

**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**

Particulars	Marine				Miscellaneous											
	Fire	Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total	Total
	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017	For the Quarter 30.06.2017
(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Employees' remuneration & welfare benefits	311	-	-	-	38	10,539	254	1,900	10,354	51	-	19	33	45	23,233	23,544
Travel, conveyance and vehicle running expenses	11	-	-	-	1	362	9	65	355	2	-	1	1	2	798	808
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	43	-	-	-	5	1,455	35	262	1,429	7	-	3	4	6	3,207	3,250
Repairs	8	-	-	-	1	264	6	48	259	1	-	0	1	1	581	589
Printing & stationery	2	-	-	-	0	61	1	11	60	0	-	0	0	0	134	136
Communication	8	-	-	-	1	255	6	46	251	1	-	0	1	1	562	570
Legal & professional charges	17	-	-	-	2	17,460	14	107	582	3	-	1	2	3	18,175	18,192
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	-	-	-	0	0	0	0	0	0	-	0	0	0	0	0
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	-	-	-	0	10	0	2	10	0	-	0	0	0	21	22
Advertisement and publicity	3	-	-	-	0	96	2	17	95	0	-	0	0	0	212	215
Interest & Bank Charges	4	-	-	-	0	136	3	25	134	1	-	0	0	1	300	304
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	18	-	-	-	2	624	15	113	613	3	-	1	2	3	1,376	1,395
b) Subscriptions and membership fees	7	-	-	-	1	224	5	40	220	1	-	0	1	1	493	500
c) Miscellaneous expenses	6	-	-	-	1	195	5	35	192	1	-	0	1	1	430	436
d) Entertainment Expenses	1	-	-	-	0	44	1	8	43	0	-	0	0	0	97	98
e) Service Tax A/c	3	-	-	-	0	107	3	19	105	1	-	0	0	0	236	239
Depreciation	10	-	-	-	1	472	8	63	344	2	-	1	1	2	894	904
<b>TOTAL</b>	<b>452</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>55</b>	<b>32,304</b>	<b>370</b>	<b>2,762</b>	<b>15,045</b>	<b>74</b>	<b>-</b>	<b>28</b>	<b>47</b>	<b>66</b>	<b>50,750</b>	<b>51,202</b>

Particulars	Fire	Marine			Miscellaneous												Total
		Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total		
		Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	Upto the Quarter 30.06.2017	
(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)		
Employees' remuneration & welfare benefits	311	-	-	-	38	10,539	254	1,900	10,354	51	-	19	33	45	23,233	23,544	
Travel, conveyance and vehicle running expenses	11	-	-	-	1	362	9	65	355	2	-	1	1	2	798	808	
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rents, rates & taxes	43	-	-	-	5	1,455	35	262	1,429	7	-	3	4	6	3,207	3,250	
Repairs	8	-	-	-	1	264	6	48	259	1	-	0	1	1	581	589	
Printing & stationery	2	-	-	-	0	61	1	11	60	0	-	0	0	0	134	136	
Communication	8	-	-	-	1	255	6	46	251	1	-	0	1	1	562	570	
Legal & professional charges	17	-	-	-	2	17,460	14	107	582	3	-	1	2	3	18,175	18,192	
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	0	-	-	-	0	0	0	0	0	0	-	0	0	0	0	0	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	0	-	-	-	0	10	0	2	10	0	-	0	0	0	21	22	
Advertisement and publicity	3	-	-	-	0	96	2	17	95	0	-	0	0	0	212	215	
Interest & Bank Charges	4	-	-	-	0	136	3	25	134	1	-	0	0	1	300	304	
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) Office maintenance expenses	18	-	-	-	2	624	15	113	613	3	-	1	2	3	1,376	1,395	
b) Subscriptions and membership fees	7	-	-	-	1	224	5	40	220	1	-	0	1	1	493	500	
c) Miscellaneous expenses	6	-	-	-	1	195	5	35	192	1	-	0	1	1	430	436	
d) Entertainment Expenses	1	-	-	-	0	44	1	8	43	0	-	0	0	0	97	98	
e) Service Tax A/c	3	-	-	-	0	107	3	19	105	1	-	0	0	0	236	239	
Depreciation	10	-	-	-	1	472	8	63	344	2	-	1	1	2	894	904	
<b>TOTAL</b>	<b>452</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>55</b>	<b>32,304</b>	<b>370</b>	<b>2,762</b>	<b>15,045</b>	<b>74</b>	<b>-</b>	<b>28</b>	<b>47</b>	<b>66</b>	<b>50,750</b>	<b>51,202</b>	

Particulars	Fire For the Quarter 30.06.2016  (Rs.'000)	Marine			Miscellaneous												Total For the Quarter 30.06.2016  (Rs.'000)
		Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total		
		For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	For the Quarter 30.06.2016  (Rs.'000)	
Employees' remuneration & welfare benefits	240	-	-	-	54	7,392	227	2,709	14,370	35	-	36	14	173	25,009	25,249	
Travel, conveyance and vehicle running expenses	11	-	-	-	2	343	11	126	668	2	-	2	1	8	1,162	1,173	
Training expenses	2	-	-	-	0	65	2	24	127	0	-	0	0	2	221	223	
Rents, rates & taxes	36	-	-	-	8	1,102	34	404	2,141	5	-	5	2	26	3,727	3,763	
Repairs	8	-	-	-	2	247	8	91	481	1	-	1	0	6	837	845	
Printing & stationery	0	-	-	-	0	15	0	5	29	0	-	0	0	0	50	51	
Communication	11	-	-	-	2	329	10	121	640	2	-	2	1	8	1,114	1,125	
Legal & professional charges	75	-	-	-	17	2,314	71	848	4,499	11	-	11	4	54	7,830	7,906	
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and publicity	0	-	-	-	0	15	0	5	28	0	-	0	0	0	49	50	
Interest & Bank Charges	0	-	-	-	0	7	-	2	13	0	-	0	0	0	23	23	
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) Office maintenance expenses	12	-	-	-	3	383	12	141	745	2	-	2	1	9	1,297	1,310	
b) Subscriptions and membership fees	5	-	-	-	1	160	5	59	311	1	-	1	0	4	542	547	
c) Miscellaneous expenses	14	-	-	-	3	441	14	162	858	2	-	2	1	10	1,493	1,507	
d) Entertainment Expenses	2	-	-	-	0	56	2	21	109	0	-	0	0	1	190	192	
e) Service Tax A/c	2	-	-	-	0	57	2	21	110	0	-	0	0	1	192	194	
Depreciation	6	-	-	-	1	173	5	63	336	1	-	1	0	4	585	591	
<b>TOTAL</b>	<b>426</b>	-	-	-	<b>95</b>	<b>13,100</b>	<b>403</b>	<b>4,801</b>	<b>25,466</b>	<b>62</b>	-	<b>65</b>	<b>24</b>	<b>307</b>	<b>44,322</b>	<b>44,749</b>	

Particulars	Fire	Marine			Miscellaneous												Total
		Marine Cargo	Marine Hull	Marine Total	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.	Misc. Total		
		Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	Upto the Quarter 30.06.2016	
(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Employees' remuneration & welfare benefits	240	-	-	-	54	7,392	227	2,709	14,370	35	-	36	14	173	25,009	25,249	
Travel, conveyance and vehicle running expenses	11	-	-	-	2	343	11	126	668	2	-	2	1	8	1,162	1,173	
Training expenses	2	-	-	-	0	65	2	24	127	0	-	0	0	2	221	223	
Rents, rates & taxes	36	-	-	-	8	1,102	34	404	2,141	5	-	5	2	26	3,727	3,763	
Repairs	8	-	-	-	2	247	8	91	481	1	-	1	0	6	837	845	
Printing & stationery	0	-	-	-	0	15	0	5	29	0	-	0	0	0	50	51	
Communication	11	-	-	-	2	329	10	121	640	2	-	2	1	8	1,114	1,125	
Legal & professional charges	75	-	-	-	17	2,314	71	848	4,499	11	-	11	4	54	7,830	7,906	
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and publicity	0	-	-	-	0	15	0	5	28	0	-	0	0	0	49	50	
Interest & Bank Charges	0	-	-	-	0	7	-	2	13	0	-	0	0	0	23	23	
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a) Office maintenance expenses	12	-	-	-	3	383	12	141	745	2	-	2	1	9	1,297	1,310	
b) Subscriptions and membership fees	5	-	-	-	1	160	5	59	311	1	-	1	0	4	542	547	
c) Miscellaneous expenses	14	-	-	-	3	441	14	162	858	2	-	2	1	10	1,493	1,507	
d) Entertainment Expenses	2	-	-	-	0	56	2	21	109	0	-	0	0	1	190	192	
e) Service Tax A/c	2	-	-	-	0	57	2	21	110	0	-	0	0	1	192	194	
Depreciation	6	-	-	-	1	173	5	63	336	1	-	1	0	4	585	591	
<b>TOTAL</b>	<b>426</b>	-	-	-	<b>95</b>	<b>13,100</b>	<b>403</b>	<b>4,801</b>	<b>25,466</b>	<b>62</b>	-	<b>65</b>	<b>24</b>	<b>307</b>	<b>44,322</b>	<b>44,749</b>	

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.