

PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE																
Registration No. 141 and Date of Registration with the IRDA-11th December, 2008																
CIN No. U66010MH2007PLC173129																
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED																
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																
(In Rs./000)																
Particulars	Fire	Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018
Employees' remuneration & welfare benefits	158	39	-	39	142	20,266	221	969	5,119	133	-	45	25	126	27,046	27,243
Travel, conveyance and vehicle running expenses	4	1	-	1	5	660	5	30	141	5	-	2	1	4	852	858
Training expenses	0	0	-	0	0	12	0	1	4	0	-	0	0	0	16	16
Rents, rates & taxes	15	4	-	4	15	2,149	18	98	484	15	-	5	2	14	2,802	2,821
Repairs	11	3	-	3	11	1,494	16	71	372	10	-	3	2	9	1,589	2,003
Printing & stationery	2	0	-	0	1	174	3	9	51	1	-	0	0	1	240	242
Communication	4	1	-	1	3	510	7	26	145	3	-	1	1	3	699	705
Legal & professional charges	38	7	-	7	28	11,452	60	213	1,233	24	-	8	6	24	13,037	13,082
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	0	-	0	0	60	1	3	20	0	-	0	0	0	86	87
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	0	0	-	0	0	18	0	1	6	0	-	0	0	0	26	26
(iii) Management services, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	-	0	0	3	0	0	1	0	-	0	0	0	4	4
Advertisement and publicity	124	35	-	35	124	17,296	159	801	4,019	131	-	42	19	112	22,692	22,851
Interest & Bank Charges	4	1	-	1	4	587	6	28	142	4	-	1	1	4	777	782
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	8	2	-	2	7	1,050	11	50	263	7	-	2	1	7	1,399	1,409
b) Subscriptions and membership fees	7	1	-	1	4	647	11	35	212	3	-	1	1	3	918	925
c) Miscellaneous expenses	(3)	(0)	-	(0)	(1)	(143)	(7)	(11)	(96)	(0)	-	(0)	(0)	(0)	(258)	(261)
d) Entertainment Expenses	1	0	-	0	1	182	1	3	40	1	-	1	1	1	236	237
e) Service Tax A/c	1	0	-	0	1	93	1	4	19	1	-	0	0	1	119	120
f) Conference & Seminar	(1)	9	-	9	33	4,559	57	207	1,006	33	-	12	5	30	5,922	5,962
g) Interest & Penalties	(0)	0	-	0	0	-	(0)	0	(1)	0	-	0	(0)	0	-2	-
h) Motor Solutum Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	8	3	-	3	9	1,487	10	85	590	78	-	3	1	8	2,301	2,312
TOTAL	414	108	-	108	389	62,558	562	2,626	13,760	378	-	126	66	347	80,884	81,328
(In Rs./000)																
Particulars	Fire	Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018	For the Period 30.09.2018
Employees' remuneration & welfare benefits	377	56	-	56	225	35,597	649	1,926	12,016	168	-	50	63	182	50,879	51,306
Travel, conveyance and vehicle running expenses	14	2	-	2	9	1,383	25	75	467	7	-	2	2	7	1,976	1,993
Training expenses	0	0	-	0	0	14	0	1	5	0	-	0	0	0	20	21
Rents, rates & taxes	45	7	-	7	28	4,298	78	233	1,451	20	-	6	4	22	6,142	6,194
Repairs	28	4	-	4	12	2,671	49	144	901	13	-	4	5	14	3,817	3,849
Printing & stationery	2	0	-	0	2	240	4	13	81	1	-	0	0	1	343	345
Communication	8	1	-	1	5	753	14	41	254	4	-	1	1	4	1,077	1,086
Legal & professional charges	62	9	-	9	38	13,990	108	320	1,998	28	-	8	10	30	16,531	16,602
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	0	-	0	0	60	1	3	20	0	-	0	0	0	86	87
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	0	0	-	0	0	18	0	1	6	0	-	0	0	0	26	26
(iii) Management services, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	-	0	0	3	0	0	2	0	-	0	0	0	8	8
Advertisement and publicity	349	53	-	53	215	33,493	611	1,812	11,306	158	-	47	59	171	47,872	48,274
Interest & Bank Charges	11	2	-	2	7	1,087	20	59	367	5	-	2	2	6	1,553	1,566
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	19	3	-	3	12	1,863	34	101	629	9	-	3	3	10	2,663	2,686
b) Subscriptions and membership fees	7	1	-	1	5	702	13	38	237	3	-	1	1	4	1,004	1,012
c) Miscellaneous expenses	3	0	-	0	2	281	5	15	95	1	-	0	0	1	402	405
d) Entertainment Expenses	4	0	-	0	2	272	7	28	126	2	-	1	1	2	533	537
e) Service Tax A/c	2	0	-	0	1	169	3	9	57	1	-	0	0	1	242	244
f) Conference & Seminar	97	15	-	15	60	9,304	170	503	3,141	44	-	13	16	47	13,299	13,410
g) Interest & Penalties	0	0	-	0	0	28	1	2	9	0	-	0	0	0	40	40
h) Motor Solutum Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	25	4	-	4	15	2,697	43	184	1,355	11	-	3	4	12	4,326	4,355
TOTAL	1,048	160	-	160	646	1,09,028	1,835	5,501	34,523	474	-	141	177	514	1,52,838	1,54,046
(In Rs./000)																
Particulars	Fire	Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017	For the Quarter 30.09.2017
Employees' remuneration & welfare benefits	188	10	-	10	25	14,991	116	1,621	8,233	78	-	9	18	65	25,144	25,342
Travel, conveyance and vehicle running expenses	12	0	-	0	2	805	8	96	494	4	-	1	1	3	1,413	1,426
Training expenses	0	0	-	0	0	3	0	0	2	0	-	0	0	0	5	5
Rents, rates & taxes	23	1	-	1	3	1,911	14	202	1,020	10	-	1	2	8	3,172	3,196
Repairs	20	1	-	1	3	1,171	14	150	785	1	-	1	2	5	2,137	2,158
Printing & stationery	2	0	-	0	0	135	1	16	83	1	-	0	0	1	237	239
Communication	4	0	-	0	0	313	2	32	163	2	-	0	0	1	515	518
Legal & professional charges	7	0	-	0	1	23,730	4	68	338	4	-	0	1	3	24,147	24,155
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	0	-	0	0	48	1	7	35	0	-	0	0	0	91	92
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	0	0	-	0	0	31	0	4	23	0	-	0	0	0	59	59
(iii) Management services, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	(0)	0	-	0	(0)	1	(0)	(0)	(2)	0	-	(0)	(0)	0	(1)	(1)
Advertisement and publicity	(13)	0	-	0	(0)	17	(1)	(2)	(12)	0	-	(0)	(0)	0	2	2
Interest & Bank Charges	4	0	-	0	1	291	3	34	177	1	-	0	0	1	510	515
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	12	1	-	1	2	954	8	105	535	5	-	1	1	4	1,615	1,628
b) Subscriptions and membership fees	3	0	-	0	0	249	1	25	124	1	-	0	0	1	403	406
c) Miscellaneous expenses	(1)	0	-	0	0	28	(0)	4	17	0	-	(0)	0	0	79	79
d) Entertainment Expenses	0	0	-	0	0	119	1	15	75	1	-	0	0	1	211	213
e) Service Tax A/c	4	0	-	0	0	158	3	32	160	1	-	0	0	1	478	482
f) Conference & Seminar	2	0	-	0	0	1,227	2									