

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 2021



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
		For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021
1	Employees' remuneration & welfare benefits	2,615	6,423	170	447	21	49	191	496	3,597	7,383	4,610	9,017	8,207	16,400	5,869	10,466	375	795	123	199
2	Travel, conveyance and vehicle running expenses	20	30	8	14	0	0	8	14	124	177	169	237	293	414	155	236	29	36	2	3
3	Training expenses	0	1	0	0	-	-	0	0	3	4	3	6	6	10	3	6	0	1	0	0
4	Rents, rates & taxes	20	53	5	26	0	0	5	26	140	320	199	428	339	748	153	412	14	38	3	4
5	Repairs	8	18	2	9	0	0	2	9	52	109	73	146	125	255	58	141	5	13	1	2
6	Printing & stationery	15	24	2	3	-	-	2	3	39	64	52	84	92	148	35	60	25	62	3	4
7	Communication expenses	20	45	2	6	-	-	2	6	54	118	73	155	127	273	46	110	18	116	4	7
8	Legal & professional charges	15	31	5	16	0	0	5	16	100	189	140	253	240	442	116	244	10	23	2	3
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	0	1	-	-	0	1	5	10	7	14	12	24	6	13	0	1	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	0	0	0	0	-	-	0	0	0	1	1	1	1	2	1	1	0	0	0	0
	(c) in any other capacity	0	1	0	0	-	-	0	0	2	3	3	4	5	7	2	4	0	0	0	0
	(d) Out of pocket expenses	-	0	(0)	0	-	-	(0)	0	0	1	0	1	0	1	0	1	-	0	0	0
10	Advertisement and publicity	152	425	21	68	3	6	23	73	357	719	493	953	850	1,672	671	1,190	35	80	9	14
11	Interest & Bank Charges	24	52	8	26	0	0	8	26	163	314	228	421	391	735	187	406	16	36	3	4
12	Depreciation	34	83	10	41	0	0	10	41	237	497	332	666	569	1,163	262	641	28	62	4	7
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	153	320	15	30	3	5	18	35	165	266	221	348	387	614	438	581	17	29	5	7
15	Information Technology Expenses	147	281	17	36	-	0	17	36	392	736	529	962	922	1,697	342	686	199	716	27	41
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	(6)	(94)	113	-	107	(94)	86	125	6	1	2	2
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	2,675	6,790	258	629	55	106	314	735	3,163	5,648	4,254	7,385	7,417	13,034	8,805	12,327	309	608	104	151
	Other acquisition costs	157	373	5	14	1	2	6	16	387	560	(219)	-	168	560	65	149	1	2	-	-
	Exchange (gain) /loss (net)	2	3	1	1	-	-	1	1	15	18	21	23	36	41	19	23	2	2	0	0
	Miscellaneous expenses	5	8	2	4	-	0	2	4	30	45	41	61	72	106	37	59	3	5	0	1
	Loss/(Profit) on disposal of assets (net)	(1)	(1)	(0)	(0)	-	-	(0)	(0)	(3)	(4)	(4)	(6)	(8)	(10)	(4)	(5)	(0)	(0)	(0)	(0)
	Other Office Running Expenses	26	59	8	29	0	0	8	29	177	356	248	476	425	832	201	458	19	42	2	6
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	6,090	15,021	540	1,400	83	167	623	1,568	9,196	17,440	11,587	21,637	20,783	39,077	17,554	28,333	1,113	2,667	295	453
	In India	6,090	15,021	540	1,400	83	167	623	1,568	9,196	17,440	11,587	21,637	20,783	39,077	17,554	28,333	1,113	2,667	295	453
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 2021



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
		For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020
1	Employees' remuneration & welfare benefits	2,653	5,930	162	393	8	27	169	419	3,828	7,459	5,320	9,710	9,149	17,169	4,815	8,756	422	955	67	134
2	Travel, conveyance and vehicle running expenses	7	11	3	5	0	0	3	5	44	61	58	80	103	141	53	77	6	9	0	0
3	Training expenses	0	0	0	0	-	-	0	0	0	1	1	1	1	1	1	1	0	0	0	0
4	Rents, rates & taxes	28	69	6	30	-	0	6	30	189	413	249	541	438	955	202	493	17	52	1	3
5	Repairs	10	20	3	9	-	0	3	9	65	122	86	160	150	282	72	146	6	15	0	1
6	Printing & stationery	3	14	1	2	-	-	1	2	11	36	16	49	27	85	15	40	9	35	(0)	2
7	Communication expenses	12	27	2	3	-	-	2	3	35	71	48	97	83	168	31	79	31	70	1	3
8	Legal & professional charges	10	22	3	9	-	0	3	9	68	129	90	169	158	298	80	160	7	16	0	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	0	1	-	-	0	1	4	9	6	12	10	20	5	11	0	1	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	0	0	0	0	-	-	0	0	0	1	1	1	1	2	1	1	0	0	0	0
	(c) in any other capacity	0	0	0	0	-	-	0	0	1	2	1	3	2	5	1	2	0	0	0	0
	(d) Out of pocket expenses	(0)	0	(0)	0	-	-	(0)	0	0	1	0	1	0	2	(0)	1	(0)	0	0	0
10	Advertisement and publicity	46	90	17	40	0	0	17	40	324	541	425	708	750	1,248	370	643	15	68	1	3
11	Interest & Bank Charges	24	41	8	18	0	0	8	18	153	244	201	319	354	562	196	314	16	31	1	2
12	Depreciation	39	90	9	39	0	0	9	40	264	538	347	704	611	1,241	289	645	25	67	2	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	514	1,225	48	110	4	10	51	121	673	1,101	916	1,490	1,589	2,591	791	1,338	71	138	9	14
15	Information Technology Expenses	42	162	7	18	-	0	42	7	145	426	199	577	344	1,003	184	471	112	416	(0)	19
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	109	211	145	264	254	475	6	37	0	3	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	2,882	5,855	266	528	21	49	287	577	3,473	5,261	4,720	7,120	8,192	12,381	4,107	6,393	381	660	47	68
	Other acquisition costs	94	288	5	14	1	2	6	16	55	103	73	128	128	231	84	127	1	1	-	-
	Exchange (gain) /loss (net)	5	6	2	3	0	0	2	3	29	38	38	50	67	88	34	46	3	5	0	0
	Miscellaneous expenses	3	6	1	3	-	0	1	3	20	37	26	48	45	85	21	43	2	5	0	0
	Loss/(Profit) on disposal of assets (net)	(1)	(0)	(0)	(0)	-	-	(0)	(0)	(4)	(2)	(6)	(3)	(10)	(6)	(5)	(3)	(1)	(0)	(0)	(0)
	Other Office Running Expenses	30	73	6	32	0	0	6	32	204	445	268	572	472	1,018	218	518	18	54	3	5
	TOTAL	6,402	13,930	546	1,256	33	89	579	1,345	9,691	17,248	13,228	22,799	22,919	40,047	11,570	20,339	1,142	2,601	133	259
	In India	6,402	13,930	546	1,256	33	89	579	1,345	9,691	17,248	13,228	22,799	22,919	40,047	11,570	20,339	1,142	2,601	133	259
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021	For the Quarter ended Sep 2021	Up to the quarter ended Sep 2021
1	Employees' remuneration & welfare benefits	6,367	11,460	58	126	27	117	207	507	10	35	472	967	12	19	1,554	3,438	16,914	33,068	19,721	39,986
2	Travel, conveyance and vehicle running expenses	187	275	3	4	1	2	2	3	0	0	88	95	0	0	24	36	598	830	626	874
3	Training expenses	3	6	0	0	0	0	0	0	-	-	2	2	-	-	0	1	11	20	12	21
4	Rents, rates & taxes	170	455	3	8	1	4	1	6	(0)	0	121	133	0	0	24	64	659	1,417	684	1,497
5	Repairs	65	155	1	3	0	1	1	2	-	0	80	114	0	0	9	22	281	552	291	579
6	Printing & stationery	62	126	0	1	0	0	0	0	-	-	37	37	-	-	51	80	242	391	259	419
7	Communication expenses	68	233	0	1	0	0	0	0	-	-	90	95	-	-	73	147	359	750	381	801
8	Legal & professional charges	128	269	2	5	1	2	1	3	0	0	73	81	-	0	18	38	463	840	483	887
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	15	0	0	0	0	0	0	-	0	4	4	-	-	1	2	23	45	24	48
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	1	1	-	0	-	0	0	0	-	-	0	0	-	-	0	0	2	4	2	5
	(c) in any other capacity	3	4	0	0	0	0	0	0	-	-	1	1	-	-	0	1	9	14	9	15
	(d) Out of pocket expenses	0	1	-	0	-	0	-	0	-	-	0	0	-	-	0	0	0	2	0	3
10	Advertisement and publicity	715	1,284	7	18	4	15	19	50	1	4	861	880	1	2	99	238	2,557	4,161	2,732	4,660
11	Interest & Bank Charges	207	446	3	8	2	4	2	5	0	0	110	111	0	0	29	63	744	1,372	776	1,450
12	Depreciation	295	710	5	13	2	6	2	9	-	0	185	197	0	0	41	99	1,099	2,197	1,144	2,320
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	460	616	4	6	3	9	20	38	1	3	-	-	1	2	74	138	949	1,427	1,120	1,781
15	Information Technology Expenses	568	1,443	3	7	0	1	1	2	0	0	449	477	0	0	517	915	2,461	4,541	2,625	4,859
16	Goods and Services Tax (GST)	94	128	-	-	-	-	0	0	-	-	252	435	-	-	3	9	456	478	456	478
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	9,219	13,086	65	138	44	180	354	815	19	62	-	-	24	38	1,349	2,935	18,491	30,288	21,480	37,812
	Other acquisition costs	66	151	-	0	0	2	16	42	-	1	0	0	-	-	60	93	311	851	474	1,240
	Exchange (gain) /loss (net)	21	25	0	0	0	0	0	0	0	0	6	6	-	-	3	3	67	76	71	81
	Miscellaneous expenses	41	65	1	1	0	1	1	0	0	0	18	20	-	-	6	9	138	202	144	214
	Loss/(Profit) on disposal of assets (net)	(4)	(6)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(1)	(1)	-	-	(1)	(1)	(14)	(18)	(15)	(19)
	Other Office Running Expenses	223	506	4	9	2	5	2	6	0	0	135	153	0	0	31	71	821	1,581	855	1,670
	TOTAL	18,963	31,453	159	348	88	349	628	1,490	31	106	2,983	3,805	39	61	3,968	8,401	47,642	85,090	54,355	101,679
	In India	18,963	31,453	159	348	88	349	628	1,490	31	106	2,983	3,805	39	61	3,968	8,401	47,642	85,090	54,355	101,679
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 2021



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020	For the Quarter ended Sep 2020	Up to the quarter ended Sep 2020
1	Employees' remuneration & welfare benefits	5,305	9,845	73	144	28	101	269	504	18	36	297	704	12	26	1,593	3,312	16,745	31,843	19,567	38,191
2	Travel, conveyance and vehicle running expenses	59	86	1	2	0	1	1	1	0	0	51	57	0	0	10	15	226	302	236	317
3	Training expenses	1	1	0	0	-	-	0	0	-	-	1	1	-	-	0	0	3	3	3	3
4	Rents, rates & taxes	220	547	4	12	1	4	2	7	(0)	0	187	205	0	0	22	74	875	1,804	908	1,903
5	Repairs	79	162	2	4	0	1	1	2	-	0	64	71	-	0	9	22	304	544	317	573
6	Printing & stationery	24	77	0	0	0	0	0	0	-	-	45	47	-	-	97	135	193	345	197	360
7	Communication expenses	63	152	0	1	0	0	0	0	-	0	61	65	-	-	211	266	418	651	432	681
8	Legal & professional charges	87	177	2	4	0	1	1	2	-	0	56	57	-	0	9	23	314	562	327	593
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	12	0	0	0	0	0	0	-	-	4	4	-	-	1	2	19	38	20	40
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	1	1	0	0	-	0	0	0	-	-	0	0	-	-	0	0	2	4	2	5
	(c) in any other capacity	1	3	0	0	0	0	0	0	-	-	1	1	-	-	0	0	5	9	5	9
	(d) Out of pocket expenses	(0)	1	(0)	0	-	0	-	0	-	-	0	0	-	-	(0)	0	0	5	0	5
10	Advertisement and publicity	385	714	9	16	3	5	5	9	0	0	910	1,083	0	0	20	97	2,081	3,172	2,144	3,302
11	Interest & Bank Charges	214	346	4	7	1	2	2	4	0	0	104	109	0	0	22	44	701	1,074	733	1,133
12	Depreciation	315	716	6	16	2	5	3	8	(0)	0	244	260	0	0	32	97	1,213	2,343	1,261	2,473
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	872	1,490	17	33	11	31	92	160	7	13	-	-	5	10	296	586	2,887	4,914	3,453	6,260
15	Information Technology Expenses	296	906	1	4	0	0	0	1	(0)	0	315	364	-	-	1,162	1,588	2,119	3,866	2,168	4,046
16	Goods and Services Tax (GST)	6	40	-	-	-	-	-	-	-	-	237	472	-	-	2	3	499	990	499	990
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	4,535	7,121	91	156	63	150	481	766	36	60	-	-	27	49	1,588	2,799	15,012	23,483	18,182	29,915
	Other acquisition costs	85	128	0	0	0	0	15	15	54	55	(0)	11	-	-	32	47	309	488	409	792
	Exchange (gain) /loss (net)	37	51	1	1	0	0	0	1	-	0	16	16	-	-	5	7	127	164	134	173
	Miscellaneous expenses	23	48	0	1	0	0	0	1	-	0	17	17	-	-	2	7	89	159	92	168
	Loss/(Profit) on disposal of assets (net)	(6)	(3)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(1)	(1)	-	-	(1)	(0)	(18)	(11)	(20)	(11)
	Other Office Running Expenses	238	578	4	13	1	4	3	7	(0)	0	198	208	0	0	23	78	939	1,905	976	2,010
	TOTAL	12,845	23,199	214	414	113	307	870	1,488	115	165	2,807	3,752	44	86	5,135	9,200	45,062	78,657	52,043	93,932
	In India	12,845	23,199	214	414	113	307	870	1,488	115	165	2,807	3,752	44	86	5,135	9,200	45,062	78,657	52,043	93,932
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-