

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Miscellaneous														Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	
	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)
1 Employees' remuneration & welfare benefits	36,881	95,716	2,861	98,577	300,338	445,329	745,667	8,225	12,499	14,806	1,841	146,133	227,242	2,881	33,494	94,769	1,287,557	1,423,015	
2 Travel, conveyance and vehicle running expenses	3,366	10,360	325	10,685	24,509	37,272	61,781	771	2,128	1,414	204	11,296	3,910	388	11,364	8,146	101,402	115,453	
3 Training expenses	768	1,460	28	1,488	8,112	8,633	16,745	155	75	329	21	2,071	6,945	17	965	2,209	29,532	31,788	
4 Rents, rates & taxes*	2,847	3,264	128	3,392	61,758	68,732	130,490	741	349	1,404	50	10,279	20,831	59	68,323	9,321	241,847	248,086	
5 Repairs & maintenance	2,516	1,871	96	1,967	31,762	40,708	72,470	616	455	1,194	152	9,369	4,725	69	2,571	7,484	99,105	103,588	
6 Printing & stationery	490	419	17	436	6,298	7,543	13,841	127	65	243	23	2,130	6,050	12	759	1,237	24,487	25,413	
7 Communication	1,099	2,273	75	2,348	14,250	19,173	33,423	269	314	586	89	8,158	(2,201)	59	2,542	(2,182)	41,057	44,504	
8 Legal & professional charges	14,327	7,044	325	7,369	71,345	88,168	159,513	942	771	7,358	551	16,612	52,327	10,140	224,340	42,232	514,786	536,482	
9 Auditors' fees, expenses etc																			
(a) as auditor	79	74	3	77	1,810	1,981	3,791	21	9	41	2	182	561	2	39	201	4,849	5,005	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	10	3	1	4	23	27	50	1	3	3	1	1	7	-	(1)	3	68	82	
10 Advertisement and publicity	4,679	(1,879)	9	(1,870)	46,541	147,810	194,351	(160)	(15)	265	(51)	18,848	90,110	(22)	(1,751)	74,751	376,326	379,135	
11 Interest & Bank Charges	702	663	13	676	26,666	31,389	58,055	187	38	309	19	5,097	12,854	10	918	8,505	85,992	87,370	
12 Others																			
(a) Business support services	1,287	1,706	17	1,723	145,339	125,468	270,807	1,207	91	1,188	12	5,440	9,253	10	349	3,218	291,575	294,585	
(b) Sales promotion	19,779	11,893	44	11,937	579,889	602,382	1,182,271	11,924	1,591	12,425	38	200,982	178,993	55	(5,581)	90,245	1,672,943	1,704,659	
(c) Miscellaneous expenses	2,138	3,568	47	3,615	3,021	3,104	6,125	173	94	700	29	1,643	13,199	65	996	4,226	27,250	33,003	
13 Depreciation	2,674	3,912	129	4,041	51,734	55,736	107,470	677	353	1,361	96	6,135	20,350	52	3,350	7,234	147,078	153,793	
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	93,642	142,347	4,118	146,465	1,373,395	1,683,455	3,056,850	25,876	18,820	43,626	3,077	444,376	645,156	13,797	342,677	351,599	4,945,854	5,185,961	

* Rent expense is net of rental income of ` 4,818 thousand (previous period ` 4,925 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Miscellaneous														Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	
	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)
1 Employees' remuneration & welfare benefits	49,331	42,896	1,496	44,392	427,119	323,676	750,795	13,474	2,053	27,347	3,856	61,777	227,710	2,314	35,091	66,235	1,190,652	1,284,375	
2 Travel, conveyance and vehicle running expenses	6,170	4,278	142	4,420	31,283	23,845	55,128	1,663	287	3,416	380	6,510	25,374	252	7,556	6,290	106,856	117,446	
3 Training expenses	925	616	18	634	5,232	4,008	9,240	96	36	517	61	702	2,924	11	287	977	14,851	16,410	
4 Rents, rates & taxes*	4,076	4,037	162	4,199	78,720	59,389	138,109	1,122	57	2,316	471	7,960	28,536	94	(17,492)	11,515	172,688	180,963	
5 Repairs & maintenance	2,757	2,745	106	2,851	46,335	34,989	81,324	961	80	1,565	389	6,708	23,921	106	2,517	7,133	124,704	130,312	
6 Printing & stationery	550	608	20	628	10,593	8,092	18,685	151	24	298	83	1,367	4,993	12	1,110	1,461	28,184	29,362	
7 Communication	2,237	2,267	57	2,324	53,314	40,502	93,816	861	82	1,346	324	5,390	16,987	75	1,077	6,225	126,183	130,744	
8 Legal & professional charges	4,622	4,894	178	5,072	78,566	59,642	138,208	1,171	155	2,522	582	9,575	37,786	12,139	44,895	12,066	259,099	268,793	
9 Auditors' fees, expenses etc																			
(a) as auditor	95	100	4	104	1,702	1,295	2,997	25	3	52	13	186	678	2	147	250	4,353	4,552	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	7	6	1	7	44	33	77	1	-	3	-	6	29	1	-	11	128	142	
10 Advertisement and publicity	5,089	5,861	67	5,928	204,425	155,934	360,359	2,756	185	3,366	1,190	20,300	58,087	80	1,104	21,621	469,048	480,065	
11 Interest & Bank Charges	623	707	10	717	21,140	15,988	37,128	279	29	392	106	2,125	6,404	10	496	2,230	49,199	50,539	
12 Others																			
(a) Business support services	11,632	12,520	(35)	12,485	570,649	420,201	990,850	6,124	658	8,377	429	53,863	153,787	135	216	43,367	1,257,806	1,281,923	
(b) Sales promotion	10,168	11,299	125	11,424	388,127	290,893	679,020	4,757	470	6,660	1,366	37,992	113,819	164	13,755	37,473	895,476	917,068	
(c) Miscellaneous expenses	5,476	6,196	239	6,435	13,869	11,228	25,097	598	395	2,477	611	3,760	23,032	133	2,119	7,910	66,132	78,043	
13 Depreciation	2,986	2,884	107	2,991	49,047	37,285	86,332	720	81	1,627	368	5,387	19,703	63	4,018	7,267	125,566	131,543	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	106,744	101,914	2,697	104,611	1,980,165	1,487,000	3,467,165	34,759	4,595	62,281	10,229	223,608	743,770	15,591	96,896	232,031	4,890,925	5,102,280	

* Rent expense is net of rental income of ` 4,925 thousand (previous period ` 5,762 thousand)

