

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

Operating Expenses Related To Insurance Business

Sl.No.	Particulars	(₹ '000)																	
		Fire	Marine			Miscellaneous								Total					
			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident		Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous
For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	
1	Employees' remuneration & welfare benefits	187,292	76,636	936	77,572	369,658	421,934	791,592	18,701	21,285	31,215	3,337	59,563	634,565	3,328	19	48,226	1,611,831	1,876,695
2	Travel, conveyance and vehicle running expenses	4,910	931	10	941	8,070	10,006	18,076	430	355	797	55	1,672	21,403	20	1	1,154	43,963	49,814
3	Training expenses	448	232	2	234	1,070	1,122	2,192	37	52	74	11	137	895	1	-	143	3,542	4,224
4	Rents, rates & taxes*	15,106	7,424	75	7,499	41,213	45,674	86,887	1,295	1,687	2,468	334	7,637	68,310	44	1	4,788	173,451	196,056
5	Repairs & maintenance	11,028	4,695	31	4,726	32,609	36,708	69,317	1,352	1,559	1,884	275	4,724	55,237	46	1	3,555	137,950	153,704
6	Printing & stationery	1,827	934	13	947	6,028	6,524	12,552	159	221	295	45	562	6,330	3	-	579	20,746	23,520
7	Communication	8,671	3,292	32	3,324	19,378	22,661	42,039	737	917	1,395	176	6,523	34,641	32	1	2,604	89,065	101,060
8	Legal & professional charges	22,620	9,413	162	9,575	26,675	28,825	55,500	1,016	2,185	3,347	526	6,584	68,406	5,263	(4)	5,900	148,723	180,918
9	Auditors' fees, expenses etc																		
	(a) as auditor	584	302	3	305	1,329	1,390	2,719	47	67	96	14	174	1,956	1	-	187	5,261	6,150
	(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	61	31	1	32	51	54	105	3	7	8	2	13	157	-	-	20	315	408
10	Advertisement and publicity	25,226	7,343	35	7,378	274,363	325,700	600,063	998	(3,503)	4,859	98	61,643	198,042	2	-	8,028	870,230	902,834
11	Interest & Bank Charges	3,658	1,637	27	1,664	29,965	32,900	62,865	549	371	621	52	1,953	21,468	3	-	1,014	88,896	94,218
12	Others																		
	(a) Business support services	1,650	716	7	723	3,640	3,903	7,543	128	162	254	32	533	5,139	3	-	470	14,264	16,637
	(b) Sales promotion	92,232	37,950	87	38,037	695,169	773,963	1,469,132	7,325	6,525	15,665	662	59,924	382,368	215	4	35,077	1,976,897	2,107,166
	(c) Information Technology Expenses	38,192	14,576	165	14,741	72,899	76,567	149,466	2,231	3,256	5,712	656	12,106	115,307	70	-	11,247	300,051	352,984
	(d) Miscellaneous expenses	151	90	(20)	70	4,273	4,217	8,490	111	6	87	(17)	247	2,479	-	-	60	11,463	11,684
13	Depreciation / Amortization	18,470	9,322	96	9,418	109,480	114,826	224,306	1,418	2,015	3,029	408	5,533	61,360	42	1	5,733	303,845	331,733
14	GST on premium / expense account	602	311	3	314	1,638	2,699	4,337	51	68	108	14	190	2,662	1	1	532	7,964	8,880
	Total	432,728	175,835	1,665	177,500	1,697,508	1,909,673	3,607,181	36,588	37,235	71,914	6,680	229,718	1,680,725	9,074	25	129,317	5,808,457	6,418,685

* Rent expense is net of rental income of ₹ 196 thousand (previous period ₹ 285 thousand)

Operating Expenses Related To Insurance Business

Sl.No.	Particulars	(₹ '000)																	
		Fire	Marine			Miscellaneous								Total					
			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident		Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous
For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	For Q1 2020-21	
1	Employees' remuneration & welfare benefits	180,551	65,730	(417)	65,313	476,749	471,523	948,272	19,453	7,731	27,202	1,862	56,569	673,183	2,765	16,890	53,655	1,807,582	2,053,446
2	Travel, conveyance and vehicle running expenses	3,806	583	(3)	580	4,802	5,345	10,147	376	139	569	26	784	9,428	41	601	945	23,056	27,442
3	Training expenses	300	109	(1)	108	776	734	1,510	20	9	40	3	81	777	1	10	107	2,558	2,966
4	Rents, rates & taxes*	17,256	6,448	(49)	6,399	46,891	45,007	91,898	1,240	565	2,314	192	5,239	57,158	43	627	6,147	165,423	189,078
5	Repairs & maintenance	11,814	3,728	(28)	3,700	29,344	28,892	58,236	958	405	1,596	157	3,293	39,084	39	650	4,285	108,703	124,217
6	Printing & stationery	781	299	(2)	297	2,403	2,274	4,677	57	25	104	10	205	2,416	3	47	279	7,823	8,901
7	Communication	7,688	2,659	(20)	2,639	19,553	18,602	38,155	594	266	1,056	89	2,873	25,718	33	377	2,722	71,883	82,210
8	Legal & professional charges	26,707	5,060	(45)	5,015	30,451	29,968	60,419	812	413	3,467	158	3,620	44,494	2,369	2,831	9,965	128,548	160,270
9	Auditors' fees, expenses etc																		
	(a) as auditor	623	239	(2)	237	1,584	1,475	3,059	42	20	82	7	156	1,826	1	18	221	5,432	6,292
	(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	47	18	-	18	123	128	251	3	1	6	1	12	143	-	34	24	475	540
10	Advertisement and publicity	10,588	3,307	(26)	3,281	46,725	45,331	92,056	622	388	1,294	95	6,278	59,223	18	476	5,146	165,596	179,465
11	Interest & Bank Charges	3,736	1,367	(10)	1,357	24,824	27,014	51,838	393	139	543	35	1,957	22,044	6	122	1,436	78,513	83,606
12	Others																		
	(a) Business support services	3,404	1,025	(7)	1,018	6,647	6,262	12,909	217	85	464	28	639	7,750	6	70	1,185	23,353	27,775
	(b) Sales promotion	96,669	30,138	(73)	30,065	769,663	678,344	1,448,007	16,242	3,606	16,871	434	52,945	378,655	85	2,042	41,535	1,960,422	2,087,156
	(c) Information Technology Expenses	28,010	8,481	(62)	8,419	60,881	58,942	119,823	1,462	706	3,722	228	5,988	76,467	53	707	9,378	218,534	254,963
	(d) Miscellaneous expenses	1,673	578	(5)	573	3,783	3,650	7,433	104	50	201	17	464	4,568	3	40	722	13,602	15,848
13	Depreciation / Amortization	17,210	6,690	(53)	6,637	115,846	108,277	224,123	1,181	544	2,330	183	4,244	50,521	45	570	5,938	289,679	313,526
14	GST on premium / expense account	841	325	(3)	322	4,457	2,674	7,131	58	27	112	9	156	1,781	2	(3,567)	(552)	5,157	6,320
	Total	411,704	136,784	(806)	135,978	1,645,502	1,534,442	3,179,944	43,834	15,119	61,973	3,534	145,503	1,455,236	5,513	22,545	143,138	5,076,339	5,624,021

* Rent expense is net of rental income of ₹ 285 thousand (previous period ₹ 1,844 thousand)

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

Operating Expenses Related To Insurance Business

(₹ '000)

Sl.No.	Particulars	Fire				Marine			Miscellaneous											Total															
		Marine Cargo		Marine Others		Motor OD			Motor TP			Motor Total			Worksmens' Compensation		Public/Product Liability		Engineering		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		
		Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22		Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22		
1	Employees' remuneration & welfare benefits	187,292	76,636	936	77,572	369,658	421,934	791,592	18,701	21,285	31,215	3,337	59,563	634,565	3,328	19	48,226	1,611,831	1,876,695																
2	Travel, conveyance and vehicle running expenses	4,910	931	10	941	8,070	10,006	18,076	430	355	797	55	1,672	21,403	20	1	1,154	43,963	49,814																
3	Training expenses	448	232	2	234	1,070	1,122	2,192	37	52	74	11	137	895	1	-	143	3,542	4,224																
4	Rents, rates & taxes*	15,106	7,424	75	7,499	41,213	45,674	86,887	1,295	1,687	2,468	334	7,637	68,310	44	1	4,788	173,451	196,056																
5	Repairs & maintenance	11,028	4,695	31	4,726	32,609	36,708	69,317	1,352	1,559	1,884	275	4,724	55,237	46	1	3,555	137,950	153,704																
6	Printing & stationery	1,827	934	13	947	6,028	6,524	12,552	159	221	295	45	562	6,330	3	-	579	20,746	23,520																
7	Communication	8,671	3,292	32	3,324	19,378	22,661	42,039	737	917	1,395	176	6,523	34,641	32	1	2,604	89,065	101,060																
8	Legal & professional charges	22,620	9,413	162	9,575	26,675	28,825	55,500	1,016	2,185	3,347	526	6,584	68,406	5,263	(4)	5,900	148,723	180,918																
9	Auditors' fees, expenses etc																																		
	(a) as auditor	584	302	3	305	1,329	1,390	2,719	47	67	96	14	174	1,956	1	-	187	5,261	6,150																
	(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	61	31	1	32	51	54	105	3	7	8	2	13	157	-	-	20	315	408																
10	Advertisement and publicity	25,226	7,343	35	7,378	274,363	325,700	600,063	998	(3,503)	4,859	98	61,643	198,042	2	-	8,028	870,230	902,834																
11	Interest & Bank Charges	3,658	1,637	27	1,664	29,965	32,900	62,865	549	371	621	52	1,953	21,468	3	-	1,014	88,896	94,218																
12	Others																																		
	(a) Business support services	1,650	716	7	723	3,640	3,903	7,543	128	162	254	32	533	5,139	3	-	470	14,264	16,637																
	(b) Sales promotion	92,232	37,950	87	38,037	695,169	773,963	1,469,132	7,325	6,525	15,665	662	59,924	382,368	215	4	35,077	1,976,897	2,107,166																
	(c) Information Technology Expenses	38,192	14,576	165	14,741	72,899	76,567	149,466	2,231	3,256	5,712	656	12,106	115,307	70	-	11,247	300,051	352,984																
	(d) Miscellaneous expenses	151	90	(20)	70	4,273	4,217	8,490	111	6	87	(17)	247	2,479	-	-	60	11,463	11,684																
13	Depreciation / Amortization	18,470	9,322	96	9,418	109,480	114,826	224,306	1,418	2,015	3,029	408	5,533	61,360	42	1	5,733	303,845	331,733																
14	GST on premium / expense account	602	311	3	314	1,638	2,699	4,337	51	68	108	14	190	2,662	1	1	532	7,964	8,880																
	Total	432,728	175,835	1,665	177,500	1,697,508	1,909,673	3,607,181	36,588	37,235	71,914	6,680	229,718	1,680,725	9,074	25	129,317	5,808,457	6,418,685																

* Rent expense is net of rental income of ₹ 196 thousand (previous period ₹ 285 thousand)

Operating Expenses Related To Insurance Business

(₹ '000)

Sl.No.	Particulars	Fire				Marine			Miscellaneous											Total															
		Marine Cargo		Marine Others		Motor OD			Motor TP			Motor Total			Worksmens' Compensation		Public/Product Liability		Engineering		Aviation		Personal Accident		Health Insurance		Credit Insurance		Crop Insurance		Others		Total Miscellaneous		
		Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21		Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21	Upto Q1 2020-21			
1	Employees' remuneration & welfare benefits	180,551	65,730	(417)	65,313	476,749	471,523	948,272	19,453	7,731	27,202	1,862	56,569	673,183	2,765	16,890	53,655	1,807,582	2,053,446																
2	Travel, conveyance and vehicle running expenses	3,806	583	(3)	580	4,802	5,345	10,147	376	139	569	26	784	9,428	41	601	945	23,056	27,442																
3	Training expenses	300	109	(1)	108	776	734	1,510	20	9	40	3	81	777	1	10	107	2,558	2,966																
4	Rents, rates & taxes*	17,256	6,448	(49)	6,399	46,891	45,007	91,898	1,240	565	2,314	192	5,239	57,158	43	627	6,147	165,423	189,078																
5	Repairs & maintenance	11,814	3,728	(28)	3,700	29,344	28,892	58,236	958	405	1,596	157	3,293	39,084	39	650	4,285	108,703	124,217																
6	Printing & stationery	781	299	(2)	297	2,403	2,274	4,677	57	25	104	10	205	2,416	3	47	279	7,823	8,901																
7	Communication	7,688	2,659	(20)	2,639	19,553	18,602	38,155	594	266	1,056	89	2,873	25,718	33	377	2,722	71,883	82,210																
8	Legal & professional charges	26,707	5,060	(45)	5,015	30,451	29,968	60,419	812	413	3,467	158	3,620	44,494	2,369	2,831	9,965	128,548	160,270																
9	Auditors' fees, expenses etc																																		
	(a) as auditor	623	239	(2)	237	1,584	1,475	3,059	42	20	82	7	156	1,826	1	18	221	5,432	6,292																
	(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	47	18	-	18	123	128	251	3	1	6	1	12	143	-	34	24	475	540																
10	Advertisement and publicity	10,588	3,307	(26)	3,281	46,725	45,331	92,056	622	388	1,294	95	6,278	59,223	18	476	5,146	165,596	179,465																
11	Interest & Bank Charges	3,736	1,367	(10)	1,357	24,824	27,014	51,838	393	139	543	35	1,957	22,044	6	122	1,436	78,513	83,606																
12	Others																																		
	(a) Business support services	3,404	1,025	(7)	1,018	6,647	6,262	12,909	217	85	464	28	639	7,750	6	70	1,185	23,353	27,775																
	(b) Sales promotion	96,669	30,138	(73)	30,065	769,663	678,344	1,448,007	16,242	3,606	16,871	434	52,945	378,655	85	2,042	41,535	1,960,422	2,087,156																
	(c) Information Technology Expenses	28,010	8,481	(62)	8,419	60,881	58,942	119,823	1,462	706	3,722	228	5,988	76,467	53	707	9,378	218,534	254,963																
	(d) Miscellaneous expenses	1,673	578	(5)	573	3,783	3,650	7,433	104	50	201	17	464	4,568	3	40	722	13,602	15,848																
13	Depreciation / Amortization	17,210	6,690	(53)	6,637	115,846	108,277	224,123	1,181	544	2,330	183	4,244	50,521	45	570	5,938	289,679	313,526																
14	GST on premium / expense account	841	325	(3)	322	4,457	2,674	7,131	58	27	112	9	156	1,781	2	(3,567)	(552)	5,157	6,320																
	Total	411,704	136,784	(806)	135,978	1,645,502	1,534,442	3,179,944	43,834	15,119	61,973	3,534	145,503	1,455,236	5,513	22,545	143,138	5,076,339	5,624,021																

* Rent expense is net of rental income of ₹ 285 thousand (previous period ₹ 1,844 thousand)