

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Royal Sundaram General Insurance Co. Ltd

30-Jun-21
Royal Sundaram

Particulars	FOR THE QUARTER ENDED 30th Jun 2021														
	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
1 Employees' remuneration & welfare benefits	25,027	8,407	-	8,407	201,969	162,216	364,185	1,081	579	4,311	13,687	84,123	1,308	469,274	502,708
2 Travel, conveyance and vehicle running expenses	192	65	-	65	1,554	1,247	2,801	8	4	33	105	647	10	3,608	3,865
3 Training expenses	14	5	-	5	112	90	202	1	-	2	8	46	1	260	279
4 Rents, rates & taxes	2,418	812	-	812	19,512	15,671	35,183	104	56	415	1,322	8,126	126	45,333	48,563
5 Repairs	789	265	-	265	6,366	5,113	11,479	34	18	136	431	2,652	41	14,791	15,845
6 Printing & stationery	346	116	-	116	2,791	2,242	5,033	15	8	60	189	1,163	18	6,486	6,948
7 Communication	832	280	-	280	6,715	5,393	12,108	36	19	143	455	2,797	43	15,601	16,713
8 Legal & professional charges	254	85	-	85	2,054	1,649	3,703	11	6	45	139	855	13	4,772	5,111
9 Auditors' fees, expenses etc															
(a) as auditor	45	15	-	15	362	290	652	2	1	8	25	150	2	840	900
(b) as adviser or in any other capacity, in respect of															
(i) Taxation matters	4	2	-	2	37	29	66	-	-	1	2	15	-	84	90
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	10	3	-	3	81	65	146	-	-	2	5	33	1	187	200
(d) out of pocket expenses	1	-	-	-	4	3	7	-	-	-	-	2	-	9	10
10 Advertisement and publicity	3,372	1,133	-	1,133	27,211	21,856	49,067	146	78	581	1,844	11,335	176	63,227	67,732
11 Interest & Bank Charges	731	246	-	246	5,897	4,736	10,633	32	17	126	400	2,457	38	13,703	14,680
12 Others (to be specified)															
Data processing and outsourcing	6,794	2,282	-	2,282	54,828	44,036	98,864	293	158	1,170	3,715	22,837	355	127,392	136,468
Marketing related expenses	13,035	4,379	-	4,379	105,199	84,492	189,691	563	302	2,246	7,129	43,816	681	244,428	261,842
Software and hardware maintenance	4,434	1,489	-	1,489	35,781	28,739	64,520	192	102	764	2,425	14,904	232	83,139	89,062
Policy Stamp expenses	2	(1)	-	(1)	290	-	290	4	-	1	110	131	2	538	539
Directors' sitting fees	17	6	-	6	142	114	256	1	-	3	10	56	1	327	350
Miscellaneous Expenses	813	584	-	584	11,178	8,979	20,157	49	32	(712)	799	4,814	114	25,253	26,650
13 a) Depreciation for current period	1,627	547	-	547	13,130	10,546	23,676	70	38	280	890	5,468	85	30,507	32,681
14 GST on premium	52	17	-	17	420	336	756	2	1	9	29	174	3	974	1,043
TOTAL	60,809	20,737	-	20,737	495,633	397,842	893,475	2,644	1,419	9,624	33,719	206,602	3,250	1,150,733	1,232,279
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Particulars	FOR THE QUARTER ENDED 30th Jun 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	Others	Miscellaneous Total	Total
1 Employees' remuneration & welfare benefits	32,883	6,945	-	6,945	215,549	123,451	339,000	1,292	652	4,029	24,388	79,070	4,160	452,591	492,419
2 Travel, conveyance and vehicle running expenses	148	31	-	31	973	557	1,530	6	3	18	110	359	18	2,044	2,223
3 Training expenses	71	15	-	15	463	266	729	3	1	9	52	170	7	971	1,057
4 Rents, rates & taxes	2,957	624	-	624	19,380	11,099	30,479	116	59	362	2,193	7,109	374	40,692	44,273
5 Repairs	833	176	-	176	5,463	3,129	8,592	33	17	101	618	2,003	106	11,470	12,479
6 Printing & stationery	130	27	-	27	851	487	1,338	5	3	16	96	313	18	1,789	1,946
7 Communication	756	160	-	160	4,957	2,838	7,795	28	15	93	561	1,817	96	10,405	11,321
8 Legal & professional charges	300	63	-	63	1,964	1,125	3,089	12	6	37	222	720	38	4,124	4,487
9 Auditors' fees, expenses etc															
(a) as auditor	50	11	-	11	328	189	517	2	1	6	37	120	6	689	750
(b) as adviser or in any other capacity, in respect of															
(i) Taxation matters	5	1	-	1	33	19	52	-	-	1	4	12	-	69	75
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	15	3	-	3	102	58	160	1	-	2	11	38	2	214	232
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	2,820	596	-	596	18,483	10,586	29,069	111	56	345	2,091	6,780	357	38,809	42,225
11 Interest & Bank Charges	780	165	-	165	5,112	2,928	8,040	31	15	96	579	1,876	99	10,736	11,681
12 Others (to be specified)															
Data processing and outsourcing	6,909	1,459	-	1,459	45,286	25,937	71,223	271	137	846	5,124	16,612	874	95,087	103,455
Marketing related expenses	11,046	2,333	-	2,333	72,409	41,470	113,879	434	219	1,353	8,193	26,562	1,398	152,038	165,417
Software and hardware maintenance	5,632	1,189	-	1,189	36,917	21,143	58,060	221	113	690	4,177	13,542	713	77,516	84,337
Policy Stamp expenses	3	-	-	-	261	-	261	5	-	-	157	96	-	519	522
Directors' sitting fees	25	5	-	5	164	94	258	1	-	3	19	60	4	345	375
Miscellaneous Expenses	1,228	252	-	252	6,559	3,757	10,316	52	23	(796)	781	2,560	132	13,068	14,548
13 a) Depreciation for current period	2,233	472	-	472	14,634	8,381	23,015	88	44	274	1,656	5,368	282	30,727	33,432
14 Service tax/GST on premium	145	31	-	31	949	543	1,492	6	3	18	107	348	18	1,992	2,168
TOTAL	68,969	14,558	-	14,558	450,837	258,057	708,894	2,718	1,367	7,503	51,176	165,535	8,702	945,895	1,029,422

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.

Particulars	UPTO PERIOD ENDED 30th June 2021															
	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	
1 Employees' remuneration & welfare benefits	25,027	8,407	-	8,407	201,969	162,216	364,185	1,081	579	4,311	13,687	84,123	1,308	469,274	502,708	
2 Travel, conveyance and vehicle running expenses	192	65	-	65	1,554	1,247	2,801	8	4	33	105	647	10	3,608	3,865	
3 Training expenses	14	5	-	5	112	90	202	1	-	2	8	46	1	260	279	
4 Rents, rates & taxes	2,418	812	-	812	19,512	15,671	35,183	104	56	415	1,322	8,126	126	45,333	48,563	
5 Repairs	789	265	-	265	6,366	5,113	11,479	34	18	136	431	2,652	41	14,791	15,845	
6 Printing & stationery	346	116	-	116	2,791	2,242	5,033	15	8	60	189	1,163	18	6,486	6,948	
7 Communication	832	280	-	280	6,715	5,393	12,108	36	19	143	455	2,797	43	15,601	16,713	
8 Legal & professional charges	254	85	-	85	2,054	1,649	3,703	11	6	45	139	855	13	4,772	5,111	
9 Auditors' fees, expenses etc																
(a) as auditor	45	15	-	15	362	290	652	2	1	8	25	150	2	840	900	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	4	2	-	2	37	29	66	-	-	1	2	15	-	84	90	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	10	3	-	3	81	65	146	-	-	2	5	33	1	187	200	
(d) out of pocket expenses	1	-	-	-	4	3	7	-	-	-	-	2	-	9	10	
10 Advertisement and publicity	3,372	1,133	-	1,133	27,211	21,856	49,067	146	78	581	1,844	11,335	176	63,227	67,732	
11 Interest & Bank Charges	731	246	-	246	5,897	4,736	10,633	32	17	126	400	2,457	38	13,703	14,680	
12 Others (to be specified)																
Data processing and outsourcing	6,794	2,282	-	2,282	54,828	44,036	98,864	293	158	1,170	3,715	22,837	355	127,392	136,468	
Marketing related expenses	13,035	4,379	-	4,379	105,199	84,492	189,691	563	302	2,246	7,129	43,816	681	244,428	261,842	
Software and hardware maintainance	4,434	1,489	-	1,489	35,781	28,739	64,520	192	102	764	2,425	14,904	232	83,139	89,062	
Policy Stamp expenses	2	(1)	-	(1)	290	-	290	4	-	1	110	131	2	538	539	
Directors' sitting fees	17	6	-	6	142	114	256	1	-	3	10	56	1	327	350	
Miscellaneous Expenses	813	584	-	584	11,178	8,979	20,157	49	32	(712)	799	4,814	114	25,253	26,650	
13 a) Depreciation for current period	1,627	547	-	547	13,130	10,546	23,676	70	38	280	890	5,468	85	30,507	32,681	
14 GST on premium	52	17	-	17	420	336	756	2	1	9	29	174	3	974	1,043	
TOTAL	60,809	20,737	-	20,737	495,633	397,842	893,475	2,644	1,419	9,624	33,719	206,602	3,250	1,150,733	1,232,279	

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2 Travel, conveyance and vehicle running expenses	148	31	-	31	973	557	1,530	6	3	18	110	359	18	2,044	2,223	
3 Training expenses	71	15	-	15	463	266	729	3	1	9	52	170	7	971	1,057	
4 Rents, rates & taxes	2,957	624	-	624	19,380	11,099	30,479	116	59	362	2,193	7,109	374	40,692	44,273	
5 Repairs	833	176	-	176	5,463	3,129	8,592	33	17	101	618	2,003	106	11,470	12,479	
6 Printing & stationery	130	27	-	27	851	487	1,338	5	3	16	96	313	18	1,789	1,946	
7 Communication	756	160	-	160	4,957	2,838	7,795	28	15	93	561	1,817	96	10,405	11,321	
8 Legal & professional charges	300	63	-	63	1,964	1,125	3,089	12	6	37	222	720	38	4,124	4,487	
9 Auditors' fees, expenses etc																
(a) as auditor	50	11	-	11	328	189	517	2	1	6	37	120	6	689	750	
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	5	1	-	1	33	19	52	-	-	1	4	12	-	69	75	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	15	3	-	3	102	58	160	1	-	2	11	38	2	214	232	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	2,820	596	-	596	18,483	10,586	29,069	111	56	345	2,091	6,780	357	38,809	42,225	
11 Interest & Bank Charges	780	165	-	165	5,112	2,928	8,040	31	15	96	579	1,876	99	10,736	11,681	
12 Others (to be specified)																
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Marketing related expenses	11,046	2,333	-	2,333	72,409	41,470	113,879	434	219	1,353	8,193	26,562	1,398	152,038	165,417	
Software and hardware maintainance	5,632	1,189	-	1,189	36,917	21,143	58,060	221	113	690	4,177	13,542	713	77,516	84,337	
Policy Stamp expenses	3	-	-	-	261	-	261	1	-	-	157	96	-	519	522	
Directors' sitting fees	25	5	-	5	164	94	258	1	-	3	19	60	4	345	375	
Miscellaneous Expenses	1,228	252	-	252	6,559	3,757	10,316	52	23	(796)	781	2,560	132	13,068	14,548	
13 Depreciation for current period	2,233	472	-	472	14,634	8,381	23,015	88	44	274	1,656	5,368	282	30,727	33,432	
14 GST on premium	145	31	-	31	949	543	1,492	6	3	18	107	348	18	1,992	2,168	
TOTAL	68,969	14,558	-	14,558	450,837	258,057	708,894	2,718	1,367	7,503	51,176	165,535	8,702	945,895	1,029,422	

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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.