

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  
(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 Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 2014-15	For Q3 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	22,893	19,200	(59)	19,141	2,92,987	2,56,520	5,49,507	6,140	1,506	10,173	5,373	32,240	1,50,328	414	49,243	8,04,924	8,46,958	
2 Travel, conveyance and vehicle running expenses	2,301	1,761	(16)	1,745	29,433	25,720	55,153	604	151	1,005	524	3,197	14,657	42	4,794	80,127	84,173	
3 Training expenses	385	416	5	421	4,934	4,348	9,282	111	26	181	99	566	2,778	7	914	13,964	14,770	
4 Rents, rates & taxes*	3,942	3,208	(16)	3,192	50,444	44,136	94,580	1,049	259	1,741	916	5,526	25,621	71	8,388	1,38,151	1,45,285	
5 Repairs & maintenance	2,087	1,701	(8)	1,693	26,700	23,363	50,063	555	137	922	485	2,926	13,572	37	4,444	73,141	76,921	
6 Printing & stationery	623	486	(4)	482	7,979	6,975	14,954	164	41	273	143	869	3,995	11	1,307	21,757	22,862	
7 Communication	3,125	2,612	(8)	2,604	39,994	35,014	75,008	838	205	1,388	732	4,399	20,495	57	6,714	1,09,836	1,15,565	
8 Legal & professional charges	10,328	6,205	39	6,244	80,984	71,170	1,52,154	1,766	416	2,906	1,567	9,134	43,944	114	14,435	2,26,436	2,43,008	
9 Auditors' fees, expenses etc																		
(a) as auditor	63	53	-	53	806	706	1,512	17	4	28	14	89	413	1	136	2,214	2,330	
(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	13	14	-	14	167	147	314	4	1	6	3	19	94	-	31	472	499	
10 Advertisement and publicity	8,783	9,520	109	9,629	1,12,585	99,206	2,11,791	2,524	580	4,133	2,261	12,921	63,469	158	20,887	3,18,724	3,37,136	
11 Interest & Bank Charges	956	940	6	946	12,235	10,753	22,988	267	63	439	237	1,381	6,644	17	2,183	34,219	36,121	
12 Others																		
(a) Miscellaneous expenses	33,349	31,714	142	31,856	4,26,925	3,74,888	8,01,813	9,236	2,198	15,219	8,174	47,923	2,29,058	603	75,199	11,89,423	12,54,628	
(b) Business & Sales Promotion	15,795	17,971	248	18,219	2,02,522	1,78,704	3,81,226	4,604	1,043	7,523	4,145	23,453	1,16,423	285	38,346	5,77,048	6,11,062	
13 Depreciation	3,594	3,053	(7)	3,046	45,997	40,283	86,280	967	237	1,601	847	5,071	23,703	65	7,766	1,26,537	1,33,177	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>1,08,237</b>	<b>98,854</b>	<b>431</b>	<b>99,285</b>	<b>13,34,692</b>	<b>11,71,933</b>	<b>25,06,625</b>	<b>28,846</b>	<b>6,867</b>	<b>47,538</b>	<b>25,520</b>	<b>1,49,714</b>	<b>7,15,194</b>	<b>1,882</b>	<b>2,34,787</b>	<b>37,16,973</b>	<b>39,24,495</b>	

\* Rent expense is net of rental income of ₹ 6,165 thousand (previous period ₹ 6,219 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 Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	For Q3 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	20,507	14,568	1,900	16,468	2,77,435	1,58,202	4,35,637	5,087	479	8,779	4,226	20,776	1,86,219	235	41,880	7,03,318	7,40,293	
2 Travel, conveyance and vehicle running expenses	2,491	1,868	216	2,084	31,767	18,154	49,921	602	62	1,026	533	2,463	21,338	28	5,145	81,118	85,693	
3 Training expenses	332	275	25	300	3,726	2,140	5,866	76	9	126	77	312	2,507	4	701	9,678	10,310	
4 Rents, rates & taxes*	3,647	2,691	323	3,014	47,335	27,032	74,367	888	89	1,520	772	3,630	31,787	42	7,506	1,20,601	1,27,262	
5 Repairs & maintenance	1,821	1,370	157	1,527	23,154	13,233	36,387	440	46	748	391	1,798	15,553	21	3,765	59,149	62,497	
6 Printing & stationery	571	441	48	489	7,020	4,018	11,038	135	15	230	125	556	4,718	7	1,186	18,010	19,070	
7 Communication	2,769	2,163	228	2,391	33,609	19,243	52,852	656	72	1,105	610	2,683	22,589	31	5,771	86,369	91,529	
8 Legal & professional charges	11,118	3,900	470	4,370	68,891	39,340	1,08,231	1,291	129	2,209	1,119	5,277	46,262	61	10,895	1,75,474	1,90,962	
9 Auditors' fees, expenses etc																		
(a) as auditor	53	39	5	44	674	385	1,059	13	1	21	12	52	452	-	109	1,719	1,816	
(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	2	-	2	77	43	120	1	-	3	1	5	51	-	8	189	195	
10 Advertisement and publicity	7,937	6,362	628	6,990	93,048	53,351	1,46,399	1,852	212	3,098	1,781	7,586	62,565	90	16,634	2,40,217	2,55,144	
11 Interest & Bank Charges	630	473	54	527	8,038	4,593	12,631	153	16	260	135	623	5,399	8	1,301	20,526	21,683	
12 Others																		
(a) Miscellaneous expenses	35,338	28,495	2,772	31,267	4,10,754	2,35,592	6,46,346	8,218	949	13,723	7,964	33,669	2,76,376	402	74,153	10,61,800	11,28,405	
(b) Business & Sales Promotion	12,180	10,095	916	11,011	1,36,238	78,269	2,14,507	2,788	337	4,616	2,800	11,433	91,665	138	25,719	3,54,003	3,77,194	
13 Depreciation	3,617	2,701	316	3,017	46,334	26,474	72,808	876	89	1,494	772	3,582	31,120	41	7,465	1,18,247	1,24,881	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>1,03,015</b>	<b>75,443</b>	<b>8,058</b>	<b>83,501</b>	<b>11,88,100</b>	<b>6,80,069</b>	<b>18,68,169</b>	<b>23,076</b>	<b>2,505</b>	<b>38,958</b>	<b>21,318</b>	<b>94,445</b>	<b>7,98,601</b>	<b>1,108</b>	<b>2,02,238</b>	<b>30,50,418</b>	<b>32,36,934</b>	

\* Rent expense is net of rental income of ₹ 6,219 thousand (previous period ₹ 5,524 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 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 2014-15	Upto 9M 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	59,097	92,998	2,498	95,496	7,59,847	6,78,053	14,37,900	19,239	3,932	30,900	17,907	94,350	5,04,902	1,059	1,67,322	22,77,511	24,32,104	
2 Travel, conveyance and vehicle running expenses	6,301	9,915	266	10,181	81,014	72,293	1,53,307	2,051	419	3,295	1,909	10,059	53,832	113	17,840	2,42,825	2,59,307	
3 Training expenses	794	1,250	34	1,284	10,212	9,113	19,325	259	53	415	241	1,268	6,786	14	2,251	30,612	32,690	
4 Rents, rates & taxes*	10,389	16,349	439	16,788	1,33,577	1,19,197	2,52,774	3,382	691	5,432	3,148	16,586	88,759	186	29,415	4,00,373	4,27,550	
5 Repairs & maintenance	5,491	8,640	232	8,872	70,596	62,997	1,33,593	1,787	365	2,871	1,664	8,766	46,910	98	15,545	2,11,599	2,25,962	
6 Printing & stationery	1,690	2,660	71	2,731	21,734	19,395	41,129	550	112	884	512	2,699	14,442	30	4,786	65,144	69,565	
7 Communication	8,087	12,727	342	13,069	1,03,983	92,790	1,96,773	2,633	538	4,229	2,450	12,912	69,094	145	22,898	3,11,672	3,32,828	
8 Legal & professional charges	31,283	22,623	608	23,231	1,84,846	1,64,948	3,49,794	4,680	956	7,517	4,356	22,952	1,22,826	258	40,703	5,54,042	6,08,556	
9 Auditors' fees, expenses etc																		
(a) as auditor	163	256	7	263	2,092	1,867	3,959	53	11	85	49	260	1,390	3	461	6,271	6,697	
(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	27	42	1	43	342	305	647	9	2	14	8	42	227	-	75	1,024	1,094	
10 Advertisement and publicity	18,040	28,390	763	29,153	2,31,958	2,06,989	4,38,947	5,873	1,200	9,433	5,466	28,802	1,54,131	323	51,078	6,95,253	7,42,446	
11 Interest & Bank Charges	2,168	3,411	92	3,503	27,870	24,870	52,740	706	144	1,133	657	3,461	18,519	39	6,138	83,537	89,208	
12 Others																		
(a) Miscellaneous expenses	78,031	1,22,794	3,298	1,26,092	10,02,732	8,94,792	18,97,524	25,402	5,192	40,800	23,644	1,24,578	6,66,666	1,399	2,20,931	30,06,136	32,10,259	
(b) Business & Sales Promotion	30,608	48,166	1,294	49,460	3,93,542	3,51,178	7,44,720	9,964	2,036	16,004	9,274	48,866	2,61,500	549	86,659	11,79,572	12,59,640	
13 Depreciation	9,194	14,468	389	14,857	1,18,213	1,05,487	2,23,700	2,993	612	4,807	2,786	14,678	78,550	165	26,030	3,54,321	3,78,372	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>2,61,363</b>	<b>3,84,689</b>	<b>10,334</b>	<b>3,95,023</b>	<b>31,42,558</b>	<b>28,04,274</b>	<b>59,46,832</b>	<b>79,581</b>	<b>16,263</b>	<b>1,27,819</b>	<b>74,071</b>	<b>3,90,279</b>	<b>20,88,534</b>	<b>4,381</b>	<b>6,92,132</b>	<b>94,19,892</b>	<b>1,00,76,278</b>	

\* Rent expense is net off rental income of ₹ 18,129 thousand (previous period ₹ 17,813 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 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	Upto 9M 2013-14	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	92,040	86,425	5,416	91,841	8,28,747	4,81,052	13,09,799	19,423	2,917	30,682	23,193	80,007	5,59,473	1,037	2,00,270	22,26,801	24,10,682	
2 Travel, conveyance and vehicle running expenses	9,688	9,097	570	9,667	87,233	50,635	1,37,868	2,044	307	3,230	2,441	8,422	58,890	109	21,080	2,34,391	2,53,746	
3 Training expenses	899	844	53	897	8,094	4,698	12,792	190	28	300	227	781	5,464	10	1,958	21,750	23,546	
4 Rents, rates & taxes*	14,827	13,922	872	14,794	1,33,504	77,493	2,10,997	3,129	470	4,943	3,736	12,888	90,126	167	32,263	3,58,719	3,88,340	
5 Repairs & maintenance	7,026	6,598	413	7,011	63,267	36,724	99,991	1,483	223	2,342	1,771	6,108	42,711	79	15,288	1,69,996	1,84,033	
6 Printing & stationery	2,021	1,898	119	2,017	18,196	10,562	28,758	426	64	674	509	1,757	12,284	23	4,397	48,892	52,930	
7 Communication	9,453	8,877	556	9,433	85,120	49,408	1,34,528	1,995	300	3,151	2,382	8,217	57,463	106	20,570	2,28,712	2,47,598	
8 Legal & professional charges	36,259	20,330	1,274	21,604	1,94,945	1,13,158	3,08,103	4,569	686	7,217	5,456	18,820	1,31,604	244	47,109	5,23,808	5,81,671	
9 Auditors' fees, expenses etc																		
(a) as auditor	205	192	12	204	1,845	1,071	2,916	43	6	68	52	178	1,245	2	446	4,956	5,365	
(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	35	33	2	35	313	181	494	7	1	12	9	30	211	-	76	840	910	
10 Advertisement and publicity	24,573	23,074	1,446	24,520	2,21,265	1,28,435	3,49,700	5,186	779	8,192	6,192	21,361	1,49,372	277	53,469	5,94,528	6,43,621	
11 Interest & Bank Charges	2,453	2,304	144	2,448	22,089	12,822	34,911	518	78	818	618	2,133	14,912	28	5,339	59,355	64,256	
12 Others																		
(a) Miscellaneous expenses	1,06,871	1,00,352	6,288	1,06,640	9,61,537	5,58,132	15,19,669	22,553	3,388	35,626	26,931	92,900	6,49,628	1,204	2,32,543	25,84,442	27,97,953	
(b) Business & Sales Promotion	32,657	30,665	1,922	32,587	2,94,055	1,70,687	4,64,742	6,892	1,035	10,886	8,229	28,388	1,98,512	368	71,059	7,90,111	8,55,355	
13 Depreciation	14,227	13,359	837	14,196	1,28,103	74,358	2,02,461	3,002	451	4,743	3,585	12,367	86,480	160	30,955	3,44,204	3,72,627	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>3,53,234</b>	<b>3,17,970</b>	<b>19,924</b>	<b>3,37,894</b>	<b>30,48,313</b>	<b>17,69,416</b>	<b>48,17,729</b>	<b>71,460</b>	<b>10,733</b>	<b>1,12,884</b>	<b>85,331</b>	<b>2,94,357</b>	<b>20,58,375</b>	<b>3,814</b>	<b>7,36,822</b>	<b>81,91,505</b>	<b>88,82,633</b>	

\* Rent expense is net off rental income of ₹ 17,813 thousand (previous period ₹ 15,219 thousand)