

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 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)	(₹ '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

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 Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13		For Q2 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	32,676	12,472	8,863	21,335	192,726	90,916	283,642	3,933	3,240	24,185	11,568	19,762	152,215	2,173	146,426	647,144	701,155	
2	Travel, conveyance and vehicle running expenses	4,481	1,660	999	2,659	22,635	10,552	33,187	462	361	2,798	1,362	2,330	17,815	258	15,761	74,334	81,474	
3	Training expenses	430	160	98	258	2,208	1,030	3,238	45	36	273	133	227	1,738	25	1,553	7,268	7,956	
4	Rents, rates & taxes*	7,735	2,821	1,531	4,352	35,706	16,513	52,219	729	550	4,368	2,152	3,685	28,036	408	23,369	115,516	127,603	
5	Repairs & maintenance	3,585	1,313	736	2,049	17,002	7,883	24,885	347	264	2,086	1,024	1,753	13,360	194	11,348	55,261	60,895	
6	Printing & stationery	770	287	179	466	4,024	1,880	5,904	82	65	499	242	414	3,169	46	2,859	13,280	14,516	
7	Communication	4,895	1,817	1,106	2,923	24,996	11,663	36,659	510	400	3,093	1,504	2,572	19,677	284	17,522	82,221	90,039	
8	Legal & professional charges	6,506	2,028	1,754	3,782	36,559	17,465	54,024	746	648	4,662	2,189	3,733	28,983	409	30,269	125,663	135,951	
9	Auditors' fees, expenses etc																		
	(a) as auditor	76	28	17	45	382	178	560	7	7	47	23	40	301	4	265	1,254	1,375	
	(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	4	2	6	51	24	75	1	-	7	4	5	40	-	37	169	184	
10	Advertisement and publicity	4,805	1,808	1,190	2,998	26,362	12,370	38,732	538	433	3,285	1,584	2,708	20,788	299	19,278	87,645	95,448	
11	Interest & Bank Charges	1,007	380	253	633	5,595	2,628	8,223	115	92	699	337	574	4,413	63	4,119	18,635	20,275	
12	Others																		
	(a) Miscellaneous expenses	30,515	11,640	8,244	19,884	179,079	84,463	263,542	3,661	3,012	22,507	10,770	18,398	135,289	2,023	136,093	595,295	645,694	
	(b) Business & Sales Promotion	10,599	3,890	2,204	6,094	50,779	23,563	74,342	1,036	795	6,238	3,058	5,235	39,910	580	34,131	165,325	182,018	
13	Depreciation	6,632	2,474	1,552	4,026	34,800	16,273	51,073	710	563	4,318	2,093	3,578	27,413	395	24,805	114,948	125,606	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	114,721	42,782	28,728	71,510	632,904	297,401	930,305	12,922	10,466	79,065	38,043	65,014	493,147	7,161	467,835	2,103,958	2,290,189	

* Rent expense is net of rental income of ₹ 5,141 thousand (previous period ₹ 19,885 thousand)

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			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			
		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)	(₹ '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)

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			
		Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13						Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13			Upto H1 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	132,711	45,960	15,789	61,749	429,134	190,657	619,791	8,756	5,421	49,834	26,078	44,824	333,049	5,040	191,972	1,284,765	1,479,225	
2 Travel, conveyance and vehicle running expenses	13,842	4,794	1,647	6,441	44,758	19,886	64,644	913	565	5,198	2,720	4,675	34,737	526	20,023	134,001	154,284	
3 Training expenses	1,368	474	163	637	4,425	1,966	6,391	90	56	514	269	462	3,434	52	1,982	13,250	15,255	
4 Rents, rates & taxes*	20,022	6,934	2,382	9,316	64,743	28,764	93,507	1,321	818	7,518	3,934	6,763	50,247	760	28,964	193,832	223,170	
5 Repairs & maintenance	9,801	3,394	1,166	4,560	31,693	14,081	45,774	647	400	3,680	1,926	3,310	24,597	372	14,177	94,883	109,244	
6 Printing & stationery	2,530	876	301	1,177	8,183	3,635	11,818	167	103	950	497	855	6,350	96	3,660	24,496	28,203	
7 Communication	15,427	5,343	1,835	7,178	49,886	22,164	72,050	1,018	630	5,793	3,032	5,211	38,716	586	22,317	149,353	171,958	
8 Legal & professional charges	28,648	9,767	3,355	13,122	91,192	40,515	131,707	1,861	1,152	10,590	5,542	9,525	70,773	1,071	40,794	273,015	314,785	
9 Auditors' fees, expenses etc																		
(a) as auditor	233	81	28	109	753	335	1,088	15	10	87	46	79	585	9	335	2,254	2,596	
(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	33	12	4	16	108	48	156	2	1	13	7	11	84	1	48	323	372	
10 Advertisement and publicity	17,242	5,971	2,051	8,022	55,754	24,770	80,524	1,138	704	6,474	3,388	5,824	43,270	655	24,940	166,917	192,181	
11 Interest & Bank Charges	3,692	1,279	439	1,718	11,939	5,305	17,244	244	151	1,387	726	1,247	9,266	140	5,342	35,747	41,157	
12 Others																		
(a) Miscellaneous expenses	123,278	42,694	14,666	57,360	398,006	176,828	574,834	8,133	5,035	46,292	24,225	41,638	312,978	4,682	178,329	1,196,146	1,376,784	
(b) Business & Sales Promotion	29,564	10,239	3,517	13,756	95,599	42,473	138,072	1,950	1,208	11,101	5,809	9,986	74,194	1,123	42,765	286,208	329,528	
13 Depreciation	21,978	7,611	2,615	10,226	71,066	31,574	102,640	1,450	898	8,253	4,319	7,423	55,154	835	31,790	212,762	244,966	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	420,369	145,429	49,958	195,387	1,357,239	603,001	1,960,240	27,705	17,152	157,684	82,518	141,833	1,057,434	15,948	607,438	4,067,952	4,683,708	

* Rent expense is net off rental income of ₹ 9,695 thousand (previous period ₹ 46,501 thousand)