

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 31 December 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		Miscellaneous		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021
1 Employees' remuneration & welfare benefits	3,216	9,639	229	676	9	58	238	734	4,249	11,632	328	9,345	4,577	20,977	4,188	14,654	424	1,219	198	397		
2 Travel, conveyance and vehicle running expenses	28	58	12	26	0	0	12	26	193	369	280	518	473	887	200	436	6	43	4	7		
3 Training expenses	0	1	0	1	-	-	0	1	3	7	4	10	6	17	2	8	0	1	0	0		
4 Rents, rates & taxes	24	77	10	37	0	0	10	37	188	508	265	693	453	1,201	151	564	15	53	5	9		
5 Repairs	11	29	5	14	0	0	5	14	82	191	115	261	197	452	71	212	7	20	2	3		
6 Printing & stationery	7	32	1	4	-	-	1	4	20	84	30	114	50	198	23	83	10	73	2	6		
7 Communication expenses	21	66	2	8	-	-	2	8	58	176	83	238	141	414	63	174	37	152	5	12		
8 Legal & professional charges	15	46	7	22	0	0	7	22	118	307	165	418	283	725	96	339	10	32	3	5		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	1	3	0	1	-	-	0	1	6	17	9	23	15	40	5	18	1	2	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	1	2	1	2	1	4	0	2	0	0	0	0		
(c) in any other capacity	0	1	0	0	-	-	0	0	2	5	3	7	5	12	2	6	0	1	0	0		
(d) Out of pocket expenses	0	0	-	-	-	-	-	0	0	1	0	1	0	2	0	1	0	0	0	0		
10 Advertisement and publicity	462	887	59	127	4	9	63	136	787	1,505	1,091	2,044	1,878	3,549	897	2,087	74	153	24	38		
11 Interest & Bank Charges	29	81	13	39	0	0	13	39	221	535	310	731	531	1,266	186	591	20	56	5	10		
12 Depreciation	42	125	19	60	0	0	19	60	330	827	463	1,129	793	1,956	279	920	25	87	8	15		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business development and promotion	178	498	17	47	1	6	18	53	225	491	316	663	541	1,154	234	814	20	49	9	16		
15 Information Technology Expenses	157	438	17	53	0	0	17	53	427	1,163	609	1,571	1,036	2,733	454	1,141	289	1,005	38	78		
16 Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	(55)	(150)	-	-	(55)	(150)	102	227	2	3	1	3		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Marketing and support services	3,913	10,703	383	1,011	20	125	402	1,137	4,907	10,555	6,873	14,259	11,780	24,814	5,177	17,504	442	1,050	190	340		
Other acquisition costs	151	525	5	19	1	3	6	22	185	746	-	-	185	746	102	251	0	2	-	-		
Exchange (gain)/loss (net)	0	3	0	1	-	-	0	1	3	20	4	28	7	48	(0)	22	0	2	0	0		
Miscellaneous expenses	6	14	3	7	0	0	3	7	45	90	62	123	107	214	31	90	4	9	11	12		
Loss/(Profit) on disposal of assets (net)	0	(1)	0	(0)	-	-	0	(0)	0	(4)	(0)	(6)	0	(10)	1	(5)	0	(0)	(0)	(0)		
Other Office Running Expenses	30	89	13	43	0	0	13	43	235	590	329	806	564	1,396	194	652	20	62	7	13		
TOTAL	8,292	23,314	794	2,195	34	202	829	2,396	12,228	29,668	11,341	32,978	23,569	62,646	12,458	40,791	1,406	4,073	511	964		
in India	8,292	23,314	794	2,195	34	202	829	2,396	12,228	29,668	11,341	32,978	23,569	62,646	12,458	40,791	1,406	4,073	511	964		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 December 2021

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars		Miscellaneous																			
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
		For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020
1	Employees' remuneration & welfare benefits	2,619	8,548	206	599	5	32	212	631	4,654	12,113	5,719	15,430	10,373	27,542	4,286	13,043	352	1,307	76	210
2	Travel, conveyance and vehicle running expenses	13	24	5	10	0	0	5	10	103	164	129	209	232	373	80	156	10	18	1	1
3	Training expenses	0	0	0	0	-	-	0	0	0	1	1	1	1	2	0	1	0	0	0	0
4	Rents, rates & taxes	27	96	10	40	0	0	10	40	256	669	316	857	572	1,526	114	607	17	69	1	4
5	Repairs	8	28	3	12	-	0	3	12	75	197	93	253	168	450	34	180	5	20	0	1
6	Printing & stationery	13	27	2	3	-	-	2	3	48	84	62	111	109	195	43	83	47	82	2	3
7	Communication expenses	25	52	3	7	-	-	3	7	93	164	121	217	214	382	85	164	91	161	3	6
8	Legal & professional charges	10	32	4	13	0	0	4	13	94	223	117	286	211	509	54	213	7	23	1	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	0	1	-	-	0	1	6	15	7	19	14	34	3	13	0	2	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	1	2	1	2	2	4	0	2	0	0	0	0
	(c) in any other capacity	0	1	0	0	-	-	0	0	3	5	4	7	8	12	2	5	0	1	0	0
	(d) Out of pocket expenses	0	0	-	0	-	-	-	0	0	1	0	2	1	3	(0)	1	0	0	0	0
10	Advertisement and publicity	40	130	15	54	0	0	15	54	372	912	460	1,168	832	2,080	183	826	26	94	2	5
11	Interest & Bank Charges	22	62	8	26	0	0	8	26	192	435	238	557	430	993	100	414	14	45	1	3
12	Depreciation	41	131	15	54	0	0	15	55	376	914	466	1,170	843	2,084	190	835	26	94	2	6
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	305	1,530	29	140	(0)	10	29	150	646	1,747	820	2,310	1,466	4,057	376	1,714	41	179	7	21
15	Information Technology Expenses	123	284	17	36	-	0	17	36	471	897	610	1,186	1,080	2,083	421	892	461	877	15	35
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	115	326	142	406	257	732	-	37	1	4	-	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	3,396	9,251	317	845	11	60	328	905	5,298	10,559	6,847	13,967	12,145	24,526	3,969	10,362	424	1,084	62	130
	Other acquisition costs	112	400	3	17	1	2	3	19	(4)	99	(5)	123	(9)	222	74	201	0	2	-	-
	Exchange (gain)/loss (net)	1	7	0	3	-	0	0	3	13	51	15	65	28	117	1	46	0	5	0	0
	Miscellaneous expenses	5	11	2	5	-	0	2	5	40	77	50	98	90	175	26	69	3	8	0	1
	Loss/(Profit) on disposal of assets (net)	4	3	2	1	-	-	2	1	25	22	32	29	57	51	23	20	3	2	0	0
	Other Office Running Expenses	26	99	9	41	-	0	9	41	256	702	315	888	571	1,589	108	626.38	16	71	2	7
	TOTAL	6,790	20,720	651	1,907	16	105	667	2,012	13,133	30,381	16,562	39,361	29,696	69,742	10,172	30,511	1,546	4,148	176	435
	In India	6,790	20,720	651	1,907	16	105	667	2,012	13,133	30,381	16,562	39,361	29,696	69,742	10,172	30,511	1,546	4,148	176	435
	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 31 December 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 segment		Total Miscellaneous		Grand Total		
	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	For the quarter ended Dec 2021	Up to the quarter ended Dec 2021	
	1 Employees' remuneration & welfare benefits	424	16,269	62	188	44	161	301	807	13	48	543	1,510	4	23	1,838	5,277	12,192	45,261	15,647	55,633
2 Travel, conveyance and vehicle running expenses	6	486	4	8	2	4	3	6	0	0	56	151	0	0	37	73	785	1,615	825	1,699	
3 Training expenses	0	9	0	0	0	0	0	0	-	-	1	2	-	-	0	1	10	30	11	31	
4 Rents, rates & taxes	15	626	4	12	2	6	2	8	0	0	23	156	0	0	33	97	688	2,105	722	2,219	
5 Repairs	7	235	2	4	1	2	1	3	0	0	3	117	-	0	15	37	299	851	315	894	
6 Printing & stationery	10	161	0	1	0	0	0	0	-	-	(6)	32	-	-	26	105	106	497	114	532	
7 Communication expenses	37	338	0	2	0	0	0	0	0	0	(11)	85	-	-	73	221	310	1,059	333	1,134	
8 Legal & professional charges	10	377	2	7	1	3	2	5	0	0	8	89	0	0	21	59	425	1,265	446	1,333	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	1	21	0	0	0	0	0	0	-	0	0	4	-	-	1	3	23	68	24	72	
(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	2	0	0	0	0	-	0	-	-	0	0	-	-	0	0	2	6	2	7	
(c) in any other capacity	0	6	0	0	0	0	0	0	-	-	0	1	-	-	0	1	7	21	7	22	
(d) Out of pocket expenses	0	1	0	0	-	0	-	0	-	-	(0)	0	-	-	0	0	0	3	0	3	
10 Advertisement and publicity	74	2,278	16	34	13	28	62	112	3	7	14	894	2	4	256	493	3,237	7,399	3,761	8,421	
11 Interest & Bank Charges	20	657	4	12	2	6	3	8	0	0	20	131	0	0	40	102	811	2,183	852	2,302	
12 Depreciation	25	1,022	6	19	3	9	4	13	0	0	34	231	-	0	59	158	1,212	3,409	1,273	3,593	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business development and promotion	20	879	4	11	4	12	26	65	1	4	-	-	0	2	88	226	927	2,354	1,124	2,905	
15 Information Technology Expenses	289	2,224	4	10	0	1	1	3	-	0	17	494	-	0	540	1,455	2,378	6,920	2,553	7,411	
16 Goods and Services Tax (GST)	2	232	0	0	-	-	0	0	-	-	280	715	-	-	5	14	334	812	334	812	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing and support services	442	18,894	94	232	87	267	572	1,387	28	90	-	-	10	48	1,926	4,862	20,306	50,593	24,621	62,433	
Other acquisition costs	0	254	-	0	2	4	18	60	0	1	0	0	-	-	68	161	375	1,226	532	1,772	
Exchange (gain)/loss (net)	0	25	0	0	-	0	0	0	-	0	(1)	5	-	-	0	4	6	82	6	87	
Miscellaneous expenses	47	111	1	2	0	1	1	1	0	0	10	30	0	0	8	17	174	376	183	397	
Loss/(Profit) on disposal of assets (net)	0	(5)	0	(0)	-	(0)	0	(0)	-	-	0	(1)	-	-	0	(1)	1	(17)	2	(18)	
Other Office Running Expenses	221	727	4	13	2	7	3	9	0	0	40	193	-	0	42	113	876	2,458	920	2,590	
TOTAL	1,649	45,828	208	556	162	512	999	2,489	46	151	1,033	4,839	16	78	5,077	13,478	45,485	130,575	54,606	156,285	
In India	1,649	45,828	208	556	162	512	999	2,489	46	151	1,033	4,839	16	78	5,077	13,478	45,485	130,575	54,606	156,285	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Particulars		Miscellaneous																			
		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 Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020	For the quarter ended Dec 2020	Up to the quarter ended Dec 2020
1	Employees' remuneration & welfare benefits	4,714	14,560	65	209	44	145	240	744	25	61	347	1,051	10	36	1,789	5,101	17,607	49,450	20,437	58,629
2	Travel, conveyance and vehicle running expenses	90	176	2	4	1	1	1	2	0	0	62	119	-	0	14	29	402	704	421	738
3	Training expenses	0	1	0	0	0	0	-	0	-	-	0	1	-	-	0	0	2	5	2	5
4	Rents, rates & taxes	133	680	4	16	2	5	2	9	(0)	0	60	265	0	0	36	110	808	2,612	844	2,747
5	Repairs	39	201	1	5	1	2	1	3	(0)	0	33	104	-	0	10	32	253	797	263	837
6	Printing & stationery	92	169	0	1	0	0	0	0	-	-	14	61	-	-	(15)	119	200	545	215	575
7	Communication expenses	179	331	1	1	0	0	0	0	-	0	34	99	-	-	(31)	234	397	1,048	425	1,107
8	Legal & professional charges	61	238	1	5	1	2	1	3	-	0	24	82	0	0	13	37	313	875	328	921
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	15	0	0	0	0	0	0	-	-	1	5	-	-	1	2	19	57	20	60
	(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	2	0	0	-	0	-	0	-	-	0	1	-	-	0	0	2	6	2	7
	(c) in any other capacity	3	5	0	0	0	0	0	0	-	-	1	2	-	-	1	1	12	21	12	22
	(d) Out of pocket expenses	(0)	1	-	0	-	0	-	0	-	-	(0)	0	-	-	0	0	0	5	0	5
10	Advertisement and publicity	211	925	6	22	3	7	4	12	(0)	0	374	1,457	0	0	53	150	1,481	4,653	1,536	4,838
11	Interest & Bank Charges	115	461	3	10	1	3	2	6	-	0	41	150	0	0	28	72	621	1,694	650	1,783
12	Depreciation	219	934	6	22	3	7	4	12	-	0	92	352	0	0	53	150	1,218	3,562	1,274	3,747
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	425	1,915	9	42	7	39	39	199	5	17	-	-	1	12	190	776	2,142	7,056	2,475	8,736
15	Information Technology Expenses	898	1,803	3	7	0	1	1	2	0	0	123	488	0	0	(309)	1,279	1,797	5,663	1,937	5,983
16	Goods and Services Tax (GST)	1	42	-	-	-	-	-	-	-	-	108	580	-	-	1	4	367	1,357	367	1,357
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	4,455	11,576	95	251	82	233	438	1,204	44	104	-	-	21	70	1,891	4,690	19,171	42,654	22,895	52,811
	Other acquisition costs	75	203	0	0	1	2	12	27	0	56	3	14	-	-	255	302	337	826	453	1,245
	Exchange (gain)/loss (net)	1	52	0	1	0	0	0	1	-	0	1	17	-	-	2	8	32	196	33	207
	Miscellaneous expenses	29	78	1	2	0	1	0	1	0	0	12	30	0	0	6	13	140	299	146	315
	Loss/(Profit) on disposal of assets (net)	26	23	1	1	0	0	0	0	-	-	9	7	-	-	4	4	97	86	102	91
	Other Office Running Expenses	126	704	4	16	2	6	2	9	(0)	0	62	270	-	0	36	113	802	2,707	838	2,848
	TOTAL	11,895	35,093	201	615	148	455	747	2,235	74	239	1,401	5,153	32	119	4,027	13,227	48,221	126,878	55,678	149,609
	In India	11,895	35,093	201	615	148	455	747	2,235	74	239	1,401	5,153	32	119	4,027	13,227	48,221	126,878	55,678	149,609
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-