

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22	For the Quarter Sep.22	Up to the quarter Sep.22
1 Employees' remuneration & welfare benefits	55	353	32	105	-	-	32	105	1,318	3,148	3,429	5,599	4,747	8,746
2 Travel, conveyance and vehicle running expenses	3	11	1	3	-	-	1	3	48	101	117	180	165	281
3 Training expenses	(0)	1	0	0	-	-	0	0	1	6	5	11	6	17
4 Rents, rates & taxes	18	45	7	13	-	-	7	13	239	405	523	720	762	1,125
5 Repairs	1	11	1	3	-	-	1	3	38	98	103	174	141	271
6 Printing & stationery	0	6	0	2	-	-	0	2	18	51	52	91	70	142
7 Communication expenses	0	11	1	3	-	-	1	3	33	99	98	176	132	275
8 Legal & professional charges	1	3	0	1	-	-	1	1	14	26	32	46	45	72
9 Auditors' fees, expenses etc.														
(a) as auditor	0	1	0	0	-	-	0	0	2	5	6	9	8	15
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	0	0	0	-	-	0	0	0	1	1	1	1	1
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(0)	0	0	0	-	-	0	0	1	2	2	3	2	5
10 Advertisement and publicity	297	419	95	124	-	-	95	124	2,979	3,728	5,743	6,630	8,722	10,358
11 Interest & Bank Charges	3	15	2	5	-	-	2	5	63	136	156	242	219	378
12 Depreciation	3	22	2	7	-	-	2	7	81	196	212	349	293	546
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	(68)	103	(11)	30	-	-	(11)	30	(135)	914	382	1,626	248	2,540
15 Information Technology Expenses	17	64	8	19	-	-	8	19	283	566	671	1,006	954	1,572
16 Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	3	3	5	4	7
17 Others (to be specified)														
(i) Data processing & Outsourcing expenses	(32)	90	(3)	27	-	-	(3)	27	57	803	543	1,428	599	2,231
(ii) Policy Stamp expenses	0	0	-	0	-	-	-	0	6	11	-	-	6	11
(iii) Directors' sitting fees and commission	0	0	0	0	-	-	0	0	1	2	2	3	2	5
(iv) Miscellaneous expenses	(44)	(32)	3	11	-	-	3	11	54	208	188	369	242	577
TOTAL	256	1,124	139	354	-	-	139	354	5,103	10,507	12,266	18,669	17,369	29,176
In India	256	1,124	139	354	-	-	139	354	5,103	10,507	12,266	18,669	17,369	29,176
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"

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21	For the Quarter Sep.21	Up to the quarter Sep.21
1 Employees' remuneration & welfare benefits	140	390	34	119	0	0	34	119	1,871	3,890	2,279	3,901	4,150	7,792
2 Travel, conveyance and vehicle running expenses	3	5	1	2	0	0	1	2	36	51	39	51	75	103
3 Training expenses	0	0	0	0	0	0	0	0	2	3	2	3	4	6
4 Rents, rates & taxes	13	37	3	11	0	0	3	11	177	372	216	373	393	744
5 Repairs	4	12	1	3	0	0	1	3	51	115	64	115	115	230
6 Printing & stationery	2	5	0	2	0	0	0	2	22	50	28	50	50	101
7 Communication expenses	5	13	1	4	0	0	1	4	62	129	76	130	138	259
8 Legal & professional charges	0	3	0	1	0	0	0	1	10	30	14	30	23	60
9 Auditors' fees, expenses etc.														
(a) as auditor	0	1	0	0	0	0	0	0	3	7	4	7	7	14
(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	1
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	0	0	0	0	1	2	1	2	3	4
10 Advertisement and publicity	60	93	17	28	0	0	17	28	660	932	716	935	1,377	1,868
11 Interest & Bank Charges	6	13	2	4	0	0	2	4	74	133	86	133	160	266
12 Depreciation	9	25	2	8	0	0	2	8	117	248	143	249	260	497
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	78	208	19	63	0	0	19	63	1,024	2,076	1,237	2,082	2,261	4,158
15 Information Technology Expenses	17	61	4	19	0	0	4	19	253	611	325	613	578	1,224
16 Goods and Services Tax (GST)	0	1	0	0	0	0	0	0	2	6	3	6	5	12
17 Others (to be specified)														
(i) Data processing & Outsourcing expenses	16	84	3	26	0	0	3	26	291	839	401	842	692	1,681
(ii) Policy Stamp expenses	0	0	0	(0)	-	-	0	(0)	5	8	-	-	5	8
(iii) Directors' sitting fees	0	0	0	0	0	0	0	0	1	3	1	3	3	5
(iv) Miscellaneous expenses	(12)	(4)	2	8	0	0	2	8	86	197	108	198	194	395
TOTAL	340	948	90	297	0	0	90	297	4,748	9,704	5,745	9,723	10,492	19,427
In India	340	948	90	297	0	0	90	297	4,748	9,704	5,745	9,723	10,492	19,427
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
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