

**Go Digit General Insurance Limited**
**Form NL 7 : Management Expenses**
**For the period ended 31 Dec 2018**

₹ in thousands



Form NL 7 : Management Expenses	2018						2017					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	8,392	25	1	25	5,71,095	5,79,513	8,818	-	-	-	2,26,414	2,35,232
2 Travel and conveyance	782	2	0	2	53,198	53,982	938	-	-	-	24,094	25,033
3 Training and Recruitment Cost	168	0	0	1	11,425	11,594	1	-	-	-	16	17
4 Rent, rates and taxes	51	0	0	0	3,467	3,518	239	-	-	-	6,142	6,381
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	62	0	0	0	4,236	4,298	19	-	-	-	500	520
7 Communication	56	0	0	0	3,788	3,844	33	-	-	-	841	874
8 Legal and professional charges	109	0	0	0	7,431	7,541	119	-	-	-	3,056	3,175
9 Auditors' fees, expenses etc												
(a) as auditor	20	0	0	0	1,375	1,395	14	-	-	-	361	375
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	1	0	0	0	49	50	1	-	-	-	34	35
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	0	0	0	0	15	15	0	-	-	-	0	1
10 Branding, advertisement and publicity	18,468	55	1	56	12,56,772	12,75,296	548	-	-	-	14,061	14,609
11 Sales promotion expenses	120	0	0	0	8,191	8,311	29	-	-	-	757	786
12 Interest and bank charges	243	1	0	1	16,535	16,778	20	-	-	-	512	532
13 Business support services	2,178	6	0	7	1,48,225	1,50,410	444	-	-	-	11,398	11,842
14 Information technology expenses	2,672	8	0	8	1,81,842	1,84,523	880	-	-	-	22,595	23,475
15 Facility Management Charges	1,370	4	0	4	93,214	94,587	866	-	-	-	22,225	23,091
16 Depreciation	285	1	0	1	19,382	19,668	87	-	-	-	2,240	2,327
17 GST Expenses	29	0	0	0	1,949	1,978	38	-	-	-	968	1,005
18 Other												
- Miscellaneous expenses	2,355	2	174	176	8,055	10,586	180	-	-	-	4,626	4,806
- Recruitment expenses	-	-	-	-	(0)	(0)	478	-	-	-	12,262	12,740
<b>Total</b>	<b>37,360</b>	<b>105</b>	<b>177</b>	<b>282</b>	<b>23,90,243</b>	<b>24,27,886</b>	<b>13,752</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,53,102</b>	<b>3,66,854</b>

**Go Digit General Insurance Limited**
**Form NL 7 : Management Expenses**
**For the period ended 31 Dec 2018**

₹ in thousands



BACKED BY FAIRFAX

Form NL 7 : Management Expenses Miscellaneous Class of Business	2018											
	Motor			Workmen Compensati	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	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	(0)	(0)	(0)	-	-	-	(0)	-	-	(0)	(0)	(0)
<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>1,21,951</b>	<b>23,90,243</b>

**Go Digit General Insurance Limited**

Form NL 7 : Management Expenses

For the period ended 31 Dec 2018

₹ in thousands



Form NL 7 : Management Expenses Miscellaneous Class of Business	2017											
	Motor			Workmen Compensati	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
1 Employees' remuneration & welfare benefits	-	1,92,103	1,92,103	-	-	-	-	-	-	34,311	-	2,26,414
2 Travel and conveyance	-	20,443	20,443	-	-	-	-	-	-	3,651	-	24,094
3 Training and Recruitment Cost	-	14	14	-	-	-	-	-	-	2	-	16
4 Rent, rates and taxes	-	5,211	5,211	-	-	-	-	-	-	931	-	6,142
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	-	424	424	-	-	-	-	-	-	76	-	500
7 Communication	-	714	714	-	-	-	-	-	-	127	-	841
8 Legal and professional charges	-	2,593	2,593	-	-	-	-	-	-	463	-	3,056
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	306	306	-	-	-	-	-	-	55	-	361
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	29	29	-	-	-	-	-	-	5	-	34
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	0	0	-	-	-	-	-	-	0	-	0
10 Branding, advertisement and publicity	-	11,931	11,931	-	-	-	-	-	-	2,131	-	14,061
11 Sales promotion expenses	-	642	642	-	-	-	-	-	-	115	-	757
12 Interest and bank charges	-	434	434	-	-	-	-	-	-	78	-	512
13 Business support services	-	9,671	9,671	-	-	-	-	-	-	1,727	-	11,398
14 Information technology expenses	-	19,170	19,170	-	-	-	-	-	-	3,424	-	22,595
15 Facility Management Charges	-	18,857	18,857	-	-	-	-	-	-	3,368	-	22,225
16 Depreciation	-	1,900	1,900	-	-	-	-	-	-	339	-	2,240
17 GST Expenses	-	821	821	-	-	-	-	-	-	147	-	968
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	-	3,925	3,925	-	-	-	-	-	-	701	-	4,626
- Recruitment expenses	-	10,404	10,404	-	-	-	-	-	-	1,858	-	12,262
<b>Total</b>	-	<b>2,99,593</b>	<b>2,99,593</b>	-	-	-	-	-	-	<b>53,509</b>	-	<b>3,53,102</b>

**Go Digit General Insurance Limited**

Form NL 7 : Management Expenses

For the quarter ended 31 Dec 2018

₹ in thousands



Form NL 7 : Management Expenses	2018						2017					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
1 Employees' remuneration & welfare benefits	2,456	25	1	25	2,23,523	2,26,005	8,818	-	-	-	2,26,414	2,35,232
2 Travel and conveyance	213	2	0	2	19,867	20,082	938	-	-	-	24,094	25,033
3 Training and Recruitment Cost	168	0	0	1	11,425	11,594	1	-	-	-	16	17
4 Rent, rates and taxes	36	0	0	0	2,568	2,603	239	-	-	-	6,142	6,381
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	28	0	0	0	2,227	2,255	19	-	-	-	500	520
7 Communication	19	0	0	0	1,623	1,642	33	-	-	-	841	874
8 Legal and professional charges	-52	0	0	0	-2,016	(2,068)	119	-	-	-	3,056	3,175
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	3	0	0	0	392	395	14	-	-	-	361	375
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	0	0	49	50	1	-	-	-	34	35
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-0	0	0	0	0	(0)	0	-	-	-	0	1
10 Branding, advertisement and publicity	6,529	55	1	56	5,57,666	5,64,250	548	-	-	-	14,061	14,609
11 Sales promotion expenses	61	0	0	0	4,698	4,759	29	-	-	-	757	786
12 Interest and bank charges	79	1	0	1	6,937	7,017	20	-	-	-	512	532
13 Business support services	978	6	0	7	77,943	78,928	444	-	-	-	11,398	11,842
14 Information technology expenses	894	8	0	8	77,698	78,600	880	-	-	-	22,595	23,475
15 Facility Management Charges	460	4	0	4	39,952	40,416	866	-	-	-	22,225	23,091
16 Depreciation	91	1	0	1	8,019	8,111	87	-	-	-	2,240	2,327
17 GST Expenses	7	0	0	0	692	699	38	-	-	-	968	1,005
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	2,246	2	174	176	1,673	4,094	180	-	-	-	4,626	4,806
- Recruitment expenses	(85)	-	-	-	(4,964)	(5,049)	478	-	-	-	12,262	12,740
<b>Total</b>	<b>14,130</b>	<b>105</b>	<b>177</b>	<b>282</b>	<b>10,29,971</b>	<b>10,44,383</b>	<b>13,752</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,53,102</b>	<b>3,66,854</b>

**Go Digit General Insurance Limited**
**Form NL 7 : Management Expenses**
**For the quarter ended 31 Dec 2018**

₹ in thousands



Form NL 7 : Management Expenses Miscellaneous Class of Business	2018											
	Motor			Workmen Compensati	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	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	2,969	7,607	10,576	-	-	-	13	-	-	253	584	11,425
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	(1,272)	(3,404)	(4,676)	-	-	-	(6)	-	-	(157)	(126)	(4,964)
<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>87,439</b>	<b>10,29,971</b>

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**For the quarter ended 31 Dec 2018**

₹ in thousands



Form NL 7 : Management Expenses Miscellaneous Class of Business	2017											
	Motor			Workmen Compensati	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
1 Employees' remuneration & welfare benefits	-	1,92,103	1,92,103	-	-	-	-	-	-	34,311	-	2,26,414
2 Travel and conveyance	-	20,443	20,443	-	-	-	-	-	-	3,651	-	24,094
3 Training and Recruitment Cost	-	14	14	-	-	-	-	-	-	2	-	16
4 Rent, rates and taxes	-	5,211	5,211	-	-	-	-	-	-	931	-	6,142
5 Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing and Stationery	-	424	424	-	-	-	-	-	-	76	-	500
7 Communication	-	714	714	-	-	-	-	-	-	127	-	841
8 Legal and professional charges	-	2,593	2,593	-	-	-	-	-	-	463	-	3,056
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	306	306	-	-	-	-	-	-	55	-	361
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	29	29	-	-	-	-	-	-	5	-	34
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
(d) Reimbursement of expenses	-	0	0	-	-	-	-	-	-	0	-	0
10 Branding, advertisement and publicity	-	11,931	11,931	-	-	-	-	-	-	2,131	-	14,061
11 Sales promotion expenses	-	642	642	-	-	-	-	-	-	115	-	757
12 Interest and bank charges	-	434	434	-	-	-	-	-	-	78	-	512
13 Business support services	-	9,671	9,671	-	-	-	-	-	-	1,727	-	11,398
14 Information technology expenses	-	19,170	19,170	-	-	-	-	-	-	3,424	-	22,595
15 Facility Management Charges	-	18,857	18,857	-	-	-	-	-	-	3,368	-	22,225
16 Depreciation	-	1,900	1,900	-	-	-	-	-	-	339	-	2,240
17 GST Expenses	-	821	821	-	-	-	-	-	-	147	-	968
18 Other	-	-	-	-	-	-	-	-	-	-	-	-
- Miscellaneous expenses	-	3,925	3,925	-	-	-	-	-	-	701	-	4,626
- Recruitment expenses	-	10,404	10,404	-	-	-	-	-	-	1,858	-	12,262
<b>Total</b>	-	<b>2,99,593</b>	<b>2,99,593</b>	-	-	-	-	-	-	<b>53,509</b>	-	<b>3,53,102</b>