

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	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	For Q1 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	65,190	28,358	9,967	38,325	189,426	74,305	263,731	3,708	4,407	30,220	21,641	19,432	233,277	2,590	49,183	628,189	731,704
2 Travel, conveyance and vehicle running expenses	5,511	2,397	843	3,240	16,014	6,282	22,296	313	373	2,555	1,830	1,643	19,722	219	4,158	53,109	61,860
3 Training expenses	578	252	88	340	1,680	659	2,339	33	39	268	192	172	2,069	23	436	5,571	6,489
4 Rents, rates & taxes	6,489	2,823	992	3,815	18,856	7,396	26,252	369	439	3,008	2,154	1,934	23,221	258	4,896	62,531	72,835
5 Repairs	4,834	2,103	739	2,842	14,047	5,510	19,557	275	327	2,241	1,605	1,441	17,299	192	3,647	46,584	54,260
6 Printing & stationery	1,176	511	180	691	3,416	1,340	4,756	67	79	545	390	350	4,207	47	887	11,328	13,195
7 Communication	6,345	2,760	970	3,730	18,438	7,233	25,671	361	429	2,942	2,107	1,892	22,707	252	4,787	61,148	71,223
8 Legal & professional charges	13,269	5,508	1,936	7,444	36,791	14,432	51,223	720	856	5,869	4,203	3,774	45,308	503	9,553	122,009	142,722
9 Auditors' fees, expenses etc																	
(a) as auditor	96	42	15	57	280	110	390	5	7	45	32	29	345	4	73	930	1,083
(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	6,487	2,822	992	3,814	18,851	7,394	26,245	369	439	3,007	2,154	1,934	23,215	258	4,894	62,515	72,816
11 Interest & Bank Charges	1,552	675	237	912	4,510	1,769	6,279	88	105	720	515	463	5,554	62	1,171	14,957	17,421
12 Others																	
(a) Miscellaneous expenses	41,100	17,879	6,284	24,163	119,171	46,746	165,917	2,337	2,779	19,053	13,644	12,251	147,075	1,633	31,008	395,697	460,960
(b) Business & Sales Promotion	9,757	4,244	1,492	5,736	28,352	11,122	39,474	555	660	4,523	3,239	2,909	34,916	388	7,361	94,025	109,518
13 Depreciation	9,573	4,164	1,464	5,628	27,817	10,911	38,728	544	647	4,438	3,178	2,854	34,256	380	7,222	92,247	107,448
<b>TOTAL</b>	<b>171,957</b>	<b>74,538</b>	<b>26,199</b>	<b>100,737</b>	<b>497,649</b>	<b>195,209</b>	<b>692,858</b>	<b>9,744</b>	<b>11,586</b>	<b>79,434</b>	<b>56,884</b>	<b>51,078</b>	<b>613,171</b>	<b>6,809</b>	<b>129,276</b>	<b>1,650,840</b>	<b>1,923,534</b>

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	
	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	For Q1 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	66,475	24,160	10,058	34,218	174,830	66,000	240,830	2,700	6,879	33,365	20,636	19,672	261,730	3,117	48,323	637,252	737,945
2 Travel, conveyance and vehicle running expenses	4,371	1,588	661	2,249	11,495	4,339	15,834	178	452	2,194	1,357	1,293	17,208	205	3,177	41,898	48,518
3 Training expenses	433	157	65	222	1,138	430	1,568	18	45	217	134	128	1,704	20	315	4,149	4,804
4 Rents, rates & taxes	9,172	3,333	1,388	4,721	24,122	9,106	33,228	373	949	4,603	2,847	2,714	36,111	430	6,667	87,922	101,815
5 Repairs	4,514	1,641	683	2,324	11,872	4,482	16,354	183	467	2,266	1,401	1,336	17,773	212	3,281	43,273	50,111
6 Printing & stationery	1,593	579	241	820	4,189	1,581	5,770	65	165	799	494	471	6,271	75	1,157	15,267	17,680
7 Communication	5,185	1,885	785	2,670	13,638	5,148	18,786	211	537	2,603	1,610	1,535	20,417	243	3,770	49,712	57,567
8 Legal & professional charges	11,974	4,363	1,816	6,179	31,572	11,918	43,490	488	1,242	6,025	3,727	3,552	47,264	563	8,726	115,077	133,230
9 Auditors' fees, expenses etc																	
(a) as auditor	84	31	13	44	221	84	305	3	9	42	26	25	331	4	61	806	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	4,749	1,726	719	2,445	12,491	4,715	17,206	193	491	2,384	1,474	1,405	18,699	223	3,452	45,527	52,721
11 Interest & Bank Charges	2,311	840	350	1,190	6,077	2,294	8,371	94	239	1,160	717	684	9,098	108	1,680	22,151	25,652
12 Others																	
(a) Miscellaneous expenses	12,947	4,706	1,959	6,665	33,856	12,781	46,637	526	1,340	6,498	4,019	3,831	50,976	604	9,412	123,843	143,455
(b) Business & Sales Promotion	6,003	2,182	908	3,090	15,788	5,960	21,748	244	621	3,013	1,864	1,776	23,635	281	4,364	57,546	66,639
13 Depreciation	6,120	2,224	926	3,150	16,095	6,076	22,171	249	633	3,072	1,900	1,811	24,095	287	4,449	58,667	67,937
<b>TOTAL</b>	<b>135,931</b>	<b>49,415</b>	<b>20,572</b>	<b>69,987</b>	<b>357,384</b>	<b>134,914</b>	<b>492,298</b>	<b>5,525</b>	<b>14,069</b>	<b>68,241</b>	<b>42,206</b>	<b>40,233</b>	<b>535,312</b>	<b>6,372</b>	<b>98,834</b>	<b>1,303,090</b>	<b>1,509,008</b>

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		
		Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	Upto Q1 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	65,190	28,358	9,967	38,325	189,426	74,305	263,731	3,708	4,407	30,220	21,641	19,432	233,277	2,590	49,183	628,189	731,704	
2 Travel, conveyance and vehicle running expenses	5,511	2,397	843	3,240	16,014	6,282	22,296	313	373	2,555	1,830	1,643	19,722	219	4,158	53,109	61,860	
3 Training expenses	578	252	88	340	1,680	659	2,339	33	39	268	192	172	2,069	23	436	5,571	6,489	
4 Rents, rates & taxes	6,489	2,823	992	3,815	18,856	7,396	26,252	369	439	3,008	2,154	1,934	23,221	258	4,896	62,531	72,835	
5 Repairs	4,834	2,103	739	2,842	14,047	5,510	19,557	275	327	2,241	1,605	1,441	17,299	192	3,647	46,584	54,260	
6 Printing & stationery	1,176	511	180	691	3,416	1,340	4,756	67	79	545	390	350	4,207	47	887	11,328	13,195	
7 Communication	6,345	2,760	970	3,730	18,438	7,233	25,671	361	429	2,942	2,107	1,892	22,707	252	4,787	61,148	71,223	
8 Legal & professional charges	13,269	5,508	1,936	7,444	36,791	14,432	51,223	720	856	5,869	4,203	3,774	45,308	503	9,553	122,009	142,722	
9 Auditors' fees, expenses etc																		
(a) as auditor	96	42	15	57	280	110	390	5	7	45	32	29	345	4	73	930	1,083	
(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	6,487	2,822	992	3,814	18,851	7,394	26,245	369	439	3,007	2,154	1,934	23,215	258	4,894	62,515	72,816	
11 Interest & Bank Charges	1,552	675	237	912	4,510	1,769	6,279	88	105	720	515	463	5,554	62	1,171	14,957	17,421	
12 Others																		
(a) Miscellaneous expenses	41,100	17,879	6,284	24,163	119,171	46,746	165,917	2,337	2,779	19,053	13,644	12,251	147,075	1,633	31,008	395,697	460,960	
(b) Business & Sales Promotion	9,757	4,244	1,492	5,736	28,352	11,122	39,474	555	660	4,523	3,239	2,909	34,916	388	7,361	94,025	109,518	
13 Depreciation	9,573	4,164	1,464	5,628	27,817	10,911	38,728	544	647	4,438	3,178	2,854	34,256	380	7,222	92,247	107,448	
<b>TOTAL</b>	<b>171,957</b>	<b>74,538</b>	<b>26,199</b>	<b>100,737</b>	<b>497,649</b>	<b>195,209</b>	<b>692,858</b>	<b>9,744</b>	<b>11,586</b>	<b>79,434</b>	<b>56,884</b>	<b>51,078</b>	<b>613,171</b>	<b>6,809</b>	<b>129,276</b>	<b>1,650,840</b>	<b>1,923,534</b>	

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		
		Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	Upto Q1 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	66,475	24,160	10,058	34,218	174,830	66,000	240,830	2,700	6,879	33,365	20,636	19,672	261,730	3,117	48,323	637,252	737,945	
2 Travel, conveyance and vehicle running expenses	4,371	1,588	661	2,249	11,495	4,339	15,834	178	452	2,194	1,357	1,293	17,208	205	3,177	41,898	48,518	
3 Training expenses	433	157	65	222	1,138	430	1,568	18	45	217	134	128	1,704	20	315	4,149	4,804	
4 Rents, rates & taxes	9,172	3,333	1,388	4,721	24,122	9,106	33,228	373	949	4,603	2,847	2,714	36,111	430	6,667	87,922	101,815	
5 Repairs	4,514	1,641	683	2,324	11,872	4,482	16,354	183	467	2,266	1,401	1,336	17,773	212	3,281	43,273	50,111	
6 Printing & stationery	1,593	579	241	820	4,189	1,581	5,770	65	165	799	494	471	6,271	75	1,157	15,267	17,680	
7 Communication	5,185	1,885	785	2,670	13,638	5,148	18,786	211	537	2,603	1,610	1,535	20,417	243	3,770	49,712	57,567	
8 Legal & professional charges	11,974	4,363	1,816	6,179	31,572	11,918	43,490	488	1,242	6,025	3,727	3,552	47,264	563	8,726	115,077	133,230	
9 Auditors' fees, expenses etc																		
(a) as auditor	84	31	13	44	221	84	305	3	9	42	26	25	331	4	61	806	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	4,749	1,726	719	2,445	12,491	4,715	17,206	193	491	2,384	1,474	1,405	18,699	223	3,452	45,527	52,721	
11 Interest & Bank Charges	2,311	840	350	1,190	6,077	2,294	8,371	94	239	1,160	717	684	9,098	108	1,680	22,151	25,652	
12 Others																		
(a) Miscellaneous expenses	12,947	4,706	1,959	6,665	33,856	12,781	46,637	526	1,340	6,498	4,019	3,831	50,976	604	9,412	123,843	143,455	
(b) Business & Sales Promotion	6,003	2,182	908	3,090	15,788	5,960	21,748	244	621	3,013	1,864	1,776	23,635	281	4,364	57,546	66,639	
13 Depreciation	6,120	2,224	926	3,150	16,095	6,076	22,171	249	633	3,072	1,900	1,811	24,095	287	4,449	58,667	67,937	
<b>TOTAL</b>	<b>135,931</b>	<b>49,415</b>	<b>20,572</b>	<b>69,987</b>	<b>357,384</b>	<b>134,914</b>	<b>492,298</b>	<b>5,525</b>	<b>14,069</b>	<b>68,241</b>	<b>42,206</b>	<b>40,233</b>	<b>535,312</b>	<b>6,372</b>	<b>98,834</b>	<b>1,303,090</b>	<b>1,509,008</b>	