

policybazaar.com

paisabazaar.com

Earnings Call
Quarter ended Mar 2025

What do we do?

PB Fintech

The umbrella entity comprising of India's leading marketplaces that offer end-to-end insurance & credit solutions to consumers. Our platforms simplify complex choices, present personalized solutions & enable smart financial decisions. We leverage technology & data to drive product & process innovation for our partners as well as for our own operations. Our business model benefits from network effects resulting from consumer-pull, deep understanding of risk & best-in-class service.

Policybazaar

Insurance marketplace focused on the Indian middle-class families buying protection against the 3Ds (Death, Disease and Disability)

We provide end to end insurance solutions to the retail consumers (choice of products, the most convenient way of buying and policy management & claim support). We believe that the quality of business, which includes honest customer declarations, sharp risk assessment and complete product disclosure, is critical for the long-term growth of the industry, and we are a positive force in that endeavor.

Apart from our offerings to retail customers, we also cater to corporate clients under **PB for Business**.

We also operate in UAE under the brand name **Policybazaar.ae**

Paisabazaar

Credit marketplace focused on credit availability and convenience for all

We provide credit options across consumer segments and help them make the right decisions using proprietary algorithms. Paisabazaar is also the largest destination for consumers to access their credit scores and manage the same.

PB Partners

Enablement platform for over 300k partners to help them manage insurance sales using technology

Key Highlights: FY25

Total Insurance Premium is at ₹23,486 Cr, a growth of 48% YoY
Lending Disbursal is at ₹20,465 Cr, a growth of 38% YoY

Core online Insurance New Premium grew 45% YoY
Health & Life Insurance New Premium grew 48% YoY

Revenue grew 45% YoY to ₹4,977 Cr
Q4: Revenue grew 38% YoY to ₹1,508 Cr

PAT grew from ₹64 Cr to ₹353 Cr (from 2% to 7% margin) YoY
Q4: PAT grew 184% to ₹171 Cr (11% margin) YoY

Overall business Q4

Revenue growth at 38% with margin improvement across the board

₹ Crores		Q4 FY24			Q4 FY25			YoY		
		Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	
Premium		5,127	3,528		1,599	7,030	4,752		2,278	37%
Revenue		1,090	669		421	1,508	877		631	31%
Insurance	Credit		523	146			762	115		46% (21)%
Contribution (non-GAAP) [#]		302	302		0	433	406		27	43%
Contribution %		28%	45%		0%	29%	46%		4%	undef
Adjusted EBITDA (non-GAAP)		69	112		(43)	149	190		(40)	117%
Adj EBITDA %		6%	17%		(10)%	10%	22%		(6)%	70%

- Core Online Businesses include Policybazaar & Paisabazaar
- New Initiatives include PB Partners, PB for Business, PB UAE & PB Connect
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- PB connect was a secured credit distribution pilot started in Q2 FY25 which generated ₹7 Cr revenue with a net investment of ₹3Cr, and was included in the core credit business in Q2 update. With the increased scale, it is classified under New Initiatives since Q3 update

Overall business FY25

Revenue growth at 45% with improved margins

₹ Crores		FY24			FY25			YoY		
		Total	Core Online Business	New Initiatives	Total	Core Online Business	New Initiatives	Total	Core Online Business	New Initiatives
Premium		15,875	11,356	4,519	23,486	16,144	7,342	48%	42%	62%
Revenue		3,438	2,375	1,062	4,977	3,073	1,904	45%	29%	79%
Insurance	Credit		1,796 579			2,573 500			43% (14)%	
Contribution (non-GAAP) [#]		1,028	1,061	(34)	1,366	1,326	40	33%	25%	undef
Contribution %		30%	45%	(3)%	27%	43%	2%			
Adjusted EBITDA (non-GAAP)		144	324	(180)	333	502	(168)	131%	55%	7%
Adj EBITDA %		4%	14%	(17)%	7%	16%	(9)%			

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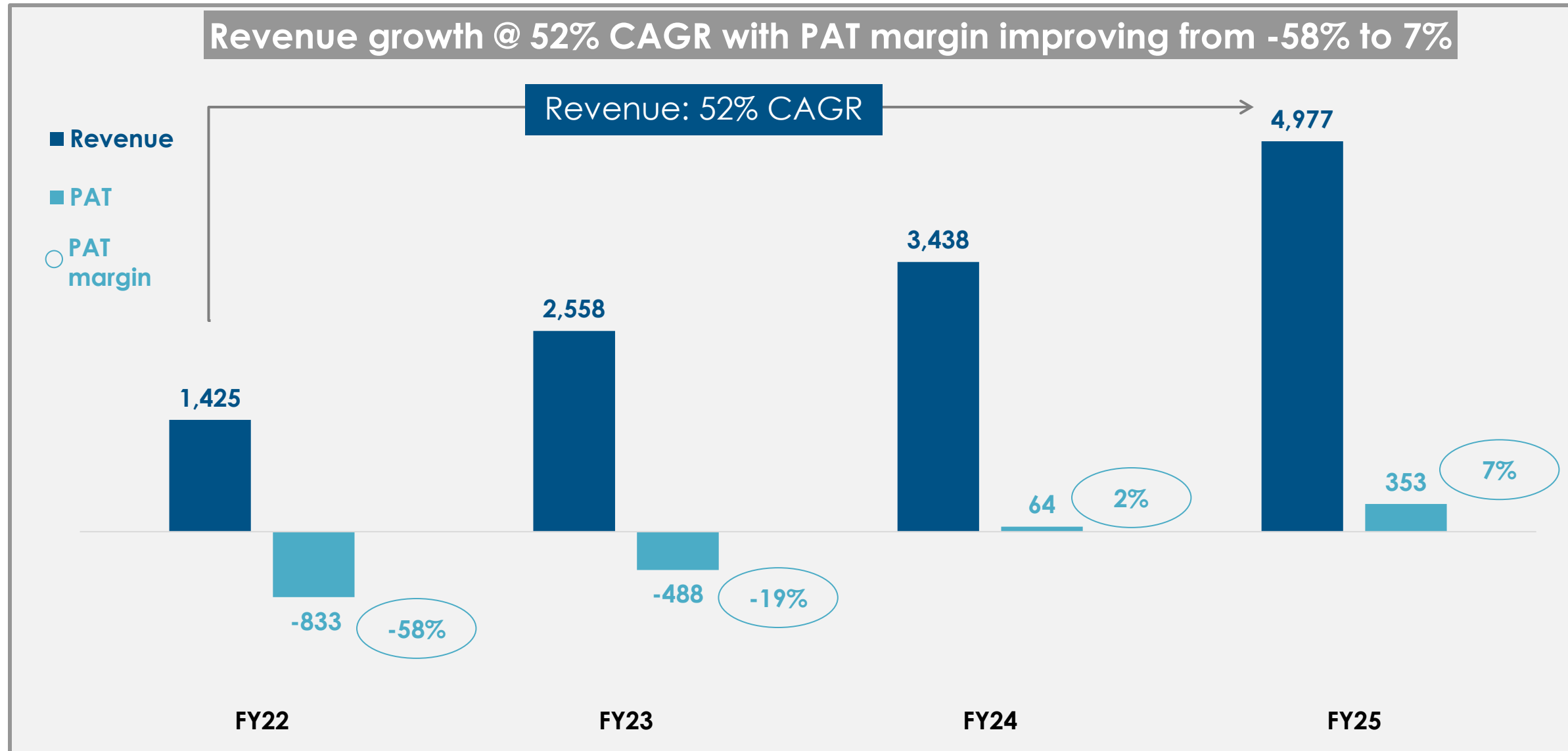
Overall business

PAT grew 2.8x to ₹171 Cr in Q4 and 5.5x for FY25 YoY

₹ Crores	Q4 FY24	Q4 FY25	FY24	FY25
Adjusted EBITDA (non-GAAP)	69	149	144	333
ESOP Charges	63	36	330	215
EBITDA	5	113	(186)	94
Depreciation	24	33	89	121
Finance Cost	7	9	26	34
Other Income	98	101	381	408
Tax	13	1	13	34
PAT	60	171	64	353

Overall business FY25

Performance since Public Listing



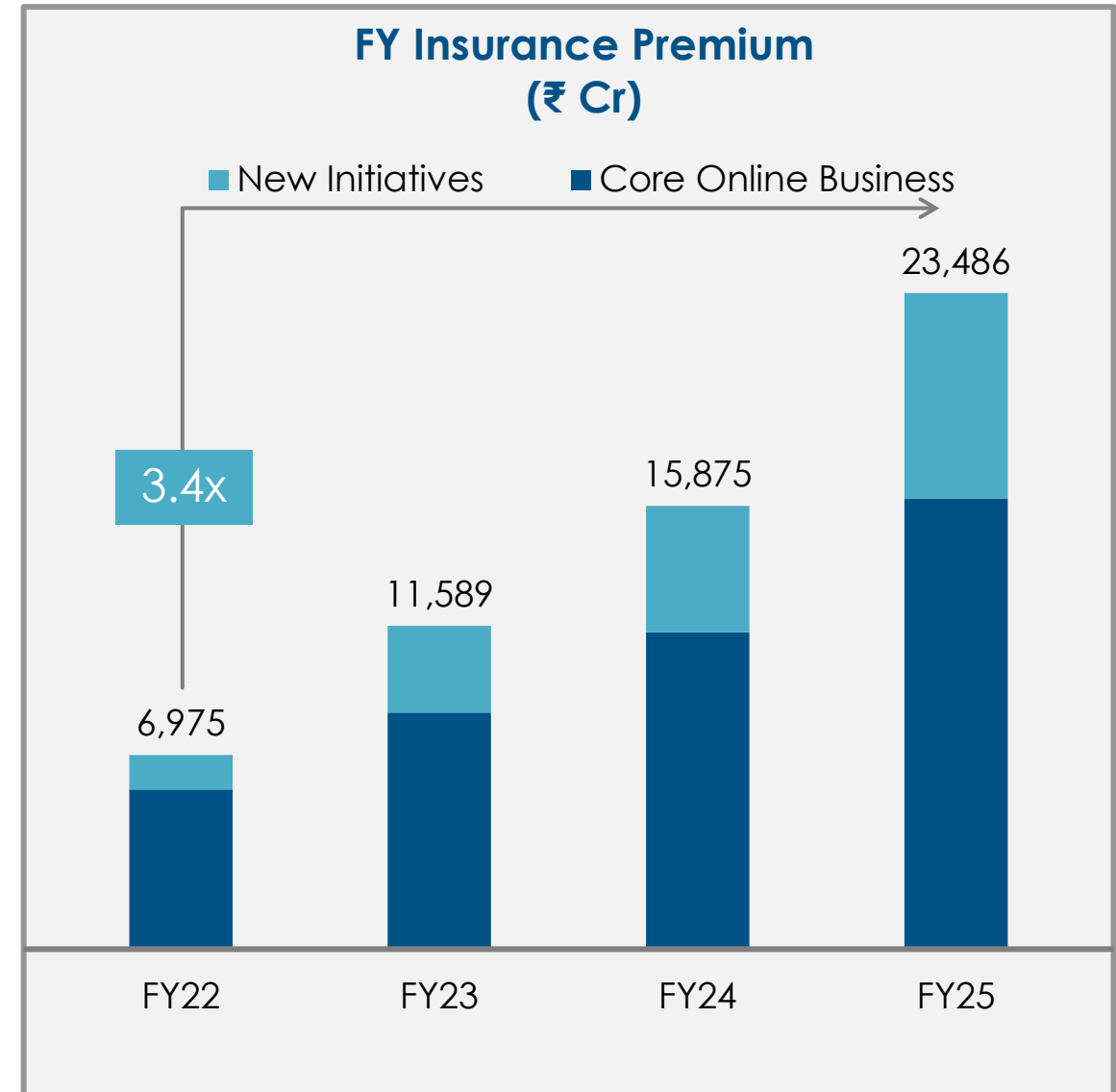
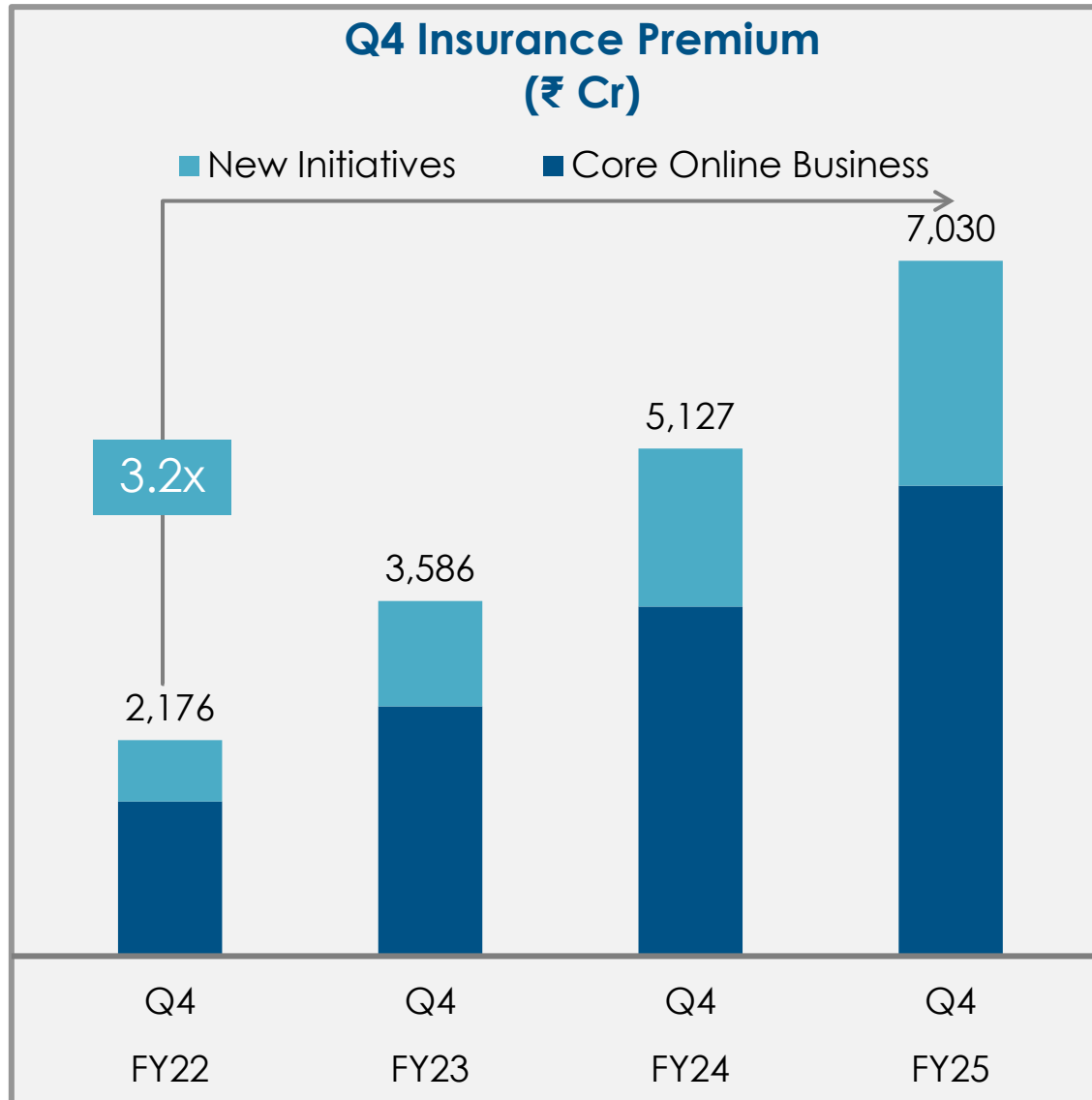
Overall business: Rolling 12 months

Revenue grew 3.5x in 3 years, PAT margin improved significantly to 7% from -58%

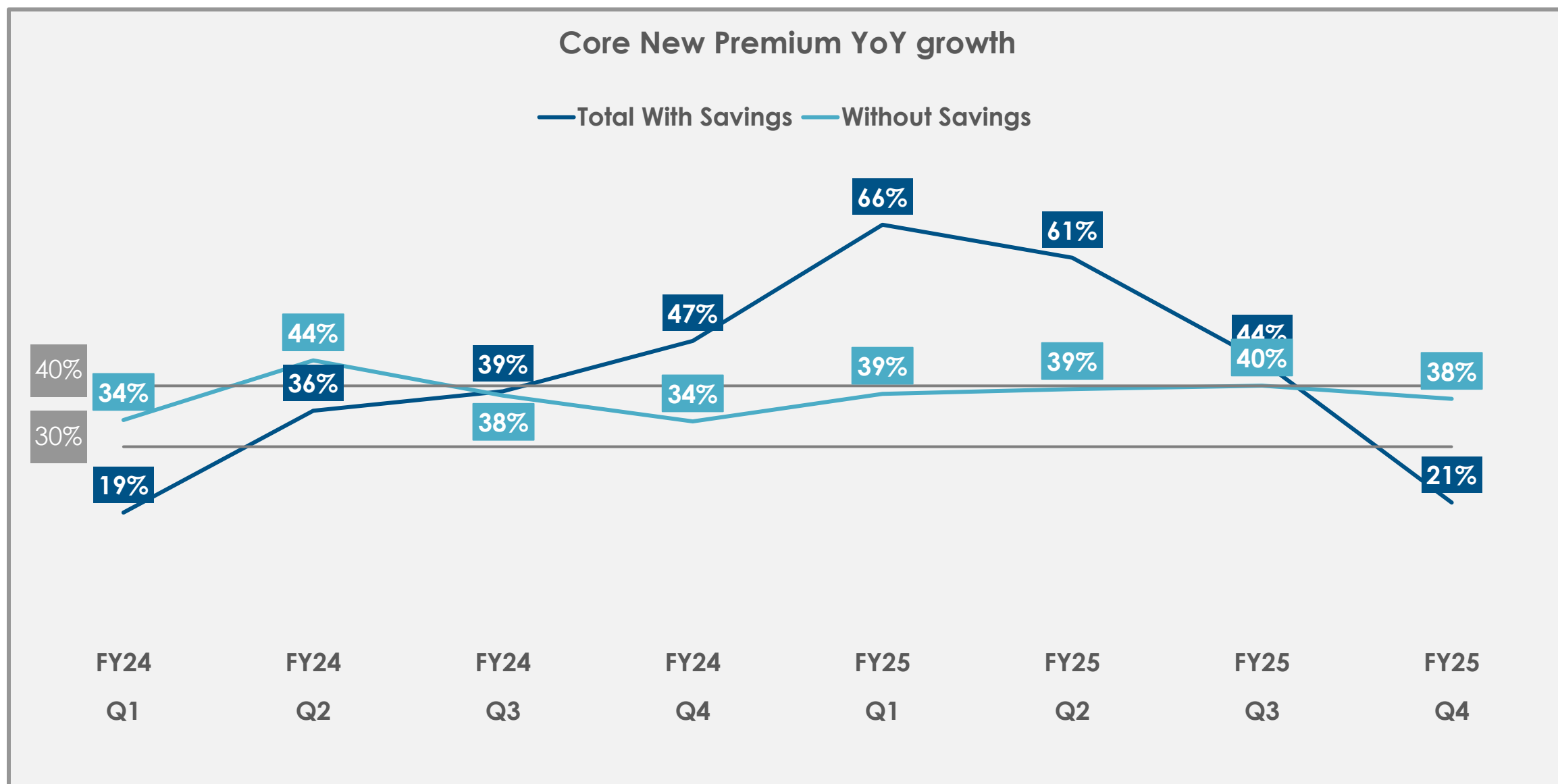
12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Revenue	1,425	1,692	1,986	2,229	2,558	2,718	2,956	3,217	3,438	3,783	4,138	4,559	4,977
Contribution (non-GAAP)#	323	359	419	497	623	737	844	942	1,028	1,092	1,164	1,235	1,366
Contribution %	23%	21%	21%	22%	24%	27%	29%	29%	30%	29%	28%	27%	27%
Adjusted EBITDA (non-GAAP)	(282)	(306)	(290)	(227)	(119)	(30)	36	103	144	171	213	253	333
Adj EBITDA %	(20%)	(18%)	(15%)	(10%)	(5%)	(1%)	1%	3%	4%	5%	5%	6%	7%
PAT	(833)	(926)	(909)	(698)	(488)	(295)	(130)	(5)	64	136	208	243	353
PAT%	(58%)	(55%)	(46%)	(31%)	(19%)	(11%)	(4%)	0%	2%	4%	5%	5%	7%

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Insurance Premium grew 3.4x in 3 years

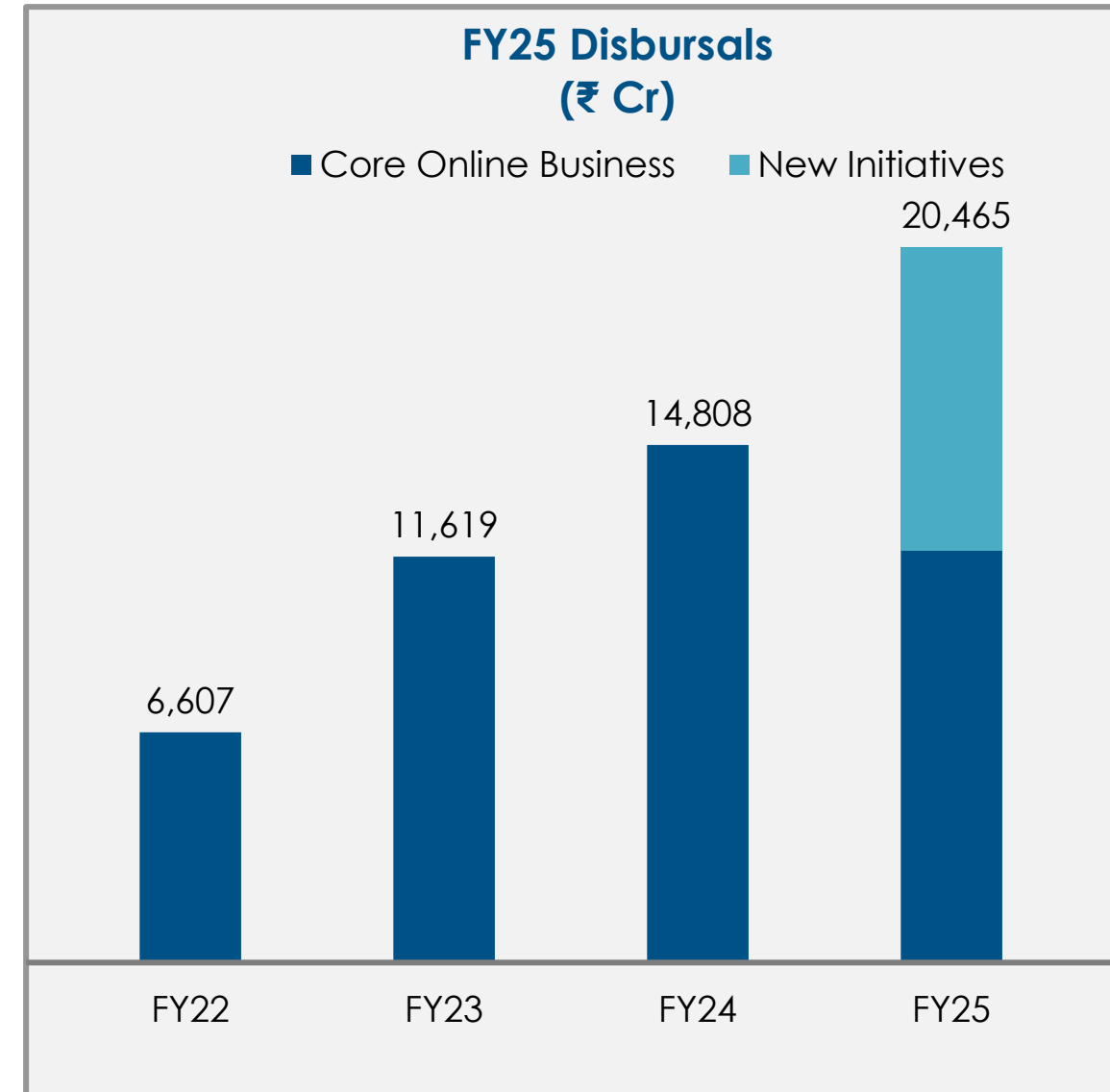
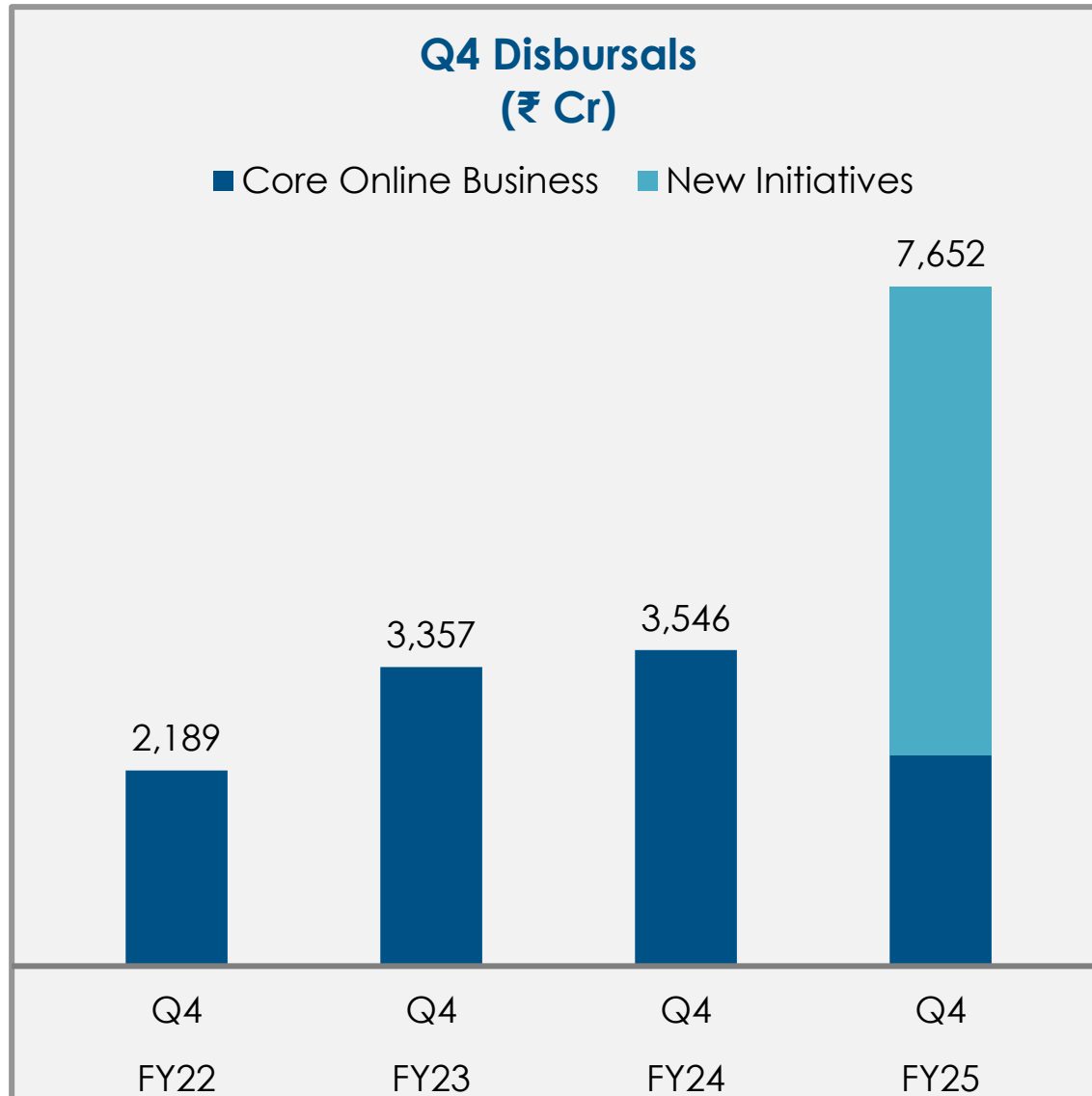


Steady growth continues for Core New Insurance Premium (net of Savings business)



Overall Disbursals grew 3x in 3 years

Unsecured credit slow, secured credit continues to grow rapidly



Core Online Business: Rolling 12 months

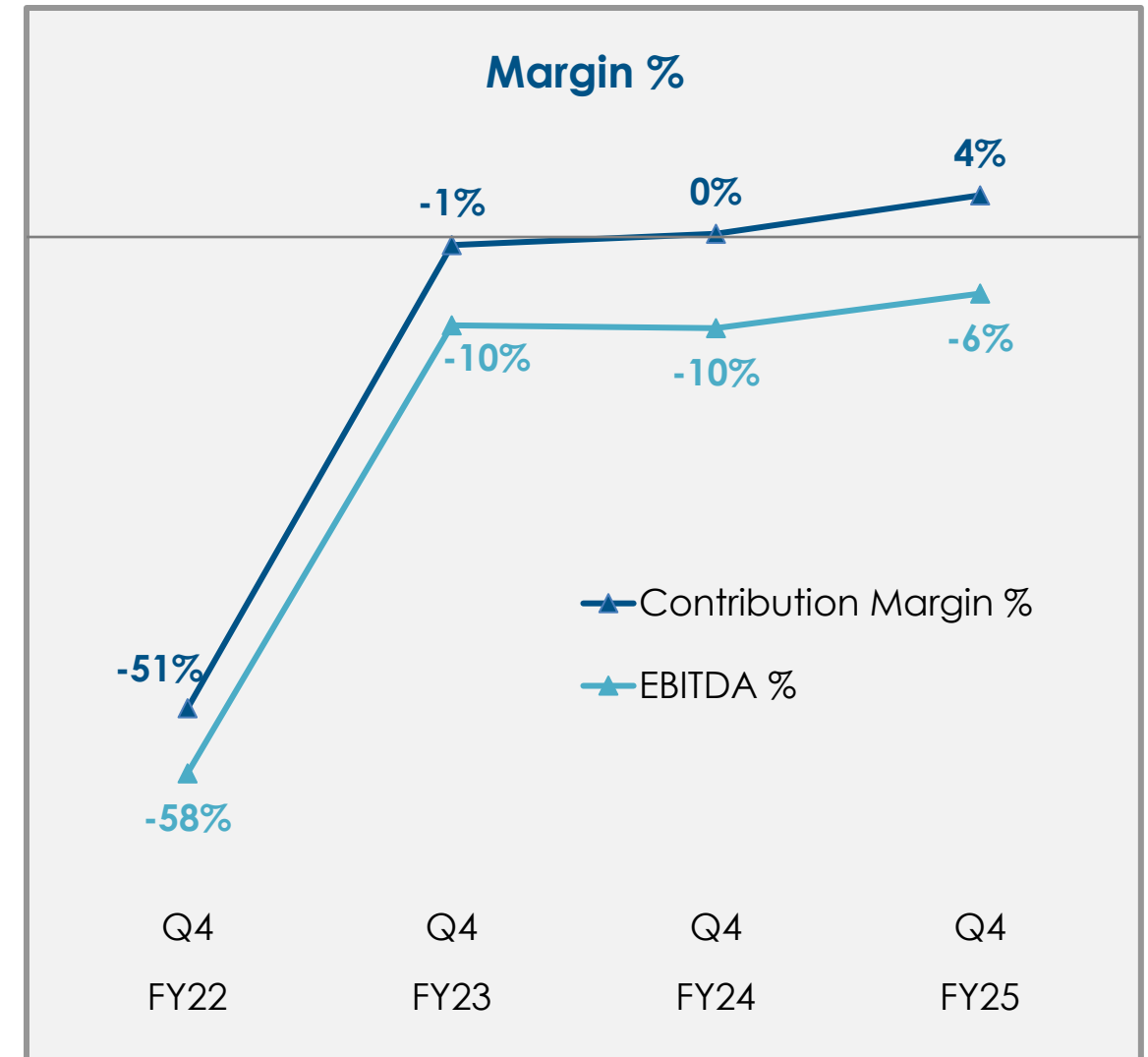
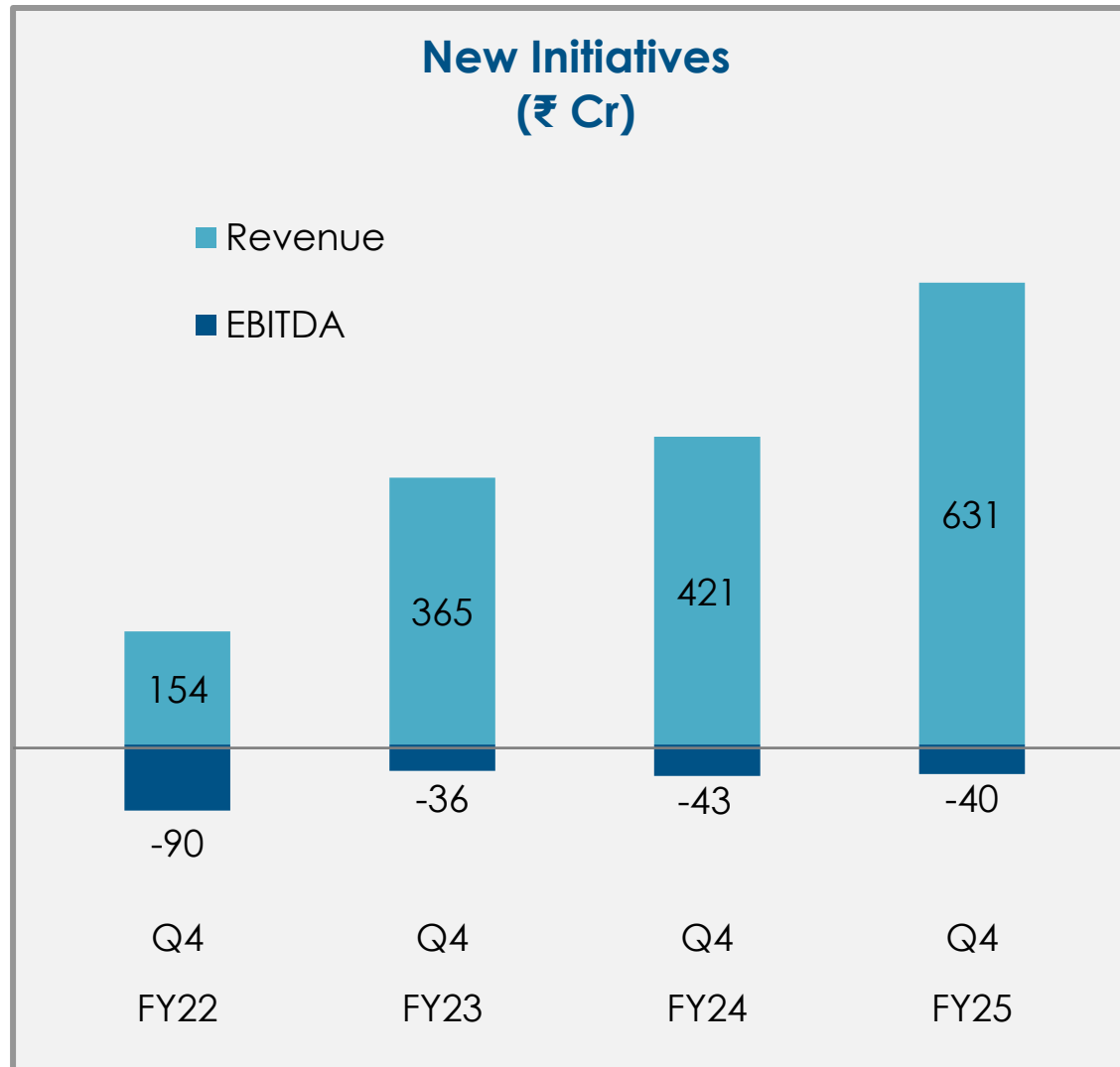
Steady revenue growth with margin improvement

12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Revenue	1,200	1,337	1,484	1,591	1,710	1,855	2,043	2,211	2,375	2,524	2,687	2,865	3,073
Contribution (non-GAAP) [#]	459	542	629	690	741	818	905	980	1,061	1,113	1,166	1,221	1,326
Contribution %	38%	41%	42%	43%	43%	44%	44%	44%	45%	44%	43%	43%	43%
Adjusted EBITDA (non-GAAP)	(111)	(75)	(14)	53	107	171	227	277	324	348	385	423	502
Adj EBITDA %	(9%)	(6%)	(1%)	3%	6%	9%	11%	13%	14%	14%	14%	15%	16%

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New Initiatives Q4

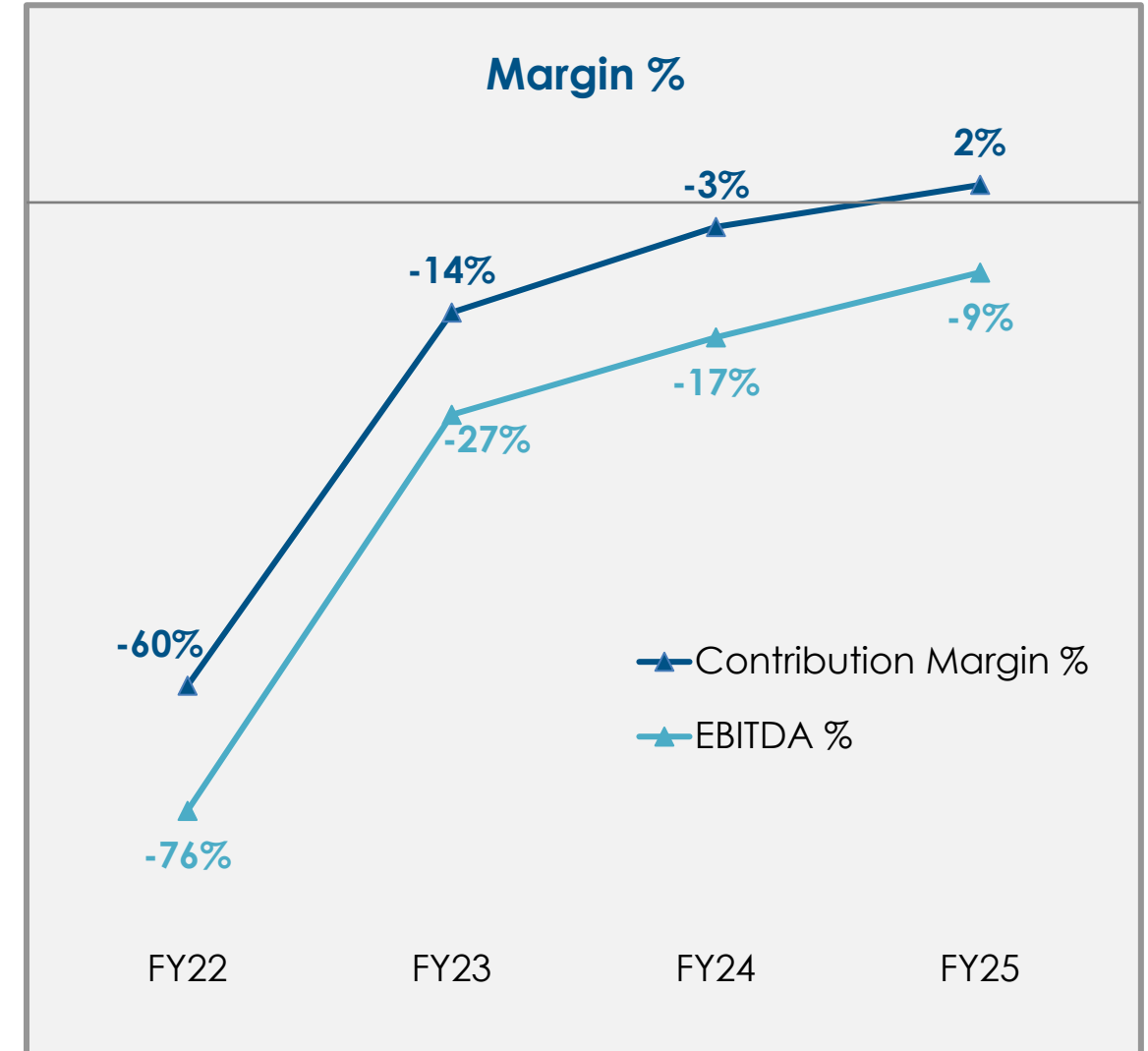
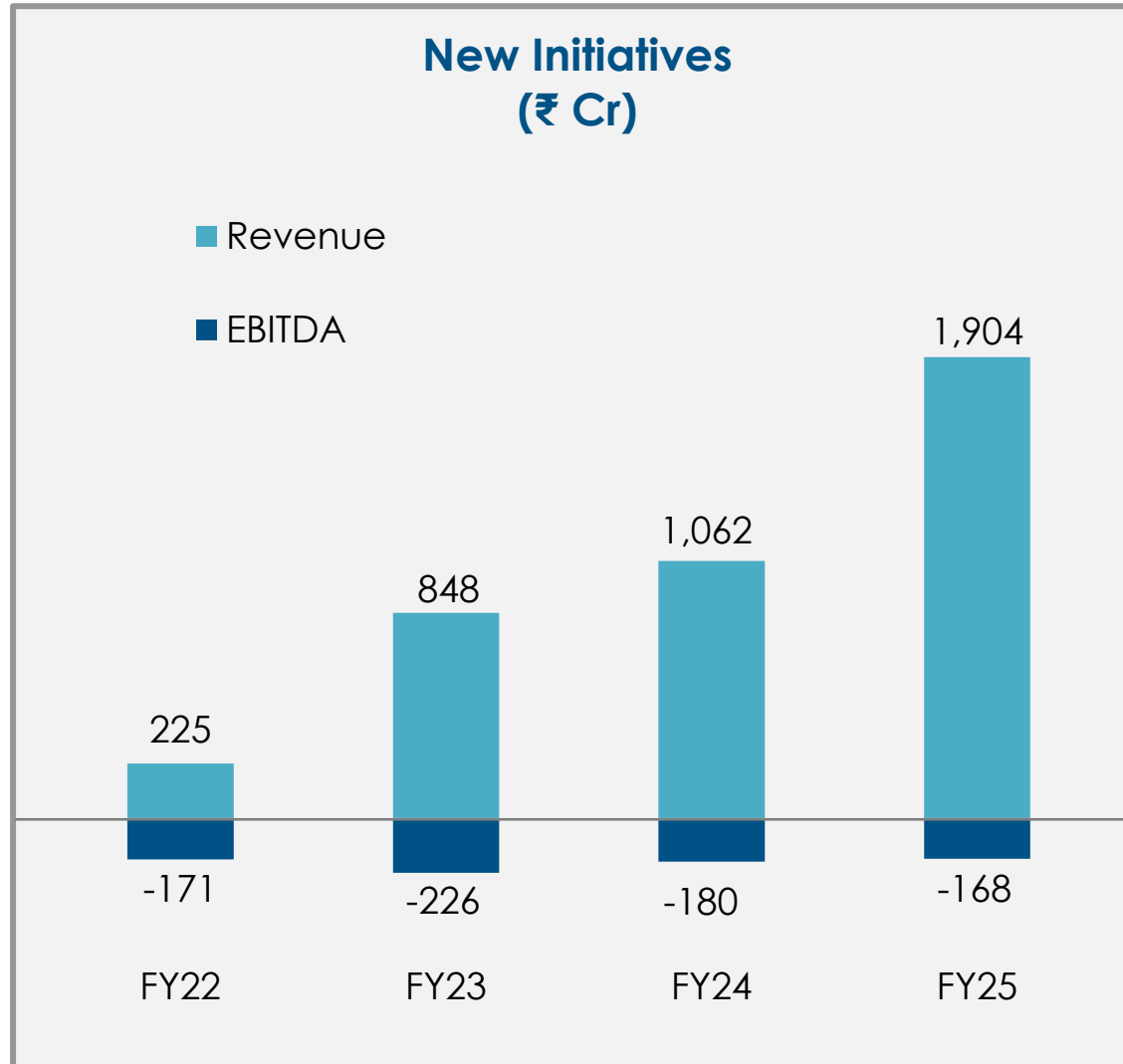
Continued market leadership with improving efficiency



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New Initiatives FY25

Continued market leadership with improving efficiency



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New initiatives: Rolling 12 months

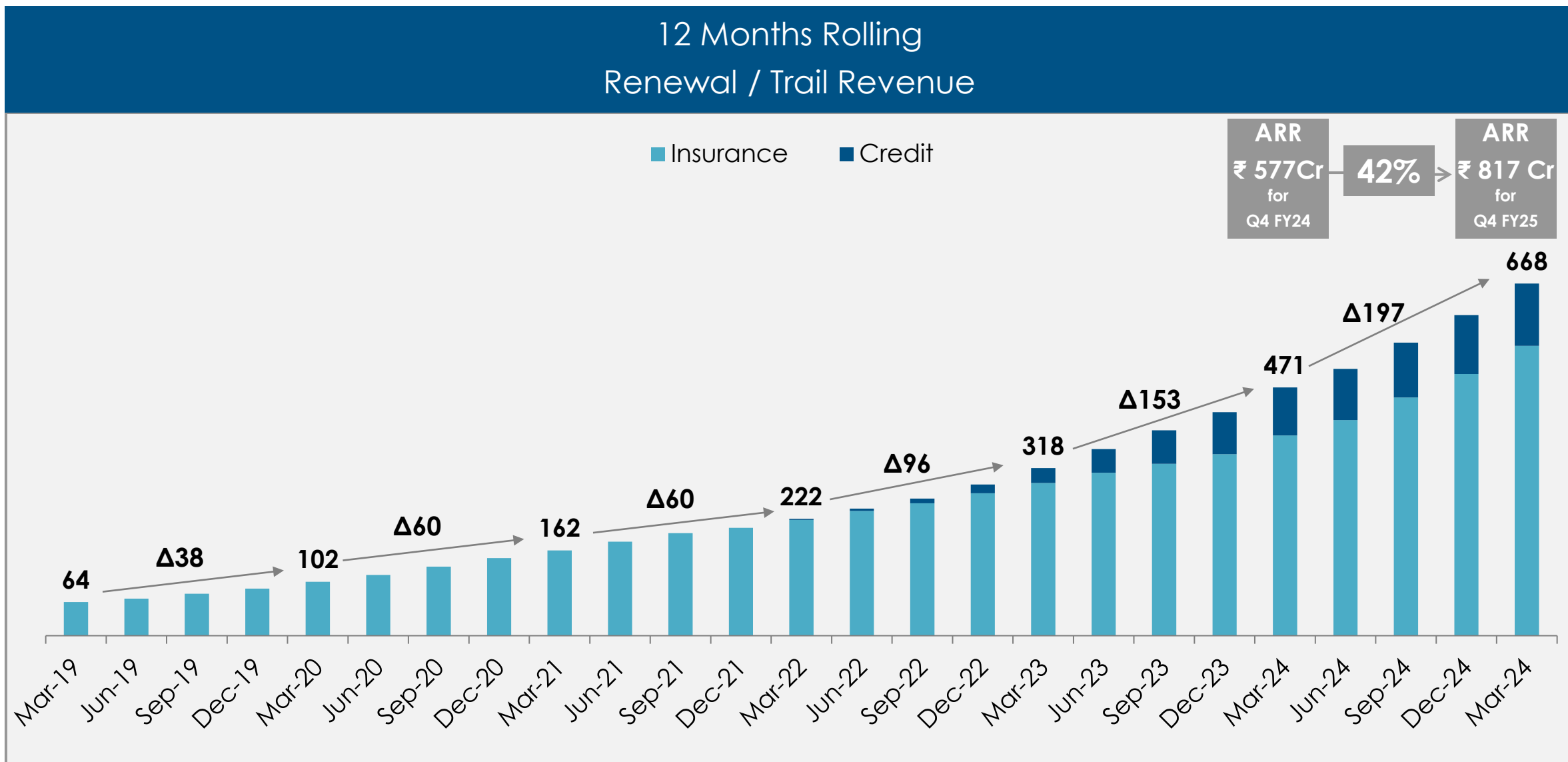
Revenue 8.5x in 3 years, margins improved significantly

12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Revenue	225	355	503	638	848	863	914	1,007	1,062	1,259	1,451	1,694	1,904
Contribution (non-GAAP) [#]	(136)	(183)	(211)	(193)	(118)	(81)	(61)	(38)	(34)	(21)	(2)	13	40
Contribution %	(60%)	(52%)	(42%)	(30%)	(14%)	(9%)	(7%)	(4%)	(3%)	(2)%	0%	1%	2%
Adjusted EBITDA (non-GAAP)	(171)	(232)	(277)	(280)	(226)	(201)	(191)	(174)	(180)	(177)	(172)	(171)	(168)
Adj EBITDA %	(76%)	(65%)	(55%)	(44%)	(27%)	(23%)	(21%)	(17%)	(17%)	(14)%	(12)%	(10)%	(9)%

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Renewal / Trail revenue

At an annualized run rate of ₹817 Cr, up 42% from ₹577 Cr



Insurance Continues to Scale

Improving Efficiency & Customer Experience

- “Har Family Hogi Insured!” We aim to protect every family in India against the financial impact of Death, disease & disability by having Health and Life insurance. We continue expanding our regional reach using TV campaigns in regional languages like Tamil, Telugu and Marathi and offering sales support in 200+ cities in 18 languages.
- Scale is key for a marketplace: we sourced ₹ 7,030 Cr insurance premium in Q4 FY25 (37% growth YoY), reaching a total of ₹23,486 Cr for FY25. In FY25, Health & Life Insurance New Premium grew 48% YoY.
- ₹ 689 Cr ARR renewal revenue[^] which typically has 80%+ Margins
- Our consistent efforts to improve customer service and claims support are paying off with multiple heartening customer messages and continues to be reflected by a CSAT* of 90%+ for Q4 FY25
- Quality of business in terms of Claims ratios and Retention rates makes our business profitable for our partners
- High disclosure rates & fraud detection are helping improve claims settlement ratios for our partners. We continue to offer on-ground claims support with a TAT of 30 mins in 200+ cities
- Continued focus on product & process innovation
- Increasing efficiency of operations
 - 80%+ of Motor (four and two-wheeler insurance) and travel insurance transactions continue to be unassisted
 - Physical leg of the business continuing to deliver meaningful impact on Health and Life Insurance businesses
 - Steady growth in premium per enquiry
 - Increasing percentage of business via this hybrid mode

Continue to focus on serving credit needs of varied segments

- Paisabazaar enables access to credit for India's diverse consumer segments, through transparency, wide choice, independent (unbiased) & right advice
- We are currently at a loan disbursal ARR[^] of ₹ 30.6k Cr and card issuance ARR[^] of about 5 Lacs
- Our secured credit business has scaled through a strong distribution and fulfilment capabilities along with wider and deeper partnerships
- About 5.1 Cr consumers across India have accessed their free credit score on our platform till date, representing over 16%[#] of India's active credit score consumers
- 70%+ disbursements from the Paisabazaar platform are to existing customers^{\$}, demonstrating strong customer trust, leading to repeat behavior
- Our trail revenue is now more than 16% of total revenue, primarily driven by our co-created strategy, helping strengthen the robustness of the business
- Pbmoney, a Personal Finance Management tool built on AA ecosystem gaining early traction; going deep into insights and enabling avenues for customers to save and grow their wealth
- Collaborating with partners to drive fraud-avoidance & sustainable risk and help build an ecosystem of 'Responsible Lending'

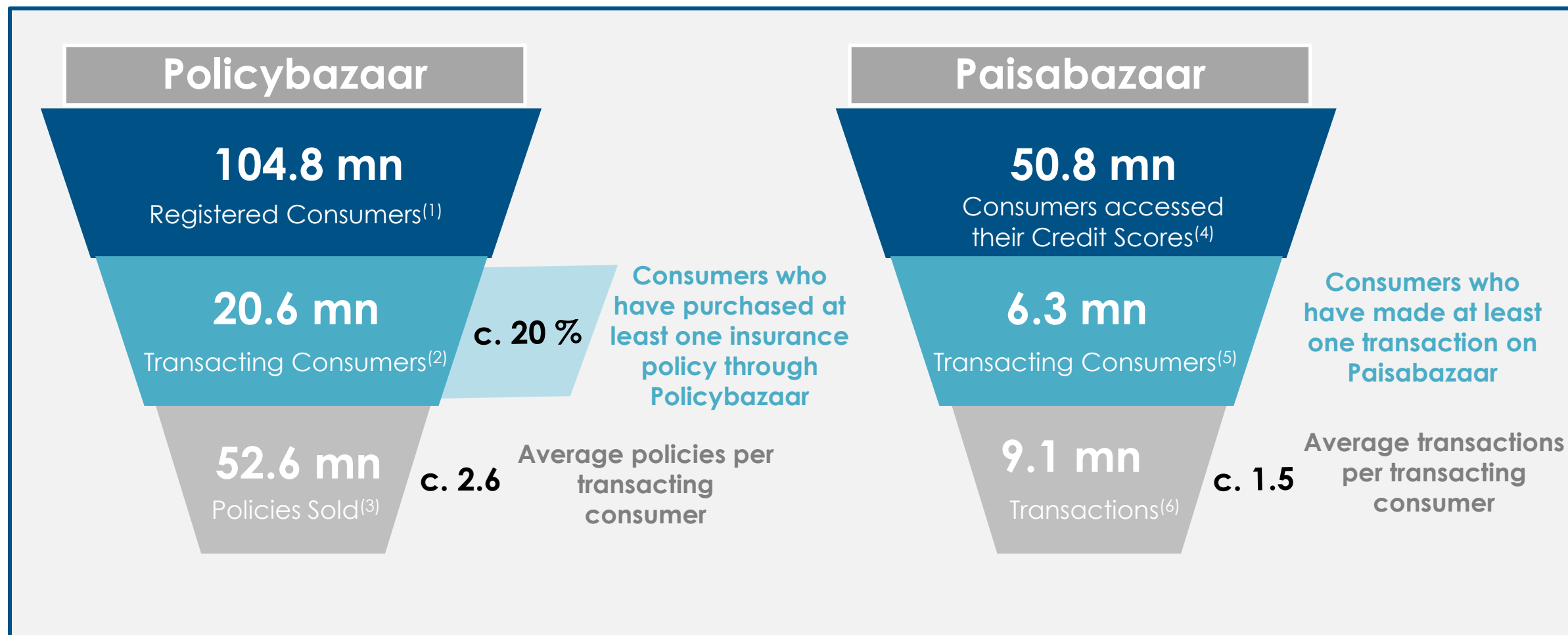
• Management estimates

[^] ARR of Q4FY25

[#] Consumers having at least 1 active trade line; 12-month average

^{\$} Customers who ever accessed credit score from Paisabazaar (excluding PB Connect), Management estimates

Two leading consumer destinations



1. Consumers registered on Policybazaar platform as of Mar 31, 2025
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till Mar 31, 2025
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals on Policybazaar since its inception till Mar 31, 2025
4. Consumers who accessed their credit scores through Paisabazaar till Mar 31, 2025
5. Cumulative number of unique Consumers who made at least one transaction on Paisabazaar since its inception till Mar 31, 2025
6. Cumulative number of transactions made on Paisabazaar since its inception till Mar 31, 2025

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INDIA'S LARGEST MARKETPLACE FOR INSURANCE



93%

Market share
(online aggregators)^



52.6mn

Insurance Policies sold
(till date)



48%

Health & Life new premium
growth YoY
(FY25)



₹ 7,030 Cr

Insurance premium
(Q4 FY25)



90.2%

CSAT

20.6mn

Transacting Consumers
till date



51

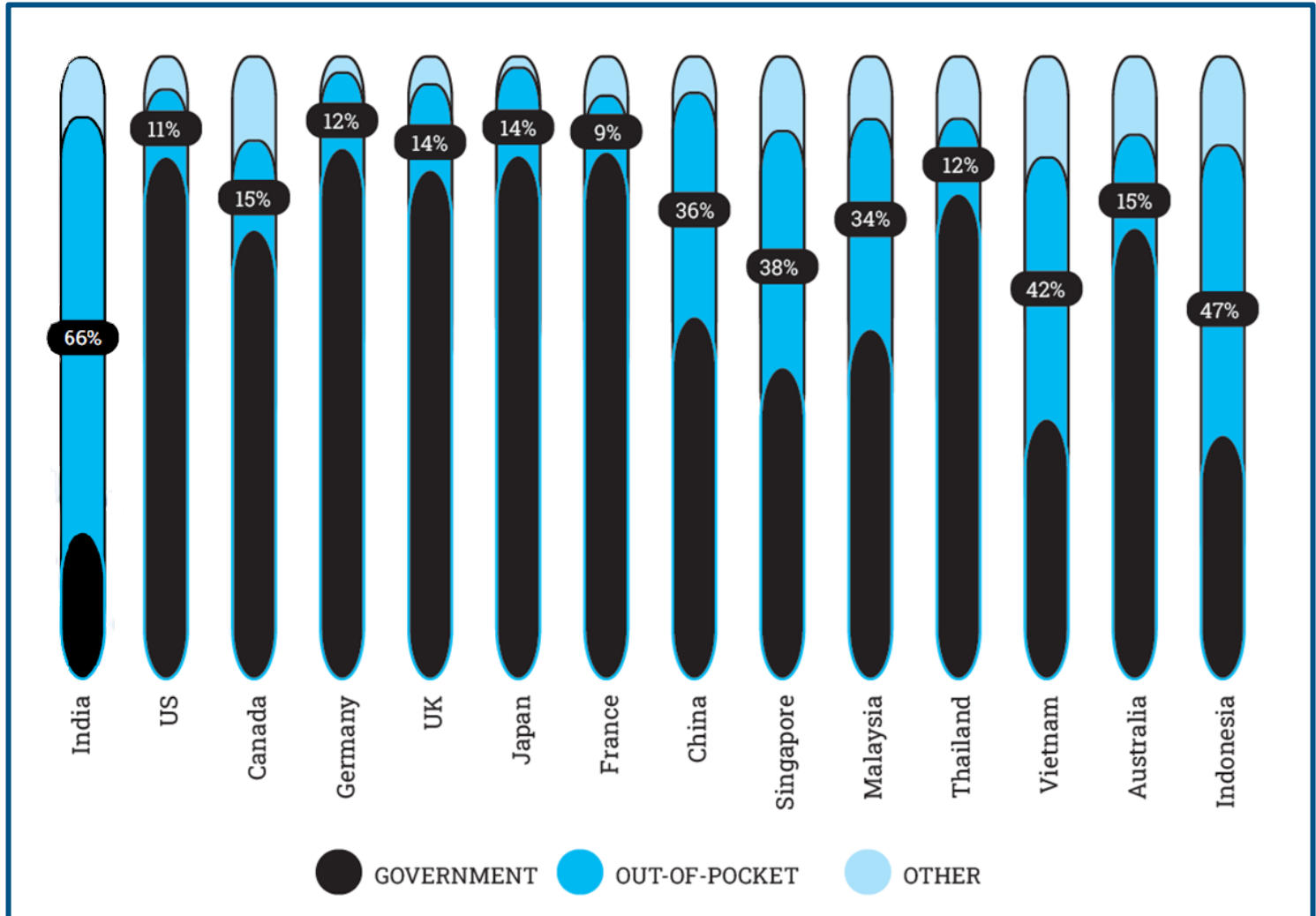
Insurance
Partners



India continues to have one of the widest protection gaps

66% of Health expenditure is Out-of-Pocket: Health insurance is needed

Health Expenditure by Source of Financing

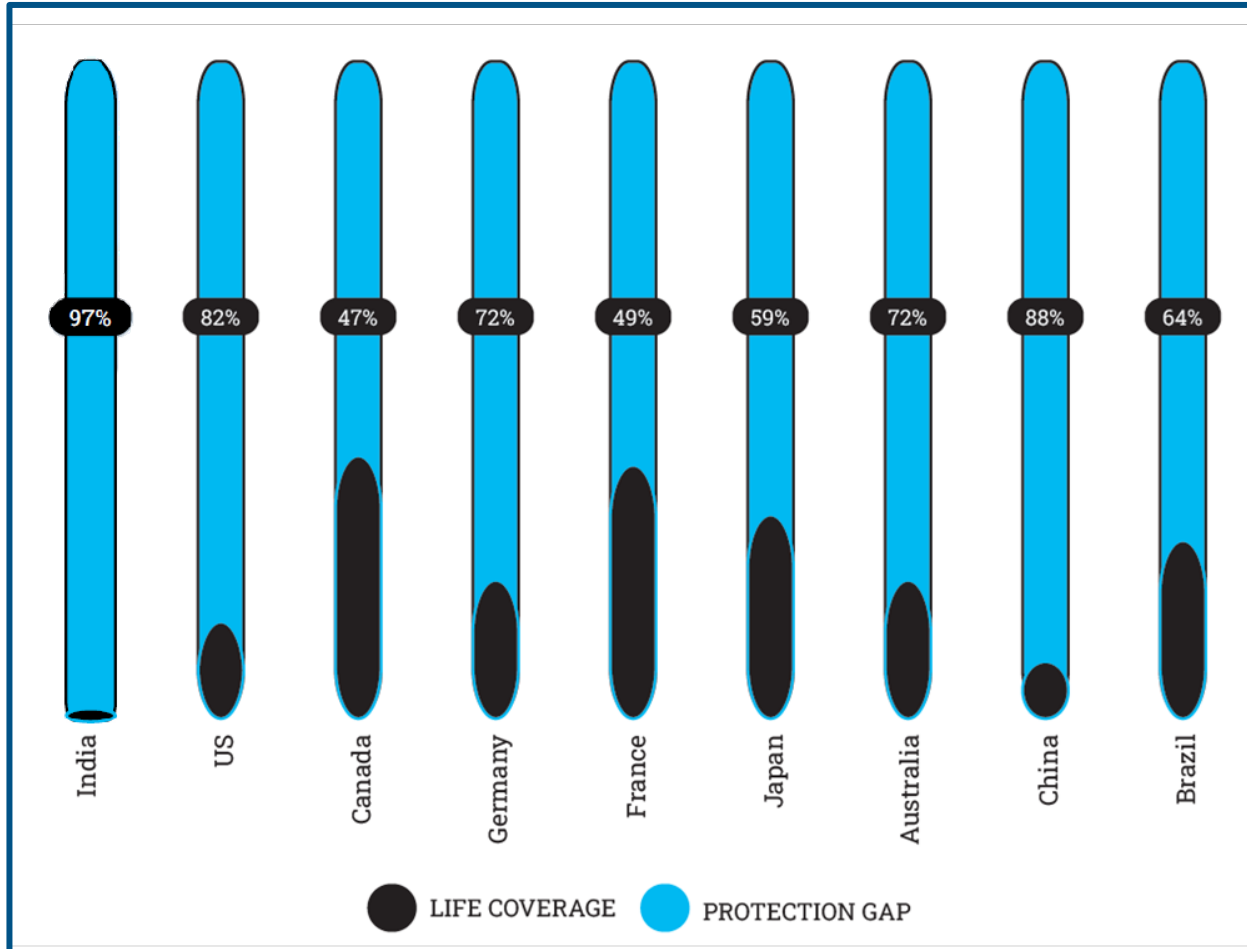


Country	Out-of-Pocket as % Healthcare Expense
India	66%
Australia	15%
Canada	15%
China	36%
France	9%
Germany	12%
Indonesia	47%
Japan	14%
Malaysia	34%
Singapore	38%
Thailand	12%
UK	14%
US	11%
Vietnam	42%

India continues to have one of the widest protection gaps policybazaar.com

Only 3% Life Coverage: Term Insurance is needed

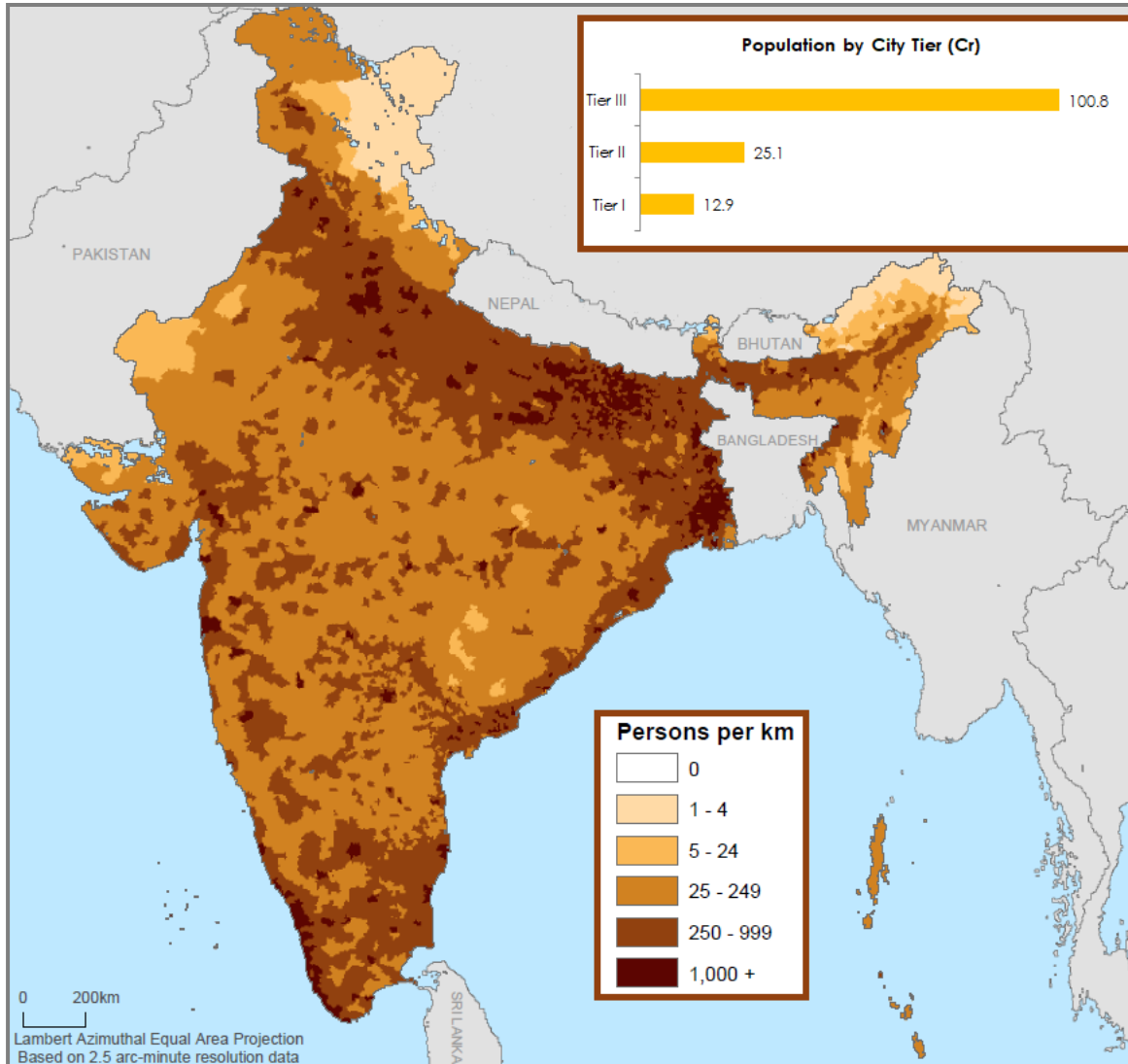
Mortality protection gap (Protection required minus Life Coverage)



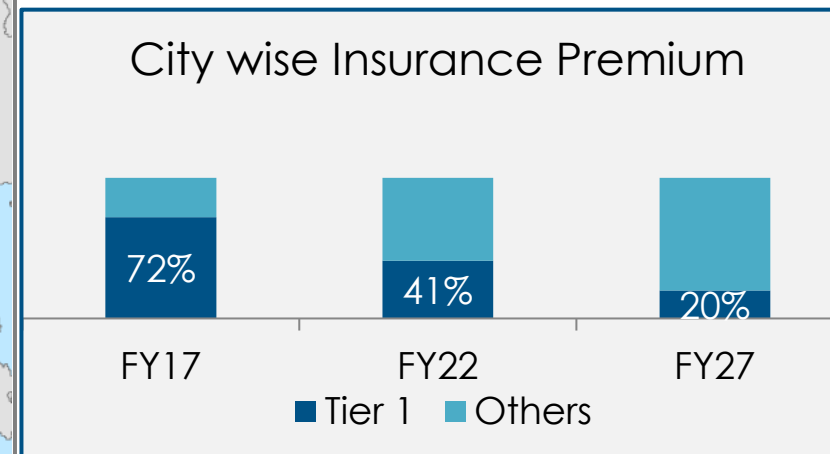
Country	Protection Gap
India	97%
US	82%
Canada	47%
Germany	72%
France	49%
Japan	59%
Australia	72%
China	88%
Brazil	64%

India is vast and growing

The future is in Tier 2 & 3 cities



Geography	Penetration (%)			Density (USD)		
	Life	Non-Life	Total	Life	Non-Life	Total
USA & Canada	2.7	8.6	11.3	1,999	6,416	8,415
Advanced EMEA	4.3	3.0	7.4	1,957	1,351	3,308
Emerging EMEA	0.6	1.0	1.5	30	49	80
Advanced Asia Pacific	5.4	3.1	8.6	1,964	1,133	3,096
Emerging Asia	2.1	1.6	3.6	131	98	229
World	2.8	4.0	6.8	354	499	853
India	3.0	1.0	4.0	70	22	92



Tier 1 cities contribute 10% population of the country but 41% of Insurance premium

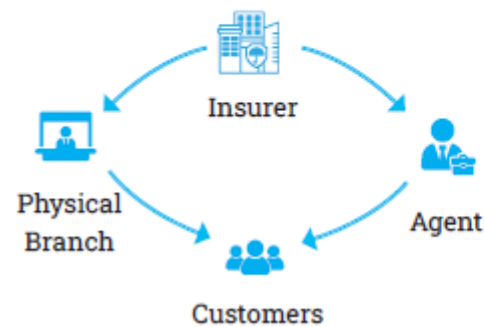
Evolution of Insurance Distribution Channels

Early 2000s

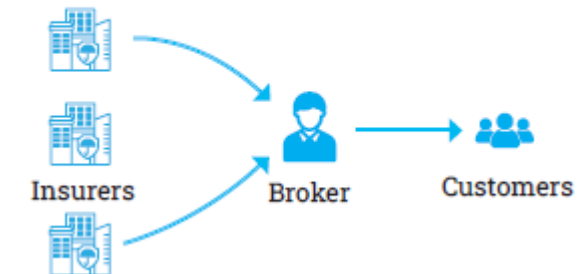
Additions in 2010

Offline Direct/Agent Channel

Bancassurance



Offline Brokers

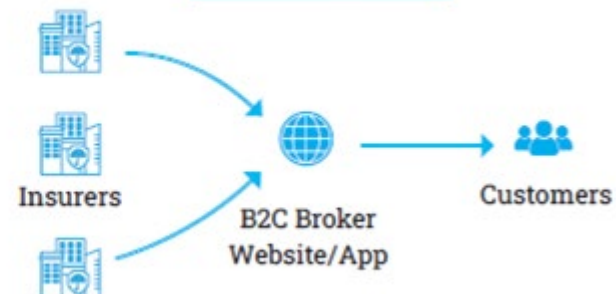
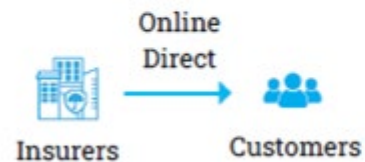


Additions in 2015

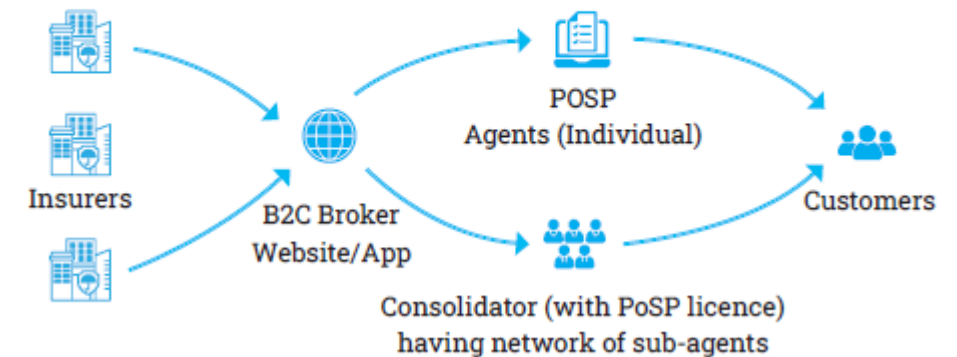
Additions in 2022

Online Direct Channel




Online B2C Brokers



Online B2B2C Brokers



India's Insurtech Ecosystem

Categories	B2C	B2B2C		B2B
Sub-category	B2C Broker	PoSP agents & consolidators	Embedded Insurance	Group Insurance
Description	Platform aggregating & selling insurance from multiple insurers directly online to customers	Insurtech selling insurance through partner PoS agents or agencies	Insurtech selling insurance embedded with a purchased good or service	Insurtech selling group insurance products to businesses
Lead Generation	Retain customer leads on own platform	Leads managed by partner agents	Leads generated by seller partners	Not Applicable
End-to-end Insurance journey	Proactive conversion using call center / physical support	Conversion using agents /agencies	Conversion through seller partners	Proactive conversion using salesforce
Policy support (servicing & claims)	App based claims assistance & VAS, special support teams	Call centers for limited claims assistance	App based claims assistance & VAS	App based claims assistance & VAS
PB Fintech Brands				

What are we solving ?



Human Intensive Operations



Dependence On High Cost
Physical Distribution



Information Asymmetry



Blanket Portfolio Underwriting

How do we do it ?



Tech-Enabled Processes



Data-Backed Innovation



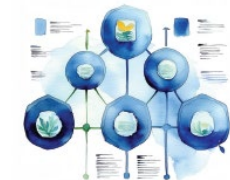
Digital Distribution



Sharp Risk Assessment



Product & Process
Transparency For Consumers



Risk Transparency For
Insurer Partners



Data-Based Customised
Underwriting



Digitised & Personalised
Claims Experience

Benefits to Consumers & Insurers

Benefits to the Consumer



Consumer-Centric Design
for
Easy & Convenient journeys



One-Stop Insurance Shop
with
Tailored Solutions



Service & Support
throughout
the Lifecycle



Trusted & Unbiased
Advisory



Surrogate Underwriting
&
Risk-based Pricing

Benefits to the Insurer



Tech-Based
Process innovation



Product & Price
Simulation Support



High-Quality
Consumer Disclosures



Untapped
Consumer Markets



Customer Delight

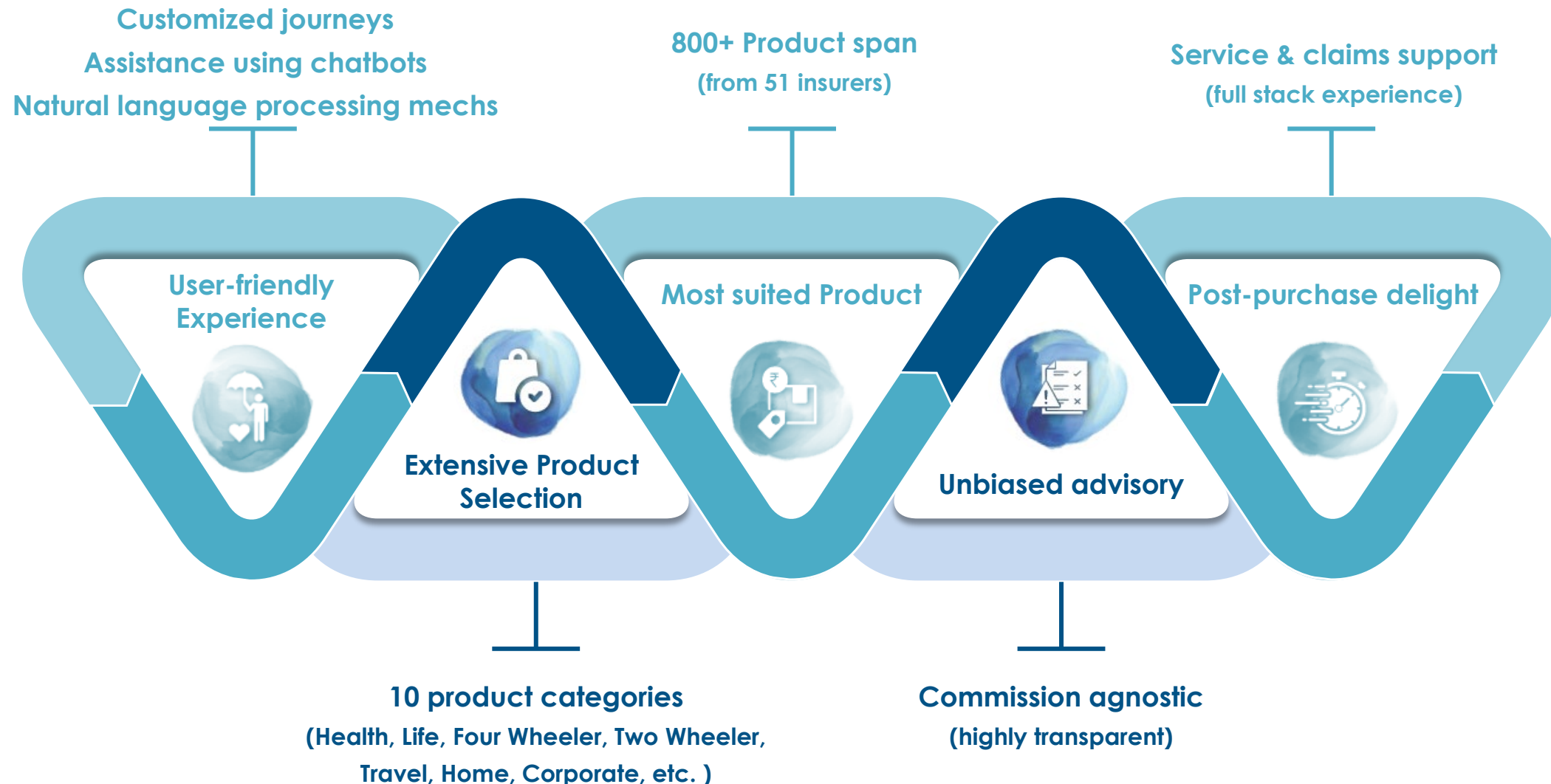


Operating Cost
Efficiency

PB Advantage for consumers

Uniquely positioned for capturing mindshare

Policybazaar provides a holistic product suite with seamless experience



PB Advantage for insurance partners

Leverage data and technology to create best in class products and experiences



High quality customer disclosures

- Data **disclosure directly from the customer** - bypassing agent channel which is prone to fraud
- Tech based document verification



Extensive historical data

- **16 years digital vintage**: Rich data on customers & claims variables
- **20.6mn transacting customers** since inception



Enhanced scoring using digital data

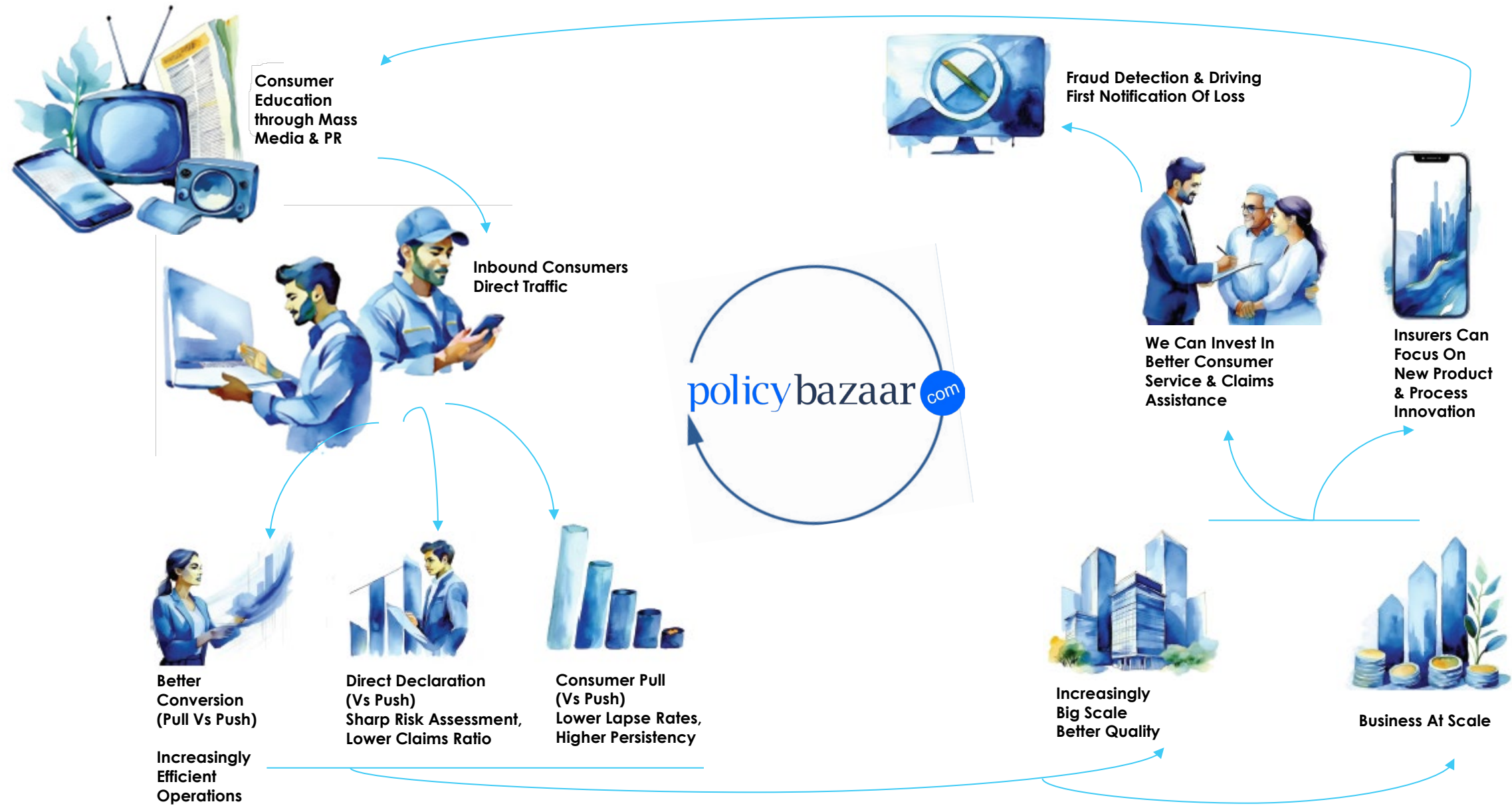
- Intricate data collected by PB which is unavailable in an offline environment
- Risk pricing simulation: Use of **digital variables exclusive to PB** in addition to traditional variables; niche/customized product conceptualization
- **Risk scores** calculated for **fraud** and shared with insurers at the time of case login



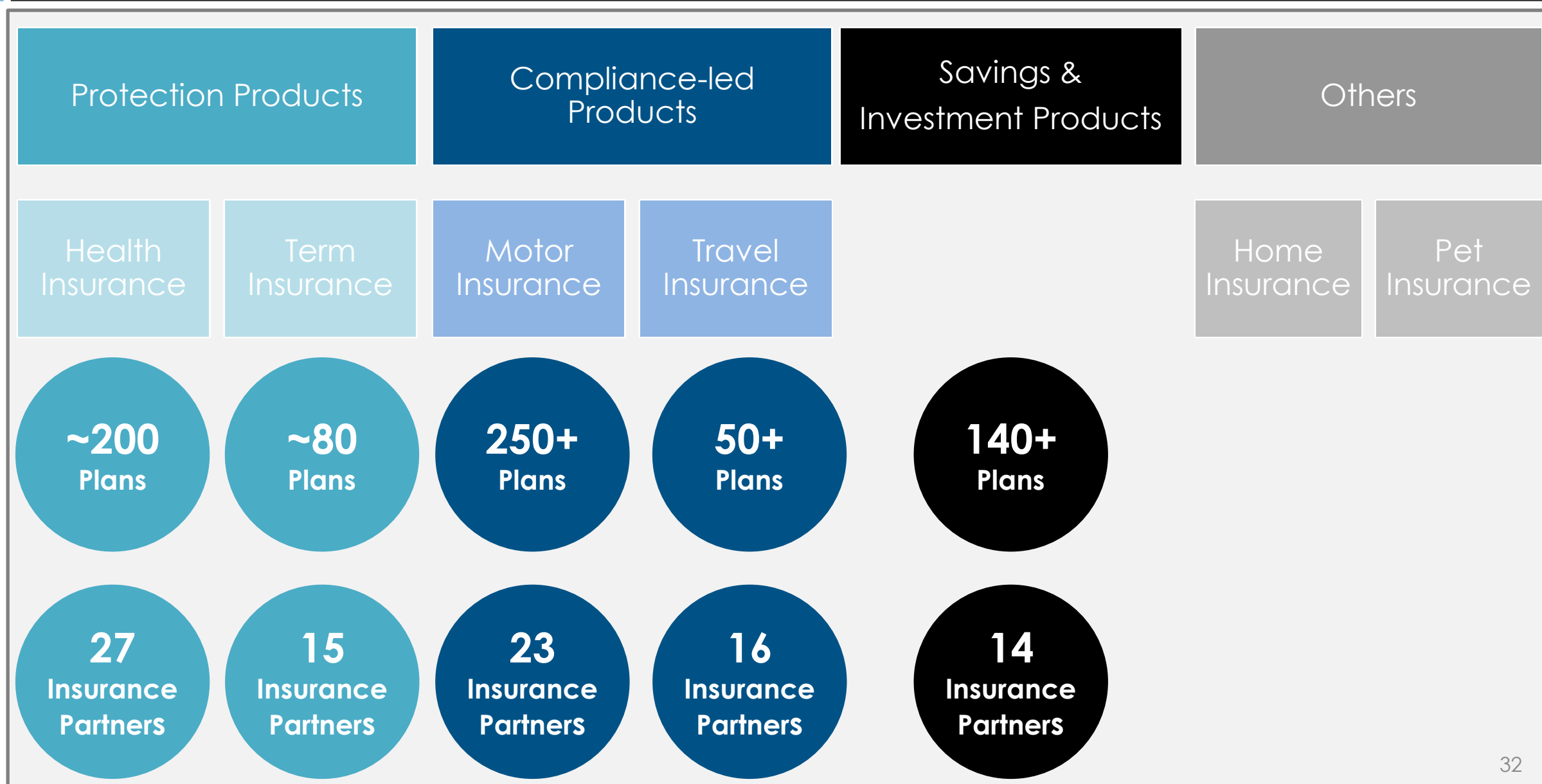
Rich insights from voice analytics

- **100% of calls converted** to text & analysed for behavioural insights, thus sharp risk assessment for insurers
- **Reducing false positives** through customer conversation tone analytics

Our Business model



Our offerings from 51 partners



Health Insurance

Catering to all insurance needs: Special products

Healthy Individuals & Families

Plans to suit evolving needs: Yearly cover increase



Senior Citizen Plans

- 30 minutes claim support (In 200+ cities)
- Relationship manager For every customer
- 24*7 claims assistance In 30 mins. guaranteed
- Instant policy issuance No medical tests



Riders

Room Rent Waiver

Hospital Cash Benefit

Critical Illness Cover

Personal Accident Cover

OPD Care

NCB protection

Inflation protection

Domiciliary hospitalization

Special Maternity Plans

- Covers pre & post-natal expenses
- Normal and C-section deliveries
- New born cover from day 1
- Covers gynaecologist consultation
- Plans with low waiting period (as low as 3 months)



Pre-existing Diseases

- Plans with Zero-waiting period
- A 3-way call amongst the doctor, PB advisor & the customer to guide the customer with Pre-existing conditions find the best suited health insurance plan for them
- PED BuyBack rider to reduce existing illness coverage waiting period

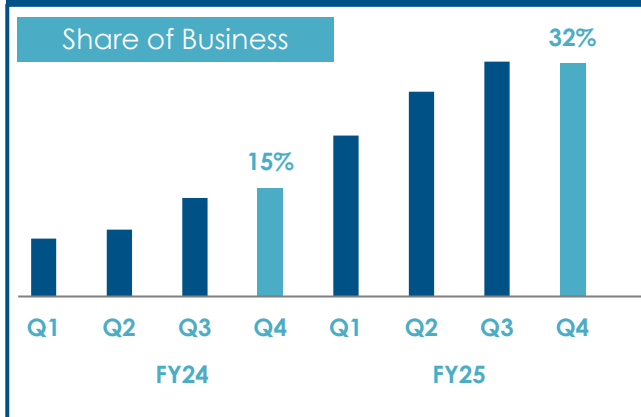


Health Insurance

Catering to all insurance needs: from Affordable plans to Unlimited coverage plans

Affordable Plans

Monthly Payment Mode for affordability

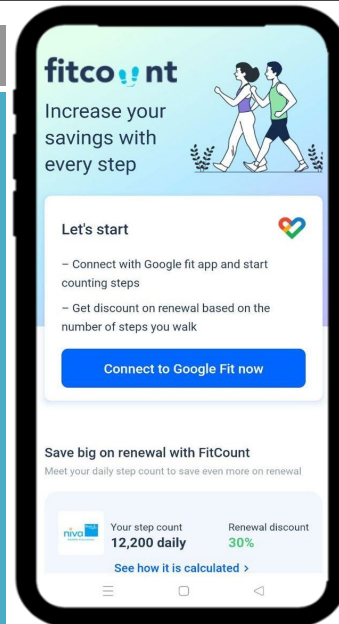


Cost effective plans with Limited 'Room Category'

- Coverage for shared rooms (4 beds / general wards only)
- 40-50% lower pricing than standard plans

Promoting Wellness through Step tracker for Improving affordability

- Benefit to customers:
 - Discounts on renewals
 - Improves wellness & eventually risk of disease
- Benefit to insurers:
 - Better & real-time risk-assessment
 - Reduces claims



Premium Plans

Multi-year plans

Selecting a multi-year plan saves your money and the trouble of remembering yearly renewal

☒ 1 year
☐ 2 years Save up to 10%
☐ 3 years Save up to 15%
☐ 4 years Save up to 16%
☐ 5 years Save up to 16%

High Coverage Plans

- High Sum Insured up to ₹6Cr cover with unlimited automatic recharge
- Plans covering Advance Technology Methods – robotic surgeries, deep brain stimulation, stem cell therapy, oral chemotherapy

HNIs

Tenured advisors for seamless buying experience

Dedicated SPOC for issuance & service support

Dedicated Toll-free & direct lines for claims support

SPOC with expertise across PB products for personalized assistance



A welcome kit "Elite box" given to HNI customers for premium experience & better recall

Health Insurance

Catering to all insurance needs: Wholesome offerings as well as Niche products

New products for evolving needs: OPD Cover

Health coverage that goes beyond hospitalization

OPD provides medical care & treatments to patients who do not need to stay overnight at the hospital/clinic

policybazaar.com
HAR FAMILY HOGI INSURED

**TINY EXPENSES,
BIG SURPRISES?**

Don't sweat the small stuff, our health insurance has you covered.

Explore our plans today.

MEDICAL BILL

Doctor's Fees
First-Aid Kit
Blood Test
X-Ray and
MRI Reports

OPD Cover



Unlimited Tele-Consultation
24x7 access to doctors



Diagnostics Tests Covered
Lab tests included in plan



Online Claim Process
Fast & paperless claim filing



Pharmacy Discount
Save more on medicines

Plans tailored for NRIs

Concierge Service

Emergency Assistance

Non-Stop Dedicated Support

Introducing NRI Care Programme

Providing end-to-end healthcare support to your family in India



Pre Hospitalisation

- ✓ Selection of doctors & hospitals
- ✓ Hassle free ambulance services
- ✓ Expert support during hospital admission



During Hospitalisation

- ✓ Access to 2nd medical opinion
- ✓ Easy In-hospital claims
- ✓ Dedicated support in discharge formalities



Post Hospitalisation

Assistance with post-discharge queries & doctor's appointments

Health Insurance

Catering to all insurance needs: Unbundled offers & personalized options

Unbundled offers: Choose the features you want !

Policy benefits

These benefits are part of your insurance cover. You can check plans as per your desired benefits

☐ Pre-hospitalization covered
 ☐ Post-hospitalization covered

☐ Day care treatments
 ☐ No claim bonus

☐ Restoration benefits
 ☐ Free health checkup

☐ Doctor consultation and pharmacy
 ☐ Maternity cover

Apply filters

Existing disease waiting period

It is a time span before a select list of ailments get covered in your policy

☒ No preference

Recommended

☐ Covered after 1 year
If you have an existing illness

☐ Covered after 2 years

☐ Covered after 3 years

Policy period

Selecting a multi-year plan saves your money and the trouble of remembering yearly renewal

☒ 1 year

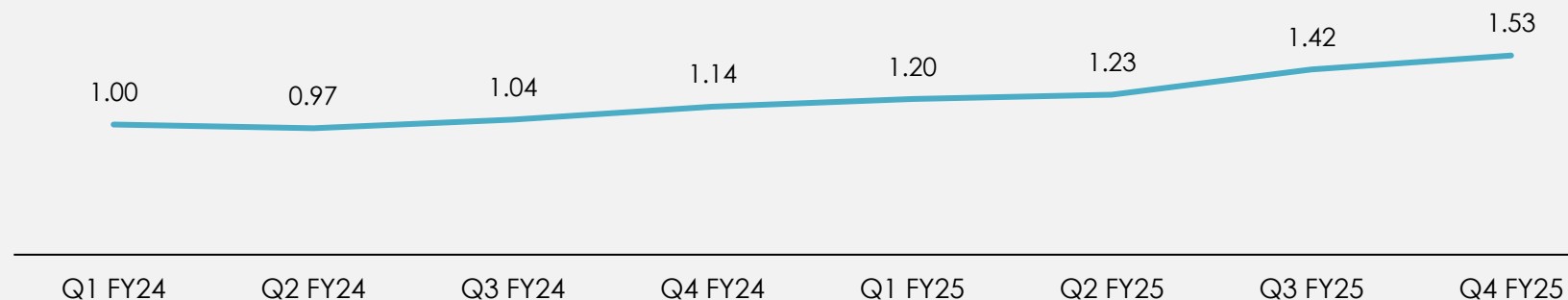
☐ 2 years
Save up to 10% on premium

Recommended

☐ 3 years
Save up to 15% on premium

Strong alignment
with customer needs
reflected in the
53% increase in
conversion within 2 years

Indexed Health Conversion



Term insurance

New-age products for all consumers: Salaried customers

Zero cost plans
with Special exit value

Zero Cost
Term Insurance
with
special exit value*
&
Get all premium back

[View Plans](#)

Plans that give
“2X Refund of Premium”

₹ 1 Cr life cover for an 30 year male, non-smoker, cover upto 70 years of age

Your Monthly premium
₹ 2,221/month + GST
Limited Pay for 10 Yrs

Total premium paid
₹ 3,08,856 + GST
Till 40 years age

— At age of 60, you decided to stop your policy —

You **get Double** of your premium back using
Special Exit Benefit

₹ 6,17,712

Increasingly moving from First Year
Discounts towards Lifetime Discounts

TATA AIA Maha Raksha Supreme Select

Life cover: ₹2 Cr | Cover till age: 60 Yrs | Claim settled: 99.1 %

5 Free Add-ons | Full refund of premium | Plan Details

✓ 10% online discount (1st year)
✓ 8.5% discount for salaried (1st year)
✓ 1% auto pay discount, upto ₹100 (1st Year)

₹1,543 /month
Online Saving ₹2.0 K

ICICI PRUDENTIAL iProtect Smart

Life cover: ₹2 Cr | Cover till age: 60 Yrs | Claim settled: 99.3 %

2 Free Add-ons | Full refund of premium | Plan Details

✓ 10% discount for salaried (1st year)
✓ 2% online discount (Lifetime)

₹1,661 /month
Online Saving ₹12.8 K

Lowest Price Guarantee

policybazaar
Term Insurance

LOWEST PRICE GUARANTEE

Find a price lower than us

Your premium will be refunded,
no questions asked

HNI Plans with
High Sum Assured upto ₹20 Cr

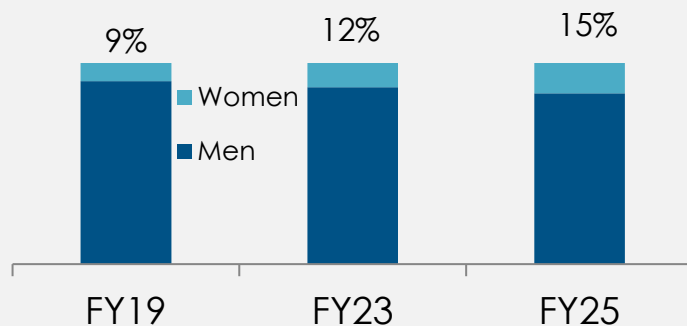
Get
₹ 5 Crore
Term Life Insurance
Starting from
₹1,443/month+

Term insurance

New-age products for all consumers: Women, Self-employed & NRI

Term insurance plans for
housewives
with ₹1 Cr Sum Assured

Term Insurance Buyers



Women-centric plans

Critical Illness Covers like Cervical
Cancer, Breast Cancer

policybazaar.com
HAR FAMILY HOGI INSURED

Pre-approved'
Term Life Insurance
for your wife

✓ Free Health Management Services
worth ₹36,500* every year

✓ Upto 12%** online discount

Plans for **self-employed** customers

Income proof not required

Income
documents
Waiver

ICICI PRUDENTIAL
LIFE INSURANCE CO. LTD.

iProtect Super

Life cover

₹1 Cr

Cover till age

70 Yrs

2 Free Add-ons

Full refund of premium

Zero Cost

5% discount included

[See how](#)

Income proof not required

Surrogate
Underwriting

HDFC Life
Sav' uttha, ke jayo!

Click 2 Protect Super

Life cover

₹1 Cr

Cover till age

70 Yrs

1 Free Add-on

Full refund of premium

Zero Cost

5% discount included

[See how](#)

NRI-focused plans

policybazaar.com
HAR FAMILY HOGI INSURED

Special Term Plans for NRI

Get

₹ 3 Crore
Term Life Insurance

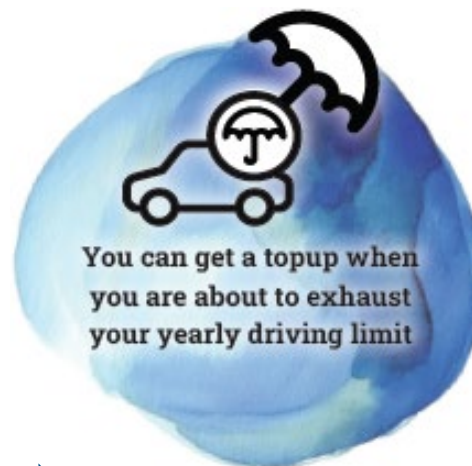
Starting from
₹1,103/month*

[View Plans](#)

*Standard T&C Applied

Worldwide Coverage

Video Medical Tests



BUY
**PAY AS YOU GO
CAR INSURANCE**
ON
policybazaar.com
HAR FAMILY HOGI INSURED

*Savings calculated on Honda New City V/X, MH02 RTO with an IDV of Rs.11.8 lac, 0% NCB on 1 year standalone own damage policy premium including add-on (Zero Dep, Roadside Assistance, Engine Protector, Consumables and Invoice Price), for a customer using the car for 4 days in a week and Switching Off the Own Damage cover using the designated app for the remaining period of the week. The discounts are provided by insurers as per their IRDAI approved plans. In case of a claim during the policy period, no discount shall be applicable. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. STANDARD TERMS AND CONDITIONS APPLY. Policybazaar Insurance Brokers Private Limited | CIN: U74999HR2014PTC053454 | Registered Office - Plot No.119, Sector - 44, Gurgaon, Haryana - 122001 | Registration No. 742, Valid till 09/06/2024, License category- Direct Broker (Life & General) | PBIB/Video&Audio/Motor Insurance/Ad No.70

IDV Cover ₹16,63,066

₹ 6,304 →

Car video inspection required

Pay As You Drive! Choose the driving plan that suits your car needs and pay less.
Recharge plan with kilometers at any time. [know more](#)

☒ 2,500 km/yr
 ☐ 5,000 km/yr
 ☐ 7,500 km/yr
 ☐ 10,000 km/yr
 ☐ Unlimited km/yr

Pay As You Go Insurance Calculator

Which car do you drive?

Search car by brands

Popular brands —



MARUTI



HYUNDAI



HONDA



TATA



TOYOTA



NISSAN



MAHINDRA



RENAULT



KIA

Car Depreciation Calculator

Which car do you drive?

Search car by brands

Popular brands —



MARUTI



HYUNDAI



HONDA



TATA



TOYOTA



NISSAN



MAHINDRA



RENAULT



KIA

1

policybazaar.com
HAR FAMILY HOGI INSURED

Avail 7% early bird discount. Renew your Maruti Swift's policy now.

Current insurer	Incl. 25% NCB discount
digit	IDV ₹4,81,602 Premium ₹5,182
	Save ₹390
Your new policy will start from 24 Feb, 2023	

Renew now

2

Just 4 days left! Renew your Maruti Swift's insurance today

Protect your NCB & avoid challan of up to ₹2,000/- by renewing now!

Current insurer	Incl. 25% NCB discount
digit	IDV ₹4,81,602 Premium ₹5,155
Current policy expires on 23 Feb, 2023 • Your new policy will start from the 24 Feb	

Renew now

3

policybazaar.com
HAR FAMILY HOGI INSURED

Your Maruti Swift's insurance expires at midnight. Renew Now!

Protect your NCB & avoid challan of up to ₹2,000/- by renewing now!

Current insurer	Incl. 25% NCB discount
digit	IDV ₹4,81,602 Premium ₹5,155
Current policy expires on 23 Feb, 2023 • Your new policy will start from tomorrow	

Renew now

4

policybazaar.com
HAR FAMILY HOGI INSURED

Policy expired! You can still get your 25% NCB discount by renewing now

Current insurer	Incl. 25% NCB discount	No inspection required
digit	IDV ₹4,81,602 Premium ₹5,155	
Your policy expired on 28 Dec, 2022		

Renew now

Savings plans

Offering customer centric plans which compete with other asset classes

Goal Based Offering



Wealth Creation

- Low Cost ULIP (Growth) along with Capital Guarantee solutions



Savings for Child (WOP)

- Investment Goal Protection through waiver of premium



Pension

- Accumulation then Annuitization built on NPS

From Capital Guarantee solutions to Low-cost Market Linked Plans

Select Plan Type

☒ Market Linked

All Plans

With Capital Guarantee

Market Linked

With High Life Cover

☐ Guaranteed Returns

pb Guaranteed Plans Arushi | 30 Yrs

Investment amt. ₹ 20 K / month Invest for 5 years Withdraw after 10 yrs

Get money as: Lumpsum Plan Type: 100% Guaranteed Ret

Tax Adjusted Return ☐

Tax Saving ₹4.7 L

AXIS MAX Smart Fixed Return Digital - Titanium [Get Details](#)

You Give ₹12 L in 5 Years You Get **6.6%** Interest Rate **₹19.6 L** After 10 Years **Tax Free**

[1 More Plan](#)

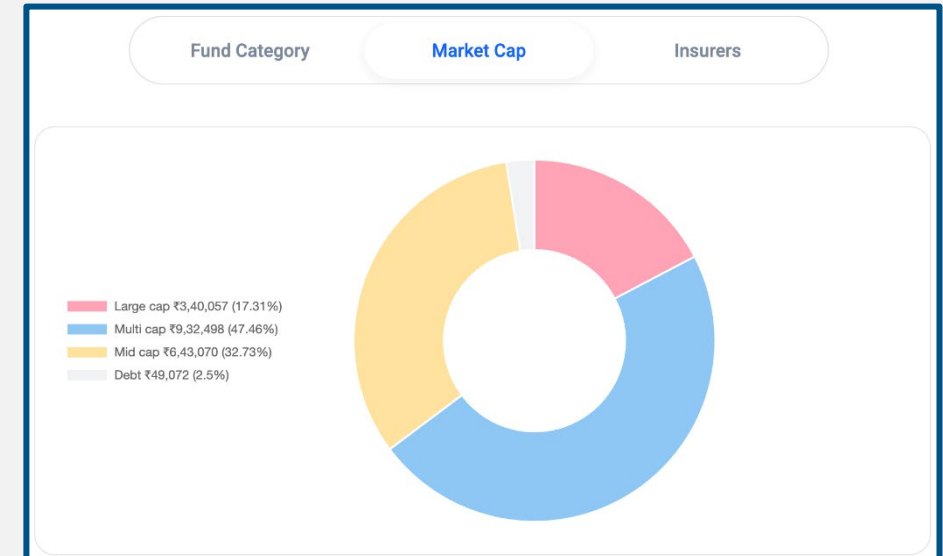
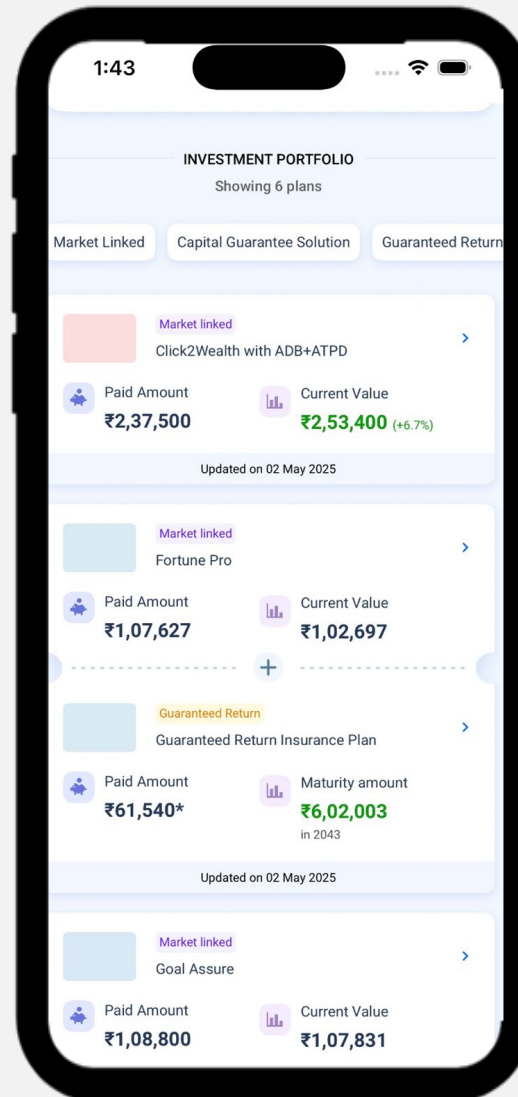
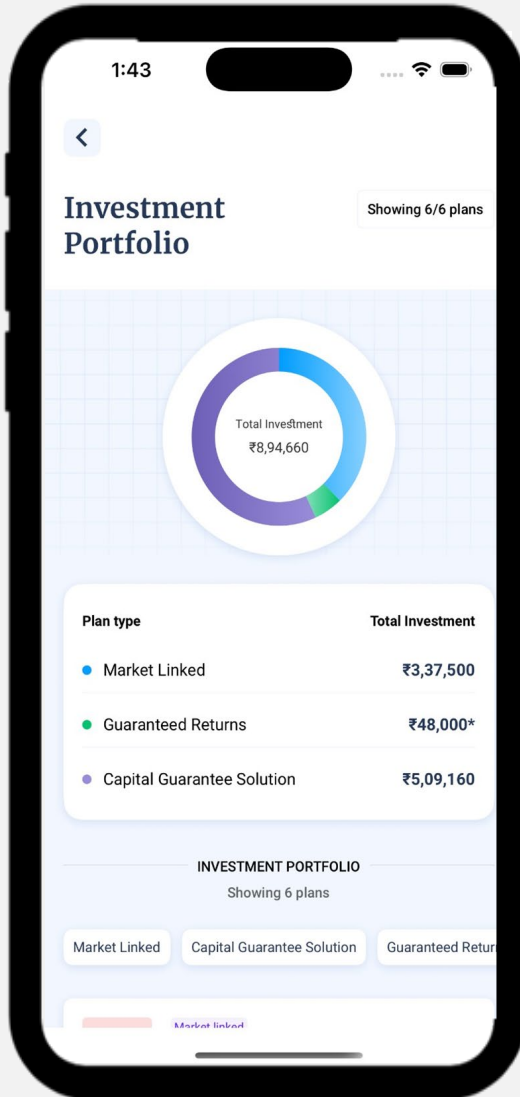
Low Cost ULIP vs Mutual Fund Offering with the Lowest cost across asset classes

Product	Low cost ULIP	Mutual Fund - Regular Plan
Life Cover	₹12 lacs	Zero
Expense Ratio	1.48%	1.61%
Maturity Value @8%	₹ 31.5 lacs	₹ 31 lacs
LTCG	Zero	₹ 2.22 lacs
Final in-hand maturity value	₹ 31.5 lacs	₹ 28.8 lacs

Customer investing ₹10k / month for 10 years and staying invested for 20 years

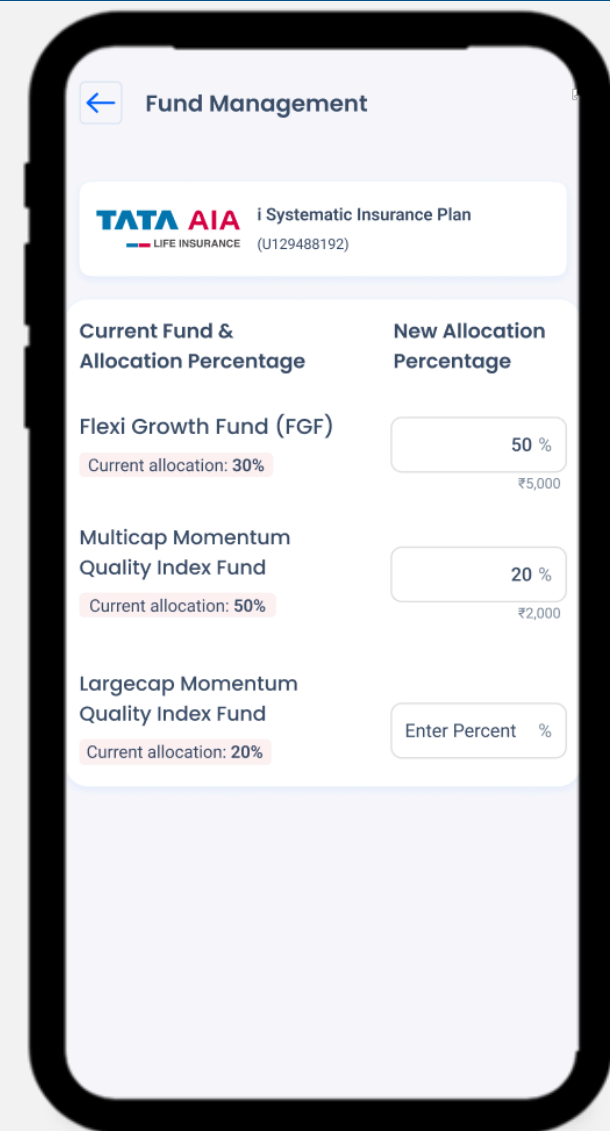
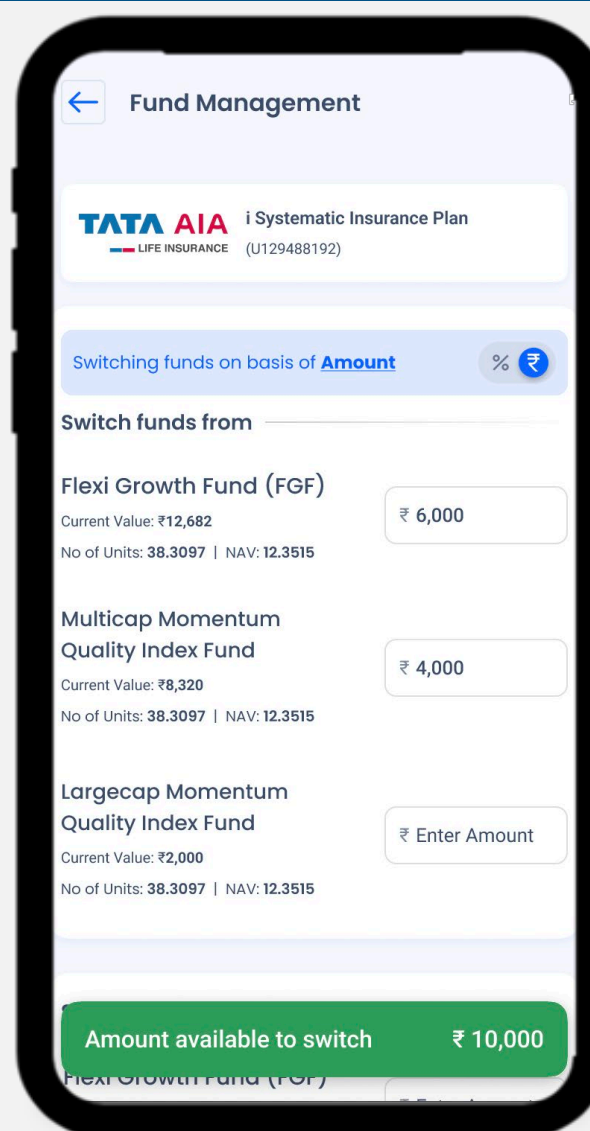
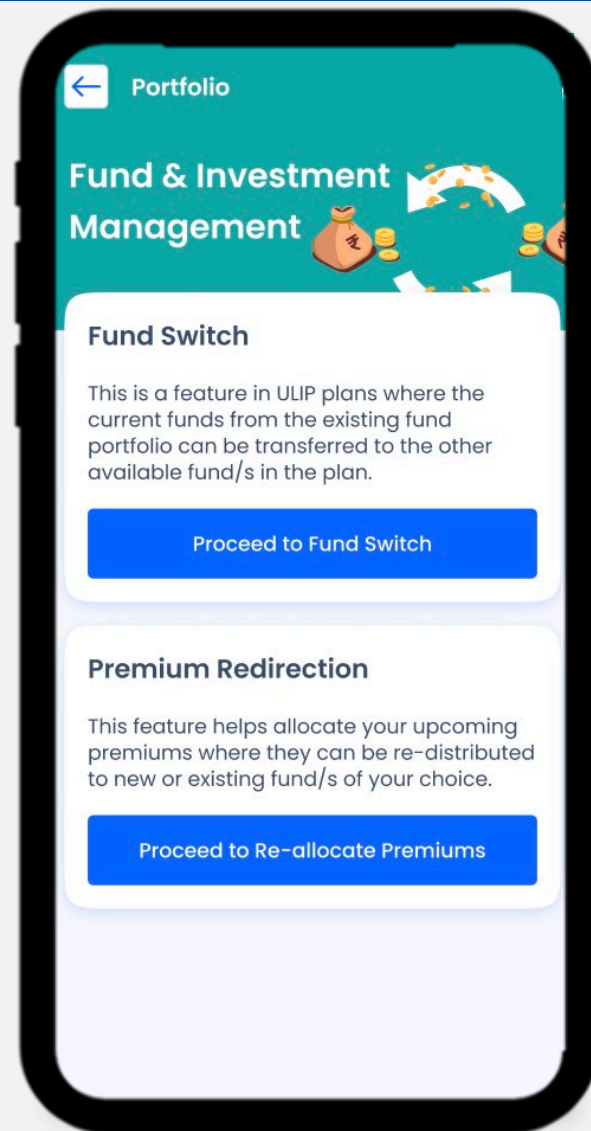
Savings plans

Customer Investment Portfolio as a Wealth Management Tool



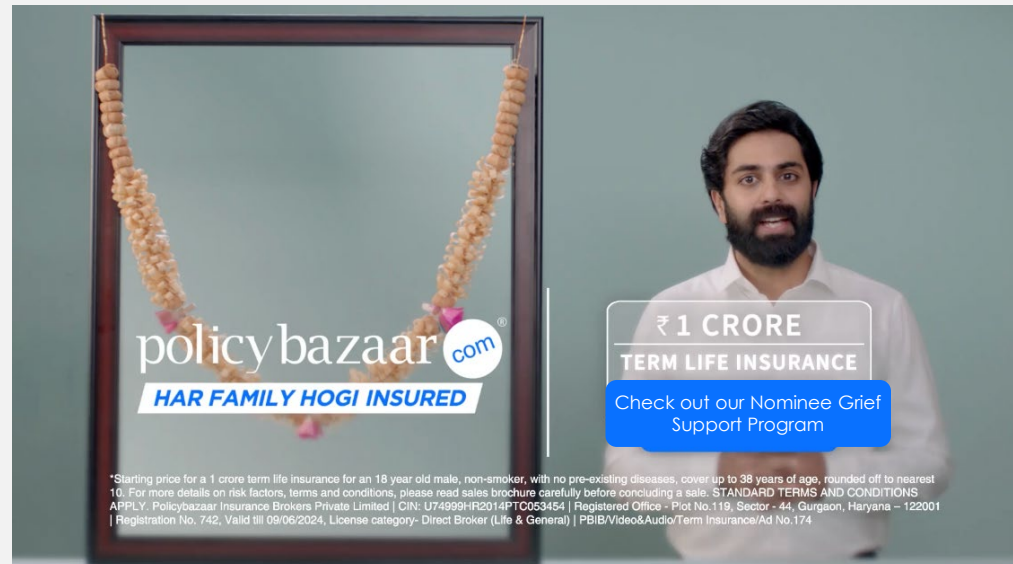
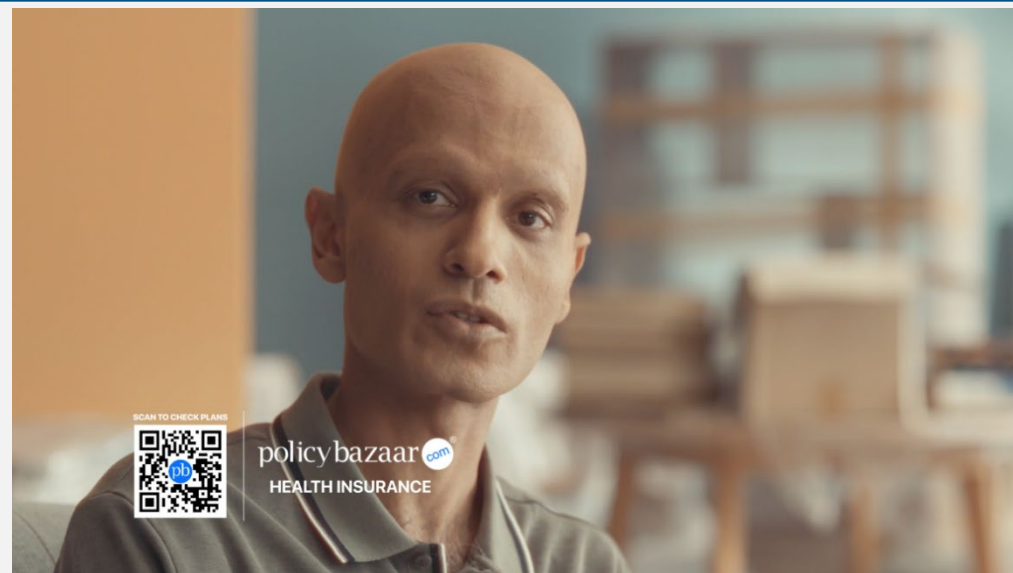
Savings plans

Flexible Fund & Investment Management: Switching funds or re-allocating premium



Segmental Market Reach Approach

Awareness brand campaigns in local / regional languages



Tamil

Marathi

Telugu

Hindi

Punjabi

Gujarati

Oriya

Malayalam

Bengali

Kannada

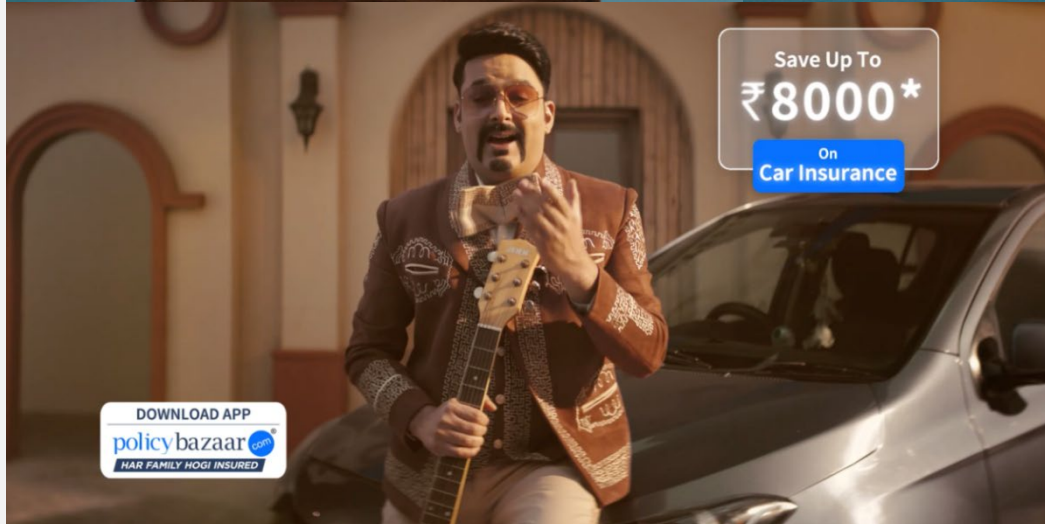
Continuing to use humor as a tool

Awareness brand campaigns with Kapil Sharma



Engaging popular comedians like Kapil Sharma to create consumer awareness about serious subjects like

- The critical need of protection products (Health & Term insurance) for middle class families
- Benefits of comparing to find the best suited insurance product solutions



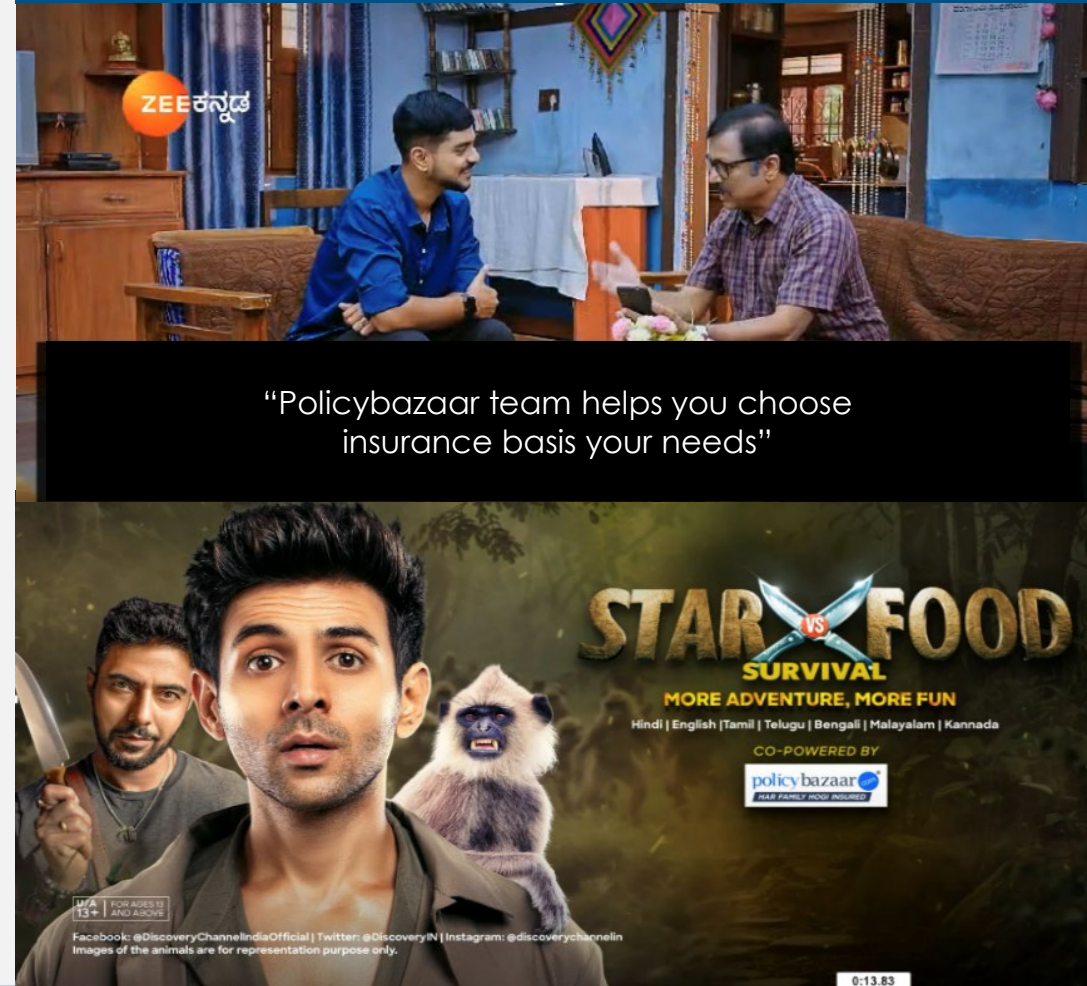
Using multiple formats of mass-media for improving brand recall

Boosting presence in relevant events & through TV show integrations

Leveraging Sports events
to raise awareness about health insurance






Going beyond mainstream TV advertisement by integrating
with popular shows in Hindi as well as regional languages



"Policybazaar team helps you choose
insurance basis your needs"

The best of both worlds: Online B2C + Offline Push

Direct to Consumer Retail Business		Intermediary Led Business
Online B2C	Online B2C + Offline Push	B2B2C
		
Consumer Led business	Consumer Led business	Agent Led / Initiated business
Consumers	Consumers	Consumers
<ul style="list-style-type: none"> • Tele-assistance during purchase • Choices of products & pricing • Tech & customer-center based service / claims assistance 	<ul style="list-style-type: none"> • Tele-assistance + Human touch • Choices of products & pricing • Tech & customer-center based service / claims assistance 	<ul style="list-style-type: none"> • Human touch • Low choices of products & pricing • Limited service / claims assistance
Insurers	Insurers	Insurers
<ul style="list-style-type: none"> • Distribution Commission only • Sharp risk assessment + real-time control on claims / frauds / mis-selling 	<ul style="list-style-type: none"> • Distribution Commission only • Sharp risk assessment + real-time control on claims / frauds / mis-selling 	<ul style="list-style-type: none"> • Cost of maintaining the agency channel / B2B2C partners commission • Cannot control high claims / frauds / mis-selling

New channels of access

Offline Push through stores & in-person appointments



Website / Mobile site

- Choice of products, pricing, combos
- Unassisted purchase
- Service – book health tests, upload documents, etc.



Telephone

- Assistance during purchase
- Service coordination – medicals + documentation



Chat

- Assistance during purchase through chatbots
- One-click renewals
- Real-time updates on service & claims requests



Video Call / Video Uploads

- Higher trust factor
- Video medicals / KYC
- Fraud detection – liveliness scores
- Motor claims



Retail Store

- Walk in purchase
- Human touch
- Service & Claims assistance
- Multiple product purchase & combos



In person

- Convenience of location
- Human touch
- Service & Claims assistance
- Multiple product purchase & combos

Phygital approach

On-ground sales support in 200+ cities, helping convert better



Map not to scale, locations indicative of state, only for representation purposes

Benefits to consumer



Flexible & convenient in-person engagement



Human touch



Trust of the brand
Policybazaar



Post-sales independent verification to check mis-selling

Benefits to PB



Increased conversion



Higher ticket size



Improved market share

Book home visit



Fill your details to book a **FREE** home visit with our expert advisors

Full Name

+91 | Mobile Number

Book your home visit now >

Get Personalized Health Insurance Advise at Your Home!



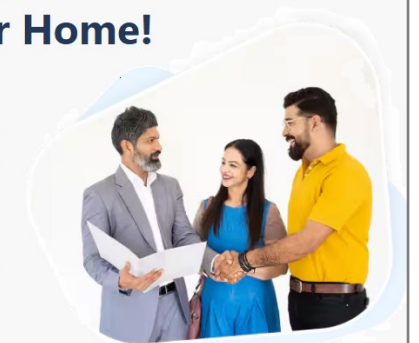
Expert Advice
From Certified Advisors



30-60 Minutes
Personalized Advice

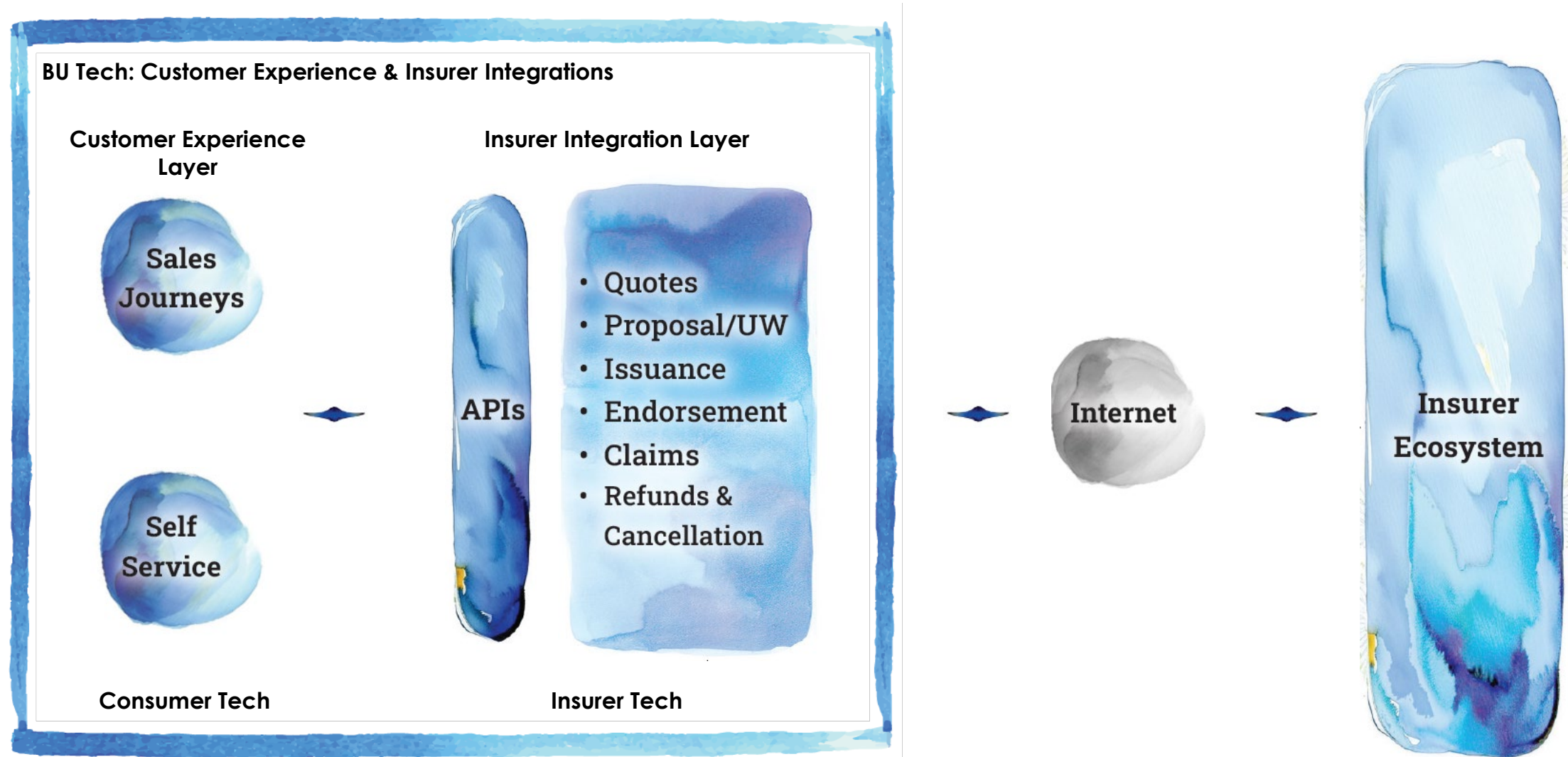


24*7
Claims Support



Technology for Consumers & Insurance Partners

Seamless services using integrations for dedicated & real-time data pipes



Technology solutions for Consumers



Customized solutions

Personalized quotations & plan recommendations



Self-aided consumer journeys

Easy Documentation using OCR & Computer Vision Technology

Real-time Endorsements

Calendar Management for medical tests

Motor Vehicle Inspection



Seamless transactions

Payment Gateways for single payment for combo purchases

1-click refunds



Lifecycle Management

360 degree consumer view

1-click renewals



Claims Assistance

First Loss notification using mobile app

Easy access to Garage & Hospital network information

Smooth coordination with insurance partners, surveyors, TPAs, garages & hospitals

Technology solutions for Consumers

User friendly interface assisting customers throughout the lifecycle

Compare Premiums in 30 Seconds

NAME Mr.

DOB DD MM YYYY

MOBILE +91 Mobile Number

Compare & Save Big

By clicking on "Compare" you, agreed to our [Privacy Policy](#) and [Terms of use](#)

INSURER & PLAN	PAYOUT	COVER UPTO	CLAIMS SETTLED	PREMIUM
HDFC Prudential iProtect Smart	1Cr	60 yrs Max Limit: 85 yrs	98.6% ✓ No Medicals	₹1,298 5% Off ₹1,174 monthly ₹13,745 annually Change
HDFC Life 3D Plus Life Option	1Cr	60 yrs Max Limit: 85 yrs	99.0% ✓ No Medicals	₹1,248 5.5% Off ₹1,179 monthly ₹13,710 annually Change
MAX Life Online Term Plus	1Cr	60 yrs Max Limit: 85 yrs	98.7% ✓ Tele Medicals	₹1,059 monthly ₹12,038 annually Change
EGON Life iTerm	1Cr	60 yrs Max Limit: 100 yrs	96.4% ✓ Tele Medicals	₹981 monthly ₹11,280 annually Change



Payment and Plan Summary

SELECT PAYMENT MODE

☒ Credit Card [Pay using Credit Card](#)

☐ Debit Card

☐ Net Banking

☒ Credit Card

Pay Rs. 582 (1 Month Premium) now & opt for standing instruction for all your subsequent premium payments.

☒ Standing instruction shall be setup on this card

Pay Securely

Please do not Press "Back" or "Refresh" the Page

Fill-in customer details

Compare products across insurers

Self video inspection (Motor)
or Telemedical (Life / Health)
or upload docs

Easy payment
process



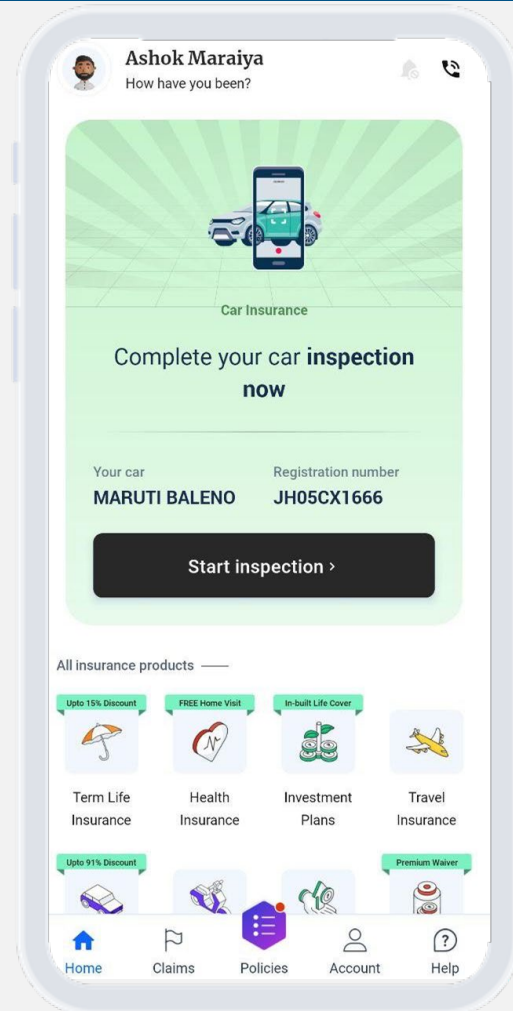
Unique customer journey through Chatbots

- ✓ Handles customer queries resulting in faster fulfilment
- ✓ Response within a minute
- ✓ Increased Unassisted Share of Business

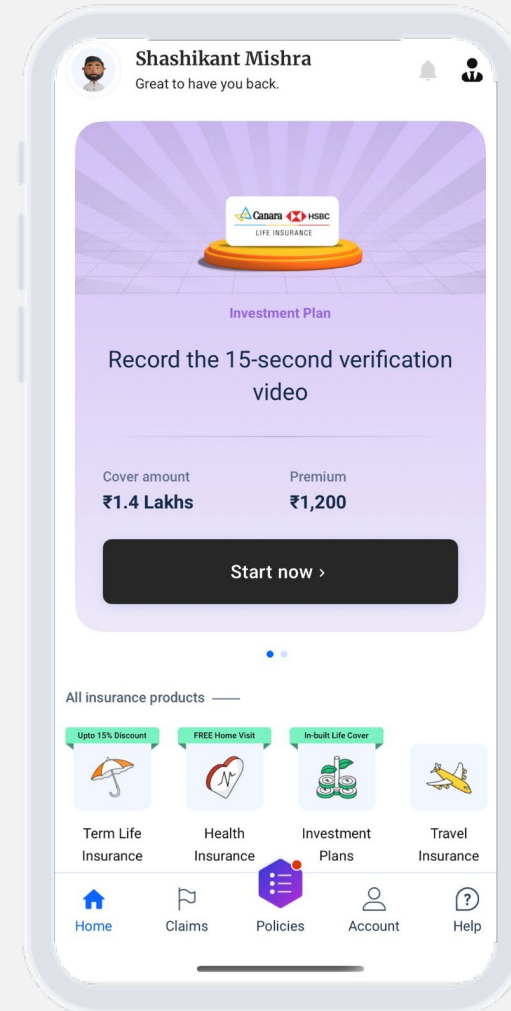
Technology solutions for Consumers

A wholesome experience in the App: Self-help journeys for smooth pre-issuance experience

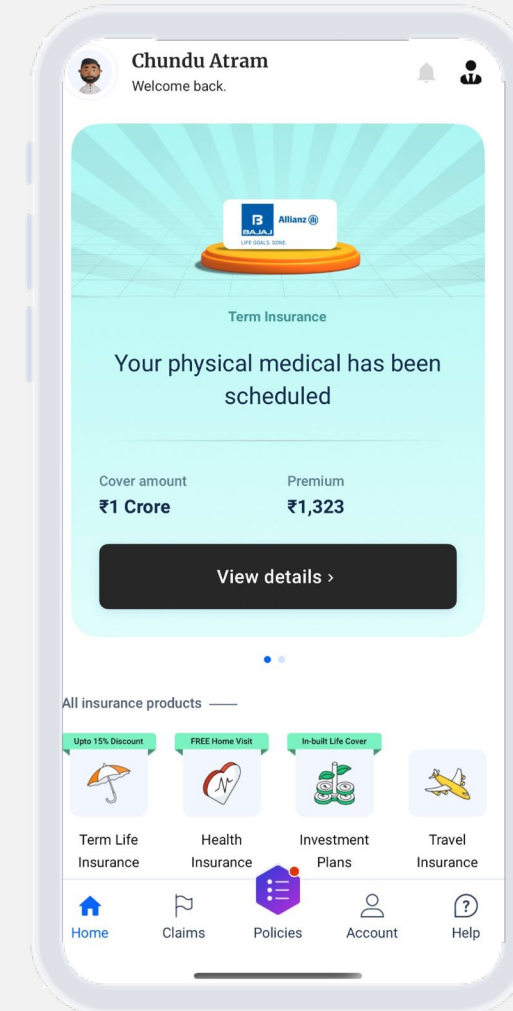
Video inspection for motor insurance



Video verification for life insurance



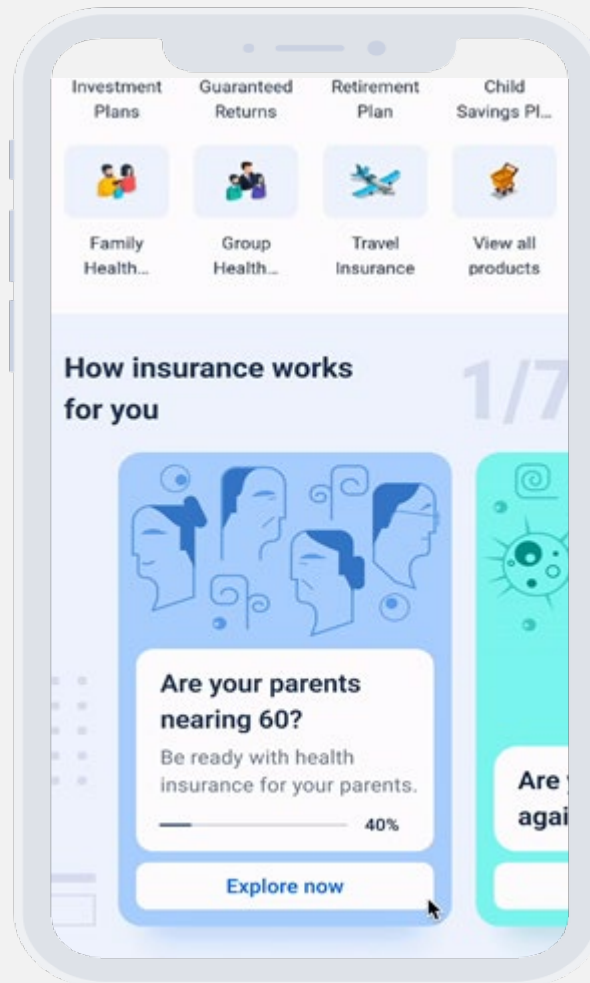
Medical scheduling for term insurance



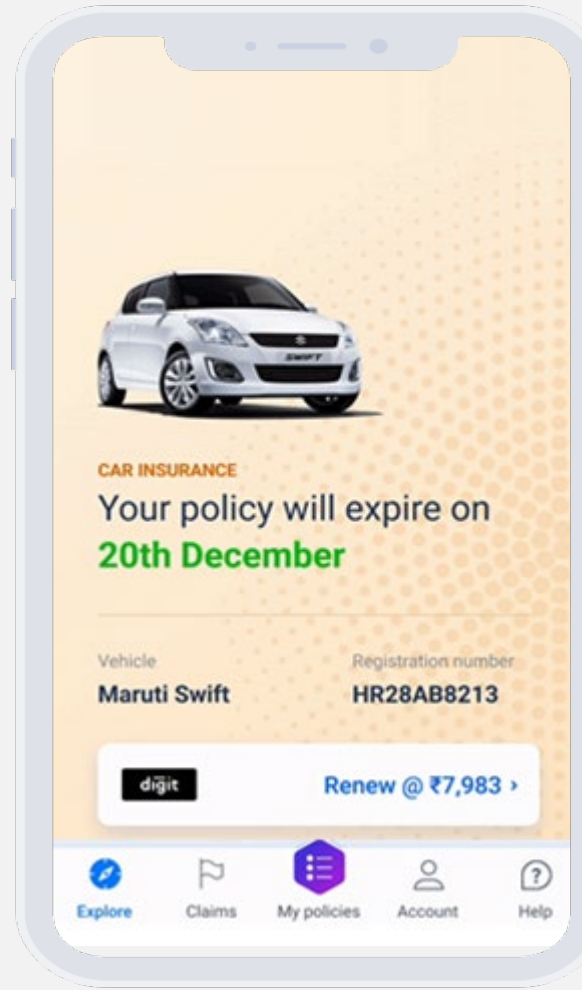
Technology solutions for Consumers

A wholesome experience in the App

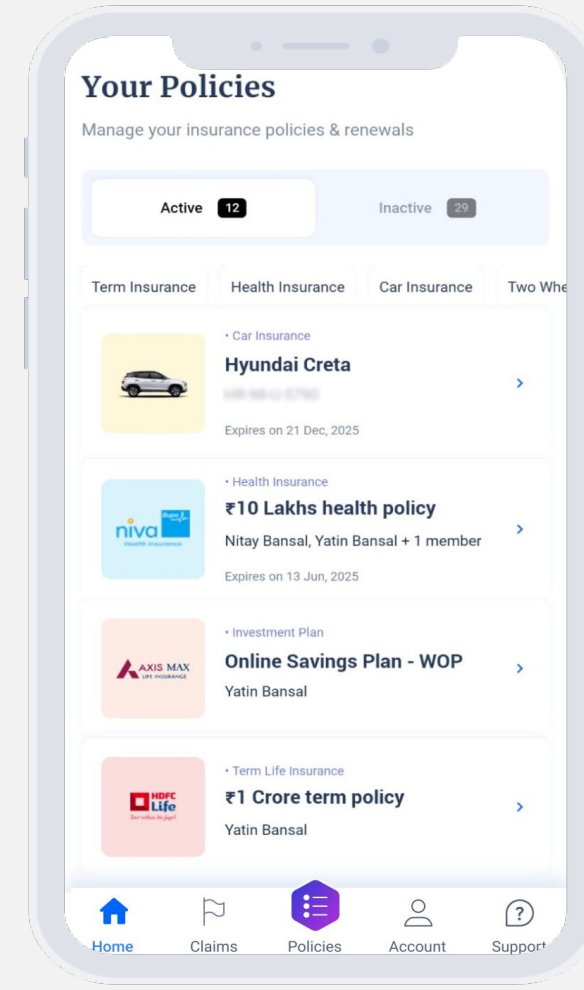
Consumer Education / Awareness



Renewals

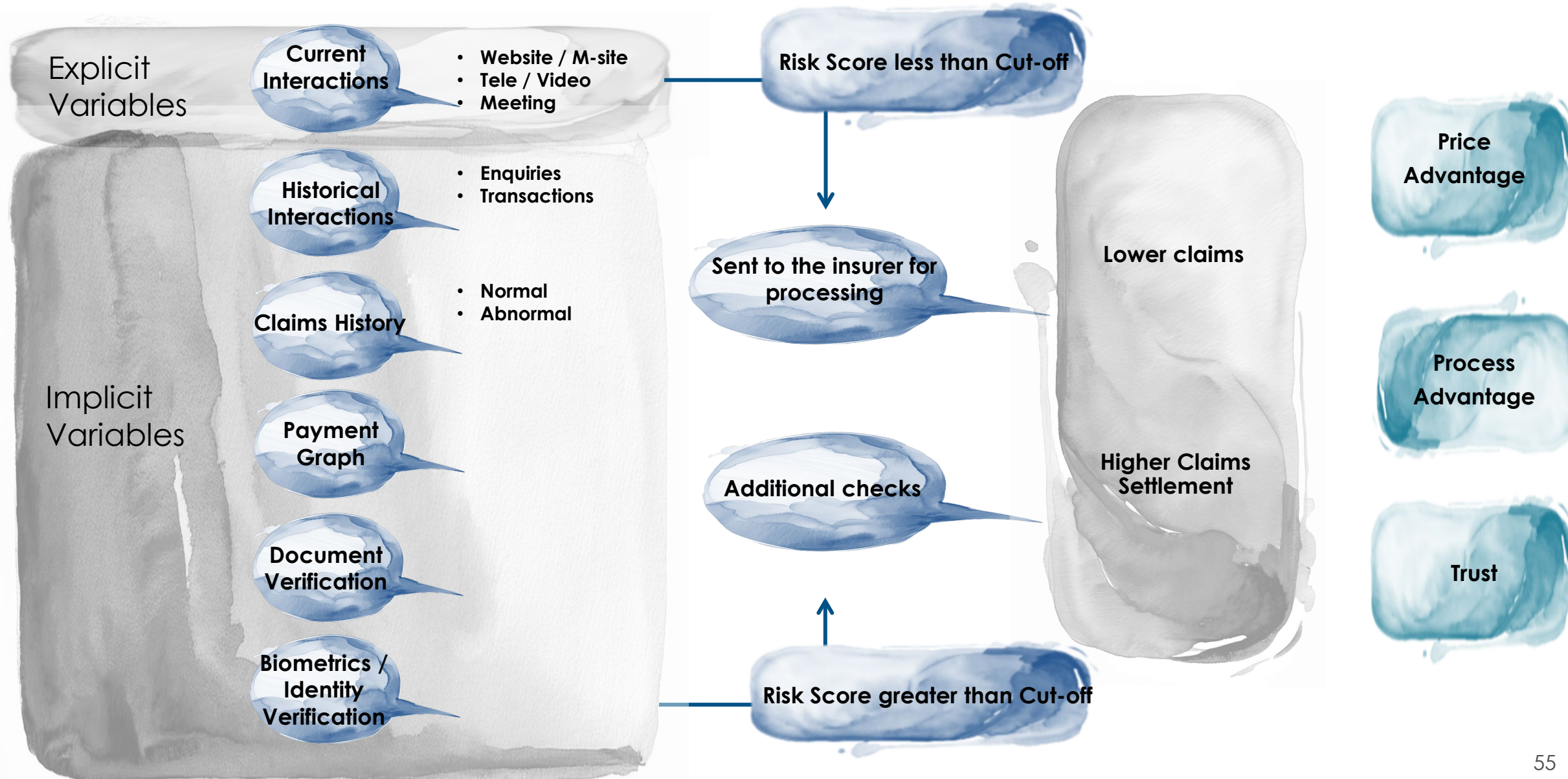


Policy Management



Technology solutions for Insurance Partners: Risk Assessment

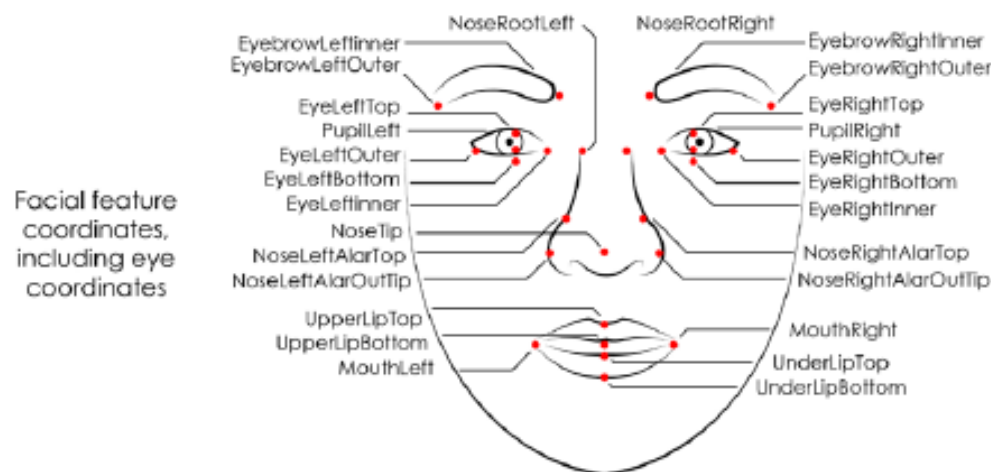
AI based risk framework used to detect fraud



Technology solutions for Insurance Partners: Risk Assessment

AI based risk framework used to detect fraud

Liveliness checks Models- Deep fakes detection

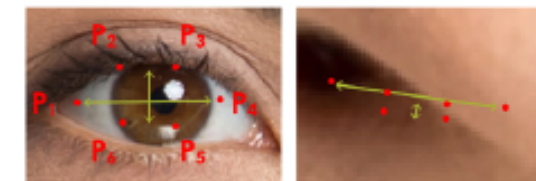


Face detection using Caffe (Deep learning based Face detector)



1. Face stillness check across all frames (using relative movement of facial coordinates)

Eye blink detection across all frames [Using (EAR) eye aspect ratio logic]



Lip Movement detection across all frames [Using relative movement between lip top and below coordinates with (considering horizontal distance)]



Eye gaze detection across all frames [on movement of iris region across eye space]



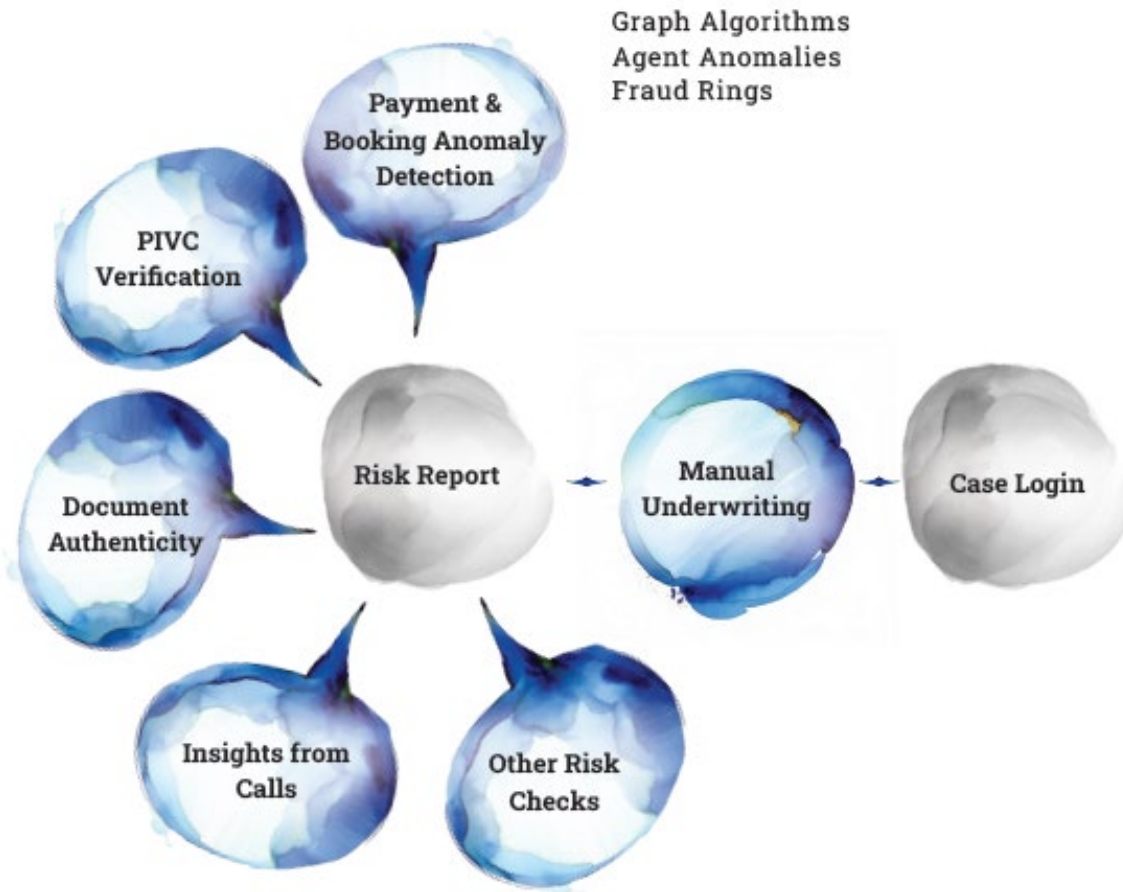
Hand Raise detection across all frames Optional check [As pb suggests for hand raise too while video capture]



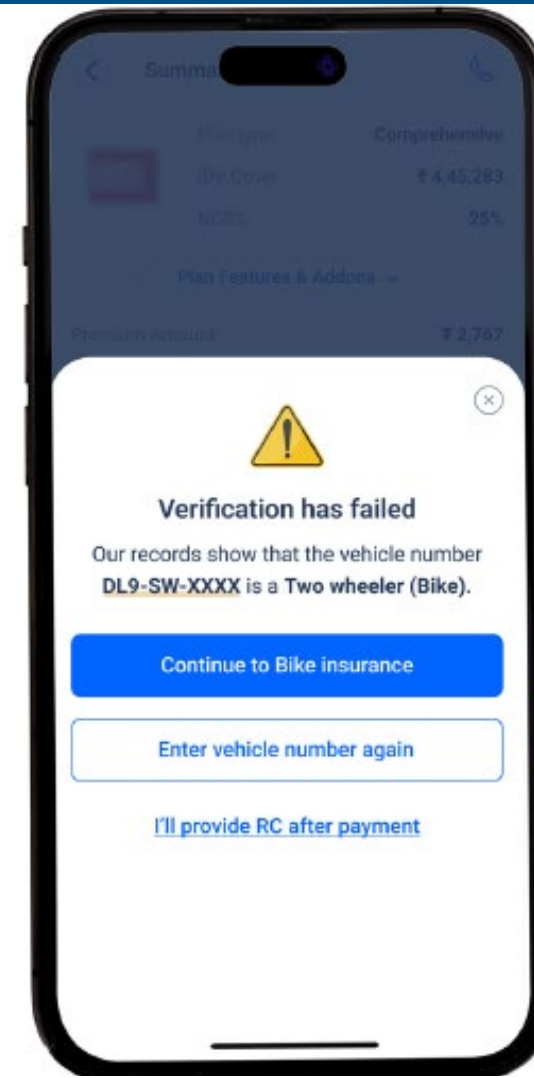
Technology solutions for Insurance Partners: Risk Assessment

AI based risk framework used to detect fraud

Face Matching, Voice Matching and Liveness Scores



Verification with Public Databases



Face biometrics & Voice identification employed for fraud detection. Liveness Detection is done to check for deepfakes, if any.

Technology solutions for Insurance Partners: Risk Assessment

AI based risk framework used to detect fraud

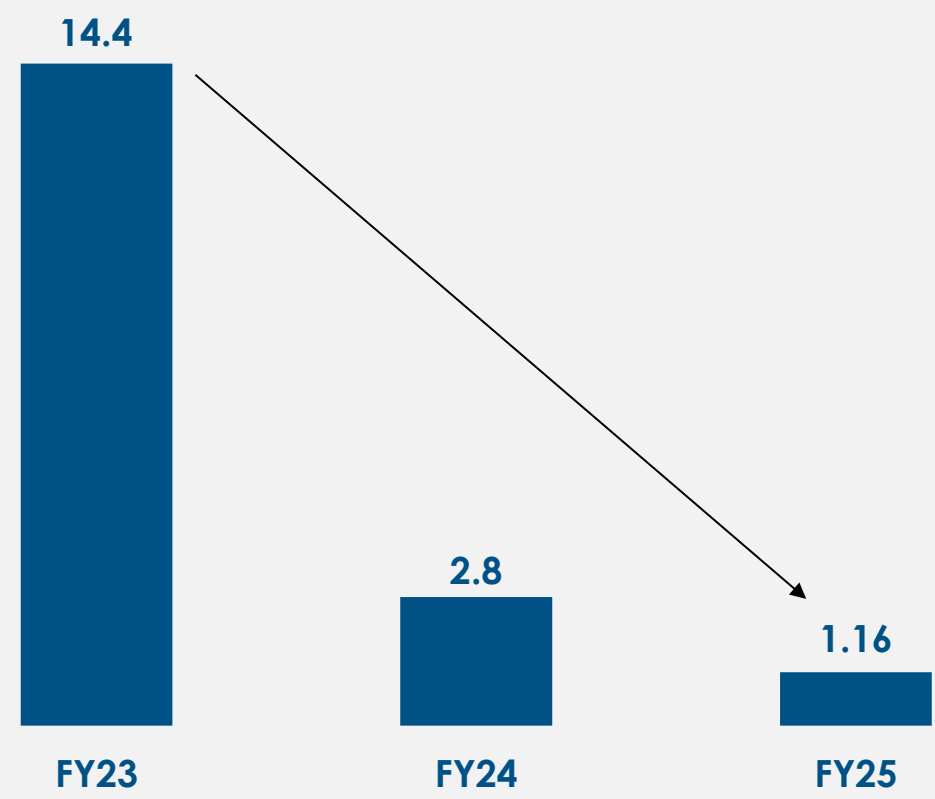
Prioritizing Sharper Risk Assessment over revenue gain in the short term

PB initiated Life Insurance Cancellations
Based on recommendation of the
PB Fraud Detection framework in FY25

**4.5%
of
Premium**

**3.7%
of
Policies**

Significant drop in Deaths per 10k policies

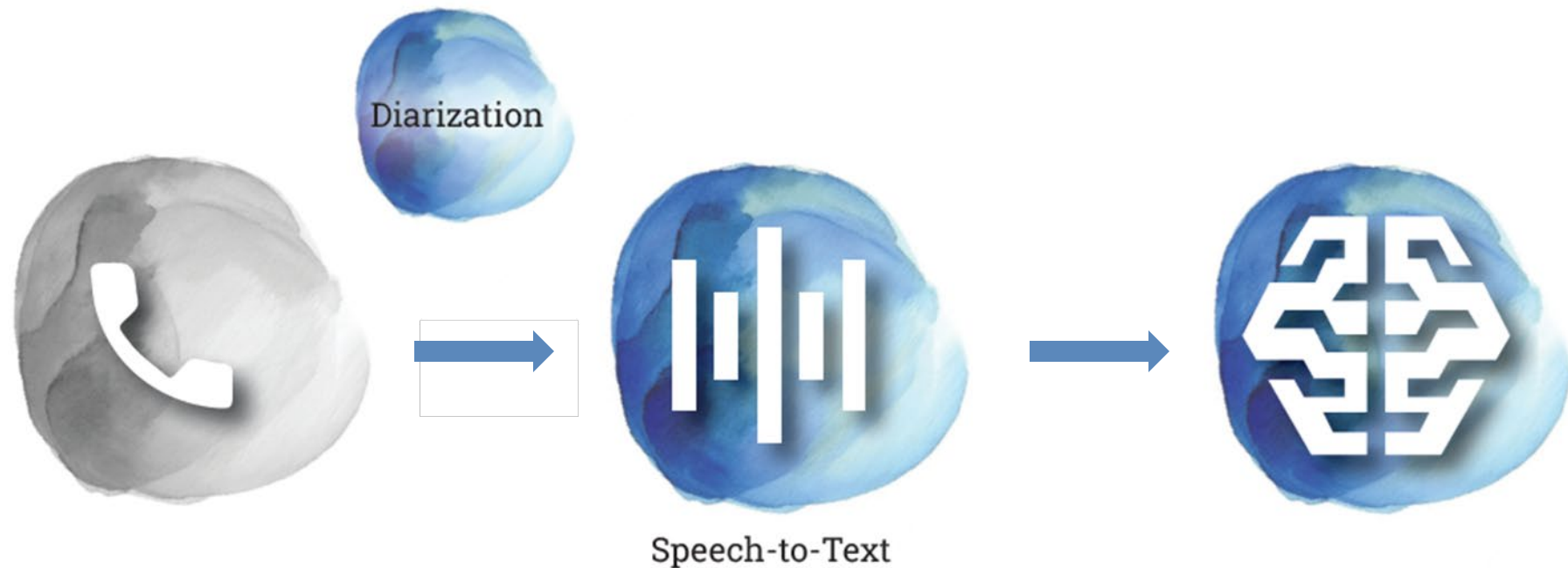


This is for Savings business – Claims received within first 12 months of issuance

Technology solutions to Empower employees

AI-based call compliance and quality assessment

Proactive detection and flagging of compliance breaches



Recorded Calls

**Self-hosted ASR model
fine-tuned on Hinglish audio**

NLP Intelligence Layer

Technology solutions to Empower employees

CRM systems

Proprietary systems for lead management & booking management

The screenshot displays a CRM interface for a lead named Vansh Negi. The interface is divided into several sections:

- Lead Profile:** Includes fields for Sum Assured, Investment, DOB, Gender, Pay Term, City, Customer ID, Annual Income, Country, Lead Id, and Parent ID.
- Comments:** A section for adding and viewing comments, with a 'Save' button.
- Customer History:** A table showing previous visits and policy details, including Issued, In Progress, Cancelled?, Rejected, Previous Lead, Previous Visit, and Visit count.
- Call Details:** A table showing call attempts, connected calls, total call duration, total I/B call duration, and total CTC call duration.
- RM Details:** A section for Review Manager details, including a 'No Scheduled Appointment' status and a 'Create New Appointment' button.
- Tickets:** A section for managing tickets, with a 'Find other centers' button.
- FOS Cities and Offline Stores:** A map showing the location of FOS (Financial Office Space) in Delhi (Delhi).
- Additional Info:** A section for other additional information related to the case.

The interface also includes a sidebar with navigation options like Dashboard, Leads, FOS, Stories, Performance, More, Notifications, Internal Email, and Logout. A top bar shows the lead's name, phone number, and a search bar.

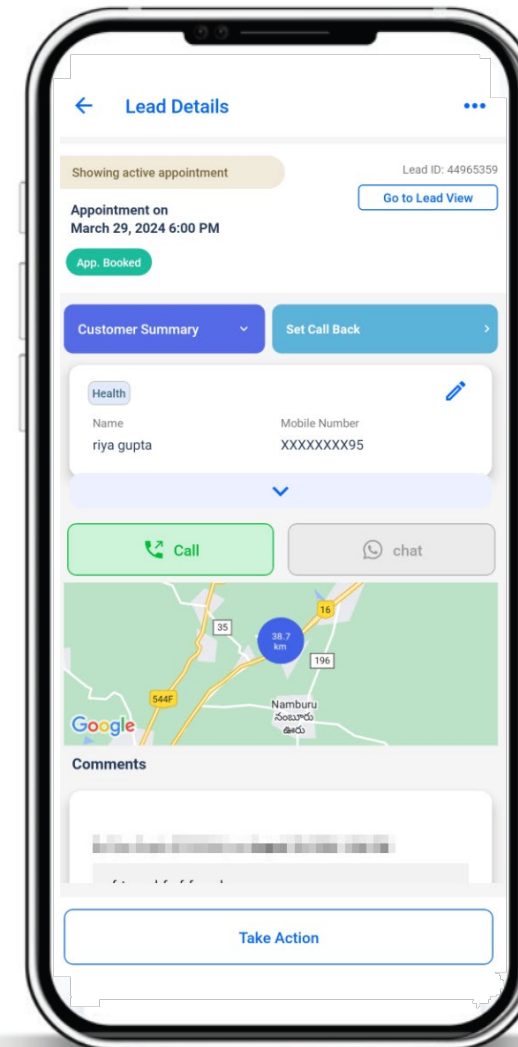
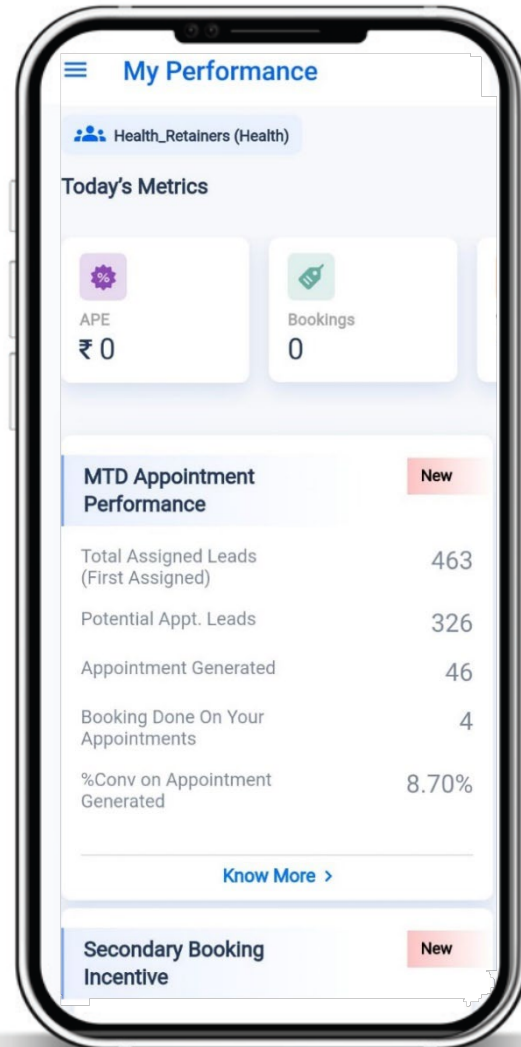
System conducts
“Intent Analysis”

Match
Lead-score
with
Agent-score

Auto-allocation
of leads, system
based DND
mode, call
reminders

ML based voice
analytics for
Pitch Quality
Check

CRM system with additional features : a mobile app format to provide assistance to our employees supporting consumers through in-person appointments



Technology solutions to Empower employees



Unified Communication

- Omni-channel experience for the customer
- Central Repository of all the communication sent out to the customer
- Includes our home-grown integrated telephony system(PBDialer)

Quality Management System

- Maintains the quality of conversations; highlights any mis-selling/ high-performing advisor techniques
- Automated Speech Recognition (ASR) platform to determine insights (intents, sentiments, queries, et al)
- Developed dictionaries & vocabulary for contextual understanding of Hinglish
- The Named Entity Recognition (NER) model identifies key phrases and interest indicators from conversations



Reporting & Business Intelligence System

- Optimus, a single storage entity for multiple databases to support downstream reporting & analysis
- The Data lake handles both structured & unstructured data from various sources in various formats
- Generates more than 1,500 kinds of reports on a daily basis

Claims Assistance: popularized through media campaigns

Our dedicated team ensures a hassle-free experience in the hospital and for pre & post hospitalization engagement



Our consumers enjoy cashless claims at 15,000+ hospitals for Health Insurance

Our team provides end-to-end support to the grieving families throughout the claims process; from claim filing to claim disbursement



Our employees engage with the families & plant trees in the memory of the deceased

Claims Assistance: Health Insurance

On-ground assistance at the time of claims (Health Insurance)

Health On-Ground Claims support in 200+ cities



Customer calls for claim assistance



PB Claims Advisor pitches the network hospital



RM meets customer & provides end-to-end assistance at the hospital within 30 mins



Hassle-free in-hospital experience



Satisfied customer



A Medical Counsellor is assigned who provides unbiased guidance from first signs of illness to full recovery



#DIAGNOSIS SE RECOVERY TAK

Claims Assistance Testimonials

Health claims experience endorsed by customers

These stories are testament to the power of Health insurance in providing
Financial security and **Peace of mind**

"Sanjeet Kumar, is one of the best employees of the Policybazaar who helped me like my son during the time of emergency and took all responsibility for my wife from beginning to end. As you know me and my son are in Kuwait, and suddenly my wife has got severe stomach pain and on emergency. I hospitalized my wife at XXXXX Hospital in Kanpur Nagar. After that, I gave a call to Policybazaar for assistance because no one there in India to help my wife. By the grace of God, Sanjeet Kumar called me back and said sir, don't worry we are here to help you and he handled my case. Believe me, I am proud of myself about the XXXXX health insurance plan I took from the Policybazaar. This guy Sanjeet, supported me like a family member and he made me feel that my son is there taking care of his mother because very frequently he was calling me and telling don't take tension and have your dinner and lunch and we are here to take care of mam and did all and everything what I expect from him. He cleared all the bills and approved them in an urgent mode, and I became happy to feel that I had taken this health policy from the Policybazaar. If any company has this type of employee, definitely that company will be on top because this guy proved that an honest employee is the cornerstone of the building. Once more thank you so much Mr. Sanjeet Kumar for your help and support during this difficult time. God bless you (sic)."

Pramod Kumar Chaudhary

"Dear Team,
My son and wife both were admitted suddenly in different hospital. I am the only man in the family. When I contacted the TPA desk of the hospital they told me Paramount is saying they are not able to find my policy. Then I contact Policybazaar but junior level staff is not able to provide solution but so I request them to transfer the call to higher authority and where I meet Mrs. Pinky Kumari. She helped a lot at every single point and within 1 and half day she got my approval. She was constantly in touch with me, hospital, TPA, and XXXXX insurer. She is really a gem for Policybazaar. Thanks a lot for keeping such productive material in the file. Pinky Kumari and her team has done the job beautifully. Thanks again (sic)."

Yash Dave

"I wanted to take a moment to express my heartfelt thanks to Siddhesh Pathak for his exceptional support during my recent medical treatment for a leg fracture. This was my third interaction with Siddhesh, and I'm consistently impressed by his professionalism and dedication. He made the entire process - from cashless treatment to post-hospitalization - seamless and stress-free. What really stood out was Siddhesh's kindness and genuine concern for my well-being. He's an outstanding professional with a great human touch."

Kanhaiya



My experience with
Policybazaar
has been top-notch

Jayvijay Sachan

Stand-up comedian
and mimicry artist

Stand-up comedian and mimicry artist, Jayvijay Sachan also shared the story of his father's cataract surgery while he was in Turkey for a show, highlighting how health insurance from Policybazaar ensured a smooth experience despite his absence.

Claims Assistance: Term Insurance

On-ground assistance at the time of claims

Free grief support programs for beneficiaries of term insurance in case of an unfortunate demise



Claim Beneficiary:
Mrs. Loveleen Kaur

After the sudden passing of Mr. Manpreet Singh just a month after policy issuance, Policybazaar provided claim support to his grieving family—ensuring full settlement within 21 days.

Grief support program for nominees has a bi-fold impact

- Consumer:
 - Stress-free claims process, thus customer loyalty
- Policybazaar:
 - Word-of-mouth marketing by satisfied customers
 - Motivation for sales advisor as he/she witnesses the real-life impact of his/her assistance in the sale of the insurance policy

Strengthening the Claim proposition with
Claim assurance certificates



ICICI PRUDENTIAL
LIFE INSURANCE

CERTIFICATE OF CLAIM ASSURANCE

This is to certify that ICICI Prudential Life Insurance is committed to delivering on its promise of **100% genuine claim payouts** in accordance with the terms and conditions of the policy.

We are committed to processing your claims promptly, understanding the importance of time when it comes to claim resolution. Rest assured, we are here to secure your future and make it easier because you deserve the best.

100%
Genuine claims paid

Be assured, you are secured!

This is to certify that **HDFC Life** is committed to delivering on its **promise of 100% genuine claim payouts** in accordance with the terms and conditions of the policy.

We are committed to standing by you and your loved ones, helping you achieve what matters most in life.

With **HDFC Life**, live a 'Life of Pride'.

Claims Assistance: Motor Insurance

Assured Delivery Program: On-ground assistance at the time of claims

Motor Assured Delivery Program



Customer calls for claim assistance



PB Claims Advisor pitches ADP garage



RM meets customer & provides end-to-end assistance



Car repaired in record time



Satisfied customer

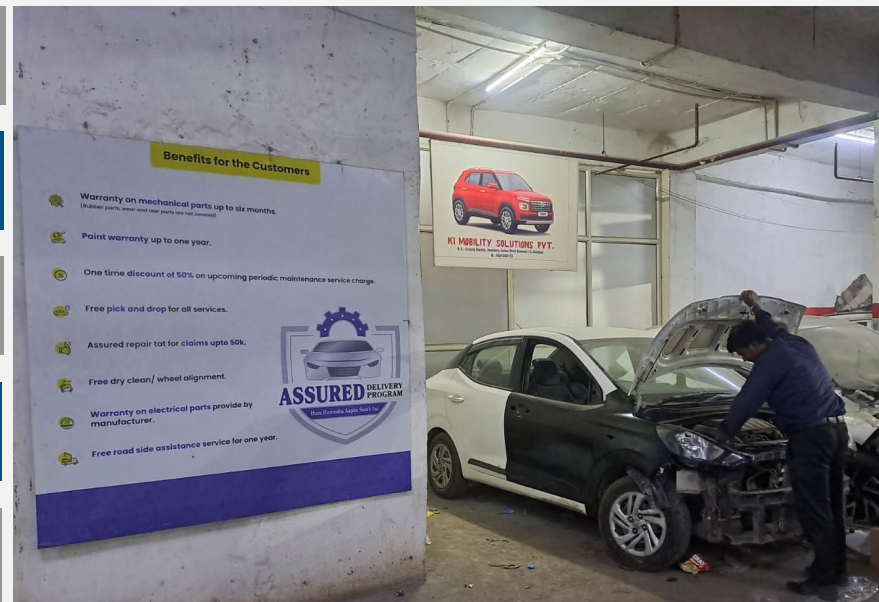
✓ 24*7 claims support, even on public holidays

✓ Coordination for faster repair TAT (within 5 days) for small damages

✓ Notification updates at every step of the claim process

✓ Dedicated claim manager

✓ Repair Warranty* on electrical & mechanical parts, & painting



Claims Assistance: Motor Insurance

Assured Delivery Program: On-ground assistance at the time of claims



115

Garages affiliated throughout India



₹170+ Cr

Approved claims with PB support (FY25)



30%

Turn around time (TAT) reduction



93%

CSAT



24*7 Support

by dedicated PB Team

Customer Satisfaction Score (CSAT) of 93% reflected in testimonials received on email/social media

Customers endorse Assured Delivery Program through **word-of-mouth**

"This is regarding the service provided by Policybazaar under Assured Delivery Program with you being nominated as SPOC (Karthick G) for claiming insurance for my vehicle, that met with an incident. Upon this, I immediately reported to Policybazaar and handed over the vehicle on the same day for repair work. I would like to appreciate that the entire process was followed seamlessly in a transparent manner by opening a WhatsApp group with regular updates on the status of repair works. I would like to specifically mention and acknowledge your dedication towards the entire process with regular updates, phone calls etc. As committed, the vehicle was handed over upon repair works on the day committed without any hassle. Thanks for the support extended throughout and please keep up the good work. Additionally, I am confirming my intention to renew my car insurance policy through Policybazaar in future (sic)."

Mahalingam Sankar Subramanian

"I am writing to express my sincere appreciation for the excellent service I received under the Assured Delivery Program (ADP) managed by RM Lone Shahi Dul Islam. I am fully satisfied with the support provided throughout the process of getting my vehicle repaired under this program. The coordination was seamless, and the overall experience was smooth and stress-free. A special thanks to Mr. Shahid for going above and beyond by delivering my vehicle before the committed date. I had an urgent requirement and, upon requesting him, he took immediate action and ensured everything was handled efficiently. His prompt response and dedication are truly commendable. Please convey my heartfelt thanks to Mr. Shahid and the entire ADP team for their excellent support and professionalism. It is services like these that build lasting trust and satisfaction. This made me believe why Policybazaar makes difference (sic)."

Aijaz Mir

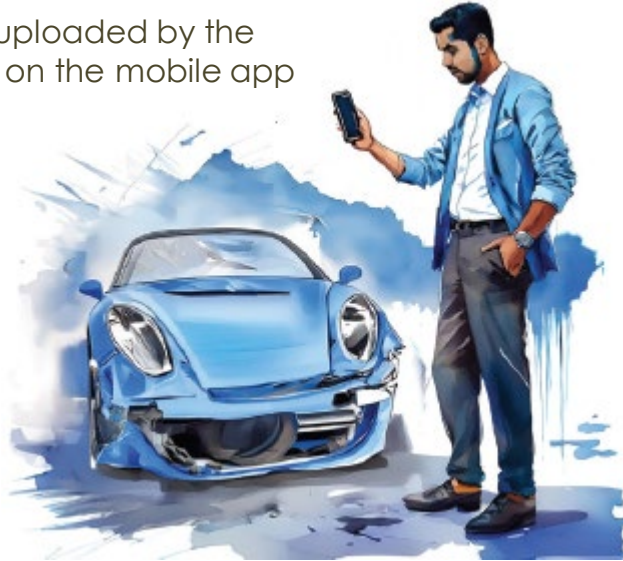
Claims Assistance: Motor Insurance

Tech-enabled assistance at the time of claims

- Back-end settlement of claim
- Repaired car delivered to the customer
- Satisfied customer



Video uploaded by the customer on the mobile app



- Garage receives e-approval
- Car is repaired



- Information passed to the Insurer
- Insurer assigns a Surveyor
- PB System sends an AI-based damage report with cost estimations to the Surveyor



Surveyor conducts remote inspection and approves repair work to begin

Claims Assistance

Handy kit for claims

policybazaar.com
HAR FAMILY HOGI INSURED

Welcome to the PB family

You have made the right decision of protecting the future of your loved ones by purchasing a term insurance policy.

Policy Number **PB1235345** Sum Insured **₹2 Crore**

policybazaar.com
HAR FAMILY HOGI INSURED

Claim Assistance Card

GUARANTEED CLAIM SUPPORT FOR YOUR FAMILY

Life Insurance: 2 Crore
Life Assured: Rishabh Mehrotra
Policy No: PB1235345
Issued Date: 01/04/23
Cover Upto: 70 Years



Download the App

You are important to us.
Our team is here to provide you best-in-class insurance services including:

Relationship Manager
Our dedicated relationship manager will personally help you with all your service queries.

Claim Support
We will handhold your nominee at every step of the claim settlement process.

Free Counseling
Your loved ones get access to grief support programs to deal with the personal loss.

To learn more about our services, download the new **Policybazaar app** or log into **My Account** on our website.

Thank you for choosing Policybazaar.
We look forward to partnering with you for all your insurance needs.

Thank You,
Policybazaar.com

For service related queries, reach out to us at **1800-258-5970** using your registered mobile number.
For claims related queries, reach out to us at **0124-6384120**


Claim Assistance Card for the nominee to ensure they have handy policy details as well as direct claims assistance number always with them

policybazaar.com
HAR FAMILY HOGI INSURED

Claim Assistance Card

Guaranteed claim support for your family

Life Insurance: **2 Crore**
Life Assured: **Rishabh Mehrotra**
Policy No: **PB1235345**
Issued Date: **01/04/23**
Cover Upto: **70 Years**




Download Policy

policybazaar.com
HAR FAMILY HOGI INSURED

Policybazaar Insurance Brokers Private Limited
CIN: U74999HR2014PTC053454 | Registered Office - Plot No.119,
Sector - 44, Gurgaon, Haryana - 122001 Tel no : 0124-4218302

1800-258-5881
 care@policybazaar.com
 +91-85060 13131



Pay Renewal Premium

Claims Grievance Redressal Day

Claims Samadhan Diwas

CLAIM SAMADHAAN DIWAS

Claims worth ₹1 Cr settled in a day



Real-time re-assessment of repudiated / rejected claims
In a tripartite conversation with the insurance partner, consumer and Policybazaar

Garnering consumer trust by assisting during the moment of truth – claims
Continue to receive thousands of appreciation / gratitude emails from consumers every month

Awards & Recognition



FICCI PICUP Awards

Best Insurtech



BW Festival of Fintech

Best Insurtech



E4M_The Maddies_2024

**Best Brand Awareness Campaign
(Silver)**



PB Meet at ETBFSI Awards

Best Use of Consumer Tech



Insurance Asia Awards

Best Domestic Broker



India Insurance Summit

Best Insurance Brokers



Berkshire Media

**India's Leading Online Insurance
Platform**



**FE FUTECH
Summit and Awards**

Best Fintech Provider (Silver)



**Claim Samadhan
at ET Entrepreneur Awards**

Best Customer Service



Paisabazaar: India's largest comparison platform for credit products



~16 Lacs
Avg. Monthly Enquiries
(credit products) ^



~15 Lacs
Transactions ARR*



Consumer enquiries^ from
1,000+ cities

India's largest
credit score awareness initiative

~5.1 Cr
Credit Score Consumers
till date

~2 Lacs
PB Money consumers till date



~₹30.6 k Cr
Loan disbursements ARR*



~5 Lacs
Credit Cards issued ARR*



Acquiring a
consumer every
~5 seconds

Offering consumers wide choice & ease of comparison

Solving structural problems by keeping consumer at the core

Consumer Pain-points



Difficult to find best offer



Lack of transparency, fairness



Lack of assistance



Delays & intensive paperwork

Paisabazaar Advantage



Transparent & Neutral Comparison

Credit offers from 70+ partners



Relevant Offers Rank-ordered

Powered by SmartMatch



End-to-end assistance

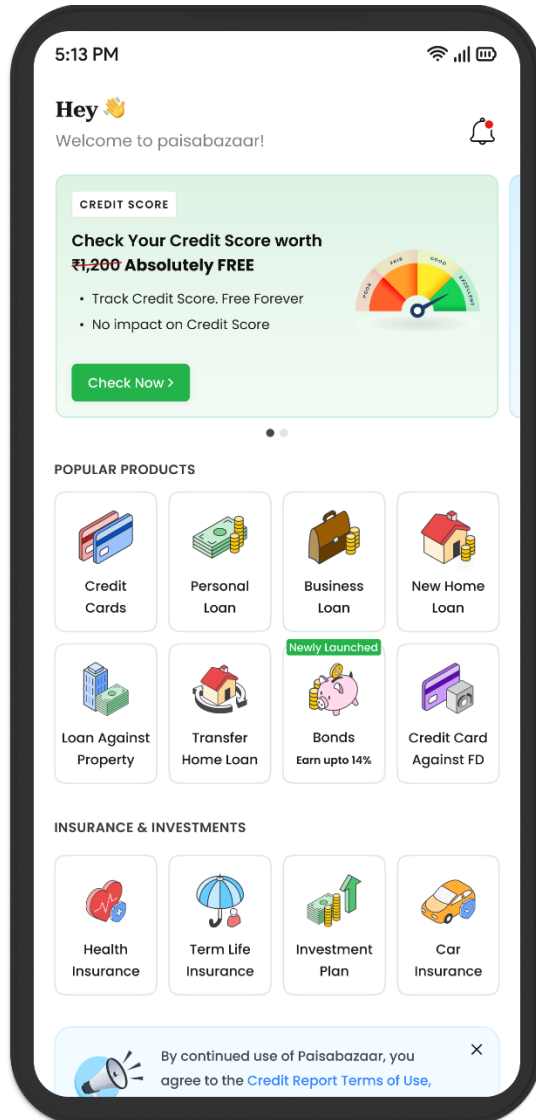
With 'right', personalized advice



Seamless onboarding

E2E digital processes, instant approval

Evolved as India's Platform of Choice for credit needs



Independent, unbiased & transparent platform with E2E assistance

Best offers always, including Bank Pre-approved offers

Industry-first SmartMatch algo to help find most relevant offers

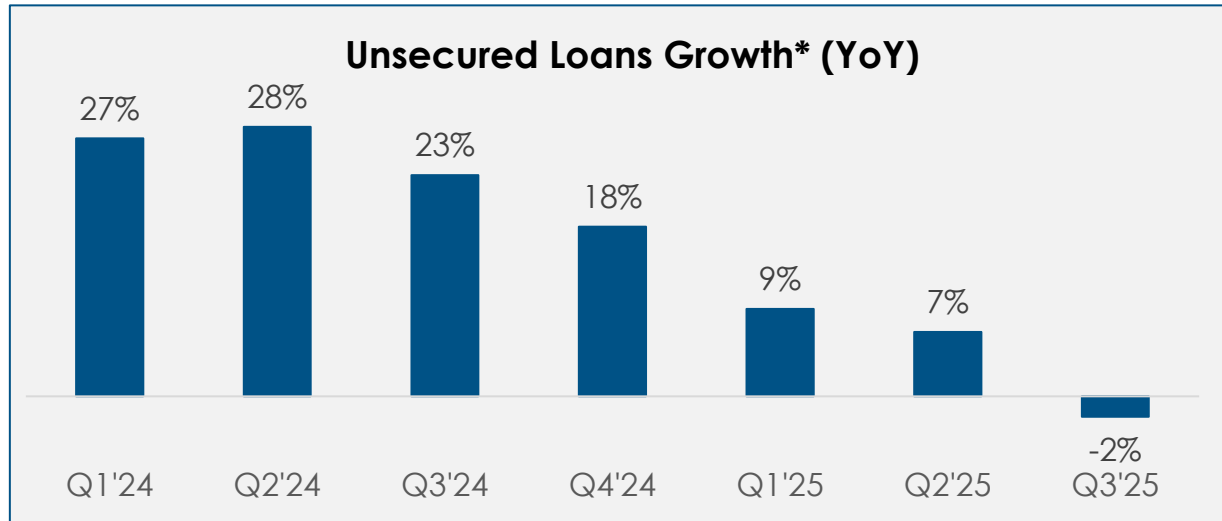
>16%* of India's active credit score[^] consumers on Paisabazaar

~7%* of Credit enquiries in India happen on the platform

* Management Estimates;

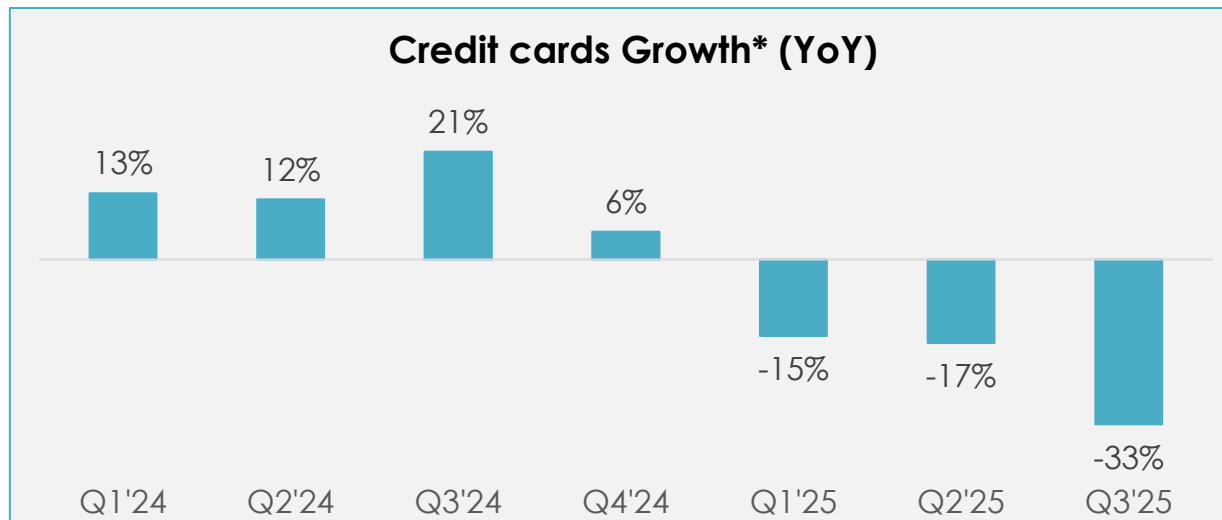
[^] Consumers having at least 1 active trade line

Current external environment tough, moderation in unsecured credit & Cards



For sustainable, long-term growth, industry encouraged to review supernormal growth in unsecured

Guidance led to policy & process changes for a stronger ecosystem



Moderated growth expected to be back by H2 onwards

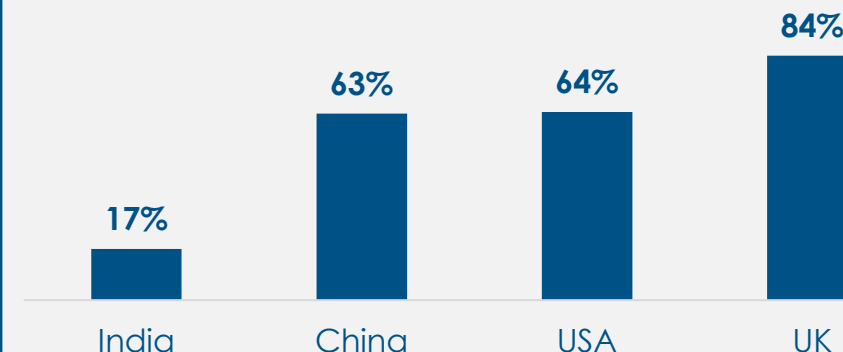
However, long-term opportunity remains robust, driven by strong macro

Large Consumer Credit Market#..



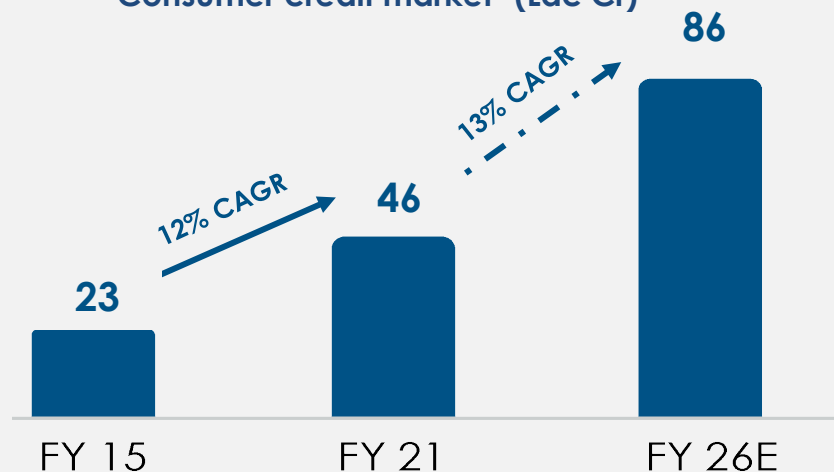
..is underpenetrated

Household debt to GDP ratio^

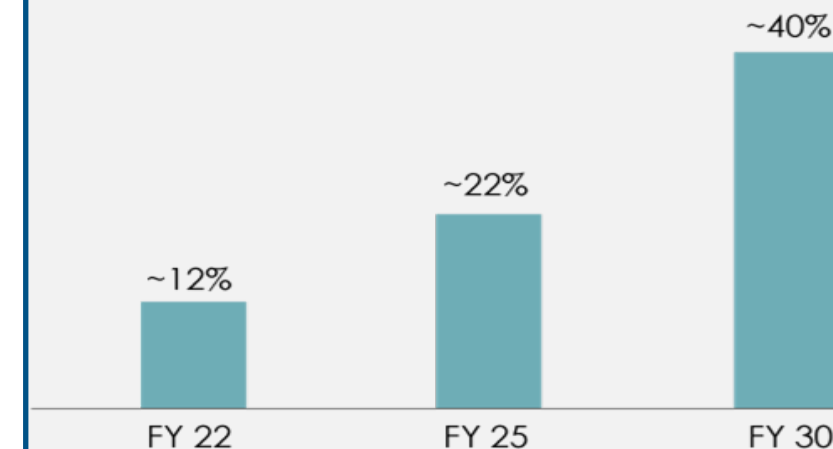


Growing at a healthy rate..

Consumer credit market# (Lac Cr)



..with an increasing share of digital*



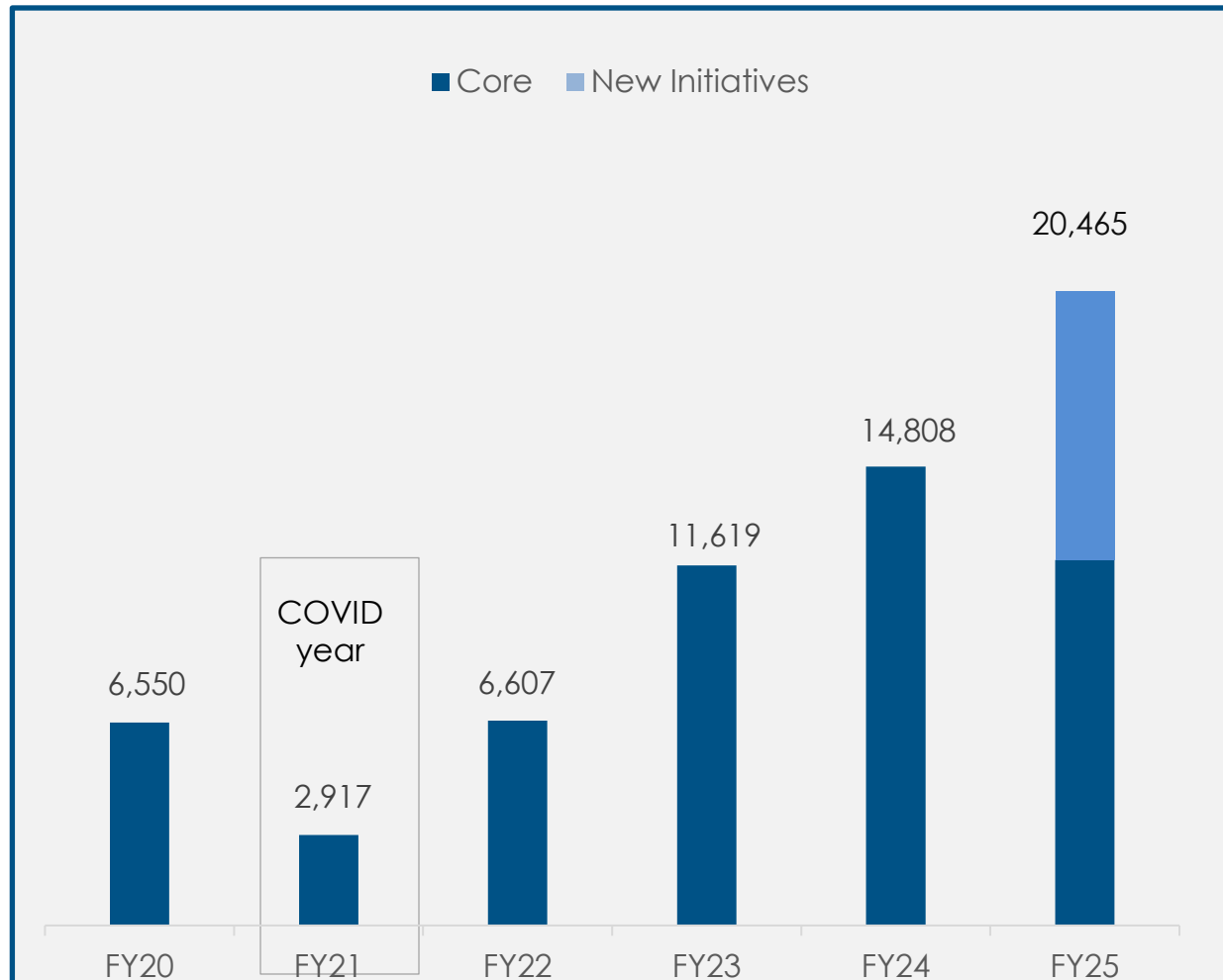
#Management estimates

^CEIC data

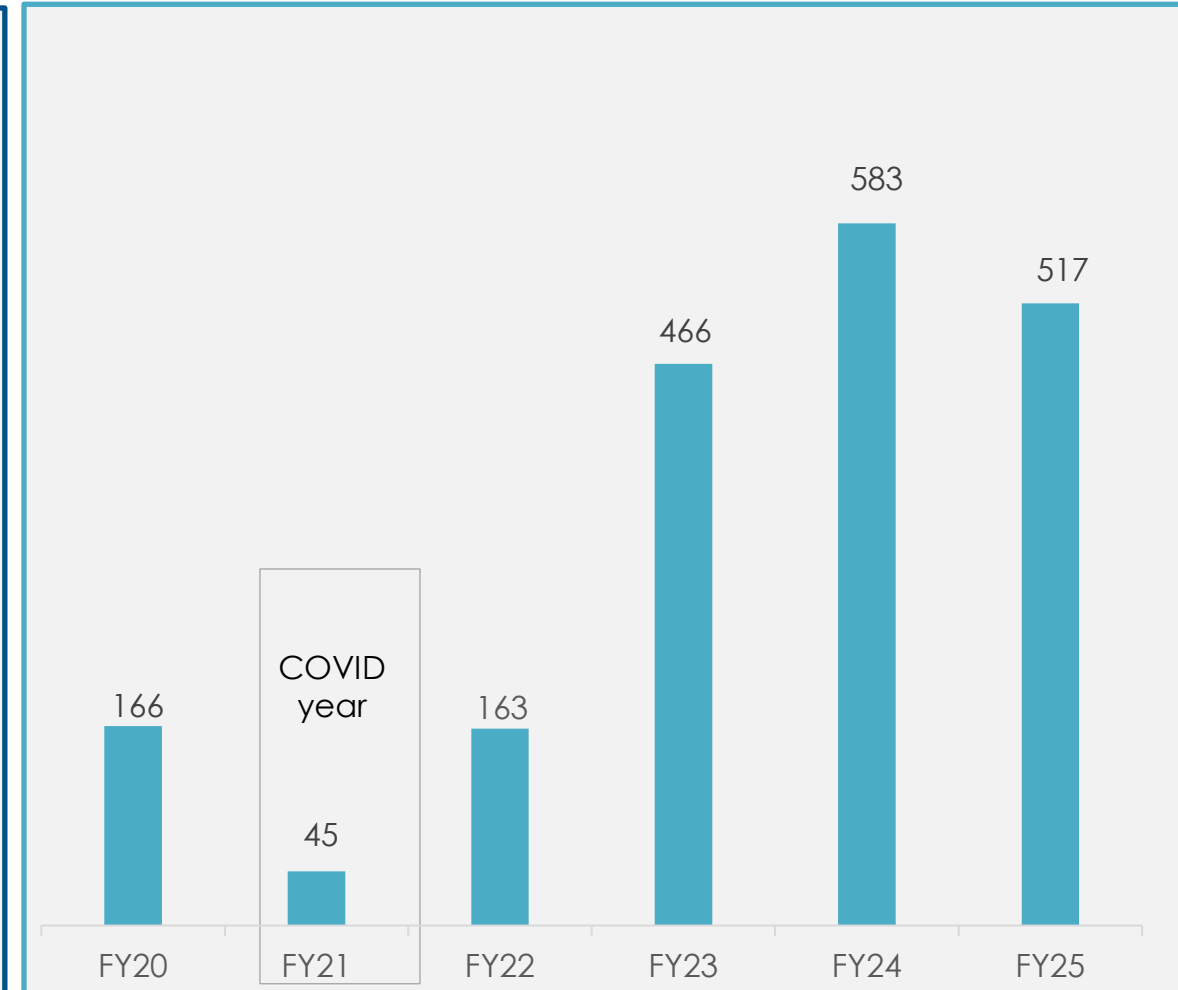
*Google Temasek & Bain report 2023

Secured lending driving disbursal growth; moderation in unsecured & cards

Disbursals (₹ Cr) [Core+ New Initiatives]



Credit cards issuance (k)



Pillars that would help us compete, differentiate & win

Go deeper in
Unsecured Credit &
build collection
capabilities



- Own digital process & fulfilment, driving CX
- AI/ML led Fraud & Risk Management
- Expand segments & improve margins via FLDG; Scaled with 1 partner & 2nd is WIP

Scaling Secured
Credit



- Strengthening D2C Play: Expanding products, building fulfilment capabilities
- PB Connect to bring in digitization, efficiency

Credit Score
continues to be the
company backbone



- 5.1 Cr credit aware consumers to drive engagement
- Providing actionable insights, help manage, build & improve score

Pb Money to drive
engagement: enable
financial advice,
bonds & deposit



- PBmoney to enable 360-degree view of consumers' financial health
- Advisory to help consumers manage finances better
- Foraying into Bonds & Deposits

Take Brand to every
Indian household



- Go beyond ads & transactional messaging
- Going deep in Bharat via vernacular
- Multi-device & smart media mix

Going deeper into each aspect of unsecured to offer seamless CX

Full control on Process:

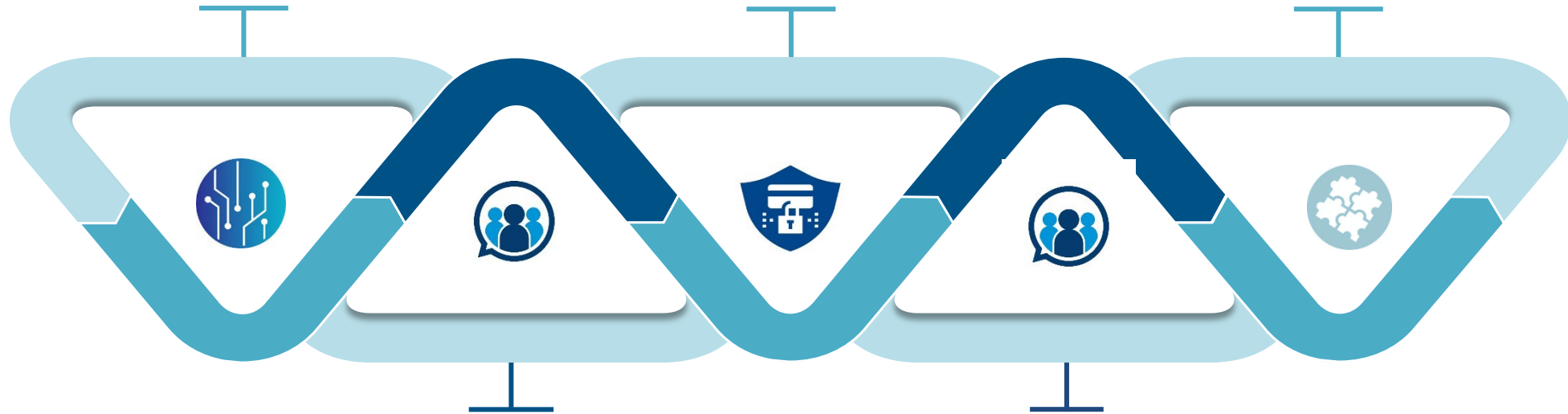
- Own E2E process (Digital/phygital/physical)
- Real-time tracking

Fraud Avoidance & Risk Mgmt:

- Block/restrict riskier segments
- Focus on **fraud-avoidance**

Enhance Co-created

- Ability to expand segments
- Improve margins in the medium-term



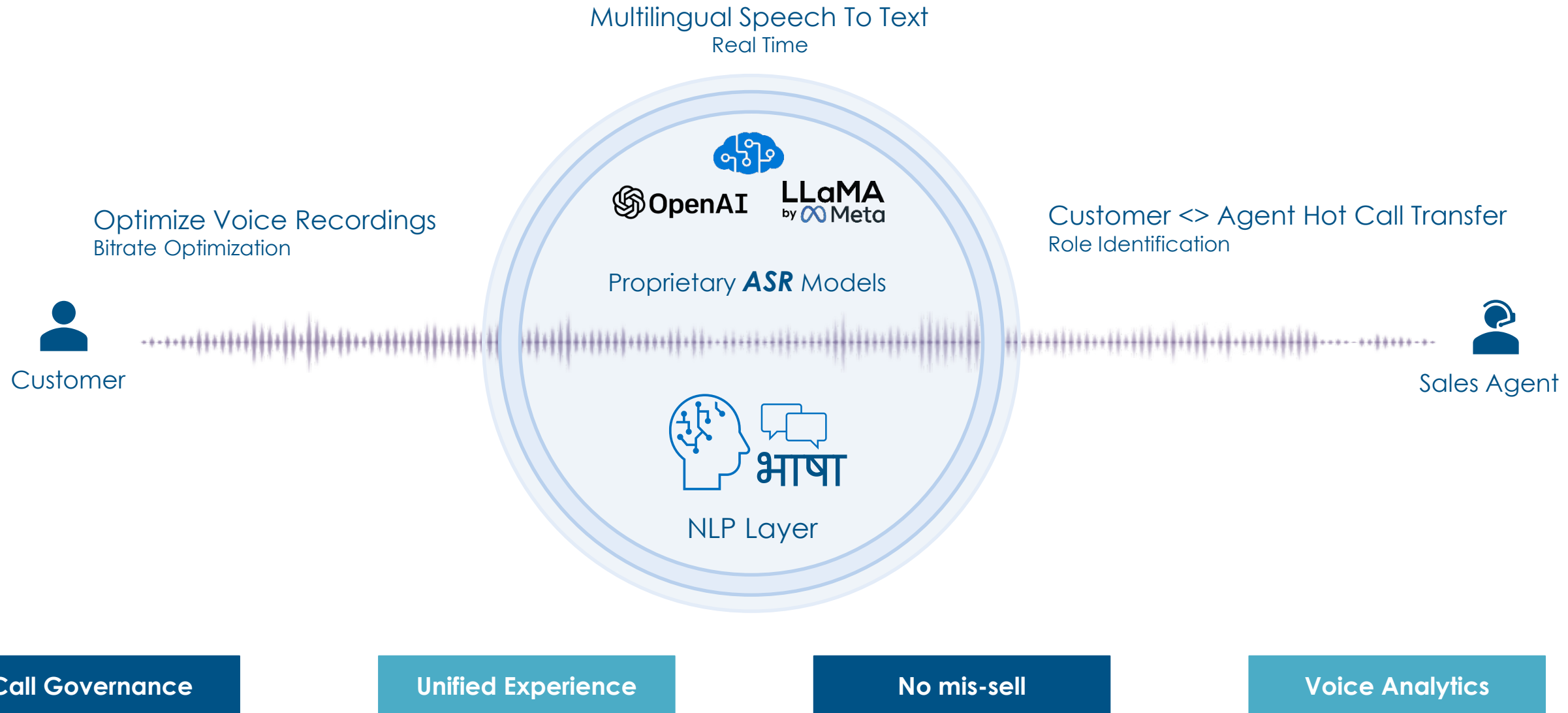
Building DigiAgent using AI ML & NLP

- Improve operational efficiency
- To eventually be first point of contact

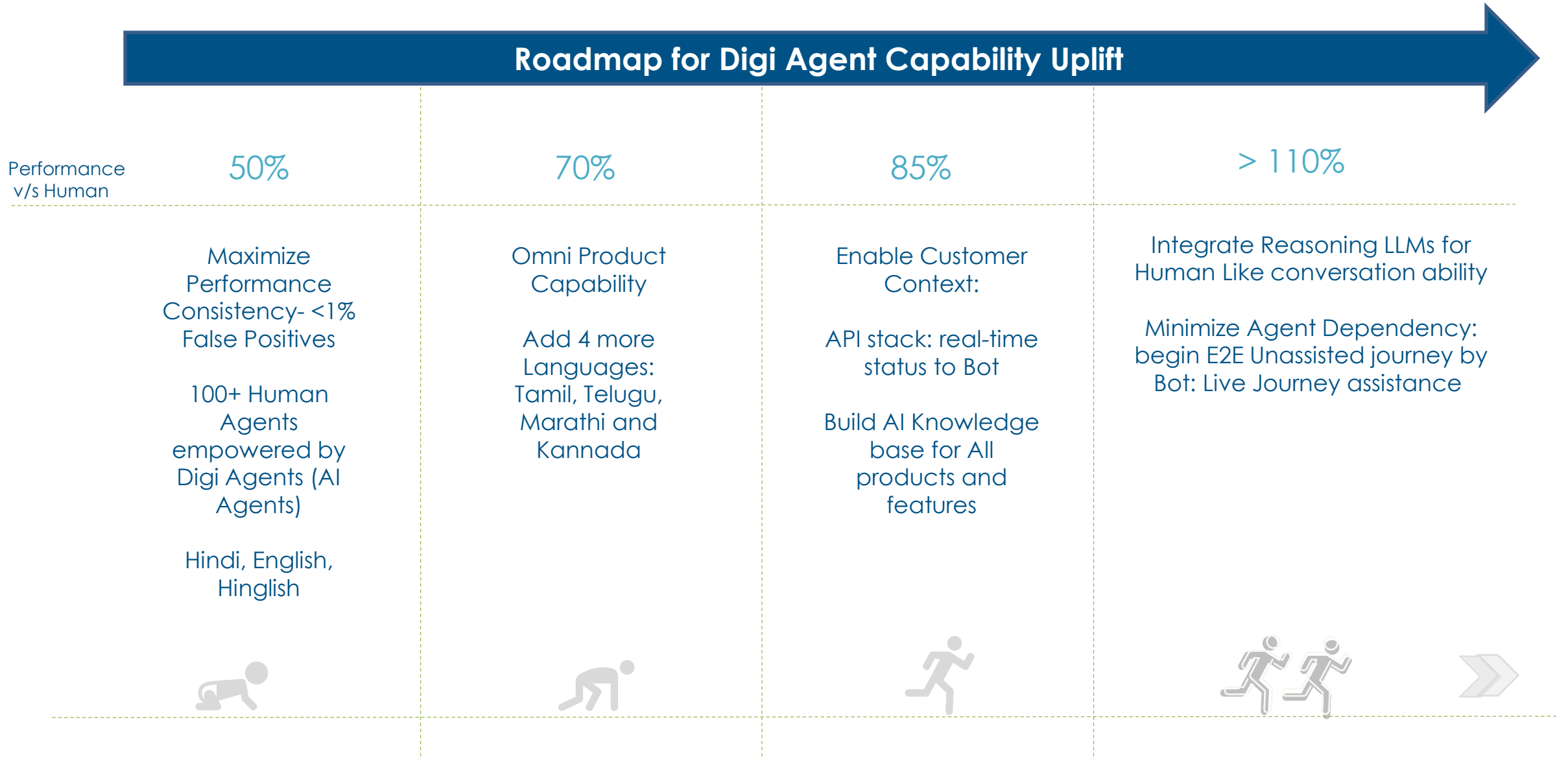
Deepen consumer engagement in Cards

- Multiple tools to enable consumers to explore, apply & manage credit cards like Pay wise & Redeem wise

Digi Agent: AI-driven model for first point of Contact

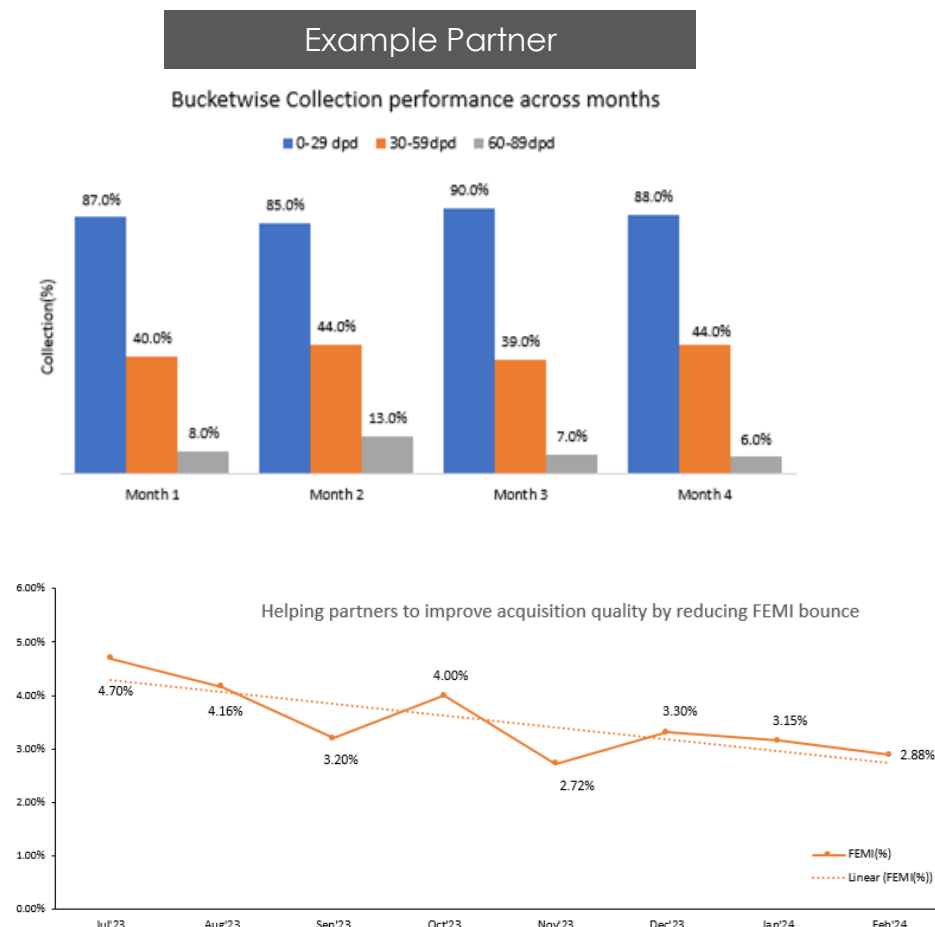


Digi Agent's evolution and performance enhancement



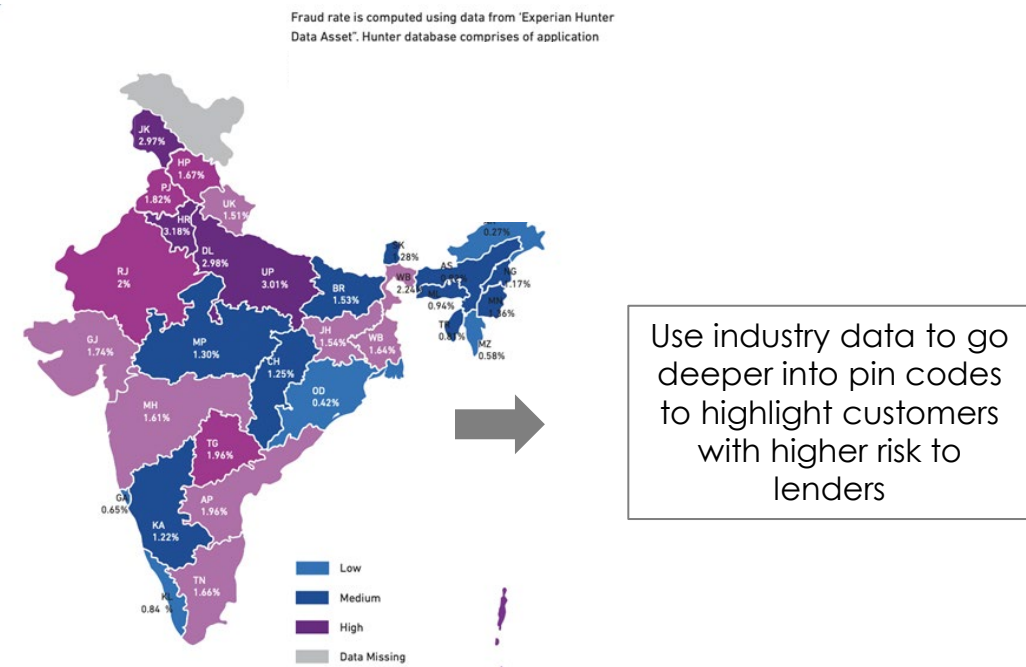
Responsible lending: Collaborating with ecosystem to detect fraud early, manage risk

1. Review performance of various segments diligently with key partners



2. Building ML based fraud detection models in collaboration with the partners

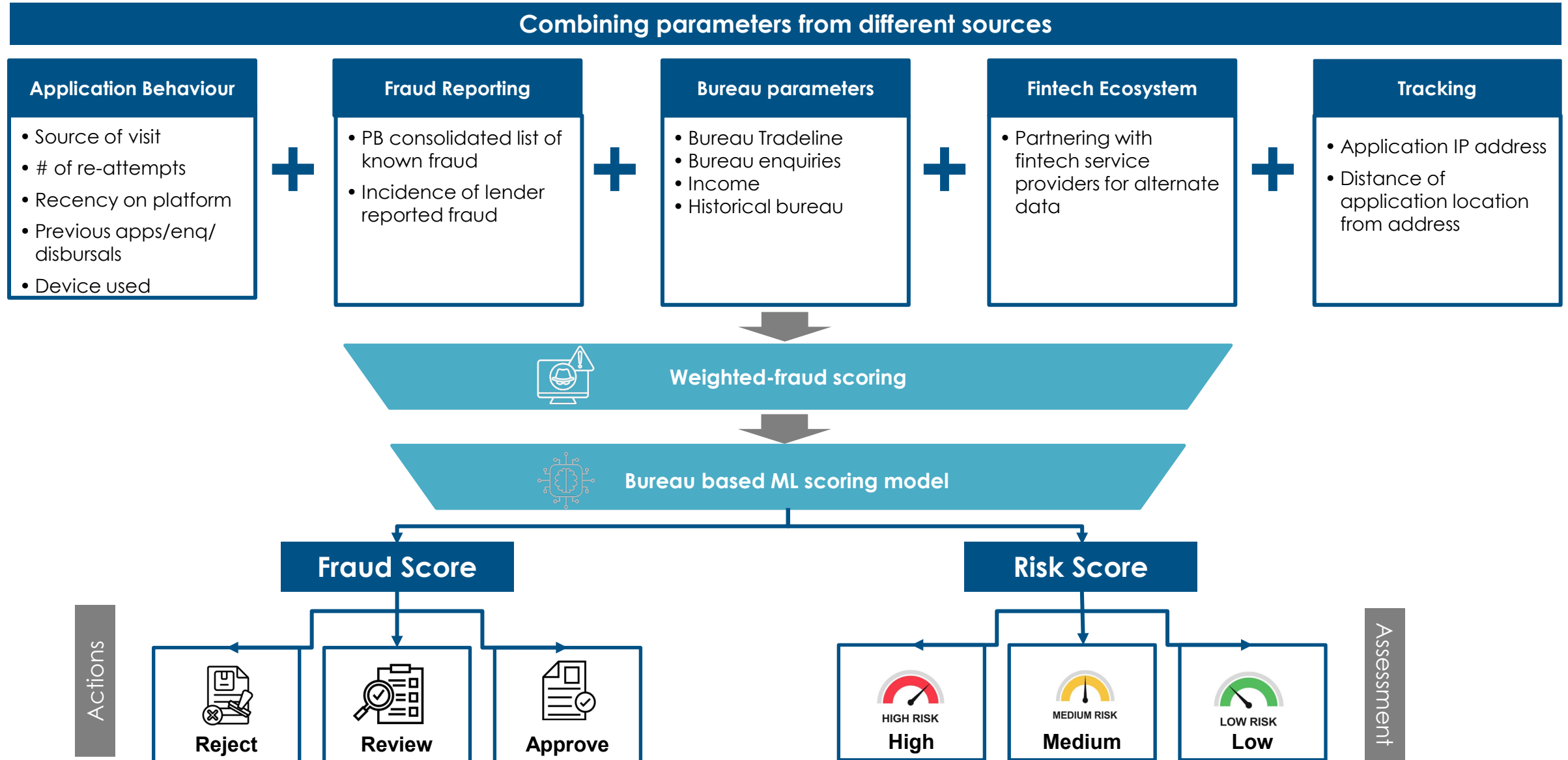
- Capturing & implementing best practices
- Partnering with ecosystem to build capabilities for fraud detection



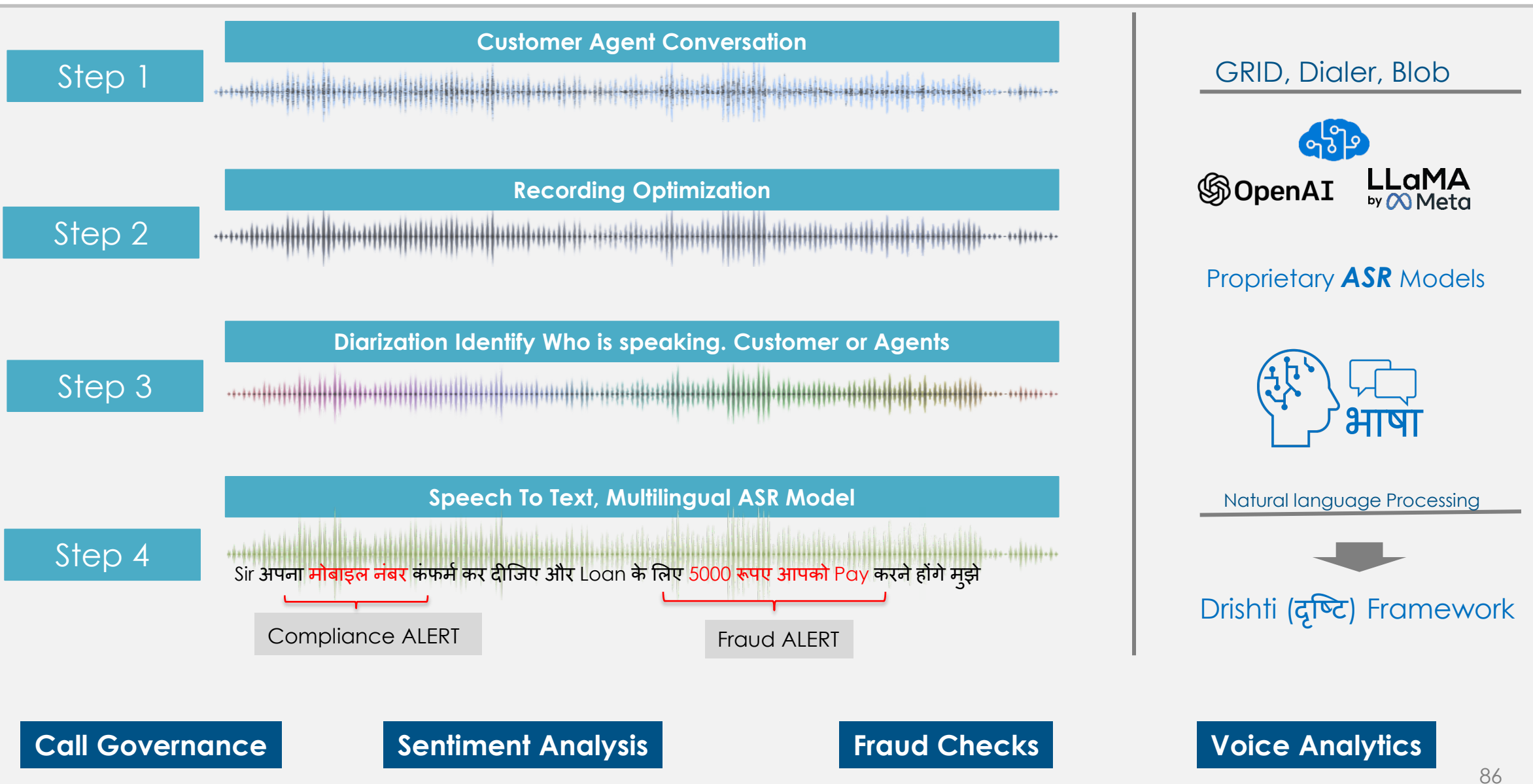
There are locations with high propensity for application-level fraud and additional mitigation measures need to be factored in over and above credit risk mitigation.

Source: Experian

Responsible lending: Aim to be the platform for fraud-avoidance & sustainable risk

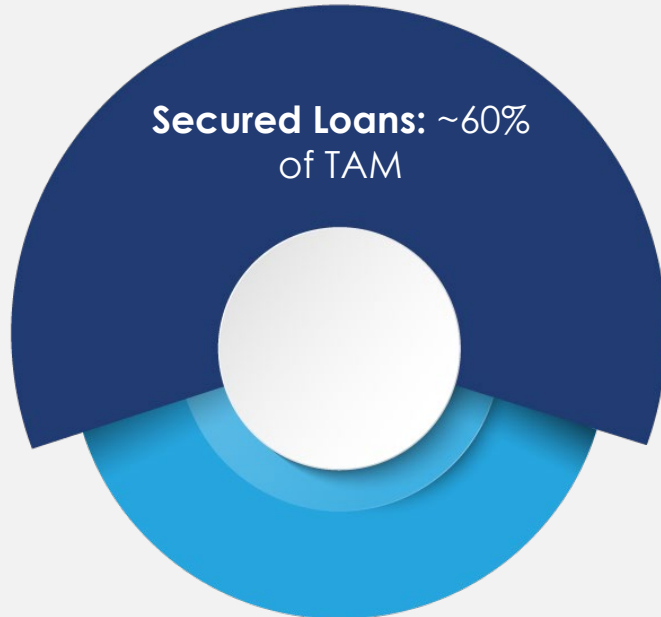


Responsible lending: AI-driven model for compliance monitoring



Strengthening focus on the large secured credit market...

Secured Loans is a large market...



... With ~15 Lac Cr* market disbursal size



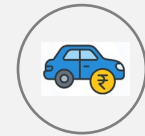
Home Loans

10 Lac Cr



Loan against property

4 Lac Cr



Loan against car

70,000 Cr

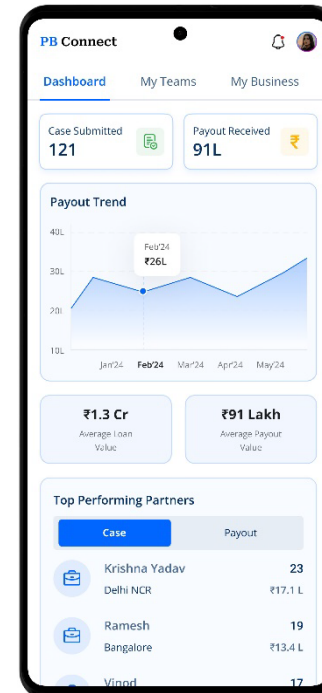
Investing in fulfillment & digital capabilities to build scale in Secured Credit

Scaling Secured Credit

Strengthening D2C play through phygital

- **Wide & deep** partnerships across PSUs, Pvt Banks, HFCs etc.
- **Product expansion:** focus on Home loan, Loan against car & property
- Build **last mile fulfilment capabilities** for physical processes
- Create **presence in Top 6 cities** with >40%* market share
- **Digitally disrupt** parts of offline process, like digital sanctioning

PB Connect: A tech platform to bring in digitization, efficiency



- **Streamline processes** from application to disbursal
- **Real-time tracking** for consumers and connectors
- **Improved control** for all stakeholders
- Tailored **cross-selling opportunities** across products

Credit Score platform continues to be the backbone of consumer engagement

Enabled 5.1 Cr consumers to be credit aware

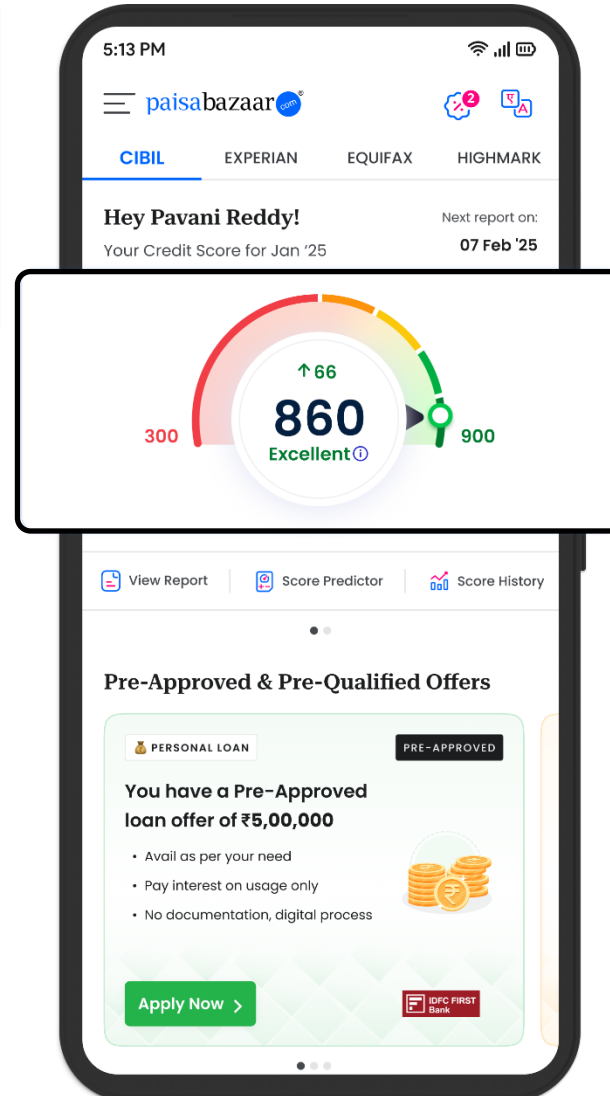
FREE for Life
with monthly updates



Digital process enabling
ease of access



Segmentation & offers basis
proprietary algo



Access to credit score from all
4 Credit Bureaus



7 Languages
Vernacular focus

English | हिंदी | मराठी | ಕನ್ನಡ | తెలుగు | தமிழ் | বাংলা
Hindi | Marathi | Kannada | Telugu | Tamil | Bengali

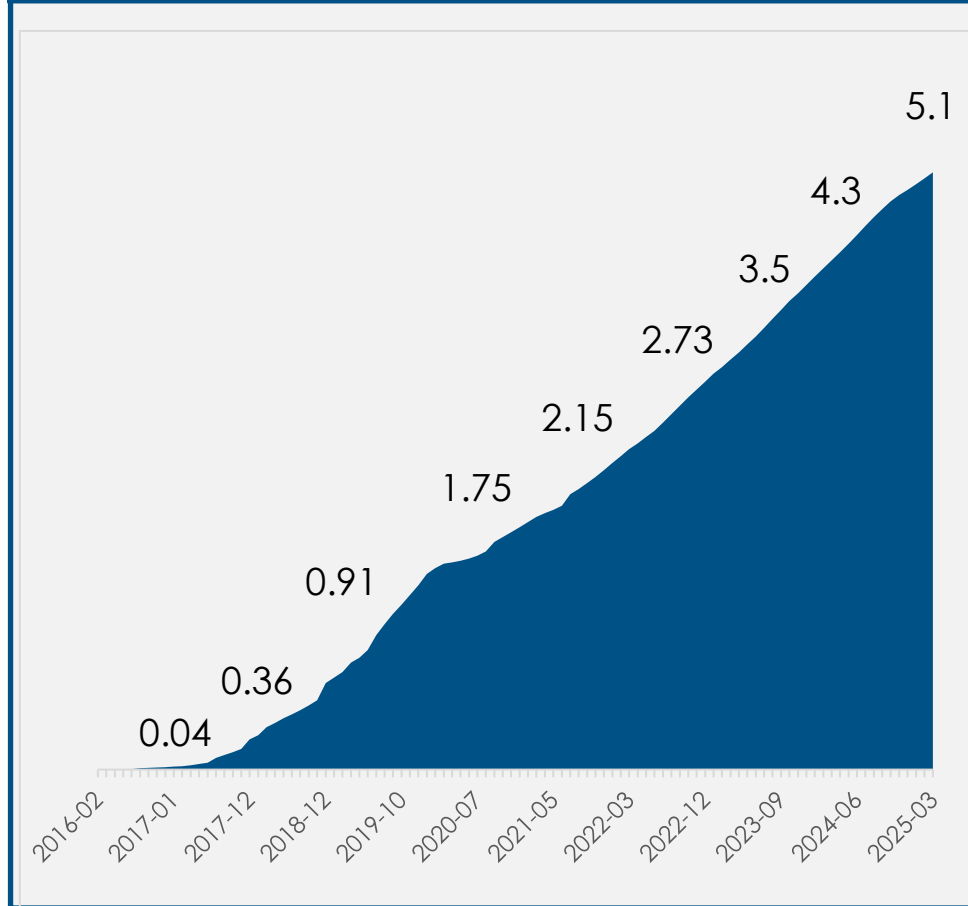


Credit improvement
Deeper Insights & Video credit health report

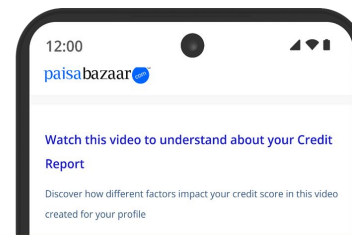
Credit Score Platform

Helping consumers get actionable insights to manage, build & improve score

5.1 Cr consumers accessed credit score

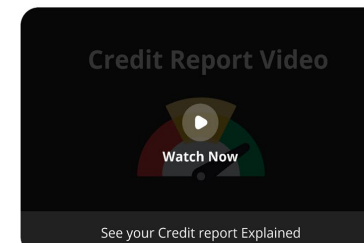


Understand your Report



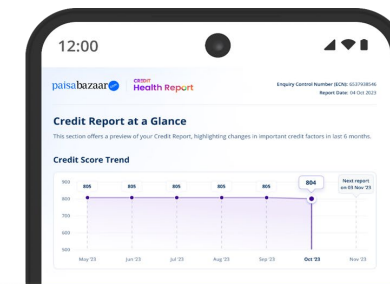
Watch this video to understand about your Credit Report

Discover how different factors impact your credit score in this video created for your profile



Chat Now

Help track score changes



What's Changed in the last 6 months

805	804
May 2023	Oct 2023
Payments made on-time	remained same at 100%
Credit Card Utilisation	went from 7% to 3%
Active Credit Accounts	went from 12 to 14
Credit Enquiries	2 enquiries

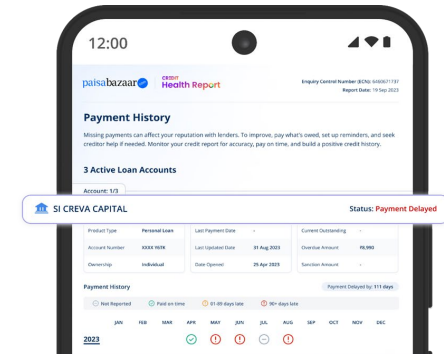
- Tip**
- Paying your bills on time helps your credit score and lets you get better loans and credit card offers. Keep making your payments on time!
 - Spending less than 30% of your credit limit on your credit card shows that you're managing your finances responsibly and can be trusted by lenders
 - Maintain a positive reputation with lenders by applying for credit only when necessary. Fewer enquiries safeguard your credit score.

Credit Factors

This page gives you a quick overview of important factors and tips to improve your credit profile. The information is based on the latest updates shared by CIBIL, explaining how each factor impacts your score.

Payment History	High Impact	On-Time Payments: 100%
Summary of on-time and delayed payments of all your credit accounts		
Credit Card Utilisation	High Impact	Card Limit Used: 3%
Ratio of credit card limit used to the available credit card limit		

Insights on score change



Issue with your Account

- You have missed 3 or more payments for this account.
- If you still don't make the repayment, the lender might mark you as a defaulter which can make it extremely difficult for you to get credit approved in future.

Recommendation

- You should contact the bank and pay the amount in full at the earliest or request for settlement at a lower amount.
- If you need assistance in making the payment, you can contact the lender's customer service team.
- You can write to care@kishit.com to raise your concern using your registered email address.
- If your concerns are not resolved, you can escalate it to the banking ombudsman directly through an email at info@sicrevacapital.com.

If your concerns are not resolved, you can escalate it to the banking ombudsman directly through an email at info@sicrevacapital.com.

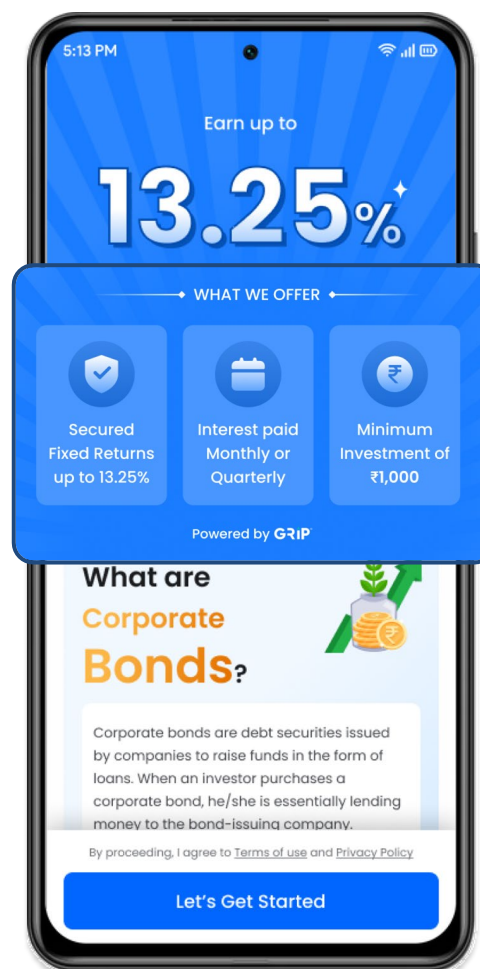
PB Money: Going Deep into insights & enabling avenues to save more

Building Investments - Bonds & FDs

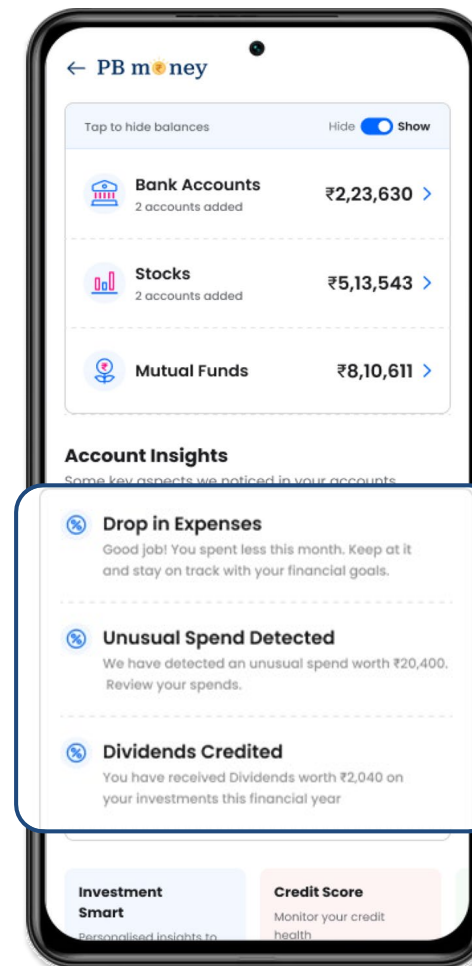
- Option to invest in Corporate Bonds - **Live**
- Launching FD with Banks, SFBs & NBFC - **WIP**
- Opening Govt Securities & Baskets- **WIP**

Delivering Deep Insights with PB

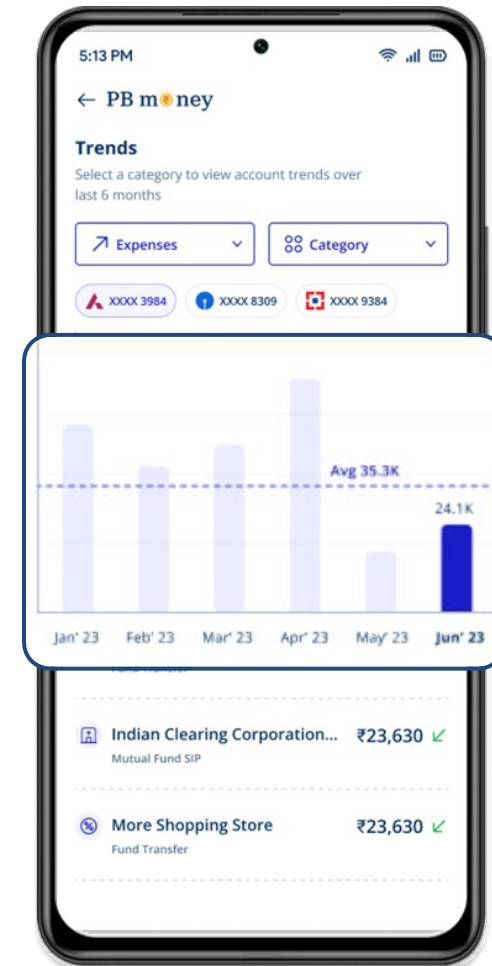
- One View of Banks, Stocks & MF - **Live**
- Financial guidance on how to **manage money better** - **WIP**
- **Suggesting best products** basis financial life cycle of the customer



High-yield Corporate Bonds



Insights to help manage money



Historic Trends across transaction categories

Long-term investment to take the Paisabazaar Brand to **every Indian household**

Growth Plan



Communication Strategy



Regional Expansion



Media Innovation



Consumer Content



Influencer Campaigns

Unlocks for powering Brand growth

Action-led campaigns based on insights to help **increase purchase intent and TOMA**

Moving beyond Ads/Commercials to become a Leader in Financial Content

Region-specific vernacular campaigns on TV, Print, Social etc.

Participation in Impact Properties & a stronger media mix for better **ROI & Brand Salience**

Only Linear **TV to Multi-Device**; focus on OTT & Connected TV

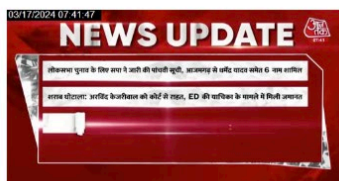
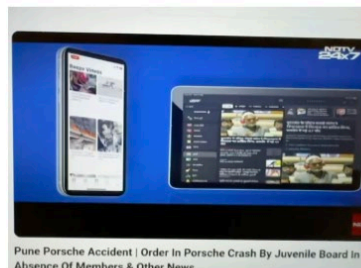
Best-in-class Content, videos to build engagement & drive organic growth

Vernacular Strategies to drive awareness and take the Brand to Bharat

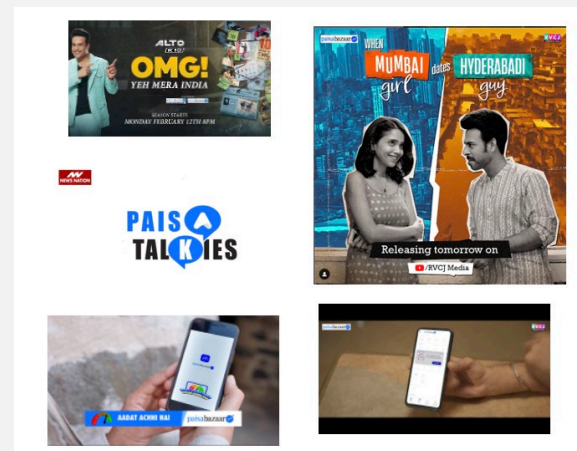
Build **strong acquisition programs** through influencers

Focus on New Rol-based Brand Initiatives

Capturing a new space – Live News on YouTube



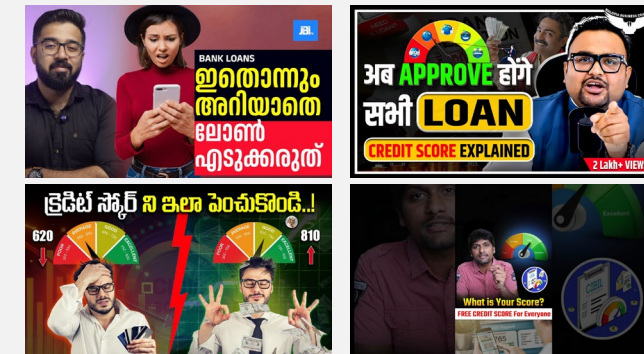
Building New Brand Integrations & Innovations



Paisha Talkies – Consumer Focused Videos



Influencer Outreach Program



A Video Series on Cards



Making Headlines as a technology-focused, innovative Fintech

Paisabazaar Launches Credit Card Reward Calculator to Help Consumers Maximize Reward Earning

Gurgaon (Haryana) [India], Paisabazaar, India's largest marketplace for consumer credit and free credit score platform, today announced the launch of a proprietary Credit Card Reward Calculator - designed to help consumers choose the right credit card from their wallet for different transaction categories.

Updated On Nov 21, 2024 at 03:46 PM IST

NewVoic

Gurgaon (Haryana) [India], November 21: Paisabazaar, India's largest marketplace for consumer credit and free credit score platform, today announced the launch of a proprietary Credit Card Reward Calculator - designed to help consumers choose the right credit card from their wallet for different transaction categories.

The Calculator would empower consumers with a clear view of the rewards they can earn across various spending categories, including travel, shopping, dining, grocery, fuel etc. It provides a comprehensive, seamless experience that allows consumers to discover, compare, and optimize their reward earnings across various categories in seconds.

Paisabazaar launches 'Score Predictor' to help you understand credit behaviour: How to use it

The Score Predictor enables users to simulate various credit decisions and see their potential impact on their credit score.

By Anshul X
December 18, 2024, 1:23:45 PM IST (Updated)

2 Min Read

Tata Neu, Paisabazaar Pilot Credit Disbursals via ONDC

IN BUSINESS Balance sheet lenders like DMI Finance and Aditya Birla Finance have already integrated with the ONDC network to offer loans

Pratik.Bhaktatimesinternet.in

Bengaluru: Tata Group Super app Tata Neu and credit marketplace Paisabazaar are conducting early pilot studies for credit disbursals through the ONDC (Open Network for Digital Commerce) network. To provide loans, lenders like DMI Finance and Aditya Birla Finance have already integrated with the ONDC network. They need consumer-facing applications like Tata Neu and Paisabazaar to source customers.

"Credit on ONDC has started pilots recently. We have five LSPs (loan service providers) and two lenders live on the network. The early adopter LSPs are Easy Pay Tata Digital, Paisabazaar, Cliniq360 and Invoicerge. A number of more LSPs are in the process of integrating. The early adopter lenders are DMI Finance and Aditya Birla Finance. A number of NBFCs and banks (both private and public sector) are in the process of integrating," ONDC senior vice president, financial services, Hrushikesh Mehta said in a response to emailed queries from ET.

"The rails use multiple public digital goods to deliver a small ticket loan in just a few minutes," he added.

ONDC, which is backed by an open-source protocol, will complete its service loop once financial services get added to the ecosystem. Currently food, beverages, groceries, home decor and many such e-commerce categories are live on the network.

Responding to ET's queries Naveen Kukreja, chief executive officer at Paisabazaar, said: "ONDC is a great initiative by the government to disintermediate digital commerce services. We are participating in the pilot project on lending and will aim to leverage the network to help a set of consumers get access to additional supply via lenders on the network and lending processes built on the network."

Eventually, it will get into working capital loans for these merchants who are typically not catered to by banks and NBFCs.

Target is to reach out to last-mile retailers who are typically not catered to by banks and NBFCs.

Through ONDC, credit disbursal can be institutionalised.

sumers get access to additional supply via lenders on the network and lending processes built on the network."

ONDC will be leveraging the strength of the account aggregator framework to fetch banking details about the customer and underwrite the customer within minutes.

"The flow is such that a customer can apply on any ONDC backed app like Tata Neu and get offers from multiple partner lenders within minutes, the loan gets sanctioned on the go," said a person who has tested the flow of credit disbursals through Tata Neu. Tata Digital, which operates the super app, did not respond to ET's questions.

ONDC wants to start with unsecured personal loans and GST-based invoice loans for small merchants. Eventually it will get into working capital loans for these merchants too. The target is to reach out to last-mile retailers or consumers who are typically not catered to by banks and NBFCs.

Through ONDC, their data can be formalised and credit disbursal can be institutionalised.

Small-ticket, short-term loans based on data are the first priority and eventually purchase finance and B2B credit protocol will go live as well, Mehta said.

NAVEEN KUKREJA
CEO, Paisabazaar

We are participating in the pilot project on lending and will aim to leverage the network to help a set of consumers get access to additional supply via lenders on the network

Paisabazaar reaches new milestone; 50 million customers benefit from its credit awareness initiative

PTI / Updated: Feb 12, 2025, 21:51 IST

Paisabazaar, India's leading digital marketplace for consumer credit, has enabled over 50 million consumers to check their free credit scores, making it the nation's largest free credit awareness initiative. This pioneering effort, launched in 2017, has significantly contributed to financial literacy and inclusion across India.

GURGAON: Paisabazaar, India's largest digital marketplace for consumer credit, today announced that over 50 million consumers have now checked their free Credit Score from the platform, making it India's largest free credit awareness initiative. The milestone underscores Paisabazaar's commitment over the last decade to drive credit awareness and financial inclusion through its pioneering Free Credit Score initiative.

Launched in 2017, Paisabazaar's Free Credit Score initiative is lifetime-free, offering consumers access to their credit scores from multiple credit bureaus, in seven languages. Over the years, Paisabazaar has also continuously invested in technology and focussed on innovation, not only to make accessing and tracking credit score seamless, but also to spread awareness and provide insights on building credit health. According to Paisabazaar's estimates, over 16% of India's active credit score consumers (who have at least one active credit product) have checked their free credit score from Paisabazaar.

Paisabazaar Introduces Advanced Fraud Detection and Prevention System Using Cutting-Edge Technologies

Gurgaon (Haryana) [India], Paisabazaar, India's largest lending marketplace, announced introduction of an advanced Fraud Detection and Prevention System designed on its platform, to enhance trust and ensure responsible lending. The system would leverage sophisticated machine learning algorithms and innovative technologies to proactively identify and mitigate fraudulent activities, helping build a safer ecosystem.

Updated On Nov 28, 2024 at 01:03 PM IST

NewVoic

Gurgaon (Haryana) [India], November 28: Paisabazaar, India's largest lending marketplace, announced today introduction of an advanced Fraud Detection and Prevention System designed on its platform, to

Paisabazaar Launches 'Shield' - A Solution to Fortify Digital Security Against Cyber Threats

Published By: [Business Standard](#)
Last Updated: October 09, 2024, 16:09 IST

This innovative capability also supports comprehensive traffic analysis by capturing and examining data at various levels, from individual API requests to aggregated traffic patterns.

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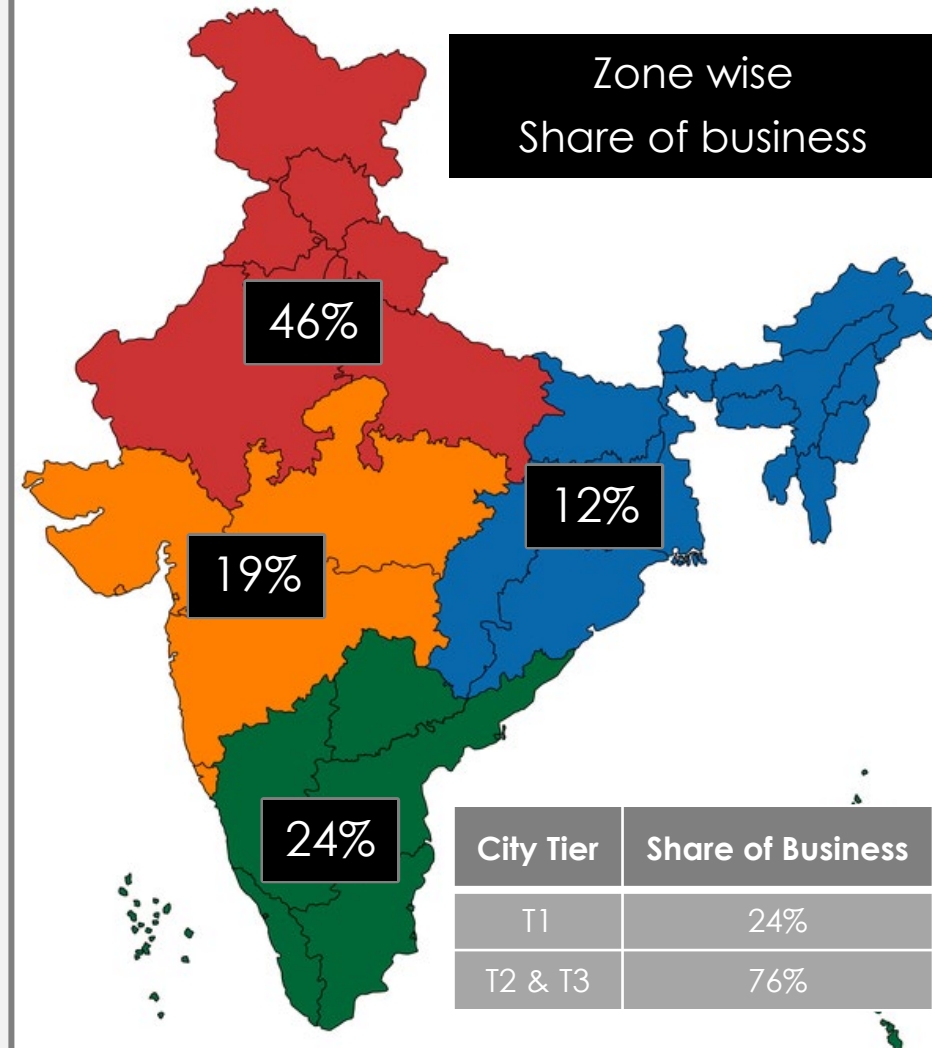
Paisabazaar, India's largest marketplace for consumer credit and a leading free credit score platform, today announced the launch of 'Shield,' a state-of-the-art internal solution designed to safeguard all services, endpoints and APIs.

The new advanced capability represents a significant step forward in ensuring the safety and integrity of Paisabazaar's extensive digital ecosystem.

Through 'Shield,' Paisabazaar can monitor and analyze API behavior in real time. (Photo: Business Standard)

New initiatives

- PBPartners.com is a platform for independent sellers of Insurance and other financial products
 - Enable sellers to sell across Products and Suppliers via an app
 - Tech based platform for Research, Issuance, and Customer Management
- Market Leadership in Premium as well as technology platform
- Highest proportion of non-motor business in the industry
- Improvement in sales & marketing efficiency
- Expanding reach in the country
 - Present in 19k pin codes (covering 99% pin codes in India)
 - Tier 2 & Tier 3 cities contribute 76% of the business



Benefit to Insurer Partners



- Insurer partner gets to deal with one entity instead of multiple agents
- Centralized billing/ servicing and payments
- Access to PB Partner's vast agent network (seller partner network)

Benefit to Network Agents / Seller Partners




- Higher earning avenue: Larger range of Insurance products, cross-sell opportunities
- App and web application for quick policy issuance & post-purchase lifecycle management
- Upskilling & training sessions
- Industry-first payout system for On-demand-payout to the partners




Benefit to Consumers





- Personalized offerings from the agents
- Trust: of PB Partners / mothership brand Policybazaar
- Legacy services and support by Policybazaar at the backend


Improving the breadth of product offerings, supported by sales training





Certification    Certified


 Dashboard


 Sell Now


 Request Offline Quote >

 Renewals >


 Lead


 Knowledge Bank


 Reports >


 Tickets >


General Insurance


Car



Two Wheeler



Commercial



Health



Home Insurance


Life Insurance



Investment



Term


Know more about Other Insurance Products available on Policybazaar.com 


Group Health insurance


Fire And Burglary


Marine Insurance


General Liability


Workmen Compensation

VIEW ALL PRODUCTS

98

Simplified Consumer Life cycle management using the platform

pbpartners.com #EK RISHTA BHAROSE KA

Dashboard | Sell Now | Request Offline Quote | Renewals | **Lead** | Knowledge Bank | Reports | Tickets

My Leads | Archived Leads | 2022/08/05 - 2022/11/1

Lead ID | Search...

udit | Lead Id: 50305033 | PYP expiring in 30 Days | Created On 2022-11-02 18:27:31 PM

Car

Steps | Pre-Quote Page | You left on Quote page | Continue

MD BAHADUR SK | Lead Id: 502760299 | PYP expired already | Created On 2022-11-01 16:24:08 PM

Car • Edelweiss General Insurance • Third Party Only

Steps | Pre-Quote Page | Quote Page | You left on Proposal page | Continue

GOBINDRA | Lead Id: 502697423 | PYP expiring in 7 Days | Created On 2022-11-01 12:58:16 PM

Car

Steps | Pre-Quote Page | You left on Quote page | Continue

Self-help features: Endorsements, Cancellations & Refunds

Certification

Certified

POLICY NO
Mahadeb
(Lead Id: 502908435)

INSURER (101) Bajaj Allianz	PRODUCT Two Wheeler	PLAN NAME Third party Plan 1 Yr
PREMIUM Rs. 842	OD PREMIUM Rs. 0	NCB Rs. 0

I Need Help With

i You can only select upto 6 changes

Vehicle Details

Insurance Details

Ownership Details

☐ Registration No
☐ Engine No

☐ Registration Date
☐ Chassis No

☐ Manufacturing Date
☐ Make/Model/Variant

☐ Seating Capacity
☐ Cubic Capacity

CANCEL
PROCEED

Select Issue

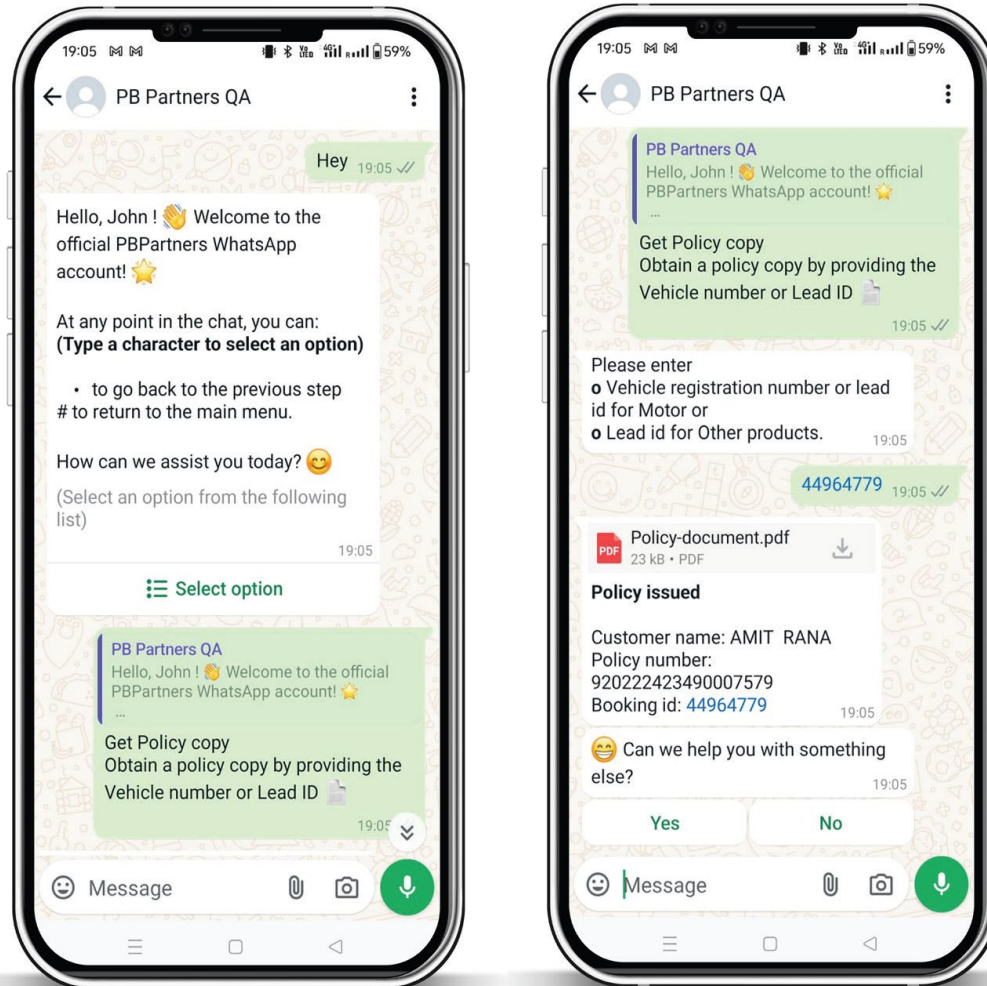
Need Policy Copy
 Policy Related Query

Claims Related Query

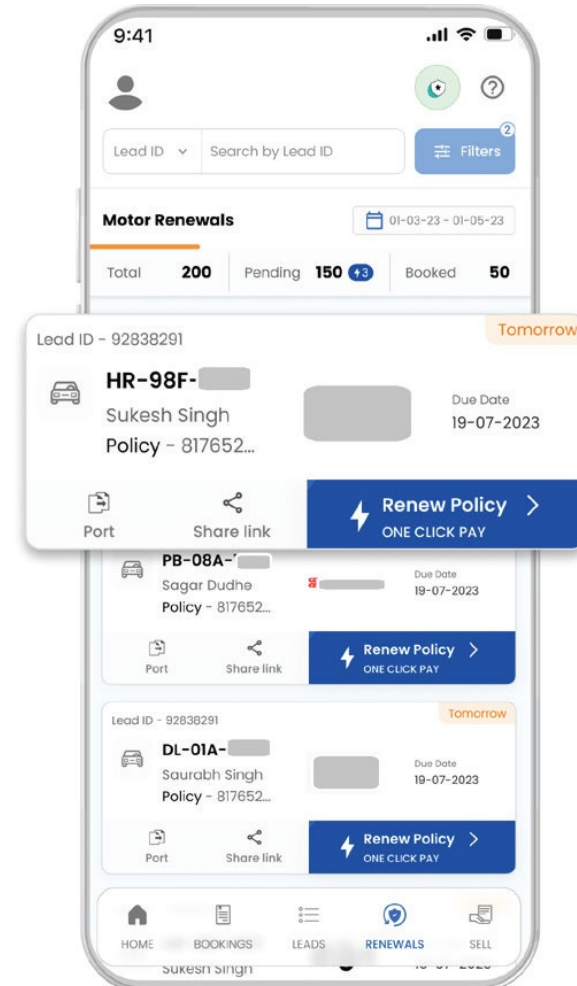
Help in cancellation of the policy

- Financial Issues
- Incorrect Policy Information
- Bought Another Policy from PBP
- Got better deal outside PBP
- Unhappy with Terms and Condition

Service request on the phone – Get Policy



Service request on the phone Motor renewals - One click pay



policybazaar.com
HAR FAMILY HOGI INSURED

pbpartners.com
#EK RISHTA BHAROSE KA

Introducing

Secondary Virtual Relationship Manager (SVRM) Services

How to Access your SVRM?

Download PBP App >> Log in to your Account >> Click on Profile >> Click on My SPOC

Service Offered

<p>Payout Queries Swift resolutions for inbound payout concerns</p>	<p>Pre-Inspections Pre-inspection with SVRM's dedicated support</p>
<p>Endorsement Assistance Navigating endorsements made easy</p>	<p>Quotation Management Efficient handling of inbound quotation queries, keeping partners well-informed</p>
<p>CJ and KYC Support SVRM also manages Customer Journey issues and KYC matters</p>	<p>Claims Resolution Quick & Accurate responses to queries related to claims</p>

SVRM is your Ultimate Support in Seamless Operations!

SVRM (Secondary Virtual Relationship Manager)

Tech-based initiative

Dedicated 24*7 support for seller partners

- Payout Queries
- Pre-inspections
- Endorsement Assistance
- Quotation Management
 - CJ & KYC Support
 - Claims Resolution

Improves operational efficiency for PBPartners

Enabling & up-skilling the Seller partners through Experience Centers

Experience Centers
to offer training, development & upskilling opportunities to our seller partners

Aarambh

A training program for newly recruited partners on Primary BU & Cross-sell opportunities

Saksham

An exclusive virtual training program for On-demand training

Paathshala

Exclusive 74 Physical Pathshalas conducted at different locations across the country

Gurukul

Training Program for Relationship Managers to bridge the knowledge/ value gap via Residential and Online Nesting sessions

Agency Handbooks

A handbook carrying information on Product & Process for Employees of Life, Motor & SME BUs

Ignition

An all-Star gathering at 24 cities to engage the top partners





Stars of the Industry Awards for Excellence & Leadership in BFSI

Insurtech of the Year 2024 - 2025



The Future of L&D Conference Awards 2024

Best Employee Centric Initiative- Samvardhan Event

Excellence in Leadership Development



Global Marketing Excellence Awards 2024

Marketing Excellence in BFSI Sector for On-Demand Payout

Best Social Media Campaign award (#KahaniBharoseKi)



Business Leader of the Year – 23rd Global & 8th Indian Edition

Insurtech of the Year 2024-2025



BW Business World

Financial Inclusion FinTech Company of the Year



World Leadership and World BFSI

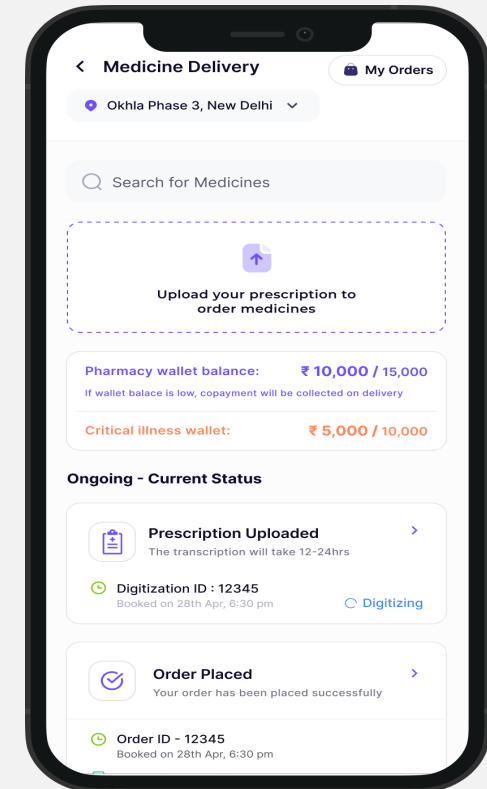
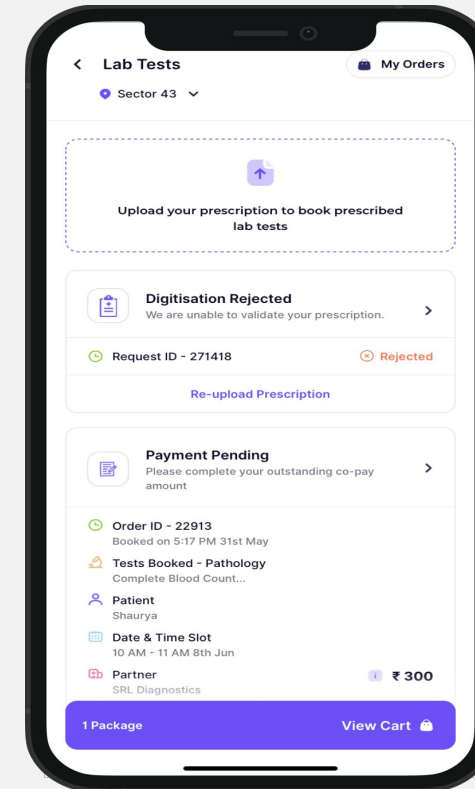
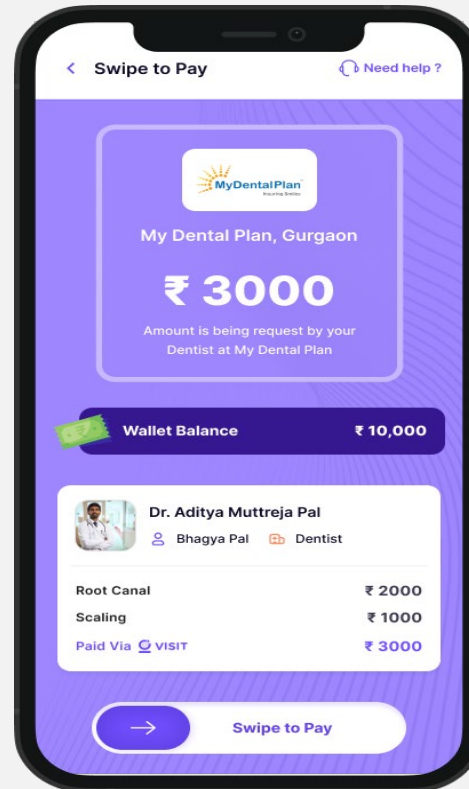
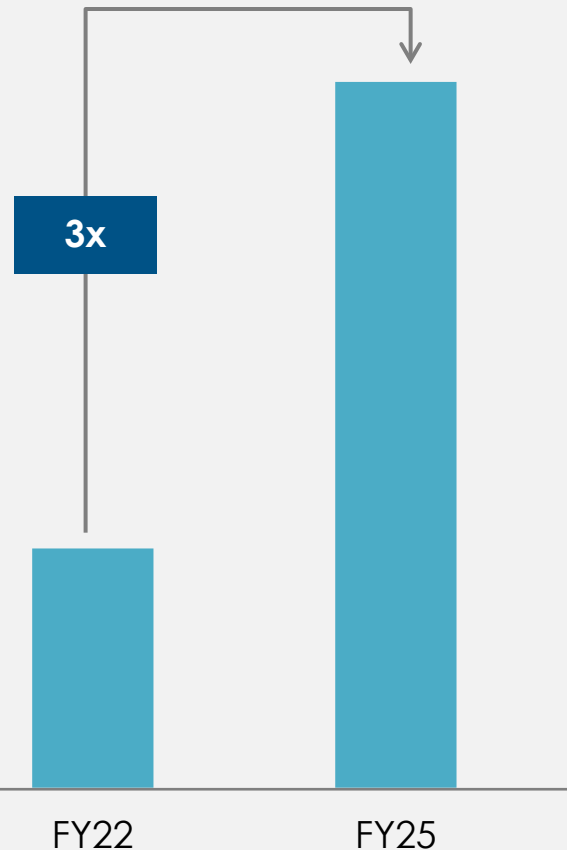
Dream Company to Work For - Financial Service Sector 2023

PB for Business

Corporate Insurance grew 3x in 3 years

Corporate plans include both **Employee benefit policies** such as Group Term & Group Health insurance and **Property & Liability coverage**

Insurance Premium (₹ Cr)



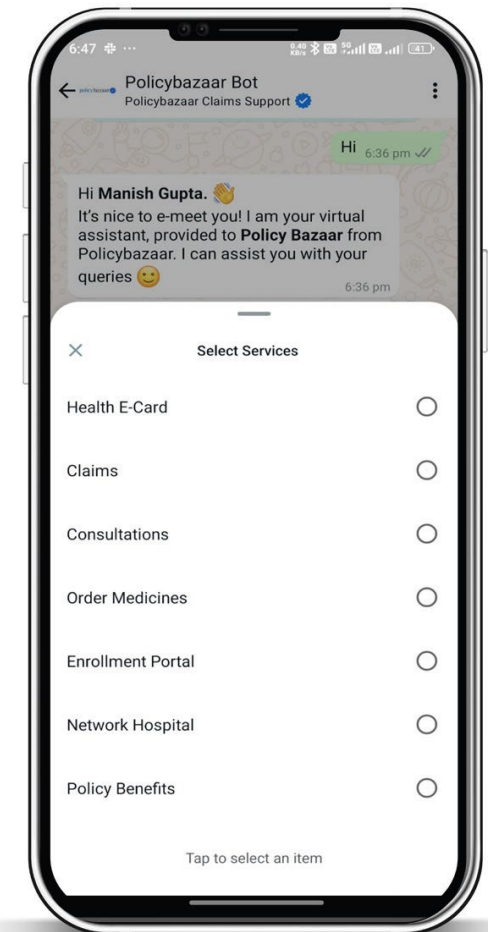
One app for all services
Claims management, cashless OPD services like offline appointments,
diagnostics, pharmacy, health check-up, vaccination/dental

App designed to enable employers (corporates) for policy management / administration
Employee benefits accessible on the app for employees

HR Portal



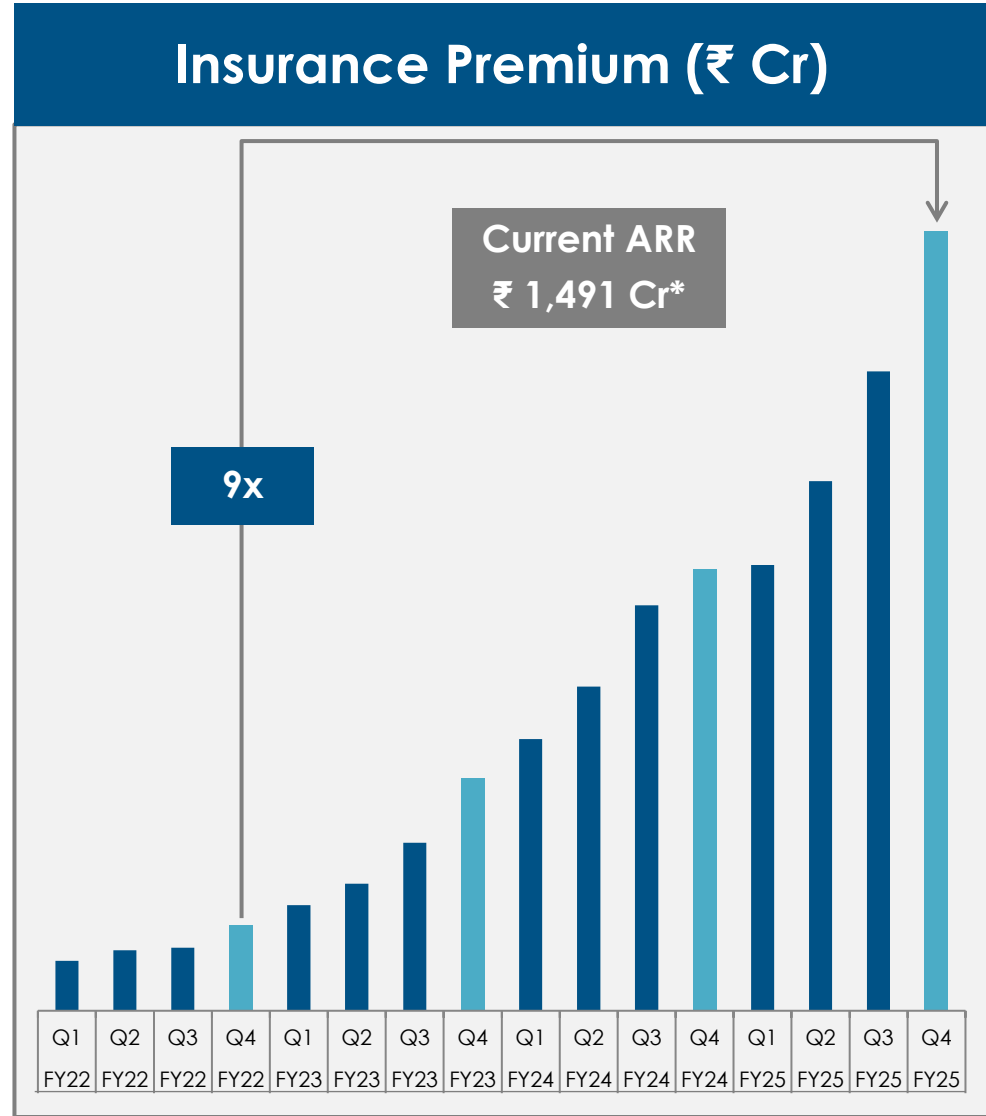
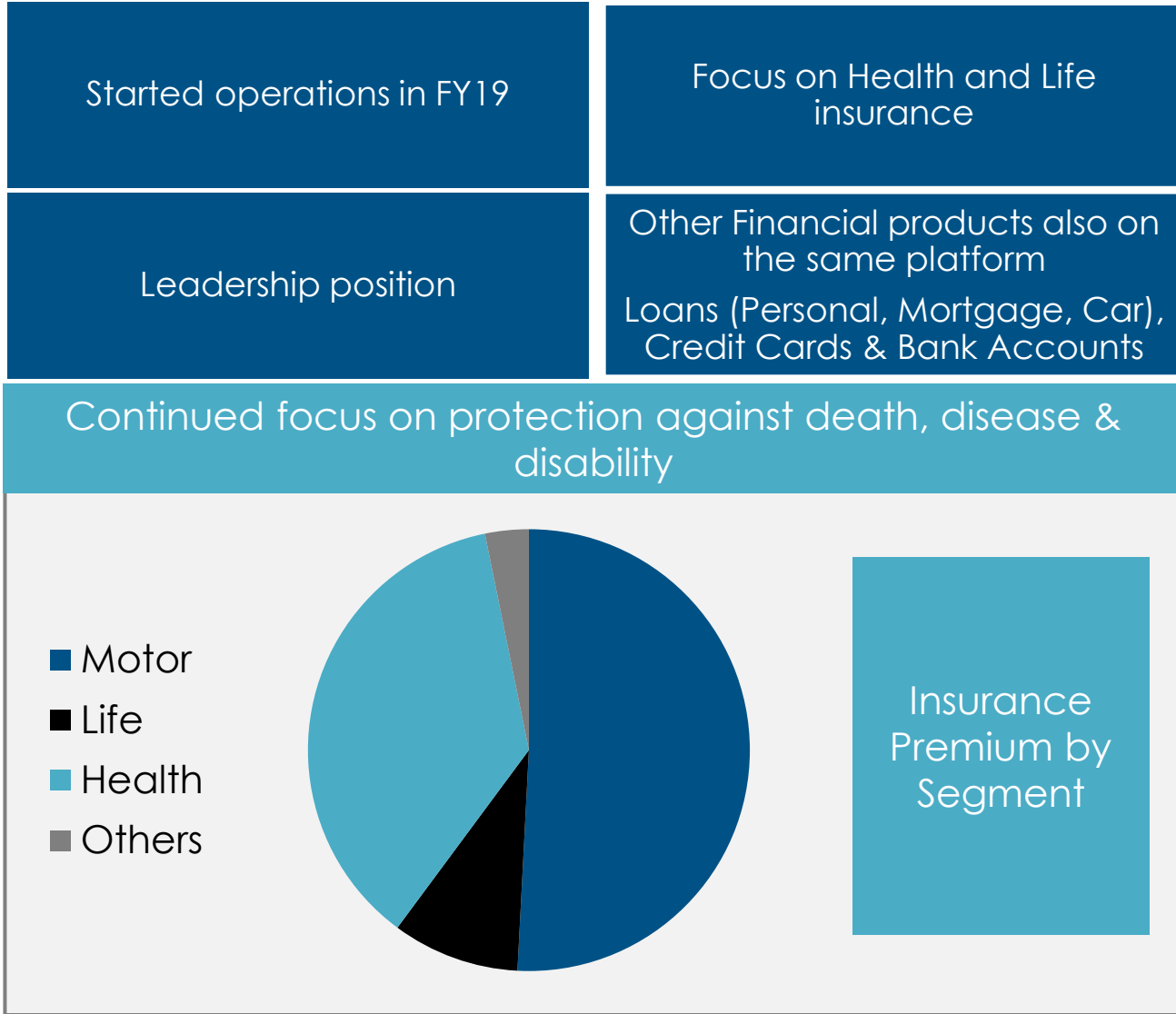
WhatsApp Bot



Facilitating efficient employee insurance enrolment & management

UAE Operations

Premium grew 9x times



* Unaudited Management Accounts

Co-created products exclusively tailored for NRIs

Cross-border coverage: providing coverage in both UAE and India



**Cashless Claims for
AED 1 Million in
both UAE & India**



**Free Annual Health
Check-up**



No Claim Bonus



**Port the policy in
India without any
waiting period**



Auto Recharge

Assisting insurance partners with fraud prevention Using real-time transaction monitoring, risk assessment, & regulatory compliance

policybazaar

Please provide front side of your Vehicle Registration Card

Read instructions

Upload front side mulkiya

Submit

I Don't have Vehicle Registration Card

policybazaar

Please provide front side of Driving licence card

Read instructions

Upload front side driving license

Submit

Need some more details!

Personal Details Car Details

Chassis Number
1C4RJFDJXFC886118

Buying Car Insurance for
A car I alre...

Model Year
2015

Car Make
Jeep

Car Model
Grand Che...

Car Variant
SRT8 6.4L

What is Your Vehicle's Specification?
GCC Spec

Car Registration Year
2023

Car Body Type
Select Car Type

Update

Need some more details!

Personal Details Car Details

Email
te**@gmail.com

Mobile Number
*****5555

Get updates on WhatsApp
+971 | *****5555

Nationality
Indian

Date of Birth (DD/MM/YYYY)
04/04/1994

UAE Driving Exp.
Above 5 Ye...

How Many Years Without Claims?
Select..

Next

UAE Operations

Awards & Recognition



UAE Business Awards 2025 - MEA Markets
Digital Insurance Pioneers of the Year
Client Service Excellence Award



MEA Business Achievement Awards 2024
E-Commerce - AI and Machine Learning Innovation Excellence
Healthcare - Customer Experience – CX Excellence



GIG Gulf
Achiever Award - Personal Lines - 2025



The Middle East Leadership Awards 2024
Company of the year



9th Insuretek Golden Shield Excellence Awards 2024
Best InsureTek – Distribution



Tokio Marine
Star Performance - Personal Lines



Sukoon Insurance (Mid-Year Awards)
Top Performing Broker - Overall Consumer



Dubai Asian BFSI Leadership Awards
Insurtech of the Year
Insurance Broker of the Year



Great Marketing Minds Awards
Best Digital Marketing Campaign Award

END

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