

PERIODIC DISCLOSURES																
FORM-N-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																
(In Rs./000)																
Particulars	Fire	Marine				Miscellaneous										
		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
Employees' remuneration & welfare benefits	797	(162)	-	(162)	46,318	10,808	2,347	(19)	1,526	58	-	1,065	34,072	(96)	96,080	96,715
Travel, conveyance and vehicle running expenses	21	1	-	1	527	183	18	14	175	1	-	6	203	1	1,127	1,148
Training expenses	1	0	-	0	20	8	1	1	9	0	-	0	5	0	44	45
Rents, rates & taxes	71	(5)	-	(5)	2,772	765	123	26	402	4	-	52	1,674	(2)	5,817	5,883
Repairs	69	(14)	-	(14)	4,007	938	203	(11)	139	5	-	92	2,940	(8)	8,314	8,369
Printing & stationery	32	2	-	2	728	272	22	23	292	1	-	7	222	2	1,569	1,603
Communication	32	(4)	-	(4)	1,535	385	74	6	1047	2	-	33	1,047	(2)	3,198	3,226
Legal & professional charges	115	(25)	-	(25)	10,451	79	354	(8)	172	9	-	161	5,155	(15)	16,558	16,647
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	4	(0)	-	(0)	177	47	8	1	21	0	-	4	113	(0)	371	375
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	(0)	-	(0)	23	5	1	0	1	0	-	1	16	(0)	47	48
(ii) Insurance matters	1	0	-	0	31	10	1	1	8	0	-	0	14	0	65	66
(iii) Management services; and	(0)	(0)	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	(0)	(0)	(0)	(0)	(0)
(c) in any other capacity	(11)	(0)	-	(0)	4	(2)	(0)	(11)	(0)	(0)	-	0	12	(0)	6	5
Advertisement and publicity	2,976	37	-	37	83,466	27,407	3,048	1,820	23,651	140	-	1,148	36,905	88	1,77,673	1,80,683
Interest & Bank Charges	35	(0)	-	(0)	1,101	341	43	19	257	2	-	17	552	0	2,332	2,367
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	28	(3)	-	(3)	1,316	336	62	6	121	2	-	27	877	(2)	2,746	2,771
b) Subscriptions and membership fees	9	(1)	-	(1)	457	114	22	2	36	1	-	10	312	(1)	952	960
c) Miscellaneous expenses	119	7	-	7	2,621	994	76	88	1,094	5	-	23	747	7	5,656	5,782
d) Entertainment Expenses	3	0	-	0	68	26	2	2	28	0	-	1	20	0	147	150
e) Service Tax, GST A/c	(1)	(0)	-	(0)	10	(6)	2	(2)	(22)	(0)	-	1	34	(0)	16	15
f) Conference & Seminar	4	0	-	0	12	4	0	0	4	0	-	0	5	0	26	27
g) Interest & Penalties	16	1	-	1	347	135	10	12	153	1	-	3	90	1	751	769
h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	51	(5)	-	(5)	2,275	591	106	13	333	3	-	46	1,489	(3)	4,754	4,799
TOTAL	4,380	(175)	-	(175)	1,58,267	43,732	6,522	2,006	28,412	233	-	2,697	86,503	(50)	3,28,343	3,32,549

(In Rs./000)

Particulars	Fire	Marine				Miscellaneous										
		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
Employees' remuneration & welfare benefits	6,463	400	-	400	1,36,745	53,080	3,775	4,894	60,300	264	-	1,087	35,203	413	2,95,761	3,02,623
Travel, conveyance and vehicle running expenses	38	2	-	2	802	311	22	29	354	2	-	6	207	2	1,735	1,776
Training expenses	1	0	-	0	20	8	1	1	9	0	-	0	5	0	44	45
Rents, rates & taxes	316	20	-	20	6,695	2,599	185	240	2,952	13	-	53	1,724	20	14,480	14,816
Repairs	558	34	-	34	11,797	4,579	326	423	5,202	23	-	94	3,037	36	25,515	26,107
Printing & stationery	41	3	-	3	869	337	24	31	324	2	-	7	224	3	1,880	1,924
Communication	198	12	-	12	4,197	1,165	116	152	1,851	8	-	33	1,080	13	9,077	9,288
Legal & professional charges	978	60	-	60	24,225	9,403	571	741	9,125	40	-	164	5,327	62	49,659	50,607
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	21	1	-	1	452	175	12	16	199	1	-	4	116	1	977	1,000
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	3	0	-	0	64	25	2	2	28	0	-	1	17	0	139	143
(ii) Insurance matters	3	0	-	0	56	22	2	2	25	0	-	0	14	0	121	124
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	2	0	-	0	49	19	1	2	22	0	-	0	13	0	107	109
Advertisement and publicity	6,919	428	-	428	1,46,413	56,832	4,042	5,240	64,563	283	-	1,163	37,692	442	3,16,671	3,24,013
Interest & Bank Charges	104	6	-	6	2,196	853	61	79	969	4	-	17	565	7	4,750	4,861
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	166	10	-	10	3,513	1,364	97	126	1,549	7	-	28	904	11	7,598	7,774
b) Subscriptions and membership fees	59	4	-	4	1,250	485	35	45	551	2	-	10	322	4	2,703	2,766
c) Miscellaneous expenses	138	9	-	9	2,916	1,132	81	104	1,286	6	-	23	751	9	6,307	6,454
d) Entertainment Expenses	4	0	-	0	78	30	2	3	35	0	-	1	20	0	160	173
e) Service Tax, GST A/c	6	0	-	0	137	53	4	5	60	0	-	1	35	0	295	302
f) Conference & Seminar	1	0	-	0	19	8	1	1	9	0	-	0	5	0	42	43
g) Interest & Penalties	16	1	-	1	349	135	10	12	154	1	-	3	90	1	754	771
h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	282	17	-	17	5,962	2,314	165	213	2,629	12	-	47	1,535	18	12,895	13,194
TOTAL	16,317	1,009	-	1,009	3,48,805	1,35,688	9,532	12,357	1,52,254	666	-	2,744	88,885	1,042	7,51,974	7,69,301

(In Rs./000)

Particulars	Fire	Marine				Miscellaneous										
		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
Employees' remuneration & welfare benefits	664	(0)	-	(0)	564	45,428	1,333	3,669	20,750	130	-	76	602	67	74,630	75,294
Travel, conveyance and vehicle running expenses	23	0	-	0	16	1,615	41	189	825	5	-	2	17	4	2,713	2,737
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	56	(0)	-	(0)	53	3,835	121	496	1,629	11	-	7	58	4	6,214	6,271
Repairs	23	(0)	-	(0)	22	1,574	51	205	659	4	-	3	24	2	2,545	2,568
Printing & stationery	3	0	-	0	2	232	6	27	117	1	-	0	2	0	388	392
Communication	10	(0)	-	(0)	9	672	20	85	302	2	-	1	9	1	1,101	1,111
Legal & professional charges	54	0	-	0	38	3,731	95	437	1,903	11	-	5	38	8	6,266	6,320
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	2	(0)	-	(0)	2	104	4	14	40	0	-	0	2	0	166	168
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	(0)	-	(0)	1	56	2	7	24	0	-	0	1	0	91	91
(ii) Insurance matters	0	0	-	0	0	31	1	4	16	0	-	0	0	0	52	52
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	(0)	-	(0)	0	4	0	1	(2)	0	-	0	0	(0)	3	3
Advertisement and publicity	941	(4)	-	(4)	887	63,894	2,028	8,271	27,699	180	-	123	965	68	1,03,486	1,04,427
Interest & Bank Charges	13	0	-	0	10	868	24	106	414	3	-	1	10	2	1,438	1,450
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	22	0	-	0	18	1,518	43	187	713	4	-	2	19	2	2,507	2,529
b) Subscriptions and membership fees	4	(0)	-	(0)	4	278	9	36	114	1	-	1	4	0	447	452
c) Miscellaneous expenses	4	0	-	0	3	271	7	32	138	1	-	0	3	1	455	459
d) Entertainment Expenses	6	0	-	0	4	438	11	90	231	1	-	1	4	1	741	748
e) Service Tax, GST A/c	6	0	-	0	1	434	6	41	296	1	-	0	2	0	781	788
f) Conference & Seminar	(0)	(0)	-	(0)	0	0	0	0	0	0	-	(0)	(0)	(0)	0	0
g) Interest & Penalties	(0)	0	-	0	0	0	0	0	0	0	-	(0)	(0)	0	0	0
h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	34	0	-	0	29	2,359	69	294	1,084	0	-	4	31	4	3,880	3,914
TOTAL	1,867	(4)	-	(4)	1,663	1,27,342	3,870	16,151	56,333	363	-	227	1,791	165	2,07,905	2,09,768

(In Rs./000)

Particulars	Fire	Marine				Miscellaneous										
		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
Employees' remuneration & welfare benefits	1,610	26	-	26	845	1,13,484	2,403	12,356	64,781	346	-	96	781	332	1,95,424	1,97,059
Travel, conveyance and vehicle running expenses	41	1	-	1	21	2,884	61	314	1,646	9	-	2	20	8	4,967	5,008
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates																