

**PERIODIC DISCLOSURES**  
**FORM-SI-7-OPERATING EXPENSES SCHEDULE**  
 Registration No. 141 and Date of Registration with the IRDA-11th December, 2008  
 CIN No. U66020MH2007PLC173129  
**Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**  
 (In Rs.'000)

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 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019	For the Quarter 30.09.2019
Employees' remuneration & welfare benefits	318	35	-	35	96	35,704	367	914	13,646	119	-	(2)	8	134	50,986	51,339
Travel, conveyance and vehicle running expenses	15	1	-	1	5	1,141	17	102	700	4	-	-	5	4	1,975	1,991
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	65	3	-	3	19	5,440	74	380	2,954	18	-	1	9	21	8,916	8,985
Repairs	15	2	-	2	5	1,684	18	48	660	6	-	(0)	1	6	2,426	2,443
Printing & stationery	1	1	-	1	0	117	1	5	56	0	-	0	0	0	174	176
Communication	7	1	-	1	2	655	8	30	300	2	-	0	1	2	1,000	1,007
Legal & professional charges	21	1	-	1	6	2,210	24	106	940	6	-	0	2	7	3,202	3,225
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	3	0	-	0	1	226	3	20	139	1	-	0	1	1	392	395
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	0	100	2	10	65	0	-	0	0	0	178	179
(ii) Insurance matters	0	0	-	0	0	21	0	14	14	0	-	0	0	0	38	38
(iii) Management services; and	0	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	0	50	1	5	31	0	-	0	0	0	87	88
Advertisement and publicity	937	59	-	59	280	83,414	1,068	4,962	42,175	271	-	9	113	319	1,32,611	1,33,607
Interest & Bank Charges	9	0	-	0	4	748	10	48	391	2	-	0	1	3	1,206	1,215
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	14	1	-	1	4	1,309	16	72	459	4	-	0	2	5	2,051	2,066
b) Subscriptions and membership fees	3	0	-	0	1	324	4	11	133	1	-	(0)	0	1	475	478
c) Miscellaneous expenses	2	0	-	0	1	162	2	11	87	1	-	0	0	1	264	266
d) Entertainment Expenses	2	0	-	0	1	175	2	11	91	1	-	0	0	1	284	284
e) Service Tax A/c	(9)	(0)	-	(0)	(3)	(658)	(10)	(67)	(433)	(2)	-	(0)	(2)	(13)	(1,178)	(1,187)
f) Conference & Seminar	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0
g) Interest & Penalties	(0)	(0)	-	(0)	(0)	(1)	(0)	(0)	(0)	(0)	-	(0)	(0)	(0)	(1)	(1)
h) Motor Solutum Fund	20	2	-	2	4	2,036	21	86	803	7	-	0	2	8	2,071	2,083
Depreciation	20	2	-	2	4	2,036	21	86	803	7	-	0	2	8	2,071	2,083
<b>TOTAL</b>	<b>1,426</b>	<b>105</b>	<b>-</b>	<b>105</b>	<b>428</b>	<b>1,34,864</b>	<b>1,630</b>	<b>6,755</b>	<b>63,490</b>	<b>440</b>	<b>-</b>	<b>9</b>	<b>141</b>	<b>512</b>	<b>2,08,270</b>	<b>2,09,801</b>

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 Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019	For the Period 30.09.2019
Employees' remuneration & welfare benefits	946	26	-	26	281	68,656	1,068	6,687	44,021	215	-	20	179	265	1,20,794	1,21,766
Travel, conveyance and vehicle running expenses	18	0	-	0	5	1,269	20	125	821	4	-	0	3	5	2,253	2,271
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	103	3	-	3	30	7,374	116	725	4,770	23	-	2	19	29	13,688	13,193
Repairs	44	1	-	1	13	3,153	49	310	2,039	10	-	8	12	5	5,996	5,641
Printing & stationery	3	0	-	0	1	203	3	20	131	0	-	1	1	1	360	363
Communication	15	0	-	0	4	1,080	4	17	106	6	-	3	0	1	1,916	1,932
Legal & professional charges	41	1	-	1	12	3,459	46	280	1,910	9	-	1	3	11	5,747	5,790
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	3	0	-	0	1	249	4	24	161	1	-	0	1	1	441	445
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	0	100	2	10	65	0	-	0	0	0	178	179
(ii) Insurance matters	0	0	-	0	0	21	0	2	14	0	-	0	0	0	38	38
(iii) Management services; and	0	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	0	54	1	5	35	0	-	0	0	0	96	97
Advertisement and publicity	1,721	47	-	47	511	1,23,750	1,943	12,160	80,048	391	-	37	326	481	2,19,645	2,21,412
Interest & Bank Charges	15	0	-	0	4	1,064	17	105	688	3	-	0	4	4	1,888	1,903
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	28	1	-	1	8	2,019	32	198	1,306	6	-	1	5	8	3,583	3,612
b) Subscriptions and membership fees	3	0	-	0	2	585	9	57	378	2	-	0	2	2	1,038	1,047
c) Miscellaneous expenses	3	0	-	0	1	253	3	23	144	1	-	1	1	1	395	398
d) Entertainment Expenses	3	0	-	0	1	252	4	25	162	1	-	0	1	1	444	448
e) Service Tax A/c	(9)	(0)	-	(0)	(3)	(630)	(10)	(62)	(408)	(2)	-	(0)	(2)	(13)	(1,119)	(1,128)
f) Conference & Seminar	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0
g) Interest & Penalties	(0)	(0)	-	(0)	(0)	(1)	(0)	(0)	(0)	(0)	-	(0)	(0)	(0)	(1)	(1)
h) Motor Solutum Fund	48	1	-	1	14	3,455	54	340	2,235	11	-	9	13	6,133	6,182	
Depreciation	48	1	-	1	14	3,455	54	340	2,235	11	-	9	13	6,133	6,182	
<b>TOTAL</b>	<b>3,993</b>	<b>81</b>	<b>-</b>	<b>81</b>	<b>889</b>	<b>2,15,740</b>	<b>3,379</b>	<b>21,449</b>	<b>1,39,221</b>	<b>681</b>	<b>-</b>	<b>64</b>	<b>568</b>	<b>839</b>	<b>3,82,527</b>	<b>3,85,601</b>

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 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018	For the Quarter 30.09.2018
Employees' remuneration & welfare benefits	158	47	-	47	142	24,751	221	1,476	10,409	133	-	45	25	126	37,328	37,533
Travel, conveyance and vehicle running expenses	4	2	-	2	5	832	5	47	322	5	-	2	1	4	1,222	1,228
Training expenses	0	0	-	0	0	13	0	1	6	0	-	0	0	0	21	21
Rents, rates & taxes	15	5	-	5	15	2,685	18	153	1,065	15	-	2	14	3	3,975	3,995
Repairs	111	3	-	3	11	1,831	16	109	761	10	-	3	8	9	2,354	2,369
Printing & stationery	2	0	-	0	1	204	3	13	204	0	-	0	0	1	318	320
Communication	4	1	-	1	3	607	7	38	273	3	-	1	1	3	936	941
Legal & professional charges	40	9	-	9	29	13,441	65	328	2,568	24	-	8	7	25	16,295	16,341
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	0	-	0	0	68	1	5	34	0	-	0	0	0	109	110
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	0	-	0	0	20	0	1	10	0	-	0	0	0	33	33
(ii) Insurance matters	0	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	0	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	-	0	0	3	0	0	1	0	-	0	0	0	5	5
Advertisement and publicity	124	42	-	42	124	21,487	189	1,241	8,655	121	-	42	19	113	31,959	32,124
Interest & Bank Charges	4	1	-	1	4	724	6	42	298	4	-	1	4	4	1,083	1,089
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	2	2	-	2	11	1,285	17	111	726	7	-	2	1	7		