FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Royal Sundaram General Insurance Co. Limited
Registration No. 102
Date of Registration with the IRDA: 23.10.2000

Royal Sundaram General Insurance

(Amount in Rs. Lakhs)

	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25	Per the Quarter Jul - Sep 25	Up to the quarter Sep 25
1	Employees' remuneration & welfare benefits	140	280	39	110	0	0	39	110	1,875	3,890	2,279	3,991	4,153	7,751	503	1,458	79	216	0	0	582	1,674	0	0	71	1,689	0	19	7	13	20	61	5	10	4,501	9,594	5,075	10,102
2	Travel, conveyance and vehicle running expenses	3	5	1	2	0	0	1	2	36	51	39	51	75	102	13	18	2	3	0	0	15	22	0	0	0	0	1	1	0	0	1	1	0	0	90	126	94	132
3	Training expenses	0	0	0	0	0	0	0	0	2	3	2	3	4	6	1	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	6	8	5	8
4	Rents, rates & taxes	13	37	1	11	0	0	1	11	137	372	216	372	353	744	59	139	7	21	1	1	67	161	1	2	1	1	2	6	0	3	4	12	0	3	463	917	480	953
5	Repairs	4	12	1	3	0	0	1	3	51	115	64	115	115	230	17	43	2	6	0	0	19	49	0	1	0	0	1	2	0	1	1	3	0	1	135	283	140	298
6	Printing & stationery	2	5	0	2	0	0	0	2	22	50	28	50	50	101	7	19	1	3	0	0	8	22	0	0	0	0	0	1	0	0	0	1	0	0	59	124	61	130
7	Communication expenses	5	13	1	4	0	0	1	4	62	129	76	130	138	259	21	48	3	7	0	0	24	55	0	1	0	0	1	2	0	1	1	3	0	1	163	319	168	335
8	Legal & professional charges	0	3	0	1	0	0	0	1	10	30	14	40	22	69	3	11	0	2	0	0	3	13	0	0	0	0	0	0	0	0	0	0	0	0	27	74	27	76
9	Auditors' fees, expenses etc.																																						
	(a) as auditor	0	1	0	0	0	0	0	0	3	7	4	7	7	14	1	3	0	0	0	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0	9	17	9	18
	(b) as advisor 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	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	2	1	2	2	4	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	3	5	3	5
10	Advertisement and publicity	65	91	17	20	0	0	17	20	660	932	754	930	1,377	1,862	157	349	11	52	0	0	273	401	2	5	2	2	9	22	2	4	1,067	2,289	1,744	2,421
11	Interest & Bank Charges	6	12	2	4	0	0	2	4	74	115	84	120	160	235	23	50	1	2	0	0	25	52	0	1	0	1	1	4	0	1	1	6	0	1	191	328	196	345
12	Depreciation	9	25	2	6	0	0	2	6	117	248	140	249	260	497	23	50	1	14	1	1	25	65	2	1	0	1	1	4	0	1	3	6	0	1	327	612	337	644
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	76	208	19	60	0	0	19	60	1,024	2,076	1,237	2,082	2,261	4,158	265	738	44	115	0	0	292	851	3	10	4	7	11	34	2	5	20	56	2	5	1,675	5,120	2,775	5,391
15	Information Technology Expenses	17	61	4	19	0	0	4	19	292	611	325	613	570	1,224	85	229	10	34	1	2	95	265	1	3	1	2	2	10	0	3	4	15	0	3	675	1,587	696	1,586
16	Goods and Services Tax (GST)	0	1	0	0	0	0	0	0	2	6	2	6	5	12	1	2	0	0	0	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0	5	15	6	16
17	Others (to be specified)a																																						
	(i) Data processing & Outsourcing expenses	16	84	3	30	0	0	3	26	291	809	401	840	692	1,651	69	231	9	47	1	3	79	281	1	4	1	0	2	10	0	3	3	17	0	3	756	2,070	815	2,179
	(ii) Policy Stamp expenses	0	0	0	(0)	-	-	0	(0)	5	6	-	-	5	6	1	2	1	2	0	0	2	5	0	0	0	0	0	0	0	0	0	0	0	0	7	12	7	12
	(iii) Directors' sitting fees	0	0	0	0	0	0	0	0	1	3	1	3	2	6	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	6	3	7
	(iv) Miscellaneous expenses	(12)	(4)	2	8	0	0	2	8	86	197	108	198	194	395	22	81	4	12	0	1	26	94	1	1	0	1	(2)	(6)	0	1	(2)	4	0	1	231	493	230	487
	TOTAL	240	966	91	257	0	0	91	257	4,748	9,704	5,741	9,722	10,490	19,427	1,003	3,643	204	542	21	57	1,018	4,222	22	48	18	23	49	141	11	45	11,412	23,920	12,862	25,185
	In India	240	966	91	257	0	0	91	257	4,748	9,704	5,741	9,722	10,490	19,427	1,003	3,643	204	542	21	57	1,018	4,222	22	48	18	23	49	141	11	45	11,412	23,920	12,862	25,185
	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(assignment) 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		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24	Per the Quarter Jul - Sep 24	Up to the quarter Sep 24
1	Employees' remuneration & welfare benefits	89	418	20	50	0	0	20	50	1,950	4,149	1,487	2,712	3,461	6,861	365	1,026	127	371	1	3	493	1,399	11	24	8	14	24	43	(15)	20	4,963	8,989	4,581	9,535
2	Travel, conveyance and vehicle running expenses	1	2	0	1	0	0	0	1	12	22	9	14	21	36	5	8	1	2	0	0	6	10	0	0	0	0	0	0	(0)	0	27	47	28	50
3	Training expenses	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	(0)	0	0	22	0	0	0	22	0	24
4	Rents, rates & taxes	10	39	1	9	0	0	1	9	108	352	147	350	255	702	81	152	13	35	0	1	94	187	1	2	1	1	2	6	(0)	2	443	948	455	898
5	Repairs	1	11	1	3	0	0	1	3	50	114	44	91	102	205	19	40	4	10	0	0	23	50	0	1	0	0	1	2	(0)	1	132	247	137	261
6	Printing & stationery	2	5	0	1	0	0	0	1	21	34	17	42	41	76	12	22	2	5	0	0	15	32	0	0	0	0	0	1	0	0	61	71	58	77
7	Communication expenses	4	12	1	3	0	0	1	3	68	118	49	78	117	195	26	46	5	11	0	0	32	58	0	1	0	0	1	2	(0)	1	151	261	157	270
8	Legal & professional charges	(0)	3	(0)	1	0	0	(0)	1	6	26	6	37	12	63	3	10	0	2	(0)	0	3	13	0	0	0	0	0	0	(0)	0	15	56	15	59
9	Auditors' fees, expenses etc.																																		
	(a) as auditor	0	1	0	0	0	0	0	0	3	7	2	6	6	13	1	3	0	1	0	0	2	5	0	0	0	0	0	0	(0)	0	7	14	7	19
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	0	1	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	2	4	0	1	0	0	0	0	0	1	0	0	0	0	0	0	(0)	0	2	5	2	5
10	Advertisement and publicity	67	91	17	22	0	0	17	22	762	996	917	622	1,679	1,618	205	366	14	81	1	1	220	452	0	6	1	1	11	21	(2)	3	1,062	2,251	1,746	2,168
11	Interest & Bank Charges	5	12	1	3	0	0	1	3	72	123	72	81	144	204	29	48	5	11	0	0	34	59	0	1	0	0	1	2	(0)	1	165	267	166	261
12	Depreciation	7	20	2	7	0	0	2	7	147	294	109	150	257	467	30	114	10	26	0	0	39	140	1	2	1	1	2	5	(1)	3	229	606	198	673
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	14	125	4	20	0	0	4	20	55	1,243	402	816	457	2,059	216	485	29	111	(0)	2	245	601	3	7	2	4	9	30	(7)	7	1,165	2,686	1,186	2,840
15	Information Technology Expenses	17	73	4	17	0	0	4	17	355	724	263	437	620	1,161	146	280	23	69	0	1	169	350	2	4	1	2	4	11	(3)	4	793	1,368	815	1,608
16	Goods and Services Tax (GST)	0	2	0	0	0	0	0	0	6	15	6	12	12	26	2	6	0	1	(0)	0	3	7	0	0	0	0	0	0	(0)	0	12	32	12	35
17	Others (to be specified)a																																		
	(i) Data processing & Outsourcing expenses	(17)	52	(3)	12	0	0	(2)	12	62	519	81	341	144	860	39	199	(5)	46	(0)	1	35	246	0	3	0	2	(5)	8	(0)	2	197	1,118	147	1,182
	(ii) Policy Stamp expenses	0	0	-	-	-	-	-	-	3	6	-	-	3	6	1	2	1	2	0	0	2	4	0	0	0	0	0	0	0	0	7	12	7	12
	(iii) Directors' sitting fees	0	0	0	0	0	0	0	0	1	1	1	1	2	2	0	1	0	0	0	0	0	1	0	0	0	0	0	0	(0)	0	3	7	4	7
	(iv) Miscellaneous expenses	(34)	(47)	3	5	0	0	3	5	56	142	70	166	166	308	41	67	9	16	0	0	49	83	0	1	0	1	(3)	(16)	(0)	1	214	341	157	351
	TOTAL	144	803	40	212	0	0	40	212	4,195	8,902	3,280	5,899	7,475	14,701	1,003	3,450	249	801	1	12	2,056	4,263	20	52	17	30	50	115	(30)	49	9,922	19,280	10,052	20,329
	In India	144	803	40	212	0	0	40	212	4,195	8,902	3,280	5,899	7,475	14,701	1,003	3,450	249	801	1	12	2,056	4,263	20	52	17	30	50	115	(30)	49	9,922	19,280	10,052	20,329
	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