

PERIODIC DISCLOSURES
FORM 27-OPERATING EXPENSES SCHEDULE
 Registration No. 141 and Date of Registration with the IRDA-11th December, 2008
 CIN No. U66030MH2007PLC173129
Insurer: RAJHEJA QBE GENERAL INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS



Particulars	For the Quarter Ended 30.09.2020															
	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
Employees' remuneration & welfare benefits	2,215	360	-	360	51,478	23,783	642	961	22,478	120	-	(5)	204	162	99,824	1,02,399
Travel, conveyance and vehicle running expenses	9	1	-	1	182	84	2	5	92	0	-	0	1	1	368	378
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reins, rates & taxes	94	15	-	15	2,211	1,021	27	39	954	5	-	(0)	8	7	4,273	4,383
Repairs	172	30	-	30	4,276	1,973	52	67	1,788	10	-	(1)	14	13	8,192	8,399
Printing & stationery	3	1	-	1	73	34	1	1	28	0	-	(0)	0	0	136	140
Communication	72	11	-	11	1,590	735	20	36	731	4	-	(0)	8	5	3,129	3,211
Legal & professional charges	(10)	34	-	34	3,921	3,610	19	(251)	(229)	10	-	(1)	(62)	(10)	7,003	7,027
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	7	1	-	1	157	72	2	3	69	0	-	(0)	1	0	305	313
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	28	13	0	1	14	0	-	0	0	0	56	57
(ii) Insurance matters	0	0	-	0	11	5	0	(0)	3	0	-	(0)	0	0	18	19
(iii) Management services; and	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0
(c) in any other capacity	0	0	-	0	34	16	0	1	19	0	-	0	0	0	72	74
Advertisement and publicity	2,207	290	-	290	43,141	20,120	596	2	1,431	22,645	100	-	321	179	88,241	91,327
Interest & Bank Charges	67	7	-	7	1,078	504	17	58	606	2	-	-	13	6	2,375	2,449
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	66	9	-	9	1,383	641	18	37	669	3	-	(0)	8	5	2,764	2,839
b) Subscriptions and membership fees	50	5	-	5	792	370	13	43	515	2	-	0	10	4	1,749	1,803
c) Miscellaneous expenses	17	2	-	2	282	132	4	15	180	1	-	0	3	2	618	637
d) Entertainment Expenses	1	0	-	0	10	5	0	1	6	0	-	0	0	0	21	22
e) Service Tax, GST A/c	4	1	-	1	80	37	1	2	39	0	-	(0)	0	0	160	165
f) Conference & Seminar	0	0	-	0	7	3	0	0	5	0	-	0	0	0	16	16
g) Interest & Penalties	(0)	0	-	0	0	0	(0)	(0)	(0)	0	-	(0)	(0)	(0)	0	0
h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	94	15	-	15	2,138	888	27	43	953	5	-	(0)	9	7	4,170	4,279
TOTAL	5,074	782	-	782	1,13,074	54,147	1,446	2,493	51,653	262	-	(7)	540	382	2,23,990	2,29,846

Particulars	For the Half Year Ended 30.09.2020															
	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
Employees' remuneration & welfare benefits	5,665	862	-	862	98,427	42,272	1,428	4,913	58,774	206	-	22	1,130	509	1,99,681	2,05,908
Travel, conveyance and vehicle running expenses	17	2	-	2	276	129	4	15	179	1	-	0	3	2	609	628
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reins, rates & taxes	246	24	-	24	3,923	1,834	62	213	2,550	9	-	1	49	22	8,663	8,933
Repairs	488	48	-	48	7,790	3,641	123	423	5,063	184	-	2	97	44	17,201	17,738
Printing & stationery	9	0	-	0	141	66	2	8	141	0	-	0	1	1	311	321
Communication	167	17	-	17	2,662	1,245	42	145	1,730	6	-	1	33	15	5,879	6,062
Legal & professional charges	863	86	-	86	13,774	9,325	218	748	8,953	31	-	3	172	78	33,301	34,250
Auditors' fees, expenses etc	17	2	-	2	274	128	4	15	178	1	-	0	2	0	606	625
(a) as auditor	3	0	-	0	42	20	1	2	27	0	-	0	1	0	92	95
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	0	-	0	25	12	0	1	16	0	-	0	0	0	56	57
(ii) Insurance matters	0	0	-	0	0	0	0	0	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
(c) in any other capacity	3,343	391	-	391	62,946	29,425	994	3,420	40,913	143	-	15	787	354	1,38,998	1,43,333
Advertisement and publicity	699	7	-	7	1,095	512	17	59	712	2	-	0	14	6	2,418	2,493
Interest & Bank Charges	67	7	-	7	1,078	504	17	58	606	2	-	-	13	6	2,375	2,449
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	138	14	-	14	2,197	1,027	35	119	1,428	5	-	1	27	12	4,852	5,003
b) Subscriptions and membership fees	50	5	-	5	793	371	13	43	516	2	-	0	10	4	1,751	1,803
c) Miscellaneous expenses	18	2	-	2	295	138	5	16	192	1	-	0	4	2	651	671
d) Entertainment Expenses	1	0	-	0	10	5	0	1	6	0	-	0	0	0	22	23
e) Service Tax, GST A/c	8	1	-	1	156	59	2	7	82	0	-	0	2	1	279	288
f) Conference & Seminar	0	0	-	0	7	3	0	0	5	0	-	0	0	0	16	16
g) Interest & Penalties	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0
h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	231	23	-	23	3,687	1,723	58	200	2,366	8	-	1	46	21	8,141	8,395
TOTAL	11,937	1,185	-	1,185	1,90,538	91,956	3,010	10,351	1,23,842	433	-	46	2,382	1,072	4,23,630	4,36,752

Particulars	For the Quarter Ended 30.09.2019															
	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
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	-	0	3	4	1,975	1,991
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reins, rates & taxes	65	3	-	3	19	5,440	74	380	2,954	18	-	1	9	21	8,916	8,995
Repairs	151	0	-	0	5	1,084	18	49	660	6	-	0	0	6	2,426	2,443
Printing & stationery	1	0	-	0	0	117	1	5	50	0	-	0	0	0	174	175
Communication	7	1	-	1	2	655	8	30	500	2	-	0	1	2	1,000	1,007
Legal & professional charges	21	1	-	1	6	2,210	24	106	940	6	-	0	2	7	3,302	3,325
Auditors' fees, expenses etc	3	0	-	0	1	226	3	20	139	1	-	0	1	1	392	395
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	0	-	0	100	2	10	65	0	0	-	0	0	0	178	179
(ii) Insurance matters	0	0	-	0	0	0	0	2	14	0	-	0	0	0	38	38
(iii) Management services; and	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0
(c) in any other capacity	937	59	-	59	280	83,414	1,068	4,962	42,725	271	-	9	113	319	1,32,611	1,33,607
Advertisement and publicity	9	0	-	0	7	748	10	48	291	2	-	0	1	0	1,206	1,215
Interest & Bank Charges	67	7	-	7	1,078	504	17	58	606	2	-	-	13	6	2,375	2,449
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	14	1	-	1	4	1,309	16	72	639	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	1	0	-	0	1	175	1	11	91	0	-	0	0	1	281	284
e) Service Tax, GST A/c	(9)	(0)	-	(0)	(13)	(658)	(10)	(67)	(433)	(2)	-	(0)	(2)	(13)	(1,178)	(1,187)
f) Conference & Seminar	0	0	-	0	0	0	0	1	5	0	-	0	0	0	14	14