



Ref. No.: MUM/SEC/207-11/2022

November 24, 2021

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street
Mumbai - 400001

The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot C/1,
G Block, Bandra-Kurla Complex
Mumbai - 400051

Scrip Code: Equity (BSE: 540716/ NSE: ICICIGI)

Dear Sir/Madam,

Disclosure under Regulation 30 read with Schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Please find enclosed the schedule of Jefferies India CTO meet held on November 23, 2021 attended by the Company. The presentation circulated to the analysts is enclosed herewith and is also placed on the website of the Company.

We are also enclosing the schedule of other analyst(s)/institutional investor(s) meetings held on November 23, 2021 where management personnel of the Company met them.

Information which is already available in public domain was shared with them.

The above disclosure will also be available on the website of the Company at www.icicilombard.com.

You are requested to kindly take the same on records.

Thanking you,

Yours Sincerely,

For ICICI Lombard General Insurance Company Limited

Vikas Mehra
Digitally signed by Vikas Mehra
Date: 2021.11.24 11:32:34
+05'30'

Vikas Mehra
Company Secretary

Encl: As above

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
401 & 402, 4th Floor, Interface 11,
(Chargeable)
New Linking Road, Malad (West),
Mumbai - 400 064

CIN: L67200MH2000PLC129408
Registered Office:
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai - 400 025

Toll free No. : 1800 2666
Alternate No.: +91 8655222666
Email: customersupport@icicilombard.com
Website: www.icicilombard.com

Details of investor(s) / analyst(s) meetings held on November 23, 2021

Sr. No.	Location	Type of Meeting	Attendees: Fund/Firm
1	Mumbai	One on One	Baron Capital
2	Mumbai	One on One	GAM Internationals
3	Mumbai	One on One	Temasek Holdings
Jefferies CTO Summit			
4	Mumbai	Group (Video Conference)	Abu Dhabi Investment Authority (ADIA) Aditya Birla Sun Life Asset Management Alchemy Investment Management PTE Limited Axis Asset Management Company Limited Edelweiss Alternative Asset Advisors GIC Hornbill Capital Advisers LLP J O Hambro Capital Management Kotak Mahindra Asset Management Malabar Investments New Horizon Capital Paragon Advisor Partners India Quantum Mutual Fund SBI Life Insurance Company Tata AIG General Insurance Co Ltd Tata Mutual Fund Trident Capital Partners Voyager Investment Advisors

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Jefferies India CTO Summit

November 23, 2021

The Indian insurance market continues to evolve

Fast Growing Industry

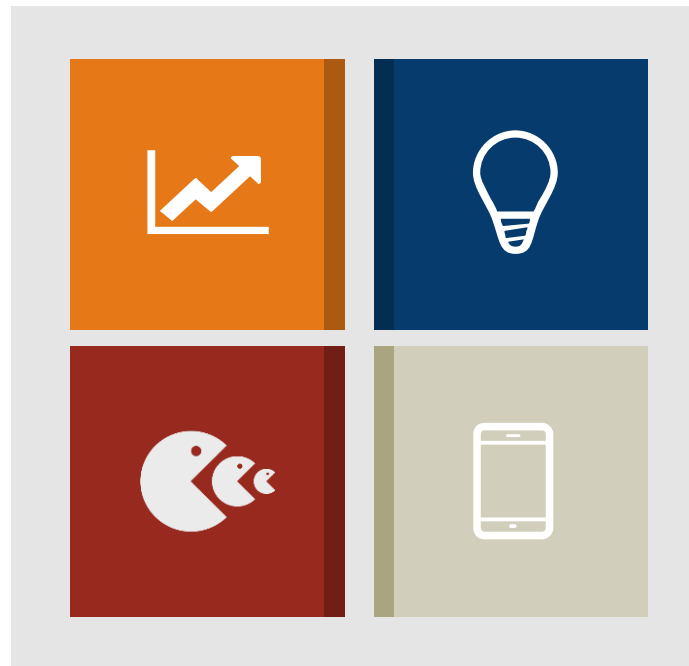
- Low insurance penetration
- Rising disposable incomes
- Increasing smartphone & internet penetration

Need for Innovation

- Catching up with global markets
- Traditional way of working across the value chain

Fast growing industry

Need for innovation



Rising customer expectations

- Personalized experience and solutions
- Instant gratification and highly digital
- Looking for advocacy

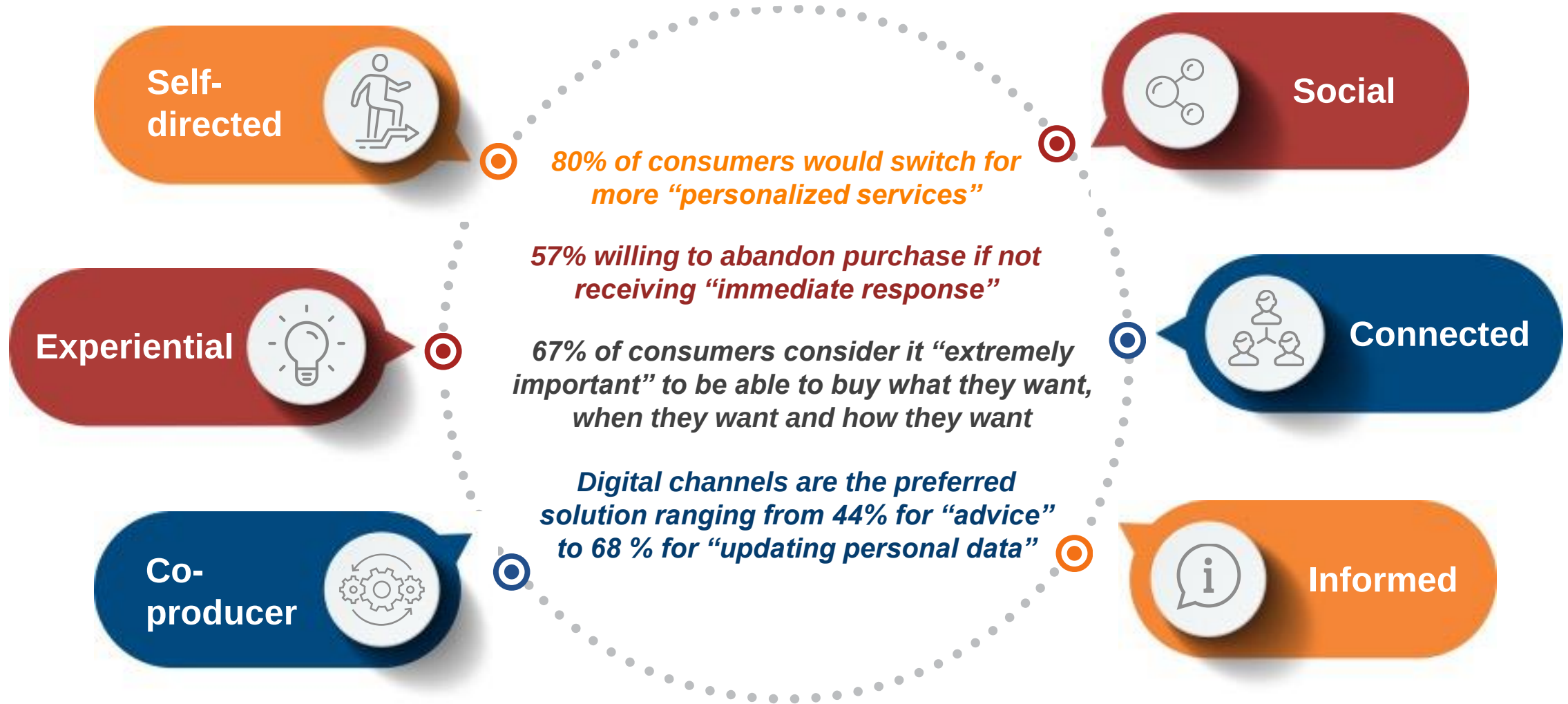
Customer expectations

Hyper competitive market

- Low product differentiation
- Channel modernization

Hyper competitive market

Consumer preferences are changing*



Enabled by new age technologies



Big data & analytics

Consolidated view of all data and generating value-creating insights via predictive models



Robotic process automation

Automation is streamlining both customer interactions and internal processes across the value chain



Artificial intelligence

Automated underwriting, claims assessment, fraud prevention and risk modeling

Internet of things
IoT space is heading towards greater maturity – telematics and connected health



Cognitive services
Solutions enabling better customer engagement



Cloud
On-demand, speed, scale, agility and flexibility



Digital solutions @ ICICI Lombard

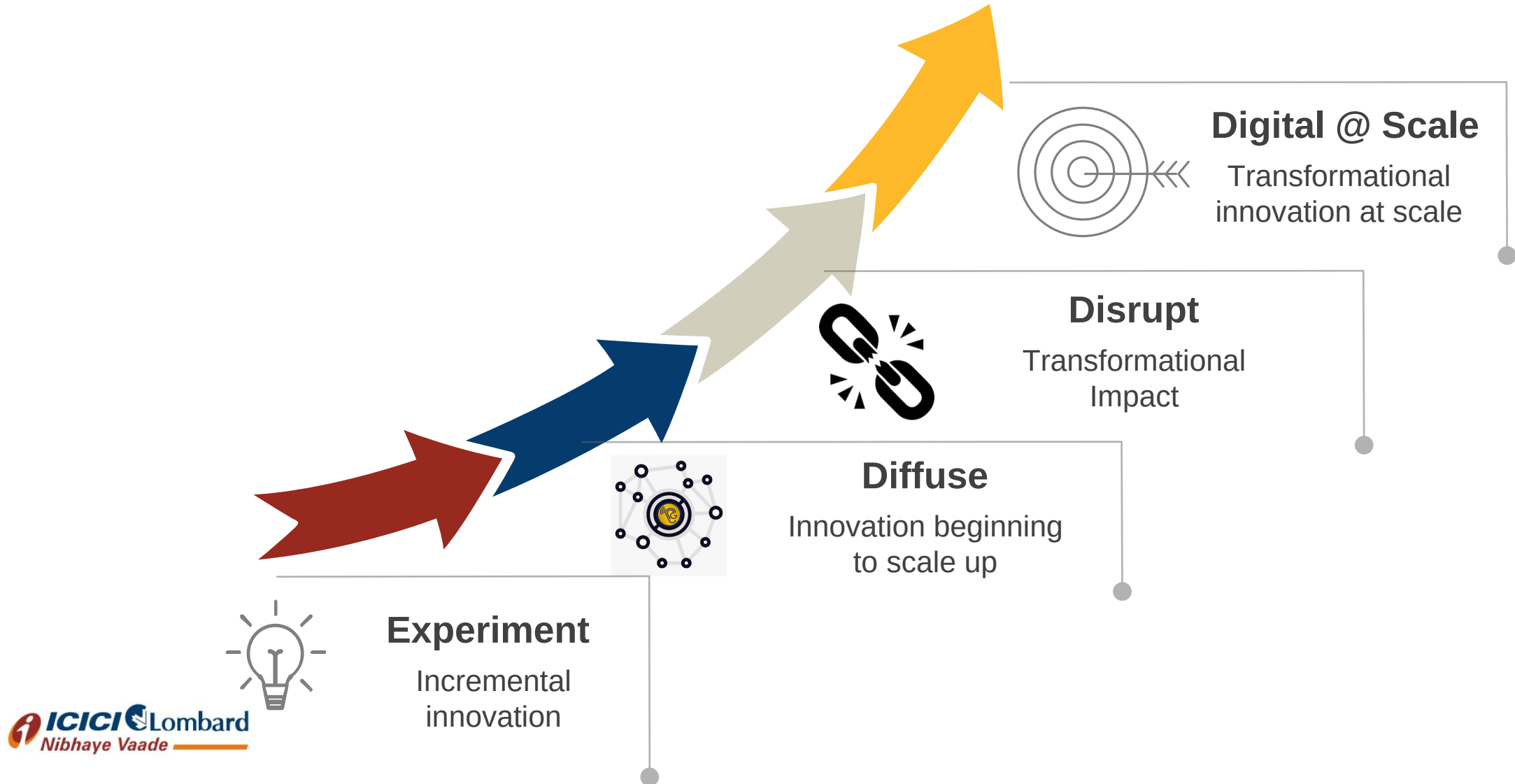
API 2.0

MyRA Voice BOT Health AI Phrasor Freshlook
Sphinx SME Digital Breakin AI Instaspect
Diet tracker Healthscore Instapolicy Travel advisor
Hello Doctor Vehicle tracking Drone Cognitive BOT
Robo calling Insure app Health advisor
Hydrant IoT Health print Whatsapp ILTakeCare
iPartner Telematics Fraud AI Nat cat
Datalake Nysa

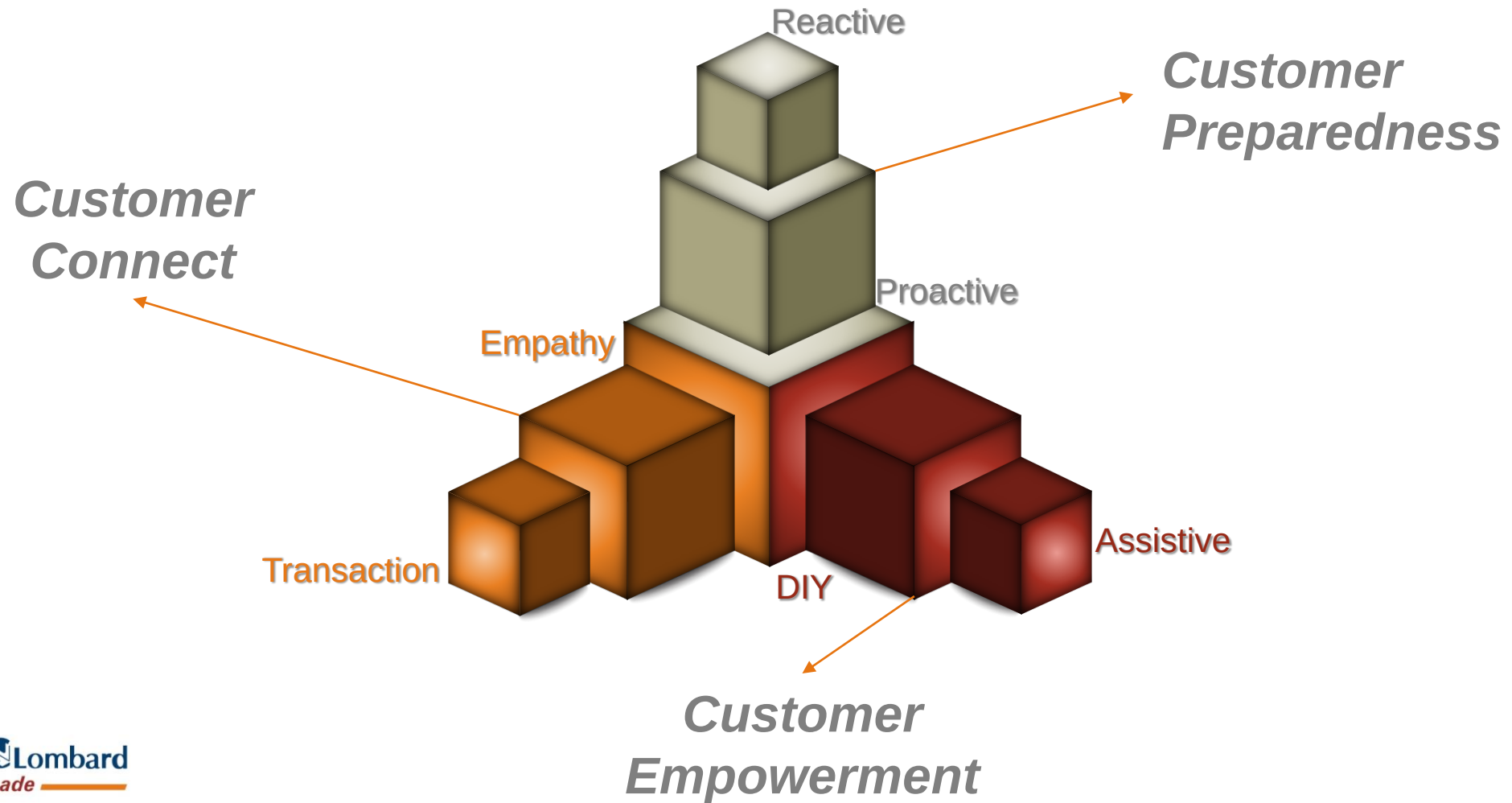


**A quick glimpse of
our solutions**

We build innovative solutions ...



... to engage with customers ...



... across their journeys



Partner

*Connected
throughout*

Simplify

*Ease of buying
journey*

Proactive

*Manage risk &
minimize loss*

Convenience

*Simpler user
experience*

Do It Yourself

*Consumer
empowerment*

Connect

*Engaged
customer*

Engage

Datalake Instapolicy Nysa
Drone iPartner Robo calling Telematics Phrasor Fraud AI
Diet tracker Voice BOT API 2.0 Hello Doctor
SME Digital MyRA
Travel advisor Cognitive BOT Freshlook Health advisor
Hydrant IoT Insure app Breakin AI
Whatsapp Healthscore Nat cat
Health print Vehicle tracking Instaspect
Sphinx Health AI ILTakeCare

ILTakeCare app – Custodian of care platform



8,80,000+
Downloads

10,47,000+
Registrations

7,13,000+
Policy additions

9.12 %
DAU : MAU ratio

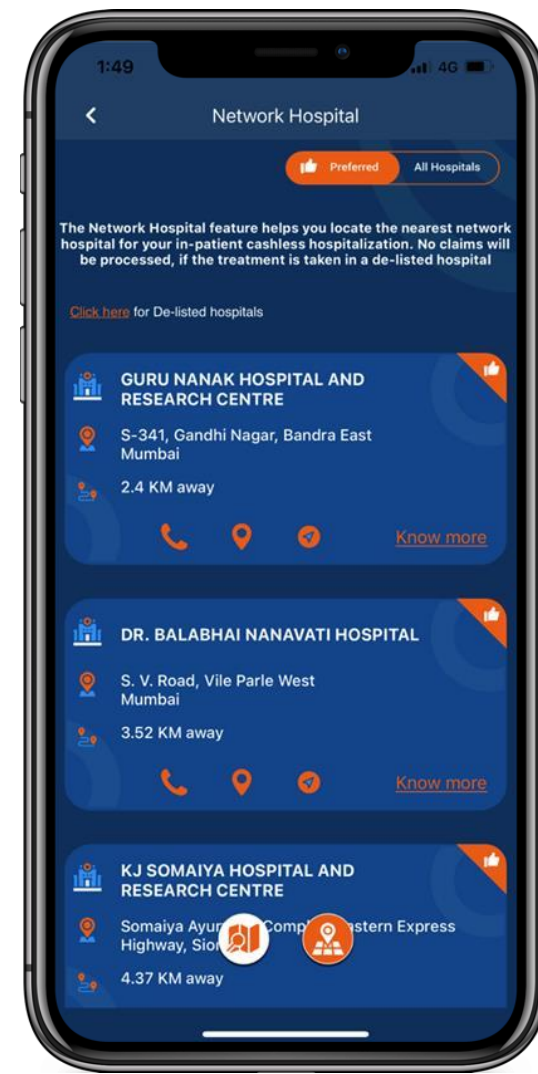
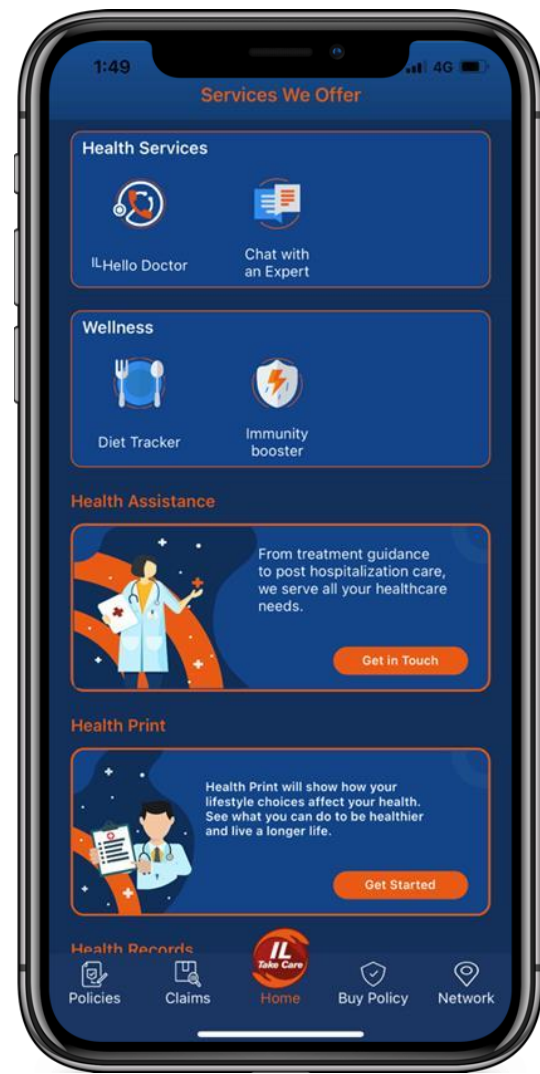
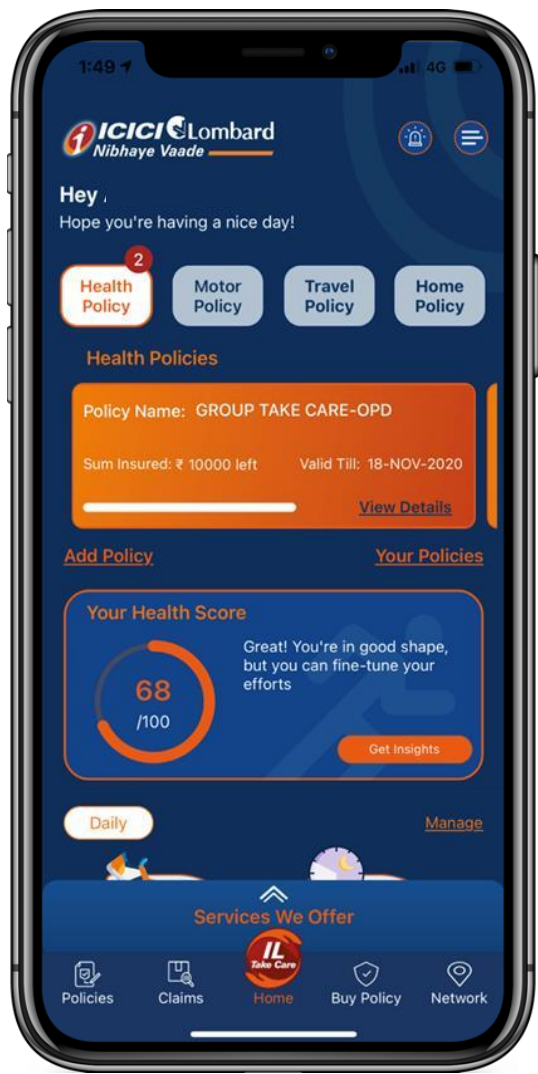
28,500+
Tele-consults

38,500+
HRAs

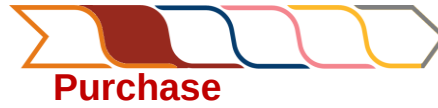
- Key features in the pipeline**
- Up sell, Cross Sell
 - Gamification
 - CRM Bot

DAU : Daily Active Users
MAU : Monthly Active Users
CRM : Customer Relationship Management
Numbers as on September 30, 2021

ILTakeCare - Digital Ecosystem

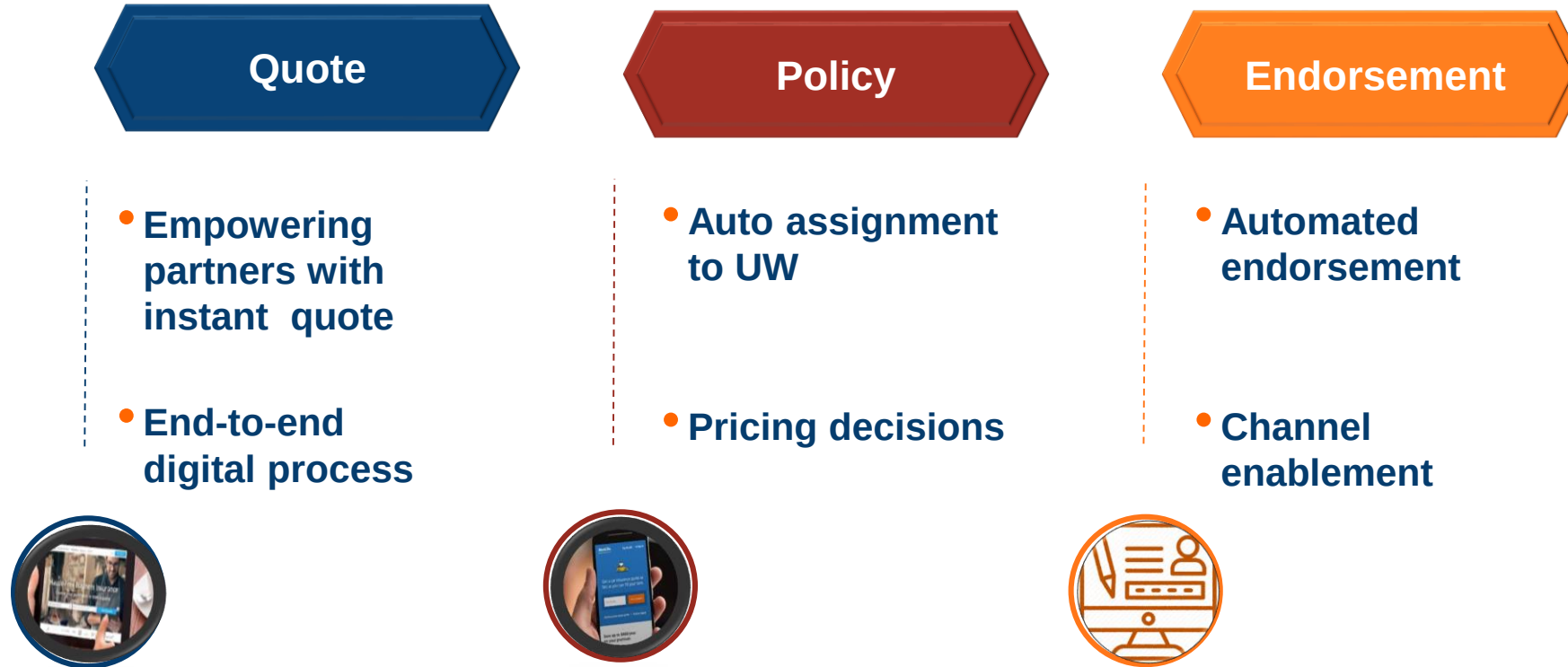


Purchase



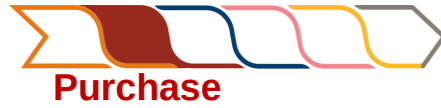
Vehicle tracking Health print
Phrasor **MyRA** **Nysa** Nat cat
Hydrant IoT Telematics Datalake
Instapolicy **Freshlook** **Travel advisor**
API 2.0 **Health advisor** **Insure app**
Breakin AI Instaspect Health AI **SME Digital** ILTakeCare
Diet tracker
Whatsapp Fraud AI **Sphinx** Cognitive BOT Robo calling
Hello Doctor Drone
Voice BOT Healthscore **iPartner**

MyRA – BOT for SME Policy & Endorsement



89.5% SME policies were issued digitally in September 2021 as compared to 86.9% in March 2021

SME Digital for young entrepreneurs



Zoya has started a new business and wants to insure her shipments. She goes to the website and gets a quote within seconds

Pick a plan that's best for you

Marine Transit Insurance (Inland) Edit Commodity Type: Garments, Apparel, Fabrics Or Textiles Cargo Sum Insured: ₹ 1,00,000 Company Name: Zoya Fabrics Pvt Ltd Mobile Number Email Our policy includes all modes of cargo transport, i.e, air, water, rail, road & courier from origin to destination, within India. Policy Terms & Conditions Download	Plan A ₹885 - Fire or Explosion - Loss/damage to goods due to overturning or derailment of vehicle - Collision between 2 Vehicles - Earthquake, Volcanic Eruption or Lightening during transit - River or Lake Water entering cargo - Damage/Loss to goods during loading & unloading - Damage/Loss to goods during handling of goods in transit - Theft or Malicious damage - Shortage or non delivery of goods - Hijack of goods BUY NOW	Plan B ₹590 - Fire or Explosion - Loss/damage to goods due to overturning or derailment of vehicle - Collision between 2 Vehicles - Earthquake, Volcanic Eruption or Lightening during transit - River or Lake Water entering cargo - Damage/Loss to goods during loading & unloading - Damage/Loss to goods during handling of goods in transit - Theft or Malicious damage - Shortage or non delivery of goods - Hijack of goods BUY NOW
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SME Digital portal launched in December 2020 allows startups and MSMEs to understand commercial insurance products, buy policies and intimate claims digitally

Nysa: New digital portal for distribution partners

Buying Flow

- Web & mobile user interface
- Pre-fill 70% of fields
- Up-sell / cross-sell

Payment

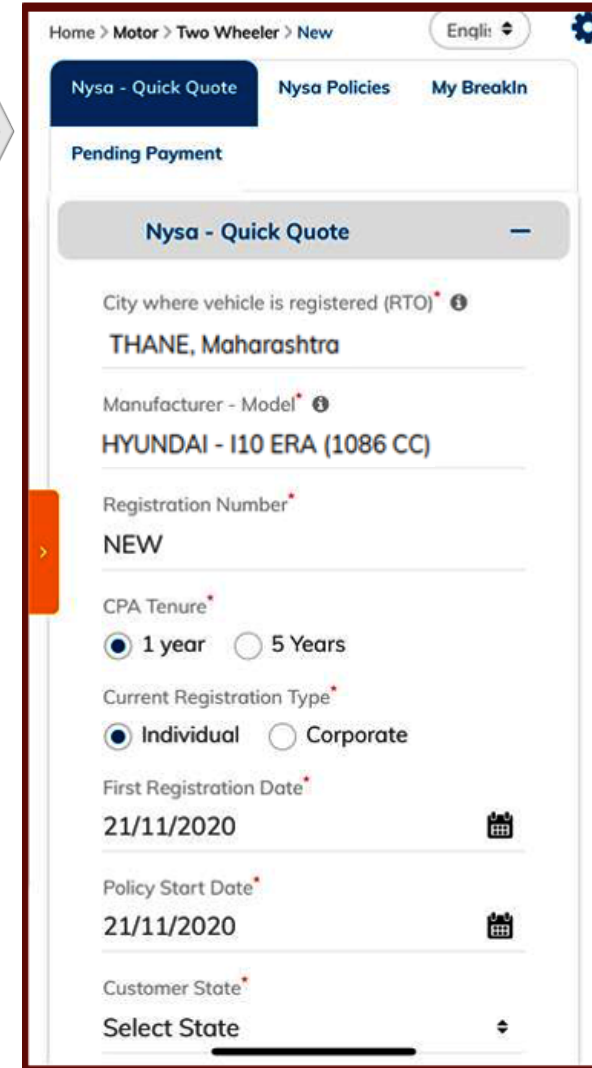
- Partner with payment specialist
- New 'Lombard Pay' wallet & 'Smart collect'

Agent dashboard

- Comprehensive agent dashboard
- Multi-lingual

Service & Claims

- Rich endorsement & claims module
- Real-time status visibility



Home > Motor > Two Wheeler > New

Engli: 

Nysa - Quick Quote Nysa Policies My Breakin

Pending Payment

Nysa - Quick Quote

City where vehicle is registered (RTO)* 
THANE, Maharashtra

Manufacturer - Model* 
HYUNDAI - I10 ERA (1086 CC)

Registration Number*
NEW

CPA Tenure*
☒ 1 year ☐ 5 Years

Current Registration Type*
☒ Individual ☐ Corporate

First Registration Date*
21/11/2020 

Policy Start Date*
21/11/2020 

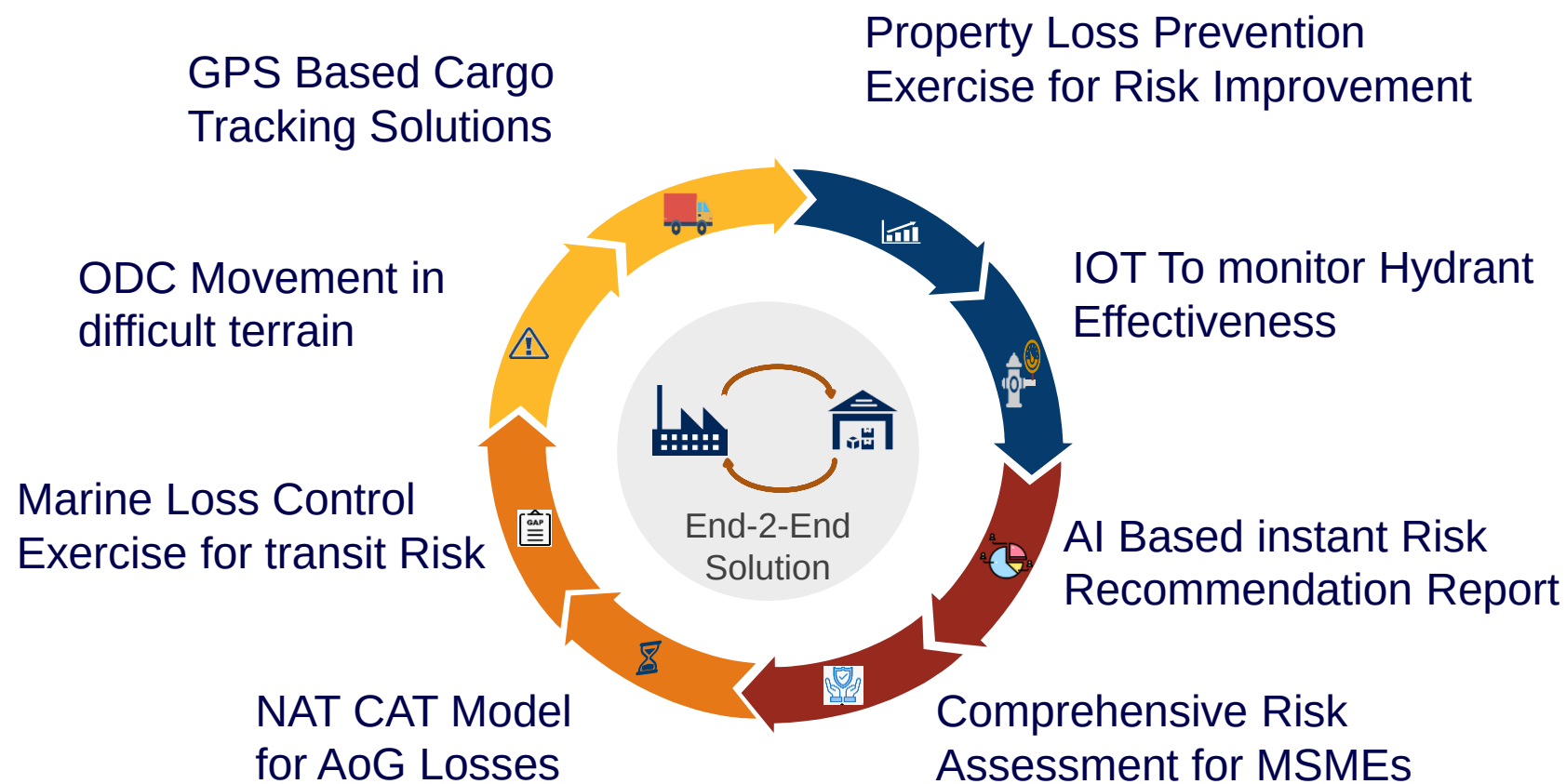
Customer State*
Select State 

The new multi-lingual portal reduced end-to-end policy issuance time by 50% through reduced taps and types

Manage Risk

API 2.0 Whatsapp MyRA Health AI
SME Digital Insure app iPartner
Hello Doctor Diet tracker Instaspect
Cognitive BOT ILTakeCare Instapolicy
Sphinx
Healthscore
Vehicle tracking Drone
Hydrant IoT Health advisor Datalake
Fraud AI Robo calling Health print Nysa
Freshlook Breakin AI Voice BOT Travel advisor
Phrasor

Holistic Risk Management Solutions



Impact

3000+

Corporates serviced

600+

ODCs Managed

1900+

Recommendations implemented

3,00,000+

Trips Tracked

*ODC –Over Dimensional Cargo Nat Cat – Natural Catastrophe
 AoG- Act of God Loss

Leveraging IoT to help customers manage their supply chain



2014
GPS based
vehicle tracking



2018
International
Container tracking



2019
Integration with
Indian Railways

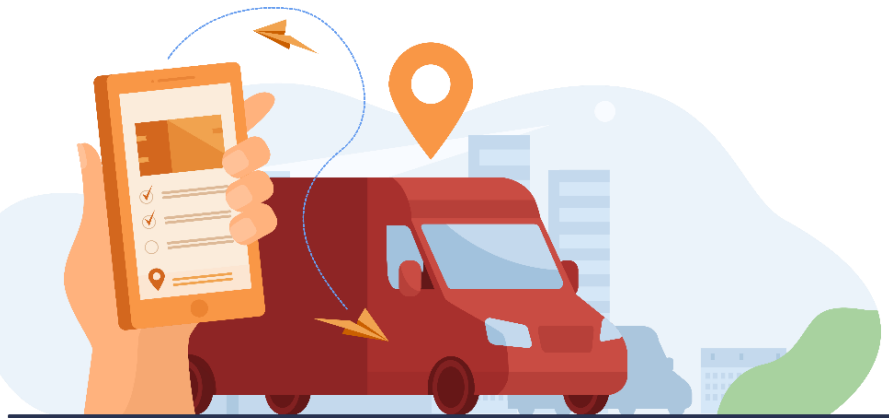


2020
Temperature sensitive cargo
eg Vaccine movement



2021
24X7 monitoring and
management of trips in
transit (ROAD)

Creating data driven resource optimization



**Management
dashboard for
client**

**Predictive
monitoring**



**Real time
vehicle position**



**Consignment Estimated
Time of Arrival**



**Select best
transporter**

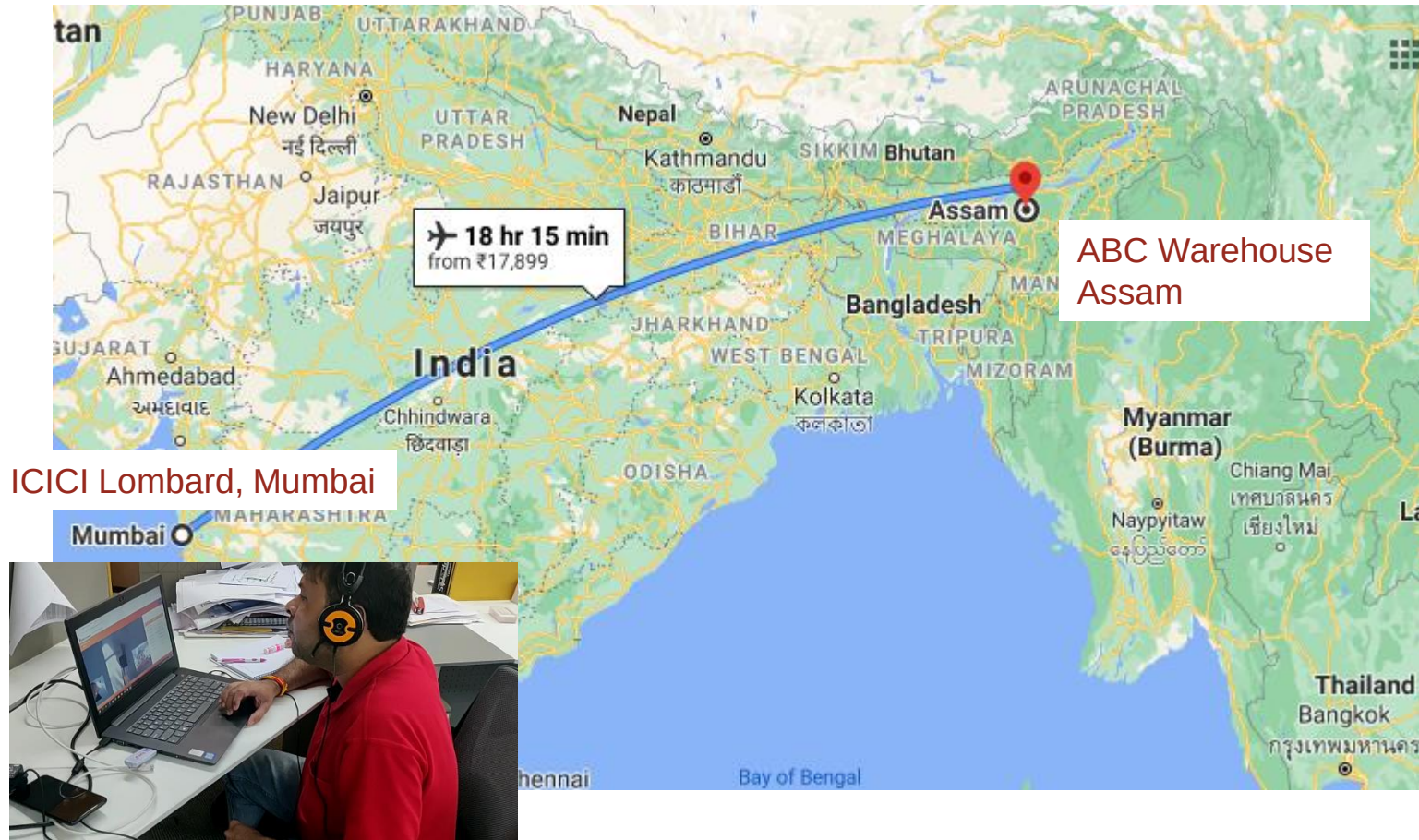


**Safest and
shortest route**



**Minimize carbon
footprint**

Virtual Risk Assessment



Time savings of 3-4 days per assessment



Automated Risk Report

- **AI based risk recommendation**
- **Risk Benchmarking**
3.6
★★★★☆
- **Claims related to Gaps in the risk**

Service



Fraud AI Sphinx
Instaspect Telematics Freshlook Phrasor
Hydrant IoT SME Digital Insure app
Healthscore Health advisor Health print
Hello Doctor
Vehicle tracking
Whatsapp iPartner
Cognitive BOT ILTakeCare
Nat cat Robo calling Diet tracker MyRA Voice BOT
Datalake Breakin AI Health AI Drone Instapolicy
API 2.0 Travel advisor

Convenience of DIY for group health endorsement



The time taken to process group health endorsements has reduced considerably from 10-12 days to less than a day

Leveraging digital in retail endorsements

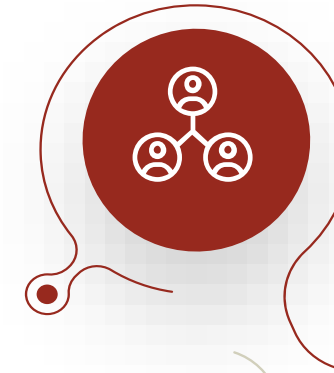


73.5% of agency motor endorsements processed digitally in September 2021
79.8% of agency health endorsements processed digitally in September 2021

Process claims

Nat cat
Sphinx Healthscore iPartner Datalake Nysa API 2.0
Hello Doctor Travel advisor Telematics Health print MyRA
Health advisor Vehicle tracking Diet tracker
Drone SME Digital Health AI
Instaspect
Fraud AI Robo calling Cognitive BOT
ILTakeCare Voice BOT
Phrasor Hydrant IoT
Breakin AI Instapolicy Whatsapp Insure app
Freshlook

Instaspect: Virtual Motor Survey



**672 CSMs and
5697 Garages
enabled**



**Average 2300
surveys daily**



**23K+ Photos
uploaded daily**

79.4% of motor OD claims were serviced through the Instaspect solution in September 2021 as compared to 60.8% in March 2021

All numbers presented are for IL standalone basis, unless specified otherwise

Health AI: Cashless authorization in 90 seconds



IL customer met with an accident and was admitted in hospital at 12:30 am



Hospital submits cashless request at 12:57 am

Auto inward of the request



Auto tagging of claim to policy / insured

Case details validated by the system



Auto data entry & policy checking at **12:58 am**

ML algorithms check admissibility



Instant approval at **12:59 am**

66.3% of corporate cashless requests processed using Health AI solution in September 2021 as compared to 60.1% in March 2021

Fraud AI: Identification at claim intimation



- Machine learning algorithms help in triggering claims for investigation in real-time
- Complete investigation is done via mobile

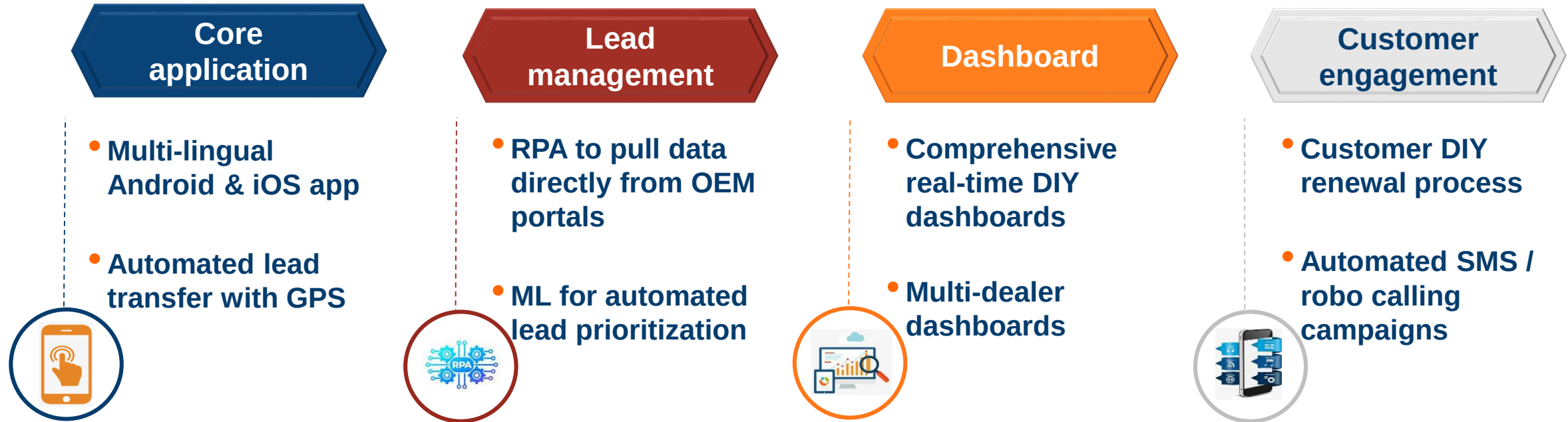
Fraud detection & decision matrix

No Risk	➡	No investigation
Low Risk	➡	Investigation on doctor's perusal
Medium Risk	➡	
High Risk	➡	Mandatory investigation
Very High Risk	➡	

Efficiency for identifying cases for investigation increased 30% with the Fraud AI solution

Nat cat Telematics
Travel advisor Healthscore
Vehicle tracking Health advisor Diet tracker
Insure app
Sphinx Freshlook Fraud AI Voice BOT Health print
MyRA Cognitive BOT SME Digital
Phrasor
Instaspect API 2.0
Breakin AI iPartner Drone Nysa Robo calling
Health AI Datalake Hello Doctor ILTakeCare
Instapolicy Hydrant IoT Whatsapp

Ninja CRM: Scaling distribution with enhanced efficiency



Proactive Voice BOT based renewals

Orchestrates and measures customer experiences using BOT built-in capabilities



Predictive engagement



Intelligent AI BOT



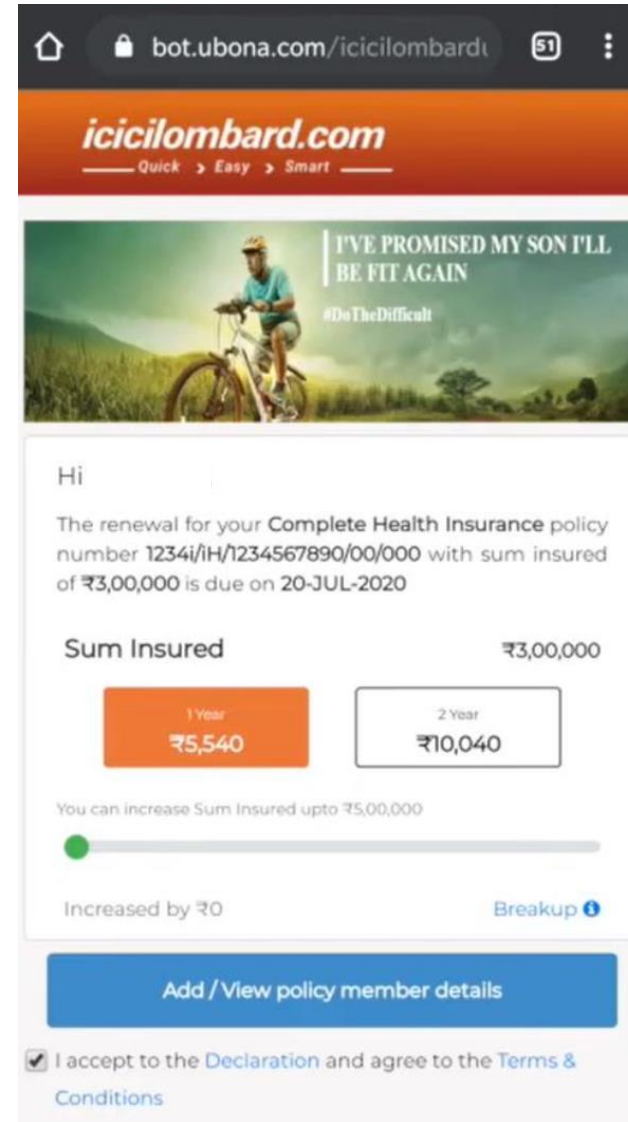
Bring in agents at the right moment



Fast, personalized service



Uniform user experience



bot.ubona.com/icicilombard

icicilombard.com
Quick > Easy > Smart

I'VE PROMISED MY SON I'LL BE FIT AGAIN
#DoTheDifficult

Hi

The renewal for your Complete Health Insurance policy number 1234i/iH/1234567890/00/000 with sum insured of ₹3,00,000 is due on 20-JUL-2020

Sum Insured ₹3,00,000

Term	Sum Insured
1 Year	₹5,540
2 Year	₹10,040

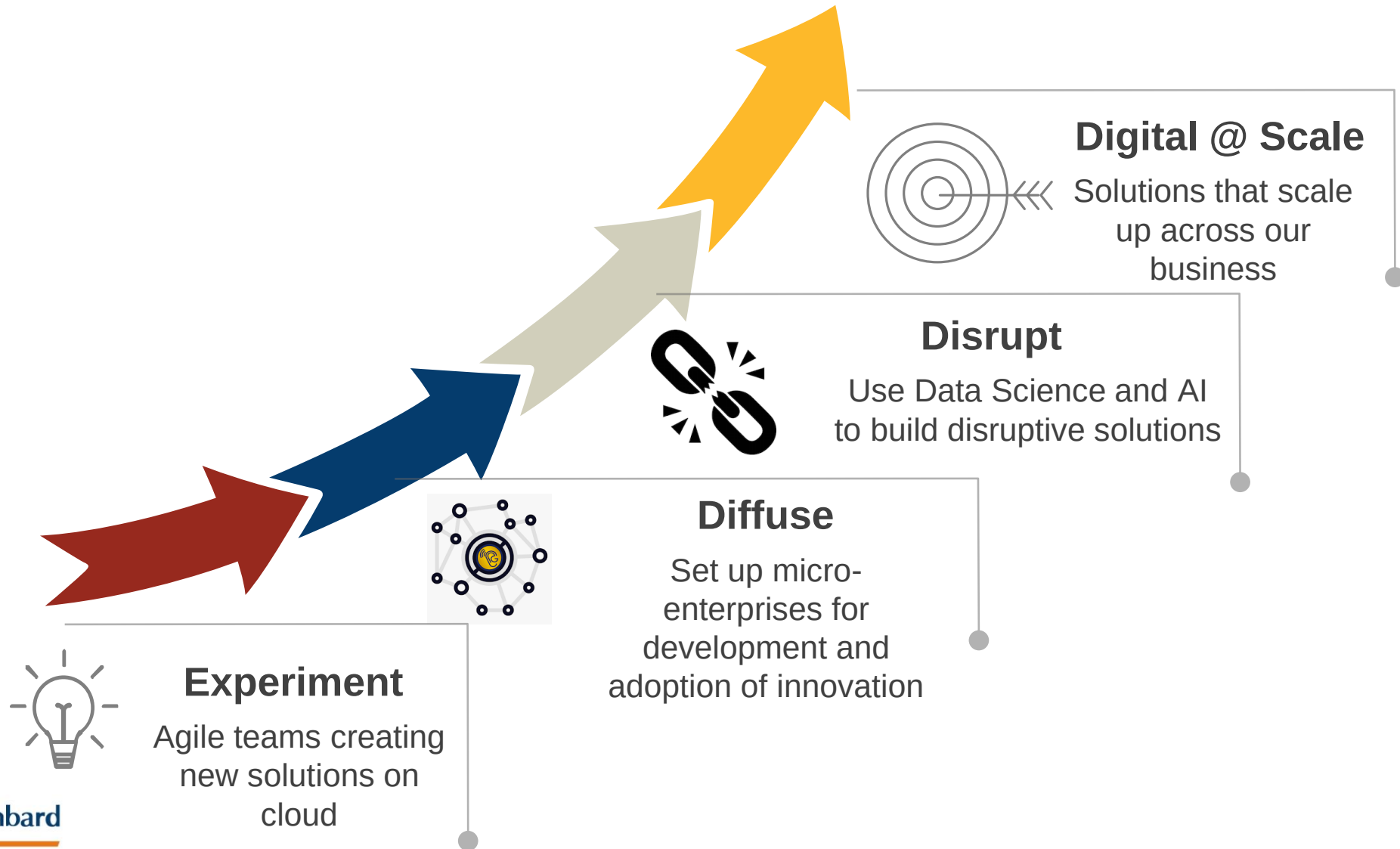
You can increase Sum Insured upto ₹5,00,000

Increased by ₹0 Breakup ⓘ

Add / View policy member details

☒ I accept to the Declaration and agree to the Terms & Conditions

Culture of Innovation @ ICICI Lombard



Innovation @IL continues across customer journeys

It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change

Charles Darwin



Thank you

Safe harbor

Except for the historical information contained herein, statements in this release which contain words or phrases such as 'will' , 'would' , 'indicating' , 'expected to' etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, our growth and expansion in business, the impact of any acquisitions, technological implementation and changes, the actual growth in demand for insurance products and services, investment income, cash flow projections, our exposure to market risks, policies and actions of regulatory authorities; impact of competition; the impact of changes in capital, solvency or accounting standards, tax and other legislations and regulations in the jurisdictions as well as other risks detailed in the reports filed by ICICI Bank Limited, our promoter company, with the United States Securities and Exchange Commission. ICICI Bank and we undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there.