

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 Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26
1	Employees' remuneration & welfare benefits	688	7,876	1,320	5,443	28	116	1,348	5,559	6,161	27,638	6,410	27,216	12,571	54,854	21,920	80,801	521	2,507	379	2,190	22,820	85,498
2	Travel, conveyance and vehicle running expenses	19	325	50	170	1	3	51	173	104	812	119	826	223	1,638	601	2,770	21	115	(12)	41	610	2,926
3	Training expenses	15	39	17	38	-	1	17	39	155	318	156	321	311	639	235	436	8	18	6	13	249	467
4	Rents, rates & taxes*	47	320	70	275	1	5	71	280	434	1,955	468	2,001	902	3,956	1,155	4,628	40	173	37	207	1,232	5,008
5	Repairs	89	454	86	320	2	8	88	328	373	2,019	404	2,060	777	4,079	1,071	4,320	31	154	17	141	1,119	4,615
6	Printing & stationery	(7)	10	(5)	6	-	-	(5)	6	(14)	108	(18)	82	(32)	190	(52)	79	(2)	3	(2)	2	(56)	84
7	Communication expenses	16	142	22	100	-	2	22	102	159	870	152	823	311	1,693	618	2,942	12	103	6	96	636	3,141
8	Legal & professional charges	138	628	123	324	2	8	125	332	662	2,308	676	2,394	1,338	4,702	2,070	6,620	72	264	20	179	2,162	7,063
9	Auditors' fees, expenses etc.																						
	(a) as auditor	1	10	2	10	-	-	2	10	18	84	18	82	36	166	30	122	-	4	1	4	31	130
	(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	6	1	5	-	-	1	5	9	28	9	27	18	55	20	60	-	2	-	1	20	63
10	Advertisement and publicity	109	167	123	549	1	3	124	552	364	(1,789)	(708)	(1,123)	(344)	(2,912)	2,242	7,600	109	276	11	372	2,362	8,248
11	Interest & Bank Charges	94	281	66	168	-	1	86	169	1,102	4,193	531	2,138	1,633	6,331	270	1,090	37	124	4	19	311	1,233
12	Depreciation	67	468	112	466	3	13	115	479	998	3,805	1,004	3,720	2,002	7,525	1,869	6,431	55	231	40	209	1,964	6,871
13	Brand/Trade Mark usage fee/charges	10	73	16	71	-	2	16	73	152	619	155	610	307	1,229	250	903	7	33	6	29	263	965
14	Business Development and Sales Promotion Expenses	(24)	13	71	111	1	1	72	112	625	4,775	1,637	3,501	2,262	8,276	579	2,896	12	71	354	291	945	3,258
15	Information Technology Expenses	141	856	173	692	6	20	179	712	1,758	5,964	1,769	5,848	3,527	11,812	2,742	8,970	84	327	68	292	2,894	9,589
16	Goods and Services Tax (GST)	6	16	3	11	(0)	-	3	11	33	110	48	136	81	246	2,936	5,941	10	23	162	317	3,107	6,281
17	Others																						
	(a) Miscellaneous expenses	16	60	(4)	(32)	1	1	(3)	215	453	212	495	427	948	64	278				19	27	81	305
	TOTAL	1,426	11,744	2,246	8,727	46	184	2,292	8,911	13,308	54,270	13,042	51,157	26,350	105,427	38,620	136,887	1,015	4,428	1,116	4,430	40,750	145,745
	In India	1,418	11,659	2,237	8,645	47	183	2,284	8,828	13,098	53,491	12,872	50,435	25,970	103,926	38,047	135,314	1,008	4,390	1,111	4,394	40,166	144,098
	Outside India	8	85	9	82	(1)	1	8	83	210	779	170	722	380	1,501	573	1,573	7	38	5	36	585	1,647

Sr. No.	Particulars	(₹ lakhs)																	
		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 Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26	For Q4 2025-26	Upto FY 2025-26
1	Employees' remuneration & welfare benefits	964	3,137	311	1,257	1,517	5,096	8	101	375	2,047	58	240	1,796	7,163	40,420	159,393	42,456	172,828
2	Travel, conveyance and vehicle running expenses	43	122	10	42	85	238	-	2	19	91	1	6	102	394	1,093	5,459	1,163	5,957
3	Training expenses	5	10	2	5	8	17	-	-	6	17	1	1	18	38	600	1,194	632	1,272
4	Rents, rates & taxes*	59	190	22	79	64	207	(1)	-	29	165	(3)	(2)	103	423	2,407	10,026	2,525	10,626
5	Repairs	73	177	26	74	98	278	2	6	29	164	4	52	98	362	2,226	9,807	2,403	10,589
6	Printing & stationery	(1)	4	(1)	1	(2)	5	-	-	(2)	9	5	6	(3)	8	(92)	307	(104)	323
7	Communication expenses	14	57	5	22	32	114	-	1	(57)	199	-	2	144	932	1,085	6,161	1,123	6,405
8	Legal & professional charges	181	307	69	130	125	329	(2)	(1)	(479)	549	55	367	138	528	3,587	13,974	3,850	14,934
9	Auditors' fees, expenses etc.																		
	(a) as auditor	-	2	-	1	1	4	-	-	1	5	-	-	2	10	71	318	74	338
	(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	-	2	-	-	1	3	-	-	3	5	42	130	44	141
10	Advertisement and publicity	398	1,532	186	636	42	73	1	(4)	13	327	-	1	84	484	2,742	8,385	2,975	9,104
11	Interest & Bank Charges	90	168	6	17	164	401	(1)	-	-	4	-	2	57	154	2,260	8,310	2,420	8,760
12	Depreciation	61	207	27	102	52	209	(2)	-	21	178	1	6	96	423	4,222	15,521	4,404	16,468
13	Brand/Trade Mark usage fee/charges	4	18	2	10	7	32	-	-	3	35	-	1	13	64	599	2,354	625	2,500
14	Business Development and Sales Promotion Expenses	29	132	30	62	39	(46)	-	(2)	(25)	953	2	1	(25)	(378)	3,257	12,256	3,305	12,381
15	Information Technology Expenses	59	325	35	164	98	379	(4)	(1)	49	361	2	9	164	678	6,824	23,316	7,144	24,884
16	Goods and Services Tax (GST)	2	5	1	3	4	8	-	-	(122)	622	11	36	5	45	3,089	7,246	3,098	7,273
17	Others																		
	(a) Miscellaneous expenses*	(86)	(229)	(39)	(94)	-	3	-	1	5	84	-	1	17	24	405	1,043	418	1,072
	TOTAL	1,895	6,165	692	2,512	2,334	7,349	1	103	(134)	5,813	137	729	2,812	11,357	74,837	285,200	78,555	305,855
	In India	1,891	6,144	699	2,510	2,325	7,305	1	103	(133)	5,776	128	701	2,824	11,306	73,871	281,869	77,573	302,356
	Outside India	4	21	(7)	2	9	44	-	-	(1)	37	9	28	(12)	51	967	3,331	983	3,499

* Rent expense is net of rental income of ₹ Nil Lakhs (previous period ₹ 6 Lakhs)

^ Net of Coinsurance administration charges

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

Sr. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25
1	Employees' remuneration & welfare benefits	1,823	7,151	1,061	4,615	23	79	1,084	4,694	8,330	30,347	8,292	30,474	16,622	60,821	15,322	59,792	444	2,932	430	1,709	16,196	64,433
2	Travel, conveyance and vehicle running expenses	102	431	28	210	-	3	28	213	379	1,777	397	1,782	776	3,559	909	3,794	28	198	20	104	957	4,096
3	Training expenses	11	41	11	36	1	1	12	37	121	290	120	286	241	576	96	190	6	19	4	9	106	218
4	Rents, rates & taxes*	137	399	105	361	2	7	107	368	651	2,718	646	2,644	1,297	5,362	1,558	5,006	63	301	62	204	1,683	5,511
5	Repairs	73	442	55	260	2	5	57	265	712	2,406	703	2,340	1,415	4,746	850	3,396	27	190	30	107	907	3,693
6	Printing & stationery	8	39	5	26	1	1	6	27	52	181	50	172	102	353	52	246	1	13	2	7	55	266
7	Communication expenses	33	158	12	104	-	2	12	106	269	1,176	268	1,140	537	2,316	1,049	3,048	78	267	58	163	1,185	3,478
8	Legal & professional charges	155	562	71	305	2	7	73	312	737	2,173	771	2,278	1,508	4,451	1,301	4,145	62	251	46	124	1,409	4,520
9	Auditors' fees, expenses etc.																						
	(a) as auditor	2	10	2	10	-	-	2	10	23	86	23	83	46	169	26	104	1	6	-	3	27	113
	(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	2	7	1	6	-	-	1	6	3	27	5	27	8	54	11	52	-	3	-	1	11	56
10	Advertisement and publicity	27	185	(6)	130	1	4	(5)	134	(5)	2,262	258	3,071	253	5,333	37	2,529	(59)	549	83	322	61	3,400
11	Interest & Bank Charges	18	67	15	71	-	1	15	72	1,211	4,795	888	3,494	2,099	8,289	392	1,351	11	69	10	37	413	1,457
12	Depreciation	92	368	75	355	2	7	77	362	979	3,224	961	3,138	1,940	6,362	1,125	4,019	44	238	43	142	1,212	4,399
13	Brand/Trade Mark usage fee/charges	13	58	10	57	-	1	10	58	137	501	132	484	269	985	151	614	4	33	5	20	160	667
14	Business Development and Sales Promotion Expenses	117	595	203	676	2	7	205	683	769	5,691	895	5,266	1,664	10,957	(928)	5,988	(330)	299	(163)	(27)	(1,421)	6,260
15	Information Technology Expenses	259	478	141	572	3	11	144	583	1,618	5,312	1,604	5,223	3,222	10,535	2,059	7,289	69	468	79	274	2,207	8,031
16	Goods and Services Tax (GST)	(1)	16	(1)	16	-	-	(1)	16	(164)	(49)	(159)	(38)	(323)	(87)	(3)	160	(2)	8	-	5	(5)	173
17	Others																						
	(a) Miscellaneous expenses^	9	25	(2)	1	-	-	(2)	1	16	12	102	292	118	304	(17)	275	(18)	(93)	(21)	(40)	(56)	142
	TOTAL	2,880	11,032	1,786	7,811	39	136	1,825	7,947	15,838	62,929	15,956	62,156	31,794	125,085	23,990	101,998	429	5,751	688	3,164	25,107	110,913
	In India	2,817	10,908	1,733	7,695	35	131	1,768	7,826	15,661	62,262	15,783	61,510	31,444	123,772	21,785	99,173	424	5,708	646	3,100	22,855	107,981
	Outside India	63	124	53	116	4	5	57	121	177	667	173	646	350	1,313	2,205	2,825	5	43	42	64	2,252	2,932

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 Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25	For Q4 2024-25	Upto FY 2024-25
1	Employees' remuneration & welfare benefits	428	1,667	269	1,085	816	3,107	42	171	425	2,240	46	159	1,581	6,041	36,425	139,724	39,332	151,569
2	Travel, conveyance and vehicle running expenses	29	98	15	57	46	182	1	8	34	226	2	7	115	437	1,975	8,670	2,105	9,314
3	Training expenses	3	15	2	11	5	15	-	1	7	22	-	-	10	35	374	893	397	971
4	Rents, rates & taxes*	30	87	19	62	61	171	3	10	52	365	1	2	169	516	3,315	12,086	3,559	12,853
5	Repairs	22	83	14	56	37	139	1	7	37	232	55	56	76	302	2,564	9,314	2,694	10,021
6	Printing & stationery	1	5	1	4	3	12	-	1	3	22	-	-	5	27	170	690	184	756
7	Communication expenses	7	33	3	19	18	74	-	3	(90)	321	1	2	211	505	1,872	6,751	1,917	7,015
8	Legal & professional charges	26	81	19	69	65	210	2	10	(143)	2,608	116	256	192	619	3,194	12,824	3,422	13,698
9	Auditors' fees, expenses etc.																		
	(a) as auditor	-	2	1	2	1	4	-	-	-	7	-	-	3	11	78	308	82	328
	(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	-	2	-	-	-	3	-	-	1	5	20	122	23	135
10	Advertisement and publicity	(5)	21	1	24	(5)	34	1	6	(10)	525	-	1	(44)	159	252	9,503	274	9,822
11	Interest & Bank Charges	11	42	3	12	11	42	-	1	2	7	-	-	27	114	2,566	9,964	2,599	10,103
12	Depreciation	21	81	14	60	42	157	2	10	33	266	-	2	96	373	3,360	11,710	3,529	12,440
13	Brand/Trade Mark usage fee/charges	3	13	1	9	6	25	1	2	3	43	-	-	14	59	457	1,803	480	1,919
14	Business Development and Sales Promotion Expenses	25	166	28	107	27	279	2	10	109	661	1	3	(514)	480	(79)	18,923	243	20,201
15	Information Technology Expenses	43	132	30	98	114	312	5	17	81	453	1	4	192	698	5,895	20,280	6,298	21,341
16	Goods and Services Tax (GST)	-	3	(1)	2	-	7	(1)	-	(341)	1,258	-	-	14	96	(657)	1,452	(659)	1,484
17	Others																		
	(a) Miscellaneous expenses^	3	6	1	2	4	8	-	1	2	16	-	-	8	9	80	488	87	514
	TOTAL	647	2,536	420	1,680	1,251	4,780	59	258	204	9,275	223	492	2,156	10,486	61,861	265,505	66,566	284,484
	In India	643	2,519	417	1,667	1,243	4,747	59	256	204	9,222	222	491	2,123	10,392	59,210	261,047	63,795	279,781
	Outside India	4	17	3	13	8	33	-	2	-	53	1	1	33	94	2,651	4,458	2,771	4,703

* Rent expense is net of rental income of ₹ 6 Lakhs (previous period ₹ 2 Lakhs)

^ Net off Coinsurance administration charges

PD/2025-26/FY/Ver. Dated April 15, 2026