

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Registration No. 141 and Date of Registration with the IRDA-11th December,2008

CIN No. U66030MH2007PLC173129

Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS



Particulars	Fire For the Quarter 31.03.2017	Marine			Miscellaneous											
		Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Motor's Lia	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
		For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017	For the Quarter 31.03.2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Employees' remuneration & welfare benefits	147	(5)	-	(5)	(0)	1,304	94	(227)	(4,770)	50	-	(28)	9	8	(3,561)	(3,419)
Travel, conveyance and vehicle running expenses	20	0	-	0	2	728	15	135	459	6	-	2	1	7	1,355	1,376
Training expenses	0	(0)	-	(0)	(0)	(91)	(0)	(30)	(208)	0	-	(1)	0	(1)	(331)	(330)
Rents, rates & taxes	23	(1)	-	(1)	(0)	195	14	(36)	(742)	8	-	(4)	1	1	(563)	(541)
Repairs	7	(0)	-	(0)	0	72	5	(10)	(230)	3	-	(1)	0	0	(161)	(154)
Printing & stationery	2	0	-	0	0	60	2	9	14	1	-	0	0	1	86	88
Communication	8	(0)	-	(0)	0	144	5	10	(106)	3	-	(1)	0	1	57	65
Legal & professional charges	(301)	(17)	-	(17)	(47)	36,197	(245)	(3,939)	(19,885)	(83)	-	(108)	(12)	(168)	11,712	11,394
Auditors' fees, expenses etc																
(a) as auditor	5	0	-	0	1	206	4	43	189	1	-	1	0	2	447	452
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	0	-	0	0	72	1	15	69	0	-	0	0	1	160	162
(ii) Insurance matters	(0)	(0)	-	(0)	(0)	(16)	(0)	(4)	(23)	(0)	-	(0)	(0)	(0)	(43)	(43)
(iii) Management services; and	1	0	-	0	0	62	1	13	60	0	-	0	0	1	138	139
(c) in any other capacity	0	0	-	0	0	14	0	3	13	0	-	0	0	0	31	31
Advertisement and publicity	0	(0)	-	(0)	(0)	(35)	(0)	(11)	(80)	0	-	(0)	0	(0)	(127)	(127)
Interest & Bank Charges	2	0	-	0	0	84	1	17	74	1	-	0	0	1	179	181
Others (to be specified)																
a) Office maintenance expenses	18	(0)	-	(0)	1	463	13	65	43	6	-	0	1	4	596	613
b) Subscriptions and membership fees	8	0	-	0	0	221	5	35	73	2	-	0	0	2	340	348
c) Miscellaneous expenses	(17)	(1)	-	(1)	(3)	(1,133)	(15)	(272)	(1,451)	(5)	-	(8)	(1)	(11)	(2,897)	(2,916)
d) Entertainment Expenses	2	0	-	0	0	65	2	10	20	1	-	0	0	1	98	101
e) Service Tax A/c	8	0	-	0	1	375	6	80	359	2	-	2	0	4	830	838
Depreciation	7	(0)	-	(0)	0	546	5	57	294	2	-	(0)	1	1	906	912
TOTAL	(58)	(24)	-	(24)	(44)	39,534	(87)	(4,035)	(25,827)	(1)	-	(145)	3	(147)	9,251	9,170

Particulars	Fire	Marine				Miscellaneous										
		Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Owner's Liab	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)	Upto the Quarter 31.03.2017 (Rs.'000)
Employees' remuneration & welfare benefits	729	26	-	26	88	33,720	564	7,192	32,355	211	-	173	32	326	74,659	75,415
Travel, conveyance and vehicle running expenses	44	2	-	2	5	2,017	34	430	1,936	13	-	10	2	19	4,467	4,512
Training expenses	12	0	-	0	1	561	9	120	538	4	-	3	1	5	1,242	1,255
Rents, rates & taxes	112	4	-	4	14	5,201	87	1,109	4,991	32	-	27	5	50	11,516	11,632
Repairs	36	1	-	1	4	1,683	28	359	1,615	11	-	9	2	16	3,727	3,764
Printing & stationery	6	0	-	0	1	292	5	62	280	2	-	2	0	3	646	653
Communication	32	1	-	1	4	1,457	24	311	1,398	9	-	7	1	14	3,227	3,259
Legal & professional charges	35	1	-	1	4	54,923	27	347	1,561	10	-	8	2	16	56,898	56,934
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	5	0	-	0	1	251	4	54	241	2	-	1	0	2	556	562
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	0	-	0	0	72	1	15	69	0	-	0	0	1	160	162
(ii) Insurance matters	1	0	-	0	0	25	0	5	24	0	-	0	0	0	55	56
(iii) Management services; and	1	0	-	0	0	62	1	13	60	0	-	0	0	1	138	139
(c) in any other capacity	0	0	-	0	0	14	0	3	13	0	-	0	0	0	31	31
Advertisement and publicity	5	0	-	0	1	217	4	46	208	1	-	1	0	2	480	485
Interest & Bank Charges	3	0	-	0	0	119	2	25	115	1	-	1	0	1	264	267
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	57	2	-	2	7	2,624	44	560	2,517	16	-	13	2	28	5,809	5,868
b) Subscriptions and membership fees	21	1	-	1	3	970	16	207	931	6	-	5	1	9	2,148	2,170
c) Miscellaneous expenses	18	1	-	1	2	827	14	176	793	5	-	4	1	8	1,830	1,849
d) Entertainment Expenses	6	0	-	0	1	294	5	63	283	2	-	2	0	3	652	659
e) Service Tax A/c	8	0	-	0	1	375	6	80	359	2	-	2	0	4	830	838
Depreciation	22	1	-	1	3	1,419	17	257	1,294	6	-	5	1	10	3,013	3,036
TOTAL	1,156	42	-	42	139	1,07,125	894	11,435	51,581	334	-	275	50	516	1,72,349	1,73,547

Particulars	Miscellaneous															
	Fire	Marine														
	For the Quarter 31.03.2016	Marine Cargo For the Quarter 31.03.2016	Marine Hull For the Quarter 31.03.2016	Marine Total For the Quarter 31.03.2016	Motor (OD) For the Quarter 31.03.2016	Motor (TP) For the Quarter 31.03.2016	Owner's Liab For the Quarter 31.03.2016	Public Liability For the Quarter 31.03.2016	Other Liability For the Quarter 31.03.2016	Engineering For the Quarter 31.03.2016	Aviation For the Quarter 31.03.2016	Personal Accident For the Quarter 31.03.2016	Health For the Quarter 31.03.2016	Other Misc. For the Quarter 31.03.2016	Misc. Total For the Quarter 31.03.2016	Total For the Quarter 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Employees' remuneration & welfare benefits	(70)	(23)	-	(23)	20	8,981	74	508	7,040	182	-	41	17	(74)	16,788	16,694
Travel, conveyance and vehicle running expenses	6	(1)	-	(1)	2	740	13	161	1,062	19	-	6	2	(1)	2,003	2,008
Training expenses	2	0	-	0	0	117	3	36	213	3	-	1	0	0	374	376
Rents, rates & taxes	(18)	(6)	-	(6)	5	2,461	21	147	1,960	50	-	11	5	(20)	4,640	4,616
Repairs	(2)	(1)	-	(1)	1	393	4	37	367	8	-	2	1	(3)	810	808
Printing & stationery	0	(0)	-	(0)	0	55	1	11	75	1	-	0	0	(0)	144	144
Communication	6	0	-	0	1	363	8	113	658	11	-	4	1	1	1,159	1,165
Legal & professional charges	190	16	-	16	8	4,583	167	2,627	13,168	178	-	82	15	54	20,882	21,088
Auditors' fees, expenses etc			-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	6	1	-	1	0	110	5	79	381	5	-	2	0	2	585	592
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	0	-	0	0	33	2	27	127	2	-	1	0	1	191	194
(ii) Insurance matters	0	(0)	-	(0)	0	17	0	3	20	0	-	0	0	(0)	41	41
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(0)	(0)	-	(0)	0	1	(0)	(0)	(1)	0	-	(0)	0	(0)	0	0
Advertisement and publicity	(2)	(0)	-	(0)	0	59	(1)	(17)	(37)	0	-	(0)	0	(1)	3	0
Interest & Bank Charges	(0)	(0)	-	(0)	0	8	(0)	(3)	(7)	0	-	(0)	0	(0)	(2)	(2)
Others (to be specified)			-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	6	(1)	-	(1)	2	841	14	184	1,210	22	-	7	2	(2)	2,281	2,287
b) Subscriptions and membership fees	0	(0)	-	(0)	1	284	4	42	328	7	-	2	1	(1)	666	666
c) Miscellaneous expenses	(46)	(6)	-	(6)	1	262	(23)	(441)	(1,636)	(11)	-	(11)	(1)	(20)	(1,878)	(1,930)
d) Entertainment Expenses	3	0	-	0	0	141	3	51	284	4	-	2	0	1	487	490
e) Service Tax A/c	4	0	-	0	0	65	3	54	254	3	-	2	0	1	382	387
Depreciation	(4)	(1)	-	(1)	1	388	3	14	271	8	-	2	1	(4)	682	678
TOTAL	84	(22)	-	(22)	42	19,903	300	3,631	25,736	494	-	156	45	(67)	50,240	50,303

Particulars	Miscellaneous															
	Fire	Marine														
	Upto the Quarter 31.03.2016	Marine Cargo Upto the Quarter 31.03.2016	Marine Hull Upto the Quarter 31.03.2016	Marine Total Upto the Quarter 31.03.2016	Motor (OD) Upto the Quarter 31.03.2016	Motor (TP) Upto the Quarter 31.03.2016	Employer's Liab Upto the Quarter 31.03.2016	Public Liability Upto the Quarter 31.03.2016	Other Liability Upto the Quarter 31.03.2016	Engineering Upto the Quarter 31.03.2016	Aviation Upto the Quarter 31.03.2016	Personal Accident Upto the Quarter 31.03.2016	Health Upto the Quarter 31.03.2016	Other Misc. Upto the Quarter 31.03.2016	Misc. Total Upto the Quarter 31.03.2016	Total Upto the Quarter 31.03.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Employees' remuneration & welfare benefits	923	92	-	92	20	14,051	705	11,600	54,712	675	-	343	55	304	82,465	83,480
Travel, conveyance and vehicle running expenses	70	7	-	7	2	1,071	54	884	4,170	51	-	26	4	23	6,286	6,363
Training expenses	11	1	-	1	0	162	8	133	630	8	-	4	1	3	949	961
Rents, rates & taxes	253	25	-	25	5	3,845	193	3,174	14,971	185	-	94	15	83	22,565	22,842
Repairs	40	4	-	4	1	604	30	499	2,352	29	-	15	2	13	3,545	3,589
Printing & stationery	5	1	-	1	0	80	4	66	310	4	-	2	0	2	467	473
Communication	33	3	-	3	1	500	25	413	1,949	24	-	12	2	11	2,937	2,974
Legal & professional charges	357	35	-	35	8	5,433	272	4,485	21,154	261	-	133	21	118	31,885	32,277
Auditors' fees, expenses etc																
(a) as auditor	8	1	-	1	0	118	6	98	460	6	-	3	0	3	693	702
(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	0	-	0	0	33	2	27	127	2	-	1	0	1	191	194
(ii) Insurance matters	2	0	-	0	0	25	1	21	97	1	-	1	0	1	147	149
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	-	0	0	2	0	2	7	0	-	0	0	0	11	11
Advertisement and publicity	7	1	-	1	0	108	5	89	420	5	-	3	0	2	634	641
Interest & Bank Charges	1	0	-	0	0	15	1	12	57	1	-	0	0	0	86	87
Others (to be specified)																
a) Office maintenance expenses	80	8	-	8	2	1,216	61	1,004	4,735	58	-	30	5	26	7,136	7,224
b) Subscriptions and membership fees	28	3	-	3	1	426	21	351	1,657	20	-	10	2	9	2,498	2,528
c) Miscellaneous expenses	49	5	-	5	1	744	37	615	2,899	36	-	18	3	16	4,369	4,423
d) Entertainment Expenses	12	1	-	1	0	190	10	156	738	9	-	5	1	4	1,112	1,126
e) Service Tax A/c	4	0	-	0	0	65	3	54	254	3	-	2	0	1	382	387
Depreciation	40	4	-	4	1	613	31	506	2,389	29	-	15	2	13	3,600	3,644
TOTAL	1,925	191	-	191	42	29,299	1,469	24,189	1,14,088	1,408	-	716	115	634	1,71,959	1,74,076

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.