

BUSINESS OPPORTUNITY MEET



Motor



Health



General



SME



General



LIFETIME CAREER OPPORTUNITY

BUILD YOUR FUTURE
WITH ICICI LOMBARD

ICICI Lombard



Training &
Mentorship Support



Zero Investment
Business Opportunity



Rewards
& Recognition



Cutting-Edge
Learning & Training



Unlimited
Earning Potential

WHAT YOU GET:

- Training & Mentorship Support
- Flexible Work & Be Your Own Boss
- Zero Investment Business Opportunity

AGENT COMMISSION STRUCTURE

i ICICI Lombard | Be Future Ready

i ICICI Lombard

CAREER
SUCCESS
& HIGH
COMMISSIONS

i ICICI Lombard



GROWTH



Earning Potential - Partner

5 Year Earning Road Map for Individual Partner

KEY OPERATIONAL ASSUMPTIONS



DEDICATED EFFORT: Partner invests 2 hours on IL daily



SALES ACTIVITY: 2 meetings/day = 50 meetings/month (25 working days)



INITIAL CLOSING RATIO: Starts at 10:1 (expected to improve)



KEY PRINCIPLE: Increased time investment leads to higher earning potential

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
No of Proposals in Month	5	7	8	9	10
No of Proposals in Year	60	84	96	108	120
Avg Premium/Proposal (10% Increment YOY)	20,000	22,000	24,200	26,620	29,282
Total GWP in Year	1,200,000	1,848,000	2,323,200	2,874,960	3,513,840
Commission earned in Year (@30%)	360,000	554,400	696,960	862,488	1,054,152
Retention GWP (@80%)	0	960,000	2,438,400	4,296,960	6,596,928
Renewal Commission (@15%)	0	144,000	365,760	644,544	989,539
Total Commission Earning	360,000	698,400	1,062,720	1,507,032	2,043,691

Rewards & Recognition



MOTOR



SME



HEALTH



GENERAL



Our Rewards & Recognition Architecture





LR	JFM PY26	Slab 1	Slab 2	Slab 3
Destination		Thailand	Georgia	London
No. of Nights		2N	3N	4N
<70%	GWP Slab	5,00,000	8,00,000	20,00,000
>=70%	GWP Slab	7,50,000	12,00,000	30,00,000

- Business with risk start date from 1st Jan 2026 to 31st Mar 2026, premium will be considered net of cancellations (As on 15th Apr)
- Slab 1 is only applicable for New channel partners (those who have not qualified for any International trip in last 24 months)
- Slab 1 is capped at 1 ticket
- Multiple tickets are allowed in Slab 2 and 3
- Two Slabs cannot be clubbed (For Eg: at 28 Lacs GWP, one is eligible either for 1 ticket of London or 3 tickets of Georgia)
- Conquest conference is applicable for all licensed category partners including POS, Agents, Brokers & IMF operating on reward-gnd only
- All Products incl Health Indemnity & Benefit, Home & Travel considered for Conquest are at 1x weightage
- Indemnity booking (with SI < SL) & Rollover booking will not be part of Conquest
- Retail health indemnity retention % during Conquest period should be >=80% for 1st year renewal & >=90% on Repeat renewal for qualification (On count of policy basis)
- If Nov'25 Rolling Health LR >=70%, Target will be 1.5x of the Grid
- If Feb'26 Rolling Health LR <70%, then TGT will be reversed else will be 1.5x of the Grid
- Conquest availed or not, reward slab & summt weightages would be the same
- Subject to Management discretion, Tax rules & regulations

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JFM Conquest

Advisor – Reward and Recognition



MONTH 1

Min 20k GWP

Quick Starter certificate
signed by NSM



MONTH 3

Min 3 IL Activation

Rising Star Certificate
signed by NSM+BH &
Merchandise



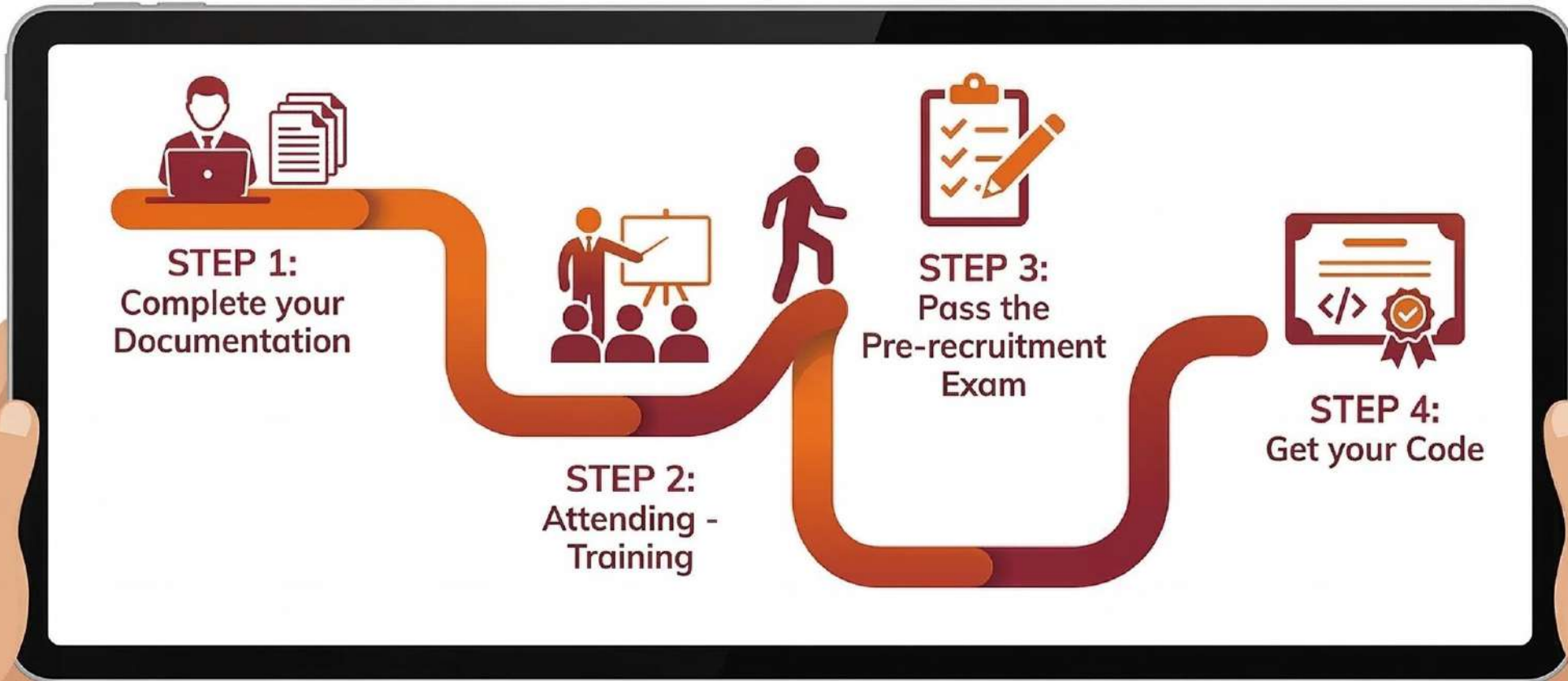
MONTH 6

Min 6 IL Activation

Star Certificate
signed by NSM+BH
& Merchandise



Steps for coming on board!



Join us today & make your dreams come true!

Your journey with ICICI Lombard starts with a completely digital onboarding experience

Documents Required



2 recent color photograph



Self-attested copy of Education Mark Sheet



Self-attested Address Proof (valid address proof documents as mentioned in annexure) or Aadhaar Card



Self-attested PAN copy



Cancelled Cheque or NEFT Form (Both required if name is not printed on cheque copy)



Agent Fees - Cheque copy/Demand Draft/Online Payment

Training Support -

Learning Pathway



Specialization & Ongoing Initiatives

Weekly Initiatives



Health Shiksha Abhiyaan



SME Shiksha Abhiyaan



Motor Shiksha Abhiyaan

Candidate Profile – Train Model

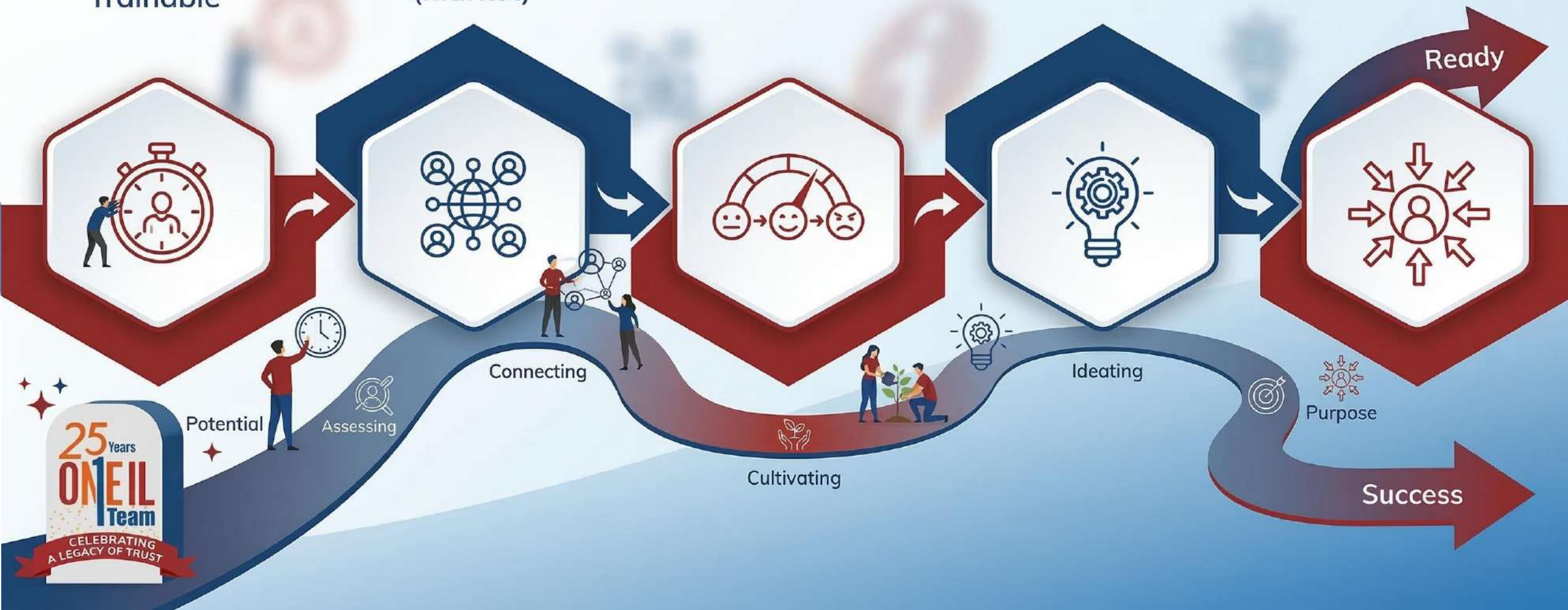
Time and
Trainable

Reach
(Market)

Attitude

Innovative

Need
(Reason or Desire)



25 Years
ONEIL
Team

CELEBRATING
A LEGACY OF TRUST

GI Industry and Key Trends



Journey of General Insurance sector so far (FY-25)



POSP
(Guidelines to introduce POSP model)



Covid
(Increased health insurance awareness & demand)



Health became largest category
(Health insurance surpassed Motor in GI)



Health master circular and product denotification
(Guidelines on customer service and product wordings)

2016



2020

2022



2024

2017



2021



2023



2025



25 YEAR
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2017: ICICI Lombard's Listing
(Listing of first GI company)



2021: Use and File guidelines
(Enabled innovation & faster product launches)



2023: CA guidelines
(Open architecture for 9+9+9; Expense of management guideline)

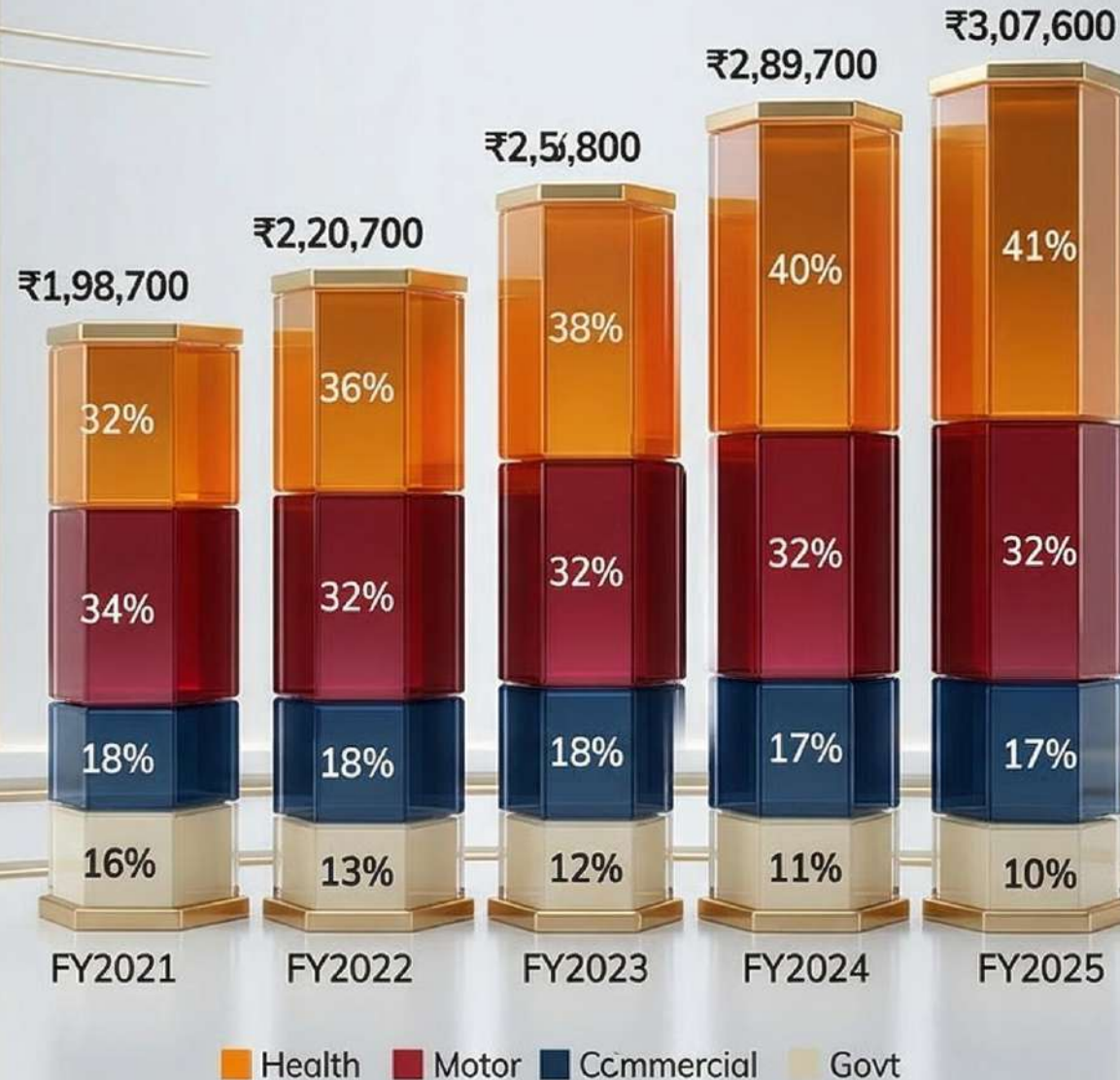
2024: Long-term policy accounting
(Reporting only 1 year's premium at a time)

2025: 100% FDI
(100% FDI in Insurance sector)

Key Trends

- India's GI penetration 1% of GDP
- GI industry grew at 8.8% on "n" basis in FY2025
- Increased usage of AI, automation & analytics by insurers
- Overall, Health segment growing at ~20% CAGR for last 3 years
- Indian insurance industry poised to become 6th largest by 2032

General Insurance Industry Growth



Summary Insights

5-year CAGR
9.1%

Health segment contribution now
41%

- Motor contribution remains steady at 32%

ICICI Lombard – Leading Private General Insurer



ICICI Lombard - Largest private insurer in India



ICICI Lombard



₹268.33 billion
GWP



₹25.08 billion
PAT



8.7%
Market Share
8.3%
Growth



37.6 million
Policies issued
3.2 million
Claims settled



14,000+
Garages



10,000+
Hospitals



14.9+ million
Mobile App Downloads



625+
Districts



2.69x
Solvency Ratio



20,000+
Doctor Network



328 Branches
Internal Surveyors

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Fig mentioned above are for FY 2025 & on "1/n" basis

Enhancing leadership: Distribution Network

Figures in Cr

Deeper geographical coverage pan India – Distributionpoints and Manpower



4,000+
Dedicated
Agency
sales force



328
Branches



992
Virtual
Office

Agency	GWP Mix (Cr)
Health	20%
Motor	36%
Commercial	42%
Others	2%
Total	4,563

Impact



26,500+ Licensing



38,000+ Agent Activation



2,000+ Club Agents

AGENCY: GI VS IL PERFORMANCE (FY-25)

Agency Channel Insights

-  Agency accounts for **27%** of GI GWP 
-  **FY25 EXPANSION: +7.2 LACS NEW ADVISORS, +100 NEW BROKERS**
-  GI Agency Product Mix:  H: 48%, M: 41%, C: 11%)   

Overall CAGR* Performance

 Industry: **9.1%**
IL: **12.8%**

*Note: CAGR is verbatim from original data.

Detailed Performance Matrix

	Industry	IL	Share
 GI INDUSTRY	Industry: 3,07,661	IL: 26,883	Share: 8.7%
 AGENCY	Industry: 83,300	IL: 4,563	Share: 5.5%
 AGENT COUNT	Industry: 29.2 Lac	IL: 1.4 Lac	Share: 5.0%

*Note: CAGR is verbatim from original data.

Top business trends

1 Healthcare sector



₹35k bn
healthcare market



14%
medical inflation
India



₹467 bn
telemedicine size



₹255 bn
e-pharmacy market

2 Automobile sector



PV Sales: 4.1M units
↑4.4% | FY26 Growth: 4-7% (ICRA)



CV Sales: 3.1M units ↑1.3% |
Moderate recovery projected



2W Sales: 18.9M units ↑7.6% |
Continued growth expected



Infra boost & normal monsoon to
drive rural / semi-urban demand

3 Corporate & MSME



₹11.17T
infra
investments



₹12.39T
MSME export
surge



₹40T
power sector
potential *



Focus: GCC,
Semiconductor, Data

Product Portfolio



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Health Insurance Golden Opportunity for Growth

Indian Health Insurance Poised for High Growth




Retail Health Insurance is Projected to Growth at a CAGR of **~20%** in Near Future

Macro trends contributing to health insurance penetration



5%

Retail health insurance penetration



17%

World diabetes patients



50%

Expenses are Out of pocket



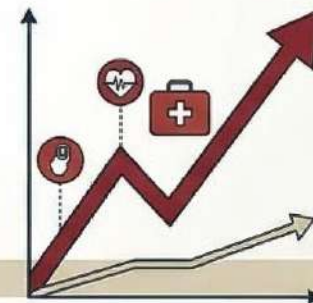
Rs. 35k bn

Healthcare market



40%

**Urbanization
Expected by 2031**



14%

**Medical inflation
2x of overall inflation**



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Product Suite : Retail Health



Base Health

- Coverage for entire family with Unlimited reset, worldwide coverage, protection against inflation



OPD & Wellness

- Wellness program
- Emergency services
- Cashless OPD program
 - Consultation
 - Diagnostic
 - Pharmacy



Super top up

- Deductible based plans, affordable premium
- Takes care of high value claims



Personal Accident

- Traditional cover of Accidental Death, Permanent total disability
- Additional covers from broken bones to Adventure sports



Critical Illness

- Major critical illnesses
- High severity events that can wipe out financial savings

Products offered

Health AdvantEDGE
Apex Plus

Max Protect

Activate Booster

Family Shield

Criti Shield Plus

Golden Shield – Senior
Citizen Product

Home Insurance

Travel Insurance

Elevate

Motor Insurance – Entry in customer's portfolio

Product Overview



Personal Mobility



Private Cars



Two Wheelers

Securing your daily drive.



Commercial & Logistics



Auto Rickshaw



SCV



Passenger Carrying
(Buses, Taxis)



Goods Carrying
(Truck, Tempo)

Keeping businesses moving.



Heavy & Specialized



Tractor



Oil Tanker



Miscellaneous type
(Tractors, Tippers, Cranes)



Trailer

Supporting infrastructure and agriculture.

Product & Add-on Advantages



Unlimited Zero Depreciation Claims

- No deductions, no restrictions
- Maximum peace of mind



Return to Invoice (RTI) Advantage

- Based on current market value
- Higher payout in theft/total loss



Engine Protect – No Co-pay

- Covers water/oil leakage damage
- Zero deductible benefit



Key Protect – No Capping

- Covers lost/stolen keys & locks
- Up to 2 claims



Battery Protect Cover

- Covers short circuit & water damage
- Includes EV/Hybrid batteries



Smart Saver Plus

- Workmanship warranty
- Doorstep support + vouchers



Motor Floater Policy (Families)

- One policy for up to 5 vehicles
- One document, floater discount



Extended Warranty (New & Used Cars)

- Covers engine, transmission, cooling
- Protects beyond OEM warranty

2. Service Excellence



Flagship PPN Network Garages

- 5-day repair promise
- Free pick-up & drop
- Seamless OD & TP claim process
- Guided customer support



IL Take Care App (1800 2666)

- Instant policy details
- Real-time claim status
- Cashless garage locator
- Self-inspection for break-in



Cloud Calling – Industry First

- Direct connect with Claims Manager
- Automated escalation if unanswered
- SMS updates for customers

IL Smart Assist

Complete roadside and travel support, anywhere, anytime.



Roadside & Breakdown Support

One call activates towing, repairs, expert help.



Travel & Stay Assistance

Breakdown won't disrupt your travel plans.



Fuel & Battery Emergencies

Empty tank or dead battery — mobility continues.



Daily Allowance & Courtesy Vehicle

Daily allowance or courtesy car during repairs.



Flat Tyre & Minor Repairs

On-spot tyre replacement and quick fixes.



Breakdown Repair Cover

Unexpected repairs covered — stress reduced.



Quality-Assured Repairs

Partner garage repairs with 24-month assurance.



Key & Lock Emergencies

Locked out or lost keys — secure assistance.



Travel Inconvenience Cover

Missed bookings reimbursed during breakdowns.

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More Smart Assist Benefits

Extra protection and convenience beyond roadside support.



Legal & Medical Help On the Go

Integrated medical expenses and legal support for accidents.



Documents & Wallet Assistance

Reporting, guidance, and emergency support for lost items.



Spare Parts & Safety Support

Sourced parts and safety documents arranged without hassle.



Convenience at Your Doorstep

Pick-up, drop, and wheel alignment services.



Protection Beyond the Car

Coverage for pets, sports gear, and personal belongings.



Loss of Personal Belongings

Financial protection for lost items during insured events.

Opportunity – SME Small and Medium Enterprises



GLOBAL PRECISION MFG

ARORA RETAIL HUB

SUNRISE CAFÉ

TECH INNOVATE SOLUTIONS



Competitive landscape:

5M FY2025

Fire

R1	New India (13.7%)
R2	IL (13.4%)
R3	Bajaj Allianz (10.4%)
R4	Tata AIG (9.1%)
R5	HDFC Ergo (8.2%)

Engineering

R1	IL (18.0%)
R2	New India (15.6%)
R3	United India (8.4%)
R4	Reliance (8.4%)
R5	Bajaj Allianz (7.9%)

Marine C

R1	IL (22.1%)
R2	Tata AIG (16.2%)
R3	New India (9.7%)
R4	Bajaj Allianz (7.6%)
R5	IFFCO Tokio (7.5%)

Liability

R1	IL (18.3%)
R2	Tata AIG (14.5%)
R3	Bajaj Allianz (14.2%)
R4	HDFC Ergo (13.0%)
R5	New India (10.2%)

Health Corporate**

R1	New India (20.8%)
R2	IL (15.0%)
R3	Oriental (10.4%)
R4	United (9.2%)
R5	Bajaj (7.4%)

Competitive landscape:

5M FY2024

Fire

R1	New India (15.2%)
R2	IL (13.3%)
R3	Bajaj Allianz (9.2%)
R4	Tata AIG (8.7%)
R5	United (8.6%)

Engineering

R1	New India (19.4%)
R2	IL (17.7%)
R3	Bajaj Allianz (8.3%)
R4	Reliance (8.1%)
R5	Oriental (8.0%)

Marine C

R1	IL (20.2%)
R2	Tata AIG (16.6%)
R3	New India (10.9%)
R4	Bajaj Allianz (8.0%)
R5	IFFCO Tokio (7.6%)

Liability

R1	IL (17.8%)
R2	Bajaj Allianz (14.7%)
R3	Tata AIG (14.1%)
R4	HDFC Ergo (11.3%)
R5	New India (10.1%)

Health Corporate**

R1	New India (23.7%)
R2	IL (9.8%)
R3	Oriental (9.1%)
R4	United (8.1%)
R5	National (6.3%)

Source: IRDAI & GI Council

*includes Retail, Group & Mass Health

**includes Retail Health business sourced under Group mode



ICICI LOMBARD'S PRODUCT OFFERING



PROPERTY INSURANCE

- Sookshma Policy (Up to 5 crs)
- Laghu Udhyam Policy (5 to 50 crs)
- Bharat Griha Raksha (Housing Society)
- SFSP (above 50 cr)
- **MSME Suraksha Kavach Package Policy- Advance**** (Up to 50cr)
- **Long Term Kavach Policy**



MARINE INSURANCE

- Marine Single Transit
- Marine Open Insurance
- Marine STOP



EMPLOYEE BENEFIT

- Group Health Insurance
- Group Personal Accident
- Workmen Compensation



ENGINEERING INSURANCE

- Contractors All Risk
- Erection All Risk
- Contractors Plant and Machinery



LIABILITY INSURANCE

- Professional Indemnity
- Directors and Officers Liability
- Comprehensive General Liability
- Corporate Cyber Insurance

Where
VISIONARIES
Align



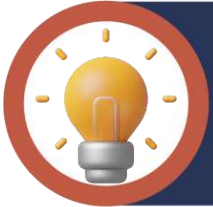
AIQuote

Your Favourite Helping Hand

Capability 1: Quote Automation



#AIquote to make quote generation effortless by eliminating manual data entry into Myra input sheet



Industry first initiative, harnessing the power of AI/ML (Artificial Intelligence / Machine learning) which will release enormous bandwidth of our channel partners & increase efficiency



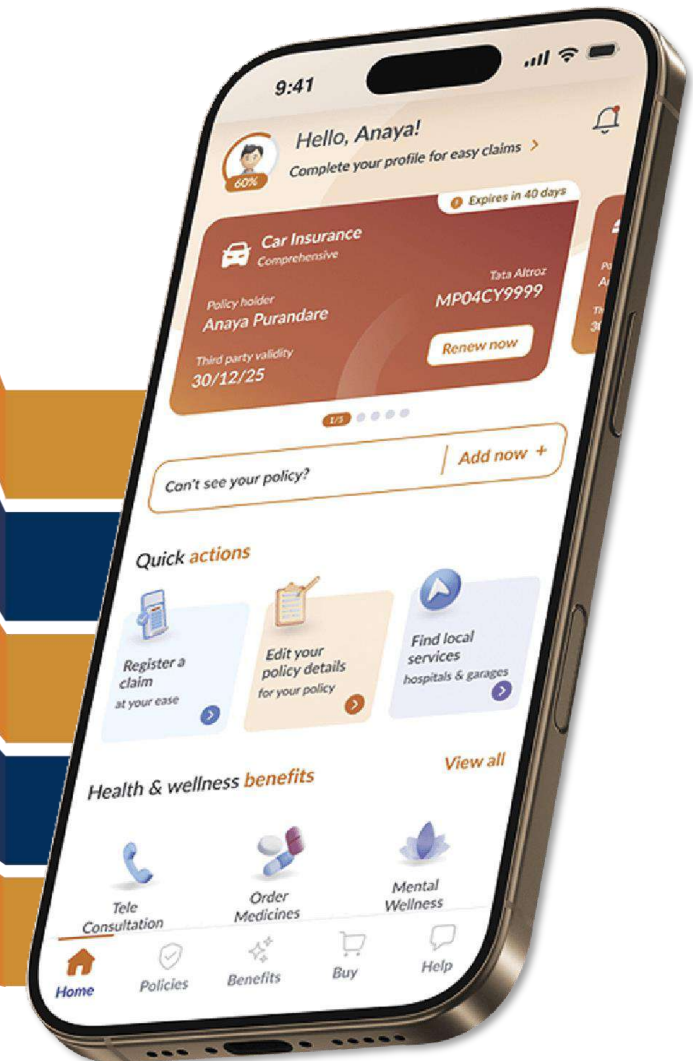
AI reader to handle simple OTC quote & extremely complicated Non OTC quotes too



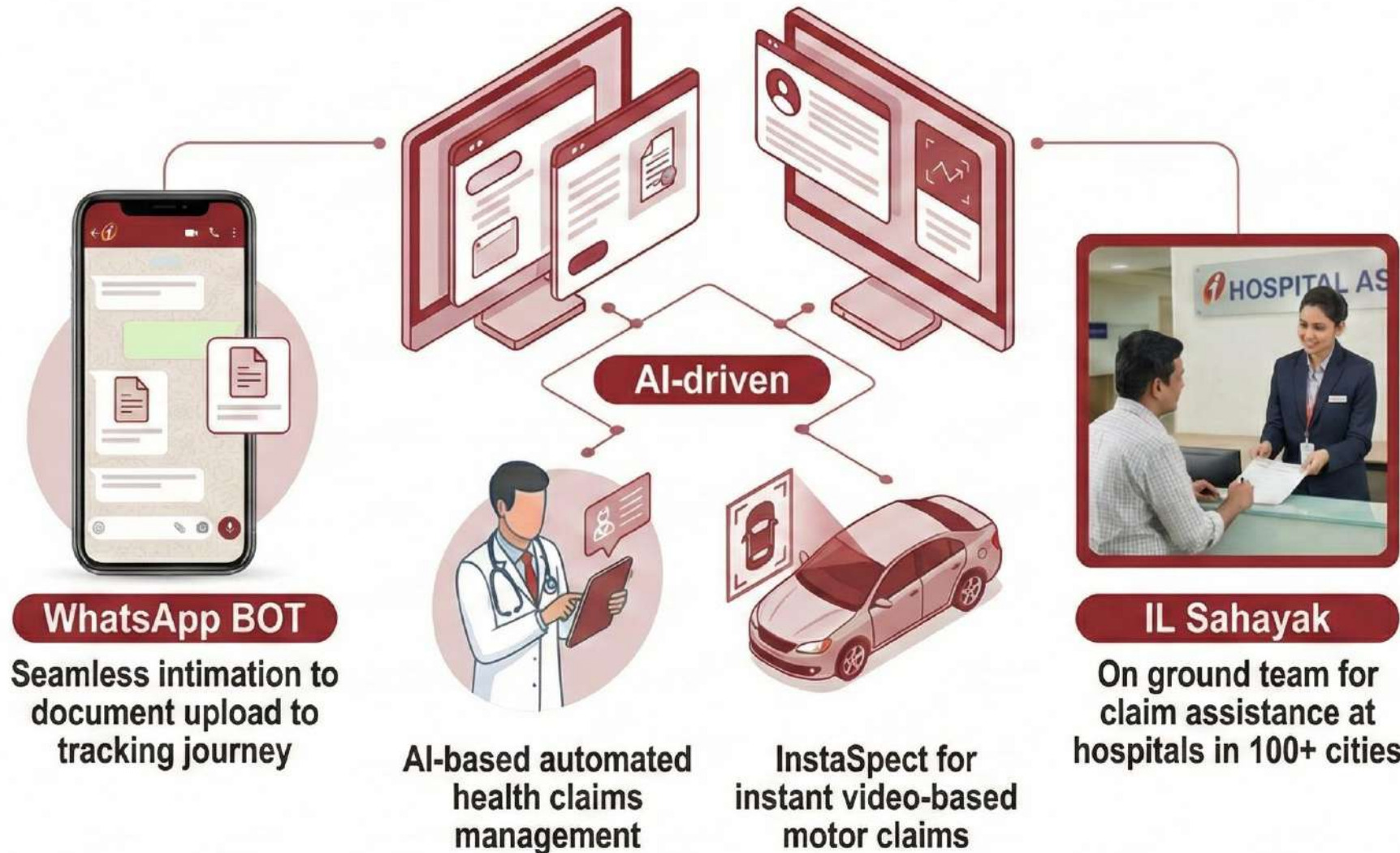
Phase-1: fire line of products i.e. Sookshma, Laghu ,SFSP ,Griha, Griha Kawach & Burglary live, Other products to go live shortly in coming phases



RFQ to be attached in Excel or PDF including Image to PDF (Previous year policy copy), (Currently "ICICI Lombard, New India & TATA" only)



Building ecosystem for claims management



Capability



20,000+
Cashless health claims management network



11,000+
motor cashless garages across manufacturers



ILTakeCare –
Cashless OPD and customer engagement journey



1000+ member strong in-house team for customer service

Riya Chatbot



RIA our Customer Service Champion!

Claim Services Made Easy with RIA on WhatsApp





Claims Simplified!

Empowering over one lakh customers, RIA makes every step of the claim journey - from registration to status tracking, effortless on WhatsApp & Website!

Scan to explore now!

Service Menu - All About Claims

SCAN ME



SCAN ME

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LET'S CHAT

I'm Back Online and Ready to Assist You !

Need Help with ...

- Policy Management
- Editing your Policy
- Claims
- Health Check-up
- Tracking Requests



Say 'Hi' to me on  7738282666 and get started!

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A glimpse of the iPartner Pro app



Available on



Mobile App - IL Take Care

Policy

- All health, motor, travel policies; labels for multiple health policies of same corporate
- Policy terms and conditions (As per the HR's requirement)
- Endorsements
- E-cards
- Dependents' Logins
- Flexi-plan selection and enrolment
- Emergency Ambulance Services purchase

Claims

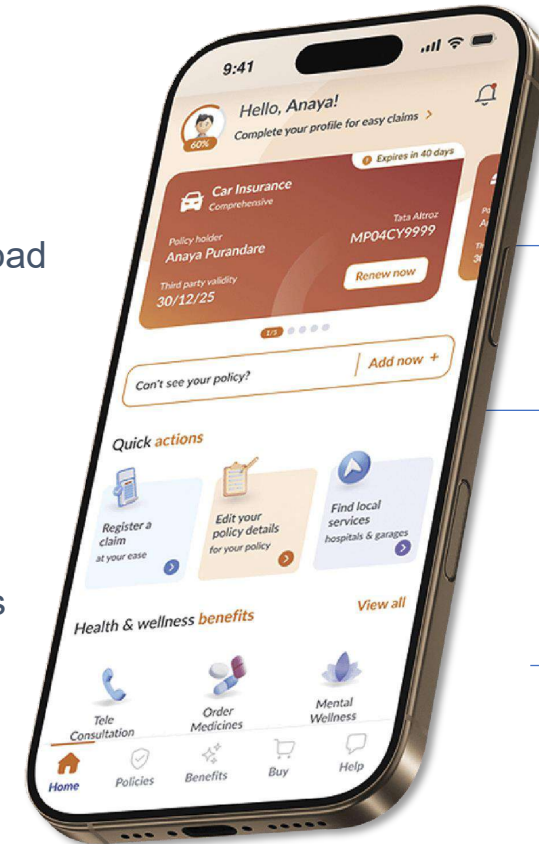
- Claim Intimation with documents upload
- Cashless OPD claims
- Claim Tracking & Deduction details
- Previous claim documents
- Pre-planned hospitalization request
- Pre-planned hospitalization history

Advisory

- Network hospitals with details
- Tele-consultation
- Health Assistance
- Chat with an expert

Wellness

- Health Risk Assessment
- Diet and Exercise Tracker
- Health parameters' tracking and trends
- Sleep, Meditation and Water Reminders
- Health Records upload up to 1GB
- Blogs



→ Policies

→ Self and Dependents' Cards

→ Policy Details

→ Wellness Panel

→ Overlay of Services



IL Sayahak

Hand-holding the customer throughout their hospitalization and claim journey with
“Empathy and Care” and Hygiene check at hospital leading to “Cost Saving”

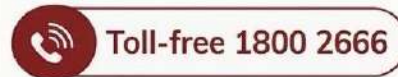


Sahayak as a Service



Smart Saver Plus – Service Guarantee

START YOUR CLAIM



Toll-free
1800 2666

FNOL STEP



FNOL Claims <
50K at selected
preferred
repairer

THE PROMISE



Get your car repaired in
just **5 days**, or your **travel
alternative is on us!**

Assurance on TAT (5days
service guarantee) &
Quality assurance on
workmanship

SPECIALIZED SERVICES



Doorstep claim
settlements -
Windshield &
Tyre Loss

THE TRAVEL ALTERNATIVE



Uber/OLA coupon -
max up to 5 days
700/day (Vertical) &
500/day (EMG)

THE FINISH & BENEFITS



24 months or
10,000/-KMS
workmanship
warranty



Live Tracking for
Pick-up and Drop



Free Washing &
Cleaning, Free 40 points
comprehensive vehicle
check up



SUMMIT

PATH TO GREATNESS

A realm of excellence for visionaries, top performers, and aspiring leaders.

THE BRONZE CLUB



A club for future leaders to embark on their path to greatness and success.

THE SILVER CLUB



A club for rising stars who demonstrate remarkable growth and ambition.

THE PLATINUM CLUB



A club for those who deliver exceptional performance and exceed expectations.

THE GOLD CLUB



A club for top performers who exemplify dedication and turn every effort into gold.

THE CEO CLUB



A club for visionaries who set the highest standards and lead with unmatched excellence.