

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



Royal Sundaram General Insurance Co. Ltd

30-Sep-20

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2020																
	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	8,909	2,904	-	2,904	1,99,332	1,49,818	3,49,150	1,122	755	2,388	12,735	82,099	(2,663)	792	4,46,378	4,58,191	
2 Travel, conveyance and vehicle running expenses	72	21	-	21	1,213	883	2,096	7	4	16	86	490	(12)	6	2,693	2,786	
3 Training expenses	32	9	-	9	563	412	975	3	2	7	40	228	(4)	2	1,253	1,294	
4 Rents, rates & taxes	992	307	-	307	19,823	14,722	34,545	112	74	244	1,315	8,120	(239)	81	44,252	45,551	
5 Repairs	316	95	-	95	5,947	4,388	10,335	33	22	75	403	2,429	(68)	25	13,254	13,665	
6 Printing & stationery	210	53	-	53	2,524	1,738	4,262	15	8	36	206	999	(11)	12	5,527	5,788	
7 Communication	431	120	-	120	6,825	4,920	11,745	41	25	89	493	2,759	(61)	30	15,121	15,672	
8 Legal & professional charges	(39)	(1)	-	(1)	630	586	1,216	3	3	3	10	287	(25)	1	1,498	1,458	
9 Auditors' fees, expenses etc																	
(a) as auditor	16	5	-	5	327	242	569	2	1	4	22	134	(4)	1	729	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	2	1	-	1	32	25	57	-	-	-	2	13	-	-	72	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	5	2	-	2	101	76	177	-	1	1	7	41	(1)	-	226	233	
(d) out of pocket expenses	1	-	-	-	7	3	10	-	-	-	1	3	-	-	14	15	
10 Advertisement and publicity	6,714	1,651	-	1,651	76,159	51,751	1,27,910	440	265	1,119	6,377	29,986	(217)	383	1,66,263	1,74,628	
11 Interest & Bank Charges	461	128	-	128	7,211	5,188	12,399	41	27	95	524	2,911	(63)	32	15,966	16,555	
12 Others (to be specified)																	
Data processing and outsourcing	(1,719)	(236)	-	(236)	6,231	7,994	14,225	29	38	(49)	(514)	3,401	(566)	(23)	16,541	14,586	
Marketing related expenses	1,441	608	-	608	51,552	40,180	91,732	287	202	564	2,900	21,593	(898)	184	1,16,563	1,18,612	
Software and hardware maintenance	1,660	529	-	529	35,472	26,537	62,009	200	133	430	2,300	14,579	(457)	143	79,337	81,526	
Policy Stamp expenses	3	-	-	-	338	-	338	6	-	1	181	132	-	-	658	661	
Directors' sitting fees	8	3	-	3	163	122	285	1	1	2	10	67	(3)	1	364	375	
Miscellaneous Expenses	(5,883)	200	-	200	9,603	6,888	16,491	42	33	(238)	793	4,130	(78)	50	21,223	15,540	
13 a) Depreciation for current period	724	225	-	225	14,722	10,953	25,675	83	56	180	971	6,036	(181)	61	32,881	33,830	
14 GST on premium	7	5	-	5	557	449	1,006	3	2	5	28	237	(12)	2	1,271	1,283	
<b>TOTAL</b>	<b>14,363</b>	<b>6,629</b>	<b>-</b>	<b>6,629</b>	<b>4,39,332</b>	<b>3,27,875</b>	<b>7,67,207</b>	<b>2,470</b>	<b>1,652</b>	<b>4,972</b>	<b>28,889</b>	<b>1,80,674</b>	<b>(5,563)</b>	<b>1,783</b>	<b>9,82,084</b>	<b>10,03,074</b>	

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2019																
	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	13,481	1,482	-	1,482	1,85,659	1,25,851	3,11,510	914	689	2,361	15,079	82,224	31,515	773	4,45,065	4,60,028	
2 Travel, conveyance and vehicle running expenses	725	94	-	94	8,806	5,893	14,699	46	32	130	708	3,941	1,367	41	20,964	21,783	
3 Training expenses	225	33	-	33	2,464	1,630	4,094	14	10	40	197	1,113	350	12	5,830	6,088	
4 Rents, rates & taxes	1,329	155	-	155	17,544	11,841	29,385	88	65	235	1,420	7,795	2,894	76	41,958	43,442	
5 Repairs	483	61	-	61	6,016	4,037	10,053	31	23	86	484	2,686	952	28	14,343	14,887	
6 Printing & stationery	373	38	-	38	5,360	3,648	9,008	26	20	65	436	2,366	934	21	12,876	13,287	
7 Communication	847	108	-	108	10,501	7,041	17,542	54	39	151	846	4,689	1,654	48	25,023	25,978	
8 Legal & professional charges	149	23	-	23	1,563	1,028	2,591	9	5	27	124	708	212	8	3,684	3,856	
9 Auditors' fees, expenses etc																	
(a) as auditor	22	3	-	3	302	205	507	2	1	4	25	134	51	1	725	750	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	3	-	-	-	29	20	49	-	-	-	3	14	6	-	72	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	10	1	-	1	124	83	207	-	1	1	10	55	19	1	294	305	
(d) out of pocket expenses	(2)	-	-	-	2	3	5	-	-	-	1	1	2	-	9	7	
10 Advertisement and publicity	6,098	1,013	-	1,013	56,603	36,596	93,199	339	213	1,125	4,429	25,996	6,629	337	1,32,267	1,39,378	
11 Interest & Bank Charges	409	53	-	53	4,998	3,346	8,344	26	19	73	402	2,235	779	23	11,901	12,363	
12 Others (to be specified)																	
Data processing and outsourcing	(936)	(471)	-	(471)	16,448	13,048	29,496	16	58	(225)	1,514	6,290	5,984	(40)	43,093	41,686	
Marketing related expenses	18,014	2,160	-	2,160	60,776	48,426	1,09,202	309	459	4,982	2,308	14,072	64,464	1,198	1,96,993	2,17,167	
Software and hardware maintenance	2,346	255	-	255	32,544	22,076	54,620	160	121	411	2,645	14,405	5,549	135	78,046	80,647	
Policy Stamp expenses	3	-	-	-	331	-	331	6	-	1	194	192	-	-	724	727	
Directors' sitting fees	11	2	-	2	144	98	242	1	-	2	12	64	25	1	347	360	
Miscellaneous Expenses	(17,491)	(709)	-	(709)	36,585	15,445	52,030	242	(94)	(4,192)	5,398	30,163	(51,516)	(671)	31,361	13,161	
13 a) Depreciation for current period	935	108	-	108	12,401	8,377	20,778	62	46	165	1,005	5,508	2,055	53	29,672	30,715	
14 Service tax/GST on premium	7	(3)	-	(3)	331	241	572	1	1	1	29	140	83	1	828	832	
<b>TOTAL</b>	<b>27,041</b>	<b>4,406</b>	<b>-</b>	<b>4,406</b>	<b>4,59,531</b>	<b>3,08,932</b>	<b>7,68,463</b>	<b>2,346</b>	<b>1,708</b>	<b>5,443</b>	<b>37,269</b>	<b>2,04,791</b>	<b>74,008</b>	<b>2,046</b>	<b>10,96,074</b>	<b>11,27,522</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.

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



Royal Sundaram General Insurance Co. Ltd

30-Sep-20

Particulars	UPTO PERIOD ENDED 30th SEPTEMBER 2020															
	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	Total
																(₹000)
1 Employees' remuneration & welfare benefits	41,792	9,849	-	9,849	4,14,881	2,73,269	6,88,150	2,414	1,407	6,417	37,123	1,61,169	77	2,212	8,98,969	9,50,610
2 Travel, conveyance and vehicle running expenses	220	52	-	52	2,186	1,440	3,626	13	7	34	196	849	-	12	4,737	5,009
3 Training expenses	103	24	-	24	1,026	677	1,703	6	3	16	92	398	-	5	2,223	2,350
4 Rents, rates & taxes	3,949	931	-	931	39,203	25,821	65,024	228	133	606	3,508	15,229	7	209	84,944	89,824
5 Repairs	1,149	271	-	271	11,410	7,517	18,927	66	39	176	1,021	4,432	2	61	24,724	26,144
6 Printing & stationery	340	80	-	80	3,376	2,226	5,602	20	11	52	302	1,312	1	18	7,318	7,736
7 Communication	1,187	280	-	280	11,781	7,758	19,539	69	40	182	1,054	4,577	2	63	25,526	26,993
8 Legal & professional charges	261	62	-	62	2,594	1,711	4,305	15	9	40	232	1,007	-	14	5,622	5,945
9 Auditors' fees, expenses etc																
(a) as auditor	66	16	-	16	655	431	1,086	4	2	10	59	254	-	3	1,418	1,500
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	7	2	-	2	65	44	109	-	-	1	6	25	-	-	141	150
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	20	5	-	5	203	134	337	1	1	3	18	79	-	1	440	465
(d) out of pocket expenses	1	-	-	-	7	3	10	-	-	-	1	3	-	-	14	15
10 Advertisement and publicity	9,534	2,247	-	2,247	94,642	62,337	1,56,979	551	321	1,464	8,468	36,766	18	505	2,05,072	2,16,853
11 Interest & Bank Charges	1,241	293	-	293	12,323	8,116	20,439	72	42	191	1,103	4,787	2	66	26,702	28,236
12 Others (to be specified)																
Data processing and outsourcing	5,190	1,223	-	1,223	51,517	33,931	85,448	300	175	797	4,610	20,013	10	275	1,11,628	1,18,041
Marketing related expenses	12,487	2,941	-	2,941	1,23,961	81,650	2,05,611	721	421	1,917	11,093	48,155	23	661	2,68,601	2,84,029
Software and hardware maintenance	7,292	1,718	-	1,718	72,389	47,680	1,20,069	421	246	1,120	6,477	28,121	13	386	1,56,853	1,65,863
Policy Stamp expenses	6	-	-	-	599	-	599	11	-	1	338	228	-	-	1,177	1,183
Directors' sitting fees	33	8	-	8	327	216	543	2	1	5	29	127	-	2	709	750
Miscellaneous Expenses	(4,655)	452	-	452	16,162	10,645	26,807	94	56	(1,034)	1,574	6,690	5	99	34,291	30,088
13 Depreciation for current period	2,957	697	-	697	29,356	19,334	48,690	171	100	454	2,627	11,404	5	157	63,608	67,262
14 GST on premium	152	36	-	36	1,506	992	2,498	9	5	23	135	585	-	8	3,263	3,451
<b>TOTAL</b>	<b>83,332</b>	<b>21,187</b>	<b>-</b>	<b>21,187</b>	<b>8,90,169</b>	<b>5,85,932</b>	<b>14,76,101</b>	<b>5,188</b>	<b>3,019</b>	<b>12,475</b>	<b>80,064</b>	<b>3,46,209</b>	<b>165</b>	<b>4,757</b>	<b>19,27,978</b>	<b>20,32,497</b>

Particulars	UPTO PERIOD ENDED 30th SEPTEMBER 2019															
	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	Total
																(₹000)
1 Employees' remuneration & welfare benefits	47,329	8,623	-	8,623	3,78,782	2,39,099	6,17,881	2,463	1,428	8,864	29,100	1,77,011	34,607	2,588	8,73,942	929,894
2 Travel, conveyance and vehicle running expenses	2,032	370	-	370	16,264	10,266	26,530	106	61	381	1,249	7,601	1,486	111	37,525	39,927
3 Training expenses	515	94	-	94	4,121	2,601	6,722	27	16	96	317	1,926	377	28	9,509	10,118
4 Rents, rates & taxes	4,333	789	-	789	34,681	21,891	56,572	225	131	812	2,664	16,207	3,168	237	80,016	85,138
5 Repairs	1,418	258	-	258	11,351	7,165	18,516	74	43	266	872	5,305	1,037	78	26,191	27,867
6 Printing & stationery	1,408	256	-	256	11,266	7,111	18,377	73	43	264	866	5,264	1,029	77	25,993	27,657
7 Communication	2,465	449	-	449	19,729	12,453	32,182	128	74	462	1,516	9,219	1,802	135	45,518	48,432
8 Legal & professional charges	311	57	-	57	2,488	1,570	4,058	16	9	58	191	1,162	227	17	5,738	6,106
9 Auditors' fees, expenses etc																
(a) as auditor	76	14	-	14	611	386	997	4	2	14	47	286	56	4	1,410	1,500
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	8	1	-	1	61	39	100	-	-	1	5	29	6	-	141	150
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	29	5	-	5	229	145	374	1	1	5	18	106	21	2	528	562
(d) out of pocket expenses	4	1	-	1	36	23	59	-	-	1	3	17	3	-	83	88
10 Advertisement and publicity	9,490	1,730	-	1,730	75,955	47,945	1,23,900	494	287	1,777	5,834	35,494	6,939	519	1,75,244	1,86,464
11 Interest & Bank Charges	1,158	211	-	211	9,272	5,852	15,124	60	35	217	712	4,333	847	63	21,291	22,760
12 Others (to be specified)																
Data processing and outsourcing	9,486	1,728	-	1,728	75,915	47,920	1,23,835	494	286	1,776	5,832	35,477	6,936	519	1,75,155	1,86,369
Marketing related expenses	25,055	3,807	-	3,807	1,03,392	74,533	1,77,925	666	630	6,478	5,541	35,924	65,177	1,617	2,93,957	322,819
Software and hardware maintenance	8,339	1,519	-	1,519	66,736	42,126	1,08,862	434	252	1,562	5,127	31,187	6,097	456	1,53,977	1,63,835
Policy Stamp expenses	7	-	-	-	672	-	672	13	-	2	386	367	-	-	1,440	1,447
Directors' sitting fees	37	7	-	7	292	185	477	2	1	7	23	137	27	2	676	720
Miscellaneous Expenses	(16,886)	(366)	-	(366)	47,764	20,883	68,647	316	(59)	(8,338)	6,071	34,714	(51,367)	(584)	49,401	32,149
13 Depreciation for current period	3,078	561	-	561	24,635	15,550	40,185	160	93	577	1,893	11,512	2,251	168	56,839	60,478
14 GST on premium	128	23	-	23	1,023	646	1,669	7	4	24	79	479	94	7	2,363	2,514
<b>TOTAL</b>	<b>99,820</b>	<b>20,137</b>	<b>-</b>	<b>20,137</b>	<b>8,85,275</b>	<b>5,58,389</b>	<b>14,43,664</b>	<b>5,763</b>	<b>3,337</b>	<b>15,306</b>	<b>68,346</b>	<b>4,13,757</b>	<b>80,820</b>	<b>6,044</b>	<b>20,37,037</b>	<b>21,56,994</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.