

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE



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

30-Sep-17

QUARTER ENDED 30TH SEPTEMBER 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 vs Total	Total	
1 Employees' remuneration & welfare benefits	7,444	3,689	(24)	3,665	2,37,783	41,060	2,78,843	509	174	1,523	10,828	36,434	296	3,28,607	3,39,716	
2 Travel, conveyance and vehicle running expenses	497	211	(1)	210	13,581	2,378	15,959	31	13	92	609	2,086	19	18,809	19,516	
3 Training expenses	10	5	-	5	333	58	391	7	2	16	51	2	461	476		
4 Rents, rates & taxes	848	410	(3)	407	26,446	4,576	31,022	57	21	171	1,201	4,053	34	36,559	37,814	
5 Repairs	258	130	(1)	129	3,406	1,449	9,855	18	6	84	383	1,288	10	11,614	12,004	
6 Printing & stationery	40	53	(1)	52	3,449	565	4,014	7	-	17	166	523	3	4,730	4,823	
7 Communication	514	246	(2)	244	15,875	2,749	18,624	34	12	103	721	2,434	21	21,949	22,707	
8 Legal & professional charges	10	28	-	28	1,850	298	2,148	4	-	9	90	278	1	2,530	2,568	
9 Auditors' fees, expenses etc.	14	7	-	7	421	72	493	1	-	2	19	64	-	579	600	
(a) as auditor																
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	1	-	-	-	43	8	51	-	-	1	2	7	-	61	62	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(4)	-	-	-	(16)	(4)	(20)	-	-	-	(5)	-	-	(24)	(28)	
(d) out of pocket expenses	2	21	-	21	9	2	60	-	-	1	2	8	-	71	74	
10 Advertisement and publicity	252	212	(3)	209	13,856	2,310	16,166	26	4	75	654	2,108	12	19,045	19,506	
11 Interest & Bank Charges	211	101	(1)	100	6,529	1,130	7,659	14	5	42	296	1,002	8	9,036	9,337	
12 Others (to be specified)																
Data processing and outsourcing	13,876	7,934	(65)	7,869	5,13,429	87,662	6,01,091	1,065	903	3,130	23,669	78,484	575	7,08,317	7,30,962	
Marketing related expenses	2,185	711	(2)	709	49,232	8,794	58,026	116	59	363	2,157	7,598	81	68,400	71,384	
Software and hardware maintenance	1,471	710	(5)	705	45,771	7,921	53,692	99	35	296	2,079	7,016	88	63,275	65,453	
Policy Stamp expenses	13	6	-	6	23	73	496	1	-	3	20	65	1	586	605	
Director's sitting fees	10	3	-	3	429	259	1	-	-	2	10	34	1	307	320	
Miscellaneous Expenses	(6,223)	287	(4)	283	18,755	3,108	21,863	37	4	(230)	892	2,850	15	25,431	19,491	
13(a) Depreciation for current period	621	313	(2)	311	20,156	3,476	23,632	43	15	129	920	3,089	25	27,853	28,783	
14 Service tax on premium	2	2	1	3	123	20	143	-	1	1	6	20	-	171	176	
TOTAL	22,052	15,119	(114)	15,006	9,76,715	1,67,752	11,44,467	2,064	652	5,786	44,740	1,49,488	1,160	13,48,537	13,85,414	

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 vs Total	Total	
1 Employees' remuneration & welfare benefits	7,631	1,524	4	1,528	2,18,698	38,037	2,56,735	563	461	1,510	6,991	24,933	422	2,91,615	3,00,774	
2 Travel, conveyance and vehicle running expenses	329	54	1	55	9,411	1,659	11,070	24	20	66	308	1,054	18	12,560	12,944	
3 Training expenses	36	11	-	11	1,019	169	1,188	2	2	6	30	123	2	1,353	1,400	
4 Rents, rates & taxes	892	187	-	187	25,571	4,430	30,001	66	53	176	812	2,930	50	34,088	35,167	
5 Repairs	221	36	-	36	6,335	1,119	7,454	16	14	44	208	709	11	8,456	8,713	
6 Printing & stationery	266	49	-	49	7,606	1,532	9,138	20	16	53	246	861	14	10,148	10,463	
7 Communication	553	121	(2)	122	15,885	2,741	18,626	34	41	34	108	500	1,829	32	21,770	21,843
8 Legal & professional charges	7	14	-	14	172	62	234	2	-	3	16	(5)	(2)	248	241	
9 Auditors' fees, expenses etc.	17	4	-	4	510	88	598	1	1	4	16	59	1	680	701	
(a) as auditor																
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	2	-	-	-	56	9	65	-	-	1	2	6	-	74	76	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	9	2	-	2	244	41	285	-	-	7	28	-	-	324	335	
(d) out of pocket expenses	-	-	-	-	9	2	11	-	-	-	-	1	-	12	12	
10 Advertisement and publicity	669	192	1	193	19,255	3,226	22,481	51	37	127	575	2,295	44	25,610	26,472	
11 Interest & Bank Charges	177	39	-	39	5,094	880	5,974	13	10	35	160	586	10	6,788	7,004	
12 Others (to be specified)																
Data processing and outsourcing	17,758	3,410	(10)	3,420	5,08,725	88,758	5,97,483	1,307	1,084	3,527	16,356	57,770	965	6,78,492	6,99,670	
Marketing related expenses	1,711	391	1	392	49,118	8,438	57,556	128	100	334	1,536	5,684	100	65,438	67,541	
Software and hardware maintenance	1,344	266	1	267	38,510	6,704	45,214	99	81	267	1,233	4,387	74	51,355	52,966	
Policy Stamp expenses	15	3	-	3	403	70	473	1	-	3	13	46	1	537	555	
Director's sitting fees	6	1	-	1	177	30	207	-	1	1	6	20	-	215	242	
Miscellaneous Expenses	(6,349)	218	-	218	25,878	4,419	30,297	67	51	(1,013)	801	3,016	54	33,773	27,142	
13(a) Depreciation for current period	720	148	-	148	20,639	3,580	24,219	53	43	142	657	2,361	40	27,551	28,383	
14 Service tax on premium	22	6	-	6	631	108	739	-	2	5	19	73	-	841	869	
TOTAL	26,036	6,648	19	6,667	9,53,946	1,65,902	11,19,848	2,455	2,012	5,401	30,492	1,08,766	1,838	12,70,812	13,05,515	

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.

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 vs Total	Total	
1 Employees' remuneration & welfare benefits	24,218	7,361	2	7,363	4,67,399	85,062	5,52,461	1,155	675	3,697	20,023	72,418	871	6,51,300	6,82,881	
2 Travel, conveyance and vehicle running expenses	1,208	367	-	367	23,313	4,243	27,556	58	34	184	999	3,612	43	32,486	34,061	
3 Training expenses	33	10	-	10	642	117	759	2	1	5	28	100	1	896	939	
4 Rents, rates & taxes	2,643	803	-	803	51,016	9,285	60,301	126	74	404	2,185	7,904	95	71,089	74,533	
5 Repairs	868	264	-	264	16,739	3,050	19,809	21	24	133	718	2,597	31	23,353	24,485	
6 Printing & stationery	516	157	-	157	9,963	1,813	11,776	25	14	79	427	1,544	19	13,884	14,557	
7 Communication	1,576	479	-	479	30,412	5,538	35,947	75	44	241	1,303	4,712	57	42,379	44,434	
8 Legal & professional charges	305	93	-	93	5,890	1,072	6,962	15	9	47	252	913	11	8,209	8,607	
9 Auditors' fees, expenses etc.	43	13	-	13	822	149	971	2	1	6	35	127	2	1,144	1,200	
(a) as auditor																
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	4	1	-	1	86	16	102	-	-	1	4	13	-	120	125	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	7	2	-	2	138	25	163	-	-	1	6	21	-	191	200	
(d) out of pocket expenses	4	1	-	1	72	13	85	-	-	1	3	11	-	100	105	
10 Advertisement and publicity	1,853	563	-	563	35,772	6,510	42,282	88	52	283	1,532	5,542	67	49,486	52,262	
11 Interest & Bank Charges	649	197	-	197	12,518	2,278	14,796	31	18	99	536	1,940	23	17,443	18,289	
12 Others (to be specified)																
Data processing and outsourcing	57,643	17,518	3	17,521	11,12,547	2,02,472	13,15,019	2,750	1,608	8,802	47,661	1,72,380	2,074	15,50,294	16,25,458	
Marketing related expenses	3,442	1,046	-	1,046	66,441	12,092	78,533	164	96	526	2,846	10,295	124	92,584	97,072	