

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	Others	Total Miscellaneous		
		Marine Cargo	Marine Others	Marine Total													
For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	16,905	15,978	5,546	21,524	178,697	58,968	237,665	2,973	17,306	16,737	15,996	9,785	124,181	139,640	564,283	602,712	
2 Travel, conveyance and vehicle running expenses	2,334	1,689	646	2,335	18,578	6,239	24,817	313	1,584	1,880	1,660	1,123	14,522	13,463	59,362	64,031	
3 Training expenses	449	248	107	355	2,669	918	3,587	46	185	297	239	183	2,405	1,726	8,668	9,472	
4 Rents, rates & taxes	573	1,427	394	1,821	16,484	5,253	21,737	267	1,965	1,305	1,479	723	8,701	14,681	50,858	53,252	
5 Repairs	1,582	1,384	493	1,877	15,413	5,109	20,522	258	1,446	1,474	1,380	867	11,058	11,816	48,821	52,280	
6 Printing & stationery	452	387	139	526	4,298	1,428	5,726	71	400	414	385	243	3,113	3,276	13,628	14,606	
7 Communication	3,182	2,165	849	3,014	23,723	8,006	31,729	400	1,947	2,448	2,120	1,470	19,106	16,825	76,045	82,241	
8 Legal & professional charges	6,409	3,917	1,401	5,318	43,594	14,461	58,055	727	4,072	4,180	3,900	2,460	31,414	33,333	138,141	149,868	
9 Auditors' fees, expenses etc																	
(a) as auditor	64	38	16	54	414	141	555	7	31	44	37	27	356	277	1,334	1,452	
(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	12,632	5,661	2,688	8,349	59,587	20,988	80,575	1,038	3,161	7,274	5,309	4,539	60,949	33,785	196,630	217,611	
11 Interest & Bank Charges	156	444	120	564	5,140	1,633	6,773	84	621	401	461	221	2,650	4,618	15,829	16,549	
12 Others																	
(a) Miscellaneous expenses	19,187	11,069	4,657	15,726	119,335	40,871	160,206	2,043	8,646	13,108	10,677	7,984	105,096	79,081	386,841	421,754	
(b) Business & Sales Promotion	2,061	1,805	643	2,448	20,099	6,662	26,761	335	1,887	1,921	1,798	1,130	14,415	15,413	63,660	68,169	
13 Depreciation	17,018	7,570	3,608	11,178	79,601	28,066	107,667	1,388	4,169	9,753	7,092	6,090	81,819	44,874	262,852	291,048	
TOTAL	83,004	53,782	21,307	75,089	587,632	198,743	786,375	9,950	47,420	61,236	52,533	36,845	479,785	412,808	1,886,952	2,045,045	

Note: Rent expense is net off rental income of ₹ 30,937 thousand (previous period ₹ Nil)

FORM NL-7-OPERATING EXPENSES SCHEDULE

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	Others	Total Miscellaneous		
		Marine Cargo	Marine Others	Marine Total													
For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10		
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	25,394	15,057	6,504	21,561	218,796	90,826	309,622	2,148	12,688	20,236	2,508	10,825	217,707	81,401	657,135	704,090	
2 Travel, conveyance and vehicle running expenses	4,684	1,923	1,154	3,077	25,449	10,832	36,281	272	1,134	3,054	797	1,611	24,282	9,044	76,475	84,236	
3 Training expenses	199	102	50	152	1,441	603	2,044	15	78	146	26	78	1,415	529	4,331	4,682	
4 Rents, rates & taxes	3,311	2,323	867	3,190	34,801	14,334	49,135	332	2,162	2,924	187	1,574	35,066	13,126	104,506	111,007	
5 Repairs	2,470	1,409	629	2,038	20,315	8,450	28,765	201	1,156	1,924	266	1,028	20,146	7,531	61,017	65,525	
6 Printing & stationery	551	358	143	501	5,282	2,184	7,466	51	318	463	43	249	5,294	1,981	15,865	16,917	
7 Communication	3,769	2,174	962	3,136	31,416	13,060	44,476	310	1,797	2,955	396	1,579	31,185	11,658	94,356	101,261	
8 Legal & professional charges	6,008	2,124	1,125	3,249	29,262	12,319	41,581	302	1,478	3,155	659	1,674	28,448	10,615	87,912	97,169	
9 Auditors' fees, expenses etc																	
(a) as auditor	82	34	20	54	441	188	629	4	19	53	14	28	420	157	1,324	1,460	
(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	3,716	1,546	917	2,463	20,559	8,740	29,299	218	930	2,439	624	1,288	19,656	7,322	61,776	67,955	
11 Interest & Bank Charges	847	448	215	663	6,364	2,658	9,022	64	348	633	104	337	6,266	2,341	19,115	20,625	
12 Others																	
(a) Miscellaneous expenses	4,735	2,283	1,185	3,468	31,647	13,301	44,948	324	1,625	3,357	673	1,782	30,850	11,328	94,887	103,090	
(b) Business & Sales Promotion	1,099	740	286	1,026	11,008	4,542	15,550	105	674	946	74	509	11,060	4,139	33,057	35,182	
13 Depreciation	2,472	1,488	634	2,122	21,685	8,996	30,681	213	1,267	1,988	235	1,064	21,605	8,079	65,132	69,726	
TOTAL	59,337	32,009	14,691	46,700	458,466	191,033	649,499	4,559	25,674	44,273	6,606	23,626	453,400	169,251	1,376,888	1,482,925	

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	Others	Total Miscellaneous	
		FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	173,929	67,498	34,585	102,083	697,368	250,589	947,957	12,324	27,264	91,451	62,035	57,889	786,183	347,759	2,332,862	2,608,874
2 Travel, conveyance and vehicle running expenses	15,382	5,970	3,059	9,029	61,676	22,162	83,838	1,090	2,411	8,088	5,486	5,120	69,530	30,756	206,319	230,730
3 Training expenses	1,678	651	334	985	6,728	2,418	9,146	119	263	882	599	559	7,586	3,355	22,509	25,172
4 Rents, rates & taxes *	20,653	8,015	4,107	12,122	82,810	29,757	112,567	1,463	3,238	10,859	7,366	6,874	93,356	41,295	277,018	309,793
5 Repairs & maintenance	14,418	5,595	2,867	8,462	57,810	20,773	78,583	1,022	2,260	7,581	5,143	4,799	65,172	28,828	193,388	216,268
6 Printing & stationery	3,973	1,542	790	2,332	15,928	5,724	21,652	281	623	2,089	1,417	1,322	17,957	7,943	53,284	59,589
7 Communication	18,706	7,259	3,720	10,979	75,001	26,951	101,952	1,325	2,932	9,835	6,672	6,226	84,554	37,401	250,897	280,582
8 Legal & professional charges	45,893	15,738	8,064	23,802	162,603	58,429	221,032	2,873	6,357	21,323	14,464	13,498	183,311	81,086	543,944	613,639
9 Auditors' fees, expenses etc																
(a) as auditor	286	111	57	168	1,148	412	1,560	20	45	150	102	95	1,293	572	3,837	4,291
(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	25,283	9,812	5,028	14,840	101,375	36,427	137,802	1,791	3,963	13,294	9,018	8,415	114,285	50,553	339,121	379,244
11 Interest & Bank Charges	6,544	2,540	1,301	3,841	26,240	9,429	35,669	464	1,026	3,441	2,334	2,178	29,582	13,085	87,779	98,164
12 Others																
(a) Miscellaneous expenses	79,602	30,892	15,829	46,721	318,196	114,339	432,535	5,641	12,478	41,854	28,391	26,493	359,813	159,159	1,066,364	1,192,687
(b) Business & Sales Promotion	18,813	7,301	3,741	11,042	75,432	27,105	102,537	1,333	2,949	9,892	6,710	6,262	85,039	37,616	252,338	282,193
13 Depreciation	33,111	12,850	6,584	19,434	132,758	47,705	180,463	2,346	5,190	17,410	11,810	11,020	149,666	66,203	444,108	496,653
TOTAL	458,271	175,774	90,066	265,840	1,815,073	652,220	2,467,293	32,092	70,999	238,149	161,547	150,750	2,047,327	905,611	6,073,768	6,797,879

Note: Rent expense is net off rental income of ₹ 103,064 thousand (previous year ₹ Nil)

FORM NL-7-OPERATING EXPENSES SCHEDULE

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	Others	Total Miscellaneous	
		FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1 Employees' remuneration & welfare benefits	227,089	68,605	54,639	123,244	804,907	354,798	1,159,705	9,584	20,295	128,509	48,200	67,010	720,433	266,679	2,420,415	2,770,748
2 Travel, conveyance and vehicle running expenses	18,542	5,602	4,461	10,063	65,720	28,969	94,689	783	1,657	10,493	3,936	5,471	58,823	21,774	197,626	226,231
3 Training expenses	1,348	407	324	731	4,779	2,107	6,886	57	121	763	286	398	4,278	1,584	14,373	16,452
4 Rents, rates & taxes	39,431	11,912	9,487	21,399	139,762	61,606	201,368	1,664	3,524	22,314	8,369	11,636	125,094	46,306	420,275	481,105
5 Repairs & maintenance	20,575	6,216	4,950	11,166	72,927	32,145	105,072	868	1,839	11,643	4,367	6,071	65,273	24,162	219,295	251,036
6 Printing & stationery	5,765	1,742	1,387	3,129	20,433	9,007	29,440	243	515	3,262	1,224	1,701	18,289	6,770	61,444	70,338
7 Communication	32,049	9,682	7,711	17,393	113,595	50,072	163,667	1,353	2,864	18,136	6,802	9,457	101,673	37,636	341,588	391,030
8 Legal & professional charges	39,377	7,649	6,092	13,741	89,738	39,556	129,294	1,069	2,263	14,327	5,374	7,471	80,320	29,732	269,850	322,968
9 Auditors' fees, expenses etc																
(a) as auditor	316	96	76	172	1,122	494	1,616	13	28	179	67	93	1,004	372	3,372	3,860
(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	15,286	4,618	3,678	8,296	54,181	23,883	78,064	645	1,366	8,650	3,245	4,511	48,495	17,951	162,927	186,509
11 Interest & Bank Charges	6,108	1,845	1,470	3,315	21,651	9,543	31,194	258	546	3,457	1,296	1,802	19,378	7,173	65,104	74,527
12 Others																
(a) Miscellaneous expenses	28,012	8,463	6,740	15,203	99,288	43,765	143,053	1,182	2,503	15,852	5,946	8,266	88,868	21,238	286,908	330,123
(b) Business & Sales Promotion	12,236	3,697	2,944	6,641	43,371	19,117	62,488	516	1,094	6,924	2,597	3,611	38,819	14,369	130,418	149,295
13 Depreciation	22,714	6,862	5,465	12,327	80,508	35,488	115,996	959	2,030	12,854	4,821	6,703	72,059	26,674	242,096	277,137
TOTAL	468,848	137,396	109,424	246,820	1,611,982	710,550	2,322,532	19,194	40,645	257,363	96,530	134,201	1,442,806	522,420	4,835,691	5,551,359