

| 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              |                         | Total Motor           |                         | Miscellaneous         |                         | Health                |                         | Personal Accident     |                         | Travel Insurance      |                         | Total Health          |                         |
|                                                                                |                                                        | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended |
|                                                                                |                                                        | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             |
| 1                                                                              | Employees' remuneration & welfare benefits             | 109                   | 386                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 570                   | 2,219                   | 264                   | 876                     | 834                   | 3,095                   | 55                    | 133                     | 2                     | 5                       | -                     | -                       | -                     | -                       | 56                    | 138                     |
| 2                                                                              | Travel, conveyance and vehicle running expenses        | 2                     | 7                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 15                    | 54                      | 7                     | 22                      | -                     | -                       | 1                     | 3                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       |
| 3                                                                              | Training expenses                                      | (0)                   | 26                      | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | (9)                   | 196                     | 1                     | 78                      | (8)                   | 274                     | 2                     | 11                      | 0                     | 0                       | -                     | -                       | -                     | -                       | 1                     | 3                       |
| 4                                                                              | Rents, rates & taxes                                   | 7                     | 14                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 54                    | 110                     | 22                    | 43                      | 76                    | 153                     | 4                     | 6                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 4                     | 6                       |
| 5                                                                              | Repairs                                                | 0                     | 0                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | (0)                   | 0                       | 0                     | 0                       | (0)                   | 0                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
| 6                                                                              | Printing & stationery                                  | 1                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 7                     | (15)                    | 1                     | 1                       | 8                     | (14)                    | 1                     | 3                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 1                     | 4                       |
| 7                                                                              | Communication expenses                                 | 2                     | 3                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 20                    | 14                      | 6                     | 8                       | 26                    | 21                      | 2                     | 5                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 2                     | 5                       |
| 8                                                                              | Legal & professional charges                           | 8                     | 27                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 63                    | 209                     | 27                    | 79                      | 90                    | 289                     | 6                     | 13                      | 0                     | 0                       | -                     | -                       | -                     | -                       | 6                     | 13                      |
| 9                                                                              | Auditors fees, expenses etc.                           | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
|                                                                                | (a) as auditor                                         | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2                     | 6                       | 1                     | 3                       | 3                     | 9                       | 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                     | 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)                   | (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                            | 207                   | 490                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 1,463                 | 3,634                   | 632                   | 1,442                   | 2,096                 | 5,076                   | 113                   | 205                     | 4                     | 8                       | -                     | -                       | -                     | -                       | 117                   | 213                     |
| 11                                                                             | Interest & Bank Charges                                | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 37                    | 137                     | 17                    | 55                      | 54                    | 192                     | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
| 12                                                                             | Depreciation                                           | 7                     | 22                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 44                    | 160                     | 20                    | 64                      | 65                    | 224                     | 4                     | 9                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 4                     | 9                       |
| 13                                                                             | Brand/Trade Mark usage fee/charges                     | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
| 14                                                                             | Business Development and Sales Promotion Expenses      | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
| 15                                                                             | Information Technology Expenses                        | 28                    | 70                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 197                   | 518                     | 86                    | 206                     | 283                   | 724                     | 16                    | 29                      | 1                     | 1                       | -                     | -                       | -                     | -                       | 16                    | 30                      |
| 16                                                                             | Goods and Services Tax (GST)                           | 2                     | 2                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 11                    | 15                      | 4                     | 6                       | 16                    | 21                      | 1                     | 1                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 1                     | 1                       |
| 17                                                                             | Others                                                 | 3                     | 7                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 19                    | 51                      | 8                     | 20                      | 27                    | 71                      | 1                     | 3                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 2                     | 3                       |
|                                                                                | a) Office maintenance expenses                         | (0)                   | 2                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | (3)                   | 17                      | (1)                   | 7                       | (4)                   | 24                      | 0                     | 1                       | (0)                   | 0                       | -                     | -                       | -                     | -                       | 0                     | 1                       |
|                                                                                | b) Subscriptions and membership fees                   | 1                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 8                     | 6                       | 3                     | 2                       | 10                    | 9                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
|                                                                                | c) Miscellaneous expenses                              | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 3                     | 7                       | 1                     | 3                       | 4                     | 10                      | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
|                                                                                | d) Entertainment Expenses                              | (0)                   | (0)                     | (0)                   | (0)                     | -                     | -                       | (0)                   | (0)                     | (1)                   | (0)                     | (0)                   | (0)                     | (1)                   | (0)                     | (0)                   | (0)                     | (0)                   | (0)                     | -                     | -                       | -                     | -                       | (0)                   | (0)                     |
|                                                                                | e) Conference & Seminar                                | 0                     | 0                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | (0)                   | 0                       | -                     | 0                       | (0)                   | 1                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
|                                                                                | f) Interest & Penalties                                | 5                     | 20                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
|                                                                                | g) Co-Insurance Admin Charges (Net)                    | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
|                                                                                | h) Motor Solatium Fund                                 | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 2                     | 7                       | 2                     | 7                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
|                                                                                | <b>TOTAL</b>                                           | <b>382</b>            | <b>1,082</b>            | <b>0</b>              | <b>0</b>                | <b>-</b>              | <b>-</b>                | <b>0</b>              | <b>0</b>                | <b>2,501</b>          | <b>7,343</b>            | <b>1,102</b>          | <b>2,921</b>            | <b>3,603</b>          | <b>10,264</b>           | <b>207</b>            | <b>423</b>              | <b>7</b>              | <b>16</b>               | <b>-</b>              | <b>-</b>                | <b>-</b>              | <b>-</b>                | <b>214</b>            | <b>439</b>              |
|                                                                                | In India                                               | 381                   | 1,080                   | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2,496                 | 7,324                   | 1,100                 | 2,914                   | 3,595                 | 10,238                  | 207                   | 422                     | 7                     | 16                      | -                     | -                       | -                     | -                       | 213                   | 438                     |
|                                                                                | Outside India                                          | 1                     | 3                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 5                     | 19                      | 2                     | 8                       | 8                     | 26                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 1                     | 1                       |

|                                                          |                                             | 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 | Up to the quarter ended | For the quarter ended     | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended |             |             |
|                                                          |                                             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022               | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             | Dec,31 2022           | Dec,31 2022             |             |             |
| 1                                                        | Employees' remuneration & welfare benefits  | 15                    | 32                      | 302                       | 845                     | 13                    | 44                      | -                     | -                       | -                     | -                       | -                     | -                       | 1                     | 5                       | 1,222                 | 4,158                   | 1,331       | 4,545       |
| 2                                                        | Travel, conveyance and vehide running       | 0                     | 1                       | 6                         | 16                      | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 31                    | 97                      | 33          | 104         |
| 3                                                        | Training expenses                           | 1                     | 2                       | 6                         | 58                      | 0                     | 3                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | 0                     | 349                     | 0           | 375         |
| 4                                                        | Rents, rates & taxes                        | 1                     | 1                       | 18                        | 32                      | 1                     | 2                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 100                   | 194                     | 107         | 208         |
| 5                                                        | Repairs                                     | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | 0                     | 0                       | 0           | 0           |
| 6                                                        | Printing & stationery                       | 0                     | 1                       | 1                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 10                    | (7)                     | 11          | (5)         |
| 7                                                        | Communication expenses                      | 0                     | 1                       | 5                         | 7                       | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 1                       | 34                    | 35                      | 36          | 39          |
| 8                                                        | Legal & professional charges                | 1                     | 2                       | 22                        | 55                      | 1                     | 3                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 119                   | 362                     | 128         | 389         |
| 9                                                        | Auditors fees, expenses etc.                | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -           | -           |
|                                                          | (a) as auditor                              | 0                     | 0                       | 1                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 4                     | 12                      | 4           | 12          |
|                                                          | (b) as advisor or in any other capacity, in | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -           | -           |
|                                                          | (i) Taxation matters                        | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 1                     | 1                       | 1           | 2           |
|                                                          | (ii) Insurance matters                      | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 0                     | 1                       | 0           | 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                 | 23                    | 41                      | 519                       | 1,071                   | 24                    | 56                      | -                     | -                       | -                     | -                       | -                     | -                       | 2                     | 6                       | 2,781                 | 6,463                   | 2,989       | 6,953       |
| 11                                                       | Interest & Bank Charges                     | 0                     | 0                       | 1                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 56                    | 195                     | 56          | 196         |
| 12                                                       | Depreciation                                | 1                     | 2                       | 18                        | 47                      | 1                     | 2                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 89                    | 285                     | 95          | 307         |
| 13                                                       | Brand/Trade Mark usage fee/charges          | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -           | -           |
| 14                                                       | Business Development and Sales Promotion    | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -           | -           |
| 15                                                       | Information Technology Expenses             | 3                     | 6                       | 71                        | 153                     | 3                     | 8                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 1                       | 378                   | 922                     | 406         | 992         |
| 16                                                       | Goods and Services Tax (GST)                | 0                     | 0                       | 3                         | 4                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 20                    | 26                      | 22          | 28          |
| 17                                                       | Others                                      | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -           | -           |
|                                                          | a) Office maintenance expenses              | 0                     | 1                       | 7                         | 15                      | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 36                    | 91                      | 38          | 97          |
|                                                          | b) Subscriptions and membership fees        | 0                     | 0                       | (0)                       | 5                       | (0)                   | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | (4)                   | 30                      | (5)         | 33          |
|                                                          | c) Miscellaneous expenses                   | 0                     | 0                       | 2                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 13                    | 11                      | 14          | 12          |
|                                                          | d) Entertainment Expenses                   | 0                     | 0                       | 1                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 6                     | 13                      | 6           | 14          |
|                                                          | e) Conference & Seminar                     | (0)                   | (0)                     | (0)                       | (0)                     | (0)                   | (0)                     | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | (0)                     | (2)                   | (0)                     | (2)         | (0)         |
|                                                          | f) Interest & Penalties                     | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | 0                     | 1                       | 0           | 1           |
|                                                          | g) Co-Insurance Admin Charges (Net)         | 0                     | 0                       | 3                         | 5                       | 1                     | 2                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 4                     | 7                       | 9           | 27          |
|                                                          | h) Motor Solatium Fund                      | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 2                     | 7                       | 2           | 7           |
|                                                          |                                             |                       |                         |                           |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |             |             |
|                                                          | TOTAL                                       | 47                    | 91                      | 985                       | 2,324                   | 45                    | 124                     | -                     | -                       | -                     | -                       | -                     | -                       | 5                     | 14                      | 4,899                 | 13,255                  | 5,281       | 14,338      |
|                                                          | In India                                    | 47                    | 90                      | 983                       | 2,318                   | 45                    | 123                     | -                     | -                       | -                     | -                       | -                     | -                       | 5                     | 14                      | 4,888                 | 13,222                  | 5,270       | 14,302      |
|                                                          | Outside India                               | 0                     | 0                       | 2                         | 6                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 11                    | 34                      | 11          | 36          |
| 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



( ₹ lakhs )

| Sr.No | Particulars                                            | FIRE                  |                         | Marine Cargo          |                         | Marine Hull           |                         | Total Marine          |                         | Motor OD              |                         | Motor TP              |                         | Total Motor           |                         | Miscellaneous         |                         | Personal              |                         | Accident              |                         | Overseas Travel Insurance |                         | Total Health          |                         |   |
|-------|--------------------------------------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|---------------------------|-------------------------|-----------------------|-------------------------|---|
|       |                                                        | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended     | Up to the quarter ended | For the quarter ended | Up to the quarter ended |   |
|       |                                                        | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021               | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             |   |
| 1     | Emolovees' remuneration & welfare benefits             | 81                    | 247                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 748                   | 1,911                   | 290                   | 828                     | 1,038                 | 2,739                   | 18                    | 49                      | 1                     | 2                       | -                     | -                       | -                         | -                       | 19                    | 51                      |   |
| 2     | Travel, conveyance and vehide running expenses         | 1                     | 3                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 12                    | 20                      | 5                     | 8                       | 17                    | 28                      | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 1                       |   |
| 3     | Training expenses                                      | 9                     | 25                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 80                    | 190                     | 32                    | 82                      | 112                   | 272                     | 2                     | 5                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 2                     | 5                       |   |
| 4     | Rents, rates & taxes                                   | 4                     | 12                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 33                    | 90                      | 13                    | 39                      | 46                    | 129                     | 1                     | 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                                  | (0)                   | 2                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | (0)                   | 13                      | (0)                   | 6                       | (1)                   | 18                      | (0)                   | 0                       | (0)                   | 0                       | -                     | -                       | -                         | -                       | (0)                   | 0                       |   |
| 7     | Communication expenses                                 | (2)                   | 4                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | (11)                  | 33                      | (6)                   | 14                      | (17)                  | 47                      | (0)                   | 1                       | (0)                   | 0                       | -                     | -                       | -                         | -                       | (0)                   | 1                       |   |
| 8     | Legal & professional charges                           | 5                     | 22                      | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | 54                    | 208                     | 19                    | 90                      | 72                    | 298                     | 23                    | 26                      | 0                     | 0                       | -                     | -                       | -                         | -                       | 23                    | 27                      |   |
| 9     | Auditors' fees, expenses etc.                          | 0                     | 1                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | 2                     | 5                       | 1                     | 2                       | 2                     | 8                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 0                       |   |
|       | (a) as auditor                                         | 0                     | 1                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | 2                     | 5                       | 1                     | 2                       | 2                     | 8                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 0                       |   |
|       | (b) as adviser or in any other capacity, in respect of | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 0                     | 1                       | 0                     | 0                       | 0                     | 1                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 0                       |   |
|       | (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)                   | -                       |   |
|       | (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                            | 87                    | 298                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 824                   | 2,303                   | 313                   | 998                     | 1,137                 | 3,300                   | 20                    | 59                      | 1                     | 3                       | -                     | -                       | -                         | -                       | 20                    | 61                      |   |
| 11    | Interest & Bank Charges                                | 1                     | 7                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | 12                    | 53                      | 4                     | 23                      | 16                    | 76                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 1                       |   |
| 12    | Depreciation                                           | 4                     | 12                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 37                    | 91                      | 15                    | 40                      | 52                    | 131                     | 1                     | 2                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 1                     | 2                       |   |
| 13    | Brand/Trade Mark usage fee/charges                     | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                         | -                       | -                     | -                       |   |
| 14    | Business Development and Sales Promotion Expenses      | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                         | -                       | -                     | -                       |   |
| 15    | Information Technology Expenses                        | 17                    | 53                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 155                   | 409                     | 60                    | 177                     | 215                   | 586                     | 4                     | 10                      | 0                     | 0                       | -                     | -                       | -                         | -                       | 4                     | 11                      |   |
| 16    | Goods and Services Tax (GST)                           | 1                     | 3                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 12                    | 21                      | 5                     | 9                       | 17                    | 30                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 1                       |   |
| 17    | Others                                                 | 1                     | 4                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 12                    | 31                      | 5                     | 14                      | 17                    | 45                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 1                       |   |
|       | a) Office maintenance expenses                         | 1                     | 4                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 12                    | 31                      | 5                     | 14                      | 17                    | 45                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 1                       |   |
|       | b) Subscriptions and membership fees                   | 1                     | 4                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 12                    | 30                      | 5                     | 13                      | 17                    | 42                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 1                       |   |
|       | c) Miscellaneous expenses                              | 1                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 6                     | 6                       | 3                     | 3                       | 9                     | 8                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 0                       |   |
|       | d) Entertainment Expenses                              | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2                     | 5                       | 1                     | 2                       | 3                     | 7                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 0                     | 0                       |   |
|       | e) Conference & Seminar                                | (0)                   | 2                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | 0                     | 15                      | (0)                   | 7                       | (0)                   | 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)                    | 4                     | 12                      | -                     | 0                       | -                     | -                       | -                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | 0                       | -                     | -                       | -                     | -                       | -                         | -                       | 0                     | 0                       |   |
|       | h) Motor Solatium Fund                                 | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 2                     | 6                       | 2                     | 6                       | -                     | -                       | -                     | -                       | -                     | -                       | -                         | -                       | -                     | 0                       | 0 |
|       | <b>TOTAL</b>                                           | <b>216</b>            | <b>710</b>              | <b>0</b>              | <b>1</b>                | <b>-</b>              | <b>-</b>                | <b>0</b>              | <b>1</b>                | <b>1,992</b>          | <b>5,436</b>            | <b>763</b>            | <b>2,361</b>            | <b>2,755</b>          | <b>7,797</b>            | <b>70</b>             | <b>160</b>              | <b>2</b>              | <b>6</b>                | <b>-</b>              | <b>-</b>                | <b>-</b>                  | <b>-</b>                | <b>71</b>             | <b>166</b>              |   |
|       | In India                                               | 210                   | 704                     | 0                     | 1                       | -                     | -                       | 0                     | 1                       | 1,949                 | 5,385                   | 744                   | 2,339                   | 2,693                 | 7,724                   | 68                    | 158                     | 2                     | 6                       | -                     | -                       | -                         | -                       | 70                    | 165                     |   |
|       | Outside India                                          | 6                     | 7                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 43                    | 51                      | 19                    | 22                      | 62                    | 73                      | 1                     | 1                       | 0                     | 0                       | -                     | -                       | -                         | -                       | 1                     | 1                       |   |

( ₹ 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 | Up to the quarter ended | For the quarter ended     | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended |              |               |
|       |                                                        | Dec,31 2021           | Dec,31 2021             | Dec,31 2021               | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             | Dec,31 2021           | Dec,31 2021             |              |               |
| 1     | Employees' remuneration & welfare benefits             | 16                    | 27                      | 256                       | 800                     | 19                    | 67                      | -                     | -                       | -                     | -                       | -                     | -                       | 1                     | 4                       | 1,348                 | 3,688                   | 1,429        | 3,935         |
| 2     | Travel, conveyance and vehicle running expenses        | 0                     | 0                       | 5                         | 8                       | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 23                    | 38                      | 24           | 40            |
| 3     | Training expenses                                      | 2                     | 3                       | 28                        | 79                      | 2                     | 7                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 146                   | 366                     | 155          | 391           |
| 4     | Rents, rates & taxes                                   | 1                     | 1                       | 11                        | 38                      | 1                     | 3                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 59                    | 174                     | 63           | 185           |
| 5     | Repairs                                                | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 0                     | 0                       | 0            | 0             |
| 6     | Printing & stationery                                  | 0                     | 0                       | (1)                       | 5                       | (0)                   | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | (1)                   | 25                      | (2)          | 26            |
| 7     | Communication expenses                                 | 0                     | 0                       | (7)                       | 14                      | (1)                   | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | (24)                  | 63                      | (26)         | 67            |
| 8     | Legal & professional charges                           | 1                     | 2                       | 14                        | 71                      | 1                     | 6                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 112                   | 404                     | 116          | 426           |
| 9     | Auditors' fees, expenses etc.                          | 0                     | 0                       | 0                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 3                     | 10                      | 3            | 11            |
|       | (a) as auditor                                         | 0                     | 0                       | 0                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 3                     | 10                      | 3            | 11            |
|       | (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                       | 0                     | 1                       | 0            | 1             |
|       | (iii) Management services; and                         | (0)                   | -                       | (0)                       | -                       | (0)                   | -                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | -                       | (0)                   | -                       | (0)          | -             |
|       | (c) in any other capacity                              | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 1                     | 1                       | 1            | 2             |
| 10    | Advertisement and publicity                            | 18                    | 32                      | 272                       | 964                     | 20                    | 81                      | -                     | -                       | -                     | -                       | -                     | -                       | 1                     | 4                       | 1,468                 | 4,444                   | 1,555        | 4,742         |
| 11    | Interest & Bank Charges                                | 0                     | 1                       | 3                         | 22                      | 0                     | 2                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 19                    | 102                     | 20           | 109           |
| 12    | Depreciation                                           | 1                     | 1                       | 13                        | 38                      | 1                     | 3                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 68                    | 176                     | 72           | 188           |
| 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                     | 295          | 842           |
| 16    | Goods and Services Tax (GST)                           | 0                     | 0                       | 5                         | 9                       | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 23                    | 40                      | 25           | 43            |
| 17    | Others                                                 | 0                     | 0                       | 4                         | 13                      | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 22                    | 61                      | 24           | 65            |
|       | a) Office maintenance expenses                         | 0                     | 0                       | 4                         | 12                      | 0                     | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 22                    | 57                      | 24           | 61            |
|       | b) Subscriptions and membership fees                   | 0                     | 0                       | 4                         | 3                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 13                    | 12                      | 14           | 13            |
|       | c) Miscellaneous expenses                              | 0                     | 0                       | 1                         | 2                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 4                     | 10                      | 4            | 10            |
|       | d) Entertainment Expenses                              | 0                     | 0                       | (1)                       | 6                       | (0)                   | 1                       | -                     | -                       | -                     | -                       | -                     | -                       | (0)                   | 0                       | (1)                   | 29                      | (1)          | 31            |
|       | e) Conference & Seminar                                | 0                     | 0                       | 0                         | 0                       | 0                     | 0                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 0                     | 1                       | 0            | 1             |
|       | f) Interest & Penalties                                | -                     | -                       | 1                         | 2                       | 1                     | 3                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 2                     | 5                       | 7            | 17            |
|       | g) Co-Insurance Admin Charges (Net)                    | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 2                     | 6                       | 2            | 6             |
|       | h) Motor Solutium Fund                                 | -                     | -                       | -                         | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -            | -             |
|       | <b>TOTAL</b>                                           | <b>43</b>             | <b>76</b>               | <b>666</b>                | <b>2,263</b>            | <b>50</b>             | <b>192</b>              | <b>-</b>              | <b>-</b>                | <b>-</b>              | <b>-</b>                | <b>-</b>              | <b>-</b>                | <b>3</b>              | <b>11</b>               | <b>3,588</b>          | <b>10,504</b>           | <b>3,804</b> | <b>11,215</b> |
|       | In India                                               | 42                    | 75                      | 649                       | 2,241                   | 48                    | 190                     | -                     | -                       | -                     | -                       | -                     | -                       | 3                     | 10                      | 3,505                 | 10,406                  | 3,715        | 11,110        |
|       | Outside India                                          | 1                     | 1                       | 18                        | 21                      | 1                     | 2                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | 83                    | 98                      | 89           | 105           |

Note: Public/ Product Liability includes Other liability