

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 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 Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022
1 Employees' remuneration & welfare benefits	3,458	10,658	262	844	9	72	271	915	3,724	12,285	675	4,820	4,399	17,105	5,323	17,135	566	1,525	146	942
2 Travel, conveyance and vehicle running expenses	41	132	17	59	0	0	17	59	276	709	346	936	622	1,644	268	851	32	87	8	32
3 Training expenses	4	26	1	13	0	0	1	13	76	185	36	203	112	388	30	179	5	19	1	7
4 Rents, rates & taxes	24	80	11	43	0	0	11	44	173	476	225	643	398	1,119	177	586	19	56	4	19
5 Repairs	10	33	5	18	0	0	5	18	72	195	93	264	165	459	74	240	8	23	2	8
6 Printing & stationery	13	44	1	3	-	-	1	3	24	91	42	128	66	219	35	119	29	70	6	21
7 Communication expenses	25	85	2	6	-	-	2	6	47	175	81	246	128	421	68	230	56	135	11	40
8 Legal & professional charges	16	45	8	24	0	0	8	24	114	267	149	360	263	627	122	327	13	31	3	11
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	2	0	1	-	-	0	1	5	14	7	19	12	34	5	18	1	2	0	1
(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	2	1	3	1	2	0	0	0	0
(c) in any other capacity	0	1	0	0	-	-	0	0	2	3	2	4	4	8	2	4	0	0	0	0
(d) Out of pocket expenses	0	0	-	0	-	-	0	0	0	2	0	2	1	4	0	2	0	0	0	0
10 Advertisement and publicity	892	2,197	110	283	7	31	117	314	1,301	2,658	1,653	3,437	2,954	6,094	1,396	3,305	132	279	70	181
11 Interest & Bank Charges	31	97	15	53	0	0	15	53	220	576	287	779	507	1,355	235	713	25	68	6	23
12 Depreciation	37	122	17	66	0	0	18	66	268	725	349	980	617	1,705	282	906	30	85	7	30
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	179	425	19	46	2	6	20	52	210	411	264	524	475	936	226	513	21	42	13	31
15 Information Technology Expenses	167	569	10	42	-	0	10	42	317	1,168	542	1,643	859	2,811	451	1,527	374	899	73	270
16 Goods and Services Tax (GST)	0	1	0	0	-	-	0	0	542	1,856	-	-	542	1,856	310	387	3	6	1	2
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	4,877	15,443	495	1,664	25	225	520	1,889	6,294	14,954	7,869	19,062	14,162	34,015	6,287	18,648	610	1,513	342	1,144
Other acquisition costs	154	574	9	105	2	4	11	109	240	504	-	-	240	504	165	417	0	1	-	-
Exchange (gain) /loss (net)	(0)	4	(0)	2	0	0	(0)	2	2	25	2	34	4	59	(1)	31	0	3	(0)	1
Miscellaneous expenses	8	20	4	11	0	0	4	11	52	116	68	157	120	273	51	119	6	14	6	29
Loss/(Profit) on disposal of assets (net)	(1)	(2)	(0)	(1)	-	-	(0)	(1)	(5)	(10)	(6)	(13)	(11)	(23)	(5)	(12)	(1)	(1)	(0)	(0)
Other Office Running Expenses	27	99	12	53	0	0	13	54	201	586	261	792	462	1,377	220	744	22	69	(13)	-
TOTAL	9,964	30,658	997	3,336	45	338	1,042	3,675	14,153	37,971	12,949	35,021	27,102	72,992	15,722	46,989	1,951	4,925	687	2,791
In India	9,964	30,658	997	3,336	45	338	1,042	3,675	14,153	37,971	12,949	35,021	27,102	72,992	15,722	46,989	1,951	4,925	687	2,791
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 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 Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period 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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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IRDA Registration No 113, dated 2nd May, 2001

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FORM NL-7-OPERATING EXPENSES SCHEDULE

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			
		For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022	For the quarter ended Dec 2022	Up to the period ended Dec 2022		
1	Employees' remuneration & welfare benefits	6,035	19,603	76	232	61	203	306	895	14	30	1,740	2,783	9	28	2,026	5,914	14,666	46,792	18,395	58,365
2	Travel, conveyance and vehicle running expenses	309	969	6	17	4	12	4	13	0	0	101	314	0	0	57	152	1,102	3,123	1,160	3,314
3	Training expenses	36	205	1	4	0	3	0	2	0	0	10	59	0	0	9	33	168	693	173	732
4	Rents, rates & taxes	201	661	4	13	3	9	2	8	0	0	54	189	-	0	34	93	696	2,093	731	2,216
5	Repairs	84	271	2	5	1	4	1	3	0	0	56	180	-	0	14	38	322	961	337	1,011
6	Printing & stationery	70	210	0	1	0	0	0	0	-	-	40	75	-	-	45	147	221	652	235	700
7	Communication expenses	135	405	1	2	0	0	0	0	0	0	93	174	-	-	87	284	444	1,287	470	1,378
8	Legal & professional charges	138	369	3	7	2	5	2	4	0	0	30	89	0	0	22	52	460	1,153	484	1,223
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	20	0	0	0	0	0	0	-	0	1	5	-	-	1	3	21	62	22	66
	(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	0	2	6	2	7
	(c) in any other capacity	2	5	0	0	0	0	0	0	-	-	0	1	-	-	0	1	6	14	7	15
	(d) Out of pocket expenses	0	2	0	0	0	0	0	0	-	-	0	1	-	-	0	0	1	7	1	8
10	Advertisement and publicity	1,598	3,765	28	66	33	83	127	292	6	12	463	1,332	5	12	442	1,015	5,656	12,670	6,664	15,181
11	Interest & Bank Charges	265	804	5	16	3	11	3	9	0	0	56	188	0	0	43	113	884	2,495	929	2,645
12	Depreciation	319	1,021	6	20	4	13	4	12	0	0	77	265	0	0	53	142	1,080	3,178	1,135	3,367
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	259	586	4	10	6	14	26	57	1	2	-	-	1	2	81	181	853	1,789	1,053	2,266
15	Information Technology Expenses	899	2,696	4	14	0	1	1	3	0	0	536	1,052	-	0	583	1,894	2,882	8,470	3,059	9,082
16	Goods and Services Tax (GST)	315	394	0	0	0	0	-	0	-	-	411	1,143	-	-	(0)	(7)	1,268	3,386	1,268	3,387
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	7,239	21,305	126	356	158	526	729	2,080	36	83	-	-	29	88	2,265	6,585	24,744	65,038	30,141	82,370
	Other acquisition costs	165	418	-	0	4	9	24	77	0	(0)	(23)	39	-	-	70	170	480	1,216	645	1,899
	Exchange (gain) /loss (net)	(1)	35	(0)	1	(0)	0	(0)	0	(0)	0	(0)	8	-	-	0	5	3	109	3	115
	Miscellaneous expenses	64	161	1	3	1	2	1	2	0	0	16	44	-	0	10	23	213	509	225	539
	Loss/(Profit) on disposal of assets (net)	(6)	(14)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(3)	-	-	(1)	(2)	(19)	(43)	(20)	(45)
	Other Office Running Expenses	229	813	4	16	3	11	3	9	0	0	57	224	0	0	40	115	797	2,566	837	2,718
	TOTAL	18,361	54,705	270	784	282	906	1,232	3,467	58	130	3,719	8,162	44	131	5,882	16,950	56,949	158,227	67,955	192,560
	In India	18,361	54,705	270	784	282	906	1,232	3,467	58	130	3,719	8,162	44	131	5,882	16,950	56,949	158,227	67,955	192,560
	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 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		Grand Total			
	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period ended Dec 2021	For the quarter ended Dec 2021	Up to the period 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.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (a) as auditor	1	21	0	0	0	0	0	0	-	-	0	4	-	-	1	3	23	68	24	72		
0 (b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (iv) Tax Audit	0	2	0	0	0	0	-	0	-	-	0	0	-	-	0	0	2	6	2	7		
0 (c) in any other capacity	0	6	0	0	0	0	0	0	-	-	0	1	-	-	0	1	7	21	7	22		
0 (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	-	-	280	715	-	-	5	14	334	812	334	812		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 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		
0 Other acquisition costs	0	254	-	0	2	4	18	60	0	1	0	0	-	-	68	161	375	1,226	532	1,772		
0 Exchange (gain) /loss (net)	0	25	0	0	-	0	0	0	-	0	(1)	5	-	-	0	4	6	82	6	87		
0 Miscellaneous expenses	47	111	1	2	0	1	1	1	0	0	10	30	0	0	8	17	174	376	183	397		
0 Loss/(Profit) on disposal of assets (net)	0	(5)	0	(0)	-	(0)	0	(0)	-	-	0	(1)	-	-	0	(1)	1	(17)	2	(18)		
0 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		