

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 September 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	425,463	52,175	-	52,175	428,907	740,354	1,169,261	30,538	76,742	675,028	38,383	7,383	9,818	7,932	62,334	13,421	2,090,840	2,568,478
Travel, conveyance and vehicle running expenses	2,995	371	-	371	2,862	4,939	7,801	253	302	5,138	189	51	43	15	121	93	14,006	17,372
Training expenses	1,788	262	-	262	2,750	4,747	7,497	135	658	2,238	185	35	58	33	695	73	11,607	13,657
Rents, rates and taxes	163,189	25,613	-	25,613	303,711	524,248	827,959	10,274	89,991	153,285	23,010	3,442	7,747	5,469	102,700	7,517	1,231,394	1,420,196
Repairs	360	57	-	57	671	1,158	1,829	23	199	339	51	8	17	12	227	17	2,722	3,139
Printing and Stationery	4,246	490	-	490	3,618	6,245	9,863	297	547	7,129	373	71	88	83	341	122	18,914	23,650
Communication	15,530	1,923	-	1,923	17,427	30,082	47,509	913	4,420	21,961	1,868	279	518	509	4,423	512	82,912	100,365
Legal and Professional charges	291,206	33,490	-	33,490	278,849	481,337	760,181	15,353	72,499	431,664	36,631	5,059	9,704	11,037	69,950	8,672	1,420,750	1,745,446
Auditors' fees, expenses etc.																		
a) as auditors	308	48	-	48	572	988	1,560	19	170	289	43	6	15	10	194	14	2,320	2,676
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	29	5	-	5	54	93	147	2	16	27	4	1	1	1	18	1	218	252
Advertisement and publicity	103,101	16,177	-	16,177	191,757	331,000	522,757	6,492	56,803	96,936	14,531	2,174	4,891	3,454	64,817	4,747	777,602	896,880
Interest and Bank Charges	10,733	1,685	-	1,685	19,975	34,480	54,455	676	5,919	10,081	1,513	226	509	360	6,755	494	80,988	93,406
Others:																		
Business Conferences and Meetings	37,872	5,944	-	5,944	70,485	121,667	192,152	2,384	20,885	35,573	5,340	799	1,798	1,269	23,835	1,745	285,780	329,596
Information Technology Expenses	22,841	3,585	-	3,585	42,511	73,379	115,890	1,438	10,885	21,454	3,221	482	1,084	766	14,375	1,052	172,358	198,784
Miscellaneous Expenses	4,424	300	-	300	(161)	(277)	(438)	167	(293)	9,079	516	59	89	206	(726)	52	8,711	13,435
Co-insurance Administration Fees	22,200	507	-	507	-	-	-	-	491	1,035	13	244	-	-	-	38	1,821	24,528
Co-insurance Administration Income	(28,091)	(2,268)	-	(2,268)	-	-	-	(3)	(8)	(256)	(4,419)	(673)	-	-	-	(134)	(5,493)	(35,852)
Depreciation/ Amortisation	33,018	5,182	-	5,182	61,452	106,074	167,526	2,079	18,209	31,014	4,656	696	1,567	1,107	20,780	1,521	249,155	287,355
Goods and Service Tax Account	2,407	378	-	378	4,479	7,731	12,210	152	1,327	2,260	339	51	114	81	1,515	111	18,160	20,945
Total	1,113,619	145,924	-	145,924	1,429,919	2,468,240	3,898,159	71,192	361,473	1,504,274	126,447	20,393	38,061	32,344	372,354	40,068	6,464,765	7,724,308

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS												For the Period Ended September 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	395,130	55,953	-	55,953	332,967	686,442	1,019,409	29,521	44,174	498,260	50,703	7,187	12,421	9,576	94,013	12,976	1,778,240	2,229,323
Travel, conveyance and vehicle running expenses	24,020	3,517	-	3,517	19,150	39,479	58,629	1,955	2,215	32,182	2,616	445	561	336	3,449	789	103,177	130,714
Training expenses	11,667	1,552	-	1,552	14,729	30,364	45,093	876	1,382	14,461	1,942	250	683	572	4,137	505	69,901	83,120
Rents, rates and taxes	123,791	14,756	-	14,756	214,119	441,426	655,545	8,437	18,168	140,031	27,946	3,001	11,695	10,528	71,148	6,633	953,132	1,091,679
Repairs	2,012	240	-	240	3,479	7,173	10,652	137	295	2,275	454	49	190	171	1,156	108	15,487	17,739
Printing and Stationery	8,685	1,211	-	1,211	6,054	12,481	18,535	571	1,166	10,143	1,174	140	250	222	2,648	241	35,090	44,986
Communication	23,300	3,093	-	3,093	18,198	37,517	55,715	1,332	3,721	24,834	3,783	371	950	937	10,083	660	102,386	128,779
Legal and Professional charges	353,641	47,122	-	47,122	252,437	520,422	772,859	19,660	57,997	372,040	56,472	5,394	13,299	13,419	152,947	9,336	1,473,023	1,873,786
Auditors' fees, expenses etc.																		
a) as auditors	542	65	-	65	938	1,934	2,872	37	80	613	122	13	51	46	312	29	4,175	4,782
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	228,251	27,222	-	27,222	393,946	812,155	1,206,101	15,552	33,496	258,198	51,457	5,526	21,511	19,365	130,990	12,209	1,754,405	2,009,878
Advertisement and publicity	9,552	1,139	-	1,139	16,522	34,062	50,584	651	1,402	10,805	2,156	232	902	812	5,490	512	73,546	84,237
Others:																		
Business Conferences and Meetings	74,565	8,888	-	8,888	128,974	265,892	394,866	5,082	10,944	84,347	16,833	1,807	7,045	6,342	42,856	3,995	574,117	657,570
Information Technology Expenses	25,057	2,987	-	2,987	43,341	89,351	132,692	1,708	3,678	28,344	5,657	607	2,367	2,131	14,401	1,343	192,928	220,972
Miscellaneous Expenses	3,020	304	-	304	10,200	21,028	31,228	289	303	4,051	956	119	547	463	2,168	297	40,421	43,745
Co-insurance Administration Fees	10,628	318	-	318	-	-	-	-	14	614	465	200	-	-	-	19	1,312	12,258
Co-insurance Administration Income	(21,133)	(2,184)	-	(2,184)	-	-	-	-	(16)	(175)	(5,463)	238	-	-	-	(41)	(5,457)	(28,774)
Depreciation/ Amortisation	19,881	2,370	-	2,370	34,388	70,895	105,283	1,355	2,918	22,489	4,488	482	1,878	1,691	11,427	1,065	153,076	175,327
Goods and Service Tax Account	10,417	1,382	-	1,382	5,465	11,267	16,732	498	1,887	10,159	1,665	136	325	368	4,920	213	36,903	48,702
Total	1,303,026	169,935	-	169,935	1,494,907	3,081,888	4,576,795	87,661	183,424	1,513,671	223,426	26,197	74,675	66,979	552,145	50,889	7,355,862	8,828,823

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 September 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	195,361	31,104	-	31,104	220,071	402,952	623,023	11,643	41,400	380,177	20,855	226	5,268	3,922	34,369	6,427	1,127,310	1,353,775	
Travel, conveyance and vehicle running expenses	3,033	372	-	372	2,924	5,040	7,964	247	346	5,111	206	52	48	22	172	95	14,263	17,668	
Training expenses	1,350	196	-	196	2,067	3,643	5,710	88	524	1,700	152	18	47	31	553	53	8,876	10,422	
Rents, rates and taxes	97,503	15,277	-	15,277	181,906	327,456	509,362	5,281	56,410	94,801	13,905	768	4,797	3,456	64,776	3,955	757,511	870,291	
Repairs	245	39	-	39	457	813	1,270	14	140	236	35	3	12	8	161	11	1,890	2,174	
Printing and Stationery	3,207	386	-	386	2,682	4,733	7,415	192	454	5,647	323	38	75	80	295	91	14,610	18,203	
Communication	9,993	1,186	-	1,186	9,080	16,597	25,677	482	2,308	16,253	1,224	73	319	364	2,143	260	49,103	60,282	
Legal and Professional charges	148,695	22,863	-	22,863	160,181	289,609	449,790	7,077	43,220	271,189	21,266	789	5,810	6,045	44,008	4,499	853,693	1,025,251	
Auditors' fees, expenses etc.																			
a) as auditors	187	29	-	29	348	627	975	10	108	182	26	1	10	6	124	7	1,449	1,665	
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	17	3	-	3	32	57	89	1	10	16	2	1		1	11		131	151	
Advertisement and publicity	58,879	9,224	-	9,224	109,831	198,638	308,469	3,130	34,224	57,531	8,406	374	2,907	2,099	39,322	2,351	458,813	526,916	
Interest and Bank Charges	6,045	947	-	947	11,282	20,435	31,717	320	3,522	5,907	863	35	298	216	4,048	240	47,166	54,158	
Others:																			
Business Conferences and Meetings	26,407	4,140	-	4,140	49,225	87,319	136,544	1,513	15,024	25,365	3,751	332	1,283	918	17,216	1,123	203,069	233,616	
Information Technology Expenses	11,932	1,868	-	1,868	22,282	40,696	62,978	609	7,019	11,741	1,709	38	594	432	8,077	460	93,657	107,457	
Miscellaneous Expenses	5,008	815	-	815	6,102	9,842	15,944	309	1,535	8,452	744	137	202	197	1,591	210	29,321	35,144	
Co-insurance Administration Fees	9,276	(30)	-	(30)	-	-	-	-	452	18	(222)	9	-	-	-	9	266	9,512	
Co-insurance Administration Income	(6,325)	(287)	-	(287)	-	-	-	-	(4)	(205)	(320)	(235)	-	-	-	-	(764)	(7,376)	
Depreciation/ Amortisation	21,024	3,295	-	3,295	39,211	70,141	109,352	1,167	12,077	20,335	2,993	208	1,028	739	13,855	871	162,625	186,944	
Goods and Service Tax Account	671	105	-	105	1,260	2,530	3,790	20	439	714	98	(20)	36	28	513	17	5,635	6,411	
Total	592,508	91,532	-	91,532	818,941	1,481,128	2,300,069	32,103	219,208	905,170	76,016	2,847	22,734	18,564	231,234	20,679	3,828,624	4,512,664	

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended September 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	199,219	27,599	-	27,599	120,351	360,342	480,693	14,234	30,920	248,888	29,602	4,575	5,823	5,864	11,797	7,368	839,764	1,066,582	
Travel, conveyance and vehicle running expenses	12,898	1,928	-	1,928	7,827	22,112	29,939	1,004	1,605	17,076	1,593	288	290	216	835	470	53,316	68,142	
Training expenses	5,713	696	-	696	7,188	18,798	25,986	446	875	7,250	1,202	172	427	407	577	321	37,663	44,072	
Rents, rates and taxes	60,242	6,753	-	6,753	69,315	219,332	288,647	3,995	8,789	62,810	17,583	2,044	7,740	7,424	12,773	3,519	414,724	481,719	
Repairs	928	70	-	70	2,409	5,533	7,942	79	197	1,207	294	38	126	128	144	84	10,239	11,237	
Printing and Stationery	4,326	568	-	568	977	4,695	5,672	275	798	5,105	613	87	49	92	(267)	118	12,542	17,436	
Communication	16,833	2,279	-	2,279	3,461	14,914	18,375	880	2,767	16,975	2,728	274	548	621	4,081	343	47,592	66,704	
Legal and Professional charges	226,508	28,043	-	28,043	111,356	304,038	415,394	11,515	46,710	230,948	39,486	3,911	7,020	9,304	59,168	5,951	829,407	1,083,958	
Auditors' fees, expenses etc.																			
a) as auditors	268	31	-	31	314	978	1,292	18	40	280	77	9	34	33	58	16	1,857	2,156	
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	127,538	14,525	-	14,525	165,124	461,207	626,331	8,517	18,668	135,883	35,050	4,011	15,251	14,455	37,626	7,287	903,079	1,045,142	
Interest and Bank Charges	5,376	613	-	613	7,008	19,470	26,478	359	786	5,732	1,475	169	642	608	1,614	307	38,170	44,159	
Others:																			
Business Conferences and Meetings	40,360	4,580	-	4,580	51,033	146,349	197,382	2,691	5,896	42,783	11,255	1,292	4,916	4,671	11,113	2,319	284,318	329,258	
Information Technology Expenses	14,558	1,665	-	1,665	19,417	52,658	72,075	974	2,129	15,586	3,945	449	1,714	1,618	4,657	829	103,976	120,199	
Miscellaneous Expenses	(5,304)	(824)	-	(824)	(4,748)	(1,899)	(6,647)	(280)	(704)	(5,790)	(287)	4	81	120	(4,734)	(33)	(18,270)	(24,398)	
Co-insurance Administration Fees	1,604	593	-	593	-	-	-	-	1	640	465	183	-	-	-	16	1,305	3,502	
Co-insurance Administration Income	(1,517)	(2,137)	-	(2,137)	-	-	-	-	(2)	(175)	(5,370)	166	-	-	(41)	(41)	(5,422)	(9,076)	
Depreciation/ Amortisation	10,984	1,250	-	1,250	14,116	39,803	53,919	733	1,605	11,678	3,037	348	1,324	1,256	3,171	629	77,700	89,934	
Goods and Service Tax Account	4,172	366	-	366	898	4,263	5,161	183	1,391	4,298	759	79	(37)	131	(929)	105	11,141	15,679	
Total	724,706	88,598	-	88,598	576,046	1,672,593	2,248,639	45,623	122,471	801,174	143,507	18,099	45,948	46,948	141,084	29,608	3,643,101	4,456,405	