

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 Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22		
1	Employees' remuneration & welfare benefits	1,626	7,797	556	2,940	4	20	560	2,960	4,484	21,511	5,951	24,342	10,435	45,853	6,711	27,408	586	3,052	149	589	7,446	31,049		
2	Travel, conveyance and vehicle running expenses	84	282	19	66	-	-	19	66	261	841	349	1,013	610	1,854	315	1,120	34	120	7	24	356	1,264		
3	Training expenses	10	24	5	12	-	-	5	12	58	125	62	128	120	253	39	79	4	12	1	2	44	93		
4	Rents, rates & taxes*	61	448	25	213	-	1	25	214	552	2,296	674	2,445	1,226	4,741	648	2,597	90	375	15	56	753	3,028		
5	Repairs	85	359	38	170	-	1	38	171	551	1,718	623	1,891	1,174	3,609	586	2,129	47	200	13	46	646	2,375		
6	Printing & stationery	13	61	6	30	-	-	6	30	93	343	107	369	200	712	82	271	7	29	2	6	91	306		
7	Communication expenses	94	331	28	109	-	1	28	110	354	1,391	420	1,486	774	2,877	548	1,840	141	455	13	40	702	2,335		
8	Legal & professional charges	175	645	78	303	-	4	78	307	671	1,703	932	2,150	1,603	3,854	1,185	3,069	95	319	33	74	1,313	3,462		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	2	17	2	9	-	-	2	9	23	88	25	91	48	179	20	75	2	8	1	2	23	85		
	(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	3	-	1	-	-	-	1	1	4	1	4	2	8	3	8	-	1	-	0	3	9		
10	Advertisement and publicity	1,888	3,182	565	1,073	2	4	567	1,077	2,288	13,583	2,525	16,706	4,813	30,289	5,134	13,978	462	3,856	113	301	5,709	18,135		
11	Interest & Bank Charges	22	108	11	50	-	-	11	50	737	2,268	807	2,358	1,544	4,626	237	859	28	104	5	18	270	981		
12	Depreciation	72	512	39	246	1	2	40	248	1,287	5,142	1,373	5,331	2,660	10,473	574	2,140	46	222	12	46	632	2,408		
13	Brand/Trade Mark usage fee/charges	13	81	7	42	-	0	7	42	111	429	117	435	228	863	97	355	8	37	-5	100	392			
14	Business Development and Sales Promotion Expenses	668	5,305	223	1,771	1	3	224	1,775	16,757	56,111	23,033	63,877	39,790	119,988	6,716	23,959	2,871	6,384	149	515	9,736	30,858		
15	Information Technology Expenses	138	1,075	66	450	1	3	67	453	1,057	5,054	1,282	5,411	2,339	10,465	1,268	4,911	123	577	29	106	1,420	5,594		
16	Goods and Services Tax (GST)	-2	29	-7	-11	-	-	-7	-11	285	506	367	651	652	1,157	36	153	3	20	1	3	40	176		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Miscellaneous expenses	11	66	6	35	2	2	8	37	64	193	71	198	135	391	-39	234	-7	23	2	5	-44	262		
	TOTAL	4,961	20,325	1,667	7,509	11	41	1,678	7,551	29,634	113,306	38,719	128,886	68,353	242,191	24,160	85,185	4,540	15,794	540	1,832	29,240	102,811		
	In India	4,989	20,160	1,683	7,424	11	41	1,694	7,466	29,512	112,432	38,552	127,999	68,064	240,430	24,176	84,461	4,539	15,720	537	1,816	29,252	101,997		
	Outside India	-28	165	-16	85	-0	1	-16	85	122	874	167	887	289	1,761	-16	724	1	75	3	16	-12	815		

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 Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22	For Q4 2021-22	Upto Q4 2021-22		
1	Employees' remuneration & welfare benefits	299	998	-155	433	407	1,580	78	169	-707	423	30	131	999	3,583	18,831	84,219	21,017	94,976		
2	Travel, conveyance and vehicle running expenses	10	29	-3	12	19	57	2	5	-13	1	-	1	45	124	1,026	3,347	1,129	3,695		
3	Training expenses	2	3	-	1	2	5	1	1	1	3	-	-	6	16	176	375	191	411		
4	Rents, rates & taxes*	10	50	-18	23	16	97	7	15	-53	115	-	1	78	258	2,019	8,328	2,105	8,990		
5	Repairs	18	63	-10	28	23	84	6	12	-11	18	1	2	57	187	1,904	6,378	2,027	6,908		
6	Printing & stationery	1	6	-2	3	3	13	1	2	-3	8	-	-	10	32	301	1,082	320	1,173		
7	Communication expenses	11	35	-5	15	22	64	5	9	-75	-22	-	1	30	192	1,464	5,506	1,586	5,947		
8	Legal & professional charges	15	37	-21	27	45	135	15	27	7	310	113	372	162	371	3,252	8,594	3,505	9,547		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	1	2	-1	1	1	4	1	1	-1	1	-	-	3	9	75	282	79	308		
	(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	7	20	8	24		
10	Advertisement and publicity	185	323	66	93	364	596	28	33	-702	-499	2	3	714	1,355	11,179	50,328	13,634	54,587		
11	Interest & Bank Charges	6	22	-1	7	8	27	-	1	1	33	-	-	21	63	1,849	5,760	1,882	5,918		
12	Depreciation	10	51	-18	25	22	114	8	17	-1	39	1	2	71	249	3,385	13,378	3,497	14,138		
13	Brand/Trade Mark usage fee/charges	2	9	1	4	4	18	1	3	-1	12	-	0	10	42	345	1,343	365	1,466		
14	Business Development and Sales Promotion Expenses	145	834	-67	249	220	1,147	8	15	-17	99	-	5	598	2,487	50,413	155,682	51,305	162,762		
15	Information Technology Expenses	20	100	-30	46	44	236	13	28	-68	222	1	3	164	615	3,903	17,309	4,108	18,837		
16	Goods and Services Tax (GST)	8	11	-1	3	-	3	-	1	144	66	-	-	38	69	881	1,486	872	1,504		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Miscellaneous expenses	-	4	-2	4	4	14	2	4	-16	6	1	1	9	35	88	721	107	824		
	TOTAL	743	2,577	-267	975	1,205	4,195	176	343	-1,515	835	149	522	3,016	9,689	101,098	364,137	107,737	392,013		
	In India	745	2,560	-267	966	1,206	4,158	174	337	-1,492	810	149	522	3,018	9,604	100,846	361,382	107,529	389,007		
	Outside India	-2	17	-0	9	-1	37	2	6	-23	25	0	0	-2	85	252	2,756	208	3,006		

* Rent expense is net of rental income of ₹ 8 lakh (previous period ₹ 48 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. The comparative figures reported as on March 31, 2021 do 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 Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21
1	Employees' remuneration & welfare benefits	1,494	6,069	549	2,113	10	15	559	2,128	4,423	17,924	4,940	18,173	9,363	36,097	5,067	21,368	650	2,637	121	422	5,838	24,427
2	Travel, conveyance and vehicle running expenses	64	184	16	39	-	-	16	39	232	543	251	573	483	1,116	249	645	33	81	6	13	288	739
3	Training expenses	8	22	4	9	-	-	4	9	61	132	64	139	125	271	33	66	5	10	-	1	38	77
4	Rents, rates & taxes*	100	481	53	203	1	2	54	205	783	2,810	754	2,582	1,537	5,392	533	2,003	66	266	13	40	612	2,309
5	Repairs	56	278	19	79	1	1	20	80	448	1,511	452	1,470	900	2,981	394	1,439	46	183	9	28	449	1,650
6	Printing & stationery	8	40	5	18	-	-	5	18	88	285	86	261	174	546	54	203	9	27	1	4	64	234
7	Communication expenses	46	219	15	71	1	1	16	72	285	1,071	319	1,045	604	2,116	271	1,084	106	335	6	21	383	1,440
8	Legal & professional charges	70	554	(10)	150	1	2	-9	151	165	1,013	521	1,381	686	2,395	445	1,367	50	162	10	27	505	1,555
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	13	1	6	-	-	1	6	17	77	16	69	33	146	11	50	1	6	-	1	12	57
	(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	-	-	1	1	1	3	1	3	2	6	2	5	1	1	-	-	3	6
10	Advertisement and publicity	192	607	53	147	1	1	54	148	1,899	4,491	2,739	5,507	4,638	9,998	1,701	5,530	919	2,472	39	109	2,659	8,111
11	Interest & Bank Charges	28	96	12	38	-	-	12	38	559	1,753	553	1,739	1,112	3,492	227	811	33	122	5	16	265	949
12	Depreciation	76	429	43	191	1	2	44	193	1,294	5,315	1,258	4,806	2,552	10,121	407	1,618	52	200	10	32	469	1,850
13	Brand/Trade Mark usage fee/charges	11	66	6	29	-	0	6	30	98	392	103	353	201	744	40	254	7	31	1	5	48	291
14	Business Development and Sales Promotion Expenses	584	2,947	150	989	1	2	151	991	12,097	50,868	12,188	48,376	24,285	99,244	2,298	11,736	1,151	3,325	58	232	3,507	15,293
15	Information Technology Expenses	148	740	59	227	-	2	59	229	958	3,163	893	2,955	1,851	6,118	710	2,483	101	341	16	49	827	2,873
16	Goods and Services Tax (GST)	7	32	4	14	-	-	4	14	53	203	46	146	99	349	31	112	5	15	1	2	37	129
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65	65	-	-	1	1	66	66
	(a) Miscellaneous expenses	3	23	-	6	-	-	-	6	(3)	74	3	79	0	153	(51)	-	5	12	(1)	-	-47	12
	TOTAL	2,897	12,802	980	4,330	17	28	997	4,358	23,458	91,628	25,188	89,657	48,645	181,285	12,487	50,839	3,240	10,226	296	1,003	16,023	62,068
	In India	2,884	12,716	980	4,291	17	28	997	4,319	23,288	91,112	25,068	89,192	48,356	180,304	12,433	50,504	3,229	10,185	294	997	15,957	61,685
	Outside India	13	86	1	39	0	0	1	39	170	516	120	465	290	981	54	335	10	41	2	7	66	383

(₹ 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 Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21	For Q4 2020-21	Upto Q4 2020-21		
1	Employees' remuneration & welfare benefits	188	770	115	298	344	1,294	70	132	-21	136	33	125	648	2,315	16,579	65,595	18,632	73,792
2	Travel, conveyance and vehicle running expenses	7	20	3	7	13	37	2	3	-	6	-	1	30	72	827	2,002	907	2,225
3	Training expenses	1	2	1	1	2	5	1	1	-	5	-	-	8	20	176	382	188	413
4	Rents, rates & taxes*	17	56	10	23	28	108	11	18	1	11	2	3	76	265	2,294	8,186	2,448	8,872
5	Repairs	12	43	7	17	17	63	6	11	-	7	1	3	41	154	1,433	4,929	1,509	5,287
6	Printing & stationery	2	5	1	2	9	9	1	2	-	1	-	-	7	22	251	821	264	879
7	Communication expenses	7	27	4	11	11	46	4	7	-1	4	1	2	50	156	1,063	3,809	1,125	4,100
8	Legal & professional charges	4	21	7	13	24	122	10	14	-5	34	86	400	78	353	1,395	4,907	1,456	5,613
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	1	1	1	3	1	1	-	-	-	-	2	7	50	216	53	235
	(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	6	13	8	16
10	Advertisement and publicity	94	120	38	49	41	103	5	9	-1	4	-	1	331	821	7,805	19,216	8,051	19,971
11	Interest & Bank Charges	5	17	2	5	7	22	1	1	-1	-	-	-	17	52	1,408	4,538	1,448	4,672
12	Depreciation	11	44	7	18	23	98	9	15	-	6	1	2	55	220	3,127	12,374	3,247	12,996
13	Brand/Trade Mark usage fee/charges	1	7	-	3	3	15	-	3	-	1	-	0	9	35	262	1,099	279	1,194
14	Business Development and Sales Promotion Expenses	98	505	39	132	142	668	3	15	3	34	-	3	599	1,874	28,677	117,769	29,412	121,707
15	Information Technology Expenses	14	52	10	23	39	159	10	17	-2	16	-	2	108	403	2,857	9,663	3,064	10,632
16	Goods and Services Tax (GST)	1	3	-	1	2	7	1	1	4	-9	-	-	3	1	147	482	158	528
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	66	66	66	66	66
	(a) Miscellaneous expenses	1	2	1	1	1	4	1	1	-	-	-	-	6	17	-36	191	-33	221
	TOTAL	463	1,695	246	605	700	2,763	136	251	-23	256	124	542	2,069	6,788	68,387	256,258	72,282	273,419
	In India	461	1,686	246	601	696	2,743	134	248	-9	255	124	542	2,058	6,742	68,028	254,810	71,908	271,846
	Outside India	2	9	-0	4	4	20	1	3	-14	1	0	0	10	46	359	1,447	374	1,573

* Rent expense is net of rental income of ₹ 48 lakh (previous period ₹ 30 lakh)

#includes Health, Personal Accident & Travel