

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																								
(₹ 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 Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	
1	Employees' remuneration & welfare benefits	150	342	2	3	-	-	2	3	180	721	216	1,026	396	1,746	177	952	4	11	-	-	181	963	
2	Travel, conveyance and vehicle running expenses	3	6	0	0	-	-	0	0	0	5	17	7	31	12	48	8	34	0	0	-	-	8	34
3	Training expenses	5	5	0	0	-	-	0	0	15	15	29	29	44	44	31	31	0	0	-	-	32	32	
4	Rents, rates & taxes	12	22	0	0	-	-	0	0	16	68	24	119	40	187	24	129	1	2	-	-	25	131	
5	Repairs	0	0	0	0	-	-	0	0	0	1	0	1	1	2	0	2	0	0	-	-	1	2	
6	Printing & stationery	0	0	0	0	-	-	0	0	(0)	(2)	0	1	0	(1)	0	4	0	0	-	-	0	4	
7	Communication expenses	1	2	0	0	-	-	0	0	2	3	4	8	6	10	5	11	0	0	-	-	5	11	
8	Legal & professional charges	16	29	0	0	-	-	0	0	25	115	38	179	63	294	39	177	1	2	-	-	39	179	
9	Auditors fees, expenses etc.	0	1	0	0	-	-	0	0	0	2	1	4	1	6	1	5	0	0	-	-	1	5	
	(a) as auditor	0	1	0	0	-	-	0	0	0	2	1	4	1	6	1	5	0	0	-	-	1	5	
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	-	-	0	0	0	1	0	1	0	1	0	1	0	0	-	-	0	1	
	(i) Taxation matters	0	0	0	0	-	-	0	0	0	0	0	0	0	1	(0)	0	0	0	-	-	(0)	0	
	(ii) Insurance matters	0	0	0	0	-	-	0	0	0	0	0	0	0	1	(0)	0	0	0	-	-	(0)	0	
	(iii) Management services; and	(0)	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-	-	(0)	-	
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	1	0	1	0	2	0	1	0	0	-	-	0	1	
10	Advertisement and publicity	18	18	0	0	-	-	0	0	51	53	96	99	146	152	104	108	1	1	-	-	105	109	
11	Interest & Bank Charges	0	1	0	0	-	-	0	0	8	68	7	129	15	197	(0)	4	0	0	-	-	(0)	4	
12	Depreciation	15	27	0	0	-	-	0	0	21	78	31	148	52	226	32	161	1	2	-	-	32	163	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	32	56	0	0	-	-	0	0	55	165	82	304	138	469	86	331	2	4	-	-	87	335	
16	Goods and Services Tax (GST)	2	3	0	0	-	-	0	0	5	8	9	16	13	24	9	17	0	0	-	-	9	17	
17	Others	6	9	0	0	-	-	0	0	12	24	20	46	32	70	21	50	0	1	-	-	22	51	
	a) Office maintenance expenses	1	2	0	0	-	-	0	0	2	7	3	13	5	20	3	14	0	0	-	-	3	14	
	b) Subscriptions and membership fees	0	0	0	0	-	-	0	0	1	0	2	0	0	2	0	2	0	0	-	-	2	2	
	c) Miscellaneous expenses	1	1	0	0	-	-	0	0	2	4	3	7	4	11	3	8	0	0	-	-	3	8	
	d) Entertainment Expenses	(0)	0	0	0	-	-	0	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	-	-	(0)	0	
	e) Conference & Seminar	0	0	0	0	-	-	0	0	0	0	0	1	0	1	0	1	0	0	-	-	0	1	
	f) Interest & Penalties	7	22	0	0	-	-	0	0	0	0	0	0	0	1	0	1	0	0	-	-	1	8	
	g) Co-Insurance Admin Charges (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	1	-	-	-	1	8	
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	0	15	0	15	-	-	-	-	-	-	-	-	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	4	(64)	4	(64)	-	-	-	-	-	-	-	-	
	TOTAL	271	546	3	4	-	-	3	3	400	1,348	575	2,115	976	3,464	546	2,050	10	25	-	-	556	2,076	
	In India	264	532	3	3	-	-	3	3	391	1,307	563	2,037	954	3,344	534	1,965	9	23	-	-	543	1,988	
	Outside India	7	14	0	0	-	-	0	0	9	41	13	78	22	120	13	85	0	1	-	-	13	88	

Miscellaneous														(₹ 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 Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025	For the quarter ended Mar,31 2025	Up to the quarter ended Mar,31 2025
1	Employees' remuneration & welfare benefits	20	63	228	809	8	23	-	-	-	-	1	2	834	3,950
2	Travel, conveyance and vehicle running	0	1	6	14	0	0	-	-	-	-	0	0	27	103
3	Training expenses	1	1	13	13	0	0	-	-	-	-	0	0	90	95
4	Rents, rates & taxes	2	4	21	52	1	1	-	-	-	-	0	0	88	397
5	Repairs	0	0	0	1	0	0	-	-	-	-	0	0	2	4
6	Printing & stationery	0	0	0	1	0	0	-	-	-	-	(0)	0	1	4
7	Communication expenses	0	1	2	4	0	0	-	-	-	-	(0)	0	14	28
8	Legal & professional charges	2	5	29	70	1	2	-	-	-	-	0	0	135	580
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	1	2	0	0	-	-	-	-	0	0	13	14
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	0	0	1	3
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	0	0	3	3
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	0	0	1	1
	(iii) Management services; and	(0)	-	(0)	-	(0)	-	-	-	-	-	(0)	-	(0)	-
	(c) in any other capacity	0	0	0	1	0	0	-	-	-	-	0	0	1	4
10	Advertisement and publicity	3	3	42	43	1	1	-	-	-	-	0	0	298	317
11	Interest & Bank Charges	0	0	0	2	0	0	-	-	-	-	0	0	15	204
12	Depreciation	2	5	26	65	1	2	-	-	-	-	0	0	113	488
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	5	10	60	133	2	4	-	-	-	-	0	0	292	1,006
16	Goods and Services Tax (GST)	0	1	5	7	0	0	-	-	-	-	0	0	28	52
17	Others	1	2	12	20	0	1	-	-	-	-	0	0	67	152
	a) Office maintenance expenses	0	0	2	6	0	0	-	-	-	-	0	0	11	43
	b) Subscriptions and membership fees	0	0	1	1	0	0	-	-	-	-	0	0	5	4
	c) Miscellaneous expenses	0	0	1	1	0	0	-	-	-	-	0	0	4	4
	d) Entertainment Expenses	0	0	2	3	0	0	-	-	-	-	0	0	9	24
	e) Conference & Seminar	(0)	0	(0)	0	(0)	0	-	-	-	-	(0)	0	(0)	0
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	0	0	2	2
	g) Co-Insurance Admin Charges (Net)	0	0	2	11	1	2	-	-	-	-	0	0	4	44
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	0	15	15
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	4	(64)	(64)
	TOTAL	39	98	454	1,256	15	36	-	-	-	-	1	3	2,041	7,480
	In India	38	95	441	1,221	15	36	-	-	-	-	1	2	1,992	7,222
	Outside India	1	3	13	34	0	1	-	-	-	-	0	0	49	258

Note: Public/ Product Liability includes Other liability

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																							
(₹ 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 Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024
1	Employees' remuneration & welfare benefits	55	199	0	(0)	-	-	0	(0)	157	615	231	1,003	388	1,617	142	248	18	22	-	-	161	270
2	Travel, conveyance and vehicle running expenses	2	5	0	(0)	-	-	0	(0)	7	17	16	41	23	58	7	11	1	1	-	-	8	12
3	Training expenses	(1)	12	0	(0)	-	-	0	(0)	2	36	(1)	91	2	127	12	23	2	2	-	-	13	25
4	Rents, rates & taxes	4	23	0	(0)	-	-	0	(0)	19	71	41	171	59	243	27	44	6	7	-	-	34	51
5	Repairs	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
6	Printing & stationery	0	0	(0)	(0)	-	-	(0)	(0)	9	15	2	4	11	19	(0)	1	1	1	-	-	1	2
7	Communication expenses	(1)	1	0	(0)	-	-	0	(0)	12	16	(5)	7	6	24	(0)	1	2	2	-	-	1	3
8	Legal & professional charges	11	29	0	(0)	-	-	0	(0)	31	98	80	216	111	315	38	59	4	5	-	-	42	63
9	Auditors' fees, expenses etc.	0	1	0	(0)	-	-	0	(0)	1	2	1	6	2	8	1	2	0	0	-	-	1	2
	(a) as auditor	0	1	0	(0)	-	-	0	(0)	1	2	1	6	2	8	1	2	0	0	-	-	1	2
	(b) as adviser or in any other capacity, in respect of																						
	(i) Taxation matters	0	0	(0)	(0)	-	-	(0)	(0)	0	1	1	1	1	2	0	0	0	0	-	-	0	0
	(ii) Insurance matters	(0)	0	0	(0)	-	-	0	(0)	0	0	(0)	1	(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	1	1	2	0	0	0	0	0	-	-	0	0
10	Advertisement and publicity	15	26	(0)	(0)	-	-	(0)	(0)	49	79	117	198	166	277	41	51	4	4	-	-	45	96
11	Interest & Bank Charges	0	1	0	(0)	-	-	0	(0)	22	45	52	113	74	158	1	2	0	0	-	-	1	2
12	Depreciation	5	28	0	(0)	-	-	0	(0)	24	84	49	211	72	295	34	54	4	5	-	-	38	59
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	12	59	0	(0)	-	-	0	(0)	54	178	115	445	169	623	73	115	9	10	-	-	81	125
16	Goods and Services Tax (GST)	0	1	0	(0)	-	-	0	(0)	1	3	2	8	3	11	1	2	0	0	-	-	1	2
17	Others																						
	a) Office maintenance expenses	1	7	0	(0)	-	-	0	(0)	4	22	7	56	11	78	8	14	1	1	-	-	9	16
	b) Subscriptions and membership fees	0	2	0	(0)	-	-	0	(0)	1	5	3	13	4	19	2	3	0	0	-	-	2	4
	c) Miscellaneous expenses	0	0	0	(0)	-	-	0	(0)	0	1	0	2	0	3	0	1	0	0	-	-	0	1
	d) Entertainment Expenses	0	1	0	(0)	-	-	0	(0)	2	4	4	10	6	14	2	3	0	0	-	-	2	3
	e) Conference & Seminar	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	1	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)	6	17	-	(0)	-	-	0	(0)	3	3	-	-	2	3	10	10	3	3	-	-	13	13
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	6	14	6	14	-	-	-	-	-	-	-	-
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	437	437	437	437	-	-	-	-	-	-	-	-
	TOTAL	110	414	0	(0)	-	-	0	(0)	398	1,298	1,158	3,050	1,556	4,349	400	645	55	63	-	-	455	709
	In India	108	389	0	(0)	-	-	0	(0)	385	1,222	1,135	2,859	1,520	4,081	372	596	52	59	-	-	424	655
	Outside India	2	25	-	(0)	-	-	-	(0)	13	77	23	191	36	268	28	49	4	4	-	-	31	54

(₹ lakhs)

Sr.No	Particulars	Miscellaneous										Grand Total		Grand Total				
		For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024			
1	Employees' remuneration & welfare benefits	9	41	81	710	2	22	-	-	-	-	-	0	2	641	2,662	695	2,861
2	Travel, conveyance and vehicle running	0	1	4	20	0	1	-	-	-	-	-	0	0	35	91	37	96
3	Training expenses	(0)	3	(13)	43	(0)	1	-	-	-	-	-	(0)	0	1	200	0	212
4	Rents, rates & taxes	1	5	1	81	(0)	2	-	-	-	-	-	(0)	0	94	382	99	405
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)	13	21	13	21
7	Communication expenses	(0)	0	(6)	2	(0)	0	-	-	-	-	-	(0)	(0)	1	29	(0)	29
8	Legal & professional charges	2	6	19	100	1	3	-	-	-	-	-	0	0	175	487	185	516
9	Auditors' fees, expenses etc.	0	0	(0)	3	(0)	0	-	-	-	-	-	(0)	0	3	13	3	14
	(a) as auditor	0	0	(0)	3	(0)	0	-	-	-	-	-	(0)	0	3	13	3	14
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	0	0	0	1	0	0	-	-	-	-	-	0	0	1	3	2	3
	(ii) Insurance matters	(0)	0	(0)	0	(0)	0	-	-	-	-	-	(0)	0	(0)	2	(0)	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	1	0	0	-	-	-	-	-	0	0	2	3	2	3
10	Advertisement and publicity	3	5	44	94	1	3	-	-	-	-	-	0	0	259	436	274	462
11	Interest & Bank Charges	0	0	0	3	0	0	-	-	-	-	-	(0)	0	75	163	75	164
12	Depreciation	1	6	0	100	(0)	3	-	-	-	-	-	(0)	0	111	463	116	491
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	12	8	211	0	6	-	-	-	-	-	(0)	1	260	978	272	1,038
16	Goods and Services Tax (GST)	0	0	0	4	0	0	-	-	-	-	-	0	0	5	18	5	19
17	Others																	
	a) Office maintenance expenses	0	2	(4)	27	(0)	1	-	-	-	-	-	(0)	0	17	123	17	131
	b) Subscriptions and membership fees	0	0	(0)	6	(0)	0	-	-	-	-	-	(0)	0	6	29	6	31
	c) Miscellaneous expenses	0	0	(0)	1	(0)	0	-	-	-	-	-	(0)	0	1	5	1	5
	d) Entertainment Expenses	0	0	1	5	0	0	-	-	-	-	-	0	0	9	22	9	23
	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	2	7	0	2	-	-	-	-	-	0	0	19	25	25	43
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	6	14	6	14
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	437	437	437	437
	TOTAL	17	82	139	1,419	3	45	-	-	-	-	-	0	4	2,170	6,607	2,381	7,021
	In India	17	77	152	1,328	4	42	-	-	-	-	-	0	4	2,116	6,186	2,225	6,575
	Outside India	(0)	5	(13)	91	(1)	3	-	-	-	-	-	(0)	0	54	421	56	446

Note: Public/ Product Liability includes Other liability

		Miscellaneous														(₹ 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 Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024	For the quarter ended Mar,31 2024	Up to the quarter ended Mar,31 2024		
1	Employees' remuneration & welfare benefits	9	41	81	710	2	22	-	-	-	-	-	-	0	2	641	2,662	695	2,861
2	Travel, conveyance and vehicle running	0	1	4	20	0	1	-	-	-	-	-	-	0	0	35	91	37	96
3	Training expenses	(0)	3	(13)	43	(0)	1	-	-	-	-	-	-	(0)	0	1	200	0	212
4	Rents, rates & taxes	1	5	1	81	(0)	2	-	-	-	-	-	-	0	0	94	382	99	405
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)	13	21	13	21
7	Communication expenses	(0)	0	(6)	2	(0)	0	-	-	-	-	-	-	(0)	(0)	1	29	(0)	29
8	Legal & professional charges	2	6	19	100	1	3	-	-	-	-	-	-	0	0	175	487	185	516
9	Auditors' fees, expenses etc.																		
	(a) as auditor	0	0	(0)	3	(0)	0	-	-	-	-	-	-	(0)	0	3	13	3	14
	(b) as adviser or in any other capacity, in respect of																		
	(i) Taxation matters	0	0	0	1	0	0	-	-	-	-	-	-	0	0	1	3	2	3
	(ii) Insurance matters	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	(0)	2	(0)	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	1	0	0	-	-	-	-	-	-	0	0	2	3	2	3
10	Advertisement and publicity	3	5	44	94	1	3	-	-	-	-	-	-	0	0	259	436	274	462
11	Interest & Bank Charges	0	0	0	3	0	0	-	-	-	-	-	-	(0)	0	75	163	75	164
12	Depreciation	1	6	0	100	(0)	3	-	-	-	-	-	-	(0)	0	111	463	116	491
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	12	8	211	0	6	-	-	-	-	-	-	(0)	1	260	978	272	1,038
16	Goods and Services Tax (GST)	0	0	0	4	0	0	-	-	-	-	-	-	0	0	5	18	5	19
17	Others																		
	a) Office maintenance expenses	0	2	(4)	27	(0)	1	-	-	-	-	-	-	(0)	0	17	123	17	131
	b) Subscriptions and membership fees	0	0	(0)	6	(0)	0	-	-	-	-	-	-	(0)	0	6	29	6	31
	c) Miscellaneous expenses	0	0	(0)	1	(0)	0	-	-	-	-	-	-	(0)	0	1	5	1	5
	d) Entertainment Expenses	0	0	1	5	0	0	-	-	-	-	-	-	0	0	9	22	9	23
	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	2	7	0	2	-	-	-	-	-	-	0	0	19	25	25	43
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	14	6	14
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	437	437	437	437
	TOTAL	17	82	139	1,419	3	45	-	-	-	-	-	-	0	4	2,170	6,607	2,281	7,921
	In India	17	77	152	1,328	4	42	-	-	-	-	-	-	0	4	2,116	6,186	2,225	6,575
	Outside India	(0)	5	(13)	91	(1)	3	-	-	-	-	-	-	(0)	0	54	421	56	446
Note: Public/ Product Liability includes Other liability																			