

FORM NL-1-B-RA

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd
Registration No.102 and Date of Registration with the IRDAI:23.10.2000
REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2023



(Amount in Rs. Lakhs)

Sl. No.	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22
1	Premiums earned (Net)	NL-4	1,773	5,277	1,815	4,991	757	2,469	584	1,942	68,857	2,02,305	60,548	1,71,562	71,386	2,10,051	62,947	1,78,495
2	Profit/ Loss on sale/redemption of Investments		32	121	33	139	9	28	7	31	1,243	4,719	1,410	5,623	1,284	4,868	1,450	5,793
3	Interest, Dividend & Rent – Gross Note 1		276	807	220	666	73	189	46	149	10,789	31,428	9,264	26,945	11,138	32,425	9,530	27,760
4	Other																	
	(a) Other Income (to be specified)																	
	(i) Transfer fee and duplicate fee/Coinsurance admin income		15	52	47	73	1	4	0	2	16	48	13	40	32	104	60	114
	(ii) Investment income - Terrorism pool		233	687	147	396	-	-	-	-	58	172	37	99	291	859	184	495
	(b) Contribution from the Shareholders' Account																	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others (please specify)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		2,329	6,945	2,261	6,264	839	2,691	638	2,124	80,963	2,38,672	71,271	2,04,269	84,131	2,48,307	74,170	2,12,657
6	Claims Incurred (Net)	NL-5	1,428	4,066	202	1,396	820	1,958	261	1,207	54,838	1,59,714	47,536	1,41,825	57,086	1,65,739	48,000	1,44,428
7	Commission	NL-6	267	(2,718)	54	(2,782)	234	910	90	270	18,484	45,280	5,707	12,787	18,985	43,471	5,851	10,275
8	Operating Expenses related to Insurance Business	NL-7	555	2,436	1,797	2,920	159	548	170	523	8,892	27,288	18,915	53,430	9,606	30,272	20,881	56,874
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		2,250	3,784	2,053	1,534	1,212	3,417	521	2,000	82,215	2,32,282	72,158	2,08,043	85,677	2,39,482	74,732	2,11,577
10	Operating Profit/(Loss) C= (A - B)		79	3,161	209	4,730	(373)	(726)	117	124	(1,252)	6,390	(887)	(3,773)	(1,546)	8,825	(561)	1,080
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		79	3,161	209	4,730	(373)	(726)	117	124	(1,252)	6,390	(887)	(3,773)	(1,546)	8,825	(561)	1,080
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		79	3,161	209	4,730	(373)	(726)	117	124	(1,252)	6,390	(887)	(3,773)	(1,546)	8,825	(561)	1,080

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total			
	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22	For the Quarter Dec.23	Up to the quarter Dec.23	For the Quarter Dec.22	Up to the quarter Dec.22
Interest, Dividend & Rent	288	844	236	715	76	198	50	161	11,237	32,886	9,946	28,950	11,601	33,929	10,232	29,826
Add/Less:-																
Investment Expenses #	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(11)	(37)	(16)	(50)	(3)	(9)	(3)	(11)	(449)	(1,458)	(682)	(2,005)	(463)	(1,504)	(702)	(2,065)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	233	687	147	396	-	-	-	-	58	172	37	99	291	859	184	495
Interest, Dividend & Rent – Gross*	509	1,494	367	1,061	73	189	46	149	10,847	31,600	9,300	27,044	11,429	33,284	9,714	28,255

Grouped under Operating expenses

* Term gross implies inclusive of TDS