

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			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	Crop Insurance	Others				
		For Q2 2016-17	For Q2 2016-17	For Q2 2016-17						For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17	For Q2 2016-17			For Q2 2016-17	For Q2 2016-17
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	20,933	29,826	1,376	31,202	335,823	273,252	609,075	7,763	(770)	10,657	7,671	49,854	169,637	370	121,271	55,072	1,030,600	1,082,735		
2 Travel, conveyance and vehicle running expenses	1,667	2,401	103	2,504	25,684	20,906	46,590	598	(29)	837	587	3,805	13,818	29	9,004	4,284	79,523	83,694		
3 Training expenses	221	317	14	331	3,519	2,864	6,383	82	(6)	113	80	522	1,810	4	1,261	580	10,829	11,381		
4 Rents, rates & taxes*	3,780	5,295	271	5,566	64,474	52,434	116,908	1,474	(256)	1,965	1,473	9,602	29,520	68	24,261	10,311	195,326	204,672		
5 Repairs & maintenance	1,891	2,690	126	2,816	30,551	24,856	55,407	705	(76)	965	698	4,537	15,268	34	11,085	4,995	93,618	98,325		
6 Printing & stationery	447	653	25	678	6,517	5,307	11,824	154	4	221	149	963	3,820	8	2,184	1,114	20,441	21,566		
7 Communication	2,229	3,218	136	3,354	34,013	27,688	61,701	793	(29)	1,116	777	5,035	18,574	39	11,836	5,697	105,539	111,122		
8 Legal & professional charges	12,137	5,385	217	5,602	54,984	44,772	99,756	1,289	-	1,839	1,256	8,128	31,316	65	65,796	9,321	218,766	236,505		
9 Auditors' fees, expenses etc																				
(a) as auditor	70	101	5	106	1,117	909	2,026	26	(2)	36	25	165	573	1	400	184	3,434	3,610		
(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	6	8	-	8	71	58	129	2	-	3	2	10	51	-	21	13	231	245		
10 Advertisement and publicity	9,054	13,372	476	13,848	125,496	102,253	227,749	2,981	272	4,401	2,865	18,475	79,118	157	40,272	21,928	398,218	421,120		
11 Interest & Bank Charges	780	1,117	50	1,167	12,266	9,983	22,249	284	(22)	394	280	1,819	6,389	14	4,367	2,028	37,802	39,749		
12 Others																				
(a) Business support services	33,640	48,276	2,125	50,401	525,261	427,497	952,758	12,201	(796)	16,976	11,997	77,864	276,808	593	185,995	87,120	1,621,516	1,705,557		
(b) Sales promotion	14,767	21,322	899	22,221	225,082	183,229	408,311	5,251	(182)	7,394	5,140	33,322	123,101	260	78,262	37,717	698,576	735,564		
(c) Miscellaneous expenses	1,183	1,708	72	1,780	17,801	14,492	32,293	420	(14)	592	412	2,668	9,868	21	6,256	3,021	55,537	58,500		
13 Depreciation	2,612	3,746	166	3,912	40,873	33,265	74,138	949	(65)	1,319	934	6,059	21,467	46	14,497	6,773	126,117	132,641		
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>105,417</b>	<b>139,435</b>	<b>6,061</b>	<b>145,496</b>	<b>1,503,532</b>	<b>1,223,765</b>	<b>2,727,297</b>	<b>34,972</b>	<b>(1,971)</b>	<b>48,828</b>	<b>34,346</b>	<b>222,828</b>	<b>801,138</b>	<b>1,709</b>	<b>576,768</b>	<b>250,158</b>	<b>4,696,073</b>	<b>4,946,986</b>		

\* Rent expense is net of rental income of ₹ 6,961 thousand (previous period ₹ 6,127 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	Crop Insurance	Others				
		For Q2 2015-16	For Q2 2015-16	For Q2 2015-16						For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16	For Q2 2015-16			For Q2 2015-16	For Q2 2015-16
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	20,313	27,537	1,224	28,761	306,902	258,236	565,138	7,198	1,359	10,034	13,111	37,697	143,254	543	35,211	50,140	863,685	912,759		
2 Travel, conveyance and vehicle running expenses	1,503	1,942	86	2,028	23,764	20,021	43,785	554	105	750	1,071	2,929	10,547	43	2,902	3,844	66,530	70,061		
3 Training expenses	294	428	19	447	4,108	3,449	7,557	98	18	142	158	501	2,089	7	416	683	11,669	12,410		
4 Rents, rates & taxes*	2,581	3,453	153	3,606	39,482	33,234	72,716	924	174	1,278	1,713	4,854	18,170	70	4,614	6,432	110,945	117,132		
5 Repairs & maintenance	1,438	1,829	81	1,910	23,029	19,410	42,439	536	101	719	1,053	2,841	10,068	41	2,861	3,715	64,374	67,722		
6 Printing & stationery	557	723	32	755	8,785	7,400	16,185	205	38	278	395	1,083	3,911	15	1,069	1,421	24,600	25,912		
7 Communication	2,606	3,630	162	3,792	38,315	32,212	70,527	902	170	1,280	1,581	4,696	18,438	67	4,218	6,298	108,177	114,575		
8 Legal & professional charges	13,977	4,631	206	4,837	49,897	41,962	91,859	1,173	222	1,653	2,086	6,121	23,732	88	48,862	8,183	183,979	202,793		
9 Auditors' fees, expenses etc																				
(a) as auditor	60	82	4	86	910	766	1,676	22	4	29	39	112	425	2	105	148	2,562	2,708		
(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	2	2	1	3	34	28	62	1	-	1	2	4	12	-	5	5	92	97		
10 Advertisement and publicity	5,583	7,551	336	7,887	84,536	71,135	155,671	1,982	374	2,759	3,621	10,386	39,361	150	9,730	13,804	237,838	251,308		
11 Interest & Bank Charges	858	1,201	54	1,255	12,569	10,565	23,134	296	55	421	516	1,540	6,078	22	1,375	2,067	35,504	37,617		
12 Others																				
(a) Business support services	33,889	46,824	2,087	48,911	502,300	422,409	924,709	11,813	2,228	16,672	20,945	61,609	239,515	881	56,007	82,415	1,416,794	1,499,594		
(b) Sales promotion	15,311	21,945	982	22,927	218,281	183,346	401,627	5,163	973	7,473	8,637	26,692	108,685	376	22,860	36,135	618,621	656,859		
(c) Miscellaneous expenses	625	894	41	935	8,623	7,243	15,866	211	40	304	352	1,089	4,430	16	932	1,472	24,712	26,272		
13 Depreciation	3,145	4,220	187	4,407	47,994	40,396	88,390	1,124	212	1,557	2,075	5,900	22,155	85	5,587	7,824	134,909	142,461		
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>102,742</b>	<b>128,892</b>	<b>5,655</b>	<b>132,547</b>	<b>1,369,529</b>	<b>1,151,812</b>	<b>2,521,341</b>	<b>32,202</b>	<b>6,073</b>	<b>45,350</b>	<b>57,355</b>	<b>168,054</b>	<b>650,870</b>	<b>2,406</b>	<b>196,754</b>	<b>224,586</b>	<b>3,904,991</b>	<b>4,140,280</b>		

\* Rent expense is net of rental income of ₹ 6,127 thousand (previous period ₹ 6,059 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			Miscellaneous												Total
		Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Upto H1 2016-17	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
1	Employees' remuneration & welfare benefits	53,058	80,195	2,323	82,518	658,510	537,184	1,195,694	16,005	3,946	24,982	15,029	96,245	485,970	912	188,581	121,144	2,148,508	2,284,084
2	Travel, conveyance and vehicle running expenses	3,777	5,709	165	5,874	46,878	38,241	85,119	1,139	281	1,778	1,070	6,852	34,595	65	13,425	8,624	152,948	162,599
3	Training expenses	545	824	24	848	6,769	5,522	12,291	165	41	257	154	989	4,996	9	1,939	1,245	22,086	23,479
4	Rents, rates & taxes*	11,200	16,929	490	17,419	139,007	113,395	252,402	3,378	833	5,274	3,172	20,317	102,585	193	39,808	25,572	453,534	482,153
5	Repairs & maintenance	4,881	7,378	214	7,592	60,585	49,422	110,007	1,472	363	2,298	1,383	8,855	44,711	84	17,350	11,145	197,668	210,141
6	Printing & stationery	854	1,291	37	1,328	10,603	8,649	19,252	258	64	402	242	1,550	7,825	15	3,036	1,951	34,595	36,777
7	Communication	4,911	7,423	215	7,638	60,950	49,721	110,671	1,481	365	2,312	1,391	8,908	44,981	84	17,455	11,213	198,861	211,410
8	Legal & professional charges	21,689	11,351	329	11,680	93,206	76,034	169,240	2,265	559	3,536	2,127	13,623	68,785	129	116,476	17,147	393,887	427,256
9	Auditors' fees, expenses etc																		
	(a) as auditor	173	262	8	270	2,151	1,755	3,906	52	13	82	49	314	1,587	3	616	396	7,018	7,461
	(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	6	9	-	9	75	61	136	2	-	3	2	11	55	-	22	14	245	260
10	Advertisement and publicity	14,599	22,066	639	22,705	181,195	147,811	329,006	4,404	1,086	6,874	4,135	26,483	133,720	251	51,890	33,333	591,182	628,486
11	Interest & Bank Charges	1,874	2,832	82	2,914	23,253	18,969	42,222	565	139	882	531	3,399	17,160	32	6,659	4,278	75,867	80,655
12	Others																		
	(a) Business support services	79,171	119,665	3,467	123,132	982,612	801,573	1,784,185	23,882	5,888	37,278	22,425	143,614	725,152	1,361	281,395	180,766	3,205,946	3,408,249
	(b) Sales promotion	32,435	49,024	1,420	50,444	402,557	328,389	730,946	9,784	2,412	15,272	9,187	58,836	297,081	558	115,282	74,056	1,313,414	1,396,293
	(c) Miscellaneous expenses	2,589	3,913	113	4,026	31,741	25,893	57,634	781	193	1,219	734	4,698	23,714	45	9,202	5,913	104,133	110,748
13	Depreciation	6,185	9,348	271	9,619	76,762	62,620	139,382	1,866	460	2,912	1,752	11,219	56,650	106	21,983	14,122	250,452	266,256
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>237,947</b>	<b>338,219</b>	<b>9,797</b>	<b>348,016</b>	<b>2,776,854</b>	<b>2,265,239</b>	<b>5,042,093</b>	<b>67,499</b>	<b>16,643</b>	<b>105,361</b>	<b>63,383</b>	<b>405,913</b>	<b>2,049,567</b>	<b>3,847</b>	<b>885,119</b>	<b>510,919</b>	<b>9,150,344</b>	<b>9,736,307</b>

\* Rent expense is net off rental income of ₹ 13,881 thousand (previous period ₹ 12,329 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire		Marine			Miscellaneous												Total
		Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
1	Employees' remuneration & welfare benefits	47,928	78,154	3,552	81,706	579,588	484,115	1,063,703	14,072	2,635	22,680	17,130	69,860	345,842	921	42,317	99,930	1,679,090	1,808,724
2	Travel, conveyance and vehicle running expenses	4,019	6,554	298	6,852	48,607	40,600	89,207	1,180	221	1,902	1,437	5,859	29,004	77	3,549	8,381	140,817	151,688
3	Training expenses	544	887	40	927	6,580	5,497	12,077	160	30	257	194	793	3,926	10	480	1,137	19,064	20,535
4	Rents, rates & taxes*	6,313	10,294	468	10,762	76,339	63,764	140,103	1,853	347	2,987	2,256	9,201	45,552	121	5,574	13,163	221,157	238,232
5	Repairs & maintenance	3,982	6,493	295	6,788	48,153	40,221	88,374	1,169	219	1,884	1,423	5,804	28,733	76	3,516	8,301	139,499	150,269
6	Printing & stationery	1,479	2,412	110	2,522	17,884	14,938	32,822	434	81	700	529	2,156	10,671	28	1,306	3,083	51,810	55,811
7	Communication	5,670	9,246	420	9,666	68,571	57,275	125,846	1,665	312	2,683	2,027	8,265	40,916	109	5,006	11,823	198,652	213,988
8	Legal & professional charges	23,211	12,298	559	12,857	91,201	76,177	167,378	2,214	415	3,569	2,695	10,993	54,419	145	60,060	15,723	317,611	353,679
9	Auditors' fees, expenses etc																		
	(a) as auditor	142	232	11	243	1,719	1,436	3,155	42	8	67	51	207	1,026	3	126	296	4,981	5,366
	(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	7	12	1	13	87	72	159	2	-	3	3	10	52	-	6	15	250	270
10	Advertisement and publicity	13,257	21,618	983	22,601	160,317	133,908	294,225	3,892	729	6,273	4,738	19,324	95,661	255	11,705	27,640	464,442	500,300
11	Interest & Bank Charges	1,843	3,006	137	3,143	22,293	18,620	40,913	541	101	872	659	2,687	13,302	35	1,628	3,844	64,582	69,568
12	Others																		
	(a) Business support services	75,585	123,252	5,602	128,854	914,032	763,468	1,677,500	22,192	4,155	35,767	27,014	110,172	545,406	1,452	66,736	157,595	2,647,989	2,852,428
	(b) Sales promotion	30,245	49,318	2,241	51,559	365,744	305,497	671,241	8,880	1,663	14,312	10,810	44,085	218,241	581	26,703	63,060	1,059,576	1,141,380
	(c) Miscellaneous expenses	1,235	2,013	92	2,105	14,409	12,036	26,445	363	68	584	441	1,800	8,909	24	1,089	2,573	42,296	45,636
13	Depreciation	7,636	12,451	566	13,017	92,338	77,128	169,466	2,242	420	3,613	2,729	11,130	55,099	147	6,742	15,920	267,508	288,161
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>223,096</b>	<b>338,240</b>	<b>15,375</b>	<b>353,615</b>	<b>2,507,862</b>	<b>2,094,752</b>	<b>4,602,614</b>	<b>60,901</b>	<b>11,404</b>	<b>98,153</b>	<b>74,136</b>	<b>302,346</b>	<b>1,496,759</b>	<b>3,984</b>	<b>236,543</b>	<b>432,484</b>	<b>7,319,324</b>	<b>7,896,035</b>

\* Rent expense is net off rental income of ₹ 12,329 thousand (previous period ₹ 11,964 thousand)