September 29, 2026

To,

The Manager	The Manager
Listing Department	Listing Department
BSE Limited	National Stock Exchange of India Limited
Phiroze Jeejeebhoy Tower	Exchange Plaza, 5th Floor, Plot C/1,
Dalal Street	G Block, Bandra-Kurla Complex
Mumbai - 400001	Mumbai - 400051

Scrip Code: Equity (BSE: 540716/ NSE: ICICIGI)

Dear Sir/Madam,

Sub.: Disclosure under Regulation 30 read with Schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

This is in continuation to our earlier intimation dated September 18, 2026 regarding the Analyst Digital Day Meet 2026 scheduled for September 29, 2026. Please find enclosed the presentation to be used during the Meet.

Kindly note that no unpublished price sensitive information shall be shared during the meeting(s).

The above disclosure will be available on the website of the Company at https://www.icicilombard.com.

You are requested to kindly take the same on records.

Thanking you,

Yours Sincerely,

For ICICI Lombard General Insurance Company Limited

Vikas Mehra Digitally signed by Vikas Mehra Date: 2026.09.29 10:21:19 +05'30'

Vikas Mehra
Company Secretary

Encl: As above

ICICI Lombard

25 years of Keeping promises

Digital Day' 26

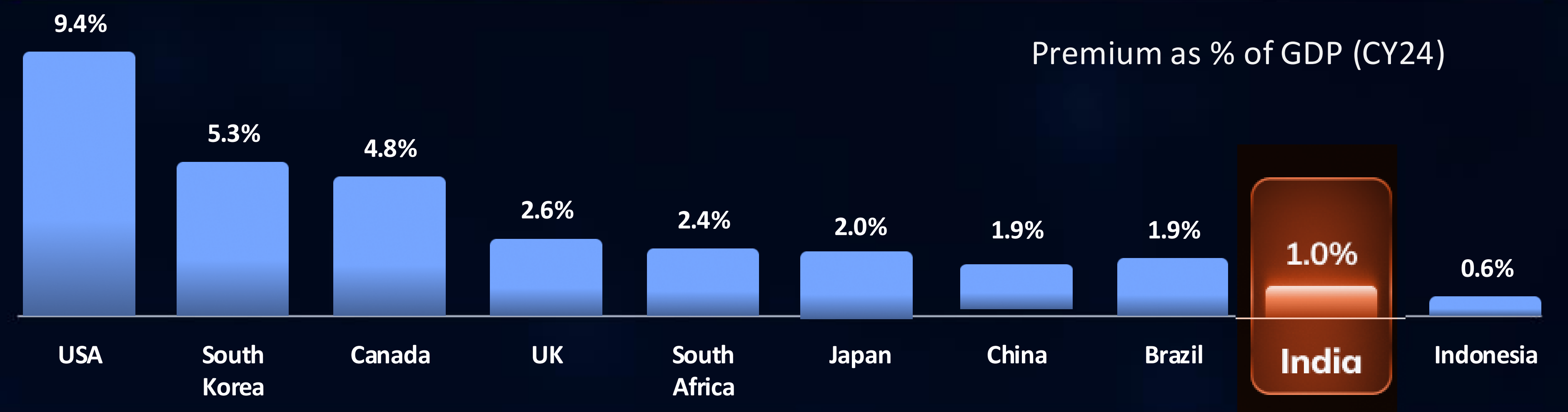
SEPTEMBER 29, 2026

25 Years ONE IL Team
CELEBRATING A LEGACY OF TRUST

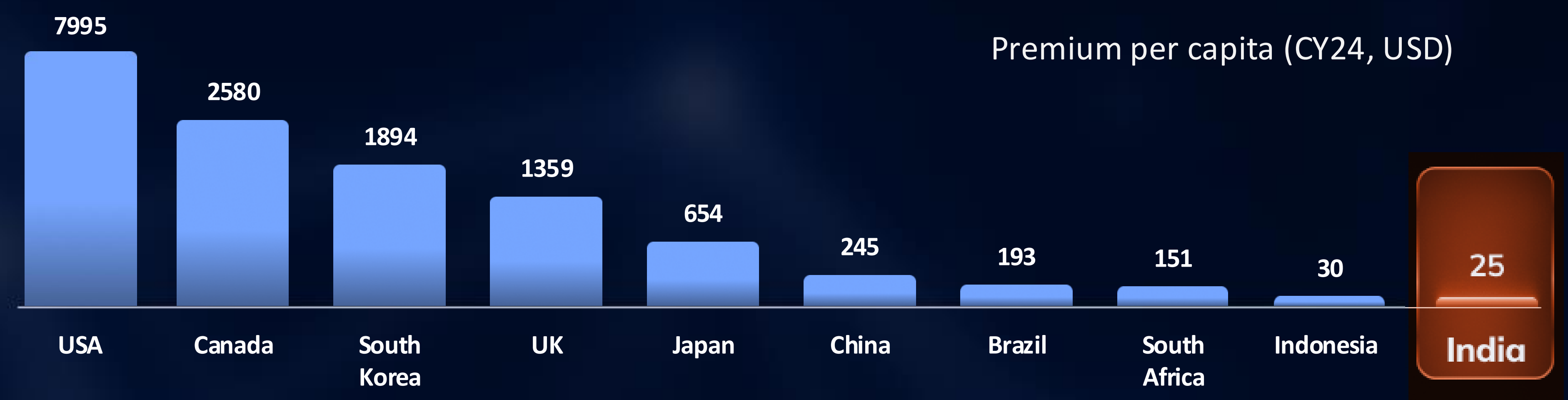
India's GI Market Large Headroom for Growth

Low penetration + rising affluence create a long-term growth opportunity

Insurance penetration remains low



Insurance density remains modest



Strong economic growth

7.8% GDP growth | Q1 FY27

Favorable demographics

Median age **~29 years**

Accelerating digital adoption

65%+ Internet penetration | Digital economy to contribute one-fifth by 2030

Low insurance penetration

~1% of GDP vs **~4.3%** Global average

Regulatory direction

" Insurance for all " by 2047

Source: MoSPI, UN, IAMAI, PIB, IRDAI, SwissRe Institute, MeitY

Opportunities Ahead

India's protection gap and structural growth runway

Motor

UNINSURED VEHICLE PROTECTION GAP

42%

Vehicles on Indian roads are uninsured

INDIA'S MOTORIZATION RATE

33

Vehicles per 1,000 people

vs. 250+ across other BRICS nations (excl. India)

Health

MISSING MIDDLE

400Mn

Individuals lack health insurance cover

EMERGING CONSUMERS

~43%

of consumer spend by India's Gen Z

Projected to reach ~50% by 2035

Commercial Lines

ENTERPRISE INDIA

~$1.1T

Total capex announced in FY26

UNDER-INSURED RISKS

$26T+

India's Assets exposed To Nat-cat Risk

~93% Nat-cat risk is uninsured

Notes: Vehicles: Private Car & Commercial Vehicles | $1= ₹95.8 | Brazil, China, Russia, South Africa
Source: MoRTH, Eurostat and OICA republished by Visual Capitalist, NITI Aayog, BCG, Ministry of Finance, PIB, SwissRe Institute

Structural Changes Strengthening India's GI Market

Reforms creating a more competitive and resilient GI market

Distribution Reforms

Draft paper released

Sept'26 consultation paper on Recalibrating Economics of Insurance Distribution

No Insurance, No Fuel

Supreme Court directive

Strengthening mandatory motor insurance compliance

Mandatory TP Cover

Longer-duration motor protection

Private cars: **4 years**
Two-wheelers: **6 years**

Phased IND AS Implementation

Transition towards Ind AS reporting from Apr 1, 2026

Implementation from Apr'27

Risk-Based Capital

Moving towards risk-sensitive capital requirements

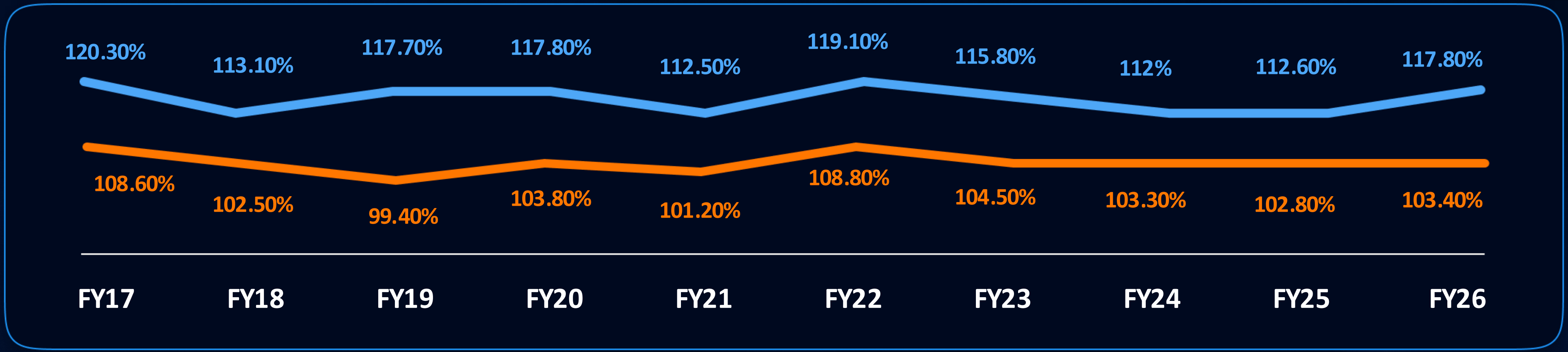
Framework rollout targeted by Apr'27

ICICI Lombard

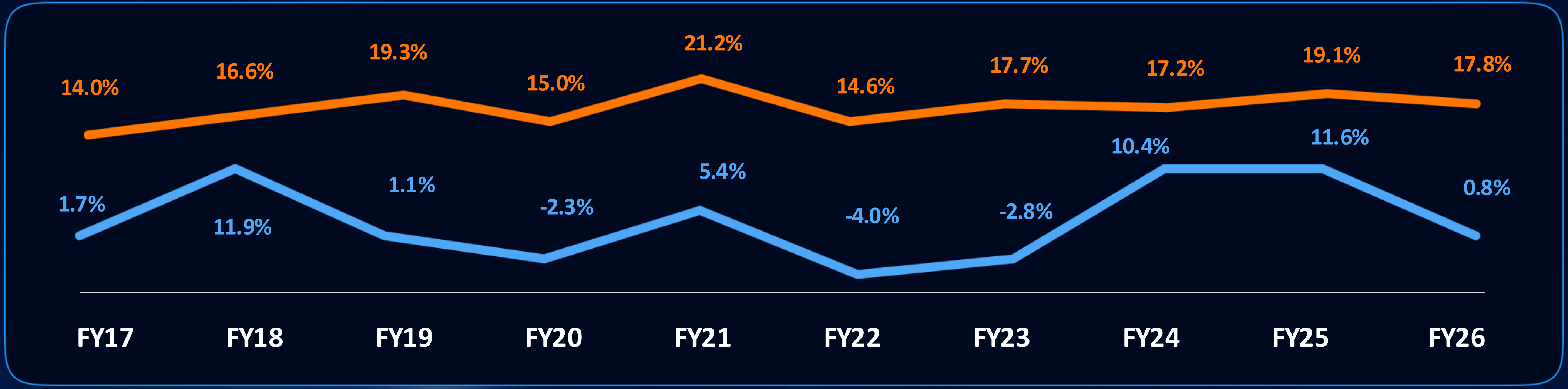
Consistent Value Creation **Across Cycles**

Profitable Growth | Risk Discipline | Customer Centricity | Technology | Capital Efficiency

COR [1]
(On 1/ n basis)



ROE [2]



IL | Industry | **COR:** Combined Operating Ratio | **ROE:** Return On Equity

Market Share

2024	2025	2026
8.6%	8.7%	8.5%

Profit Share [3]

2024	2025	2026
18.9%	19.0%	291%

Track record of underwriting discipline with 53% share of Industry's profit in the last 10 years

1. BAGI adjusted numbers | 2. ROE Calculated on Average net worth basis | 3. PAT | Numbers are 1/n basis from 2025 | GI Market share

The next chapter of profitable growth is growth is digital-centric

Digital Scale Has Transformed Our Operating Capacity

In-house technology capabilities create a differentiated digital advantage

An Hour at ICICI Lombard — FY 2022*

- ~44,000 Quotes
- ~10,800 Policies
- ~850 Claims
- ~7,500 Agents on Nysa
- ~10,000 Hits on Website
- ~6,000 Calls

End-to-end in-house digital product lifecycle

- Digital Product & Design Management
- Engineering & Technology
- Data Science & AI

Data & Analytics Embedded Across

1.5X Change Velocity

7% Lower Cost ^

An Hour at ICICI Lombard — FY 2026*

- ~680,000 Quotes
- ~16,900 Policies
- ~1,300 Claims
- ~12,300 Agents on Nysa
- ~19,800 Hits on Website
- ~8,500 Calls

*Average number computed basis 9-hour day 25 month
^FY26 vs. FY24 as baseline

Digital Flywheel Every Stage of the Insurance Value Chain

Digital Ecosystem Powering the Insurance Value Chain

Digital Flywheel Every Stage of the Insurance Value Chain

Distribution
Reach And Acquire Customers

Product
Design Relevant, Differentiated Propositions

Risk
From Pricing To Risk Management

Claims
Fast, Fair, Frictionless

Servicing
Every Interaction Simple And Proactive

Retention
Build Loyalty and Lifetime Value

Ecosystem

Digital Distribution Expanding Reach Across Every Channel

AI-powered platforms driving higher conversion and scale

IL Nysa

Agency

Reach & Activate

1.5X+ Polices issued on Nysa

89% of branches using Sales AI

Nysa

IL TakeCare

Direct

Acquire & Convert

1.8 X ILTakeCare MAU

1.6 X Monthly traffic

RIA

Powered by AI

AutoNinja Assistant

AutoNinja

Alliances*

Embed & Scale

62% → 77%

AutoNinja TW penetration^

1.5X Partners with API integrations

API & Data Layer

* Alliances : OEM, Corporate, Broking, Bancassurance, Partnerships

All relative comparisons based on FY24 baseline

^ Since FY25 in target two-wheeler dealership universe (Active dealerships across 4 OEM makes.)

Digital Flywheel Every Stage of the Insurance Value Chain

Product Innovation Intelligent Underwriting

Faster product creation and AI-powered underwriting expand our ability to serve diverse risk needs

1 Product Innovation
Broader propositions, faster

Cloud | Modernisation | Microservices

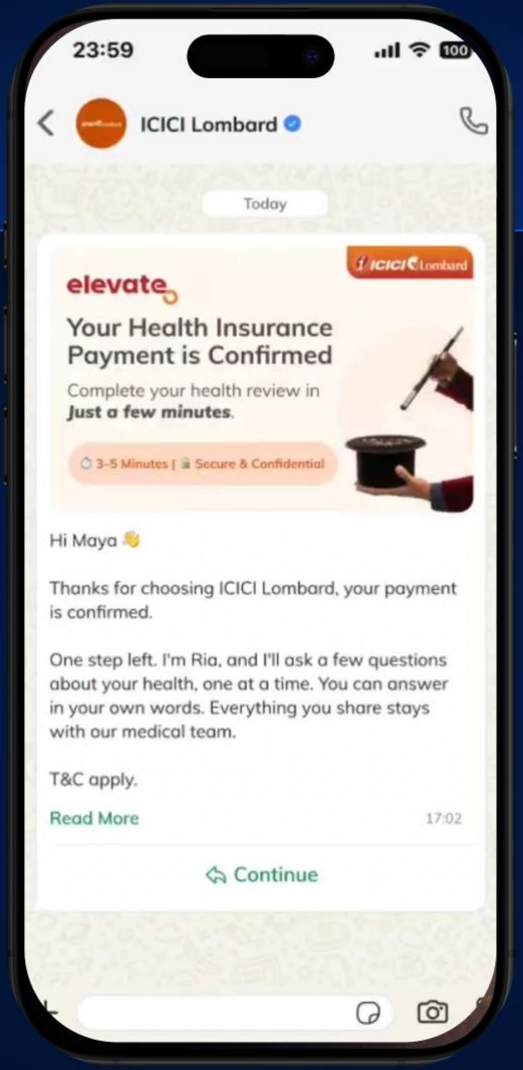
trip secure+ · Complete Home Protect · elevate her · VIBE · opd · elevate · PAW CARE Insurance

+ Multiple add-ons

Cyber Risk · Motor Sahayak · Service Assure · IDV Booster · RydRaksha · War Risk · Compulsory Personal Accident · And Many More

Concept to go-live in 4 weeks (from 6 months)

2 AI-Powered Underwriting
Smart Health Underwriting



Tele-underwriting automation
Increased straight-through issuance

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Every Interaction Simple And Proactive

Risk
From Pricing To Risk Management

Claims
Fast, Fair, Frictionless

Risk Management From Pricing to Proactive Action

Real-time risk signals enable early intervention before loss

Risk Management in Action | Automated Weather Alert System

01 Track
Integrated with IMD & GDACS**

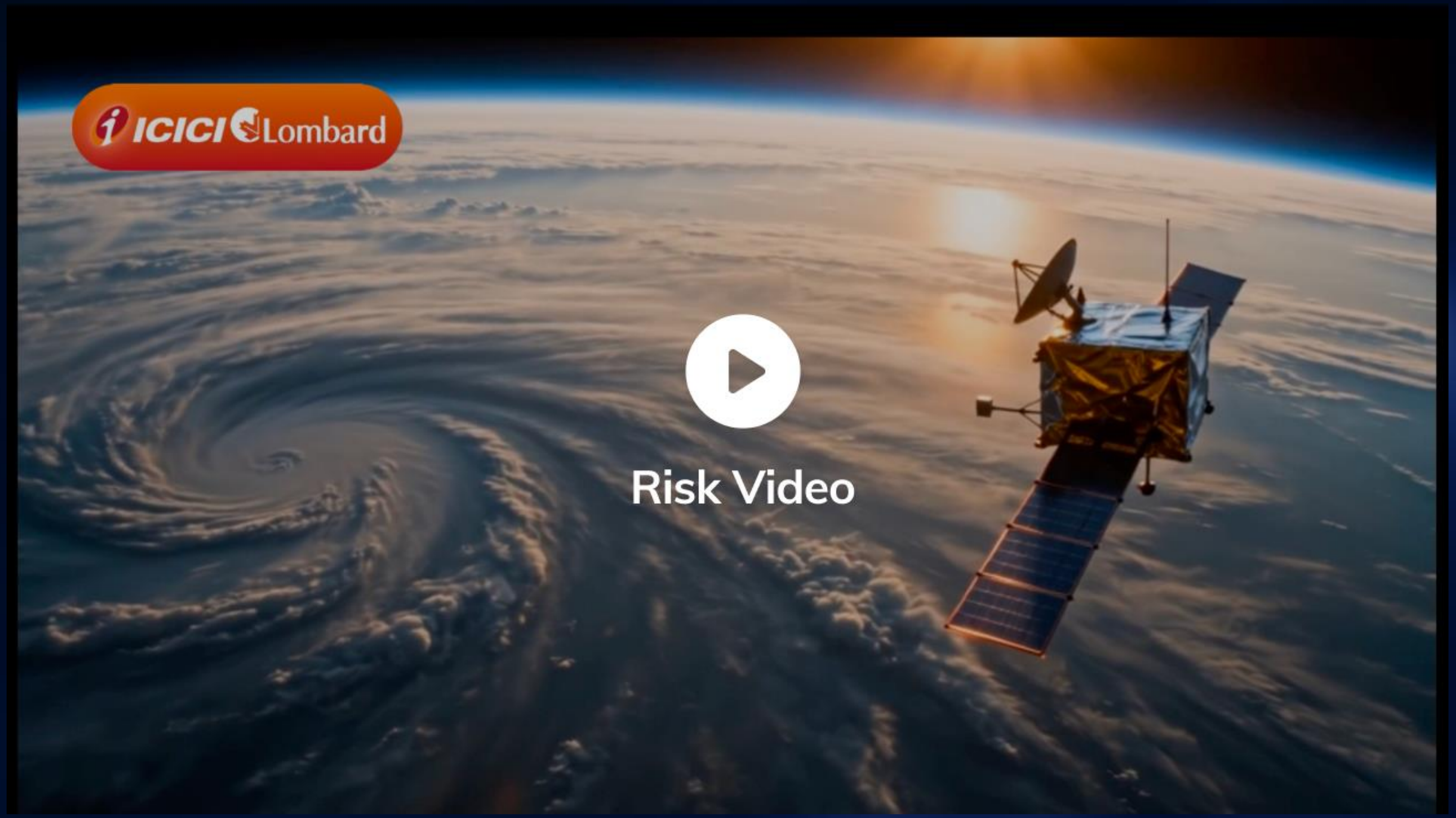
24×7 monitoring of rainfall & cyclone events
Identify exposure across affected geographies

02 Alert
Proactive early warnings

24–48 hrs before heavy rain
7 days before cyclone

03 Engage
Targeted customer intervention

Connect with customers in exposed locations through digital & voice channels
Enable prevention action before impact



<5% Share of P&C large-cat losses	95 red-alert events	135K+	870K+
vs. >10% market share	Monitored across 36 cities	Commercial customers connected	Car owners connected

* IMD: Indian Meteorological Department | GDACS: Global Disaster Awareness and Coordination System Customer connect data pertains to the monsoon season from Apr 1, 2026, onwards, for red-alert events

Digital Flywheel Every Stage of the Insurance Value Chain

Distribution

Reach And Acquire Customers

Retention

Build Loyalty and Lifetime Value

Product

Design Relevant, Differentiated Propositions

Ecosystem

Servicing

Every Interaction Simple And Proactive

Risk

From Pricing To Risk Management

Claims

Fast, Fair, Frictionless

Claims Transformation Technology Reshaping the Journey

Digital FNOL, AI-enabled assessment and faster settlement

Digitise → Automate → AI-enable

01 Intimation
Digital FNOL* → Smart garage recommendation

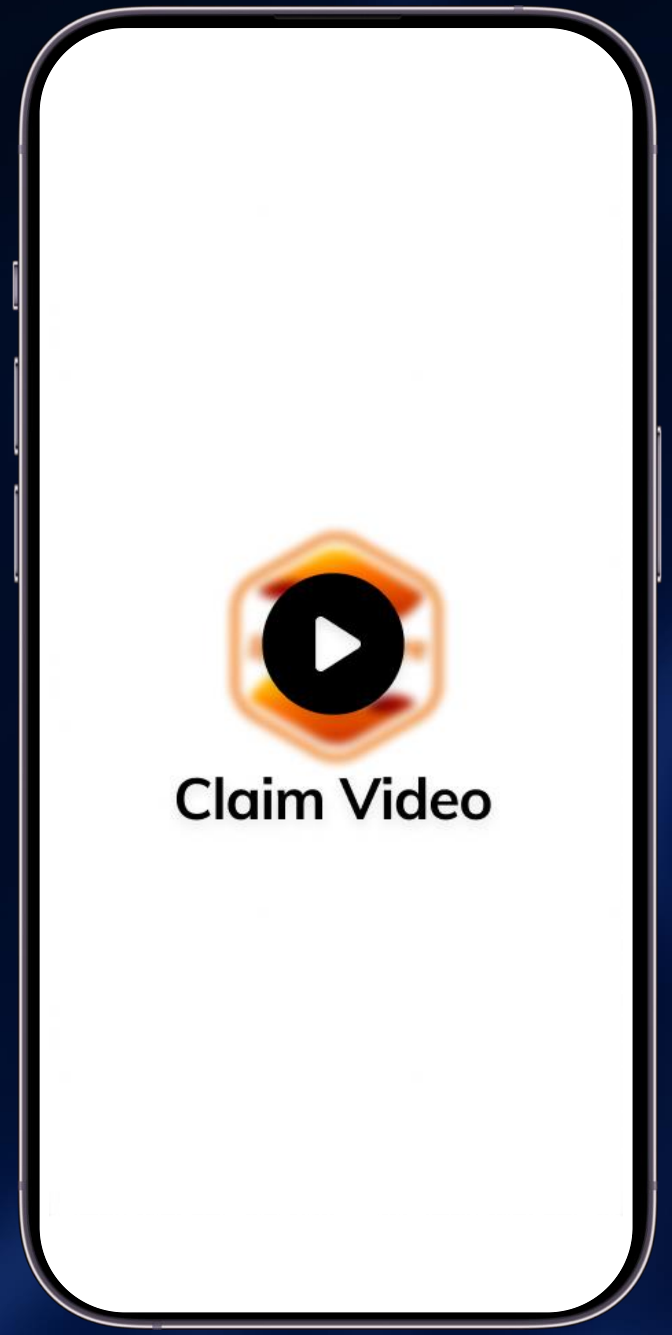
02 Inspection
Paperless surveys → e-KYC & voice analytics

03 Assessment
Digital assessment → AI-powered damage & document intelligence

04 Settlement
Automated checks → AI fraud detection & straight-through processing

3.3 Days	19 pp Better	87%
Settlement TAT	**Motor loss ratio vs. Industry**	**Cloud calling adoption**
vs. 6.0 days earlier	Consistently better since FY25	FY26

One connected claims experience



AI-enabled across the claims journey

*FNOL: First Notification of Loss | pp: Percentage point | TAT is for Motor

Digital Flywheel Every Stage of the Insurance Value Chain

Digital Servicing Transforming the Economics of Service

Lower cost, faster resolution, better customer outcomes

Right Channel. Right Journey.

1 Voice bot
Voice-led service journeys
Call steering • Health benefits • Motor & Health claim status

2 Chat bot
Digital self-service
Policy copy • Garage locator • Health card • Cancellation

3 Email bot
Automated intent resolution
55% intent identification & automated response

4 Visual IVR
Guided service journeys
Policy walkthrough • Motor claim intimation • RSA

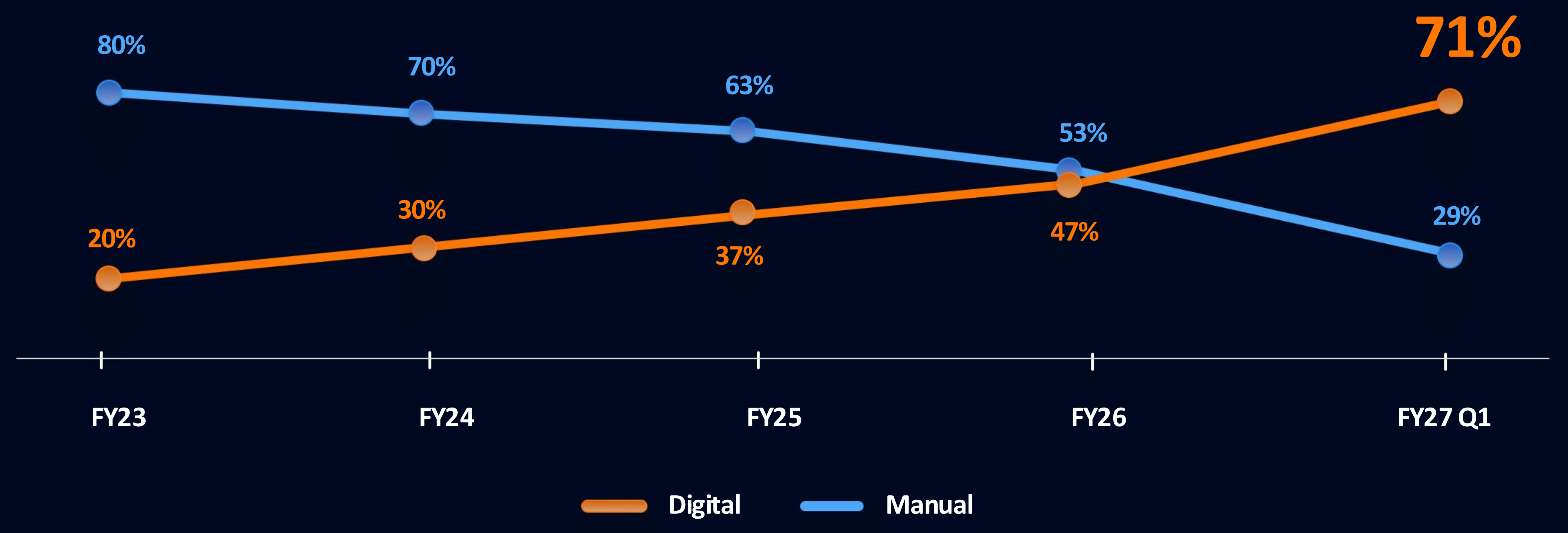
4Mn+
Interactions handled handled digitally
FY26

89%
Lower cost per service service transactions
FY 26

Motor Customer NPS **75**

Health Customer NPS **70**

Digital scale is changing the servicing mix



*Illustrative use cases; not exhaustive. | RSA: Roadside Assistance

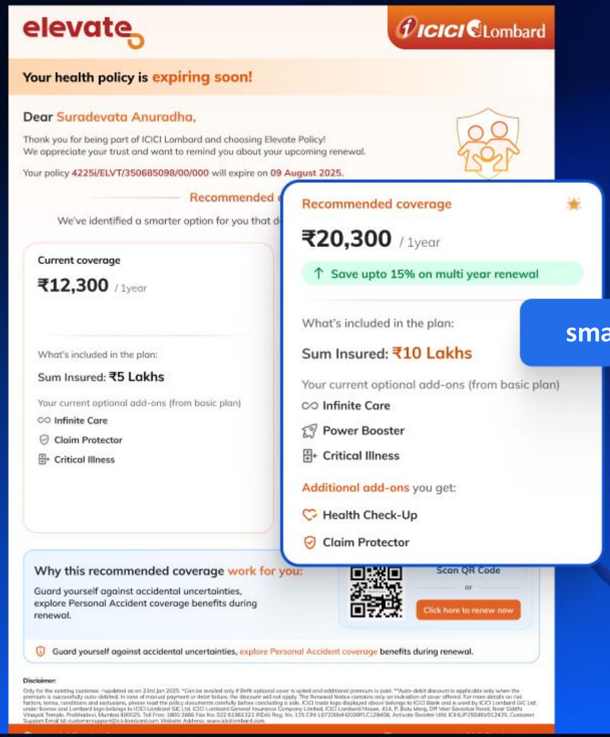
Digital Flywheel Every Stage of the Insurance Value Chain

Digital Retention Building a Growth Engine

Re-engineering renewals across customer proposition, distribution, intelligence and engagement

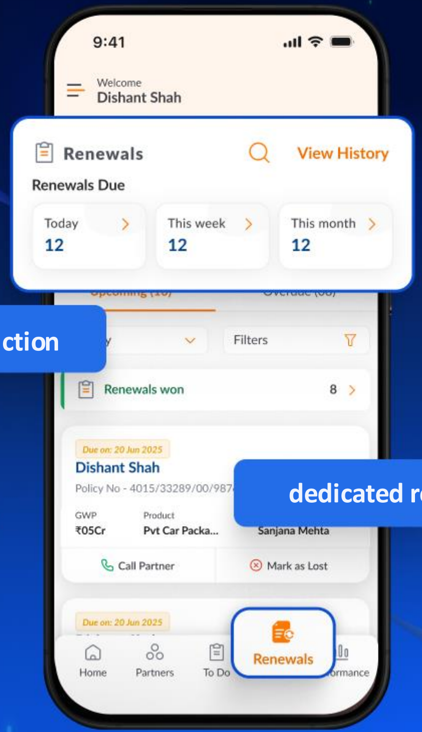
Smarter Renewal

Redesigned Renewal Notice



Field Force Enablement

Renewal on IL OneForce



Renewal Intelligence

Know who to engage

360° customer intelligence and propensity models identify high-potential renewal opportunities

AI-Led Outreach

Voice AI

AI-powered calling enables personalised customer engagement at scale for TW

4.3%	YoY Retention improvement FY27 Q1
1.2M+	Voice AI calls
2x	Lead coverage
2.8%	Conversion uplift

Digital Flywheel Every Stage of the Insurance Value Chain

Cross-Product Ecosystem Deepening Customer Relationship

An integrated ecosystem of products, services and partner-led value propositions

FY29 Compounding the Moat

Distribution
100-200 bps growth alpha vs. Industry
2.5x digital sourcing share, from 6% to **15%**

Retention
5% improvement in **Retention Rate**

Product
3-5% of GWP from **New Launches**

Ecosystem

Servicing
90%+ **Digital** Servicing

Risk
5% Outperformance maintained in **Large-Cat Loss Share**

Claims
10+pp **CoR advantage** sustained over industry

Consistent Direction Driving Profitable Growth | RoE sustained at 17% - 20%

pp: Percentage point

THANK YOU!

Safe Harbor

Except for the historical information contained herein, statements in this release which contain words or phrases such as 'will' , 'would' , ‘indicating’ , ‘expected to’ etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, our growth and expansion in business, the impact of any acquisitions, technological implementation and changes, the actual growth in demand for insurance products and services, investment income, cash flow projections, our exposure to market risks, policies and actions of regulatory authorities; impact of competition; the impact of changes in capital, solvency or accounting standards, tax and other legislations and regulations in the jurisdictions as well as other risks detailed in the reports filed by ICICI Bank Limited, our holding company with the United States Securities and Exchange Commission. ICICI Bank and we undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there.