

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

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

31-Mar-19

FOR THE QUARTER ENDED 31st Mar 2019																	
	Particulars	Marine Revenue Account				Miscellaneous Revenue Account										Total	
		Fire Revenue Account	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
																	('000)
1	Employees' remuneration & welfare benefits	12,345	5,416	5	5,421	181,530	101,244	282,774	969	326	4,003	10,784	92,832	(7,151)	1,142	385,678	403,444
2	Travel, conveyance and vehicle running expenses	879	351	1	352	11,973	6,462	18,435	68	25	267	732	5,969	(268)	78	25,306	26,537
3	Training expenses	160	59	-	59	2,062	1,083	3,145	12	5	47	129	1,008	(18)	13	4,342	4,561
4	Rents, rates & taxes	667	376	-	376	12,135	7,291	19,426	56	13	259	669	6,581	(976)	71	26,099	27,142
5	Repairs	563	229	-	229	7,786	4,230	12,016	43	16	173	474	3,902	(200)	50	16,474	17,266
6	Printing & stationery	571	220	-	220	7,571	4,035	11,606	44	17	170	469	3,737	(121)	49	15,972	16,763
7	Communication	842	350	1	351	11,830	6,475	18,305	65	24	263	715	5,962	(349)	75	25,060	26,253
8	Legal & professional charges	356	137	-	137	4,709	2,508	7,217	27	10	105	292	2,324	(73)	31	9,933	10,426
9	Auditors' fees, expenses etc																
	(a) as auditor	23	10	-	10	338	188	526	2	1	7	20	172	(13)	2	717	750
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	2	1	-	1	35	20	55	-	-	1	2	16	(2)	0	72	75
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	31	10	-	10	366	182	548	2	1	8	24	173	7	2	765	806
	(d) out of pocket expenses	8	3	-	3	92	46	138	1	-	2	6	43	2	1	192	203
10	Advertisement and publicity	5,053	1,887	2	1,889	65,116	34,250	99,366	382	153	1,467	4,074	31,817	(601)	429	137,087	144,029
11	Interest & Bank Charges	549	217	-	217	7,415	3,987	11,402	42	16	166	454	3,687	(152)	48	15,663	16,429
12	Others (to be specified)																
	Data processing and outsourcing	(6,154)	(1,564)	(1)	(1,565)	(58,945)	(25,782)	(84,727)	(432)	(229)	(1,407)	(4,208)	(25,056)	(4,422)	(436)	(120,917)	(128,636)
	Marketing related expenses	6,121	2,873	1	2,874	95,175	54,241	149,416	490	151	2,082	5,537	49,502	(4,852)	588	202,914	211,909
	Software and hardware maintainance	2,140	949	1	950	31,755	17,778	49,533	169	56	700	1,880	16,287	(1,314)	199	67,510	70,600
	Policy Stamp expenses	4	-	-	-	372	-	372	4	-	1	146	213	-	(0)	736	740
	Directors' sitting fees	27	9	-	9	331	172	503	2	-	7	21	160	(2)	3	694	730
	Miscellaneous Expenses	(5,816)	1,120	1	1,121	38,684	20,314	58,998	228	92	(1,290)	2,424	18,876	(325)	255	79,257	74,562
13	a) Depreciation for current period	887	387	-	387	12,987	7,230	20,217	69	24	287	773	6,632	(499)	82	27,585	28,859
14	GST on premium	82	30	-	30	1,015	524	1,539	6	3	23	65	489	1	7	2,132	2,244
	TOTAL	19,340	13,070	11	13,081	434,330	246,478	680,808	2,249	704	7,341	25,482	225,326	(21,328)	2,688	923,270	955,692

FOR THE QUARTER ENDED 31st Mar 2018																	
Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	12,709	1,793	5	1,798	168,358	69,920	238,278	681	315	2,637	11,253	65,082	(11)	486	318,721	333,228	
2 Travel, conveyance and vehicle running expenses	806	140	-	140	11,639	4,257	15,896	42	21	163	716	3,898	(0)	30	20,765	21,711	
3 Training expenses	26	2	-	2	310	151	461	1	-	6	23	143	(0)	1	635	663	
4 Rents, rates & taxes	2,526	487	1	488	38,342	13,013	51,355	133	67	503	2,249	11,784	(1)	92	66,182	69,196	
5 Repairs	923	186	-	186	14,297	4,705	19,002	48	25	183	823	4,241	(0)	33	24,355	25,464	
6 Printing & stationery	622	118	-	118	9,358	3,226	12,584	33	16	125	554	2,929	(0)	23	16,264	17,004	
7 Communication	1,043	171	1	172	14,686	5,587	20,273	55	26	213	926	5,142	(1)	39	26,674	27,889	
8 Legal & professional charges	251	47	-	47	3,770	1,301	5,071	13	6	50	223	1,181	(0)	9	6,553	6,851	
9 Auditors' fees, expenses etc																	
(a) as auditor	23	4	-	4	306	124	430	1	-	5	20	116	(0)	1	573	600	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	3	-	-	-	31	13	44	-	-	1	2	12	(0)	(0)	59	62	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	1	-	-	-	11	8	19	-	-	-	1	7	(0)	0	27	28	
(d) out of pocket expenses	7	2	-	2	106	31	137	1	-	1	6	28	0	0	173	182	
10 Advertisement and publicity	1,505	217	1	218	20,092	8,258	28,350	80	37	312	1,334	7,677	(1)	57	37,846	39,569	
11 Interest & Bank Charges	458	79	-	79	6,564	2,424	8,988	24	12	93	406	2,221	(0)	17	11,761	12,298	
12 Others (to be specified)																	
Data processing and outsourcing	3,317	(2,179)	7	(2,172)	(54,924)	36,146	(18,777)	233	(9)	1,112	2,694	40,301	(29)	205	25,730	26,875	
Marketing related expenses	14,100	3,387	3	3,390	233,812	68,118	301,929	726	398	2,702	12,610	59,891	3	495	378,754	396,244	
Software and hardware maintainance	1,794	188	1	189	21,331	10,310	31,641	98	43	383	1,583	9,759	(2)	71	43,575	45,558	
Policy Stamp expenses	24	3	-	3	332	133	465	1	-	5	21	124	(0)	1	617	644	
Directors' sitting fees	24	5	-	5	376	119	495	2	-	4	22	107	(0)	1	631	660	
Miscellaneous Expenses	869	402	1	403	32,053	11,054	43,107	112	57	(698)	1,898	10,035	749	79	55,339	56,611	
13 a) Depreciation for current period	1,073	151	1	152	14,187	5,905	20,092	57	27	222	950	5,497	(1)	41	26,885	28,110	
14 Service tax/GST on premium	64	16	(1)	15	1,110	305	1,415	3	1	12	58	267	0	2	1,758	1,837	
TOTAL	42,168	5,219	20	5,239	536,146	245,108	781,254	2,344	1,043	8,034	38,372	230,441	704	1,683	1,063,874	1,111,282	

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.

PERIOD ENDED 31st Mar 2019																	
Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	65,519	20,676	12	20,688	739,183	361,834	1,101,017	4,781	2,199	17,059	48,932	341,834	18,823	5,117	1,539,762	1,625,969	
2 Travel, conveyance and vehicle running expenses	3,464	1,093	1	1,094	39,086	19,132	58,218	253	116	902	2,587	18,075	995	271	81,417	85,975	
3 Training expenses	479	151	-	151	5,406	2,646	8,052	35	16	125	358	2,500	138	37	11,261	11,891	
4 Rents, rates & taxes	6,469	2,041	1	2,042	72,981	35,724	108,705	472	217	1,684	4,831	33,751	1,858	505	152,023	160,534	
5 Repairs	2,362	745	-	745	26,651	13,045	39,696	172	79	615	1,765	12,325	679	184	55,515	58,622	
6 Printing & stationery	1,985	626	-	626	22,398	10,963	33,361	145	67	517	1,484	10,356	570	155	46,655	49,266	
7 Communication	3,780	1,193	1	1,194	42,643	20,874	63,517	276	127	984	2,823	19,721	1,086	295	88,829	93,803	
8 Legal & professional charges	1,226	387	-	387	13,834	6,772	20,606	89	41	319	916	6,398	352	96	28,817	30,430	
9 Auditors' fees, expenses etc																	
(a) as auditor	121	38	-	38	1,364	668	2,032	9	4	31	90	631	35	9	2,841	3,000	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	12	4	-	4	137	68	205	1	-	3	9	62	3	1	284	300	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	42	13	-	13	479	235	714	3	1	11	32	223	12	3	999	1,054	
(d) out of pocket expenses	13	4	-	4	144	71	215	1	-	3	10	67	4	1	301	318	
10 Advertisement and publicity	15,259	4,816	3	4,819	172,147	84,266	256,413	1,114	512	3,973	11,396	79,609	4,384	1,192	358,593	378,671	
11 Interest & Bank Charges	2,088	659	-	659	23,558	11,531	35,089	152	70	544	1,559	10,895	600	163	49,072	51,819	
12 Others (to be specified)																	
Data processing and outsourcing	7,038	2,221	2	2,223	79,404	38,868	118,272	514	237	1,832	5,256	36,720	2,022	550	165,403	174,663	
Marketing related expenses	38,984	12,303	6	12,309	439,802	215,284	655,086	2,846	1,309	10,150	29,113	203,385	11,200	3,045	916,134	967,427	
Software and hardware maintainance	11,729	3,701	2	3,703	132,323	64,773	197,096	856	394	3,054	8,760	61,192	3,370	916	275,638	291,070	
Policy Stamp expenses	16	-	-	-	1,111	-	1,111	26	-	3	610	740	-	-	2,490	2,506	
Directors' sitting fees	71	22	-	22	796	389	1,185	5	2	18	53	368	20	6	1,657	1,750	
Miscellaneous Expenses	(10,990)	2,818	2	2,820	100,739	49,312	150,051	652	300	(2,269)	6,669	46,585	2,565	697	205,250	197,080	
13 a) Depreciation for current period	4,635	1,463	1	1,464	52,296	25,599	77,895	338	156	1,207	3,462	24,184	1,332	362	108,936	115,035	
14 GST on premium	195	62	-	62	2,202	1,078	3,280	14	7	51	146	1,019	56	15	4,588	4,845	
TOTAL	154,497	55,036	31	55,067	1,968,684	963,132	2,931,816	12,754	5,854	40,816	130,860	910,640	50,104	13,620	4,096,464	4,306,028	

PERIOD ENDED 31st Mar 2018																
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	47,419	12,355	9	12,364	839,566	222,567	1,062,133	2,422	1,368	8,932	42,500	192,929	14	1,645	1,311,943	1,371,726
2 Travel, conveyance and vehicle running expenses	2,414	629	-	629	42,742	11,331	54,073	123	70	455	2,164	9,822	1	83	66,791	69,834
3 Training expenses	120	31	-	31	2,126	564	2,690	6	3	23	108	489	0	4	3,323	3,474
4 Rents, rates & taxes	6,436	1,677	1	1,678	113,944	30,207	144,151	329	186	1,212	5,768	26,184	2	222	178,055	186,169
5 Repairs	2,179	568	-	568	38,580	10,228	48,808	111	63	411	1,953	8,866	1	75	60,288	63,035
6 Printing & stationery	1,645	429	-	429	29,133	7,723	36,856	84	47	310	1,475	6,695	1	57	45,525	47,599
7 Communication	3,368	878	1	879	59,637	15,810	75,447	172	97	635	3,018	13,704	1	117	93,191	97,438
8 Legal & professional charges	665	173	-	173	11,779	3,122	14,901	34	19	125	596	2,706	0	23	18,404	19,242
9 Auditors' fees, expenses etc																
(a) as auditor	83	22	-	22	1,469	389	1,858	4	2	16	74	338	0	3	2,295	2,400
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	9	2	-	2	153	41	194	-	-	2	8	35	0	0	239	250
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	7	2	-	2	130	35	165	-	-	1	7	30	0	0	203	212
(d) out of pocket expenses	11	3	-	3	193	51	244	1	-	2	10	44	0	0	301	315
10 Advertisement and publicity	5,529	1,441	1	1,442	97,899	25,953	123,852	282	159	1,042	4,956	22,497	2	191	152,981	159,952
11 Interest & Bank Charges	1,396	364	-	364	24,709	6,550	31,259	71	40	263	1,251	5,678	1	48	38,611	40,371
12 Others (to be specified)																
Data processing and outsourcing	72,912	18,997	14	19,011	1,290,912	342,217	1,633,129	3,724	2,104	13,736	65,346	296,647	22	2,528	2,017,235	2,109,158
Marketing related expenses	20,653	5,381	4	5,385	360,533	96,937	457,469	1,055	597	3,891	18,509	84,027	8	713	566,270	592,308
Software and hardware maintenance	8,183	2,132	2	2,134	144,874	38,406	183,280	418	236	1,542	7,334	33,291	2	284	226,387	236,704
Policy Stamp expenses	86	22	-	22	1,530	405	1,935	4	2	16	77	352	0	3	2,389	2,497
Directors' sitting fees	50	13	-	13	881	234	1,115	3	1	9	45	203	0	2	1,378	1,441
Miscellaneous Expenses	(6,071)	1,470	1	1,471	99,923	26,489	126,412	288	163	(1,789)	5,058	22,962	751	196	154,041	149,441
13 a) Depreciation for current period	4,014	1,046	1	1,047	71,070	18,841	89,911	205	116	756	3,598	16,332	1	139	111,058	116,119
14 Service tax/GST on premium	81	21	-	21	1,436	380	1,816	4	2	15	73	330	0	3	2,243	2,345
TOTAL	171,189	47,656	34	47,690	3,233,219	858,479	4,091,698	9,340	5,275	31,605	163,928	744,160	807	6,338	5,053,151	5,272,030

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.