

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 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	90,357	42,925	813	43,738	425,741	441,161	866,902	15,767	7,376	35,654	3,361	110,794	496,739	3,066	7,655	2,958	1,550,272	1,684,367
2 Travel, conveyance and vehicle running expenses	9,350	3,657	70	3,727	37,706	42,101	79,807	1,916	942	3,513	408	9,072	44,048	273	623	1,864	142,466	155,543
3 Training expenses	1,013	605	15	620	9,247	8,969	18,216	206	132	451	79	1,570	7,612	9	35	131	28,441	30,074
4 Rents, rates & taxes*	7,846	4,492	102	4,594	99,670	92,341	192,011	1,391	643	3,198	691	11,173	49,488	100	(4,185)	(3,121)	251,389	263,829
5 Repairs & maintenance	4,271	1,705	39	1,744	39,708	39,175	78,883	803	380	1,668	334	7,608	29,396	63	393	895	120,423	126,438
6 Printing & stationery	752	424	9	433	10,017	9,486	19,503	133	62	293	62	1,181	5,233	9	7	129	26,612	27,797
7 Communication	3,505	1,619	33	1,652	29,908	29,352	59,260	572	270	1,345	235	12,238	20,819	70	321	(1,660)	93,470	98,627
8 Legal & professional charges	22,680	6,881	157	7,038	120,902	121,256	242,158	2,160	1,201	7,078	665	20,600	86,695	14,291	4,175	13,450	392,473	422,191
9 Auditors' fees, expenses etc																		
(a) as auditor	153	92	3	95	2,099	1,931	4,030	28	13	64	15	212	924	2	10	14	5,312	5,560
(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	14	6	(1)	5	48	47	95	1	(4)	(3)	(2)	8	55	-	(1)	11	160	179
10 Advertisement and publicity	5,303	268	109	377	43,265	37,164	80,429	220	1,100	2,344	728	36,020	84,306	25	282	(16,095)	189,359	195,039
11 Interest & Bank Charges	1,741	1,031	22	1,053	46,110	49,323	95,433	319	192	711	119	6,820	19,519	15	72	(290)	122,910	125,704
12 Others																		
(a) Business support services	1,227	555	8	563	6,959	6,583	13,542	168	73	462	51	1,683	5,473	9	116	61	21,638	23,428
(b) Sales promotion	49,139	21,603	109	21,712	1,095,348	1,027,879	2,123,227	14,348	2,664	18,797	636	326,055	427,287	245	2,507	(21,887)	2,893,879	2,964,730
(c) Miscellaneous expenses	649	433	23	456	6,784	6,390	13,174	109	211	495	106	835	3,070	5	(60)	(53)	17,892	18,997
13 Depreciation	5,536	3,368	74	3,442	110,296	102,643	212,939	900	429	2,221	452	6,774	30,699	66	319	958	255,757	264,735
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	203,536	89,664	1,585	91,249	2,083,808	2,015,801	4,099,609	39,041	15,684	78,291	7,940	552,643	1,311,363	18,248	12,269	(22,635)	6,112,453	6,407,238

* Rent expense is net of rental income of ₹ 285 thousand (previous period ₹ 4,818 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 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)
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	253,569	2,881	33,494	68,442	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	5,513	388	11,364	6,543	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	7,734	17	965	1,420	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	24,661	59	68,323	5,491	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	7,656	69	2,571	4,553	99,105	103,588
6 Printing & stationery	490	419	17	436	6,298	7,543	13,841	127	65	243	23	2,130	6,412	12	759	875	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	(4,261)	59	2,542	(122)	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	59,585	10,140	224,340	34,974	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	616	2	39	146	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	8	-	(1)	2	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	129,935	(22)	(1,751)	34,926	376,326	379,135
11 Interest & Bank Charges	702	663	13	676	26,666	31,389	58,055	187	38	309	19	5,097	19,139	10	918	2,220	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	9,704	10	349	2,767	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	217,421	55	(5,581)	51,817	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	14,412	65	996	3,013	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	22,689	52	3,350	4,895	147,078	153,793
14 Service tax 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	774,792	13,797	342,677	221,963	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

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
			Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20	Upto 9M 2019-20		Upto 9M 2019-20
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	307,167	159,021	1,672	160,693	1,167,150	1,225,148	2,392,298	50,523	20,873	95,765	7,511	333,474	1,512,134	9,065	35,337	150,112	4,607,092	5,074,952
2	Travel, conveyance and vehicle running expenses	28,968	12,977	138	13,115	102,486	116,595	219,081	5,552	2,356	8,875	686	25,972	121,965	790	12,569	22,110	419,956	462,039
3	Training expenses	3,808	2,417	30	2,447	22,232	21,089	43,321	543	275	1,117	134	4,211	20,871	28	139	2,260	72,899	79,154
4	Rents, rates & taxes*	31,969	20,971	246	21,217	253,270	242,837	496,107	4,908	2,307	9,676	1,326	39,103	176,743	284	2,025	20,436	752,915	806,101
5	Repairs & maintenance	16,030	8,147	88	8,235	103,059	102,630	205,689	2,881	1,207	4,857	683	23,604	96,251	168	1,823	11,127	348,290	372,555
6	Printing & stationery	2,851	1,861	21	1,882	25,236	24,086	49,322	445	204	851	119	3,996	18,114	27	570	2,194	75,842	80,575
7	Communication	13,148	6,711	74	6,785	74,174	73,523	147,697	1,953	860	3,904	470	37,971	71,591	209	1,182	9,229	275,066	294,999
8	Legal & professional charges	64,736	26,095	350	26,445	285,977	288,570	574,547	5,979	3,593	17,826	1,509	48,401	246,850	14,863	8,408	55,563	977,539	1,068,720
9	Auditors' fees, expenses etc																		
	(a) as auditor	694	474	6	480	5,498	5,125	10,623	106	50	209	30	763	3,492	6	38	448	15,765	16,939
	(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	41	28	-	28	93	92	185	3	3	10	2	20	133	-	7	35	398	467
10	Advertisement and publicity	44,746	21,391	248	21,639	354,972	408,670	763,642	5,587	3,170	11,149	1,145	167,537	422,713	231	2,006	39,269	1,416,449	1,482,834
11	Interest & Bank Charges	5,749	3,749	42	3,791	107,880	118,823	226,703	1,031	475	1,805	194	17,492	58,805	40	192	4,014	310,751	320,291
12	Others																		
	(a) Business support services	3,121	1,526	15	1,541	14,800	14,323	29,123	461	163	912	79	5,501	16,603	18	485	2,153	55,498	60,160
	(b) Sales promotion	133,873	61,656	261	61,917	2,286,503	2,132,541	4,419,044	35,548	6,630	45,223	1,509	720,713	980,800	436	8,535	115,667	6,334,105	6,529,895
	(c) Miscellaneous expenses	3,609	2,459	40	2,499	11,893	11,532	23,425	276	280	940	143	3,684	15,126	32	747	2,959	47,612	53,720
13	Depreciation	21,458	14,393	171	14,564	202,540	190,147	392,687	3,115	1,485	6,541	842	21,987	103,436	183	1,357	13,343	544,976	580,998
14	Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	681,968	343,876	3,402	347,278	5,017,763	4,975,731	9,993,494	118,911	43,931	209,660	16,382	1,454,429	3,865,627	26,380	75,420	450,919	16,255,153	17,284,399

* Rent expense is net of rental income of ₹ 2,779 thousand (previous period ₹ 14,969 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
			Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19	Upto 9M 2018-19		Upto 9M 2018-19
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	100,795	298,863	5,584	304,447	895,666	1,084,593	1,980,259	26,614	36,401	46,343	6,155	473,380	1,050,655	8,430	155,065	217,276	4,000,578	4,405,820
2	Travel, conveyance and vehicle running expenses	9,181	32,379	641	33,020	63,493	85,747	149,240	2,490	5,651	4,338	542	34,581	64,782	929	38,346	19,145	320,044	362,245
3	Training expenses	1,366	2,825	45	2,870	14,095	13,919	28,014	297	115	604	129	3,757	14,049	28	3,116	2,605	52,714	56,950
4	Rents, rates & taxes*	10,678	15,315	289	15,604	159,155	155,421	314,576	2,867	1,118	5,393	642	35,600	116,706	225	266,409	19,447	762,983	789,265
5	Repairs & maintenance	9,159	8,719	218	8,937	92,426	103,472	195,898	2,418	1,614	4,546	726	31,957	83,176	312	22,428	16,480	359,555	377,651
6	Printing & stationery	1,422	1,726	34	1,760	19,844	19,821	39,665	377	164	716	91	5,825	18,872	36	4,540	2,475	72,761	75,943
7	Communication	5,569	6,899	144	7,043	54,724	59,205	113,929	1,141	838	2,544	286	42,106	75,614	161	11,112	23,142	270,873	283,485
8	Legal & professional charges	34,125	28,369	569	28,938	190,358	203,343	393,701	3,315	1,895	17,237	1,140	48,469	211,567	26,326	283,840	76,825	1,064,315	1,127,378
9	Auditors' fees, expenses etc																		
	(a) as auditor	362	501	9	510	5,441	5,030	10,471	97	30	185	22	818	3,431	7	1,203	610	16,874	17,746
	(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	32	41	3	44	91	84	175	3	8	23	9	20	115	-	14	30	397	473
10	Advertisement and publicity	5,617	7,284	102	7,386	428,911	588,974	1,017,885	2,106	534	1,411	191	(36,802)	217,252	85	(428)	(29,246)	1,172,988	1,185,991
11	Interest & Bank Charges	1,619	1,872	23	1,895	63,233	65,258	128,491	528	84	803	44	13,440	49,276	23	1,753	5,860	200,302	203,816
12	Others																		
	(a) Business support services	2,541	3,373	39	3,412	136,082	120,623	256,705	1,478	200	1,737	92	8,784	22,659	34	5,960	5,082	302,731	308,684
	(b) Sales promotion	86,769	60,972	437	61,409	968,156	902,369	1,870,525	31,944	4,817	43,823	1,368	652,770	1,188,548	430	10,368	407,812	4,212,405	4,360,583
	(c) Miscellaneous expenses	2,948	4,969	58	5,027	2,652	3,043	5,695	226	156	916	56	2,223	19,666	87	771	3,848	33,644	41,619
13	Depreciation	9,203	14,280	266	14,546	134,337	126,162	260,499	2,387	836	4,679	546	21,108	90,205	167	28,676	15,751	424,854	448,603
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	281,386	488,387	8,461	496,848	3,228,664	3,537,064	6,765,728	78,288	54,461	135,298	12,039	1,338,036	3,226,573	37,280	833,173	787,142	13,268,018	14,046,252

* Rent expense is net of rental income of ₹ 14,969 thousand (previous period ₹ 15,162 thousand)