

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																			
(Rs. '000)																			
Particulars	For the Period Ended June 30, 2019																		
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total	
Employees' remuneration and welfare benefits	20,124	22,785	-	22,785	2,05,458	1,39,386	3,44,844	2,559	7,391	2,862	-	8,923	1,19,172	14,744	63	3,676	5,04,233	5,47,143	
Travel, conveyance and vehicle running expenses	1,080	1,183	-	1,183	13,860	9,866	23,727	155	375	174	-	504	8,838	1,030	-	714	37,443	38,707	
Training Expenses	362	466	-	466	4,710	3,156	7,866	-	152	99	-	193	2,467	6	-	79	10,510	11,244	
Rents, rates and taxes	1,847	2,134	-	2,134	21,973	16,364	40,237	270	560	299	-	926	12,434	8	-	371	55,233	59,214	
Repairs, Maintenance / Inclusions, Electricity	744	308	-	308	3,109	2,104	5,213	36	100	94	-	126	1,639	4	-	46	7,300	7,752	
Printing and stationery	146	160	-	160	2,169	1,460	3,629	16	37	17	-	109	2,460	120	-	46	6,061	6,507	
Communication, Expenses	1,192	2,750	-	2,750	17,777	15,416	38,193	268	734	286	-	833	11,900	29	-	338	53,830	56,666	
Legal and professional charges	848	1,070	-	1,070	15,287	10,371	25,658	127	349	136	-	444	5,658	4,310	-	161	36,845	38,764	
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	43	55	-	55	550	375	925	-	6	18	-	23	289	1	-	8	1,279	1,376	
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Certification Fee	4	5	-	5	53	36	89	-	1	2	-	2	28	-	-	1	124	134	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Audit Cost of Booked expenses	4	5	-	5	54	36	90	-	1	2	-	2	28	-	-	-	1	125	134
Advertisement and Publicity	21,960	17,029	-	17,029	3,41,343	2,17,990	5,39,333	3,248	5,050	4,007	-	8,638	1,27,317	3,490	53	4,979	6,96,085	7,35,112	
Interest and Bank Charges	177	350	-	350	3,536	2,299	5,835	-	114	45	-	145	1,652	1780	-	1	3	7,800	8,607
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information technology	3,436	4,327	-	4,327	43,893	29,716	73,610	513	1,414	552	-	1,599	22,925	56	-	14	652	1,01,457	1,09,230
Marketing Expenses	223	282	-	282	2,847	1,912	4,759	33	92	36	-	117	1,451	4	-	14	342	4,565	4,920
Exchange (gain) / Loss	14	18	-	18	180	122	302	2	6	2	-	7	94	-	-	3	416	448	468
Miscellaneous Expenses	159	201	-	201	2,028	1,375	3,403	24	65	36	-	83	1,052	3	-	30	1,689	5,057	5,628
Support Services	1,238	1,424	-	1,424	18,619	12,632	31,251	107	358	218	-	601	9,154	7,928	-	4	204	49,926	52,518
ST on Estimated Services	149	162	-	162	1,654	1,126	2,780	36	98	39	-	104	1,311	15,151	-	-	36	21,022	21,548
Buffer / Loss on Disposal / Sale of Assets	(125)	(131)	-	(131)	(1,153)	(770)	(1,923)	(41)	(110)	(46)	-	(111)	(1,301)	(11)	-	(11)	(1,311)	(1,361)	(1,468)
Depreciation	732	924	-	924	9,337	6,334	15,670	109	301	118	-	283	3,889	12	-	3	129	21,624	23,261
	54,766	55,051	-	55,051	6,95,826	4,72,658	11,67,484	7,673	17,313	8,913	-	24,052	3,32,537	46,004	144	-	11,130	16,15,699	17,25,507
For the Period Ended June 30, 2018																			
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	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total	
Employees' remuneration and welfare benefits	7,653	9,635	-	9,635	1,84,713	1,83,856	2,88,569	2,185	5,220	1,480	-	6,765	98,347	8,901	60	(6,789)	3,94,659	4,11,947	
Travel, conveyance and vehicle running expenses	398	450	-	450	8,956	5,935	13,891	111	241	81	-	316	4,238	-	-	81	19,061	19,513	
Training Expenses	31	13	-	13	215	141	356	-	7	2	-	9	138	-	-	2	406	499	
Rents, rates and taxes	3,912	2,651	-	2,651	23,522	13,728	36,250	1,557	3,597	752	-	2,420	19,894	147	-	804	66,035	72,641	
Repairs, Maintenance / Inclusions, Electricity	750	304	-	304	4,970	2,794	7,764	68	169	53	-	208	2,685	77	-	28	11,092	11,564	
Printing and stationery	89	68	-	68	2,177	1,224	3,401	17	37	13	-	68	661	-	-	40	4,238	4,394	
Communication, Expenses	829	741	-	741	12,117	6,813	18,930	167	411	148	-	507	6,557	-	-	4	121	26,826	28,196
Legal and professional charges	774	958	-	958	15,833	9,464	26,297	205	504	187	-	633	8,046	-	-	5	130	35,981	37,661
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	29	34	-	34	564	317	881	-	8	19	-	24	305	-	-	5	1,249	1,312	
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Certification Fee	9	11	-	11	172	97	269	-	2	6	-	7	93	-	-	2	381	401	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Audit Cost of Booked expenses	2	3	-	3	40	23	63	-	1	1	-	3	77	-	-	-	83	81	
Advertisement and Publicity	18,330	15,692	-	15,692	49,994	28,509	78,503	9,498	5,594	12,575	-	9,187	81,811	146	32	10,248	2,07,193	2,41,216	
Interest and Bank Charges	119	130	-	130	2,284	1,409	3,693	-	78	24	-	36	1,251	-	-	13	3,079	3,338	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information technology	2,462	2,997	-	2,997	47,384	26,548	73,932	653	1,609	592	-	1,981	25,646	461	-	16	1,04,912	1,10,281	
Marketing Expenses	44	52	-	52	856	481	1,337	12	29	9	-	36	563	-	-	9	1,885	1,929	
Exchange (gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses	171	201	-	201	3,288	1,849	5,137	45	112	35	-	137	1,779	-	-	33	7,279	7,641	
Support Services	2,100	1,861	-	1,861	13,904	7,817	21,721	957	345	1,090	-	1,233	12,283	-	-	6	946	38,172	43,132
ST on Estimated Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,130	5,148	5,148
Buffer / Loss on Sale of Assets	(131)	(141)	-	(141)	(1,071)	(708)	(1,779)	(110)	(241)	(77)	-	(101)	(1,881)	-	-	(11)	(1,566)	(1,666)	(1,766)
Depreciation	686	874	-	874	9,288	5,983	14,670	129	310	109	-	303	3,994	-	-	34	20,809	21,863	23,666
	37,444	36,221	-	36,221	3,80,659	2,14,050	5,94,709	15,551	18,874	17,012	-	23,982	2,58,886	13,695	145	-	7,826	9,45,921	10,23,596

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. 000)

Particulars	For the Quarter Ended June 30, 2019																	
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	30,124	22,785	-	22,785	2,05,458	1,19,585	1,44,844	2,509	7,361	2,862	-	8,923	1,19,177	14,744	63	1,676	5,04,233	5,47,143
Travel, conveyance and vehicle running expenses	1,080	1,183	-	1,183	13,885	9,366	23,171	155	174	178	-	564	6,818	1,830	-	4	214	32,843
Utilities Expenses	369	466	-	466	4,710	3,156	7,866	55	132	59	-	133	4,487	8	-	70	19,930	11,744
Rents, rates and taxes	1,847	2,134	-	2,134	23,973	16,264	40,237	270	681	299	-	926	12,434	8	-	7	371	55,233
Repairs, Maintenance (including Electricity)	244	358	-	358	3,129	2,102	5,231	36	100	39	-	118	1,428	4	-	96	2,200	7,752
Postage and stationery	146	169	-	169	2,182	1,480	3,662	16	37	17	-	102	2,148	(28)	-	88	6,861	6,307
Communication Expenses	1,192	2,250	-	2,250	22,723	15,814	38,139	268	724	286	-	932	12,990	39	-	7	338	52,621
Legal and professional charges	148	1,620	-	1,620	15,287	10,371	25,658	127	349	136	-	444	5,658	4,110	-	165	36,845	38,764
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	43	55	-	55	550	375	925	6	18	7	-	23	285	1	-	8	1,279	1,376
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	3	-	3	30	20	50	-	1	8	-	-	16	-	-	-	60	71
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification fee	4	5	-	5	53	36	89	-	1	1	-	2	28	-	-	-	124	134
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	4	6	-	6	54	36	90	1	2	1	-	2	36	-	-	-	124	134
Advertisement and Publicity	21,960	17,070	-	17,070	3,21,323	2,17,599	5,39,133	3,256	5,809	4,807	-	8,438	1,27,337	3,490	-	43	4,930	6,96,985
Interest and Bank Charges	277	350	-	350	3,536	2,399	5,935	41	114	45	-	145	1,852	(786)	-	1	53	7,400
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,436	4,337	-	4,337	43,883	29,716	73,519	513	1,414	552	-	1,799	22,930	56	-	14	652	1,01,457
Marketing Expenses	223	264	-	264	2,847	1,924	4,771	32	84	36	-	117	1,451	-	-	8	594	7,601
Telephone (land) line	14	18	-	18	180	127	307	-	6	3	-	7	86	-	-	-	416	466
Miscellaneous Expenses	159	201	-	201	2,048	1,475	3,493	24	65	26	-	81	1,052	3	-	30	4,688	5,657
Support Services	1,288	1,252	-	1,252	16,619	12,632	31,251	187	358	218	-	601	9,154	7,928	-	4	294	49,895
ST on Estimated Services	199	252	-	252	2,542	1,725	4,267	39	82	32	-	104	1,331	15,193	-	1	38	21,079
Profit / Loss on Disposal / Sale of Assets	(25)	(30)	-	(30)	(193)	(120)	(313)	(45)	(10)	(4)	-	(13)	(176)	(10)	-	(5)	(769)	(880)
Depreciation	232	924	-	924	9,347	6,844	16,420	109	301	148	-	383	4,889	12	-	1	192	21,624
	54,766	55,651	-	55,651	6,95,826	4,72,058	11,67,884	7,673	17,313	8,912	-	28,652	3,32,537	46,084	164	11,150	16,15,699	17,45,597

(Rs. 000)

Particulars	For the Quarter Ended June 30, 2018																	
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
General remuneration and welfare benefits	7,653	9,635	-	9,635	1,84,713	1,03,856	2,88,569	2,105	5,220	1,480	-	6,765	98,187	8,901	60	(6,780)	1,94,652	4,11,547
Travel, conveyance and vehicle running expenses	388	459	-	459	8,956	5,835	13,991	111	241	81	-	316	4,238	-	-	2	81	19,065
Utilities Expenses	13	13	-	13	243	121	336	3	10	5	-	16	116	-	-	3	478	590
Rents, rates and taxes	1,615	2,681	-	2,681	31,524	13,728	36,253	1,557	3,507	762	-	3,420	10,884	147	-	884	66,035	72,641
Repairs, Maintenance (including Electricity)	258	364	-	364	4,570	2,794	7,364	68	169	53	-	208	2,685	22	-	38	11,004	11,564
Postage and stationery	89	68	-	68	2,177	1,424	3,601	17	37	13	-	68	661	-	-	80	4,238	5,394
Communication Expenses	629	743	-	743	12,117	6,813	18,930	167	411	128	-	597	6,557	-	-	4	121	26,826
Legal and professional charges	774	908	-	908	16,833	9,664	26,297	205	594	157	-	623	6,946	-	-	5	150	35,981
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	29	34	-	34	564	317	881	8	19	8	-	24	305	-	-	8	1,249	1,312
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification fee	9	11	-	11	172	97	269	2	6	2	-	7	93	-	-	2	381	401
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	2	2	-	2	40	23	63	1	1	8	-	2	22	-	-	-	89	93
Advertisement and Publicity	18,130	15,694	-	15,694	49,994	38,409	78,101	9,498	5,591	12,575	-	9,167	81,811	146	-	32	10,296	2,02,124
Interest and Bank Charges	115	140	-	140	2,754	1,901	4,655	31	76	34	-	96	1,351	-	-	1	17	5,158
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	2,462	2,897	-	2,897	47,394	26,648	74,041	653	1,609	592	-	1,981	25,646	461	-	16	13	1,04,922
Marketing Expenses	44	52	-	52	856	481	1,337	12	29	9	-	35	463	-	-	0	9	1,895
Telephone (land) line	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	1,701	201	-	201	3,298	1,449	5,137	45	112	35	-	137	1,779	-	-	1	31	7,279
Support Services	210	1,861	-	1,861	13,594	7,817	21,721	967	305	1,090	-	1,133	12,881	-	-	6	996	38,172
ST on Estimated Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit / Loss on Sale of Assets	(137)	(43)	-	(43)	(787)	(788)	(1,165)	(10)	(24)	(71)	-	(20)	(783)	-	-	(10)	(77)	(1,566)
Depreciation	488	574	-	574	5,355	5,353	10,708	175	325	100	-	353	6,084	-	-	1	94	20,650
	37,444	36,231	-	36,231	3,89,699	2,14,050	5,94,750	15,551	18,874	17,012	-	23,982	2,68,886	13,695	145	7,026	9,49,921	10,23,596