



FORM No.7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED
Registration No.545 and Date of Registration with the IRDAI 19th January 2021

Version 5
Date: 07.09.2022

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022	For the Quarter ended 31.03.2022	Upto the Quarter ended 31.03.2022			
	1) Employees' remuneration & welfare benefits	15,879	47,403	1,198	3,425	1,119	3,100	2,317	6,525	11,287	31,902	33,723	91,849	45,610	1,23,752	58,255	1,42,785	4,843	11,499	-	-	63,098	1,54,284	498	1,478	1,091	3,785	3,689	9,589	1,119	3,100	1,369	901	-	-	3,784	9,661	1,19,658	3,06,549	1,37,855	3,60,477
2) Travel, conveyance and vehicle running expenses	106	331	8	24	7	22	15	46	75	223	226	641	301	864	393	997	33	80	-	-	426	1,077	3	10	7	26	25	67	7	22	10	6	-	-	25	67	805	2,141	926	2,517	
3) Training expenses	4	9	0	1	0	1	1	1	3	6	8	17	10	23	13	26	1	2	-	-	14	28	0	0	1	1	2	0	0	0	0	0	-	-	1	2	27	56	31	66	
4) Rents, rates & taxes	433	1,348	33	112	31	101	64	213	313	1,042	943	2,999	1,256	4,041	1,672	4,652	140	375	-	-	1,832	5,038	14	48	28	124	104	313	31	101	46	29	-	-	108	315	3,399	10,009	3,896	11,770	
5) Repairs	47	150	4	11	3	10	7	21	34	101	101	290	135	391	177	461	15	36	-	-	191	467	1	5	3	12	11	30	3	10	4	3	-	-	11	31	361	961	416	1,138	
6) Printing & stationery	53	205	4	15	4	13	8	28	39	138	118	397	156	535	211	617	18	50	-	-	229	667	2	6	3	16	13	41	4	13	6	4	-	-	14	42	427	1,324	488	1,557	
7) Communication expenses	79	323	6	23	6	21	12	45	58	218	175	627	233	844	318	974	27	78	-	-	345	1,052	2	10	5	26	20	65	6	21	10	6	-	-	20	66	640	2,091	731	2,459	
8) Legal & professional charges	18	119	1	9	1	8	3	16	14	80	45	230	59	310	88	358	8	29	-	-	96	387	1	4	1	9	5	24	1	8	4	2	-	-	5	24	172	769	193	904	
9) Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	60	62	4	4	4	4	4	8	8	40	41	116	119	156	161	180	186	15	15	-	-	195	200	2	2	5	5	12	12	4	1	1	-	-	12	13	387	398	454	468	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	1	3	0	0	0	0	0	0	1	2	2	5	2	7	3	8	0	1	-	-	3	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10) Advertisement and publicity	6	-2	0	-0	0	-0	1	-0	4	-1	11	-3	15	-5	16	-5	1	-0	-	-	17	-6	0	0	1	-0	1	-0	0	-0	-0	-0	-0	-0	-0	-0	-0	-0	-0	-0	-0
11) Interest & Bank Charges	87	403	7	29	6	26	13	55	64	271	198	780	262	1,051	366	1,213	31	98	-	-	397	1,311	3	13	5	32	22	81	6	26	12	8	-	-	23	82	731	2,665	831	3,063	
12) Depreciation	115	517	9	37	9	34	17	71	85	348	260	1,002	345	1,350	479	1,558	41	125	-	-	519	1,683	4	16	7	41	29	105	9	34	16	10	-	-	30	105	959	3,345	1,091	3,933	
13) Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14) Business Development and Sales Promotion Expenses	331	976	25	71	23	64	48	134	235	687	702	1,892	937	2,549	1,211	2,941	101	237	-	-	1,312	3,178	10	30	23	78	77	197	23	64	28	19	-	-	79	199	2,489	6,314	2,868	7,424	
15) Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16) Goods and Services Tax (GST)	-0.8	6	-0	0	-0	0	-0	0	-0	1	-0	4	-0	12	-0	16	1	19	0	0	-0	1	20	-0	0	-0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17) Others (to be specified)	-689	1,094	24	185	33	229	57	414	1,083	639	4,845	838	6,528	1,415	7,532	128	609	-	-	-	-	1,543	8,141	7	78	5	200	14	372	24	183	181	525	-	-	192	725	2,797	16,753	2,165	18,261
TOTAL	16,528	53,146	1,325	3,946	1,248	3,633	2,573	7,579	12,442	36,714	37,266	1,05,703	49,708	1,42,417	64,797	1,64,321	5,399	13,236	-	-	70,196	1,77,557	548	1,701	1,184	4,356	4,024	10,901	1,239	3,587	1,688	1,515	-	-	4,306	11,334	1,32,893	3,53,368	1,51,994	4,14,093	
In India	16,528	53,146	1,325	3,946	1,248	3,633	2,573	7,579	12,442	36,714	37,266	1,05,703	49,708	1,42,417	64,797	1,64,321	5,399	13,236	-	-	70,196	1,77,557	548	1,701	1,184	4,356	4,024	10,901	1,239	3,587	1,688	1,515	-	-	4,306	11,334	1,32,893	3,53,368	1,51,994	4,14,093	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.50,000 whichever is higher, shall be shown as a separate line item.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021	For the Quarter ended 31.03.2021	Upto the Quarter ended 31.03.2021		
	1) Employees' remuneration & welfare benefits	11,246	37,366	798	2,686	807	2,585	1,605	5,271	9,478	28,771	29,837	87,388	39,315	1,16,159	47,638	1,24,921	2,653	10,072	-	-	50,292	1,34,993	409	1,309	872	3,089	2,759	8,158	843	2,182	5,633	18,364	-	-	3,254	8,859	1,03,778	2,93,083	1,16,229
2) Travel, conveyance and vehicle running expenses	93	245	7	18	7	17	13	35	76	188	238	572	314	761	369	818	23	66	-	-	392	884	3																	