

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 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

(₹ 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 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

#includes Health, Personal Accident & Travel

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

^ Net off 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	(₹ lakhs)																					
		Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health#	
		For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24
1	Employees' remuneration & welfare benefits	1,699	6,754	920	3,767	5	30	925	3,797	6,720	24,593	7,216	25,389	13,936	49,982	12,329	47,123	1,055	5,180	246	1,250	13,630	53,553
2	Travel, conveyance and vehicle running expenses	128	510	63	253	-	2	63	255	475	1,639	499	1,643	974	3,282	911	3,377	96	405	19	80	1,026	3,862
3	Training expenses	20	31	14	24	-	-	14	24	127	221	132	231	259	452	117	208	15	26	5	8	137	242
4	Rents, rates & taxes*	119	424	82	295	1	3	83	298	1,042	2,857	1,094	2,993	2,136	5,850	1,373	4,584	228	827	50	202	1,651	5,613
5	Repairs	110	354	54	208	-	2	54	210	639	2,127	662	2,109	1,301	4,236	868	3,124	69	327	19	97	956	3,548
6	Printing & stationery	8	52	4	39	-	-	4	39	51	316	52	318	103	634	78	384	3	37	1	11	82	432
7	Communication expenses	51	208	21	92	-	1	21	93	288	1,082	294	1,079	582	2,161	606	2,635	116	844	21	149	743	3,628
8	Legal & professional charges	174	456	141	100	1	3	142	103	727	1,967	783	2,404	1,510	4,371	1,276	3,640	90	400	28	104	1,394	4,144
9	Auditors' fees, expenses etc.																						
	(a) as auditor	2	10	2	9	-	-	2	9	20	75	21	77	41	152	23	93	2	10	-	3	25	106
	(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	5	3	5	-	-	3	5	15	20	15	21	30	41	25	40	2	3	1	1	28	44
10	Advertisement and publicity	28	153	69	(42)	1	1	70	(41)	797	1,599	797	3,821	1,594	5,420	506	6,750	(28)	2,390	(62)	(217)	416	8,923
11	Interest & Bank Charges	13	68	13	60	-	-	13	60	1,166	4,248	918	3,264	2,084	7,512	305	1,045	30	145	7	34	342	1,224
12	Depreciation	75	366	65	300	-	3	65	303	716	4,022	771	4,166	1,487	8,188	848	3,244	69	362	20	110	937	3,716
13	Brand/Trade Mark usage fee/charges	(1)	57	-	46	-	-	-	46	3	286	4	295	7	581	1	435	14	46	(1)	16	14	497
14	Business Development and Sales Promotion Expenses	146	1,100	(49)	565	-	3	(49)	568	864	9,708	617	13,786	1,481	23,494	1,818	9,575	519	4,091	(320)	1,010	2,017	14,676
15	Information Technology Expenses	184	581	137	470	-	4	137	474	1,477	4,350	1,574	4,532	3,051	8,882	1,888	5,912	196	851	54	248	2,138	7,011
16	Goods and Services Tax (GST)	3	9	3	8	-	-	3	8	30	81	36	115	66	196	36	129	4	9	1	3	41	141
17	Others																						
	(a) Miscellaneous expenses^	5	71	2	54	-	1	2	55	(113)	124	(535)	384	(648)	508	894	194	(37)	(142)	(22)	(31)	835	21
	TOTAL	2,767	11,209	1,544	6,253	8	53	1,552	6,306	15,044	59,315	14,950	66,627	29,994	125,942	23,902	92,492	2,443	15,811	67	3,078	26,412	111,381
	In India	2,722	11,150	1,536	6,209	6	51	1,542	6,260	14,922	58,968	14,832	66,278	29,754	125,246	23,345	91,598	2,436	15,767	66	3,064	25,847	110,429
	Outside India	45	59	8	44	2	2	10	46	122	347	118	349	240	696	557	894	7	44	1	14	565	952

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 Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24	For Q4 2023-24	Upto FY 2023-24		
1	Employees' remuneration & welfare benefits	353	1,455	207	832	649	2,317	73	168	239	1,880	25	148	1,151	5,548	30,263	115,883	32,887	126,434
2	Travel, conveyance and vehicle running expenses	30	110	17	60	49	166	5	9	22	151	-	5	95	430	2,218	8,075	2,409	8,840
3	Training expenses	3	9	2	6	7	11	1	1	8	15	-	-	19	30	436	766	470	821
4	Rents, rates & taxes*	23	75	14	47	39	140	7	13	19	343	-	1	130	503	4,019	12,585	4,221	13,307
5	Repairs	20	76	12	44	29	110	5	10	20	174	-	1	72	299	2,415	8,498	2,579	9,062
6	Printing & stationery	1	8	-	5	2	17	1	2	(4)	32	-	-	3	47	188	1,177	200	1,268
7	Communication expenses	7	29	4	16	15	58	2	4	51	175	-	1	78	360	1,482	6,432	1,554	6,733
8	Legal & professional charges	18	67	13	47	62	153	8	12	199	1,365	79	153	175	588	3,458	10,900	3,774	11,459
9	Auditors' fees, expenses etc.	1	2	-	1	1	4	-	-	-	6	-	-	1	10	69	281	73	300
	(a) as auditor	1	2	-	1	1	4	-	-	-	6	-	-	1	10	69	281	73	300
	(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	1	2	-	-	1	2	-	-	2	4	64	95	70	105
10	Advertisement and publicity	30	3	15	19	13	(13)	2	4	(45)	409	1	1	57	359	2,083	15,125	2,181	15,237
11	Interest & Bank Charges	9	40	2	13	8	36	1	1	2	6	-	-	8	86	2,456	8,918	2,482	9,046
12	Depreciation	16	66	10	42	31	130	7	13	3	200	-	1	63	358	2,554	12,714	2,694	13,383
13	Brand/Trade Mark usage fee/charges	-	9	1	6	(1)	17	1	2	(3)	27	-	-	(1)	55	18	1,194	17	1,297
14	Business Development and Sales Promotion Expenses	(5)	86	(4)	90	30	274	4	15	(77)	592	1	2	346	3,845	3,793	43,074	3,890	44,742
15	Information Technology Expenses	32	103	20	65	70	225	12	20	32	320	2	4	172	640	5,529	17,270	5,850	18,325
16	Goods and Services Tax (GST)	1	2	-	1	1	3	-	-	(144)	1,027	-	-	21	89	(14)	1,459	(8)	1,476
17	Others	(2)	14	(1)	6	-	22	1	2	1	9	-	-	(14)	42	172	624	179	750
	(a) Miscellaneous expenses^	(2)	14	(1)	6	-	22	1	2	1	9	-	-	(14)	42	172	624	179	750
	TOTAL	538	2,155	313	1,301	1,006	3,672	130	276	324	6,733	108	317	2,378	13,293	61,203	265,070	65,522	282,585
	In India	536	2,147	313	1,296	999	3,651	129	274	325	6,707	108	317	2,374	13,246	60,385	263,313	64,649	280,723
	Outside India	2	8	-	5	7	21	1	2	(1)	26	-	-	4	47	818	1,757	873	1,862

#includes Health, Personal Accident & Travel

* Rent expense is net of rental income of ₹ 3 Lakhs (previous period ₹ 8 Lakhs)

^ Net off Coinsurance administration charges

PD/2024-25/FYVer. Dated April 15, 2025