

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		Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
		For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	For Q1 2013-14	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	47,848	51,557	2,567	54,124	300,471	168,996	469,467	7,759	1,316	12,103	12,562	32,294	218,704	366	62,162	816,733	918,705
2	Travel, conveyance and vehicle running expenses	4,459	4,804	239	5,043	28,000	15,748	43,748	723	123	1,128	1,171	3,009	20,380	34	5,793	76,109	85,611
3	Training expenses	340	366	18	384	2,134	1,200	3,334	55	9	86	89	229	1,553	3	443	5,801	6,525
4	Rents, rates & taxes*	5,920	6,379	318	6,697	37,179	20,910	58,089	960	163	1,498	1,554	3,996	27,061	45	7,693	101,059	113,676
5	Repairs & maintenance	3,405	3,669	183	3,852	21,385	12,027	33,412	552	94	861	894	2,298	15,565	26	4,423	58,125	65,382
6	Printing & stationery	933	1,006	50	1,056	5,862	3,297	9,159	151	26	236	245	630	4,267	7	1,213	15,934	17,923
7	Communication	4,018	4,330	216	4,546	25,232	14,192	39,424	652	111	1,016	1,055	2,712	18,366	31	5,220	68,587	77,151
8	Legal & professional charges	14,918	10,961	546	11,507	63,880	35,929	99,809	1,650	280	2,573	2,671	6,866	46,497	78	13,215	173,639	200,064
9	Auditors' fees, expenses etc																	
	(a) as auditor	83	90	4	94	524	294	818	14	2	21	22	56	381	1	108	1,423	1,600
	(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	22	23	1	24	136	76	212	3	1	5	6	15	99	-	28	369	415
10	Advertisement and publicity	8,781	9,462	471	9,933	55,144	31,015	86,159	1,424	242	2,221	2,305	5,927	40,138	67	11,407	149,890	168,604
11	Interest & Bank Charges	1,111	1,197	60	1,257	6,976	3,924	10,900	180	31	281	292	750	5,078	9	1,444	18,965	21,333
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	42,463	45,755	2,278	48,033	266,400	149,833	416,233	6,885	1,168	10,741	11,148	28,659	194,094	325	55,167	724,420	814,916
	(b) Business & Sales Promotion	10,286	11,083	552	11,635	64,593	36,330	100,923	1,668	283	2,602	2,700	6,942	47,016	79	13,362	175,575	197,496
13	Depreciation	6,489	6,992	348	7,340	40,747	22,917	63,664	1,052	178	1,641	1,703	4,379	29,658	50	8,428	110,753	124,582
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	151,076	157,674	7,851	165,525	918,663	516,688	1,435,351	23,728	4,027	37,013	38,417	98,762	668,857	1,121	190,106	2,497,382	2,813,983

* Rent expense is net of rental income of ₹ 5,665 thousand (previous period ₹ 4,554 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire				Marine			Miscellaneous									Total
		Marine Cargo		Marine Others		Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
		For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	100,035	33,488	6,926	40,414	236,408	99,741	336,149	4,823	2,181	25,649	14,510	25,062	180,834	2,867	45,546	637,621	778,070
2	Travel, conveyance and vehicle running expenses	9,361	3,134	648	3,782	22,123	9,334	31,457	451	204	2,400	1,358	2,345	16,922	268	4,262	59,667	72,810
3	Training expenses	938	314	65	379	2,217	936	3,153	45	20	241	136	235	1,696	27	429	5,982	7,299
4	Rents, rates & taxes*	12,287	4,113	851	4,964	29,037	12,251	41,288	592	268	3,150	1,782	3,078	22,211	352	5,595	78,316	95,567
5	Repairs & maintenance	6,216	2,081	430	2,511	14,691	6,198	20,889	300	136	1,594	902	1,557	11,237	178	2,829	39,622	48,349
6	Printing & stationery	1,760	589	122	711	4,159	1,755	5,914	85	38	451	255	441	3,181	50	801	11,216	13,687
7	Communication	10,532	3,526	729	4,255	24,890	10,501	35,391	508	230	2,700	1,528	2,639	19,039	302	4,795	67,132	81,919
8	Legal & professional charges	22,142	7,739	1,601	9,340	54,633	23,050	77,683	1,115	504	5,928	3,353	5,792	41,790	662	10,525	147,352	178,834
9	Auditors' fees, expenses etc																	
	(a) as auditor	157	53	11	64	371	157	528	8	3	40	23	39	284	5	70	1,000	1,221
	(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	24	8	2	10	57	24	81	1	1	6	3	6	44	1	11	154	188
10	Advertisement and publicity	12,437	4,163	861	5,024	29,392	12,400	41,792	600	271	3,189	1,804	3,116	22,482	356	5,662	79,272	96,733
11	Interest & Bank Charges	2,685	899	186	1,085	6,344	2,677	9,021	129	59	688	389	673	4,853	77	1,223	17,112	20,882
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	92,763	31,054	6,422	37,476	218,927	92,365	311,292	4,472	2,023	23,785	13,455	23,240	177,689	2,659	42,236	600,851	731,090
	(b) Business & Sales Promotion	18,965	6,349	1,313	7,662	44,820	18,910	63,730	914	413	4,863	2,751	4,751	34,284	543	8,634	120,883	147,510
13	Depreciation	15,346	5,137	1,063	6,200	36,266	15,301	51,567	740	335	3,935	2,226	3,845	27,741	440	6,985	97,814	119,360
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	305,648	102,647	21,230	123,877	724,335	305,600	1,029,935	14,783	6,686	78,619	44,475	76,819	564,287	8,787	139,603	1,963,994	2,393,519

* Rent expense is net of rental income of ₹ 4,554 thousand (previous period ₹ 26,616 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	
			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 Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	47,848	51,557	2,567	54,124	300,471	168,996	469,467	7,759	1,316	12,103	12,562	32,294	218,704	366	62,162	816,733	918,705
2	Travel, conveyance and vehicle running expenses	4,459	4,804	239	5,043	28,000	15,748	43,748	723	123	1,128	1,171	3,009	20,380	34	5,793	76,109	85,611
3	Training expenses	340	366	18	384	2,134	1,200	3,334	55	9	86	89	229	1,553	3	443	5,801	6,525
4	Rents, rates & taxes*	5,920	6,379	318	6,697	37,179	20,910	58,089	960	163	1,498	1,554	3,996	27,061	45	7,693	101,059	113,676
5	Repairs & maintenance	3,405	3,669	183	3,852	21,385	12,027	33,412	552	94	861	894	2,298	15,565	26	4,423	58,125	65,382
6	Printing & stationery	933	1,006	50	1,056	5,862	3,297	9,159	151	26	236	245	630	4,267	7	1,213	15,934	17,923
7	Communication	4,018	4,330	216	4,546	25,232	14,192	39,424	652	111	1,016	1,055	2,712	18,366	31	5,220	68,587	77,151
8	Legal & professional charges	14,918	10,961	546	11,507	63,880	35,929	99,809	1,650	280	2,573	2,671	6,866	46,497	78	13,215	173,639	200,064
9	Auditors' fees, expenses etc																	
	(a) as auditor	83	90	4	94	524	294	818	14	2	21	22	56	381	1	108	1,423	1,600
	(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	22	23	1	24	136	76	212	3	1	5	6	15	99	-	28	369	415
10	Advertisement and publicity	8,781	9,462	471	9,933	55,144	31,015	86,159	1,424	242	2,221	2,305	5,927	40,138	67	11,407	149,890	168,604
11	Interest & Bank Charges	1,111	1,197	60	1,257	6,976	3,924	10,900	180	31	281	292	750	5,078	9	1,444	18,965	21,333
12	Others																	
	(a) Miscellaneous expenses	42,463	45,755	2,278	48,033	266,400	149,833	416,233	6,885	1,168	10,741	11,148	28,659	194,094	325	55,167	724,420	814,916
	(b) Business & Sales Promotion	10,286	11,083	552	11,635	64,593	36,330	100,923	1,668	283	2,602	2,700	6,942	47,016	79	13,362	175,575	197,496
13	Depreciation	6,489	6,992	348	7,340	40,747	22,917	63,664	1,052	178	1,641	1,703	4,379	29,658	50	8,428	110,753	124,582
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	151,076	157,674	7,851	165,525	918,663	516,688	1,435,351	23,728	4,027	37,013	38,417	98,762	668,857	1,121	190,106	2,497,382	2,813,983

* Rent expense is net of rental income of ₹ 5,665 thousand (previous period ₹ 4,554 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 Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	100,035	33,488	6,926	40,414	236,408	99,741	336,149	4,823	2,181	25,649	14,510	25,062	180,834	2,867	45,546	637,621	778,070
2	Travel, conveyance and vehicle running expenses	9,361	3,134	648	3,782	22,123	9,334	31,457	451	204	2,400	1,358	2,345	16,922	268	4,262	59,667	72,810
3	Training expenses	938	314	65	379	2,217	936	3,153	45	20	241	136	235	1,696	27	429	5,982	7,299
4	Rents, rates & taxes*	12,287	4,113	851	4,964	29,037	12,251	41,288	592	268	3,150	1,782	3,078	22,211	352	5,595	78,316	95,567
5	Repairs & maintenance	6,216	2,081	430	2,511	14,691	6,198	20,889	300	136	1,594	902	1,557	11,237	178	2,829	39,622	48,349
6	Printing & stationery	1,760	589	122	711	4,159	1,755	5,914	85	38	451	255	441	3,181	50	801	11,216	13,687
7	Communication	10,532	3,526	729	4,255	24,890	10,501	35,391	508	230	2,700	1,528	2,639	19,039	302	4,795	67,132	81,919
8	Legal & professional charges	22,142	7,739	1,601	9,340	54,633	23,050	77,683	1,115	504	5,928	3,353	5,792	41,790	662	10,525	147,352	178,834
9	Auditors' fees, expenses etc																	
	(a) as auditor	157	53	11	64	371	157	528	8	3	40	23	39	284	5	70	1,000	1,221
	(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	24	8	2	10	57	24	81	1	1	6	3	6	44	1	11	154	188
10	Advertisement and publicity	12,437	4,163	861	5,024	29,392	12,400	41,792	600	271	3,189	1,804	3,116	22,482	356	5,662	79,272	96,733
11	Interest & Bank Charges	2,685	899	186	1,085	6,344	2,677	9,021	129	59	688	389	673	4,853	77	1,223	17,112	20,882
12	Others																	
	(a) Miscellaneous expenses	92,763	31,054	6,422	37,476	218,927	92,365	311,292	4,472	2,023	23,785	13,455	23,240	177,689	2,659	42,236	600,851	731,090
	(b) Business & Sales Promotion	18,965	6,349	1,313	7,662	44,820	18,910	63,730	914	413	4,863	2,751	4,751	34,284	543	8,634	120,883	147,510
13	Depreciation	15,346	5,137	1,063	6,200	36,266	15,301	51,567	740	335	3,935	2,226	3,845	27,741	440	6,985	97,814	119,360
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	305,648	102,647	21,230	123,877	724,335	305,600	1,029,935	14,783	6,686	78,619	44,475	76,819	564,287	8,787	139,603	1,963,994	2,393,519

* Rent expense is net of rental income of ₹ 4,554 thousand (previous period ₹ 26,616 thousand)