

FORM No.7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd
 Regulation No.102 and Date of Regulation with the IRD&I:21.10.2000



Sl. No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public / Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24	For the Quarter Mar-24	Up to the quarter Mar-24
		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
1	Employee remuneration & welfare benefits	464	2,004	108	441	0	0	108	441	1,311	6,103	2,785	9,834	4,118	15,927	981	4,511	117	641	3	45	1,131	5,807	16	63	17	59	107	437	43	133	5,422	22,236	5,993	24,612
2	Fuel, transport and vehicle running expenses	23	68	5	15	0	0	5	15	86	297	128	334	107	541	51	147	7	22	0	58	100	1	2	4	2	5	15	2	5	209	795	287	838	
3	Printing expenses	1	13	1	0	0	0	1	0	3	65	39	63	30	107	6	32	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Rent, rates & taxes	44	180	10	41	0	0	10	41	127	566	264	831	281	1,477	56	456	13	50	0	4	107	520	1	6	2	0	10	41	4	12	156	2,265	570	2,288
5	Repairs	128	491	4	14	0	0	4	14	63	198	101	231	138	520	48	188	1	21	0	4	93	181	1	1	1	2	4	14	2	4	118	718	231	695
6	Printing & Stationery	1	25	1	0	0	0	1	0	1	13	25	33	42	207	0	1	0	1	0	1	103	1	0	0	0	0	0	0	0	0	0	0	0	
7	Communication expenses	27	63	5	14	0	0	5	14	66	191	124	310	160	593	31	135	7	20	0	1	58	177	1	2	1	2	5	14	2	4	256	792	284	779
8	Legal & professional charges	22	61	0	15	0	0	0	15	80	203	143	326	33	531	42	283	8	23	0	1	71	186	1	2	1	2	4	15	2	4	356	738	253	853
9	Auditor's fees, expenses etc.	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	
10	(a) as 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	(b) as auditor or 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	(c) Taxation 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	
13	(d) 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	(e) 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	(f) 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	Advertisement 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	
17	Interest & Bank Charges	23	85	0	25	0	0	0	25	36	229	133	435	195	705	48	218	7	28	0	3	56	248	1	3	1	1	1	10	2	6	264	984	291	1,059
18	Depreciation	15	122	7	27	0	0	7	27	69	371	181	587	271	967	36	296	9	30	0	3	78	391	1	4	4	7	27	3	8	189	1,356	396	1,449	
19	Brand/Trade Mark usage fees/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	
20	Business Development and Sales Promotion Expenses	11	78	1	17	0	0	1	17	15	228	28	384	522	21	151	3	25	(0)	2	24	219	0	2	0	2	0	2	17	1	5	137	888	151	964
21	Information Technology Expenses	82	361	19	80	0	0	19	80	231	1,108	494	1,771	729	2,871	175	847	24	114	0	8	107	1,011	3	11	3	12	15	29	8	24	999	4,807	1,060	4,448
22	Goods and Service Tax (GST)	7	6	1	1	0	0	1	1	7	139	13	29	29	48	5	18	1	2	0	0	17	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	(i) Data processing & Outsourcing expenses	60	70	13	36	0	0	13	36	184	215	300	340	463	360	140	173	19	23	1	2	168	187	2	2	2	2	13	15	4	5	673	782	788	888
25	(ii) 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	(iii) Director's sitting fees and commission	7	1	1	1	0	0	1	1	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
27	(iv) Director's sitting fees and commission	7	1	1	1	0	0	1	1	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
28	(v) Miscellaneous expenses	2	7	7	30	0	0	7	30	67	275	136	444	204	730	59	254	7	32	0	2	66	289	1	3	1	4	(1)	(1)	7	27	1,629	280	1,686	
TOTAL		834	3,270	199	748	0	0	199	748	2,480	10,229	9,821	16,433	7,960	26,661	1,854	8,274	256	1,079	7	79	3,117	9,438	29	106	30	108	188	769	77	223	9,940	37,227	10,973	41,243
in-lacs		834	3,270	199	748	0	0	199	748	2,480	10,229	9,821	16,433	7,960	26,661	1,854	8,274	256	1,079	7	79	3,117	9,438	29	106	30	108	188	769	77	223	9,940	37,227	10,973	41,243

Notes:
 (1) Items of expense in excess of one percent of the total premium (less reinsurance) or Rs.1,00,000 whichever is higher, shall be shown as a separate line item.
 (2) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium.
 (3) Expense paid for various outsourcing activities/commitments are to be included 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		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public / Product Liability		Engineering		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23	For the Quarter Mar-23	Up to the quarter Mar-23
		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
1	Employee remuneration & welfare benefits	391	1,449	20	167	0	0	20	167	1,441	5,802	2,694	10,824	4,137	16,777	1,044	3,220	103	308	8	36	1,155	3,274	7	26	2	11	130	200	2	12	5,108	20,232	5,760	21,688
2	Fuel, transport and vehicle running expenses	17	47	1	6	0	0	1	6	82	286	116	389	177	566	46	175	4	17	0	1	47	127	0	0	0	0	0	0	0	0	0	0	0	0
3	Printing expenses	0	0	0	1	0	0	0	1	8	28	14	54	22	82	3	16	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Rent, rates & taxes	35	137	1	20	0	0	1	20	144	699	304	1,299	411	1,889	110	384	11	37	1	4	122	403	1	3	0	1	18	24	0	1	100	2,444	582	2,650
5	Repairs	17	40	1	6	0	0	1	6	56	202	109	316	181	597	39	113	4	11	0	1	44	135	0	1	0	0	0	0						