

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

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 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	14,493	11,735	1,330	13,065	188,598	79,709	268,307	2,451	12,179	16,423	9,899	14,372	93,858	3,200	98,068	518,757	546,315	
2 Travel, conveyance and vehicle running expenses	2,420	1,569	359	1,928	23,430	9,908	33,338	331	1,324	2,194	1,356	1,864	13,870	380	11,429	66,086	70,434	
3 Training expenses	497	272	91	363	3,783	1,601	5,384	58	181	381	241	315	2,621	58	1,717	10,956	11,816	
4 Rents, rates & taxes*	4,237	2,486	719	3,205	35,598	15,058	50,656	527	1,842	3,473	2,175	2,901	23,071	560	16,684	101,889	109,331	
5 Repairs & maintenance	1,669	1,163	220	1,383	17,811	7,531	25,342	245	1,059	1,626	996	1,396	9,936	294	8,894	49,788	52,840	
6 Printing & stationery	481	321	68	389	4,843	2,048	6,891	67	279	449	277	383	2,800	79	2,385	13,610	14,480	
7 Communication	3,662	2,155	619	2,774	30,901	13,072	43,973	458	1,604	3,011	1,885	2,517	19,973	486	14,500	88,407	94,843	
8 Legal & professional charges	11,402	5,973	1,890	7,863	83,946	35,515	119,461	1,272	4,155	8,346	5,259	6,920	56,637	1,303	38,578	241,931	261,196	
9 Auditors' fees, expenses etc																		
(a) as auditor	73	39	14	53	538	228	766	9	26	55	35	45	378	8	241	1,563	1,689	
(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	46	19	10	29	222	94	316	4	6	26	17	20	212	3	81	685	760	
10 Advertisement and publicity	12,828	6,236	2,627	8,863	81,150	34,354	115,504	1,340	3,237	8,706	5,609	7,013	63,899	1,185	34,169	240,662	262,353	
11 Interest & Bank Charges	695	437	107	544	6,440	2,724	9,164	92	355	611	379	516	3,921	104	3,106	18,248	19,487	
12 Others																		
(a) Miscellaneous expenses	31,243	17,734	5,509	23,243	249,949	105,742	355,691	3,773	12,509	24,780	15,594	20,581	167,396	3,896	115,503	719,723	774,209	
(b) Business & Sales Promotion	5,336	3,127	907	4,034	44,776	18,940	63,716	664	2,315	4,370	2,738	3,651	29,043	704	20,975	128,176	137,546	
13 Depreciation	4,133	2,634	628	3,262	39,064	16,520	55,584	557	2,179	3,683	2,282	3,119	23,473	630	18,935	110,442	117,837	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>93,215</b>	<b>55,900</b>	<b>15,098</b>	<b>70,998</b>	<b>811,049</b>	<b>343,044</b>	<b>1,154,093</b>	<b>11,848</b>	<b>43,250</b>	<b>78,134</b>	<b>48,742</b>	<b>65,613</b>	<b>511,088</b>	<b>12,890</b>	<b>385,265</b>	<b>2,310,923</b>	<b>2,475,136</b>	

\* Rent expense is net off rental income of ₹ 10,294 thousand (previous period ₹ 30,937 thousand)

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 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	16,899	15,976	5,545	21,521	178,677	58,960	237,637	2,972	17,305	16,734	15,994	9,783	124,155	2,615	137,018	564,213	602,633	
2 Travel, conveyance and vehicle running expenses	2,334	1,689	646	2,335	18,578	6,239	24,817	313	1,584	1,880	1,660	1,123	14,521	288	13,175	59,361	64,030	
3 Training expenses	449	248	107	355	2,669	918	3,587	46	185	297	239	183	2,405	44	1,682	8,668	9,472	
4 Rents, rates & taxes	573	1,427	394	1,821	16,483	5,253	21,736	267	1,965	1,305	1,479	723	8,700	214	14,467	50,856	53,250	
5 Repairs & maintenance	1,582	1,384	493	1,877	15,412	5,109	20,521	258	1,446	1,474	1,380	867	11,057	229	11,587	48,819	52,278	
6 Printing & stationery	452	387	139	526	4,298	1,427	5,725	71	400	414	385	243	3,113	64	3,212	13,627	14,605	
7 Communication	3,182	2,165	849	3,014	23,723	8,006	31,729	400	1,947	2,448	2,120	1,470	19,105	373	16,453	76,045	82,241	
8 Legal & professional charges	6,405	3,915	1,400	5,315	43,577	14,455	58,032	727	4,072	4,178	3,899	2,459	31,394	649	32,677	138,087	149,807	
9 Auditors' fees, expenses etc																		
(a) as auditor	34	26	10	36	292	98	390	5	26	29	26	17	220	4	212	929	999	
(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	33	13	7	20	134	48	182	2	5	18	12	11	151	3	64	448	501	
10 Advertisement and publicity	12,632	5,661	2,688	8,349	59,587	20,988	80,575	1,038	3,161	7,274	5,309	4,539	60,949	1,066	32,719	196,630	217,611	
11 Interest & Bank Charges	156	444	120	564	5,140	1,633	6,773	84	621	401	461	221	2,650	66	4,552	15,829	16,549	
12 Others																		
(a) Miscellaneous expenses	15,378	9,819	3,953	13,772	106,752	36,223	142,975	1,816	8,404	11,295	9,560	6,817	89,036	1,710	72,320	343,933	373,083	
(b) Business & Sales Promotion	2,061	1,805	643	2,448	20,099	6,662	26,761	335	1,887	1,921	1,798	1,130	14,415	298	15,114	63,659	68,168	
13 Depreciation	17,018	7,570	3,608	11,178	79,601	28,066	107,667	1,388	4,169	9,753	7,092	6,090	81,819	1,427	43,446	262,851	291,047	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>79,188</b>	<b>52,529</b>	<b>20,602</b>	<b>73,131</b>	<b>575,022</b>	<b>194,085</b>	<b>769,107</b>	<b>9,722</b>	<b>47,177</b>	<b>59,421</b>	<b>51,414</b>	<b>35,676</b>	<b>463,690</b>	<b>9,050</b>	<b>398,698</b>	<b>1,843,955</b>	<b>1,996,274</b>	

\* Rent expense is net off rental income of ₹ 30,937 thousand (previous period ₹ NIL)

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

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	
		FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	155,074	64,470	35,563	100,033	755,480	320,129	1,075,609	14,012	19,300	89,921	59,511	69,768	722,074	9,982	274,693	2,334,870	2,589,977
2 Travel, conveyance and vehicle running expenses	16,289	6,772	3,736	10,508	79,356	33,627	112,983	1,472	2,027	9,445	6,251	7,329	75,847	1,049	28,854	245,257	272,054
3 Training expenses	2,115	879	485	1,364	10,306	4,367	14,673	191	263	1,227	812	952	9,850	136	3,749	31,853	35,332
4 Rents, rates & taxes*	22,059	9,171	5,059	14,230	107,464	45,537	153,001	1,993	2,745	12,791	8,465	9,924	102,712	1,420	39,075	332,126	368,415
5 Repairs & maintenance	13,202	5,489	3,028	8,517	64,316	27,254	91,570	1,193	1,643	7,655	5,066	5,940	61,472	850	23,384	198,773	220,492
6 Printing & stationery	3,458	1,438	793	2,231	16,846	7,138	23,984	312	430	2,005	1,327	1,556	16,101	223	6,125	52,063	57,752
7 Communication	19,221	7,991	4,408	12,399	93,640	39,680	133,320	1,737	2,392	11,145	7,376	8,648	89,500	1,237	34,048	289,403	321,023
8 Legal & professional charges	50,833	20,376	11,240	31,616	238,772	101,178	339,950	4,429	6,100	28,420	18,809	22,050	228,214	3,155	86,817	737,944	820,393
9 Auditors' fees, expenses etc																	
(a) as auditor	295	122	68	190	1,435	608	2,043	27	37	171	113	133	1,372	19	520	4,435	4,920
(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	46	19	10	29	222	94	316	4	6	26	17	20	212	3	81	685	760
10 Advertisement and publicity	35,058	14,575	8,040	22,615	170,792	72,372	243,164	3,168	4,363	20,328	13,454	15,773	163,240	2,257	62,099	527,846	585,519
11 Interest & Bank Charges	4,332	1,801	993	2,794	21,105	8,943	30,048	391	539	2,512	1,662	1,949	20,172	279	7,675	65,227	72,353
12 Others																	
(a) Miscellaneous expenses	148,058	61,553	33,954	95,507	720,238	305,196	1,025,434	13,379	18,426	85,852	56,819	66,612	689,407	9,531	262,267	2,227,727	2,471,292
(b) Business & Sales Promotion	27,714	11,522	6,356	17,878	135,015	57,211	192,226	2,504	3,449	16,070	10,635	12,469	129,045	1,784	49,091	417,273	462,865
13 Depreciation	26,691	11,096	6,121	17,217	130,029	55,099	185,128	2,412	3,322	15,477	10,243	12,008	124,280	1,718	47,277	401,865	445,773
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>524,445</b>	<b>217,274</b>	<b>119,854</b>	<b>337,128</b>	<b>2,545,016</b>	<b>1,078,433</b>	<b>3,623,449</b>	<b>47,224</b>	<b>65,042</b>	<b>303,045</b>	<b>200,560</b>	<b>235,131</b>	<b>2,433,498</b>	<b>33,643</b>	<b>925,755</b>	<b>7,867,347</b>	<b>8,728,920</b>

\* Rent expense is net off rental income of ₹ 74,158 thousand (previous year ₹ 103,064 thousand)

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	
		FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	
(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	173,929	67,498	34,585	102,083	697,368	250,589	947,957	12,324	27,264	91,451	62,035	57,889	786,183	13,198	334,561	2,332,862	2,608,874
2 Travel, conveyance and vehicle running expenses	15,382	5,970	3,059	9,029	61,676	22,162	83,838	1,090	2,411	8,088	5,486	5,120	69,530	1,167	29,589	206,319	230,730
3 Training expenses	1,678	651	334	985	6,728	2,418	9,146	119	263	882	599	559	7,586	127	3,228	22,509	25,172
4 Rents, rates & taxes	20,653	8,015	4,107	12,122	82,810	29,757	112,567	1,463	3,238	10,859	7,366	6,874	93,356	1,567	39,728	277,018	309,793
5 Repairs & maintenance	14,418	5,595	2,867	8,462	57,810	20,773	78,583	1,022	2,260	7,581	5,143	4,799	65,172	1,094	27,734	193,388	216,268
6 Printing & stationery	3,973	1,542	790	2,332	15,928	5,724	21,652	281	623	2,089	1,417	1,322	17,957	301	7,641	53,283	59,588
7 Communication	18,706	7,259	3,720	10,979	75,001	26,951	101,952	1,325	2,932	9,835	6,672	6,226	84,554	1,419	35,982	250,897	280,582
8 Legal & professional charges	45,890	15,737	8,063	23,800	162,591	58,424	221,015	2,873	6,357	21,322	14,463	13,497	183,297	3,077	78,003	543,904	613,594
9 Auditors' fees, expenses etc																	
(a) as auditor	256	99	51	150	1,026	369	1,395	18	40	135	91	85	1,157	19	492	3,432	3,838
(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	33	13	7	20	134	48	182	2	5	18	12	11	151	3	64	448	501
10 Advertisement and publicity	25,283	9,812	5,028	14,840	101,375	36,427	137,802	1,791	3,963	13,294	9,018	8,415	114,285	1,919	48,634	339,121	379,244
11 Interest & Bank Charges	6,544	2,540	1,301	3,841	26,240	9,429	35,669	464	1,026	3,441	2,334	2,178	29,582	497	12,588	87,779	98,164
12 Others																	
(a) Miscellaneous expenses	79,602	30,892	15,829	46,721	318,196	114,339	432,535	5,641	12,478	41,854	28,391	26,493	359,813	6,040	153,118	1,066,363	1,192,686
(b) Business & Sales Promotion	18,813	7,301	3,741	11,042	75,432	27,105	102,537	1,333	2,949	9,892	6,710	6,262	85,039	1,428	36,188	252,338	282,193
13 Depreciation	33,111	12,850	6,584	19,434	132,758	47,705	180,463	2,346	5,190	17,410	11,810	11,020	149,666	2,512	63,691	444,108	496,653
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>458,271</b>	<b>175,774</b>	<b>90,066</b>	<b>265,840</b>	<b>1,815,073</b>	<b>652,220</b>	<b>2,467,293</b>	<b>32,092</b>	<b>70,999</b>	<b>238,151</b>	<b>161,547</b>	<b>150,750</b>	<b>2,047,328</b>	<b>34,368</b>	<b>871,241</b>	<b>6,073,769</b>	<b>6,797,880</b>

\* Rent expense is net off rental income of ₹ 103,064 thousand (previous year ₹ NIL)