

**PERIODIC DISCLOSURES**  
**FORM NL-7-OPERATING EXPENSES SCHEDULE**



Royal Sundaram General Insurance Co. Ltd

30-Jun-20

FOR THE QUARTER ENDED 30th June 2020																
Particulars	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	Crop	Others	Miscellaneous Total	Total
																( '000)
1 Employees' remuneration & welfare benefits	32,883	6,945	-	6,945	215,549	123,451	339,000	1,292	652	4,029	24,388	79,070	2,740	1,420	452,591	492,419
2 Travel, conveyance and vehicle running expenses	148	31	-	31	973	557	1,530	6	3	18	110	359	12	6	2,044	2,223
3 Training expenses	71	15	-	15	463	266	729	3	1	9	52	170	4	3	971	1,057
4 Rents, rates & taxes	2,957	624	-	624	19,380	11,099	30,479	116	59	362	2,193	7,109	246	128	40,692	44,273
5 Repairs	833	176	-	176	5,463	3,129	8,592	33	17	101	618	2,003	70	36	11,470	12,479
6 Printing & stationery	130	27	-	27	852	488	1,340	5	3	16	96	313	12	6	1,791	1,946
7 Communication	756	160	-	160	4,956	2,838	7,794	28	15	93	561	1,818	63	33	10,405	11,321
8 Legal & professional charges	300	63	-	63	1,964	1,125	3,089	12	6	37	222	720	25	13	4,124	4,487
9 Auditors' fees, expenses etc																
(a) as auditor	50	11	-	11	328	189	517	2	1	6	37	120	4	2	689	750
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	5	1	-	1	33	19	52	-	-	1	4	12	-	-	69	75
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	15	3	-	3	102	58	160	1	-	2	11	38	1	1	214	232
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	2,820	596	-	596	18,483	10,586	29,069	111	56	345	2,091	6,780	235	122	38,809	42,225
11 Interest & Bank Charges	780	165	-	165	5,112	2,928	8,040	31	15	96	579	1,876	65	34	10,736	11,681
12 Others (to be specified)																
Data processing and outsourcing	6,909	1,459	-	1,459	45,286	25,937	71,223	271	137	846	5,124	16,612	576	298	95,087	103,455
Marketing related expenses	11,046	2,333	-	2,333	72,409	41,470	113,879	434	219	1,353	8,193	26,562	921	477	152,038	165,417
Software and hardware maintenance	5,632	1,189	-	1,189	36,917	21,143	58,060	221	113	690	4,177	13,542	470	243	77,516	84,337
Policy Stamp expenses	3	-	-	-	261	-	261	5	-	-	157	96	-	-	519	522
Directors' sitting fees	25	5	-	5	164	94	258	1	-	3	19	60	3	1	345	375
Miscellaneous Expenses	1,228	252	-	252	6,559	3,757	10,316	52	23	(796)	781	2,560	83	49	13,068	14,548
13 a) Depreciation for current period	2,233	472	-	472	14,634	8,381	23,015	88	44	274	1,656	5,368	186	96	30,727	33,432
14 GST on premium	145	31	-	31	949	543	1,492	6	3	18	107	348	12	6	1,992	2,168
<b>TOTAL</b>	<b>68,969</b>	<b>14,558</b>	<b>-</b>	<b>14,558</b>	<b>450,837</b>	<b>258,058</b>	<b>708,895</b>	<b>2,718</b>	<b>1,367</b>	<b>7,503</b>	<b>51,176</b>	<b>165,536</b>	<b>5,728</b>	<b>2,974</b>	<b>945,897</b>	<b>1,029,422</b>

FOR THE QUARTER ENDED 30th June 2019																
Particulars	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	Crop	Others	Miscellaneous Total	Total
																( '000)
1 Employees' remuneration & welfare benefits	33,848	7,141	-	7,141	193,123	113,248	306,371	1,549	739	6,503	14,021	94,787	3,092	1,815	428,877	469,866
2 Travel, conveyance and vehicle running expenses	1,307	276	-	276	7,458	4,373	11,831	60	29	251	541	3,660	119	70	16,561	18,144
3 Training expenses	290	61	-	61	1,657	971	2,628	13	6	56	120	813	27	16	3,679	4,030
4 Rents, rates & taxes	3,004	634	-	634	17,137	10,050	27,187	137	66	577	1,244	8,412	274	161	38,058	41,696
5 Repairs	935	197	-	197	5,335	3,128	8,463	43	20	180	388	2,619	85	50	11,848	12,980
6 Printing & stationery	1,035	218	-	218	5,906	3,463	9,369	47	23	199	430	2,898	95	56	13,117	14,370
7 Communication	1,618	341	-	341	9,228	5,412	14,640	74	35	311	670	4,530	148	87	20,495	22,454
8 Legal & professional charges	162	34	-	34	925	542	1,467	7	4	31	67	454	15	9	2,054	2,250
9 Auditors' fees, expenses etc																
(a) as auditor	54	11	-	11	309	181	490	2	1	10	22	152	5	3	685	750
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	5	1	-	1	32	19	51	-	-	1	2	15	-	-	69	75
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	19	4	-	4	105	62	167	1	-	4	8	51	2	1	234	257
(d) out of pocket expenses	6	1	-	1	34	20	54	-	-	1	2	16	1	-	74	81
10 Advertisement and publicity	3,392	717	-	717	19,352	11,349	30,701	155	74	652	1,405	9,498	310	182	42,977	47,086
11 Interest & Bank Charges	749	158	-	158	4,274	2,506	6,780	34	16	144	310	2,098	68	40	9,490	10,397
12 Others (to be specified)																
Data processing and outsourcing	10,422	2,199	-	2,199	59,467	34,872	94,339	478	228	2,001	4,318	29,187	952	559	132,062	144,683
Marketing related expenses	7,041	1,647	-	1,647	42,616	26,107	68,723	357	171	1,496	3,233	21,852	713	419	96,964	105,652
Software and hardware maintenance	5,993	1,264	-	1,264	34,192	20,050	54,242	274	131	1,151	2,482	16,782	548	321	75,931	83,188
Policy Stamp expenses	4	-	-	-	341	-	341	7	-	1	192	175	-	-	716	720
Directors' sitting fees	26	5	-	5	148	87	235	1	5	11	73	2	1	329	360	
Miscellaneous Expenses	605	343	-	343	11,179	5,438	16,617	74	35	(4,146)	673	4,551	149	87	18,040	18,988
13 a) Depreciation for current period	2,143	453	-	453	12,234	7,173	19,407	98	47	412	888	6,004	196	115	27,167	29,763
14 Service tax/GST on premium	121	26	-	26	692	405	1,097	6	3	23	50	339	11	6	1,535	1,682
<b>TOTAL</b>	<b>72,779</b>	<b>15,731</b>	<b>-</b>	<b>15,731</b>	<b>425,744</b>	<b>249,455</b>	<b>675,199</b>	<b>3,417</b>	<b>1,629</b>	<b>9,863</b>	<b>31,077</b>	<b>208,966</b>	<b>6,812</b>	<b>3,998</b>	<b>940,961</b>	<b>1,029,472</b>

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.

UPTO PERIOD ENDED 30th June 2020																
Particulars	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	Crop	Others	Miscellaneous Total	Total
																(000)
1 Employees' remuneration & welfare benefits	32,883	6,945	-	6,945	215,549	123,451	339,000	1,292	652	4,029	24,388	79,070	2,740	1,420	452,591	492,419
2 Travel, conveyance and vehicle running expenses	148	31	-	31	973	557	1,530	6	3	18	110	359	12	6	2,044	2,223
3 Training expenses	71	15	-	15	463	266	729	3	1	9	52	170	4	3	971	1,057
4 Rents, rates & taxes	2,957	624	-	624	19,380	11,099	30,479	116	59	362	2,193	7,109	246	128	40,692	44,273
5 Repairs	833	176	-	176	5,463	3,129	8,592	33	17	101	618	2,003	70	36	11,470	12,479
6 Printing & stationery	130	27	-	27	852	488	1,340	5	3	16	96	313	12	6	1,791	1,946
7 Communication	756	160	-	160	4,956	2,838	7,794	28	15	93	561	1,818	63	33	10,405	11,321
8 Legal & professional charges	300	63	-	63	1,964	1,125	3,089	12	6	37	222	720	25	13	4,124	4,487
9 Auditors' fees, expenses etc																
(a) as auditor	50	11	-	11	328	189	517	2	1	6	37	120	4	2	689	750
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	5	1	-	1	33	19	52	-	-	1	4	12	-	-	69	75
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	15	3	-	3	102	58	160	1	-	2	11	38	1	1	214	232
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	2,820	596	-	596	18,483	10,586	29,069	111	56	345	2,091	6,780	235	122	38,809	42,225
11 Interest & Bank Charges	780	165	-	165	5,112	2,928	8,040	31	15	96	579	1,876	65	34	10,736	11,681
12 Others (to be specified)																
Data processing and outsourcing	6,909	1,459	-	1,459	45,286	25,937	71,223	271	137	846	5,124	16,612	576	298	95,087	103,455
Marketing related expenses	11,046	2,333	-	2,333	72,409	41,470	113,879	434	219	1,353	8,193	26,562	921	477	152,038	165,417
Software and hardware maintenance	5,632	1,189	-	1,189	36,917	21,143	58,060	221	113	690	4,177	13,542	470	243	77,516	84,337
Policy Stamp expenses	3	-	-	-	261	-	261	5	-	-	157	96	-	-	519	522
Directors' sitting fees	25	5	-	5	164	94	258	1	-	3	19	60	3	1	345	375
Miscellaneous Expenses	1,228	252	-	252	6,559	3,757	10,316	52	23	(796)	781	2,560	83	49	13,068	14,548
13 a) Depreciation for current period	2,333	472	-	472	14,634	8,381	23,015	88	44	274	1,656	5,368	186	96	30,727	33,432
14 GST on premium	145	31	-	31	949	543	1,492	6	3	18	107	348	12	6	1,993	2,168
<b>TOTAL</b>	<b>68,969</b>	<b>14,558</b>	<b>-</b>	<b>14,558</b>	<b>450,837</b>	<b>258,058</b>	<b>708,895</b>	<b>2,718</b>	<b>1,367</b>	<b>7,503</b>	<b>51,176</b>	<b>165,536</b>	<b>5,728</b>	<b>2,974</b>	<b>945,897</b>	<b>1,029,422</b>

UPTO PERIOD ENDED 30th June 2019																
Particulars	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	Crop	Others	Miscellaneous Total	Total
																(000)
1 Employees' remuneration & welfare benefits	33,848	7,141	-	7,141	193,123	113,248	306,371	1,549	739	6,503	14,021	94,787	3,092	1,815	428,877	469,866.00
2 Travel, conveyance and vehicle running expenses	1,307	276	-	276	7,458	4,373	11,831	60	29	251	541	3,660	119	70	16,561	18,144.00
3 Training expenses	290	61	-	61	1,657	971	2,628	13	6	56	120	813	27	16	3,679	4,030.00
4 Rents, rates & taxes	3,004	634	-	634	17,137	10,050	27,187	137	66	577	1,244	8,412	274	161	38,058	41,696.00
5 Repairs	935	197	-	197	5,335	3,128	8,463	43	20	180	388	2,619	85	50	11,848	12,980.00
6 Printing & stationery	1,035	218	-	218	5,906	3,463	9,369	47	23	199	430	2,898	95	56	13,117	14,370.00
7 Communication	1,618	341	-	341	9,228	5,412	14,640	74	35	311	670	4,530	148	87	20,495	22,454.00
8 Legal & professional charges	162	34	-	34	925	542	1,467	7	4	31	67	454	15	9	2,054	2,250.00
9 Auditors' fees, expenses etc																0.00
(a) as auditor	54	11	-	11	309	181	490	2	1	10	22	152	5	3	685	750.00
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	5	1	-	1	32	19	51	-	-	1	2	15	-	-	69	75.00
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
(c) in any other capacity	19	4	-	4	105	62	167	1	-	4	8	51	2	1	234	257.00
(d) out of pocket expenses	6	1	-	1	34	20	54	-	-	1	2	16	1	-	74	81.00
10 Advertisement and publicity	3,392	717	-	717	19,352	11,349	30,701	155	74	652	1,405	9,498	310	182	42,977	47,086.00
11 Interest & Bank Charges	749	158	-	158	4,274	2,506	6,780	34	16	144	310	2,098	68	40	9,490	10,397.00
12 Others (to be specified)																
Data processing and outsourcing	10,422	2,199	-	2,199	59,467	34,872	94,339	478	228	2,001	4,318	29,187	952	559	132,062	144,683.00
Marketing related expenses	7,041	1,647	-	1,647	42,616	26,107	68,723	357	171	1,496	3,233	21,852	713	419	96,964	105,652.00
Software and hardware maintenance	5,993	1,264	-	1,264	34,192	20,050	54,242	274	131	1,151	2,482	16,782	548	321	75,931	83,188.00
Policy Stamp expenses	4	-	-	-	341	-	341	7	-	1	192	175	-	-	716	720.00
Directors' sitting fees	26	5	-	5	148	87	235	1	1	5	11	73	2	1	329	360.00
Miscellaneous Expenses	605	343	-	343	11,179	5,438	16,617	74	35	(4,146)	673	4,551	149	87	18,040	18,988.00
13 Depreciation for current period	2,143	453	-	453	12,234	7,173	19,407	98	47	412	888	6,004	196	115	27,167	29,763.00
14 GST on premium	121	26	-	26	692	405	1,097	6	3	23	50	339	11	6	1,535	1,682.00
<b>TOTAL</b>	<b>72,779</b>	<b>15,731</b>	<b>-</b>	<b>15,731</b>	<b>425,744</b>	<b>249,456</b>	<b>675,200</b>	<b>3,417</b>	<b>1,629</b>	<b>9,863</b>	<b>31,077</b>	<b>208,966</b>	<b>6,812</b>	<b>3,998</b>	<b>940,962</b>	<b>1,029,472</b>

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.