

**Go Digit General Insurance Limited**

Form NL 7 : Management Expenses

For the period ended 31 December 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	16,918	26	-	26	9,59,027	9,75,970	8,392	25	1	25	5,71,095	5,79,513
2 Travel and conveyance	1,039	2	-	2	58,922	59,963	782	2	0	2	53,198	53,982
3 Training and Recruitment Cost	570	1	-	1	32,290	32,860	168	0	0	1	11,425	11,594
4 Rent, rates and taxes	616	1	-	1	34,924	35,541	51	0	0	0	3,467	3,518
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	103	0	-	0	5,820	5,923	62	0	0	0	4,236	4,298
7 Communication	179	0	-	0	10,143	10,322	56	0	0	0	3,788	3,844
8 Legal and professional charges	8,445	13	-	13	4,78,711	4,87,168	109	0	0	0	7,431	7,541
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	42	0	-	0	2,407	2,450	20	0	0	0	1,375	1,395
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	3	0	-	0	172	175	1	0	0	0	49	50
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	66	68	-	-	-	-	-	-
(d) Reimbursement of expenses	5	0	-	0	274	279	0	0	0	0	15	15
10 Branding, advertisement and publicity	49,300	75	-	75	27,94,739	28,44,114	18,468	55	1	56	12,56,772	12,75,296
11 Sales promotion expenses	157	0	-	0	8,914	9,071	120	0	0	0	8,191	8,311
12 Interest and bank charges	923	1	-	1	52,305	53,229	243	1	0	1	16,535	16,778
13 Business support services	4,859	7	-	7	2,75,459	2,80,325	2,178	6	0	7	1,48,225	1,50,410
14 Information technology expenses	3,823	6	-	6	2,16,739	2,20,568	2,672	8	0	8	1,81,842	1,84,523
15 Facility Management Charges	2,540	4	-	4	1,43,998	1,46,542	1,370	4	0	4	93,214	94,587
16 Depreciation	740	1	-	1	41,947	42,688	285	1	0	1	19,382	19,668
17 GST Expenses	74	0	-	0	4,193	4,267	29	0	0	0	1,949	1,978
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	2,144	-193	-	(193)	15,622	17,574	2,355	2	174	176	8,055	10,586
- Recruitment expenses	-	-	-	-	0	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>92,481</b>	<b>(56)</b>	<b>-</b>	<b>(56)</b>	<b>51,36,673</b>	<b>52,29,098</b>	<b>37,360</b>	<b>105</b>	<b>177</b>	<b>282</b>	<b>23,90,243</b>	<b>24,27,886</b>

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	2,27,652	6,78,798	9,06,450	113	-	-	699	-	6,959	18,595	16,306	9,906	9,59,027
2 Travel and conveyance	13,987	41,705	55,692	7	-	-	43	-	428	1,142	1,002	609	58,922
3 Training and Recruitment Cost	7,665	22,854	30,519	4	-	-	24	-	234	626	549	334	32,290
4 Rent, rates and taxes	8,290	24,719	33,010	4	-	-	25	-	253	677	594	361	34,924
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	1,381	4,119	5,501	1	-	-	4	-	42	113	99	60	5,820
7 Communication	2,408	7,179	9,587	1	-	-	7	-	74	197	172	105	10,143
8 Legal and professional charges	1,13,635	3,38,831	4,52,466	56	-	-	349	-	3,474	9,282	8,139	4,945	4,78,711
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	571	1,704	2,275	0	-	-	2	-	17	47	41	25	2,407
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	41	122	163	0	-	-	0	-	1	3	3	2	172
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	16	47	63	0	-	-	0	-	0	1	1	1	66
(d) Reimbursement of expenses	65	194	259	0	-	-	0	-	2	5	5	3	274
10 Branding, advertisement and publicity	6,63,410	19,78,112	26,41,522	329	-	-	2,037	-	20,279	54,187	47,517	28,868	27,94,739
11 Sales promotion expenses	2,116	6,309	8,425	1	-	-	6	-	65	173	152	92	8,914
12 Interest and bank charges	12,416	37,021	49,438	6	-	-	38	-	380	1,014	889	540	52,305
13 Business support services	65,388	1,94,969	2,60,357	32	-	-	201	-	1,999	5,341	4,683	2,845	2,75,459
14 Information technology expenses	51,449	1,53,407	2,04,856	26	-	-	158	-	1,573	4,202	3,685	2,239	2,16,739
15 Facility Management Charges	34,182	1,01,922	1,36,104	17	-	-	105	-	1,045	2,792	2,448	1,487	1,43,998
16 Depreciation	9,957	29,690	39,648	5	-	-	31	-	304	813	713	433	41,947
17 GST Expenses	995	2,968	3,963	0	-	-	3	-	30	81	71	43	4,193
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	8,863	6,422	15,285	1	-	-	(224)	-	(1)	176	154	231	15,622
- Recruitment expenses	0	0	0	0	-	-	0	-	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>12,24,488</b>	<b>36,31,094</b>	<b>48,55,581</b>	<b>604</b>	<b>-</b>	<b>-</b>	<b>3,509</b>	<b>-</b>	<b>37,159</b>	<b>99,468</b>	<b>87,224</b>	<b>53,128</b>	<b>51,36,673</b>

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	1,48,413	3,80,224	5,28,638	-	-	-	665	-	-	12,623	-	29,169	5,71,095
2 Travel and conveyance	13,825	35,418	49,243	-	-	-	62	-	-	1,176	-	2,717	53,198
3 Training and Recruitment Cost	2,969	7,607	10,576	-	-	-	13	-	-	253	-	584	11,425
4 Rent, rates and taxes	901	2,308	3,209	-	-	-	4	-	-	77	-	177	3,467
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	1,101	2,820	3,921	-	-	-	5	-	-	94	-	216	4,236
7 Communication	984	2,522	3,507	-	-	-	4	-	-	84	-	193	3,788
8 Legal and professional charges	1,931	4,947	6,879	-	-	-	9	-	-	164	-	380	7,431
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	357	915	1,273	-	-	-	2	-	-	30	-	70	1,375
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	13	33	46	-	-	-	0	-	-	1	-	3	49
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	4	10	13	-	-	-	0	-	-	0	-	1	15
10 Branding, advertisement and publicity	3,26,603	8,36,735	11,63,338	-	-	-	1,464	-	-	27,780	-	64,190	12,56,772
11 Sales promotion expenses	2,129	5,453	7,582	-	-	-	10	-	-	181	-	418	8,191
12 Interest and bank charges	4,297	11,009	15,306	-	-	-	19	-	-	365	-	845	16,535
13 Business support services	38,520	98,686	1,37,205	-	-	-	173	-	-	3,276	-	7,571	1,48,225
14 Information technology expenses	47,256	1,21,067	1,68,323	-	-	-	212	-	-	4,019	-	9,288	1,81,842
15 Facility Management Charges	24,224	62,060	86,284	-	-	-	109	-	-	2,060	-	4,761	93,214
16 Depreciation	5,037	12,904	17,941	-	-	-	23	-	-	428	-	990	19,382
17 GST Expenses	506	1,298	1,804	-	-	-	2	-	-	43	-	100	1,949
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	4,758	3,056	7,813	-	-	-	(140)	-	-	101	-	281	8,055
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>6,23,828</b>	<b>15,89,072</b>	<b>22,12,900</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,635</b>	<b>-</b>	<b>-</b>	<b>52,757</b>	<b>-</b>	<b>1,21,951</b>	<b>23,90,243</b>

**Go Digit General Insurance Limited**

Form NL 7 : Management Expenses

For the quarter ended 31 December 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	3,932	4	-	4	3,37,104	3,41,040	2,456	25	1	25	2,23,523	2,26,005
2 Travel and conveyance	427	1	-	1	19,654	19,874	213	2	0	2	19,867	20,082
3 Training and Recruitment Cost	373	-0	-	(0)	5,895	5,913	83	0	0	1	6,461	6,545
4 Rent, rates and taxes	384	-0	-	(0)	13,355	13,520	36	0	0	0	2,568	2,603
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	60	0	-	0	2,716	2,754	28	0	0	0	2,227	2,255
7 Communication	110	0	-	0	4,127	4,180	19	0	0	0	1,623	1,642
8 Legal and professional charges	7,870	7	-	7	3,12,956	3,17,947	(52)	0	0	0	-2,016	-2,068
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	19	0	-	0	644	650	3	0	0	0	392	395
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	0	-	0	123	125	1	0	0	0	49	50
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	59	60	-	-	-	-	-	-
(d) Reimbursement of expenses	-0	0	-	0	95	96	(0)	0	0	0	0	-
10 Branding, advertisement and publicity	22,975	8	-	8	8,64,094	8,73,090	6,529	55	1	56	5,57,666	5,64,250
11 Sales promotion expenses	80	0	-	0	4,872	4,945	61	0	0	0	4,698	4,759
12 Interest and bank charges	549	0	-	0	19,630	19,871	79	1	0	1	6,937	7,017
13 Business support services	4,067	2	-	2	1,43,448	1,45,554	978	6	0	7	77,943	78,928
14 Information technology expenses	1,686	1	-	1	66,128	66,807	894	8	0	8	77,698	78,600
15 Facility Management Charges	1,418	1	-	1	55,274	55,963	460	4	0	4	39,952	40,416
16 Depreciation	409	0	-	0	15,595	15,785	91	1	0	1	8,019	8,111
17 GST Expenses	49	0	-	0	2,578	2,618	7	0	0	0	692	699
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	1,423	9	-	9	643	1,769	2,246	2	174	176	1,673	4,094
- Recruitment expenses	-	-	-	-	0	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>45,830</b>	<b>33</b>	<b>-</b>	<b>33</b>	<b>18,68,990</b>	<b>18,92,561</b>	<b>14,130</b>	<b>105</b>	<b>177</b>	<b>282</b>	<b>10,29,971</b>	<b>10,44,383</b>

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	86,457	2,22,295	3,08,752	112	-	-	162	-	2,705	6,760	16,306	2,308	3,37,104
2 Travel and conveyance	5,072	12,882	17,954	7	-	-	9	-	159	395	1,002	129	19,654
3 Training and Recruitment Cost	1,673	3,480	5,153	4	-	-	1	-	53	124	549	12	5,895
4 Rent, rates and taxes	3,393	8,886	12,280	4	-	-	6	-	105	267	594	97	13,355
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	676	1,841	2,518	1	-	-	1	-	21	54	99	22	2,716
7 Communication	1,042	2,763	3,805	1	-	-	2	-	33	83	172	32	4,127
8 Legal and professional charges	76,004	2,17,164	2,93,168	56	-	-	206	-	2,340	6,128	8,139	2,920	3,12,956
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	171	410	581	0	-	-	(0)	-	5	13	41	3	644
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	30	86	116	0	-	-	0	-	1	2	3	1	123
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	14	42	56	0	-	-	0	-	0	1	1	1	59
(d) Reimbursement of expenses	24	62	86	0	-	-	0	-	1	2	5	1	95
10 Branding, advertisement and publicity	2,25,094	5,60,981	7,86,075	326	-	-	370	-	7,075	17,447	47,517	5,283	8,64,094
11 Sales promotion expenses	1,198	3,343	4,541	1	-	-	3	-	37	96	152	43	4,872
12 Interest and bank charges	4,998	13,037	18,036	6	-	-	10	-	157	392	889	141	19,630
13 Business support services	35,417	98,071	1,33,488	32	-	-	87	-	1,096	2,829	4,683	1,232	1,43,448
14 Information technology expenses	17,256	42,856	60,112	26	-	-	28	-	543	1,336	3,685	399	66,128
15 Facility Management Charges	14,039	36,797	50,836	17	-	-	28	-	438	1,104	2,448	403	55,274
16 Depreciation	3,974	10,347	14,322	5	-	-	8	-	124	312	713	111	15,595
17 GST Expenses	628	1,783	2,411	0	-	-	2	-	19	50	71	23	2,578
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	(1,637)	2,097	460	1	-	-	(105)	-	25	64	154	43	643
- Recruitment expenses	0	0	0	0	-	-	0	-	0	0	0	0	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,75,524</b>	<b>12,39,225</b>	<b>17,14,748</b>	<b>600</b>	<b>-</b>	<b>-</b>	<b>819</b>	<b>-</b>	<b>14,938</b>	<b>37,460</b>	<b>87,224</b>	<b>13,203</b>	<b>18,68,990</b>

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	59,362	1,41,912	2,01,274	-	-	-	233	-	-	1,666	-	20,350	2,23,523
2 Travel and conveyance	5,285	12,565	17,850	-	-	-	21	-	-	125	-	1,871	19,867
3 Training and Recruitment Cost	1,697	4,203	5,900	-	-	-	7	-	-	96	-	458	6,461
4 Rent, rates and taxes	671	1,692	2,362	-	-	-	3	-	-	48	-	154	2,568
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	586	1,443	2,029	-	-	-	2	-	-	30	-	165	2,227
7 Communication	430	1,038	1,468	-	-	-	2	-	-	15	-	139	1,623
8 Legal and professional charges	(489)	(1,530)	(2,019)	-	-	-	(3)	-	-	(134)	-	140	(2,016)
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	105	241	346	-	-	-	0	-	-	(1)	-	45	392
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	13	33	46	-	-	-	0	-	-	1	-	3	49
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	0	(0)	(0)	-	-	-	(0)	-	-	(0)	-	0	0
10 Branding, advertisement and publicity	1,47,485	3,57,395	5,04,880	-	-	-	595	-	-	5,739	-	46,452	5,57,666
11 Sales promotion expenses	1,234	3,058	4,292	-	-	-	5	-	-	71	-	330	4,698
12 Interest and bank charges	1,838	4,428	6,266	-	-	-	7	-	-	63	-	601	6,937
13 Business support services	20,513	50,497	71,010	-	-	-	85	-	-	1,061	-	5,787	77,943
14 Information technology expenses	20,573	49,661	70,235	-	-	-	82	-	-	736	-	6,645	77,698
15 Facility Management Charges	10,578	25,541	36,118	-	-	-	42	-	-	381	-	3,410	39,952
16 Depreciation	2,126	5,113	7,239	-	-	-	8	-	-	70	-	702	8,019
17 GST Expenses	184	436	620	-	-	-	1	-	-	3	-	68	692
18 Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	3,122	(1,320)	1,802	-	-	-	(148)	-	-	(100)	-	119	1,673
- Recruitment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,75,312</b>	<b>6,56,404</b>	<b>9,31,717</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>943</b>	<b>-</b>	<b>-</b>	<b>9,872</b>	<b>-</b>	<b>87,439</b>	<b>10,29,971</b>