

May 2015

Issue LXXIX

The background of the lower half of the cover features a stylized illustration of the Petronas Towers in dark brown and gold. The towers are shown from a low angle, making them appear to rise steeply. In the background, a city skyline is visible in a lighter orange tone. A large white circle is centered in the upper part of this section, containing the text for the conference.

*Malaysia*  
International Conference



Mr. Parag Ved  
Head - Agency and Emerging Markets

Dear Advisor,

At ICICI Lombard, we truly value and admire the relationship that we share with our Advisors. The Agency Channel plays a pivotal role in our strategic initiatives and we are committed to further cement this association and take it to newer heights.

The International Conference for our TP Advisors was held in the vibrant city of Kuala Lumpur, Malaysia from April 24 to 26, 2015. The conference presented an opportunity to celebrate the efforts and success of our valued advisors across the length and breadth of the country. It also provided an excellent platform to understand our advisors better and gave us an opportunity to thank them for the wonderful support that they have entrusted upon us. Advisors from across the country connected and networked with each other and shared their success stories as well as the intent to achieve newer milestones for the year ahead.

This issue of Agency Samachar revisits some of the golden moments which we experienced at Malaysia. Going forward, we will continue to hold such conferences which will help in engaging and rewarding our advisors for their stupendous achievements.

Through this issue, we also wish to highlight some feature enhancements that we have incorporated in our Secure Mind product offering. The increase in lifestyle diseases is making more and more individuals fall prey to life threatening conditions. In continuing with our promise of securing our customers, ICICI Lombard has extended its covers to 18 critical illnesses from 9 which were provided earlier. We are sure that this revision will be welcomed by your customers.

We look forward to strengthening our association and wish you all the best.

Best Regards,

Parag Ved  
Head - Agency and Emerging Markets

## In this Issue

|  |   |   |       |
|--|---|---|-------|
| Message from Head<br>Agency and Emerging Markets ..... | 1 | Glimpses from Malaysia<br>International Conference 2015 ..... | 4 - 5 |
| Stay Worry Free With Secure Mind .....                 | 2 | Advisor Speak .....   | 6     |
| Media Coverage - Best Health<br>Plans for you .....    | 3 |   |       |





## SECURE MIND

Now insure your customers by offering **Secure Mind**, which now covers **18 Critical Illnesses** with **NO** changes in the **Premium**

### GET RISK PROTECTION THROUGH SECURE MIND

#### 18 Critical Illnesses

First Diagnosis of the following Illnesses

- Cancer of specified severity
- Multiple Sclerosis with persisting symptoms
- Kidney failure requiring regular dialysis
- Parkinson's Disease\*
- Benign Brain Tumor
- End Stage Liver Disease
- Alzheimer's Disease\*

Undergoing for the first time of the following surgical procedures

- Major Organ / Bone Marrow Transplant
- Open chest CABG
- Surgery of Aorta
- Open heart replacement or repair of heart valves

Occurrence for the first time of the following medical events

- Stroke resulting in permanent symptoms
- Coma of specified severity
- Loss of Speech
- First heart Attack - of specified severity
- Major Burns
- Deafness
- Permanent Paralysis of Limbs

*\*Before the age of 50 years*

#### Accidental Death and Permanent Total Disability

- Death due to accident
- Permanent Total Disablement

#### Product Features

- Covering 9 + 9 New Critical Illness making it more competitive among the industry segment
- No change in existing premium
- Works on diagnosis basis of event / illness
- No medicals\* required upto 45 years of age
- Range of Sum Insured Option

#### Tenure Options

- 1 / 3 years for all Sum Insured options

#### Exclusions

The Company shall not be liable to make any payment arising directly or indirectly due to following:

- Any Major Medical Illness and procedures existing before the commencement of the policy or diagnosed / undergone within 90 days of the inception of the policy
- Mental disorder or insanity, Intentional self - injury or suicide or attempted suicide, Use / Misuse of liquor / drugs, Venereal diseases, AIDS

This is only an indicative list. For detailed exclusions, please refer to the Policy Wordings.



# BEST HEALTH PLANS FOR YOU

How do you buy a health insurance plan? If you just settle with the plan your agent sells or are happy knowing you have bought the cheapest plan, there is a bit of unlearning and a lot of learning in store for you. A health insurance policy packs in several features and caveats. To give you a ready comparison, we designed Mint Mediclaim Ratings (MMR), which was developed by SecureNow Insurance Broker Pvt. Ltd. The full ratings along with the methodology can be seen here: <http://www.livemint.com/mintmediratings>.

In the ratings, for family floater plans, we have considered two sum insured amounts (₹10 lakh and ₹20 lakh) and three age categories in each—eldest insured member is 35, 45 or 65 years old. For individual plans, the age categories are the same but the sum assured is ₹5 lakh. The newest edition of the ratings (January 2015) has a new category of individual plans of ₹10 lakh for senior citizens aged 70 years.

This week, we spotlight family floater policies with sum assured ₹10 lakh, the eldest person being 65 years old and the coverage is for two adults. We also explain some of the important aspects that one should look at while choosing a policy. Let's look at pricing.



Price is perhaps the most important factor that you consider when you buy a product and that doesn't change even when you buy a financial product much less an insurance plan. When buying a health insurance policy too, you need to look at the premiums that you will need to pay, but your comparison shouldn't stop at premiums alone. What you need to make sure is that you bring home a policy that's competitively priced but offers a comprehensive cover. Many policies would appear cheaper, but may insist on co-payment or have sub-limits on expenses which in turn would mean that you end up paying from your pocket during a claim.

In MMR ratings pricing is perhaps the only single factor that has got the highest weightage at 30%. So policies that have the lowest premium get the highest score, but in order to make sure that you don't trade off basic health insurance benefits for cheaper policies, other parameters such as co-payment, sub-limits, waiting period on ailments and pre-existing diseases, no claims bonus and claims settling ability of the insurer collectively have a weightage of 70%. This way while a policy with a lower premium gets the highest score, other parameters make sure that you don't end up with the raw deal.

By Deepthi Bhaskaran/Mint

## 65 years: ₹10 LAKH (2 ADULTS)

Ratings and disclosures as on 8 Jan 2015

| Insurer               | Product                         | Total points (in %) | Overall rating | Premium (₹) |
|-----------------------|---------------------------------|---------------------|----------------|-------------|
| ICICI Lombard         | Ihealth                         | 83.75               | A              | 56,235      |
| Reliance General      | Health Gain                     | 70.00               | A              | 51,832      |
| Religare Health       | Care                            | 68.75               | A              | 35,986      |
| Apollo Munich         | Optima Restore                  | 67.50               | A              | 54,056      |
| HDFC Ergo             | Health Suraksha Silver          | 66.25               | A              | 50,382      |
| Tata-AIG              | Medi Prime                      | 63.75               | B              | 57,142      |
| Universal Sampo       | Complete Health Care            | 60.00               | B              | 53,381      |
| Max Bupa              | Health Companion                | 60.00               | B              | 55,040      |
| Apollo Munich         | Easy Health Premium             | 60.00               | B              | 73,284      |
| Star Health           | Family Health Optima            | 53.75               | B              | 38,124      |
| United India          | Family Medicare 2014            | 53.75               | B              | 47,495      |
| Oriental Insurance    | Family Floater Gold             | 53.75               | B              | 73,011      |
| Max Bupa              | Family First Silver             | 51.25               | B              | 49,323      |
| New India Insurance   | Floater Mediclaim               | 51.25               | B              | 57,944      |
| Max Bupa              | Family First Gold               | 51.25               | B              | 76,924      |
| Cigna TTK             | Pro Health Plus                 | 47.50               | B              | 60,907      |
| Bajaj Allianz General | Health Care Supreme             | 46.25               | B              | 83,580      |
| Star Health           | Star Comprehensive              | 43.75               | C              | 64,349      |
| Cholamandalam MS      | Enrich Healthline               | 41.25               | C              | 84,031      |
| Royal Sundaram        | Total Health Plus Platinum      | 37.50               | C              | 88,426      |
| Max Bupa              | Heartbeat Gold                  | 36.25               | C              | 90,048      |
| L&T Insurance         | Medisure Prime                  | 33.75               | C              | 1,25,694    |
| Cholamandalam MS      | Family Healthline-Advanced Plan | 26.25               | C              | 1,31,297    |

## METHODOLOGY

**Pricing:** Premium is the money you pay for the level of sum insured or health cover opted. Lower pricing gets the highest weightage, but don't look at pricing in isolation. Low premium could mean that several important features are not included. So, look at all the features and the overall rating.

**Benefit:** In health insurance you buy the assurance that your hospital bills will be paid for, but beyond the basic assurance there are some important caveats and features that you need to be aware of. We pick out six such features and rate them.

**Co-pay:** When you make a claim, the insurer will ask you to bear a certain portion of that claim amount. Insurers usually do this for high-risk policies. We prefer no co-pay plans.

**No-claim bonus:** The norm is an increase in sum insured by 5%, but some give 10%. Since medical inflation is in double digits, policies that give at least 10% gets full marks and others zero.

**Pre-existing exclusion:** The insurer will not pay for any claims arising out of a pre-existing ailment for up to four years. While the maximum waiting period on pre-existing ailments is four years, some insurers have a lower waiting period. The lower, the better.

**Disease waiting period:** You sometimes need to wait for specific ailments to be covered. Insurers that have waived the waiting period get full score.

**Disease-wise capping:** Insurers restrict the amount of money they will pay on specified ailments to minimize their risks. So even if you have bought a policy with a sum insured of ₹3 lakh, the insurer may cap its liability to ₹1 lakh in case of particular ailments. Policies that don't cap, get full marks.

**Sub-limits on room:** Insurers also tend to cap expenses for lodging. Policies with no sub-limits get full marks.

**Claims not settled:** We have calculated this as (claims repudiated+claims closed)/(claims settled+claims repudiated+claims closed). The claims data is for retail and group insurance combined since the industry does not publicly disclose segregated data. Insurers with a ratio under 5% get the highest score. We also look at the duration of claim settlement. Higher the number of claims pending for more than 6 months, poorer the score.

| OVERALL RATING                   | A             | B      | C |
|----------------------------------|---------------|--------|---|
| >65%                             | 45-65%        | <45%   |   |
| Rating scale                     | Weightage     | Points |   |
| <b>Pricing</b>                   |               |        |   |
| Premium                          | 30.0%         |        |   |
| Top quartile                     | 1.00          | 0.30   |   |
| 2nd quartile                     | 0.75          | 0.225  |   |
| 3rd quartile                     | 0.50          | 0.15   |   |
| 4th quartile                     | 0.00          | 0.00   |   |
| <b>Benefit</b>                   |               |        |   |
| Co-pay                           | 5.0%          |        |   |
| Yes                              | 1.00          | 0.05   |   |
| No                               | 0.00          | 0.00   |   |
| No-claim bonus                   | 7.5%          |        |   |
| If no-claim bonus is >=10%       | 1.00          | 0.075  |   |
| If no-claim bonus is <10%        | 0.00          | 0.00   |   |
| Pre-existing exclusion (years)   | 15.0%         |        |   |
| 1 year or less                   | 1.00          | 0.15   |   |
| 2 years                          | 0.75          | 0.1125 |   |
| 3 years                          | 0.50          | 0.075  |   |
| 4 years                          | 0.25          | 0.0375 |   |
| 4 or more years                  | 0.00          | 0.00   |   |
| Disease waiting period           | 5.0%          |        |   |
| No                               | 1.00          | 0.05   |   |
| Yes                              | 0.00          | 0.00   |   |
| Disease-wise capping             | 5.0%          |        |   |
| No                               | 1.00          | 0.05   |   |
| Yes                              | 0.00          | 0.00   |   |
| Sub-limits on room               | 7.5%          |        |   |
| No                               | 1.00          | 0.075  |   |
| Yes                              | 0.00          | 0.00   |   |
| <b>Claims</b>                    |               |        |   |
| Claims not settled               | 20.0%         |        |   |
| Less than 5%                     | 1.00          | 0.20   |   |
| 5-15%                            | 0.05          | 0.10   |   |
| Over 15%                         | 0.00          | 0.00   |   |
| Claims pending for over 6 months | 5.0%          |        |   |
| Less than 5%                     | 1.00          | 0.05   |   |
| 5-15%                            | 0.05          | 0.025  |   |
| Over 15%                         | 0.00          | 0.00   |   |
| <b>Total</b>                     | <b>100.00</b> |        |   |

\*10% taken as benchmark to reflect inflation

## HOW TO READ THE SCORE

### PREMIUM (RANGE: 0-0.3)

0.3 means the premium is very affordable.  
0.225 means the premium is on the lower side  
0.15 means premium is on the higher side  
0 means an expensive policy

### CO-PAY (RANGE: 0-0.05)

0.05 means no co-payment  
0.00 means there is co-payment. See [www.livemint.com/mintmediratings](http://www.livemint.com/mintmediratings)

### NO-CLAIM BONUS (SCORE: 0 or 0.075)

0.075 means the policy rewards with a no-claim bonus of more than 10%  
0 means the no claim bonus is less than 10% or not available

### PRE-EXISTING DISEASE EXCLUSION (RANGE: 0-0.15)

0.15 means waiting period is the least at one year or less  
0.1125 means the waiting period is on the lower side at 2 years  
0.075 means waiting period is 3 years  
0.0375 means the waiting period is the maximum at four years

### DISEASE WAITING PERIOD (SCORE: 0 or 0.05)

0.05 means no disease specific wait period  
0 means there is waiting period

### DISEASE-WISE CAPPING (SCORE: 0 or 0.05)

0.05 means no cap on amount payable on specified ailments  
0 means cap on amount payable

### SUB-LIMITS ON ROOM (SCORE: 0 or 0.075)

0.075 means no cap on the amount to pay  
0 means there is a limit

### CLAIMS NOT SETTLED (RANGE: 0-0.2)

0.2 means that the insurer has not settled only under 5% of its claim in a year  
0.1 means the insurer has not settled 5-15% claims in a year  
0 means the insurer has not settled over 15% of its claims

### CLAIMS PENDING FOR OVER 6 MONTHS (RANGE: 0-0.05)

0.05 means less than 5% claims are pending for over 6 months  
0.025 means 5-15% claims are pending for the period  
0 means over 15% claims are pending for more than 6 months

## UNDER THE LENS

We look at five family floater policies and see how they score on various parameters.

### FAMILY FLOATER: ₹10 LAKH (2 ADULTS)

Eldest person: 65 years

### MAXIMUM POSSIBLE WHEN TOTAL SCORE IS 1

| Premium | Co-pay | No-claim bonus | Pre-existing disease exclusion | Disease waiting periods | Disease-wise capping | Room sub-limits | Claims not settled | Claims pending 6+ months |
|---------|--------|----------------|--------------------------------|-------------------------|----------------------|-----------------|--------------------|--------------------------|
| 0.30    | 0.05   | 0.075          | 0.15                           | 0.005                   | 0.005                | 0.075           | 0.20               | 0.05                     |

### Cholamandalam MS

| Product           | Premium (₹ including service tax) |                |                                | Total points            | Overall rating       |                 |                    |                                  |
|-------------------|-----------------------------------|----------------|--------------------------------|-------------------------|----------------------|-----------------|--------------------|----------------------------------|
| Enrich Healthline | 84,031                            |                |                                | 41.25%                  | C                    |                 |                    |                                  |
| Score             |                                   |                |                                |                         |                      |                 |                    |                                  |
| Premium           | Co-pay                            | No-claim bonus | Pre-existing disease exclusion | Disease waiting periods | Disease-wise capping | Room sub-limits | Claims not settled | Claims pending for over 6 months |
| 0.00              | 0.05                              | 0.075          | 0.0375                         | 0.00                    | 0.05                 | 0.075           | 0.10               | 0.025                            |

### Royal Sundaram

| Product                    | Premium (₹ including service tax) |                |                                | Total points            | Overall rating       |                 |                    |                                  |
|----------------------------|-----------------------------------|----------------|--------------------------------|-------------------------|----------------------|-----------------|--------------------|----------------------------------|
| Total Health Plus Platinum | 88,426                            |                |                                | 37.50%                  | C                    |                 |                    |                                  |
| Score                      |                                   |                |                                |                         |                      |                 |                    |                                  |
| Premium                    | Co-pay                            | No-claim bonus | Pre-existing disease exclusion | Disease waiting periods | Disease-wise capping | Room sub-limits | Claims not settled | Claims pending for over 6 months |
| 0.00                       | 0.05                              | 0.075          | 0.075                          | 0.00                    | 0.00                 | 0.075           | 0.10               | 0.00                             |

### Max Bupa

| Product        |        | Premium (₹ including service tax) |                                | Total points            |                      | Overall rating  |                    |                                  |
|----------------|--------|-----------------------------------|--------------------------------|-------------------------|----------------------|-----------------|--------------------|----------------------------------|
| Heartbeat Gold |        | 90,048                            |                                | 36.25%                  |                      | C               |                    |                                  |
| Score          |        |                                   |                                |                         |                      |                 |                    |                                  |
| Premium        | Co-pay | No-claim bonus                    | Pre-existing disease exclusion | Disease waiting periods | Disease-wise capping | Room sub-limits | Claims not settled | Claims pending for over 6 months |
| 0.00           | 0.00   | 0.075                             | 0.1125                         | 0.00                    | 0.05                 | 0.075           | 0.00               | 0.05                             |

### L&T Insurance

| Product<br>Medisure Prime |        |                | Premium (₹ including service tax)<br>1,25,694 | Total points<br>33.75%  | Overall rating<br>C  |                 |                    |                                  |
|---------------------------|--------|----------------|---|-------------------------|----------------------|-----------------|--------------------|----------------------------------|
| Score                     |        |                |   |                         |                      |                 |                    |                                  |
| Premium                   | Co-pay | No-claim bonus | Pre-existing disease exclusion                | Disease waiting periods | Disease-wise capping | Room sub-limits | Claims not settled | Claims pending for over 6 months |
| 0.00                      | 0.05   | 0.00           | 0.1125  | 0.00                    | 0.05                 | 0.075           | 0.00               | 0.05                             |

### Cholamandalam MS

| Product                         | Premium (₹ including service tax) | Total points   | Overall rating                 |                         |                      |                 |                    |                                  |
|---------------------------------|-----------------------------------|----------------|--------------------------------|-------------------------|----------------------|-----------------|--------------------|----------------------------------|
| Family Healthline-Advanced Plan | 1,31,297                          | 26.25%         | C                              |                         |                      |                 |                    |                                  |
| Score                           |                                   |                |                                |                         |                      |                 |                    |                                  |
| Premium                         | Co-pay                            | No-claim bonus | Pre-existing disease exclusion | Disease waiting periods | Disease-wise capping | Room sub-limits | Claims not settled | Claims pending for over 6 months |
| 0.00                            | 0.05                              | 0.00           | 0.0325                         | 0.00                    | 0.05                 | 0.00            | 0.10               | 0.025                            |

- Products published on the websites of insurers or available through company call centres have been considered.
- Information drawn from public sources.
- Products as on 15 December 2014.
- Where location determines premiums, Delhi has been selected.
- Where products have a third-party administrator (TPA) and a non-TPA rate, the TPA rate has been taken.
- Where a maternity and a non-maternity cover option is available, the non-maternity plan has been selected. If such an option is not available then the maternity product has been considered.
- Where there is a co-pay in certain situations such as package rates, diabetes or hypertension we have noted the product assuming there is a co-pay. For example, Ifico Tolo's Swasthya Kavach plan.
- In the criterion of disease-wise capping, we have considered capping on non-catastrophic treatment only.
- Health insurance products of life insurers have not been considered because relevant claims information is not available.
- Claims payment information for FY14 used unless otherwise mentioned.
- Cigna TTK: Q1 and Q2 of FY15 used since company commenced operations this year.
- Future Generali: Corrected information provided by the company has been used.
- HDFC Ergo: Q1 disclosure has claims closed+claims settled+claims repudiated. So we have assumed claims closed as zero to be consistent with other quarters.
- ICICI Lombard: The claim settled numbers in first half have been corrected to mean claims approved so as to be consistent across analyses.
- Ifico Tolo: Published quarterly data not properly reconciled and has small errors.
- L&T: Published quarterly data not properly reconciled and has small errors.
- Q2 closing claims different from Q3 opening claims; included co-insured claims. Co-insured claims have not been removed because this information is not publicly available across insurers.
- Liberty Videocor: Commenced operations only in Q4 of 2014.
- National Insurance: Q3 data not properly reconciled. Small margin of error.
- Oriental Insurance: Published annual claims numbers have been taken directly from the insurer as Q4 public disclosure is not available on the website; data not properly reconciled and has small errors.
- Religare Health: Minor corrections made to published data based on company's feedback.
- Royal Sundaram: Published annual numbers not reconciled. Over a 10% margin of error.
- SBI General: Small inconsistencies in Q4 information. Company provided corrections have been built in.
- Tata-AIG: Corrected numbers sent by Tata-AIG used. Factors in Rashtriya Swasthya Bima Yojana claims



## Malaysia: Day One - Check - In and Sunway Lagoon





## Malaysia: Day Two - Kuala Lumpur City Tour





Summing up the conference in short, all the events were managed properly from travelling, stay in hotel to city conference etc. I am extremely motivated.

Santosh Kumar

Thanks to the team of ICICI Lombard who organised this conference for us in Malaysia. I enjoyed every bit of it. This conference can easily become a benchmark for future conferences. The itinerary was well planned with the best travel partner, guides, place of visit, stay, hygienic food etc.

Rahul Kothari

Thanks for giving me an opportunity to attend the TP Conference. Our team spirit was very high. Our cocktail gala party was excellent and I danced for the first time in my life. Thank you ICICI Lombard for this opportunity!

Sutirtho Maiti

It was my first International conference, although I am attending National Conferences since 2007. Thank you for the well organised, top class arrangements. I will cherish it for my entire life. Thank you so much ICICI Lombard team.

Pankaj Oberoi

Welcome at hotel was really touching, sightseeing and guide were really good. Real thanks to the company and the employees for making such beautiful arrangements. ICICI Lombard Such me Vade Nibhaye.

Kunal Sonsale

Malaysia conference was very exciting with amazing sightseeing, especially Menara Tower and Twin Towers.

Shaikh Moin

This was a very nice conference and experience for me. I give full credit to ICICI Lombard for organising this conference in Malaysia.

Siddharam

Kuala Lumpur was a new journey with excellent experiences, excitement and colorful moments which added to our enjoyment.

Prabir Sen

It was a great, memorable and unforgettable Malaysia conference of my life, even better than the last conference at Bangkok. It was a great experience and I enjoyed each and every moment of it. Congratulations to ICICI Lombard team who organised this successful conference.

Syed Kaleemuddin

I enjoyed this conference a lot. Your management, conference organisers and local travel partner has done a perfect job. We highly enjoyed local sightseeing (Sunway Lagoon), meals and hotel stay.

Sachin Mudgal

I feel good and much better. It was such a sweet and colorful conference.

Ravi Prakash Agrahari

Awesome conference. I felt like a prince.

Ravindra Jangid

Your conference to Malaysia was very nice. I will never forget these memorable moments spent in Malaysia.

Deepak Chandel

Excellent conference in Kuala Lumpur. We fully enjoyed it. Specially Sunway Lagoon, Water Park and Zoo. The area was very beautiful. The breakfast, lunch and dinner were very tasty. I hope all the members enjoyed this conference.

Sampat Badara

It was a good conference and we enjoyed a lot. Each and every arrangement was good like food, local sightseeing etc. See you again next time.

Satpal Narwal

Communication is a two - way process. We look forward to your suggestions.

To contribute to the newsletter or for any query, write to:

Ninad Jare - Product Manager • E-mail: [ninad.jare@icicilombard.com](mailto:ninad.jare@icicilombard.com) or [agent@icicilombard.com](mailto:agent@icicilombard.com)

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025.



Service / Claim related queries  
Log on to  
**[www.icicilombard.com](http://www.icicilombard.com)**  
or  
Call **1800 2666**  
one number for your Insurance needs

Email us at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)



Registered Office: ICICI Lombard General Insurance Company Limited. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025.

Mailing Address: ICICI Lombard General Insurance Company Limited. Ground and 4th Floor, Interface 11, Office Number 401 and 402, New Linking Road, Malad (West), Mumbai - 400 064.

This is an Advisors Monthly Magazine. Insurance is the subject matter of solicitation.

Trade logo displayed above belongs to ICICI Bank Ltd. and Northbridge Financial Corporation and is used by ICICI Lombard GIC Ltd. under license.

The content in this newsletter is for training, information and knowledge purpose of the agents only and should not be shared or used for solicitation without prior approval of the company.

As per Regulation 6 of IRDA (Insurance Advertisements and Disclosure) Regulations, 2000, agents are required to get all the Insurance advertisements approved by insurer before circulating same amongst the customers. IRDA Reg. No. 115. CIN U67200MH2000PLC129408. For internal circulation only.

Website: [www.icicilombard.com](http://www.icicilombard.com). Email: [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com).