

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

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Miscellaneous										Total		
		Marine Cargo	Marine Others	Marine 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
	(₹ '000)	(₹ '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	4,27,119	3,23,676	7,50,795	13,474	2,053	27,347	3,856	61,777	2,27,710	2,314	35,091	66,235	11,90,652	12,84,375		
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	1,06,856	1,17,446		
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	1,38,109	1,122	57	2,316	471	7,960	28,536	94	(17,492)	11,515	1,72,688	1,80,963		
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	1,24,704	1,30,312		
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	1,26,183	1,30,744		
8 Legal & professional charges	4,622	4,894	178	5,072	78,566	59,642	1,38,208	1,171	155	2,522	582	9,575	37,786	12,139	44,895	12,066	2,59,099	2,68,793		
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	2,04,425	1,55,934	3,60,359	2,756	185	3,366	1,190	20,300	58,087	80	1,104	21,621	4,69,048	4,80,065		
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	5,70,649	4,20,201	9,90,850	6,124	658	8,377	429	53,863	1,53,787	135	216	43,367	12,57,806	12,81,923		
(b) Sales promotion	10,168	11,299	125	11,424	3,88,127	2,90,893	6,79,020	4,757	470	6,660	1,366	37,992	1,13,819	164	13,755	37,473	8,95,476	9,17,068		
(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	1,25,566	1,31,543		
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	1,06,744	1,01,914	2,697	1,04,611	19,80,165	14,87,000	34,67,165	34,759	4,595	62,281	10,229	2,23,608	7,43,770	15,591	96,896	2,32,031	48,90,925	51,02,280		

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

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

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Miscellaneous										Total	
		Marine Cargo	Marine Others	Marine Total				Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		For Q3 2016-17	For Q3 2016-17	For Q3 2016-17				For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17		For Q3 2016-17
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	49,170	63,660	2,664	66,324	3,80,110	2,85,031	6,65,141	24,272	4,897	24,901	12,049	64,318	1,34,961	5,354	(78,219)	1,18,001	9,75,675	10,91,169	
2 Travel, conveyance and vehicle running expenses	4,577	5,629	228	5,857	13,243	9,343	22,586	2,682	563	2,245	839	4,210	19,740	516	14,837	11,552	79,770	90,204	
3 Training expenses	461	604	26	630	5,975	4,569	10,544	97	16	229	113	765	1,880	6	(361)	1,271	14,560	15,651	
4 Rents, rates & taxes*	1,219	14	88	102	57,523	42,155	99,678	762	33	809	903	4,583	74,481	85	1,22,043	7,346	3,10,723	3,12,044	
5 Repairs & maintenance	3,428	1,818	98	1,916	29,308	21,704	51,012	1,444	254	1,756	1,071	5,650	13,137	159	191	10,374	85,048	90,392	
6 Printing & stationery	425	250	16	266	8,886	6,780	15,666	167	27	219	149	1,804	6,434	17	384	1,311	26,178	26,869	
7 Communication	1,501	1,112	58	1,170	45,709	34,569	80,278	1,130	121	944	916	5,321	6,224	101	(4,927)	7,518	97,626	1,00,297	
8 Legal & professional charges	(11,409)	3,498	187	3,685	69,424	52,747	1,22,171	2,237	434	1,443	1,115	9,334	85,576	11,053	9,004	9,000	2,51,367	2,43,643	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	69	75	4	79	1,304	982	2,286	22	4	34	27	149	472	1	213	191	3,399	3,547	
(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	19	26	1	27	(1)	(1)	(2)	2	2	8	2	9	95	1	60	21	198	244	
10 Advertisement and publicity	(4,116)	(7,411)	(257)	(7,668)	1,47,934	1,11,927	2,59,861	1,233	(325)	(971)	1,407	11,118	(16,901)	(106)	(34,324)	8,256	2,29,248	2,17,464	
11 Interest & Bank Charges	(262)	(571)	(21)	(592)	24,180	18,470	42,650	260	(22)	10	283	2,129	(922)	(9)	(6,118)	1,817	40,078	39,224	
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Business support services	(24,100)	(42,378)	(1,847)	(44,225)	12,72,675	9,76,881	22,49,556	12,978	(1,776)	(3,662)	13,420	1,05,742	(51,414)	(721)	(2,79,232)	85,139	21,30,030	20,61,705	
(b) Sales promotion	(5,088)	(10,614)	(474)	(11,088)	5,28,429	4,06,118	9,34,547	5,909	(419)	494	6,141	47,025	10,728	(197)	(95,592)	41,040	9,49,676	9,33,500	
(c) Miscellaneous expenses	(83)	(393)	26	(367)	(16,722)	(13,881)	(30,603)	(288)	(22)	(119)	(213)	(1,882)	15,742	6	37,128	(1,433)	18,316	17,866	
13 Depreciation	2,288	2,408	139	2,547	51,338	38,832	90,170	787	128	1,169	948	5,581	16,680	55	6,228	6,859	1,28,605	1,33,440	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18,099	17,727	936	18,663	26,19,315	19,96,226	46,15,541	53,694	3,915	29,509	39,170	2,65,856	3,16,913	16,321	(3,08,685)	3,08,263	53,40,497	53,77,259	

* Rent expense is net of rental income of ₹ 5,762 thousand (previous period ₹ 5,800 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

Particulars	Fire		Marine			Miscellaneous														Total
	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	Upto 9M 2017-18	
1 Employees' remuneration & welfare benefits	1,50,486	1,45,958	2,890	1,48,848	12,08,510	9,44,832	21,53,342	41,825	13,193	78,892	18,944	1,66,397	6,20,092	7,066	1,51,701	2,24,782	34,76,234	37,75,568		
2 Travel, conveyance and vehicle running expenses	15,774	12,811	259	13,070	79,685	62,329	1,42,014	4,709	1,532	7,952	1,525	13,910	54,083	692	28,215	18,482	2,73,114	3,01,958		
3 Training expenses	1,572	1,279	26	1,305	12,689	9,930	22,619	242	82	842	259	1,663	6,398	18	1,727	2,288	36,138	39,015		
4 Rents, rates & taxes*	15,195	18,528	357	18,885	2,38,842	1,86,701	4,25,543	4,537	1,364	7,847	3,013	27,085	1,06,129	370	1,09,435	42,700	7,28,023	7,62,103		
5 Repairs & maintenance	10,071	12,201	232	12,433	1,37,380	1,07,355	2,44,735	3,540	1,060	5,182	2,200	19,593	72,630	308	28,828	27,341	4,05,417	4,27,921		
6 Printing & stationery	1,441	1,795	36	1,831	24,932	19,498	44,430	421	132	736	288	3,753	14,338	30	4,762	3,912	72,802	76,074		
7 Communication	7,046	8,310	128	8,438	1,32,565	1,03,401	2,35,966	2,639	610	3,896	1,521	14,237	47,056	196	13,397	20,309	3,39,827	3,55,311		
8 Legal & professional charges	14,218	17,056	345	17,401	2,16,334	1,69,223	3,85,557	4,059	1,315	7,256	2,655	28,217	1,13,761	27,742	2,00,090	38,192	8,08,844	8,40,463		
9 Auditors' fees, expenses etc																				
(a) as auditor	299	372	8	380	4,449	3,481	7,930	84	28	151	58	548	2,116	6	1,009	794	12,724	13,403		
(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	24	29	1	30	167	132	299	4	2	11	3	27	127	1	38	45	557	611		
10 Advertisement and publicity	14,833	18,999	196	19,195	4,44,023	3,45,955	7,89,978	7,109	1,156	8,695	4,289	47,486	1,45,096	244	(398)	58,411	10,62,066	10,96,094		
11 Interest & Bank Charges	1,901	2,438	25	2,463	56,740	44,209	1,00,949	910	148	1,114	549	6,074	18,639	31	759	7,490	1,36,663	1,41,027		
12 Others																				
(a) Business support services	56,594	74,177	241	74,418	23,27,988	18,11,841	41,39,829	35,508	3,824	36,541	20,344	2,39,076	6,80,279	796	2,607	2,80,463	54,39,267	55,70,279		
(b) Sales promotion	36,753	47,424	387	47,811	12,28,025	9,56,426	21,84,451	19,246	2,746	22,211	11,585	1,29,141	3,89,035	583	49,745	1,57,049	29,65,792	30,50,356		
(c) Miscellaneous expenses	9,620	11,646	340	11,986	21,574	17,638	39,212	1,121	1,002	4,229	1,122	6,720	42,383	218	6,133	13,899	1,16,039	1,37,645		
13 Depreciation	8,903	10,522	213	10,735	1,29,806	1,01,533	2,31,339	2,410	780	4,516	1,666	15,882	61,061	174	27,579	22,894	3,68,301	3,87,939		
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	3,44,730	3,83,545	5,684	3,89,229	62,63,709	48,84,484	1,11,48,193	1,28,364	28,974	1,90,071	70,021	7,19,809	23,73,223	38,475	6,25,627	9,19,051	1,62,41,808	1,69,75,767		

* Rent expense is net off rental income of ₹ 15,162 thousand (previous period ₹ 19,643 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire		Marine			Miscellaneous														Total
	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	Upto 9M 2016-17	
1 Employees' remuneration & welfare benefits	1,02,228	1,43,855	4,987	1,48,842	10,38,620	8,22,215	18,60,835	40,277	8,843	49,883	27,078	1,60,563	6,20,931	6,266	1,10,362	2,39,145	31,24,183	33,75,253		
2 Travel, conveyance and vehicle running expenses	8,354	11,338	393	11,731	60,121	47,584	1,07,705	3,821	844	4,023	1,909	11,062	54,335	581	28,262	20,176	2,32,718	2,52,803		
3 Training expenses	1,006	1,428	50	1,478	12,744	10,091	22,835	262	57	486	267	1,754	6,876	15	1,578	2,516	36,646	39,130		
4 Rents, rates & taxes*	12,419	16,943	578	17,521	1,96,530	1,55,550	3,52,080	4,140	866	6,083	4,075	24,900	1,77,066	278	1,61,851	32,918	7,64,257	7,94,197		
5 Repairs & maintenance	8,309	9,196	312	9,508	89,893	71,126	1,61,019	2,916	617	4,054	2,454	14,505	57,848	243	17,541	21,519	2,82,716	3,00,533		
6 Printing & stationery	1,279	1,541	53	1,594	19,489	15,429	34,918	425	91	621	391	3,354	14,259	32	3,420	3,262	60,773	63,646		
7 Communication	6,412	8,535	273	8,808	1,06,659	84,290	1,90,949	2,611	486	3,256	2,307	14,229	51,205	185	12,528	18,731	2,96,487	3,11,707		
8 Legal & professional charges	10,280	14,849	516	15,365	1,62,630	1,28,781	2,91,411	4,502	993	4,979	3,242	22,957	1,54,361	11,182	1,25,480	26,147	6,45,254	6,70,899		
9 Auditors' fees, expenses etc																				
(a) as auditor	242	337	12	349	3,455	2,737	6,192	74	17	116	76	463	2,059	4	829	587	10,417	11,008		
(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	25	35	1	36	74	60	134	4	2	11	4	20	150	1	82	35	443	504		
10 Advertisement and publicity	10,483	14,655	382	15,037	3,29,129	2,59,738	5,88,867	5,637	761	5,903	5,542	37,601	1,16,819	145	17,566	41,589	8,20,430	8,45,950		
11 Interest & Bank Charges	1,612	2,261	61	2,322	47,433	37,439	84,872	825	117	892	814	5,528	16,238	23	541	6,095	1,15,945	1,19,879		
12 Others																				
(a) Business support services	55,071	77,287	1,620	78,907	22,55,287	17,78,454	40,33,741	36,860	4,112	33,616	35,845	2,49,356	6,73,738	640	2,163	2,65,905	53,35,976	54,69,954		
(b) Sales promotion	27,347	38,410	946	39,356	9,30,986	7,34,507	16,65,493	15,693	1,993	15,766	15,328	1,05,861	3,07,809	361	19,690	1,15,096	22,63,090	23,29,793		
(c) Miscellaneous expenses	2,506	3,520	139	3,659	15,019	12,012	27,031	493	171	1,100	521	2,816	39,456	51	46,330	4,480	1,22,449	1,28,614		
13 Depreciation	8,473	11,756	410	12,166	1,28,100	1,01,452	2,29,552	2,653	588	4,081	2,700	16,800	73,330	161	28,211	20,981	3,79,057	3,99,696		
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	2,56,046	3,55,946	10,733	3,66,679	53,96,169	42,61,465	96,57,634	1,21,193	20,558	1,34,870	1,02,553	6,71,769	23,66,480	20,168	5,76,434	8,19,182	1,44,90,841	1,51,13,566		

* Rent expense is net off rental income of ₹ 19,643 thousand (previous period ₹ 18,129 thousand)