

		PERIODIC DISCLOSURES																						
		FORM NLC-2-OPERATING EXPENSES SCHEDULE																						
		Registration No. 141 and Date of Registration with the IRDA-11th December 2008																						
		CIN No. U66030MH2007PL1713129																						
		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		Travel Insurance		Total Health		
		For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	
1	Employees' remuneration & welfare benefits	49	153	0	1	-	-	0	1	213	444	373	729	586	1,184	76	146	1	2	-	-	77	147	
2	Travel, conveyance and vehicle running expenses	(0)	2	0	0	-	-	0	0	2	9	6	21	9	30	1	4	0	0	-	-	-	1	4
3	Training expenses	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Rents, rates & taxes	3	10	0	-	-	-	0	0	23	47	51	96	74	142	10	19	0	0	-	-	11	19	
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	(12)	(1)	(2)	0	(14)	(1)	0	2	(0)	0	-	-	0	2	
7	Communication expenses	0	1	0	0	-	-	0	0	(9)	0	1	5	(8)	5	1	3	(0)	0	-	-	1	3	
8	Legal & professional charges	4	12	0	0	-	-	0	0	46	79	81	137	127	215	15	26	0	0	-	-	15	26	
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	0	0	0	0	-	-	0	0	1	2	2	4	3	6	0	1	0	0	-	-	0	1	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	0	0	1	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	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	1	1	3	0	0	0	0	-	-	0	0	
10	Advertisement and publicity	0	0	0	0	-	-	0	0	1	1	1	2	3	5	0	1	0	0	-	-	0	1	
11	Interest & Bank Charges	0	0	0	0	-	-	0	0	23	44	53	97	75	141	0	0	0	0	-	-	0	0	
12	Depreciation	3	12	0	0	-	-	0	0	26	53	61	116	87	169	13	23	0	0	-	-	13	23	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	6	25	0	0	-	-	0	0	53	115	125	254	178	370	26	50	0	1	-	-	26	51	
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	2	2	3	2	5	0	1	0	0	-	-	0	1	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	a) Office maintenance expenses	(0)	3	0	0	-	-	0	0	3	13	7	28	10	40	2	5	0	0	-	-	2	5	
	b) Subscriptions and membership fees	0	0	0	0	-	-	0	0	1	2	3	4	5	6	1	1	0	0	-	-	1	1	
	c) Miscellaneous expenses	(0)	0	(0)	0	-	-	0	0	(8)	(0)	(1)	(1)	(1)	(1)	(0)	0	0	0	-	-	(8)	0	
	d) Entertainment Expenses	(0)	0	(0)	0	-	-	(0)	0	(1)	1	(2)	1	(3)	(1)	1	(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	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
	g) Co-Insurance Admin Charges (Net)	4	12	0	0	-	-	0	0	-	-	-	-	-	-	1	6	-	-	-	-	1	6	
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	7	12	7	12	7	-	-	-	-	-	-	-	-	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	(240)	(219)	(219)	(219)	(219)	-	-	-	-	-	-	-	-	
	TOTAL	69	232	1	1	-	-	1	1	371	811	551	1,306	922	2,117	147	288	1	3	-	-	149	277	
	In India	67	225	1	1	-	-	1	1	356	779	515	1,235	871	2,014	140	274	1	3	-	-	141	271	
	Outside India	2	7	0	0	-	-	0	0	15	32	36	71	51	103	7	14	0	0	-	-	7	14	

		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 Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024
1	Employees' remuneration & welfare benefits	13	27	208	415	7	11	-	-	-	-	-	-	1	1	890	1,785	940	1,939		
2	Travel, conveyance and vehicle running expenses	0	0	1	6	0	0	-	-	-	-	-	-	0	0	12	40	11	42		
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Rents, rates & taxes	1	2	12	26	0	1	-	-	-	-	-	-	0	0	98	190	101	199		
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1		
6	Printing & stationery	0	0	0	0	0	0	-	-	-	-	-	-	(0)	0	(13)	1	(13)	2		
7	Communication expenses	0	0	0	2	0	0	-	-	-	-	-	-	(0)	0	(7)	11	(7)	11		
8	Legal & professional charges	1	2	18	33	1	1	-	-	-	-	-	-	0	0	161	278	166	290		
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	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	1	2	1	2		
10	Advertisement and publicity	0	0	0	1	0	0	-	-	-	-	-	-	0	0	3	6	3	7		
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	-	-	0	0	76	142	76	143		
12	Depreciation	1	2	16	31	0	1	-	-	-	-	-	-	0	0	117	226	122	238		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	2	4	29	69	1	2	-	-	-	-	-	-	0	0	237	496	242	521		
16	Goods and Services Tax (GST)	0	0	(1)	1	0	0	-	-	-	-	-	-	0	0	2	7	2	7		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	a) Office maintenance expenses	0	0	1	7	0	0	-	-	-	-	-	-	0	0	13	54	12	56		
	b) Subscriptions and membership fees	0	0	1	1	0	0	-	-	-	-	-	-	0	0	6	8	6	8		
	c) Miscellaneous expenses	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	(1)	(1)	(1)	(1)		
	d) Entertainment Expenses	(0)	0	(1)	1	(0)	0	-	-	-	-	-	-	(0)	0	(4)	5	(5)	6		
	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	0	1	0	1		
	g) Co-Insurance Admin Charges (Net)	0	0	2	7	0	1	-	-	-	-	-	-	0	0	3	14	8	26		
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	12	7	12		
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(219)	(219)	(219)	(219)		
	TOTAL	17	39	288	662	10	17	-	-	-	-	-	-	1	2	1,387	3,068	1,457	3,392		
	In India	17	38	280	583	10	16	-	-	-	-	-	-	1	2	1,319	2,930	1,388	3,156		
	Outside India	0	1	8	19	0	1	-	-	-	-	-	-	0	0	67	138	69	145		

PERIODIC DISCLOSURES																							
FORM NLC-2-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		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		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	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	15	73	-	-	-	-	-	-	94	246	122	363	216	609	(1)	76	0	2	-	-	(1)	78
2	Travel, conveyance and vehicle running expenses	2	2	-	-	-	-	-	-	4	3	12	9	16	12	3	2	0	0	-	-	3	2
3	Training expenses	3	3	-	-	-	-	-	-	6	6	16	16	22	22	4	4	0	0	-	-	4	4
4	Rents, rates & taxes	6	12	-	-	-	-	-	-	16	26	39	66	96	92	6	15	0	0	-	-	6	16
5	Repairs	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
6	Printing & stationery	1	1	0	0	-	-	-	0	(13)	(16)	3	3	(10)	(13)	5	4	0	0	-	-	5	4
7	Communication expenses	1	1	0	0	-	-	-	0	(6)	(5)	(1)	0	(7)	(5)	4	4	0	0	-	-	5	4
8	Legal & professional charges	5	12	-	-	-	-	-	-	31	41	30	99	61	100	3	14	0	0	-	-	3	14
9	Auditors' fees, expenses etc.	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	-	-	-	-	-	-	1	1	2	3	2	4	0	1	0	0	-	-	0	1
	(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	-	-	-	-	-	-	2	3	4	7	6	10	0	2	0	0	-	-	0	2
11	Interest & Bank Charges	0	0	-	-	-	-	-	-	6	9	16	25	22	34	0	1	0	0	-	-	0	1
12	Depreciation	8	15	-	-	-	-	-	-	19	29	49	82	68	112	6	18	0	1	-	-	7	18
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	16	32	-	-	-	-	-	-	37	62	98	174	135	236	12	38	1	1	-	-	12	39
16	Goods and Services Tax (GST)	0	0	-	-	-	-	-	-	0	0	1	1	1	2	0	0	0	0	-	-	0	0
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	2	3	-	-	-	-	-	-	4	6	10	17	14	23	1	4	0	0	-	-	2	4
	b) Subscriptions and membership fees	1	1	-	-	-	-	-	-	2	2	4	7	6	9	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	-	-	-	-	-	-	1	1	2	2	3	2	1	0	0	0	-	-	1	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)	5	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	2	3	2	3	-	-	-	-	-	-	-
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	67	166	0	0	-	-	0	0	204	414	410	838	614	1,251	46	182	2	5	-	-	48	188
	In India	63	159	0	0	-	-	0	0	195	400	387	800	583	1,200	43	174	2	5	-	-	45	179
	Outside India	4	7	-	-	-	-	-	-	9	14	22	38	31	51	3	8	0	0	-	-	3	8

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 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 expenses	1	0	16	11	0	0	-	-	-	-	-	-	0	0	36	26	38	17
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	1	1	6	5	0	0	-	-	-	-	-	-	1	0	3	(2)	4	(1)
7	Communication expenses	1	1	0	1	0	0	-	-	-	-	-	-	1	0	(0)	1	0	2
8	Legal & professional charges	0	2	16	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 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	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	2
10	Advertisement and publicity	0	0	3	9	0	0	-	-	-	-	-	-	0	0	9	21	10	43
11	Interest & Bank Charges	0	0	1	3	0	0	-	-	-	-	-	-	0	0	24	38	24	38
12	Depreciation	1	3	39	93	1	3	-	-	-	-	-	-	0	0	116	230	124	245
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	7	79	211	3	6	-	-	-	-	-	-	0	1	231	499	247	531
16	Goods and Services Tax (GST)	0	0	3	8	0	0	-	-	-	-	-	-	0	0	5	10	5	11
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	6	0	0	6
	d) Entertainment Expenses	0	0	3	2	0	0	-	-	-	-	-	-	0	0	6	4	2	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 Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	2	3	2	3	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	8	35	250	1,024	10	32	-	-	-	-	-	-	2	4	931	2,535	998	2,701
	In India	8	34	231	978	9	31	-	-	-	-	-	-	2	4	877	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

Note: Public/ Product Liability includes Other liability