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

Date:30th June 2018

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS (Rs. '000)

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	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	7,653	9,635	-	9,635	184,713	103,856	288,569	2,106	5,220	1,480	-	6,765	88,347	8,901	(6,729)	394,659	411,947
Travel, conveyance and vehicle running expenses	398	450	-	450	8,956	5,035	13,991	111	241	81	-	316	4,238	-	86	19,065	19,912
Training Expenses	11	13	-	13	215	121	336	3	7	2	-	9	116	-	2	476	499
Rents, rates and taxes	3,915	2,691	-	2,691	23,525	13,228	36,753	1,557	3,597	762	-	2,420	19,894	147	905	66,035	72,641
Repairs Maintenance (including Electricity)	258	304	-	304	4,970	2,794	7,764	68	169	53	-	208	2,689	22	29	11,002	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	629	741	-	741	12,117	6,813	18,930	167	411	128	-	507	6,557	-	125	26,826	28,195
Legal and professional charges	774	908	-	908	16,833	9,464	26,297	205	504	157	-	623	8,040	-	156	35,981	37,664
Auditor's fees expenses etc.				-	-	-	-									-	-
(a) as auditor	29	34	-	34	564	317	881	8	19	6	-	24	305	0	6	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	0	2	381	401
(c) in any other capacity				-	-	-	-									-	-
Audit Out of Pocket expenses	2	2	-	2	40	23	63	1	1	0	-	2	22	-	0	89	93
Advertisement and Publicity	18,330	15,692	-	15,692	49,994	28,109	78,103	9,498	5,594	12,575	-	9,187	81,811	146	10,280	207,193	241,216
Interest and Bank Charges	119	140	-	140	2,294	1,290	3,584	32	78	24	-	96	1,241	-	24	5,079	5,338
Others				-	-												
Information technology	2,462	2,897	-	2,897	47,394	26,648	74,041	653	1,609	502	-	1,981	25,646	461	29	104,922	110,281
Marketing Expenses	44	52	-	52	856	481	1,337	12	29	9	-	36	463	-	9	1,895	1,991
Exchange (gain) /loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	171	201	-	201	3,288	1,849	5,137	45	112	35	-	137	1,779	-	34	7,279	7,651
Support Services	2,100	1,861	-	1,861	13,904	7,817	21,721	947	945	1,090	-	1,233	12,283	-	952	39,172	43,132
ST on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	4,018	1,130	5,148	5,148
(Profit)/ Loss on Discard / Sale of Assets	(37)	(43)	-	(43)	(707)	(398)	(1,105)	(10)	(24)	(7)	-	(30)	(383)	-	(7)	(1,566)	(1,646)
Depreciation	488	574	-	574	9,395	5,283	14,678	129	319	100	-	393	5,084	-	97	20,800	21,862
	37,444	**36,231**	**-**	**36,231**	**380,700**	**214,050**	**594,750**	**15,551**	**18,874**	**17,012**	**-**	**23,982**	**258,886**	**13,695**	**7,171**	**949,921**	**1,023,596**

For the Period Ended June 30, 2017

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	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	4,986	7,997	-	7,997	170,091	93,730	263,821	1,568	4,519	1,042	-	6,939	38,579	-	3,720	320,188	333,171
Travel, conveyance and vehicle running expenses	293	443	-	443	9,368	5,163	14,531	89	254	61	-	381	2,099	-	200	17,616	18,352
Training Expenses	9	11	-	11	295	163	458	3	6	2	-	10	50	-	5	534	554
Rents, rates and taxes	5,051	3,360	-	3,360	259,075	142,765	401,840	1,384	1,993	2,474	-	(42)	10,364	-	6,407	424,422	432,831
Repairs Maintenance (including Electricity)	227	259	-	259	7,080	3,902	10,982	61	152	49	-	234	1,197	-	131	12,808	13,292
Printing and stationery	40	36	-	36	2,391	1,317	3,708	11	21	9	-	69	185	-	68	4,072	4,146
Communication Expenses	576	656	-	656	17,930	9,880	27,810	155	385	125	-	593	3,032	-	333	32,433	33,664
Legal and professional charges	422	455	-	455	21,457	11,824	33,281	115	267	92	-	511	2,153	-	365	36,785	37,661
Auditor's fees expenses etc.			-	-			-									-	-
(a) as auditor	14	16	-	16	438	241	679	4	9	3	-	14	74	-	8	791	821
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	2	2	-	2	62	34	96	1	1	0	-	2	10	-	1	112	115
Advertisement and Publicity	1,720	1,042	-	1,042	48,636	26,802	75,438	322	625	765	-	(1,047)	3,227	-	3,867	83,198	85,960
Interest and Bank Charges	83	94	-	94	2,572	1,417	3,989	22	55	18	-	85	435	-	48	4,652	4,829
Others	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	2,328	2,653	-	2,653	72,472	39,937	112,409	628	1,557	505	-	2,398	12,254	-	1,345	131,095	136,078
Marketing Expenses	298	292	-	292	9,291	5,120	14,411	80	200	65	-	307	1,571	-	172	16,807	17,396
Exchange (gain) /loss	1	1	-	1	28	15	43	0	1	0	-	1	5	-	1	50	53
Miscellaneous Expenses	129	147	-	147	4,011	2,210	6,221	35	86	28	-	133	678	-	74	7,255	7,531
Support Services	1,074	748	-	748	61,504	33,892	95,396	310	403	481	-	656	2,770	-	1,157	101,171	102,995
ST on Exempted Services	1	1	-	1	28	15	43	0	1	0	-	1	5	-	1	50	53
Profit/ Loss on Sale of Assets	25	28	-	28	772	425	1,197	7	17	5	-	26	131	-	14	1,396	1,450
Depreciation	233	265	-	265	7,245	3,992	11,237	63	156	51	-	240	1,225	-	134	13,105	13,604
	17,512	**18,506**	**-**	**18,506**	**694,748**	**382,844**	**1,077,592**	**4,858**	**10,708**	**5,775**	**-**	**11,511**	**80,044**	**-**	**18,051**	**1,208,539**	**1,244,557**

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS (Rs. '000)

For the Quarter 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	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	7,653	9,635	-	9,635	184,713	103,856	288,569	2,106	5,220	1,480	-	6,765	88,347	8,901	(6,729)	394,659	411,947
Travel, conveyance and vehicle running expenses	398	450	-	450	8,956	5,035	13,991	111	241	81	-	316	4,238	-	86	19,065	19,912
Training Expenses	11	13	-	13	215	121	336	3	7	2	-	9	116	-	2	476	499
Rents, rates and taxes	3,915	2,691	-	2,691	23,525	13,228	36,753	1,557	3,597	762	-	2,420	19,894	147	905	66,035	72,641
Repairs Maintenance (including Electricity)	258	304	-	304	4,970	2,794	7,764	68	169	53	-	208	2,689	22	29	11,002	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	629	741	-	741	12,117	6,813	18,930	167	411	128	-	507	6,557	-	125	26,826	28,195
Legal and professional charges	774	908	-	908	16,833	9,464	26,297	205	504	157	-	623	8,040	-	156	35,981	37,664
Auditor's fees expenses etc.				-	-	-	-									-	-
(a) as auditor	29	34	-	34	564	317	881	8	19	6	-	24	305	0	6	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	0	2	381	401
(c) in any other capacity				-	-	-	-									-	-
Audit Out of Pocket expenses	2	2	-	2	40	23	63	1	1	0	-	2	22	-	0	89	93
Advertisement and Publicity	18,330	15,692	-	15,692	49,994	28,109	78,103	9,498	5,594	12,575	-	9,187	81,811	146	10,280	207,193	241,216
Interest and Bank Charges	119	140	-	140	2,294	1,290	3,584	32	78	24	-	96	1,241	-	24	5,079	5,338
Others				-	-												
Information technology	2,462	2,897	-	2,897	47,394	26,648	74,041	653	1,609	502	-	1,981	25,646	461	29	104,922	110,281
Marketing Expenses	44	52	-	52	856	481	1,337	12	29	9	-	36	463	-	9	1,895	1,991
Exchange (gain) /loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	171	201	-	201	3,288	1,849	5,137	45	112	35	-	137	1,779	-	34	7,279	7,651
Support Services	2,100	1,861	-	1,861	13,904	7,817	21,721	947	945	1,090	-	1,233	12,283	-	952	39,172	43,132
ST on Exempted Services	-	-	-	-	-	-	-	-	-	-	-	-	-	4,018	1,130	5,148	5,148
(Profit)/ Loss on Discard / Sale of Assets	(37)	(43)	-	(43)	(707)	(398)	(1,105)	(10)	(24)	(7)	-	(30)	(383)	-	(7)	(1,566)	(1,646)
Depreciation	488	574	-	574	9,395	5,283	14,678	129	319	100	-	393	5,084	-	97	20,800	21,862
	37,444	**36,231**	**-**	**36,231**	**380,700**	**214,050**	**594,750**	**15,551**	**18,874**	**17,012**	**-**	**23,982**	**258,886**	**13,695**	**7,171**	**949,921**	**1,023,596**

For the Quarter Ended June 30, 2017

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	Others	Miscellaneous Total	Total
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Travel, conveyance and vehicle running expenses	293	443	-	443	9,368	5,163	14,531	89	254	61	-	381	2,099	-	200	17,616	18,352
Training Expenses	9	11	-	11	295	163	458	3	6	2	-	10	50	-	5	534	554
Rents, rates and taxes	5,051	3,360	-	3,360	259,075	142,765	401,840	1,384	1,993	2,474	-	(42)	10,364	-	6,407	424,422	432,831
Repairs Maintenance (including Electricity)	227	259	-	259	7,080	3,902	10,982	61	152	49	-	234	1,197	-	131	12,808	13,292
Printing and stationery	40	36	-	36	2,391	1,317	3,708	11	21	9	-	69	185	-	68	4,072	4,146
Communication Expenses	576	656	-	656	17,930	9,880	27,810	155	385	125	-	593	3,032	-	333	32,433	33,664
Legal and professional charges	422	455	-	455	21,457	11,824	33,281	115	267	92	-	511	2,153	-	365	36,785	37,661
Auditor's fees expenses etc.			-	-			-									-	-
(a) as auditor	14	16	-	16	438	241	679	4	9	3	-	14	74	-	8	791	821
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	2	2	-	2	62	34	96	1	1	0	-	2	10	-	1	112	115
Advertisement and Publicity	1,720	1,042	-	1,042	48,636	26,802	75,438	322	625	765	-	(1,047)	3,227	-	3,867	83,198	85,960
Interest and Bank Charges	83	94	-	94	2,572	1,417	3,989	22	55	18	-	85	435	-	48	4,652	4,829
Others	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	2,328	2,653	-	2,653	72,472	39,937	112,409	628	1,557	505	-	2,398	12,254	-	1,345	131,095	136,078
Marketing Expenses	298	292	-	292	9,291	5,120	14,411	80	200	65	-	307	1,571	-	172	16,807	17,396
Exchange (gain) /loss	1	1	-	1	28	15	43	0	1	0	-	1	5	-	1	50	53
Miscellaneous Expenses	129	147	-	147	4,011	2,210	6,221	35	86	28	-	133	678	-	74	7,255	7,531
Support Services	1,074	748	-	748	61,504	33,892	95,396	310	403	481	-	656	2,770	-	1,157	101,171	102,995
ST on Exempted Services	1	1	-	1	28	15	43	0	1	0	-	1	5	-	1	50	53
Profit/ Loss on Sale of Assets	25	28	-	28	772	425	1,197	7	17	5	-	26	131	-	14	1,396	1,450
Depreciation	233	265	-	265	7,245	3,992	11,237	63	156	51	-	240	1,225	-	134	13,105	13,604
	17,512	**18,506**	**-**	**18,506**	**694,748**	**382,844**	**1,077,592**	**4,858**	**10,708**	**5,775**	**-**	**11,511**	**80,044**	**-**	**18,051**	**1,208,539**	**1,244,557**