



FORM M-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: UNITED INDIA INSURANCE COMPANY LIMITED
Registration No.545 and Date of Registration with the IRDAI: 21st February 2024

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		(Amount in Rs. Lakhs) Grand Total	
	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024	For the Quarter ended 31.12.2024	Upto the Quarter ended 31.12.2024		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1 Employees' remuneration & welfare benefits	3,333	18,007	264	1,260	195	1,508	469	2,768	5,742	19,427	15,301	49,943	21,043	60,370	9,748	60,162	1,690	4,897	-4	35	11,431	65,095	151	621	301	1,967	1,371	5,518	303	621	141	8,463	-	-	649	4,879	35,390	1,56,554	39,182	1,77,418
2 Travel, conveyance and vehicle running expenses	67	233	5	16	5	19	10	36	96	250	253	643	350	893	208	774	27	63	-0	0	235	838	3	8	7	26	24	71	4	8	15	109	-	-	15	63	653	2,015	730	2,384
3 Training expenses	39	-10	-3	-1	-3	-1	-6	-2	-38	-11	-07	-28	-134	-39	-133	-34	-9	-3	-0	-0	-143	-37	-1	-0	-4	-1	-11	-3	-1	-0	-21	-6	-	-11	-3	-327	89	-371	-100	
4 Rents, rates & taxes	277	809	20	56	20	67	41	124	376	868	985	2,232	1,360	3,100	874	2,689	103	219	0	2	977	2,909	11	28	28	89	97	247	16	28	79	378	-	-	66	218	2,634	6,997	2,952	7,930
5 Repairs	88	268	7	19	6	22	13	41	121	287	317	739	437	1,027	276	890	33	72	0	1	309	963	3	9	9	29	31	82	5	9	24	125	-	-	21	72	839	2,317	940	2,625
6 Printing & stationery	29	95	2	7	2	8	4	15	41	102	108	263	149	366	91	317	11	26	0	0	103	343	1	3	3	10	11	29	2	3	7	45	-	-	7	28	282	826	316	936
7 Communication expenses	43	139	3	10	3	11	6	21	60	148	158	380	218	528	138	458	17	37	0	0	151	495	2	5	4	15	15	42	3	5	11	64	-	-	10	37	613	1,192	462	1,251
8 Legal & professional charges	17	48	1	3	1	4	2	7	23	52	60	133	83	184	54	160	6	13	0	0	60	171	1	2	2	5	6	15	1	2	5	22	-	-	4	13	161	416	180	471
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	-2	2	-0	0	-0	0	-0	-0	-2	2	-4	5	-6	7	-7	6	-0	1	-0	0	-8	7	-0	0	-0	0	-1	1	-0	0	-1	1	-	-	-1	1	-16	16	-19	19
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) in any other capacity	0	1	0	0	0	0	0	0	0	1	1	2	1	3	0	2	0	0	-0	0	0	3	0	0	0	0	0	0	0	0	-0	0	-	-	0	0	1	6	1	7
10 Advertisement and publicity	46	56	3	4	4	5	7	9	51	60	131	155	182	216	152	187	13	15	0	0	166	202	2	2	2	5	6	14	17	2	2	21	26	-	-	12	15	404	487	552
11 Interest & Bank Charges	137	407	10	28	10	38	-20	62	187	436	489	1,122	676	1,558	433	1,351	51	110	0	1	482	1,462	5	18	14	45	48	124	8	38	109	-	-	37	119	1,394	3,517	1,461	3,895	
12 Depreciation	184	768	14	53	12	64	26	117	284	825	750	2,120	1,034	2,945	561	2,594	81	208	-0	2	642	2,763	8	26	18	89	79	234	14	26	30	359	-	-	40	207	1,855	6,446	2,066	7,532
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion	208	807	16	56	18	67	38	123	311	886	822	2,227	1,133	3,094	638	2,683	88	218	-0	2	726	2,903	9	28	29	89	78	246	15	28	48	377	-	-	48	218	2,066	6,982	2,394	7,913
15 Information Technology Expenses	178	658	13	46	12	55	26	101	282	596	690	1,816	951	2,522	549	2,188	79	178	-0	1	623	2,367	7	23	17	72	66	201	12	23	97	308	-	-	40	177	1,754	5,602	1,958	6,461
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 Others (to be specified)	-15	-89	15	47	15	56	30	104	291	727	766	1,868	1,057	2,595	647	2,250	81	183	-1	-	726	2,434	8	23	21	74	13	113	13	23	52	317	-	-	115	338	2,006	5,917	2,022	5,932
TOTAL	4,552	22,288	372	1,695	295	1,921	668	3,526	7,804	24,748	20,730	63,622	28,534	88,370	14,220	76,640	2,267	6,238	-7	44	16,480	82,922	209	791	443	2,531	1,833	6,936	397	791	477	10,781	-	-	1,045	6,371	49,419	1,99,492	54,639	2,25,306
In India	4,552	22,288	372	1,695	295	1,921	668	3,526	7,804	24,748	20,730	63,622	28,534	88,370	14,220	76,640	2,267	6,238	-7	44	16,480	82,922	209	791	443	2,531	1,833	6,936	397	791	477	10,781	-	-	1,045	6,371	49,419	1,99,492	54,639	2,25,306
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:
(a) Items of expenses in excess of one percent of the total premium (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 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Upto the Quarter ended 31.12.2023			
1 Employees' remuneration & welfare benefits	6,500	27,026	481	1,566	438	1,651	919	3,217	9,097	21,925	20,696	51,850	29,793	73,776	24,116	78,897	1,131	4,233	-	-	25,247	81,130	226	720	397	2,243	1,943	5,354	184	677	3,956	10,201	-	-	1,499	5,291	63,243	1,81,192	70,663	2,11,634	
2 Travel, conveyance and vehicle running expenses	84	276	6	16	6	17	11	33	104	224	238	529	342	753	294	806	14	43	-	-	308	849	3	7	6	23	23	55	2	7	46	104	-	-	19	54	748	1,852	844	2,161	
3 Training expenses	16	17	1	1	1	1	2	2	13	14	32	32	45	46	48	49	3	3	-	-	51	52	0	0	1	1	3	3	0	0	6	6	-	-	3	3	111	114	129	133	
4 Rents, rates & taxes	250	1,039	18	60	17	63	35	124	350	893	796	1,994	1,146	2,837	928	3,034	44	163	-	-	971	3,197	9	28	15	86	75	208	7	26	152	392	-	-	58	203	2,433	6,976	2,718	8,139	
5 Repairs	29	119	2	7	2	7	4	14	40	97	92	132	135	107	246	5	19	-	-	112	367	1	3	2	10	9	24	1	3	18	45	-	-	7	23	280	800	313	934		
6 Printing & Stationery	37	135	3	8	2	8	5	16	49	110	111	260	160	370	134	398	6	22	-	-	140	417	1	4	2	11	11	27	1	3	21	51	-	-	8	27	345	900	388	1,061	
7 Commission expenses	89	128	4	11	12	7	12	29	127	121	7	579	427	29	113	8	8	31	-	-	188	609	10	3	5	16	16	39	11	29	489	126	15	11	29	1,547	1,547	1,547	1,547		
8 Legal & professional charges	41	74	3	4	3	5	5	9	40	60	92	142	132	203	128	217	7	12	-	-	135	228	1	2	3	6	9	15	2	18	28	-	-	8	15	308	498	354	581		
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	2	5	0	0	0	0	0	1	2	4	6	9	8	13	8	14	0	1	-	-	8	15	0	0	0	0	1	1	1	0	1	2	-	-	0	1	18	33	21	39	
(b) as adviser in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Transaction matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Advertisement and publicity	-	0	1	0	0	0	0	0	0	0	1	0	1	0	3	1	0	4	-	-	0	0	0	0	0	0	0	0	0	0	0	1	-	-	0	0	1	10	1	11	
(e) Interest & Bank Charges	87	281	6	16	6	17	12	34	107	228	245	500	352	768	303	822	35	44	-	-	318	866	3	7	1	23	23	56	2	7	47	106	-	-	19	55	770	1,889	869	2,224	
12 Depreciation	204	788	15	46	14	48	28	94	274	639	625	1,512	899	2,312	741	2,351	39	123	-	-	776	2,424	899	7	21	13	65	99	156	6	20	120	297	-	-	46	154	1,025	5,200	2,157	6,172
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion	266	882	18	49	17	52	38	101	325	682	745	1,635	1,070	2,327	923	2,489	46	134	-	-	968	2,622	39	23	18	51	71	169	6	21	143	322	-	-	767	2,346	5,721	2,647	6,875		
15 Information Technology Expenses	137	646	10	37	9	39	20	77	206	524	466	1,240	672	1,764	526	1,886	24	101	-	-	550	1,987	5	17	8	54	43	128	4	16	89	244	-	-	32	126	1,403	4,337	1,560	5,060	
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 Others (to be specified)	400	1,436	45	89	42	252	87	341	680	1,154	1,577	2,729	2,256	3,862	2,227	4,152	140	226	-	-	2,237	4,377	20	38	50	132	139	250	17	91	306	537	-	-	196	408	5,220	9,694	5,727	11,472	
total	8,129	32,908	612	1,913	561	2,174	1,173	4,087	11,361	26,486	25,890	63,508	37,250	88,794	30,584	96,028	1,448	5,155	-	-	32,032	1,01,182	286	876	524	2,744	2,425	6,465	235	880	4,955	12,416	-	-	1,967	6,588	79,675	2,20,925	88,077	2,57,919	
Others	8,129	32,908	612	1,913	561	2,174	1,173	4,087	11,361	26,486	25,890	63,508	37,250	88,794	30,584	96,028	1,448	5,155	-	-	32,032	1,01,182	286	876	524	2,744	2,425	6,465	235	880	4,955	12,416	-	-	1,967	6,588	79,675	2,20,925	88,077	2,57,919	