

FORM No. 7-OPERATING EXPENSES STATEMENT  
Name of the Insurer: Royal Sundaram General Insurance Co. Ltd  
Registration No.192 and Date of Registration with the IRDAI:23.10.2000



Sl.No.	Particulars	FSD		Marina Corp		Marina Hut		Total Marina		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen Compensation/ Employer's Liability		Public Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total			
		For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23				
1	Employer's contribution & welfare benefits	600	600	127	127	0	0	127	127	1,862	1,862	1,903	1,903	3,865	3,865	1,112	1,112	218	218	22	22	1,573	1,573	15	15	13	13	113	113	34	34	5,002	5,002	6,398	6,398		
2	Travel, conveyance and vehicle running expenses	22	22	0	0	0	0	22	22	52	52	284	284	111	111	62	62	0	0	1	1	97	97	0	0	0	0	0	0	0	0	156	156	192	192		
3	Printing expenses	1	1	0	0	0	0	1	1	8	8	18	18	6	6	1	1	0	0	0	0	7	7	0	0	0	0	0	0	0	0	25	25	29	29		
4	Office, travel & meals	50	50	11	11	0	0	11	11	162	162	173	173	324	324	116	116	19	19	10	10	2	2	150	150	1	1	1	1	100	100	460	460	500	500		
5	Repairs	22	22	0	0	0	0	22	22	40	40	45	45	125	125	43	43	0	0	0	0	1	1	1	1	0	0	0	0	0	0	182	182	208	208		
6	Printing & Stationery	0	0	1	1	0	0	1	1	22	22	23	23	49	49	15	15	2	2	0	0	0	0	0	0	0	0	0	0	0	0	65	65	74	74		
7	Communication expenses	24	24	3	3	0	0	3	3	44	44	47	47	91	91	31	31	5	5	1	1	37	37	0	0	0	0	0	0	0	0	132	132	151	151		
8	Legal & professional charges	4	4	1	1	0	0	1	1	11	11	12	12	25	25	8	8	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9	Auditory fees, expenses etc.	1	1	0	0	0	0	1	1	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			
10	As an 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			
11	As an auditor in any other capacity, in respect of	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			
12	Stationery expenses	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			
13	Insurance matters	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			
14	Management services, and	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			
15	As in any other capacity	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			
16	Reimbursement and publicity	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		
17	Insurance & Bank Charges	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			
18	Depreciation	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		
19	Brand/Trade Mark usage fee/charges	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		
20	Insurance Development and Sales Promotion Expenses	14	14	14	14	0	0	14	14	203	203	214	214	434	434	144	144	144	144	23	23	2	2	1	1	1	1	1	1	13	13	4	4	604	604	660	660
21	Information Technology Expenses	121	121	23	23	0	0	23	23	326	326	329	329	665	665	240	240	39	39	4	4	163	163	1	1	2	2	2	2	20	20	6	6	1,010	1,010	1,104	1,104
22	Goods and Services Tax (GST)	1	1	0	0	0	0	1	1	5	5	5	5	10	10	4	4	1	1	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0		
23	Others (As per schedule)	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			
24	Date processing & Outsourcing expenses	2	2	0	0	0	0	2	2	4	4	5	5	9	9	3	3	1	1	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0		
25	Policy Stamp expenses	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			
26	Outstanding claims fees and commission	1	1	0	0	0	0	1	1	2	2	2	2	3	3	1	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0		
27	IT/IT Infrastructure expenses	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>TOTAL</b>		<b>1,098</b>	<b>1,098</b>	<b>212</b>	<b>212</b>	<b>0</b>	<b>0</b>	<b>212</b>	<b>212</b>	<b>3,080</b>	<b>3,080</b>	<b>3,292</b>	<b>3,292</b>	<b>6,372</b>	<b>6,372</b>	<b>2,299</b>	<b>2,299</b>	<b>361</b>	<b>361</b>	<b>36</b>	<b>36</b>	<b>1,605</b>	<b>1,605</b>	<b>26</b>	<b>26</b>	<b>22</b>	<b>22</b>	<b>180</b>	<b>180</b>	<b>57</b>	<b>57</b>	<b>6,261</b>	<b>6,261</b>	<b>10,571</b>	<b>10,571</b>		
In total		1,098	1,098	212	212	0	0	212	212	3,080	3,080	3,292	3,292	6,372	6,372	2,299	2,299	361	361	36	36	1,605	1,605	26	26	22	22	180	180	57	57	6,261	6,261	10,571	10,571		
Out of total																																					

Notes:  
(A) Items of expenses in excess of 10 percent of the total premium (State contribution) or Rs. 2,00,000 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 advertising/marketing/promotions are to be included under relevant line item on the basis of nature of services availed and not to be shown as "Outstanding Expenses".

Sl.No.	Particulars	FSD		Marina Corp		Marina Hut		Total Marina		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen Compensation/ Employer's Liability		Public Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	
		For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-23	Up to the Quarter Jun-23		
1	Employer's contribution & welfare benefits	206	206	71	71	0	0	71	71	1,620	1,620	1,710	1,710	3,330	3,330	922	922	96	96	13	13	1,034	1,034	22	22	4	4	36	36	5	5	5,088	5,088	5,493	5,493
2	Travel, conveyance and vehicle running expenses	8	8	0	0	0	0	8	8	15	15	61	61	121	121	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Printing expenses	1	1	0	0	0	0	1	1	6	6	11	11	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Office, travel & meals	27	27	2	2	0	0	2	2	60	60	71	71	120	120	38	38	3	3	0	0	1	1	94	94	1	1	0	0	0	0	0	0	0	0
5	Repairs	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	
6	Printing & Stationery	1	1	1	1	0	0	1	1	33	33	39	39	74	74	17	17	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Communication expenses	11	11	3	3	0	0	3	3	85	85	76	76	141	141	13	13	4	4	0	0	37	37	0	0	0	0	0	0	0	0	0	0	0	
8	Legal & professional charges	1	1	0	0	0	0	1	1	12	12	15	15	27	27	4	4	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Auditory fees, expenses etc.	0	0	0	0	0																													