

**Bajaj Allianz General Insurance Company Limited**



IRDA Registration No 113, dated 2nd May, 2011

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended on and to Balance Sheet as at 30 September 2017

**FORM NL-7-OPERATING EXPENSES SCHEDULE  
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sr.No	Particulars	Marine										Miscellaneous										Total 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		
		For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017			For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017			
1	Employees' remuneration & welfare benefits	47,903	13,756	-72	13,684	4,09,398	3,41,942	5,782	7,51,340	3,41,942	5,782	2,061	3,536	44	59,974	2,35,085	50	2,49,503	57,494	13,64,869	14,26,456															
2	Travel, conveyance and vehicle running expenses	3,011	1,031	-5	1,026	25,749	25,492	51,241	451	156	253	3	2,678	15,619	1	15,863	3,170	89,435	93,472																	
3	Training expenses	-80	-30	0	-30	-605	-1,257	-13	-652	-13	-5	-411	-7	-433	0	-54	-433	0	-2,255	-2,865																
4	Rents, rates & taxes	1,795	548	-4	544	14,519	13,554	28,073	274	1,070	149	2	1,937	9,387	1	13,665	1,725	54,296	56,335																	
5	Repairs	722	238	-1	227	5,844	5,444	11,288	114	44	58	1	449	3,818	0	4,837	649	21,258	22,216																	
6	Printing & stationery	2,512	664	-1	665	11,468	10,588	22,056	98	9	40	0	9,273	5,835	0	367	6,496	44,174	47,751																	
7	Communication	2,368	568	-1	567	11,696	10,579	22,275	135	34	64	1	6,144	6,318	0	4,093	4,580	43,644	46,579																	
8	Information Technology	5,768	1,247	-2	1,249	22,062	20,423	42,485	185	16	76	0	15,460	11,818	1	913	11,926	82,890	89,907																	
9	Legal & professional charges	354	105	-1	104	2,864	2,678	5,540	83	21	27	0	2,871	3,843	0	2,871	3,843	10,836	11,294																	
10	Auditors' fees, expenses etc	61	20	0	20	694	461	955	9	4	5	0	37	322	0	434	54	1,820	1,801																	
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
	(b) as advisor 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	7	2	0	2	58	54	112	1	0	0	0	5	38	0	51	7	214	223																	
	(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	-1	-2	0	-2	-8	-6	-14	-1	0	0	0	-3	-9	0	57	-2	28	25																	
	(d) Out of pocket expenses	-1	-2	0	-2	-10	-9	-19	-1	0	0	0	-2	-10	0	38	-2	4	1																	
11	Advertisement and publicity	4,259	1,505	-6	1,499	34,602	32,167	66,769	695	258	354	5	2,753	22,820	3	25,024	3,924	1,22,605	1,28,363																	
12	Interest & Bank Charges	4,370	229	-3	226	7,006	6,565	13,571	125	53	64	1	481	4,452	0	4,897	2,731	27,376	28,472																	
13	Business development & Promotion	7,257	2,420	-11	2,409	58,843	54,767	1,13,640	1,153	441	589	8	4,538	38,493	4	47,849	6,955	2,13,270	2,22,936																	
14	Marketing & Support Services	43,336	14,240	-73	14,167	3,51,249	3,27,240	6,78,489	6,842	2,635	3,491	46	26,284	2,29,315	22	2,93,340	38,955	12,80,016	13,37,519																	
15	Other Acquisition Costs	1,029	185	40	225	5,803	5,412	11,215	2	7	448	349	25	40,000	947	53,879	55,133																			
16	Others (to be specified)																																			
	Exchange (gain)/Loss	-342	-140	0	-140	-2,791	-2,581	-5,372	-60	-20	-31	0	-242	-1,883	0	-1,295	-332	-9,235	-9,717																	
	Miscellaneous Expenses	4,029	1,299	-8	1,291	33,620	31,870	65,490	622	240	318	5	2,707	21,021	2	27,447	3,714	1,21,566	1,26,886																	
	Loss/(Profit) on disposal of Assets	23	9	0	9	-191	-176	-387	-4	-1	-1	0	-116	-128	0	-107	-22	-647	-679																	
17	Depreciation	2,317	791	-4	787	19,100	17,801	36,921	376	143	193	3	1,481	12,521	1	13,206	2,134	69,081	72,295																	
18	Service Tax Expenses	1,093	424	-2	422	11,221	10,099	29,320	164	0	1	1	-62,803	39,863	0	32,130	-2,414	27,603	28,978																	
	<b>TOTAL</b>	<b>1,28,683</b>	<b>39,090</b>	<b>-148</b>	<b>38,942</b>	<b>10,21,964</b>	<b>9,21,787</b>	<b>19,43,751</b>	<b>17,002</b>	<b>6,272</b>	<b>9,790</b>	<b>469</b>	<b>71,043</b>	<b>6,47,991</b>	<b>85</b>	<b>7,79,841</b>	<b>1,40,383</b>	<b>36,16,587</b>	<b>37,86,212</b>																	

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1	Employees' remuneration & welfare benefits	51,001	12,570	425	12,995	4,15,748	2,51,990	6,67,699	1,843	3,858	117	30,359	2,04,266	529	96,266	81,421	10,91,037	11,55,033																	
2	Travel, conveyance and vehicle running expenses	3,021	983	23	1,006	25,509	20,184	45,694	440	148	275	8	1,953	13,566	27	5,560	3,560	71,231	75,259																
3	Training expenses	-1	-1	0	-1	13	21	0	0	0	0	0	7	0	0	1	0	31	34																
4	Rents, rates & taxes	2,136	766	7	772	18,185	12,862	31,047	433	129	186	4	1,744	12,318	1	4,811	1,749	52,411	55,119																
5	Repairs	794	291	2	293	6,778	4,785	11,563	159	48	70	2	644	4,552	0	1,729	654	19,419	20,506																
6	Printing & stationery	2,684	651	-5	646	9,528	6,522	16,051	-127	746	-61	-69	-31	746	2,785	3	271	10,308	29,897																
7	Communication	3,703	1,064	0	1,064	19,974	13,308	33,282	109	6	39	-1	1,549	9,822	1	2,096	10,922	56,448	61,295																
8	Information Technology	6,346	1,514	-12	1,502	22,099	15,141	37,239	-321	-152	-170	-7	1,736	6,305	-6	649	24,583	69,856	77,704																
9	Legal & professional charges	297	94	0	95	2,499	1,788	4,287	56	18	25																								

