

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 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18	For Q1 2017-18		For Q1 2017-18
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	57,696	58,833	615	59,448	4,09,887	3,27,678	7,37,565	14,397	6,790	26,559	8,675	58,302	2,44,328	2,452	55,571	84,681	12,39,320	13,56,464		
2 Travel, conveyance and vehicle running expenses	4,885	4,453	47	4,500	22,726	18,162	40,888	1,449	719	2,024	592	3,796	16,541	234	9,308	5,918	81,469	90,854		
3 Training expenses	389	497	5	502	3,962	3,167	7,129	87	36	175	70	504	2,084	5	749	776	11,615	12,506		
4 Rents, rates & taxes*	7,481	9,422	101	9,523	82,614	66,093	1,48,707	1,954	941	3,342	1,548	10,376	50,711	157	64,176	17,978	2,99,890	3,16,894		
5 Repairs & maintenance	2,493	3,064	30	3,094	25,838	20,641	46,479	798	340	1,121	584	3,751	15,437	69	6,091	6,264	80,934	86,521		
6 Printing & stationery	982	1,253	14	1,267	10,980	8,790	19,770	244	127	431	197	1,857	8,398	16	2,765	2,256	36,061	38,310		
7 Communication	3,949	4,865	46	4,911	50,142	40,053	90,195	1,187	457	1,831	903	5,602	22,004	81	7,882	9,801	1,39,943	1,48,803		
8 Legal & professional charges	5,624	7,134	76	7,210	65,584	52,471	1,18,055	1,470	708	2,512	1,166	8,950	43,111	91	74,151	13,446	2,63,660	2,76,494		
9 Auditors' fees, expenses etc																				
(a) as auditor	135	172	2	174	1,339	1,072	2,411	32	18	59	26	180	825	2	387	303	4,243	4,552		
(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	7	9	-	9	72	58	130	2	1	3	1	10	44	-	21	16	228	244		
10 Advertisement and publicity	4,898	6,570	31	6,601	1,27,269	1,01,413	2,28,682	2,422	379	2,578	1,913	13,159	41,691	63	(414)	19,752	3,10,225	3,21,724		
11 Interest & Bank Charges	894	1,173	9	1,182	16,555	13,209	29,764	337	92	433	268	1,842	6,500	13	160	2,854	42,263	44,339		
12 Others																				
(a) Business support services	27,571	37,584	105	37,689	8,48,866	6,76,081	15,24,947	15,745	1,696	15,269	12,400	85,315	2,58,280	331	1,946	1,26,243	20,42,172	21,07,432		
(b) Sales Promotion	16,223	21,571	126	21,697	3,72,422	2,96,879	6,69,301	7,250	1,419	8,266	5,742	39,495	1,31,665	218	13,899	60,038	9,37,293	9,75,213		
(c) Miscellaneous expenses	2,126	2,674	36	2,710	10,949	8,834	19,783	354	317	867	288	1,978	11,002	36	3,912	3,582	42,119	46,955		
13 Depreciation	3,923	4,965	55	5,020	41,030	32,848	73,878	962	506	1,718	778	5,400	24,393	64	10,988	8,960	1,27,647	1,36,590		
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	1,39,276	1,64,239	1,298	1,65,537	20,90,235	16,67,449	37,57,684	48,690	14,546	67,188	35,151	2,40,517	8,77,014	3,832	2,51,592	3,62,868	56,59,082	59,63,895		

* Rent expense is net off rental income of ₹ 5,935 thousand (previous year ₹ 6,920 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 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	37,278	58,015	1,025	59,040	3,44,299	2,80,785	6,25,084	13,107	6,345	17,565	8,689	52,188	2,67,728	2,149	24,590	87,586	11,05,031	12,01,349	
2 Travel, conveyance and vehicle running expenses	3,017	3,885	67	3,952	17,481	14,236	31,717	988	476	1,418	531	3,482	21,845	275	4,142	7,062	71,936	78,905	
3 Training expenses	371	526	9	535	3,696	3,012	6,708	82	31	178	69	502	2,440	4	262	916	11,192	12,098	
4 Rents, rates & taxes*	5,046	7,853	141	7,994	58,595	47,820	1,06,415	1,439	725	2,330	1,239	7,604	96,080	90	37,170	11,349	2,64,441	2,77,481	
5 Repairs & maintenance	3,306	4,114	71	4,185	30,232	24,649	54,881	995	472	1,553	775	5,032	28,477	87	4,319	7,734	1,04,325	1,11,816	
6 Printing & stationery	449	484	8	492	3,736	3,044	6,780	133	63	211	100	795	4,613	14	508	1,053	14,270	15,211	
7 Communication	2,367	3,541	56	3,597	31,529	25,672	57,201	878	333	1,193	668	4,353	20,521	68	2,619	6,490	94,324	1,00,288	
8 Legal & professional charges	3,166	4,889	86	4,975	43,124	35,181	78,305	950	445	1,492	803	5,667	36,252	1,495	49,746	7,455	1,82,610	1,90,751	
9 Auditors' fees, expenses etc																			
(a) as auditor	103	161	3	164	1,035	845	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	4	8	-	-	-	-	1	3	-	1	1	14	15	
10 Advertisement and publicity	2,397	3,762	28	3,790	82,711	67,222	1,49,933	1,600	230	1,627	1,242	8,860	26,294	28	(133)	11,498	2,01,179	2,07,366	
11 Interest & Bank Charges	626	983	12	995	15,525	12,627	28,152	316	73	367	253	1,754	5,914	9	123	2,324	39,285	40,906	
12 Others																			
(a) Business support services	18,883	29,611	199	29,810	6,80,446	5,52,961	12,33,407	13,097	1,752	13,094	10,127	72,451	2,15,522	219	464	93,866	16,53,999	17,02,692	
(b) Sales Promotion	7,143	11,273	70	11,343	2,67,174	2,17,104	4,84,278	5,108	641	5,042	3,937	28,338	80,201	85	(1,942)	36,555	6,42,243	6,60,729	
(c) Miscellaneous expenses	66	111	(5)	106	10,523	8,538	19,061	183	(12)	124	131	1,012	20,299	(1)	10,016	1,263	52,076	52,248	
13 Depreciation	3,429	5,360	100	5,460	37,115	30,311	67,426	909	500	1,545	804	5,141	34,085	60	7,011	7,245	1,24,726	1,33,615	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	87,647	1,34,569	1,870	1,36,439	16,27,225	13,24,011	29,51,236	39,811	12,089	47,785	29,392	1,97,329	8,61,288	4,584	1,39,112	2,82,609	45,65,235	47,89,321	

*Rent expense is net off rental income of ₹ 6,920 thousand (previous year ₹ 6,202 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
CIN NO. U67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total		
		Fire				Marine			Miscellaneous												
		Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Upto Q1 2017-18	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous			
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	57,696	58,833	615	59,448	4,09,887	3,27,678	7,37,565	14,397	6,790	26,559	8,675	58,302	2,44,328	2,452	55,571	84,681	12,39,320	13,56,464		
2	Travel, conveyance and vehicle running expenses	4,885	4,453	47	4,500	22,726	18,162	40,888	1,449	719	2,024	592	3,796	16,541	234	9,308	5,918	81,469	90,854		
3	Training expenses	389	497	5	502	3,962	3,167	7,129	87	36	175	70	504	2,084	5	749	776	11,615	12,506		
4	Rents, rates & taxes*	7,481	9,422	101	9,523	82,614	66,093	1,48,707	1,954	941	3,342	1,548	10,376	50,711	157	64,176	17,978	2,99,890	3,16,894		
5	Repairs & maintenance	2,493	3,064	30	3,094	25,838	20,641	46,479	798	340	1,121	584	3,751	15,437	69	6,091	6,264	80,934	86,521		
6	Printing & stationery	982	1,253	14	1,267	10,980	8,790	19,770	244	127	431	197	1,857	8,398	16	2,765	2,256	36,061	38,310		
7	Communication	3,949	4,865	46	4,911	50,142	40,053	90,195	1,187	457	1,831	903	5,602	22,004	81	7,882	9,801	1,39,943	1,48,803		
8	Legal & professional charges	5,624	7,134	76	7,210	65,584	52,471	1,18,055	1,470	708	2,512	1,166	8,950	43,111	91	74,151	13,446	2,63,660	2,76,494		
9	Auditors' fees, expenses etc																				
	(a) as auditor	135	172	2	174	1,339	1,072	2,411	32	18	59	26	180	825	2	387	303	4,243	4,552		
	(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	7	9	-	9	72	58	130	2	1	3	1	10	44	-	21	16	228	244		
10	Advertisement and publicity	4,898	6,570	31	6,601	1,27,269	1,01,413	2,28,682	2,422	379	2,578	1,913	13,159	41,691	63	(414)	19,752	3,10,225	3,21,724		
11	Interest & Bank Charges	894	1,173	9	1,182	16,555	13,209	29,764	337	92	433	268	1,842	6,500	13	160	2,854	42,263	44,339		
12	Others																				
	(a) Business support services	27,571	37,584	105	37,689	8,48,866	6,76,081	15,24,947	15,745	1,696	15,269	12,400	85,315	2,58,280	331	1,946	1,26,243	20,42,172	21,07,432		
	(b) Sales Promotion	16,223	21,571	126	21,697	3,72,422	2,96,879	6,69,301	7,250	1,419	8,266	5,742	39,495	1,31,665	218	13,899	60,038	9,37,293	9,75,213		
	(c) Miscellaneous expenses	2,126	2,674	36	2,710	10,949	8,834	19,783	354	317	867	288	1,978	11,002	36	3,912	3,582	42,119	46,955		
13	Depreciation	3,923	4,965	55	5,020	41,030	32,848	73,878	962	506	1,718	778	5,400	24,393	64	10,988	8,960	1,27,647	1,36,590		
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	1,39,276	1,64,239	1,298	1,65,537	20,90,235	16,67,449	37,57,684	48,690	14,546	67,188	35,151	2,40,517	8,77,014	3,832	2,51,592	3,62,868	56,59,082	59,63,895		

* Rent expense is net off rental income of ₹ 5,935 thousand (previous year ₹ 6,920 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total	
		Fire				Marine			Miscellaneous											
		Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Upto Q1 2016-17	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous		
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	37,278	58,015	1,025	59,040	3,44,299	2,80,785	6,25,084	13,107	6,345	17,565	8,689	52,188	2,67,728	2,149	24,590	87,586	11,05,031	12,01,349	
2	Travel, conveyance and vehicle running expenses	3,017	3,885	67	3,952	17,481	14,236	31,717	988	476	1,418	531	3,482	21,845	275	4,142	7,062	71,936	78,905	
3	Training expenses	371	526	9	535	3,696	3,012	6,708	82	31	178	69	502	2,440	4	262	916	11,192	12,098	
4	Rents, rates & taxes*	5,046	7,853	141	7,994	58,595	47,820	1,06,415	1,439	725	2,330	1,239	7,604	96,080	90	37,170	11,349	2,64,441	2,77,481	
5	Repairs & maintenance	3,306	4,114	71	4,185	30,232	24,649	54,881	995	472	1,553	775	5,032	28,477	87	4,319	7,734	1,04,325	1,11,816	
6	Printing & stationery	449	484	8	492	3,736	3,044	6,780	133	63	211	100	795	4,613	14	508	1,053	14,270	15,211	
7	Communication	2,367	3,541	56	3,597	31,529	25,672	57,201	878	333	1,193	668	4,353	20,521	68	2,619	6,490	94,324	1,00,288	
8	Legal & professional charges	3,166	4,889	86	4,975	43,124	35,181	78,305	950	445	1,492	803	5,667	36,252	1,495	49,746	7,455	1,82,610	1,90,751	
9	Auditors' fees, expenses etc																			
	(a) as auditor	103	161	3	164	1,035	845	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	4	8	-	-	-	-	1	3	-	1	1	14	15	
10	Advertisement and publicity	2,397	3,762	28	3,790	82,711	67,222	1,49,933	1,600	230	1,627	1,242	8,860	26,294	28	(133)	11,498	2,01,179	2,07,366	
11	Interest & Bank Charges	626	983	12	995	15,525	12,627	28,152	316	73	367	253	1,754	5,914	9	123	2,324	39,285	40,906	
12	Others																			
	(a) Business support services	18,883	29,611	199	29,810	6,80,446	5,52,961	12,33,407	13,097	1,752	13,094	10,127	72,451	2,15,522	219	464	93,866	16,53,999	17,02,692	
	(b) Sales Promotion	7,143	11,273	70	11,343	2,67,174	2,17,104	4,84,278	5,108	641	5,042	3,937	28,338	80,201	85	(1,942)	36,555	6,42,243	6,60,729	
	(c) Miscellaneous expenses	66	111	(5)	106	10,523	8,538	19,061	183	(12)	124	131	1,012	20,299	(1)	10,016	1,263	52,076	52,248	
13	Depreciation	3,429	5,360	100	5,460	37,115	30,311	67,426	909	500	1,545	804	5,141	34,085	60	7,011	7,245	1,24,726	1,33,615	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	87,647	1,34,569	1,870	1,36,439	16,27,225	13,24,011	29,51,236	39,811	12,089	47,785	29,392	1,97,329	8,61,288	4,584	1,39,112	2,82,609	45,65,235	47,89,321	

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