

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

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	
			For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	
1	Employees' remuneration & welfare benefits	179,185	65,162	(414)	64,748	473,651	468,580	942,231	19,093	7,575	26,898	1,853	56,124	668,241	2,764	16,870	53,290	1,794,939	2,038,872
2	Travel, conveyance and vehicle running expenses	3,806	583	(3)	580	4,802	5,345	10,147	376	139	569	26	784	9,428	41	601	945	23,056	27,442
3	Training expenses	1,675	680	(4)	676	3,856	3,656	7,512	380	165	345	12	532	5,867	2	29	475	15,319	17,670
4	Rents, rates & taxes*	20,230	7,593	(59)	7,534	56,770	52,731	109,501	1,443	659	2,708	225	5,929	65,191	49	(2,877)	6,345	189,173	216,937
5	Repairs & maintenance	11,814	3,728	(28)	3,700	29,344	28,892	58,236	958	405	1,596	157	3,293	39,084	39	650	4,285	108,703	124,217
6	Printing & stationery	781	299	(2)	297	2,403	2,274	4,677	57	25	104	10	205	2,416	3	47	279	7,823	8,901
7	Communication	7,688	2,659	(20)	2,639	19,553	18,602	38,155	594	266	1,056	89	2,873	25,718	33	377	2,722	71,883	82,210
8	Legal & professional charges	52,575	12,718	(100)	12,618	85,928	83,881	169,809	2,129	1,052	6,906	362	9,068	114,561	2,418	3,476	18,590	328,371	393,564
9	Auditors' fees, expenses etc																		
	(a) as auditor	623	239	(2)	237	1,584	1,475	3,059	42	20	82	7	156	1,826	1	18	221	5,432	6,292
	(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	47	18	-	18	123	128	251	3	1	6	1	12	143	-	34	24	475	540
10	Advertisement and publicity	10,588	3,307	(26)	3,281	46,725	45,331	92,056	622	388	1,294	95	6,278	59,223	18	476	5,146	165,596	179,465
11	Interest & Bank Charges	3,736	1,367	(10)	1,357	24,824	27,014	51,838	393	139	543	35	1,957	22,044	6	122	1,436	78,513	83,606
12	Others																		
	(a) Business support services	3,404	1,025	(7)	1,018	6,647	6,262	12,909	217	85	464	28	639	7,750	6	70	1,185	23,353	27,775
	(b) Sales promotion	96,669	30,138	(73)	30,065	769,663	678,344	1,448,007	16,242	3,606	16,871	434	52,945	378,655	85	2,042	41,535	1,960,422	2,087,156
	(c) Miscellaneous expenses	1,673	578	(5)	573	3,783	3,650	7,433	104	50	201	17	464	4,568	3	40	722	13,602	15,848
13	Depreciation / Amortization	17,210	6,690	(53)	6,637	115,846	108,277	224,123	1,181	544	2,330	183	4,244	50,521	45	570	5,938	289,679	313,526
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	411,704	136,784	(806)	135,978	1,645,502	1,534,442	3,179,944	43,834	15,119	61,973	3,534	145,503	1,455,236	5,513	22,545	143,138	5,076,339	5,624,021

* Rent expense is net of rental income of ₹ 285 thousand (previous period ₹ 1,844 thousand)

Operating Expenses Related To Insurance Business

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	
			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 / Amortization	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	GST 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)

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		
			Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	
1	Employees' remuneration & welfare benefits	179,185	65,162	(414)	64,748	473,651	468,580	942,231	19,093	7,575	26,898	1,853	56,124	668,241	2,764	16,870	53,290	1,794,939	2,038,872	
2	Travel, conveyance and vehicle running expenses	3,806	583	(3)	580	4,802	5,345	10,147	376	139	569	26	784	9,428	41	601	945	23,056	27,442	
3	Training expenses	1,675	680	(4)	676	3,856	3,656	7,512	380	165	345	12	532	5,867	2	29	475	15,319	17,670	
4	Rents, rates & taxes*	20,230	7,593	(59)	7,534	56,770	52,731	109,501	1,443	659	2,708	225	5,929	65,191	49	(2,877)	6,345	189,173	216,937	
5	Repairs & maintenance	11,814	3,728	(28)	3,700	29,344	28,892	58,236	958	405	1,596	157	3,293	39,084	39	650	4,285	108,703	124,217	
6	Printing & stationery	781	299	(2)	297	2,403	2,274	4,677	57	25	104	10	205	2,416	3	47	279	7,823	8,901	
7	Communication	7,688	2,659	(20)	2,639	19,553	18,602	38,155	594	266	1,056	89	2,873	25,718	33	377	2,722	71,883	82,210	
8	Legal & professional charges	52,575	12,718	(100)	12,618	85,928	83,881	169,809	2,129	1,052	6,906	362	9,068	114,561	2,418	3,476	18,590	328,371	393,564	
9	Auditors' fees, expenses etc																			
	(a) as auditor	623	239	(2)	237	1,584	1,475	3,059	42	20	82	7	156	1,826	1	18	221	5,432	6,292	
	(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	47	18	-	18	123	128	251	3	1	6	1	12	143	-	34	24	475	540	
10	Advertisement and publicity	10,588	3,307	(26)	3,281	46,725	45,331	92,056	622	388	1,294	95	6,278	59,223	18	476	5,146	165,596	179,465	
11	Interest & Bank Charges	3,736	1,367	(10)	1,357	24,824	27,014	51,838	393	139	543	35	1,957	22,044	6	122	1,436	78,513	83,606	
12	Others																			
	(a) Business support services	3,404	1,025	(7)	1,018	6,647	6,262	12,909	217	85	464	28	639	7,750	6	70	1,185	23,353	27,775	
	(b) Sales promotion	96,669	30,138	(73)	30,065	769,663	678,344	1,448,007	16,242	3,606	16,871	434	52,945	378,655	85	2,042	41,535	1,960,422	2,087,156	
	(c) Miscellaneous expenses	1,673	578	(5)	573	3,783	3,650	7,433	104	50	201	17	464	4,568	3	40	722	13,602	15,848	
13	Depreciation / Amortization	17,210	6,690	(53)	6,637	115,846	108,277	224,123	1,181	544	2,330	183	4,244	50,521	45	570	5,938	289,679	313,526	
14	GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total	411,704	136,784	(806)	135,978	1,645,502	1,534,442	3,179,944	43,834	15,119	61,973	3,534	145,503	1,455,236	5,513	22,545	143,138	5,076,339	5,624,021	

* Rent expense is net of rental income of ₹ 285 thousand (previous period ₹ 1,844 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		
			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	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto Q1 2019-20	Upto 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 / Amortization	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	GST 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)