

PERIODIC DISCLOSURES																
FORM NL-7-OPERATING EXPENSES SCHEDULE																
Name of the Insurer: BHARTI AXA General Insurance Company Limited																
Registration No: 159 and Date of Registration with the IRDA : 27th June 2008																
Date: As on 30th September 2017																
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																
For the quarter ending September 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	7,650	9,455	-	9,455	296,974.83	149,356.39	446,331	2,518	6,036	1,593	-	8,353	47,013	40,055	551,999	569,004
Travel, conveyance and vehicle running expenses	491	529	-	529	16,990.27	8,544.85	25,535	149	352	99	-	468	2,509	2,145	31,256	32,778
Training Expenses	18	16	-	16	550.46	276.84	827	5	11	4	-	14	73	59	992	1,026
Rents, rates and taxes	8,418	5,175	-	5,175	592,465.24	297,966.23	890,431	2,127	2,509	3,987	-	790	16,388	19,123	935,357	944,950
Repairs Maintenance (including Electricity)	471	406	-	406	14,312.03	7,197.89	21,510	122	276	94	-	363	1,894	1,540	25,798	26,675
Printing and stationery	113	72	-	72	5,328.75	2,679.97	8,009	27	49	20	-	137	377	337	8,955	9,140
Communication Expenses	1,216	1,049	-	1,049	36,981.97	18,599.20	55,581	315	712	243	-	938	4,893	3,978	66,661	68,926
Legal and professional charges	1,683	1,397	-	1,397	63,851.89	32,112.78	95,965	431	948	331	-	1,404	6,603	5,434	111,115	114,195
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	29	25	-	25	882.94	444.06	1,327	8	17	6	-	22	117	95	1,591	1,645
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	5	4	-	4	141.45	71.14	213	1	3	1	-	4	19	15	255	264
Advertisement and Publicity	2,327	1,385	-	1,385	94,695.25	47,624.71	142,320	472	815	979	-	(832)	4,594	7,300	155,647	159,359
Interest and Bank Charges	181	156	-	156	5,512.91	2,772.59	8,285	47	106	36	-	140	729	9,093	18,437	18,775
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	4,533	3,910	-	3,910	137,795.50	69,300.95	207,096	1,175	2,653	906	-	3,484	18,231	16,823	250,379	258,821
Marketing Expenses	2,767	2,623	-	2,623	58,616.39	29,580.30	88,197	871	2,409	1,371	-	1,722	9,701	3,404	107,874	113,264
Exchange (gain) /loss	2	2	-	2	65.72	33.05	99	1	1	0	-	2	9	7	118	122
Miscellaneous Expenses	(25)	(22)	-	(22)	774.00	389.27	(1,163)	(7)	(15)	(5)	-	(20)	(102)	(83)	(1,395)	(1,443)
Support Services	1,926	1,279	-	1,279	132,612.94	66,694.51	199,307	517	632	802	-	1,030	4,936	4,872	212,095	215,300
ST on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/ Loss on Sale of Assets	21	18	-	18	644.11	323.94	968	5	12	4	-	16	85	13,710	13,710	13,710
Depreciation	597	515	-	515	18,161.11	9,133.69	27,295	155	350	119	-	460	2,403	1,954	32,736	33,848
	32,424	27,994	-	27,994	1,476,010	742,324	2,218,334	8,938	17,875	10,592	-	18,505	120,470	129,930	2,524,643	2,585,061
For the quarter ending September 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	7,187	16,374	-	16,374	352,095.52	159,970.47	512,066	3,614	9,700	2,384	-	12,406	70,597	4,939	615,706	639,267
Travel, conveyance and vehicle running expenses	469	1,038	-	1,038	21,403.14	9,724.27	31,127	233	640	153	-	752	4,061	263	37,230	38,738
Training Expenses	9,800	5,692	-	5,692	462,334.55	210,054.28	672,389	1,526	1,945	5,740	-	7,107	17,051	3,995	709,715	725,207
Rents, rates and taxes	1,203	1,738	-	1,738	64,709.60	29,400.05	94,110	458	1,036	350	-	1,397	7,249	601	105,201	108,142
Repairs Maintenance (including Electricity)	334	486	-	486	17,861.94	8,115.36	25,977	128	290	97	-	383	2,023	165	29,063	29,883
Printing and stationery	85	86	-	86	6,374.98	2,896.40	9,271	28	52	21	-	175	396	71	10,015	10,196
Communication Expenses	820	1,191	-	1,191	43,798.49	19,890.33	63,689	313	710	239	-	940	4,959	405	71,264	73,274
Legal and professional charges	715	636	-	636	61,737.82	28,049.85	89,788	249	500	188	-	1,240	3,695	509	96,166	97,717
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	17	24	-	24	886.60	407.36	1,304	6	15	5	-	19	102	8	1,499	1,500
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	2	-	2	86.67	39.38	126	1	1	0	-	2	10	1	141	145
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	4	6	-	6	209.03	94.97	304	1	3	1	-	4	24	2	340	350
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	2	3	-	3	100.25	45.55	146	1	2	1	-	2	11	1	163	168
Advertisement and Publicity	1,183	1,522	-	1,522	61,767.86	29,893.50	89,661	401	874	431	-	1,267	6,185	564	99,528	102,233
Interest and Bank Charges	93	136	-	136	4,987.52	2,266.02	7,254	36	81	27	-	107	565	46	8,115	8,344
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,087	4,483	-	4,483	154,915.43	74,927.39	229,843	1,179	2,673	900	-	3,538	18,674	1,525	268,332	275,901
Marketing Expenses	4,050	2,469	-	2,469	191,798.91	97,133.40	278,934	861	893	2,333	-	2,984	7,624	1,647	256,063	261,907
Exchange (gain) /loss	11	16	-	16	605.84	275.26	881	4	10	3	-	13	69	6	886	1,014
Miscellaneous Expenses	(161)	(234)	-	(234)	8,625.48	3,918.89	(12,544)	(62)	(140)	(47)	-	(185)	(977)	(80)	(14,034)	(14,430)
Support Services	565	968	-	968	35,478.46	16,118.22	51,598	249	564	175	-	881	4,258	383	58,107	59,640
ST on Exempted Services	17	24	-	24	885.91	407.05	1,303	6	15	5	-	19	101	8	1,458	1,499
Profit/ Loss on Sale of Assets	9	12	-	12	458.43	208.28	667	3	7	3	-	10	52	4	746	767
Depreciation	425	618	-	618	22,725.32	10,324.98	33,050	162	368	124	-	487	2,573	210	36,976	38,019
	29,817	37,491	-	37,491	1,506,599	684,805	2,191,404	9,199	20,238	13,113	-	33,652	149,303	15,232	2,431,742	2,499,150
July 2017-September 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	2,664	1,458	-	1,458	121,086	61,424	182,510	949	1,517	551	-	1,414	8,434	36,335	231,710	235,832
Travel, conveyance and vehicle running expenses	199	86	-	86	7,300	3,703	11,004	60	98	38	-	87	610	1,945	13,641	13,926
Training Expenses	9	5	-	5	245	124	369	2	4	2	-	4	23	54	458	471
Rents, rates and taxes	3,367	1,815	-	1,815	324,156	164,435	488,591	742	516	1,513	-	832	6,025	12,716	510,936	516,118
Repairs Maintenance (including Electricity)	243	147	-	147	6,995	3,543	10,538	61	124	45	-	129	696	1,408	12,990	13,380
Printing and stationery	73	36	-	36	2,854	1,448	4,303	18	28	11	-	68	192	269	4,884	4,992
Communication Expenses	640	393	-	393	18,425	9,347	27,772	160	327	118	-	344	1,861	3,646	34,228	35,262
Legal and professional charges	1,261	942	-	942	41,587	21,096	62,683	316	681	239	-	893	4,449	5,069	74,330	75,533
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	15	9	-	9	430	218	648	4	8	3	-	8	43	87	801	826
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	3	2	-	2	78	39	117	1	1	0	-	2	8	14	143	148
Advertisement and Publicity	607	343	-	343	44,373	22,509	66,882	150	190	214	-	215	1,366	3,433	72,448	73,398
Interest and Bank Charges	99	62	-	62	2,851	1,446	4,297	25	51	18	-	55	295	9,045	13,785	13,946
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	2,204	1,257	-	1,257	62,620	31,867	94,687	548	1,087	401	-	1,095	5,977	15,479	119,283	122,72