

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
	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
																	(₹ '000)	
1 Employees' remuneration & welfare benefits	65,923	12,738	11,803	24,541	178,135	80,625	258,760	4,098	2,221	25,035	17,305	20,017	182,159	1,912	103,455	614,962	705,426	
2 Travel, conveyance and vehicle running expenses	7,545	1,695	1,325	3,020	20,587	9,145	29,732	464	287	2,947	2,048	2,285	21,646	229	11,041	70,679	81,244	
3 Training expenses	856	198	150	348	2,341	1,036	3,377	52	34	336	234	260	2,476	26	1,234	8,029	9,233	
4 Rents, rates & taxes*	9,022	2,039	1,583	3,622	24,627	10,932	35,559	554	345	3,529	2,453	2,733	25,925	275	13,161	84,534	97,178	
5 Repairs	5,395	1,103	959	2,062	14,627	6,577	21,204	334	190	2,070	1,433	1,637	15,111	159	8,261	50,399	57,856	
6 Printing & stationery	1,414	301	250	551	3,843	1,720	5,563	87	52	546	379	429	3,998	42	2,128	13,224	15,189	
7 Communication	7,296	1,516	1,295	2,811	19,804	8,887	28,691	451	261	2,807	1,945	2,212	20,516	216	11,094	68,193	78,300	
8 Legal & professional charges	15,833	3,493	2,832	6,325	43,716	19,503	63,219	990	596	6,234	4,327	4,867	45,686	483	23,880	150,282	172,440	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	101	20	18	38	272	122	394	7	3	38	26	30	279	3	156	936	1,075	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	9,810	2,286	1,714	4,000	26,836	11,864	38,700	601	385	3,861	2,687	2,969	28,423	302	14,079	92,007	105,817	
11 Interest & Bank Charges	1,602	313	287	600	4,331	1,957	6,288	100	54	609	422	486	4,438	46	2,500	14,943	17,145	
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Miscellaneous expenses	48,787	10,295	8,641	18,936	132,316	59,258	191,574	3,014	1,765	18,828	13,056	14,794	137,735	1,454	73,636	455,856	523,579	
(b) Business & Sales Promotion	9,499	1,792	1,705	3,497	25,629	11,632	37,261	591	313	3,592	2,481	2,885	26,096	273	15,056	88,548	101,544	
13 Depreciation	11,361	2,398	2,012	4,410	30,869	13,826	44,695	702	411	4,384	3,040	3,445	32,074	339	17,149	106,239	122,010	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	194,444	40,187	34,574	74,761	527,933	237,084	765,017	12,045	6,917	74,816	51,836	59,049	546,562	5,759	296,830	1,818,831	2,088,036	

* Rent expense is net off rental income of ₹ 46,501 thousand (previous period ₹ 21,179 thousand)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire				Marine			Miscellaneous										Total
	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
																	(₹ '000)	
1 Employees' remuneration & welfare benefits	61,861	12,072	6,635	18,707	155,789	59,340	215,129	2,931	2,584	19,565	3,985	13,236	201,126	4,643	97,158	560,357	640,925	
2 Travel, conveyance and vehicle running expenses	6,227	1,404	718	2,122	15,808	6,012	21,820	287	329	2,177	676	1,425	21,016	436	8,837	57,003	65,352	
3 Training expenses	559	123	64	187	1,417	539	1,956	26	28	192	56	126	1,873	40	809	5,106	5,852	
4 Rents, rates & taxes	8,973	1,790	972	2,762	22,623	8,616	31,239	423	389	2,881	634	1,939	29,332	667	13,902	81,406	93,141	
5 Repairs	5,983	1,323	682	2,005	15,170	5,770	20,940	278	307	2,063	613	1,356	20,085	423	8,618	54,683	62,671	
6 Printing & stationery	1,258	226	130	356	3,157	1,204	4,361	60	45	377	53	260	4,013	97	2,075	11,341	12,955	
7 Communication	8,017	1,842	932	2,774	20,372	7,746	28,118	368	436	2,842	923	1,850	27,196	555	11,195	73,483	84,274	
8 Legal & professional charges	19,342	3,932	2,005	5,937	44,116	16,776	60,892	801	924	6,092	1,909	3,982	58,697	1,214	24,579	159,090	184,369	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	93	19	10	29	236	89	325	5	4	31	8	20	309	7	140	849	971	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	4,872	990	532	1,522	12,295	4,681	16,976	229	218	1,584	372	1,062	16,000	359	7,454	44,254	50,648	
11 Interest & Bank Charges	1,984	373	209	582	4,988	1,901	6,889	94	78	611	107	417	6,393	152	3,189	17,930	20,496	
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Miscellaneous expenses	11,749	2,266	1,253	3,519	29,326	11,172	40,498	559	483	3,687	719	2,502	38,090	889	18,582	106,009	121,277	
(b) Business & Sales Promotion	7,584	1,654	859	2,513	19,214	7,310	26,524	352	381	2,591	743	1,708	25,367	541	11,038	69,245	79,342	
13 Depreciation	6,524	1,346	719	2,065	16,480	6,273	22,753	306	299	2,143	526	1,431	21,508	478	9,885	59,329	67,918	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	145,026	29,360	15,720	45,080	360,991	137,429	498,420	6,719	6,505	46,836	11,324	31,314	471,005	10,501	217,461	1,300,085	1,490,191	

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
	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	Upto H1 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	131,113	41,096	21,770	62,866	367,561	154,930	522,491	7,806	6,628	55,255	38,946	39,449	415,436	4,502	152,638	1,243,151	1,437,130	
2 Travel, conveyance and vehicle running expenses	13,056	4,092	2,168	6,260	36,601	15,427	52,028	777	660	5,502	3,878	3,928	41,368	448	15,199	123,788	143,104	
3 Training expenses	1,434	450	238	688	4,021	1,695	5,716	85	73	604	426	432	4,545	49	1,670	13,600	15,722	
4 Rents, rates & taxes*	15,511	4,862	2,575	7,437	43,483	18,328	61,811	923	784	6,537	4,607	4,667	49,146	533	18,057	147,065	170,013	
5 Repairs	10,229	3,206	1,698	4,904	28,674	12,087	40,761	609	517	4,311	3,038	3,078	32,410	351	11,908	96,983	112,116	
6 Printing & stationery	2,590	812	430	1,242	7,259	3,060	10,319	154	131	1,091	769	779	8,205	89	3,015	24,552	28,384	
7 Communication	13,641	4,276	2,265	6,541	38,242	16,120	54,362	812	690	5,749	4,052	4,104	43,223	468	15,881	129,341	149,523	
8 Legal & professional charges	29,102	9,001	4,768	13,769	80,507	33,935	114,442	1,710	1,452	12,103	8,530	8,641	90,994	986	33,433	272,291	315,162	
9 Auditors' fees, expenses etc																		
(a) as auditor	197	62	33	95	552	232	784	12	10	83	58	59	624	7	229	1,866	2,158	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	16,297	5,108	2,706	7,814	45,687	19,258	64,945	970	824	6,868	4,841	4,903	51,638	560	18,973	154,522	178,633	
11 Interest & Bank Charges	3,154	988	524	1,512	8,841	3,726	12,567	188	159	1,329	937	949	9,992	108	3,671	29,900	34,566	
12 Others																		
(a) Miscellaneous expenses	89,887	28,174	14,925	43,099	251,487	106,004	357,491	5,351	4,544	37,881	26,700	27,045	284,810	3,087	104,644	851,553	984,539	
(b) Business & Sales Promotion	19,256	6,036	3,197	9,233	53,981	22,754	76,735	1,146	973	8,115	5,720	5,794	61,012	661	22,417	182,573	211,062	
13 Depreciation	20,934	6,562	3,476	10,038	58,686	24,737	83,423	1,246	1,058	8,822	6,218	6,299	66,330	719	24,371	198,486	229,458	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	366,401	114,725	60,773	175,498	1,025,582	432,293	1,457,875	21,789	18,503	154,250	108,720	110,127	1,159,733	12,568	426,106	3,469,671	4,011,570	

* Rent expense is net off rental income of ₹ 46,501 thousand (previous period ₹ 21,179 thousand)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire				Marine			Miscellaneous										Total
	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	Upto H1 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	128,336	36,232	16,693	52,925	330,619	125,340	455,959	5,631	9,463	52,930	24,621	32,908	462,856	7,760	145,481	1,197,609	1,378,870	
2 Travel, conveyance and vehicle running expenses	10,598	2,992	1,379	4,371	27,303	10,351	37,654	465	781	4,371	2,033	2,718	38,224	641	12,014	98,901	113,870	
3 Training expenses	992	280	129	409	2,555	969	3,524	44	73	409	190	254	3,577	60	1,124	9,255	10,656	
4 Rents, rates & taxes	18,145	5,123	2,360	7,483	46,745	17,722	64,467	796	1,338	7,484	3,481	4,653	65,443	1,097	20,569	169,328	194,956	
5 Repairs	10,497	2,964	1,365	4,329	27,042	10,252	37,294	461	774	4,329	2,014	2,692	37,858	635	11,899	97,956	112,782	
6 Printing & stationery	2,851	805	371	1,176	7,346	2,785	10,131	125	210	1,176	547	731	10,284	172	3,232	26,608	30,635	
7 Communication	13,202	3,727	1,717	5,444	34,010	12,894	46,904	579	973	5,445	2,533	3,385	47,613	798	14,965	123,195	141,841	
8 Legal & professional charges	31,316	8,295	3,821	12,116	75,688	28,694	104,382	1,289	2,166	12,117	5,636	7,534	105,961	1,777	33,305	274,167	317,599	
9 Auditors' fees, expenses etc																		
(a) as auditor	177	50	23	73	457	173	630	8	13	73	34	45	640	11	201	1,655	1,905	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	9,621	2,716	1,251	3,967	24,786	9,396	34,182	422	709	3,968	1,846	2,467	34,699	582	10,906	89,781	103,369	
11 Interest & Bank Charges	4,295	1,213	559	1,772	11,065	4,195	15,260	188	317	1,771	824	1,101	15,491	260	4,869	40,081	46,148	
12 Others																		
(a) Miscellaneous expenses	24,696	6,972	3,212	10,184	63,182	23,953	87,135	1,085	1,823	10,185	4,738	6,333	89,066	1,493	27,994	229,852	264,732	
(b) Business & Sales Promotion	13,587	3,836	1,767	5,603	35,002	13,270	48,272	596	1,002	5,604	2,607	3,484	49,002	822	15,402	126,791	145,981	
13 Depreciation	12,644	3,570	1,645	5,215	32,575	12,349	44,924	555	932	5,215	2,426	3,242	45,603	765	14,334	117,996	135,855	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	280,957	78,775	36,292	115,067	718,375	272,343	990,718	12,244	20,574	115,077	53,530	71,547	1,006,317	16,873	316,295	2,603,175	2,999,199	