

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																				₹ lakhs			
Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24
1	Employees' remuneration & welfare benefits	1,498	5,038	804	2,833	5	25	809	2,858	6,490	17,765	6,770	18,062	13,260	35,827	11,202	34,650	1,419	4,109	257	1,004	12,878	39,763
2	Travel, conveyance and vehicle running expenses	118	382	61	190	1	2	62	192	424	1,164	438	1,144	862	2,308	764	2,466	102	309	16	61	882	2,836
3	Training expenses	4	11	4	10	-	-	4	10	35	94	29	99	64	193	63	91	5	11	1	3	69	105
4	Rents, rates & taxes*	68	305	42	213	-1	2	41	215	736	1,815	766	1,899	1,502	3,714	955	3,211	225	599	41	152	1,221	3,962
5	Repairs	72	244	44	154	1	2	45	156	651	1,488	649	1,447	1,300	2,935	729	2,256	94	258	19	78	842	2,592
6	Printing & stationery	15	44	12	35	-	-	12	35	122	265	122	266	244	531	126	306	16	34	4	10	146	350
7	Communication expenses	73	157	31	71	-	1	31	72	372	794	371	785	743	1,579	907	2,029	347	728	49	128	1,303	2,885
8	Legal & professional charges	68	282	(89)	(41)	-	2	(89)	(39)	513	1,240	688	1,621	1,201	2,861	648	2,364	121	310	18	76	787	2,750
9	Auditors' fees, expenses etc.																						
	(a) as auditor	1	8	2	7	-	-	2	7	22	55	22	56	44	111	21	70	3	8	1	3	25	81
	(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	-	2	1	2	-	-	1	2	2	5	2	5	4	10	3	15	-	1	-	0	3	16
10	Advertisement and publicity	47	125	2	(111)	-	-	2	(111)	880	802	850	3,024	1,730	3,826	1,860	6,244	323	2,418	-96	-155	2,087	8,507
11	Interest & Bank Charges	13	55	13	47	-	-	13	47	1,362	3,082	1,046	2,346	2,408	5,428	242	740	44	115	7	27	293	882
12	Depreciation	67	291	61	235	1	3	62	238	743	3,306	764	3,395	1,507	6,701	718	2,396	101	293	22	90	841	2,779
13	Brand/Trade Mark usage fee/charges	16	58	13	46	-	-	13	46	104	283	107	291	211	574	133	434	-	32	5	17	138	483
14	Business Development and Sales Promotion Expenses	445	954	275	614	1	3	276	617	3,467	8,844	3,159	13,169	6,626	22,013	3,023	7,757	1,813	3,572	129	1,330	4,965	12,659
15	Information Technology Expenses	116	397	90	333	1	4	91	337	1,164	2,873	1,202	2,958	2,366	5,831	1,264	4,024	239	655	49	194	1,552	4,873
16	Goods and Services Tax (GST)	6	6	5	5	-	-	5	5	43	51	52	79	95	130	61	93	6	5	2	2	69	100
17	Others																						
	(a) Miscellaneous expenses	45	66	35	52	0	1	35	53	163	237	747	919	911	1,156	-794	(700)	-58	(105)	6	-9	(846)	(814)
	TOTAL	2,672	8,425	1,406	4,695	11	45	1,417	4,740	17,293	44,163	17,786	51,566	35,079	95,729	21,925	68,447	4,800	13,352	529	3,010	27,255	84,809
	In India	2,658	8,380	1,395	4,659	11	45	1,406	4,704	17,205	43,938	17,696	51,335	34,901	95,273	21,814	68,110	4,787	13,315	525	2,997	27,126	84,422
	Outside India	14	45	11	36	-	-	11	36	88	225	90	231	178	456	112	337	13	37	4	13	129	387

Operating Expenses Related To Insurance Business																				₹ lakhs	
Sr. No.	Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
		For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24		
1	Employees' remuneration & welfare benefits	369	1,099	182	623	611	1,662	4	95	378	1,629	42	123	1,221	4,380	28,945	85,201	31,253	93,097		
2	Travel, conveyance and vehicle running expenses	24	80	11	43	47	117	(1)	4	35	129	3	5	89	335	1,952	5,857	2,133	6,431		
3	Training expenses	1	6	-	4	1	4	-	-	1	7	-	-	4	11	140	330	148	351		
4	Rents, rates & taxes*	15	52	8	33	30	101	(3)	6	88	324	-	1	96	373	2,957	8,566	3,066	9,086		
5	Repairs	19	56	9	32	27	81	(1)	5	32	154	-	1	65	227	2,293	6,083	2,410	6,483		
6	Printing & stationery	3	7	2	5	6	15	-	1	9	36	-	-	17	44	427	989	454	1,068		
7	Communication expenses	10	22	5	12	20	43	-	2	56	124	-	1	115	282	2,252	4,950	2,356	5,179		
8	Legal & professional charges	26	49	15	34	31	91	(3)	4	(381)	1,166	103	74	141	413	1,920	7,442	1,899	7,685		
9	Auditors' fees, expenses etc.																				
	(a) as auditor	-	1	-	1	1	3	-	-	1	6	-	-	3	9	74	212	77	227		
	(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	2	8	30	9	34		
10	Advertisement and publicity	28	(27)	9	4	14	(26)	-	2	39	454	-	-	(126)	302	3,781	13,042	3,830	13,056		
11	Interest & Bank Charges	11	31	3	11	10	28	(1)	-	2	4	-	-	21	78	2,747	6,462	2,773	6,564		
12	Depreciation	17	50	9	32	31	99	(2)	6	27	197	-	1	77	295	2,507	10,160	2,636	10,689		
13	Brand/Trade Mark usage fee/charges	3	9	2	6	6	18	-	1	11	30	-	-	16	56	387	1,177	416	1,281		
14	Business Development and Sales Promotion Expenses	49	91	19	94	112	244	-	11	329	668	1	1	1,662	3,499	13,763	39,280	14,484	40,852		
15	Information Technology Expenses	24	71	13	45	52	155	(3)	8	55	288	1	2	132	468	4,191	11,741	4,399,20	12,475		
16	Goods and Services Tax (GST)	1	1	1	1	2	2	-	-	(18)	1,171	-	-	24	68	174	1,473	185	1,484		
17	Others																				
	(a) Miscellaneous expenses	10	17	5	7	15	22	-	1	3	8	-	-	36	56	134	453	213.80	571		
	TOTAL	609	1,614	292	986	1,016	2,660	-11	146	667	6,396	150	209	3,594	10,898	68,652	203,448	72,741	216,613		
	In India	607	1,608	290	981	1,011	2,646	-11	145	657	6,369	150	209	3,580	10,855	68,312	202,509	72,376	215,593		
	Outside India	2	6	2	5	5	14	-	1	10	27	-	-	14	43	340	939	365	1,020		

* Rent expense is net of rental income of ₹ 2 lakh (previous period ₹ 6 lakh)
#includes Health, Personal Accident & Travel

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

(₹ lakhs)																							
Operating Expenses Related To Insurance Business																							
Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23
1	Employees' remuneration & welfare benefits	1,596	5,275	646	2,410	9	30	655	2,440	6,370	17,377	6,815	19,853	13,185	37,230	8,399	26,089	1,065	3,054	160	996	9,624	30,139
2	Travel, conveyance and vehicle running expenses	102	349	39	131	-	1	39	132	407	992	521	1,278	928	2,270	579	1,636	74	192	8	44	661	1,872
3	Training expenses	6	11	4	8	-	-	4	8	46	70	53	81	99	151	29	26	5	8	2	3	36	37
4	Rents, rates & taxes*	88	295	76	225	1	3	77	228	665	1,694	795	1,954	1,460	3,648	751	2,278	168	398	28	130	947	2,806
5	Repairs	66	223	33	127	1	2	34	129	493	1,141	587	1,370	1,080	2,511	549	1,591	67	168	17	79	633	1,838
6	Printing & stationery	13	45	9	33	1	1	10	34	122	307	146	354	268	661	85	280	12	33	1	12	98	325
7	Communication expenses	64	189	204	264	-	1	204	265	264	925	254	1,083	518	2,008	498	1,520	193	504	(2)	132	689	2,156
8	Legal & professional charges	49	319	377	530	2	5	379	535	331	767	413	959	744	1,726	692	2,037	89	227	8	88	789	2,352
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	9	2	7	-	-	2	7	21	54	25	61	46	115	15	57	2	7	1	3	18	67
	(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	2	1	2	-	-	1	2	2	4	1	4	3	8	4	13	-	1	-	-	4	14
10	Advertisement and publicity	568	560	2,851	2,550	-	-	2,851	2,550	(1,148)	5,190	(5,267)	2,137	-6,415	7,327	9,004	15,201	6,696	12,226	707	2,001	16,407	29,428
11	Interest & Bank Charges	26	70	11	41	-	-	11	41	805	2,024	693	1,847	1,498	3,871	229	667	46	107	9	39	284	813
12	Depreciation	84	301	50	205	1	3	51	208	1,270	3,583	1,508	4,042	2,778	7,625	536	1,814	77	219	13	92	626	2,125
13	Brand/Trade Mark usage fee/charges	15	50	11	38	-	-	11	38	85	238	95	263	180	501	90	293	11	33	4	13	105	339
14	Business Development and Sales Promotion Expenses	1,221	4,731	(2,310)	(665)	-	5	-2,310	-660	26,400	55,126	32,103	64,270	58,503	119,396	1,080	16,619	(2,000)	-	434	2,359	-486	18,978
15	Information Technology Expenses	206	648	80	349	1	6	81	355	1,146	3,102	1,332	3,506	2,478	6,608	1,008	3,551	172	500	39	271	1,219	4,322
16	Goods and Services Tax (GST)	3	15	2	11	-	-	2	11	540	714	633	875	1,173	1,589	38	144	3	10	-	4	41	158
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	10	24	6	19	0	0	6	19	33	63	29	62	62	125	115	253	14	28	3	10	132	290
	TOTAL	4,120	13,116	2,092	6,285	16	57	2,108	6,342	37,852	93,371	40,736	103,999	78,588	197,370	23,701	74,069	6,694	17,715	1,432	6,276	31,827	98,059
	In India	4,099	13,051	2,076	6,235	16	57	2,092	6,292	37,731	93,066	40,600	103,661	78,331	196,727	23,573	73,691	6,679	17,673	1,426	6,258	31,678	97,621
	Outside India	21	65	16	50	-	-	16	50	121	305	136	338	257	643	128	378	15	42	6	18	149	438

(₹ lakhs)																			
Sr. No.	Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23	For Q3 2022-23	Upto 9M 2022-23
1	Employees' remuneration & welfare benefits	276	885	157	514	470	1,357	18	74	373	1,797	39	112	915	3,189	25,057	75,297	27,308	83,012
2	Travel, conveyance and vehicle running expenses	20	58	12	35	31	90	1	4	44	134	1	2	69	213	1,767	4,678	1,908	5,159
3	Training expenses	1	2	1	1	2	3	-	-	3	6	-	-	5	9	147	209	157	228
4	Rents, rates & taxes*	13	41	10	29	29	84	9	14	25	519	-	1	82	254	2,575	7,396	2,740	7,919
5	Repairs	15	44	9	29	21	64	-	4	17	106	-	1	53	163	1,828	4,763	1,928	5,113
6	Printing & stationery	2	6	2	5	4	13	-	1	7	25	-	-	12	37	393	1,073	416	1,152
7	Communication expenses	-14	17	5	14	17	45	56	58	-9	102	-	1	57	159	1,319	4,560	1,587	5,014
8	Legal & professional charges	-10	15	10	27	39	88	102	107	1,617	1,803	57	168	157	279	3,505	6,565	3,933	7,419
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	1	1	3	-	-	-	4	-	-	2	8	67	199	71	215
	(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	2	9	25	11	29
10	Advertisement and publicity	-243	-253	-49	-90	53	13	934	934	-138	464	-1	-1	678	851	11,226	38,673	14,645	41,783
11	Interest & Bank Charges	4	19	2	7	6	20	-	1	11	17	-	-	16	52	1,821	4,800	1,858	4,911
12	Depreciation	14	41	9	29	29	88	-	5	10	139	-	1	69	237	3,535	10,290	3,670	10,799
13	Brand/Trade Mark usage fee/charges	2	6	1	4	4	13	-	1	7	19	-	-	12	39	311	922	337	1,010
14	Business Development and Sales Promotion Expenses	475	1,175	138	389	314	1,155	-913	-898	123	894	3	5	1,044	3,886	59,201	144,980	58,112	149,052
15	Information Technology Expenses	22	71	14	48	49	167	2	10	8	249	1	2	117	469	3,910	11,946	4,197	12,949
16	Goods and Services Tax (GST)	-	2	-	1	2	5	1	1	133	1,432	-	2	27	72	1,377	3,260	1,382	3,286
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	1	2	-	2	3	7	1	1	1	9	-	-	6	21	206	457	222	501
	TOTAL	578	2,132	321	1,045	1,075	3,216	211	317	2,232	7,719	100	292	3,322	9,940	118,254	320,093	124,482	339,551
	In India	575	2,124	319	1,039	1,069	3,199	211	316	2,222	7,700	100	292	3,305	9,889	117,810	318,910	124,001	338,253
	Outside India	3	8	2	6	6	17	-	1	10	19	-	-	17	51	444	1,183	481	1,298

* Rent expense is net of rental income of ₹ 6 lakh (previous period ₹ 6 lakh)
#includes Health, Personal Accident & Travel

PD/2023-24/9M/Ver. Dated January 16, 2024