

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 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

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 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	-	-	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	3,311	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

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 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
	TOTAL	5,364	15,363	2,063	5,843	2	30	2,065	5,873	32,940	83,673	38,821	90,166	71,761	173,839	18,276	61,025	4,370	11,253	612	1,295	23,258	73,573
	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

Sr. No.	Particulars	(₹ lakhs)																	
		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		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
	TOTAL	1,027	1,833	527	1,242	1,017	2,990	56	166	383	2,349	82	373	1,944	6,672	100,055	263,037	107,484	284,273
	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