

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 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23
1	Employees' remuneration & welfare benefits	1,408	6,683	650	3,060	2	32	652	3,092	6,231	23,608	6,124	25,977	12,355	49,585	8,036	34,125	929	3,983	176	1,172	9,141	39,280
2	Travel, conveyance and vehicle running expenses	132	481	50	181	-	1	50	182	512	1,504	527	1,805	1,039	3,309	664	2,300	82	274	13	57	759	2,631
3	Training expenses	14	25	11	19	-	-	11	19	99	169	112	193	211	362	83	109	11	19	4	7	98	135
4	Rents, rates & taxes*	71	366	(12)	213	-	3	(12)	216	1,850	3,544	2,010	3,964	3,860	7,508	831	3,109	168	566	28	158	1,027	3,833
5	Repairs	86	309	52	179	-	2	52	181	687	1,828	704	2,074	1,391	3,902	699	2,290	79	247	23	102	801	2,639
6	Printing & stationery	9	54	6	39	-	1	6	40	98	405	104	458	202	863	86	366	10	43	2	14	98	423
7	Communication expenses	59	248	(283)	(19)	-	1	(283)	(18)	663	1,588	405	1,488	1,068	3,076	608	2,128	247	751	24	156	879	3,035
8	Legal & professional charges	197	516	(720)	(190)	-	5	(720)	(185)	1,461	2,228	490	1,449	1,951	3,677	637	2,674	63	290	12	100	712	3,064
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	12	2	9	-	-	2	9	20	74	22	83	42	157	21	78	2	9	-	3	23	90
	(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	3	-	-	1	3	2	6	3	7	5	13	6	19	1	2	-	-	7	21
10	Advertisement and publicity	2,470	3,030	(5,607)	(3,057)	-1	(1)	(5,608)	(3,058)	20,551	25,741	8,127	10,264	28,678	36,005	(7,545)	7,656	(7,432)	4,794	-1,133	868	(16,110)	13,318
11	Interest & Bank Charges	14	84	9	50	-	-	9	50	975	2,999	690	2,537	1,665	5,536	239	906	38	145	8	47	285	1,098
12	Depreciation	80	381	57	262	-	3	57	265	1,128	4,711	1,278	5,320	2,406	10,031	665	2,479	81	300	21	113	767	2,892
13	Brand/Trade Mark usage fee/charges	14	64	10	48	-	-	10	48	86	324	97	360	183	684	91	384	11	44	4	17	106	445
14	Business Development and Sales Promotion Expenses	(1,200)	3,531	6,405	5,740	4	9	6,409	5,749	3,351	58,477	10,224	74,494	13,575	132,971	18,762	35,381	12,282	12,282	2,321	4,680	33,365	52,343
15	Information Technology Expenses	409	1,057	103	452	1	7	104	459	1,257	4,359	1,377	4,883	2,634	9,242	1,362	4,913	188	688	46	317	1,596	5,918
16	Goods and Services Tax (GST)	-	15	1	12	-	-	1	12	(548)	166	(580)	295	(1,128)	461	75	219	1	11	-	4	76	234
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	(22)	2	(7)	11	(0)	0	(7)	12	(1,664)	(1,601)	-1,538	(1,477)	(3,202)	(3,078)	(305)	(52)	(62)	(34)	(27)	(17)	(394)	(104)
	TOTAL	3,745	16,861	728	7,012	6	63	734	7,076	36,759	130,130	30,176	134,174	66,935	264,305	25,015	99,084	6,699	24,414	1,522	7,798	33,236	131,295
	In India	3,738	16,789	721	6,957	6	63	727	7,021	36,712	129,778	30,123	133,783	66,835	263,562	24,966	98,657	6,693	24,366	1,520	7,778	33,179	130,800
	Outside India	7	72	7	55	-	-	7	55	47	352	53	391	100	743	49	427	6	48	2	20	57	495

Operating Expenses Related To Insurance Business (₹ lakhs)

Sr. No.	Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23	For Q4 2022-23	Upto FY 2022-23
1	Employees' remuneration & welfare benefits	299	1,184	146	660	436	1,793	73	147	276	2,073	35	147	961	4,150	23,722	99,019	25,782	108,794
2	Travel, conveyance and vehicle running expenses	26	84	14	49	39	129	5	9	30	164	4	6	86	299	2,002	6,680	2,184	7,342
3	Training expenses	2	4	2	3	5	8	1	1	4	10	-	-	11	20	334	543	359	587
4	Rents, rates & taxes*	14	55	7	36	25	109	(7)	7	(13)	506	-	1	78	332	4,991	12,387	5,050	12,969
5	Repairs	19	63	10	39	29	93	7	11	20	126	-	1	66	229	2,343	7,103	2,481	7,594
6	Printing & stationery	2	8	1	6	3	16	1	2	-	25	-	-	7	44	314	1,387	329	1,481
7	Communication expenses	13	30	3	17	16	61	(81)	(23)	12	114	-	1	83	242	1,993	6,553	1,769	6,783
8	Legal & professional charges	27	42	7	34	75	163	(189)	(82)	521	2,324	11	179	235	514	3,350	9,915	2,827	10,244
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	-	1	1	4	-	-	-	4	-	-	2	10	69	268	74	289
	(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	13	38	15	44
10	Advertisement and publicity	366	113	74	(16)	21	34	(1,606)	(672)	(165)	299	-	(1)	4,854	5,705	16,112	54,785	12,974	54,757
11	Interest & Bank Charges	5	24	2	9	5	25	1	2	-	17	-	-	20	72	1,983	6,783	2,006	6,917
12	Depreciation	15	56	8	37	28	116	9	14	3	142	-	1	62	299	3,298	13,588	3,435	14,234
13	Brand/Trade Mark usage fee/charges	2	8	1	5	4	17	1	2	5	24	-	-	11	50	313	1,235	337	1,347
14	Business Development and Sales Promotion Expenses	(141)	1,034	38	427	293	1,448	1,695	797	171	1,065	2	7	(2,486)	1,400	46,512	191,492	51,721	200,772
15	Information Technology Expenses	27	98	15	63	55	222	15	25	14	263	1	3	130	599	4,487	16,433	5,000	17,949
16	Goods and Services Tax (GST)	-	2	1	2	1	6	1	2	272	1,704	-	-	55	127	(722)	2,538	(721)	2,565
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	(11)	(9)	1	3	(5)	2	-	1	(18)	(9)	-	-	(36)	(12)	(3,665)	(3,205)	(3,694)	(3,190)
	TOTAL	666	2,798	330	1,375	1,031	4,247	(74)	243	1,133	8,852	53	345	4,139	14,082	107,449	427,542	111,928	451,479
	In India	665	2,789	329	1,368	1,029	4,228	(74)	242	1,130	8,830	53	345	4,136	14,025	107,279	426,189	111,746	449,999
	Outside India	1	9	1	7	2	19	-	1	3	22	-	-	6	57	170	1,353	182	1,480

* Rent expense is net of rental income of ₹ 8 lakh (previous period ₹ 8 lakh)
#includes Health, Personal Accident & Travel

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

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Operating Expenses Related To Insurance Business

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	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	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	-	4	-	8	-	-	-	-	-	-	-	-		
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	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total			
		For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY	For Q4	Upto FY
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	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