

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Operating Expenses Related To Insurance Business

Sl.No.	Particulars	(₹ '000)																					
		Fire	Marine			Motor OD			Motor TP			Motor Total			Worksmens' Compensation	Public/Product Liability	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 Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20					
1	Employees' remuneration & welfare benefits	92,664	44,487	306	44,793	436,993	450,013	887,006	18,658	4,367	30,513	5,122	101,229	500,159	2,730	(29,973)	64,670	1,584,481	1,721,938				
2	Travel, conveyance and vehicle running expenses	7,442	3,245	19	3,264	40,465	46,026	86,491	1,672	318	2,505	445	7,555	36,170	159	(10,862)	10,071	134,524	145,230				
3	Training expenses	1,758	795	8	803	6,910	6,616	13,526	245	82	677	125	1,362	8,206	8	(125)	746	24,852	27,413				
4	Rents, rates & taxes*	7,184	4,599	41	4,640	74,808	49,959	124,767	1,516	339	2,529	916	8,271	53,290	56	(4,603)	(25,561)	161,520	173,344				
5	Repairs & maintenance	4,627	1,799	10	1,809	43,521	43,744	87,265	1,055	250	1,545	506	7,839	36,813	49	(1,548)	4,108	137,882	144,318				
6	Printing & stationery	1,062	733	7	740	10,705	10,362	21,067	213	60	351	107	1,943	9,913	21	(491)	957	34,141	35,943				
7	Communication	4,178	1,490	10	1,500	28,539	28,253	56,792	738	178	1,326	319	27,339	35,823	93	(1,003)	5,301	126,906	132,584				
8	Legal & professional charges	31,649	9,666	110	9,776	116,619	118,742	235,361	2,159	701	9,290	1,650	17,125	105,344	11,034	(6,485)	19,974	396,153	437,578				
9	Auditors' fees, expenses etc																						
	(a) as auditor	182	124	1	125	1,912	1,751	3,663	37	9	64	23	234	1,264	1	(34)	119	5,380	5,687				
	(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	12	9	1	10	41	41	82	1	1	4	2	7	65	1	(6)	7	164	186				
10	Advertisement and publicity	4,255	2,208	25	2,233	81,148	77,022	158,170	404	171	1,075	784	5,396	76,228	25	(1,791)	7,460	247,922	254,410				
11	Interest & Bank Charges	1,460	943	8	951	39,876	43,045	82,921	324	78	511	165	5,041	19,870	10	(170)	1,341	110,091	112,502				
12	Others																						
	(a) Business support services	1,529	726	8	734	8,791	8,545	17,336	244	66	497	90	1,859	6,792	15	(424)	1,272	27,747	30,010				
	(b) Sales promotion	40,113	9,576	(29)	9,547	777,664	696,630	1,474,294	16,373	3,779	12,598	59	218,758	277,644	(29)	(7,599)	49,648	2,045,525	2,095,185				
	(c) Miscellaneous expenses	(843)	(710)	(16)	(726)	5,717	6,086	11,803	45	(100)	(162)	23	599	149	(10)	(565)	779	12,561	10,992				
13	Depreciation	6,432	4,305	42	4,347	131,355	121,607	252,962	1,191	316	2,244	679	7,440	40,686	52	(1,195)	4,146	308,521	319,300				
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	<b>Total</b>	<b>203,704</b>	<b>83,995</b>	<b>551</b>	<b>84,546</b>	<b>1,805,064</b>	<b>1,708,442</b>	<b>3,513,506</b>	<b>44,875</b>	<b>10,615</b>	<b>65,567</b>	<b>11,015</b>	<b>411,997</b>	<b>1,208,416</b>	<b>14,215</b>	<b>(66,874)</b>	<b>145,038</b>	<b>5,358,370</b>	<b>5,646,620</b>				

\* Rent expense is net of rental income of ₹ 259 thousand (previous period ₹ 4,665 thousand)

Operating Expenses Related To Insurance Business

Sl.No.	Particulars	(₹ '000)																					
		Fire	Marine			Motor OD			Motor TP			Motor Total			Worksmens' Compensation	Public/Product Liability	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 Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19					
1	Employees' remuneration & welfare benefits	38,427	66,823	361	67,184	273,360	349,561	622,921	7,081	8,703	10,279	790	94,767	438,394	2,805	35,311	43,065	1,264,116	1,369,727				
2	Travel, conveyance and vehicle running expenses	3,811	8,083	59	8,142	24,613	39,151	63,764	821	1,703	1,184	48	7,730	44,960	468	13,432	5,073	139,183	151,136				
3	Training expenses	836	1,020	7	1,027	9,181	10,712	19,893	212	48	354	26	1,986	9,215	15	925	1,179	33,853	35,716				
4	Rents, rates & taxes*	3,413	3,244	19	3,263	62,584	74,032	136,616	832	319	1,411	(5)	10,617	39,898	55	(11,558)	5,572	183,757	190,433				
5	Repairs & maintenance	3,593	2,354	24	2,378	45,603	56,092	101,695	887	416	1,511	111	10,533	43,804	67	6,658	5,587	171,269	177,240				
6	Printing & stationery	784	715	7	722	10,681	12,966	23,647	179	115	342	32	2,802	10,489	26	1,363	1,295	40,290	41,796				
7	Communication	2,308	1,757	18	1,775	20,477	25,958	46,435	409	305	898	59	23,184	30,687	67	2,752	9,923	114,719	118,802				
8	Legal & professional charges	10,940	9,378	68	9,446	82,451	101,781	184,232	1,216	631	4,625	149	33,343	91,982	7,870	53,527	31,728	409,303	429,689				
9	Auditors' fees, expenses etc																						
	(a) as auditor	49	19	-	19	808	1,110	1,918	12	4	18	(2)	117	549	-	20	78	2,714	2,782				
	(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	9	18	-	18	90	97	187	2	3	7	1	15	123	1	12	17	368	395				
10	Advertisement and publicity	13,638	5,319	25	5,344	96,366	129,467	225,833	1,434	231	4,252	78	125,191	244,230	83	1,303	84,797	687,432	706,414				
11	Interest & Bank Charges	758	534	5	539	28,615	34,445	63,060	223	45	325	22	4,303	19,103	7	991	1,711	89,790	91,087				
12	Others																						
	(a) Business support services	612	148	2	150	(113,609)	(73,423)	(187,032)	(97)	49	13	8	261	5,106	9	370	528	(180,785)	(180,023)				
	(b) Sales promotion	48,208	42,441	47	42,488	1,032,607	1,202,540	2,235,147	21,189	2,976	20,766	132	134,387	236,905	348	15,156	35,475	2,702,481	2,793,177				
	(c) Miscellaneous expenses	(89)	(621)	(5)	(626)	3,267	3,680	6,947	45	(13)	38	(6)	195	6,154	(3)	929	193	14,479	13,764				
13	Depreciation	2,892	3,720	31	3,751	43,761	51,565	95,326	712	306	1,270	39	6,632	30,358	45	5,168	4,816	144,672	151,315				
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	<b>Total</b>	<b>130,189</b>	<b>144,952</b>	<b>668</b>	<b>145,620</b>	<b>1,620,855</b>	<b>2,019,734</b>	<b>3,640,589</b>	<b>35,157</b>	<b>15,841</b>	<b>47,293</b>	<b>1,482</b>	<b>456,063</b>	<b>1,251,955</b>	<b>11,863</b>	<b>126,359</b>	<b>231,039</b>	<b>5,817,641</b>	<b>6,093,450</b>				

\* Rent expense is net of rental income of ₹ 4,655 thousand (previous period ₹ 4,993 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**

(₹ '000)

Sl.No.	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	
			FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	FY 2019-20	
1	Employees' remuneration & welfare benefits	399,831	203,508	1,978	205,486	1,604,143	1,675,161	3,279,304	69,181	25,240	126,278	12,633	434,703	2,012,293	11,795	5,364	214,782	6,191,573	6,796,890
2	Travel, conveyance and vehicle running expenses	36,410	16,222	157	16,379	142,951	162,621	305,572	7,224	2,674	11,380	1,131	33,527	158,135	949	1,707	32,181	554,480	607,269
3	Training expenses	5,566	3,212	38	3,250	29,142	27,705	56,847	788	357	1,794	259	5,573	29,077	36	14	3,006	97,751	106,567
4	Rents, rates & taxes*	39,153	25,570	287	25,857	328,078	292,796	620,874	6,424	2,646	12,205	2,242	47,374	230,033	340	(2,578)	(5,125)	914,435	979,445
5	Repairs & maintenance	20,657	9,946	98	10,044	146,580	146,374	292,954	3,936	1,457	6,402	1,189	31,443	133,064	217	275	15,235	486,172	516,873
6	Printing & stationery	3,913	2,594	28	2,622	35,941	34,448	70,389	658	264	1,202	226	5,939	28,027	48	79	3,151	109,983	116,518
7	Communication	17,326	8,201	84	8,285	102,713	101,776	204,489	2,691	1,038	5,230	789	65,310	107,414	302	179	14,530	401,972	427,583
8	Legal & professional charges	96,385	35,761	460	36,221	402,596	407,312	809,908	8,138	4,294	27,116	3,159	65,526	352,194	25,897	1,923	75,537	1,373,692	1,506,298
9	Auditors' fees, expenses etc																		
	(a) as auditor	876	598	7	605	7,410	6,876	14,286	143	59	273	53	997	4,756	7	4	567	21,145	22,626
	(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	53	37	1	38	134	133	267	4	4	14	4	27	198	1	1	42	562	653
10	Advertisement and publicity	49,001	23,599	273	23,872	436,120	485,692	921,812	5,991	3,341	12,224	1,929	172,933	498,941	256	215	46,729	1,664,371	1,737,244
11	Interest & Bank Charges	7,209	4,692	50	4,742	147,756	161,868	309,624	1,355	553	2,316	359	22,533	78,675	50	22	5,355	420,842	432,793
12	Others																		
	(a) Business support services	4,650	2,252	23	2,275	23,591	22,868	46,459	705	229	1,409	169	7,360	23,395	33	61	3,425	83,245	90,170
	(b) Sales promotion	173,986	71,232	232	71,464	3,064,167	2,829,171	5,893,338	51,921	10,409	57,821	1,568	939,471	1,258,444	407	936	165,315	8,379,630	8,625,080
	(c) Miscellaneous expenses	2,766	1,749	24	1,773	17,610	17,618	35,228	321	180	778	166	4,283	15,275	22	182	3,738	60,173	64,712
13	Depreciation	27,890	18,698	213	18,911	333,895	311,754	645,649	4,306	1,801	8,785	1,521	29,427	144,122	235	162	17,489	853,497	900,298
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>885,672</b>	<b>427,871</b>	<b>3,953</b>	<b>431,824</b>	<b>6,822,827</b>	<b>6,684,173</b>	<b>13,507,000</b>	<b>163,786</b>	<b>54,546</b>	<b>275,227</b>	<b>27,397</b>	<b>1,866,426</b>	<b>5,074,043</b>	<b>40,595</b>	<b>8,546</b>	<b>595,957</b>	<b>21,613,523</b>	<b>22,931,019</b>

\* Rent expense is net of rental income of ₹ 3,038 thousand (previous period ₹ 19,624 thousand)

**Operating Expenses Related To Insurance Business**

(₹ '000)

Sl.No.	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	
			FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	FY 2018-19	
1	Employees' remuneration & welfare benefits	139,222	365,686	5,945	371,631	1,169,026	1,434,154	2,603,180	33,695	45,104	56,622	6,945	568,147	1,489,050	11,235	190,376	260,340	5,264,694	5,775,547
2	Travel, conveyance and vehicle running expenses	12,992	40,462	700	41,162	88,106	124,898	213,004	3,311	7,354	5,522	590	42,311	109,742	1,397	51,778	24,218	459,227	513,381
3	Training expenses	2,202	3,845	52	3,897	23,276	24,631	47,907	509	163	958	155	5,743	23,264	43	4,041	3,784	86,567	92,666
4	Rents, rates & taxes*	14,091	18,559	308	18,867	221,739	229,453	451,192	3,699	1,437	6,804	637	46,217	156,604	280	254,851	25,019	946,740	979,698
5	Repairs & maintenance	12,752	11,073	242	11,315	138,029	159,564	297,593	3,305	2,030	6,057	837	42,490	126,980	379	29,086	22,067	530,824	554,891
6	Printing & stationery	2,206	2,441	41	2,482	30,525	32,787	63,312	556	279	1,058	123	8,627	29,362	62	5,903	3,769	113,051	117,739
7	Communication	7,877	8,656	162	8,818	75,201	85,163	160,364	1,550	1,143	3,442	345	65,290	106,301	228	13,864	33,065	385,592	402,287
8	Legal & professional charges	45,065	37,747	637	38,384	272,809	305,124	577,933	4,531	2,526	21,862	1,289	81,812	303,549	34,196	337,367	108,553	1,473,618	1,557,067
9	Auditors' fees, expenses etc																		
	(a) as auditor	411	520	9	529	6,249	6,140	12,389	109	34	203	20	935	3,980	7	1,223	688	19,588	20,528
	(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	41	59	3	62	181	181	362	5	11	30	10	35	238	1	26	47	765	868
10	Advertisement and publicity	19,255	12,603	127	12,730	525,277	718,441	1,243,718	3,540	765	5,663	269	88,389	461,481	168	875	55,552	1,860,420	1,892,405
11	Interest & Bank Charges	2,377	2,406	28	2,434	91,848	99,703	191,551	751	129	1,128	66	17,743	68,379	30	2,744	7,571	290,092	294,903
12	Others																		
	(a) Business support services	3,153	3,521	41	3,562	22,473	47,200	69,673	1,381	249	1,750	100	9,045	27,765	43	6,330	5,610	121,946	128,661
	(b) Sales promotion	134,977	103,413	484	103,897	2,000,763	2,104,909	4,105,672	53,133	7,793	64,589	1,500	787,157	1,425,453	778	25,524	443,287	6,914,886	7,153,760
	(c) Miscellaneous expenses	2,859	4,348	53	4,401	5,919	6,723	12,642	271	143	954	50	2,418	25,819	84	1,700	4,042	48,123	55,383
13	Depreciation	12,095	18,000	297	18,297	178,098	177,727	355,825	3,099	1,142	5,949	585	27,740	120,562	212	33,844	20,568	569,526	599,918
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>411,575</b>	<b>633,339</b>	<b>9,129</b>	<b>642,468</b>	<b>4,849,519</b>	<b>5,556,798</b>	<b>10,406,317</b>	<b>113,445</b>	<b>70,302</b>	<b>182,591</b>	<b>13,521</b>	<b>1,794,099</b>	<b>4,478,529</b>	<b>49,143</b>	<b>959,532</b>	<b>1,018,180</b>	<b>19,085,659</b>	<b>20,139,702</b>

\* Rent expense is net of rental income of ₹ 19,624 thousand (previous period ₹ 20,155 thousand)