

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

Royal Sundaram General Insurance Co. Ltd

31-Dec-19

FOR THE QUARTER ENDED 31st Dec 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	10,230	4,644	-	4,644	204,954	128,102	333,056	913	379	3,224	9,582	66,984	23,163	796	438,097	452,971	
2 Travel, conveyance and vehicle running expenses	563	228	-	228	10,049	6,286	16,335	46	20	164	495	3,398	1,118	41	21,617	22,408	
3 Training expenses	24	30	-	30	1,346	838	2,184	5	1	17	45	359	164	5	2,780	2,834	
4 Rents, rates & taxes	1,108	465	-	465	20,498	12,819	33,317	94	40	331	992	6,855	2,293	83	44,005	45,578	
5 Repairs	404	162	-	162	7,129	4,461	11,590	33	14	117	353	2,421	792	29	15,349	15,915	
6 Printing & stationery	242	124	-	124	5,465	3,414	8,879	24	9	82	243	1,729	627	20	11,613	11,979	
7 Communication	665	272	-	272	12,014	7,514	19,528	56	24	195	587	4,049	1,339	49	25,827	26,764	
8 Legal & professional charges	139	47	-	47	2,081	1,304	3,385	10	5	37	112	748	225	9	4,530	4,716	
9 Auditors' fees, expenses etc																	
(a) as auditor	18	8	-	8	339	211	550	1	1	6	16	111	37	2	724	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	1	1	-	1	34	21	55	1	-	1	1	11	3	1	73	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	11	4	-	4	162	101	263	1	-	3	8	56	17	-	348	363	
(d) out of pocket expenses	3	1	-	1	34	21	55	-	-	-	2	14	4	-	75	79	
10 Advertisement and publicity	43	467	-	467	20,724	12,871	33,595	65	12	225	572	4,916	2,630	41	42,056	42,566	
11 Interest & Bank Charges	413	151	-	151	6,665	4,173	10,838	32	14	113	344	2,328	730	29	14,428	14,992	
12 Others (to be specified)																	
Data processing and outsourcing	5,434	1,711	-	1,711	75,403	47,267	122,670	382	182	1,357	4,195	27,772	8,040	358	164,956	172,101	
Marketing related expenses	5,745	1,970	-	1,970	86,858	54,405	141,263	423	196	1,513	4,626	31,028	9,409	393	188,851	196,566	
Software and hardware maintenance	2,095	886	-	886	39,084	24,440	63,524	178	76	629	1,885	13,045	4,376	157	83,870	86,851	
Policy Stamp expenses	3	-	-	-	48	-	48	7	-	-	116	205	-	-	376	379	
Directors' sitting fees	6	3	-	3	142	89	231	3	1	2	6	45	15	1	301	310	
Miscellaneous Expenses	1,761	650	-	650	21,158	13,213	34,371	95	39	109	1,127	7,174	2,426	277	45,618	48,029	
13 a) Depreciation for current period	718	314	-	314	13,866	8,669	22,535	63	26	220	657	4,583	1,559	55	29,698	30,730	
14 GST on premium	28	13	-	13	560	346	906	2	1	9	26	183	68	2	1,197	1,238	
<b>TOTAL</b>	<b>29,654</b>	<b>12,151</b>	<b>-</b>	<b>12,151</b>	<b>528,613</b>	<b>330,565</b>	<b>859,178</b>	<b>2,432</b>	<b>1,039</b>	<b>8,354</b>	<b>25,990</b>	<b>178,013</b>	<b>59,036</b>	<b>2,347</b>	<b>1,136,389</b>	<b>1,178,194</b>	

FOR THE QUARTER ENDED 31st Dec 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	16,488	5,718	4	5,722	206,804	94,033	300,836	1,437	692	5,058	10,191	82,113	3,851	993	405,172	427,381	
2 Travel, conveyance and vehicle running expenses	1,042	341	-	341	12,361	5,666	18,027	85	41	299	679	5,089	333	68	24,620	26,003	
3 Training expenses	70	27	-	27	965	434	1,399	7	3	24	39	361	6	4	1,842	1,939	
4 Rents, rates & taxes	2,152	716	1	717	25,941	11,862	37,803	180	87	629	1,381	10,565	633	137	51,415	54,284	
5 Repairs	563	194	-	194	7,043	3,203	10,246	49	23	173	349	2,800	133	34	13,807	14,564	
6 Printing & stationery	330	124	-	124	4,454	2,004	6,458	31	15	111	188	1,686	37	18	8,543	8,997	
7 Communication	1,017	343	-	343	12,436	5,676	18,112	87	41	302	644	5,018	277	63	24,544	25,904	
8 Legal & professional charges	191	73	-	73	2,632	1,181	3,813	18	9	66	107	985	16	10	5,023	5,287	
9 Auditors' fees, expenses etc																	
(a) as auditor	29	10	-	10	364	166	530	3	1	9	17	143	6	2	711	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	3	1	-	1	35	17	52	1	-	-	2	15	1	0	71	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(1)	-	-	-	3	1	4	-	-	-	(1)	(2)	(2)	(0)	(1)	(2)	
(d) out of pocket expenses	1	-	-	-	16	8	24	-	-	-	1	7	0	0	32	33	
10 Advertisement and publicity	3,232	1,115	-	1,115	40,336	18,354	58,690	280	135	986	2,008	16,067	780	196	79,142	83,489	
11 Interest & Bank Charges	621	203	-	203	7,360	3,374	10,734	51	24	178	404	3,030	198	40	14,659	15,483	
12 Others (to be specified)																	
Data processing and outsourcing	1,973	867	1	868	31,047	13,711	44,758	218	105	793	914	10,735	(322)	74	57,275	60,116	
Marketing related expenses	4,252	1,464	2	1,466	(37,118)	97,196	60,078	587	298	1,191	5,461	47,762	2,246	422	118,044	123,762	
Software and hardware maintenance	2,867	1,004	-	1,004	36,283	16,477	52,760	252	122	889	1,758	14,326	631	170	70,908	74,779	
Policy Stamp expenses	3	-	-	-	371	-	371	8	-	1	136	184	-	0	700	703	
Directors' sitting fees	17	6	-	6	205	93	298	1	1	5	11	85	5	1	407	430	
Miscellaneous Expenses	(498)	735	1	736	27,052	12,206	39,257	197	89	(522)	1,755	11,226	660	142	52,805	53,043	
13 a) Depreciation for current period	1,164	404	1	405	14,600	6,639	21,239	102	49	357	720	5,799	273	69	28,608	30,177	
14 GST on premium	62	19	-	19	702	324	1,026	5	2	17	42	299	25	4	1,420	1,501	
<b>TOTAL</b>	<b>35,578</b>	<b>13,365</b>	<b>9</b>	<b>13,374</b>	<b>393,891</b>	<b>292,623</b>	<b>686,514</b>	<b>3,599</b>	<b>1,737</b>	<b>10,566</b>	<b>26,806</b>	<b>218,292</b>	<b>9,785</b>	<b>2,448</b>	<b>959,748</b>	<b>1,008,701</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 31st Dec 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	57,559	13,267	-	13,267	583,736	367,201	950,937	3,376	1,807	12,088	38,682	243,995	57,770	3,384	1,312,039	1,382,865	
2 Travel, conveyance and vehicle running expenses	2,595	598	-	598	26,313	16,552	42,865	152	81	545	1,744	10,999	2,604	152	59,142	62,335	
3 Training expenses	539	124	-	124	5,467	3,439	8,906	32	17	113	362	2,285	541	33	12,289	12,952	
4 Rents, rates & taxes	5,441	1,254	-	1,254	55,179	34,710	89,889	319	171	1,143	3,656	23,062	5,461	320	124,021	130,716	
5 Repairs	1,822	420	-	420	18,480	11,626	30,106	107	57	383	1,225	7,726	1,829	107	41,540	43,782	
6 Printing & stationery	1,650	380	-	380	16,731	10,525	27,256	97	52	346	1,109	6,993	1,656	97	37,606	39,636	
7 Communication	3,130	721	-	721	31,743	19,967	51,710	184	98	657	2,103	13,268	3,141	184	71,345	75,196	
8 Legal & professional charges	450	104	-	104	4,569	2,874	7,443	26	14	95	303	1,910	452	26	10,268	10,822	
9 Auditors' fees, expenses etc																	
(a) as auditor	94	22	-	22	950	597	1,547	5	3	20	63	397	93	6	2,134	2,250	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	9	2	-	2	95	60	155	1	-	2	6	40	9	1	214	225	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	40	9	-	9	391	246	637	2	1	8	26	162	38	2	876	925	
(d) out of pocket expenses	7	2	-	2	70	44	114	-	-	1	5	31	7	-	158	167	
10 Advertisement and publicity	9,533	2,197	-	2,197	96,679	60,816	157,495	559	299	2,002	6,406	40,410	9,569	560	217,300	229,030	
11 Interest & Bank Charges	1,571	362	-	362	15,937	10,025	25,962	92	49	330	1,056	6,661	1,577	92	35,819	37,752	
12 Others (to be specified)																	
Data processing and outsourcing	14,920	3,439	-	3,439	151,318	95,187	246,505	876	468	3,133	10,027	63,249	14,976	877	340,111	358,470	
Marketing related expenses	19,115	4,406	-	4,406	193,858	121,946	315,804	1,118	600	4,017	12,846	81,031	19,185	1,124	435,725	459,246	
Software and hardware maintenance	10,434	2,405	-	2,405	105,820	66,566	172,386	612	328	2,191	7,012	44,232	10,473	613	237,847	250,686	
Policy Stamp expenses	10	-	-	-	720	-	720	20	-	2	502	572	-	-	1,816	1,826	
Directors' sitting fees	43	10	-	10	434	274	708	3	1	9	29	182	42	3	977	1,030	
Miscellaneous Expenses	(3,440)	1,655	-	1,655	65,316	41,086	106,402	382	206	(4,255)	4,519	27,809	6,460	579	142,102	140,317	
13 a) Depreciation for current period	3,796	875	-	875	38,501	24,219	62,720	223	119	797	2,550	16,095	3,810	223	86,537	91,208	
14 GST on premium	156	36	-	36	1,583	992	2,575	9	5	33	105	662	162	9	3,560	3,752	
<b>TOTAL</b>	<b>129,474</b>	<b>32,288</b>	<b>-</b>	<b>32,288</b>	<b>1,413,890</b>	<b>888,952</b>	<b>2,302,842</b>	<b>8,195</b>	<b>4,376</b>	<b>23,660</b>	<b>94,336</b>	<b>591,770</b>	<b>139,856</b>	<b>8,391</b>	<b>3,173,426</b>	<b>3,335,188</b>	

UPTO PERIOD ENDED 31st Dec 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	53,174	15,260	7	15,267	557,654	260,590	818,244	3,812	1,873	13,056	38,148	249,002	25,974	3,975	1,154,084	1,222,525	
2 Travel, conveyance and vehicle running expenses	2,585	742	-	742	27,113	12,670	39,783	185	91	635	1,855	12,106	1,263	193	56,111	59,438	
3 Training expenses	319	92	-	92	3,344	1,563	4,907	23	11	78	229	1,492	156	24	6,919	7,330	
4 Rents, rates & taxes	5,802	1,665	1	1,666	60,846	28,433	89,279	416	204	1,425	4,162	27,170	2,834	434	125,924	133,392	
5 Repairs	1,799	516	-	516	18,865	8,815	27,680	129	63	442	1,291	8,423	879	134	39,041	41,356	
6 Printing & stationery	1,414	406	-	406	14,827	6,928	21,755	101	50	347	1,015	6,619	691	106	30,683	32,503	
7 Communication	2,938	843	-	843	30,813	14,399	45,212	211	103	721	2,108	13,759	1,435	220	63,769	67,550	
8 Legal & professional charges	870	250	-	250	9,125	4,264	13,389	62	31	214	624	4,074	425	65	18,884	20,004	
9 Auditors' fees, expenses etc																	
(a) as auditor	98	28	-	28	1,026	480	1,506	7	3	24	70	459	48	7	2,124	2,250	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	10	3	-	3	102	48	150	1	-	2	7	46	5	1	212	225	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	11	3	-	3	113	53	166	1	-	3	8	50	5	1	234	248	
(d) out of pocket expenses	5	1	-	1	52	25	77	-	-	1	4	24	2	0	109	115	
10 Advertisement and publicity	10,206	2,929	1	2,930	107,031	50,016	157,047	732	359	2,506	7,322	47,792	4,985	763	221,506	234,642	
11 Interest & Bank Charges	1,539	442	-	442	16,143	7,544	23,687	110	54	378	1,105	7,208	752	115	33,409	35,390	
12 Others (to be specified)																	
Data processing and outsourcing	13,192	3,785	3	3,788	138,349	64,650	202,999	946	466	3,239	9,464	61,776	6,444	986	286,320	303,299	
Marketing related expenses	10,144	4,983	5	4,988	22,776	131,715	154,491	935	484	(1,197)	20,080	150,535	16,052	1,761	343,141	358,273	
Software and hardware maintainance	9,589	2,752	1	2,753	100,568	46,995	147,563	687	338	2,354	6,880	44,905	4,684	717	208,128	220,470	
Policy Stamp expenses	12	-	-	-	739	-	739	22	-	2	464	527	-	0	1,753	1,765	
Directors' sitting fees	44	13	-	13	465	217	682	3	2	11	32	208	22	3	963	1,020	
Miscellaneous Expenses	(10,729)	1,698	1	1,699	62,055	28,998	91,053	424	208	(2,232)	4,245	27,709	2,890	442	124,740	115,710	
13 Depreciation for current period	3,748	1,076	1	1,077	39,309	18,369	57,678	269	132	920	2,689	17,552	1,831	280	81,351	86,176	
14 GST on premium	113	32	-	32	1,187	554	1,741	8	4	28	81	530	55	8	2,456	2,601	
<b>TOTAL</b>	<b>106,883</b>	<b>37,519</b>	<b>20</b>	<b>37,539</b>	<b>1,212,502</b>	<b>687,326</b>	<b>1,899,828</b>	<b>9,084</b>	<b>4,476</b>	<b>22,957</b>	<b>101,882</b>	<b>681,965</b>	<b>71,432</b>	<b>10,236</b>	<b>2,801,860</b>	<b>2,946,282</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.