

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	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
2 Travel, conveyance and vehicle running expenses	17	28	1	5	-	-	1	5	43	145	93	273	136	418
3 Training expenses	3	4	0	1	-	-	0	1	15	28	9	39	45	60
4 Rents, rates & taxes	61	106	5	18	-	-	5	18	145	565	311	1,031	453	1,578
5 Repairs	17	28	2	8	-	-	2	8	48	156	102	276	150	422
6 Printing & stationery	10	16	1	3	-	-	1	3	32	83	67	157	99	241
7 Communication expenses	16	22	1	5	-	-	1	5	40	128	86	262	157	401
8 Legal & professional charges	4	7	0	1	-	-	0	1	11	37	23	69	34	106
9 Auditors' fees, expenses etc.	1	1	0	0	-	-	0	0	2	7	4	14	7	21
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	1	0	0	-	-	0	0	1	3	2	5	3	8
10 Advertisement and publicity	518	937	38	162	-	-	38	162	1,087	4,815	2,460	9,090	3,547	13,905
11 Interest & Bank Charges	24	39	2	7	-	-	2	7	85	201	138	360	203	582
12 Depreciation	21	53	3	9	-	-	3	9	74	271	161	511	236	782
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
15 Information Technology Expenses	90	154	8	27	-	-	8	27	224	790	485	1,491	709	2,281
16 Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	2	4	3	8	5	12
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Data processing & Outsourcing expenses	122	212	10	37	-	-	10	37	286	1,089	628	2,056	914	3,144
(ii) Policy Stamp expenses	0	0	-	0	-	-	0	0	8	19	-	-	8	19
(iii) Directors' sitting fees and commission	0	0	0	0	-	-	0	0	0	2	1	4	1	6
(iv) Miscellaneous expenses	7	(25)	3	14	-	-	3	14	62	269	139	509	201	778
TOTAL	1,796	2,920	170	523	-	-	170	523	4,917	15,423	10,412	29,081	15,328	44,504
In India	1,796	2,920	170	523	-	-	170	523	4,917	15,423	10,412	29,081	15,328	44,504
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"

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21	For the Quarter Dec.21	Up to the quarter Dec.21
1 Employees' remuneration & welfare benefits	164	554	54	172	(0)	0	54	172	2,023	5,914	2,419	6,320	4,442	12,233
2 Travel, conveyance and vehicle running expenses	5	10	1	3	0	0	1	3	54	105	61	112	115	217
3 Training expenses	0	1	0	0	0	0	0	0	4	7	5	8	9	15
4 Rents, rates & taxes	16	53	5	16	(0)	0	5	16	193	565	231	604	425	1,169
5 Repairs	4	16	1	5	(0)	0	1	5	55	170	67	192	122	352
6 Printing & stationery	3	8	1	2	(0)	0	1	2	35	85	41	91	78	177
7 Communication expenses	4	17	1	5	(0)	0	1	5	50	179	62	191	111	370
8 Legal & professional charges	2	5	1	2	(0)	0	1	2	23	53	27	57	50	110
9 Auditors' fees, expenses etc.	0	1	0	0	(0)	0	0	0	3	10	4	11	8	22
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	0	0	0	(0)	0	0	0	1	0	1	1	1	2
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	(0)	0	0	0	1	3	1	4	3	7
10 Advertisement and publicity	101	194	32	60	(0)	0	32	60	1,411	2,074	1,281	2,216	2,492	4,290
11 Interest & Bank Charges	7	20	2	5	(0)	0	2	5	6	83	216	98	231	447
12 Depreciation	9	34	3	11	(0)	0	3	11	115	363	139	388	255	752
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	42	250	14	78	(0)	0	14	78	593	2,669	771	2,853	1,364	5,522
15 Information Technology Expenses	31	92	10	29	(0)	0	10	29	371	982	432	1,049	807	2,031
16 Goods and Services Tax (GST)	0	1	0	0	(0)	0	0	0	1	2	2	8	3	15
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Data processing & Outsourcing expenses	47	131	15	41	(0)	0	15	41	555	1,395	649	1,491	1,204	2,885
(ii) Policy Stamp expenses	0	0	0	(0)	-	0	0	(0)	6	13	-	-	6	13
(iii) Directors' sitting fees	0	0	0	0	(0)	0	0	0	2	4	2	4	4	9
(iv) Miscellaneous expenses	(39)	(43)	3	11	(0)	0	3	11	42	249	58	256	100	495
TOTAL	396	1,344	144	442	(0)	0	144	442	5,352	15,056	6,353	16,077	11,706	31,133
In India	396	1,344	144	442	(0)	0	144	442	5,352	15,056	6,353	16,077	11,706	31,133
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"

FORM NL-7-OPERATING EXPENSES SCHI
Name of the Insurer: Royal Sundaram Ge
Registration No.102 and Date of Regist

Particulars	Miscellaneous																				(Amount in Rs. Lakhs)	
	Health		Personal Accident		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-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	For the Quarter Dec-22	Up to the quarter Dec-22		
1 Employees' remuneration & welfare benefits	846	2,185	52	206	6	28	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	29	73	2	7	0	1	32	80	0	1	0	0	0	2	0	0	169	501	187	534		
3 Training expenses	8	10	1	1	0	0	9	12	0	0	0	0	0	0	0	0	32	72	56	77		
4 Rents, rates & taxes	102	274	6	26	1	4	108	303	1	3	0	1	1	8	0	1	564	1,894	629	2,019		
5 Repairs	32	73	2	7	0	1	34	81	0	1	0	0	1	2	0	0	185	506	204	539		
6 Printing & stationery	20	42	1	4	0	1	22	46	0	0	0	0	0	1	0	0	123	289	133	308		
7 Communication expenses	28	70	2	7	0	1	29	77	0	1	0	0	0	2	0	0	157	482	194	513		
8 Legal & professional charges	7	18	0	2	0	0	8	20	0	0	0	0	0	1	0	0	41	127	46	136		
9 Auditor's fees, expenses etc.	1	4	0	0	0	0	2	4	0	0	0	0	0	0	0	0	8	25	9	27		
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(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	0	0	0	0	1	3	1	3		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	1	1	0	0	0	0	1	2	0	0	0	0	0	0	0	0	4	10	4	10		
10 Advertisement and publicity	827	2,414	45	227	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	43	101	3	10	0	1	46	112	0	1	0	0	1	3	0	0	251	698	277	744		
12 Depreciation	52	136	3	13	2	56	150	0	0	1	0	1	1	4	0	0	292	938	376	1,000		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business Development and Sales Promotion Expenses	852	1,241	72	117	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	155	396	10	37	1	5	166	438	1	4	0	2	2	12	1	2	879	2,738	977	2,918		
16 Goods and Services Tax (GST)	1	2	0	0	0	0	1	2	0	0	0	0	0	0	0	0	6	14	6	15		
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Data processing & Outsourcing expenses	204	546	12	51	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	2	1	2	0	0	1	4	0	0	0	0	0	0	0	0	9	23	9	23		
(iii) Directors' sitting fees and commission	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	8	2	8		
(iv) Miscellaneous expenses	48	154	3	16	0	2	52	172	0	1	0	1	(4)	(16)	0	1	250	937	260	926		
TOTAL	3,257	7,743	216	733	24	99	3,498	8,574	21	74	5	34	48	208	14	35	18,915	53,430	20,881	56,874		
In India	3,257	7,743	216	733	24	99	3,498	8,574	21	74	5	34	48	208	14	35	18,915	53,430	20,881	56,874		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars	Health		Personal Accident		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-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21	For the Quarter Dec-21	Up to the quarter Dec-21
1 Employees' remuneration & welfare benefits	441	1,899	69	285	9	24	519	2,208	9	29	2	15	24	87	2	20	4,998	14,592	5,216	15,318
2 Travel, conveyance and vehicle running expenses	15	34	2	5	0	0	17	39	0	1	0	0	1	2	0	0	133	259	139	272
3 Training expenses	1	2	0	0	0	0	1	3	0	0	0	0	0	0	0	0	11	18	11	19
4 Rents, rates & taxes	42	181	7	27	1	2	50	211	1	3	0	1	2	8	0	2	478	1,394	499	1,464
5 Repairs	12	55	2	8	0	1	14	63	0	1	0	0	1	2	0	1	136	420	142	441
6 Printing & stationery	9	27	1	4	0	0	10	32	0	0	0	0	0	1	0	0	87	211	91	221
7 Communication expenses	9	57	1	9	0	1	11	67	0	1	0	0	1	3	0	1	123	441	128	463
8 Legal & professional charges	6	17	1	3	0	0	7	20	0	0	0	0	0	1	0	0	57	132	60	138
9 Auditor's fees, expenses etc.	1	3	0	1	0	0	1	4	0	0	0	0	0	0	0	0	9	26	10	27
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	0	0	0	0	1	3	1	3
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	3	8	3	8
10 Advertisement and publicity	317	666	48	100	5	8	369	774	5	10	2	5	15	30	3	7	2,817	5,117	2,950	5,272
11 Interest & Bank Charges	20	69	3	10	0	1	23	81	0	1	0	1	1	3	0	1	205	333	214	559
12 Depreciation	24	117	4	18	1	1	28	136	1	2	0	1	1	5	0	1	285	896	297	941
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	79	857	13	129	3	11	95	996	3	13	(0)	7	5	39	(1)	9	1,467	6,586	1,523	6,914
15 Information Technology Expenses	86	315	13	47	2	4	101	367	2	5	0	3	4	14	0	3	916	2,423	997	2,543
16 Goods and Services Tax (GST)	0	2	0	0	0	0	0	3	0	0	0	0	0	0	0	0	1	18	1	19
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Data processing & Outsourcing expenses	133	448	21	67	2	6	156	521	3	7	1	4	7	20	1	5	1,372	3,441	1,433	3,613
(ii) Policy Stamp expenses	1	4	1	3	0	0	2	6	0	0	0	0	0	0	0	0	7	20	7	20
(iii) Directors' sitting fees	0	1	0	0	0	0	0	2	0	0	0	0	0	0	0	0	4	10	4	11
(iv) Miscellaneous expenses	4	85	1	13	0	1	5	100	0	1	(0)	1	(3)	(12)	0	1	103	586	67	554
TOTAL	1,200	4,843	188	729	23	60	1,410	5,632	25	73	6	39	60	205	6	51	13,214	37,134	13,755	38,919
In India	1,200	4,843	188	729	23	60	1,410	5,632	25	73	6	39	60	205	6	51	13,214	37,134	13,755	38,919
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-