

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 NO. U67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total
		Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering		Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
			Marine Cargo	Marine Others	Marine Total						For Q1 2015-16	For Q1 2015-16							
For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16	For Q1 2015-16		
1	Employees' remuneration & welfare benefits	27,615	50,617	2,328	52,945	2,72,686	2,25,879	4,98,565	6,874	1,276	12,646	4,019	32,163	2,02,588	378	56,896	8,15,405	8,95,965	
2	Travel, conveyance and vehicle running expenses	2,516	4,612	212	4,824	24,843	20,579	45,422	626	116	1,152	366	2,930	18,457	34	5,184	74,287	81,627	
3	Training expenses	250	459	21	480	2,472	2,048	4,520	62	12	115	36	292	1,837	3	518	7,395	8,125	
4	Rents, rates & taxes*	3,732	6,841	315	7,156	36,857	30,530	67,387	929	173	1,709	543	4,347	27,382	51	7,691	1,10,212	1,21,100	
5	Repairs & maintenance	2,544	4,664	214	4,878	25,124	20,811	45,935	633	118	1,165	370	2,963	18,665	35	5,241	75,125	82,547	
6	Printing & stationery	922	1,689	78	1,767	9,099	7,538	16,637	229	43	422	134	1,073	6,760	13	1,899	27,210	29,899	
7	Communication	3,064	5,616	258	5,874	30,256	25,063	55,319	763	142	1,403	446	3,569	22,478	42	6,313	90,475	99,413	
8	Legal & professional charges	9,234	7,667	353	8,020	41,304	34,215	75,519	1,041	193	1,916	609	4,872	30,687	57	18,738	1,33,632	1,50,886	
9	Auditors' fees, expenses etc																		
	(a) as auditor	82	150	7	157	809	670	1,479	20	4	38	12	95	601	1	169	2,419	2,658	
	(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	5	10	-	10	53	44	97	1	-	2	1	6	40	-	11	158	173	
10	Advertisement and publicity	7,674	14,067	647	14,714	75,781	62,773	1,38,554	1,910	355	3,514	1,117	8,938	56,300	105	15,811	2,26,604	2,48,992	
11	Interest & Bank Charges	985	1,805	83	1,888	9,724	8,055	17,779	245	46	451	143	1,147	7,224	13	2,030	29,078	31,951	
12	Others																		
	(a) Miscellaneous expenses	42,179	77,313	3,556	80,869	4,16,256	3,44,806	7,61,062	10,499	1,949	19,316	6,139	49,125	3,09,432	578	86,903	12,45,003	13,68,051	
	(b) Business & Sales Promotion	14,934	27,373	1,259	28,632	1,47,463	1,22,151	2,69,614	3,717	690	6,839	2,173	17,393	1,09,556	205	30,768	4,40,955	4,84,521	
13	Depreciation	4,491	8,231	379	8,610	44,344	36,732	81,076	1,118	208	2,056	654	5,230	32,944	62	9,251	1,32,599	1,45,700	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	1,20,227	2,11,114	9,710	2,20,824	11,37,071	9,41,894	20,78,965	28,667	5,325	52,744	16,762	1,34,143	8,44,951	1,577	2,47,423	34,10,557	37,51,608	

* Rent expense is net off rental income of ₹ 6,202 thousand (previous period ₹ 5,905 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Miscellaneous																	Total
		Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering		Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
			Marine Cargo	Marine Others	Marine Total						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	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		
1	Employees' remuneration & welfare benefits	20,131	49,508	1,277	50,785	2,25,897	1,91,306	4,17,203	6,325	1,407	10,046	5,278	31,057	2,11,499	389	46,806	7,30,010	8,00,926	
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	1,24,184	1,36,248	
5	Repairs & maintenance	1,936	4,761	123	4,884	21,723	18,397	40,120	608	135	965	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	1,02,554	1,12,516	
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	1,42,127	1,61,673	
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	1,06,636	1,617	360	2,568	1,349	7,938	54,059	99	11,963	1,86,589	2,04,714	
11	Interest & Bank Charges	660	1,622	42	1,664	7,402	6,269	13,671	207	46	329	173	2,698	6,931	13	1,535	23,923	26,247	
12	Others																		
	(a) Miscellaneous expenses	24,325	59,824	1,543	61,367	2,72,785	2,31,014	5,03,799	7,643	1,701	12,139	6,378	37,529	2,55,571	471	56,561	8,81,792	9,67,484	
	(b) Business & Sales Promotion	6,996	17,206	444	17,650	78,509	66,486	1,44,995	2,198	489	3,491	1,834	10,794	73,504	135	16,266	2,53,706	2,78,352	
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	1,08,650	1,19,205	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	81,296	1,85,824	4,793	1,90,617	8,47,700	7,17,891	15,65,591	23,739	5,281	37,706	19,813	1,16,571	7,83,843	1,480	1,75,683	27,39,687	30,11,600	

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

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 NO. U67200MH2000PLC129408

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire		Marine			Miscellaneous													Total				
	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering		Aviation		Personal Accident	Health Insurance	Credit Insurance	Others		Total Miscellaneous			
											Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16	Upto Q1 2015-16							Upto Q1 2015-16	Upto Q1 2015-16	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	27,615	50,617	2,328	52,945	2,72,686	2,25,879	4,98,565	6,874	1,276	12,646	4,019	32,163	2,02,588	378	56,896	8,15,405	8,95,965						
2 Travel, conveyance and vehicle running expenses	2,516	4,612	212	4,824	24,843	20,579	45,422	626	116	1,152	366	2,930	18,457	34	5,184	74,287	81,627						
3 Training expenses	250	459	21	480	2,472	2,048	4,520	62	12	115	36	292	1,837	3	518	7,395	8,125						
4 Rents, rates & taxes*	3,732	6,841	315	7,156	36,857	30,530	67,387	929	173	1,709	543	4,347	27,382	51	7,691	1,10,212	1,21,100						
5 Repairs & maintenance	2,544	4,664	214	4,878	25,124	20,811	45,935	633	118	1,165	370	2,963	18,665	35	5,241	75,125	82,547						
6 Printing & stationery	922	1,689	78	1,767	9,099	7,538	16,637	229	43	422	134	1,073	6,760	13	1,899	27,210	29,899						
7 Communication	3,064	5,616	258	5,874	30,256	25,063	55,319	763	142	1,403	446	3,569	22,478	42	6,313	90,475	99,413						
8 Legal & professional charges	9,234	7,667	353	8,020	41,304	34,215	75,519	1,041	193	1,916	609	4,872	30,687	57	18,738	1,33,632	1,50,886						
9 Auditors' fees, expenses etc	82	150	7	157	809	670	1,479	20	4	38	12	95	601	1	169	2,419	2,658						
(a) as auditor																							
(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	5	10	-	10	53	44	97	1	-	2	1	6	40	-	11	158	173						
10 Advertisement and publicity	7,674	14,067	647	14,714	75,781	62,773	1,38,554	1,910	355	3,514	1,117	8,938	56,300	105	15,811	2,26,604	2,48,992						
11 Interest & Bank Charges	985	1,805	83	1,888	9,724	8,055	17,779	245	46	451	143	1,147	7,224	13	2,030	29,078	31,951						
12 Others																							
(a) Miscellaneous expenses	42,179	77,313	3,556	80,869	4,16,256	3,44,806	7,61,062	10,499	1,949	19,316	6,139	49,125	3,09,432	578	86,903	12,45,003	13,68,051						
(b) Business & Sales Promotion	14,934	27,373	1,259	28,632	1,47,463	1,22,151	2,69,614	3,717	690	6,839	2,173	17,393	1,09,556	205	30,788	4,40,955	4,84,521						
13 Depreciation	4,491	8,231	379	8,610	44,344	36,732	81,076	1,118	208	2,056	654	5,230	32,944	62	9,251	1,32,599	1,45,700						
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL	1,20,227	2,11,114	9,710	2,20,824	11,37,071	9,41,894	20,78,965	28,667	5,325	52,744	16,762	1,34,143	8,44,951	1,577	2,47,423	34,10,557	37,51,808						

* Rent expense is net off rental income of ₹ 6,202 thousand (previous period ₹ 5,905 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

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	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			
											Upto Q1 2014-15	Upto Q1 2014-15	Upto Q1 2014-15	Upto Q1 2014-15							Upto Q1 2014-15	Upto Q1 2014-15	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '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	2,25,897	1,91,306	4,17,203	6,325	1,407	10,046	5,278	31,057	2,11,499	389	46,806	7,30,010	8,00,926						
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	1,24,184	1,36,248						
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	1,02,554	1,12,516						
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	1,42,127	1,61,673						
9 Auditors' fees, expenses etc	55	136	4	140	621	525	1,146	17	4	28	15	85	581	1	129	2,006	2,201						
(a) as auditor																							
(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	1,06,636	1,617	360	2,968	1,349	7,938	54,059	99	11,963	1,86,589	2,04,714						
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	2,72,785	2,31,014	5,03,799	7,643	1,701	12,139	6,378	37,529	2,55,571	471	56,561	8,81,792	9,67,484						
(b) Business & Sales Promotion	6,996	17,206	444	17,650	78,509	66,486	1,44,995	2,198	489	3,491	1,834	10,794	73,504	135	16,266	2,53,706	2,78,352						
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	1,08,650	1,19,205						
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL	81,296	1,85,824	4,793	1,90,617	8,47,700	7,17,891	15,65,591	23,739	5,281	37,706	19,813	1,16,571	7,93,843	1,460	1,75,683	27,39,687	30,11,800						

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