

PERIODIC DISCLOSURES

FORMAL OPERATING EXPENSES SCHEDULE

Registration No. 141 and Date of Registration with the IRDA-11th December, 2008

CIN No. U66050MH2007PLC173129

Insurer: RAHEJA OBE GENERAL INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Marine			Motor (OD)			Motor (TP)			Employer's Liability			Public Liability			Other Liability			Engineering			Aviation			Personal Accident			Health			Other Misc.			Misc. Total			Total		
	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)	For the Quarter 31.12.2017 (Rs.'000)							
Employees' remuneration & welfare benefits	173	24	24	24	24	24	8,909	149	2,400	12,848	55	23	2	68	24,548	24,740																							
Travel, conveyance and vehicle running expenses	12	1	1	1	1	1	606	10	144	769	4	2	1,543	1,555																									
Training expenses	(0)	4	4	4	4	4	10	(0)	10	(0)	10	(0)	10	10																									
Rents, rates & taxes	23	4	4	4	4	4	1,137	19	310	1,666	4	3	3,138	3,184																									
Repairs	19	2	2	2	2	2	977	16	217	1,157	6	2	2,388	2,409																									
Printing & stationery	3	4	4	4	4	4	40	1	14	75	1	1	125	130																									
Communication	5	4	4	4	4	4	235	4	60	320	3	2	624	630																									
Legal & professional charges	6	4	4	4	4	4	11,368	2	96	514	3	2	11,992	11,999																									
Auditors' fees, expenses etc (a) as auditor	(0)	4	4	4	4	4	16	(0)	1	3	(0)	0	12	12																									
(b) as adviser or in any other capacity, in respect of																																							
(i) Taxation matters	(0)	4	4	4	4	4	14	(0)	0	2	(0)	0	11	11																									
(ii) Insurance matters																																							
(iii) Management services, and																																							
(c) in any other capacity	(0)	4	4	4	4	4	11	(0)	0	4	4	4	22	25																									
Advertisement and publicity	2	4	4	4	4	4	93	2	25	100	2	2	227	235																									
Interest & Bank Charges	3	4	4	4	4	4	135	2	38	203	2	2	382	385																									
Others (to be specified)																																							
a) Office maintenance expenses	11	2	2	2	2	2	583	10	154	824	4	2	1,587	1,600																									
b) Subscriptions and membership fees	2	4	4	4	4	4	122	2	37	194	2	2	363	366																									
c) Miscellaneous expenses	23	2	2	2	2	2	1,398	21	257	1,366	8	2	3,070	3,099																									
d) Entertainment Expenses	2	4	4	4	4	4	113	2	25	133	2	2	274	277																									
e) Service Tax A/c	(1)	4	4	4	4	4	(27)	4	45	45	(0)	0	26	26																									
Depreciation	8	4	4	4	4	4	648	1	108	578	2	2	1,348	1,356																									
TOTAL	292	43	43	43	43	43	114	26,328	248	3,888	20,798	92	44	51,652	51,988																								

Particulars	Marine			Motor (OD)			Motor (TP)			Employer's Liability			Public Liability			Other Liability			Engineering			Aviation			Personal Accident			Health			Other Misc.			Misc. Total			Total		
	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)	Up to the Quarter 31.12.2017 (Rs.'000)							
Employees' remuneration & welfare benefits	673	34	34	34	34	34	34,444	515	5,922	31,426	184	55	72,929	73,636																									
Travel, conveyance and vehicle running expenses	12	1	1	1	1	1	1,773	2	305	1,618	3	3	3,754	3,790																									
Training expenses	4	4	4	4	4	4	2	4	2	4	4	4	5	5																									
Rents, rates & taxes	88	5	5	5	5	5	4,504	68	774	4,110	24	22	9,536	9,629																									
Repairs	47	3	3	3	3	3	2,412	36	415	2,203	13	12	5,106	5,156																									
Printing & stationery	3	4	4	4	4	4	236	4	41	216	4	4	506	505																									
Communication	14	4	4	4	4	4	803	13	138	733	4	4	1,700	1,718																									
Legal & professional charges	31	2	2	2	2	2	52,558	24	270	1,434	8	3	54,314	54,347																									
Auditors' fees, expenses etc (a) as auditor	1	4	4	4	4	4	42	1	38	46	1	1	88	90																									
(b) as adviser or in any other capacity, in respect of																																							
(i) Taxation matters	1	4	4	4	4	4	27	0	25	0	0	57	58																										
(ii) Insurance matters																																							
(iii) Management services, and																																							
(c) in any other capacity	4	4	4	4	4	4	10	0	5	0	0	22	22																										
Advertisement and publicity	4	4	4	4	4	4	268	3	38	188	3	3	473	444																									
Interest & Bank Charges	13	4	4	4	4	4	563	3	97	514	4	3	1,192	1,203																									
Others (to be specified)																																							
a) Office maintenance expenses	42	2	2	2	2	2	2,162	33	372	1,975	11	3	4,578	4,621																									
b) Subscriptions and membership fees	12	1	1	1	1	1	595	4	102	543	3	2	1,271	1,277																									
c) Miscellaneous expenses	31	2	2	2	2	2	1,883	28	325	1,722	10	3	3,997																										