

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the period ended 30 June 2019

₹ in thousands



BACKED BY FAIRFAX

Form NL 7 : Management Expenses	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	7,938	4	-	4	2,91,575	2,99,517	3,147	-	-	-	1,45,370	1,48,517
2 Travel and conveyance	612	0	-	0	22,492	23,104	349	-	-	-	16,131	16,480
3 Training and Recruitment Cost	197	0	-	0	7,225	7,421	-	-	-	-	2,584	2,584
4 Rent, rates and taxes	232	0	-	0	8,532	8,765	5	-	-	-	219	224
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	43	0	-	0	1,571	1,613	14	-	-	-	628	642
7 Communication	69	0	-	0	2,547	2,616	32	-	-	-	1,479	1,511
8 Legal and professional charges	574	0	-	0	21,101	21,675	44	-	-	-	2,036	2,080
9 Auditors' fees, expenses etc												
(a) as auditor	24	0	-	0	876	900	11	-	-	-	489	500
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	1	0	-	0	24	25	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	5	0	-	0	178	183	-	-	-	-	-	-
10 Branding, advertisement and publicity	26,325	14	-	14	9,66,998	9,93,338	6,190	-	-	-	2,85,924	2,92,114
11 Sales promotion expenses	78	0	-	0	2,854	2,931	28	-	-	-	1,287	1,314
12 Interest and bank charges	374	0	-	0	13,737	14,111	71	-	-	-	3,302	3,373
13 Business support services	793	0	-	0	29,113	29,906	666	-	-	-	30,785	31,451
14 Information technology expenses	2,138	1	-	1	78,526	80,665	1,154	-	-	-	53,288	54,442
15 Facility Management Charges	1,123	1	-	1	41,234	42,357	575	-	-	-	26,570	27,146
16 Depreciation	331	0	-	0	12,164	12,495	100	-	-	-	4,608	4,708
17 GST Expenses	25	0	-	0	922	947	15	-	-	-	690	705
18 Other												
- Miscellaneous expenses	722	0	-	0	8,849	9,571	58	-	-	-	2,660	2,718
- Recruitment expenses	-	-	-	-	0	0	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total	41,603	22	-	22	15,10,519	15,52,143	12,458	-	-	-	5,78,050	5,90,508

Form NL 7 : Management Expenses Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	72,751	2,08,327	2,81,078	-	-	-	305	-	1,780	5,496	-	2,915	2,91,575
2 Travel and conveyance	5,612	16,070	21,682	-	-	-	24	-	137	424	-	225	22,492
3 Training and Recruitment Cost	1,803	5,162	6,964	-	-	-	8	-	44	136	-	72	7,225
4 Rent, rates and taxes	2,129	6,096	8,225	-	-	-	9	-	52	161	-	85	8,532
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	392	1,122	1,514	-	-	-	2	-	10	30	-	16	1,571
7 Communication	635	1,820	2,455	-	-	-	3	-	16	48	-	25	2,547
8 Legal and professional charges	5,265	15,076	20,341	-	-	-	22	-	129	398	-	211	21,101
9 Auditors' fees, expenses etc													
(a) as auditor	219	626	845	-	-	-	1	-	5	17	-	9	876
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	6	17	23	-	-	-	0	-	0	0	-	0	24
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	45	127	172	-	-	-	0	-	1	3	-	2	178
10 Branding, advertisement and publicity	2,41,277	6,90,909	9,32,186	-	-	-	1,011	-	5,904	18,229	-	9,668	9,66,998
11 Sales promotion expenses	712	2,039	2,751	-	-	-	3	-	17	54	-	29	2,854
12 Interest and bank charges	3,428	9,815	13,242	-	-	-	14	-	84	259	-	137	13,737
13 Business support services	7,264	20,801	28,065	-	-	-	30	-	178	549	-	291	29,113
14 Information technology expenses	19,593	56,106	75,699	-	-	-	82	-	479	1,480	-	785	78,526
15 Facility Management Charges	10,288	29,461	39,749	-	-	-	43	-	252	777	-	412	41,234
16 Depreciation	3,035	8,691	11,726	-	-	-	13	-	74	229	-	122	12,164
17 GST Expenses	230	659	889	-	-	-	1	-	6	17	-	9	922
18 Other													
- Miscellaneous expenses	5,794	2,908	8,702	-	-	-	(24)	-	25	77	-	70	8,849
- Recruitment expenses	0	0	0	-	-	-	0	-	0	0	-	0	0
Total	3,80,477	10,75,833	14,56,311	-	-	-	1,547	-	9,193	28,385	-	15,084	15,10,519

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	36,292	1,02,418	1,38,710	-	-	-	-	-	-	6,002	-	658	1,45,370
2 Travel and conveyance	4,027	11,365	15,392	-	-	-	-	-	-	666	-	73	16,131
3 Training and Recruitment Cost	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Rent, rates and taxes	55	155	209	-	-	-	-	-	-	9	-	1	219
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	157	443	599	-	-	-	-	-	-	26	-	3	628
7 Communication	369	1,042	1,411	-	-	-	-	-	-	61	-	7	1,479
8 Legal and professional charges	508	1,434	1,943	-	-	-	-	-	-	84	-	9	2,036
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	122	345	467	-	-	-	-	-	-	20	-	2	489
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Branding, advertisement and publicity	71,381	2,01,443	2,72,824	-	-	-	-	-	-	11,805	-	1,294	2,85,924
11 Sales promotion expenses	321	906	1,228	-	-	-	-	-	-	53	-	6	1,287
12 Interest and bank charges	824	2,326	3,150	-	-	-	-	-	-	136	-	15	3,302
13 Business support services	7,685	21,689	29,374	-	-	-	-	-	-	1,271	-	139	30,785
14 Information technology expenses	13,303	37,543	50,847	-	-	-	-	-	-	2,200	-	241	53,288
15 Facility Management Charges	6,633	18,720	25,353	-	-	-	-	-	-	1,097	-	120	26,570
16 Depreciation	1,150	3,246	4,397	-	-	-	-	-	-	190	-	21	4,608
17 GST Expenses	172	486	658	-	-	-	-	-	-	28	-	3	690
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	664	1,874	2,538	-	-	-	-	-	-	110	-	12	2,660
- Recruitment expenses	645	1,821	2,466	-	-	-	-	-	-	107	-	12	2,584
Total	1,44,311	4,07,256	5,51,566	-	-	-	-	-	-	23,866	-	2,617	5,78,050

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the quarter ended 30 June 2019

₹ in thousands



BACKED BY FAIRFAX

Form NL 7 : Management Expenses	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	7,938	4	-	4	2,91,575	2,99,517	3,147	-	-	-	1,45,370	1,48,517
2 Travel and conveyance	612	0	-	0	22,492	23,104	349	-	-	-	16,131	16,480
3 Training and Recruitment Cost	197	0	-	0	7,225	7,421	-	-	-	-	2,584	2,584
4 Rent, rates and taxes	232	0	-	0	8,532	8,765	5	-	-	-	219	224
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	43	0	-	0	1,571	1,613	14	-	-	-	628	642
7 Communication	69	0	-	0	2,547	2,616	32	-	-	-	1,479	1,511
8 Legal and professional charges	574	0	-	0	21,101	21,675	44	-	-	-	2,036	2,080
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	24	0	-	0	876	900	11	-	-	-	489	500
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	24	25	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	5	0	-	0	178	183	-	-	-	-	-	-
10 Branding, advertisement and publicity	26,325	14	-	14	9,66,998	9,93,338	6,190	-	-	-	2,85,924	2,92,114
11 Sales promotion expenses	78	0	-	0	2,854	2,931	28	-	-	-	1,287	1,314
12 Interest and bank charges	374	0	-	0	13,737	14,111	71	-	-	-	3,302	3,373
13 Business support services	793	0	-	0	29,113	29,906	666	-	-	-	30,785	31,451
14 Information technology expenses	2,138	1	-	1	78,526	80,665	1,154	-	-	-	53,288	54,442
15 Facility Management Charges	1,123	1	-	1	41,234	42,357	575	-	-	-	26,570	27,146
16 Depreciation	331	0	-	0	12,164	12,495	100	-	-	-	4,608	4,708
17 GST Expenses	25	0	-	0	922	947	15	-	-	-	690	705
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	722	0	-	0	8,849	9,571	58	-	-	-	2,660	2,718
- Recruitment expenses	-	-	-	-	0	0	-	-	-	-	-	-
Total	41,603	22	-	22	15,10,519	15,52,143	12,458	-	-	-	5,78,050	5,90,508

Form NL 7 : Management Expenses Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	72,751	2,08,327	2,81,078	-	-	-	305	-	1,780	5,496	-	2,915	2,91,575
2 Travel and conveyance	5,612	16,070	21,682	-	-	-	24	-	137	424	-	225	22,492
3 Training and Recruitment Cost	1,803	5,162	6,964	-	-	-	8	-	44	136	-	72	7,225
4 Rent, rates and taxes	2,129	6,096	8,225	-	-	-	9	-	52	161	-	85	8,532
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	392	1,122	1,514	-	-	-	2	-	10	30	-	16	1,571
7 Communication	635	1,820	2,455	-	-	-	3	-	16	48	-	25	2,547
8 Legal and professional charges	5,265	15,076	20,341	-	-	-	22	-	129	398	-	211	21,101
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	219	626	845	-	-	-	1	-	5	17	-	9	876
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	6	17	23	-	-	-	0	-	0	0	-	0	24
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	45	127	172	-	-	-	0	-	1	3	-	2	178
10 Branding, advertisement and publicity	2,41,277	6,90,909	9,32,186	-	-	-	1,011	-	5,904	18,229	-	9,668	9,66,998
11 Sales promotion expenses	712	2,039	2,751	-	-	-	3	-	17	54	-	29	2,854
12 Interest and bank charges	3,428	9,815	13,242	-	-	-	14	-	84	259	-	137	13,737
13 Business support services	7,264	20,801	28,065	-	-	-	30	-	178	549	-	291	29,113
14 Information technology expenses	19,593	56,106	75,699	-	-	-	82	-	479	1,480	-	785	78,526
15 Facility Management Charges	10,288	29,461	39,749	-	-	-	43	-	252	777	-	412	41,234
16 Depreciation	3,035	8,691	11,726	-	-	-	13	-	74	229	-	122	12,164
17 GST Expenses	230	659	889	-	-	-	1	-	6	17	-	9	922
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	5,794	2,908	8,702	-	-	-	(24)	-	25	77	-	70	8,849
- Recruitment expenses	0	0	0	-	-	-	0	-	0	0	-	0	0
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,80,477	10,75,833	14,56,311	-	-	-	1,547	-	9,193	28,385	-	15,084	15,10,519

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
1 Employees' remuneration & welfare benefits	36,292	1,02,418	1,38,710	-	-	-	-	-	-	6,002	-	658	1,45,370
2 Travel and conveyance	4,027	11,365	15,392	-	-	-	-	-	-	666	-	73	16,131
3 Training and Recruitment Cost	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Rent, rates and taxes	55	155	209	-	-	-	-	-	-	9	-	1	219
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	157	443	599	-	-	-	-	-	-	26	-	3	628
7 Communication	369	1,042	1,411	-	-	-	-	-	-	61	-	7	1,479
8 Legal and professional charges	508	1,434	1,943	-	-	-	-	-	-	84	-	9	2,036
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	122	345	467	-	-	-	-	-	-	20	-	2	489
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Branding, advertisement and publicity	71,381	2,01,443	2,72,824	-	-	-	-	-	-	11,805	-	1,294	2,85,924
11 Sales promotion expenses	321	906	1,228	-	-	-	-	-	-	53	-	6	1,287
12 Interest and bank charges	824	2,326	3,150	-	-	-	-	-	-	136	-	15	3,302
13 Business support services	7,685	21,689	29,374	-	-	-	-	-	-	1,271	-	139	30,785
14 Information technology expenses	13,303	37,543	50,847	-	-	-	-	-	-	2,200	-	241	53,288
15 Facility Management Charges	6,633	18,720	25,353	-	-	-	-	-	-	1,097	-	120	26,570
16 Depreciation	1,150	3,246	4,397	-	-	-	-	-	-	190	-	21	4,608
17 GST Expenses	172	486	658	-	-	-	-	-	-	28	-	3	690
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	664	1,874	2,538	-	-	-	-	-	-	110	-	12	2,660
- Recruitment expenses	645	1,821	2,466	-	-	-	-	-	-	107	-	12	2,584
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,44,311	4,07,256	5,51,566	-	-	-	-	-	-	23,866	-	2,617	5,78,050