

**PERIODIC DISCLOSURES**  
**FORM-SI-7-OPERATING EXPENSES SCHEDULE**  
 Registration No. 141 and Date of Registration with the IRDA-11th December, 2008  
 CIN No. U6600MH2009PLC173129  
**Incorporated in RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**  
 (In Rs./'000)

Particulars	Fire				Marine				Miscellaneous											
	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	For the Quarter 31.12.2018	Motor (OD) For the Quarter 31.12.2018	Motor (TP) For the Quarter 31.12.2018	Employer's Liability For the Quarter 31.12.2018	Public Liability For the Quarter 31.12.2018	Other Liability For the Quarter 31.12.2018	Engineering For the Quarter 31.12.2018	Aviation For the Quarter 31.12.2018	Personal Accident For the Quarter 31.12.2018	Health For the Quarter 31.12.2018	Other Misc. For the Quarter 31.12.2018	Misc. Total For the Quarter 31.12.2018	Total For the Quarter 31.12.2018				
Employees' remuneration & welfare benefits	150	(4)	(4)	(4)	76	13,843	489	506	4,367	63		17	29	136	19,526	19,671				
Travel, conveyance and vehicle running expenses	6	(0)	(0)	(0)	3	600	20	23	190	3		1	1	6	847	854				
Training expenses	0	0	0	0	0	11	0	0	4	0		0	0	0	16	16				
Rents, rates & taxes	16	(1)	(1)	(1)	8	1,449	54	50	457	7		2	3	13	2,037	2,052				
Repairs	20	1	1	1	11	1,873	56	79	605	9		3	4	10	2,656	2,676				
Printing & stationery	0	0	0	0	0	35	2	1	10	0		0	0	1	49	49				
Communication	6	0	0	0	3	553	16	23	179	3		1	1	3	789	789				
Legal & professional charges	25	(1)	(1)	(1)	13	7,236	81	83	720	10		3	5	22	8,163	8,187				
Auditors' fees, expenses etc.	(0)	(0)	(0)	(0)	(0)	(6)	0	(1)	(3)	(0)		(0)	(0)	0	(10)	(10)				
(b) as adviser or in any other capacity, in respect of:																				
(i) Taxation matters	(0)	(0)	(0)	(0)	(0)	(2)	0	(0)	(1)	(0)		(0)	(0)	0	(3)	(3)				
(ii) Insurance matters	(0)	(0)	(0)	(0)	(0)	(2)	0	(0)	(1)	(0)		(0)	(0)	0	(3)	(3)				
(iii) Management services, and (c) in any other capacity	(0)	(0)	(0)	(0)	(0)	(1)	0	(0)	(0)	(0)		(0)	(0)	0	(1)	(1)				
Advertisement and publicity	272	9	9	9	149	25,514	748	1,091	8,247	118		32	50	208	36,156	36,438				
Interest & Bank Charges	4	(0)	(0)	(0)	2	405	15	15	128	2		1	4	4	371	375				
Others (to be specified)	10	(0)	(0)	(0)	5	892	29	35	284	4		1	2	8	1,260	1,270				
a) Office maintenance expenses	2	(0)	(0)	(0)	1	223	9	8	70	1		0	0	2	314	316				
b) Subscriptions and membership fees	0	(0)	(0)	(0)	0	38	2	0	11	0		0	0	1	52	53				
c) Miscellaneous expenses	1	(0)	(0)	(0)	0	83	4	2	25	0		0	0	1	116	117				
d) Entertainment Expenses	3	0	0	0	3	305	8	14	100	1		0	1	3	434	437				
e) Service Tax A/c	14	(4)	(4)	(4)	5	1,222	73	14	347	5		3	20	1,691	1,702					
f) Conference & Seminar	0	0	0	0	0	34	1	2	11	0		0	0	4	49	49				
g) Interest & Penalties	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0				
h) Motor Solutum Fund	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0				
Depreciation	50	(1)	(1)	(1)	284	55,721	1,300	3,723	16,994	230		62	102	454	76,907	77,410				
<b>TOTAL</b>	<b>540</b>	<b>(1)</b>	<b>(1)</b>	<b>(1)</b>	<b>284</b>	<b>55,721</b>	<b>1,630</b>	<b>7,072</b>	<b>16,994</b>	<b>230</b>		<b>62</b>	<b>102</b>	<b>454</b>	<b>76,907</b>	<b>77,410</b>				

Particulars	Fire				Marine				Miscellaneous											
	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	For the Period 31.12.2018	Motor (OD) For the Period 31.12.2018	Motor (TP) For the Period 31.12.2018	Employer's Liability For the Period 31.12.2018	Public Liability For the Period 31.12.2018	Other Liability For the Period 31.12.2018	Engineering For the Period 31.12.2018	Aviation For the Period 31.12.2018	Personal Accident For the Period 31.12.2018	Health For the Period 31.12.2018	Other Misc. For the Period 31.12.2018	Misc. Total For the Period 31.12.2018	Total For the Period 31.12.2018				
Employees' remuneration & welfare benefits	52	52	52	52	395	49,440	1,139	2,432	16,383	231		66	91	317	70,404	70,977				
Travel, conveyance and vehicle running expenses	21	2	2	2	12	1,983	46	98	657	9		3	4	13	2,823	2,846				
Training expenses	0	0	0	0	0	26	1	1	9	0		0	0	0	37	37				
Rents, rates & taxes	60	6	6	6	35	5,744	132	283	1,903	27		8	11	37	8,180	8,246				
Repairs	48	5	5	5	28	4,545	105	228	1,568	21		6	3	29	6,473	6,525				
Printing & stationery	3	0	0	0	2	275	6	14	93	1		1	2	3	391	395				
Communication	14	1	1	1	8	1,306	30	64	431	6		2	2	8	1,860	1,875				
Legal & professional charges	86	9	9	9	51	21,216	189	403	2,717	38		11	15	53	24,694	24,789				
Auditors' fees, expenses etc.	(0)	(0)	(0)	(0)	(0)	(4)	0	(1)	(3)	(0)		(0)	(0)	0	(8)	(8)				
(a) as auditor	(0)	(0)	(0)	(0)	(0)	(4)	0	(1)	(3)	(0)		(0)	(0)	0	(8)	(8)				
(b) as adviser or in any other capacity, in respect of:																				
(i) Taxation matters	(0)	(0)	(0)	(0)	(0)	(16)	0	(0)	(5)	(0)		(0)	(0)	0	(23)	(23)				
(ii) Insurance matters	(0)	(0)	(0)	(0)	(0)	(16)	0	(0)	(5)	(0)		(0)	(0)	0	(23)	(23)				
(iii) Management services, and (c) in any other capacity	(0)	(0)	(0)	(0)	(0)	(4)	0	(0)	(2)	(0)		(0)	(0)	0	(7)	(7)				
Advertisement and publicity	621	62	62	62	364	59,007	1,359	2,903	19,553	275		79	109	379	84,028	84,711				
Interest & Bank Charges	16	2	2	2	9	1,492	34	73	494	7		3	10	2	1,234	1,242				
Others (to be specified)	29	3	3	3	17	2,755	63	136	913	13		4	5	18	3,924	3,955				
a) Office maintenance expenses	10	1	1	1	6	925	21	46	46	7		1	2	6	1,318	1,329				
b) Subscriptions and membership fees	3	0	0	0	2	319	7	16	106	1		1	2	4	454	458				
c) Miscellaneous expenses	0	0	0	0	0	455	10	22	151	1		1	3	1,680	1,693					
d) Entertainment Expenses	5	0	0	0	3	475	11	23	157	2		1	1	3	676	681				
e) Service Tax A/c	111	11	11	11	65	10,526	242	518	3,488	49		14	19	68	14,990	15,112				
f) Conference & Seminar	1	0	0	0	0	62	1	3	21	0		0	0	0	89	90				
g) Interest & Penalties	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0				
h) Motor Solutum Fund	34	4	4	4	20	4,123	74	262	2,001	43		4	6	21	6,526	6,564				
Depreciation	1,588	160	160	160	930	1,64,749	3,473	7,523	50,917	704		202	279	968	2,29,745	2,31,493				
<b>TOTAL</b>	<b>1,588</b>	<b>160</b>	<b>160</b>	<b>160</b>	<b>930</b>	<b>1,64,749</b>	<b>3,473</b>	<b>7,523</b>	<b>50,917</b>	<b>704</b>		<b>202</b>	<b>279</b>	<b>968</b>	<b>2,29,745</b>	<b>2,31,493</b>				

Particulars	Fire				Marine				Miscellaneous											
	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	For the Quarter 31.12.2017	Motor (OD) For the Quarter 31.12.2017	Motor (TP) For the Quarter 31.12.2017	Employer's Liability For the Quarter 31.12.2017	Public Liability For the Quarter 31.12.2017	Other Liability For the Quarter 31.12.2017	Engineering For the Quarter 31.12.2017	Aviation For the Quarter 31.12.2017	Personal Accident For the Quarter 31.12.2017	Health For the Quarter 31.12.2017	Other Misc. For the Quarter 31.12.2017	Misc. Total For the Quarter 31.12.2017	Total For the Quarter 31.12.2017				
Employees' remuneration & welfare benefits	484	28	28	28	109	19,449	403	4,301	23,203	106		46	56	108	47,783	48,294				
Travel, conveyance and vehicle running expenses	22	1	1	1	5	968	19	209	1,124	5		2	3	8	2,341	2,365				
Training expenses	(0)	0	0	0	0	(0)	(0)	0	0	(0)		0	0	0	(0)	(0)				
Rents, rates & taxes	65	4	4	4	15	2,592	54	572	3,089	14		6	7	14	6,365	6,433				
Repairs	27	2	2	2	7	1,241	22	264	1,416	3		3	3	7	2,970	2,998				
Printing & stationery	3	0	0	0	1	401	2	25	133	1		1	1	3	263	264				
Communication	12	1	1	1	3	400	10	106	490	3		1	1	3	1,187	1,199				
Legal & professional charges	23	1	1	1	5	28,828	20	203	1,096	5		2	3	5	30,167	30,191				
Auditors' fees, expenses etc.	(0)	(0)	(0)	(0)	(0)	(6)	0	(0)	(3)	(0)		(0)	(0)	0	(12)	(12)				
(a) as auditor	(0)	(0)	(0)	(0)	(0)	(6)	0	(0)	(3)	(0)		(0)	(0)	0	(12)	(12)				
(b) as adviser or in any other capacity, in respect of:																				
(i) Taxation matters	(0)	(0)	(0)	(0)	(0)	(14)	0	(0)	(2)	(0)		(0)	(0)	0	(11)	(11)				
(ii) Insurance matters	(0)	(0)	(0)	(0)	(0)	(14)	0	(0)	(2)	(0)		(0)	(0)	0	(11)	(11)				
(iii) Management services, and (c) in any other capacity	(0)	(0)	(0)	(0)	(0)	(4)	0	(0)	(2)	(0)		(0)	(0)	0	(2)	(2)				
Advertisement and publicity	5	0	0	0	1	190	4	37	201	1		1	1	4	435	440				
Interest & Bank Charges	7	0	0	0	2	271	6	62	336	2		1	1	2	682	689				
Others (to be specified)	30	2	2	2	17	1,208	25	267	1,438	7		3	3	7	2,963	2,995				
a) Office maintenance expenses	9	0	0	0	2	346	8	77	419	2		1	1	2	857	866				
b) Subscriptions and membership fees	26	1	1	1	5	1,220	13	216	1,130	7		3	6	2,628	2,654					
c) Miscellaneous expenses	3	0	0	0	1	157	3	33	176	1		0	1	1	371	375				
d) Entertainment Expenses	0	0	0	0	0	79	2	72	150	0		0	0	0	261	264				
e) Service Tax A/c	4	0	0	0	1	291	5	55	291	2		1	1	3	647	653				
f) Conference & Seminar	2	0	0	0	1	83	2	22	117	0		0	0	2	226	228				
g) Interest & Penalties																				