

PERIODIC DISCLOSURES FORM NO. 2-OPERATING EXPENSES SCHEDULE															
Registration No. 141 and Date of Registration with the RDA-11th December, 2008 CIN No. U66030MH2007PLC171928															
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED OPERATING EXPENSES RELATED TO INSURANCE BUSINESS															
(In Rs./'000)															
Particulars	For the Quarter Ended 31.03.2021														
	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
Employees' remuneration & welfare benefits	21,659	(44)	-	(44)	40,663	20,558	764	2,678	37,217	1,558	-	4,052	(7,478)	3,338	1,03,349
Travel, conveyance and vehicle running expenses	315	2	-	2	1,422	612	35	66	869	21	-	58	141	45	3,269
Training expenses	3,389	43	-	43	21,364	8,868	547	912	11,746	228	-	619	3,337	452	48,065
Rents, rates & taxes	1,315	-	-	-	3,600	1,674	79	200	2,706	93	-	245	(115)	197	8,679
Printing & stationery	1,751	(75)	-	(75)	2,754	1,485	199	280	2,722	127	-	328	(761)	272	7,243
Communication	186	0	-	0	566	258	13	30	406	13	-	35	11	28	1,349
Legal & professional charges	764	(0)	-	(0)	1,871	890	39	109	1,485	54	-	142	(132)	116	4,575
Auditor's fees, expenses etc.	3,437	(5)	-	(5)	7,787	3,926	141	448	6,186	246	-	642	(974)	526	19,029
(a) as auditor	61	(0)	-	(0)	67	40	1	6	86	4	-	11	(35)	10	189
(b) as adviser or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	9	(0)	-	(0)	14	8	0	1	15	1	-	2	(4)	1	38
(ii) Insurance matters	8	(0)	-	(0)	10	6	0	1	12	1	-	1	(4)	1	28
(iii) Management services; and	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0
(c) in any other capacity	7	(0)	-	(0)	9	5	0	1	10	1	-	1	(4)	1	25
Advertisement and publicity	21,185	(72)	-	(72)	30,884	16,759	494	2,327	32,893	1,538	-	3,971	(9,884)	3,307	82,189
Interest & Bank Charges	499	-	-	-	1,695	752	37	84	1,121	35	-	93	28	74	3,801
Others (to be specified):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	539	(1)	-	(1)	934	482	17	64	895	39	-	101	(209)	83	2,407
b) Subscriptions and membership fees	206	(0)	-	(0)	423	209	8	27	368	15	-	39	(60)	32	1,061
c) Miscellaneous expenses	585	(0)	-	(0)	2,110	1,088	23	100	(761)	39	-	256	(1,063)	(403)	(3,060)
d) Entertainment Expenses	14	(0)	-	(0)	36	17	1	2	28	1	-	3	(2)	2	87
e) Conference & Seminar	22	0	-	0	124	52	3	5	70	1	-	4	17	3	280
f) Interest & Penalties	77	0	-	0	242	118	5	13	171	5	-	14	3	11	575
g) Co-Insurance Admin Charges (Net)	(12)	-	-	-	105	5	2	-	127	283	-	73	(61)	15	544
h) Motor Solutum Fund	-	-	-	-	-	216	-	-	-	-	-	-	-	-	216
Depreciation	1,065	(0)	-	(0)	2,537	1,213	53	149	2,043	76	-	199	(207)	162	6,225
GST expenditure	84	1	-	1	413	183	11	18	253	6	-	15	54	12	986
TOTAL	57,146	(88)	-	(88)	1,15,453	57,190	2,319	7,241	1,08,747	4,377	-	18,964	(15,367)	8,285	2,91,150
Note: Prior Quarter/year numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management during the current year.															
Particulars	For the Year Ended 31.03.2021														
	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
Employees' remuneration & welfare benefits	28,122	356	-	356	1,77,408	73,638	4,539	7,572	97,517	1,822	-	5,138	27,725	3,751	3,96,110
Travel, conveyance and vehicle running expenses	353	4	-	4	2,225	923	57	95	1,223	23	-	64	348	47	5,004
Training expenses	3,390	43	-	43	21,385	8,876	547	913	11,755	230	-	619	3,342	452	48,109
Rents, rates & taxes	1,632	21	-	21	10,295	4,273	263	439	5,659	196	-	298	1,669	218	23,160
Printing & stationery	2,308	29	-	29	14,561	6,844	373	631	8,084	159	-	422	2,276	308	32,738
Communication	258	3	-	3	1,435	596	37	61	789	15	-	42	224	30	3,229
Legal & professional charges	962	12	-	12	6,068	2,519	155	259	3,436	62	-	176	948	128	13,652
Auditor's fees, expenses etc.	4,415	56	-	56	32,112	13,329	713	1,189	15,130	286	-	807	4,353	589	68,688
(a) as auditor	82	1	-	1	519	215	13	22	285	5	-	15	81	11	1,167
(b) as adviser or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	12	0	-	0	79	33	2	3	43	1	-	2	12	2	177
(ii) Insurance matters	11	0	-	0	66	28	2	4	36	1	-	2	10	1	149
(iii) Management services; and	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0
(c) in any other capacity	9	0	-	0	59	24	1	2	32	1	-	2	9	1	132
Advertisement and publicity	28,104	356	-	356	1,77,297	73,592	4,536	7,567	97,456	1,821	-	5,135	27,708	3,749	3,98,860
Interest & Bank Charges	603	8	-	8	3,801	1,578	97	162	2,889	39	-	110	594	80	8,551
Others (to be specified):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	705	9	-	9	4,447	1,846	114	190	2,444	46	-	129	695	94	10,004
b) Subscriptions and membership fees	265	3	-	3	1,673	694	43	71	920	17	-	48	261	35	3,764
c) Miscellaneous expenses	17	0	-	0	106	44	3	5	58	1	-	3	17	2	239
d) Entertainment Expenses	18	0	-	0	114	47	3	5	63	1	-	3	18	2	257
e) Conference & Seminar	23	0	-	0	143	59	4	6	79	1	-	4	22	3	322
f) Interest & Penalties	94	1	-	1	591	245	15	25	325	6	-	17	92	12	1,329
g) Co-Insurance Admin Charges (Net)	674	0	-	0	806	245	103	167	593	327	-	349	1,755	(381)	3,552
h) Motor Solutum Fund	-	-	-	-	-	510	-	-	-	-	-	-	-	-	510
Depreciation	1,347	17	-	17	8,499	3,528	217	363	4,672	87	-	246	1,328	180	15,126
GST expenditure	90	4	-	4	570	236	15	24	313	6	-	16	89	12	1,281
TOTAL	73,864	926	-	926	4,44,259	1,82,877	11,851	19,597	2,53,891	5,844	-	13,447	73,516	9,326	10,43,124
Note: Prior Quarter/year numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management during the current year.															
Particulars	For the Quarter Ended 31.03.2020														
	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
Employees' remuneration & welfare benefits	629	0	-	0	13,115	49,276	126	(74)	3,203	133	-	10	297	(52)	66,034
Travel, conveyance and vehicle running expenses	36	0	-	0	459	2,715	26	108	692	8	-	1	17	1	4,027
Training Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	(58)	(11)	-	(11)	548	(3,648)	(123)	(665)	(3,244)	(12)	-	(5)	(28)	(20)	(7,478)
Printing & Stationery	58	0	-	0	746	4,375	41	172	1,034	12	-	2	28	2	6,482
Communication Expenses	38	0	-	0	83	567	6	38	170	2	-	0	0	0	869
Legal & professional charges	178	2	-	2	1,649	14,362	166	787	4,458	38	-	7	183	14	21,547
Auditor's fees, expenses etc.	4	0	-	0	56	326	3	13	82	1	-	0	8	0	483
(a) As auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) As adviser or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	(13)	(0)	-	(0)	8	(54)	(2)	(9)	(46)	(0)	-	(0)	(0)	(0)	(105)
(ii) Insurance matters	8	(0)	-	(0)	4	4	0	(0)	13	(0)	-	(0)	0	(0)	(0)
(iii) Management Services and	0	0	-	0	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	8	39	0	1	8	0	-	0	0	(0)	56
Advertisement and Publicity	2,077	12	-	12	28,155	1,56,897	1,380	5,569	36,799	443	-	65	990	43	2,30,341
Interest and Bank Charges	23	0	-	0	297	1,698	15	64	414	5	-	1	11	1	2,505
Others	20	0	-	0	411	1,564	4	(0)	112	4	-	0	9	(2)	2,103
a) Office maintenance expenses	3	(0)	-	(0)	87	224	(1)	(12)	(39)	1	-	(0)	1	(1)	259
b) Subscriptions and membership fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c) Miscellaneous expenses	9	1	-	1	274	(1,311)	1	(25)	(59)	(0)	-	2	64	(0)	125
d) Entertainment Expenses	18	0	-	0	169	1,340	17	78	454	4	-	1	9	1	2,072
e) Conference & Seminar	18	0	-	0	169	1,340	17	78	454	4	-	1	9	1	2,072
f) Interest & Penalties	89	1	-	1	555	6,468	100	408	2,702	19	-	4	43	11	10,389
g) Co-Insurance Admin Charges (Net)	(8)	(1)	-	(1)	(215)	369	0	26	83	1	-	(2)	(63)	0	199
h) Motor Solutum Fund	-	-	-	-	-	956	-	-	-	-	-	-	-	-	956
Depreciation	36	0	-	0	698	2,825	11	19	290	8	-	1	17	(2)	3,866
GST expenditure	4	0	-	0	4	224	5	33	123	1	-	0	2	1	382
TOTAL	3,165	15	-	15	47,495	2,43,891	1,812	6,731	48,159	674	-	89	1,586	(0)	3,49,559
Note: Prior Quarter/year numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management during the current year.															
Particulars	For the Year Ended 31.03.2020														
	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
Employees' remuneration & welfare benefits	2,239	26	-	26	13,961	1,62,760	2,528	12,282	67,984	479	-	106	1,078	280	2,61,458
Travel, conveyance and vehicle running expenses	77	1	-	1	480	5,599	87	423	2,33,						