

policybazaar.com

paisabazaar.com

Earnings Call  
Quarter ended December 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 with an aim to help the Indian middle class secure social security – financial protection against death & disease, child education planning, pension planning & access to credit. 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 400k partners to help them manage insurance sales using technology.

**PB Connect** is akin to PB Partners albeit in the credit space.

## Key Highlights: Q3 FY26

Total Insurance Premium is at ₹7,965 Cr, a growth of 45% YoY  
Total Lending Disbursal is at ₹9,986 Cr, a growth of 84% YoY

Protection (Health & Term Insurance) New Premium grew 68% YoY  
Core Online Insurance Premium grew 44% YoY  
Core Lending Disbursal improved sequentially, up 8% QoQ

New initiatives continue to hold the leadership position  
PB Partners maintained the growth momentum, with Insurance Premium growing at 48% YoY  
PB UAE Insurance Premium grew 62% YoY; now profitable for four consecutive quarters

Total Revenue grew 37% YoY to ₹1,771 Cr  
PAT grew from ₹71 Cr to ₹189 Cr (2.38% of total Premium), up 165% YoY

\*India Insurance Premium numbers exclude GST

# Overall business

## Insurance Premium excluding GST for like-to-like comparison

Premium (excluding GST)	Q1	Q2	Q3	Q4	FY
FY23	2,160	2,272	2,693	3,215	10,341
FY24	2,689	3,118	3,815	4,609	14,231
FY25	4,380	4,919	5,501	6,322	21,122
FY26	5,928	6,824	7,965	-	-

Premium (including GST)	Q1	Q2	Q3	Q4	FY
FY23	2,430	2,545	3,028	3,586	11,589
FY24	3,011	3,475	4,261	5,127	15,875
FY25	4,871	5,450	6,135	7,030	23,486
FY26	6,616	7,605	8,884	-	-

# Overall business Q3 YoY

Revenue grew at 37% YoY with improving margins

₹ Crores	Q3 FY25			Q3 FY26			YoY			
	Total	Core Online Business	New Initiatives	Total	Core Online Business	New Initiatives	Total	Core Online Business	New Initiatives	
Premium	5,501	3,730	1,771	7,965	5,362	2,603	45%	44%	47%	
Revenue	1,292	771		1,771	1,039		37%	35%		41%
Insurance   Credit		651	119		521	924		115	732	
Contribution (non-GAAP)#	330	315	15	505	463	42	53%	47%	178%	
Contribution %	26%	41%	3%	29%	45%	6%				
Adjusted EBITDA (non-GAAP)	79	114	(35)	199	224	(24)	154%	97%	30%	
Adjusted EBITDA %	6%	15%	(7)%	11%	22%	(3)%				

- Core Online Businesses include Policybazaar & Paisabazaar
- New Initiatives include PB Partners, PB for Business, PB UAE & PB Connect
- # – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)
- Brand spend(Online & offline) is included as a part of fixed costs
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- India Insurance Premium numbers exclude GST

## Revenue grew at 10% QoQ with improving margins

₹ Crores	Q2 FY26			Q3 FY26			QoQ					
	Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives
Premium	6,824	4,746		2,078	7,965	5,362		2,603	17%	13%		25%
Revenue	1,614	958		655	1,771	1,039		732	10%	8%		12%
Insurance   Credit		852	106			924	115			8%	8%	
Contribution (non-GAAP)#	464	428		36	505	463		42	9%	8%		17%
Contribution %	29%	45%		5%	29%	45%		6%				
Adjusted EBITDA (non-GAAP)	156	183		(27)	199	224		(24)	28%	22%		9%
Adjusted EBITDA %	10%	19%		(4)%	11%	22%		(3)%				

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# Overall business 9M YoY

Revenue grew at 36% with improving margins

₹ Crores	9M FY25			9M FY26			YoY					
	Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives	Total	Core Online Business		New Initiatives
Premium	14,799	10,340		4,459	20,717	14,194		6,523	40%	37%		46%
Revenue	3,469	2,196		1,273	4,733	2,831		1,902	36%	29%		49%
Insurance   Credit		1,810	386			2,509	322			39%	(16)%	
Contribution (non-GAAP)#	933	920		13	1,341	1,236		105	44%	34%		702%
Contribution %	27%	42%		1%	28%	44%		6%				
Adjusted EBITDA (non-GAAP)	184	312		(128)	445	526		(82)	142%	69%		36%
Adjusted EBITDA %	5%	14%		(10)%	9%	19%		(4)%				

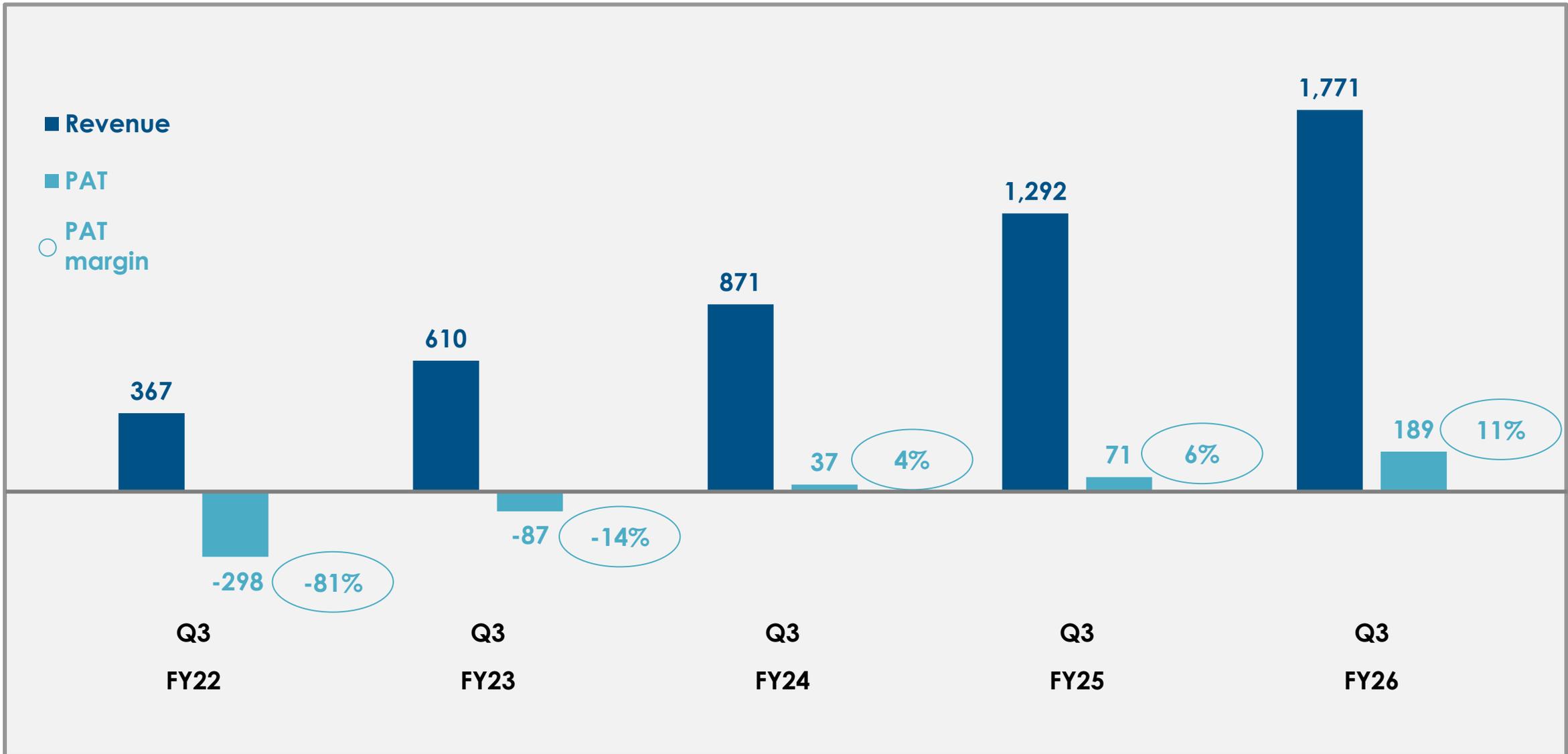
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₹ Crores	Q3 FY25	Q3 FY26	YoY	9M FY25	9M FY26	YoY
Adjusted EBITDA (non-GAAP)	79	199	154%	184	445	142%
ESOP Charges	51	41		179	154	
EBITDA	28	159	475%	(19)	291	Undef
Depreciation	34	34		88	101	
Finance Cost	9	9		25	27	
Other Income	100	85*		307	268	
Exceptional item	0	0		41	0	
Tax	14	12		34	26	
PAT	71	189	165%	182	409	101%
PAT (exc. Exceptional)	71	189	165%	141	409	149%

- \* Q3FY26 includes the impact of investment in PB Health of ₹539 Cr
- Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

# Overall business Q3

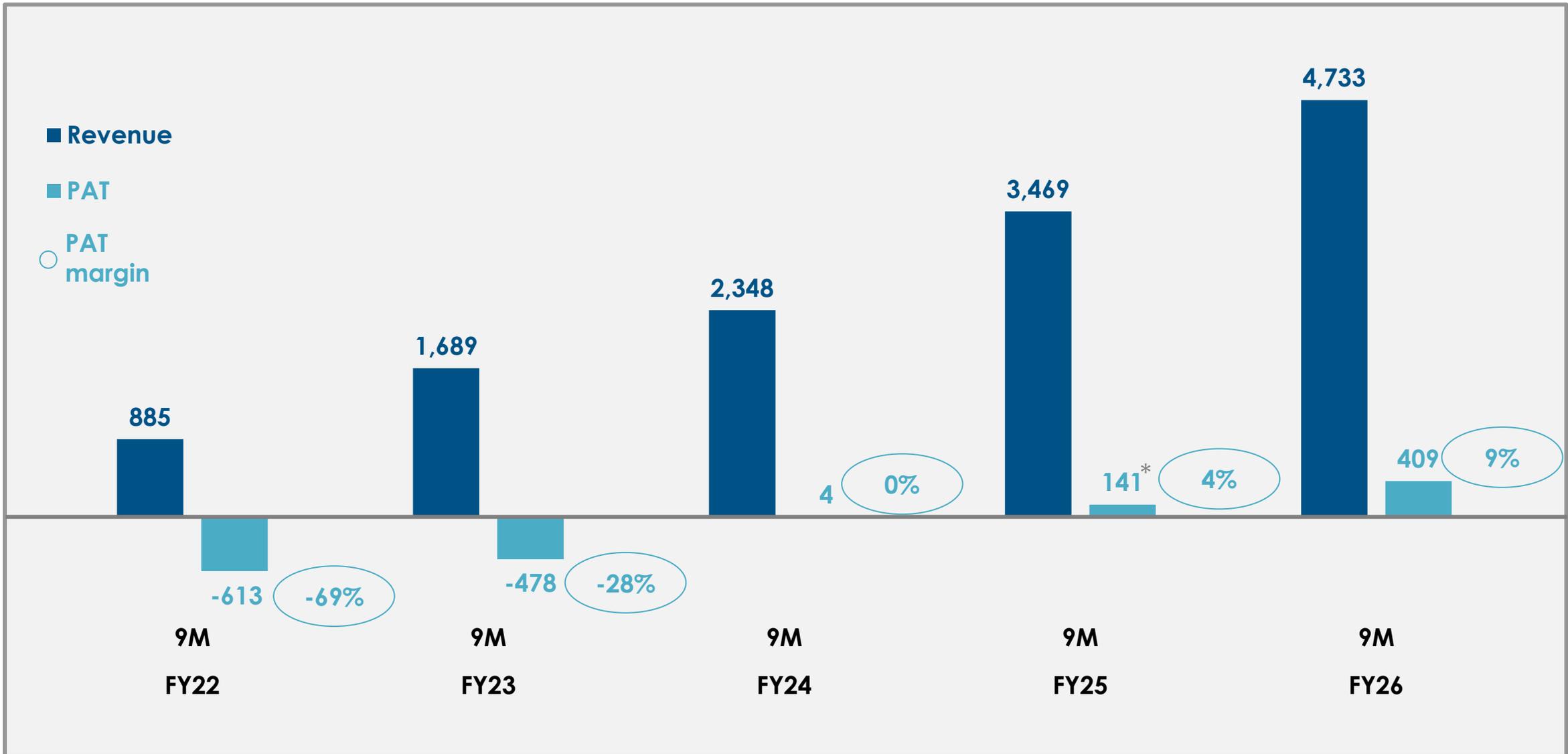
48% CAGR in Revenue; significant & consistent PAT growth since Public Listing



• Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

# Overall business 9M YTD

52% CAGR in Revenue; significant & consistent PAT growth since Public Listing



\*PAT excluding Exceptional item of ₹41 Cr in Q1 FY25  
 Impact of ₹1.09 Cr in FY23-FY26 (FY23: ₹4 Lacs, FY24: ₹10 Lacs, FY25: ₹94 Lacs, Q1FY26: ₹1 Lac) due to amalgamation of Makesense Technologies; financials restated

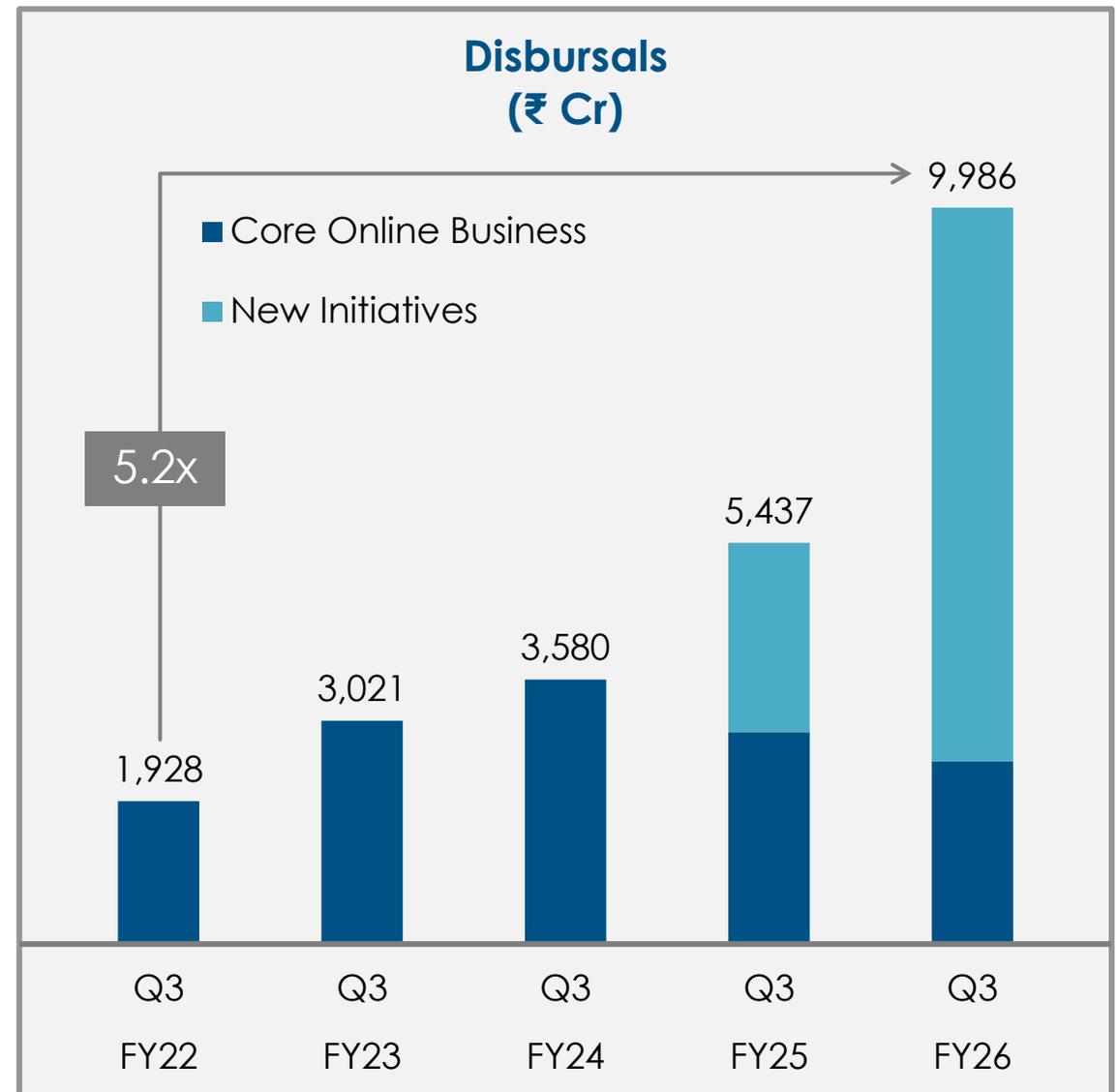
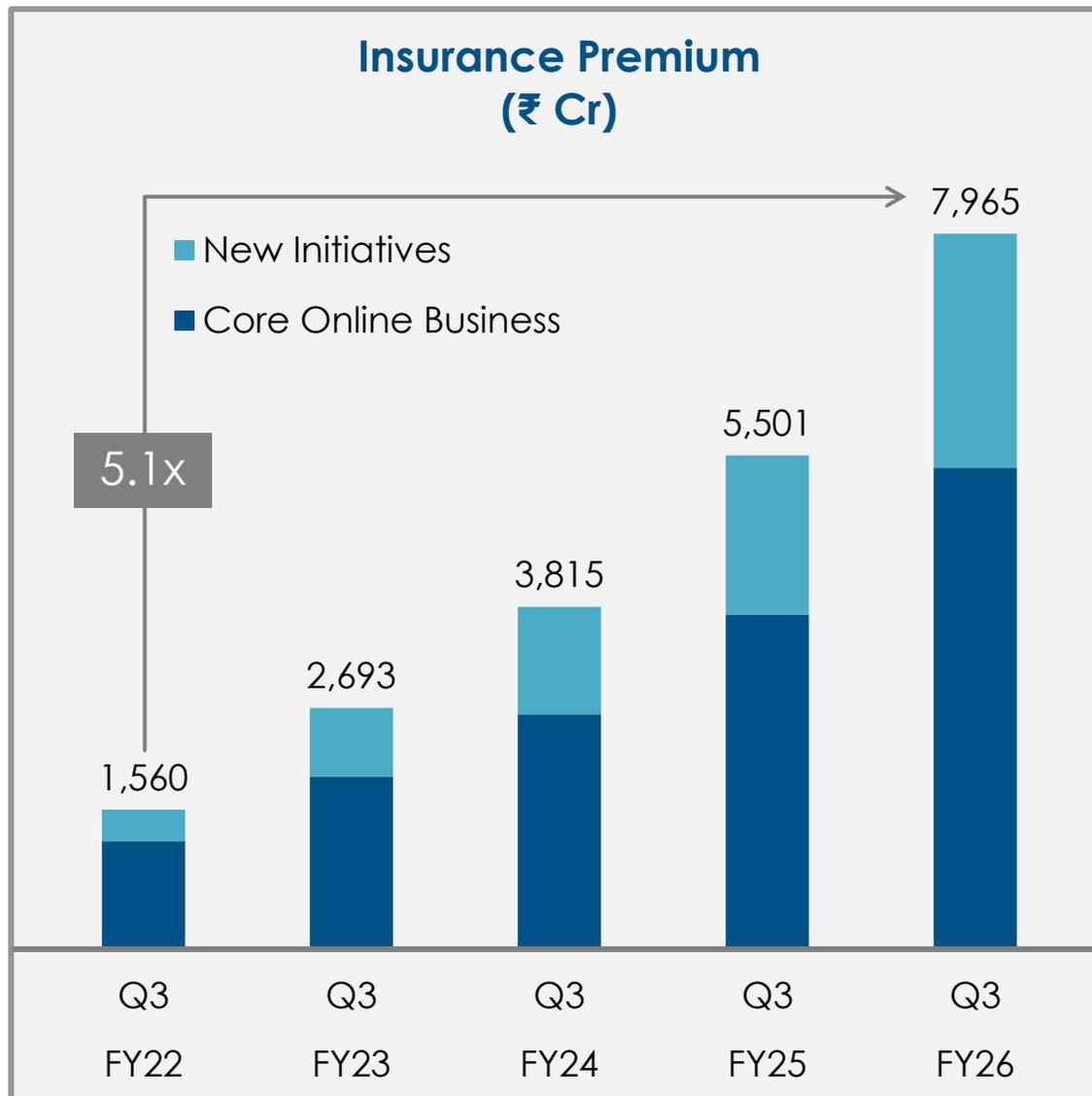
# Overall business: Rolling 12 months

Revenue grew 2.8x in 3 years; PAT 2.1% of the total premium

12 months ending (₹ Cr)	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	Jun-25	Sep-25	Dec-25
Premium	6,152	6,880	7,901	9,034	10,341	10,870	11,715	12,837	14,231	15,922	17,723	19,408	21,122	22,670	24,575	27,039
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	5,315	5,761	6,241
Contribution (non-GAAP)#	323	359	419	497	623	737	844	942	1,028	1,092	1,164	1,235	1,366	1,453	1,599	1,774
Contribution %	23%	21%	21%	22%	24%	27%	29%	29%	30%	29%	28%	27%	27%	27%	28%	28%
Adjusted EBITDA (non-GAAP)	(282)	(306)	(290)	(227)	(119)	(30)	36	103	144	170	213	252	332	372	472	593
Adj EBITDA %	(20%)	(18%)	(15%)	(10%)	(5%)	(1%)	1%	3%	4%	5%	5%	6%	7%	7%	8%	10%
Adj EBITDA as % of Premium	(4.6)%	(4.5)%	(3.7)%	(2.5)%	(1.2)%	(0.3)%	0.3%	0.8%	1.0%	1.1%	1.2%	1.3%	1.6%	1.6%	1.9%	2.2%
PAT*	(833)	(926)	(909)	(698)	(488)	(295)	(130)	(5)	64	95	167	202	311	377	461	579
PAT%*	(58)%	(55)%	(46)%	(31)%	(19)%	(11)%	(4)%	0%	2%	3%	4%	4%	6%	7%	8%	9%
PAT* as % of Premium	(13.5)%	(13.5)%	(11.5)%	(7.7)%	(4.7)%	(2.7)%	(1.1)%	0%	0.5%	0.6%	0.9%	1.0%	1.5%	1.7%	1.9%	2.1%

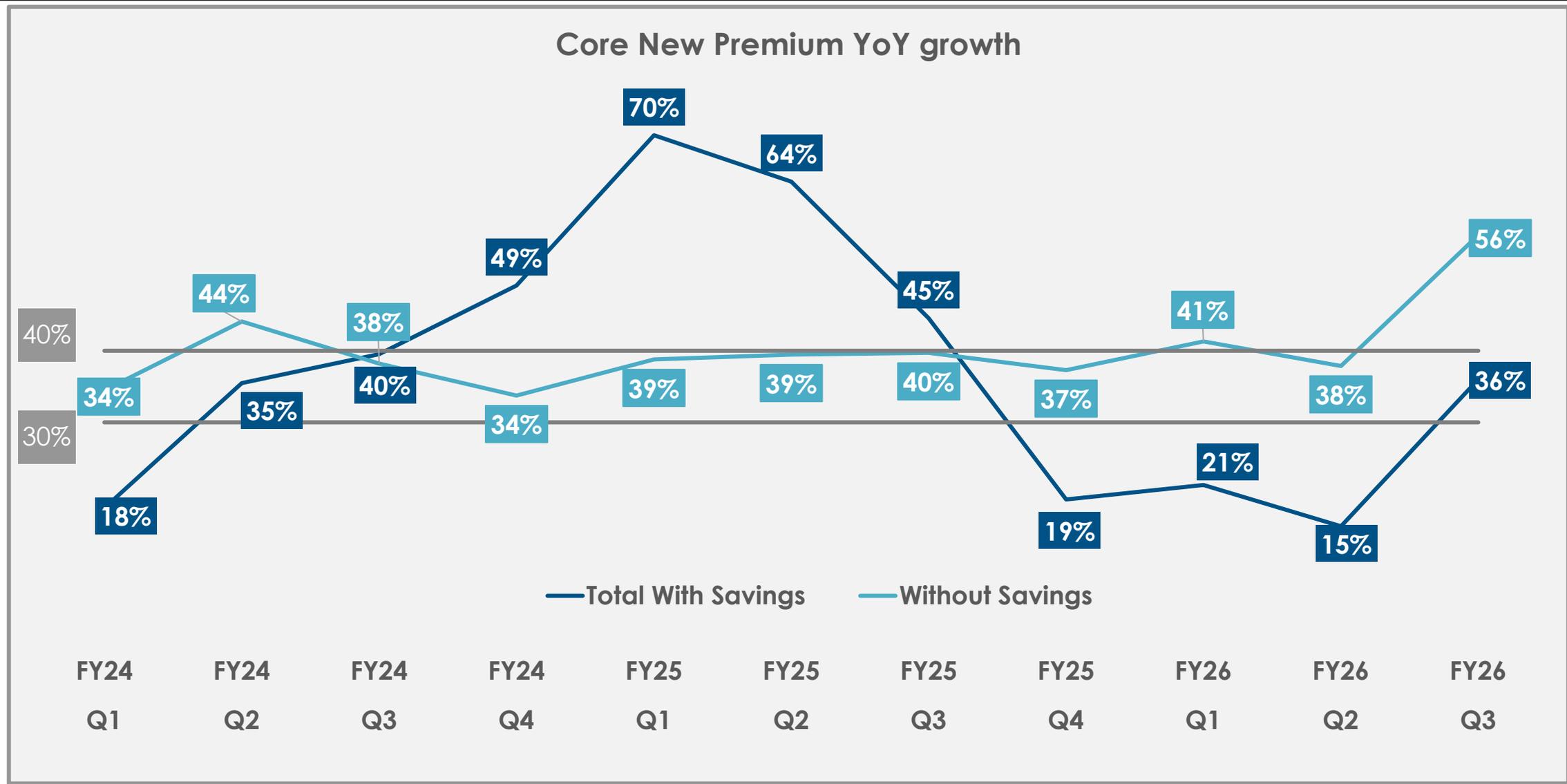
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- India Insurance Premium numbers exclude GST

# Q3: Insurance Premium grew 5.1x and Disbursal grew 5.2x



• India Insurance Premium numbers exclude GST

# Growth accelerated for Core New Insurance Premium (net of Savings business)



• India Insurance Premium numbers exclude GST

# Core Online Business: Rolling 12 months

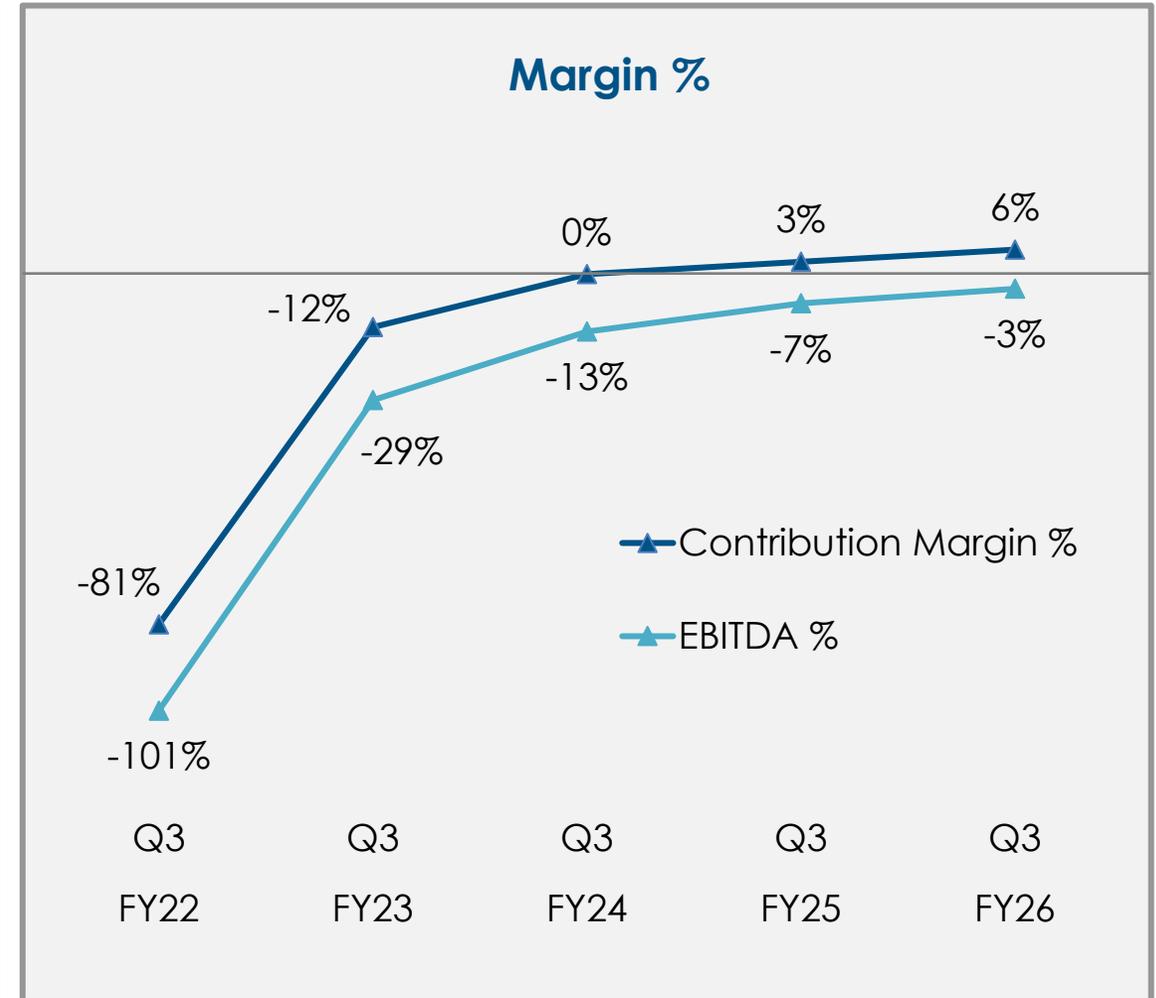
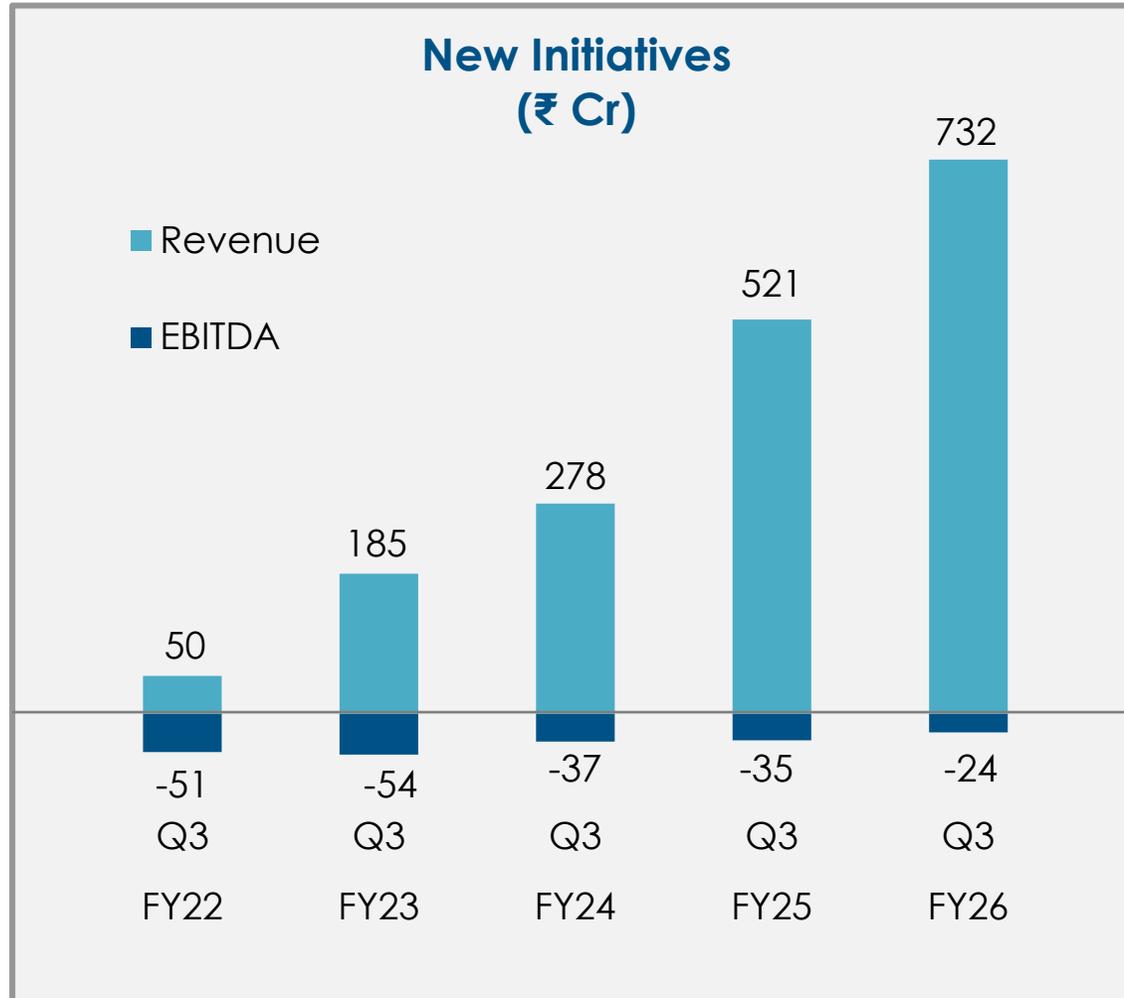
Revenue growth 33% CAGR with margin improvement from 3% to 19% in 3 years

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	Jun-25	Sep-25	Dec-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	3,242	3,439	3,708
Contribution (non-GAAP)#	459	542	629	690	741	818	905	980	1,061	1,113	1,166	1,221	1,326	1,384	1,494	1,642
Contribution %	38%	41%	42%	43%	43%	44%	44%	44%	45%	44%	43%	43%	43%	43%	43%	44%
Adjusted EBITDA (non-GAAP)	(111)	(75)	(14)	53	107	171	227	277	324	348	385	423	501	528	605	716
Adj EBITDA %	(9%)	(6%)	(1%)	3%	6%	9%	11%	13%	14%	14%	14%	15%	16%	16%	18%	19%

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# Q3: New Initiatives

Continued leadership with accelerated growth & improving efficiency



- New Initiatives include PB Partners, PB for Business, PB UAE & PB Connect
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# New initiatives: Rolling 12 months

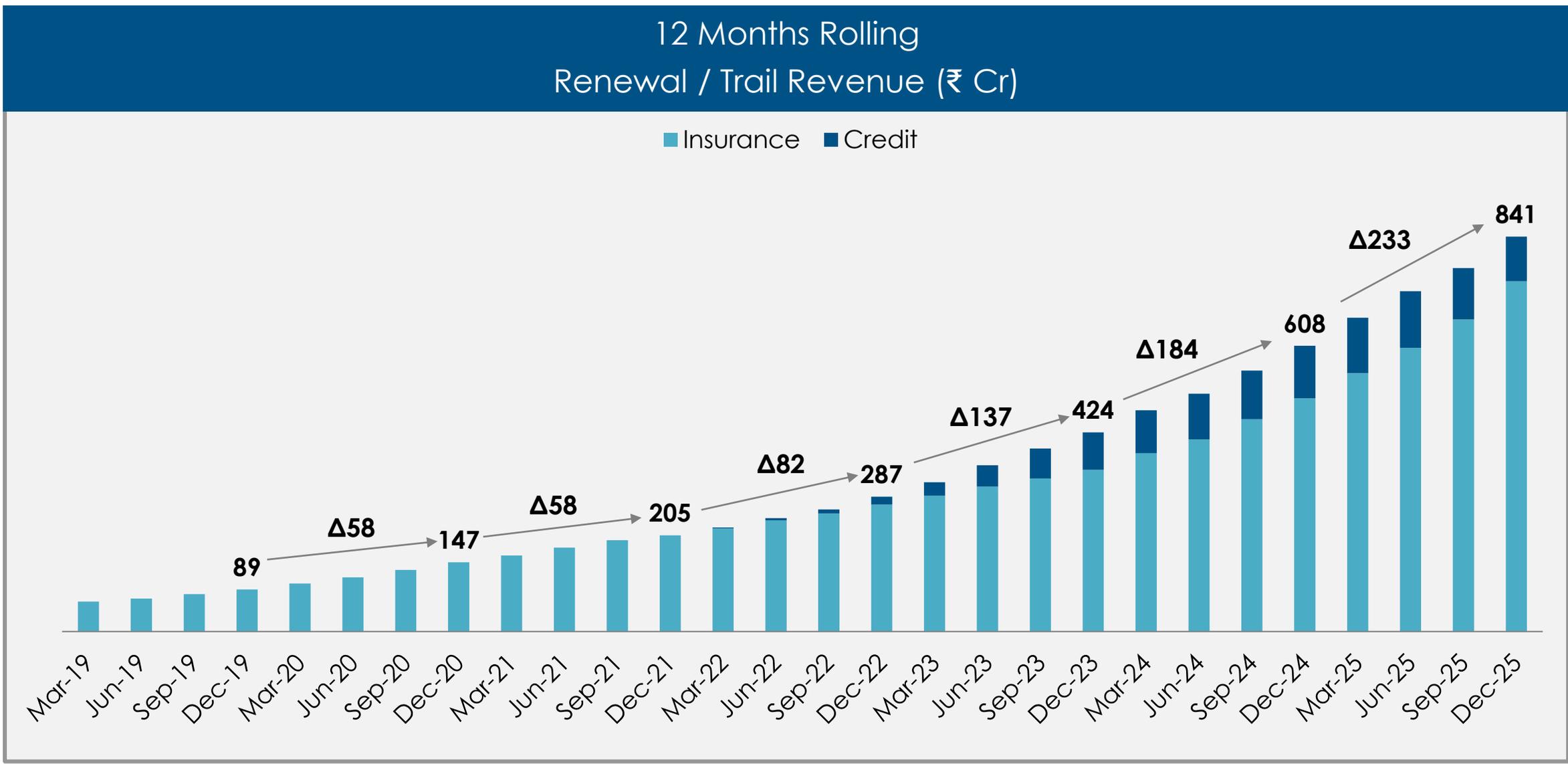
## Revenue grew 4x in 3 years

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	Jun-25	Sep-25	Dec-25
Revenue	225	355	503	638	848	863	914	1,007	1,062	1,259	1,451	1,694	1,904	2,073	2,322	2,533
Contribution (non-GAAP)#	(136)	(183)	(211)	(193)	(118)	(81)	(61)	(38)	(34)	(21)	(2)	13	40	69	105	132
Contribution %	(60%)	(52%)	(42%)	(30%)	(14)%	(9)%	(7)%	(4)%	(3)%	(2)%	0%	1%	2%	3%	5%	5%
Adjusted EBITDA (non-GAAP)	(171)	(232)	(277)	(280)	(226)	(201)	(191)	(174)	(180)	(177)	(173)	(171)	(169)	(156)	(133)	(123)
Adj EBITDA %	(76%)	(65%)	(55%)	(44%)	(27)%	(23)%	(21)%	(17)%	(17)%	(14)%	(12)%	(10)%	(9)%	(8)%	(6)%	(5)%

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# Renewal / Trail revenue

38% growth YoY on 12M Rolling basis



# Insurance Continues to Scale

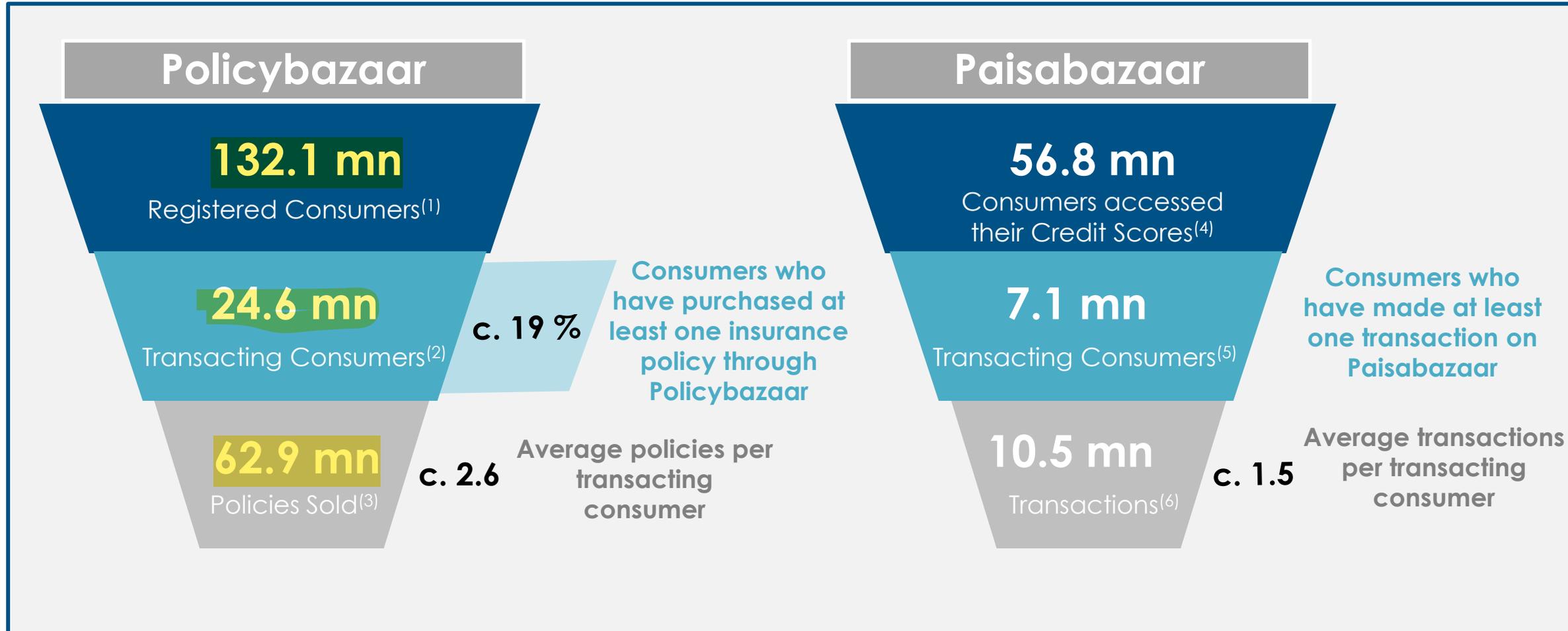
## Improving Efficiency & Customer Experience

- “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 ₹7,965 Cr insurance premium in Q3 FY26 (45% growth YoY). In Q3 FY26, Protection (Health & Term Insurance) New Premium grew 68% YoY
- ₹863 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 Q3 FY26
- 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 250+ 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 financial needs of varied segments

- Our new brand purpose “*Har Sapna Hoga Sach*” powers our mission of building a consumer-focused financial wellness platform
- We continue to enable access to credit for India's diverse consumer segments, through transparency, wide choice, independent (unbiased) & right advice
- We are currently at a loan disbursement ARR<sup>^</sup> of ₹40k Cr and card issuance ARR<sup>^</sup> of 3 Lacs
- Our secured credit business has scaled through a strong distribution and fulfilment capabilities
- About 5.7 Cr consumers across India have accessed their free credit score on our platform till date
- 70%+ disbursements are to existing customers \$, demonstrating strong customer trust, leading to repeat behavior
- About 5 Mn customers engage with our platform each month of which 1/3 are underserved and early-stage credit consumers. We empower them to track, manage and improve their credit health, enabling greater access to formal credit.
- Beyond credit, we launched FDs and Bonds. PB Money now delivers smart investment insights to over 11 Lac consumers
- App is now a powerful daily-use platform: AI-driven, deeply personalized, integrated with BBPS for bill payments and mobile recharges, and supported by PB Wallet, thereby, driving higher engagement, retention and conversion, placing app as an emerging dominant channel
- We're building a robust risk framework by augmenting bureau data with alternate data — enabling better credit assessment, sharper fraud detection and smarter decisioning, supported by proprietary risk scores shared with partners as a second layer alongside bank models

# Two leading consumer destinations

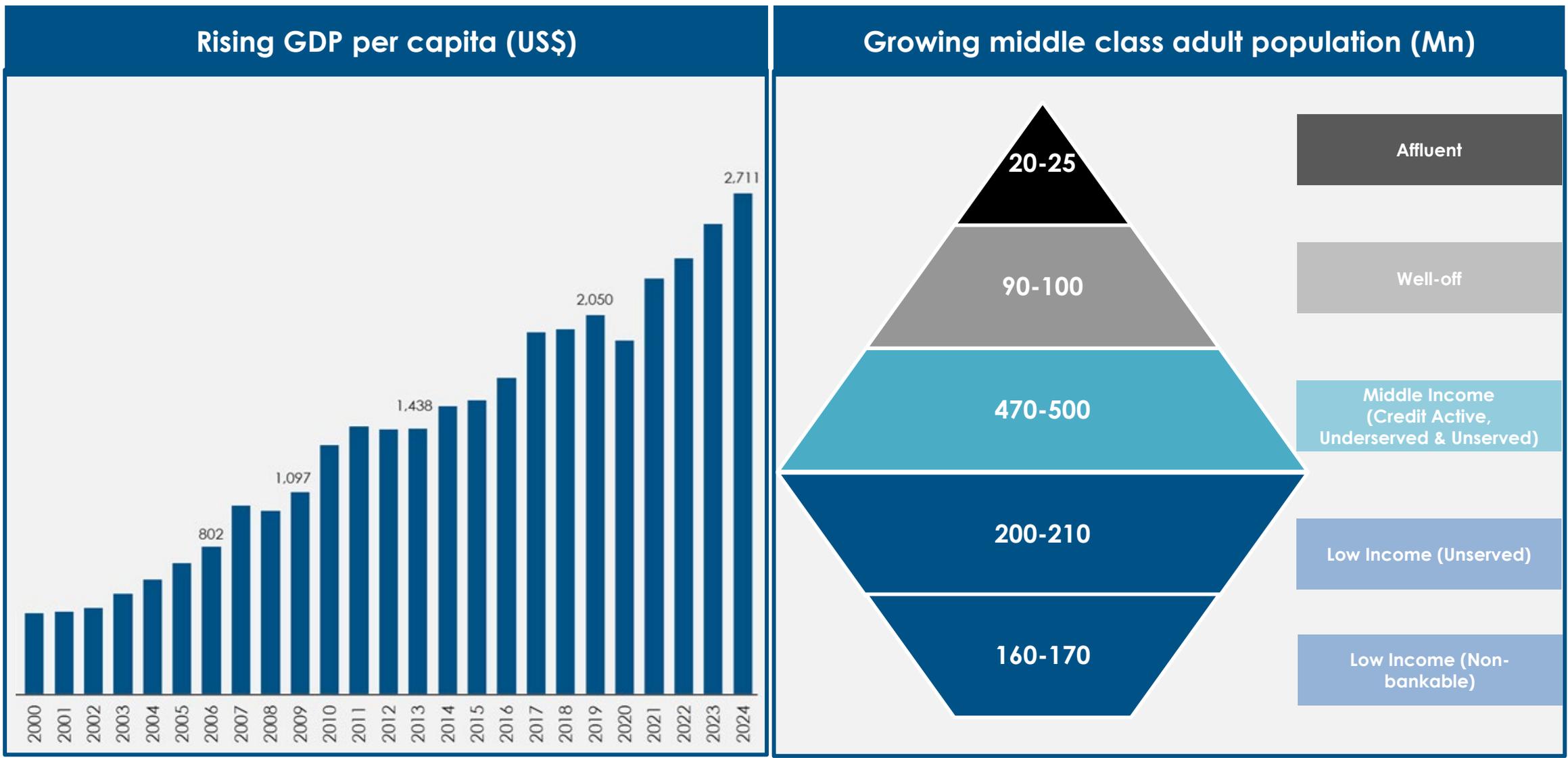


1. Consumers registered on Policybazaar platform as of December 31, 2025
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till December 31, 2025
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals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

policy bazaar 

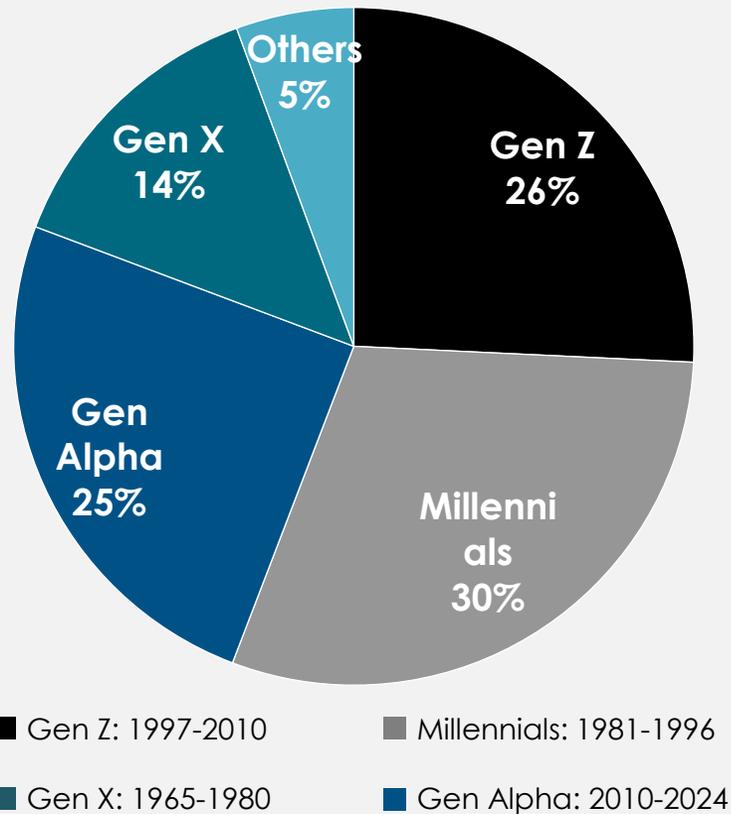
# India's macro in place for sustained growth

## Growing middle class with rising incomes

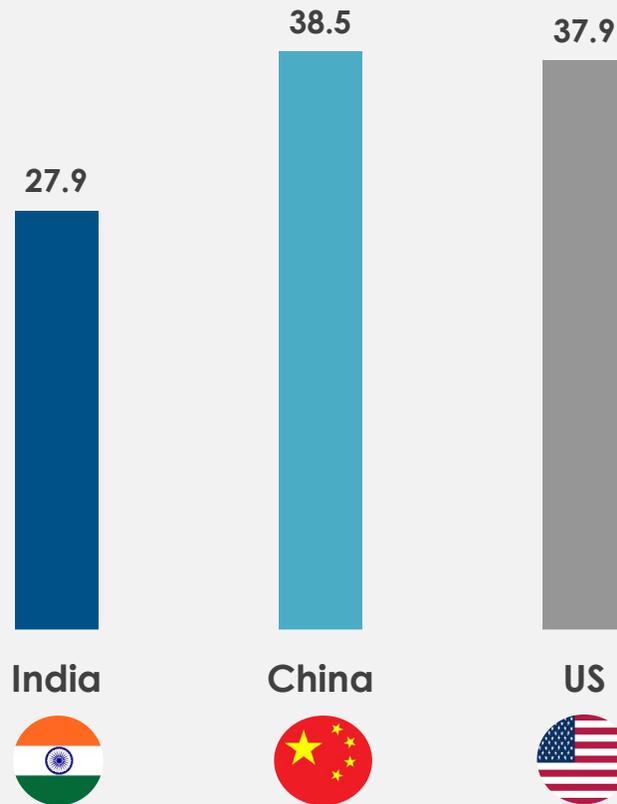


Source – IMF, Redseer

### Young population with 56% Millennials & Gen Z pop'n in India



### Median Age



### Consumer Demographics

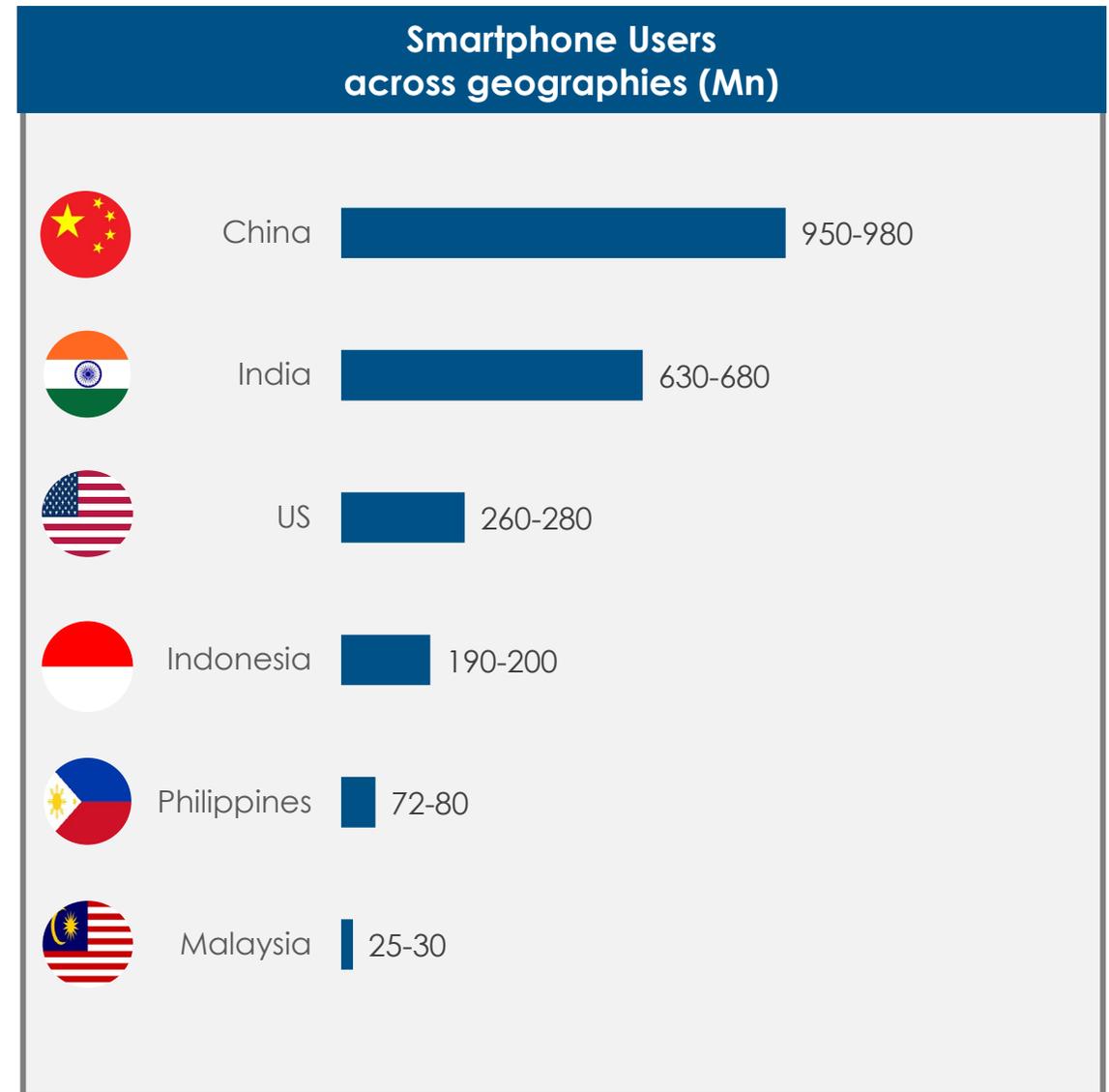
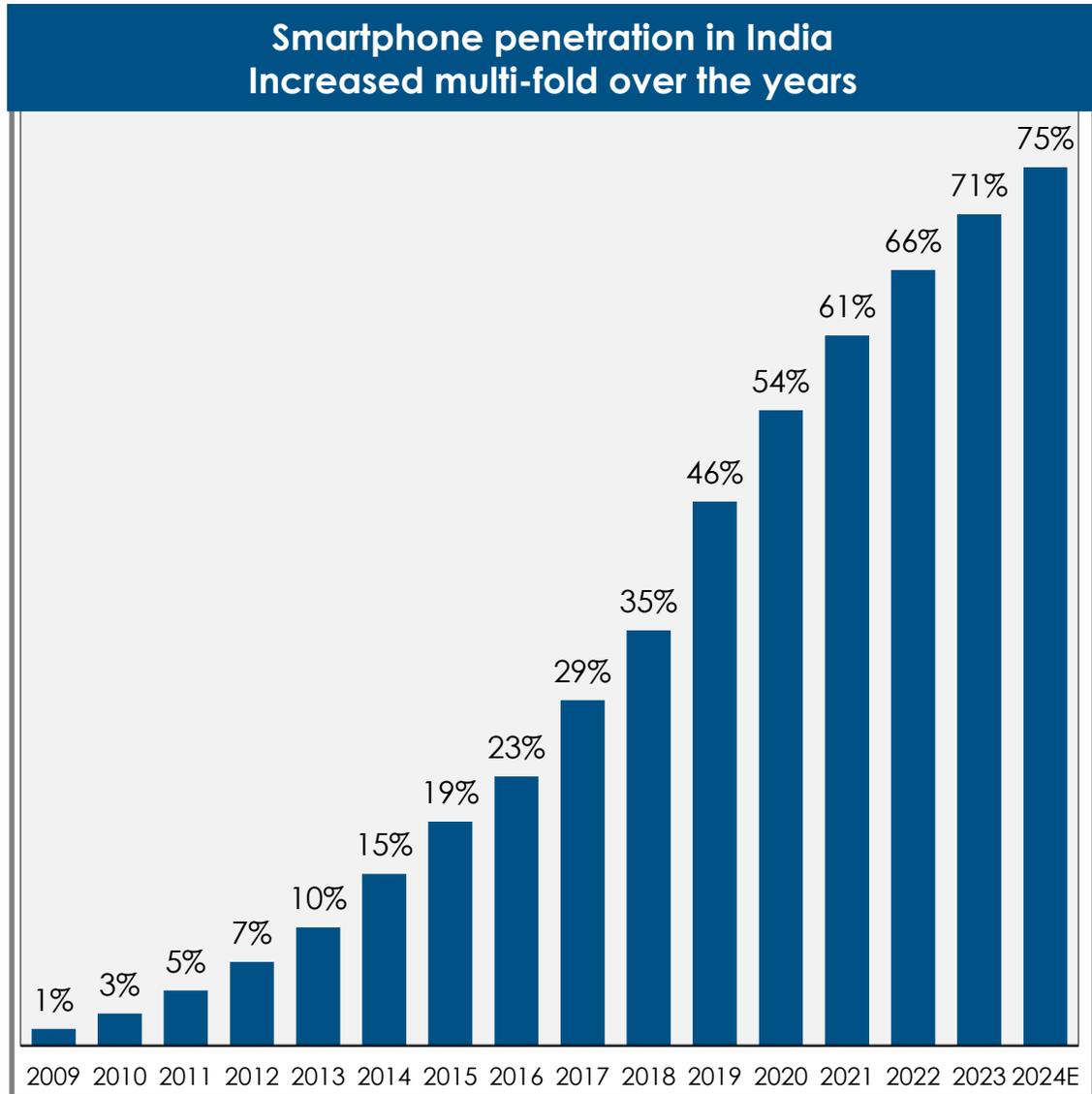
Young & tech-savvy population

Increasing nuclearization of families

Migration to urban centres for employment

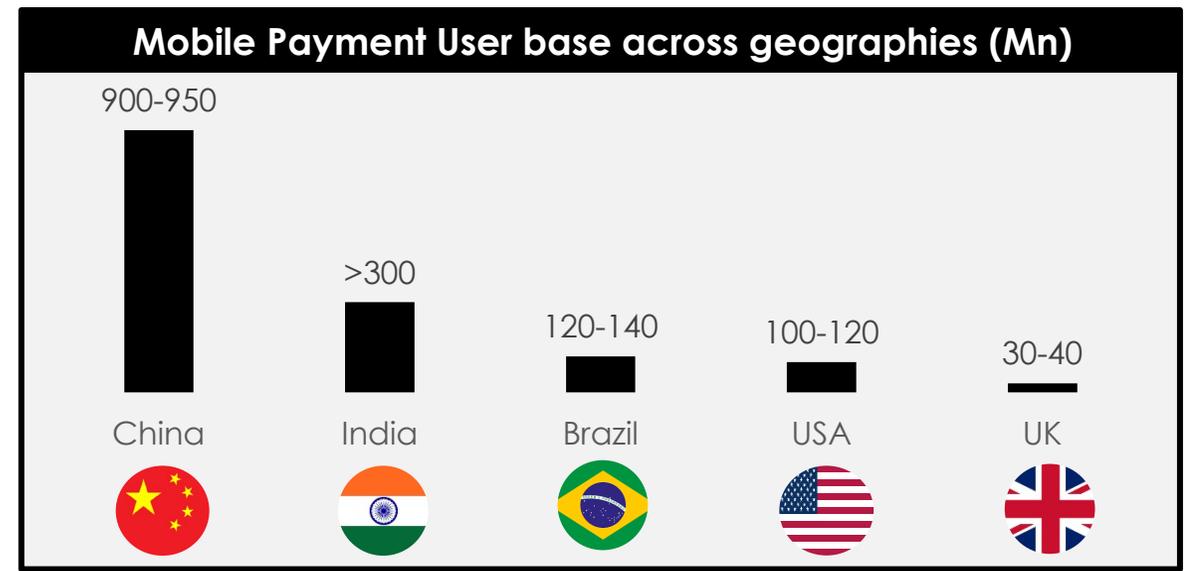
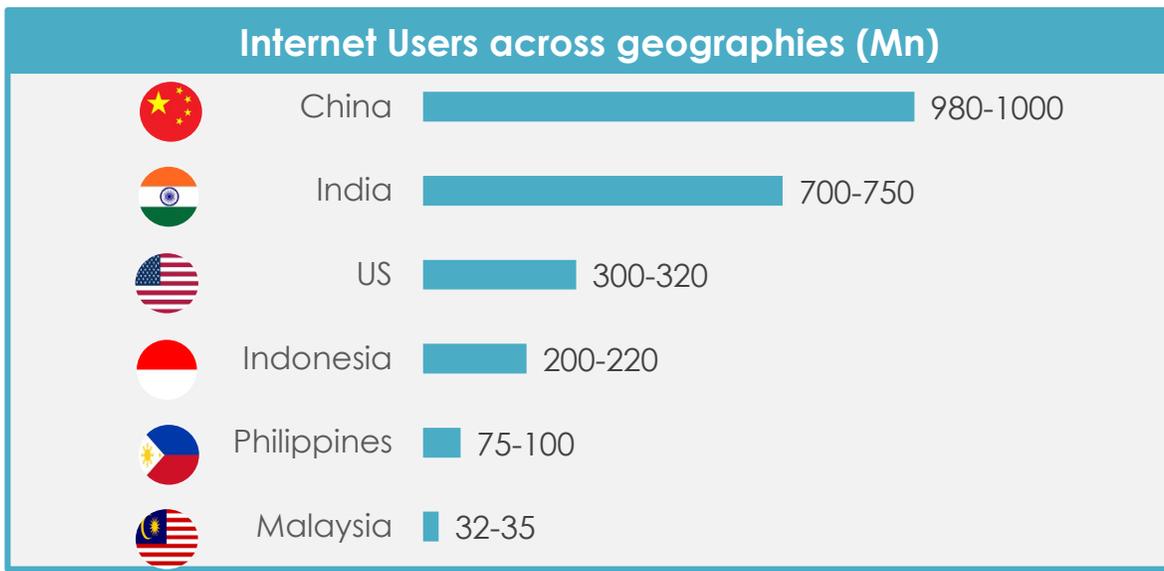
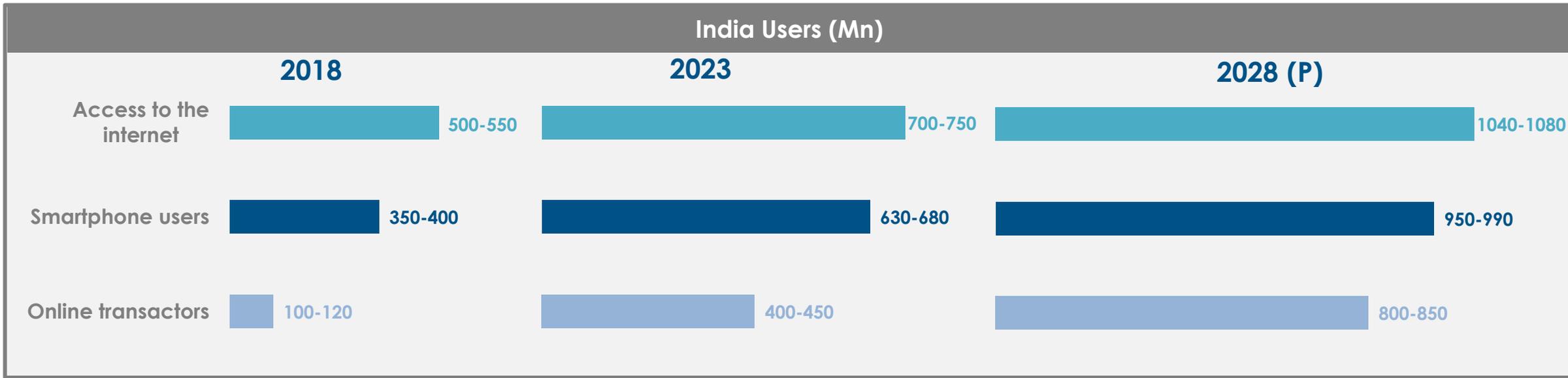
Women participation in labour  
37% in FY2023 vs 23% in FY2018

## Rising smartphone users



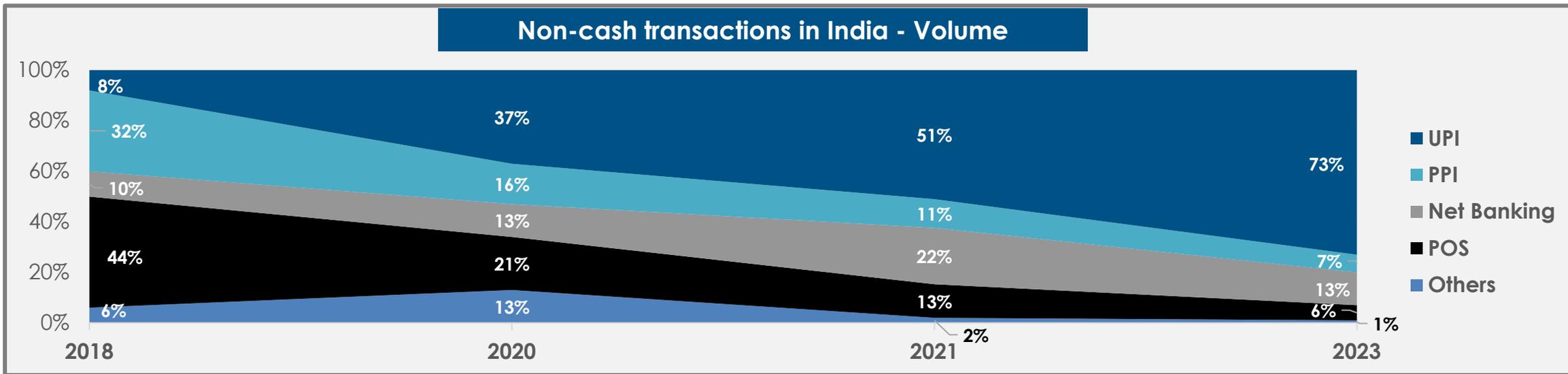
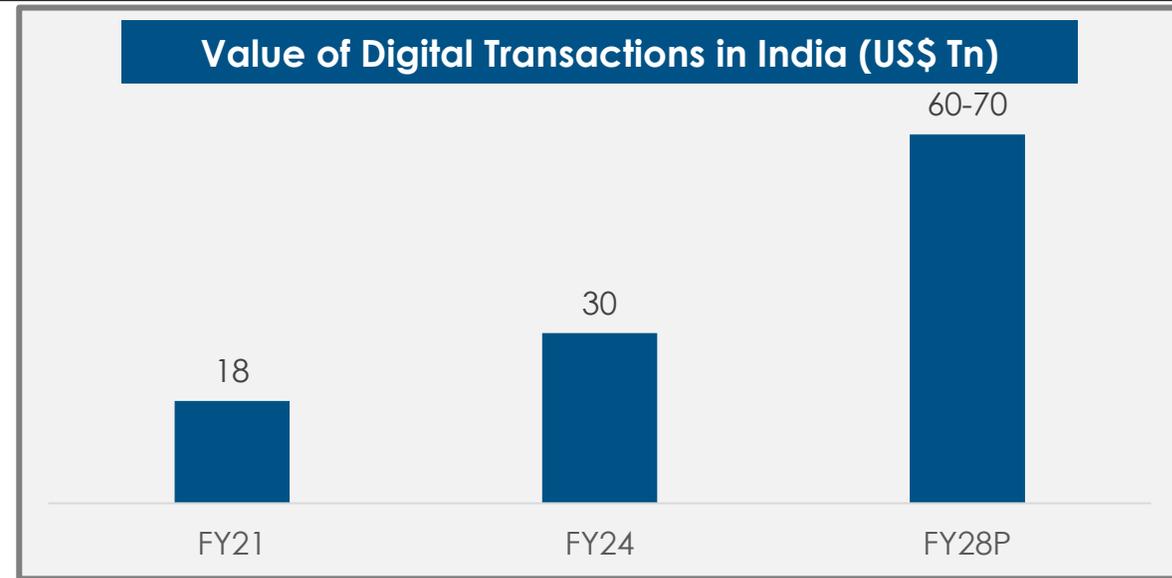
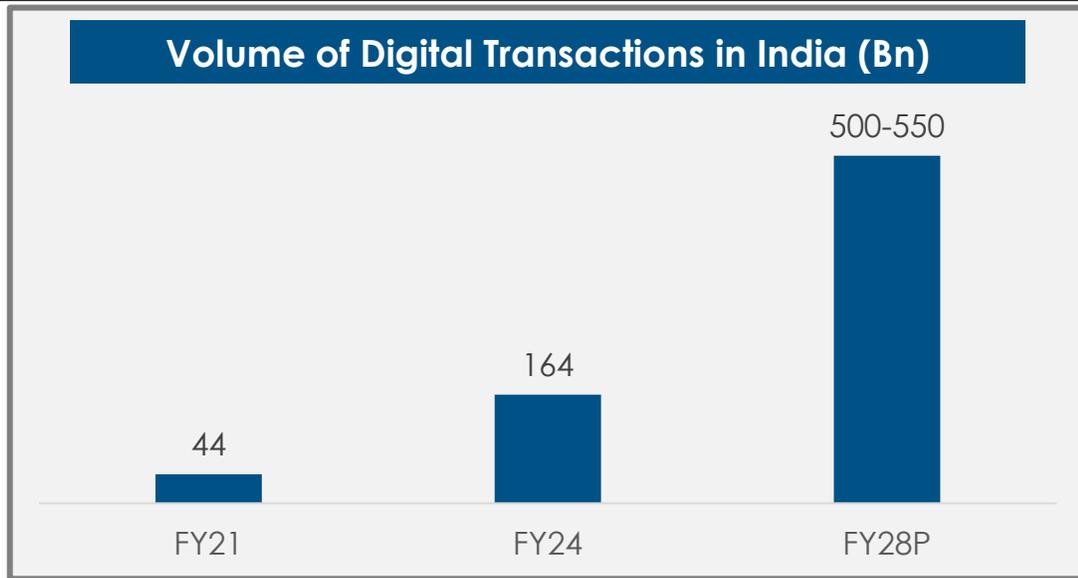
# India's macro in place for sustained growth

## Internet & Smartphone users pushing digital transactions



# India's macro in place for sustained growth

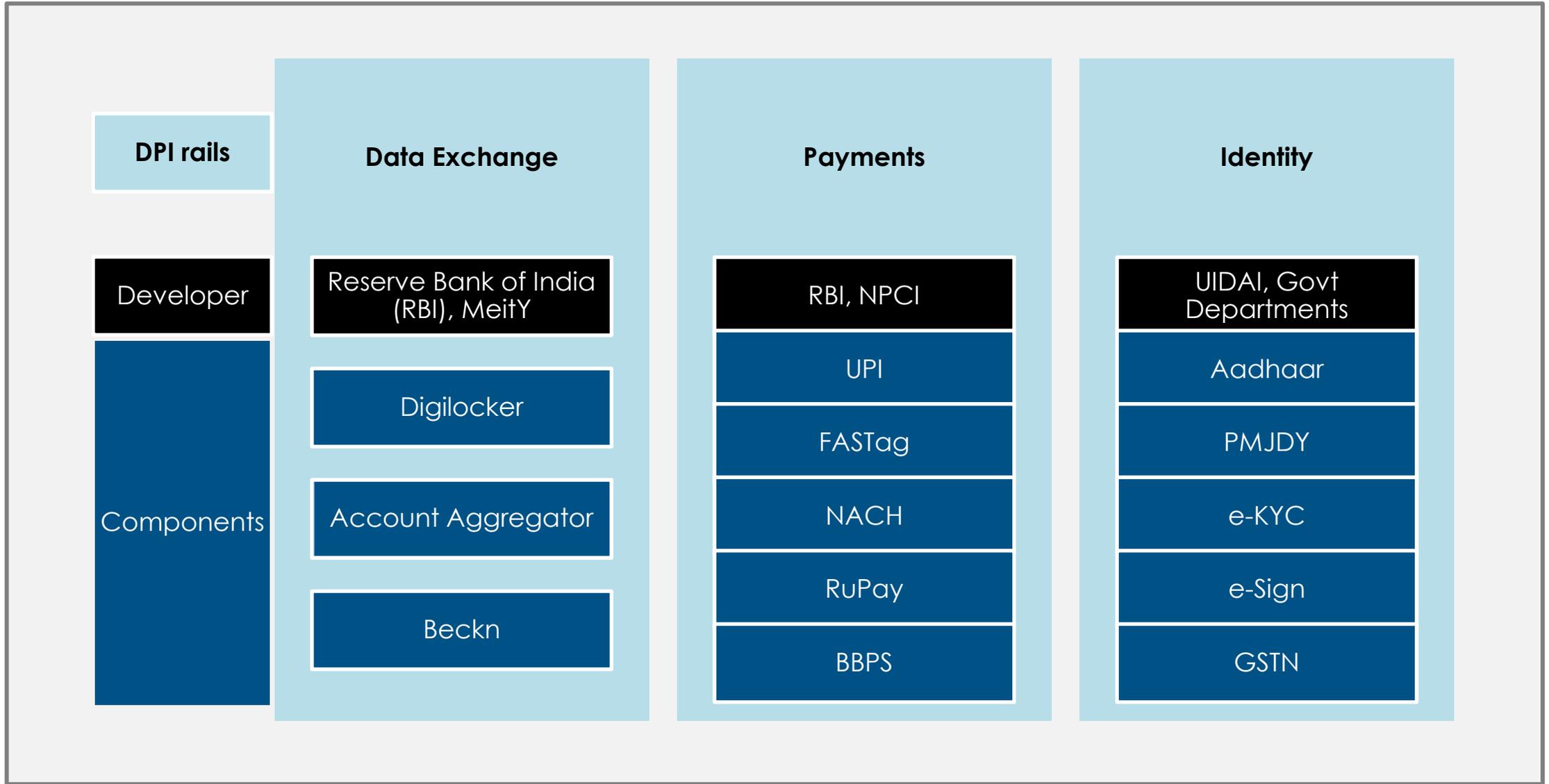
## Digital & non-cash transactions on the rise



Source – RBI, Redseer

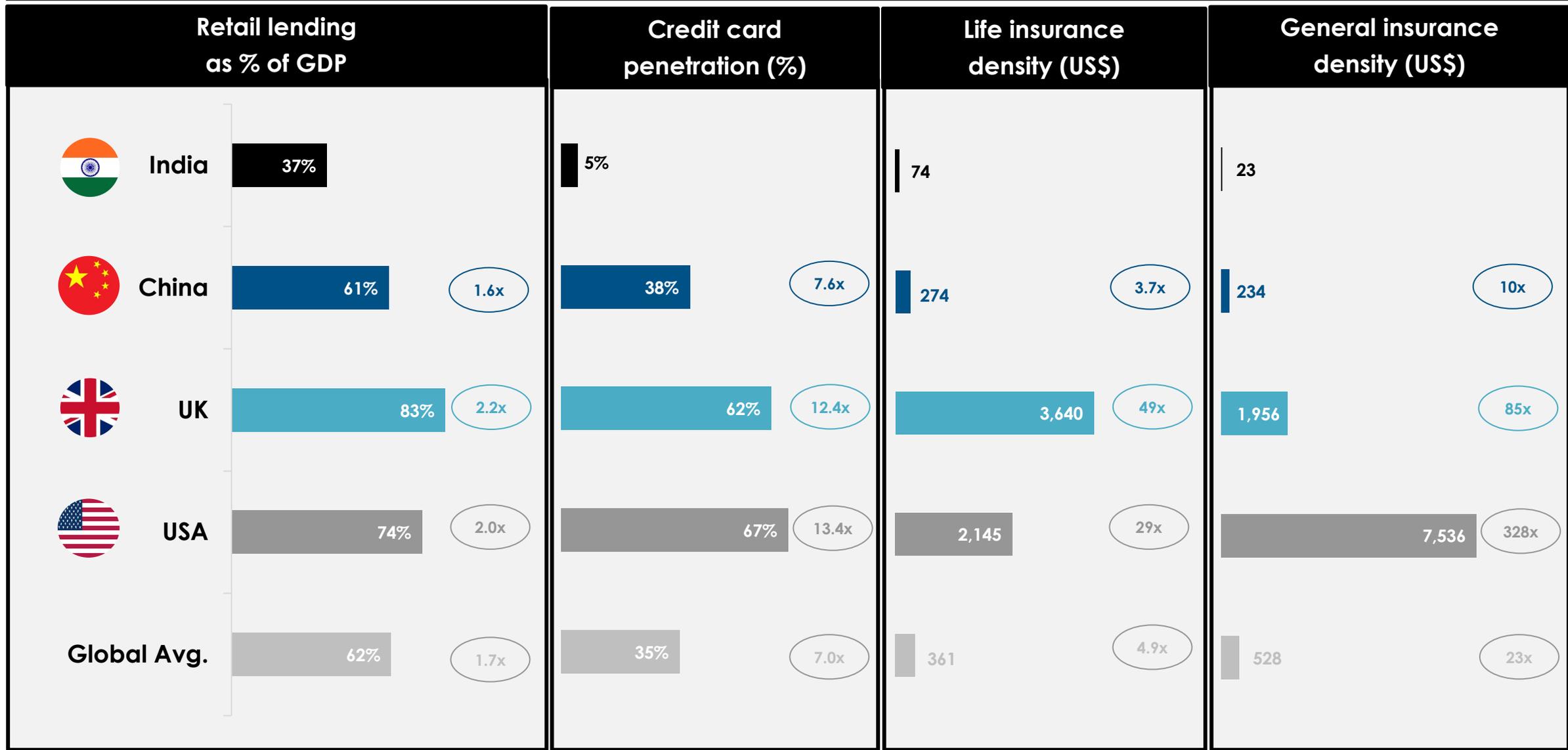
# India's macro in place for sustained growth

## Government interventions for creating Digital Public Infrastructure (DPI)



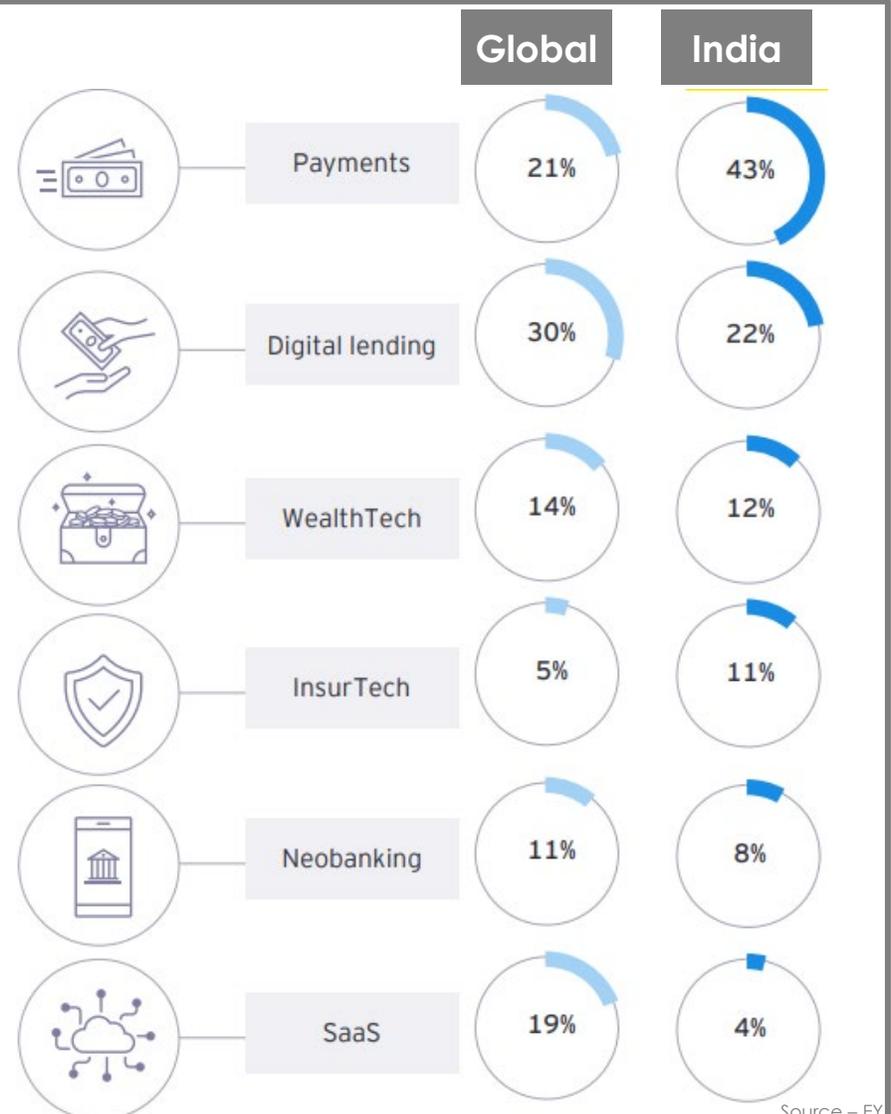
# India's macro in place for sustained growth

## Financial Services underpenetrated – massive scope



## Fintech slated for growth

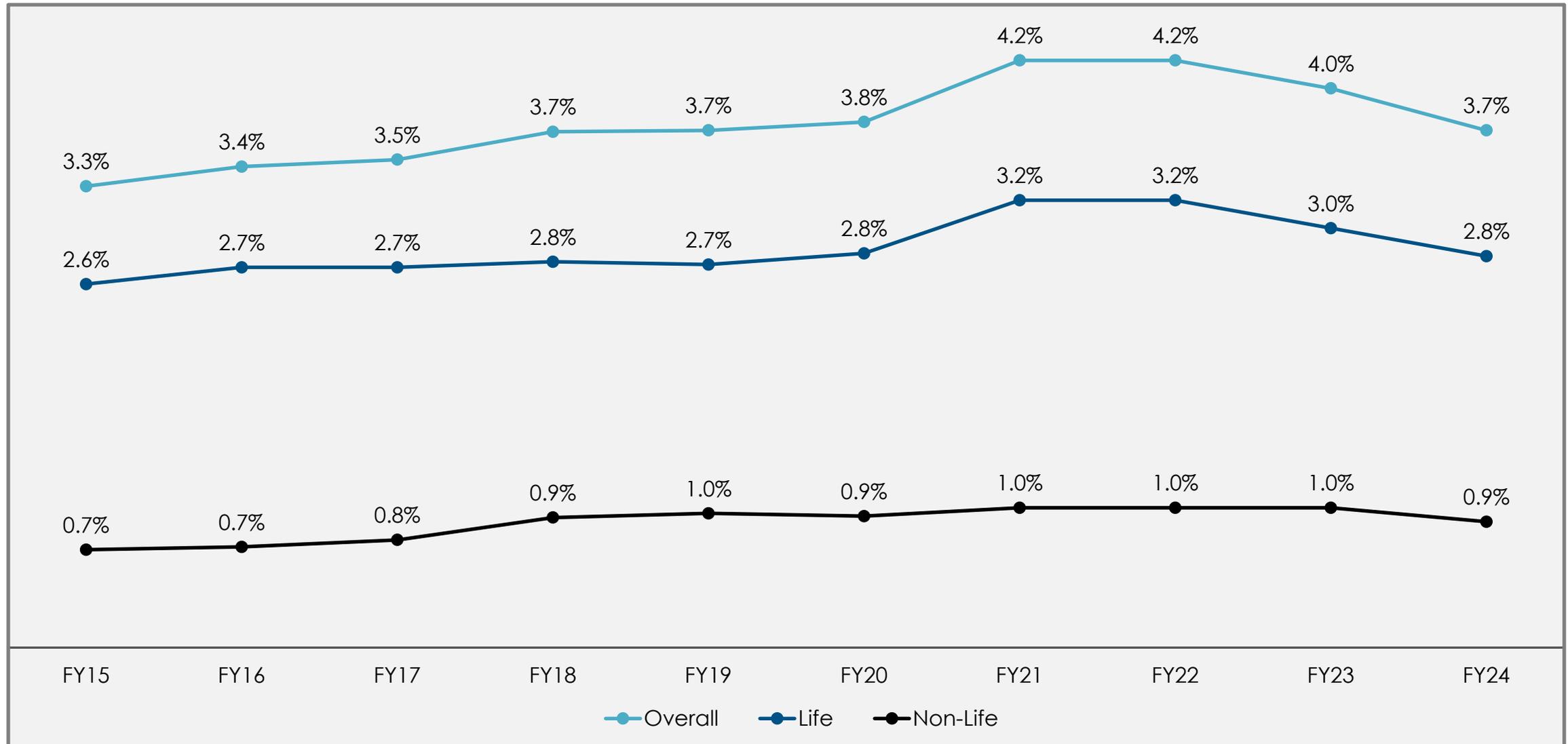
### Fintech Funding by segment



### Key themes shaping Fintech ecosystem



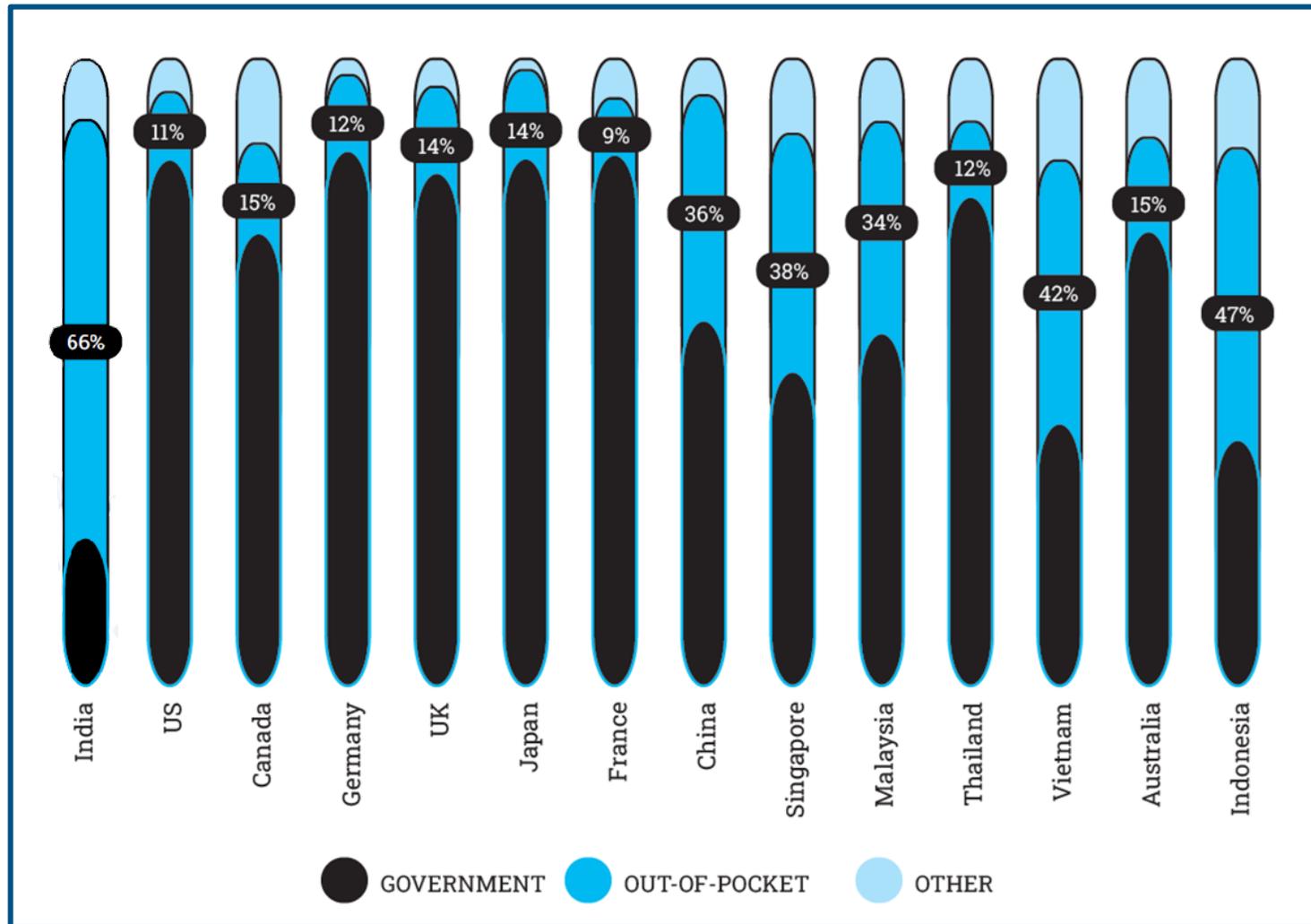
## Insurance penetration is abysmally low



Source – IRDAI, Swiss Re, Sigma World Insurance report

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

### Health Expenditure by Source of Financing

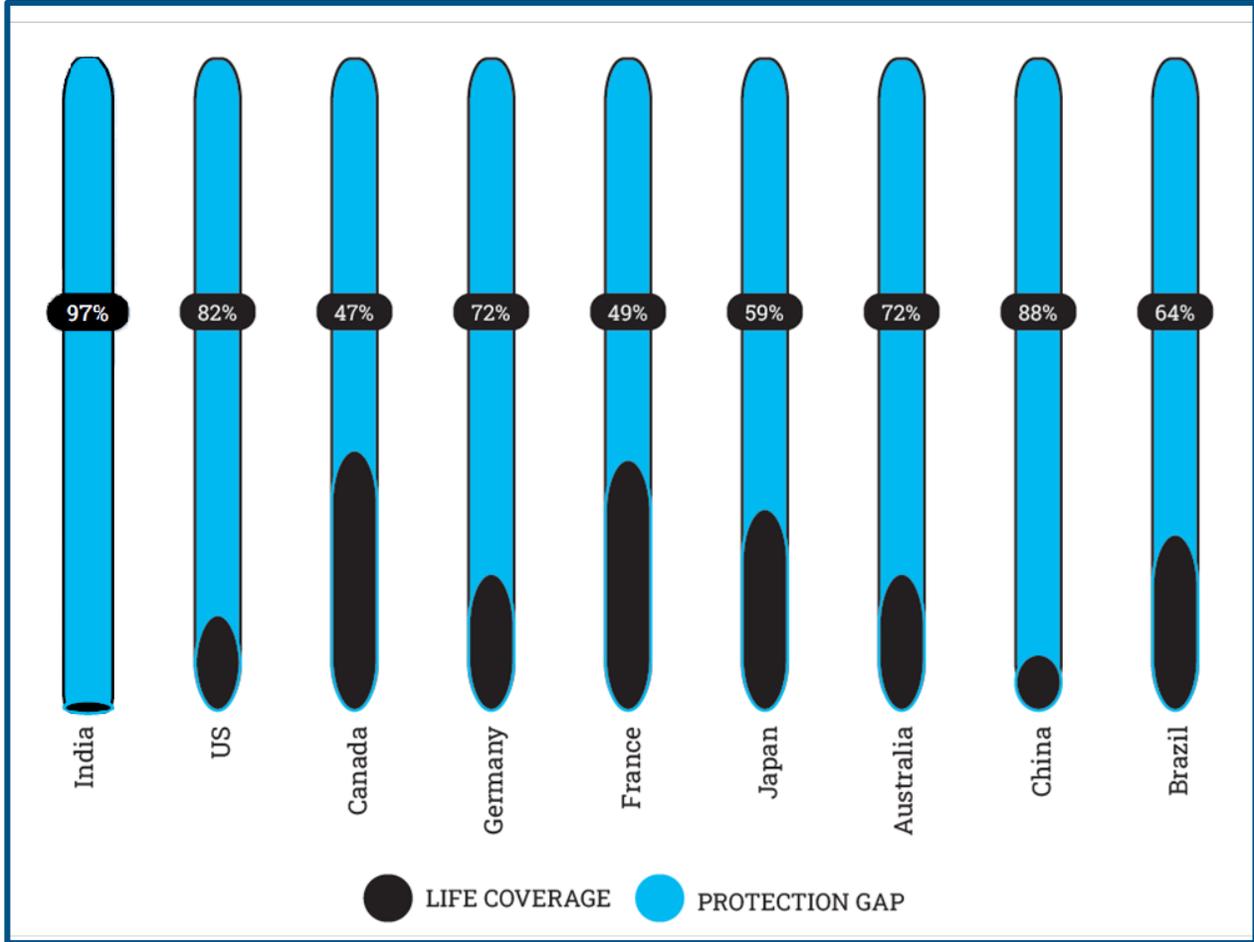


Country	Out-of-Pocket as % Healthcare Expense
<b>India</b>	<b>66%</b>
Australia	15%
Canada	15%
China	36%
France	9%
Germany	12%
Indonesia	47%
Japan	14%
Malaysia	34%
Singapore	38%
Thailand	12%
UK	14%
US	11%
Vietnam	42%

Note: Source – Swiss Re Report on Health Protection Gap, OECD

## Only 3% Life Coverage: Term Insurance is needed

### Mortality protection gap (Protection required minus Life Coverage)

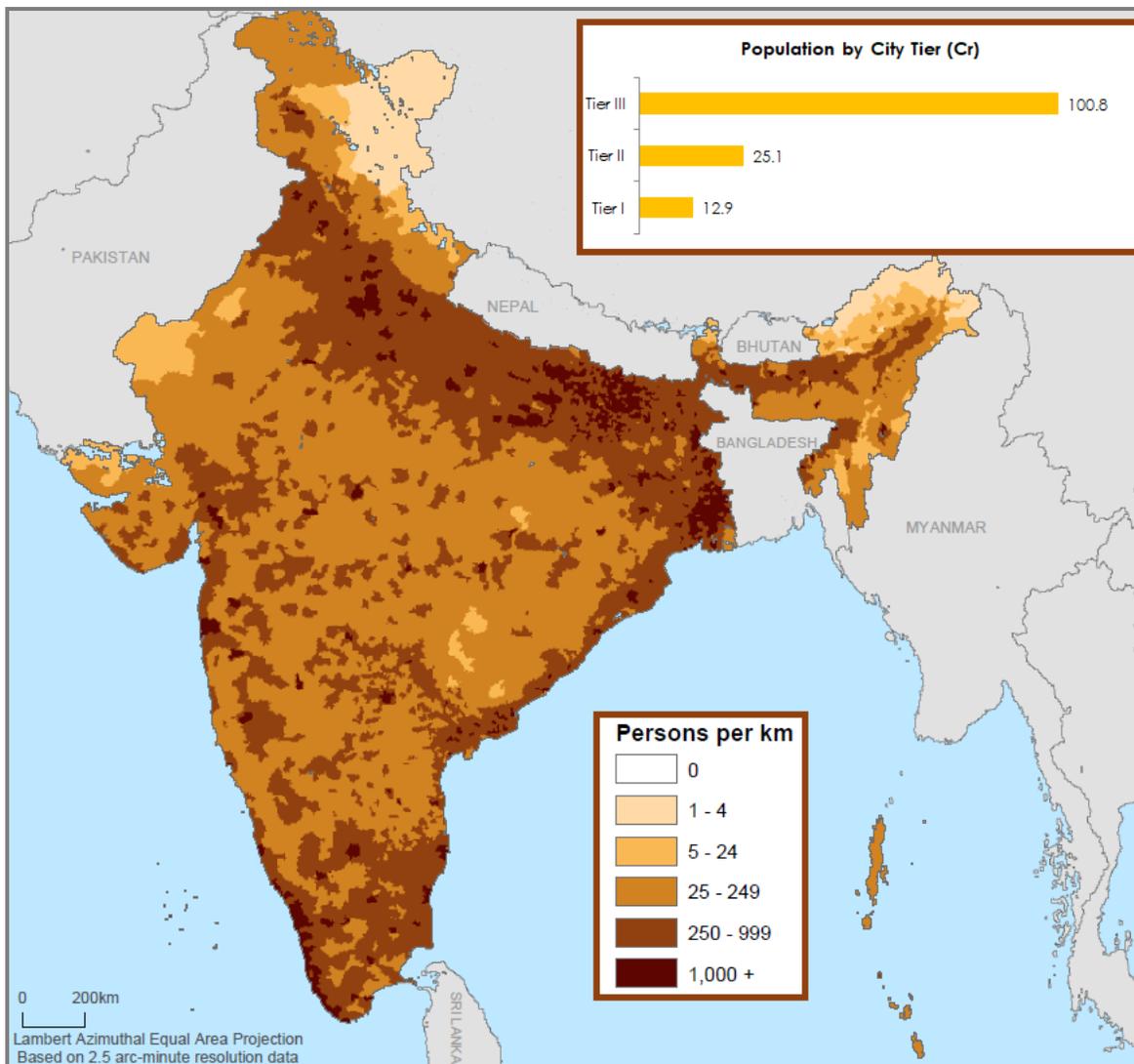


Country	Protection Gap
India	97%
US	82%
Canada	47%
Germany	72%
France	49%
Japan	59%
Australia	72%
China	88%
Brazil	64%

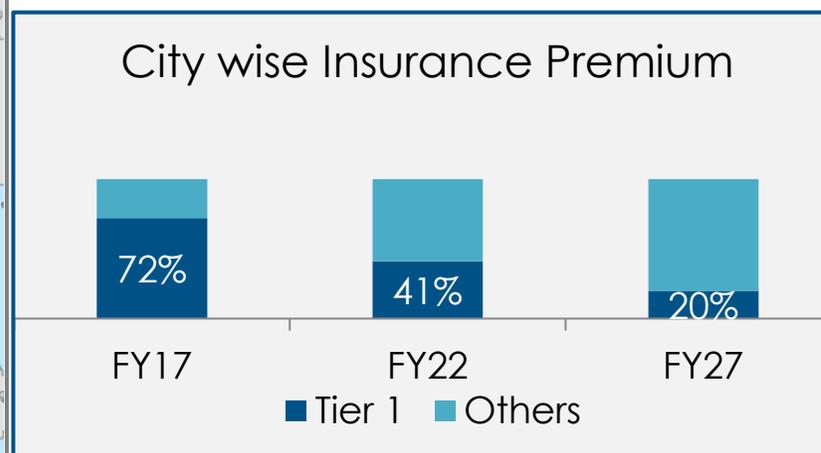
Note: Mortality protection gap figures are as of 2023 ; Source – Swiss Re Report on Sigma Restoring Resilience

# 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
<b>India</b>	<b>3.0</b>	<b>1.0</b>	<b>4.0</b>	<b>70</b>	<b>22</b>	<b>92</b>

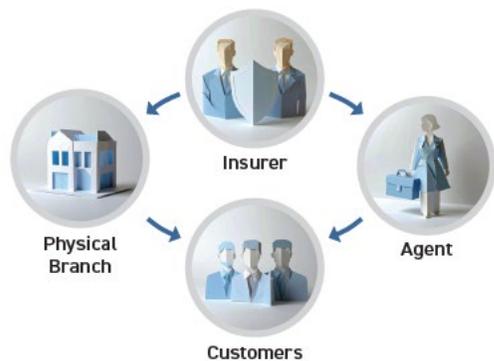


Tier 1 cities contribute 10% population of the country but 41% of Insurance premium

# Evolution of Insurance Distribution Channels

## Early 2000s: Traditional Channels & Initial Product Diversity

### Offline Direct/Agent Channel



### Bancassurance



## 2010-2020: The transformative decade

### Offline Brokers



### Online Direct Channel

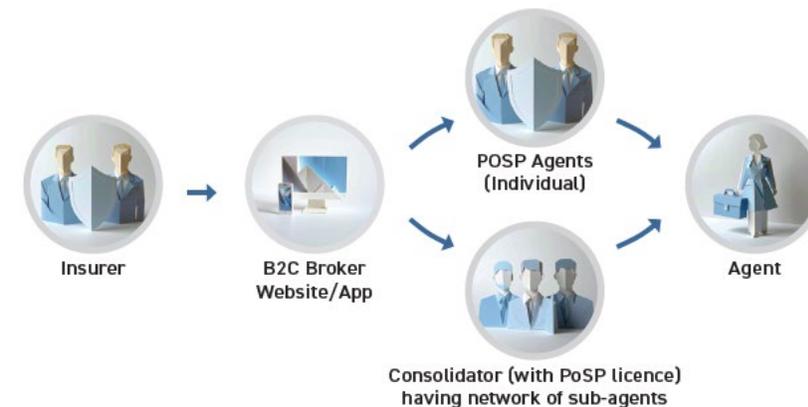


### Online B2C Brokers



## 2021: Sophisticated B2B2C & PoSP Models

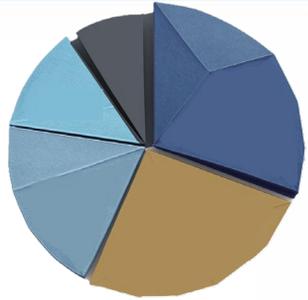
### Online B2B2C Brokers



# India's Insurtech Ecosystem

Categories	B2C	B2B2C		B2B
Sub-category	<b>B2C Broker</b>	<b>PoSP agents &amp; consolidators</b>	<b>Embedded Insurance</b>	<b>Group Insurance</b>
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				

# INDIA'S LARGEST MARKETPLACE FOR INSURANCE



**93%**  
Market share  
(online aggregators)^



**₹ 7,965 Cr**  
Insurance premium  
(Q3 FY26)

**24.6 mn**  
Transacting Consumers  
till date

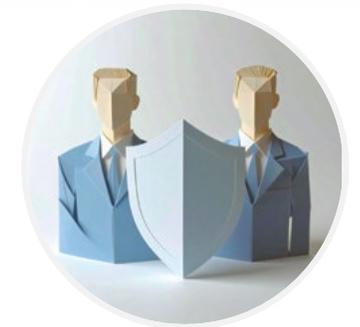


**62.9 mn**  
Insurance Policies sold  
(till date)



**90%+**  
CSAT

**53**  
Insurance  
Partners



**68%**  
Protection  
(Health & Term insurance)  
new premium growth YoY  
(Q3 FY26)

• ^ Market share is as per the Frost & Sullivan Report titled "State of Insurance and Consumer Credit Market of India: Unlocking the Digital Opportunity" dated October 19, 2021  
• New insurance premium - India Business (excluding PoSP)  
• India Insurance Premium numbers exclude GST

## Solving insurance challenges

 <h3>What are we solving ?</h3>	<h3>How do we do it ?</h3>	
<p>Human Intensive Operations</p>	 <p>Tech-Enabled Processes</p>	 <p>Data-Backed Innovation</p>
 <p>Dependence On High Cost Physical Distribution</p>	 <p>Digital Distribution</p>	 <p>Sharp Risk Assessment</p>
 <p>Information Asymmetry</p>	 <p>Product &amp; Process Transparency For Consumers</p>	 <p>Risk Transparency For Insurer Partners</p>
 <p>Blanket Portfolio Underwriting</p>	 <p>Data-Based Customised Underwriting</p>	 <p>Digitised &amp; Personalised Claims Experience</p>

# Benefits to Consumers & Insurers

## Benefits to the Consumer



Consumer-Centric Design for Easy & Convenient journeys



Trusted & Unbiased Advisory



One-Stop Insurance Shop with Tailored Solutions



Service & Support throughout the Lifecycle



Surrogate Underwriting & Risk-based Pricing

## Benefits to the Insurer



Operating Cost Efficiency



Tech-Based Process innovation



Product & Price Simulation Support



High-Quality Consumer Disclosures



Untapped Consumer Markets

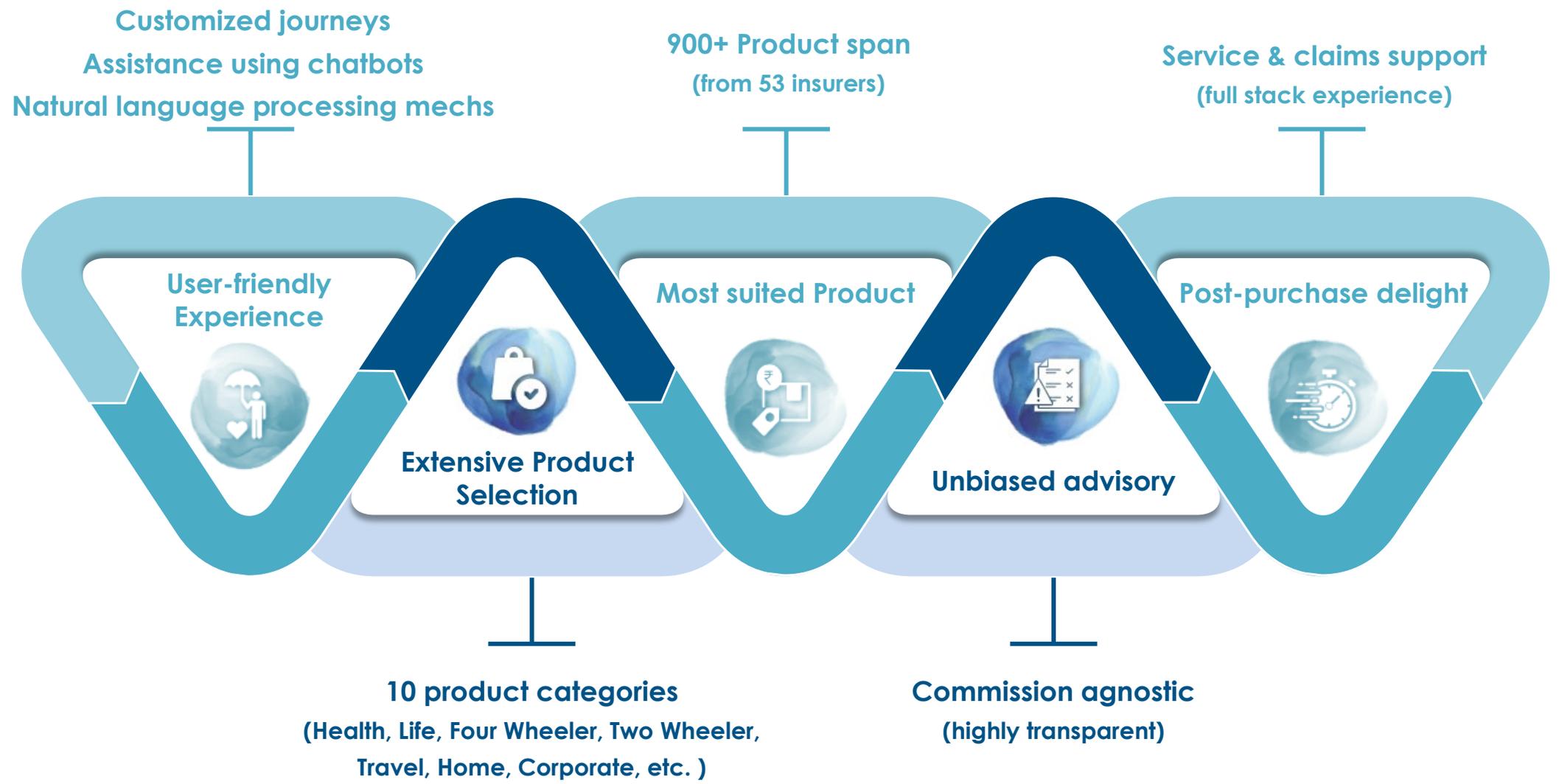


Customer Delight

# 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

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



### Enhanced scoring using digital data

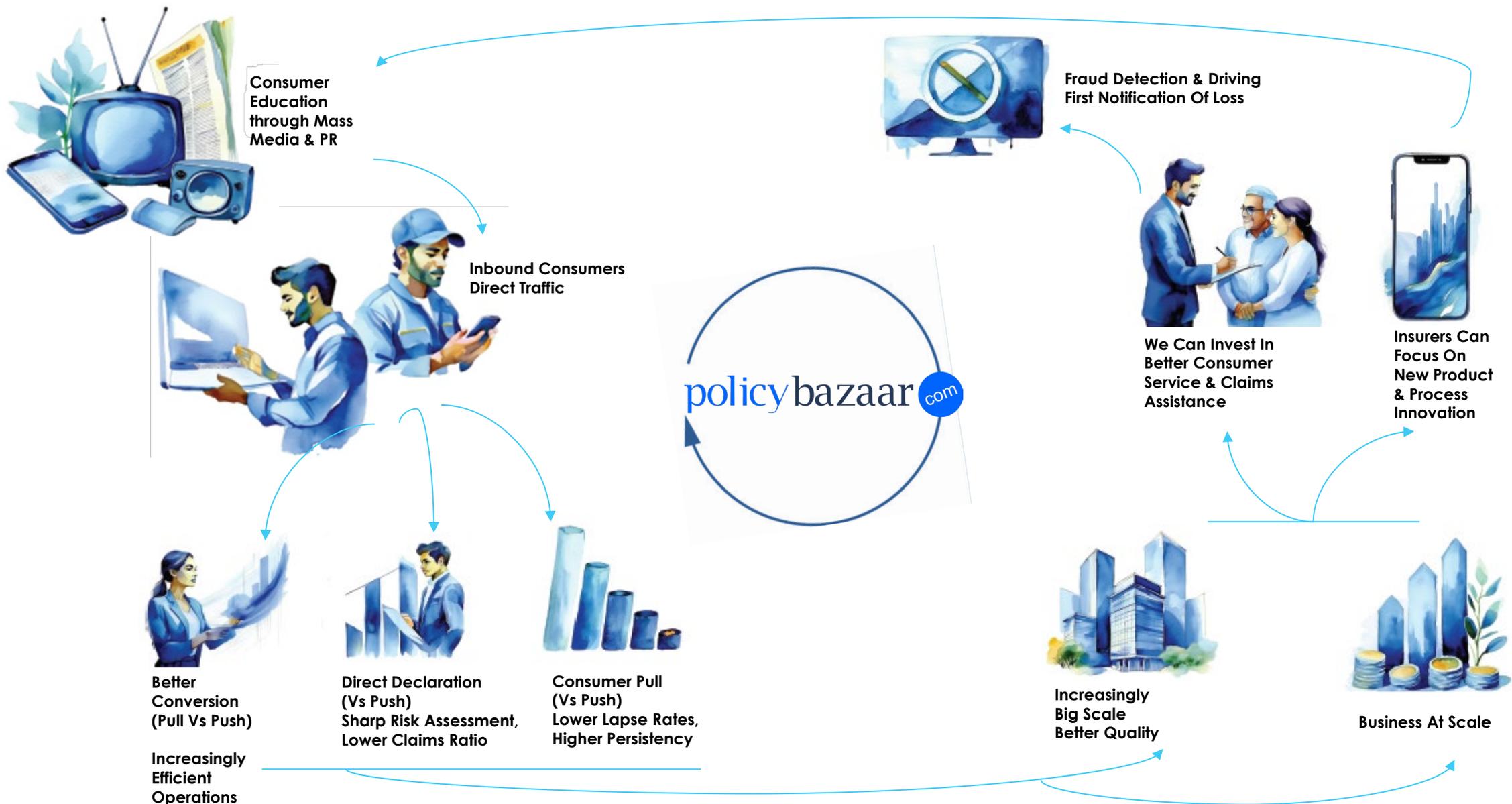
- Intricate data collected by PB which is unavailable in an offline environment
- Risk pricing simulation: Use of **digital variables exclusive to PB** in addition to traditional variables; niche/customized product conceptualization
- **Risk scores** calculated for **fraud** and shared with insurers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



Consumer Education through Mass Media & PR

Inbound Consumers Direct Traffic

Fraud Detection & Driving First Notification Of Loss

We Can Invest In Better Consumer Service & Claims Assistance

Insurers Can Focus On New Product & Process Innovation

policybazaar.com

Better Conversion (Pull Vs Push)

Direct Declaration (Vs Push) Sharp Risk Assessment, Lower Claims Ratio

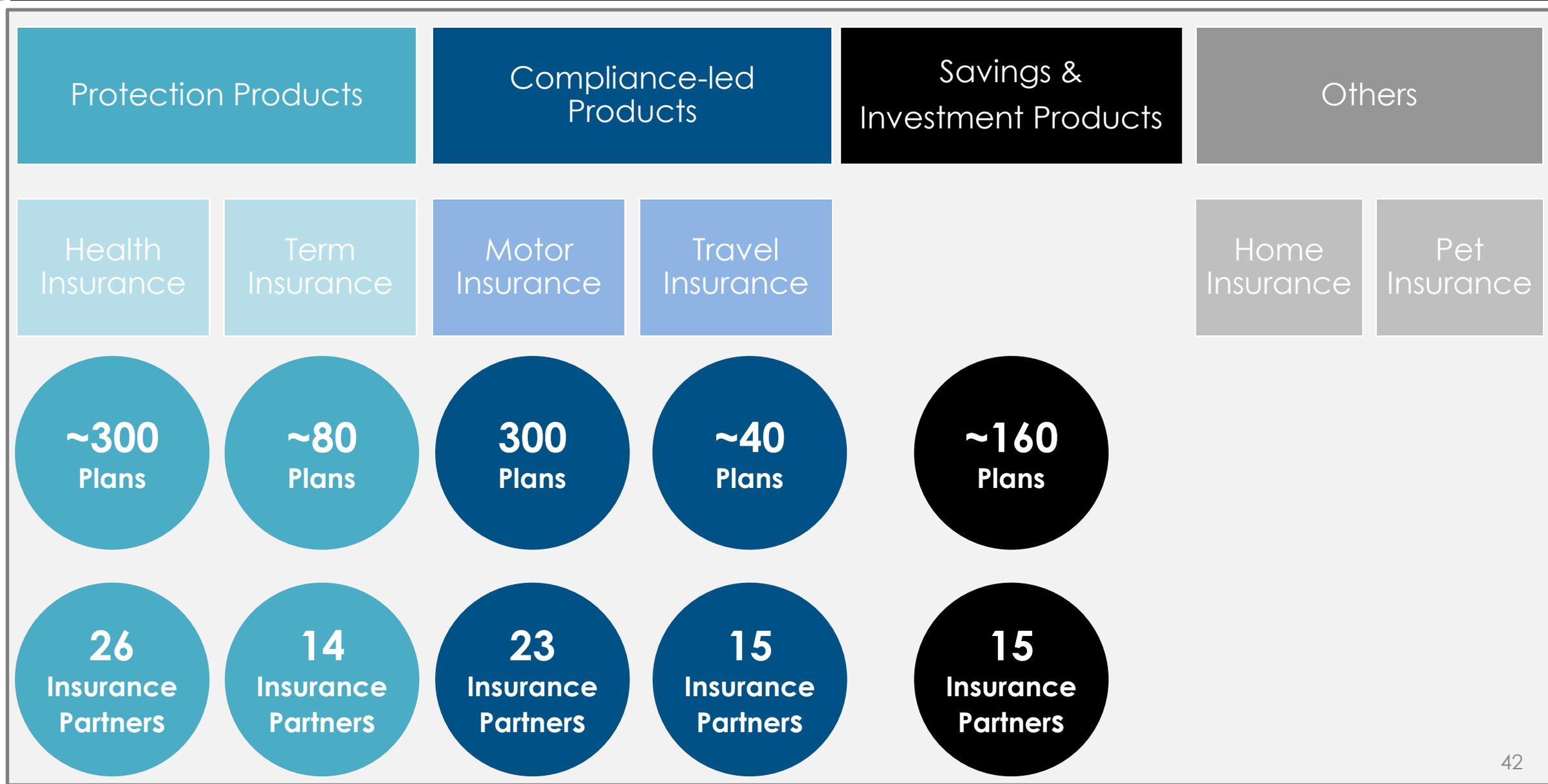
Consumer Pull (Vs Push) Lower Lapse Rates, Higher Persistency

Increasingly Big Scale Better Quality

Business At Scale

Increasingly Efficient Operations

# Our offerings from 53 partners



# Health Insurance

## Catering to all insurance needs: Special products

### Healthy Individuals & Families

Plans to suit evolving needs: Yearly cover increase

**Guaranteed cover increase**

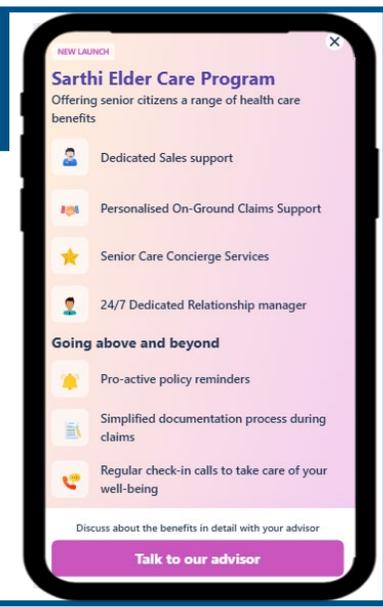
Year	Cover Amount
Next renewal	₹2.5 Cr
2027	₹4 Cr
2028	₹5 Cr
2029	₹6 Cr
2030	₹7 Cr

Cover amount: ₹1 Crore

Cover increases by 600% in next 5 years, even if you make a claim

### Senior Citizen Plans

- 30 minutes claim support (In 250+ 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

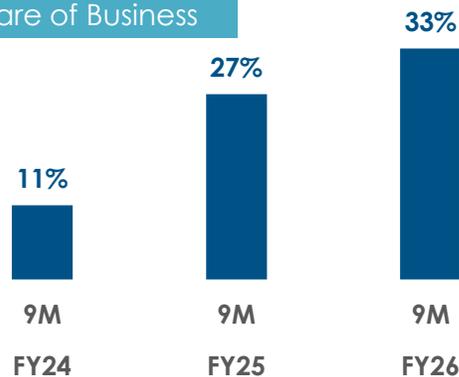
# Health Insurance

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

## Affordable Plans

### Monthly Payment Mode for affordability

Share of Business

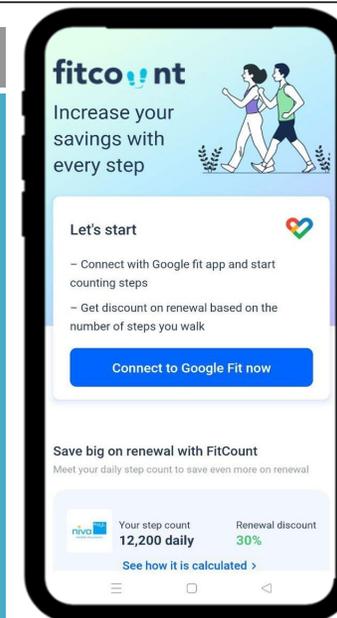


### Cost effective plans with Limited 'Room Category'

- 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

Policy Period

- 1 year
- 2 years  
Save up to 10% on premium
- 3 years  
Save up to 15% on premium
- 4 years  
Save up to 16% on premium
- 5 years  
Save up to 16% on premium

**Ek baar Insure karo  
5 Saal tak secure raho!**

**Get a 5-Year Health Plan to enjoy**

- Higher Discount on Premiums\*\*
- Longer Coverage

### 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

### HNI's

Tenured advisors for seamless buying experience

Dedicated SPOC for issuance & service support

Dedicated Toll-free & direct lines for claims assistance

SPOC with expertise across PB products for tailored support



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

## OPD Cover

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

- Better customer experience – lesser hassling than IPD
- Cost-efficient for the insurance partners

**NEW PRODUCT LAUNCH**

Health plan with **OPD coverage**

Unlimited coverage for Dental, Vision & Minor surgeries

Doctor consultations, lab tests

✦ No waiting for pre-existing diseases ✦

### OPD Cover

- Unlimited Tele-Consultation**  
24x7 access to doctors
- Diagnostics Tests Covered**  
Lab tests included in plan
- Special Treatments Covered**  
Dental, Vision & Minor Procedure
- 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: Enhanced coverage

### Advancing Coverage Standards: New Thresholds in Hospitalization & Pre-existing Illness Benefits

Coverage for hospitalizations as brief as 2 hours, replacing the earlier requirement of a minimum 24-hour stay for claim eligibility; Day care treatments, diagnostics, & minor surgeries can be covered



Benefits to Customers	Benefits to Insurer
Greater Claim Eligibility	Lower costs
Better Customer Satisfaction	Lower claim disputes
Enhanced convenience	Product differentiation for market grab

Plans with “Zero waiting period” for customers with Pre-existing illnesses



- Plans for customers with Asthma, BP, Diabetes, Cholesterol
- Benefits to customers: Instant protection & timely care
- Benefits to insurers: Attracts a larger customer base; lesser disputes re waiting periods

## New-age products for all consumers: Salaried customers

### Plans that give "Refund of Premium"

Full refund of premium ^ 3 Free Add-ons v Plan Details v

This plan allows you to take all your premiums back at a particular age. Enjoy life cover when you need it and receive your premiums back once your responsibilities are over.

Cover till 60 yrs of age Refund of premium ₹0

**RECOMMENDED – Absolutely Free**

Cover till 65 yrs+ of age **Refund of premium ₹9.2L**  
(At 60 yrs of age, you decided to stop your policy)

[See how it works?](#) [Activate Free Benefit](#)

Risk-free investment with Peace of mind for customer

Increased Penetration, expanding the insurer's market share

### Discounts on the basis of better risk assessment (mortality experience)

Claim your 5% lifetime loyalty discount now

Don't delay!

Save ₹41,280\*\* during your policy term

Male  Female

Your Name: Rishabh Mehrotra

Date of birth (DD-MM-YYYY): 25-07-1993 (32 years)

• 25 July, 1993

Only certified Policybazaar expert will assist you

By clicking on View Plans, you agree to our [Privacy Policy & Terms of use](#)

Get updates on WhatsApp

### HNI Plans with High Sum Assured upto ₹20 Cr

Life cover 20 Crore v Cover till 60 Yrs of age v **Save upto 44%** WITH LIMITED PAY

Sort/Filter v Monthly  Yearly **Save 5%** View Premium from 2<sup>nd</sup> year ⓘ

**GST Bachat Utsav** 18% GST **Now 0%**

---

**ICICI PRUDENTIAL** iProtect Smart Plus **Lowest Price Guarantee**

Life cover ₹20 Cr Cover till age 60 Yrs Claim settled 99.3 % ⓘ

Full refund of premium v 3 Free Add-ons v Plan Details v

**17% discount included** [See how](#) **₹11,523 /month** ~~₹13,597 Incl. GST~~

Online Saving ₹2.0 Lac ⓘ **Cancer Cover Available** ⓘ

---

**HDFC Life** Click 2 Protect Supreme **Lowest Price Guarantee**

Life cover ₹20 Cr Cover till age 60 Yrs Claim settled 99.7 % ⓘ

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

**You get min ₹38.3L back at 55 yrs on plan exit**

**20% discount included** [See how](#) **₹10,391 /month** ~~₹12,261 Incl. GST~~

Online Saving ₹7.8 K ⓘ **Cancer Cover Available** ⓘ

### Affordable Credit Life Insurance protecting families from the burden of loan repayment

#### Problem Statement

Term insurance as attachment to home credit is expensive, thus low up-take (more than half of home loan customers are unsecured)\*

#### Solution

Low-cost reducing-cover term product can fill the gap

#### Benefits to customers



**Upto 60% lower cost**  
vs single-premium loan-linked products



**0% GST**  
On individual Life insurance



**Flexible coverage**  
As per outstanding loan balance



**Regular Pay Product**  
Enhancing affordability

#### Lifetime Premium (For 20 Years)

Life Cover	Loan Insurance Online	Loan Insurance Offline	Saving
₹50 Lacs	₹1.5 Lacs	₹3 Lacs*	₹1.5 Lacs
₹1 Cr	₹1.7 Lacs	₹4.5 Lacs*	₹2.8 Lacs
₹2 Cr	₹3.4 Lacs	₹8.5 Lacs*	₹5.1 Lacs

**Save about ₹5 Lacs on Home Loan Insurance with 0% GST Benefit**

\*Offline premiums are calculated as per the industry standards  
(Assuming 35 years old customer, Loan tenure of 20 years at 8% p.a.)

Taking a

## Home Loan?

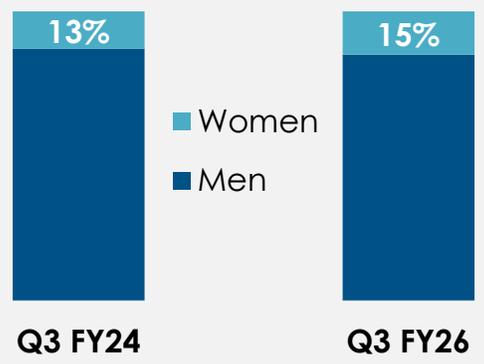
Don't let your loved ones feel the burden of the loan



# Term insurance

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

Term insurance plans for **housewives** with ₹1 Cr Sum Assured



Superwomen ke liye **Super Suraksha** Term Insurance for Women

**₹1 Crore Life Cover** starting at ₹400/month<sup>+</sup>

\*Standard T&C Apply | PBBI/Prnt/DM/Term Insurance/Ad No.345

Women-centric plans

Critical Illness Covers like Cervical Cancer, Breast Cancer

Plans for **self-employed** customers

Income proof not required up to ₹2 Cr

**iProtect Super** Lowest Price Guarantee

Life cover	Cover till age	Claim settled
₹2 Cr	70 Yrs	99.3 % ⓘ

2 Free benefits ▾ Full refund of premium ▾ Plan Details ▾

You get min ₹7.1L back during 60-65 yrs on plan exit

Income documents Waiver

Income proof not required up to ₹2 Cr

**Bajaj Life iSecure II** Lowest Price Guarantee

Life cover	Cover till age	Claim settled
₹2 Cr	70 Yrs	99.3 % ⓘ

2 Free benefits ▾ Full refund of premium ▾ Plan Details ▾

You get min ₹9.5L back during 60-64 yrs on plan exit

Surrogate Underwriting

NRI-focused plans

**Don't Overpay Abroad!**

Save upto 25%\* on buying **Term Life Insurance** from **₹5 Crore** Life Cover starting at ₹1,374/month

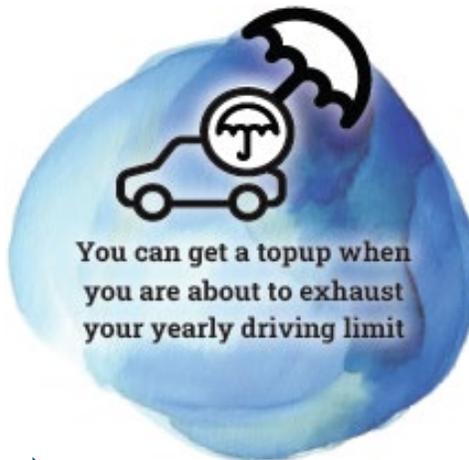
Global Coverage Video medicals

\*Standard T&C Apply

Worldwide Coverage

Video Medical Tests

### Usage based plans: Pay-As-You-Drive



<b>Regular Plans</b> Unlimited Kilometres	<b>Drive Less?</b> Pay for how much you drive	<b>Higher Discount?</b> Upload video of car
--	--	--

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

### Monthly payment options

Introducing... **Easy Monthly Insurance** >

**A New Way to Protect Your Car & Wallet**

✦ Easy monthly Auto-renewals | ✦ Affordable | ✦ NCB protected all year

Cashless Guarantee >



IDV Cover  
₹6,41,963

Claims Settled  
96.7%

₹430/month →

5-Day Repair Guarantee | 5-Day Repair Guarantee | Repair Warranty +4

### Multi-year plans

Less stress and extra savings

**3-Year own damage + 3-Year third party plans** [View benefits](#)

Enjoy an **extra discount** with no stress of yearly renewals or premium increasing because of claims.

Free Uber Vouchers & Travel Allowance on Claim

Cashless Claim Guarantee >



IDV Cover  
₹7,89,716

Claims Settled  
99% 🏆

₹31,887 →

All 2/2 selected addons (+5 extra addons) [see all](#)

### Limited Network Plans & Additional Disclosures

**Inspection Discount applied!** Just upload short **video of car** after payment. [know more](#)

Zero Depreciation cover (100% Battery Coverage In Accident) (+1 extra addons) [see all](#)

5-Day Repair Guarantee | Repair Warranty | Free Pick-up & Drop +3

**Garage Discount applied!** Repair your car at **19 preferred garages** in your city. [know more](#)

Zero Depreciation cover (100% Battery Coverage In Accident) (+3 extra addons) [see all](#)

6-Month Repair Warranty | Free Pick-up & Drop | Zero Paper Claims +1

#### Safe driver discount

Enjoy extra discount for good drivers like you  
(Pay an extra Rs. 5000 in case of any claim)

[Apply Discount](#)

Save ₹849

### Pay As You Go Insurance Calculator

Which car do you drive?

Popular brands —


### Car Depreciation Calculator

Which car do you drive?

Popular brands —


**1**

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

Current insurer	Incl. 25% NCB discount
	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
	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**

**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
	IDV ₹4,81,602 Premium ₹5,155
Current policy expires on 23 Feb, 2023 • Your new policy will start from tomorrow	

[Renew now](#)

**4**

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

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

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

[Renew now](#)

## 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 ₹4.7L

**AXIS MAX** Smart Fixed Return Digital - Titanium Get Details

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

[1 More Plan](#)

### Low-cost ULIP vs Mutual Fund 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

### NRI-focused plans through GIFT City

policybazaar.com  
HAR FAMILY HOGI INSURED

Dollar Investment Plans

Exclusively designed for Global Indians!

Get \$1 Million\* at maturity

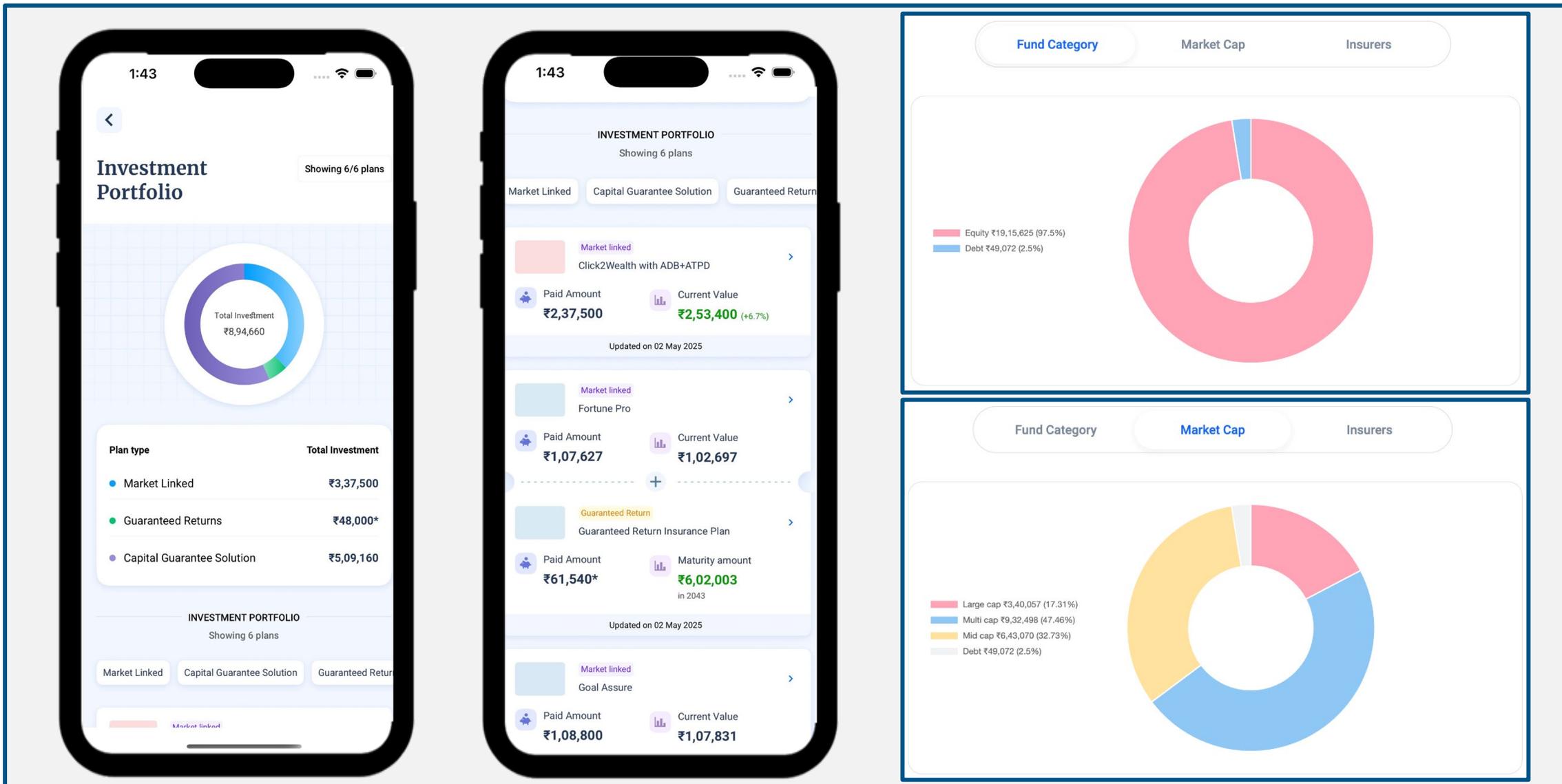
US Dollar-based investment options

Enabling NRIs, OCIs and PIOs to invest using their NRE or overseas bank

Focus on stability, global exposure & long-term wealth creation

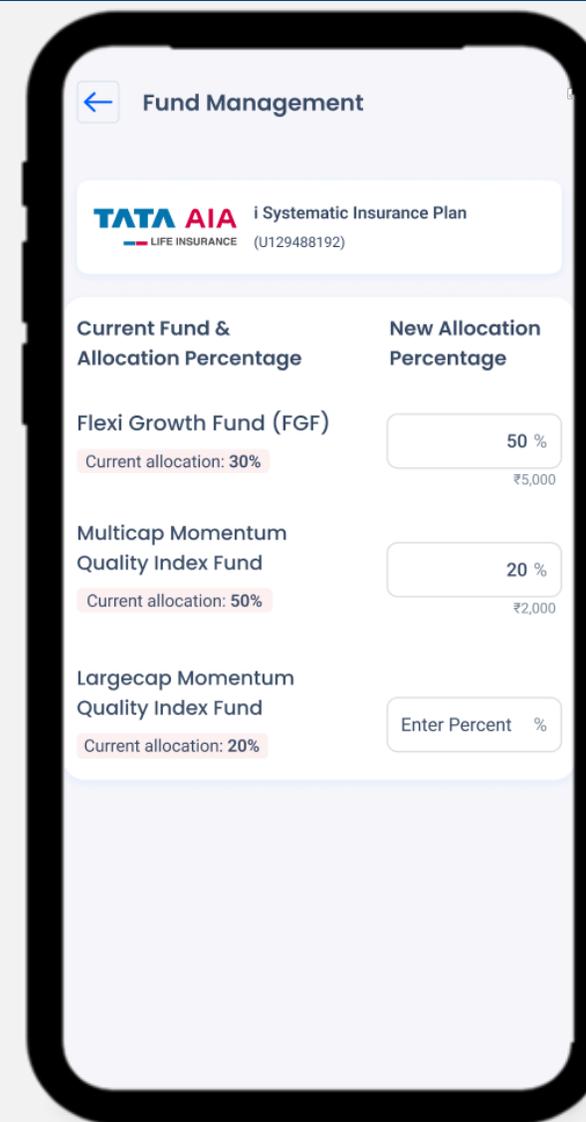
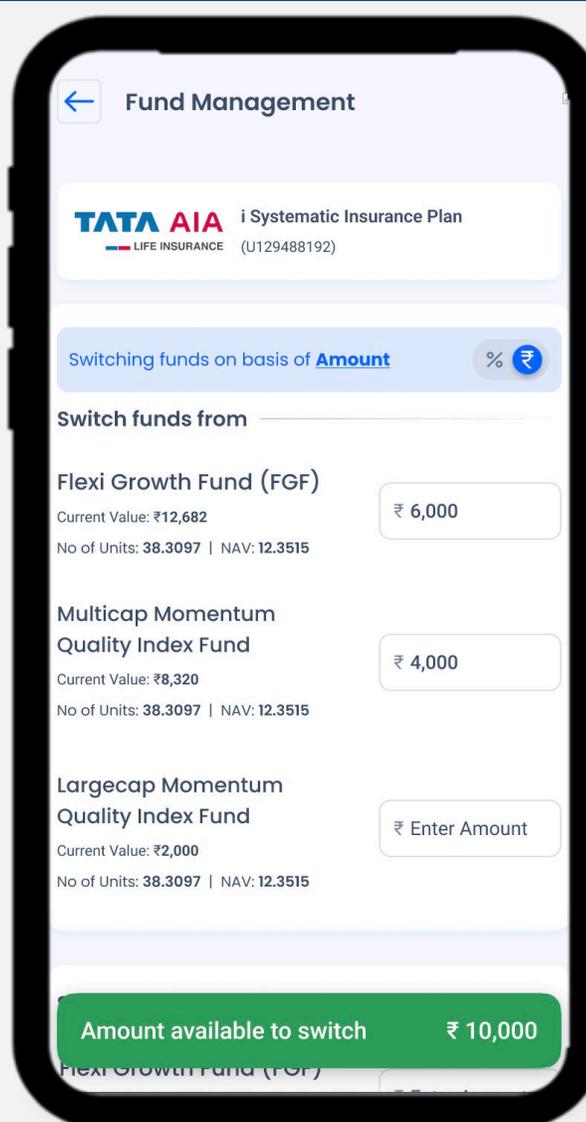
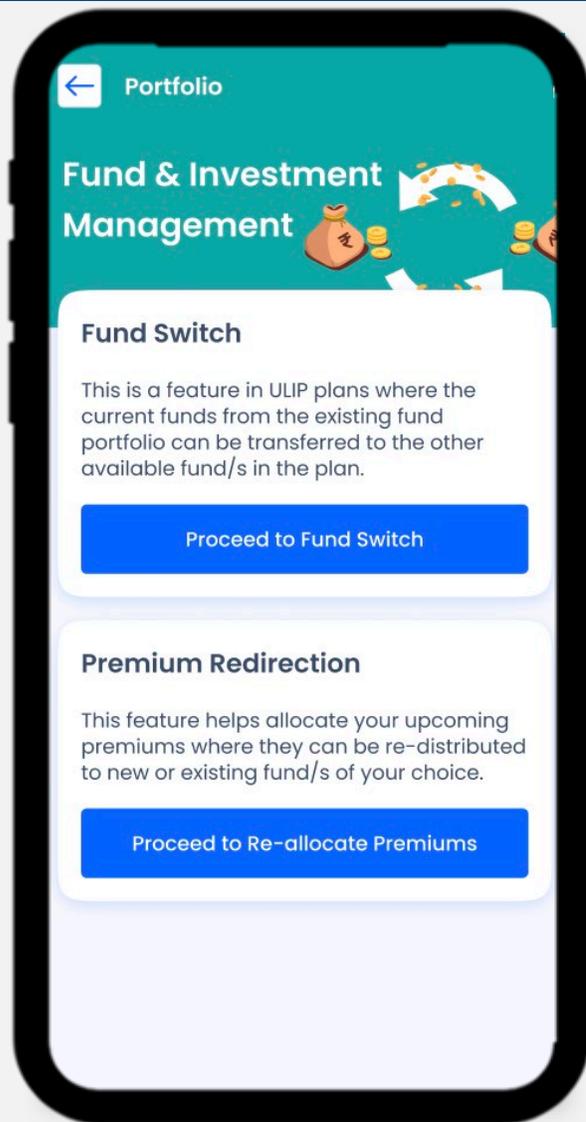
Diversified across equity markets, commodities such as gold & silver, technology-driven funds & Shariah-compliant investments

## Customer Investment Portfolio as a Wealth Management Tool



# Savings plans

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



## A marketplace for retirement solutions

### Retirement marketplace for securing financial, health & social well-being with convenience

#### Issues to solve for

##### Delayed start

90%+ of individuals aged 50 & above express regret over postponing retirement planning, often resulting in insufficient retirement corpus<sup>1</sup>

##### Calculating adequate cover

Inflation, healthcare expenses & lifestyle costs are often underestimated during retirement planning, leading to financial shortfalls in later years

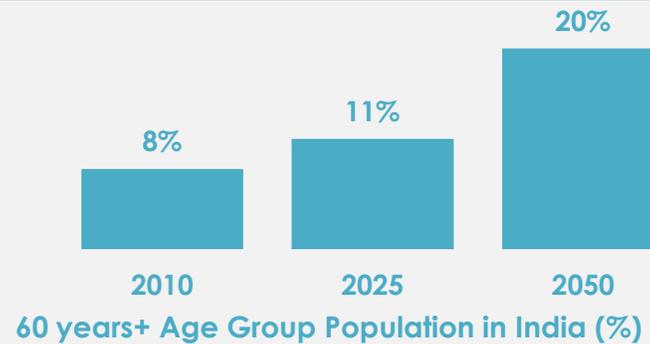
##### Limited Product Awareness

Consumers lack easy access to diverse pension and retirement products in one place for comparison and purchase

##### Complexity and Trust Issues

Retirement planning can be confusing, and trust in pension products varies

#### India's 60+ years population expected to double by 2050<sup>2</sup>



#### Financial Products

NPS & Others - Annuities, PPF, Pension ULIPs

#### Health and Life Insurance-linked Pension Products

To hedge against longevity and healthcare risks

#### Ancillary Products

Social well being & peace of mind; Succession planning (Will creation) and Retirement 'Saathi'

#### Strategy

Digital- First platform

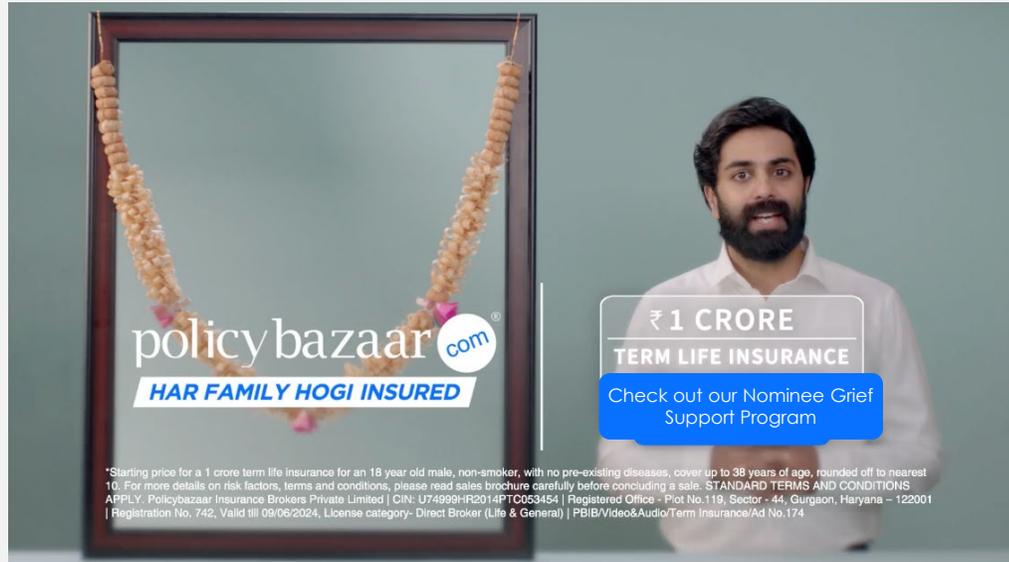
Personalized solutions

Customer Education & Engagement

Omnichannel support



## 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

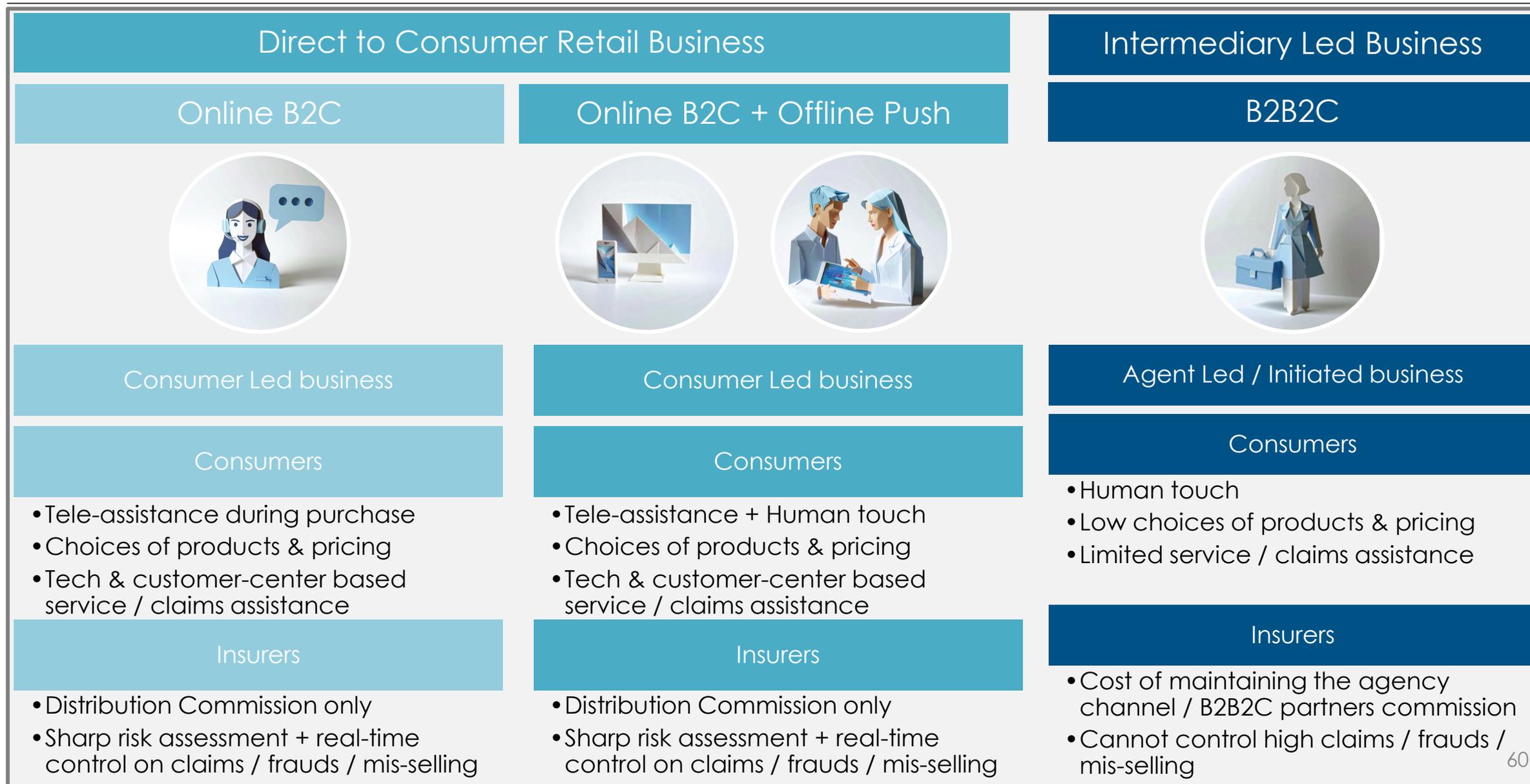
Leveraging Sports events to raise awareness about health insurance



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



# The best of both worlds: Online B2C + Offline Push



# 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

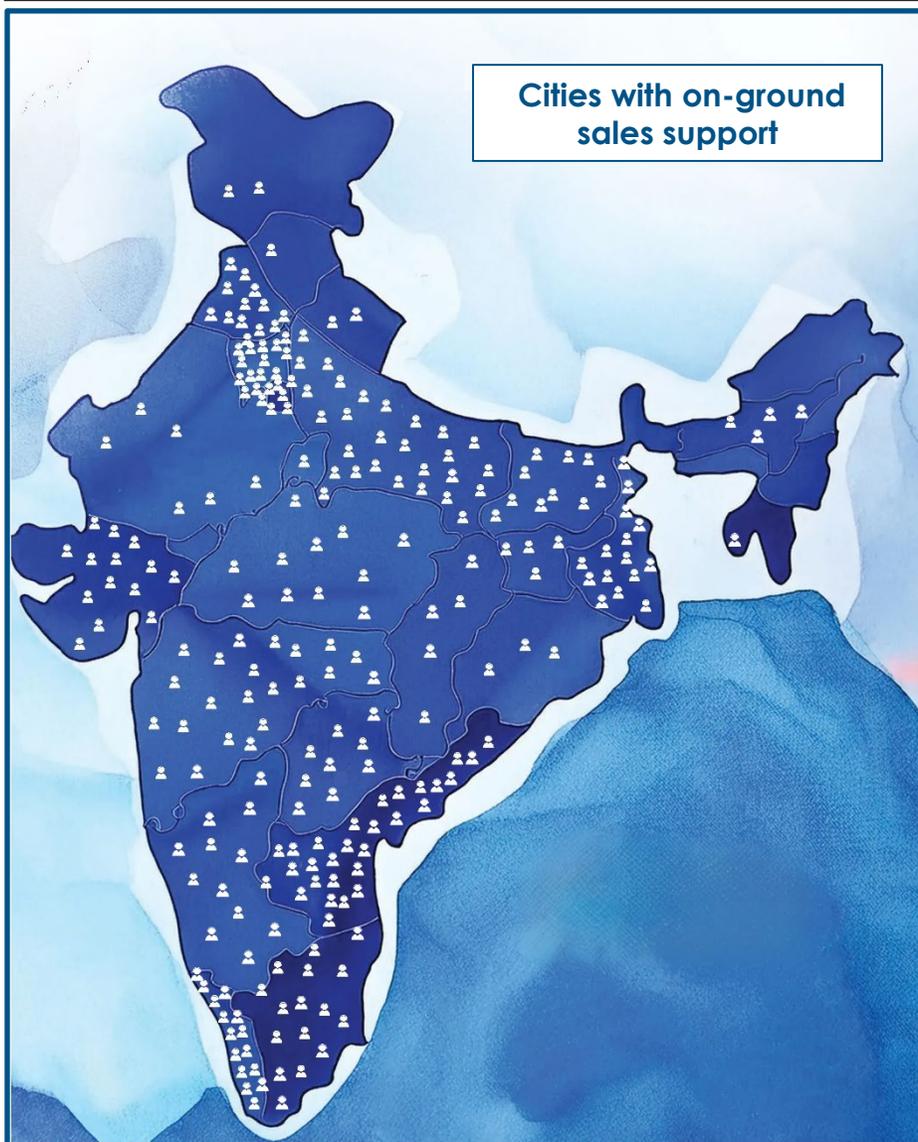


### In person

- 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

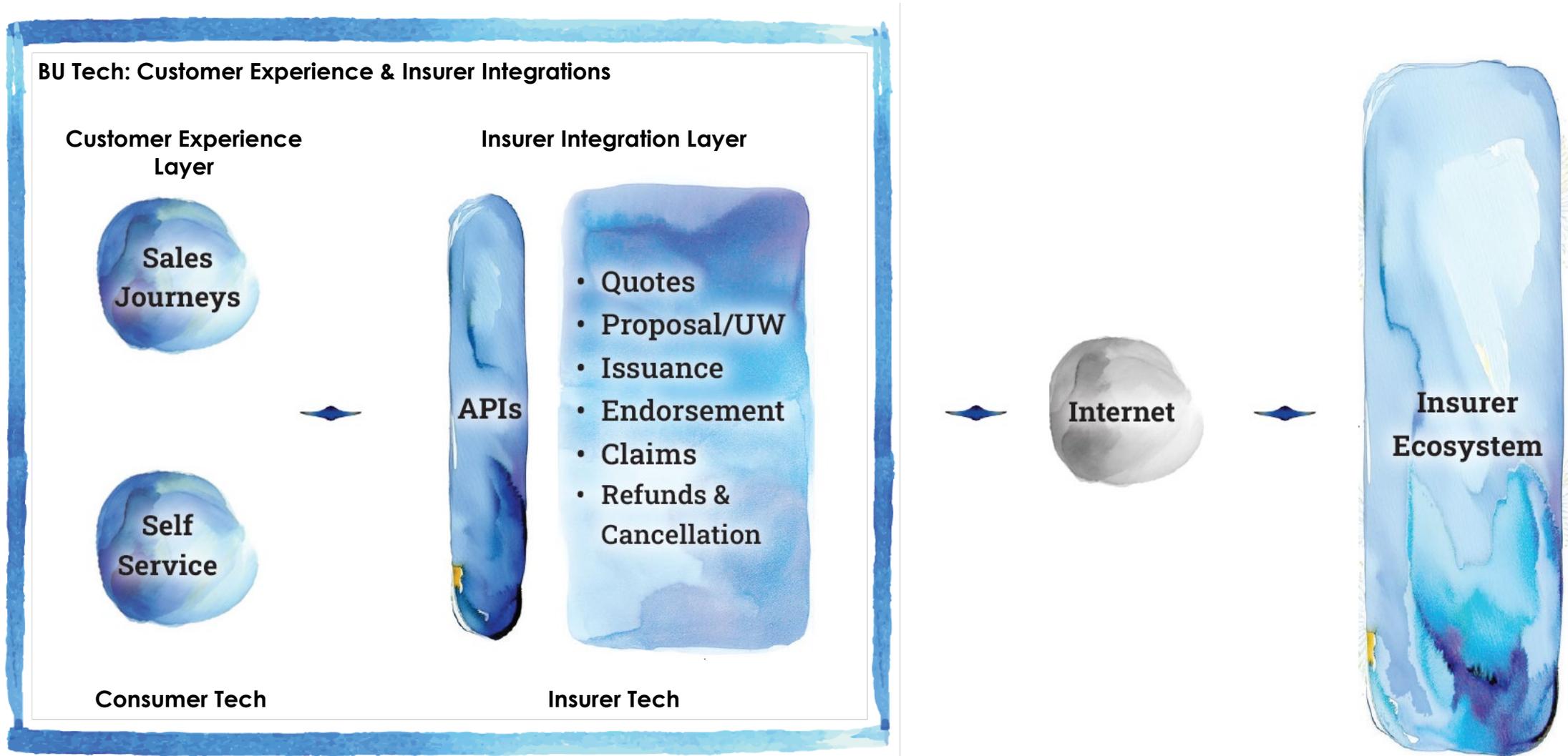
  
  
[Book your home visit now >](#)

### Get Personalized Health Insurance Advise at Your Home!

- Expert Advice From Certified Advisors
- 30-60 Minutes Personalized Advice
- 24\*7 Claims Support

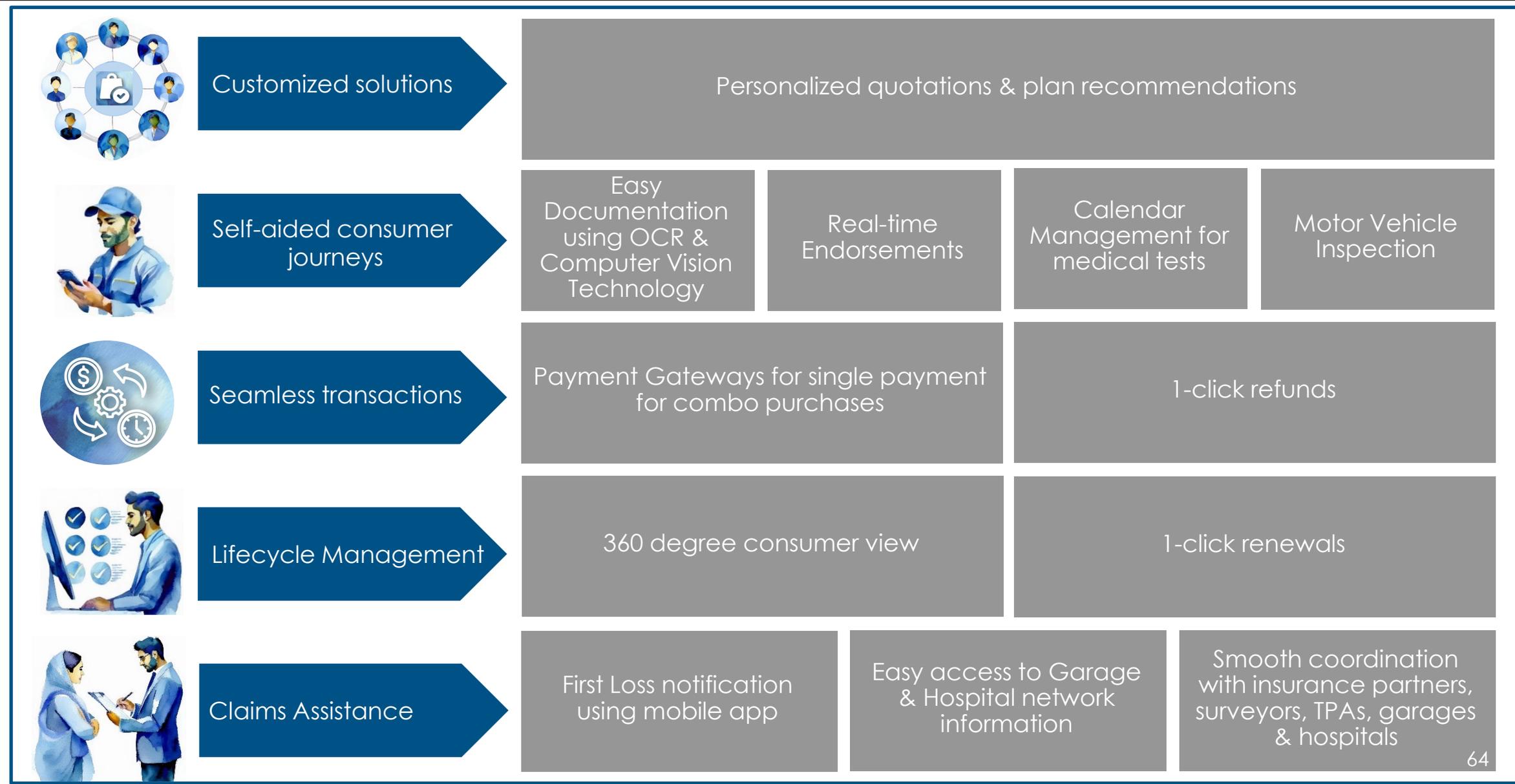
# Technology for Consumers & Insurance Partners

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



# Technology solutions for Consumers

## Customized & self-aided journeys throughout the lifecycle



# Technology solutions for Consumers

## Customized & self-aided journeys throughout the lifecycle

### User friendly interface assisting customers throughout the lifecycle

Compare Premiums in 30 Seconds

NAME Mr.

DOB DD

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
<b>ICICI PRUDENTIAL</b> iProtect Smart	1Cr	60 yrs Max Limit: 85 yrs	98.6% No Medicals	₹1,299 5% Off ₹1,174 monthly ₹13,745 annually <a href="#">Change</a>
<b>HDFC Life</b> 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 <a href="#">Change</a>
<b>MAX LIFE</b> Online Term Plus	1Cr	60 yrs Max Limit: 85 yrs	98.7% Tele Medicals	₹1,059 monthly ₹12,036 annually <a href="#">Change</a>
<b>EGONLife</b> iTerm	1Cr	60 yrs Max Limit: 100 yrs	96.4% Tele Medicals	₹981 monthly ₹11,280 annually <a href="#">Change</a>



Payment and Plan Summary

SELECT PAYMENT MODE

Credit Card  Debit Card  Net 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



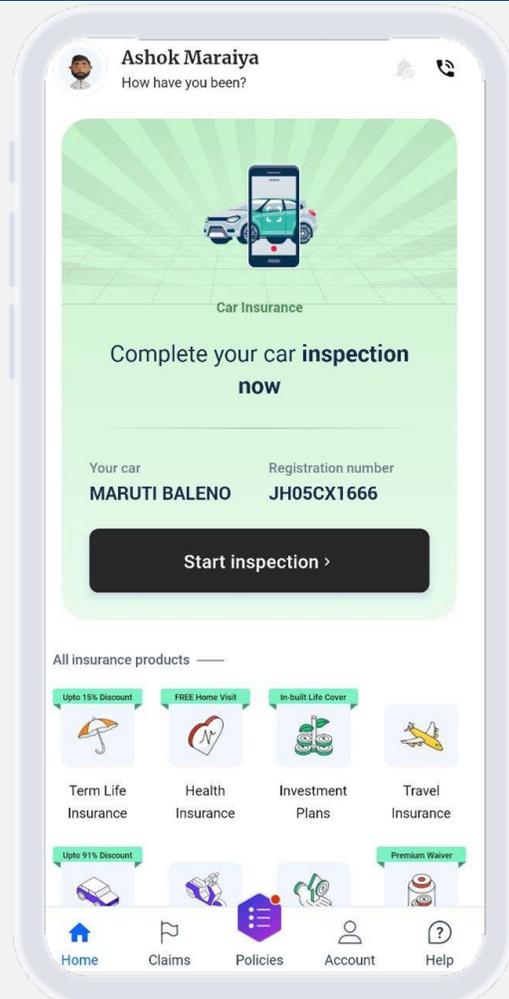
### Unique customer journey through Chatbots

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

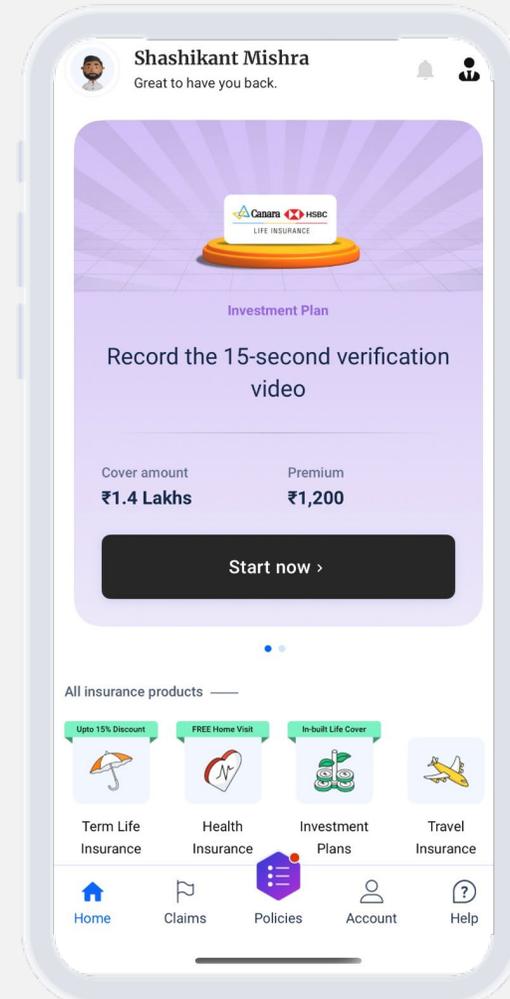
# Technology solutions for Consumers

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

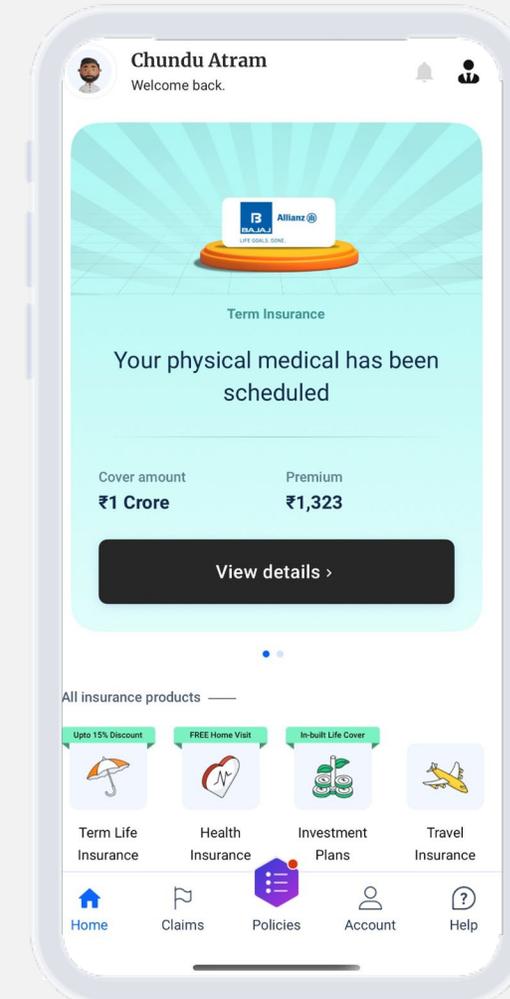
### Video inspection for motor insurance



### Video verification for life insurance



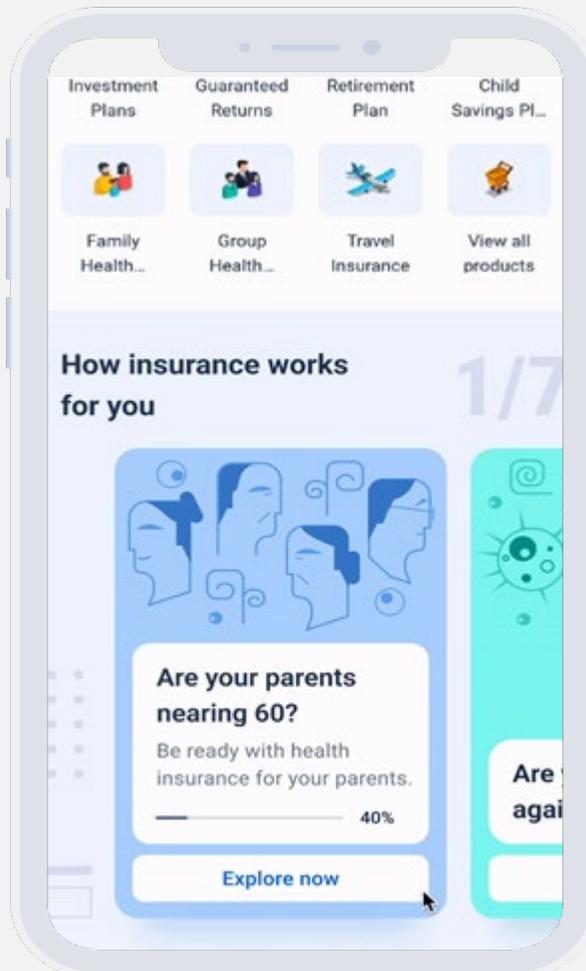
### Medical scheduling for term insurance



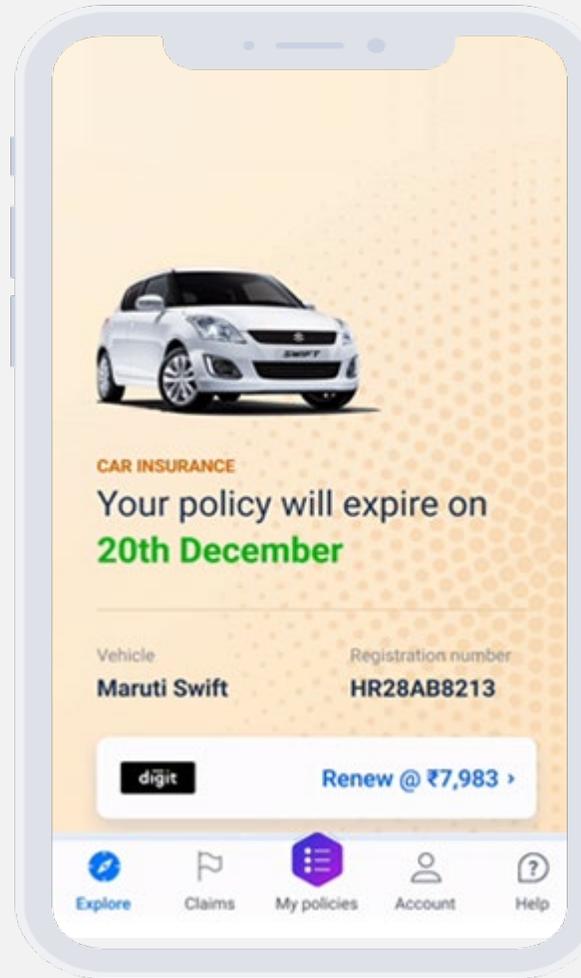
# Technology solutions for Consumers

## A wholesome experience in the App

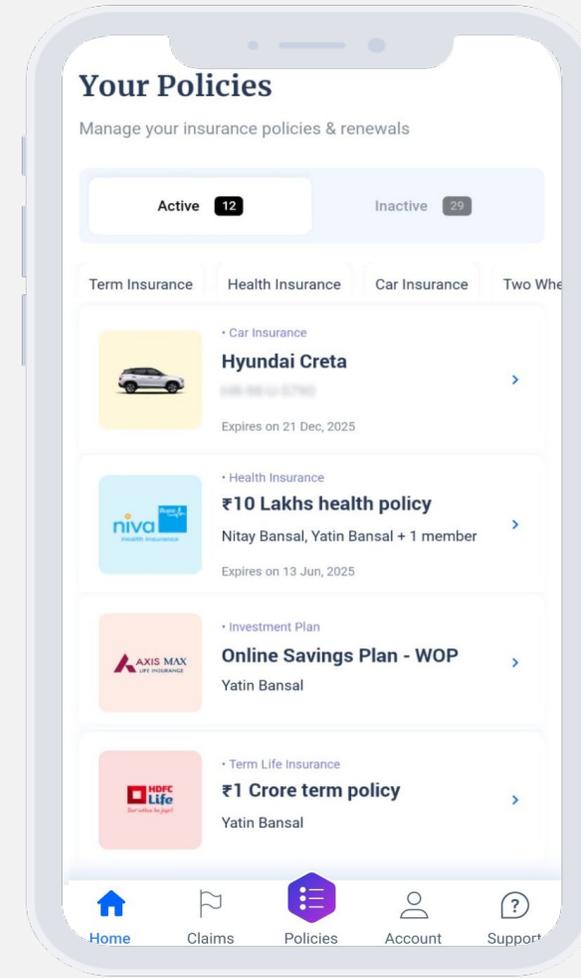
### Consumer Education / Awareness



### Renewals



### Policy Management



# Technology solutions powered by AI

## Gen AI and other advanced tech solutions for Customers

### During Purchase



#### Call-Based Assistance

Case-specific advice for the customer as AI solutions help agents interpret customer needs during live calls



#### Chat Interface

24\*7 assistance to customers through advanced AI chatbots that handle complex queries



#### Unassisted Digital Journeys

Simplified journeys for the customer powered by behavioral nudges, intelligent prompts

### Post-Sales Service



#### Self-Help Tools

Digital dashboards for document access, renewal reminders, FAQs



#### Chatbots & Agentic AI Assistants

Resolve service queries, guide claims tracking, automate document uploads



#### Sentiment Detection & Escalation

Emotion-aware AI flags frustration and auto-escalates to human agents

# Technology solutions powered by AI

## Gen AI and other advanced tech solutions for Insurance Partners & PB Employees

### Insurance Partners



#### AI-Driven Fraud Detection

ML models spot behavioral anomalies and detect forged documents



#### Smart Disclosure Engines

NLP-based tools highlight gaps or inconsistencies in medical inputs



#### Remote Inspection

AI assisted photo/video inspections via smartphone in real time for break-in cases and claims of motor insurance

### PB Employees



#### Sales Intelligence Tools

Advisors see full customer profile; AI driven in-call nudges and suggestions



#### Call Quality & Training

Gen AI summarizes and scores sales call across compliance, tone, and product fit

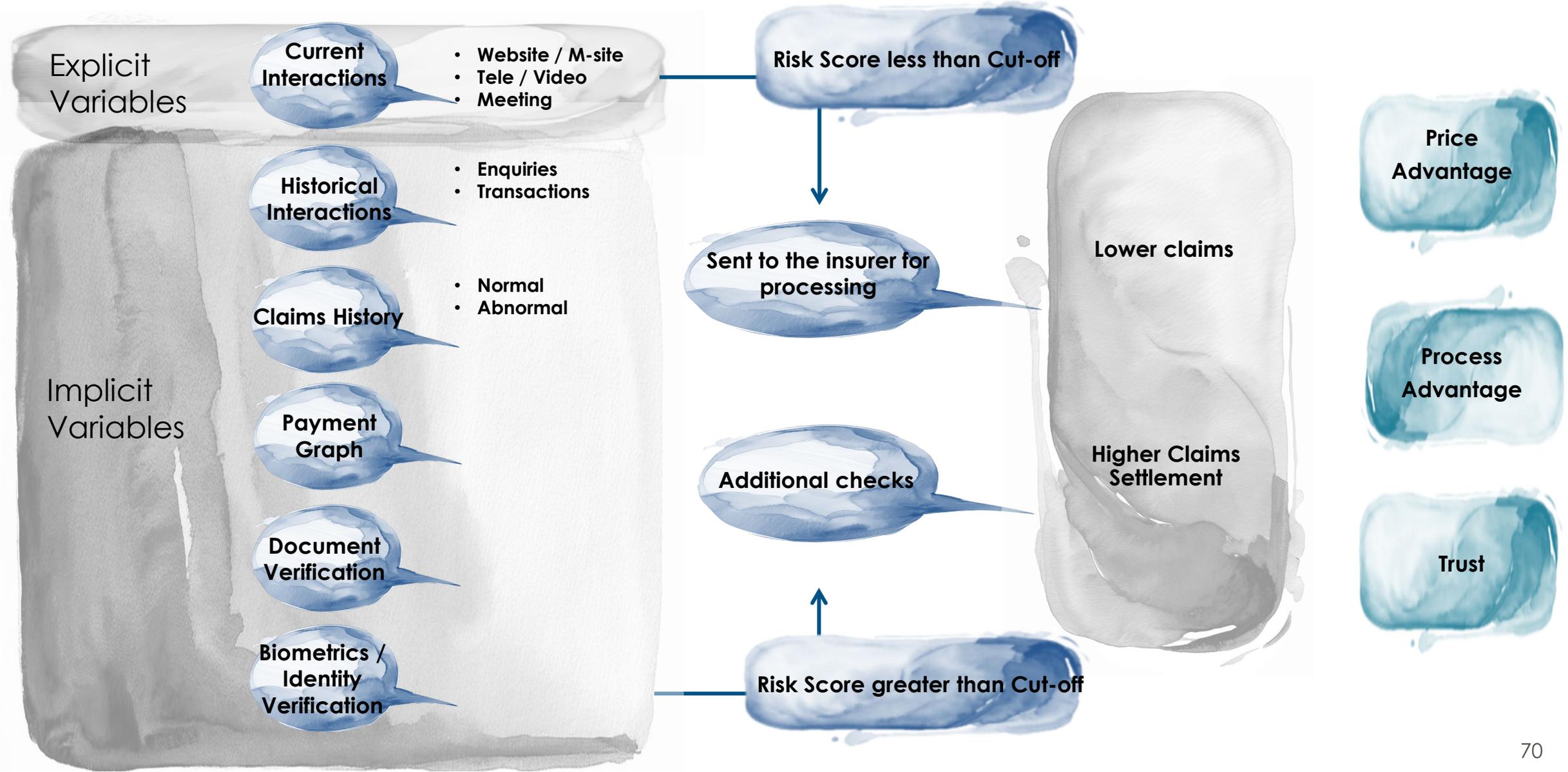


#### Personalized Training

Training content is auto-assigned basis insights

# AI solutions for Insurance Partners

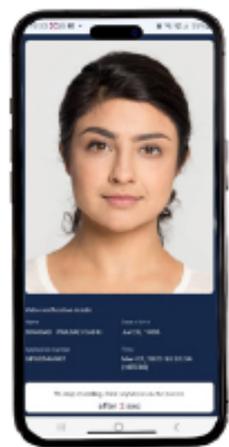
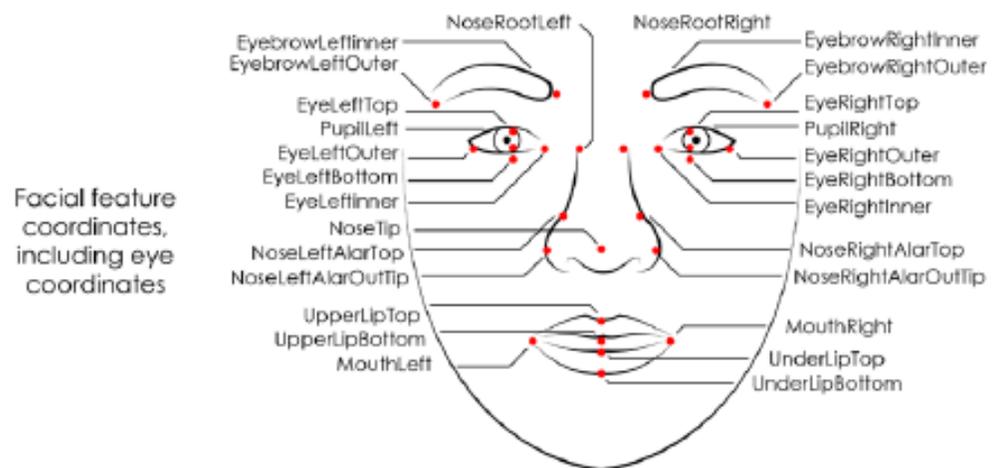
## Risk assessment framework for fraud detection



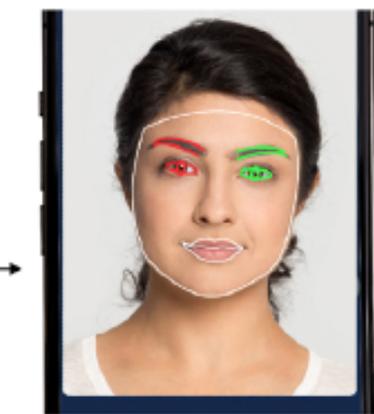
# AI solutions for Insurance Partners

## Risk assessment framework for fraud detection

### Liveliness checks Models- Deep fakes detection

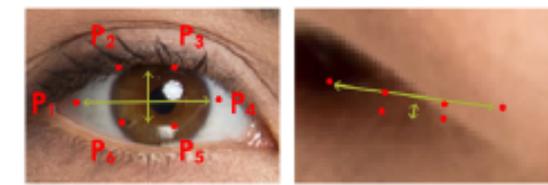


Face detection using Caffe (Deep learning based Face detector)

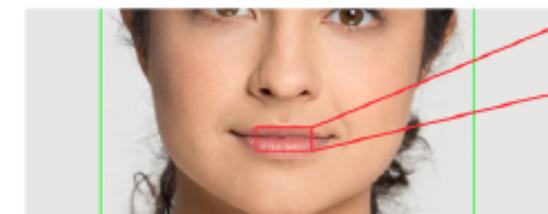


1. Face stillness check across all frames (using relative movement of facial coordinates)

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 bottom coordinates with (considering horizontal distance)]

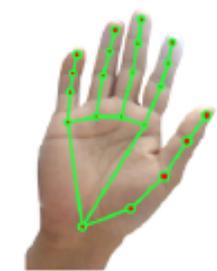


Eye gaze detection across all frames [on movement of iris region across eye space]



R: LEFT  
L: LEFT

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

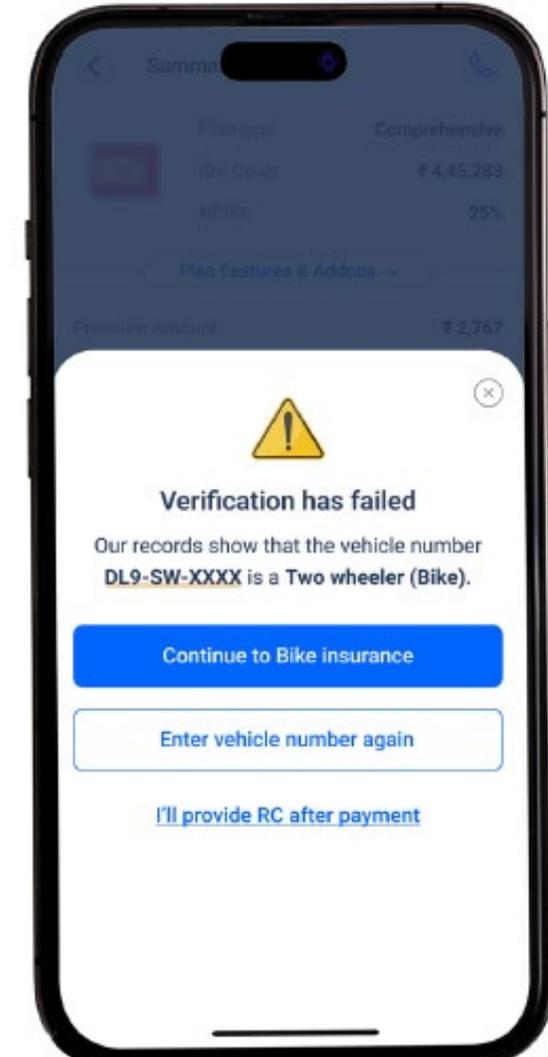
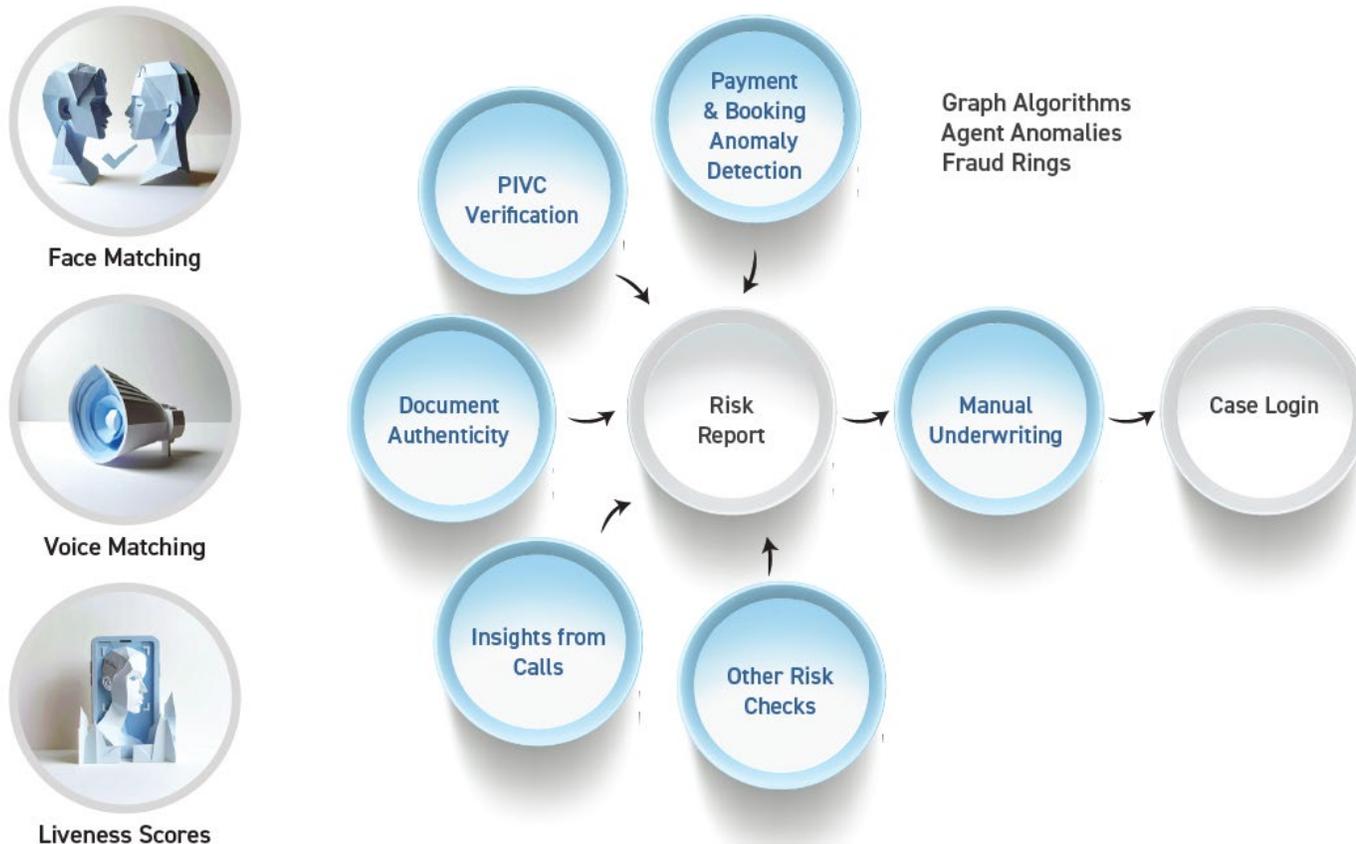


# AI solutions for Insurance Partners

## Risk assessment framework for fraud detection

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

Verification with Public Databases



# AI solutions for Insurance Partners

## Risk assessment framework for fraud detection

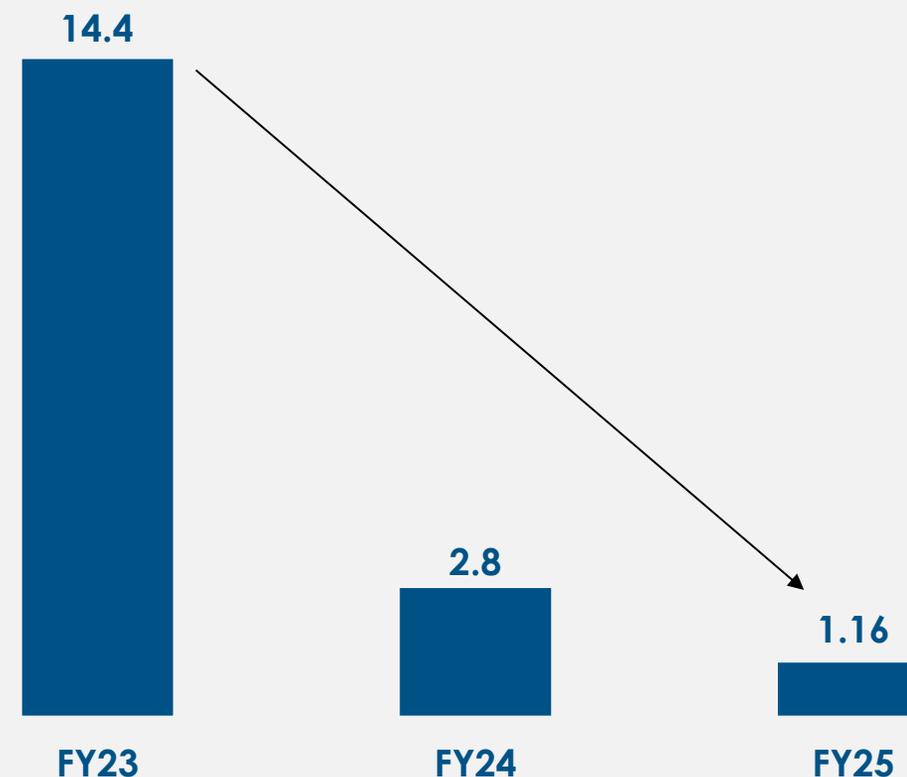
Prioritizing Sharper Risk Assessment over revenue gain in the short term

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

4.5%  
of Premium

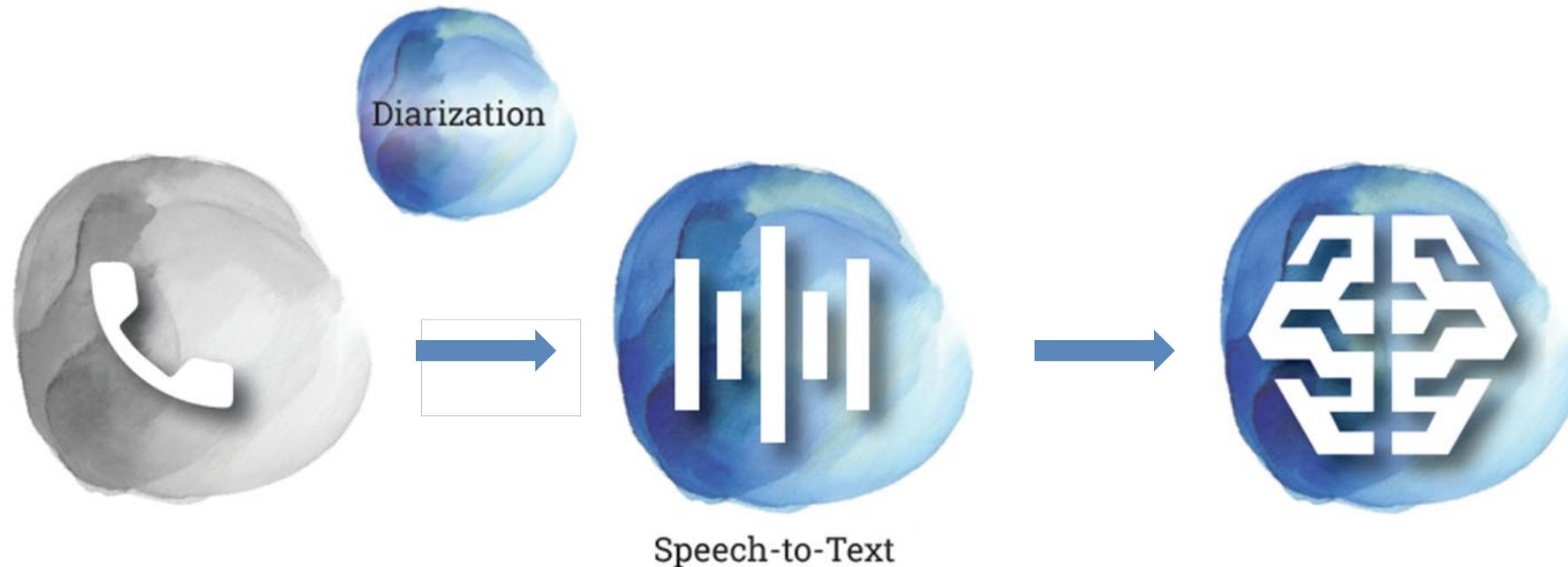
3.7%  
of Policies

Significant drop in Deaths per 10k policies



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

### Proactive detection and flagging of compliance breaches



**Recorded Calls**

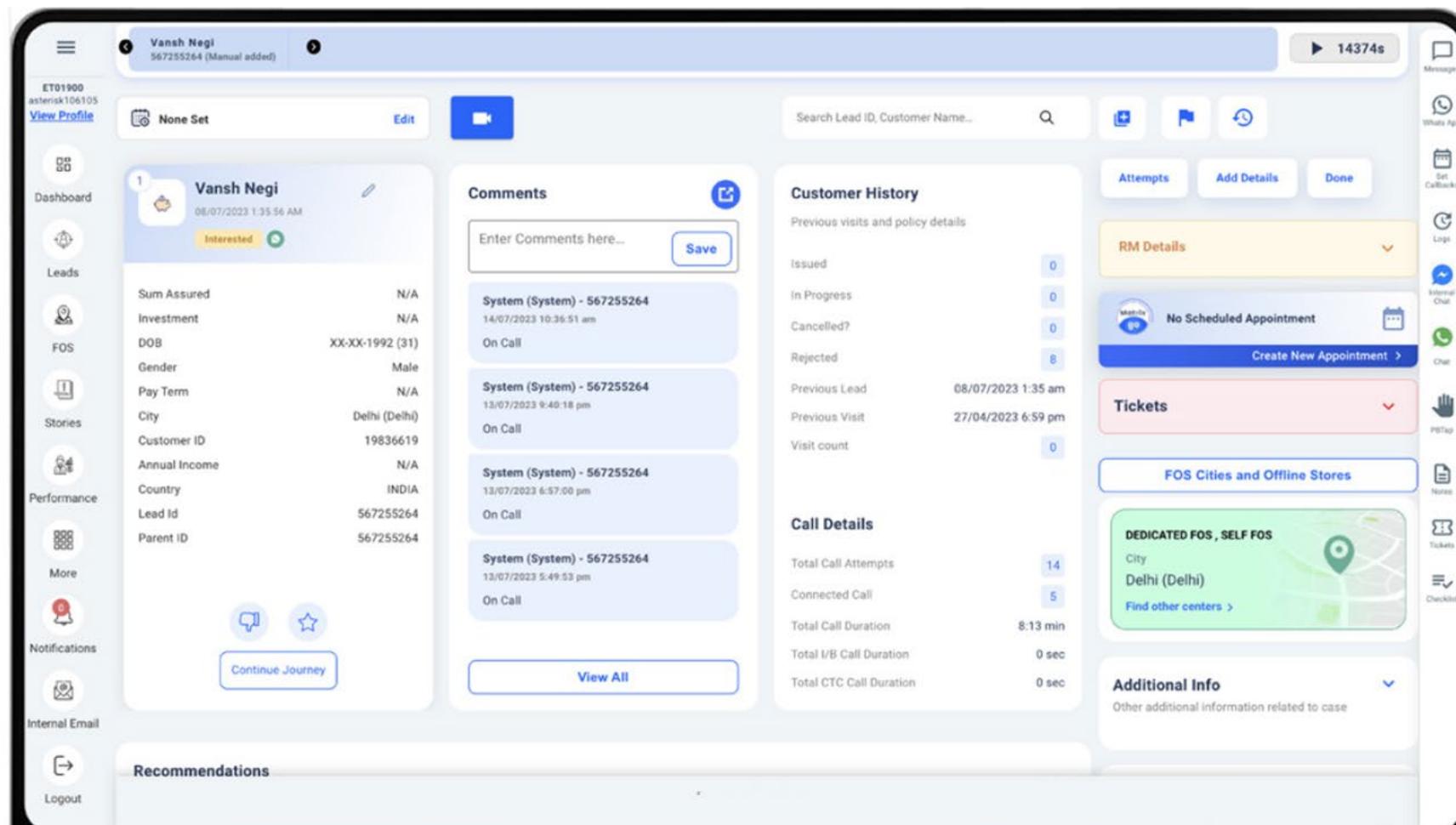
**Self-hosted ASR model  
fine-tuned on Hinglish audio**

**NLP Intelligence Layer**

# AI solutions to Empower employees

## CRM systems with in-built “Intent Analysis”, “Lead Matching”, “Pitch Quality Check”

### Proprietary systems for lead management & booking management



System conducts “Intent Analysis”

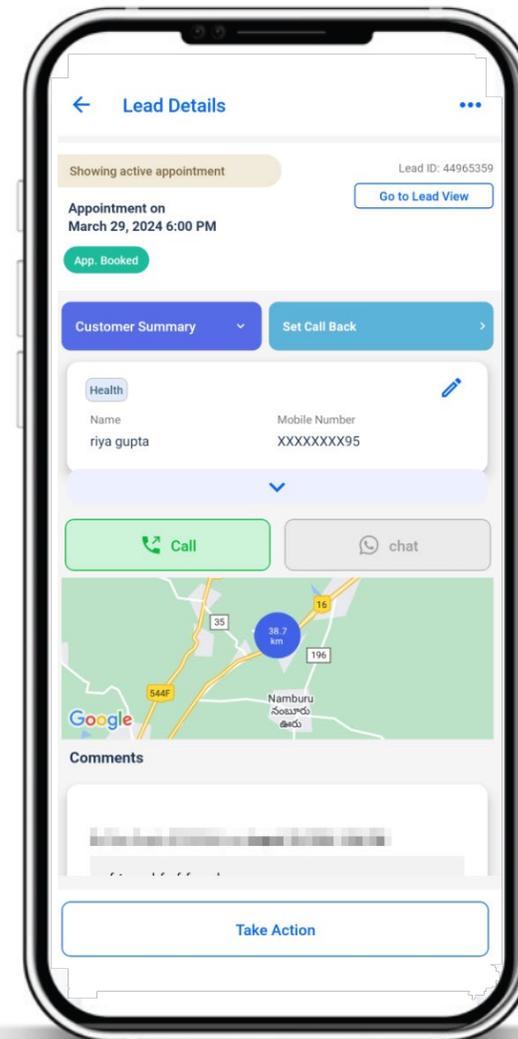
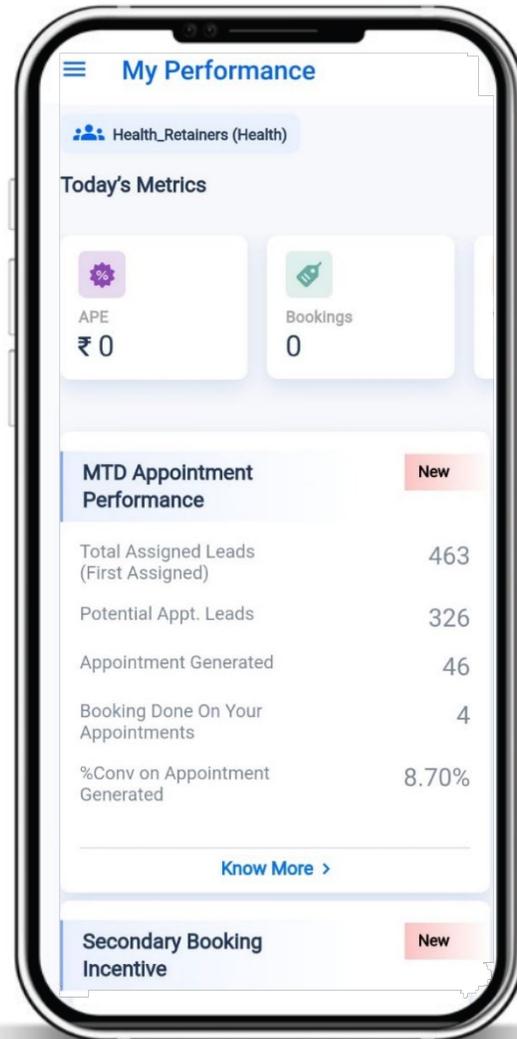
Match Lead-score with Agent-score

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

ML based voice analytics for Pitch Quality Check

## CRM systems for “Physical Assistance”

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



We offer support through pre & post hospitalization engagement as well

We provide end-to-end support to the grieving families throughout the claims process; from claim case filing to claims disbursal

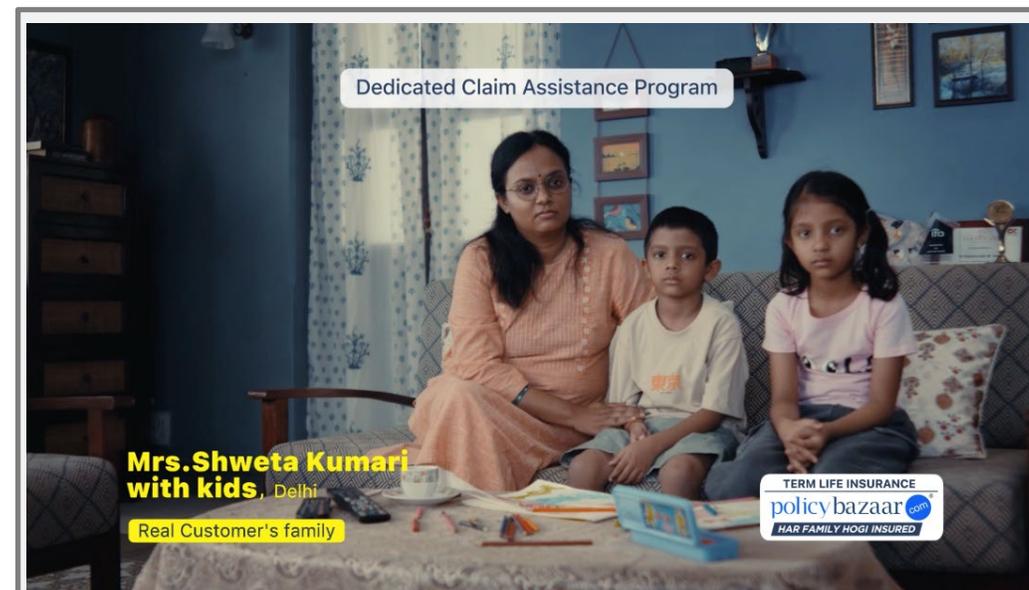


Our employees engage with the families & plant trees in the memory of the deceased

# Claims Assistance: Promoted through media campaigns showcasing real customers' claims experience



This is the real-life story of Ashray and how health insurance played a crucial role in saving his life during a ₹50 Lacs medical emergency ([Link](#))



# Claims Assistance: Health Insurance

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

Health On-Ground Claims support in 250+ 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

### On-ground Claim support



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**

“Hello, I am Chintan Gupta, the policyholder and patient. I was admitted to Sir Ganga Ram Hospital, & as I was alone during my hospitalization, managing everything became extremely challenging. Coordinating billing, repeated follow-ups at the TPA desk, handling documentation, and completing discharge formalities can be overwhelming for a single patient. Since I had purchased my health insurance policy through Policybazaar.com, I reached out to their customer care for on-ground hospital support. Policybazaar.com promptly assigned Ground Support Agent, Mr. Gaurav Raj, who visited the hospital in the morning and remained actively involved until my final discharge. He handled all coordination on my behalf- liaising with the hospital billing desk, TPA counter, and medical staff. He ensured timely preparation of discharge documents, followed up continuously with the TPA, shared final documents with the insurer, and supported the final billing and payment process. Throughout the day, he took complete charge of the formalities, allowing me to remain comfortable and stress-free. By evening, I received final cashless approval, which brought immense relief during a difficult time. I sincerely thank Mr. Gaurav Raj for his dedication, professionalism, and unwavering support. I would also like to appreciate Ms. Raushni Singh from the cashless customer care team, along with Mr. Kunvar Pal Chaudhary, for their prompt coordination and efforts in expediting the approval process. I am truly grateful to Policybazaar.com for providing such caring, reliable, and professional support when it mattered the most.”

“Dear Policybazaar, I am Rohit Kumar, writing this to express my deepest gratitude and sincere appreciation for the outstanding service provided by Mr. Randhir Kumar from Policybazaar. My wife, Reshmi, was admitted to the hospital, and as anyone can imagine, it was an incredibly stressful and difficult time for our family. One of my biggest worries was the insurance claim process, which often feels complicated and overwhelming. However, Mr. Randhir Kumar visited the hospital personally and took complete charge of the situation. His expertise, professionalism, and dedication were evident from the moment he stepped in. He handled the entire claim process with such efficiency that it was approved without any hurdles or delays. Because of his proactive support, I could focus entirely on my wife’s health instead of worrying about the financial formalities. It is rare to see such commitment to customer service. Mr. Randhir is a true asset to Policybazaar, and his efforts have significantly strengthened my trust in the company. I am extremely thankful to him and Policybazaar for being there for us when we needed it the most. Thank you once again for the exemplary service.”



**Nishant Khanduja**

Actor | Policybazaar Customer

Actor Nishant Khanduja shares his experience of having a claim denied, but after reaching out to Policybazaar, the team took swift action and ensuring his claim was successfully approved.

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

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

**Claim assurance certificates** issued by insurance partners

- Builds trust with the consumer
- Strengthens the claim proposition



**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.



**Claim Beneficiary: Mrs. Anita Krishna Yaradoni**  
Claim amount: ₹1 Cr

Mr. Krishna, a lecturer in Ilkal, Karnataka, purchased Term Insurance & Investment policies in 2023 to secure his family's future. He was the sole breadwinner of his family. After his untimely death from cancer in 2025, his brother, Mr. Sridhar, sought Policybazaar's help with the claim process. The team provided multilingual support, expedited the claim, and ensured the family received the full payout within 27 days, earning their heartfelt gratitude.



Claim Toll Free Number:  
**1800-258-5881**

**We're With You Every Step of Your Claim Journey**

**Trusted by Millions. Built to Put You First**  
*From Start to Settlement – We're With You*

**Your Dedicated Claim Manager**

A single expert who handles your claim from start to finish.



**We Come to You**

Free document pick-up and on-ground support at your home.



**Physical claim assistance card for Your Family**

Your nominee gets a handy card with policy details & direct contact.



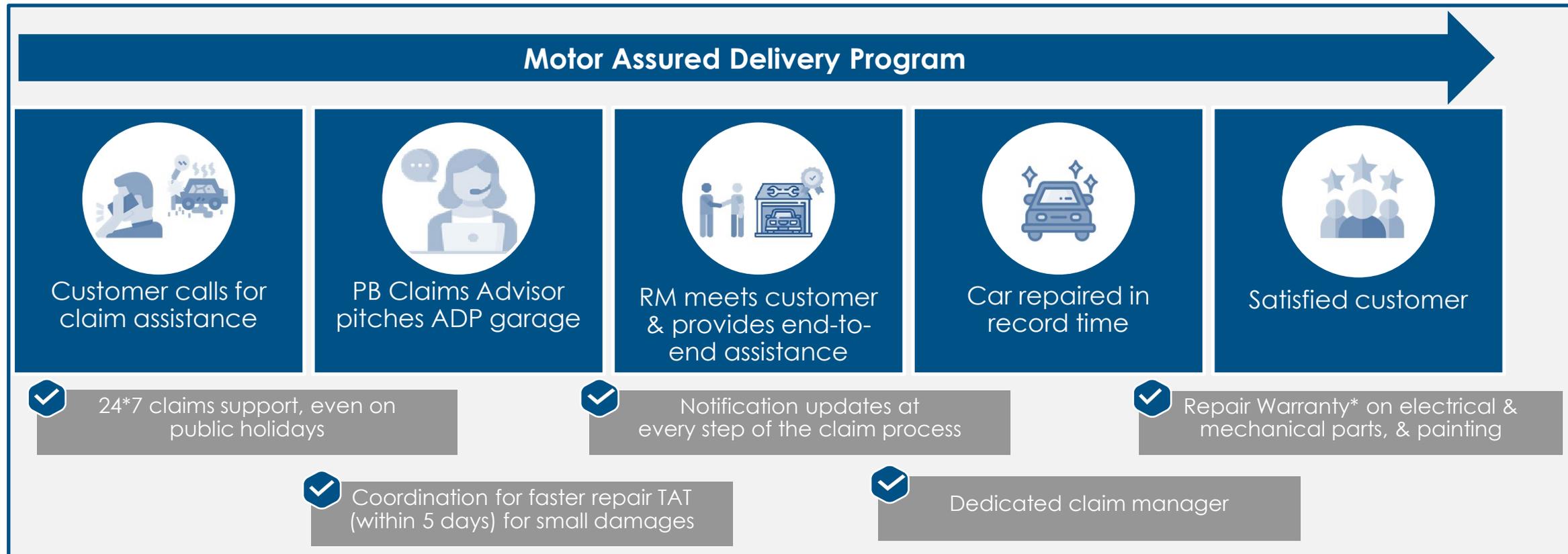
**Always by Your Side**

We coordinate directly with your insurer so you don't have to.



# Claims Assistance: Motor Insurance

## Assured Delivery Program & Claim Kavach: On-ground assistance at the time of claims



**Claim Kavach**  
CLAIM KAVACH  
NEVER FACE REJECTION.  
by Policybazaar

- Personal Claim Expert
- Digital filing support
- 24x7 Support Helpline
- Insurance escalation assistance
- Expert guidance
- Surveyor/ Garage Coordination

# Claims Assistance: Motor Insurance

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



**₹340+ Cr**

Approved claims with PB support\*



**180**

Garages affiliated throughout India

**2**

Exclusive PB workshops



**30%**

Turn around time (TAT) reduction



**95%**

CSAT



**24\*7 Support**

by dedicated PB Team

**Customer Satisfaction Score (CSAT) of 95%** reflected in testimonials received on email/social media

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

“Dear Policybazaar team, I would like to extend my heartfelt appreciation for the exceptional service provided during the handling of my recent motor insurance claim under ADP program by Policybazaar. From the prompt response and clear communication to the smooth coordination and timely settlement, every aspect of the process was handled with utmost professionalism and efficiency. Your team's dedication and customer-first approach made a potentially stressful situation completely hassle-free. Special thanks to Kanhaiya Mishra for their support and constant follow-up throughout the claim process. Please continue the great work. It's service like this that builds trust and long-term relationships with customer.”

Regards,  
Suraj Kant Singh

“Dear team, I am writing to express my sincere gratitude for the outstanding service provided at your ADP garage. Your team's professionalism, expertise, and courteous attitude made the entire claim process smooth and stress-free. The repair work on my vehicle was completed with exceptional quality, meeting my expectations perfectly. I truly appreciate the attention to detail and the commitment to delivering high standards of service. The timely updates and seamless handover further enhanced my experience. A special thanks to my Relationship Manager, Mr. Anuj Sharma, and Kanav (workshop owner), for their continuous support and assistance throughout the process. I truly appreciate your dedication and would highly recommend your services to others.”

Regards,  
Sandeep Singh

# 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

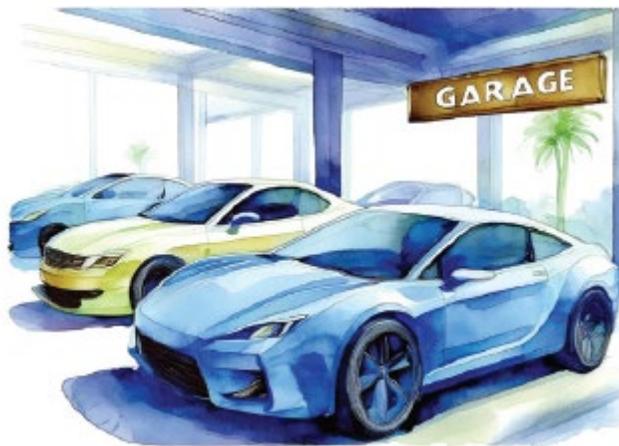


- Information passed to the Insurer
- Insurer assigns a Surveyor
- PB System sends an AI-based damage report with cost estimations to the Surveyor



Surveyor conducts remote inspection and approves repair work to begin

- Garage receives e-approval
- Car is repaired



# PB Wheels

One-stop platform for all car related needs

**pb wheels**  
from the house of Policybazaar

- 🕒 under 60 minutes
- 🛡️ 11 big safety checks
- 📍 Free pick-up & drop

**LIMITED TIME OFFER!!**  
**Flat ₹500 OFF!!**

⌚ Valid for 24 hours only ⚠️

### Hassle-free car care

End-to-end maintenance and servicing for vehicle

### Stress-free claims

Seamless claims management & expert repairs at trusted PB Wheels workshops

### Instant vehicle insights

Quick access to detailed vehicle information

### Value-added services

Complimentary servicing, pre-delivery inspections for brand-new cars, etc.

**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**



**Claim Assistance Card**  
GUARANTEED CLAIM SUPPORT FOR YOUR FAMILY

Life Insurance: 2 Crore  
Life Assured: Rixxxx  
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



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

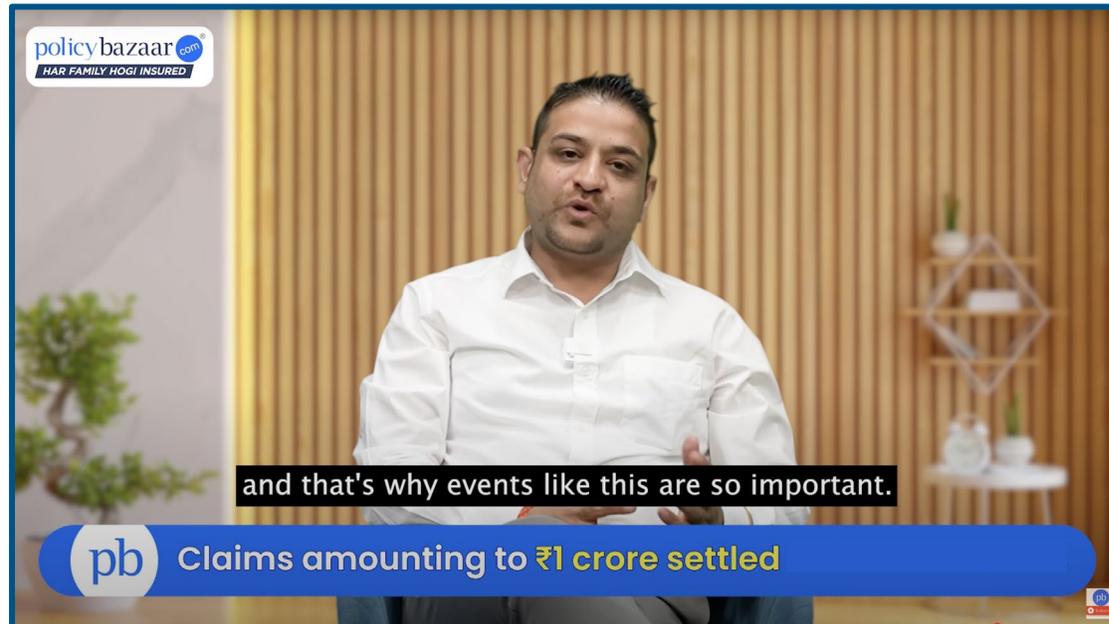
 **1800-258-5881**  
 **care@policybazaar.com**  
 **+91-85060 13131**



Pay Renewal Premium

# Claims Grievance Redressal Day

## Claims Samadhaan 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  
Continue to receive thousands of appreciation / gratitude emails from consumers every month

# Insurance ka Superhero 4.0

Honoring the spirit of Policybazaar's 'Superheroes' for their relentless determination and resilience



Annual flagship event, celebrating the real-life claim success stories of customers who trusted us during some of their most challenging moments

Policybazaar agents are recognized by the customers they assisted, for their exceptional support throughout the Insurance journey

# Awards & Recognition



## BW Fintech Festival

Best Fintech of the Year

Best use of AI in Fintech



## Martech Summit by Exchange4Media

Best Use of Customer Data Platforms

Best Use of Analytics for Campaign Performance



## FICCI PICUP Awards

Best Insurtech



## Insurance Asia Awards

Best AI Initiative of the Year



## ET Edge AI Summit and Awards

Best use of AI for Risk & Compliance



## India Insurance Summit

Best Insurance Brokers



## Berkshire Media

India's Leading Online Insurance Platform



## ETBFSI Awards

Best Use of Consumer Tech  
PB Meet



## ET Entrepreneur Awards

Best Customer Service  
Claim Samadhan

paisabazaar<sup>com</sup>  
HAR SAPNA HOGA SACH

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



**22 Lacs**  
Monthly Enquiries  
(credit products) ^



**21 Lacs**  
Transactions ARR\*



Consumer enquiries^ from  
**1,000+ cities**

India's largest  
credit score awareness initiative



**5.7 Cr**  
Credit Score Consumers  
till date

**11 Lacs**  
PB Money consumers till date



**₹40 k Cr**  
Loan disburseals ARR\*



**3 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

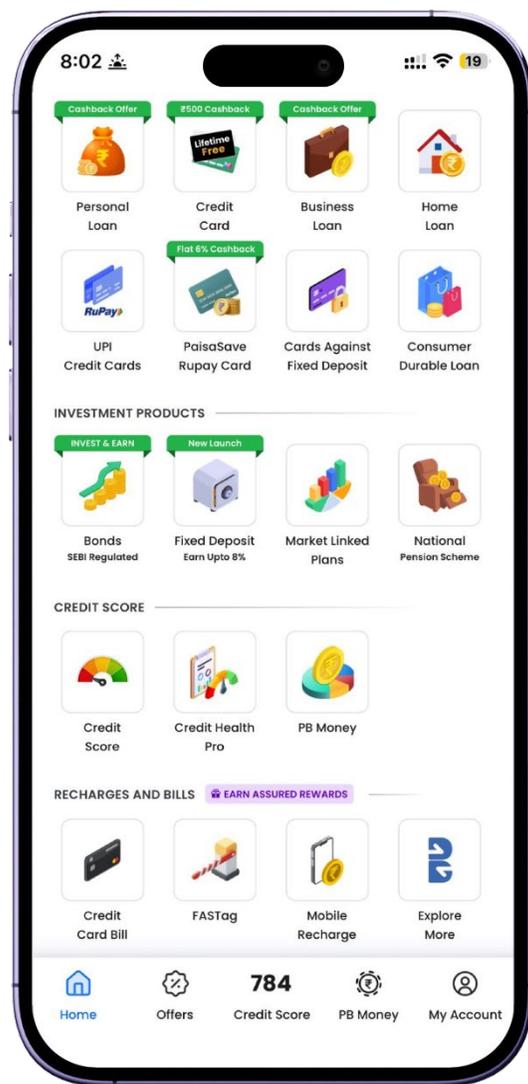
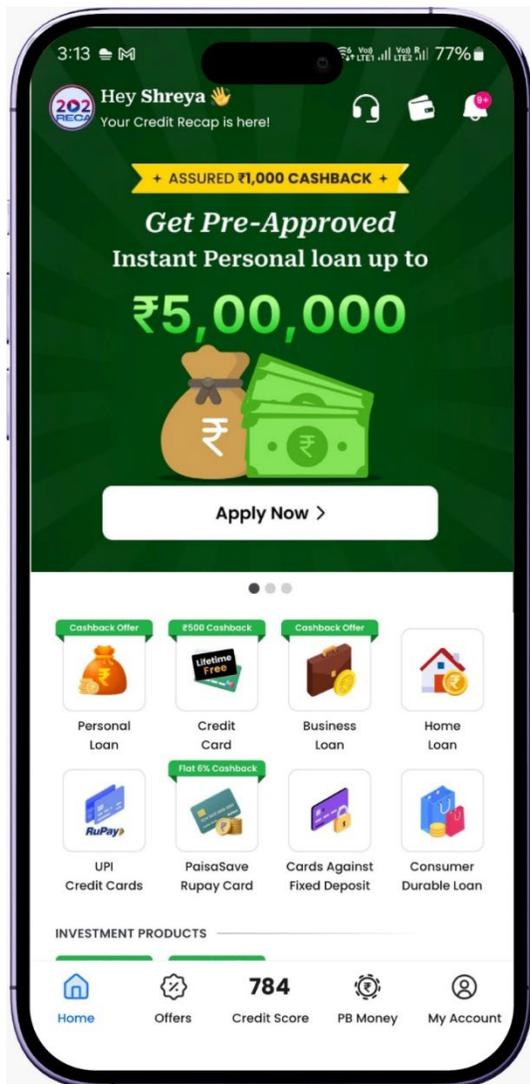
 **Transparent & Neutral Comparison**  
*Credit offers from 70+ partners*

 **Relevant Offers Rank-ordered**  
*Powered by SmartMatch*

 **End-to-end assistance**  
*With 'right', personalized advise*

 **Seamless onboarding**  
*E2E digital processes, instant approval*

# Evolved as India's Platform of Choice for credit needs



✓ Independent, unbiased & transparent platform with E2E fulfilment

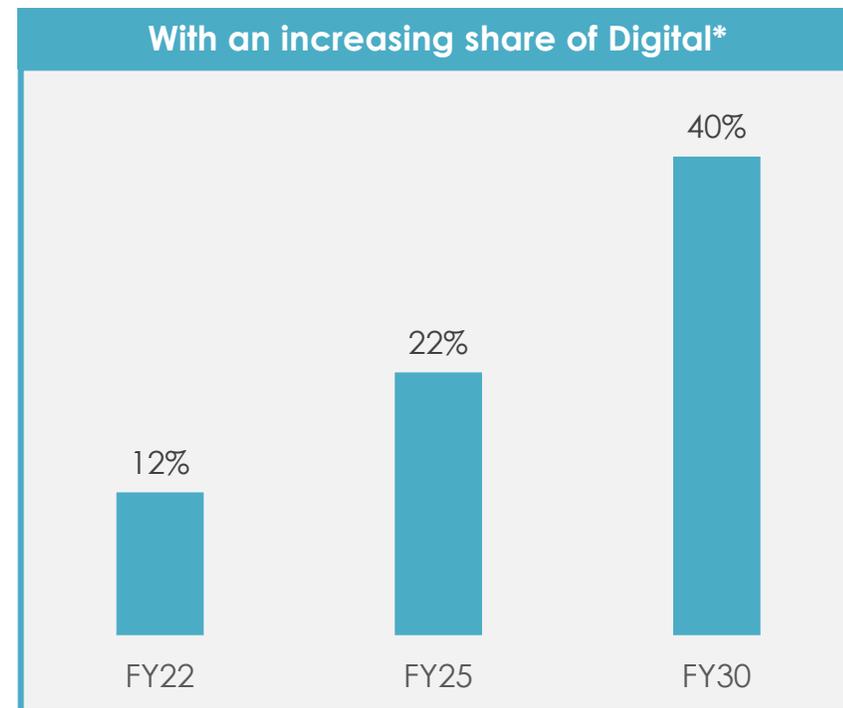
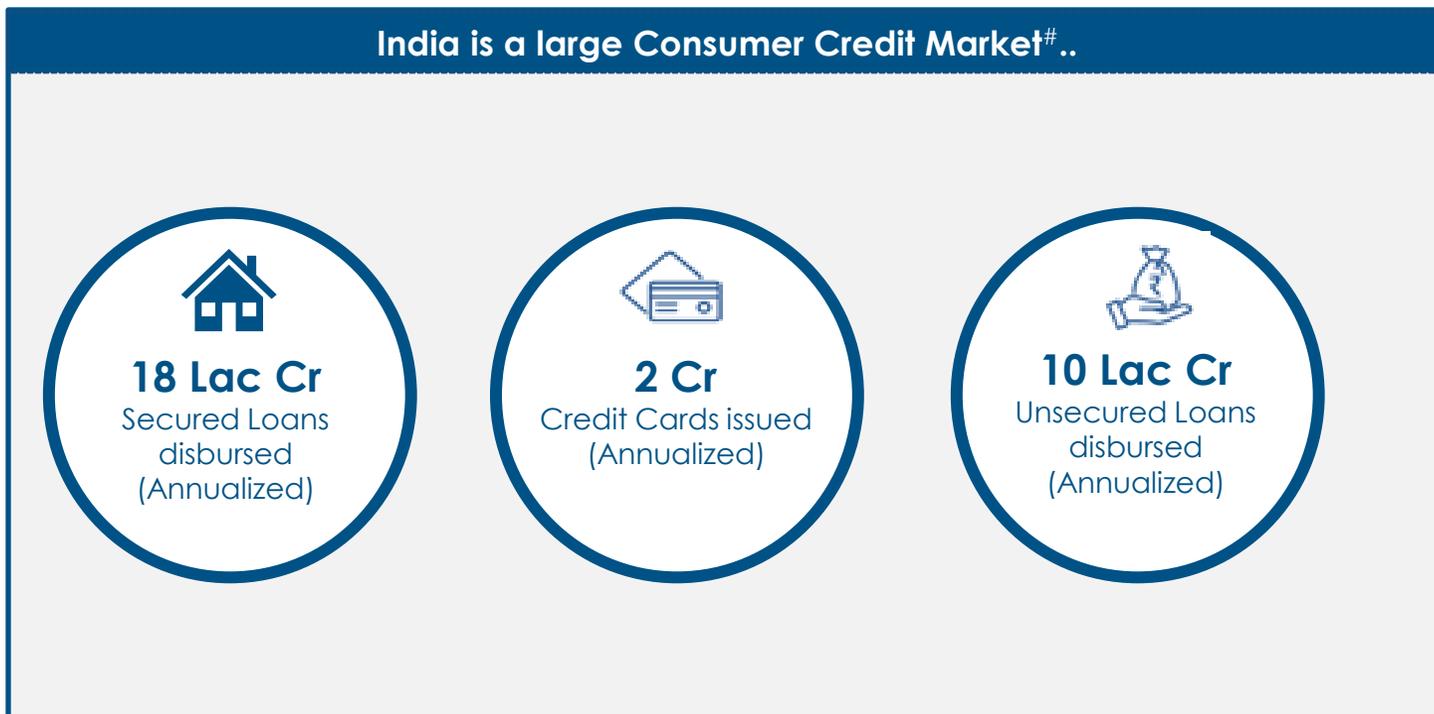
✓ Most competitive offers always, including Pre-approved offers

✓ SmartMatch = Highest Approval Chances

✓ Wide choice for consumers from varied segments; 70+ partnerships across the lending ecosystem

• Management Estimates;  
^ Consumers having at least 1 active trade line

# Large & underpenetrated retail lending market; digital growing faster

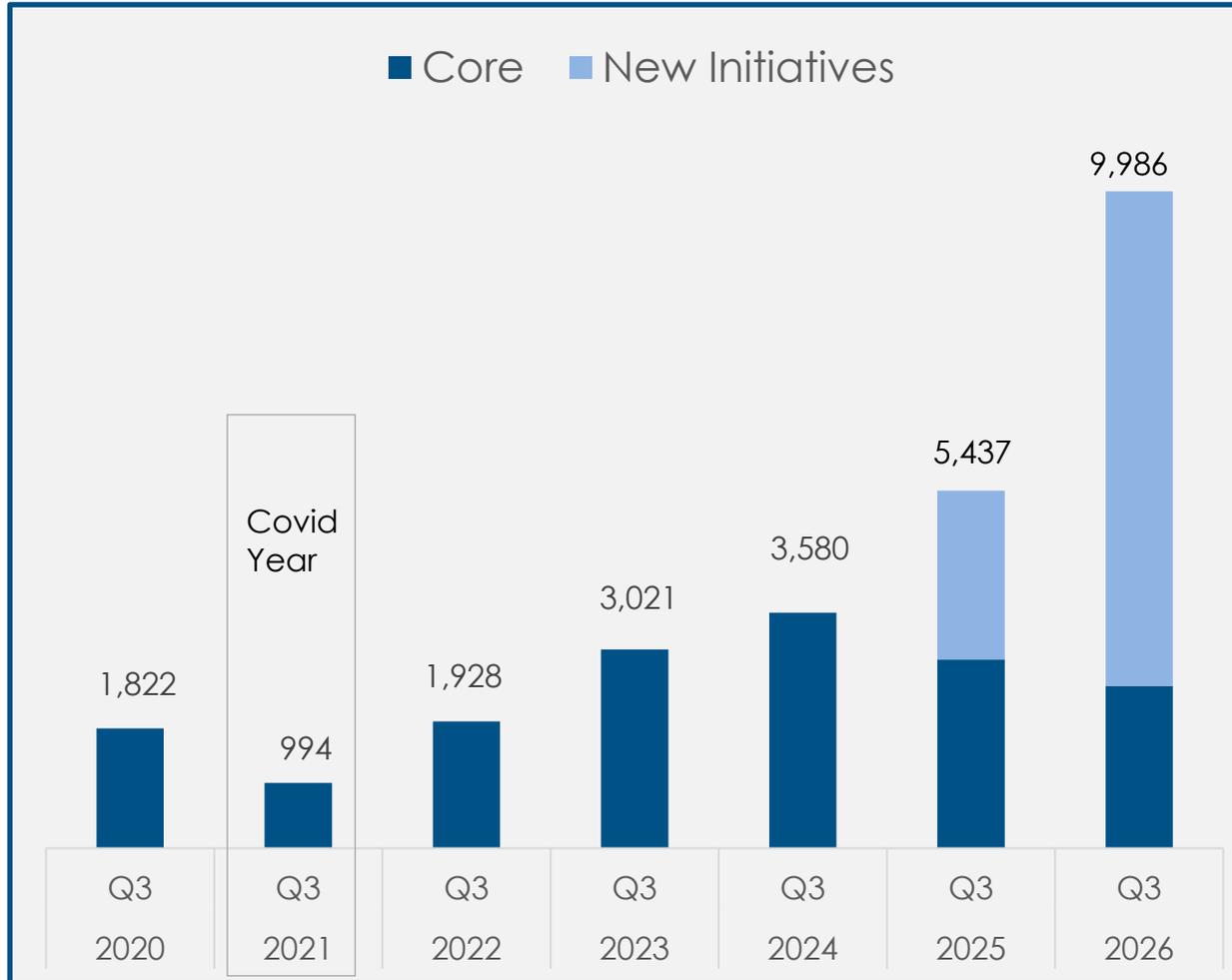


- India continues to be one of the world's most under-penetrated credit markets
- Household debt-to-GDP much lower than global benchmarks
- Long-term growth potential driven by rising digitization across segments

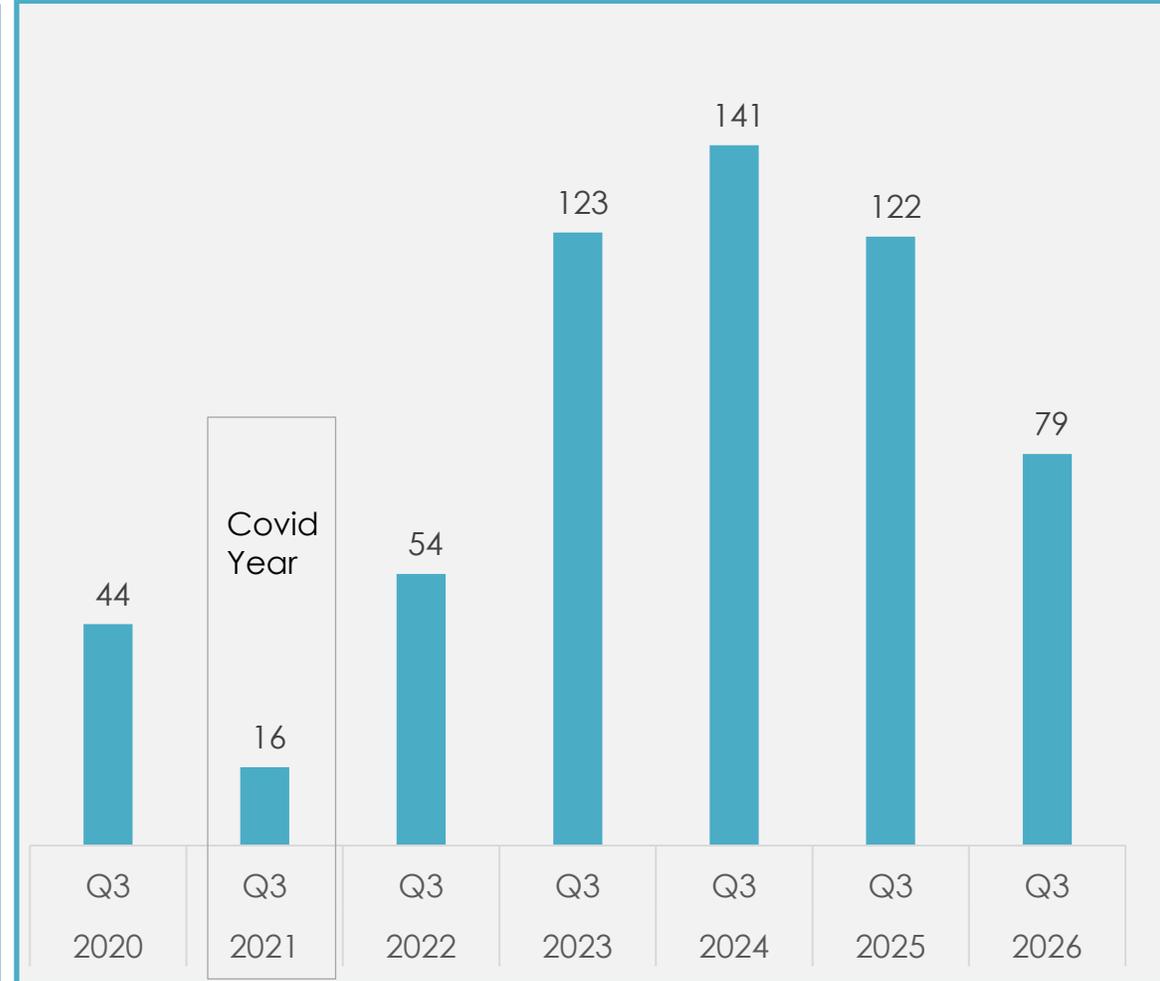
- World-class digital infra like UPI, Aadhaar, AA, CKYC, ONDC, ULI to accelerate transformation
- Digital first and large scale platforms like Paisabazaar positioned to benefit

#Management estimates  
\*Google Temasek & Bain report 2023

## Disbursals (₹ Cr)



## Credit cards issuance (k)



Credit Card issued prior to FY21 are management estimates

# Pillars to compete, differentiate & win

<p>Go deeper in Unsecured Credit</p>	<p>Scaling Secured Credit</p>	<p>Building a holistic financial wellness platform</p>	<p>Deepen engagement, deliver impactful CX</p>	<p>Physical presence; Building trust at scale</p>
				
<ul style="list-style-type: none"> <li>Invest in <b>end-to-end digital journeys</b>, intelligent offer comparisons</li> <li>Deepening <b>collections &amp; risk management</b> capabilities</li> <li><b>Proprietary risk scores acting as a second layer alongside bank models</b></li> </ul>	<ul style="list-style-type: none"> <li>Strengthening <b>D2C Play</b>, building fulfilment capabilities</li> <li>PB Connect to bring in digitization, efficiency – Mobile App launched</li> </ul>	<ul style="list-style-type: none"> <li><b>Diverse product suite</b> to help reach new consumers, deepen engagement</li> <li><b>FDs &amp; Bonds</b> (launched Q1 FY26): strong and sustained traction by Q3</li> <li><b>Financial wellness platform</b> for underserved and early-stage credit consumers</li> </ul>	<ul style="list-style-type: none"> <li>5.7 Cr credit aware consumers to <b>drive engagement</b></li> <li>Bill payments, mobile recharges &amp; PB Wallet <b>driving higher app stickiness and retention</b></li> <li><b>Segment-specific personalization</b> through AI-led experiences</li> </ul>	<ul style="list-style-type: none"> <li><b>Paisabazaar stores</b> to unlock growth in <b>high value loan segments</b></li> <li><b>Build brand trust &amp; local credibility</b></li> <li>Deepen multi product engagement</li> </ul>

# Going deeper into each aspect of unsecured to offer seamless CX

## Maximizing chance of approval

- Route application to best fit lender
- Minimize bureau hits through soft checks

## Fraud Avoidance & Risk Mgmt:

- Block/restrict riskier segments
- Focus on **fraud-avoidance with proprietary risk score**



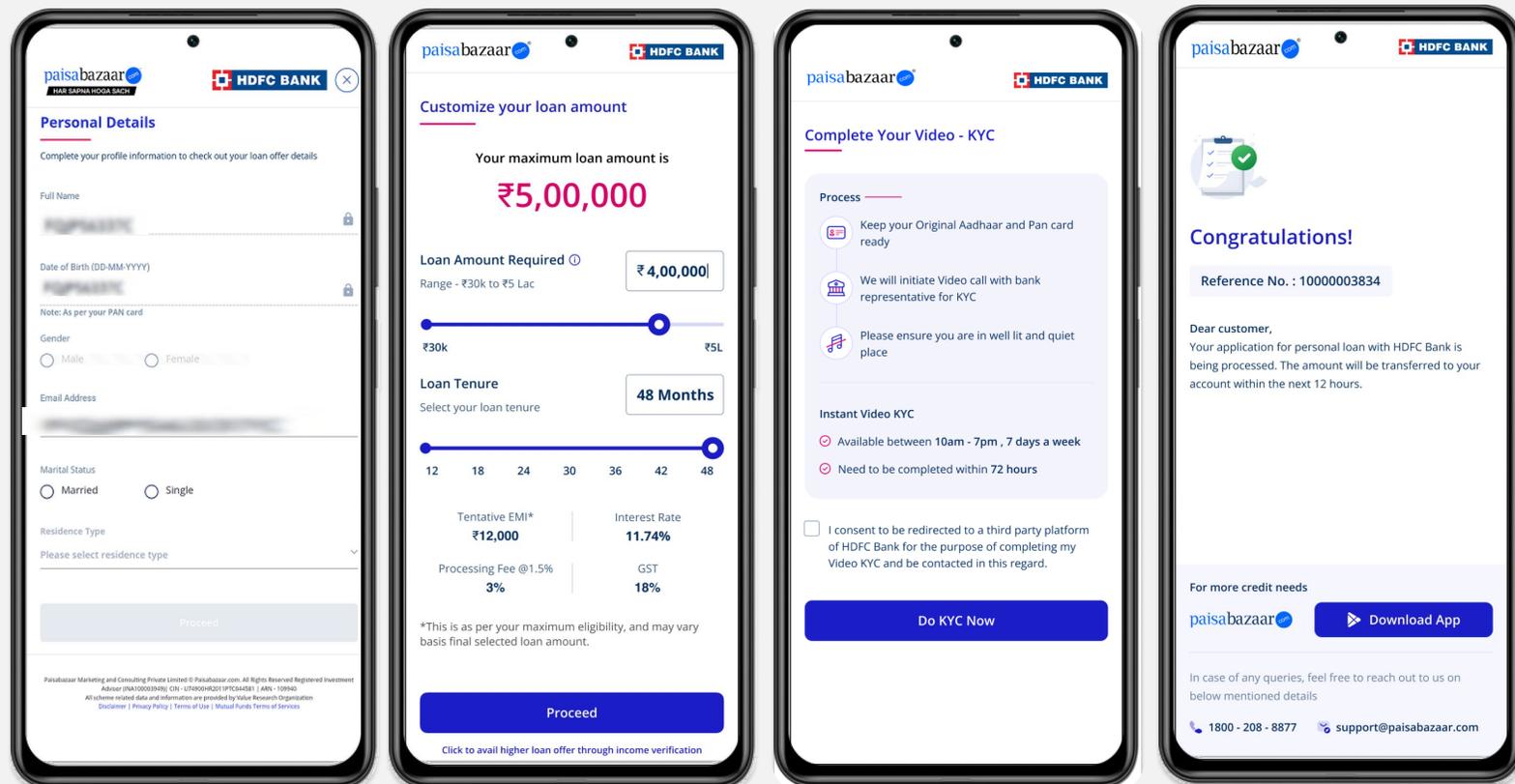
## Deepen consumer engagement in Cards

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

## Full control on Process:

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

# Digital Integrations Powering Scaled, Seamless Journeys

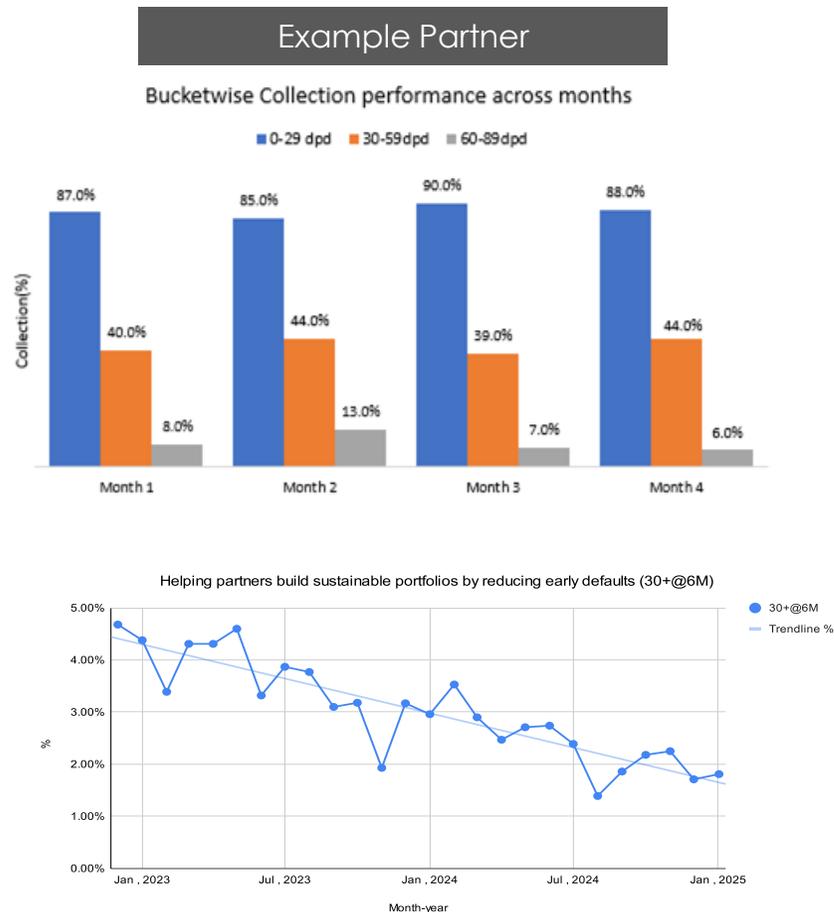


- End-to-end digital journeys with leading private sector banks (**HDFC Bank, Axis Bank, Yes Bank, Federal Bank & IDFC First Bank**)
- Deep API integrations enable
  - Faster decisioning & approvals
  - Improved customer experience
  - Higher conversion efficiency
- Offering coverage across major private banks, strengthening customer choice and partner relevance
- Digital-first partnerships support scalable growth with lower operational friction

# Responsible lending

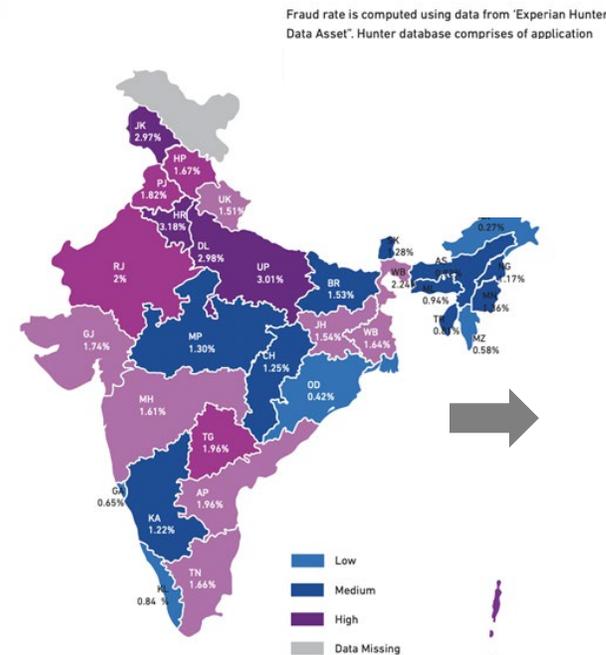
## Collaborating with ecosystem to detect fraud early, manage risk

### 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



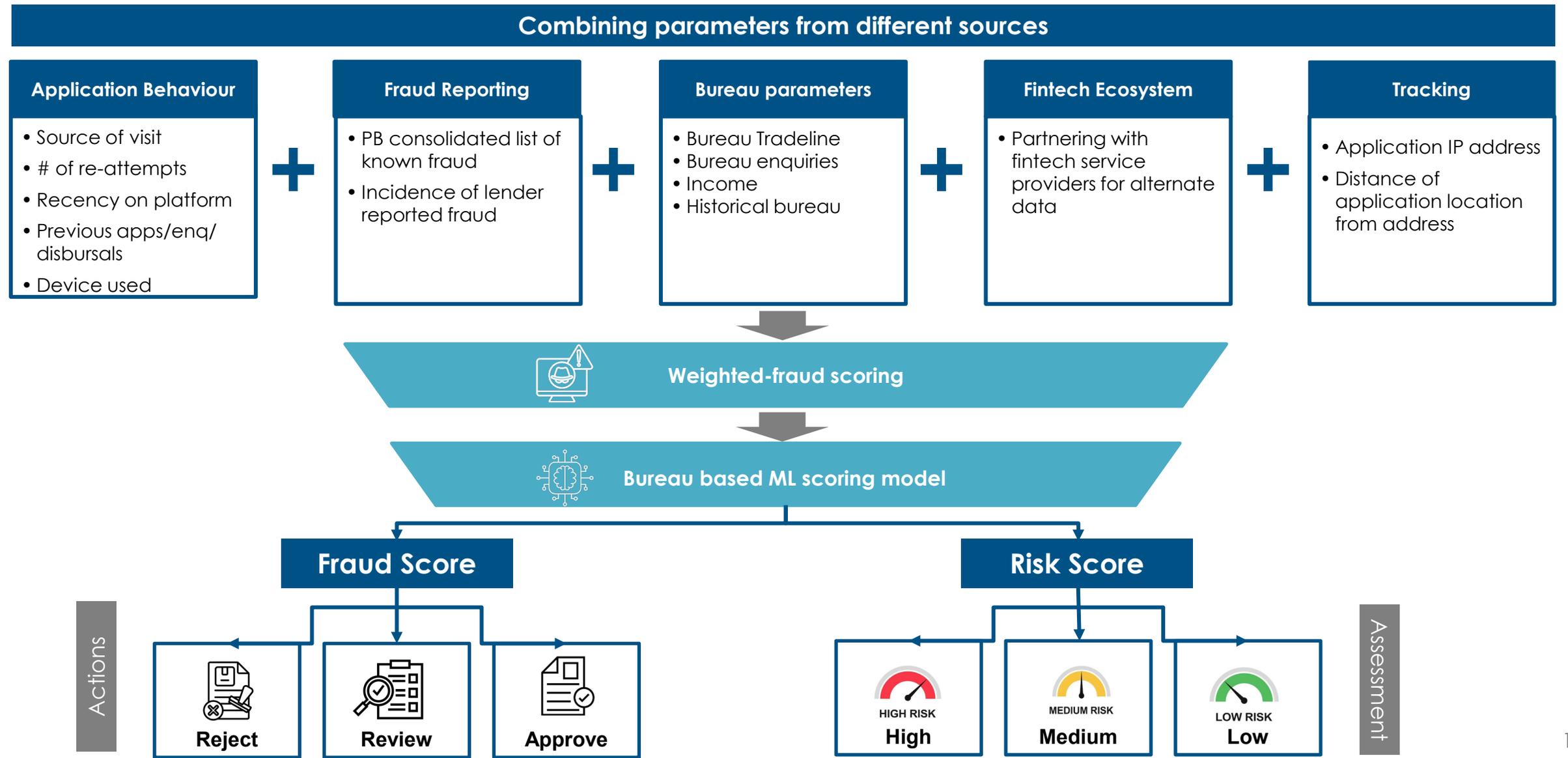
Use industry data to go deeper into pin codes to highlight customers with higher risk to lenders

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



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

## Scaling Secured Credit

### Phygital channel to strengthen D2C

- **Wide & deep** partnerships across PSUs, Pvt Banks, HFCs etc
- **Product expansion:** focus on Home loan, Loan against property
- Build **last mile fulfilment capabilities** for physical processes
- **Digitally disrupt** parts of offline process, like digital sanctioning

### PB Connect: tech platform for 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

# Building a robust, comprehensive financial wellness platform

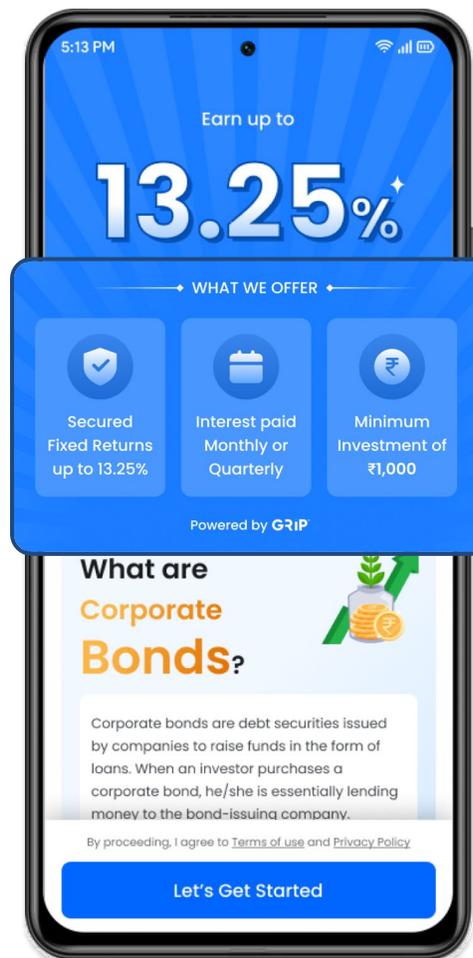
## FDs, Bonds & PB money adding to comprehensive product suite

### Building Investments - Bonds & FDs

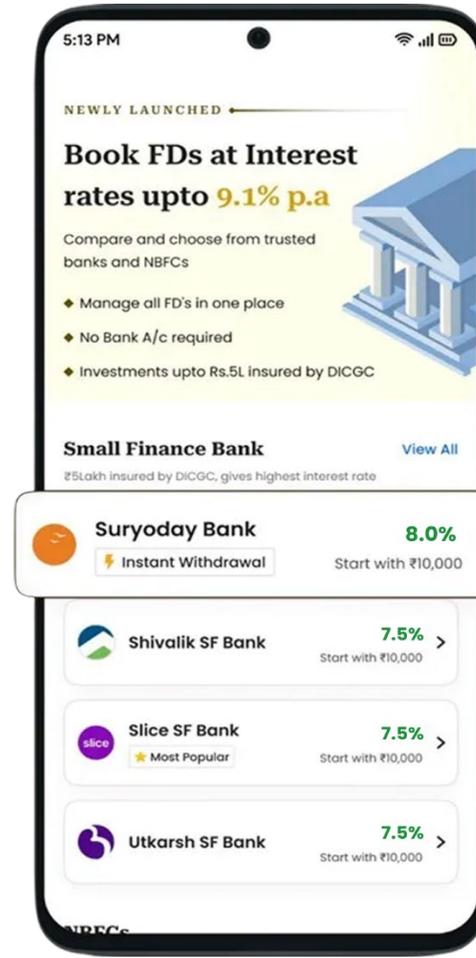
- Option to invest in Corporate Bonds, G-Sec's & Baskets
- Invest in FDs with Banks, SFBs & NBFC

### Delivering Deep Insights with PB money

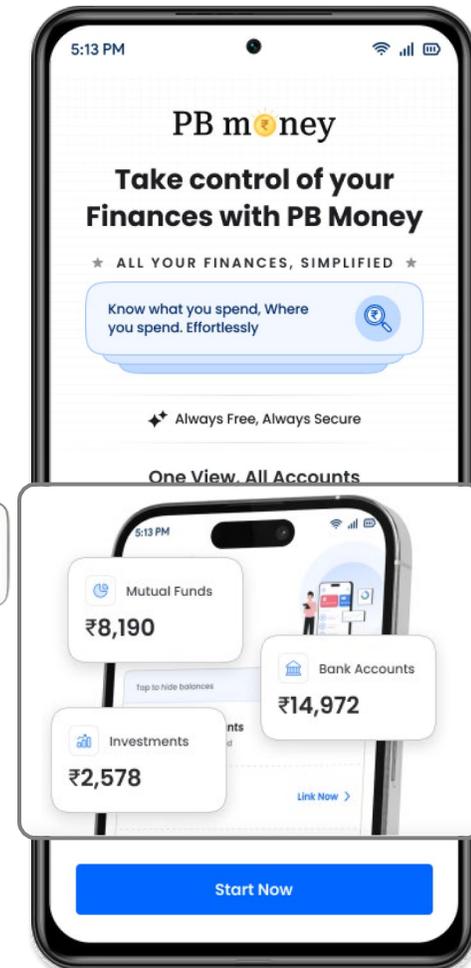
- One View of Banks, Stocks & MF
- **Suggesting best products** basis financial life cycle of the customer



High-yield Corporate Bonds



High-yield Fixed Deposits



PB money: Provides deep Insights

# Credit Score platform continues to be the backbone of consumer engagement

## Enabled 5.7 Cr consumers to be credit aware

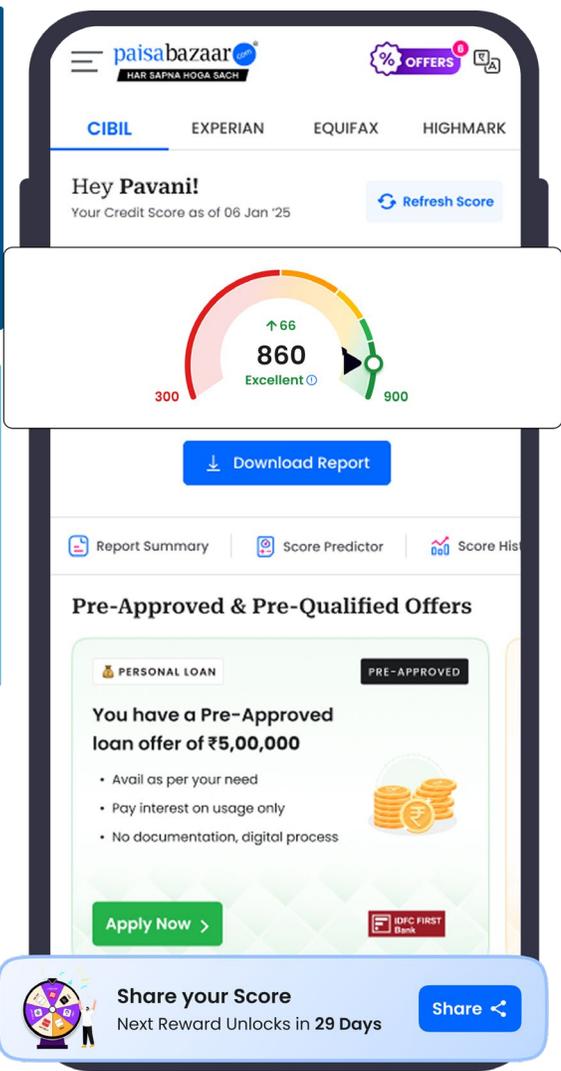
**FREE for Life**  
with monthly updates



Segmentation & offers basis  
**proprietary algo**



**Share your Score**  
With AI based Ghibli Card &  
win rewards



Access to credit score from all  
**4 Credit Bureaus**



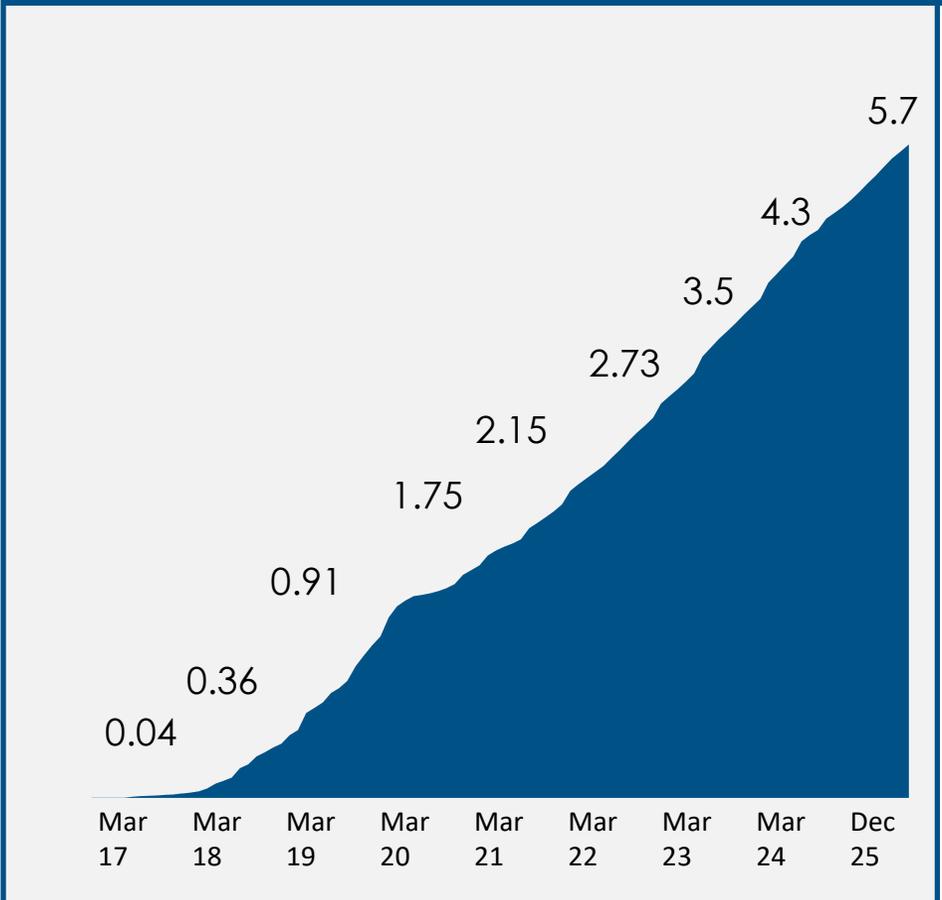
**FREE Accidental Cover**  
for new Credit Score users on App



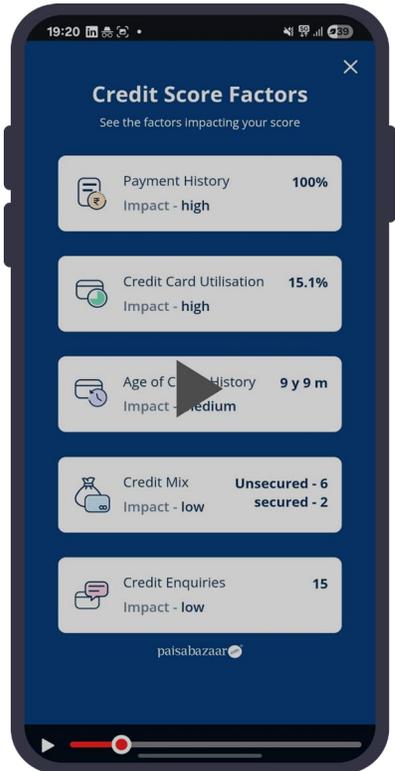
**Credit improvement**  
Deeper Insights, Video Credit  
Health report & Credit Guard



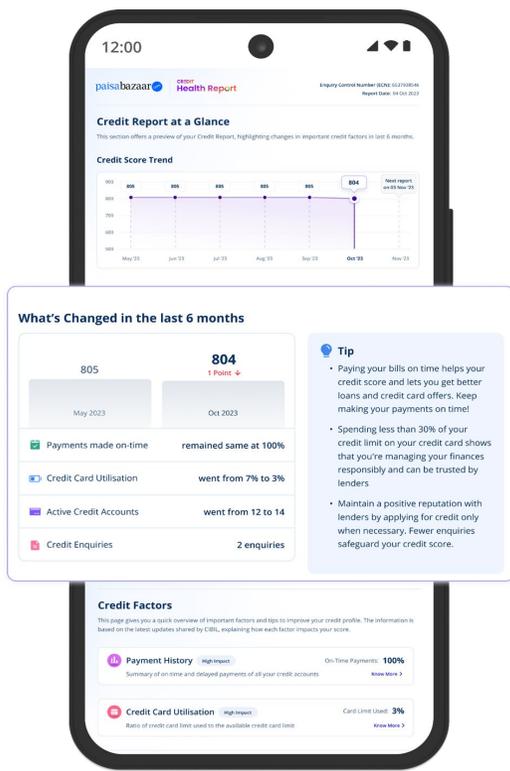
5.7 Cr consumers accessed credit score



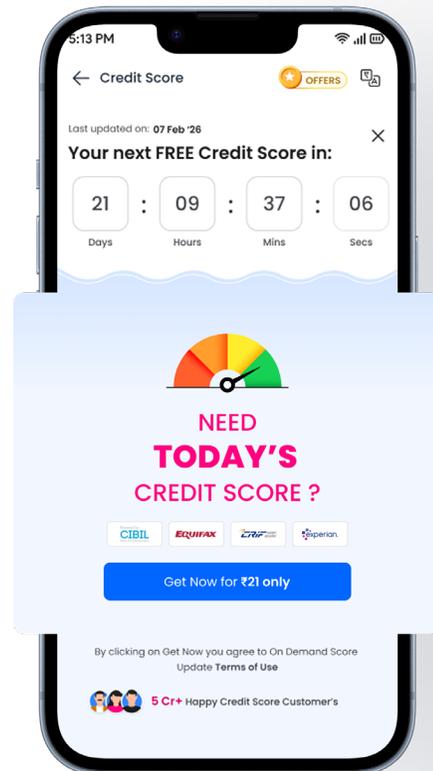
Offer credit insights using AI-based Video



Help track score changes



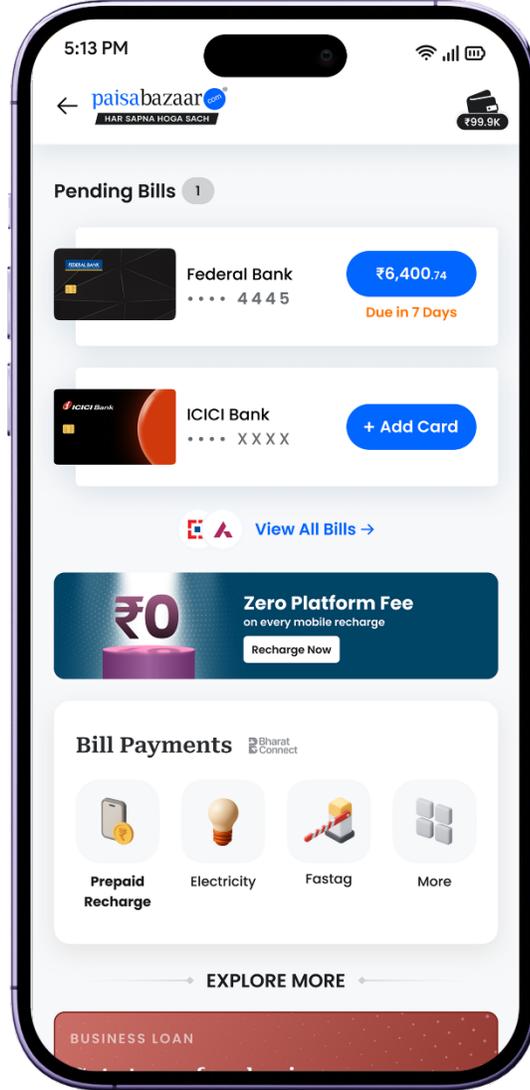
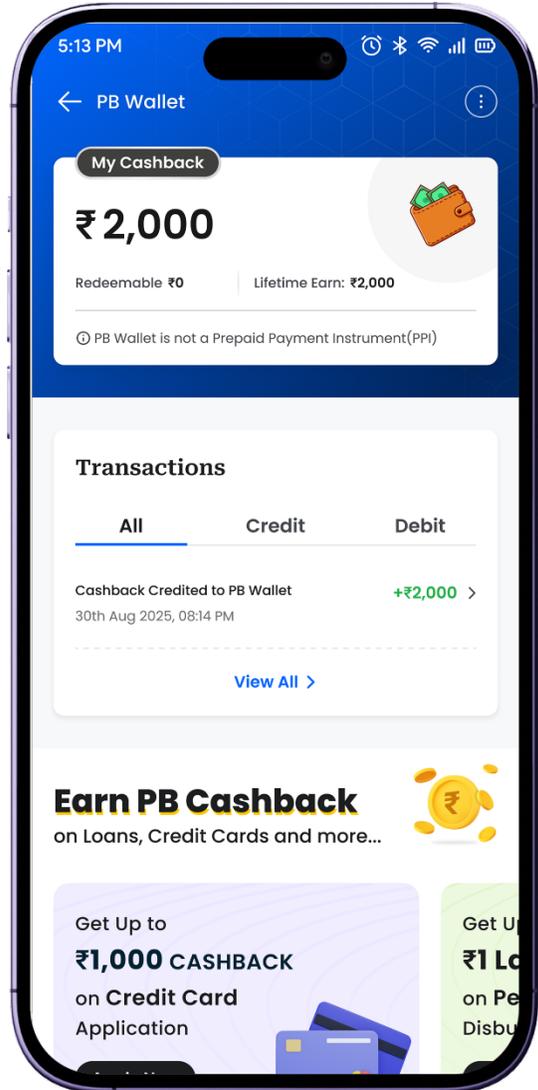
On-Demand Latest Score



3.2 Lacs new transactions (track & manage) for credit improvement\*

\* In Q3 FY26

# Progressing toward an App-first platform to enhance engagement, retention and conversion



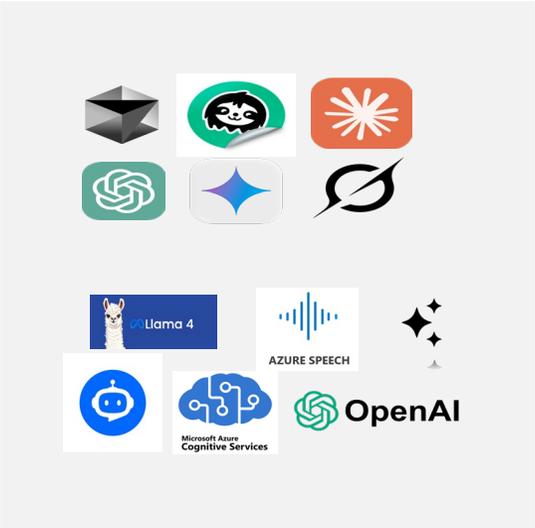
✓ Transitioning to an app-first platform, with the **Paisabazaar App** increasingly prioritised as the **primary customer interface**

✓ PB Wallet and BBPS-enabled bill payments & mobile recharges introducing high-frequency, everyday use cases

✓ These capabilities are **driving higher engagement, repeat usage and retention**, beyond episodic product journeys

✓ **Rising share of leads originating from the app**, reflecting deeper engagement and improving conversion quality

# Driving business transformation through AI: experience, efficiency & risk control



## Enterprise-Wide AI Adoption

OpenAI Llama  
 Meta

Proprietary  
**ASR Models**

English   తెలుగు   Hinglish  
 हिंदी   বাংলা   தமிழ்

### Customer Experience

- AI Video Credit Report
- AI Based Chat
- AI base card recommender (WIP)

### Smart Marketing

- Personalized Marketing
- Channel Propensity Models
- AI Generated Nudges

### Fraud & Risk Control

- BRE (Business Rule Engine) Risk Models
- Fraud Analysis/Grading
- Anomaly Detection

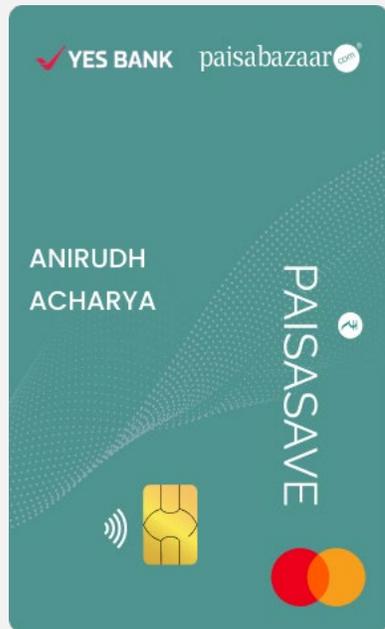
### Operational Efficiency & Governance

- Auto DNC (Do Not Call) Detection
- No Repeated Calls
- Auto Language Detection
- Mis-selling Detection & Prevention

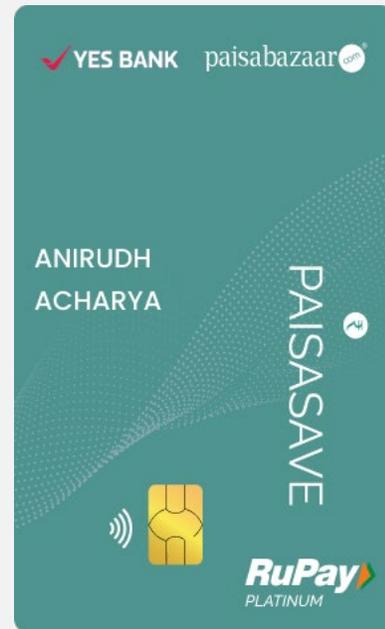
### Engineering Productivity

- Automated Code Review
- Faster Pull Request Time
- Faster Debugging

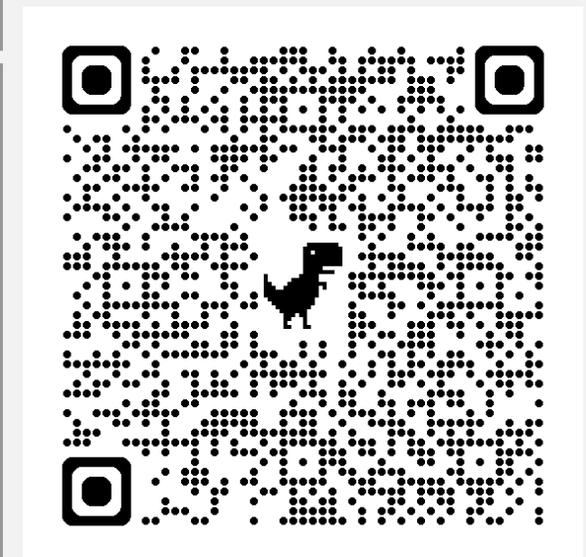
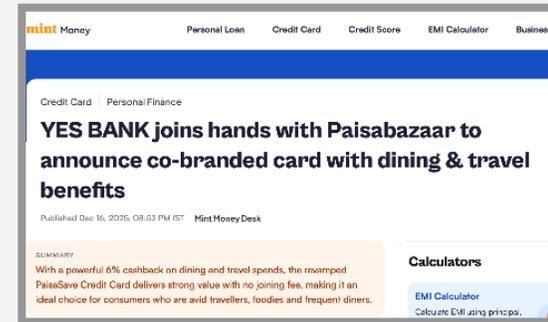
# Launched new PaisaSave card with one of industry-best cashback propositions



6% cashback\* across all travel & dining spends



1% unlimited cashback\* on UPI transactions

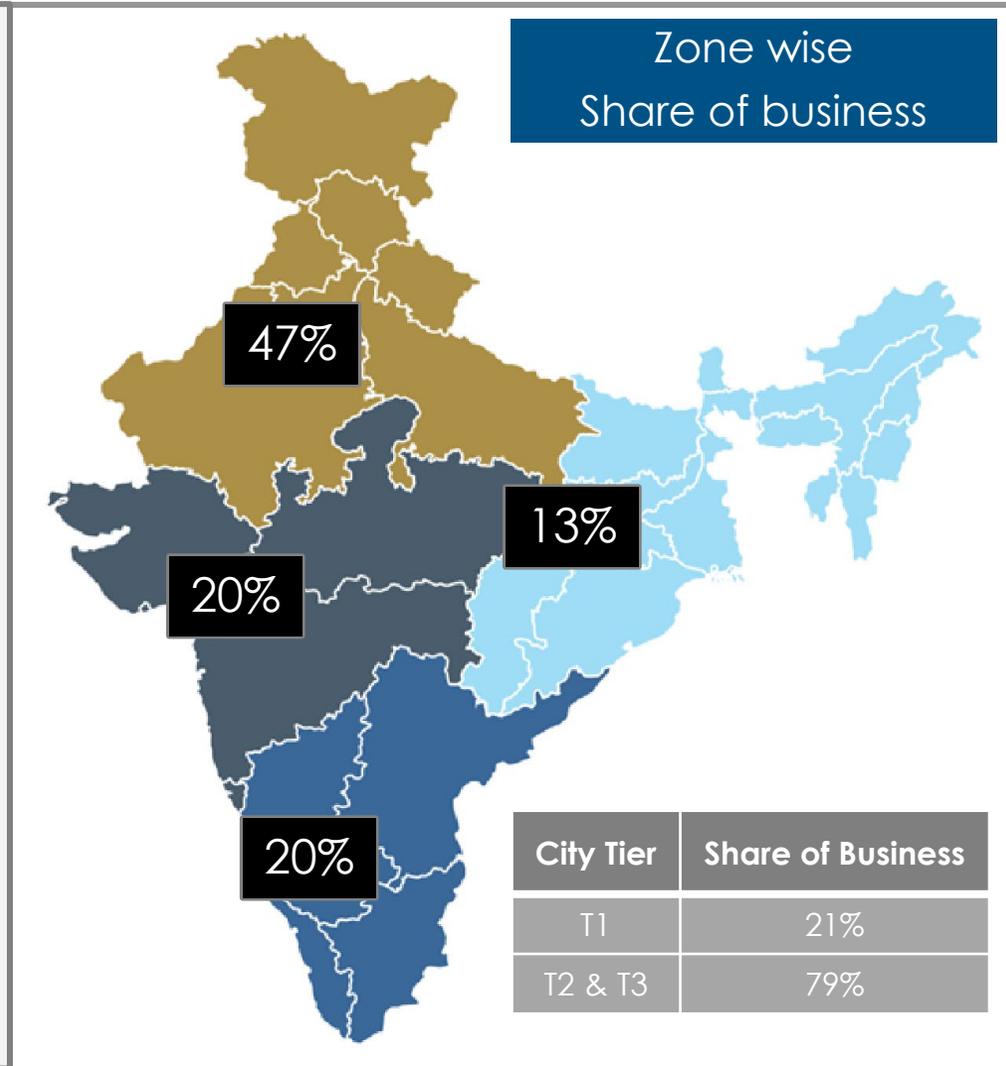


\* T&C apply

## **New initiatives**

## Sustained market leadership, accelerated growth momentum & increasing efficiency

- 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 79% 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

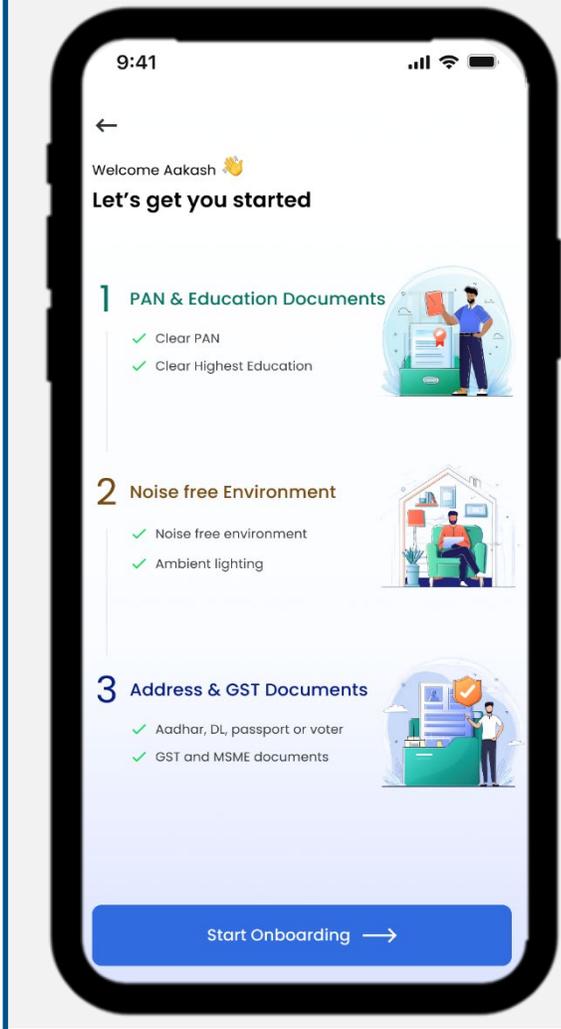
### Benefit to Consumers



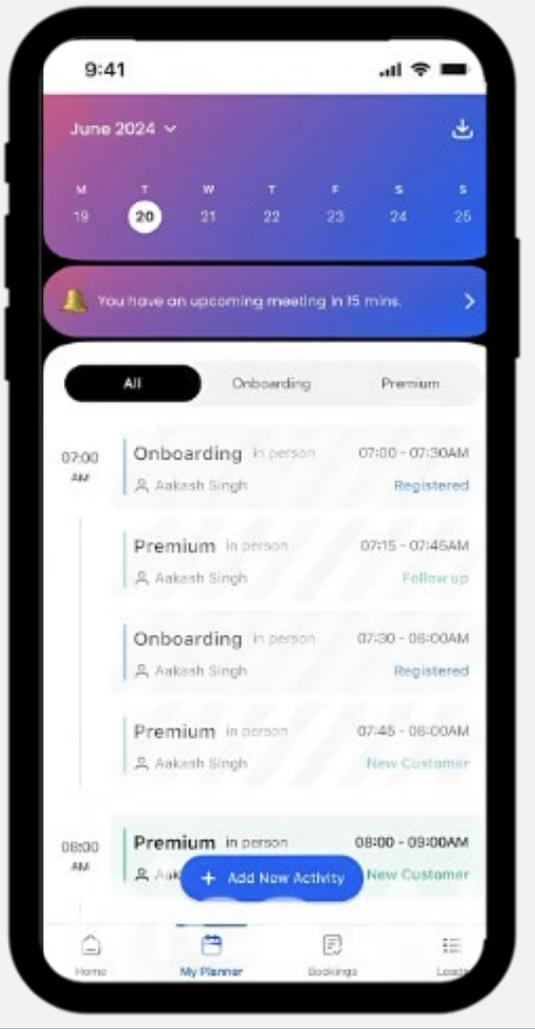
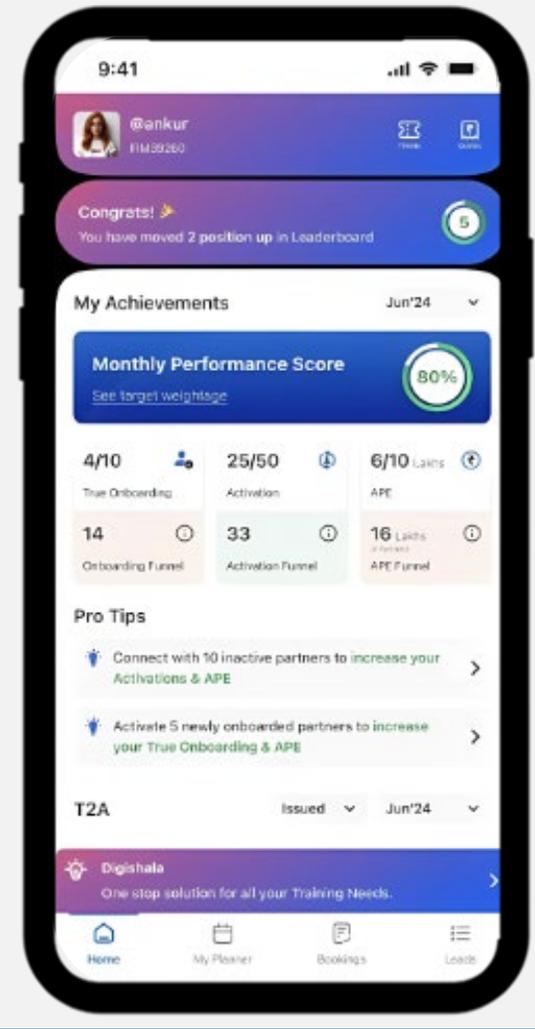
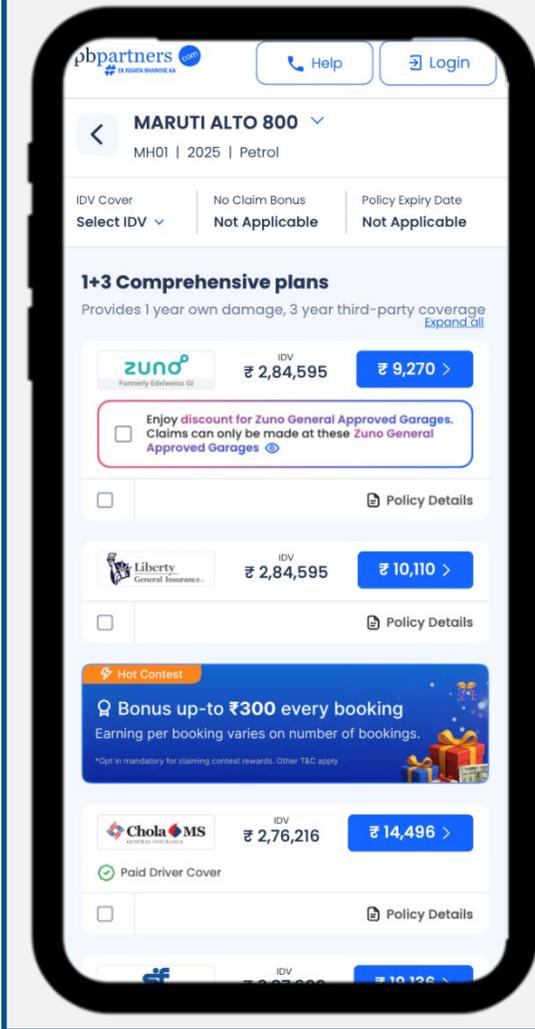
- Personalized offerings from the agents
- Trust: of PB Partners / mothership brand Policybazaar
- Legacy services and support by Policybazaar at the backend

## Empowering Partners: Seamless Onboarding & Efficiency Tools

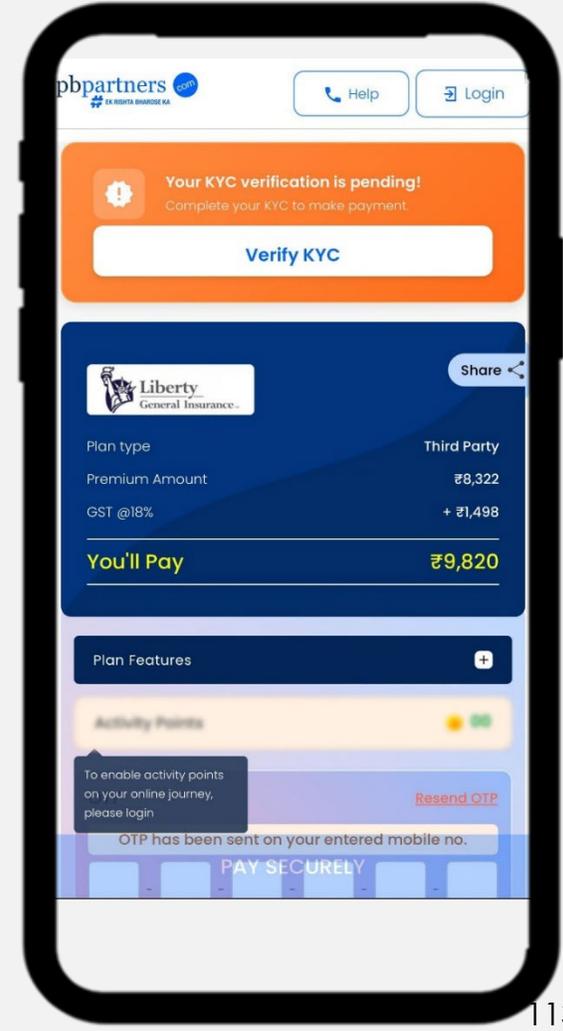
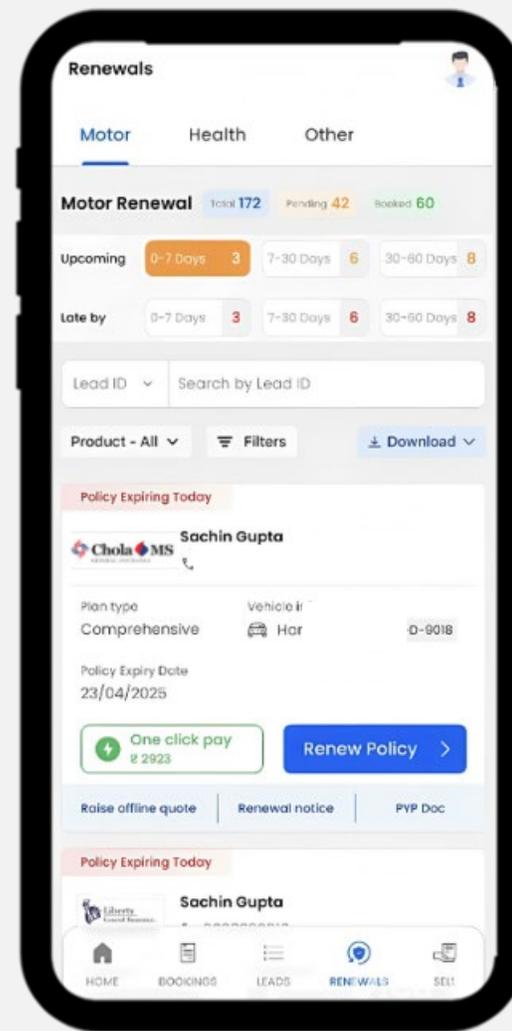
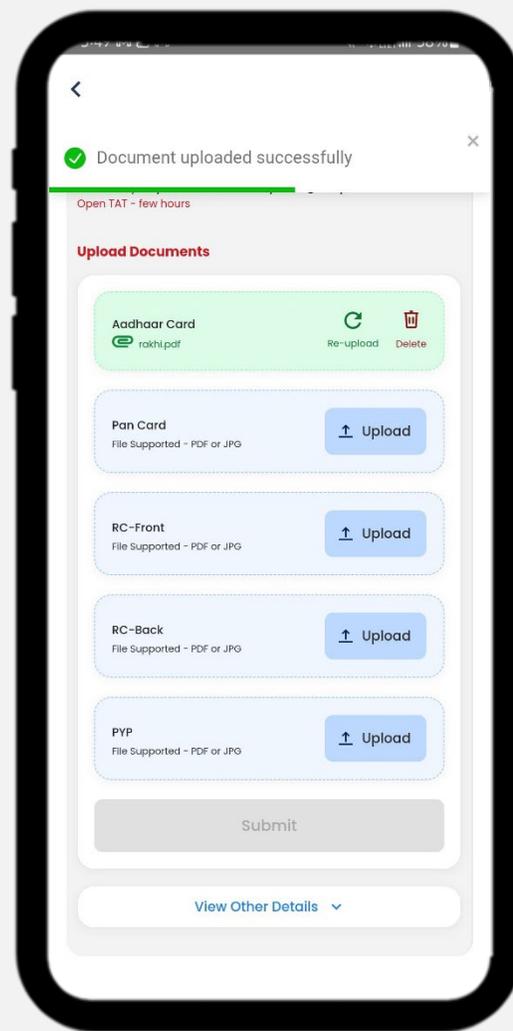
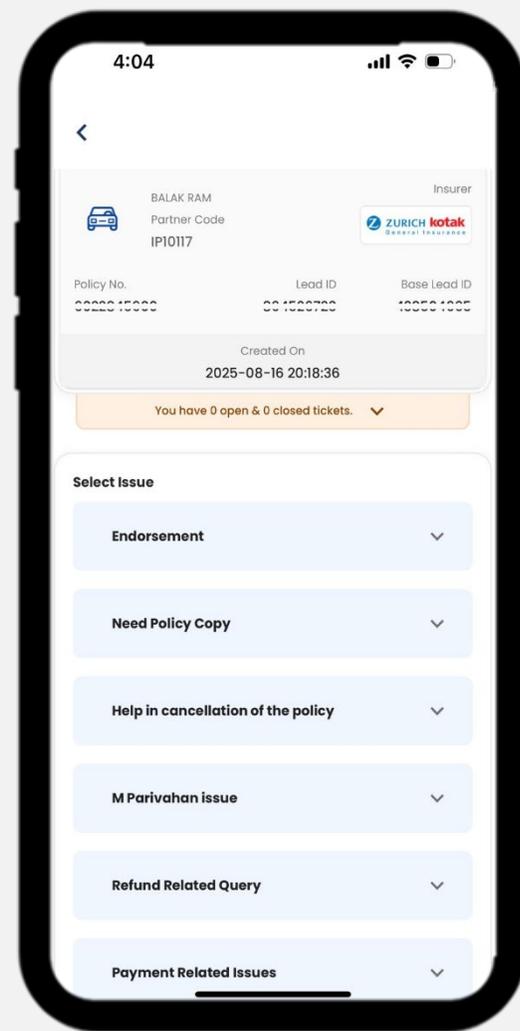
### Easy onboarding for the sellers



### Features like Offering Customizer, Performance Tracker & Calendar Scheduler



### Customer Lifecycle management App facilitating Document upload, Renewals & Claims



### Customer Lifecycle management Endorsements, Cancellations & Refunds



**Certification**    Certified

<b>POLICY NO</b> <b>Mahadeb</b> (Lead Id: 502908435)	<b>INSURER (101)</b> Bajaj Allianz	<b>PRODUCT</b> Two Wheeler	<b>PLAN NAME</b> Third party Plan 1 Yr
	<b>PREMIUM</b> Rs. 842	<b>OD PREMIUM</b> Rs. 0	<b>NCB</b> Rs. 0

I Need Help With ⓘ You can only select upto 6 changes

**Vehicle Details** Insurance Details Ownership Details

<input type="checkbox"/> Registration No	<input type="checkbox"/> Registration Date	<input type="checkbox"/> Manufacturing Date	<input type="checkbox"/> Seating Capacity
<input type="checkbox"/> Engine No	<input type="checkbox"/> Chassis No	<input type="checkbox"/> Make/Model/Variant	<input type="checkbox"/> 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

**policy bazaar** gati  
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

### Training, development & upskilling opportunities to our seller partners & employees to keep up with evolving insurance landscape

**Gyanshala:** A Weekly Knowledge series focusing on Insurance concepts. Videos are created in Hindi, English & Tamil

**PBP Masterclass:** Special Training sessions were scheduled for the partners by industry experts

**Sankalp:** This initiative was aimed to improve the first response time (FRT) & the accuracy

**Nischay:** The program is aimed at enhancing the Overall Quality Score% & Outbound call connectivity

**Prayaas-Ek Koshish:** This was aimed to enhance the skills, behavior & help in sharing Best Practices of dealing with the team

**Samarth:** The program was launched to enhance the post sales process

**Spunk:** This initiative was launched to improve Communication Skills, Telephone Etiquette, and Objection Handling Skills of our Sales & VRM Teams

**Did You Know:** A weekly knowledge series shared across organization explaining the basic terminologies and concepts of BFSI industry

**DigiShala:** This app-based program was launched for all the employees and selected set of partners

**Aarambh:** A training program for newly recruited partners on Primary BU and Cross Sell Opportunities

**Saksham:** An exclusive virtual training program for On-Demand Training

**Gurukul:** An exquisitely crafted training Program for Relationship Managers to bridge the knowledge/value Gap via Residential and Online Nesting Sessions



### PBP DigiShala is Now Live!

Follow Simple Steps:

Log in to your Account

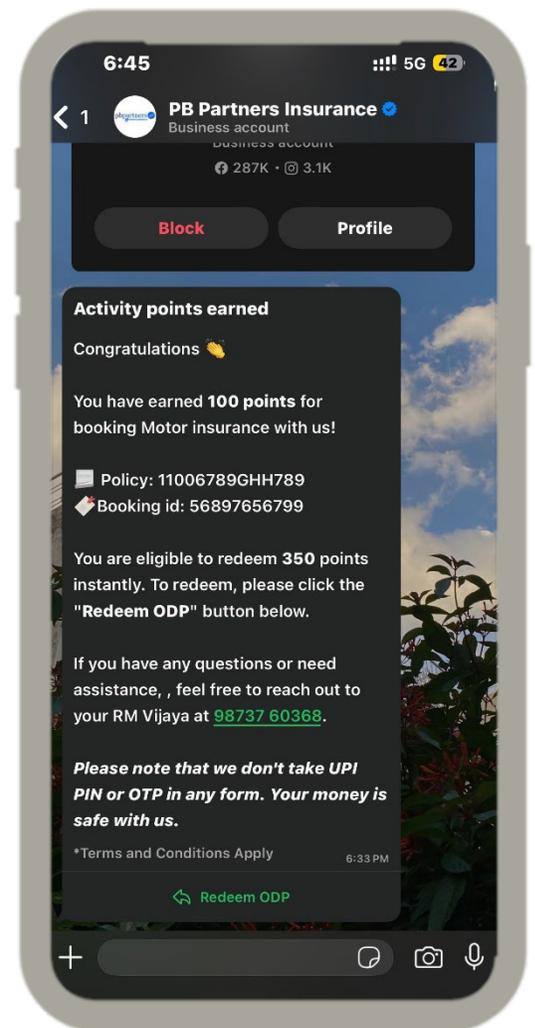
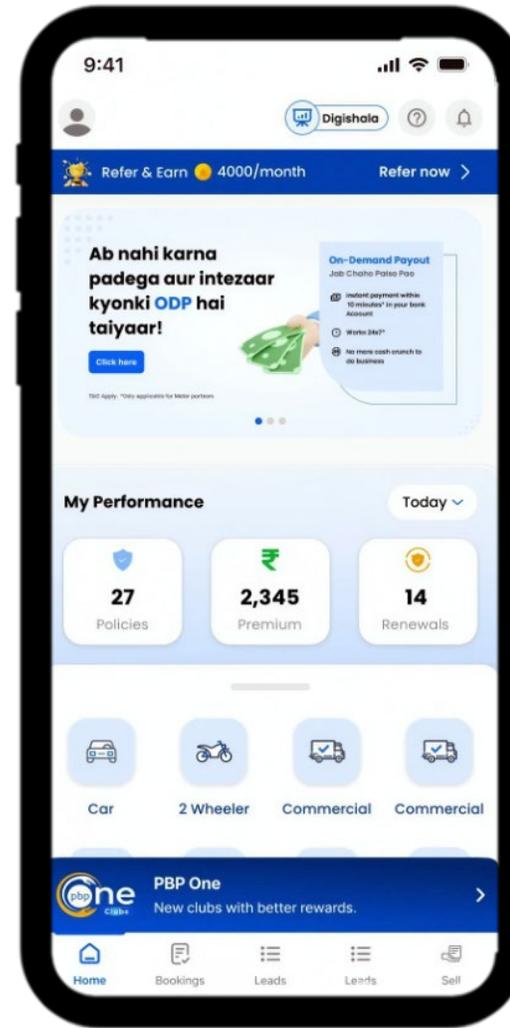
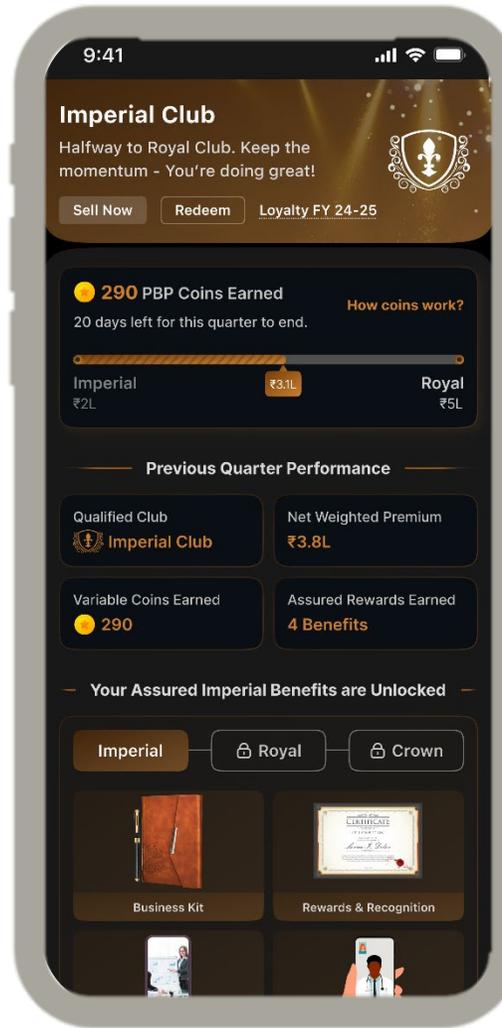
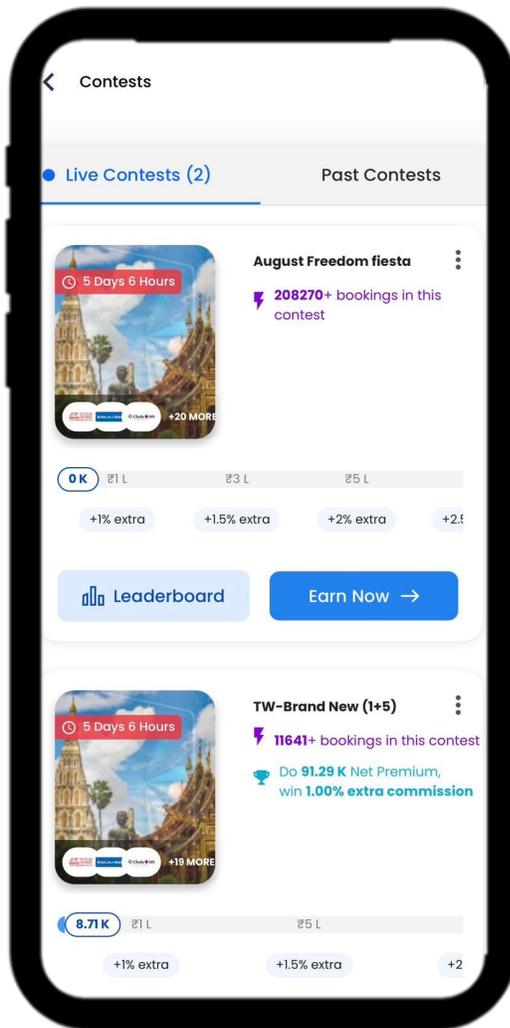
Scroll down & click on 'PBP DigiShala'

Start your E-Learning Journey

Explore Now



Contests to boost partner motivation and maintain consistent engagement.  
PBPOne, our flagship loyalty initiative, designed to reward and motivate our network of sellers.





**Stars of the Industry Awards for Excellence & Leadership in BFSI**

**Insurtech of the Year 2024-25**



**UBS Forum  
19th Edition Future of L&D  
Summit & Awards 2025**

**Samvaad  
Best Transformational Leadership**



**E4M 11th edition of The Mobile Marketing Awards #TheMaddies 2025**

**Use of Integrated Payment / Mobile Wallet Solutions  
(On Demand Payout Feature)**



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

**Insurtech of the Year 2024-25**



**ET BrandEquity  
Martech Award & Summit 2025**

**Best Use of Martech for Customer Retention & Loyalty  
PBP One – Loyalty Program**



**Stars of the Industry Awards for excellence & Leadership in Branding & Marketing**

**Initiative of the Year  
Motor Renewal Protection Plan**



**BW Business World**

**InsurTech of the Year – Gold 2024-25**



**World BFSI Congress  
National Awards for Excellence in Insurance**

**Insurtech of the year**

**Customer Service Excellence Award**

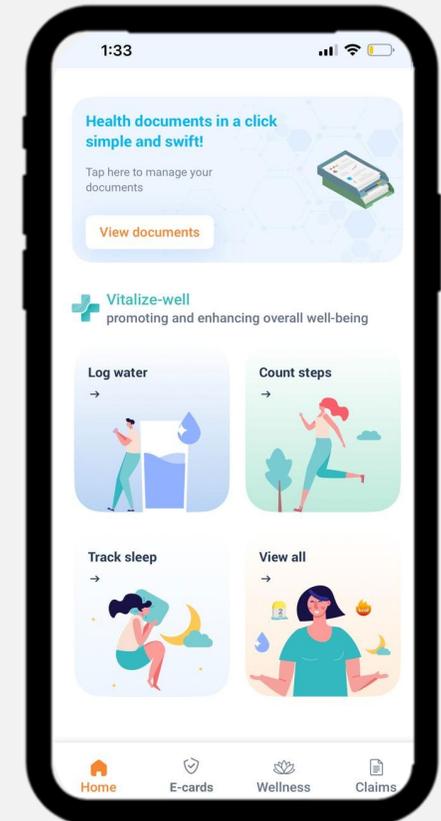
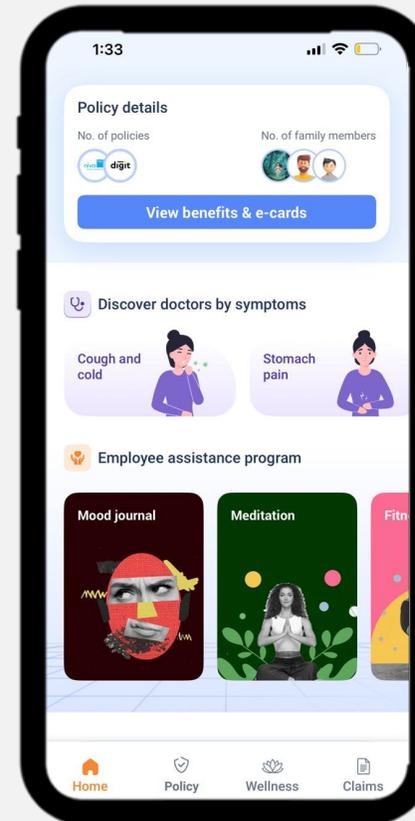
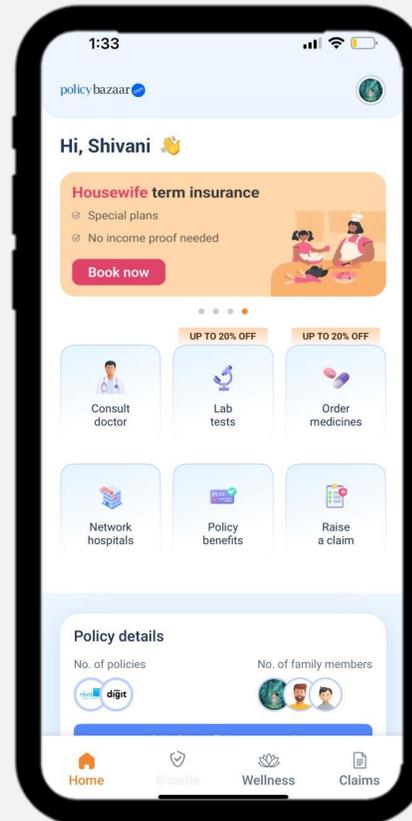
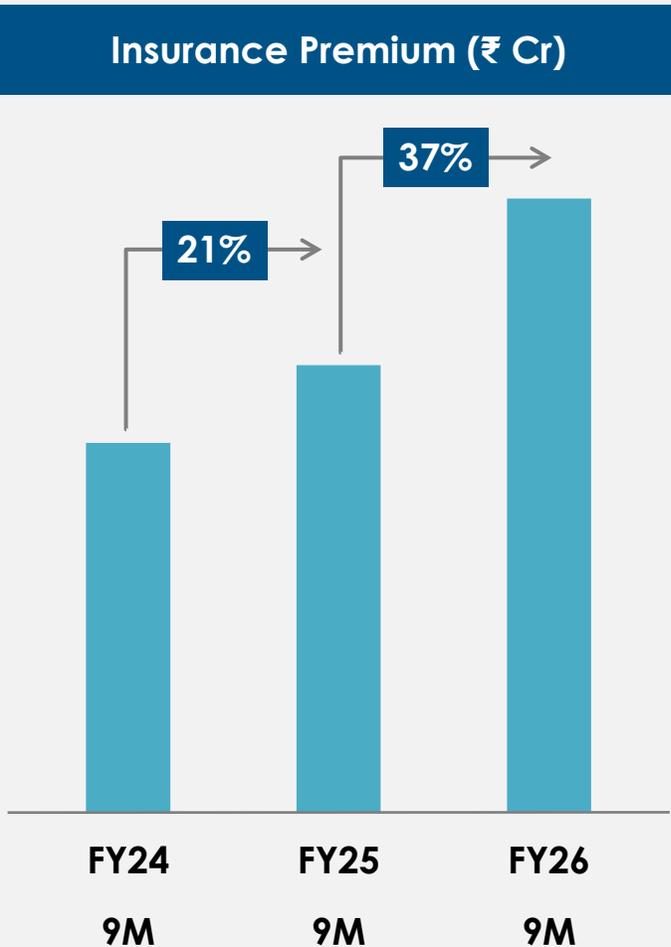


**ETBE CX+ Awards – 1<sup>st</sup> Edition**

**CX Operational Excellence in Digital Support – PBP Mitra**

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

Insurance Premium (₹ Cr)

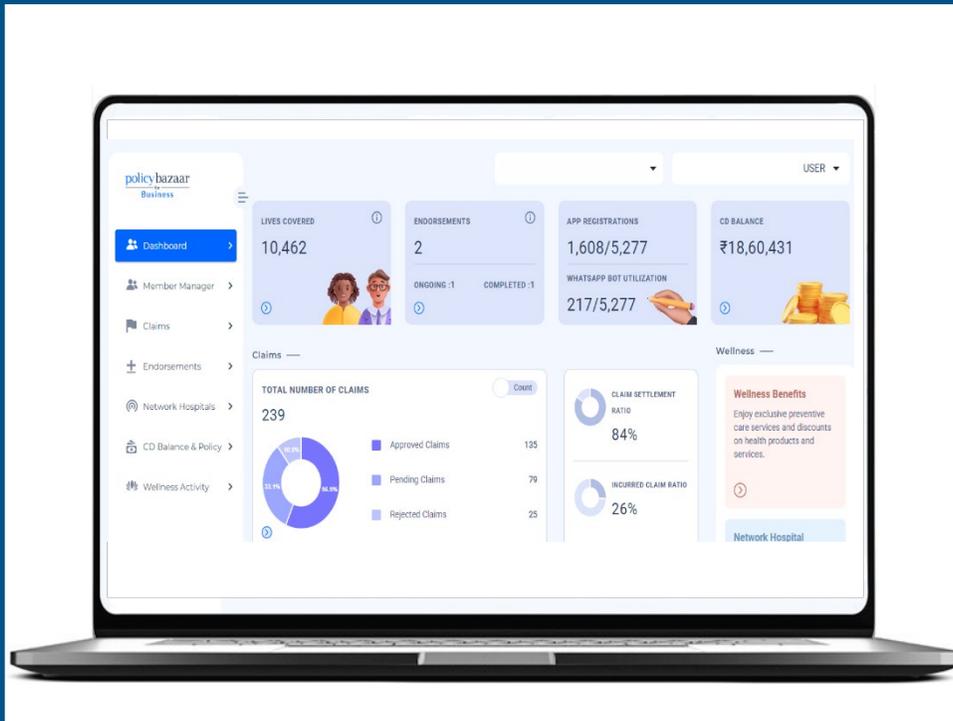


One app for all services  
 Enhances the healthcare experience for organisations by optimising medical costs & providing a personal healthcare assistant

## Tech-based solution for all corporates (employers & employees)

### HR Portal

Facilitating efficient employee insurance enrolment & management



A comprehensive tool to manage employee insurance details, benefits, and other HR-related tasks

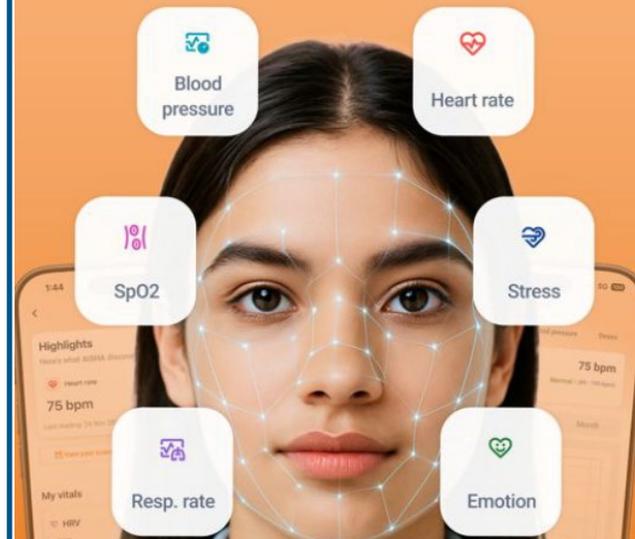
### AiSHA: AI Smart Health Assistant

Enabling Instant body check-up without any devices, clinics, or waiting

## Introducing AiSHA

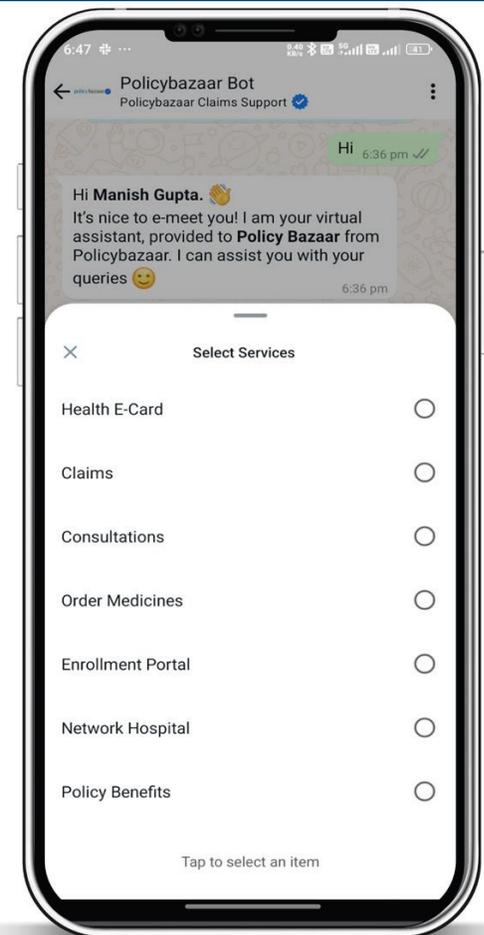
Ai Smart Health Assistant  
powered by Policybazaar for Business

Scan your face and  
get your health vitals in 30 seconds



### WhatsApp Bot

For quick responses to queries, receive updates, & user-friendly interactions



# UAE Operations

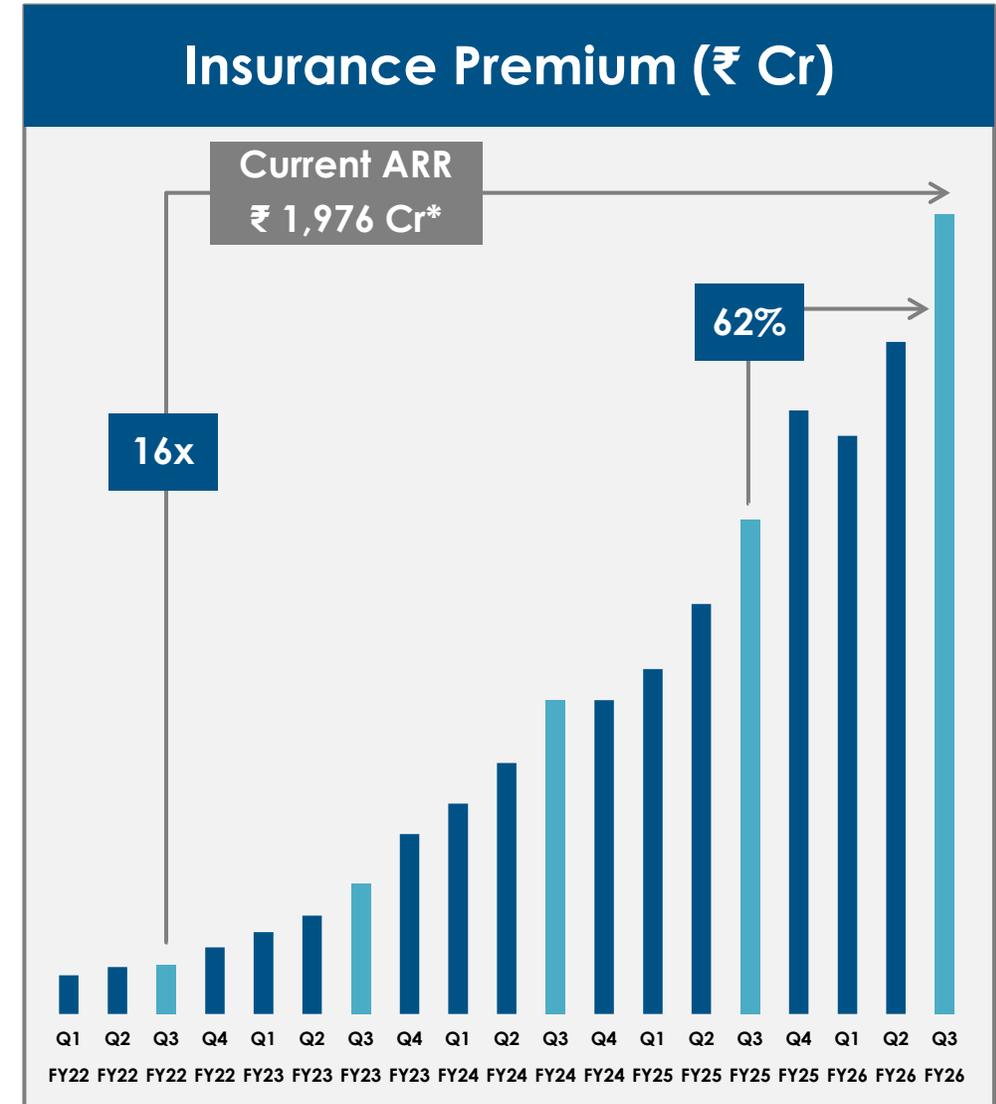
## Q3 Premium grew 62% YoY

Started operations in FY19	Focus on Health and Life insurance
Leadership position	Other Financial products also on the same platform Loans (Personal, Mortgage, Car), Credit Cards & Bank Accounts

Continued focus on protection against death, disease & disability

- Motor
- Life
- Health
- Others

Insurance Premium by Segment



\* Unaudited Management Accounts

# UAE Operations

## Enhancing the value proposition: Co-created products

Co-created products exclusively tailored for NRIs  
Cross-border coverage: providing coverage in both UAE and India  
Introducing new categories: Income Protection Plans



**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**



**Income protection plan**

### Fraud prevention Using real-time transaction monitoring, risk assessment, & regulatory compliance

policybazaar pb

Please provide front side of your Vehicle Registration Card

Read instructions

Upload front side mulkiya

Submit

I Don't have Vehicle Registration Card

policybazaar pb

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...

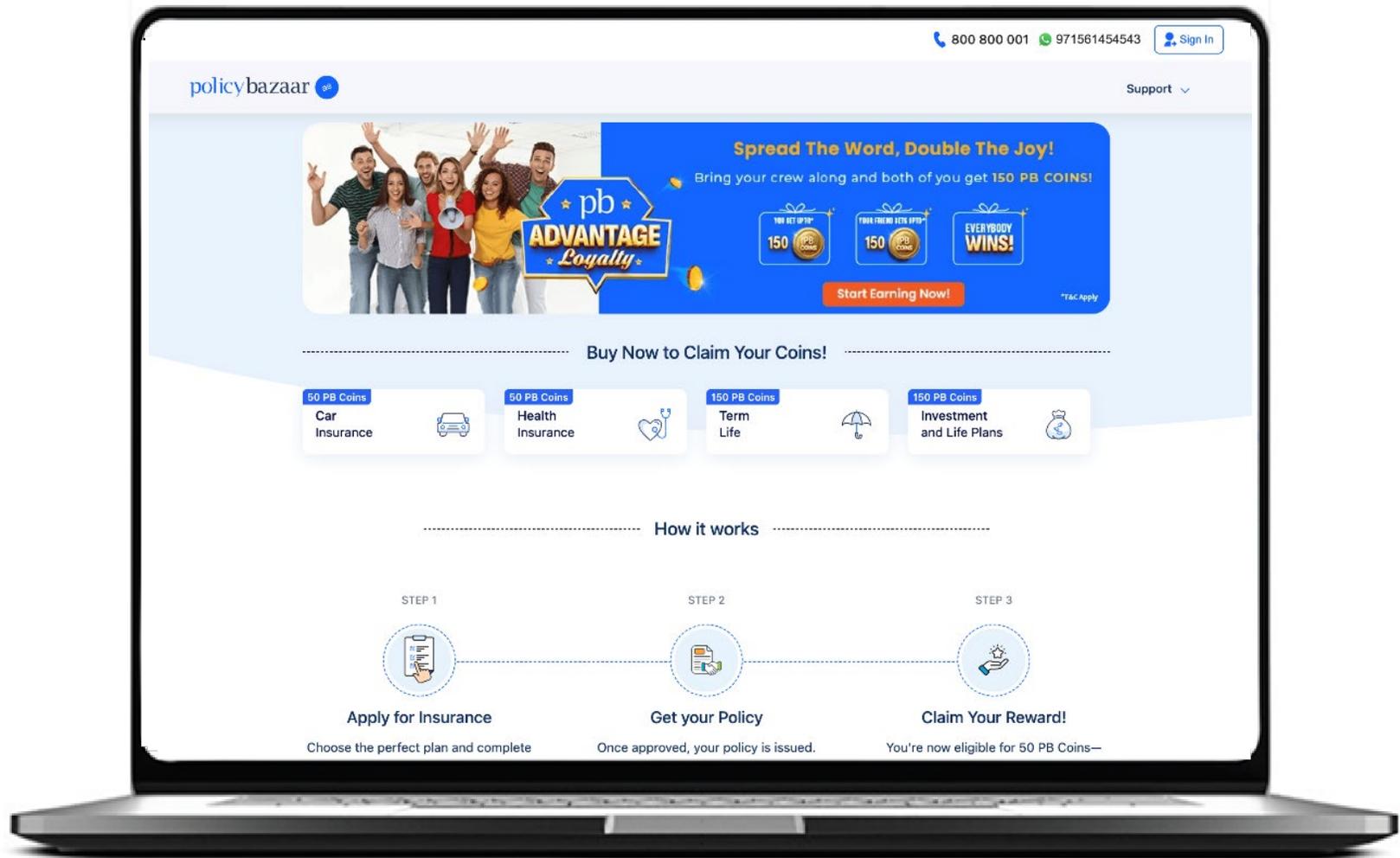
How Many Years Without Claims?  
Select..

Next

# UAE Operations

## Enhancing the value proposition: through Loyalty programs – PB Royalty and PB Advantage

Rewarding referrals  
Benefits like free car washes, waiver of excess & exclusive service discounts



## Enhancing the value proposition: Claims Assistance for motor Insurance

### Claims Assurance Program "Claim Your Calm"

policybazaar ae | **pb ADVANTAGE**

*From crash to calm in one click.*

**Claim Assurance**  
#ClaimYourCalm

- Priority garage access & on-ground support
- Dedicated Claims Concierge
- Repair Warranty & Quality Checks
- Real-time Digital Claim Tracking

A 3D rendered man with glasses and a beard is meditating in a blue bubble, holding a smartphone. In the background, a blue car is shown with a damaged front end on a road.



policybazaar ae

My Policies

**Car Insurance**

Plan: Salama Insurance Garage

Cover: AED 127,080

Premium: AED 2,520 / Yearly

Status: **Sale Complete**

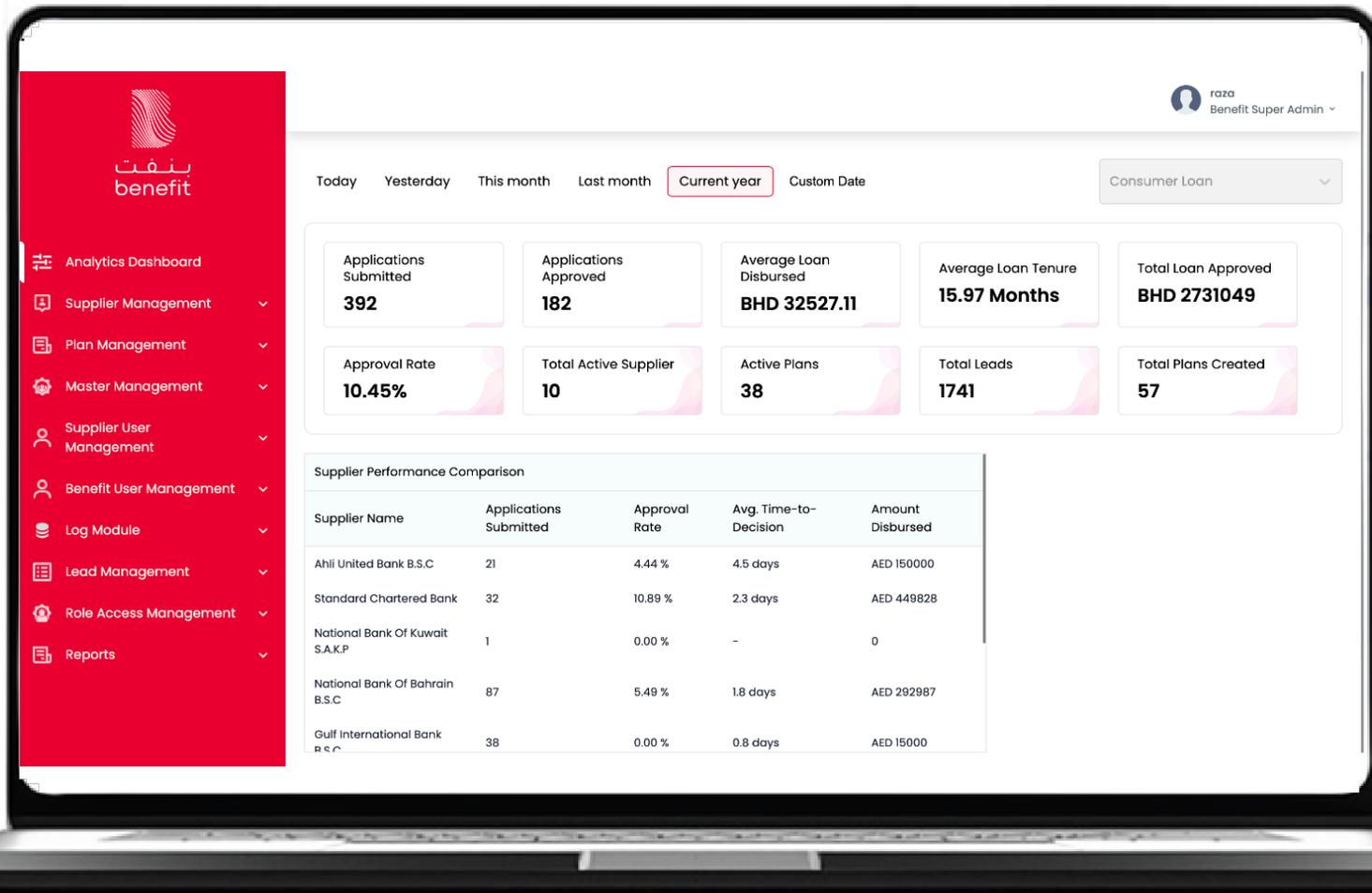
Claims and Reimbursement

File a Claim

To file your claim, please upload the following documents:

- Valid Police Report [Upload](#)
- Mulkhiya (Vehicle Registration) [Upload](#)
- Emirates Id [Upload](#)
- Driving License [Upload](#)

## Consumer Lending & Insurance Marketplace In collaboration with Benefit (the Kingdom's national electronic network for financial transactions)



**Benefit to Customers**  
Unified, pre-qualified, and open banking-enabled journey

Empower insurers, banks, and brokers to serve both the banked & underbanked segments



### UAE Business Awards 2025 – MEA Markets

Digital Insurance Pioneers of the Year

Client Service Excellence Award



### The Middle East Leadership Awards 2025

Broker of the Year

Insurtech of the Year

Best Mobile Application



### Sukoon 2025 Mid-Year Awards

Top Broker in Overall Consumer Lines



### GAIP InsureTek Golden Shield Excellence Awards 2025

Best InsureTek – Distribution



### The Abu Dhabi Leadership Awards

Happiest Companies to Work For



### Dubai Asian BFSI Leadership Awards

Insurtech of the Year

Insurance Broker of the Year



### GIG Gulf

Achiever Award - Personal Lines – 2025



### Tokio Marine Nichido at the Annual Broker Meet

TMNF Excellence Awards 2025



### Dubai National Insurance

Gold Category Producer

END

For any queries please email: [investor.relations@pbfintech.in](mailto:investor.relations@pbfintech.in)

**PB Fintech Limited**

Plot 119, Sector 44  
Gurugram  
Haryana 122001