

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE



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

30-Jun-18

Particulars	QUARTER ENDED 30th June 2018																	
	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	28,034	6,646	3	6,649	172,588	75,328	247,916	1,112	674	4,998	12,616	79,924	963	348,203	382,886			
2 Travel, conveyance and vehicle running expenses	968	229	-	229	5,959	2,601	8,560	38	23	173	436	2,759	33	12,022	13,219			
3 Training expenses	37	9	-	9	228	99	327	1	1	7	17	105	1	459	505			
4 Rents, rates & taxes	2,939	697	-	697	18,094	7,898	25,992	117	71	524	1,323	8,379	101	36,507	40,143			
5 Repairs	894	212	-	212	5,507	2,403	7,910	35	22	159	403	2,550	31	11,110	12,216			
6 Printing & stationery	697	165	-	165	4,293	1,873	6,166	28	17	124	314	1,988	24	8,661	9,523			
7 Communication	1,441	342	-	342	8,871	3,872	12,743	57	35	257	648	4,108	49	17,897	19,680			
8 Legal & professional charges	628	149	-	149	3,863	1,686	5,549	25	15	112	282	1,789	22	7,794	8,571			
9 Auditors' fees, expenses etc	55	13	-	13	337	148	485	2	1	10	25	157	2	682	750			
(a) as auditor																		
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	5	1	-	1	35	15	50	-	-	1	2	16	-	69	75			
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) in any other capacity	14	3	-	3	87	37	124	1	-	2	6	40	-	173	190			
(d) out of pocket expenses	6	1	-	1	34	15	49	-	-	1	3	16	-	69	76			
10 Advertisement and publicity	3,775	895	-	895	23,240	10,144	33,384	150	91	673	1,699	10,762	130	46,889	51,559			
11 Interest & Bank Charges	730	173	-	173	4,492	1,961	6,453	29	18	130	328	2,080	25	9,063	9,966			
12 Others (to be specified)																		
Data processing and outsourcing	17,390	4,124	3	4,127	107,057	46,725	153,782	691	417	3,100	7,826	49,577	597	215,990	237,506			
Marketing related expenses	14,839	3,518	2	3,520	18,094	9,151	39,872	131,223	589	357	6,678	42,305	510	184,307	202,666			
Software and hardware maintenance	5,357	1,270	1	1,271	32,975	14,393	47,368	213	129	955	2,411	15,270	184	66,530	73,157			
Policy Stamp expenses	4	-	-	-	389	-	389	6	-	-	132	161	-	689	693			
Directors' sitting fees	18	4	-	4	113	49	162	-	-	3	52	1	-	227	249			
Miscellaneous Expenses	336	648	-	648	16,828	7,345	24,173	108	66	(472)	1,230	7,793	94	32,992	33,976			
13 a) Depreciation for current period	2,003	475	-	475	12,334	5,383	17,717	79	48	357	902	5,712	69	24,884	27,362			
14 Service tax on premium	111	26	-	26	683	298	981	4	3	20	50	316	4	1,378	1,515			
TOTAL	80,281	19,600	9	19,609	509,357	222,145	731,501	3,286	1,988	13,780	37,339	235,859	2,840	1,026,594	1,126,484			

Particulars	QUARTER ENDED 30th June 2017																	
	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	16,774	3,672	26	3,698	229,616	44,002	273,618	646	501	2,174	9,195	35,984	575	322,693	343,165			
2 Travel, conveyance and vehicle running expenses	711	156	1	157	9,732	1,865	11,597	27	21	92	390	1,526	24	13,677	14,545			
3 Training expenses	23	5	-	5	309	59	368	1	1	3	12	49	1	435	463			
4 Rents, rates & taxes	1,795	393	3	396	24,570	4,709	29,279	69	53	233	984	3,851	61	34,530	36,721			
5 Repairs	610	134	1	135	8,353	1,601	9,954	23	18	79	335	1,309	21	11,739	12,484			
6 Printing & stationery	476	104	1	105	6,514	1,248	7,762	18	14	62	267	1,021	16	9,154	9,735			
7 Communication	1,062	233	2	235	14,537	2,786	17,323	41	32	138	582	2,278	36	20,430	21,727			
8 Legal & professional charges	295	65	-	65	4,040	774	4,814	11	9	38	162	635	10	5,679	6,039			
9 Auditors' fees, expenses etc																		
(a) as auditor	29	6	-	6	401	77	478	1	1	4	16	63	2	565	600			
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	3	1	-	1	43	8	51	-	-	-	2	6	-	59	63			
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) in any other capacity	11	2	-	2	153	29	182	-	-	1	6	26	-	215	228			
(d) out of pocket expenses	2	-	-	-	21	4	25	-	-	-	1	3	-	29	31			
10 Advertisement and publicity	1,601	351	3	354	21,916	4,200	26,116	62	48	208	878	3,434	55	30,801	32,756			
11 Interest & Bank Charges	438	96	1	97	5,989	1,148	7,137	17	13	57	240	938	15	8,417	8,952			
12 Others (to be specified)																		
Data processing and outsourcing	43,767	9,584	68	9,652	599,118	114,810	713,928	1,685	1,305	5,672	23,992	93,896	1,499	841,977	895,396			
Marketing related expenses	1,257	275	2	277	17,209	3,298	20,507	48	37	163	689	2,697	43	24,184	25,718			
Software and hardware maintenance	3,096	678	5	683	42,378	8,121	50,499	119	92	401	1,697	6,641	106	59,555	63,334			
Policy Stamp expenses	7	2	-	2	408	78	486	1	1	4	16	63	1	572	609			
Directors' sitting fees	7	2	-	2	101	19	120	-	-	1	4	17	-	142	151			
Miscellaneous Expenses	224	506	4	510	31,634	6,061	37,695	89	69	(356)	1,267	4,956	79	43,799	44,533			
13 a) Depreciation for current period	1,454	318	2	320	19,902	3,814	23,716	56	43	188	797	3,118	50	27,968	29,742			
14 Service tax on premium	16	4	-	4	225	43	268	1	-	2	9	34	1	315	335			
TOTAL	73,681	16,592	119	16,711	1,037,169	198,754	1,235,923	2,915	2,258	9,164	41,535	162,544	2,595	1,456,934	1,547,326			

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	YEAR ENDED 30th June 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			
1 Employees' remuneration & welfare benefits	28,034	6,646	3	6,649	172,588	75,328	247,916		1,112	674	4,998	12,616	79,924	963	348,203	382,886	
2 Travel, conveyance and vehicle running expenses	968	229	-	229	5,959	2,601	8,560	38	23	173		436	2,759	33	12,022	13,219	
3 Training expenses	37	9	-	9	228	99	327		1	1	7	17	105	1	459	505	
4 Rents, rates & taxes	2,939	697	-	697	18,094	7,898	25,992	117	71	524	1,323	8,379	101	36,507	40,143		
5 Repairs	894	212	-	212	5,507	2,403	7,910	35	22	159	403	2,550	31	11,110	12,216		
6 Printing & stationery	697	165	-	165	4,293	1,873	6,166	28	17	124	314	1,988	24	8,661	9,523		
7 Communication	1,441	342	-	342	8,871	3,872	12,743	57	35	257	648	4,108	49	17,897	19,680		
8 Legal & professional charges	628	149	-	149	3,863	1,686	5,549	25	15	112	282	1,789	22	7,794	8,571		
9 Auditors' fees, expenses etc																	
(a) as auditor	55	13	-	13	337	148	485	2	1	10		25	157	2	682	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	5	1	-	1	35	15	50	-	-	1	2	16	-	-	69	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	14	3	-	3	87	37	124	1	-	2	6	40	-	-	173	190	
(d) out of pocket expenses	6	1	-	1	34	15	49	-	-	1	3	16	-	-	69	76	
10 Advertisement and publicity	3,775	895	-	895	23,240	10,144	33,384	150	91	673	1,699	10,762	130	46,889	51,559		
11 Interest & Bank Charges	730	173	-	173	4,492	1,961	6,453	29	18	130	328	2,080	25	9,063	9,966		
12 Others (to be specified)																	
Data processing and outsourcing	17,390	4,124	3	4,127	107,057	46,725	153,782	691	417	3,100	7,826	49,577	597	215,990	237,506		
Marketing related expenses	14,839	3,518	2	3,520	91,351	39,872	131,223	589	357	2,645	6,678	42,305	510	184,307	202,666		
Software and hardware maintenance	5,357	1,270	1	1,271	32,975	14,393	47,368	213	129	955	2,411	15,270	184	66,530	73,157		
Policy Stamp expenses	4	-	-	-	389	-	389	6	-	1	132	161	-	-	689	693	
Directors' sitting fees	18	4	-	4	113	49	162	1	-	3	8	52	1	237	249		
Miscellaneous Expenses	336	648	-	648	16,828	7,345	24,173	108	66	(472)	1,230	7,793	94	32,992	33,976		
13 a) Depreciation for current period	2,003	475	-	475	12,334	5,383	17,717	79	48	357	902	5,712	69	24,884	27,362		
14 Service tax on premium	111	26	-	26	683	298	981	4	3	20	50	316	4	1,378	1,515		
TOTAL	80,281	19,600	9	19,609	509,357	222,145	731,502	3,286	1,988	13,780	37,339	235,859	2,840	1,026,594	1,126,484		

Particulars	YEAR ENDED 30th June 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			
1 Employees' remuneration & welfare benefits	16,774	3,672	26	3,698	229,616	44,002	273,618	646	501	2,174	9,195	35,984	575	322,693	343,165		
2 Travel, conveyance and vehicle running expenses	711	156	1	157	9,732	1,865	11,597	27	21	92	390	1,526	24	13,677	14,545		
3 Training expenses	23	5	-	5	309	59	368	1	1	3	12	49	1	435	463		
4 Rents, rates & taxes	1,795	393	3	396	24,570	4,709	29,279	69	53	233	984	3,851	61	34,530	36,721		
5 Repairs	610	134	1	135	8,353	1,601	9,954	23	18	79	335	1,309	21	11,739	12,484		
6 Printing & stationery	476	104	1	105	6,514	1,248	7,762	18	14	62	261	1,021	16	9,154	9,735		
7 Communication	1,062	233	2	235	14,537	2,786	17,323	41	32	138	582	2,278	36	20,430	21,727		
8 Legal & professional charges	295	65	-	65	4,040	774	4,814	11	9	38	162	635	10	5,679	6,039		
9 Auditors' fees, expenses etc																	
(a) as auditor	29	6	-	6	401	77	478	1	1	4	16	63	2	565	600		
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	3	1	-	1	43	8	51	-	-	-	2	6	-	59	63		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	11	2	-	2	153	29	182	-	-	1	6	26	-	215	228		
(d) out of pocket expenses	2	-	-	-	21	4	25	-	-	-	1	3	-	29	31		
10 Advertisement and publicity	1,601	351	3	354	21,916	4,200	26,116	62	48	208	878	3,434	55	30,801	32,756		
11 Interest & Bank Charges	438	96	1	97	5,989	1,148	7,137	17	13	57	240	938	15	8,417	8,952		
12 Others (to be specified)																	
Data processing and outsourcing	43,767	9,584	68	9,652	599,118	114,810	713,928	1,685	1,305	5,672	23,992	93,896	1,499	841,977	895,396		
Marketing related expenses	1,257	275	2	277	17,209	3,298	20,507	48	37	163	689	2,697	43	24,184	25,718		
Software and hardware maintenance	3,096	678	5	683	42,378	8,121	50,499	119	92	401	1,697	6,641	106	59,555	63,334		
Policy Stamp expenses	30	7	-	7	408	78	486	1	1	4	16	63	1	572	609		
Directors' sitting fees	7	2	-	2	101	19	120	-	-	1	4	17	-	142	151		
Miscellaneous Expenses	224	506	4	510	31,634	6,061	37,695	89	69	(356)	1,267	4,956	79	43,799	44,533		
13 a) Depreciation for current period	1,454	318	2	320	19,902	3,814	23,716	56	43	188	797	3,118	50	27,968	29,742		
14 Service tax on premium	16	4	-	4	225	43	268	1	2	9	34	1	1	315	335		
TOTAL	73,681	16,592	119	16,711	1,037,169	198,754	1,235,923	2,915	2,258	9,164	41,535	162,544	2,595	1,456,934	1,547,326		

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,00,000 whichever is higher, shall be shown as a separate line item.