
ICICI Lombard
Protecting What Matters Most
ICICI Lombard
Nibhaye Vaade


GI Industry

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

ICICI Lombard

2016: POSP
(Guidelines to introduce POSP model)

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

2020: Covid
(Increased health insurance awareness & demand)

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

2022: Health became largest category
(Health insurance surpassed Motor in GI)

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

2024: Health master circular and product denotification
(Guidelines on customer service and product wordings)

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

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

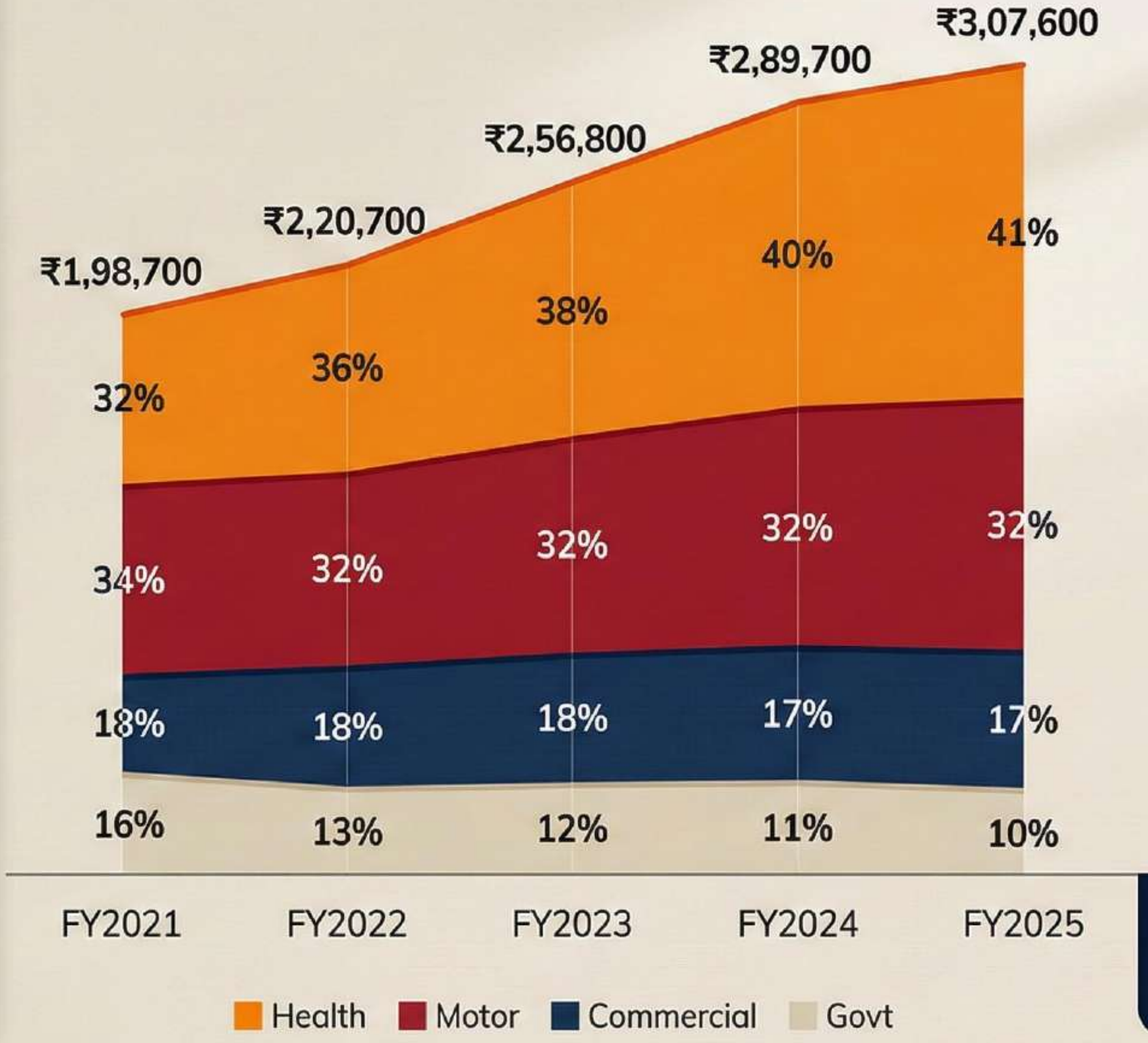
2016 · 2017 · 2020 · 2021 · 2022 · 2023 · 2024 · 2025

25 Years ONE IL 1 Team
CELEBRATING A LEGACY OF TRUST

Key Trends

1. India's GI penetration 1% of GDP
2. GI industry grew at 8.8% on "n" basis in FY2025
3. Increased usage of AI, automation & analytics by insurers
4. Overall, Health segment growing at ~20% CAGR for last 3 years
5. 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%

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%**

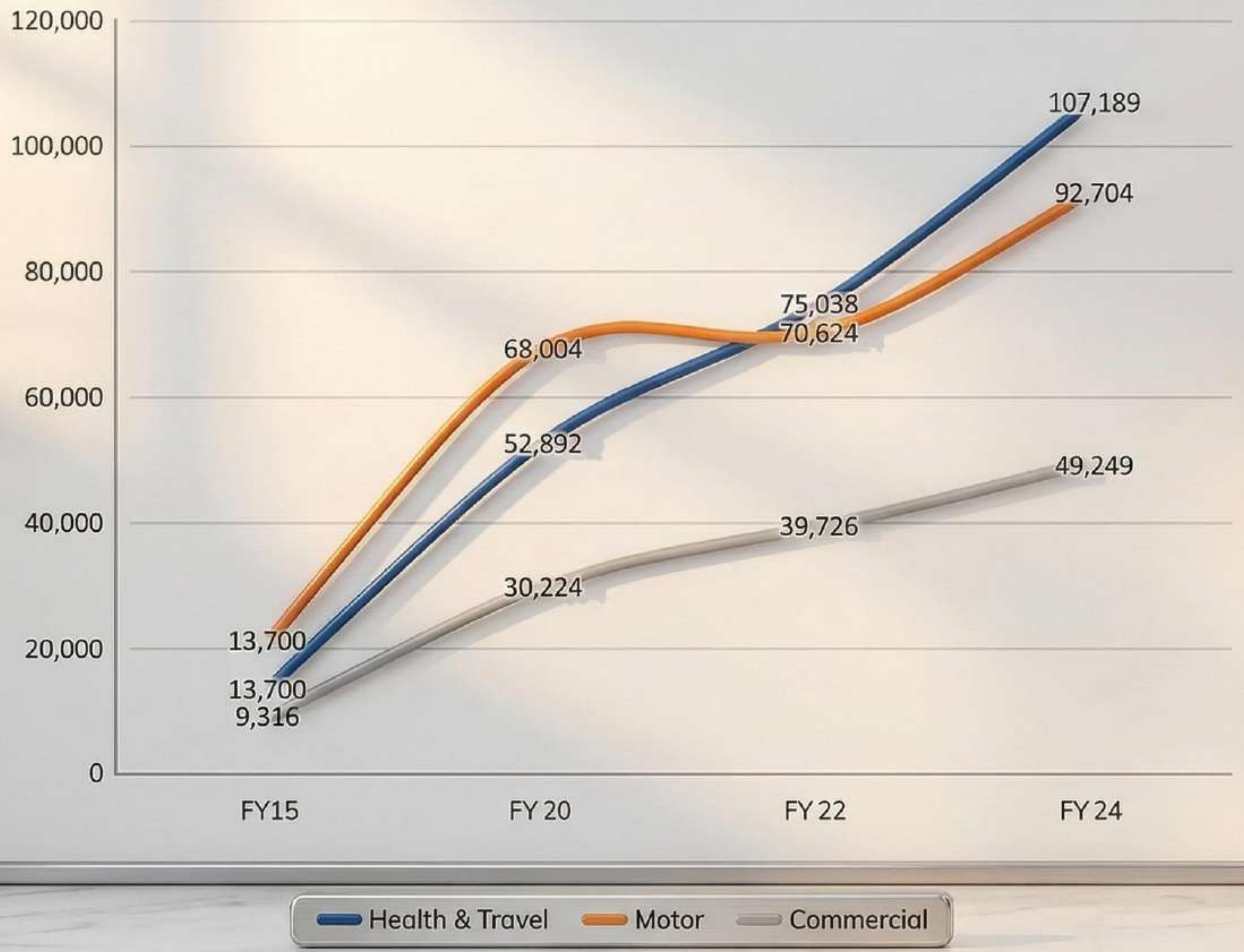
*Note: CAGR is verbatim from original data.

Detailed Performance Matrix

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%**

Industry key trends

Values in Cr




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

625+
Districts with IL presence

2.69x
Solvency Ratio

14.9+ million
Mobile App Downloads

14,000+
Garages

10,000+
Hospitals

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 – Distribution points 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

Includes broking & POSP *Figures on 1/N basis*

How the organization supports you

The Golden Business Opportunity

A structured leadership program

Complete training and mentoring

Cutting edge digital tools

Unlimited Income Potential

Career Progression and Recognition

Unique ways to develop your professional skills-choreography

Good business practices lead to good performance. We offer multiple avenues that boost your growth like Architecture, a set of good business practices that help you **grow every day**

Choreography for

DAILY

- Morning Huddle
- Daily Recruitment Activity
- Daily Calls with Team
- JFW & Sales call with Team

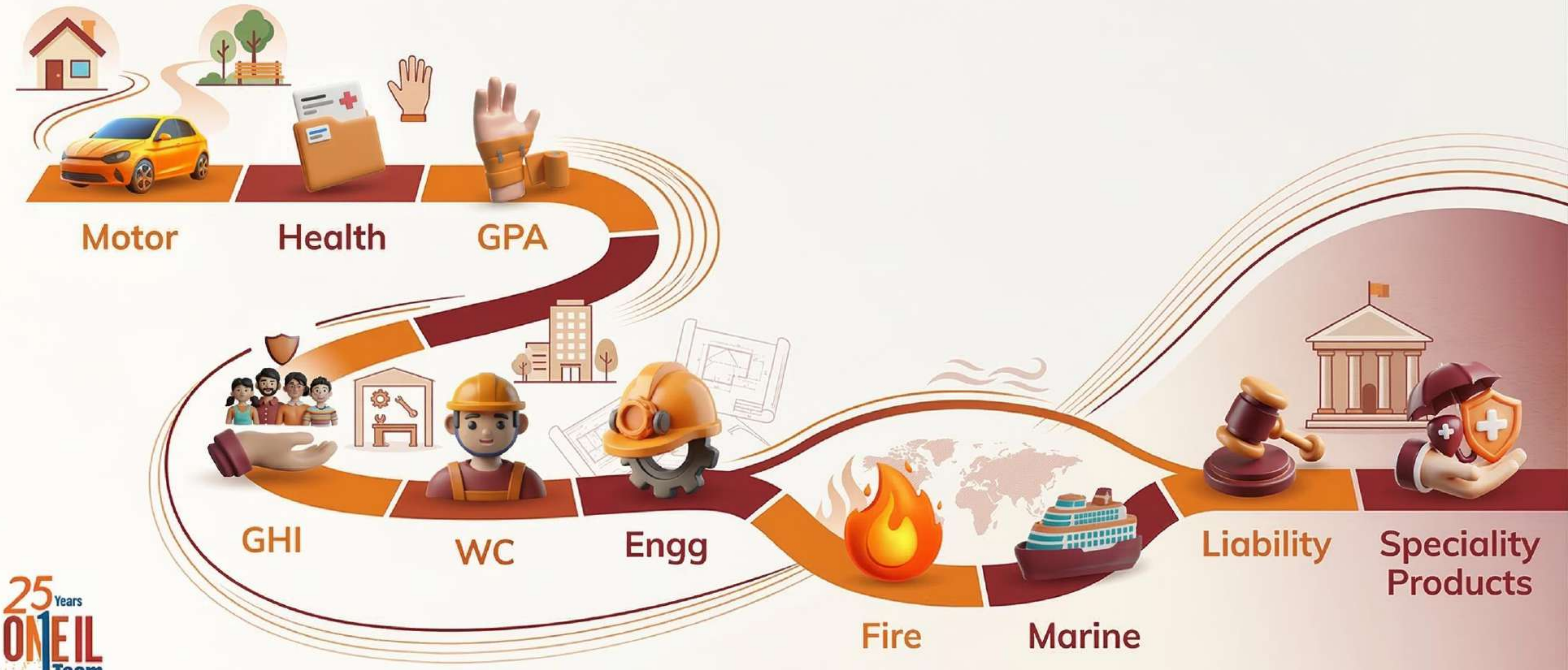
WEEKLY

- Conduct Review Meeting with Team
- Weekly Huddle with Team

MONTHLY

- Conduct Goal Setting
- Attend Monthly Engagement Program

Product Portfolio




ICICI Lombard
LEAD & GROW
LEAD. DEVELOP. GROW. SUCCEED.

What’s in it for you

- A unique opportunity to become a Business Leader
- Get trained, mentored, and supported by India’s most trusted brand
- Create a meaningful career by helping others succeed
- Build your own team, lead with purpose, and grow without limits


ICICI Lombard
Leader
Agent
Agent
PBL Model

USP-IL Leader Model

Selective Recruitment

We recruit only the most capable individuals with the potential to lead, inspire, and drive transformation. Each selection is made with precision - focused on leadership quality, not quantity.

Focused Mentorship & Growth

We recruit only the most capable individuals with the potential to lead, inspire, and drive transformation. Each selection is made with precision - focused on leadership quality, not quantity.

Founder Leaders of PBL Vertical

We recruit only the most capable individuals with the potential to lead, inspire, and drive transformation. Each selection is made with precision - focused on leadership quality, not quantity.

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LEADER EARNING ROADMAP

LEADER EARNING GOWTH ROADMAP

Yearly growth rate

LEADER EARNING ROADMAP

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Agent Recruitment (Team Size)	20	30	40	50	60
Activation / Month (@60%)	13	20	26	33	39
Avg Premium / Activation in one month (10%Incremental YOY)	40,000	44,000	48,400	53,240	58,564
Total GWP/Month	5,20,000	8,58,000	12,58,400	17,30,300	22,83,996
Trainee Incentive / Month	83,200	1,37,280	2,01,344	2,76,848	3,65,439
Trainee Incentive / year	9,98,400	16,47,360	24,16,128	33,22,176	43,85,272
Retention GWP@ 80%	0	4,16,000	11,02,400	40,49,510	67,07,251
Retention Incentive @ 2%	0	8,320	22,048	80,990	1,34,145
Total Earning / Year	**9,98,400**	**16,55,680**	**24,38,176**	**34,03,166**	**45,19,417**

LEADER EARNING GROWTH ROADMAP

Monthly growth rate

LEADER EARNING GROWH ROADMAP
Monthly growth rate

Particular	MONTH 0	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Licensing	4	3	3	3	2	2	2
Total Licensing	4	7	10	13	15	17	19
Activation	3	5	6	7	9	11	13
Average Ticket Size	40,000	40,000	40,000	40,000	40,000	40,000	40,000
GWP	1,20,000	2,00,000	2,40,000	2,80,000	3,60,000	4,40,000	5,20,000
Slab	13%	13%	16%	16%	16%	16%	16%
Incentive	15,600	26,000	38,400	44,800	57,600	70,400	83,200
Additional Activation	0	2,000	0	1,000	3,000	5,000	7,000
TOTAL PAYOUT: 15,600	15,600	28,000	38,400	45,800	60,600	75,400	90,200

- Earning is proportionate to agent recruitment, agent activation & GWP achievements on a monthly basis.
- There is no capping for earning or agent recruitment.

Fresh Leader Compensation Structure

Fresh GWP	Activation	Incentive
0–99,000	2	10%
1,00,000–1,99,000	3–5	13%
2,00000	>5	16%

Monthly: Port Mix to be maintained at 20 % on Fresh Indemnity Total, any port business beyond 20% mix shall be excluded from Commission Payout.

Every additional activation over minimum benchmark - 1000/activation

RENEWAL LEADER COMPENSATION STRUCTURE

FRESH RENEWAL

Annual Performance Matrix

Fresh Renewal (%)	GWP Incentive Eligibility	Fresh Renewal Incentive
>= 85%	20% Addition	2%
75% to 84.99%	0% Addition	1%
70% to 74.99%	0% Addition	0%
65% to 69.99%	20% Deduction	0%
< 65%	50% Deduction	0%

REPEAT RENEWAL

Loyalty Incentive Matrix

Repeat Renewal (%)	GWP Incentive Eligibility	Repeat Renewa Incentive
88% & Above	0% Addition	0.25%
75% to 87.99%	0% Addition	0%
< 75%	20% Deduction	0%

Retention will be calculated basis all the poliies of the channel mapped to the agent for the period for which the incentive is being processed.

MOTOR & SME COMPENSATION STRUCTURE

Product Details	Compensation
MOTOR & SME	
Private Car (PVT CAR)	2% on OD ON OWN DAMAGE BASIS
Commercial Veh. & Two Whr. (CW, TW)	2% on NETGWP
SME	1% ON NET GLOBAL WRITTEN PREMIUM


AGENT
COMMISSION
STRUCTURE
ICICI Lombard | Be Future Ready
ICICI Lombard
CAREER SUCCESS & HIGH COMMISSIONS
ICICI Lombard
TRAVEL
HEALTH
MOTOR
GROWTH
25 Years
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Retail Health - Commission Grid

PMG + EMG

Fresh Business Grid	Group 1	Group 2
₹0 - 19,999 →	15.00%	15.00%
₹20,000 - ₹60,000 →	17.50%	17.50%
₹60,001 - ₹80,000 →	20.00%	25.00%
₹80,001 - ₹100,000 →	22.50%	27.50%
₹100,001 - ₹150,000 →	27.50%	30.00%
₹150,001 →	32.50%	32.50%

Group Definition:
Group 1: Delhi, NCR, Ahmedabad, Surat, Haryana, Mumbai, Pune
Group 2: Rest of India

"Port commission to be flat @ 15%, while it will be counted for Grid Calculation"
'Commission to be paid basis Agent location (Group 1 & 2 decided accordingly)

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LR	JFM FY26	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-grid only
- All Products incl Health Indemnity & Benefit, Home & Travel considered for Conquest are at 1x weightage
- Indemnity booking (with SI <5L) & 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 & summit weightages would be the same
- Subject to Management discretion, Tax rules & regulations

JFM Conquest

Leader’s Conquest

1. Counting Rules

- This will be based on Agent Count not Ticket Count

2. Leader Qualification Flow

- All 3 Agent should have qualified the Slab for which the leader will get ticket in

3. Minimum Slab Rule

- If the 3 Agents are in different Slabs , Minimum slab will be considered

Health Insurance Golden Opportunity for Growth

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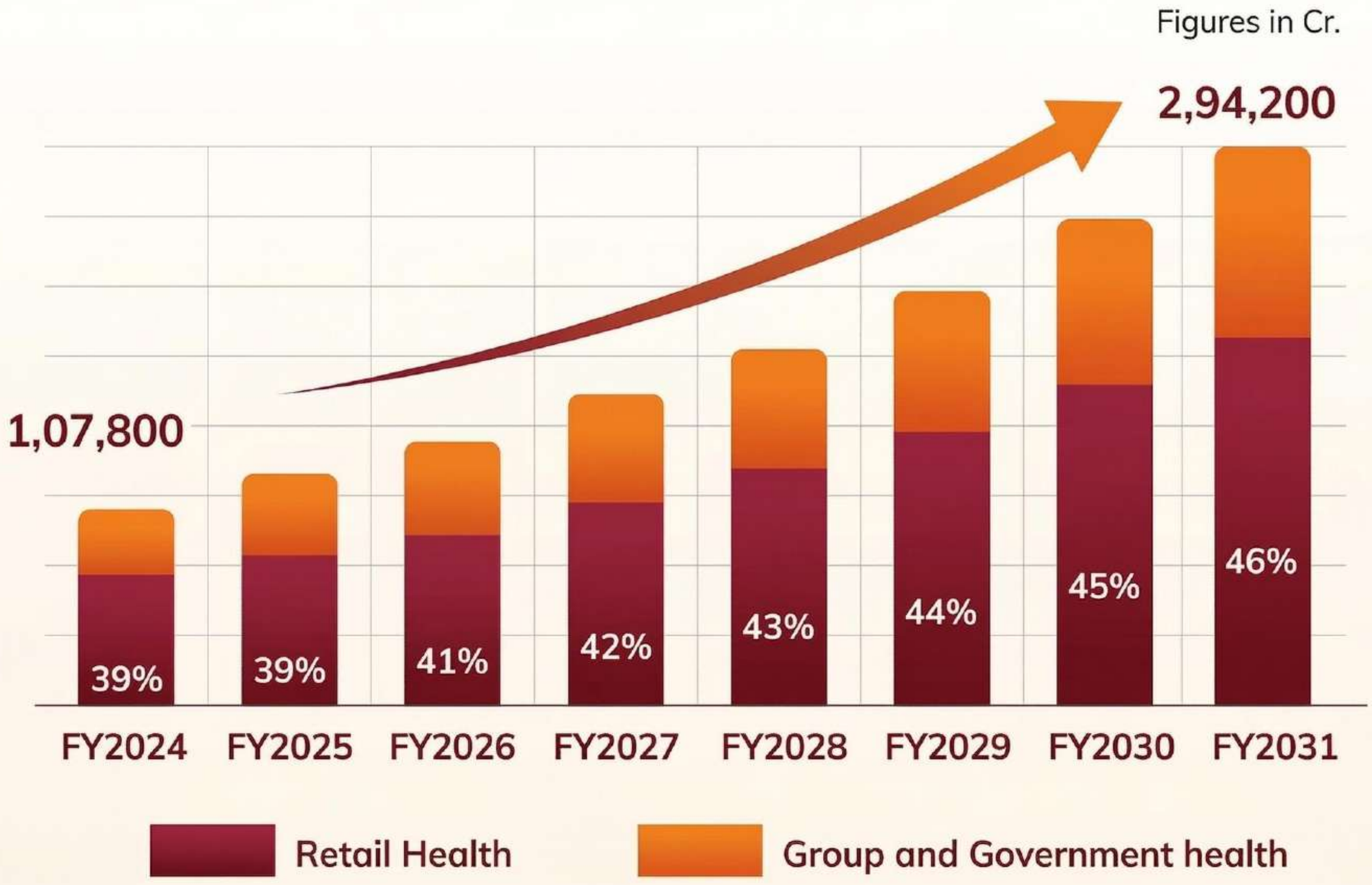
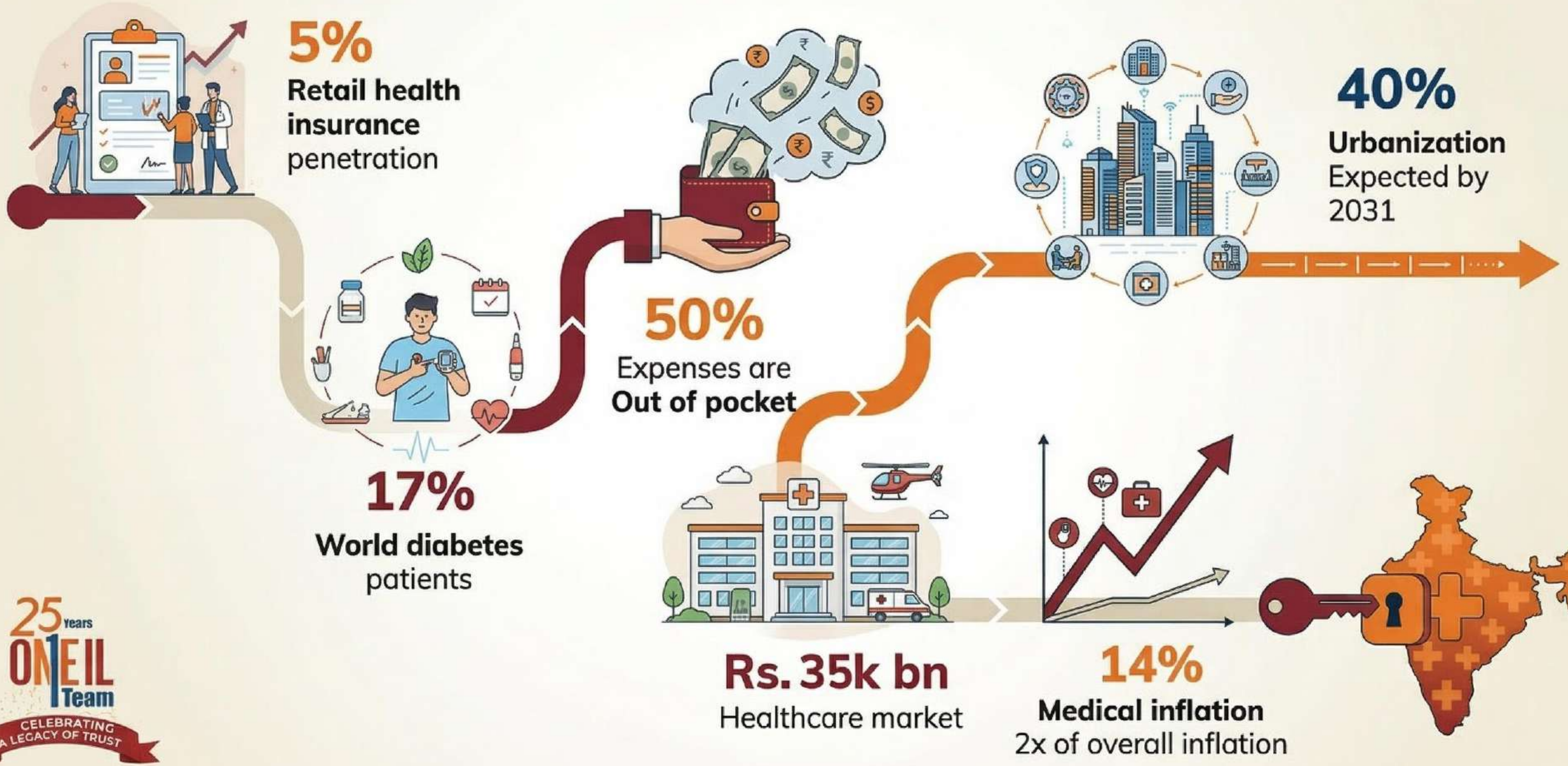
Indian Health Insurance Poised for High Growth



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

Macro trends contributing to health insurance penetration



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

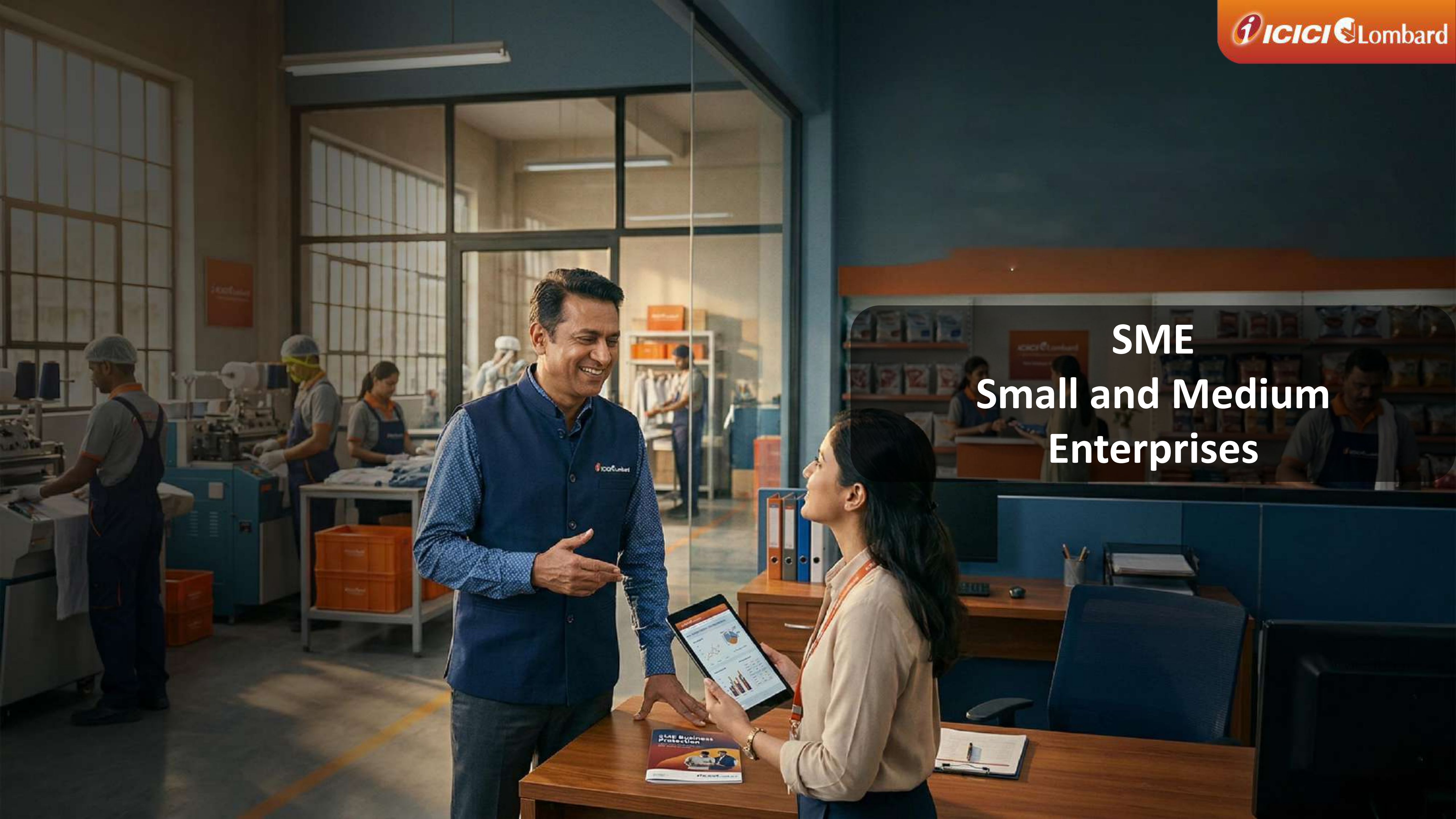
Critical Illness

- 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

SME
Small and Medium Enterprises



Competitive landscape:

5M FY2025

	Fire	Engineering	Marine C	Liability	Health Corporate**
R1	New India (13.7%)	IL (18.0%)	IL (22.1%)	IL (18.3%)	New India (20.8%)
R2	IL (13.4%)	New India (15.6%)	Tata AIG (16.2%)	Tata AIG (14.5%)	IL (15.0%)
R3	Bajaj Allianz (10.4%)	United India (8.4%)	New India (9.7%)	Bajaj Allianz (14.2%)	Oriental (10.4%)
R4	Tata AIG (9.1%)	Reliance (8.4%)	Bajaj Allianz (7.6%)	HDFC Ergo (13.0%)	United (9.2%)
R5	HDFC Ergo (8.2%)	Bajaj Allianz (7.9%)	IFFCO Tokio (7.5%)	New India (10.2%)	Bajaj (7.4%)

Competitive landscape:

5M FY2024

	Fire	Engineering	Marine C	Liability	Health Corporate**
R1	New India (15.2%)	New India (19.4%)	IL (20.2%)	IL (17.8%)	New India (23.7%)
R2	IL (13.3%)	IL (17.7%)	Tata AIG (16.6%)	Bajaj Allianz (14.7%)	IL (9.8%)
R3	Bajaj Allianz (9.2%)	Bajaj Allianz (8.3%)	New India (10.9%)	Tata AIG (14.1%)	Oriental (9.1%)
R4	Tata AIG (8.7%)	Reliance (8.1%)	Bajaj Allianz (8.0%)	HDFC Ergo (11.3%)	United (8.1%)
R5	United (8.6%)	Oriental (8.0%)	IFFCO Tokio (7.6%)	New India (10.1%)	National (6.3%)

Source: IRDAI & GI Council *includes Retail, Group & Mass Health **includes Retail Health business sourced under Group mode

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*includes Retail, Group & Mass Health
**includes Retail Health business sourced under Group mode

ICICI LOMBARD'S PRODUCT OFFERING

ICICI Lombard

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
- IAR- Industrial All Risk

ENGINEERING INSURANCE

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

MARINE INSURANCE

- Marine Single Transit
- Marine Open Insurance
- Marine STOP

LIABILITY INSURANCE

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

EMPLOYEE BENEFIT

- Group Health Insurance
- Group Personal Accident
- Workmen Compensation

❑ **85% MSMEs in India are uninsured**

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New Age Products – Key Highlights

Wedding / Event Insurance

- Event cancellation & material damage
- PA & Public Liability
- Jewellery, baggage, travel & honeymoon cover
- Loss/damage to venue, décor, valuables

Place of Worship Insurance

- Fire, storm & natural disasters
- Covers items inside premises
- Optional STFI, EQ, Terrorism
- Waiver of underinsurance up to 15%

Risk Solution for Interior Works

- Covers storage, construction & handover
- Escalation, TP liability, offsite storage
- Bundled workmen compensation
- Real-time issuance up to ₹50 Cr

Risk Solution for Jeweler's Package

- Property in premises & transit
- All-risk cover for stocks
- Fidelity, exhibition, photo shoots
- Public liability & employee compensation

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Motor Insurance

Product Overview

Why IL Motor

Product & Add-on Advantages

Unlimited Zero Depreciation Claims
- No deductions, no restrictions
- Maximum peace of mind

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

Return to Invoice (RTI) Advantage
- Based on current market value
- Higher payout in theft/total loss

Smart Saver Plus
- Workmanship warranty
- Doorstep support + vouchers

Engine Protect – No Co-pay
- Covers water/oil leakage damage
- Zero deductible benefit

Motor Floater Policy (Families)
- One policy for up to 5 vehicles
- One document, floater discount

Key Protect – No Capping
- Covers lost/stolen keys & locks
- Up to 2 claims

Extended Warranty (New & Used Cars)
- Covers engine, transmission, cooling
- Protects beyond OEM warranty

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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.

Fuel & Battery Emergencies

Empty tank or dead battery — mobility continues.

Flat Tyre & Minor Repairs

On-spot tyre replacement and quick fixes.

Key & Lock Emergencies

Locked out or lost keys — secure assistance.

Travel & Stay Assistance

Breakdown won't disrupt your travel plans.

Daily Allowance & Courtesy Vehicle

Daily allowance or courtesy car during repairs.

Breakdown Repair Cover

Unexpected repairs covered — stress reduced.

Quality-Assured Repairs

Partner garage repairs with 24-month assurance.

Travel Inconvenience Cover

Missed bookings reimbursed during breakdowns.

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.

Smart Saver Plus – Service Guarantee

ICICI Lombard

START YOUR CLAIM

IL TakeCare App

Toll-free 1800 2666

Toll-free
1800 2666

FNOL STEP

FNOL Claims < 50K at selected preferred repairer

THE PROMISE

5 DAYS

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

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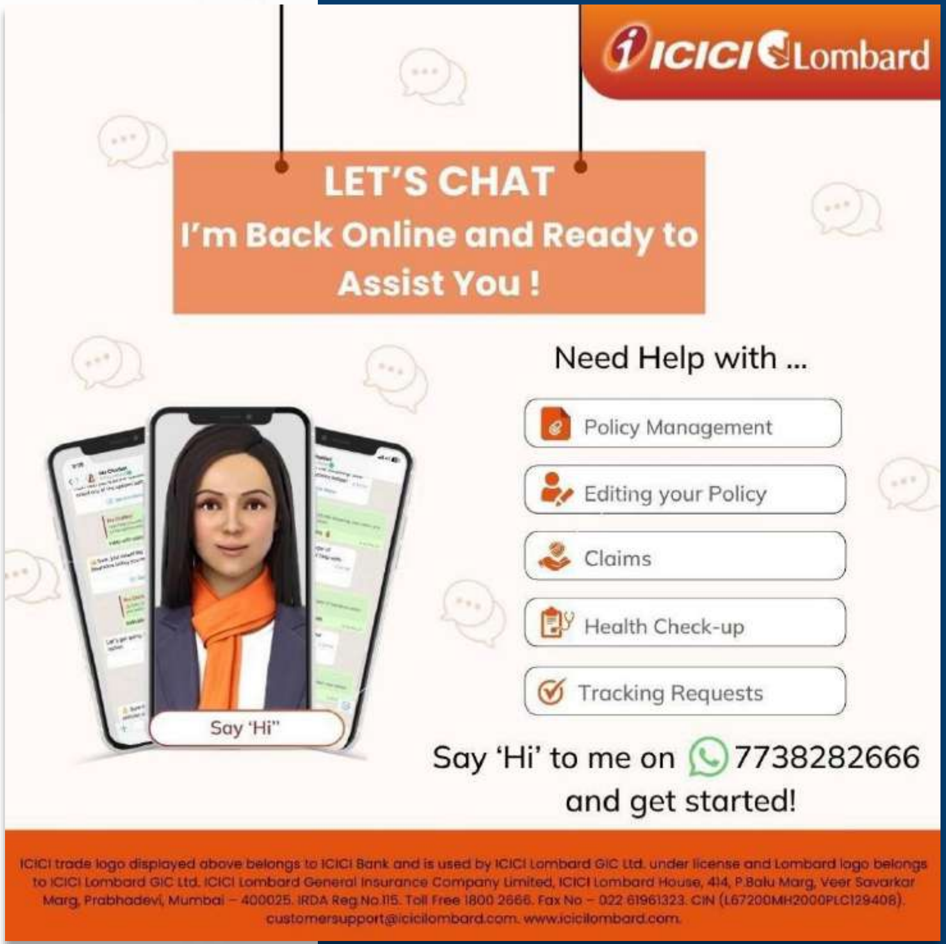
Digital Enablers

Riya Chatbot



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A glimpse of the iPartner Pro app

pro
iPartner
Powered by ICICI Lombard GIC

BOOKING: Motor & Health

- Fresh & Rollover
- Renewal

SERVICE: Passbook Section

- Commission Statement
- Policy Download

RENEWAL & ENDORSEMENT

- Motor Endorsement
- Health Endorsement

FEATURES

- Summit Report
- Performance Dashboard
- Contest Dashboard – DJFM, ASO, JKV
- Greeting section

VIDEOS

- Training Video
- Product video
- Wellness Video

Available on

GET IT ON Google Play

Download on the App Store

IL Sahayak

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

Customer Engagement

- Cashless Claim Assistance
- Hospital escalation support

Negotiations and Savings

- Negotiation @ Intimation and discharge
- Misrepresented (Fraud) Claim identification

Selection Process – Document Upload (DMS)

Complete the Process and start your journey with ICICI Lombard


THANK YOU
ICICI Lombard
ICICI Lombard
25 Years
ONE IL
Team
CELEBRATING
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