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

Royal Sundaram

(Amount in Rs. Lakhs)

Miscellaneous (Motor OD to Total Miscellaneous)

Sl.No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP	
		For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23
1	Employees' remuneration & welfare benefits	501	1,170	106	233	0	0	106	233	1,328	3,190	2,297	4,290
2	Travel, conveyance and vehicle running expenses	16	36	3	7	0	0	3	7	44	99	74	133
3	Training expenses	4	7	1	1	0	0	1	1	9	18	15	24
4	Rents, rates & taxes	44	102	9	20	0	0	9	20	117	278	201	374
5	Repairs	15	36	3	7	0	0	3	7	38	99	68	133
6	Printing & stationery	8	16	2	3	0	0	2	3	21	42	34	57
7	Communication expenses	14	30	3	6	0	0	3	6	39	82	64	111
8	Legal & professional charges	4	8	1	2	0	0	1	2	12	23	19	31
9	Auditors' fees, expenses etc.												
	(a) as auditor	1	2	0	0	0	0	0	0	2	5	4	7
	(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
	(ii) Insurance matters	-		-		-		-	-	-		-	
	(iii) Management services; and	-		-		-		-	-	-		-	
	(c) in any other capacity	0	1	0	0	0	0	0	0	(0)	2	0	2
10	Advertisement and publicity	8	17	2	3	0	0	2	3	21	48	36	64
11	Interest & Bank Charges	19	47	4	9	0	0	4	9	50	128	89	172
12	Depreciation	30	68	6	13	0	0	6	13	81	184	137	248
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	46	118	10	23	0	0	10	23	121	322	218	433
15	Information Technology Expenses	93	213	20	42	0	0	20	42	246	582	423	782
16	Goods and Services Tax (GST)	2	4	0	1	0	0	0	1	5	10	8	14
17	Others (to be specified)a												
	(i) Data processing & Outsourcing expenses	8	10	2	2	0	0	2	2	23	27	32	36
	(ii) Policy Stamp expenses	0	0	0	0	-	-	0	0	5	10	-	-
	(iii) Directors' sitting fees and commission	0	1	0	0	0	0	0	0	0	2	1	2
	(iv) Miscellaneous expenses	(32)	(6)	6	14	0	0	6	14	35	126	72	170
	TOTAL	**783**	**1,880**	**178**	**390**	**0**	**0**	**178**	**390**	**2,198**	**5,277**	**3,792**	**7,084**
	In India	783	1,880	178	390	0	0	178	390	2,198	5,277	3,792	7,084
	Outside India												

Sl.No.	Particulars	Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability	
		For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23
1	Employees' remuneration & welfare benefits	3,625	7,480	1,547	2,879	154	372	14	36	1,715	3,287	15	31
2	Travel, conveyance and vehicle running expenses	118	232	50	89	5	12	0	1	55	102	0	1
3	Training expenses	25	42	10	16	1	2	0	0	11	18	0	0
4	Rents, rates & taxes	318	652	136	251	14	32	1	3	150	287	1	3
5	Repairs	107	232	46	89	4	12	0	1	51	102	0	1
6	Printing & stationery	55	99	23	38	2	5	0	0	25	44	0	0
7	Communication expenses	102	193	43	74	4	10	0	1	48	85	0	1
8	Legal & professional charges	31	54	13	21	1	3	0	0	14	24	0	0
9	Auditors' fees, expenses etc.												
	(a) as auditor	7	13	3	5	0	1	0	0	3	6	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-		-		-		-	-	-	
	(i) Taxation matters	1	1	0	0	0	0	0	0	0	1	0	0
	(ii) Insurance matters	-	-	-		-		-		-	-	-	
	(iii) Management services; and	-	-	-		-		-		-	-	-	
	(c) in any other capacity	0	4	0	1	(0)	0	(0)	0	0	2	0	0
10	Advertisement and publicity	57	112	24	43	2	6	0	1	27	49	0	0
11	Interest & Bank Charges	139	300	60	115	6	15	1	1	66	132	1	1
12	Depreciation	218	432	92	166	9	21	1	2	103	190	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	339	754	147	290	14	37	1	4	162	331	1	3
15	Information Technology Expenses	669	1,364	285	525	29	68	3	7	316	600	3	6
16	Goods and Services Tax (GST)	14	24	6	9	1	1	0	0	6	10	0	0
17	Others (to be specified)a												
	(i) Data processing & Outsourcing expenses	54	63	21	24	3	3	0	0	24	28	0	0
	(ii) Policy Stamp expenses	5	10	0	1	1	2	0	0	1	3	0	0
	(iii) Directors' sitting fees and commission	1	4	1	2	0	0	0	0	1	2	0	0
	(iv) Miscellaneous expenses	107	296	62	135	6	17	0	1	68	153	0	1
	TOTAL	**5,990**	**12,362**	**2,567**	**4,776**	**257**	**617**	**24**	**60**	**2,848**	**5,453**	**25**	**51**
	In India	5,990	12,362	2,567	4,776	257	617	24	60	2,848	5,453	25	51
	Outside India												

Sl.No.	Particulars	Public/ Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23	For the Quarter Sep.23	Up to the quarter Sep.23
1	Employees' remuneration & welfare benefits	19	32	118	231	29	63	5,521	11,124	6,129	12,527
2	Travel, conveyance and vehicle running expenses	1	1	4	7	1	2	179	345	199	388
3	Training expenses	0	0	1	1	0	0	37	63	41	70
4	Rents, rates & taxes	2	3	10	20	3	6	484	970	538	1,093
5	Repairs	1	1	3	7	1	2	163	345	180	388
6	Printing & stationery	0	0	2	3	0	1	83	148	92	166
7	Communication expenses	1	1	3	6	1	2	155	287	173	324
8	Legal & professional charges	0	0	1	2	0	0	47	80	52	90
9	Auditors' fees, expenses etc.										
	(a) as auditor	0	0	0	0	0	0	10	19	11	21
	(b) as adviser or in any other capacity, in respect of	-		-		-					
	(i) Taxation matters	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	1	6	1	6
10	Advertisement and publicity	0	0	2	3	0	1	86	166	96	187
11	Interest & Bank Charges	1	1	5	9	1	3	212	446	235	502
12	Depreciation	1	2	7	13	2	4	331	643	368	724
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	2	3	11	23	3	6	518	1,122	573	1,263
15	Information Technology Expenses	3	6	22	42	5	12	1,019	2,029	1,131	2,285
16	Goods and Services Tax (GST)	0	0	0	1	0	0	21	36	23	40
17	Others (to be specified)a										
	(i) Data processing & Outsourcing expenses	0	0	2	2	0	1	81	94	91	106
	(ii) Policy Stamp expenses	0	0	0	0	0	0	6	12	6	13
	(iii) Directors' sitting fees and commission	0	0	0	0	0	0	2	6	2	7
	(iv) Miscellaneous expenses	2	2	(0)	(2)	1	3	178	454	152	463
	TOTAL	**32**	**53**	**191**	**371**	**49**	**105**	**9,134**	**18,395**	**10,095**	**20,665**
	In India	32	53	191	371	49	105	9,134	18,395	10,095	20,665
	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"

Sl.No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP	
		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
2	Travel, conveyance and vehicle running expenses	3	11	1	3	-	-	1	3	48	101	117	180
3	Training expenses	(0)	1	0	0	-	-	0	0	1	6	5	11
4	Rents, rates & taxes	18	45	7	13	-	-	7	13	239	405	523	720
5	Repairs	1	11	1	3	-	-	1	3	38	98	103	174
6	Printing & stationery	0	6	0	2	-	-	0	2	18	51	52	91
7	Communication expenses	0	11	1	3	-	-	1	3	33	99	98	176
8	Legal & professional charges	1	3	0	1	-	-	0	1	14	26	32	46
9	Auditors' fees, expenses etc.										-		-
	(a) as auditor	0	1	0	0	-	-	0	0	2	5	6	9
	(b) as adviser or in any other capacity, in respect of	-		-		-		-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	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
10	Advertisement and publicity	297	419	95	124	-	-	95	124	2,979	3,728	5,743	6,630
11	Interest & Bank Charges	3	15	2	5	-	-	2	5	63	136	156	242
12	Depreciation	3	22	2	7	-	-	2	7	81	196	212	349
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
15	Information Technology Expenses	17	64	8	19	-	-	8	19	283	566	671	1,006
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	3	3	5
17	Others (to be specified)a										-		
	(i) Data processing & Outsourcing expenses	(32)	90	(3)	27	-	-	(3)	27	57	803	543	1,428
	(ii) Policy Stamp expenses	0	0	-	0	-	-	-	0	6	11	-	-
	(iii) Directors' sitting fees	0	0	0	0	-	-	0	0	1	2	2	3
	(iv) Miscellaneous expenses	(44)	(32)	3	11	-	-	3	11	54	208	188	369
	TOTAL	**256**	**1,124**	**139**	**354**	**-**	**-**	**139**	**354**	**5,103**	**10,507**	**12,266**	**18,669**
	In India	256	1,124	139	354	-	-	139	354	5,103	10,507	12,266	18,669
	Outside India												

Sl.No.	Particulars	Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/	
		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	4,747	8,746	417	1,340	56	154	9	22	482	1,516	6	16
2	Travel, conveyance and vehicle running expenses	165	281	16	43	2	5	0	1	19	49	0	1
3	Training expenses	6	17	0	3	0	0	0	0	0	3	0	0
4	Rents, rates & taxes	762	1,125	89	172	11	20	2	3	101	195	1	2
5	Repairs	141	271	12	42	2	5	0	1	13	47	0	0
6	Printing & stationery	70	142	5	22	1	2	0	0	6	25	0	0
7	Communication expenses	132	275	9	42	1	5	0	1	11	48	0	0
8	Legal & professional charges	45	72	5	11	1	1	0	0	6	13	0	0
9	Auditors' fees, expenses etc.				-		-						
	(a) as auditor	8	15	1	2	0	0	0	0	1	3	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-		-	-	-	
	(i) Taxation matters	1	1	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	-	-	-	-	-	-	-		-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-		-	-	-	
	(c) in any other capacity	2	5	0	1	0	0	0	0	0	1	0	0
10	Advertisement and publicity	8,722	10,358	1,209	1,587	142	182	21	26	1,372	1,795	15	19
11	Interest & Bank Charges	219	378	21	58	3	7	0	1	24	66	0	1
12	Depreciation	293	546	25	84	3	10	1	1	29	95	0	1
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	248	2,540	(140)	389	(12)	45	(1)	6	(152)	440	(1)	5
15	Information Technology Expenses	954	1,572	98	241	12	28	2	4	113	272	1	3
16	Goods and Services Tax (GST)	4	7	0	1	0	0	0	0	0	1	0	0
17	Others (to be specified)a				-		-						
	(i) Data processing & Outsourcing expenses	599	2,231	(35)	342	(1)	39	0	6	(35)	387	0	4
	(ii) Policy Stamp expenses	6	11	0	1	1	1	0	0	1	3	0	0
	(iii) Directors' sitting fees	2	5	0	1	0	0	0	0	0	1	0	0
	(iv) Miscellaneous expenses	242	577	27	105	4	13	0	1	31	120	0	1
	TOTAL	**17,369**	**29,176**	**1,762**	**4,485**	**226**	**517**	**35**	**74**	**2,023**	**5,077**	**24**	**53**
	In India	17,369	29,176	1,762	4,485	226	517	35	74	2,023	5,077	24	53
	Outside India												

Sl.No.	Particulars	Public/ Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		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	4	8	16	53	2	7	5,257	10,345	5,345	10,804
2	Travel, conveyance and vehicle running expenses	0	0	1	2	0	0	185	333	189	347
3	Training expenses	0	0	0	0	(0)	0	6	21	6	21
4	Rents, rates & taxes	1	1	3	7	0	1	869	1,330	894	1,389
5	Repairs	0	0	0	2	0	0	155	321	158	335
6	Printing & stationery	0	0	0	1	0	0	76	167	77	175
7	Communication expenses	0	0	0	2	0	0	143	325	144	339
8	Legal & professional charges	0	0	0	0	0	0	51	86	52	90
9	Auditors' fees, expenses etc.		-				-				
	(a) as auditor	0	0	0	0	0	0	9	17	9	18
	(b) as adviser or in any other capacity, in respect of	-	-	-		-	-				
	(i) Taxation matters	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	2	6	2	6
10	Advertisement and publicity	8	10	47	62	6	8	10,171	12,252	10,562	12,795
11	Interest & Bank Charges	0	0	1	2	0	0	245	448	250	467
12	Depreciation	0	1	1	3	0	0	324	646	329	674
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	(0)	2	(6)	15	(1)	2	88	3,005	9	3,138
15	Information Technology Expenses	1	2	4	9	0	1	1,073	1,859	1,098	1,942
16	Goods and Services Tax (GST)	0	0	0	0	0	0	5	9	5	9
17	Others (to be specified)a		-				-				
	(i) Data processing & Outsourcing expenses	0	2	(1)	13	(0)	2	563	2,639	529	2,755
	(ii) Policy Stamp expenses	0	0	0	0	0	0	8	14	8	14
	(iii) Directors' sitting fees	0	0	0	0	0	0	2	6	3	6
	(iv) Miscellaneous expenses	1	1	(8)	(12)	0	1	266	687	226	666
	TOTAL	**16**	**29**	**60**	**160**	**8**	**22**	**19,500**	**34,516**	**19,895**	**35,993**
	In India	16	29	60	160	8	22	19,500	34,516	19,895	35,993
	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"