

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 Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	For Q1 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	100,035	33,488	6,926	40,414	236,408	99,741	336,149	4,823	2,181	25,649	14,510	25,062	180,834	2,867	45,546	637,621	778,070
2 Travel, conveyance and vehicle running expenses	9,361	3,134	648	3,782	22,123	9,334	31,457	451	204	2,400	1,358	2,345	16,922	268	4,262	59,667	72,810
3 Training expenses	938	314	65	379	2,217	936	3,153	45	20	241	136	235	1,696	27	429	5,982	7,299
4 Rents, rates & taxes*	12,287	4,113	851	4,964	29,037	12,251	41,288	592	268	3,150	1,782	3,078	22,211	352	5,595	78,316	95,567
5 Repairs & maintenance	6,216	2,081	430	2,511	14,691	6,198	20,889	300	136	1,594	902	1,557	11,237	178	2,829	39,622	48,349
6 Printing & stationery	1,760	589	122	711	4,159	1,755	5,914	85	38	451	255	441	3,181	50	801	11,216	13,687
7 Communication	10,532	3,526	729	4,255	24,890	10,501	35,391	508	230	2,700	1,528	2,639	19,039	302	4,795	67,132	81,919
8 Legal & professional charges	22,142	7,739	1,601	9,340	54,633	23,050	77,683	1,115	504	5,928	3,353	5,792	41,790	662	10,525	147,352	178,834
9 Auditors' fees, expenses etc																	
(a) as auditor	157	53	11	64	371	157	528	8	3	40	23	39	284	5	70	1,000	1,221
(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	24	8	2	10	57	24	81	1	1	6	3	6	44	1	11	154	188
10 Advertisement and publicity	12,437	4,163	861	5,024	29,392	12,400	41,792	600	271	3,189	1,804	3,116	22,482	356	5,662	79,272	96,733
11 Interest & Bank Charges	2,685	899	186	1,085	6,344	2,677	9,021	129	59	688	389	673	4,853	77	1,223	17,112	20,882
12 Others																	
(a) Miscellaneous expenses	92,763	31,054	6,422	37,476	218,927	92,365	311,292	4,472	2,023	23,785	13,455	23,240	177,689	2,659	42,236	600,851	731,090
(b) Business & Sales Promotion	18,965	6,349	1,313	7,662	44,820	18,910	63,730	914	413	4,863	2,751	4,751	34,284	543	8,634	120,883	147,510
13 Depreciation	15,346	5,137	1,063	6,200	36,266	15,301	51,567	740	335	3,935	2,226	3,845	27,741	440	6,985	97,814	119,360
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	305,648	102,647	21,230	123,877	724,335	305,600	1,029,935	14,783	6,686	78,619	44,475	76,819	564,287	8,787	139,603	1,963,994	2,393,519

* Rent expense is net off rental income of ₹ 4,554 thousand (previous period ₹ 26,616 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 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 & maintenance	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	85	37	13	50	248	97	345	4	6	40	28	25	305	4	65	823	958
(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	11	5	2	7	32	13	45	1	1	5	4	4	40	-	8	107	125
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
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	171,957	74,538	26,199	100,737	497,649	195,209	692,858	9,744	11,586	79,434	56,884	51,078	613,171	6,809	129,276	1,650,840	1,923,534

* Rent expense is net off rental income of ₹ 26,616 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	
		Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	Upto Q1 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	100,035	33,488	6,926	40,414	236,408	99,741	336,149	4,823	2,181	25,649	14,510	25,062	180,834	2,867	45,546	637,621	778,070
2 Travel, conveyance and vehicle running expenses	9,361	3,134	648	3,782	22,123	9,334	31,457	451	204	2,400	1,358	2,345	16,922	268	4,262	59,667	72,810
3 Training expenses	938	314	65	379	2,217	936	3,153	45	20	241	136	235	1,696	27	429	5,982	7,299
4 Rents, rates & taxes*	12,287	4,113	851	4,964	29,037	12,251	41,288	592	268	3,150	1,782	3,078	22,211	352	5,595	78,316	95,567
5 Repairs & maintenance	6,216	2,081	430	2,511	14,691	6,198	20,889	300	136	1,594	902	1,557	11,237	178	2,829	39,622	48,349
6 Printing & stationery	1,760	589	122	711	4,159	1,755	5,914	85	38	451	255	441	3,181	50	801	11,216	13,687
7 Communication	10,532	3,526	729	4,255	24,890	10,501	35,391	508	230	2,700	1,528	2,639	19,039	302	4,795	67,132	81,919
8 Legal & professional charges	22,142	7,739	1,601	9,340	54,633	23,050	77,683	1,115	504	5,928	3,353	5,792	41,790	662	10,525	147,352	178,834
9 Auditors' fees, expenses etc																	
(a) as auditor	157	53	11	64	371	157	528	8	3	40	23	39	284	5	70	1,000	1,221
(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	24	8	2	10	57	24	81	1	1	6	3	6	44	1	11	154	188
10 Advertisement and publicity	12,437	4,163	861	5,024	29,392	12,400	41,792	600	271	3,189	1,804	3,116	22,482	356	5,662	79,272	96,733
11 Interest & Bank Charges	2,685	899	186	1,085	6,344	2,677	9,021	129	59	688	389	673	4,853	77	1,223	17,112	20,882
12 Others																	
(a) Miscellaneous expenses	92,763	31,054	6,422	37,476	218,927	92,365	311,292	4,472	2,023	23,785	13,455	23,240	177,689	2,659	42,236	600,851	731,090
(b) Business & Sales Promotion	18,965	6,349	1,313	7,662	44,820	18,910	63,730	914	413	4,863	2,751	4,751	34,284	543	8,634	120,883	147,510
13 Depreciation	15,346	5,137	1,063	6,200	36,266	15,301	51,567	740	335	3,935	2,226	3,845	27,741	440	6,985	97,814	119,360
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	305,648	102,647	21,230	123,877	724,335	305,600	1,029,935	14,783	6,686	78,619	44,475	76,819	564,287	8,787	139,603	1,963,994	2,393,519

* Rent expense is net off rental income of ₹ 4,554 thousand (previous period ₹ 26,616 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	
		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 & maintenance	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	85	37	13	50	248	97	345	4	6	40	28	25	305	4	65	823	958
(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	11	5	2	7	32	13	45	1	1	5	4	4	40	-	8	107	125
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
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	171,957	74,538	26,199	100,737	497,649	195,209	692,858	9,744	11,586	79,434	56,884	51,078	613,171	6,809	129,276	1,650,840	1,923,534

* Rent expense is net off rental income of ₹ 26,616 thousand (previous period ₹ Nil)