

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE



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

31-Mar-17

Particulars	QUARTER ENDED 31ST MARCH 2017														
	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	8,824	2,915	6	2,921	2,17,002	38,041	2,55,043	408	219	1,546	8,175	28,759	1,008	2,95,158	3,06,903
2 Travel, conveyance and vehicle running expenses	800	273	-	273	22,058	3,704	25,762	44	26	152	736	2,701	98	29,519	30,592
3 Training expenses	99	35	-	35	2,928	479	3,407	6	3	19	90	341	13	3,879	4,013
4 Rents, rates & taxes	1,042	345	1	346	25,863	4,519	30,382	49	27	183	965	3,408	120	35,134	36,522
5 Repairs	342	113	1	114	8,661	1,501	10,162	17	9	62	316	1,125	40	11,731	12,187
6 Printing & stationery	529	180	1	181	14,411	2,432	16,843	28	16	99	487	1,780	64	19,317	20,027
7 Communication	777	261	-	261	20,267	3,473	23,740	39	22	142	717	2,577	92	27,329	28,367
8 Legal & professional charges	145	50	-	50	4,015	674	4,689	8	4	28	133	491	18	5,371	5,566
9 Auditors' fees, expenses etc	17	6	-	6	423	75	498	1	-	3	16	57	2	577	600
(a) as auditor															
(b) as adviser or in any other capacity, in respect of															
(i) Taxation matters	2	1	-	1	44	8	52	-	-	-	1	6	-	59	62
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(10)	(3)	-	(3)	(350)	(53)	(403)	(1)	(1)	(3)	(9)	(36)	(1)	(454)	(467)
(d) out of pocket expenses	3	1	-	1	87	14	101	-	-	-	3	11	1	116	120
10 Advertisement and publicity	1,497	514	1	515	42,220	7,034	49,254	85	51	289	1,375	5,092	187	56,333	58,345
11 Interest & Bank Charges	222	74	-	74	5,603	973	6,576	11	6	40	205	729	26	7,593	7,889
12 Others (to be specified)															
Data processing and outsourcing	21,802	7,189	14	7,203	5,31,557	93,493	6,25,050	996	529	3,798	20,207	70,873	2,478	7,23,931	7,52,936
Marketing related expenses	2,224	748	2	750	58,403	9,986	68,389	114	65	408	2,052	7,394	265	78,687	81,661
Software and hardware maintenance	1,736	578	1	579	43,632	7,584	51,216	83	45	309	1,606	5,694	201	59,154	61,469
Policy Stamp expenses	7	2	-	2	114	22	136	-	-	-	6	19	1	162	171
Directors' sitting fees	11	4	-	4	310	53	363	1	-	2	11	38	2	417	432
Miscellaneous Expenses	(967)	319	1	320	24,207	4,199	28,406	47	25	(414)	885	3,147	111	32,207	31,560
13 (a) Depreciation for current period	811	267	1	268	19,889	3,489	23,378	38	19	141	751	2,640	92	27,059	28,138
14 Service tax on premium	(19)	(7)	-	(7)	(862)	(123)	(985)	(2)	(2)	(6)	(15)	(75)	(4)	(1,089)	(1,115)
TOTAL	39,894	13,865	29	13,894	10,40,482	1,81,577	12,22,059	1,972	1,063	6,798	38,713	1,36,771	4,814	14,12,190	14,65,978

Particulars	QUARTER ENDED 31ST MARCH 2016														
	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	5,249	1,538	6	1,544	2,04,760	43,410	2,48,170	468	324	1,613	4,907	28,091	871	2,84,444	2,91,237
2 Travel, conveyance and vehicle running expenses	276	80	-	80	10,899	2,356	13,255	25	18	86	259	1,498	46	15,187	15,543
3 Training expenses	-	-	-	-	53	27	80	-	-	-	1	8	-	89	89
4 Rents, rates & taxes	584	170	1	171	22,930	4,912	27,842	53	37	181	548	3,150	98	31,909	32,664
5 Repairs	179	52	1	53	7,098	1,547	8,645	16	11	57	169	977	30	9,905	10,137
6 Printing & stationery	133	34	1	35	5,720	1,426	7,146	13	9	49	132	801	24	8,174	8,342
7 Communication	478	147	-	147	17,942	3,518	21,460	41	28	137	437	2,439	77	24,619	25,244
8 Legal & professional charges	48	15	-	15	1,746	320	2,066	4	3	13	44	236	8	2,374	2,437
9 Auditors' fees, expenses etc	8	2	-	2	351	77	428	-	-	3	8	49	1	489	499
(a) as auditor															
(b) as adviser or in any other capacity, in respect of															
(i) Taxation matters	-	1	-	1	36	8	44	-	-	-	1	4	1	50	51
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	33	15	48	-	-	-	-	5	-	53	53
(d) out of pocket expenses	2	-	-	2	64	11	75	-	-	1	2	8	-	86	88
10 Advertisement and publicity	476	148	-	148	17,631	3,370	21,001	40	28	132	433	2,391	75	24,100	24,724
11 Interest & Bank Charges	109	32	-	32	4,200	862	5,062	10	6	33	102	574	18	5,805	5,946
12 Others (to be specified)															
Data processing and outsourcing	10,251	2,952	11	2,963	4,05,841	88,349	4,94,190	929	641	3,234	9,663	55,854	1,723	5,66,234	5,79,448
Marketing related expenses	1,960	629	1	630	70,451	12,567	83,018	160	111	515	1,754	9,484	305	95,347	97,937
Software and hardware maintenance	548	139	1	140	23,882	6,037	29,919	55	37	205	545	3,351	100	34,212	34,900
Policy Stamp expenses	7	3	-	3	290	59	349	-	-	2	7	40	2	401	411
Directors' sitting fees	6	2	-	2	236	45	281	1	-	2	6	32	1	323	331
Miscellaneous Expenses	(12,357)	362	1	363	37,653	6,089	43,742	86	59	(3,198)	954	5,022	164	46,829	34,835
13 (a) Depreciation for current period	536	159	1	160	22,065	4,836	26,901	50	35	177	524	3,040	94	30,821	31,537
14 Service tax on premium	68	19	-	19	2,634	564	3,198	6	4	21	63	362	11	3,665	3,752
TOTAL	8,581	6,484	24	6,508	8,56,515	1,80,405	10,36,920	1,957	1,352	3,263	20,559	1,17,416	3,649	11,85,116	12,00,205

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	YEAR ENDED 31ST MARCH 2017															Total	
	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	28,573	10,146	17	10,163	8,95,738	1,43,939	10,39,677	1,881	1,176	5,975	26,036	1,00,745	3,819	11,79,309		12,18,045	
2 Travel, conveyance and vehicle running expenses	1,797	638	1	639	56,340	9,053	65,393	118	74	376	1,638	6,337	240	74,176		76,612	
3 Training expenses	155	55	-	55	4,849	779	5,628	10	6	32	141	545	21	6,383		6,593	
4 Rents, rates & taxes	3,301	1,172	2	1,174	1,03,493	16,631	1,20,124	217	136	690	3,008	11,641	441	1,36,237		1,40,732	
5 Repairs	1,026	364	1	365	32,176	5,170	37,346	68	42	215	935	3,619	137	42,362		43,753	
6 Printing & stationery	1,250	444	1	445	39,185	6,297	45,482	82	51	261	1,139	4,407	167	51,589		53,284	
7 Communication	2,127	755	1	756	66,663	10,712	77,375	140	87	445	1,938	7,498	284	87,767		90,650	
8 Legal & professional charges	321	114	-	114	10,053	1,616	11,669	21	13	67	292	1,131	43	13,236		13,671	
9 Auditors' fees, expenses etc																	
(a) as auditor	56	20	-	20	1,764	284	2,048	4	2	12	51	199	8	2,324		2,400	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	6	2	-	2	184	30	214	-	-	1	5	21	1	242		250	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
(c) in any other capacity	7	3	-	3	222	36	258	-	-	1	6	25	1	291		301	
(d) out of pocket expenses	6	2	-	2	174	28	202	-	-	1	5	20	1	229		237	
10 Advertisement and publicity	3,053	1,084	2	1,086	95,699	15,378	1,11,077	201	126	638	2,782	10,764	408	1,25,996		1,30,135	
11 Interest & Bank Charges	670	238	-	238	21,000	3,375	24,375	44	28	140	610	2,362	90	27,649		28,557	
12 Others (to be specified)																	
Data processing and outsourcing	72,105	25,607	43	25,650	22,60,409	3,63,232	26,23,641	4,747	2,967	15,078	65,701	2,54,232	9,638	29,76,004		30,73,759	
Marketing related expenses	5,968	2,119	4	2,123	1,87,096	30,065	2,17,161	393	246	1,248	5,438	21,043	798	2,46,327		2,54,418	
Software and hardware maintenance	5,307	1,885	3	1,888	1,66,357	26,732	1,93,089	349	218	1,110	4,835	18,710	709	2,19,020		2,26,215	
Policy Stamp expenses	36	13	-	13	1,124	180	1,304	2	1	7	33	126	5	1,478		1,527	
Directors' sitting fees	27	10	-	10	857	138	995	2	1	6	25	96	4	1,129		1,166	
Miscellaneous Expenses	(9,857)	1,023	2	1,025	90,276	15,066	1,05,342	190	118	(3,445)	2,624	10,154	385	1,15,368		1,06,536	
13 a) Depreciation for current period	2,637	936	2	938	13,283	95,942	174	108	551	2,403	9,297	352	1,08,827		1,12,402		
14 Service tax on premium	78	28	-	28	2,461	395	2,856	5	3	16	72	277	10	3,239		3,345	
TOTAL	1,18,649	46,658	79	46,737	41,18,779	6,62,419	47,81,198	8,648	5,403	23,425	1,19,717	4,63,249	17,562	54,19,202		55,84,588	

Particulars	YEAR ENDED 31ST MARCH 2016															Total	
	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	24,584	8,497	15	8,512	8,15,173	1,16,371	9,31,544	1,845	1,287	5,451	21,103	1,07,513	3,573	10,72,316		11,05,412	
2 Travel, conveyance and vehicle running expenses	1,368	473	1	474	45,367	6,476	51,843	103	72	303	1,174	5,983	199	59,677		61,519	
3 Training expenses	28	10	-	10	929	132	1,061	2	1	6	24	122	4	1,220		1,258	
4 Rents, rates & taxes	2,819	974	2	976	93,475	13,344	1,06,819	212	148	625	2,420	12,329	410	1,22,963		1,26,758	
5 Repairs	907	314	1	315	30,077	4,294	34,371	68	47	201	779	3,967	132	39,565		40,787	
6 Printing & stationery	964	333	1	334	31,965	4,563	36,528	72	50	214	828	4,216	140	42,048		43,346	
7 Communication	1,784	617	1	618	59,160	8,445	67,605	134	93	396	1,531	7,802	259	77,820		80,222	
8 Legal & professional charges	144	50	-	50	4,778	682	5,460	11	8	32	124	630	21	6,286		6,480	
9 Auditors' fees, expenses etc																	
(a) as auditor	44	15	-	15	1,476	211	1,687	3	2	10	38	195	6	1,941		2,000	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	4	2	-	2	148	21	169	-	-	1	4	19	1	194		200	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
(c) in any other capacity	14	5	-	5	470	67	537	-	1	3	12	62	2	618		637	
(d) out of pocket expenses	3	1	-	1	109	16	125	-	-	1	3	14	-	143		147	
10 Advertisement and publicity	1,639	567	1	568	54,355	7,760	62,115	123	86	363	1,407	7,169	238	71,501		73,708	
11 Interest & Bank Charges	467	161	-	161	15,487	2,211	17,698	35	24	104	401	2,043	68	20,373		21,001	
12 Others (to be specified)																	
Data processing and outsourcing	51,722	17,878	31	17,909	17,15,095	2,44,841	19,59,936	3,883	2,708	11,466	44,401	2,26,203	7,518	22,56,115		23,25,746	
Marketing related expenses	5,383	1,861	3	1,864	1,78,515	25,484	2,03,999	404	282	1,194	4,621	23,544	783	2,34,827		2,42,074	
Software and hardware maintenance	4,131	1,428	3	1,431	1,36,985	19,556	1,56,541	310	216	916	3,546	18,067	601	1,80,197		1,85,759	
Policy Stamp expenses	31	11	-	11	1,034	148	1,182	2	2	7	27	137	5	1,362		1,404	
Directors' sitting fees	22	8	-	8	738	105	843	2	1	5	19	97	3	970		1,000	
Miscellaneous Expenses	(7,266)	722	1	723	69,270	10,799	80,069	157	109	(2,215)	1,793	9,136	304	89,353		82,810	
13 a) Depreciation for current period	2,854	986	2	988	94,604	13,506	1,08,110	214	149	633	2,449	12,478	415	1,24,448		1,28,290	
14 Service tax on premium	323	111	-	111	10,695	1,527	12,222	24	17	72	277	1,411	47	14,070		14,504	
TOTAL	91,969	35,024	62	35,086	33,59,905	4,80,559	38,40,464	7,605	5,303	19,788	86,981	4,43,137	14,729	44,18,007		45,45,062	

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.