

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

	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 Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20		For Q2 2019-20	For Q2 2019-20
		( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	( '000)	
1	Employees' remuneration & welfare benefits	99,521	49,943	383	50,326	345,086	392,543	737,629	17,079	5,904	392,543	30,728	2,297	111,615	500,452	2,998	33,398	54,541	1,496,641	1,646,488
2	Travel, conveyance and vehicle running expenses	9,591	4,444	33	4,477	35,739	43,413	79,152	1,781	567	2,842	162	8,833	36,628	288	15,219	899	146,371	160,439	
3	Training expenses	1,393	1,023	9	1,032	7,034	6,832	13,866	195	78	370	38	1,472	7,097	13	114	1,268	24,511	26,936	
4	Rents, rates & taxes*	10,666	7,790	64	7,854	86,173	88,510	174,683	1,877	727	3,433	415	15,800	65,469	109	7,529	9,630	279,672	298,192	
5	Repairs & maintenance	4,628	2,353	17	2,370	29,947	32,211	62,158	1,010	326	1,516	203	8,244	34,637	68	1,666	4,658	114,486	121,484	
6	Printing & stationery	865	630	5	635	8,110	8,167	16,277	161	56	280	35	1,452	6,366	11	743	529	25,910	27,410	
7	Communication	2,686	1,811	14	1,825	19,102	20,602	39,704	639	205	1,035	127	2,653	20,668	82	984	1,377	67,474	71,985	
8	Legal & professional charges	19,443	8,583	84	8,667	82,262	88,420	170,682	2,077	1,108	5,894	546	10,400	75,931	(5,404)	12,829	22,116	296,179	324,289	
9	Auditors' fees, expenses etc																			
	(a) as auditor	194	151	1	152	1,703	1,700	3,403	36	13	67	9	272	1,239	2	30	220	5,291	5,637	
	(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	8	10	1	11	(9)	(5)	(14)	1	6	10	4	1	14	-	11	(1)	32	51	
10	Advertisement and publicity	17,256	12,026	73	12,099	150,578	171,153	321,731	3,235	1,098	4,401	246	23,833	153,791	143	2,193	12,589	523,260	552,615	
11	Interest & Bank Charges	1,161	917	7	924	31,730	37,383	69,113	326	137	469	42	5,478	19,013	12	131	1,951	96,672	98,757	
12	Others																			
	(a) Business support services	946	526	4	530	4,666	4,772	9,438	183	47	268	18	2,067	5,329	6	375	1,006	18,737	20,213	
	(b) Sales promotion	33,960	9,396	68	9,464	623,484	591,750	1,215,234	8,322	1,569	10,845	413	277,352	287,649	72	6,976	76,310	1,884,742	1,928,166	
	(c) Miscellaneous expenses	1,678	1,246	11	1,257	2,170	2,407	4,577	84	50	257	26	2,008	7,132	20	1,068	1,231	16,453	19,388	
13	Depreciation	6,454	4,816	40	4,856	48,539	48,560	97,099	1,106	412	2,151	238	7,940	37,229	66	1,166	6,392	153,799	165,109	
14	Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL</b>	<b>210,450</b>	<b>105,665</b>	<b>814</b>	<b>106,479</b>	<b>1,476,314</b>	<b>1,538,418</b>	<b>3,014,732</b>	<b>38,112</b>	<b>12,303</b>	<b>64,566</b>	<b>4,819</b>	<b>479,420</b>	<b>1,258,644</b>	<b>(1,514)</b>	<b>84,432</b>	<b>194,716</b>	<b>5,150,230</b>	<b>5,467,159</b>	

\* Rent expense is net of rental income of ` 650 thousand (previous period ` 5,111 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 Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19		For Q2 2018-19	For Q2 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	27,118	94,168	1,201	95,369	311,321	346,670	657,991	9,051	8,130	14,435	1,875	199,350	352,222	2,749	64,525	68,935	1,379,263	1,501,750	
2	Travel, conveyance and vehicle running expenses	2,584	10,706	147	10,853	23,034	28,830	51,864	855	1,600	1,364	135	14,693	25,907	343	13,440	6,076	116,277	129,714	
3	Training expenses	299	975	12	987	3,246	2,977	6,223	70	(17)	140	89	1,018	3,270	7	1,447	639	12,886	14,172	
4	Rents, rates & taxes*	(201)	417	(7)	410	10,660	15,622	26,282	195	(1,033)	90	(185)	9,280	15,279	39	175,076	3,118	228,141	228,350	
5	Repairs & maintenance	2,833	3,232	55	3,287	42,189	42,342	84,531	928	161	1,499	249	13,868	42,206	110	12,209	7,073	162,834	168,954	
6	Printing & stationery	445	663	8	671	7,811	7,135	14,946	138	(12)	237	31	1,978	5,736	11	2,265	972	26,302	27,418	
7	Communication	1,929	1,757	26	1,783	19,797	20,844	40,641	399	43	986	63	22,713	39,023	53	4,148	14,282	122,351	126,063	
8	Legal & professional charges	8,741	11,701	127	11,828	62,930	62,959	125,889	1,287	8	4,847	248	19,345	80,478	5,941	70,947	29,394	338,384	358,953	
9	Auditors' fees, expenses etc																			
	(a) as auditor	139	219	3	222	2,128	1,840	3,968	41	(11)	74	9	404	1,558	3	749	280	7,075	7,436	
	(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	23	1	24	(21)	(15)	(36)	-	(3)	13	6	3	25	-	(10)	17	15	50	
10	Advertisement and publicity	(8,170)	2,203	17	2,220	240,544	277,069	517,613	715	(408)	(1,761)	26	(100,054)	(120,131)	47	3,050	(104,001)	195,096	189,146	
11	Interest & Bank Charges	248	298	3	301	18,818	18,803	37,621	147	(10)	198	8	4,827	13,271	4	443	1,644	58,153	58,702	
12	Others																			
	(a) Business support services	(11)	(66)	-	(66)	(4,539)	(6,168)	(10,707)	(69)	(148)	(58)	(5)	992	1,480	5	1,762	396	(6,352)	(6,429)	
	(b) Sales promotion	32,881	24,842	246	25,088	118,077	49,680	167,757	11,431	475	20,205	759	329,799	562,861	211	25,610	223,213	1,342,321	1,400,290	
	(c) Miscellaneous expenses	(1,126)	(1,435)	(21)	(1,456)	(14,973)	(12,217)	(27,190)	(289)	(258)	(561)	(86)	(1,840)	(3,776)	(10)	(3,559)	(1,458)	(39,027)	(41,609)	
13	Depreciation	2,631	4,607	54	4,661	43,053	38,148	81,201	814	(358)	1,429	161	8,751	33,248	57	14,754	5,992	146,049	153,341	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL</b>	<b>70,351</b>	<b>154,310</b>	<b>1,872</b>	<b>156,182</b>	<b>884,075</b>	<b>894,519</b>	<b>1,778,594</b>	<b>25,713</b>	<b>8,159</b>	<b>43,137</b>	<b>3,383</b>	<b>525,127</b>	<b>1,052,658</b>	<b>9,570</b>	<b>386,856</b>	<b>256,571</b>	<b>4,089,768</b>	<b>4,316,301</b>	

\* Rent expense is net of rental income of ` 5,111 thousand (previous period ` 4,302 thousand)

## 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

	Particulars	Marine			Miscellaneous														Total
		Fire	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 H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 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	216,810	116,096	859	116,955	741,409	783,987	1,525,396	34,756	13,497	60,111	4,150	222,680	1,015,395	5,999	27,682	147,154	3,056,820	3,390,585
2	Travel, conveyance and vehicle running expenses	19,618	9,320	68	9,388	64,780	74,494	139,274	3,636	1,414	5,362	278	16,900	77,917	517	11,946	20,246	277,490	306,496
3	Training expenses	2,795	1,812	15	1,827	12,985	12,120	25,105	337	143	666	55	2,641	13,259	19	104	2,129	44,458	49,080
4	Rents, rates & taxes*	24,123	16,479	144	16,623	153,600	150,496	304,096	3,517	1,664	6,478	635	27,930	127,255	184	6,210	23,557	501,526	542,272
5	Repairs & maintenance	11,759	6,442	49	6,491	63,351	63,455	126,806	2,078	827	3,189	349	15,996	66,855	105	1,430	10,232	227,867	246,117
6	Printing & stationery	2,099	1,437	12	1,449	15,219	14,600	29,819	312	142	558	57	2,815	12,881	18	563	2,065	49,230	52,778
7	Communication	9,643	5,092	41	5,133	44,266	44,171	88,437	1,381	590	2,559	235	25,733	50,772	139	861	10,889	181,596	196,372
8	Legal & professional charges	42,056	19,214	193	19,407	165,075	167,314	332,389	3,819	2,392	10,748	844	27,801	160,155	572	4,233	42,113	585,066	646,529
9	Auditors' fees, expenses etc																		
	(a) as auditor	541	382	3	385	3,399	3,194	6,593	78	37	145	15	551	2,568	4	28	434	10,453	11,379
	(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	27	22	1	23	45	45	90	2	7	13	4	12	78	-	8	24	238	288
10	Advertisement and publicity	39,443	21,123	139	21,262	311,707	371,506	683,213	5,367	2,070	8,805	417	131,517	338,407	206	1,724	55,364	1,227,090	1,287,795
11	Interest & Bank Charges	4,008	2,718	20	2,738	61,770	69,500	131,270	712	283	1,094	75	10,672	39,286	25	120	4,304	187,841	194,587
12	Others																		
	(a) Business support services	1,894	971	7	978	7,841	7,740	15,581	293	90	450	28	3,818	11,130	9	369	2,092	33,860	36,732
	(b) Sales promotion	84,734	40,053	152	40,205	1,191,155	1,104,662	2,295,817	21,200	3,966	26,426	873	394,658	553,513	191	6,028	137,554	3,440,226	3,565,165
	(c) Miscellaneous expenses	2,960	2,026	17	2,043	5,109	5,142	10,251	167	69	445	37	2,849	12,056	27	807	3,012	29,720	34,723
13	Depreciation	15,922	11,025	97	11,122	92,244	87,504	179,748	2,215	1,056	4,320	390	15,213	72,737	117	1,038	12,385	289,219	316,263
14	Service tax and GST on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>478,432</b>	<b>254,212</b>	<b>1,817</b>	<b>256,029</b>	<b>2,933,955</b>	<b>2,959,930</b>	<b>5,893,885</b>	<b>79,870</b>	<b>28,247</b>	<b>131,369</b>	<b>8,442</b>	<b>901,786</b>	<b>2,554,264</b>	<b>8,132</b>	<b>63,151</b>	<b>473,554</b>	<b>10,142,700</b>	<b>10,877,161</b>

\* Rent expense is net off rental income of ` 2,494 thousand (previous period ` 10,151 thousand)

## FORM NL-7-OPERATING EXPENSES SCHEDULE

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Marine			Miscellaneous														Total
		Fire	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 H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 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	63,914	203,147	2,723	205,870	595,328	639,264	1,234,592	18,389	23,902	31,537	4,314	327,247	797,086	5,549	121,571	148,834	2,713,021	2,982,805
2	Travel, conveyance and vehicle running expenses	5,815	22,019	316	22,335	38,984	48,475	87,459	1,719	3,523	2,924	338	23,285	59,269	541	26,982	12,602	218,642	246,792
3	Training expenses	598	1,365	17	1,382	5,983	5,286	11,269	142	40	275	108	1,686	6,315	11	2,151	1,185	23,182	25,162
4	Rents, rates & taxes*	7,831	12,051	161	12,212	97,397	86,689	184,086	2,126	769	3,989	592	25,321	92,046	166	198,086	13,955	521,136	541,179
5	Repairs & maintenance	6,643	6,848	122	6,970	60,664	62,764	123,428	1,802	1,159	3,352	574	22,588	75,520	243	19,857	11,927	260,450	274,063
6	Printing & stationery	932	1,307	17	1,324	13,546	12,278	25,824	250	99	473	68	3,695	12,461	24	3,781	1,599	48,274	50,530
7	Communication	4,470	4,626	69	4,695	40,474	40,032	80,506	872	524	1,958	197	33,948	79,875	102	8,570	23,264	229,816	238,981
8	Legal & professional charges	19,798	21,325	244	21,569	119,013	115,175	234,188	2,373	1,124	9,879	589	31,857	151,982	16,186	59,500	41,851	549,529	590,896
9	Auditors' fees, expenses etc																		
	(a) as auditor	283	427	6	433	3,631	3,049	6,680	76	21	144	20	636	2,815	5	1,164	464	12,025	12,741
	(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	22	38	2	40	68	57	125	2	5	20	8	19	107	-	15	28	329	391
10	Advertisement and publicity	938	9,163	93	9,256	382,370	441,164	823,534	2,266	549	1,146	242	(55,650)	87,317	107	1,323	(64,172)	796,662	806,856
11	Interest & Bank Charges	917	1,209	10	1,219	36,567	33,869	70,436	341	46	494	25	8,343	30,137	13	835	3,640	114,310	116,446
12	Others																		
	(a) Business support services	1,254	1,667	22	1,689	(9,257)	(4,845)	(14,102)	271	109	549	80	3,344	12,955	24	5,611	2,315	11,156	14,099
	(b) Sales promotion	66,990	49,079	393	49,472	388,267	299,987	688,254	20,020	3,226	31,398	1,330	451,788	971,127	375	15,949	355,995	2,539,462	2,655,924
	(c) Miscellaneous expenses	810	1,401	11	1,412	(369)	(61)	(430)	53	62	216	27	580	5,253	22	(225)	836	6,394	8,616
13	Depreciation	6,529	10,368	137	10,505	82,603	70,426	153,029	1,710	483	3,318	450	14,973	67,515	115	25,326	10,857	277,776	294,810
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>187,744</b>	<b>346,040</b>	<b>4,343</b>	<b>350,383</b>	<b>1,855,269</b>	<b>1,853,609</b>	<b>3,708,878</b>	<b>52,412</b>	<b>35,641</b>	<b>91,672</b>	<b>8,962</b>	<b>893,660</b>	<b>2,451,781</b>	<b>23,483</b>	<b>490,496</b>	<b>565,179</b>	<b>8,322,164</b>	<b>8,860,291</b>

\* Rent expense is net off rental income of ` 10,151 thousand (previous period ` 10,237 thousand)