

**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**

		Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
Sr. No.	Particulars	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23
1	Employees' remuneration & welfare benefits	1,735	3,679	812	1,764	10	21	822	1,785	5,669	11,007	6,357	13,038	12,026	24,045	8,592	17,690	955	1,989	423	836	9,970	20,515
2	Travel, conveyance and vehicle running expenses	121	247	34	92	-	1	34	93	239	585	324	757	563	1,342	491	1,057	55	118	18	36	564	1,211
3	Training expenses	1	5	1	4	-	-	1	4	11	24	14	28	25	52	-4	-3	1	3	-	1	-3	1
4	Rents, rates & taxes*	77	207	49	149	1	2	50	151	474	1,029	537	1,159	1,011	2,188	678	1,527	123	230	51	102	852	1,859
5	Repairs	66	157	33	94	-	1	33	95	265	648	335	783	600	1,431	435	1,042	43	101	28	62	506	1,205
6	Printing & stationery	15	32	10	24	-	-	10	24	109	185	124	208	233	393	91	195	11	21	7	11	109	227
7	Communication expenses	54	125	23	60	1	1	24	61	321	661	424	829	745	1,490	482	1,022	149	311	52	134	683	1,467
8	Legal & professional charges	150	270	79	153	2	3	81	156	248	436	302	546	550	982	828	1,354	90	138	55	80	973	1,572
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	7	2	5	-	-	2	5	17	33	18	36	35	69	20	42	3	5	1	2	24	49
	(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	3	3	5	5	4	9	1	1	-	-	5	10
10	Advertisement and publicity	549	(8)	6	(301)	-	-	6	(301)	3,882	6,338	3,974	7,404	7,856	13,742	2,118	6,197	1,123	5,530	613	1,294	3,854	13,021
11	Interest & Bank Charges	14	44	7	30	-	-	7	30	624	1,219	570	1,154	1,194	2,373	194	438	31	61	15	30	240	529
12	Depreciation	96	217	64	155	1	2	65	157	1,176	2,313	1,282	2,534	2,458	4,847	610	1,278	71	142	43	79	724	1,499
13	Brand/Trade Mark usage fee/charges	16	35	12	27	-	-	12	27	78	153	85	168	163	321	99	203	11	22	4	9	114	234
14	Business Development and Sales Promotion Expenses	993	3,510	389	1,645	1	5	390	1,650	13,840	28,726	15,004	32,167	28,844	60,893	8,168	15,539	2,600	2,000	1,177	1,925	11,945	19,464
15	Information Technology Expenses	156	442	99	269	3	5	102	274	988	1,956	1,074	2,174	2,062	4,130	1,160	2,543	165	328	122	232	1,447	3,103
16	Goods and Services Tax (GST)	(19)	12	(16)	9	-	-	(16)	9	53	174	117	242	170	416	(60)	106	(11)	7	(4)	4	(75)	117
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	8	14	10	12	0	0	10	13	21	31	21	32	42	63	136	137	13	13	6	7	155	158
	<b>TOTAL</b>	<b>4,036</b>	<b>8,996</b>	<b>1,615</b>	<b>4,192</b>	<b>19</b>	<b>41</b>	<b>1,634</b>	<b>4,234</b>	<b>28,017</b>	<b>55,520</b>	<b>30,565</b>	<b>63,262</b>	<b>58,582</b>	<b>118,782</b>	<b>24,042</b>	<b>50,376</b>	<b>5,434</b>	<b>11,020</b>	<b>2,611</b>	<b>4,844</b>	<b>32,087</b>	<b>66,241</b>
	In India	4,028	8,952	1,609	4,158	19	41	1,628	4,200	27,976	55,336	30,521	63,060	58,497	118,396	23,990	50,126	5,428	10,993	2,609	4,832	32,027	65,952
	Outside India	8	44	6	34	-	-	6	34	41	184	44	202	85	386	52	250	6	27	2	12	60	289

		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
Sr. No.	Particulars	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23	For Q2 2022-23	Upto H1 2022-23
1	Employees' remuneration & welfare benefits	300	609	192	357	464	887	24	56	1,134	1,424	33	73	1,102	2,274	25,245	50,240	27,802	55,704
2	Travel, conveyance and vehicle running expenses	20	38	14	23	31	59	1	3	68	90	-	1	71	144	1,332	2,911	1,487	3,251
3	Training expenses	1	1	-	-	-	1	-	-	2	3	-	-	1	4	26	62	28	71
4	Rents, rates & taxes*	12	28	9	19	24	55	2	5	458	494	1	1	75	172	2,444	4,821	2,571	5,179
5	Repairs	14	29	11	20	20	43	2	4	75	89	1	1	48	110	1,277	2,932	1,376	3,184
6	Printing & stationery	2	4	2	3	5	9	-	1	16	18	-	-	12	25	379	680	404	736
7	Communication expenses	24	31	5	9	13	28	1	2	103	111	1	1	48	102	1,623	3,241	1,701	3,427
8	Legal & professional charges	12	25	9	17	21	49	2	5	98	186	66	111	26	122	1,757	3,069	1,988	3,495
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	1	1	1	2	-	-	4	4	-	-	3	6	69	132	74	144
	(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	11	16	13	18
10	Advertisement and publicity	93	(10)	(14)	(41)	20	(40)	-	-	590	602	-	-	734	173	13,133	27,447	13,688	27,138
11	Interest & Bank Charges	7	15	2	5	5	14	1	1	3	6	-	-	15	36	1,467	2,979	1,488	3,053
12	Depreciation	13	27	11	20	29	59	2	5	114	129	1	1	80	165	3,432	6,752	3,593	7,126
13	Brand/Trade Mark usage fee/charges	2	4	2	3	4	9	-	1	10	12	-	-	13	27	308	611	336	673
14	Business Development and Sales Promotion Expenses	255	700	103	251	325	841	5	15	617	771	-	2	845	2,842	42,939	85,779	44,322	90,940
15	Information Technology Expenses	22	49	17	34	50	118	2	8	207	241	-	1	144	352	3,951	8,036	4,209	8,752
16	Goods and Services Tax (GST)	(2)	2	(1)	1	(5)	3	(1)	-	1,331	1,299	-	-	27	45	1,444	1,883	1,409	1,904
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	1	1	2	2	3	4	-	-	8	8	-	-	8	12	219	248	238	274
	<b>TOTAL</b>	<b>777</b>	<b>1,554</b>	<b>365</b>	<b>724</b>	<b>1,010</b>	<b>2,141</b>	<b>41</b>	<b>106</b>	<b>4,838</b>	<b>5,487</b>	<b>103</b>	<b>192</b>	<b>3,253</b>	<b>6,612</b>	<b>101,056</b>	<b>201,839</b>	<b>106,727</b>	<b>215,069</b>
	In India	776	1,549	364	720	1,008	2,130	41	105	4,833	5,478	103	192	3,245	6,578	100,894	201,100	106,551	214,252
	Outside India	1	5	1	4	2	11	-	1	5	9	-	-	8	34	162	739	176	817

\* Rent expense is net of rental income of ₹ 4 lakh (previous period ₹ 4 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

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 Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22
1	Employees' remuneration & welfare benefits	2,146	4,374	313	1,343	5	15	318	1,358	5,777	11,437	5,858	11,622	11,635	23,059	6,958	14,853	1,041	1,924	164	237	8,163	17,015
2	Travel, conveyance and vehicle running expenses	69	123	0	12	0	0	0	12	237	349	256	379	493	728	278	512	31	52	6	8	315	572
3	Training expenses	3	9	2	4	0	0	2	4	19	37	17	32	35	69	11	31	2	6	0	1	13	37
4	Rents, rates & taxes*	131	302	42	136	1	1	43	137	566	1,056	552	984	1,118	2,040	621	1,407	100	192	15	22	736	1,621
5	Repairs	90	204	53	106	0	1	53	106	399	733	379	780	779	1,513	594	1,234	47	114	14	20	654	1,367
6	Printing & stationery	14	34	6	17	0	0	6	17	75	155	71	154	145	309	65	138	6	14	2	2	73	154
7	Communication expenses	59	170	19	59	0	1	19	60	324	682	280	692	604	1,374	436	955	90	199	10	15	537	1,169
8	Legal & professional charges	116	318	38	122	1	2	39	124	356	733	417	772	773	1,505	540	1,239	56	133	13	20	609	1,392
9	Auditors' fees, expenses etc.																						
	(a) as auditor	3	9	2	5	0	0	2	5	18	31	17	31	35	62	15	34	2	3	0	1	17	38
	(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	0	1	-	0	0	1	1	1	1	1	2	3	2	3	0	0	0	0	2	4
10	Advertisement and publicity	255	618	128	356	1	1	129	357	4,699	10,392	4,470	9,447	9,169	19,839	2,379	5,143	763	1,494	56	82	3,197	6,719
11	Interest & Bank Charges	25	65	9	30	(0)	0	9	30	517	890	485	862	1,003	1,752	228	462	24	47	5	7	257	516
12	Depreciation	268	459	125	225	1	2	126	227	869	2,031	831	2,032	1,700	4,063	1,019	1,663	102	162	21	27	1,141	1,852
13	Brand/Trade Mark usage fee/charges	21	56	10	28	0	0	10	28	107	187	103	186	210	373	90	206	9	20	2	3	102	230
14	Business Development and Sales Promotion Expenses	1,435	2,494	559	1,039	2	2	560	1,041	11,845	19,296	12,401	20,681	24,246	39,977	7,385	11,913	1,445	2,176	148	190	8,977	14,279
15	Information Technology Expenses	265	694	82	274	1	2	83	276	1,388	2,606	1,339	2,502	2,727	5,108	1,308	2,710	157	319	30	43	1,496	3,072
16	Goods and Services Tax (GST)	1	16	(5)	6	0	0	(5)	6	(69)	33	10	104	(58)	137	(0)	73	(5)	4	1	1	(5)	78
17	Others																						
	(a) Miscellaneous expenses	47	53	13	17	1	0	14	18	30	85	32	84	62	169	136	173	19	24	3	3	158	200
	<b>TOTAL</b>	<b>4,949</b>	<b>9,999</b>	<b>1,396</b>	<b>3,780</b>	<b>12</b>	<b>28</b>	<b>1,408</b>	<b>3,808</b>	<b>27,159</b>	<b>50,732</b>	<b>27,519</b>	<b>51,345</b>	<b>54,678</b>	<b>102,078</b>	<b>22,065</b>	<b>42,749</b>	<b>3,888</b>	<b>6,883</b>	<b>490</b>	<b>683</b>	<b>26,442</b>	<b>50,315</b>
	In India	4,951	9,826	1,400	3,689	12	28	1,412	3,717	26,960	50,068	27,349	50,711	54,309	100,779	21,996	42,080	3,878	6,817	485	672	26,359	49,569
	Outside India	(2)	174	(4)	91	(0)	1	(4)	92	199	665	170	634	370	1,299	69	669	9	66	5	11	83	746

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 Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	For Q2 2021-22	Upto H1 2021-22	
1	Employees' remuneration & welfare benefits	(39)	172	104	319	476	823	23	56	540	653	34	67	1,237	2,119	22,171	44,283	24,634	50,016			
2	Travel, conveyance and vehicle running expenses	(5)	(0)	2	5	17	25	1	1	2	6	0	0	45	63	870	1,400	940	1,535			
3	Training expenses	0	1	0	1	1	2	0	0	2	2	0	0	3	7	56	118	60	132			
4	Rents, rates & taxes*	12	27	10	28	26	53	2	5	128	128	0	1	48	114	2,081	4,017	2,255	4,457			
5	Repairs	17	34	11	28	24	44	1	4	21	22	1	1	42	88	1,551	3,101	1,694	3,411			
6	Printing & stationery	2	3	2	4	3	6	0	1	11	11	0	0	6	14	242	503	262	554			
7	Communication expenses	8	17	6	15	13	29	1	3	50	53	0	1	56	122	1,274	2,781	1,352	3,010			
8	Legal & professional charges	2	11	8	26	28	57	1	6	337	327	161	214	97	158	2,016	3,696	2,170	4,138			
9	Auditors' fees, expenses etc.																					
	(a) as auditor	0	1	0	1	1	2	0	0	1	1	0	0	1	3	56	109	62	123			
	(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	0	0	0	0	0	0	0	0	0	-	-	0	0	4	8	5	9			
10	Advertisement and publicity	22	57	18	(14)	44	116	2	3	170	216	0	0	280	476	12,902	27,412	13,286	28,387			
11	Interest & Bank Charges	6	12	2	6	7	14	(0)	0	28	28	0	0	11	25	1,314	2,353	1,348	2,448			
12	Depreciation	27	42	28	48	60	91	5	9	49	49	1	1	95	158	3,105	6,313	3,499	7,000			
13	Brand/Trade Mark usage fee/charges	2	5	2	6	5	11	0	1	6	6	0	0	9	20	337	652	368	736			
14	Business Development and Sales Promotion Expenses	296	383	116	184	384	556	1	8	58	59	1	4	524	1,022	34,603	56,471	36,600	60,006			
15	Information Technology Expenses	13	40	20	53	69	132	4	11	291	292	1	2	142	295	4,762	9,004	5,109	9,974			
16	Goods and Services Tax (GST)	(0)	1	1	2	1	4	0	0	(151)	107	(0)	0	9	22	(204)	351	(208)	373			
17	Others																					
	(a) Miscellaneous expenses	(3)	(1)	3	4	7	8	1	1	6	6	0	0	21	23	257	409	318	478			
	<b>TOTAL</b>	<b>359</b>	<b>806</b>	<b>333</b>	<b>715</b>	<b>1,167</b>	<b>1,973</b>	<b>43</b>	<b>110</b>	<b>1,549</b>	<b>1,966</b>	<b>199</b>	<b>291</b>	<b>2,626</b>	<b>4,729</b>	<b>87,397</b>	<b>162,981</b>	<b>93,754</b>	<b>176,787</b>			
	In India	356	789	331	707	1,161	1,938	43	106	1,506	1,923	199	290	2,622	4,651	86,887	160,751	93,250	174,292			
	Outside India	2	17	2	8	6	34	(0)	4	44	44	0	0	4	78	510	2,230	504	2,495			

\* Rent expense is net of rental income of ₹ 4 lakh (previous period ₹ 38 lakh)

#includes Health, Personal Accident & Travel