

PERIODIC DISCLOSURES
FORM SI-7-OPERATING EXPENSES SCHEDULE
 Registration No. 141 and Date of Registration with the IRDA-11th December, 2008
 CIN No. U6600MH2006PLC173129
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire		Marine		Miscellaneous										Total	
	For the Quarter	For the Quarter	For the Quarter	For the Quarter	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.		Misc. Total
	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020		31.03.2020
Employees' remuneration & welfare benefits	629	0	0	0	13,115	49,276	126	(74)	3,203	133	10	297	(52)	66,034	66,663	
Travel, conveyance and vehicle running expenses	36	0	0	0	459	2,715	26	108	692	8	1	17	1	4,037	4,064	
Training expenses	(58)	(11)	(11)	(11)	548	(3,848)	(123)	(665)	(3,224)	(12)	(5)	(28)	(20)	(7,478)	(7,537)	
Repairs	58	0	0	0	746	4,375	41	172	1,104	12	2	28	2	6,482	6,541	
Printing & stationery	8	0	0	0	83	867	6	28	170	20	0	4	0	860	868	
Communication	38	0	0	0	379	2,815	34	154	907	8	1	18	3	4,319	4,358	
Legal & professional charges	178	2	2	2	1,649	14,362	166	767	4,458	38	7	85	14	21,547	21,726	
Auditors' fees, expenses etc	0	0	0	0	56	326	3	13	82	1	0	2	0	483	487	
(a) as auditor	0	0	0	0	56	326	3	13	82	1	0	2	0	483	487	
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(i) Taxation matters	0	0	0	0	8	(54)	(2)	(9)	(46)	(0)	(0)	(0)	(0)	(105)	(105)	
(ii) Insurance matters	0	0	0	0	4	4	(0)	(1)	(0)	0	0	0	0	0	0	
(iii) Management services, and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(c) in any other capacity	0	0	0	0	8	39	0	8	8	0	0	0	0	56	57	
Advertisement and publicity	2,077	12	12	12	28,154	1,56,897	1,380	5,560	36,799	443	65	43	43	2,50,341	2,52,411	
Interest & Bank Charges	23	0	0	0	297	1,698	15	64	414	5	1	11	1	2,505	2,527	
Others (to be specified)	0	0	0	0	411	1,564	4	(0)	112	4	0	9	(2)	2,103	2,123	
a) Office maintenance expenses	20	0	0	0	411	1,564	4	(0)	112	4	0	9	(2)	2,103	2,123	
b) Subscriptions and membership fees	3	(0)	(0)	(0)	87	224	(1)	(12)	(39)	1	(0)	1	(1)	259	262	
c) Miscellaneous expenses	3	0	0	0	59	237	1	1	24	1	0	1	(0)	324	327	
d) Entertainment Expenses	18	0	0	0	169	1,340	17	28	154	1	0	4	0	2,072	2,091	
e) Service Tax A/c	3	0	0	0	4	224	0	73	423	1	2	1	0	382	385	
f) Conference & Seminar	11	0	0	0	8	83	1	6	31	0	0	1	0	117	124	
g) Interest & Penalties	89	1	1	1	555	6,468	100	488	2,702	19	4	13	11	10,390	10,480	
h) Motor Solutum Fund	36	0	0	0	698	8,087	11	19	200	8	1	17	0	956	956	
Depreciation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	3,165	15	15	15	47,495	2,43,093	1,812	6,731	48,159	674	89	1,506	(0)	3,49,559	3,52,740	

Particulars	Fire		Marine		Miscellaneous										Total	
	For the Period	For the Period	For the Period	For the Period	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.		Misc. Total
	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020	31.03.2020		31.03.2020
Employees' remuneration & welfare benefits	2,239	26	26	26	13,961	1,62,760	2,528	12,282	67,084	479	106	1,078	280	2,61,458	2,63,722	
Travel, conveyance and vehicle running expenses	77	1	1	1	480	5,599	87	423	2,339	16	4	37	10	8,994	9,072	
Training expenses	101	1	1	1	631	7,361	114	555	3,072	22	5	49	13	11,824	11,977	
Repairs	125	1	1	1	781	9,103	141	687	3,902	27	6	60	16	14,622	14,750	
Printing & stationery	14	0	0	0	86	1,001	16	76	418	1	2	7	2	1,608	1,622	
Communication	63	1	1	1	392	4,567	71	345	1,908	13	3	30	3	737	740	
Legal & professional charges	272	3	3	3	1,699	21,552	308	1,494	8,271	58	13	131	34	33,560	33,836	
Auditors' fees, expenses etc	0	0	0	0	58	679	11	51	284	2	4	1	0	1,091	1,100	
(a) as auditor	0	0	0	0	58	679	11	51	284	2	4	1	0	1,091	1,100	
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(i) Taxation matters	1	0	0	0	9	102	2	8	43	0	0	1	0	164	165	
(ii) Insurance matters	1	0	0	0	5	56	1	4	23	0	0	0	0	80	80	
(iii) Management services, and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(c) in any other capacity	0	0	0	0	8	97	2	7	40	0	0	1	0	156	157	
Advertisement and publicity	4,739	55	55	55	29,553	3,44,541	5,350	26,000	1,43,914	1,014	224	2,282	992	5,53,472	5,58,266	
Interest & Bank Charges	30	1	1	1	311	3,629	56	271	1,516	11	2	6	6	5,830	5,861	
Others (to be specified)	0	0	0	0	437	5,100	79	385	2,130	15	3	34	9	8,193	8,264	
a) Office maintenance expenses	15	0	0	0	93	1,086	17	82	454	3	7	2	2	1,745	1,760	
b) Subscriptions and membership fees	18	0	0	0	173	731	11	53	305	2	5	1	1	1,179	1,185	
c) Miscellaneous expenses	20	0	0	0	174	2,028	31	158	847	6	1	15	3	3,258	3,286	
d) Entertainment Expenses	0	0	0	0	2	28	0	2	12	0	0	0	0	45	45	
e) Service Tax A/c	11	0	0	0	8	91	0	7	29	0	0	0	0	146	148	
f) Conference & Seminar	89	1	1	1	555	6,467	100	488	2,703	19	4	13	11	10,389	10,479	
g) Interest & Penalties	89	1	1	1	555	6,467	100	488	2,703	19	4	13	11	10,389	10,479	
h) Motor Solutum Fund	119	1	1	1	741	8,640	134	653	3,699	25	5	15	15	956	956	
Depreciation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	8,026	92	92	92	50,047	5,86,174	9,061	44,030	2,43,715	1,718	380	3,865	1,002	9,39,991	9,48,109	

Particulars	Fire		Marine		Miscellaneous										Total	
	For the Quarter	For the Quarter	For the Quarter	For the Quarter	Motor (OD)	Motor (TP)	Employer's Liability	Public Liability	Other Liability	Engineering	Aviation	Personal Accident	Health	Other Misc.		Misc. Total
	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019	31.03.2019		31.03.2019
Employees' remuneration & welfare benefits	107	1	1	1	22	24,835	126	917	3,311	99	13	26	(37)	29,311	29,419	
Travel, conveyance and vehicle running expenses	15	1	1	1	5	2,221	23	105	607	9	2	3	2	2,976	2,990	
Training expenses	(0)	(0)	(0)	(0)	(0)	3	(0)	(0)	(2)	(0)	(0)	(0)	(0)	0	0	
Repairs	17	1	1	1	5	3,506	24	141	625	14	4	4	(2)	4,318	4,336	
Printing & stationery	16	1	1	1	5	2,303	25	126	661	13	2	4	(1)	4,049	4,067	
Communication	4	0	0	0	0	181	1	35	181	0	0	0	0	226	227	
Legal & professional charges	47	4	4	4	19	9,584	80	385	2,160	22	6	10	7	12,283	12,331	
Auditors' fees, expenses etc	0	0	0	0	2	459	6	25	171	2	0	1	1	666	670	
(a) as auditor	0	0	0	0	2	459	6	25	171	2	0	1	1	666	670	
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(i) Taxation matters	1	0	0	0	1	193	3	11	75	1	283	0	0	285	285	
(ii) Insurance matters	0	0	0	0	0	37	0	2	12	0	0	0	0	53	53	
(iii) Management services, and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(c) in any other capacity	0	0	0	0	0	14	0	1	5	0	0	0	0	20	20	
Advertisement and publicity	441	37	37	37	190	73,836	782	3,571	21,048	283	55	89	95	99,950	1,00,427	
Interest & Bank Charges	7	1	1	1	3	1,326	12	60	523	5	1	2	0	1,732	1,740	
Others (to be specified)	11	1	1	1	4	2,078	17	90	453	1	2	0	0	2,653	2,665	
a) Office maintenance expenses	4	0	0	0	1	754	6	33	174	3	0	1	0	975	977	
b) Subscriptions and membership fees	0	0	0	0	0	194	1	8	34	1	0	0	(0)	239	240	
c) Miscellaneous expenses	2	0	0	0	0	246	2	12	76	1	0	0	0	442	444	
d) Entertainment Expenses	3	0	0	0	1	193	4	15	62	0	2	0	0	1,684	1,693	
e) Service Tax A/c	(7)	(3)	(3)	(3)	(11)	1,073	(33)	(41)								