

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 Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19		
	(` '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	27,118	94,168	1,201	95,369	311,321	346,670	657,991	9,051	8,130	14,435	1,875	199,350	318,392	2,749	64,525	102,765	1,379,263	1,501,750		
2 Travel, conveyance and vehicle running expenses	2,584	10,706	147	10,853	23,034	28,830	51,864	855	1,600	1,364	135	14,693	24,199	343	13,440	7,784	116,277	129,714		
3 Training expenses	299	975	12	987	3,246	2,977	6,223	70	(17)	140	89	1,018	3,074	7	1,447	835	12,886	14,172		
4 Rents, rates & taxes*	(201)	417	(7)	410	10,660	15,622	26,282	195	(1,033)	90	(185)	9,280	12,220	39	175,076	6,177	228,141	228,350		
5 Repairs & maintenance	2,833	3,232	55	3,287	42,189	42,342	84,531	928	161	1,499	249	13,868	38,099	110	12,209	11,180	162,834	168,954		
6 Printing & stationery	445	663	8	671	7,811	7,135	14,946	138	(12)	237	31	1,978	5,261	11	2,265	1,447	26,302	27,418		
7 Communication	1,929	1,757	26	1,783	19,797	20,844	40,641	399	43	986	63	22,713	32,964	53	4,148	20,341	122,351	126,063		
8 Legal & professional charges	8,741	11,701	127	11,828	62,930	62,959	125,889	1,287	8	4,847	248	19,345	66,776	5,941	70,947	43,096	338,384	358,953		
9 Auditors' fees, expenses etc																				
(a) as auditor	139	219	3	222	2,128	1,840	3,968	41	(11)	74	9	404	1,414	3	749	424	7,075	7,436		
(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	11	23	1	24	(21)	(15)	(36)	-	(3)	13	6	3	26	-	(10)	16	15	50		
10 Advertisement and publicity	(8,170)	2,203	17	2,220	240,544	277,069	517,613	715	(408)	(1,761)	26	(100,054)	(168,957)	47	3,050	(55,175)	195,096	189,146		
11 Interest & Bank Charges	248	298	3	301	18,818	18,803	37,621	147	(10)	198	8	4,827	8,726	4	443	6,189	58,153	58,702		
12 Others																				
(a) Business support services	(11)	(66)	-	(66)	(4,539)	(6,168)	(10,707)	(69)	(148)	(58)	(5)	992	1,380	5	1,762	496	(6,352)	(6,429)		
(b) Sales promotion	32,881	24,842	246	25,088	118,077	49,680	167,757	11,431	475	20,205	759	329,799	532,961	211	25,610	253,113	1,342,321	1,400,290		
(c) Miscellaneous expenses	(1,126)	(1,435)	(21)	(1,456)	(14,973)	(12,217)	(27,190)	(289)	(258)	(561)	(86)	(1,840)	(8,414)	(10)	(3,559)	3,180	(39,027)	(41,609)		
13 Depreciation	2,631	4,607	54	4,661	43,053	38,148	81,201	814	(358)	1,429	161	8,751	29,575	57	14,754	9,665	146,049	153,341		
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>70,351</b>	<b>154,310</b>	<b>1,872</b>	<b>156,182</b>	<b>884,075</b>	<b>894,519</b>	<b>1,778,594</b>	<b>25,713</b>	<b>8,159</b>	<b>43,137</b>	<b>3,383</b>	<b>525,127</b>	<b>897,696</b>	<b>9,570</b>	<b>386,856</b>	<b>411,533</b>	<b>4,089,768</b>	<b>4,316,301</b>		

\* Rent expense is net of rental income of ` 5,111 thousand (previous period ` 4,302 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 Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	For Q2 2017-18	
	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)
1 Employees' remuneration & welfare benefits	43,459	44,229	779	45,008	371,504	293,478	664,982	13,954	4,350	24,986	6,413	46,318	148,054	2,300	61,039	73,866	1,046,262	1,134,729	
2 Travel, conveyance and vehicle running expenses	4,719	4,080	70	4,150	25,676	20,322	45,998	1,597	526	2,512	553	3,604	12,168	206	11,351	6,274	84,789	93,658	
3 Training expenses	258	166	3	169	3,495	2,755	6,250	59	10	150	128	457	1,390	2	691	535	9,672	10,099	
4 Rents, rates & taxes*	3,638	5,069	94	5,163	77,508	61,219	138,727	1,461	366	2,189	994	8,749	26,882	119	62,751	13,207	255,445	264,246	
5 Repairs & maintenance	4,821	6,392	96	6,488	65,207	51,725	116,932	1,781	640	2,496	1,227	9,134	33,272	133	20,220	13,944	199,779	211,088	
6 Printing & stationery	(91)	(66)	2	(64)	3,359	2,616	5,975	26	(19)	7	8	529	947	2	887	195	8,557	8,402	
7 Communication	860	1,178	25	1,203	29,109	22,846	51,955	591	71	719	294	3,245	8,065	40	4,438	4,283	73,701	75,764	
8 Legal & professional charges	3,972	5,028	91	5,119	72,184	57,110	129,294	1,418	452	2,222	907	9,692	32,864	15,512	81,044	12,680	286,085	295,176	
9 Auditors' fees, expenses etc																			
(a) as auditor	69	100	2	102	1,408	1,114	2,522	27	7	40	19	182	613	2	475	241	4,128	4,299	
(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	14	-	14	51	41	92	1	1	5	2	11	54	-	17	18	201	225	
10 Advertisement and publicity	4,846	6,568	98	6,666	112,329	88,608	200,937	1,931	592	2,751	1,186	14,027	45,318	101	(1,088)	17,038	282,793	294,305	
11 Interest & Bank Charges	384	558	6	564	19,045	15,012	34,057	294	27	289	175	2,107	5,735	8	103	2,406	45,201	46,149	
12 Others																			
(a) Business support services	17,391	24,073	171	24,244	908,473	715,559	1,624,032	13,639	1,470	12,895	7,515	99,898	268,212	330	445	110,853	2,139,289	2,180,924	
(b) Sales promotion	10,362	14,554	136	14,690	467,476	368,654	836,130	7,239	857	7,285	4,477	51,654	143,551	201	22,091	59,538	1,133,023	1,158,075	
(c) Miscellaneous expenses	2,018	2,776	65	2,841	(3,244)	(2,424)	(5,668)	169	290	885	223	982	8,349	49	102	2,407	7,788	12,647	
13 Depreciation	1,994	2,673	51	2,724	39,729	31,420	71,129	728	193	1,171	520	5,095	16,965	47	12,573	6,667	115,088	119,806	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>98,710</b>	<b>117,392</b>	<b>1,689</b>	<b>119,081</b>	<b>2,193,309</b>	<b>1,730,035</b>	<b>3,923,344</b>	<b>44,915</b>	<b>9,833</b>	<b>60,602</b>	<b>24,641</b>	<b>255,684</b>	<b>752,439</b>	<b>19,052</b>	<b>277,139</b>	<b>324,152</b>	<b>5,691,801</b>	<b>5,909,592</b>	

\* Rent expense is net of rental income of ` 4,302 thousand (previous period ` 6,961 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 H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 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	63,914	203,147	2,723	205,870	595,328	639,264	1,234,592	18,389	23,902	31,537	4,314	327,247	724,612	5,549	121,571	221,308	2,713,021	2,982,805
2	Travel, conveyance and vehicle running expenses	5,815	22,019	316	22,335	38,984	48,475	87,459	1,719	3,523	2,924	338	23,285	55,356	541	26,982	16,515	218,642	246,792
3	Training expenses	598	1,365	17	1,382	5,983	5,286	11,269	142	40	275	108	1,686	5,849	11	2,151	1,651	23,182	25,162
4	Rents, rates & taxes*	7,831	12,051	161	12,212	97,397	86,689	184,086	2,126	769	3,989	592	25,321	80,345	166	198,086	25,656	521,136	541,179
5	Repairs & maintenance	6,643	6,848	122	6,970	60,664	62,764	123,428	1,802	1,159	3,352	574	22,588	67,857	243	19,857	19,590	260,450	274,063
6	Printing & stationery	932	1,307	17	1,324	13,546	12,278	25,824	250	99	473	68	3,695	11,591	24	3,781	2,469	48,274	50,530
7	Communication	4,470	4,626	69	4,695	40,474	40,032	80,506	872	524	1,958	197	33,948	65,376	102	8,570	37,763	229,816	238,981
8	Legal & professional charges	19,798	21,325	244	21,569	119,013	115,175	234,188	2,373	1,124	9,879	589	31,857	124,169	16,186	59,500	69,664	549,529	590,896
9	Auditors' fees, expenses etc																		
	(a) as auditor	283	427	6	433	3,631	3,049	6,680	76	21	144	20	636	2,557	5	1,164	722	12,025	12,741
	(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	22	38	2	40	68	57	125	2	5	20	8	19	101	-	15	34	329	391
10	Advertisement and publicity	938	9,163	93	9,256	382,370	441,164	823,534	2,266	549	1,146	242	(55,650)	(29,198)	107	1,323	52,343	796,662	806,856
11	Interest & Bank Charges	917	1,209	10	1,219	36,567	33,869	70,436	341	46	494	25	8,343	20,568	13	835	13,209	114,310	116,446
12	Others																		
	(a) Business support services	1,254	1,667	22	1,689	(9,257)	(4,845)	(14,102)	271	109	549	80	3,344	11,950	24	5,611	3,320	11,156	14,099
	(b) Sales promotion	66,990	49,079	393	49,472	388,267	299,987	688,254	20,020	3,226	31,398	1,330	451,788	881,533	375	15,949	445,589	2,539,462	2,655,924
	(c) Miscellaneous expenses	810	1,401	11	1,412	(369)	(61)	(430)	53	62	216	27	580	4,969	22	(225)	1,120	6,394	8,616
13	Depreciation	6,529	10,368	137	10,505	82,603	70,426	153,029	1,710	483	3,318	450	14,973	60,130	115	25,326	18,242	277,776	294,810
14	Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	187,744	346,040	4,343	350,383	1,855,269	1,853,609	3,708,878	52,412	35,641	91,672	8,962	893,660	2,087,765	23,483	490,496	929,195	8,322,164	8,860,291

\* Rent expense is net off rental income of ` 10,151 thousand (previous period ` 10,237 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 H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	Upto H1 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	101,155	103,062	1,394	104,456	781,391	621,156	1,402,547	28,351	11,140	51,545	15,088	104,620	392,382	4,752	116,610	158,547	2,285,582	2,491,193
2	Travel, conveyance and vehicle running expenses	9,604	8,533	117	8,650	48,402	38,484	86,886	3,046	1,245	4,536	1,145	7,400	28,709	440	20,659	12,192	166,258	184,512
3	Training expenses	647	663	8	671	7,457	5,922	13,379	146	46	325	198	961	3,474	7	1,440	1,311	21,287	22,605
4	Rents, rates & taxes*	11,119	14,491	195	14,686	160,122	127,312	287,434	3,415	1,307	5,531	2,542	19,125	77,593	276	126,927	31,185	555,335	581,140
5	Repairs & maintenance	7,314	9,456	126	9,582	91,045	72,366	163,411	2,579	980	3,617	1,811	12,885	48,709	202	26,311	20,208	280,713	297,609
6	Printing & stationery	891	1,187	16	1,203	14,339	11,406	25,745	270	108	438	205	2,386	9,345	18	3,652	2,451	44,618	46,712
7	Communication	4,809	6,043	71	6,114	79,251	62,899	142,150	1,778	528	2,550	1,197	8,847	30,069	121	12,320	14,084	213,644	224,567
8	Legal & professional charges	9,596	12,162	167	12,329	137,768	109,581	247,349	2,888	1,160	4,734	2,073	18,642	75,975	15,603	155,195	26,126	549,745	571,670
9	Auditors' fees, expenses etc																		
	(a) as auditor	204	272	4	276	2,747	2,186	4,933	59	25	99	45	362	1,438	4	862	544	8,371	8,851
	(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	17	23	-	23	123	99	222	3	2	8	3	21	98	-	38	34	429	469
10	Advertisement and publicity	9,744	13,138	129	13,267	239,598	190,021	429,619	4,353	971	5,329	3,099	27,186	87,009	164	(1,502)	36,790	593,018	616,029
11	Interest & Bank Charges	1,278	1,731	15	1,746	35,600	28,221	63,821	631	119	722	443	3,949	12,235	21	263	5,260	87,464	90,488
12	Others																		
	(a) Business support services	44,962	61,657	276	61,933	1,757,339	1,391,640	3,148,979	29,384	3,166	28,164	19,915	185,213	526,492	661	2,391	237,096	4,181,461	4,288,356
	(b) Sales promotion	26,585	36,125	262	36,387	839,898	665,533	1,505,431	14,489	2,276	15,551	10,219	91,149	275,216	419	35,990	119,576	2,070,316	2,133,288
	(c) Miscellaneous expenses	4,144	5,450	101	5,551	7,705	6,410	14,115	523	607	1,752	511	2,960	19,351	85	4,014	5,989	49,907	59,602
13	Depreciation	5,917	7,638	106	7,744	80,759	64,248	145,007	1,690	699	2,889	1,298	10,495	41,358	111	23,561	15,627	242,735	256,396
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	237,986	281,631	2,987	284,618	4,283,544	3,397,484	7,681,028	93,605	24,379	127,790	59,792	496,201	1,629,453	22,884	528,731	687,020	11,350,883	11,873,487

\* Rent expense is net off rental income of ` 10,237 thousand (previous period ` 13,881 thousand)