

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	Others		Total Miscellaneous
		For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14		For Q3 2013-14
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	20,507	14,568	1,900	16,468	277,435	158,202	435,637	5,087	479	8,779	4,226	20,776	186,219	235	41,880	703,318	740,293	
2	Travel, conveyance and vehicle running expenses	2,491	1,868	216	2,084	31,767	18,154	49,921	602	62	1,026	533	2,463	21,338	28	5,145	81,118	85,693	
3	Training expenses	332	275	25	300	3,726	2,140	5,866	76	9	126	77	312	2,507	4	701	9,678	10,310	
4	Rents, rates & taxes*	3,647	2,691	323	3,014	47,335	27,032	74,367	888	89	1,520	772	3,630	31,787	42	7,506	120,601	127,262	
5	Repairs & maintenance	1,821	1,370	157	1,527	23,154	13,233	36,387	440	46	748	391	1,798	15,553	21	3,765	59,149	62,497	
6	Printing & stationery	571	441	48	489	7,020	4,018	11,038	135	15	230	125	556	4,718	7	1,186	18,010	19,070	
7	Communication	2,769	2,163	228	2,391	33,609	19,243	52,852	656	72	1,105	610	2,683	22,589	31	5,771	86,369	91,529	
8	Legal & professional charges	11,118	3,900	470	4,370	68,891	39,340	108,231	1,291	129	2,209	1,119	5,277	46,262	61	10,895	175,474	190,962	
9	Auditors' fees, expenses etc																		
	(a) as auditor	53	39	5	44	674	385	1,059	13	1	21	12	52	452	-	109	1,719	1,816	
	(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	4	2	-	2	77	43	120	1	-	3	1	5	51	-	8	189	195	
10	Advertisement and publicity	7,937	6,362	628	6,990	93,048	53,351	146,399	1,852	212	3,098	1,781	7,586	62,565	90	16,634	240,217	255,144	
11	Interest & Bank Charges	630	473	54	527	8,038	4,593	12,631	153	16	260	135	623	5,399	8	1,301	20,526	21,683	
12	Others																		
	(a) Miscellaneous expenses	35,338	28,495	2,772	31,267	410,754	235,592	646,346	8,218	949	13,723	7,964	33,669	276,376	402	74,153	1,061,800	1,128,405	
	(b) Business & Sales Promotion	12,180	10,095	916	11,011	136,238	78,269	214,507	2,788	337	4,616	2,800	11,433	91,665	138	25,719	354,003	377,194	
13	Depreciation	3,617	2,701	316	3,017	46,334	26,474	72,808	876	89	1,494	772	3,582	31,120	41	7,465	118,247	124,881	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	103,015	75,443	8,058	83,501	1,188,100	680,069	1,868,169	23,076	2,505	38,958	21,318	94,445	798,601	1,108	202,238	3,050,418	3,236,934	

* Rent expense is net of rental income of ₹ 6,219 thousand (previous period ₹ 5,524 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 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13		For Q3 2012-13
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	19,180	12,788	10,506	23,294	217,626	112,142	329,768	4,336	712	17,867	2,187	17,263	239,636	1,138	58,292	671,199	713,673	
2	Travel, conveyance and vehicle running expenses	2,251	1,430	1,139	2,569	23,765	12,195	35,960	474	85	1,975	275	1,903	25,938	129	6,492	73,231	78,051	
3	Training expenses	510	252	162	414	3,573	1,778	5,351	72	20	323	81	306	3,647	24	1,115	10,939	11,863	
4	Rents, rates & taxes*	3,413	2,130	1,675	3,805	35,046	17,955	53,001	699	128	2,928	427	2,816	38,113	193	9,651	107,956	115,174	
5	Repairs & maintenance	1,984	1,164	874	2,038	18,487	9,412	27,899	369	76	1,573	267	1,507	19,836	107	5,239	56,873	60,895	
6	Printing & stationery	503	297	224	521	4,730	2,410	7,140	94	19	402	67	385	5,084	27	1,337	14,555	15,579	
7	Communication	(17)	617	833	1,450	15,730	8,556	24,286	310	(8)	1,076	(164)	1,088	19,385	41	3,073	49,087	50,520	
8	Legal & professional charges	4,875	2,149	1,978	4,127	39,989	20,901	60,890	794	92	3,142	191	3,068	45,383	182	9,966	123,708	132,710	
9	Auditors' fees, expenses etc																		
	(a) as auditor	66	35	24	59	521	262	783	11	2	46	10	43	544	3	156	1,598	1,723	
	(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	5	3	3	6	53	28	81	1	1	4	-	5	59	1	14	166	177	
10	Advertisement and publicity	7,701	3,676	2,267	5,943	50,453	24,954	75,407	1,012	303	4,643	1,254	4,372	50,773	360	16,156	154,280	167,924	
11	Interest & Bank Charges	478	334	283	617	5,818	3,008	8,826	115	17	472	50	458	6,457	30	1,530	17,955	19,050	
12	Others																		
	(a) Miscellaneous expenses	32,393	17,516	12,284	29,800	263,864	133,046	396,910	5,285	1,251	23,094	4,744	21,995	277,558	1,650	78,163	810,650	872,843	
	(b) Business & Sales Promotion	8,325	4,416	3,042	7,458	65,733	33,060	98,793	1,316	322	5,787	1,242	5,501	68,661	418	19,662	201,702	217,485	
13	Depreciation	3,373	2,194	1,774	3,968	36,878	18,963	55,841	735	126	3,046	398	2,939	40,427	196	9,977	113,685	121,026	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	85,040	49,001	37,068	86,069	782,266	398,670	1,180,936	15,623	3,146	66,378	11,029	63,649	841,501	4,499	220,823	2,407,584	2,578,693	

* Rent expense is net of rental income of ₹ 5,524 thousand (previous period ₹ 17,363 thousand)

PERIODIC DISCLOSURES

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	Others	Total Miscellaneous		
		Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	92,040	86,425	5,416	91,841	828,747	481,052	1,309,799	19,423	2,917	30,682	23,193	80,007	559,473	1,037	200,270	2,226,801	2,410,682	
2	Travel, conveyance and vehicle running expenses	9,688	9,097	570	9,667	87,233	50,635	137,868	2,044	307	3,230	2,441	8,422	58,890	109	21,080	234,391	253,746	
3	Training expenses	899	844	53	897	8,094	4,698	12,792	190	28	300	227	781	5,464	10	1,958	21,750	23,546	
4	Rents, rates & taxes*	14,827	13,922	872	14,794	133,504	77,493	210,997	3,129	470	4,943	3,736	12,888	90,126	167	32,263	358,719	388,340	
5	Repairs & maintenance	7,026	6,598	413	7,011	63,267	36,724	99,991	1,483	223	2,342	1,771	6,108	42,711	79	15,288	169,996	184,033	
6	Printing & stationery	2,021	1,898	119	2,017	18,196	10,562	28,758	426	64	674	509	1,757	12,284	23	4,397	48,892	52,930	
7	Communication	9,453	8,877	556	9,433	85,120	49,408	134,528	1,995	300	3,151	2,382	8,217	57,463	106	20,570	228,712	247,598	
8	Legal & professional charges	36,259	20,330	1,274	21,604	194,945	113,158	308,103	4,569	686	7,217	5,456	18,820	131,604	244	47,109	523,808	581,671	
9	Auditors' fees, expenses etc																		
	(a) as auditor	205	192	12	204	1,845	1,071	2,916	43	6	68	52	178	1,245	2	446	4,956	5,365	
	(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	35	33	2	35	313	181	494	7	1	12	9	30	211	-	76	840	910	
10	Advertisement and publicity	24,573	23,074	1,446	24,520	221,265	128,435	349,700	5,186	779	8,192	6,192	21,361	149,372	277	53,469	594,528	643,621	
11	Interest & Bank Charges	2,453	2,304	144	2,448	22,089	12,822	34,911	518	78	818	618	2,133	14,912	28	5,339	59,355	64,256	
12	Others																		
	(a) Miscellaneous expenses	106,871	100,352	6,288	106,640	961,537	558,132	1,519,669	22,553	3,388	35,626	26,931	92,900	649,628	1,204	232,543	2,584,442	2,797,953	
	(b) Business & Sales Promotion	32,657	30,665	1,922	32,587	294,055	170,687	464,742	6,892	1,035	10,886	8,229	28,388	198,512	368	71,059	790,111	855,355	
13	Depreciation	14,227	13,359	837	14,196	128,103	74,358	202,461	3,002	451	4,743	3,585	12,367	86,480	160	30,955	344,204	372,627	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	353,234	317,970	19,924	337,894	3,048,313	1,769,416	4,817,729	71,460	10,733	112,884	85,331	294,357	2,058,375	3,814	736,822	8,191,505	8,882,633	

* Rent expense is net off rental income of ₹ 17,813 thousand (previous period ₹ 15,219 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 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	151,891	58,748	26,295	85,043	646,760	302,799	949,559	13,092	6,133	67,701	28,265	62,087	572,685	6,178	250,264	1,955,964	2,192,898	
2	Travel, conveyance and vehicle running expenses	16,093	6,224	2,786	9,010	68,523	32,081	100,604	1,387	650	7,173	2,995	6,578	60,675	655	26,515	207,232	232,335	
3	Training expenses	1,878	726	325	1,051	7,998	3,744	11,742	162	76	837	350	768	7,081	76	3,097	24,189	27,118	
4	Rents, rates & taxes*	23,435	9,064	4,057	13,121	99,789	46,719	146,508	2,020	946	10,446	4,361	9,579	88,360	953	38,615	301,788	338,344	
5	Repairs & maintenance	11,785	4,558	2,040	6,598	50,180	23,493	73,673	1,016	476	5,253	2,193	4,817	44,433	479	19,416	151,756	170,139	
6	Printing & stationery	3,033	1,173	525	1,698	12,913	6,045	18,958	261	122	1,352	564	1,240	11,434	123	4,997	39,051	43,782	
7	Communication	15,410	5,960	2,668	8,628	65,616	30,720	96,336	1,328	622	6,869	2,868	6,299	58,101	627	25,390	198,440	222,478	
8	Legal & professional charges	33,523	11,916	5,333	17,249	131,181	61,416	192,597	2,655	1,244	13,732	5,733	12,593	116,156	1,253	50,760	396,723	447,495	
9	Auditors' fees, expenses etc																		
	(a) as auditor	299	116	52	168	1,274	597	1,871	26	12	133	56	122	1,129	12	491	3,852	4,319	
	(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	38	15	7	22	161	76	237	3	2	17	7	16	143	2	62	489	549	
10	Advertisement and publicity	24,943	9,647	4,318	13,965	106,207	49,724	155,931	2,150	1,007	11,117	4,642	10,196	94,043	1,015	41,096	321,197	360,105	
11	Interest & Bank Charges	4,170	1,613	722	2,335	17,757	8,313	26,070	359	168	1,859	776	1,705	15,723	170	6,872	53,702	60,207	
12	Others																		
	(a) Miscellaneous expenses	155,671	60,210	26,950	87,160	661,870	309,874	971,744	13,418	6,286	69,386	28,969	63,633	590,536	6,332	256,492	2,006,796	2,249,627	
	(b) Business & Sales Promotion	37,889	14,655	6,559	21,214	161,332	75,533	236,865	3,266	1,530	16,888	7,051	15,487	142,855	1,541	62,427	487,910	547,013	
13	Depreciation	25,351	9,805	4,389	14,194	107,944	50,537	158,481	2,185	1,024	11,299	4,717	10,362	95,581	1,031	41,767	326,447	365,992	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	505,409	194,430	87,026	281,456	2,139,505	1,001,671	3,141,176	43,328	20,298	224,062	93,547	205,482	1,898,935	20,447	828,261	6,475,536	7,262,401	

* Rent expense is net off rental income of ₹ 15,219 thousand (previous period ₹ 63,864 thousand).