

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 Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	For Q2 2012-13	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	32,676	12,472	8,863	21,335	192,726	90,916	283,642	3,933	3,240	24,185	11,568	19,762	152,215	2,173	146,426	647,144	701,155	
2 Travel, conveyance and vehicle running expenses	4,481	1,660	999	2,659	22,635	10,552	33,187	462	361	2,798	1,362	2,330	17,815	258	15,761	74,334	81,474	
3 Training expenses	430	160	98	258	2,208	1,030	3,238	45	36	273	133	227	1,738	25	1,553	7,268	7,956	
4 Rents, rates & taxes*	7,735	2,821	1,531	4,352	35,706	16,513	52,219	729	550	4,368	2,152	3,685	28,036	408	23,369	115,516	127,603	
5 Repairs & maintenance	3,585	1,313	736	2,049	17,002	7,883	24,885	347	264	2,086	1,024	1,753	13,360	194	11,348	55,261	60,895	
6 Printing & stationery	770	287	179	466	4,024	1,880	5,904	82	65	499	242	414	3,169	46	2,859	13,280	14,516	
7 Communication	4,895	1,817	1,106	2,923	24,996	11,663	36,659	510	400	3,093	1,504	2,572	19,677	284	17,522	82,221	90,039	
8 Legal & professional charges	6,506	2,028	1,754	3,782	36,559	17,465	54,024	746	648	4,662	2,189	3,733	28,983	409	30,269	125,663	135,951	
9 Auditors' fees, expenses etc																		
(a) as auditor	76	28	17	45	382	178	560	7	7	47	23	40	301	4	265	1,254	1,375	
(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	9	4	2	6	51	24	75	1	-	7	4	5	40	-	37	169	184	
10 Advertisement and publicity	4,805	1,808	1,190	2,998	26,362	12,370	38,732	538	433	3,285	1,584	2,708	20,788	299	19,278	87,645	95,448	
11 Interest & Bank Charges	1,007	380	253	633	5,595	2,628	8,223	115	92	699	337	574	4,413	63	4,119	18,635	20,275	
12 Others																		
(a) Miscellaneous expenses	30,515	11,640	8,244	19,884	179,079	84,463	263,542	3,661	3,012	22,507	10,770	18,398	135,289	2,023	136,093	595,295	645,694	
(b) Business & Sales Promotion	10,599	3,890	2,204	6,094	50,779	23,563	74,342	1,036	795	6,238	3,058	5,235	39,910	580	34,131	165,325	182,018	
13 Depreciation	6,632	2,474	1,552	4,026	34,800	16,273	51,073	710	563	4,318	2,093	3,578	27,413	395	24,805	114,948	125,606	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>114,721</b>	<b>42,782</b>	<b>28,728</b>	<b>71,510</b>	<b>632,904</b>	<b>297,401</b>	<b>930,305</b>	<b>12,922</b>	<b>10,466</b>	<b>79,065</b>	<b>38,043</b>	<b>65,014</b>	<b>493,147</b>	<b>7,161</b>	<b>467,835</b>	<b>2,103,958</b>	<b>2,290,189</b>	

\* Rent expense is net off rental income of ₹ 5,141 thousand (previous period ₹ 19,885 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 Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 2011-12	For Q2 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	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*	8,976	2,024	1,576	3,600	24,499	10,878	35,377	552	343	3,509	2,440	2,719	25,781	273	13,108	84,102	96,678	
5 Repairs & maintenance	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	89	18	16	34	240	108	348	6	3	33	24	27	246	2	139	828	951	
(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	12	2	2	4	32	14	46	-	-	5	3	3	32	1	18	108	124	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>194,398</b>	<b>40,172</b>	<b>34,567</b>	<b>74,739</b>	<b>527,805</b>	<b>237,030</b>	<b>764,835</b>	<b>12,042</b>	<b>6,915</b>	<b>74,796</b>	<b>51,824</b>	<b>59,035</b>	<b>546,417</b>	<b>5,757</b>	<b>296,778</b>	<b>1,818,399</b>	<b>2,087,536</b>	

\* Rent expense is net off rental income of ₹ 19,885 thousand (previous period ₹ 21,179 thousand)

## 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	Miscellaneous															Total
		Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
		Marine Cargo	Marine Others	Marine Total													
Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	Upto H1 2012-13	
1 Employees' remuneration & welfare benefits	132,711	45,960	15,789	61,749	429,134	190,657	619,791	8,756	5,421	49,834	26,078	44,824	333,049	5,040	191,972	1,284,765	1,479,225
2 Travel, conveyance and vehicle running expenses	13,842	4,794	1,647	6,441	44,758	19,886	64,644	913	565	5,198	2,720	4,675	34,737	526	20,023	134,001	154,284
3 Training expenses	1,368	474	163	637	4,425	1,966	6,391	90	56	514	269	462	3,434	52	1,982	13,250	15,255
4 Rents, rates & taxes*	20,022	6,934	2,382	9,316	64,743	28,764	93,507	1,321	818	7,518	3,934	6,763	50,247	760	28,964	193,832	223,170
5 Repairs & maintenance	9,801	3,394	1,166	4,560	31,693	14,081	45,774	647	400	3,680	1,926	3,310	24,597	372	14,177	94,883	109,244
6 Printing & stationery	2,530	876	301	1,177	8,183	3,635	11,818	167	103	950	497	855	6,350	96	3,660	24,496	28,203
7 Communication	15,427	5,343	1,835	7,178	49,886	22,164	72,050	1,018	630	5,793	3,032	5,211	38,716	586	22,317	149,353	171,958
8 Legal & professional charges	28,648	9,767	3,355	13,122	91,192	40,515	131,707	1,861	1,152	10,590	5,542	9,525	70,773	1,071	40,794	273,015	314,785
9 Auditors' fees, expenses etc																	
(a) as auditor	233	81	28	109	753	335	1,088	15	10	87	46	79	585	9	335	2,254	2,596
(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	12	4	16	108	48	156	2	1	13	7	11	84	1	48	323	372
10 Advertisement and publicity	17,242	5,971	2,051	8,022	55,754	24,770	80,524	1,138	704	6,474	3,388	5,824	43,270	655	24,940	166,917	192,181
11 Interest & Bank Charges	3,692	1,279	439	1,718	11,939	5,305	17,244	244	151	1,387	726	1,247	9,266	140	5,342	35,747	41,157
12 Others																	
(a) Miscellaneous expenses	123,278	42,694	14,666	57,360	398,006	176,828	574,834	8,133	5,035	46,292	24,225	41,638	312,978	4,682	178,329	1,196,146	1,376,784
(b) Business & Sales Promotion	29,564	10,239	3,517	13,756	95,599	42,473	138,072	1,950	1,208	11,101	5,809	9,986	74,194	1,123	42,765	286,208	329,528
13 Depreciation	21,978	7,611	2,615	10,226	71,066	31,574	102,640	1,450	898	8,253	4,319	7,423	55,154	835	31,790	212,762	244,966
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>420,369</b>	<b>145,429</b>	<b>49,958</b>	<b>195,387</b>	<b>1,357,239</b>	<b>603,001</b>	<b>1,960,240</b>	<b>27,705</b>	<b>17,152</b>	<b>157,884</b>	<b>82,518</b>	<b>141,833</b>	<b>1,057,434</b>	<b>15,948</b>	<b>607,438</b>	<b>4,067,952</b>	<b>4,683,708</b>

\* Rent expense is net off rental income of ₹ 9,695 thousand (previous period ₹ 46,501 thousand)

## FORM NL-7-OPERATING EXPENSES SCHEDULE

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Fire	Miscellaneous															Total
		Marine			Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous	
		Marine Cargo	Marine Others	Marine Total													
Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12	Upto H1 2011-12
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*	15,465	4,847	2,568	7,415	43,355	18,274	61,629	921	782	6,517	4,594	4,653	49,002	531	18,004	146,633	169,513
5 Repairs & maintenance	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	174	55	29	84	488	205	693	10	9	73	52	52	551	6	204	1,650	1,908
(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	23	7	4	11	64	27	91	1	1	10	7	7	72	1	26	216	250
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>366,355</b>	<b>114,710</b>	<b>60,766</b>	<b>175,476</b>	<b>1,025,454</b>	<b>432,239</b>	<b>1,457,693</b>	<b>21,786</b>	<b>18,501</b>	<b>154,230</b>	<b>108,708</b>	<b>110,113</b>	<b>1,159,588</b>	<b>12,566</b>	<b>426,054</b>	<b>3,469,239</b>	<b>4,011,070</b>

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