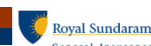


PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE



Royal Sundaram General Insurance Co. Ltd

31-Dec-20

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2020																Total	
	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			
1 Employees' remuneration & welfare benefits	9,047	5,090	-	5,090	359,098	82,290	441,388	1,025	128	2,231	5,897	29,742	4,436	371	485,218	499,355		
2 Travel, conveyance and vehicle running expenses	229	80	-	80	3,380	2,958	6,338	17	7	42	184	835	40	11	7,474	7,783		
3 Training expenses	(7)	4	-	4	169	267	436	1	-	-	(9)	(37)	9	-	400	397		
4 Rents, rates & taxes	1,188	578	-	578	24,542	24,561	49,103	119	22	268	839	4,060	449	52	54,912	56,678		
5 Repairs	194	124	-	124	5,257	5,651	10,908	25	2	52	115	610	117	7	11,837	12,155		
6 Printing & stationery	465	157	-	157	6,621	5,670	12,291	34	13	85	379	1,713	70	23	14,607	15,227		
7 Communication	528	224	-	224	9,510	9,063	18,573	47	12	110	398	1,865	150	24	21,178	21,930		
8 Legal & professional charges	57	32	-	32	1,359	1,411	2,770	7	1	14	37	188	28	2	3,048	3,137		
9 Auditors' fees, expenses etc	13	7	-	7	325	343	668	1	-	3	8	42	7	1	730	750		
(a) as auditor																		
(b) as adviser or in any other capacity, in respect of																		
(i) Taxation matters	1	-	-	-	33	33	66	1	-	-	1	5	1	-	74	75		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	5	2	-	2	101	107	208	1	-	1	3	13	2	-	228	235		
(d) out of pocket expenses	2	1	-	1	32	27	59	-	-	1	2	9	-	-	71	74		
10 Advertisement and publicity	3,874	1,693	-	1,693	71,703	69,102	140,805	361	82	816	2,874	13,586	1,172	176	159,872	165,439		
11 Interest & Bank Charges	398	189	-	189	8,016	7,956	15,972	39	7	88	287	1,368	144	18	17,923	18,510		
12 Others (to be specified)																		
Data processing and outsourcing	6,996	2,358	-	2,358	99,710	85,591	185,301	524	193	1,276	5,702	25,748	1,072	344	220,160	229,514		
Marketing related expenses	8,315	3,172	-	3,172	134,293	122,375	256,668	686	207	1,622	6,513	29,977	1,824	396	297,893	309,380		
Software and hardware maintenance	1,362	825	-	825	35,009	37,203	72,212	164	15	352	846	4,378	755	54	78,775	80,962		
Policy Stamp expenses	2	-	-	-	(79)	8	(79)	8	-	(000)	125	-	-	-	(44)	(42)		
Directors' sitting fees	6	4	-	4	162	171	333	1	-	2	3	21	4	-	365	375		
Miscellaneous Expenses	(114)	251	-	251	9,846	9,910	19,756	47	9	(408)	383	1,756	181	32	21,756	21,893		
13 (a) Depreciation for current period	573	340	-	340	14,455	15,277	29,732	68	7	146	360	1,850	308	22	32,496	33,411		
14 GST on premium	3	9	-	9	412	523	935	1	-	3	(4)	(5)	14	-	944	956		
TOTAL	33,137	15,140	-	15,140	783,953	480,489	1,264,442	3,177	705	6,705	24,718	117,850	10,783	1,533	1,429,916	1,478,193		

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2019																Total	
	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			
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	18	8	-	8	339	211	550	1	1	6	16	111	37	2	724	750		
(a) as auditor																		
(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	(2,197)	1,462	-	1,462	128,424	71,290	199,714	671	88	(1,675)	9,820	60,973	(42,235)	(273)	227,084	226,348		
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	-	-	-	116	305	-	-	376	379		
Directors' sitting fees	6	3	-	3	142	89	231	1	-	2	6	45	15	1	301	310		
Miscellaneous Expenses	9,703	1,158	-	1,158	(20,406)	(3,674)	(24,080)	(153)	147	3,297	(4,067)	(22,771)	54,070	943	7,385	18,247		
13 (a) Depreciation for current period	718	314	-	314	13,866	8,669	22,535	63	26	220	657	4,583	1,559	56	29,699	30,730		
14 Service tax/GST on premium	28	13	-	13	560	346	906	2	1	9	26	183	68	2	1,197	1,238		
TOTAL	29,654	12,151	-	12,151	528,615	330,562	859,177	2,432	1,039	8,354	25,990	178,014	59,036	2,347	1,136,389	1,178,194		

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.

