

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 June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024
1	Employees' remuneration & welfare benefits	104	104	0	0	-	-	0	0	231	231	367	367	598	598	70	70	1	1	-	-	71	71		
2	Travel, conveyance and vehicle running expenses	2	2	0	0	-	-	0	0	7	7	14	14	21	21	3	3	0	0	-	-	3	3		
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Rents, rates & taxes	7	7	0	0	-	-	0	0	23	23	45	45	68	68	8	8	0	0	-	-	8	8		
5	Repairs	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0		
6	Printing & stationery	0	0	0	0	-	-	0	0	11	11	2	2	13	13	1	1	0	0	-	-	1	1		
7	Communication expenses	1	1	0	0	-	-	0	0	9	9	4	4	14	14	2	2	0	0	-	-	2	2		
8	Legal & professional charges	8	8	0	0	-	-	0	0	33	33	56	56	89	89	11	11	0	0	-	-	11	11		
9	Auditors fees, expenses etc.	0	0	0	0	-	-	0	0	1	1	2	2	3	3	0	0	0	0	-	-	0	0		
	(a) as auditor																								
	(b) as adviser or in any other capacity, in respect of																								
	(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	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	1	1	0	0	0	0	-	-	0	0		
10	Advertisement and publicity	0	0	0	0	-	-	0	0	1	1	2	2	3	3	0	0	0	0	-	-	0	0		
11	Interest & Bank Charges	0	0	0	0	-	-	0	0	21	21	44	44	65	65	0	0	0	0	-	-	0	0		
12	Depreciation	8	8	0	0	-	-	0	0	26	26	55	55	81	81	10	10	0	0	-	-	10	10		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	20	20	0	0	-	-	0	0	62	62	129	129	192	192	24	24	0	0	-	-	24	24		
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	1	2	2	3	3	0	0	0	0	-	-	0	0		
17	Others	3	3	0	0	-	-	0	0	10	10	20	20	30	30	4	4	0	0	-	-	4	4		
	a) Office maintenance expenses	0	0	0	0	-	-	0	0	0	0	1	1	2	2	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)	(0)	(0)	0	0	0	0	-	-	0	0		
	d) Entertainment Expenses	1	1	0	0	-	-	0	0	2	2	5	5	7	7	1	1	0	0	-	-	1	1		
	e) Conference & Seminar	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)		
	f) Interest & Penalties	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0		
	g) Co-Insurance Admin Charges (Net)	8	8	0	0	-	-	0	0	-	-	-	-	-	-	5	5	-	-	-	-	5	5		
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-	-	-	-	-	-		
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	163	163	1	1	-	-	1	1	440	440	755	755	1,195	1,195	141	141	2	2	-	-	142	142		
	In India	158	158	1	1	-	-	1	1	423	423	720	720	1,143	1,143	134	134	2	2	-	-	136	136		
	Outside India	5	5	0	0	-	-	0	0	17	17	35	35	52	52	7	7	0	0	-	-	7	7		

Sr.No	Particulars	Miscellaneous												(₹ lakhs)	
		Workmen's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Other Miscellaneous	Total Miscellaneous	Grand Total	Grand Total	Grand Total	Grand Total	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024
		For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024	For the quarter ended June,30 2024	Up to the quarter ended June,30 2024		
1	Employees' remuneration & welfare benefits	14	14	207	207	4	4	-	-	-	-	0	0	895	999
2	Travel, conveyance and vehicle running	0	0	4	4	0	0	-	-	-	-	0	0	29	31
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	14	14	0	0	-	-	-	-	0	91	91	98	98
5	Repairs	0	0	0	0	0	0	-	-	-	0	0	0	0	0
6	Printing & stationery	0	0	0	0	0	0	-	-	-	0	0	15	15	15
7	Communication expenses	0	0	1	1	0	0	-	-	-	0	0	18	19	19
8	Legal & professional charges	1	15	15	0	0	-	-	-	-	0	117	117	124	124
9	Auditors fees, expenses etc.	0	0	1	1	0	0	-	-	-	0	0	4	4	4
	(a) as auditor														
	(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
	(ii) Insurance matters	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
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	0	0	1	1	1
10	Advertisement and publicity	0	0	1	1	0	0	-	-	-	0	0	4	4	4
11	Interest & Bank Charges	0	0	1	1	0	0	-	-	-	0	0	66	67	67
12	Depreciation	1	15	15	0	0	-	-	-	-	0	109	109	118	118
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	39	39	1	1	-	-	-	-	0	259	279	279	279
16	Goods and Services Tax (GST)	0	2	2	0	0	-	-	-	-	0	5	5	5	5
17	Others	0	6	6	0	0	-	-	-	-	0	0	41	44	44
	a) Office maintenance expenses	0	0	0	0	0	0	-	-	-	0	0	2	2	2
	b) Subscriptions and membership fees	0	0	0	0	0	0	-	-	-	0	0	0	0	0
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	0	0	0	0	0
	d) Entertainment Expenses	0	1	1	0	0	0	-	-	-	0	9	10	10	
	e) Conference & Seminar	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	(0)	(0)	(0)	(0)	(0)
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	0	1	1	1	1
	g) Co-Insurance Admin Charges (Net)	-	5	5	0	0	0	-	-	-	0	10	18	18	18
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	5	5	5	5
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	22	314	314	7	7	-	-	-	-	1	1	1,681	1,681	1,846
	In India	21	303	303	6	7	-	-	-	-	1	1	1,611	1,611	1,770
	Outside India	1	11	11	0	0	-	-	-	-	0	0	71	71	76

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	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 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023
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
6	Printing & stationery	0	0	-	-	-	-	-	-	(3)	(3)	0	0	(3)	(3)	(1)	(1)	(0)	(0)	-	-	(1)	(1)
7	Communication expenses	0	0	-	-	-	-	-	-	1	1	1	2	2	2	(1)	(1)	(0)	(0)	-	-	(1)	(1)
8	Legal & professional charges	6	6	-	-	-	-	-	-	10	10	29	29	39	39	10	10	0	0	-	-	11	11
9	Auditors' fees, expenses etc.	0	0	-	-	-	-	-	-	0	0	1	1	1	1	0	0	0	0	-	-	0	0
	(a) as auditor	-	-	-	-	-	-	-	-	0	0	1	1	1	1	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	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)
	(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	4	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	1	1	-	-	-	-	-	-	2	2	6	8	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)
	d) Entertainment Expenses	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(1)	(1)	(1)	(1)	(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	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	99	99	-	-	-	-	-	-	210	210	428	428	638	638	137	137	3	3	-	-	140	140
	In India	96	96	-	-	-	-	-	-	205	205	412	412	617	617	132	132	3	3	-	-	135	135
	Outside India	3	3	-	-	-	-	-	-	5	5	15	15	20	20	5	5	0	0	-	-	5	5

		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 June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023	For the quarter ended June,30 2023	Up to the quarter ended June,30 2023		
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	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(5)	(5)	(5)	(5)
7	Communication expenses	(0)	(0)	1	1	(0)	(0)	-	-	-	-	-	-	(0)	(0)	2	2	2	2
8	Legal & professional charges	2	2	49	49	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 advisor 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	54	54	2	2	-	-	-	-	-	-	0	0	114	114	121	121
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	5	5	0	0	-	-	-	-	-	-	0	0	6	6	6	6
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
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	27	27	774	774	22	22	-	-	-	-	-	-	2	2	1,604	1,604	1,703	1,703
	In India	26	26	748	748	22	22	-	-	-	-	-	-	2	2	1,550	1,550	1,646	1,646
	Outside India	1	1	27	27	1	1	-	-	-	-	-	-	0	0	54	54	57	57
Note: Public/ Product Liability includes Other liability																			