

## Press Release

### ICICI Lombard Exposes Scheme of Deception: Special Investigation Team (SIT) Reveals Fraud in Accident Claim

UP, Dec 27, 2024: – A thorough investigation by the Special Investigation Team (SIT), constituted by the Hon'ble Allahabad High Court, Lucknow Bench, on a petition filed by ICICI Lombard, has unveiled staggering fraudulent practices in road accident claims. In one particular case, which involves a claim filed in the aftermath of the tragic death of Chandrawati, alias Indrawati, who died on February 10, 2019, following an alleged road accident that occurred in November 2018.

Initially reported as a motorcycle collision (registration number UP22AH-9210) on November 5, 2018, it was claimed that Chandrawati and her husband, Om Prakash, were standing by the roadside near the CRPF Gate in Rampur. The petition alleged that a motorcycle struck the couple, leading to severe head injuries for Chandrawati and minor injuries for her husband. Despite receiving medical care at Shri Ram Murti Smarak Hospital and Institute of Medical Sciences (SRMS), Bareilly, Chandrawati ultimately succumbed to her injuries.

However, following the complaint by ICICI Lombard, the SIT's extensive investigation has revealed critical discrepancies between the claims made in the petition and validated medical records. According to discharge summaries from SRMS Hospital, the injuries were actually caused by a "fall from a bike" on November 9, 2018, not a collision with another vehicle. Furthermore, a detailed review of the incident location, coupled with testimony from SIT Inspector Mr. Sanjay Verma, clarified that both Chandrawati and Om Prakash were traveling as riders on a two-wheeler that lost balance, resulting in her tragic fall.

The SIT has characterized this case as a "core fraud of vehicle implant," underscoring a malicious attempt to falsely implicate an unrelated vehicle and its driver. This investigation highlights the urgent need to safeguard public money from fraudulent claims that not only jeopardize the financial integrity of the insurance system but also divert vital resources away from genuine cases that requires urgent support.

Nazeem Khan – Head - ICLM & Motor Third Party Claims & Litigation, ICICI Lombard, stated, "We commend the SIT for their relentless pursuit of the truth in this case. Their findings reinforce our commitment to ensuring that the insurance process remains transparent and fair. Fraudulent claims erode public trust and undermine the very foundation of the insurance ecosystem. We remain committed in our efforts to curb fraud by pro-actively investigating and collaborating with law enforcement agencies to ensure that justice is served."

About ICICI Lombard General Insurance Company Ltd.

ICICI Lombard is the leading private general insurance company in the country. The company offers a comprehensive and well-diversified range of products through multiple distribution channels, including motor, health, crop, fire, personal accident, marine, engineering, and liability insurance. With a legacy of over 2 decades, ICICI Lombard is committed to customer centricity with its brand philosophy of 'Nibhaye Vaade'. The company has issued over 36.2 million policies, honoured over 2.9 million claims, and has a Gross Written Premium (GWP) of ₹255.94 billion for the year ended March 31, 2024. ICICI Lombard has 312 branches and 13,670 employees, as of March 31, 2024.

ICICI Lombard has been a pioneer in the industry and is the first large scale insurance company in India to migrate its entire core systems to the cloud. With a strong focus on being digital led and agile, it has launched a plethora of tech-driven innovations, including the industry's first Face Scan on its signature insurance and wellness App - IL TakeCare, with over 10 million downloads. The company has won several laurels, including ET Corporate Excellence Awards, Golden Peacock Awards, FICCI Insurance Awards, Assocham, Stevie Asia Pacific, National CSR Awards, etc. for its various initiatives. For more details, log on to [www.icicilombard.com](http://www.icicilombard.com).

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