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 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020	For the Quarter 30.06.2020
Employees' remuneration & welfare benefits	3,451	202	-	202	38,949	18,488	786	3,951	36,296	86	-	27	926	347	99,857	1,03,510
Travel, conveyance and vehicle running expenses	8	0	-	0	94	45	2	10	87	0	-	0	2	1	241	249
Training expenses			-								-					
Rents, rates & taxes	152	9	-	9	1,712	813	35	174	1,596	4	-	1	41	15	4,390	4,551
Repairs	311	18	-	18	3,514	1,668	71	356	3,275	8	-	2	84	31	9,009	9,338
Printing & stationery	6	0	-	0	68	32	1	7	63	0	-	0	2	1	175	181
Communication	95	6	-	6	1,073	509	22	109	1,000	2	-	1	26	10	2,750	2,851
Legal & professional charges	873	51	-	51	9,853	5,715	199	1,000	9,182	22	-	7	234	88	26,298	27,222
Auditors' fees, expenses etc																
(a) as auditor	10	1	-	1	118	56	2	12	110	0	-	0	3	1	301	313
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	14	7	0	1	13	0	-	0	0	0	36	38
(ii) Insurance matters	1	0	-	0	15	7	0	1	14	0	-	0	0	0	37	39
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	11	5	0	1	11	0	-	0	0	0	29	30
Advertisement and publicity	1,737	102	-	102	19,603	9,305	396	1,989	18,268	43	-	13	466	175	50,257	52,096
Interest & Bank Charges	1	0	-	0	17	8	0	2	16	0	-	0	0	0	43	45
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	72	4	-	4	814	387	16	83	759	2	-	1	19	7	2,088	2,164
b) Subscriptions and membership fees	0	0	-	0	1	0	0	0	1	0	-	0	0	0	3	3
c) Miscellaneous expenses	1	0	-	0	13	6	0	1	12	0	-	0	0	0	33	34
d) Entertainment Expenses	0	0	-	0	0	0	0	0	0	0	-	0	0	0	1	1
e) Service Tax A/c	4	0	-	0	46	22	1	5	43	0	-	0	1	0	118	123
f) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g) Interest & Penalties	0	0	-	0	1	0	0	0	1	0	-	0	0	0	2	3
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	137	8	-	8	1,549	735	31	157	1,443	3	-	1	37	14	3,971	4,116
TOTAL	**6,863**	**402**	**-**	**402**	**77,464**	**37,808**	**1,564**	**7,859**	**72,189**	**171**	**-**	**53**	**1,842**	**690**	**1,99,640**	**2,06,905**

(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 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020	For the Period 30.06.2020
Employees' remuneration & welfare benefits	3,451	202	-	202	38,949	18,488	786	3,951	36,296	86	-	27	926	347	99,857	1,03,510
Travel, conveyance and vehicle running expenses	8	0	-	0	94	45	2	10	87	0	-	0	2	1	241	249
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rents, rates & taxes	152	9	-	9	1,712	813	35	174	1,596	4	-	1	41	15	4,390	4,551
Repairs	311	18	-	18	3,514	1,668	71	356	3,275	8	-	2	84	31	9,009	9,338
Printing & stationery	6	0	-	0	68	32	1	7	63	0	-	0	2	1	175	181
Communication	95	6	-	6	1,073	509	22	109	1,000	2	-	1	26	10	2,750	2,851
Legal & professional charges	873	51	-	51	9,853	5,715	199	1,000	9,182	22	-	7	234	88	26,298	27,222
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	10	1	-	1	118	56	2	12	110	0	-	0	3	1	301	313
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	14	7	0	1	13	0	-	0	0	0	36	38
(ii) Insurance matters	1	0	-	0	15	7	0	1	14	0	-	0	0	0	37	39
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	0	-	0	11	5	0	1	11	0	-	0	0	0	29	30
Advertisement and publicity	1,737	102	-	102	19,603	9,305	396	1,989	18,268	43	-	13	466	175	50,257	52,096
Interest & Bank Charges	1	0	-	0	17	8	0	2	16	0	-	0	0	0	43	45
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	72	4	-	4	814	387	16	83	759	2	-	1	19	7	2,088	2,164
b) Subscriptions and membership fees	0	0	-	0	1	0	0	0	1	0	-	0	0	0	3	3
c) Miscellaneous expenses	1	0	-	0	13	6	0	1	12	0	-	0	0	0	33	34
d) Entertainment Expenses	0	0	-	0	0	0	0	0	0	0	-	0	0	0	1	1
e) Service Tax A/c	4	0	-	0	46	22	1	5	43	0	-	0	1	0	118	123
f) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g) Interest & Penalties	0	0	-	0	1	0	0	0	1	0	-	0	0	0	2	3
h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	137	8	-	8	1,549	735	31	157	1,443	3	-	1	37	14	3,971	4,116
TOTAL	**6,863**	**402**	**-**	**402**	**77,464**	**37,808**	**1,564**	**7,859**	**72,189**	**171**	**-**	**53**	**1,842**	**690**	**1,99,640**	**2,06,905**

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**

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**

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.