

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 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
1	Employees' remuneration & welfare benefits	1,688	6,726	911	3,743	4	30	914	3,772	6,625	24,391	7,118	25,180	13,743	49,571	12,213	46,863	1,044	5,153	246	1,250	13,503	53,266
2	Travel, conveyance and vehicle running expenses	128	510	63	253	-	2	63	255	475	1,639	499	1,643	974	3,282	911	3,377	96	405	19	80	1,026	3,862
3	Training expenses	20	31	14	24	-	-	14	24	127	221	133	231	260	452	118	208	15	26	4	8	137	242
4	Rents, rates & taxes*	119	424	82	295	1	4	83	299	1,041	2,857	1,093	2,993	2,134	5,850	1,373	4,584	228	827	50	202	1,651	5,613
5	Repairs	110	354	54	208	-	2	54	210	639	2,127	662	2,109	1,301	4,236	868	3,124	69	327	19	97	956	3,548
6	Printing & stationery	8	52	4	39	-	-	4	39	51	316	52	318	103	634	78	384	3	37	1	11	82	432
7	Communication expenses	51	208	21	92	-	1	21	93	288	1,082	294	1,079	582	2,161	606	2,635	116	844	21	149	743	3,628
8	Legal & professional charges	158	456	127	100	1	3	128	103	623	1,967	676	2,404	1,299	4,371	1,143	3,640	90	400	23	104	1,256	4,144
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	10	2	9	-	-	2	9	20	75	21	77	41	152	22	93	2	10	1	3	25	106
	(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	3	5	3	5	-	-	3	5	15	20	16	21	31	41	25	40	2	3	1	1	28	44
10	Advertisement and publicity	28	153	69	(42)	1	1	70	(41)	797	1,599	797	3,821	1,594	5,420	506	6,750	-28	2,390	-62	-217	416	8,923
11	Interest & Bank Charges	13	68	13	60	-	-	13	60	1,166	4,248	919	3,264	2,085	7,512	305	1,045	30	145	7	34	342	1,224
12	Depreciation	75	366	65	300	-	3	65	303	716	4,022	771	4,166	1,487	8,188	848	3,244	69	362	20	110	937	3,716
13	Brand/Trade Mark usage fee/charges	15	57	13	46	-	-	13	46	107	286	111	295	218	581	134	435	14	46	4	16	152	497
14	Business Development and Sales Promotion Expenses	146	1,100	-48	565	-	3	(48)	568	864	9,708	617	13,786	1,481	23,494	1,817	9,575	520	4,091	-319	1,011	2,019	14,677
15	Information Technology Expenses	184	581	137	470	-	4	137	474	1,477	4,351	1,574	4,532	3,051	8,883	1,888	5,912	195	851	55	248	2,138	7,011
16	Goods and Services Tax (GST)	3	9	3	8	-	-	3	8	30	81	36	115	66	196	36	129	4	9	1	3	41	141
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	5	71	3	55	0	1	3	55	-113	124	-534	384	(647)	508	894	194	-38	(142)	-23	-31	833	21
	TOTAL	2,756	11,181	1,535	6,229	7	53	1,542	6,282	14,948	59,114	14,854	66,418	29,802	125,531	23,786	92,233	2,431	15,784	68	3,078	26,285	111,094
	In India	2,744	11,138	1,525	6,194	7	53	1,532	6,247	14,864	58,893	14,767	66,190	29,631	125,082	23,681	91,903	2,420	15,749	65	3,065	26,166	110,717
	Outside India	12	43	10	35	-	-	10	35	84	221	87	228	171	449	105	330	11	35	3	12	119	377

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 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
1	Employees' remuneration & welfare benefits	351	1,450	206	829	646	2,307	71	167	235	1,864	25	148	1,140	5,521	29,920	115,123	32,522	125,621
2	Travel, conveyance and vehicle running expenses	31	110	17	60	49	166	5	9	22	151	1	5	95	430	2,220	8,075	2,411	8,840
3	Training expenses	3	9	2	6	7	11	1	1	8	15	-	-	19	30	437	766	471	821
4	Rents, rates & taxes*	23	75	14	47	39	140	7	13	19	343	-	1	130	503	4,017	12,585	4,219	13,308
5	Repairs	20	76	12	44	30	110	5	10	21	174	-	1	72	299	2,417	8,498	2,581	9,062
6	Printing & stationery	1	8	-	5	2	17	1	2	(4)	32	-	-	3	47	188	1,177	200	1,268
7	Communication expenses	7	29	4	16	16	58	2	4	51	175	-	1	77	359	1,482	6,431	1,554	6,732
8	Legal & professional charges	16	67	11	47	56	153	8	12	188	1,365	80	153	158	588	3,072	10,900	3,358	11,459
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	-	1	1	4	-	-	-	6	-	-	1	10	69	281	73	300
	(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	-	2	-	-	1	2	-	-	2	4	64	95	70	105
10	Advertisement and publicity	30	3	15	19	13	(13)	2	4	(45)	409	1	1	57	359	2,083	15,125	2,181	15,237
11	Interest & Bank Charges	9	40	2	13	8	36	1	1	2	6	-	-	8	86	2,457	8,918	2,483	9,046
12	Depreciation	16	66	10	42	30	130	7	13	3	200	-	1	63	358	2,553	12,714	2,693	13,383
13	Brand/Trade Mark usage fee/charges	3	9	2	6	5	17	1	2	8	27	-	-	15	55	404	1,194	432	1,297
14	Business Development and Sales Promotion Expenses	(6)	86	(4)	90	30	274	4	15	(76)	592	-	1	346	3,845	3,794	43,074	3,892	44,742
15	Information Technology Expenses	32	103	21	65	69	225	13	21	32	321	2	4	171	639	5,529	17,272	5,850	18,327
16	Goods and Services Tax (GST)	1	2	-	1	1	3	-	-	(144)	1,027	-	-	21	89	(14)	1,459	(8)	1,476
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	(3)	14	(1)	6	-	22	-	2	1	8	-	-	(12)	44	171	624	179	750
	TOTAL	536	2,150	312	1,298	1,002	3,662	128	276	322	6,717	109	316	2,366	13,266	60,862	264,310	65,160	281,773
	In India	534	2,144	311	1,294	998	3,649	128	275	315	6,693	109	316	2,355	13,226	60,547	263,396	64,823	280,781
	Outside India	2	6	1	4	4	13	-	1	7	24	-	-	11	40	315	914	337	992

* Rent expense is net of rental income of ₹ 3 lakh (previous period ₹ 8lakh)
#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
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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 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	723	6,957	6	63	729	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	5	55	-	-	5	55	47	352	53	391	100	743	49	427	6	48	2	20	57	495

Sr. No.	Particulars	(₹ lakhs)																	
		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous		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	4,133	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

PD/2023-24/FY/Ver. Dated April 19, 2024