

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



		(₹ lakhs)																							
Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Miscellaneous				Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21
1	Employees' remuneration & welfare benefits	74	166	0	0	-	-	0	0	537	1,163	235	538	772	1,702	8	31	1	2	-	-	8	32		
2	Travel, conveyance and vehicle running expenses	(0)	1	0	0	-	-	0	0	0	7	(0)	3	(0)	11	(0)	0	(0)	0	-	-	(0)	0		
3	Training expenses	12	16	0	0	-	-	0	0	84	109	38	51	122	160	2	3	0	0	-	-	2	3		
4	Rents, rates & taxes	4	8	0	0	-	-	0	0	30	57	13	26	43	83	0	2	0	0	-	-	1	2		
5	Repairs	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0		
6	Printing & stationery	1	2	0	0	-	-	0	0	5	13	2	6	7	19	0	0	0	0	-	-	0	0		
7	Communication expenses	2	6	0	0	-	-	0	0	17	43	7	20	24	64	0	1	0	0	-	-	0	1		
8	Legal & professional charges	9	17	0	0	-	-	0	0	75	155	33	72	108	226	1	3	0	0	-	-	1	3		
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	0	1	0	0	-	-	0	0	2	4	1	2	3	6	0	0	0	0	-	-	0	0		
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	0	0	0	0	1	0	0	0	0	-	-	0	0		
	(ii) Insurance matters	0	0	0	0	-	-	0	0	0	1	0	0	0	1	0	0	0	0	-	-	0	0		
	(iii) Management services; and	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0		
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	0	0	0	0	1	0	0	0	0	-	-	0	0		
10	Advertisement and publicity	98	211	0	0	-	-	0	0	713	1,479	313	685	1,026	2,164	11	39	1	2	-	-	12	41		
11	Interest & Bank Charges	3	6	0	0	-	-	0	0	25	41	11	19	36	60	0	1	0	0	-	-	1	1		
12	Depreciation	4	8	0	0	-	-	0	0	28	54	12	25	40	79	0	1	0	0	-	-	1	2		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	14	36	0	0	-	-	0	0	104	254	45	118	149	371	1	7	0	0	-	-	1	7		
16	Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	7	8	3	4	10	12	0	0	0	0	-	-	0	0		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	a) Office maintenance expenses	1	3	0	0	-	-	0	0	9	19	4	9	14	28	0	1	0	0	-	-	0	1		
	b) Subscriptions and membership fees	2	2	0	0	-	-	0	0	14	17	7	8	21	25	0	0	0	0	-	-	0	0		
	c) Miscellaneous expenses	0	(0)	(0)	(0)	-	-	(0)	(0)	0	(0)	0	(0)	0	(1)	0	(0)	0	(0)	-	-	0	(0)		
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	2	3	1	1	3	4	0	0	0	0	-	-	0	0		
	e) Conference & Seminar	(1)	2	0	0	-	-	0	0	(5)	15	(3)	7	(8)	22	(0)	0	(0)	0	-	-	(0)	0		
	f) Interest & Penalties	0	0	0	0	-	-	0	0	0	0	0	0	0	0	(0)	0	(0)	0	-	-	(0)	0		
	g) Co-Insurance Admin Charges (Net)	5	8	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	2	4	2	4	-	-	-	-	-	-	-	-		
	TOTAL	230	495	0	1	-	-	0	1	1,648	3,443	725	1,598	2,372	5,042	25	90	2	5	-	-	26	95		
	In India	229	494	0	1	-	-	0	1	1,642	3,438	722	1,596	2,365	5,034	24	90	2	5	-	-	26	95		
	Outside India	1	1	0	0	-	-	0	0	5	5	2	3	8	8	0	0	0	0	-	-	0	0		

		(₹ lakhs)																	
Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21	For the Quarter 30.09.21	Up to the Quarter 30.09.21
1	Employees' remuneration & welfare benefits	6	11	241	544	7	48	-	-	-	-	-	-	0	3	1,034	2,340	1,107	2,507
2	Travel, conveyance and vehicle running	0	0	(0)	3	(0)	0	-	-	-	-	-	-	(0)	0	(0)	15	(0)	
3	Training expenses	1	1	39	51	3	5	-	-	-	-	-	-	0	0	167	220	179	236
4	Rents, rates & taxes	0	1	13	27	1	2	-	-	-	-	-	-	0	0	57	114	62	123
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
6	Printing & stationery	0	0	2	6	(0)	1	-	-	-	-	-	-	(0)	0	9	26	9	28
7	Communication expenses	0	0	7	20	0	2	-	-	-	-	-	-	(0)	0	32	87	34	94
8	Legal & professional charges	1	1	28	57	1	5	-	-	-	-	-	-	0	0	139	293	147	310
9	Auditors fees, expenses etc.																		
	(a) as auditor	0	0	1	2	0	0	-	-	-	-	-	-	0	0	4	8	5	8
	(b) as adviser or in any other capacity, in																		
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1	0	1
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1
	(iii) Management services; and	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	0	1
10	Advertisement and publicity	7	14	321	692	11	61	-	-	-	-	-	-	0	3	1,377	2,976	1,476	3,187
11	Interest & Bank Charges	0	0	11	19	1	2	-	-	-	-	-	-	0	0	48	83	52	89
12	Depreciation	0	1	13	25	1	2	-	-	-	-	-	-	0	0	55	109	58	116
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1	2	46	119	1	10	-	-	-	-	-	-	(0)	1	199	511	213	547
16	Goods and Services Tax (GST)	0	0	3	4	0	0	-	-	-	-	-	-	0	0	13	17	14	18
17	Others																		
	a) Office maintenance expenses	0	0	4	9	0	1	-	-	-	-	-	-	0	0	18	38	20	41
	b) Subscriptions and membership fees	0	0	7	8	1	1	-	-	-	-	-	-	0	0	29	35	31	37
	c) Miscellaneous expenses	0	(0)	0	(0)	0	(0)	-	-	-	-	-	-	0	(0)	0	(1)	0	(1)
	d) Entertainment Expenses	0	0	1	1	0	0	-	-	-	-	-	-	0	0	4	6	4	6
	e) Conference & Seminar	(0)	0	(3)	7	(1)	1	-	-	-	-	-	-	(0)	0	(12)	30	(13)	32
	f) Interest & Penalties	0	0	0	0	(0)	0	-	-	-	-	-	-	(0)	0	(0)	0	0	0
	g) Co-Insurance Admin Charges (Net)	-	-	0	1	1	2	-	-	-	-	-	-	(0)	0	1	3	6	11
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	2	4
	TOTAL	17	33	736	1,596	26	142	-	-	-	-	-	-	1	8	3,178	6,916	3,408	7,411
	In India	17	33	733	1,594	26	142	-	-	-	-	-	-	1	8	3,167	6,905	3,397	7,399
	Outside India	0	0	3	3	0	0	-	-	-	-	-	-	0	0	11	11	12	12

Note: Public/ Product Liability includes Other liability

										Miscellaneous																(₹ lakhs)	
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health					
		Prior Quarter/Period numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management in Q4 2020-2021.																								(₹ lakhs)	
Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Overseas Travel Insurance		Total Health					
		For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20				
1	Employees' remuneration & welfare benefits	22	57	4	6	-	-	4	6	515	904	238	423	753	1,327	2	11	(0)	0	-	-	2	12				
2	Travel, conveyance and vehicle running expenses	0	0	0	0	-	-	0	0	2	3	1	1	3	4	0	0	0	0	-	-	0	0				
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
4	Rents, rates & taxes	1	2	0	0	-	-	0	0	22	39	10	18	32	58	0	0	(0)	0	-	-	0	1				
5	Repairs	0	0	0	0	-	-	0	0	3	3	1	1	4	4	0	0	0	0	-	-	0	0				
6	Printing & stationery	0	0	0	0	-	-	0	0	1	1	0	1	1	2	0	0	(0)	0	-	-	0	0				
7	Communication expenses	0	1	0	0	-	-	0	0	7	11	3	5	11	16	0	0	0	0	-	-	0	0				
8	Legal & professional charges	1	7	0	1	-	-	0	1	42	105	38	78	80	183	(0)	1	(0)	0	-	-	(0)	1				
9	Auditors' fees, expenses etc.	0	0	0	0	-	-	0	0	2	3	1	1	2	4	0	0	(0)	0	-	-	0	0				
	(a) as auditor	0	0	0	0	-	-	0	0	2	3	1	1	2	4	0	0	(0)	0	-	-	0	0				
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	-	-	0	0	0	0	0	0	0	1	0	0	0	0	-	-	0	0				
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	(0)	0				
	(ii) Insurance matters	0	0	0	0	-	-	0	0	0	0	0	0	0	0	(0)	0	(0)	0	-	-	(0)	0				
	(iii) Management services; and	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0				
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	0	0	0	1	1	0	0	0	0	-	-	0	0				
10	Advertisement and publicity	22	39	3	4	-	-	3	4	433	629	201	294	635	924	3	8	0	0	-	-	3	8				
11	Interest & Bank Charges	1	1	0	0	-	-	0	0	11	11	5	5	16	16	0	0	0	0	-	-	0	0				
12	Depreciation	1	2	0	0	-	-	0	0	21	37	10	17	31	54	0	0	(0)	0	-	-	0	0				
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
15	Information Technology Expenses	1	8	0	1	-	-	0	1	47	125	21	59	69	184	(0)	2	(0)	0	-	-	(0)	2				
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	1	0	1	1	2	0	0	(0)	0	-	-	0	0				
17	Others	1	1	0	0	-	-	0	0	14	22	6	10	20	32	0	0	(0)	0	-	-	0	0				
	a) Office maintenance expenses	0	0	0	0	-	-	0	0	7	7	3	3	10	10	0	0	0	0	-	-	0	0				
	b) Subscriptions and membership fees	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0				
	c) Miscellaneous expenses	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	(0)	0	-	-	0	0				
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0				
	e) Conference & Seminar	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0				
	f) Interest & Penalties	(0)	0	0	0	-	-	0	0	0	0	0	0	0	0	(0)	0	(0)	0	-	-	(0)	0				
	g) Co-Insurance Admin Charges (Net)	0	0	0	0	-	-	0	0	3	3	1	1	4	4	0	0	0	0	-	-	0	0				
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	TOTAL	51	119	8	12	-	-	8	12	1,131	1,905	541	920	1,672	2,825	5	24	(0)	0	-	-	5	24				
	In India	50	119	8	12	-	-	8	12	1,120	1,894	536	914	1,656	2,808	5	24	(0)	0	-	-	5	24				
	Outside India	1	1	0	0	-	-	0	0	11	11	5	5	16	16	0	0	0	0	-	-	0	0				

(₹ lakhs)															
		Miscellaneous													
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous	
Sr.No	Particulars	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20	For the Quarter 30.09.20	Up to the Quarter 30.09.20
1	Employees' remuneration & welfare benefits	6	14	234	637	1	2	-	-	-	-	-	-	2	5
2	Travel, conveyance and vehicle running	0	0	1	2	0	0	-	-	-	-	-	-	0	0
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	0	1	10	28	0	0	-	-	-	-	-	-	0	43
5	Repairs	0	0	2	2	0	0	-	-	-	-	-	-	0	6
6	Printing & stationery	0	0	0	1	0	0	-	-	-	-	-	-	0	1
7	Communication expenses	0	0	4	8	0	0	-	-	-	-	-	-	0	15
8	Legal & professional charges	0	2	9	74	0	0	-	-	-	-	-	-	0	89
9	Auditors' fees, expenses etc.	0	0	1	2	0	0	-	-	-	-	-	-	0	3
	(a) as auditor	0	0	1	2	0	0	-	-	-	-	-	-	0	3
	(b) as adviser or in any other capacity, in	0	0	0	0	0	0	-	-	-	-	-	-	0	1
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	(iii) Management services; and	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	1
10	Advertisement and publicity	6	10	241	443	1	1	-	-	-	-	-	-	2	4
11	Interest & Bank Charges	0	0	8	8	0	0	-	-	-	-	-	-	0	24
12	Depreciation	0	1	10	26	0	0	-	-	-	-	-	-	0	42
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	0	2	8	88	0	0	-	-	-	-	-	-	0	76
16	Goods and Services Tax (GST)	0	0	0	1	0	0	-	-	-	-	-	-	0	2
17	Others	0	0	7	15	0	0	-	-	-	-	-	-	0	28
	a) Office maintenance expenses	0	0	5	5	0	0	-	-	-	-	-	-	0	15
	b) Subscriptions and membership fees	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	d) Entertainment Expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	f) Interest & Penalties	(0)	0	(0)	0	0	0	-	-	-	-	-	-	(0)	0
	g) Co-Insurance Admin Charges (Net)	0	0	2	2	(0)	0	-	-	-	-	-	-	0	6
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	14	30	541	1,342	3	4	-	-	-	-	-	-	4	11
	In India	14	30	534	1,334	3	4	-	-	-	-	-	-	4	11
	Outside India	0	0	8	8	0	0	-	-	-	-	-	-	0	0

Note: Public/ Product Liability includes Other liability

Prior Quarter/Period numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management in Q4 2020-2021.