

PERIODIC DISCLOSURES
FORM NLT-2-OPERATING EXPENSES SCHEDULE
Registration No. 141 and Date of Registration with the IRDA-11th December 2008
CIN No. U66030MH2007PL171129
Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED
Operating Expenses Related To Insurance Business



Sr.No	Particulars	Miscellaneous																				Grand Total															
		FIRE				Marine Cargo				Marine Hull				Total Marine				Motor OD				Motor TP				Total Motor				Health		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026				
1	Employees' remuneration & welfare benefits	95	318	0	(0)	-	-	-	-	(1)	81	414	115	574	195	1,088	224	2,226	(0)	16	-	-	-	-	-	-	-	-	-	-	-	734	2,251				
2	Travel, conveyance and vehicle running expenses	1	6	0	(0)	-	-	-	-	0	1	8	1	18	1	25	16	70	(0)	1	-	-	-	-	-	-	-	-	-	-	16	70					
3	Training expenses	0	0	0	(0)	-	-	-	-	(0)	0	0	0	0	0	0	1	2	0	0	-	-	-	-	-	-	-	-	-	-	1	2					
4	Rents, rates & taxes	5	19	0	(0)	-	-	-	-	(0)	6	30	7	58	13	88	66	226	0	2	-	-	-	-	-	-	-	-	-	66	227						
5	Repairs	0	0	0	(0)	-	-	-	-	0	(0)	0	(0)	1	(0)	1	0	3	(0)	0	-	-	-	-	-	-	-	-	-	0	3						
6	Printing & stationery	(0)	0	0	(0)	-	-	-	-	(0)	0	0	(0)	1	(0)	1	(1)	3	(0)	0	-	-	-	-	-	-	-	-	-	(1)	3						
7	Communication expenses	0	1	0	(0)	-	-	-	-	0	0	1	(0)	1	0	5	1	13	(0)	0	-	-	-	-	-	-	-	-	-	3	13						
8	Legal & professional charges	10	34	0	(0)	-	-	-	-	0	12	64	16	127	29	191	135	409	0	3	-	-	-	-	-	-	-	-	-	135	412						
9	Auditors fees, expenses etc.	0	1	0	(0)	-	-	-	-	0	0	1	0	2	0	3	2	9	(0)	0	-	-	-	-	-	-	-	-	-	2	9						
	(b) as auditor	0	1	0	(0)	-	-	-	-	0	0	1	0	2	0	3	2	9	(0)	0	-	-	-	-	-	-	-	-	-	2	9						
	(b) as adviser or in any other capacity, in respect of	0	0	0	(0)	-	-	-	-	0	0	0	0	0	0	1	0	1	0	0	-	-	-	-	-	-	-	-	-	0	1						
	(i) Taxation matters	0	0	0	(0)	-	-	-	-	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	1						
	(ii) Insurance matters	0	0	0	(0)	-	-	-	-	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	1						
	(iii) Management services; and	0	0	0	(0)	-	-	-	-	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	1						
	(c) In any other capacity	0	0	0	(0)	-	-	-	-	(0)	0	1	0	1	1	2	2	5	0	0	-	-	-	-	-	-	-	-	-	2	5						
10	Advertisement and publicity	0	0	0	(0)	-	-	-	-	0	0	0	0	0	0	0	0	5	(0)	0	-	-	-	-	-	-	-	-	-	0	0						
11	Interest & Bank Charges	0	0	0	(0)	-	-	-	-	0	0	0	0	0	0	0	1	3	0	0	-	-	-	-	-	-	-	-	-	1	3						
12	Depreciation	7	26	0	(0)	-	-	-	-	0	5	34	7	79	12	113	89	313	0	2	-	-	-	-	-	-	-	-	-	89	315						
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
15	Information Technology Expenses	19	60	0	(0)	-	-	-	-	0	17	78	31	182	47	250	247	719	1	5	-	-	-	-	-	-	-	-	-	247	724						
16	Goods and Services Tax (GST)	1	1	(0)	(0)	-	-	-	-	(0)	1	2	3	4	5	6	14	16	0	0	-	-	-	-	-	-	-	-	-	14	17						
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	a) Office maintenance expenses	2	6	0	(0)	-	-	-	-	0	1	7	2	17	3	24	20	66	0	0	-	-	-	-	-	-	-	-	-	20	67						
	b) Subscriptions and membership fees	2	3	(0)	(0)	-	-	-	-	(0)	3	4	6	10	9	14	28	38	0	0	-	-	-	-	-	-	-	-	-	28	39						
	c) Miscellaneous expenses	(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	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	1							
	e) Conference & Seminar	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							
	g) Co-Insurance Admin Charges (Net)	3	17	0	(0)	-	-	-	-	(0)	0	0	0	0	0	0	123	132	1	-	-	-	-	-	-	-	-	-	123	133							
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	(77)	-	(77)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	17	87	87	-	-	-	-	-	-	-	-	-	-	-	-	-	17	87						
TOTAL		146	494	0	(2)	-	-	0	(2)	138	689	227	1,295	365	1,984	1,480	4,284	2	31	-	-	-	-	-	-	-	-	-	1,483	4,316							
	In India	152	474	64	(1)	-	-	64	(2)	136	661	225	1,229	361	1,890	1,419	4,025	3	30	-	-	-	-	-	-	-	-	-	1,422	4,055							
	Outside India	(6)	20	(64)	(0)	-	-	(64)	(0)	2	28	2	66	4	94	61	259	(0)	1	-	-	-	-	-	-	-	-	-	61	261							

Sr.No	Particulars	Miscellaneous														Grand Total				
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		For the quarter ended	Up to the quarter ended	
		For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	For the quarter ended Mar,31 2026	Up to the quarter ended Mar,31 2026	
1	Employees' remuneration & welfare benefits	16	75	239	970	19	53	-	-	-	-	-	-	-	123	201	1,327	4,637	1,422	4,953
2	Travel, conveyance and vehicle running	0	1	3	18	0	1	-	-	-	-	-	-	-	2	4	23	120	24	126
3	Training expenses	0	0	0	1	0	0	-	-	-	-	-	-	-	0	0	2	4	2	4
4	Rents, rates & taxes	1	5	12	58	1	3	-	-	-	-	-	-	-	7	12	100	392	105	411
5	Repairs	(0)	0	(0)	1	0	0	-	-	-	-	-	-	-	0	0	0	4	0	5
6	Printing & stationery	(0)	0	(0)	1	0	0	-	-	-	-	-	-	-	0	0	(1)	6	(1)	6
7	Communication expenses	0	0	0	3	0	0	-	-	-	-	-	-	-	0	1	3	22	4	23
8	Legal & professional charges	2	8	26	103	2	6	-	-	-	-	-	-	-	13	21	207	741	218	775
9	Auditors fees, expenses etc.	0	0	0	2	0	0	-	-	-	-	-	-	-	0	0	3	15	3	16
	(b) as auditor	0	0	0	2	0	0	-	-	-	-	-	-	-	0	0	3	15	3	16
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	1	2	1	3
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	1	2	1	3
	(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	1	0	1
	(c) In any other capacity	0	0	1	1	0	0	-	-	-	-	-	-	-	0	0	4	8	4	9
10	Advertisement and publicity	(0)	0	(0)	1	(0)	0	-	-	-	-	-	-	-	0	0	(2)	8	(2)	9
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	-	-	-	0	0	34	150	34	150
12	Depreciation	1	6	16	80	1	4	-	-	-	-									

