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 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019	For the Quarter 30.06.2019
Employees' remuneration & welfare benefits	629	(10)	-	(10)	185	32,352	701	5,773	30,375	96	-	22	171	130	69,807	70,426
Travel, conveyance and vehicle running expenses	3	(0)	-	(0)	1	129	3	23	121	0	-	0	1	1	278	281
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	38	(1)	-	(1)	11	1,933	42	345	1,815	6	-	1	10	8	4,172	4,209
Repairs	29	(0)	-	(0)	8	1,469	32	262	1,379	4	-	1	8	6	3,170	3,198
Printing & stationery	2	(0)	-	(0)	0	86	2	15	81	0	-	0	0	0	186	187
Communication	8	(0)	-	(0)	2	425	9	76	399	1	-	0	2	2	916	925
Legal & professional charges	20	(0)	-	(0)	6	1,249	22	184	970	3	-	1	5	4	2,445	2,465
Auditors' fees, expenses etc																
(a) as auditor	0	(0)	-	(0)	0	23	0	4	22	0	-	0	0	0	50	50
(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	4	0	1	4	0	-	0	0	0	9	9
Advertisement and publicity	784	(12)	-	(12)	231	40,335	875	7,198	37,871	120	-	27	213	162	87,033	87,805
Interest & Bank Charges	6	(0)	-	(0)	2	316	7	56	297	1	-	0	2	1	682	688
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	14	(0)	-	(0)	4	710	15	127	667	2	-	0	4	3	1,532	1,546
b) Subscriptions and membership fees	5	(0)	-	(0)	1	261	6	47	245	1	-	0	1	1	563	568
c) Miscellaneous expenses	1	(0)	-	(0)	0	61	1	11	57	0	-	0	0	0	131	132
d) Entertainment Expenses	1	(0)	-	(0)	0	75	2	13	71	0	-	0	0	0	163	164
e) Service Tax A/c	1	(0)	-	(0)	0	27	1	5	26	0	-	0	0	0	59	59
f) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g) Interest & Penalties	0	(0)	-	(0)	0	0	0	0	0	0	-	0	0	0	0	0
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	28	(0)	-	(0)	8	1,419	31	253	1,332	4	-	1	8	6	3,061	3,089
TOTAL	**1,567**	**(24)**	**-**	**(24)**	**462**	**80,875**	**1,749**	**14,394**	**75,731**	**240**	**-**	**55**	**427**	**325**	**1,74,258**	**1,75,801**

(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 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019	For the Period 30.06.2019
Employees' remuneration & welfare benefits	629	(10)	-	(10)	185	32,352	701	5,773	30,375	96	-	22	171	130	69,807	70,426
Travel, conveyance and vehicle running expenses	3	(0)	-	(0)	1	129	3	23	121	0	-	0	1	1	278	281
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	38	(1)	-	(1)	11	1,933	42	345	1,815	6	-	1	10	8	4,172	4,209
Repairs	29	(0)	-	(0)	8	1,469	32	262	1,379	4	-	1	8	6	3,170	3,198
Printing & stationery	2	(0)	-	(0)	0	86	2	15	81	0	-	0	0	0	186	187
Communication	8	(0)	-	(0)	2	425	9	76	399	1	-	0	2	2	916	925
Legal & professional charges	20	(0)	-	(0)	6	1,249	22	184	970	3	-	1	5	4	2,445	2,465
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	(0)	-	(0)	0	23	0	4	22	0	-	0	0	0	50	50
(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	4	0	1	4	0	-	0	0	0	9	9
Advertisement and publicity	784	(12)	-	(12)	231	40,335	875	7,198	37,871	120	-	27	213	162	87,033	87,805
Interest & Bank Charges	6	(0)	-	(0)	2	316	7	56	297	1	-	0	2	1	682	688
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	14	(0)	-	(0)	4	710	15	127	667	2	-	0	4	3	1,532	1,546
b) Subscriptions and membership fees	5	(0)	-	(0)	1	261	6	47	245	1	-	0	1	1	563	568
c) Miscellaneous expenses	1	(0)	-	(0)	0	61	1	11	57	0	-	0	0	0	131	132
d) Entertainment Expenses	1	(0)	-	(0)	0	75	2	13	71	0	-	0	0	0	163	164
e) Service Tax A/c	1	(0)	-	(0)	0	27	1	5	26	0	-	0	0	0	59	59
f) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g) Interest & Penalties	0	(0)	-	(0)	0	0	0	0	0	0	-	0	0	0	0	0
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	28	(0)	-	(0)	8	1,419	31	253	1,332	4	-	1	8	6	3,061	3,089
TOTAL	**1,567**	**(24)**	**-**	**(24)**	**462**	**80,875**	**1,749**	**14,394**	**75,731**	**240**	**-**	**55**	**427**	**325**	**1,74,258**	**1,75,801**

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
Employees' remuneration & welfare benefits	213	19	-	19	86	15,585	428	1,280	9,848	35	-	5	37	56	27,361	27,593
Travel, conveyance and vehicle running expenses	10	1	-	1	4	735	20	60	464	2	-	0	2	3	1,290	1,301
Training expenses	0	0	-	0	0	3	0	0	2	0	-	0	0	0	5	5
Rents, rates & taxes	30	3	-	3	12	2,184	60	179	1,380	5	-	1	5	8	3,835	3,867
Repairs	16	1	-	1	7	1,195	33	98	755	3	-	0	3	4	2,099	2,117
Printing & stationery	1	0	-	0	0	67	2	6	42	0	-	0	0	0	118	119
Communication	3	0	-	0	1	247	7	20	156	1	-	0	1	1	434	437
Legal & professional charges	22	2	-	2	9	2,412	43	130	999	4	-	0	4	6	3,606	3,630
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	2	0	-	0	0	0	5	5
Advertisement and publicity	225	20	-	20	91	16,465	452	1,353	10,405	37	-	5	39	59	28,907	29,153
Interest & Bank Charges	7	1	-	1	3	508	14	42	321	1	-	0	1	2	891	899
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	11	1	-	1	5	827	23	68	523	2	-	0	2	3	1,452	1,464
b) Subscriptions and membership fees	1	0	-	0	0	56	2	5	36	0	-	0	0	0	99	100
c) Miscellaneous expenses	6	1	-	1	2	432	12	35	273	1	-	0	1	2	758	764
d) Entertainment Expenses	3	0	-	0	1	194	5	16	123	0	-	0	0	1	341	344
e) Service Tax A/c	1	0	-	0	0	77	2	6	49	0	-	0	0	0	135	136
f) Conference & Seminar	66	6	-	6	27	4,824	132	396	3,048	11	-	1	12	17	8,469	8,541
g) Interest & Penalties	0	0	-	0	0	25	1	2	16	0	-	0	0	0	43	44
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	17	1	-	1	7	1,210	33	99	765	3	-	0	3	4	2,124	2,142
TOTAL	**631**	**57**	**-**	**57**	**256**	**47,049**	**1,268**	**3,797**	**29,207**	**104**	**-**	**14**	**111**	**166**	**81,973**	**82,661**

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
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Employees' remuneration & welfare benefits	213	19	-	19	86	15,585	428	1,280	9,848	35	-	5	37	56	27,361	27,593
Travel, conveyance and vehicle running expenses	10	1	-	1	4	735	20	60	464	2	-	0	2	3	1,290	1,301
Training expenses	0	0	-	0	0	3	0	0	2	0	-	0	0	0	5	5
Rents, rates & taxes	30	3	-	3	12	2,184	60	179	1,380	5	-	1	5	8	3,835	3,867
Repairs	16	1	-	1	7	1,195	33	98	755	3	-	0	3	4	2,099	2,117
Printing & stationery	1	0	-	0	0	67	2	6	42	0	-	0	0	0	118	119
Communication	3	0	-	0	1	247	7	20	156	1	-	0	1	1	434	437
Legal & professional charges	22	2	-	2	9	2,412	43	130	999	4	-	0	4	6	3,606	3,630
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	2	0	-	0	0	0	5	5
Advertisement and publicity	225	20	-	20	91	16,465	452	1,353	10,405	37	-	5	39	59	28,907	29,153
Interest & Bank Charges	7	1	-	1	3	508	14	42	321	1	-	0	1	2	891	899
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	11	1	-	1	5	827	23	68	523	2	-	0	2	3	1,452	1,464
b) Subscriptions and membership fees	1	0	-	0	0	56	2	5	36	0	-	0	0	0	99	100
c) Miscellaneous expenses	6	1	-	1	2	432	12	35	273	1	-	0	1	2	758	764
d) Entertainment Expenses	3	0	-	0	1	194	5	16	123	0	-	0	0	1	341	344
e) Service Tax A/c	1	0	-	0	0	77	2	6	49	0	-	0	0	0	135	136
f) Conference & Seminar	66	6	-	6	27	4,824	132	396	3,048	11	-	1	12	17	8,469	8,541
g) Interest & Penalties	0	0	-	0	0	25	1	2	16	0	-	0	0	0	43	44
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	17	1	-	1	7	1,210	33	99	765	3	-	0	3	4	2,124	2,142
TOTAL	**631**	**57**	**-**	**57**	**256**	**47,049**	**1,268**	**3,797**	**29,207**	**104**	**-**	**14**	**111**	**166**	**81,973**	**82,661**

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.