

RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED																									
Registration No. 141 and Date of Registration with the IRDA-11th December 2008																									
CIN No. U66030MH2007PL173129																									
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 Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025	For the quarter ended Dec.31 2025	Up to the quarter ended Dec.31 2025		
1	Employees' remuneration & welfare benefits	87	223	(0)	(1)	-	-	(0)	(1)	165	333	373	559	538	892	385	1,502	11	15	-	-	397	1,517		
2	Travel, conveyance and vehicle running expenses	2	5	(0)	(0)	-	-	(0)	(0)	4	7	12	17	16	24	9	54	0	1	-	-	9	54		
3	Training expenses	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	1	0	0	-	-	-	-	0	1	
4	Rents, rates & taxes	5	14	(0)	(0)	-	-	(0)	(0)	12	23	36	52	47	75	24	160	1	2	-	-	25	162		
5	Repairs	0	0	(0)	(0)	-	-	(0)	(0)	0	0	1	1	1	1	2	0	0	-	-	-	-	2	2	
6	Printing & stationery	0	0	(0)	(0)	-	-	(0)	(0)	0	1	1	1	1	1	2	(0)	4	0	0	-	(0)	4	0	
7	Communication expenses	0	1	(0)	(0)	-	-	(0)	(0)	1	1	2	3	3	5	1	10	0	0	-	-	1	10		
8	Legal & professional charges	9	23	(0)	(0)	-	-	(0)	(0)	27	51	77	111	104	162	44	275	2	3	-	-	45	277		
9	Auditors fees, expenses etc.	0	1	0	(0)	-	-	0	(0)	0	1	1	2	2	3	0	7	0	0	-	-	0	7		
	(a) as auditor																								
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	0	0	(0)	(0)	-	-	(0)	(0)	0	0	1	1	1	1	1	0	2	0	0	-	0	2		
10	Advertisement and publicity	0	1	(0)	(0)	-	-	(0)	(0)	0	1	1	1	1	1	3	0	6	0	0	-	1	6		
11	Interest & Bank Charges	0	0	(0)	(0)	-	-	(0)	(0)	13	32	49	80	63	113	0	2	0	0	-	-	0	2		
12	Depreciation	8	10	(0)	(0)	-	-	(0)	(0)	15	29	50	72	65	101	37	224	2	2	-	-	39	227		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	17	41	(0)	(0)	-	-	(0)	(0)	33	61	106	151	139	212	88	472	3	5	-	-	91	477		
16	Goods and Services Tax (GST)	0	0	(0)	(0)	-	-	(0)	(0)	0	0	1	1	1	1	2	3	0	0	-	-	2	3		
17	Others	2	4	(0)	(0)	-	-	(0)	(0)	3	6	10	15	14	21	9	46	0	0	-	-	9	47		
	a) Office maintenance expenses	0	1	0	(0)	-	-	0	(0)	1	1	2	3	3	5	(1)	10	0	0	-	-	(1)	10		
	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)	1	1	2	4	3	5	1	11	0	0	-	-	4	11		
	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	1	1	0	0	-	-	1	1		
	g) Co-Insurance Admin Charges (Net)	3	14	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	9	9	1	1	-	-	10	10		
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	134	349	(0)	(2)	-	-	(0)	(2)	277	551	771	1,068	1,048	1,619	615	2,804	21	29	-	-	637	2,833		
	In India	118	323	(64)	(65)	-	-	(64)	(65)	262	525	726	1,004	988	1,529	572	2,606	20	27	-	-	592	2,633		
	Outside India	16	26	64	64	-	-	64	64	14	26	45	64	60	89	44	199	1	2	-	-	45	201		

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 Dec.31 2025	Up to the quarter ended Dec.31 2025				
1	Employees' remuneration & welfare benefits	20	59	294	731	26	33	-	-	-	-	77	78	1,352	3,310	1,438	3,532
2	Travel, conveyance and vehicle running expenses	0	1	6	15	1	1	-	-	-	-	2	2	33	97	35	102
3	Training expenses	0	0	0	0	0	0	-	-	-	-	0	0	2	2	2	2
4	Rents, rates & taxes	1	4	18	45	2	2	-	-	-	-	5	5	98	293	103	396
5	Repairs	0	0	1	1	0	0	-	-	-	-	0	0	4	4	4	5
6	Printing & stationery	0	0	0	1	0	0	-	-	-	-	0	0	1	7	1	7
7	Communication expenses	0	0	1	3	0	0	-	-	-	-	0	0	5	18	6	19
8	Legal & professional charges	2	6	31	77	3	4	-	-	-	-	8	8	193	534	202	557
9	Auditors fees, expenses etc.	0	0	1	2	0	0	-	-	-	-	0	0	3	12	3	13
	(a) as auditor																
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	0	0	1	2	1	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	0	0	0	1	0	1
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	1	0	0	-	-	-	-	0	0	1	4	2	5
10	Advertisement and publicity	0	0	1	2	0	0	-	-	-	-	0	0	4	10	4	11
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	0	0	63	115	63	116
12	Depreciation	2	3	26	63	2	3	-	-	-	-	7	7	140	406	148	425
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	4	11	56	134	5	6	-	-	-	-	14	14	309	854	326	894
16	Goods and Services Tax (GST)	0	0	1	1	0	0	-	-	-	-	0	0	4	5	4	5
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	0	1	5	13	0	1	-	-	-	-	1	1	30	83	32	87
	b) Subscriptions and membership fees	0	0	1	3	0	0	-	-	-	-	0	0	3	19	3	20
	c) Miscellaneous expenses	0	0	1	0	0	0	-	-	-	-	0	0	3	2	3	2
	d) Entertainment Expenses	0	0	1	3	0	0	-	-	-	-	0	0	6	21	6	21
	e) Conference & Seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	0	0	2	2	2	2
	g) Co-Insurance Admin Charges (Net)	0	0	4	11	0	1	-	-	-	-	2	2	17	24	20	38
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	(77)	-	(77)	-
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	45	69	45	69
	TOTAL	31	89	447	1,106	40	51	-	-	-	-	117	119	2,320	5,817	2,454	6,164
	In India	29	84	422	1,050	38	49	-	-	-	-	111	113	2,180	5,458	2,234	5,715
	Outside India	2	5	25	56	2	3	-	-	-	-	6	6	140	359	219	448

Note: Public/ Product Liability includes Other liability

		PERIODIC DISCLOSURES																						
		FORM NLC-2-OPERATING EXPENSES SCHEDULE																						
		Registration No. 141 and Date of Registration with the IRDA-11th December 2008																						
		CIN No. U66030MH2007PL1713129																						
		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 Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	
1	Employees' remuneration & welfare benefits	39	192	(0)	1	-	-	(0)	1	96	540	71	810	167	1,350	629	775	6	7	-	-	635	782	
2	Travel, conveyance and vehicle running expenses	1	3	(0)	0	-	-	(0)	0	2	12	3	24	6	36	22	26	0	0	-	-	23	27	
3	Training expenses	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Rents, rates & taxes	1	10	(0)	0	-	-	(0)	0	5	51	(0)	95	5	147	86	105	1	1	-	-	87	106	
5	Repairs	0	0	0	0	-	-	0	0	0	0	1	1	1	1	1	1	0	0	-	-	1	1	
6	Printing & stationery	0	0	0	0	-	-	0	0	0	(2)	0	0	0	(3)	2	3	0	0	-	-	2	3	
7	Communication expenses	(0)	1	(0)	0	-	-	(0)	0	1	1	(2)	3	(1)	4	3	6	0	0	-	-	3	6	
8	Legal & professional charges	1	13	(0)	0	-	-	(0)	0	11	99	5	142	16	231	113	139	1	1	-	-	114	140	
9	Auditors' fees, expenses etc.	(0)	0	(0)	0	-	-	(0)	0	(0)	2	(0)	4	(1)	5	3	4	0	0	-	-	3	4	
	(a) as auditor	(0)	0	(0)	0	-	-	(0)	0	(0)	2	(0)	4	(1)	5	3	4	0	0	-	-	3	4	
	(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	1	1	0	0	-	-	1	1	
	(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)	0	0	0	0	0	0	0	-	-	0	0	
	(c) in any other capacity	0	0	(0)	0	-	-	(0)	0	0	0	(0)	1	0	1	1	1	0	0	-	-	1	1	
10	Advertisement and publicity	0	0	(0)	0	-	-	(0)	0	0	2	0	4	1	5	3	4	0	0	-	-	3	4	
11	Interest & Bank Charges	0	0	(0)	0	-	-	(0)	0	16	60	25	122	41	182	4	4	0	0	-	-	4	5	
12	Depreciation	1	13	(0)	0	-	-	(0)	0	5	58	1	117	6	175	107	129	1	1	-	-	108	131	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	(1)	24	(0)	0	-	-	(0)	0	(6)	109	(31)	222	(39)	331	195	245	2	2	-	-	197	247	
16	Goods and Services Tax (GST)	0	1	0	0	-	-	0	0	2	4	4	7	6	11	7	8	0	0	-	-	7	8	
17	Others																							
	a) Office maintenance expenses	0	3	(0)	0	-	-	(0)	0	0	13	(2)	26	(1)	39	23	29	0	0	-	-	23	29	
	b) Subscriptions and membership fees	1	1	0	0	-	-	0	0	3	5	6	10	9	15	10	11	0	0	-	-	11	11	
	c) Miscellaneous expenses	0	0	0	0	-	-	0	0	(0)	(1)	(0)	(1)	(1)	(2)	0	0	0	0	-	-	0	0	
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	1	2	2	5	3	7	5	5	0	0	-	-	5	5	
	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	1	0	1	1	1	0	0	-	-	1	1	
	g) Co-Insurance Admin Charges (Net)	3	15	-	0	-	-	-	0	-	-	-	3	15	3	15	0	6	1	1	-	-	1	7
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	151	(68)	151	(68)	-	-	-	-	-	-	-	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	45	277	(0)	1	-	-	(0)	1	137	948	234	1,540	371	2,488	1,216	1,504	12	16	-	-	1,228	1,519	
	In India	45	270	(0)	1	-	-	(0)	1	136	915	240	1,475	376	2,390	1,158	1,432	12	15	-	-	1,169	1,446	
	Outside India	(0)	7	(0)	0	-	-	(0)	0	0	32	(5)	65	(5)	98	58	72	1	1	-	-	59	73	

		(₹ 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 Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024	For the quarter ended Dec,31 2024	Up to the quarter ended Dec,31 2024
1	Employees' remuneration & welfare benefits	15	42	166	580	4	15	-	-	-	-	-	-	0	2	986	2,771	1,025	2,964
2	Travel, conveyance and vehicle running expenses	0	1	2	8	0	0	-	-	-	-	-	-	0	0	31	71	31	74
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	2	5	31	0	1	-	-	-	-	-	-	0	0	97	287	98	297
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	3	2	3
6	Printing & stationery	0	0	0	1	(0)	0	-	-	-	-	-	-	0	0	2	3	2	4
7	Communication expenses	(0)	0	(0)	2	(0)	0	-	-	-	-	-	-	(0)	0	1	12	1	13
8	Legal & professional charges	1	3	7	40	0	1	-	-	-	-	-	-	0	0	137	415	139	429
9	Auditors' fees, expenses etc.	0	0	0	1	0	0	-	-	-	-	-	-	(0)	0	3	11	3	11
	(a) as auditor	0	0	0	1	0	0	-	-	-	-	-	-	(0)	0	3	11	3	11
	(b) as adviser or in any other capacity, in respect of																		
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2
	(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	0	0	0	0	-	-	-	-	-	-	0	0	1	3	1	3
10	Advertisement and publicity	0	0	0	1	0	0	-	-	-	-	-	-	0	0	5	11	5	11
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	-	-	0	0	45	188	45	188
12	Depreciation	1	3	7	38	0	1	-	-	-	-	-	-	0	0	122	347	123	360
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1	5	4	72	0	2	-	-	-	-	-	-	(0)	0	162	638	161	682
16	Goods and Services Tax (GST)	0	0	1	2	0	0	-	-	-	-	-	-	0	0	15	21	15	22
17	Others																		
	a) Office maintenance expenses	0	1	1	8	0	0	-	-	-	-	-	-	(0)	0	23	77	23	80
	b) Subscriptions and membership fees	0	0	2	3	0	0	-	-	-	-	-	-	0	0	22	30	23	31
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	(0)	(2)	(0)	(2)
	d) Entertainment Expenses	0	0	1	2	0	0	-	-	-	-	-	-	0	0	8	14	9	14
	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	1	2	1	2
	g) Co-Insurance Admin Charges (Net)	0	0	2	9	0	1	-	-	-	-	-	-	0	0	4	18	7	33
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	3	15	3	15	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	151	(68)	151	(68)	
	TOTAL	19	59	199	802	5	21	-	-	-	-	-	-	0	2	1,823	4,891	1,811	4,968
	In India	19	57	197	790	5	21	-	-	-	-	-	-	0	2	1,767	4,697	1,811	4,968
	Outside India	0	2	2	12	0	1	-	-	-	-	-	-	(0)	0	56	194	56	201

Note: Public/ Product Liability includes Other liability