

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
(CIN) U67200MH2000PLC129408

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 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	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)	(₹ '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 ₹ 6,947 thousand (previous period ₹ 7,314 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 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	23,095	43,659	2,039	45,698	2,77,464	2,09,315	4,86,779	17,964	2,541	19,324	10,092	42,684	1,41,376	4,820	33,266	98,074	8,56,920	9,25,713	
2 Travel, conveyance and vehicle running expenses	3,156	4,535	211	4,746	8,061	5,256	13,317	2,802	435	2,304	1,046	3,480	15,484	895	15,579	11,461	66,803	74,705	
3 Training expenses	184	568	27	595	3,857	2,949	6,806	75	7	174	69	407	1,127	2	(88)	893	9,472	10,251	
4 Rents, rates & taxes*	1,529	3,419	161	3,580	69,221	54,043	1,23,264	1,354	163	1,677	1,493	5,190	15,859	109	3,356	8,951	1,61,416	1,66,525	
5 Repairs & maintenance	1,719	1,036	49	1,085	24,119	18,238	42,357	1,405	184	1,548	1,042	3,973	12,523	268	2,540	8,271	74,111	76,915	
6 Printing & stationery	(162)	(267)	(12)	(279)	5,692	4,145	9,837	100	5	79	70	1,191	3,832	12	243	578	15,947	15,506	
7 Communication	(1,023)	(1,015)	(50)	(1,065)	50,604	39,017	89,621	949	23	476	945	2,486	(581)	61	(41)	5,851	99,790	97,702	
8 Legal & professional charges	(15,775)	(420)	(11)	(431)	26,955	19,528	46,483	114	(9)	635	117	3,353	28,764	13,522	11,648	4,133	1,08,760	92,554	
9 Auditors' fees, expenses etc																			
(a) as auditor	116	217	10	227	725	551	1,276	22	6	65	30	128	655	3	32	187	2,404	2,747	
(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	8	14	-	14	161	131	292	3	1	5	4	18	70	-	10	24	427	449	
10 Advertisement and publicity	(7,587)	(10,022)	(488)	(10,510)	1,71,041	1,33,542	3,04,583	1,557	(247)	(1,028)	2,099	9,789	2,228	(157)	(8,803)	9,892	3,19,913	3,01,816	
11 Interest & Bank Charges	(990)	(1,295)	(63)	(1,358)	21,597	16,811	38,408	191	(32)	(133)	263	1,226	170	(19)	(989)	1,230	40,315	37,967	
12 Others																			
(a) Business support services	(49,923)	(67,916)	(3,304)	(71,220)	10,38,948	8,12,348	18,51,296	9,063	(1,714)	(8,193)	12,288	56,916	(7,402)	(1,066)	(66,160)	56,297	19,01,325	17,80,182	
(b) Sales promotion	(16,602)	(21,320)	(1,049)	(22,369)	4,60,697	3,61,527	8,22,224	4,624	(489)	(1,465)	6,119	28,725	26,516	(314)	(18,253)	29,913	8,97,600	8,58,629	
(c) Miscellaneous expenses	(199)	(150)	(6)	(156)	(1,266)	(1,376)	(2,642)	(47)	(7)	(36)	(58)	(38)	8,634	1	31,130	245	37,182	36,827	
13 Depreciation	737	2,424	118	2,542	58,278	44,811	1,03,089	853	90	1,274	1,151	5,348	16,665	57	2,494	6,602	1,37,523	1,40,802	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(61,717)	(46,533)	(2,368)	(48,901)	22,16,154	17,20,836	39,36,990	41,029	957	16,706	36,770	1,64,876	2,65,820	18,194	5,964	2,42,602	47,29,908	46,19,290	

* Rent expense is net of rental income of ₹ 7,314 thousand (previous period ₹ 6,165 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) U67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Miscellaneous					Total			
			Marine Cargo	Marine Others	Marine Total							Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance		Others	Total Miscellaneous	
			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
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
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 ₹ 20,828 thousand (previous period ₹ 19,643 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Miscellaneous					Total			
			Marine Cargo	Marine Others	Marine Total							Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance		Others	Total Miscellaneous	
			Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16							Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16		Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	71,023	1,21,813	5,591	1,27,404	8,57,052	6,93,430	15,50,482	32,036	5,176	42,004	27,222	1,12,544	4,87,218	5,741	75,583	1,98,004	25,36,010	27,34,437	
2	Travel, conveyance and vehicle running expenses	7,175	11,089	509	11,598	56,668	45,856	1,02,524	3,982	656	4,206	2,483	9,339	44,488	972	19,128	19,842	2,07,620	2,26,393	
3	Training expenses	728	1,455	67	1,522	10,437	8,446	18,883	235	37	431	263	1,200	5,053	12	392	2,030	28,536	30,786	
4	Rents, rates & taxes*	7,842	13,713	629	14,342	1,45,560	1,17,807	2,63,367	3,207	510	4,664	3,749	14,391	61,411	230	8,930	22,114	3,82,573	4,04,757	
5	Repairs & maintenance	5,701	7,529	344	7,873	72,272	58,459	1,30,731	2,574	403	3,432	2,465	9,777	41,256	344	6,056	16,572	2,13,610	2,27,184	
6	Printing & stationery	1,317	2,145	98	2,243	23,576	19,083	42,659	534	86	779	599	3,347	14,503	40	1,549	3,661	67,757	71,317	
7	Communication	4,647	8,231	370	8,601	1,19,175	96,292	2,15,467	2,614	335	3,159	2,972	10,751	40,335	170	4,965	17,674	2,98,442	3,11,690	
8	Legal & professional charges	7,436	11,878	548	12,426	1,18,156	95,705	2,13,861	2,328	406	4,204	2,812	14,346	83,183	13,667	71,708	19,856	4,26,371	4,46,233	
9	Auditors' fees, expenses etc																			
	(a) as auditor	258	449	21	470	2,444	1,987	4,431	64	14	132	81	335	1,681	6	158	483	7,385	8,113	
	(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	15	26	1	27	248	203	451	5	1	8	7	28	122	-	16	39	677	719	
10	Advertisement and publicity	5,670	11,596	495	12,091	3,31,358	2,67,450	5,98,808	5,449	482	5,245	6,837	29,113	97,889	98	2,902	37,532	7,84,355	8,02,116	
11	Interest & Bank Charges	853	1,711	74	1,785	43,890	35,431	79,321	732	69	739	922	3,913	13,472	16	639	5,074	1,04,897	1,07,535	
12	Others																			
	(a) Business support services	25,662	55,336	2,298	57,634	19,52,980	15,75,816	35,28,796	31,255	2,441	27,574	39,302	1,67,088	5,38,004	386	576	2,13,892	45,49,314	46,32,610	
	(b) Sales promotion	13,643	27,998	1,192	29,190	8,26,441	6,67,024	14,93,465	13,504	1,174	12,847	16,929	72,810	2,44,757	267	8,450	92,973	19,57,176	20,00,009	
	(c) Miscellaneous expenses	1,036	1,863	86	1,949	13,143	10,660	23,803	316	61	548	383	1,762	17,543	25	32,219	2,818	79,478	82,463	
13	Depreciation	8,373	14,875	684	15,559	1,50,616	1,21,939	2,72,555	3,095	510	4,887	3,880	16,478	71,664	204	9,236	22,522	4,05,031	4,28,963	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,61,379	2,91,707	13,007	3,04,714	47,24,016	38,15,588	85,39,604	1,01,930	12,361	1,14,859	1,10,906	4,67,222	17,62,579	22,178	2,42,507	6,75,086	1,20,49,232	1,25,15,325	

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