

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 December 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	609,977	84,512	-	84,512	674,732	1,134,775	1,809,507	43,035	109,092	1,019,183	55,997	10,464	14,143	11,285	92,151	23,356	3,188,213	3,882,702
Travel, conveyance and vehicle running expenses	8,196	1,188	-	1,188	8,888	14,952	23,840	694	664	15,192	517	140	133	24	208	338	41,750	51,134
Training expenses	3,682	548	-	548	5,226	8,789	14,015	274	1,039	5,543	357	68	110	64	1,048	166	22,684	26,914
Rents, rates and taxes	297,136	46,546	-	46,546	574,699	966,538	1,541,237	18,658	167,482	303,723	41,819	6,126	14,537	10,428	192,406	15,373	2,311,789	2,655,471
Repairs	917	144	-	144	1,774	2,984	4,758	58	517	936	129	19	45	32	594	47	7,135	8,196
Printing and Stationery	7,901	1,066	-	1,066	7,660	12,882	20,542	558	972	13,934	681	131	154	131	624	283	38,014	46,981
Communication	25,803	3,446	-	3,446	29,402	49,448	78,850	1,516	6,890	38,900	3,006	446	759	818	6,821	932	138,938	168,187
Legal and Professional charges	486,232	62,164	-	62,164	501,754	843,857	1,345,611	25,793	126,203	734,971	60,007	8,197	14,168	17,941	123,726	15,938	2,472,555	3,020,951
Auditors' fees, expenses etc.																		
a) as auditors	504	79	-	79	976	1,641	2,617	32	284	515	71	10	25	18	327	26	3,925	4,508
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	177,788	27,851	-	27,851	343,781	578,176	921,957	11,169	100,144	181,848	25,008	3,665	8,693	6,233	115,038	9,198	1,382,953	1,588,592
Interest and Bank Charges	17,866	2,800	-	2,800	34,582	58,160	92,742	1,122	10,080	18,247	2,515	368	875	627	11,581	925	139,082	159,748
Others:																		
Business Conferences and Meetings	44,080	6,907	-	6,907	85,320	143,492	228,812	2,768	24,869	45,019	6,206	909	2,158	1,547	28,573	2,282	343,143	394,130
Information Technology Expenses	35,158	5,509	-	5,509	68,051	114,449	182,500	2,208	19,835	35,907	4,950	725	1,721	1,234	22,790	1,820	273,690	314,357
Miscellaneous Expenses	6,294	699	-	699	3,346	5,627	8,973	290	634	11,106	736	93	119	249	309	138	22,647	29,640
Co-insurance Administration Fees	32,192	542	-	542	-	-	-	-	576	1,027	(392)	244	-	-	-	38	1,493	34,227
Co-insurance Administration Income	(35,215)	(2,268)	-	(2,268)	-	-	-	(3)	(8)	(256)	(5,914)	(673)	-	-	(134)	(6,988)	(44,471)	
Depreciation/ Amortisation	43,791	6,862	-	6,862	84,761	142,552	227,313	2,750	24,706	44,725	6,165	903	2,144	1,537	28,386	2,267	340,896	391,549
Goods and Service Tax Account	4,927	772	-	772	9,537	16,040	25,577	309	2,780	5,032	694	102	241	173	3,194	255	38,357	44,056
Total	1,767,248	249,370	-	249,370	2,434,527	4,094,425	6,528,952	111,232	596,770	2,475,572	202,555	31,937	60,026	52,346	627,789	73,249	10,760,428	12,777,046

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS												For the Period Ended December 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	567,125	87,919	-	87,919	521,725	1,005,753	1,527,478	42,838	69,021	781,402	58,502	14,259	15,308	9,757	140,503	34,114	2,693,182	3,348,226
Travel, conveyance and vehicle running expenses	31,580	4,962	-	4,962	27,020	52,088	79,108	2,610	3,061	45,779	2,846	787	700	314	4,076	1,525	140,806	177,348
Training expenses	16,637	2,629	-	2,629	26,129	50,370	76,499	1,347	2,290	23,708	2,333	534	771	556	9,936	2,083	120,057	139,323
Rents, rates and taxes	141,574	22,430	-	22,430	304,116	586,259	890,375	11,120	24,574	197,509	25,752	5,361	9,382	7,524	139,664	26,623	1,337,884	1,501,888
Repairs	2,538	402	-	402	5,453	10,512	15,965	199	441	3,541	462	96	168	135	2,504	477	23,988	26,928
Printing and Stationery	13,358	2,029	-	2,029	9,793	18,877	28,670	892	1,858	17,258	1,354	303	323	239	3,031	622	54,550	69,937
Communication	35,204	5,227	-	5,227	28,209	54,380	82,589	1,950	6,227	41,461	4,219	798	1,083	999	13,895	2,177	155,398	195,829
Legal and Professional charges	536,591	78,690	-	78,690	328,172	632,632	960,804	27,239	97,406	608,144	60,527	10,971	14,096	13,898	175,184	24,172	1,992,441	2,607,722
Auditors' fees, expenses etc.																		
a) as auditors	453	72	-	72	974	1,878	2,852	36	79	633	82	17	30	24	447	85	4,285	4,810
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	250,343	39,649	-	39,649	536,169	1,033,597	1,569,766	19,630	43,478	348,928	45,471	9,462	16,551	13,280	246,339	46,932	2,359,837	2,649,829
Interest and Bank Charges	11,844	1,877	-	1,877	25,443	49,047	74,490	930	2,056	16,524	2,154	449	785	629	11,684	2,227	111,928	125,649
Others:																		
Business Conferences and Meetings	100,131	15,864	-	15,864	215,094	414,646	629,740	7,865	17,380	139,693	18,213	3,792	6,636	5,321	98,781	18,830	946,251	1,062,246
Information Technology Expenses	28,760	4,557	-	4,557	61,781	119,097	180,878	2,259	4,992	40,124	5,231	1,089	1,906	1,528	28,372	5,408	271,787	305,104
Miscellaneous Expenses	(5,288)	(679)	-	(679)	(5,375)	(10,362)	(15,737)	(17)	(1,296)	(3,565)	(327)	(4)	49	(55)	915	495	11,932	5,965
Co-insurance Administration Fees	13,482	494	-	494	-	-	-	-	18	810	460	499	-	-	-	22	1,809	15,785
Co-insurance Administration Income	(23,962)	(2,518)	-	(2,518)	-	-	-	(17)	(224)	(6,471)	(279)	-	(10)	-	(42)	(7,043)	(33,523)	
Depreciation/ Amortisation	25,255	4,001	-	4,001	54,251	104,582	158,833	1,984	4,384	35,234	4,594	956	1,674	1,342	24,914	4,749	238,664	267,920
Goods and Service Tax Account	5,500	871	-	871	11,814	22,775	34,589	432	955	7,673	1,000	208	364	292	5,426	1,034	51,973	58,344
Total	1,751,125	268,476	-	268,476	2,161,518	4,166,855	6,328,373	121,314	276,907	2,304,632	226,402	49,298	69,826	55,773	905,671	171,533	10,509,729	12,529,330

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



WITH YOU ALWAYS
(₹ in '000s)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended December 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	184,514	32,337	-	32,337	245,825	394,421	640,246	12,497	32,350	344,155	17,614	3,081	4,325	3,353	29,817	9,935	1,097,373	1,314,224	
Travel, conveyance and vehicle running expenses	5,201	817	-	817	6,026	10,013	16,039	441	362	10,054	328	89	90	9	87	245	27,744	33,762	
Training expenses	1,894	286	-	286	2,476	4,042	6,518	139	381	3,305	172	33	52	31	353	93	11,077	13,257	
Rents, rates and taxes	133,947	20,933	-	20,933	270,988	442,290	713,278	8,384	77,491	150,438	18,809	2,684	6,790	4,959	89,706	7,856	1,080,395	1,235,275	
Repairs	557	87	-	87	1,103	1,826	2,929	35	318	597	78	11	28	20	367	30	4,413	5,057	
Printing and Stationery	3,655	576	-	576	4,042	6,637	10,679	261	425	6,805	308	60	66	52	283	161	19,100	23,331	
Communication	10,273	1,523	-	1,523	11,975	19,366	31,341	603	2,470	16,939	1,138	167	241	309	2,398	420	56,026	67,822	
Legal and Professional charges	195,026	28,674	-	28,674	222,905	362,525	585,430	10,440	53,704	303,307	23,376	3,138	4,464	6,904	53,776	7,266	1,051,805	1,275,505	
Auditors' fees, expenses etc.																			
a) as auditors	196	31	-	31	404	653	1,057	13	114	226	28	4	10	8	133	12	1,605	1,832	
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	(10)	(2)	-	(2)	(16)	(30)	(46)	(1)	(5)	(7)	(1)	(1)	-	-	(5)	-	(66)	(78)	
Advertisement and publicity	74,687	11,674	-	11,674	152,024	247,176	399,200	4,677	43,341	84,912	10,477	1,491	3,802	2,779	50,221	4,451	605,351	691,712	
Interest and Bank Charges	7,133	1,115	-	1,115	14,607	23,680	38,287	446	4,161	8,166	1,002	142	366	267	4,826	431	58,094	66,342	
Others:																			
Business Conferences and Meetings	6,208	963	-	963	14,835	21,825	36,660	384	3,984	9,446	866	110	360	278	4,738	537	57,363	64,534	
Information Technology Expenses	12,317	1,924	-	1,924	25,540	41,070	66,610	770	7,239	14,453	1,729	243	637	468	8,415	768	101,332	115,573	
Miscellaneous Expenses	1,870	399	-	399	3,507	5,904	9,411	123	927	2,027	220	34	30	43	1,035	86	13,936	16,205	
Co-insurance Administration Fees	9,992	35	-	35	-	-	-	-	85	(8)	(405)	-	-	-	-	-	(328)	9,699	
Co-insurance Administration Income	(7,124)	-	-	-	-	-	-	-	-	(1,495)	-	-	-	-	-	-	(1,495)	(8,619)	
Depreciation/ Amortisation	10,773	1,680	-	1,680	23,309	36,478	59,787	671	6,497	13,711	1,509	207	577	430	7,606	746	91,741	104,194	
Goods and Service Tax Account	2,520	394	-	394	5,058	8,309	13,367	157	1,453	2,772	355	51	127	92	1,679	144	20,197	23,111	
Total	653,629	103,446	-	103,446	1,004,608	1,626,185	2,630,793	40,040	235,297	971,298	76,108	11,544	21,965	20,002	255,435	33,181	4,295,663	5,052,738	

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended December 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	171,995	31,966	-	31,966	188,758	319,311	508,069	13,317	24,847	283,142	7,799	7,072	2,887	181	46,490	21,138	914,942	1,118,903	
Travel, conveyance and vehicle running expenses	7,560	1,445	-	1,445	7,870	12,609	20,479	655	846	13,597	230	342	139	(22)	627	736	37,629	46,634	
Training expenses	4,970	1,077	-	1,077	11,400	20,006	31,406	471	908	9,247	391	284	88	(16)	5,799	1,578	50,156	56,203	
Rents, rates and taxes	17,783	7,674	-	7,674	89,997	144,833	234,830	2,683	6,406	57,478	(2,194)	2,360	(2,313)	(3,004)	68,516	19,990	384,752	410,209	
Repairs	526	162	-	162	1,974	3,339	5,313	62	146	1,266	8	47	(22)	(36)	1,348	369	8,501	9,189	
Printing and Stationery	4,673	818	-	818	3,739	6,396	10,135	321	692	7,115	180	163	73	17	383	381	19,460	24,951	
Communication	11,904	2,134	-	2,134	10,011	16,863	26,874	618	2,506	16,627	436	427	133	62	3,812	1,517	53,012	67,050	
Legal and Professional charges	182,950	31,568	-	31,568	75,735	112,210	187,945	7,579	39,809	236,104	4,055	5,577	797	479	22,237	14,836	519,418	733,936	
Auditors' fees, expenses etc.																			
a) as auditors	(89)	7	-	7	36	(56)	(20)	(1)	(1)	20	(40)	4	(21)	(22)	135	56	110	28	
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	22,092	12,427	-	12,427	142,223	221,442	363,665	4,078	9,982	90,730	(5,986)	3,936	(4,960)	(6,085)	115,349	34,723	605,432	639,951	
Interest and Bank Charges	2,292	738	-	738	8,921	14,985	23,906	279	654	5,719	(2)	217	(117)	(183)	6,194	1,715	38,382	41,412	
Others:																			
Business Conferences and Meetings	25,566	6,976	-	6,976	86,120	148,754	234,874	2,783	6,436	55,346	1,380	1,985	(409)	(1,021)	55,925	14,835	372,134	404,676	
Information Technology Expenses	3,703	1,570	-	1,570	18,440	29,746	48,186	551	1,314	11,780	(426)	482	(461)	(603)	13,971	4,065	78,859	84,132	
Miscellaneous Expenses	(8,308)	(983)	-	(983)	(4,825)	(10,666)	(15,491)	(306)	(1,599)	(7,616)	(1,283)	(123)	(498)	(518)	(1,253)	198	(28,489)	(37,780)	
Co-insurance Administration Fees	2,854	176	-	176	-	-	-	-	4	196	(5)	299	-	-	-	3	497	3,527	
Co-insurance Administration Income	(2,829)	(334)	-	(334)	-	-	-	-	(1)	(49)	(1,008)	(517)	-	(10)	(1)	(1,586)	(4,749)		
Depreciation/ Amortisation	5,374	1,631	-	1,631	19,863	33,687	53,550	629	1,466	12,745	106	474	(204)	(349)	13,487	3,684	85,588	92,593	
Goods and Service Tax Account	(4,917)	(511)	-	(511)	6,349	11,508	17,857	(66)	(932)	(2,486)	(665)	72	39	(76)	506	821	15,070	9,642	
Total	448,099	98,541	-	98,541	666,611	1,084,967	1,751,578	33,653	93,483	790,961	2,976	23,101	(4,849)	(11,206)	353,526	120,644	3,153,867	3,700,507	