

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, 2021	
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	248,718	45,157	-	45,157	283,104	414,664	697,768	16,916	29,463	408,847	24,957	6,620	7,767	2,668	5,282	1,200,288	1,494,163
Travel, conveyance and vehicle running expenses	1,219	275	-	275	1,649	2,416	4,065	145	(88)	4,108	(45)	33	(9)	(27)	78	8,260	9,754
Training expenses	1,399	268	-	268	1,918	2,809	4,727	106	189	2,423	133	41	47	4	86	7,756	9,423
Rents, rates and taxes	86,625	16,025	-	16,025	166,249	243,505	409,754	4,621	31,561	37,051	17,753	3,280	6,640	655	12,957	524,272	626,922
Repairs	811	150	-	150	1,559	2,284	3,843	43	296	345	166	31	62	6	122	4,914	5,875
Printing and Stationery	2,480	456	-	456	2,845	4,167	7,012	176	266	4,317	230	66	72	22	57	12,218	15,154
Communication	7,320	1,287	-	1,287	9,347	13,690	23,037	419	1,468	8,207	1,052	213	344	109	314	35,163	43,770
Legal and Professional charges	202,478	33,425	-	33,425	198,071	290,116	488,187	10,263	33,056	229,403	28,388	5,141	8,279	4,670	(1,566)	805,821	1,041,724
Auditors' fees, expenses etc.																	
a) as auditors	138	26	-	26	265	389	654	7	50	59	28	5	11	1	20	835	999
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	11	2	-	2	22	32	54	1	4	5	2	-	1	-	2	69	82
Advertisement and publicity	74,522	13,785	-	13,785	142,841	209,220	352,061	3,978	27,096	32,146	15,249	2,819	5,702	564	11,117	450,732	539,039
Interest and Bank Charges	5,916	1,095	-	1,095	11,370	16,654	28,024	316	2,159	2,517	1,214	224	454	44	888	35,840	42,851
Others:																	
Business Conferences and Meetings	12,065	2,233	-	2,233	23,189	33,965	57,154	644	4,403	5,133	2,475	457	926	91	1,810	73,093	87,391
Information Technology Expenses	16,081	2,976	-	2,976	30,908	45,271	76,179	858	5,869	6,841	3,299	609	1,234	121	2,412	97,422	116,479
Miscellaneous Expenses	1,295	131	-	131	(3,299)	(4,832)	(8,131)	68	(839)	5,494	(181)	(30)	(136)	96	(771)	(4,430)	(3,004)
Co-insurance Administration Fees	15,463	654	-	654	-	-	-	-	5	487	293	570	-	-	4	1,359	17,476
Co-insurance Administration Income	(24,698)	(3,299)	-	(3,299)	-	-	-	(3)	(5)	(157)	(5,628)	(1,053)	-	-	(26)	(6,872)	(34,869)
Depreciation/ Amortisation	17,544	3,246	-	3,246	33,718	49,387	83,105	936	6,403	7,463	3,599	665	1,347	132	2,632	106,282	127,072
Goods and Service Tax Account	1,707	316	-	316	3,281	4,805	8,086	91	623	726	350	65	131	13	256	10,341	12,364
Total	671,094	118,208	-	118,208	907,037	1,328,542	2,235,579	39,585	141,979	755,415	93,334	19,756	32,872	9,169	35,674	3,363,363	4,152,665

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	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	34,959	963,530	1,214,703
Travel, conveyance and vehicle running expenses	(38)	(1)	-	(1)	(62)	(101)	(163)	6	(44)	27	(17)	(1)	(5)	(7)	(53)	(257)	(296)
Training expenses	438	66	-	66	683	1,104	1,787	47	134	538	33	17	11	2	162	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	41,486	473,883	549,905
Repairs	115	18	-	18	214	345	559	9	59	103	16	5	5	4	72	832	965
Printing and Stationery	1,039	104	-	104	936	1,512	2,448	105	93	1,482	50	33	13	3	77	4,304	5,447
Communication	5,537	737	-	737	8,347	13,485	21,832	431	2,112	5,708	644	206	199	145	2,532	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	30,115	567,057	720,195
Auditors' fees, expenses etc.																	
a) as auditors	121	19	-	19	224	361	585	9	62	107	17	5	5	4	77	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	-	8	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	27,891	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	2,961	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	7,241	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	6,890	78,701	91,327
Miscellaneous Expenses	(584)	(515)	-	(515)	(6,263)	(10,119)	(16,382)	(142)	(1,828)	627	(228)	(78)	(113)	9	(2,475)	(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	7,575	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	1,096	12,525	14,534
Total	521,111	54,392	-	54,392	610,978	987,112	1,598,090	39,089	142,265	599,104	50,431	17,546	15,327	13,780	160,509	2,636,141	3,211,644

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, 2021	
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Total	Grand Total	
Employees' remuneration and welfare benefits	248,718	45,157	-	45,157	283,104	414,664	697,768	16,916	29,463	408,847	24,957	6,620	7,767	2,668	5,282	1,200,288	1,494,163	
Travel, conveyance and vehicle running expenses	1,219	275	-	275	1,649	2,416	4,065	145	(88)	4,108	(45)	33	(9)	(27)	78	8,260	9,754	
Training expenses	1,399	268	-	268	1,918	2,809	4,727	106	189	2,423	133	41	47	4	86	7,756	9,423	
Rents, rates and taxes	86,625	16,025	-	16,025	166,249	243,505	409,754	4,621	31,561	37,051	17,753	3,280	6,640	655	12,957	524,272	626,922	
Repairs	811	150	-	150	1,559	2,284	3,843	43	296	345	166	31	62	6	122	4,914	5,875	
Printing and Stationery	2,480	456	-	456	2,845	4,167	7,012	176	266	4,317	230	66	72	22	57	12,218	15,154	
Communication	7,320	1,287	-	1,287	9,347	13,690	23,037	419	1,468	8,207	1,052	213	344	109	314	35,163	43,770	
Legal and Professional charges	202,478	33,425	-	33,425	198,071	290,116	488,187	10,263	33,056	229,403	28,388	5,141	8,279	4,670	(1,566)	805,821	1,041,724	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	138	26	-	26	265	389	654	7	50	59	28	5	11	1	20	835	999	
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	11	2	-	2	22	32	54	1	4	5	2	-	1	-	2	69	82	
Advertisement and publicity	74,522	13,785	-	13,785	142,841	209,220	352,061	3,978	27,096	32,146	15,249	2,819	5,702	564	11,117	450,732	539,039	
Interest and Bank Charges	5,916	1,095	-	1,095	11,370	16,654	28,024	316	2,159	2,517	1,214	224	454	44	888	35,840	42,851	
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Business Conferences and Meetings	12,065	2,233	-	2,233	23,189	33,965	57,154	644	4,403	5,133	2,475	457	926	91	1,810	73,093	87,391	
Information Technology Expenses	16,081	2,976	-	2,976	30,908	45,271	76,179	858	5,869	6,841	3,299	609	1,234	121	2,412	97,422	116,479	
Miscellaneous Expenses	1,295	131	-	131	(3,299)	(4,832)	(8,131)	68	(839)	5,494	(181)	(30)	(136)	96	(771)	(4,430)	(3,004)	
Co-insurance Administration Fees	15,463	654	-	654	-	-	-	-	5	487	293	570	-	-	4	1,359	17,476	
Co-insurance Administration Income	(24,698)	(3,299)	-	(3,299)	-	-	-	(3)	(5)	(157)	(5,628)	(1,053)	-	-	(26)	(6,872)	(34,869)	
Depreciation/ Amortisation	17,544	3,246	-	3,246	33,718	49,387	83,105	936	6,403	7,463	3,599	665	1,347	132	2,632	106,282	127,072	
Goods and Service Tax Account	1,707	316	-	316	3,281	4,805	8,086	91	623	726	350	65	131	13	256	10,341	12,364	
Total	671,094	118,208	-	118,208	907,037	1,328,542	2,235,579	39,585	141,979	755,415	93,334	19,756	32,872	9,169	35,674	3,363,363	4,152,665	

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS												For the Quarter 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	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	34,959	963,530	1,214,703	
Travel, conveyance and vehicle running expenses	(38)	(1)	-	(1)	(62)	(101)	(163)	6	(44)	27	(17)	(1)	(5)	(7)	(53)	(257)	(296)	
Training expenses	438	66	-	66	683	1,104	1,787	47	134	538	33	17	11	2	162	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	41,486	473,883	549,905	
Repairs	115	18	-	18	214	345	559	9	59	103	16	5	5	4	72	832	965	
Printing and Stationery	1,039	104	-	104	936	1,512	2,448	105	93	1,482	50	33	13	3	77	4,304	5,447	
Communication	5,537	737	-	737	8,347	13,485	21,832	431	2,112	5,708	644	206	199	145	2,532	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	30,115	567,057	720,195	
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) as auditors	121	19	-	19	224	361	585	9	62	107	17	5	5	4	77	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	-	8	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	27,891	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	2,961	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	7,241	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	6,890	78,701	91,327	
Miscellaneous Expenses	(584)	(515)	-	(515)	(6,263)	(10,119)	(16,382)	(142)	(1,828)	627	(228)	(78)	(113)	9	(2,475)	(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	7,575	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	1,096	12,525	14,534	
Total	521,111	54,392	-	54,392	610,978	987,112	1,598,090	39,089	142,265	599,104	50,431	17,546	15,327	13,780	160,509	2,636,141	3,211,644	