

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



Royal Sundaram General Insurance Co. Ltd

31-Mar-21

Particulars	FOR THE QUARTER ENDED 31st Mar 2021																
	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	
1 Employees' remuneration & welfare benefits	5,054	732	-	732	52,025	297,215	349,240	157	56	809	3,836	37,655	192	(84)	391,861	(900)	397,647
2 Travel, conveyance and vehicle running expenses	365	96	-	96	4,365	7,175	11,540	22	9	62	301	1,640	28	13	13,615		14,076
3 Training expenses	(3)	(2)	-	(2)	(52)	387	335	(1)	-	-	(5)	21	(1)	(1)	348		343
4 Rents, rates & taxes	247	1	-	1	2,041	26,281	28,322	(1)	(2)	36	167	2,728	(3)	(20)	31,228		31,476
5 Repairs	401	94	-	94	4,640	11,656	16,296	21	9	66	326	2,087	28	10	18,843		19,338
6 Printing & stationery	220	50	-	50	2,530	6,693	9,223	13	5	36	178	1,166	15	5	10,642		10,912
7 Communication	481	112	-	112	5,544	14,442	19,986	25	10	80	389	2,538	33	11	23,073		23,666
8 Legal & professional charges	140	34	-	34	1,647	3,404	5,051	7	3	25	116	678	11	4	5,895		6,069
9 Auditors' fees, expenses etc																	
(a) as auditor	12	2	-	2	129	518	647	1	1	2	9	75	1	-	736		750
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	1	1	-	1	13	52	65	-	-	1	1	7	(1)	-	73		75
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(c) in any other capacity	16	4	-	4	189	334	523	1	-	3	13	73	1	1	615		635
(d) out of pocket expenses	3	1	-	1	32	53	85	-	-	2	12	(0)	-	-	99		103
10 Advertisement and publicity	2,554	535	-	535	28,691	95,824	124,515	115	49	421	2,039	14,940	153	33	142,265		145,354
11 Interest & Bank Charges	307	64	-	64	3,444	11,638	15,082	14	6	50	247	1,805	19	4	17,226		17,597
12 Others (to be specified)																	
Data processing and outsourcing	3,768	892	-	892	43,708	107,645	151,353	202	86	626	3,063	19,481	261	94	175,165		179,825
Marketing related expenses	10,442	2,647	-	2,647	123,547	240,792	364,339	603	261	1,747	8,586	49,633	783	340	426,293		439,382
Software and hardware maintenance	2,133	481	-	481	24,408	68,717	93,125	109	46	353	1,720	11,615	140	42	107,151		109,765
Policy Stamp expenses	4	-	(0)	(0)	987	-	987	5	-	1	327	138	-	2	1,460		1,463
Directors' sitting fees	15	3	-	3	167	378	545	2	1	2	70	1	(0)	(0)	632		650
Miscellaneous Expenses	720	143	-	143	3,506	13,838	17,343	37	6	(460)	279	2,051	17	(26)	19,247		20,110
13 (a) Depreciation for current period	518	98	-	98	5,661	23,021	28,682	21	8	85	407	3,301	28	2	32,534		33,150
14 GST on premium	17	3	-	3	187	938	1,125	1	-	3	13	124	1	0	1,268		1,288
<b>TOTAL</b>	<b>27,415</b>	<b>5,991</b>	<b>(0)</b>	<b>5,991</b>	<b>307,409</b>	<b>931,001</b>	<b>1,238,410</b>	<b>1,354</b>	<b>554</b>	<b>3,948</b>	<b>22,027</b>	<b>151,839</b>	<b>1,707</b>	<b>430</b>	<b>1,420,268</b>		<b>1,453,674</b>

Particulars	FOR THE QUARTER ENDED 31st Mar 2020																
	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	
1 Employees' remuneration & welfare benefits	14,043	3,955	-	3,955	170,473	166,104	336,577	1,465	426	2,670	12,242	79,271	(1,984)	249	430,916	(900)	448,914
2 Travel, conveyance and vehicle running expenses	945	253	-	253	10,983	9,820	20,803	87	28	185	774	4,988	155	28	27,048		28,246
3 Training expenses	110	32	-	32	1,369	1,396	2,765	12	3	21	99	644	(35)	1	3,510		3,652
4 Rents, rates & taxes	1,329	374	-	374	16,134	15,715	31,849	139	40	252	1,159	7,502	(183)	23	40,781		42,484
5 Repairs	584	159	-	159	6,860	6,293	13,153	36	18	113	486	3,137	45	13	17,021		17,764
6 Printing & stationery	877	228	-	228	9,891	8,599	18,190	74	27	175	689	4,417	313	32	23,917		25,022
7 Communication	1,008	274	-	274	11,848	10,856	22,704	96	31	196	840	5,416	83	27	29,393		30,675
8 Legal & professional charges	333	84	-	84	3,674	2,955	6,629	27	10	66	254	1,623	158	14	8,781		9,198
9 Auditors' fees, expenses etc																	
(a) as auditor	23	6	-	6	285	276	561	3	1	4	20	135	(3)	-	721		750
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	3	1	-	1	29	27	56	-	-	-	2	13	-	-	71		75
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(c) in any other capacity	6	2	-	2	96	98	194	1	-	2	7	46	(1)	-	249		257
(d) out of pocket expenses	1	-	-	-	11	12	23	1	-	1	-	5	(3)	-	27		28
10 Advertisement and publicity	3,970	1,051	-	1,051	45,555	39,759	85,314	354	122	781	3,197	20,553	952	126	111,399		116,420
11 Interest & Bank Charges	542	146	-	146	6,325	5,717	12,042	51	17	106	447	2,881	70	15	15,629		16,317
12 Others (to be specified)																	
Data processing and outsourcing	1,988	628	-	628	26,777	30,745	57,522	268	59	351	1,998	13,085	(1,802)	(21)	71,460		74,076
Marketing related expenses	12,127	3,145	-	3,145	136,688	114,747	251,435	1,024	374	2,408	9,520	61,057	4,313	429	330,559		345,832
Software and hardware maintenance	2,354	671	-	671	28,878	28,880	57,558	252	71	445	2,083	13,502	(510)	35	73,436		76,461
Policy Stamp expenses	4	-	-	-	497	-	497	5	-	1	103	213	-	-	819		823
Directors' sitting fees	27	7	-	7	306	280	586	2	1	6	22	136	13	1	736		770
Miscellaneous Expenses	(1,726)	150	-	150	7,791	7,645	15,436	80	20	(622)	567	3,685	(105)	20	19,082		17,503
13 (a) Depreciation for current period	912	257	-	257	11,080	10,840	21,920	95	28	173	797	5,155	(143)	16	28,041		29,210
14 Service tax/GST on premium	121	31	-	31	1,333	1,070	2,403	10	4	24	92	586	54	5	3,178		3,330
<b>TOTAL</b>	<b>39,581</b>	<b>11,454</b>	<b>-</b>	<b>11,454</b>	<b>496,883</b>	<b>461,304</b>	<b>958,187</b>	<b>4,102</b>	<b>1,280</b>	<b>7,358</b>	<b>35,398</b>	<b>228,050</b>	<b>1,386</b>	<b>1,012</b>	<b>1,236,772</b>		<b>1,287,807</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.

YEAR ENDED 31st Mar 2021																	
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	
1 Employees' remuneration & welfare benefits	55,893	15,671	-	15,671	682,930	795,848	1,478,778	3,596	1,591	9,457	46,856	228,566	4,705	2,499	1,776,048	1,847,612	
2 Travel, conveyance and vehicle running expenses	814	228	-	228	9,931	11,573	21,504	52	23	138	681	3,324	68	36	25,826	26,868	
3 Training expenses	93	26	-	26	1,143	1,331	2,474	6	3	16	78	382	8	4	2,971	3,090	
4 Rents, rates & taxes	5,384	1,510	-	1,510	65,786	76,663	142,449	346	153	910	4,514	22,018	453	241	171,084	177,978	
5 Repairs	1,744	489	-	489	21,304	24,827	46,131	112	50	294	1,462	7,130	147	78	55,404	57,637	
6 Printing & stationery	1,025	287	-	287	12,523	14,593	27,116	67	29	173	859	4,191	86	46	32,567	33,879	
7 Communication	2,196	616	-	616	26,831	31,267	58,098	141	62	372	1,841	8,980	185	98	69,777	72,589	
8 Legal & professional charges	458	128	-	128	5,600	6,526	12,126	29	13	79	385	1,874	39	20	14,565	15,151	
9 Auditors' fees, expenses etc																	
(a) as auditor	91	25	-	25	1,109	1,292	2,401	6	3	15	76	371	8	4	2,884	3,000	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	9	3	-	3	111	129	240	1	-	2	8	37	(0)	-	288	300	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	41	11	-	11	493	575	1,068	3	1	7	34	165	3	2	1,283	1,335	
(d) out of pocket expenses	6	2	-	2	71	83	154	-	-	1	5	24	(0)	-	184	192	
10 Advertisement and publicity	15,962	4,475	-	4,475	195,033	227,281	422,314	1,027	454	2,701	13,381	65,275	1,345	714	507,209	527,646	
11 Interest & Bank Charges	1,946	346	-	346	23,783	27,715	51,498	125	55	329	1,632	7,960	165	87	61,851	64,343	
12 Others (to be specified)																	
Data processing and outsourcing	15,954	4,473	-	4,473	194,935	227,167	422,102	1,026	454	2,699	13,375	65,241	1,343	713	506,953	527,380	
Marketing related expenses	31,244	8,760	-	8,760	381,749	444,869	826,618	2,010	889	5,286	26,192	127,765	2,630	1,397	992,787	1,032,791	
Software and hardware maintenance	10,787	3,024	-	3,024	131,806	153,600	285,406	694	307	1,825	9,043	44,114	908	482	342,779	356,590	
Policy Stamp expenses	12	-	-	-	1,506	1,506	3,012	24	-	3	565	492	-	2	2,592	2,604	
Directors' sitting fees	54	15	-	15	656	765	1,421	5	2	9	45	217	5	3	1,376	1,375	
Miscellaneous Expenses	(4,049)	846	-	846	29,514	34,394	63,908	177	70	(1,902)	2,237	10,496	203	105	75,294	72,091	
13 Depreciation for current period	172	48	-	1,135	49,463	57,641	107,104	260	115	685	3,394	16,555	341	181	128,635	133,818	
14 GST on premium	48	-	-	2,105	2,453	4,558	11	5	29	144	705	15	8	5,475	5,695		
<b>TOTAL</b>	<b>143,884</b>	<b>42,318</b>	<b>-</b>	<b>42,318</b>	<b>1,838,382</b>	<b>2,140,592</b>	<b>3,978,974</b>	<b>9,718</b>	<b>4,279</b>	<b>23,128</b>	<b>126,807</b>	<b>615,882</b>	<b>12,655</b>	<b>6,719</b>	<b>4,778,162</b>	<b>4,964,364</b>	

YEAR ENDED 31st Mar 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	
1 Employees' remuneration & welfare benefits	71,602	17,222	-	17,222	754,209	533,305	1,287,514	4,841	2,233	14,758	50,924	323,266	55,786	3,632	1,742,954	1,831,778	
2 Travel, conveyance and vehicle running expenses	3,540	851	-	851	37,296	26,372	63,668	239	109	730	2,518	15,987	2,759	180	86,190	90,581	
3 Training expenses	649	156	-	156	6,836	4,835	11,671	44	20	134	461	2,929	506	34	15,798	16,603	
4 Rents, rates & taxes	6,770	1,628	-	1,628	71,313	50,425	121,738	458	211	1,395	4,815	30,564	5,278	343	164,802	173,200	
5 Repairs	2,406	579	-	579	25,340	17,919	43,259	163	75	496	1,711	10,863	1,874	120	58,561	61,546	
6 Printing & stationery	2,527	608	-	608	26,622	18,824	45,446	171	79	521	1,798	11,410	1,969	129	61,523	64,658	
7 Communication	4,138	995	-	995	43,991	30,823	74,414	280	129	853	2,943	18,684	3,224	211	100,738	105,871	
8 Legal & professional charges	783	188	-	188	8,243	5,829	14,072	53	24	161	557	3,533	610	40	19,049	20,020	
9 Auditors' fees, expenses etc																	
(a) as auditor	117	28	-	28	1,235	873	2,108	8	4	24	83	532	90	6	2,855	3,000	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	12	3	-	3	124	87	211	1	-	2	8	53	9	1	285	300	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	46	11	-	11	487	344	831	3	1	10	33	208	37	2	1,125	1,182	
(d) out of pocket expenses	8	2	-	2	81	56	137	1	-	2	5	36	4	-	185	195	
10 Advertisement and publicity	13,503	3,248	-	3,248	142,234	100,575	242,810	913	421	2,783	9,603	60,963	10,521	686	328,699	345,450	
11 Interest & Bank Charges	2,113	508	-	508	22,262	15,742	38,004	143	66	436	1,503	9,542	1,647	107	51,448	54,069	
12 Others (to be specified)																	
Data processing and outsourcing	16,908	4,067	-	4,067	178,095	125,932	304,027	1,144	527	3,484	12,025	76,334	13,174	856	411,571	432,546	
Marketing related expenses	34,985	8,414	-	8,414	368,504	260,570	629,074	2,361	1,091	7,212	24,881	157,954	27,254	1,773	851,600	894,999	
Software and hardware maintenance	12,788	3,076	-	3,076	134,698	95,246	229,944	864	399	2,636	9,095	57,734	9,963	648	311,283	327,147	
Policy Stamp expenses	14	-	-	-	1,217	-	1,217	25	-	3	605	785	-	-	2,635	2,649	
Directors' sitting fees	70	17	-	17	740	524	1,264	5	2	15	51	318	54	4	1,713	1,800	
Miscellaneous Expenses	(8,909)	942	-	942	35,149	24,854	60,003	343	109	(5,664)	2,571	15,628	2,599	379	75,868	67,901	
13 Depreciation for current period	4,708	1,132	-	1,132	49,581	35,059	84,640	318	147	970	3,347	21,250	3,667	239	114,578	120,418	
14 GST on premium	277	67	-	2,916	2,062	4,978	19	9	57	197	1,248	216	14	6,738	7,082		
<b>TOTAL</b>	<b>169,055</b>	<b>43,742</b>	<b>-</b>	<b>43,742</b>	<b>1,910,773</b>	<b>1,350,256</b>	<b>3,261,029</b>	<b>12,297</b>	<b>5,656</b>	<b>31,018</b>	<b>129,734</b>	<b>819,820</b>	<b>141,241</b>	<b>9,403</b>	<b>4,410,198</b>	<b>4,622,995</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.