



Ref. No.: MUM/SEC/544-03/2024

March 28, 2024

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

This is in continuation to the letter dated March 6, 2024, wherein the Company had provided an advance intimation regarding the Analyst Meet 2024 to be held on March 28, 2024.

Please find enclosed the schedule of analyst(s) / institutional investor(s) participated in the Analyst Meet 2024, hosted by the Company on March 28, 2024 in Mumbai to showcase its Digital Initiatives, wherein the senior management and management personnel of the Company attended them and shared information which is already available in public domain.

The presentation made during the event is enclosed herewith and will be available on the website of the Company at <https://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:
601 & 602, 6th Floor, Interface 16,
(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) meeting held on March 28, 2024

Sr. no.	Investor(s)/ Analyst(s)	Location	Time of the meeting
Analyst Meet 2024			
1.	Ambit Capital	Mumbai	Start Time: 10:00 AM IST End Time: 1:00 PM IST
2.	Antique Stock Broking		
3.	Aventus Spark		
4.	Axis Capital Limited		
5.	B&K Securities		
6.	Bank of America Securities		
7.	BNP Paribas Securities India Private Limited		
8.	Bob Capital		
9.	Citi Research		
10.	Credit Lyonnais Securities Asia Limited (CLSA)		
11.	Emkay Global Financial Services Limited		
12.	Haitong Securities		
13.	HSBC Securities		
14.	ICICI Bank		
15.	ICICI Securities		
16.	IIFL Securities		
17.	InCred Capital		
18.	Investec Securities		

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
 601 & 602, 6th Floor, Interface 16,
 (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

19.	Jefferies India Private Limited		
20.	JM Financial Ltd		
21.	Kotak Securities		
22.	Motilal Oswal Financial Services Limited		
23.	Nirmal Bang		
24.	Sharekhan		
25.	Systematix Shares & Stock (India) Ltd		
26.	UBS Securities India Private Ltd		
27.	Yes Securities		

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
 (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



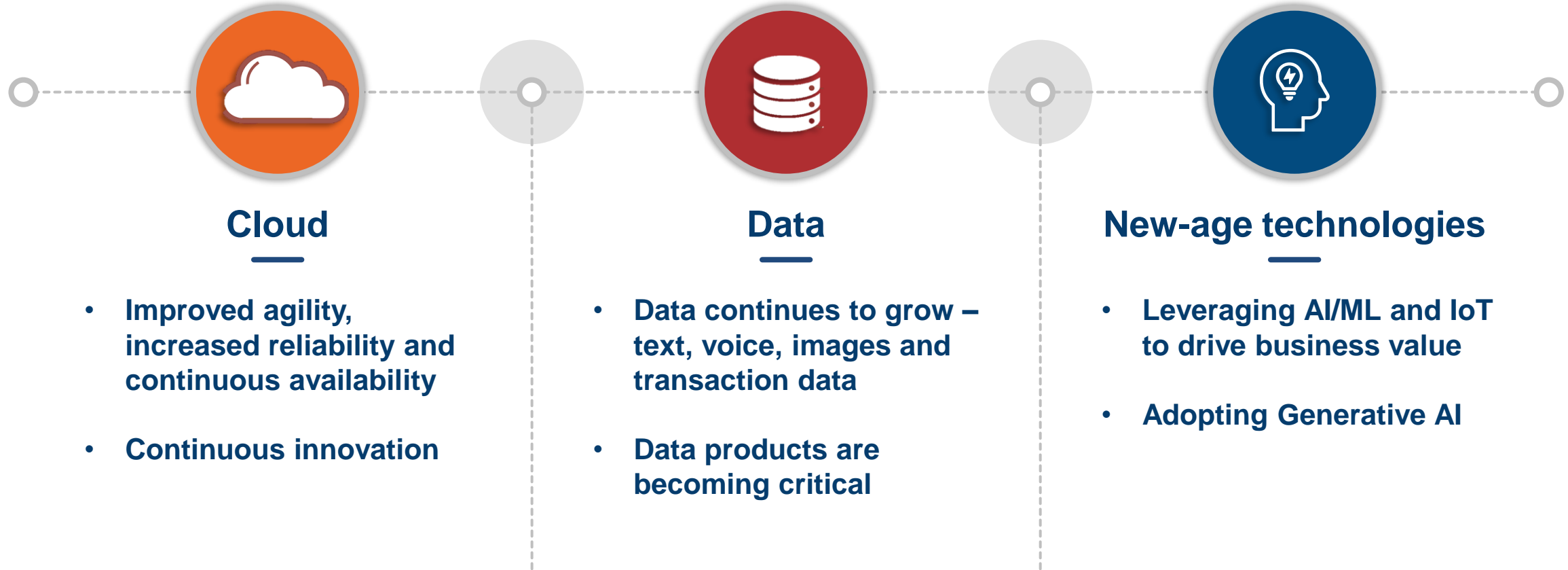
Analyst Meet 2024

Powering Experience with Technology

March 28, 2024

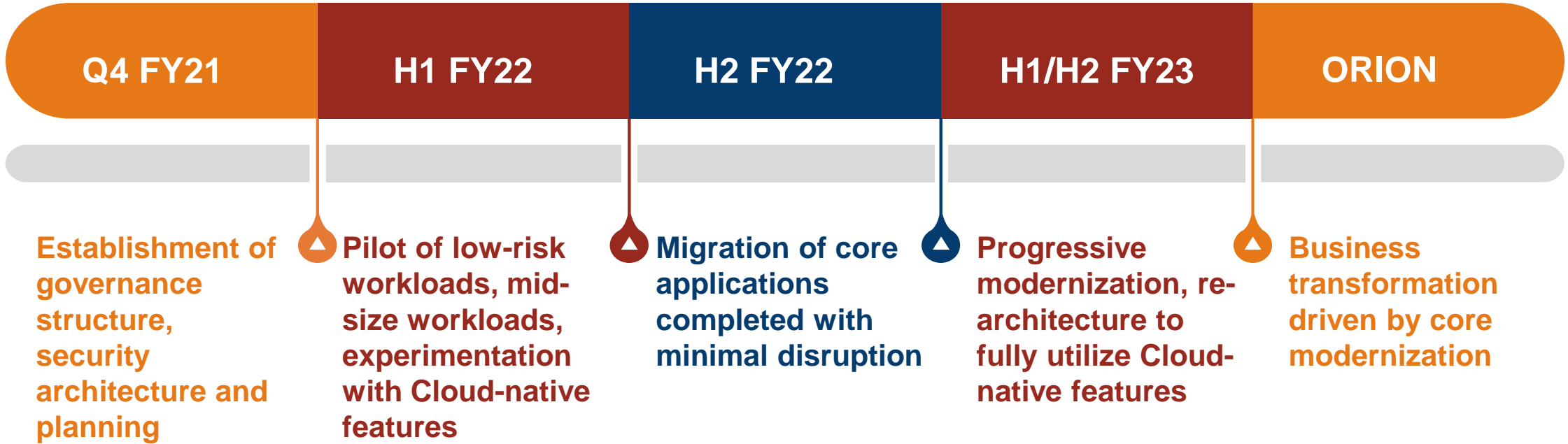
**Our digital ecosystem
continues to grow
driven by a flexible
and robust operating
model**

Cloud, data and new-age technologies such as AI/ML and IoT are driving this transformation



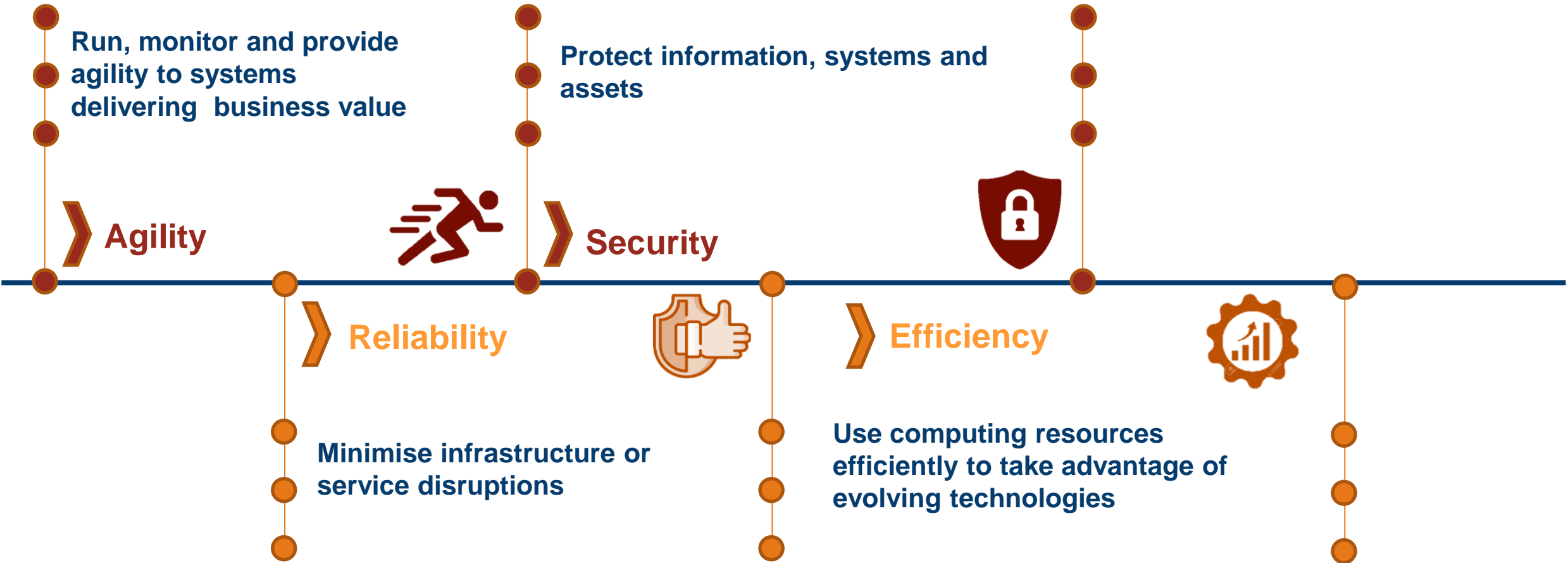
**The Cloud is driving
increased agility,
efficiency, reliability
and security**

Our Cloud journey so far



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

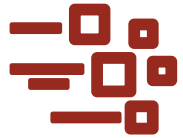
The Cloud has helped us achieve some core objectives



The Cloud has helped us in faster time-to-market



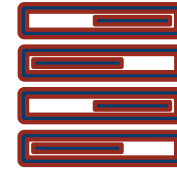
Agility



Open architecture



Pipeline driven automation



Widget based technology

Our data platform leverages open architecture that helps crunch millions of data combinations

Automated pipelines help in seamless data orchestration

Reduces the duplication of effort across digital platforms (iOS and Android)

Response times for digital quotes have become faster by 3x to 10x

93% reduction in time for ground level sourcing loss cost reports

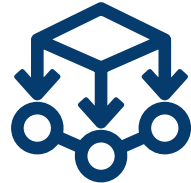
Utilizing Cloud native features has helped us lower incidents and increase reliability



Containers

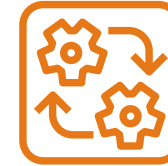
Containerization has helped in auto-scaling and in increased reliability

5x reduction in incident rates for the motor intermediary platform



Micro-services

Micro-services has helped in quick integration with external partners

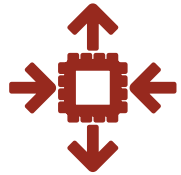


Infrastructure reduction

Reduction in servers has limited complexity and added reliability

Success percentages for quotes have increased by 1.2x

Leveraging smart computing is helping us increase efficiency



Auto-scaling

Instantaneous scaling helps in catering to business needs

30% productivity improvement for Customer Support teams



DevSecOps

Shift left approach for security and deployment



Automation

Increased reliability driven by reduced human involvement

Handles 2x volumes at seasonal peaks effortlessly

We have moved our security posture from reactive to proactive



Cloud Security



Application Security



Data Security

- Architecture review
- Security guardrails automation

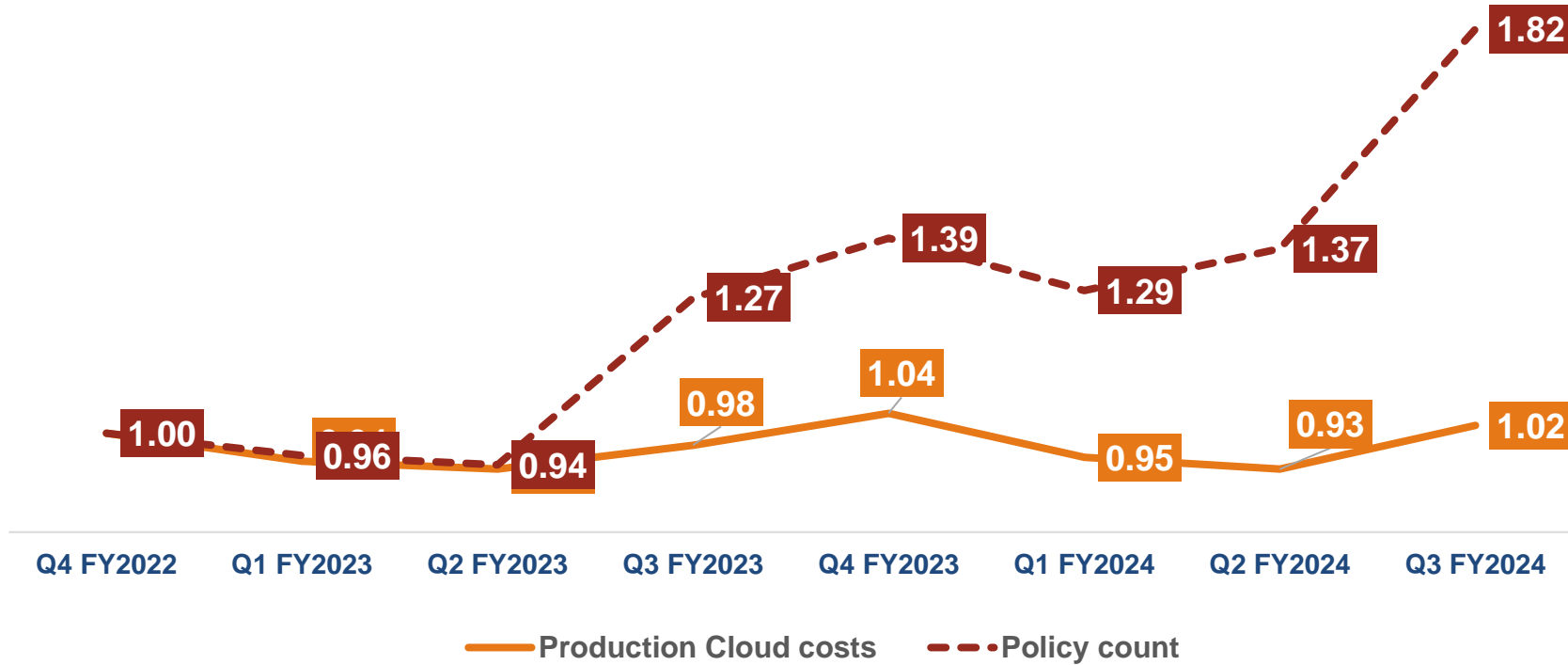
- DevSecOps framework
- Vulnerability management program

- Database encryption
- Data leakage prevention tool

1st in Industry to implement ISO 27017 Cloud Security Certification

NIST and CIS scores are >95%

All this while driving business value by managing costs



Without incurring substantial additional costs, we have been able to integrate the erstwhile Bharti AXA General Insurance applications / data and absorb ~2x volumes

Data is helping drive business insights

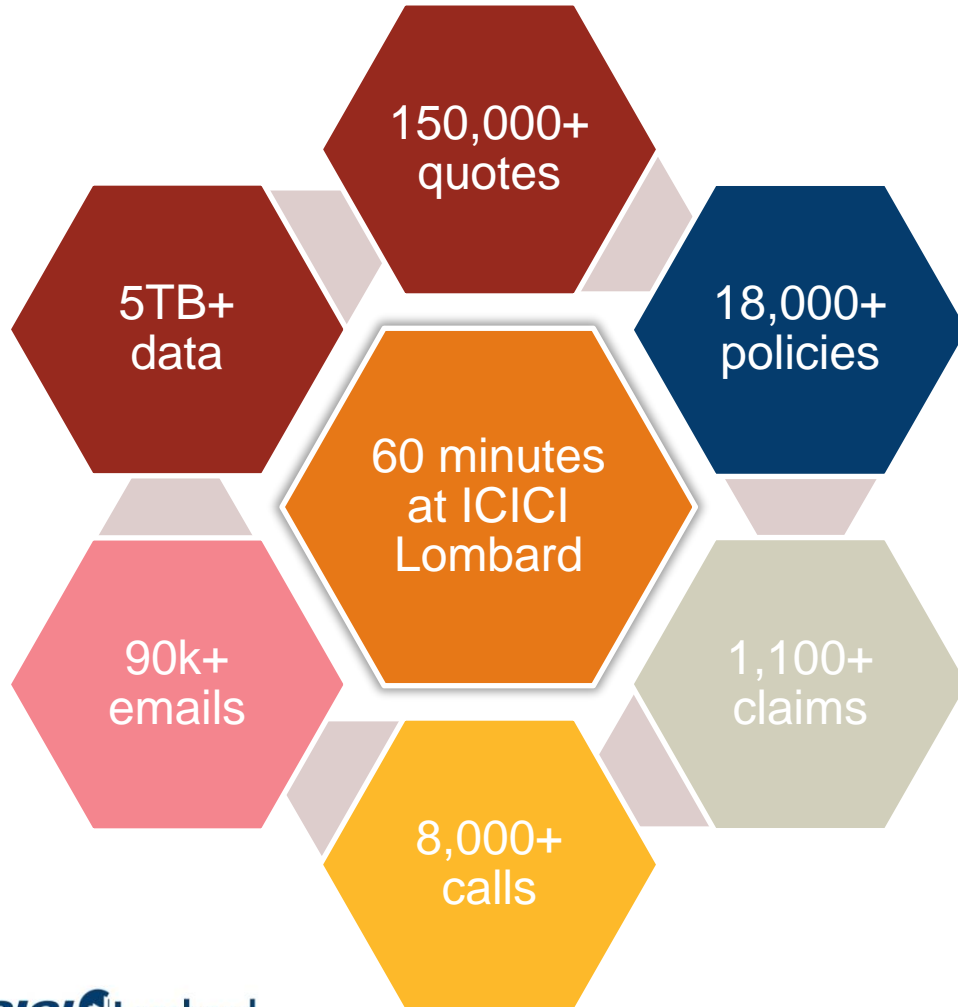
Data generated today is humungous



THE INTERNET IN
2023
EVERY MINUTE



Early digitization has helped us gather enormous amount of data



Supported by



Numbers computed bases 9-hour day and 25-day month

We currently store 4+ Petabytes of data

Data products are helping us deliver business insights



Type of data

Insurance transaction

Customer transaction

External data

Call center data



Medium of data

Voice

Text

Image

Structured



Data Storage

Data warehouse

Datalake



Data products

Distribution

Customer

Agents

Claims

Risk

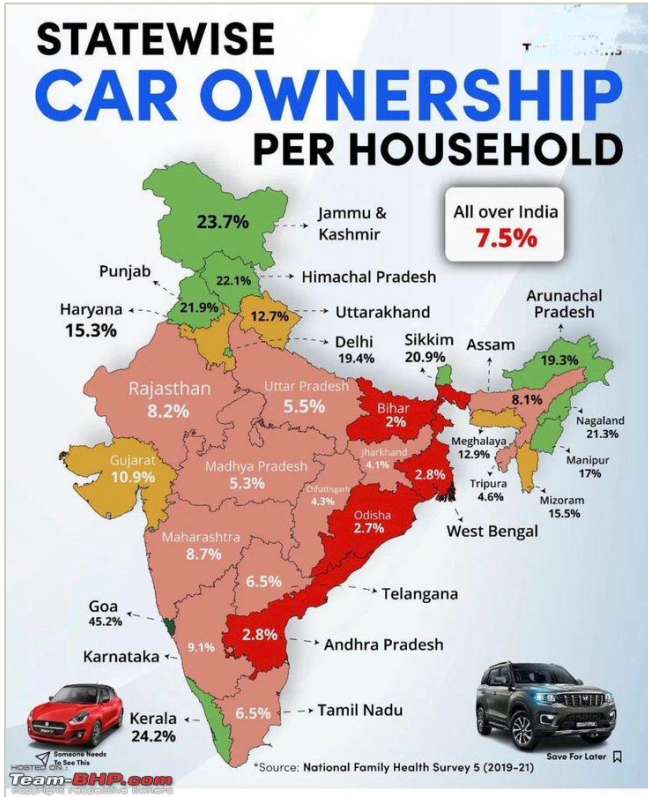
Distribution data product



External data

Internal data

Micro-segmentation opportunities



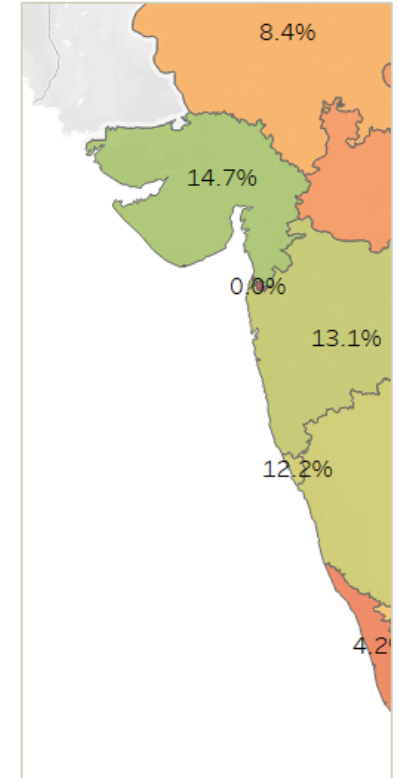
Current market share

Frequency

Average claim size

Profitability


Customer Segmentation



Market share forecasting models are helping us identify micro-segments for us to drive profitable growth

Customer data product



60% Profile CompleteEdit

Hi
Last login : 21/02/2024

725 CIBIL

25 BMI

Customer ID: 12345678
KYC: Verified ✓
Gender: Female
Address:
Contact number:

Alerts 2

Health AdvantEdge	Status: Due for renewal	Last date: 09/03/2024	Renew now
-------------------	-------------------------	-----------------------	---------------------------

Health

Claim no.	Status: Discharge summary pending	Upload document
-----------	-----------------------------------	---------------------------------

Active policy

Health AdvantEdge	Policy type: Health AdvantEdge	Renewal Date: 09/03/2024	Download policy	Expiring in 15 days
-------------------	--------------------------------	--------------------------	---------------------------------	---------------------

✓ 2/5 Tele consultation left ✓ Free health check-up [View benefits](#) [Renew now](#)

Honda activa	Policy type: TW 1 Year SAOD	Renewal Date: 22/07/2024	Download policy	Active
--------------	-----------------------------	--------------------------	---------------------------------	--------

✓ Zero Depreciation ✓ 24x7 Roadside Assistance [View benefits](#)

Recent interactions [View all](#)

Booked tele-consultation - Video call	View appointment	05:25 PM	▼
Call interaction		05/01/2024	▲

AI powered summary

Hello Hope you had a satisfactory call with Arvind. You query revolved around benefits of latest health advantage policy you purchased on 20th Jan, having Sum Insured of 10L. The explained benefits includes, cashless hospitalisation, In-patient treatment, maternity cover, pre/post hospitalisation, Donor expenses and wellness program. There is also an option to increase the Sum Insured in case you need as per your query. Along with the above query the nearby hospital list with PED details has also been explained and shared with you. You can connect with us anytime in case you need help. Thank You for calling us.



Customer 1 View is helping us understand customers better and has improved our policy density by 10%

Agent data product



Profitability

Steady engagement

Discussions on profitability



Increase engagement and retention

Cohorts based retention

Medium Retention

Low Retention



High Retention



Claims data product



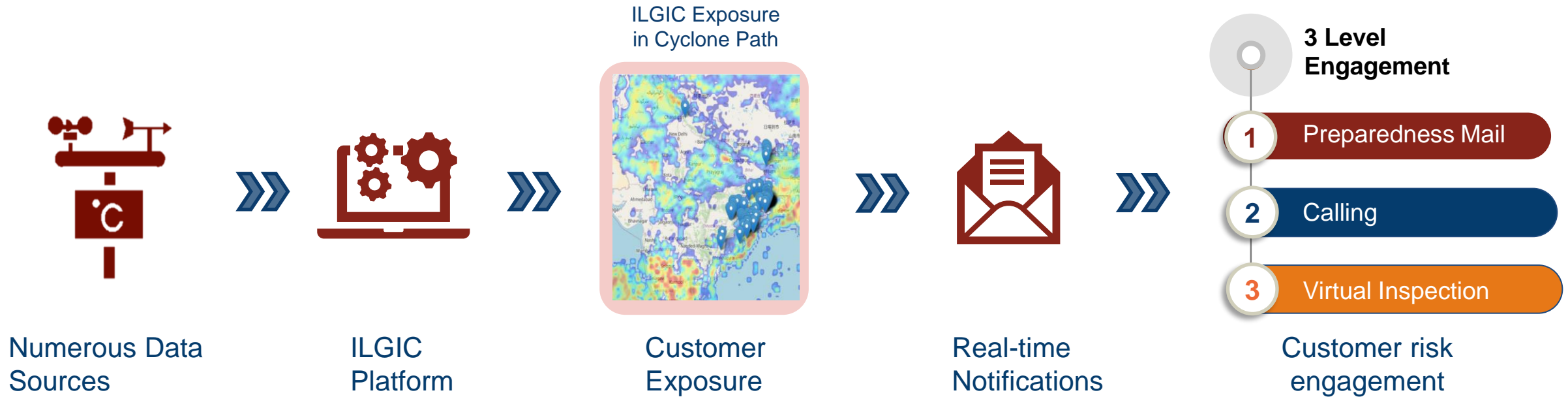
- **Big data & machine learning algorithms help in triggering claims for investigation**
 - Cloud based algorithms help in running algorithms in real-time as soon as a claim is intimated
- **Complete investigation is today done via a mobile app**

Fraud detection & decision matrix

The probabilities of claims acceptance/rejection are translated into severity scores



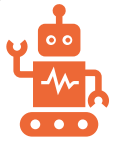
Risk data product



Real-time notification of risk has helped us in saving lives and property and in limiting our catastrophe losses

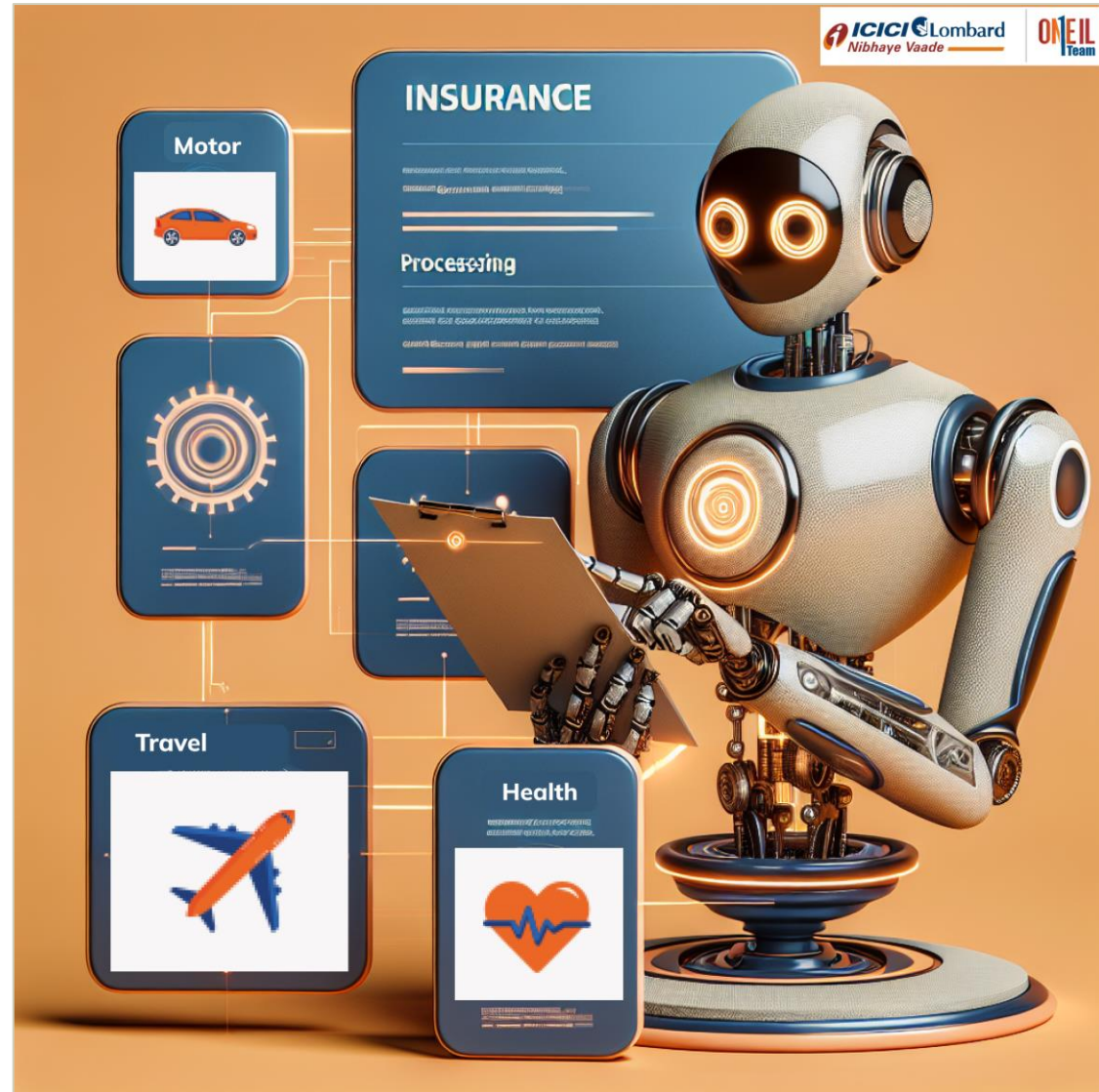
New-age technologies are redefining innovation

Generative AI is transforming the world



Prompt:

Create a captivating and visually appealing image for an insurance company that highlights their brand name and showcases their efficient motor claims process, health claims and travel claims process using generative AI technology. There must only be a hi-tech advanced robot, a physical claim and branding of insurance company in the image. Image should be simple and captivating. The color tone of image should be in light orange



Copilot has become our virtual assistant



As per a Microsoft study, Copilot users were **29% faster** in a series of tasks (searching, writing, and summarizing)

The screenshot displays a Microsoft Teams chat interface. At the top, the chat title is "Press Release - Bima Manthan (Fifth Edition)". Below the title, a file icon indicates the document is "Saved to OneDrive". The main content of the chat is a summary of a press release from IRDAI, dated January 25, 2024, regarding the fifth edition of Bima Manthan. The summary includes a "Dear All," greeting, a paragraph about the meeting, and a section titled "The major highlights of the Press Release are as follows:" followed by two numbered lists of key points. On the right side of the chat, there is a blue button that says "Get me a summary of the press release of Bima Manthan on the email sent January 29 2024". Below this, a lock icon and text state "Work content and chats cannot be seen outside your organization". At the bottom of the chat, there is a text input field with a microphone icon, a plus sign, and a character count "0/4000".

Press Release - Bima Manthan (Fifth Edition)

Press Release Bima Manthan ...
✓ Saved to OneDrive

Dear All,

IRDAI has issued a Press Release dated January 25, 2024 pertaining to the Fifth edition of Bima Manthan, a periodic meeting with CEO/MDs of all the insurers and reinsurers, held at the Hyderabad on January 23 and January 25, 2024.

The theme of the fifth edition centred around '*Comprehensive exploration of the insurance industry's performance until the third quarter of the fiscal year 2023-24*'.

The major highlights of the Press Release are as follows:

1. Discussions and deliberations mainly focussed on:
 - availability of affordable insurance products for each segment of the society
 - adoption of technology
 - leveraging the India Stack
 - updates on the State Insurance Plan
 - movement towards principle-based regulatory architecture
2. Other important points of discussions:
 - Prioritizing Insurance awareness
 - Leveraging existing data base and developing collaborations
 - Efforts for enhancing the penetration of health insurance
 - providing 100% cashless claims settlement
 - implementation of a common empanelment system for network providers
 - prompt claim settlement and expeditious resolution of grievances
 - Improving the efficiency of distribution channels, arresting mis-selling and force selling, and directing insurers to intensify efforts towards the payment of unclaimed amounts
 - Swift implementation of awards by insurance ombudsmen

ICICI Lombard

Work Web

Give me the gist of last Bima

Get me a summary of the press release of Bima Manthan on the email sent January 29 2024

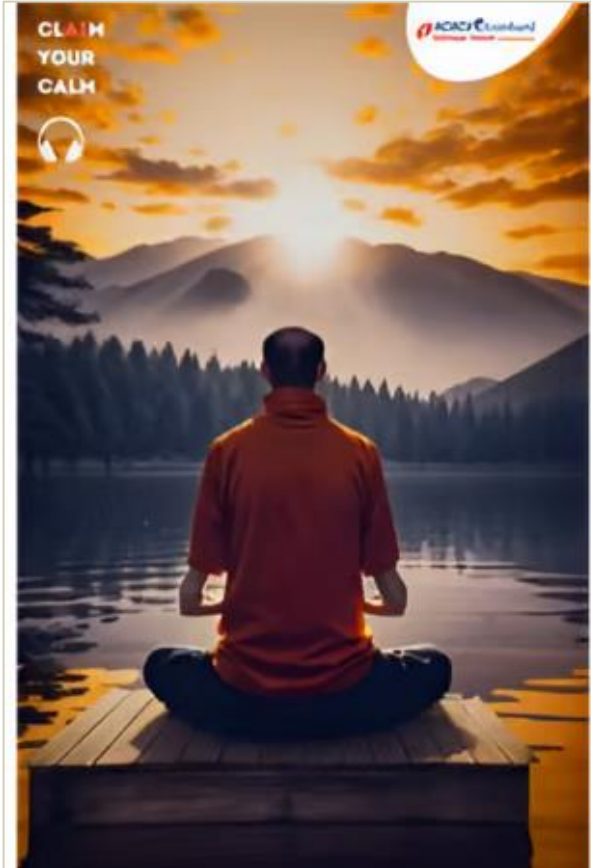
Work content and chats cannot be seen outside your organization

According to an email sent by ILOMCOMPLIANCE on January 29th, 2024, IRDAI issued a press release pertaining to the fifth edition of Bima Manthan, a periodic meeting with CEO/MDs of all the insurers and reinsurers. The theme of the fifth edition centered around the comprehensive exploration of the insurance industry's performance until the third quarter of the fiscal year 2023-24. The major highlights of the press release included discussions and deliberations on the availability of affordable

Ask me anything or type / to add people, files, and more

0/4000

It has changed the way we do marketing campaigns



Captain Speak

I am really excited to join as a Captain in Caring Hands this year also. This is my 6th year of participation and I feel very proud to be a part of this initiative. Every year our Company provides us this opportunity to connect with children through the eye check-up camps. It's a great way to contribute towards the society.

Amit Kumar
CS Motor, Motihari (Bihar)

December 15, 2023

[Click here to nominate as a Captain](#)

Captain Speak

There is no better way to serve the children than Caring Hands. It is now more than seven years since I've been associated with this noble activity. I feel that we not only do this activity because of who the kids are or what they do but also because of who we are. It is extremely satisfying if someone can see the world better with the help of our small act of care.

I am proud to be a part of our Caring Hands Initiative.

Sameer Lone
EMG, Srinagar

December 15, 2023

[Click here to nominate as a Captain](#)



The time to produce a marketing campaign has shrunk by 40%

1st insurer to run a campaign based on completely AI generated videos 24

And the way we write code



```
JS test.js
JS test.js > calculateDaysBetweenDates
1 function calculateDaysBetweenDates(begin, end) {
  // TODO: Write your code here
}
```

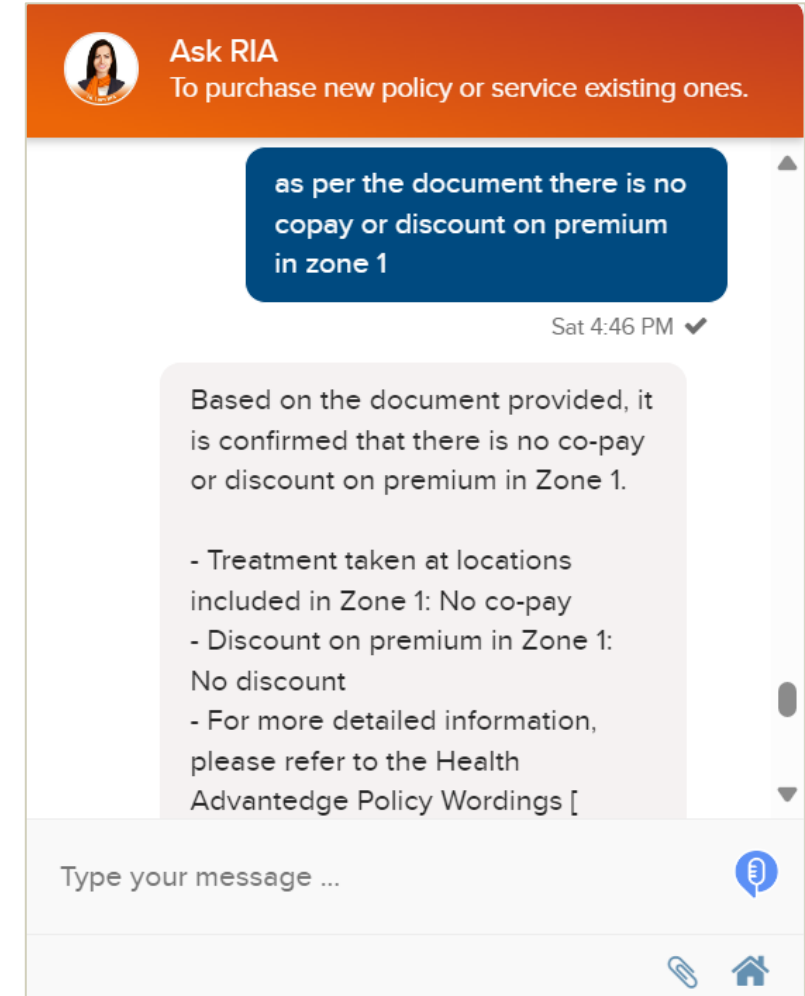
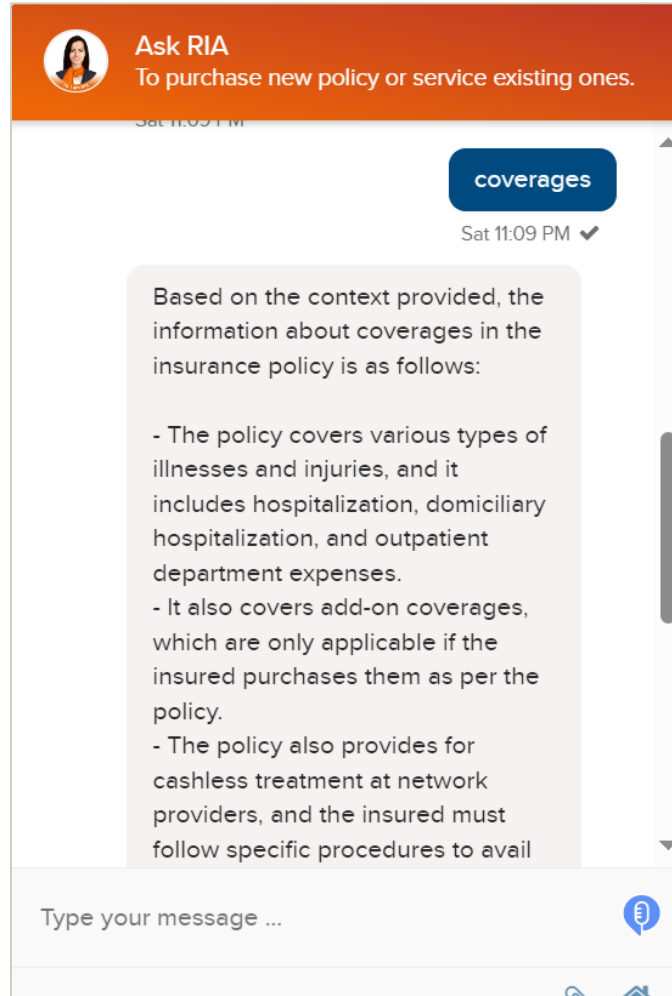
```
JS test.js
JS test.js > calculateDaysBetweenDates
1 function calculateDaysBetweenDates(begin, end) {
  // TODO: Write your code here
}
```



It's changing the way we serve our customers



Pilots suggest reduction of **50%+ time** while searching for specific terms within a document



And is changing the way we respond to them



Initial test results suggest reduction of **33% of time** taken to respond to queries

01

Mail received from customer at customersupport@icicilombard.com

02

Bifurcates email into fresh & repeat mail. Fresh mails flows to Bot for processing

03

Bot identifies intent using Open AI / ML model & process email as per predefined flow

04

Bot prepares the draft mail using Open AI / defined templates & send a reply to customer

It is changing the way we comprehend responses



Claim No.	Description Accident	Contextualize & Translate to English	Cohort	Identify Damaged Parts
-----------	----------------------	--------------------------------------	--------	------------------------

MOT13605421



mai gari chala raha tha samane se ek auto wala ne takar mara jishe hamari gari girkar damage ho gayi front side se



I was driving a car when an auto-rickshaw driver hit us from the front, causing our car to fall and get damaged from the front side.



1



Parts recommended

1. Fairing headlamp
2. Headlamp
3. Front visor
4. Indicators
5. Shield silencer
6. Front fender
7. Handle steering

What does the solution entail?

- Helps in contextualization and summarization post translation
- Identification of garages that frequently give the same context while describing an incident

Flag for further Investigation



Actual Claimed Parts –

Front visor
Headlamp

Lever brake

Inner tube

Shield silencer
Handle steering

T stem

Indicators



And is helping us define treatment protocols



OpenAI helps us identify ideal treatment for each claim basis various parameters like diagnosis, past history and symptoms

» Identifying Medical Abuse and Fraud »

Comparing actual treatment with ideal treatment to identify cases of medical abuse and scrutinizing potential fraud

DISCHARGE SUMMARY Pages 1/9

<p>Patient Name</p> <p>Address</p> <p>Senior Consultant</p> <p>Consultant</p> <p>Associate Consultant</p> <p>Assistant Consultant</p> <p>Department</p> <p>Referral Doctor : L.M.</p>	<p>Patient Id : 0003002742</p> <p>IpNo : 202403_001847603</p> <p>Age / Gender : 6 Years / MALE</p> <p>Admit Date : 16/03/2024</p> <p>Discharge Date : 19/03/2024</p> <p>Discharge Status : RECOVERED</p> <p>Ward / Bed : F7 / 7606</p> <p>Reg_No : 79602</p>
---	--

FINAL DIAGNOSIS:

1. FLU LIKE ILLNESS.
2. MESENTERIC LYMPHADENITIS

DRUG ALLERGY : NIL

ADMISSION COMPLAINT & BRIEF HISTORY OF PRESENTING ILLNESS: Chief Complaints: Complaints of abdominal pain for 3 days, fever for 3 days, vomiting for 2 days, cough for 1 day.

HOP: Child was apparently normal 3 days back after which developed abdominal pain for 3 days, dull aching pain, no aggravating or relieving factors. History of fever for 3 days, intermittent, high grade TMAX 103°F not associated with chills and rigors. History of vomiting for 2 days, 2-3 episodes per day, not blood stained. H/O Cough for 1 day dry cough, not associated with expectoration. No history of loose stools. History of constipation for 2 days. C/O decreased oral intake and decreased activity.

Treatment History: Syp. Paracetamol.

PAST MEDICAL HISTORY: No history of hospitalization.

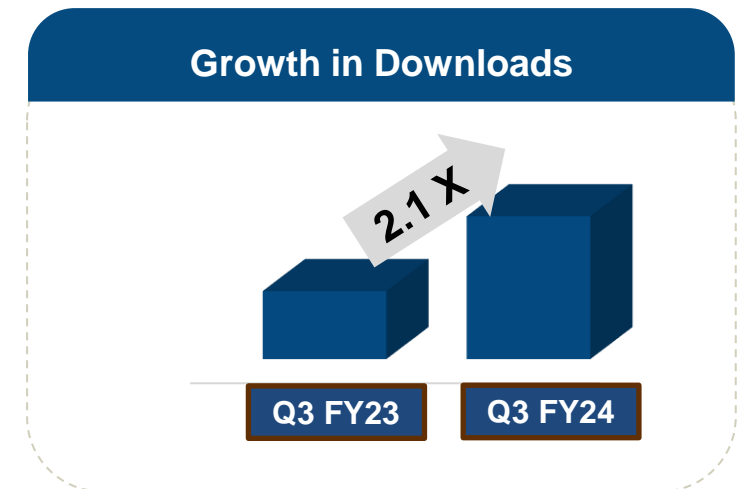
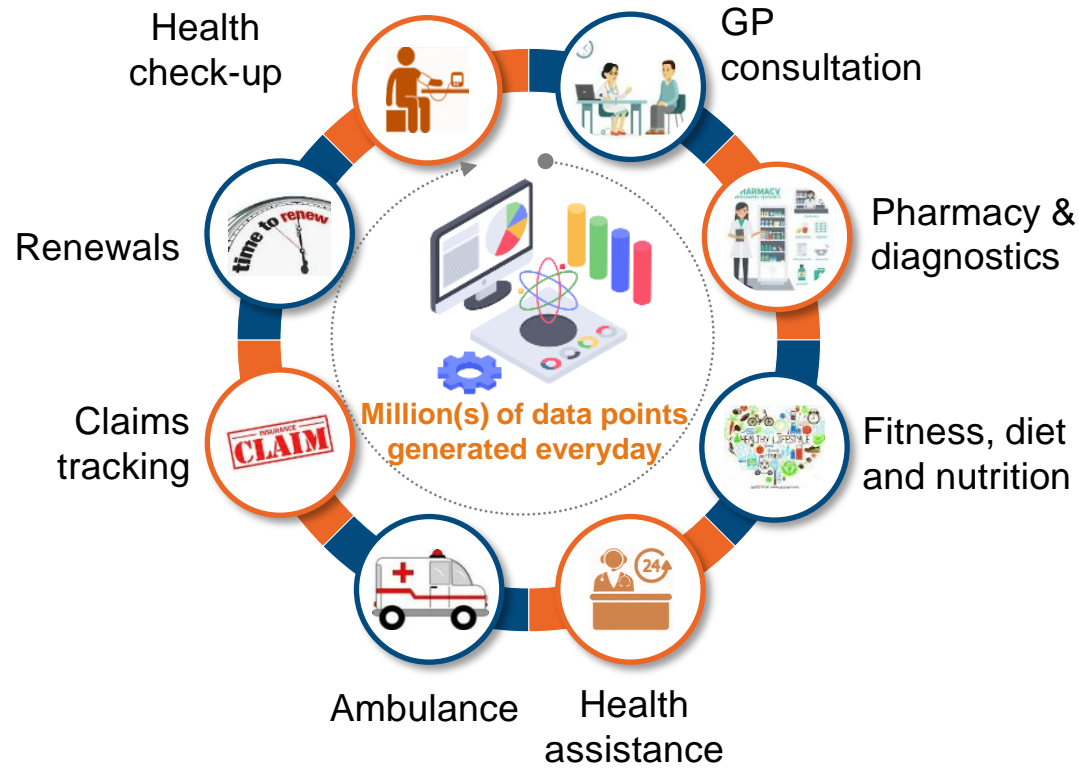
Discharge Summary			
Patient Details			
Patient Name: xxxxx	Age: xxxxx	Sex: xxxxx	Hospital Details: Sri Ramachandra Medical Centre No 101 Pradman Street Alwarthirunagar Chennai 600042
Admission Date: 16-03-2024	Discharge Date: 19-03-2024	Doctor Details: Dr. Venkatesh Kumar B DR (PAEDI) PAEDIATRIC MEDICINE	Symptoms: Complaints of abdominal pain for 3 days fever for 3 days vomiting for 2 days cough for 1 day.
Diagnosis: 1. FLU LIKE ILLNESS 2. MESENTERIC LYMPHADENITIS		Past History: No history of hospitalization. Birth History: Antenatal - Booked and immunized. Scan is normal. Neonatal - Term LSCS. Cried immediately after birth. Postnatal - No history of ICU admission. Developmental History: Attained up to age	
Summaries for Comparison			
Category	Actual Summary	Ideal Summary	Comparison Flag
Treatment	continued Spiking temperature	-	More than Required
	Offspring	-	More than Required
	Symptomatic treatment	-	Equal
	oseltamivir	-	More than Required
	Spiking temperature	-	More than Required
	Offspring	-	More than Required
Medications	symptomatically better	-	More than Required
	discharged	-	More than Required
	-	-	-
Diagnostic Reports	SVP OSLETTAMIVIR	-	More than Required
	SVP RELENT PLUS	-	More than Required
	-	-	-
	-	-	-
	-	-	-
	total count	-	More than Required
	C reactive protein measurement	-	Equal
Row and Frame Test Liver Function Tests	-	More than Required	
Bicarbonate measurement	-	More than Required	
Dengue NS1Ag	-	More than Required	
Ultrasonography of abdomen	-	More than Required	
Evaluation procedure	-	More than Required	
S Electrolytes	-	More than Required	
-	-	-	
Length of Stay	3 days	3 days	Equal



Open AI and traditional AI models are expected to give us significant savings in claims processing

A quick update on some of our existing digital solutions

ILTakeCare continues to grow



One stop solution for all your insurance and wellness needs

We have surpassed 9 million downloads

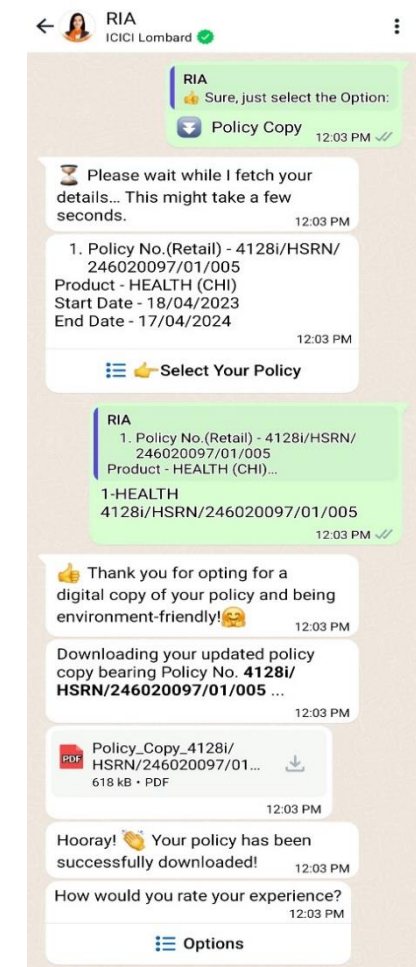
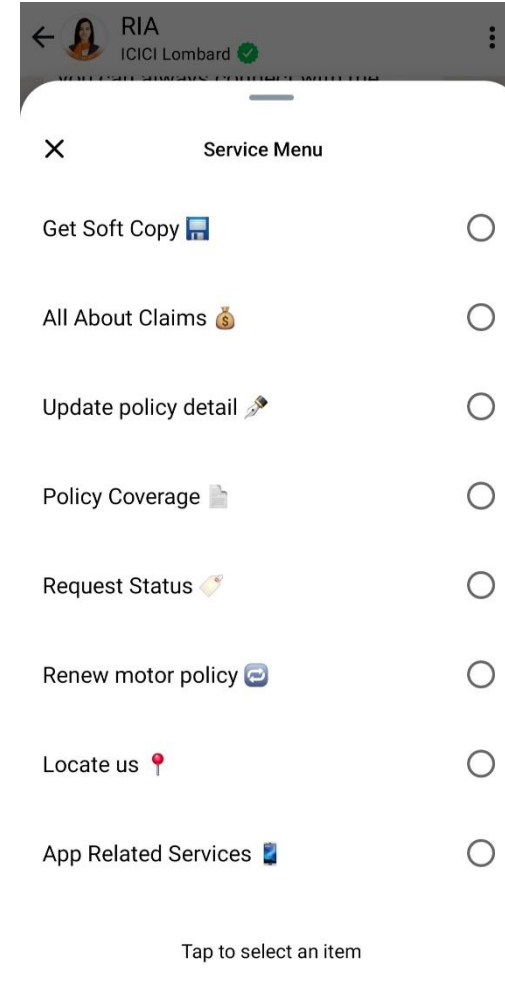
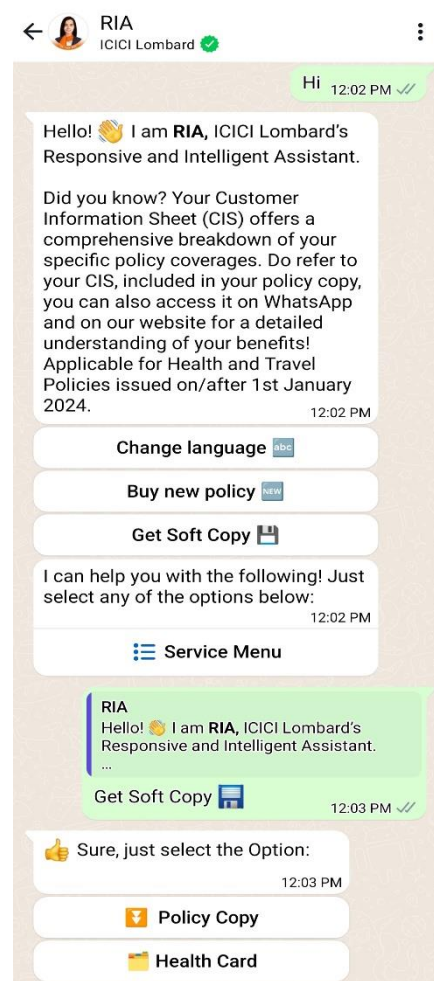


RIA continues to help serve our customers

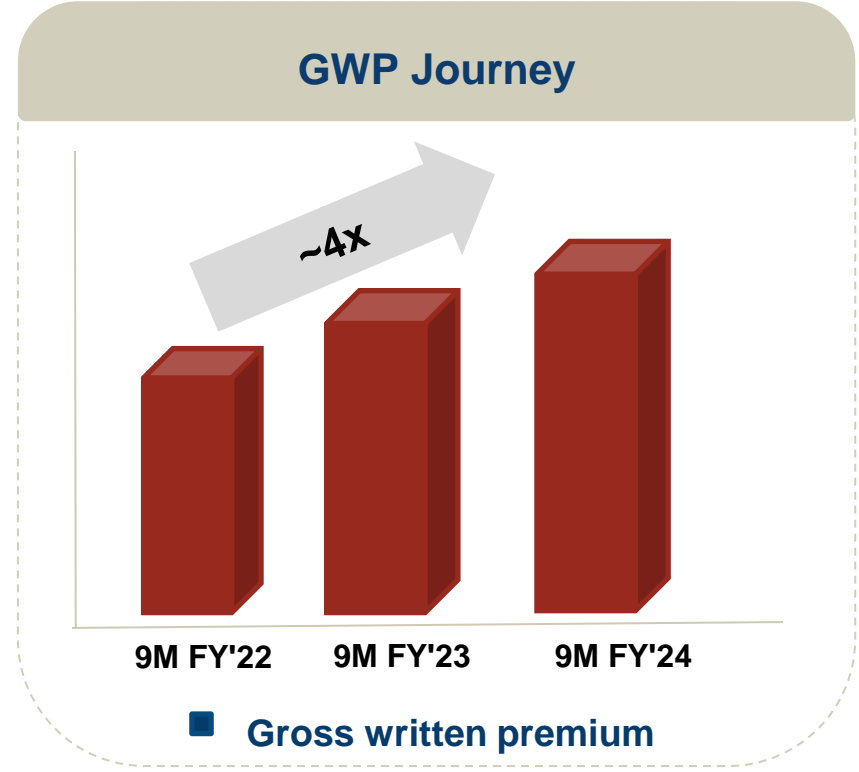
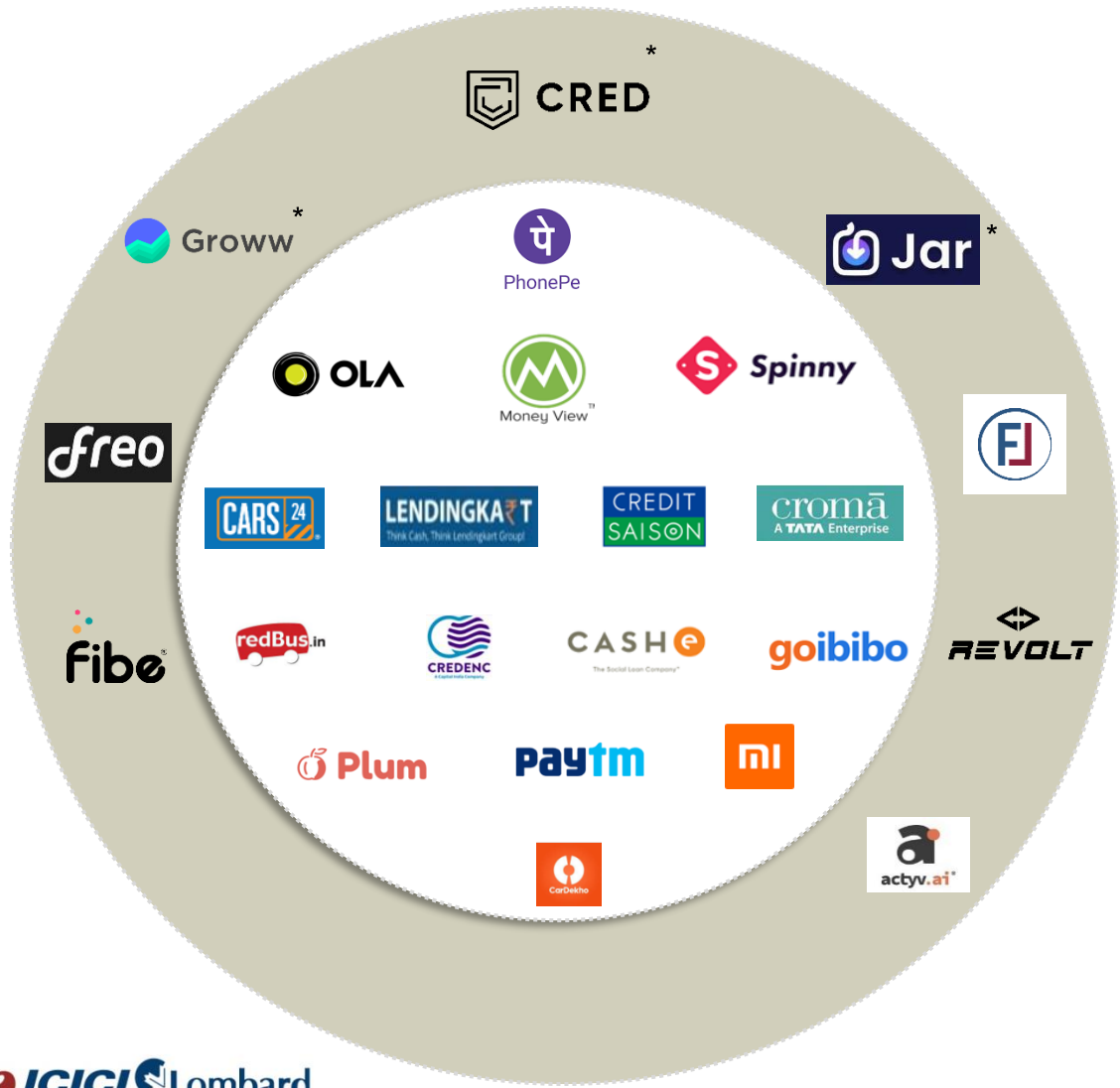


2x jump
in DIY journeys
using RIA ChatBot
(Q3FY2024 vs Q3FY2023)

1.4x jump
in DIY journeys
using RIA VoiceBot
(Q3FY2024 vs Q3 FY2023)



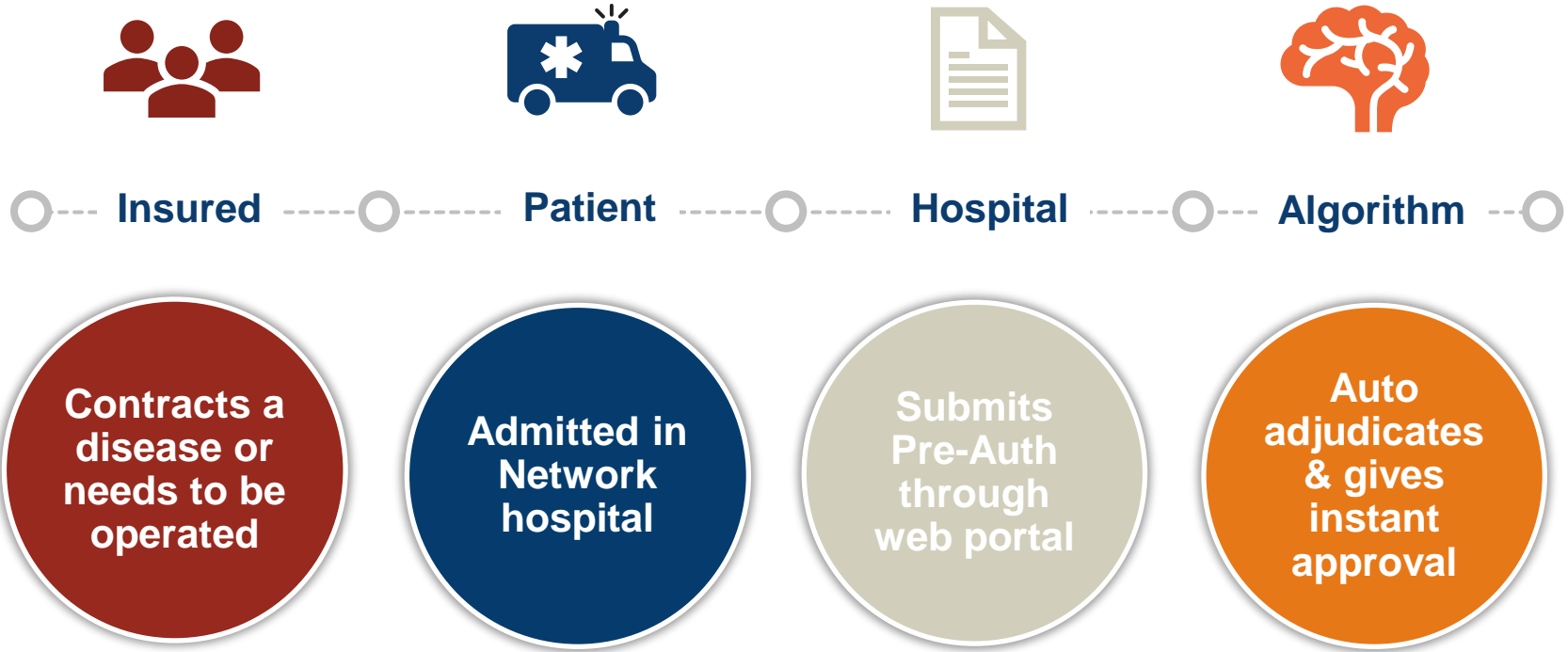
We continue to forge new digital partnerships



Increased focus on startups helping source motor business as compared to digital lending startups

* Accounts under integration, [Grey Box] Key accounts added since July 2023

Our health claims model continues to increase spread



ICR/OCR helps read the documents; ML model helps predict amount

Increase in efficiency of case management, enabling more accurate & informed decisions

AI/ML models can auto-approve 63% of group health and 23% of retail claims basis admissibility and adjudication

The logo for ONEIL Team, featuring the word "ONEIL" in a bold, sans-serif font with a color gradient from orange to red, and the word "Team" in a smaller, blue, sans-serif font below it.

Driving synergies

A small glimpse of the synergies



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