

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		Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
		For Q4 2012-13	For Q4 2012-13	For Q4 2012-13	For Q4 2012-13														For Q4 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	34,149	19,788	7,274	27,062	248,256	125,681	373,937	3,660	3,741	24,503	6,314	20,562	206,570	4,105	102,875	746,267	807,478	
2	Travel, conveyance and vehicle running expenses	3,029	1,848	664	2,512	23,470	11,960	35,430	335	365	2,304	559	1,917	19,420	402	9,782	70,514	76,055	
3	Training expenses	241	169	57	226	2,198	1,137	3,335	29	36	213	44	174	1,796	41	928	6,596	7,063	
4	Rents, rates & taxes*	5,789	3,273	1,216	4,489	40,803	20,588	61,391	612	605	4,038	1,071	3,404	34,048	662	16,858	122,689	132,967	
5	Repairs & maintenance	2,610	1,519	557	2,076	19,072	9,661	28,733	280	288	1,881	483	1,578	15,862	317	7,907	57,329	62,015	
6	Printing & stationery	633	375	137	512	4,724	2,398	7,122	69	73	465	117	389	3,922	80	1,962	14,199	15,344	
7	Communication	3,520	2,031	748	2,779	25,453	12,878	38,331	377	383	2,513	650	2,111	21,189	419	10,542	76,515	82,814	
8	Legal & professional charges	12,064	4,446	1,661	6,107	55,286	27,853	83,139	835	813	5,478	1,471	4,626	46,193	889	22,812	166,256	184,427	
9	Auditors' fees, expenses etc																		
	(a) as auditor	117	59	23	82	726	360	1,086	11	10	73	21	63	612	11	298	2,185	2,384	
	(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	32	15	6	21	178	86	264	3	2	18	6	15	152	2	72	534	587	
10	Advertisement and publicity	10,747	5,419	2,122	7,541	65,491	32,475	97,966	1,064	887	6,571	1,992	5,659	55,448	958	26,649	197,194	215,482	
11	Interest & Bank Charges	729	455	162	617	5,813	2,971	8,784	82	92	569	135	472	4,798	101	2,429	17,462	18,808	
12	Others																		
	(a) Miscellaneous expenses	36,877	21,074	7,794	28,868	263,137	132,964	396,101	3,920	3,933	26,044	6,819	21,907	215,980	4,311	109,003	788,018	853,763	
	(b) Business & Sales Promotion	16,934	8,488	3,333	11,821	102,416	50,734	153,150	1,671	1,380	10,283	3,139	8,868	86,780	1,489	41,637	308,397	337,152	
13	Depreciation	4,903	2,967	1,070	4,037	37,606	19,143	56,749	539	582	3,695	906	3,079	31,143	641	15,659	112,993	121,933	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	132,374	71,926	26,824	98,750	894,629	450,889	1,345,518	13,487	13,190	88,648	23,727	74,824	743,913	14,428	369,413	2,687,148	2,918,272	

* Rent expense is net of rental income of ₹ 5,232 thousand (previous period ₹ 10,294 thousand)

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire				Marine			Miscellaneous									Total	
		Marine Cargo		Marine Others		Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Others	Total Miscellaneous		
		For Q4 2011-12	For Q4 2011-12	For Q4 2011-12	For Q4 2011-12														For Q4 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	14,493	11,735	1,330	13,065	188,598	79,709	268,307	2,451	12,179	16,423	9,899	14,372	93,858	3,200	98,068	518,757	546,315	
2	Travel, conveyance and vehicle running expenses	2,420	1,569	359	1,928	23,430	9,908	33,338	331	1,324	2,194	1,356	1,864	13,870	380	11,429	66,086	70,434	
3	Training expenses	497	272	91	363	3,783	1,601	5,384	58	181	381	241	315	2,621	58	1,717	10,956	11,816	
4	Rents, rates & taxes*	4,241	2,485	721	3,206	35,592	15,055	50,647	528	1,841	3,474	2,177	2,902	23,085	560	16,674	101,888	109,335	
5	Repairs & maintenance	1,669	1,163	220	1,383	17,811	7,531	25,342	245	1,059	1,626	996	1,396	9,936	294	8,894	49,788	52,840	
6	Printing & stationery	481	321	68	389	4,843	2,048	6,891	67	279	449	277	383	2,800	79	2,385	13,610	14,480	
7	Communication	3,662	2,155	619	2,774	30,901	13,072	43,973	458	1,604	3,011	1,885	2,517	19,973	486	14,500	88,407	94,843	
8	Legal & professional charges	11,402	5,973	1,890	7,863	83,946	35,515	119,461	1,272	4,155	8,346	5,259	6,920	56,637	1,303	38,578	241,931	261,196	
9	Auditors' fees, expenses etc																		
	(a) as auditor	104	50	21	71	663	281	944	11	27	71	45	58	517	10	280	1,963	2,138	
	(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	15	7	2	9	97	41	138	1	4	10	6	8	74	2	43	286	310	
10	Advertisement and publicity	12,828	6,236	2,627	8,863	81,150	34,354	115,504	1,340	3,237	8,706	5,609	7,013	63,899	1,185	34,169	240,662	262,353	
11	Interest & Bank Charges	695	437	107	544	6,440	2,724	9,164	92	355	611	379	516	3,921	104	3,106	18,248	19,487	
12	Others																		
	(a) Miscellaneous expenses	31,243	17,734	5,509	23,243	249,949	105,742	355,691	3,773	12,509	24,780	15,594	20,581	167,396	3,896	115,503	719,723	774,209	
	(b) Business & Sales Promotion	5,336	3,127	907	4,034	44,776	18,940	63,716	664	2,315	4,370	2,738	3,651	29,043	704	20,975	128,176	137,546	
13	Depreciation	4,133	2,634	628	3,262	39,064	16,520	55,584	557	2,179	3,683	2,282	3,119	23,473	630	18,935	110,442	117,837	
14	Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	93,219	55,898	15,099	70,997	811,043	343,041	1,154,084	11,848	43,248	78,135	48,743	65,615	511,103	12,891	385,256	2,310,923	2,475,139	

* Rent expense is net of rental income of ₹ 10,294 thousand (previous period ₹ 30,937 thousand)

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		
		FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 2012-13	FY 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	186,040	78,536	33,569	112,105	895,016	428,480	1,323,496	16,752	9,874	92,204	34,579	82,649	779,255	10,283	353,139	2,702,231	3,000,376	
2 Travel, conveyance and vehicle running expenses	19,122	8,072	3,450	11,522	91,993	44,041	136,034	1,722	1,015	9,477	3,554	8,495	80,095	1,057	36,297	277,746	308,390	
3 Training expenses	2,119	895	382	1,277	10,196	4,881	15,077	191	112	1,050	394	942	8,877	117	4,025	30,785	34,181	
4 Rents, rates & taxes*	29,224	12,337	5,273	17,610	140,592	67,307	207,899	2,632	1,551	14,484	5,432	12,983	122,408	1,615	55,473	424,477	471,311	
5 Repairs & maintenance	14,395	6,077	2,597	8,674	69,252	33,154	102,406	1,296	764	7,134	2,676	6,395	60,295	796	27,323	209,085	232,154	
6 Printing & stationery	3,666	1,548	662	2,210	17,637	8,443	26,080	330	195	1,817	681	1,629	15,356	203	6,959	53,250	59,126	
7 Communication	18,930	7,991	3,416	11,407	91,069	43,598	134,667	1,705	1,005	9,382	3,518	8,410	79,290	1,046	35,932	274,955	305,292	
8 Legal & professional charges	45,587	16,362	6,994	23,356	186,467	89,269	275,736	3,490	2,057	19,210	7,204	17,219	162,349	2,142	73,572	562,979	631,922	
9 Auditors' fees, expenses etc																		
(a) as auditor	416	175	75	250	2,000	957	2,957	37	22	206	77	185	1,741	23	789	6,037	6,703	
(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	70	30	13	43	339	162	501	6	4	35	13	31	295	4	134	1,023	1,136	
10 Advertisement and publicity	35,690	15,066	6,440	21,506	171,698	82,199	253,897	3,214	1,894	17,688	6,634	15,855	149,491	1,973	67,745	518,391	575,587	
11 Interest & Bank Charges	4,899	2,068	884	2,952	23,570	11,284	34,854	441	260	2,428	911	2,177	20,521	271	9,301	71,164	79,015	
12 Others																		
(a) Miscellaneous expenses	192,548	81,284	34,744	116,028	925,007	442,838	1,367,845	17,338	10,219	95,430	35,788	85,540	806,516	10,643	365,495	2,794,814	3,103,390	
(b) Business & Sales Promotion	54,823	23,143	9,892	33,035	263,748	126,267	390,015	4,937	2,910	27,171	10,190	24,355	229,635	3,030	104,064	796,307	884,165	
13 Depreciation	30,254	12,772	5,459	18,231	145,550	69,680	215,230	2,724	1,606	14,994	5,623	13,441	126,724	1,672	57,426	439,440	487,925	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	637,783	266,356	113,850	380,206	3,034,134	1,452,560	4,486,694	56,815	33,488	312,710	117,274	280,306	2,642,848	34,875	1,197,674	9,162,684	10,180,673	

* Rent expense is net of rental income of ₹ 20,451 thousand (previous period ₹ 74,158 thousand)

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	Credit Insurance	Others	Total Miscellaneous		
		FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	FY 2011-12	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	
1 Employees' remuneration & welfare benefits	155,074	64,470	35,563	100,033	755,480	320,129	1,075,609	14,012	19,300	89,921	59,511	69,768	722,074	9,982	274,693	2,334,870	2,589,977	
2 Travel, conveyance and vehicle running expenses	16,289	6,772	3,736	10,508	79,356	33,627	112,983	1,472	2,027	9,445	6,251	7,329	75,847	1,049	28,854	245,257	272,054	
3 Training expenses	2,115	879	485	1,364	10,306	4,367	14,673	191	263	1,227	812	952	9,850	136	3,749	31,853	35,332	
4 Rents, rates & taxes*	22,029	9,158	5,052	14,210	107,319	45,475	152,794	1,991	2,742	12,774	8,454	9,911	102,573	1,418	39,022	331,679	367,918	
5 Repairs & maintenance	13,202	5,489	3,028	8,517	64,316	27,254	91,570	1,193	1,643	7,655	5,066	5,940	61,472	850	23,384	198,773	220,492	
6 Printing & stationery	3,458	1,438	793	2,231	16,846	7,138	23,984	312	430	2,005	1,327	1,556	16,101	223	6,125	52,063	57,752	
7 Communication	19,221	7,991	4,408	12,399	93,640	39,680	133,320	1,737	2,392	11,145	7,376	8,648	89,500	1,237	34,048	289,403	321,023	
8 Legal & professional charges	50,833	20,376	11,240	31,616	238,772	101,178	339,950	4,429	6,100	28,420	18,809	22,050	228,214	3,155	86,817	737,944	820,393	
9 Auditors' fees, expenses etc																		
(a) as auditor	295	122	68	190	1,435	608	2,043	27	37	171	113	133	1,372	19	520	4,435	4,920	
(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	46	19	10	29	222	94	316	4	6	26	17	20	212	3	81	685	760	
10 Advertisement and publicity	35,058	14,575	8,040	22,615	170,792	72,372	243,164	3,168	4,363	20,328	13,454	15,773	163,240	2,257	62,099	527,846	585,519	
11 Interest & Bank Charges	4,332	1,801	993	2,794	21,105	8,943	30,048	391	539	2,512	1,662	1,949	20,172	279	7,675	65,227	72,353	
12 Others																		
(a) Miscellaneous expenses	148,058	61,553	33,954	95,507	720,238	305,196	1,025,434	13,379	18,426	85,852	56,819	66,612	689,407	9,531	262,267	2,227,727	2,471,292	
(b) Business & Sales Promotion	27,714	11,522	6,356	17,878	135,015	57,211	192,226	2,504	3,449	16,070	10,635	12,469	129,045	1,784	49,091	417,273	462,865	
13 Depreciation	26,691	11,096	6,121	17,217	130,029	55,099	185,128	2,412	3,322	15,477	10,243	12,008	124,280	1,718	47,277	401,865	445,773	
14 Service tax on premium account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	524,415	217,261	119,847	337,108	2,544,871	1,078,371	3,623,242	47,222	65,039	303,028	200,549	235,118	2,433,359	33,641	925,702	7,866,900	8,728,423	

* Rent expense is net of rental income of ₹ 74,158 thousand (previous period ₹ 103,064 thousand)