ICICI Lombard

prarambh

Beginning A New Partnership

25 Years
ONE IL 1 Team
CELEBRATING A LEGACY OF TRUST

GI Industry and Key Trends

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

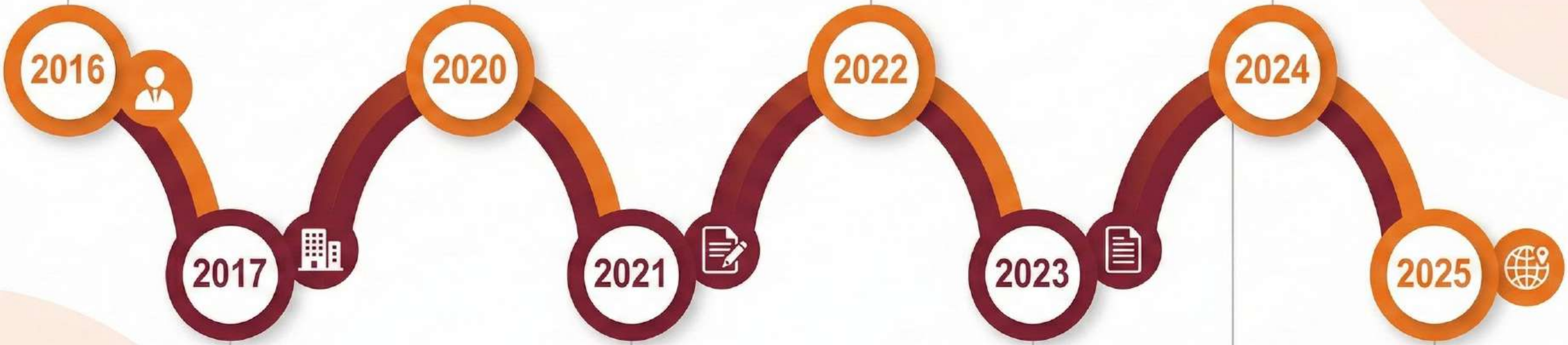
ICICI Lombard

2016: POSP (Guidelines to introduce POSP model)

2020: Covid (Increased health insurance awareness & demand)

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

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



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 guidelines 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)

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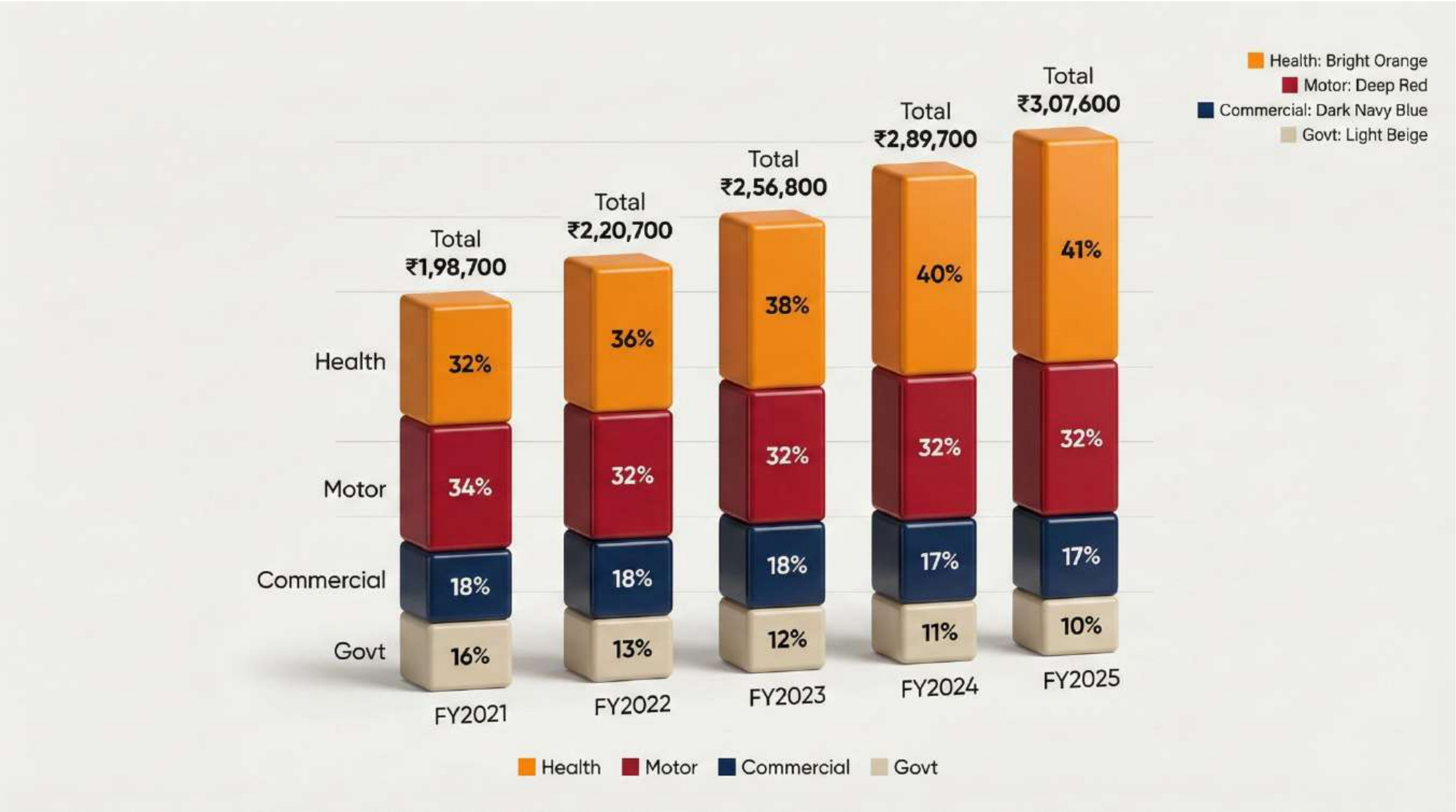
General Insurance Industry



Key Trends

India's GI penetration 1% of GDP

GI industry grew at 8.8% on "n" basis in FY2025

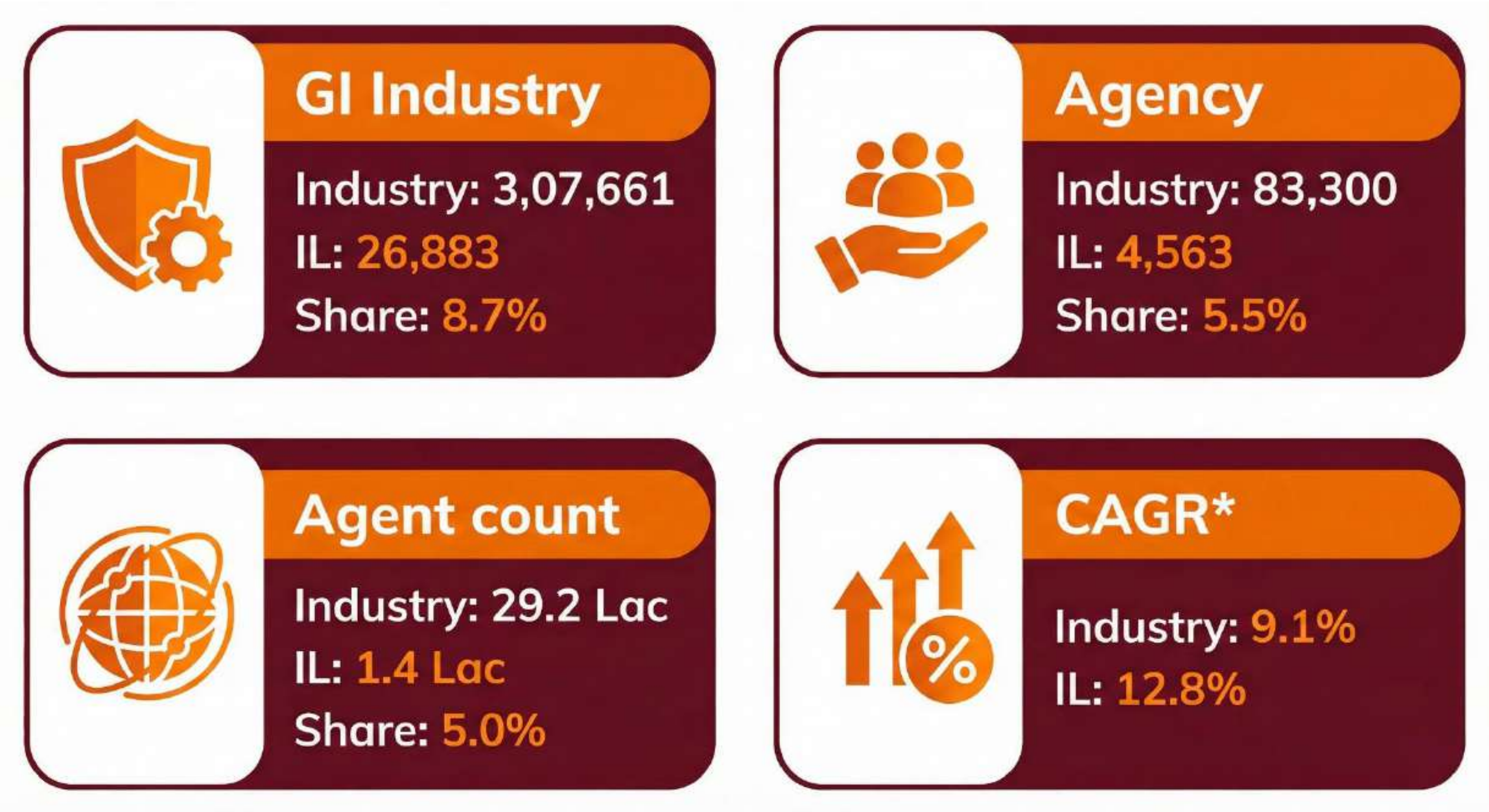
Increased usage of AI, automation & analytics by insurers

Overall, Health segment growing at ~20% CAGR for last 3 years

Indian insurance industry poised to become 6th largest by 2032

5-year CAGR 9.1%

Agency: GI vs IL Performance (FY – 25)

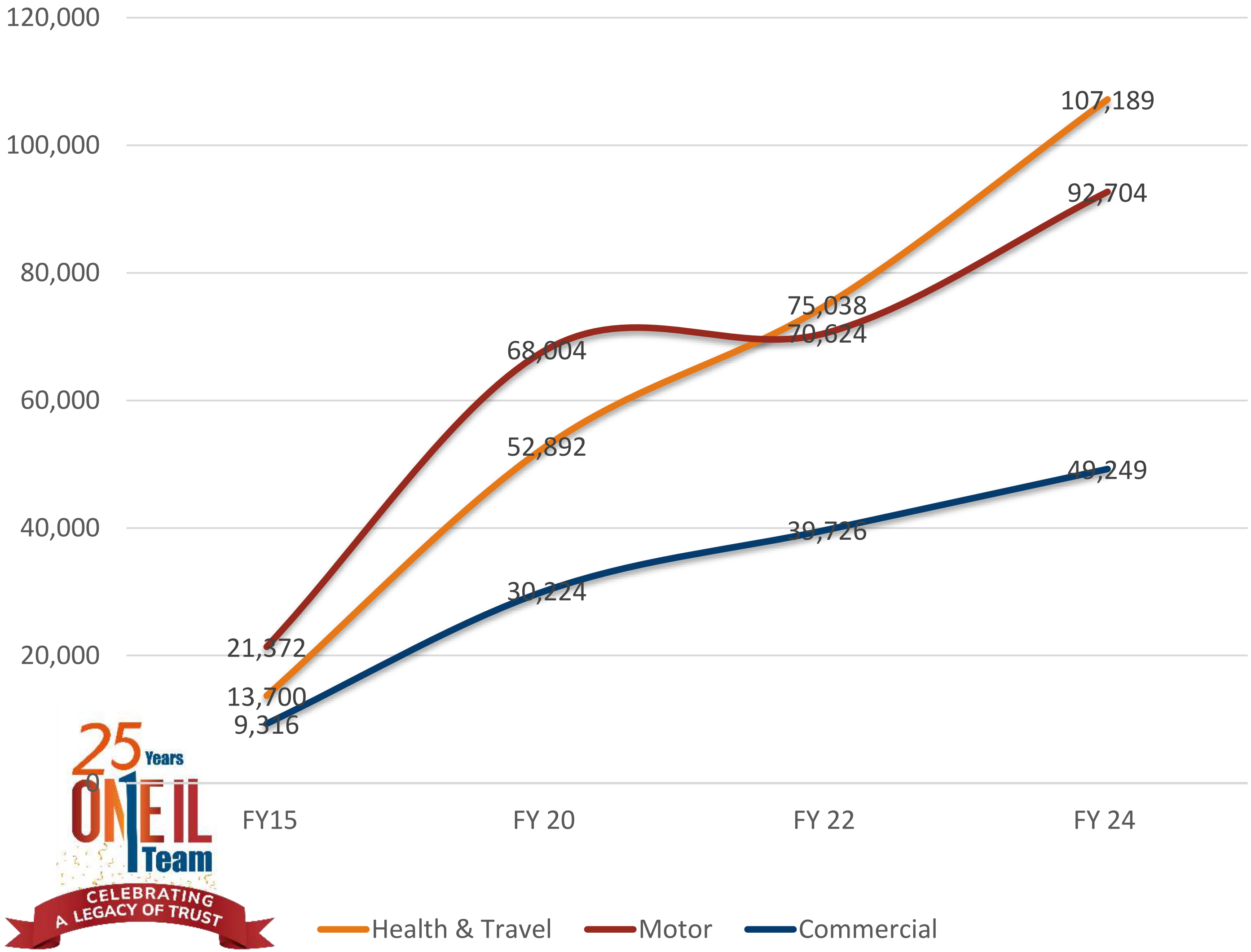


Agency channel

- 27% of GI industry's GWP is contributed by Agency
- 7.2 lacs new advisors & 100 brokers added in GI in FY2025
- GI Agency Product mix:
  - Health: 48%
  - Motor: 41%
  - Corporate: 11%

Industry key trends

Values In Cr



Health & Travel
CAGR - 25.68%

Motor
CAGR - 17.71%

Commercial
CAGR - 20.32%

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

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*

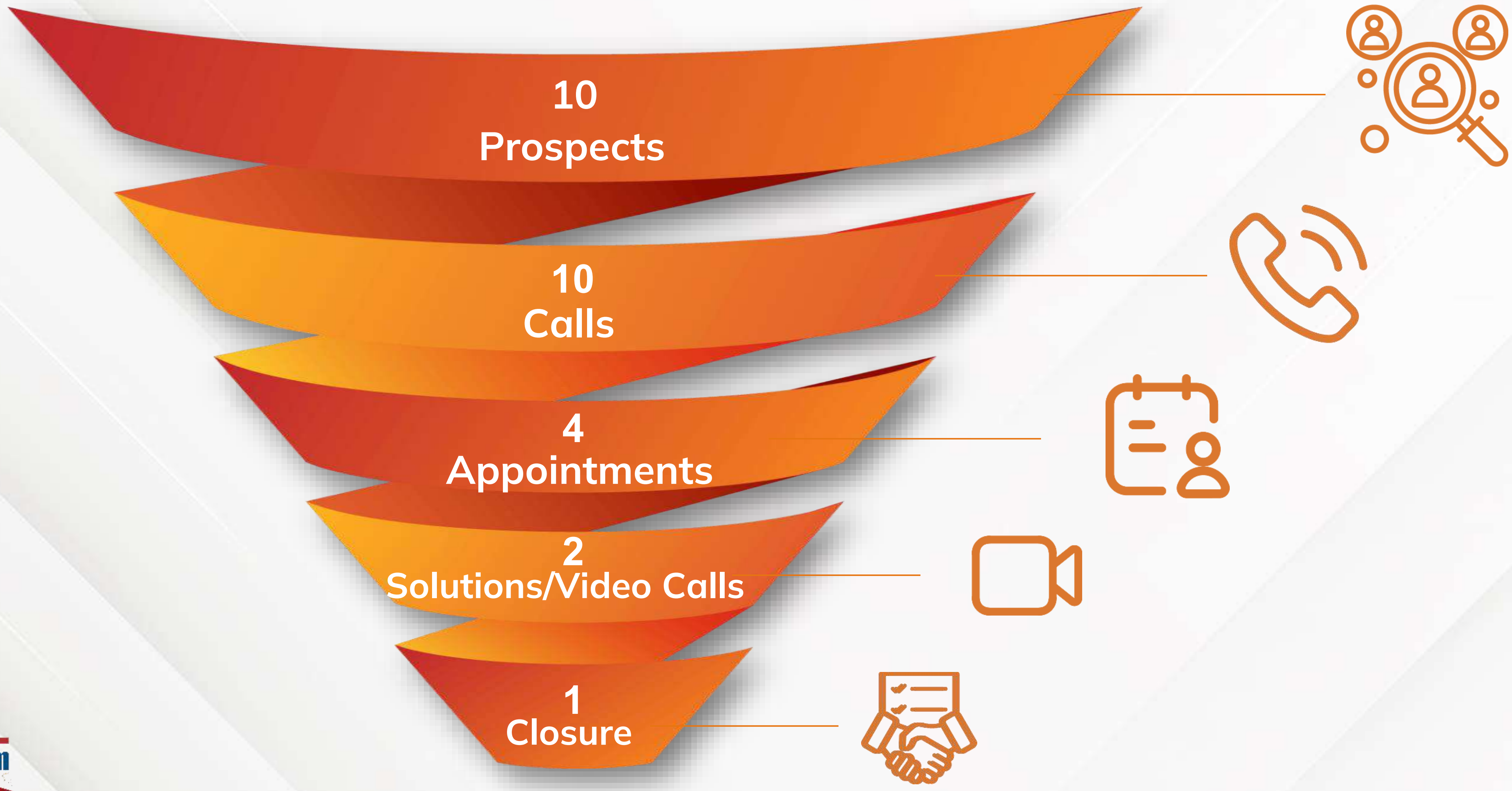
Sales Process

Comprehensive Protection Selling (CoPS)

My Prospect List – 100

Name	Age	Family Size	Occupation	Income	Any PED	Product to be pitched	Premium	Existing Policy	Existing Policy Company	Renewal Date	Refrences

Sales Funnel



LEAD ANALYSIS TOOL

N — Need For Insurance

O — Opportunity To Meet

P — Paying Capacity

P — Physical Fitness

Comprehensive Protection Selling (CoPS)

Appointment Script – 1.1

Greet & Seek Permission

• Good morning <<Mr. Prospect>>, This is <<your name>> from ICICI Lombard General Insurance Co. Ltd, , good time to speak for a minute ?

Power Statement

• ICICI Lombard offers Health Insurance solutions that helps to protect you & your family from rising medical and hospitalization expenses - at a very affordable price . Our plans supports you during medical emergency and gives you complete peace of mind .

• <<Appointment>> To explain these solution in detail, I would like to meet you for a 30-minute discussion. __________.

Closing

• <<Appointment>> Would 6:00 p.m. today or 10:00 a.m. tomorrow be more convenient?

• <<Once prospect confirms specific time, say: “Thank you for your appointment. I will reach you at <<time of appointment>> and send an invite/details mail/message/link to the customer>>

Telephonic Objection Handling

FFF Technique Classic method used in sales for objection handling and persuasive communication

Feel: *Show empathy and acknowledge the customer's concern*.

Goal: Validate their emotion.

Example Phrase: *"I understand how you feel..."*

Felt: *Normalize their concern by sharing that others have had a similar experience.*

Goal: Reduce resistance and show they aren't alone.

Example Phrase: *"Others have felt the same way..."*

Found: *Present the solution or benefit that those others eventually discovered.*

Goal: Introduce the value proposition as a proven outcome.

Example Phrase: *"But what they found was..."*

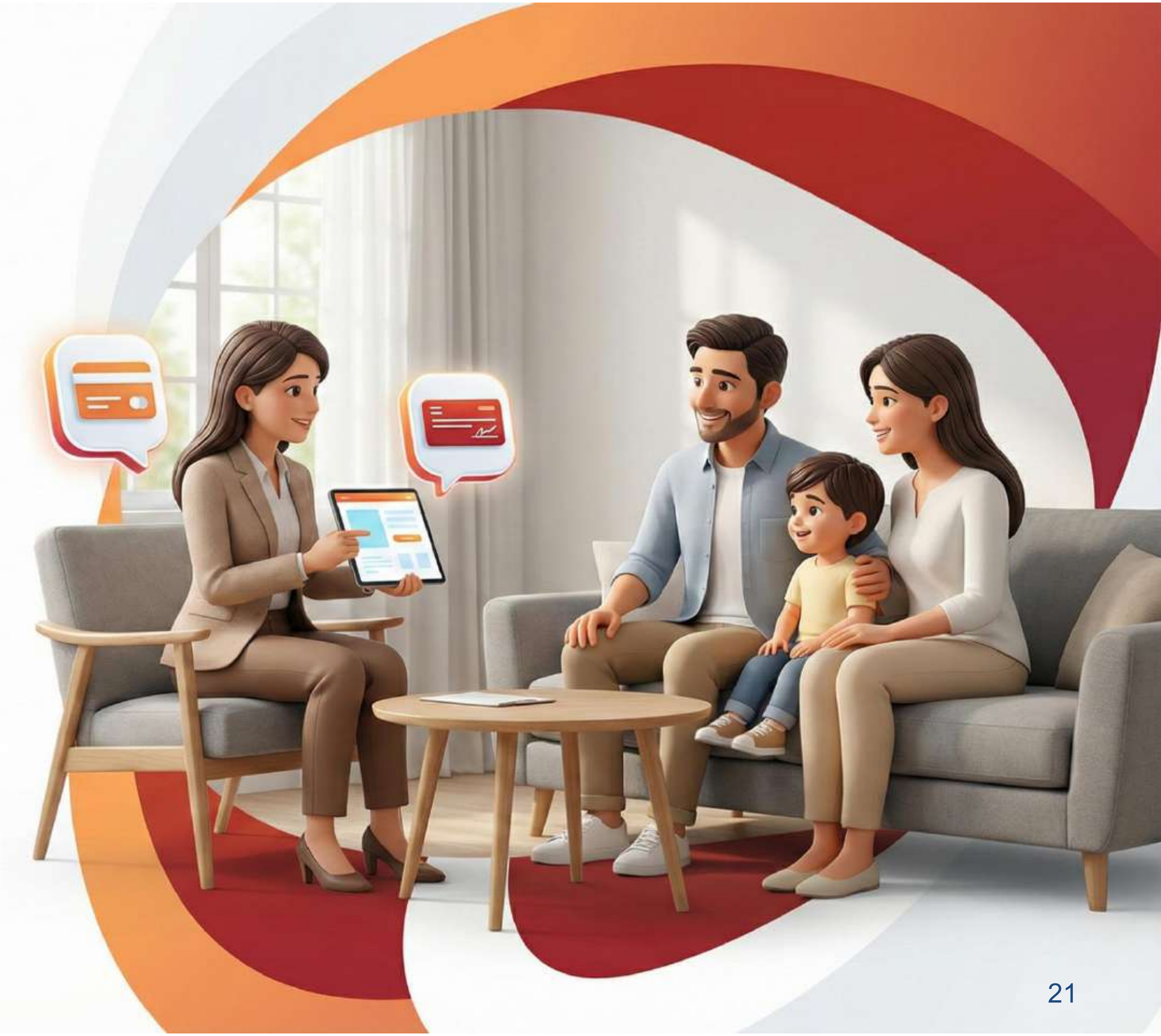
Comprehensive Protection Selling (CoPS)

Open the call steps:

1. Seek information on prospects
2. Greet and link to Approach conversation
3. Introduce self and company
4. Ask about family, work and hobbies
5. Transition to sell the concept

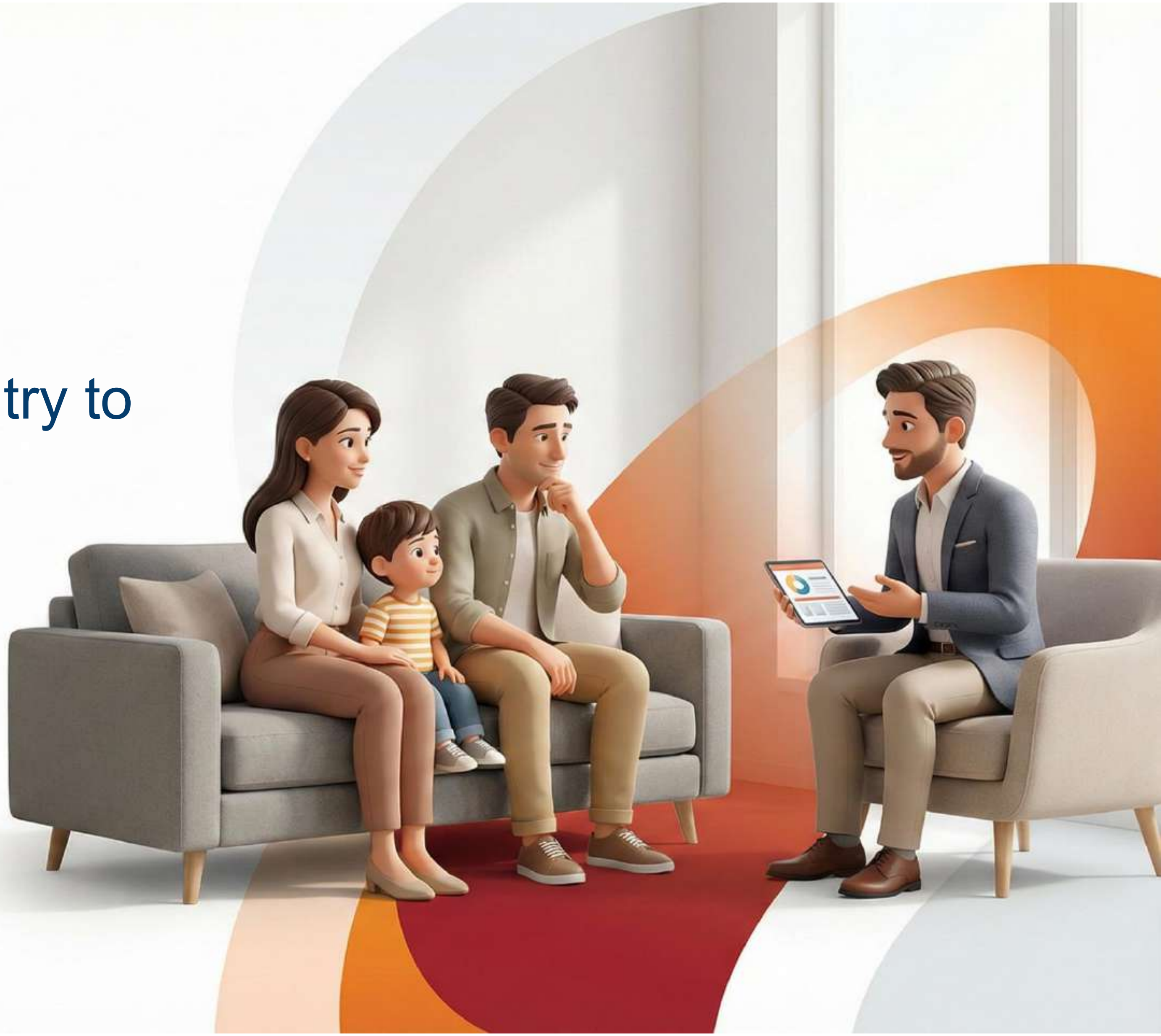
Assumptive Close

"If you could give me the cheque details, I could start the application and documentation for faster processing of this plan for you."



Trial Close

Use certain variety of questions & observations, using which they then try to find out the mood of the prospect regarding the product.

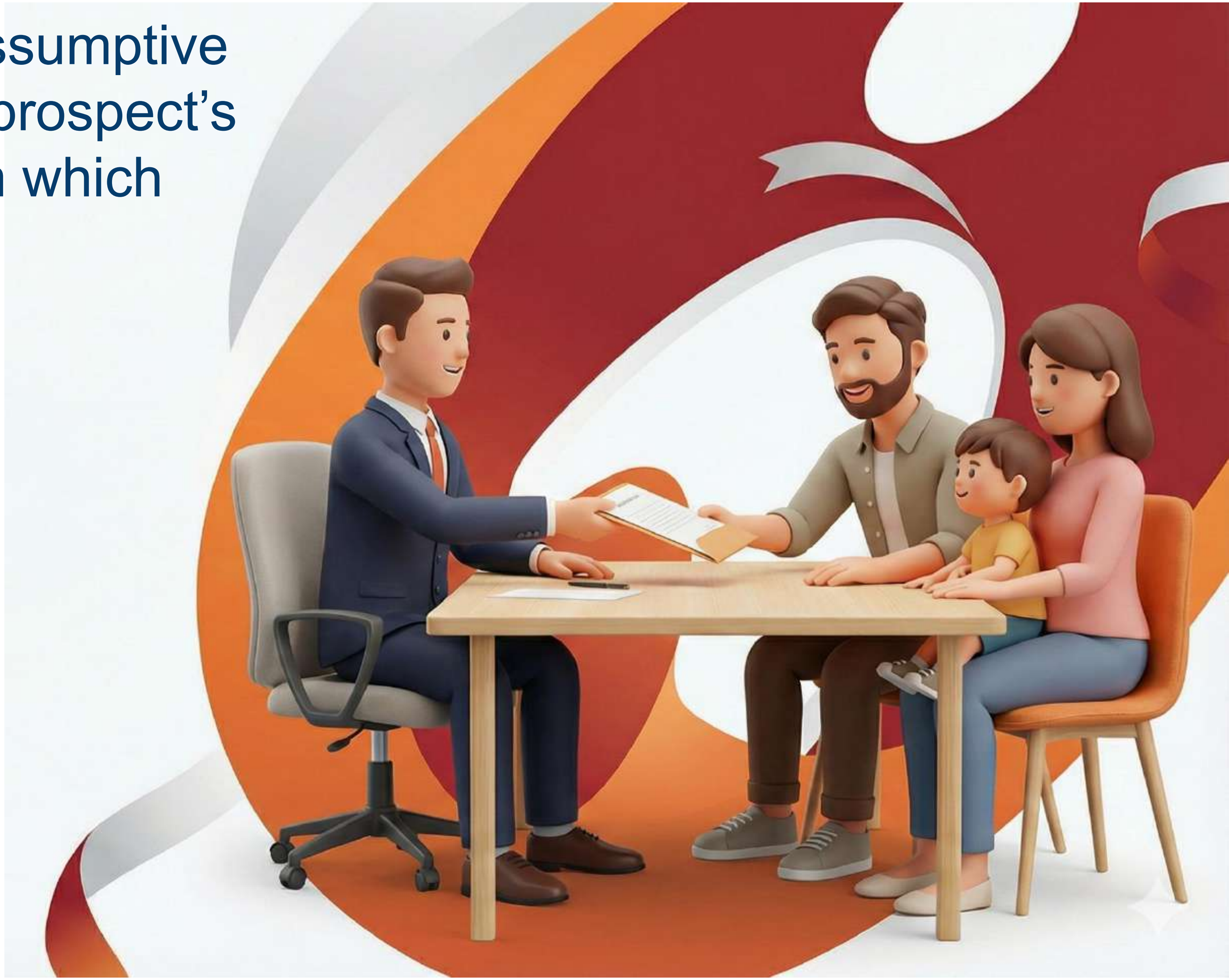


Option Close

Option close is similar to the assumptive close; rather than asking for a prospect’s business directly, you ask them which option they prefer.

- “Would like to pay through online mode using your card or should I be visiting your place to collect the cheque.

- What works best for you?”



Product Portfolio

Product Portfolio

ICICI Lombard

Motor

Health

GHI

Fire

Marine

Engg

GPA

WC

Liability

Speciality Products

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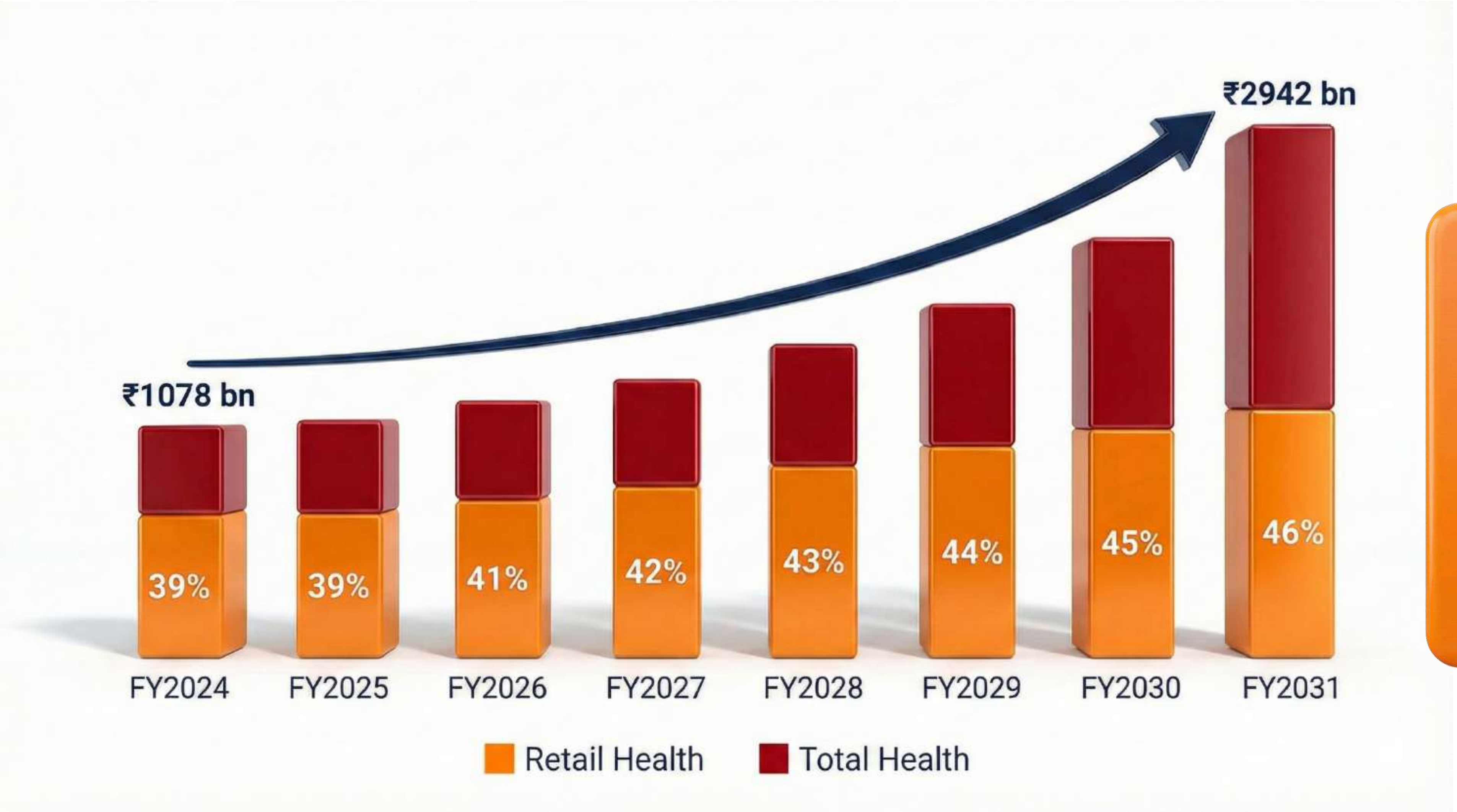
Health Insurance Golden opportunity for growth

Indian Health Insurance industry poised for high growth



Retail Health Insurance is projected to grow at a

CAGR

~20%

in near future

Macro trends contributing to improve health insurance penetration

~17% of world diabetes patients

~14% medical inflation, **2x** of overall inflation

~₹35k bn healthcare market

17% of world population,

~50% Expenses are out of pocket

~40% urbanization expected by 2031

~5% Retail health insurance penetration

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Crisil's India Outlook report, CEBR, WHO 2023, India's Impending Economic Boom- Morgan Stanley, Frost & Sullivan

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

elevate

Power of **Infinite Personalization**

Powered by

Ai

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ICICI Lombard

Remove SI limit on any one claim of your choice with Infinite Care Cover

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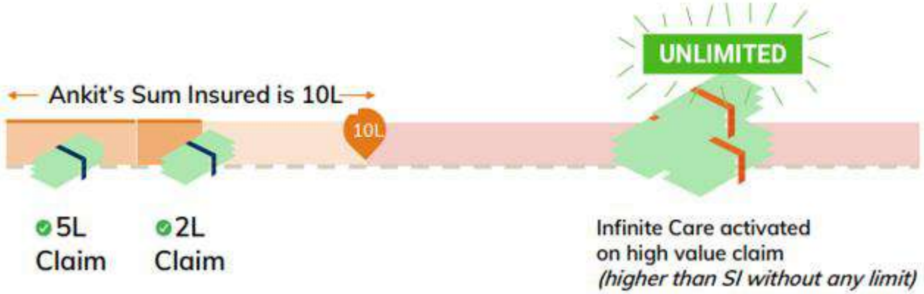

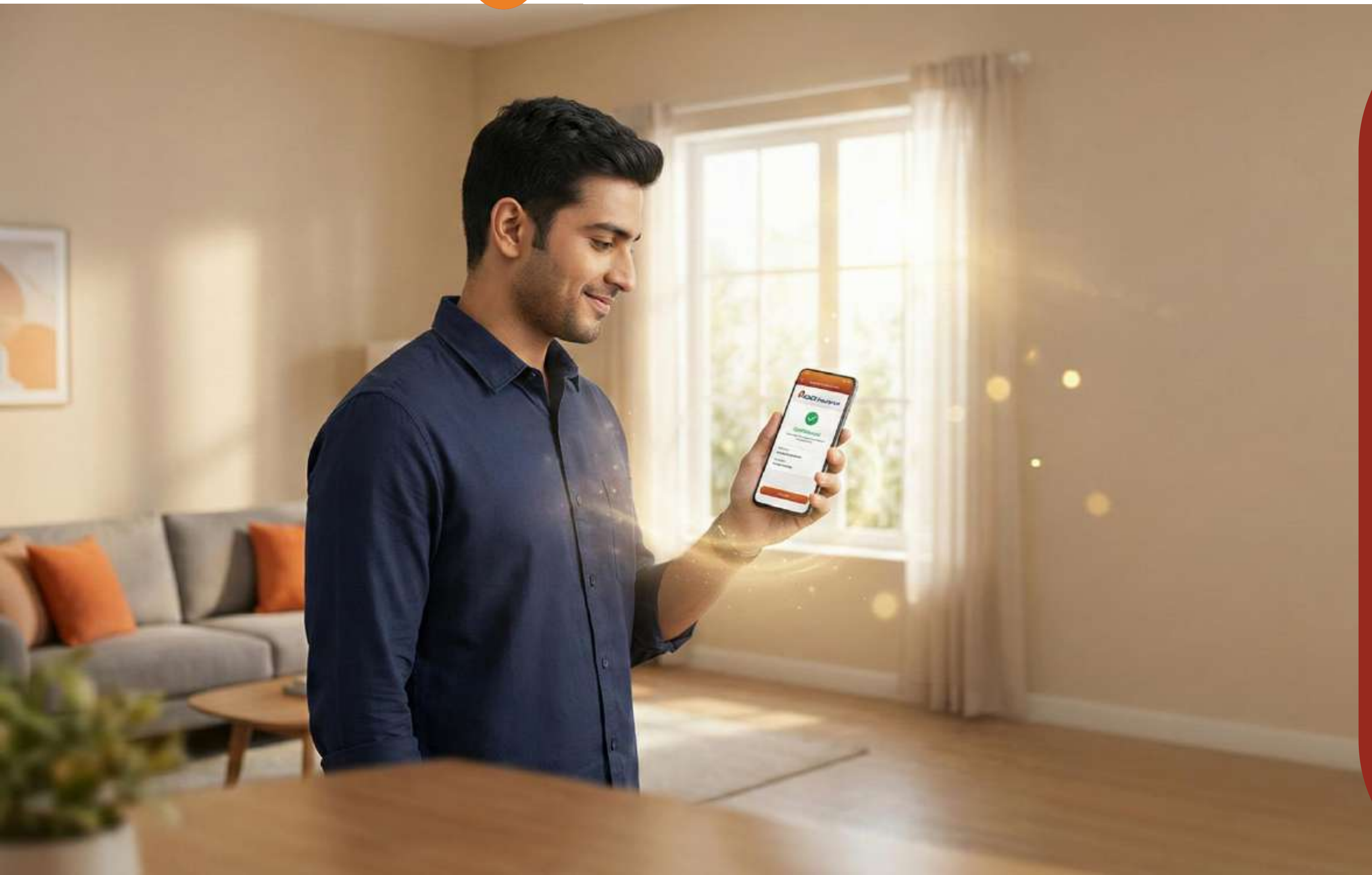

In Action

- *Ankit has bought Elevate with 10L SI along with Infinite Care add-on. Apart from two claims of 5L & 2L, a surgery is planned which will cost 30L.*

- *As claim amount exceeds SI 10L, with Infinite Care he is eligible to avail this claim and get the whole amount covered.*

elevate with Infinite claim

100% Increase in Base SI every year UNLIMITED times with Power Booster cover irrespective of claim

In Action

- *Suhana, a 42-year-old from Indore, has opted for a base Sum Insured (SI) of 10 lakhs along with the Power Booster Cover.*

- *With this, her SI doubles each year irrespective of any claim: 20 lakhs in the 2nd year, 30 lakhs in the 3rd year, and continues increasing till she stays covered with Elevate.*

Reduced Waiting Period for PED customers with Jump Start cover

ICICI Lombard

In Action

- *Mr. Sharma has Hypertension for past 5 years. He wants a health policy with immediate cover without waiting for years.*
- *With Jumpstart cover in Elevate, PED waiting period for Hypertension will get reduced from 3 years to 30 days*

elevate
With jump start

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To be availed at the time of fresh sourcing

Personalize your cover basis geographical coverage

NRI Advantage

Coverage for NRI/ OCI

Get complete coverage in India

Worldwide cover

Get coverage across the globe

Planned & emergency cover on cashless basis only

elevate

with infinite personalization for customers seeking specific features.

NEW FEATURE

ICICI Lombard

2-Hour Hospitalization Add-on Cover

Get coverage for less than 24 hours hospitalization

Key Benefits

- More inclusive policy coverage
- Less out of pocket expenses for treatment of short duration

Key Requirements

- Insured must be hospitalized (bed allocation & discharge summary)
- Minimum 2 hours' hospitalization
- There should be active line of treatment
- 24 hours hospitalization for AYUSH treatments

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NEW FEATURE

NRI Advantage add-on cover

Conditions for Eligibility

- NRI/OCI Declaration
- Identity proof for Citizenship of India
- Indian bank account for premium/claims payment

Documents required

- Proof of residence in India
- Proof of residence outside India
- Proof of Employment/Self employment/Student

Other T&Cs

- Worldwide cover cannot be availed by the NRI/OCI
- Policy issuance will happen post document QC (NSTP)

Declaration of overseas residence to be submitted on every renewal to avail discount

In case of permanent return to India the policy can be continued without NRI Advantage discount

Discounts for our special customers

ICICI Lombard

elevate

with infinite discounts

UP TO 15%	UP TO 15%	2.5%	10%	UP TO 30%
FOR LONG TENURE	CIBIL SCORE	EARLY RENEWAL BEFORE 30 DAYS	ON PPN NETWORK	WELLNESS DISCOUNT

Maximize value with premium-cutting add ons

** Total discount capped at 30%*

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Comprehensive Protection Solution – 3D's

ICICI Lombard offers a comprehensive financial solution to protect against these threats

Elevate + Retail Critishield Plus Combo

elevate

CRITIshield plus

Elevate –

- Covers hospitalization Expense
- Pre & Post hospitalization
- Ambulance Expense
- Day Care Treatment & Robotic Surgery
- Teleconsulations

Critishield –
92 Critical illness
25% on minor claim & 100 % on major claim

Elevate + Family Shield Combo

elevate

Family Shield

Elevate –

- Covers hospitalization Expense
- Pre & Post hospitalization
- Ambulance Expense
- Day Care Treatment & Robotic Surgery
- Teleconsulations

Family Shield –
Accidental Death & Disability

elevate
+
Family Shield
Combo
Because Your Family Deserves Certainty, Not Just Hope."
"Keep your family safe - starting at just ₹118/day."
Why This Plan Works
A single medical emergency can derail your savings. This solution provides health, income, and peace of mind - all in one plan.
The Winning Combo
1 ₹25 Lakh Elevate Family Floater (for 4 members*): ₹34,415/ year
2 ₹1 Crore Family Shield (Primary Insured**): ₹8,876/ year
3 Total Premium: ₹46,876/year
4 Cost per Day: Just ₹118 - less than your daily coffee!
Why This Combo is a Game-Changer?
Elevate
Infinite Care
Power Booster
Health Check-up
Claim Protector
Credit Score based discount Premium
Loyalty Bonus + Unlimited Reset
Value Added Services
Family Shield
Accidental Death & Disability Cover:
Temporary Total Disablement: Weekly payout**
Think about it: For just ₹118/day, you get ₹1.25 Cr protection for your family's health and future.
Foot Note-Calculation of Premium
Family Shield
• Accidental Death, PTD , PPD Coverage – 1 Cr each
• **TTD - ₹10,000/week
Elevate
• *Family Floater: Male (40), Female (36), Child (14 & 6)
"Tomorrow's uncertainties can't be predicted—but they can be prepared for. Secure your family today, because peace of mind isn't a luxury, it's a responsibility."
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elevate
+
CRITI shield plus
Combo
Your Health. Your Income.
Your Peace of Mind-All for ₹128*/day!
In a world full of uncertainties, one medical emergency can derail your financial plans
Why take chances when you can secure your family's health and future today?
The Winning Combo
1 ₹25 Lakh Elevate Family Floater (for 4 members*): ₹34,415/ year
2 ₹1 Crore Comprehensive CritiShield (Primary Insured**): ₹12,461/ year
3 Total Premium: ₹46,876/year
4 Cost per Day: Just ₹128-Less than your daily coffee!
Why This Combo is a Game-Changer?
Infinite Care
Power Booster:.
Multi-Claim Facility:
Zero Co-pay | Zero Sub-limits
92Critical Illness Protection:
No Survival Period:
Add on Covers
Annual Health Check-up
Claim Protector
CIBIL& NRI benefits
Loyalty Bonus + Unlimited Reset
Value Added Services
Think about it: For just ₹128/day, you get ₹1.25 Cr protection for your family's health and income.
Foot Note-Calculation of Premium
*Elevate - Family Floater: Male (40), Female (36), Child (14 & 6)
**Comprehensive Critishield Cover – Age – 40 years , 1 Crore (₹ 20 Lakh coverage in each section)
For more details connect with your ART / RM.
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ELEVATE + FAMILY SHIELD

CERTAINTY, NOT JUST HOPE

Because Your Family Deserves Certainty, Not Just Hope.

Keep your family safe — starting at just ₹118/day.

Why This Plan Works

A single medical emergency can derail your savings. This solution provides health, income, and peace of mind—all in one plan.

PLAN BREAKDOWN

ELEVATE FAMILY FLOATER	FAMILY SHIELD
₹25L COVER (4 MEMBERS)	₹1 CR COVER (PRIMARY INSURED)
₹34,415/year*	**₹8,876/year****

- **Total Premium: ₹43,291/year**
- **Cost per Day:** Just **₹118** — less than your daily coffee! ☕

ELEVATE BENEFITS - A GAME-CHANGER

- Infinite Care
- Power Booster
- Health Check-up
- Claim Protector

Elevate Benefits

- Infinite Care
- Power Booster
- Health Check-up
- Claim Protector
- Credit Score based discount Premium
- Loyalty Bonus + Unlimited Reset
- Loyalty Bonus Reset
- Unlimited Reset
- Value Added Services

* Finance options are mentioned, conditions and total premium lists – starting at just ₹34,415/year.
** Plan covers/certain max. bet lateral basis. details at pre-insurance service now in medium size.

* Total premium cases last per order that as cross ₹351/year.
** Total premium/certain is may format our Cost per Day: Just ₹118 — less than your daily coffee!

FAMILY PROTECTION SOLUTIONS

Think about it: For just ₹118/day, you secure **₹1.25 Cr** protection for your family's health and future.

"Tomorrow's uncertainties can't be predicted—but they can be prepared for. Secure your family today, because peace of mind isn't a luxury, it's a responsibility."

FAMILY SHIELD

- ✓ **Accidental Death & Disability Cover:**
- ✓ **Temporary Total Disablement:** Weekly payout**

Premium Calculation Footnotes

Coverage Details (Family Shield)
Coverage
• Accidental Death, PTD, PPD Coverage – 1 Cr each • ****TTD - ₹10,000/week**

*Profile Context
Floater Profile
• *Family Floater: Male (40), Female (36), Child (14 & 6)

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WINNING COMBO – ELEVATE + RETAIL CRITISHIELD PLUS

ICICI Lombard

Elevate -

- Infinite Care Cover
- Power Booster
- Zero Co-pay |Zero Sub-Limits
- Loyalty Bonus + Unlimited Reset
- Value Added Services
- Discount Basis Credit Score of the customer
- Annual Health Checkup
- Claim Protector

Retail Critishield Plus -

- 92 Critical Illness Protection
- Multi-Claim Facility
- No Survival Period

Retention Tool : Critishield cannot be ported to any other company

ICICI Lombard

Inbuilt Covers

In Patient
Up-to Sum Insured
Single Pvt Room

Pre & Post Cover
Up-to Sum Insured
Pre 90 | Post 180 days

Reset Benefit
Unlimited times
(Any person any illness)

Guaranteed Cumulative Bonus
20% up-to max.
100% Increase in Sum Insured

Donor Expenses
Up-to
Sum Insured

Bariatric Surgery
Up-to Sum Insured
2 years waiting period

Domiciliary Hospitalization
Up-to
Sum Insured (SI)

Health Assistance Team
Assistance in queries related to health & health care providers

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Inbuilt Covers

Domestic Road Ambulance
Upto
Sum Insured

Day Care Surgeries
Upto
Sum Insured

Ayush In Patient
Upto
Sum Insured

Surrogacy & OOCYTE
In patient treatment for surrogate mother & oocyte donor upto Max 5L

Ambulance Service
Arrangement of ambulance through IL Take Care app

Deals & Discount
Deals & discount through IL Take Care app

Wellness Program
30% renewal discount basis on the earned wellness points

Health Assistance Team
Assistance in queries related to health & health care providers

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Personalization with wide range of add on covers

- **Claim related**
  - Claim Protector
  - Inflation Protector
  - Air Ambulance
- **Maternity related**
  - Maternity Cover
  - New-Born Baby Cover
  - Vaccination Expense Cover
- **Accommodation & Travel related**
  - Room Modifier
  - Dependent accommodation
  - Compassionate Visit

Personalization with wide range of add on covers

- **Home care & recover**
  - Nursing at home
  - Durable medical equipment cover
  - Convalesence benefit

- **Preventive Care**
  - Health Checkup
  - Be fit
  - Take Consultation

Personalization with wide range of add on covers

- **Waiting period & co-pay related**
  - Reduce maternity period
  - Voluntary Co-Payment
  - Network Advantage
- **Emergency related**
  - Personal accident
  - Critical illness

With Infinite personalization for customers seeking ***specific features***

Motor Insurance

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.

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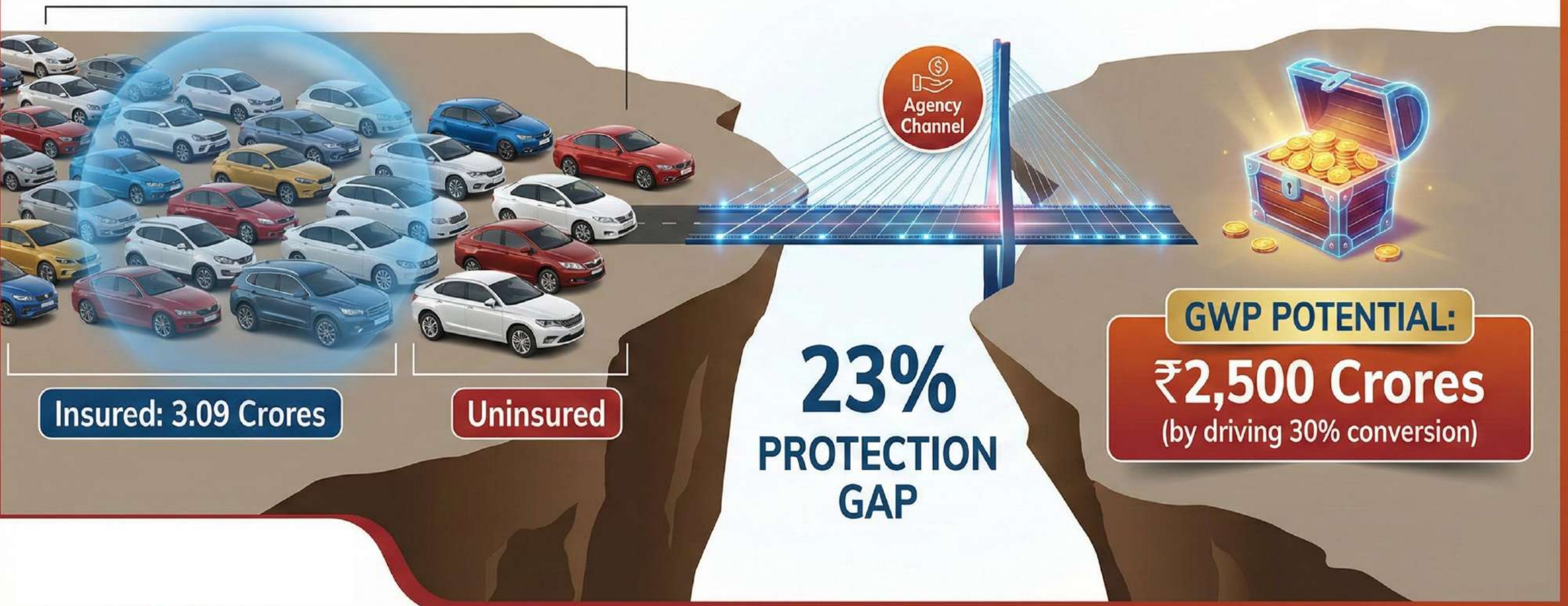
The ₹2,500 Crore Opportunity: Bridging India's Private Car Protection Gap

Total Vehicle Parc: 4.02 Crore Cars



Product bouquet for private car segment

Core Product

- Pay how you use (PHYU)
- Pay as you use (PAYU)
- Motor Floater policy
- Long-term SAOD (under filing)

Traditional add-ons

- Zero depreciation
- Consumables
- Engine Protect
- Return to invoice
- Road side assistance
- Key Protect
- Loss of personal belongings

New age add-ons

- Emergency medical expenses
- Garage cash
- EMI protect
- Battery protect cover
- Tyre protect

Distribution

- ICICI Lombard offers a comprehensive solution across product categories – Passenger Cars, Two-wheelers and Commercial vehicles
- Multi channel distribution: OEM partners, Agency, Banks & Financial Institutions
- Present in more than 30 OEM tie-ups
- Sourcing premium from 20,000 intermediaries across 238 branches Pan India

Pricing Strategy and Initiatives

Strategic focus to drive cohort-based underwriting and lead in market share in the identified segments

New Segments

- SAOD: H1: XUV 700, Harrier, Nexon, Innova Hycross, Crysta, Venue
- SAOD: H2: Kia Seltos, Kia Sonnet, Hyundai Creta, Carens, TATA Safari

Additional Cohorts

- Competitive ZD Bundle rate in age 5 to 7 years (for renewals)
- Age 3-5: Bundle add-on rates, Maruti, Hyundai, Mahindra, Honda and TATA

Incremental Levers

- Launched New Age Addons - Smart Saver & Smart Saver Plus
- Higher discounting in Used Car Portfolio
- Long-term Policy

ICICI Lombard Digital Services

Claim Intimation

Instant Inspection

Contactless Claim Survey through InstaSpect

Realtime Claim Status

Claim Status available on One View

Garage Search

Search Nearest PPN & Cashless Garage

E-Claim Form & Document Upload

Paperless claim settlement via E-Claim Form
& Submit your documents anytime anywhere

Link to download IL Take Care
bit.ly/3bw9mwl

WhatsApp claims – Ease of claims journey on the go

A seamless, integrated path for customers, advisors, and system updates.

Customer journeys

- **Claim Intimation** (Fast, guided process)
- **Claim Status** (Real-time tracking)
- **Document Upload** (Secure digital submission)
- **Locate nearby Garage** (GPS-enabled finder)
- **Download Policy** (Instant access)
- **Break-in Status** (Immediate reporting)

Advisor service

- **Claim Intimation** (Expert guidance)
- **Claim Status** (Advisor-assisted check)
- **Endorsement** (Policy changes & additions)

Integrated updates

- **Claim Intimation** (System logged)
- **Claim manager assignment** (Auto-routing)
- **Survey completion** (Digital reports)
- **Claim pending** (Awaiting review)
- **Vehicle repair completion** (Garage confirmation)
- **Payment** (Direct deposit)

WhatsApp Number - 7738282666

SME

Small and Medium Enterprises

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**

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

EMPLOYEE BENEFIT

- Group Health Insurance
- Group Personal Accident
- Workmen Compensation

25 Years ONE IL Team
CELEBRATING A LEGACY OF TRUST

Competitive landscape:

	5M FY2025				
Product	Fire	Engineering	Marine C	Liability	Health Corporate**
Rank 1	New India (13.7%)	IL (18.0%)	IL (22.1%)	IL (18.3%)	New India (20.8%)
Rank 2	IL (13.4%)	New India (15.6%)	Tata AIG (16.2%)	Tata AIG (14.5%)	IL (15.0%)
Rank 3	Bajaj Allianz (10.4%)	United India (8.4%)	New India (9.7%)	Bajaj Allianz (14.2%)	Oriental (10.4%)
Rank 4	Tata AIG (9.1%)	Reliance (8.4%)	Bajaj Allianz (7.6%)	HDFC Ergo (13.0%)	United (9.2%)
Rank 5	HDFC Ergo (8.2%)	Bajaj Allianz (7.9%)	IFFCO Tokio (7.5%)	New India (10.2%)	Bajaj (7.4%)

Competitive landscape:

	5M FY2024				
Product	Fire	Engineering	Marine C	Liability	Health Corporate**
Rank 1	New India (15.2%)	New India (19.4%)	IL (20.2%)	IL (17.8%)	New India (23.7%)
Rank 2	IL (13.3%)	IL (17.7%)	Tata AIG (16.6%)	Bajaj Allianz (14.7%)	IL (9.8%)
Rank 3	Bajaj Allianz (9.2%)	Bajaj Allianz (8.3%)	New India (10.9%)	Tata AIG (14.1%)	Oriental (9.1%)
Rank 4	Tata AIG (8.7%)	Reliance (8.1%)	Bajaj Allianz (8.0%)	HDFC Ergo (11.3%)	United (8.1%)
Rank 5	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

NUMBER ONE

IL TakeCare

25 Years ONE IL Team

CELEBRATING A LEGACY OF TRUST

Fire Insurance- Basics Principles & Understanding

25 Years ONE IL Team CELEBRATING A LEGACY OF TRUST

Sum Insured

Replacement Value

- Current New Replacement Value

The idea is to put the insured in the same position as he was just before that incident/claim.

Market Value

- Current New Replacement Value Less Depreciation

The idea is to **indemnify** the **Insured** for the Loss to the Property for its ‘Remaining Life’, thereby deducting for the ‘Used Life’

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Types of Policies

Griha Raksha

Dwellings – All SI

Sookshma Udyam

MSME – Up to INR 5 Cr

Laghu Udyam

SME – INR 5 Cr-50 Cr

SFSP

Above INR 50 Cr

MSME Suraksha Kavach Package Policy- Advance

Existing Product (SI 0-50 cr)

Filed as a package policy, similar to Business Shield Shield SME package policy.

Muti Product Package

Covers Fire, Engineering, & Miscellaneous sections.

Mandatory Section 1

Minimum 2 sections required, with Section 1 Being mandatory.

1 MSME Mandatory Section

Minimum 2 sections required, with Section 1 MSME being mandatory.

Customizable Sections

Tailored to suit specific requirements of varied clients.

Bundled Pricing & Flexibility

Section-wise deductibles, flexible add-on covers.

Ease of Administration

Flexibility of individual policy-like coverage.

25 Years ONE IL Team
CELEBRATING A LEGACY OF TRUST

Product Features

- For All Customers – Retail / Commercial
- SI range ₹0 Cr. - ₹50 Cr.
- Deductibles applied as per individual products covered under the policy
- Annual / short period policy

Coverage	Business Shield SME	MSME Suraksha Kavach Package Policy-Advance
Optional STFI	✗	✓
Optional EQ	✗	✓
Optional Terrorism	✗	✓
Waiver of Under Insurance	Up to 15%	Up to 25%

Coverages & Offerings

- MSME Suraksha Kavach (Complete Fire Insurance)
- CLOP

- MBD
- EEI
- Boiler and Pressure Plant

- Burglary
- Money
- All Risk
- Fidelity
- And Many more

- Group Personal Accident
- Employee Compensation (W.C)

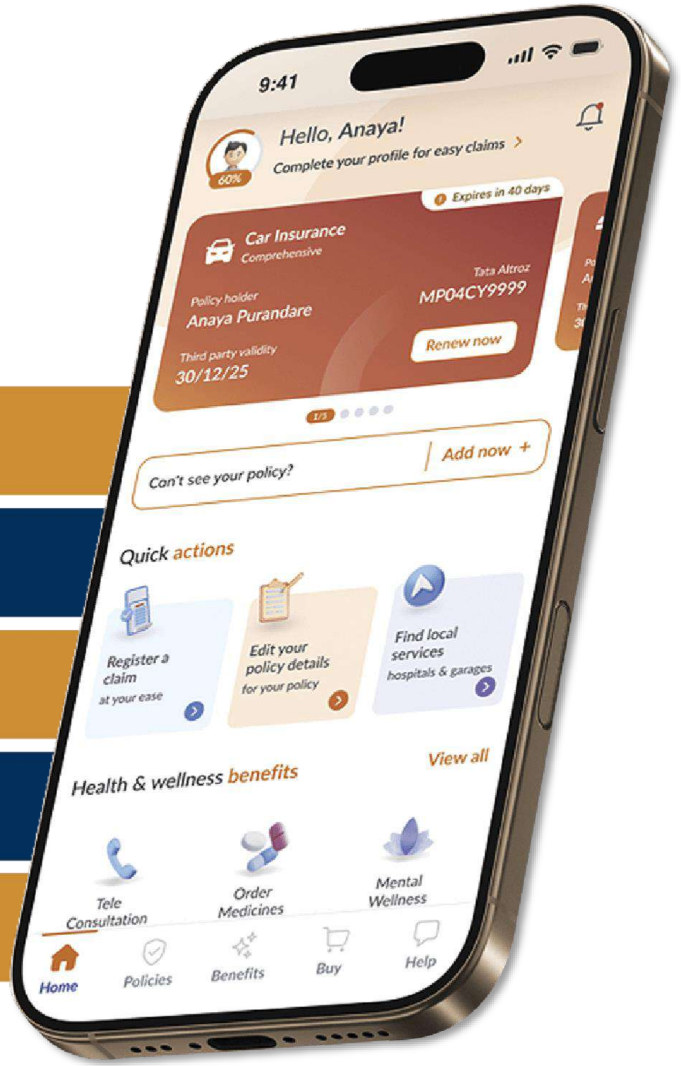
Digital Enablers

AIQuote

Your Favourite Helping Hand

Capability 1: Quote Automation

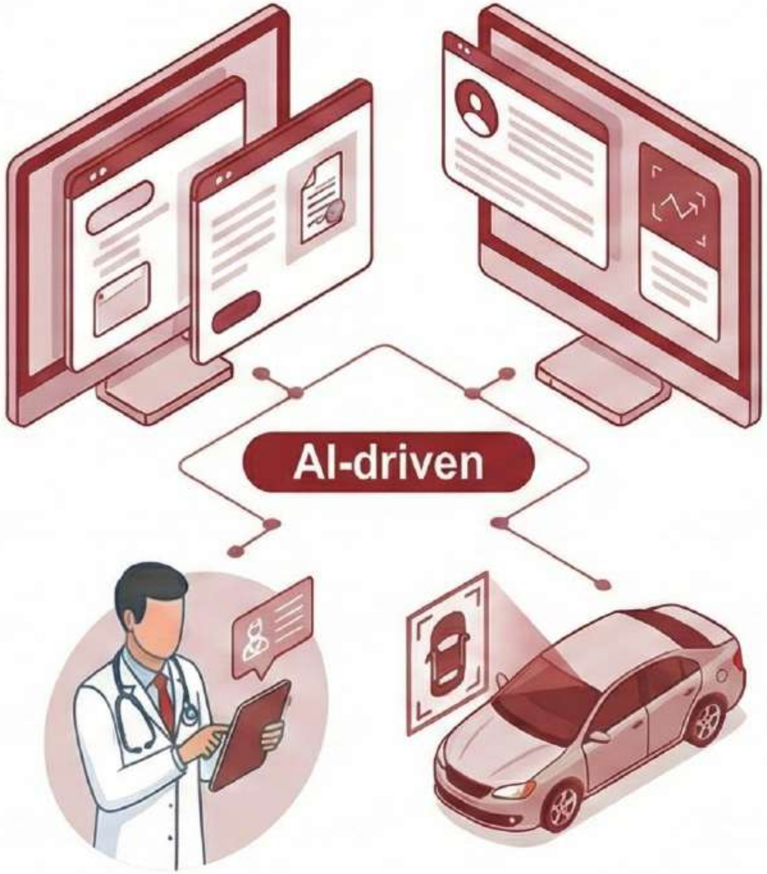
- #AIquote to make quote generation effortless by eliminating manual data entry into Myra input sheet
- Industry first initiative, harnessing the power of AI/ML (Artificial Intelligence / Machine learning) which will release enormous bandwidth of our channel partners & increase efficiency
- AI reader 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

WhatsApp BOT

Seamless intimation to document upload to tracking journey



AI-based automated health claims management

InstaSpect for instant video-based motor claims

IL Sahayak

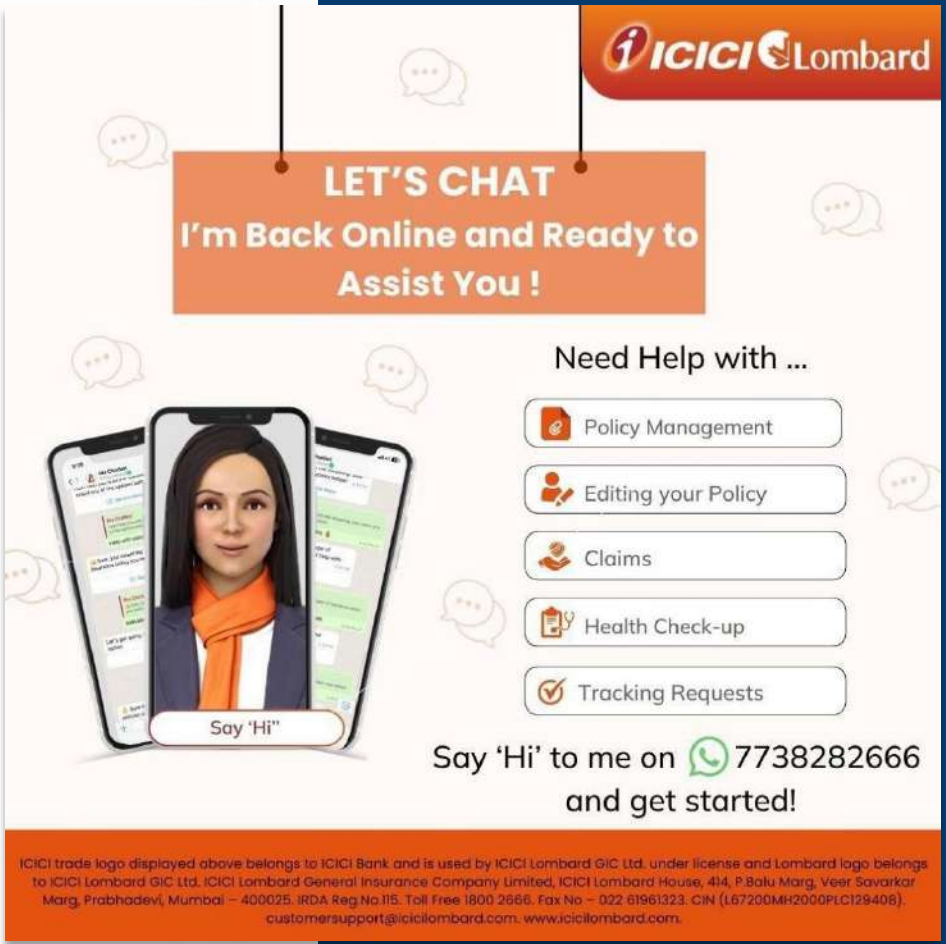
On ground team for claim assistance at hospitals in 100+ cities

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

Digital Enablers

Riya Chatbot



ICICI Lombard

A glimpse of the iPartner Pro app

iPartner pro
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

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

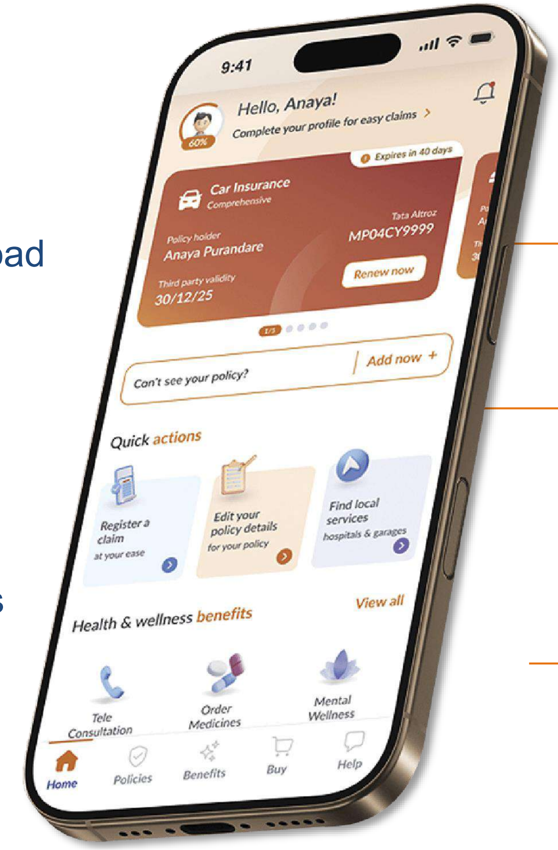
- Claim Intimation with documents upload
- Cashless OPD claims
- Claim Tracking & Deduction details
- Previous claim documents
- Pre-planned hospitalization request
- Pre-planned hospitalization history

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"

Customer Engagement

- Cashless Claim Assistance
- Hospital escalation support

Sahayak as a Service

Negotiations and Savings

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

SUMMIT

PATH TO GREATNESS

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

THE CEO CLUB

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

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 SILVER CLUB

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

THE BRONZE CLUB

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

ASCEND TO NEW HEIGHTS

The Summit is your launchpad for success. Join a community of top performers and let your dedication propel you to new heights.

CLUBS & CRITERIA

CONFERENCE	NO. OF NIGHTS	TOTAL TICKET	WEIGHTED GWP TARGET (INR LACS)	NO. OF PARTICIPANTS ON ACHIEVEMENT	GROWTH TARGET	ADDITIONAL PARTICIPANTS ON ACHIEVEMENT	OR TARGET	ADDITIONAL PARTICIPANTS ON ACHIEVEMENT
CEO Premier Elite	6	6	2100	2	10%	1	92%	3
CEO Elite	6	4	1100	1	15%	1	92%	2
CEO	6	2	500	1	20%	0	92%	1*
Platinum Elite	4	4	450	2	20%	1	92%	1
Platinum	4	2	250	1	20%	0	92%	1*

ICICI Lombard

CLUBS & CRITERIA

CONFERENCE	NO. OF NIGHTS	TOTAL TICKET	TARGET (INR LACS)	NO. OF PARTICIPANTS ON ACHIEVEMENT	GROWTH TARGET	ADDITIONAL PARTICIPANTS ON ACHIEVEMENT (GROWTH)	OR TARGET	ADDITIONAL PARTICIPANTS ON ACHIEVEMENT (OR)
Gold Elite	3	2	150	1	20%	0	92%	1*
Gold	3	1	75	0	20%	0	92%	1**
Silver	3	1	50	0	20%	0	92%	1**
Bronze	1	1	30	0	20%	0	92%	1**

NOTE

- For CEO club an additional 1 participant of the same club will be allotted on achievement of 25% growth and 92% OR.
- CEO, Platinum and Gold Elite second participant qualification will be on achievement of both Growth and OR.
- Gold, Silver and Bronze club qualification is subject to achieving all the 3 criteria of Weighted GWP, Growth and OR. In case the channel partner achieves the Weighted GWP and OR but misses the growth target then they will be relegated to the next lower club.
- Any partner moving up 2 clubs during the current Summit period will be allotted 1 participant.
- All agents in Gold Elite and below with 3 product (Motor/Health/SME) activation (at least 10% of GWP from each line) will be given additional weightage of 1.5X on the lowest contributing product in the final result.
- Any new on boarded agent in FY 25 will not have a growth target and will be allotted the participant against growth on achievement of both Weighted GWP and OR target.
- Weighted GWP / Growth based qualification would be subject to maximum OR of 100% of the channel. In case the OR exceeds 100% then we will evaluate the partner basis last 3 years weighted average OR.
- No deviation will be allowed in Gold, Silver and Bronze on any of the criteria.

Reward & Recognition

GOAL SETTING

P-20 & Action Planning

S.No	Prospect Name	Age	Family Size	Occupation	Location
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

Five names of Relatives
Five names of Friends
Five names of Neighbours
Five names of Colleagues

Meeting with all Prospect in Next 7 Days

THANK YOU
For Your Attention