

policybazaar.com

paisabazaar.com

Earnings Call
Quarter ended Sep 2024

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.

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 about 250k partners to help them manage insurance sales using technology

Key Highlights: Q2 FY25

Total Insurance Premium is at ₹5,450 Cr, a growth of 57% YoY
Lending Disbursal is at ₹4,237 Cr

Core Insurance New Premium grew 61% YoY
Health & Life Insurance New Premium grew 69% YoY

Revenue grew 44% YoY to ₹1,167 Cr

PAT improved by ₹72 Cr from a loss of ₹21 Cr to a profit of ₹51 Cr YoY

Cash increased to ₹5,423 Cr, up ₹171 Cr QoQ

Overall business

57% premium growth led by New Health & Life insurance at 69%, Revenue growth at 44%

₹ Crores		Q2 FY24			Q2 FY25			YoY		
		Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	
Premium		3,475	2,629		846	5,450	3,922		1,528	57%
Revenue		812	597		215	1,167	767		400	44%
Insurance	Non-Ins		443	154			624	143		
Contribution (non-GAAP) [#]		247	266		(19)	319	317		2	29%
Contribution %		30%	45%		(9)%	27%	41%		0%	
Adjusted EBITDA (non-GAAP)		13	68		(55)	56	103		(47)	317%
Adj EBITDA %		2%	11%		(26)%	5%	13%		(12)%	

– Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)

Online brand acquisition spend is included as a part of fixed costs

Adjusted EBITDA is non-GAAP measure excluding ESOP charges

Overall business

PAT improved by ₹72Cr from a loss of ₹21 Cr to a profit of ₹51 Cr YoY

₹ Crores	Q2 FY24	Q2 FY25
Adjusted EBITDA (non-GAAP)	13	56
ESOP Charges	102	64
EBITDA	(89)	(8)
Depreciation	22	29
Finance Cost	7	9
Other Income	97	106
Tax		9
PAT	(21)	51

Overall business: Rolling 12 months

Revenue more than doubles in 2 years, margins improve significantly

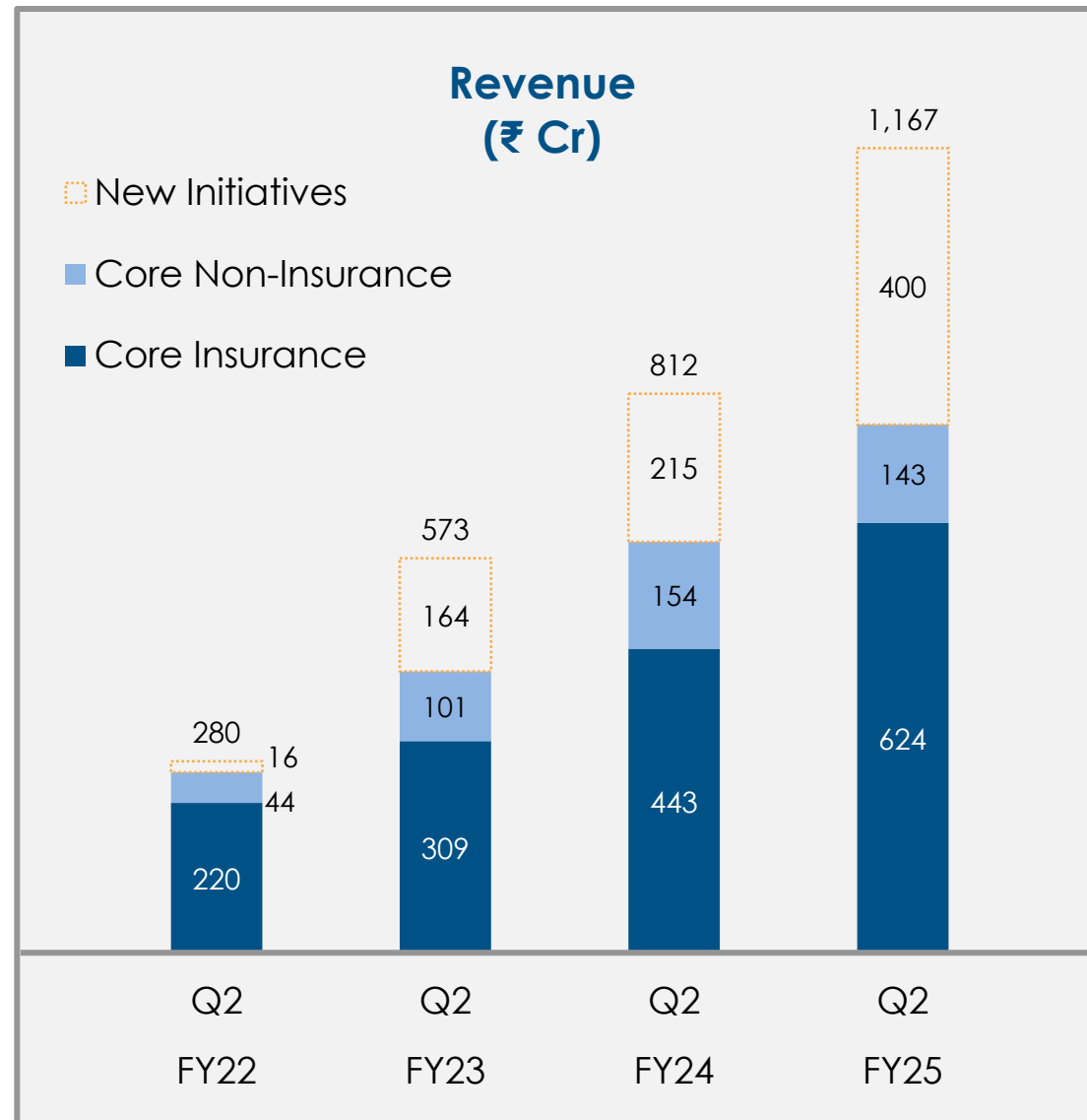
12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
Revenue	1,425	1,692	1,986	2,229	2,558	2,718	2,956	3,217	3,438	3,783	4,138
Contribution (non-GAAP) [#]	323	359	419	497	623	737	844	942	1,028	1,092	1,164
Contribution %	23%	21%	21%	22%	24%	27%	29%	29%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

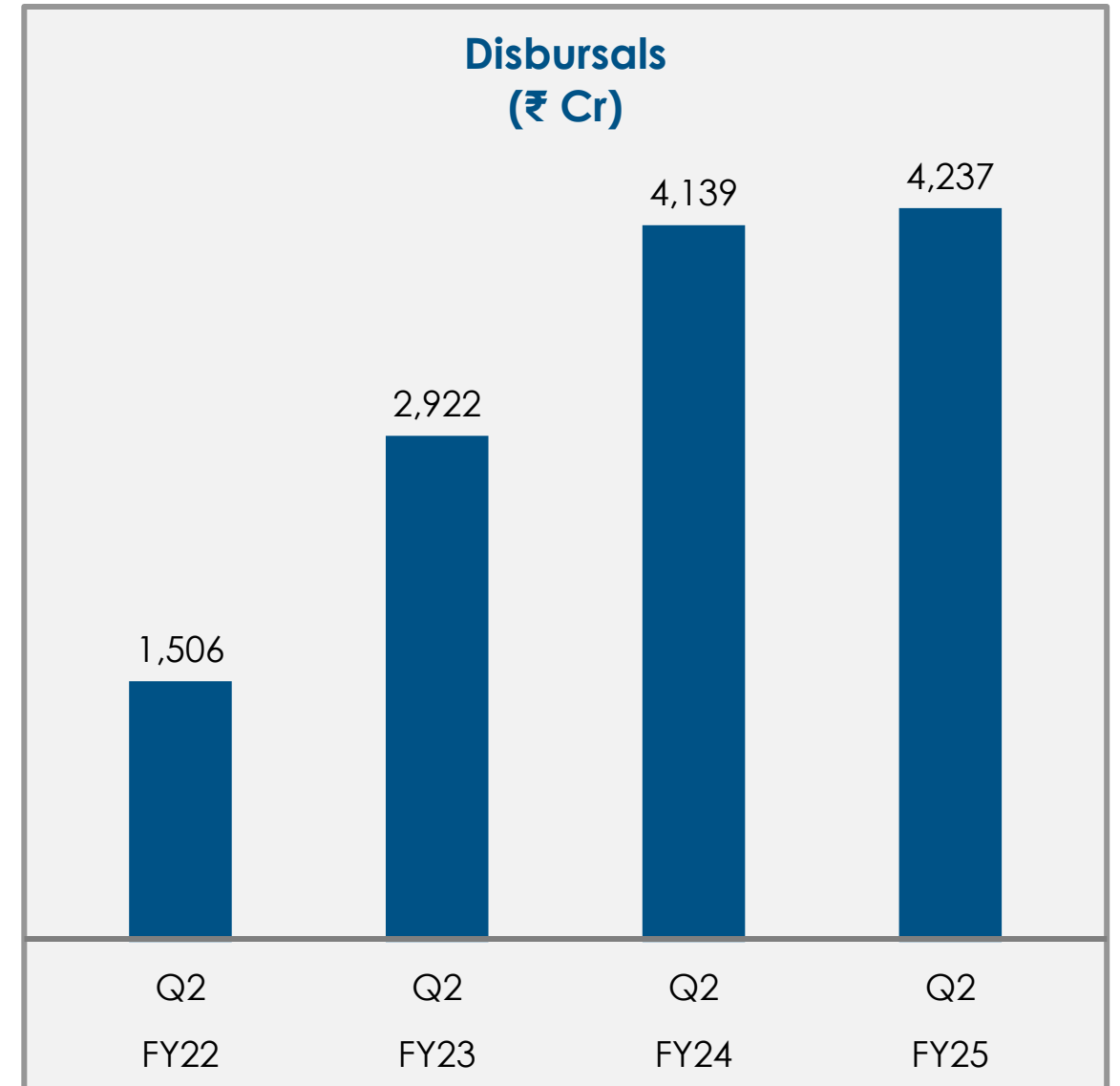
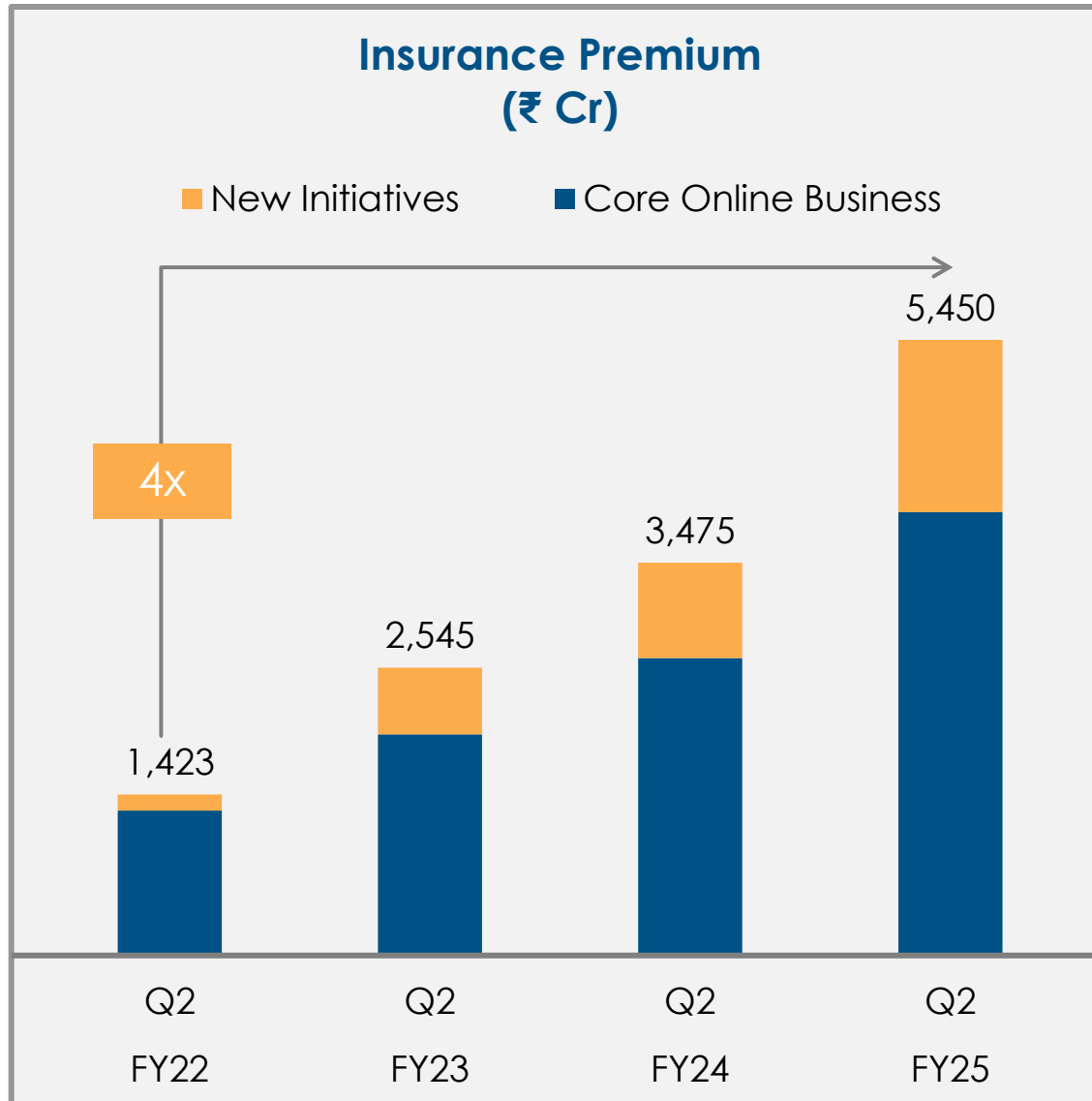
[#] – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)

Online brand acquisition spend is included as a part of fixed costs

Overall business:

Consistent Revenue Growth with improving margins





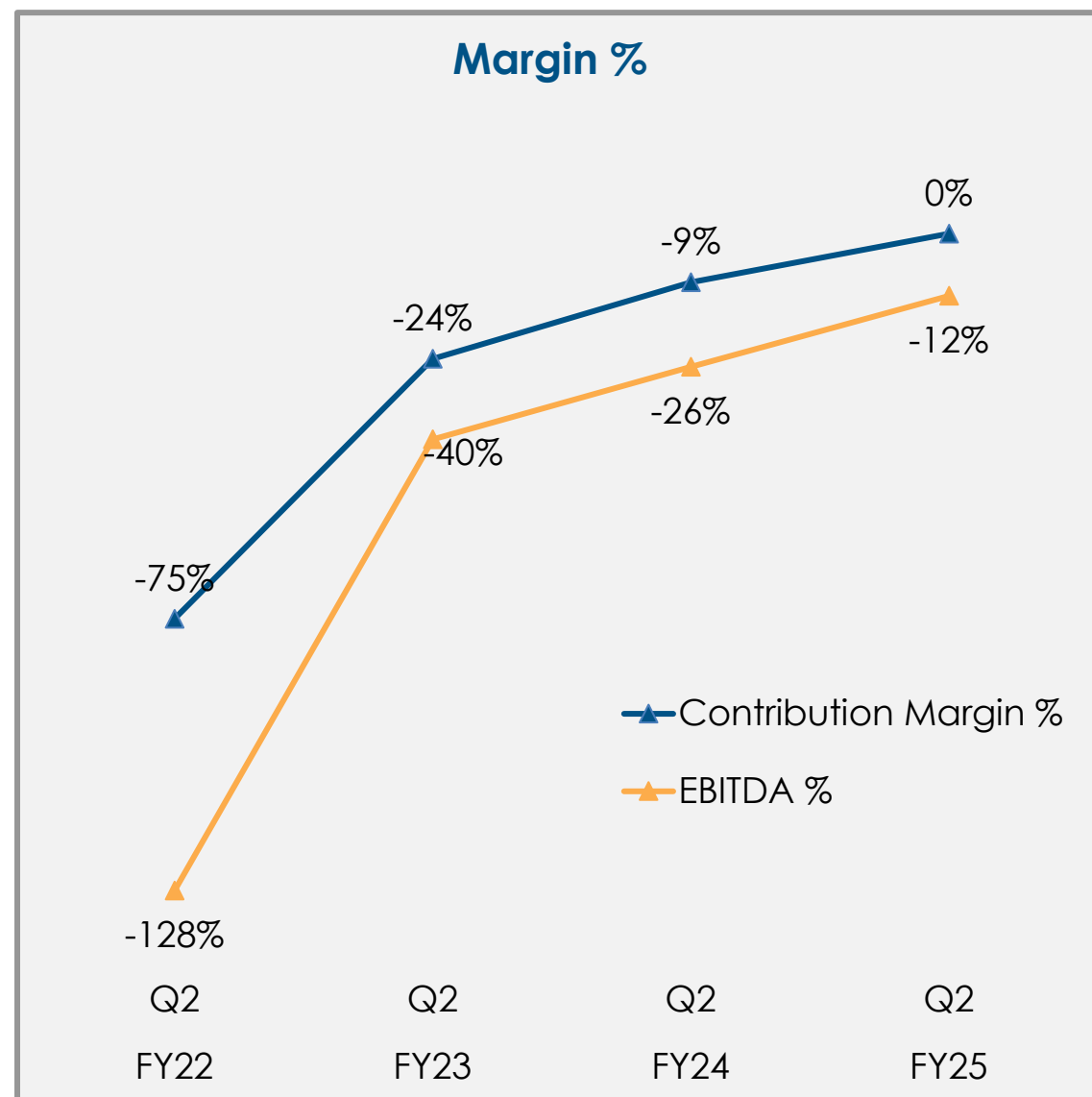
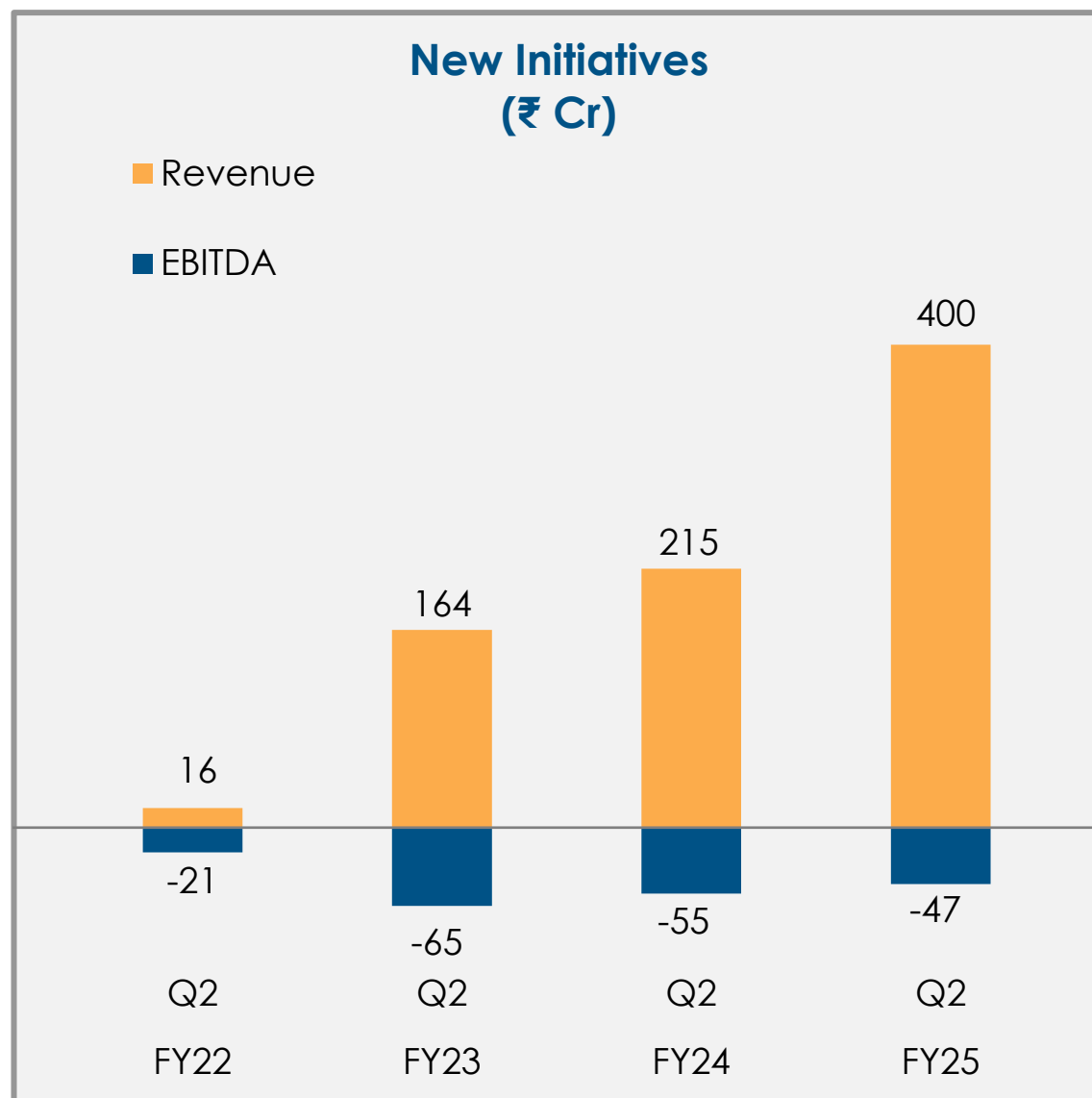
Core Online Business: Rolling 12 months

Steady revenue growth

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
Revenue	1,200	1,337	1,484	1,591	1,710	1,855	2,043	2,211	2,375	2,524	2,694
Contribution (non-GAAP) [#]	459	542	629	690	741	818	905	980	1,061	1,113	1,164
Contribution %	38%	41%	42%	43%	43%	44%	44%	44%	45%	44%	43%
Adjusted EBITDA (non-GAAP)	(111)	(75)	(14)	53	107	171	227	277	324	348	382
Adj EBITDA %	(9%)	(6%)	(1%)	3%	6%	9%	11%	13%	14%	14%	14%

– Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)

Online brand acquisition spend is included as a part of fixed costs



EBITDA referred here is Adjusted EBITDA (non-GAAP)

Contribution reclassification includes Payment Gateway charges in direct costs
Online brand acquisition spend is included as a part of fixed costs

New initiatives: Rolling 12 months

Revenue triples in 2 years, margin improved significantly

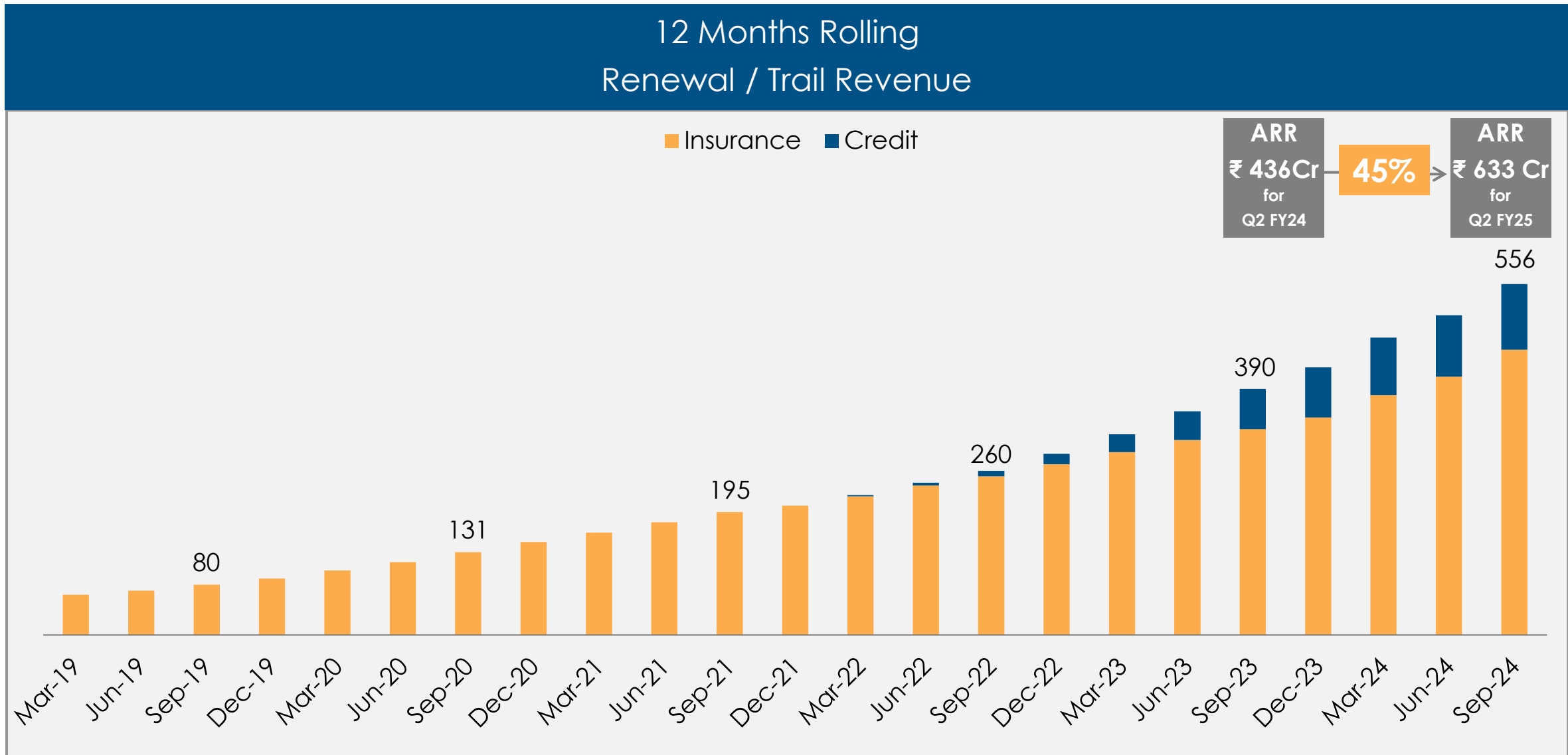
12 months ending (₹ Crores)	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
Revenue	225	355	503	638	848	863	914	1,007	1,062	1,259	1,444
Contribution (non-GAAP) [#]	(136)	(183)	(211)	(193)	(118)	(81)	(61)	(38)	(34)	(21)	0
Contribution %	(60%)	(52%)	(42%)	(30%)	(14%)	(9%)	(7%)	(4%)	(3%)	(2%)	0%
Adjusted EBITDA (non-GAAP)	(171)	(232)	(277)	(280)	(226)	(201)	(191)	(174)	(180)	(177)	-169
Adj EBITDA %	(76%)	(65%)	(55%)	(44%)	(27%)	(23%)	(21%)	(17%)	(17%)	(14%)	-12%

[#] – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)

Online brand acquisition spend is included as a part of fixed costs

Renewal / Trail revenue

At an annualized run rate of ₹633 Cr, up 45% from ₹436 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 ₹ 5,450 Cr insurance premium in Q2 FY25 marking a 57% growth YoY. In H1, Health & Life Insurance New Premium grew 73% YoY.
- ₹ c.516# Cr ARR renewal revenue^ which typically has 85% 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 Q2 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 190 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 ~₹ 17k Cr and card issuance ARR[^] of about 5.8 Lacs
- A key focus area is to scale our secured credit business, by building strong distribution and fulfilment capabilities along with wider and deeper partnerships. It has scaled to 34% of overall disbursal in Q2FY25 from 11% in Q2 FY24
- About 4.8 Cr consumers from over 820 cities & towns across India have accessed their free credit score on our platform till date, representing over 16% #* of India's active credit score consumers
- 75%+ 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
- Launched PaisaSave, our new feature-rich co-created Credit Card, in Q2
- Beta launch of PB Money, a Personal Finance Management tool built on AA ecosystem, in Q3
- Collaborating with partners to drive fraud-avoidance & sustainable risk and help build an ecosystem of 'Responsible Lending'

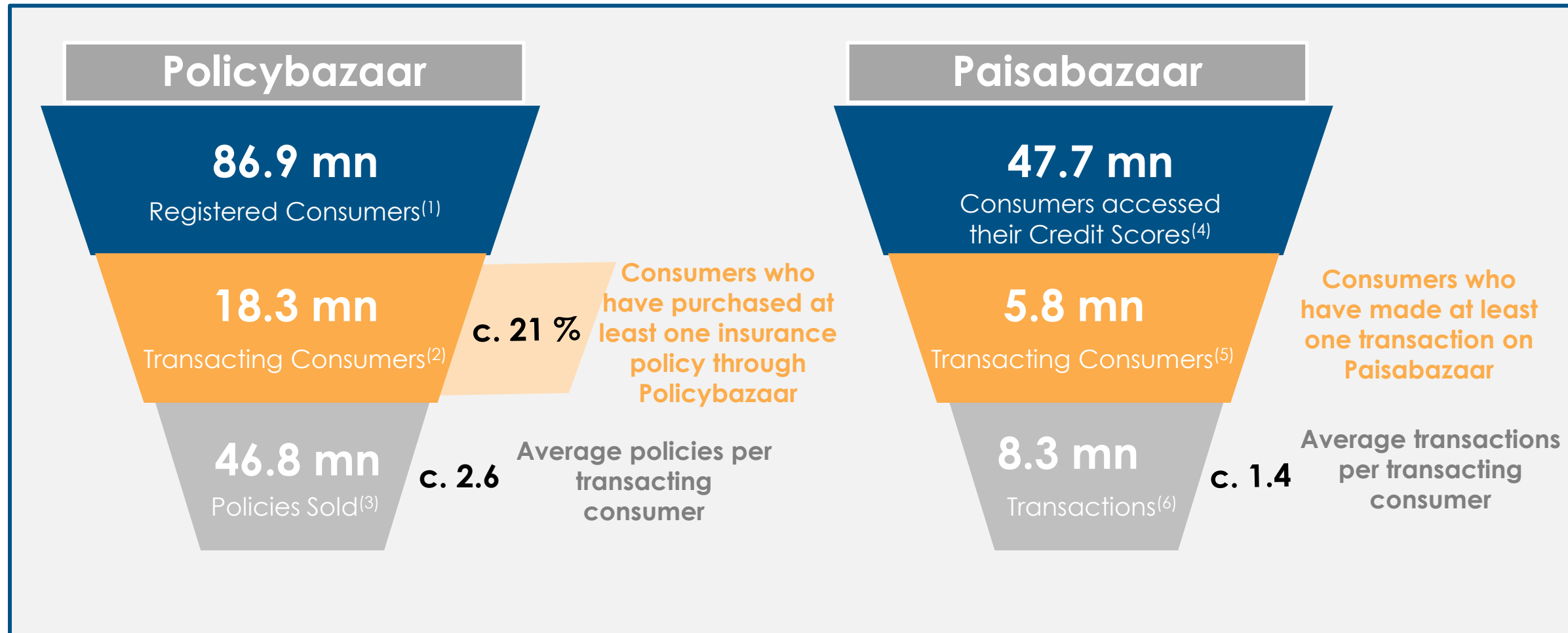
• Management estimates

^ ARR of Q2FY25

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

\$ Customers who ever accessed credit score from Paisabazaar (excl.PB Connect), Management estimates

Two leading consumer destinations



1. Consumers registered on Policybazaar platform as of Sep 30, 2024
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till Sep 30, 2024
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals on Policybazaar since its inception till Sep 30, 2024
4. Consumers who accessed their credit scores through Paisabazaar till Sep 30, 2024
5. Cumulative number of unique Consumers who made at least one transaction on Paisabazaar since its inception till Sep 30, 2024
6. Cumulative number of transactions made on Paisabazaar since its inception till Sep 30, 2024

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Benefits to Consumers and 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

INDIA'S LARGEST MARKETPLACE FOR INSURANCE



93%

Market share
(online aggregators)^



46.8mn

Insurance Policies sold
(till date)



73%

Health & Life new premium
growth YoY
(H1 FY25)



₹ 5,450 Cr

Insurance premium
(Q2 FY25)



90%

CSAT

18.3mn

Transacting Consumers
till date



50

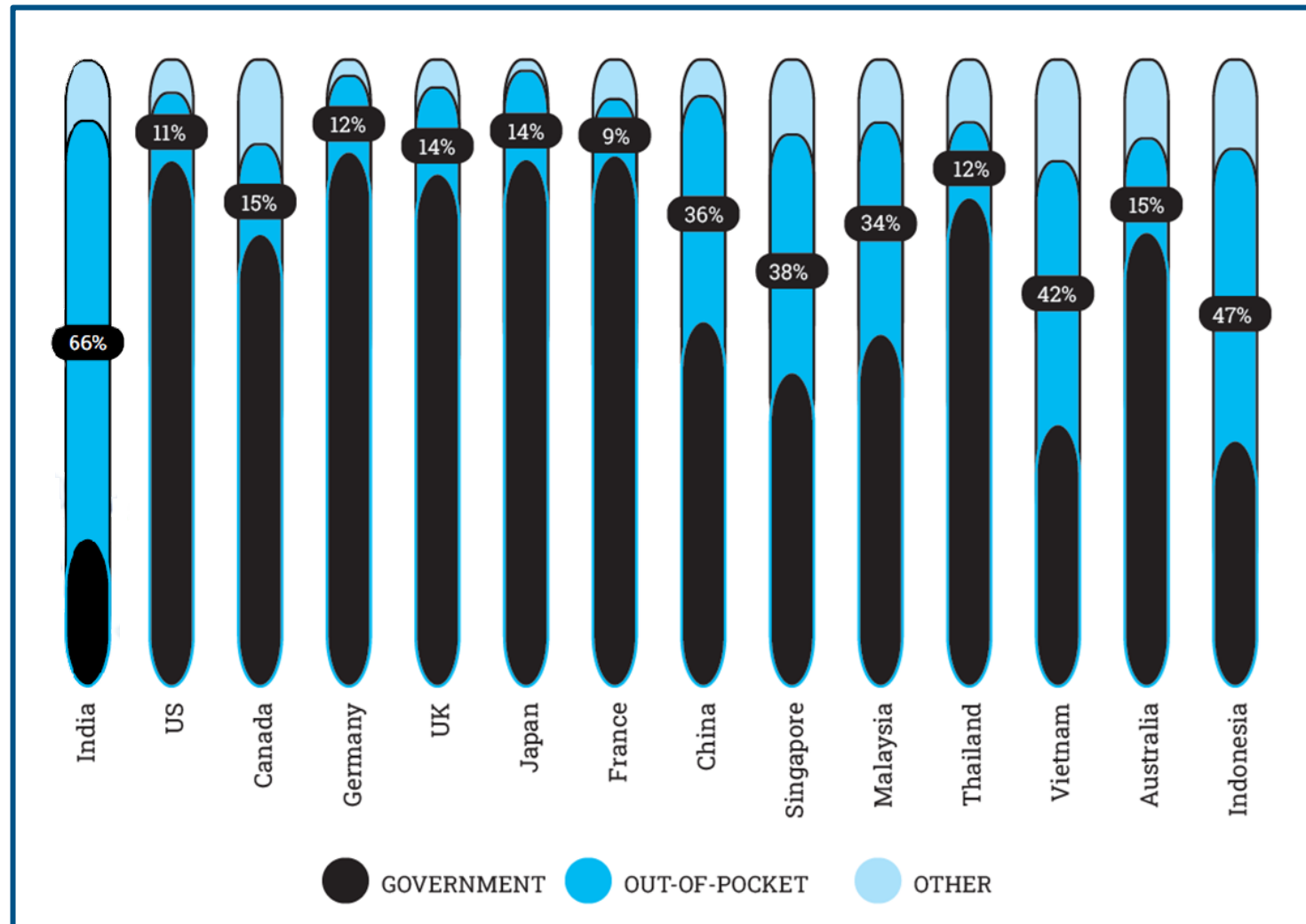
Insurance
Partners



India continues to have one of the widest protection gaps

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

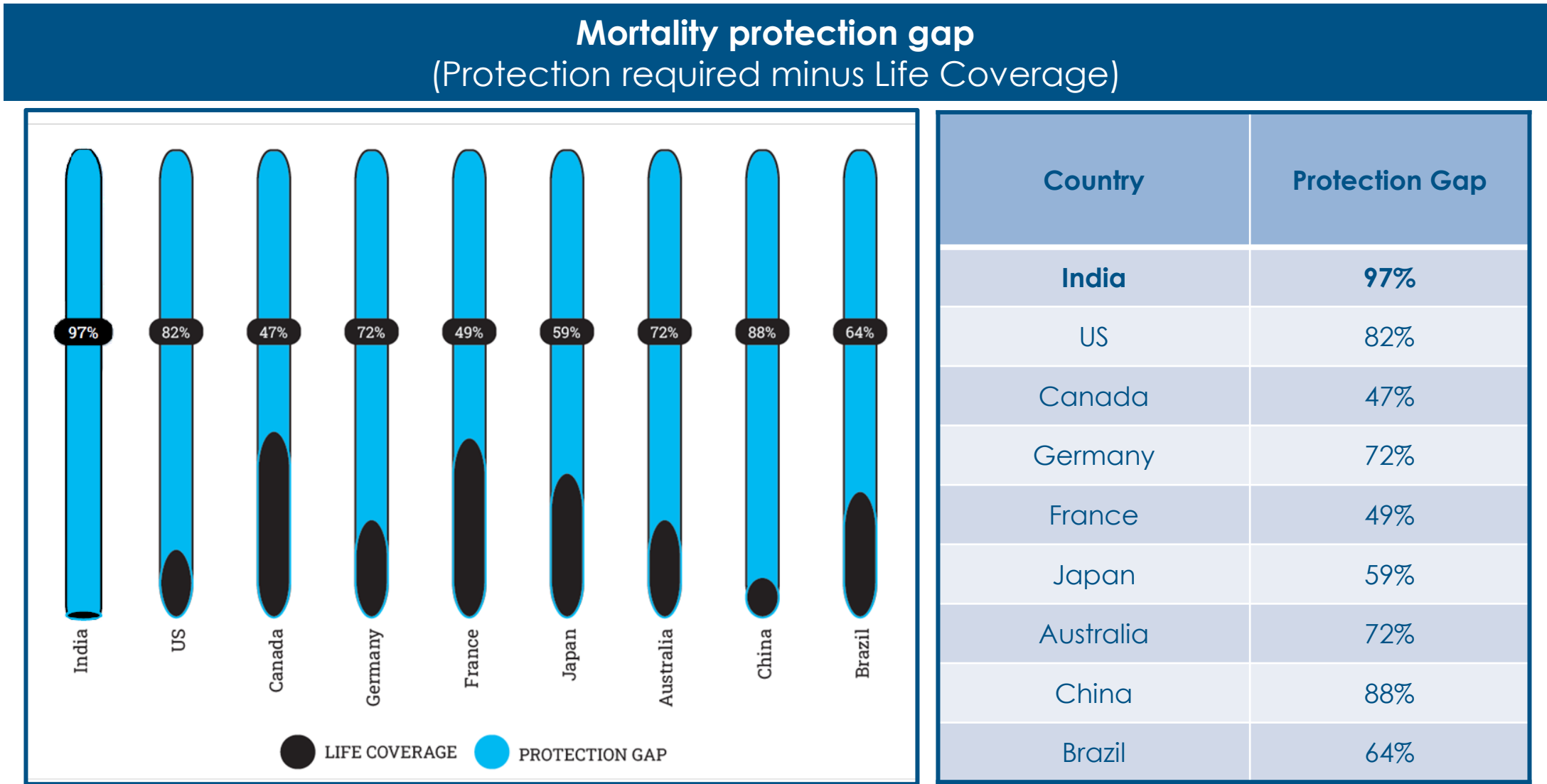
Health Expenditure by Source of Financing



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%

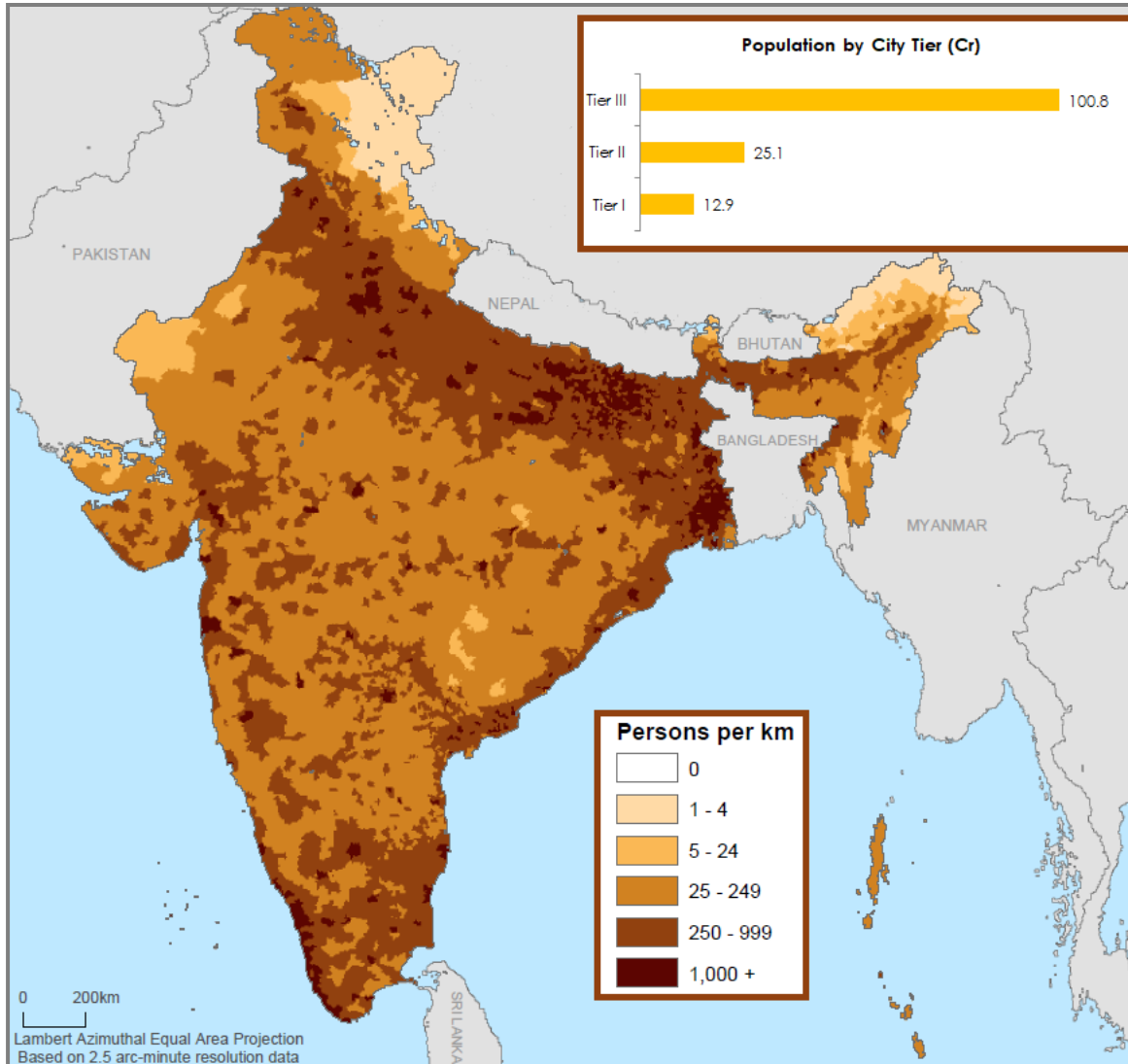
India continues to have one of the widest protection gaps

Only 3% Life Coverage: Term Insurance is needed

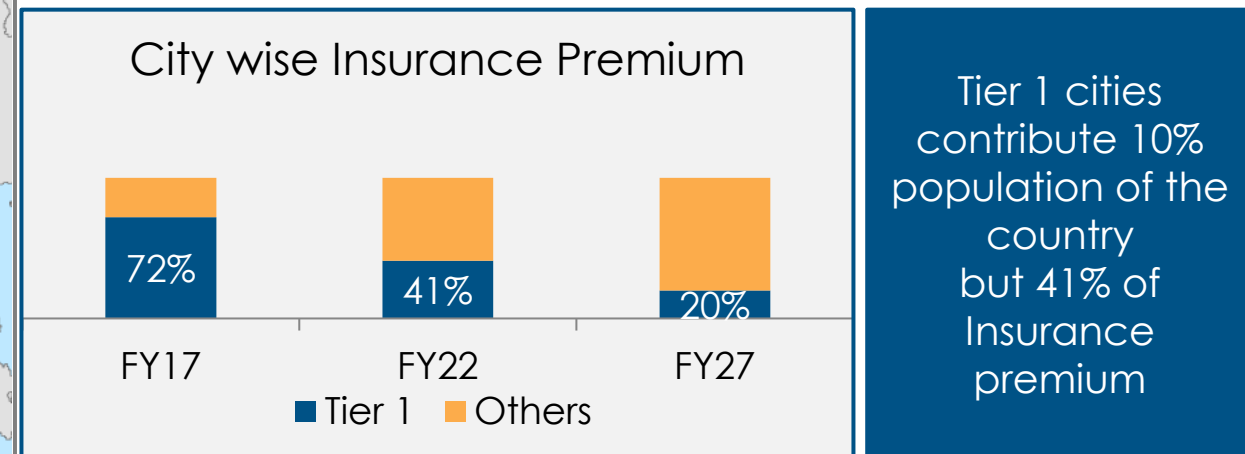


India is vast and growing

The future is in Tier 2 & 3 cities



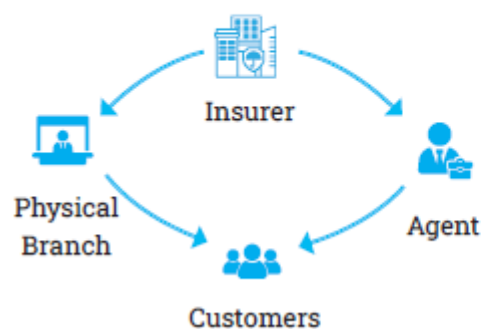
Geography	Penetration (%)			Density (USD)		
	Life	Non-Life	Total	Life	Non-Life	Total
USA & Canada	2.7	8.6	11.3	1,999	6,416	8,415
Advanced EMEA	4.3	3.0	7.4	1,957	1,351	3,308
Emerging EMEA	0.6	1.0	1.5	30	49	80
Advanced Asia Pacific	5.4	3.1	8.6	1,964	1,133	3,096
Emerging Asia	2.1	1.6	3.6	131	98	229
World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



Evolution of Insurance Distribution Channels

Early 2000s

Offline Direct/Agent Channel

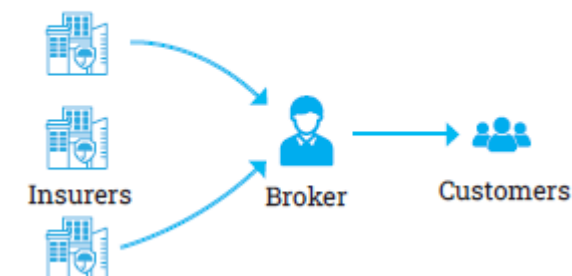


Bancassurance



2010

Offline Brokers

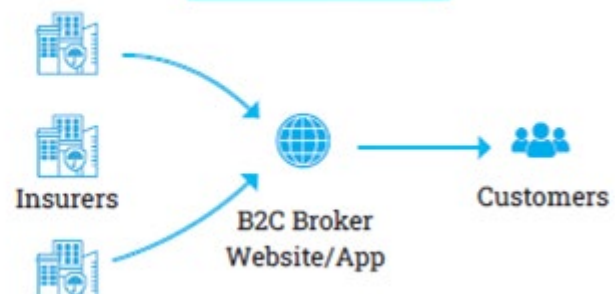


2015

Online Direct Channel

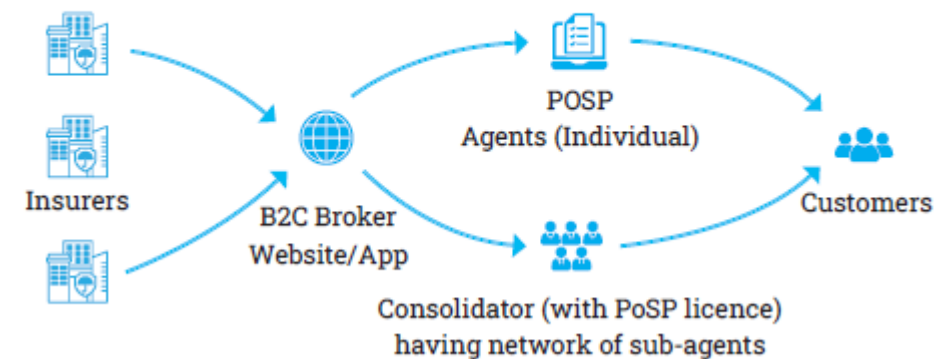


Online B2C Brokers






2022

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 & how do we do it?

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



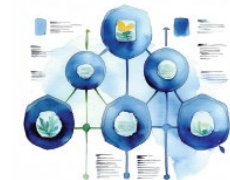
Digital Distribution



Sharp Risk Assessment



Product & Process
Transparency For Consumers



Risk Transparency For
Insurer Partners

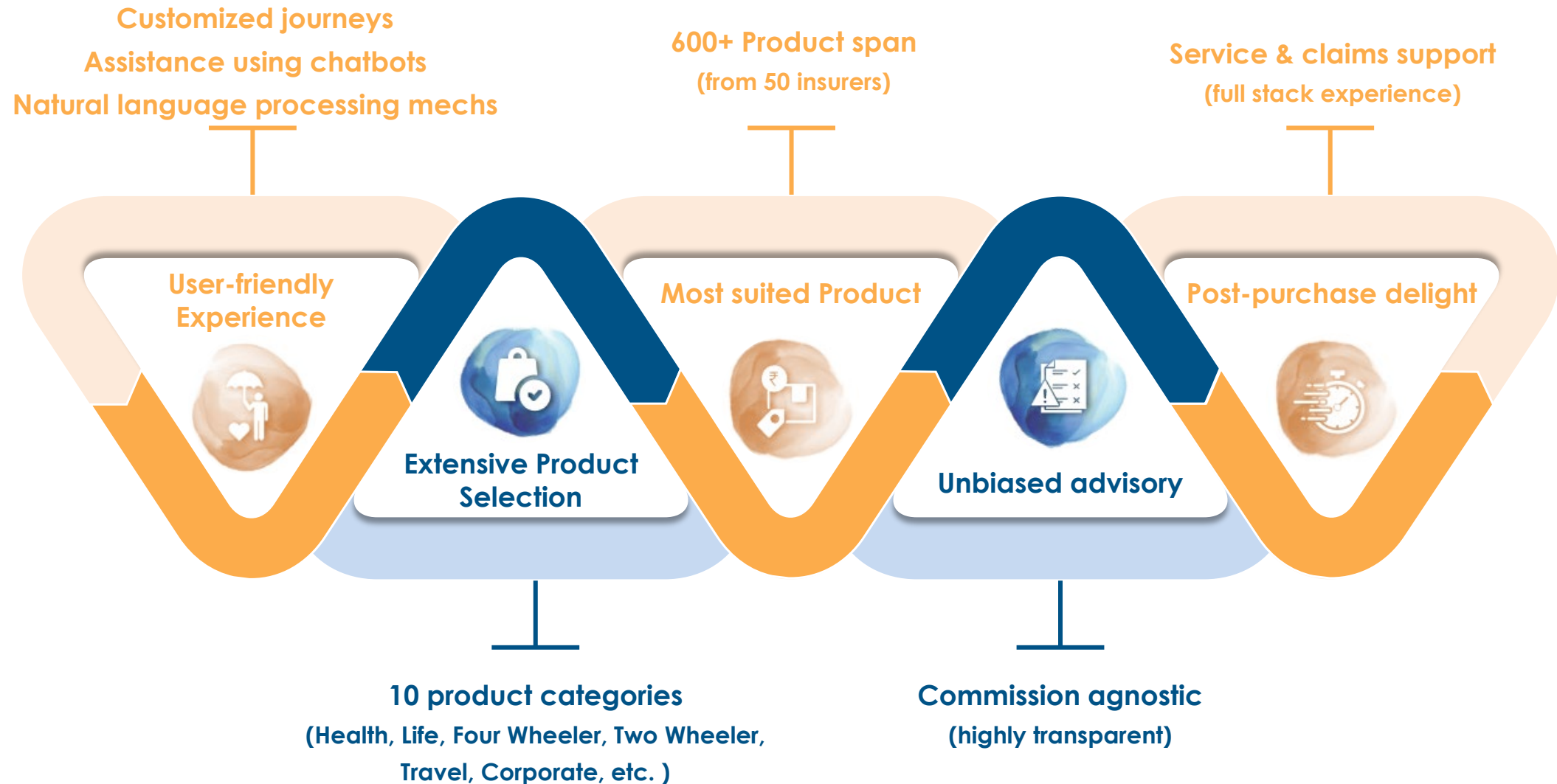


Data-Based Customised
Underwriting



Digitised & Personalised
Claims Experience

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
- **18.3mn transacting customers** since inception



Enhanced scoring using digital data

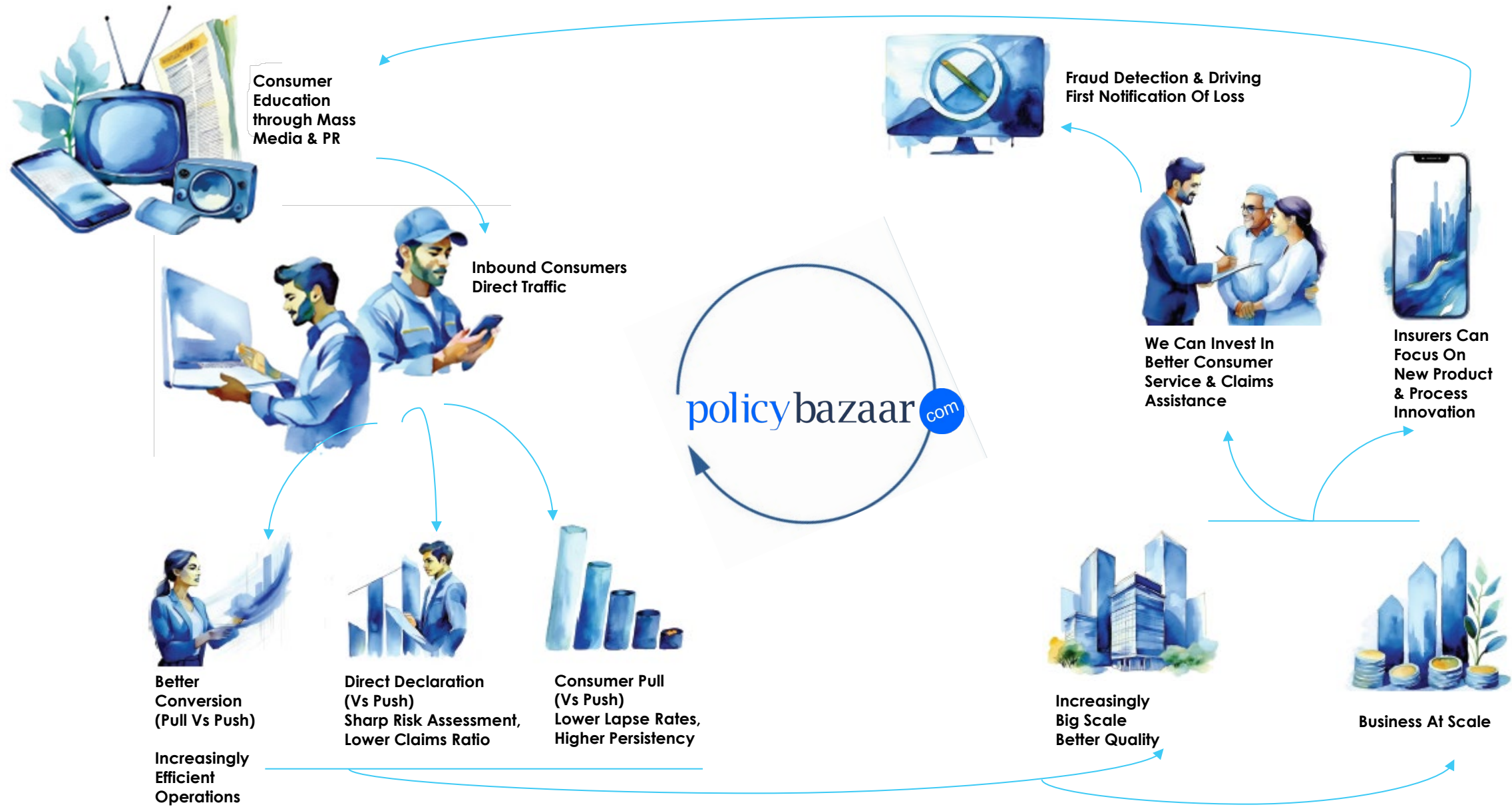
- Intricate data collected by PB which is unavailable in an offline environment
- Risk pricing simulation: Use of **digital variables exclusive to PB** in addition to traditional variables; niche/customized product conceptualization
- **Risk scores** calculated for **fraud** and shared with insurers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



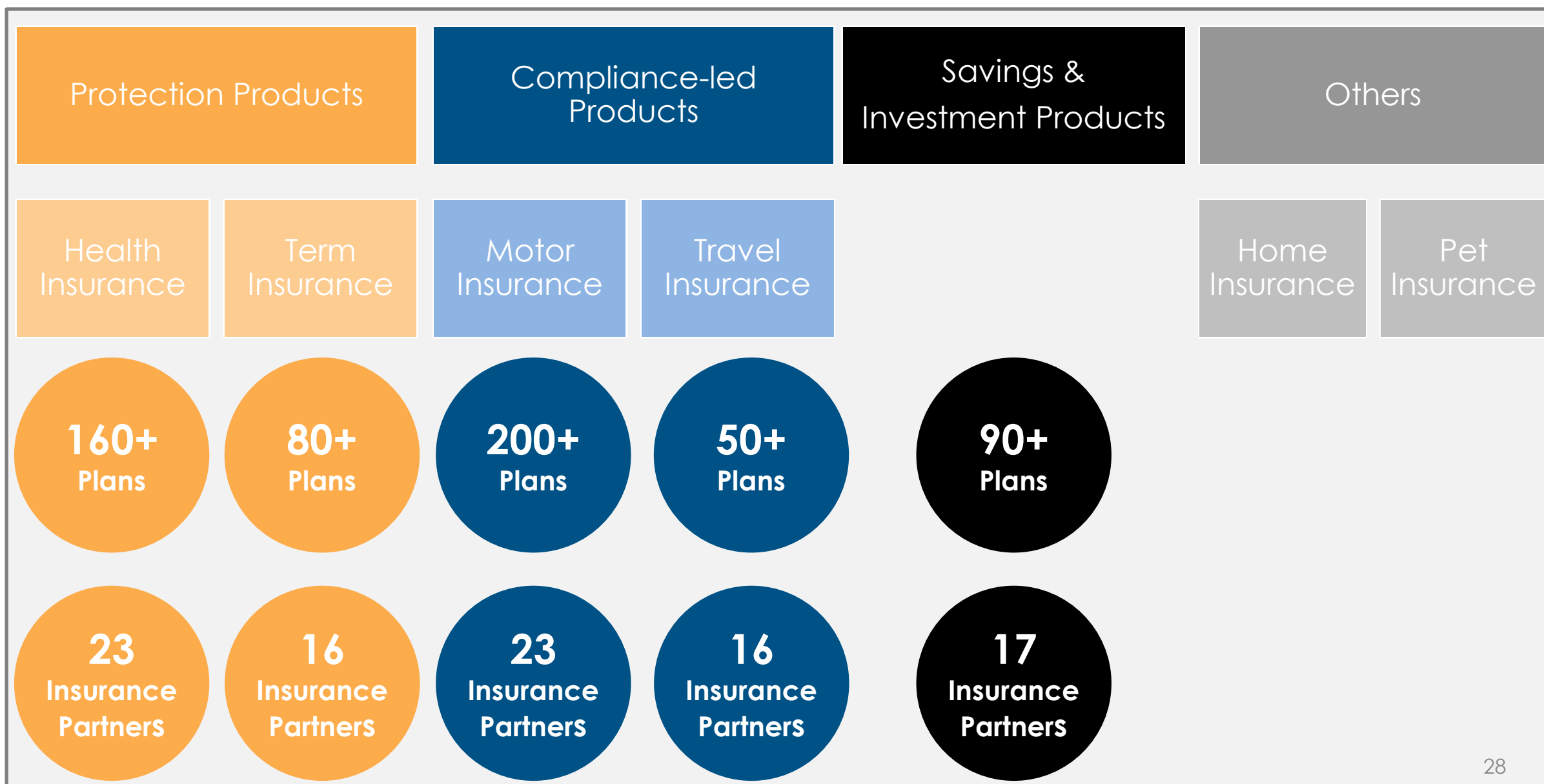
Rich insights from voice analytics

- **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 50 partners



Salaried consumers

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**Term Insurance Premium
Increases with Age**

₹2 CRORE Life Cover Starting @

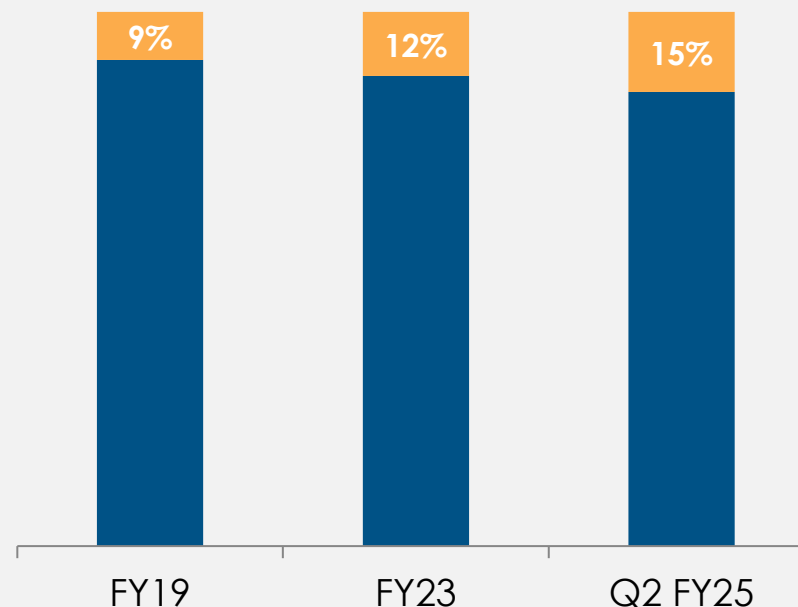


A wide variety of offerings
Zero cost Term Plan

Women, Housewives & Self-employed consumers

Term Insurance Buyers

Women Men



Special plans for women including Critical Illness Covers
like Cervical Cancer, Breast Cancer



Term insurance plans for housewives
with ₹1 Cr Sum Assured



Surrogate underwriting using non-
conventional variables for self-
employed

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 120+ 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

- Pre & post-natal
expenses covered
- Normal and C-section
deliveries
- New born cover from day 1
- Covers gynaecologist
consultation



Pre-existing Diseases

- 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



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

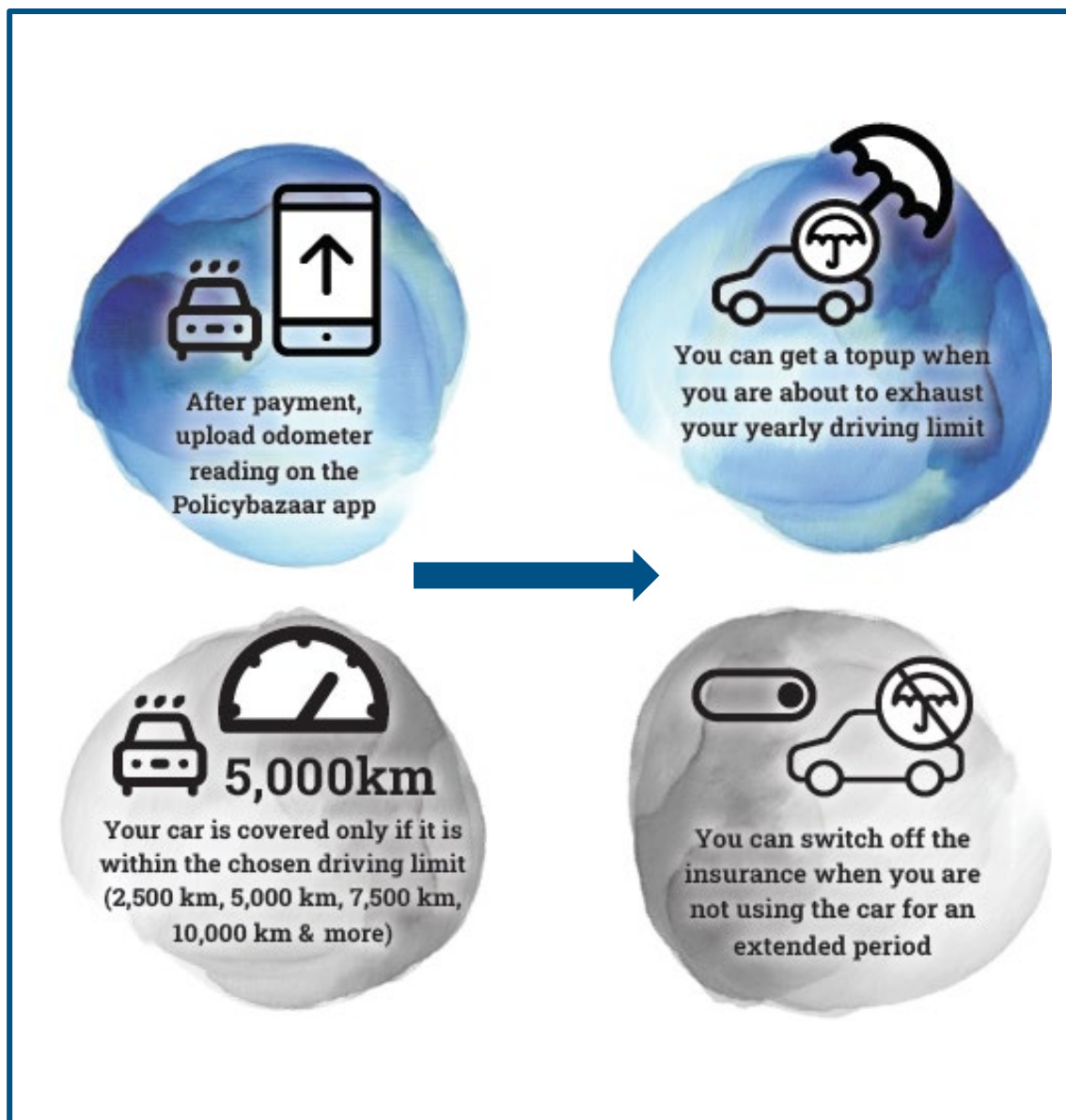
Selecting a multi-year plan saves your money and the trouble of remembering yearly renewal

☒ 1 year

☐ 2 years
Save up to 10% on premium

Recommended

☐ 3 years
Save up to 15% on premium



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

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HAR FAMILY HOGI INSURED

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

Current insurer Incl. 25% NCB discount

Current insurer	IDV	Premium
	₹4,81,602	₹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

Current insurer	IDV	Premium
	₹4,81,602	₹5,155

Current policy expires on 23 Feb, 2023 • Your new policy will start from the 24 Feb

Renew now

3

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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

Current insurer	IDV	Premium
	₹4,81,602	₹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

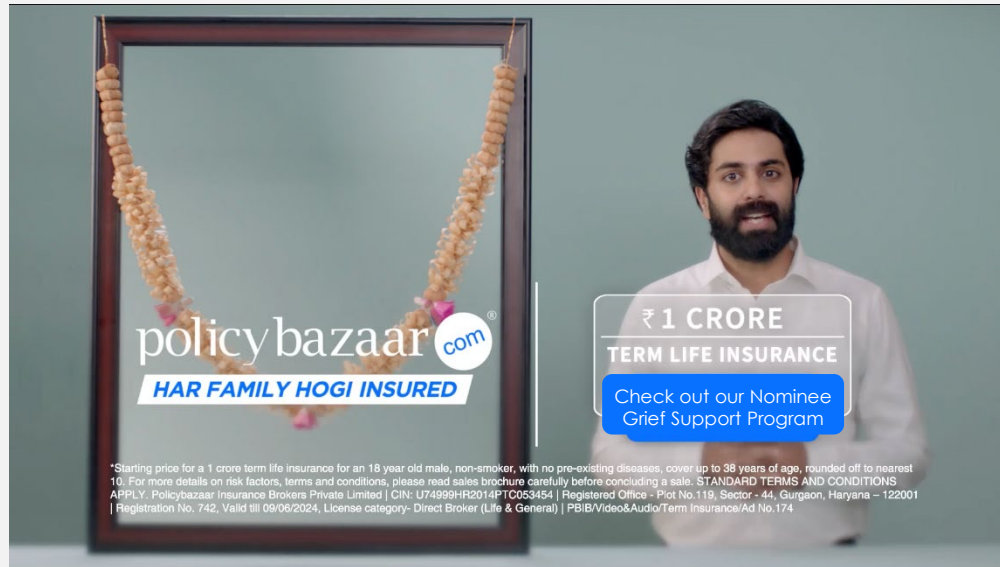
Policy expired! You can still get your 25% NCB discount by renewing now

Current insurer Incl. 25% NCB discount No inspection required

Current insurer	IDV	Premium
	₹4,81,602	₹5,155

Your policy expired on 28 Dec, 2022

Renew now



Tamil

Telugu

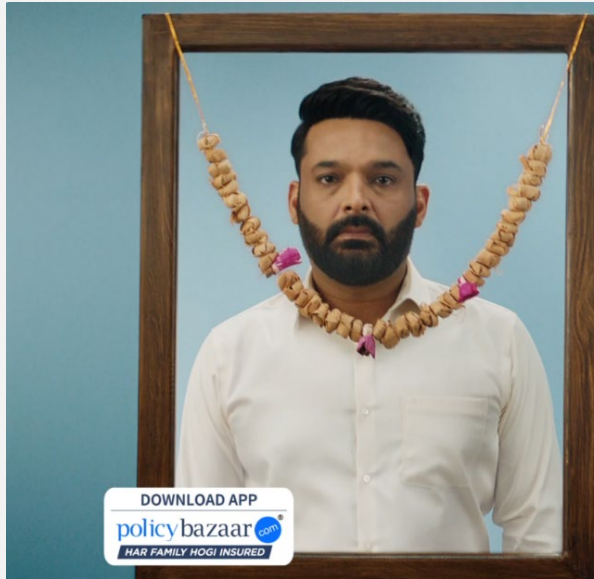
Marathi

Hindi

Malyalam

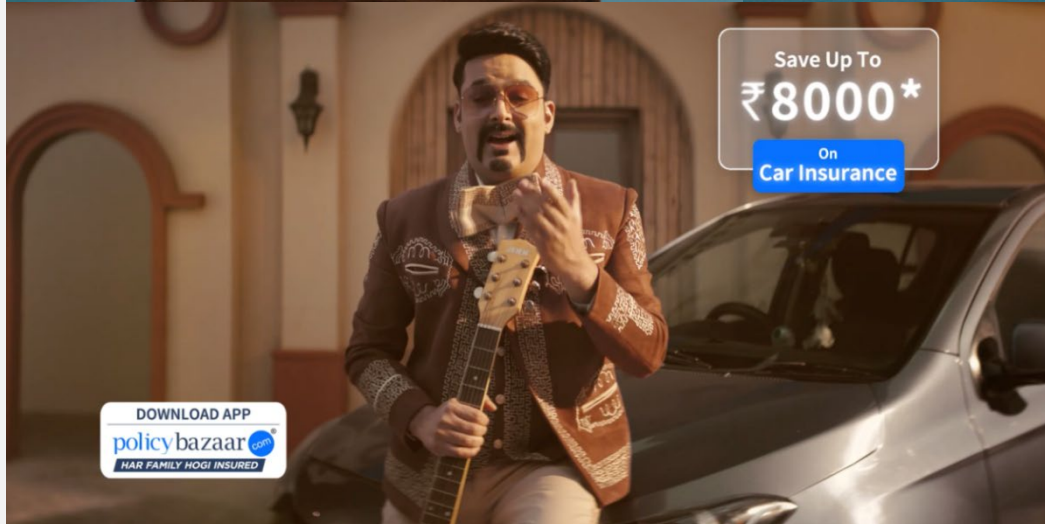
Continuing to use humor as a tool

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



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.



Video Call / Video Uploads

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



Telephone

- Assistance during purchase
- Service coordination – medicals + documentation



Retail Store

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



Chat

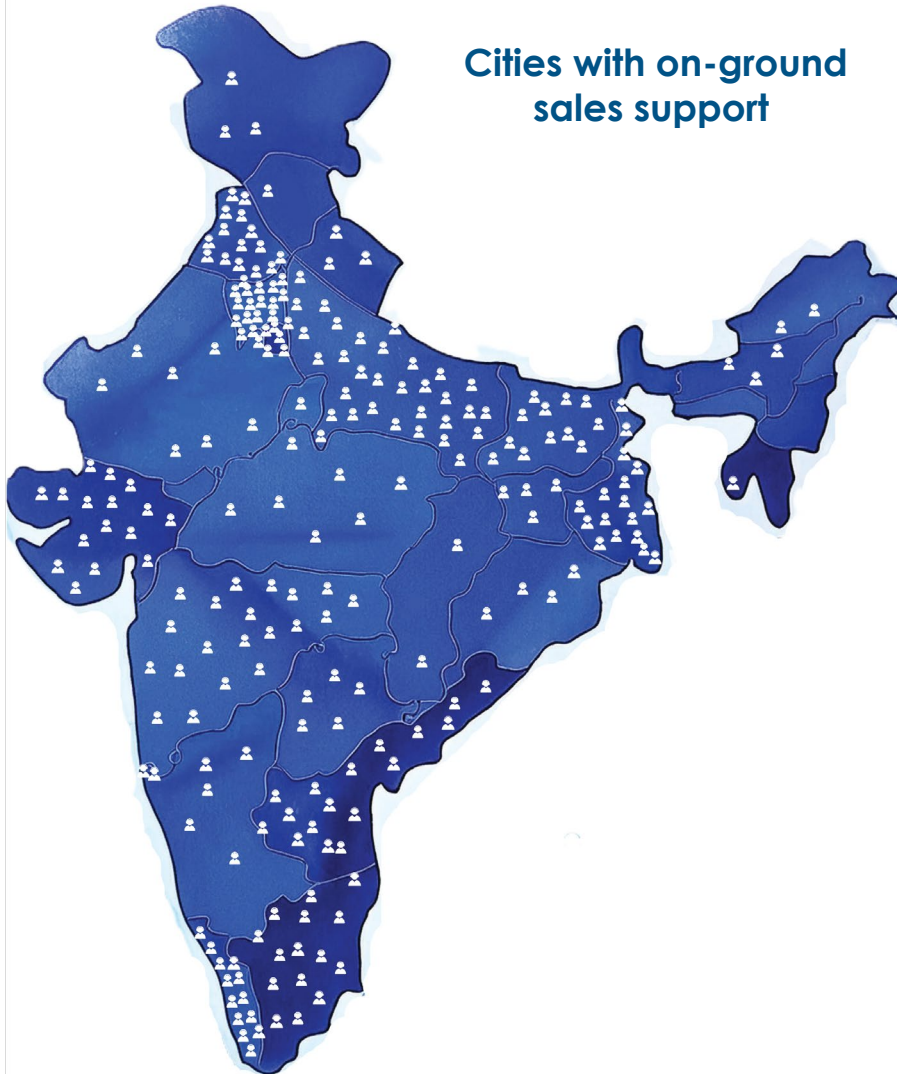
- Assistance during purchase through chatbots
- One-click renewals
- Real-time updates on service & claims requests



In person

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

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




Cities with on-ground sales support

Book a FREE Home Visit for your Health Insurance

Expert advice from the comfort
of your home at **ZERO Cost**

Book home visit >



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 >

Omni-channel experience for trust building

Extension of PB experience from tele-assistance to human-touch & physical accessibility

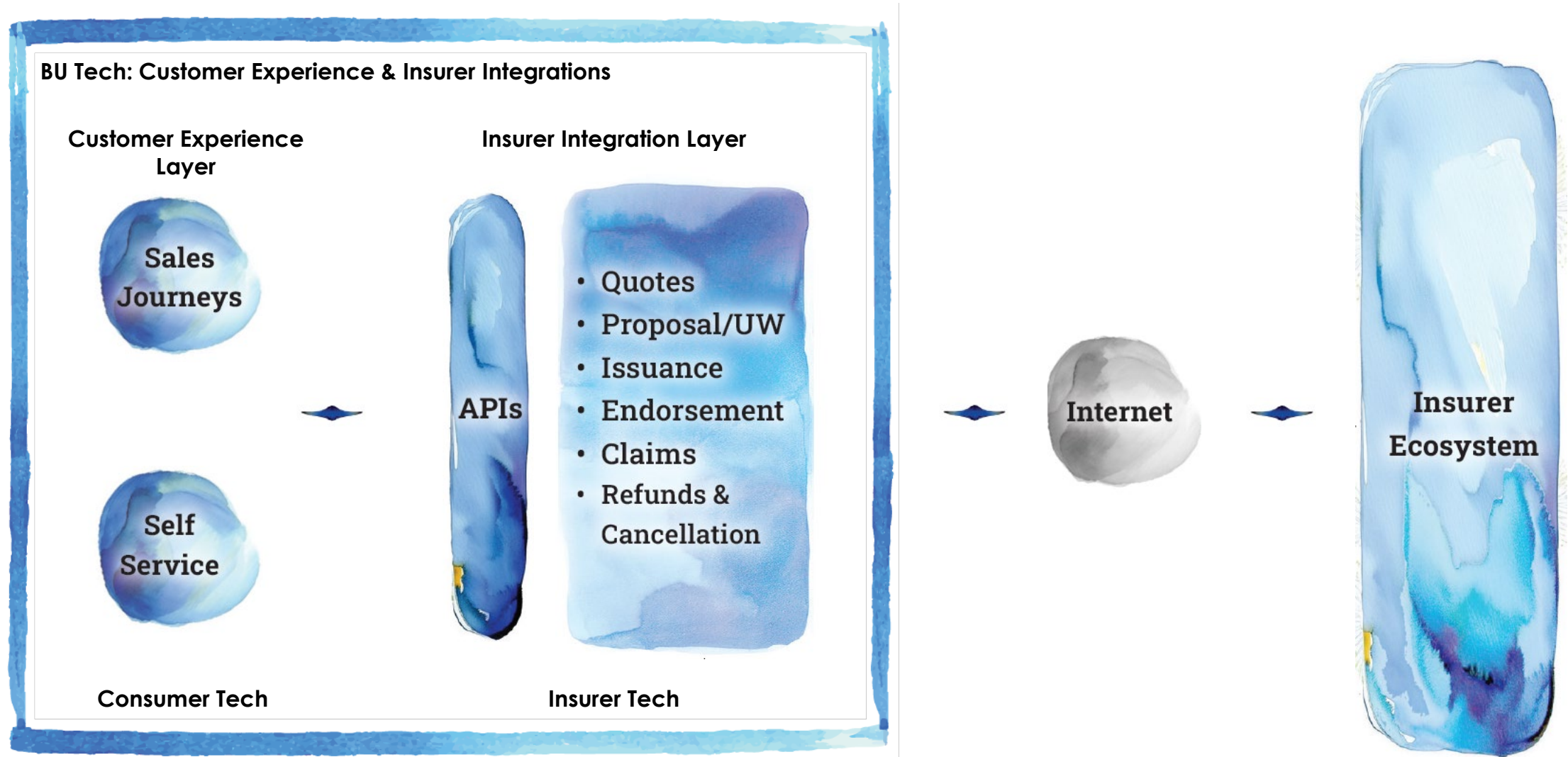
One stop solution for consumers who don't want to transact online

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

38

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

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
ICICI 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 ₹12,036 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 ☐ Debit Card ☐ Not Banking

Pay using Credit Card

VISA MasterCard RuPay

☒ 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



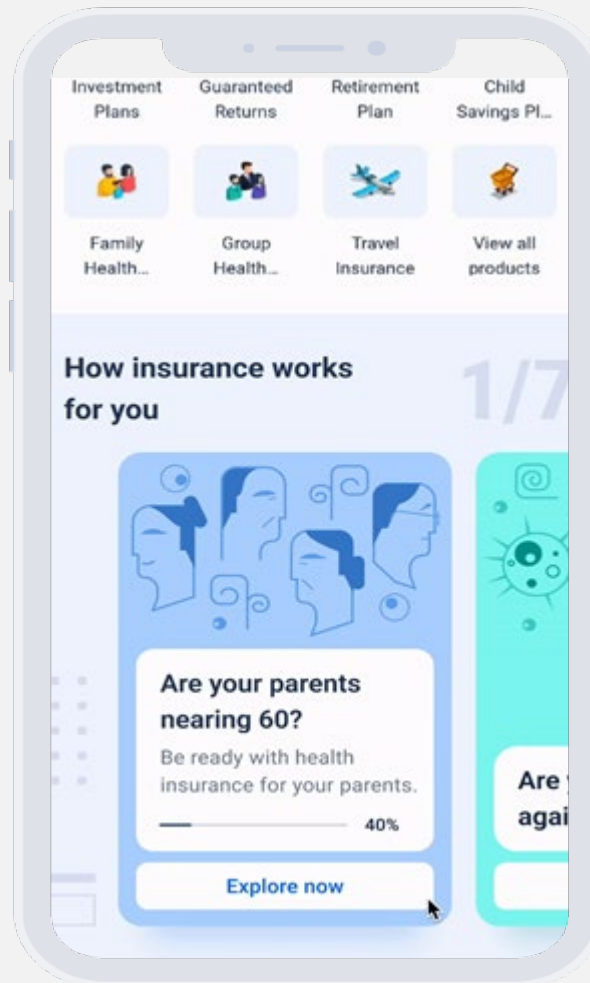
Unique customer journey through Chatbots

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

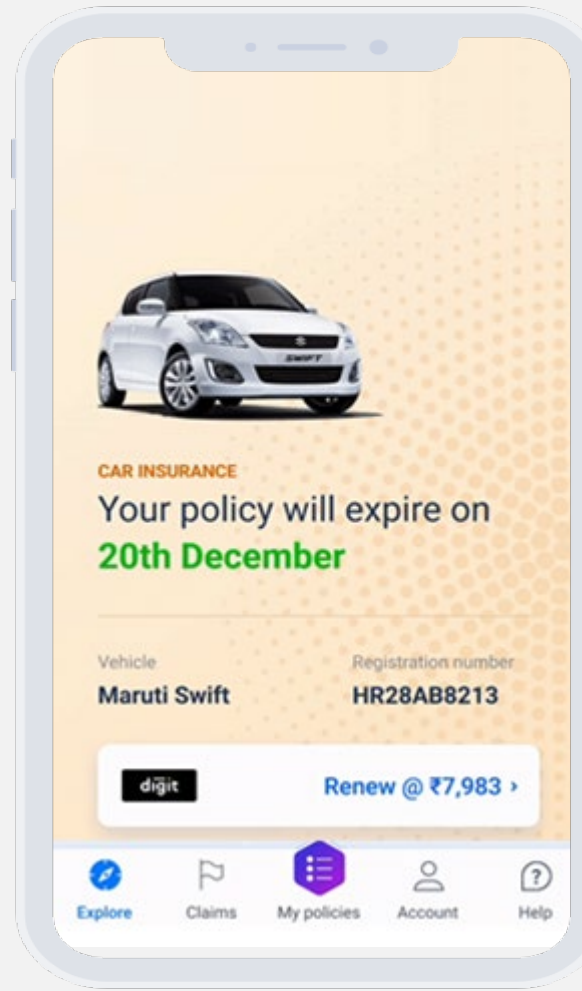
Technology solutions for Consumers

A wholesome experience in the App

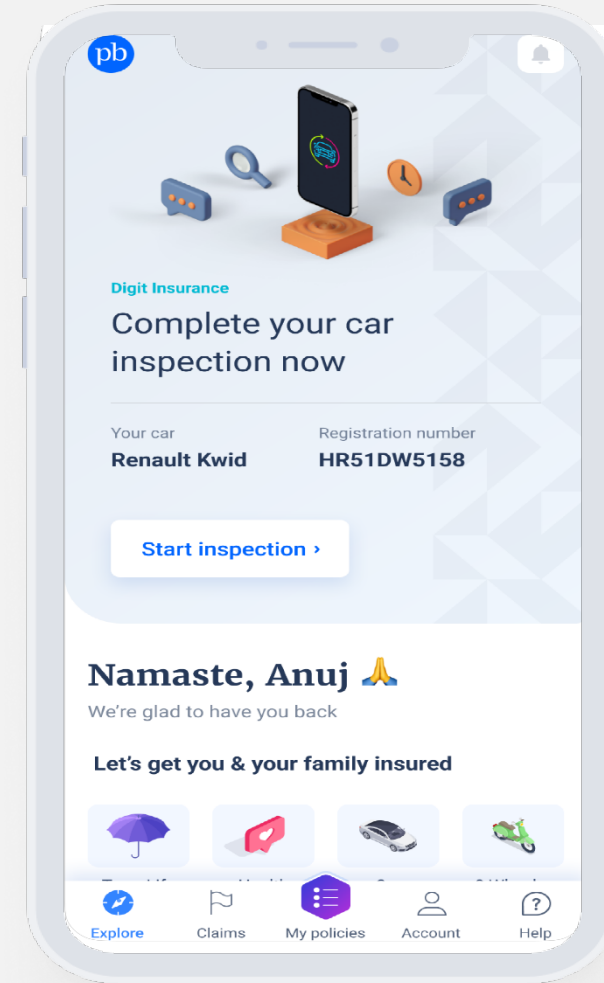
Consumer Education / Awareness



Renewals

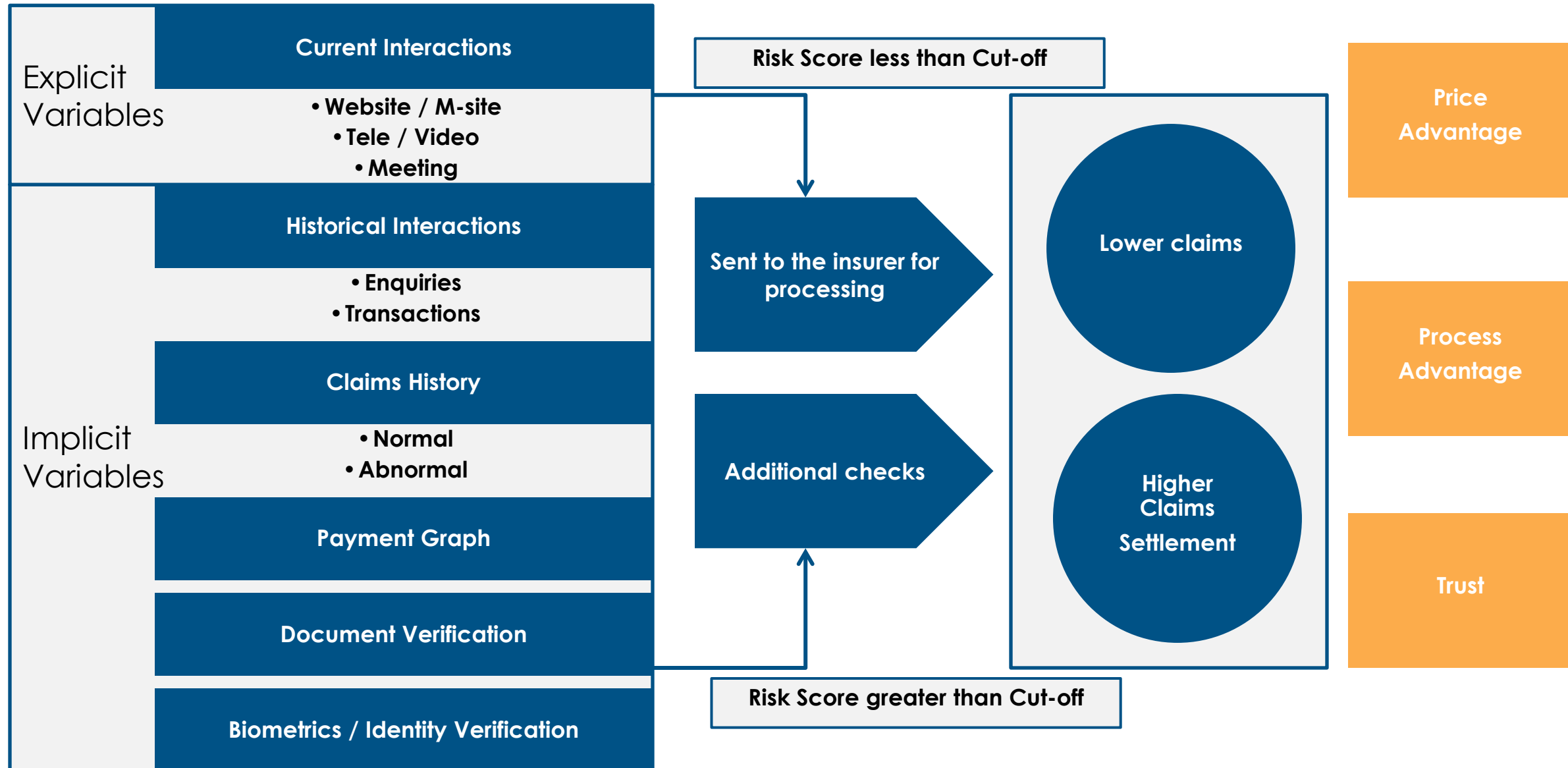


Policy Management



Technology solutions for Insurance Partners: Risk Assessment

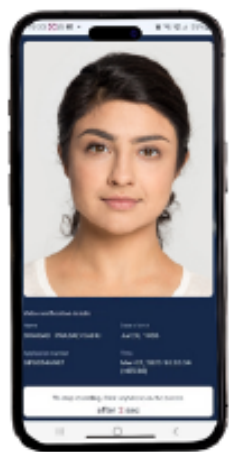
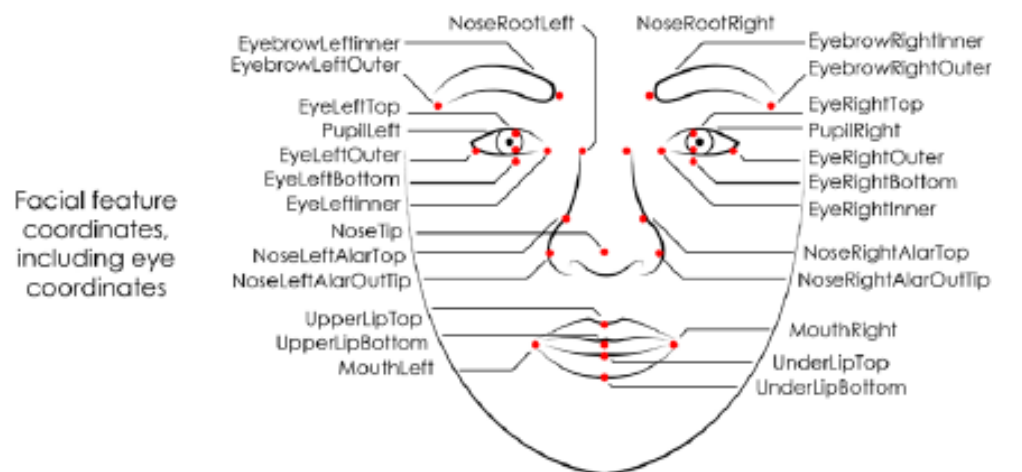
AI based risk framework used to detect fraud



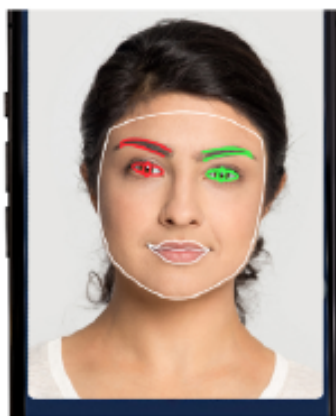
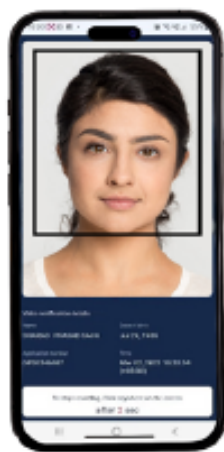
Technology solutions for Insurance Partners: Risk Assessment

AI based risk framework used to detect fraud

Liveliness checks Models- Deep fakes detection

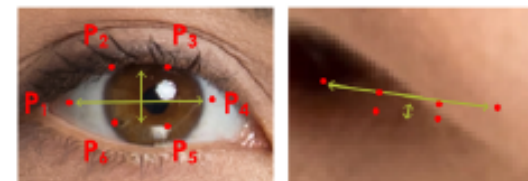


Face detection using Caffe
(Deep learning based Face detector)



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]



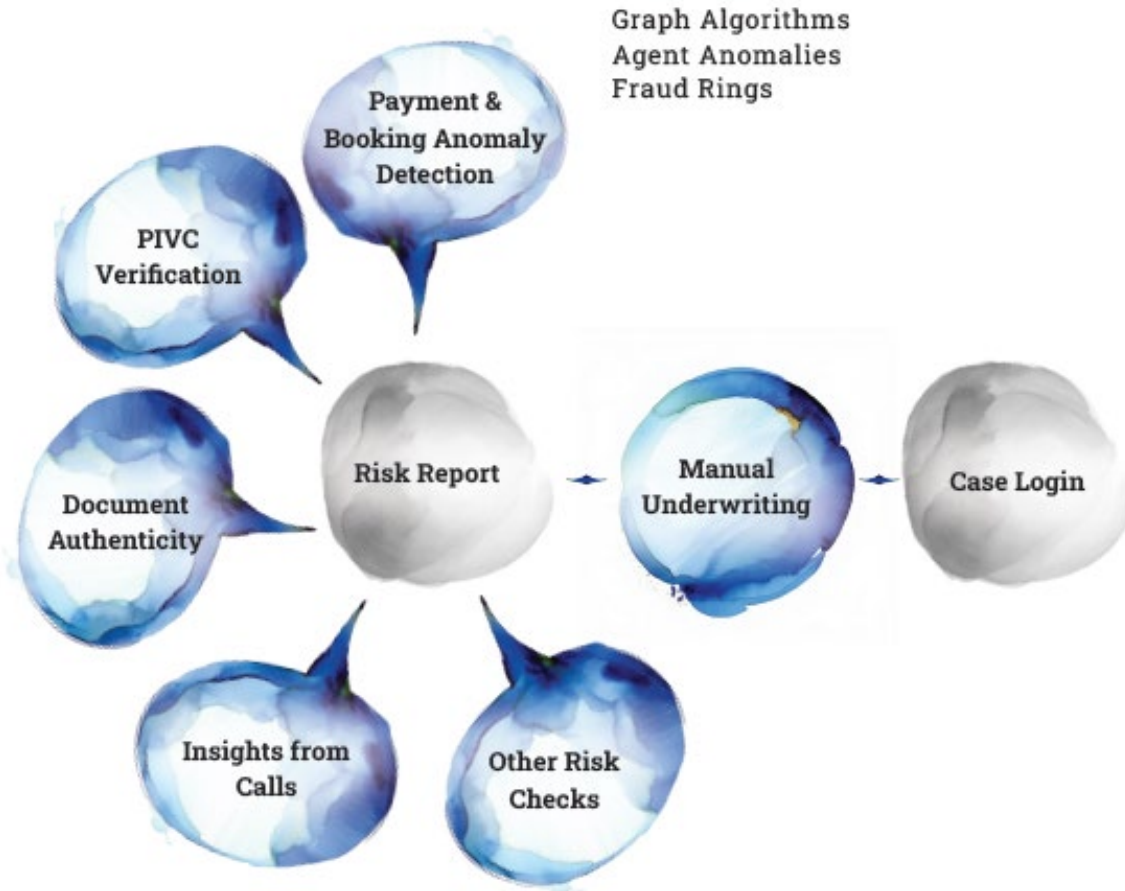
Hand Raise detection
across all frames
Optional check [As pb
suggests for hand raise too
while video capture]



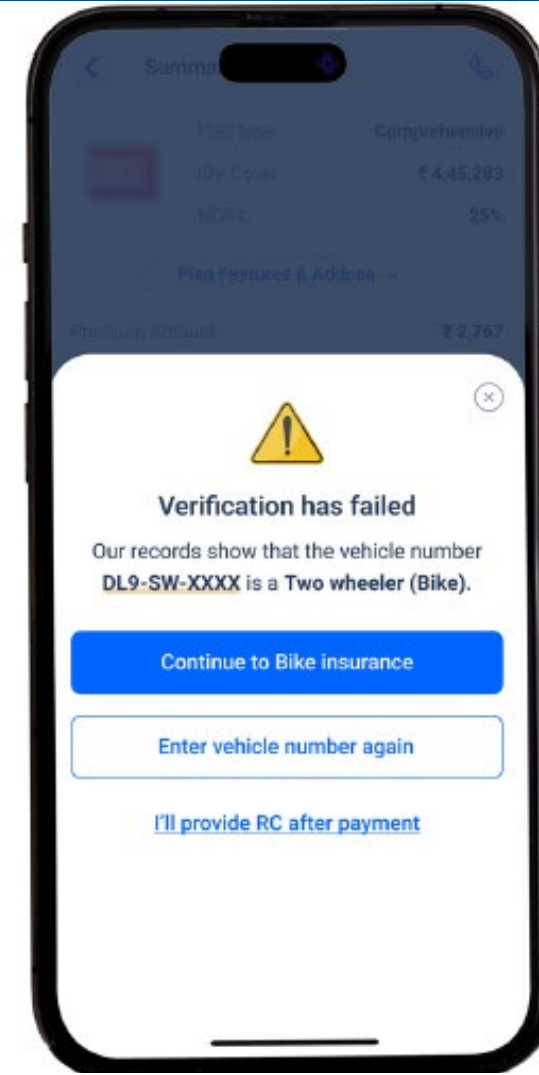
Technology solutions for Insurance Partners: Risk Assessment

AI based risk framework used to detect fraud

Face Matching, Voice Matching and Liveness Scores

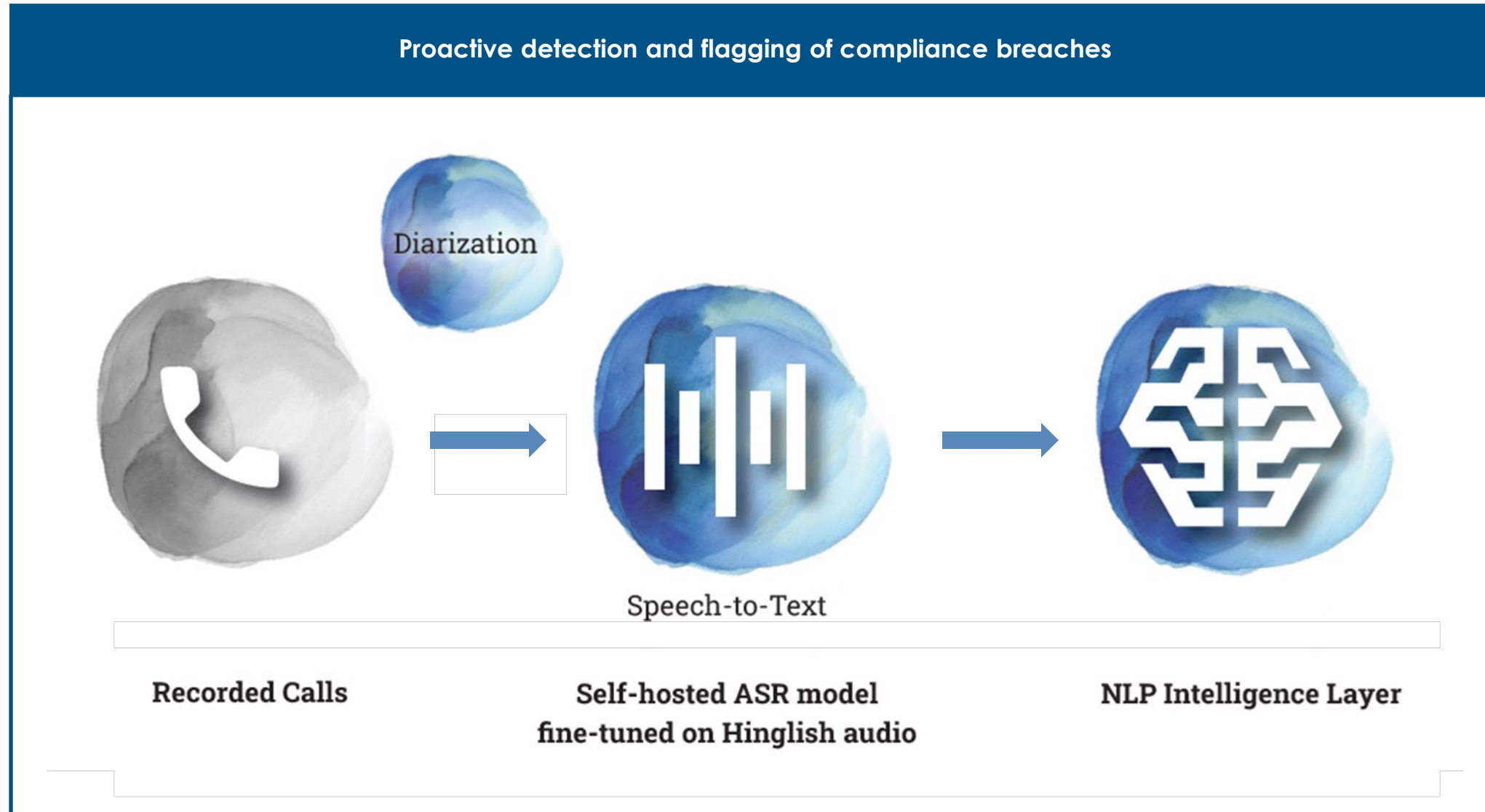


Verification with Public Databases



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

AI-based call compliance and quality assessment



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:** Displays personal and contact information for Vansh Negi, including DOB, Gender, City, and Customer ID.
- Comments:** A section for adding and viewing comments, with a 'Save' button.
- Customer History:** A table showing previous visits and policy details, including dates and times.
- Call Details:** A table showing call attempts, connected calls, and durations.
- RM Details:** A section for managing appointments, including a 'No Scheduled Appointment' status and a 'Create New Appointment' button.
- Tickets:** A section for managing tickets, including a 'Find other centers' button.
- Additional Info:** A section for providing other additional information related to the case.

The interface also includes a sidebar with navigation options like Dashboard, Leads, FOS, Stories, Performance, Notifications, Internal Email, and Logout. A 'Continue Journey' button is visible at the bottom of the lead profile section.

System conducts
“Intent Analysis”

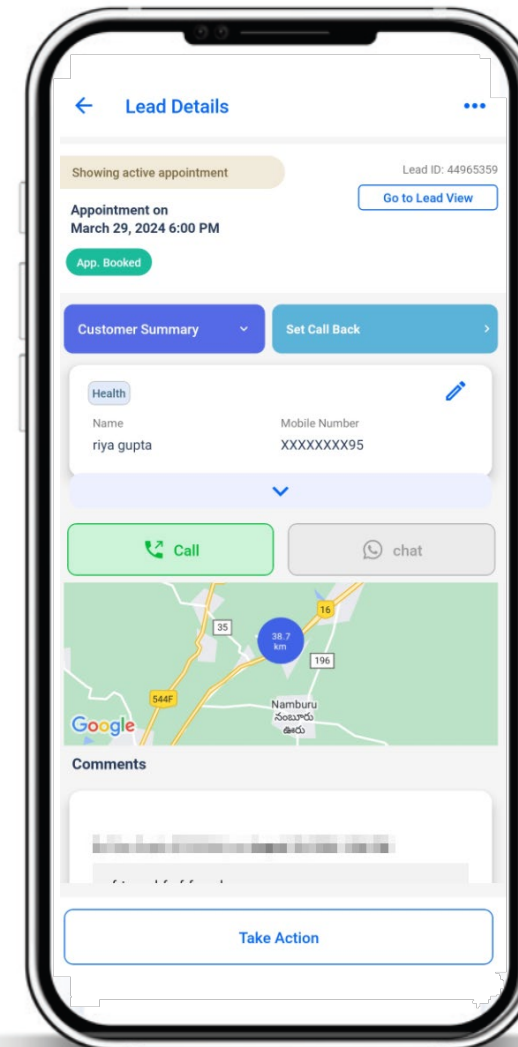
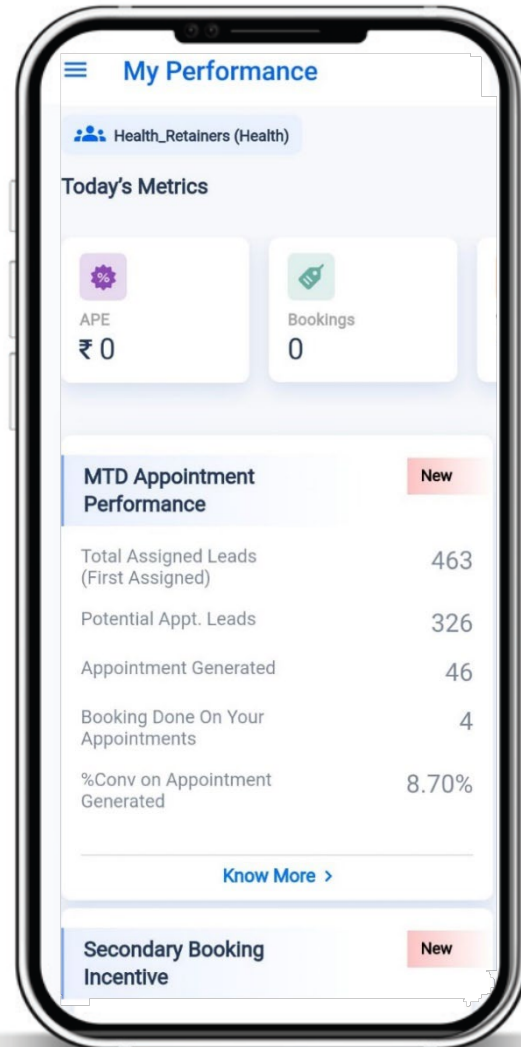
Match
Lead-score
with
Agent-score

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

ML based voice
analytics for
Pitch Quality
Check

CRM systems

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 consumers should only worry about healing & getting fitter
All insurance related processes will be managed by us (support within 30 mins)



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

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

Motor Assured Delivery Program



Customer calls for claim assistance



PB claims advisor pitches ADP garage



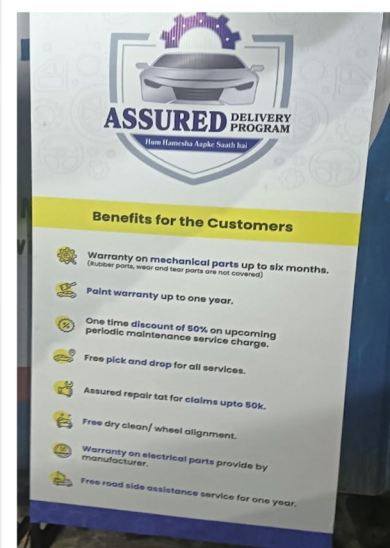
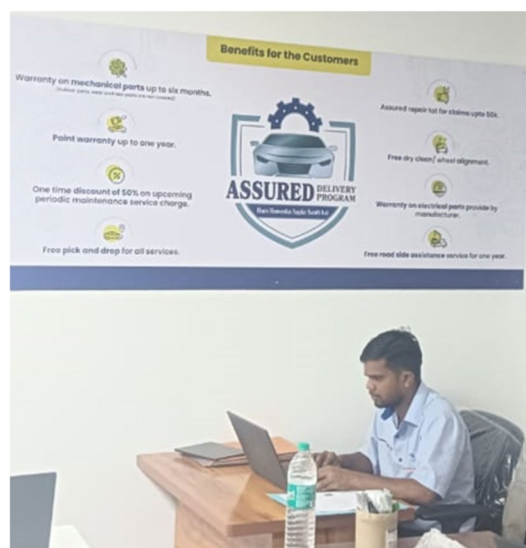
RM meets customer & provides end-to-end assistance



Car repaired in record time



Satisfied customer



Tech-enabled assistance at the time of claims



On-ground assistance at the time of claims

Health On-Ground Claims support in 190 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

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



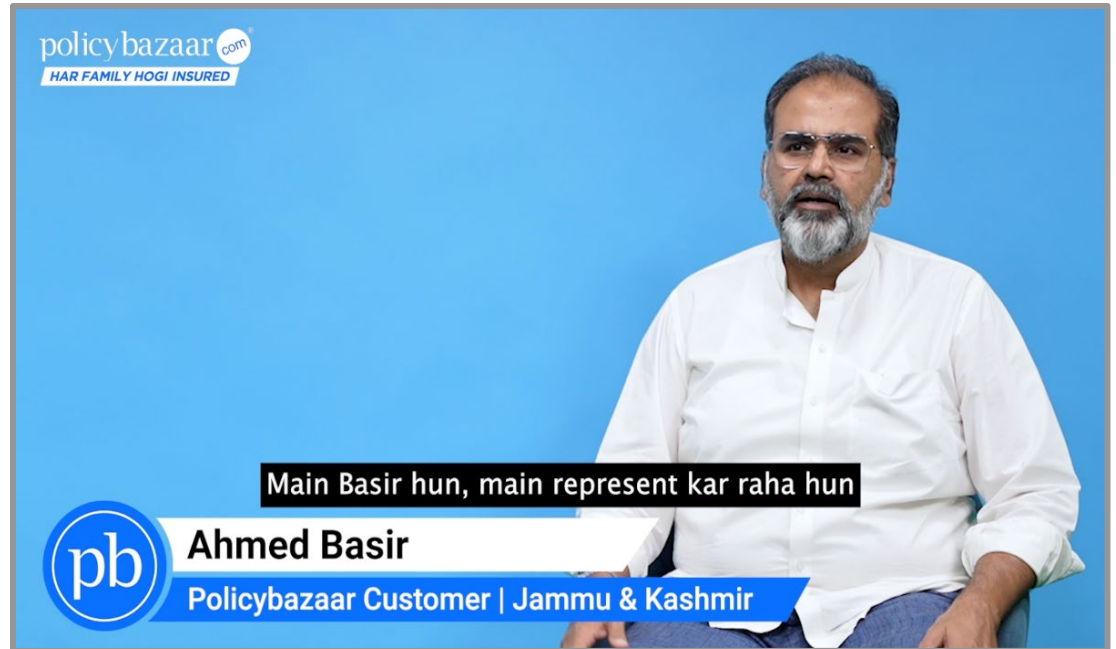
Policybazaar visited Mrs. Deepa Chaudhary (Claim Beneficiary) at her residence in Greater Noida

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

Claims Grievance Redressal Day

Claims Samadhan Diwas



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
Receiving thousands of appreciation / gratitude emails from consumers every month

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



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**

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

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

Awards & Recognition



Best Insurtech at FICCI PICUP Awards

FICCI PICUP Awards



Best Insurtech and Best CEO at BW Festival of Fintech

BW Festival of Fintech



Best Use of Brand Awareness at E4M Health

E4M Health & Wellness Awards



Best Use of Consumer Tech for PB Meet at ETBFSI Awards

PB Meet at ETBFSI Awards



Best Domestic Broker at Insurance Asia Awards

Insurance Asia Awards



Best Insurance Brokers at India Insurance Summit

India Insurance Summit



India's Leading Online Insurance Platform

Berkshire Media



Brand Identity Campaign for Mr Policybazaar

Mr Policybazaar



Best Customer Service for Claim Samadhan at ET Entrepreneur Awards

Claim Samadhan
At ET Entrepreneur Awards

paisabazaar.com

Paisabazaar: India's **largest** comparison platform for credit products



23 Lacs
Monthly Enquiries
(credit products) ^



21 Lacs
Transactions ARR ^



Consumer enquiries^ from
1,000+ cities

India's largest
credit score awareness initiative

4.8 Cr
Credit Score
Consumers
till date



22 Lacs
New consumers added
(Q2 FY25)



~₹17 k Cr
Loan disbursements ARR*



>5.8 Lacs
Credit Cards issued ARR*



Acquiring a
consumer every
~4 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

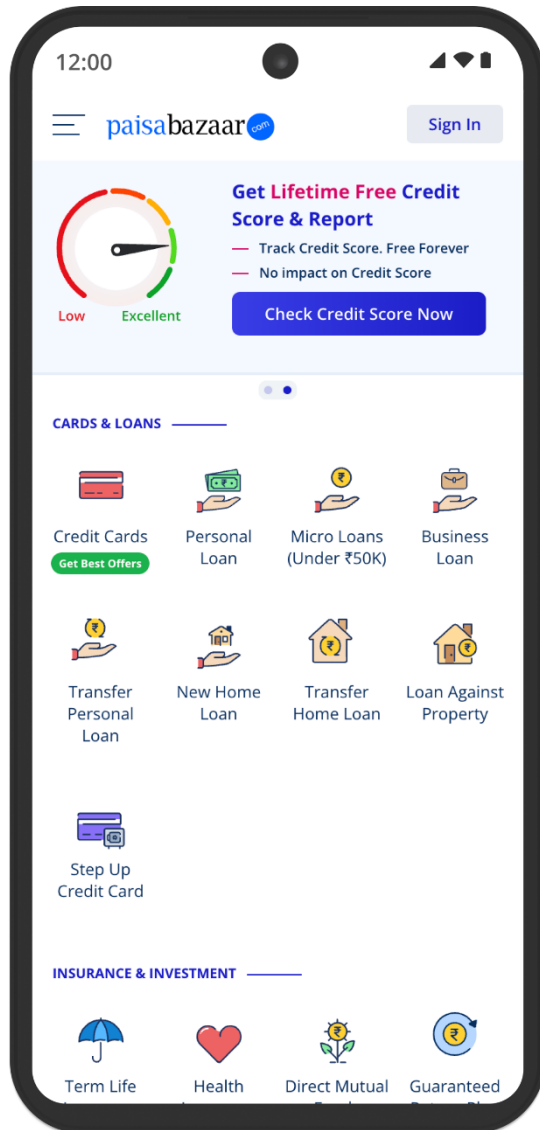
With 'right', personalized advice



Seamless onboarding

E2E digital processes, instant approval

Over the years, have become **Platform of Choice** for India's 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

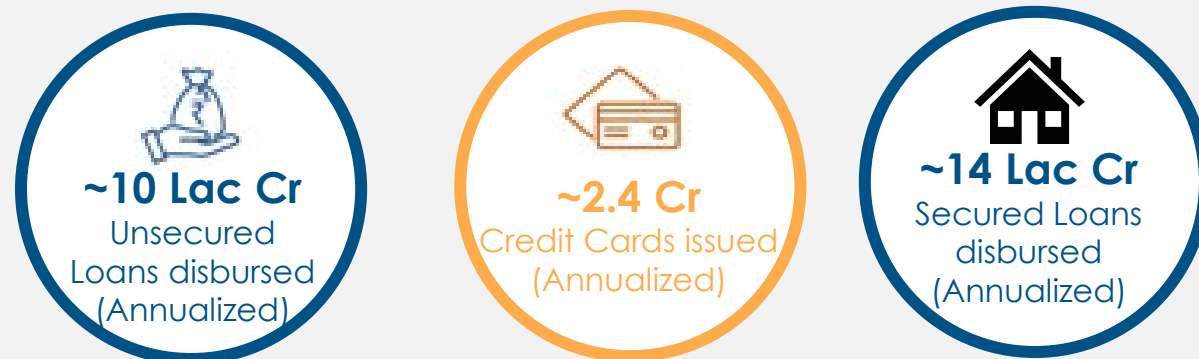
7-8%* of Credit enquiries in India happen on the platform

* Management Estimates;

[^] Consumers having at least 1 active trade line

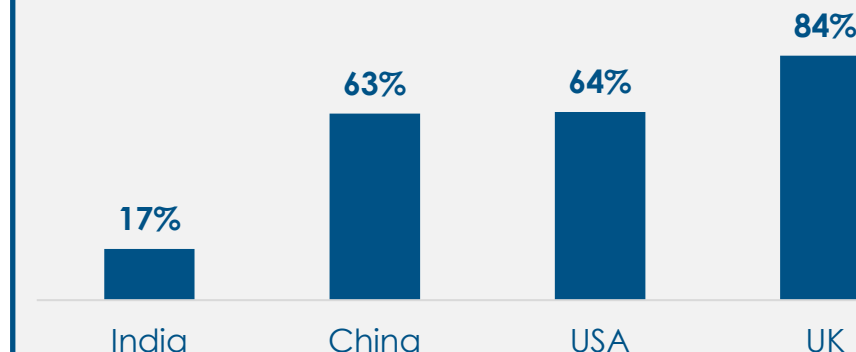
Robust **long-term growth opportunity**, driven by strong macro factors

Large Consumer Credit Market#..



..is underpenetrated

Household debt to GDP ratio^

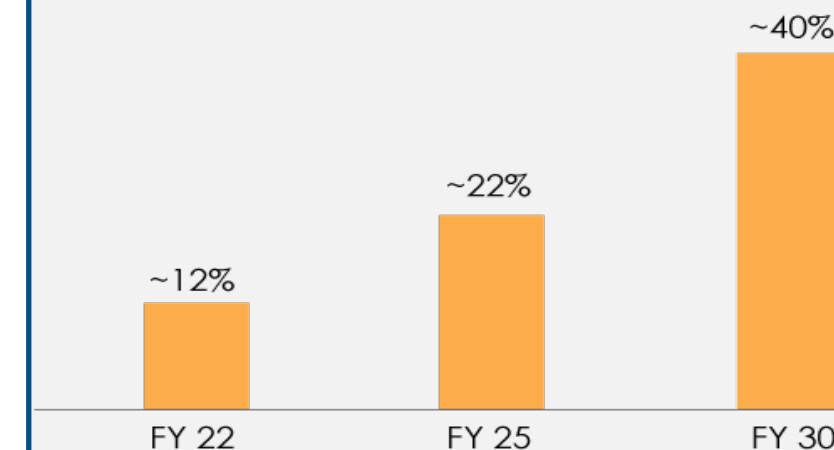


Growing at a healthy rate..

Consumer credit market# (Lac Cr)



..with an increasing share of digital*



#Management estimates

^CEIC data

*Google Temasek & Bain report 2023

Current external environment tough, **moderation** in unsecured credit & Cards

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

Rapid growth in unsecured credit post COVID, led by new categories like BNPL, STPL & influx of capital

Industry advised to review & moderate super-normal growth in unsecured loans

Risk-weight increase for unsecured credit; increase in cost of funds /supply crunch for downstream NBFCs

Guidance led to policy & process changes for a stronger ecosystem

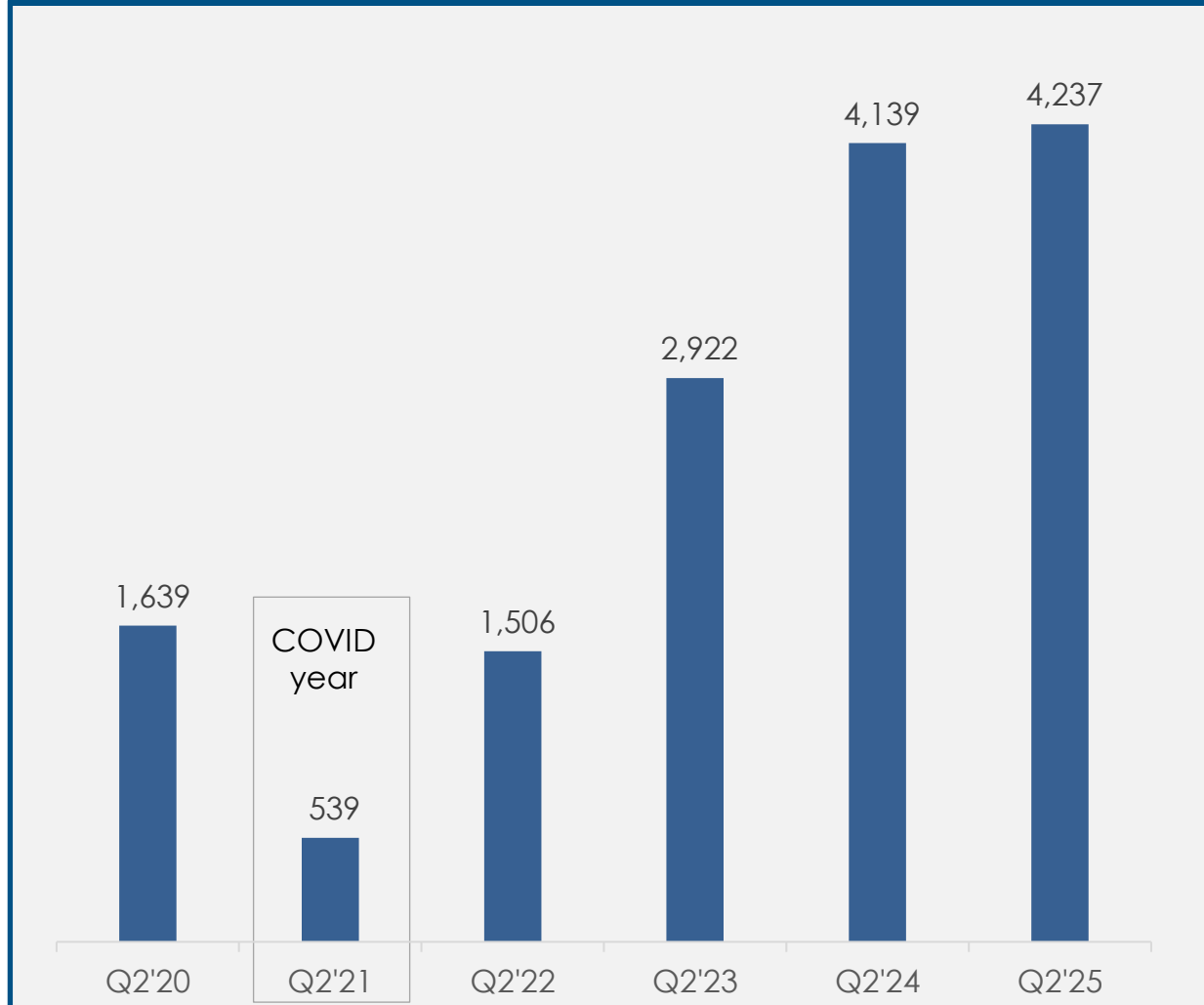
Stress observed in certain segments across unsecured lending, leading to tightening

On-boarding processes paused for some Banks, NBFCs due to process & pricing concerns

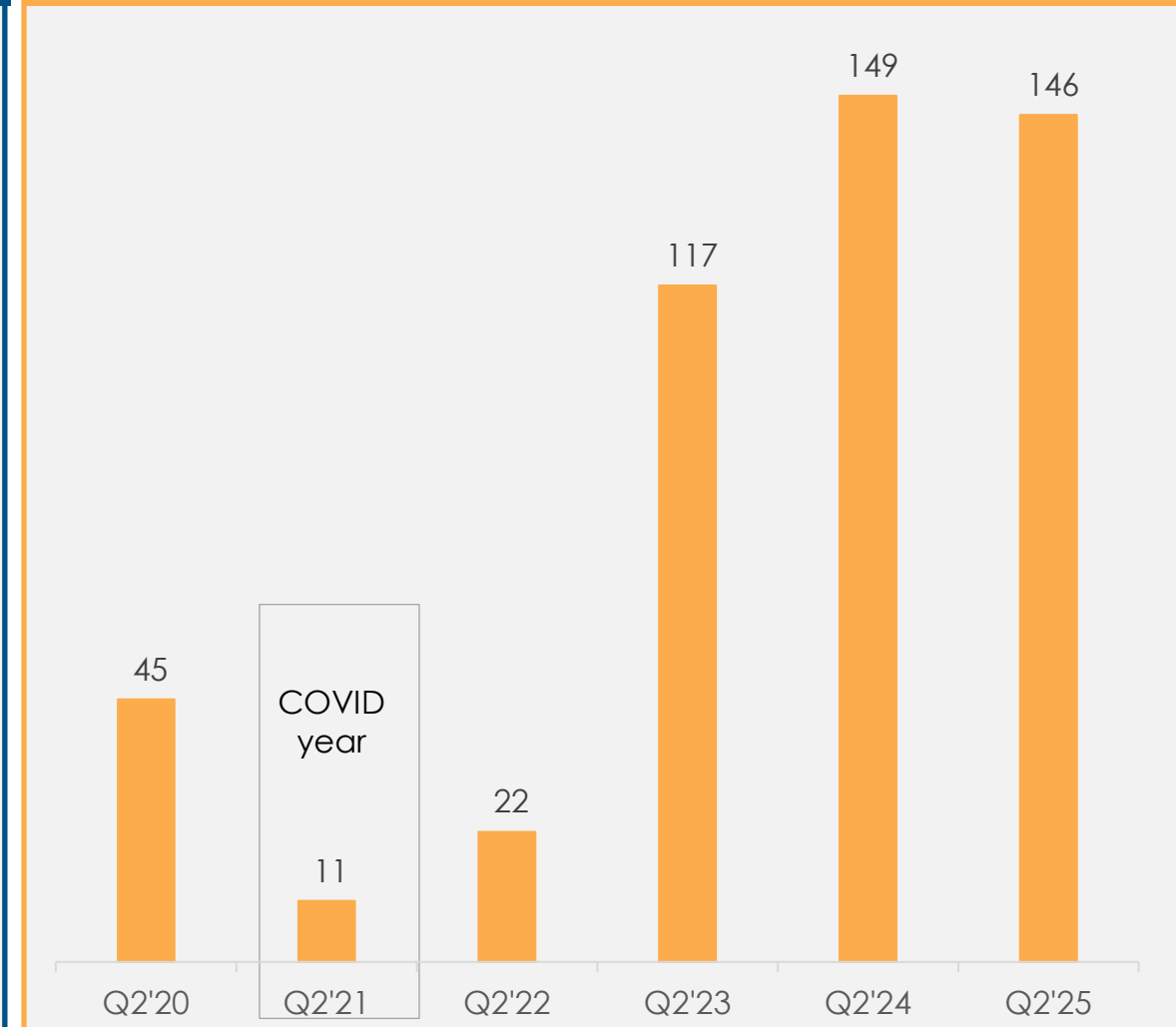
Guidance around co-brand regulations and V-KYC led to policy and process changes

Moderation in Q2; H2'25 to remain muted for Unsecured growth

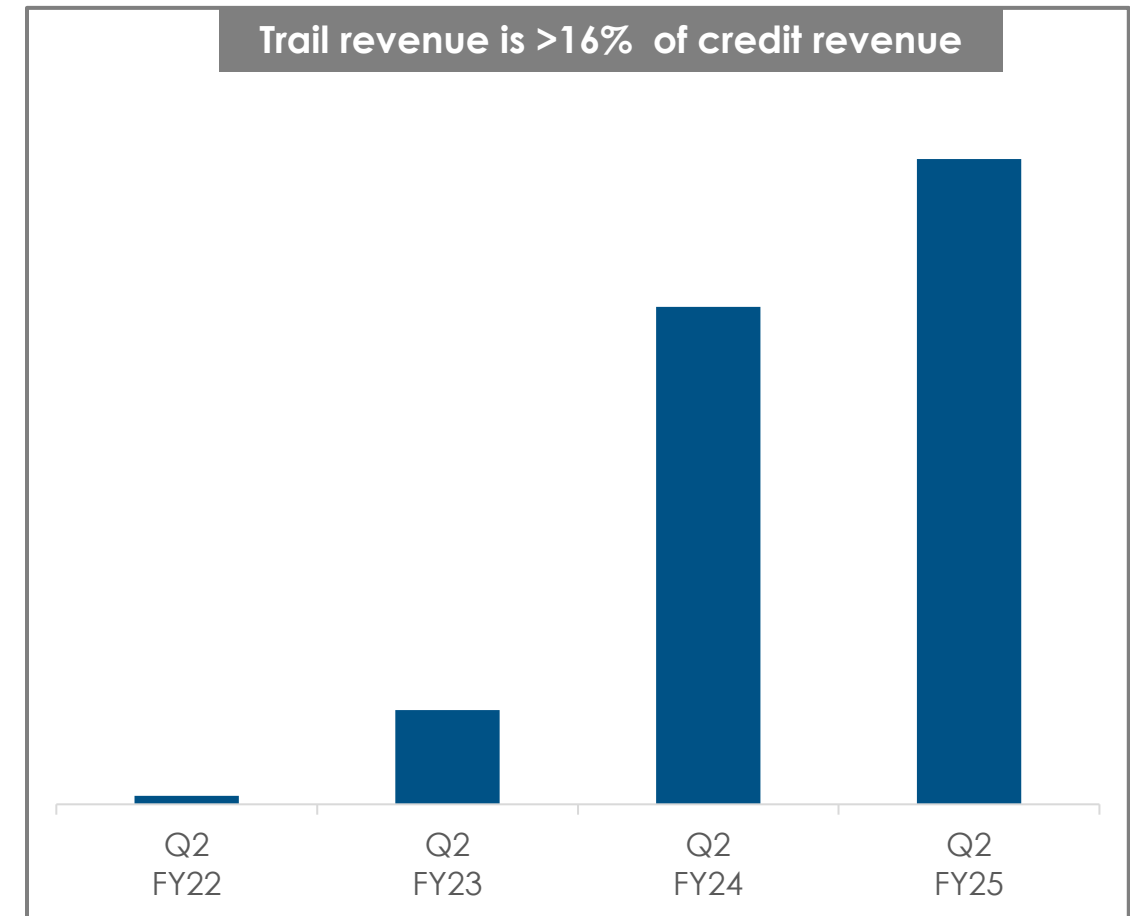
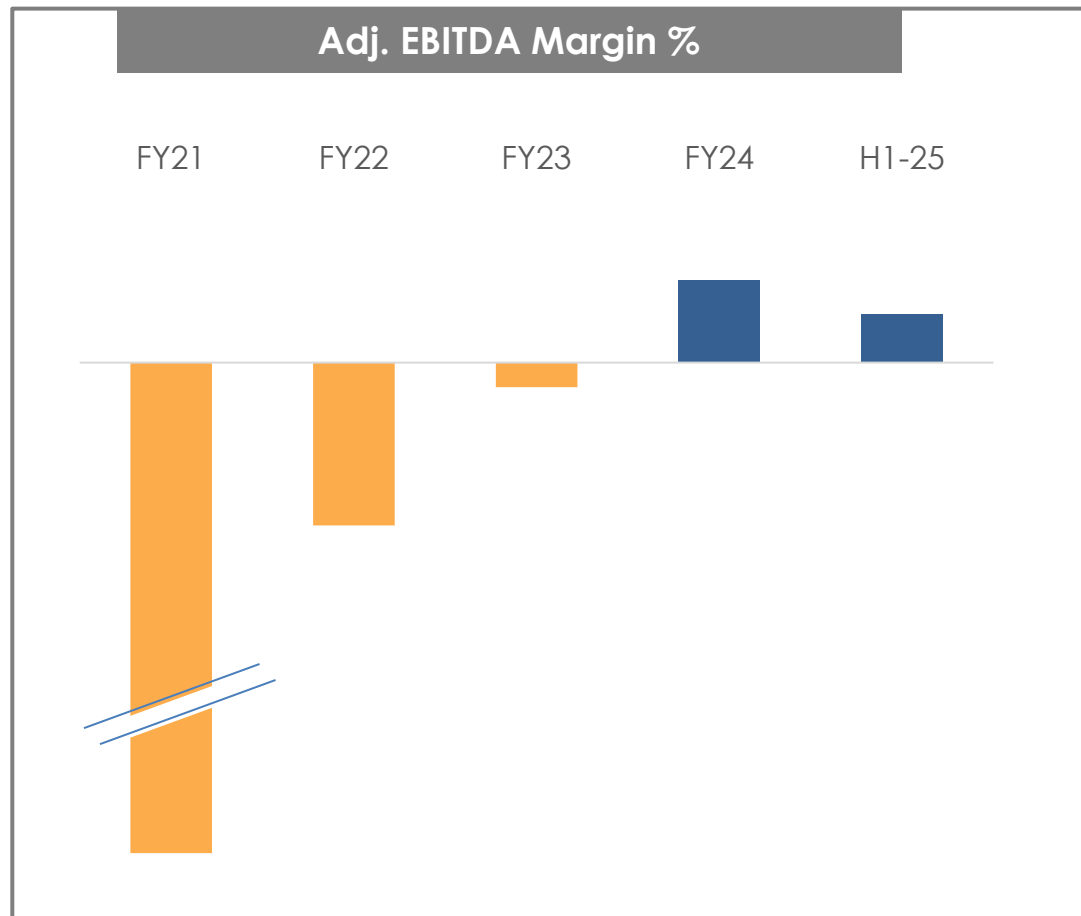
Disbursals (₹ Cr) [Unsecured + Secured]



Credit cards issuance (k)



Maintaining **positive** adj. EBITDA, contributed by trail revenue



Improved processes & offerings leading to sustainable margins

Continued investments in brand, product & tech to improve margins

Co-created products driving trail revenue

Going deeper into each aspect of unsecured to offer **seamless consumer experience**

Own Digital Fulfilment helping:

- Plug leakages → Efficient Funnel
- Provide great consumer experience

Expanding partnerships across:

- Consumer Segments, Geographies
- 6 new partners added in Q2 , 7 in pipeline

Co-created strategy to offer:

- Consumer-friendly propositions, seamless CX
- Higher LTV per customer



Use **AA ecosystem** for:

- Sharper segmentation
- Better Portfolio Performance

Deepen **consumer engagement in Cards** via:

- RedeemWise – Maximise CC points value
- PayWise – Best card for every spend
- CardWise – Personalised Card Reco

ML Based models to proactively:

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

Deepening **partnerships** to expand choice of consumer offerings

New partnerships across lending & credit cards

➤ Unsecured lending

- 3 new partners across segments
- 6 more in pipeline

➤ Secured Lending

- 8 new partners across PSUs, NBFC & HFCs
- 2 PSU partners onboarded
- 5 more in the pipeline

➤ Credit cards

- 1 new partner
- 2 more in pipeline, incl. 1 co-created

New launch: Co-created feature-rich PaisaSave credit card

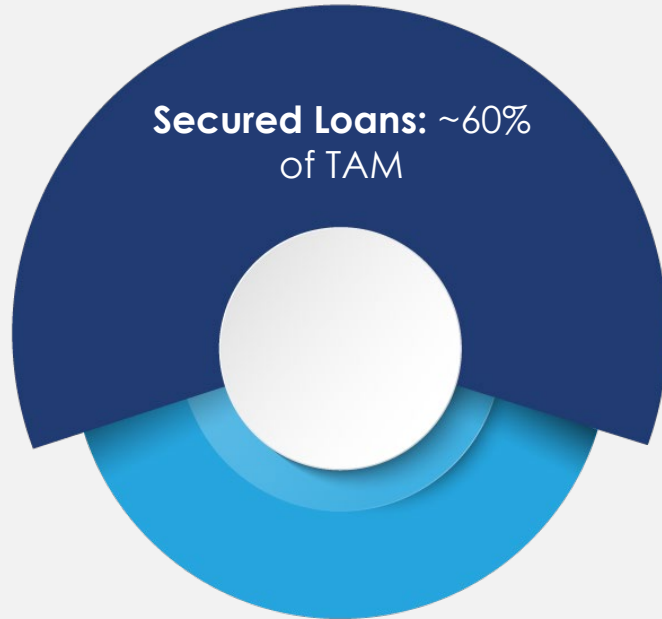


	3% Cashback on Online Spends*
	1.5% Cashback on Offline Spends
	1% Fuel Surcharge Waiver
	No Joining Fee
	Additional Lifetime free Rupay Card UPI benefits
	Upto 50 days Interest Free Period

Complete T&Cs in product brochure

Strengthening focus on the large secured credit market...

Secured Loans is a large market...



... With >14 Lac Cr* market disbursal size



Home Loan

10 Lakh Cr



Loan Against Property

4 Lac Cr



Loan Against Securities

→ 2,000 Cr

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

Scaling Secured Credit

Strong D2C play

- **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 offline processes
- Create **presence in Top 3 cities** with >30%* market share
- **100+ Foos team hired**, aim to build 300+ strong team
- **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

Focus on continuing strong growth trajectory

Secured as % of total
Disbursals

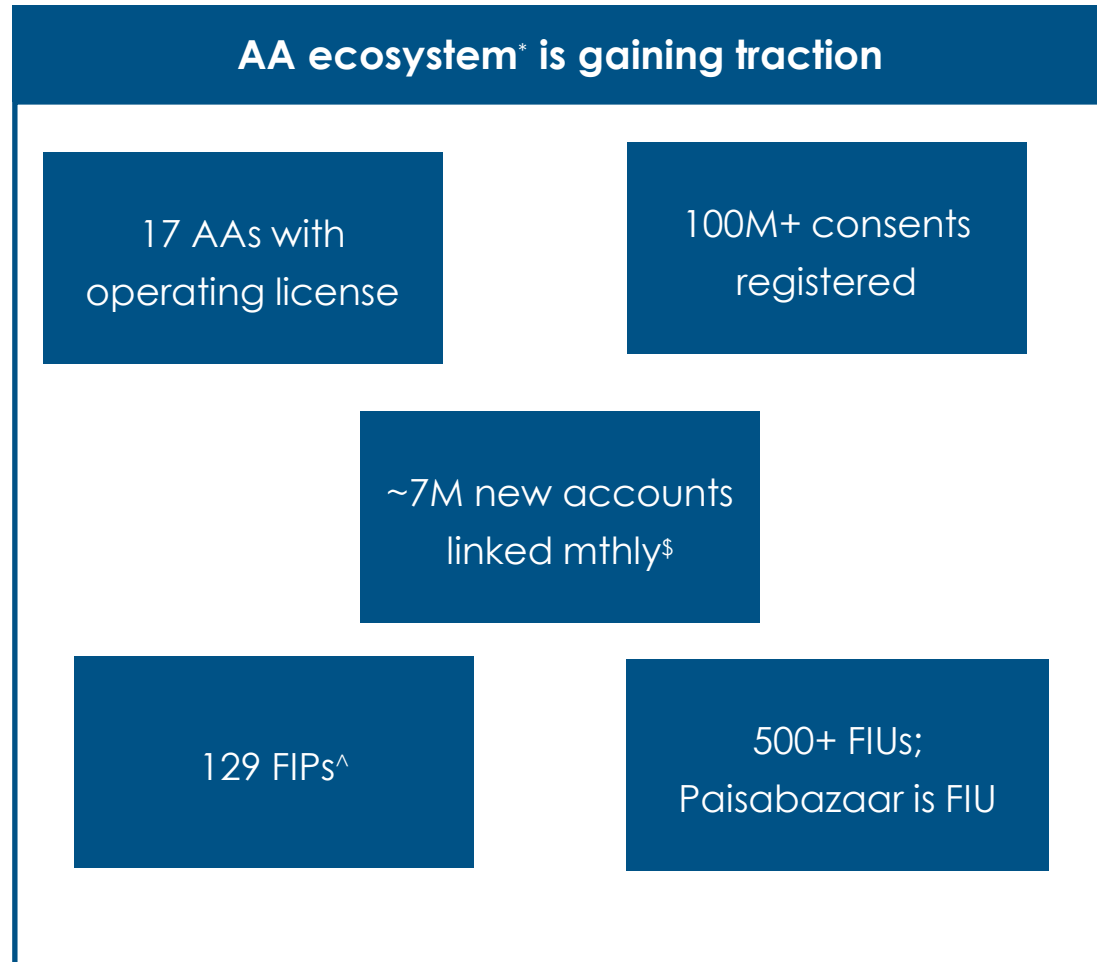


Q2 FY24
11%

Q2 FY25
34%

Aim
~50%

Growing adoption of **AA ecosystem** provides an opportunity to create products with high engagement



Opportunity to build personal financial management tool
PB Money led by AA

pb m  ney

* Source: Shamata <https://sahamati.org.in/>

^ Banks, NBFCs, Insurance companies, GSTN, Depositories, AMCs

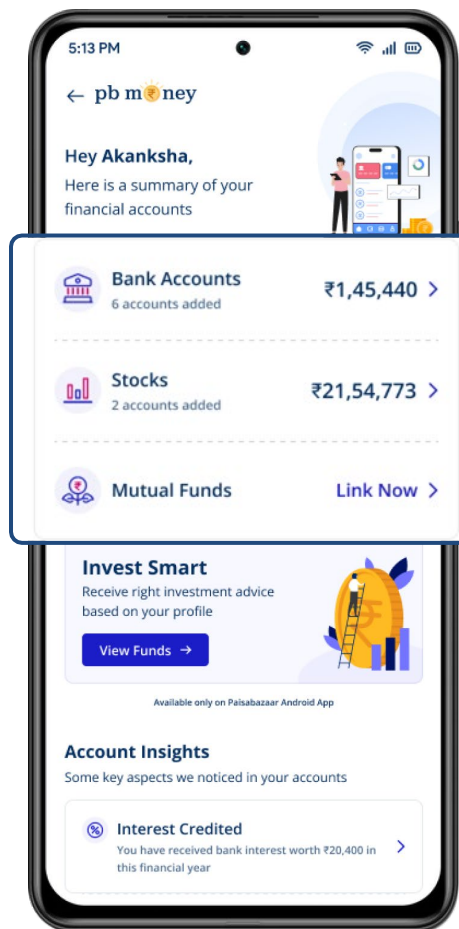
\$ H1 FY25 average

PB Money, an AA-based Personal Financial Management tool

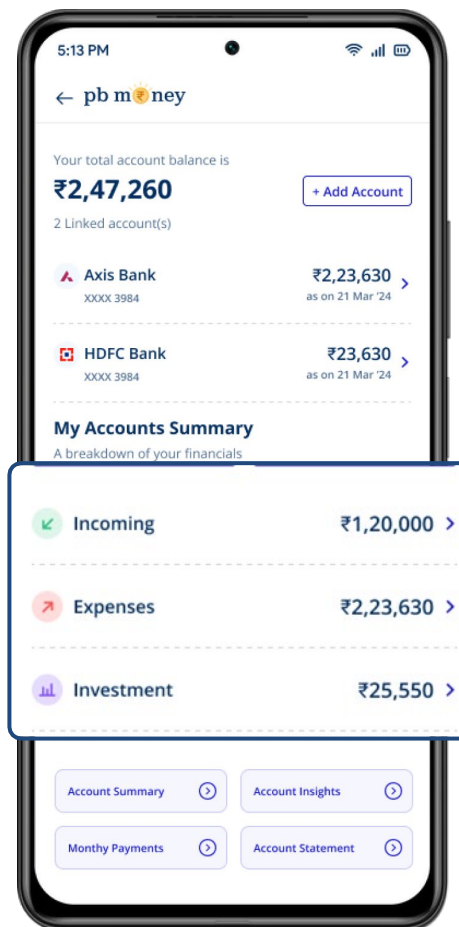
Beta launch in Q3

Strong Industry-first consumer proposition

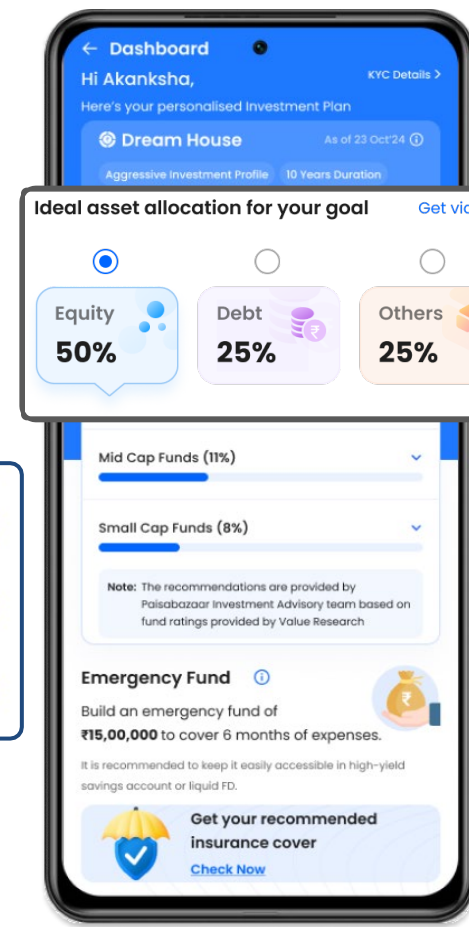
- **Connect** all accounts in one place
 - Bank accounts
 - Investments – MF & Stocks
 - GST
 - Insurance
- **Track & manage** income & expenses
- Take better financial **decisions**
 - Our RIA license to help give right advise
 - Advice across investments, insurance & banking



Unified view of bank accounts & investments



Insights on income, expenses & investments



Advisory for better investment decisions

Credit Score platform continues to be the backbone of consumer engagement

Enabled 4.8 Cr consumers to be credit aware

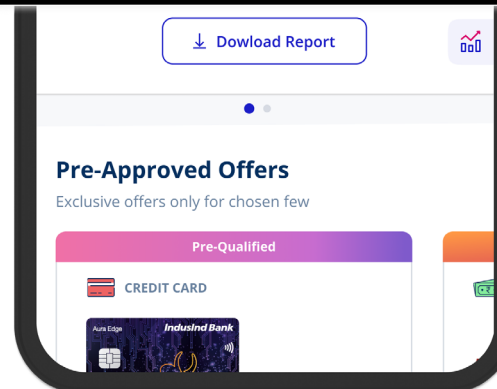
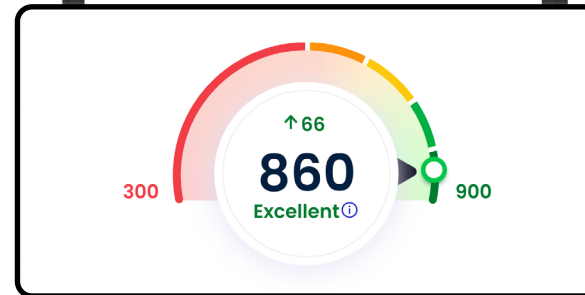
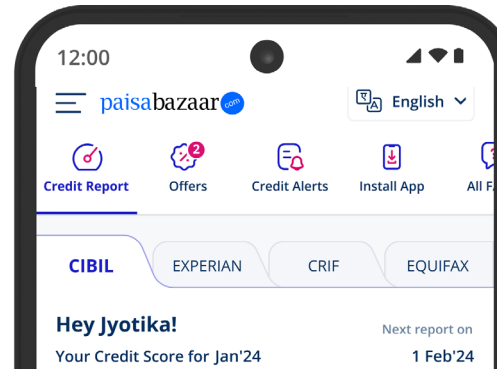
FREE for Life
with monthly updates



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

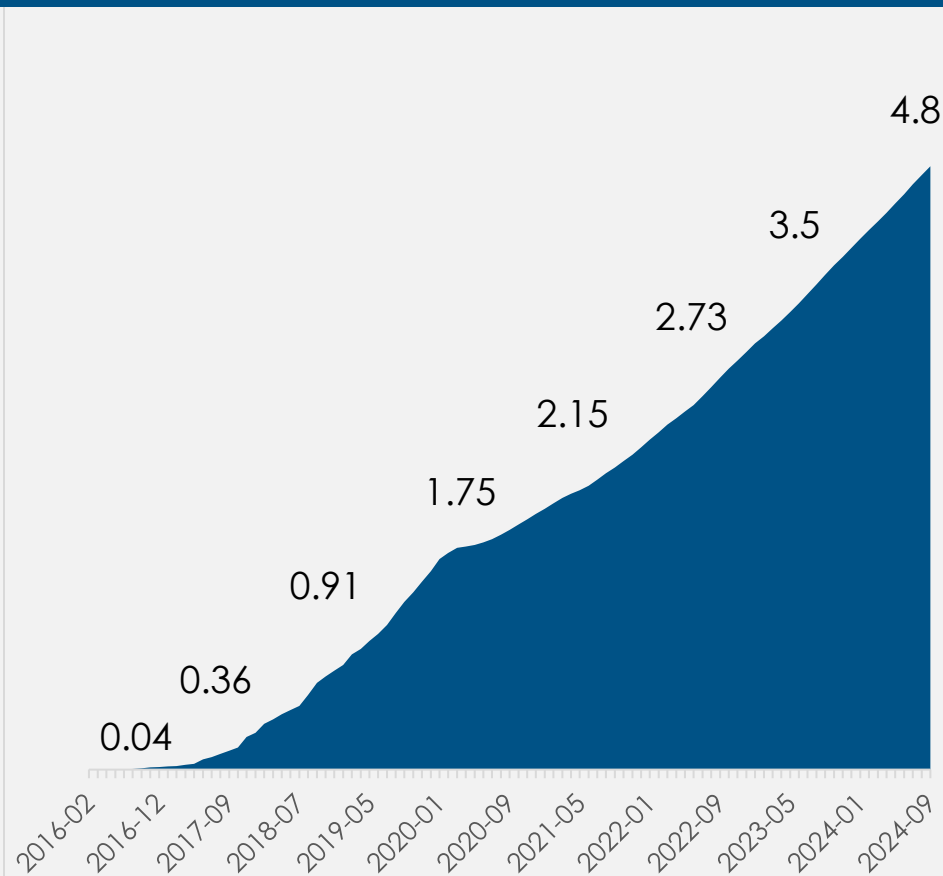


Credit improvement
Deeper & enhanced credit health report; ~1.9L mthly trnxs

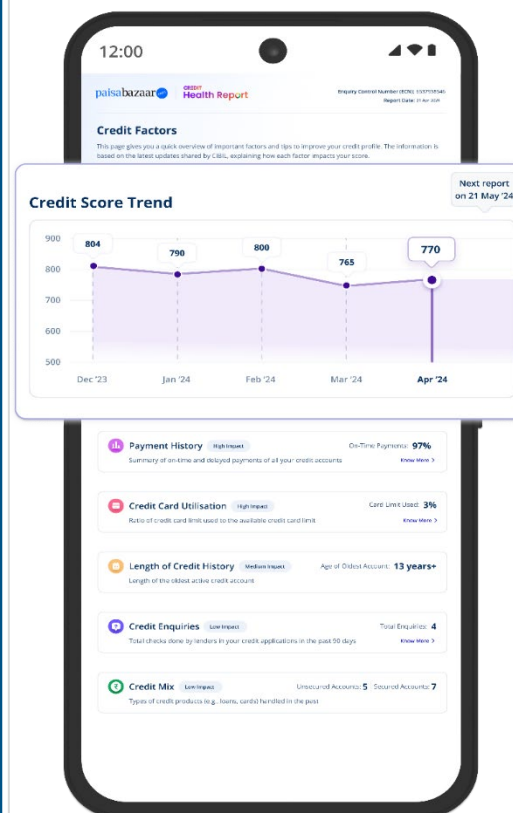
Credit Score Platform

Helping consumers get actionable insights to manage & improve score

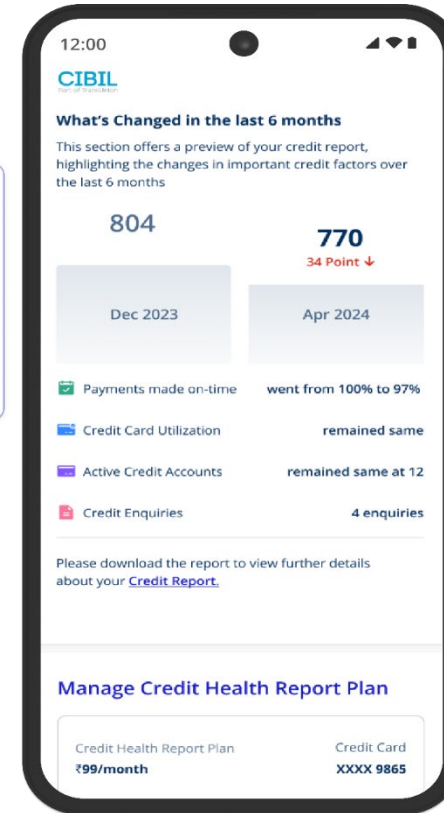
4.8 Cr consumers accessed credit score



Help track score changes



Insights on score change



Help raise dispute

Select an Issue

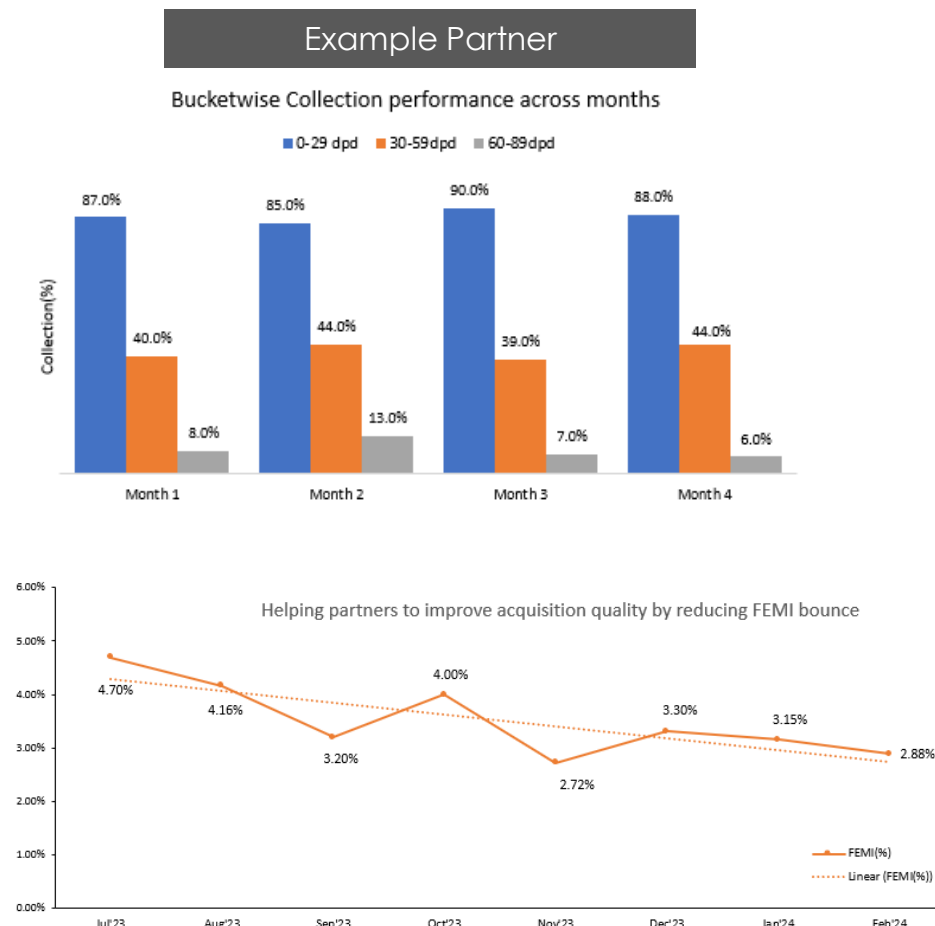
- ☐ My account is closed still showing active
- ☐ Recent payment not reflecting
- ☐ Need help in paying outstanding dues
- ☐ Account does not belong to me
- ☐ I have settled my account
- ☐ I'm a guarantor in this loan

Save

Responsible lending

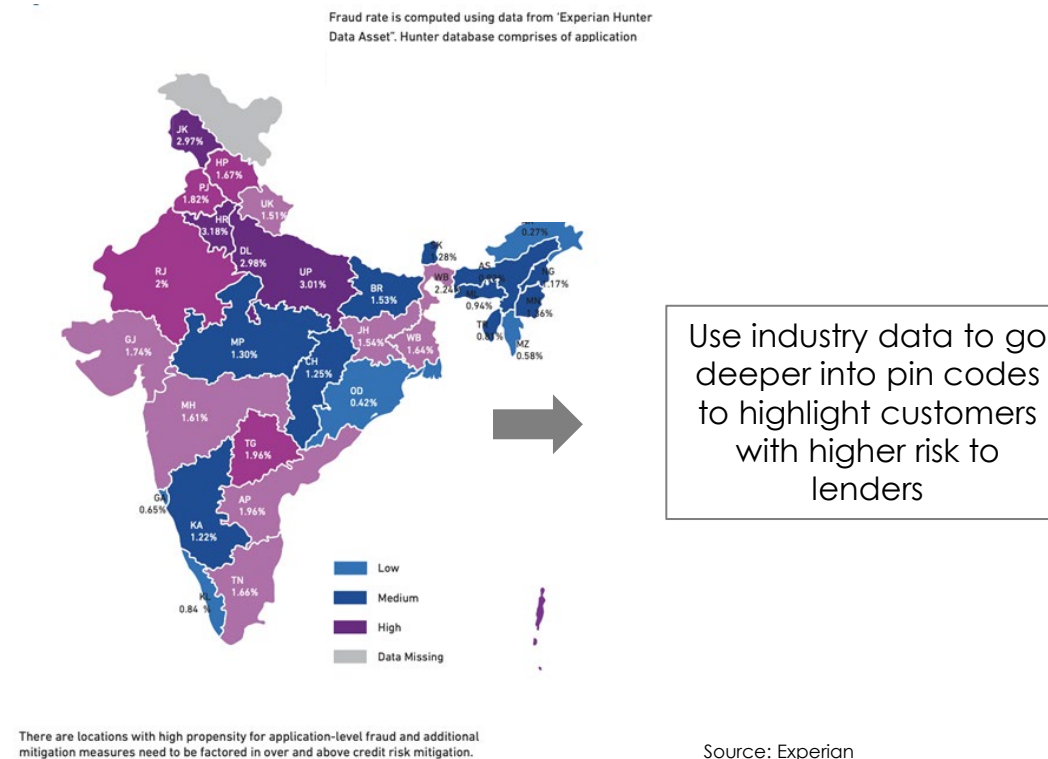
Collaborating with ecosystem to detect fraud early, manage risk

1. Review performance of various segments diligently with key partners



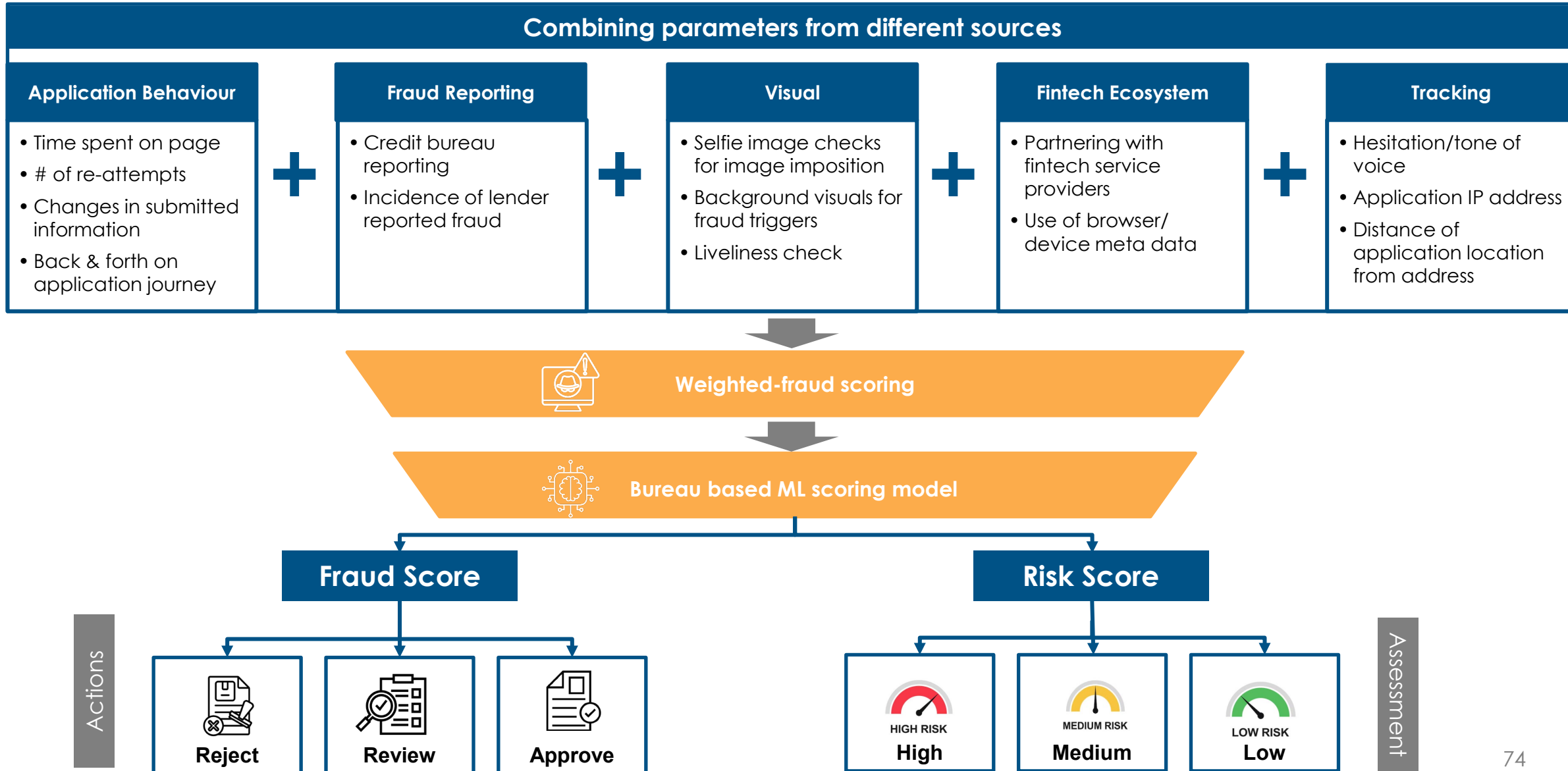
2. Building AI/ML based fraud detection models in collaboration with the partners

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



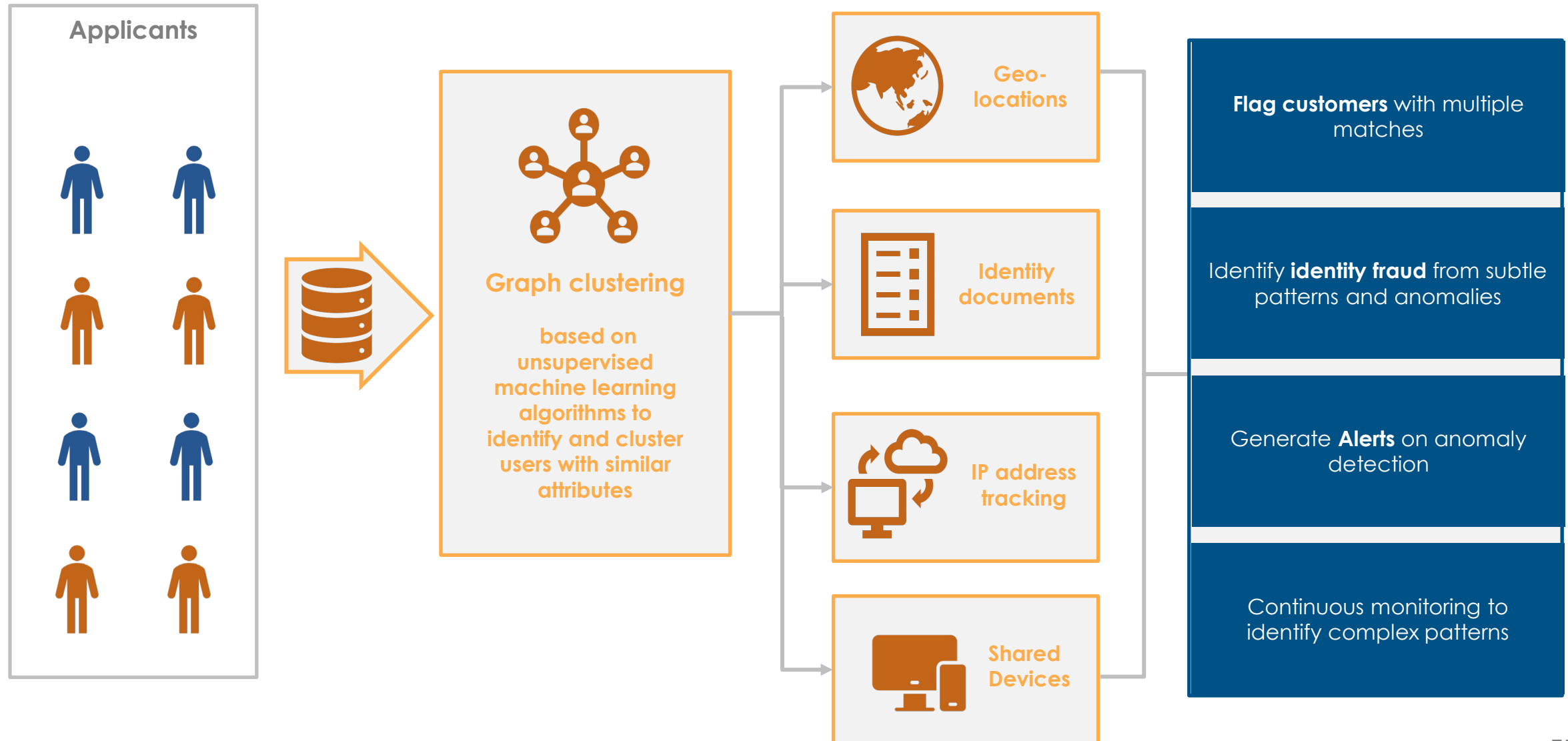
Responsible lending

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



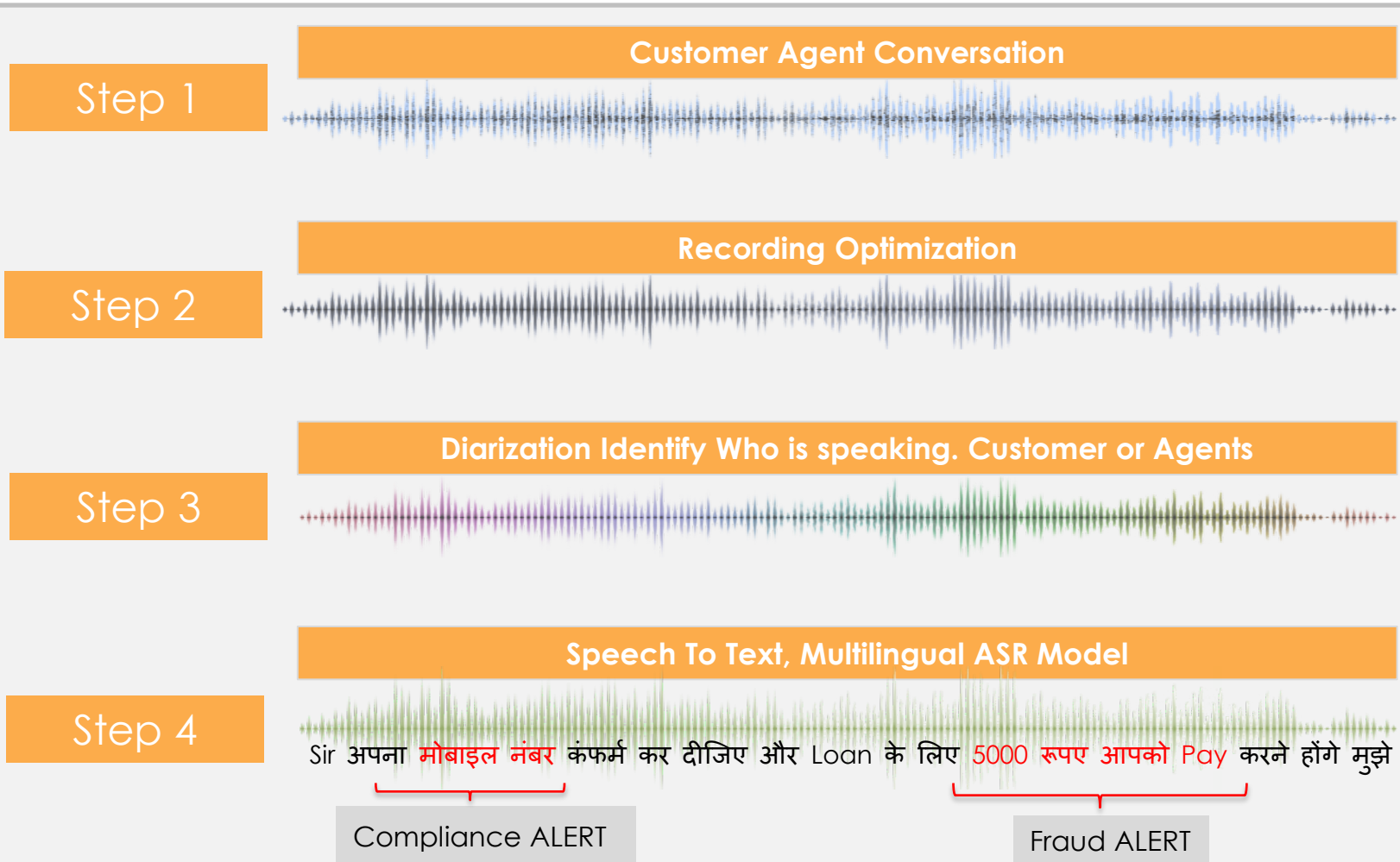
Responsible lending

Building a robust fraud identification framework by identifying linkages



Responsible lending

AI-driven model for compliance monitoring



GRID, Dialer, Blob



Proprietary **ASR** Models



Natural language Processing



Drishti (दृष्टि) Framework

Call Governance

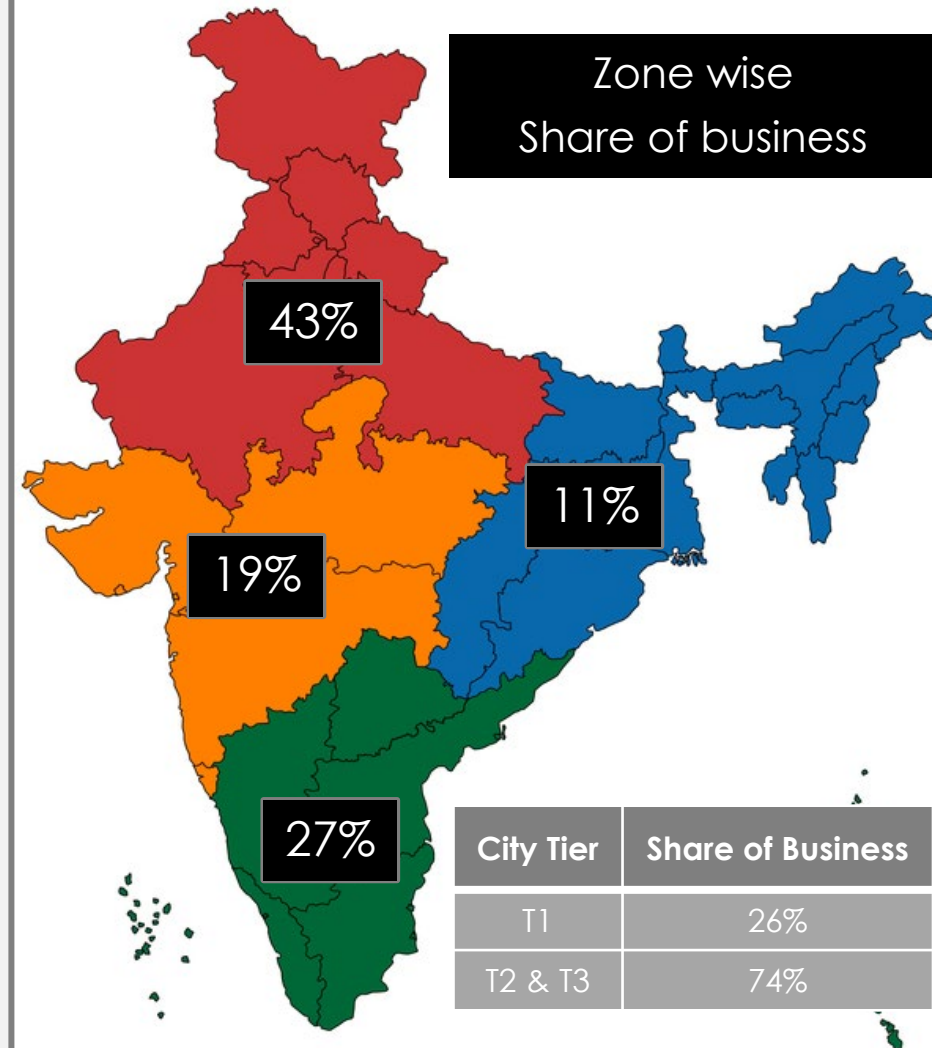
Sentiment Analysis

Fraud Checks

Voice Analytics

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 18.7k pin codes out of 19.1k (98%) pin codes in India
 - Tier 2 & Tier 3 cities contribute 74% of the business



PB Partners

A win-win for all stakeholders of the ecosystem

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

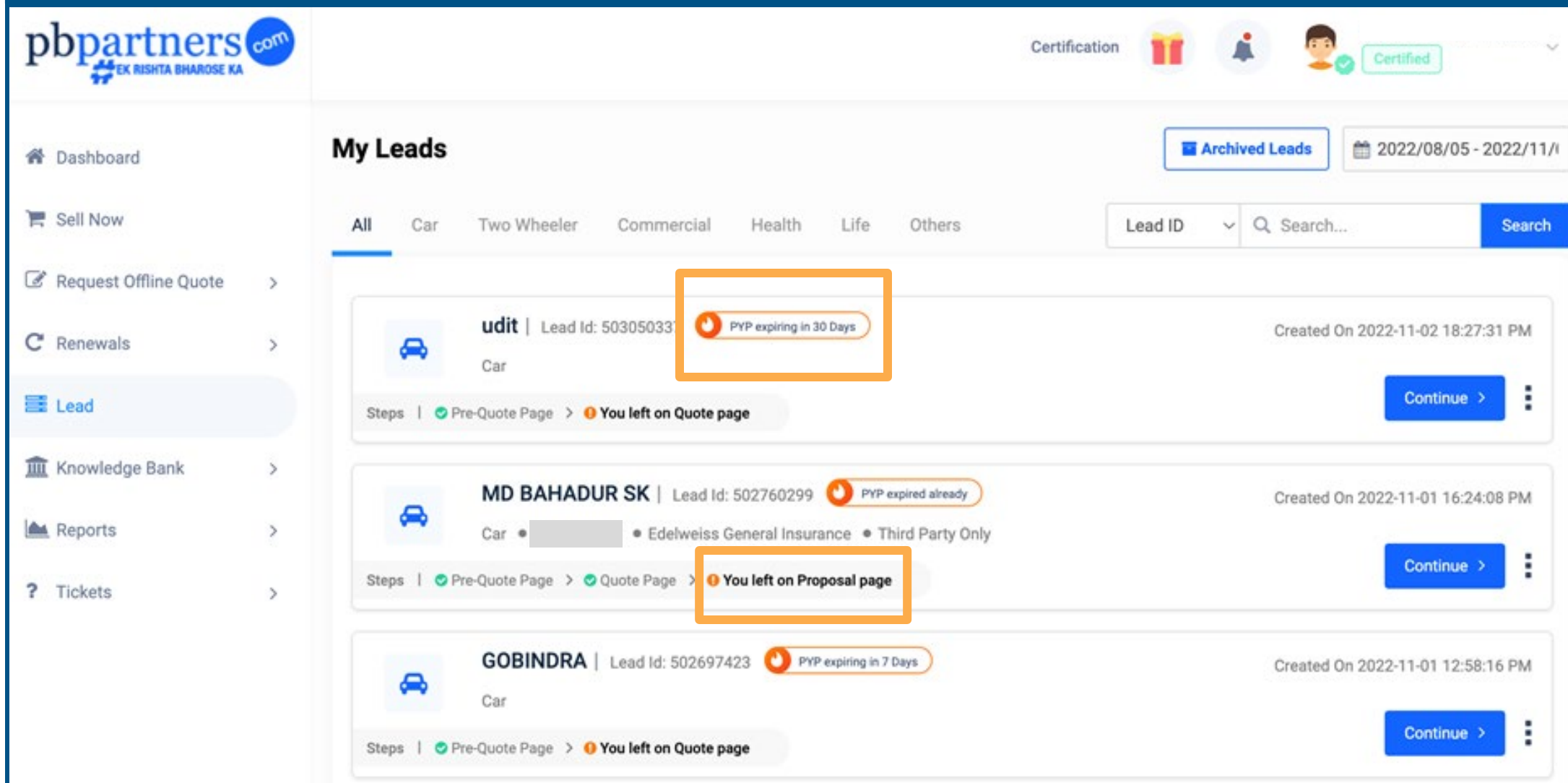

General Liability


Workmen Compensation

VIEW ALL PRODUCTS

80

Simplified Consumer Life cycle management using the platform







The screenshot displays the PB Partners dashboard interface. On the left is a sidebar menu with options: Dashboard, Sell Now, Request Offline Quote, Renewals, Lead (highlighted), Knowledge Bank, Reports, and Tickets. The main content area is titled 'My Leads' and includes a filter bar with categories: All, Car, Two Wheeler, Commercial, Health, Life, and Others. A search bar is also present. Three lead cards are shown, each for a car insurance policy:

- udit** | Lead Id: 50305033 | PYP expiring in 30 Days | Created On 2022-11-02 18:27:31 PM. Steps: Pre-Quote Page > You left on Quote page.
- MD BAHADUR SK** | Lead Id: 502760299 | PYP expired already | Created On 2022-11-01 16:24:08 PM. Steps: Pre-Quote Page > Quote Page > You left on Proposal page.
- GOBINDRA** | Lead Id: 502697423 | PYP expiring in 7 Days | Created On 2022-11-01 12:58:16 PM. Steps: Pre-Quote Page > You left on Quote page.

Each lead card includes a 'Continue' button and a three-dot menu icon. The 'You left on Proposal page' status for MD BAHADUR SK is highlighted with an orange box.

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

You can only select upto 6 changes

Vehicle Details

Insurance Details

Ownership Details

☐ Registration No
☐ Registration Date
☐ Manufacturing Date
☐ Seating Capacity

☐ Engine No
☐ Chassis No
☐ Make/Model/Variant
☐ Cubic Capacity

CANCEL

PROCEED

Select Issue

Need Policy Copy

Policy Related Query

Claims Related Query

Help in cancellation of the policy

1 Financial Issues

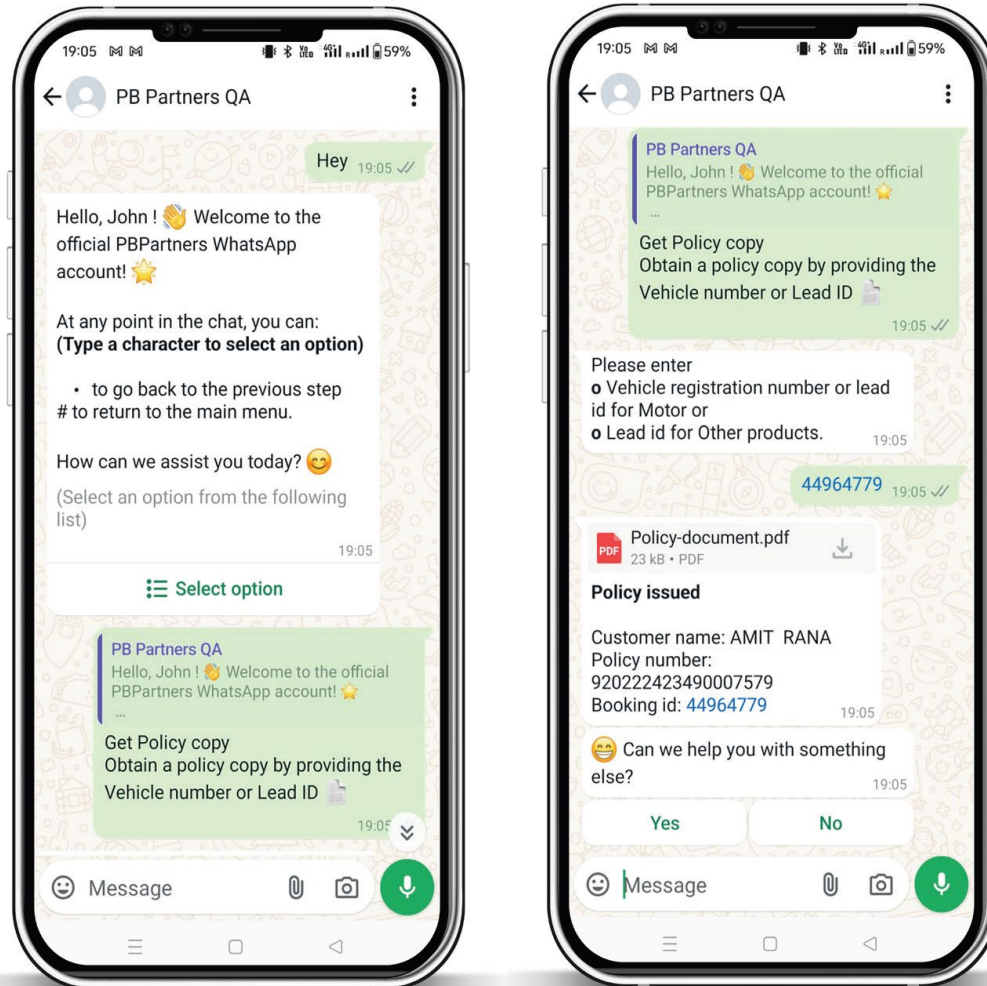
2 Incorrect Policy Information

3 Bought Another Policy from PBP

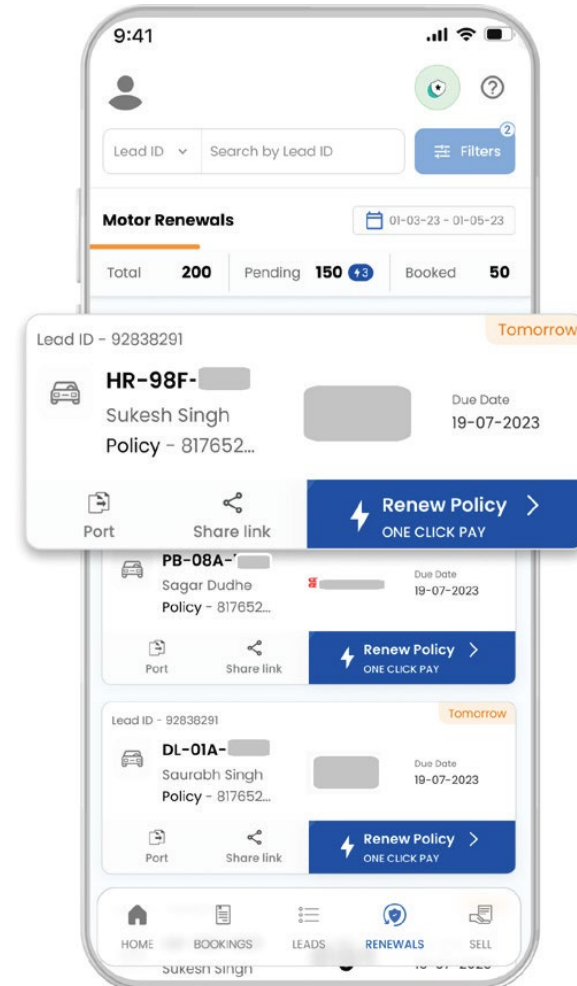
4 Got better deal outside PBP

5 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

Payout Queries
Swift resolutions for inbound payout concerns

Pre-Inspections
Pre-inspection with SVRM's dedicated support

Endorsement Assistance
Navigating endorsements made easy

Quotation Management
Efficient handling of inbound quotation queries, keeping partners well-informed

CJ and KYC Support
SVRM also manages Customer Journey issues and KYC matters

Claims Resolution
Quick & Accurate responses to queries related to claims

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

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





World Leadership and World BFSI

Dream Company to Work For - Financial Service Sector 2023



Stars of the Industry

Award for Marketing Communications B2B 2023



BW Business World

Financial Inclusion FinTech Company of the Year



Confex And Awards

Bangalore Chapter-Best Learning Program of the Year- 2023

Best B2B Mobile App - 2023



World Marketing Conference – Financial Services Marketing Awards

Dream Company to Work For 2023

Customer Service Excellence Awards 2023



The Future of L&D Conference & Awards 2024

Best Employee Centric Initiative-Samvardhan Event

Excellence in Leadership Development

PB for Business

Corporate Insurance grew 5x in 3 years

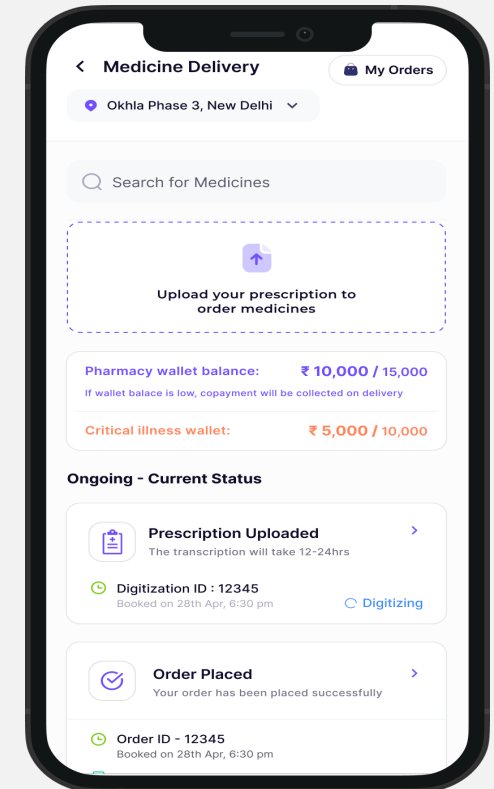
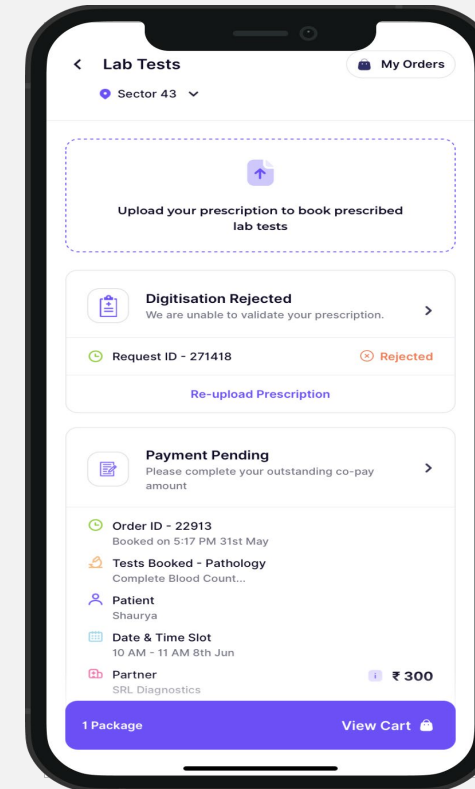
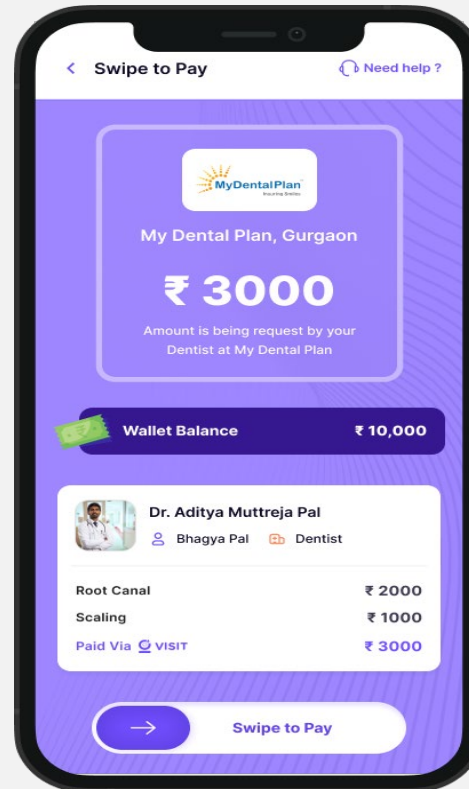
Corporate plans include both **Employee benefit policies** such as Group Term & Group Health insurance and **Property & Liability coverage**

Insurance Premium (₹ Cr)

5x

FY22
H1

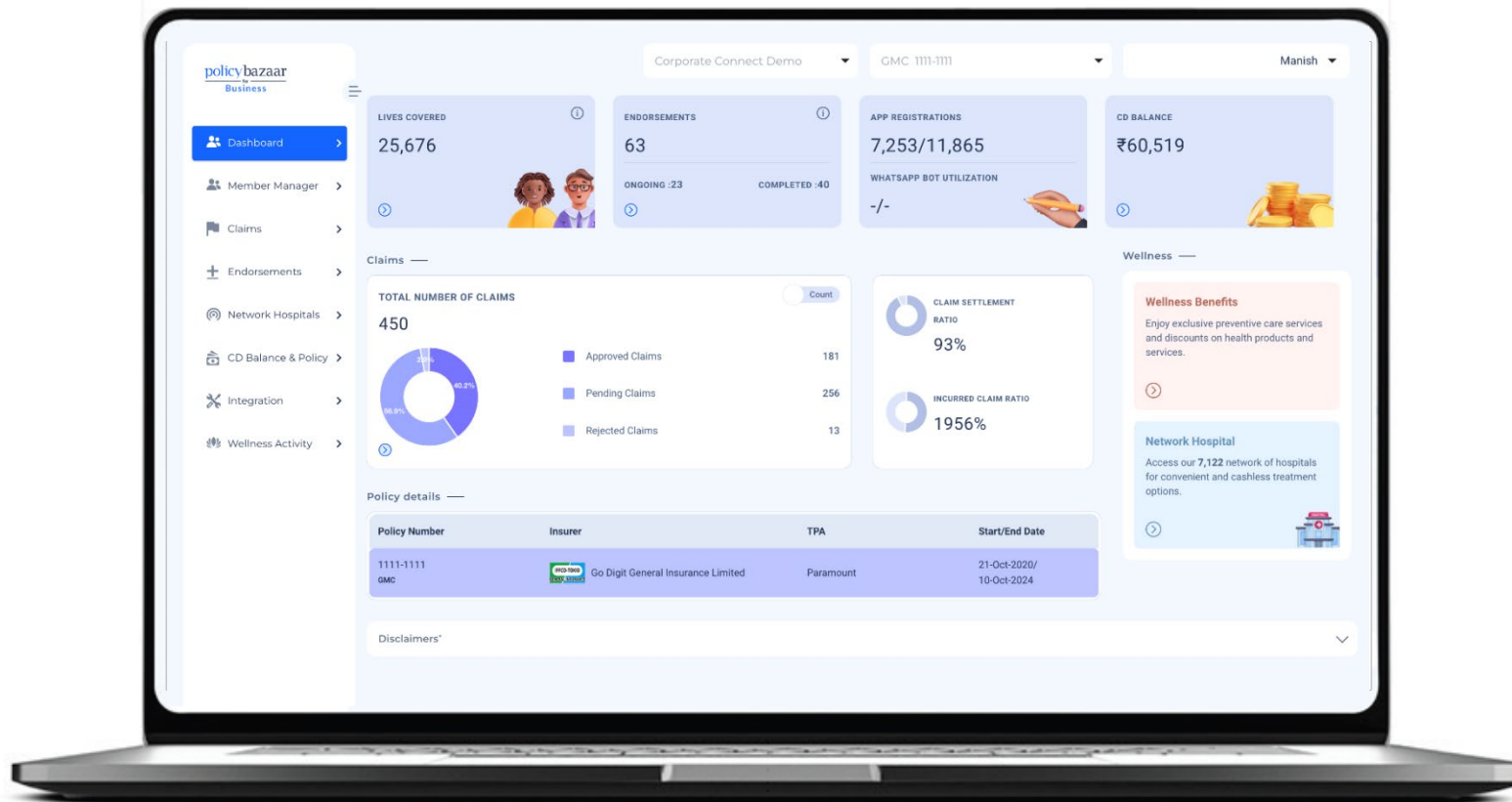
FY25
H1



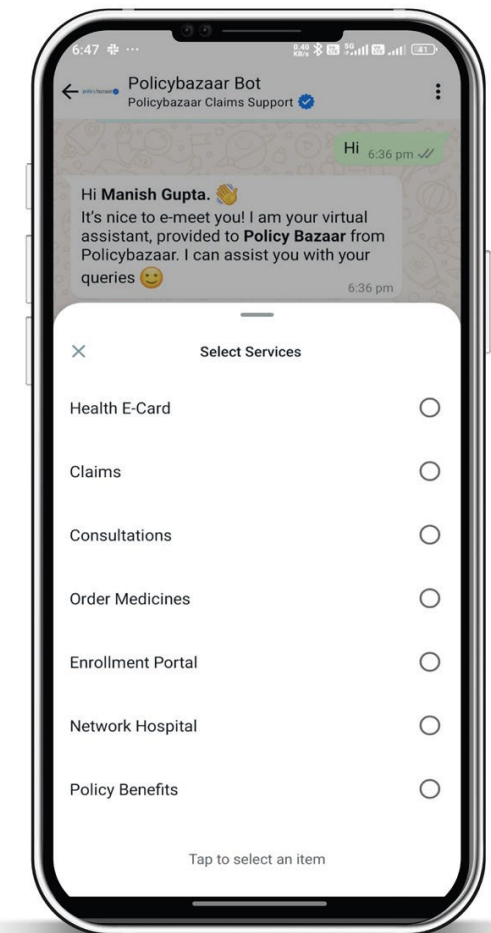
One app for all services
Claims management, cashless OPD services like offline appointments, diagnostics, pharmacy, health check-up, vaccination/dental

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

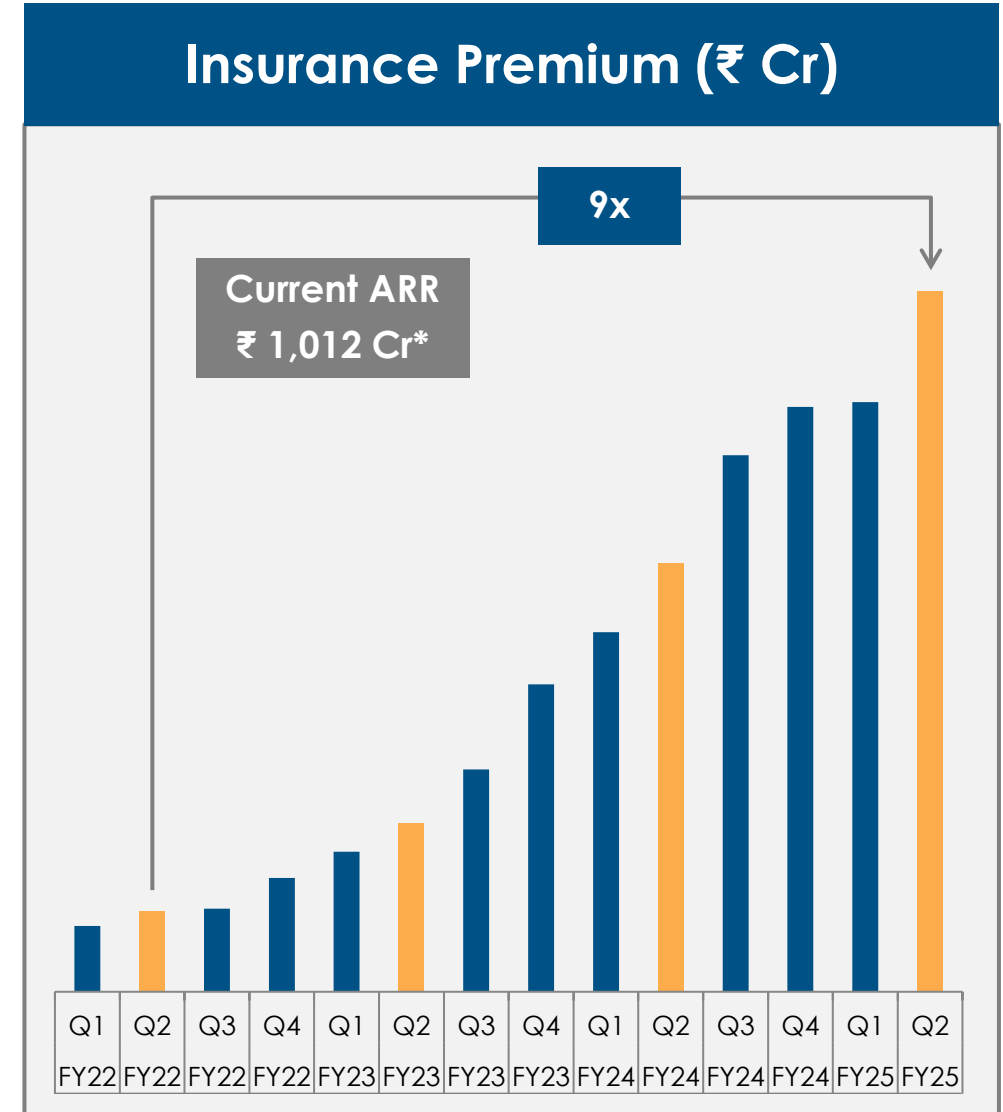
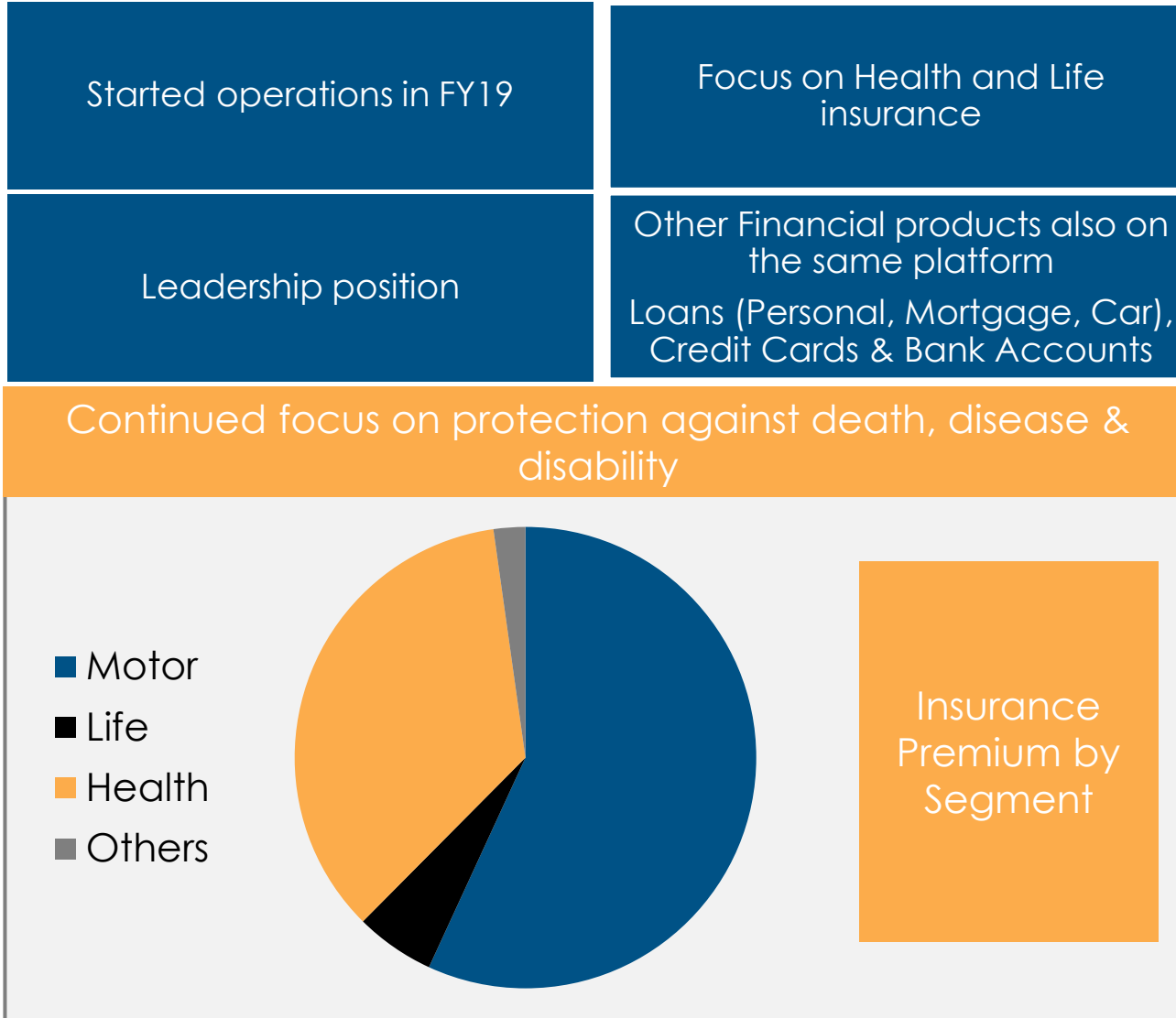
HR Portal



WhatsApp Bot



Facilitating efficient employee insurance enrolment & management



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 already own

Model Year
2015

Car Make
Jeep

Car Model
Grand Cherokee

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 Years

How Many Years Without Claims?
Select..

Next



MEA Markets UAE Business Awards

Most Innovative Online Insurance & Financial Marketplace – Dubai



MEA Business Achievement Awards 2024

E-Commerce - AI and Machine Learning Innovation Excellence

Healthcare - Customer Experience – CX Excellence



The Middle East Leadership Awards 2024

Company of the year



9th Insuretek Golden Shield Excellence Awards 2024

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



Tokio Marine

Star Performance - Personal Lines



Sukoon Insurance at their Mid-Year Awards

Top Performing Broker - Overall Consumer



Dubai Asian BFSI Leadership Awards

Insuretech of the Year

Insurance Broker of the Year

END

For any queries please email: investor.relations@pbfintech.in

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Haryana 122001