

PERIODIC DISCLOSURES
FORM NL-Y-OPERATING EXPENSES SCHEDULE

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

31-Mar-18



Particulars	Pre Revenue Account		Marine Revenue Account				Miscellaneous Revenue Account							Total	
	Fire	Marine	Marine Hull	Marine Total	Motor OD	Motor TP	Motor	Insurers' Compensation/ Re-insurance Liability	Total Pooled Assets	Engineering	Total Periodic Account	Total Items Revenue	Others		Miscellaneous Us Total
1 Employees' remuneration & welfare benefits	12,709	1,750	-	1,750	1,88,338	69,920	2,38,278	481	315	2,837	11,253	65,082	478	3,18,320	1,400
2 Travel, conveyance and vehicle running expenses	808	140	-	140	11,839	4,227	15,806	43	21	163	176	3,898	20	20,365	32,511
3 Printing expenses	49	2	-	2	139	121	260	1	-	-	4	239	-	433	468
4 Rent, rates & taxes	2,528	487	-	487	38,342	13,013	51,355	133	67	603	2,249	11,784	93	66,183	66,197
5 Depreciation	923	165	-	165	14,207	4,705	19,912	48	20	183	823	4,241	33	24,353	25,044
6 Postage & stationery	628	119	-	119	7,018	2,226	9,244	13	12	124	124	292	-	416	1,042
7 Communication	1,043	171	-	171	14,846	5,587	20,433	55	26	213	926	5,142	30	26,614	27,807
8 Legal & professional charges	234	41	-	41	3,770	1,203	4,973	13	6	59	221	1,181	-	6,203	6,831
9 Auditors fees, expenses etc	22	4	-	4	298	124	420	1	-	1	20	116	-	373	600
10 As an advisor or in any other capacity, in respect of:															
(i) Treatments matters	-	-	-	-	31	37	68	-	-	1	2	12	-	50	62
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) - in any other capacity	-	-	-	-	11	8	19	-	-	-	-	-	-	27	47
11 - out of pocket expenses	-	-	-	-	109	31	140	-	-	-	-	-	-	170	182
12 Advertisement and publicity	1,503	217	-	217	20,092	8,258	28,350	80	37	312	1,134	2,677	56	37,846	39,500
13 Interest & Bank Charge	454	79	-	79	6,564	2,244	8,808	24	12	93	408	2,221	121	11,300	12,250
14 Other (to be specified)															
(i) Marine processing and commission	3,217	12,173	-	12,173	184,524	36,146	181,777	233	109	1,122	2,044	40,301	170	25,730	36,513
(ii) Marketing related expenses	14,100	3,787	-	3,787	2,30,942	68,118	1,07,099	726	384	2,702	12,818	59,891	498	1,83,884	1,01,714
(iii) Software and hardware maintenance	3,704	188	-	188	31,111	10,119	41,230	88	41	365	1,282	5,097	26	48,255	48,281
(iv) Policy Stamp expenses	24	3	-	3	352	133	485	-	-	3	21	124	-	417	604
(v) Director's sitting fees	189	405	-	405	32,023	11,024	43,047	112	51	498	1,898	10,035	825	55,318	56,539
(vi) Miscellaneous Expenses	1,073	151	-	151	14,187	5,005	20,992	57	27	222	880	3,497	40	26,883	28,110
(vii) Depreciation on current period	78	10	-	10	3,101	305	3,406	3	1	13	58	267	-	3,777	3,820
(viii) Service tax on premium	42,148	5,210	-	5,210	2,42,189	79,364	2,34,144	2,344	1,043	8,054	38,372	2,36,482	2,387	10,69,005	11,16,412

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																Fire
1 Employees' remuneration & welfare benefits	8,824	2,074	-	2,074	2,17,000	38,094	2,55,094	468	197	1,548	6,175	28,268	464	2,93,161	1,68,397	
2 Travel, conveyance and vehicle running expenses	803	274	-	274	22,058	9,764	25,822	44	26	152	176	3,754	43	29,919	30,392	
3 Printing expenses	40	21	-	21	2,929	478	3,407	6	3	19	90	356	-	3,883	4,017	
4 Rent, rates & taxes	1,624	313	-	313	13,262	4,139	17,401	49	24	184	667	3,173	33	20,524	20,557	
5 Depreciation	340	113	-	113	8,660	1,561	10,221	17	9	62	316	1,147	18	11,730	12,048	
6 Postage & stationery	259	100	-	100	14,812	2,412	17,224	21	19	97	407	1,414	30	19,118	20,023	
7 Communication	733	361	-	361	20,208	9,373	29,581	39	20	182	713	2,627	43	37,130	38,363	
8 Legal & professional charges	142	76	-	76	4,013	1,74	5,757	5	4	24	109	389	-	5,790	5,923	
9 Auditors fees, expenses etc	11	4	-	4	424	15	439	-	-	1	16	58	-	373	600	
10 As an advisor or in any other capacity, in respect of:																
(i) Treatments matters	-	-	-	-	4	5	9	-	-	1	6	15	-	30	42	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iv) - in any other capacity	-	-	-	-	130	103	233	-	-	-	-	-	-	333	363	
11 - out of pocket expenses	-	-	-	-	141	44	185	-	-	-	-	-	-	229	231	
12 Advertisement and publicity	1,427	218	-	218	12,420	7,034	19,454	85	31	290	1,378	5,192	83	26,132	28,143	
13 Interest & Bank Charge	222	74	-	74	5,014	1,771	6,785	13	6	49	201	742	12	7,537	7,600	
14 Other (to be specified)																
(i) Marine processing and commission	11,880	41,100	-	41,100	5,11,548	10,007	5,21,555	698	330	2,000	10,212	1,104	17,038	132,048		
(ii) Marketing related expenses	2,224	948	-	948	58,403	9,986	68,389	113	66	408	2,082	7,536	121	78,483	81,609	
(iii) Software and hardware maintenance	4,230	474	-	474	43,567	12,584	56,151	82	45	366	1,476	6,029	30	60,155	60,185	
(iv) Policy Stamp expenses	4	4	-	4	114	37	151	-	-	3	20	107	-	191	195	
(v) Director's sitting fees	189	405	-	405	32,010	11,011	43,021	112	51	498	1,898	10,035	825	55,318	56,539	
(vi) Miscellaneous Expenses	1,073	151	-	151	14,187	5,005	20,992	57	27	222	880	3,497	40	26,883	28,110	
(vii) Depreciation on current period	81	20	-	20	19,800	3,489	23,289	18	10	141	551	2,669	43	27,000	28,110	
(viii) Service tax on premium	1,074	177	-	177	1,000	312	1,312	11	6	49	410	1,771	121	13,099	13,120	
(ix) Other																
(x) Total	19,094	11,864	-	11,864	22,18,993	10,46,458	1,81,27,611	12,22,064	1,076	1,064	6,084	38,313	1,39,372	2,206	14,12,191	14,68,793

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

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1 Employees' remuneration & welfare benefits	17,419	12,355	-	12,355	9,39,596	2,23,567	10,63,163	2,422	1,368	8,932	43,500	1,95,929	1,659	13,11,943	13,57,799
2 Travel, conveyance and vehicle running expenses	3,414	620	-	620	42,542	11,331	54,073	123	70	455	2,184	9,822	84	66,791	69,834
3 Printing expenses	120	31	-	31	2,236	364	2,600	6	3	21	108	489	-	3,133	3,474
4 Rent, rates & taxes	8,430	1,671	-	1,671	1,13,944	30,207	1,44,151	129	104	1,232	5,798	26,144	224	1,78,085	1,86,709
5 Depreciation	2,378	508	-	508	38,360	10,228	48,588	111	62	471	1,283	8,066	70	60,288	61,024
6 Postage & stationery	1,643	420	-	420	29,133	7,723	36,856	84	41	110	1,475	6,478	53	45,523	47,520
7 Communication	3,004	263	-	263	14,818	5,419	20,237	52	26	213	819	3,119	31	24,424	25,264
8 Legal & professional charges	665	173	-	173	11,770	2,122	14,892	14	13	125	306	1,106	-	18,064	18,243
9 Auditors fees, expenses etc	83	22	-	22	1,409	109	1,518	4	2	16	74	318	-	2,205	2,400
10 As an advisor or in any other capacity, in respect of:															
(i) Treatments matters	-	-	-	-	153	41	194	-	-	2	8	35	-	239	280
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) - in any other capacity	-	-	-	-	2	10	12	-	-	-	-	-	-	20	22
11 - out of pocket expenses	-	-	-	-	3	93	96	-	-	-	-	-	-	100	103
12 Advertisement and publicity	5,208	781	-	781	1,44,217	97,899	2,42,116	282	109	1,082	4,306	20,497	191	1,68,904	1,80,920
13 Interest & Bank Charge	1,308	364	-	364	24,509	8,550	33,059	71	30	263	1,251	5,678	28	38,611	40,371
14 Other (to be specified)															
(i) Marine processing and commission	12,012	18,997	-	18,997											