

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		Travel Insurance		Total Health			
		For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024		
1	Employees' remuneration & welfare benefits	55	199	0	(0)	-	-	0	(0)	157	615	231	1,003	388	1,617	142	248	18	22	-	-	161	270		
2	Travel, conveyance and vehicle running expenses	2	5	0	(0)	-	-	0	(0)	7	17	16	41	23	58	7	11	1	1	-	-	8	12		
3	Training expenses	(1)	12	0	(0)	-	-	0	(0)	2	36	(1)	91	2	127	12	23	2	2	-	-	13	25		
4	Rents, rates & taxes	4	23	0	(0)	-	-	0	(0)	19	71	41	171	59	243	27	44	6	7	-	-	34	51		
5	Repairs	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0		
6	Printing & stationery	(2)	0	(0)	(0)	-	-	0	(0)	29	15	(4)	4	25	19	(4)	1	1	1	-	-	(3)	2		
7	Communication expenses	(2)	1	(0)	(0)	-	-	0	(0)	17	16	(5)	7	13	24	(4)	1	1	2	-	-	(2)	3		
8	Legal & professional charges	9	29	0	(0)	-	-	0	(0)	28	98	82	216	110	315	40	59	4	5	-	-	44	63		
9	Auditors fees, expenses etc.	0	1	0	(0)	-	-	0	(0)	1	2	1	6	2	8	1	2	0	0	-	-	1	2		
	(a) as auditor																								
	(b) as adviser or in any other capacity, in respect of																								
	(i) Taxation matters	0	0	(0)	(0)	-	-	0	(0)	0	1	1	1	1	2	0	0	0	0	-	-	0	0		
	(ii) Insurance matters	(0)	0	(0)	(0)	-	-	0	(0)	0	0	(0)	1	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	1	1	1	2	0	0	0	0	-	-	0	0		
10	Advertisement and publicity	15	26	(0)	(0)	-	-	0	(0)	49	79	117	198	166	277	41	51	4	4	-	-	45	56		
11	Interest & Bank Charges	0	1	0	(0)	-	-	0	(0)	22	45	52	113	74	158	1	2	0	0	-	-	1	2		
12	Depreciation	5	28	0	(0)	-	-	0	(0)	24	84	-	211	72	295	34	54	4	5	-	-	38	59		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	12	59	0	(0)	-	-	0	(0)	54	178	115	445	169	623	73	115	9	10	-	-	81	125		
16	Goods and Services Tax (GST)	0	1	0	(0)	-	-	0	(0)	1	3	2	8	3	11	1	2	0	0	-	-	1	2		
17	Others																								
	a) Office maintenance expenses	1	7	0	(0)	-	-	0	(0)	4	22	7	56	11	78	8	14	1	1	-	-	9	16		
	b) Subscriptions and membership fees	0	2	0	(0)	-	-	0	(0)	1	5	3	13	4	19	2	3	0	0	-	-	2	4		
	c) Miscellaneous expenses	0	0	0	(0)	-	-	0	(0)	0	1	0	2	0	3	0	1	0	0	-	-	0	1		
	d) Entertainment Expenses	0	1	0	(0)	-	-	0	(0)	2	4	4	10	6	14	2	3	0	0	-	-	2	3		
	e) Conference & Seminar	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	1	0	0	0	0	-	-	0	0		
	f) Interest & Penalties	(0)	0	0	(0)	-	-	0	(0)	0	0	0	0	0	1	0	0	0	0	-	-	0	0		
	g) Co-Insurance Admin Charges (Net)	4	17	-	(0)	-	-	-	(0)	3	3	-	3	3	10	3	10	3	3	-	-	13	13		
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	6	14	6	14	-	-	-	-	-	-	-	-		
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	437	437	437	437	-	-	-	-	-	-	-	-		
	TOTAL	106	414	(0)	(0)	-	-	(0)	(0)	421	1,298	1,155	3,050	1,576	4,349	395	645	55	63	-	-	450	709		
	In India	104	389	(0)	(0)	-	-	(0)	(0)	407	1,222	1,132	2,859	1,540	4,081	367	596	51	59	-	-	419	655		
	Outside India	2	25	0	(0)	-	-	0	(0)	13	77	23	191	36	268	28	49	4	4	-	-	31	54		

(₹ lakhs)

Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024				
1	Employees' remuneration & welfare benefits	9	41	81	710	2	22	-	-	-	-	-	-	0	2	641	2,662	695	2,861
2	Travel, conveyance and vehicle running	0	1	4	20	0	1	-	-	-	-	-	-	0	0	35	91	37	96
3	Training expenses	(0)	3	(13)	43	(0)	1	-	-	-	-	-	-	(0)	0	1	200	0	212
4	Rents, rates & taxes	1	5	1	81	(0)	2	-	-	-	-	-	-	(0)	0	94	382	99	405
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
6	Printing & stationery	(1)	(0)	(6)	1	(0)	0	-	-	-	-	-	-	(1)	(0)	15	21	13	21
7	Communication expenses	(1)	0	(7)	2	(0)	0	-	-	-	-	-	-	(1)	(0)	2	29	(0)	29
8	Legal & professional charges	2	6	20	100	1	3	-	-	-	-	-	-	0	0	176	487	185	516
9	Auditors fees, expenses etc.	0	0	(0)	3	(0)	0	-	-	-	-	-	-	(0)	0	3	13	3	14
	(a) as auditor																		
	(b) as adviser or in any other capacity, in respect of																		
	(i) Taxation matters	0	0	0	1	0	0	-	-	-	-	-	-	0	0	1	3	2	3
	(ii) Insurance matters	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	(0)	2	(0)	2
	(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	2	3	2	3
10	Advertisement and publicity	3	5	44	94	1	3	-	-	-	-	-	-	0	0	259	436	274	462
11	Interest & Bank Charges	0	0	0	3	0	0	-	-	-	-	-	-	(0)	0	75	163	75	164
12	Depreciation	1	6	(9)	90	(0)	3	-	-	-	-	-	-	(0)	0	101	454	106	482
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	12	8	211	0	6	-	-	-	-	-	-	(0)	1	260	978	272	1,038
16	Goods and Services Tax (GST)	0	0	19	13	0	0	-	-	-	-	-	-	0	0	14	27	15	28
17	Others																		
	a) Office maintenance expenses	0	2	(4)	27	(0)	1	-	-	-	-	-	-	(0)	0	17	123	17	131
	b) Subscriptions and membership fees	0	0	(0)	6	(0)	0	-	-	-	-	-	-	(0)	0	6	29	6	31
	c) Miscellaneous expenses	0	0	(0)	1	(0)	0	-	-	-	-	-	-	(0)	0	1	5	1	5
	d) Entertainment Expenses	0	0	1	5	0	0	-	-	-	-	-	-	0	0	9	22	1	23
	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)	0	0	2	7	0	2	-	-	-	-	-	-	0	0	19	25	25	43
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	14	6	14
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	437	437	437	437
	TOTAL	15	82	132	1,418	3	45	-	-	-	-	-	-	(1)	4	2,174	6,607	2,280	7,021
	In India	15	77	145	1,327	3	42	-	-	-	-	-	-	(1)	4	2,120	6,186	2,225	6,575
	Outside India	(0)	5	(13)	91	(1)	3	-	-	-	-	-	-	(0)	0	54	421	56	446

Note: Public/ Product Liability includes Other liability

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CIN No. U66030MH2007PLC173129																								
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED																								
Operating Expenses Related To Insurance Business																								
(₹ lakhs)																								
Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		
		For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	
1	Employees' remuneration & welfare benefits	139	525	0	0	-	-	0	0	521	2,740	321	1,197	842	3,937	77	210	2	7	-	-	79	217	
2	Travel, conveyance and vehicle running expenses	3	10	0	0	-	-	0	0	10	65	7	28	17	93	2	5	0	0	-	-	2	5	
3	Training expenses	14	40	0	0	-	-	0	0	56	252	33	110	89	363	8	19	0	1	-	-	8	19	
4	Rents, rates & taxes	9	23	0	0	-	-	0	0	40	150	21	64	61	214	5	11	0	0	-	-	5	11	
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	(13)	(16)	2	1	(11)	(15)	4	3	0	0	-	-	4	4	
7	Communication expenses	2	4	0	0	-	-	0	0	(3)	17	2	10	(2)	27	4	5	0	0	-	-	4	5	
8	Legal & professional charges	17	39	0	0	-	-	0	0	51	253	24	106	75	358	(12)	19	0	1	-	-	(12)	20	
9	Auditors' fees, expenses etc.	0	1	(0)	0	-	-	(0)	0	0	7	0	3	0	10	0	0	0	0	-	-	0	1	
	(a) as auditor	0	1	(0)	0	-	-	(0)	0	0	7	0	3	0	10	0	0	0	0	-	-	0	1	
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	-	-	0	0	0	0	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)	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	0	0	-	-	0	0	
10	Advertisement and publicity	73	563	(0)	0	-	-	(0)	0	(113)	3,521	97	1,539	(16)	5,061	55	260	1	9	-	-	57	269	
11	Interest & Bank Charges	0	1	0	0	-	-	0	0	10	147	10	64	20	212	0	1	0	0	-	-	0	1	
12	Depreciation	11	32	0	0	-	-	0	0	42	202	25	88	67	291	6	15	0	1	-	-	6	15	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	34	104	0	0	-	-	0	0	134	652	79	285	213	937	19	48	1	2	-	-	-	20	
16	Goods and Services Tax (GST)	0	2	(0)	0	-	-	(0)	0	0	15	1	6	1	21	0	1	0	0	-	-	0	1	
17	Others																							
	a) Office maintenance expenses	3	10	0	0	-	-	0	0	12	63	7	28	20	91	2	5	0	0	-	-	2	5	
	b) Subscriptions and membership fees	1	4	0	0	-	-	0	0	7	24	4	10	10	34	1	2	0	0	-	-	1	2	
	c) Miscellaneous expenses	0	1	(0)	0	-	-	(0)	0	6	0	2	0	(0)	8	0	1	0	0	-	-	0	1	
	d) Entertainment Expenses	1	2	0	0	-	-	0	0	2	9	1	4	4	14	0	1	0	0	-	-	0	1	
	e) Conference & Seminar	1	1	0	0	-	-	0	0	6	6	3	3	9	9	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)	5	25	-	0	-	-	-	0	-	-	-	-	-	-	0	0	-	-	-	-	-	0	
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	1	0	8	1	8	-	-	-	-	-	-	-	0	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	316	1,391	0	0	-	-	0	0	763	8,117	638	3,560	1,401	11,677	171	605	5	21	-	-	176	626	
	In India	315	1,381	0	0	-	-	0	0	768	8,057	638	3,534	1,406	11,591	170	601	5	21	-	-	175	622	
	Outside India	1	10	(0)	0	-	-	(0)	0	(5)	60	0	26	(5)	86	1	4	0	0	0	-	-	1	5

(₹ lakhs)

Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023	For the quarter ended Mar,31 2023	Up to the quarter ended Mar,31 2023		
1	Employees' remuneration & welfare benefits	12	44	379	1,224	15	59	-	-	-	-	-	-	2	7	1,329	5,487	1,467	6,012
2	Travel, conveyance and vehicle running	0	1	8	24	0	1	-	-	-	-	-	-	0	0	28	124	31	135
3	Training expenses	1	3	36	94	2	5	-	-	-	-	-	-	0	1	136	485	150	525
4	Rents, rates & taxes	1	2	23	54	1	3	-	-	-	-	-	-	0	0	91	285	100	308
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
6	Printing & stationery	1	1	3	2	0	0	-	-	-	-	-	-	0	0	(3)	(8)	(1)	(7)
7	Communication expenses	1	1	4	10	0	1	-	-	-	-	-	-	1	1	8	44	10	48
8	Legal & professional charges	1	3	38	86	2	4	-	-	-	-	-	-	0	0	104	472	121	510
9	Auditors' fees, expenses etc.	0	0	1	2	0	0	-	-	-	-	-	-	0	0	1	13	1	14
	(a) as auditor	0	0	1	2	0	0	-	-	-	-	-	-	0	0	1	13	1	14
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	2	1	2
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	2	1	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	2	0	2
	(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	6	47	242	1,313	7	63	-	-	-	-	-	-	1	7	297	6,760	370	7,323
11	Interest & Bank Charges	0	0	1	3	0	0	-	-	-	-	-	-	0	0	21	215	21	217
12	Depreciation	1	3	23	71	1	4	-	-	-	-	-	-	0	0	98	384	109	416
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	9	90	243	4	12	-	-	-	-	-	-	0	1	330	1,252	364	1,356
16	Goods and Services Tax (GST)	0	0	6	10	0	0	-	-	-	-	-	-	0	0	7	33	7	35
17	Others																		
	a) Office maintenance expenses	0	1	9	24	0	1	-	-	-	-	-	-	0	0	31	121	34	131
	b) Subscriptions and membership fees	0	0	4	9	0	0	-	-	-	-	-	-	0	0	15	45	17	49
	c) Miscellaneous expenses	0	0	0	3	0	0	-	-	-	-	-	-	0	0	0	12	0	13
	d) Entertainment Expenses	0	0	1	4	0	0	-	-	-	-	-	-	0	0	5	18	6	20
	e) Conference & Seminar	0	0	2	2	0	0	-	-	-	-	-	-	0	0	12	12	13	13
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	1	(0)
	g) Co-Insurance Admin Charges (Net)	0	0	2	7	1	2	-	-	-	-	-	-	0	0	2	9	8	35
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	8	1	8
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	27	116	873	3,185	33	156	-	-	-	-	-	-	5	18	2,515	15,778	2,831	17,169
	In India	27	115	869	3,163	33	155	-	-	-	-	-	-	5	18	2,516	15,663	2,831	17,045
	Outside India	0	1	3	22	0	1	-	-	-	-	-	-	0	0	(1)	115	(0)	124

Note: Public/ Product Liability includes Other liability