

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)	
Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health ¹	
		For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26
1	Employees' remuneration & welfare benefits	2,207	7,188	1,188	4,123	33	88	1,221	4,211	8,353	21,477	8,433	20,806	16,786	42,283	21,013	58,881	652	1,986	550	1,811	22,215	62,678
2	Travel, conveyance and vehicle running expenses	97	306	36	120	1	2	37	122	220	708	239	707	459	1,415	608	2,169	25	94	10	53	643	2,316
3	Training expenses	3	24	4	21	1	1	5	22	54	163	61	165	115	328	55	201	2	10	2	7	59	218
4	Rents, rates & taxes*	37	273	32	205	-	4	32	209	652	1,521	685	1,533	1,337	3,054	1,098	3,473	40	133	55	170	1,193	3,776
5	Repairs	108	365	195	234	2	6	197	240	535	1,646	515	1,656	1,050	3,302	1,184	3,249	37	123	36	124	1,257	3,496
6	Printing & stationery	2	17	1	11	-	-	1	11	12	122	15	100	27	222	23	131	1	5	-	4	24	140
7	Communication expenses	28	126	21	78	1	2	22	80	232	711	238	671	470	1,382	687	2,324	(3)	91	40	90	724	2,505
8	Legal & professional charges	154	490	890	201	2	6	892	207	367	1,646	20	1,718	387	3,364	1,543	4,550	69	192	53	159	1,665	4,901
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	9	2	8	-	-	2	8	25	66	26	64	51	130	28	92	1	4	1	3	30	99
	(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	5	1	4	-	-	1	4	4	19	5	18	9	37	6	40	1	2	-	1	7	43
10	Advertisement and publicity	12	58	3	426	-	2	3	428	(2,149)	(2,153)	(910)	(415)	(3,059)	(2,568)	3,023	5,358	83	167	10	361	3,116	5,886
11	Interest & Bank Charges	110	187	35	102	-	1	35	103	1,204	3,091	609	1,607	1,813	4,698	247	820	44	87	3	15	294	922
12	Depreciation	97	401	105	354	4	10	109	364	1,053	2,807	1,042	2,716	2,095	5,523	1,711	4,562	62	176	49	169	1,822	4,907
13	Brand/Trade Mark usage fee/charges	12	63	14	55	1	2	15	57	178	467	181	455	359	922	195	653	8	26	5	23	208	702
14	Business Development and Sales Promotion Expenses	(130)	37	(534)	40	(3)	-	(537)	40	1,992	4,150	653	1,864	2,645	6,014	187	2,317	(9)	59	(37)	(63)	141	2,313
15	Information Technology Expenses	187	715	158	519	6	14	164	533	1,732	4,206	1,727	4,079	3,459	8,285	2,263	6,228	82	243	65	224	2,410	6,695
16	Goods and Services Tax (GST)	0	10	1	8	0	0	1	8	29	77	43	88	72	165	2,517	3,005	9	13	145	155	2,672	3,174
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	38	44	30	(28)	-	-	30	(28)	112	238	95	283	207	521	133	214	8	2	23	8	164	224
	TOTAL	2,965	10,318	2,182	6,481	48	138	2,230	6,619	14,605	40,962	13,677	38,115	28,282	79,077	36,521	98,267	1,112	3,413	1,010	3,314	38,644	104,995
	In India	2,943	10,241	2,153	6,408	47	136	2,200	6,544	14,357	40,393	13,430	37,563	27,787	77,956	35,949	97,267	1,101	3,382	996	3,283	38,047	103,933
	Outside India	22	77	29	73	1	2	30	75	248	569	247	552	495	1,121	572	1,000	11	31	14	31	597	1,062

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		(₹ lakhs)
		For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	For Q3 2025-26	Upto 9M 2025-26	Grand Total
1	Employees' remuneration & welfare benefits	754	2,173	333	946	1,435	3,579	56	93	207	1,672	53	182	1,090	5,367	42,929	118,973	46,357	130,372	
2	Travel, conveyance and vehicle running expenses	25	79	9	32	65	153	2	2	4	72	1	5	56	292	1,264	4,366	1,398	4,794	
3	Training expenses	1	5	1	3	2	9	-	-	(1)	11	-	-	5	20	182	594	190	640	
4	Rents, rates & taxes*	50	131	19	57	49	143	2	1	26	136	(1)	1	67	320	2,742	7,619	2,811	8,101	
5	Repairs	39	104	18	48	77	180	3	4	15	135	12	48	64	264	2,535	7,581	2,840	8,186	
6	Printing & stationery	1	5	-	2	2	7	-	-	4	11	1	1	2	11	61	999	64	427	
7	Communication expenses	17	43	6	17	33	82	1	1	13	256	1	2	225	788	1,490	5,076	1,540	5,282	
8	Legal & professional charges	7	126	7	61	93	204	4	1	129	1,028	104	312	87	390	2,483	10,387	3,529	11,084	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	1	2	-	1	1	3	-	-	-	4	-	-	2	8	85	247	89	264	
	(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)	2	15	88	17	97	
10	Advertisement and publicity	731	1,134	303	450	62	31	14	(5)	(42)	314	2	1	407	400	1,534	5,643	1,549	6,129	
11	Interest & Bank Charges	31	78	3	11	135	237	1	1	(1)	4	-	2	22	97	2,298	6,050	2,443	6,340	
12	Depreciation	61	146	34	75	55	157	4	2	(26)	157	2	5	66	327	4,113	11,299	4,319	12,064	
13	Brand/Trade Mark usage fee/charges	4	14	3	8	8	25	-	-	1	32	-	1	15	51	598	1,755	625	1,875	
14	Business Development and Sales Promotion Expenses	61	103	(8)	32	(6)	(85)	-	(2)	(129)	978	1	(1)	(353)	(353)	2,352	8,999	1,685	9,076	
15	Information Technology Expenses	80	266	44	129	101	281	8	3	3	312	2	7	166	514	6,273	16,492	6,624	17,740	
16	Goods and Services Tax (GST)	1	3	1	2	1	4	0	0	(50)	744	25	25	12	40	2,735	4,158	2,736	4,176	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) Miscellaneous expenses	(70)	(143)	(30)	(55)	4	3	(2)	1	9	79	1	1	10	7	293	638	361	654	
	TOTAL	1,794	4,270	744	1,820	2,118	5,015	93	102	161	5,947	204	592	1,841	8,545	73,982	210,364	79,177	227,301	
	In India	1,788	4,253	743	1,811	2,102	4,980	93	102	158	5,909	186	573	1,816	8,482	72,821	208,000	77,964	224,785	
	Outside India	6	17	1	9	16	35	-	-	3	38	18	19	25	63	1,161	2,364	1,213	2,516	

* 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 Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25
1	Employees' remuneration & welfare benefits	1,264	5,328	1,117	3,554	27	56	1,144	3,610	8,319	22,017	8,632	22,182	16,951	44,149	14,947	44,470	588	2,488	217	1,279	15,752	48,237
2	Travel, conveyance and vehicle running expenses	58	329	56	182	2	3	58	185	508	1,398	524	1,385	1,032	2,783	966	2,885	41	170	13	84	1,020	3,139
3	Training expenses	17	30	9	25	-	-	9	25	93	169	93	166	186	335	61	94	5	13	2	5	68	112
4	Rents, rates & taxes*	48	262	69	256	2	5	71	261	782	2,067	766	1,998	1,548	4,065	1,029	3,448	45	238	20	142	1,094	3,828
5	Repairs	78	369	67	205	1	3	68	208	671	1,694	667	1,637	1,338	3,331	777	2,546	39	163	16	77	832	2,786
6	Printing & stationery	6	31	6	21	-	-	6	21	53	129	50	122	103	251	43	194	2	12	-	5	45	211
7	Communication expenses	10	125	26	92	1	2	27	94	347	907	341	872	688	1,779	579	1,999	22	189	1	105	602	2,293
8	Legal & professional charges	127	407	94	234	3	5	97	239	550	1,436	601	1,507	1,151	2,943	1,047	2,844	60	189	21	78	1,128	3,111
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	8	2	8	-	-	2	8	24	63	23	60	47	123	22	78	1	5	1	3	24	86
	(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	5	1	5	-	-	1	5	6	24	5	22	11	46	6	41	1	3	-	1	7	45
10	Advertisement and publicity	37	158	7	136	1	3	8	139	870	2,267	1,094	2,813	1,964	5,080	446	2,492	70	608	45	239	561	3,339
11	Interest & Bank Charges	7	49	15	56	1	1	16	57	1,414	3,584	1,053	2,606	2,467	6,180	314	959	11	58	3	23	378	1,044
12	Depreciation	62	275	80	280	2	5	82	285	907	2,245	898	2,177	1,805	4,422	906	2,894	51	194	22	99	778	3,187
13	Brand/Trade Mark usage fee/charges	9	45	12	47	1	1	13	48	141	364	139	352	280	716	133	463	7	29	3	15	143	507
14	Business Development and Sales Promotion Expenses	(41)	478	57	473	1	5	58	478	1,029	4,922	812	4,371	1,841	9,293	855	6,916	(62)	629	(66)	136	727	7,681
15	Information Technology Expenses	120	219	137	431	4	8	141	439	1,553	3,694	1,533	3,619	3,086	7,313	1,805	5,230	99	399	43	195	1,947	5,824
16	Goods and Services Tax (GST)	8	17	9	17	-	-	9	17	75	115	76	121	151	236	87	163	6	10	3	5	96	178
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Miscellaneous expenses^a	8	16	3	3	-	-	3	3	(4)	(4)	68	190	64	186	162	292	(16)	(75)	(5)	(19)	141	198
	TOTAL	1,821	8,152	1,767	6,025	46	97	1,813	6,122	17,338	47,091	17,375	46,200	34,713	93,291	24,185	78,008	970	5,322	339	2,476	25,494	85,806
	In India	1,807	8,091	1,749	5,962	46	96	1,795	6,058	17,137	46,601	17,178	45,727	34,315	92,328	23,992	77,388	960	5,284	333	2,454	25,285	85,126
	Outside India	14	61	18	63	-	1	18	64	201	490	197	473	398	963	193	620	10	38	6	22	209	680

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	Grand Total
		For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25	For Q3 2024-25	Upto 9M 2024-25		
1	Employees' remuneration & welfare benefits	433	1,239	276	816	904	2,291	52	129	467	1,815	42	113	1,871	4,460	36,748	103,299	39,156	112,237
2	Travel, conveyance and vehicle running expenses	23	69	14	42	50	136	3	7	53	192	2	5	143	322	2,340	6,695	2,456	7,209
3	Training expenses	4	12	3	9	6	10	1	1	6	15	-	-	15	25	289	519	315	574
4	Rents, rates & taxes*	21	57	14	43	40	110	3	7	69	313	-	1	142	347	2,931	8,771	3,050	9,294
5	Repairs	21	61	15	42	43	102	3	6	41	195	-	1	93	226	2,386	6,750	2,532	7,327
6	Printing & stationery	1	4	1	3	3	9	1	1	7	19	-	-	7	22	168	520	180	572
7	Communication expenses	9	26	5	16	19	56	1	3	270	411	-	1	142	294	1,736	4,879	1,773	5,098
8	Legal & professional charges	29	55	25	50	66	145	4	8	831	2,751	47	140	183	427	3,464	9,630	3,688	10,276
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	-	-	1	3	-	-	1	7	-	-	3	8	77	230	81	246
	(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	-	-	-	3	-	-	1	4	20	102	22	112
10	Advertisement and publicity	(12)	26	(3)	23	(2)	39	2	5	16	535	-	1	(22)	203	2,504	9,251	2,549	9,548
11	Interest & Bank Charges	11	31	3	9	12	31	-	1	2	5	-	-	36	87	2,858	7,398	2,881	7,504
12	Depreciation	22	60	15	46	43	115	3	8	37	233	1	2	104	277	3,009	8,350	3,153	8,911
13	Brand/Trade Mark usage fee/charges	4	10	3	8	7	19	-	1	6	40	-	-	15	45	458	1,346	480	1,439
14	Business Development and Sales Promotion Expenses	32	141	11	79	52	252	1	8	(442)	552	-	2	326	994	2,548	19,002	2,565	19,958
15	Information Technology Expenses	35	89	25	68	80	198	5	12	80	372	2	3	201	506	5,461	14,385	5,722	15,043
16	Goods and Services Tax (GST)	2	3	2	3	4	7	1	1	150	1,599	-	-	28	82	434	2,109	451	2,143
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses^	1	3	1	1	3	4	-	1	2	14	-	-	7	1	219	408	230	427
	TOTAL	637	1,889	410	1,260	1,332	3,529	80	199	1,596	9,071	94	269	3,294	8,330	67,650	203,644	71,284	217,918
	India	632	1,876	407	1,250	1,323	3,504	79	197	1,588	9,018	94	269	3,271	8,269	66,994	201,837	70,596	215,966
	Outside India	5	13	3	10	9	25	1	2	8	53	-	-	23	61	656	1,807	688	1,932

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

^ Net off Coinsurance administration charges