

## 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			Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Miscellaneous							Total		
		Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous			
		For Q1 2014-15	For Q1 2014-15	For Q1 2014-15						For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15	For Q1 2014-15		For Q1 2014-15	For Q1 2014-15
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	20,131	49,508	1,277	50,785	225,897	191,306	417,203	6,325	1,407	10,046	5,278	31,057	211,499	389	46,806	730,010	800,926		
2 Travel, conveyance and vehicle running expenses	2,346	5,770	149	5,919	26,328	22,296	48,624	737	164	1,171	615	3,620	24,650	45	5,455	85,081	93,346		
3 Training expenses	207	510	13	523	2,326	1,969	4,295	65	14	103	54	320	2,177	4	484	7,516	8,246		
4 Rents, rates & taxes*	3,425	8,422	217	8,639	38,428	32,543	70,971	1,076	239	1,709	898	5,283	35,979	66	7,963	124,184	136,248		
5 Repairs & maintenance	1,936	4,761	123	4,884	21,723	18,397	40,120	608	135	966	508	2,987	20,339	37	4,500	70,200	77,020		
6 Printing & stationery	582	1,432	37	1,469	6,534	5,534	12,068	183	41	291	153	898	6,118	11	1,354	21,117	23,168		
7 Communication	2,828	6,955	179	7,134	31,734	26,875	58,609	889	198	1,411	742	4,363	29,712	55	6,575	102,554	112,516		
8 Legal & professional charges	9,658	9,639	249	9,888	43,980	37,246	81,226	1,231	274	1,956	1,028	6,047	41,177	76	9,112	142,127	161,673		
9 Auditors' fees, expenses etc																			
(a) as auditor	55	136	4	140	621	525	1,146	17	4	28	15	85	581	1	129	2,006	2,201		
(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	16	-	16	72	61	133	2	-	3	2	10	67	-	15	232	254		
10 Advertisement and publicity	5,145	12,654	326	12,980	57,739	48,897	106,636	1,617	360	2,568	1,349	7,938	54,059	99	11,963	186,589	204,714		
11 Interest & Bank Charges	660	1,622	42	1,664	7,402	6,269	13,671	207	46	329	173	1,018	6,931	13	1,535	23,923	26,247		
12 Others																			
(a) Miscellaneous expenses	24,325	59,824	1,543	61,367	272,785	231,014	503,799	7,643	1,701	12,139	6,378	37,529	255,571	471	56,561	881,792	967,484		
(b) Business & Sales Promotion	6,996	17,206	444	17,650	78,509	66,486	144,995	2,198	489	3,491	1,834	10,794	73,504	135	16,266	253,706	278,352		
13 Depreciation	2,996	7,369	190	7,559	33,622	28,473	62,095	941	209	1,495	786	4,622	31,479	58	6,965	108,650	119,205		
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>81,296</b>	<b>185,824</b>	<b>4,793</b>	<b>190,617</b>	<b>847,700</b>	<b>717,891</b>	<b>1,565,591</b>	<b>23,739</b>	<b>5,281</b>	<b>37,706</b>	<b>19,813</b>	<b>116,571</b>	<b>793,843</b>	<b>1,460</b>	<b>175,683</b>	<b>2,739,687</b>	<b>3,011,600</b>		

\* Rent expense is net off rental income of ₹ 5,905 thousand (previous period ₹ 5,665 thousand)

## FORM NL-7-OPERATING EXPENSES SCHEDULE

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Miscellaneous							Total	
		Marine Cargo	Marine Others	Marine Total						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
	(₹ '000)	(₹ '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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>151,076</b>	<b>157,674</b>	<b>7,851</b>	<b>165,525</b>	<b>918,663</b>	<b>516,688</b>	<b>1,435,351</b>	<b>23,728</b>	<b>4,027</b>	<b>37,013</b>	<b>38,417</b>	<b>98,762</b>	<b>668,857</b>	<b>1,121</b>	<b>190,106</b>	<b>2,497,382</b>	<b>2,813,983</b>	

\* Rent expense is net off rental income of ₹ 5,665 thousand (previous period ₹ 4,554 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
	Upto Q1 2014-15	Upto Q1 2014-15	Upto Q1 2014-15	Upto Q1 2014-15	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
1 Employees' remuneration & welfare benefits	20,131	49,508	1,277	50,785	225,897	191,306	417,203	6,325	1,407	10,046	5,278	31,057	211,499	389	46,806	730,010	800,926
2 Travel, conveyance and vehicle running expenses	2,346	5,770	149	5,919	26,328	22,296	48,624	737	164	1,171	615	3,620	24,650	45	5,455	85,081	93,346
3 Training expenses	207	510	13	523	2,326	1,969	4,295	65	14	103	54	320	2,177	4	484	7,516	8,246
4 Rents, rates & taxes*	3,425	8,422	217	8,639	38,428	32,543	70,971	1,076	239	1,709	898	5,283	35,979	66	7,963	124,184	136,248
5 Repairs & maintenance	1,936	4,761	123	4,884	21,723	18,397	40,120	608	135	966	508	2,987	20,339	37	4,500	70,200	77,020
6 Printing & stationery	582	1,432	37	1,469	6,534	5,534	12,068	183	41	291	153	898	6,118	11	1,354	21,117	23,168
7 Communication	2,828	6,955	179	7,134	31,734	26,875	58,609	889	198	1,411	742	4,363	29,712	55	6,575	102,554	112,516
8 Legal & professional charges	9,658	9,639	249	9,888	43,980	37,246	81,226	1,231	274	1,956	1,028	6,047	41,177	76	9,112	142,127	161,673
9 Auditors' fees, expenses etc																	
(a) as auditor	55	136	4	140	621	525	1,146	17	4	28	15	85	581	1	129	2,006	2,201
(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	16	-	16	72	61	133	2	-	3	2	10	67	-	15	232	254
10 Advertisement and publicity	5,145	12,654	326	12,980	57,739	48,897	106,636	1,617	360	2,568	1,349	7,938	54,059	99	11,963	186,589	204,714
11 Interest & Bank Charges	660	1,622	42	1,664	7,402	6,269	13,671	207	46	329	173	1,018	6,931	13	1,535	23,923	26,247
12 Others																	
(a) Miscellaneous expenses	24,325	59,824	1,543	61,367	272,785	231,014	503,799	7,643	1,701	12,139	6,378	37,529	255,571	471	56,561	881,792	967,484
(b) Business & Sales Promotion	6,996	17,206	444	17,650	78,509	66,486	144,995	2,198	489	3,491	1,834	10,794	73,504	135	16,266	253,706	278,352
13 Depreciation	2,996	7,369	190	7,559	33,622	28,473	62,095	941	209	1,495	786	4,622	31,479	58	6,965	108,650	119,205
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>81,296</b>	<b>185,824</b>	<b>4,793</b>	<b>190,617</b>	<b>847,700</b>	<b>717,891</b>	<b>1,565,591</b>	<b>23,739</b>	<b>5,281</b>	<b>37,706</b>	<b>19,813</b>	<b>116,571</b>	<b>793,843</b>	<b>1,460</b>	<b>175,683</b>	<b>2,739,687</b>	<b>3,011,600</b>

\* Rent expense is net off rental income of ₹ 5,905 thousand (previous period ₹ 5,665 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire		Marine			Miscellaneous											Total
	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Upto Q1 2013-14	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>151,076</b>	<b>157,674</b>	<b>7,851</b>	<b>165,525</b>	<b>918,663</b>	<b>516,688</b>	<b>1,435,351</b>	<b>23,728</b>	<b>4,027</b>	<b>37,013</b>	<b>38,417</b>	<b>98,762</b>	<b>668,857</b>	<b>1,121</b>	<b>190,106</b>	<b>2,497,382</b>	<b>2,813,983</b>

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