

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 Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
1	Employees' remuneration & welfare benefits	1,654	3,540	951	2,029	10	20	961	2,049	5,752	11,275	5,856	11,292	11,608	22,567	11,016	23,447	1,260	2,690	398	748	12,674	26,885
2	Travel, conveyance and vehicle running expenses	125	264	64	129	1	1	65	130	374	740	371	706	745	1,446	830	1,702	95	207	27	45	952	1,954
3	Training expenses	6	7	5	6	-	-	5	6	44	59	49	70	93	129	46	28	5	6	2	2	53	36
4	Rents, rates & taxes*	79	237	59	171	2	3	61	174	496	1,079	510	1,133	1,006	2,212	921	2,256	165	374	63	111	1,149	2,741
5	Repairs	71	172	45	110	-	1	45	111	391	837	376	798	767	1,635	683	1,528	75	164	29	58	787	1,750
6	Printing & stationery	10	29	9	23	-	-	9	23	71	143	70	144	141	287	58	180	6	18	3	6	67	204
7	Communication expenses	27	84	5	40	-	-	5	40	171	422	163	414	334	836	524	1,122	232	381	53	79	809	1,582
8	Legal & professional charges	117	214	9	48	1	2	10	50	362	727	472	933	834	1,660	805	1,716	85	189	28	58	918	1,963
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	7	2	5	-	-	2	5	18	33	19	34	37	67	22	49	2	5	1	2	25	56
	(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	7	12	1	1	-	-	8	13
10	Advertisement and publicity	51	78	-114	(113)	-	-	(114)	(113)	-621	(78)	-407	2,174	(1,028)	2,096	3,087	4,384	1,828	2,095	-193	-59	4,722	6,420
11	Interest & Bank Charges	15	42	13	34	-	-	13	34	914	1,720	688	1,300	1,602	3,020	229	498	35	71	11	20	275	589
12	Depreciation	89	224	75	174	1	2	76	176	1,453	2,562	1,479	2,631	2,932	5,193	752	1,678	91	192	37	68	880	1,938
13	Brand/Trade Mark usage fee/charges	19	42	15	33	-	-	15	33	94	179	96	184	190	363	142	301	15	32	6	12	163	345
14	Business Development and Sales Promotion Expenses	200	509	300	339	1	2	301	341	3,452	5,377	2,880	10,010	6,332	15,387	246	4,734	-766	1,759	610	1,201	90	7,694
15	Information Technology Expenses	130	281	100	243	-	3	100	246	923	1,709	940	1,756	1,863	3,465	1,235	2,760	202	416	74	145	1,511	3,321
16	Goods and Services Tax (GST)	(3)	-	(3)	-	-	-	(3)	-	83	8	92	27	175	35	(14)	32	(2)	(1)	(1)	-	(17)	31
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	14	21	13	17	0	0	13	17	54	74	152	171	207	245	28	94	-54	(48)	-16	-14	(42)	32
	TOTAL	2,608	5,753	1,548	3,289	16	34	1,564	3,323	14,033	26,869	13,808	33,780	27,842	60,649	20,617	46,521	3,275	8,551	1,131	2,481	25,024	57,554
	In India	2,590	5,722	1,533	3,264	16	34	3,298	3,298	13,948	26,732	13,721	33,639	60,371	60,371	20,488	46,296	3,262	8,527	1,126	2,472	57,296	57,296
	Outside India	17	31	14	25	-	-	14	25	85	137	87	141	172	278	128	225	14	24	5	9	147	258
																49,003						1,350	

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 Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24	For Q2 2023-24	Upto H1 2023-24
1	Employees' remuneration & welfare benefits	379	730	204	441	562	1,051	62	91	850	1,251	41	81	1,601	3,159	27,981	56,256	30,596	61,845
2	Travel, conveyance and vehicle running expenses	28	56	14	32	38	70	3	5	51	94	(1)	2	126	246	1,956	3,905	2,146	4,299
3	Training expenses	3	5	2	4	3	3	-	-	6	6	-	-	6	7	166	190	177	203
4	Rents, rates & taxes*	16	37	8	25	30	71	6	9	166	236	1	1	114	277	2,496	5,609	2,636	6,020
5	Repairs	19	37	11	23	27	54	5	6	97	122	1	1	77	162	1,791	3,790	1,907	4,073
6	Printing & stationery	2	4	1	3	4	9	1	1	23	27	-	-	10	27	249	562	268	614
7	Communication expenses	4	12	2	7	9	23	1	2	47	68	1	1	92	167	1,299	2,698	1,331	2,822
8	Legal & professional charges	12	23	9	19	37	60	5	7	1,464	1,547	72	(29)	178	272	3,529	5,522	3,656	5,786
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	1	1	1	2	-	-	4	5	-	-	3	6	72	138	77	150
	(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	14	22	15	25
10	Advertisement and publicity	(12)	(55)	(26)	(5)	(25)	(40)	-	2	361	415	-	-	344	428	4,336	9,261	4,273	9,226
11	Interest & Bank Charges	10	20	2	8	8	18	1	1	2	2	-	-	27	57	1,927	3,715	1,955	3,791
12	Depreciation	17	33	10	23	33	68	7	8	144	170	1	1	102	218	4,126	7,652	4,291	8,052
13	Brand/Trade Mark usage fee/charges	2	6	2	4	6	12	1	1	15	19	-	-	19	40	398	790	432	865
14	Business Development and Sales Promotion Expenses	110	42	(2)	75	117	132	8	11	201	339	(1)	-	478	1,837	7,333	25,517	7,834	26,368
15	Information Technology Expenses	23	47	15	32	47	103	9	11	198	233	-	1	151	336	3,817	7,549	4,047	8,076
16	Goods and Services Tax (GST)	-	-	-	-	(2)	-	(1)	-	949	1,189	-	-	16	44	1,120	1,299	1,114	1,299
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	8	7	(1)	2	5	7	1	1	4	5	-	-	15	20	197	321	224	359
	TOTAL	622	1,005	252	694	901	1,644	109	156	4,583	5,729	115	59	3,359	7,304	62,807	134,796	66,979	143,872
	In India	621	1,001	250	691	897	1,635	107	155	4,569	5,712	114	59	3,342	7,275	62,447	134,197	66,588	143,217
	Outside India	2	4	2	3	5	9	1	1	14	17	-	-	17	29	360	599	391	655

* Rent expense is net of rental income of ₹ 2 lakh (previous period ₹ 4 lakh)
#includes Health, Personal Accident & Travel

PERIODIC DISCLOSURES
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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 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
	TOTAL	4,036	8,996	1,615	4,192	19	41	1,634	4,234	28,017	55,520	30,565	63,262	58,582	118,782	24,042	50,376	5,434	11,020	2,611	4,844	32,087	66,241
	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

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 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	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
	TOTAL	777	1,554	365	724	1,010	2,141	41	106	4,838	5,487	103	192	3,253	6,612	101,056	201,839	106,727	215,069
	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 ₹ 38 lakh)
#includes Health, Personal Accident & Travel

PD/2023-24/H1/Ver. Dated Oct 19, 2023