

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
(CIN) 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	Others	Total Miscellaneous		
		For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 2015-16	For Q3 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	7,531	21,051	1,017	22,068	365,373	289,215	654,588	5,845	724	9,328	8,090	35,469	117,208	404	64,458	896,114	925,713	
2 Travel, conveyance and vehicle running expenses	573	1,660	80	1,740	29,629	23,427	53,056	469	57	748	651	2,862	9,333	33	5,183	72,392	74,705	
3 Training expenses	80	230	11	241	4,059	3,210	7,269	64	8	103	90	393	1,287	5	711	9,930	10,251	
4 Rents, rates & taxes*	1,896	4,391	208	4,599	63,536	50,706	114,242	1,095	150	1,751	1,477	6,390	22,990	75	11,860	160,030	166,525	
5 Repairs & maintenance	626	1,749	85	1,834	30,357	24,029	54,386	486	60	775	672	2,947	9,738	34	5,357	74,455	76,915	
6 Printing & stationery	(33)	175	9	184	6,762	5,231	11,993	85	7	135	129	591	1,406	7	1,002	15,355	15,506	
7 Communication	652	2,062	101	2,163	39,142	30,875	70,017	605	71	965	848	3,741	11,866	42	6,732	94,887	97,702	
8 Legal & professional charges	6,064	88	11	99	26,778	20,373	47,151	273	4	427	454	2,157	3,393	20	32,512	86,391	92,554	
9 Auditors' fees, expenses etc																		
(a) as auditor	23	62	3	65	1,085	858	1,943	17	2	28	24	105	348	1	191	2,659	2,747	
(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	14	-	14	161	131	292	3	1	5	4	18	70	-	34	427	449	
10 Advertisement and publicity	3,011	7,483	357	7,840	116,877	92,940	209,817	1,950	256	3,116	2,660	11,573	40,170	134	21,289	290,965	301,816	
11 Interest & Bank Charges	338	895	43	938	14,868	11,792	26,660	242	31	387	333	1,455	4,908	17	2,658	36,691	37,967	
12 Others																		
(a) Miscellaneous expenses	18,824	45,757	2,183	47,940	698,429	555,963	1,254,392	11,767	1,570	18,806	16,000	69,498	243,790	807	128,178	1,744,808	1,811,572	
(b) Business & Sales Promotion	10,319	23,242	1,101	24,343	325,414	260,127	585,541	5,688	794	9,099	7,637	32,954	120,440	388	61,426	823,967	858,629	
13 Depreciation	1,064	3,112	151	3,263	55,902	44,188	100,090	882	107	1,408	1,227	5,393	17,542	61	9,765	136,475	140,802	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	50,976	111,971	5,360	117,331	1,778,372	1,413,065	3,191,437	29,471	3,842	47,081	40,296	175,546	604,489	2,028	351,356	4,445,546	4,613,853	

* Rent expense is net of rental income of ₹ 7,314 thousand (previous period ₹ 6,165 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	Others	Total Miscellaneous		
		For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	22,893	19,200	(59)	19,141	292,987	256,520	549,507	6,140	1,506	10,173	5,373	32,240	150,328	414	49,243	804,924	846,958	
2 Travel, conveyance and vehicle running expenses	2,301	1,761	(16)	1,745	29,433	25,720	55,153	604	151	1,005	524	3,197	14,657	42	4,794	80,127	84,173	
3 Training expenses	385	416	5	421	4,934	4,348	9,282	111	26	181	99	566	2,778	7	914	13,964	14,770	
4 Rents, rates & taxes*	3,942	3,208	(16)	3,192	50,444	44,136	94,580	1,049	259	1,741	916	5,526	25,621	71	8,388	138,151	145,285	
5 Repairs & maintenance	2,087	1,701	(8)	1,693	26,700	23,363	50,063	555	137	922	485	2,926	13,572	37	4,444	73,141	76,921	
6 Printing & stationery	623	486	(4)	482	7,979	6,975	14,954	164	41	273	143	869	3,995	11	1,307	21,757	22,862	
7 Communication	3,125	2,612	(8)	2,604	39,994	35,014	75,008	838	205	1,388	732	4,399	20,495	57	6,714	109,836	115,565	
8 Legal & professional charges	10,328	6,205	39	6,244	80,984	71,170	152,154	1,766	416	2,906	1,567	9,134	43,944	114	14,435	226,436	243,008	
9 Auditors' fees, expenses etc																		
(a) as auditor	63	53	-	53	806	706	1,512	17	4	28	14	89	413	1	136	2,214	2,330	
(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	13	14	-	14	167	147	314	4	1	6	3	19	94	-	31	472	499	
10 Advertisement and publicity	8,783	9,520	109	9,629	112,585	99,206	211,791	2,524	580	4,133	2,261	12,921	63,469	158	20,887	318,724	337,136	
11 Interest & Bank Charges	956	940	6	946	12,235	10,753	22,988	267	63	439	237	1,381	6,644	17	2,183	34,219	36,121	
12 Others																		
(a) Miscellaneous expenses	33,349	31,714	142	31,856	426,925	374,888	801,813	9,236	2,198	15,219	8,174	47,923	229,058	603	75,199	1,189,423	1,254,628	
(b) Business & Sales Promotion	15,795	17,971	248	18,219	202,522	178,704	381,226	4,604	1,043	7,523	4,145	23,453	116,423	285	38,346	577,048	611,062	
13 Depreciation	3,594	3,053	(7)	3,046	45,997	40,283	86,280	967	237	1,601	847	5,071	23,703	65	7,766	126,537	133,177	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	108,237	98,854	431	99,285	1,334,692	1,171,933	2,506,625	28,846	6,867	47,538	25,520	149,714	715,194	1,882	234,787	3,716,973	3,924,495	

* Rent expense is net of rental income of ₹ 6,165 thousand (previous period ₹ 6,219 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) 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	Others	Total Miscellaneous		
		Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 2015-16	Upto 9M 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	55,459	99,205	4,569	103,774	944,961	773,330	1,718,291	19,917	3,359	32,008	25,220	105,329	463,050	1,325	206,705	2,575,204	2,734,437	
2 Travel, conveyance and vehicle running expenses	4,592	8,214	378	8,592	78,236	64,027	142,263	1,649	278	2,650	2,088	8,721	38,337	110	17,113	213,209	226,393	
3 Training expenses	624	1,117	51	1,168	10,639	8,707	19,346	224	38	360	284	1,186	5,213	15	2,328	28,994	30,786	
4 Rents, rates & taxes*	8,209	14,685	676	15,361	139,875	114,470	254,345	2,948	497	4,738	3,733	15,591	68,542	196	30,597	381,187	404,757	
5 Repairs & maintenance	4,608	8,242	380	8,622	78,510	64,250	142,760	1,655	279	2,659	2,095	8,751	38,471	110	17,174	213,954	227,184	
6 Printing & stationery	1,446	2,587	119	2,706	24,646	20,169	44,815	519	88	835	658	2,747	12,077	35	5,391	67,165	71,317	
7 Communication	6,322	11,308	521	11,829	107,713	88,150	195,863	2,270	383	3,648	2,875	12,006	52,782	151	23,561	293,539	311,690	
8 Legal & professional charges	29,275	12,386	570	12,956	117,979	96,550	214,529	2,487	419	3,996	3,149	13,150	57,812	165	108,295	404,002	446,233	
9 Auditors' fees, expenses etc																		
(a) as auditor	165	294	14	308	2,804	2,294	5,098	59	10	95	75	312	1,374	4	613	7,640	8,113	
(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	15	26	1	27	248	203	451	5	1	8	7	28	122	-	55	677	719	
10 Advertisement and publicity	16,268	29,101	1,340	30,441	277,194	226,848	504,042	5,842	985	9,389	7,398	30,897	135,831	389	60,634	755,407	802,116	
11 Interest & Bank Charges	2,181	3,901	180	4,081	37,161	30,412	67,573	783	132	1,259	992	4,142	18,210	52	8,130	101,273	107,535	
12 Others																		
(a) Miscellaneous expenses	95,237	170,358	7,846	178,204	1,621,947	1,327,355	2,949,302	34,202	5,770	54,965	43,310	180,876	795,167	2,275	354,964	4,420,831	4,694,272	
(b) Business & Sales Promotion	40,564	72,560	3,342	75,902	691,158	565,624	1,256,782	14,568	2,457	23,411	18,447	77,039	338,681	969	151,189	1,883,543	2,000,009	
13 Depreciation	8,700	15,563	717	16,280	148,240	121,316	269,556	3,124	527	5,021	3,956	16,523	72,641	208	32,427	403,983	428,963	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	273,665	449,547	20,704	470,251	4,281,311	3,503,705	7,785,016	90,252	15,223	145,042	114,287	477,298	2,098,310	6,004	1,019,176	11,750,608	12,494,524	

* Rent expense is net off rental income of ₹ 19,643 thousand (previous period ₹ 18,129 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	Others	Total Miscellaneous		
		Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	59,097	92,998	2,498	95,496	759,847	678,053	1,437,900	19,239	3,932	30,900	17,907	94,350	504,902	1,059	167,322	2,277,511	2,432,104	
2 Travel, conveyance and vehicle running expenses	6,301	9,915	266	10,181	81,014	72,293	153,307	2,051	419	3,295	1,909	10,059	53,832	113	17,840	242,825	259,307	
3 Training expenses	794	1,250	34	1,284	10,212	9,113	19,325	259	53	415	241	1,268	6,786	14	2,251	30,612	32,690	
4 Rents, rates & taxes*	10,389	16,349	439	16,788	133,577	119,197	252,774	3,382	691	5,432	3,148	16,586	88,759	186	29,415	400,373	427,550	
5 Repairs & maintenance	5,491	8,640	232	8,872	70,596	62,997	133,593	1,787	365	2,871	1,664	8,766	46,910	98	15,545	211,599	225,962	
6 Printing & stationery	1,690	2,660	71	2,731	21,734	19,395	41,129	550	112	884	512	2,699	14,442	30	4,786	65,144	69,565	
7 Communication	8,087	12,727	342	13,069	103,983	92,790	196,773	2,633	538	4,229	2,450	12,912	69,094	145	22,898	311,672	332,828	
8 Legal & professional charges	31,283	22,623	608	23,231	184,846	164,948	349,794	4,680	956	7,517	4,356	22,952	122,826	258	40,703	554,042	608,556	
9 Auditors' fees, expenses etc																		
(a) as auditor	163	256	7	263	2,092	1,867	3,959	53	11	85	49	260	1,390	3	461	6,271	6,697	
(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	42	1	43	342	305	647	9	2	14	8	42	227	-	75	1,024	1,094	
10 Advertisement and publicity	18,040	28,390	763	29,153	231,958	206,989	438,947	5,873	1,200	9,433	5,466	28,802	154,131	323	51,078	695,253	742,446	
11 Interest & Bank Charges	2,168	3,411	92	3,503	27,870	24,870	52,740	706	144	1,133	657	3,461	18,519	39	6,138	83,537	89,208	
12 Others																		
(a) Miscellaneous expenses	78,031	122,794	3,298	126,092	1,002,732	894,792	1,897,524	25,402	5,192	40,800	23,644	124,578	666,666	1,399	220,931	3,006,136	3,210,259	
(b) Business & Sales Promotion	30,608	48,166	1,294	49,460	393,542	351,178	744,720	9,964	2,036	16,004	9,274	48,866	261,500	549	86,659	1,179,572	1,259,640	
13 Depreciation	9,194	14,468	389	14,857	118,213	105,487	223,700	2,993	612	4,807	2,786	14,678	78,550	165	26,030	354,321	378,372	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	261,363	384,689	10,334	395,023	3,142,558	2,804,274	5,946,832	79,581	16,263	127,819	74,071	390,279	2,088,534	4,381	692,132	9,419,892	10,076,278	

* Rent expense is net off rental income of ₹ 18,129 thousand (previous period ₹ 17,813 thousand).