

PERIODIC DISCLOSURES																			
FORM NLT-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, 2006																			
redefining general insurance																			
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																			
(Rs. '000)																			
PARTICULARS	FINE	CARGO	MARINE OTHERS	TOTAL	MOTOR GD	MOTOR TP	MOTOR TOTAL	WORKMEN'S COMPENSATIO	PUBLIC LIABILITY	ENGINEERIN G	AVIATION	PERSONAL ACCIDENT	HEALTH INSURANCE	DROP/WEATHER INSURANCE	CREDIT INSURANCE	OTHERS	MISC. TOTAL	TOTAL	
Employee remuneration and welfare benefits	1,22,637	78,278	-	1,99,915	9,83,070	6,85,088	16,68,158	12,257	30,332	12,431	-	1,05,387	1,54,553	1,01,335	263	46,134	34,27,455	26,28,373	
Taxes, insurance and vehicle running expenses	2,103	1,158	-	3,261	23,900	18,695	42,595	287	325	226	-	1,295	6,636	3,382	-	835	32,473	58,732	
Internal Expenses	834	386	-	1,220	9,981	8,982	18,963	133	168	97	-	809	4,369	1,892	-	330	28,388	59,785	
Rents, rates and taxes	8,380	5,515	-	13,895	98,014	68,889	1,66,903	1,085	1,597	939	-	5,755	49,889	14,743	-	1,244	2,31,149	2,45,044	
Repairs, Maintenance including Electricity	1,191	827	-	2,018	14,228	9,514	23,742	485	252	138	-	868	6,172	2,461	-	421	24,717	55,821	
Printing and Stationery	820	509	-	1,329	12,221	8,517	20,738	63	1,038	171	-	1,127	8,804	1,493	-	789	32,534	8,869	
Communication Expenses	18,547	6,707	-	25,254	1,02,983	71,324	1,74,307	1,480	1,438	999	-	6,442	44,282	18,373	-	3,283	2,49,898	2,84,201	
Legal and professional charges	6,606	4,642	-	11,248	85,351	59,478	1,44,829	897	1,249	785	-	4,747	34,223	80,074	-	2,538	2,89,931	2,93,181	
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
As an adviser or in any other capacity, in respect of	201	141	-	341	2,395	1,689	4,084	27	38	23	-	144	1,089	445	-	77	5,889	6,201	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Qualification Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
As in any other capacity	80	57	-	137	875	680	1,555	11	15	9	-	59	423	181	-	51	2,385	2,523	
As an Officer or other persons	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	1,44,093	64,430	-	2,08,523	15,24,883	10,62,039	25,87,522	16,248	20,008	14,583	-	78,079	4,78,158	37,640	-	69	98,746	30,89,291	34,97,814
Interest and Bank Charges	2,748	1,931	-	4,679	1,931	22,887	65,889	373	600	318	-	1,875	14,227	6,400	-	5	1,055	80,263	84,941
Others	11,298	7,940	-	19,238	1,34,905	94,011	2,28,917	1,534	2,135	1,709	-	6,115	58,578	25,078	-	22	4,737	3,29,881	3,49,220
Information Technology	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing Expenses	26	17	-	43	10	284	295	489	3	5	-	18	107	65	-	8	738	789	
Exchange agent's fees	843	493	-	1,336	10,669	7,637	17,886	114	182	98	-	496	4,369	1,872	-	324	24,630	26,096	
Miscellaneous Expenses	12,238	5,993	-	18,231	1,42,447	99,456	2,41,903	1,424	1,288	4,285	-	1,733	49,225	33,375	-	5,389	2,43,477	2,61,603	
Office Expenses	1,400	884	-	2,284	884	18,720	11,051	28,371	180	485	-	1,008	7,254	49,149	-	3	538	88,509	89,311
GST on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Profit/Loss on Transfer / Sale of Assets	120	131	-	251	60	121	181	10	10	10	-	110	139	148	-	131	820	989	
Provision	13,589	2,364	-	15,953	42,258	29,413	1,16,681	480	688	408	-	2,140	18,319	7,884	-	1	1,03,778	1,09,280	
Total	9,27,685	1,89,009	-	1,11,694	92,54,899	22,54,148	54,88,845	30,488	91,872	89,895	-	1,89,715	10,73,118	3,88,790	388	1,27,489	75,92,074	81,01,875	
(Rs. '000)																			
PARTICULARS	FINE	CARGO	MARINE OTHERS	TOTAL	MOTOR GD	MOTOR TP	MOTOR TOTAL	WORKMEN'S COMPENSATIO	PUBLIC LIABILITY	ENGINEERIN G	AVIATION	PERSONAL ACCIDENT	HEALTH INSURANCE	DROP/WEATHER INSURANCE	CREDIT INSURANCE	OTHERS	MISC. TOTAL	TOTAL	
Employee remuneration and welfare benefits	63,431	19,197	-	82,628	7,87,674	6,48,683	13,36,357	9,872	26,105	9,385	-	47,381	1,88,961	1,42,831	263	13,351	3,61,130	20,15,334	
Taxes, insurance and vehicle running expenses	1,058	4,203	-	5,261	39,586	30,889	70,475	610	1,454	859	-	1,330	2,898	1,484	-	1,024	1,38,109	1,41,521	
Internal Expenses	719	368	-	1,087	13,127	9,859	22,986	133	236	127	-	220	4,963	2,863	-	189	32,039	33,895	
Rents, rates and taxes	1,668	8,106	-	9,774	6,109	14,698	20,807	1,040	1,416	777	-	1,292	10,815	3,404	-	1,498	1,82,471	1,93,869	
Repairs, Maintenance including Electricity	906	1,205	-	2,111	17,888	12,383	30,271	173	385	185	-	837	6,468	3,089	-	4	2,201	41,823	
Printing and Stationery	477	474	-	951	9,125	6,314	15,439	86	1,018	108	-	871	8,815	884	-	1	26,081	29,951	
Communication Expenses	6,005	6,553	-	12,558	87,181	67,248	1,54,429	939	2,095	900	-	5,097	35,135	16,899	-	2,187	2,28,874	2,38,281	
Legal and professional charges	4,714	7,195	-	11,909	1,18,495	82,342	2,00,837	1,031	2,478	978	-	9,442	38,369	40,739	-	2,451	2,63,397	2,69,996	
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
As an adviser or in any other capacity, in respect of	247	191	-	438	2,830	1,999	4,769	27	81	38	-	148	1,023	481	-	35	6,602	6,942	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Qualification Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
As in any other capacity	17	22	-	39	330	229	559	3	7	3	-	17	119	57	-	4	771	830	
As an Officer or other persons	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	93,579	57,534	-	1,51,113	15,20,263	10,51,992	25,72,255	13,573	14,088	14,108	-	65,412	4,18,844	40,389	-	153	20,773	36,58,497	33,08,579
Interest and Bank Charges	1,421	1,849	-	3,270	27,426	18,978	46,404	265	393	204	-	1,438	9,932	51,888	-	8	338	1,11,109	1,14,379
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information Technology	9,775	12,071	-	21,846	1,79,014	1,03,874	3,02,888	1,729	3,880	1,657	-	9,389	86,722	31,095	-	41	2,005	4,17,547	4,38,692
Marketing Expenses	425	564	-	989	8,407	5,985	13,891	79	117	61	-	311	2,594	1,226	-	75	18,478	20,125	
Exchange agent's fees	0	0	-	0	4	3	7	0	0	0	-	0	2	1	-	0	30	30	
Miscellaneous Expenses	365	478	-	843	4,887	3,125	8,012	68	152	85	-	571	2,554	1,226	-	27	18,478	17,245	
Office Expenses	1,854	4,448	-	6,302	80,035	55,883	1,35,918	740	1,299	789	-	3,893	29,485	13,692	-	1,425	2,08,607	2,16,125	
GST on Exempted Services	1,440	1,892	-	3,332	77,810	52,513	1,30,323	270	1,403	729	-	1,464	10,001	8,017	-	144	1,41,275	1,44,693	
Profit/Loss on Sale of Assets	26	34	-	60	54	89	143	5	11	5	-	36	182	47	-	6	1,175	1,239	
Provision	1,359	2,364	-	3,723	1,18,495	82,342	2,00,837	1,031	2,478	978	-	9,442	38,369	40,739	-	2,451	2,63,397	2,69,996	
Total	1,89,148	1,89,009	-	1,11,694	92,54,899	22,54,148	54,88,845	30,488	91,872	89,895	-	1,89,715	10,73,118	3,88,790	388	1,27,489	75,92,074	81,01,875	

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. '000)

PARTICULARS	FINE	MARINE			TOTAL	MOTOR OD		MOTOR TP		MOTOR TOTAL	WORKMEN'S COMPENSATIO	PUBLIC LIABILITY	ENGINEERIN G	AVIATION	PERSONAL ACCIDENT	HEALTH INSURANCE	DROF/WEATHER INSURANCE	CREDIT INSURANCE	OTHERS	MISC. TOTAL	TOTAL
		CARGO	OTHERS																		
Employment remuneration and welfare benefits	40,410	26,417	-	-	66,827	3,18,340	2,14,093	5,32,433	5,833	5,833	1,051	3,812	-	-	-	20,548	23,528	-	23,509	7,64,038	8,21,938
Travel, conveyance and vehicle running expenses	133	1,265	-	-	1,398	282	382	664	135	664	127	144	-	-	-	779	2,047	1,608	230	33,388	35,143
Training Expenses	50	-	-	-	50	1,079	682	1,761	6	1,767	-	-	-	-	-	1,053	1,053	-	108	3,387	4,853
Rent, rates and taxes	1,693	374	-	-	2,067	974	22,677	14,948	37,620	224	85	178	-	-	-	1,148	6,106	847	3	1,347	47,721
Repairs, Maintenance including Electricity	211	308	-	-	519	196	3,393	3,589	29	3,618	29	103	-	-	-	373	573	-	187	8,388	9,705
Printing and stationery	236	110	-	-	346	3,589	2,387	5,976	23	6,000	3	18	-	-	-	888	2,045	100	0	360	8,881
Communication Expenses	2,820	1,727	-	-	4,547	17,727	37,844	26,674	61,588	388	234	319	-	-	-	2,445	12,481	3,499	3	1,106	63,724
Legal and professional charges	938	404	-	-	1,342	17,109	11,577	28,687	137	28,824	-	1,031	-	-	-	787	2,430	1,084	13	975	32,496
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As an auditor	18	5	-	-	23	351	230	581	3	584	3	88	-	-	-	17	38	188	10	27	671
As an advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As a taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As a qualification fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As in any other capacity	62	43	-	-	105	753	322	1,075	8	1,083	7	11	-	-	-	45	352	147	10	36	1,544
Audit fee of Public companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	44,153	17,864	-	-	62,017	4,98,778	3,95,621	8,94,397	5,040	8,99,437	5,713	4,388	-	-	-	25,631	1,11,969	4,660	10	27,407	10,79,019
Interest and Bank Charges	797	820	-	-	1,617	20,693	7,130	27,823	298	28,121	41	84	-	-	-	300	1,123	699	0	309	22,825
Office	3,237	1,312	-	-	4,549	44,548	29,200	74,528	446	75,004	352	-	-	-	-	2,467	13,314	2,859	2	2,117	96,304
Information Technology	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing Expenses	126	133	-	-	259	129	129	258	12	270	-	-	-	-	-	111	120	58	0	20	489
Exchange (Gain)/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance Expenses	200	111	-	-	311	2,857	1,908	4,765	28	4,793	4	29	-	-	-	136	789	38	0	146	5,978
Office Expenses	1,154	1,544	-	-	2,698	38,148	26,375	64,523	87	64,610	285	142	-	-	-	1,267	9,885	1,029	1	1,247	87,838
Gifts and Entertainment Expenses	490	305	-	-	795	6,548	4,442	10,990	68	11,058	45	55	-	-	-	872	2,554	11,967	0	288	25,945
Gifts and Entertainment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/Loss on Sale of Assets	29	25	-	-	54	13,184	8,038	21,222	137	21,359	48	103	-	-	-	140	1,884	754	15	347	22,688
Depreciation	950	188	-	-	1,138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	99,628	69,385	-	-	1,69,013	10,20,992	6,85,674	17,06,697	10,684	17,17,381	5,890	8,776	-	-	87,489	5,05,406	83,840	48	80,092	23,17,897	23,09,893

(Rs. '000)

PARTICULARS	FIRE	MARINE		TOTAL	MOTOR OD		MOTOR TP		MOTOR TOTAL	COMPENSATIO	PUBLIC LIABILITY	ENGINEERIN G	AVIATION	PERSONAL ACCIDENT	HEALTH INSURANCE	DROF/WEATHER INSURANCE	CREDIT INSURANCE	OTHERS	MISC. TOTAL	TOTAL
		CARGO	OTHERS																	
Employment remuneration and welfare benefits	18,408	17,360	-	35,768	1,80,646	1,17,452	2,98,098	2,892	3,00,990	19,888	19,888	2,174	-	-	54,111	57,784	19,888	27	3,332	6,07,341
Travel, conveyance and vehicle running expenses	1,440	1,095	-	2,535	14,029	8,490	24,519	153	24,672	101	392	-	-	-	842	4,170	1,484	1	239	31,695
Training Expenses	50	387	-	437	4,580	2,813	7,393	31	7,424	57	39	-	-	-	2,029	853	1	56	9,320	
Rent, rates and taxes	883	802	-	1,685	17,326	19,888	37,214	31	37,245	29	103	-	-	-	583	3,572	1	10	3,683	
Repairs, Maintenance including Electricity	406	214	-	620	3,812	4,498	8,310	29	8,339	42	19	-	-	-	254	951	886	0	31	8,711
Printing and stationery	190	108	-	298	1,908	1,405	3,313	13	3,326	17	14	-	-	-	1,487	228	1	10	3,611	
Communication Expenses	2,804	1,744	-	4,548	17,727	37,844	26,674	61,588	240	623	254	-	-	-	1,775	8,311	4,544	3	271	53,399
Legal and professional charges	1,581	3,019	-	4,600	17,109	11,577	28,687	137	28,824	-	1,031	-	-	-	3,006	18,451	10,014	10	108	1,45,921
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As an auditor	69	43	-	112	740	322	1,062	6	1,068	6	10	-	-	-	47	203	100	0	10	1,292
As an advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As a taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As a qualification fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As in any other capacity	10	13	-	23	201	138	339	2	341	2	4	-	-	-	11	69	33	0	3	488
Audit fee of Public companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	34,200	18,204	-	52,404	4,39,303	2,90,300	7,29,603	4,108	7,30,711	4,092	4,122	-	-	-	24,724	1,01,553	1,787	18	9,502	8,78,872
Interest and Bank Charges	744	802	-	1,546	8,039	5,508	13,547	73	13,620	14	44	-	-	-	530	2,454	4,501	1	487	21,694
Office	4,711	3,381	-	8,092	55,691	36,978	92,669	470	93,139	384	492	-	-	-	3,099	16,382	8,125	16	719	1,23,208
Information Technology	1,136	606	-	1,742	8,800	8,800	17,600	776	18,376	1,001	386	-	-	-	1,387	13,006	1,306	0	10	18,708
Marketing Expenses	126	133	-	259	129	129	258	12	270	-	-	-	-	-	111	120	58	0	20	489
Exchange (Gain)/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance Expenses	175	113	-	288	1,258	9,385	10,643	19	10,662	17	10	-	-	-	10	429	1,011	0	25	11,702
Office Expenses	1,750	1,287	-	3,037	22,135	14,384	36,519	205	36,724	333	204	-	-	-	1,429	6,862	2,083	2	333	53,389
Gifts and Entertainment Expenses	440	140	-	580	870	320	1,190	10	1,200	4	571	-	-	-	555	4,688	14,688	0	19	25,824
Profit/Loss on Sale of Assets	29	25	-	54	13,184	8,038	21,222	137	21,359	48	103	-	-	-	140	1,884	754	15	347	22,688
Depreciation	950	188	-	1,138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	74,089	48,889	-	1,22,978	8,20,992	6,41,078	15,64,187	8,149	15,72,336	5,427	8,107	-	-	51,499	2,29,889	84,647	68	16,190	17,17,897	16,99,823