

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE
TATA AIG GENERAL INSURANCE COMPANY LIMITED
IRDAI Registration No. 108, dated January 22, 2001



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FIRE	MARINE			MISCELLANEOUS														For the Period Ended June 30, 2019	
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total		
Employees' remuneration and welfare benefits	195,911	28,354	-	28,354	212,616	326,100	538,716	15,287	13,254	249,372	21,101	2,612	6,598	3,712	82,216	5,608	938,476	1,162,741		
Travel, conveyance and vehicle running expenses	11,122	1,589	-	1,589	11,323	17,367	28,690	951	610	15,106	1,023	157	271	120	2,614	319	49,861	62,572		
Training expenses	5,954	856	-	856	7,541	11,566	19,107	430	507	7,211	740	78	256	165	3,560	184	32,238	39,048		
Rents, rates and taxes	63,549	8,003	-	8,003	144,804	222,094	366,898	4,442	9,379	77,221	10,363	957	3,955	3,104	58,975	3,114	538,408	609,960		
Repairs	1,084	170	-	170	1,070	1,640	2,710	58	98	1,068	160	11	64	43	1,012	24	5,248	6,502		
Printing and Stationery	4,359	643	-	643	5,077	7,786	12,863	296	368	5,038	561	53	201	130	2,915	123	22,548	27,550		
Communication	6,467	814	-	814	14,737	22,603	37,340	452	954	7,859	1,055	97	402	316	6,002	317	54,794	62,075		
Legal and Professional charges	127,133	19,079	-	19,079	141,081	216,384	357,465	8,145	10,887	141,092	16,986	1,483	6,279	4,115	93,779	3,385	643,616	789,828		
Auditors' fees, expenses etc.																				
a) as auditors	274	34	-	34	624	956	1,580	19	40	333	45	4	17	13	254	13	2,318	2,626		
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Advertisement and publicity	100,713	12,697	-	12,697	228,822	350,948	579,770	7,035	14,828	122,315	16,407	1,515	6,260	4,910	93,364	4,922	851,326	964,736		
Interest and Bank Charges	4,176	526	-	526	9,514	14,592	24,106	292	616	5,073	681	63	260	204	3,876	205	35,376	40,078		
Others:																				
Business Conferences and Meetings	34,205	4,308	-	4,308	77,941	119,543	197,484	2,391	5,048	41,564	5,578	515	2,129	1,671	31,743	1,676	289,799	328,312		
Information Technology Expenses	10,499	1,322	-	1,322	23,924	36,693	60,617	734	1,549	12,758	1,712	158	653	513	9,744	514	88,952	100,773		
Miscellaneous Expenses	8,324	1,128	-	1,128	14,948	22,927	37,875	569	1,007	9,841	1,243	115	466	343	6,902	330	58,691	68,143		
Co-insurance Administration Fees	9,024	(275)	-	(275)	-	-	-	-	13	(26)	-	17	-	-	-	3	7	8,756		
Co-insurance Administration Income	(19,616)	(47)	-	(47)	-	-	-	-	(14)	-	(93)	72	-	-	-	-	(35)	(19,698)		
Depreciation/ Amortisation	8,897	1,120	-	1,120	20,272	31,092	51,364	622	1,313	10,811	1,451	134	554	435	8,256	436	75,376	85,393		
Goods and Service Tax Account	6,245	1,016	-	1,016	4,567	7,004	11,571	315	496	5,861	906	57	362	237	5,849	108	25,762	33,023		
Total	578,320	81,337	-	81,337	918,861	1,409,295	2,328,156	42,038	60,953	712,497	79,919	8,098	28,727	20,031	411,061	21,281	3,712,761	4,372,418		

₹ in '000s																			
Particulars	FIRE	MARINE			MISCELLANEOUS														For the Period Ended June 30, 2018
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total	
Employees' remuneration and welfare benefits	159,856	24,749	-	24,749	202,878	255,524	458,402	12,175	46,611	197,513	11,968	12,714	7,323	2,001	-	14,669	763,376	947,981	
Travel, conveyance and vehicle running expenses	10,702	1,770	-	1,770	12,004	15,119	27,123	679	2,760	16,883	772	684	401	119	-	911	50,332	62,804	
Training expenses	5,559	711	-	711	8,968	11,295	20,263	514	1,960	6,476	464	541	185	27	-	242	30,672	36,942	
Rents, rates and taxes	41,623	4,423	-	4,423	78,953	99,442	178,395	4,580	16,991	36,853	3,744	4,897	1,362	71	-	972	247,865	293,911	
Repairs	3,082	409	-	409	4,786	6,028	10,814	281	1,060	3,378	252	297	120	23	-	182	16,407	19,898	
Printing and Stationery	3,988	773	-	773	3,169	3,992	7,161	255	882	3,065	244	277	351	126	-	830	13,191	17,952	
Communication	15,186	2,721	-	2,721	14,900	18,766	33,666	1,100	3,852	11,400	1,001	1,193	1,219	413	-	2,735	56,579	74,486	
Legal and Professional charges	81,039	11,553	-	11,553	115,889	145,962	261,851	6,964	26,168	88,036	6,365	7,360	3,653	862	-	6,444	407,703	500,295	
Auditors' fees, expenses etc.																			
a) as auditors	309	33	-	33	586	738	1,324	34	126	273	28	36	10	1	-	7	1,839	2,181	
b) as advisor or in any other capacity, in respect of :																			
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and publicity	83,404	8,756	-	8,756	159,457	200,836	360,293	9,191	34,209	76,030	7,541	9,814	2,577	77	-	1,562	501,294	593,454	
Interest and Bank Charges	3,029	305	-	305	5,956	7,502	13,458	341	1,271	2,742	278	365	87	(1)	-	33	18,574	21,908	
Others:																			
Business Conferences and Meetings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information Technology Expenses	9,942	1,056	-	1,056	18,859	23,752	42,611	1,094	4,058	8,803	894	1,170	325	17	-	231	59,203	70,201	
Miscellaneous Expenses	34,135	3,505	-	3,505	66,100	83,253	149,353	3,732	14,057	34,764	3,120	3,962	856	(45)	-	184	209,983	247,623	
Co-insurance Administration Fees	3,713	302	-	302	-	-	-	-	4	-	67	319	-	-	-	30	420	4,435	
Co-insurance Administration Income	(9,386)	(46)	-	(46)	-	-	-	-	(9)	(16)	(2,009)	(3,899)	-	(25)	-	(103)	(6,061)	(15,493)	
Depreciation/ Amortisation	9,247	983	-	983	17,540	22,092	39,632	1,017	3,775	8,187	832	1,088	303	16	-	215	55,065	65,295	
Goods and Service Tax/Service Tax Account	3,594	274	-	274	8,165	10,284	18,449	447	1,689	3,603	359	475	38	(35)	-	(165)	24,860	28,728	
Total	459,022	62,277	-	62,277	718,210	904,585	1,622,795	42,404	159,464	497,990	35,920	41,293	18,810	3,647	-	28,979	2,451,302	2,972,601	

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE
TATA AIG GENERAL INSURANCE COMPANY LIMITED
IRDAI Registration No. 108, dated January 22, 2001



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended June 30, 2019
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total
Employees' remuneration and welfare benefits	195,911	28,354	-	28,354	212,616	326,100	538,716	15,287	13,254	249,372	21,101	2,612	6,598	3,712	82,216	5,608	938,476	1,162,741
Travel, conveyance and vehicle running expenses	11,122	1,589	-	1,589	11,323	17,367	28,690	951	610	15,106	1,023	157	271	120	2,614	319	49,861	62,572
Training expenses	5,954	856	-	856	7,541	11,566	19,107	430	507	7,211	740	78	256	165	3,560	184	32,238	39,048
Rents, rates and taxes	63,549	8,003	-	8,003	144,804	222,094	366,898	4,442	9,379	77,221	10,363	957	3,955	3,104	58,975	3,114	538,408	609,960
Repairs	1,084	170	-	170	1,070	1,640	2,710	58	98	1,068	160	11	64	43	1,012	24	5,248	6,502
Printing and Stationery	4,359	643	-	643	5,077	7,786	12,863	296	368	5,038	561	53	201	130	2,915	123	22,548	27,550
Communication	6,467	814	-	814	14,737	22,603	37,340	452	954	7,859	1,055	97	402	316	6,002	317	54,794	62,075
Legal and Professional charges	127,133	19,079	-	19,079	141,081	216,384	357,465	8,145	10,887	141,092	16,986	1,483	6,279	4,115	93,779	3,385	643,616	789,828
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	274	34	-	34	624	956	1,580	19	40	333	45	4	17	13	254	13	2,318	2,626
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	100,713	12,697	-	12,697	228,822	350,948	579,770	7,035	14,828	122,315	16,407	1,515	6,260	4,910	93,364	4,922	851,326	964,736
Interest and Bank Charges	4,176	526	-	526	9,514	14,592	24,106	292	616	5,073	681	63	260	204	3,876	205	35,376	40,078
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Conferences and Meetings	34,205	4,308	-	4,308	77,941	119,543	197,484	2,391	5,048	41,564	5,578	515	2,129	1,671	31,743	1,676	289,799	328,312
Information Technology Expenses	10,499	1,322	-	1,322	23,924	36,693	60,617	734	1,549	12,758	1,712	158	653	513	9,744	514	88,952	100,773
Miscellaneous Expenses	8,324	1,128	-	1,128	14,948	22,927	37,875	569	1,007	9,841	1,243	115	466	343	6,902	330	58,691	68,143
Co-insurance Administration Fees	9,024	(275)	-	(275)	-	-	-	-	13	(26)	-	17	-	-	-	3	7	8,756
Co-insurance Administration Income	(19,616)	(47)	-	(47)	-	-	-	-	(14)	-	(93)	72	-	-	-	-	(35)	(19,698)
Depreciation/ Amortisation	8,897	1,120	-	1,120	20,272	31,092	51,364	622	1,313	10,811	1,451	134	554	435	8,256	436	75,376	85,393
Goods and Service Tax Account	6,245	1,016	-	1,016	4,567	7,004	11,571	315	496	5,861	906	57	362	237	5,849	108	25,762	33,023
Total	578,320	81,337	-	81,337	918,861	1,409,295	2,328,156	42,038	60,953	712,497	79,919	8,098	28,727	20,031	411,061	21,281	3,712,761	4,372,418

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended June 30, 2018
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	Grand Total
Employees' remuneration and welfare benefits	159,856	24,749	-	24,749	202,878	255,524	458,402	12,175	46,611	197,513	11,968	12,714	7,323	2,001	-	14,669	763,376	947,981
Travel, conveyance and vehicle running expenses	10,702	1,770	-	1,770	12,004	15,119	27,123	679	2,760	16,883	772	684	401	119	-	911	50,332	62,804
Training expenses	5,559	711	-	711	8,968	11,295	20,263	514	1,960	6,476	464	541	185	27	-	242	30,672	36,942
Rents, rates and taxes	41,623	4,423	-	4,423	78,953	99,442	178,395	4,580	16,991	36,853	3,744	4,897	1,362	71	-	972	247,865	293,911
Repairs	3,082	409	-	409	4,786	6,028	10,814	281	1,060	3,378	252	297	120	23	-	182	16,407	19,898
Printing and Stationery	3,988	773	-	773	3,169	3,992	7,161	255	882	3,065	244	277	351	126	-	830	13,191	17,952
Communication	15,186	2,721	-	2,721	14,900	18,766	33,666	1,100	3,852	11,400	1,001	1,193	1,219	413	-	2,735	56,579	74,486
Legal and Professional charges	81,039	11,553	-	11,553	115,889	145,962	261,851	6,964	26,168	88,036	6,365	7,360	3,653	862	-	6,444	407,703	500,295
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	309	33	-	33	586	738	1,324	34	126	273	28	36	10	1	-	7	1,839	2,181
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	83,404	8,756	-	8,756	159,457	200,836	360,293	9,191	34,209	76,030	7,541	9,814	2,577	77	-	1,562	501,294	593,454
Interest and Bank Charges	3,029	305	-	305	5,956	7,502	13,458	341	1,271	2,742	278	365	87	(1)	-	33	18,574	21,908
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Conferences and Meetings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	9,942	1,056	-	1,056	18,859	23,752	42,611	1,094	4,058	8,803	894	1,170	325	17	-	231	59,203	70,201
Miscellaneous Expenses	34,135	3,505	-	3,505	66,100	83,253	149,353	3,732	14,057	34,764	3,120	3,962	856	(45)	-	184	209,983	247,623
Co-insurance Administration Fees	3,713	302	-	302	-	-	-	-	4	-	67	319	-	-	-	30	420	4,435
Co-insurance Administration Income	(9,386)	(46)	-	(46)	-	-	-	-	(9)	(16)	(2,009)	(3,899)	-	(25)	-	(103)	(6,061)	(15,493)
Depreciation/ Amortisation	9,247	983	-	983	17,540	22,092	39,632	1,017	3,775	8,187	832	1,088	303	16	-	215	55,065	65,295
Goods and Service Tax/Service Tax Account	3,594	274	-	274	8,165	10,284	18,449	447	1,689	3,603	359	475	38	(35)	-	(165)	24,860	28,728
Total	459,022	62,277	-	62,277	718,210	904,585	1,622,795	42,404	159,464	497,990	35,920	41,293	18,810	3,647	-	28,979	2,451,302	2,972,601