

Ref. No.: MUM/SEC/235-03/2023

March 28, 2023

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); Debt (NSE: ILGI29)

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 analyst(s) participated in the Analyst Meet - Powering Experience with Technology, held by the Company on March 28, 2023 in Mumbai to showcase its Digital Initiatives, where senior management/ management personnel of the Company attended them.

The presentation made during the event is enclosed herewith and will be available in due course on 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
Company Secretary

Encl: As above

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
401 & 402, 4th Floor, Interface 11,
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 (Chargeable)
Email: customersupport@icicilombard.com
Website: www.icicilombard.com

Details of analyst(s) meetings held on March 28, 2023

SrNo	List of Participants
1	Ambit Investment Advisors
2	Asian Securities Market
3	Arihant Capital
4	Axis Capital Limited
5	Batlivala & Karani Securities
6	BNP Paribas Securities India Private Limited
7	Bank of America Securities
8	Credit Lyonnais Securities Asia Limited (CLSA)
9	Citi Research
10	Credit Suisse Equity Research
11	Emkay Global Financial Services Limited
12	Goldman Sachs Research
13	Haitong Securities
14	HDFC Securities
15	HSBC Securities
16	ICICI Direct
17	ICICI Securities
18	India Infoline Finance Limited
19	Incred Capital
20	Investec Securities
21	Jefferies India Private Limited
22	JM Financial Ltd
23	J.P. Morgan Securities LLC
24	Kotak Securities
25	Morgan Stanley & Co. International PLC
26	Motilal Oswal Financial Services Ltd
27	Nuvama Institutional Equities
28	Phillip Capital
29	SMC Global
30	Spark Capital
31	Systematix Shares & Stock (India) Ltd
32	Sushil Finance
33	UBS Securities India Private Ltd
34	Yes Securities
35	ICICI Bank
36	Nomura Securities Co. Ltd.
37	Bottoms up research

ICICI Lombard General Insurance Company Limited



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Analyst Meet 2023

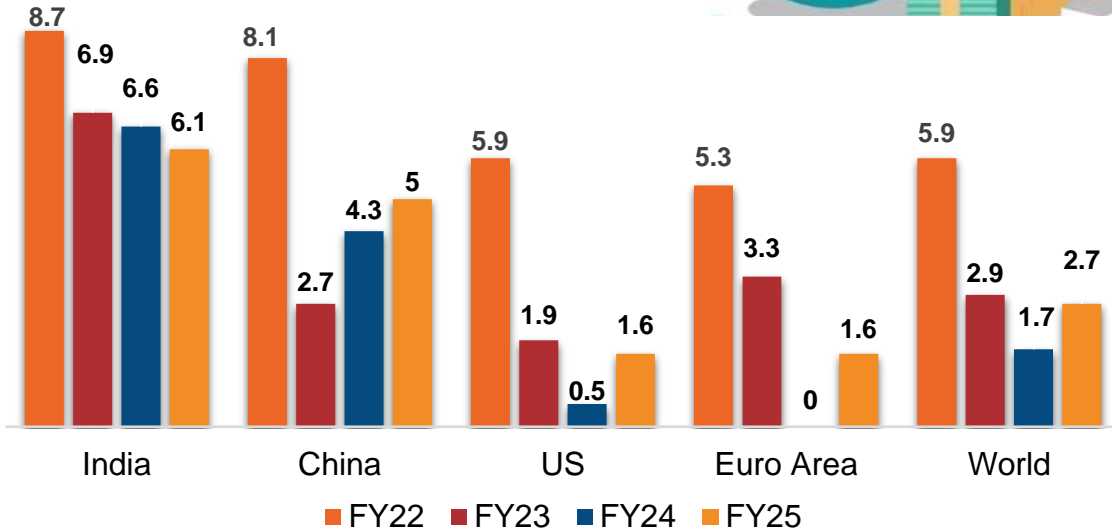
Powering Experience with Technology

March 2023

Indian economy continues to be strongly poised



World Bank growth Projections



Note: For India, FY22 means financial year 2021-22, While for other regions, It refers to calendar year 2021, Except FY22, all are World Bank Projections



Source: Global Economic Prospects, Business Standard (Jan 11, 2023)

What's helping India grow?



Growing domestic demand



Government infra push



Growing digital infrastructure



High capital inflows



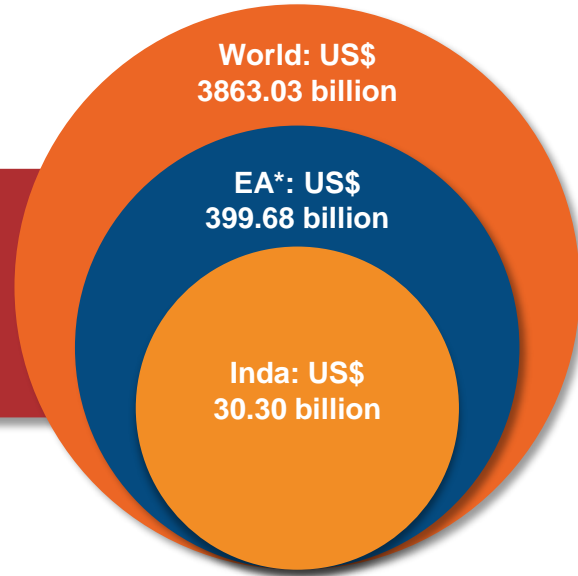
Focus on domestic manufacturing



Healthy balance sheets and earnings

And will create even more opportunities in insurance

Massive growth opportunity in non-life premiums



4th largest non-life insurance market in Asia and 14th largest globally in 2021



Non-Life insurance penetration in India was around 1/4th of Global Average in 2021

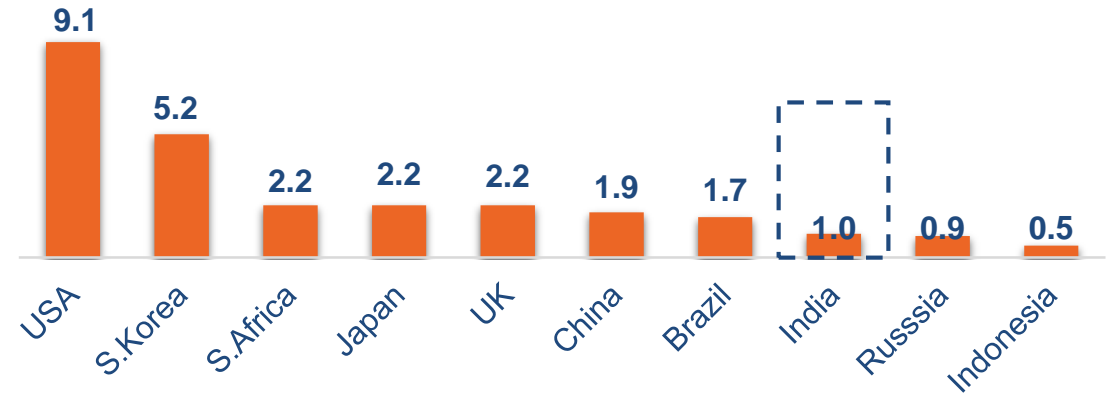


Operates under a “Cash before cover” model

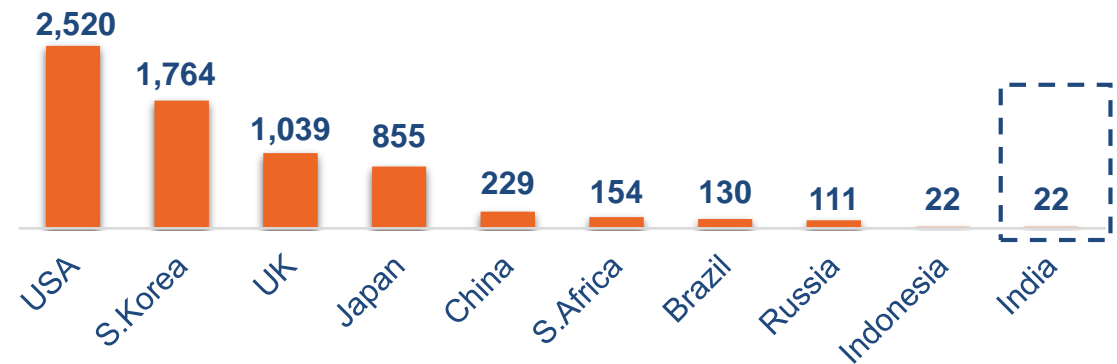


*EA: Emerging Asia market Source: Sigma 4/2022 Swiss Re

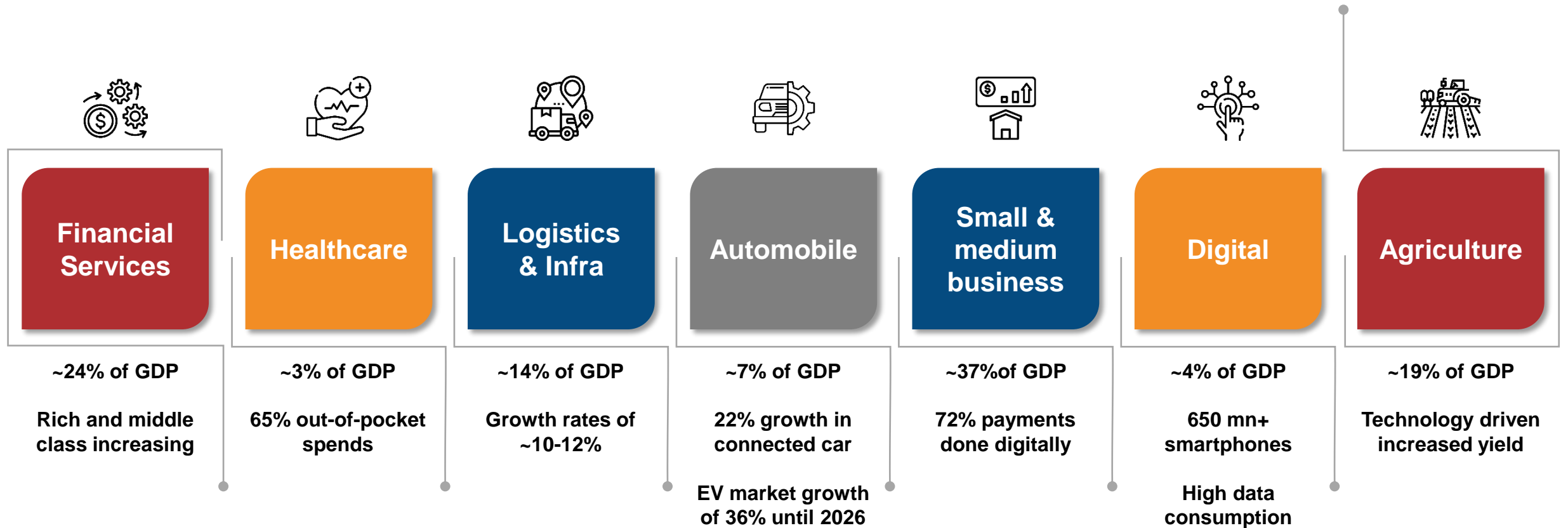
Significantly underpenetrated Premium as a % of GDP (CY21)



Non-Life Insurance Density (Premium per capita) (CY21) (US\$)



Broad themes that are driving this growth



Creating significant opportunities for the insurance industry



Financial Services

Financial services continuing to see strong growth



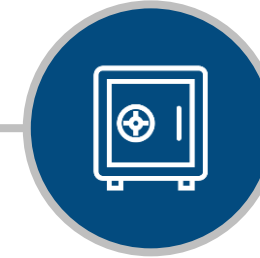
Consumption

- Housing sales growth of 50% in top 8 cities
- 77mn active credit card (20% growth last 5 years)



Digital ecosystem

- 7.5 billion UPI transactions in Feb'23
- 156 million customers using Digilocker



Investments

- 110 mn demat accounts
- 62.8 mn mutual fund SIP accounts

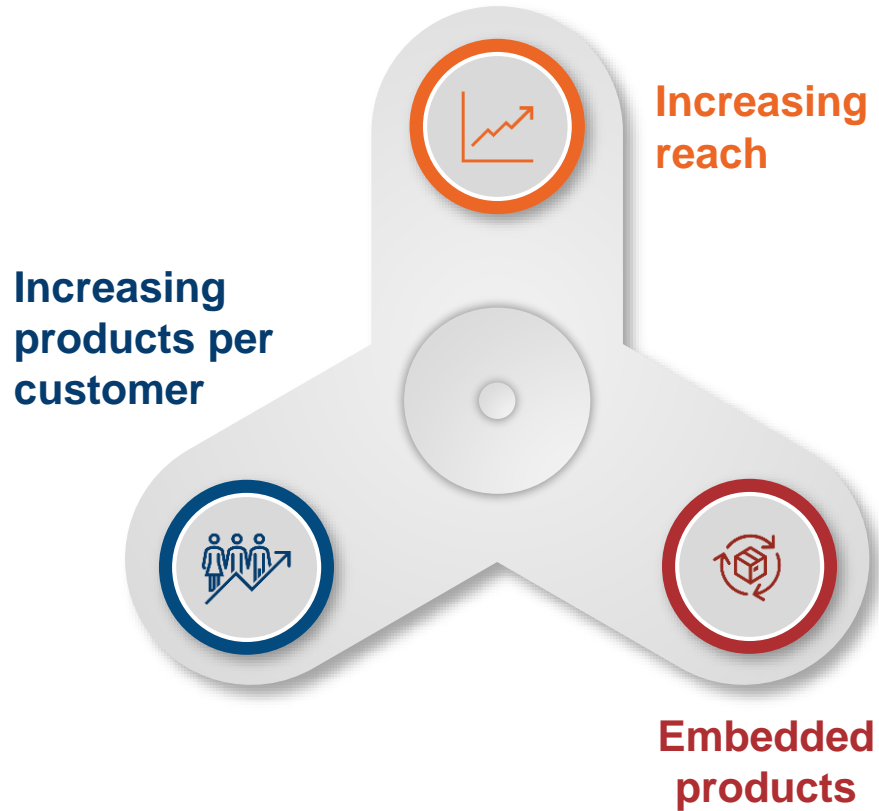
And is creating financial awareness and widening the insurance net

Driving higher penetration through digital

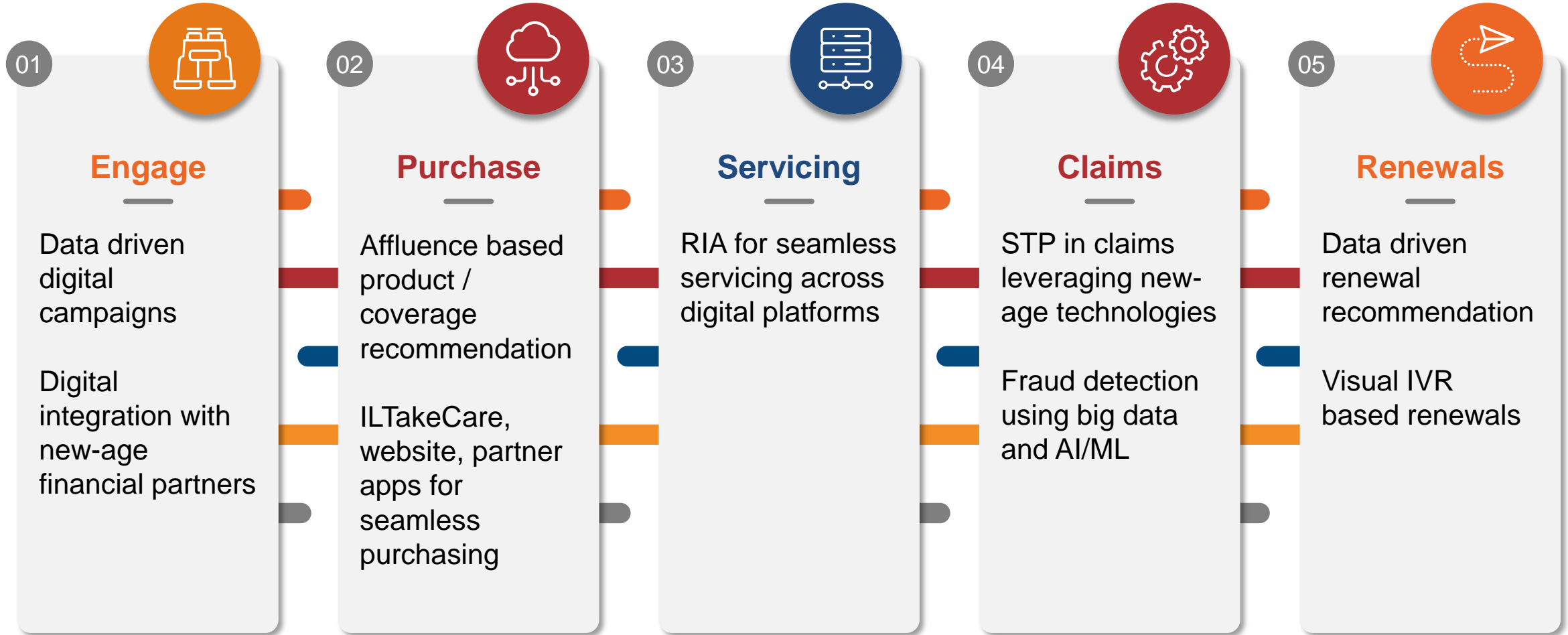
The Strategy



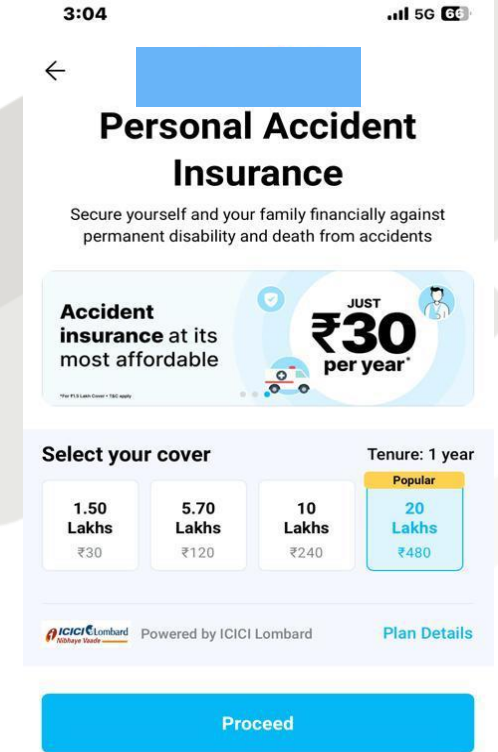
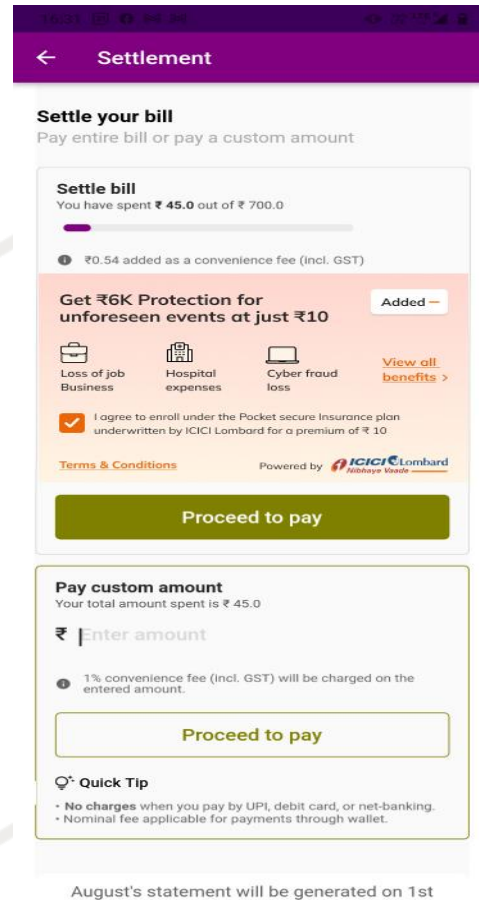
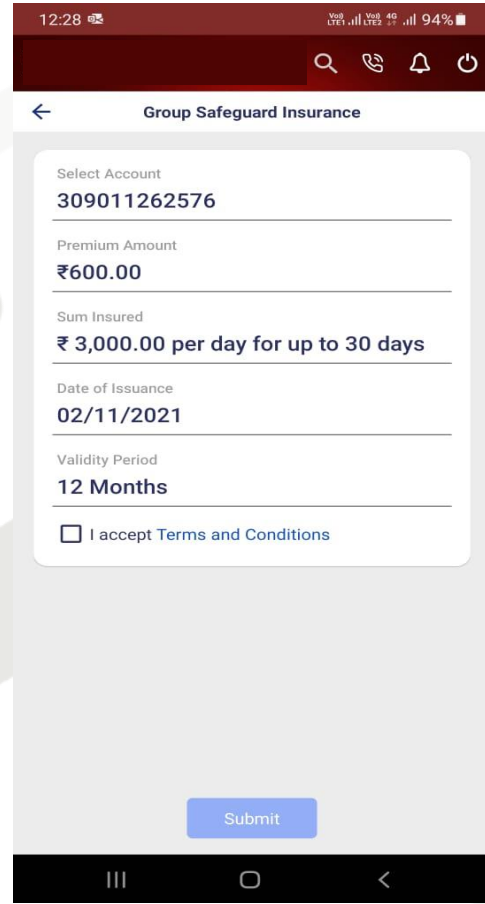
The execution model



Our journey in financial services is digitally driven



Product journeys across various partners



Fintech partnerships are helping increase reach, embedded product journeys helping distribute relevant products and services

Increasing products per customer through online



Quote Details

Pincode *
440001

Number of Adult



Adult 1 Relationship *
SELF

Adult 1 DOB *
10/12/1975

Adult 2 Relationship *
SPOUSE

Adult 2 DOB *
03/01/1979

Number of Child



Child 1 Relationship *
SON

Child 1 DOB *
13/02/2008

Calculate

Please click Calculate to Proceed



SON

13/02/2008

Do you want to add Maternity Cover and New Born Baby Cover?

SELECT PLAN

Recommended SI

18 Benefits

Sum Insured: ₹ 50 Lakhs

Total Premium
₹ 41,374 * Taxes Inclusive

@ Just ₹ 113 /- per day

Do you want to explore more SI options?

Proceed

Data and analytics is helping to provide product and coverage recommendations

Increasing products per customer through tele

01 **Partner Tele**

Leveraging partner resources

Data based modeling

02 **Partner digital campaigns**

Warming up leads for insurance

A

Partner Tele

Assisting Partner at their tele setup

Execution through ADP- Digitally Assisted



Voice

B

In house Tele

Cross-selling on existing partners through digital campaigns

01 **In house Cross-sell**

In House – Cross Sell

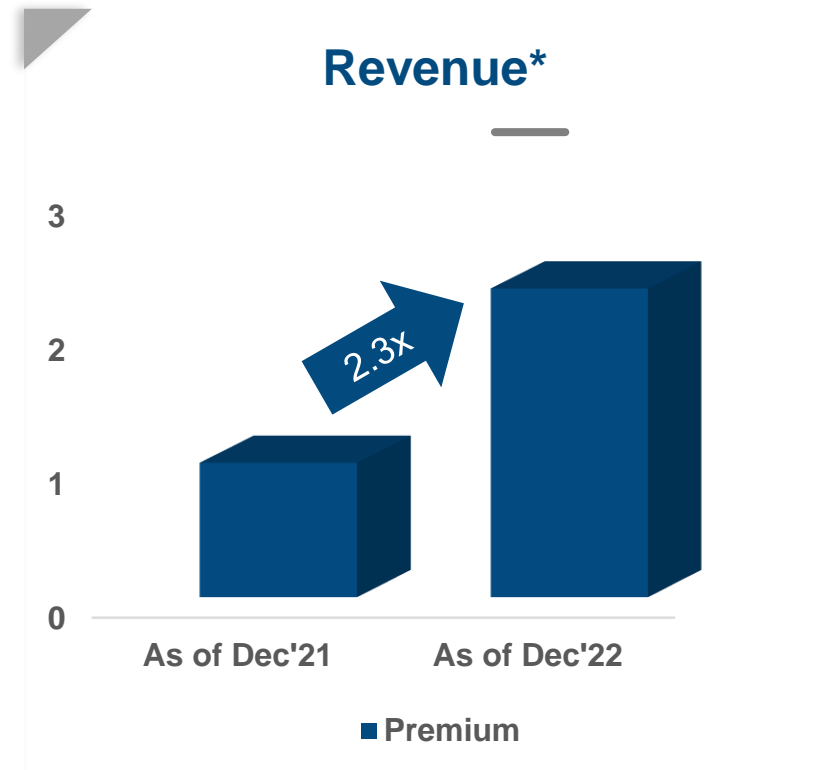
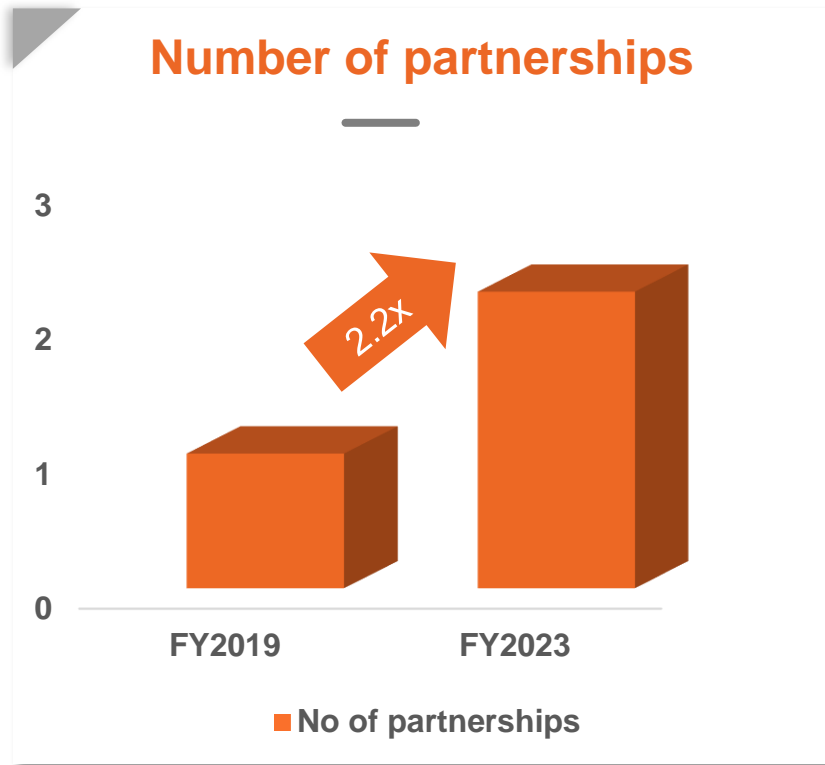
Partner specific – Cross Sell

02 **Partner digital campaigns**

Assisting partners with campaign & lead fulfilment

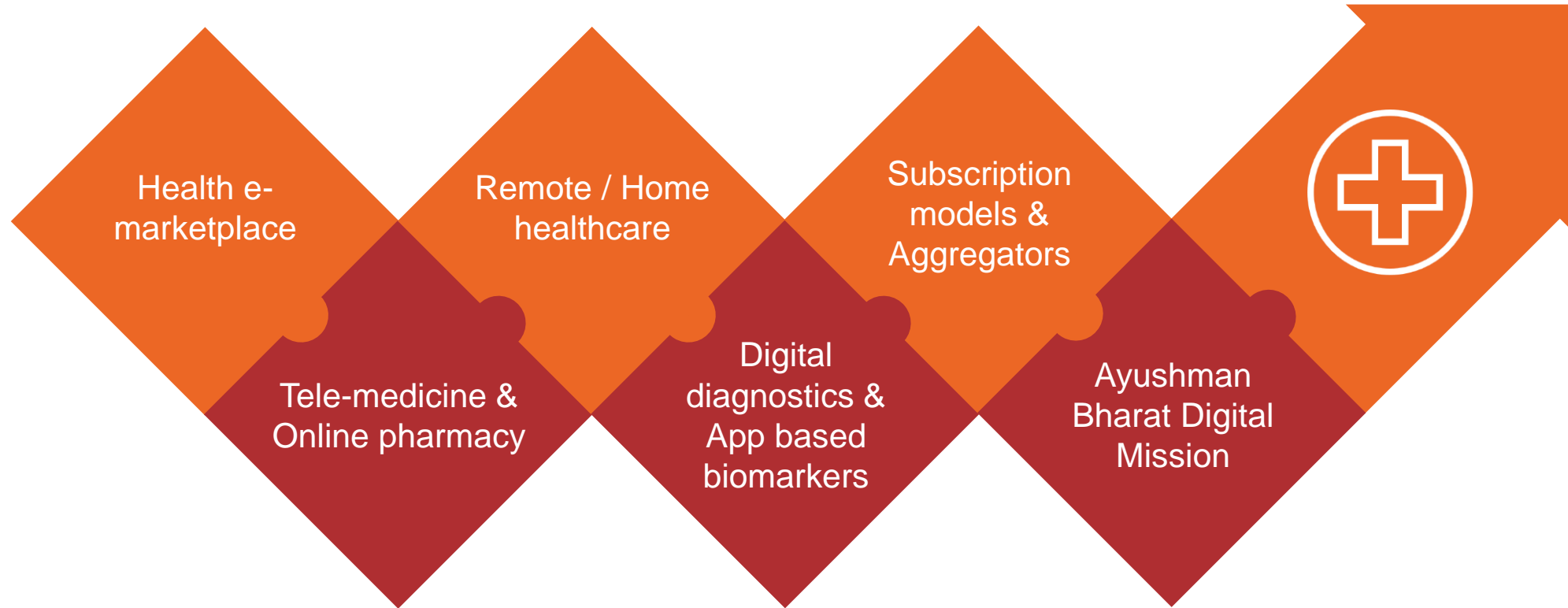
Affluence and need based segmentation models helping grow our assisted tele business

Resulting in significant growth in customers and in revenue



Healthcare

Transitioning from health insurance to healthcare

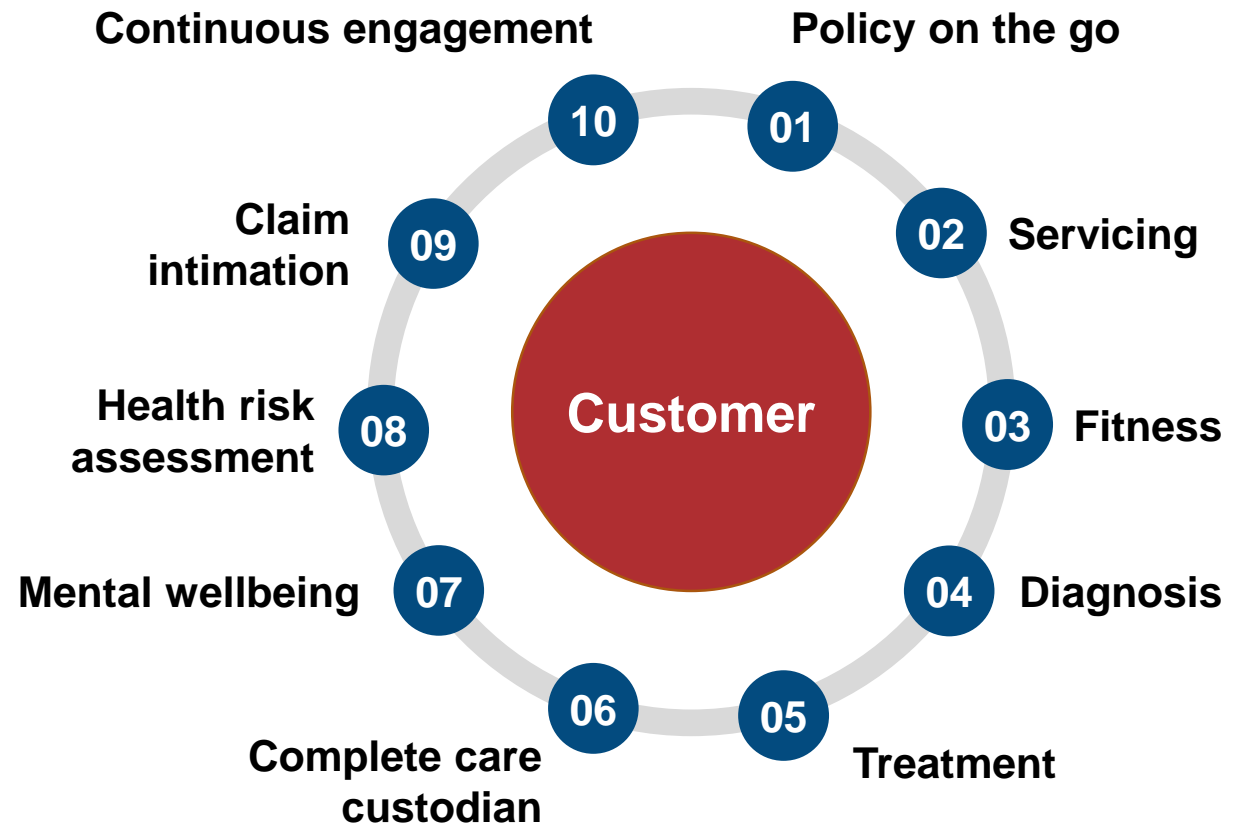


Increased health insurance awareness and need post pandemic

Through a Continuum of Care platform



One stop solution for all your insurance and wellness needs



That leverages the latest technology



Know Your Health Vitals

01 Heart Rate

02 Oxygen Saturation (SpO2)

03 Heart Rate Variability

04 Blood Pressure

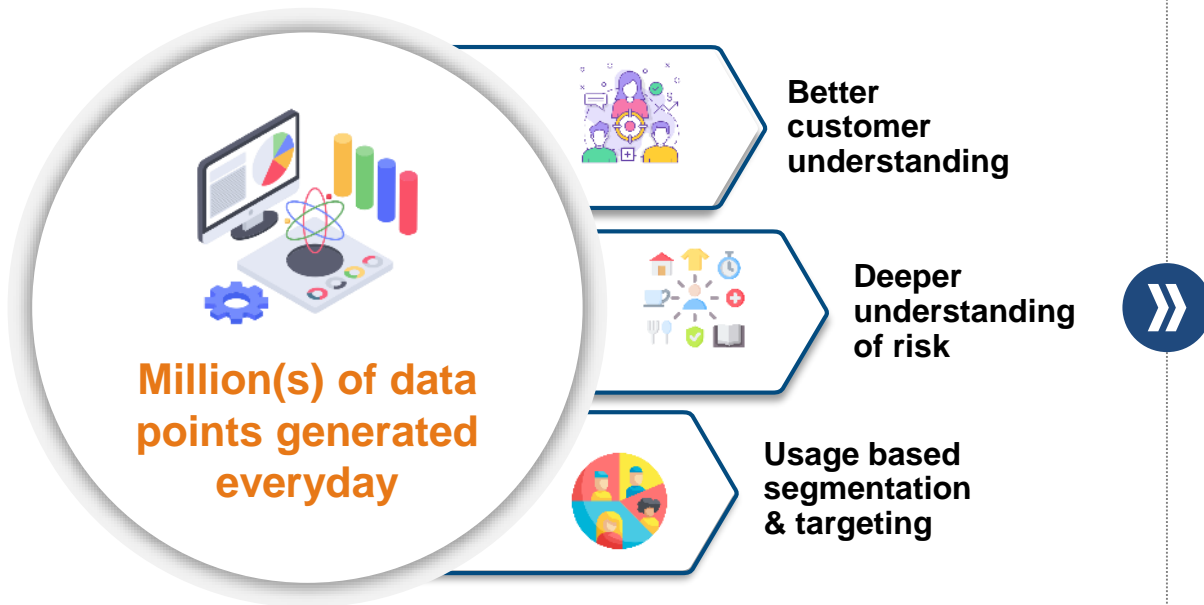
05 Respiration rate

06 Stress Level

Heart Rate	Oxygen Saturation	Respiratory Rate
79	98	13
Heart Rate Variability	Stress Level	Blood Pressure
120	Low	Systolic - 120 Diastolic - 120

Face Scan helps users keep a track of health vitals within 2 minutes with just a Face Scan on IL Take Care app

Giving us significant insights



Complete care platform

- Moving from health and wellness to complete care platform
- Enabling customers by providing AI enabled experience

One stop solution

- Buying/Renewal Flow
- Service – Claims/Endorsements

Enhanced customer experience

- User journey customized for customers and prospects
- Prospects can experience most features of the app

And helping us design and drive OPD programs



- Doctor consultation
- Pharmacy
- Diagnostics

OPD



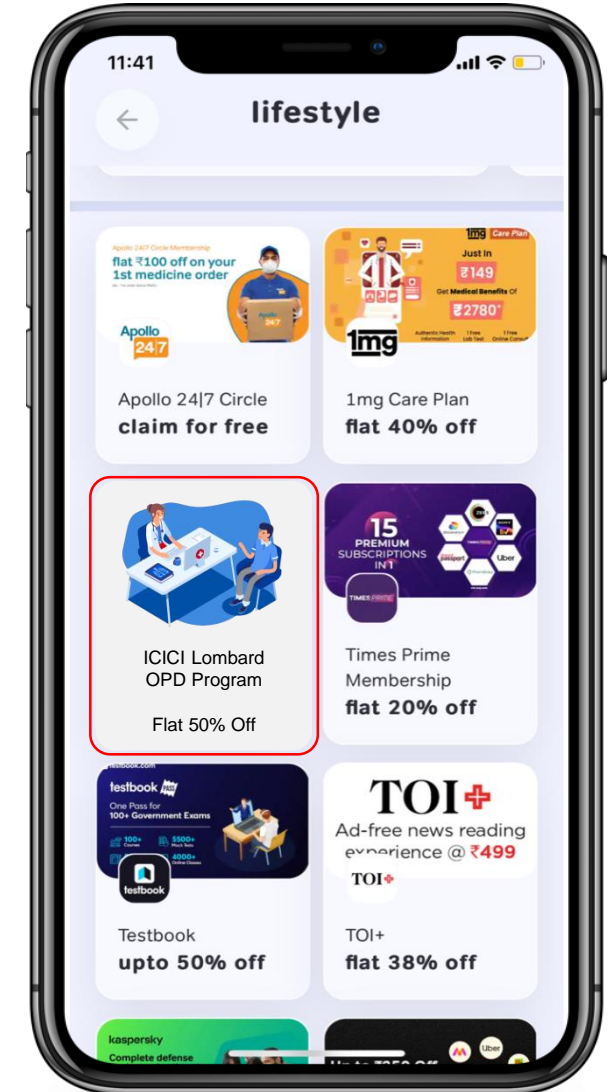
- Daily steps driven program
- Marathon running
- Diet and nutrition advice
- Sleep monitoring

Wellness



- Health check-up at home
- Genomic Testing
- Emergency Ambulance
- Second Opinion

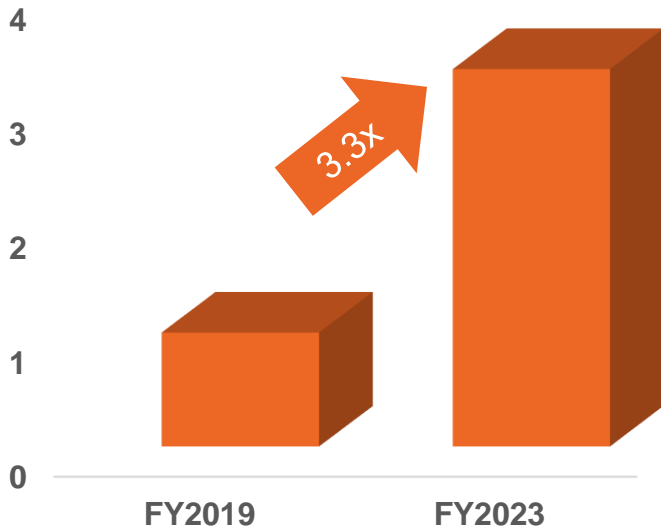
Emergency & Preventive care



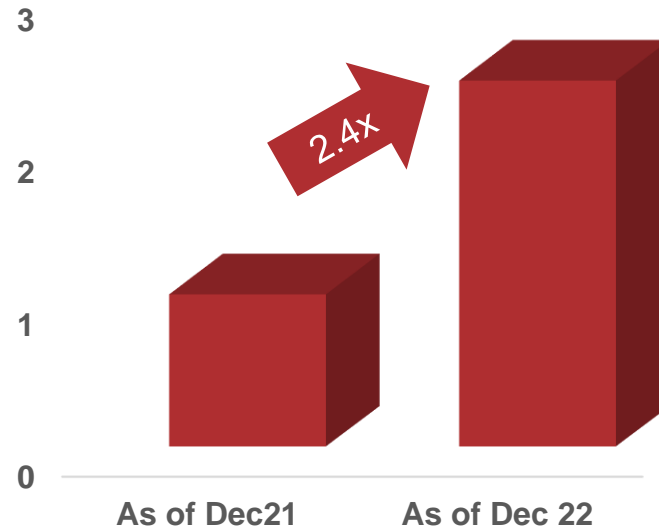
Outcomes are significant



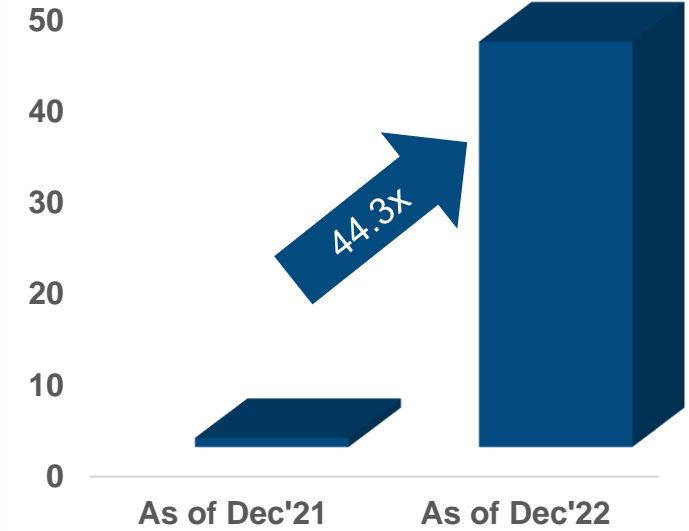
Number of downloads



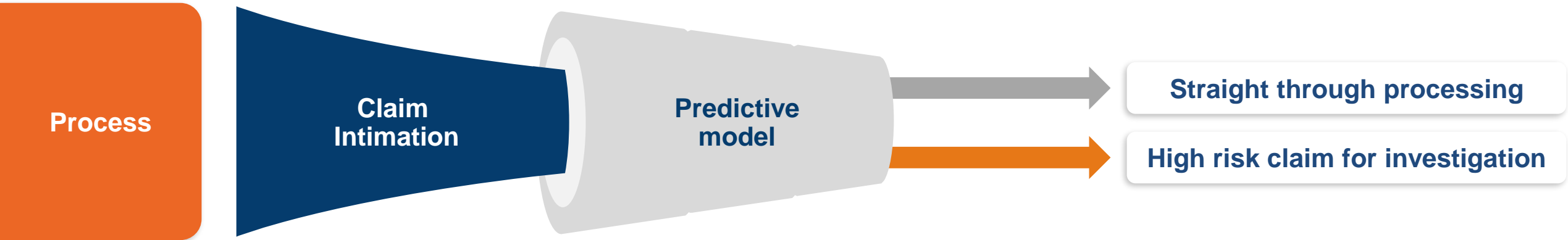
Monthly Average Users



Revenue



Our AI/ML models are helping predict potential fraudulent customers



Our journey in predicting fraud continues to evolve



Journey

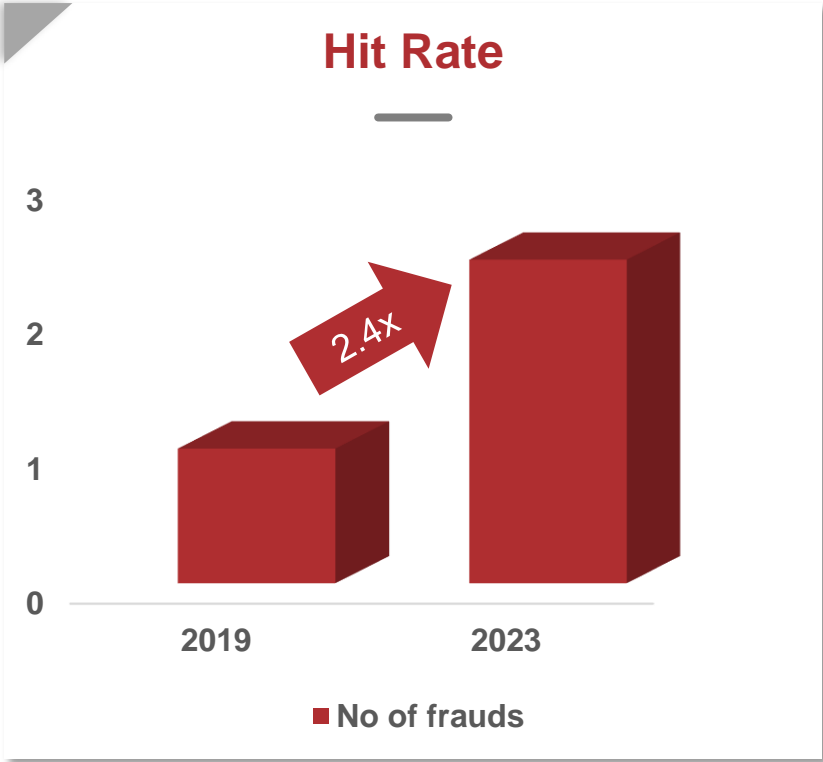



AI/ML models



Our existing ML models' are now being augmented by leveraging facial, speech and audio data in identification of potential fraudulent customers

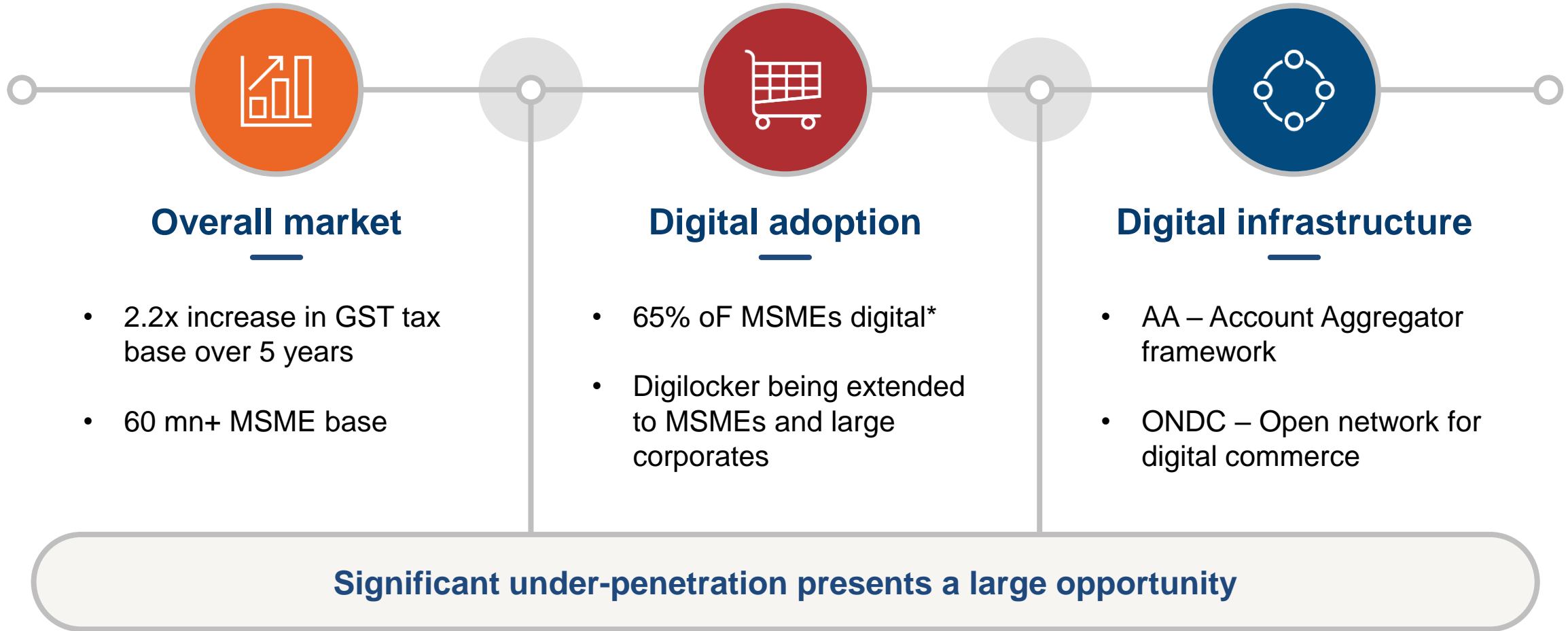
Outcomes are significant



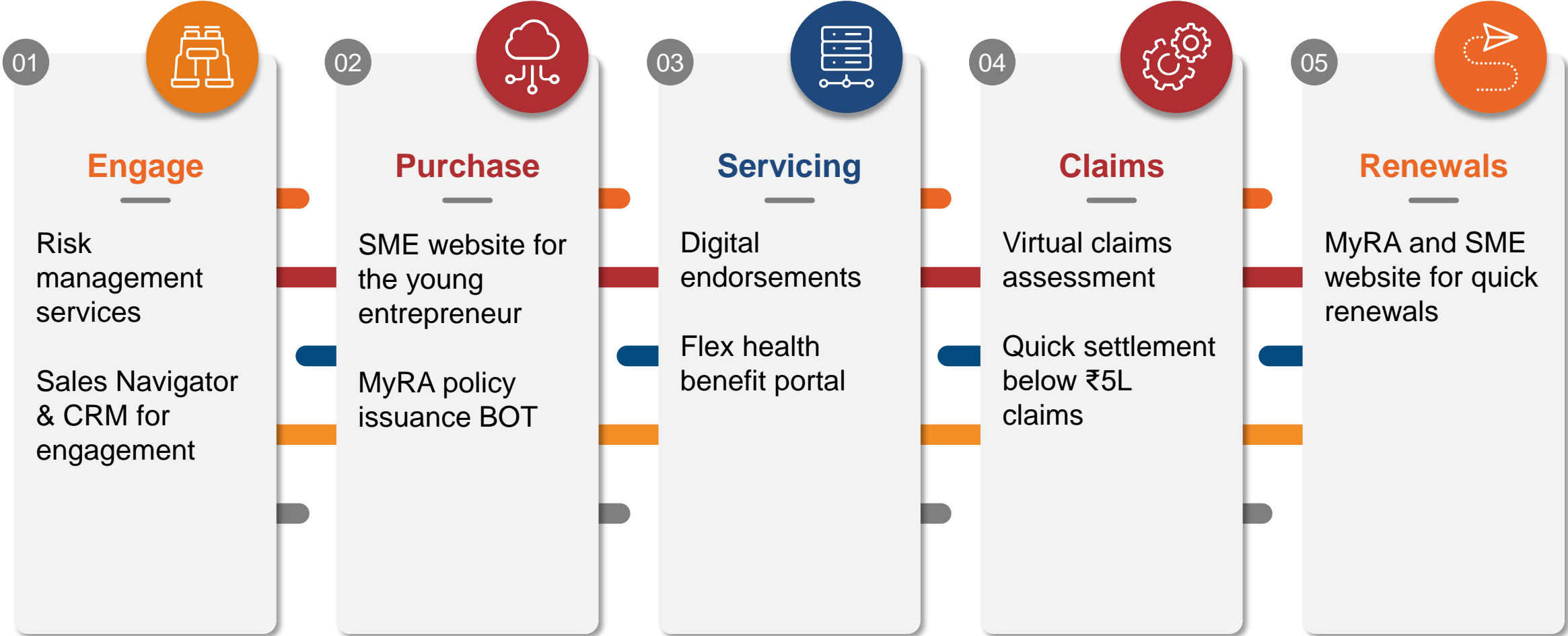


**Small and medium
businesses are the
cornerstone of the
Indian economy**

SME landscape continues to evolve



Our SME and large corporate customers are digitally engaged



SME website with E2E transaction capability



Select from our wide range of Business Insurance Products

- Marine Single Transit
- Marine Open Insurance **New!**
- Workmen Compensation
- Fire (Property) Insurance
- Group Health Insurance
- Contractor's All Risk Insurance
- Professional Indemnity for Doctors
- PI for Chartered Accountants
- Risk Management

Marine Transit Insurance (Inland)

Cover risk on goods under a single policy
Claim settlement upto 5 lakhs within 10 days

Commodity Type: Automobiles

Cargo Sum Insured (₹): 1000000

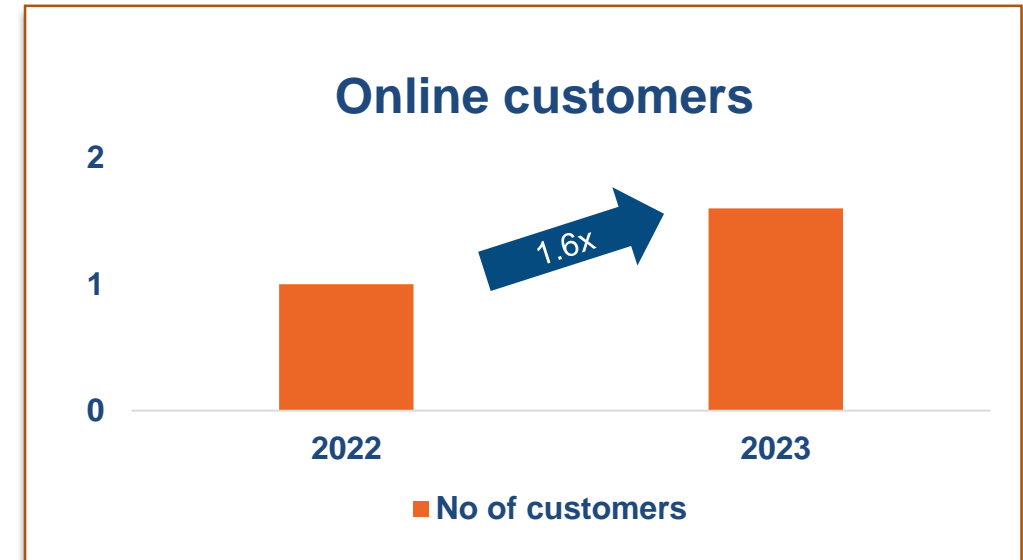
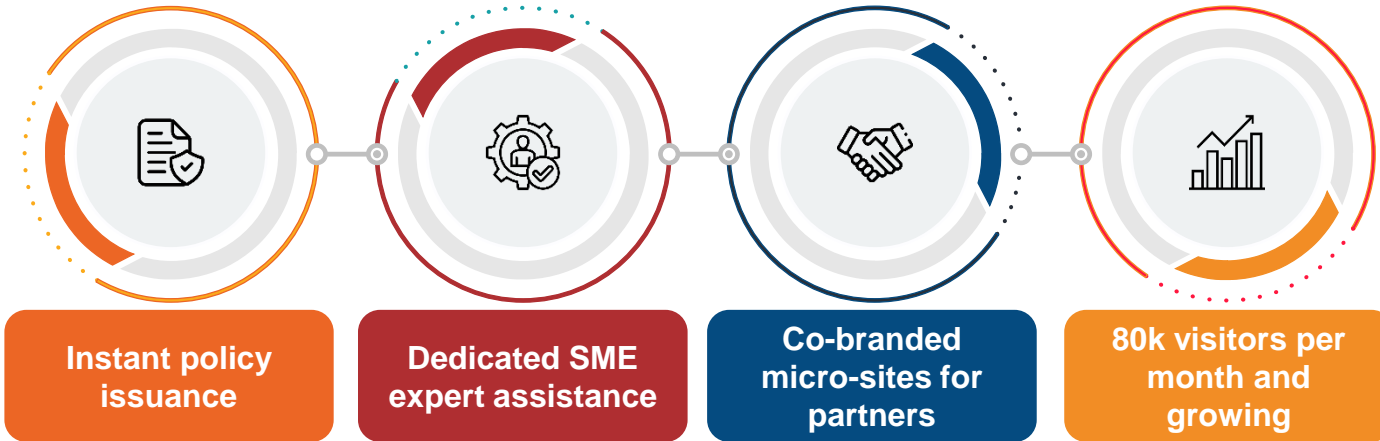
Mobile Number: 9121281298 | Pincode: 421202

Email ID: ram@shriramauto.com

Name of Company: Shiram Auto Spares

I agree to the Terms & Conditions
 Receive updates on WhatsApp

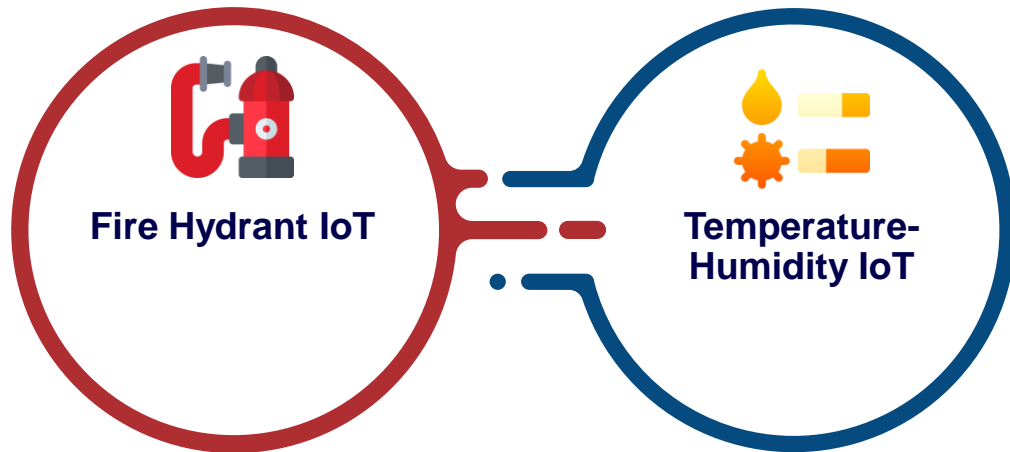
GET QUOTE **RETRIEVE QUOTE**



Customers significantly value us as a risk partner

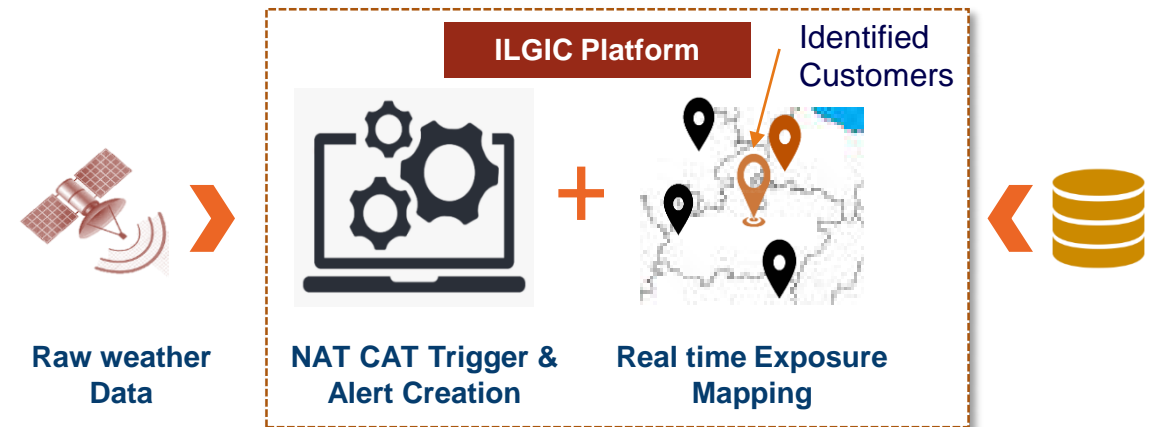


Property risk



- 142 Mn litres water saved – Attributing to 50 Ton of Carbon emission
- Better control over humidity
- Improved quality with reduced risk of fire due to static.

Climate risk & Early warning system



Engagement & Impact

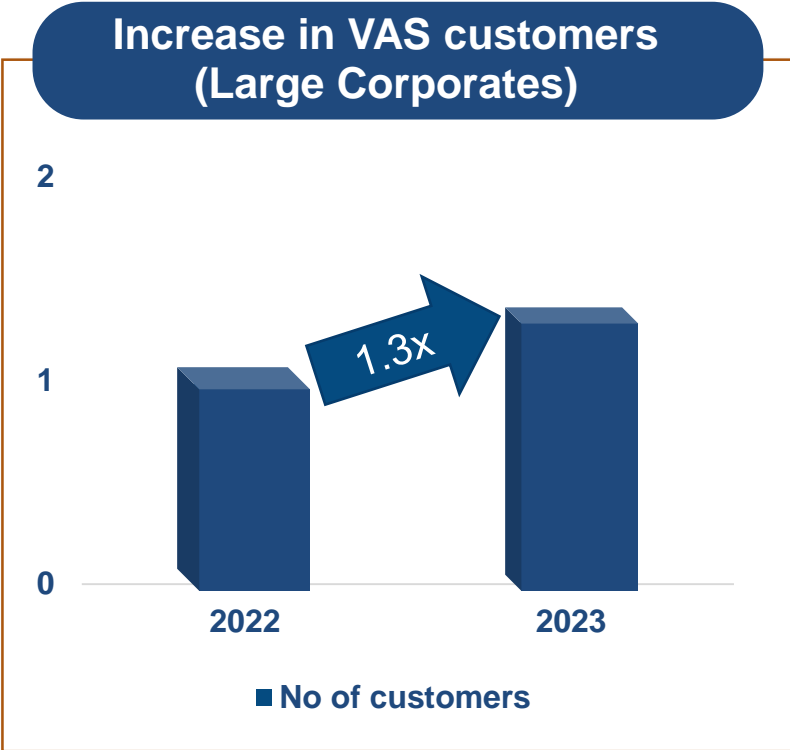
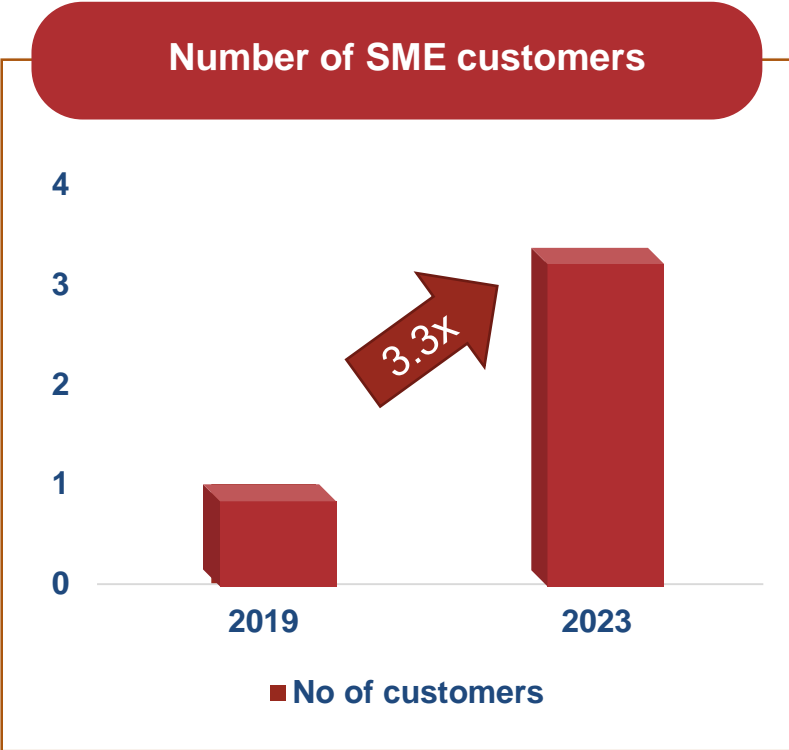


Advisory & Notifications



1258 stakeholders engaged in last 7 cyclones

SME seeing good growth, large customers valuing risk inspection and advisory



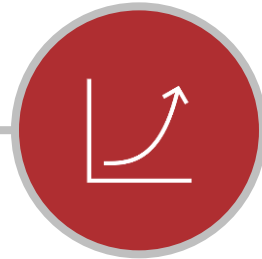
Logistics and infrastructure driving significant growth

Logistics market continues to grow



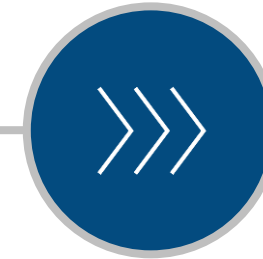
Overview

- Unorganized sector ~90% of overall sector
- Better road infrastructure to reduce supply chain costs by 5-6%



Rise of E-commerce

- D2C market projected to be \$100 bn by 2025
- Online shoppers to grow from 150 mn in 2020 to 400-450 mn by 2027



Government push

- PM Gati Shakti National Master Plan
- Unified Logistics Interface Platform (ULIP)

Logistics partners are looking for risk monitoring and mitigation related services

IoT based solutions helping in risk management



Marine

Consignment visibility & monitoring

- 1.5 mn protected transits per year
- ₹140.0 mn goods recovered
- 50+ hijack attempts averted

Tech embedded transit management

- ePOD digital delivery validation
- Digital locks for error proof delivery
- Alerts on delay in consignment helps prevent e-way bill penalties



ePOD: Electronic Proof of Delivery

Hardware driven solutions

GPS device



E-locks



Fuel theft monitoring



Temp monitoring



Management dashboard for client



Real time vehicle position



Consignment Estimated Time of Arrival

Predictive monitoring



Select best transporter



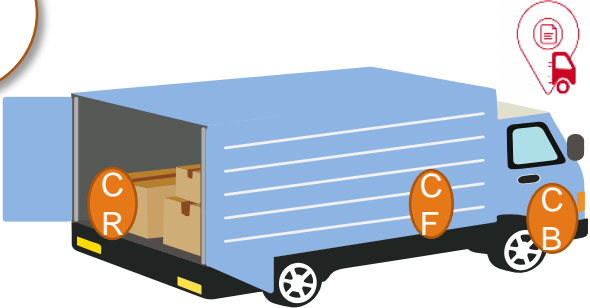
Safest and shortest route



Minimize carbon footprint

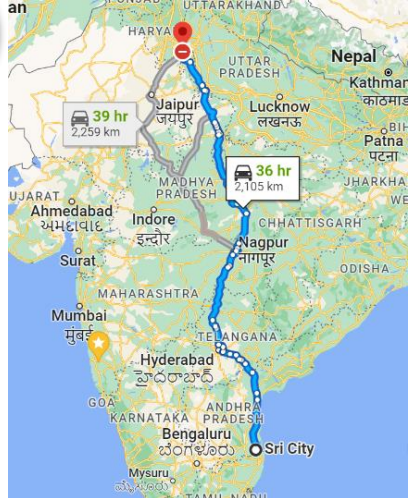
Example of how a customer was able to recover their consignment

1



Shipment tracking using multiple GPS capable devices

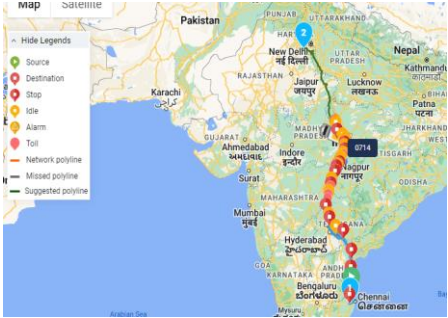
2



Shipment from Chennai to New Delhi

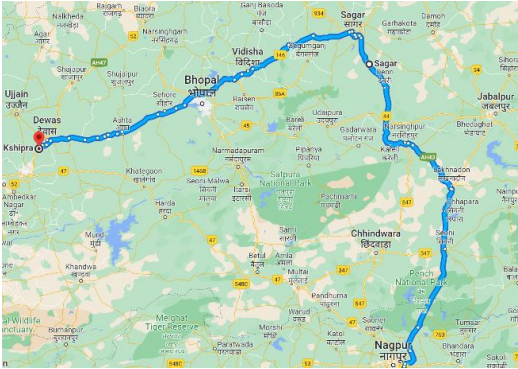
3

Theft detected using distance between trackers



4

Detected route deviation after theft



5

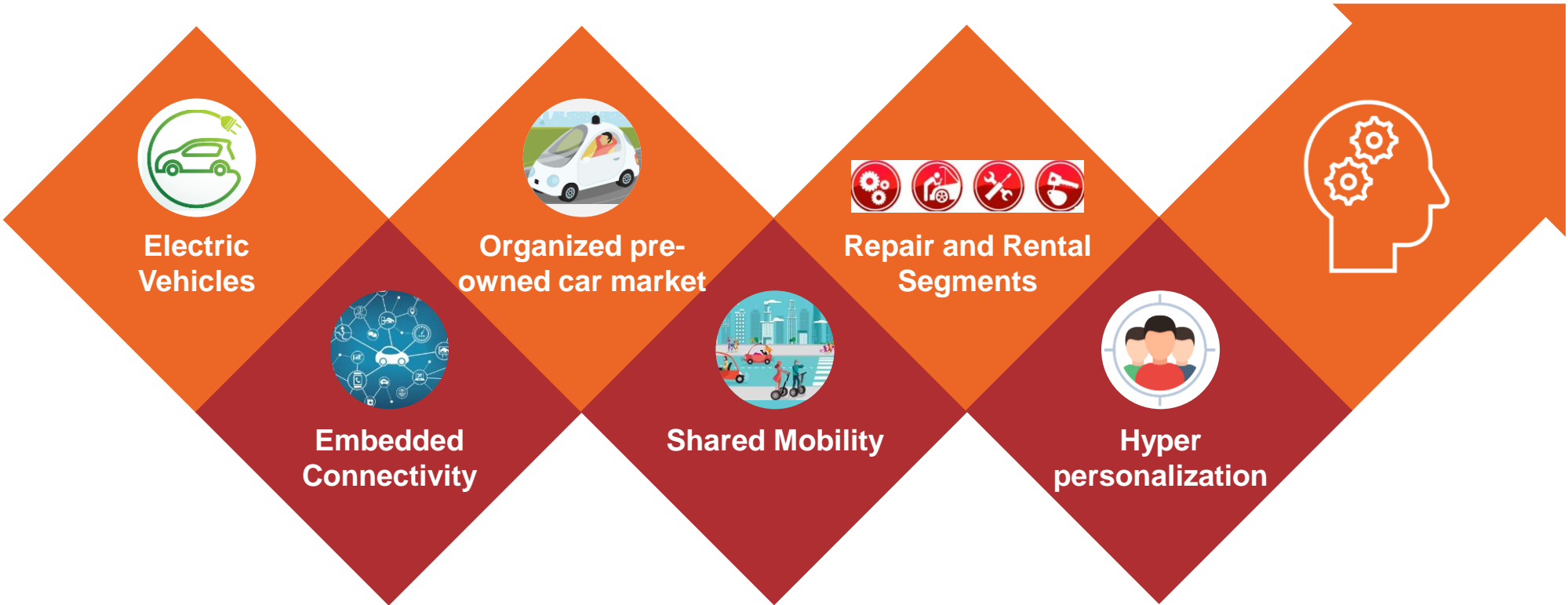
Investigation & recovery of consignment



Aug 26, 2022, 14:21

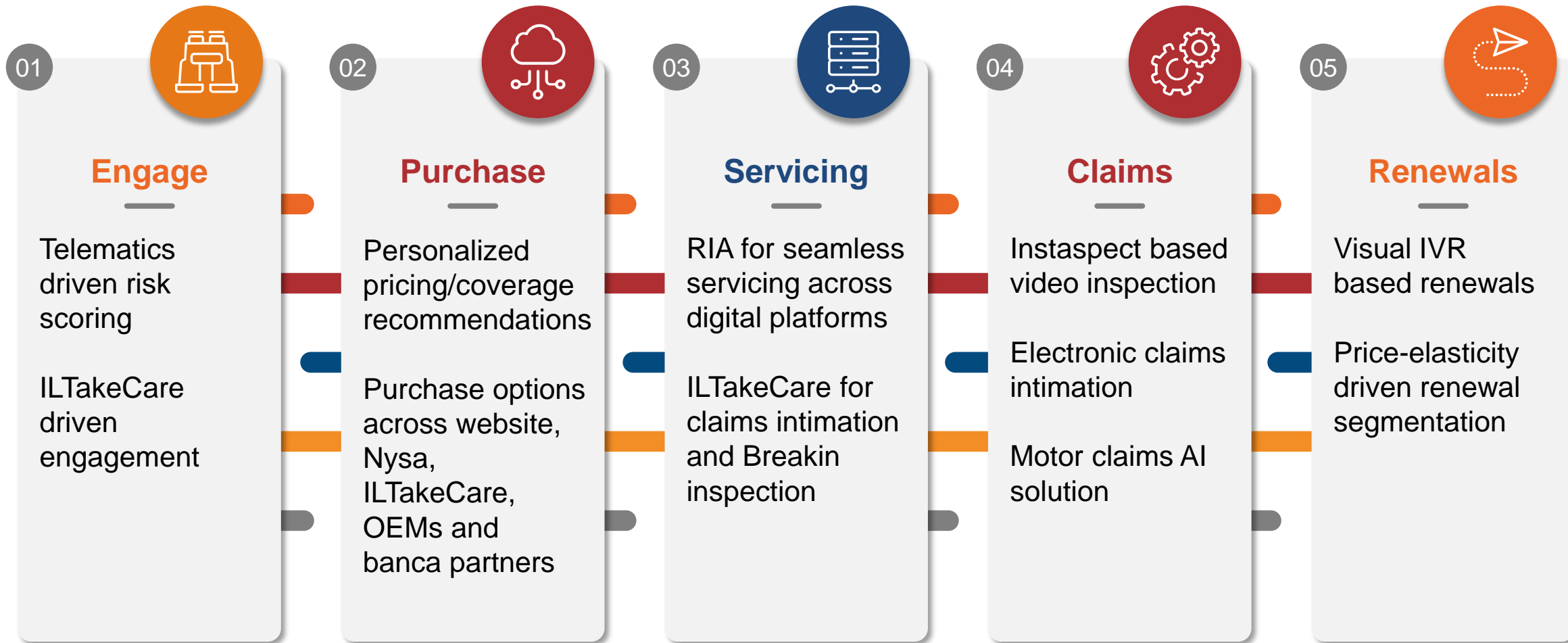
The Automotive sector is undergoing rapid changes

Changing Automotive Industry environment



Emergence of new segments leading to product innovation

Consumer journey is completely digital across various touchpoints



New products for consumers – Pay As You Drive



1:58 0.18 KB/S 79%

icicilombard.com

ICICI Lombard Nibhaye Vaade

English IM-1401484

Payment	Saved Proposal
My Proposals	My Quotes
My Breakin	IAS
QC Cases	Renewal Cases
NCB Cases	

Quote New Rollover Used Floater

Registration Number*
NEW

City where vehicle is registered (RTO)*
MAHARASHTRA-MUME

Manufacturer - Model*
HONDA - ACCORD 3.5 V6 (3471 CC)

Ex-showroom Price : 1100000
1045000

Current Registration Type*
 Individual Corporate Partnership

CPA Tenure*
1

First Registration Date*
26/03/2023

Policy Start Date*
26/03/2023

Customer State*
MAHARASHTRA

Year of Manufacture*
2023

Fuel Type*
Petrol C

Transfer Previous NCB

GET QUOTE

1:59 0.37 KB/S 78%

icicilombard.com

ICICI Lombard Nibhaye Vaade

English IM-1401484

Payment	Saved Proposal
My Proposals	My Quotes
My Breakin	IAS
QC Cases	Renewal Cases
NCB Cases	

Quote New Rollover Used Floater

Premium Plans +

Additional Discounts +

Quote Premium ₹ 53266

Need Additional Discounts

OtherDiscount OtherLoading

Customer Discount PAYU (Pay How You Use)

PAYU (Pay As You Use)

Odometer Reading 0 Odometer Captured Date 17/03/2023

Initial Plan 5000 Opening KM For PAYU 0

Total Km Covered 0 Average Km Per Year 0

Total Km Availd Till Date 0

RECALCULATE

Click here to Additional covers

Vehicle Details
HONDA

2:00 19.0 KB/S 78%

icicilombard.com

Four Wheeler package

Vehicle Details	
Model	HONDA ACCORD 3.5 V6 3471 CC
Registration number	NEW
RTD Location	MAHARASHTRA-MUMBAI
Cubic Capacity	3471
Seating Capacity	5

Premium Schedule	
Basic OD Premium	₹ 19771
Basic Premium including premium for TPPD vehicle	₹ 24596
Total OD + TP Premium	₹ 44367
Compulsory PA Cover for Owner Driver	₹ 325
Legal Liability To Paid Driver	₹ 150
EME Cover	₹ 299
PAYU Discount	₹ 1806
Total Premium with Addon	₹ 43335

Send Quote PDF

Mobile Number*
9766951726

Email*
shivraj.rathod@ext.icicilombard.com

CC*
shivraj.rathod@ext.icicilombard.com

Submit

Agent Details

Name
Location
Vertical

Total Premium	₹ 43335
GST	Rs 7800
Total Premium Payable	Rs 51135

Note:- Premium has been calculated for DUMMY Bancassurance-Agency (DL-3001/XXXXXXXXXXXX225)

SEND LINK Print

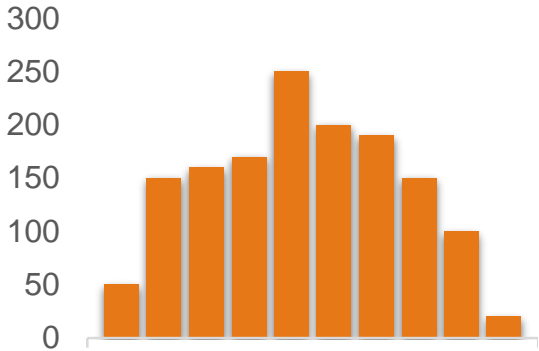
Pay How You Drive is helping customers understand their driving habits

Connected car data

Trip level data

Fixed frequency data

Customer and vehicle level data



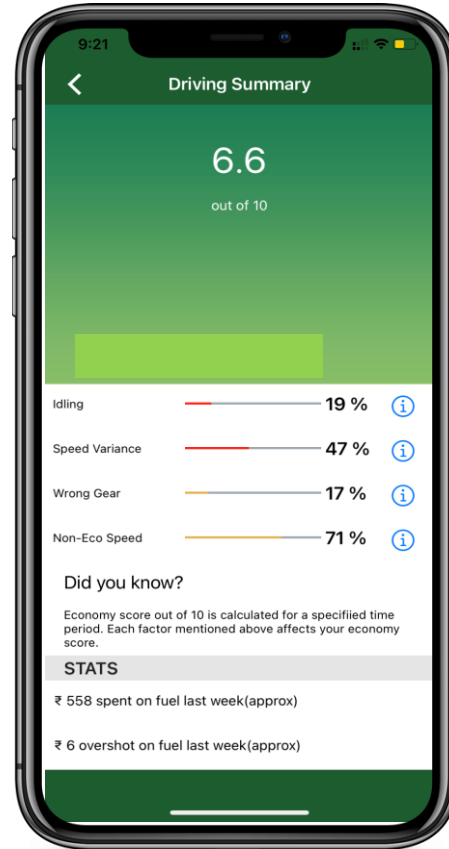
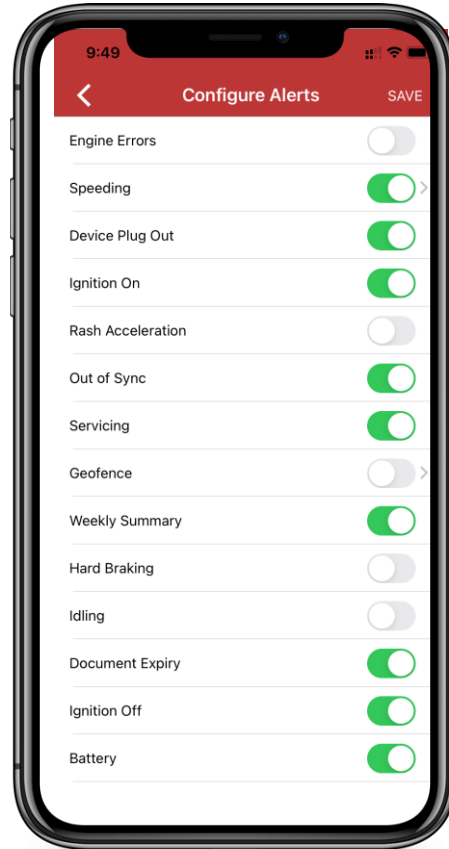
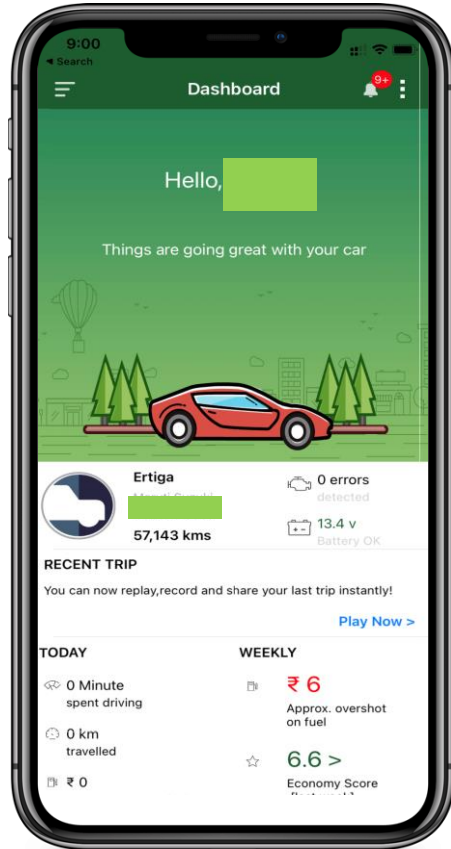
Machine learning model scores every trip

Trip scores aggregated at a driver level

Driver level scores from 1 to 10

Correlation between driver scores and claims

Through a digitally engaged platform



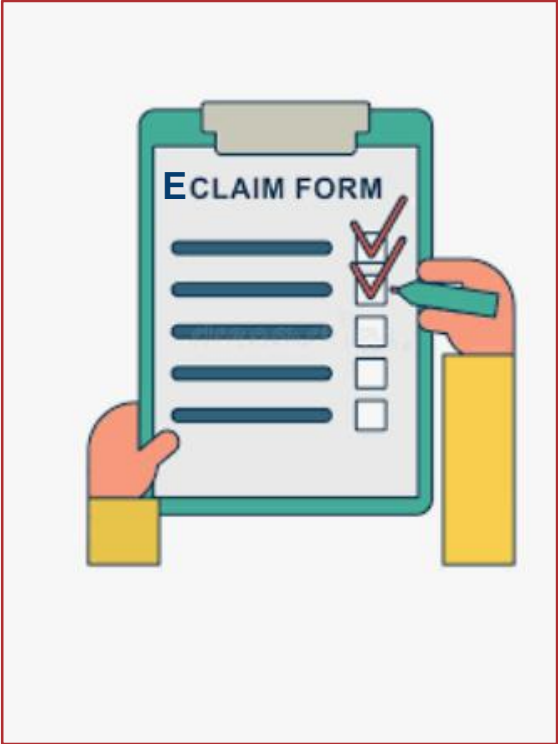
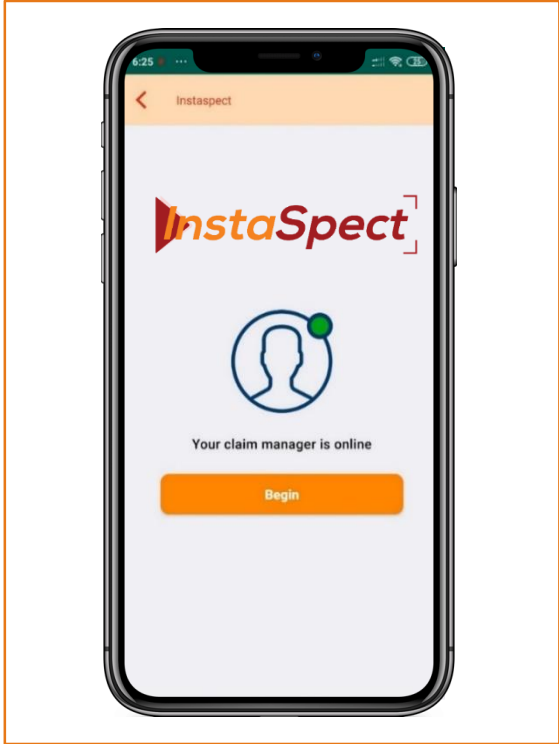
Using Blockchain technology for inducing safe driving habits

Our claims process is becoming increasingly digital

Since launch, over 2.5 mn+ claims have been settled via Instaspect

79% of total claims are done through E-claim forms

AIML is helping identify damages, making settlements quicker and in plugging leakages

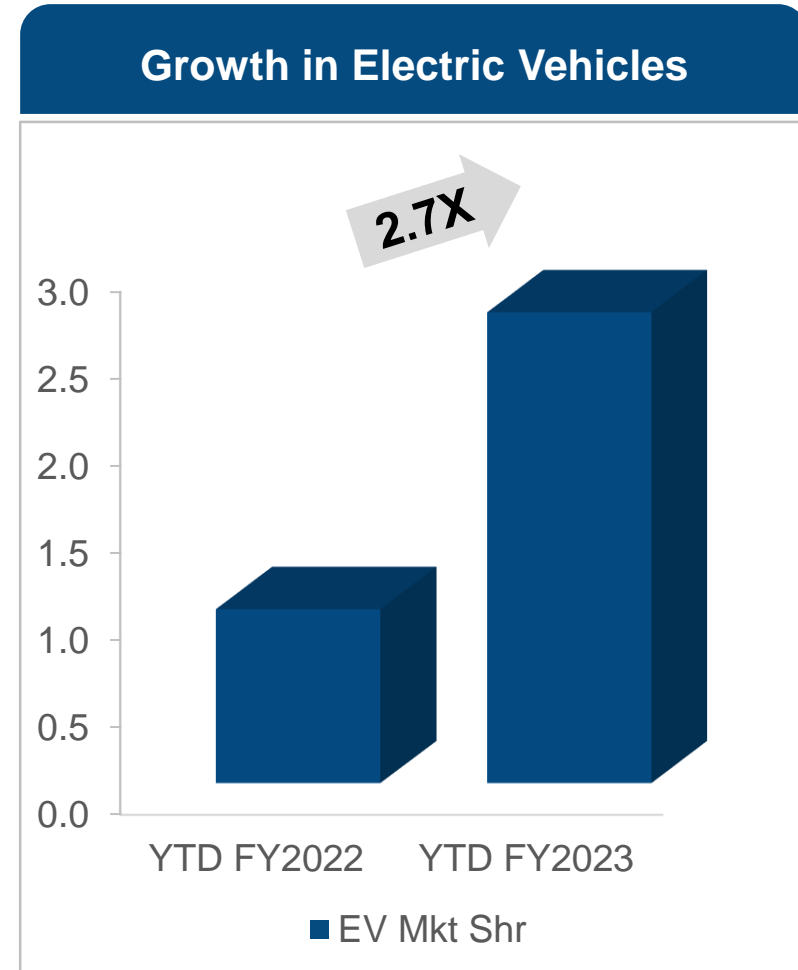
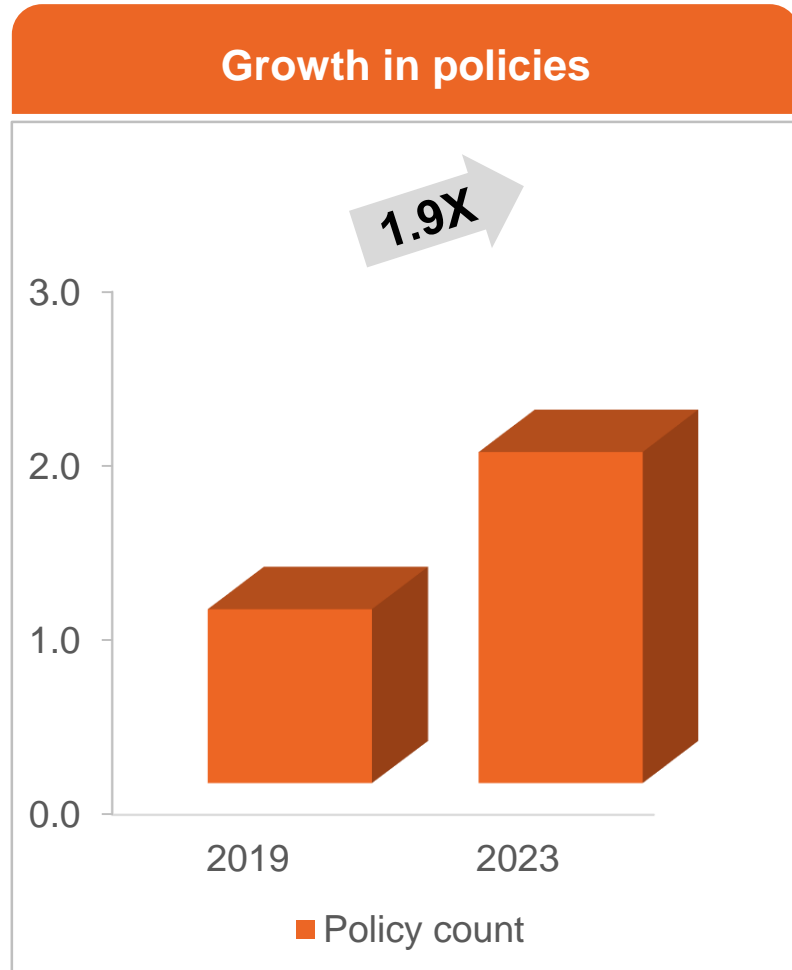


Upload car images 

AI model detects damages 

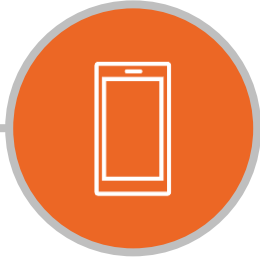
Provides damage estimates 

Resulting in growth and overall savings



**Digital is the
cornerstone of our
service and sales
strategy**

Digital footprint continues to increase



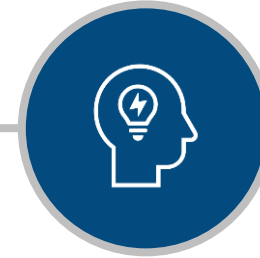
Smartphone usage

- 4.9 hours spent daily by smartphone users in India
- 487 mn+ Whatsapp users in India



Digital adoption

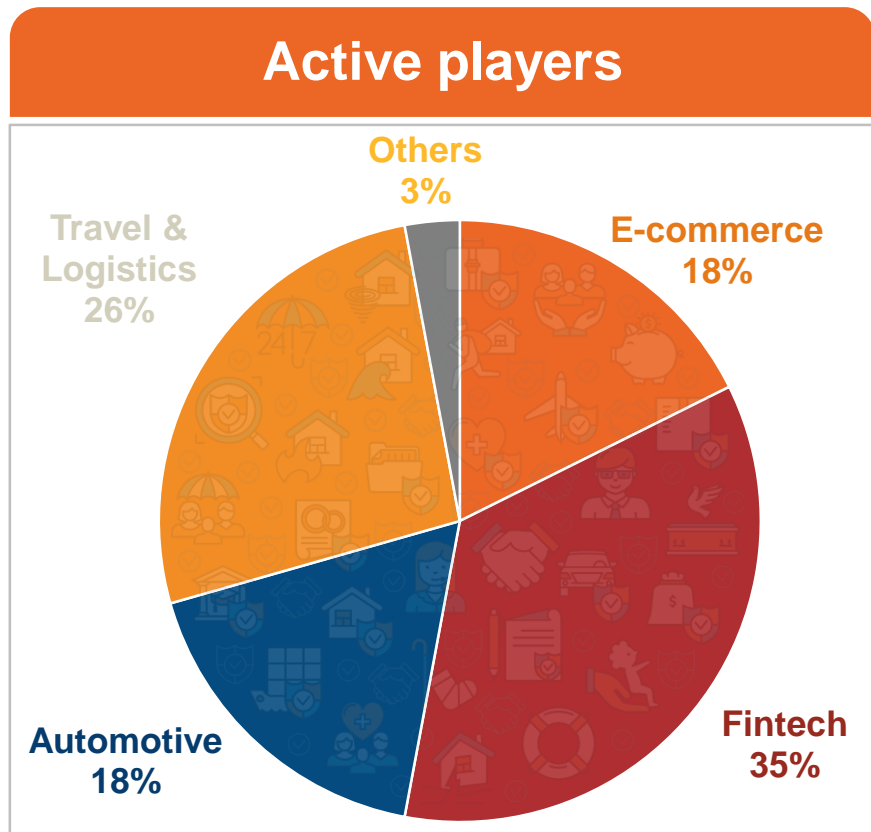
- 28% of users (age 13+) use Facebook in India
- 80%+ Indians in metros used banking app once a month



Startup ecosystem

- 3rd largest ecosystem in the World
- Fintech forms 26% of the startup ecosystem

Website and partnerships form an integral part of our digital sourcing strategy



Ecommerce

Generic
Vertical specific



Fintech

Lending
Non-lending



Automotive

Digital-first OEMs
Pre-owned car portals



Travel & Logistics

OTAs, Ride hailing
Logistics



Others

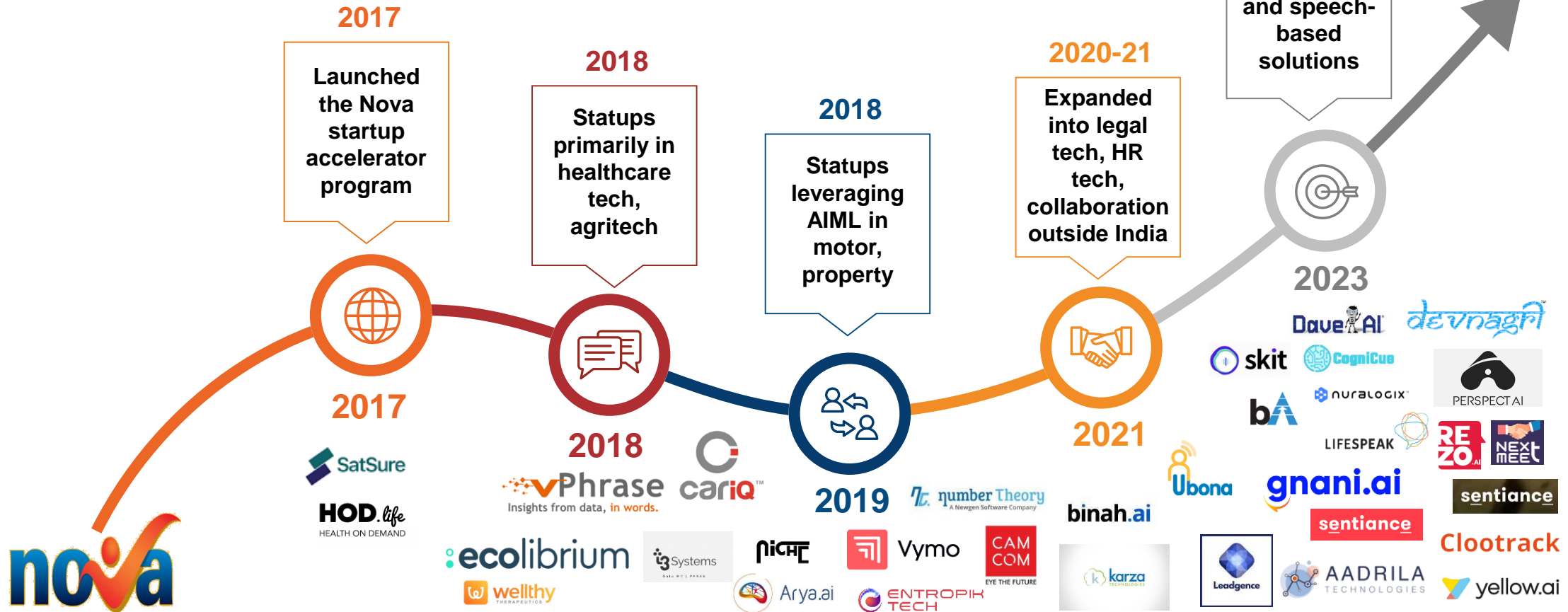
Classifieds

Our key partners

OLA	CASH The Social Loan Company™	croma A TATA Enterprise	OLA ELECTRIC
MobiKwik	GROWTH SOURCE	CARS 24	CREDIT SAISON
CREDEC A Capital India Company	Money View	mi	AVAIL
CarDekho	LENDINGKART Think Cash, Think Lendingkart Group	PhonePe	goibibo
		paytm	Spinny

Relationships in most major players across segments; focus on partnerships with pre-owned car organized players

While partnership with startups help us to develop quick go-to-market solutions



Over the last 1 year, 120+ startups have been evaluated, 25+ pilots done with business teams, 7 successful implementations

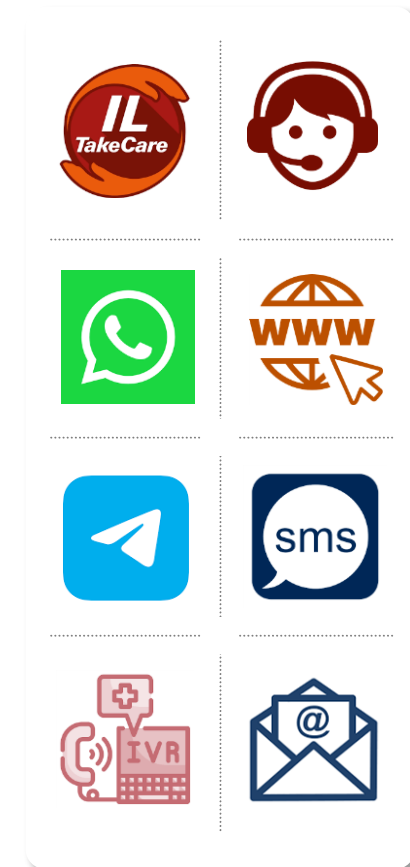
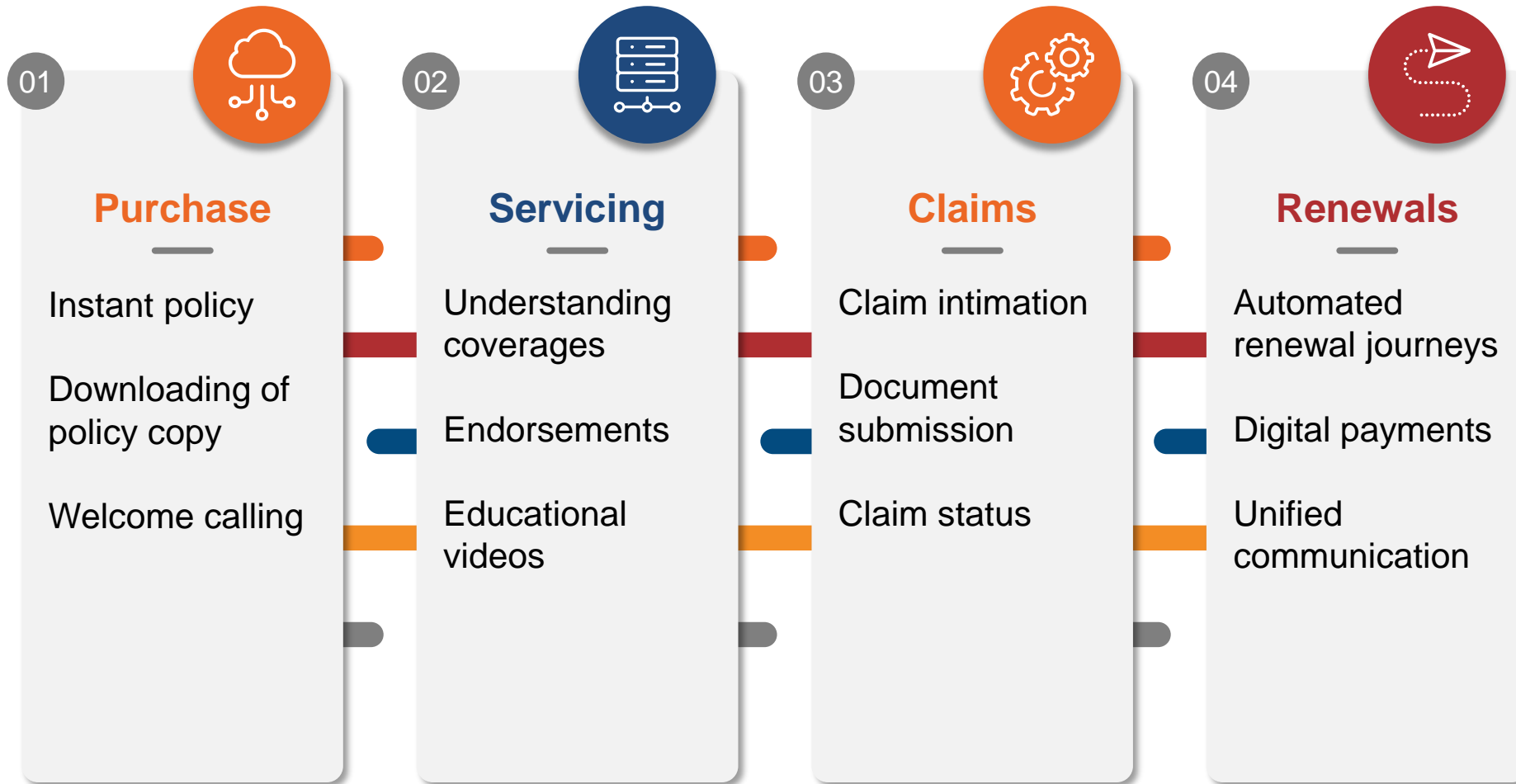
Introducing our human Avatar - RIA



RIA is an ambivert personality who is professional and empathetic at the same time and uses little technical jargon and strikes an adequate balance between infographics and textual information



RIA is helping service customers across their lifecycle and across various platforms



Customer journey fulfilled by RIA on Whatsapp



The image displays a customer's journey on WhatsApp with ICICI Lombard's Responsive and Intelligent Assistant (RIA). The journey starts with a greeting and a service menu. The customer selects 'Download your policy', and the RIA provides instructions on how to use the menu. The customer then selects '1' to proceed. The RIA thanks the customer and provides a soft-copy of the policy. The customer receives the policy copy, and the RIA confirms the successful download. The journey ends with a request for feedback.

2.7x jump in DIY journeys using Whatsapp (Q3FY2023 vs Q4FY2022)

Customer journey fulfilled by RIA on Visual IVR



ICICI Lombard
Nibhaye Vaade

Repeat

Welcome
Get policy details by providing any of the below given details

Vehicle registration no (Last 4 digits)

4850

Enter '0230' if your vehicle number is 'MH46AA0230'

Registered Mobile Number

9 [redacted]

(If you are calling from Non-Registered number, please enter 10-digit mobile number linked to your policy)

Submit

ICICI Lombard
Nibhaye Vaade

Repeat

Policy details :

Policy Number : 3005/255995384/00/029

Make : HONDA MOTORCYCLE

Model : UNICORN DAZZLER

Vehicle Registration no : MH04 [redacted]

No **Proceed**

ICICI Lombard
Nibhaye Vaade

Repeat

Incident details

Date & time of the incident?

23/03/2023, 18:19

Was your vehicle moving or parked?

Parked

Next

ICICI Lombard
Nibhaye Vaade

Repeat

Where did the incident take place?

State

Maharashtra

City (Enter first 3 letters and click the exact city name recommended below)

Thane

Address

godbundar road, thane

is your vehicle reported to garage?

No

Next

ICICI Lombard
Nibhaye Vaade

✓

We have registered your claim with reference number **MOT13 [redacted]**

The next step in your claim journey is to do an inspection of your vehicle. You can get instant approval for your claim over a video call with our Survey manager through instaspect feature available on our IL take care app <http://onelink.to/sybreu>

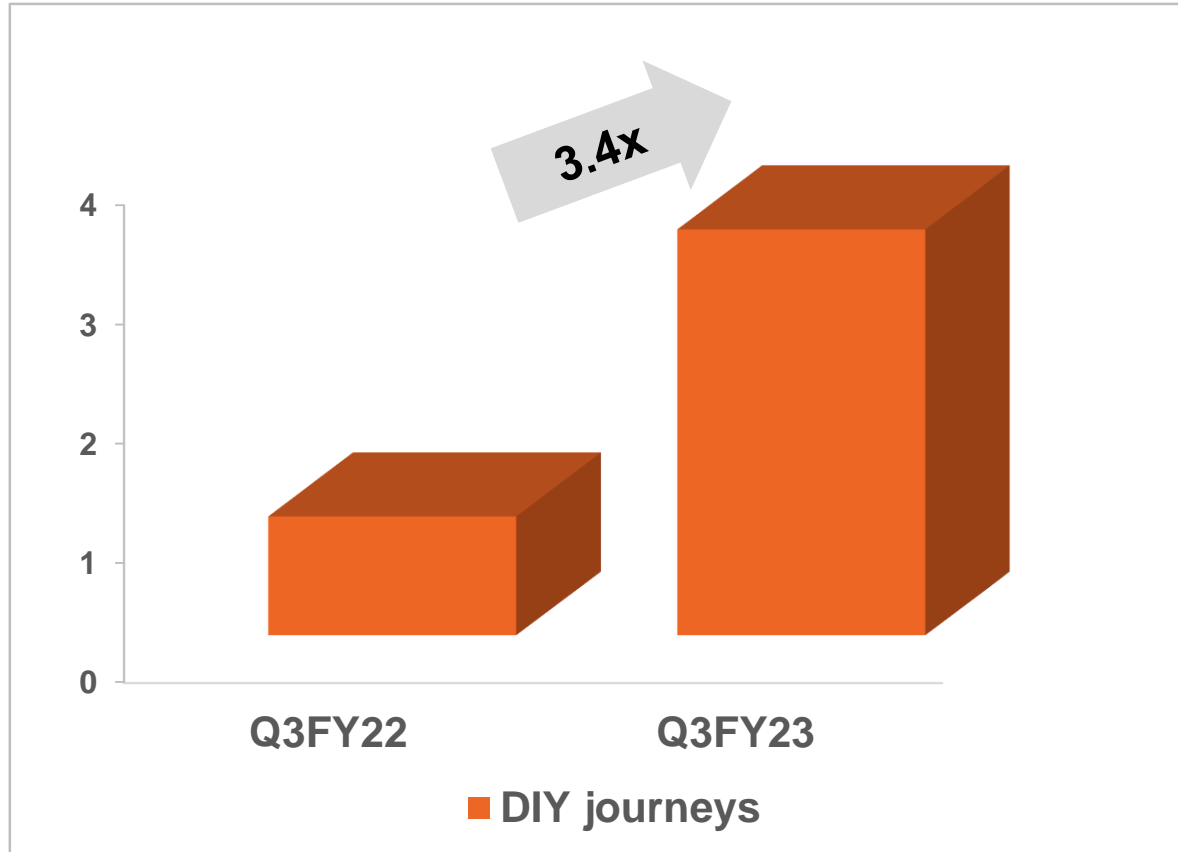
You can also watch the below video which has the end to end journey of claim.

ICICI Lombard Motor Claim Process, A Step-by-Step Guide

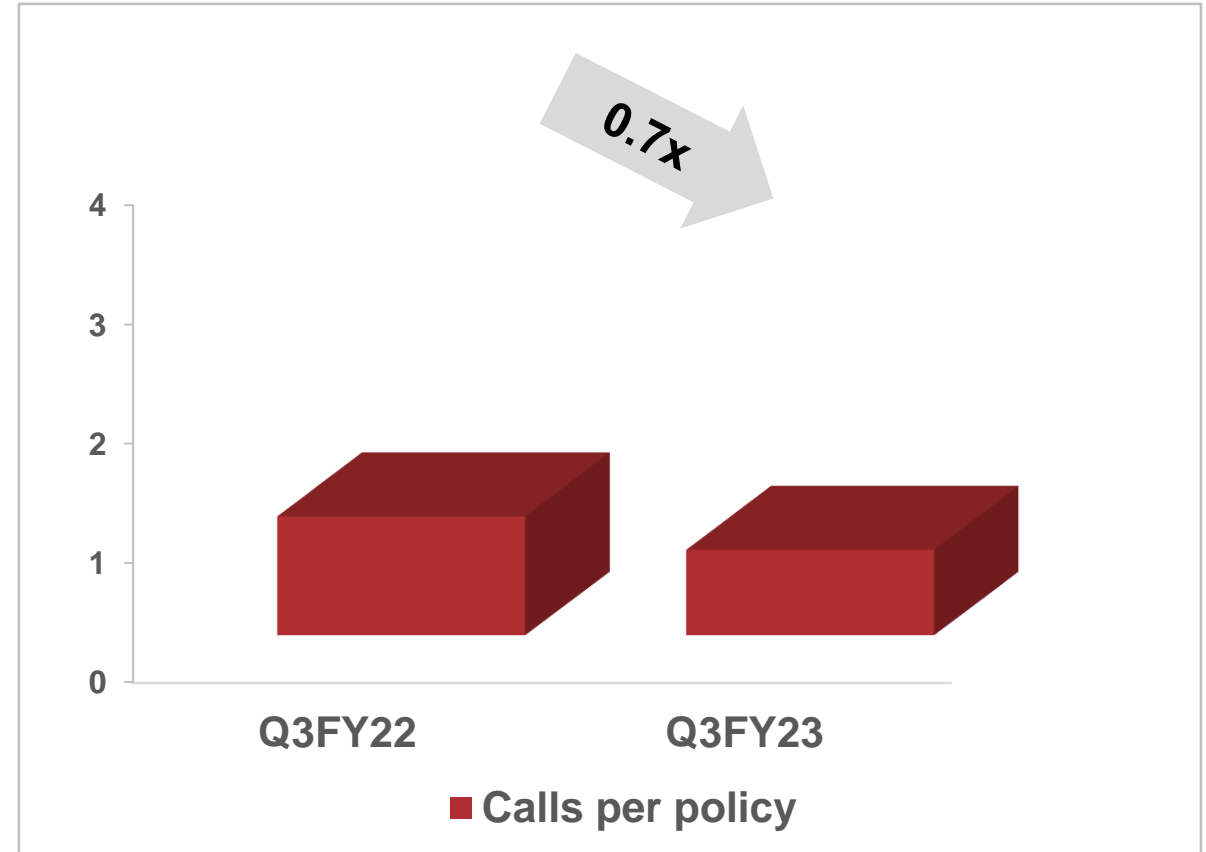
44% increase in motor claim intimations done through Visual IVR (Q3FY2023 vs Q4FY2022)

How has this helped?

DIY journeys

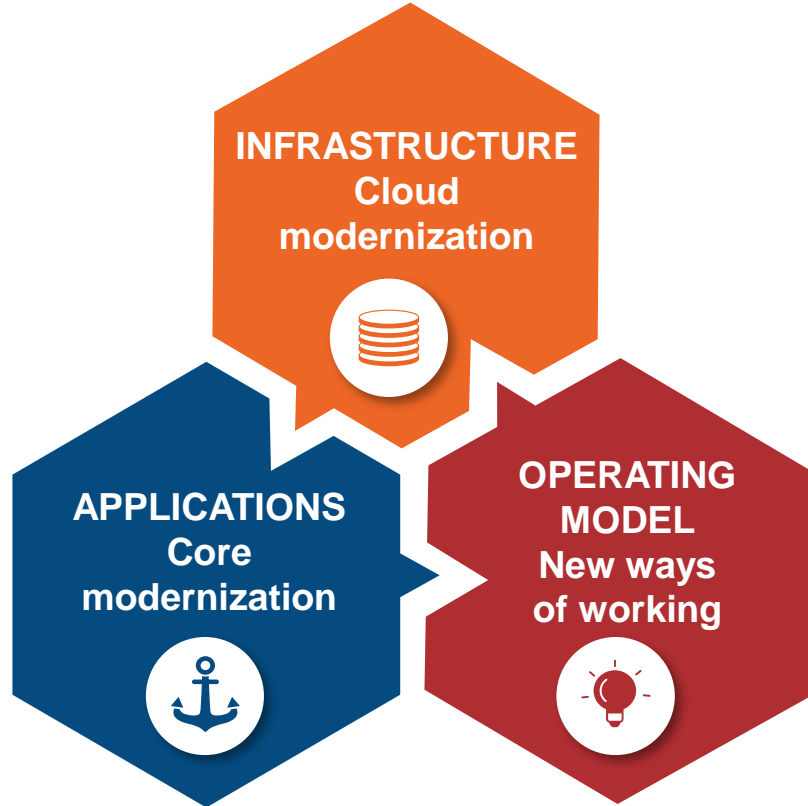


Calls per policy



**What has
been the
overall impact?**

Technology modernization journey continues



Reduction in problem incident rates by 40%
(Dec'22 vs Dec'21)

Volume continuously growing: 40% growth in
handled transactions

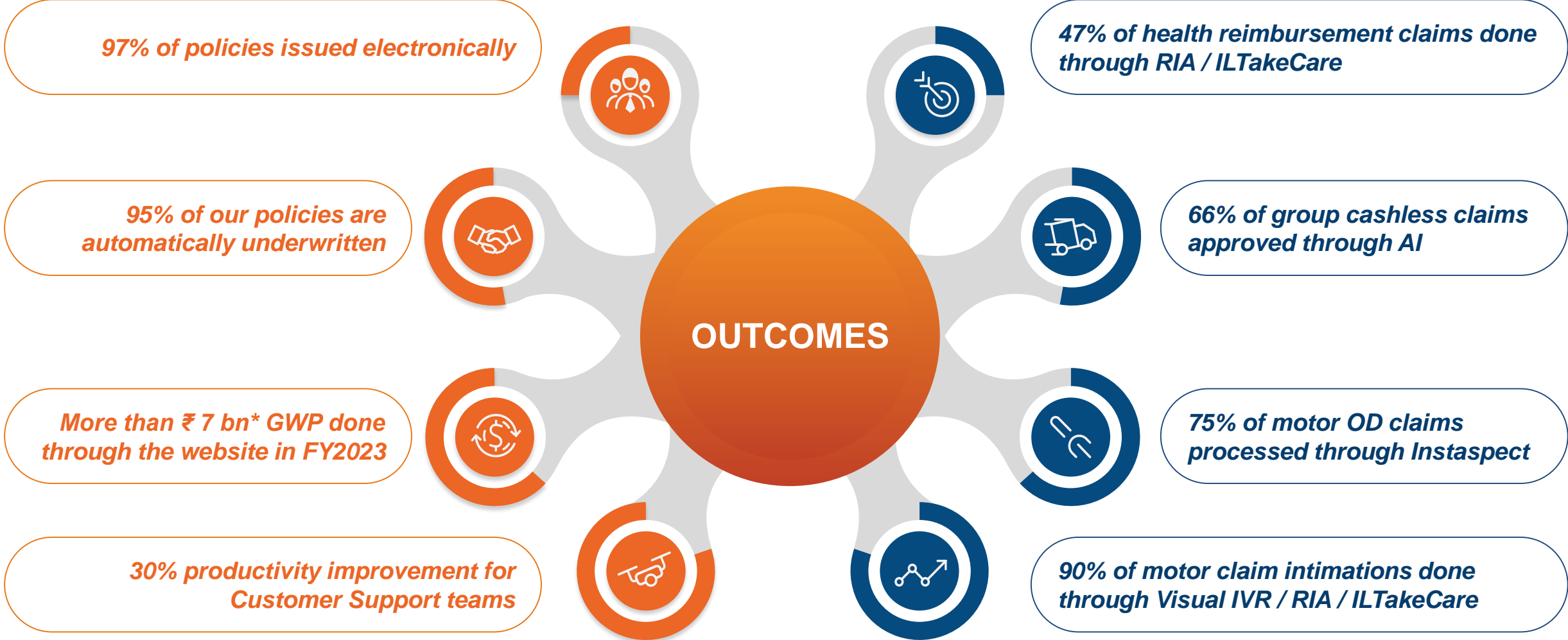
73% of critical applications have been modernized

In-house engineering capabilities increased by
37%



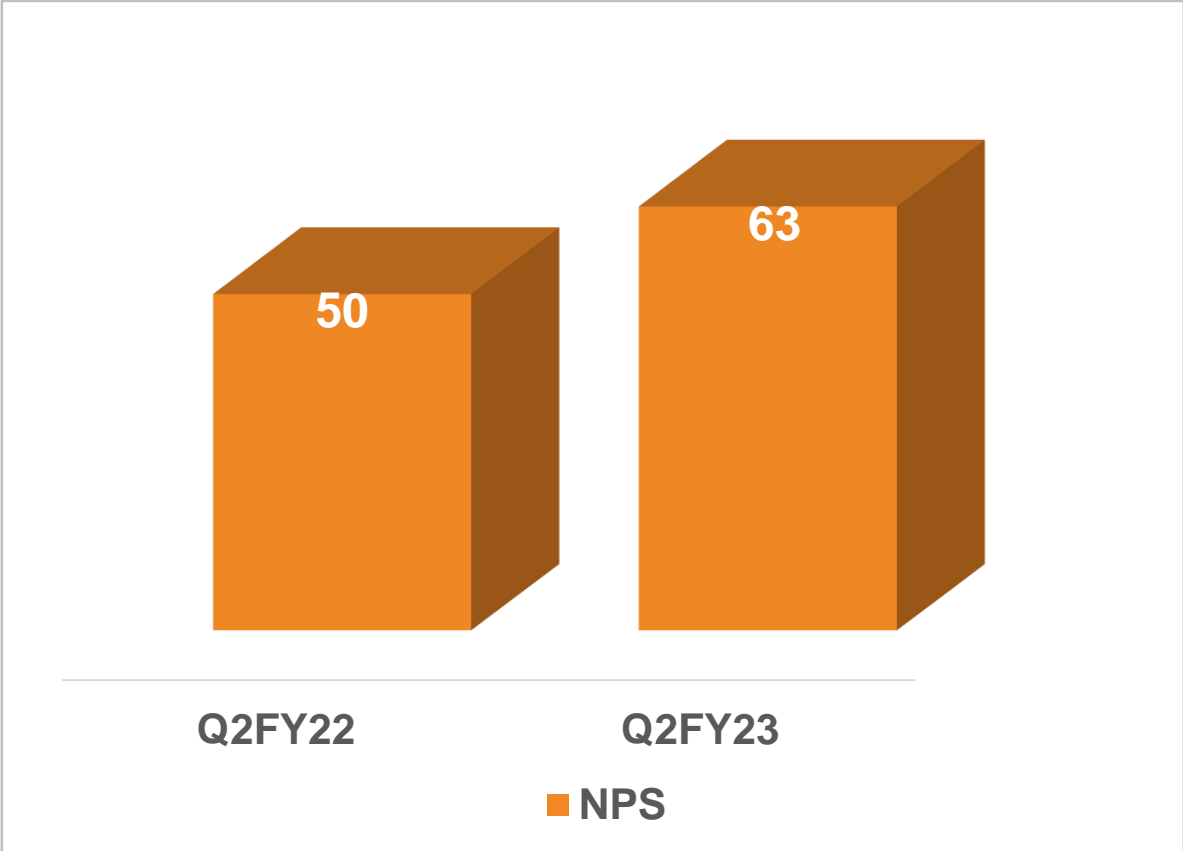
1st large insurer to move all core applications to the Cloud

Leading to improved customer convenience

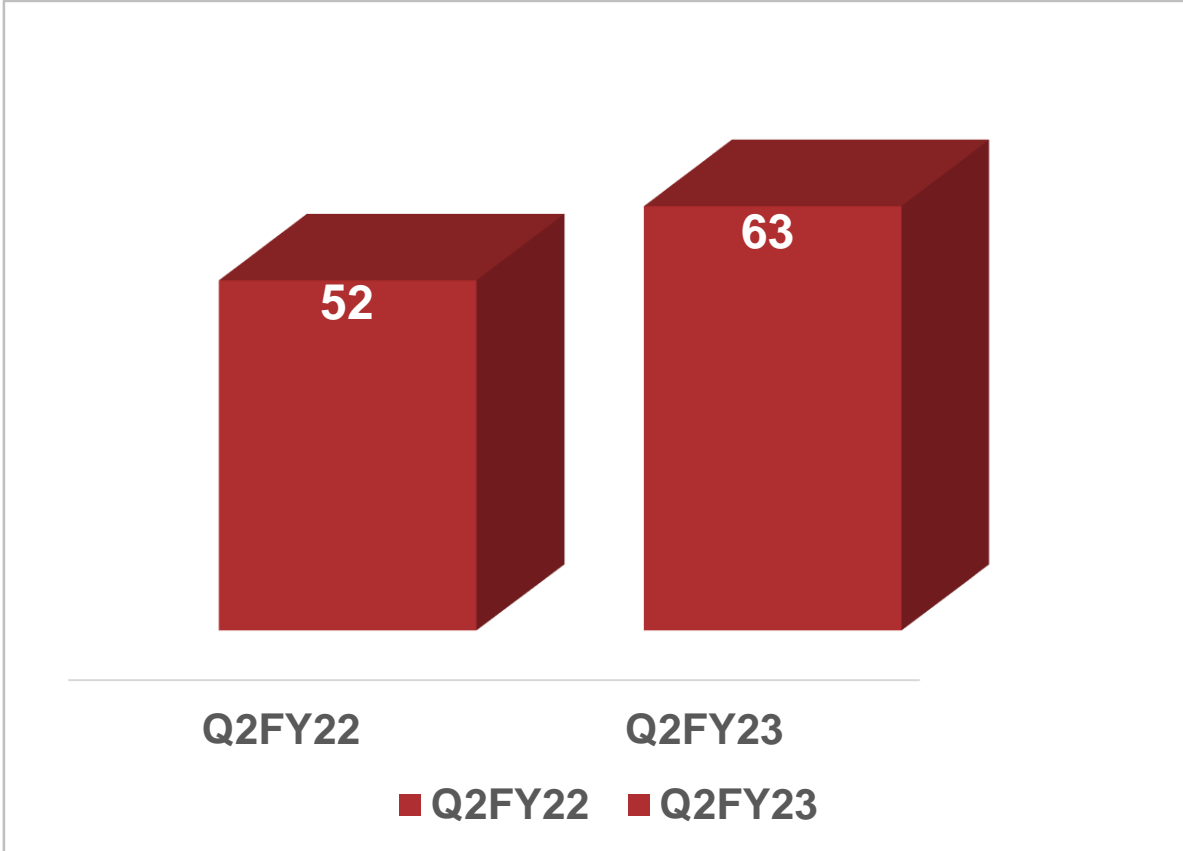


And increase in customer advocacy

Overall NPS



Claims NPS



**“You’ve got to start with the
Customer Experience and
work back toward the
Technology – Not the Other
Way Around”**

- Steve Jobs



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