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	
		For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27
1	Employees' remuneration & welfare benefits	1,571	1,571	1,340	1,340	22	22	1,362	1,362	5,767	5,767	5,363	5,363	11,130	11,130	22,693	22,693	605	605	1,484	1,484	24,782	24,782
2	Travel, conveyance and vehicle running expenses	112	112	29	29	-	-	29	29	(47)	(47)	(89)	(89)	(136)	(136)	859	859	27	27	50	50	936	936
3	Training expenses	3	3	7	7	-	-	7	7	44	44	44	44	88	88	53	53	3	3	1	1	57	57
4	Rents, rates & taxes*	65	65	73	73	1	1	74	74	395	395	372	372	767	767	1,358	1,358	47	47	59	59	1,464	1,464
5	Repairs	84	84	37	37	-	-	37	37	37	37	(19)	(19)	18	18	1,214	1,214	19	19	45	45	1,278	1,278
6	Printing & stationery	1	1	(1)	(1)	-	-	(1)	(1)	(24)	(24)	(31)	(31)	(55)	(55)	(3)	(3)	-	-	-	-	(3)	(3)
7	Communication expenses	19	19	6	6	-	-	6	6	23	23	6	6	29	29	417	417	10	10	61	61	488	488
8	Legal & professional charges	125	125	91	91	2	2	93	93	281	281	257	257	538	538	1,525	1,525	59	59	23	23	1,607	1,607
9	Auditors' fees, expenses etc.								-														
	(a) as auditor	2	2	3	3	-	-	3	3	20	20	20	20	40	40	37	37	1	1	1	1	39	39
	(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	2	-	-	2	2	6	6	5	5	11	11	19	19	1	1	-	-	20	20
10	Advertisement and publicity	(122)	(122)	211	211	1	1	212	212	3,406	3,406	3,019	3,019	6,425	6,425	(1,340)	(1,340)	97	97	(66)	(66)	(1,309)	(1,309)
11	Interest & Bank Charges	53	53	47	47	1	1	48	48	929	929	379	379	1,308	1,308	824	824	21	21	5	5	850	850
12	Depreciation / Amortisation	86	86	176	176	3	3	179	179	955	955	928	928	1,883	1,883	2,022	2,022	80	80	57	57	2,159	2,159
13	Brand/Trade Mark usage fee/charges	12	12	24	24	1	1	25	25	138	138	136	136	274	274	262	262	10	10	8	8	280	280
14	Business Development and Sales Promotion Expenses	260	260	287	287	2	2	289	289	(1,966)	(1,966)	(1,624)	(1,624)	(3,590)	(3,590)	6,134	6,134	142	142	149	149	6,425	6,425
15	Information Technology Expenses	133	133	237	237	5	5	242	242	1,400	1,400	1,380	1,380	2,780	2,780	2,593	2,593	102	102	80	80	2,775	2,775
16	Goods and Services Tax (GST)	2	2	-	-	-	-	-	-	27	27	29	29	56	56	2,015	2,015	12	12	195	195	2,222	2,222
17	Others								-														
	(a) Miscellaneous expenses^	25	25	1	1	1	1	2	2	189	189	166	166	355	355	267	267	6	6	19	19	292	292
									-														
	TOTAL	**2,432**	**2,432**	**2,570**	**2,570**	**39**	**39**	**2,609**	2,609	**11,580**	**11,580**	**10,341**	**10,341**	**21,921**	**21,921**	**40,949**	**40,949**	**1,242**	**1,242**	**2,171**	**2,171**	**44,362**	**44,362**
	In India	2,426	2,426	2,558	2,558	37	37	2,595	2,595	11,478	11,478	10,271	10,271	21,749	21,749	40,667	40,667	1,237	1,237	2,165	2,165	44,069	44,069
	Outside India	6	6	12	12	2	2	14	14	102	102	70	70	172	172	282	282	5	5	6	6	293	293

(₹ lakhs)

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 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27	For Q1 2026-27	Upto Q1 2026-27
1	Employees' remuneration & welfare benefits	613	613	355	355	1,057	1,057	53	53	187	187	76	76	1,426	1,426	39,679	39,679	42,612	42,612
2	Travel, conveyance and vehicle running expenses	28	28	17	17	70	70	1	1	13	13	4	4	101	101	1,034	1,034	1,175	1,175
3	Training expenses	1	1	1	1	2	2	-	-	-	-	-	-	6	6	155	155	165	165
4	Rents, rates & taxes*	43	43	24	24	51	51	2	2	10	10	2	2	121	121	2,484	2,484	2,623	2,623
5	Repairs	39	39	22	22	76	76	2	2	17	17	2	2	77	77	1,531	1,531	1,652	1,652
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	5	5	1	1	(52)	(52)	(52)	(52)
7	Communication expenses	9	9	5	5	14	14	1	1	6	6	-	-	112	112	664	664	689	689
8	Legal & professional charges	23	23	18	18	77	77	2	2	15	15	133	133	101	101	2,514	2,514	2,732	2,732
9	Auditors' fees, expenses etc.																		
	(a) as auditor	1	1	-	-	1	1	-	-	-	-	-	-	2	2	83	83	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	-	-	-	-	-	-	3	3	35	35	38	38
10	Advertisement and publicity	738	738	393	393	(138)	(138)	3	3	(2)	(2)	-	-	22	22	6,132	6,132	6,222	6,222
11	Interest & Bank Charges	13	13	10	10	59	59	1	1	-	-	1	1	30	30	2,272	2,272	2,373	2,373
12	Depreciation / Amortisation	67	67	39	39	58	58	5	5	2	2	3	3	121	121	4,337	4,337	4,602	4,602
13	Brand/Trade Mark usage fee/charges	5	5	3	3	8	8	1	1	-	-	-	-	17	17	588	588	625	625
14	Business Development and Sales Promotion Expenses	98	98	70	70	254	254	2	2	(3)	(3)	5	5	(243)	-243	3,018	3,018	3,567	3,567
15	Information Technology Expenses	84	84	49	49	88	88	6	6	2	2	4	4	175	175	5,963	5,963	6,338	6,338
16	Goods and Services Tax (GST)	1	1	-	-	1	1	-	-	40	40	10	10	127	127	2,457	2,457	2,459	2,459
17	Others																		
	(a) Miscellaneous expenses^	(96)	(96)	(56)	(56)	4	4	1	1	19	19	1	1	67	67	587	587	614	614
	TOTAL	**1,667**	**1,667**	**950**	**950**	**1,683**	**1,683**	**80**	**80**	**306**	**306**	**246**	**246**	**2,266**	**2,266**	**73,481**	**73,481**	**78,522**	**78,522**
	In India	1,665	1,665	949	949	1,674	1,674	80	80	306	306	246	246	2,257	2,257	72,995	72,995	78,016	78,016
	Outside India	2	2	1	1	9	9	-	-	-	-	-	-	9	9	486	486	506	506

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

(₹ lakhs)

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 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 / Amortisation	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 ₹ 6 Lakhs (previous period ₹ 2 Lakhs)

^ Net off Coinsurance administration charges