

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	Miscellaneous																	Total
		Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
			Marine Cargo	Marine Others	Marine Total														
For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15	For Q2 2014-15			
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)		
1	Employees' remuneration & welfare benefits	16,073	24,290	1,280	25,570	240,963	230,227	471,190	6,774	1,019	10,681	7,256	31,053	143,075	256	71,273	742,577	784,220	
2	Travel, conveyance and vehicle running expenses	1,654	2,384	133	2,517	25,253	24,277	49,530	710	104	1,119	770	3,242	14,525	26	7,591	77,617	81,788	
3	Training expenses	202	324	16	340	2,952	2,796	5,748	83	13	131	88	382	1,831	3	853	9,132	9,674	
4	Rents, rates & taxes*	3,022	4,719	238	4,957	44,705	42,518	87,223	1,257	193	1,982	1,334	5,777	27,159	49	13,064	138,038	146,017	
5	Repairs & maintenance	1,468	2,178	117	2,295	22,173	21,237	43,410	624	93	983	671	2,853	12,999	24	6,601	68,258	72,021	
6	Printing & stationery	485	742	38	780	7,221	6,886	14,107	203	30	320	216	932	4,329	8	2,125	22,270	23,535	
7	Communication	2,134	3,160	171	3,331	32,255	30,901	63,156	906	135	1,430	976	4,150	18,887	33	9,609	99,282	104,747	
8	Legal & professional charges	11,297	6,779	320	7,099	59,882	56,532	116,414	1,683	266	2,655	1,761	7,771	37,705	68	17,156	185,479	203,875	
9	Auditors' fees, expenses etc																		
	(a) as auditor	45	67	3	70	665	636	1,301	19	3	29	20	86	396	1	196	2,051	2,166	
	(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	12	1	13	103	97	200	3	1	5	3	13	66	-	29	320	341	
10	Advertisement and publicity	4,112	6,216	328	6,544	61,634	58,886	120,520	1,732	260	2,732	1,856	7,943	36,603	66	18,228	189,940	200,596	
11	Interest & Bank Charges	552	849	44	893	8,233	7,848	16,081	232	35	365	247	1,062	4,944	9	2,420	25,395	26,840	
12	Others																		
	(a) Miscellaneous expenses	20,357	31,256	1,613	32,869	303,022	288,890	591,912	8,523	1,293	13,442	9,092	39,126	182,037	325	89,171	934,921	988,147	
	(b) Business & Sales Promotion	7,817	12,989	602	13,591	112,511	105,988	218,499	3,162	504	4,990	3,295	14,619	71,573	129	32,047	348,818	370,226	
13	Depreciation	2,604	4,046	206	4,252	38,594	36,731	75,325	1,085	166	1,711	1,153	4,985	23,368	42	11,299	119,134	125,990	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	71,830	100,011	5,110	105,121	960,166	914,450	1,874,616	26,996	4,115	42,575	28,738	123,994	579,497	1,039	281,662	2,963,232	3,140,183	

* Rent expense is net of rental income of ₹ 6,059 thousand (previous period ₹ 5,929 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total
		Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
			Marine Cargo	Marine Others	Marine Total														
For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14	For Q2 2013-14			
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)		
1	Employees' remuneration & welfare benefits	23,685	20,300	949	21,249	250,841	153,854	404,695	6,577	1,122	9,800	6,405	26,937	154,550	436	96,228	706,750	751,684	
2	Travel, conveyance and vehicle running expenses	2,738	2,425	115	2,540	27,466	16,733	44,199	719	122	1,076	737	2,950	17,172	47	10,142	77,164	82,442	
3	Training expenses	227	203	10	213	2,234	1,358	3,592	59	10	88	61	240	1,404	3	814	6,271	6,711	
4	Rents, rates & taxes*	5,260	4,852	231	5,083	48,990	29,551	78,541	1,281	218	1,925	1,410	5,262	31,278	80	17,064	137,059	147,402	
5	Repairs & maintenance	1,800	1,559	73	1,632	18,728	11,464	30,192	491	83	733	486	2,012	11,593	32	7,100	52,722	56,154	
6	Printing & stationery	517	451	21	472	5,314	3,247	8,561	140	23	208	139	571	3,299	9	1,998	14,948	15,937	
7	Communication	2,666	2,384	112	2,496	26,279	15,973	42,252	687	117	1,030	717	2,822	16,508	44	9,579	73,756	78,918	
8	Legal & professional charges	10,223	5,469	258	5,727	62,174	37,889	100,063	1,628	277	2,435	1,666	6,677	38,845	105	22,999	174,695	190,645	
9	Auditors' fees, expenses etc																		
	(a) as auditor	69	63	3	66	647	392	1,039	16	3	26	18	70	412	1	229	1,814	1,949	
	(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	9	8	1	9	100	62	162	3	-	4	2	10	61	-	40	282	300	
10	Advertisement and publicity	7,855	7,250	347	7,597	73,073	44,069	117,142	1,910	325	2,873	2,106	7,848	46,669	120	25,428	204,421	219,873	
11	Interest & Bank Charges	712	634	30	664	7,075	4,305	11,380	185	31	277	191	760	4,435	11	2,594	19,864	21,240	
12	Others																		
	(a) Miscellaneous expenses	29,070	26,102	1,238	27,340	284,383	172,707	457,090	7,450	1,271	11,162	7,819	30,572	179,158	477	103,223	798,222	854,632	
	(b) Business & Sales Promotion	10,191	9,487	454	9,941	93,224	56,088	149,312	2,436	415	3,668	2,729	10,013	59,831	151	31,978	260,533	280,665	
13	Depreciation	4,121	3,666	173	3,839	41,022	24,967	65,989	1,074	184	1,608	1,110	4,406	25,702	69	15,062	115,204	123,164	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	99,143	84,853	4,015	88,868	941,550	572,659	1,514,209	24,656	4,201	36,913	25,596	101,150	590,917	1,585	344,478	2,643,705	2,831,716	

* Rent expense is net of rental income of ₹ 5,929 thousand (previous period ₹ 5,141 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 H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 2014-15	Upto H1 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	36,204	73,798	2,557	76,355	466,860	421,533	888,393	13,099	2,426	20,727	12,534	62,110	354,574	645	118,079	1,472,587	1,585,146	
2 Travel, conveyance and vehicle running expenses	4,000	8,154	282	8,436	51,581	46,573	98,154	1,447	268	2,290	1,385	6,862	39,175	71	13,046	162,698	175,134	
3 Training expenses	409	834	29	863	5,278	4,765	10,043	148	27	234	142	702	4,008	7	1,337	16,648	17,920	
4 Rents, rates & taxes*	6,447	13,141	455	13,596	83,133	75,061	158,194	2,333	432	3,691	2,232	11,060	63,138	115	21,027	262,222	282,265	
5 Repairs & maintenance	3,404	6,939	240	7,179	43,896	39,634	83,530	1,232	228	1,949	1,179	5,840	33,338	61	11,101	138,458	149,041	
6 Printing & stationery	1,067	2,174	75	2,249	13,755	12,420	26,175	386	71	611	369	1,830	10,447	19	3,479	43,387	46,703	
7 Communication	4,962	10,115	350	10,465	63,989	57,776	121,765	1,795	333	2,841	1,718	8,513	48,599	88	16,184	201,836	217,263	
8 Legal & professional charges	20,955	16,418	569	16,987	103,862	93,778	197,640	2,914	540	4,611	2,789	13,818	78,882	144	26,268	327,606	365,548	
9 Auditors' fees, expenses etc																		
(a) as auditor	100	203	7	210	1,286	1,161	2,447	36	7	57	35	171	977	2	325	4,057	4,367	
(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	28	1	29	175	158	333	5	1	8	5	23	133	-	44	552	595	
10 Advertisement and publicity	9,257	18,870	654	19,524	119,373	107,783	227,156	3,349	620	5,300	3,205	15,881	90,662	165	30,191	376,529	405,310	
11 Interest & Bank Charges	1,212	2,471	86	2,557	15,635	14,117	29,752	439	81	694	420	2,080	11,875	22	3,955	49,318	53,087	
12 Others																		
(a) Miscellaneous expenses	44,682	91,080	3,156	94,236	575,807	519,904	1,095,711	16,166	2,994	25,581	15,470	76,655	437,608	796	145,732	1,816,713	1,955,631	
(b) Business & Sales Promotion	14,813	30,195	1,046	31,241	191,020	172,474	363,494	5,360	993	8,481	5,129	25,413	145,077	264	48,313	602,524	648,578	
13 Depreciation	5,600	11,415	396	11,811	72,216	65,204	137,420	2,026	375	3,206	1,939	9,607	54,847	100	18,264	227,784	245,195	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	153,126	285,835	9,903	295,738	1,807,866	1,632,341	3,440,207	50,735	9,396	80,281	48,551	240,565	1,373,340	2,499	457,345	5,702,919	6,151,783	

* Rent expense is net off rental income of ₹ 11,964 thousand (previous period ₹ 11,594 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 H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	Upto H1 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	71,533	71,857	3,516	75,373	551,312	322,850	874,162	14,336	2,438	21,903	18,967	59,231	373,254	802	158,390	1,523,483	1,670,389	
2 Travel, conveyance and vehicle running expenses	7,197	7,229	354	7,583	55,466	32,481	87,947	1,442	245	2,204	1,908	5,959	37,552	81	15,935	153,273	168,053	
3 Training expenses	567	569	28	597	4,368	2,558	6,926	114	19	174	150	469	2,957	6	1,257	12,072	13,236	
4 Rents, rates & taxes*	11,180	11,231	549	11,780	86,169	50,461	136,630	2,241	381	3,423	2,964	9,258	58,339	125	24,757	238,118	261,078	
5 Repairs & maintenance	5,205	5,228	256	5,484	40,113	23,491	63,604	1,043	177	1,594	1,380	4,310	27,158	58	11,523	110,847	121,536	
6 Printing & stationery	1,450	1,457	71	1,528	11,176	6,544	17,720	291	49	444	384	1,201	7,566	16	3,211	30,882	33,860	
7 Communication	6,684	6,714	328	7,042	51,511	30,165	81,676	1,339	228	2,046	1,772	5,534	34,874	75	14,799	142,343	156,069	
8 Legal & professional charges	25,141	16,430	804	17,234	126,054	73,818	199,872	3,278	557	5,008	4,337	13,543	85,342	183	36,214	348,334	390,709	
9 Auditors' fees, expenses etc																		
(a) as auditor	152	153	7	160	1,171	686	1,857	30	5	47	40	126	793	2	337	3,237	3,549	
(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	31	31	2	33	236	138	374	6	1	9	8	25	160	-	68	651	715	
10 Advertisement and publicity	16,636	16,712	818	17,530	128,217	75,084	203,301	3,334	567	5,094	4,411	13,775	86,807	187	36,835	354,311	388,477	
11 Interest & Bank Charges	1,823	1,831	90	1,921	14,051	8,229	22,280	365	62	558	483	1,510	9,513	20	4,038	38,829	42,573	
12 Others																		
(a) Miscellaneous expenses	71,533	71,857	3,516	75,373	550,783	322,540	873,323	14,335	2,439	21,903	18,967	59,231	373,252	802	158,390	1,522,642	1,669,548	
(b) Business & Sales Promotion	20,477	20,570	1,006	21,576	157,817	92,418	250,235	4,104	698	6,270	5,429	16,955	106,847	230	45,340	436,108	478,161	
13 Depreciation	10,610	10,658	521	11,179	81,769	47,884	129,653	2,126	362	3,249	2,813	8,785	55,360	119	23,490	225,957	247,746	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	250,219	242,527	11,866	254,393	1,860,213	1,089,347	2,949,560	48,384	8,228	73,926	64,013	199,912	1,259,774	2,706	534,584	5,141,087	5,645,699	

* Rent expense is net off rental income of ₹ 11,594 thousand (previous period ₹ 9,695 thousand).