

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 Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13	For Q3 2012-13		For Q3 2012-13
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	19,180	12,788	10,506	23,294	217,626	112,142	329,768	4,336	712	17,867	2,187	17,263	239,636	1,138	58,292	671,199	713,673
2	Travel, conveyance and vehicle running expenses	2,251	1,430	1,139	2,569	23,765	12,195	35,960	474	85	1,975	275	1,903	25,938	129	6,492	73,231	78,051
3	Training expenses	510	252	162	414	3,573	1,778	5,351	72	20	323	81	306	3,647	24	1,115	10,939	11,863
4	Rents, rates & taxes*	3,413	2,130	1,675	3,805	35,046	17,955	53,001	699	128	2,928	427	2,816	38,113	193	9,651	107,956	115,174
5	Repairs & maintenance	1,984	1,164	874	2,038	18,487	9,412	27,899	369	76	1,573	267	1,507	19,836	107	5,239	56,873	60,895
6	Printing & stationery	503	297	224	521	4,730	2,410	7,140	94	19	402	67	385	5,084	27	1,337	14,555	15,579
7	Communication	(17)	617	833	1,450	15,730	8,556	24,286	310	(8)	1,076	(164)	1,088	19,385	41	3,073	49,087	50,520
8	Legal & professional charges	4,875	2,149	1,978	4,127	39,989	20,901	60,890	794	92	3,142	191	3,068	45,383	182	9,966	123,708	132,710
9	Auditors' fees, expenses etc																	
	(a) as auditor	66	35	24	59	521	262	783	11	2	46	10	43	544	3	156	1,598	1,723
	(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	5	3	3	6	53	28	81	1	1	4	-	5	59	1	14	166	177
10	Advertisement and publicity	7,701	3,676	2,267	5,943	50,453	24,954	75,407	1,012	303	4,643	1,254	4,372	50,773	360	16,156	154,280	167,924
11	Interest & Bank Charges	478	334	283	617	5,818	3,008	8,826	115	17	472	50	458	6,457	30	1,530	17,955	19,050
12	Others																	
	(a) Miscellaneous expenses	32,393	17,516	12,284	29,800	263,864	133,046	396,910	5,285	1,251	23,094	4,744	21,995	277,558	1,650	78,163	810,650	872,843
	(b) Business & Sales Promotion	8,325	4,416	3,042	7,458	65,733	33,060	98,793	1,316	322	5,787	1,242	5,501	68,661	418	19,662	201,702	217,485
13	Depreciation	3,373	2,194	1,774	3,968	36,878	18,963	55,841	735	126	3,046	398	2,939	40,427	196	9,977	113,685	121,026
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	85,040	49,001	37,068	86,069	782,266	398,670	1,180,936	15,623	3,146	66,378	11,029	63,649	841,501	4,499	220,823	2,407,584	2,578,693

* Rent expense is net off rental income of ₹ 5,524 thousand (previous period ₹ 17,363 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 Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12	For Q3 2011-12		For Q3 2011-12
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	9,468	11,639	12,463	24,102	199,321	85,490	284,811	3,755	493	18,243	10,666	15,947	212,780	2,280	23,987	572,962	606,532
2	Travel, conveyance and vehicle running expenses	813	1,111	1,209	2,320	19,325	8,292	27,617	364	43	1,749	1,017	1,537	20,609	221	2,226	55,383	58,516
3	Training expenses	184	157	156	313	2,502	1,071	3,573	48	9	242	145	205	2,684	29	362	7,297	7,794
4	Rents, rates & taxes*	2,323	1,826	1,763	3,589	28,372	12,146	40,518	542	119	2,783	1,683	2,356	30,486	327	4,344	83,158	89,070
5	Repairs & maintenance	1,304	1,120	1,110	2,230	17,831	7,636	25,467	339	67	1,718	1,032	1,466	19,126	205	2,582	52,002	55,536
6	Printing & stationery	387	305	295	600	4,744	2,030	6,774	91	20	465	281	394	5,096	55	725	13,901	14,888
7	Communication	1,918	1,560	1,524	3,084	24,497	10,488	34,985	467	98	2,385	1,439	2,027	26,304	283	3,667	71,655	76,657
8	Legal & professional charges	10,329	5,402	4,582	9,984	74,319	31,728	106,047	1,447	493	7,971	5,020	6,489	80,583	866	14,806	223,722	244,035
9	Auditors' fees, expenses etc																	
	(a) as auditor	17	17	18	35	284	122	406	6	1	27	16	23	304	3	36	822	874
	(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	8	5	4	9	61	26	87	2	1	6	4	5	66	-	12	183	200
10	Advertisement and publicity	5,933	3,231	2,707	5,938	43,955	18,760	62,715	858	302	4,754	3,004	3,857	47,703	512	8,957	132,662	144,533
11	Interest & Bank Charges	483	376	362	738	5,824	2,493	8,317	111	25	572	346	484	6,259	67	898	17,079	18,300
12	Others																	
	(a) Miscellaneous expenses	26,928	15,645	13,520	29,165	218,802	93,450	312,252	4,255	1,373	23,191	14,525	18,986	237,201	2,548	42,120	656,451	712,544
	(b) Business & Sales Promotion	3,122	2,359	2,252	4,611	36,258	15,517	51,775	694	161	3,585	2,177	3,024	38,990	419	5,699	106,524	114,257
13	Depreciation	1,624	1,900	2,017	3,917	32,279	13,842	46,121	609	85	2,972	1,743	2,590	34,477	369	3,971	92,937	98,478
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	64,841	46,653	43,982	90,635	708,374	303,091	1,011,465	13,588	3,290	70,663	43,098	59,390	762,668	8,184	114,392	2,086,738	2,242,214

* Rent expense is net off rental income of ₹ 17,363 thousand (previous period ₹ 50,948 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	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 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 2012-13	Upto 9M 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	151,891	58,748	26,295	85,043	646,760	302,799	949,559	13,092	6,133	67,701	28,265	62,087	572,685	6,178	250,264	1,955,964	2,192,898
2 Travel, conveyance and vehicle running expenses	16,093	6,224	2,786	9,100	68,523	32,081	100,604	1,387	650	7,173	2,995	6,578	60,675	655	26,515	207,232	232,335
3 Training expenses	1,878	726	325	1,051	7,998	3,744	11,742	162	76	837	350	768	7,081	76	3,097	24,189	27,118
4 Rents, rates & taxes*	23,435	9,064	4,057	13,121	99,789	46,719	146,508	2,020	946	10,446	4,361	9,579	88,360	953	38,615	301,788	338,344
5 Repairs & maintenance	11,785	4,558	2,040	6,598	50,180	23,493	73,673	1,016	476	5,253	2,193	4,817	44,433	479	19,416	151,756	170,139
6 Printing & stationery	3,033	1,173	525	1,698	12,913	6,045	18,958	261	122	1,352	564	1,240	11,434	123	4,997	39,051	43,782
7 Communication	15,410	5,960	2,668	8,628	65,616	30,720	96,336	1,328	622	6,869	2,868	6,299	58,101	627	25,390	198,440	222,478
8 Legal & professional charges	33,523	11,916	5,333	17,249	131,181	61,416	192,597	2,655	1,244	13,732	5,733	12,593	116,156	1,253	50,760	396,723	447,495
9 Auditors' fees, expenses etc																	
(a) as auditor	299	116	52	168	1,274	597	1,871	26	12	133	56	122	1,129	12	491	3,852	4,319
(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	38	15	7	22	161	76	237	3	2	17	7	16	143	2	62	489	549
10 Advertisement and publicity	24,943	9,647	4,318	13,965	106,207	49,724	155,931	2,150	1,007	11,117	4,642	10,196	94,043	1,015	41,096	321,197	360,105
11 Interest & Bank Charges	4,170	1,613	722	2,335	17,757	8,313	26,070	359	168	1,859	776	1,705	15,723	170	6,872	53,702	60,207
12 Others																	
(a) Miscellaneous expenses	155,671	60,210	26,950	87,160	661,870	309,874	971,744	13,418	6,286	69,386	28,969	63,633	590,536	6,332	256,492	2,006,796	2,249,627
(b) Business & Sales Promotion	37,889	14,655	6,559	21,214	161,332	75,533	236,865	3,266	1,530	16,888	7,051	15,487	142,855	1,541	62,427	487,910	547,013
13 Depreciation	25,351	9,805	4,389	14,194	107,944	50,537	158,481	2,185	1,024	11,299	4,717	10,362	95,581	1,031	41,767	326,447	365,992
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	505,409	194,430	87,026	281,456	2,139,505	1,001,671	3,141,176	43,328	20,298	224,062	93,547	205,482	1,898,935	20,447	828,261	6,475,536	7,262,401

* Rent expense is net off rental income of ₹ 15,219 thousand (previous period ₹ 63,864 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 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 2011-12	Upto 9M 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	140,581	52,735	34,233	86,968	566,882	240,420	807,302	11,561	7,121	73,498	49,612	55,396	628,216	6,782	176,625	1,816,113	2,043,662
2 Travel, conveyance and vehicle running expenses	13,869	5,203	3,377	8,580	55,926	23,719	79,645	1,141	703	7,251	4,895	5,465	61,977	669	17,425	179,171	201,620
3 Training expenses	1,618	607	394	1,001	6,523	2,766	9,289	133	82	846	571	637	7,229	78	2,032	20,897	23,516
4 Rents, rates & taxes*	17,788	6,673	4,331	11,004	71,727	30,420	102,147	1,463	901	9,300	6,277	7,009	79,488	858	22,348	229,791	258,583
5 Repairs & maintenance	11,533	4,326	2,808	7,134	46,505	19,723	66,228	948	584	6,029	4,070	4,544	51,536	556	14,490	148,985	167,652
6 Printing & stationery	2,977	1,117	725	1,842	12,003	5,090	17,093	245	151	1,556	1,050	1,173	13,301	144	3,740	38,453	43,272
7 Communication	15,559	5,836	3,789	9,625	62,739	26,608	89,347	1,279	788	8,134	5,491	6,131	69,527	751	19,548	200,996	226,180
8 Legal & professional charges	39,431	14,403	9,350	23,753	154,826	65,663	220,489	3,157	1,945	20,074	13,550	15,130	171,577	1,852	48,239	496,013	559,197
9 Auditors' fees, expenses etc																	
(a) as auditor	191	72	47	119	772	327	1,099	16	10	100	68	75	855	9	240	2,472	2,782
(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	31	12	8	20	125	53	178	3	2	16	11	12	138	1	38	399	450
10 Advertisement and publicity	22,230	8,339	5,413	13,752	89,642	38,018	127,660	1,828	1,126	11,622	7,845	8,760	99,341	1,072	27,930	287,184	323,166
11 Interest & Bank Charges	3,637	1,364	886	2,250	14,665	6,219	20,884	299	184	1,901	1,283	1,433	16,251	175	4,569	46,979	52,866
12 Others																	
(a) Miscellaneous expenses	116,815	43,819	28,445	72,264	470,289	199,454	669,743	9,606	5,917	61,072	41,225	46,031	522,011	5,635	146,764	1,508,004	1,697,083
(b) Business & Sales Promotion	22,378	8,395	5,449	13,844	90,239	38,271	128,510	1,840	1,134	11,700	7,897	8,818	100,002	1,080	28,116	289,097	325,319
13 Depreciation	22,558	8,462	5,493	13,955	90,965	38,579	129,544	1,855	1,143	11,794	7,961	8,889	100,807	1,088	28,342	291,423	327,936
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	431,196	161,363	104,748	266,111	1,733,828	735,330	2,469,158	35,374	21,791	224,893	151,806	169,503	1,922,256	20,750	540,446	5,555,977	6,253,284

* Rent expense is net off rental income of ₹ 63,864 thousand (previous period ₹ 72,127 thousand)