

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 Q4 2017-18	For Q4 2017-18	For Q4 2017-18				For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18		For Q4 2017-18	For Q4 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	64,185	21,858	194	22,052	(1,70,770)	92,395	(78,375)	(8,516)	28,365	34,188	(3,576)	2,90,492	5,48,208	2,328	41,537	2,19,555	10,74,206	11,60,443		
2 Travel, conveyance and vehicle running expenses	7,942	1,511	48	1,559	(11,419)	16,811	5,392	(1,692)	4,153	4,535	591	20,537	49,041	288	11,138	17,825	1,11,808	1,21,309		
3 Training expenses	780	600	5	605	3,665	4,750	8,415	29	81	342	(28)	1,608	5,932	10	445	2,325	19,159	20,544		
4 Rents, rates & taxes*	5,225	5,768	86	5,854	88,114	79,614	1,67,728	1,317	370	3,068	824	26,326	61,002	133	(38,914)	24,831	2,46,685	2,57,764		
5 Repairs & maintenance	3,245	(999)	43	(956)	24,599	44,013	68,612	416	1,272	2,001	122	21,262	48,880	128	8,824	14,626	1,66,143	1,68,432		
6 Printing & stationery	381	400	4	404	9,007	9,279	18,286	144	74	253	29	2,055	6,272	12	1,129	1,594	29,848	30,633		
7 Communication	4,276	(187)	20	(167)	(18,946)	(2,219)	(21,165)	(585)	487	1,859	(463)	41,353	77,580	56	5,328	63,770	1,68,220	1,72,329		
8 Legal & professional charges	7,127	5,784	42	5,826	63,561	74,645	1,38,206	769	1,474	3,762	(29)	16,525	77,056	6,183	46,892	48,658	3,39,496	3,52,449		
9 Auditors' fees, expenses etc																				
(a) as auditor	62	86	-	86	1,505	1,244	2,749	25	-	43	5	194	869	2	235	267	4,389	4,537		
(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	11	1	12	12	13	25	1	10	19	9	4	21	(1)	(1)	14	101	128		
10 Advertisement and publicity	10,407	(2,948)	8	(2,940)	(7,164)	95,771	88,607	(2,426)	(550)	327	(3,266)	52,569	2,18,748	28	25,862	2,79,878	6,59,777	6,67,244		
11 Interest & Bank Charges	(677)	(1,040)	(10)	(1,050)	14,512	14,525	29,037	(309)	(97)	(343)	(477)	3,441	11,593	(12)	137	11,586	54,556	52,829		
12 Others																				
(a) Business support services	(39,762)	(50,468)	(203)	(50,671)	9,53,574	3,82,967	13,36,541	(13,019)	(2,815)	(17,588)	(20,143)	(1,63,403)	(5,62,688)	(721)	840	(2,28,512)	3,28,492	2,38,059		
(b) Sales promotion	45,045	10,238	(72)	10,166	(3,72,932)	40,140	(3,32,792)	8,599	969	18,224	(9,704)	2,45,627	4,57,727	103	(7,223)	3,81,660	7,63,190	8,18,401		
(c) Miscellaneous expenses	993	422	(198)	224	6,583	8,595	15,178	(13)	(845)	(849)	(4,100)	2,702	(22,201)	53	(4,275)	(30,475)	(44,825)	(43,608)		
13 Depreciation	1,838	2,231	13	2,244	36,129	32,031	68,160	598	15	1,262	60	5,499	25,854	52	5,903	9,928	1,17,331	1,21,413		
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	1,11,082	(6,733)	(19)	(6,752)	6,20,030	8,94,574	15,14,604	(14,662)	32,963	51,103	(40,146)	5,66,791	10,03,894	8,642	97,857	8,17,530	40,38,576	41,42,906		

* Rent expense is net of rental income of ₹ 4,993 thousand (previous period ₹ 8,356 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 Q4 2016-17	For Q4 2016-17	For Q4 2016-17				For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17		For Q4 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	42,823	37,409	426	37,835	3,19,692	2,71,127	5,90,819	14,472	1,692	22,498	9,204	46,501	2,04,394	1,937	51,570	69,580	10,12,667	10,93,325	
2 Travel, conveyance and vehicle running expenses	5,099	3,094	41	3,135	14,656	12,614	27,270	2,147	321	2,542	688	2,599	12,933	233	12,766	4,746	66,245	74,479	
3 Training expenses	450	954	21	975	7,916	6,536	14,452	169	23	232	172	1,045	4,454	7	1,575	1,361	23,490	24,915	
4 Rents, rates & taxes*	4,352	3,422	17	3,439	59,721	50,653	1,10,374	1,476	166	2,257	1,400	7,174	32,033	96	64,856	13,259	2,33,091	2,40,882	
5 Repairs & maintenance	2,067	1,614	2	1,616	24,292	20,726	45,018	981	106	1,072	703	3,459	14,640	82	5,815	5,929	77,805	81,488	
6 Printing & stationery	282	228	(1)	227	6,599	5,568	12,167	170	20	151	112	1,325	5,596	17	731	931	21,220	21,729	
7 Communication	1,741	1,411	(2)	1,409	27,954	23,878	51,832	777	76	944	618	2,384	8,583	40	4,090	5,003	74,347	77,497	
8 Legal & professional charges	2,873	2,545	(4)	2,541	53,116	44,859	97,975	1,212	84	1,540	1,155	7,787	11,272	6,205	1,54,629	9,256	2,91,115	2,96,529	
9 Auditors' fees, expenses etc																			
(a) as auditor	107	112	2	114	1,574	1,311	2,885	37	5	54	38	212	935	2	430	301	4,899	5,120	
(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	11	1	12	60	52	112	2	-	5	3	11	65	-	23	21	242	265	
10 Advertisement and publicity	3,035	2,664	(11)	2,653	1,00,777	85,238	1,86,015	1,840	168	1,769	1,631	11,287	33,103	26	(2,525)	13,051	2,46,365	2,52,053	
11 Interest & Bank Charges	665	667	9	676	12,967	11,049	24,016	291	36	351	270	1,731	6,276	9	207	2,167	35,354	36,695	
12 Others																			
(a) Business support services	19,725	18,575	19	18,594	6,67,702	5,65,262	12,32,964	13,250	1,276	11,793	11,428	82,906	2,53,053	147	1,371	91,386	16,99,574	17,37,893	
(b) Sales promotion	10,397	9,993	85	10,078	2,43,679	2,07,966	4,51,645	5,379	617	5,700	4,634	31,910	1,12,851	109	17,169	37,484	6,67,498	6,87,973	
(c) Miscellaneous expenses	1,768	2,017	73	2,090	(18,952)	(14,814)	(33,766)	(66)	72	673	56	(1,135)	(11,327)	42	(18,426)	528	(63,349)	(59,491)	
13 Depreciation	2,736	2,556	19	2,575	42,082	35,570	77,652	977	113	1,404	1,000	5,603	24,307	40	10,987	8,064	1,30,143	1,35,454	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	98,131	87,272	697	87,969	15,63,835	13,27,595	28,91,430	43,114	4,775	52,985	33,112	2,04,799	7,13,164	8,992	3,05,268	2,63,067	45,20,706	47,06,806	

* Rent expense is net of rental income of ₹ 8,356 thousand (previous period ₹ 8,360 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
		FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
																			(₹ '000)	
1	Employees' remuneration & welfare benefits	2,14,671	1,67,816	3,084	1,70,900	10,37,740	10,37,227	20,74,967	33,309	41,558	1,13,080	15,368	4,56,889	11,68,300	9,394	1,93,238	4,44,337	45,50,440	49,36,011	
2	Travel, conveyance and vehicle running expenses	23,716	14,322	307	14,629	68,266	79,140	1,47,406	3,017	5,685	12,487	2,116	34,447	1,03,124	980	39,353	36,307	3,84,922	4,23,267	
3	Training expenses	2,352	1,879	31	1,910	16,354	14,680	31,034	271	163	1,184	231	3,271	12,330	28	2,172	4,613	55,297	59,559	
4	Rents, rates & taxes*	20,420	24,296	443	24,739	3,26,956	2,66,315	5,93,271	5,854	1,734	10,915	3,837	53,411	1,67,131	503	70,521	67,531	9,74,708	10,19,867	
5	Repairs & maintenance	13,316	11,202	275	11,477	1,61,979	1,51,368	3,13,347	3,956	2,332	7,183	2,322	40,855	1,21,510	436	37,652	41,967	5,71,560	5,96,353	
6	Printing & stationery	1,822	2,195	40	2,235	33,939	28,777	62,716	565	206	989	317	5,808	20,610	42	5,891	5,506	1,02,650	1,06,707	
7	Communication	11,322	8,123	148	8,271	1,13,619	1,01,182	2,14,801	2,054	1,097	5,755	1,058	55,590	1,24,636	252	18,725	84,079	5,08,047	5,27,640	
8	Legal & professional charges	21,345	22,840	387	23,227	2,79,895	2,43,868	5,23,763	4,828	2,789	11,018	2,626	44,742	1,90,817	33,925	2,46,982	86,850	11,48,340	11,92,912	
9	Auditors' fees, expenses etc																			
	(a) as auditor	361	458	8	466	5,954	4,725	10,679	109	28	194	63	742	2,985	8	1,244	1,061	17,113	17,940	
	(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	39	40	2	42	179	145	324	5	12	30	12	31	148	-	37	59	658	739	
10	Advertisement and publicity	25,240	16,051	204	16,255	4,36,859	4,41,726	8,78,585	4,683	606	9,022	1,023	1,00,055	3,63,844	272	25,464	3,38,289	17,21,843	17,63,338	
11	Interest & Bank Charges	1,224	1,398	15	1,413	71,252	58,734	1,29,986	601	51	771	72	9,515	30,232	19	896	19,076	1,91,219	1,93,856	
12	Others																			
	(a) Business support services	16,832	23,709	38	23,747	32,81,562	21,94,808	54,76,370	22,489	1,009	18,953	201	75,673	1,17,591	75	3,447	51,951	57,67,759	58,08,338	
	(b) Sales promotion	81,798	57,662	315	57,977	8,55,093	9,96,566	18,51,659	27,845	3,715	40,435	1,881	3,74,768	8,46,762	686	42,522	5,38,709	37,28,982	38,68,757	
	(c) Miscellaneous expenses	10,613	12,068	142	12,210	28,157	26,233	54,390	1,108	157	3,380	(2,978)	9,422	20,182	271	1,858	(16,576)	71,214	94,037	
13	Depreciation	10,741	12,753	226	12,979	1,65,935	1,33,564	2,99,499	3,008	795	5,778	1,726	21,381	86,915	226	33,482	32,822	4,85,632	5,09,352	
14	Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	4,55,812	3,76,812	5,665	3,82,477	68,83,739	57,79,058	1,26,62,797	1,13,702	61,937	2,41,174	29,875	12,86,600	33,77,117	47,117	7,23,484	17,36,581	2,02,80,384	2,11,18,673	

* Rent expense is net off rental income of ₹ 20,155 thousand (previous period ₹ 27,999 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire		Marine			Miscellaneous													Total
		FY 2016-17	FY 2016-17	FY 2016-17	FY 2016-17	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
																			(₹ '000)	
1	Employees' remuneration & welfare benefits	1,45,051	1,81,264	5,413	1,86,677	13,58,312	10,93,342	24,51,654	54,749	10,535	72,381	36,282	2,07,064	8,25,325	8,203	1,61,932	3,08,725	41,36,850	44,68,578	
2	Travel, conveyance and vehicle running expenses	13,453	14,432	434	14,866	74,777	60,198	1,34,975	5,968	1,165	6,565	2,597	13,661	67,268	814	41,028	24,922	2,98,963	3,27,282	
3	Training expenses	1,456	2,382	71	2,453	20,660	16,627	37,287	431	80	718	439	2,799	11,330	22	3,153	3,877	60,136	64,045	
4	Rents, rates & taxes*	16,771	20,365	595	20,960	2,56,251	2,06,203	4,62,454	5,616	1,032	8,340	5,475	32,074	2,09,099	374	2,26,707	46,177	9,97,348	10,35,079	
5	Repairs & maintenance	10,376	10,810	314	11,124	1,14,185	91,852	2,06,037	3,897	723	5,126	3,157	17,964	72,488	325	23,356	27,448	3,60,521	3,82,021	
6	Printing & stationery	1,561	1,769	52	1,821	26,088	20,997	47,085	595	111	772	503	4,679	19,855	49	4,151	4,193	81,993	85,375	
7	Communication	8,153	9,946	271	10,217	1,34,613	1,08,168	2,42,781	3,388	562	4,200	2,925	16,613	59,788	225	16,618	23,734	3,70,834	3,89,204	
8	Legal & professional charges	13,153	17,394	512	17,906	2,15,746	1,73,640	3,89,386	5,714	1,077	6,519	4,397	30,744	1,65,633	17,387	2,80,109	35,403	9,36,369	9,67,428	
9	Auditors' fees, expenses etc																			
	(a) as auditor	349	449	14	463	5,029	4,048	9,077	111	22	170	114	675	2,994	6	1,259	888	15,316	16,128	
	(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	36	46	2	48	134	112	246	6	2	16	7	31	215	1	105	56	685	769	
10	Advertisement and publicity	13,518	17,319	371	17,690	4,29,906	3,44,976	7,74,882	7,477	929	7,672	7,173	48,888	1,49,922	171	15,041	54,640	10,66,795	10,98,003	
11	Interest & Bank Charges	2,277	2,928	70	2,998	60,400	48,488	1,08,888	1,116	153	1,243	1,084	7,259	22,514	32	748	8,262	1,51,299	1,56,574	
12	Others																			
	(a) Business support services	74,796	95,862	1,639	97,501	29,22,989	23,43,716	52,66,705	50,110	5,388	45,409	47,273	3,32,262	9,26,791	787	3,534	3,57,291	70,35,550	72,07,847	
	(b) Sales promotion	37,744	48,403	1,031	49,434	11,74,665	9,42,473	21,17,138	21,072	2,610	21,466	19,962	1,37,771	4,20,660	470	36,859	1,52,580	29,30,588	30,17,766	
	(c) Miscellaneous expenses	4,274	5,537	212	5,749	(3,933)	(2,802)	(6,735)	427	243	1,773	577	1,681	28,129	93	27,904	5,008	59,100	69,123	
13	Depreciation	11,209	14,312	429	14,741	1,70,182	1,37,022	3,07,204	3,630	701	5,485	3,700	22,403	97,633	201	39,198	29,045	5,09,200	5,35,150	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	3,54,177	4,43,218	11,430	4,54,648	69,60,004	55,89,060	1,25,49,064	1,64,307	25,333	1,87,855	1,35,665	8,76,568	30,79,644	29,160	8,81,702	10,82,249	1,90,11,547	1,98,20,372	

* Rent expense is net off rental income of ₹ 27,999 thousand (previous period ₹ 26,489 thousand)