

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 Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025		
1	Employees' remuneration & welfare benefits	65	136	(0)	(1)	-	-	(0)	(1)	81	168	140	186	223	354	632	1,116	2	4	-	-	634	1,120		
2	Travel, conveyance and vehicle running expenses	1	3	0	(0)	-	-	-	(0)	2	3	4	5	6	9	21	45	0	0	-	-	21	45		
3	Training expenses	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Rents, rates & taxes	3	9	0	(0)	-	-	0	(0)	7	12	13	16	20	28	65	136	0	0	-	-	65	136		
5	Repairs	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	0	0	0	1	0	0	-	0	1		
6	Printing & stationery	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	1	1	4	4	0	0	-	-	4	4		
7	Communication expenses	0	1	(0)	(0)	-	-	(0)	(0)	9	1	1	1	1	2	5	9	0	0	-	-	5	9		
8	Legal & professional charges	4	14	0	(0)	-	-	0	(0)	14	24	27	33	40	58	103	231	0	1	-	-	103	232		
9	Auditors fees, expenses etc.	0	0	0	(0)	-	-	0	(0)	0	0	1	1	1	1	3	6	0	0	-	-	3	6		
	(a) as auditor	0	0	0	(0)	-	-	0	(0)	0	0	1	1	1	1	3	6	0	0	-	-	3	6		
	(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	1	0	0	-	-	0	1		
	(ii) Insurance matters	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	0	0	1	0	0	-	-	0	1		
	(iii) Management services; and	(0)	-	-	-	-	-	-	-	-	-	(0)	-	(0)	-	(0)	-	(0)	-	-	-	(0)	-		
	(c) In any other capacity	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	0	1	2	0	0	-	-	1	2		
10	Advertisement and publicity	0	0	(0)	(0)	-	-	0	(0)	0	0	0	0	0	0	1	2	0	0	-	-	1	2		
11	Interest & Bank Charges	0	0	(0)	(0)	-	-	(0)	(0)	8	0	0	0	1	1	3	5	0	0	-	-	3	5		
12	Depreciation	4	12	(0)	(0)	-	-	(0)	(0)	10	19	24	31	34	50	1	2	0	0	-	-	1	2		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	8	14	18	22	26	36	96	187	0	1	-	-	96	188		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	12	24	(0)	(0)	-	-	(0)	(0)	19	28	38	45	57	73	233	384	1	1	-	-	234	385		
16	Goods and Services Tax (GST)	0	0	0	(0)	-	-	0	(0)	0	0	0	0	0	0	0	0	1	0	-	-	0	1		
17	Others	1	2	(0)	(0)	-	-	(0)	(0)	2	3	4	4	5	7	19	37	0	0	-	-	19	38		
	a) Office maintenance expenses	1	1	(0)	(0)	-	-	(0)	(0)	1	1	1	1	1	2	9	11	0	0	-	-	9	11		
	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	1	0	(0)	-	-	0	(0)	0	1	1	1	1	2	5	10	0	0	-	-	5	10		
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	g) Co-Insurance Admin Charges (Net)	4	11	-	(0)	-	-	(0)	(0)	-	-	-	-	-	-	0	0	-	-	-	-	0	0		
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	(93)	(77)	(93)	(77)	-	-	-	-	-	-	-	-		
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	19	24	19	24	-	-	-	-	-	-	-	-		
	TOTAL	95	215	(0)	(2)	-	-	(0)	(2)	147	274	198	297	345	571	1,200	2,189	4	8	-	-	1,204	2,197		
	In India	93	205	(0)	(1)	-	-	(0)	(1)	141	263	185	278	326	541	1,141	2,034	4	7	-	-	1,145	2,041		
	Outside India	2	10	0	(0)	-	-	0	(0)	5	11	14	19	19	30	59	155	0	1	-	-	59	155		

Miscellaneous														(₹ lakhs)	
Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous	
		For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025	For the quarter ended Sep,30 2025	Up to the quarter ended Sep,30 2025
1	Employees' remuneration & welfare benefits	20	38	238	437	5	7	-	-	-	-	-	-	1	1
2	Travel, conveyance and vehicle running expenses	0	1	4	9	0	0	-	-	-	-	-	-	0	0
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	2	11	27	0	0	-	-	-	-	-	-	0	0
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0
6	Printing & stationery	0	0	1	1	0	0	-	-	-	-	-	-	0	0
7	Communication expenses	0	0	1	2	0	0	-	-	-	-	-	-	0	0
8	Legal & professional charges	1	4	17	46	0	1	-	-	-	-	-	-	0	0
9	Auditors fees, expenses etc.	0	0	1	1	0	0	-	-	-	-	-	-	0	0
	(a) as auditor	0	0	1	1	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
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0
	(iii) Management services; and	(0)	-	(0)	-	(0)	-	-	-	-	-	-	-	(0)	-
	(c) In any other capacity	0	0	0	0	0	0	-	-	-	-	-	-	0	0
10	Advertisement and publicity	0	0	1	1	0	0	-	-	-	-	-	-	0	0
11	Interest & Bank Charges	0	0	0	0	0	0	-	-	-	-	-	-	0	0
12	Depreciation	1	3	17	38	0	1	-	-	-	-	-	-	0	0
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	4	7	43	78	1	1	-	-	-	-	-	-	0	0
16	Goods and Services Tax (GST)	0	0	0	0	0	0	-	-	-	-	-	-	0	0
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	0	1	3	8	0	0	-	-	-	-	-	-	0	0
	b) Subscriptions and membership fees	0	0	2	2	0	0	-	-	-	-	-	-	0	0
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	-	(0)	(0)
	d) Entertainment Expenses	0	0	1	2	0	0	-	-	-	-	-	-	0	0
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	g) Co-Insurance Admin Charges (Net)	0	0	1	6	0	1	-	-	-	-	-	-	0	0
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	(93)	(77)
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	19	24
	TOTAL	29	57	339	659	8	11	-	-	-	-	-	-	1	2
	In India	28	55	330	628	8	11	-	-	-	-	-	-	1	2
	Outside India	1	3	9	31	0	0	-	-	-	-	-	-	0	0

Note: Public/ Product Liability includes Other liability

Note: Public/ Product Liability includes Other liability

FORM NLC-2-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		Overseas Travel Insurance		Total Health	
		For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024
1	Employees' remuneration & welfare benefits	49	153	0	1	-	-	0	1	213	444	373	730	586	1,184	76	146	1	2	-	-	77	147
2	Travel, conveyance and vehicle running expenses	(0)	2	0	0	-	-	0	0	2	9	6	21	9	30	1	4	0	0	-	-	1	4
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	3	10	0	0	-	-	0	0	23	47	51	96	74	142	10	19	0	0	-	-	11	19
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	(12)	(1)	(2)	0	(14)	(3)	0	2	(0)	0	-	-	0	2
7	Communication expenses	0	1	0	0	-	-	0	0	(0)	0	1	4	(8)	5	1	2	(0)	0	-	-	1	3
8	Legal & professional charges	4	12	0	0	-	-	0	0	46	79	81	137	127	215	15	26	0	0	-	-	15	26
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor		0	0	0	0	-	-	0	0	1	2	2	4	3	6	0	1	0	0	-	-	0	1
(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	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	1	1	1	0	0	0	0	-	-	0	0
10	Advertisement and publicity	0	0	0	0	-	-	0	0	1	1	1	3	2	5	1	0	0	0	-	-	0	1
11	Interest & Bank Charges	0	0	0	0	-	-	0	0	23	44	53	97	75	141	0	1	0	0	-	-	0	1
12	Depreciation	3	12	0	0	-	-	0	0	28	53	61	116	87	169	13	23	0	0	-	-	13	23
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	6	25	0	0	-	-	0	0	53	115	125	254	178	370	26	50	0	1	-	-	26	51
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	1	2	2	3	2	5	0	1	0	0	-	-	0	1
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses		(0)	3	0	0	-	-	0	0	3	13	7	28	10	40	2	5	0	0	-	-	2	5
b) Subscriptions and memberships fees		0	0	0	0	-	-	0	0	1	2	3	4	5	6	1	1	0	0	-	-	1	1
c) Miscellaneous expenses		(0)	0	(0)	0	-	-	(0)	0	(0)	(0)	(1)	(1)	(1)	(1)	(0)	0	(0)	0	-	-	(0)	0
d) Entertainment Expenses		(0)	0	(0)	0	-	-	(0)	0	(1)	1	(2)	3	(3)	4	(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	0	0	0	0	0	-	-	0	0
g) Co-Insurance Admin Charges (Net)		4	12	0	0	-	-	0	0	-	-	-	7	12	1	6	-	-	-	-	-	1	6
h) Motor Solutium Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
i) Other Motor Vehicle Accident Charges		-	-	-	-	-	-	-	-	(219)	(219)	(219)	(219)	(219)	(219)	(219)	(219)	(219)	(219)	-	-	-	-
TOTAL		69	232	1	1	-	-	1	1	371	811	551	1,306	922	2,117	147	288	1	3	-	-	149	291
In India		67	225	1	1	-	-	1	1	356	779	515	1,235	871	2,014	140	274	1	3	-	-	141	277
Outside India		2	7	0	0	-	-	0	0	15	32	36	71	51	103	7	14	0	0	-	-	8	14

																(₹ lakhs)			
Sr.No	Particulars	Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	
		For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024	For the quarter ended Sep,30 2024	Up to the quarter ended Sep,30 2024
1	Employees' remuneration & welfare benefits	13	27	208	415	7	11	-	-	-	-	-	-	1	1	890	1,785	940	1,639
2	Travel, conveyance and vehicle running expenses	0	0	1	6	0	0	-	-	-	-	-	-	0	0	12	40	11	42
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	2	12	26	0	1	-	-	-	-	-	-	0	0	98	190	101	199
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1
6	Printing & stationery	0	0	0	0	(0)	0	-	-	(0)	0	-	-	(0)	0	(13)	1	(13)	2
7	Communication expenses	0	0	0	2	0	0	-	-	-	-	-	-	(0)	0	(7)	11	(7)	11
8	Legal & professional charges	1	2	18	33	1	1	-	-	-	-	-	-	0	0	161	278	166	290
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor		0	0	1	1	0	0	-	-	-	-	-	-	0	0	4	8	4	8
(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	1
(ii) Insurance matters		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
(c) in any other capacity		0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2
10	Advertisement and publicity	0	0	0	1	0	0	-	-	-	-	-	-	0	0	3	6	3	7
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	-	-	0	0	76	142	76	143
12	Depreciation	1	2	15	31	0	1	-	-	-	-	-	-	0	0	116	226	119	238
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	2	4	29	69	1	2	-	-	-	-	-	-	0	0	237	496	242	521
16	Goods and Services Tax (GST)	0	0	0	1	0	0	-	-	-	-	-	-	0	0	3	7	3	7
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Office maintenance expenses		0	0	1	7	0	0	-	-	-	-	-	-	0	0	13	54	12	56
b) Subscriptions and membership fees		0	0	1	1	0	0	-	-	-	-	-	-	0	0	6	8	7	9
c) Miscellaneous expenses		(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	(1)	(1)	(1)	(1)
d) Entertainment Expenses		(0)	0	(1)	1	(0)	0	-	-	-	-	-	-	(0)	0	(4)	5	(5)	6
e) Conference & Seminar		0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
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	1	-	-	-	-	-	-	0	0	3	14	8	26
h) Motor Solutium Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	12	7	12
i) Other Motor Vehicle Accident Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(219)	(219)	(219)	(219)
TOTAL		17	39	288	602	10	17	-	-	-	-	-	-	1	2	1,387	3,068	1,456	3,392
In India		17	38	280	581	10	16	-	-	-	-	-	-	1	2	1,319	2,930	1,387	3,157
Outside India		0	1	8	19	0	1	-	-	-	-	-	-	0	0	67	138	69	145

Note: Public/ Product Liability includes Other liability