

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 March 2023

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 Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023
1 Employees' remuneration & welfare benefits	4,030	14,688	298	1,142	20	91	318	1,233	4,035	16,320	1,020	5,840	5,055	22,160	6,684	23,818	602	2,128	254	1,196
2 Travel, conveyance and vehicle running expenses	55	187	29	87	0	1	29	88	347	1,055	464	1,399	810	2,455	353	1,204	44	130	12	44
3 Training expenses	60	85	36	49	0	0	36	49	401	586	519	722	920	1,308	438	617	45	64	14	21
4 Rents, rates & taxes	22	102	17	60	0	0	17	60	175	651	235	878	410	1,529	167	753	19	74	5	24
5 Repairs	13	46	9	27	0	0	9	27	98	293	132	395	230	688	99	339	11	34	3	11
6 Printing & stationery	61	106	5	8	-	-	5	8	125	215	173	301	297	516	167	286	95	164	27	48
7 Communication expenses	33	119	3	9	-	-	3	9	67	242	92	338	159	580	94	324	50	185	14	54
8 Legal & professional charges	15	60	11	35	0	0	11	35	117	383	157	517	273	900	115	442	13	44	3	14
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	3	1	2	-	-	1	2	6	20	7	27	13	47	5	23	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	2	1	3	1	5	1	2	0	0	0	0
(c) in any other capacity	0	1	0	0	-	-	0	0	1	5	2	6	3	11	1	5	0	1	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	1	2	1	3	1	5	1	3	0	0	0	0
10 Advertisement and publicity	3,146	5,343	390	674	37	67	427	741	3,664	6,321	4,696	8,132	8,359	14,454	4,153	7,458	363	642	225	405
11 Interest & Bank Charges	35	133	26	78	0	0	26	78	271	847	364	1,143	635	1,989	277	990	29	97	8	31
12 Depreciation	39	161	29	95	0	0	29	95	303	1,028	407	1,387	710	2,414	303	1,209	32	118	9	38
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	1,341	1,766	152	198	17	23	169	221	1,400	1,811	1,784	2,308	3,184	4,119	1,632	2,145	138	180	94	125
15 Information Technology Expenses	202	772	18	60	-	0	18	60	406	1,574	553	2,195	958	3,769	562	2,089	302	1,201	83	353
16 Goods and Services Tax (GST)	10	11	0	0	-	-	0	0	260	2,116	-	-	260	2,116	67	454	4	10	-	2
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	1,765	17,209	263	1,927	(1)	223	262	2,151	2,691	17,644	3,428	22,489	6,118	40,134	2,247	20,895	237	1,750	78	1,222
Other acquisition costs	65	639	8	113	1	5	9	118	389	893	-	-	389	893	134	551	0	2	-	-
Exchange (gain) /loss (net)	0	4	0	3	(0)	-	0	3	2	27	3	37	5	64	1	31	0	3	(0)	1
Miscellaneous expenses	11	31	7	18	0	0	7	18	79	196	107	264	186	459	78	196	9	22	8	37
Loss/(Profit) on disposal of assets (net)	0	(1)	0	(1)	-	-	0	(1)	1	(9)	1	(12)	2	(21)	2	(10)	0	(1)	0	(0)
Other Office Running Expenses	26	125	20	74	0	0	20	74	214	799	287	1,079	500	1,878	210	953	23	92	-	-
TOTAL	10,931	41,589	1,324	4,660	73	411	1,396	5,071	15,050	53,021	14,430	49,451	29,480	102,472	17,789	64,778	2,015	6,941	836	3,628
In India	10,931	41,589	1,324	4,660	73	411	1,396	5,071	15,050	53,021	14,430	49,451	29,480	102,472	17,789	64,778	2,015	6,941	836	3,628
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 March 2022

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 Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022
1 Employees' remuneration & welfare benefits	2,421	12,060	123	799	(4)	54	120	854	4,361	15,993	5,599	14,945	9,961	30,938	3,908	18,562	450	1,669	-	397
2 Travel, conveyance and vehicle running expenses	31	89	12	38	0	0	12	39	178	547	292	810	470	1,357	221	657	19	61	-	7
3 Training expenses	35	37	16	17	0	0	16	17	225	232	326	336	551	568	260	268	24	25	-	0
4 Rents, rates & taxes	25	102	11	47	0	0	11	48	144	652	248	942	393	1,594	178	741	15	69	-	9
5 Repairs	9	38	4	18	-	0	4	18	55	246	94	355	149	601	67	279	6	26	-	3
6 Printing & stationery	52	84	6	9	-	-	6	9	125	209	179	292	303	501	160	243	93	165	-	6
7 Communication expenses	36	103	3	11	-	-	3	11	79	255	119	357	198	612	119	293	50	202	-	12
8 Legal & professional charges	15	62	7	29	-	0	7	29	90	397	155	573	245	970	110	450	10	42	-	5
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	3	0	2	-	-	0	2	5	22	9	32	14	54	6	25	1	2	-	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	2	1	3	1	5	1	2	0	0	-	0
(c) in any other capacity	0	1	0	1	-	-	0	1	2	7	3	10	5	18	2	8	0	1	-	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	0	1	0	1	1	2	0	1	0	0	-	0
10 Advertisement and publicity	1,157	2,043	130	256	10	19	140	276	1,447	2,952	2,135	4,179	3,582	7,131	1,278	3,365	147	301	-	38
11 Interest & Bank Charges	32	113	14	53	0	0	14	53	189	724	315	1,046	504	1,770	227	819	20	76	-	10
12 Depreciation	46	171	20	80	0	0	20	80	271	1,098	457	1,586	728	2,684	331	1,251	29	115	-	15
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	1,107	1,605	106	153	11	16	117	170	1,126	1,617	1,600	2,264	2,726	3,881	1,040	1,854	113	162	-	16
15 Information Technology Expenses	193	631	17	70	0	0	17	70	405	1,568	624	2,195	1,029	3,762	651	1,792	237	1,242	-	78
16 Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	403	253	-	-	403	253	118	344	2	5	-	3
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	3,684	14,387	363	1,374	21	146	384	1,521	3,943	14,498	6,034	20,293	9,977	34,791	(1,078)	16,426	401	1,451	-	340
Other acquisition costs	66	591	5	24	2	4	7	28	65	810	-	-	65	810	103	354	0	2	-	-
Exchange (gain) /loss (net)	(0)	3	(0)	1	-	-	(0)	1	(3)	17	(3)	25	(5)	42	(3)	19	(0)	2	-	0
Miscellaneous expenses	3	17	1	8	-	0	1	8	16	106	30	153	46	259	20	110	2	11	-	12
Loss/(Profit) on disposal of assets (net)	1	0	0	0	-	-	0	0	5	1	6	1	11	1	5	1	0	0	-	(0)
Other Office Running Expenses	29	118	13	55	0	0	13	55	170	760	292	1,098	462	1,858	209	861	18	80	-	13
TOTAL	8,944	32,258	852	3,047	40	242	892	3,288	13,301	42,969	18,517	51,494	31,818	94,464	7,934	48,725	1,637	5,710	-	964
In India	8,944	32,258	852	3,047	40	242	892	3,288	13,301	42,969	18,517	51,494	31,818	94,464	7,934	48,725	1,637	5,710	-	964
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 period ended 31 March 2023



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 segment		Total Miscellaneous		Grand Total	
	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023	For the quarter ended Mar 2023	Up to the year ended Mar 2023
1 Employees' remuneration & welfare benefits	7,540	27,142	89	322	134	337	372	1,266	15	45	1,189	3,971	20	48	2,028	7,942	16,440	63,233	20,788	79,153
2 Travel, conveyance and vehicle running expenses	410	1,379	9	26	4	17	6	19	0	1	96	411	0	0	59	211	1,395	4,518	1,478	4,793
3 Training expenses	497	702	11	15	6	9	6	8	0	0	103	161	0	0	65	98	1,608	2,301	1,703	2,435
4 Rents, rates & taxes	190	852	5	18	2	11	3	10	0	0	39	229	0	0	18	111	667	2,760	706	2,922
5 Repairs	113	384	3	8	1	5	2	5	0	0	80	260	0	0	12	50	440	1,400	462	1,473
6 Printing & stationery	289	499	1	3	0	0	0	1	0	0	131	206	-	-	205	353	925	1,577	991	1,691
7 Communication expenses	158	563	1	3	0	0	0	1	-	0	107	282	-	-	113	397	539	1,825	575	1,953
8 Legal & professional charges	131	500	3	11	2	7	2	6	0	0	20	109	0	0	13	65	444	1,598	470	1,693
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	6	26	0	1	0	0	0	0	-	0	1	5	-	-	1	3	21	83	22	88
(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	3	0	0	-	0	0	0	-	-	0	1	-	-	0	0	2	8	2	9
(c) in any other capacity	2	6	0	0	0	0	0	0	-	-	0	1	-	-	0	1	5	19	6	21
(d) Out of pocket expenses	1	3	0	0	0	0	0	0	-	-	0	1	-	-	0	0	2	9	2	10
10 Advertisement and publicity	4,741	8,505	88	154	152	235	424	715	16	28	263	1,595	26	38	1,281	2,297	15,350	28,020	18,923	34,104
11 Interest & Bank Charges	314	1,118	7	23	4	14	4	13	0	0	44	232	0	0	32	145	1,040	3,535	1,101	3,746
12 Depreciation	344	1,365	8	28	4	17	5	16	0	1	51	316	0	0	33	175	1,156	4,334	1,223	4,590
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	1,863	2,450	33	43	60	74	181	238	7	9	-	-	11	13	543	724	5,881	7,670	7,391	9,657
15 Information Technology Expenses	947	3,643	5	18	0	2	1	4	0	0	514	1,566	0	0	683	2,576	3,109	11,579	3,329	12,411
16 Goods and Services Tax (GST)	71	465	-	0	-	0	0	0	-	-	166	1,308	-	-	15	8	512	3,898	522	3,909
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	2,561	23,866	62	418	197	723	241	2,321	7	90	-	-	39	127	468	7,053	9,693	74,731	11,720	94,090
Other acquisition costs	134	552	0	0	2	11	19	96	0	0	0	39	-	-	88	258	634	1,850	708	2,607
Exchange (gain) /loss (net)	1	36	0	1	-	0	0	0	0	0	(1)	7	-	-	(0)	5	5	113	5	120
Miscellaneous expenses	95	256	2	5	1	3	1	3	0	0	21	65	0	0	11	33	317	825	335	874
Loss/(Profit) on disposal of assets (net)	2	(12)	0	(0)	0	(0)	0	(0)	-	(0)	1	(2)	-	-	0	(2)	5	(38)	5	(40)
Other Office Running Expenses	232	1,045	6	22	3	14	3	13	0	0	42	266	0	0	22	137	808	3,374	855	3,573
TOTAL	20,641	75,346	334	1,118	574	1,480	1,270	4,737	46	176	2,867	11,028	96	227	5,691	22,641	60,997	219,225	73,324	265,884
In India	20,641	75,346	334	1,118	574	1,480	1,270	4,737	46	176	2,867	11,028	96	227	5,691	22,641	60,997	219,225	73,324	265,884
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 March 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 Mar 2022	Up to the year ended Mar 2022		
	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022	For the quarter ended Mar 2022	Up to the year ended Mar 2022				
1 Employees' remuneration & welfare benefits	4,358	20,628	59	247	58	219	147	955	(2)	46	1,278	2,788	8	32	1,531	6,808	17,399	62,660	19,940	75,573		
2 Travel, conveyance and vehicle running expenses	240	725	4	12	2	6	3	9	0	0	52	204	0	0	36	108	807	2,422	850	2,550		
3 Training expenses	284	293	5	6	2	3	4	4	0	0	51	53	0	0	43	45	942	971	993	1,025		
4 Rents, rates & taxes	193	819	4	15	2	7	3	11	0	0	34	190	0	0	27	124	654	2,760	690	2,909		
5 Repairs	73	308	1	6	1	3	1	4	0	0	52	170	0	0	10	47	287	1,138	300	1,194		
6 Printing & stationery	253	414	1	2	0	0	0	1	0	0	46	78	-	-	161	266	764	1,261	822	1,354		
7 Communication expenses	169	507	1	2	0	0	0	1	-	0	49	133	-	-	105	325	522	1,581	561	1,695		
8 Legal & professional charges	120	497	2	9	1	4	2	7	0	0	12	101	0	0	17	75	399	1,664	421	1,755		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	7	27	0	1	0	27	0	0	0	0	1	5	-	-	1	4	23	91	24	96		
(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	3	0	0	-	0	0	0	-	-	0	0	-	-	0	0	2	9	2	9		
(c) in any other capacity	3	9	0	0	0	0	0	0	-	-	0	2	-	-	0	1	9	30	9	31		
(d) Out of pocket expenses	0	1	-	0	-	0	-	0	-	-	0	0	-	-	0	0	1	4	1	4		
10 Advertisement and publicity	1,426	3,704	34	68	40	67	153	266	7	14	53	947	7	11	524	1,017	5,825	13,224	7,122	15,543		
11 Interest & Bank Charges	248	904	5	17	2	8	3	12	0	0	31	161	0	0	35	137	828	3,010	874	3,176		
12 Depreciation	359	1,381	7	26	3	12	5	18	0	1	54	285	0	0	50	208	1,207	4,615	1,273	4,867		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business development and promotion	1,153	2,032	25	36	35	47	147	212	7	12	-	-	7	9	471	698	4,573	6,927	5,797	8,702		
15 Information Technology Expenses	888	3,112	4	14	0	1	1	4	0	0	172	666	0	0	543	1,998	2,638	9,558	2,848	10,259		
16 Goods and Services Tax (GST)	119	352	0	0	-	-	0	0	-	-	325	1,040	-	-	4	19	852	1,664	853	1,665		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Marketing and support services	(677)	18,218	93	325	157	424	514	1,900	14	104	-	-	35	83	1,393	6,254	11,506	62,099	15,574	78,007		
Other acquisition costs	103	356	-	0	2	6	24	84	(0)	1	24	24	-	-	58	219	275	1,501	348	2,120		
Exchange (gain) /loss (net)	(3)	22	(0)	0	(0)	0	(0)	0	-	0	(1)	4	-	-	(1)	3	(10)	72	(11)	76		
Miscellaneous expenses	22	133	0	3	0	1	0	2	-	0	2	32	-	0	3	20	74	450	78	474		
Loss/(Profit) on disposal of assets (net)	6	1	0	0	0	0	0	0	-	-	1	0	-	-	1	0	19	2	20	3		
Other Office Running Expenses	227	954	5	18	2	8	3	13	0	0	35	228	0	0	31	144	765	3,223	807	3,397		
TOTAL	9,571	55,399	252	808	307	818	1,012	3,502	27	178	2,272	7,111	58	135	5,043	18,521	50,361	180,936	60,197	216,483		
In India	9,571	55,399	252	808	307	818	1,012	3,502	27	178	2,272	7,111	58	135	5,043	18,521	50,361	180,936	60,197	216,483		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		