



Industrial Credit And Investment Corporation of India (ICICI) – Established in 1955 – As a Development Financial Institution at the Initiative of World Bank

ICICI Bank Established in 1994

Both the Entities were merged in 2002 to make ICICI Bank as India's second largest bank in terms of assets

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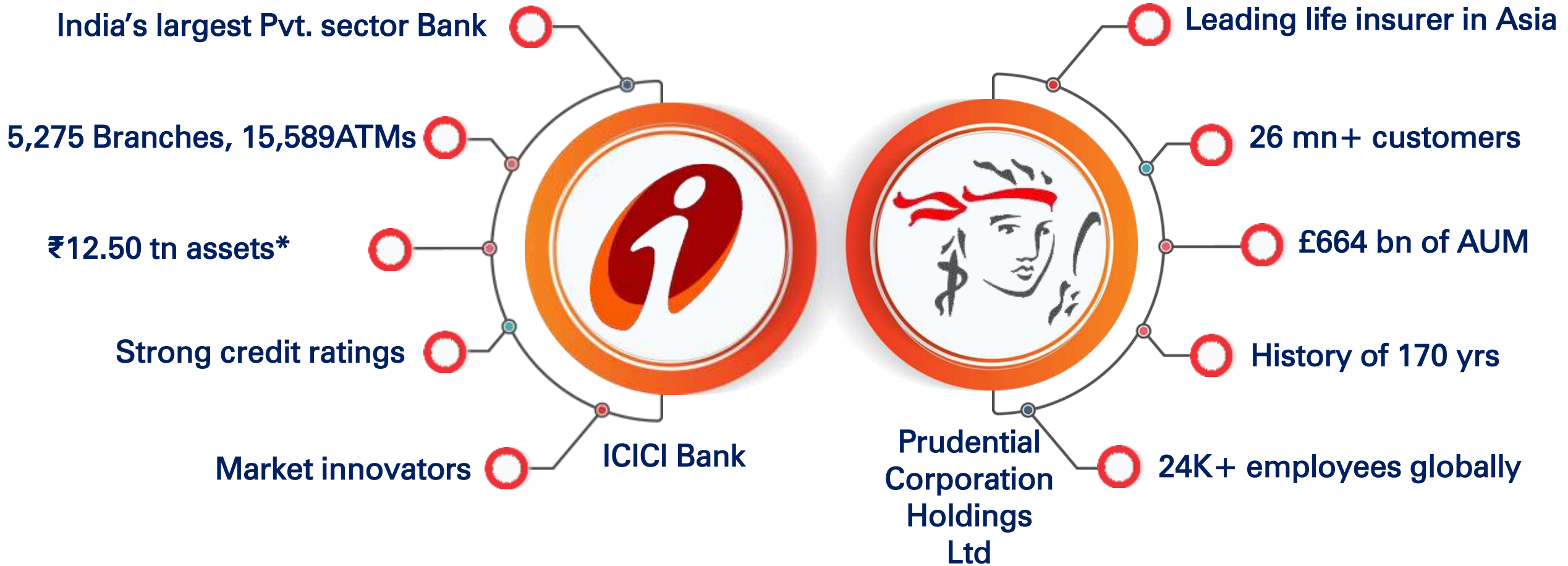


Established in London in 1848, in UK and Europe and Asia

More than 2.6 Crore customers worldwide

In Asia, it operates in 12 countries (China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, the Philippines, Singapore, Taiwan, Thailand & Vietnam)

Strong Foundation...



Source: Company websites
* Total consolidated assets as of June 30, 2019

You have joined the right company...



 **ICICI Bank**

74%

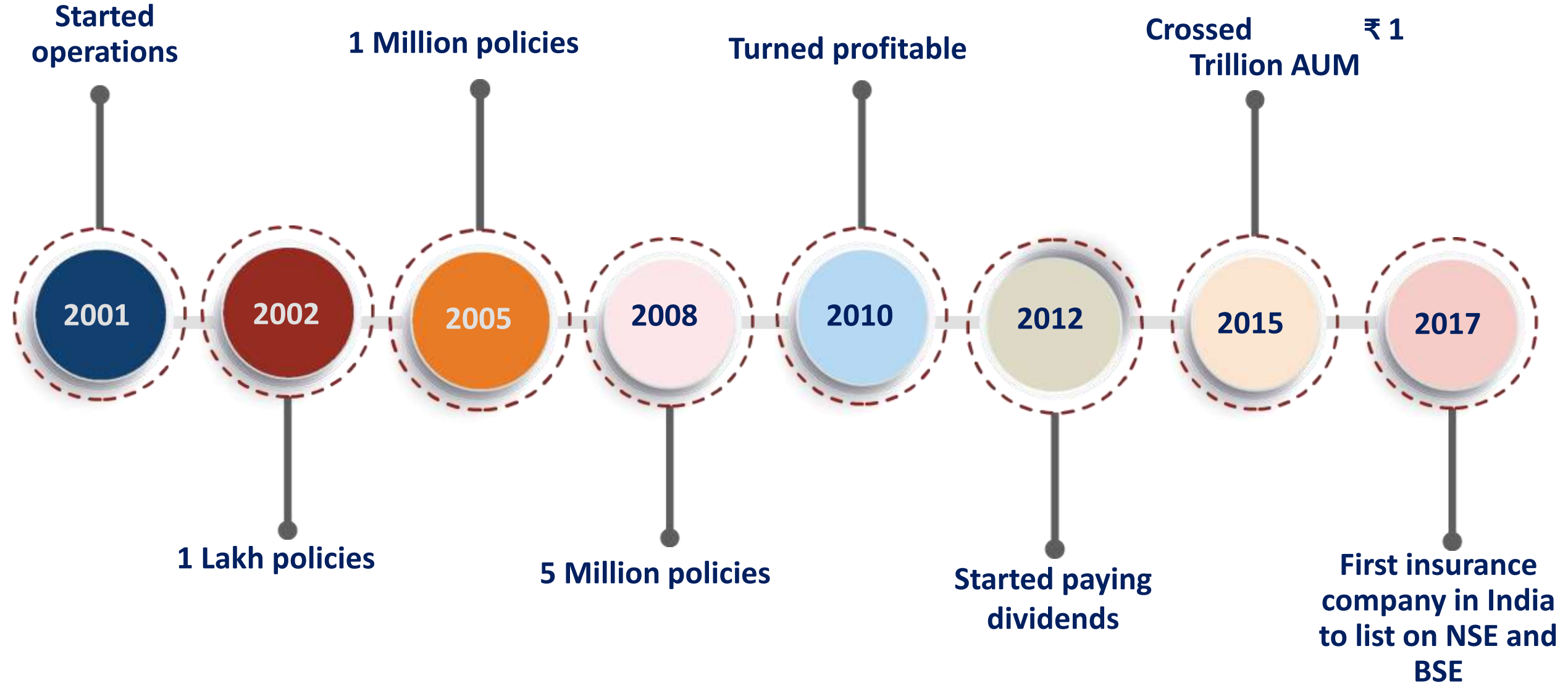



PRUDENTIAL

26%

 **ICICI PRUDENTIAL** 
L I F E I N S U R A N C E

The Journey so far...



Source: Company website

Where are we today?



One of the leading market players¹ among private sector insurers since inception



First insurance company in India to list on NSE and BSE



Among the top 100 companies² in India basis market capitalization - ₹ 565.09 bn³ as on May 31, 2020



AUM of ₹ 1,604.10 bn³ as at FY2019



Employee strength of more than 15,000 with presence across more than 420 locations in India

¹ On Retail Weighted Received Premium (RWRP) basis

² Source: BSE India as on August 30, 2018

³ Source: Annual Report FY2018

Strong performance on customer metrics...

97.8%

Claim settlement ratio¹

1.6 days

Average claims settlement time²

83.2%

One of the best 13th month persistency³ ratio in the industry

48

Number of grievances per 10,000 new business policies (retail)

1. Individual death claims
2. Average turnaround time for non-investigated claims from receipt of last requirement
3. Retail excluding single premium computed as per IRDA circular dated January 23, 2014

Products available across all categories

ICICI Pru
FuturePerfect
Non-Linked Insurance Plan

ICICI Pru
Savings Suraksha
Non-Linked Life Insurance Plan

ICICI Pru
Assured Savings Insurance Plan
Non linked life insurance plan

ICICI Pru
LAKSHYA
A Non-Linked Participating Life Insurance Plan

ICICI Pru
Immediate Annuity
Non-Linked Life Insurance Plan



ICICI Pru
SIGNATURE
A Unit Linked Non-Participating Life Insurance Plan

ICICI Pru
Easy Retirement
Unit Linked Pension Plan

ICICI Pru
Guaranteed Wealth Protector
Unit Linked Insurance Plan

Non-linked

Savings

Linked

Participating with equity

Savings with guarantee; Annuity

ULIP: Suite of funds for Equity and Debt

ULIP: with capital guarantee



ICICI Pru
PRECIOUS LIFE
A non-linked non-participating term insurance plan.
Term Insurance plan for EVERYBODY



ICICI Pru
Shubh Raksha Life
A Non-Linked Non-Participating Group Micro Insurance Product

ICICI Pru
Group Term Plus
Group Life Cover Plan

ICICI Pru
Super Protect - Credit
A Non-Linked Non-Participating Group Life Insurance Product

Retail

Protection

Group

Pure term with accident cover

Critical illness, Disease specific

Pure term, Micro insurance, Credit insurance, Critical illness

Awards and accolades

Excellence in
Financial Reporting:
FY19 annual report

Ranked amongst
top 3 companies

One of the most
valuable brands six
times in a row

Life insurance
company of the
year



ICAI Award



Indian corporate
governance scorecard



'BrandZ Top 75 Most
Valuable Brands 2019'



4th Annual Insurance
India Summit &
Awards 2019

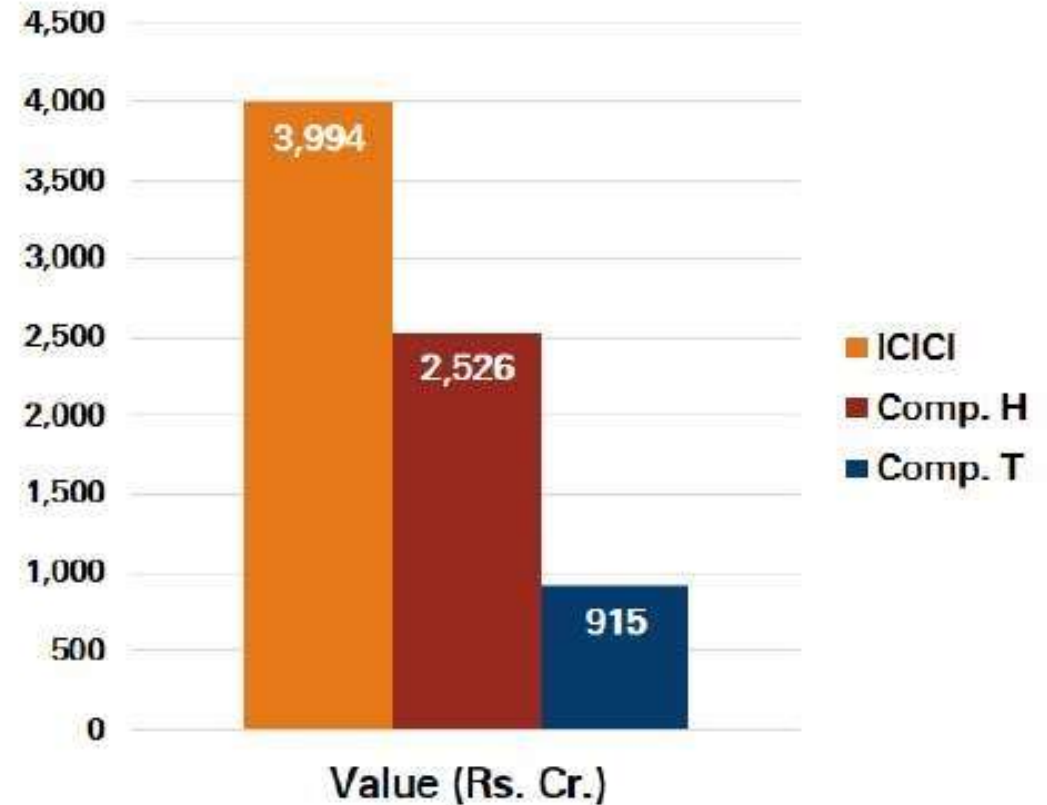
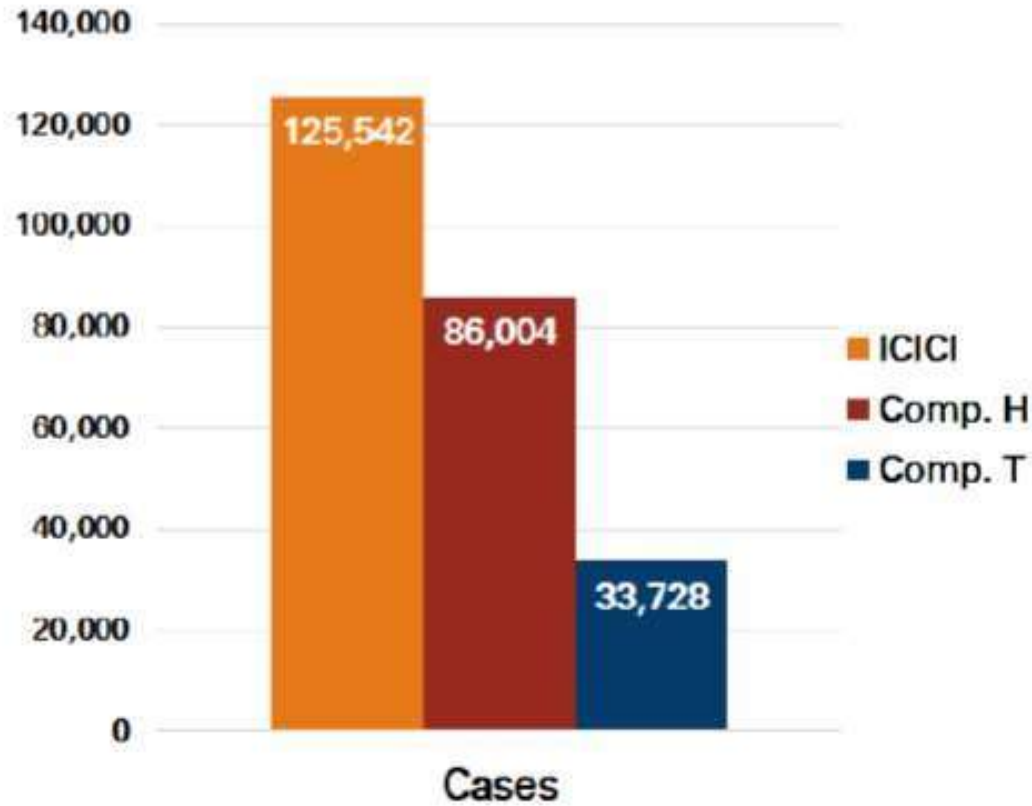
Claim settlement ratio

Year 2019-20



Claim Settlement Ratio
(CSR): 98.58%

Individual claims paid: Volume & Value – 10 years

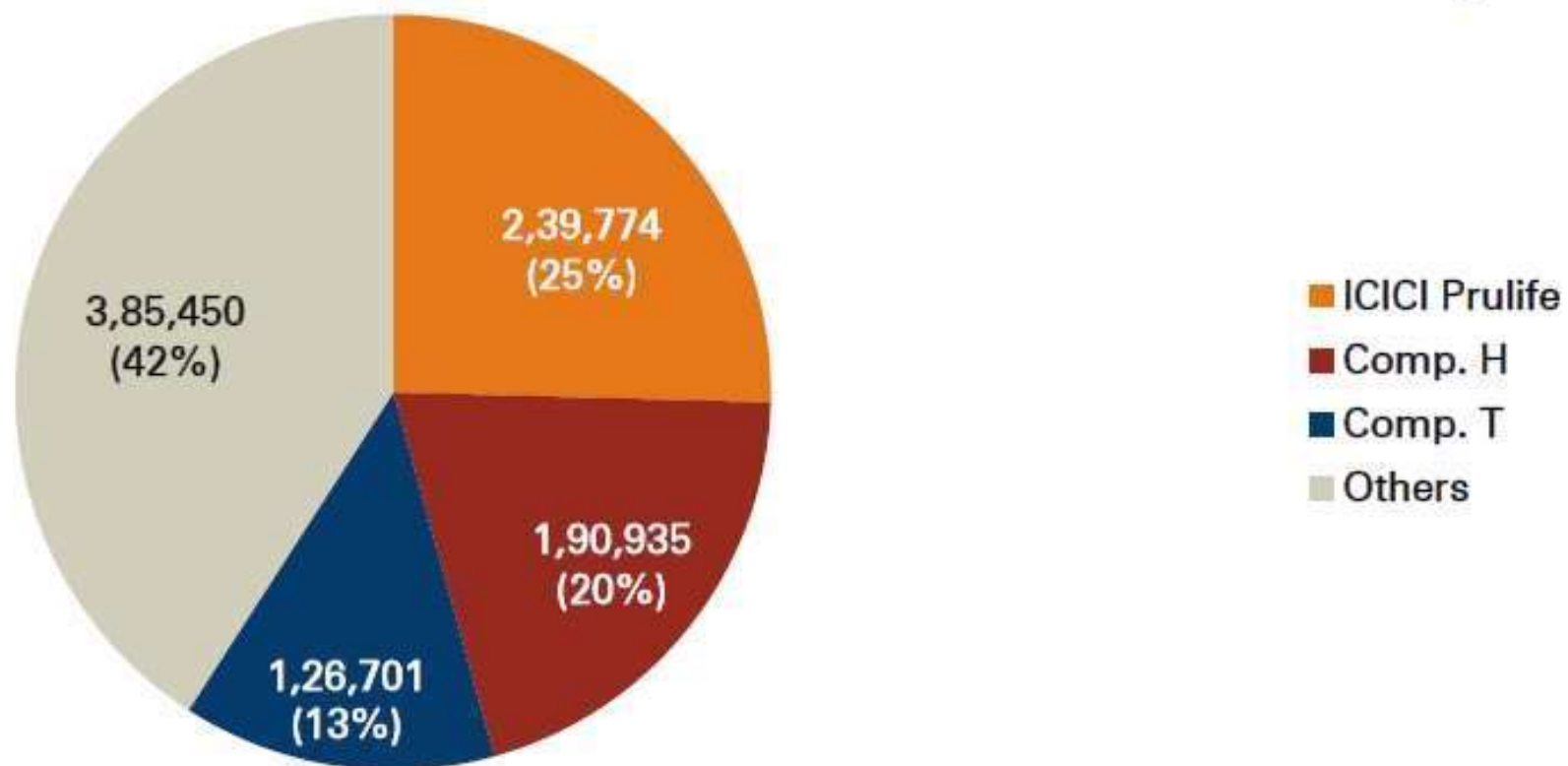


In last 10 years, ICICI has paid 1.58 times claims against Comp. H and 4.37 times against Comp. T by value

Source: IRDAI annual report

Market Share: Sum Assured

Figures in Rs. Crore



ICICI Pru has highest sum assured market share of 25% among private players

ICICI Pru has highest market share of 24% (Rs. 770 cr.) in Protection market size of Rs. 3,200 crore*

Source: Insurers' public disclosure FY19

*Internal estimates

Consistent Claim settlement Ratio

Yeh Naya Nahin hai. Garv Hai

Company / Year	09-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	Average
ICICI Prudential	90.17%	94.61%	96.53%	96.29%	94.10%	93.80%	96.20%	96.68%	97.88%	98.58%	95.48%
HDFC Life	91.14%	95.41%	96.17%	95.76%	94.01%	90.50%	95.02%	97.62%	97.80%	99.04%	95.25%
SBI Life	83.27%	82.24%	95.48%	94.41%	91.06%	89.43%	93.39%	96.69%	96.76%	95.03%	91.78%
Bajaj Life	88.18%	88.69%	90.61%	88.67%	91.29%	91.85%	91.30%	91.67%	92.04%	95.01%	90.93%
Max Life	65.51%	77.96%	89.84%	94.25%	93.86%	96.03%	96.95%	97.81%	98.26%	98.74%	90.92%
TATA AIA	78.17%	81.93%	83.84%	84.46%	89.68%	94.47%	96.80%	96.01%	98.00%	99.07%	90.24%

*Numbers are for Individual Death claims from Annual Report published by IRDAI from FY 10 to FY 19

The data speaks for itself. Over the last 10 years, ICICI Prudential has had one of the highest claim settlement ratios in the industry.

IPRU has Best Average Claim settlement ratio in last 10 years

*Data for 19-20 gets updated on IRDA website by Dec,20 only



Limited pay offers high savings opportunity in Term Plan

LP / Cover	1 Cr. (Total Premium Paid)	2 Cr. (Total Premium Paid)
10 Pay is an exciting proposition with upto 43% savings potential		
10 Pay	11.70 L <i>Save Up To 43%</i>	19.10 L <i>Save up to 40%</i>
RP	20.70 L	31.97 L

For a 45 year old male cover upto age 85 years

Rupee saved is rupee earned!

LIC Vs ICICI Pru Life

Year	ICICI PRUDENTIAL LIFE SAVINGS SURAKSHA								LIC NEW ENDOWMENT			
	GMB	GMB/1000	Bonus/1000	Bonus	GMB+Bonus	Guaranteed Bonus/1000	G.Bonus	Total Bonus	SA	SA/1000	Bonus/1000	Total Bonus
1	1012556	1013	30	30377	1042933	50	50628	81004	1000000	1000	42	42000
2	1042933	1043	30	31288	1074221	50	50628	81916	1000000	1000	42	42000
3	1074221	1074	30	32227	1106447	50	50628	82854	1000000	1000	42	42000
4	1106447	1106	30	33193	1139641	50	50628	83821	1000000	1000	42	42000
5	1139641	1140	30	34189	1173830	50	50628	84817	1000000	1000	42	42000
6	1173830	1174	30	35215	1209045			35215	1000000	1000	42	42000
7	1209045	1209	30	36271	1245316			36271	1000000	1000	42	42000
8	1245316	1245	30	37359	1282676			37359	1000000	1000	42	42000
9	1282676	1283	30	38480	1321156			38480	1000000	1000	42	42000
10	1321156	1321	30	39635	1360791			39635	1000000	1000	42	42000
11	1360791	1361	30	40824	1401614			40824	1000000	1000	42	42000
12	1401614	1402	30	42048	1443663			42048	1000000	1000	42	42000
13	1443663	1444	30	43310	1486973			43310	1000000	1000	42	42000
14	1486973	1487	30	44609	1531582			44609	1000000	1000	42	42000
15	1531582	1532	30	45947	1577529			45947	1000000	1000	42	42000
16	1577529	1578	30	47326	1624855			47326	1000000	1000	42	42000
17	1624855	1625	30	48746	1673601			48746	1000000	1000	42	42000
18	1673601	1674	30	50208	1723809			50208	1000000	1000	42	42000
19	1723809	1724	30	51714	1775523			51714	1000000	1000	42	42000
20	1775523	1776	30	53266	1828789			53266	1000000	1000	42	42000
Total Bonus								1069372	Total Bonus			840000

LIC Vs ICICI Pru Life

Age	Year	LIC Jeevan Shiromani			iPru Life Lakshya Life Long Income		
		Investment	Money Back	Maturity	Investment	Money Back	Claim
30	1	-1075550			-1075550		
31	2	-1075550			-1075550		
32	3	-1075550			-1075550		
33	4	-1075550			-1075550		
34	5	-1075550			-1075550		
35	6	-1075550			-1075550		
36	7	-1075550			-1075550		
37	8	-1075550			-1075550		
38	9	-1075550			-1075550		
39	10	-1075550	3000000		-1075550		
40	11	0			0		
41	12	0	3000000		0		
42	13	0			0		
43	14	0		11650000	0		
44	15					1613325	
45	16					1269364	
46	17					1269364	
47	18					1269364	
48	19					1269364	
49	20					1269364	
50	21					1269364	
51	22					1269364	
52	23					1269364	
53	24					1269364	
54	25					1269364	

Age	Year	LIC Jeevan Shiromani			iPru Life Lakshya Life Long Income		
		Investment	Money Back	Maturity	Investment	Money Back	Claim
55	26					1269364	
56	27					1269364	
57	28					1269364	
58	29					1269364	
59	30					1269364	
60	31					1269364	
61	32					1269364	
62	33					1269364	
63	34					1269364	
64	35					1269364	
65	36					1269364	
66	37					1269364	
67	38					1269364	
68	39					1269364	
69	40					1269364	
70	41					1269364	
71	42					1269364	
72	43					1269364	
73	44					1269364	
74	45					1269364	
75	46					1269364	17671579
IRR		5.06%			6.69%		

A Savings Plan Which Gives You Capital Protection, Whole Life Cover, Life Long Income

Tax Free
Income Till 99
Years

Whole Life
Cover Till 99
Years

Annual Income
more than
Annual
Premium

Regular
Additions from
1st Year till
Income Starts



Premium Payment Term	10 Yrs	12 Yrs	15 Yrs
Payout Start Date	15 th Yr	17 th Yr	20 th Yr
Max age at entry	55	53	50
Min age at entry	0		
Policy term in years	99 – age at entry		
Min premium (p.a.)	30,000		

You Pay	PPT	Life Long Income PA (Multiplier)
X	10	1.15 X
	12	1.51 X
	15	2.18 X

