

PERIODIC DISCLOSURES																
FORM 5 - 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																
(In Rs. '000)																
Particulars	For the Quarter Ended 30.06.2021									Miscellaneous						
	Fire	Marine			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	9,238	-	-	-	62,624	30,389	569	2,284	28,045	4,074	-	112	2,315	252	1,30,664	1,39,902
Travel, conveyance and vehicle running expenses	108	0	-	0	732	355	7	27	328	48	-	1	27	3	1,527	1,635
Training expenses	375	0	-	0	2,543	1,234	23	93	1,139	165	-	5	94	10	5,307	5,682
Rents, rates & taxes	403	0	-	0	2,734	1,227	25	100	1,224	178	-	5	101	11	5,705	6,108
Remains	1,406	0	-	0	9,529	4,624	87	347	4,267	620	-	17	352	38	19,882	21,288
Printing & stationery	122	0	-	0	824	400	7	30	369	54	-	1	30	3	1,719	1,841
Communication	463	0	-	0	3,137	1,522	28	114	1,405	204	-	6	116	13	6,545	7,008
Legal & professional charges	1,600	0	-	0	12,884	6,252	99	396	4,858	706	-	19	401	44	25,657	27,257
Auditors' fees, expenses etc	23	0	-	0	154	75	1	6	69	10	-	0	6	1	321	344
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of:																
(i) Taxation matters	3	0	-	0	20	10	0	1	9	1	-	0	1	0	41	44
(ii) Insurance matters	3	0	-	0	18	9	0	1	8	1	-	0	1	0	37	40
(iii) Management services and (iv) in any other capacity	4	0	-	0	26	13	0	1	12	2	-	0	1	0	55	59
Advertisement and publicity	11,299	1	-	1	76,596	37,168	696	2,793	34,302	4,983	-	137	2,832	308	1,59,816	1,71,116
Interest & Bank Charges	243	0	-	0	1,645	798	15	60	737	107	-	3	61	7	3,432	3,675
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	142	0	-	0	965	468	9	35	432	63	-	2	36	4	2,013	2,155
b) Subscriptions and membership fees	48	0	-	0	323	157	3	12	145	21	-	1	12	1	674	722
c) Miscellaneous expenses	(9)	(0)	-	(0)	(61)	(29)	(1)	(2)	(27)	(4)	-	(0)	(2)	(0)	(127)	(136)
d) Entertainment Expenses	15	0	-	0	100	49	1	4	45	7	-	0	4	0	209	221
e) Conference & Seminar	298	0	-	0	2,021	981	18	74	965	131	-	4	75	8	4,216	4,515
f) Interest & Penalties	2	0	-	0	11	6	0	0	5	1	-	0	0	0	24	26
g) Co-Insurance Admin Charges (Net)	248	-	-	-	-	-	-	(3)	87	100	-	-	-	9	193	441
h) Motor Solutium Fund	-	-	-	-	-	209	-	-	-	-	-	-	-	-	209	209
Depreciation	382	0	-	0	2,588	1,256	24	94	1,159	168	-	5	96	10	5,400	5,782
GST expenditure	24	0	-	0	160	78	1	6	72	10	-	0	6	1	333	357
TOTAL	26,437	2	-	2	1,79,574	87,347	1,612	6,471	79,594	11,620	-	317	6,564	723	3,73,853	4,00,292
<i>Note: Prior Quarter/Period numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management in Q4 2020-2021.</i>																
(In Rs. '000)																
Particulars	For the Period Ended 30.06.2021									Miscellaneous						
	Fire	Marine			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	9,238	1	-	1	62,624	30,389	569	2,284	28,045	4,074	-	112	2,315	252	1,30,664	1,39,902
Travel, conveyance and vehicle running expenses	108	0	-	0	732	355	7	27	328	48	-	1	27	3	1,527	1,635
Training expenses	375	0	-	0	2,543	1,234	23	93	1,139	165	-	5	94	10	5,307	5,682
Rents, rates & taxes	403	0	-	0	2,734	1,227	25	100	1,224	178	-	5	101	11	5,705	6,108
Remains	1,406	0	-	0	9,529	4,624	87	347	4,267	620	-	17	352	38	19,882	21,288
Printing & stationery	122	0	-	0	824	400	7	30	369	54	-	1	30	3	1,719	1,841
Communication	463	0	-	0	3,137	1,522	28	114	1,405	204	-	6	116	13	6,545	7,008
Legal & professional charges	1,600	0	-	0	12,884	6,252	99	396	4,858	706	-	19	401	44	25,657	27,257
Auditors' fees, expenses etc	23	0	-	0	154	75	1	6	69	10	-	0	6	1	321	344
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of:																
(i) Taxation matters	3	0	-	0	20	10	0	1	9	1	-	0	1	0	41	44
(ii) Insurance matters	3	0	-	0	18	9	0	1	8	1	-	0	1	0	37	40
(iii) Management services and (iv) in any other capacity	4	0	-	0	26	13	0	1	12	2	-	0	1	0	55	59
Advertisement and publicity	11,299	1	-	1	76,596	37,168	696	2,793	34,302	4,983	-	137	2,832	308	1,59,816	1,71,116
Interest & Bank Charges	243	0	-	0	1,645	798	15	60	737	107	-	3	61	7	3,432	3,675
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses	142	0	-	0	965	468	9	35	432	63	-	2	36	4	2,013	2,155
b) Subscriptions and membership fees	48	0	-	0	323	157	3	12	145	21	-	1	12	1	674	722
c) Miscellaneous expenses	(9)	(0)	-	(0)	(61)	(29)	(1)	(2)	(27)	(4)	-	(0)	(2)	(0)	(127)	(136)
d) Entertainment Expenses	15	0	-	0	100	49	1	4	45	7	-	0	4	0	209	221
e) Conference & Seminar	298	0	-	0	2,021	981	18	74	965	131	-	4	75	8	4,216	4,515
f) Interest & Penalties	2	0	-	0	11	6	0	0	5	1	-	0	0	0	24	26
g) Co-Insurance Admin Charges (Net)	248	-	-	-	-	-	-	(3)	87	100	-	-	-	9	193	441
h) Motor Solutium Fund	-	-	-	-	-	209	-	-	-	-	-	-	-	-	209	209
Depreciation	382	0	-	0	2,588	1,256	24	94	1,159	168	-	5	96	10	5,400	5,782
GST expenditure	24	0	-	0	160	78	1	6	72	10	-	0	6	1	333	357
TOTAL	26,437	2	-	2	1,79,574	87,347	1,612	6,471	79,594	11,620	-	317	6,564	723	3,73,853	4,00,292
<i>Note: Prior Quarter/Period numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management in Q4 2020-2021.</i>																

PERIODIC DISCLOSURES
FORM 27-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



Particulars	For the Quarter Ended 30.06.2020															
	Fire	Marine			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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reins. rates & taxes	152	-	-	9	1,712	813	35	174	1,596	-	-	1	-	15	4,390	4,551
Remain	311	18	-	18	3,514	1,668	71	356	3,275	8	-	2	84	31	9,009	9,338
Printing & Stationery	6	0	-	0	88	32	1	7	63	0	-	0	2	1	175	181
Communication Expenses	95	-	-	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	23	-	7	234	88	26,298	27,232
Auditor's fees, expenses etc.	10	1	-	1	118	56	2	12	110	0	-	0	3	1	301	313
a) As auditor																
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 and Bank Charges	1	0	-	0	17	8	0	2	16	0	-	0	0	0	43	45
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1	(2)	1	11	(5)	-	0	0	0	19	20
d) Entertainment Expenses	0	0	-	0	0	0	0	0	0	0	-	0	0	0	1	1
e) Conference & Seminars	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f) Interest & Penalties	0	0	-	0	1	0	0	0	1	0	-	0	0	0	2	3
g) Co-Insurance Admin Charges (Net)	0	0	-	0	-	5	2	0	1	5	-	0	0	0	13	14
h) Motor Solutum Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	137	8	-	8	1,549	735	31	157	1,443	3	-	1	37	14	3,971	4,116
GST expenditure	4	0	-	0	46	22	1	5	43	0	-	0	1	0	118	123
TOTAL	6,863	402	-	402	77,464	37,808	1,564	7,859	72,189	171	-	53	1,842	600	1,99,640	2,06,982

Note: Prior Quarter/Period numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management in Q4 2020-2021.

Particulars	For the Period Ended 30.06.2020															
	Fire	Marine			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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Travel, conveyance and vehicle running expenses	8	0	-	0	94	45	2	10	87	0	-	0	2	1	241	249
Training Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reins. rates & taxes	152	-	-	9	1,712	813	35	174	1,596	-	-	1	-	15	4,390	4,551
Remain	311	18	-	18	3,514	1,668	71	356	3,275	8	-	2	84	31	9,009	9,338
Printing & Stationery	6	0	-	0	88	32	1	7	63	0	-	0	2	1	175	181
Communication Expenses	95	-	-	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	23	-	7	234	88	26,298	27,232
Auditor's fees, expenses etc.	10	1	-	1	118	56	2	12	110	0	-	0	3	1	301	313
a) As auditor																
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 and Bank Charges	1	0	-	0	17	8	0	2	16	0	-	0	0	0	43	45
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1	(2)	1	11	(5)	-	0	0	0	19	20
d) Entertainment Expenses	0	0	-	0	0	0	0	0	0	0	-	0	0	0	1	1
e) Conference & Seminars	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f) Interest & Penalties	0	0	-	0	1	0	0	0	1	0	-	0	0	0	2	3
g) Co-Insurance Admin Charges (Net)	0	0	-	0	-	5	2	0	1	5	-	0	0	0	13	14
h) Motor Solutum Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	137	8	-	8	1,549	735	31	157	1,443	3	-	1	37	14	3,971	4,116
GST expenditure	4	0	-	0	46	22	1	5	43	0	-	0	1	0	118	123
TOTAL	6,863	402	-	402	77,464	37,808	1,564	7,859	72,189	171	-	53	1,842	600	1,99,640	2,06,982

Note: Prior Quarter/Period numbers are not comparable since the Company has revised its method of allocation/apportionment of expenses of management in Q4 2020-2021.