

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
CIN NO. L67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous							Total		
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		Total Miscellaneous	
	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20
1 Employees' remuneration & welfare benefits	117,289	66,153	476	66,629	396,323	391,444	787,767	17,677	7,593	29,383	1,853	111,065	514,943	3,001	(5,716)	92,613	1,560,179	1,744,097	
2 Travel, conveyance and vehicle running expenses	10,027	4,876	35	4,911	29,041	31,081	60,122	1,855	847	2,520	116	8,067	41,289	229	(3,273)	19,347	131,119	146,057	
3 Training expenses	1,402	789	6	795	5,951	5,288	11,239	142	65	296	17	1,169	6,162	6	(10)	861	19,947	22,144	
4 Rents, rates & taxes*	13,457	8,689	80	8,769	67,427	61,986	129,413	1,640	937	3,045	220	12,130	61,786	75	(1,319)	13,927	221,854	244,080	
5 Repairs & maintenance	7,131	4,089	32	4,121	33,404	31,244	64,648	1,068	501	1,673	146	7,752	32,218	37	(236)	5,574	113,381	124,633	
6 Printing & stationery	1,234	807	7	814	7,109	6,433	13,542	151	86	278	22	1,363	6,515	7	(180)	1,536	23,320	25,368	
7 Communication	6,957	3,281	27	3,308	25,164	23,569	48,733	742	385	1,524	108	23,080	30,104	57	(123)	9,512	114,122	124,387	
8 Legal & professional charges	22,613	10,631	109	10,740	82,813	78,894	161,707	1,742	1,284	4,854	298	17,401	84,224	5,976	(8,596)	19,997	288,887	322,240	
9 Auditors' fees, expenses etc																			
(a) as auditor	347	231	2	233	1,696	1,494	3,190	42	24	78	6	279	1,329	2	(2)	214	5,162	5,742	
(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	12	-	12	54	50	104	1	1	3	-	11	64	-	(3)	25	206	237	
10 Advertisement and publicity	22,187	9,097	66	9,163	161,129	200,353	361,482	2,132	972	4,404	171	107,684	184,616	63	(469)	42,775	703,830	735,180	
11 Interest & Bank Charges	2,847	1,801	13	1,814	30,040	32,117	62,157	386	146	625	33	5,194	20,273	13	(11)	2,353	91,169	95,830	
12 Others																			
(a) Business support services	948	445	3	448	3,175	2,968	6,143	110	43	182	10	1,751	5,801	3	(6)	1,086	15,123	16,519	
(b) Sales Promotion	50,774	30,657	84	30,741	567,671	512,912	1,080,583	12,878	2,397	15,581	460	117,306	265,864	119	(948)	61,244	1,555,484	1,636,999	
(c) Miscellaneous expenses	1,282	780	6	786	2,939	2,735	5,674	83	19	188	11	841	4,924	7	(261)	1,781	13,267	15,335	
13 Depreciation	9,468	6,209	57	6,266	43,705	38,944	82,649	1,109	644	2,169	152	7,273	35,508	51	(128)	5,993	135,420	151,154	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	267,982	148,547	1,003	149,550	1,457,641	1,421,512	2,879,153	41,758	15,944	66,803	3,623	422,366	1,295,620	9,646	(21,281)	278,838	4,992,470	5,410,002	

* Rent expense is net off rental income of ₹ 1,844 thousand (previous period ₹ 5,040 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	Miscellaneous							Total		
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		Total Miscellaneous	
	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19
1 Employees' remuneration & welfare benefits	36,796	108,979	1,522	110,501	284,007	292,594	576,601	9,338	15,772	17,102	2,439	127,897	444,864	2,800	57,046	79,899	1,333,758	1,481,055	
2 Travel, conveyance and vehicle running expenses	3,231	11,313	169	11,482	15,950	19,645	35,595	864	1,923	1,560	203	8,592	33,362	198	13,542	6,526	102,365	117,078	
3 Training expenses	299	390	5	395	2,737	2,309	5,046	72	57	135	19	668	3,045	4	704	546	10,296	10,990	
4 Rents, rates & taxes*	8,032	11,634	168	11,802	86,737	71,067	157,804	1,931	1,802	3,899	777	16,041	76,767	127	23,010	10,837	292,995	312,829	
5 Repairs & maintenance	3,810	3,616	67	3,683	18,475	20,422	38,897	874	998	1,853	325	8,720	33,314	133	7,648	4,854	97,616	105,109	
6 Printing & stationery	487	644	9	653	5,735	5,143	10,878	112	111	236	37	1,717	6,725	13	1,516	627	21,972	23,112	
7 Communication	2,541	2,869	43	2,912	20,677	19,188	39,865	473	481	972	134	11,235	40,852	49	4,422	8,982	107,465	112,918	
8 Legal & professional charges	11,057	9,624	117	9,741	56,083	52,216	108,299	1,086	1,116	5,032	341	12,512	71,504	10,245	(11,447)	12,457	211,145	231,943	
9 Auditors' fees, expenses etc																			
(a) as auditor	144	208	3	211	1,503	1,209	2,712	35	32	70	11	232	1,257	2	415	184	4,950	5,305	
(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	15	1	16	89	72	161	2	8	7	2	16	82	-	25	11	314	341	
10 Advertisement and publicity	9,108	6,960	76	7,036	141,826	164,095	305,921	1,551	957	2,907	216	44,404	207,448	60	(1,727)	39,829	601,566	617,710	
11 Interest & Bank Charges	669	911	7	918	17,749	15,066	32,815	194	56	296	17	3,516	16,866	9	392	1,996	56,157	57,744	
12 Others																			
(a) Business support services	1,265	1,733	22	1,755	(4,718)	1,323	(3,395)	340	257	607	85	2,352	11,475	19	3,849	1,919	17,508	20,528	
(b) Sales Promotion	34,109	24,237	147	24,384	270,190	250,307	520,497	8,589	2,751	11,193	571	121,989	408,266	164	(9,661)	132,782	1,197,141	1,255,634	
(c) Miscellaneous expenses	1,936	2,836	32	2,868	14,604	12,156	26,760	342	320	777	113	2,420	9,029	32	3,334	2,294	45,421	50,225	
13 Depreciation	3,898	5,761	83	5,844	39,550	32,278	71,828	896	841	1,889	289	6,222	34,267	58	10,572	4,865	131,727	141,469	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117,393	191,730	2,471	194,201	971,194	959,090	1,930,284	26,699	27,482	48,535	5,579	368,533	1,399,123	13,913	103,640	308,608	4,232,396	4,543,990	

* Rent expense is net off rental income of ₹ 5,040 thousand (previous period ₹ 5,935 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 NO. L67200MH2000PLC129408

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 Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20							Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20		Upto Q1 2019-20
	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)
1 Employees' remuneration & welfare benefits	117,289	66,153	476	66,629	396,323	391,444	787,767	17,677	7,593	29,383	1,853	111,065	514,943	3,001	(5,716)	92,613	1,560,179	1,744,097	
2 Travel, conveyance and vehicle running expenses	10,027	4,876	35	4,911	29,041	31,081	60,122	1,855	847	2,520	116	8,067	41,289	229	(3,273)	19,347	131,119	146,057	
3 Training expenses	1,402	789	6	795	5,951	5,288	11,239	142	65	296	17	1,169	6,162	6	(10)	861	19,947	22,144	
4 Rents, rates & taxes*	13,457	8,689	80	8,769	67,427	61,986	129,413	1,640	937	3,045	220	12,130	61,786	75	(1,319)	13,927	221,854	244,080	
5 Repairs & maintenance	7,131	4,089	32	4,121	33,404	31,244	64,648	1,068	501	1,673	146	7,752	32,218	37	(236)	5,574	113,381	124,633	
6 Printing & stationery	1,234	807	7	814	7,109	6,433	13,542	151	86	278	22	1,363	6,515	7	(180)	1,536	23,320	25,368	
7 Communication	6,957	3,281	27	3,308	25,164	23,569	48,733	742	385	1,524	108	23,080	30,104	57	(123)	9,512	114,122	124,387	
8 Legal & professional charges	22,613	10,631	109	10,740	82,813	78,894	161,707	1,742	1,284	4,854	298	17,401	84,224	5,976	(8,596)	19,997	288,887	322,240	
9 Auditors' fees, expenses etc																			
(a) as auditor	347	231	2	233	1,696	1,494	3,190	42	24	78	6	279	1,329	2	(2)	214	5,162	5,742	
(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	12	-	12	54	50	104	1	1	3	-	11	64	-	(3)	25	206	237	
10 Advertisement and publicity	22,187	9,097	66	9,163	161,129	200,353	361,482	2,132	972	4,404	171	107,684	184,616	63	(469)	42,775	703,830	735,180	
11 Interest & Bank Charges	2,847	1,801	13	1,814	30,040	32,117	62,157	386	146	625	33	5,194	20,273	13	(11)	2,353	91,169	95,830	
12 Others																			
(a) Business support services	948	445	3	448	3,175	2,968	6,143	110	43	182	10	1,751	5,801	3	(6)	1,086	15,123	16,519	
(b) Sales Promotion	50,774	30,657	84	30,741	567,671	512,912	1,080,583	12,878	2,397	15,581	460	117,306	265,864	119	(948)	61,244	1,555,484	1,636,999	
(c) Miscellaneous expenses	1,282	780	6	786	2,939	2,735	5,674	83	19	188	11	841	4,924	7	(261)	1,781	13,267	15,335	
13 Depreciation	9,468	6,209	57	6,266	43,705	38,944	82,649	1,109	644	2,169	152	7,273	35,508	51	(128)	5,993	135,420	151,154	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	267,982	148,547	1,003	149,550	1,457,641	1,421,512	2,879,153	41,758	15,944	66,803	3,623	422,366	1,295,620	9,646	(21,281)	278,838	4,992,470	5,410,002	

* Rent expense is net off rental income of ₹ 1,844 thousand (previous period ₹ 5,040 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 Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19							Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19	Upto Q1 2018-19		Upto Q1 2018-19
	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)	(` 000)
1 Employees' remuneration & welfare benefits	36,796	108,979	1,522	110,501	284,007	292,594	576,601	9,338	15,772	17,102	2,439	127,897	444,864	2,800	57,046	79,899	1,333,758	1,481,055	
2 Travel, conveyance and vehicle running expenses	3,231	11,313	169	11,482	15,950	19,645	35,595	864	1,923	1,560	203	8,592	33,362	198	13,542	6,526	102,365	117,078	
3 Training expenses	299	390	5	395	2,737	2,309	5,046	72	57	135	19	668	3,045	4	704	546	10,296	10,990	
4 Rents, rates & taxes*	8,032	11,634	168	11,802	86,737	71,067	157,804	1,931	1,802	3,899	777	16,041	76,767	127	23,010	10,837	292,995	312,829	
5 Repairs & maintenance	3,810	3,616	67	3,683	18,475	20,422	38,897	874	998	1,853	325	8,720	33,314	133	7,648	4,854	97,616	105,109	
6 Printing & stationery	487	644	9	653	5,735	5,143	10,878	112	111	236	37	1,717	6,725	13	1,516	627	21,972	23,112	
7 Communication	2,541	2,869	43	2,912	20,677	19,188	39,865	473	481	972	134	11,235	40,852	49	4,422	8,982	107,465	112,918	
8 Legal & professional charges	11,057	9,624	117	9,741	56,083	52,216	108,299	1,086	1,116	5,032	341	12,512	71,504	10,245	(11,447)	12,457	211,145	231,943	
9 Auditors' fees, expenses etc																			
(a) as auditor	144	208	3	211	1,503	1,209	2,712	35	32	70	11	232	1,257	2	415	184	4,950	5,305	
(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	15	1	16	89	72	161	2	8	7	2	16	82	-	25	11	314	341	
10 Advertisement and publicity	9,108	6,960	76	7,036	141,826	164,095	305,921	1,551	957	2,907	216	44,404	207,448	60	(1,727)	39,829	601,566	617,710	
11 Interest & Bank Charges	669	911	7	918	17,749	15,066	32,815	194	56	296	17	3,516	16,866	9	392	1,996	56,157	57,744	
12 Others																			
(a) Business support services	1,265	1,733	22	1,755	(4,718)	1,323	(3,395)	340	257	607	85	2,352	11,475	19	3,849	1,919	17,508	20,528	
(b) Sales Promotion	34,109	24,237	147	24,384	270,190	250,307	520,497	8,589	2,751	11,193	571	121,989	408,266	164	(9,661)	132,782	1,197,141	1,255,634	
(c) Miscellaneous expenses	1,936	2,836	32	2,868	14,604	12,156	26,760	342	320	777	113	2,420	9,029	32	3,334	2,294	45,421	50,225	
13 Depreciation	3,898	5,761	83	5,844	39,550	32,278	71,828	896	841	1,889	289	6,222	34,267	58	10,572	4,865	131,727	141,469	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117,393	191,730	2,471	194,201	971,194	959,090	1,930,284	26,699	27,482	48,535	5,579	368,533	1,399,123	13,913	103,640	308,608	4,232,396	4,543,990	

* Rent expense is net off rental income of ₹ 5,040 thousand (previous period ₹ 5,935 thousand)