

Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
		For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31
1	Employees' remuneration & welfare benefits	52	299	(0)	0	-	-	(0)	0	665	2,576	286	1,114	951	3,690	15	63	2	4	-	-	16	67
2	Travel, conveyance and vehicle running expenses	0	3	(0)	0	-	-	(0)	0	6	25	2	11	8	36	0	1	0	0	-	-	0	0
3	Training expenses	11	36	0	0	-	-	0	0	117	307	50	133	167	439	3	8	0	0	-	-	3	8
4	Rents, rates & taxes	2	14	(0)	0	-	-	(0)	0	33	123	13	52	46	175	1	3	0	0	-	-	1	3
5	Repairs	0	0	0	0	-	-	0	0	1	1	0	1	2	2	0	0	0	0	-	-	0	0
6	Printing & stationery	(1)	0	(0)	0	-	-	(0)	0	13	25	(3)	2	9	28	8	9	(0)	0	-	-	8	9
7	Communication expenses	(2)	2	(0)	0	-	-	(0)	0	11	43	(5)	9	6	52	9	10	(0)	0	-	-	9	10
8	Legal & professional charges	6	28	(0)	0	-	-	(0)	0	66	274	26	116	92	390	8	34	0	0	-	-	8	35
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	1	(0)	0	-	-	(0)	0	1	7	1	3	2	10	0	0	0	0	-	-	0	0
	(b) as advisor or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	1	0	0	1	2	0	0	0	0	-	-	0	0
	(ii) Insurance matters	0	0	(0)	0	-	-	(0)	0	0	1	0	0	1	1	0	0	0	0	-	-	0	0
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(0)	0	(0)	0	-	-	(0)	0	0	1	0	0	0	1	(0)	0	0	0	-	-	0	0
10	Advertisement and publicity	69	366	(0)	0	-	-	(0)	0	850	3,153	366	1,364	1,216	4,517	19	78	2	5	-	-	21	82
11	Interest & Bank Charges	3	9	0	0	-	-	0	0	28	80	12	35	39	115	1	2	0	0	-	-	1	2
12	Depreciation	4	16	0	0	-	-	0	0	43	134	19	58	62	193	1	3	0	0	-	-	1	4
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	13	65	(0)	0	-	-	(0)	0	154	563	66	243	220	806	3	14	0	1	-	-	4	15
16	Goods and Services Tax (GST)	1	3	0	0	-	-	0	0	8	29	4	13	12	42	0	1	0	0	-	-	0	1
17	Others	1	5	(0)	0	-	-	(0)	0	12	43	5	19	17	62	0	1	0	0	-	-	0	1
	a) Office maintenance expenses	1	5	(0)	0	-	-	(0)	0	9	39	4	17	13	56	0	1	0	0	-	-	0	1
	b) Subscriptions and membership fees	(0)	1	(0)	0	-	-	(0)	0	(2)	4	(1)	2	(3)	6	(0)	0	0	0	-	-	(0)	0
	c) Miscellaneous expenses	0	1	(0)	0	-	-	(0)	0	2	7	1	3	2	10	0	0	0	0	-	-	0	0
	d) Entertainment Expenses	1	3	0	0	-	-	0	0	7	22	3	9	31	0	1	0	0	0	-	-	0	1
	e) Conference & Seminar	(0)	0	(0)	0	-	-	(0)	0	0	0	0	0	0	0	(0)	0	0	0	-	-	(0)	0
	f) Interest & Penalties	4	16	-	0	-	-	-	0	-	-	-	-	-	8	0	0	-	-	-	-	0	0
	g) Co-Insurance Admin Charges (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Miscellaneous														(₹ lakhs)			
Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31		
1	Employees' remuneration & welfare benefits	7	34	248	1,048	13	80	-	-	-	-	-	-	1	5	1,237	4,925	1,289	5,224
2	Travel, conveyance and vehicle running	0	0	2	10	0	1	-	-	-	-	-	-	0	0	11	48	11	51
3	Training expenses	1	4	45	125	3	10	-	-	-	-	-	-	0	1	220	586	231	622
4	Rents, rates & taxes	0	2	12	49	1	4	-	-	-	-	-	-	0	0	60	234	62	248
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	2	2	2
6	Printing & stationery	(0)	0	(4)	2	(0)	0	-	-	-	-	-	-	(0)	0	14	38	12	39
7	Communication expenses	(0)	0	(6)	8	(1)	1	-	-	-	-	-	-	(0)	0	8	72	6	74
8	Legal & professional charges	1	3	22	93	1	7	-	-	-	-	-	-	0	0	124	528	130	556
9	Auditors fees, expenses etc.																		
	(a) as auditor	0	0	1	3	0	0	-	-	-	-	-	-	0	0	3	13	3	14
	(b) as adviser or in any other capacity, in																		
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	2	0	2
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	0	0	0	1	0	2
10	Advertisement and publicity	9	42	318	1,283	18	98	-	-	-	-	-	-	2	6	1,584	6,028	1,653	6,395
11	Interest & Bank Charges	0	1	11	33	1	3	-	-	-	-	-	-	0	0	52	154	54	163
12	Depreciation	1	2	16	55	1	4	-	-	-	-	-	-	0	0	81	257	85	273
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	7	58	229	3	18	-	-	-	-	-	-	0	1	287	1,076	299	1,141
16	Goods and Services Tax (GST)	0	0	3	12	0	1	-	-	-	-	-	-	0	0	16	56	16	59
17	Others																		
	a) Office maintenance expenses	0	1	4	18	0	1	-	-	-	-	-	-	0	0	22	83	23	88
	b) Subscriptions and membership fees	0	1	3	16	0	1	-	-	-	-	-	-	0	0	17	75	18	79
	c) Miscellaneous expenses	(0)	0	(1)	3	(0)	0	-	-	-	-	-	-	(0)	0	(4)	9	(4)	9
	d) Entertainment Expenses	0	0	1	3	0	0	-	-	-	-	-	-	0	0	3	13	3	14
	e) Conference & Seminar	0	0	3	9	0	1	-	-	-	-	-	-	0	0	12	41	13	44
	f) Interest & Penalties	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	(0)	1
	g) Co-Insurance Admin Charges (Net)	(0)	(0)	4	6	1	4	-	-	-	-	-	-	0	0	5	10	8	26
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	8	2	8
TOTAL		22	98	740	3,003	42	234	-	-	-	-	-	-	4	14	3,756	14,266	3,920	15,135
In India		21	97	720	2,970	41	231	-	-	-	-	-	-	3	14	3,700	14,106	3,861	14,971
Outside India		1	1	10	33	1	3	-	-	-	-	-	-	0	0	57	154	59	164
Note: Public/ Product Liability includes Other liability																			

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



Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31
1	Employees' remuneration & welfare benefits	218	283	(0)	4	-	-	(0)	4	416	1,783	209	740	625	2,523	(73)	279	41	52	-	-	(33)	330
2	Travel, conveyance and vehicle running expenses	3	4	0	0	-	-	0	0	14	22	6	9	20	31	1	3	1	1	-	-	2	4
3	Training expenses	34	34	0	0	-	-	0	0	214	214	89	89	302	303	33	33	6	6	-	-	40	40
4	Rents, rates & taxes	13	16	0	0	-	-	0	0	36	103	17	43	53	146	(1)	16	2	3	-	-	1	19
5	Repairs	0	0	0	0	-	-	0	0	0	0	0	0	0	1	0	0	0	0	-	-	0	0
6	Printing & stationery	2	2	0	0	-	-	0	0	6	14	3	6	8	20	0	2	0	0	-	-	0	3
7	Communication expenses	6	6	0	0	-	-	0	0	23	41	10	17	33	58	2	6	1	1	-	-	3	8
8	Legal & professional charges	24	30	(0)	0	-	-	(0)	0	58	232	29	96	87	328	(6)	30	4	5	-	-	(2)	35
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	(0)	0	-	-	(0)	0	1	5	0	2	1	7	(0)	1	0	0	-	-	(0)	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	-	-	0	0	
	(c) in any other capacity	0	0	(0)	0	-	-	(0)	0	1	0	0	0	0	1	(0)	0	0	0	-	-	(0)	0
10	Advertisement and publicity	212	281	(1)	4	-	-	(1)	4	309	1,773	168	736	476	2,509	(100)	277	40	51	-	-	(60)	328
11	Interest & Bank Charges	5	6	0	0	-	-	0	0	16	38	7	16	23	54	0	6	1	1	-	-	1	7
12	Depreciation	11	13	(0)	0	-	-	(0)	0	25	85	12	35	38	120	(2)	13	2	2	-	-	(0)	16
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	31	41	(0)	1	-	-	(0)	1	45	257	24	107	69	364	(15)	40	6	7	-	-	(9)	48
16	Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	4	6	2	2	6	8	1	1	0	0	-	-	1	1
17	Others	4	6	(0)	0	-	-	(0)	0	36	1	15	2	50	(3)	6	1	1	-	-	-	(3)	7
	a) Office maintenance expenses	2	2	(0)	0	-	-	(0)	0	3	14	2	6	5	19	(1)	2	0	0	-	-	(0)	3
	b) Subscriptions and membership fees	(0)	0	(0)	0	-	-	(0)	0	(11)	1	(4)	0	(16)	2	(3)	0	(0)	0	-	-	(3)	0
	c) Miscellaneous expenses	0	0	(0)	0	-	-	(0)	0	0	1	0	0	1	2	(0)	0	0	0	-	-	0	0
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	1	1	1	2	2	0	0	0	0	0	-	-	0	0
	e) Conference & Seminar	0	0	0	0	-	-	0	0	1	1	1	2	2	0	0	0	0	0	-	-	0	0
	f) Interest & Penalties	1	1	0	0	-	-	0	0	2	6	1	2	4	8	0	1	0	0	-	-	0	1
	g) Co-Insurance Admin Charges (Net)	6	7	(0)	0	-	-	(0)	0	(9)	8	(7)	-	(15)	8	13	18	3	3	-	-	17	21
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	2	5	2	5	-	-	-	-	-	-	-	-
	TOTAL	571	735	(1)	9	-	-	(1)	9	1,155	4,643	572	1,929	1,726	6,571	(154)	735	109	136	-	-	(45)	872
	In India	565	727	(1)	9	-	-	(1)	9	1,130	4,596	563	1,909	1,692	6,505	(161)	728	108	135	-	-	(53)	863
	Outside India	6	7	(0)	0	-	-	(0)	0	25	47	9	19	34	66	7	7	1	1	-	-	8	9

Sr.No	Particulars	Miscellaneous														Grand Total	
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous	
		For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31	For the Quarter Ended Mar,31	Up to the Quarter Ended Mar,31
1	Employees' remuneration & welfare benefits	8	46	404	1,056	16	18	-	-	-	-	-	-	34	38	1,054	4,011
2	Travel, conveyance and vehicle running	0	1	9	13	0	0	-	-	-	-	-	-	0	0	33	50
3	Training expenses	5	5	127	127	2	2	-	-	-	-	-	-	5	5	481	481
4	Rents, rates & taxes	1	3	29	61	1	1	-	-	-	-	-	-	2	2	87	232
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1
6	Printing & stationery	0	0	4	9	0	0	-	-	-	-	-	-	0	0	13	32
7	Communication expenses	1	1	16	24	0	0	-	-	-	-	-	-	1	1	53	92
8	Legal & professional charges	1	5	46	112	2	2	-	-	-	-	-	-	4	4	138	487
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	1	3	0	0	-	-	-	-	-	-	0	0	2	12
	(b) as adviser or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1
	(iii) Management services; and	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
10	Advertisement and publicity	5	45	352	1,050	15	18	-	-	-	-	-	-	33	37	822	3,989
11	Interest & Bank Charges	0	1	12	23	0	0	-	-	-	-	-	-	1	1	38	86
12	Depreciation	1	2	22	50	1	1	-	-	-	-	-	-	2	2	62	191
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1	7	51	152	2	3	-	-	-	-	-	-	5	5	119	578
16	Goods and Services Tax (GST)	0	0	3	3	0	0	-	-	-	-	-	-	0	0	10	13
17	Others	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0
	a) Office maintenance expenses	(0)	1	4	21	0	0	-	-	-	-	-	-	1	1	4	80
	b) Subscriptions and membership fees	0	0	3	8	0	0	-	-	-	-	-	-	0	0	8	31
	c) Miscellaneous expenses	(0)	0	(5)	1	(0)	0	-	-	-	-	-	-	(0)	0	(24)	2
	d) Entertainment Expenses	0	0	0	1	0	0	-	-	-	-	-	-	0	0	1	3
	e) Conference & Seminar	0	0	1	1	0	0	-	-	-	-	-	-	0	0	3	3
	f) Interest & Penalties	0	0	2	4	0	0	-	-	-	-	-	-	0	0	6	13
	g) Co-Insurance Admin Charges (Net)	1	1	(2)	6	3	3	-	-	-	-	-	-	(4)	(1)	36	5
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	5
	TOTAL	23	119	1,080	2,726	44	50	-	-	-	-	-	-	83	93	2,911	10,431
	In India	22	117	1,069	2,699	43	50	-	-	-	-	-	-	82	92	2,855	10,326
	Outside India	1	1	12	28	0	0	-	-	-	-	-	-	1	1	57	105

Note: Public/ Product Liability includes Other liability