

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

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

31-Dec-17

QUARTER ENDED 31st December 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 Total	Total
																('000)
1	Employees' remuneration & welfare benefits	10,492	3,201	2	3,203	2,03,809	67,585	2,71,394	586	378	2,598	11,224	55,429	314	3,41,923	3,55,618
2	Travel, conveyance and vehicle running expenses	400	122	-	122	7,790	2,831	10,621	23	15	108	449	2,312	12	13,540	14,062
3	Training expenses	61	19	-	19	1,174	296	1,470	3	2	12	57	246	2	1,792	1,872
4	Rents, rates & taxes	1,267	387	-	387	24,586	7,909	32,495	70	45	305	1,334	6,496	38	40,783	42,437
5	Repairs	388	118	-	118	7,524	2,473	9,997	22	14	95	412	2,028	12	12,580	13,086
6	Printing & stationery	507	154	-	154	9,812	2,684	12,496	26	17	106	494	2,222	16	15,377	16,038
7	Communication	749	228	-	228	14,539	4,688	19,227	42	27	181	789	3,850	22	24,138	25,115
8	Legal & professional charges	109	33	-	33	2,119	749	2,868	6	4	28	121	612	3	3,642	3,784
9	Auditors' fees, expenses etc															
	(a) as auditor	17	5	-	5	341	116	457	1	1	5	19	95	-	578	600
	(b) as adviser or in any other capacity, in respect of															
	(i) Taxation matters	2	1	-	1	36	12	48	-	-	-	2	10	-	60	63
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(1)	-	-	-	(19)	2	(17)	-	-	-	-	2	-	(15)	(16)
	(d) out of pocket expenses	-	-	-	-	16	7	23	-	-	-	1	5	-	29	29
10	Advertisement and publicity	2,171	661	-	661	42,036	11,185	53,221	114	70	447	2,090	9,278	70	65,290	68,122
11	Interest & Bank Charges	289	88	-	88	5,627	1,848	7,475	16	10	71	309	1,517	9	9,407	9,784
12	Others (to be specified)															
	Data processing and outsourcing	11,952	3,658	4	3,662	2,33,288	1,03,599	3,36,887	741	504	3,822	14,991	83,966	300	4,41,211	4,56,825
	Marketing related expenses	3,111	948	1	949	60,280	16,727	77,007	165	103	663	3,053	13,841	100	94,932	98,992
	Software and hardware maintainance	1,822	556	1	557	35,394	12,054	47,448	102	66	462	1,975	9,875	54	59,982	62,361
	Policy Stamp expenses	19	6	-	6	368	121	489	1	1	4	20	100	-	615	640
	Directors' sitting fees	9	3	-	3	184	56	240	-	1	2	9	46	-	298	310
	Miscellaneous Expenses	(941)	275	-	275	17,482	6,265	23,747	50	33	(505)	1,001	5,120	26	29,472	28,806
13	a) Depreciation for current period	866	264	-	264	16,825	5,646	22,471	49	31	217	931	4,628	25	28,352	29,482
14	Service tax on premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	33,289	10,727	8	10,735	6,83,211	2,46,853	9,30,064	2,017	1,322	8,621	39,281	2,01,678	1,003	11,83,986	12,28,010

QUARTER ENDED 31st December 2016																
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 Total	Total	
																('000)
1 Employees' remuneration & welfare benefits	4,341	2,151	(1)	2,150	2,34,032	32,786	2,66,818	286	171	1,583	5,026	19,397	184	2,93,465	2,99,956	
2 Travel, conveyance and vehicle running expenses	249	119	-	119	12,706	1,802	14,508	16	10	86	279	1,088	11	15,998	16,366	
3 Training expenses	13	6	-	6	689	98	787	1	1	5	15	57	1	867	886	
4 Rents, rates & taxes	527	256	-	256	27,642	3,893	31,535	34	21	186	600	2,326	24	34,726	35,509	
5 Repairs	173	82	-	82	8,760	1,243	10,003	12	7	59	193	751	8	11,033	11,288	
6 Printing & stationery	152	76	-	76	8,350	1,165	9,515	10	6	57	178	685	6	10,457	10,685	
7 Communication	314	152	-	152	16,488	2,322	18,810	21	12	112	358	1,385	14	20,712	21,178	
8 Legal & professional charges	45	21	-	21	2,270	322	2,592	3	2	15	50	195	2	2,859	2,925	
9 Auditors' fees, expenses etc																
(a) as auditor	9	4	-	4	467	65	532	1	-	3	10	39	1	586	599	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	1	-	-	-	49	7	56	-	-	-	1	4	-	61	62	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	2	1	-	1	150	20	170	-	-	1	3	11	-	185	188	
(d) out of pocket expenses	2	1	-	1	56	9	65	-	-	1	1	5	-	72	75	
10 Advertisement and publicity	664	276	-	276	27,733	4,111	31,844	47	29	183	664	2,660	38	35,465	36,405	
11 Interest & Bank Charges	113	53	-	53	5,715	810	6,525	7	5	38	126	491	5	7,197	7,363	
12 Others (to be specified)																
Data processing and outsourcing	13,413	6,254	1	6,255	6,64,109	94,690	7,58,799	907	554	4,469	14,764	57,685	639	8,37,817	8,57,485	
Marketing related expenses	676	359	-	359	40,141	5,521	45,662	43	24	273	830	3,164	25	50,021	51,056	
Software and hardware maintainance	838	406	-	406	43,856	6,181	50,037	56	34	296	953	3,693	38	55,107	56,351	
Policy Stamp expenses	2	2	-	2	246	32	278	-	-	2	5	16	-	301	305	
Directors' sitting fees	3	2	-	2	173	24	197	-	-	2	3	14	-	216	221	
Miscellaneous Expenses	(1,233)	204	-	204	22,273	3,635	25,908	26	16	(1,043)	475	1,828	17	27,227	26,198	
13 a) Depreciation for current period	407	201	-	201	21,809	3,060	24,869	27	17	148	470	1,813	18	27,362	27,970	
14 Service tax on premium	61	23	-	23	2,286	347	2,633	4	3	15	57	234	3	2,949	3,033	
TOTAL	20,772	10,649	-	10,649	11,40,000	1,62,143	13,02,143	1,501	912	6,491	25,061	97,541	1,034	14,34,683	14,66,104	

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.

		YEAR ENDED 31st December 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 Total	Total
('000)																
1	Employees' remuneration & welfare benefits	34,710	10,562	4	10,566	6,71,208	1,52,647	8,23,855	1,741	1,053	6,295	31,247	1,27,847	1,185	9,93,223	10,38,499
2	Travel, conveyance and vehicle running expenses	1,608	489	-	489	31,103	7,074	38,177	81	49	292	1,448	5,924	55	46,026	48,123
3	Training expenses	94	29	-	29	1,816	413	2,229	5	3	17	85	346	3	2,688	2,811
4	Rents, rates & taxes	3,910	1,190	-	1,190	75,602	17,194	92,796	196	119	709	3,519	14,400	133	1,11,872	1,16,972
5	Repairs	1,256	382	-	382	24,283	5,523	29,806	63	38	228	1,130	4,625	43	35,933	37,571
6	Printing & stationery	1,023	311	-	311	19,775	4,497	24,272	51	31	185	921	3,766	35	29,261	30,595
7	Communication	2,325	707	-	707	44,951	10,223	55,174	117	71	422	2,092	8,562	79	66,517	69,549
8	Legal & professional charges	414	126	-	126	8,009	1,821	9,830	21	13	75	373	1,525	14	11,851	12,391
9	Auditors' fees, expenses etc															
	(a) as auditor	60	18	-	18	1,163	265	1,428	3	2	11	54	222	2	1,722	1,800
	(b) as adviser or in any other capacity, in respect of															
	(i) Taxation matters	6	2	-	2	122	28	150	-	-	1	6	23	-	180	188
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	6	2	-	2	119	27	146	-	-	1	6	23	-	176	184
	(d) out of pocket expenses	4	1	-	1	88	20	108	-	-	1	4	16	-	129	134
10	Advertisement and publicity	4,024	1,224	-	1,224	77,807	17,695	95,502	202	122	730	3,622	14,820	137	1,15,135	1,20,383
11	Interest & Bank Charges	938	285	-	285	18,145	4,126	22,271	47	28	170	845	3,457	32	26,850	28,073
12	Others (to be specified)															
	Data processing and outsourcing	69,595	21,176	7	21,183	13,45,835	3,06,071	16,51,906	3,491	2,112	12,624	62,652	2,56,346	2,374	19,91,505	20,82,283
	Marketing related expenses	6,553	1,994	1	1,995	1,26,721	28,819	1,55,540	329	199	1,189	5,899	24,136	224	1,87,516	1,96,064
	Software and hardware maintainance	6,389	1,944	1	1,945	1,23,543	28,096	1,51,639	320	193	1,159	5,751	23,532	218	1,82,812	1,91,146
	Policy Stamp expenses	62	19	-	19	1,198	272	1,470	3	2	11	56	228	2	1,772	1,853
	Directors' sitting fees	26	8	-	8	505	115	620	1	1	5	23	96	1	747	781
	Miscellaneous Expenses	(6,940)	1,068	-	1,068	67,870	15,435	83,305	176	106	(1,091)	3,160	12,927	120	98,703	92,831
13	a) Depreciation for current period	2,941	895	-	895	56,883	12,936	69,819	148	89	534	2,648	10,835	100	84,173	88,009
14	Service tax on premium	17	5	1	6	327	75	402	1	1	3	15	63	1	486	508
	TOTAL	1,29,021	42,437	14	42,451	26,97,072	6,13,372	33,10,444	6,996	4,232	23,571	1,25,556	5,13,719	4,758	39,89,276	41,60,748

		YEAR ENDED 31st December 2016														
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 Total	Total	
															(`000)	
1	Employees' remuneration & welfare benefits	19,749	7,232	11	7,243	6,78,736	1,05,898	7,84,634	1,474	957	4,428	17,860	73,524	1,271	8,84,148	9,11,140
2	Travel, conveyance and vehicle running expenses	997	365	1	366	34,282	5,349	39,631	74	48	224	902	3,714	64	44,657	46,020
3	Training expenses	56	20	-	20	1,921	300	2,221	4	3	13	51	207	4	2,503	2,579
4	Rents, rates & taxes	2,259	827	1	828	77,630	12,112	89,742	168	109	506	2,043	8,410	146	1,01,124	1,04,211
5	Repairs	684	251	-	251	23,516	3,669	27,185	51	33	153	619	2,547	44	30,632	31,567
6	Printing & stationery	721	264	-	264	24,773	3,865	28,638	54	35	162	652	2,684	46	32,271	33,256
7	Communication	1,350	494	1	495	46,396	7,239	53,635	101	65	303	1,221	5,025	87	60,437	62,282
8	Legal & professional charges	176	64	-	64	6,039	942	6,981	13	9	39	159	654	11	7,866	8,106
9	Auditors' fees, expenses etc															
	(a) as auditor	39	14	-	14	1,341	209	1,550	3	2	9	35	145	3	1,747	1,800
	(b) as adviser or in any other capacity, in respect of															
	(i) Taxation matters	4	1	-	1	141	22	163	-	-	1	4	15	-	183	188
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	17	6	-	6	572	89	661	1	1	4	15	62	1	745	768
	(d) out of pocket expenses	3	1	-	1	86	14	100	-	-	1	2	9	-	112	116
10	Advertisement and publicity	1,556	570	1	571	53,479	8,344	61,823	116	75	348	1,407	5,794	101	69,664	71,791
11	Interest & Bank Charges	448	164	-	164	15,396	2,402	17,798	33	22	100	405	1,669	29	20,056	20,668
12	Others (to be specified)															
	Data processing and outsourcing	50,303	18,418	29	18,447	17,28,851	2,69,739	19,98,590	3,752	2,438	11,279	45,494	1,87,279	3,241	22,52,073	23,20,823
	Marketing related expenses	3,744	1,371	2	1,373	1,28,693	20,079	1,48,772	280	181	840	3,386	13,942	241	1,67,642	1,72,759
	Software and hardware maintainance	3,571	1,307	2	1,309	1,22,725	19,148	1,41,873	267	173	801	3,229	13,293	231	1,59,867	1,64,747
	Policy Stamp expenses	29	11	-	11	1,010	158	1,168	2	1	7	27	109	2	1,316	1,356
	Directors' sitting fees	16	6	-	6	547	85	632	1	1	4	14	59	1	712	734
	Miscellaneous Expenses	(8,890)	704	1	705	66,068	10,867	76,935	143	93	(3,031)	1,739	7,158	124	83,161	74,976
13	a) Depreciation for current period	1,826	669	1	670	62,769	9,794	72,563	136	89	410	1,652	6,799	118	81,767	84,263
14	Service tax on premium	97	35	-	35	3,323	518	3,841	7	5	22	87	360	6	4,328	4,460
	TOTAL	78,755	32,794	50	32,844	30,78,294	4,80,842	35,59,136	6,680	4,340	16,623	81,003	3,33,458	5,771	40,07,011	41,18,610

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.