

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 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	3,71,504	2,93,478	6,64,982	13,954	4,350	24,986	6,413	46,318	1,48,054	2,300	61,039	73,866	10,46,262	11,34,729	
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	1,38,727	1,461	366	2,189	994	8,749	26,882	119	62,751	13,207	2,55,445	2,64,246	
5 Repairs & maintenance	4,821	6,392	96	6,488	65,207	51,725	1,16,932	1,781	640	2,496	1,227	9,134	33,272	133	20,220	13,944	1,99,779	2,11,088	
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	1,29,294	1,418	452	2,222	907	9,692	32,864	15,512	81,044	12,680	2,86,085	2,95,176	
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	1,12,329	88,608	2,00,937	1,931	592	2,751	1,186	14,027	45,318	101	(1,088)	17,038	2,82,793	2,94,305	
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	9,08,473	7,15,559	16,24,032	13,639	1,470	12,895	7,515	99,898	2,68,212	330	445	1,10,853	21,39,289	21,80,924	
(b) Sales promotion	10,362	14,554	136	14,690	4,67,476	3,68,654	8,36,130	7,239	857	7,285	4,477	51,654	1,43,551	201	22,091	59,538	11,33,023	11,58,075	
(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	31,400	71,129	728	193	1,171	520	5,095	16,965	47	12,573	6,667	1,15,088	1,19,806	
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	98,710	1,17,392	1,689	1,19,081	21,93,309	17,30,035	39,23,344	44,915	9,833	60,602	24,641	2,55,684	7,52,439	19,052	2,77,139	3,24,152	56,91,801	59,09,592	

* Rent expense is net of rental income of ₹ 4,302 thousand (previous period ₹ 6,961 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 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 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	15,780	22,180	1,298	23,478	3,14,211	2,56,399	5,70,610	2,898	(2,399)	7,417	6,340	44,057	2,18,242	(1,237)	1,63,991	33,558	10,43,477	10,82,735	
2 Travel, conveyance and vehicle running expenses	760	1,824	98	1,922	29,397	24,005	53,402	151	(195)	360	539	3,370	12,750	(210)	9,283	1,562	81,012	83,694	
3 Training expenses	174	298	15	313	3,073	2,510	5,583	83	10	79	85	487	2,556	5	1,677	329	10,894	11,381	
4 Rents, rates & taxes*	6,154	9,076	349	9,425	80,412	65,575	1,45,987	1,939	108	2,944	1,933	12,713	6,505	103	2,638	14,223	1,89,093	2,04,672	
5 Repairs & maintenance	1,575	3,264	143	3,407	30,353	24,773	55,126	477	(109)	745	608	3,823	16,234	(3)	13,031	93,343	98,325		
6 Printing & stationery	405	807	29	836	6,867	5,605	12,472	125	1	191	142	755	3,212	1	2,528	898	20,325	21,566	
7 Communication	2,544	3,882	159	4,041	29,421	24,049	53,470	603	32	1,119	723	4,555	24,460	16	14,836	4,723	1,04,537	1,11,122	
8 Legal & professional charges	18,523	6,462	243	6,705	50,082	40,853	90,935	1,315	114	2,044	1,324	7,956	32,533	(1,366)	66,730	9,692	2,11,277	2,36,505	
9 Auditors' fees, expenses etc																			
(a) as auditor	70	101	5	106	1,116	910	2,026	26	(2)	36	25	165	573	1	400	184	3,434	3,610	
(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	6	8	-	8	71	57	128	2	-	3	2	10	52	-	21	13	231	245	
10 Advertisement and publicity	12,202	18,304	611	18,915	98,484	80,589	1,79,073	2,804	856	5,247	2,893	17,623	1,07,426	223	52,023	21,835	3,90,003	4,21,120	
11 Interest & Bank Charges	1,248	1,849	70	1,919	7,728	6,342	14,070	249	66	515	278	1,645	11,246	23	6,536	1,954	36,582	39,749	
12 Others																			
(a) Business support services	60,288	90,054	3,268	93,322	3,02,166	2,48,612	5,50,778	10,785	4,136	24,184	12,298	71,163	5,09,630	1,142	2,80,931	86,900	15,51,947	17,05,557	
(b) Sales promotion	25,292	37,751	1,350	39,101	1,35,383	1,11,285	2,46,668	4,676	1,771	10,230	5,250	30,498	2,16,880	473	1,17,224	37,501	6,71,171	7,35,564	
(c) Miscellaneous expenses	2,523	3,802	118	3,920	21,218	17,355	38,573	598	205	1,095	603	3,686	3,415	46	(814)	4,650	52,057	58,500	
13 Depreciation	2,756	3,988	171	4,159	39,647	32,309	71,956	957	(40)	1,367	948	6,078	22,565	46	14,972	6,877	1,25,726	1,32,641	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,50,300	2,03,650	7,927	2,11,577	11,49,629	9,41,228	20,90,857	27,688	4,554	57,576	33,991	2,08,584	11,88,279	(737)	7,46,007	2,28,310	45,85,109	49,46,986	

* Rent expense is net of rental income of ₹ 6,961 thousand (previous period ₹ 6,127 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 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	Upto H1 2017-18	Upto H1 2017-18	Upto H1 2017-18	
1 Employees' remuneration & welfare benefits	1,01,155	1,03,062	1,394	1,04,456	7,81,391	6,21,156	14,02,547	28,351	11,140	51,545	15,088	1,04,620	3,92,382	4,752	1,16,610	1,58,547	22,85,582	24,91,193		
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	1,66,258	1,84,512		
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	1,60,122	1,27,312	2,87,434	3,415	1,307	5,531	2,542	19,125	77,593	276	1,26,927	31,185	5,55,335	5,81,140		
5 Repairs & maintenance	7,314	9,456	126	9,582	91,045	72,366	1,63,411	2,579	980	3,617	1,811	12,885	48,709	202	26,311	20,208	2,80,713	2,97,609		
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	1,42,150	1,778	528	2,550	1,197	8,847	30,069	121	12,320	14,084	2,13,644	2,24,567		
8 Legal & professional charges	9,596	12,162	167	12,329	1,37,768	1,09,581	2,47,349	2,888	1,160	4,734	2,073	18,642	75,975	15,603	1,55,195	26,126	5,49,745	5,71,670		
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	2,39,598	1,90,021	4,29,619	4,353	971	5,329	3,099	27,186	87,009	164	(1,502)	36,790	5,93,018	6,16,029		
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	17,57,339	13,91,640	31,48,979	29,384	3,166	28,164	19,915	1,85,213	5,26,492	661	2,391	2,37,096	41,81,461	42,88,356		
(b) Sales promotion	26,585	36,125	262	36,387	8,39,898	6,65,533	15,05,431	14,489	2,276	15,551	10,219	91,149	2,75,216	419	35,990	1,19,576	20,70,316	21,33,288		
(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	1,45,007	1,690	699	2,889	1,298	10,495	41,358	111	23,561	15,627	2,42,735	2,56,396		
14 Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	2,37,986	2,81,631	2,987	2,84,618	42,83,544	33,97,484	76,81,028	93,605	24,379	1,27,790	59,792	4,96,201	16,29,453	22,884	5,28,731	6,87,020	1,13,50,883	1,18,73,487		

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire		Marine			Miscellaneous														Total
	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	
1 Employees' remuneration & welfare benefits	53,058	80,195	2,323	82,518	6,58,510	5,37,184	11,95,694	16,005	3,946	24,982	15,029	96,245	4,85,970	912	1,88,581	1,21,144	21,48,508	22,84,084		
2 Travel, conveyance and vehicle running expenses	3,777	5,709	165	5,874	46,878	38,241	85,119	1,139	281	1,778	1,070	6,852	34,595	65	13,425	8,624	1,52,948	1,62,599		
3 Training expenses	545	824	24	848	6,769	5,522	12,291	165	41	257	154	989	4,996	9	1,939	1,245	22,086	23,479		
4 Rents, rates & taxes*	11,200	16,929	490	17,419	1,39,007	1,13,395	2,52,402	3,378	833	5,274	3,172	20,317	1,02,585	193	39,808	25,572	4,53,534	4,82,153		
5 Repairs & maintenance	4,881	7,378	214	7,592	60,585	49,422	1,10,007	1,472	363	2,298	1,383	8,855	44,711	84	17,350	11,145	1,97,668	2,10,141		
6 Printing & stationery	854	1,291	37	1,328	10,603	8,649	19,252	258	64	402	242	1,550	7,825	15	3,036	1,951	34,595	36,777		
7 Communication	4,911	7,423	215	7,638	60,950	49,721	1,10,671	1,481	365	2,312	1,391	8,908	44,981	84	17,455	11,213	1,98,861	2,11,410		
8 Legal & professional charges	21,689	11,351	329	11,680	93,206	76,034	1,69,240	2,265	559	3,536	2,127	13,623	68,785	129	1,16,476	17,147	3,93,887	4,27,256		
9 Auditors' fees, expenses etc																				
(a) as auditor	173	262	8	270	2,151	1,755	3,906	52	13	82	49	314	1,587	3	616	396	7,018	7,461		
(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	6	9	-	9	75	61	136	2	-	3	2	11	55	-	22	14	245	260		
10 Advertisement and publicity	14,599	22,066	639	22,705	1,81,195	1,47,811	3,29,006	4,404	1,086	6,874	4,135	26,483	1,33,720	251	51,890	33,333	5,91,182	6,28,486		
11 Interest & Bank Charges	1,874	2,832	82	2,914	23,253	18,969	42,222	565	139	882	531	3,399	17,160	32	6,659	4,278	75,867	80,655		
12 Others																				
(a) Business support services	79,171	1,19,665	3,467	1,23,132	9,82,612	8,01,573	17,84,185	23,882	5,888	37,278	22,425	1,43,614	7,25,152	1,361	2,81,395	1,80,766	32,05,946	34,08,249		
(b) Sales promotion	32,435	49,024	1,420	50,444	4,02,557	3,28,389	7,30,946	9,784	2,412	15,272	9,187	58,836	2,97,081	558	1,15,282	74,056	13,13,414	13,96,293		
(c) Miscellaneous expenses	2,589	3,913	113	4,026	31,741	25,893	57,634	781	193	1,219	734	4,698	23,714	45	9,202	5,913	1,04,133	1,10,748		
13 Depreciation	6,185	9,348	271	9,619	76,762	62,620	1,39,382	1,866	460	2,912	1,752	11,219	56,650	106	21,983	14,122	2,50,452	2,66,256		
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	2,37,947	3,38,219	9,797	3,48,016	27,76,854	22,65,239	50,42,093	67,499	16,643	1,05,361	63,383	4,05,913	20,49,567	3,847	8,85,119	5,10,919	91,50,344	97,36,307		

* Rent expense is net off rental income of ₹ 13,881 thousand (previous period ₹ 12,329 thousand)