



**BUSINESS INSURED
IN JUST 3 CLICKS**



PROBLEM



MSME & SME buy only mandatory policies – Untapped Market.



Low Premium – Less Commission – Low Penetration.



Technical Product requires a lot of input leading to delay in quote submission and conversion.



Multiple quotes means too much effort, time and cost because no platform can give quotes online.

SOLUTION

One stop solution to cater to all insurance needs – Understand, compare and buy online, especially segregated insurances according to industries in just 3 clicks.



Quick quote under single window platform - covering all products of all insurance companies in 3 clicks.



Product Knowledge – Product specific one pager, Q&A available in layman language.



Dashboard – To track and maintain all quotes and transactions.



Full Automated Process - End to end automated process means no paper work.



MARKET SIZE



**5.98 Crore MSMEs
In India Are Uninsured**



**Market Opportunity
Close To 3,20,000 Cr +**



**10 States Contribute
74% Of MSMEs In India**

MARKET VALIDATION

**Capturing 0.5% Market Share Would Translate
Into A Business Size Of Rs. 1600 Cr + Net Premium**

Increase Penetration By Improving Ease Of Buying



Technology To Improve
Ease Of Buying



Leverage Life /
Non-Life Agents

Target – 10,000 Active Agents



Own
Feet On Street
Team



WHY IS THIS THE RIGHT TIME FOR POLICYLO?

Low Non-Life coverage In India

Just **1% of GDP** compared to **8.7%** in Developed world – US / Canada or **3.2%** in Advanced EMEA

Region	Penetration (%)	
	Life	Non-Life
USA and Canada	2.7	8.7
Advanced EMEA	4.8	3.2
Emerging EMEA	0.6	1.0
Advanced Asia Pacific	6.0	3.0
Emerging Asia Pacific	2.1	1.6
India	3.2	1.0
World	3.0	3.9

Government Push For Insurance Business

Increasing Investments

In February 2021, the Finance Ministry announced to infuse Rs. 3,000 crore (US\$ 413.13 million) into state-owned general insurance companies to improve the overall financial health of companies

Policy Support

In September 2021, the Union Cabinet approved an investment of Rs. 6,000 crore (US\$ 804.71 million) into entities, offering export insurance cover to facilitate additional exports worth Rs. 5.6 lakh crore (US\$ 75.11 billion) over the next five years

Confluence Of These Two Factors

means the market will grow

5X+
In Next 10 Years

as it opens new opportunities

THE POLICYLO ADVANTAGE - TECHNOLOGY FUSED WITH DEEP INDUSTRY KNOWLEDGE



Non-life has lower
commission structures, making
it a unviable offline sell



Policy is investing in
technology that enables an
MSME to buy insurance in 3
simple steps



Hence targeting a 0.5% Market
share in 4 years to become a

**1600 Cr +
premium business**

SIMPLE PROCESS TO PROVIDE MANY RELEVANT POLICIES BASED ON BUSINESS TYPE

CLICK 1:

Choose A Package That Is Optimal For Your Business

Packages

Don't Know Which Policies Your Business Needs?
Just Choose From Our Well Crafted Packages At Very Low Price

Get 4 Essential Policies for

Home

Starting at ₹124 per month

Get 7 Essential Policies for

Office

Starting at ₹140 per month

Get 5 Essential Policies for

Shop

Starting at ₹65 per month

Get 4 Essential Policies for

Cafe, Restaurant, Hotel

Starting at ₹260 per month

View More

Packages

CLICK 2:

Input The Amount Of Coverage Required For Various Policies

Sections	SI
Fire & Allied Perils (₹9 lacs - ₹50 Cr)	₹ 9,00,000
Machinery Breakdown (₹2 lacs - ₹50 Cr)	₹ 2,50,000
Electronic Equipment (₹1 lacs - ₹50 Cr)	₹ 1,00,000
Burglary (₹8 lacs - ₹50 Cr)	₹ 8,00,000
Plate Glass (₹1 lacs - ₹3 Cr)	₹ 1,00,000
Money (₹1 lacs - ₹1 Cr. 5 lacs)	₹ 1,00,000
Fidelity (₹1 lacs - ₹1 Cr)	₹ 1,00,000
<input checked="" type="checkbox"/> Laptop & Mobile (All Risk) (₹1 lacs - ₹50 Cr)	₹ 10,00,000
<input type="checkbox"/> Sign Board (₹1 lacs - ₹50 Cr)	₹ 1,00,000

CLICK 3:

Choose The Best Price From A Range Of Insurance Companies

digit Total Fire Sum Insured ₹ 9,00,000

Fire & Allied Perils Machinery Breakdown Electronic Equipment Burglary
Plate Glass Money Fidelity Laptop & Mobile (All Risk)

See Details Number of Policies: 8 ₹ 152 / month ₹ 1,826 / year

Important Note - Compare Product

digit Total Fire Sum Insured ₹ 9,00,000

Fire & Allied Perils Machinery Breakdown Electronic Equipment Burglary
Plate Glass Money Fidelity

See Details Number of Policies: 7 ₹ 125 / month ₹ 1,500 / year

Important Note - Portable All Risk Policy is not available. Compare Product

digit Total Fire Sum Insured ₹ 9,00,000

Fire & Allied Perils Machinery Breakdown Electronic Equipment Burglary
Plate Glass Money Fidelity Laptop & Mobile (All Risk)

See Details Number of Policies: 8 ₹ 2,049 / month ₹ 24,585 / year

Important Note - Compare Product

KEY DIFFERENTIATORS



Document Vault

A document vault that has all the important documentation at one place for claims and policy to help users have a quick checkout.



Packages

Comprehensive packages built for specific industries that include byte sized, cost efficient yet crucial insurances for an industry.



Expert Claim Support

Expert claim support even for smaller ticket size insurances for MSMEs and other stakeholders.

USER BENEFITS



INITIAL MSME HUBS WE PLAN TO TARGET



Delhi NCR

Gurgaon, Noida, Faridabad,
Manesar, Sonipat



Gujarat

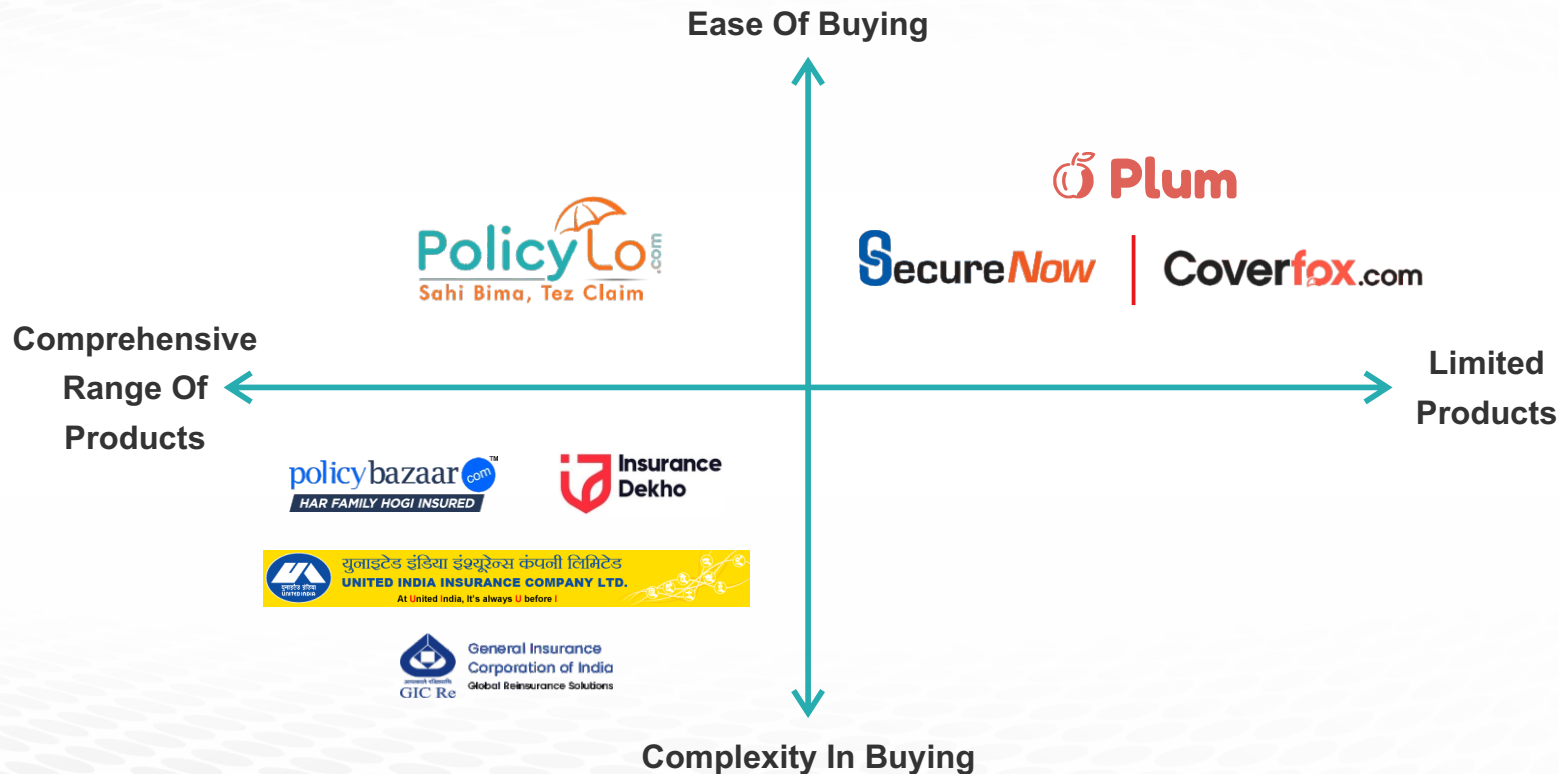
Surat, Rajkot, Gandhinagar



Maharashtra

Mumbai, Nasik, Nagpur,
Aurangabad

HOW ARE WE POSITION VIS-À-VIS OUR COMPETITION



Pankaj Chauhan

CEO & MD



Ravi Tandon
Chief Technology Officer



Amit Tyagi
Chief Financial Officer

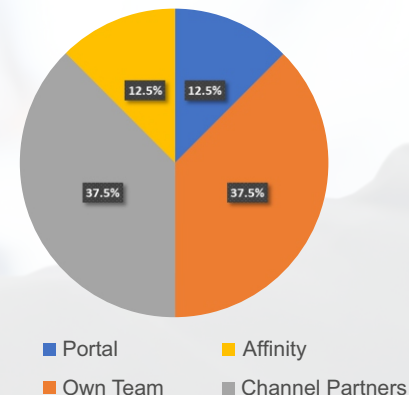


Vishal Soni
Marketing Head
*MBA from IMI with 25+ years of experience
in building brands and revenues*

GO-TO-MARKET PLAN & BUSINESS MODEL

Sources Of Business	GTM	Targeted Premium In 4 Years - Crores
Direct through www.policylo.com	Promote through Digital Means – SEO / SEM / Social Portal	200
Field Sales Teams in Key Cities	Focus on Key MSME Hubs in chosen states	600
Channel Partners / Policy Mitras	Acquire 10,000 Partners over 4 years <ul style="list-style-type: none">• Retail Agents• MSME Service Providers• Shop Owners	600
Large Affinity Tie-ups	Target 2-4 Large tie-ups per year which can drive 10,000+ policies each	200

Business Share Of Total PolicyLo Business



Targeted Premium –
1600 Crores

PolicyLo Revenue – 10%
160 Crores

TRACTION

This Shall Include The Following Details:



Product Readiness



Any Existing Customer Base

FUNDRAISING INFORMATION



Fund Required



Use Of Funds

The image features a teal-colored background with a blurred photograph of two people shaking hands. The handshake is the central focus, with the hands clasped together. The person on the left is wearing a dark suit jacket, and the person on the right is wearing a light-colored shirt. The text "THANK YOU" is overlaid in the center in a large, white, sans-serif font.

THANK YOU