

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Royal Sundaram General Insurance Co. Ltd
(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

31-Dec-18



Particulars	FOR THE QUARTER ENDED 31st Dec 2018															Total
	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total	
	Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total	
1 Employees' remuneration & welfare benefits	16,448	5,708	4	5,712	206,423	93,852	300,275	1,433	691	5,049	10,162	81,933	4,818	404,361	426,521	
2 Travel, conveyance and vehicle running expenses	1,042	341	-	341	12,360	5,666	18,026	85	41	299	679	5,089	401	24,620	26,003	
3 Training expenses	70	27	-	27	965	434	1,399	7	3	24	39	361	10	1,843	1,940	
4 Rents, rates & taxes	2,152	716	1	717	25,941	11,862	37,803	180	87	629	1,381	10,565	769	51,414	54,283	
5 Repairs	563	194	-	194	7,043	3,203	10,246	49	23	173	349	2,800	167	13,807	14,564	
6 Printing & stationery	330	124	-	124	4,454	2,004	6,458	31	15	111	188	1,686	54	8,543	8,997	
7 Communication	1,017	343	-	343	12,437	5,676	18,113	87	41	302	644	5,018	339	24,544	25,904	
8 Legal & professional charges	191	73	-	73	2,631	1,181	3,812	18	9	66	107	985	26	5,023	5,287	
9 Auditors' fees, expenses etc																
(a) as auditor	29	10	-	10	364	166	530	3	1	9	17	143	8	711	750	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	3	1	-	1	35	17	52	1	-	-	2	15	1	71	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(1)	-	-	-	3	1	4	-	-	-	(1)	(2)	(2)	(1)	(2)	
(d) out of pocket expenses	1	-	-	-	16	8	24	-	-	-	1	7	-	32	33	
10 Advertisement and publicity	3,232	1,115	-	1,115	40,337	18,354	58,691	280	135	986	2,008	16,067	975	79,142	83,489	
11 Interest & Bank Charges	621	203	-	203	7,360	3,374	10,734	51	24	178	404	3,030	239	14,660	15,484	
12 Others (to be specified)																
Data processing and outsourcing	1,973	867	1	868	31,047	13,711	44,758	218	105	793	914	10,735	(248)	57,275	60,116	
Marketing related expenses	9,969	3,476	2	3,478	125,669	57,098	182,767	873	421	3,076	6,128	49,731	2,842	245,838	259,285	
Software and hardware maintainance	2,867	1,004	-	1,004	36,283	16,477	52,760	252	122	889	1,758	14,326	801	70,908	74,779	
Policy Stamp expenses	3	-	-	-	371	-	371	8	-	1	136	184	-	700	703	
Directors' sitting fees	17	6	-	6	205	93	298	1	1	5	11	85	6	407	430	
Miscellaneous Expenses	1,011	746	1	747	27,430	12,386	39,816	201	90	(56)	1,784	11,406	830	54,071	55,829	
13 a) Depreciation for current period	1,164	404	1	405	14,600	6,639	21,239	102	49	357	720	5,799	342	28,608	30,177	
14 Service tax on premium	62	19	-	19	702	324	1,026	5	2	17	42	299	29	1,420	1,501	
TOTAL	42,764	15,377	10	15,387	556,675	252,526	809,201	3,885	1,860	12,908	27,473	220,262	12,407	1,087,996	1,146,148	

Particulars	FOR THE QUARTER ENDED 31st Dec 2017															Total
	Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account										Total	
	Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance	Others	Miscellaneous Total	Total	
1 Employees' remuneration & welfare benefits	10,492	3,201	2	3,203	203,809	67,585	271,394	586	378	2,598	11,224	55,429	314	341,923	355,618	
2 Travel, conveyance and vehicle running expenses	400	122	-	122	7,790	2,831	10,621	23	15	108	449	2,312	12	13,540	14,062	
3 Training expenses	61	19	-	19	1,174	296	1,470	3	2	12	57	246	2	1,792	1,872	
4 Rents, rates & taxes	1,267	387	-	387	24,586	7,909	32,495	70	45	305	1,334	6,496	38	40,783	42,437	
5 Repairs	388	118	-	118	7,524	2,473	9,997	22	14	95	412	2,028	12	12,580	13,086	
6 Printing & stationery	507	154	-	154	9,812	2,684	12,496	26	17	106	494	2,222	16	15,377	16,038	
7 Communication	749	228	-	228	14,539	4,688	19,227	42	27	181	789	3,850	22	24,138	25,115	
8 Legal & professional charges	109	33	-	33	2,119	749	2,868	6	4	28	121	612	3	3,642	3,784	
9 Auditors' fees, expenses etc																
(a) as auditor	17	5	-	5	341	116	457	1	1	5	19	95	-	578	600	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	2	1	-	1	36	12	48	-	-	-	2	10	-	60	63	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(1)	-	-	-	(19)	2	(17)	-	-	-	-	2	-	(15)	(16)	
(d) out of pocket expenses	-	-	-	-	16	7	23	-	-	-	1	5	-	29	29	
10 Advertisement and publicity	2,171	661	-	661	42,036	11,185	53,221	114	70	447	2,090	9,278	70	65,290	68,122	
11 Interest & Bank Charges	289	88	-	88	5,627	1,848	7,475	16	10	71	309	1,517	9	9,407	9,784	
12 Others (to be specified)																
Data processing and outsourcing	11,952	3,658	4	3,662	233,288	103,599	336,887	741	504	3,822	14,991	83,966	300	441,211	456,825	
Marketing related expenses	3,111	948	1	949	60,280	16,727	77,007	165	103	663	3,053	13,841	100	94,932	98,992	
Software and hardware maintainance	1,822	556	1	557	35,394	12,054	47,448	102	66	462	1,975	9,875	54	59,982	62,361	
Policy Stamp expenses	19	6	-	6	368	121	489	1	1	4	20	100	-	615	640	
Directors' sitting fees	9	3	-	3	184	56	240	-	1	2	9	46	-	298	310	
Miscellaneous Expenses	(941)	275	-	275	17,482	6,265	23,747	50	33	(505)	1,001	5,120	26	29,472	28,806	
13 a) Depreciation for current period	866	264	-	264	16,825	5,646	22,471	49	31	217	931	4,628	25	28,352	29,482	
14 Service tax on premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	33,289	10,727	8	10,735	683,211	246,853	930,064	2,017	1,322	8,621	39,281	201,678	1,003	1,183,986	1,228,010	

Note: Items of expenses and income 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.

	Particulars	FOR THE PERIOD ENDED 31st Dec 2018														Total	
		Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account								Total			
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance		Others		Miscellaneous Total
																	(`000)
1	Employees' remuneration & welfare benefits	53,174	15,260	7	15,267	557,654	260,590	818,244	3,812	1,873	13,056	38,148	249,002	29,949	1,154,084	1,222,525	
2	Travel, conveyance and vehicle running expenses	2,585	742	-	742	27,113	12,670	39,783	185	91	635	1,855	12,106	1,456	56,111	59,438	
3	Training expenses	319	92	-	92	3,344	1,563	4,907	23	11	78	229	1,492	180	6,920	7,331	
4	Rents, rates & taxes	5,802	1,665	1	1,666	60,846	28,433	89,279	416	204	1,425	4,162	27,170	3,267	125,923	133,391	
5	Repairs	1,799	516	-	516	18,865	8,815	27,680	129	63	442	1,291	8,423	1,013	39,041	41,356	
6	Printing & stationery	1,414	406	-	406	14,827	6,928	21,755	101	50	347	1,015	6,619	796	30,683	32,503	
7	Communication	2,938	843	-	843	30,813	14,399	45,212	211	103	721	2,108	13,759	1,655	63,769	67,550	
8	Legal & professional charges	870	250	-	250	9,125	4,264	13,389	62	31	214	624	4,074	490	18,884	20,004	
9	Auditors' fees, expenses etc																
	(a) as auditor	98	28	-	28	1,026	480	1,506	7	3	24	70	459	55	2,124	2,250	
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	10	3	-	3	102	48	150	1	-	2	7	46	6	212	225	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	11	3	-	3	113	53	166	1	-	3	8	50	6	234	248	
	(d) out of pocket expenses	5	1	-	1	52	25	77	-	-	1	4	24	3	109	115	
10	Advertisement and publicity	10,206	2,929	1	2,930	107,031	50,016	157,047	732	359	2,506	7,322	47,792	5,748	221,506	234,642	
11	Interest & Bank Charges	1,539	442	-	442	16,143	7,544	23,687	110	54	378	1,105	7,208	867	33,409	35,390	
12	Others (to be specified)																
	Data processing and outsourcing	13,192	3,785	3	3,788	138,349	64,650	202,999	946	466	3,239	9,464	61,776	7,430	286,320	303,299	
	Marketing related expenses	32,863	9,430	5	9,435	344,627	161,043	505,670	2,356	1,158	8,068	23,576	153,883	18,509	713,220	755,518	
	Software and hardware maintenance	9,589	2,752	1	2,753	100,568	46,995	147,563	687	338	2,354	6,880	44,905	5,401	208,128	220,470	
	Policy Stamp expenses	12	-	-	-	739	-	739	22	-	2	464	527	-	1,753	1,765	
	Directors' sitting fees	44	13	-	13	465	217	682	3	2	11	32	208	25	963	1,020	
	Miscellaneous Expenses	(5,174)	1,698	1	1,699	62,055	28,998	91,053	424	208	(979)	4,245	27,709	3,333	125,993	122,518	
13 a)	Depreciation for current period	3,748	1,076	1	1,077	39,309	18,369	57,678	269	132	920	2,689	17,552	2,111	81,351	86,176	
14	Service tax on premium	113	32	-	32	1,187	554	1,741	8	4	28	81	530	64	2,456	2,601	
	TOTAL	135,157	41,966	20	41,986	1,534,353	716,654	2,251,007	10,505	5,150	33,475	105,378	685,313	82,364	3,173,192	3,350,335	

	Particulars	FOR THE PERIOD ENDED 31st Dec 2017														Total	
		Fire Revenue Account	Marine Revenue Account			Miscellaneous Revenue Revenue Account								Total			
		Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation / Employers Liability	Total Public / Product Liability	Engineering	Total Personal Accident	Total Health Insurance		Others		Miscellaneous Total
																	(`000)
1	Employees' remuneration & welfare benefits	34,710	10,562	4	10,566	671,208	152,647	823,855	1,741	1,053	6,295	31,247	127,847	1,185	993,223	1,038,499	
2	Travel, conveyance and vehicle running expenses	1,608	489	-	489	31,103	7,074	38,177	81	49	292	1,448	5,924	55	46,026	48,123	
3	Training expenses	94	29	-	29	1,816	413	2,229	5	3	17	85	346	3	2,688	2,811	
4	Rents, rates & taxes	3,910	1,190	-	1,190	75,602	17,194	92,796	196	119	709	3,519	14,400	133	111,872	116,972	
5	Repairs	1,256	382	-	382	24,283	5,523	29,806	63	38	228	1,130	4,625	43	35,933	37,571	
6	Printing & stationery	1,023	311	-	311	19,775	4,497	24,272	51	31	185	921	3,766	35	29,261	30,595	
7	Communication	2,325	707	-	707	44,951	10,223	55,174	117	71	422	2,092	8,562	79	66,517	69,549	
8	Legal & professional charges	414	126	-	126	8,009	1,821	9,830	21	13	75	373	1,525	14	11,851	12,391	
9	Auditors' fees, expenses etc																
	(a) as auditor	60	18	-	18	1,163	265	1,428	3	2	11	54	222	2	1,722	1,800	
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	6	2	-	2	122	28	150	-	-	1	6	23	-	180	188	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	6	2	-	2	119	27	146	-	-	1	6	23	-	176	184	
	(d) out of pocket expenses	4	1	-	1	88	20	108	-	-	1	4	16	-	129	134	
10	Advertisement and publicity	4,024	1,224	-	1,224	77,807	17,695	95,502	202	122	730	3,622	14,820	137	115,135	120,383	
11	Interest & Bank Charges	938	285	-	285	18,145	4,126	22,271	47	28	170	845	3,457	32	26,850	28,073	
12	Others (to be specified)																
	Data processing and outsourcing	69,595	21,176	7	21,183	1,345,835	306,071	1,651,906	3,491	2,112	12,624	62,652	256,346	2,374	1,991,505	2,082,283	
	Marketing related expenses	6,553	1,994	1	1,995	126,721	28,819	155,540	329	199	1,189	5,899	24,136	224	187,516	196,064	
	Software and hardware maintenance	6,389	1,944	1	1,945	123,543	28,096	151,639	320	193	1,159	5,751	23,532	218	182,812	191,146	
	Policy Stamp expenses	62	19	-	19	1,198	272	1,470	3	2	11	56	228	2	1,772	1,853	
	Directors' sitting fees	26	8	-	8	505	115	620	1	1	5	23	96	1	747	781	
	Miscellaneous Expenses	(6,940)	1,068	-	1,068	67,870	15,435	83,305	176	106	(1,091)	3,160	12,927	120	98,703	92,831	
13 a)	Depreciation for current period	2,941	895	-	895	56,883	12,936	69,819	148	89	534	2,648	10,835	100	84,173	88,009	
14	Service tax on premium	17	5	1	6	327	75	402	1	1	3	15	63	1	486	508	
	TOTAL	129,021	42,437	14	42,451	2,697,073	613,371	3,310,444	6,996	4,232	23,571	125,556	513,719	4,758	3,989,276	4,160,748	

Note: Items of expenses and income 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.