

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

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

30-Sep-18

QUARTER ENDED 30th Sep 2018																
Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	8,692	2,906	-	2,906	178,643	91,410	270,053	1,267	508	3,009	15,370	87,145	24,168	401,520	413,118	
2 Travel, conveyance and vehicle running expenses	575	172	-	172	8,794	4,403	13,197	62	27	163	740	4,258	1,022	19,469	20,216	
3 Training expenses	212	56	-	56	2,151	1,030	3,181	15	7	47	173	1,026	169	4,618	4,886	
4 Rents, rates & taxes	711	252	-	252	16,811	8,673	25,484	119	46	272	1,458	8,226	2,397	38,002	38,965	
5 Repairs	342	110	-	110	6,315	3,209	9,524	45	18	110	539	3,073	815	14,124	14,576	
6 Printing & stationery	387	117	-	117	6,080	3,051	9,131	42	18	112	513	2,945	718	13,479	13,983	
7 Communication	480	158	-	158	9,505	4,851	14,356	67	27	162	816	4,633	1,267	21,328	21,966	
8 Legal & professional charges	51	28	-	28	2,631	1,397	4,028	19	7	36	235	1,300	442	6,067	6,146	
9 Auditors' fees, expenses etc																
(a) as auditor	14	5	-	5	325	166	491	2	1	5	28	159	45	731	750	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	2	1	-	1	32	16	48	-	-	1	3	15	5	72	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(2)	-	-	-	23	15	38	-	-	1	3	12	8	62	60	
(d) out of pocket expenses	(2)	-	-	-	2	2	4	-	-	-	-	1	3	8	6	
10 Advertisement and publicity	3,199	919	1	920	43,454	21,518	64,972	302	133	847	3,615	20,963	4,643	95,475	99,594	
11 Interest & Bank Charges	188	66	-	66	4,291	2,209	6,500	30	12	70	373	2,098	603	9,686	9,940	
12 Others (to be specified)																
Data processing and outsourcing	(6,171)	(1,206)	(1)	(1,207)	245	4,214	4,459	38	(56)	(654)	724	1,464	7,081	13,055	5,677	
Marketing related expenses	8,055	2,436	1	2,437	127,607	64,073	191,680	894	380	2,347	10,770	61,847	15,157	283,075	293,567	
Software and hardware maintainance	1,366	478	-	478	31,310	16,126	47,436	222	87	510	2,711	15,309	4,416	70,690	72,534	
Policy Stamp expenses	5	-	-	-	(21)	-	(21)	8	-	-	196	182	-	365	370	
Directors' sitting fees	9	3	-	3	147	75	222	1	1	3	13	71	18	329	341	
Miscellaneous Expenses	(6,521)	304	-	304	17,797	9,267	27,064	115	52	(451)	1,231	8,510	2,409	38,930	32,713	
13 a) Depreciation for current period	581	197	-	197	12,375	6,347	18,722	88	35	206	1,067	6,041	1,700	27,859	28,637	
14 Service tax on premium	(60)	(13)	-	(13)	(198)	(68)	(266)	(1)	(1)	(9)	(11)	(85)	31	(342)	(415)	
<b>TOTAL</b>	<b>12,112</b>	<b>6,989</b>	<b>1</b>	<b>6,990</b>	<b>468,318</b>	<b>241,983</b>	<b>710,301</b>	<b>3,335</b>	<b>1,302</b>	<b>6,787</b>	<b>40,566</b>	<b>229,193</b>	<b>67,117</b>	<b>1,058,601</b>	<b>1,077,704</b>	

QUARTER ENDED 30th Sep 2017																
Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	7,444	3,689	(24)	3,665	237,783	41,060	278,843	509	174	1,523	10,828	36,434	296	328,607	339,716	
2 Travel, conveyance and vehicle running expenses	497	211	(1)	210	13,581	2,378	15,959	31	13	92	609	2,086	19	18,809	19,516	
3 Training expenses	10	5	-	5	333	58	391	1	-	2	16	51	-	461	476	
4 Rents, rates & taxes	848	410	(3)	407	26,446	4,576	31,022	57	21	171	1,201	4,053	34	36,559	37,814	
5 Repairs	258	130	(1)	129	8,406	1,449	9,855	18	6	54	383	1,288	10	11,614	12,001	
6 Printing & stationery	40	53	(1)	52	3,449	565	4,014	7	-	17	166	523	3	4,730	4,822	
7 Communication	514	246	(2)	244	15,875	2,749	18,624	34	12	103	721	2,434	21	21,949	22,707	
8 Legal & professional charges	10	28	-	28	1,850	298	2,148	4	-	9	90	278	1	2,530	2,568	
9 Auditors' fees, expenses etc																
(a) as auditor	14	7	-	7	421	72	493	1	-	2	19	64	-	579	600	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	1	-	-	-	43	8	51	-	-	1	2	7	-	61	62	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	(4)	-	-	-	(16)	(4)	(20)	-	-	-	-	(5)	-	(24)	(28)	
(d) out of pocket expenses	2	1	-	1	51	9	60	-	-	1	2	8	-	71	74	
10 Advertisement and publicity	252	212	(3)	209	13,856	2,310	16,166	26	4	75	654	2,108	12	19,045	19,506	
11 Interest & Bank Charges	211	101	(1)	100	6,529	1,130	7,659	14	5	42	296	1,002	8	9,026	9,337	
12 Others (to be specified)																
Data processing and outsourcing	(39,200)	(8,196)	(68)	(8,264)	(510,968)	(98,768)	(609,736)	(1,467)	(1,178)	(4,975)	(20,216)	(80,237)	(1,335)	(719,144)	(766,608)	
Marketing related expenses	(1,214)	(262)	(2)	(264)	(16,381)	(3,147)	(19,528)	(46)	(36)	(156)	(653)	(2,569)	(41)	(23,029)	(24,507)	
Software and hardware maintainance	(3,079)	(673)	(5)	(678)	(42,056)	(8,062)	(50,118)	(118)	(92)	(398)	(1,683)	(6,592)	(105)	(59,106)	(62,863)	
Policy Stamp expenses	2,240	683	-	683	43,414	7,897	51,311	107	62	343	1,861	6,727	81	60,492	63,415	
Directors' sitting fees	11	3	-	3	246	44	290	1	1	2	11	37	1	343	357	
Miscellaneous Expenses	(6,418)	228	(4)	224	14,991	2,424	17,415	27	(2)	(260)	730	2,268	8	20,186	13,992	
13 a) Depreciation for current period	1,988	728	(2)	726	46,540	8,278	54,818	108	53	338	2,050	7,177	74	64,618	67,332	
14 Service tax on premium	57,627	17,515	4	17,519	1,112,322	202,428	1,314,750	2,749	1,608	8,800	47,652	172,345	2,073	1,549,977	1,625,123	
<b>TOTAL</b>	<b>22,052</b>	<b>15,119</b>	<b>(114)</b>	<b>15,006</b>	<b>976,715</b>	<b>167,752</b>	<b>1,144,467</b>	<b>2,063</b>	<b>651</b>	<b>5,786</b>	<b>44,739</b>	<b>149,488</b>	<b>1,160</b>	<b>1,348,354</b>	<b>1,385,411</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.

HALF YEAR ENDED 30th Sep 2018																
Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	36,726	9,552	3	9,555	351,231	166,738	517,969	2,379	1,182	8,007	27,986	167,069	25,131	749,723	796,004	
2 Travel, conveyance and vehicle running expenses	1,543	401	-	401	14,753	7,004	21,757	100	50	336	1,176	7,017	1,055	31,491	33,435	
3 Training expenses	249	65	-	65	2,379	1,129	3,508	16	8	54	190	1,131	170	5,077	5,391	
4 Rents, rates & taxes	3,650	949	-	949	34,905	16,571	51,476	236	117	796	2,781	16,605	2,498	74,509	79,108	
5 Repairs	1,236	322	-	322	11,822	5,612	17,434	80	40	269	942	5,623	846	25,234	26,792	
6 Printing & stationery	1,084	282	-	282	10,373	4,924	15,297	70	35	236	827	4,933	742	22,140	23,506	
7 Communication	1,921	500	-	500	18,376	8,723	27,099	124	62	419	1,464	8,741	1,316	39,225	41,646	
8 Legal & professional charges	679	177	-	177	6,494	3,083	9,577	44	22	148	517	3,089	464	13,861	14,717	
9 Auditors' fees, expenses etc																
(a) as auditor	69	18	-	18	662	314	976	4	2	15	53	316	47	1,413	1,500	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	7	2	-	2	67	31	98	-	-	2	5	31	5	141	150	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	12	3	-	3	110	52	162	1	-	3	9	52	8	235	250	
(d) out of pocket expenses	4	1	-	1	36	17	53	-	-	1	3	17	3	77	82	
10 Advertisement and publicity	6,974	1,814	1	1,815	66,694	31,662	98,356	452	224	1,520	5,314	31,725	4,773	142,364	151,153	
11 Interest & Bank Charges	918	239	-	239	8,783	4,170	12,953	59	30	200	701	4,178	628	18,749	19,906	
12 Others (to be specified)																
Data processing and outsourcing	11,219	2,918	2	2,920	107,302	50,939	158,241	728	361	2,446	8,550	51,041	7,678	229,045	243,183	
Marketing related expenses	22,894	5,954	3	5,957	218,958	103,945	322,903	1,483	737	4,992	17,448	104,152	15,667	467,382	496,233	
Software and hardware maintainance	6,722	1,748	1	1,749	64,285	30,518	94,803	435	216	1,465	5,122	30,579	4,600	137,220	145,691	
Policy Stamp expenses	9	-	-	-	368	-	368	14	-	1	328	343	-	1,053	1,062	
Directors' sitting fees	27	7	-	7	260	124	384	2	1	6	21	123	19	556	590	
Miscellaneous Expenses	(6,185)	952	-	952	34,625	16,612	51,237	223	118	(923)	2,461	16,303	2,503	71,922	66,689	
13 a) Depreciation for current period	2,584	672	-	672	24,709	11,730	36,439	167	83	563	1,969	11,753	1,769	52,743	55,999	
14 Service tax on premium	51	13	-	13	485	230	715	3	2	11	39	231	35	1,036	1,100	
<b>TOTAL</b>	<b>92,393</b>	<b>26,589</b>	<b>10</b>	<b>26,599</b>	<b>977,676</b>	<b>464,128</b>	<b>1,441,804</b>	<b>6,620</b>	<b>3,290</b>	<b>20,567</b>	<b>77,905</b>	<b>465,052</b>	<b>69,957</b>	<b>2,085,195</b>	<b>2,204,187</b>	

HALF YEAR ENDED 30th Sep 2017																
Particulars	Fire Revenue Account	Marine Revenue Account			Miscellaneous 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	24,218	7,361	2	7,363	467,399	85,062	552,461	1,155	675	3,697	20,023	72,418	871	651,300	682,881	
2 Travel, conveyance and vehicle running expenses	1,208	367	-	367	23,313	4,243	27,556	58	34	184	999	3,612	43	32,486	34,061	
3 Training expenses	33	10	-	10	642	117	759	2	1	5	28	100	1	896	939	
4 Rents, rates & taxes	2,643	803	-	803	51,016	9,285	60,301	126	74	404	2,185	7,904	95	71,089	74,535	
5 Repairs	868	264	-	264	16,759	3,050	19,809	41	24	133	718	2,597	31	23,353	24,485	
6 Printing & stationery	516	157	-	157	9,963	1,813	11,776	25	14	79	427	1,544	19	13,884	14,557	
7 Communication	1,576	479	-	479	30,412	5,535	35,947	75	44	241	1,303	4,712	57	42,379	44,434	
8 Legal & professional charges	305	93	-	93	5,890	1,072	6,962	15	9	47	252	913	11	8,209	8,607	
9 Auditors' fees, expenses etc																
(a) as auditor	43	13	-	13	822	149	971	2	1	6	35	127	2	1,144	1,200	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	4	1	-	1	86	16	102	-	-	1	4	13	-	120	125	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	7	2	-	2	138	25	163	-	-	1	6	21	-	191	200	
(d) out of pocket expenses	4	1	-	1	72	13	85	-	-	1	3	11	-	100	105	
10 Advertisement and publicity	1,853	563	-	563	35,772	6,510	42,282	88	52	283	1,532	5,542	67	49,846	52,262	
11 Interest & Bank Charges	649	197	-	197	12,518	2,278	14,796	31	18	99	536	1,940	23	17,443	18,289	
12 Others (to be specified)																
Data processing and outsourcing	4,567	1,388	-	1,388	88,150	16,042	104,192	218	127	697	3,776	13,659	164	122,833	128,788	
Marketing related expenses	43	13	-	13	828	151	979	2	1	7	36	128	2	1,155	1,211	
Software and hardware maintainance	17	5	-	5	322	59	381	1	-	3	14	49	1	449	471	
Policy Stamp expenses	2,270	690	-	690	43,822	7,975	51,797	108	63	347	1,877	6,790	82	61,064	64,024	
Directors' sitting fees	18	5	-	5	347	63	410	1	1	3	15	54	1	485	508	
Miscellaneous Expenses	(6,194)	734	-	734	46,625	8,485	55,110	116	67	(616)	1,997	7,224	87	63,985	58,525	
13 a) Depreciation for current period	3,442	1,046	-	1,046	66,442	12,092	78,534	164	96	526	2,847	10,295	124	92,586	97,074	
14 Service tax on premium	57,643	17,519	4	17,523	1,112,547	202,471	1,315,018	2,750	1,608	8,802	47,661	172,379	2,074	1,550,292	1,625,458	
<b>TOTAL</b>	<b>95,733</b>	<b>31,711</b>	<b>6</b>	<b>31,717</b>	<b>2,013,884</b>	<b>366,506</b>	<b>2,380,390</b>	<b>4,978</b>	<b>2,909</b>	<b>14,950</b>	<b>86,274</b>	<b>312,032</b>	<b>3,755</b>	<b>2,805,288</b>	<b>2,932,737</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.