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		Miscellaneous: Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026
1	Employees' remuneration & welfare benefits	31	138	-	-	-	-	-	-	52	176	64	245	116	421	977	1,031	1	0	-	-	978	1,032
2	Travel, conveyance and vehicle running expenses	2	0	-	-	-	-	-	-	2	0	4	1	6	1	5	5	0	0	-	-	5	5
3	Training expenses	(0)	0	-	-	-	-	-	-	(0)	0	(0)	0	(1)	0	1	2	0	0	-	-	1	2
4	Rents, rates & taxes	4	9	-	-	-	-	-	-	9	14	15	24	24	38	130	132	0	0	-	-	130	132
5	Repairs	(0)	0	-	-	-	-	-	-	0	0	0	0	0	0	1	1	0	0	-	-	1	1
6	Printing & stationery	(0)	0	-	-	-	-	-	-	0	0	0	0	0	0	2	2	0	0	-	-	2	2
7	Communication expenses	0	0	-	-	-	-	-	-	0	0	0	0	1	0	0	0	(0)	0	-	-	0	0
8	Legal & professional charges	(8)	16	-	-	-	-	-	-	5	32	3	46	8	78	245	258	0	0	-	-	245	258
9	Auditors fees, expenses etc.																						
	(a) as auditor	(0)	1	-	-	-	-	-	-	(0)	1	(0)	1	(0)	2	8	8	0	0	-	-	8	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	0	0	-	-	1	1
	(ii) Insurance matters	(0)	0	-	-	-	-	-	-	(0)	0	(0)	0	(0)	0	1	1	0	0	-	-	1	1
	(iii) Management services; and	(0)	(0)	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	(c) in any other capacity	(0)	0	-	-	-	-	-	-	(0)	0	(0)	1	(1)	1	3	4	0	0	-	-	3	4
10	Advertisement and publicity	0	1	-	-	-	-	-	-	0	1	1	2	1	3	10	10	0	0	-	-	10	10
11	Interest & Bank Charges	(0)	0	-	-	-	-	-	-	14	26	26	47	40	73	2	2	0	0	-	-	2	2
12	Depreciation	(6)	9	-	-	-	-	-	-	(2)	14	(2)	25	(4)	39	136	143	0	0	-	-	136	144
13	Brand/Trade Mark usage fee/charges	-		-		-		-		-		-		-		-		-		-	-	-	-
14	Business Development and Sales Promotion Expenses	-		-		-	-	-	-	-		-		-	-	-		-		-	-	-	-
15	Information Technology Expenses	31	16	-	-	-	-	-	-	39	24	69	43	108	67	252	244	0	0	-	-	252	245
16	Goods and Services Tax (GST)	(0)	0	-	-	-	-	-	-	0	0	0	1	0	1	5	5	0	0	-	-	5	5
17	Others																				-		
	a) Office maintenance expenses	(1)	3	-	-	-	-	-	-	(0)	4	(0)	7	(0)	11	37	39	0	0	-	-	37	39
	b) Subscriptions and membership fees	(1)	1	-	-	-	-	-	-	(1)	1	(1)	2	(2)	2	8	9	0	0	-	-	8	9
	c) Miscellaneous expenses	0	0	-	-	-	-	-	-	(0)	(0)	(0)	(0)	(0)	(0)	1	1	0	0	-	-	1	1
	d) Entertainment Expenses	2	(1)	-	-	-	-	-	-	1	(1)	3	(2)	4	(2)	(7)	(9)	(0)	(0)	-	-	(7)	(9)
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	o) Co-Insurance Admin Charges (Net)	3	5	-	-	-	-	-	-	-	-	-	-	-	-	208	222	-	-	-	-	208	222
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	I) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	(476)	(460)	(476)	(460)	-	-	-	-	-	-	-	-
	TOTAL	**54**	**198**	**-**	**-**	**-**	**-**	**-**	**-**	**121**	**294**	**(294)**	**(18)**	**(174)**	**277**	**2,025**	**2,112**	**1**	**1**	**-**	**-**	**2,026**	**2,113**
	In India	10	211	-	-	-	-	-	-	82	314	(360)	17	(277)	331	2,196	2,311	1	1	-	-	2,197	2,312
	Outside India	44	(13)	-	-	-	-	-	-	38	(19)	65	(35)	103	(54)	(171)	(200)	(0)	(0)	-	-	(172)	(200)

(₹ lakhs)

Sr.No	Particulars	Miscellaneous: Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026	For the quarter ended Sep,30 2026	Up to the quarter ended Sep,30 2026
1	Employees' remuneration & welfare benefits	13	35	144	381	4	19	-	-	-	-	-	-	(7)	40	1,249	1,929	1,279	2,067
2	Travel, conveyance and vehicle running	0	0	5	1	0	0	-	-	-	-	-	-	1	0	18	7	20	7
3	Training expenses	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	3	0	3
4	Rents, rates & taxes	1	2	12	24	0	1	-	-	-	-	-	-	0	2	168	200	171	209
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	2	3	2	3
7	Communication expenses	0	0	1	0	0	0	-	-	-	-	-	-	0	0	2	0	2	0
8	Legal & professional charges	(1)	4	(8)	46	(1)	2	-	-	-	-	-	-	(6)	5	238	393	231	410
9	Auditors fees, expenses etc.										-								
	(a) as auditor	(0)	0	(0)	1	(0)	0	-	-	-	-	-	-	(0)	0	7	12	6	13
	(b) as adviser or in any other capacity, in										-								
	(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	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	(1)	1	(0)	0	-	-	-	-	-	-	(0)	0	2	5	2	6
10	Advertisement and publicity	0	0	1	2	0	0	-	-	-	-	-	-	(0)	0	12	15	12	16
11	Interest & Bank Charges	(0)	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	42	75	42	75
12	Depreciation	(1)	2	(9)	26	(1)	1	-	-	-	-	-	-	(4)	3	117	215	110	224
13	Brand/Trade Mark usage fee/charges	-		-		-		-		-	-	-	-	-		-	-	-	-
14	Business Development and Sales Promotion	-		-		-		-		-	-	-	-	-		-	-	-	-
15	Information Technology Expenses	7	4	77	44	4	2	-	-	-	-	-	-	11	5	460	366	491	381
16	Goods and Services Tax (GST)	(0)	0	(0)	1	(0)	0	-	-	-	-	-	-	(0)	0	5	7	5	8
17	Others										-								
	a) Office maintenance expenses	(0)	1	(2)	7	(0)	0	-	-	-	-	-	-	(1)	1	34	59	33	61
	b) Subscriptions and membership fees	(0)	0	(2)	2	(0)	0	-	-	-	-	-	-	(0)	0	4	13	3	13
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	1
	d) Entertainment Expenses	0	(0)	4	(2)	0	(0)	-	-	-	-	-	-	1	(0)	1	(13)	3	(13)
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	g) Co-Insurance Admin Charges (Net)	0	0	3	11	0	1	-	-	-	-	-	-	0	0	211	235	214	240
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	I) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(476)	(460)	(476)	(460)
	TOTAL	**21**	**49**	**224**	**545**	**8**	**28**	**-**	**-**	**-**	**-**	**-**	**-**	**(6)**	**56**	**2,098**	**3,068**	**2,153**	**3,266**
	In India	12	53	134	581	2	30	-	-	-	-	-	-	(28)	60	2,041	3,366	2,051	3,578
	Outside India	8	(3)	90	(36)	6	(2)	-	-	-	-	-	-	21	(4)	57	(299)	101	(312)

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		Miscellaneous													
										Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas 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)	83	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	(0)	2	3	4	5	6	9	21	45	0	0	-	-	21	45
3	Training expenses	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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)	0	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.																				-		
	(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)	-	(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	1	1	1	3	5	0	0	-	-	3	5
11	Interest & Bank Charges	0	0	(0)	(0)	-		(0)	(0)	10	19	24	31	34	50	1	2	0	0	-	-	1	2
12	Depreciation	4	12	(0)	(0)	-		(0)	(0)	8	14	18	22	26	36	96	187	0	1	-	-	96	188
13	Brand/Trade Mark usage fee/charges	-		-		-		-	-	-		-		-	-	-		-		-	-	-	-
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	1	0	0	-	-	0	1
17	Others																				-		
	a) Office maintenance expenses	1	2	(0)	(0)	-		(0)	(0)	2	3	4	4	5	7	19	37	0	0	-	-	19	38
	b) Subscriptions and membership fees	1	1	(0)	(0)	-	-	(0)	(0)	1	1	1	1	2	2	9	11	0	0	-	-	9	11
	c) Miscellaneous expenses	(0)	(0)	(0)	0	-		(0)	0	(0)	(0)	(0)	(0)	(0)	(1)	(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
	h) Motor Solatium 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	18	19	30	58	155	0	1	-	-	58	155

(₹ lakhs)

Sr.No	Particulars	Miscellaneous																	
		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
		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	20	38	238	437	5	7	-	-	-		-	-	1	1	1,121	1,958	1,186	2,093
2	Travel, conveyance and vehicle running	0	1	4	9	0	0	-	-	-		-	-	0	0	31	64	32	67
3	Training expenses	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	2	11	27	0	0	-	-	-		-	-	0	0	97	194	99	203
5	Repairs	0	0	0	0	0	0	-	-	-		-	-	0	0	1	1	1	1
6	Printing & stationery	0	0	1	1	0	0	-	-	-		-	-	0	0	5	6	6	6
7	Communication expenses	0	0	1	2	0	0	-	-	-		-	-	0	0	8	13	8	14
8	Legal & professional charges	1	4	17	46	0	1	-	-	-		-	-	0	0	162	341	166	355
9	Auditors' fees, expenses etc.																		
	(a) as auditor	0	0	1	1	0	0	-	-	-		-	-	0	0	5	9	5	9
	(b) as adviser or in any other capacity, in																		
	(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	1	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	1	3	2	3
10	Advertisement and publicity	0	0	1	1	0	0	-	-	-		-	-	0	0	4	7	5	7
11	Interest & Bank Charges	0	0	0	0	0	0	-	-	-		-	-	0	0	35	52	35	52
12	Depreciation	1	3	17	38	0	1	-	-	-		-	-	0	0	140	266	145	277
13	Brand/Trade Mark usage fee/charges	-		-		-		-	-	-		-	-	-		-	-	-	-
14	Business Development and Sales Promotion	-		-		-		-	-	-		-	-	-		-	-	-	-
15	Information Technology Expenses	4	7	43	78	1	1	-	-	-		-	-	0	0	339	545	351	569
16	Goods and Services Tax (GST)	0	0	0	0	0	0	-	-	-		-	-	0	0	1	1	1	1
17	Others																		
	a) Office maintenance expenses	0	1	3	8	0	0	-	-	-		-	-	0	0	28	53	29	55
	b) Subscriptions and membership fees	0	0	2	2	0	0	-	-	-		-	-	0	0	13	15	14	16
	c) Miscellaneous expenses	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-		-	-	(0)	(0)	(0)	(1)	(0)	(1)
	d) Entertainment Expenses	0	0	1	2	0	0	-	-	-		-	-	0	0	7	15	7	15
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
	f) Interest & Penalties	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
	g) Co-Insurance Admin Charges (Net)	0	0	1	6	0	1	-	-	-		-	-	0	0	1	7	5	18
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-		-	-	-	-	(93)	(77)	(93)	(77)
	I) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-		-	-	-	-	19	24	19	24
	TOTAL	**29**	**57**	**339**	**659**	**8**	**11**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**2**	**1,925**	**3,497**	**2,020**	**3,710**
	In India	28	55	330	628	8	11	-	-	-	-	-	-	1	2	1,838	3,277	1,931	3,481
	Outside India	1	3	9	31	0	0	-	-	-		-	-	0	0	88	219	89	229

Note: Public/ Product Liability includes Other liability