

**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 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 Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022
1 Employees' remuneration & welfare benefits	3,363	7,199	260	582	56	62	316	644	4,571	8,561	1,921	4,145	6,492	12,706	6,550	11,811	553	960	482	796
2 Travel, conveyance and vehicle running expenses	49	92	15	42	0	0	15	42	221	433	295	589	516	1,022	266	583	28	54	10	24
3 Training expenses	10	21	3	11	0	0	3	11	45	109	81	167	126	277	58	149	7	14	2	6
4 Rents, rates & taxes	28	57	10	32	0	0	10	32	139	303	189	418	328	721	168	409	17	418	37	6
5 Repairs	13	23	5	13	-	0	5	13	64	123	87	170	150	294	78	167	8	15	3	6
6 Printing & stationery	10	31	1	3	-	-	1	3	22	66	28	86	50	152	32	84	17	41	5	15
7 Communication expenses	29	60	2	5	-	-	2	5	61	128	79	165	140	293	85	162	43	79	14	30
8 Legal & professional charges	16	29	6	16	0	0	6	16	79	153	107	211	186	364	97	205	10	18	3	8
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	2	0	1	-	-	0	1	4	9	6	13	0	22	5	12	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	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	2	2	4	1	2	0	0	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	1	1	1	2	1	3	1	2	0	0	0	0
10 Advertisement and publicity	568	1,305	69	173	22	24	91	197	742	1,357	968	1,783	1,710	3,140	1,073	1,908	79	147	54	111
11 Interest & Bank Charges	37	66	14	38	0	0	14	38	186	356	253	491	439	847	229	478	22	43	8	18
12 Depreciation	44	85	15	49	0	0	15	49	217	457	294	631	511	1,087	270	624	26	55	9	23
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	148	245	16	27	4	5	21	32	140	201	181	260	321	461	207	287	14	21	12	19
15 Information Technology Expenses	197	402	14	32	0	0	14	32	416	851	536	1,100	953	1,952	574	1,076	291	525	93	197
16 Goods and Services Tax (GST)	0	1	-	-	-	-	-	-	937	1,314	-	-	937	1,314	50	76	2	3	0	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	4,656	10,567	500	1,169	186	200	686	1,369	4,974	8,660	6,416	11,193	11,390	19,853	7,518	12,361	511	903	411	802
Other acquisition costs	153	420	39	96	1	2	39	98	106	264	-	-	106	264	114	252	1	1	-	-
Exchange (gain) /loss (net)	3	4	2	2	-	-	2	2	18	23	25	32	43	56	24	31	2	3	1	1
Miscellaneous expenses	7	12	3	7	0	0	3	7	35	64	48	89	83	153	35	67	4	8	10	22
Loss/(Profit) on disposal of assets (net)	(1)	(1)	(0)	(1)	-	-	(0)	(1)	(4)	(5)	(6)	(7)	(10)	(12)	(5)	(7)	(0)	(1)	(0)	(0)
Other Office Running Expenses	41	72	16	41	0	0	16	41	206	385	281	531	488	916	252	524	25	47	13	13
<b>TOTAL</b>	<b>9,371</b>	<b>20,694</b>	<b>990</b>	<b>2,339</b>	<b>270</b>	<b>293</b>	<b>1,260</b>	<b>2,632</b>	<b>13,182</b>	<b>23,818</b>	<b>11,793</b>	<b>22,073</b>	<b>24,975</b>	<b>45,891</b>	<b>17,683</b>	<b>31,266</b>	<b>1,660</b>	<b>2,974</b>	<b>1,135</b>	<b>2,104</b>
In India	9,371	20,694	990	2,339	270	293	1,260	2,632	13,182	23,818	11,793	22,073	24,975	45,891	17,683	31,266	1,660	2,974	1,135	2,104
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 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 Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period 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	152	412	15	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	115	244	11	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	672	1,190	34	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	8,811	12,327	303	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
<b>TOTAL</b>	<b>6,090</b>	<b>15,021</b>	<b>540</b>	<b>1,400</b>	<b>83</b>	<b>167</b>	<b>623</b>	<b>1,568</b>	<b>9,196</b>	<b>17,440</b>	<b>11,587</b>	<b>21,637</b>	<b>20,783</b>	<b>39,077</b>	<b>17,559</b>	<b>28,333</b>	<b>1,109</b>	<b>2,667</b>	<b>295</b>	<b>453</b>
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	17,559	28,333	1,109	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 2022

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

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	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 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022
1 Employees' remuneration & welfare benefits	7,585	13,567	76	157	73	142	341	589	5	16	368	1,043	9	19	1,975	3,888	16,924	32,126	20,604	39,970
2 Travel, conveyance and vehicle running expenses	304	661	5	12	3	8	5	9	0	0	195	214	0	0	47	95	1,075	2,021	1,140	2,155
3 Training expenses	67	169	1	3	1	2	1	2	0	0	46	48	-	0	11	24	253	526	266	559
4 Rents, rates & taxes	190	461	3	9	2	6	3	5	0	0	122	135	0	0	25	59	674	1,397	712	1,486
5 Repairs	89	188	2	4	1	3	1	2	0	0	85	124	-	0	11	24	339	638	357	674
6 Printing & stationery	54	140	0	1	0	0	0	0	-	-	35	35	-	-	36	102	175	431	185	465
7 Communication expenses	141	270	1	1	0	0	0	0	-	-	76	81	-	-	98	197	457	843	488	908
8 Legal & professional charges	110	231	2	5	1	3	2	3	0	0	58	58	-	0	14	30	373	694	395	738
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	6	14	0	0	0	0	0	0	0	0	3	3	-	-	1	2	21	41	22	44
(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	0	2	4	2	4
(c) in any other capacity	1	3	0	0	0	0	0	0	-	-	1	1	-	-	0	0	4	8	5	8
(d) Out of pocket expenses	1	2	0	0	0	0	0	0	-	-	1	1	-	-	0	0	3	6	3	7
10 Advertisement and publicity	1,207	2,167	18	37	24	50	91	165	1	6	867	869	3	7	268	574	4,189	7,015	4,848	8,517
11 Interest & Bank Charges	259	539	5	11	3	7	4	6	0	0	131	132	0	0	34	69	875	1,612	927	1,716
12 Depreciation	305	702	5	14	3	9	5	8	0	0	178	188	0	0	38	89	1,046	2,098	1,105	2,232
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	234	327	3	5	6	9	22	31	1	1	-	-	1	1	63	100	650	936	818	1,213
15 Information Technology Expenses	958	1,797	4	10	0	1	1	2	0	0	489	515	-	0	667	1,311	3,072	5,588	3,283	6,022
16 Goods and Services Tax (GST)	53	80	-	-	-	-	-	0	-	-	558	732	-	-	5	(7)	1,552	2,118	1,553	2,119
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	8,440	14,066	118	230	186	368	754	1,351	11	47	-	-	27	59	2,068	4,319	22,994	40,294	28,336	52,229
Other acquisition costs	115	253	-	0	1	5	25	52	(1)	(0)	62	62	-	-	51	101	358	737	550	1,254
Exchange (gain) /loss (net)	27	35	1	1	0	0	0	0	0	0	9	9	-	-	3	5	84	106	89	112
Miscellaneous expenses	50	97	1	2	1	1	1	1	0	0	26	28	0	0	6	13	168	295	177	314
Loss/(Profit) on disposal of assets (net)	(6)	(8)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(2)	(2)	-	-	(1)	(1)	(18)	(23)	(20)	(25)
Other Office Running Expenses	290	583	5	12	4	8	4	7	0	0	156	167	0	0	37	75	984	1,769	1,041	1,881
<b>TOTAL</b>	<b>20,478</b>	<b>36,344</b>	<b>250</b>	<b>514</b>	<b>309</b>	<b>624</b>	<b>1,259</b>	<b>2,235</b>	<b>19</b>	<b>72</b>	<b>3,465</b>	<b>4,443</b>	<b>40</b>	<b>86</b>	<b>5,457</b>	<b>11,069</b>	<b>56,253</b>	<b>101,278</b>	<b>66,884</b>	<b>124,604</b>
In India	20,478	36,344	250	514	309	624	1,259	2,235	19	72	3,465	4,443	40	86	5,457	11,069	56,253	101,278	66,884	124,604
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 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 Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021	For the quarter ended Sep 2021	Up to the period ended Sep 2021		
1 Employees' remuneration & welfare benefits	10,753	15,845	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	391	479	3	4	1	2	2	3	0	0	88	95	0	0	24	36	598	830	626	874		
3 Training expenses	5	8	0	0	0	0	0	0	-	-	2	2	-	-	0	1	11	20	12	21		
4 Rents, rates & taxes	326	611	3	8	1	4	1	6	(0)	0	121	133	0	0	24	64	659	1,417	684	1,497		
5 Repairs	138	228	1	3	0	1	1	2	-	0	80	114	0	0	9	22	281	552	291	579		
6 Printing & stationery	87	151	0	1	0	0	0	0	-	-	37	37	-	-	51	80	242	391	259	419		
7 Communication expenses	137	301	0	1	0	0	0	0	-	-	90	95	-	-	73	147	359	750	381	801		
8 Legal & professional charges	226	367	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	11	20	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	2	-	0	-	0	0	0	-	-	0	0	-	-	0	0	2	4	2	5		
(c) in any other capacity	4	6	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	1,636	2,205	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	397	636	3	8	2	4	2	5	0	0	110	111	0	0	29	63	744	1,372	776	1,450		
12 Depreciation	582	997	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	702	859	4	6	3	9	20	38	1	3	-	-	1	2	74	138	949	1,427	1,120	1,781		
15 Information Technology Expenses	1,060	1,935	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)	196	231	-	-	-	-	0	0	-	-	252	435	-	-	3	9	456	478	456	478		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Marketing and support services	14,586	18,453	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	168	253	-	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	0	1	0	0	18	20	-	-	6	9	138	202	144	214		
Loss/(Profit) on disposal of assets (net)	(4)	(5)	(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		
<b>TOTAL</b>	<b>31,689</b>	<b>44,179</b>	<b>159</b>	<b>348</b>	<b>88</b>	<b>349</b>	<b>628</b>	<b>1,490</b>	<b>31</b>	<b>106</b>	<b>2,983</b>	<b>3,805</b>	<b>39</b>	<b>61</b>	<b>3,968</b>	<b>8,401</b>	<b>47,642</b>	<b>85,090</b>	<b>54,355</b>	<b>101,679</b>		
In India	31,689	44,179	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		