

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
		For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	For Q3 2020-21	Motor OD For Q3 2020-21	Motor TP For Q3 2020-21	Motor Total For Q3 2020-21	Worksmens' Compensation For Q3 2020-21	Public/Product Liability For Q3 2020-21	Engineering For Q3 2020-21	Aviation For Q3 2020-21	Personal Accident For Q3 2020-21	Health Insurance For Q3 2020-21	Credit Insurance For Q3 2020-21	Crop Insurance For Q3 2020-21	Others For Q3 2020-21	Total Miscellaneous For Q3 2020-21		
																			Marine Cargo	
1	Employees' remuneration & welfare benefits	132,017	44,845	585	45,430	425,935	419,459	845,394	17,619	4,866	33,440	1,907	67,076	438,577	2,953	(4,269)	62,672	1,470,235	1,647,682	
2	Travel, conveyance and vehicle running expenses	4,388	876	7	883	14,660	15,448	30,108	470	130	950	49	2,402	17,087	31	(167)	2,032	53,092	58,363	
3	Training expenses	1,855	639	7	646	10,672	10,793	21,465	300	87	370	28	857	6,376	6	498	1,369	31,356	33,857	
4	Rents, rates & taxes*	9,263	4,328	73	4,401	89,078	78,252	167,330	1,234	319	2,786	212	7,259	40,239	53	679	6,707	226,818	240,482	
5	Repairs & maintenance	4,630	1,251	24	1,275	43,103	40,727	83,830	1,010	275	1,413	131	4,975	28,343	71	(143)	3,824	123,729	129,634	
6	Printing & stationery	1,096	510	6	516	10,887	9,603	20,490	148	43	288	25	779	5,598	7	-	697	28,075	29,687	
7	Communication	4,134	1,491	24	1,515	29,791	28,786	58,577	707	191	1,117	106	8,088	17,994	64	(16)	4,225	91,053	96,702	
8	Legal & professional charges	24,648	1,912	176	2,088	133,063	124,267	257,330	1,728	529	7,274	368	13,426	76,296	7,581	(1,728)	21,291	384,095	410,831	
9	Auditors' fees, expenses etc																			
	(a) as auditor	237	123	2	125	2,511	2,192	4,703	31	9	75	6	154	912	1	(1)	184	6,074	6,436	
	(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	(1,073)	11	-	11	67	60	127	1	1	(192)	-	12	87	-	-	(422)	(386)	(1,448)	
10	Advertisement and publicity	22,294	3,271	40	3,311	147,633	157,989	305,622	1,153	399	3,162	149	134,401	261,328	28	(92)	36,587	742,737	768,342	
11	Interest & Bank Charges	1,354	606	6	612	54,247	52,934	107,181	374	79	425	(7)	3,449	16,369	-	(36)	1,087	128,921	130,887	
12	Others																			
	(a) Business support services	434	261	9	270	8,608	8,494	17,102	84	18	200	13	554	2,718	4	(1,752)	1,087	20,028	20,732	
	(b) Sales promotion	56,162	23,137	87	23,224	1,912,626	1,845,407	3,758,033	10,328	2,123	15,853	349	49,367	156,407	110	551	42,296	4,035,417	4,114,803	
	(c) Miscellaneous expenses	(311)	(124)	4	(120)	644	849	1,493	(37)	(15)	(37)	(5)	(42)	(1,529)	-	(20)	90	(102)	(533)	
13	Depreciation / Amortization	7,819	3,983	68	4,051	148,396	129,879	278,275	929	244	2,397	171	4,863	28,783	46	(67)	5,700	321,341	333,211	
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>268,947</b>	<b>87,120</b>	<b>1,118</b>	<b>88,238</b>	<b>3,031,921</b>	<b>2,925,139</b>	<b>5,957,060</b>	<b>36,079</b>	<b>9,298</b>	<b>69,521</b>	<b>3,502</b>	<b>297,620</b>	<b>1,095,585</b>	<b>10,955</b>	<b>(6,563)</b>	<b>189,426</b>	<b>7,662,483</b>	<b>8,019,668</b>	

\* Rent expense is net of rental income of ₹ 557 thousand (previous period ₹ 285 thousand)

Operating Expenses Related To Insurance Business

(₹ '000)

Sl.No.	Particulars	Fire				Marine			Miscellaneous											Total
		For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	Motor OD For Q3 2019-20	Motor TP For Q3 2019-20	Motor Total For Q3 2019-20	Worksmens' Compensation For Q3 2019-20	Public/Product Liability For Q3 2019-20	Engineering For Q3 2019-20	Aviation For Q3 2019-20	Personal Accident For Q3 2019-20	Health Insurance For Q3 2019-20	Credit Insurance For Q3 2019-20	Crop Insurance For Q3 2019-20	Others For Q3 2019-20	Total Miscellaneous For Q3 2019-20		
																			Marine Cargo	
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 / Amortization	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	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>203,536</b>	<b>89,664</b>	<b>1,585</b>	<b>91,249</b>	<b>2,083,808</b>	<b>2,015,801</b>	<b>4,099,609</b>	<b>39,041</b>	<b>15,684</b>	<b>78,291</b>	<b>7,940</b>	<b>552,643</b>	<b>1,311,363</b>	<b>18,248</b>	<b>12,269</b>	<b>(22,635)</b>	<b>6,112,453</b>	<b>6,407,238</b>	

\* Rent expense is net off rental income of ₹ 285 thousand (previous period ₹ 4,818 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		
			Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	Upto 9M 2020-21	
1	Employees' remuneration & welfare benefits	452,908	155,070	512	155,582	1,336,087	1,310,081	2,646,168	57,438	18,056	94,072	6,128	197,036	1,644,970	9,193	15,657	165,592	4,854,310	5,462,800	
2	Travel, conveyance and vehicle running expenses	12,002	2,319	6	2,325	31,069	32,165	63,234	1,304	393	2,377	120	4,772	40,371	107	566	4,232	117,476	131,803	
3	Training expenses	5,892	1,839	6	1,845	20,907	20,520	41,427	852	277	1,216	61	2,240	19,881	12	534	2,345	68,845	76,582	
4	Rents, rates & taxes*	40,555	16,046	61	16,107	217,742	192,787	410,529	4,140	1,353	8,489	720	20,991	157,984	158	(273)	18,721	622,812	679,474	
5	Repairs & maintenance	22,181	6,028	20	6,048	106,339	101,763	208,102	3,126	988	4,633	505	13,688	106,457	200	741	11,268	349,708	377,937	
6	Printing & stationery	3,198	1,315	5	1,320	19,702	17,495	37,197	345	112	663	60	1,806	15,202	16	69	1,544	57,014	61,532	
7	Communication	17,355	5,619	20	5,639	78,653	72,685	151,338	2,046	657	3,486	312	22,862	82,753	151	471	10,590	274,666	297,660	
8	Legal & professional charges	113,241	35,004	140	35,144	335,025	318,232	653,257	5,932	2,163	22,996	1,229	37,457	292,554	31,622	5,780	59,639	1,112,629	1,261,014	
9	Auditors' fees, expenses etc																			
	(a) as auditor	1,122	466	2	468	5,992	5,265	11,257	111	37	235	21	477	3,968	4	17	541	16,668	18,258	
	(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	108	43	-	43	245	202	447	5	3	21	2	35	311	-	1	53	878	1,029	
10	Advertisement and publicity	41,563	9,447	34	9,481	259,228	276,792	536,020	2,582	1,076	6,183	402	155,290	389,956	75	538	48,974	1,141,096	1,192,140	
11	Interest & Bank Charges	6,846	2,590	5	2,595	119,410	118,577	237,987	1,220	319	1,497	43	8,914	59,487	10	52	3,469	312,998	322,439	
12	Others																			
	(a) Business support services	5,197	1,754	7	1,761	24,375	26,962	51,337	440	145	1,046	80	2,049	17,160	18	2,118	4,746	79,139	86,097	
	(b) Sales promotion	231,178	82,128	125	82,253	3,852,850	3,591,916	7,444,766	40,304	9,292	51,694	1,208	215,448	944,109	339	1,067	122,866	8,831,093	9,144,524	
	(c) Miscellaneous expenses	1,800	609	3	612	7,729	7,525	15,254	126	46	307	27	851	5,289	6	12	1,128	23,046	25,458	
13	Depreciation / Amortization	35,351	14,791	57	14,848	402,085	354,788	756,873	3,336	1,104	7,469	604	14,842	123,321	144	577	16,514	924,784	974,983	
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>990,497</b>	<b>335,068</b>	<b>1,003</b>	<b>336,071</b>	<b>6,817,438</b>	<b>6,447,755</b>	<b>13,265,193</b>	<b>123,307</b>	<b>36,021</b>	<b>206,384</b>	<b>11,522</b>	<b>698,758</b>	<b>3,903,773</b>	<b>42,055</b>	<b>27,927</b>	<b>472,222</b>	<b>18,787,162</b>	<b>20,113,730</b>	

\* Rent expense is net of rental income of ₹ 4,387 thousand (previous period ₹ 2,779 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		
			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	Upto 9M 2019-20	
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 / Amortization	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	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>681,968</b>	<b>343,876</b>	<b>3,402</b>	<b>347,278</b>	<b>5,017,763</b>	<b>4,975,731</b>	<b>9,993,494</b>	<b>118,911</b>	<b>43,931</b>	<b>209,660</b>	<b>16,382</b>	<b>1,454,429</b>	<b>3,865,627</b>	<b>26,380</b>	<b>75,420</b>	<b>450,919</b>	<b>16,255,153</b>	<b>17,284,399</b>	

\* Rent expense is net of rental income of ₹ 2,779 thousand (previous period ₹ 14,969 thousand)