

**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 period ended 30 September 2020

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

Sr.No	Particulars	Miscellaneous																			Total
		Marine				Miscellaneous															
		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 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020	For the quarter ended 30 Sep 2020			
1	Employees' remuneration, benefits and other manpower costs (Net)	265,272	16,159	788	16,946	382,830	532,010	914,840	7,306	2,838	26,937	1,845	42,224	488,245	1,188	29,749	159,283	1,674,454	1,956,672		
2	Travel, conveyance and vehicle running expenses	735	258	1	259	4,441	5,810	10,251	116	36	64	1	565	5,377	1	5,123	1,033	22,567	23,561		
3	Training expenses	8	4	-	4	49	64	113	1	49	1	-	6	58	-	76	10	265	277		
4	Rents, rates and taxes	2,777	555	-	555	18,902	24,947	43,849	394	126	1,684	(3)	1,684	20,337	-	18,708	2,152	87,478	90,810		
5	Repairs and maintenance	988	265	-	265	6,494	8,552	15,046	150	47	85	-	640	7,231	-	6,395	847	30,841	33,694		
6	Printing and stationery	319	55	-	55	1,146	1,578	2,724	10	1	2	-	859	1,497	-	4,454	9,747	19,294	19,668		
7	Communication	1,169	161	-	161	3,526	4,813	8,339	31	9	9	-	3,064	3,211	-	6,008	21,125	41,850	43,180		
8	Legal and professional charges	1,038	276	-	276	6,834	9,001	15,835	157	49	89	-	670	8,059	-	5,644	895	31,398	32,712		
9	Auditors' fees, expenses, etc.	63	14	-	14	424	558	982	9	3	5	-	39	460	-	373	52	1,923	2,000		
	(a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(b) as advisor or in any other capacity in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iv) Tax audit	8	1	-	1	47	63	110	1	1	1	-	4	52	-	42	6	216	225		
	(c) In any other capacity	16	4	-	4	107	140	247	2	1	1	-	11	118	-	87	15	682	502		
	(d) Out of pocket expenses	(1)	(4)	-	(4)	2	4	6	(1)	(2)	(3)	-	(3)	(8)	-	45	(7)	32	27		
10	Advertisement and publicity	4,552	1,719	4	1,723	32,421	42,547	74,968	851	265	477	3	1,507	37,040	-	90,966	2,087	214,372	214,372		
11	Interest and bank charges	2,398	784	-	784	15,280	20,083	35,363	384	119	384	1	1,637	19,732	-	10,371	2,246	70,067	73,250		
12	Business development and promotion	51,402	4,783	354	5,137	67,305	91,570	158,875	1,698	1,066	498	670	7,147	80,007	496	-	29,953	288,750	345,289		
13	Marketing and support services	288,240	26,606	2,103	28,709	347,256	471,978	819,234	9,058	6,341	48,051	3,554	38,146	415,389	2,689	-	158,763	1,501,225	1,818,174		
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Other acquisition costs	9,399	482	88	570	5,513	7,324	12,837	4	12	1,005	5,402	66	8,408	-	(1)	3,201	30,934	40,903		
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Exchange (gain)/loss (net)	470	179	1	180	2,911	3,819	6,730	79	24	43	-	337	3,391	-	1,630	476	12,710	13,360		
	(b) Miscellaneous expenses	3,301	707	-	707	22,370	29,353	51,723	475	151	276	(1)	2,095	24,188	-	21,451	3,517	102,287	106,798		
	(c) Loss/(Profit) on disposal of assets /net	(77)	(39)	-	(39)	(441)	(4)	(1,016)	(14)	(3)	(8)	-	(547)	(61)	-	(107)	(91)	(1,848)	(1,964)		
	(d) Information technology	4,173	683	-	683	14,472	19,901	34,373	121	9	35	(1)	11,183	18,422	-	31,527	116,224	211,893	216,759		
17	Depreciation	3,937	306	1	917	26,350	34,740	61,090	578	183	332	(2)	2,465	29,009	1	24,374	3,234	121,294	126,148		
18	GST /Service tax	-	-	-	-	10,861	14,512	25,373	-	-	-	-	26	555	-	23,715	226	49,895	50,276		
<b>TOTAL</b>		<b>640,189</b>	<b>54,578</b>	<b>3,342</b>	<b>57,919</b>	<b>969,100</b>	<b>1,322,792</b>	<b>2,291,892</b>	<b>21,410</b>	<b>11,270</b>	<b>87,046</b>	<b>11,469</b>	<b>114,221</b>	<b>1,170,281</b>	<b>4,381</b>	<b>280,690</b>	<b>513,545</b>	<b>4,506,204</b>	<b>5,204,312</b>		

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		Marine				Miscellaneous															
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1	Employees' remuneration, benefits and other manpower costs (Net)	88,230	21,623	25	21,648	575,639	841,808	1,417,447	9,958	3,198	6,335	132	87,068	386,966	199	402,822	116,604	2,430,729	2,540,605		
2	Travel, conveyance and vehicle running expenses	3,480	815	1	816	22,568	36,675	59,243	403	137	246	4	3,133	15,269	7	16,793	3,869	99,104	103,401		
3	Training expenses	160	47	-	47	930	1,528	2,458	22	7	125	-	710	563	-	563	150	4,047	4,254		
4	Rents, rates and taxes	3,273	824	2	826	19,105	32,820	51,925	413	187	219	2	2,520	13,372	3	14,382	3,058	86,011	90,130		
5	Repairs and maintenance	1,091	282	-	282	6,377	10,880	17,257	139	46	75	-	842	4,652	-	4,023	28,563	29,941			
6	Printing and stationery	2,316	354	-	354	10,033	16,560	26,593	63	6	25	-	5,953	6,998	-	16,224	10,139	66,001	68,669		
7	Communication	2,990	615	1	616	15,114	25,136	40,250	211	56	109	2	5,361	10,737	-	17,763	8,794	83,284	86,888		
8	Legal and professional charges	1,023	271	-	271	5,963	10,113	16,076	132	43	74	-	790	4,288	1	4,225	959	26,586	27,881		
9	Auditors' fees, expenses, etc.	74	19	-	19	427	526	953	10	3	5	-	57	305	-	306	68	1,907	2,000		
	(a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(b) as advisor or in any other capacity in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iv) Tax audit	8	3	-	3	48	82	130	1	1	1	-	6	34	-	4	8	215	226		
	(c) In any other capacity	6	(1)	-	(1)	39	89	128	39	12	14	-	7	74	-	74	6	219	225		
	(d) Out of pocket expenses	6	(2)	-	(2)	39	95	134	-	-	-	-	5	23	-	87	5	233	237		
10	Advertisement and publicity	6,727	2,006	5	2,011	38,972	63,732	102,704	926	284	506	6	5,215	30,088	3	22,880	6,345	168,957	177,694		
11	Interest and bank charges	2,232	603	1	604	12,991	21,891	34,882	292	94	157	1	1,723	9,463	-	8,972	2,093	57,034	60,460		
12	Business development and promotion	14,951	4,557	12	4,569	86,531	140,506	227,037	2,083	633	1,144	13	11,600	67,678	8	48,793	14,121	373,110	392,631		
13	Marketing and support services	77,401	20,977	49	21,026	-	450,451	758,413	1,208,864	10,136	3,247	-	5,452	49	99,778	328,737	50	308,165	1,997,109		
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Other acquisition costs	(13,138)	1,023	(161)	862	18,479	28,638	47,117	571	152	(117)	2	2,891	9,121	-	(49,835)	(2,305)	7,598	(6,538)		
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Exchange (gain)/loss (net)	4	7	-	7	27	47	74	2	2	1	-	7	67	-	(91)	-	7	77		
	(b) Miscellaneous expenses	6,263	1,739	6	1,745	38,000	61,045	99,045	820	284	465	6	4,651	26,384	-	23,476	5,816	160,932	168,934		
	(c) Loss/(Profit) on disposal of assets /net	24	12	-	12	132	167	299	4	3	3	-	19	146	-	(22)	24	474	507		
	(d) Information technology	5,215	785	-	785	23,396	39,186	62,592	133	11	53	2	13,138	15,807	-	39,222	22,795	153,751	159,751		
17	Depreciation	4,530	1,229	3	1,232	78,364	103,882	170,													

