

25 years
of keeping promises



ICICI Lombard introduces



25 INNOVATIONS
on it's
25TH ANNIVERSARY!



ANNEXURE

Elevating experiences with Next-Gen Products and AI-Powered innovations

ELEVATING EXPERIENCES

1. Digital Branch @ Siddhivinayak- Industry First

ICICI Lombard Digital Insurance Branch at Siddhivinayak Metro Station, Prabhadevi, Mumbai, is India's first fully digital metro branch designed for both existing customers and new users seeking seamless access to health, motor, and travel insurance services.

Designed keeping in mind today's urban commuter, it caters to metro travellers, young professionals, office goers, families who value convenience, speed and digital-first experiences. It enables commuters to buy or renew policies, register and track claims in real time, complete KYC, submit documents digitally and even access quick health checks such as BMI and Face Scan. With intuitive self service digital journeys supported by on ground IL Sahayaks, the branch transforms insurance into a simple, paperless and on the go experience, making it truly accessible to anyone passing through this high footfall transit hub.

2. Motor Service Assure- Industry First

Service Assure, offered under the IL Smart Assist & Roadside Assistance add on, has been re-designed into a time assured roadside assistance solution for private car customers, with an expanded national footprint. This is an industry first feature offering a 30-minute service commitment, 24x7, across top 15 cities, and a 60 minute commitment across all other locations.

Designed to support customers in moments of high stress, Service Assure enhances reliability & time bound support during vehicle breakdowns or accidents. It also delivers emergency services including battery jump start, towing and minor on site repairs.

The proposition strengthens service consistency, elevates customer experience during high stress situations, and reaffirms ICICI Lombard's commitment to predictable, time bound, superior assistance.

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3. Motor Sahayak

A premium service offering for private car customers that provides immediate assistance during vehicle related emergencies. The Motor Sahayak add on provides customers with comprehensive, end to end support during accident related distress situations with industry leading features such as on ground facilitation, legal and defence expense reimbursement, and documentation assistance covering challans, vehicle release procedures and regulatory compliance, providing complete peace of mind to the customers.

4. Specialised Service Desk: For Senior Citizens and Priority Groups

ICICI Lombard's Specialised Service Desk offers a personalized service experience for Senior Citizens and other priority segments such as employees of Large Corporate clients and SMEs. By centralizing expert teams under one desk, it ensures customers get the right help without having to navigate through multiple channels.

With priority resolutions, faster claims support and clear proactive communication, the service offers a concierge-like experience tailored to individual customer needs. Customers, belonging to these priority segments, can easily reach the desk through our toll-free number, email, WhatsApp or website, and be directly connected to trained specialists from the first interaction.

5. Simplified and customised insurance for MSMEs

Micro and small business owners, from salons and retail shops, to eateries, boutiques, and service providers have had to deal with insurance policies that were complex, filled with jargon, leaving them unclear about what was truly covered.

For the first time, ICICI Lombard has introduced a digital-first MSME insurance solution designed specifically for India's entrepreneurs. This offering makes protection simple, transparent, and flexible, covering risks from protection of cash counters in retail shops for theft, to equipment and chairs in salons, things that matter most to small businesses, in their language.

On the ICICI Lombard website, customers can now answer a few simple questions about their business in plain language, instantly see what is covered and what isn't, make adjustments to suit their needs, and complete the entire journey from quote to policy — all in minutes, without assistance.

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6. Motor Proactive Assistance

The Preventive Maintenance Service under the IL Smart Assist redefines ICICI Lombard's role to a proactive mobility partner, introducing a preventive maintenance ecosystem that helps customers avoid breakdowns rather than recover from them.

The feature can be activated through IL TakeCare app, wherein users can initiate app based scheduling, real time service tracking, and vehicle check-up at their convenience. Fulfilled through a robust network of 2,300+ Preferred Partner Garages, This is an industry-leading initiative in assisting customers in mitigating breakdown & accidental risks.

Emergency Driver Assist is another feature under this offering. This gets activated when the insured becomes unwell suddenly or medically/physically unfit to drive during a journey. Under this cover, a driver on demand is provided to the customer, to enable them reach safely to their destination. Focusing on customer safety, this cover aims to provide on road risk mitigation, and responsible mobility, making it a high impact customer centric innovation in the motor insurance space.

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7. Digital Claim Journey: For Reimbursement Claims

ICICI Lombard's Digital Claim Journey for Health and International Travel offers customers a simple, paperless way to submit reimbursement claims. Instead of filling multiple forms, customers can now upload their discharge summary, and the GenAI based solution instantly reads the details, runs real-time checks, pre-fills data, and gives a quick view of policy benefit coverage and claim summary.

This fully digital claim journey is available for retail, group health and international travel policyholders on the IL TakeCare app. Customers can start a claim intimation journey anytime, save it as a draft, upload documents whenever they choose and track their claim status in real time, all through the app, without visiting a branch or speaking to the call centre. For customers, this means lesser effort, faster clarity, and a smoother claims experience.

8. Health First: Infectious Disease Prevention Program

Health First is ICICI Lombard's dedicated preventive healthcare and medical support program, offering our policyholders round-the-clock access to reliable care at no additional cost. The program provides 24x7 unlimited tele-doctor consultations, guided home-care assistance and hospitalization support whenever required, ensuring customers receive timely and trusted medical help without delays.

From prevention to recovery, Health First equips customers with proactive health guidance, including awareness on infectious and seasonal diseases, as well as, simple do's and don'ts to stay protected. With seamless follow-ups, support through hospitalization and post-recovery guidance, Health First delivers a truly holistic healthcare experience, helping customers stay healthy, manage risks early and recover with confidence.

9. Simplified Payments

I-Sure Pay is ICICI Bank's digitally enabled premium collection platform that seamlessly integrates with ICICI Lombard through secure API connectivity. This solution enables use of ICICI Bank's premium collection ecosystem ensuring real time payment confirmation, automated reconciliation, and faster policy issuance.

Designed for customers and distribution partners, I-Sure Pay eliminates processing delays, enhances transparency, and ensures a smooth, consistent experience for customers paying insurance premiums through cheques. The facility is accessible via ICICI Lombard's distribution network, offering a reliable, efficient, and a customer friendly approach for collection of insurance premiums.

NEXT-GEN PRODUCTS

10. Elevate Her: A comprehensive life stage based health cover for Women

A women's health journey is constantly evolving, from navigating adolescence and planning for motherhood, to managing hormonal wellness and embracing menopause. Elevate Her – Women Care is a thoughtfully designed modular solution to support “Her” across different phases of life.

Built as an optional enhancement under our popular industry first Elevate policy, it offers tailored pathways that include specialised OPD consultations, diagnostics, mental health support, nutrition guidance, preventive care, maternity and IVF support, postpartum care, support for hormonal health, PCOS and menopause. It offers Four plans - Bloom, Nurture, Thrive and Harmony, each crafted as per health needs for a specific life stage, with additional "Plus" variants that also offer a women specific, lump-sum, cancer benefit cover.

Available to all female Elevate customers, Elevate Her provides comprehensive, digital-first continuous care that empowers women to manage their health proactively and confidently.

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11. Paw Care: Smart cover for your pet's healthy life

Pets today are family, and pet parents increasingly look for ways to protect their furry family members just like any other loved one. Paw Care is our comprehensive pet insurance plan for our customers, designed to support responsible and long-term pet parenting by covering veterinary expenses related to accidents, illnesses, surgeries, emergencies, and routine care. The plan provides access to timely, high-quality medical attention and offers optional coverages for OPD, Dental, Pregnancy cover and other wellness needs, along with industry leading features such as long term coverage and RFID based discounts.

With Paw Care, we're not just selling an insurance policy, we're offering peace of mind, holistic protection and high-quality medical care for pets when it matters the most.

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12. Complete Home Protect

Modern homeowners now require always-on protection that moves with them, driven by rising mobility, higher asset complexity and the need for faster, low-touch service.

Complete Home Protect is a modular and comprehensive lifestyle protection solution designed for homeowners from starter homes to high end luxury residential properties. The product protects interiors, jewellery, art, collectibles, and furnishings, and for the first time offers multiple cashless home assistance services and policy tenure options of up to 30 years. Additionally, it offers a fixed capital appreciation annually for long term policies, coverage of high value items covered on “agreed value” basis (instead of a valuation estimation at the time of claim), and additional living expenses if the insured home becomes uninhabitable, addressing evolving customer needs.

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13. Motor Cyber Cover

Modern vehicles are increasingly connected through mobile apps, keyless access, Bluetooth, infotainment systems, telematics and cloud-linked vehicle platforms.

The Motor Cyber Cover protects customers against cyber incidents affecting the insured vehicle. It covers risks such as unauthorized access, hacking, digital compromise, cyber extortion, theft of funds and legal liabilities arising from cyber attacks through the vehicle and its connected devices. The cover pays for ransom of digitally hacked vehicle making it inoperable. This cover also pays for restoring the access & reinstallation of software affected due to cyber incident. Additionally, it also covers indemnification for direct financial loss arising out of unauthorized access of digital wallets.

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14. Enhanced Compulsory Personal accident - Motor

Customers seeking a stronger financial safety net can now increase their owner-driver personal accident cover from the mandatory ₹15 lakh to ₹50 lakh during the motor insurance purchase or renewal journey. The cover provides enhanced financial protection for the registered owner-driver in case of accidental death or disability, helping safeguard the family against income disruption following a Motor accident.

15. Power Booster Plus – Elevate

Power Booster Plus is ICICI Lombard's renewal time coverage enhancer built to give existing Elevate policyholders an immediate boost in protection in their existing policy. At the time of renewal, customers can opt for this add-on that gives additional bonus coverage equal to their base Sum insured, effective from Day 1 of the renewed policy, and increases cover by the same amount every year thereafter.

Tailored for customers seeking stronger financial protection, this add-on delivers higher health cover seamlessly and affordably. Available to existing Elevate customers, Power Booster Plus empowers customers to strengthen their health insurance year after year with a simple, loyalty-led upgrade.

16. Private Car IDV Booster

Insured declared value (IDV) is the amount payable to the insured in case of a theft or a total loss claim. The IDV Booster is a customer centric add on enabling private car owners to enhance their vehicle's Insured Declared Value beyond the standard depreciation-based IDV, thereby securing superior financial protection.

By offering flexible enhancement limits at a nominal price, a seamless digital selection journey, and coverage aligned to customer perceived vehicle value, the proposition addresses a growing consumer need for adequate sum insured for their insured vehicles. This cover is particularly useful for customers having well maintained vehicles and for vehicles with higher resale value.

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AI-POWERED INNOVATIONS

17. Voice AI - Industry First

ICICI Lombard's Voice AI-Driven Customer Enablement Platform delivers natural, human-like conversations across the insurance journey, from policy enquiries and servicing requests, to purchase and payment completion. Available 24x7, in Hindi and English, on ICICI Lombard's customer care number, it gives customers the flexibility to seek assistance whenever they need it or schedule a callback at a convenient time. The platform understands customer intent, retains conversational context and reduces the need for repetitive explanations, making every interaction faster, more intuitive and personalised.

The Voice AI bot goes beyond answering routine questions by serving as a virtual sales and service agent. It can guide customers step by step, address queries during the conversation and complete the entire purchase journey, from proposal creation to payment, within a single call. This helps simplify complex insurance interactions while providing customers with greater convenience, clarity and continuity.

With more than one million calls already completed and adoption continuing to grow, the platform is transforming voice into a scalable, always-available and outcome-led customer channel. By combining the accessibility of a phone conversation with the speed and consistency of AI, it enables ICICI Lombard to serve customers more efficiently while delivering a seamless experience at scale.

18. Personalised Travel planner - Industry First

India's outbound travel reached 32 million trips in 2025, with more than 75% driven by leisure and visits to friends and relatives, reflecting a growing appetite for international exploration and more personalised travel experiences. Yet planning a multi-day trip can often be fragmented and time-consuming, requiring travellers to navigate multiple platforms for research, recommendations, routes, bookings and protection.

ICICI Lombard's Conversational Travel Planner, available on the IL TakeCare app, brings these elements together through an intuitive AI-powered trip-planning experience. Users simply share their destination, travel dates, budget, interests and personal preferences, and the feature instantly creates a curated, day-by-day itinerary tailored to their needs. Whether the traveller is interested in popular attractions, neighbourhood discoveries, brunch spots, local cuisine, cultural experiences, private transfers, sporting events, VIP hospitality or dinner recommendations, the itinerary presents relevant suggestions in a clear and organised format.

The plan remains flexible throughout the journey. Travellers can scroll through their complete multi-day schedule, edit activities in real time, view mapped routes and refine recommendations as their interests or plans evolve. Importantly, the proposition extends beyond trip planning to travel protection, enabling users to explore personalised travel insurance suited to their destination and needs. Together, these capabilities position the IL TakeCare app as a comprehensive travel companion, helping customers plan with ease and travel with confidence.

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19. Smart Health Underwriting - Industry First

AI powered underwriting for health insurance has been designed to deliver faster, seamless and intuitive end-to-end customer experience, anytime anywhere at their convenience. It offers a self-guided digital journey with personalised questions, which AI evaluates in real-time, and makes decisions that are consistent and aligned to underwriting guidelines.

Built on a refined decision intelligence framework, it interprets customer inputs with precision and consistency, guiding each proposal toward the appropriate outcome while seamlessly escalating cases that require clarification or expert review. With this, ICICI Lombard has pioneered an AI first transformation in its health underwriting journey thereby making it easier for the customers who need to go through the underwriting process during policy issuance.

20. Intelligent Risk Monitoring for Faster, Fairer Health claims

Claims Intelligence and Threat Analysis for Fraud/Abuse Detection and Leakage, is ICICI Lombard's next generation AI platform designed to make every policyholder's health claims journey faster, more transparent and secure.

Built in-house as a GenAI based agentic platform, it instantly analyses documents, conducts autonomous multiple layered scrutiny and identifies potential discrepancies. It uses empathetic AI voice interactions to verify information with customers. By enabling detection of complex fraud patterns early, the system ensures that genuine claims move swiftly and transparently, delivering quicker payouts and consistent decisions. With this platform, ICICI Lombard strengthens customer trust by combining speed, accuracy and security in every claim.

21. Real Time Social Intelligence: Always Listening, Always Responding

ICICI Lombard's Real-Time Social Intelligence platform assists in instantly evaluating customer concerns and experience. It helps offer quick grievance redressal, as well as, monitors customer sentiments by capturing what they are experiencing in real time.

The AI powered platform scans public conversations across major digital/social media platforms and in multiple languages, to capture real-time sentiment and identify emerging issues. It transforms these conversations into actionable insights, highlighting what matters most to customers at any given moment. The platform immediately triggers service tickets, enabling faster and more relevant responses. This creates a seamless loop from listening, to insight and action, ensuring customers receive quicker, contextual support in the language of their choice, while strengthening trust across every interaction.

22. Augmented Sales IQ: AI powered sales enablement platform

Augmented Sales IQ is an AI-powered sales enablement platform designed to equip ICICI Lombard's Corporate and SME sales teams with instant, contextual and structured intelligence on prospective and existing clients. It brings together relevant business information and transforms fragmented data into clear, actionable insights, helping sales teams understand an

organisation's profile, operating environment, insurance needs and potential risk exposures before engaging with the client.

For customers, this translates into a more relevant and efficient experience. Instead of having to repeatedly explain their business or receive standardised proposals, clients can engage in conversations that reflect a stronger understanding of their industry, operations and risk landscape. This helps surface potential protection gaps earlier, enables recommendations better suited to their needs and supports faster, more informed decision-making. Customers benefit from solutions that are more contextual, better aligned to their requirements and easier to evaluate.

23. Auto Ninja 2.0: Mobile first CRM for partners

AutoNinja 2.0 is ICICI Lombard's next generation, mobile first Customer Relationship Management and engagement platform for channel partners, designed to enhance renewal efficiency and customer servicing through an integrated, AI enabled, cloud secure ecosystem. It unifies insurance and service workflows, automates renewals, and equips customer relationship teams with AI assisted calling, multilingual smart scripts, unified customer history, multi insurer quote comparison and real time performance dashboards.

By enabling faster, contextual and paperless customer interactions across WhatsApp, SMS, email, IVR and in app channels, along with DIY renewal journeys, AutoNinja 2.0 sets a new benchmark for customer engagement and operational consistency within the motor insurance renewal and service landscape.

24. Account Aggregator for faster claim settlement

Some complex motor claims today involve multiple steps with supporting documents, which can add to the time and effort required at a moment when customers are seeking clarity, reassurance and a quick resolution. ICICI Lombard's Account Aggregator-Enabled Motor Claim Verification is designed to make this journey simpler, more transparent and less burdensome.

Through the RBI-regulated Account Aggregator framework, customers can securely provide consent-based access to verified bank transaction data. By replacing certain parts of the manual documentation and verification process with secure digital validation, the service reduces paperwork and repeated follow-ups. For customers, this means a claims journey that requires less effort, offers greater transparency and can move towards resolution quickly, reinforcing ICICI Lombard's commitment to making claims simpler and more customer-centric.

25. Drive Smart: Mobile Telematics for Personalised Driving Insights

Customers can now understand and improve their driving behaviour through a personalised driving score using the Drive Smart – Mobile Telematics feature, embedded within the IL TakeCare app. The feature uses smartphone sensors to measure speed, braking, acceleration and turning, without requiring a separate device or hardware installation. Available to all app users, it provides actionable driving insights, encourages safer driving and enables continuous engagement beyond policy purchase and renewal. The customers would also be eligible for better insurance offerings basis driving behaviour-based scores.

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