

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 Year Ended March 31, 2020	
		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	684,270	105,424	-	105,424	783,509	1,463,470	2,246,979	54,895	141,208	761,266	79,738	17,750	18,138	12,087	190,666	30,677	3,553,404	4,343,098	
Travel, conveyance and vehicle running expenses	37,032	5,692	-	5,692	36,357	67,910	104,267	3,272	4,101	50,247	3,581	906	795	319	4,297	1,660	173,445	216,169	
Training expenses	19,906	2,905	-	2,905	30,532	57,030	87,562	1,547	8,517	20,267	2,552	594	804	558	10,590	1,100	134,091	156,902	
Rents, rates and taxes	157,525	21,765	-	21,765	330,474	617,273	947,747	10,460	118,469	103,888	25,412	5,559	9,399	7,592	151,300	10,336	1,390,162	1,569,452	
Repairs	2,711	375	-	375	5,687	10,622	16,309	180	2,039	1,788	437	96	162	131	2,603	178	23,923	27,009	
Printing and Stationery	14,853	2,360	-	2,360	14,964	27,950	42,914	1,150	1,921	15,443	1,784	364	315	244	3,240	577	67,952	85,165	
Communication	38,062	6,106	-	6,106	47,212	88,185	135,397	2,434	10,144	24,196	5,804	1,010	1,073	1,165	17,714	1,434	200,371	244,539	
Legal and Professional charges	546,280	91,034	-	91,034	572,701	1,069,715	1,642,416	33,364	86,648	307,760	84,883	13,392	11,417	15,413	203,726	16,382	2,415,401	3,052,715	
Auditors' fees, expenses etc.																			
a) as auditors	653	90	-	90	1,371	2,560	3,931	43	491	431	105	23	39	31	628	43	5,765	6,508	
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	150	21	-	21	314	586	900	10	112	99	24	5	9	7	144	10	1,320	1,491	
d) out of pocket expenses	26	4	-	4	54	102	156	2	20	17	4	1	2	1	25	2	230	260	
Advertisement and publicity	323,578	44,731	-	44,731	678,044	1,266,478	1,944,522	21,481	242,903	213,282	52,199	11,412	19,278	15,581	310,358	21,204	2,852,220	3,220,529	
Interest and Bank Charges	17,807	2,460	-	2,460	37,358	69,779	107,137	1,182	13,392	11,744	2,873	628	1,063	858	17,104	1,168	157,149	177,416	
Others:																			
Business Conferences and Meetings	166,331	22,982	-	22,982	348,948	651,780	1,000,728	11,045	125,092	109,696	26,833	5,870	9,925	8,016	159,758	10,914	1,467,877	1,657,190	
Information Technology Expenses	39,186	5,414	-	5,414	82,208	153,552	235,760	2,602	29,470	25,843	6,321	1,383	2,338	1,889	37,637	2,571	345,814	390,414	
Miscellaneous Expenses	(12,833)	(2,207)	-	(2,207)	(14,151)	(26,432)	(40,583)	(624)	(2,491)	(2,554)	(2,344)	(318)	(276)	(484)	(6,478)	(307)	(56,459)	(71,499)	
Co-insurance Administration Fees	15,543	632	-	632	-	-	-	-	44	767	558	681	-	-	-	29	2,079	18,254	
Co-insurance Administration Income	(25,605)	(2,768)	-	(2,768)	-	-	-	(21)	(23)	(329)	(6,836)	(385)	-	(10)	-	(43)	(7,647)	(36,020)	
Depreciation/ Amortisation	36,876	5,095	-	5,095	77,363	144,502	221,865	2,449	27,733	24,320	5,949	1,301	2,200	1,777	35,419	2,420	325,433	367,404	
Goods and Service Tax Account	5,293	731	-	731	11,105	20,742	31,847	351	3,981	3,491	854	187	316	255	5,084	347	46,713	52,737	
Total	2,067,644	312,846	-	312,846	3,044,050	5,685,804	8,729,854	145,822	813,771	1,671,662	290,731	60,459	76,997	65,430	1,143,815	100,702	13,099,243	15,479,733	

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Year Ended March 31, 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	618,563	121,184	-	121,184	731,238	1,121,541	1,852,779	45,551	180,185	619,794	102,267	35,572	33,936	20,274	352,747	65,554	3,308,659	4,048,406	
Travel, conveyance and vehicle running expenses	43,855	8,631	-	8,631	47,107	72,250	119,357	3,484	9,939	52,289	6,176	2,426	1,531	872	15,748	4,781	216,603	269,089	
Training expenses	22,721	3,954	-	3,954	33,296	51,068	84,364	1,697	8,521	23,589	3,707	1,303	1,650	802	12,775	2,388	140,796	167,471	
Rents, rates and taxes	142,585	15,354	-	15,354	365,786	561,027	926,813	9,021	111,552	94,914	31,125	8,901	24,900	10,714	152,500	13,530	1,383,970	1,541,909	
Repairs	4,731	509	-	509	12,137	18,615	30,752	299	3,701	3,149	1,033	295	826	355	5,060	449	45,919	51,159	
Printing and Stationery	18,481	4,674	-	4,674	12,650	19,402	32,052	1,042	4,164	7,995	4,286	1,171	1,041	1,070	20,611	1,863	75,295	98,450	
Communication	26,617	2,866	-	2,866	68,283	104,729	173,012	1,684	20,824	17,718	5,810	1,662	4,648	2,000	28,468	2,526	258,352	287,835	
Legal and Professional charges	325,658	56,292	-	56,292	538,500	825,927	1,364,427	20,931	159,384	226,494	67,471	19,964	35,192	19,027	306,703	32,454	2,252,047	2,633,997	
Auditors' fees, expenses etc.																			
a) as auditors	601	65	-	65	1,542	2,365	3,907	38	470	400	131	38	105	45	643	57	5,834	6,500	
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	139	15	-	15	356	546	902	9	109	92	30	9	24	10	148	13	1,346	1,500	
d) out of pocket expenses	19	2	-	2	50	76	126	1	15	13	4	1	3	1	21	2	187	208	
Advertisement and publicity	346,705	37,527	-	37,527	886,444	1,359,589	2,246,033	21,957	270,188	231,494	75,571	21,634	60,290	25,960	369,758	32,922	3,355,807	3,740,039	
Interest and Bank Charges	10,797	1,144	-	1,144	27,926	42,831	70,757	685	8,511	7,237	2,353	674	1,898	812	11,520	1,024	105,471	117,412	
Others:																			
Business Conferences and Meetings	79,008	8,508	-	8,508	202,686	310,871	513,557	4,999	61,812	52,593	17,247	4,932	13,798	5,936	84,502	7,497	766,873	854,389	
Information Technology Expenses	28,703	3,091	-	3,091	73,634	112,936	186,570	1,816	22,456	19,106	6,266	1,792	5,013	2,157	30,699	2,724	278,599	310,393	
Miscellaneous Expenses	(6,333)	(2,701)	-	(2,701)	5,205	7,972	13,177	(20)	(197)	8,378	(2,771)	(516)	(398)	(860)	(17,723)	(537)	(1,467)	(10,501)	
Co-insurance Administration Fees	18,883	498	-	498	-	-	-	-	78	-	67	700	-	-	-	50	895	20,276	
Co-insurance Administration Income	(20,166)	2,146	-	2,146	-	-	-	-	(38)	(336)	(3,680)	(2,846)	-	(25)	-	(42)	(6,967)	(24,987)	
Depreciation/ Amortisation	29,295	3,155	-	3,155	75,153	115,267	190,420	1,853	22,919	19,501	6,395	1,829	5,116	2,201	31,332	2,780	284,346	316,796	
Goods and Service Tax Account	8,661	1,854	-	1,854	10,755	16,495	27,250	476	3,541	3,344	2,098	557	856	604	10,592	845	50,163	60,678	
Total	1,699,523	268,768	-	268,768	3,092,748	4,743,507	7,836,255	115,523	888,134	1,387,764	325,586	100,098	190,429	91,955	1,416,104	170,880	12,522,728	14,491,019	

PERIODIC DISCLOSURES
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 IRDAI Registration No. 108, dated January 22, 2001



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended March 31, 2020
		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	117,145	17,505	-	17,505	261,784	457,717	719,501	12,057	72,187	(20,136)	21,236	3,491	2,830	2,330	50,163	(3,437)	860,222	994,872
Travel, conveyance and vehicle running expenses	5,452	730	-	730	9,337	15,822	25,159	662	1,040	4,468	735	119	95	5	221	135	32,639	38,821
Training expenses	3,269	276	-	276	4,403	6,660	11,063	200	6,227	(3,441)	219	60	33	2	654	(983)	14,034	17,579
Rents, rates and taxes	15,951	(665)	-	(665)	26,358	31,014	57,372	(660)	93,895	(93,621)	(340)	198	17	68	11,636	(16,287)	52,278	67,564
Repairs	173	(27)	-	(27)	234	110	344	(19)	1,598	(1,753)	(25)	-	(6)	(4)	99	(299)	(65)	81
Printing and Stationery	1,495	331	-	331	5,171	9,073	14,244	258	63	(1,815)	430	61	(8)	5	209	(45)	13,402	15,228
Communication	2,858	879	-	879	19,003	33,805	52,808	3,917	3,917	(17,265)	1,585	212	(10)	166	3,819	(743)	44,973	48,710
Legal and Professional charges	9,689	12,344	-	12,344	244,529	437,083	681,612	6,125	(10,758)	(300,384)	24,356	2,421	(2,679)	1,515	28,542	(7,790)	422,960	444,993
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	200	18	-	18	397	682	1,079	7	412	(202)	23	6	9	7	181	(42)	1,480	1,698
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	150	21	-	21	314	586	900	10	112	99	24	5	9	7	144	10	1,320	1,491
d) out of pocket expenses	26	4	-	4	54	102	156	2	20	17	4	1	2	1	25	2	230	260
Advertisement and publicity	73,235	5,082	-	5,082	141,875	232,881	374,756	1,851	199,425	(135,646)	6,728	1,950	2,727	2,301	64,019	(25,728)	492,383	570,700
Interest and Bank Charges	5,963	583	-	583	11,915	20,732	32,647	252	11,336	(4,780)	719	179	278	229	5,420	(1,059)	45,221	51,767
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Conferences and Meetings	66,200	7,118	-	7,118	133,854	237,134	370,988	3,180	107,712	(29,997)	8,620	2,078	3,289	2,695	60,977	(7,916)	521,626	594,944
Information Technology Expenses	10,426	857	-	857	20,427	34,455	54,882	343	24,478	(14,281)	1,090	294	432	361	9,265	(2,837)	74,027	85,310
Miscellaneous Expenses	(7,545)	(1,528)	-	(1,528)	(19,526)	(36,794)	(56,320)	(607)	(1,195)	1,011	(2,017)	(314)	(325)	(429)	(7,393)	(802)	(68,391)	(77,464)
Co-insurance Administration Fees	2,061	138	-	138	-	-	-	-	26	(43)	98	182	-	-	-	7	270	2,469
Co-insurance Administration Income	(1,643)	(250)	-	(250)	-	-	-	(21)	(6)	(105)	(365)	(106)	-	-	-	(1)	(604)	(2,497)
Depreciation/ Amortisation	11,621	1,094	-	1,094	23,112	39,920	63,032	465	23,349	(10,914)	1,355	345	526	435	10,505	(2,329)	86,769	99,484
Goods and Service Tax Account	(207)	(140)	-	(140)	(709)	(2,033)	(2,742)	(81)	3,026	(4,182)	(146)	(21)	(48)	(37)	(342)	(687)	(5,260)	(5,607)
Total	316,519	44,370	-	44,370	882,532	1,518,949	2,401,481	24,508	536,864	(632,970)	64,329	11,161	7,171	9,657	238,144	(70,831)	2,589,514	2,950,403

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended March 31, 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	122,166	19,628	-	19,628	189,090	329,328	518,418	9,467	101,054	28,517	30,958	(56,563)	21,502	9,113	113,885	44,989	821,340	963,134
Travel, conveyance and vehicle running expenses	10,691	1,565	-	1,565	12,324	21,423	33,747	1,282	4,885	6,838	1,811	(5,412)	863	288	(441)	3,387	47,248	59,504
Training expenses	1,019	(21)	-	(21)	6,169	11,428	17,597	(87)	4,902	(1,180)	715	(2,165)	1,022	405	4,103	1,641	26,953	27,951
Rents, rates and taxes	(3,160)	(1,642)	-	(1,642)	110,550	188,064	298,614	(7,068)	84,237	(61,506)	14,788	(5,903)	19,201	10,473	133,273	11,875	497,984	493,182
Repairs	(1,103)	(171)	-	(171)	1,920	3,686	5,606	(345)	2,608	(3,112)	379	(298)	598	345	4,290	383	10,454	9,180
Printing and Stationery	4,857	1,177	-	1,177	4,003	6,767	10,770	236	2,022	(1,575)	1,391	(104)	652	283	10,025	952	24,652	30,686
Communication	(3,895)	(692)	-	(692)	14,849	26,649	41,498	(1,684)	15,105	(15,029)	2,390	(1,437)	3,455	1,950	24,443	2,179	72,870	68,283
Legal and Professional charges	63,887	9,016	-	9,016	208,452	343,645	552,097	(1,166)	115,039	(52,924)	29,967	(16,540)	27,124	13,645	201,851	23,427	892,520	965,423
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	(246)	(34)	-	(34)	59	197	256	(56)	311	(509)	36	(48)	72	44	531	47	684	404
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	139	15	-	15	356	546	902	9	109	92	30	9	24	10	148	13	1,346	1,500
d) out of pocket expenses	19	2	-	2	50	76	126	1	15	13	4	1	3	1	21	2	187	208
Advertisement and publicity	27,442	176	-	176	328,191	543,842	872,033	(13,227)	210,402	(111,760)	39,781	(11,023)	47,835	25,422	327,230	29,261	1,415,954	1,443,572
Interest and Bank Charges	(691)	(177)	-	(177)	7,654	13,208	20,862	(590)	6,354	(5,161)	1,081	(499)	1,448	801	10,095	901	35,292	34,424
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business Conferences and Meetings	(96,339)	(11,940)	-	(11,940)	(104,389)	(137,842)	(242,231)	(14,357)	28,949	(135,597)	(2,408)	(12,878)	6,942	5,646	61,370	5,505	(299,059)	(407,338)
Information Technology Expenses	(1,781)	(464)	-	(464)	20,249	34,927	55,176	(1,549)	16,743	(13,611)	2,849	(1,304)	3,821	2,107	26,678	2,378	93,288	91,043
Miscellaneous Expenses	(2,379)	(504)	-	(504)	(2,310)	(3,013)	(5,323)	(139)	298	3,020	(634)	(1,485)	(268)	47	(8,411)	265	(12,630)	(15,513)
Co-insurance Administration Fees	2,809	(127)	-	(127)	-	-	-	-	52	-	-	194	-	-	-	3	249	2,931
Co-insurance Administration Income	(1,485)	3	-	3	-	-	-	(22)	-	-	(95)	44	-	-	-	(1)	(74)	(1,556)
Depreciation/ Amortisation	(2,997)	(611)	-	(611)	18,601	32,631	51,232	(1,712)	16,867	(15,157)	2,775	(1,451)	3,853	2,148	27,072	2,413	88,040	84,432
Goods and Service Tax Account	934	265	-	265	2,789	4,855	7,644	(135)	2,225	(2,486)	681	(26)	592	289	6,300	476	15,560	16,759
Total	119,887	15,464	-	15,464	818,607	1,420,417	2,239,024	(31,120)	612,155	(381,127)	126,499	(116,888)	138,739	73,017	942,463	130,096	3,732,858	3,868,209