## PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE





(₹ in '000s)

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FIRE	MARINE MISCELLANEOUS											For the Period Ended June 30, 2021				
	FIRE	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
																	1
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		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		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												
	PINE	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	1,214,70		
Fravel, conveyance and vehicle running expenses	(38)	(1)	-	(1)	(62)	(101)	(163)		(44)		(17)	(1)	(5)	(7)	(53)	(257)	(29		
Fraining expenses	438	66	-	66	683	1,104	1,787	47	134	538	33	17	11	2	162	2,731	3,2		
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	549,90		
Repairs	115	18	-	18	214	345	559	9	59	103	16	5	5	4	72	832	96		
Printing and Stationery	1,039	104	-	104	936	1,512	2,448	105	93	1,482	50	33	13	3	77	4,304	5,44		
Communication	5,537	737	-	737	8,347	13,485	21,832	431	2,112	5,708	644	206	199	145	2,532	33,809	40,08		
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	720,19		
Auditors' fees, expenses etc.																			
a) as auditors	121	19	-	19	224	361	585	9	62	107	17	5	5	4	77	871	1,01		
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	10		
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	369,96		
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	39,24		
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	95,98		
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	91,32		
Miscellaneous Expenses	(584)	(515)	-	(515)	(6,263)	(10,119)	(16,382)	(142)	(1,828)	627	(228)	(78)	(113)	9	(2,475)	(20,610)	(21,70		
Co-insurance Administration Fees	12,924	537	-	537	-	-	-	-	39	1,017	235	235	-	-	29	1,555	15,01		
Co-insurance Administration Income	(21,766)	(1,981)	-	(1,981)	-	-	-	(3)	(4)	(51)	(4,099)	(438)	-	-	(134)	(4,729)	(28,47		
Depreciation/ Amortisation	11,994	1,887	-	1,887	22,241	35,933	58,174	912	6,132		1,663	488		368	7,575	86,530	100,41		
Goods and Service Tax Account	1,736	273	-	273	3,219	5,201	8,420	132	888		241	71	78	53	1,096	12,525	14,53		
Total	521 111	5/1 392		5/1 392	610 978	987 112	1 598 090	39 089	1/12 265	599 104	50.431	17 5/16	15 327	13 780	160 509	2 636 1/1	3 211 64		

## 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) For the Quarter Ended MARINE MISCELLANEOUS June 30, 2021 Particulars FIRE Marine Workmen's Personal Health Trade Liability Engineering Marine Cargo Marine Total Motor-OD Motor-TP **Motor Total** Aviation Others Total **Grand Total** 1,200,288 248,718 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 1,494,163 Employees' remuneration and welfare benefits 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 86 7.756 9.423 655 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 12,957 524.272 626,922 Repairs 811 150 150 1,559 2,284 3,843 43 296 345 166 31 62 122 4,914 5,875 Printing and Stationery 2,480 456 456 4,167 176 266 4,317 230 66 22 57 12,218 15,154 2.845 72 7.012 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. 138 26 26 265 654 50 59 11 20 835 999 a) as auditors 389 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 11 22 32 54 69 82 13,785 11,117 Advertisement and publicity 74,522 13,785 142,841 209,220 352,061 3,978 27,096 32,146 15,249 2,819 5,702 564 450,732 539,039 44 Interest and Bank Charges 5,916 1,095 1.095 11,370 16.654 28.024 316 2,159 2,517 1,214 224 454 888 35,840 42,851 Others: 12,065 2,233 2,233 23,189 57,154 644 4,403 5,133 2,475 926 87,391 Business Conferences and Meetings 33,965 457 91 1,810 73,093 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) 15,463 654 654 487 293 570 1,359 17,476 Co-insurance Administration Fees 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 12.364 671,094 1,328,542 4,152,665 118,208 118,208 907,037 2,235,579 39,585 141,979 755,415 93,334 19,756 32,872 9,169 35,674 3,363,363

																	(₹ in '000s) For the Quarter Ended
Particulars	FIRE	MARINE			MISCELLANEOUS												
		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)	(62)	(101)	(163)	10,033	(44)	27	(17)	(1)	(5)	(7)	(53)	(257)	(296)
Training expenses	438			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	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	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	22	36	58		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:	-	-	-		-	-		-	1	-	-	-	-	-			
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)	(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	-	-	-	-	39	1,017	235	235	-	-	29	1,555	15,016
Co-insurance Administration Income	(21,766)		-	(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