

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE
Registration No. 141 and Date of Registration with the IRDA-11th December 2008
CIN No. U66030MH2007PLC178129
Insurer: **RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**
Operating Expenses Related To Insurance Business



Sr.No	Particulars	Miscellaneous															
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health	
		For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21
1	Employees' remuneration & welfare benefits	81	247	0	0	-	-	0	0	748	1,911	290	828	1,038	2,739	18	49
2	Travel, conveyance and vehicle running expenses	1	3	0	0	-	-	0	0	12	20	5	8	17	28	0	0
3	Training expenses	9	25	0	0	-	-	0	0	80	190	32	82	112	272	2	5
4	Rents, rates & taxes	4	12	0	0	-	-	0	0	33	90	13	39	46	129	1	2
5	Repairs	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0
6	Printing & stationery	(0)	2	(0)	0	-	-	(0)	0	(0)	13	(0)	6	(3)	18	(0)	0
7	Communication expenses	(2)	4	(0)	0	-	-	(0)	0	(11)	33	(6)	14	(17)	47	(0)	1
8	Legal & professional charges	5	22	(0)	0	-	-	(0)	0	54	208	19	90	72	298	23	26
9	Auditors fees, expenses etc.	0	1	(0)	0	-	-	(0)	0	2	5	1	2	2	8	0	0
	(a) as auditor	0	1	(0)	0	-	-	(0)	0	2	5	1	2	2	8	0	0
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	(0)	0	-	-	(0)	0	0	1	0	0	1	0	0	0
	(ii) Insurance matters	0	0	(0)	0	-	-	(0)	0	0	1	0	0	1	0	0	0
	(iii) Management services; and	(0)	-	(0)	-	-	-	(0)	-	0	-	(0)	-	(0)	-	(0)	-
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	1	0	0	1	0	0	0
10	Advertisement and publicity	87	298	0	0	-	-	0	0	824	2,303	313	998	1,137	3,300	20	59
11	Interest & Bank Charges	1	7	(0)	0	-	-	(0)	0	12	53	4	23	16	76	0	1
12	Depreciation	4	12	0	0	-	-	0	0	37	91	15	40	53	131	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	17	52	0	0	-	-	0	0	155	402	60	172	215	585	4	10
16	Goods and Services Tax (GST)	1	3	0	0	-	-	0	0	12	21	5	9	17	30	0	1
17	Others	1	4	0	0	-	-	0	0	12	31	5	14	17	45	0	1
	a) Office maintenance expenses	1	4	0	0	-	-	0	0	12	31	5	14	17	45	0	1
	b) Subscriptions and membership fees	1	4	0	0	-	-	0	0	12	30	5	13	17	42	0	1
	c) Miscellaneous expenses	1	1	0	0	-	-	0	0	6	6	3	3	9	8	0	0
	d) Entertainment Expenses	0	1	0	0	-	-	0	0	2	5	1	2	3	7	0	0
	e) Conference & Seminar	(0)	2	(0)	0	-	-	(0)	0	0	15	(0)	7	(0)	22	(0)	0
	f) Interest & Penalties	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0
	g) Co-Insurance Admin Charges (Net)	4	12	-	0	-	-	0	-	-	-	-	-	-	0	0	-
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	2	6	2	6	-	-
TOTAL		216	710	0	1	-	-	0	1	1,992	5,436	763	2,361	2,755	7,797	70	160
In India		210	703	0	1	-	-	0	1	1,949	5,387	743	2,339	2,692	7,726	68	158
Outside India		6	7	0	0	-	-	0	0	43	49	20	23	63	71	1	1

Sr.No	Particulars	Miscellaneous															
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous		Total Miscellaneous	
		For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21	For the quarter 31.12.21	Up to the quarter 31.12.21
1	Employees' remuneration & welfare benefits	16	27	256	800	19	67	-	-	-	-	-	-	1	4	1,348	3,688
2	Travel, conveyance and vehicle running	0	0	5	8	0	1	-	-	-	-	-	-	0	0	23	38
3	Training expenses	2	3	28	79	2	7	-	-	-	-	-	-	0	0	146	366
4	Rents, rates & taxes	1	1	11	38	1	3	-	-	-	-	-	-	0	0	59	174
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0
6	Printing & stationery	0	0	(1)	5	(0)	0	-	-	-	-	-	-	(0)	0	(1)	25
7	Communication expenses	0	0	(7)	14	(1)	1	-	-	-	-	-	-	(0)	0	(24)	63
8	Legal & professional charges	1	2	14	71	1	6	-	-	-	-	-	-	0	0	112	404
9	Auditors fees, expenses etc.	0	0	0	2	0	0	-	-	-	-	-	-	0	0	3	10
	(a) as auditor	0	0	0	2	0	0	-	-	-	-	-	-	0	0	3	10
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1
	(iii) Management services; and	(0)	-	(0)	-	(0)	-	-	-	-	-	-	-	(0)	-	(0)	-
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1
10	Advertisement and publicity	18	32	272	964	20	81	-	-	-	-	-	-	1	4	1,468	4,444
11	Interest & Bank Charges	0	1	3	22	0	2	-	-	-	-	-	-	0	0	19	102
12	Depreciation	1	1	13	38	1	3	-	-	-	-	-	-	0	0	68	176
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	6	53	171	4	14	-	-	-	-	-	-	0	1	278	789
16	Goods and Services Tax (GST)	0	0	5	9	0	1	-	-	-	-	-	-	0	0	23	40
17	Others	0	0	4	13	0	1	-	-	-	-	-	-	0	0	22	61
	a) Office maintenance expenses	0	0	4	13	0	1	-	-	-	-	-	-	0	0	22	61
	b) Subscriptions and membership fees	0	0	4	12	0	1	-	-	-	-	-	-	0	0	22	57
	c) Miscellaneous expenses	0	0	4	3	0	0	-	-	-	-	-	-	0	0	13	12
	d) Entertainment Expenses	0	0	1	2	0	0	-	-	-	-	-	-	0	0	4	10
	e) Conference & Seminar	0	0	(1)	6	(0)	1	-	-	-	-	-	-	(0)	0	(1)	29
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1
	g) Co-Insurance Admin Charges (Net)	-	-	1	2	1	3	-	-	-	-	-	-	0	0	2	5
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	6
TOTAL		43	76	666	2,263	90	192	-	-	-	-	-	-	3	11	3,588	10,504
In India		42	75	646	2,240	48	190	-	-	-	-	-	-	3	10	3,501	10,466
Outside India		0	0	20	23	2	2	-	-	-	-	-	-	0	0	87	98

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.

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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		Total Motor		Miscellaneous		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20
1	Employees' remuneration & welfare benefits	8	65	(2)	4	-	-	(2)	4	463	1,367	108	531	571	1,898	341	352	11	11	-	-	351	363		
2	Travel, conveyance and vehicle running expenses	0	0	0	0	-	-	0	0	5	8	2	3	7	11	2	2	0	0	-	-	2	2		
3	Training expenses	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0		
4	Rents, rates & taxes	1	3	(0)	0	-	-	(0)	0	28	67	8	26	35	93	17	17	1	1	-	-	17	18		
5	Repairs	(0)	0	(0)	0	-	-	(0)	0	(2)	0	(1)	0	(4)	0	0	0	0	0	-	-	0	0		
6	Printing & stationery	0	0	0	0	-	-	0	0	7	9	3	3	10	12	2	2	0	0	-	-	2	2		
7	Communication expenses	0	1	(0)	0	-	-	(0)	0	7	18	2	7	9	25	4	5	0	0	-	-	5	5		
8	Legal & professional charges	(0)	7	(0)	0	-	-	(0)	0	69	174	(11)	67	58	241	34	36	1	1	-	-	35	37		
9	Auditors' fees, expenses etc.	0	0	(0)	0	-	-	(0)	0	2	5	0	2	2	6	1	1	0	0	-	-	1	1		
	(a) as auditor	0	0	(0)	0	-	-	(0)	0	2	5	0	2	2	6	1	1	0	0	-	-	1	1		
	(b) as adviser or in any other capacity, in respect of																								
	(i) Taxation matters	0	0	(0)	0	-	-	(0)	0	0	1	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)	-		
	(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	30	69	0	4	-	-	0	4	835	1,464	274	568	1,109	2,032	369	377	11	12	-	-	381	389		
11	Interest & Bank Charges	0	1	(0)	0	-	-	(0)	0	11	22	3	9	14	30	6	6	0	0	-	-	6	6		
12	Depreciation	1	3	(0)	0	-	-	(0)	0	23	60	6	23	29	83	15	15	0	0	-	-	15	16		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	2	10	(0)	1	-	-	(0)	1	87	213	24	83	111	295	53	55	2	2	-	-	55	56		
16	Goods and Services Tax (GST)	(0)	0	(0)	0	-	-	(0)	0	0	1	(0)	1	0	2	0	0	0	0	-	-	0	0		
17	Others	0	2	(0)	0	-	-	(0)	0	13	35	3	14	17	49	9	9	0	0	-	-	9	9		
	a) Office maintenance expenses	0	2	(0)	0	-	-	(0)	0	13	35	3	14	17	49	9	9	0	0	-	-	9	9		
	b) Subscriptions and membership fees	0	0	(0)	0	-	-	(0)	0	4	10	1	4	5	15	3	3	0	0	-	-	3	3		
	c) Miscellaneous expenses	1	1	0	0	-	-	0	0	12	12	5	17	17	3	3	0	0	-	-	3	3			
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	1	1	1	1	1	1	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	3	3	1	1	1	1	1	1	0	0	-	-	1	1		
	g) Co-Insurance Admin Charges (Net)	1	1	0	0	-	-	0	0	14	17	5	7	19	23	4	4	0	0	-	-	4	4		
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-	-		
	TOTAL	44	163	(2)	10	-	-	(2)	10	1,583	3,488	437	1,357	2,020	4,845	865	889	27	27	-	-	892	916		
	In India	43	162	(2)	10	-	-	(2)	10	1,572	3,466	432	1,347	2,004	4,813	865	889	27	27	-	-	892	916		
	Outside India	1	1	0	0	-	-	0	0	11	22	5	10	16	32	0	0	0	0	-	-	0	0		

(` lakhs)

		Miscellaneous																(Annex)	
Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20	For the Quarter 31.12.20	Up to the quarter 31.12.20		
1	Employees' remuneration & welfare benefits	23	38	15	652	1	3	-	-	-	-	-	-	(1)	4	961	2,058	967	3,026
2	Travel, conveyance and vehicle running	0	0	2	4	0	0	-	-	-	-	-	-	0	0	11	17	11	18
3	Training expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
4	Rents, rates & taxes	1	2	4	32	0	0	-	-	-	-	-	-	(0)	0	58	145	59	148
5	Repairs	(0)	0	(2)	0	(0)	0	-	-	-	-	-	-	(0)	0	(5)	0	(6)	0
6	Printing & stationery	0	0	3	4	0	0	-	-	-	-	-	-	0	0	16	19	16	19
7	Communication expenses	0	0	1	8	0	0	-	-	-	-	-	-	(0)	0	15	39	15	39
8	Legal & professional charges	2	4	(8)	66	0	0	-	-	-	-	-	-	(0)	0	88	348	87	355
9	Auditors' fees, expenses etc.	0	0	0	2	0	0	-	-	-	-	-	-	(0)	0	4	10	4	10
	(a) as auditor	0	0	0	2	0	0	-	-	-	-	-	-	(0)	0	4	10	4	10
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	-	-	(0)	0	0	1	0	1
	(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)	-
	(c) in any other capacity	0	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	0	1
10	Advertisement and publicity	30	40	255	698	1	3	-	-	-	-	-	-	1	4	1,777	3,167	1,807	3,240
11	Interest & Bank Charges	0	1	3	10	0	0	-	-	-	-	-	-	0	0	23	48	24	49
12	Depreciation	1	2	2	28	0	0	-	-	-	-	-	-	(0)	0	48	129	48	132
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	4	6	13	101	0	0	-	-	-	-	-	-	(0)	1	183	460	185	470
16	Goods and Services Tax (GST)	0	0	(0)	1	(0)	0	-	-	-	-	-	-	(0)	0	0	3	0	3
17	Others	1	1	1	17	0	0	-	-	-	-	-	-	(0)	0	27	76	28	78
	a) Office maintenance expenses	1	1	1	17	0	0	-	-	-	-	-	-	(0)	0	27	76	28	78
	b) Subscriptions and membership fees	0	0	0	5	0	0	-	-	-	-	-	-	(0)	0	8	23	8	23
	c) Miscellaneous expenses	0	0	6	6	0	0	-	-	-	-	-	-	0	0	26	27	27	27
	d) Entertainment Expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	2	2
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
	f) Interest & Penalties	0	0	2	2	0	0	-	-	-	-	-	-	0	0	8	8	8	8
	g) Co-Insurance Admin Charges (Net)	0	0	6	8	0	0	-	-	-	-	-	-	0	0	30	36	31	37
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3
	TOTAL	65	95	304	1,646	2	7	-	-	-	-	-	-	(0)	10	3,283	7,520	3,325	7,693
	In India	65	95	297	1,631	2	7	-	-	-	-	-	-	(0)	10	3,260	7,471	3,301	7,643
	Outside India	0	0	8	15	0	0	-	-	-	-	-	-	0	0	24	49	25	50

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.