

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	
		For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	For Q4 2013-14	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	16,121	17,440	591	18,031	255,177	142,659	397,836	5,252	914	8,925	8,004	23,601	161,082	344	90,720	696,678	730,830
2	Travel, conveyance and vehicle running expenses	2,237	2,354	92	2,446	32,268	18,128	50,396	676	115	1,137	998	3,001	20,550	43	11,001	87,917	92,600
3	Training expenses	278	286	12	298	3,698	2,087	5,785	78	14	131	112	346	2,375	5	1,210	10,056	10,632
4	Rents, rates & taxes*	5,688	5,778	267	6,045	72,086	40,808	112,894	1,551	257	2,569	2,181	6,764	46,543	95	22,931	195,785	207,518
5	Repairs & maintenance	1,866	1,941	81	2,022	25,843	14,551	40,394	546	92	914	794	2,410	16,526	35	8,633	70,344	74,232
6	Printing & stationery	643	660	29	689	8,500	4,800	13,300	182	30	301	259	795	5,463	11	2,770	23,111	24,443
7	Communication	1,877	2,003	73	2,076	28,420	15,925	44,345	590	101	998	886	2,636	18,014	39	9,911	77,520	81,473
8	Legal & professional charges	5,948	(588)	(132)	(720)	11,082	5,394	16,476	121	42	311	474	873	5,355	18	118,087	141,757	146,985
9	Auditors' fees, expenses etc																	
	(a) as auditor	99	100	5	105	1,205	684	1,889	26	5	43	36	114	782	2	373	3,270	3,474
	(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	8	8	-	8	115	65	180	3	1	4	3	11	73	1	39	315	331
10	Advertisement and publicity	5,841	6,132	243	6,375	83,528	46,949	130,477	1,752	298	2,945	2,580	7,773	53,244	111	28,355	227,535	239,751
11	Interest & Bank Charges	549	578	23	601	7,990	4,486	12,476	167	28	281	248	742	5,084	10	2,737	21,773	22,923
12	Others																	
	(a) Miscellaneous expenses	27,338	28,526	1,166	29,692	382,431	215,214	597,645	8,064	1,366	13,519	11,779	35,659	244,452	510	128,525	1,041,519	1,098,549
	(b) Business & Sales Promotion	10,741	11,009	488	11,497	140,847	79,564	220,411	3,008	502	5,005	4,288	13,182	90,596	186	45,694	382,872	405,110
13	Depreciation	2,880	3,069	113	3,182	43,335	24,291	67,626	901	155	1,521	1,349	4,020	27,486	58	15,067	118,183	124,245
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	82,114	79,296	3,051	82,347	1,096,525	615,605	1,712,130	22,917	3,920	38,604	33,991	101,927	697,625	1,468	486,053	3,098,635	3,263,096

* Rent expense is net of rental income of ₹ 5,850 thousand (previous period ₹ 5,232 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 Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	34,149	19,788	7,274	27,062	248,256	125,681	373,937	3,660	3,741	24,503	6,314	20,562	206,570	4,105	102,875	746,267	807,478
2	Travel, conveyance and vehicle running expenses	3,029	1,848	664	2,512	23,470	11,960	35,430	335	365	2,304	559	1,917	19,420	402	9,782	70,514	76,055
3	Training expenses	241	169	57	226	2,198	1,137	3,335	29	36	213	44	174	1,796	41	928	6,596	7,063
4	Rents, rates & taxes*	5,789	3,273	1,216	4,489	40,803	20,588	61,391	612	605	4,038	1,071	3,404	34,048	662	16,858	122,689	132,967
5	Repairs & maintenance	2,610	1,519	557	2,076	19,072	9,661	28,733	280	288	1,881	483	1,578	15,862	317	7,907	57,329	62,015
6	Printing & stationery	633	375	137	512	4,724	2,398	7,122	69	73	465	117	389	3,922	80	1,962	14,199	15,344
7	Communication	3,520	2,031	748	2,779	25,453	12,878	38,331	377	383	2,513	650	2,111	21,189	419	10,542	76,515	82,814
8	Legal & professional charges	12,064	4,446	1,661	6,107	55,286	27,853	83,139	835	813	5,478	1,471	4,626	46,193	889	22,812	166,256	184,427
9	Auditors' fees, expenses etc																	
	(a) as auditor	117	59	23	82	726	360	1,086	11	10	73	21	63	612	11	298	2,185	2,384
	(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	32	15	6	21	178	86	264	3	2	18	6	15	152	2	72	534	587
10	Advertisement and publicity	10,747	5,419	2,122	7,541	65,491	32,475	97,966	1,064	887	6,571	1,992	5,659	55,448	958	26,649	197,194	215,482
11	Interest & Bank Charges	729	455	162	617	5,813	2,971	8,784	82	92	569	135	472	4,798	101	2,429	17,462	18,808
12	Others																	
	(a) Miscellaneous expenses	36,877	21,074	7,794	28,868	263,137	132,964	396,101	3,920	3,933	26,044	6,819	21,907	215,980	4,311	109,003	788,018	853,763
	(b) Business & Sales Promotion	16,934	8,488	3,333	11,821	102,416	50,734	153,150	1,671	1,380	10,283	3,139	8,868	86,780	1,489	41,637	308,397	337,152
13	Depreciation	4,903	2,967	1,070	4,037	37,606	19,143	56,749	539	582	3,695	906	3,079	31,143	641	15,659	112,993	121,933
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	132,374	71,926	26,824	98,750	894,629	450,889	1,345,518	13,487	13,190	88,648	23,727	74,824	743,913	14,428	369,413	2,687,148	2,918,272

* Rent expense is net of rental income of ₹ 5,232 thousand (previous period ₹ 10,294 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			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous					Total Miscellaneous	Total	
			Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance			Others
			FY 2013-14	FY 2013-14	FY 2013-14						FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14	FY 2013-14			FY 2013-14
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1	Employees' remuneration & welfare benefits	108,161	103,865	6,007	109,872	1,083,924	623,711	1,707,635	24,675	3,831	39,607	31,197	103,608	720,555	1,381	290,990	2,923,479	3,141,512
2	Travel, conveyance and vehicle running expenses	11,925	11,451	662	12,113	119,501	68,763	188,264	2,720	422	4,367	3,439	11,423	79,440	152	32,081	322,308	346,346
3	Training expenses	1,177	1,130	65	1,195	11,792	6,785	18,577	268	42	431	339	1,127	7,839	15	3,168	31,806	34,178
4	Rents, rates & taxes*	20,515	19,700	1,139	20,839	205,590	118,301	323,891	4,680	727	7,512	5,917	19,652	136,669	262	55,194	554,504	595,858
5	Repairs & maintenance	8,892	8,539	494	9,033	89,110	51,275	140,385	2,029	315	3,256	2,565	8,518	59,237	114	23,921	240,340	258,265
6	Printing & stationery	2,664	2,558	148	2,706	26,696	15,362	42,058	608	94	975	768	2,552	17,747	34	7,167	72,003	77,373
7	Communication	11,330	10,880	629	11,509	113,540	65,333	178,873	2,585	401	4,149	3,268	10,853	75,477	145	30,481	306,232	329,071
8	Legal & professional charges	42,207	19,742	1,142	20,884	206,027	118,552	324,579	4,690	728	7,528	5,930	19,693	136,959	262	165,196	665,565	728,656
9	Auditors' fees, expenses etc																	
	(a) as auditor	304	292	17	309	3,050	1,755	4,805	69	11	111	88	292	2,027	4	819	8,226	8,839
	(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	43	41	2	43	428	246	674	10	2	16	12	41	284	1	115	1,155	1,241
10	Advertisement and publicity	30,414	29,206	1,689	30,895	304,793	175,384	480,177	6,938	1,077	11,137	8,772	29,134	202,616	388	81,824	822,063	883,372
11	Interest & Bank Charges	3,002	2,882	167	3,049	30,079	17,308	47,387	685	106	1,099	866	2,875	19,996	38	8,076	81,128	87,179
12	Others																	
	(a) Miscellaneous expenses	134,209	128,878	7,454	136,332	1,343,968	773,346	2,117,314	30,617	4,754	49,145	38,710	128,559	894,080	1,714	361,068	3,625,961	3,896,502
	(b) Business & Sales Promotion	43,398	41,674	2,410	44,084	434,902	250,251	685,153	9,900	1,537	15,891	12,517	41,570	289,108	554	116,753	1,172,983	1,260,465
13	Depreciation	17,107	16,428	950	17,378	171,438	98,649	270,087	3,903	606	6,264	4,934	16,387	113,966	218	46,022	462,387	496,872
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	435,348	397,266	22,975	420,241	4,144,838	2,385,021	6,529,859	94,377	14,653	151,488	119,322	396,284	2,756,000	5,282	1,222,875	11,290,140	12,145,729

* Rent expense is net off rental income of ₹ 23,663 thousand (previous period ₹ 20,451 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Miscellaneous					Total Miscellaneous	Total	
			Marine Cargo	Marine Others	Marine Total						Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance			Others
			FY 2012-13	FY 2012-13	FY 2012-13						FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13			FY 2012-13
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1	Employees' remuneration & welfare benefits	186,040	78,536	33,569	112,105	895,016	428,480	1,323,496	16,752	9,874	92,204	34,579	82,649	779,255	10,283	353,139	2,702,231	3,000,376
2	Travel, conveyance and vehicle running expenses	19,122	8,072	3,450	11,522	91,993	44,041	136,034	1,722	1,015	9,477	3,554	8,495	80,095	1,057	36,297	277,746	308,390
3	Training expenses	2,119	895	382	1,277	10,196	4,881	15,077	191	112	1,050	394	942	8,877	117	4,025	30,785	34,181
4	Rents, rates & taxes*	29,224	12,337	5,273	17,610	140,592	67,307	207,899	2,632	1,551	14,484	5,432	12,983	122,408	1,615	55,473	424,477	471,311
5	Repairs & maintenance	14,395	6,077	2,597	8,674	69,252	33,154	102,406	1,296	764	7,134	2,676	6,395	60,295	796	27,323	209,085	232,154
6	Printing & stationery	3,666	1,548	662	2,210	17,637	8,443	26,080	330	195	1,817	681	1,629	15,356	203	6,959	53,250	59,126
7	Communication	18,930	7,991	3,416	11,407	91,069	43,598	134,667	1,705	1,005	9,382	3,518	8,410	79,290	1,046	35,932	274,955	305,292
8	Legal & professional charges	45,587	16,362	6,994	23,356	186,467	89,269	275,736	3,490	2,057	19,210	7,204	17,219	162,349	2,142	73,572	562,979	631,922
9	Auditors' fees, expenses etc																	
	(a) as auditor	416	175	75	250	2,000	957	2,957	37	22	206	77	185	1,741	23	789	6,037	6,703
	(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	70	30	13	43	339	162	501	6	4	35	13	31	295	4	134	1,023	1,136
10	Advertisement and publicity	35,690	15,066	6,440	21,506	171,698	82,199	253,897	3,214	1,894	17,688	6,634	15,855	149,491	1,973	67,745	518,391	575,587
11	Interest & Bank Charges	4,899	2,068	884	2,952	23,570	11,284	34,854	441	260	2,428	911	2,177	20,521	271	9,301	71,164	79,015
12	Others																	
	(a) Miscellaneous expenses	192,548	81,284	34,744	116,028	925,007	442,838	1,367,845	17,338	10,219	95,430	35,788	85,540	806,516	10,643	365,495	2,794,814	3,103,390
	(b) Business & Sales Promotion	54,823	23,143	9,892	33,035	263,748	126,267	390,015	4,937	2,910	27,171	10,190	24,355	229,635	3,030	104,064	796,307	884,165
13	Depreciation	30,254	12,772	5,459	18,231	145,550	69,680	215,230	2,724	1,606	14,994	5,623	13,441	126,724	1,672	57,426	439,440	487,925
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	637,783	266,356	113,850	380,206	3,034,134	1,452,560	4,486,694	56,815	33,488	312,710	117,274	280,306	2,642,848	34,875	1,197,674	9,162,684	10,180,673

* Rent expense is net off rental income of ₹ 20,451 thousand (previous period ₹ 74,158 thousand)