

PERIODIC DISCLOSURES																	
FORM NL-7-OPERATING EXPENSES SCHEDULE																	
Name of the Insurer : BHARTI AXA General Insurance Company Limited																	
Registration No: 139 and Date of Registration with the IRDAI: 27th June, 2008																	
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																	
For the Period Ended December 31, 2018																	
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workers' Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	31,806	38,871	-	38,871	4,93,398	3,29,081	8,22,479	7,702	18,932	6,744	-	21,724	2,93,479	18,640	876	11,90,975	12,61,252
Travel, conveyance and vehicle running expenses	1,080	1,763	-	1,763	33,686	22,801	56,487	426	626	383	-	1,137	15,089	-	2,878	76,724	80,175
Training Expenses	115	132	-	132	2,569	1,710	4,279	32	65	27	-	89	1,134	-	393	6,015	6,262
Rents, rates and taxes	6,587	5,469	-	5,469	1,66,708	1,04,560	2,61,268	2,487	4,544	1,550	-	3,918	37,132	6,928	2,628	3,20,113	3,32,739
Repairs, Maintenance (including Electricity)	615	708	-	708	13,747	9,169	22,916	169	347	145	-	478	6,681	1,133	378	32,244	33,861
Printing and stationery	464	360	-	360	10,014	6,679	16,693	73	114	62	-	295	6,292	-	746	24,275	25,009
Communication Expenses	2,044	2,956	-	2,956	45,712	30,488	76,200	563	1,152	481	-	1,589	20,419	-	7,012	1,07,216	1,11,616
Legal and professional charges	2,703	3,100	-	3,100	69,644	46,451	1,16,094	739	1,512	632	-	2,094	26,831	-	9,204	1,57,107	1,62,907
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) as auditor	70	81	-	81	1,566	1,045	2,611	19	39	16	-	54	693	-	230	3,673	3,825
(ii) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	3	4	-	4	77	51	128	1	2	1	-	3	34	-	11	181	189
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	14	16	-	16	307	205	512	4	8	3	-	11	136	-	45	723	730
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	7	8	-	8	180	126	306	2	4	2	-	6	71	-	23	378	390
Advertisement and Publicity	23,708	21,072	-	21,072	4,65,491	3,10,469	7,75,960	11,713	6,973	14,386	-	11,477	1,02,954	7,494	12,401	9,43,359	9,88,139
Interest and Bank Charges	367	423	-	423	8,214	5,478	13,693	101	207	86	-	285	3,633	28,834	2,685	49,426	50,213
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	5,101	5,878	-	5,878	1,14,051	76,089	1,90,120	1,404	2,875	1,200	-	3,854	50,448	16,710	785	2,67,505	2,78,484
Marketing Expenses	154	177	-	177	3,420	2,282	5,702	42	87	36	-	120	1,622	-	528	8,037	8,366
Exchange (gain)/Loss	22	25	-	25	486	324	810	6	12	5	-	17	315	-	76	1,140	1,187
Miscellaneous Expenses	333	383	-	383	7,437	4,960	12,397	92	187	78	-	258	3,387	-	1,145	17,442	18,188
Support Services	4,383	5,088	-	5,088	52,083	34,737	86,820	1,526	2,517	1,582	-	2,798	31,260	-	2,968	1,29,469	1,38,940
ST on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Profit)/ Loss on Discard / Sale of Assets	(13)	(38)	-	(38)	(733)	(488)	(1,222)	(8)	(18)	(8)	-	(25)	(324)	-	(110)	(1,788)	(1,901)
Depreciation	1,209	1,393	-	1,393	27,024	18,024	45,048	333	681	284	-	839	11,993	3,899	1,885	63,383	65,984
	81,920	87,289	-	87,289	15,05,014	10,09,804	25,05,818	27,428	44,098	27,695	-	55,291	6,15,141	1,64,818	46,485	34,08,775	36,37,282
For the Period Ended December 31, 2017																	
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workers' Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	12,213	14,663	-	14,663	4,44,011	2,45,069	6,89,080	3,909	9,578	2,435	-	12,738	81,856	7,815	46,118	8,54,737	8,81,614
Travel, conveyance and vehicle running expenses	704	754	-	754	24,520	13,589	38,109	215	509	138	-	472	4,136	-	2,782	46,560	48,018
Training Expenses	1,039	812	-	812	32,209	17,850	50,059	281	599	200	-	726	4,893	-	3,150	59,892	61,742
Rents, rates and taxes	9,650	8,305	-	8,305	8,35,003	4,62,735	12,97,738	2,603	2,994	4,689	-	1,767	24,609	4,447	27,721	13,66,888	13,84,431
Repairs, Maintenance (including Electricity)	674	754	-	754	11,578	7,469	19,047	170	313	124	-	473	3,173	1,084	1,084	38,846	40,046
Printing and stationery	227	98	-	98	7,967	4,409	12,367	39	72	29	-	364	799	-	384	13,874	14,158
Communication Expenses	1,804	1,409	-	1,409	55,926	30,993	86,920	454	1,041	347	-	1,267	8,495	-	5,469	1,03,992	1,07,461
Legal and professional charges	2,117	1,452	-	1,452	80,212	44,454	1,24,666	495	1,101	376	-	1,537	9,422	-	5,602	1,43,400	1,47,010
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) as auditor	42	32	-	32	1,287	714	2,001	10	24	8	-	29	196	-	126	2,394	2,468
(ii) 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	145	81	226	5	3	1	-	3	22	-	14	270	279
Advertisement and Publicity	3,084	2,096	-	2,096	1,63,796	92,415	2,56,211	870	1,229	1,168	-	(377)	8,818	3,753	6,413	2,80,821	2,86,994
Interest and Bank Charges	243	190	-	190	7,543	4,180	11,723	61	140	47	-	171	1,146	12,950	738	26,976	27,445
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	6,149	4,803	-	4,803	1,90,640	1,05,651	2,96,292	1,547	3,547	1,184	-	4,318	29,958	18,640	4,004	3,56,490	3,70,441
Marketing Expenses	8,914	5,263	-	5,263	1,00,320	55,897	1,56,217	1,331	4,884	2,175	-	2,292	20,669	-	4,506	1,91,385	2,05,562
Exchange (gain)/Loss	4	9	-	9	136	76	211	4	13	5	-	3	21	-	13	283	292
Miscellaneous Expenses	720	(570)	-	(570)	22,457	12,540	(9,917)	(124)	(420)	(140)	-	(152)	(3,437)	-	13	42,924	42,937
Support Services	2,549	2,931	-	2,931	1,60,818	89,125	2,49,943	752	1,825	980	-	1,770	10,538	10,023	2,75,390	2,80,411	2,83,199
ST on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Profit)/ Loss on Sale of Assets	19	15	-	15	592	328	920	5	11	4	-	13	90	-	58	1,104	1,160
Depreciation	871	681	-	681	27,011	14,969	41,980	219	503	168	-	612	4,103	-	1,492	50,226	51,777
	49,678	49,407	-	49,407	21,93,850	11,62,283	33,56,133	12,680	27,440	19,892	-	27,729	2,08,547	77,095	1,19,055	38,01,693	38,94,348
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																	
For the Quarter Ended December 31, 2018																	
Particulars	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workers' Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	9,924	12,762	-	12,762	1,44,556	1,16,996	2,61,552	2,454	6,016	2,282	-	5,099	87,605	3,599	191	3,75,769	4,02,455
Travel, conveyance and vehicle running expenses	610	668	-	668	13,599	10,249	23,848	163	297	155	-	366	5,961	-	910	31,703	32,979
Training Expenses	22	25	-	25	887	588	1,475	82	156	67	-	152	1,449	-	86	6,079	6,266
Rents, rates and taxes	745	869	-	869	62,884	47,481	1,10,365	215	418	206	-	510	8,574	1,772	594	1,23,658	1,24,924
Repairs, Maintenance (including Electricity)	118	139	-	139	3,659	3,060	6,719	37	68	37	-	65	1,345	234	126	8,926	9,286
Printing and stationery	172	187	-	187	4,193	3,140	7,333	32	51	28	-	146	4,629	-	313	12,531	12,870
Communication Expenses	595	474	-	474	33,862	17,135	50,997	141	271	141	-	285	5,257	-	1,488	32,730	33,759
Legal and professional charges	942	1,089	-	1,089	30,695	22,771	53,467	273	529	252	-	638	10,120	(17,695)	3,039	50,752	52,783
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) as auditor	18	21	-	21	515	406	922	5	10	5	-	11	198	55	2	1,209	1,290
(ii) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	1	-	1	26	20	46	0	1	0	-	1	10	3	1	62	64
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	1	1	-	1	42	44	86	0	0	0	-	(8)	11	1	1	99	101
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	(0)	(0)	-	(0)	13	18	31	0	(0)	0	-	(0)	2	(1)	0	32	32
Advertisement and Publicity	797	928	-	928	2,39,939	1,73,341	4,13,280	235	453	219	-	608	8,647	2,100	518	1,26,061	1,27,787
Interest and Bank																	