

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																				Total Health#	
Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		For Q1 2025-26	Upto Q1 2025-26
		For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26		
1	Employees' remuneration & welfare benefits	2,278	2,278	1,187	1,187	16	16	1,203	1,203	6,246	6,246	6,137	6,137	12,383	12,383	22,908	22,908	528	528	579	579	24,015	24,015
2	Travel, conveyance and vehicle running expenses	124	124	36	36	-	-	36	36	246	246	240	240	486	486	976	976	36	36	23	23	1,035	1,035
3	Training expenses	13	13	9	9	-	-	9	9	47	47	44	44	91	91	72	72	4	4	2	2	78	78
4	Rents, rates & taxes*	111	111	70	70	1	1	71	71	361	361	345	345	706	706	938	938	36	36	50	50	1,024	1,024
5	Repairs	145	145	128	128	1	1	129	129	594	594	545	545	1,139	1,139	1,003	1,003	38	38	47	47	1,088	1,088
6	Printing & stationery	9	9	6	6	-	-	6	6	64	64	49	49	113	113	61	61	2	2	2	2	65	65
7	Communication expenses	59	59	36	36	-	-	36	36	288	288	257	257	545	545	801	801	45	45	24	24	870	870
8	Legal & professional charges	162	162	577	577	1	1	578	578	382	382	163	163	545	545	1,701	1,701	76	76	72	72	1,849	1,849
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	5	3	3	-	-	3	3	20	20	18	18	38	38	34	34	1	1	1	1	36	36
	(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	2	2	-	-	2	2	9	9	8	8	17	17	20	20	1	1	1	1	22	22
10	Advertisement and publicity	40	40	(141)	(141)	1	1	(140)	(140)	(55)	(55)	73	73	18	18	1,194	1,194	60	60	300	300	1,554	1,554
11	Interest & Bank Charges	28	28	22	22	-	-	22	22	807	807	514	514	1,321	1,321	590	590	10	10	5	5	605	605
12	Depreciation	185	185	138	138	2	2	140	140	842	842	800	800	1,642	1,642	1,442	1,442	61	61	68	68	1,571	1,571
13	Brand/Trade Mark usage fee/charges	32	32	25	25	-	-	25	25	140	140	131	131	271	271	241	241	10	10	9	9	260	260
14	Business Development and Sales Promotion Expenses	143	143	(103)	(103)	1	1	(102)	(102)	1,522	1,522	1,781	1,781	3,303	3,303	891	891	13	13	(97)	(97)	807	807
15	Information Technology Expenses	329	329	194	194	3	3	197	197	1,191	1,191	1,142	1,142	2,333	2,333	2,031	2,031	88	88	108	108	2,227	2,227
16	Goods and Services Tax (GST)	14	14	11	11	-	-	11	11	60	60	56	56	116	116	108	108	5	5	4	4	117	117
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	6	6	17	17	-	-	17	17	36	36	81	81	117	117	(19)	(19)	(4)	(4)	(25)	(25)	(48)	(48)
	TOTAL	3,686	3,686	2,217	2,217	26	26	2,243	2,243	12,800	12,800	12,384	12,384	25,184	25,184	34,992	34,992	1,010	1,010	1,173	1,173	37,175	37,175
	In India	3,672	3,672	2,207	2,207	27	27	2,234	2,234	12,695	12,695	12,286	12,286	24,981	24,981	35,202	35,202	1,002	1,002	1,174	1,174	37,378	37,378
	Outside India	14	14	10	10	(1)	(1)	9	9	105	105	98	98	203	203	(210)	(210)	8	8	(1)	(1)	(203)	(203)

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		Grand Total	
		For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26	For Q1 2025-26	Upto Q1 2025-26
1	Employees' remuneration & welfare benefits	433	433	235	235	665	665	18	18	290	290	58	58	1,507	1,507	39,604	39,604	43,085	43,085		
2	Travel, conveyance and vehicle running expenses	25	25	12	12	36	36	-	-	16	16	2	2	109	109	1,721	1,721	1,881	1,881		
3	Training expenses	2	2	1	1	3	3	-	-	-	-	-	-	8	8	183	183	205	205		
4	Rents, rates & taxes*	19	19	10	10	33	33	-	-	7	7	-	-	113	113	1,912	1,912	2,094	2,094		
5	Repairs	26	26	13	13	37	37	(1)	(1)	11	11	1	1	82	82	2,396	2,396	2,670	2,670		
6	Printing & stationery	1	1	1	1	2	2	-	-	1	1	-	-	5	5	188	188	203	203		
7	Communication expenses	10	10	5	5	22	22	-	-	2	2	1	1	168	168	1,623	1,623	1,718	1,718		
8	Legal & professional charges	22	22	14	14	42	42	(1)	(1)	119	119	125	125	181	181	2,896	2,896	3,636	3,636		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	1	1	-	-	1	1	-	-	-	-	-	-	4	4	80	80	88	88		
	(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	41	41	46	46		
10	Advertisement and publicity	(23)	(23)	(6)	(6)	(7)	(7)	-	-	22	22	1	1	121	121	1,680	1,680	1,580	1,580		
11	Interest & Bank Charges	9	9	3	3	10	10	-	-	1	1	-	-	24	24	1,973	1,973	2,023	2,023		
12	Depreciation	28	28	17	17	50	50	(1)	(1)	5	5	2	2	111	111	3,425	3,425	3,750	3,750		
13	Brand/Trade Mark usage fee/charges	5	5	3	3	9	9	-	-	1	1	-	-	19	19	568	568	625	625		
14	Business Development and Sales Promotion Expenses	66	66	25	25	59	59	(2)	(2)	82	82	2	2	75	75	4,417	4,417	4,458	4,458		
15	Information Technology Expenses	50	50	30	30	88	88	(2)	(2)	7	7	3	3	177	177	4,913	4,913	5,439	5,439		
16	Goods and Services Tax (GST)	2	2	1	1	4	4	-	-	(33)	(33)	-	-	(14)	(14)	193	193	218	218		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Miscellaneous expenses	3	3	1	1	2	2	-	-	8	8	-	-	13	13	96	96	119	119		
	TOTAL	679	679	365	365	1,057	1,057	11	11	539	539	195	195	2,704	2,704	67,909	67,909	73,838	73,838		
	In India	675	675	363	363	1,050	1,050	11	11	539	539	195	195	2,692	2,692	67,884	67,884	73,790	73,790		
	Outside India	4	4	2	2	7	7	-	-	-	-	-	-	12	12	25	25	48	48		

* Rent expense is net of rental income of ₹ Nil Lakhs (previous period ₹ 2 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 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
	TOTAL	3,543	3,543	2,181	2,181	21	21	2,202	2,202	14,713	14,713	14,316	14,316	29,029	29,029	27,135	27,135	2,290	2,290	832	832	30,167	30,167
	In India	3,510	3,510	2,153	2,153	20	20	2,173	2,173	14,597	14,597	14,204	14,204	28,801	28,801	26,634	26,634	2,187	2,187	820	820	29,641	29,641
	Outside India	33	33	28	28	1	1	29	29	116	116	112	112	228	228	501	501	13	13	12	12	526	526

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 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	4	4	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
	TOTAL	599	599	373	373	1,014	1,014	62	62	1,273	1,273	45	45	2,852	2,852	65,414	65,414	71,159	71,159
	In India	596	596	370	370	1,007	1,007	61	61	1,266	1,266	45	45	2,830	2,830	64,617	64,617	70,299	70,299
	Outside India	3	3	3	3	7	7	1	1	7	7	-	-	22	22	797	797	860	860

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

^ Net off Coinsurance administration charges

PD/2025-26/Q1/Ver. Dated July 15, 2025