

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)

For the period ended June 30, 2021

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	29,564	22,184	-	22,184	1,95,221	1,53,309	3,48,530	2,894	5,732	2,678	-	12,933	1,22,178	20,646	68	14,240	5,29,889	5,81,637
Travel, conveyance and vehicle running expenses	277	160	-	160	2,722	2,137	4,859	38	40	33	-	125	1,162	(0)	0	514	6,770	7,208
Training Expenses	111	109	-	109	1,088	854	1,942	13	25	13	-	71	628	(0)	0	72	2,764	2,984
Rents, rates and taxes	1,563	1,659	-	1,659	11,663	9,159	20,822	152	394	154	-	943	8,342	2	7	782	31,596	34,820
Repairs Maintenance (including Electricity)	387	379	-	379	3,786	2,973	6,759	47	86	45	-	245	2,184	(0)	1	250	9,618	10,384
Printing and stationery	157	121	-	121	1,857	1,458	3,315	15	22	12	-	155	1,588	(0)	1	268	5,375	5,654
Communication Expenses	2,402	2,353	-	2,353	23,477	18,436	41,913	290	534	280	-	1,522	13,543	(0)	7	1,552	59,641	64,396
Legal and professional charges	2,009	1,968	-	1,968	20,451	16,060	36,511	243	446	234	-	1,273	11,327	(1,210)	6	1,298	50,128	54,105
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	56	55	-	55	551	433	984	7	13	7	-	36	318	-	0	36	1,401	1,512
(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	7	7	-	7	67	53	120	1	2	1	-	4	39	-	0	4	171	185
Audit Out of Pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	33,089	21,353	-	21,353	3,08,512	2,42,278	5,50,790	4,327	5,301	3,805	-	15,830	1,41,080	4,683	6	21,343	7,47,165	8,01,607
Interest and Bank Charges	616	603	-	603	6,019	4,727	10,746	74	137	72	-	390	3,472	(0)	2	398	15,291	16,510
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	4,020	3,938	-	3,938	39,288	30,853	70,141	486	893	468	-	2,548	22,665	(0)	12	2,597	99,810	1,07,768
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) / loss	(29)	(23)	-	(23)	(229)	(180)	(409)	(3)	(5)	(3)	-	(15)	(132)	0	(0)	(15)	(582)	(628)
Miscellaneous Expenses	100	98	-	98	975	766	1,741	12	22	12	-	63	563	(0)	0	64	2,478	2,675
Support Services	3,751	2,511	-	2,511	35,645	27,993	63,638	478	605	423	-	1,887	17,451	7,295	3	2,576	94,357	1,00,618
GST on Exempted Services	116	114	-	114	1,137	893	2,030	14	26	14	-	74	656	34,450	0	75	37,339	37,570
(Profit) / Loss on Discard / Sale of Assets	1	1	-	1	11	8	19	0	0	0	-	1	6	(0)	0	1	27	29
Depreciation	965	946	-	946	9,433	7,407	16,840	117	214	112	-	612	5,442	(0)	3	624	23,963	25,875
	79,168	58,536	-	58,536	6,61,674	5,19,617	11,81,291	9,205	14,487	8,360	-	38,687	3,52,512	65,866	116	46,679	17,17,203	18,54,907

(Rs. '000)

For the period ended June 30, 2020

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	33,810	17,778	-	17,778	1,66,037	1,27,355	2,93,392	2,907	7,574	2,553	-	11,811	1,37,500	15,109	43	5,512	4,76,401	5,27,989
Travel, conveyance and vehicle running expenses	423	270	-	270	2,302	1,765	4,067	45	115	33	-	182	2,104	111	1	68	6,726	7,419
Training Expenses	714	549	-	549	4,217	3,234	7,451	85	222	55	-	360	4,209	71	1	111	12,565	13,828
Rents, rates and taxes	3,093	2,235	-	2,235	17,680	13,561	31,242	354	921	240	-	1,480	17,215	266	5	484	52,207	57,535
Repairs Maintenance (including Electricity)	538	414	-	414	3,174	2,435	5,608	64	167	41	-	271	3,168	54	1	84	9,458	10,410
Printing and stationery	53	38	-	38	752	576	1,328	5	10	3	-	70	744	84	0	21	2,235	2,325
Communication Expenses	2,168	1,667	-	1,667	12,792	9,812	22,604	258	674	166	-	1,093	12,771	216	4	337	38,123	41,958
Legal and professional charges	2,323	1,786	-	1,786	14,592	11,192	25,784	276	722	178	-	1,171	13,684	5,215	4	361	47,395	51,504
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	82	63	-	63	482	370	852	10	25	6	-	41	482	8	0	13	1,437	1,582
(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	5	4	-	4	29	22	51	1	2	0	-	2	29	0	0	1	86	99
Audit Out of Pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	32,152	13,848	-	13,848	1,50,600	1,15,515	2,66,114	2,829	6,954	2,711	-	10,333	1,14,534	944	21	5,375	4,09,815	4,55,815
Interest and Bank Charges	745	573	-	573	4,399	3,374	7,774	89	232	57	-	376	4,392	74	1	116	13,111	14,429
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,610	2,776	-	2,776	21,302	16,338	37,640	429	1,122	277	-	1,820	21,267	360	7	561	63,483	69,869
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) / loss	15	12	-	12	91	70	160	2	5	1	-	8	90	2	0	2	270	297
Miscellaneous Expenses	483	372	-	372	2,851	2,186	5,037	57	150	37	-	244	2,847	48	1	75	8,496	9,351
Support Services	4,318	2,068	-	2,068	31,695	24,311	56,006	503	1,036	483	-	1,921	20,957	9,074	2	1,037	91,019	98,005
ST on Exempted Services	262	193	-	193	1,495	1,147	2,642	30	79	22	-	128	1,497	(16,845)	-	28,838	16,391	16,846
(Profit) / Loss on Sale of Assets	2	1	-	1	11	9	20	0	1	0	-	1	11	0	0	0	33	36
Depreciation	1,219	937	-	937	7,190	5,515	12,705	145	379	94	-	615	7,179	121	2	189	21,429	23,585
	86,615	45,584	-	45,584	4,41,690	3,38,787	7,80,478	8,088	20,390	6,957	-	31,927	3,64,650	14,912	93	43,185	12,70,680	14,02,879

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. '000)

For the quarter ended June 30, 2021																		
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	29,564	22,184	-	22,184	1,95,221	1,53,309	3,48,530	2,894	5,732	2,678	-	12,923	1,22,178	20,646	68	14,240	5,29,889	5,81,637
Travel, conveyance and vehicle running expenses	277	160	-	160	2,722	2,137	4,859	38	40	33	-	125	1,162	(0)	0	514	6,771	7,208
Training Expenses	111	109	-	109	1,088	854	1,942	13	25	13	-	71	628	(0)	0	72	2,764	2,984
Rents, rates and taxes	1,563	1,659	-	1,659	11,663	9,159	20,822	152	894	154	-	943	8,342	2	7	762	31,598	34,820
Repairs Maintenance (including Electricity)	387	379	-	379	3,786	2,973	6,759	47	86	45	-	245	2,184	(0)	1	250	9,617	10,363
Printing and stationery	157	121	-	121	1,857	1,458	3,315	15	22	12	-	155	1,588	(0)	1	268	5,376	5,654
Communication Expenses	2,402	2,353	-	2,353	23,477	18,436	41,913	290	534	280	-	1,522	13,543	(0)	7	1,562	59,641	64,396
Legal and professional charges	2,009	1,968	-	1,968	20,451	16,060	36,511	243	446	234	-	1,273	11,327	(1,210)	6	1,298	50,128	54,105
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	56	55	-	55	551	433	984	7	13	7	-	36	318	-	0	36	1,401	1,512
(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	7	7	-	7	67	53	120	1	2	1	-	4	39	-	0	4	171	185
Audit Out of Pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	33,089	21,353	-	21,353	3,08,512	2,42,278	5,50,790	4,327	5,301	3,805	-	15,830	1,41,080	4,683	6	21,343	7,47,165	8,01,607
Interest and Bank Charges	616	603	-	603	6,019	4,727	10,746	74	137	72	-	390	3,472	(0)	2	398	15,291	16,510
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	4,020	3,938	-	3,938	39,288	30,853	70,141	486	893	468	-	2,548	22,665	(0)	12	2,597	99,810	1,07,768
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) / loss	(23)	(23)	-	(23)	(229)	(180)	(409)	(3)	(5)	(3)	-	(15)	(132)	0	(0)	(15)	(682)	(628)
Miscellaneous Expenses	100	98	-	98	975	766	1,741	12	22	12	-	63	563	(0)	0	64	2,477	2,675
Support Services	3,751	2,511	-	2,511	35,645	27,993	63,638	478	605	423	-	1,887	17,451	7,295	3	2,576	94,356	1,00,618
ST on Exempted Services	116	114	-	114	1,137	893	2,030	14	26	14	-	74	656	34,450	0	75	37,339	37,570
(Profit) / Loss on Discard / Sale of Assets	1	1	-	1	11	8	19	0	0	0	-	1	6	(0)	0	1	27	29
Depreciation	965	946	-	946	9,433	7,407	16,840	117	214	112	-	612	5,442	(0)	3	624	23,964	25,874
	79,168	58,536	-	58,536	6,61,674	5,19,617	11,81,291	9,205	14,487	8,360	-	38,687	3,52,512	65,866	116	46,679	17,17,203	18,54,907

(Rs. '000)

For the quarter ended June 30, 2020																		
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	33,810	17,778	-	17,778	1,66,037	1,27,355	2,93,392	2,907	7,574	2,553	-	11,811	1,37,500	15,109	43	5,512	4,76,401	5,27,989
Travel, conveyance and vehicle running expenses	423	270	-	270	2,302	1,765	4,067	45	115	33	-	182	2,104	111	1	68	6,726	7,419
Training Expenses	714	549	-	549	4,217	3,234	7,451	85	222	55	-	360	4,209	71	1	111	12,565	13,628
Rents, rates and taxes	3,093	2,235	-	2,235	17,680	13,561	31,242	354	921	240	-	1,480	17,215	266	5	484	52,207	57,535
Repairs Maintenance (including Electricity)	538	414	-	414	3,174	2,435	5,608	64	167	41	-	271	3,168	54	1	84	9,458	10,410
Printing and stationery	53	38	-	38	752	576	1,328	5	10	3	-	70	714	84	0	21	2,235	2,326
Communication Expenses	2,168	1,667	-	1,667	12,792	9,813	22,604	258	674	166	-	1,093	12,771	216	4	337	38,123	41,958
Legal and professional charges	2,323	1,786	-	1,786	14,592	11,192	25,784	276	722	178	-	1,171	15,684	5,215	4	361	47,395	51,504
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	82	63	-	63	482	370	852	10	25	6	-	41	482	8	0	13	1,437	1,682
(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	5	4	-	4	29	22	51	1	2	0	-	2	29	0	0	1	86	99
Audit Out of Pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	32,152	13,848	-	13,848	1,50,600	1,15,515	2,66,114	2,829	6,954	2,711	-	10,333	1,14,534	944	21	5,375	4,09,815	4,55,815
Interest and Bank Charges	745	573	-	573	4,399	3,374	7,774	89	232	57	-	376	4,392	74	1	116	13,111	14,429
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	3,610	2,776	-	2,776	21,302	16,338	37,640	429	1,122	277	-	1,820	21,267	360	7	561	63,483	69,869
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) / loss	15	12	-	12	91	70	160	2	5	1	-	8	90	2	0	2	270	297
Miscellaneous Expenses	483	372	-	372	2,851	2,186	5,037	57	150	37	-	244	2,847	48	1	75	8,496	9,351
Support Services	4,918	2,068	-	2,068	31,695	24,311	56,006	503	1,036	483	-	1,921	20,957	9,074	2	1,037	91,019	98,005
ST on Exempted Services	262	193	-	193	1,495	1,147	2,642	30	79	22	-	128	1,497	(16,845)	-	28,838	16,391	16,846
(Profit) / Loss on Discard / Sale of Assets	2	1	-	1	11	9	20	0	1	0	-	1	11	0	0	0	33	35
Depreciation	1,219	937	-	937	7,190	5,515	12,705	145	379	94	-	615	7,179	121	2	189	21,429	23,585
	86,615	45,584	-	45,584	4,41,690	3,38,787	7,80,478	8,088	20,390	6,957	-	31,927	3,64,650	14,912	93	43,185	12,70,680	14,02,879