

PERIODIC DISCLOSURES																									
FORM NI-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 June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30
1	Employees' remuneration & welfare benefits	58	58	-	-	-	-	-	-	152	152	241	241	393	393	77	77	2	2	-	-	-	-	79	79
2	Travel, conveyance and vehicle running expenses	(1)	(1)	-	-	-	-	-	-	(1)	(1)	(3)	(3)	-	-	(4)	(4)	(1)	(1)	(0)	(0)	-	-	(1)	(1)
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	6	6	-	-	-	-	-	-	9	9	27	27	36	36	10	10	0	0	-	-	-	-	10	10
5	Repairs	(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	(17)	(17)	1	1	(16)	(16)	4	4	0	0	-	-	-	-	4	4
7	Communication expenses	1	1	0	0	-	-	0	0	(5)	(5)	(0)	(0)	(5)	(5)	3	3	0	0	-	-	-	-	4	4
8	Legal & professional charges	6	6	-	-	-	-	-	-	29	29	26	26	54	54	9	9	0	0	-	-	-	-	9	9
9	Auditors fees, expenses etc.	0	0	-	-	-	-	-	-	0	0	1	1	1	1	0	0	0	0	-	-	-	-	0	0
	(a) as auditor	0	0	-	-	-	-	-	-	0	0	1	1	1	1	0	0	0	0	-	-	-	-	0	0
	(b) as adviser or in any other capacity, in respect of	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
	(i) Taxation matters	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
	(ii) Insurance matters	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
	(iii) Management services; and	(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	0	-	-	-	-	0	0
10	Advertisement and publicity	1	1	-	-	-	-	-	-	1	1	3	3	4	4	1	1	0	0	-	-	-	-	1	1
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	3	3	9	9	11	11	0	0	0	0	-	-	-	-	0	0
12	Depreciation	7	7	-	-	-	-	-	-	11	11	33	33	44	44	11	11	0	0	-	-	-	-	12	12
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	16	16	-	-	-	-	-	-	25	25	76	76	101	101	26	26	1	1	-	-	-	-	27	27
16	Goods and Services Tax (GST)	0	0	-	-	-	-	-	-	0	0	1	1	1	1	0	0	0	0	-	-	-	-	0	0
17	Others	1	1	-	-	-	-	-	-	2	2	6	6	8	8	2	2	0	0	-	-	-	-	2	2
	a) Office maintenance expenses	1	1	-	-	-	-	-	-	2	2	6	6	8	8	2	2	0	0	-	-	-	-	2	2
	b) Subscriptions and membership fees	1	1	-	-	-	-	-	-	1	1	3	3	3	3	1	1	0	0	-	-	-	-	1	1
	c) Miscellaneous expenses	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	d) Entertainment Expenses	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(1)	(1)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	e) Conference & Seminar	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
	f) Interest & Penalties	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0
	g) Co-Insurance Admin Charges (Net)	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-
	TOTAL	101	101	0	0	-	-	0	0	209	209	424	424	633	633	145	145	3	3	-	-	-	-	148	148
	In India	98	98	0	0	-	-	0	0	204	204	409	409	613	613	139	139	3	3	-	-	-	-	143	143
	Outside India	3	3	-	-	-	-	-	-	5	5	15	15	20	20	5	5	0	0	-	-	-	-	5	5

Note: Public/ Product Liability includes Other liability

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Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED																								
Operating Expenses Related To Insurance Business																								
( ₹ 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 June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30			
1	Employees' remuneration & welfare benefits	17	17	466	466	13	13	-	-	-	-	-	-	2	2	969	969	1,027	1,027	-	-			
2	Travel, conveyance and vehicle running	(0)	(0)	(5)	(5)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(11)	(11)	(11)	(11)	-	-			
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Rents, rates & taxes	2	2	46	46	1	1	-	-	-	-	-	-	0	0	95	95	101	101	-	-			
5	Repairs	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	-	-			
6	Printing & stationery	1	1	4	4	0	0	-	-	-	-	-	-	0	0	(6)	(6)	(5)	(5)	-	-			
7	Communication expenses	1	1	1	1	0	0	-	-	-	-	-	-	1	1	1	1	2	2	-	-			
8	Legal & professional charges	1	1	36	36	1	1	-	-	-	-	-	-	0	0	102	102	108	108	-	-			
9	Auditors fees, expenses etc.	0	0	2	2	0	0	-	-	-	-	-	-	0	0	4	4	4	4	-	-			
	(a) as auditor	0	0	2	2	0	0	-	-	-	-	-	-	0	0	4	4	4	4	-	-			
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1	-	-			
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	-	-			
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	-	-			
	(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	0	0	0	-	-			
10	Advertisement and publicity	0	0	6	6	0	0	-	-	-	-	-	-	0	0	12	12	13	13	-	-			
11	Interest & Bank Charges	0	0	2	2	0	0	-	-	-	-	-	-	0	0	13	13	14	14	-	-			
12	Depreciation	2	2	58	58	2	2	-	-	-	-	-	-	0	0	118	118	125	125	-	-			
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Information Technology Expenses	5	5	132	132	4	4	-	-	-	-	-	-	0	0	268	268	284	284	-	-			
16	Goods and Services Tax (GST)	0	0	1	1	0	0	-	-	-	-	-	-	0	0	2	2	2	2	-	-			
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	a) Office maintenance expenses	0	0	11	11	0	0	-	-	-	-	-	-	0	0	22	22	24	24	-	-			
	b) Subscriptions and membership fees	0	0	4	4	0	0	-	-	-	-	-	-	0	0	9	9	10	10	-	-			
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	-	-			
	d) Entertainment Expenses	(0)	(0)	(1)	(1)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(2)	(2)	(2)	(2)	-	-			
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	-	-			
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1	-	-			
	g) Co-Insurance Admin Charges (Net)	-	-	3	3	0	0	-	-	-	-	-	-	0	0	3	3	6	6	-	-			
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-			
	TOTAL	29	29	766	766	23	23	-	-	-	-	-	-	4	4	1,602	1,602	1,703	1,703	-	-			
	In India	28	28	739	739	22	22	-	-	-	-	-	-	4	4	1,548	1,548	1,646	1,646	-	-			
	Outside India	1	1	27	27	1	1	-	-	-	-	-	-	0	0	54	54	57	57	-	-			

																			( ₹ lakhs )	
Sr.No	Particulars	Miscellaneous																Grand Total	Grand Total	
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous				
		For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	
1	Employees' remuneration & welfare benefits	17	17	466	466	13	13	-	-	-	-	-	-	2	2	969	969	1,027	1,027	
2	Travel, conveyance and vehicle running	(0)	(0)	(5)	(5)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(11)	(11)	(11)	(11)	
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Rents, rates & taxes	2	2	46	46	1	1	-	-	-	-	-	-	0	0	95	95	101	101	
5	Repairs	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	
6	Printing & stationery	1	1	4	4	0	0	-	-	-	-	-	-	0	0	(6)	(6)	(5)	(5)	
7	Communication expenses	1	1	1	1	0	0	-	-	-	-	-	-	1	1	1	1	2	2	
8	Legal & professional charges	1	1	36	36	1	1	-	-	-	-	-	-	0	0	102	102	108	108	
9	Auditors fees, expenses etc.																			
	(a) as auditor	0	0	2	2	0	0	-	-	-	-	-	-	0	0	4	4	4	4	
	(b) as adviser or in any other capacity, in																			
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1	
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	
	(iii) Management services; and	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	
10	Advertisement and publicity	0	0	6	6	0	0	-	-	-	-	-	-	0	0	12	12	13	13	
11	Interest & Bank Charges	0	0	2	2	0	0	-	-	-	-	-	-	0	0	13	13	14	14	
12	Depreciation	2	2	58	58	2	2	-	-	-	-	-	-	0	0	118	118	125	125	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	5	5	132	132	4	4	-	-	-	-	-	-	0	0	268	268	284	284	
16	Goods and Services Tax (GST)	0	0	1	1	0	0	-	-	-	-	-	-	0	0	2	2	2	2	
17	Others																			
	a) Office maintenance expenses	0	0	11	11	0	0	-	-	-	-	-	-	0	0	22	22	24	24	
	b) Subscriptions and membership fees	0	0	4	4	0	0	-	-	-	-	-	-	0	0	9	9	10	10	
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	
	d) Entertainment Expenses	(0)	(0)	(1)	(1)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(2)	(2)	(2)	(2)	
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1	
	g) Co-Insurance Admin Charges (Net)	-	-	3	3	0	0	-	-	-	-	-	-	0	0	3	3	6	6	
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	
	TOTAL	29	29	766	766	23	23	-	-	-	-	-	-	4	4	1,602	1,602	1,703	1,703	
	In India	28	28	739	739	22	22	-	-	-	-	-	-	4	4	1,548	1,548	1,646	1,646	
	Outside India	1	1	27	27	1	1	-	-	-	-	-	-	0	0	54	54	57	57	

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

RAHEJA

QBE

( ₹ lakhs )

Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30	For the quarter ended June,30	Up to the quarter ended June,30
1	Employees' remuneration & welfare benefits	152	152	0	0	-	-	0	0	711	711	274	274	985	985	45	45	2	2	-	-	46	46
2	Travel, conveyance and vehicle running expenses	3	3	0	0	-	-	0	0	16	16	6	6	22	22	1	1	0	0	-	-	1	1
3	Training expenses	18	18	0	0	-	-	0	0	100	100	39	39	138	138	6	6	0	0	-	-	6	6
4	Rents, rates & taxes	6	6	0	0	-	-	0	0	33	33	12	12	45	45	2	2	0	0	-	-	2	2
5	Repairs	0	0	0	0	-	-	0	0	0	0	0	0	1	1	0	0	0	0	-	-	0	0
6	Printing & stationery	1	1	0	0	-	-	0	0	5	5	2	2	7	7	0	0	0	0	-	-	0	0
7	Communication expenses	3	3	0	0	-	-	0	0	14	14	5	5	19	19	1	1	0	0	-	-	1	1
8	Legal & professional charges	5	5	0	0	-	-	0	0	66	66	27	27	93	93	24	24	0	0	-	-	24	24
9	Auditors' fees, expenses etc.	0	0	0	0	-	-	0	0	2	2	1	1	3	3	0	0	0	0	-	-	0	0
	(a) as auditor	0	0	0	0	-	-	0	0	2	2	1	1	3	3	0	0	0	0	-	-	0	0
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	(ii) Insurance matters	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
10	Advertisement and publicity	204	204	0	0	-	-	0	0	1,139	1,139	441	441	1,580	1,580	67	67	3	3	-	-	70	70
11	Interest & Bank Charges	5	5	0	0	-	-	0	0	30	30	12	12	41	41	2	2	0	0	-	-	2	2
12	Depreciation	10	10	0	0	-	-	0	0	54	54	21	21	75	75	3	3	0	0	-	-	3	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	28	28	0	0	-	-	0	0	158	158	61	61	219	219	9	9	0	0	-	-	10	10
16	Goods and Services Tax (GST)	2	2	0	0	-	-	0	0	8	8	3	3	12	12	0	0	0	0	-	-	1	1
17	Others	2	2	0	0	-	-	0	0	13	13	5	5	18	18	1	1	0	0	-	-	1	1
	a) Office maintenance expenses	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(1)	(1)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	b) Subscriptions and membership fees	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	2	2	1	1	3	3	0	0	0	0	-	-	0	0
	e) Conference & Seminar	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	f) Interest & Penalties	0	0	0	0	-	-	0	0	1	1	0	0	0	0	1	1	0	0	-	-	0	0
	g) Co-Insurance Admin Charges (Net)	7	7	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0)	-	-	-	-	(0)	(0)
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	2	2	2	2	-	-	-	-	-	-	-	-
	TOTAL	446	446	0	0	-	-	0	0	2,350	2,350	913	913	3,263	3,263	161	161	6	6	-	-	167	167
	In India	435	435	0	0	-	-	0	0	2,287	2,287	888	888	3,175	3,175	157	157	6	6	-	-	163	163
	Outside India	11	11	0	0	-	-	0	0	64	64	25	25	88	88	4	4	0	0	-	-	4	4