

ICICI Lombard pays tribute to Risk, Resilience and Grit of

India's MSME Heroes with '#SalaamMSME'

Mumbai, June 27, 2025 – *"Ghar ka future, papa ki goodwill, life ki saari savings... sab kuch daav par hai. Ab ruk jaane ka option hai kya?"*

When all you have is at stake, then is failure an option?

This hard-hitting question captures the relentless journey of India's Micro, Small & Medium Enterprises (MSME) owners, who fuel the nation's economy, undertaking greater personal risks.

On the occasion of **International MSME Day**, ICICI Lombard, India's leading private non-life insurer, has reinforced its commitment to support and protect the MSMEs with an all new digital campaign, **#SalaamMSME**, thus, honoring the resolve and resilience of over [5.93 crore MSME's](#), who together contribute nearly **30% to India's GDP** and generate **over 25 crore jobs**.

The **#SalaamMSME** campaign, an Industry First - positioning ICICI Lombard as a preferred partner was business insurance solutions - was introduced three years ago.

ICICI Lombard's latest digital film **'Option Hai Kya?'** brings to life the emotional and financial challenges faced by MSME owners. Set inside a bustling manufacturing unit, the film follows an entrepreneur grappling with mounting doubts, financial obligations and the weight of expectations. As he prepares for a critical business presentation, the narrative reflects the universal truth- entrepreneurs take the biggest risks, often with everything on the line, yet without adequate protection.

The campaign's central message- **'When failure is not an option, neither should protection be,'** urges MSMEs to recognise the importance of insuring their ventures.

With the hashtag **#SalaamMSME**, ICICI Lombard pays tribute to the courage, sacrifices and unwavering spirit of India's MSME community, while also sparking a national conversation on the crucial role of business protection.

Ms. Sheena Kapoor - Head Marketing, Corporate Communications & CSR, ICICI Lombard, said, "Behind every MSME business in India lies a powerful story of grit, ambition and unyielding resilience. MSME entrepreneurs don't just build enterprises—they build futures, fuel livelihoods and anchor our economy. Yet, for many, safeguarding these dreams remains an afterthought. With **#SalaamMSME**, we aim to shift that mindset. It's both a salute to their courage and a reminder that protection is a necessity. With our suite of business insurance solutions we are committed to fueling their journey as a trusted risk partner."

ICICI Lombard recognises that while MSMEs take bold risks to build their businesses, mitigating those risks is equally critical for sustainable growth. Through its specially curated range of insurance solutions, the company empowers MSMEs to protect their people, assets and operations.

The **MSME Suraksha Kavach Policy**, for instance, is a comprehensive bundled product that shields businesses from losses arising due to defined insured perils, while also offering optional covers for STFI (Storms, Tempests, Floods, Inundation etc.) and terrorism, providing flexibility

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2099687#:~:text=As%20a%20vital%20contributor%20to,ensuring%20better%20access%20to%20resources>

to choose the right level of protection. Additionally, ICICI Lombard offers **Marine, Fire, Liability, Employees Compensation and Engineering**, business insurance solutions, ensuring that India's small businesses remain protected as they scale new heights.

Through these offerings, ICICI Lombard reaffirms its brand promise of '**Nibhaye Vaade**', standing firmly beside India's MSMEs as they navigate both opportunities and uncertainties.

Watch the campaign film here: <https://youtu.be/kITKAUgtixA>

#ICICILombard #SalaamMSME #SheenaKapoor #Insurance

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 37.6 million policies, over 3.2 million claims processed and has a Gross Written Premium (GWP) of ₹ 282.58 billion for the year ended March 31, 2025. ICICI Lombard has 328 branches and 15,123 employees, as on March 31, 2025.

ICICI Lombard has been a pioneer in the industry, being the first large-scale insurance company in India to migrate its entire core systems to the cloud. With a strong focus on being digitally-led and agile, the company has introduced multiple AI-powered insurance solutions. The company's flagship insurance and wellness app, IL TakeCare, which has received over 14.9 million downloads, also offers the industry's first Face Scan feature. The company has won several prestigious awards- including the Insurance Asia, ICC Emerging Asia Insurance, ET BFSI Exceller, ET Corporate Excellence, Golden Peacock, FICCI Insurance, Assocham, Stevie Asia Pacific, and National CSR in recognition of its various initiatives. For more details log on to <https://www.icicilombard.com/>

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