

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001  
CIN NO. L67200MH2000PLC129408

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 Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 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	36,796	108,979	1,522	110,501	284,007	292,594	576,601	9,338	15,772	17,102	2,439	127,897	406,220	2,800	57,046	118,543	1,333,758	1,481,055
2	Travel, conveyance and vehicle running expenses	3,231	11,313	169	11,482	15,950	19,645	35,595	864	1,923	1,560	203	8,592	31,157	198	13,542	8,731	102,365	117,078
3	Training expenses	299	390	5	395	2,737	2,309	5,046	72	57	135	19	668	2,775	4	704	816	10,296	10,990
4	Rents, rates & taxes*	8,032	11,634	168	11,802	86,737	71,067	157,804	1,931	1,802	3,899	777	16,041	68,125	127	23,010	19,479	292,995	312,829
5	Repairs & maintenance	3,810	3,616	67	3,683	18,475	20,422	38,897	874	998	1,853	325	8,720	29,758	133	7,648	8,410	97,616	105,109
6	Printing & stationery	487	644	9	653	5,735	5,143	10,878	112	111	236	37	1,717	6,330	13	1,516	1,022	21,972	23,112
7	Communication	2,541	2,869	43	2,912	20,677	19,188	39,865	473	481	972	134	11,235	32,412	49	4,422	17,422	107,465	112,918
8	Legal & professional charges	11,057	9,624	117	9,741	56,083	52,216	108,299	1,086	1,116	5,032	341	12,512	57,393	10,245	(11,447)	26,568	211,145	231,943
9	Auditors' fees, expenses etc																		
	(a) as auditor	144	208	3	211	1,503	1,209	2,712	35	32	70	11	232	1,143	2	415	298	4,950	5,305
	(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	11	15	1	16	89	72	161	2	8	7	2	16	75	-	25	18	314	341
10	Advertisement and publicity	9,108	6,960	76	7,036	141,826	164,095	305,921	1,551	957	2,907	216	44,404	139,759	60	(1,727)	107,518	601,566	617,710
11	Interest & Bank Charges	669	911	7	918	17,749	15,066	32,815	194	56	296	17	3,516	11,842	9	392	7,020	56,157	57,744
12	Others																		
	(a) Business support services	1,265	1,733	22	1,755	(4,718)	1,323	(3,395)	340	257	607	85	2,352	10,570	19	3,849	2,824	17,508	20,528
	(b) Sales Promotion	34,109	24,237	147	24,384	270,190	250,307	520,497	8,589	2,751	11,193	571	121,989	348,572	164	(9,661)	192,476	1,197,141	1,255,634
	(c) Miscellaneous expenses	1,936	2,836	32	2,868	14,604	12,156	26,760	342	320	777	113	2,420	13,383	32	3,334	(2,060)	45,421	50,225
13	Depreciation	3,898	5,761	83	5,844	39,550	32,278	71,828	896	841	1,889	289	6,222	30,555	58	10,572	8,577	131,727	141,469
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	117,393	191,730	2,471	194,201	971,194	959,090	1,930,284	26,699	27,482	48,535	5,579	368,533	1,190,069	13,913	103,640	517,662	4,232,396	4,543,990

\* Rent expense is net off rental income of ` 5,040 thousand (previous year ` 5,935 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 Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	
		(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)
1	Employees' remuneration & welfare benefits	57,696	58,833	615	59,448	409,887	327,678	737,565	14,397	6,790	26,559	8,675	58,302	244,328	2,452	55,571	84,681	1,239,320	1,356,464
2	Travel, conveyance and vehicle running expenses	4,885	4,453	47	4,500	22,726	18,162	40,888	1,449	719	2,024	592	3,796	16,541	234	9,308	5,918	81,469	90,854
3	Training expenses	389	497	5	502	3,962	3,167	7,129	87	36	175	70	504	2,084	5	749	776	11,615	12,506
4	Rents, rates & taxes*	7,481	9,422	101	9,523	82,614	66,093	148,707	1,954	941	3,342	1,548	10,376	50,711	157	64,176	17,978	299,890	316,894
5	Repairs & maintenance	2,493	3,064	30	3,094	25,838	20,641	46,479	798	340	1,121	584	3,751	15,437	69	6,091	6,264	80,934	86,521
6	Printing & stationery	982	1,253	14	1,267	10,980	8,790	19,770	244	127	431	197	1,857	8,398	16	2,765	2,256	36,061	38,310
7	Communication	3,949	4,865	46	4,911	50,142	40,053	90,195	1,187	457	1,831	903	5,602	22,004	81	7,882	9,801	139,943	148,803
8	Legal & professional charges	5,624	7,134	76	7,210	65,584	52,471	118,055	1,470	708	2,512	1,166	8,950	43,111	91	74,151	13,446	263,660	276,494
9	Auditors' fees, expenses etc																		
	(a) as auditor	135	172	2	174	1,339	1,072	2,411	32	18	59	26	180	825	2	387	303	4,243	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	9	-	9	72	58	130	2	1	3	1	10	44	-	21	16	228	244
10	Advertisement and publicity	4,898	6,570	31	6,601	127,269	101,413	228,682	2,422	379	2,578	1,913	13,159	41,691	63	(414)	19,752	310,225	321,724
11	Interest & Bank Charges	894	1,173	9	1,182	16,555	13,209	29,764	337	92	433	268	1,842	6,500	13	160	2,854	42,263	44,339
12	Others																		
	(a) Business support services	27,571	37,584	105	37,689	848,866	676,081	1,524,947	15,745	1,696	15,269	12,400	85,315	258,280	331	1,946	126,243	2,042,172	2,107,432
	(b) Sales Promotion	16,223	21,571	126	21,697	372,422	296,879	669,301	7,250	1,419	8,266	5,742	39,495	131,665	218	13,899	60,038	937,293	975,213
	(c) Miscellaneous expenses	2,126	2,674	36	2,710	10,949	8,834	19,783	354	317	867	288	1,978	11,002	36	3,912	3,582	42,119	46,955
13	Depreciation	3,923	4,965	55	5,020	41,030	32,848	73,878	962	506	1,718	778	5,400	24,393	64	10,988	8,960	127,647	136,590
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	139,276	164,239	1,298	165,537	2,090,235	1,667,449	3,757,684	48,690	14,546	67,188	35,151	240,517	877,014	3,832	251,592	362,868	5,659,082	5,963,895

\* Rent expense is net off rental income of ` 5,935 thousand (previous year ` 6,920 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CIN NO. L67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire				Marine			Miscellaneous											Total
	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Motor OD Upto Q1 2018-19	Motor TP Upto Q1 2018-19	Motor Total Upto Q1 2018-19	Worksmens' Compensation Upto Q1 2018-19	Public/Product Liability Upto Q1 2018-19	Engineering Upto Q1 2018-19	Aviation Upto Q1 2018-19	Personal Accident Upto Q1 2018-19	Health Insurance Upto Q1 2018-19	Credit Insurance Upto Q1 2018-19	Crop Insurance Upto Q1 2018-19	Others Upto Q1 2018-19	Total Miscellaneous Upto Q1 2018-19	Upto Q1 2018-19	
1 Employees' remuneration & welfare benefits	36,796	108,979	1,522	110,501	284,007	292,594	576,601	9,338	15,772	17,102	2,439	127,897	406,220	2,800	57,046	118,543	1,333,758	1,481,055	
2 Travel, conveyance and vehicle running expenses	3,231	11,313	169	11,482	15,950	19,645	35,595	864	1,923	1,560	203	8,592	31,157	198	13,542	8,731	102,365	117,078	
3 Training expenses	299	390	5	395	2,737	2,309	5,046	72	57	135	19	668	2,775	4	704	816	10,296	10,990	
4 Rents, rates & taxes*	8,032	11,634	168	11,802	86,737	71,067	157,804	1,931	1,802	3,899	777	16,041	68,125	127	23,010	19,479	292,995	312,829	
5 Repairs & maintenance	3,810	3,616	67	3,683	18,475	20,422	38,897	874	998	1,853	325	8,720	29,758	133	7,648	8,410	97,616	105,109	
6 Printing & stationery	487	644	9	653	5,735	5,143	10,878	112	111	236	37	1,717	6,330	13	1,516	1,022	21,972	23,112	
7 Communication	2,541	2,869	43	2,912	20,677	19,188	39,865	473	481	972	134	11,235	32,412	49	4,422	17,422	107,465	112,918	
8 Legal & professional charges	11,057	9,624	117	9,741	56,083	52,216	108,299	1,086	1,116	5,032	341	12,512	57,393	10,245	(11,447)	26,568	211,145	231,943	
9 Auditors' fees, expenses etc																			
(a) as auditor	144	208	3	211	1,503	1,209	2,712	35	32	70	11	232	1,143	2	415	298	4,950	5,305	
(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	11	15	1	16	89	72	161	2	8	7	2	16	75	-	25	18	314	341	
10 Advertisement and publicity	9,108	6,960	76	7,036	141,826	164,095	305,921	1,551	957	2,907	216	44,404	139,759	60	(1,727)	107,518	601,566	617,710	
11 Interest & Bank Charges	669	911	7	918	17,749	15,066	32,815	194	56	296	17	3,516	11,842	9	392	7,020	56,157	57,744	
12 Others																			
(a) Business support services	1,265	1,733	22	1,755	(4,718)	1,323	(3,395)	340	257	607	85	2,352	10,570	19	3,849	2,824	17,508	20,528	
(b) Sales Promotion	34,109	24,237	147	24,384	270,190	250,307	520,497	8,589	2,751	11,193	571	121,989	348,572	164	(9,661)	192,476	1,197,141	1,255,634	
(c) Miscellaneous expenses	1,936	2,836	32	2,868	14,604	12,156	26,760	342	320	777	113	2,420	13,383	32	3,334	(2,060)	45,421	50,225	
13 Depreciation	3,898	5,761	83	5,844	39,550	32,278	71,828	896	841	1,889	289	6,222	30,555	58	10,572	8,577	131,727	141,469	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117,393	191,730	2,471	194,201	971,194	959,090	1,930,284	26,699	27,482	48,535	5,579	368,533	1,190,069	13,913	103,640	517,662	4,232,396	4,543,990	

\* Rent expense is net off rental income of ` 5,040 thousand (previous year ` 5,935 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire				Marine			Miscellaneous											Total
	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Motor OD Upto Q1 2017-18	Motor TP Upto Q1 2017-18	Motor Total Upto Q1 2017-18	Worksmens' Compensation Upto Q1 2017-18	Public/Product Liability Upto Q1 2017-18	Engineering Upto Q1 2017-18	Aviation Upto Q1 2017-18	Personal Accident Upto Q1 2017-18	Health Insurance Upto Q1 2017-18	Credit Insurance Upto Q1 2017-18	Crop Insurance Upto Q1 2017-18	Others Upto Q1 2017-18	Total Miscellaneous Upto Q1 2017-18	Upto Q1 2017-18	
1 Employees' remuneration & welfare benefits	57,696	58,833	615	59,448	409,887	327,678	737,565	14,397	6,790	26,559	8,675	58,302	244,328	2,452	55,571	84,681	1,239,320	1,356,464	
2 Travel, conveyance and vehicle running expenses	4,885	4,453	47	4,500	22,726	18,162	40,888	1,449	719	2,024	592	3,796	16,541	234	9,308	5,918	81,469	90,854	
3 Training expenses	389	497	5	502	3,962	3,167	7,129	87	36	175	70	504	2,084	5	749	776	11,615	12,506	
4 Rents, rates & taxes*	7,481	9,422	101	9,523	82,614	66,093	148,707	1,954	941	3,342	1,548	10,376	50,711	157	64,176	17,978	299,890	316,894	
5 Repairs & maintenance	2,493	3,064	30	3,094	25,838	20,641	46,479	798	340	1,121	584	3,751	15,437	69	6,091	6,264	80,934	86,521	
6 Printing & stationery	982	1,253	14	1,267	10,980	8,790	19,770	244	127	431	197	1,857	8,398	16	2,765	2,256	36,061	38,310	
7 Communication	3,949	4,865	46	4,911	50,142	40,053	90,195	1,187	457	1,831	903	5,602	22,004	81	7,882	9,801	139,943	148,803	
8 Legal & professional charges	5,624	7,134	76	7,210	65,584	52,471	118,055	1,470	708	2,512	1,166	8,950	43,111	91	74,151	13,446	263,660	276,494	
9 Auditors' fees, expenses etc																			
(a) as auditor	135	172	2	174	1,339	1,072	2,411	32	18	59	26	180	825	2	387	303	4,243	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	9	-	9	72	58	130	2	1	3	1	10	44	-	21	16	228	244	
10 Advertisement and publicity	4,898	6,570	31	6,601	127,269	101,413	228,682	2,422	379	2,578	1,913	13,159	41,691	63	(414)	19,752	310,225	321,724	
11 Interest & Bank Charges	894	1,173	9	1,182	16,555	13,209	29,764	337	92	433	268	1,842	6,500	13	160	2,854	42,263	44,339	
12 Others																			
(a) Business support services	27,571	37,584	105	37,689	848,866	676,081	1,524,947	15,745	1,696	15,269	12,400	85,315	258,280	331	1,946	126,243	2,042,172	2,107,432	
(b) Sales Promotion	16,223	21,571	126	21,697	372,422	296,879	669,301	7,250	1,419	8,266	5,742	39,495	131,665	218	13,899	60,038	937,293	975,213	
(c) Miscellaneous expenses	2,126	2,674	36	2,710	10,949	8,834	19,783	354	317	867	288	1,978	11,002	36	3,912	3,582	42,119	46,955	
13 Depreciation	3,923	4,965	55	5,020	41,030	32,848	73,878	962	506	1,718	778	5,400	24,393	64	10,988	8,960	127,647	136,590	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	139,276	164,239	1,298	165,537	2,090,235	1,667,449	3,757,684	48,690	14,546	67,188	35,151	240,517	877,014	3,832	251,592	362,868	5,659,082	5,963,895	

\*Rent expense is net off rental income of ` 5,935 thousand (previous year ` 6,920 thousand)