

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
CIN NO. U67200MH2000PLC129408

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 Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 2016-17	For Q1 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	32,125	50,369	947	51,316	3,22,687	2,63,932	5,86,619	8,242	4,716	14,325	7,358	46,391	3,16,333	542	67,310	66,072	11,17,908	12,01,349	
2 Travel, conveyance and vehicle running expenses	2,110	3,308	62	3,370	21,194	17,335	38,529	541	310	941	483	3,047	20,777	36	4,421	4,340	73,425	78,905	
3 Training expenses	324	507	10	517	3,250	2,658	5,908	83	47	144	74	467	3,186	5	678	665	11,257	12,098	
4 Rents, rates & taxes*	7,420	11,634	219	11,853	74,533	60,961	1,35,494	1,904	1,089	3,309	1,699	10,715	73,065	125	15,547	15,261	2,58,208	2,77,481	
5 Repairs & maintenance	2,990	4,688	88	4,776	30,034	24,566	54,600	767	439	1,333	685	4,318	29,443	50	6,265	6,150	1,04,050	1,11,816	
6 Printing & stationery	407	638	12	650	4,086	3,342	7,428	104	60	181	93	587	4,005	7	852	837	14,154	15,211	
7 Communication	2,682	4,205	79	4,284	26,937	22,033	48,970	688	394	1,196	614	3,873	26,407	45	5,619	5,516	93,322	1,00,288	
8 Legal & professional charges	9,552	5,966	112	6,078	38,222	31,262	69,484	976	559	1,697	871	5,495	37,469	64	50,680	7,826	1,75,121	1,90,751	
9 Auditors' fees, expenses etc																			
(a) as auditor	103	161	3	164	1,034	846	1,880	26	15	46	24	149	1,014	2	216	212	3,584	3,851	
(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	-	1	-	1	4	3	7	-	-	-	-	1	4	-	1	1	14	15	
10 Advertisement and publicity	5,545	8,694	163	8,857	55,699	45,558	1,01,257	1,423	814	2,473	1,270	8,008	54,602	94	11,618	11,405	1,92,964	2,07,366	
11 Interest & Bank Charges	1,094	1,715	32	1,747	10,987	8,986	19,973	281	161	488	251	1,580	10,771	18	2,292	2,250	38,065	40,906	
12 Others																			
(a) Business support services	45,531	71,389	1,342	72,731	4,57,351	3,74,076	8,31,427	11,681	6,684	20,302	10,428	65,750	4,48,344	768	95,400	93,646	15,84,430	17,02,692	
(b) Sales Promotion	17,668	27,702	521	28,223	1,77,475	1,45,160	3,22,635	4,533	2,594	7,878	4,047	25,514	1,73,980	298	37,020	36,339	6,14,838	6,60,729	
(c) Miscellaneous expenses	1,406	2,205	41	2,246	13,940	11,401	25,341	361	207	627	322	2,030	13,846	24	2,946	2,892	48,596	52,248	
13 Depreciation	3,573	5,602	105	5,707	35,889	29,355	65,244	917	525	1,593	818	5,160	35,183	60	7,486	7,349	1,24,335	1,33,615	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,32,530	1,98,784	3,736	2,02,520	12,73,322	10,41,474	23,14,796	32,527	18,614	56,533	29,037	1,83,085	12,48,429	2,138	3,08,351	2,60,761	44,54,271	47,89,321	

* Rent expense is net off rental income of ₹ 6,920 thousand (previous period ₹ 6,202 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 Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	27,615	50,617	2,328	52,945	2,72,686	2,25,879	4,98,565	6,874	1,276	12,646	4,019	32,163	2,02,588	378	7,106	49,790	8,15,405	8,95,965	
2 Travel, conveyance and vehicle running expenses	2,516	4,612	212	4,824	24,843	20,579	45,422	626	116	1,152	366	2,930	18,457	34	647	4,537	74,287	81,627	
3 Training expenses	250	459	21	480	2,472	2,048	4,520	62	12	115	36	292	1,837	3	64	454	7,395	8,125	
4 Rents, rates & taxes*	3,732	6,841	315	7,156	36,857	30,530	67,387	929	173	1,709	543	4,347	27,382	51	960	6,731	1,10,212	1,21,100	
5 Repairs & maintenance	2,544	4,664	214	4,878	25,124	20,811	45,935	633	118	1,165	370	2,963	18,665	35	655	4,586	75,125	82,547	
6 Printing & stationery	922	1,689	78	1,767	9,099	7,538	16,637	229	43	422	134	1,073	6,760	13	237	1,662	27,210	29,899	
7 Communication	3,064	5,616	258	5,874	30,256	25,063	55,319	763	142	1,403	446	3,569	22,478	42	788	5,525	90,475	99,413	
8 Legal & professional charges	9,234	7,667	353	8,020	41,304	34,215	75,519	1,041	193	1,916	609	4,872	30,687	57	11,198	7,540	1,33,632	1,50,886	
9 Auditors' fees, expenses etc																			
(a) as auditor	82	150	7	157	809	670	1,479	20	4	38	12	95	601	1	21	148	2,419	2,658	
(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	5	10	-	10	53	44	97	1	-	2	1	6	40	-	1	10	158	173	
10 Advertisement and publicity	7,674	14,067	647	14,714	75,781	62,773	1,38,554	1,910	355	3,514	1,117	8,938	56,300	105	1,975	13,836	2,26,604	2,48,992	
11 Interest & Bank Charges	985	1,805	83	1,888	9,724	8,055	17,779	245	46	451	143	1,147	7,224	13	253	1,777	29,078	31,951	
12 Others																			
(a) Business support services	41,696	76,428	3,515	79,943	4,11,732	3,41,059	7,52,791	10,379	1,927	19,095	6,069	48,563	3,05,891	571	10,729	75,180	12,31,195	13,52,834	
(b) Sales Promotion	14,934	27,373	1,259	28,632	1,47,463	1,22,151	2,69,614	3,717	690	6,839	2,173	17,393	1,09,556	205	3,843	26,925	4,40,955	4,84,521	
(c) Miscellaneous expenses	610	1,119	51	1,170	5,786	4,793	10,579	152	28	280	89	711	4,479	8	157	1,101	17,584	19,364	
13 Depreciation	4,491	8,231	379	8,610	44,344	36,732	81,076	1,118	208	2,056	654	5,230	32,944	62	1,155	8,096	1,32,599	1,45,700	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,20,354	2,11,348	9,720	2,21,068	11,38,333	9,42,940	20,81,273	28,699	5,331	52,803	16,781	1,34,292	8,45,889	1,578	39,789	2,07,898	34,14,333	37,55,755	

* Rent expense is net off rental income of ₹ 6,202 thousand (previous period ₹ 5,905 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. U67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total
		Fire	Marine			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 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1	Employees' remuneration & welfare benefits	32,125	50,369	947	51,316	3,22,687	2,63,932	5,86,619	8,242	4,716	14,325	7,358	46,391	3,16,333	542	67,310	66,072	11,17,908	12,01,349
2	Travel, conveyance and vehicle running expenses	2,110	3,308	62	3,370	21,194	17,335	38,529	541	310	941	483	3,047	20,777	36	4,421	4,340	73,425	78,905
3	Training expenses	324	507	10	517	3,250	2,658	5,908	83	47	144	74	467	3,186	5	678	665	11,257	12,098
4	Rents, rates & taxes*	7,420	11,634	219	11,853	74,533	60,961	1,35,494	1,904	1,089	3,309	1,699	10,715	73,065	125	15,547	15,261	2,58,208	2,77,481
5	Repairs & maintenance	2,990	4,688	88	4,776	30,034	24,566	54,600	767	439	1,333	685	4,318	29,443	50	6,265	6,150	1,04,050	1,11,816
6	Printing & stationery	407	638	12	650	4,086	3,342	7,428	104	60	181	93	587	4,005	7	852	837	14,154	15,211
7	Communication	2,682	4,205	79	4,284	26,937	22,033	48,970	688	394	1,196	614	3,873	26,407	45	5,619	5,516	93,322	1,00,288
8	Legal & professional charges	9,552	5,966	112	6,078	38,222	31,262	69,484	976	559	1,697	871	5,495	37,469	64	50,680	7,826	1,75,121	1,90,751
9	Auditors' fees, expenses etc																		
	(a) as auditor	103	161	3	164	1,034	846	1,880	26	15	46	24	149	1,014	2	216	212	3,584	3,851
	(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	-	1	-	1	4	3	7	-	-	-	-	1	4	-	1	1	14	15
10	Advertisement and publicity	5,545	8,694	163	8,857	55,699	45,558	1,01,257	1,423	814	2,473	1,270	8,008	54,602	94	11,618	11,405	1,92,964	2,07,366
11	Interest & Bank Charges	1,094	1,715	32	1,747	10,987	8,986	19,973	281	161	488	251	1,580	10,771	18	2,292	2,250	38,065	40,906
12	Others																		
	(a) Business support services	45,531	71,389	1,342	72,731	4,57,351	3,74,076	8,31,427	11,681	6,684	20,302	10,428	65,750	4,48,344	768	95,400	93,646	15,84,430	17,02,692
	(b) Sales Promotion	17,668	27,702	521	28,223	1,77,475	1,45,160	3,22,635	4,533	2,594	7,878	4,047	25,514	1,73,980	298	37,020	36,339	6,14,838	6,60,729
	(c) Miscellaneous expenses	1,406	2,205	41	2,246	13,940	11,401	25,341	361	207	627	322	2,030	13,846	24	2,946	2,892	48,596	52,248
13	Depreciation	3,573	5,602	105	5,707	35,889	29,355	65,244	917	525	1,593	818	5,160	35,183	60	7,486	7,349	1,24,335	1,33,615
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,32,530	1,98,784	3,736	2,02,520	12,73,322	10,41,474	23,14,796	32,527	18,614	56,533	29,037	1,83,085	12,48,429	2,138	3,08,351	2,80,761	44,54,271	47,89,321

* Rent expense is net off rental income of ₹ 6,920 thousand (previous period ₹ 6,202 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total
		Fire	Marine			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 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	27,615	50,617	2,328	52,945	2,72,686	2,25,879	4,98,565	6,874	1,276	12,646	4,019	32,163	2,02,588	378	7,106	49,790	8,15,405	8,95,965
2	Travel, conveyance and vehicle running expenses	2,516	4,612	212	4,824	24,843	20,579	45,422	626	116	1,152	366	2,930	18,457	34	647	4,537	74,287	81,627
3	Training expenses	250	459	21	480	2,472	2,048	4,520	62	12	115	36	292	1,837	3	64	454	7,395	8,125
4	Rents, rates & taxes*	3,732	6,841	315	7,156	36,857	30,530	67,387	929	173	1,709	543	4,347	27,382	51	960	6,731	1,10,212	1,21,100
5	Repairs & maintenance	2,544	4,664	214	4,878	25,124	20,811	45,935	633	118	1,165	370	2,963	18,665	35	655	4,586	75,125	82,547
6	Printing & stationery	922	1,689	78	1,767	9,099	7,538	16,637	229	43	422	134	1,073	6,760	13	237	1,662	27,210	29,899
7	Communication	3,064	5,616	258	5,874	30,256	25,063	55,319	763	142	1,403	446	3,569	22,478	42	788	5,525	90,475	99,413
8	Legal & professional charges	9,234	7,667	353	8,020	41,304	34,215	75,519	1,041	193	1,916	609	4,872	30,687	57	11,198	7,540	1,33,632	1,50,886
9	Auditors' fees, expenses etc																		
	(a) as auditor	82	150	7	157	809	670	1,479	20	4	38	12	95	601	1	21	148	2,419	2,658
	(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	5	10	-	10	53	44	97	1	-	2	1	6	40	-	1	10	158	173
10	Advertisement and publicity	7,674	14,067	647	14,714	75,781	62,773	1,38,554	1,910	355	3,514	1,117	8,938	56,300	105	1,975	13,836	2,26,604	2,48,992
11	Interest & Bank Charges	985	1,805	83	1,888	9,724	8,055	17,779	245	46	451	143	1,147	7,224	13	253	1,777	29,078	31,951
12	Others																		
	(a) Business support services	41,696	76,428	3,515	79,943	4,11,732	3,41,059	7,52,791	10,379	1,927	19,095	6,069	48,563	3,05,891	571	10,729	75,180	12,31,195	13,52,834
	(b) Sales Promotion	14,934	27,373	1,259	28,632	1,47,463	1,22,151	2,69,614	3,717	690	6,839	2,173	17,393	1,09,556	205	3,843	26,925	4,40,955	4,84,521
	(c) Miscellaneous expenses	610	1,119	51	1,170	5,786	4,793	10,579	152	28	280	89	711	4,479	8	157	1,101	17,584	19,364
13	Depreciation	4,491	8,231	379	8,610	44,344	36,732	81,076	1,118	208	2,056	654	5,230	32,944	62	1,155	8,096	1,32,599	1,45,700
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,20,354	2,11,348	9,720	2,21,068	11,38,333	9,42,940	20,81,273	28,699	5,331	52,803	16,781	1,34,292	8,45,889	1,578	39,789	2,07,898	34,14,333	37,55,755

* Rent expense is net off rental income of ₹ 6,202 thousand (previous period ₹ 5,905 thousand)