

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
	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	For Q3 2010-11	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
																(₹ '000)	
1 Employees' remuneration & welfare benefits	28,692	15,289	12,347	27,636	188,064	66,286	254,350	3,720	496	21,786	21,419	15,197	199,163	54,883	571,014	627,342	
2 Travel, conveyance and vehicle running expenses	2,450	1,289	1,034	2,323	15,795	5,572	21,367	312	46	1,837	1,793	1,279	16,785	4,638	48,057	52,830	
3 Training expenses	237	123	98	221	1,504	531	2,035	29	5	176	170	122	1,604	445	4,586	5,044	
4 Rents, rates & taxes	1,935	1,465	1,353	2,818	19,581	6,782	26,363	400	(65)	2,070	2,406	1,498	19,213	4,948	56,833	61,586	
5 Repairs	2,339	1,247	1,009	2,256	15,355	5,412	20,767	303	40	1,778	1,749	1,240	16,256	4,478	46,611	51,206	
6 Printing & stationery	670	350	280	630	4,284	1,511	5,795	85	13	499	485	348	4,560	1,262	13,047	14,347	
7 Communication	2,322	1,367	1,154	2,521	17,268	6,051	23,319	346	12	1,942	2,019	1,371	17,835	4,812	51,656	56,499	
8 Legal & professional charges	8,169	3,527	2,842	6,369	43,323	15,275	58,598	857	119	5,026	4,928	3,505	45,939	12,673	131,645	146,183	
9 Auditors' fees, expenses etc																	
(a) as auditor	45	23	18	41	277	98	375	5	1	33	31	23	297	83	848	934	
(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	3,030	1,435	1,089	2,524	17,002	6,043	23,045	331	93	2,052	1,863	1,409	18,637	5,280	52,710	58,264	
11 Interest & Bank Charges	2,093	883	622	1,505	10,035	3,601	13,636	192	88	1,269	1,049	856	11,441	3,338	31,869	35,467	
12 Office expenses	34,446	12,490	7,794	20,284	132,649	48,361	181,010	2,458	1,917	18,035	12,730	11,848	161,039	49,064	438,101	492,831	
13 Others																	
(a) Miscellaneous expenses	5,802	1,640	755	2,395	14,699	5,579	20,278	254	426	2,394	1,115	1,489	20,948	6,935	53,839	62,036	
(b) Business & Sales Promotion	3,165	1,660	1,331	2,991	20,331	7,173	27,504	402	60	2,367	2,305	1,648	21,622	5,980	61,888	68,044	
14 Depreciation	3,449	1,710	1,331	3,041	20,582	7,290	27,872	403	89	2,442	2,292	1,688	22,244	6,231	63,261	69,751	
TOTAL	98,844	44,498	33,057	77,556	520,749	185,564	706,313	10,097	3,340	63,706	56,354	43,521	577,583	165,050	1,625,965	1,802,364	

* Rent expense is net off rental income of ₹ 35,850 thousand (previous year Nil)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire				Marine			Miscellaneous									Total
	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	For Q3 2009-10	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
																(₹ '000)	
1 Employees' remuneration & welfare benefits	34,373	12,844	19,737	32,581	219,167	99,392	318,559	2,639	2,318	29,321	13,958	13,238	177,765	56,907	614,705	681,659	
2 Travel, conveyance and vehicle running expenses	2,937	1,022	1,454	2,476	16,322	7,395	23,717	198	178	2,286	1,068	1,057	13,332	4,352	46,188	51,601	
3 Training expenses	179	69	109	178	1,211	550	1,761	14	12	159	76	71	980	311	3,384	3,741	
4 Rents, rates & taxes	3,524	1,659	3,088	4,747	33,477	15,210	48,687	398	332	4,010	2,000	1,696	26,723	8,172	92,018	100,289	
5 Repairs	2,850	1,096	1,732	2,828	19,157	8,690	27,847	230	201	2,521	1,208	1,128	15,500	4,927	53,562	59,240	
6 Printing & stationery	1,059	373	539	912	6,038	2,736	8,774	73	66	838	393	385	4,925	1,601	17,055	19,026	
7 Communication	4,044	1,612	2,636	4,248	29,029	13,174	42,203	348	301	3,745	1,810	1,657	23,419	7,384	80,867	89,159	
8 Legal & professional charges	8,672	1,968	2,485	4,453	28,411	12,855	41,266	348	323	4,273	1,942	2,044	23,475	7,899	81,570	94,695	
9 Auditors' fees, expenses etc																	
(a) as auditor	(17)	1	13	14	131	59	190	2	1	8	5	1	97	23	327	324	
(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	2,167	784	1,165	1,949	13,000	5,894	18,894	157	139	1,774	838	809	10,576	3,415	36,602	40,718	
11 Interest & Bank Charges	867	328	509	837	5,650	2,563	8,213	68	59	751	359	337	4,578	1,461	15,826	17,530	
12 Office expenses	7,763	2,406	2,920	5,326	33,605	15,198	48,803	413	387	5,174	2,330	2,502	27,876	9,477	96,962	110,051	
13 Others																	
(a) Miscellaneous expenses	1,706	415	291	706	3,753	1,684	5,437	49	55	805	324	438	3,324	(199)	10,233	12,645	
(b) Business & Sales Promotion	3,355	1,064	1,337	2,401	15,297	6,921	22,218	188	174	2,306	1,047	1,105	12,646	4,260	43,944	49,700	
14 Depreciation	3,726	1,356	2,028	3,384	22,602	10,246	32,848	272	241	3,073	1,454	1,400	18,377	5,923	63,588	70,698	
TOTAL	77,205	26,997	40,043	67,040	446,850	202,567	649,417	5,397	4,787	61,044	28,812	27,868	363,593	115,913	1,256,831	1,401,076	

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	Miscellaneous																Total
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		Marine Cargo	Marine Others	Marine Total													
Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11	Upto 9M 2010-11		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	157,024	51,520	29,039	80,559	518,671	191,621	710,292	9,351	9,958	74,714	46,039	48,104	662,002	208,119	1,768,579	2,006,162	
2 Travel, conveyance and vehicle running expenses	13,048	4,281	2,413	6,694	43,098	15,923	59,021	777	827	6,208	3,826	3,997	55,008	17,293	146,957	166,699	
3 Training expenses	1,229	403	227	630	4,059	1,500	5,559	73	78	585	360	376	5,181	1,629	13,841	15,700	
4 Rents, rates & taxes	20,080	6,588	3,713	10,301	66,326	24,504	90,830	1,196	1,273	9,554	5,887	6,151	84,655	26,614	226,160	256,541	
5 Repairs	12,836	4,211	2,374	6,585	42,397	15,664	58,061	764	814	6,107	3,763	3,932	54,114	17,012	144,567	163,988	
6 Printing & stationery	3,521	1,155	651	1,806	11,630	4,296	15,926	210	223	1,675	1,032	1,079	14,844	4,667	39,656	44,983	
7 Communication	15,524	5,094	2,871	7,965	51,278	18,945	70,223	925	985	7,387	4,552	4,756	65,448	20,576	174,852	198,341	
8 Legal & professional charges	39,484	11,821	6,663	18,484	119,009	43,968	162,977	2,146	2,285	17,143	10,564	11,038	151,897	47,753	405,803	463,771	
9 Auditors' fees, expenses etc																	
(a) as auditor	222	73	41	114	734	271	1,005	13	14	106	65	68	937	295	2,503	2,839	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	12,651	4,151	2,340	6,491	41,788	15,439	57,227	753	802	6,020	3,709	3,876	53,336	16,768	142,491	161,633	
11 Interest & Bank Charges	6,388	2,096	1,181	3,277	21,100	7,796	28,896	380	405	3,040	1,873	1,957	26,932	8,467	71,950	81,615	
12 Office expenses	60,400	19,818	11,170	30,988	199,519	73,711	273,230	3,597	3,831	28,740	17,710	18,504	254,654	80,058	680,324	771,712	
13 Others																	
(a) Miscellaneous expenses	15	5	2	7	(658)	(243)	(901)	1	1	6	4	5	63	20	(801)	(779)	
(b) Business & Sales Promotion	16,752	5,496	3,098	8,594	55,333	20,443	75,776	998	1,062	7,971	4,912	5,132	70,624	22,203	188,678	214,024	
14 Depreciation	16,093	5,280	2,976	8,256	53,157	19,639	72,796	958	1,021	7,657	4,718	4,930	67,847	21,329	181,256	205,605	
TOTAL	375,267	121,992	68,759	190,751	1,227,441	453,477	1,680,918	22,142	23,579	176,913	109,014	113,905	1,567,542	492,803	4,186,816	4,752,834	

* Rent expense is net off rental income of ₹ 72,127 thousand (previous year Nil)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Miscellaneous																Total
	Fire	Marine			Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		Marine Cargo	Marine Others	Marine Total													
Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10	Upto 9M 2009-10		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	201,695	53,548	48,135	101,683	586,111	263,972	850,083	7,436	7,607	108,273	45,692	56,185	502,726	185,278	1,763,280	2,066,658	
2 Travel, conveyance and vehicle running expenses	13,858	3,679	3,307	6,986	40,271	18,137	58,408	511	523	7,439	3,139	3,860	34,541	12,730	121,151	141,995	
3 Training expenses	1,149	305	274	579	3,338	1,504	4,842	42	43	617	260	320	2,863	1,055	10,042	11,770	
4 Rents, rates & taxes	36,120	9,589	8,620	18,209	104,961	47,272	152,233	1,332	1,362	19,390	8,182	10,062	90,028	33,180	315,769	370,098	
5 Repairs	18,105	4,807	4,321	9,128	52,612	23,695	76,307	667	683	9,719	4,101	5,043	45,127	16,631	158,278	185,511	
6 Printing & stationery	5,214	1,384	1,244	2,628	15,151	6,823	21,974	192	197	2,799	1,181	1,452	12,995	4,789	45,579	53,421	
7 Communication	28,280	7,508	6,749	14,257	82,179	37,012	119,191	1,043	1,067	15,181	6,406	7,878	70,488	25,978	247,232	289,769	
8 Legal & professional charges	33,369	5,525	4,967	10,492	60,476	27,237	87,713	767	785	11,172	4,715	5,797	51,872	19,117	181,938	225,799	
9 Auditors' fees, expenses etc																	
(a) as auditor	234	62	56	118	681	306	987	9	9	126	53	65	584	215	2,048	2,400	
(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	11,570	3,072	2,761	5,833	33,622	15,143	48,765	427	436	6,211	2,621	3,223	28,839	10,629	101,151	118,554	
11 Interest & Bank Charges	5,261	1,397	1,255	2,652	15,287	6,885	22,172	194	198	2,824	1,192	1,465	13,112	4,832	45,989	53,902	
12 Office expenses	23,257	6,175	5,550	11,725	67,584	30,438	98,022	857	877	12,485	5,269	6,479	57,968	21,364	203,321	238,303	
13 Others																	
(a) Miscellaneous expenses	20	5	5	10	57	26	83	1	1	10	4	5	50	(11,454)	(11,300)	(11,270)	
(b) Business & Sales Promotion	11,137	2,957	2,658	5,615	32,363	14,575	46,938	411	420	5,978	2,523	3,102	27,759	10,230	97,361	114,113	
14 Depreciation	20,242	5,374	4,831	10,205	58,823	26,492	85,315	746	763	10,866	4,586	5,639	50,454	18,595	176,964	207,411	
TOTAL	409,511	105,387	94,733	200,120	1,153,516	519,517	1,673,033	14,635	14,971	213,090	89,924	110,575	989,406	353,169	3,458,803	4,068,434	