

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 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 segment		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	1,00,783	1,00,783	1,08,343	1,08,343
	In India	773	773	356	356	1,122	1,122	64	64	645	645	89	89	3,334	3,334	1,00,206	1,00,206	1,07,702	1,07,702
	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

PERIODIC DISCLOSURES
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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/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total		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	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