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

RAHEJA QBE

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
		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 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018	For the Quarter 30.06.2018
	(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	213	17	-	17	86	15,331	428	957	6,897	35	-	5	37	56	23,832	24,063
Travel, conveyance and vehicle running expenses	10	1	-	1	4	723	20	45	325	2	-	0	2	3	1,124	1,135
Training expenses	0	0	-	0	0	3	0	0	1	0	-	0	0	0	4	4
Rents, rates & taxes	30	2	-	2	12	2,149	60	134	967	5	-	1	5	8	3,340	3,373
Repairs	16	1	-	1	7	1,176	33	73	529	3	-	0	3	4	1,828	1,846
Printing & stationery	1	0	-	0	0	66	2	4	30	0	-	0	0	0	103	104
Communication	3	0	-	0	1	243	7	15	109	1	-	0	1	1	378	381
Legal & professional charges	24	2	-	2	10	2,539	48	108	775	4	-	1	4	6	3,494	3,520
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	-	0	0	3	0	0	1	0	-	0	0	0	4	4
Advertisement and publicity	225	18	-	18	91	16,197	452	1,011	7,287	37	-	5	39	59	25,180	25,423
Interest & Bank Charges	7	1	-	1	3	499	14	31	225	1	-	0	1	2	776	784
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	11	1	-	1	5	813	23	51	366	2	-	0	2	3	1,264	1,277
b) Subscriptions and membership fees	1	0	-	0	0	55	2	3	25	0	-	0	0	0	86	87
c) Miscellaneous expenses	6	0	-	0	2	425	12	27	191	1	-	0	1	2	660	666
d) Entertainment Expenses	3	0	-	0	1	191	5	12	86	0	-	0	0	1	297	300
e) Service Tax A/c	1	0	-	0	0	76	2	5	39	0	-	0	0	0	123	124
f) Conference & Seminar	66	6	-	6	27	4,745	132	296	2,135	11	-	1	12	17	7,377	7,448
g) Interest & Penalties	0	0	-	0	0	24	1	2	11	0	-	0	0	0	38	38
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	17	1	-	1	7	1,210	33	99	765	3	-	0	3	4	2,124	2,142
TOTAL	**634**	**51**	**-**	**51**	**257**	**46,469**	**1,273**	**2,875**	**20,763**	**104**	**-**	**14**	**111**	**167**	**72,034**	**72,719**

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
		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 Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018	For the Period 30.06.2018
	(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	213	17	-	17	86	15,331	428	957	6,897	35	-	5	37	56	23,832	24,063
Travel, conveyance and vehicle running expenses	10	1	-	1	4	723	20	45	325	2	-	0	2	3	1,124	1,135
Training expenses	0	0	-	0	0	3	0	0	1	0	-	0	0	0	4	4
Rents, rates & taxes	30	2	-	2	12	2,149	60	134	967	5	-	1	5	8	3,340	3,373
Repairs	16	1	-	1	7	1,176	33	73	529	3	-	0	3	4	1,828	1,846
Printing & stationery	1	0	-	0	0	66	2	4	30	0	-	0	0	0	103	104
Communication	3	0	-	0	1	243	7	15	109	1	-	0	1	1	378	381
Legal & professional charges	24	2	-	2	10	2,539	48	108	775	4	-	1	4	6	3,494	3,520
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	-	0	0	3	0	0	1	0	-	0	0	0	4	4
Advertisement and publicity	225	18	-	18	91	16,197	452	1,011	7,287	37	-	5	39	59	25,180	25,423
Interest & Bank Charges	7	1	-	1	3	499	14	31	225	1	-	0	1	2	776	784
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	11	1	-	1	5	813	23	51	366	2	-	0	2	3	1,264	1,277
b) Subscriptions and membership fees	1	0	-	0	0	55	2	3	25	0	-	0	0	0	86	87
c) Miscellaneous expenses	6	0	-	0	2	425	12	27	191	1	-	0	1	2	660	666
d) Entertainment Expenses	3	0	-	0	1	191	5	12	86	0	-	0	0	1	297	300
e) Service Tax A/c	1	0	-	0	0	76	2	5	39	0	-	0	0	0	123	124
f) Conference & Seminar	66	6	-	6	27	4,745	132	296	2,135	11	-	1	12	17	7,377	7,448
g) Interest & Penalties	0	0	-	0	0	24	1	2	11	0	-	0	0	0	38	38
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	17	1	-	1	7	1,210	33	99	765	3	-	0	3	4	2,124	2,142
TOTAL	**634**	**52**	**-**	**52**	**257**	**46,469**	**1,273**	**2,875**	**20,763**	**104**	**-**	**14**	**111**	**167**	**72,034**	**72,719**

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
		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)
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	4	-	-	-	0	100	2	18	99	0	-	0	0	0	221	225
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
f) Conference & Seminar	0	-	-	-	0	10	0	2	9	0	-	0	0	0	21	21
g) Interest & Penalties	2	-	-	-	0	85	2	15	84	0	-	0	0	0	188	190
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	10	-	-	-	1	472	8	63	344	2	-	1	1	2	894	904
TOTAL	**452**	**-**	**-**	**-**	**55**	**32,304**	**370**	**2,762**	**15,046**	**74**	**-**	**28**	**47**	**66**	**50,750**	**51,202**

(In Rs.'000)

Particulars	Fire	Marine			Miscellaneous											
		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 Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 30.06.2017	For the Period 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	4	-	-	-	0	100	2	18	99	0	-	0	0	0	221	225
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
f) Conference & Seminar	0	-	-	-	0	10	0	2	9	0	-	0	0	0	21	21
g) Interest & Penalties	2	-	-	-	0	85	2	15	84	0	-	0	0	0	188	190
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	10	-	-	-	1	472	8	63	344	2	-	1	1	2	894	904
TOTAL	**452**	**-**	**-**	**-**	**55**	**32,304**	**370**	**2,762**	**15,046**	**74**	**-**	**28**	**47**	**66**	**50,750**	**51,202**

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.