

**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 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22
1	Employees' remuneration & welfare benefits	1,797	6,171	1,041	2,384	1	16	1,042	2,400	5,590	17,027	6,769	18,391	12,359	35,418	5,844	20,697	542	2,466	203	440	6,589	23,603
2	Travel, conveyance and vehicle running expenses	75	198	35	47	-	-	35	47	231	580	285	664	516	1,244	293	805	34	86	9	17	336	908
3	Training expenses	5	14	3	7	-	-	3	7	30	67	34	66	64	133	9	40	2	8	-	1	11	49
4	Rents, rates & taxes*	85	387	52	188	-	1	52	189	688	1,744	787	1,771	1,475	3,515	542	1,949	93	285	19	41	654	2,275
5	Repairs	70	274	26	132	-	1	26	133	434	1,167	488	1,268	922	2,435	309	1,543	39	153	13	33	361	1,729
6	Printing & stationery	14	48	7	24	-	-	7	24	95	250	108	262	203	512	51	189	8	22	2	4	61	215
7	Communication expenses	67	237	22	81	-	1	22	82	355	1,037	374	1,066	729	2,103	337	1,292	115	314	12	27	464	1,633
8	Legal & professional charges	152	470	103	225	2	4	105	229	299	1,032	446	1,218	745	2,250	645	1,884	91	224	21	41	757	2,149
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	15	2	7	-	-	2	7	34	65	35	66	69	131	21	55	3	6	-	1	24	62
	(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	-	-	-	1	2	3	2	3	4	6	2	5	1	1	-	-	3	6
10	Advertisement and publicity	676	1,294	152	508	-	2	152	510	903	11,295	4,734	14,181	5,637	25,476	3,701	8,844	1,900	3,394	106	188	5,707	12,426
11	Interest & Bank Charges	21	86	9	39	-	-	9	39	641	1,531	689	1,551	1,330	3,082	160	622	29	76	6	13	195	711
12	Depreciation	-19	440	-18	207	-1	1	-19	208	1,824	3,855	1,927	3,958	3,751	7,813	-97	1,566	12	175	5	33	-80	1,774
13	Brand/Trade Mark usage fee/charges	12	68	7	35	-	-	7	35	131	318	132	318	263	636	52	258	9	29	2	5	63	292
14	Business Development and Sales Promotion Expenses	2,143	4,637	509	1,548	-	2	509	1,550	20,058	39,354	20,163	40,844	40,221	80,198	5,330	17,243	1,337	3,513	176	366	6,843	21,122
15	Information Technology Expenses	243	937	110	384	-	2	110	386	1,391	3,997	1,627	4,129	3,018	8,126	933	3,643	135	454	34	77	1,102	4,174
16	Goods and Services Tax (GST)	15	31	-10	-4	-	-	-10	-4	188	221	180	284	368	505	44	117	13	17	1	2	58	136
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	1	54	13	30	-	-	13	30	46	130	41	126	87	256	100	273	7	30	3	6	110	309
	<b>TOTAL</b>	<b>5,364</b>	<b>15,363</b>	<b>2,063</b>	<b>5,843</b>	<b>2</b>	<b>30</b>	<b>2,065</b>	<b>5,873</b>	<b>32,940</b>	<b>83,673</b>	<b>38,821</b>	<b>90,166</b>	<b>71,761</b>	<b>173,839</b>	<b>18,276</b>	<b>61,025</b>	<b>4,370</b>	<b>11,253</b>	<b>612</b>	<b>1,295</b>	<b>23,258</b>	<b>73,573</b>
	In India	5,345	15,170	2,053	5,742	2	29	2,055	5,771	32,853	82,921	38,735	89,446	71,588	172,367	18,205	60,285	4,362	11,179	610	1,282	23,177	72,746
	Outside India	19	193	10	101	-	1	10	102	87	752	86	720	173	1,472	71	740	8	74	2	13	81	827

(₹ lakhs)																			
Sr. No.	Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22	For Q3 2021-22	Upto 9M 2021-22
1	Employees' remuneration & welfare benefits	527	699	269	588	350	1,173	35	91	477	1,130	34	101	465	2,584	21,105	65,387	23,944	73,958
2	Travel, conveyance and vehicle running expenses	19	19	10	15	13	38	2	3	8	14	1	1	17	79	922	2,321	1,032	2,566
3	Training expenses	-	1	-	1	1	3	-	-	-	2	-	-	3	10	79	199	87	220
4	Rents, rates & taxes*	13	40	13	41	28	81	3	8	40	168	-	1	67	180	2,293	6,309	2,430	6,885
5	Repairs	11	45	10	38	17	61	2	6	8	29	-	1	42	130	1,373	4,474	1,469	4,881
6	Printing & stationery	2	5	1	5	4	10	-	1	-	11	-	-	8	22	279	781	300	853
7	Communication expenses	7	24	5	20	13	42	1	4	-	53	-	1	40	162	1,259	4,042	1,348	4,361
8	Legal & professional charges	11	22	22	48	33	90	6	12	-24	303	45	259	51	209	1,646	5,342	1,903	6,041
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	1	2	1	3	-	-	1	2	-	-	3	6	99	207	107	229
	(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	13	9	16
10	Advertisement and publicity	81	138	41	27	116	232	2	5	-13	203	1	1	165	641	11,737	39,149	12,565	40,953
11	Interest & Bank Charges	4	16	2	8	5	19	1	1	4	32	-	-	17	42	1,558	3,911	1,588	4,036
12	Depreciation	-1	41	-5	43	1	92	-	9	-9	40	-	1	20	178	3,677	9,991	3,639	10,639
13	Brand/Trade Mark usage fee/charges	2	7	-3	3	3	14	1	2	7	13	-	-	12	32	348	999	367	1,102
14	Business Development and Sales Promotion Expenses	304	688	134	317	371	927	-3	6	55	115	1	5	867	1,889	48,793	105,267	51,445	111,454
15	Information Technology Expenses	40	80	23	76	60	192	4	15	-2	290	-	2	156	451	4,401	13,406	4,754	14,729
16	Goods and Services Tax (GST)	2	3	2	4	-1	3	1	1	-185	-78	-	-	7	30	252	604	257	631
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	5	4	2	6	2	10	1	2	16	22	-	-	3	26	226	635	240	719
	<b>TOTAL</b>	<b>1,027</b>	<b>1,833</b>	<b>527</b>	<b>1,242</b>	<b>1,017</b>	<b>2,990</b>	<b>56</b>	<b>166</b>	<b>383</b>	<b>2,349</b>	<b>82</b>	<b>373</b>	<b>1,944</b>	<b>6,672</b>	<b>100,055</b>	<b>263,037</b>	<b>107,484</b>	<b>284,273</b>
	In India	1,025	1,814	526	1,233	1,013	2,952	56	162	379	2,301	82	373	1,935	6,585	99,781	260,533	107,181	281,475
	Outside India	2	19	1	9	4	38	-	4	4	48	-	-	9	87	274	2,504	303	2,798

\* Rent expense is net of rental income of ₹ 6 lakh (previous period ₹ 44 lakh)

#includes Health, Personal Accident & Travel

Note: Pursuant to the Scheme of demerger of Bharti Axa General Insurance Company Limited with ICICI Lombard General Insurance Company Limited become effective from September 8, 2021, the Company has given impact of the scheme in the current financial year. The comparative figures reported as on December 31, 2021 does not include the effect of the demerger and are not strictly comparable.

**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 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21
1	Employees' remuneration & welfare benefits	1,335	4,574	453	1,564	6	5	459	1,569	4,333	13,501	4,262	13,233	8,595	26,734	4,303	16,301	677	1,987	133	301	5,113	18,589
2	Travel, conveyance and vehicle running expenses	44	120	8	23	-	0	8	23	147	311	155	322	302	632	167	396	24	48	4	7	195	451
3	Training expenses	4	14	2	5	-	-	2	5	35	71	42	75	77	146	7	33	2	5	1	1	10	39
4	Rents, rates & taxes*	80	381	38	150	1	1	39	151	811	2,027	717	1,828	1,528	3,855	347	1,470	67	200	11	27	425	1,697
5	Repairs	46	222	13	60	-	0	13	61	431	1,063	407	1,018	838	2,081	274	1,045	50	137	8	19	332	1,201
6	Printing & stationery	11	32	5	13	-	0	5	13	109	197	96	175	205	372	54	149	8	18	2	3	64	170
7	Communication expenses	41	173	15	56	-	0	15	56	298	787	287	726	585	1,513	174	813	81	229	6	15	261	1,057
8	Legal & professional charges	65	485	(34)	159	1	1	(33)	160	343	848	344	861	687	1,709	278	922	45	112	8	17	332	1,051
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	11	1	5	-	-	1	5	25	60	22	53	47	113	9	39	2	5	1	1	12	45
	(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	(11)	1	-	0	-	-	-	0	1	3	1	2	2	5	1	3	-	0	-	-	1	3
10	Advertisement and publicity	223	415	33	95	-	0	33	95	1,476	2,592	1,580	2,768	3,056	5,360	2,560	3,829	1,344	1,553	54	71	3,958	5,453
11	Interest & Bank Charges	14	69	6	26	-	0	6	26	542	1,194	529	1,186	1,071	2,380	159	584	35	89	5	11	199	684
12	Depreciation	78	354	40	148	1	1	41	149	1,484	4,021	1,299	3,548	2,783	7,569	279	1,211	49	148	9	22	337	1,382
13	Brand/Trade Mark usage fee/charges	10	55	6	23	-	-	6	23	118	294	103	258	221	552	40	191	7	23	1	4	48	218
14	Business Development and Sales Promotion Expenses	567	2,363	234	839	1	1	235	840	19,213	38,772	18,539	36,188	37,752	74,961	1,526	9,438	498	2,174	64	174	2,088	11,787
15	Information Technology Expenses	172	592	48	168	1	1	49	168	867	2,205	795	2,062	1,662	4,267	430	1,773	82	240	14	33	526	2,046
16	Goods and Services Tax (GST)	12	25	5	10	-	-	5	10	80	150	66	100	146	250	43	81	6	10	-	1	49	92
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	(3)	19	(1)	7	-	-	(1)	7	6	77	7	75	13	152	(16)	51	(1)	8	-	1	(17)	61
	<b>TOTAL</b>	<b>2,690</b>	<b>9,905</b>	<b>872</b>	<b>3,351</b>	<b>11</b>	<b>10</b>	<b>883</b>	<b>3,361</b>	<b>30,319</b>	<b>68,174</b>	<b>29,252</b>	<b>64,478</b>	<b>59,570</b>	<b>132,651</b>	<b>10,635</b>	<b>38,329</b>	<b>2,976</b>	<b>6,986</b>	<b>321</b>	<b>708</b>	<b>13,932</b>	<b>46,025</b>
	In India	2,676	9,832	857	3,313	11	10	868	3,323	30,205	67,828	29,112	64,133	59,316	131,960	10,555	38,048	2,967	6,955	319	703	13,841	45,708
	Outside India	14	73	15	38	0	-	15	38	114	346	140	345	254	691	80	281	9	31	2	5	91	317

Sr. No.	Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total		Grand Total		
		For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	For Q3 2020-21	Upto 9M 2020-21	
1	Employees' remuneration & welfare benefits	179	582	50	183	337	950	19	62	(43)	157	29	92	633	1,668	14,912	49,016	16,706	55,159			
2	Travel, conveyance and vehicle running expenses	5	13	1	4	10	24	-	1	(2)	6	-	1	20	42	531	1,175	583	1,318			
3	Training expenses	-	1	-	0	1	3	-	0	5	-	-	-	8	12	101	207	107	226			
4	Rents, rates & taxes*	11	39	3	13	25	80	2	7	(5)	10	-	2	63	190	2,053	5,892	2,172	6,423			
5	Repairs	10	31	3	10	14	46	1	5	(1)	7	1	2	38	113	1,236	3,497	1,295	3,779			
6	Printing & stationery	2	4	-	1	3	7	-	1	-	1	-	0	7	15	281	570	297	616			
7	Communication expenses	7	21	2	7	11	35	1	3	-	5	1	2	42	106	910	2,747	966	2,977			
8	Legal & professional charges	5	16	2	6	23	98	1	5	(11)	39	75	314	84	275	1,198	3,513	1,228	4,157			
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	-	1	-	0	1	2	-	0	-	0	-	-	2	5	62	167	65	183			
	(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	-	0	-	-	(2)	0	-	-	-	-	-	-	(4)	1	(3)	9	(14)	10			
10	Advertisement and publicity	12	26	4	11	32	62	1	4	(1)	5	(1)	1	366	490	7,427	11,412	7,683	11,922			
11	Interest & Bank Charges	4	12	1	3	4	15	-	0	-	1	-	0	11	35	1,290	3,130	1,310	3,225			
12	Depreciation	9	33	2	11	24	75	2	6	(1)	6	-	1	57	165	3,213	9,248	3,332	9,750			
13	Brand/Trade Mark usage fee/charges	1	5	-	2	3	12	-	1	-	1	-	-	9	26	282	817	298	895			
14	Business Development and Sales Promotion Expenses	104	407	22	94	161	527	5	13	(12)	32	1	4	434	1,276	40,556	89,102	41,358	92,306			
15	Information Technology Expenses	11	38	3	13	45	120	3	7	(7)	18	2	2	120	295	2,365	6,806	2,586	7,567			
16	Goods and Services Tax (GST)	1	2	-	1	3	5	-	1	12	(13)	-	0	4	(2)	215	337	232	372			
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Miscellaneous expenses	-	1	-	1	-	3	-	0	-	0	-	0	1	11	(3)	230	(7)	255			
	<b>TOTAL</b>	<b>361</b>	<b>1,233</b>	<b>93</b>	<b>360</b>	<b>695</b>	<b>2,064</b>	<b>35</b>	<b>115</b>	<b>(66)</b>	<b>279</b>	<b>108</b>	<b>420</b>	<b>1,895</b>	<b>4,722</b>	<b>76,625</b>	<b>187,872</b>	<b>80,198</b>	<b>201,138</b>			
	In India	359	1,226	90	356	690	2,048	34	113	(80)	264	108	420	1,882	4,686	76,243	186,784	79,787	199,939			
	Outside India	2	7	2	4	5	16	1	2	14	15	-	-	13	36	382	1,088	411	1,199			

\* Rent expense is net of rental income of ₹ 44 lakh (previous period ₹ 28 lakh)  
#includes Health, Personal Accident & Travel