

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 2023



FORM NL-6-COMMISSION 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 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023
Commission & Remuneration	5,426	14,851	1,271	2,438	1	40	1,272	2,478	21,502	43,423	10,700	23,129	32,202	66,552	12,784	22,895	1,262	2,417	2,087	4,459
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	2,061	4,182	(0)	-	2,061	4,182	-	-	-	-	-	-
Gross Commission	5,426	14,851	1,271	2,438	1	40	1,272	2,478	23,563	47,604	10,700	23,129	34,264	70,734	12,784	22,895	1,262	2,417	2,087	4,459
Add: Commission on Re-insurance Accepted	375	808	-	7	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	(11,420)	(34,945)	(230)	(500)	(30)	(48)	(260)	(547)	(7,160)	(12,765)	(8,653)	(20,279)	(15,813)	(33,044)	(23,501)	(28,623)	(158)	(302)	(2,324)	(4,950)
Net Commission	(5,619)	(19,286)	1,040	1,946	(29)	(7)	1,011	1,938	16,404	34,840	2,047	2,850	18,451	37,690	(10,717)	(5,728)	1,104	2,115	(236)	(491)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	135	3,262	819	1,390	0	0	819	1,391	3,173	5,584	4,363	8,593	7,535	14,177	4,471	7,343	323	572	880	1,540
Corporate Agents-Banks/PII/HFC	2,300	4,155	7	10	-	-	7	10	478	832	22	173	500	1,005	3,172	5,827	425	788	18	40
Corporate Agents-Others	854	1,291	6	6	-	-	6	6	923	1,915	68	115	992	2,030	2,287	4,007	295	605	135	363
Insurance Brokers	2,132	6,137	436	1,027	1	40	436	1,067	13,916	30,967	2,601	7,650	16,517	38,617	2,805	5,639	209	438	948	2,387
Direct Business - Online ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	2,061	4,182	(0)	-	2,061	4,182	-	-	-	-	-	-
Web Aggregators	0	0	0	0	0	0	0	0	(7)	10	-	-	(7)	10	(0)	0	0	0	1	1
Insurance Marketing Firm	4	5	4	4	-	-	4	4	8	11	25	44	33	55	11	18	1	2	2	2
Common Service Centers	-	-	-	-	-	-	-	-	10	19	10	20	20	39	2	5	0	0	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	3,001	4,084	3,611	6,533	6,612	10,618	35	56	8	11	104	125
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,426	14,851	1,271	2,438	1	40	1,272	2,478	23,563	47,604	10,700	23,129	34,264	70,734	12,784	22,895	1,262	2,417	2,087	4,459
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	5,426	14,851	1,271	2,438	1	40	1,272	2,478	23,563	47,604	10,700	23,129	34,264	70,734	12,784	22,895	1,262	2,417	2,087	4,459
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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(Amount in Rs. Lakhs)

Particulars	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
	Commission & Remuneration	3,254	7,792	494	1,119	0	0	494	1,119	7,013	12,927	818	1,559	7,831	14,486	5,214	9,963	852	1,387	251
Rewards	380	1,123	36	74	-	-	36	74	1,831	3,268	87	158	1,918	3,425	142	260	24	48	53	111
Distribution fees	-	-	-	-	-	-	-	-	396	723	-	-	396	723	-	-	-	-	-	-
Gross Commission	3,634	8,915	530	1,193	0	0	530	1,193	9,240	16,917	905	1,717	10,145	18,634	5,356	10,224	876	1,434	304	658
Add: Commission on Re-insurance Accepted	674	771	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	(10,581)	(31,225)	(139)	(281)	(115)	(118)	(254)	(398)	(3,556)	(6,347)	(4,136)	(5,836)	(7,692)	(12,182)	(6,842)	(9,881)	(59)	(105)	(1,621)	(3,366)
Net Commission	(6,274)	(21,539)	391	913	(115)	(117)	276	795	5,684	10,571	(3,231)	(4,119)	2,453	6,452	(1,486)	343	817	1,329	(1,318)	(2,708)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	388	1,050	265	579	0	0	265	579	1,423	2,436	298	539	1,721	2,976	2,385	4,366	171	321	147	323
Corporate Agents-Banks/PII/HFC	1,712	3,227	3	7	0	0	3	7	426	754	72	136	499	890	1,255	2,334	502	681	10	22
Corporate Agents-Others	211	412	1	(0)	-	-	1	(0)	660	1,145	12	38	672	1,184	582	1,109	115	231	37	88
Insurance Brokers	1,321	4,252	262	609	0	0	262	609	6,064	11,413	462	880	6,526	12,294	1,113	2,368	87	204	109	224
Direct Business - Online ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	396	723	-	-	396	723	-	-	-	-	-	-
Web Aggregators	-	0	-	0	-	-	0	0	2	5	0	0	2	5	(0)	(0)	-	-	0	1
Insurance Marketing Firm	0	0	0	0	-	-	0	0	1	2	0	0	1	2	1	1	0	0	0	0
Common Service Centers	0	0	-	-	-	-	-	-	8	18	6	15	14	33	10	22	0	0	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	257	482	54	107	311	588	10	21	1	2	0	0
Other (to be specified)	2	(26)	(1)	(2)	-	-	(1)	(2)	2	(60)	(0)	0	2	(60)	1	1	(0)	(5)	1	1
TOTAL	3,634	8,915	530	1,193	0	0	530	1,193	9,240	16,917	905	1,717	10,145	18,634	5,356	10,224	876	1,434	304	658
Commission and Rewards on (Excluding Reinsurance) Business written -																				
In India	3,634	8,915	530	1,193	0	0	530	1,193	9,240	16,917	905	1,717	10,145	18,634	5,356	10,224	876	1,434	304	658
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 September 2023



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 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023
Commission & Remuneration	16,133	29,771	416	861	402	559	1,103	2,126	27	64	(0)	35	33	91	5,547	8,888	55,863	108,947	62,561	126,276
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,061	4,182	2,061	4,182
Gross Commission	16,133	29,771	416	861	402	559	1,103	2,126	27	64	(0)	35	33	91	5,547	8,888	57,924	113,129	64,622	130,458
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	27	44	-	-	-	-	-	-	0	0	27	45	401	860
Less: Commission on Re-insurance Ceded	(25,982)	(33,874)	(50)	(96)	(166)	(262)	(1,549)	(3,519)	(16)	(33)	(8,475)	(8,475)	(35)	(102)	(3,406)	(7,093)	(55,492)	(86,498)	(67,172)	(121,990)
Net Commission	(9,849)	(4,103)	365	765	236	297	(419)	(1,348)	11	31	(8,475)	(8,440)	(2)	(11)	2,141	1,795	2,459	26,676	(2,148)	9,328

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	5,674	9,456	295	569	116	153	313	522	0	0	-	-	-	-	3,109	3,652	17,044	28,529	17,997	33,182
Corporate Agents-Banks/FII/HFC	3,615	6,655	12	21	2	3	16	28	-	-	-	-	-	-	900	1,642	5,045	9,355	7,352	13,520
Corporate Agents-Others	2,717	4,975	0	1	-	0	0	0	1	2	-	-	-	-	121	291	3,831	7,299	4,691	8,596
Insurance Brokers	3,962	8,464	107	269	226	403	773	1,575	26	62	(0)	35	33	91	1,473	3,300	23,119	52,816	25,687	60,020
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,061	4,182	2,061	4,182
Web Aggregators	1	2	-	-	-	-	-	-	-	-	-	-	-	-	0	0	12	(6)	(6)	12
Insurance Marketing Firm	14	23	1	1	0	0	1	1	-	-	-	-	-	-	1	2	49	82	58	92
Common Service Centers	2	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	45	22	45
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	148	191	0	0	(0)	0	(0)	(0)	-	-	-	-	-	-	0	0	6,760	10,810	6,760	10,810
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	16,133	29,771	416	861	344	559	1,103	2,126	27	64	(0)	35	33	91	5,605	8,888	57,924	113,129	64,622	130,458
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	16,133	29,771	416	861	402	559	1,103	2,126	27	64	(0)	35	33	91	5,547	8,888	57,924	113,129	64,622	130,458
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Particulars	Miscellaneous																			
	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 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
Commission & Remuneration	6,316	11,897	147	311	211	337	607	1,099	21	48	2	2	19	35	1,799	3,428	16,954	31,643	20,702	40,554
Rewards	219	420	29	55	44	116	174	361	(3)	0	-	-	5	11	351	638	2,736	5,026	3,152	6,223
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	396	723	396	723
Gross Commission	6,535	12,316	176	367	255	453	781	1,459	18	48	2	2	24	47	2,150	4,066	20,086	37,392	24,251	47,500
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	32	33	-	-	-	-	-	-	(2)	(2)	30	30	704	802
Less: Commission on Re-insurance Ceded	(8,523)	(13,353)	(20)	(34)	(125)	(258)	(1,243)	(2,300)	(9)	(24)	(7,905)	(7,915)	(37)	(70)	(2,376)	(5,128)	(27,930)	(41,265)	(38,766)	(72,888)
Net Commission	(1,987)	(1,037)	156	333	130	195	(430)	(809)	9	24	(7,903)	(7,913)	(13)	(24)	(228)	(1,064)	(7,813)	(3,842)	(13,811)	(24,586)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	2,703	5,010	126	258	43	64	81	156	-	-	-	-	-	-	350	756	5,024	9,219	5,677	10,848
Corporate Agents-Banks/PII/HFC	1,766	3,038	7	13	1	2	11	20	-	-	-	-	-	-	633	1,192	2,916	5,154	4,632	8,389
Corporate Agents-Others	734	1,427	0	1	0	0	0	0	-	-	-	-	-	80	149	1,487	2,762	1,699	3,174	
Insurance Brokers	1,309	2,796	45	98	211	387	690	1,285	18	49	2	2	24	47	1,089	1,973	9,915	18,930	11,498	23,791
Direct Business - Onlinetec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	396	723	396	723
Web Aggregators	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	3	5	3	5
Insurance Marketing Firm	1	1	0	0	-	-	-	-	-	-	-	-	-	-	0	1	2	4	3	5
Common Service Centers	10	22	-	-	-	-	-	-	-	-	-	-	-	(0)	0	24	55	24	55	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	11	23	-	-	-	-	(0)	(0)	-	-	-	-	-	-	0	0	322	611	322	611
Other (to be specified)	2	(3)	(3)	(3)	-	-	(1)	(1)	(0)	(0)	-	-	-	-	(2)	(6)	(3)	(72)	(2)	(101)
-	6,535	12,316	176	367	255	453	781	1,459	18	48	2	2	24	47	2,150	4,066	20,087	37,392	24,251	47,500
Commission and Rewards on (Excluding Reinsurance) Business written -																				
In India	6,535	12,316	176	367	255	453	781	1,459	18	48	2	2	24	47	2,150	4,066	20,086	37,392	24,251	47,500
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-