

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

Royal Sundaram General Insurance Co. Ltd

30-Jun-19



FOR THE QUARTER ENDED 30th June 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	
1 Employees' remuneration & welfare benefits	33,848	7,141	-	7,141	193,123	113,248	306,371	1,549	739	6,503	14,021	94,787	3,092	1,815	428,877	469,866	
2 Travel, conveyance and vehicle running expenses	1,307	276	-	276	7,458	4,373	11,831	60	29	251	541	3,660	119	70	16,561	18,144	
3 Training expenses	290	61	-	61	1,657	971	2,628	13	6	56	120	813	27	16	3,679	4,030	
4 Rents, rates & taxes	3,004	634	-	634	17,137	10,050	27,187	137	66	577	1,244	8,412	274	161	38,058	41,696	
5 Repairs	935	197	-	197	5,335	3,128	8,463	43	20	180	388	2,619	85	50	11,848	12,980	
6 Printing & stationery	1,035	218	-	218	5,906	3,463	9,369	47	23	199	430	2,898	95	56	13,117	14,370	
7 Communication	1,618	341	-	341	9,228	5,412	14,640	74	35	311	670	4,530	148	87	20,495	22,454	
8 Legal & professional charges	162	34	-	34	925	542	1,467	7	4	31	67	454	15	9	2,054	2,250	
9 Auditors' fees, expenses etc																	
(a) as auditor	54	11	-	11	309	181	490	2	1	10	22	152	5	3	685	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	5	1	-	1	32	19	51	-	-	1	2	15	-	-	69	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	19	4	-	4	105	62	167	1	-	4	8	51	2	1	234	257	
(d) out of pocket expenses	6	1	-	1	34	20	54	-	-	1	2	16	1	-	74	81	
10 Advertisement and publicity	3,302	717	-	717	19,352	11,349	30,701	155	74	652	1,405	9,498	310	182	42,977	47,086	
11 Interest & Bank Charges	749	158	-	158	4,274	2,506	6,780	34	16	144	310	2,098	68	40	9,490	10,397	
12 Others (to be specified)																	
Data processing and outsourcing	10,422	2,199	-	2,199	59,467	34,872	94,339	478	228	2,001	4,318	29,187	952	559	132,062	144,683	
Marketing related expenses	6,589	1,391	-	1,391	37,592	22,044	59,636	301	144	1,266	2,730	18,451	602	354	83,484	91,464	
Software and hardware maintenance	5,993	1,264	-	1,264	34,192	20,050	54,242	274	131	1,151	2,482	16,782	548	321	75,931	83,188	
Policy Stamp expenses	4	-	-	-	341	-	341	7	-	1	192	175	-	-	716	720	
Directors' sitting fees	26	5	-	5	148	87	235	1	1	5	11	73	2	1	329	360	
Miscellaneous Expenses	1,057	599	-	599	16,203	9,501	25,704	130	62	(3,916)	1,176	7,952	260	152	31,520	33,176	
13 a) Depreciation for current period	2,143	453	-	453	12,234	7,173	19,407	98	47	412	888	6,004	196	115	27,167	29,763	
14 GST on premium	121	26	-	26	692	405	1,097	6	3	23	50	339	11	6	1,535	1,682	
<b>TOTAL</b>	<b>72,779</b>	<b>15,731</b>	<b>-</b>	<b>15,731</b>	<b>425,744</b>	<b>249,456</b>	<b>675,200</b>	<b>3,417</b>	<b>1,629</b>	<b>9,863</b>	<b>31,077</b>	<b>208,966</b>	<b>6,812</b>	<b>3,998</b>	<b>940,962</b>	<b>1,029,472</b>	

FOR THE QUARTER ENDED 30th June 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	
1 Employees' remuneration & welfare benefits	27,986	6,635	3	6,638	172,292	75,199	247,490	1,110	673	4,989	12,595	79,787	58	903	347,606	382,230	
2 Travel, conveyance and vehicle running expenses	968	229	-	229	5,959	2,601	8,560	38	23	173	436	2,759	2	31	12,022	13,219	
3 Training expenses	37	9	-	9	228	99	327	1	1	7	17	105	0	1	459	505	
4 Rents, rates & taxes	2,939	697	-	697	18,094	7,898	25,992	117	71	524	1,323	8,379	6	95	36,507	40,143	
5 Repairs	894	212	-	212	5,507	2,403	7,910	35	22	159	403	2,550	2	29	11,110	12,216	
6 Printing & stationery	697	165	-	165	4,293	1,873	6,166	28	17	124	314	1,988	1	23	8,661	9,523	
7 Communication	1,441	342	-	342	8,871	3,872	12,743	57	35	257	648	4,108	3	47	17,897	19,680	
8 Legal & professional charges	628	149	-	149	3,863	1,686	5,549	25	15	112	282	1,789	1	20	7,794	8,571	
9 Auditors' fees, expenses etc																	
(a) as auditor	55	13	-	13	337	148	485	2	1	10	25	157	0	2	682	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	5	1	-	1	35	15	50	-	-	1	2	16	0	0	69	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	14	3	-	3	87	37	124	1	-	2	6	40	0	0	173	190	
(d) out of pocket expenses	6	1	-	1	34	15	49	-	-	1	3	16	0	0	69	76	
10 Advertisement and publicity	3,775	895	-	895	23,240	10,144	33,384	150	91	673	1,699	10,762	8	122	46,889	51,559	
11 Interest & Bank Charges	730	173	-	173	4,492	1,961	6,453	29	18	130	328	2,080	2	24	9,063	9,966	
12 Others (to be specified)																	
Data processing and outsourcing	17,390	4,124	3	4,127	107,057	46,725	153,782	691	417	3,100	7,826	49,577	36	561	215,990	237,506	
Marketing related expenses	5,442	2,643	2	2,645	16,346	7,135	23,482	120	215	(487)	6,128	42,294	31	221	72,003	80,090	
Software and hardware maintenance	5,357	1,270	-	1,271	32,975	14,393	47,368	213	129	955	2,411	15,270	11	173	66,530	73,157	
Policy Stamp expenses	4	-	-	-	389	-	389	6	-	1	132	161	-	0	689	693	
Directors' sitting fees	18	4	-	4	114	49	163	1	-	3	8	52	0	1	228	250	
Miscellaneous Expenses	384	659	(0)	659	17,125	7,474	24,599	110	67	(463)	1,251	7,930	6	90	33,589	34,632	
13 a) Depreciation for current period	2,003	475	-	475	12,334	5,383	17,717	79	48	357	902	5,712	4	65	24,884	27,362	
14 Service tax/GST on premium	111	26	-	26	683	298	981	4	3	20	50	316	0	4	1,378	1,515	
<b>TOTAL</b>	<b>70,884</b>	<b>18,725</b>	<b>9</b>	<b>18,734</b>	<b>434,354</b>	<b>189,407</b>	<b>623,761</b>	<b>2,817</b>	<b>1,846</b>	<b>10,648</b>	<b>36,789</b>	<b>235,848</b>	<b>172</b>	<b>2,411</b>	<b>914,291</b>	<b>1,003,909</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 30th June 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	
1 Employees' remuneration & welfare benefits	33,848	7,141	-	7,141	193,123	113,248	306,371	1,549	739	6,503	14,021	94,787	3,092	1,815	428,877	469,866	
2 Travel, conveyance and vehicle running expenses	1,307	276	-	276	7,458	4,373	11,831	60	29	251	541	3,660	119	70	16,561	18,144	
3 Training expenses	290	61	-	61	1,657	971	2,628	13	6	56	120	813	27	16	3,679	4,030	
4 Rents, rates & taxes	3,004	634	-	634	17,137	10,050	27,187	137	66	577	1,244	8,412	274	161	38,058	41,696	
5 Repairs	935	197	-	197	5,335	3,128	8,463	43	20	180	388	2,619	85	50	11,848	12,980	
6 Printing & stationery	1,035	218	-	218	5,906	3,463	9,369	47	23	199	430	2,898	95	56	13,117	14,370	
7 Communication	1,618	341	-	341	9,228	5,412	14,640	74	35	311	670	4,530	148	87	20,495	22,454	
8 Legal & professional charges	162	34	-	34	925	542	1,467	7	4	31	67	454	15	9	2,054	2,250	
9 Auditors' fees, expenses etc																	
(a) as auditor	54	11	-	11	309	181	490	2	1	10	22	152	5	3	685	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	5	1	-	1	32	19	51	-	-	1	2	15	-	-	69	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	19	4	-	4	105	62	167	1	-	4	8	51	2	1	234	257	
(d) out of pocket expenses	6	1	-	1	34	20	54	-	-	1	2	16	1	-	74	81	
10 Advertisement and publicity	3,392	717	-	717	19,352	11,349	30,701	155	74	652	1,405	9,498	310	182	42,977	47,086	
11 Interest & Bank Charges	749	158	-	158	4,274	2,506	6,780	34	16	144	310	2,098	68	40	9,490	10,397	
12 Others (to be specified)																	
Data processing and outsourcing	10,422	2,199	-	2,199	59,467	34,872	94,339	478	228	2,001	4,318	29,187	952	559	132,062	144,683	
Marketing related expenses	6,589	1,391	-	1,391	37,592	22,044	59,636	301	144	1,266	2,730	18,451	602	354	83,484	91,464	
Software and hardware maintainance	5,993	1,264	-	1,264	34,192	20,050	54,242	274	131	1,151	2,482	16,782	548	321	75,931	83,188	
Policy Stamp expenses	4	-	-	-	341	-	341	7	-	1	192	175	-	-	716	720	
Directors' sitting fees	26	5	-	5	148	87	235	1	1	5	11	73	2	1	329	360	
Miscellaneous Expenses	1,057	599	-	599	16,203	9,501	25,704	130	62	(3,916)	1,176	7,952	260	152	31,520	33,176	
13 a) Depreciation for current period	2,143	453	-	453	12,234	7,173	19,407	98	47	412	888	6,004	196	115	27,167	29,763	
14 GST on premium	121	26	-	26	692	405	1,097	6	3	23	50	339	11	6	1,535	1,682	
<b>TOTAL</b>	<b>72,779</b>	<b>15,731</b>	<b>-</b>	<b>15,731</b>	<b>425,744</b>	<b>249,456</b>	<b>675,200</b>	<b>3,417</b>	<b>1,629</b>	<b>9,863</b>	<b>31,077</b>	<b>208,966</b>	<b>6,812</b>	<b>3,998</b>	<b>940,962</b>	<b>1,029,472</b>	

UPTO PERIOD ENDED 30th June 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	
1 Employees' remuneration & welfare benefits	27,986	6,635	3	6,638	172,292	75,199	247,490	1,110	673	4,989	12,595	79,787	58	903	347,606	382,230	
2 Travel, conveyance and vehicle running expenses	968	229	-	229	5,959	2,601	8,560	38	23	173	436	2,759	2	31	12,022	13,219	
3 Training expenses	37	9	-	9	228	99	327	1	1	7	17	105	0	1	459	505	
4 Rents, rates & taxes	2,939	697	-	697	18,094	7,898	25,992	117	71	524	1,323	8,379	6	95	36,507	40,143	
5 Repairs	894	212	-	212	5,507	2,403	7,910	35	22	159	403	2,550	2	29	11,110	12,216	
6 Printing & stationery	697	165	-	165	4,293	1,873	6,166	28	17	124	314	1,988	1	23	8,661	9,523	
7 Communication	1,441	342	-	342	8,871	3,872	12,743	57	35	257	648	4,108	3	47	17,897	19,680	
8 Legal & professional charges	628	149	-	149	3,863	1,686	5,549	25	15	112	282	1,789	1	20	7,794	8,571	
9 Auditors' fees, expenses etc																	
(a) as auditor	55	13	-	13	337	148	485	2	1	10	25	157	0	2	682	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	5	1	-	1	35	15	50	-	-	1	2	16	0	0	69	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	14	3	-	3	87	37	124	1	-	2	6	40	0	0	173	190	
(d) out of pocket expenses	6	1	-	1	34	15	49	-	-	1	3	16	0	0	69	76	
10 Advertisement and publicity	3,775	895	-	895	23,240	10,144	33,384	150	91	673	1,699	10,762	8	122	46,889	51,559	
11 Interest & Bank Charges	730	173	-	173	4,492	1,961	6,453	29	18	130	328	2,080	2	24	9,063	9,966	
12 Others (to be specified)																	
Data processing and outsourcing	17,390	4,124	3	4,127	107,057	46,725	153,782	691	417	3,100	7,826	49,577	36	561	215,990	237,506	
Marketing related expenses	5,442	2,643	2	2,645	16,346	7,135	23,482	120	215	(487)	6,128	42,294	31	221	72,003	80,090	
Software and hardware maintainance	5,357	1,270	1	1,271	32,975	14,393	47,368	213	129	955	2,411	15,270	11	173	66,530	73,157	
Policy Stamp expenses	4	-	-	-	389	-	389	6	-	1	132	161	-	0	689	693	
Directors' sitting fees	18	4	-	4	114	49	163	1	-	3	8	52	0	1	228	250	
Miscellaneous Expenses	384	659	(0)	659	17,125	7,474	24,599	110	67	(463)	1,251	7,930	6	90	33,589	34,633	
13 Depreciation for current period	2,003	475	-	475	12,334	5,383	17,717	79	48	357	902	5,712	4	65	24,884	27,362	
14 GST on premium	111	26	-	26	683	298	981	4	3	20	50	316	0	4	1,378	1,515	
<b>TOTAL</b>	<b>70,884</b>	<b>18,725</b>	<b>9</b>	<b>18,734</b>	<b>434,354</b>	<b>189,407</b>	<b>623,761</b>	<b>2,817</b>	<b>1,846</b>	<b>10,648</b>	<b>36,789</b>	<b>235,848</b>	<b>172</b>	<b>2,411</b>	<b>914,291</b>	<b>1,003,909</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.