

Go Digit General Insurance Limited

Form NL 7 : Management Expenses

For the period ended 30 June 2020

₹ in thousands



BACKED BY FAIRFAX

Form NL 7 : Management Expenses	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Employees' remuneration & welfare benefits	19,120	1,026	-	1,026	3,60,326	3,80,472	8,056	4	-	4	2,91,563	2,99,623
Travel and conveyance	70	4	-	4	1,324	1,399	621	0	-	0	22,491	23,112
Training and Recruitment Cost	150	8	-	8	2,824	2,982	200	0	-	0	7,224	7,424
Rent, rates and taxes	942	51	-	51	17,750	18,742	236	0	-	0	8,532	8,768
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	14	1	-	1	271	287	43	0	-	0	1,571	1,614
Communication	240	13	-	13	4,530	4,783	70	0	-	0	2,547	2,617
Legal and professional charges	10,351	556	-	556	1,95,068	2,05,974	583	0	-	0	21,100	21,683
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	42	2	-	2	856	900	24	0	-	0	876	900
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	24	25	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
Branding, advertisement and publicity	27,467	1,474	-	1,474	5,17,642	5,46,584	26,718	14	-	14	9,66,957	9,93,689
Interest and bank charges	365	20	-	20	6,882	7,267	380	0	-	0	13,736	14,116
Depreciation	945	51	-	51	17,812	18,808	336	0	-	0	12,164	12,500
Other												
- Miscellaneous expenses	169	9	-	9	6,826	7,004	112	0	-	0	8,914	9,027
-Sales promotion expenses	5	0	-	0	101	107	79	0	-	0	2,854	2,933
-Business support services	4,403	236	-	236	82,976	87,616	804	0	-	0	29,112	29,917
-Information technology expenses	4,019	216	-	216	75,735	79,969	2,170	1	-	1	78,523	80,694
-Facility Management Charges	2,710	145	-	145	51,069	53,924	1,139	1	-	1	41,232	42,372
-GST Expenses	17	1	-	1	329	347	25	0	-	0	922	948
Total	71,031	3,812	-	3,812	13,42,345	14,17,188	41,603	22	-	22	15,10,519	15,52,143

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Form NL 7 : Management Expenses Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Employees' remuneration & welfare benefits	67,670	2,20,705	2,88,375	725	-	-	256	-	4,592	53,062	3,850	9,465	3,60,326
Travel and conveyance	249	811	1,060	3	-	-	1	-	17	195	14	35	1,324
Training and Recruitment Cost	530	1,730	2,260	6	-	-	2	-	36	416	30	74	2,824
Rent, rates and taxes	3,333	10,872	14,205	36	-	-	13	-	226	2,614	190	466	17,750
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	51	166	217	1	-	-	0	-	3	40	3	7	271
Communication	851	2,774	3,625	9	-	-	3	-	58	667	48	119	4,530
Legal and professional charges	36,634	1,19,482	1,56,116	392	-	-	139	-	2,486	28,726	2,084	5,124	1,95,068
Auditors' fees, expenses etc													
(a) as auditor	156	535	691	2	-	-	1	-	10	121	9	22	856
(b) as adviser or in any other capacity, in respect of													
(i) Taxation matters	4	15	19	0	-	-	0	-	0	3	0	1	24
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Branding, advertisement and publicity	97,214	3,17,063	4,14,278	1,041	-	-	368	-	6,597	76,228	5,531	13,598	5,17,642
Interest and bank charges	1,292	4,215	5,508	14	-	-	5	-	88	1,013	74	181	6,882
Depreciation	3,345	10,910	14,255	36	-	-	13	-	227	2,623	190	468	17,812
Other													
- Miscellaneous expenses	4,243	1,948	6,191	6	-	-	2	-	41	468	34	84	6,826
- Sales promotion expenses	19	62	81	0	-	-	0	-	1	15	1	3	101
- Business support services	15,583	50,824	66,407	167	-	-	59	-	1,058	12,219	887	2,180	82,976
- Information technology expenses	14,223	46,389	60,612	152	-	-	54	-	965	11,153	809	1,989	75,735
- Facility Management Charges	9,591	31,280	40,871	103	-	-	36	-	651	7,520	546	1,342	51,069
- GST Expenses	62	201	263	1	-	-	0	-	4	48	4	9	329
													-
Total	2,55,052	8,19,983	10,75,035	2,693	-	-	953	-	17,061	1,97,133	14,304	35,165	13,42,345

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										
Employees' remuneration & welfare benefits	72,751	2,08,327	2,81,078	-	-	-	300	-	1,767	5,496	-	2,921	2,91,563
Travel and conveyance	5,612	16,070	21,682	-	-	-	23	-	136	424	-	225	22,491
Training and Recruitment Cost	1,803	5,162	6,964	-	-	-	7	-	44	136	-	72	7,224
Rent, rates and taxes	2,129	6,096	8,225	-	-	-	9	-	52	161	-	85	8,532
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	392	1,122	1,514	-	-	-	2	-	10	30	-	16	1,571
Communication	635	1,820	2,455	-	-	-	3	-	15	48	-	26	2,547
Legal and professional charges	5,265	15,076	20,341	-	-	-	22	-	128	398	-	211	21,100
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
Branding, advertisement and publicity	2,41,277	6,90,909	9,32,186	-	-	-	993	-	5,861	18,229	-	9,687	9,66,957
Interest and bank charges	3,428	9,815	13,242	-	-	-	14	-	83	259	-	138	13,736
Depreciation	3,035	8,691	11,726	-	-	-	12	-	74	229	-	122	12,164
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	5,794	2,908	8,702	-	-	-	4	-	91	77	-	41	8,914
- Sales promotion expenses	712	2,039	2,751	-	-	-	3	-	17	54	-	29	2,854
- Business support services	7,264	20,801	28,065	-	-	-	30	-	176	549	-	292	29,112
- Information technology expenses	19,593	56,106	75,699	-	-	-	81	-	476	1,480	-	787	78,523
- Facility Management Charges	10,288	29,461	39,749	-	-	-	42	-	250	777	-	413	41,232
- GST Expenses	230	659	889	-	-	-	1	-	6	17	-	9	922
Total	3,80,477	10,75,833	14,56,311	-	-	-	1,547	-	9,193	28,385	-	15,084	15,10,519

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	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Employees' remuneration & welfare benefits	19,120	1,026	-	1,026	3,60,326	3,80,472	8,056	4	-	4	2,91,563	2,99,623
Travel and conveyance	70	4	-	4	1,324	1,399	621	0	-	0	22,491	23,112
Training and Recruitment Cost	150	8	-	8	2,824	2,982	200	0	-	0	7,224	7,424
Rent, rates and taxes	942	51	-	51	17,750	18,742	236	0	-	0	8,532	8,768
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	14	1	-	1	271	287	43	0	-	0	1,571	1,614
Communication	240	13	-	13	4,530	4,783	70	0	-	0	2,547	2,617
Legal and professional charges	10,351	556	-	556	1,95,068	2,05,974	583	0	-	0	21,100	21,683
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	42	2	-	2	856	900	24	0	-	0	876	900
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	24	25	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
Branding, advertisement and publicity	27,467	1,474	-	1,474	5,17,642	5,46,584	26,718	14	-	14	9,66,957	9,93,689
Interest and bank charges	365	20	-	20	6,882	7,267	380	0	-	0	13,736	14,116
Depreciation	945	51	-	51	17,812	18,808	336	0	-	0	12,164	12,500
Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	169	9	-	9	6,826	7,004	112	0	-	0	8,914	9,027
- Sales promotion expenses	5	0	-	0	101	107	79	0	-	0	2,854	2,933
- Business support services	4,403	236	-	236	82,976	87,616	804	0	-	0	29,112	29,917
- Information technology expenses	4,019	216	-	216	75,735	79,969	2,170	1	-	1	78,523	80,694
- Facility Management Charges	2,710	145	-	145	51,069	53,924	1,139	1	-	1	41,232	42,372
- GST Expenses	17	1	-	1	329	347	25	0	-	0	922	948
- Recruitment expenses	-	-	-	-	0	0	-	-	-	-	-	-
Total	71,031	3,812	-	3,812	13,42,345	14,17,188	41,603	22	-	22	15,10,519	15,52,143

Form NL 7 : Management Expenses Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Employees' remuneration & welfare benefits	67,670	2,20,705	2,88,375	725	-	-	256	-	4,592	53,062	3,850	9,465	3,60,326
Travel and conveyance	249	811	1,060	3	-	-	1	-	17	195	14	35	1,324
Training and Recruitment Cost	530	1,730	2,260	6	-	-	2	-	36	416	30	74	2,824
Rent, rates and taxes	3,333	10,872	14,205	36	-	-	13	-	226	2,614	190	466	17,750
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	51	166	217	1	-	-	0	-	3	40	3	7	271
Communication	851	2,774	3,625	9	-	-	3	-	58	667	48	119	4,530
Legal and professional charges	36,634	1,19,482	1,56,116	392	-	-	139	-	2,486	28,726	2,084	5,124	1,95,068
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	156	535	691	2	-	-	1	-	10	121	9	22	856
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	4	15	19	0	-	-	0	-	0	3	0	1	24
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Branding, advertisement and publicity	97,214	3,17,063	4,14,278	1,041	-	-	368	-	6,597	76,228	5,531	13,598	5,17,642
Interest and bank charges	1,292	4,215	5,508	14	-	-	5	-	88	1,013	74	181	6,882
Depreciation	3,345	10,910	14,255	36	-	-	13	-	227	2,623	190	468	17,812
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	4,243	1,948	6,191	6	-	-	2	-	41	468	34	84	6,826
- Sales promotion expenses	19	62	81	0	-	-	0	-	1	15	1	3	101
- Business support services	15,583	50,824	66,407	167	-	-	59	-	1,058	12,219	887	2,180	82,976
- Information technology expenses	14,223	46,389	60,612	152	-	-	54	-	965	11,153	809	1,989	75,735
- Facility Management Charges	9,591	31,280	40,871	103	-	-	36	-	651	7,520	546	1,342	51,069
- GST Expenses	62	201	263	1	-	-	0	-	4	48	4	9	329
-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,55,052	8,19,983	10,75,035	2,693	-	-	953	-	17,061	1,97,133	14,304	35,165	13,42,345

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										
Employees' remuneration & welfare benefits	72,751	2,08,327	2,81,078	-	-	-	300	-	1,767	5,496	-	2,921	2,91,563
Travel and conveyance	5,612	16,070	21,682	-	-	-	23	-	136	424	-	225	22,491
Training and Recruitment Cost	1,803	5,162	6,964	-	-	-	7	-	44	136	-	72	7,224
Rent, rates and taxes	2,129	6,096	8,225	-	-	-	9	-	52	161	-	85	8,532
Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing and Stationery	392	1,122	1,514	-	-	-	2	-	10	30	-	16	1,571
Communication	635	1,820	2,455	-	-	-	3	-	15	48	-	26	2,547
Legal and professional charges	5,265	15,076	20,341	-	-	-	22	-	128	398	-	211	21,100
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
Branding, advertisement and publicity	2,41,277	6,90,909	9,32,186	-	-	-	993	-	5,861	18,229	-	9,687	9,66,957
Interest and bank charges	3,428	9,815	13,242	-	-	-	14	-	83	259	-	138	13,736
Depreciation	3,035	8,691	11,726	-	-	-	12	-	74	229	-	122	12,164
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	5,794	2,908	8,702	-	-	-	4	-	91	77	-	41	8,914
- Sales promotion expenses	712	2,039	2,751	-	-	-	3	-	17	54	-	29	2,854
- Business support services	7,264	20,801	28,065	-	-	-	30	-	176	549	-	292	29,112
- Information technology expenses	19,593	56,106	75,699	-	-	-	81	-	476	1,480	-	787	78,523
- Facility Management Charges	10,288	29,461	39,749	-	-	-	42	-	250	777	-	413	41,232
GST Expenses	230	659	889	-	-	-	1	-	6	17	-	9	922
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,80,477	10,75,833	14,56,311	-	-	-	1,547	-	9,193	28,385	-	15,084	15,10,519