

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Royal Sundaram General Insurance Co. Ltd

30-Jun-17

(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)

		QUARTER ENDED 30TH JUNE 2017																
	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	Others	Miscellaneous Total			
																		('000)
1	Employees' remuneration & welfare benefits	16,774	3,672	26	3,698	2,29,616	44,002	2,73,618	646	501	2,174	9,195	35,984	575	3,22,693	3,43,165		
2	Travel, conveyance and vehicle running expenses	711	156	1	157	9,732	1,865	11,597	27	21	92	390	1,526	24	13,677	14,545		
3	Training expenses	23	5	-	5	309	59	368	1	1	3	12	49	1	435	463		
4	Rents, rates & taxes	1,795	393	3	396	24,570	4,709	29,279	69	53	233	984	3,851	61	34,530	36,721		
5	Repairs	610	134	1	135	8,353	1,601	9,954	23	18	79	335	1,309	21	11,739	12,484		
6	Printing & stationery	476	104	1	105	6,514	1,248	7,762	18	14	62	261	1,021	16	9,154	9,735		
7	Communication	1,062	233	2	235	14,537	2,786	17,323	41	32	138	582	2,278	36	20,430	21,727		
8	Legal & professional charges	295	65	-	65	4,040	774	4,814	11	9	38	162	635	10	5,679	6,039		
9	Auditors' fees, expenses etc																	
	(a) as auditor	29	6	-	6	401	77	478	1	1	4	16	63	2	565	600		
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	3	1	-	1	43	8	51	-	-	-	2	6	-	59	63		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	11	2	-	2	153	29	182	-	-	1	6	26	-	215	228		
	(d) out of pocket expenses	2	-	-	-	21	4	25	-	-	-	1	3	-	29	31		
10	Advertisement and publicity	1,601	351	3	354	21,916	4,200	26,116	62	48	208	878	3,434	55	30,801	32,756		
11	Interest & Bank Charges	438	96	1	97	5,989	1,148	7,137	17	13	57	240	938	15	8,417	8,952		
12	Others (to be specified)																	
	Data processing and outsourcing	43,767	9,584	68	9,652	5,99,118	1,14,810	7,13,928	1,685	1,305	5,672	23,992	93,896	1,499	8,41,977	8,95,396		
	Marketing related expenses	1,257	275	2	277	17,209	3,298	20,507	48	37	163	689	2,697	43	24,184	25,718		
	Software and hardware maintainance	3,096	678	5	683	42,378	8,121	50,499	119	92	401	1,697	6,641	106	59,555	63,334		
	Policy Stamp expenses	30	7	-	7	407	78	485	1	1	4	16	63	1	571	608		
	Directors' sitting fees	7	2	-	2	102	19	121	-	-	1	4	16	-	142	151		
	Miscellaneous Expenses	224	506	4	510	31,633	6,062	37,695	89	69	(356)	1,267	4,957	79	43,800	44,534		
13	a) Depreciation for current period	1,454	318	2	320	19,902	3,814	23,716	56	43	188	797	3,118	50	27,968	29,742		
14	Service tax on premium	16	4	-	4	225	43	268	1	-	2	9	34	1	315	335		
	TOTAL	73,681	16,592	119	16,711	10,37,168	1,98,755	12,35,923	2,915	2,258	9,164	41,535	1,62,544	2,595	14,56,934	15,47,326		

QUARTER ENDED 30TH JUNE 2016																
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	Others	Miscellaneous Total	Total	
																('000)
1 Employees' remuneration & welfare benefits	7,777	3,557	8	3,565	2,26,006	35,075	2,61,081	625	325	1,335	5,843	29,194	665	2,99,068	3,10,410	
2 Travel, conveyance and vehicle running expenses	419	192	-	192	12,165	1,888	14,053	34	18	72	315	1,572	35	16,099	16,710	
3 Training expenses	7	3	-	3	213	33	246	1	-	2	6	27	1	283	293	
4 Rents, rates & taxes	840	384	1	385	24,417	3,789	28,206	68	35	144	631	3,154	72	32,310	33,535	
5 Repairs	290	133	-	133	8,421	1,307	9,728	23	12	50	218	1,087	25	11,143	11,566	
6 Printing & stationery	303	139	-	139	8,817	1,368	10,185	24	13	52	228	1,138	26	11,666	12,108	
7 Communication	483	221	-	221	14,023	2,176	16,199	39	19	83	363	1,811	41	18,555	19,259	
8 Legal & professional charges	124	57	-	57	3,597	558	4,155	10	5	21	93	464	11	4,759	4,940	
9 Auditors' fees, expenses etc																
(a) as auditor	13	6	-	6	364	56	420	1	1	2	9	47	1	481	500	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	1	1	-	1	36	6	42	-	-	-	1	5	-	48	50	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	6	3	-	3	178	28	206	-	-	1	5	23	1	236	245	
(d) out of pocket expenses	1	-	-	-	21	3	24	-	-	-	1	3	-	28	29	
10 Advertisement and publicity	223	102	-	102	6,491	1,007	7,498	18	9	38	168	839	19	8,589	8,914	
11 Interest & Bank Charges	158	72	-	72	4,587	712	5,299	13	7	27	119	592	14	6,071	6,301	
12 Others (to be specified)																
Data processing and outsourcing	19,132	8,754	18	8,772	5,56,017	86,291	6,42,308	1,538	800	3,283	14,374	71,824	1,637	7,35,764	7,63,668	
Marketing related expenses	1,357	621	1	622	39,434	6,120	45,554	109	57	233	1,020	5,094	116	52,183	54,162	
Software and hardware maintainance	1,389	635	1	636	40,359	6,263	46,622	112	58	238	1,043	5,213	119	53,405	55,430	
Policy Stamp expenses	12	6	-	6	361	56	417	1	1	2	9	47	1	478	496	
Directors' sitting fees	7	3	-	3	197	31	228	1	-	1	5	25	1	261	271	
Miscellaneous Expenses	(1,308)	282	1	283	17,917	2,813	20,730	50	26	(975)	463	2,314	53	22,661	21,636	
13 a) Depreciation for current period	699	320	1	321	20,321	3,154	23,475	56	29	120	525	2,625	60	26,890	27,910	
14 Service tax on premium	14	6	-	6	406	63	469	1	1	2	11	53	1	538	558	
TOTAL	31,947	15,497	31	15,528	9,84,348	1,52,797	11,37,145	2,724	1,416	4,731	25,450	1,27,151	2,899	13,01,516	13,48,991	

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 30TH JUNE 2017																
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	Others	Miscellaneous Total	Total	
																('000)
1 Employees' remuneration & welfare benefits	16,774	3,672	26	3,698	2,29,616	44,002	2,73,618	646	501	2,174	9,195	35,984	575	3,22,693	3,43,165	
2 Travel, conveyance and vehicle running expenses	711	156	1	157	9,732	1,865	11,597	27	21	92	390	1,526	24	13,677	14,545	
3 Training expenses	23	5	-	5	309	59	368	1	1	3	12	49	1	435	463	
4 Rents, rates & taxes	1,795	393	3	396	24,570	4,709	29,279	69	53	233	984	3,851	61	34,530	36,721	
5 Repairs	610	134	1	135	8,353	1,601	9,954	23	18	79	335	1,309	21	11,739	12,484	
6 Printing & stationery	476	104	1	105	6,514	1,248	7,762	18	14	62	261	1,021	16	9,154	9,735	
7 Communication	1,062	233	2	235	14,537	2,786	17,323	41	32	138	582	2,278	36	20,430	21,727	
8 Legal & professional charges	295	65	-	65	4,040	774	4,814	11	9	38	162	635	10	5,679	6,039	
9 Auditors' fees, expenses etc																
(a) as auditor	29	6	-	6	401	77	478	1	1	4	16	63	2	565	600	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	3	1	-	1	43	8	51	-	-	-	2	6	-	59	63	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	11	2	-	2	153	29	182	-	-	1	6	26	-	215	228	
(d) out of pocket expenses	2	-	-	-	21	4	25	-	-	-	1	3	-	29	31	
10 Advertisement and publicity	1,601	351	3	354	21,916	4,200	26,116	62	48	208	878	3,434	55	30,801	32,756	
11 Interest & Bank Charges	438	96	1	97	5,989	1,148	7,137	17	13	57	240	938	15	8,417	8,952	
12 Others (to be specified)																
Data processing and outsourcing	43,767	9,584	68	9,652	5,99,118	1,14,810	7,13,928	1,685	1,305	5,672	23,992	93,896	1,499	8,41,977	8,95,396	
Marketing related expenses	1,257	275	2	277	17,209	3,298	20,507	48	37	163	689	2,697	43	24,184	25,718	
Software and hardware maintainance	3,096	678	5	683	42,378	8,121	50,499	119	92	401	1,697	6,641	106	59,555	63,334	
Policy Stamp expenses	30	7	-	7	407	78	485	1	1	4	16	63	1	571	608	
Directors' sitting fees	7	2	-	2	102	19	121	-	-	1	4	16	-	142	151	
Miscellaneous Expenses	224	506	4	510	31,633	6,062	37,695	89	69	(356)	1,267	4,957	79	43,800	44,534	
13 a) Depreciation for current period	1,454	318	2	320	19,902	3,814	23,716	56	43	188	797	3,118	50	27,968	29,742	
14 Service tax on premium	16	4	-	4	225	43	268	1	-	2	9	34	1	315	335	
TOTAL	73,681	16,592	119	16,711	10,37,168	1,98,755	12,35,923	2,915	2,258	9,164	41,535	1,62,544	2,595	14,56,934	15,47,326	

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PERIOD ENDED 30TH JUNE 2016																
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	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	Others	Miscellaneous Total	Total	
																('000)
1 Employees' remuneration & welfare benefits	7,777	3,557	8	3,565	2,26,006	35,075	2,61,081	625	325	1,335	5,843	29,194	665	2,99,068	3,10,410	
2 Travel, conveyance and vehicle running expenses	419	192	-	192	12,165	1,888	14,053	34	18	72	315	1,572	35	16,099	16,710	
3 Training expenses	7	3	-	3	213	33	246	1	-	2	6	27	1	283	293	
4 Rents, rates & taxes	840	384	1	385	24,417	3,789	28,206	68	35	144	631	3,154	72	32,310	33,535	
5 Repairs	290	133	-	133	8,421	1,307	9,728	23	12	50	218	1,087	25	11,143	11,566	
6 Printing & stationery	303	139	-	139	8,817	1,368	10,185	24	13	52	228	1,138	26	11,666	12,108	
7 Communication	483	221	-	221	14,023	2,176	16,199	39	19	83	363	1,811	41	18,555	19,259	
8 Legal & professional charges	124	57	-	57	3,597	558	4,155	10	5	21	93	464	11	4,759	4,940	
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(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	1	1	-	1	36	6	42	-	-	-	1	5	-	48	50	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	6	3	-	3	178	28	206	-	-	1	5	23	1	236	245	
(d) out of pocket expenses	1	-	-	-	21	3	24	-	-	-	1	3	-	28	29	
10 Advertisement and publicity	223	102	-	102	6,491	1,007	7,498	18	9	38	168	839	19	8,589	8,914	
11 Interest & Bank Charges	158	72	-	72	4,587	712	5,299	13	7	27	119	592	14	6,071	6,301	
12 Others (to be specified)																
Data processing and outsourcing	19,132	8,754	18	8,772	5,56,017	86,291	6,42,308	1,538	800	3,283	14,374	71,824	1,637	7,35,764	7,63,668	
Marketing related expenses	1,357	621	1	622	39,434	6,120	45,554	109	57	233	1,020	5,094	116	52,183	54,162	
Software and hardware maintainance	1,389	635	1	636	40,359	6,263	46,622	112	58	238	1,043	5,213	119	53,405	55,430	
Policy Stamp expenses	12	6	-	6	361	56	417	1	1	2	9	47	1	478	496	
Directors' sitting fees	7	3	-	3	197	31	228	1	-	1	5	25	1	261	271	
Miscellaneous Expenses	(1,308)	282	1	283	17,917	2,813	20,730	50	26	(975)	463	2,314	53	22,661	21,636	
13 a) Depreciation for current period	699	320	1	321	20,321	3,154	23,475	56	29	120	525	2,625	60	26,890	27,910	
14 Service tax on premium	14	6	-	6	406	63	469	1	1	2	11	53	1	538	558	
TOTAL	31,947	15,497	31	15,528	9,84,348	1,52,797	11,37,145	2,724	1,416	4,731	25,450	1,27,151	2,899	13,01,516	13,48,991	

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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.