

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 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	44,199	14,947	44,470	588	2,488	217	1,279	15,752	48,237
2	Travel, conveyance and vehicle running expenses	58	329	96	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	66	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	6,190	314	959	11	58	3	27	328	1,044
12	Depreciation	62	276	80	280	2	5	82	285	907	2,245	898	2,177	1,805	4,422	906	2,894	51	194	22	99	979	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	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 segment		Total Miscellaneous		Grand Total		(₹ lakhs)	
		For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 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	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	-	-	35	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		
	In 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	215,986		
	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 ₹ 6 Lakhs (previous period ₹ 2 Lakhs)

^ Net off Coinsurance administration charges

Sr. No.	Particulars	(₹ lakhs)																				Total Health#	
		Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24
1	Employees' remuneration & welfare benefits	1,500	5,055	806	2,847	5	25	811	2,872	6,524	17,873	6,805	18,173	13,329	36,046	11,235	34,794	1,423	4,125	252	1,004	12,910	39,923
2	Travel, conveyance and vehicle running expenses	118	382	61	190	1	2	62	192	424	1,164	438	1,144	862	2,308	764	2,466	102	309	16	61	882	2,836
3	Training expenses	4	11	4	10	-	-	4	10	35	94	29	99	64	193	63	91	5	11	1	3	69	105
4	Rents, rates & taxes*	68	305	42	213	(1)	2	41	215	736	1,815	766	1,899	1,502	3,714	955	3,211	225	599	41	152	1,221	3,962
5	Repairs	72	244	44	154	1	2	45	156	651	1,488	649	1,447	1,300	2,935	728	2,256	94	258	20	78	842	2,592
6	Printing & stationery	15	44	12	35	-	-	12	35	122	265	122	266	244	531	126	306	16	34	4	10	146	350
7	Communication expenses	73	157	31	71	1	1	32	72	372	794	371	785	743	1,579	907	2,029	347	728	49	128	1,303	2,885
8	Legal & professional charges	68	282	(89)	(41)	-	2	(89)	(39)	513	1,240	688	1,621	1,201	2,861	648	2,364	121	310	18	76	787	2,750
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	8	2	7	-	-	2	7	22	55	22	56	44	111	21	70	3	8	1	3	25	81
	(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	1	2	-	-	1	2	2	5	3	6	5	11	3	15	-	1	-	-	3	16
10	Advertisement and publicity	47	125	2	(111)	-	-	2	(111)	880	802	850	3,024	1,730	3,826	1,860	6,244	323	2,418	(96)	(155)	2,087	8,507
11	Interest & Bank Charges	13	55	13	47	-	-	13	47	1,362	3,082	1,046	2,346	2,408	5,428	242	740	44	115	7	27	293	882
12	Depreciation	67	291	61	235	1	3	62	238	744	3,306	764	3,395	1,508	6,701	718	2,396	101	293	22	90	841	2,779
13	Brand/Trade Mark usage fee/charges	16	58	13	46	-	-	13	46	104	283	107	291	211	574	133	434	-	32	5	17	138	483
14	Business Development and Sales Promotion Expenses	445	954	275	614	1	3	276	617	3,467	8,844	3,159	13,169	6,626	22,013	3,023	7,757	1,813	3,572	129	1,330	4,965	12,659
15	Information Technology Expenses	116	397	90	333	1	4	91	337	1,164	2,873	1,202	2,958	2,366	5,831	1,264	4,024	239	655	49	194	1,552	4,873
16	Goods and Services Tax (GST)	6	6	5	5	-	-	5	5	43	51	52	79	95	130	61	93	6	5	2	2	69	100
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	45	66	35	52	1	1	36	53	163	237	748	919	911	1,156	(794)	(700)	(57)	(105)	5	(9)	(846)	(814)
	TOTAL	2,674	8,442	1,408	4,709	11	45	1,419	4,754	17,328	44,271	17,821	51,677	35,149	95,948	21,957	68,590	4,805	13,368	525	3,011	27,287	84,969
	In India	2,691	8,428	1,397	4,673	11	45	1,408	4,718	17,240	44,046	17,731	51,446	34,971	95,492	21,845	68,253	4,792	13,331	521	2,998	27,158	84,582
	Outside India	(17)	14	11	36	-	-	11	36	88	225	90	231	178	456	112	337	13	37	4	13	129	387

Sr. No.	Particulars	(₹ lakhs)																Grand Total	
		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 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24	For Q3 2023-24	Upto 9M 2023-24
1	Employees' remuneration & welfare benefits	370	1,102	182	625	612	1,668	3	95	378	1,641	42	123	1,224	4,397	29,050	85,620	31,361	93,547
2	Travel, conveyance and vehicle running expenses	24	80	11	43	47	117	(3)	4	35	129	3	5	90	335	1,953	5,857	2,133	6,431
3	Training expenses	1	6	-	4	1	4	-	-	1	7	-	-	4	11	140	330	148	351
4	Rents, rates & taxes*	15	52	8	33	30	101	(3)	6	88	324	-	1	95	373	2,956	8,566	3,065	9,086
5	Repairs	19	56	9	32	27	81	(1)	5	32	154	-	1	65	227	2,293	6,083	2,410	6,483
6	Printing & stationery	3	7	2	5	6	15	-	1	9	36	-	-	17	44	427	989	454	1,068
7	Communication expenses	10	22	5	12	20	43	-	2	56	124	-	1	115	282	2,252	4,950	2,357	5,179
8	Legal & professional charges	26	49	15	34	31	91	(3)	4	(381)	1,166	103	74	141	413	1,920	7,442	1,899	7,685
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	1	1	3	-	-	1	6	-	-	3	9	74	212	77	227
	(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	9	31	10	35
10	Advertisement and publicity	28	(27)	9	4	14	(26)	-	2	39	454	-	-	(126)	302	3,781	13,042	3,830	13,056
11	Interest & Bank Charges	11	31	3	11	10	28	(1)	-	2	4	-	-	21	75	2,747	6,462	2,773	6,564
12	Depreciation	17	50	9	32	31	99	(2)	6	27	197	-	1	77	295	2,508	10,160	2,637	10,689
13	Brand/Trade Mark usage fee/charges	3	9	1	5	6	18	-	1	11	30	-	-	16	56	386	1,176	415	1,280
14	Business Development and Sales Promotion Expenses	49	91	19	94	112	244	-	11	330	669	1	1	1,662	3,499	13,764	39,281	14,485	40,852
15	Information Technology Expenses	24	71	13	45	52	155	(3)	8	55	288	1	2	131	468	4,191	11,741	4,398	12,475
16	Goods and Services Tax (GST)	1	1	1	1	2	2	-	-	(18)	1,171	-	-	24	68	174	1,473	185	1,484
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Miscellaneous expenses	9	16	5	7	15	22	-	1	2	8	-	-	36	56	132	452	213	571
	TOTAL	610	1,617	292	988	1,017	2,666	(11)	146	667	6,409	150	209	3,596	10,915	68,757	203,867	72,850	217,063
	In India	608	1,611	290	983	1,012	2,652	(11)	145	657	6,382	149	209	3,582	10,872	68,416	202,928	72,515	216,074
	Outside India	2	6	2	5	5	14	-	1	10	27	-	-	14	43	340	939	334	989

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

^ Net off Coinsurance administration charges

PD/2024-25/9M/Ver. Dated January 17, 2025