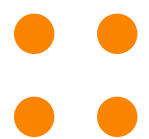


PolicyX.com

Insurance Experts, No Gimmicks.



About **PolicyX**

Insurance Experts, No Gimmicks

Insurance Simplified

"MOST TRUSTED INSURANCE PORTAL"

PolicyX.com provides reliable advice to millions of Indians, with 80% customer retention, 8.2 million annual visitors, and a dedicated team of 300+ experts simplifying insurance decisions.

Core Values

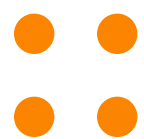
our mission is to help individuals prepare for challenging times by protecting what they value most.

H: *Honesty – Transparent, unbiased advice*

E: *Excellence – Innovation and quality focus*

L: *Leadership – Inspiring positive change*

P: *Perseverance – Dedication for lasting impact*



Offering diverse products

PolicyX is providing diverse product in multiple domain.



LIFE INSURANCE

- Individual Plans
- Group Term Life
- Credit Life
- Pa Death Cover



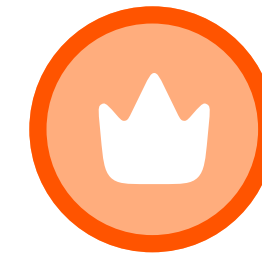
HEALTH INSURANCE

- Gmc
- GPA
- Air/Vector Borne
- Super Top Up Plan
- Individual Plan



MOTOR INSURANCE

- 2 Wheeler Insurance
- 4 Wheeler Insurance
- GVC Insurance
- PCV Insurance
- CV Insurance



LIFESTYLE PROTECTION

- Smartphone Insurance
- Extended Warranty
- Spectacle Insurance
- Home Insurance
- Furniture Insurance



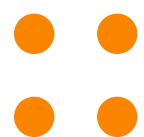
WELLNESS PROTECTION

- Doctor-On-Call
- Health Checkups
- Health Monitoring
- Diet Plans



CORPORATE SOLUTIONS/SME

- Gmc / Gpa / Gtl
- Wellness
- Sfsp / Iar / Business Interruption
- Flop / Mlop/ Marine Insurance
- D&O, Cgl, Cyber Insurance
- Professional Indemnity
- Shop Insurance



PolicyX is growing fast

We're heading with an exponential pace.

12+
Years

12+ years of trusted industry experience.

275 Cr+
Premium

"₹275Cr+ Total premium booked."

135 K+
NOP

1.35 Lakhs policies booked

300+
Team

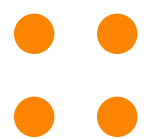
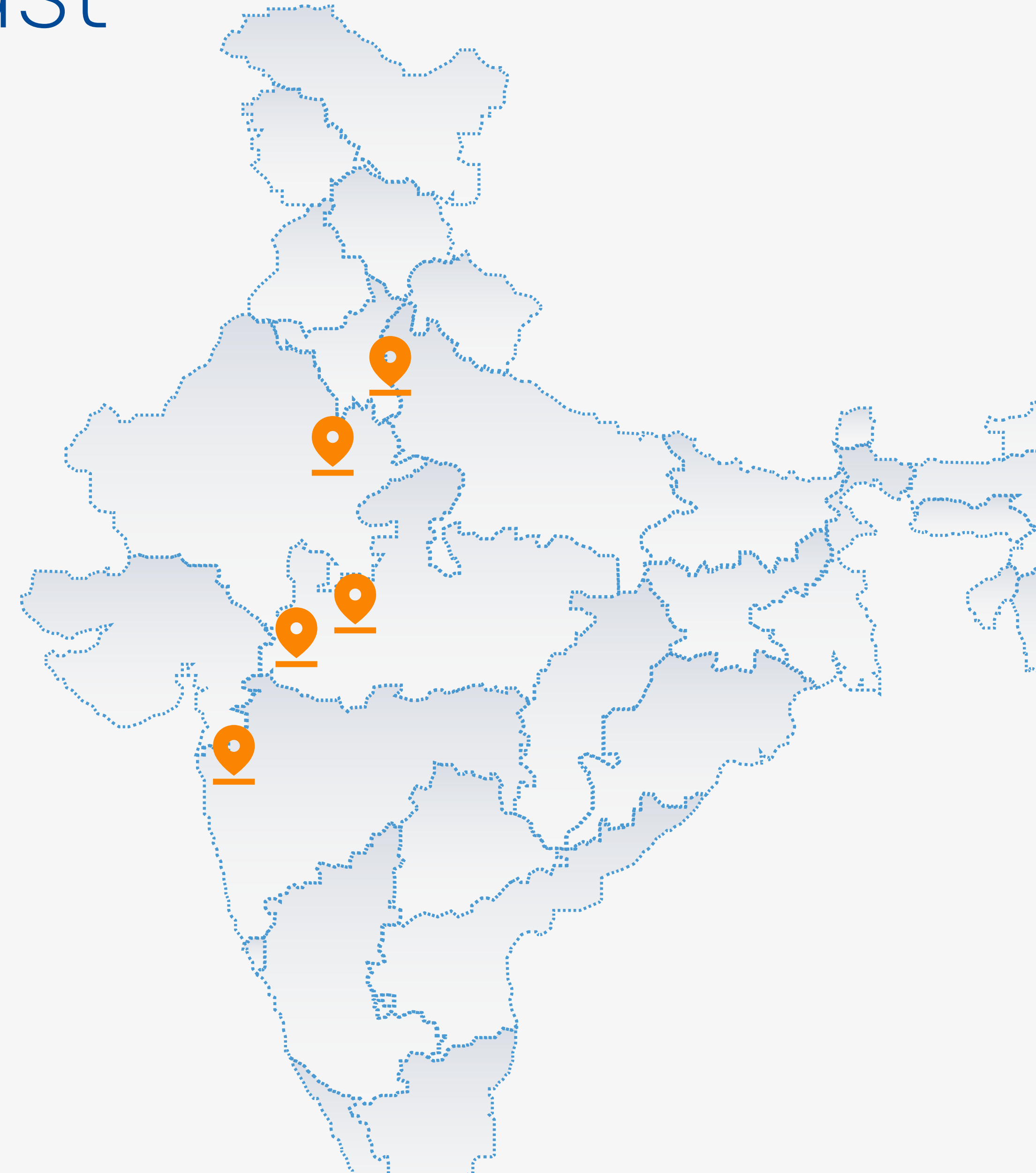
Made a dream team of 300+ members

80%+
Renewals

More than 80% renewal rate.

”

Building Insurance for Next Gen



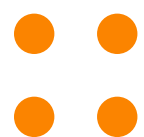


Naval Goel

Founder & CEO **PolicyX.com**

- › MBA from IIFT, Batch of 2008.
- › CFA Institute - Charter Holder.
- › Ex-AIG New York, expert in valuation.
- › Ex-StanChart Singapore, risk modeling specialist.
- › Awarded 'CEO of The Year' in 2019.
- › Decade+ Experience.
- › Principal Officer at Insurance Institute of India.

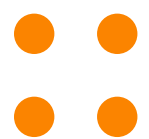
Capital Raise, Partnership, Risk assessment, Product Design



presenting

Xurance

powered by PolicyX.com

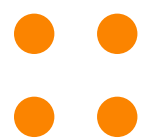


PROBLEM - SCOPE

Xurance: Revolutionizing Risk-Free Lending

Loan Protection and Seamless Insurance for Lenders

Xurance offers loan protection, bundled products, and a digitized journey, ensuring risk-free lending, seamless claims processing, customer satisfaction, and new revenue opportunities for lenders.



1



NPA REDUCTION

Loan insurance safeguards lenders from borrower defaults, minimizing financial losses and reducing NPAs significantly.

2









REVENUE ENHANCEMENT

Lending profits are tight, so cross-selling insurance boosts income while improving customer trust and experience.

Value Propositions

Making stakeholders life easy with our solutions

Challenges & Solutions

-  **Trust** : Technology makes it easier to reach the customer faster helping to build trust
-  **High Distribution Cost** : Lower cost due to technology led B2B partnerships who enjoy trust with their customers
-  **Product Design - Absence need based products** : Need based small ticket products, easy to sell online due to bundling and packaging
-  **Process Controls - cumbersome process** : Standardized & simplified process from policy issuance, payment to claims settlement.
-  **Customer Service** : Automated Incident reporting, clear claim criteria, fixed with insurance companies allows fixed, easy and flexible claims settlement
-  **Lack of awareness - low education hence low penetration** : Piggy backing on other simple products make it easy to understand the product.

Loan Protection

Loan protection coverage details with benefits

Life protection plan linked with sanctioned limit/ Outstanding Loan value.

Age Band : **18 to 65 Years**

Benefits

- Life protection plan linked with sanctioned limit/ Outstanding Loan value.
- Tax benefits under 80 (C) & 10 (10(D))
- Across counter policy issuance with instant life cover.



Personal Accidental Protection

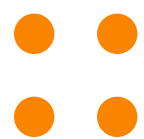
Personal Accidental protection coverage details with benefits

An Accidental Life Cover policy under the Group Platform with lowest premium in market.

Age Band : **18 to 70 Years**

Benefits

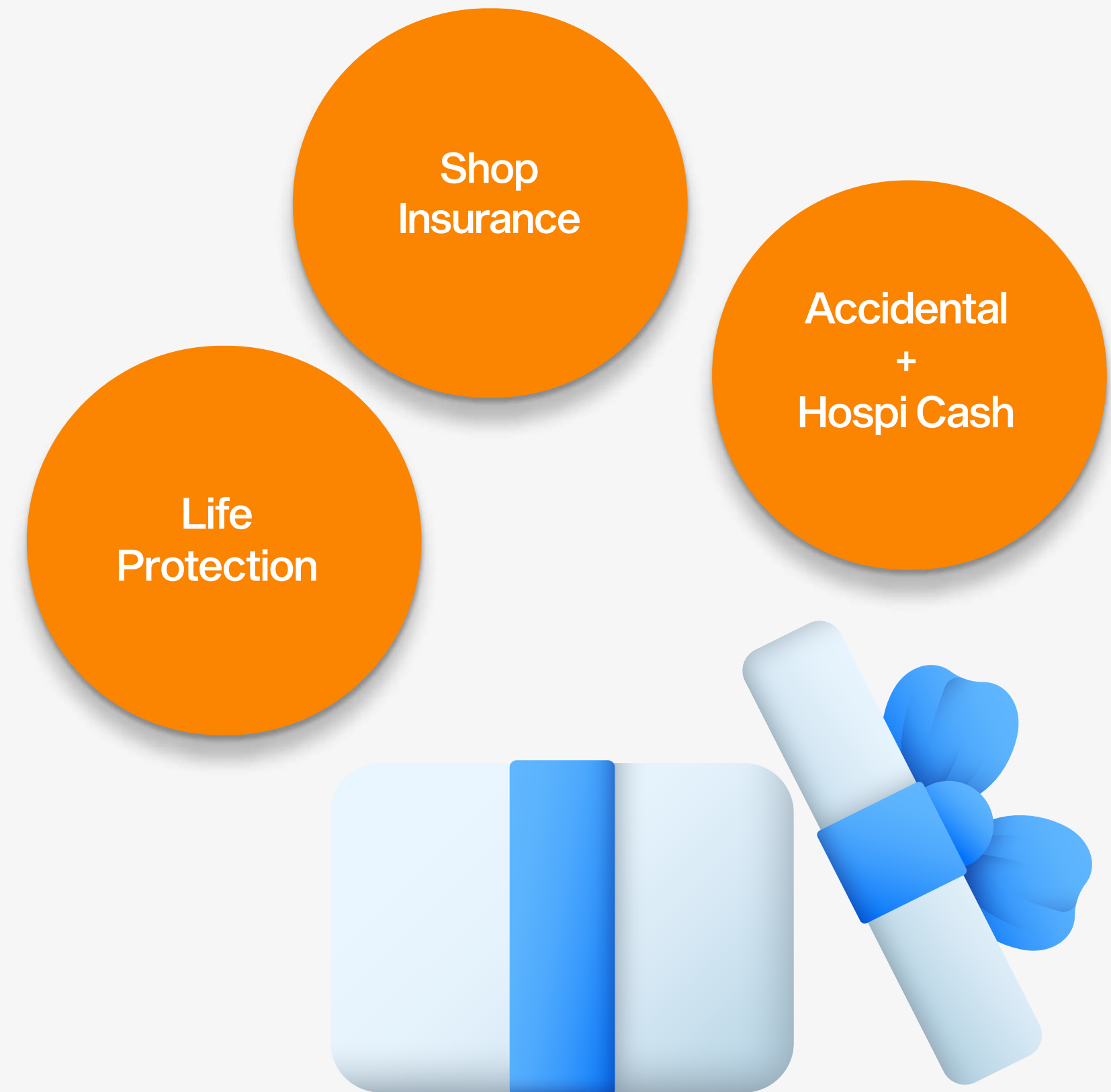
- Across counter policy issuance with instant life cover.
- Coverage – Accidental Death Benefit, Disability – PTD & PPD
- Premium as low as INR. 30/- for INR.1.0 lakh accidental cover and INR.20000/- for Funeral expenses
- No Medicals Required
- Tax benefits under 80 (C) & 10 (10(D))



Bundled Products

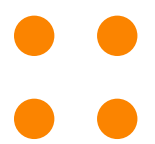
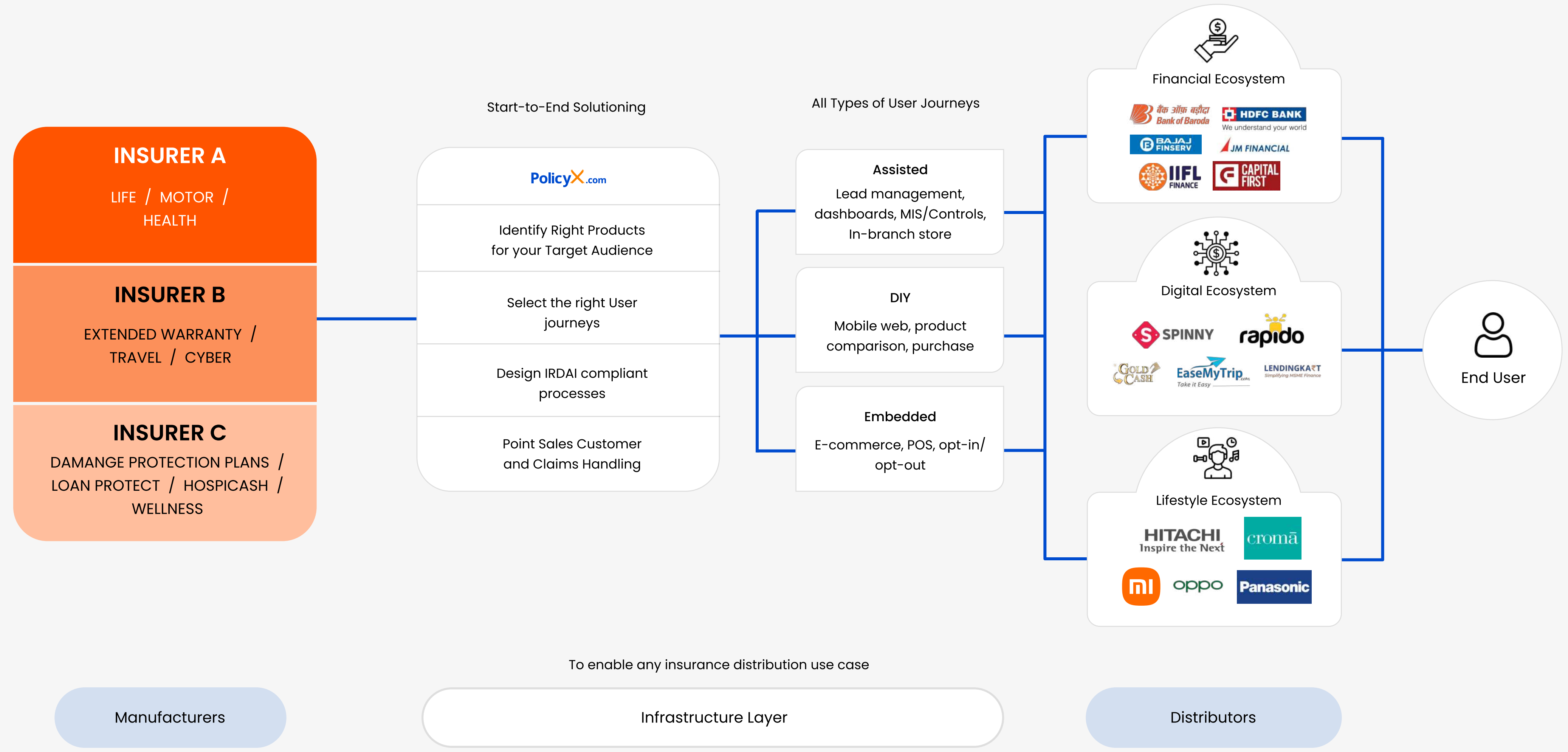
Custom Bundled Insurance Solutions: Tailored Protection for Your Unique Needs and Peace of Mind

// We can offer bundled products. For e.g. Credit Life protection + Shop Insurance, or Hospi Cash + EMI protection. Only available with us.



Flexible, Tailored Pricing Solutions

Flexible, Tailored Pricing Solutions: Optimized for Your Unique Loan and Profile



Seamless Connectivity with **IMS**

- Get connected to all stakeholders from the comfort of your office via Insurance Management System(IMS) provided by Xurance
- Design loan protection, ensure compliance, develop lender-insurer relationships, and deliver seamless policy issuance to claims settlement with Xurance.



Insurers

Partnered with multiple Insurers for best rates.



Xurance

Instant policy issuance with API integration and offline flexibility.



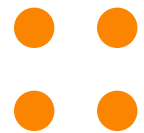
Ecosystem

Facilitating environment for digital & financial ecosystem



Customers

Partnered with multiple Insurers for best rates.

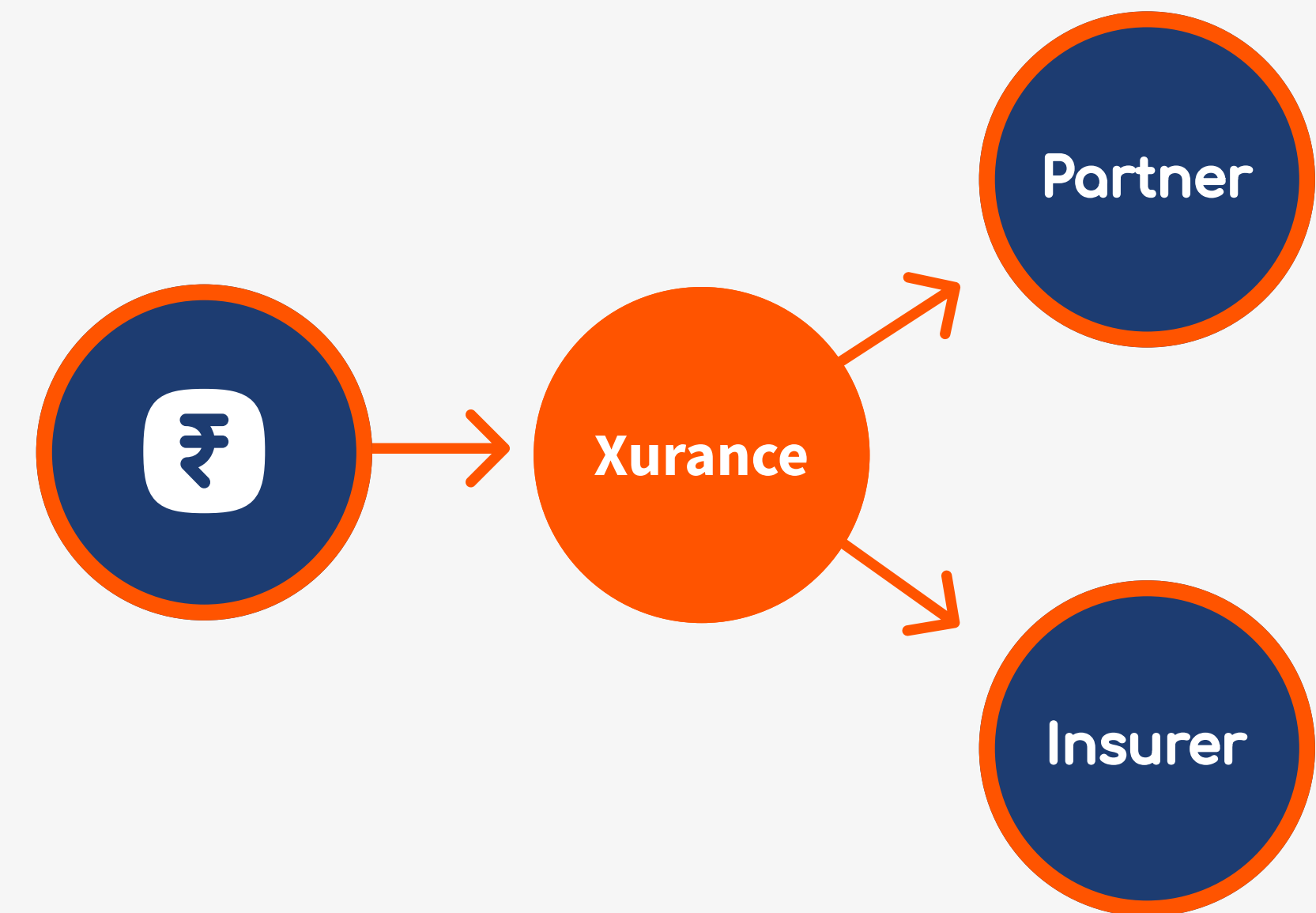


Better Cash Flow **Visibility**

Superior Group Credit Solutions: Enhanced Cash Flow Visibility and Faster Settlements

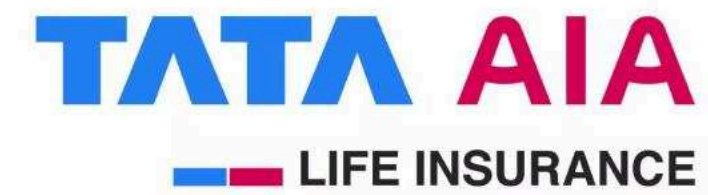


In our Group Credit business, we can receive premium receipts directly into our account. This allows us to settle payables much faster.



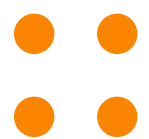
Industry **Best Rates**, Directly from

Through strategic partnerships forged over time



LET'S DO BUSINESS!

7210499455 | tarun.kumar@policyx.com



Visit : www.policyx.com