

**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 Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25
1	Employees' remuneration & welfare benefits	2,229	2,229	1,229	1,229	11	11	1,240	1,240	6,916	6,916	6,910	6,910	13,826	13,826	14,289	14,289	918	918	457	457	15,664	15,664
2	Travel, conveyance and vehicle running expenses	149	149	66	66	1	1	67	67	470	470	468	468	938	938	883	883	60	60	27	27	970	970
3	Training expenses	6	6	3	3	-	-	3	3	24	24	26	26	50	50	-6	-6	4	4	1	1	-1	-1
4	Rents, rates & taxes*	135	135	104	104	1	1	105	105	593	593	575	575	1,168	1,168	1,312	1,312	99	99	53	53	1,464	1,464
5	Repairs	205	205	61	61	1	1	62	62	480	480	455	455	935	935	853	853	54	54	26	26	933	933
6	Printing & stationery	13	13	7	7	-	-	7	7	41	41	39	39	80	80	77	77	5	5	2	2	84	84
7	Communication expenses	58	58	28	28	-	-	28	28	238	238	224	224	462	462	600	600	58	58	26	26	684	684
8	Legal & professional charges	170	170	84	84	1	1	85	85	500	500	544	544	1,044	1,044	1,010	1,010	74	74	29	29	1,113	1,113
9	Auditors' fees, expenses etc.																						
	(a) as auditor	4	4	3	3	-	-	3	3	18	18	17	17	35	35	31	31	2	2	1	1	34	34
	(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	3	3	3	-	-	3	3	12	12	12	12	24	24	25	25	1	1	1	1	27	27
10	Advertisement and publicity	74	74	68	68	1	1	69	69	654	654	804	804	1,458	1,458	983	983	307	307	107	107	1,397	1,397
11	Interest & Bank Charges	28	28	25	25	-	-	25	25	1,040	1,040	741	741	1,781	1,781	332	332	22	22	10	10	364	364
12	Depreciation	132	132	110	110	1	1	111	111	598	598	581	581	1,179	1,179	1,047	1,047	71	71	35	35	1,153	1,153
13	Brand/Trade Mark usage fee/charges	23	23	20	20	-	-	20	20	103	103	99	99	202	202	182	182	11	11	6	6	199	199
14	Business Development and Sales Promotion Expenses	330	330	204	204	2	2	206	206	2,051	2,051	1,788	1,788	3,839	3,839	3,671	3,671	385	385	(14)	(14)	4,042	4,042
15	Information Technology Expenses	(33)	(33)	155	155	2	2	157	157	980	980	974	974	1,954	1,954	1,775	1,775	162	162	76	76	2,013	2,013
16	Goods and Services Tax (GST)	2	2	2	2	-	-	2	2	11	11	11	11	22	22	19	19	1	1	1	1	21	21
17	Others																						
	(a) Miscellaneous expenses	15	15	9	9	-	-	9	9	(16)	(16)	48	48	32	32	52	52	(34)	(34)	(12)	(12)	6	6
	<b>TOTAL</b>	<b>3,543</b>	<b>3,543</b>	<b>2,181</b>	<b>2,181</b>	<b>21</b>	<b>21</b>	<b>2,202</b>	<b>2,202</b>	<b>14,713</b>	<b>14,713</b>	<b>14,316</b>	<b>14,316</b>	<b>29,029</b>	<b>29,029</b>	<b>27,135</b>	<b>27,135</b>	<b>2,200</b>	<b>2,200</b>	<b>832</b>	<b>832</b>	<b>30,167</b>	<b>30,167</b>
	In India	3,535	3,535	2,174	2,174	21	21	2,195	2,195	14,678	14,678	14,282	14,282	28,960	28,960	27,073	27,073	2,196	2,196	830	830	30,099	30,099
	Outside India	8	8	7	7	-	-	7	7	35	35	34	34	69	69	62	62	4	4	2	2	68	68

Sr. No.	Particulars	(₹ lakhs)																	
		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25	For Q1 2024-25	Upto Q1 2024-25
1	Employees' remuneration & welfare benefits	391	391	240	240	625	625	37	37	409	409	34	34	1,427	1,427	32,653	32,653	36,122	36,122
2	Travel, conveyance and vehicle running expenses	21	21	11	11	40	40	3	3	48	48	2	2	101	101	2,134	2,134	2,350	2,350
3	Training expenses	5	5	4	4	1	1	-	-	1	1	-	-	1	1	61	61	70	70
4	Rents, rates & taxes*	18	18	13	13	34	34	3	3	45	45	-	-	119	119	2,864	2,864	3,104	3,104
5	Repairs	23	23	14	14	23	23	1	1	56	56	-	-	64	64	2,049	2,049	2,316	2,316
6	Printing & stationery	1	1	1	1	2	2	-	-	2	2	-	-	7	7	177	177	197	197
7	Communication expenses	8	8	4	4	14	14	1	1	18	18	-	-	59	59	1,250	1,250	1,336	1,336
8	Legal & professional charges	16	16	14	14	39	39	3	3	118	118	7	7	118	118	2,472	2,472	2,727	2,727
9	Auditors' fees, expenses etc.																		
	(a) as auditor	1	1	-	-	1	1	-	-	1	1	-	-	4	4	76	76	83	83
	(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	2	55	55	61	61
10	Advertisement and publicity	11	11	9	9	16	16	2	2	62	62	-	-	102	102	3,057	3,057	3,200	3,200
11	Interest & Bank Charges	10	10	3	3	10	10	-	-	1	1	-	-	31	31	2,200	2,200	2,253	2,253
12	Depreciation	18	18	14	14	35	35	3	3	35	35	-	-	98	98	2,535	2,535	2,778	2,778
13	Brand/Trade Mark usage fee/charges	3	3	2	2	6	6	-	-	6	6	-	-	19	19	437	437	480	480
14	Business Development and Sales Promotion Expenses	48	48	25	25	106	106	4	4	360	360	1	1	507	507	8,932	8,932	9,468	9,468
15	Information Technology Expenses	24	24	18	18	58	58	4	4	61	61	1	1	182	182	4,315	4,315	4,439	4,439
16	Goods and Services Tax (GST)	-	-	-	-	1	1	-	-	45	45	-	-	6	6	95	95	99	99
17	Others																		
	(a) Miscellaneous expenses	1	1	1	1	2	2	1	1	4	4	-	-	5	5	52	52	76	76
	<b>TOTAL</b>	<b>599</b>	<b>599</b>	<b>373</b>	<b>373</b>	<b>1,014</b>	<b>1,014</b>	<b>62</b>	<b>62</b>	<b>1,273</b>	<b>1,273</b>	<b>45</b>	<b>45</b>	<b>2,852</b>	<b>2,852</b>	<b>65,414</b>	<b>65,414</b>	<b>71,159</b>	<b>71,159</b>
	In India	598	598	372	372	1,012	1,012	62	62	1,271	1,271	45	45	2,846	2,846	65,265	65,265	70,995	70,995
	Outside India	1	1	1	1	2	2	-	-	2	2	-	-	6	6	149	149	164	164

\* Rent expense is net of rental income of ₹ 2 Lakhs (previous period ₹ 8 Lakhs)

^ Net off Coinsurance administration charges

Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24
1	Employees' remuneration & welfare benefits	1,898	1,898	1,087	1,087	10	10	1,097	1,097	5,567	5,567	5,481	5,481	11,048	11,048	12,513	12,513	1,439	1,439	353	353	14,305	14,305
2	Travel, conveyance and vehicle running expenses	139	139	65	65	-	-	65	65	366	366	335	335	701	701	872	872	112	112	18	18	1,002	1,002
3	Training expenses	1	1	1	1	-	-	1	1	15	15	21	21	36	36	(18)	(18)	1	1	-	-	-17	-17
4	Rents, rates & taxes*	158	158	112	112	1	1	113	113	583	583	623	623	1,206	1,206	1,335	1,335	209	209	48	48	1,592	1,592
5	Repairs	101	101	65	65	1	1	66	66	446	446	422	422	868	868	845	845	89	89	29	29	963	963
6	Printing & stationery	19	19	14	14	-	-	14	14	72	72	74	74	146	146	122	122	12	12	3	3	137	137
7	Communication expenses	57	57	35	35	-	-	35	35	251	251	251	251	502	502	598	598	149	149	26	26	773	773
8	Legal & professional charges	97	97	39	39	1	1	40	40	365	365	461	461	826	826	911	911	104	104	29	29	1,045	1,045
9	Auditors' fees, expenses etc.																						
	(a) as auditor	4	4	3	3	-	-	3	3	15	15	15	15	30	30	27	27	3	3	1	1	31	31
	(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	1	1	1	1	2	2	5	5	-	-	-	-	5	5
10	Advertisement and publicity	27	27	1	1	-	-	1	1	543	543	2,581	2,581	3,124	3,124	1,297	1,297	267	267	134	134	1,698	1,698
11	Interest & Bank Charges	27	27	21	21	-	-	21	21	806	806	612	612	1,418	1,418	269	269	36	36	9	9	314	314
12	Depreciation	135	135	99	99	1	1	100	100	1,109	1,109	1,152	1,152	2,261	2,261	926	926	101	101	31	31	1,058	1,058
13	Brand/Trade Mark usage fee/charges	23	23	18	18	-	-	18	18	85	85	88	88	173	173	160	160	17	17	6	6	182	182
14	Business Development and Sales Promotion Expenses	309	309	39	39	1	1	40	40	1,925	1,925	7,130	7,130	9,055	9,055	4,488	4,488	2,525	2,525	591	591	7,604	7,604
15	Information Technology Expenses	152	152	142	142	3	3	145	145	786	786	816	816	1,602	1,602	1,525	1,525	213	213	72	72	1,810	1,810
16	Goods and Services Tax (GST)	3	3	3	3	-	-	3	3	(75)	(75)	(65)	(65)	-140	-140	46	46	1	1	1	1	48	48
17	Others																						
	(a) Miscellaneous expenses	6	6	5	5	-	0	5	5	20	20	19	19	39	39	66	66	6	6	2	2	74	74
	<b>TOTAL</b>	<b>3,157</b>	<b>3,157</b>	<b>1,750</b>	<b>1,750</b>	<b>18</b>	<b>18</b>	<b>1,768</b>	<b>1,768</b>	<b>12,880</b>	<b>12,880</b>	<b>20,017</b>	<b>20,017</b>	<b>32,897</b>	<b>32,897</b>	<b>25,987</b>	<b>25,987</b>	<b>5,284</b>	<b>5,284</b>	<b>1,353</b>	<b>1,353</b>	<b>32,624</b>	<b>32,624</b>
	In India	3,143	3,143	1,740	1,740	18	18	1,758	1,758	12,828	12,828	19,963	19,963	32,791	32,791	25,890	25,890	5,274	5,274	1,349	1,349	32,513	32,513
	Outside India	14	14	10	10	-	-	10	10	52	52	54	54	106	106	97	97	10	10	4	4	111	111

Sr. No.	Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total		Grand Total		
		For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	For Q1 2023-24	Upto Q1 2023-24	
1	Employees' remuneration & welfare benefits	352	352	238	238	492	492	29	29	403	403	40	40	1,569	1,569	28,476	28,476	31,471	31,471	31,471	31,471	
2	Travel, conveyance and vehicle running expenses	28	28	18	18	32	32	2	2	43	43	3	3	121	121	1,950	1,950	2,154	2,154	2,154	2,154	
3	Training expenses	2	2	2	2	-	-	-	-	-	-	-	-	1	1	24	24	26	26	26	26	
4	Rents, rates & taxes*	21	21	17	17	42	42	3	3	70	70	-	-	163	163	3,114	3,114	3,385	3,385	3,385	3,385	
5	Repairs	18	18	12	12	27	27	1	1	25	25	-	-	85	85	1,999	1,999	2,166	2,166	2,166	2,166	
6	Printing & stationery	2	2	2	2	5	5	-	-	4	4	-	-	17	17	313	313	346	346	346	346	
7	Communication expenses	8	8	5	5	14	14	1	1	21	21	-	-	75	75	1,399	1,399	1,491	1,491	1,491	1,491	
8	Legal & professional charges	11	11	10	10	23	23	2	2	83	83	(100)	(100)	93	93	1,993	1,993	2,130	2,130	2,130	2,130	
9	Auditors' fees, expenses etc.																					
	(a) as auditor	-	-	-	-	1	1	-	-	1	1	-	-	3	3	66	66	73	73	73	73	
	(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	8	8	10	10	10	10	
10	Advertisement and publicity	-43	-43	21	21	-15	-15	2	2	54	54	-1	-1	85	85	4,925	4,925	4,953	4,953	4,953	4,953	
11	Interest & Bank Charges	10	10	6	6	10	10	-	-	-	-	-	-	31	31	1,789	1,789	1,837	1,837	1,837	1,837	
12	Depreciation	16	16	13	13	35	35	1	1	26	26	-	-	116	116	3,526	3,526	3,761	3,761	3,761	3,761	
13	Brand/Trade Mark usage fee/charges	3	3	2	2	6	6	-	-	4	4	-	-	21	21	391	391	432	432	432	432	
14	Business Development and Sales Promotion Expenses	(68)	(68)	77	77	15	15	3	3	138	138	1	1	1,359	1,359	18,184	18,184	18,533	18,533	18,533	18,533	
15	Information Technology Expenses	24	24	17	17	55	55	3	3	35	35	1	1	185	185	3,732	3,732	4,029	4,029	4,029	4,029	
16	Goods and Services Tax (GST)	-	-	-	-	2	2	1	1	240	240	-	-	28	28	179	179	185	185	185	185	
17	Others																					
	(a) Miscellaneous expenses	(1)	(1)	3	3	2	2	-	-	1	1	-	-	5	5	123	123	134	134	134	134	
	<b>TOTAL</b>	<b>383</b>	<b>383</b>	<b>443</b>	<b>443</b>	<b>746</b>	<b>746</b>	<b>48</b>	<b>48</b>	<b>1,148</b>	<b>1,148</b>	<b>(56)</b>	<b>(56)</b>	<b>3,958</b>	<b>3,958</b>	<b>72,191</b>	<b>72,191</b>	<b>77,116</b>	<b>77,116</b>	<b>77,116</b>	<b>77,116</b>	
	In India	381	381	442	442	742	742	48	48	1,145	1,145	(56)	(56)	3,946	3,946	71,952	71,952	76,852	76,852	76,852	76,852	
	Outside India	2	2	1	1	4	4	-	-	3	3	-	-	12	12	239	239	264	264	264	264	

\* Rent expense is net of rental income of ₹ 8 Lakhs (previous period ₹ 8 Lakhs)

^ Net off Coinsurance administration charges