

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	Others	Total Miscellaneous	Total
		For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 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	23,166	18,272	175	18,447	2,48,473	2,15,114	4,63,587	5,710	834	8,375	10,007	26,597	1,88,577	332	38,189	7,42,208	7,83,821	
2	Travel, conveyance and vehicle running expenses	2,495	1,983	20	2,003	26,807	23,214	50,021	617	91	905	1,076	2,874	20,323	36	4,136	80,079	84,577	
3	Training expenses	406	373	5	378	4,493	3,912	8,405	105	17	158	166	496	3,327	6	748	13,428	14,212	
4	Rents, rates & taxes*	3,904	2,984	25	3,009	41,620	35,992	77,612	953	137	1,392	1,702	4,429	31,734	56	6,294	1,24,309	1,31,222	
5	Repairs & maintenance	2,633	2,349	32	2,381	28,988	25,215	54,203	677	106	1,008	1,093	3,179	21,580	39	4,751	86,636	91,650	
6	Printing & stationery	953	915	15	930	10,659	9,298	19,957	251	41	378	385	1,186	7,836	15	1,816	31,865	33,748	
7	Communication	2,882	2,110	14	2,124	30,472	26,309	56,781	694	98	1,008	1,272	3,216	23,378	40	4,506	90,993	95,999	
8	Legal & professional charges	10,158	1,437	(30)	1,407	33,189	28,186	61,375	715	75	976	1,680	3,201	27,129	43	55,615	1,50,809	1,62,374	
9	Auditors' fees, expenses etc																		
	(a) as auditor	86	81	1	82	961	838	1,799	23	3	34	36	106	710	1	161	2,873	3,041	
	(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	14	14	-	14	164	144	308	4	-	6	6	19	121	1	28	493	521	
10	Advertisement and publicity	6,342	4,589	29	4,618	66,900	57,738	1,24,638	1,522	213	2,208	2,808	7,046	51,410	89	9,833	1,99,767	2,10,727	
11	Interest & Bank Charges	1,027	910	12	922	11,287	9,815	21,102	263	41	392	427	1,236	8,411	15	1,844	33,731	35,680	
12	Others																		
	(a) Miscellaneous expenses	37,319	33,229	450	33,679	4,10,369	3,56,928	7,67,297	9,581	1,491	14,272	15,497	45,015	3,05,734	551	67,239	12,26,677	12,97,675	
	(b) Business & Sales Promotion	18,827	18,701	312	19,013	2,12,403	1,85,565	3,97,968	5,029	828	7,598	7,501	23,816	1,55,242	287	36,842	6,35,111	6,72,951	
13	Depreciation	4,533	4,100	57	4,157	50,046	43,557	93,603	1,170	183	1,747	1,872	5,505	37,172	67	8,263	1,49,582	1,58,272	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	1,14,745	92,047	1,117	93,164	11,76,831	10,21,825	21,98,656	27,314	4,158	40,457	45,528	1,27,921	8,82,684	1,578	2,40,265	35,68,561	37,76,470	

* Rent expense is net of rental income of ₹ 6,292 thousand (previous period ₹ 5,850 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	Total
		For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1	Employees' remuneration & welfare benefits	16,121	17,440	591	18,031	2,55,177	1,42,659	3,97,836	5,252	914	8,925	8,004	23,601	1,61,082	344	90,720	6,96,678	7,30,830	
2	Travel, conveyance and vehicle running expenses	2,237	2,354	92	2,446	32,268	18,128	50,396	676	115	1,137	998	3,001	20,550	43	11,001	87,917	92,600	
3	Training expenses	278	286	12	298	3,698	2,087	5,785	78	14	131	112	346	2,375	5	1,210	10,056	10,632	
4	Rents, rates & taxes*	5,688	5,778	267	6,045	72,086	40,808	1,12,894	1,551	257	2,569	2,181	6,764	46,543	95	22,931	1,95,785	2,07,518	
5	Repairs & maintenance	1,866	1,941	81	2,022	25,843	14,551	40,394	546	92	914	794	2,410	16,526	35	8,633	70,344	74,232	
6	Printing & stationery	643	660	29	689	8,500	4,800	13,300	182	30	301	259	795	5,463	11	2,770	23,111	24,443	
7	Communication	1,877	2,003	73	2,076	28,420	15,925	44,345	590	101	998	886	2,636	18,014	39	9,911	77,520	81,473	
8	Legal & professional charges	5,948	(588)	(132)	(720)	11,082	5,394	16,476	121	42	311	474	873	5,355	18	1,18,087	1,41,757	1,46,985	
9	Auditors' fees, expenses etc																		
	(a) as auditor	99	100	5	105	1,205	684	1,889	26	5	43	36	114	782	2	373	3,270	3,474	
	(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	8	-	8	115	65	180	3	1	4	3	11	73	1	39	315	331	
10	Advertisement and publicity	5,841	6,132	243	6,375	83,528	46,949	1,30,477	1,752	298	2,945	2,580	7,773	53,244	111	28,355	2,27,535	2,39,751	
11	Interest & Bank Charges	549	578	23	601	7,990	4,486	12,476	167	28	281	248	742	5,084	10	2,737	21,773	22,923	
12	Others																		
	(a) Miscellaneous expenses	27,338	28,526	1,166	29,692	3,82,431	2,15,214	5,97,645	8,064	1,366	13,519	11,779	35,659	2,44,452	510	1,28,525	10,41,519	10,98,549	
	(b) Business & Sales Promotion	10,741	11,009	488	11,497	1,40,847	79,564	2,20,411	3,008	502	5,005	4,288	13,182	90,596	186	45,694	3,82,872	4,05,110	
13	Depreciation	2,880	3,069	113	3,182	43,335	24,291	67,626	901	155	1,521	1,349	4,020	27,486	58	15,067	1,18,183	1,24,245	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	82,114	79,296	3,051	82,347	10,96,525	6,15,605	17,12,130	22,917	3,920	38,604	33,991	1,01,927	6,97,625	1,468	4,86,053	30,98,635	32,63,096	

* Rent expense is net of rental income of ₹ 5,850 thousand (previous period ₹ 5,232 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	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous						Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others		
		FY 2014-15	FY 2014-15	FY 2014-15						FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15		
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	82,263	1,11,270	2,673	1,13,943	10,08,320	8,93,167	19,01,487	24,949	4,766	39,275	27,914	1,20,947	6,93,479	1,391	2,05,511	30,19,719	32,15,925
2 Travel, conveyance and vehicle running expenses	8,796	11,898	286	12,184	1,07,821	95,507	2,03,328	2,668	510	4,200	2,985	12,933	74,155	149	21,976	3,22,904	3,43,884
3 Training expenses	1,200	1,623	39	1,662	14,705	13,025	27,730	364	70	573	407	1,764	10,113	20	2,999	44,040	46,902
4 Rents, rates & taxes*	14,293	19,333	464	19,797	1,75,197	1,55,189	3,30,386	4,335	828	6,824	4,850	21,015	1,20,493	242	35,709	5,24,682	5,58,772
5 Repairs & maintenance	8,124	10,989	264	11,253	99,584	88,212	1,87,796	2,464	471	3,879	2,757	11,945	68,490	137	20,296	2,98,235	3,17,612
6 Printing & stationery	2,643	3,575	86	3,661	32,393	28,693	61,086	801	153	1,262	897	3,885	22,278	45	6,602	97,009	1,03,313
7 Communication	10,969	14,837	356	15,193	1,34,455	1,19,099	2,53,554	3,327	636	5,237	3,722	16,128	92,472	185	27,404	4,02,665	4,28,827
8 Legal & professional charges	41,441	24,060	578	24,638	2,18,035	1,93,134	4,11,169	5,395	1,031	8,493	6,036	26,153	1,49,955	301	96,318	7,04,851	7,70,930
9 Auditors' fees, expenses etc																	
(a) as auditor	249	337	8	345	3,053	2,705	5,758	76	14	119	85	366	2,100	4	622	9,144	9,738
(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	41	56	1	57	506	449	955	13	2	20	14	61	348	1	103	1,517	1,615
10 Advertisement and publicity	24,382	32,979	792	33,771	2,98,858	2,64,727	5,63,585	7,395	1,413	11,641	8,274	35,848	2,05,541	412	60,911	8,95,020	9,53,173
11 Interest & Bank Charges	3,195	4,321	104	4,425	39,157	34,685	73,842	969	185	1,525	1,084	4,697	26,930	54	7,982	1,17,268	1,24,888
12 Others																	
(a) Miscellaneous expenses	1,15,350	1,56,023	3,748	1,59,771	14,13,101	12,51,720	26,64,821	34,983	6,683	55,072	39,141	1,69,593	9,72,400	1,950	2,88,170	42,32,813	45,07,934
(b) Business & Sales Promotion	49,435	66,867	1,606	68,473	6,05,945	5,36,743	11,42,688	14,993	2,864	23,602	16,775	72,682	4,16,742	836	1,23,501	18,14,683	19,32,591
13 Depreciation	13,727	18,568	446	19,014	1,68,259	1,49,044	3,17,303	4,163	795	6,554	4,658	20,183	1,15,722	232	34,293	5,03,903	5,36,644
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,76,108	4,76,736	11,451	4,88,187	43,19,389	38,26,099	81,45,488	1,06,895	20,421	1,68,276	1,19,599	5,18,200	29,71,218	5,959	9,32,397	1,29,88,453	1,38,52,748

* Rent expense is net off rental income of ₹ 24,421 thousand (previous period ₹ 23,663 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous						Total Miscellaneous	Total
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others		
		FY 2013-14	FY 2013-14	FY 2013-14						FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14		
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	1,08,161	1,03,865	6,007	1,09,872	10,83,924	6,23,711	17,07,635	24,675	3,831	39,607	31,197	1,03,608	7,20,555	1,381	2,90,990	29,23,479	31,41,512
2 Travel, conveyance and vehicle running expenses	11,925	11,451	662	12,113	1,19,501	68,763	1,88,264	2,720	422	4,367	3,439	11,423	79,440	152	32,081	3,22,308	3,46,346
3 Training expenses	1,177	1,130	65	1,195	11,792	6,785	18,577	268	42	431	339	1,127	7,839	15	3,168	31,806	34,178
4 Rents, rates & taxes*	20,515	19,700	1,139	20,839	2,05,590	1,18,301	3,23,891	4,680	727	7,512	5,917	19,652	1,36,669	262	55,194	5,54,504	5,95,858
5 Repairs & maintenance	8,892	8,539	494	9,033	89,110	51,275	1,40,385	2,029	315	3,256	2,565	8,518	59,237	114	23,921	2,40,340	2,58,265
6 Printing & stationery	2,664	2,558	148	2,706	26,696	15,362	42,058	608	94	975	768	2,552	17,747	34	7,167	72,003	77,373
7 Communication	11,330	10,880	629	11,509	1,13,540	65,333	1,78,873	2,585	401	4,149	3,268	10,853	75,477	145	30,481	3,06,232	3,29,071
8 Legal & professional charges	42,207	19,742	1,142	20,884	2,06,027	1,18,552	3,24,579	4,690	728	7,528	5,930	19,693	1,36,959	262	1,65,196	6,65,565	7,28,656
9 Auditors' fees, expenses etc																	
(a) as auditor	304	292	17	309	3,050	1,755	4,805	69	11	111	88	292	2,027	4	819	8,226	8,839
(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	43	41	2	43	428	246	674	10	2	16	12	41	284	1	115	1,155	1,241
10 Advertisement and publicity	30,414	29,206	1,689	30,895	3,04,793	1,75,384	4,80,177	6,938	1,077	11,137	8,772	29,134	2,02,616	388	81,824	8,22,063	8,83,372
11 Interest & Bank Charges	3,002	2,882	167	3,049	30,079	17,308	47,387	685	106	1,099	866	2,875	19,996	38	8,076	81,128	87,179
12 Others																	
(a) Miscellaneous expenses	1,34,209	1,28,878	7,454	1,36,332	13,43,968	7,73,346	21,17,314	30,617	4,754	49,145	38,710	1,28,559	8,94,080	1,714	3,61,068	36,25,961	38,96,502
(b) Business & Sales Promotion	43,398	41,674	2,410	44,084	4,34,902	2,50,251	6,85,153	9,900	1,537	15,891	12,517	41,570	2,89,108	554	1,16,753	11,72,983	12,60,465
13 Depreciation	17,107	16,428	950	17,378	1,71,438	98,649	2,70,087	3,903	606	6,264	4,934	16,387	1,13,966	218	46,022	4,62,387	4,96,872
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	4,35,348	3,97,266	22,975	4,20,241	41,44,838	23,85,021	65,29,859	94,377	14,653	1,51,488	1,19,322	3,96,284	27,56,000	5,282	12,22,875	1,12,90,140	1,21,45,729

* Rent expense is net off rental income of ₹ 23,663 thousand (previous period ₹ 20,451 thousand)