

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 2024



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 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024
1 Employees' remuneration & welfare benefits	3,626	15,206	294	1,273	12	56	306	1,330	5,417	20,560	5,940	22,949	11,356	43,509	7,646	28,955	315	1,997	293	1,497
2 Travel, conveyance and vehicle running expenses	70	217	24	100	0	1	24	102	349	1,212	431	1,432	780	2,645	491	1,839	33	139	10	39
3 Training expenses	64	121	34	71	0	1	34	71	390	788	479	932	870	1,720	573	1,160	38	80	10	21
4 Rents, rates & taxes	31	105	14	63	0	1	14	63	181	672	226	790	407	1,462	252	1,032	14	69	4	18
5 Repairs	8	43	3	25	-	0	3	26	43	273	57	321	100	593	54	419	2	28	1	7
6 Printing & stationery	29	95	2	7	-	-	2	7	39	168	49	214	88	382	82	320	22	140	6	38
7 Communication expenses	40	123	2	9	-	-	2	9	54	219	69	280	123	499	114	419	32	183	9	49
8 Legal & professional charges	26	72	13	43	0	0	13	43	157	461	192	542	349	1,003	223	706	13	47	4	13
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	3	0	2	-	0	0	2	5	18	6	22	11	40	6	28	0	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	0	2	1	2	1	4	1	3	0	0	0	0
(c) in any other capacity	0	1	0	1	-	0	0	1	2	6	2	7	4	14	2	10	0	1	0	0
(d) Out of pocket expenses	0	1	0	0	-	-	0	0	2	4	2	4	4	8	3	6	0	0	0	0
10 Advertisement and publicity	64	332	18	105	0	3	18	108	246	1,109	312	1,302	558	2,410	335	1,675	17	110	6	39
11 Interest & Bank Charges	45	150	19	89	0	1	19	90	257	960	321	1,128	578	2,088	355	1,469	20	98	6	26
12 Depreciation	59	171	27	102	0	1	27	103	345	1,095	426	1,287	771	2,382	495	1,705	28	112	8	30
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	146	1,576	18	176	0	13	18	189	211	1,702	289	1,986	500	3,688	296	2,380	10	147	5	117
15 Information Technology Expenses	307	813	18	57	-	0	18	57	441	1,443	563	1,843	1,003	3,286	909	2,752	290	1,208	80	326
16 Goods and Services Tax (GST)	2	4	0	3	-	-	0	3	356	1,534	-	-	356	1,534	116	583	11	15	-	3
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	(25)	469	(3)	52	(1)	4	(3)	56	(15)	500	(2)	584	(17)	1,084	(21)	699	(4)	43	(4)	35
Other acquisition costs	92	712	0	87	2	7	2	94	138	1,182	-	-	138	1,182	191	681	0	3	3	4
Exchange (gain) /loss (net)	(1)	(2)	(0)	(1)	-	(0)	(0)	(1)	(5)	(10)	(6)	(12)	(11)	(22)	(7)	(16)	(0)	(1)	(0)	(0)
Miscellaneous expenses	17	38	9	23	0	0	9	23	102	242	123	284	225	526	144	348	9	25	7	30
Loss/(Profit) on disposal of assets (net)	(1)	(2)	(0)	(1)	-	(0)	(0)	(1)	(3)	(10)	(4)	(12)	(7)	(22)	(4)	(16)	(0)	(1)	(0)	(0)
Other Office Running Expenses	39	133	17	80	0	1	17	81	225	855	281	1,006	506	1,861	316	1,337	17	88	-	-
TOTAL	4,641	20,381	509	2,365	15	90	524	2,455	8,938	34,984	9,756	36,891	18,694	71,874	12,572	48,492	868	4,533	447	2,292
In India	4,641	20,381	509	2,365	15	90	524	2,455	8,938	34,984	9,756	36,891	18,694	71,874	12,572	48,492	868	4,533	447	2,292
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 2024



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 period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period 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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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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 2024



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 Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024	For the quarter ended Mar 2024	Up to the period ended Mar 2024		
1	Employees' remuneration & welfare benefits	8,253	32,448	96	399	150	358	321	1,440	16	86	999	3,352	19	49	2,783	10,396	23,993	92,037	27,925	108,573
2	Travel, conveyance and vehicle running expenses	534	2,017	10	34	6	20	7	25	0	1	169	524	0	0	125	434	1,632	5,700	1,726	6,018
3	Training expenses	621	1,262	12	24	7	13	7	14	0	1	119	214	0	0	130	259	1,767	3,507	1,864	3,699
4	Rents, rates & taxes	270	1,119	6	21	3	12	4	13	0	1	67	206	0	0	57	225	813	3,060	858	3,228
5	Repairs	57	454	1	9	1	5	1	5	0	0	27	122	0	0	13	91	200	1,279	211	1,348
6	Printing & stationery	111	499	1	2	0	499	0	0	1	0	41	338	-	-	83	335	323	1,556	354	1,658
7	Communication expenses	155	652	1	3	0	0	0	1	0	0	60	433	-	-	114	438	454	2,026	496	2,158
8	Legal & professional charges	240	765	5	14	3	8	3	9	0	0	51	144	0	0	50	155	701	2,099	740	2,214
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	7	31	0	1	0	0	0	0	0	0	2	5	-	-	1	6	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	1	2	9	2	9
	(c) in any other capacity	3	10	0	0	0	0	0	0	0	0	1	2	-	-	1	2	8	28	8	30
	(d) Out of pocket expenses	3	6	0	0	0	0	0	0	-	-	1	1	-	-	1	1	9	17	9	17
10	Advertisement and publicity	357	1,824	8	34	6	25	8	48	0	2	311	982	1	2	80	414	1,329	5,741	1,412	6,181
11	Interest & Bank Charges	381	1,594	8	30	4	17	5	18	0	1	89	259	0	0	81	322	1,147	4,329	1,211	4,569
12	Depreciation	531	1,847	11	34	6	19	7	21	0	1	132	343	0	0	110	367	1,569	5,015	1,655	5,289
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	311	2,643	6	45	22	74	16	260	1	11	7	7	4	13	72	921	938	7,661	1,102	9,427
15	Information Technology Expenses	1,280	4,286	7	20	1	2	2	5	0	0	599	2,931	0	0	921	2,885	3,812	13,414	4,138	14,285
16	Goods and Services Tax (GST)	127	600	-	0	0	0	-	2	-	0	420	1,308	-	-	31	147	935	3,591	937	3,598
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	(29)	776	(0)	13	4	22	(7)	77	(0)	3	-	-	1	4	(21)	272	(70)	2,252	(98)	2,777
	Other acquisition costs	194	688	0	1	3	11	21	173	0	2	-	-	-	-	836	1,756	1,192	3,811	1,287	4,617
	Exchange (gain) /loss (net)	(8)	(17)	(0)	(0)	(0)	(0)	(0)	(0)	-	(0)	(2)	(3)	-	-	(2)	(3)	(23)	(46)	(24)	(48)
	Miscellaneous expenses	160	402	3	8	2	4	2	5	0	0	35	75	0	0	33	81	461	1,100	487	1,161
	Loss/(Profit) on disposal of assets (net)	(4)	(17)	(0)	(0)	(0)	(0)	(0)	(0)	-	(0)	(1)	(3)	-	-	(1)	(3)	(13)	(47)	(14)	(49)
	Other Office Running Expenses	333	1,424	7	27	4	15	5	16	0	1	88	264	0	0	71	287	1,013	3,895	1,069	4,109
	TOTAL	13,888	55,318	182	718	219	605	402	2,132	19	111	3,213	11,503	25	68	5,571	19,789	42,213	162,117	47,378	184,954
	In India	13,888	55,318	182	718	219	605	402	2,132	19	111	3,213	11,503	25	68	5,571	19,789	42,213	162,117	47,378	184,954
	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 2024



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 Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period ended Mar 2023	For the quarter ended Mar 2023	Up to the period 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.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (a) as auditor	6	26	0	1	0	0	0	0	-	0	1	5	-	-	1	3	21	83	22	88		
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	1	3	0	0	-	0	0	0	-	-	0	1	-	-	0	0	2	8	2	9		
0 (c) in any other capacity	2	6	0	0	0	0	0	0	-	-	0	1	-	-	0	1	5	19	6	21		
0 (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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 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		
0 Other acquisition costs	134	552	0	0	2	11	19	96	0	0	0	39	-	-	88	258	634	1,850	708	2,607		
0 Exchange (gain) /loss (net)	1	36	0	1	-	0	0	0	0	0	(1)	7	-	-	(0)	5	5	113	5	120		
0 Miscellaneous expenses	95	256	2	5	1	3	1	3	0	0	21	65	0	0	11	33	317	825	335	874		
0 Loss/(Profit) on disposal of assets (net)	2	(12)	0	(0)	0	(0)	0	(0)	-	(0)	1	(2)	-	-	0	(2)	5	(38)	5	(40)		
0 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		