

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurance Company: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date: 31-Dec-16

Operating Expenses Related To Insurance Business

No.	Particulars	QUARTER ENDED 31ST DECEMBER 2016				PERIOD ENDED 31ST DECEMBER 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
					('000)				('000)
1	Employees' remuneration & welfare benefits	4,341	2,150	2,93,466	2,99,957	19,749	7,242	8,84,149	9,11,140
2	Travel, conveyance and vehicle running expenses	249	119	16,000	16,368	997	366	44,657	46,020
3	Training expenses	13	6	868	887	56	20	2,503	2,579
4	Rents, rates & taxes	527	256	34,724	35,507	2,259	828	1,01,124	1,04,211
5	Repairs	173	81	11,031	11,285	684	251	30,632	31,567
6	Printing & stationery	152	76	10,457	10,685	721	264	32,271	33,256
7	Communication	314	153	20,713	21,180	1,350	495	60,437	62,282
8	Legal & professional charges	45	21	2,860	2,926	176	64	7,866	8,106
9	Auditors' fees, expenses etc								
	(a) as auditor	9	4	587	600	39	14	1,747	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	61	63	4	2	182	188
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	2	1	185	188	17	6	745	768
	(d) out of pocket expenses	1	-	74	75	2	1	113	116
10	Advertisement and publicity	664	276	35,466	36,406	1,556	571	69,664	71,791
11	Interest & Bank Charges	113	53	7,196	7,362	448	164	20,056	20,668
12	Others (to be specified)								
	Data processing and outsourcing	13,413	6,255	8,37,818	8,57,486	50,303	18,447	22,52,073	23,20,823
	Marketing related expenses	676	360	50,021	51,057	3,744	1,374	1,67,641	1,72,759
	Software and hardware maintainance	838	406	55,108	56,352	3,571	1,309	1,59,867	1,64,747
	Policy Stamp expenses	2	2	299	303	29	11	1,316	1,356
	Directors' sitting fees	3	2	216	221	16	6	712	734
	Miscellaneous Expenses	(1,233)	204	27,225	26,196	(8,890)	705	83,161	74,976
13	a) Depreciation for current period	407	201	27,358	27,966	1,826	670	81,767	84,263
14	Service tax on premium	61	23	2,950	3,034	97	35	4,328	4,460
	TOTAL	20,771	10,650	14,34,683	14,66,104	78,754	32,845	40,07,011	41,18,610

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.

No.	Particulars	QUARTER ENDED 31ST DECEMBER 2015				PERIOD ENDED 31ST DECEMBER 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
					('000)				('000)
1	Employees' remuneration & welfare benefits	4,725	1,553	2,81,539	2,87,817	19,335	6,968	7,87,873	8,14,176
2	Travel, conveyance and vehicle running expenses	252	82	15,361	15,694	1,092	393	44,489	45,974
3	Training expenses	(1)	(1)	124	122	28	10	1,131	1,169
4	Rents, rates & taxes	494	160	30,722	31,376	2,235	805	91,054	94,094
5	Repairs	100	29	7,911	8,041	728	262	29,660	30,650
6	Printing & stationery	187	61	11,541	11,789	831	300	33,874	35,005
7	Communication	255	82	16,780	17,116	1,306	471	53,201	54,978
8	Legal & professional charges	(0)	(1)	581	580	96	35	3,913	4,044
9	Auditors' fees, expenses etc								
	(a) as auditor	8	2	490	500	36	13	1,452	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	(0)	49	50	4	1	145	150
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	4	1	220	225	14	5	564	583
	(d) out of pocket expenses	1	1	51	52	1	1	58	60
10	Advertisement and publicity	218	69	14,643	14,930	1,163	419	47,401	48,983
11	Interest & Bank Charges	91	30	5,329	5,449	358	129	14,568	15,054
12	Others (to be specified)								
	Data processing and outsourcing	9,407	3,063	5,78,637	5,91,107	41,471	14,946	16,89,881	17,46,298
	Marketing related expenses	855	282	50,483	51,620	3,423	1,234	1,39,481	1,44,138
	Software and hardware maintainance	907	299	53,251	54,457	3,583	1,291	1,45,985	1,50,859
	Policy Stamp expenses	2	(0)	207	209	24	8	960	992
	Directors' sitting fees	5	2	254	260	16	6	648	670
	Miscellaneous Expenses	4,239	46	12,406	16,691	5,090	361	42,524	47,975
13	a) Depreciation for current period	468	150	30,204	30,822	2,298	828	93,627	96,753
	b) Depreciation charged in earlier years written back	-	-	-	-	-	-	-	-
14	Service tax on premium	112	39	5,455	5,606	255	92	10,405	10,752
	TOTAL	22,330	5,948	11,16,237	11,44,515	83,386	28,577	32,32,894	33,44,857

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.