

PERIODIC DISCLOSURES																
FORM NL7-OPERATING EXPENSES SCHEDULE																
Name of Insurer: Bharti Axa General Insurance Company Limited																
Registration No: 190 and Date of Registration with the IRDA: 27th June 2008																
Date As on 31st March 2017																
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																
Period Ending March 31, 2017																
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	11,530	27,856	-	27,856	663,688.66	323,330.72	986,019.38	6,616	16,645	4,323	-	20,590	114,709	7,431	1,109,693	1,199,079
Travel, conveyance and vehicle running expenses	914	2,408	-	2,408	47,433.71	23,143.26	70,577.97	524	1,618	344	-	1,610	6,622	590	63,818	86,960
Training Expenses	9,287	5,577	-	5,577	477,097.00	232,779.17	709,876.17	1,627	1,821	5,576	-	4,482	11,314	4,082	738,778	753,642
Rents, rates and taxes	2,101	2,727	-	2,727	191,078.36	92,248.55	283,300.91	883	1,784	1,178	-	2,277	11,116	1,108	301,463	307,681
Repairs Maintenance (including Electricity)	502	714	-	714	15,395.34	16,771.39	49,631.21	231	500	166	-	606	6,051	255	14,442	55,818
Printing and stationery	134	121	-	121	13,624.78	6,647.63	20,272.48	48	85	36	-	332	624	140	21,534	21,789
Communication Expenses	1,404	1,998	-	1,998	63,246.53	45,544.46	138,899.52	1,309	1,695	1,518	-	1,695	6,518	734	152,721	155,894
Legal and professional charges	1,270	1,526	-	1,526	131,632.23	64,224.34	195,857.49	499	1,068	387	-	2,220	6,927	936	207,804	210,690
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	26	39	-	39	1,799.17	877.83	2,677.00	11	27	9	-	33	164	14	2,935	3,080
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	7	11	-	11	509.44	248.56	758.00	3	8	3	-	9	47	4	832	850
(c) in any other capacity	4	5	-	5	249.33	121.65	371.00	2	4	1	-	5	23	2	408	417
Audit Out of Pocket expenses	11,174	7,804	-	7,804	618,019.06	301,536.09	919,555.15	2,316	3,242	6,495	-	6,334	20,862	5,012	963,036	982,014
Interest and Bank Charges	154	219	-	219	10,236.60	4,989.63	15,216.23	65	153	51	-	186	933	78	16,682	17,055
Others	4,399	6,260	-	6,260	292,456.52	142,691.71	435,148.23	1,851	4,382	1,458	-	5,310	26,682	2,236	477,067	487,726
Information technology	5,629	3,735	-	3,735	295,675.96	144,262.50	439,938.46	1,092	1,449	3,363	-	3,029	8,948	2,504	460,223	469,587
Marketing Expenses	1763	1080	-	1080	5,026.86	2,452.63	7,479.49	120	175	125	-	191	450	130	18,180	18,383
Exchange (Gain)/ Loss	25	36	-	36	1,665.32	812.52	2,477.84	11	25	8	-	30	152	13	2,717	2,778
Miscellaneous Expenses	896	1,412	-	1,412	83,636.98	40,807.11	124,444.09	426	911	426	-	1,354	6,105	620	134,286	136,594
Support Services	57	81	-	81	3,778.11	1,843.37	5,621.48	24	57	19	-	69	365	29	6,104	6,302
ST on Exempted Services	1	2	-	2	76.69	37.42	114.00	0	1	0	-	1	7	1	124	127
Profit/ Loss on Sale of Assets	181	268	-	268	45,242.40	22,474.10	67,717.50	286	678	226	-	821	6,128	346	72,802	75,451
Depreciation	50,299	63,201	-	63,201	2,998,559	1,463,619	4,462,178	17,054	38,780	24,469	-	51,562	232,008	26,627	4,851,148	4,964,550
Period Ending March 31, 2016																
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	14,077	32,433	-	32,433	559,132.23	272,804.77	831,937.00	9,727	23,528	5,901	-	39,017	157,044	7,633	1,099,117	1,115,627
Travel, conveyance and vehicle running expenses	1,378	3,281	-	3,281	48,744.97	23,783.03	72,528.00	587	2,470	591	-	2,965	15,265	642	95,448	100,107
Training Expenses	25,759	9,883	-	9,883	820,908.49	404,918.51	1,225,827.00	5,024	3,660	12,721	-	7,120	17,449	10,060	1,280,512	1,288,124
Rents, rates and taxes	1,804	2,855	-	2,855	119,817.27	58,459.73	178,277.00	1,173	1,938	721	-	2,853	13,338	830	199,320	203,979
Repairs Maintenance (including Electricity)	533	850	-	850	35,216.57	17,182.43	52,399.00	348	574	214	-	819	4,024	242	58,620	60,003
Printing and stationery	100	188	-	188	17,165.90	8,346.10	25,452.00	94	121	59	-	118	975	151	12,671	12,859
Communication Expenses	1,844	2,539	-	2,539	121,846.24	59,446.76	181,293.00	1,855	2,834	1,985	-	2,834	13,922	839	209,922	212,777
Legal and professional charges	1,500	1,915	-	1,915	136,335.09	66,518.91	202,854.00	944	1,272	523	-	419	979	905	219,962	223,377
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	22	35	-	35	1,467.16	715.84	2,183.00	15	24	9	-	34	168	10	2,443	2,500
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	3	4	-	4	170.04	82.96	253.00	2	3	1	-	4	10	1	283	290
(ii) Insurance matters	3	5	-	5	205.66	100.34	306.00	2	3	1	-	5	23	1	341	349
(iii) Certification Fee	3	5	-	5	218.43	106.57	325.00	2	4	1	-	5	25	2	364	372
(c) in any other capacity	2,730	2,129	-	2,129	119,006.47	58,088.53	177,145.00	953	1,247	1,224	-	1,597	8,164	1,125	191,785	196,674
Audit Out of Pocket expenses	1,31	209	-	209	8,666.53	4,236.47	12,903.00	86	141	53	-	202	990	80	14,427	14,767
Interest and Bank Charges	4,470	7,126	-	7,126	295,412.20	144,133.80	439,546.00	2,920	4,814	1,795	-	6,672	33,756	2,033	491,736	503,321
Others	13,726	4,940	-	4,940	404,817.43	207,271.58	612,089.00	2,437	1,787	6,307	-	3,902	6,005	5,187	658,606	677,884
Information technology	13,726	4,940	-	4,940	404,817.43	207,271.58	612,089.00	2,437	1,787	6,307	-	3,902	6,005	5,187	658,606	677,884
Marketing Expenses	13,726	4,940	-	4,940	404,817.43	207,271.58	612,089.00	2,437	1,787	6,307	-	3,902	6,005	5,187	658,606	677,884
Exchange (Gain)/ Loss	94	150	-	150	6,236.87	3,038.13	9,275.00	62	101	38	-	145	712	43	10,306	10,610
Miscellaneous Expenses	210	336	-	336	13,998.80	6,786.20	20,695.00	137	227	84	-	324	1,589	96	23,152	23,698
Support Services	593	1,811	-	1,811	58,363.85	28,617.15	86,981.00	663	1,340	465	-	3,294	8,504	529	101,135	104,329
ST on Exempted Services	5	7	-	7	307.14	140.86	447.00	3	5	2	-	7	35	2	511	523
Profit/ Loss on Sale of Assets	(125)	(140)	-	(140)	(1,678.87)	(819.13)	(2,498.00)	(117)	(272)	(110)	-	(130)	(1,922)	(142)	(7,255)	(7,860)
Depreciation	152	1,359	-	1,359	56,318.02	27,477.88	83,795.90	557	1,110	645	-	1,865	6,435	388	93,746	95,957
	69,515	72,559	-	72,559	2,851,860	1,391,298	4,243,158	27,354	46,595	31,172	-	71,429	300,916	30,827	4,751,061	4,893,535
January 2017-March 2017																
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	2,912	6,446	-	6,446	176,285	93,485	269,770.00	1,929	6,199	1,253	-	4,581	22,671	925	307,329	316,687
Travel, conveyance and vehicle running expenses	889	665	-	665	11,589	7,150	20,739.00	180	611	122	-	481	2,592	145	24,877	25,833
Training Expenses	469	880	-	880	(71,120.18)	(26,720.00)	(97,840.18)	(903)	(92)	(31)	-	2,507	6,005	385	(88,711)	(89,200)
Rents, rates and taxes	821	485	-	485	96,300	48,442	144,742.00	277	386	736	-	482	1,963	336	148,921	150,227
Repairs Maintenance (including Electricity)	124	89	-	89	7,358	3,889	11,247.00	43	111	44	-	117	505	44	12,212	12,425
Printing and stationery	15	28	-	28	1,821	1,542	3,363.00	19	19	9	-	53	118	30	4,602	4,644
Communication Expenses	356	266	-	266	21,329	11,513	32,842.00	126	323	126	-	342	1,485	129	35,773	35,995
Legal and professional charges	336	254	-	254	31,429	16,874	48,303.00	118	277	113	-	453	1,473	215	50,953	51,543
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	(3)	(9)	-	(9)	(211)	(72)	(283.00)	(2)	(3)	(0)	-	(5)	(32)	(2)	(327)	(339)
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	4	6	-	6	299	149	448.00	2	5	2						