

PERIODIC DISCLOSURES
FORM NIL-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



(₹ lakhs)

Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023
1	Employees' remuneration & welfare benefits	72	144	(0)	(0)	-	-	(0)	(0)	212	457	409	772	620	1,229	30	106	1	4	-	-	31	109
2	Travel, conveyance and vehicle running expenses	2	4	(0)	(0)	-	-	(0)	(0)	7	10	17	26	23	35	1	3	0	0	-	-	1	3
3	Training expenses	10	13	(0)	(0)	-	-	(0)	(0)	28	34	75	91	104	126	8	12	0	0	-	-	1	12
4	Rents, rates & taxes	6	18	(0)	(0)	-	-	(0)	(0)	27	53	64	131	92	183	2	17	0	1	-	-	2	18
5	Repairs	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
6	Printing & stationery	1	2	(0)	0	-	-	(0)	0	2	(14)	5	8	7	(6)	0	4	0	0	-	-	0	4
7	Communication expenses	2	2	(0)	0	-	-	(0)	0	4	(1)	12	12	16	11	2	5	0	0	-	-	2	5
8	Legal & professional charges	8	20	(0)	(0)	-	-	(0)	(0)	29	70	76	134	105	205	5	19	0	1	-	-	5	19
9	Auditors fees, expenses etc.	0	1	(0)	(0)	-	-	(0)	(0)	1	2	2	5	3	7	0	1	0	0	-	-	0	1
	(a) as auditor																						
	(b) as adviser or in any other capacity, in respect of																						
	(i) Taxation matters	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	1	0	1	0	0	0	0	-	-	0	0
	(ii) Insurance matters	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	1	1	1	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)	(0)	-	-	(0)	(0)
	(c) in any other capacity	(0)	0	(0)	(0)	-	-	(0)	(0)	(0)	0	(0)	0	(0)	0	(0)	0	0	0	-	-	(0)	0
10	Advertisement and publicity	10	11	(0)	(0)	-	-	(0)	(0)	28	30	74	81	101	112	9	10	0	0	-	-	9	11
11	Interest & Bank Charges	0	1	(0)	(0)	-	-	(0)	(0)	14	23	36	61	50	84	0	1	0	0	-	-	0	1
12	Depreciation	8	23	(0)	(0)	-	-	(0)	(0)	31	61	80	162	111	223	3	21	0	1	-	-	3	21
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	15	47	(0)	(0)	-	-	(0)	(0)	62	124	157	330	218	454	4	42	0	1	-	-	5	44
16	Goods and Services Tax (GST)	1	1	(0)	(0)	-	-	(0)	(0)	2	2	5	6	6	8	0	1	0	0	-	-	0	1
17	Others	4	7	(0)	(0)	-	-	(0)	(0)	12	18	32	49	44	67	3	6	0	0	-	-	3	6
	a) Office maintenance expenses	4	7	(0)	(0)	-	-	(0)	(0)	12	18	32	49	44	67	3	6	0	0	-	-	3	6
	b) Subscriptions and membership fees	0	1	(0)	(0)	-	-	(0)	(0)	2	4	11	5	14	(0)	1	0	0	0	-	-	(0)	1
	c) Miscellaneous expenses	0	0	(0)	(0)	-	-	(0)	(0)	1	1	2	2	2	0	0	0	0	0	-	-	0	0
	d) Entertainment Expenses	1	1	(0)	(0)	-	-	(0)	(0)	2	2	4	6	6	8	0	1	0	0	-	-	0	1
	e) Conference & Seminar	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	(0)	0
	f) Interest & Penalties	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	1	0	0	0	0	-	-	0	0
	g) Co-Insurance Admin Charges (Net)	3	11	(0)	(0)	-	-	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	4	7	4	7	-	-	-	-	-	-	-	-	-
	TOTAL	143	308	(0)	(0)	-	-	(0)	(0)	464	877	1,058	1,895	1,521	2,773	67	250	3	8	-	-	71	258
	In India	126	285	(0)	(0)	-	-	(0)	(0)	414	814	927	1,727	1,341	2,541	54	228	3	8	-	-	57	236
	Outside India	17	24	(0)	(0)	-	-	(0)	(0)	50	63	131	168	180	232	13	22	0	1	-	-	14	22

(₹ lakhs)

Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023				
1	Employees' remuneration & welfare benefits	16	32	149	629	5	20	-	-	-	-	-	-	1	2	823	2,021	895	2,166
2	Travel, conveyance and vehicle running expenses	0	1	5	16	0	0	-	-	-	-	-	-	0	0	31	56	33	60
3	Training expenses	2	3	37	56	1	2	-	-	-	-	-	-	0	0	152	199	162	212
4	Rents, rates & taxes	1	4	0	80	0	3	-	-	-	-	-	-	0	0	96	288	102	307
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
6	Printing & stationery	0	1	1	6	0	0	-	-	-	-	-	-	0	0	8	6	9	8
7	Communication expenses	0	1	7	9	0	1	-	-	-	-	-	-	0	1	26	27	27	29
8	Legal & professional charges	2	4	15	80	1	3	-	-	-	-	-	-	0	0	127	311	136	331
9	Auditors fees, expenses etc.	0	0	(0)	3	(0)	0	-	-	-	-	-	-	(0)	0	3	10	3	11
	(a) as auditor																		
	(b) as adviser or in any other capacity, in respect of																		
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2
	(iii) Management services; and	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)
	(c) in any other capacity	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	(0)	1	(1)	1
10	Advertisement and publicity	2	3	41	50	1	2	-	-	-	-	-	-	0	0	155	177	165	188
11	Interest & Bank Charges	0	0	(0)	3	0	0	-	-	-	-	-	-	0	0	50	88	50	88
12	Depreciation	2	5	(0)	100	0	3	-	-	-	-	-	-	0	0	116	352	123	375
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	10	(7)	204	0	6	-	-	-	-	-	-	0	1	219	719	234	766
16	Goods and Services Tax (GST)	0	0	2	4	0	0	-	-	-	-	-	-	0	0	9	13	10	13
17	Others	1	2	10	30	0	1	-	-	-	-	-	-	0	0	58	106	62	113
	a) Office maintenance expenses	1	2	10	30	0	1	-	-	-	-	-	-	0	0	58	106	62	113
	b) Subscriptions and membership fees	0	0	(2)	6	(0)	0	-	-	-	-	-	-	(0)	0	4	23	4	24
	c) Miscellaneous expenses	0	0	1	1	0	0	-	-	-	-	-	-	0	0	4	4	4	4
	d) Entertainment Expenses	0	0	2	4	0	0	-	-	-	-	-	-	0	0	9	13	9	14
	e) Conference & Seminar	0	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	0	1
	f) Interest & Penalties	0	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	0	1
	g) Co-Insurance Admin Charges (Net)	0	0	1	5	0	1	-	-	-	-	-	-	0	2	6	5	18	18
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	7	7
	TOTAL	32	67	262	1,287	10	42	-	-	-	-	-	-	1	5	1,897	4,432	2,040	4,741
	In India	28	62	204	1,183	8	39	-	-	-	-	-	-	1	5	1,639			

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 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



(₹ lakhs)

Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal	Accident	Overseas Travel Insurance	Total Health			
		For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022				For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022
		1	Employees' remuneration & welfare benefits	109	386	0	0	-	-	0	0	570	2,219	264	876	834	3,095				55	133	2	5
2	Travel, conveyance and vehicle running expenses	2	7	0	0	-	-	0	0	15	54	7	22	23	76	1	3	0	0	-	-	2	11	
3	Training expenses	(0)	26	(0)	0	-	-	(0)	0	(9)	196	1	78	(8)	274	2	11	0	0	-	-	1	3	
4	Rents, rates & taxes	7	14	0	0	-	-	0	0	54	110	22	43	76	153	4	6	0	0	-	-	4	6	
5	Repairs	0	0	(0)	0	-	-	(0)	0	(0)	0	0	0	(0)	0	0	0	0	0	-	-	0	0	
6	Printing & stationery	1	(0)	0	(0)	-	-	0	(0)	6	(3)	2	(1)	8	(4)	0	(0)	0	(0)	-	-	0	(0)	
7	Communication expenses	2	3	0	0	-	-	0	0	19	20	7	8	26	28	1	1	0	0	-	-	1	1	
8	Legal & professional charges	9	22	0	0	-	-	0	0	62	202	27	82	89	283	5	31	0	0	-	-	5	32	
9	Auditors' fees, expenses etc.																							
	(a) as auditor	0	1	0	0	-	-	0	0	2	6	1	3	3	9	0	0	0	0	-	-	0	0	
	(b) as adviser or in any other capacity, in respect of																							
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	1	0	0	0	1	0	0	0	0	-	-	0	0	
	(ii) Insurance matters	0	0	0	0	-	-	0	0	0	1	0	0	0	1	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)	(0)	-	-	(0)	(0)	
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
10	Advertisement and publicity	207	490	0	0	-	-	0	0	1,463	3,634	632	1,442	2,096	5,076	113	205	4	8	-	-	117	213	
11	Interest & Bank Charges	0	1	0	0	-	-	0	0	37	137	17	55	54	192	0	0	0	0	-	-	0	0	
12	Depreciation	7	22	0	0	-	-	0	0	44	160	20	64	65	224	4	9	0	0	-	-	4	9	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	28	70	0	0	-	-	0	0	197	518	86	206	283	724	16	29	1	1	-	-	16	30	
16	Goods and Services Tax (GST)	2	2	0	0	-	-	0	0	11	15	4	6	16	21	1	1	0	0	-	-	1	1	
17	Others																							
	a) Office maintenance expenses	3	7	0	0	-	-	0	0	19	51	8	20	27	71	1	3	0	0	-	-	2	3	
	b) Subscriptions and membership fees	(0)	2	(0)	0	-	-	(0)	0	(3)	17	(1)	7	(4)	24	0	0	(0)	0	-	-	0	1	
	c) Miscellaneous expenses	1	1	0	0	-	-	0	0	8	6	3	2	10	9	0	0	0	0	-	-	0	0	
	d) Entertainment Expenses	0	1	0	0	-	-	0	0	3	7	1	3	4	10	0	0	0	0	-	-	0	0	
	e) Conference & Seminar	(0)	(0)	(0)	(0)	-	-	(0)	(0)	(1)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	
	f) Interest & Penalties	0	0	(0)	0	-	-	(0)	0	(0)	0	0	0	(0)	1	0	0	0	0	-	-	0	0	
	g) Co-Insurance Admin Charges (Net)	5	20	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	2	7	2	7	-	-	-	-	-	-	-	-	-	
	TOTAL	384	1,075	0	0	-	-	0	0	2,498	7,354	1,106	2,922	3,604	10,275	204	435	7	16	-	-	211	450	
	In India	384	1,066	0	0	-	-	0	0	2,501	7,289	1,105	2,896	3,606	10,185	204	431	6	16	-	-	210	447	
	Outside India	(0)	9	(0)	0	-	-	(0)	0	(3)	65	0	26	(3)	91	1	4	0	0	-	-	1	4	

(₹ lakhs)

Sr.No	Particulars	Miscellaneous														Grand Total	Grand Total		
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous				Total Miscellaneous	
		For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022	For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022			For the quarter ended Dec,31 2022	Up to the quarter ended Dec,31 2022
1	Employees' remuneration & welfare benefits	15	32	302	845	13	44	-	-	-	-	-	-	1	5	1,222	4,158	1,331	4,545
2	Travel, conveyance and vehicle running expenses	0	1	6	16	0	16	-	-	-	-	-	-	0	31	97	33	104	
3	Training expenses	1	2	6	58	0	3	-	-	-	-	-	-	(0)	0	349	0	375	
4	Rents, rates & taxes	1	1	18	32	1	2	-	-	-	-	-	-	0	0	100	194	107	208
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	(0)	0	0	0	0	0
6	Printing & stationery	0	(0)	1	(1)	0	(0)	-	-	-	-	-	-	0	(0)	10	(5)	11	(5)
7	Communication expenses	0	0	6	6	0	0	-	-	-	-	-	-	0	0	33	36	36	39
8	Legal & professional charges	1	2	22	48	1	3	-	-	-	-	-	-	0	0	119	368	128	389
9	Auditors' fees, expenses etc.																		
	(a) as auditor	0	0	1	2	0	0	-	-	-	-	-	-	0	0	4	12	4	12
	(b) as adviser or in any other capacity, in respect of																		
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	1	0	1
	(iii) Management services; and	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	0	0	1
10	Advertisement and publicity	23	41	519	1,071	24	56	-	-	-	-	-	-	2	6	2,781	6,463	2,989	6,953
11	Interest & Bank Charges	0	0	1	2	0	0	-	-	-	-	-	-	0	0	56	195	56	196
12	Depreciation	1	2	18	47	1	2	-	-	-	-	-	-	0	0	89	285	95	307
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	6	71	153	3	8	-	-	-	-	-	-	0	1	378	922	406	992
16	Goods and Services Tax (GST)	0	0	3	4	0	0	-	-	-	-	-	-	0	0	20	26	22	28
17	Others																		
	a) Office maintenance expenses	0	1	7	15	0	1	-	-	-	-	-	-	0	0	36	91	38	97
	b) Subscriptions and membership fees	0	0	(0)	5	(0)	0	-	-	-	-	-	-	(0)	0	(4)	30	(5)	33
	c) Miscellaneous expenses	0	0	2	2	0	0	-	-	-	-	-	-	0	0	13	11	14	12
	d) Entertainment Expenses	0	0	1	2	0	0	-	-	-	-	-	-	0	0	6	13	6	14
	e) Conference & Seminar	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(2)	(0)	(2)	(0)
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	0	1	1
	g) Co-Insurance Admin Charges (Net)	0	0	3	5	1	2	-	-	-	-	-	-	0	4	7	9	27	
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	2	7	2	7	
	TOTAL	47	89	987	2,313	45	123	-	-	-	-	-	-	4	13	4,897	13,263	5,281	14,338
	In India	46	88	985	2,293	45	122	-	-	-	-	-	-	4	13	4,897	13,147	5,281	14,21