

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

Sl.No.	Particulars	Operating Expenses Related To Insurance Business																		Total	
		Fire	Marine			Miscellaneous															Total Miscellaneous
			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				
For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21			
1	Employees' remuneration & welfare benefits	151,318	55,368	1,023	56,391	446,021	497,189	943,210	19,184	11,573	34,746	6,999	65,356	522,304	3,311	(2,078)	65,099	1,669,704	1,877,413		
2	Travel, conveyance and vehicle running expenses	6,373	1,612	11	1,623	23,232	25,103	48,335	692	333	1,326	206	3,363	25,402	35	37	2,947	82,676	90,672		
3	Training expenses	(1,033)	(93)	11	(82)	2,151	2,921	5,072	(221)	(24)	(135)	66	80	660	1	(11)	442	5,930	4,815		
4	Rents, rates & taxes*	10,725	5,625	165	5,790	83,553	79,985	163,538	1,805	1,084	3,052	1,218	7,060	57,750	105	467	7,798	243,877	260,392		
5	Repairs & maintenance	5,608	1,874	43	1,917	44,718	45,251	89,969	1,211	709	1,617	610	4,617	40,291	83	(60)	4,169	143,216	150,741		
6	Printing & stationery	793	449	13	462	8,810	8,627	17,437	139	81	236	90	866	5,530	5	1	624	25,009	26,264		
7	Communication	4,556	1,441	47	1,488	28,420	31,765	60,185	651	411	1,159	367	10,633	27,783	47	(29)	5,002	106,209	112,253		
8	Legal & professional charges	22,812	5,570	253	5,823	122,323	151,152	273,475	2,127	1,667	6,659	2,187	15,967	123,865	8,565	(626)	19,406	453,292	481,927		
9	Auditors' fees, expenses etc																				
	(a) as auditor	167	110	4	114	1,701	1,663	3,364	30	21	58	29	140	1,123	1	(1)	150	4,915	5,196		
	(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	56	29	1	30	75	116	191	3	3	14	6	22	237	1	9	53	539	625		
10	Advertisement and publicity	19,128	5,251	82	5,333	189,901	273,866	463,767	9,450	3,827	4,134	528	91,938	173,973	20	(133)	33,085	780,589	805,050		
11	Interest & Bank Charges	2,723	1,177	5	1,182	55,894	55,339	111,233	499	194	683	79	3,300	23,166	4	(8)	1,692	140,842	144,747		
12	Others																				
	(a) Business support services	1,477	668	14	682	6,170	11,437	17,607	122	102	285	129	679	8,438	6	538	2,891	30,797	32,956		
	(b) Sales promotion	56,776	14,326	121	14,447	1,203,485	1,207,259	2,410,744	9,642	3,696	13,831	98	114,358	227,098	7	(363)	56,885	2,835,996	2,907,219		
	(c) Miscellaneous expenses	587	136	4	140	(302)	360	58	28	30	85	46	365	1,312	1	(2)	600	2,523	3,250		
13	Depreciation / Amortization	7,590	4,302	146	4,448	129,390	125,771	255,161	1,055	722	2,310	926	5,168	41,725	39	(13)	5,458	312,551	324,589		
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	<b>Total</b>	<b>289,656</b>	<b>97,845</b>	<b>1,943</b>	<b>99,788</b>	<b>2,345,542</b>	<b>2,517,804</b>	<b>4,863,346</b>	<b>46,417</b>	<b>24,429</b>	<b>70,060</b>	<b>13,584</b>	<b>323,912</b>	<b>1,280,657</b>	<b>12,231</b>	<b>(2,272)</b>	<b>206,301</b>	<b>6,838,665</b>	<b>7,228,109</b>		

\* Rent expense is net of rental income of ₹ 405 thousand (previous period ₹ 259 thousand)

Operating Expenses Related To Insurance Business

Sl.No.	Particulars	Operating Expenses Related To Insurance Business																		Total	
		Fire	Marine			Miscellaneous															Total Miscellaneous
			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				
For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20			
1	Employees' remuneration & welfare benefits	92,664	44,487	306	44,793	436,993	450,013	887,006	18,658	4,367	30,513	5,122	101,229	500,159	2,730	(29,973)	64,670	1,584,481	1,721,938		
2	Travel, conveyance and vehicle running expenses	7,442	3,245	19	3,264	40,465	46,026	86,491	1,672	318	2,505	445	7,555	36,170	159	(10,862)	10,071	134,524	145,230		
3	Training expenses	1,758	795	8	803	6,910	6,616	13,526	245	82	677	125	1,362	8,206	8	(125)	746	24,852	27,413		
4	Rents, rates & taxes*	7,184	4,599	41	4,640	74,808	49,959	124,767	1,516	339	2,529	916	8,271	53,290	56	(4,603)	(25,561)	161,520	173,344		
5	Repairs & maintenance	4,627	1,799	10	1,809	43,521	43,744	87,265	1,055	250	1,545	506	7,839	36,813	49	(1,548)	4,108	137,882	144,318		
6	Printing & stationery	1,062	733	7	740	10,705	10,362	21,067	213	60	351	107	1,943	9,913	21	(491)	957	34,141	35,943		
7	Communication	4,178	1,490	10	1,500	28,539	28,253	56,792	738	178	1,326	319	27,339	35,823	93	(1,003)	5,301	126,906	132,584		
8	Legal & professional charges	31,649	9,666	110	9,776	116,619	118,742	235,361	2,159	701	9,290	1,650	17,125	105,344	11,034	(6,485)	19,974	396,153	437,578		
9	Auditors' fees, expenses etc																				
	(a) as auditor	182	124	1	125	1,912	1,751	3,663	37	9	64	23	234	1,264	1	(34)	119	5,380	5,687		
	(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	12	9	1	10	41	41	82	1	1	4	2	7	65	1	(6)	7	164	186		
10	Advertisement and publicity	4,255	2,208	25	2,233	81,148	77,022	158,170	404	171	1,075	784	5,396	76,228	25	(1,791)	7,460	247,922	254,410		
11	Interest & Bank Charges	1,460	943	8	951	39,876	43,045	82,921	324	78	511	165	5,041	19,870	10	(170)	1,341	110,091	112,502		
12	Others																				
	(a) Business support services	1,529	726	8	734	8,791	8,545	17,336	244	66	497	90	1,859	6,792	15	(424)	1,272	27,747	30,010		
	(b) Sales promotion	40,113	9,576	(29)	9,547	777,664	696,630	1,474,294	16,373	3,779	12,598	59	218,758	277,644	(29)	(7,599)	49,648	2,045,525	2,095,185		
	(c) Miscellaneous expenses	(843)	(710)	(16)	(726)	5,717	6,086	11,803	45	(100)	(162)	23	599	149	(10)	(565)	779	12,561	10,992		
13	Depreciation / Amortization	6,432	4,305	42	4,347	131,355	121,607	252,962	1,191	316	2,244	679	7,440	40,686	52	(1,195)	4,146	308,521	319,300		
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	<b>Total</b>	<b>203,704</b>	<b>83,995</b>	<b>551</b>	<b>84,546</b>	<b>1,805,064</b>	<b>1,708,442</b>	<b>3,513,506</b>	<b>44,875</b>	<b>10,615</b>	<b>65,567</b>	<b>11,015</b>	<b>411,997</b>	<b>1,208,416</b>	<b>14,215</b>	<b>(66,874)</b>	<b>145,038</b>	<b>5,358,370</b>	<b>5,646,620</b>		

\* Rent expense is net off rental income of ₹ 259 thousand (previous period ₹ 4,655 thousand)

**PERIODIC DISCLOSURES**  
**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**

(₹ '000)

Sl.No.	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		
		FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21	FY 2020-21
1	Employees' remuneration & welfare benefits	604,226	210,438	1,535	211,973	1,782,108	1,807,270	3,589,378	76,622	29,629	128,818	13,127	262,392	2,167,274	12,504	13,579	230,691	6,524,014	7,340,213	
2	Travel, conveyance and vehicle running expenses	18,375	3,931	17	3,948	54,301	57,268	111,569	1,996	726	3,703	326	8,135	65,773	142	603	7,179	200,152	222,475	
3	Training expenses	4,859	1,746	17	1,763	23,058	23,441	46,499	631	253	1,081	127	2,320	20,541	13	523	2,787	74,775	81,397	
4	Rents, rates & taxes*	51,280	21,671	226	21,897	301,295	272,772	574,067	5,945	2,437	11,541	1,938	28,051	215,734	263	194	26,519	866,689	939,866	
5	Repairs & maintenance	27,789	7,902	63	7,965	151,057	147,014	298,071	4,337	1,697	6,250	1,115	18,305	146,748	283	681	15,437	492,924	528,678	
6	Printing & stationery	3,991	1,764	18	1,782	28,512	26,122	54,634	484	193	899	150	2,672	20,732	21	70	2,168	82,023	87,796	
7	Communication	21,911	7,060	67	7,127	107,073	104,450	211,523	2,697	1,068	4,645	679	33,495	110,536	198	442	15,592	380,875	409,913	
8	Legal & professional charges	136,053	40,574	393	40,967	457,348	469,384	926,732	8,059	3,830	29,655	3,416	53,424	416,419	40,187	5,154	79,045	1,565,921	1,742,941	
9	Auditors' fees, expenses etc																			
	(a) as auditor	1,289	576	6	582	7,693	6,928	14,621	141	58	293	50	617	5,091	5	16	691	21,583	23,454	
	(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	164	72	1	73	320	318	638	8	6	35	8	57	548	1	10	106	1,417	1,654	
10	Advertisement and publicity	60,691	14,698	116	14,814	449,129	550,658	999,787	12,032	4,903	10,317	930	247,228	563,929	95	405	82,059	1,921,685	1,997,190	
11	Interest & Bank Charges	9,569	3,767	10	3,777	175,304	173,916	349,220	1,719	513	2,180	122	12,214	82,653	14	44	5,161	453,840	467,186	
12	Others																			
	(a) Business support services	6,674	2,422	21	2,443	30,545	38,399	68,944	562	247	1,331	209	2,728	25,598	24	2,656	7,637	109,936	119,053	
	(b) Sales promotion	287,954	96,454	246	96,700	5,056,335	4,799,175	9,855,510	49,946	12,988	65,525	1,306	329,806	1,171,207	346	704	179,751	11,667,089	12,051,743	
	(c) Miscellaneous expenses	2,387	745	7	752	7,427	7,885	15,312	154	76	392	73	1,216	6,601	7	10	1,728	25,569	28,708	
13	Depreciation / Amortization	42,941	19,093	203	19,296	531,475	480,559	1,012,034	4,391	1,826	9,779	1,530	20,010	165,046	183	564	21,972	1,237,335	1,299,572	
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>1,280,153</b>	<b>432,913</b>	<b>2,946</b>	<b>435,859</b>	<b>9,162,980</b>	<b>8,965,559</b>	<b>18,128,539</b>	<b>169,724</b>	<b>60,450</b>	<b>276,444</b>	<b>25,106</b>	<b>1,022,670</b>	<b>5,184,430</b>	<b>54,286</b>	<b>25,655</b>	<b>678,523</b>	<b>25,625,827</b>	<b>27,341,839</b>	

\* Rent expense is net of rental income of ₹ 4,792 thousand (previous period ₹ 3,038 thousand)

**Operating Expenses Related To Insurance Business**

(₹ '000)

Sl.No.	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		
		FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20
1	Employees' remuneration & welfare benefits	399,831	203,508	1,978	205,486	1,604,143	1,675,161	3,279,304	69,181	25,240	126,278	12,633	434,703	2,012,293	11,795	5,364	214,782	6,191,573	6,796,890	
2	Travel, conveyance and vehicle running expenses	36,410	16,222	157	16,379	142,951	162,621	305,572	7,224	2,674	11,380	1,131	33,527	158,135	949	1,707	32,181	554,480	607,269	
3	Training expenses	5,566	3,212	38	3,250	29,142	27,705	56,847	788	357	1,794	259	5,573	29,077	36	14	3,006	97,751	106,567	
4	Rents, rates & taxes*	39,153	25,570	287	25,857	328,078	292,796	620,874	6,424	2,646	12,205	2,242	47,374	230,033	340	(2,578)	(5,125)	914,435	979,445	
5	Repairs & maintenance	20,657	9,946	98	10,044	146,580	146,374	292,954	3,936	1,457	6,402	1,189	31,443	133,064	217	275	15,235	486,172	516,873	
6	Printing & stationery	3,913	2,594	28	2,622	35,941	34,448	70,389	658	264	1,202	226	5,939	28,027	48	79	3,151	109,983	116,518	
7	Communication	17,326	8,201	84	8,285	102,713	101,776	204,489	2,691	1,038	5,230	789	65,310	107,414	302	179	14,530	401,972	427,583	
8	Legal & professional charges	96,385	35,761	460	36,221	402,596	407,312	809,908	8,138	4,294	27,116	3,159	65,526	352,194	25,897	1,923	75,537	1,373,692	1,506,298	
9	Auditors' fees, expenses etc																			
	(a) as auditor	876	598	7	605	7,410	6,876	14,286	143	59	273	53	997	4,756	7	4	567	21,145	22,626	
	(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	53	37	1	38	134	133	267	4	4	14	4	27	198	1	1	42	562	653	
10	Advertisement and publicity	49,001	23,599	273	23,872	436,120	485,692	921,812	5,991	3,341	12,224	1,929	172,933	498,941	256	215	46,729	1,664,371	1,737,244	
11	Interest & Bank Charges	7,209	4,692	50	4,742	147,756	161,868	309,624	1,355	553	2,316	359	22,533	78,675	50	22	5,355	420,842	432,793	
12	Others																			
	(a) Business support services	4,650	2,252	23	2,275	23,591	22,868	46,459	705	229	1,409	169	7,360	23,395	33	61	3,425	83,245	90,170	
	(b) Sales promotion	173,986	71,232	232	71,464	3,064,167	2,829,171	5,893,338	51,921	10,409	57,821	1,568	939,471	1,258,444	407	936	165,315	8,379,630	8,625,080	
	(c) Miscellaneous expenses	2,766	1,749	24	1,773	17,610	17,618	35,228	321	180	778	166	4,283	15,275	22	182	3,738	60,173	64,712	
13	Depreciation / Amortization	27,890	18,698	213	18,911	333,895	311,754	645,649	4,306	1,801	8,785	1,521	29,427	144,122	235	162	17,489	853,497	900,298	
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>885,672</b>	<b>427,871</b>	<b>3,953</b>	<b>431,824</b>	<b>6,822,827</b>	<b>6,684,173</b>	<b>13,507,000</b>	<b>163,786</b>	<b>54,546</b>	<b>275,227</b>	<b>27,397</b>	<b>1,866,426</b>	<b>5,074,043</b>	<b>40,595</b>	<b>8,546</b>	<b>595,957</b>	<b>21,613,523</b>	<b>22,931,019</b>	

\* Rent expense is net of rental income of ₹ 3,038 thousand (previous period ₹ 19,624 thousand)