

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	-	3	-	3	-	0	-	0	-	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
	TOTAL	4,949	9,999	1,396	3,780	12	28	1,408	3,808	27,159	50,732	27,519	51,345	54,678	102,078	22,065	42,749	3,888	6,883	490	683	26,442	50,315
	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

(₹ lakhs)

Sr. No.	Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		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	-	-	-	-	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	183	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	-	-	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			
	TOTAL	359	806	333	715	1,167	1,973	43	110	1,549	1,966	199	291	2,626	4,729	87,397	162,981	93,754	176,787			
	In India	356	789	331	706	1,161	1,938	43	106	1,506	1,923	199	291	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

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 comparative figures reported for the quarter ended and upto the quarter ended September 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 Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21
1	Employees' remuneration & welfare benefits	1,434	3,239	454	1,111	4	-1	458	1,110	4,400	9,168	4,256	8,971	8,656	18,139	5,311	11,998	744	1,310	123	168	6,178	13,476
2	Travel, conveyance and vehicle running expenses	38	76	9	15	0	-0	9	15	116	164	114	167	230	331	136	230	16	24	3	3	155	257
3	Training expenses	7	10	2	3	0	-	2	3	29	36	25	33	54	69	18	26	3	3	0	0	21	29
4	Rents, rates & taxes*	128	300	48	112	0	-0	48	112	747	1,216	662	1,112	1,409	2,328	555	1,123	81	133	12	16	648	1,272
5	Repairs	57	176	10	48	0	-0	10	48	339	632	322	610	661	1,242	382	771	54	87	8	11	444	869
6	Printing & stationery	13	21	5	8	0	-0	5	8	64	88	56	79	120	167	71	95	8	10	1	1	80	106
7	Communication expenses	55	132	15	41	0	-0	15	41	293	489	253	439	546	928	383	639	119	148	7	9	509	796
8	Legal & professional charges	182	420	154	194	0	-0	154	193	276	505	288	516	565	1,022	288	644	38	66	7	9	332	719
9	Auditors' fees, expenses etc.																						
	(a) as auditor	3	9	1	3	0	-	1	3	19	35	16	31	35	66	12	30	2	3	0	0	14	33
	(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	12	0	0	-	-	0	0	1	2	0	1	1	3	1	2	0	0	0	0	1	2
10	Advertisement and publicity	87	193	29	62	0	-0	29	62	649	1,116	735	1,188	1,384	2,304	680	1,269	146	209	14	18	840	1,496
11	Interest & Bank Charges	18	55	6	20	0	-0	6	20	403	652	386	656	789	1,308	206	425	35	54	4	6	245	485
12	Depreciation	103	275	41	108	1	-0	42	108	1,378	2,537	1,166	2,249	2,544	4,786	430	932	57	100	10	13	497	1,045
13	Brand/Trade Mark usage fee/charges	15	45	6	17	0	-0	6	17	101	176	85	155	186	331	66	152	9	16	2	2	77	171
14	Business Development and Sales Promotion Expenses	798	1,798	292	605	1	0	293	605	11,797	19,560	10,804	17,650	22,602	37,211	4,073	7,912	1,139	1,676	86	110	5,298	9,697
15	Information Technology Expenses	141	421	35	120	1	-0	36	120	729	1,338	677	1,267	1,406	2,605	584	1,343	98	158	14	19	696	1,520
16	Goods and Services Tax (GST)	4	13	2	5	0	-	2	5	26	70	7	34	33	104	20	38	3	4	0	1	23	43
17	Others																						
	(a) Miscellaneous expenses	4	21	2	7	0	-0	2	7	33	71	30	67	63	138	22	67	4	9	1	1	27	77
	TOTAL	3,098	7,215	1,112	2,479	7	-1	1,119	2,478	21,400	37,855	19,882	35,226	41,282	73,081	13,238	27,695	2,556	4,011	291	387	16,085	32,093
	In India	3,084	7,155	1,106	2,457	7	-1	1,113	2,455	21,280	37,623	19,781	35,021	41,062	72,644	13,166	27,494	2,546	3,990	289	384	16,000	31,868
	Outside India	15	59	6	23	0	-0	6	23	120	232	100	205	220	437	72	201	11	22	2	3	85	225

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 Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	For Q2 2020-21	Upto H1 2020-21	
1	Employees' remuneration & welfare benefits	208	403	56	133	341	613	24	42	31	199	35	63	498	1,035	16,027	34,103	17,919	38,452			
2	Travel, conveyance and vehicle running expenses	5	8	1	3	9	14	0	1	1	7	0	1	13	22	414	644	461	735			
3	Training expenses	1	1	0	0	1	2	0	0	0	0	0	0	3	4	80	105	89	118			
4	Rents, rates & taxes*	16	28	4	10	32	55	3	5	9	15	1	1	65	127	2,187	3,841	2,363	4,253			
5	Repairs	12	21	3	7	16	32	2	4	2	9	1	1	32	74	1,173	2,259	1,240	2,483			
6	Printing & stationery	1	2	1	1	3	4	0	0	0	1	0	0	6	8	211	289	229	318			
7	Communication expenses	7	13	2	5	13	24	1	2	1	5	1	1	36	64	1,116	1,838	1,186	2,011			
8	Legal & professional charges	5	11	2	5	44	75	3	3	22	50	215	239	102	191	1,289	2,315	1,625	2,929			
9	Auditors' fees, expenses etc.																					
	(a) as auditor	0	1	0	0	1	2	0	0	-	0	0	0	1	4	51	106	55	118			
	(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	2	2	0	0	-0	0	-	-	5	5	9	12	20	24			
10	Advertisement and publicity	8	14	3	7	17	30	2	3	1	6	0	1	72	124	2,327	3,985	2,443	4,240			
11	Interest & Bank Charges	5	8	1	2	5	11	0	1	-0	1	0	0	9	24	1,054	1,840	1,078	1,915			
12	Depreciation	12	24	3	9	28	51	3	4	1	6	1	1	49	108	3,138	6,034	3,283	6,417			
13	Brand/Trade Mark usage fee/charges	2	4	1	1	4	8	0	1	0	1	0	0	8	18	277	535	298	597			
14	Business Development and Sales Promotion Expenses	139	303	37	73	194	367	6	8	23	44	2	2	415	842	28,711	48,548	29,804	50,951			
15	Information Technology Expenses	12	27	3	10	37	75	2	5	17	25	1	1	81	174	2,255	4,442	2,432	4,983			
16	Goods and Services Tax (GST)	1	1	0	0	1	2	0	0	11	-24	0	0	-1	-6	68	120	74	138			
17	Others																					
	(a) Miscellaneous expenses	1	2	0	1	1	3	0	0	-0	0	0	0	3	10	95	231	101	259			
	TOTAL	434	872	116	267	749	1,369	45	80	119	345	256	311	1,397	2,829	60,483	111,247	64,700	120,940			
	In India	432	867	116	265	744	1,358	44	79	120	344	256	311	1,388	2,805	60,162	110,541	64,358	120,152			
	Outside India	2	5	1	2	5	11	0	1	-0	1	0	0	8	24	321	706	342	788			

* Rent expense is net of rental income of ₹ 38 lakh (previous period ₹ 25 lakh)

#Includes Health, Personal Accident & Travel