

Name of the Insurer: Royal Sundaram Alliance Insurance Co Ltd

Registration No.102 and Date of Registration with the IRDA:23.10.2000

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30th JUNE 2012

	Particulars	Schedule	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		22,958	22,958	11,796	11,796
	(b) Marine Insurance		10,338	10,338	9,087	9,087
	(c) Miscellaneous Insurance		129,483	129,483	32,667	32,667
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		90,036	90,036	78,496	78,496
	(b) Profit on sale of investments		1,194	1,194	266	266
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (Interest on Staff Loan etc)		292	292	726	726
	TOTAL (A)		254,301	254,301	133,038	133,038
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts					
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		124	124	94	94
	(b) Bad debts written off					
	(c) Others (To be specified)					
	TOTAL (B)		124	124	94	94
	Profit Before Tax		254,177	254,177	132,944	132,944
	Provision for Taxation		-	-	-	-
	APPROPRIATIONS					
	(a) Interim dividends paid during the year					
	(b) Proposed final dividend					
	(c) Dividend distribution tax					
	(d) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit/ loss brought forward from last year		238,676	238,676	236,457	236,457
	Balance carried forward to Balance Sheet		492,853	492,853	369,401	369,401

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- (d) 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.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.