

**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 quarter ended 30 June 2022



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022
1 Employees' remuneration & welfare benefits	3,836	3,836	322	322	6	6	328	328	3,990	3,990	2,224	2,224	6,214	6,214	5,261	5,261	407	407	314	314
2 Travel, conveyance and vehicle running expenses	42	42	27	27	0	0	27	27	212	212	294	294	507	507	317	317	27	27	13	13
3 Training expenses	11	11	8	8	0	0	9	9	65	65	86	86	151	151	91	91	8	8	4	4
4 Rents, rates & taxes	28	28	23	23	0	0	23	23	164	164	229	229	392	392	241	241	20	20	9	9
5 Repairs	10	10	8	8	0	0	8	8	60	60	84	84	144	144	88	88	7	7	3	3
6 Printing & stationery	21	21	2	2	-	-	2	2	45	45	58	58	103	103	52	52	24	24	11	11
7 Communication expenses	31	31	3	3	-	-	3	3	67	67	86	86	153	153	77	77	36	36	16	16
8 Legal & professional charges	13	13	10	10	0	0	10	10	74	74	104	104	178	178	108	108	9	9	4	4
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	1	1	-	-	1	1	5	5	7	7	11	11	7	7	1	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	0	1	1	1	1	1	1	0	0	0	0
(c) in any other capacity	0	0	0	0	-	-	0	0	1	1	1	1	2	2	1	1	0	0	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	1	1	1	1	2	2	1	1	0	0	0	0
10 Advertisement and publicity	738	738	104	104	2	2	106	106	615	615	815	815	1,430	1,430	835	835	68	68	57	57
11 Interest & Bank Charges	30	30	23	23	0	0	23	23	170	170	238	238	408	408	249	249	21	21	10	10
12 Depreciation	42	42	33	33	0	0	33	33	240	240	336	336	577	577	354	354	29	29	14	14
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	98	98	11	11	0	0	11	11	61	61	79	79	140	140	80	80	6	6	6	6
15 Information Technology Expenses	206	206	18	18	-	-	18	18	435	435	564	564	999	999	502	502	234	234	104	104
16 Goods and Services Tax (GST)	1	1	-	-	-	-	-	-	377	377	-	-	377	377	26	26	1	1	0	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	5,910	5,910	669	669	13	13	683	683	3,686	3,686	4,777	4,777	8,463	8,463	4,844	4,844	391	391	391	391
Other acquisition costs	267	267	57	57	2	2	59	59	158	158	-	-	158	158	138	138	1	1	-	-
Exchange (gain) /loss (net)	1	1	1	1	-	-	1	1	5	5	7	7	12	12	7	7	1	1	0	0
Miscellaneous expenses	5	5	4	4	-	-	4	4	29	29	41	41	70	70	32	32	4	4	12	12
Loss/(Profit) on disposal of assets (net)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(1)	(1)	(2)	(2)	(3)	(3)	(2)	(2)	(0)	(0)	(0)	(0)
Other Office Running Expenses	31	31	25	25	0	0	25	25	178	178	250	250	428	428	272	272	22	22	-	-
<b>TOTAL</b>	<b>11,322</b>	<b>11,322</b>	<b>1,349</b>	<b>1,349</b>	<b>23</b>	<b>23</b>	<b>1,372</b>	<b>1,372</b>	<b>10,636</b>	<b>10,636</b>	<b>10,280</b>	<b>10,280</b>	<b>20,916</b>	<b>20,916</b>	<b>13,584</b>	<b>13,584</b>	<b>1,314</b>	<b>1,314</b>	<b>969</b>	<b>969</b>
In India	11,322	11,322	1,349	1,349	23	23	1,372	1,372	10,636	10,636	10,280	10,280	20,916	20,916	13,584	13,584	1,314	1,314	969	969
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 quarter ended 30 June 2022



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021
1 Employees' remuneration & welfare benefits	3,807	3,807	277	277	28	28	305	305	3,786	3,786	4,407	4,407	8,193	8,193	4,597	4,597	419	419	76	76
2 Travel, conveyance and vehicle running expenses	10	10	6	6	0	0	6	6	53	53	68	68	121	121	81	81	7	7	1	1
3 Training expenses	3	3	1	1	0	0	1	1	4	4	5	5	8	8	6	6	0	0	0	0
4 Rents, rates & taxes	33	33	21	21	0	0	21	21	179	179	230	230	409	409	260	260	23	23	2	2
5 Repairs	11	11	7	7	0	0	7	7	57	57	73	73	130	130	83	83	7	7	1	1
6 Printing & stationery	10	10	1	1	-	-	1	1	25	25	31	31	56	56	25	25	37	37	1	1
7 Communication expenses	25	25	4	4	-	-	4	4	64	64	81	81	146	146	65	65	97	97	3	3
8 Legal & professional charges	16	16	10	10	0	0	10	10	89	89	113	113	202	202	129	129	11	11	1	1
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	1	1	-	-	1	1	5	5	7	7	12	12	8	8	1	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	1	1	1	1	1	1	1	1	0	0	0	0
(c) in any other capacity	0	0	0	0	-	-	0	0	1	1	2	2	3	3	2	2	0	0	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	0	0	1	1	1	1	1	1	0	0	0	0
10 Advertisement and publicity	273	273	47	47	3	3	50	50	362	362	461	461	822	822	519	519	46	46	5	5
11 Interest & Bank Charges	28	28	18	18	0	0	18	18	151	151	194	194	345	345	218	218	19	19	1	1
12 Depreciation	48	48	31	31	0	0	31	31	261	261	334	334	594	594	379	379	33	33	2	2
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	167	167	15	15	2	2	17	17	101	101	127	127	227	227	142	142	12	12	2	2
15 Information Technology Expenses	134	134	19	19	0	0	19	19	343	343	432	432	776	776	344	344	517	517	14	14
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	(88)	(88)	(113)	(113)	(202)	(202)	39	39	(5)	(5)	0	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	4,115	4,115	371	371	50	50	421	421	2,485	2,485	3,131	3,131	5,616	5,616	3,515	3,515	306	306	46	46
Other acquisition costs	216	216	9	9	1	1	10	10	174	174	219	219	392	392	84	84	1	1	-	-
Exchange (gain) /loss (net)	0	0	0	0	-	-	0	0	2	2	3	3	5	5	3	3	0	0	0	0
Miscellaneous expenses	(0)	(0)	2	2	(0)	(0)	1	1	13	13	17	17	31	31	19	19	2	2	0	0
Loss/(Profit) on disposal of assets (net)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(1)	(1)	(1)	(1)	(2)	(2)	(1)	(1)	(0)	(0)	(0)	(0)
Other Office Running Expenses	33	33	21	21	0	0	21	21	178	178	229	229	407	407	257	257	23	23	3	3
<b>TOTAL</b>	<b>8,931</b>	<b>8,931</b>	<b>860</b>	<b>860</b>	<b>85</b>	<b>85</b>	<b>945</b>	<b>945</b>	<b>8,244</b>	<b>8,244</b>	<b>10,050</b>	<b>10,050</b>	<b>18,294</b>	<b>18,294</b>	<b>10,775</b>	<b>10,775</b>	<b>1,558</b>	<b>1,558</b>	<b>157</b>	<b>157</b>
In India	8,931	8,931	860	860	85	85	945	945	8,244	8,244	10,050	10,050	18,294	18,294	10,775	10,775	1,558	1,558	157	157
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended 30 June 2022



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			Grand Total	
	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 June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	For the quarter ended June 2022	Up to the period ended June 2022	
1 Employees' remuneration & welfare benefits	5,982	5,982	81	81	70	70	248	248	11	11	675	675	10	10	1,913	1,913	15,202	15,202	19,366	19,366	
2 Travel, conveyance and vehicle running expenses	357	357	7	7	5	5	3	3	0	0	18	18	0	0	48	48	946	946	1,015	1,015	
3 Training expenses	102	102	2	2	2	2	1	1	0	0	2	2	0	0	13	13	273	273	293	293	
4 Rents, rates & taxes	270	270	6	6	4	4	2	2	0	0	13	13	0	0	35	35	723	723	774	774	
5 Repairs	99	99	2	2	2	2	1	1	0	0	39	39	0	0	13	13	299	299	318	318	
6 Printing & stationery	86	86	1	1	0	0	0	0	-	-	1	1	-	-	66	66	256	256	279	279	
7 Communication expenses	129	129	1	1	0	0	0	0	-	-	5	5	-	-	99	99	387	387	421	421	
8 Legal & professional charges	122	122	3	3	2	2	1	1	0	0	0	0	0	0	16	16	321	321	344	344	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	8	8	0	0	0	0	0	0	-	-	-	-	-	-	1	1	21	21	22	22	
(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	2	2	2	
(c) in any other capacity	1	1	0	0	0	0	0	0	-	-	-	-	-	-	0	0	3	3	4	4	
(d) Out of pocket expenses	1	1	0	0	0	0	0	0	-	-	-	-	-	-	0	0	4	4	4	4	
10 Advertisement and publicity	960	960	20	20	26	26	74	74	4	4	2	2	4	4	306	306	2,826	2,826	3,669	3,669	
11 Interest & Bank Charges	280	280	6	6	4	4	2	2	0	0	0	0	0	0	36	36	736	736	789	789	
12 Depreciation	397	397	9	9	6	6	3	3	0	0	10	10	0	0	51	51	1,053	1,053	1,128	1,128	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business development and promotion	93	93	2	2	3	3	10	10	1	1	-	-	1	1	37	37	286	286	395	395	
15 Information Technology Expenses	840	840	5	5	1	1	1	1	0	0	26	26	0	0	644	644	2,516	2,516	2,740	2,740	
16 Goods and Services Tax (GST)	27	27	-	-	-	-	0	0	-	-	174	174	-	-	(12)	(12)	566	566	566	566	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing and support services	5,626	5,626	113	113	182	182	597	597	36	36	-	-	32	32	2,251	2,251	17,300	17,300	23,893	23,893	
Other acquisition costs	138	138	0	0	4	4	28	28	0	0	-	-	-	-	50	50	378	378	704	704	
Exchange (gain) /loss (net)	8	8	0	0	0	0	0	0	-	-	-	-	-	-	1	1	22	22	24	24	
Miscellaneous expenses	48	48	1	1	1	1	0	0	0	0	2	2	-	-	6	6	128	128	137	137	
Loss/(Profit) on disposal of assets (net)	(2)	(2)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(5)	(5)	(5)	(5)	
Other Office Running Expenses	294	294	6	6	4	4	3	3	0	0	11	11	0	0	39	39	785	785	840	840	
<b>TOTAL</b>	<b>15,866</b>	<b>15,866</b>	<b>264</b>	<b>264</b>	<b>315</b>	<b>315</b>	<b>976</b>	<b>976</b>	<b>53</b>	<b>53</b>	<b>978</b>	<b>978</b>	<b>46</b>	<b>46</b>	<b>5,612</b>	<b>5,612</b>	<b>45,025</b>	<b>45,025</b>	<b>57,720</b>	<b>57,720</b>	
In India	15,866	15,866	264	264	315	315	976	976	53	53	978	978	46	46	5,612	5,612	45,025	45,025	57,720	57,720	
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 quarter ended 30 June 2022



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																				Grand Total	
	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous					
	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021	For the quarter ended June 2021	Up to the period ended June 2021		
1 Employees' remuneration & welfare benefits	5,093	5,093	68	68	90	90	299	299	25	25	495	495	7	7	1,884	1,884	16,154	16,154	20,266	20,266		
2 Travel, conveyance and vehicle running expenses	88	88	2	2	1	1	1	1	0	0	8	8	-	-	12	12	232	232	248	248		
3 Training expenses	6	6	0	0	0	0	0	0	0	0	0	0	0	0	2	2	17	17	21	21		
4 Rents, rates & taxes	285	285	5	5	3	3	4	4	0	0	13	13	0	0	40	40	759	759	813	813		
5 Repairs	90	90	2	2	1	1	1	1	0	0	34	34	-	-	13	13	270	270	288	288		
6 Printing & stationery	63	63	0	0	0	0	0	0	-	-	0	0	-	-	29	29	149	149	160	160		
7 Communication expenses	164	164	1	1	0	0	0	0	-	-	5	5	-	-	75	75	391	391	420	420		
8 Legal & professional charges	141	141	3	3	1	1	2	2	0	0	7	7	0	0	20	20	377	377	404	404		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	9	9	0	0	0	0	0	0	0	0	-	-	-	-	1	1	22	22	24	24		
(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	2	2	2		
(c) in any other capacity	2	2	0	0	0	0	0	0	-	-	-	-	-	-	0	0	5	5	5	5		
(d) Out of pocket expenses	1	1	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	2	2	2		
10 Advertisement and publicity	569	569	11	11	11	11	31	31	3	3	18	18	1	1	138	138	1,605	1,605	1,928	1,928		
11 Interest & Bank Charges	239	239	5	5	2	2	4	4	0	0	0	0	0	0	33	33	628	628	674	674		
12 Depreciation	415	415	8	8	4	4	6	6	0	0	12	12	0	0	58	58	1,098	1,098	1,177	1,177		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business development and promotion	156	156	3	3	6	6	19	19	2	2	-	-	1	1	64	64	477	477	661	661		
15 Information Technology Expenses	875	875	3	3	0	0	1	1	0	0	27	27	-	-	398	398	2,080	2,080	2,234	2,234		
16 Goods and Services Tax (GST)	34	34	-	-	-	-	-	-	-	-	182	182	-	-	7	7	21	21	21	21		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Marketing and support services	3,867	3,867	73	73	136	136	461	461	43	43	-	-	14	14	1,586	1,586	11,797	11,797	16,332	16,332		
Other acquisition costs	85	85	0	0	2	2	27	27	1	1	0	0	-	-	33	33	540	540	766	766		
Exchange (gain) /loss (net)	4	4	0	0	0	0	0	0	-	-	-	-	-	-	0	0	9	9	10	10		
Miscellaneous expenses	21	21	0	0	0	0	0	0	-	-	1	1	(0)	(0)	2	2	56	56	57	57		
Loss/(Profit) on disposal of assets (net)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(4)	(4)	(4)	(4)		
Other Office Running Expenses	283	283	5	5	3	3	4	4	0	0	18	18	0	0	40	40	760	760	814	814		
<b>TOTAL</b>	<b>12,490</b>	<b>12,490</b>	<b>188</b>	<b>188</b>	<b>261</b>	<b>261</b>	<b>861</b>	<b>861</b>	<b>75</b>	<b>75</b>	<b>822</b>	<b>822</b>	<b>23</b>	<b>23</b>	<b>4,433</b>	<b>4,433</b>	<b>37,448</b>	<b>37,448</b>	<b>47,324</b>	<b>47,324</b>		
In India	12,490	12,490	188	188	261	261	861	861	75	75	822	822	23	23	4,433	4,433	37,448	37,448	47,324	47,324		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		