

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)

[illegible]

(₹ lakhs)

Sr.No	Particulars	Miscellaneous																Grand Total	Grand Total (₹ lakhs)
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous			
		For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023	For the quarter ended Sep,30 2023	Up to the quarter ended Sep,30 2023		
1	Employees' remuneration & welfare benefits	(1)	16	14	480	1	15	-	-	-	-	-	-	(0)	2	229	1,198	244	1,271
2	Travel, conveyance and vehicle running	1	0	16	11	0	0	-	-	-	-	-	-	0	0	36	25	38	27
3	Training expenses	1	1	20	20	1	1	-	-	-	-	-	-	0	0	47	47	50	50
4	Rents, rates & taxes	1	3	33	80	1	2	-	-	-	-	-	-	0	0	97	193	104	205
5	Repairs	0	(0)	0	(0)	0	(0)	-	-	-	-	-	-	0	(0)	0	(0)	(0)	(0)
6	Printing & stationery	0	1	1	5	0	0	-	-	-	-	-	-	0	0	4	(2)	4	(1)
7	Communication expenses	0	1	0	1	0	0	-	-	-	-	-	-	0	1	0	1	0	2
8	Legal & professional charges	1	2	29	65	1	2	-	-	-	-	-	-	0	0	82	183	87	195
9	Auditors fees, expenses etc.																		
	(a) as auditor	0	0	1	3	0	0	-	-	-	-	-	-	0	0	4	8	4	8
	(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	1	1	1	1
	(iii) Management services; and	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
	(c) in any other capacity	0	0	0	1	0	0	-	-	-	-	-	-	0	0	1	1	1	1
10	Advertisement and publicity	0	0	0	9	0	0	-	-	-	-	-	-	0	0	9	21	10	23
11	Interest & Bank Charges	0	0	1	3	0	0	-	-	-	-	-	-	0	0	24	38	24	38
12	Depreciation	1	3	42	100	1	3	-	-	-	-	-	-	0	0	119	237	127	252
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	7	79	211	3	6	-	-	-	-	-	-	0	1	231	499	247	531
16	Goods and Services Tax (GST)	0	0	1	2	0	0	-	-	-	-	-	-	0	0	2	4	2	4
17	Others																		
	a) Office maintenance expenses	0	1	9	20	0	1	-	-	-	-	-	-	0	0	26	48	28	51
	b) Subscriptions and membership fees	0	0	4	8	0	0	-	-	-	-	-	-	0	0	10	19	11	20
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
	d) Entertainment Expenses	0	0	3	2	0	0	-	-	-	-	-	-	0	0	6	4	7	5
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1	0	1
	f) Interest & Penalties	(0)	0	(0)	0	0	0	-	-	-	-	-	-	(0)	0	0	1	0	1
	g) Co-Insurance Admin Charges (Net)	-	-	1	3	1	1	-	-	-	-	-	-	0	0	1	4	6	12
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	3	2	3
	TOTAL	6	35	259	1,024	10	32	-	-	-	-	-	-	1	4	933	2,535	998	2,701
	In India	6	34	239	978	9	31	-	-	-	-	-	-	0	4	879	2,427	940	2,586
	Outside India	1	2	19	46	1	1	-	-	-	-	-	-	0	0	55	109	58	116

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		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022
1	Employees' remuneration & welfare benefits	126	277	0	0	-	-	0	0	938	1,649	338	612	1,276	2,261	33	78	2	3	-	-	-	-	35	81
2	Travel, conveyance and vehicle running expenses	2	5	0	0	-	-	0	0	23	39	8	15	32	53	1	2	0	0	-	-	-	-	1	2
3	Training expenses	9	27	0	0	-	-	0	0	106	205	38	77	143	282	3	9	0	0	-	-	-	-	3	9
4	Rents, rates & taxes	1	7	0	0	-	-	0	0	23	56	8	20	31	77	0	2	0	0	-	-	-	-	0	2
5	Repairs	(0)	0	(0)	0	-	-	(0)	0	(0)	0	(0)	0	(1)	0	(0)	0	(0)	0	-	-	-	-	(0)	0
6	Printing & stationery	(2)	(1)	(0)	(0)	-	-	(0)	(0)	(14)	(9)	(5)	(3)	(19)	(12)	(1)	(0)	(0)	(0)	-	-	-	-	(1)	(0)
7	Communication expenses	(2)	0	(0)	0	-	-	(0)	0	(12)	2	(5)	1	(17)	2	(1)	0	(0)	0	-	-	-	-	(1)	0
8	Legal & professional charges	8	13	0	0	-	-	0	0	74	148	27	54	101	194	3	26	0	0	-	-	-	-	3	27
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	1	0	0	-	-	0	0	2	5	1	2	3	6	0	0	0	0	-	-	-	-	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	1	0	0	0	1	0	0	0	0	-	-	-	-	0	0
	(ii) Insurance matters	0	0	0	0	-	-	0	0	0	0	0	0	0	1	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	78	282	0	0	-	-	0	0	1,032	2,170	369	810	1,400	2,980	25	92	1	4	-	-	-	-	26	96
11	Interest & Bank Charges	(5)	1	(0)	0	-	-	(0)	0	71	100	26	37	96	138	(2)	0	(0)	0	-	-	-	-	(2)	0
12	Depreciation	5	15	0	0	-	-	0	0	62	116	22	43	84	159	2	5	0	0	-	-	-	-	2	5
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	13	42	0	0	-	-	0	0	163	321	59	120	222	441	4	14	0	1	-	-	-	-	5	14
16	Goods and Services Tax (GST)	(1)	0	0	0	-	-	0	0	(5)	4	(2)	1	(7)	5	(0)	0	(0)	0	-	-	-	-	(0)	0
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	2	4	0	0	-	-	0	0	19	32	7	12	26	44	1	1	0	0	-	-	-	-	1	1
	b) Subscriptions and membership fees	3	3	0	0	-	-	0	0	21	20	8	8	29	28	1	0	0	0	-	-	-	-	1	1
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(1)	(1)	(0)	(0)	(1)	(2)	(0)	(0)	(0)	(0)	-	-	-	-	(0)	(0)
	d) Entertainment Expenses	0	1	0	0	-	-	0	0	2	4	1	2	3	6	0	0	0	0	-	-	-	-	0	0
	e) Conference & Seminar	0	0	0	0	-	-	0	0	1	1	0	0	2	1	0	0	0	0	-	-	-	-	0	0
	f) Interest & Penalties	(0)	0	0	0	-	-	0	0	0	1	0	0	0	1	(0)	0	(0)	0	-	-	-	-	(0)	0
	g) Co-Insurance Admin Charges (Net)	7	15	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	0	0
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	3	5	3	5	-	-	-	-	-	-	-	-	-	-
	TOTAL	245	691	0	0	-	-	0	0	2,506	4,856	903	1,816	3,409	6,672	69	230	4	9	-	-	-	-	73	239
	In India	248	683	0	0	-	-	0	0	2,501	4,788	902	1,791	3,404	6,579	70	227	4	9	-	-	-	-	74	236
	Outside India	(3)	9	0	0	-	-	0	0	4	68	1	25	5	93	(1)	3	(0)	0	-	-	-	-	(1)	3

(₹ lakhs)																			
Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	
		For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022	For the quarter ended Sep,30 2022	Up to the quarter ended Sep,30 2022
1	Employees' remuneration & welfare benefits	9	17	294	543	14	31	-	-	-	-	-	-	2	3	1,629	2,937	1,755	3,214
2	Travel, conveyance and vehicle running	0	0	5	10	0	1	-	-	-	-	-	-	0	38	66	40	71	71
3	Training expenses	1	2	23	52	1	3	-	-	-	-	-	-	0	0	171	348	180	375
4	Rents, rates & taxes	0	0	4	14	0	1	-	-	-	-	-	-	0	0	37	94	38	101
5	Repairs	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	(1)	0	(1)	0
6	Printing & stationery	(0)	(0)	(4)	(2)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(24)	(15)	(26)	(16)
7	Communication expenses	(0)	0	(4)	0	(0)	0	-	-	-	-	-	-	(0)	0	(22)	3	(24)	3
8	Legal & professional charges	1	1	18	26	1	1	-	-	-	-	-	-	0	0	124	249	132	262
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	1	1	0	0	-	-	-	-	-	-	0	0	4	8	4	8
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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	1	0	1
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1	0	1
10	Advertisement and publicity	7	18	218	552	8	32	-	-	-	-	-	-	1	4	1,661	3,682	1,739	3,964
11	Interest & Bank Charges	(0)	0	(8)	1	(1)	0	-	-	-	-	-	-	(0)	0	86	139	81	140
12	Depreciation	0	1	14	30	1	2	-	-	-	-	-	-	0	0	101	197	107	212
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1	3	35	82	1	5	-	-	-	-	-	-	0	1	265	544	278	586
16	Goods and Services Tax (GST)	(0)	0	(2)	1	(0)	0	-	-	-	-	-	-	(0)	0	(9)	6	(10)	7
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	0	0	4	8	0	0	-	-	-	-	-	-	0	0	32	55	33	59
	b) Subscriptions and membership fees	0	0	5	5	0	0	-	-	-	-	-	-	0	0	36	34	38	37
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(1)	(2)	(2)	(2)
	d) Entertainment Expenses	0	0	0	1	0	0	-	-	-	-	-	-	0	0	3	7	4	8
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	2	2	2
	f) Interest & Penalties	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	(0)	1
	g) Co-Insurance Admin Charges (Net)	-	-	(0)	2	1	1	-	-	-	-	-	-	0	0	1	3	8	18
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	5	3	5
	TOTAL	19	42	606	1,326	27	77	-	-	-	-	-	-	3	8	4,136	8,365	4,381	9,057
	In India	19	42	607	1,309	27	76	-	-	-	-	-	-	3	8	4,133	8,250	4,381	8,932
	Outside India	(0)	1	(1)	17	(0)	1	-	-	-	-	-	-	(0)	0	3	115	(0)	124

Note: Public/ Product Liability includes Other liability