

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113, dated 2nd May, 2001


 Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the nine months ended on and to
Balance Sheet as at 31st December 2016
**FORM NL-7-OPERATING EXPENSES SCHEDULE
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sr.No	Particulars	Marine											Miscellaneous											Total
		Fire	Marine Cargo			Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous				
		For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016	For the quarter ended 31st December 2016			
1	Employees' remuneration & welfare benefits	44,118	15,996	192	16,189	487,659	313,838	801,497	6,655	2,104	4,100	36	30,757	200,669	5,442	35,301	70,788	1,157,349	1,217,656					
2	Travel, conveyance and vehicle running expenses	2,005	747	8	755	23,312	16,820	40,132	336	106	203	1	1,532	9,898	135	1,683	2,819	56,845	59,604					
3	Training expenses	3	1	0	26	18	43	1	0	26	0	0	2	14	0	2	3	65	68					
4	Rents, rates & taxes	1,954	775	5	781	23,192	18,821	39,013	378	103	195	0	1,599	10,302	0	1,529	2,232	55,351	58,086					
5	Repairs	496	186	1	188	6,332	4,327	10,659	92	26	53	0	420	2,832	0	352	601	14,823	15,507					
6	Printing & stationery	1,685	576	0	576	11,168	18,667	75	6	558	3,406	0	271	6,045	1,102	6,045	29,621	31,881						
7	Communication	2,070	722	2	724	17,441	11,621	29,063	168	35	86	0	964	6,023	193	6,138	43,704	46,499						
8	Information Technology	4,498	1,543	0	1,543	29,456	19,782	49,239	204	16	83	0	1,517	9,201	2,724	648	15,877	78,218	84,555					
9	Legal & professional charges	494	200	1	202	5,296	3,684	9,080	96	26	47	0	385	2,537	0	407	626	13,104	13,789					
10	Auditors' fees, expenses etc																							
	(a) as auditor	44	17	0	17	559	381	940	8	2	5	0	37	236	0	32	53	1,313	1,375					
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	(ii) Tax Audit	6	2	0	3	75	51	126	1	0	1	0	5	33	0	5	7	179	188					
	(iii) Management services, and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	(c) in any other capacity	12	5	0	13	227	52	277	2	1	1	0	10	10	0	10	13	327	344					
	(d) Out of pocket expenses	2	0	0	0	39	26	65	0	0	2	0	2	10	0	0	0	82	84					
11	Advertisement and publicity	3,148	1,258	9	1,267	37,016	25,254	62,270	611	166	313	1	2,565	16,589	1	2,493	3,569	88,578	92,994					
12	Interest & Bank Charges	1,137	473	3	476	12,619	8,615	21,234	227	61	111	0	909	5,966	963	6,931	1,231	30,696	32,300					
13	Business development & Promotion	2,696	987	7	994	35,457	24,163	59,620	493	138	281	-2	3,714	14,340	0	1,829	3,947	82,359	86,409					
14	Marketing & Support Services	45,770	18,337	129	18,466	536,329	365,920	902,250	8,903	2,420	4,551	12	27,231	241,115	11	36,401	51,753	1,284,647	1,348,883					
15	Other Acquisition Costs	1,531	210	204	414	10,031	9,428	19,459	7	243	419	0	7	5,385	0	1,645	663	28,607	30,012					
16	Others (to be specified)																							
	Exchange (gain)/Loss	-20	-20	-231	-389	-20	-159	-20	-2	-2	-2	-2	-2	-191	-2	-2	-2	-62	-750					
	Miscellaneous Expenses	4,261	1,701	14	1,715	49,276	33,216	82,492	819	227	427	2	3,367	21,888	14	3,555	4,828	116,619	123,595					
	Loss/(Profit) on disposal of Assets	-701	-90	-1	-90	-1,892	-1,361	-3,353	-42	-11	-19	0	-152	-1,048	0	-190	-199	-5,015	-5,307					
17	Depreciation	1,937	785	6	791	27,869	15,603	38,473	381	104	194	0	1,500	10,305	0	1,561	2,208	54,814	57,664					
18	Service Tax Expenses	969	377	3	380	3,840	16,131	19,971	185	51	97	0	1,525	5,166	0	68,638	2,447	118,080	117,429					
	TOTAL	118,607	44,791	585	45,375	1,310,074	890,760	2,200,767	19,592	5,822	11,175	292	87,113	564,540	10,461	173,443	174,928	3,248,133	3,412,115					

Sr.No	Particulars	Marine											Miscellaneous											Total
		Fire	Marine Cargo			Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous				
		For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015	For the quarter ended 31st December 2015				
1	Employees' remuneration & welfare benefits	24,173	14,551	482	14,833	441,439	229,249	670,688	7,510	2,491	3,415	69	18,371	129,621	24	279	49,246	881,162	900,168					
2	Travel, conveyance and vehicle running expenses	1,299	782	27	809	24,648	12,792	37,440	413	1	188	4	7,080	1	63	2,648	49,009	51,117						
3	Training expenses	-5	-2	0	-2	1	-1	-1	0	-1	0	0	-14	0	5	-5	-16	-27						
4	Rents, rates & taxes	1,567	916	29	945	27,368	14,225	41,593	474	154	216	4	1,131	8,251	1	1,507	2,912	54,891	57,405					
5	Repairs	368	225	9	234	7,311	3,792	11,103	120	42	55	1	309	2,046	0	16	811	14,471	15,073					
6	Printing & stationery	1,053	607	37	624	17,619	9,186	26,785	311	98	141	3	722	5,451	1	106	1,893	35,511	37,188					
7	Communication	1,233	720	34	744	21,827	13,361	33,188	375	123	170	3	905	6,495	2	100	2,448	43,674	45,641					
8	Information Technology	2,682	1,541	44	1,585	44,463	23,137	67,600	787	249	357	7	1,819	13,829	2	338	4,712	89,701	93,968					
9	Legal & professional charges	614	338	8	346	8,887	4,639	13,526	167	49	75	1	3,010	1	134	914	18,231	19,191						
10	Auditors' fees, expenses etc																							
	(a) as auditor	28	18	1	19	601	311	912	10	3	4	0	26	160	0	1	62	1,178	1,235					
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	(ii) Tax Audit	8	5	0	5	130	69	199	2	1	1	0	5	42	0	14	266	279						
	(iii) Management services, and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
	(c) in any other capacity	29	15	0	15	360	189	549	7	2	4	0	14	133	0	5	39	753	797					
	(d) Out of pocket expenses	2	1	0	1	55	27	82	1	0	1	0	1	13	0	2	8	105	108					
11	Advertisement and publicity	1,776	1,128	90	1,178	38,927	20,150	59,077	618	223	282	0	1,665	10,316	1	562	3,585	76,335	79,289					
12	Interest & Bank Charges	353	202	6	208	5,801	3,019	8,820	103	32	47	1	237	1,814	1	179	840	11,716	12,277					
13	Business development & Promotion	2,209	1,248	7	1,244	39,144	20,440	59,484	674	221	221	0	1,621	11,700	2	661	5,033	78,387	81,936					
14	Marketing & Support Services	44,951	25,651	703	26,356	729,471	379,742	1,109,213	13,031	4,071	5,931	119	29,724	229,881	48	6,931	76,391	1,475,338	1,546,445					
15	Other Acquisition Costs	1,409	119	492	318	8,203	4,565	13,368	25	50	42	0	7	2,588	0	1	248	16,730	18,457					
16	Others (to be specified)																							
	Exchange (gain)/Loss	32	8	-1	7	405	-200	605	0	-3	-1	0	-23	53	1	-115	96	-597	-558					
	Miscellaneous Expenses	7,501	4,120	89	4,218	108,331	56,545	164,876	2,038	592	922	19	4,311	38,724	9	1,753	11,015	222,266	233,085					
	Loss/(Profit) on disposal of Assets	1	0	0	0	1	-31	-47	0	-1	-1	0	-2	-4	0	-4	-5	-47	-44					
17	Depreciation	1,482	880	29	909	27,058	14,052	41,110	461	153	210	4	1,126	7,947	1	310	2,692	54,014	56,005					
18	Service Tax Expenses	4	0	0	0	86	0	100	0	0	0	0	0	4,162	0	10,771	0	15,704	15,705					
	TOTAL	92,137	52,835	1,758	54,693	1,551,874	807,167	2,359,941	27,126	8,695	12,731	263	63,364	477,148	4,2									

Sr.No	Particulars	Fire Upto the nine months ended 31st December 2016	Marine			Motor OD Upto the nine months ended 31st December 2016	Motor TP Upto the nine months ended 31st December 2016	Motor Total Upto the nine months ended 31st December 2016	Worksmens' Compensation Upto the nine months ended 31st December 2016	Public/Product Liability Upto the nine months ended 31st December 2016	Engineering Upto the nine months ended 31st December 2016	Aviation Upto the nine months ended 31st December 2016	Personal Accident Upto the nine months ended 31st December 2016	Health Insurance Upto the nine months ended 31st December 2016	Credit Insurance Upto the nine months ended 31st December 2016	Crop Insurance Upto the nine months ended 31st December 2016	Others Upto the nine months ended 31st December 2016	Total Miscellaneous Upto the nine months ended 31st December 2016	Total
			Marine Cargo Upto the nine months ended 31st December 2016	Marine Others Upto the nine months ended 31st December 2016	Marine Total Upto the nine months ended 31st December 2016														
1	Employees' remuneration & welfare benefits	140,836	54,402	771	55,173	1,318,580	842,586	2,161,166	22,071	6,326	12,178	264	90,529	617,741	6,048	131,562	197,092	3,244,984	3,440,993
2	Travel, conveyance and vehicle running expenses	7,007	2,850	39	2,888	66,815	49,000	115,815	1,241	357	661	14	4,760	32,687	165	7,243	8,324	171,268	181,163
3	Training expenses	3	1	0	1	28	19	47	1	0	0	0	15	0	3	0	0	70	74
4	Rents, rates & taxes	6,617	2,969	20	2,989	64,332	43,987	108,319	1,395	614	10	6,968	34,386	6	6,340	6,463	162,864	172,471	
5	Repairs	2,172	975	7	981	21,120	14,441	35,560	458	120	202	3	1,631	11,289	2	2,081	2,122	53,467	56,621
6	Printing & stationery	5,892	2,088	0	2,088	34,527	23,242	57,769	306	24	103	1	2,284	13,280	1,102	17,846	93,736	100,068	
7	Communication	7,228	2,912	7	2,920	55,171	91,938	147,109	306	5	3,771	5	3,771	23,758	1,037	2,001	38,879	142,772	153,421
8	Information Technology	14,565	5,160	1	5,161	85,349	57,453	142,802	757	59	256	2	5,647	32,828	2,724	0	44,114	229,190	248,916
9	Legal & professional charges	1,256	564	4	567	12,210	8,349	20,558	265	69	117	2	6,526	943	1	1,203	1,227	30,911	32,734
10	Auditors' fees, expenses etc	185	83	1	83	1,796	1,228	3,024	39	10	17	0	139	960	0	177	180	4,547	4,815
	(b) as advisor or in any other capacity, in respect of	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	(i) Taxation matters	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	(ii) Tax Audit	22	10	0	10	210	143	353	5	1	2	0	16	112	0	21	21	531	563
	(iii) Management services; and	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	(c) in any other capacity	32	14	0	14	312	213	525	7	2	3	0	24	167	0	31	31	789	835
	(d) Out of pocket expenses	26	11	0	11	244	167	411	5	1	2	0	24	131	0	24	24	618	655
11	Advertisement and publicity	10,267	4,607	31	4,638	99,815	68,249	168,064	2,164	565	953	16	7,708	53,352	9	9,837	10,027	252,695	267,600
12	Interest & Bank Charges	2,873	1,289	9	1,298	27,934	19,100	47,034	606	158	267	4	2,157	14,931	2	2,753	2,806	70,719	74,891
13	Business development & Promotion	12,960	5,818	39	5,857	136,048	89,187	225,235	2,732	1,204	20	0	12,422	57,374	11	12,422	319,109	337,949	
14	Marketing & Support Services	147,226	66,060	447	66,507	1,431,273	979,656	2,409,929	31,026	8,104	13,657	226	110,533	765,028	120	141,052	143,785	3,623,465	3,837,108
15	Other Acquisition Costs	6,611	687	6	6,904	13,177	23,786	42,632	13	273	950	512	1,443	9,050	154	1,854	2,422	57,850	65,778
16	Others (to be specified)																		
	Exchange (gain)/Loss	113	51	0	51	1,097	750	1,847	24	6	10	0	85	586	0	108	110	2,777	2,940
	Miscellaneous Expenses	12,659	5,779	43	5,821	127,338	87,480	214,818	2,705	713	1,212	21	9,621	66,574	26	12,597	12,762	321,068	339,598
	Loss/(Profit) on disposal of Assets	-239	-107	-1	-108	(2,323)	(1,588)	(1,191)	(50)	(13)	(2)	(0)	(1,242)	(0)	(0)	(229)	(233)	-5,881	-6,228
17	Depreciation	6,229	2,795	19	2,814	60,559	41,408	101,968	1,313	343	528	8	4,677	32,370	5	5,968	6,084	153,315	162,358
18	Service Tax Expenses	3,591	1,611	11	1,622	7,875	45,575	53,450	757	198	333	6	11,217	24,453	3	120,629	6,859	211,924	233,127
19	TOTAL	388,948	160,627	2,080	162,707	3,564,094	2,422,249	5,986,943	68,573	18,537	33,613	1,116	270,450	1,806,356	11,269	457,881	493,631	9,147,768	9,699,422

Sr.No	Particulars	Fire Upto the nine months ended 31st December 2015	Marine			Motor OD Upto the nine months ended 31st December 2015	Motor TP Upto the nine months ended 31st December 2015	Motor Total Upto the nine months ended 31st December 2015	Worksmens' Compensation Upto the nine months ended 31st December 2015	Public/Product Liability Upto the nine months ended 31st December 2015	Engineering Upto the nine months ended 31st December 2015	Aviation Upto the nine months ended 31st December 2015	Personal Accident Upto the nine months ended 31st December 2015	Health Insurance Upto the nine months ended 31st December 2015	Credit Insurance Upto the nine months ended 31st December 2015	Crop Insurance Upto the nine months ended 31st December 2015	Others Upto the nine months ended 31st December 2015	Total Miscellaneous Upto the nine months ended 31st December 2015	Total
			Marine Cargo Upto the nine months ended 31st December 2015	Marine Others Upto the nine months ended 31st December 2015	Marine Total Upto the nine months ended 31st December 2015														
1	Employees' remuneration & welfare benefits	102,195	52,903	592	53,495	1,179,906	619,600	1,799,506	24,739	6,315	11,159	228	44,429	464,227	138	22,890	125,966	2,499,597	2,655,287
2	Travel, conveyance and vehicle running expenses	5,935	3,072	34	3,106	68,523	39,984	104,507	1,437	367	648	13	2,580	26,960	8	1,329	7,317	145,166	154,207
3	Training expenses	21	11	0	11	128	86	212	3	5	7	0	9	96	2	27	27	517	548
4	Rents, rates & taxes	6,024	3,118	35	3,153	69,548	36,521	106,069	1,458	658	13	2,619	27,363	13	1,349	7,426	147,335	156,512	
5	Repairs	1,839	952	11	963	21,234	11,151	32,385	445	114	201	4	800	8,354	2	412	4,984	47,786	47,786
6	Printing & stationery	3,676	1,903	21	1,924	42,446	22,289	64,735	890	227	401	8	1,598	16,700	5	89,921	4,534	89,921	95,521
7	Communication	4,929	2,551	29	2,580	56,903	29,883	86,785	1,193	305	538	11	2,153	29,388	7	1,104	6,074	120,548	128,057
8	Information Technology	9,172	4,748	53	4,801	105,893	55,608	161,501	2,220	967	1,001	20	3,987	41,663	12	2,064	11,307	224,332	238,305
9	Legal & professional charges	1,476	764	9	773	17,044	8,951	25,995	357	91	161	3	642	6,706	2	331	1,820	36,108	38,357
10	Auditors' fees, expenses etc	164	85	1	86	1,888	992	2,880	40	10	18	-	71	743	-	37	201	4,000	4,250
	(b) as advisor or in any other capacity, in respect of	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	(i) Taxation matters	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	(ii) Tax Audit	25	13	0	13	290	153	443	6	2	3	-	11	114	0	6	31	616	654
	(iii) Management services; and	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	(c) in any other capacity	43	22	0	22	496	261	757	7	3	5	-	19	195	0	10	53	1,052	1,117
	(d) Out of pocket expenses	16	8	0	8	186	97	283	4	2	4	-	7	47	0	4	19	393	417
11	Advertisement and publicity	10,638	5,502	62	5,564	122,210	64,438	187,048	2,573	657	1,161	24	4,621	48,779	14	2,381	13,099	250,927	276,149
12	Interest & Bank Charges	1,182	612	7	619	13,652	7,169	20,821	273	73	129	2	514	5,371	2	265	1,458	28,922	30,723
13	Business development & Promotion	8,763	4,536	51	4,587	101,176	53,130	154,306	1,211	542	957	20	3,810	39,807	12	1,963	10,800	214,338	227,688
14	Marketing & Support Services	146,101	75,632	846	76,478	1,686,813	885,801	2,572,614	35,367	15,953	326	63,516	663,674	196	32,724	180,098	3,573,507	3,796,086	
15	Other Acquisition Costs	7,612	692	543	1,235	25,354	13,314	38,668	27	69	332	35	7,617	1,158	1,026	1,026	50,497	59,364	
16	Others (to be specified)																		
	Exchange (gain)/Loss	-144	-178	-2	-180	(3,966)	(2,083)	(6,049)	(83)	(21)	(169)	(1)	(1,691)	-	-	(77)	(473)	-8,402	-8,226
	Miscellaneous Expenses	17,845	9,240	104	9,349	207,185	108,799	315,984	4,848	1,109	1,899	40	2,801	81,516	24	4,006	22,131	436,916	466,555
	Loss/(Profit) on disposal of Assets	-26	-11	0	-11	(100)	(159)	(61)	(0)	-	(0)	-	(11)	(11)	-	(6)	(31)	-612	-676
17	Depreciation	6,261	3,241	36	3,277	10,253	37,962	110,253	1,516	387	684	8	4,402	28,442	8	1,602	7,719	153,147	162,685
18	Service Tax Expenses	485	0	0	0	277	145	422	-	-	-	-	-	1	4,162	34,246	7	38,838	39,323
19	TOTAL	334,142	169,464	2,432	171,896	3,789,813	1,990,134	5,779,947	78,949	20,218	37,164	1,056	141,774	1,488,610	4,600	108,416	402,916	8,063,652	8,5