

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
CIN: L67200MH2000PLC129408

Operating Expenses Related To Insurance Business

Sr. No.	Particulars	(₹ lakhs)																					
		Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24
1	Employees' remuneration & welfare benefits	1,886	1,886	1,078	1,078	10	10	1,088	1,088	5,523	5,523	5,436	5,436	10,959	10,959	12,431	12,431	1,430	1,430	350	350	14,211	14,211
2	Travel, conveyance and vehicle running expenses	139	139	65	65	-	-	65	65	366	366	335	335	701	701	872	872	112	112	18	18	1,002	1,002
3	Training expenses	1	1	1	1	-	-	1	1	15	15	21	21	36	36	-18	-18	1	1	-	-	-17	-17
4	Rents, rates & taxes*	158	158	112	112	1	1	113	113	583	583	623	623	1,206	1,206	1,335	1,335	209	209	48	48	1,592	1,592
5	Repairs	101	101	65	65	1	1	66	66	446	446	422	422	868	868	845	845	89	89	29	29	963	963
6	Printing & stationery	19	19	14	14	-	-	14	14	72	72	74	74	146	146	122	122	12	12	3	3	137	137
7	Communication expenses	57	57	35	35	-	-	35	35	251	251	251	251	502	502	598	598	149	149	26	26	773	773
8	Legal & professional charges	97	97	39	39	1	1	40	40	365	365	461	461	826	826	911	911	104	104	30	30	1,045	1,045
9	Auditors' fees, expenses etc.																						
	(a) as auditor	4	4	3	3	-	-	3	3	15	15	15	15	30	30	27	27	3	3	1	1	31	31
	(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	1	1	1	1	-	-	1	1	1	1	1	1	2	2	5	5	-	-	-	-	5	5
10	Advertisement and publicity	27	27	1	1	-	-	1	1	543	543	2,581	2,581	3,124	3,124	1,297	1,297	267	267	134	134	1,698	1,698
11	Interest & Bank Charges	27	27	21	21	-	-	21	21	806	806	612	612	1,418	1,418	269	269	36	36	9	9	314	314
12	Depreciation	135	135	99	99	1	1	100	100	1,109	1,109	1,152	1,152	2,261	2,261	926	926	101	101	31	31	1,058	1,058
13	Brand/Trade Mark usage fee/charges	23	23	18	18	-	-	18	18	85	85	88	88	173	173	160	160	17	17	5	5	182	182
14	Business Development and Sales Promotion Expenses	309	309	39	39	1	1	40	40	1,925	1,925	7,130	7,130	9,055	9,055	4,488	4,488	2,525	2,525	591	591	7,604	7,604
15	Information Technology Expenses	152	152	143	143	3	3	146	146	786	786	816	816	1,602	1,602	1,525	1,525	213	213	72	72	1,810	1,810
16	Goods and Services Tax (GST)	3	3	3	3	-	-	3	3	-75	(75)	-65	(65)	(140)	(140)	46	46	1	1	1	1	48	48
17	Others																						
	(a) Miscellaneous expenses	7	7	5	5	0	0	5	5	20	20	19	19	39	39	66	66	6	6	2	2	74	74
	TOTAL	3,146	3,146	1,742	1,742	18	18	1,760	1,760	12,836	12,836	19,972	19,972	32,808	32,808	25,905	25,905	5,275	5,275	1,350	1,350	32,530	32,530
	In India	3,132	3,132	1,731	1,731	18	18	1,749	1,749	12,784	12,784	19,918	19,918	32,702	32,702	25,808	25,808	5,265	5,265	1,346	1,346	32,419	32,419
	Outside India	14	14	11	11	-	-	11	11	52	52	54	54	106	106	97	97	10	10	4	4	111	111

Sr. No.	Particulars	(₹ lakhs)																	
		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24
1	Employees' remuneration & welfare benefits	351	351	237	237	489	489	29	29	401	401	40	40	1,558	1,558	28,275	28,275	31,249	31,249
2	Travel, conveyance and vehicle running expenses	28	28	18	18	32	32	2	2	43	43	3	3	121	121	1,950	1,950	2,154	2,154
3	Training expenses	2	2	2	2	-	-	-	-	-	-	-	-	1	1	24	24	26	26
4	Rents, rates & taxes*	21	21	17	17	41	41	3	3	70	70	-	-	163	163	3,113	3,113	3,384	3,384
5	Repairs	18	18	12	12	27	27	1	1	25	25	-	-	85	85	1,999	1,999	2,166	2,166
6	Printing & stationery	2	2	2	2	5	5	-	-	4	4	-	-	17	17	313	313	346	346
7	Communication expenses	8	8	5	5	14	14	1	1	21	21	-	-	75	75	1,399	1,399	1,491	1,491
8	Legal & professional charges	11	11	10	10	23	23	2	2	83	83	(100)	(100)	93	93	1,993	1,993	2,130	2,130
9	Auditors' fees, expenses etc.																		
	(a) as auditor	-	-	-	-	1	1	-	-	1	1	-	-	3	3	66	66	73	73
	(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	-	-	-	-	-	-	-	-	-	-	-	-	1	1	8	8	10	10
10	Advertisement and publicity	(43)	(43)	21	21	(15)	(15)	2	2	54	54	-	-	84	84	4,925	4,925	4,953	4,953
11	Interest & Bank Charges	10	10	6	6	10	10	-	-	-	-	-	-	30	30	1,788	1,788	1,836	1,836
12	Depreciation	16	16	13	13	35	35	1	1	26	26	-	-	116	116	3,526	3,526	3,761	3,761
13	Brand/Trade Mark usage fee/charges	3	3	2	2	6	6	-	-	4	4	-	-	21	21	391	391	432	432
14	Business Development and Sales Promotion Expenses	(68)	(68)	77	77	15	15	3	3	138	138	1	1	1,359	1,359	18,184	18,184	18,533	18,533
15	Information Technology Expenses	24	24	17	17	55	55	3	3	35	35	1	1	185	185	3,732	3,732	4,030	4,030
16	Goods and Services Tax (GST)	-	-	-	-	2	2	1	1	240	240	-	-	28	28	179	179	185	185
17	Others																		
	(a) Miscellaneous expenses	(1)	(1)	3	3	2	2	-	-	1	1	-	-	5	5	122	122	134	134
	TOTAL	382	382	442	442	742	742	48	48	1,146	1,146	(55)	(55)	3,945	3,945	71,987	71,987	76,893	76,893
	In India	380	380	441	441	738	738	48	48	1,143	1,143	(55)	(55)	3,933	3,933	71,748	71,748	76,629	76,629
	Outside India	2	2	1	1	4	4	-	-	3	3	-	-	12	12	239	239	264	264

* Rent expense is net of rental income of ₹ 1 lakh (previous period ₹ 3 lakh)
#includes Health, Personal Accident & Travel

PERIODIC DISCLOSURES
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Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
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Operating Expenses Related To Insurance Business

Sr. No.	Particulars	(₹ lakhs)																					
		Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23
1	Employees' remuneration & welfare benefits	1,944	1,944	952	952	11	11	963	963	5,338	5,338	6,681	6,681	12,019	12,019	9,098	9,098	1,034	1,034	413	413	10,545	10,545
2	Travel, conveyance and vehicle running expenses	126	126	58	58	1	1	59	59	346	346	433	433	779	779	566	566	63	63	18	18	647	647
3	Training expenses	4	4	3	3	-	-	3	3	13	13	14	14	27	27	1	1	2	2	1	1	4	4
4	Rents, rates & taxes*	130	130	100	100	1	1	101	101	555	555	622	622	1,177	1,177	849	849	107	107	51	51	1,007	1,007
5	Repairs	91	91	61	61	1	1	62	62	383	383	448	448	831	831	607	607	58	58	34	34	699	699
6	Printing & stationery	17	17	14	14	-	-	14	14	76	76	84	84	160	160	104	104	10	10	4	4	118	118
7	Communication expenses	71	71	37	37	-	-	37	37	340	340	405	405	745	745	540	540	162	162	82	82	784	784
8	Legal & professional charges	120	120	74	74	1	1	75	75	188	188	244	244	432	432	526	526	48	48	25	25	599	599
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	4	4	3	3	-	-	3	3	16	16	18	18	34	34	22	22	2	2	1	1	25	25
	(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	5	-	-	-	-	5	5
10	Advertisement and publicity	(557)	(557)	(307)	(307)	-	-	(307)	(307)	2,456	2,456	3,430	3,430	5,886	5,886	4,079	4,079	4,407	4,407	681	681	9,167	9,167
11	Interest & Bank Charges	30	30	23	23	-	-	23	23	595	595	584	584	1,179	1,179	244	244	30	30	15	15	289	289
12	Depreciation	121	121	91	91	1	1	92	92	1,137	1,137	1,252	1,252	2,389	2,389	668	668	71	71	36	36	775	775
13	Brand/Trade Mark usage fee/charges	19	19	15	15	-	-	15	15	75	75	83	83	158	158	104	104	11	11	5	5	120	120
14	Business Development and Sales Promotion Expenses	2,517	2,517	1,256	1,256	4	4	1,260	1,260	14,886	14,886	17,163	17,163	32,049	32,049	7,371	7,371	(600)	(600)	748	748	7,519	7,519
15	Information Technology Expenses	286	286	170	170	2	2	172	172	968	968	1,100	1,100	2,068	2,068	1,383	1,383	163	163	110	110	1,656	1,656
16	Goods and Services Tax (GST)	31	31	25	25	-	-	25	25	121	121	125	125	246	246	166	166	18	18	8	8	192	192
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	6	6	3	3	0	0	3	3	9	9	11	11	21	21	2	2	(0)	(0)	1	1	3	3
	TOTAL	4,960	4,960	2,578	2,578	22	22	2,600	2,600	27,502	27,502	32,697	32,697	60,200	60,200	26,335	26,335	5,586	5,586	2,233	2,233	34,154	34,154
	In India	4,924	4,924	2,550	2,550	22	22	2,572	2,572	27,359	27,359	32,539	32,539	59,899	59,899	26,137	26,137	5,565	5,565	2,223	2,223	33,925	33,925
	Outside India	36	36	28	28	-	-	28	28	143	143	158	158	301	301	198	198	21	21	10	10	229	229

Sr. No.	Particulars	(₹ lakhs)																	
		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23	For Q1 2022-23	Upto Q1 2022-23
1	Employees' remuneration & welfare benefits	309	309	165	165	423	423	32	32	290	290	40	40	1,172	1,172	24,995	24,995	27,902	27,902
2	Travel, conveyance and vehicle running expenses	18	18	9	9	28	28	2	2	22	22	1	1	74	74	1,580	1,580	1,765	1,765
3	Training expenses	-	-	-	-	1	1	-	-	1	1	-	-	3	3	36	36	43	43
4	Rents, rates & taxes*	16	16	10	10	31	31	3	3	36	36	-	-	97	97	2,377	2,377	2,608	2,608
5	Repairs	15	15	9	9	23	23	2	2	14	14	-	-	62	62	1,655	1,655	1,808	1,808
6	Printing & stationery	2	2	1	1	4	4	1	1	2	2	-	-	13	13	301	301	332	332
7	Communication expenses	7	7	4	4	15	15	1	1	8	8	-	-	54	54	1,618	1,618	1,726	1,726
8	Legal & professional charges	13	13	8	8	28	28	3	3	88	88	45	45	96	96	1,312	1,312	1,507	1,507
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	1	1	-	-	-	-	-	-	3	3	63	63	70	70
	(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	5	5	5
10	Advertisement and publicity	(103)	(103)	(27)	(27)	(60)	(60)	-	-	12	12	-	-	(561)	(561)	14,314	14,314	13,450	13,450
11	Interest & Bank Charges	8	8	3	3	9	9	-	-	3	3	-	-	21	21	1,512	1,512	1,565	1,565
12	Depreciation	14	14	9	9	30	30	3	3	15	15	-	-	85	85	3,320	3,320	3,533	3,533
13	Brand/Trade Mark usage fee/charges	2	2	1	1	5	5	1	1	2	2	-	-	14	14	303	303	337	337
14	Business Development and Sales Promotion Expenses	445	445	148	148	516	516	10	10	154	154	2	2	1,997	1,997	42,840	42,840	46,617	46,617
15	Information Technology Expenses	27	27	17	17	68	68	6	6	34	34	1	1	208	208	4,085	4,085	4,543	4,543
16	Goods and Services Tax (GST)	4	4	2	2	8	8	1	1	(32)	(32)	-	-	18	18	439	439	495	495
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	-	-	-	-	1	1	-	-	-	-	-	-	4	4	28	28	37	37
	TOTAL	777	777	359	359	1,131	1,131	65	65	649	649	89	89	3,360	3,360	100,783	100,783	108,343	108,343
	In India	773	773	356	356	1,122	1,122	64	64	645	645	89	89	3,334	3,334	100,206	100,206	107,702	107,702
	Outside India	4	4	3	3	9	9	1	1	4	4	-	-	26	26	577	577	641	641

* Rent expense is net of rental income of ₹ 3 lakh (previous period ₹ 2 lakh)
#includes Health, Personal Accident & Travel