

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

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS												For the Period Ended June 30, 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	230,102	21,071	-	21,071	208,836	337,402	546,238	18,895	35,342	294,851	17,528	7,157	4,550	4,010	27,965	6,994	963,530	1,214,703	
Travel, conveyance and vehicle running expenses	(38)	(1)	-	(1)	(62)	(101)	(163)	6	(44)	27	(17)	(1)	(5)	(7)	(51)	(2)	(257)	(296)	
Training expenses	438	66	-	66	683	1,104	1,787	47	134	538	33	17	11	2	142	20	2,731	3,235	
Rents, rates and taxes	65,686	10,336	-	10,336	121,805	196,792	318,597	4,993	33,581	58,484	9,105	2,674	2,950	2,013	37,924	3,562	473,883	549,905	
Repairs	115	18	-	18	214	345	559	9	59	103	16	5	5	4	66	6	832	965	
Printing and Stationery	1,039	104	-	104	936	1,512	2,448	105	93	1,482	50	33	13	3	46	31	4,304	5,447	
Communication	5,537	737	-	737	8,347	13,485	21,832	431	2,112	5,708	644	206	199	145	2,280	252	33,809	40,083	
Legal and Professional charges	142,511	10,627	-	10,627	118,668	191,723	310,391	8,276	29,279	160,475	15,365	4,270	3,894	4,992	25,942	4,173	567,057	720,195	
Auditors' fees, expenses etc.																			
a) as auditors	121	19	-	19	224	361	585	9	62	107	17	5	5	4	70	7	871	1,011	
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	44,222	6,953	-	6,953	81,926	132,362	214,288	3,362	22,579	39,405	6,125	1,800	1,984	1,355	25,495	2,396	318,789	369,964	
Interest and Bank Charges	4,688	738	-	738	8,693	14,045	22,738	356	2,397	4,174	650	191	211	144	2,707	254	33,822	39,248	
Others:																			
Business Conferences and Meetings	11,465	1,804	-	1,804	21,260	34,348	55,608	871	5,861	10,208	1,589	467	515	351	6,619	622	82,711	95,980	
Information Technology Expenses	10,909	1,717	-	1,717	20,229	32,683	52,912	829	5,577	9,713	1,512	444	490	334	6,298	592	78,701	91,327	
Miscellaneous Expenses	(584)	(515)	-	(515)	(6,263)	(10,119)	(16,382)	(142)	(1,828)	627	(228)	(78)	(113)	9	(2,317)	(158)	(20,610)	(21,709)	
Co-insurance Administration Fees	12,924	537	-	537	-	-	-	-	39	1,017	235	235	-	-	-	29	1,555	15,016	
Co-insurance Administration Income	(21,766)	(1,981)	-	(1,981)	-	-	-	(3)	(4)	(51)	(4,099)	(438)	-	-	(134)	(4,729)	(28,476)		
Depreciation/ Amortisation	11,994	1,887	-	1,887	22,241	35,933	58,174	912	6,132	10,679	1,663	488	539	368	6,925	650	86,530	100,411	
Goods and Service Tax Account	1,736	273	-	273	3,219	5,201	8,420	132	888	1,546	241	71	78	53	1,002	94	12,525	14,534	
<b>Total</b>	<b>521,111</b>	<b>54,392</b>	<b>-</b>	<b>54,392</b>	<b>610,978</b>	<b>987,112</b>	<b>1,598,090</b>	<b>39,089</b>	<b>142,265</b>	<b>599,104</b>	<b>50,431</b>	<b>17,546</b>	<b>15,327</b>	<b>13,780</b>	<b>141,120</b>	<b>19,389</b>	<b>2,636,141</b>	<b>3,211,644</b>	

(₹ in '000s)

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	7,785	12,863	296	368	5,038	561	13	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	5,514	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	
<b>Total</b>	<b>578,320</b>	<b>81,337</b>	<b>-</b>	<b>81,337</b>	<b>918,861</b>	<b>1,409,295</b>	<b>2,328,156</b>	<b>42,038</b>	<b>60,953</b>	<b>712,497</b>	<b>79,919</b>	<b>8,098</b>	<b>28,727</b>	<b>20,031</b>	<b>411,061</b>	<b>21,281</b>	<b>3,712,761</b>	<b>4,372,418</b>	

**PERIODIC DISCLOSURES**  
**FORM NL-7-OPERATING EXPENSES SCHEDULE**  
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**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended June 30, 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	230,102	21,071	-	21,071	208,836	337,402	546,238	18,895	35,342	294,851	17,528	7,157	4,550	4,010	27,965	6,994	963,530	1,214,703	
Travel, conveyance and vehicle running expenses	(38)	(1)	-	(1)	(62)	(101)	(163)	6	(44)	27	(17)	(1)	(5)	(7)	(51)	(2)	(257)	(296)	
Training expenses	438	66	-	66	683	1,104	1,787	47	134	538	33	17	11	2	142	20	2,731	3,235	
Rents, rates and taxes	65,686	10,336	-	10,336	121,805	196,792	318,597	4,993	33,581	58,484	9,105	2,674	2,950	2,013	37,924	3,562	473,883	549,905	
Repairs	115	18	-	18	214	345	559	9	59	103	16	5	5	4	66	6	832	965	
Printing and Stationery	1,039	104	-	104	936	1,512	2,448	105	93	1,482	50	33	13	3	46	31	4,304	5,447	
Communication	5,537	737	-	737	8,347	13,485	21,832	431	2,112	5,708	644	206	199	145	2,280	252	33,809	40,083	
Legal and Professional charges	142,511	10,627	-	10,627	118,668	191,723	310,391	8,276	29,279	160,475	15,365	4,270	3,894	4,992	25,942	4,173	567,057	720,195	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	121	19	-	19	224	361	585	9	62	107	17	5	5	4	70	7	871	1,011	
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	12	2	-	2	22	36	58	1	6	11	2	1	1	7	1	87	101		
Advertisement and publicity	44,222	6,953	-	6,953	81,926	132,362	214,288	3,362	22,579	39,405	6,125	1,800	1,984	1,355	25,495	2,396	318,789	369,964	
Interest and Bank Charges	4,688	738	-	738	8,693	14,045	22,738	356	2,397	4,174	650	191	211	144	2,707	254	33,822	39,248	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Business Conferences and Meetings	11,465	1,804	-	1,804	21,260	34,348	55,608	871	5,861	10,208	1,589	467	515	351	6,619	622	82,711	95,980	
Information Technology Expenses	10,909	1,717	-	1,717	20,229	32,683	52,912	829	5,577	9,713	1,512	444	490	334	6,298	592	78,701	91,327	
Miscellaneous Expenses	(584)	(515)	-	(515)	(6,263)	(10,119)	(16,382)	(142)	(1,828)	627	(228)	(78)	(113)	9	(2,317)	(158)	(20,610)	(21,709)	
Co-insurance Administration Fees	12,924	537	-	537	-	-	-	39	1,017	235	235	-	-	-	29	-	1,555	15,016	
Co-insurance Administration Income	(21,766)	(1,981)	-	(1,981)	-	-	-	(3)	(4)	(51)	(4,099)	(438)	-	-	-	(134)	(4,729)	(28,476)	
Depreciation/ Amortisation	11,994	1,887	-	1,887	22,241	35,933	58,174	912	6,132	10,679	1,663	488	539	368	6,925	650	86,530	100,411	
Goods and Service Tax Account	1,736	273	-	273	3,219	5,201	8,420	132	888	1,546	241	71	78	53	1,002	94	12,525	14,534	
<b>Total</b>	<b>521,111</b>	<b>54,392</b>	<b>-</b>	<b>54,392</b>	<b>610,978</b>	<b>987,112</b>	<b>1,598,090</b>	<b>39,089</b>	<b>142,265</b>	<b>599,104</b>	<b>50,431</b>	<b>17,546</b>	<b>15,327</b>	<b>13,780</b>	<b>141,120</b>	<b>19,389</b>	<b>2,636,141</b>	<b>3,211,644</b>	

(₹ in '000s)

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	-	1,070	1,640	2,710	4,442	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	
<b>Total</b>	<b>578,320</b>	<b>81,337</b>	<b>-</b>	<b>81,337</b>	<b>918,861</b>	<b>1,409,295</b>	<b>2,328,156</b>	<b>42,038</b>	<b>60,953</b>	<b>712,497</b>	<b>79,919</b>	<b>8,098</b>	<b>28,727</b>	<b>20,031</b>	<b>411,061</b>	<b>21,281</b>	<b>3,712,761</b>	<b>4,372,418</b>	