Name of the Insurer: Royal Sundaram General Insurance Co. Ltd
Registration No.102 and Date of Registration with the IRDAI:23.10.2000
FORM NL-7-OPERATING EXPENSES SCHEDULE

Royal Sundaram

(Amount in Rs Lakhs)

Sub	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.21	Up to the quarter Dec.21
1	Employees' remuneration & welfare benefits	164	554	54	172	(0)	0	54	172	2,023	5,914	2,419	6,320	4,442	12,233	441	1,899	69	285	9	24	519	2,208	9	29	2	15	24	87	2	20	4,998	14,592	5,216	15,318
2	Travel, conveyance and vehicle running expenses	5	10	1	3	0	0	1	3	54	105	61	112	115	217	15	34	2	5	0	0	17	39	0	1	0	0	1	2	0	0	133	259	139	272
3	Training expenses	0	1	0	0	0	0	0	0	4	7	5	8	9	15	1	3	0	0	0	0	1	3	0	0	0	0	0	0	0	0	11	18	11	19
4	Rents, rates & taxes	16	53	5	16	(0)	0	5	16	193	565	231	604	425	1,169	42	181	7	27	1	2	50	211	1	3	0	1	2	8	0	2	478	1,394	499	1,464
5	Repairs	4	46	1	5	(0)	0	1	5	55	170	67	182	122	352	12	55	2	8	0	1	14	63	0	1	0	0	1	2	0	1	136	420	142	441
6	Printing & stationery	1	8	1	2	(0)	0	1	2	50	95	61	96	76	177	9	57	1	4	0	0	10	32	0	0	0	0	0	1	0	0	87	211	91	221
7	Communication expenses	4	17	1	5	(0)	0	1	5	50	179	62	191	113	370	9	57	1	6	0	1	11	57	0	1	0	0	1	3	0	1	123	441	128	463
8	Legal & professional charges	2	5	1	2	(0)	0	1	2	23	53	27	57	50	110	6	17	1	3	0	0	7	20	0	0	0	0	0	1	0	0	57	132	60	138
9	Auditors' fees, expenses etc																																		
	(a) as auditor	0	1	0	0	(0)	0	0	0	3	10	4	11	8	22	1	3	0	1	0	0	1	4	0	0	0	0	0	0	0	0	9	26	9	27
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	(0)	0	0	0	0	1	0	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	1	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	(0)	0	0	0	1	3	2	4	3	7	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	8	3	8
10	Advertisement and publicity	101	194	32	60	0	0	32	60	1,141	2,074	1,281	2,216	2,422	4,290	317	666	48	109	5	8	369	774	5	10	0	1	15	30	3	7	2,817	5,127	2,950	5,372
11	Interest & Bank Charges	7	20	2	6	(0)	0	2	6	83	216	98	231	181	447	20	69	3	10	0	1	23	81	0	1	0	1	1	3	0	1	205	533	214	559
12	Depreciation	6	34	3	11	(0)	0	3	11	115	363	138	388	255	752	34	117	4	16	1	1	28	136	1	3	0	1	1	5	0	1	285	896	297	941
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	42	250	14	78	(0)	0	14	78	593	2,669	771	2,853	1,364	5,522	79	857	13	129	3	11	95	996	3	13	(0)	7	5	39	(1)	9	1,467	6,586	1,523	6,914
15	Information Technology Expenses	31	92	10	29	(0)	0	10	29	171	582	437	1,049	807	2,031	86	315	13	47	2	4	101	367	2	5	0	2	4	14	0	3	916	2,423	957	2,543
16	Goods and Services Tax (GST)	0	1	0	0	(0)	0	0	0	1	7	2	8	3	15	0	2	0	0	0	0	0	3	0	0	(0)	0	0	0	(0)	0	3	18	3	19
17	Others (to be specified)																																		
	(i) Data processing & Outsourcing expenses	47	131	15	41	(0)	0	15	41	555	1,395	649	1,491	1,204	2,885	133	448	21	67	2	6	156	521	3	7	1	4	7	20	1	5	1,372	3,441	1,433	3,613
	(ii) Policy Stamp expenses	0	0	0	(0)	-	-	0	(0)	6	15	-	-	6	13	1	4	1	3	0	0	2	6	0	0	0	0	0	0	0	0	7	20	7	20
	(iii) Directors' sitting fees	0	0	0	0	(0)	0	0	0	2	4	2	4	4	9	0	1	0	0	0	0	0	2	0	0	0	0	0	0	0	0	4	10	4	11
	(iv) Miscellaneous expenses	(39)	(43)	3	11	(0)	0	3	11	42	240	58	256	100	495	4	85	1	13	0	1	5	100	0	1	(0)	1	(3)	(12)	0	1	103	586	67	554
	TOTAL	396	1,344	144	442	(0)	0	144	442	5,352	15,056	6,353	16,077	11,706	31,133	1,200	4,843	188	729	23	69	1,410	5,632	25	73	6	39	60	205	6	51	13,214	37,134	13,754	38,919
	In India	396	1,344	144	442	(0)	0	144	442	5,352	15,056	6,353	16,077	11,706	31,133	1,200	4,843	188	729	23	69	1,410	5,632	25	73	6	39	60	205	6	51	13,214	37,134	13,754	38,919
	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 Expenses"

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20	For the Quarter Oct - Dec.20	Up to the quarter Dec.20
1	Employees' remuneration & welfare benefits	90	508	51	149	0	0	51	149	2,160	6,309	2,254	4,986	4,415	11,295	295	1,901	59	430	2	8	356	2,339	10	34	1	15	22	86	48	71	4,853	13,842	4,994	14,500
2	Travel, conveyance and vehicle running expenses	2	4	1	1	0	0	1	1	34	56	30	44	63	100	8	17	2	4	0	0	10	21	0	0	0	0	0	1	1	1	75	122	78	126
3	Training expenses	(0)	1	0	0	0	0	0	0	3	12	3	9	4	21	(0)	4	(0)	1	0	0	(0)	4	0	0	(0)	0	0	0	0	0	4	26	4	27
4	Rents, rates & taxes	17	51	4	15	0	0	4	15	345	677	346	656	691	1,141	49	193	8	45	0	0	49	238	1	3	0	0	3	5	0	2	549	1,399	567	1,460
5	Repairs	2	13	1	4	0	0	1	4	53	167	57	132	109	298	6	50	1	11	0	0	7	62	0	1	0	0	1	2	1	2	118	366	122	383
6	Printing & stationery	1	8	2	2	0	0	2	2	66	100	57	79	123	179	17	30	4	7	0	0	21	37	0	1	0	0	1	1	1	1	146	219	152	230
7	Communication expenses	6	17	2	5	0	0	2	5	66	213	91	168	186	381	19	64	2	15	0	0	23	79	0	1	0	1	1	3	0	1	212	467	219	489
8	Legal & professional charges	1	3	0	1	0	0	0	1	14	40	14	31	28	71	2	12	0	3	0	0	2	15	0	0	0	0	0	1	0	0	30	87	31	91
9	Auditors' fees, expenses etc																																		
	(a) as auditor	0	1	0	0	0	0	0	0	3	10	3	8	7	18	0	3	0	1	0	0	1	4	0	0	0	0	0	0	0	0	7	21	8	23
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	1	0	1	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	2
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	0	0	0	0	1	3	1	3	3	6	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	8	2	8
10	Advertisement and publicity	36	134	17	36	0	0	17	36	717	1,663	691	1,315	1,408	2,978	195	501	26	113	1	3	164	617	4	9	1	4	8	31	13	19	1,599	3,949	1,655	3,823
11	Interest & Bank Charges	4	16	2	5	0	0	2	5	80	203	80	161	160	364	14	61	3	16	0	0	17	75	0	1	0	0	1	3	2	2	179	446	185	462
12	Depreciation	6	35	3	10	0	0	3	10	144	438	153	346	297	784	18	132	4	30	0	1	22	162	1	2	0	1	1	6	3	5	125	961	134	1,007
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	83	208	32	61	0	0	32	61	1,342	2,582	1,224	2,041	2,567	4,623	298	778	65	176	2	3	365	957	7	14	2	6	16	35	22	29	2,979	5,665	3,094	5,934
15	Information Technology Expenses	14	87	8	25	0	0	8	25	465	1,036	377	888	842	1,923	43	334	6	33	0	1	52	398	3	6	0	1	6	15	6	13	788	2,356	810	2,488
16	Goods and Services Tax (GST)	2	2	0	0	0	0	0	0	4	19	5	15	9	34	(0)	6	(0)	1	0	0	(0)	7	0	0	(0)	0	0	0	0	0	3	42	10	44
17	Others (to be specified)																																		
	(i) Data processing & Outsourcing expenses	36	122	24	36	0	0	24	36	997	1,512	856	1,197	1,853	2,709	256	456	57	103	1	2	315	561	5	8	2	4	13	21	14	17	2,202	3,319	2,295	3,477
	(ii) Policy Stamp expenses	0	0	-	-	-	-	-	-	(1)	5	-	-	(1)	5	1	4	(1)	2	0	0	0	6	0	0	0	0	0	0	0	0	(0)	11	(0)	11
	(iii) Directors' sitting fees	0	0	0	0	0	0	0	0	2	5	2	4	3	9	0	1	0	0	0	0	0	2	0	0	0	0	0	0	0	0	4	11	4	11
	(iv) Miscellaneous expenses	(1)	(40)	3	7	0	0	3	7	98	260	96	206	198	466	12	84	4	30	0	0	21	104	0	1	0	1	(4)	(14)	2	3	218	560	219	520
	TOTAL	331	1,165	151	363	0	0	151	363	6,408	15,310	6,238	12,087	12,646	27,407	1,171	4,621	247	1,048	7	18	1,425	5,688	32	84	7	37	67	192	123	172	14,301	33,589	14,784	35,108
	In India	331	1,165	151	363	0	0	151	363	6,408	15,310	6,238	12,087	12,646	27,407	1,171	4,621	247	1,048	7	18	1,425	5,688	32	84	7	37	67	192	123	172	14,301	33,589	14,784	35,108
	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 Expenses"