

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 December 2024



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024
1 Employees' remuneration & welfare benefits	4,743	14,542	348	1,148	29	66	377	1,214	6,592	18,014	6,621	17,979	13,213	35,993	9,239	29,386	379	1,541	362	1,372
2 Travel, conveyance and vehicle running expenses	44	160	20	84	0	1	20	85	329	945	341	954	670	1,899	644	2,089	24	91	8	34
3 Training expenses	12	72	7	51	0	0	7	51	132	514	117	485	249	999	251	1,168	6	46	2	16
4 Rents, rates & taxes	23	78	14	56	0	0	14	56	199	557	192	520	391	1,077	414	1,293	12	50	4	17
5 Repairs	9	26	5	19	0	0	5	19	72	188	70	176	142	363	152	436	5	17	2	6
6 Printing & stationery	11	65	1	4	-	-	1	4	22	99	28	113	50	212	26	175	16	56	4	26
7 Communication expenses	20	89	1	5	-	-	1	5	37	135	45	154	82	289	47	238	25	77	7	36
8 Legal & professional charges	24	58	16	42	0	0	16	42	192	417	183	390	375	806	414	965	13	37	5	13
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	2	0	1	-	-	0	1	5	15	7	16	12	30	11	34	-	1	(0)	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	0	0	0	0	-	-	0	0	0	1	0	1	1	3	1	3	0	0	0	0
(c) in any other capacity	0	1	0	1	-	-	0	1	4	6	3	5	7	11	8	13	0	1	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	0	2	0	1	1	3	1	3	-	0	0	0
10 Advertisement and publicity	35	88	19	60	0	0	19	61	247	598	237	559	484	1,157	527	1,390	16	53	6	19
11 Interest & Bank Charges	39	113	25	82	0	0	25	82	326	811	314	758	640	1,570	691	1,878	21	73	7	25
12 Depreciation	37	117	23	85	0	0	23	86	316	844	305	789	621	1,632	668	1,973	20	76	7	26
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	1,031	1,837	111	198	12	19	123	217	1,212	2,001	1,222	1,944	2,434	3,945	1,659	3,047	81	150	74	137
15 Information Technology Expenses	177	673	11	40	-	0	11	40	320	1,021	387	1,164	707	2,185	438	1,797	211	579	65	268
16 Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	89	1,402	-	-	89	1,402	267	656	0	5	-	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	44	233	5	25	1	2	5	28	69	254	77	247	147	501	61	387	3	19	3	17
Other acquisition costs	123	595	6	34	2	6	8	40	400	808	-	-	400	808	152	536	0	2	3	7
Exchange (gain) /loss (net)	1	1	1	1	-	-	1	1	6	8	5	8	11	16	13	19	0	1	0	0
Miscellaneous expenses	22	40	15	29	0	0	15	29	168	285	159	266	327	551	374	661	14	26	5	9
Loss/(Profit) on disposal of assets (net)	(0)	(3)	0	(2)	(0)	(0)	0	(3)	(2)	(3)	(22)	(3)	(20)	(6)	(42)	(50)	0	(2)	0	(1)
Other Office Running Expenses	17	87	9	63	0	0	9	63	164	622	161	582	325	1,204	321	1,445	7	56	1	19
TOTAL	6,414	18,876	634	2,027	45	96	679	2,123	10,899	29,524	10,474	27,093	21,373	56,616	16,374	49,544	854	2,955	563	2,049
In India	6,414	18,876	634	2,027	45	96	679	2,123	10,899	29,524	10,474	27,093	21,373	56,616	16,374	49,544	854	2,955	563	2,049
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113. dated 2nd May, 2001



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 December 2024

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023
1 Employees' remuneration & welfare benefits	3,784	11,581	297	979	15	45	312	1,023	5,414	15,143	6,022	17,010	11,436	32,153	6,663	21,309	455	1,682	329	1,205
2 Travel, conveyance and vehicle running expenses	41	147	20	76	1	1	21	77	281	863	329	1,001	610	1,864	554	1,348	27	106	7	30
3 Training expenses	29	58	18	37	0	0	19	37	212	398	231	452	443	850	333	587	21	42	5	11
4 Rents, rates & taxes	25	73	15	49	1	1	16	50	184	491	213	564	397	1,055	322	780	17	55	4	14
5 Repairs	11	34	7	23	0	0	7	23	81	229	94	264	176	493	144	365	8	26	2	7
6 Printing & stationery	6	65	0	5	-	-	0	5	14	129	16	165	30	294	27	238	13	118	4	32
7 Communication expenses	11	83	0	6	-	-	0	6	24	165	27	211	51	376	45	305	21	151	6	40
8 Legal & professional charges	16	46	9	30	0	0	10	31	114	304	131	350	245	654	198	482	11	34	3	9
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	2	0	1	0	0	0	1	5	14	6	16	10	30	8	22	0	2	0	0
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	0	0	0	0	-	-	0	0	0	1	1	2	1	3	1	2	0	0	0	0
(c) in any other capacity	0	1	0	0	0	0	0	0	2	4	2	5	3	10	3	7	0	1	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	0	2	1	2	1	4	1	3	0	0	0	0
10 Advertisement and publicity	46	268	28	87	1	2	29	89	343	862	397	989	741	1,852	559	1,341	33	93	8	33
11 Interest & Bank Charges	34	105	20	70	1	1	21	71	250	703	288	808	537	1,510	437	1,114	23	78	6	21
12 Depreciation	41	112	25	75	1	1	26	76	297	750	343	862	640	1,611	534	1,210	28	84	7	22
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	490	1,430	51	158	4	13	55	171	608	1,491	702	1,697	1,310	3,188	729	2,083	48	138	36	112
15 Information Technology Expenses	97	506	5	39	-	0	5	39	203	1,002	243	1,281	446	2,282	374	1,843	183	918	50	245
16 Goods and Services Tax (GST)	1	1	2	3	-	-	2	3	392	1,178	-	-	392	1,178	349	467	1	4	2	3
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	(28)	494	(5)	55	(0)	4	(5)	59	25	515	33	586	58	1,101	(32)	719	(2)	47	(3)	39
Other acquisition costs	174	620	9	86	2	5	12	92	517	1,044	-	-	517	1,044	131	490	0	2	2	2
Exchange (gain) /loss (net)	(0)	(1)	(0)	(1)	(0)	(0)	(0)	(1)	(1)	(5)	(1)	(6)	(2)	(11)	(2)	(8)	(0)	(1)	(0)	(0)
Miscellaneous expenses	5	21	3	14	0	0	3	14	39	140	45	161	84	300	66	204	3	16	6	23
Loss/(Profit) on disposal of assets (net)	(1)	(1)	(1)	(1)	(0)	(0)	(1)	(1)	(8)	(7)	(10)	(8)	(18)	(16)	(13)	(12)	(1)	(1)	(0)	(0)
Other Office Running Expenses	32	94	19	63	1	1	20	64	235	631	271	725	506	1,355	417	1,021	22	70	-	-
TOTAL	4,815	15,740	522	1,857	26	75	549	1,932	9,232	26,045	9,383	27,135	18,615	53,180	11,849	35,920	911	3,665	473	1,845
In India	4,815	15,740	522	1,857	26	75	549	1,932	9,232	26,045	9,383	27,135	18,615	53,180	11,849	35,920	911	3,665	473	1,845
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 December 2024



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																				Grand Total	
	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		For the quarter ended Dec 2024	Up to the period ended Dec 2024		
	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024	For the quarter ended Dec 2024	Up to the period ended Dec 2024				
1 Employees' remuneration & welfare benefits	9,981	32,300	125	399	91	275	633	1,551	10	40	901	2,558	20	64	2,596	8,092	27,569	81,271	32,689	97,028		
2 Travel, conveyance and vehicle running expenses	676	2,215	7	26	4	15	6	20	0	1	183	383	0	0	70	238	1,617	4,798	1,682	5,043		
3 Training expenses	259	1,231	3	16	1	9	2	10	-	0	40	91	0	0	19	104	574	2,461	592	2,584		
4 Rents, rates & taxes	430	1,360	5	17	3	10	4	11	0	0	49	102	0	0	33	109	915	2,688	952	2,822		
5 Repairs	158	459	2	6	1	3	1	4	0	0	20	43	0	0	12	37	337	915	350	960		
6 Printing & stationery	46	257	0	1	0	0	0	0	-	0	182	397	-	-	24	234	303	1,102	315	1,171		
7 Communication expenses	79	351	0	2	0	0	0	0	0	0	268	546	-	-	50	319	481	1,507	501	1,602		
8 Legal & professional charges	432	1,015	5	13	3	8	4	8	0	0	39	67	0	0	34	82	892	2,000	931	2,100		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	11	35	(0)	-	(0)	-	(0)	-	(0)	-	1	2	-	-	1	3	24	70	25	74		
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iv) Tax Audit	1	3	0	0	-	0	0	0	-	-	0	0	-	-	0	0	2	6	2	7		
(c) in any other capacity	8	14	0	0	0	0	0	0	-	-	1	1	-	-	1	1	17	28	17	29		
(d) Out of pocket expenses	1	4	0	0	0	0	0	0	-	-	0	0	-	-	0	0	1	7	1	8		
10 Advertisement and publicity	549	1,462	7	19	4	11	6	13	0	0	189	780	0	0	45	119	1,283	3,562	1,338	3,710		
11 Interest & Bank Charges	719	1,976	9	25	5	15	6	16	0	1	73	132	0	0	56	159	1,507	3,894	1,571	4,089		
12 Depreciation	694	2,075	8	26	4	15	6	17	0	1	86	179	0	0	53	166	1,473	4,111	1,534	4,314		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business development and promotion	1,814	3,334	28	48	36	66	186	309	5	9	36	2	2	11	20	520	957	5,035	8,691	6,189	10,745	
15 Information Technology Expenses	714	2,644	4	15	0	1	1	4	0	0	2,179	4,244	-	0	494	2,408	4,099	11,501	4,287	12,214		
16 Goods and Services Tax (GST)	267	662	(0)	(0)	-	0	0	0	-	-	312	1,465	-	-	369	389	1,038	3,918	1,039	3,919		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Marketing and support services	67	423	1	6	1	8	10	39	0	1	-	-	0	3	19	122	246	1,104	295	1,365		
Other acquisition costs	155	545	-	0	4	10	45	142	1	1	2	2	-	-	127	460	735	1,971	866	2,605		
Exchange (gain) /loss (net)	14	20	0	0	0	0	0	0	0	0	1	1	-	-	1	2	27	40	29	42		
Miscellaneous expenses	392	695	5	9	3	5	4	6	0	0	37	54	0	0	32	56	800	1,376	836	1,444		
Loss/(Profit) on disposal of assets (net)	(4)	(52)	(0)	(1)	(0)	(0)	(0)	(0)	-	(0)	(1)	(4)	-	-	(0)	(4)	(1)	(103)	(12)	(109)		
Other Office Running Expenses	329	1,520	3	19	1	11	2	12	(1)	0	49	118	0	0	24	122	735	3,009	761	3,159		
TOTAL	17,791	54,547	213	648	162	463	917	2,164	15	55	4,614	11,165	32	89	4,580	14,177	49,698	139,925	56,791	160,924		
In India	17,791	54,547	213	648	162	463	917	2,164	15	55	4,614	11,165	32	89	4,580	14,177	49,698	139,925	56,791	160,924		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113. dated 2nd May, 2001



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 December 2024

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																				Grand Total
	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous				
	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	For the quarter ended Dec 2023	Up to the period ended Dec 2023	
1 Employees' remuneration & welfare benefits	7,447	24,195	103	303	63	208	393	1,119	22	70	773	2,353	9	29	3,139	7,613	23,386	68,044	27,481	80,648	
2 Travel, conveyance and vehicle running expenses	588	1,483	7	24	(0)	14	6	17	0	1	150	355	0	0	(49)	309	1,313	4,068	1,374	4,292	
3 Training expenses	359	641	6	12	3	7	4	7	0	0	51	95	0	0	43	129	908	1,740	956	1,835	
4 Rents, rates & taxes	344	850	5	15	2	9	4	9	0	0	49	139	-	0	15	168	816	2,246	857	2,369	
5 Repairs	153	397	2	7	1	4	2	4	0	0	18	95	-	0	5	79	356	1,079	374	1,137	
6 Printing & stationery	43	388	0	2	(10)	0	0	0	0	0	280	297	-	-	35	253	378	1,233	385	1,303	
7 Communication expenses	72	497	0	2	(13)	0	0	1	0	0	340	374	-	-	55	323	505	1,572	516	1,662	
8 Legal & professional charges	211	525	3	9	1	6	2	6	0	0	32	94	-	0	10	104	505	1,397	530	1,474	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
#REF! (a) as auditor	9	24	0	0	0	0	0	0	-	0	1	3	-	-	0	5	21	63	22	66	
#REF! (b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
#REF! (i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
#REF! (ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
#REF! (iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
#REF! (iv) Tax Audit	1	2	0	0	0	0	0	0	-	-	0	0	-	-	0	0	2	6	2	7	
#REF! (c) in any other capacity	3	8	0	0	0	0	0	0	-	-	0	1	-	-	0	2	7	20	7	21	
#REF! (d) Out of pocket expenses	1	3	0	0	-	0	0	0	-	-	0	0	-	-	(0)	1	2	8	2	8	
10 Advertisement and publicity	600	1,467	10	26	3	18	8	41	0	2	(3)	671	(0)	1	73	334	1,431	4,412	1,506	4,769	
11 Interest & Bank Charges	466	1,213	7	22	2	13	5	13	0	1	59	170	-	0	18	241	1,095	3,182	1,150	3,358	
12 Depreciation	570	1,316	9	23	3	14	6	14	0	1	82	211	-	0	20	257	1,328	3,446	1,395	3,634	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business development and promotion	814	2,332	15	39	12	52	94	245	4	10	0	0	3	9	388	849	2,639	6,724	3,184	8,325	
15 Information Technology Expenses	607	3,006	2	13	(72)	1	1	3	0	0	2,123	2,332	-	0	449	1,963	3,555	9,602	3,656	10,147	
16 Goods and Services Tax (GST)	352	473	0	0	-	-	0	2	0	0	230	887	-	-	7	116	982	2,657	985	2,661	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
#REF! Marketing and support services	(38)	806	(0)	13	(4)	18	1	84	0	4	-	-	(0)	3	37	293	54	2,322	20	2,875	
#REF! Other acquisition costs	133	494	0	1	3	8	45	151	0	1	-	-	-	-	591	920	1,289	2,619	1,474	3,330	
#REF! Exchange (gain) /loss (net)	(2)	(9)	(0)	(0)	0	(0)	(0)	(9)	(0)	(0)	(0)	(1)	-	-	0	(2)	(3)	(23)	(4)	(25)	
#REF! Miscellaneous expenses	76	242	1	4	0	3	1	3	0	0	10	39	-	0	(2)	48	170	639	178	674	
#REF! Loss/(Profit) on disposal of assets (net)	(14)	(13)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(2)	(2)	-	-	(3)	(3)	(38)	(33)	(40)	(35)	
#REF! Other Office Running Expenses	439	1,091	7	20	2	11	5	11	0	1	64	176	(0)	0	19	216	1,042	2,882	1,095	3,040	
TOTAL	13,233	41,430	178	536	(6)	386	575	1,729	29	92	4,257	8,290	11	43	4,850	14,218	41,742	119,904	47,106	137,576	
In India	13,233	41,430	178	536	(6)	386	575	1,729	29	92	4,257	8,290	11	43	4,850	14,218	41,742	119,904	47,106	137,576	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	