

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	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26
		2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
1	Employees' remuneration & welfare benefits	2,703	4,981	1,748	2,935	39	55	1,787	2,990	6,878	13,124	6,236	12,373	13,114	25,497	14,960	37,868	806	1,334	682	1,261	16,448	40,463
2	Travel, conveyance and vehicle running expenses	85	209	48	84	1	1	49	85	242	488	228	468	470	956	585	1,561	33	69	20	43	638	1,673
3	Training expenses	8	21	8	17	-	-	8	17	62	109	60	104	122	213	74	146	4	8	3	5	81	159
4	Rents, rates & taxes*	125	236	103	173	3	4	106	177	508	869	503	848	1,011	1,717	1,437	2,375	57	93	65	115	1,559	2,583
5	Repairs	112	257	(89)	39	3	4	(86)	43	517	1,111	596	1,141	1,113	2,252	1,062	2,065	48	86	41	88	1,151	2,239
6	Printing & stationery	6	15	4	10	-	-	4	10	46	110	36	65	82	195	47	108	2	4	2	4	51	116
7	Communication expenses	39	98	21	57	1	1	22	58	194	479	176	433	367	912	836	1,637	49	94	26	50	911	1,761
8	Legal & professional charges	174	336	(1,266)	(689)	3	4	(1,263)	(685)	897	1,279	1,535	1,698	2,432	2,977	1,306	3,007	47	123	34	106	1,387	3,236
9	Auditors' fees, expenses etc.																						
	(a) as auditor	2	7	3	6	-	-	3	6	21	41	20	38	41	79	30	64	2	3	1	2	33	69
	(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	4	1	3	-	-	1	3	6	15	5	13	11	28	14	34	-	1	-	1	14	36
10	Advertisement and publicity	6	46	564	423	1	2	565	425	51	(4)	422	495	473	491	1,141	2,335	24	84	51	351	1,216	2,770
11	Interest & Bank Charges	49	77	45	67	1	1	46	68	1,080	1,887	484	998	1,564	2,885	(17)	573	33	43	7	12	23	628
12	Depreciation	119	304	111	249	4	6	115	255	912	1,754	874	1,674	1,786	3,428	1,409	2,851	53	114	52	120	154	3,085
13	Brand/Trade Mark usage fee/charges	19	51	16	41	1	1	17	42	149	289	143	274	292	563	217	458	8	18	9	18	234	494
14	Business Development and Sales Promotion Expenses	24	167	677	574	2	3	679	577	636	2,158	(570)	1,211	66	3,369	1,239	2,130	55	68	71	(26)	1,365	2,172
15	Information Technology Expenses	199	528	167	361	5	8	172	369	1,283	2,474	1,210	2,352	2,493	4,826	1,934	3,965	73	161	51	159	2,058	4,285
16	Goods and Services Tax (GST)	(4)	10	(4)	7	-	-	(4)	7	(12)	48	(11)	45	(23)	93	380	488	(1)	4	6	10	385	502
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses^	-	6	(75)	(58)	-	-	(75)	(58)	90	126	107	188	197	314	100	81	(2)	(6)	10	(15)	108	60
	TOTAL	3,667	7,353	2,082	4,299	64	90	2,146	4,389	13,557	26,357	12,054	24,438	25,611	50,795	26,754	61,746	1,291	2,301	1,131	2,304	29,176	66,351
	In India	3,626	7,298	2,048	4,255	62	89	2,110	4,344	13,341	26,036	11,847	24,133	25,188	50,169	26,116	61,318	1,279	2,281	1,113	2,287	28,508	65,886
	Outside India	41	55	34	44	2	1	36	45	216	321	207	305	423	626	638	428	12	20	18	17	668	465

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	
		For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26	For Q2 2025-26	Upto H1 2025-26
		2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
1	Employees' remuneration & welfare benefits	986	1,419	378	613	1,479	2,144	19	37	1,175	1,465	71	129	2,770	4,277	36,440	76,044	40,930	84,015
2	Travel, conveyance and vehicle running expenses	29	54	11	23	52	88	-	-	52	88	2	4	127	236	1,381	3,102	1,515	3,396
3	Training expenses	2	4	1	2	4	7	-	-	12	12	-	-	7	15	229	412	245	450
4	Rents, rates & taxes*	62	81	28	38	61	94	(1)	(1)	103	110	2	2	140	253	2,965	4,877	3,196	5,290
5	Repairs	39	65	17	30	66	103	2	1	109	120	35	36	118	200	2,650	5,046	2,676	5,346
6	Printing & stationery	3	4	1	2	3	5	-	-	6	7	-	-	4	9	150	338	160	363
7	Communication expenses	16	26	6	11	27	49	-	-	241	243	-	1	395	563	1,963	3,586	2,024	3,742
8	Legal & professional charges	97	119	40	54	69	111	(2)	(3)	780	899	83	208	122	303	5,008	7,904	3,919	7,555
9	Auditors' fees, expenses etc.																		
	(a) as auditor	-	1	1	1	1	2	-	-	4	4	-	-	2	6	82	162	87	175
	(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	-	-	3	3	-	-	3	4	32	73	34	80
10	Advertisement and publicity	426	403	153	147	(24)	(31)	(19)	(19)	334	356	(2)	(1)	(128)	(7)	2,429	4,109	3,000	4,580
11	Interest & Bank Charges	38	47	5	8	92	102	-	-	4	5	2	2	51	75	1,779	3,752	1,874	3,897
12	Depreciation	57	85	24	41	52	102	(1)	(2)	178	183	1	3	150	261	3,761	7,186	3,995	7,745
13	Brand/Trade Mark usage fee/charges	5	10	2	5	8	17	-	-	30	31	1	1	17	36	589	1,157	625	1,250
14	Business Development and Sales Promotion Expenses	(24)	42	15	40	(138)	(79)	-	(2)	1,025	1,107	(4)	(2)	(75)	-	2,230	6,647	2,933	7,391
15	Information Technology Expenses	136	186	55	85	92	180	(3)	(5)	302	309	2	5	171	348	5,306	10,219	5,677	11,116
16	Goods and Services Tax (GST)	-	2	-	1	(1)	3	-	-	827	794	-	-	42	28	1,230	1,423	1,222	1,440
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses^	(76)	(73)	(26)	(25)	(3)	(1)	3	3	62	70	-	-	(16)	(3)	249	345	174	293
	TOTAL	1,797	2,476	711	1,076	1,840	2,897	(2)	9	5,247	5,786	193	388	3,900	6,604	68,473	136,382	74,286	148,124
	In India	1,790	2,465	705	1,068	1,828	2,878	(2)	9	5,212	5,751	192	387	3,874	6,566	67,295	135,179	73,031	146,821
	Outside India	7	11	6	8	12	19	-	-	35	35	1	1	26	38	1,178	1,203	1,255	1,303

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

^ Net off Coinsurance administration charges

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 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	For Q2 2024-25	Upto H1 2024-25	
1	Employees' remuneration & welfare benefits	1,835	4,064	1,208	2,437	18	29	1,226	2,466	6,782	13,696	6,640	13,550	13,422	27,248	15,234	29,527	982	1,900	605	1,062	16,621	32,495	
2	Travel, conveyance and vehicle running expenses	122	271	60	126	-	1	60	127	420	890	393	861	813	1,751	1,036	1,919	69	129	44	71	1,149	2,119	
3	Training expenses	-	7	13	16	-	-	13	16	52	76	39	861	813	1,751	1,036	1,919	69	129	44	71	1,149	2,119	
4	Rents, rates & taxes*	79	214	83	187	-	2	3	85	190	692	1,285	657	1,232	1,349	2,517	1,107	2,419	94	193	69	122	1,270	2,734
5	Repairs	86	291	77	138	1	2	78	140	543	1,023	515	970	1,058	1,993	916	1,769	70	124	35	61	1,021	1,954	
6	Printing & stationery	12	25	8	15	-	-	8	15	35	76	33	72	68	148	74	151	5	10	3	5	82	166	
7	Communication expenses	57	115	38	66	1	1	39	67	322	560	307	531	629	1,091	820	1,420	109	167	78	104	1,007	1,691	
8	Legal & professional charges	110	280	56	140	1	2	57	142	386	886	362	906	748	1,792	787	1,797	55	129	28	57	870	1,983	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor		2	6	3	6	-	-	3	6	21	39	20	37	41	76	25	56	2	4	1	2	28	62	

[illegible]

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