

FORM NL-7-OPERATING EXPENSES SCHEDULE

PERIODIC DISCLOSURES

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
CIN NO. U67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Marine				Miscellaneous											Total		
		Fire		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	Total
		For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16	For Q4 2015-16
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	14,640	19,052	937	19,989	306,803	235,622	542,425	5,466	(663)	9,127	4,134	33,866	179,536	273	56,133	830,297	864,926	
2	Travel, conveyance and vehicle running expenses	1,325	1,768	87	1,855	27,428	21,141	48,569	494	(50)	822	390	3,029	15,905	25	5,074	74,258	77,438	
3	Training expenses	230	324	16	340	4,614	3,587	8,201	85	(5)	141	74	510	2,617	4	875	12,502	13,072	
4	Rents, rates & taxes*	4,267	6,362	304	6,666	82,913	65,103	148,016	1,570	(17)	2,583	1,491	9,183	45,825	88	16,183	224,922	235,855	
5	Repairs & maintenance	1,329	1,774	86	1,860	27,516	21,209	48,725	495	(51)	825	391	3,039	15,957	25	5,089	74,495	77,684	
6	Printing & stationery	284	332	17	349	6,255	4,738	10,993	108	(21)	180	67	689	3,786	4	1,097	16,903	17,536	
7	Communication	1,441	1,789	89	1,878	30,916	23,589	54,505	541	(84)	908	376	3,409	18,383	26	5,548	83,612	86,931	
8	Legal & professional charges	9,588	3,199	156	3,355	46,989	36,418	83,407	858	(64)	1,425	719	5,194	26,873	46	30,261	148,719	161,662	
9	Auditors' fees, expenses etc																		
	(a) as auditor	129	202	9	211	2,450	1,941	4,391	48	1	78	48	272	1,323	3	490	6,654	6,994	
	(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	6	-	6	91	70	161	2	-	3	1	10	52	-	16	245	255	
10	Advertisement and publicity	5,275	7,241	352	7,593	107,496	83,221	190,717	1,959	(156)	3,252	1,623	11,880	61,647	102	20,141	291,165	304,033	
11	Interest & Bank Charges	642	862	42	904	13,253	10,222	23,475	239	(23)	398	190	1,464	7,669	12	2,456	35,880	37,426	
12	Others																		
	(a) Business support services	29,785	40,685	1,978	42,663	608,780	470,922	1,079,702	11,065	(932)	18,387	9,089	67,271	349,854	576	113,788	1,648,800	1,721,248	
	(b) Business & Sales Promotion	15,389	21,834	1,053	22,887	308,014	239,732	547,746	5,693	(305)	9,423	4,983	34,068	174,238	306	58,613	834,765	873,041	
	(c) Miscellaneous expenses	(403)	(852)	(38)	(890)	(6,848)	(5,879)	(12,727)	(141)	(52)	(220)	(231)	(654)	(2,307)	(11)	(1,474)	(17,817)	(19,110)	
13	Depreciation	2,309	3,009	148	3,157	48,348	37,139	85,487	862	(104)	1,439	654	5,337	28,276	43	8,852	130,846	136,312	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	86,234	107,587	5,236	112,823	1,615,018	1,248,775	2,863,793	29,344	(2,526)	48,771	23,999	178,567	929,634	1,522	323,142	4,396,246	4,595,303	

* Rent expense is net of rental income of ₹ 6,846 thousand (previous period ₹ 6,292 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Marine				Miscellaneous											Total		
		Fire		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	Total
		For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 2014-15	For Q4 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	23,166	18,272	175	18,447	248,473	215,114	463,587	5,710	834	8,375	10,007	26,597	188,577	332	38,189	742,208	783,821	
2	Travel, conveyance and vehicle running expenses	2,495	1,983	20	2,003	26,807	23,214	50,021	617	91	905	1,076	2,874	20,323	36	4,136	80,079	84,577	
3	Training expenses	406	373	5	378	4,493	3,912	8,405	105	17	158	166	496	3,327	6	748	13,428	14,212	
4	Rents, rates & taxes*	3,904	2,984	25	3,009	41,620	35,992	77,612	953	137	1,392	1,702	4,429	31,734	56	6,294	124,309	131,222	
5	Repairs & maintenance	2,633	2,349	32	2,381	28,988	25,215	54,203	677	106	1,008	1,093	3,179	21,580	39	4,751	86,636	91,650	
6	Printing & stationery	953	915	15	930	10,659	9,298	19,957	251	41	378	385	1,186	7,836	15	1,816	31,865	33,748	
7	Communication	2,882	2,110	14	2,124	30,472	26,309	56,781	694	98	1,008	1,272	3,216	23,378	40	4,506	90,993	95,999	
8	Legal & professional charges	10,158	1,437	(30)	1,407	33,189	28,186	61,375	715	75	976	1,680	3,201	27,129	43	55,615	150,809	162,374	
9	Auditors' fees, expenses etc																		
	(a) as auditor	86	81	1	82	961	838	1,799	23	3	34	36	106	710	1	161	2,873	3,041	
	(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	14	-	14	164	144	308	4	-	6	6	19	121	1	28	493	521	
10	Advertisement and publicity	6,342	4,589	29	4,618	66,900	57,738	124,638	1,522	213	2,208	2,808	7,046	51,410	89	9,833	199,767	210,727	
11	Interest & Bank Charges	1,027	910	12	922	11,287	9,815	21,102	263	41	392	427	1,236	8,411	15	1,844	33,731	35,680	
12	Others																		
	(a) Business support services	37,451	33,567	461	34,028	412,629	358,988	771,618	9,637	1,505	14,367	15,516	45,300	306,928	554	67,809	1,233,234	1,304,713	
	(b) Business & Sales Promotion	18,827	18,700	312	19,012	212,403	185,565	397,968	5,029	828	7,598	7,501	23,816	155,242	287	36,841	635,110	672,949	
	(c) Miscellaneous expenses	(25)	(269)	(11)	(280)	(1,714)	(1,607)	(3,321)	(31)	(11)	(61)	30	(171)	(327)	(1)	(418)	(4,311)	(4,616)	
13	Depreciation	4,533	4,100	57	4,157	50,046	43,557	93,603	1,170	183	1,747	1,872	5,505	37,172	67	8,263	149,582	158,272	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	114,852	92,115	1,117	93,232	1,177,377	1,022,278	2,199,656	27,339	4,161	40,491	45,577	128,035	883,551	1,580	240,416	3,570,806	3,778,890	

* Rent expense is net of rental income of ₹ 6,292 thousand (previous period ₹ 5,850 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 NO. 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	
		FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	FY 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	70,099	118,257	5,506	123,763	1,251,764	1,008,952	2,260,716	25,383	2,696	41,135	29,354	139,195	642,586	1,598	262,838	3,405,501	3,599,363
2 Travel, conveyance and vehicle running expenses	5,917	9,982	465	10,447	105,664	85,168	190,832	2,143	228	3,472	2,478	11,750	54,242	135	22,187	287,467	303,831
3 Training expenses	854	1,441	67	1,508	15,253	12,294	27,547	309	33	501	358	1,696	7,830	19	3,203	41,496	43,858
4 Rents, rates & taxes*	12,476	21,047	980	22,027	222,788	179,573	402,361	4,518	480	7,321	5,224	24,774	114,367	284	46,780	606,109	640,612
5 Repairs & maintenance	5,937	10,016	466	10,482	106,026	85,459	191,485	2,150	228	3,484	2,486	11,790	54,428	135	22,263	288,449	304,868
6 Printing & stationery	1,730	2,919	136	3,055	30,901	24,907	55,808	627	67	1,015	725	3,436	15,863	39	6,488	84,068	88,853
7 Communication	7,763	13,097	610	13,707	138,629	111,739	250,368	2,811	299	4,556	3,251	15,415	71,165	177	29,109	377,151	398,621
8 Legal & professional charges	38,863	15,585	726	16,311	164,968	132,968	297,936	3,345	355	5,421	3,868	18,344	84,685	211	138,556	552,721	607,895
9 Auditors' fees, expenses etc																	
(a) as auditor	294	496	23	519	5,254	4,235	9,489	107	11	173	123	584	2,697	7	1,103	14,294	15,107
(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	19	32	1	33	339	273	612	7	1	11	8	38	174	-	71	922	974
10 Advertisement and publicity	21,543	36,342	1,692	38,034	384,690	310,069	694,759	7,801	829	12,641	9,021	42,777	197,478	491	80,775	1,046,572	1,106,149
11 Interest & Bank Charges	2,823	4,763	222	4,985	50,414	40,634	91,048	1,022	109	1,657	1,182	5,606	25,879	64	10,586	137,153	144,961
12 Others																	
(a) Business support services	123,743	208,755	9,719	218,474	2,209,707	1,781,076	3,990,783	44,808	4,760	72,614	51,817	245,717	1,134,340	2,820	463,982	6,011,641	6,353,858
(b) Business & Sales Promotion	55,953	94,394	4,395	98,789	999,172	805,356	1,804,528	20,261	2,152	32,834	23,430	111,107	512,919	1,275	209,800	2,718,306	2,873,048
(c) Miscellaneous expenses	1,298	2,190	102	2,292	22,138	17,843	39,981	470	51	762	543	2,577	11,898	30	4,867	61,179	64,769
13 Depreciation	11,009	18,572	865	19,437	196,588	158,455	355,043	3,986	423	6,460	4,610	21,860	100,917	251	41,279	534,829	565,275
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	360,321	557,898	25,975	583,863	5,904,295	4,759,001	10,663,296	119,748	12,722	194,057	138,478	656,666	3,031,468	7,536	1,343,887	16,167,858	17,112,042

* Rent expense is net off rental income of ₹ 26,489 thousand (previous period ₹ 24,421 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	
		FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	FY 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	82,263	111,270	2,673	113,943	1,008,320	893,167	1,901,487	24,949	4,766	39,275	27,914	120,947	693,479	1,391	205,511	3,019,719	3,215,925
2 Travel, conveyance and vehicle running expenses	8,796	11,898	286	12,184	107,821	95,507	203,328	2,668	510	4,200	2,985	12,933	74,155	149	21,976	322,904	343,884
3 Training expenses	1,200	1,623	39	1,662	14,705	13,025	27,730	364	70	573	407	1,764	10,113	20	2,999	44,040	46,902
4 Rents, rates & taxes*	14,293	19,333	464	19,797	175,197	155,189	330,386	4,335	828	6,824	4,850	21,015	120,493	242	35,709	524,682	558,772
5 Repairs & maintenance	8,124	10,989	264	11,253	99,584	88,212	187,796	2,464	471	3,879	2,757	11,945	68,490	137	20,296	298,235	317,612
6 Printing & stationery	2,643	3,575	86	3,661	32,393	28,693	61,086	801	153	1,262	897	3,885	22,278	45	6,602	97,009	103,313
7 Communication	10,969	14,837	356	15,193	134,455	119,099	253,554	3,327	636	5,237	3,722	16,128	92,472	185	27,404	402,665	428,827
8 Legal & professional charges	41,441	24,060	578	24,638	218,035	193,134	411,169	5,395	1,031	8,493	6,036	26,153	149,955	301	96,318	704,851	770,930
9 Auditors' fees, expenses etc																	
(a) as auditor	249	337	8	345	3,053	2,705	5,758	76	14	119	85	366	2,100	4	622	9,144	9,738
(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	41	56	1	57	506	449	955	13	2	20	14	61	348	1	103	1,517	1,615
10 Advertisement and publicity	24,382	32,979	792	33,771	298,858	264,727	563,585	7,395	1,413	11,641	8,274	35,848	205,541	412	60,911	895,020	953,173
11 Interest & Bank Charges	3,195	4,321	104	4,425	39,157	34,685	73,842	969	185	1,525	1,084	4,697	26,930	54	7,982	117,268	124,888
12 Others																	
(a) Business support services	114,762	155,228	3,729	158,957	1,406,668	1,246,022	2,652,690	34,805	6,649	54,791	38,942	168,729	967,445	1,940	286,702	4,212,693	4,486,412
(b) Business & Sales Promotion	49,435	66,867	1,606	68,473	605,945	536,743	1,142,688	14,993	2,864	23,602	16,775	72,682	416,742	836	123,501	1,814,683	1,932,591
(c) Miscellaneous expenses	1,044	1,412	34	1,446	12,026	10,653	22,679	317	60	498	354	1,535	8,802	18	2,608	36,871	39,361
13 Depreciation	13,727	18,568	446	19,014	168,259	149,044	317,303	4,163	795	6,554	4,658	20,183	115,722	232	34,293	503,903	536,644
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	376,564	477,353	11,466	488,819	4,324,982	3,831,054	8,156,036	107,034	20,447	168,493	119,754	518,871	2,975,065	5,967	933,537	13,005,204	13,870,587

* Rent expense is net off rental income of ₹ 24,421 thousand (previous period ₹ 23,663 thousand)