

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Royal Sundaram General Insurance Co. Ltd

31-Mar-20

Particulars	FOR THE QUARTER ENDED 31st Mar 2020																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	Crop	Others	Miscellaneous Total		
1 Employees' remuneration & welfare benefits	14,043	3,955	-	3,955	170,473	166,104	336,577	1,465	426	2,670	12,242	79,271	(1,984)	249	430,916	448,914	
2 Travel, conveyance and vehicle running expenses	945	253	-	253	10,983	9,820	20,803	87	28	185	774	4,988	155	28	27,048	28,246	
3 Training expenses	110	32	-	32	1,369	1,396	2,765	12	3	21	99	644	(35)	1	3,510	3,652	
4 Rents, rates & taxes	1,329	374	-	374	16,134	15,715	31,849	139	40	252	1,159	7,501	(183)	23	40,780	42,483	
5 Repairs	584	159	-	159	6,860	6,293	13,153	56	18	113	486	3,137	45	13	17,021	17,764	
6 Printing & stationery	877	228	-	228	9,891	8,299	18,190	74	27	175	689	4,417	313	32	23,917	25,022	
7 Communication	1,008	274	-	274	11,848	10,856	22,704	96	31	196	840	5,416	83	27	29,393	30,675	
8 Legal & professional charges	333	84	-	84	3,674	2,955	6,629	27	10	66	254	1,623	158	14	8,781	9,198	
9 Auditors' fees, expenses etc	23	6	-	6	285	276	561	3	1	4	20	135	(3)	-	721	750	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	3	1	-	1	29	27	56	-	-	-	2	13	-	-	71	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	6	2	-	2	96	98	194	1	-	2	7	46	(1)	-	249	257	
(d) out of pocket expenses	1	-	-	-	10	13	23	1	-	1	-	5	(3)	-	27	28	
10 Advertisement and publicity	3,970	1,051	-	1,051	45,555	39,759	85,314	354	122	781	3,197	20,553	952	126	111,399	116,420	
11 Interest & Bank Charges	542	146	-	146	6,325	5,717	12,042	51	17	106	447	2,881	70	15	15,629	16,317	
12 Others (to be specified)																	
Data processing and outsourcing	1,988	628	-	628	26,777	30,745	57,522	268	59	351	1,998	13,085	(1,802)	(21)	71,460	74,076	
Marketing related expenses	15,870	4,008	-	4,008	174,646	138,624	313,270	1,243	491	3,195	12,035	76,923	8,069	649	415,875	435,753	
Software and hardware maintainance	2,354	671	-	671	28,878	28,680	57,558	252	71	445	2,083	13,502	(510)	35	73,436	76,461	
Policy Stamp expenses	4	-	-	-	497	-	497	5	-	1	103	213	-	-	819	823	
Directors' sitting fees	27	7	-	7	306	250	556	2	1	6	22	136	12	1	736	770	
Miscellaneous Expenses	(5,469)	(713)	-	(713)	(30,167)	(16,232)	(46,399)	(139)	(97)	(1,409)	(1,948)	(12,181)	(3,861)	(200)	(66,234)	(72,416)	
13 a) Depreciation for current period	912	257	-	257	11,080	10,840	21,920	95	28	173	797	5,155	(143)	16	28,041	29,210	
14 Service tax/GST on premium	121	31	-	31	1,333	1,070	2,403	10	4	24	92	586	54	5	3,178	3,330	
TOTAL	39,581	11,454	-	11,454	496,882	461,305	958,187	4,102	1,280	7,358	35,398	228,049	1,386	1,012	1,236,771	1,287,806	

Particulars	FOR THE QUARTER ENDED 31st Mar 2019																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	Crop	Others	Miscellaneous Total		
1 Employees' remuneration & welfare benefits	12,345	5,416	5	5,421	178,987	101,244	280,231	969	326	4,003	10,784	92,832	(7,151)	1,142	383,135	400,901	
2 Travel, conveyance and vehicle running expenses	879	351	1	352	11,973	6,462	18,435	68	25	267	732	5,969	(268)	78	25,306	26,537	
3 Training expenses	160	59	-	59	2,062	1,083	3,145	12	5	47	129	1,008	(18)	13	4,342	4,561	
4 Rents, rates & taxes	667	376	-	376	12,135	7,291	19,426	56	13	250	669	6,581	(976)	71	26,099	27,142	
5 Repairs	563	229	-	229	7,786	4,230	12,016	43	16	173	474	3,902	(200)	50	16,474	17,266	
6 Printing & stationery	571	220	-	220	7,571	4,035	11,606	44	17	170	469	3,737	(121)	49	15,972	16,763	
7 Communication	842	350	1	351	11,830	6,475	18,305	65	24	263	715	5,962	(349)	75	25,060	26,253	
8 Legal & professional charges	356	137	-	137	4,709	2,508	7,217	27	10	105	292	2,324	(73)	31	9,933	10,426	
9 Auditors' fees, expenses etc	23	10	-	10	338	188	526	2	1	7	20	172	(13)	2	717	750	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	2	1	-	1	35	20	55	-	-	1	2	16	(2)	0	72	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	31	10	-	10	366	182	548	2	1	8	24	173	7	2	765	806	
(d) out of pocket expenses	8	3	-	3	92	46	138	1	-	2	6	43	2	1	192	203	
10 Advertisement and publicity	5,053	1,887	2	1,889	65,116	34,250	99,366	382	153	1,467	4,074	31,817	(601)	429	137,087	144,029	
11 Interest & Bank Charges	549	217	-	217	7,415	3,987	11,402	42	16	166	454	3,687	(152)	48	15,663	16,429	
12 Others (to be specified)																	
Data processing and outsourcing	(6,154)	(1,564)	(1)	(1,565)	(58,945)	(25,782)	(84,727)	(432)	(229)	(1,407)	(4,208)	(25,056)	(4,422)	(436)	(120,917)	(128,636)	
Marketing related expenses	3,862	1,306	1	1,307	83,570	83,569	167,139	372	141	(467)	4,892	47,493	(4,852)	378	215,096	220,265	
Software and hardware maintainance	2,140	949	1	950	31,755	17,778	49,533	169	56	700	1,880	16,287	(1,314)	199	67,510	70,600	
Policy Stamp expenses	4	-	-	-	372	-	372	4	-	1	146	213	-	(0)	736	740	
Directors' sitting fees	27	9	-	9	331	172	503	2	1	7	21	160	(2)	3	694	730	
Miscellaneous Expenses	(261)	1,120	1	1,121	(88,885)	20,314	(68,571)	228	92	(37)	2,424	18,876	(3,257)	255	(47,059)	(46,199)	
13 a) Depreciation for current period	887	387	-	387	12,987	7,230	20,217	69	25	287	773	6,632	(499)	81	27,585	28,859	
14 Service tax/GST on premium	82	30	-	30	1,015	524	1,539	6	3	23	65	489	1	7	2,132	2,244	
TOTAL	22,636	11,503	11	11,514	292,615	275,805	568,420	2,146	695	6,045	24,837	223,317	(21,328)	2,477	806,593	840,744	

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 Mar 2020																
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	Crop	Others	Miscellaneous Total	Total
																(000)
1 Employees' remuneration & welfare benefits	71,602	17,222	-	17,222	754,209	533,305	1,287,514	4,841	2,233	14,758	50,924	323,266	55,786	3,632	1,742,954	1,831,778
2 Travel, conveyance and vehicle running expenses	3,540	851	-	851	37,296	26,372	63,668	239	109	730	2,518	15,987	2,759	180	86,190	90,581
3 Training expenses	649	156	-	156	6,836	4,835	11,671	44	20	134	461	2,929	506	34	15,798	16,603
4 Rents, rates & taxes	6,770	1,628	-	1,628	71,313	50,425	121,738	458	211	1,395	4,815	30,564	5,278	343	164,802	173,200
5 Repairs	2,406	579	-	579	25,340	17,919	43,259	163	75	496	1,711	10,863	1,874	120	58,561	61,546
6 Printing & stationery	2,527	608	-	608	26,622	18,824	45,446	171	79	521	1,798	11,410	1,969	129	61,523	64,658
7 Communication	4,138	995	-	995	43,591	30,823	74,414	280	129	853	2,943	18,684	3,224	211	100,738	105,871
8 Legal & professional charges	783	188	-	188	8,243	5,829	14,072	53	24	161	557	3,533	610	40	19,049	20,020
9 Auditors' fees, expenses etc																
(a) as auditor	117	28	-	28	1,235	873	2,108	8	4	24	83	532	90	6	2,855	3,000
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	12	3	-	3	124	87	211	1	-	2	8	53	9	1	285	300
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and																
(c) in any other capacity	46	11	-	11	487	344	831	3	1	10	33	208	37	2	1,125	1,182
(d) out of pocket expenses	8	2	-	2	80	57	137	1	-	2	5	36	4	-	185	195
10 Advertisement and publicity	13,503	3,248	-	3,248	142,234	100,575	242,809	913	421	2,783	9,603	60,963	10,521	686	328,699	345,450
11 Interest & Bank Charges	2,113	508	-	508	22,262	15,742	38,004	143	66	436	1,503	9,542	1,647	107	51,448	54,069
12 Others (to be specified)																
Data processing and outsourcing	16,908	4,067	-	4,067	178,095	125,932	304,027	1,144	527	3,484	12,025	76,334	13,174	856	411,571	432,546
Marketing related expenses	34,985	8,414	-	8,414	368,504	260,570	629,074	2,361	1,091	7,212	24,881	157,954	27,254	1,773	851,600	894,999
Software and hardware maintenance	12,788	3,076	-	3,076	134,698	95,246	229,944	864	399	2,636	9,095	57,734	9,963	648	311,283	327,147
Policy Stamp expenses	14	-	-	-	1,217	-	1,217	25	-	3	605	785	-	-	2,635	2,649
Directors' sitting fees	70	17	-	17	740	524	1,264	5	2	15	51	318	54	4	1,713	1,800
Miscellaneous Expenses	(8,909)	942	-	942	35,149	24,854	60,003	243	109	(5,664)	2,571	15,628	2,599	379	75,868	67,901
13 Depreciation for current period	4,708	1,132	-	1,132	49,581	35,059	84,640	318	147	970	3,347	21,250	3,667	239	114,578	120,418
14 GST on premium	277	67	-	67	2,062	1,478	3,540	19	9	57	197	1,248	216	14	6,738	7,082
TOTAL	169,055	43,742	-	43,742	1,910,772	1,350,257	3,261,029	12,297	5,656	31,018	129,734	819,820	141,241	9,403	4,410,198	4,622,995

YEAR ENDED 31st Mar 2019																
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	Crop	Others	Miscellaneous Total	Total
																(000)
1 Employees' remuneration & welfare benefits	65,519	20,676	12	20,688	736,640	361,834	1,098,474	4,781	2,199	17,059	48,932	341,834	18,823	5,117	1,537,219	1,623,426
2 Travel, conveyance and vehicle running expenses	3,464	1,093	1	1,094	39,086	19,132	58,218	253	116	902	2,587	18,075	995	271	81,417	85,975
3 Training expenses	479	151	-	151	5,406	2,646	8,052	35	16	125	358	2,500	138	37	11,261	11,891
4 Rents, rates & taxes	6,469	2,041	1	2,042	72,981	35,724	108,705	472	217	1,684	4,831	33,751	1,858	505	152,023	160,534
5 Repairs	2,362	745	-	745	26,651	13,045	39,696	172	79	615	1,765	12,325	679	184	55,515	58,622
6 Printing & stationery	1,985	626	-	626	22,398	10,963	33,361	145	67	517	1,484	10,356	570	155	46,655	49,266
7 Communication	3,780	1,193	1	1,194	42,643	20,874	63,517	276	127	984	2,823	19,721	1,086	295	88,829	93,803
8 Legal & professional charges	1,226	387	-	387	13,834	6,772	20,606	89	41	319	916	6,398	352	96	28,817	30,430
9 Auditors' fees, expenses etc																
(a) as auditor	121	38	-	38	1,364	668	2,032	9	4	31	90	631	35	9	2,841	3,000
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	12	4	-	4	137	68	205	1	-	3	9	62	3	1	284	300
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and																
(c) in any other capacity	42	13	-	13	479	235	714	3	1	11	32	223	12	3	999	1,054
(d) out of pocket expenses	13	4	-	4	144	71	215	1	-	3	10	67	4	1	301	318
10 Advertisement and publicity	15,259	4,816	3	4,819	172,147	84,266	256,413	1,114	512	3,973	11,396	79,609	4,384	1,192	358,593	378,671
11 Interest & Bank Charges	2,088	659	-	659	23,558	11,531	35,089	152	70	544	1,559	10,895	600	163	49,072	51,819
12 Others (to be specified)																
Data processing and outsourcing	7,038	2,221	2	2,223	79,404	38,868	118,272	514	237	1,832	5,256	36,720	2,022	550	165,403	174,663
Marketing related expenses	14,006	6,289	6	6,295	106,346	215,284	321,630	1,307	625	(1,664)	24,972	198,028	11,200	2,139	558,237	578,538
Software and hardware maintenance	11,729	3,701	2	3,703	132,323	64,773	197,096	856	394	3,054	8,760	61,192	3,370	916	275,638	291,070
Policy Stamp expenses	16	-	-	-	1,111	-	1,111	26	-	3	610	740	-	-	2,490	2,506
Directors' sitting fees	71	22	-	22	796	389	1,185	5	2	18	53	368	20	6	1,657	1,750
Miscellaneous Expenses	(10,990)	2,818	2	2,820	(26,830)	49,312	22,483	652	300	(2,269)	6,669	46,585	2,565	697	77,681	69,511
13 Depreciation for current period	4,635	1,463	1	1,464	52,296	25,599	77,895	338	157	1,207	3,462	24,184	1,332	361	108,936	115,035
14 GST on premium	195	62	-	62	2,202	1,078	3,280	14	7	51	146	1,019	56	15	4,588	4,845
TOTAL	129,519	49,022	31	49,053	1,505,117	963,132	2,468,249	11,215	5,171	29,002	126,719	905,283	50,104	12,713	3,608,455	3,787,027

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.