Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Operating Expenses Related To Insurance Business

																			(₹ '000)
SI.No.	Particulars	Fire		Marine							Mis	cellaneous							Total
			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens'	Public/Product	Engineering	Aviation	Personal	Health	Credit	Crop	Others	Total	1
									Compensation	Liability			Accident	Insurance	Insurance	Insurance		Miscellaneous	
		For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1	For Q1
		2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	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			580	4,802	5,345	10,147	376	139		26	784	9,428	41		945	23,056	27,442
3	Training expenses	1,675			676	3,856	3,656	7,512	380	165		12	532	5,867	2		475	15,319	17,670
4	Rents, rates & taxes*	20,230		· /	7,534	56,770	52,731	109,501	1,443	659	2,708	225	5,929	65,191	49	(, - ,	6,345	189,173	216,937
5	Repairs & maintenance	11,814			3,700	29,344	28,892	58,236	958	405	1,596	157	3,293	39,084	39		4,285	108,703	
6	Printing & stationery	781			297	2,403	2,274	4,677	57	25		10	205	2,416	3	47	279	7,823	8,901
7	Communication	7,688	,		2,639	19,553	18,602	38,155	594	266	1,056	89	2,873	25,718	33		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																		\vdash
12	(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	,	` '	30,065	769,663	678,344	1,448,007	16,242	3,606	16,871	434	52,945	378,655	85		41,535	1,960,422	2,087,156
	(c) Miscellaneous expenses	1,673			573	3,783	3,650	7,433	104	50	·	17	464	4,568	3	40	722	13,602	15,848
	(5)essilariosas oxponoso	1,570	370	(0)	370	3,700	0,000	7,100	104	30	201		701	1,000		10	, , , ,	10,002	10,010
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) Particulars Marine Miscellaneous Total Marine Cargo Marine Others | Marine Total Motor OD Motor TP Motor Total Public/Product Total Worksmens' Engineering Aviation Health Credit Crop Others Personal Liability Accident Compensation Insurance Insurance Miscellaneous Insurance For Q1 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 2019-20 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 10,027 4,876 35 4,911 29,041 31,081 60,122 1,855 847 2,520 8,067 41,289 229 (3,273) 19,347 131,119 146,057 expenses 3 Training expenses 1,402 5,951 11,239 142 6,162 (10) 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 1,536 9,512 6 Printing & stationery
7 Communication 1,234 814 7,109 6.433 13.542 151 278 1 363 6,515 (180 23.320 25,368 27 57 742 6 957 3 281 3 308 25.164 23 569 48 733 385 1 524 108 23 080 30 104 (123) 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 347 231 233 1,696 1,494 3,190 24 78 279 1,329 214 5,162 5,742 (a) as auditor (2) (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 54 50 104 64 25 206 237 66 161,129 184,616 735,180 10 Advertisement and publicity 22,187 9.097 9.163 200.353 361.482 2,132 972 4.404 107.684 63 42.775 703.830 171 (469)11 Interest & Bank Charges 2,847 1,801 1,814 30,040 32,117 62,157 146 625 5,194 20,273 13 2,353 91,169 95,830 (11) 12 Others (a) Business support services 948 448 182 5,801 16,519 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 (948) 61,244 1,555,484 1,636,999 (b) Sales promotion 188 4 924 13 267 15 335 (c) Miscellaneous expenses 1 282 780 6 786 2 939 2 735 5 674 83 19 11 1 781 841 (261)13 Depreciation / Amortization 6,209 57 43,705 38,944 1,109 644 2,169 7,273 35,508 51 135,420 151,154 9,468 6,266 82,649 152 (128) 5,993 14 GST on premium account 149,550 41,758 15,944 (21,281) 267,982 148.547 1,003 1,457,641 1,421,512 2,879,153 66,803 3,623 422,366 1,295,620 9,646 278,838 4,992,470 5,410,002

Total

^{*} Rent expense is net off rental income of ₹ 1,844 thousand (previous period ₹ 5,040 thousand)

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Operating Expenses Related To Insurance Business

/ Ŧ	2000	

SI.No.	Particulars	Fire	I	Marine							Mi	scellaneous							(₹ 7000)
0	r urticulars	1.110	Marine Cargo		Marine Total	Motor OD	Motor TP	Motor Total	Worksmens'	Public/Product		Aviation	Personal	Health	Credit	Crop	Others	Total	lotai
									Compensation	Liability	gg	**********	Accident	Insurance	Insurance	Insurance		Miscellaneous	
		Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1	Upto Q1
		2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	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		(3)	580	4,802	5,345	10,147	376		569	26		9,428	41	601	945	23,056	27,442
3	Training expenses	1,675		(4)	676	3,856	3,656	7,512	380		345			5,867	2	29	475		
4	Rents, rates & taxes*	20,230		(59)	7,534	56,770	52,731	109,501	1,443			225		65,191	49	(2,877)	6,345	, -	- ,
5	Repairs & maintenance	11,814		(28)	3,700	29,344	28,892	58,236	958		1,596	157		39,084	39	650	4,285	108,703	
6	Printing & stationery	781		(2)	297	2,403	2,274	4,677	57		104	10		2,416	3	47	279	,	
7	Communication	7,688		(20)	2,639	19,553	18,602	38,155	594		1,056	89		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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 7
	(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		(5)	573	3,783	3,650	7,433	104		201	17		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

	Particulars	Fire Marine Miscellaneous										() To							
	_	1	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	Total
		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	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		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	` 1	2,353	91,169	95,830
12	Others																		
	(a) Business supoort services	948	445	3		3,175	2,968	6,143	110		182	10	1,751	5,801	3	(6)	1,086	15,123	16,519
	(b) Sales promotion	50,774	30,657	84	/	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	<u> </u>	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