

Announcement | Sanjeev Mantri named as MD & CEO

The Economic Times

Sanjeev Mantri Named as CEO of ICICI Lombard

Our Bureau

Mumbai: ICICI Lombard General Insurance has announced the appointment of Sanjeev Mantri as the new managing director and CEO. The decision was approved by the company's board and will come into effect from December 1, 2023, or upon approval from the Insurance Regulatory and Development Authority of India (IRDAI), whichever is later.

Sanjeev Mantri's term is for five consecutive years or until his date of retirement, subject to IRDAI and shareholder approval, the company said in a notification to stock exchanges.

This appointment follows the resignation of Bhargav Dasgupta, who stepped down from his role as MD & CEO of ICICI Lombard on September 21. Dasgupta will continue his current responsibilities until November 30.

Sanjeev Mantri has a career spanning over 28 years. He began his career with Bennett Coleman and Co., the publisher of The Economic Times, and subsequently held key leadership positions at



BNP Paribas. Mantri has been associated with the ICICI Group for more than two decades, joining ICICI Bank in 2003.

During his tenure at ICICI Bank, he led various businesses, including the small and medium enterprises group and the rural and inclusive banking group. Mantri joined ICICI Lombard in 2015 as executive director, where he played a key role in driving the company's retail division.

He has been responsible for the distribution of insurance products across multiple channels, including motor dealerships, agencies, bancassurance, direct sales, and alternate channels. He has overseen the strategy, products, analytics, pricing, marketing, and corporate communication verticals of the company.

As executive director, Mantri played a crucial role in the listing of ICICI Lombard, the merger with erstwhile Bharti Axa, and the subsequent integration process.

Times of India

ICICI Lombard veteran Mantri to take over as MD & CEO

TIMES NEWS NETWORK

Mumbai: The board of ICICI Lombard has appointed **Sanjeev Mantri**, executive director of the company, as the successor to Bhargav Dasgupta, who last week resigned as MD & CEO of the company.



Dasgupta had stepped down ahead of his completion of 15 years as CEO in April 2024. The new regulations on the tenure of chief executives limit their term to a maximum of 15 years. Dasgupta will be joining the Asian Development Bank.

The board has appointed Mantri for five years or until retirement, subject to approval from RBI. Mantri joined ICICI Lombard in 2015 as executive director, heading retail divisions, and has been responsible for distribution across channels. He was in-charge of the company's strategy, products, analytics, pricing, marketing, and corporate communication verticals. He was also instrumental in the company's listing and integrating Bharti Axa General Insurance with the company.

Hindu Business Line

Sanjeev Mantri appointed as ICICI Lombard MD



New Delhi: Sanjeev Mantri has been appointed the new MD and CEO of ICICI Lombard. Mantri, who is currently an Executive Director at ICICI Lombard General Insurance, will take over his new role from December 1, 2023, or the date of IRDAI approval, whichever is later, for a period of five consecutive years. OUR BUREAU

Coverage Garnered – 1 wire, 8 Print & 23 Online publications

ICICI Lombard appoints Sanjeev Mantri MD, CEO



ICICI Lombard General Insurance Company on Sunday appointed Sanjeev Mantri as the Managing Director (MD) and Chief Executive Officer (CEO) of the company. He will take over from Bhargav Dasgupta, who will be officiating his duties till the close of business hours on November 30. Mantri will take charge from December 1, or the date of approval from the Insurance Regulatory and Development Authority of

India. Mantri has over 20 years of experience and has held key positions with BNP Paribas and ICICI Bank. Currently, he serves as the Executive Director of the general insurer. **AATHIRA VARIER**

ICICI Lombard

■ **NEW DELHI:** ICICI Lombard General Insurance Company on Sunday named Sanjeev Mantri new MD and CEO in place of Bhargav Dasgupta, who has been appointed as vice-president of Asian Development Bank. Dasgupta will remain in his position till November. **PTI**

SANJEEV MANTRI NEW MD, CEO OF ICICI LOMBARD



ICICI LOMBARD General Insurance on Sunday said its board of directors approved the appointment of Sanjeev Mantri, currently the

executive director, as the managing director and chief executive officer with effect from December 1. Bhargav Dasgupta, the outgoing MD & CEO, would be officiating his responsibilities till the close of business hours on November 30, the insurance company said in a stock exchange filing. Dasgupta resigned last Thursday after a stint of over 14 years.

Economic Times

Robotic Surgeries may not be Fully Covered

Cover cos impose caps, either as a percentage of sum assured or as fixed sub-limits

Shilpy Sinha
@timesgroup.com

Mumbai: When Arun Jalan, a 66-year-old retiree, opted for a robotic radical prostatectomy, he had expectations of a precision surgery and quick hospital discharge. Little did he know that the costs of the procedure, although much less

elaborate from a traditional surgery, would leave him in shock. After submitting his claims, he was told by the National India Insurance Company that it would only cover 25% of the sum assured. Jalan's, however, isn't an isolated case of disappointment with the insurer.

While robotic surgical technology is gaining popularity

for its minimally invasive approach and faster healing times, policyholders often find themselves facing unexpected limitations while submitting claims. Robotic surgery involves the use of a robotic surgical system, which assists the surgeon in performing precise and minimally invasive procedures and is commonly used for intricate surgeries,

such as those involving tissue removal around the brain, large blood vessels, heart surgeries, joint replacements, cancer removal and treatments for critical organ-related cancers, among others.

Insurers are mandated to cover robotic surgeries as modern treatments, either with or without sub-limits, according to the Insurance Regulatory and Development Authority of India (IRDAI) Health Regulations of 2019.

As of now, robotic surgery does not constitute a substantial proportion of insurance claims data due to its emerging status. Insurers are cautious and tend to impose caps, either as a percentage of the sum assured or as fixed sub-limits.

Caps Bring Certainty, say Insurance Firms

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"The rationale behind these caps is the uncertainty surrounding the costs of such emerging technology," explained Prasun Sarkar, Chief Actuary, ICICI Lombard. "By imposing such limits, insurance companies are looking to provide policyholders affordable premiums with cost certainty for this

evolving landscape of robotic surgery expenses. Though many companies like ICICI Lombard do not have such sub limits against such surgery expenses".

Insurance cos are still modifying the insurance plan based on their experience

Insurers say that putting caps brings certainty to the costs associated with robotic surgeries, which can vary significantly from one hospital or healthcare provider to another.

"Robotic surgeries can be expensive, and thus, capping is necessary to maintain affordability in pricing," explained Sanjay Datta, former head of underwriting at ICICI Lombard.

Insurance companies are still modifying the insurance plan based on their experience.

CLAIM LIMITATIONS

INSURERS ARE MANDATED TO COVER ROBOTIC SURGERIES as modern treatments, either with or without sub-limits, according to IRDAI Health Regulations of 2019

ROBOTIC SURGERY does not constitute a substantial proportion of insurance claims data due to its emerging status

INSURERS SAY that putting caps brings certainty to the costs associated with robotic surgeries

Caps Bring Certainty: Insurers » 6

dards for selfies and video content creation." NET BUREAU

'ICICI Lombard unveils 'Cloud Calling' feature, transforming motor claims interaction and accelerating settlements'

MUMBAI, SEPT 7: ICICI Lombard, one of India's leading private general insurers, unveiled its latest technological innovation, the "Cloud Calling" feature. The unique feature is designed to reshape customer communication during the motor claims process by enhancing customer experience, expediting claims settlements, and underscore ICICI Lombard's commitment to leveraging cutting-edge technology to meet the evolving needs of its valued customers.

"Cloud Calling" introduces a paradigm shift in how claims are managed and settled. In the conventional process, multiple telephonic communications between the Customer Service Manager (CSM) and the customer were required, leading to potential delays and inefficiencies. Recognizing this challenge, ICICI Lombard now empowers customers and claims managers alike with a dedicated virtual number for seamless and efficient communication. This unique feature transforms the claims journey into a smooth, transparent, and well-coordinated process, significantly enhancing customer satisfaction.

Commenting on the new feature, Osariv Arora, Chief - Underwriting & Claims Property & Casualty at ICICI Lombard, said, "In the ever-evolving contemporary landscape, our unwavering focus centers on the augmentation of the customer claims journey & customer experience. Through the innovative integration of 'Cloud Calling,' feature we are resolutely committed to harnessing technological advancements that transcend the barriers in communication between claims owners, engineers, managers, and customers, thereby culminating in an expedited and optimized claims settlement paradigm."

Since its inception, the "Cloud Calling" feature has already connected over 4 lac customers, providing immediate support & assistance and till now addressed 95% of customers queries raised regarding motor claims process. This milestone stands as a testimony to the efficacy and relevance of this innovation, as ICICI Lombard continues to redefine industry standards.

Arora further added, "The thought behind the new feature stems from a profound realization - that while technology enhances efficiency, the essence of human interaction mustn't be lost. We designed this feature to bridge the gap between convenience and personal touch. By facilitating direct communication between claims owners and customers, 'Cloud Calling' not only expedites the claims process but also underscores our commitment to human-centric service." NET BUREAU

ICICI Lombard 'Cloud Calling' Feature

Chennai: ICICI Lombard has unveiled its latest technological innovation, the "Cloud Calling" feature. The unique feature introduces a paradigm shift in how claims are managed and settled. In the conventional process, multiple telephonic communications between the Customer Service Manager (CSM) and the customer were required, leading to potential delays and inefficiencies. Recognizing this challenge, ICICI

Lombard now empowers customers and claims managers alike with a dedicated virtual number for seamless and efficient communication.

This unique feature transforms the claims journey into a smooth, transparent, and well-coordinated process, significantly enhancing customer satisfaction.

The merits of this innovation are multifaceted, offering benefits that encompass the entire claims lifecycle. Customers now have a single contact point to

reach their designated CSM, fostering ease of communication. Call connectivity is streamlined, with comprehensive call tracking platform, enhancing transparency and accountability.

The virtual number allows for automatic redirection to the appropriate manager in the event of CSM is occupied, thus ensuring that no customer query is unattended. Additionally, the feature includes call recordings, providing insightful

data for analysis and continuous improvement in customer interactions.

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Afaqs



By Pooja Yadav | Published: 18 Sep 2023, 5:10 IST

MARKETING

ICICI Lombard's IL TakeCare app drives a digital shift in the insurance industry

Offline channels prevail for most traditional players, while Gen Z and millennials increasingly favour online platforms in the digital landscape.

The traditional landscape of the insurance industry, predominantly anchored in offline channels, has undergone a remarkable transformation with the advent of digitisation. Amidst this evolving landscape, one company, ICICI Lombard General Insurance Company Limited, a well-known name in the Indian general insurance sector, is taking the forefront of this digital transformation.

The brand just launched an ad campaign for its IL TakeCare App, demonstrating its commitment to leveraging technology for simplifying and enhancing insurance accessibility for everyone. Notably, the app has already amassed 5.6 million downloads.

Sheena Kapoor, head – marketing, corporate communication, and CSR, ICICI Lombard says, “A major part of our user base are customers at large and not just our existing policyholders. We have expanded our continuum of care and created a platform that stands for well-being and protection and is not merely transactional in nature for buying, renewing, and claiming settlements. We are constantly innovating and adding features to the app – like FaceScan that enables tracking your health vitals, 24x7 doctor consultations, dieticians or consultations with mental health experts, pharmacy services, water reminders, step-up challenges, ambulance services, and more. The central idea of the IL TakeCare App being ‘out of this world’.”

Unlike popular, utilitarian, or entertainment-focused apps like Swiggy, Zomato, Netflix, or Amazon, an insurance app may not seem like an everyday necessity.

However, the IL TakeCare app also offers users a comprehensive suite of health management tools. It provides a health dashboard for tracking fitness activities, health parameters, and wellness goals. Users can consult with doctors online, schedule health check-ups, and perform FaceScan to monitor vitals. The app offers exercise routines and health tips. It also offers emergency assistance, access to policy details, and insurance-related services.

Kapoor says that the app transcends the traditional boundaries of insurance, evolving into a comprehensive wellness and well-being app. Consequently, whether you hold an ICICI Lombard policy or not, you have access to a wealth of healthcare services and resources.

The digital-led campaign has a master film and 4 shorties, and the tonality is quirky and funny with two central characters: a base scientist and an astronaut on Mars. The films depict an astronaut leveraging the app while exploring Mars on a mission, all the while relying on the IL TakeCare App to stay healthy with the click of a button. Through this extra-terrestrial storyscape, ICICI Lombard hopes to demonstrate how the app can provide customers with innovative and relevant features for a healthy life.

Ogilvy designed the campaign with the tagline 'Ye app out of this world hai'.

"Our campaigns have consistently received awards, and my team and I, along with our agency, take pride in that accomplishment. As for the IL TakeCare campaign, it did great. During the campaign, we saw a 30% increase in people downloading the app."

The brand recently introduced another digital-driven campaign called 'Anywhere Cashless.' With rising medical costs, health insurance has become essential for safeguarding our financial stability. However, navigating complex claim processes and expenses during times of need can be overwhelming. In response to these challenges, the campaign highlights the brand's innovative solution, 'Anywhere Cashless,' which simplifies the health insurance experience.

Speaking about media spends, Kapoor says, "We have a smaller budget compared to some of our digital competitors who have substantial funding from venture capitalists. However, around 30% of our total budget goes into our media spending."

Apart from the launch of digitally-led campaigns the brand has also released a new research report called "Digital Adoption & Customer Views on General Insurance in 2023."

This study involved people aged 25 to 55 from big cities and smaller towns. Its goal was to understand how people are using digital technology and what they think about insurance.

As per the report, "53% of people know they can buy insurance online. But when it comes to health insurance, even more people (58%) are aware they can buy it online compared to motor insurance (50%)."

It further highlights that ICICI Lombard's digital channel receives an overwhelming customer satisfaction rate, with more than 90% of its customers expressing their satisfaction.

Female customers show a higher incidence of using mobile apps for purchasing policies, with 35% of them opting for this method. Furthermore, the research report reveals that a greater proportion of women have used online platforms for opening accounts, whereas men display a stronger preference for making online payments, with 45% of them choosing this option.

In the realm of general insurance, mobile apps are the preferred online channel for policy-related activities, with 59% of customers favouring them. WhatsApp closely competes with websites as a favoured medium for online general insurance activities. However, among individuals aged 45 and above, WhatsApp (37%) and social media (25%) are less preferred options.

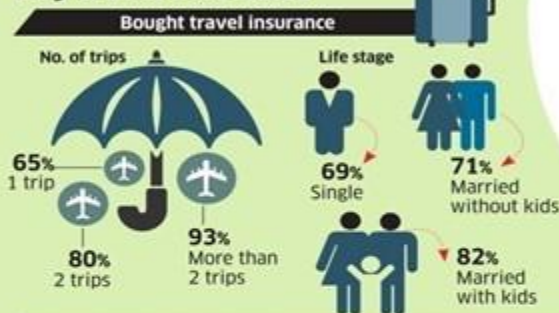
Kapoor says, "In the digital landscape, we observe a significant trend, particularly among Gen Z and millennials who naturally lean towards online platforms. Many customers start their insurance journey online, even if they don't make a purchase right away. This follows the classic marketing principle of moving from awareness to interest, desire, and action. The initial steps involve research, where people compare policies, prices, and features. Some even watch YouTube testimonials and read product reviews to gauge customer experiences."

She adds, "In the insurance industry, there are newer, digitally-focused players for whom more than 90% of their business comes from online channels. However, for the majority of traditional industry players, both private and public, offline channels remain dominant. On the other hand, the travel industry sees a substantial 70% of its business happening through digital channels "

Exclusive Large Format | International Travel Insurance Research Study

Economic Times

Singles least inclined to buy travel insurance



ONLINE BEST WAY TO BUY TRAVEL INSURANCE

Destination, life stage determine need to buy travel cover, reveals an ICICI Lombard survey on foreign travel.

58% buy travel insurance for financial protection

Reason for buying travel insurance



Least issues with package, most with online agency

Issue faced	Overall	Planned independently	Booked tour package	Used online travel agency
Booking of airline tickets	47%	44%	32%	60%
Applying for visas	46%	48%	41%	55%
Finalising & booking of accommodation	47%	47%	32%	52%
Travel insurance	39%	39%	32%	43%
Arranging logistics / transport between cities	48%	51%	41%	43%

Online agency raises travel insurance awareness



Online best way to buy travel insurance

Difficulty faced while buying insurance



For 71%, destination decides need for travel cover



Source: Research Around International Travel Behaviours by ICICI Lombard. The survey was conducted among 757 people in the 21-55 year age group, in metros and tier 1 cities.

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Mint

World Tourism Day 2023: 92% intend to buy travel insurance for their next overseas trip, says survey

[mint](#) | Abeer Ray
Updated: 27 Sep 2023, 12:07 PM IST

On the occasion of [World Tourism Day](#), ICICI Lombard General Insurance released an exclusive consumer study report titled "Research on Travel Behaviours 2023" today. The study provides valuable insights that offer a distinct viewpoint on the changing realm of travel insurance and the inclinations of Indian travellers.

The company unveiled a study on the international travel habits of Indians, which revealed that 76 per cent had purchased travel insurance for their most recent trip, and a staggering 92 per cent expressed an intention to acquire it for their next journey. The findings also highlighted that an impressive 73 per cent of respondents exhibited a strong awareness of the significance of travel insurance, emphasising the growing recognition of the need to protect travel experiences. Additionally, the study revealed that awareness of [travel insurance](#) increases with different stages of family life, with married couples with children being the highest group purchasing travel insurance at 78 per cent, followed by married couples without children (67 per cent), and singles (66 per cent).

The study conducted an in-depth exploration of the mindset of Indian travellers, uncovering their distinct preferences, awareness levels, and behaviours within each customer category: families, couples, and singles. By conducting this research, the insurer illuminated the existing challenges associated with organising and carrying out international travel, identified any existing gaps or unmet needs that could be addressed, and examined how these changes might impact the landscape of travel insurance in India.

Sheena Kapoor, Head Marketing, Corporate Communications & CSR, ICICI Lombard, said, "These statistics underline a growing consciousness among travellers to safeguard their travel experiences and protect themselves against unforeseen events. It is indeed encouraging to see that travel insurance is no longer an afterthought but a proactive choice for a majority of respondents. Additionally, the correlation between family stages and travel insurance awareness is a noteworthy discovery, demonstrating that individuals are increasingly recognising the importance of securing their travel plans, particularly as they progress through various life stages."

Notable findings from the research include:

In terms of travel conduct as a whole

Individuals with children are more inclined to take more than two trips annually

- When comparing age groups, 61 per cent of individuals in the middle-aged group tend to embark on two or more trips in a year, whereas this percentage

Times of India

Only a fourth of international travellers bought insurance: Survey



Mumbai: In a recent survey conducted among international travellers from India, a substantial 76% said that they did not buy travel insurance for their last trip. The reasons given by the respondents for not buying insurance included lack of awareness, short-trip and staying with relatives.

Interestingly, 71% of respondents indicated that their choice of travel destination plays a crucial role in determining their need for travel insurance. The perceived necessity for travel insurance is the highest when individuals plan to visit Australia or New Zealand, with a resounding 83% considering it. In contrast, the need for insurance is comparatively lower when planning trips to the Middle East, with 74% acknowledging its importance in such scenarios.

The survey conducted by Hansa Research for ICICI Lombard was conducted among international travel in Metros/ Tier 1 towns across four zones (East, West, North and South).

The intention to purchase travel insurance also exhibits variations based on different life stages. Singles with fewer responsibilities show a slightly lower intent at 87%. However, this percentage increases in tandem with the level of responsibility, with 92% of couples opting for travel insurance. This figure rises even further to 94% among couples with children.

Coverage Garnered – 32 Print and 46 Online

Only 24% Of People Bought Travel Insurance In Their Most Recent Trips, 92% Intend To Buy: ICICI Lombard Study

The study interviewed 757 individuals who made at least one international non-work-related trip over the past year and those planning international travel in the next one to two years.



Only 24% Of People Bought Travel Insurance In Their Most Recent Trips, 92% Intend To Buy: ICICI Lombard Study

92% यात्राकर्ता विदेश यात्रा के लिए 92% यात्रा बीमा खरीदने का इरादा रख रहे हैं

वैश्वीकरण के साथ ही यात्रा के अवसर बढ़ रहे हैं। यात्रा के दौरान अचानक घटने वाले जोखिमों को ध्यान में रखते हुए यात्राकर्ता यात्रा बीमा खरीदने का इरादा रख रहे हैं। ICICI Lombard की एक अध्ययन के अनुसार, 92% यात्राकर्ता यात्रा बीमा खरीदने का इरादा रख रहे हैं।

Only 24 per cent of people purchased travel insurance for their most recent trips, and 92 per cent plan to buy it for future journeys, according to a report by ICICI Lombard. The report titled "Research around Travel Behaviors" sheds light on travel preferences of individuals aged 21 to 55 years. Almost 50 per cent of respondents faced an issue while purchasing their travel insurance, ICICI Lombard said in a press release on Wednesday citing the study.

The study interviewed 757 individuals who made at least one international non-work-related trip over the past year and those planning international travel in the next one to two years.

Travel Insurance

Furthermore, of some 50 per cent of respondents who faced an issue while buying travel insurance, an overwhelming 80 per cent said they found purchasing travel insurance the most

difficult when someone else is booking their insurance coverage.

Preferred Travel Destinations And Travel Trends
Southeast Asia and the Middle East emerged as the top choices for travellers. European destinations are also popular, particularly among North Indian travellers. Additionally, the study unveiled that 47 per cent of respondents intended to travel during the summer, coinciding with school holidays, while the monsoon season is the least popular travel season. The younger people prefer to travel to the Middle East, while the middle-aged group leans towards Southeast Asia.

Respondents with kids are more inclined to have more than two trips a year. Those aged 21 to 55 stand out, with 61 per cent saying they undertake two or more trips annually. Similarly, such trips are one in three for those aged 45 and above. Those who take two or more trips have shorter vacations, 11 to 12 days. People taking one trip annually spend 13-14 days on vacation.

62% वोडो तेमनी आगामी आंतरराष्ट्रीय सफर माटे ट्रावेल इन्सुरन्स खरीदवानो इरादा धरावे छे
- भारतीय आंतरराष्ट्रीय प्रवासना वर्तन पर आईसीआईसीआई लोम्बार्ड स्टडी
आईसीआईसीआई लोम्बार्ड ने ट्रावेल इन्सुरन्स की प्रतिक्रिया पर एक अध्ययन किया है।

ICICI Lombard
GENERAL INSURANCE

अध्ययन के अनुसार, 92% यात्राकर्ता यात्रा बीमा खरीदने का इरादा रख रहे हैं। 76% यात्राकर्ता यात्रा बीमा खरीदने का इरादा रख रहे हैं। 76% यात्राकर्ता यात्रा बीमा खरीदने का इरादा रख रहे हैं।

विदेश जाने वाले 92 प्रतिशत लोग लेना चाहते हैं बीमा सुरक्षा

रीलेश सिविली | मुंबई

विदेश जाने वाले 92 प्रतिशत भारतीय बीमा सुरक्षा लेना चाहते हैं। लोग समझ गए हैं कि मुश्किल वक्त में बीमा से परिवार को बड़ी मदद मिलती है। इसी कारण पारिवारिक जिम्मेदारियों और उम्र बढ़ने के साथ ही ट्रेवल बीमा के प्रति लोगों का झुकाव बढ़ता है। भारतीयों को विदेश यात्रा को लेकर आईसीआईसीआई लोम्बार्ड जनरल इश्योरेंस की ओर से जारी अध्ययन रिपोर्ट में यह बात कही गई है। रिपोर्ट के अनुसार 78 फीसदी विवाहित जोड़े (जिनके बच्चे हैं) सबसे अधिक यात्रा बीमा खरीदते हैं। बिना बच्चों वाले विवाहित जोड़े 67 फीसदी और सिंगल 66 फीसदी ट्रेवल बीमा खरीदते हैं। 76 फीसदी लोगों ने हालिया यात्रा के लिए यात्रा बीमा खरीदा है। इनमें से तकरीबन 92 प्रतिशत लोग ऐसे हैं, जो अगली यात्रा में भी यात्रा बीमा खरीदना चाहते हैं। सर्वे में शामिल विदेश जा चुके हर 4 में से 3 लोगों ने अपनी लेटस्टड यात्रा के लिए ट्रेवल इश्योरेंस खरीदा। आईसीआईसीआई लोम्बार्ड की मार्केटिंग और सोल्यूशंस हेड शोना कपूर ने कहा कि



13 से 14 दिन का टूर

साल में एक बार यात्रा करने वाले लोगों की यात्राएं छोटी लंबी अवधि की होती हैं जो औसतन 13-14 दिन की होती हैं। साल में दो या अधिक बार विदेश यात्रा करने वाले का टूर औसतन 11-12 दिन का होता है। सिंगल 6%, बिल बच्चों वाले विवाहित 67% और बच्चों वाले 78 प्रतिशत विवाहित यात्रा बीमा लेते हैं। यात्रा बीमा खरीदने में सबसे ज्यादा परेशानी तब होती है, जब इश्योरेंस बुकिंग किसी और के द्वारा की जाती है। ऐसे लोगों का प्रतिशत 80 है जबकि 50 प्रतिशत उत्तरदाताओं ने खुद ट्रेवल इश्योरेंस खरीदा और 52 प्रतिशत ने टूर ऑपरेटर/ट्रेवल एजेंट से बीमा सुरक्षा हासिल की।

यह देखना खस्तव में उत्साहजनक है कि ज्यादातर लोगों के लिए यात्रा बीमा अब जरूरी विकल्प बन गया है। जोखिम सुरक्षा को लेकर सजगता बढ़ी है। इस अध्ययन में कुछ रोचक जानकारियां भी सामने आई हैं। यंग एज ग्रुप (युवा) के 51 प्रतिशत लोगों में बीमा के लिए आवेदन और बुकिंग को अंतिम रूप देना सबसे बड़ा मुद्दा है। 48 प्रतिशत मध्यम आयु वर्ग के लोग एयरलाइन बुकिंग आदि की व्यवस्था में परेशान रहते हैं। हालांकि दोनों ही आयु वर्ग के लोगों में यात्रा बीमा को लेकर कोई किंतु-परंतु नहीं है।

Valsad Kesari

New Age

92% Intend to Purchase Travel Insurance for their Next International Trip – ICICI Lombard Research on Indians' International Travel Behaviour



ICICI Lombard is one of the most reputed brands in Travel Insurance.

ICICI Lombard General Insurance, one of India's leading general insurers on the occasion of World Tourism Day on 27th Sept, has published the findings of its recent consumer study on International Travel Behaviors of Indians and has found that 76% purchased Travel Insurance for their most recent trip and the intent to purchase the same for the next trip reached a whopping 92%. The findings further explain that a remarkable 73% of respondents demonstrated a high level of awareness regarding the importance of travel insurance, underscoring the growing consciousness of safeguarding travel experiences. Furthermore, the study uncovered that awareness of Travel Insurance increases with the progress of the family stage, as married couples with kids emerged as the highest travel insurance purchasing class at 78%, followed by married couples with no kids (67%) and singles (66%).

The study, delved deeper into the psyche of the Indian traveller and shed light on their preferences, awareness and habits, unique to each type of customer class – family, couples and singles. Through the study, the insurer shed light on the current challenges with planning and executing travel plans internationally, any gaps or needs that are currently unfulfilled that can be potentially looked into and how these changes will affect the travel insurance landscape of India.



Sheena Kapoor – Head Marketing, Corporate Communications & CSR, ICICI Lombard

Sheena Kapoor – Head Marketing, Corporate Communications & CSR, ICICI Lombard, said, "These statistics underline a growing consciousness among travelers to safeguard their travel experiences and protect themselves against unforeseen events. It is indeed encouraging to see that travel insurance is no longer an afterthought but a proactive choice for a majority of respondents. Additionally, the correlation between family stages and travel insurance awareness is a noteworthy discovery, demonstrating that individuals are increasingly recognizing the importance of securing their travel plans, particularly as they progress through various life stages. At ICICI Lombard, we are committed to providing comprehensive and tailored travel insurance solutions that cater to the diverse needs of our customers. We believe these findings will serve as valuable insights to help us further enhance our offerings and continue to be a trusted partner for travelers, ensuring peace of mind during their journeys."

With an exponential rise in international travel, there is a corresponding rise in the need for Travel Insurance. Recognising this trend, ICICI Lombard's has been promoting travel in collaboration with Radio One featuring the enigmatic Bollywood superstar Ranveer Singh as the host in the #1 Travel show Get Some Sun (Season 7) on radio.

According to the survey results, a significant 70% of the respondents liked the show while overall 62% find the concept to be excellent. The show has further helped to drive preference for ICICI Lombard as 97% of the respondents claim to prefer ICICI Lombard as their Travel Insurance provider for their next international trip.

The survey also confirms that ICICI Lombard is one of the top 3 purchased brands in Travel Insurance. ICICI Lombard's travel insurance assures quality health care with a medical cover of up to 5 lakh USD. The various offerings of ICICI Lombard cover travellers from 3 months to 85 years without any medical check-up for policy issuance. The policy covers your safety and provides value-added services for your family back home. For more details, visit <https://www.icicilombard.com/travel-insurance?source=prodcategory&opt=travel#products>

Key takeaways from the study:

- On overall travel behavior
 - Respondents with kids more inclined to have more than 2 trips a year:
 - Comparing age groups, 61% in the middle age group tend to take 2 or more trips in a year which reduces to 1 in 3 in the 45+ age group.
 - Respondents travelling once a year tend to have slightly longer duration trips – average, 13-14 days while those taking 2 or more trips avg. at 11-12 days on their latest trip.
 - Single travellers tend to take 1 trip a year (35%)
 - 2 in 5 have faced an issue while planning their latest international travel
 - Customers married without kids seemed to have faced the most issues with their planning (48%)
 - While applying for visas and finalizing booking (51% each) are the biggest issues faced by the younger age group, the middle age group struggles with airline booking and arranging logistics between cities (48% each). Travel insurance issues are lowest among both age groups.
 - Logistics between cities is a highly faced issue irrespective of the booking medium used

India: 3 in 4 Indian travellers forgo buying travel insurance on overseas trips



The perceived necessity for travel insurance is the highest when individuals plan to visit Australia or New Zealand, with 83% considering it. In contrast, the need for insurance is comparatively lower when planning trips to the Middle East, with 74% acknowledging its importance in such scenarios.

The survey conducted by Hansa Research was conducted among international travellers in Tier 1 cities across India.

The intention to purchase travel insurance also reflects variations based on different life stages. Singles with fewer responsibilities show a slightly lower intent at 87%. However, this percentage increases in tandem with the level of responsibility, with 92% of couples opting for travel insurance. This figure rises even further to 94% among couples with children.

Among the respondents, 73% reported having a comprehensive understanding of the benefits offered by travel insurance. This awareness is pivotal in their decision-making process when purchasing travel insurance, especially for international trips.

Awareness level

Among customers who have a reasonable level of awareness regarding insurance, 82% opt to purchase travel insurance. However, this figure dwindles to a mere 18% among those with low or no awareness about the benefits of such coverage.

For those who choose travel insurance, the primary motivating factor is safety and the assurance of financial protection while travelling. Around 58% of respondents cited these reasons as their top considerations when making this crucial decision.

While only 24% of respondents reported purchasing travel insurance for their most recent trip, the intent to acquire such coverage remains remarkably high, with a staggering 92% expressing their intention to buy travel insurance in future.

Ms Sheena Kapoor, the head of Marketing, Corporate Communications & CSR at ICICI Lombard General Insurance, commenting on these findings, said, "These statistics underline a growing consciousness among travellers to safeguard their travel experiences and protect themselves against unforeseen events. It is indeed encouraging to see that travel insurance is no longer an afterthought but a proactive choice for a majority of respondents. Additionally, the correlation between family stages and travel insurance awareness is a noteworthy discovery, demonstrating that individuals are increasingly recognising the importance of securing their travel plans, particularly as they progress through various life stages."

आईसीआईसीआई लोम्बार्ड ने पटना ट्रैफिक पुलिस को वितरित किया रेनकोट, रोड डिवाइडर और कोन

लवविहार टाइम्स व्यू

पटना। भारत की अग्रणी सामान्य बीमा कंपनियों में से एक आईसीआईसीआई लोम्बार्ड ने अपनी बीमा जागरूकता पहल के हिस्से के रूप में आवश्यक उपकरण वितरित करके पटना में समर्पित यातायात पुलिस कर्मियों को अपना समर्थन दिया है। आईसीआईसीआई लोम्बार्ड ने ट्रैफिक पुलिस को उनके महत्वपूर्ण कर्तव्यों में सहायता के लिए 1000



रेनकोट, प्लास्टिक रोड डिवाइडर और प्लास्टिक कोन का वितरण किया। इस अवसर पर सम्मानित अतिथि के रूप में अनिल कुमार, पुलिस उपाधीक्षक,

यातायात पुलिस, पटना उपस्थित रहे। साथ ही आईसीआईसीआई लोम्बार्ड की वरिष्ठ प्रबंधन टीम इस पहल और पटना के यातायात पुलिस बल की

सुरक्षा के प्रति अपनी प्रतिबद्धता दिखाने के लिए उपस्थित रही। आईसीआईसीआई लोम्बार्ड का यह कदम शहर के यातायात पुलिस कर्मियों के कल्याण और सुरक्षा के प्रति उसके समर्पण का प्रमाण है। रेनकोट खराब मौसम की स्थिति के दौरान यातायात अधिकारियों को सुरक्षा प्रदान करेंगे जिससे यह सुनिश्चित होगा कि वे अपने कर्तव्यों को प्रभावी ढंग से जारी रख सकें। इसके अलावा,

प्लास्टिक रोड डिवाइडर और शंकु यातायात प्रवाह को सुव्यवस्थित करने और सभी निवासियों के लिए सड़क सुरक्षा बढ़ाने में सहायता करेंगे। आईसीआईसीआई लोम्बार्ड अपनी कॉर्पोरेट सामाजिक जिम्मेदारी और बीमा जागरूकता पहल के लिए प्रतिबद्ध है और पटना ट्रैफिक पुलिस में यह योगदान समुदाय की भलाई के प्रति उसके समर्पण का उदाहरण है।

Deshpran

Rashtriya Sahara

ट्रैफिक पुलिस को मिला रेनकोट, रोड डिवाइडर और कोन

पटना (एसएनबी)। सामान्य बीमा कंपनी आईसीआईसीआई लोम्बार्ड ने बीमा जागरूकता कार्यक्रम के तहत पटना ट्रैफिक पुलिस के बीच 1000 रेनकोट, प्लास्टिक



पुलिस अधिकारियों के साथ ट्रैफिक जवानों के बीच रेनकोट का वितरण करते कंपनी के अधिकारी।

रोड डिवाइडर और प्लास्टिक कोन का वितरण किया। इस अवसर पर अतिथि के रूप में अनिल कुमार, पुलिस उपाधीक्षक, यातायात पुलिस, पटना उपस्थित रहे। साथ ही आईसीआईसीआई लोम्बार्ड की वरिष्ठ प्रबंधन टीम यातायात पुलिस बल की सुरक्षा के प्रति अपनी प्रतिबद्धता दिखाने के लिए

उपस्थित रही। रेनकोट खराब मौसम की स्थिति के दौरान यातायात अधिकारियों को सुरक्षा प्रदान करेंगे, जिससे यह सुनिश्चित होगा कि वे अपने कर्तव्यों को प्रभावी ढंग से

जारी रख सकें। इसके अलावा, प्लास्टिक रोड डिवाइडर और शंकु यातायात प्रवाह को सुव्यवस्थित करने और सभी निवासियों के लिए सड़क सुरक्षा बढ़ाने में सहायता करेंगे।

आईसीआईसीआई लोम्बार्ड ने पटना ट्रैफिक पुलिस को वितरित किया रेनकोट

पटना (उत्तराशक्ति)। भारत की अग्रणी सामान्य बीमा कंपनियों में से एक आईसीआईसीआई लोम्बार्ड ने अपनी बीमा जागरूकता पहल के हिस्से के रूप में आवश्यक उपकरण वितरित करके पटना में समर्पित यातायात पुलिस कर्मियों को अपना समर्थन दिया है। आईसीआईसीआई लोम्बार्ड ने ट्रैफिक पुलिस को उनके महत्वपूर्ण कर्तव्यों में सहायता के लिए 1000 रेनकोट, प्लास्टिक रोड डिवाइडर और प्लास्टिक कोन का वितरण किया। इस अवसर पर सम्मानित अतिथि के रूप में अनिल कुमार, पुलिस उपाधीक्षक, यातायात पुलिस, पटना उपस्थित रहे। साथ ही आईसीआईसीआई लोम्बार्ड की वरिष्ठ प्रबंधन टीम इस पहल और पटना के यातायात पुलिस बल की सुरक्षा के प्रति अपनी प्रतिबद्धता दिखाने के लिए उपस्थित रही। आईसीआईसीआई लोम्बार्ड का



यह कदम शहर के यातायात पुलिस कर्मियों के कल्याण और सुरक्षा के प्रति उसके समर्पण का प्रमाण है। रेनकोट खराब मौसम की स्थिति के दौरान यातायात अधिकारियों को सुरक्षा प्रदान करेंगे, जिससे यह सुनिश्चित होगा कि वे अपने कर्तव्यों को प्रभावी ढंग से जारी रख सकें। इसके अलावा, प्लास्टिक रोड डिवाइडर और शंकु यातायात

प्रवाह को सुव्यवस्थित करने और सभी निवासियों के लिए सड़क सुरक्षा बढ़ाने में सहायता करेंगे। आईसीआईसीआई लोम्बार्ड अपनी कॉर्पोरेट सामाजिक जिम्मेदारी और बीमा जागरूकता पहल के लिए प्रतिबद्ध है, और पटना ट्रैफिक पुलिस में यह योगदान समुदाय की भलाई के प्रति उसके समर्पण का उदाहरण है।

आईसीआईसीआई लोम्बार्ड ने पटना ट्रैफिक पुलिस को वितरित, किया रेनकोट, रोड डिवाइडर और कोन

पटना। भारत की अग्रणी सामान्य बीमा कंपनियों में से एक आईसीआईसीआई लोम्बार्ड ने अपनी बीमा जागरूकता पहल के हिस्से के रूप में आवश्यक उपकरण वितरित करके पटना में समर्पित यातायात पुलिस कर्मियों को अपना समर्थन दिया है। आईसीआईसीआई लोम्बार्ड ने ट्रैफिक पुलिस को उनके महत्वपूर्ण कर्तव्यों में सहायता के लिए 1000 रेनकोट, प्लास्टिक रोड डिवाइडर और प्लास्टिक कोन का वितरण किया। इस अवसर पर सम्मानित अतिथि के रूप में अनिल कुमार, पुलिस उपाधीक्षक, यातायात पुलिस, पटना उपस्थित रहे। साथ ही आईसीआईसीआई लोम्बार्ड की वरिष्ठ प्रबंधन टीम इस पहल और पटना के यातायात पुलिस बल की सुरक्षा के प्रति अपनी प्रतिबद्धता दिखाने के लिए उपस्थित रही। आईसीआईसीआई



लोम्बार्ड का यह कदम शहर के यातायात पुलिस कर्मियों के कल्याण और सुरक्षा के प्रति उसके समर्पण का प्रमाण है। रेनकोट खराब मौसम की स्थिति के दौरान यातायात अधिकारियों को सुरक्षा प्रदान करेंगे, जिससे यह सुनिश्चित होगा कि वे अपने कर्तव्यों को प्रभावी ढंग से जारी रख सकें। इसके अलावा, प्लास्टिक रोड डिवाइडर और शंकु यातायात प्रवाह को सुव्यवस्थित करने और सभी निवासियों के लिए सड़क सुरक्षा बढ़ाने में सहायता करेंगे।

AjkerNalish

Tripura Times

Rashtriya kantha

আইসিআইসিআই লস্কার্ডের শহরে হেলমেট বিতরণ



আগরতলা, ২৬ সেপ্টেম্বর। আইসিআইসিআই লস্কার্ড, আগরতলায় তার সি এস আর এবং রাজ্য বীমা পরিকল্পনার অধীনে একটি "হেলমেট বিতরণ" আয়োজন করেছে। শ্রী নবদীপ, এসপি ট্রাফিক, আগরতলা, শ্রী দীপক সরকার, ডেপুটি এসপি ট্রাফিক, শ্রী প্রশ্নব দাস, ডেপুটি এসপি ট্রাফিক এবং আইন শৃঙ্খলা এবং আইসিআইসিআই লস্কার্ডের সিনিয়র ম্যানেজমেন্ট টিম আগরতলায় ট্রাফিক পুলিশ কে ২০০০টি ট্রাফিক কন এবং ১০০টি ব্যারিকেড সহ ১২০টি হেলমেট বিতরণ করেছে। যার উদ্দেশ্য হল পুলিশের রাইডার হিসাবে ব্যাকসের সাথে টু-ওইলার চালকদের মধ্যে সড়ক-নিরাপত্তা ব্যবস্থা সম্পর্কে সচেতনতা বৃদ্ধি করা। আইসিআইসিআই লস্কার্ড একটি বিমুখী বৈশিষ্ট্য অবলম্বন করেছে, একটি কাস্টমাইজড সরাসরি যোগাযোগের প্রোগ্রামের মাধ্যমে নিরাপত্তা এবং শিশুদের মধ্যে একটি আচরণগত পরিবর্তন আনার জন্য এবং বিতরণ শিশুদের নির্দিষ্ট আইএসআই চিহ্নিত হেলমেট বিতরণের মাধ্যমে। আই আর ডি এ নির্দেশিকা অনুসারে আইসিআইসিআই লস্কার্ড এই ধরনের সি এস আর উদ্যোগের মাধ্যমে বীমা সচেতনতা বৃদ্ধি করতে প্রতিশ্রুতিবদ্ধ এবং "নিভয়ে বাদে" এর আমাদের দ্ব্যাত্মক নীতির প্রতিশ্রুতি রাখা করে।



मंगलवार को हेलमेट वितरण करते डीएम सौरभ जोरवाल व एसपी कांतेश कुमार मिश्र।
पैथर मोबाइल पुलिस में बांटे सौ हेलमेट
मोतिहारी। पुलिस लाइन परिसर में पैथर मोबाइल पुलिस के बीच सौ हेलमेट का वितरण किया गया। डीएम सौरभ जोरवाल व एसपी कांतेश कुमार मिश्र ने जवानों में हेलमेट का वितरण किया। भारतीय बीमा विनियामक और विकास प्राधिकरण तहत स्टेट इन्श्योरेंस प्लान, आउटरीच गतिविधियां, जागरूकता कैम्प का बिहार राज्य में नामित कंपनी आईसीआईसीआई लोम्बार्ड जनरल इन्श्योरेंस के तत्त्व से पैथर मोबाइल पुलिस के बीच वितरण किया गया।

আইসিআইসিআই'র হেলমেট বিতরণ অনুষ্ঠান

রাষ্ট্রীয় কর্ম প্রতিনিধি, আগরতলা, ২৬ সেপ্টেম্বর। আইসিআইসিআই লস্কার্ড, আগরতলায় তার CSR এবং রাজ্য বীমা পরিকল্পনার অধীনে একটি "হেলমেট বিতরণ" আয়োজন করেছে। শ্রী নবদীপ, এসপি ট্রাফিক, আগরতলা, দীপক সরকার, ডেপুটি এসপি ট্রাফিক, প্রশ্নব দাস, ডেপুটি এসপি ট্রাফিক এবং আইন-শৃঙ্খলা এবং আইসিআইসিআই লস্কার্ডের সিনিয়র ম্যানেজমেন্ট টিম আগরতলায় ট্রাফিক-পুলিশকে ২০০০টি ট্রাফিক কনস্টেবল এবং ১০০টি ব্যারিকেড সহ ১২০টি হেলমেট বিতরণ করেছে। যার উদ্দেশ্য হলো পুলিশের রাইডার হিসাবে ব্যাকসের সাথে টু-ওইলার চালকদের মধ্যে সড়ক নিরাপত্তা ব্যবস্থা সম্পর্কে সচেতনতা বৃদ্ধি করা। আইসিআইসিআই লস্কার্ড একটি বিমুখী বৈশিষ্ট্য অবলম্বন করেছে, একটি কাস্টমাইজড সরাসরি যোগাযোগের প্রোগ্রামের মাধ্যমে নিরাপত্তা এবং শিশুদের মধ্যে একটি আচরণগত পরিবর্তন আনার জন্য এবং বিতরণ শিশুদের নির্দিষ্ট আইএসআই চিহ্নিত হেলমেট বিতরণের মাধ্যমে। IRDA নির্দেশিকা অনুসারে আইসিআইসিআই লস্কার্ড এই ধরনের CSR উদ্যোগের মাধ্যমে বীমা সচেতনতা বৃদ্ধি করতে প্রতিশ্রুতিবদ্ধ এবং "নিভয়ে বাদে" এর আমাদের দ্ব্যাত্মক নীতির প্রতিশ্রুতি রাখা করে।