

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		
		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	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)	
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	85,351	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	6,746	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	1,099	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	11,046	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	6,576	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	2,490	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	10,516	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	57,045	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	253	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	-	10	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	23,534	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	3,442	35,504	37,617	
12 Others																		
(a) Miscellaneous expenses	34,234	47,288	2,107	49,395	507,262	426,586	933,848	11,936	2,251	16,843	21,171	62,253	241,945	890	139,883	1,431,020	1,514,649	
(b) Business & 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	58,995	618,621	656,859	
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	13,411	134,909	142,461	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>102,462</b>	<b>126,462</b>	<b>5,634</b>	<b>132,096</b>	<b>1,365,868</b>	<b>1,148,746</b>	<b>2,514,614</b>	<b>32,114</b>	<b>6,056</b>	<b>45,217</b>	<b>57,229</b>	<b>167,609</b>	<b>648,870</b>	<b>2,399</b>	<b>420,397</b>	<b>3,894,505</b>	<b>4,129,063</b>	

\* Rent expense is net of rental income of ₹ 6,127 thousand (previous period ₹ 6,059 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 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)	(₹ '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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>71,830</b>	<b>100,011</b>	<b>5,110</b>	<b>105,121</b>	<b>960,166</b>	<b>914,450</b>	<b>1,874,616</b>	<b>26,996</b>	<b>4,115</b>	<b>42,575</b>	<b>28,738</b>	<b>123,994</b>	<b>579,497</b>	<b>1,039</b>	<b>281,662</b>	<b>2,963,232</b>	<b>3,140,183</b>	

\* Rent expense is net of rental income of ₹ 6,059 thousand (previous period ₹ 5,929 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 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16	Upto H1 2015-16		Upto H1 2015-16
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
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	142,247	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	11,930	140,817	151,688
3	445,259,916 (previous year : 445,055,516 & corresponding previous period : 444,809,486) Equity Shares of ₹ 10 each	544	887	40	927	6,580	5,497	12,077	160	30	257	194	793	3,926	10	1,617	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	18,737	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	11,817	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	4,389	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	16,829	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	75,783	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	422	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	-	21	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	39,345	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	5,472	64,582	69,568
12	Others																	
	(a) Miscellaneous expenses	76,413	124,601	5,663	130,264	923,518	771,392	1,694,910	22,435	4,200	36,159	27,310	111,378	551,377	1,468	226,786	2,676,023	2,882,700
	(b) Business & 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	89,763	1,059,576	1,141,380
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	22,662	267,508	288,161
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>222,689</b>	<b>337,576</b>	<b>15,344</b>	<b>352,920</b>	<b>2,502,939</b>	<b>2,090,640</b>	<b>4,593,579</b>	<b>60,781</b>	<b>11,381</b>	<b>97,961</b>	<b>73,991</b>	<b>301,752</b>	<b>1,493,821</b>	<b>3,976</b>	<b>667,820</b>	<b>7,305,062</b>	<b>7,880,671</b>

\* Rent expense is net off rental income of ₹ 12,329 thousand (previous period ₹ 11,964 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 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)
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>153,126</b>	<b>285,835</b>	<b>9,903</b>	<b>295,738</b>	<b>1,807,866</b>	<b>1,632,341</b>	<b>3,440,207</b>	<b>50,735</b>	<b>9,396</b>	<b>80,281</b>	<b>48,551</b>	<b>240,565</b>	<b>1,373,340</b>	<b>2,499</b>	<b>457,345</b>	<b>5,702,919</b>	<b>6,151,783</b>

\* Rent expense is net off rental income of ₹ 11,964 thousand (previous period ₹ 11,594 thousand)