

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		Health		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025
1	Employees' remuneration & welfare benefits	71	71	(1)	(1)	-	-	(1)	(1)	85	85	46	46	131	131	485	485	2	2	-	-	486	486
2	Travel, conveyance and vehicle running expenses	2	2	(0)	(0)	-	-	-	-	1	1	1	1	3	3	24	24	0	0	-	-	24	24
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	6	6	(0)	(0)	-	-	(0)	(0)	5	5	3	3	8	8	71	71	0	0	-	-	71	71
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)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
7	Communication expenses	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
8	Legal & professional charges	10	10	(0)	(0)	-	-	(0)	(0)	10	10	7	7	17	17	129	129	0	0	-	-	129	129
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	-	-	0	0
	(ii) Insurance matters	0	0	(0)	(0)	-	-	(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	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	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	1	1	0	0	-	-	1	1
11	Interest & Bank Charges	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	2	2	0	0	-	-	2	2
12	Depreciation	8	8	(0)	(0)	-	-	(0)	(0)	6	6	4	4	10	10	92	92	0	0	-	-	92	92
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	12	12	(0)	(0)	-	-	(0)	(0)	9	9	7	7	16	16	151	151	1	1	-	-	151	151
16	Goods and Services Tax (GST)	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
17	Others	2	2	(0)	(0)	-	-	(0)	(0)	1	1	1	1	2	2	18	18	0	0	-	-	18	18
	a) Office maintenance expenses	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	2	2	0	0	-	-	2	2
	b) Subscriptions and membership fees	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	c) Miscellaneous expenses	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	d) Entertainment Expenses	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	g) Co-Insurance Admin Charges (Net)	7	7	(0)	(0)	-	-	(0)	(0)	-	-	-	-	-	-	0	0	-	-	-	-	0	0
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	16	16	16	16	-	-	-	-	-	-	-	-
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-	-	-	-	-	-
	TOTAL	119	119	(1)	(1)	-	-	(1)	(1)	128	128	98	98	226	226	989	989	3	3	-	-	993	993
	In India	111	111	(1)	(1)	-	-	(1)	(1)	122	122	94	94	216	216	893	893	3	3	-	-	896	896
	Outside India	8	8	(0)	(0)	-	-	(0)	(0)	6	6	4	4	10	10	97	97	0	0	-	-	97	97

Sr.No	Particulars	Miscellaneous												(₹ lakhs)				
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous	Grand Total	Grand Total
		For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	For the quarter ended June,30 2025	Up to the quarter ended June,30 2025	Up to the quarter ended June,30 2025
1	Employees' remuneration & welfare benefits	18	18	199	199	2	2	-	-	-	-	-	-	0	0	837	837	907
2	Travel, conveyance and vehicle running	0	0	5	5	0	0	-	-	-	-	-	-	0	0	32	32	34
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	2	2	16	16	0	0	-	-	-	-	-	-	0	0	98	98	103
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0
6	Printing & stationery	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1
7	Communication expenses	0	0	1	1	0	0	-	-	-	-	-	-	0	0	5	5	6
8	Legal & professional charges	3	3	29	29	0	0	-	-	-	-	-	-	0	0	178	178	189
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	1	1	0	0	-	-	-	-	-	-	0	0	4	4	5
	(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
	(ii) Insurance matters	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
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	2
10	Advertisement and publicity	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	2	2
11	Interest & Bank Charges	0	0	0	0	0	0	-	-	-	-	-	-	0	0	17	17	17
12	Depreciation	2	2	21	21	0	0	-	-	-	-	-	-	0	0	125	125	133
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	3	35	35	0	0	-	-	-	-	-	-	0	0	206	206	218
16	Goods and Services Tax (GST)	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1
17	Others	0	0	4	4	0	0	-	-	-	-	-	-	0	0	25	25	27
	a) Office maintenance expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	2	3
	b) Subscriptions and membership fees	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(1)	(1)	(1)
	d) Entertainment Expenses	0	0	1	1	0	0	-	-	-	-	-	-	0	0	8	8	8
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	g) Co-Insurance Admin Charges (Net)	-	-	5	5	0	0	-	-	-	-	-	-	0	0	6	6	13
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5
	TOTAL	29	29	320	320	3	3	-	-	-	-	-	-	1	1	1,572	1,572	1,689
	In India	27	27	298	298	3	3	-	-	-	-	-	-	1	1	1,440	1,440	1,550
	Outside India	2	2	22	22	0	0	-	-	-	-	-	-	0	0	132	132	140

Note: Public/ Product Liability includes Other liability

