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

(Amount in Rs. Lakhs)

Sl.No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident	
		For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23
1	Employees' remuneration & welfare benefits	370	1,541	100	333	0	0	100	333	1,580	4,770	2,749	7,039	4,329	11,809	1,060	3,939	133	504
2	Travel, conveyance and vehicle running expenses	9	45	3	10	0	0	3	10	42	141	75	208	116	348	27	116	3	15
3	Training expenses	3	9	1	2	0	0	1	2	11	29	19	43	30	72	8	24	1	3
4	Rents, rates & taxes	40	142	10	31	0	0	10	31	160	439	273	647	433	1,086	111	362	14	46
5	Repairs	11	47	3	10	0	0	3	10	47	146	83	216	130	362	31	123	4	15
6	Printing & stationery	5	21	1	4	0	0	1	4	21	64	37	94	59	158	14	53	2	7
7	Communication expenses	11	41	3	9	0	0	3	9	44	127	76	187	120	313	30	105	4	13
8	Legal & professional charges	31	40	7	9	0	0	7	9	100	123	150	181	250	303	81	101	10	13
9	Auditors' fees, expenses etc.																		
	(a) as auditor	1	3	0	1	0	0	0	1	3	8	5	12	7	20	2	7	0	1
	(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	1	0	0
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	0	0	0	0	0	0	2	4	3	5	5	9	2	3	0	0
10	Advertisement and publicity	6	23	2	5	0	0	2	5	24	72	42	106	66	178	16	59	2	8
11	Interest & Bank Charges	19	66	5	14	0	0	5	14	76	204	130	301	206	506	53	169	2	22
12	Depreciation	23	91	6	20	0	0	6	20	97	281	167	415	265	697	66	232	8	30
13	Brand/Trade Mark usage fee/charges			-		-	-	-											
14	Business Development and Sales Promotion Expenses	(51)	67	(9)	14	(0)	0	(9)	14	(114)	207	(127)	306	(241)	514	(119)	171	(16)	22
15	Information Technology Expenses	66	279	18	60	0	0	18	60	283	865	494	1,277	778	2,142	189	715	24	91
16	Goods and Services Tax (GST)	(0)	4	0	1	0	0	0	1	1	11	3	17	4	28	0	9	0	1
17	Others (to be specified)a																		
	(i) Data processing & Outsourcing expenses	0	10	0	2	0	0	0	2	4	31	10	46	14	77	1	26	0	3
	(ii) Policy Stamp expenses	0	0	-	0	-	-	-	0	5	15	-	-	5	15	0	1	1	2
	(iii) Directors' sitting fees and commission	0	1	0	0	0	0	0	0	1	3	1	4	2	6	1	2	0	0
	(iv) Miscellaneous expenses	11	5	9	23	0	0	9	23	82	206	138	308	220	516	70	205	8	25
	TOTAL	**555**	**2,436**	**159**	**548**	**0**	**0**	**159**	**548**	**2,472**	**7,749**	**4,328**	**11,412**	**6,800**	**19,161**	**1,644**	**6,420**	**205**	**822**
	In India	555	2,436	159	548	0	0	159	548	2,472	7,749	4,328	11,412	6,800	19,161	1,644	6,420	205	822
	Outside India																		

Sl.No.	Particulars	Miscellaneous																													
		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.23	Up to the quarter Dec.23
1	Employees' remuneration & welfare benefits	6	42	1,199	4,485	17	48	11	43	99	330	26	90	5,681	16,805	6,151	18,678
2	Travel, conveyance and vehicle running expenses	0	1	30	132	0	1	0	1	3	10	1	3	151	496	163	551
3	Training expenses	0	0	9	27	0	0	0	0	1	2	0	1	40	102	43	114
4	Rents, rates & taxes	1	4	126	412	2	4	1	4	10	30	3	8	575	1,545	625	1,717
5	Repairs	0	1	36	137	1	1	0	1	3	10	1	3	176	515	184	572
6	Printing & stationery	0	1	18	60	0	1	0	1	1	4	0	1	77	225	83	250
7	Communication expenses	0	1	34	119	0	1	0	1	3	9	1	2	158	446	172	496
8	Legal & professional charges	1	1	92	115	1	1	1	1	7	8	2	2	352	432	390	480
9	Auditors' fees, expenses etc.																
	(a) as auditor	0	0	2	8	0	0	0	0	0	1	0	0	10	28	11	32
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-				
	(i) Taxation matters	0	0	0	1	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	2	3	0	0	0	0	0	0	0	0	7	13	8	14
10	Advertisement and publicity	0	1	18	67	0	1	0	1	2	5	0	1	87	253	94	281
11	Interest & Bank Charges	0	2	60	192	1	2	1	2	5	14	1	4	274	720	298	800
12	Depreciation	0	2	75	265	1	3	1	3	6	18	2	5	348	992	378	1,102
13	Brand/Trade Mark usage fee/charges					-	-	-		-			-				
14	Business Development and Sales Promotion Expenses	(2)	2	(136)	195	(1)	2	(1)	2	(9)	14	(2)	4	(391)	731	(451)	812
15	Information Technology Expenses	1	8	214	814	3	9	2	8	16	60	5	16	1,010	3,048	1,103	3,386
16	Goods and Services Tax (GST)	(0)	0	0	11	0	0	0	0	0	1	0	0	4	40	4	44
17	Others (to be specified)a																
	(i) Data processing & Outsourcing expenses	(0)	0	1	29	0	0	0	0	0	2	0	1	15	109	16	122
	(ii) Policy Stamp expenses	0	0	1	3	0	0	0	0	0	0	0	0	7	19	7	19
	(iii) Directors' sitting fees and commission	0	0	1	2	0	0	0	0	0	0	0	0	3	9	3	10
	(iv) Miscellaneous expenses	0	2	79	231	1	2	1	3	2	1	2	5	304	758	324	786
	TOTAL	**8**	**68**	**1,858**	**7,311**	**27**	**78**	**17**	**70**	**150**	**521**	**41**	**146**	**8,892**	**27,288**	**9,606**	**30,272**
	In India	8	68	1,858	7,311	27	78	17	70	150	521	41	146	8,892	27,288	9,606	30,272
	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 seperate 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		Total Motor		Health		Personal Accident	
		For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22
1	Employees' remuneration & welfare benefits	495	848	42	147	-	-	42	147	1,212	4,359	2,631	8,230	3,843	12,589	846	2,185	52	206
2	Travel, conveyance and vehicle running expenses	17	28	1	5	-	-	1	5	43	145	93	273	136	418	29	73	2	7
3	Training expenses	3	4	0	1	-	-	0	1	15	21	28	39	43	60	8	10	1	1
4	Rents, rates & taxes	61	106	5	18	-	-	5	18	142	546	311	1,031	453	1,578	102	274	6	26
5	Repairs	17	28	2	5	-	-	2	5	48	146	102	276	150	422	32	73	2	7
6	Printing & stationery	10	16	1	3	-	-	1	3	32	83	67	157	99	241	20	42	1	4
7	Communication expenses	16	27	1	5	-	-	1	5	40	139	86	262	127	401	28	70	2	7
8	Legal & professional charges	4	7	0	1	-	-	0	1	11	37	23	69	34	106	7	18	0	2
9	Auditors' fees, expenses etc.										-		-		-		-		-
	(a) as auditor	1	1	0	0	-	-	0	0	2	7	4	14	7	21	1	4	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	1	0	1	1	2	0	0	0	0
	(ii) Insurance matters	-		-		-		-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-		-		-		-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	1	0	0	-	-	0	0	1	3	2	5	3	8	1	1	0	0
10	Advertisement and publicity	518	937	38	162	-	-	38	162	1,087	4,815	2,460	9,090	3,547	13,905	827	2,414	45	227
11	Interest & Bank Charges	24	39	2	7	-	-	2	7	65	201	138	380	203	582	43	101	3	10
12	Depreciation	31	53	3	9	-	-	3	9	74	271	161	511	236	782	52	136	3	13
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	379	482	53	83	-	-	53	83	1,562	2,476	3,048	4,674	4,610	7,150	852	1,241	72	117
15	Information Technology Expenses	90	154	8	27	-	-	8	27	224	790	485	1,491	709	2,281	155	396	10	37
16	Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	2	6	3	8	5	12	1	2	0	0
17	Others (to be specified)a																		
	(i) Data processing & Outsourcing expenses	122	212	10	37	-	-	10	37	286	1,089	628	2,056	914	3,144	204	546	12	51
	(ii) Policy Stamp expenses	0	0	-	0	-	-	-	0	8	19	-	-	8	19	0	2	1	2
	(iii) Directors' sitting fees	0	0	0	0	-	-	0	0	0	2	1	4	1	6	0	1	0	0
	(iv) Miscellaneous expenses	7	(25)	3	14	-	-	3	14	62	269	139	509	201	778	48	154	3	16
	TOTAL	**1,796**	**2,920**	**170**	**523**	**-**	**-**	**170**	**523**	**4,917**	**15,423**	**10,412**	**29,081**	**15,328**	**44,504**	**3,257**	**7,743**	**216**	**733**
	In India	1,796	2,920	170	523	-	-	170	523	4,917	15,423	10,412	29,081	15,328	44,504	3,257	7,743	216	733
	Outside India																		

Sl.No.	Particulars	Miscellaneous																	
		Travel Insurance		Total Health		Workmen's Compensation /		Public / Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.22	Up to the quarter Dec.22
1	Employees' remuneration & welfare benefits	6	29	903	2,419	5	21	1	9	12	65	3	10	4,768	15,113	5,305	16,108
2	Travel, conveyance and vehicle running expenses	0	1	32	80	0	1	0	0	0	2	0	0	169	501	187	534
3	Training expenses	0	0	9	12	0	0	0	0	0	0	0	0	52	72	56	77
4	Rents, rates & taxes	1	4	108	303	1	3	0	1	1	8	0	1	564	1,894	629	2,019
5	Repairs	0	1	34	81	0	1	0	0	1	2	0	0	185	506	204	539
6	Printing & stationery	0	1	22	46	0	0	0	0	0	1	0	0	121	289	133	308
7	Communication expenses	0	1	29	77	0	1	0	0	0	2	0	0	157	482	174	513
8	Legal & professional charges	0	0	8	20	0	0	0	0	0	1	0	0	41	127	46	136
9	Auditors' fees, expenses etc.								-				-				
	(a) as auditor	0	0	2	4	0	0	0	0	0	0	0	0	8	25	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	0	0	0	1	3	1	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	1	2	0	0	0	0	0	0	0	0	4	10	4	10
10	Advertisement and publicity	4	31	877	2,672	4	23	0	10	9	71	3	11	4,441	16,693	4,997	17,792
11	Interest & Bank Charges	0	1	48	112	0	1	0	0	1	3	0	0	251	698	277	744
12	Depreciation	0	2	56	150	0	1	0	1	1	4	0	1	292	938	326	1,000
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	9	16	934	1,374	7	12	3	5	21	37	4	6	5,579	8,584	6,011	9,149
15	Information Technology Expenses	1	5	166	438	1	4	0	2	2	12	1	2	879	2,738	977	2,918
16	Goods and Services Tax (GST)	0	0	1	2	0	0	0	0	0	0	0	0	6	14	6	15
17	Others (to be specified)a																
	(i) Data processing & Outsourcing expenses	1	7	218	604	1	5	0	2	3	16	1	2	1,136	3,775	1,268	4,023
	(ii) Policy Stamp expenses	0	0	1	4	0	0	0	0	0	0	0	0	8	23	9	23
	(iii) Directors' sitting fees	0	0	0	1	0	0	0	0	0	0	0	0	2	8	2	8
	(iv) Miscellaneous expenses	0	2	52	172	0	1	0	1	(4)	(16)	0	1	250	937	260	928
	TOTAL	**24**	**99**	**3,498**	**8,574**	**21**	**74**	**5**	**34**	**48**	**208**	**14**	**35**	**18,915**	**53,430**	**20,881**	**56,874**
	In India	24	99	3,498	8,574	21	74	5	34	48	208	14	35	18,915	53,430	20,881	56,874
	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"