FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED

Registration No.545 and Date of Registration with the IRDAI 4th March 2025

(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 (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025	For the Quarter ended 30.06.2025	Upto the Quarter ended 30.06.2025
1	Employees' remuneration & welfare benefits	7,629	7,629	392	392	265	265	657	657	4,972	4,972	17,478	17,478	22,450	22,450	19,644	19,644	978	978	17	17	20,638	20,638	182	182	691	691	1,188	1,188	99	99	-	-	-	-	1,707	1,707	46,955	46,955	55,241	55,241
2	Travel, conveyance and vehicle running expenses	95	95	5	5	3	3	8	8	62	62	218	218	280	280	245	245	12	12	0	0	257	257	2	2	9	9	15	15	1	1	-	-	-	-	21	21	585	585	688	688
3	Training expenses	13	13	1	1	0	0	1	1	9	9	30	30	39	39	34	34	2	2	0	0	36	36	0	0	1	1	2	2	0	0	-	-	-	-	3	3	82	82	96	96
4	Rents, rates & taxes	281	281	14	14	10	10	24	24	183	183	643	643	826	826	722	722	36	36	1	1	759	759	7	7	25	25	44	44	4	4	-	-	-	-	63	63	1,727	1,727	2,031	2,031
5	Repairs	106	106	5	5	4	4	9	9	69	69	243	243	312	312	273	273	14	14	0	0	287	287	3	3	10	10	17	17	1	1	-	-	-	-	24	24	652	652	767	767
6	Printing & stationery	29	29	2	2	1	1	3	3	19	19	67	67	87	87	76	76	4	4	0	0	80	80	1	1	3	3	5	5	0	0	-	-	-	-	7	7	181	181	213	213
7	Communication expenses	77	77	4	4	3	3	7	7	50	50	176	176	227	227	198	198	10	10	0	0	208	208	2	2	7	7	12	12	1	1	-	-	-	-	17	17	474	474	557	557
8	Legal & professional charges	27	27	1	1	1	1	2	2	18	18	62	62	80	80	70	70	3	3	0	0	74	74	1	1	2	2	4	4	0	0	-	-	-	-	6	6	167	167	197	197
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	0	0	0	0	0	0	0	0	1	1	2	2	1	1	0	0	0	0	2	2	0	0	0	0	0	0	0	0	-	-	-	-	0	0	4	4	4	4
10	Advertisement and publicity	37	37	2	2	1	1	3	3	24	24	84	84	108	108	94	94	5	5	0	0	99	99	1	1	3	3	6	6	0	0	-	-	-	-	8	8	226	226	266	266
11	Interest & Bank Charges	183	183	9	9	6	6	16	16	119	119	420	420	539	539	472	472	23	23	0	0	495	495	4	4	17	17	29	29	2	2	-	-	-	-	41	41	1,127	1,127	1,326	1,326
12	Depreciation	268	268	14	14	9	9	23	23	174	174	613	613	788	788	689	689	34	34	1	1	724	724	6	6	24	24	42	42	3	3	-	-	-	-	60	60	1,648	1,648	1,939	1,939
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-446	-446	-23	-23	-16	-16	-38	-38	-291	-291	-1,022	-1,022	-1,313	-1,313	-1,149	-1,149	-57	-57	-1	-1	-1,207	-1,207	-11	-11	-40	-40	-69	-69	-6	-6	-	-	-	-	-100	-100	-2,746	-2,746	-3,231	-3,231
15	Information Technology Expenses	309	309	16	16	11	11	27	27	201	201	708	708	909	909	796	796	40	40	1	1	836	836	7	7	28	28	48	48	4	4	-	-	-	-	69	69	1,902	1,902	2,238	2,238
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-41	-41	10	10	6	6	17	17	117	117	410	410	526	526	461	461	23	23	-	-	484	484	4	4	16	16	11	11	2	2	-	-	-	-	77	77	1,121	1,121	1,096	1,096
	TOTAL	8,567	8,567	453	453	305	305	758	758	5,727	5,727	20,132	20,132	25,859	25,859	22,626	22,626	1,126	1,126	19	19	23,771	23,771	210	210	795	795	1,351	1,351	115	115	-	-	-	-	2,003	2,003	54,104	54,104	63,429	63,429
	In India	8,567	8,567	453	453	305	305	758	758	5,727	5,727	20,132	20,132	25,859	25,859	22,626	22,626	1,126	1,126	19	19	23,771	23,771	210	210	795	795	1,351	1,351	115	115	-	-	-	-	2,003	2,003	54,104	54,104	63,429	63,429
	Outside India																																								

Notes:
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 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"

		For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024	For the Quarter ended 30.06.2024	Upto the Quarter ended 30.06.2024
1	Employees' remuneration & welfare benefits	8,536	8,536	536	536	358	358	894	894	6,596	6,596	16,067	16,067	22,663	22,663	30,064	30,064	1,066	1,066	-	-	31,130	31,130	241	241	949	949	1,726	1,726	179	179	7	7	-	-	2,455	2,455	59,351	59,351	68,781	68,781
2	Travel, conveyance and vehicle running expenses	80	80	5	5	3	3	8	8	62	62	151	151	213	213	282	282	10	10	-	-	292	292	2	2	9	9	16	16	2	2	0	0	-	-	23	23	557	557	645	645
3	Training expenses	10	10	1	1	0	0	1	1	7	7	18	18	25	25	34	34	1	1	-	-	35	35	0	0	1	1	2	2	0	0	0	0	-	-	3	3	66	66	77	77
4	Rents, rates & taxes	253	253	16	16	11	11	27	27	196	196	477	477	672	672	892	892	32	32	-	-	924	924	7	7	28	28	51	51	5	5	0	0	-	-	73	73	1,761	1,761	2,040	2,040
5	Repairs	28	28	2	2	1	1	3	3	22	22	53	53	75	75	100	100	4	4	-	-	103	103	1	1	3	3	6	6	1	1	0	0	-	-	8	8	197	197	228	228
6	Printing & stationery	35	35	2	2	1	1	4	4	27	27	66	66	92	92	123	123	4	4	-	-	127	127	1	1	4	4	7	7	1	1	0	0	-	-	10	10	242	242	281	281
7	Communication expenses	60	60	4	4	2	2	6	6	46	46	112	112	158	158	210	210	7	7	-	-	217	217	2	2	7	7	12	12	1	1	0	0	-	-	17	17	414	414	480	480
8	Legal & professional charges	15	15	1	1	1	1	2	2	12	12	29	29	40	40	54	54	2	2	-	-	56	56	0	0	2	2	3	3	0	0	0	0	-	-	4	4	106	106	123	123
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	0	0	0	0	0	0	1	1	2	2	3	3	4	4	0	0	-	-	4	4	0	0	0	0	0	0	0	0	0	0	-	-	0	0	8	8	9	9
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	0	0	0	0	0	0	0	0	1	1	1	1	2	2	0	0	-	-	2	2	0	0	0	0	0	0	0	0	0	0	-	-	0	0	4	4	4	4
10	Advertisement and publicity	1	1	0	0	0	0	0	0	1	1	2	2	2	2	3	3	0	0	-	-	3	3	0	0	0	0	0	0	0	0	0	0	-	-	0	0	6	6	7	7
11	Interest & Bank Charges	238	238	15	15	10	10	25	25	184	184	447	447	631	631	837	837	30	30	-	-	867	867	7	7	26	26	48	48	5	5	0	0	-	-	68	68	1,653	1,653	1,915	1,915
12	Depreciation	411	411	26	26	17	17	43	43	317	317	773	773	1,090	1,090	1,446	1,446	51	51	-	-	1,498	1,498	12	12	46	46	83	83	9	9	0	0	-	-	118	118	2,855	2,855	3,309	3,309
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	179	179	11	11	7	7	19	19	138	138	337	337	475	475	630	630	22	22	-	-	652	652	5	5	20	20	36	36	4	4	0	0	-	-	51	51	1,244	1,244	1,442	1,442
15	Information Technology Expenses	299	299	19	19	13	13	31	31	231	231	562	562	793	793	1,051	1,051	37	37	-	-	1,089	1,089	8	8	33	33	60	60	6	6	0	0	-	-	86	86	2,076	2,076	2,406	2,406
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	12	12	21	21	14	14	35	35	256	256	624	624	881	881	1,168	1,168	41	41	-	-	1,210	1,210	9	9	37	37	53	53	7	7	0	0	-	-	129	129	2,326	2,326	2,373	2,373
	TOTAL	10,157	10,157	658	658	439	439	1,097	1,097	8,096	8,096	19,720	19,720	27,816	27,816	36,899	36,899	1,308	1,308	-	-	38,208	38,208	295	295	1,165	1,165	2,105	2,105	219	219	8	8	-	-	3,047	3,047	72,865	72,865	84,119	84,119
	In India	10,157	10,157	658	658	439	439	1,097	1,097	8,096	8,096	19,720	19,720	27,816	27,816	36,899	36,899	1,308	1,308	-	-	38,208	38,208	295	295	1,165	1,165	2,105	2,105	219	219	8	8	-	-	3,047	3,047	72,865	72,865	84,119	84,119
	Outside India																																								

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