

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 Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22
1	Employees' remuneration & welfare benefits	2,228	2,228	1,030	1,030	9	9	1,039	1,039	5,660	5,660	5,764	5,764	11,424	11,424	7,895	7,895	884	884	73	73	8,852	8,852
2	Travel, conveyance and vehicle running expenses	53	53	12	12	-	-	12	12	111	111	124	124	235	235	233	233	22	22	2	2	257	257
3	Training expenses	6	6	3	3	-	-	3	3	18	18	15	15	33	33	20	20	4	4	-	-	24	24
4	Rents, rates & taxes*	171	171	94	94	1	1	95	95	490	490	433	433	923	923	785	785	92	92	8	8	885	885
5	Repairs	114	114	53	53	-	-	53	53	334	334	400	400	734	734	640	640	67	67	6	6	713	713
6	Printing & stationery	20	20	11	11	-	-	11	11	80	80	84	84	164	164	73	73	7	7	1	1	81	81
7	Communication expenses	111	111	40	40	-	-	40	40	358	358	411	411	769	769	519	519	108	108	5	5	632	632
8	Legal & professional charges	203	203	84	84	2	2	86	86	376	376	355	355	731	731	699	699	78	78	7	7	783	783
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	6	3	3	-	-	3	3	13	13	14	14	27	27	19	19	2	2	-	-	21	21
	(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	2	2	2	2	-	-	-	-	2	2
10	Advertisement and publicity	363	363	228	228	-	-	228	228	5,693	5,693	4,977	4,977	10,670	10,670	2,764	2,764	731	731	26	26	3,521	3,521
11	Interest & Bank Charges	41	41	20	20	1	1	21	21	373	373	377	377	750	750	234	234	23	23	2	2	259	259
12	Depreciation	192	192	100	100	1	1	101	101	1,161	1,161	1,201	1,201	2,362	2,362	645	645	61	61	6	6	712	712
13	Brand/Trade Mark usage fee/charges	35	35	18	18	0	0	18	18	80	80	83	83	163	163	116	116	10	10	1	1	128	128
14	Business Development and Sales Promotion Expenses	1,057	1,057	480	480	1	1	481	481	7,451	7,451	8,279	8,279	15,730	15,730	4,528	4,528	731	731	42	42	5,301	5,301
15	Information Technology Expenses	429	429	191	191	2	2	193	193	1,218	1,218	1,162	1,162	2,380	2,380	1,401	1,401	162	162	13	13	1,576	1,576
16	Goods and Services Tax (GST)	15	15	12	12	-	-	12	12	102	102	94	94	196	196	74	74	9	9	1	1	84	84
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	4	4	4	4	-	-	4	4	54	54	52	52	106	106	37	37	5	5	-	-	42	42
	TOTAL	5,049	5,049	2,383	2,383	17	17	2,400	2,400	23,573	23,573	23,826	23,826	47,399	47,399	20,684	20,684	2,996	2,996	193	193	23,873	23,873
	In India	4,873	4,873	2,288	2,288	16	16	2,304	2,304	23,108	23,108	23,362	23,362	46,470	46,470	20,083	20,083	2,939	2,939	187	187	23,210	23,210
	Outside India	176	176	95	95	1	1	96	96	465	465	464	464	929	929	601	601	57	57	6	6	663	663

(₹ lakhs)

Sr. No.	Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22	For Q1 2021-22	Upto Q1 2021-22
1	Employees' remuneration & welfare benefits	212	212	216	216	347	347	33	33	113	113	34	34	883	883	22,114	22,114	25,381	25,381
2	Travel, conveyance and vehicle running expenses	5	5	4	4	8	8	1	1	3	3	-	-	17	17	530	530	595	595
3	Training expenses	-	-	1	1	1	1	-	-	-	-	-	-	4	4	63	63	72	72
4	Rents, rates & taxes*	15	15	17	17	27	27	3	3	-	-	1	1	65	65	1,936	1,936	2,202	2,202
5	Repairs	17	17	17	17	20	20	3	3	-	-	-	-	46	46	1,550	1,550	1,717	1,717
6	Printing & stationery	2	2	2	2	3	3	-	-	1	1	-	-	8	8	261	261	292	292
7	Communication expenses	9	9	9	9	16	16	2	2	3	3	-	-	66	66	1,506	1,506	1,657	1,657
8	Legal & professional charges	9	9	18	18	29	29	4	4	(10)	(10)	53	53	62	62	1,680	1,680	1,969	1,969
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	1	1	1	1	-	-	-	-	-	-	1	1	51	51	60	60
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	5	5
10	Advertisement and publicity	35	35	(32)	(32)	72	72	1	1	46	46	-	-	197	197	14,510	14,510	15,101	15,101
11	Interest & Bank Charges	6	6	4	4	7	7	1	1	-	-	-	-	13	13	1,040	1,040	1,102	1,102
12	Depreciation	15	15	20	20	31	31	4	4	-	-	-	-	63	63	3,207	3,207	3,500	3,500
13	Brand/Trade Mark usage fee/charges	3	3	4	4	6	6	1	1	0	0	0	0	11	11	315	315	368	368
14	Business Development and Sales Promotion Expenses	88	88	67	67	172	172	7	7	1	1	3	3	499	499	21,868	21,868	23,406	23,406
15	Information Technology Expenses	28	28	33	33	63	63	7	7	2	2	1	1	153	153	4,243	4,243	4,865	4,865
16	Goods and Services Tax (GST)	2	2	1	1	2	2	-	-	258	258	-	-	12	12	555	555	582	582
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	1	1	-	-	1	1	-	-	-	-	-	-	2	2	152	152	160	160
	TOTAL	447	447	382	382	806	806	67	67	417	417	92	92	2,102	2,102	75,585	75,585	83,034	83,034
	In India	433	433	375	375	778	778	63	63	417	417	92	92	2,029	2,029	73,865	73,865	81,043	81,043
	Outside India	14	14	7	7	28	28	4	4	0	0	0	0	73	73	1,720	1,720	1,991	1,991

* Rent expense is net of rental income of ₹ 2 lakh (previous period ₹ 3 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. Consequently, the Company has restated its financials as on June 30, 2021. The comparative figures reported as on March 31, 2021 and as on June 30, 2020 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 Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21
1	Employees' remuneration & welfare benefits	1,806	1,806	657	657	(4)	(4)	653	653	4,767	4,767	4,715	4,715	9,482	9,482	6,687	6,687	566	566	44	44	7,297	7,297
2	Travel, conveyance and vehicle running expenses	38	38	6	6	-	-	6	6	48	48	53	53	101	101	94	94	8	8	1	1	103	103
3	Training expenses	3	3	1	1	-	-	1	1	8	8	7	7	15	15	8	8	1	1	-	-	9	9
4	Rents, rates & taxes*	173	173	64	64	-	-	64	64	469	469	450	450	919	919	568	568	52	52	4	4	624	624
5	Repairs	118	118	37	37	-	-	37	37	293	293	289	289	582	582	388	388	33	33	3	3	424	424
6	Printing & stationery	8	8	3	3	-	-	3	3	24	24	23	23	47	47	24	24	2	2	-	-	26	26
7	Communication expenses	77	77	27	27	(1)	(1)	26	26	196	196	186	186	382	382	255	255	29	29	2	2	286	286
8	Legal & professional charges	237	237	40	40	0	0	40	40	230	230	230	230	460	460	356	356	29	29	2	2	387	387
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	6	6	2	2	-	-	2	2	16	16	15	15	31	31	18	18	2	2	-	-	20	20
	(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	2	2	1	1	-	-	-	-	1	1
10	Advertisement and publicity	106	106	33	33	-	-	33	33	467	467	453	453	920	920	588	588	63	63	4	4	655	655
11	Interest & Bank Charges	37	37	14	14	-	-	14	14	248	248	270	270	518	518	219	219	20	20	1	1	240	240
12	Depreciation	172	172	67	67	(1)	(1)	66	66	1,158	1,158	1,083	1,083	2,241	2,241	502	502	42	42	3	3	547	547
13	Brand/Trade Mark usage fee/charges	30	30	11	11	(0)	(0)	11	11	75	75	70	70	145	145	86	86	7	7	1	1	94	94
14	Business Development and Sales Promotion Expenses	1,001	1,001	312	312	(1)	(1)	311	311	7,763	7,763	6,846	6,846	14,609	14,609	3,839	3,839	535	535	25	25	4,399	4,399
15	Information Technology Expenses	280	280	85	85	(1)	(1)	84	84	609	609	589	589	1,198	1,198	760	760	60	60	5	5	825	825
16	Goods and Services Tax (GST)	8	8	3	3	-	-	3	3	45	45	27	27	72	72	18	18	2	2	-	-	20	20
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	16	16	6	6	-	-	6	6	38	38	37	37	75	75	46	46	4	4	-	-	50	50
	TOTAL	4,117	4,117	1,368	1,368	(8)	(8)	1,360	1,360	16,455	16,455	15,344	15,344	31,799	31,799	14,457	14,457	1,455	1,455	95	95	16,007	16,007
	In India	4,073	4,073	1,351	1,351	(8)	(8)	1,343	1,343	16,343	16,343	15,239	15,239	31,582	31,582	14,328	14,328	1,444	1,444	94	94	15,867	15,867
	Outside India	44	44	17	17	(0)	(0)	17	17	112	112	105	105	217	217	129	129	11	11	1	1	140	140

(₹ lakhs)

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 Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21
1	Employees' remuneration & welfare benefits	195	195	78	78	272	272	18	18	169	169	28	28	536	536	18,075	18,075	20,534	20,534		
2	Travel, conveyance and vehicle running expenses	4	4	1	1	6	6	-	-	6	6	-	-	10	10	231	231	275	275		
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	2	2	26	26	30	30		
4	Rents, rates & taxes*	12	12	6	6	23	23	2	2	6	6	-	-	61	61	1,654	1,654	1,891	1,891		
5	Repairs	10	10	4	4	16	16	2	2	7	7	-	-	42	42	1,087	1,087	1,242	1,242		
6	Printing & stationery	1	1	-	-	1	1	-	-	-	-	-	-	3	3	78	78	89	89		
7	Communication expenses	6	6	3	3	11	11	1	1	4	4	-	-	26	26	719	719	822	822		
8	Legal & professional charges	6	6	3	3	31	31	2	2	27	27	24	24	88	88	1,027	1,027	1,305	1,305		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	-	-	-	-	1	1	-	-	-	-	-	-	3	3	55	55	63	63		
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	4	4		
10	Advertisement and publicity	6	6	4	4	13	13	1	1	5	5	-	-	52	52	1,656	1,656	1,795	1,795		
11	Interest & Bank Charges	4	4	1	1	5	5	-	-	1	1	-	-	16	16	785	785	836	836		
12	Depreciation	12	12	5	5	23	23	2	2	6	6	1	1	60	60	2,897	2,897	3,135	3,135		
13	Brand/Trade Mark usage fee/charges	2	2	1	1	4	4	0	0	1	1	0	0	10	10	258	258	298	298		
14	Business Development and Sales Promotion Expenses	164	164	37	37	174	174	5	5	21	21	1	1	427	427	19,838	19,838	21,150	21,150		
15	Information Technology Expenses	14	14	7	7	37	37	2	2	7	7	1	1	95	95	2,186	2,186	2,550	2,550		
16	Goods and Services Tax (GST)	1	1	-	-	1	1	-	-	(36)	(36)	-	-	(6)	(6)	52	52	63	63		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Miscellaneous expenses	1	1	1	1	2	2	-	-	1	1	-	-	6	6	136	136	158	158		
	TOTAL	438	438	151	151	620	620	35	35	225	225	55	55	1,431	1,431	50,763	50,763	56,240	56,240		
	In India	435	435	150	150	614	614	35	35	224	224	55	55	1,415	1,415	50,378	50,378	55,794	55,794		
	Outside India	3	3	1	1	6	6	0	0	1	1	0	0	16	16	385	385	446	446		

* Rent expense is net of rental income of ₹ 3 lakh (previous period ₹ 18 lakh)

#includes Health, Personal Accident & Travel