

**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 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 June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023
1 Employees' remuneration & welfare benefits	4,286	4,286	401	401	12	12	412	412	4,831	4,831	5,501	5,501	10,331	10,331	6,646	6,646	590	590	454	454
2 Travel, conveyance and vehicle running expenses	64	64	37	37	0	0	37	37	300	300	346	346	646	646	422	422	40	40	13	13
3 Training expenses	2	2	1	1	-	-	1	1	14	14	26	26	39	39	14	14	1	1	0	0
4 Rents, rates & taxes	31	31	25	25	0	0	25	25	182	182	210	210	392	392	266	266	23	23	7	7
5 Repairs	12	12	10	10	0	0	10	10	70	70	81	81	151	151	103	103	9	9	3	3
6 Printing & stationery	32	32	2	2	-	-	2	2	64	64	83	83	147	147	100	100	54	54	18	18
7 Communication expenses	42	42	3	3	-	-	3	3	84	84	109	109	193	193	132	132	71	71	23	23
8 Legal & professional charges	16	16	13	13	0	0	13	13	94	94	108	108	201	201	136	136	12	12	3	3
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	1	1	-	-	1	1	5	5	6	6	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	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	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	2	2	0	0	0	0
10 Advertisement and publicity	231	231	48	48	1	1	49	49	326	326	370	370	695	695	450	450	38	38	20	20
11 Interest & Bank Charges	40	40	32	32	0	0	32	32	233	233	268	268	500	500	337	337	29	29	8	8
12 Depreciation	42	42	34	34	0	0	34	34	246	246	283	283	530	530	366	366	31	31	9	9
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	109	109	12	12	1	1	13	13	78	78	87	87	165	165	100	100	8	8	7	7
15 Information Technology Expenses	218	218	17	17	-	-	17	17	440	440	569	569	1,009	1,009	688	688	374	374	123	123
16 Goods and Services Tax (GST)	-	-	0	0	-	-	0	0	428	428	-	-	428	428	40	40	1	1	0	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	349	349	40	40	2	2	42	42	250	250	279	279	529	529	321	321	26	26	23	23
Other acquisition costs	294	294	71	71	2	2	73	73	207	207	-	-	207	207	202	202	1	1	-	-
Exchange (gain) /loss (net)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(2)	(2)	(2)	(2)	(4)	(4)	(3)	(3)	(0)	(0)	(0)	(0)
Miscellaneous expenses	12	12	10	10	0	0	10	10	72	72	83	83	155	155	98	98	9	9	10	10
Loss/(Profit) on disposal of assets (net)	1	1	1	1	-	-	1	1	6	6	6	6	12	12	8	8	1	1	0	0
Other Office Running Expenses	33	33	27	27	0	0	27	27	195	195	224	224	419	419	291	291	25	25	-	-
<b>TOTAL</b>	<b>5,814</b>	<b>5,814</b>	<b>784</b>	<b>784</b>	<b>18</b>	<b>18</b>	<b>802</b>	<b>802</b>	<b>8,123</b>	<b>8,123</b>	<b>8,637</b>	<b>8,637</b>	<b>16,760</b>	<b>16,760</b>	<b>10,728</b>	<b>10,728</b>	<b>1,344</b>	<b>1,344</b>	<b>721</b>	<b>721</b>
In India	5,814	5,814	784	784	18	18	802	802	8,123	8,123	8,637	8,637	16,760	16,760	10,728	10,728	1,344	1,344	721	721
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 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 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 June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023	For the quarter ended June 2023	Up to the period ended June 2023
1	Employees' remuneration & welfare benefits	7,689	7,689	104	104	74	74	416	416	25	25	705	705	11	11	2,264	2,264	21,619	21,619	26,317	26,317
2	Travel, conveyance and vehicle running expenses	474	474	10	10	6	6	7	7	0	0	21	21	0	0	78	78	1,243	1,243	1,344	1,344
3	Training expenses	16	16	0	0	0	0	0	0	0	0	2	2	-	-	3	3	61	61	64	64
4	Rents, rates & taxes	296	296	7	7	4	4	4	4	0	0	6	6	0	0	41	41	749	749	805	805
5	Repairs	114	114	3	3	1	1	1	1	0	0	38	38	0	0	16	16	326	326	347	347
6	Printing & stationery	173	173	1	1	0	0	0	0	-	-	6	6	-	-	122	122	449	449	483	483
7	Communication expenses	226	226	1	1	0	0	0	0	0	0	18	18	-	-	160	160	598	598	643	643
8	Legal & professional charges	152	152	3	3	2	2	2	2	0	0	0	0	0	0	21	21	381	381	410	410
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	8	8	0	0	0	0	0	0	-	-	-	-	-	-	1	1	20	20	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	2	2	0	0	0	0	0	0	-	-	-	-	-	-	0	0	4	4	4	4
	(d) Out of pocket expenses	2	2	0	0	0	0	0	0	-	-	-	-	-	-	0	0	4	4	5	5
10	Advertisement and publicity	507	507	11	11	10	10	33	33	1	1	12	12	1	1	125	125	1,396	1,396	1,677	1,677
11	Interest & Bank Charges	375	375	9	9	5	5	5	5	0	0	0	0	0	0	53	53	946	946	1,018	1,018
12	Depreciation	405	405	9	9	5	5	5	5	0	0	8	8	0	0	56	56	1,018	1,018	1,094	1,094
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	116	116	2	2	4	4	16	16	1	1	-	-	1	1	46	46	350	350	472	472
15	Information Technology Expenses	1,184	1,184	6	6	1	1	1	1	0	0	89	89	-	-	836	836	3,127	3,127	3,361	3,361
16	Goods and Services Tax (GST)	41	41	-	-	-	-	2	2	-	-	276	276	-	-	4	4	751	751	751	751
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	370	370	8	8	11	11	51	51	2	2	-	-	2	2	146	146	1,119	1,119	1,509	1,509
	Other acquisition costs	203	203	0	0	5	5	78	78	0	0	-	-	-	-	106	106	600	600	967	967
	Exchange (gain) /loss (net)	(3)	(3)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(7)	(7)	(8)	(8)
	Miscellaneous expenses	117	117	3	3	1	1	1	1	0	0	2	2	0	0	16	16	295	295	317	317
	Loss/(Profit) on disposal of assets (net)	9	9	0	0	0	0	0	0	-	-	-	-	-	-	1	1	23	23	24	24
	Other Office Running Expenses	316	316	7	7	4	4	4	4	0	0	4	4	0	0	44	44	798	798	858	858
	<b>TOTAL</b>	<b>12,793</b>	<b>12,793</b>	<b>185</b>	<b>185</b>	<b>133</b>	<b>133</b>	<b>627</b>	<b>627</b>	<b>30</b>	<b>30</b>	<b>1,189</b>	<b>1,189</b>	<b>15</b>	<b>15</b>	<b>4,139</b>	<b>4,139</b>	<b>35,871</b>	<b>35,871</b>	<b>42,487</b>	<b>42,487</b>
	In India	12,793	12,793	185	185	133	133	627	627	30	30	1,189	1,189	15	15	4,139	4,139	35,871	35,871	42,487	42,487
	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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		