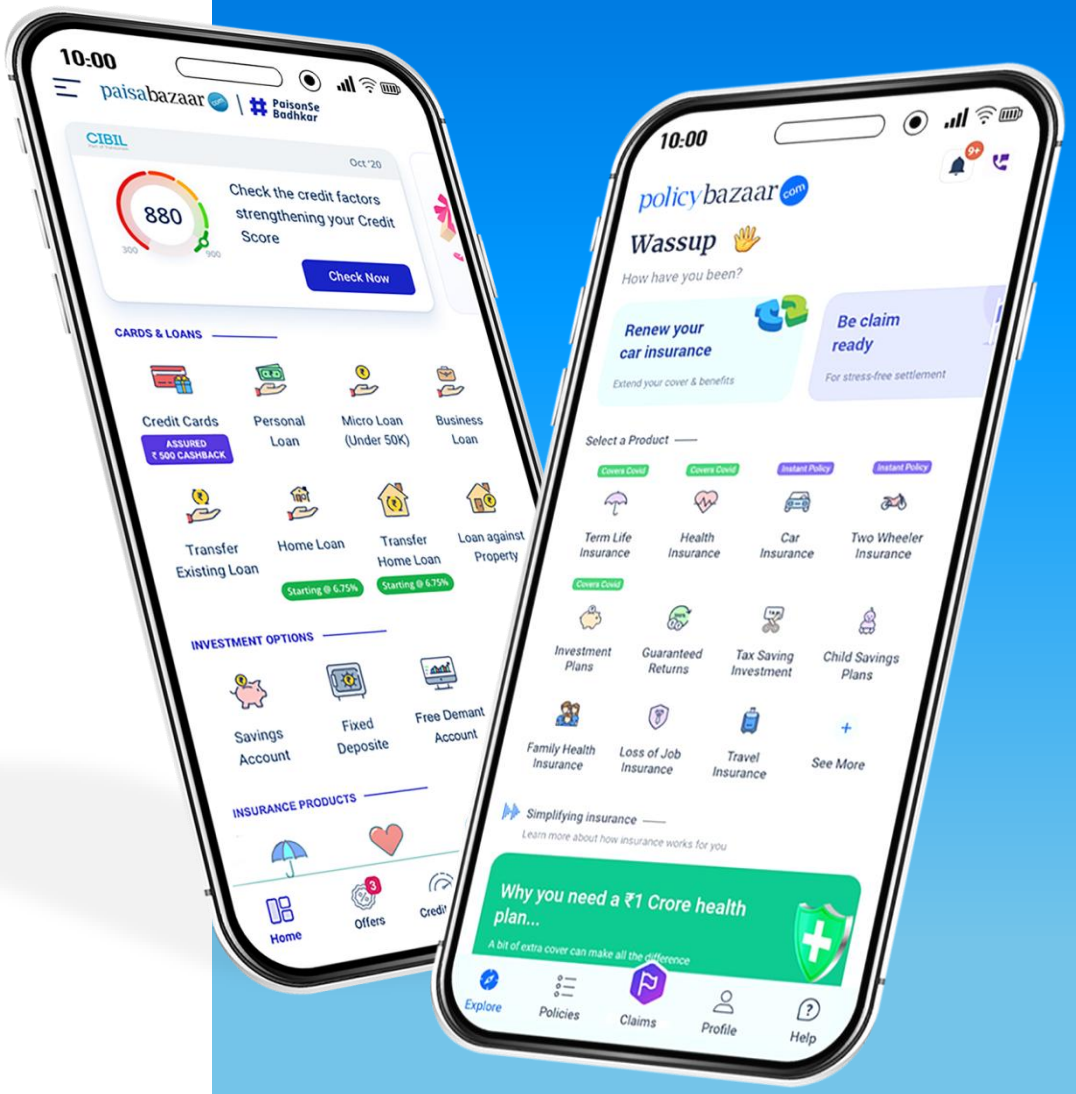
PB Fintech Limited

India's Largest Online Insurance & Credit Marketplace

Earnings Presentation – Q1FY27

5th Aug 2026



policybazaar.com paisabazaar.com

PB Fintech – Snapshot: June'26

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**

Q1FY27 Total Insurance Premium: ₹8,372[1] Cr | **Q1FY27 Total Loan Disbursal: ₹4,366 Cr**

policybazaar.com

Insurance marketplace focused on providing end-to-end insurance solutions to the retail consumers

+53% YoY Protection New Premium (Q1FY27)	**158.9 Mn** Registered Consumers (till date)
~70K Health Claims Supported (Q1FY27)	**28.1 Mn** Transacting consumers[2] (till date)
90%+ CSAT	**71.6 Mn** Insurance Policies Sold (till date)

paisabazaar.com

Credit marketplace focused on providing credit products including credit score across consumer segments

+33% YoY Core Online Loan Disbursals (Q1FY27)	**60.6 Mn** Credit score consumers (till date)
3.7 Lacs Credit cards issued (Q1FY27 ARR)	**7.8 Mn** Transacting Consumers[2] (till date)
2.7 Mn Avg. Monthly Enquiries[3]	**12.1 Mn** Transactions (till date)

New Initiatives

PB has expanded into new initiatives to further strengthen their leadership positions with increased growth momentum

pbpartners.com #EK RISHTA BHAROSE KA	Enablement platform for **500K+ partners** with presence in **~19K pin codes**
policybazaar.ae	**UAE Business: ~50% Non-motor** portfolio; Profitable operations
policybazaar for Business	Corporate Insurance; **21K+** Corporates & SMEs (Q1FY27)[4]

Notes: 1. India Insurance Premium excludes GST. 2. Unique Consumers; 3. As of Q1FY27 Ended; 4. Unique clients for whom policies were booked
CSAT: Customer Satisfaction Score; Protection: Health + Term

policybazaar.com paisabazaar.com

Key Highlights: Q1 FY27

TOTAL REVENUE

₹1,888 Cr **+40% YoY**

Strong top-line growth

PROFIT AFTER TAX (PAT)

₹163 Cr **+92% YoY**

PAT grew from ₹85 Cr to ₹163 Cr YoY (1.9% of total Premium); Margin up from 6% to 9% YoY

Total – PB Fintech

TOTAL INSURANCE PREMIUM

+41% YoY

Robust Premium Growth

Core Online

PROTECTION PREMIUM

+53% YoY

New Premium (Health + Term)

Core Online

INSURANCE PREMIUM

+41% YoY

Core Online Insurance Premium

Core Online

LENDING DISBURSAL

+33% YoY

Re-strategizing PB Connect

*India Insurance Premium numbers exclude GST

Overall Business: Q1 FY27 YoY

Revenue grew at 40% YoY; Adj. EBITDA improved by 109%

₹ Crores	Q1 FY27			Q1 FY26			YoY		
	Total	Core Online Business	New Initiatives	Total	Core Online Business	New Initiatives	Total	Core Online Business	New Initiatives
Premium	8,372	5,755	2,617	5,928	4,087	1,841	41%	41%	42%
Revenue	1,888	1,194	694	1,348	834	514	40%	43%	35%
Insurance		1,067			732			46%	
Credit		127			102			25%	
Contribution (non-GAAP)#	549	504	45	371	344	27	48%	46%	67%
Contribution %	29%	42%	7%	28%	41%	5%			
Adjusted EBITDA (non-GAAP)	186	222	(36)	89	120	(31)	109%	86%	(18)%
Adjusted EBITDA %	10%	19%	(5)%	7%	14%	(6)%			

- 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
- Adjusted EBITDA is non-GAAP measure excluding ESOP charges
- 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
- India Insurance Premium numbers exclude GST

Overall Business: Q1 FY27 P&L

Q1 PAT grew 92% YoY

₹ Crores	Q1 FY27	Q1 FY26	YoY
Adjusted EBITDA (non-GAAP)	186	89	109%
ESOP Charges	47	55	-15%
EBITDA	139	34	305%
Depreciation	40	33	20%
Finance Cost	11	9	27%
Other Income	93	99	-6%
Tax	16	8	104%
PAT	163	85	92%

Q1 Adjusted EBITDA

+ 109% YoY

Q1 EBITDA

+ 305% YoY

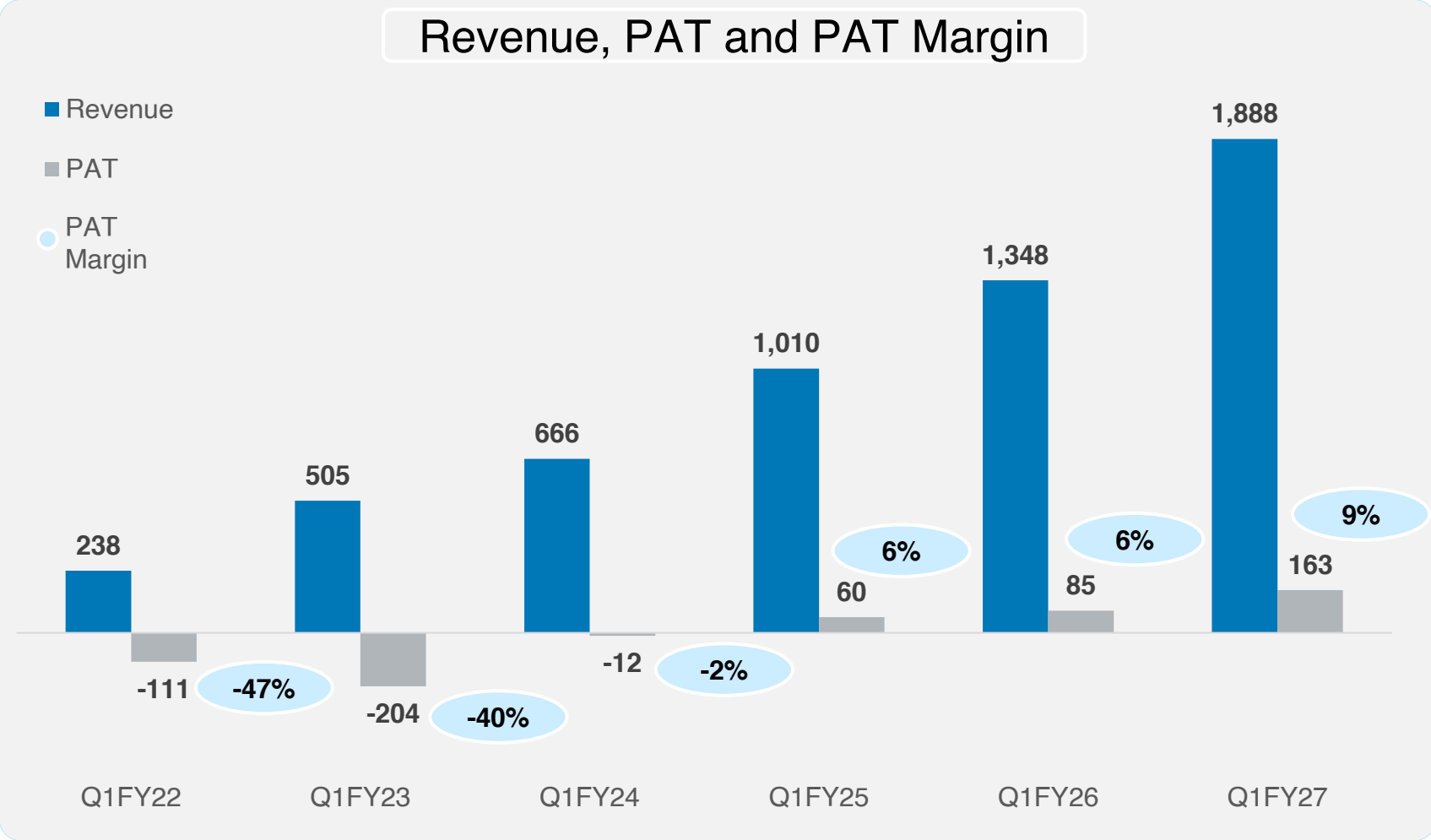
Q1 PAT

+ 92% YoY

- 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 Revenue & PAT : Q1 FY27

51% Revenue CAGR; Consistent PAT growth since listing



Quarterly Revenue

8x

In last 5 years

Quarterly PAT

+ ₹274 Cr

In last 5 years

Quarterly PAT Margin improved from

-47% to 9%

In last 5 years

Note: 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 4.3x in 4 years; PAT 2.3% of the total premium

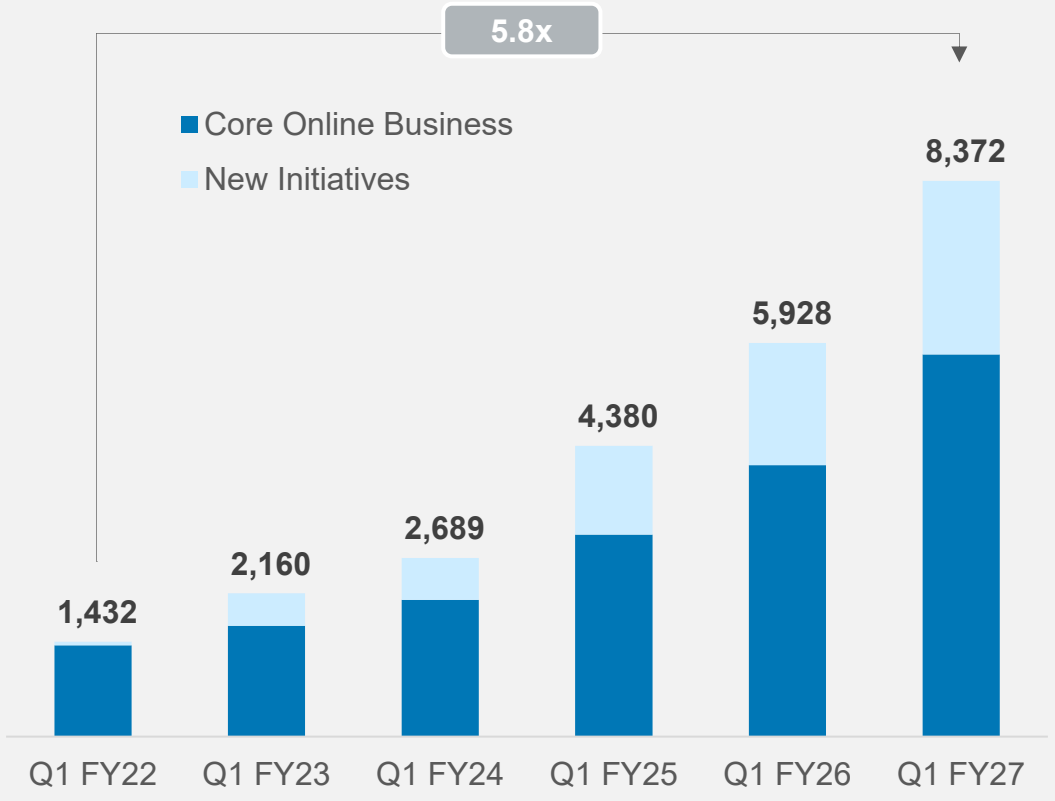
12 months ending (₹ Cr)	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Premium	6,880	7,901	9,034	10,341	10,870	11,715	12,837	14,231	15,922	17,723	19,408	21,122	22,670	24,575	27,039	29,934	32,378
Revenue	1,692	1,986	2,229	2,558	2,718	2,956	3,217	3,438	3,783	4,138	4,559	4,977	5,315	5,761	6,241	6,794	7,334
Contribution (non-GAAP)[#]	359	419	497	623	737	844	942	1,028	1,092	1,164	1,235	1,366	1,453	1,599	1,774	1,954	2,132
Contribution %	21%	21%	22%	24%	27%	29%	29%	30%	29%	28%	27%	27%	27%	28%	28%	29%	29%
Adjusted EBITDA (non-GAAP)	(306)	(290)	(227)	(119)	(30)	36	103	144	170	213	252	332	372	472	593	725	822
Adj EBITDA %	(18%)	(15%)	(10%)	(5%)	(1%)	1%	3%	4%	5%	5%	6%	7%	7%	8%	10%	11%	11%
PAT*	(926)	(909)	(698)	(488)	(295)	(130)	(5)	64	95	167	202	311	377	461	579	670	748
PAT%*	(55)%	(46)%	(31)%	(19)%	(11)%	(4)%	0%	2%	3%	4%	4%	6%	7%	8%	9%	10%	10%
PAT* as % of Premium	(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%	2.2%	2.3%

- # – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)
- Brand spend (Online & Offline) is included as a part of fixed costs
- Adjusted EBITDA is non-GAAP measure excluding ESOP charges
- *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
- India Insurance Premium numbers exclude GST

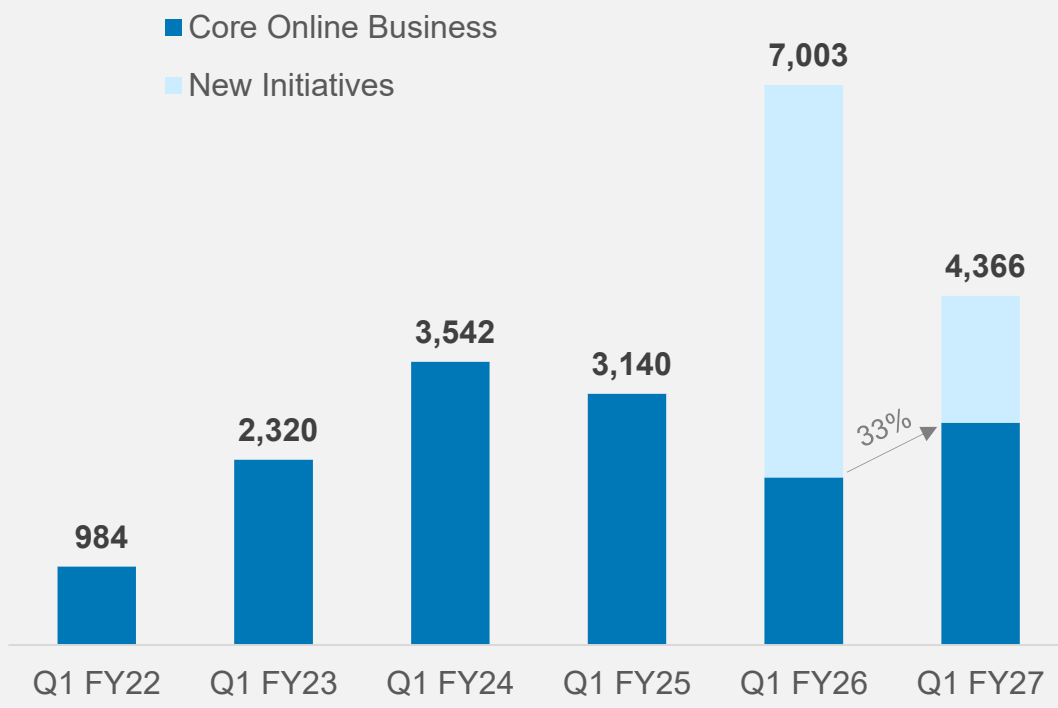
Overall Insurance Premium & Disbursal – Q1 FY27

Q1 Insurance Premium grew 5.8x and Disbursal grew 4.4x

Insurance Premium (₹ Cr)



Disbursals (₹ Cr)



- India Insurance Premium numbers exclude GST

Core Online Business: Rolling 12 months

Revenue grew 3.3x in 4 years; margin improved from -6% to 21%

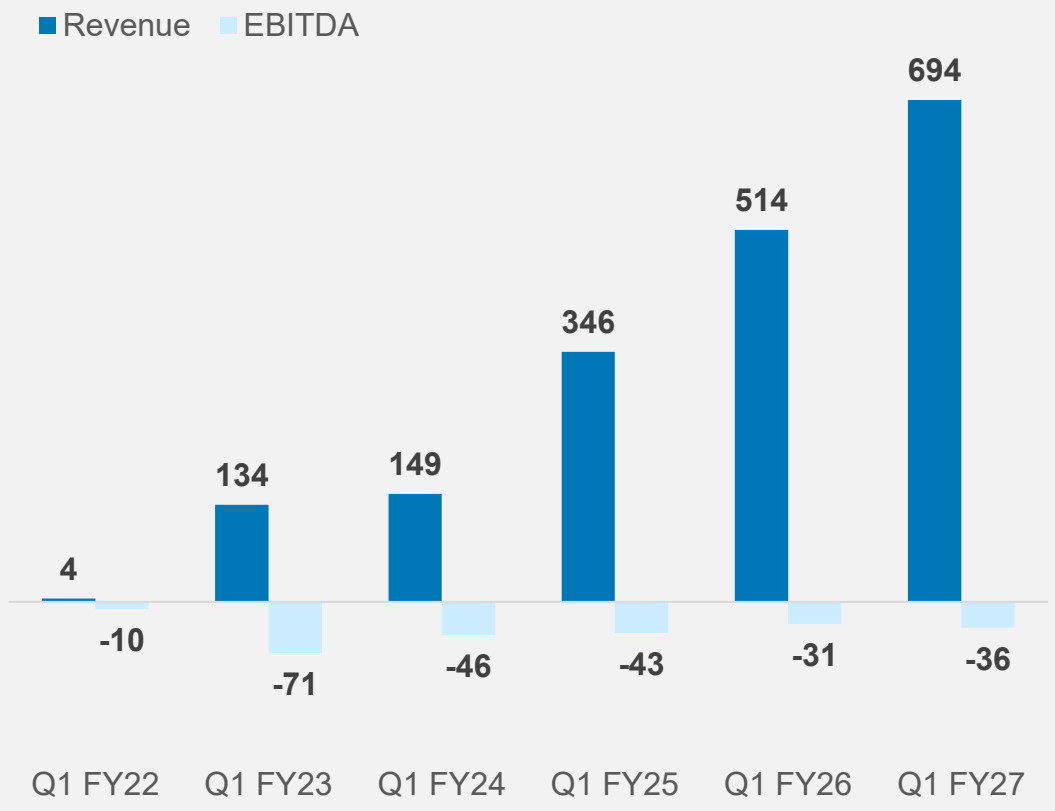
12 months ending (₹ Cr)	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Revenue	1,337	1,484	1,591	1,710	1,855	2,043	2,211	2,375	2,524	2,687	2,865	3,073	3,242	3,439	3,708	4,079	4,440
Contribution (non-GAAP)#	542	629	690	741	818	905	980	1,061	1,113	1,166	1,221	1,326	1,384	1,494	1,642	1,814	1,974
Contribution %	41%	42%	43%	43%	44%	44%	44%	45%	44%	43%	43%	43%	43%	43%	44%	44%	44%
Adjusted EBITDA (non-GAAP)	(75)	(14)	53	107	171	227	277	324	348	385	423	501	528	605	716	841	943
Adj EBITDA %	(6)%	(1)%	3%	6%	9%	11%	13%	14%	14%	14%	15%	16%	16%	18%	19%	21%	21%

- Core Online Businesses include Policybazaar & Paisabazaar
- # – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)
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- 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

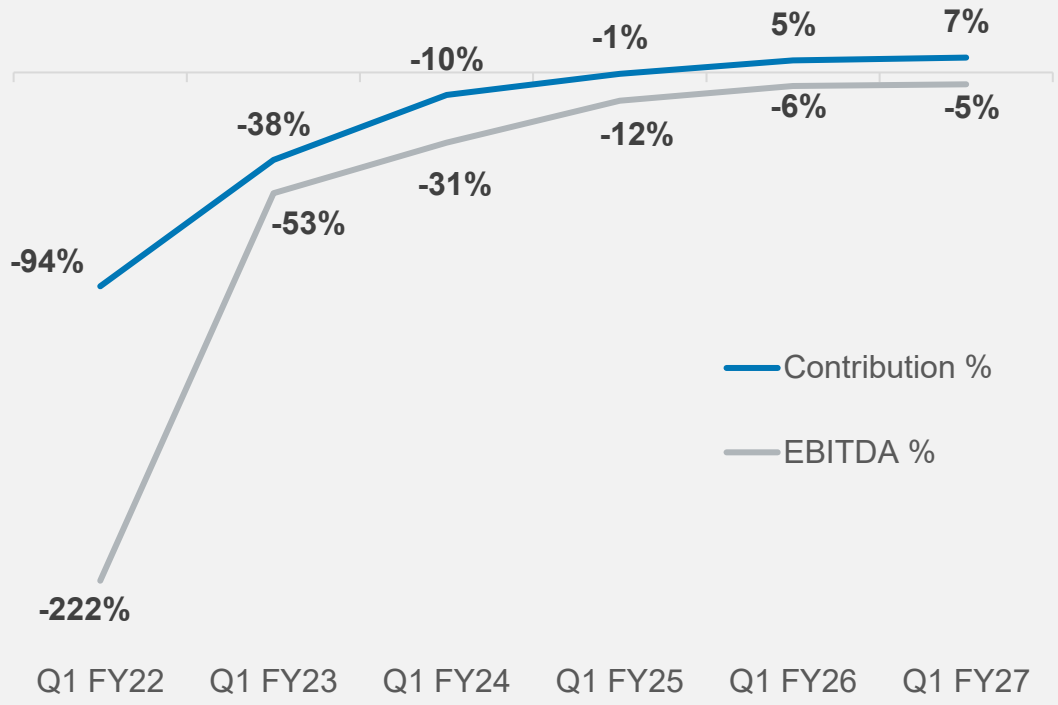
New Initiatives : Q1 FY27

Continued leadership; growth with improving efficiency

New Initiatives (₹ Cr)



Margin %



- 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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New initiatives: Rolling 12 months

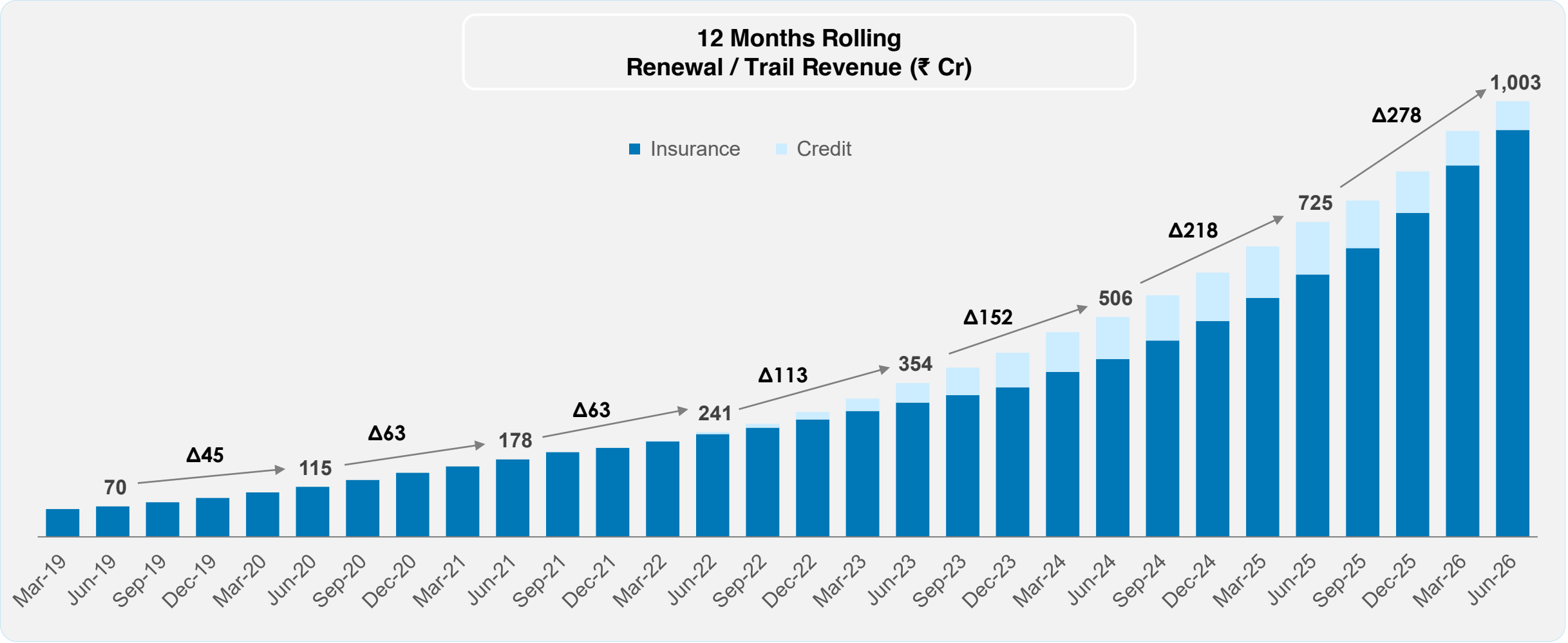
8.2x revenue growth in 4 years; Contribution at 5%

12 months ending (₹ Cr)	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	Mar-26	Jun-26
Revenue	355	503	638	848	863	914	1,007	1,062	1,259	1,451	1,694	1,904	2,073	2,322	2,533	2,715	2,894
Contribution (non-GAAP)[#]	(183)	(211)	(193)	(118)	(81)	(61)	(38)	(34)	(21)	(2)	13	40	69	105	132	140	158
Contribution %	(52%)	(42%)	(30%)	(14)%	(9)%	(7)%	(4)%	(3)%	(2)%	0%	1%	2%	3%	5%	5%	5%	5%
Adjusted EBITDA (non-GAAP)	(232)	(277)	(280)	(226)	(201)	(191)	(174)	(180)	(177)	(173)	(171)	(169)	(156)	(133)	(123)	(116)	(122)
Adj EBITDA %	(65%)	(55%)	(44%)	(27)%	(23)%	(21)%	(17)%	(17)%	(14)%	(12)%	(10)%	(9)%	(8)%	(6)%	(5)%	(4)%	(4)%

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- # – Contribution: Revenue minus Direct Costs (Employee direct cost + Acquisition Marketing)
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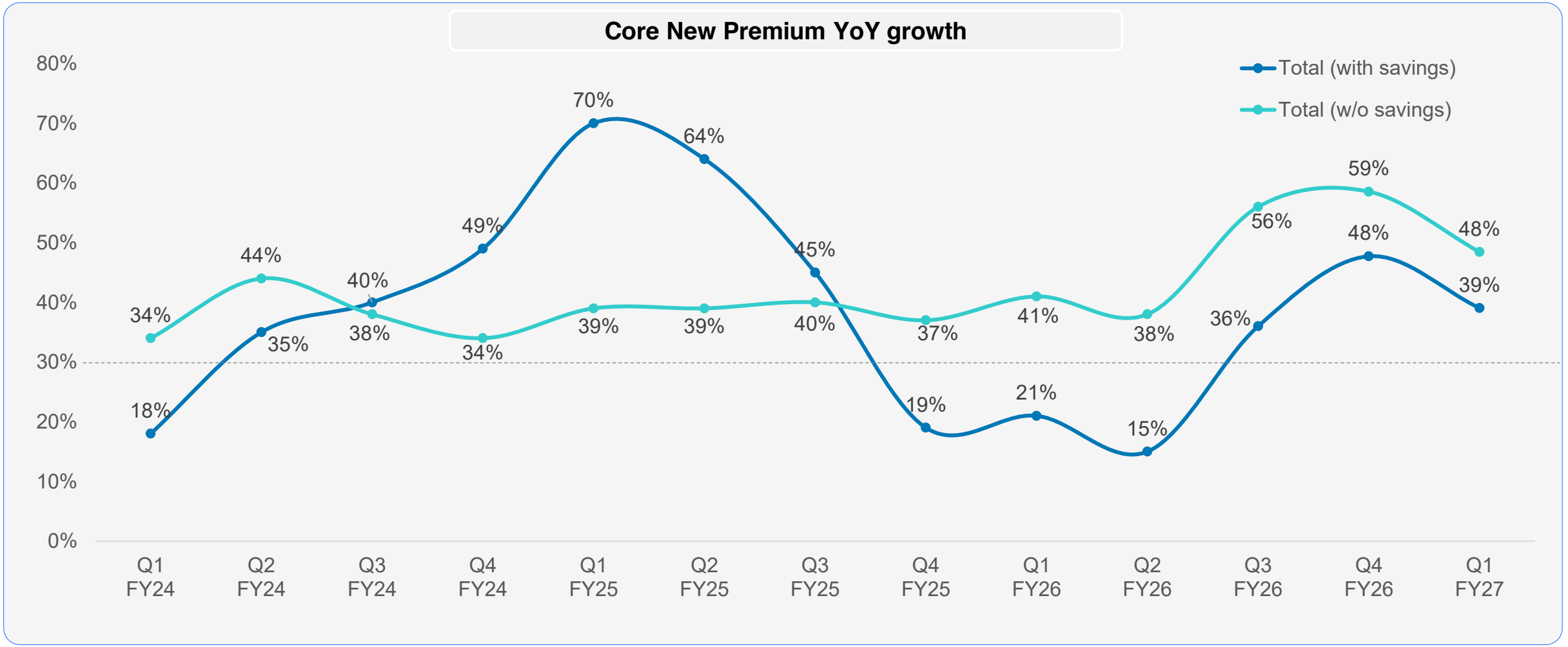
Renewal / Trail revenue

38% growth YoY on 12M Rolling basis



Core New Premium

Growth continues for Core New Insurance Premium



- India Insurance Premium numbers exclude GST

Insurance

All round performance; Growth, Efficiency & Customer Exp

₹8,372 Cr
+41% YoY
Insurance premium in Q1 FY27

+53%
YoY in Q1 FY27
Protection (Health & Term) New Premium growth

~₹1,000 Cr
c.50% growth
ARR[1] of renewal revenue

90%+
Customer satisfaction
CSAT[2] for Q1 FY27

"Har Family Hogi Insured" **–** We aim to protect every Indian family against the financial impact of death, disease & disability**.** We continue expanding our regional reach using TV campaigns in regional languages like Tamil, Telugu and Marathi and offering sales support in **250+ cities in 21 languages**

Quality of Business

- Superior Business Quality in terms of claims ratios & retention rates – making our business profitable for partners
- High disclosure rates & fraud detection improving claims settlement ratios for partners
- On-ground claims support with 30-min TAT in **300+ cities**

Operating Efficiency

- **80%+ of Motor (2W & 4W) & Travel insurance** transactions continue to be unassisted
- Continue to expand the **phygital model to 250+ cities**; driving meaningful impact on Health & Life Insurance businesses
  - Steady growth in premium per enquiry; rising share of hybrid-mode business

Product & Process Innovation

- Continued focus on product and process innovation across segments spread across **1,000+ Plans**
- Consistent improvements in customer service and claims support; **~70K Claims supported in Q1 FY27**
- Heartening customer feedback reflected in sustained **90%+ CSAT**[2]

India Insurance Premium numbers exclude GST | 1: ARR of Q1 FY27 | 2: CSAT is for Policybazaar online Business only

Initiatives to enhance Insurance coverage across under-served customer segments

Term

Credit Life customers	Up to 70% lower cost
Plans with Affordable cover (<₹3 Lacs)	Saral Jeevan Bima
Housewives	Several plans with sum assured up to ₹1 Cr
Plans for self-employed	Digital Income estimation plans

Health

Plans for missing middle	Value Plans; Monthly Mode plan
Youth & GenZ	Affordable health plans with wellness benefits (Gym Pass, Step Tracker)
Senior citizen	Economical Plans with Day 1 cover; Elderly care support & Emergency assistance
Maternity Plans	Waiting period as low as 3 months
Customers with Pre-existing disease	Zero waiting period plans with PED Buy-Back rider; Impaired lives plans

Other Initiatives

Motor
Usage-based Plans (Pay-as-you-drive)

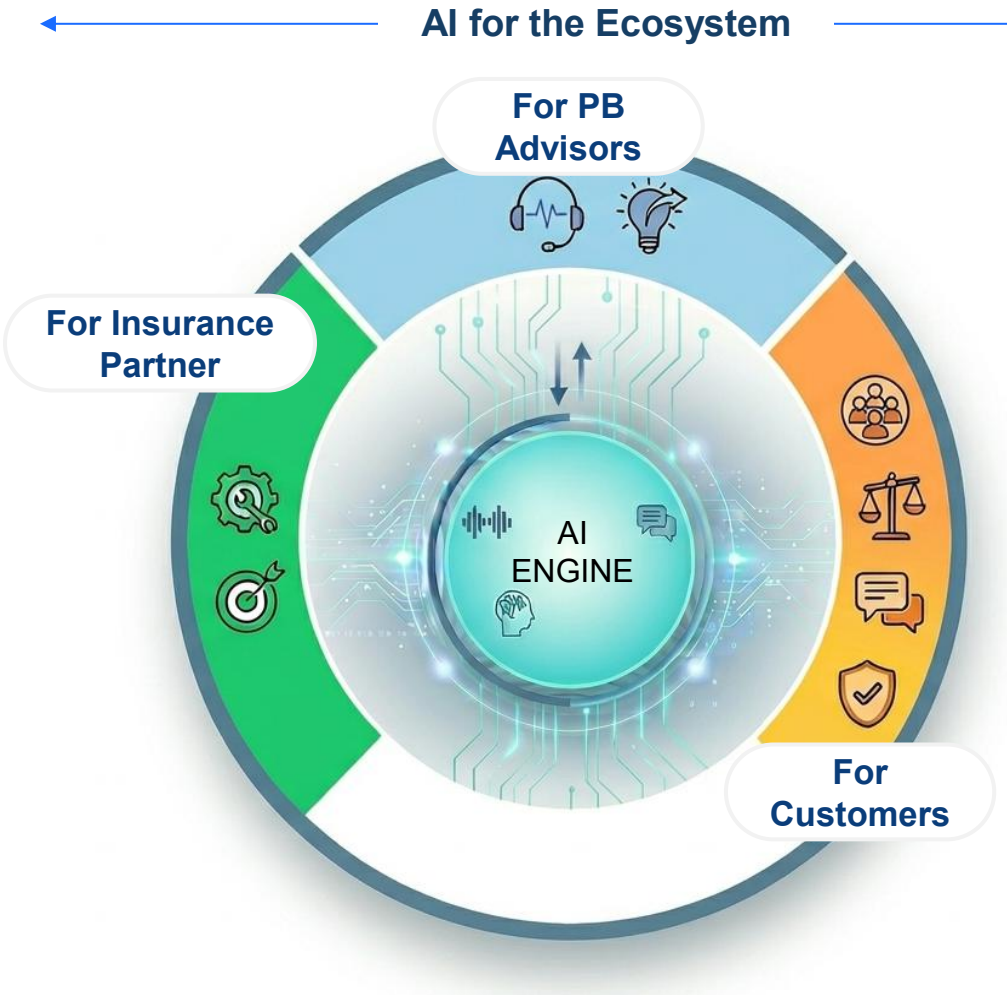
Travel
Plans for Senior citizens traveling with pre-existing diseases

The PB AI Operating System

> "In the AI world, the advantage no longer comes from having access to data. It comes from the ability to **operationalize intelligence**."

AI is embedded in the core of how Policybazaar –

Operates | Serves | Scales



The Scale we operate at !

~10 Crore No. of customer interactions occur every month

21 LAC

calls processed daily

100% AI-processed where talk-time exceeds 60 seconds – across 7 Indian languages with seamless code-switching.

17 Lac

minutes of conversation / day

8× deeper analysis with AI

2.7 Lac

emails / day

100% AI-polished

7 Lac

documents processed / day

1,000 hours saved daily

19,000

chats handled / day

100% AI first reply

Impact

OPERATIONALIZED

at Scale

20,000

tickets categorised / day

100% AI triaging

600 GB

data processed / day

Continuous, real-time

Delivering top-quality advice at this scale is humanly impossible. AI is not augmentation – it is the operating model.

AI & Tech

PB Operating System – Key Highlights

Beyond scale, the AI stack is embedded across voice, advisors, service, risk and in-house build capability.

100%
calls transcribed
In-house, on-premise ASR (9 Indian languages)

2.5 Mn
transcription hours
in Q1 FY27

2.53 Cr
documents PII-masked
at point of entry

100%
calls read by NLP
mis-selling & data leakage

₹9,618 Cr
sum assured risk averted
FY26 (term + savings)

Advisor Productivity

+20% **advisor productivity**
AI-driven intent calling

~1L **Ask Genie queries/day**
underwriting, product & medical

+20% **conversion improvement**
+10% average ticket size

Customer Service

35 **bots live**
17 voice + 18 chat bots

40% **queries resolved by voice bots**
fully resolved without escalation

2× **faster issue resolution**
single customer view across products

Risk Intelligence

65+ **parameters scored real time**
per customer

Pre **issuance checks**
deepfake, KYC match, liveness

65%+ **motor inspection in 5 mins**
up from 16% in Q1 FY27

Build Capability

5 **agentic workflows live**
towards 15 in FY27

60 **data scientists**
specialist core team

100% **tech team AI-enabled**
developing with AI

Continue to Focus on Serving Financial Needs

₹17.5k Cr
Loan disbursal ARR[1]

3.7 Lacs
Card issuance ARR[1]

6.1Cr
Free credit scores accessed (Cumulative)

70%+
Disbursals to existing customers[2]

Our 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.

Enabling Access to Credit & Investments

Transparency, wide choice and independent, unbiased advice for India's diverse consumer segments.

Beyond credit, we launched Bonds, FDs & MF

Deep Customer Engagement

~4 Mn customers engage each month – ⅓ are underserved and early-stage credit consumers. We empower them to track, manage and improve their credit health.

70%+ disbursals to existing customers[2] – strong repeat behavior

App as a Daily-Use Platform

AI-driven, deeply personalized, integrated with BBPS for bill payments and mobile recharges, and supported by PB Wallet,

Higher engagement, retention & conversion – emerging dominant channel

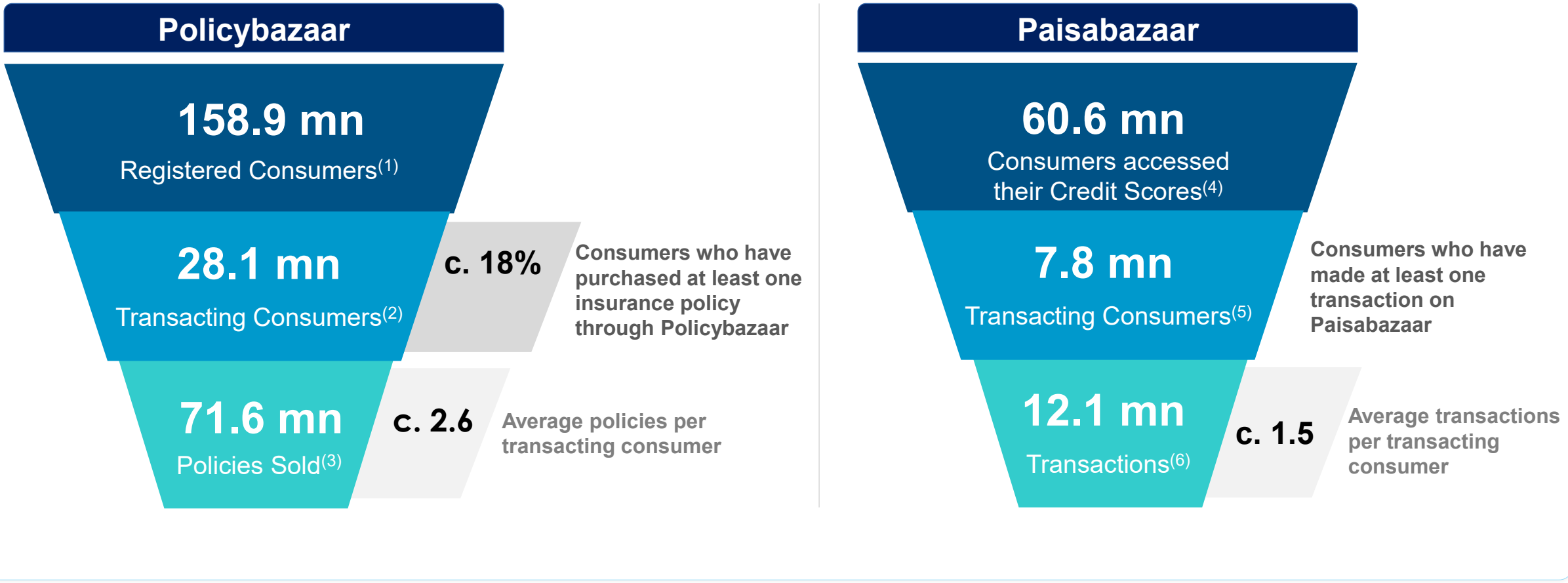
Robust Risk Framework

Building robust risk framework by augmenting bureau data with alternate data – enabling better credit assessment, sharper fraud detection and smarter decisioning

Proprietary risk scores shared with partners as a second layer

1: ARR based on quarter ended Jun-26
2: Customers who ever accessed credit score from Paisabazaar (excl.PB Connect), Management estimates

Two leading consumer destinations



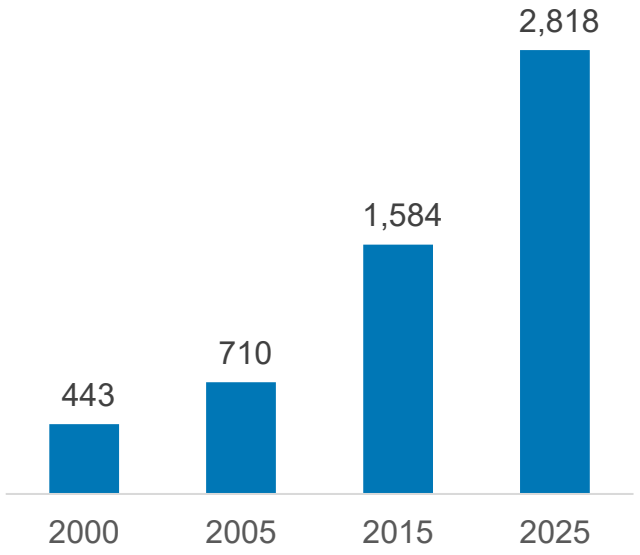
1. Consumers registered on Policybazaar platform as of June 30, 2026
2. Cumulative number of unique Consumers who bought at least one product on Policybazaar since its inception till June 30, 2026
3. Cumulative number of new life and non-life insurance policies sold and non-life insurance renewals on Policybazaar since its inception till June 30, 2026
4. Consumers who accessed their credit scores through Paisabazaar till June 30, 2026
5. Cumulative number of unique Consumers who made at least one transaction on Paisabazaar since its inception till June 30, 2026
6. Cumulative number of transactions made on Paisabazaar since its inception till June 30, 2026

policybazaar.com



Growing middle class with rising incomes & favorable demographics

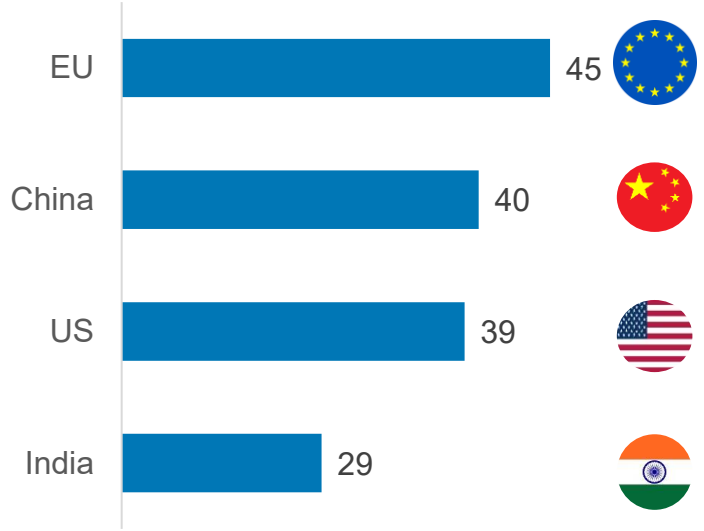
Rising GDP per Capita (US$)



6.4x

In the last 25 years

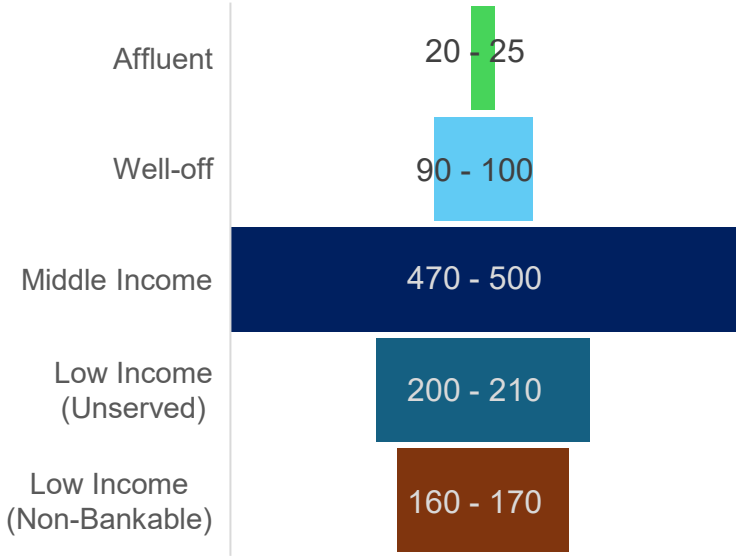
Demographic Dividend – Median Age (Years)



~29 Years

India's Median Age

Growing Middle Class adult population (Mn)



>700 Mn

India's Middle Class by 2031E

Source – IMF, Redseer

Digital India

Smartphone, internet & digital payments driving a new economy

Smartphone Penetration in India (Users/Total Population)	
2009	1%
2015	15-18%
2020	30-32%
2025	50-55%

700-750 Mn

Current smartphone users

Internet Users & Transactors (Mn)	
Internet Users 2018	500-550
Internet Users 2025	900-950
Internet Users 2030E	1,050-1,100
Online Transactors 2025	**450-500**

~1000 Mn

Online Transactors by 2030E

No. of Digital Transactions	
Vol FY21	44 Bn
Vol FY25	185 Bn
Vol FY28E	500-550 Bn
UPI share FY25	**84%**

US$ 60-70 Tn

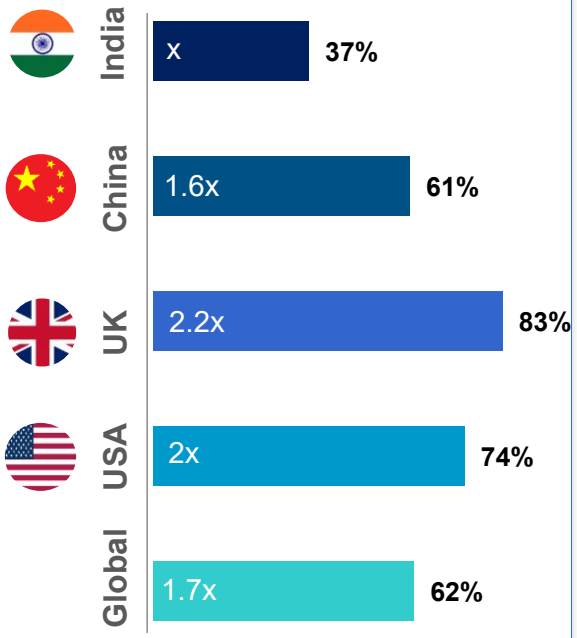
Transaction value by FY28E

Powered by India's DPI Rails: Aadhaar | UPI | Account Aggregator | DigiLocker | e-KYC | BBPS | RuPay | FASTag | GSTN

Source: World Bank, BofA, Redseer, RBI

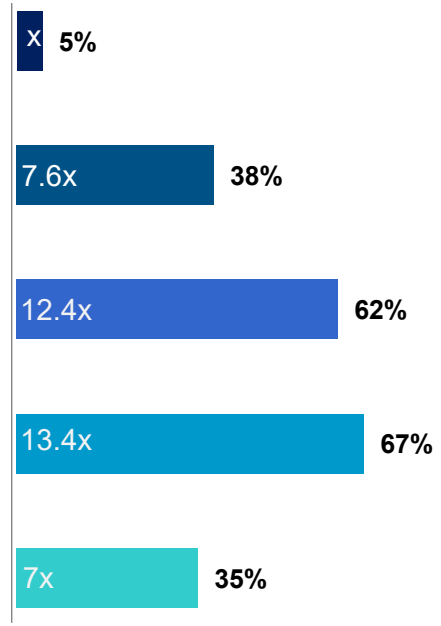
Massive under-penetration: India significantly lags global benchmarks across all key metrics

Retail lending as % of GDP



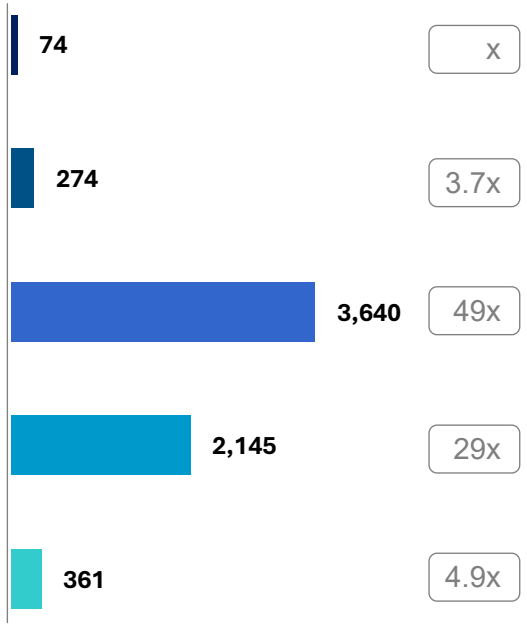
India's Retail Lending is **42%** Lower vs Global avg

Credit Card Penetration (%)



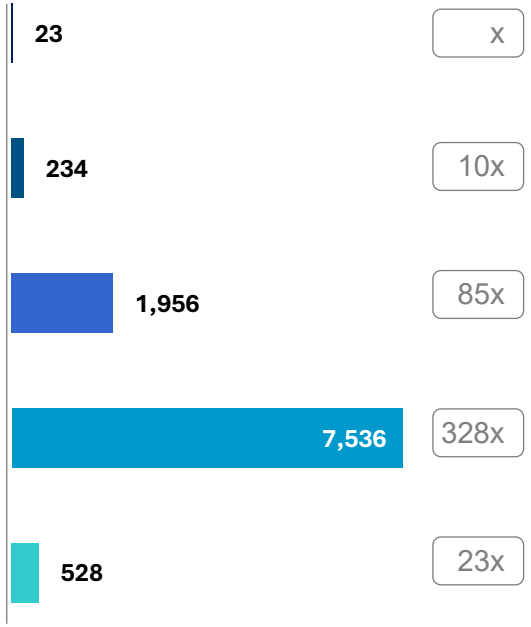
Globally Credit Card Penetration is **7x** of India

Life Insurance Density (US$)



Global Life Insurance Density is **4.9x** of India

General Insurance Density (US$)

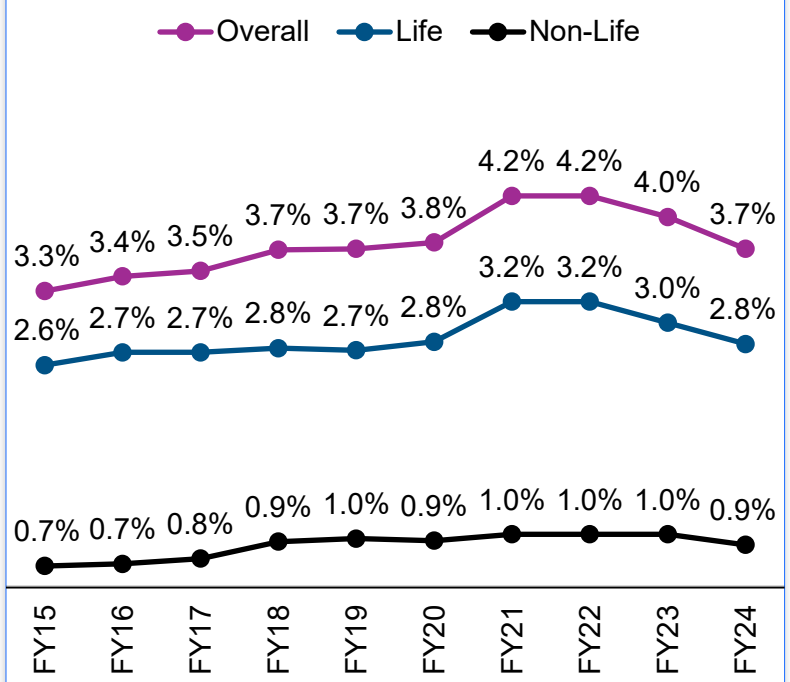


Global General Insurance Density is **23x** of India

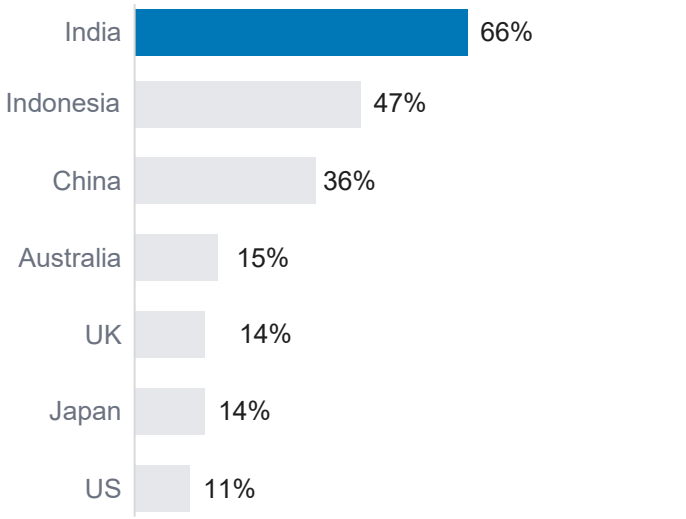
Source: World Bank, EY Parthenon

Abysmally low penetration, massive out-of-pocket spend, widest mortality gap

Insurance Penetration (% of GDP)

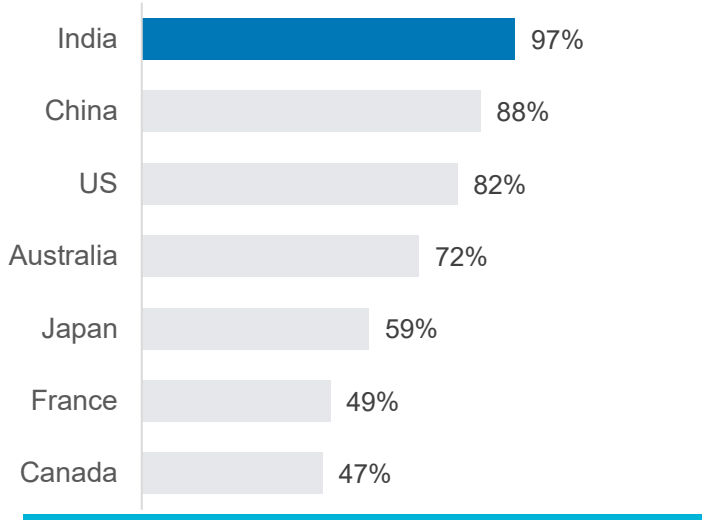


Health Out-of-Pocket Expense



66% of India's health expenditures out-of-pocket: Health Insurance is needed

Mortality Protection Gap (Protection Required minus Life Coverage)



Only 3% Life Coverage in India: Term Insurance is needed

Source: IRDAI, Swiss Re, Sigma World Insurance Report, OECD;
Mortality Protection Gap figures are as of 2023

DPI rails + under-penetration = huge addressable market for vertical platforms

Fintech Funding by Segment

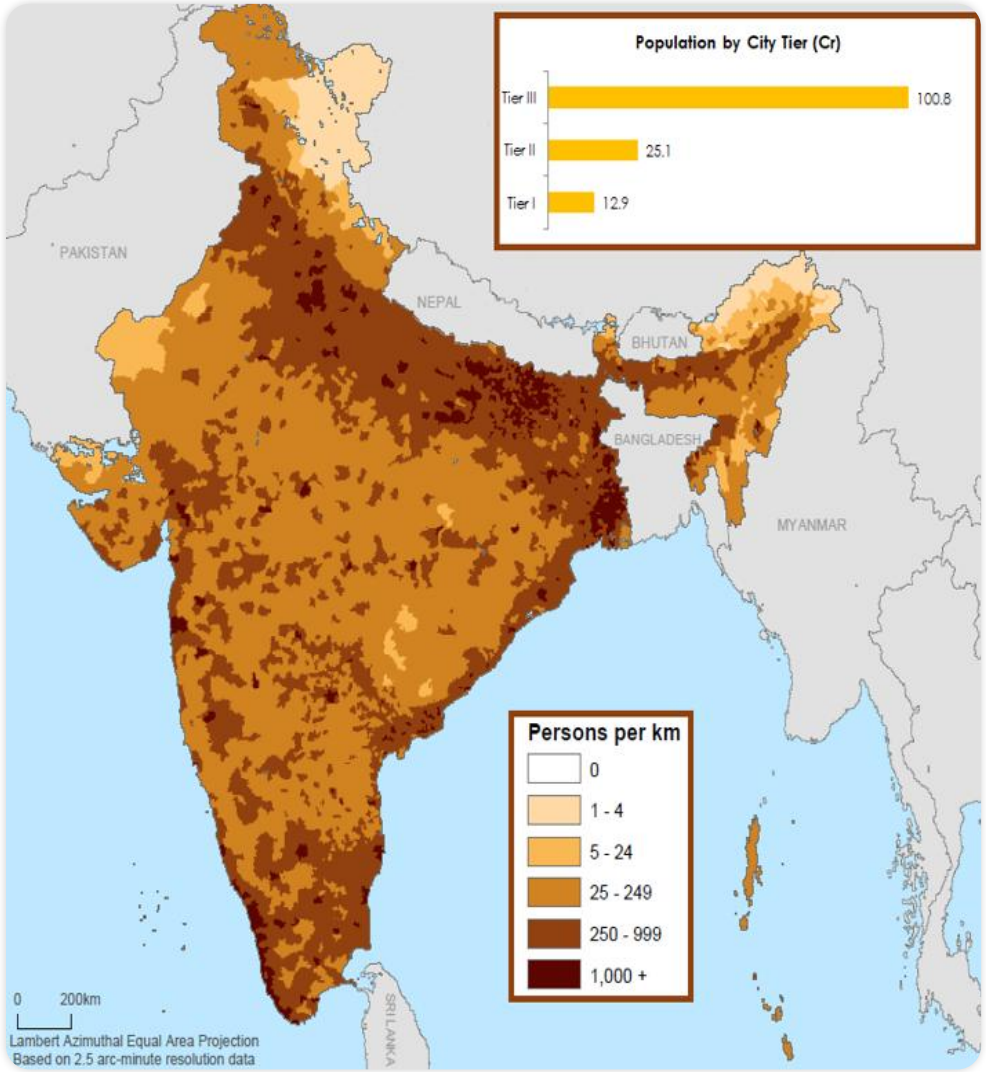
	Global	India
Payments	21%	**43%**
Digital Lending	30%	**22%**
WealthTech	14%	**12%**
InsurTech	5%	**11%**
Neobanking	11%	**8%**
SaaS	19%	**4%**

Key Themes Shaping the Ecosystem

- **DPI Rails**
  Creating conducive environment for fintech innovation
- **Power Law Dynamics**
  Affluent India driving significant value; next 200Mn driving credit access
- **Vertical > Super-app**
  Vertical plays consistently outperform horizontal super-app models
- **Collaborate vs Compete**
  Fintech-BFSI partnerships becoming the dominant go-to-market model
- **Protection & Wealth Gap**
  Massive opportunity to unlock India's insurance and wealth management gap
- **Supply Chain Digitization**
  Fintech SaaS and open networks reshaping distribution

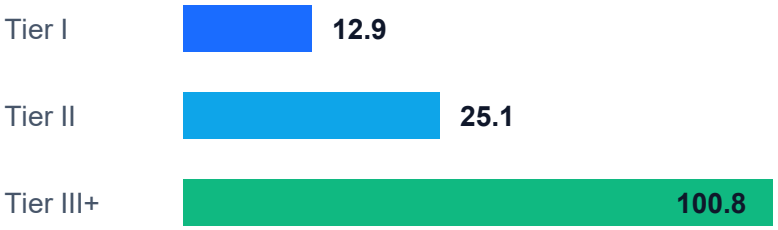
Source: EY

Insurance growth shifting decisively beyond metros

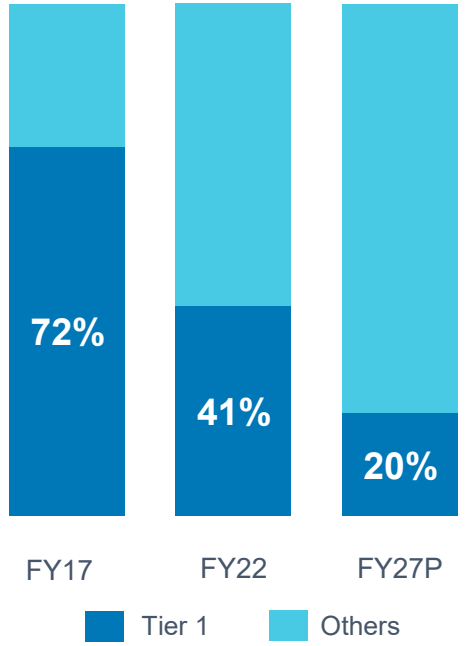


Geography	Penetration(%)		Density ($)	
	Life (%)	Non-Life (%)	Life ($)	Non-Life ($)
USA & Canada	2.7	8.6	1,999	6,416
Adv. EMEA	4.3	3.0	1,957	1,351
Adv. Asia Pac	5.4	3.1	1,964	1,133
Emerging Asia	2.1	1.6	131	98
World	2.8	4.0	354	499
India	3.0	1.0	70	22

Population by City Tier (Cr)



Tier 1: Premium Share



Tier 1 = **10%** of population but still **41%** of insurance premium

India’s Insurtech Ecosystem

	B 2 C	B 2 B 2 C		B 2 B
	B2C Broker	**PoSP Agents & Consolidators**	**Embedded Insurance**	**Group Insurance**
Description	Platform aggregating & selling insurance from multiple insurers directly online to customers	Insurtech selling insurance through partner PoS agents or agencies	Insurtech selling insurance embedded with a purchased good or service	Insurtech selling group insurance products to businesses
Lead Generation	Retain customer leads on own platform	Leads managed by partner agents	Leads generated by seller partners	*Not applicable*
End-to-End 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	policybazaar.com HAR FAMILY HOGI INSURED	pbpartners.com #EK RISHTA BHAROSE KA		policybazaar for Business

How Policybazaar
Solves Insurance?

CHALLENGES	OUR SOLUTION	FOR CONSUMERS	FOR INSURERS
Human-Intensive Operations	→ Tech-enabled processes with Data-backed innovation	Seamless digital journeys	Operating cost efficiency
High-Cost Physical Distribution	→ Digital distribution with sharp risk assessment	One-stop insurance shop with 1,000+ products	Untapped markets at scale
Information Asymmetry	→ Product & process transparency for customers; Risk transparency for Insurer	Unbiased, commission-agnostic advice	High-quality disclosures
Blanket Portfolio Underwriting	→ Data-based customized Underwriting; Digitized & personalized claims experience	Personalized products & risk-based pricing	Risk scores reduce fraud & claims
		Service & Support throughout the lifecycle	Customer Delight

Our Business Model

A self-reinforcing flywheel powered by trust, data, and technology



Consumer Education through Mass Media & PR



Inbound Consumers Direct Traffic

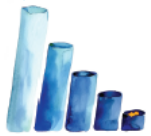


Better Conversion (Pull Vs Push)

Increasingly Efficient Operations



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



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

policybazaar.com



Fraud Detection & Driving First Notification Of Loss



We Can Invest In Better Consumer Service & Claims Assistance



Insurers Can Focus On New Product & Process Innovation



Increasingly Big Scale Better Quality



Business At Scale

Platform Advantage

Creating value for consumers and insurance partners

FOR CONSUMERS

User-Friendly Experience
Customized journeys, NLP chatbots, seamless digital flow

1,000+ Products, 53 Insurers
Extensive selection across 10 product categories

Unbiased Advisory
Commission-agnostic, transparent recommendations

Post-Purchase Delight
Full lifecycle: claims, renewals, service support

10 categories **53** partners **1000+** plans

FOR INSURANCE PARTNERS

High-Quality Disclosures
Direct from customer – bypassing fraud prone agent channel

18-Year Data Vintage
28.1 Mn transacting customers; huge customers & claims data

Digital Scoring & Underwriting
Risk Pricing Simulation: Exclusive digital variables; niche product conceptualization; risk scores at login

Voice Analytics Insights
100% calls transcribed; behavioural insights & tone analysis

28.1 Mn customers **18 yrs** data

Source: NLP: Natural Language Processing

Our Offerings from 53 Partners

Multiple product categories across protection, compliance, savings, and more

PROTECTION



Health Insurance

300+	27
Plans	Partners



Term Insurance

80+	15
Plans	Partners

COMPLIANCE-LED



Motor Insurance

300+	23
Plans	Partners



Travel Insurance

~40	15
Plans	Partners

SAVINGS & INVESTMENT



Investment Plans

160+	17
Plans	Partners

OTHERS



Home Insurance



Pet Insurance

Health Insurance – Product Suite

From special products to premium plans – catering to every segment

COVERAGE ACROSS SEGMENTS

Healthy Individuals & Families

Plans to suit evolving needs; Yearly cover increase

Senior Citizens

30-min guaranteed claim support in 300+ cities; Dedicated RM

Maternity Plans

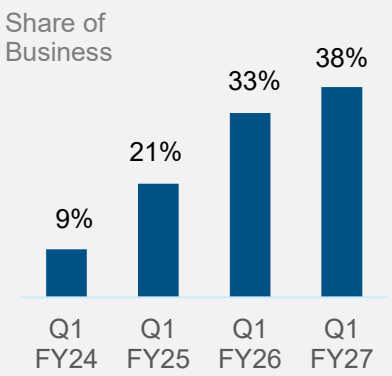
Pre & post-natal expenses; newborn cover from day-1; Waiting period as low as 3 months

Plans for Pre-existing Diseases (PED)

Zero waiting period; PED Buy-Back rider; 3-way call (Doctor + PB Advisor + Customer)

AFFORDABILITY SPECTRUM

Monthly Payment Mode



Cost-Effective Plans

- Coverage for shared rooms (4 beds / general wards only)
- 40-50% lower pricing than standard plans
- Enhancing affordability via Limited Network Plans

PREMIUM SPECTRUM

Multi-year plans

- Coverage up to 5 years
- Higher discounts

High Coverage Plans

- Unlimited Coverage Options
- Plans covering Advance Technology Methods

HNIs Plans

- Elite Experience
- Dedicated SPOC for issuance & service support
- Dedicated Toll-free & direct lines for claims assistance

NRI Care Plans

- End-to-end healthcare support for your family in India
- Pre – During – Post Hospitalization support; In-hospital claim and discharge support
- Concierge | Emergency Non-stop dedicated support

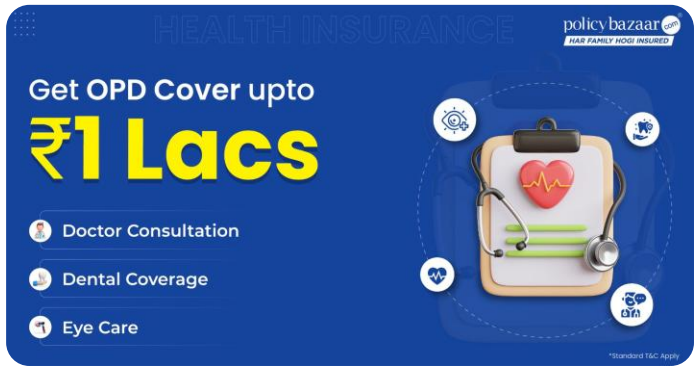
Health Insurance – Innovation & Niche Offerings

Pushing the product frontier with enhanced coverage

ENHANCED COVERAGE

OPD Cover

- Better customer experience than IPD
- Cost-efficient for Insurer partners
- Covers diagnostic test & special treatments



2-Hour

Hospitalisation

Replacing 24-hr minimum stay

- Greater claim eligibility
- Lower costs for insurers
- Product differentiation



Zero

Waiting Period Plans

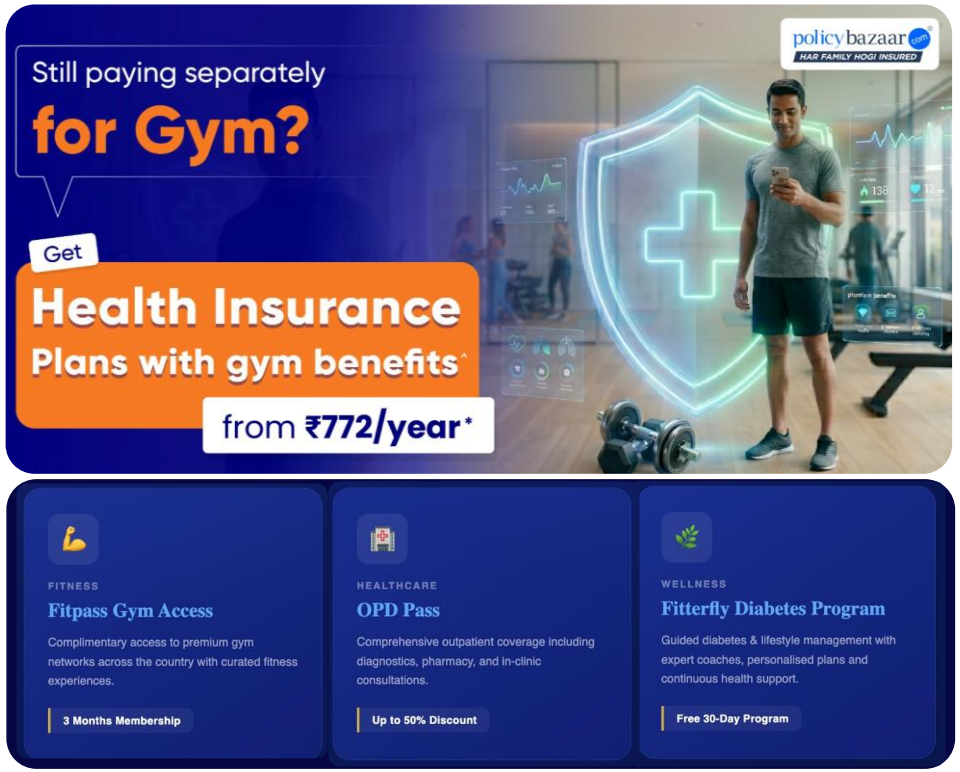
With PED Benefits: Asthma, BP, Diabetes

- Instant Protection
- Lesser disputes regarding waiting period
- Attracts large customer base with PED

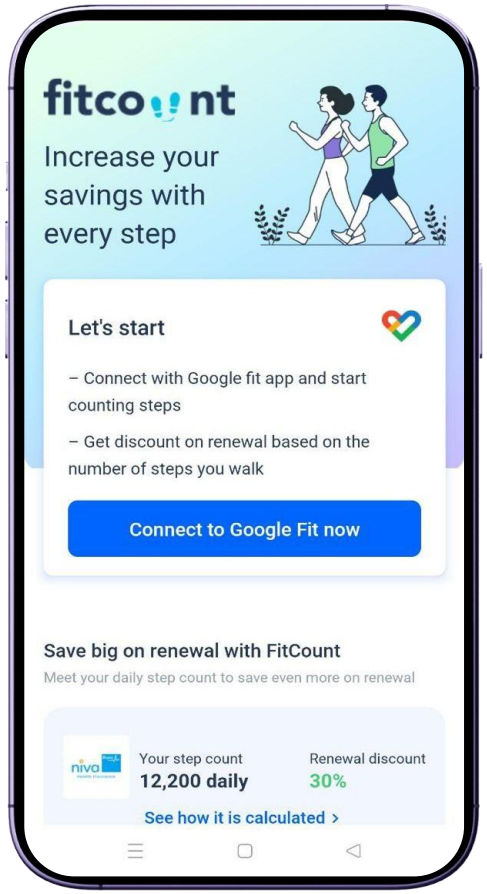


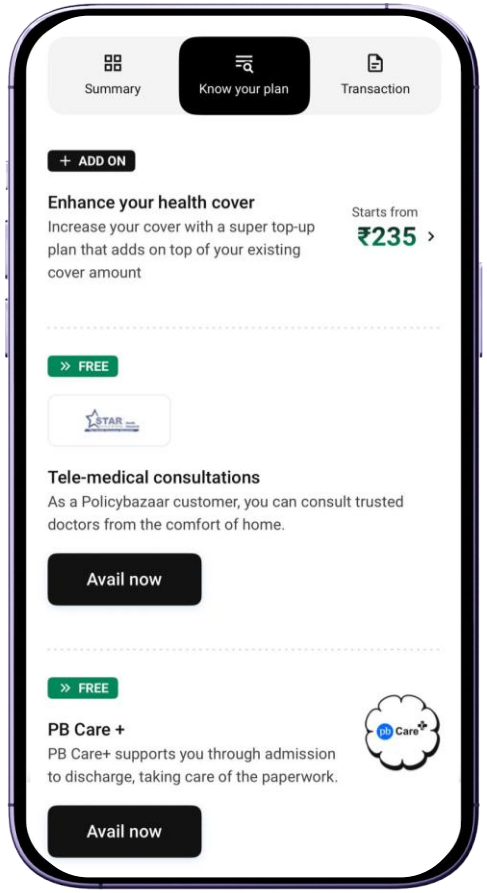
Health Insurance – App Ecosystem

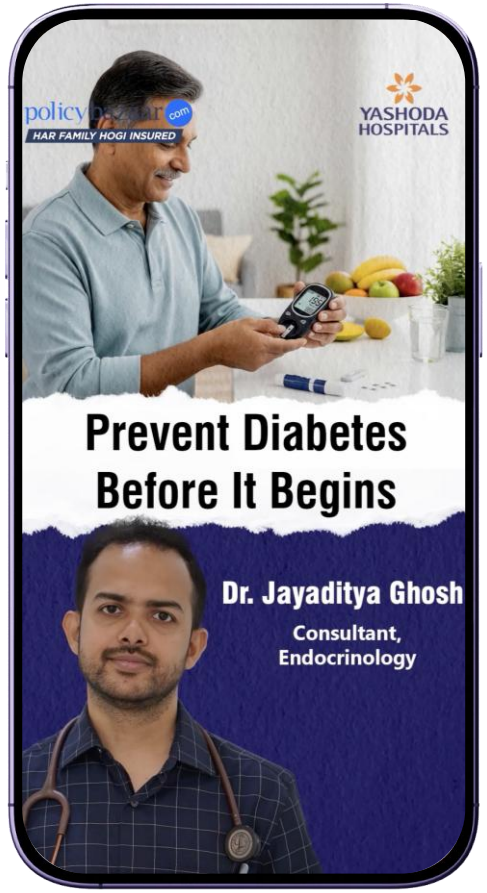
Driving Customer Engagement & Retention through App Ecosystem – Tele Consultation and VAS Offerings



Promotes Wellness | Discounts on Renewal







Improves Conversion & Retention | Better Risk Assessment

Term Insurance – Product Suite

New-age products for every consumer segment

SALARIED EMPLOYEES

Refund of Premium Plans

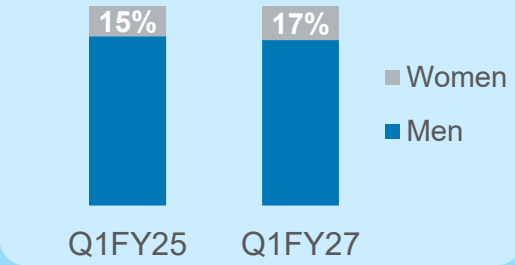
Get all premiums back at maturity; risk-free investment

HNI Plans up to ₹20 Cr

High sum assured with lowest price guarantee

WOMEN SPECIFIC PLANS

Term Insurance Mix

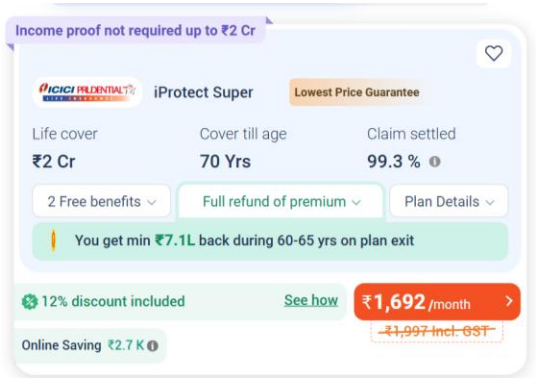


- Plans for housewives with ₹1 Cr sum assured
- Covers Critical Illness like Cervical cancer, breast cancer

SELF EMPLOYED

Plans for Self Employed

- Income document waiver
- Surrogate underwriting



NRI

NRI Focused Plans

- World-Wide Coverage
- Video medical tests
- Hassle free digital process



PB Prime

5%

- Lifetime Discount to Policybazaar Customers
- Discount basis better risk assessment





Term Insurance – Credit Life

Affordable protection for home loan borrowers

PROBLEM

Term insurance as home credit attachment is expensive – more than half[1] of home loan customers are unsecured

SOLUTION

Low-cost reducing-cover term product that fills the protection gap

BENEFITS TO CUSTOMERS

- **Up to 70% lower cost**
  vs single-premium loan-linked products
- **0% GST**
  On individual life insurance
- **Flexible coverage**
  Reduces with outstanding loan balance
- **Regular pay product**
  Enhancing affordability for borrowers

LIFETIME PREMIUM COMPARISON (20 YEARS)

Life Cover	Online Price	Offline Price	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 ~₹5 Lacs
on Home Loan Insurance with 0% GST benefit

*Offline premiums as per industry standards.
Assuming 35 yrs old customer, 20-yr loan tenure at 8% p.a.



Notes: 1: Company estimates

Motor Insurance – Improving Affordability

Usage-Based Plans, Flexible Payments & Smart Discounts

MOTOR INSURANCE

Regular Plans

Unlimited Kms

Drive Less?

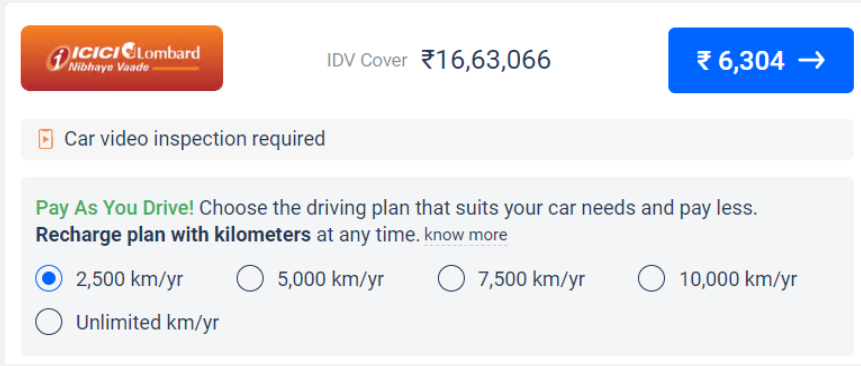
Pay for how much you drive

Higher Discounts

Upload video of car



Pay-As-You-Drive



Upload Odometer Reading

After payment, upload odometer reading on the Policybazaar app to activate coverage.

Coverage Within Limit

Car is insured only within your chosen km limit – 2,500 to 15,000+ km per year.

Top-Up Anytime

About to exhaust your yearly driving limit? Get a top-up instantly to stay covered.

Flexible Payments & Discounts

Multi-Year Plans

3-year own damage + third party. No yearly renewals, extra discounts & free Uber vouchers.

Inspection Discount

Upload a short video of your car after payment for an instant inspection discount.

Garage Network Discount

Safe Driver Discount

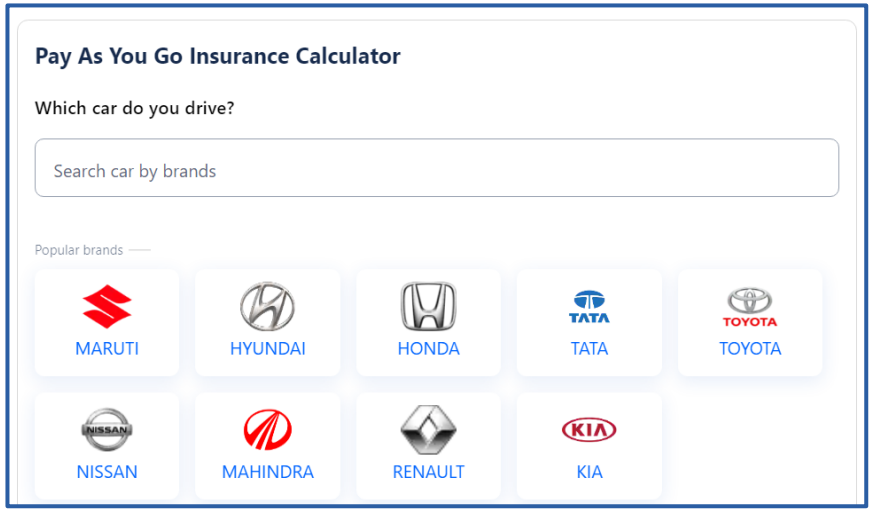
Answer three Questions & get Additional Discounts

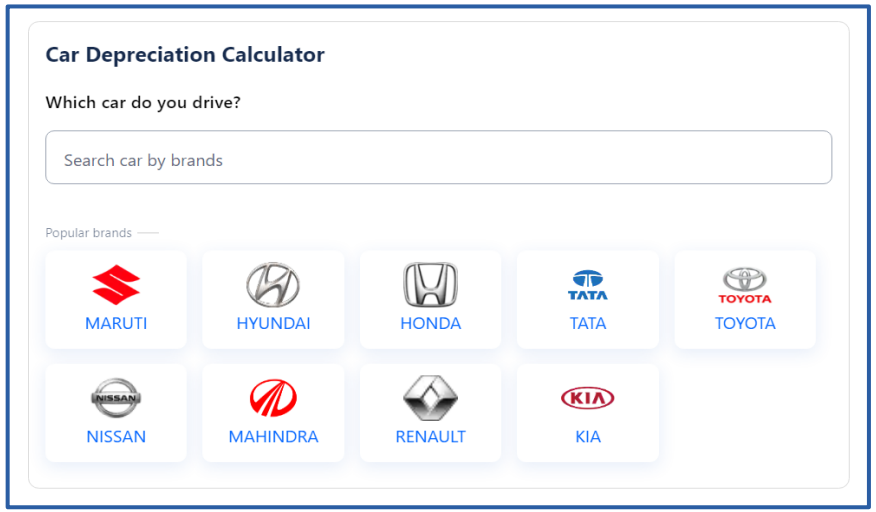


Motor Insurance – Consumer Connect

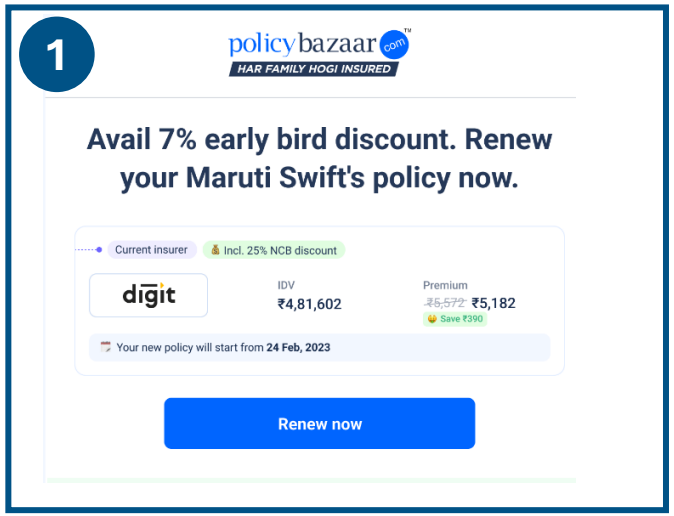
Tools & Renewal Reminders

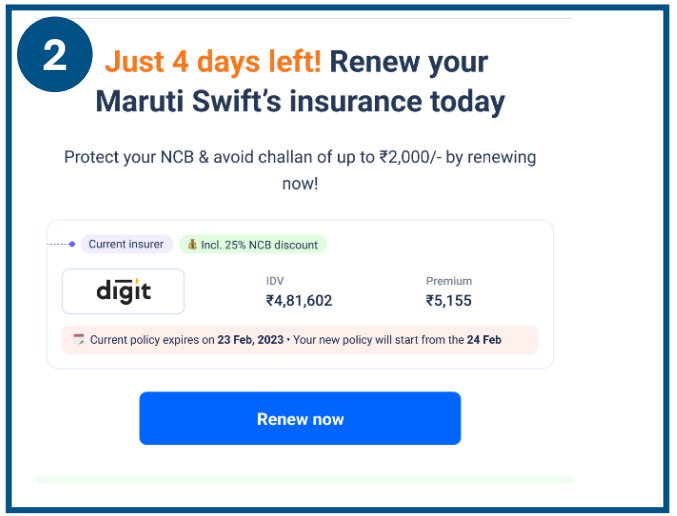
Self-Service Tools

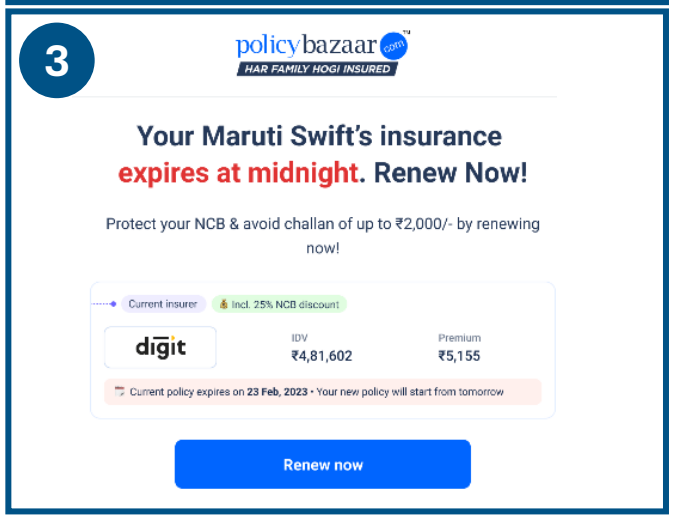


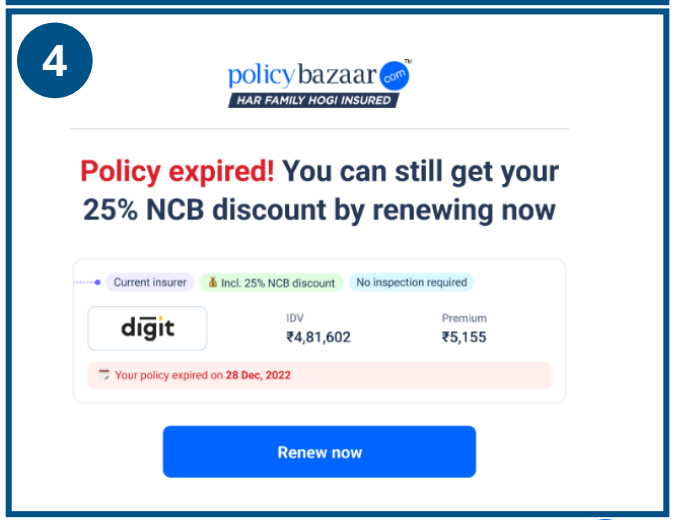


Smart Renewal Reminders









Savings Plans

Customer-centric plans competing with other asset classes

GOAL-BASED OFFERINGS

Wealth Creation
Low-cost ULIP (Growth) with capital guarantee solutions

Savings for Child (WOP[1])
Investment goal protection through waiver of premium

Pension
Accumulation then annuitization built on NPS framework

PLAN SPECTRUM

Capital Guarantee | Market Linked | Low-cost ULIP

→

From capital protection to high-growth exposure

NRI PLANS (including VIA GIFT CITY)

- USD-denominated investment options
- NRE/overseas bank accounts accepted
- Equity, gold, Shariah-compliant funds





WOP: Waiver of Premium
* T&C applied

Savings Plans – Goal Based Savings

THE PROBLEM: YOU HAVE PLANNED FOR THE FUTURE, BUT IS IT TRUELY PROTECTED!

01 Future investments stop

Income halts – the SIP funding the goal stops; the non-negotiable plan ends.

02 Immediate expenses arrive

Last rites, medical bills and pending fees hit the family at the worst time.

03 Regular cash flow disappears

Daily household expenses still need money every single month.

THE ANSWER: GOAL-BASED SAVINGS

With Waiver of Premium, the goal continues.

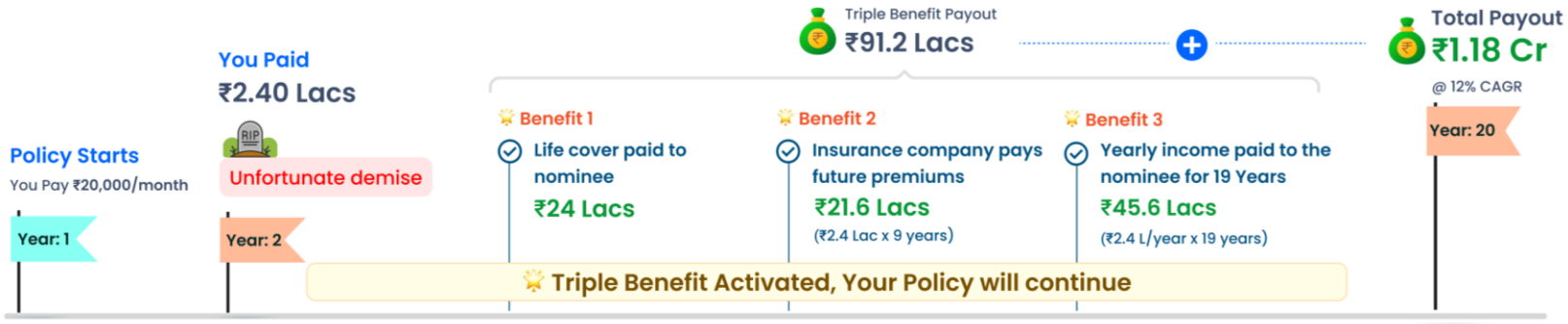
If the earner is no longer there, the insurer picks up every remaining premium. The SIP never breaks. The child's education, the pension corpus, the dream home, they arrive on time, on plan.

DESIGNED FOR THE GOAL
PROTECTED FROM SHOCKS
SAVINGS THAT DON'T BREAK

WAIVER OF PREMIUM EXPLAINED

Triple Benefit Product

1. Life Cover
2. Future Premium Paid by Insurers
3. Yearly Income to Nominee



WOP: Waiver of Premium

Savings – Wealth Management Platform

Full digital investment portfolio management – track, manage, grow

Track → Manage → Grow

Investment Portfolio



- View all plans: Market Linked, Capital Guarantee, Guaranteed Returns
- Track paid amount vs current value
- Fund category & market cap breakdown
- Real-time NAV and performance

Self Fund Switching



- Switch between fund options within ULIP
- Flexible amount-based or percentage-based
- Multicap, Largecap, Flexi Growth options
- No exit load on fund switches

Premium Reallocation



- Redirect future premiums to different funds
- Change allocation percentages anytime
- Rebalance portfolio with one tap
- Built on insurance wrapper for tax efficiency

Map Investments

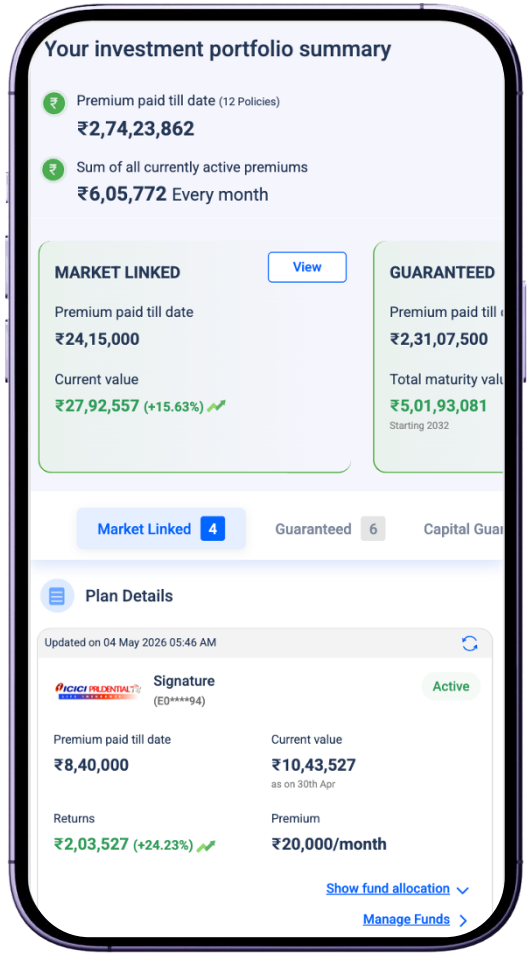


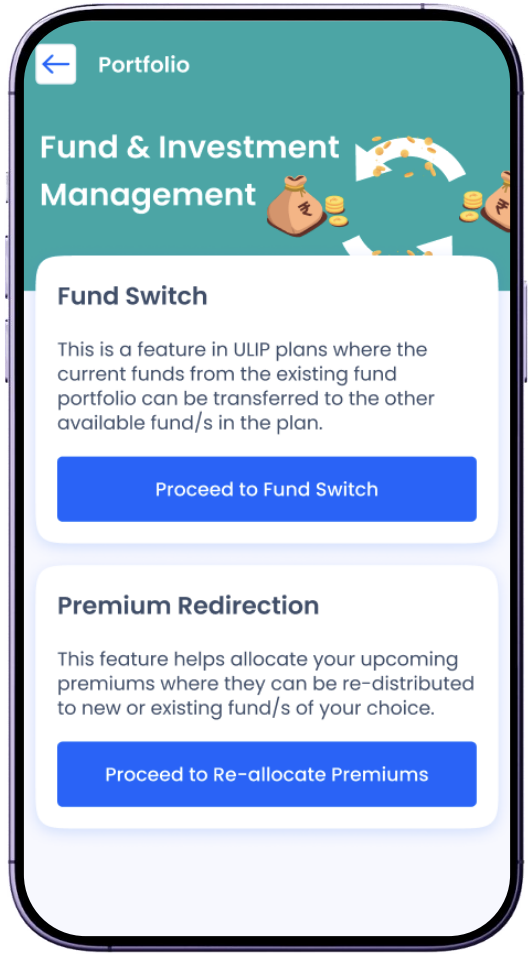
- Map investments to life goals such as retirement, child education
- Measure progress against target corpus
- Identify shortfalls early with real-time Investment Report Card
- Take timely actions to stay on track

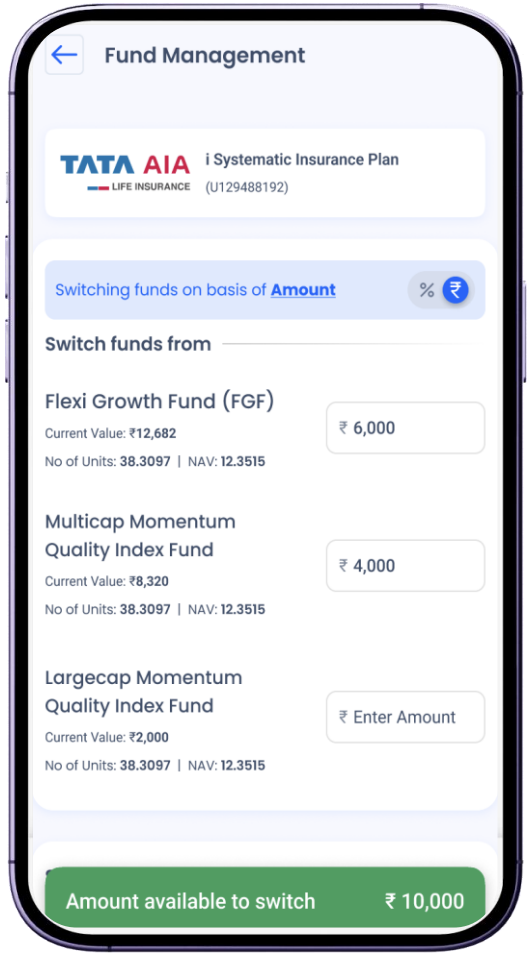
Savings – Wealth Management Platform

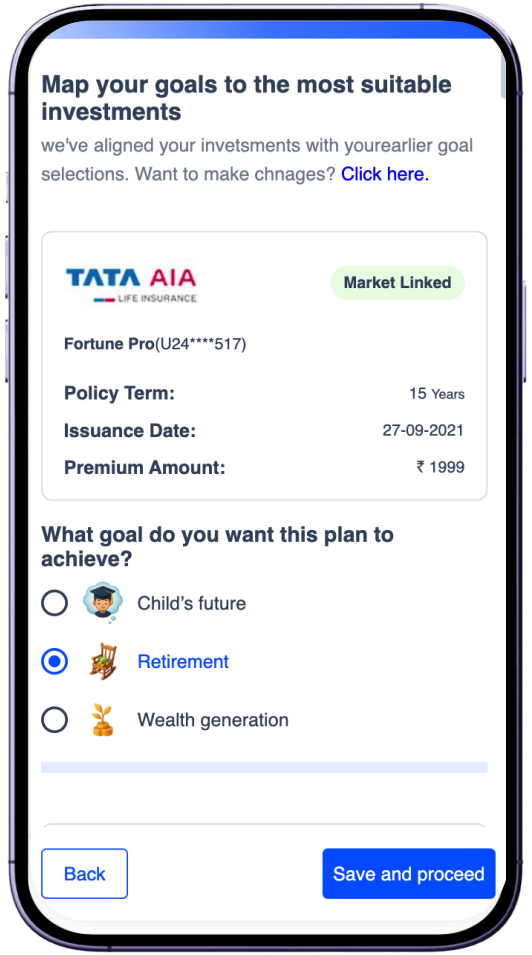
Full digital investment portfolio management – track, manage, grow

Track → **Manage** → **Grow**









Pensionbazaar

A marketplace for retirement solutions

Key Issues to Solve

Delayed Start
90%+ of 50+ age group regret postponing retirement planning

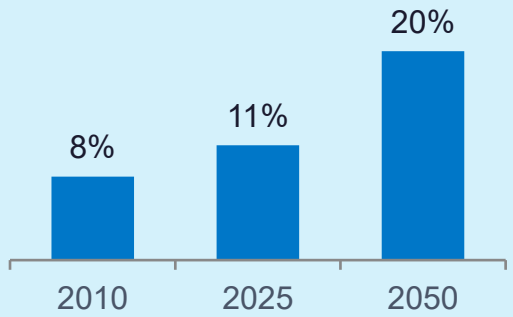
Inadequate Cover
Inflation & healthcare costs underestimated, leading to shortfalls

Limited Awareness
No single platform for comparing diverse pension products

Complexity & Trust
Retirement planning confusing; trust in products varies widely

INDIA's 60+ Age Group Population (%)

Expected to double by 2050 (UNFPA)



Product Suite

Financial Products
NPS | Annuities | PPF | Pension ULIPs

Health & Life Linked
Hedge longevity & healthcare risks

Ancillary Products
Will creation, Retirement 'Saathi'

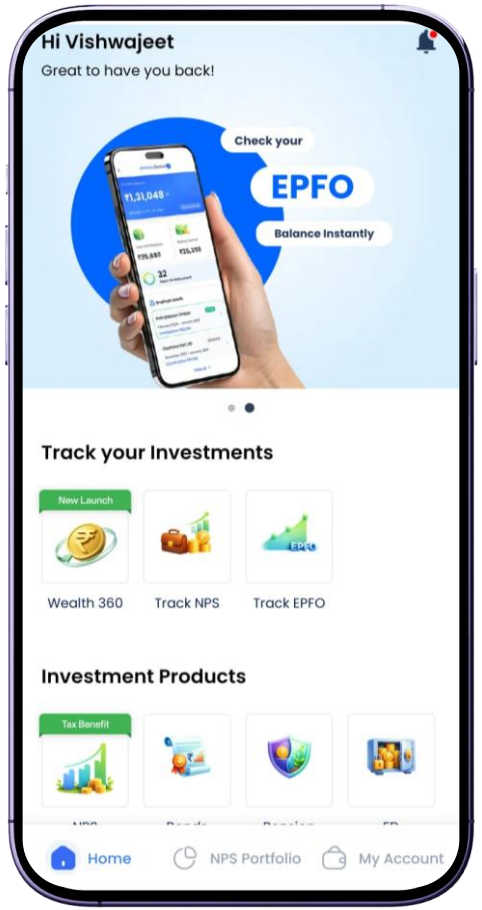
Strategy

Digital-First Platform

Personalized Solutions

Omnichannel Support

Customer Education



‘Parivaar Sabse Pehle’

Making protection a family conversation



A voice India trusts. A message every family needs !

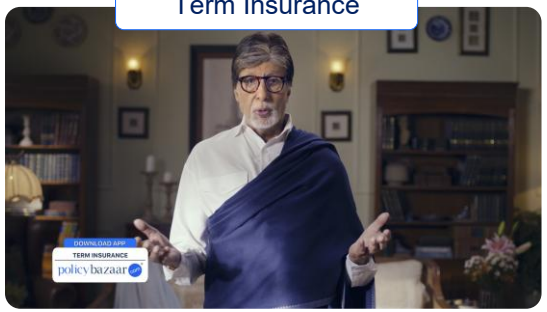
The **‘Parivaar Sabse Pehle’** campaign launched in July 2026 is bringing Health and Term Insurance into everyday family conversations, building awareness, improving understanding and encouraging families to act before the need arises.

“Because when it comes to protecting what matters most, Parivaar Sabse Pehle.”

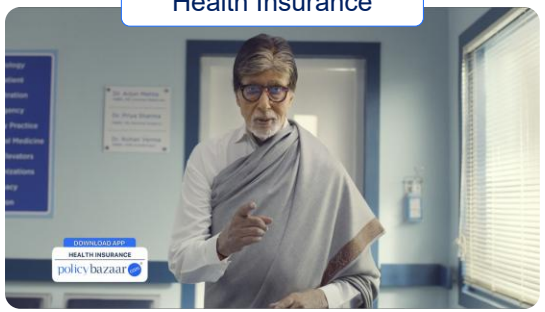
Amitabh Bachchan

Campaign Footprint

Term Insurance



Health Insurance



1. **Awareness** — Mass family conversation
2. **Consideration** — Simple protection framing
3. **Action** — Earlier purchase intent
4. **Category Growth** — Durable demand creation

Highlights

The campaign intends to build strong awareness, trust and long-term demand pull in the underpenetrated protection categories.

Total views

350+ Mn

Category Focus

Health + Term

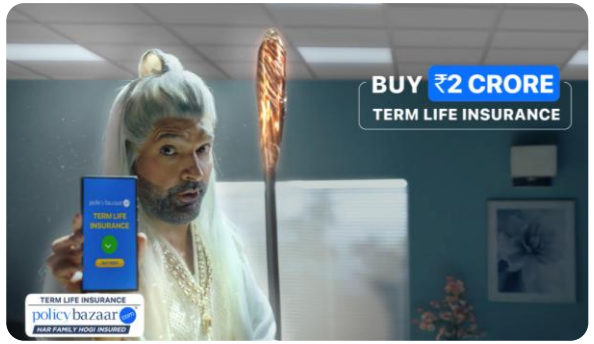
Brand Campaigns

Awareness campaigns in 10+ languages with celebrity partnerships

Celebrity-Led Campaigns

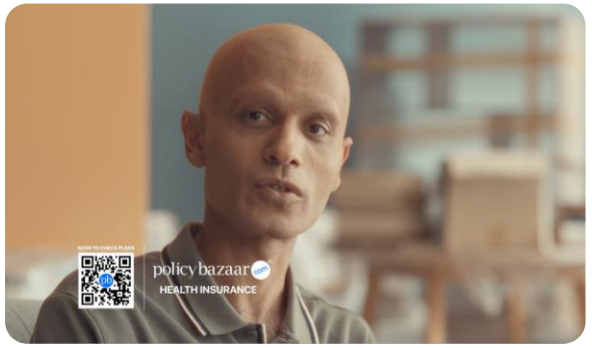








Regional Language Campaigns









Humor as a Marketing Tool

Popular comedians drive awareness for protection products **(Health & Term Insurance)** and benefits of comparing policies.

Available in 10+ Regional Languages

Tamil | Marathi | Telugu | Hindi | Punjabi | Gujarati | Oriya | Malayalam | Bengali | Kannada

Mass Media & Brand Recall

Sports events, TV integrations & multi-format media presence

Sports Event Sponsorships







- **IRONMAN 5i50 Triathlon Chennai**
- **HYROX Bengaluru**
- **SMVD Half Marathon Katra**

TV Show Integrations & Value-added Branding









- **Hindi & regional TV show integrations**
- **Zee Kannada & multi-language reach**

Best of Both Worlds: Online B2C + Offline Push

Online B2C

Consumers

- Tele-assistance during purchase
- Choices of products & pricing
- Tech & customer-center based service / claims assistance

Insurers

- Distribution Commission only
- Sharp risk assessment + real-time control on claims / frauds / mis-selling

Online B2C + Offline Push

Consumers

- Tele-assistance
- Choices of products & pricing
- Tech & customer-center based service with on ground claims assistance

\+ **Human Touch**

Insurers

- Distribution Commission only
- Sharp risk assessment + real-time control on claims / frauds / mis-selling

PB's CHANNELS OF ACCESS

Website / Mobile
ONLINE
Products, pricing, combos | Unassisted purchase | Book health tests

Telephone
ONLINE
Purchase assistance | Service coordination | Medicals + docs

Chat
ONLINE
Chatbot assistance | One-click renewals | Real-time claims updates

Video Call
ONLINE
Higher trust | Video KYC | Fraud detection | Motor claims

In Person
OFFLINE
Location convenience | Human touch | Service & claims | Product combos

Phygital approach

On-ground sales support in 250+ cities, helping convert better





250+ Cities

24/7 Claims support

FREE Home Visit

Book a Free Home Visit

- Expert Advice from Certified Advisors
- 30-60 Minutes Personalized Advice
- 24×7 Claims Support

BENEFITS TO CONSUMER

Flexible Engagement
Convenient in-person meetings at your preferred time & place

Human Touch
Face-to-face guidance for complex insurance decisions

Brand Trust
Backed by the trusted Policybazaar brand & certified advisors

Mis-selling Check
Post-sales independent verification ensures the right product

BENEFITS TO PB

Increased Conversion

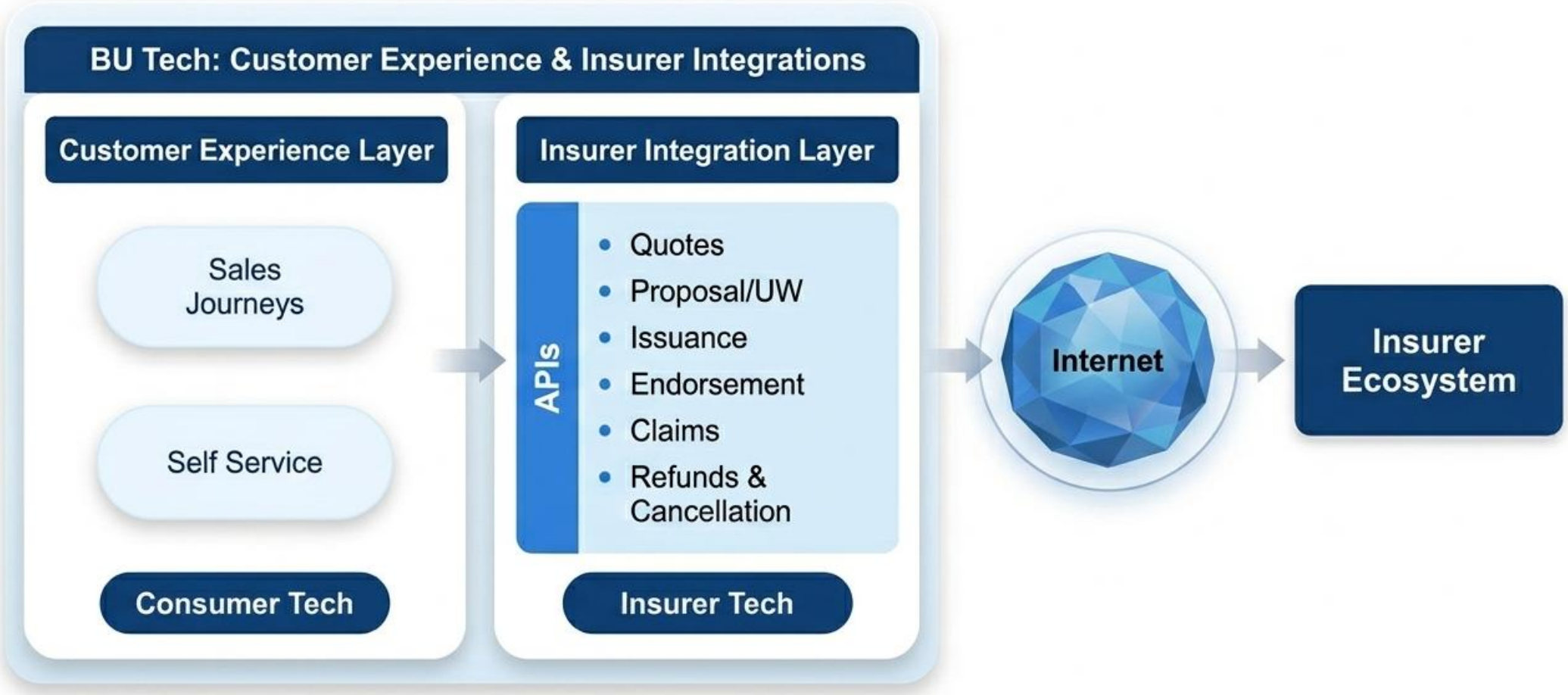
Higher Ticket Size

Improved Market Share

Map not to scale; Location is indicative of states only for representation purpose.

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

CONSUMER LIFECYCLE

01 DISCOVER



Customized Solutions

- Personalized quotations & plan recommendations

02 BUY



Self-Aided Journeys

- Easy documentation using OCR & Computer Vision
- Real-time endorsements
- Calendar management
- Motor inspection

03 TRANSACT



Seamless Transactions

- Payment gateway for single payment on combos
- 1-click refunds

04 MANAGE



Lifecycle Management

- 360° consumer view
- 1-click renewals

05 CLAIM



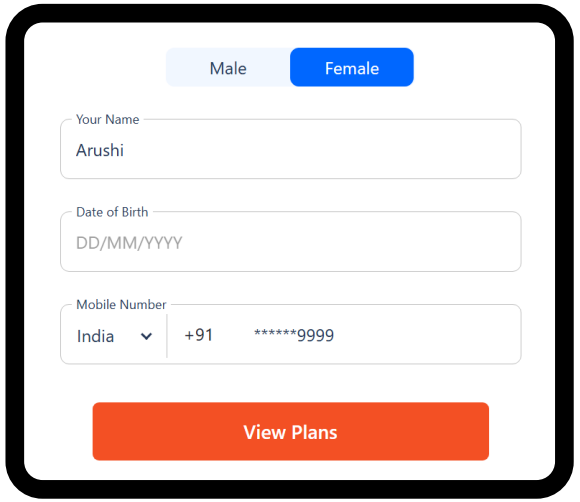
Claims Assistance

- First-loss notification via app
- Hospital / garage network
- Smooth coordination with Insurers, TPAs, Garages & Hospitals

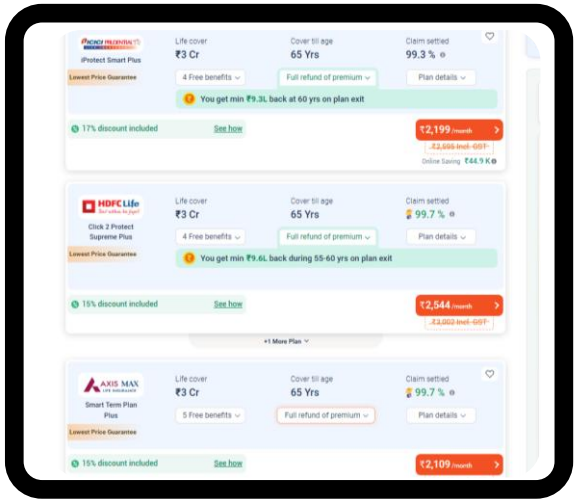
Technology solutions for Consumers

Customized & self-aided journeys throughout the lifecycle

User friendly interface assisting customers throughout the lifecycle



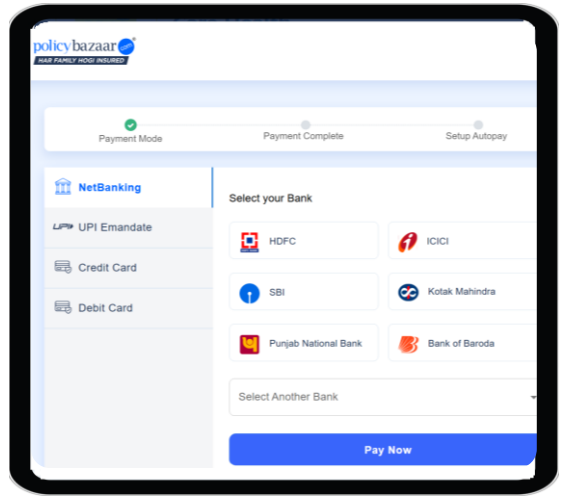
Fill-in customer details



Compare products across insurers



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



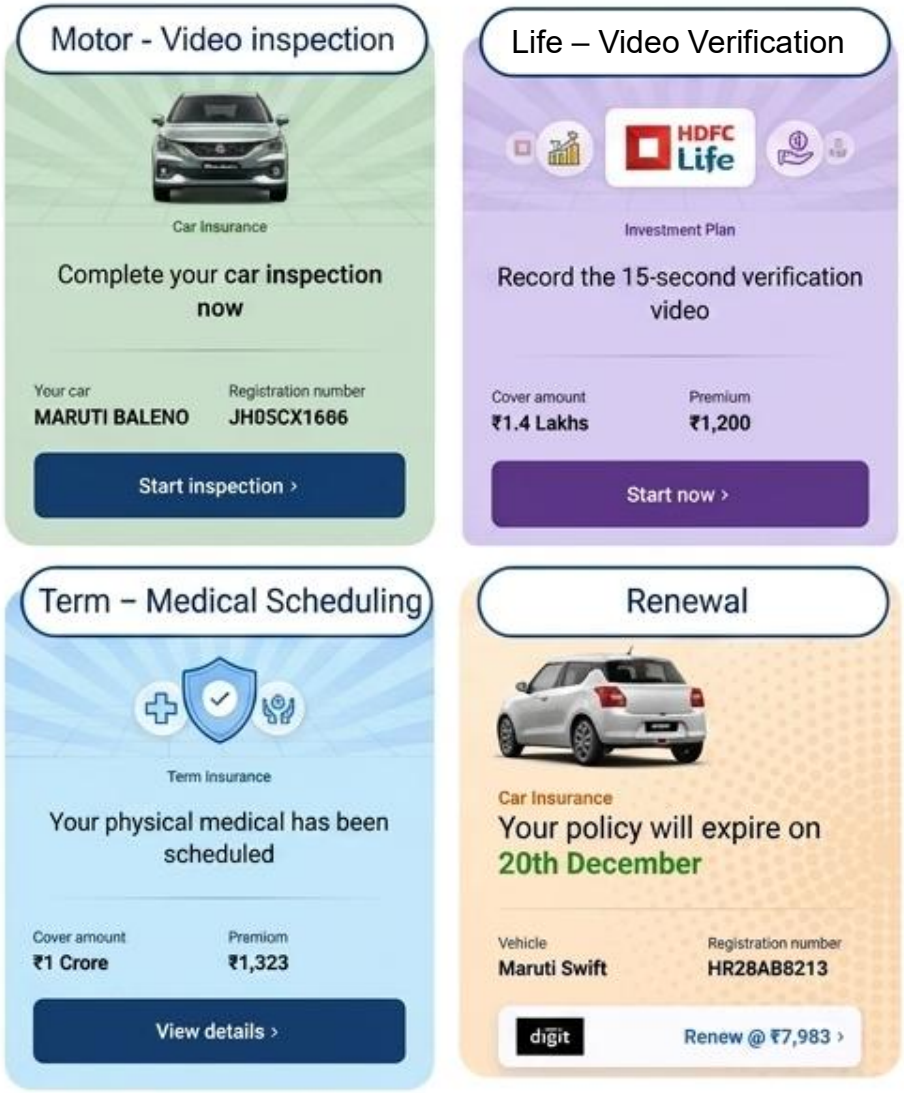
Easy payment process

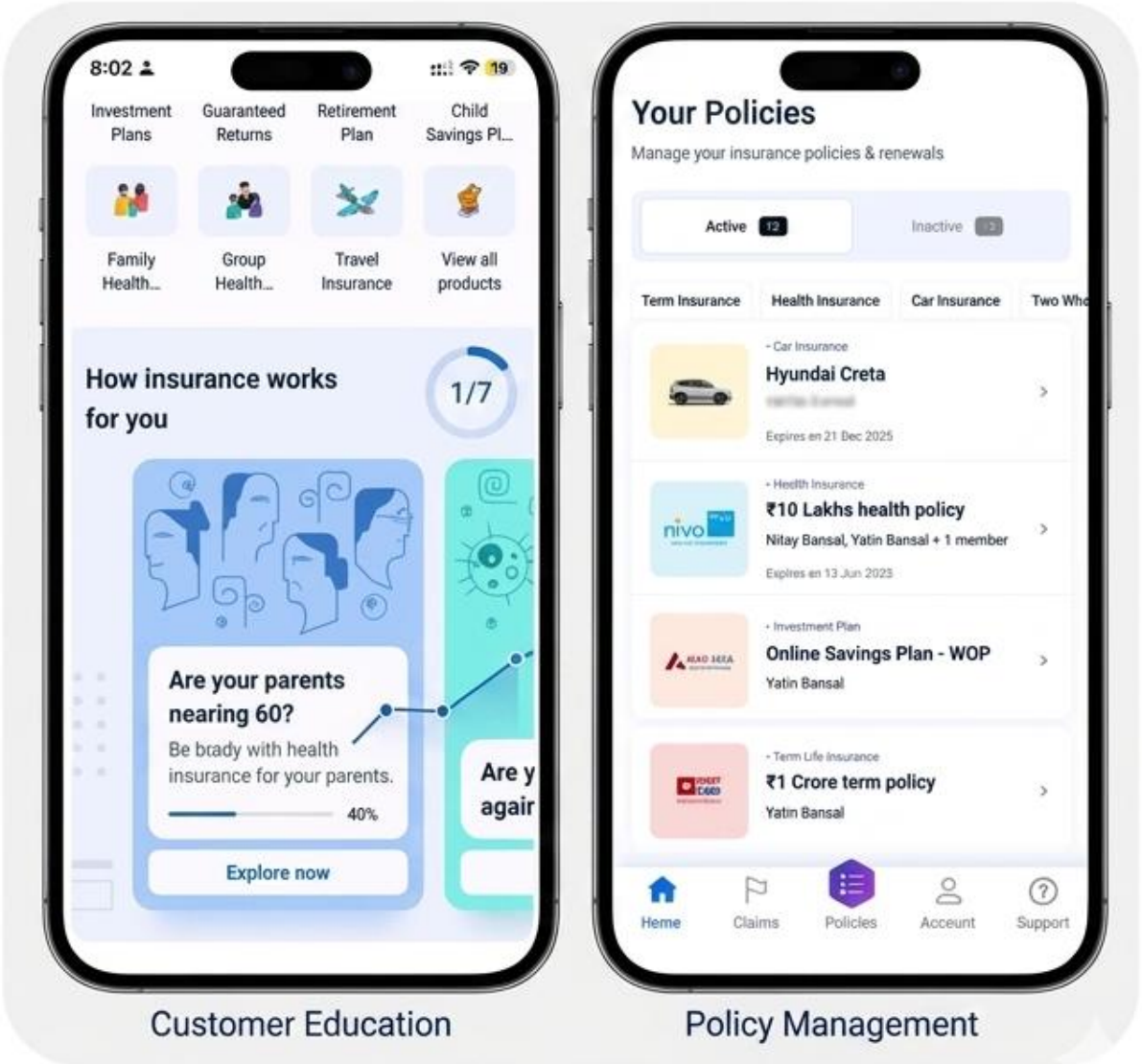
AI CHATBOT ENHANCEMENT

- Response < 1 minute
- Handles complex queries
- Increased unassisted share of business

Technology solutions for Consumers

Customized & self-aided journeys throughout the lifecycle



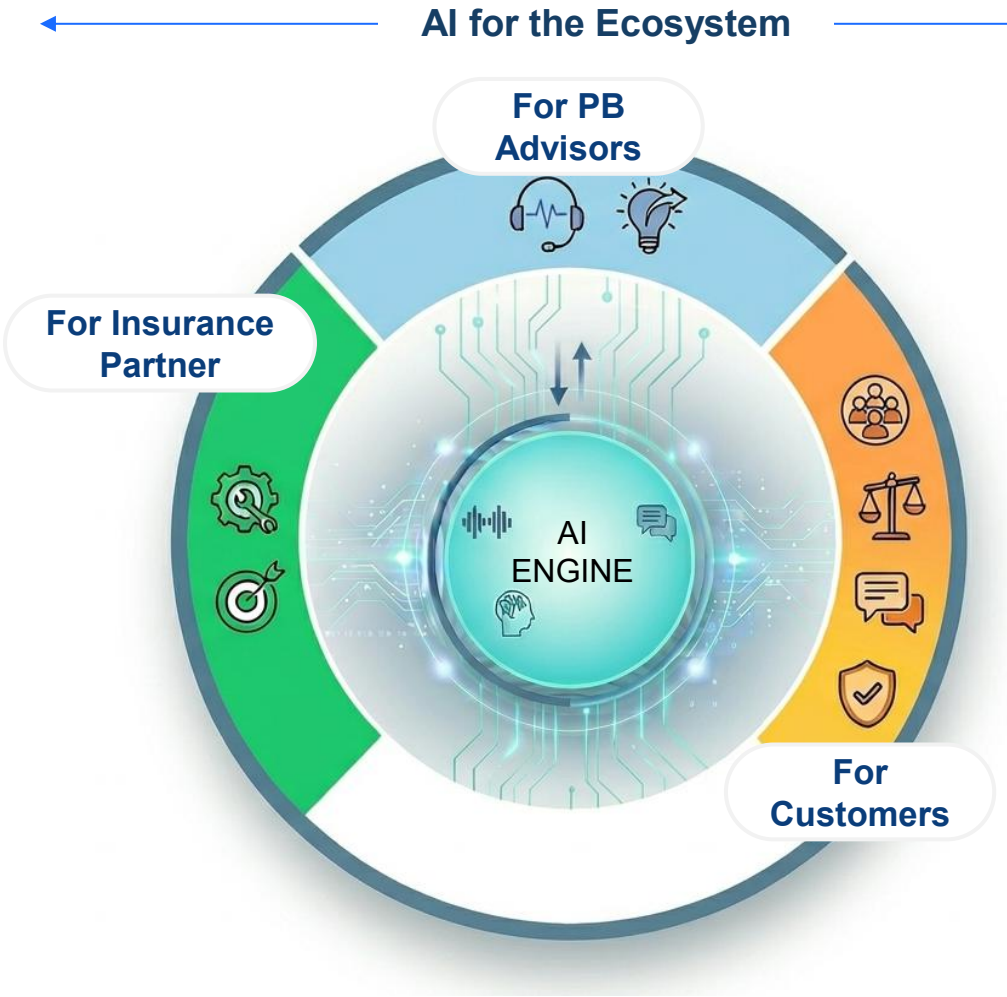


The PB AI Operating System

> "In the AI world, the advantage no longer comes from having access to data. It comes from the ability to **operationalize intelligence**."

AI is embedded in the core of how Policybazaar –

Operates | Serves | Scales



The Scale we operate at !

~10 Crore No. of customer interactions occur every month

21 LAC

calls processed daily

100% AI-processed where talk-time exceeds 60 seconds – across 7 Indian languages with seamless code-switching.

17 Lac

minutes of conversation / day

8× deeper analysis with AI

2.7 Lac

emails / day

100% AI-polished

7 Lac

documents processed / day

1,000 hours saved daily

19,000

chats handled / day

100% AI first reply

Impact

OPERATIONALIZED

at Scale

20,000

tickets categorised / day

100% AI triaging

600 GB

data processed / day

Continuous, real-time

Delivering top-quality advice at this scale is humanly impossible. AI is not augmentation – it is the operating model.

AI EMBEDDED IN HOW POLICYBAZAAR OPERATES, SERVES & SCALES

The PB AI Operating System

FOR CUSTOMERS

GenAI-Powered Customer Service

- GenAI chatbots: Instant 24×7 query resolution
- AI voice bots across every customer touchpoint
- Personalised, consistent responses at scale

Faster query resolution across every channel

FOR PB ADVISORS

Customer 360° Intelligence

- Agentic AI: full Customer 360° view with real-time intent
- Hyper-personalised product recommendations
- Personalised AI coach for every advisor

Deeper engagement and hyper-personalised advice

FOR INSURERS

Risk Intelligence Engine

- Profiling 30+ parameters per customer
- High-quality business filtering – only viable risks
- Deeptech models – accurate, transparent, explainable

Better risk decisions for every insurer partner

THE AI STACK →

Agentic AI | Generative AI | Vision OCR | ML Pipelines | Deeptech Risk AI | Voice AI

MULTI LAYER INTELLIGENCE STACK

Every interaction captured, each signal converted to intelligence

IMPACT

Powered by layers 1→2→3

Customer Experience

- 24×7 service availability
- 2× faster issue resolution
- Single customer view across LoBs

Advisor Productivity

- Ask Genie · 100K queries / day
- Customer 360° view mid-call
- AI coach for 20K advisors

Business Boost

- +20% conversion rate
- +10% ATS uplift
- 30% callbacks auto-scheduled

3 INTELLIGENCE

Models that score, classify & detect

Intent & Propensity

Real-time next-best-action

Sentiment & Escalation

Auto-flagged on every call

Auto-Classification

250 categories, zero manual sorting

Risk Modelling

Deepfake & inspection AI

2 COMMUNICATION

AI channels across every touchpoint

WhatsApp Bots

9 conversational workflows live

Voice AI

Purchase assistant & reminders

Chat & Email Polishers

Clear, professional, on-brand

Marketing Campaigns

Personalised on visitor intent

1 INFRASTRUCTURE

Data, pipelines, security

3 TB Data Lake

2,500+ daily reporting pipelines

500 GB / day

Continuous real-time ingestion

2.53 Cr Docs PII-Masked

Privacy at point of entry

Proprietary ASR

100% calls >10s transcribed

A UNIFIED AI-POWERED SALES STACK ACROSS THE LIFECYCLE

Smarter conversations, higher conversions

01
PREPARE



Know Your Customer

AI-generated 360° profile with portfolio insights, renewal status and opportunity signals – prepping advisors before every call.

02
ENGAGE



Lead Summary View

Real-time AI synthesis of customer requirements and concerns, with a prioritised action plan in the advisor's workflow.

03
CONSULT



Ask with Genie

Conversational AI assistant answering complex underwriting, product and medical queries, eliminating advisor knowledge gaps.

04
COACH



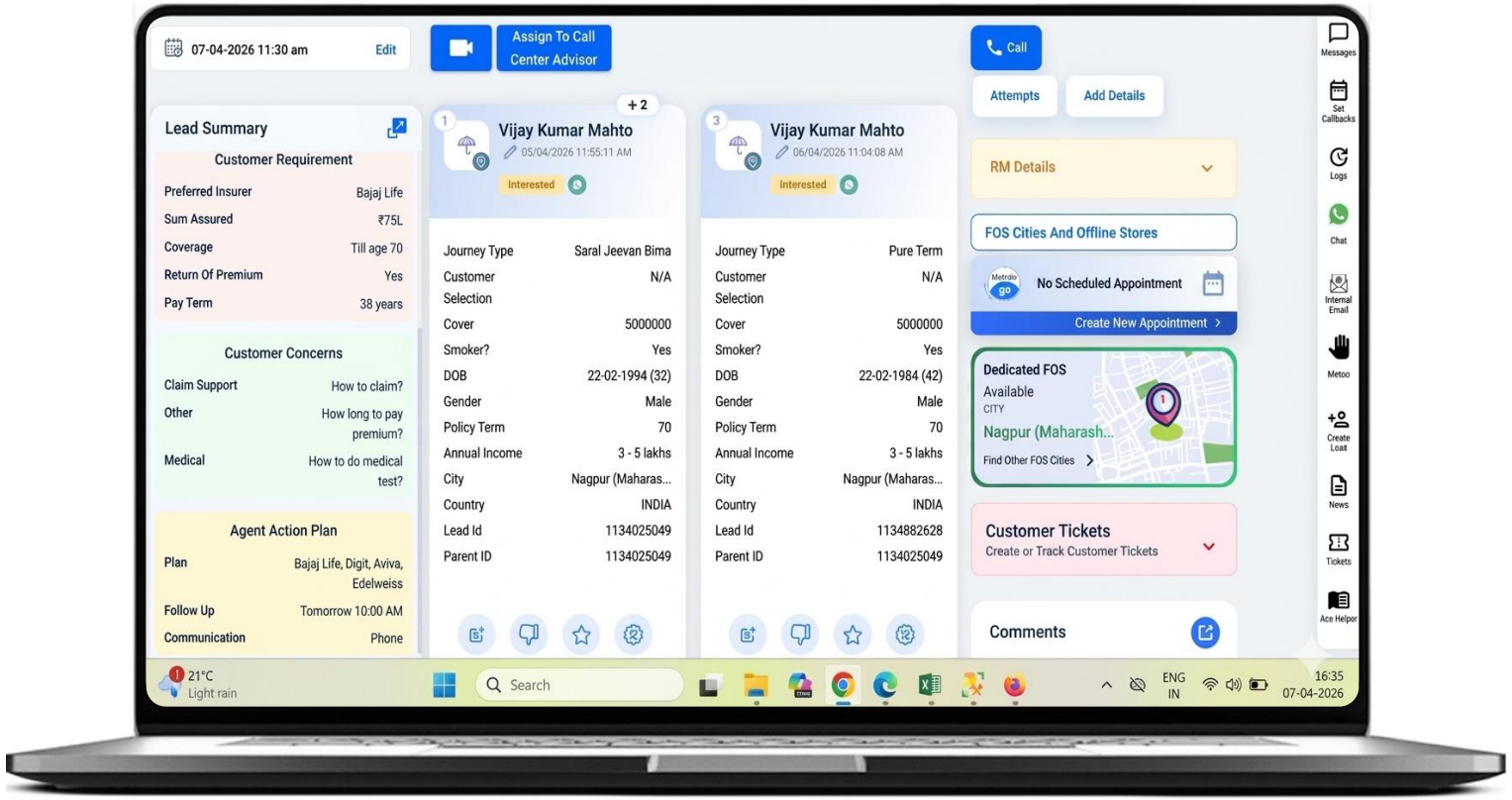
AI Sales Coach

Automated call analysis with personalised feedback, improvement plans and team-level performance benchmarking at scale.

Pre-AI, advisors spent 60% of their time wrangling data and 40% talking to customers. **With AI**, we aim to increase the time spent by advisors on meaningful conversation to 90% – building trust and assurance.

Use Case 2: CRM systems with in-built ‘Intent Analysis’, ‘Lead Matching’, ‘Pitch Quality Check’

A 360° customer view: Proprietary systems for lead management & booking management



Data-driven insights across calls, chats, and purchases have empowered advisors to lift conversion by 20% and Average Ticket Size by 10%

INTENT ANALYSIS

AI Powered Intent Analysis

OPTIMAL LEAD ALLOCATION

Matches lead score with Agent Score for Optimal Allocation

VOICE ANALYTICS

ML based voice analytics for pitch quality check

AUTO-ALLOCATION & REMINDERS

Auto Allocation of leads, System based DND, and Call scheduler

100% CALL TRANSCRIPTION | 7 LANGUAGES | ON-PREM INFRASTRUCTURE

Voice & ASR – built in-house

Proactive detection and flagging of compliance breaches



Speech to Text

Dialled Calls	On-Prem ASR Model for 9 Indian languages	AI-NLP Intelligence Layer

Accurate Speaker ID

Diarization assigns text to advisor/agent vs Customers for clear context

Language Transcription

Hosted ASR model captures seamless language code-switching with high efficacy

Hi/En

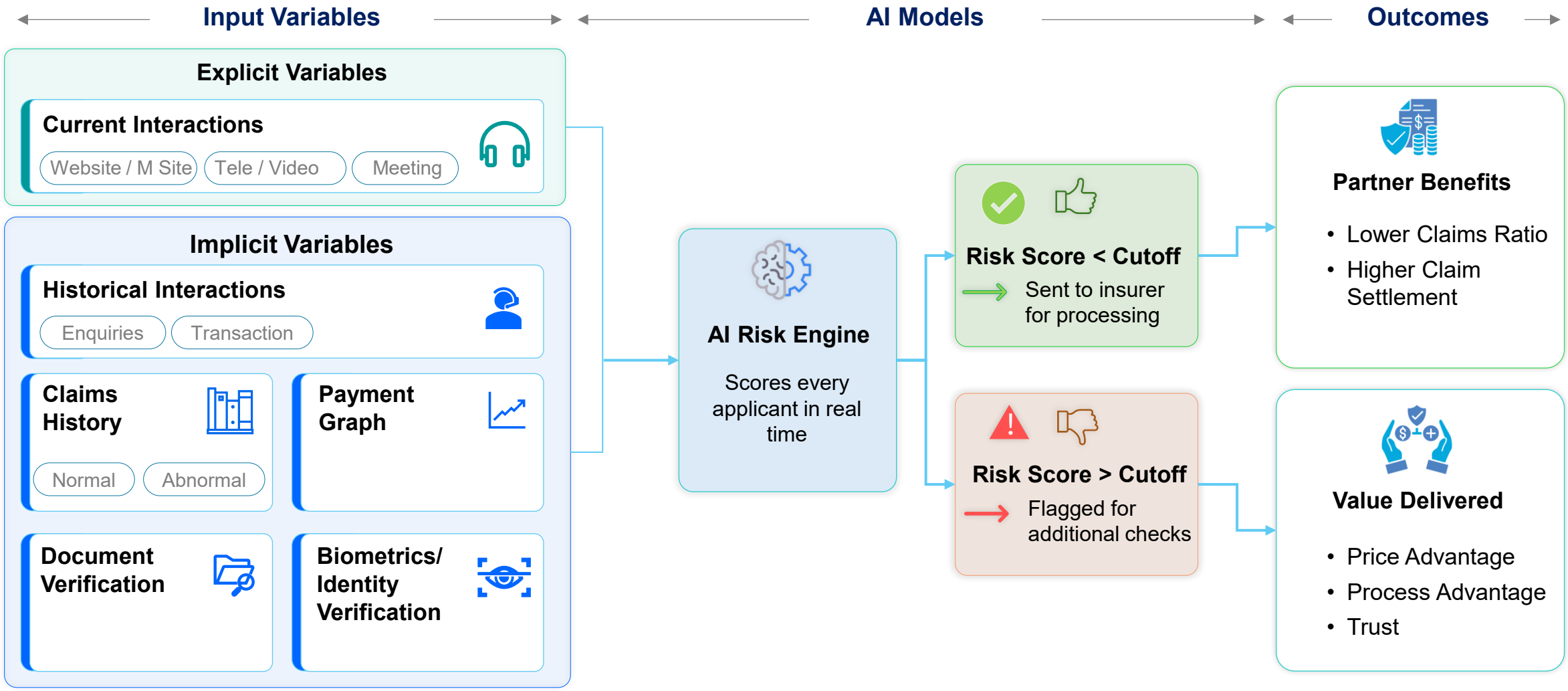
100%
of Calls are transcribed (Across 9 Indian Languages)

Compliance Mapping

NLP detects miss-selling, data leaks, and threat based on context

30+ PARAMETERS PROFILED PER CUSTOMER · REAL-TIME RISK SCORING

Risk removed at entry, not after issuance



ML: Machine Learning NLP: Natural Language Processing

Risk assessment framework for fraud detection

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



Verification with Public Databases



FY26 Measurable Impact

Biometrics, robust verification and fraud prevention driving results

Prioritizing Sharper Risk Assessment over short term revenue gain

₹9,618 Cr

Sum Assured risk averted in FY26[1]

PB-initiated Life Insurance cancellations based on the PB Fraud Detection framework

3.2%
of Premium[1]

3.6%
of Policies[1]

Note: 1: Term and Savings combined

IMPACT METRICS

Deaths per 10k Policies[2]

Claims within first 12 months of issuance[2]



Note: 2: Only for Savings

AI EMBEDDED ACROSS THE SERVICE JOURNEY

Service with speed, empathy & accuracy

01
CUSTOMER



Case Summary

AI-generated summary of complete customer interaction across all modes – chat, emails or calls.

02
CLAIMS



Claim Processor

Automated processing of claim documents – classification, bill checking, discrepancy identification.

03
CHAT



Conversational AI

Quick resolution to health insurance customers across claims, payments, status updates and policy features.

04
COACH



Netra Service Coach

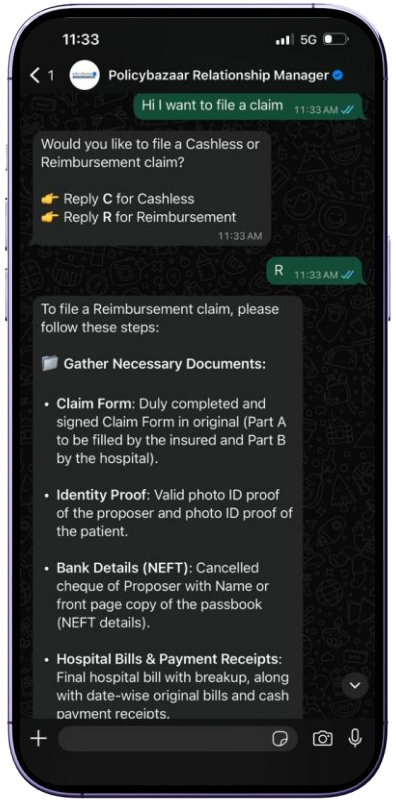
Automated call analysis with personalised feedback, improvement plans and team-level benchmarking at scale.

Sentiment-aware AI flags frustration and auto-escalates to human agents. **Result:** 2× faster issue resolution, 24×7 availability, and a single customer view across Life, Health and Motor.

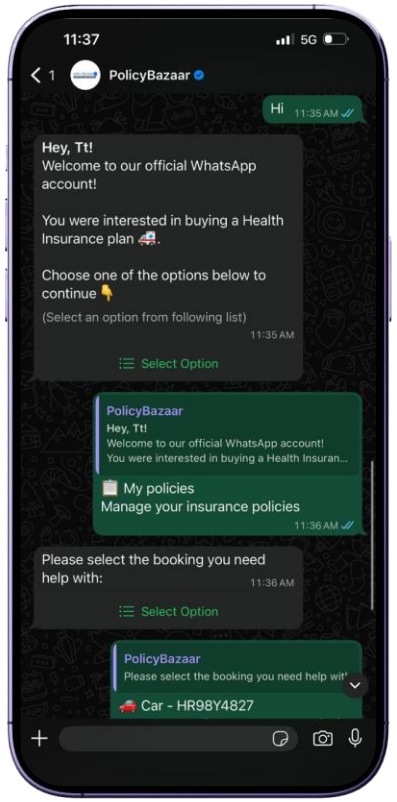
AI EMBEDDED ACROSS THE SERVICE JOURNEY

Service with speed, empathy & accuracy

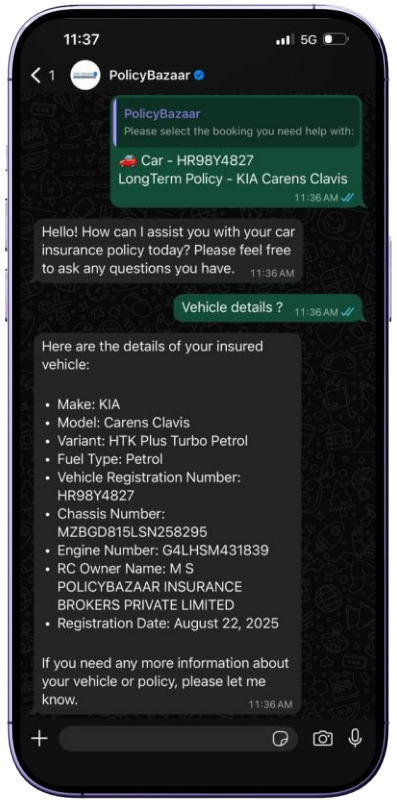
Virtual RM Bot for Queries



AI Powered Chat Assistants



Motor Service Bot



AI Voice BOT in Services



Claims Assistance

End-to-end support across Health, Term & Motor at scale

Health Insurance

- **On-ground support in 300+ cities**
- Medical Counsellor from diagnosis to recovery

Term Insurance

- **Grief-support programs** for nominees at free of cost
- **Claim assurance certificates** issued by partners

Motor Insurance

- **Assured Delivery Program** + Claim Kavach – a 24×7 repair & escalation support service

Standing with our customers: Guiding them through their moments of truth – 'Claims'

Health

~70K

Number of claims supported by Policybazaar in Q1 FY27

Health

300+

Cities with on-ground health claims support

Motor

38K+

Customer Supported through ADP program (since launch in Q2FY25)

Motor

24×7

Dedicated support – even on holidays

Claims Assistance – Health Insurance

On-ground assistance — from first call to full recovery

Health On-Ground Claims support in 300+ cities

1. **Customer calls for claim assistance**
2. **PB Advisor pitches the network hospital**
3. **RM meets customer at hospital within 30 mins**
4. **Hassle-free in-hospital experience**
5. **Satisfied customer**

PB Advantage: From Diagnosis to Recovery

pb ADVANTAGE 3.0
COMPLETE HEALTHCARE SUPPORT BY MEDICAL COUNSELLOR

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

Pre-hospitalization engagement | In-hospital RM support | Post-discharge follow-up

On-ground Claim support





PB Care+

Easy Admission → No Deposit → Easy Discharge

TODAY

Customer goes to any hospital

- ✗ Lengthy admission process
- ✗ Hospital deposit required upfront
- ✗ In-depth verification delays discharge
- ✗ High claims cost from tertiary hospitals

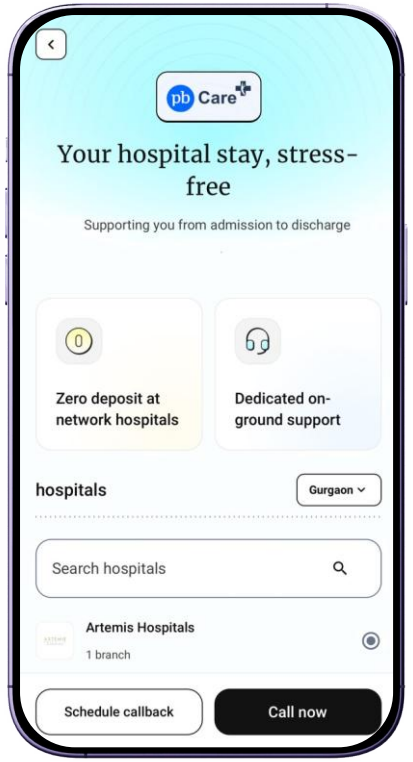
THE PB CARE+ WAY

Pre-selected hospital. Pre-approved everything.

- ✓ Seamless check-in via PB App
- ✓ No deposit required
- ✓ Easy discharge with T-1 settlement
- ✓ Lower cost of claims

HOW WE CREATE VALUE

Operational Support	Consistent coordination across the full hospitalisation episode
Customer Experience	Low-friction journeys that remove administrative burden
Trust & Engagement	Demonstrated reliability builds lasting policyholder confidence
Retention & Loyalty	Supported customers churn less and renew more
Competitive Differentiation	A service layer competitors cannot replicate quickly



255+

centers with PB Care+ support







Claims Assistance – Health Testimonials

Health claims experience endorsed by customers

Testament to the power of Health Insurance in providing Financial Security and Peace of Mind

I want to express my deepest gratitude for the outstanding support & seamless experience provided by your team during my mother's recent hospitalization at Wockhardt Hospital, Mira Road. Going through a medical emergency with a family member is always a stressful & emotionally draining experience. However, the Policybazaar team stepped in & made the entire claims & administrative journey incredibly smooth & hassle-free. I would like to take a moment to specifically acknowledge & thank the individuals who went above and beyond to assist us. Ms. Roshani Singh & Mr. Peeyush Agrawal (Claim Department), thank you for your excellent coordination, prompt communication, & continuous guidance. Your support ensured that we were never left in the dark and understood every step of the process. Mr. Pritesh Jain & Mr. Kapil Motwani (On-Ground Team), a massive thank you for your physical presence and hands-on help at the hospital. You assisted us so kindly with every single procedure, from admission to discharge. Your proactive approach took a huge burden off my shoulders, allowing me to focus entirely on my mother's health and recovery. Due to the collective efforts, empathy, & professionalism of Roshani, Peeyush, Pritesh, & Kapil, what could have been a chaotic ordeal became a comforting and seamless experience. Please pass on my sincere appreciation to all of them. They are true assets to your organization, & their dedication to customer care is highly commendable. Thank you once again for your incredible service."

Gaurav Agarwal

Health Claim — Hassle-free experience

Thank you very very much for your help. Mr. Sarkhoo Sipai Yadav, my father, whose cataract surgery was recently conducted at the hospital, was assisted by Shaily Dhimer from Policybazaar, who helped us immensely in getting our claim settled. Shaily Dhimer, the best part was that there was no security deposit, the process was hassle-free, and the on-ground support team was there to clear all our queries at the hospital. Overall, the PBCare+ team provided excellent on-ground support."

Ravi Yadav

Health Claim — PB Care+

I would like to sincerely thank the Policybazaar claims support team for their exceptional assistance throughout my father's surgery and the entire claim settlement process. From the very beginning, the team guided me at every step with patience and professionalism. They were available whenever I needed support, answered all my queries calmly, and ensured I understood the process clearly. Their timely guidance made a stressful situation much easier to handle. I especially appreciate the instance where the representative went the extra mile by speaking directly with the hospital's TPA team to effectively communicate my concerns and help resolve the issue. That level of ownership and commitment truly made a difference. Overall, I had an excellent experience with the claims support team. Their responsiveness, empathy, and dedication gave me confidence during a difficult time. Thank you for your outstanding service and support."

Pradnya

Health Claim — Hospital coordination

Claims Assistance – Term Insurance

On-ground assistance at the time of claims

Grief support program
for nominees has a bi-fold impact

For the Consumer

- Stress-free claims process, driving customer loyalty

For Policybazaar

- Word-of-mouth marketing by satisfied beneficiaries
- Sales-advisor motivation from real-life impact of their work
- Strengthened brand trust – "Har Family Hogi Insured"

Claim assurance certificates
issued by insurance partners

Certificates

- Builds trust with the consumer
- Strengthens the claim proposition

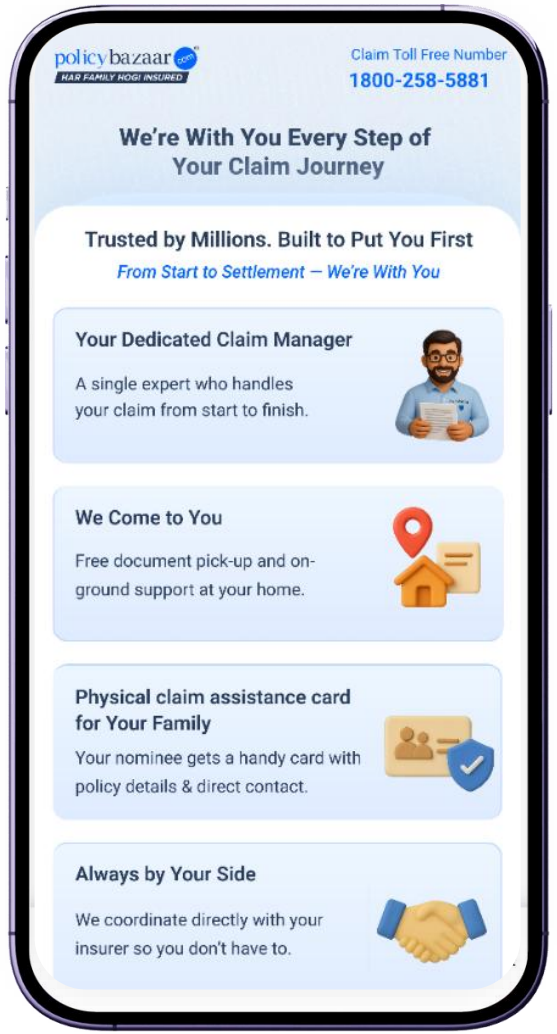


Free Grief Support Program



Claim Beneficiary: Mrs. Vandana Pandurang Bendal

Mr. Sachin Bendal, a salaried professional from Mumbai, purchased a term insurance plan in October 2024 to secure his family's future. Following his untimely demise in a road accident, his brother approached Policybazaar.com for claim assistance. The team provided end-to-end support, coordinating with the insurer and ensuring the ₹50 lacs claim was settled in favour of his mother within the stipulated timeline. During a condolence visit, Sachin's mother expressed gratitude that her son's foresight and Policybazaar's support helped fulfil his promise of securing the family's financial future.



Claims Assistance – Motor Insurance

Assured Delivery Program + Claim Kavach = Assistance at the times of claims

Motor Assured Delivery Program (ADP)

1	2	3	4	5
Customer calls for claim assistance	PB Advisor pitches the ADP Garages	RM meets & provides end-to-end assistance	Car repaired in record times	Satisfied customer

Features of ADP Program

- 24×7 support, even on public holidays
- Notifications at every step of the claim
- Repair Warranty on electrical, mechanical & paint
- Faster repair TAT (within 5 days) for small damages
- Dedicated Claim manager

Claim Kavach

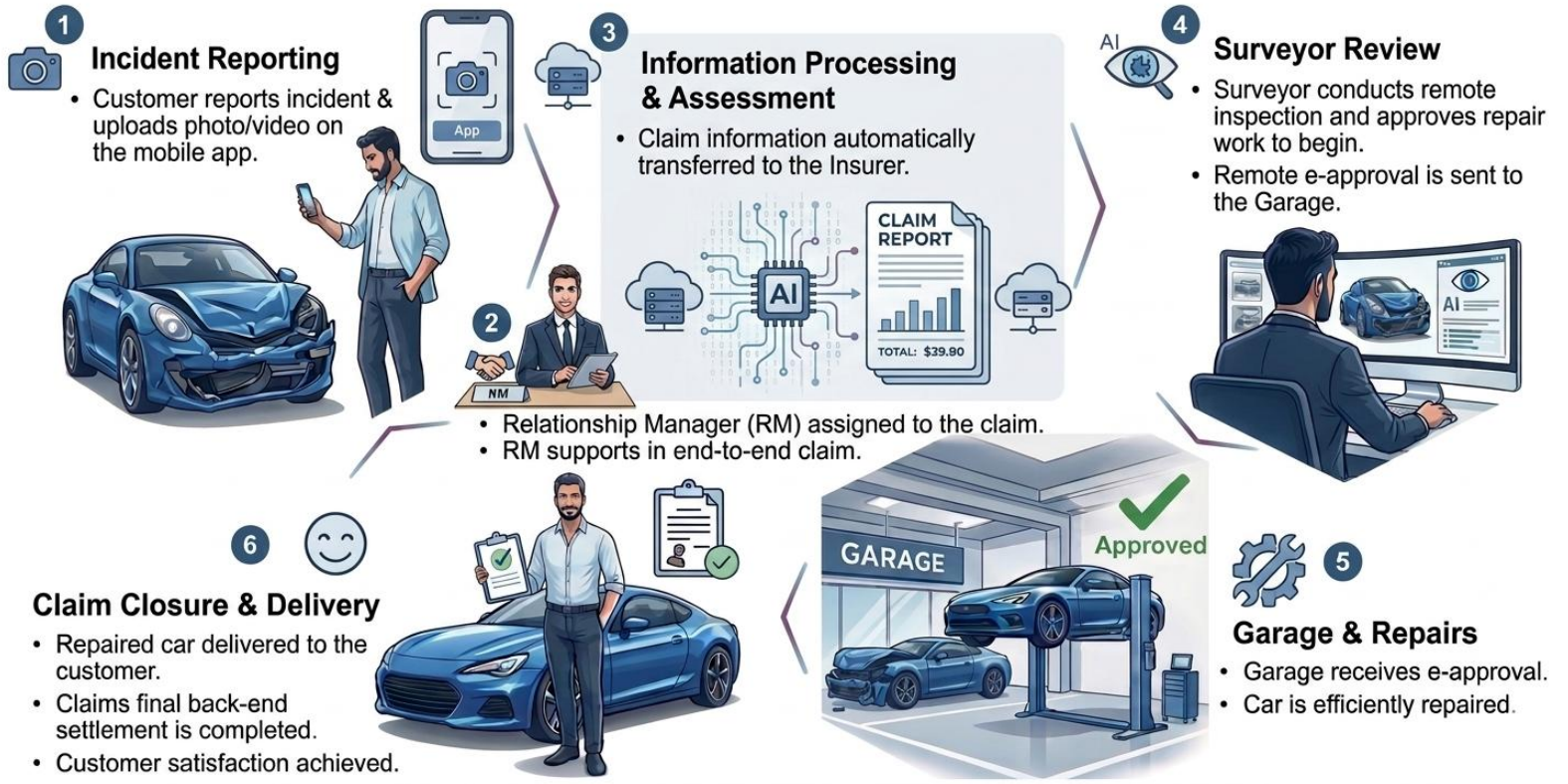
CLAIM KAVACH
NEVER FACE REJECTION.
by Policybazaar

- Personal Claim Expert
- Digital filing support
- 24×7 Support Helpline
- Insurance escalation assistance
- Expert Guidance
- Surveyor / Garage coordination

Claims Assistance – Motor Insurance

Assured Delivery Program: On-Ground Assistance at the time of claim

ADP Journey



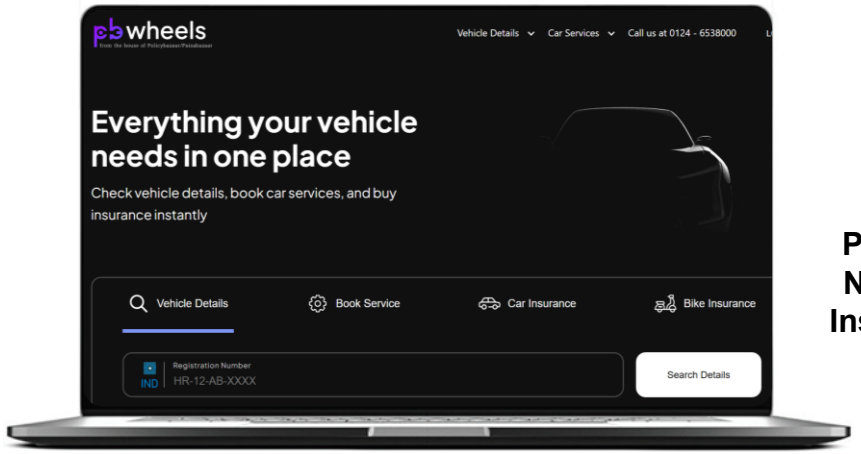
ADP scale & performance

38K+	Customers supported[1]
257	Garages affiliated across India
189	Cities
32%	Turn-Around-Time reduction
96%	CSAT

Note: 1. Since ADP Launch in 2QFY25

PB Wheels

One-stop platform for all car related needs



PB Wheels is emerging as a Preferred Partner Network (PPN) of Insurance partners

Hassle Free Car Care

End-to-end maintenance and servicing for vehicle

Stress-free claims

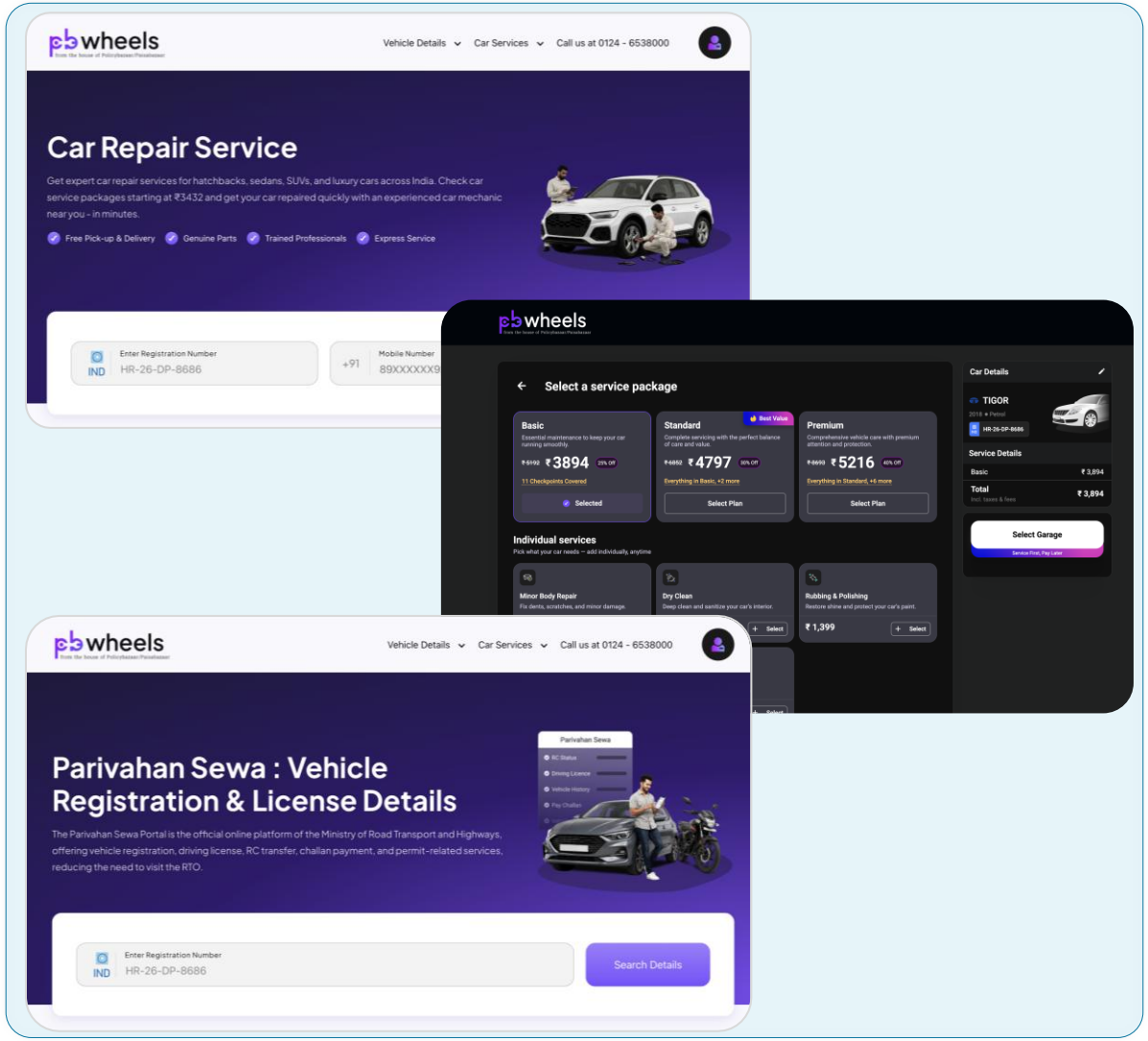
Seamless claims management & expert repairs at trusted PB Wheels workshops

Instant vehicle insights

Quick access to detailed vehicle information

Value-added services

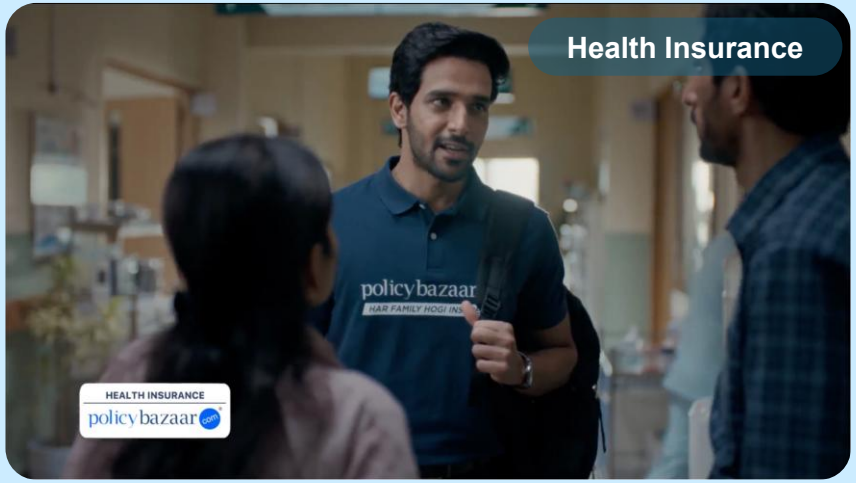
Complimentary servicing, pre-delivery inspections for brand-new cars, etc

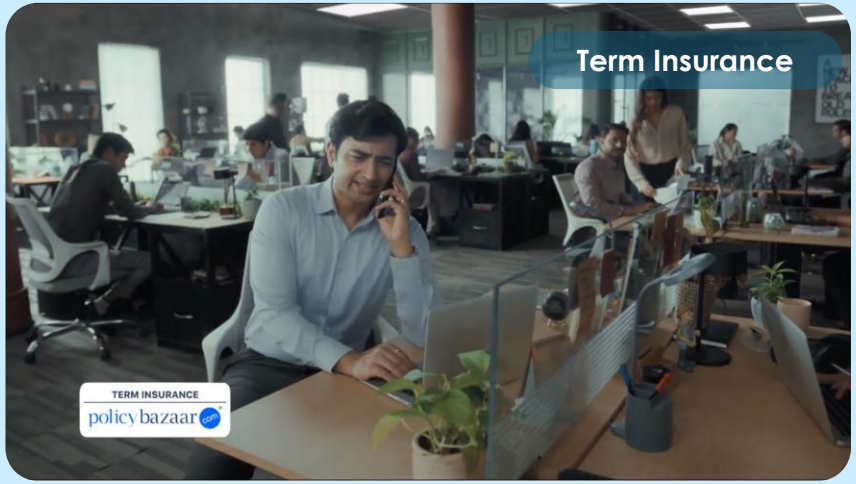


Claim Assistance

Promoted through media campaigns

Awareness Campaigns on Health and Term Insurance



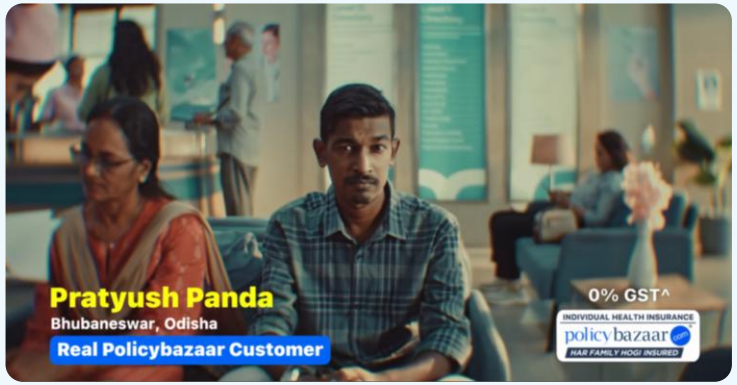


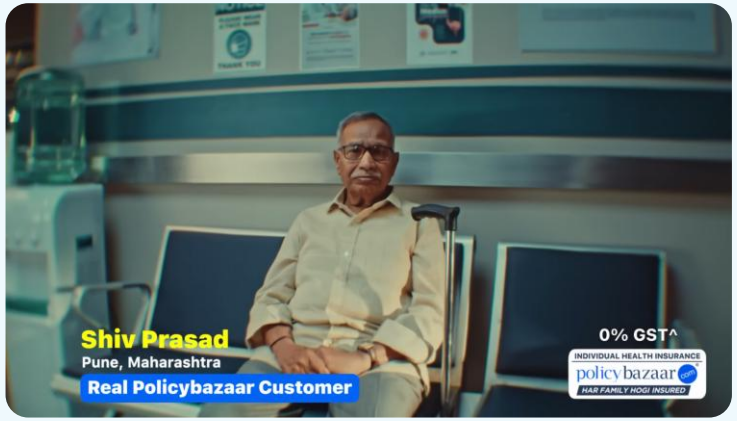
Brand film titled ‘Ashray’, inspired by the story of a young boy whose family’s health insurance cover supported them during a medical emergency





Campaigns with Real Stories, Real Impact





Customer-First Claims Experience

Standing with our customers at the moment of truth and celebrating the heroes who make it possible

Claim Samadhan Divas

Grievance Redressal Day | The 'Moment of Truth' Commitment



Real-time
Re-assessment

Tripartite
Conversation

Settled Claims as high as **₹1Cr**

Real-time re-assessment
of repudiated / rejected claims in a **tripartite conversation** between the insurer, consumer and Policybazaar — garnering consumer trust at the moment of truth.

Insurance ka Superhero 5.0

Flagship event celebrating real-life claim success stories



Flagship
Periodic event

Customer-led
Recognition

5.0
Edition

PB Superheroes
honored by the **customers they assisted** – celebrating relentless determination and exceptional support throughout the insurance journey.

Two initiatives. One promise. Simplifying every customer journey with care – from claims settlement to agent recognition

paisabazaar.com®

HAR SAPNA HOGA SACH



HIGHTLIGHTS

Paisabazaar – India's largest comparison platform for credit products

27 Lacs
Avg. Monthly Enquiries (credit products)*

31 Lacs
Transactions ARR*

Consumer enquiries* from
1,000+ cities

India's largest
credit score awareness initiative



6.1 Cr
Credit Score
Consumers till date

21 Lacs
New consumers added (Q1 FY27)

₹17.5 k Cr
Loan disbursals ARR*

3.7 Lacs
Credit Cards issued ARR*

Acquiring a consumer every*
4 seconds

*Based on quarter ended Jun-26

India a large, underpenetrated retail lending market – digital growing faster

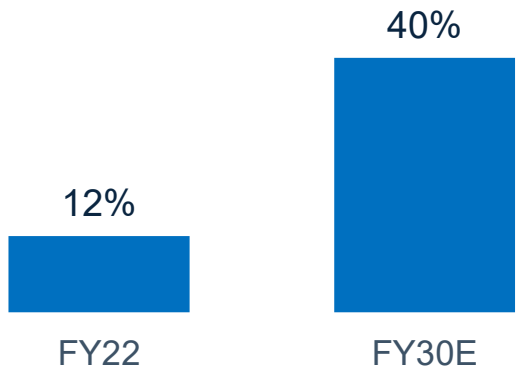
India is a large Consumer Credit Market#

SECURED LOANS DISBURSED (ANNUAL)	₹18 L Cr
UNSECURED LOANS DISBURSED (ANNUAL)	₹12 L Cr
CREDIT CARDS ISSUED (ANNUAL)	2 Cr

Digital's Rising Share of Lending *

12% → 40%

Share of digital lending, (FY22 → FY30E)



Market Characteristics

Under-penetrated Market

Household debt-to-GDP far below global benchmarks

World Class Digital Infra

UPI, Aadhaar, AA, CKYC, ONDC, ULI accelerating transformation

Platform advantage

Digital-first incumbents positioned to capture scale benefits

#Management estimates; *Google Temasek & Bain report 2023

OUR PROPOSITION

Solving structural problems through an App-First Financial Ecosystem

Consumer at the core. Technology at scale.

Consumer Pain Points	Paisabazaar Advantage
Difficult to find the best offer	**Transparent & Neutral Comparison** — Offers from 70+ partners
Lack of transparency & fairness	**SmartMatch Powered Recommendations** — Relevant offers ranked by eligibility
Lack of informed assistance	**Personalised Guidance** — Right, personalised advice end-to-end
Delays & intensive paperwork	**Digital End-to-End Journey** — Seamless onboarding & instant approvals

Building the Ecosystem Advantage

App-First Engagement
Access credit, savings & wealth

Data-Driven Intelligence
Behavioral analytics & SmartMatch

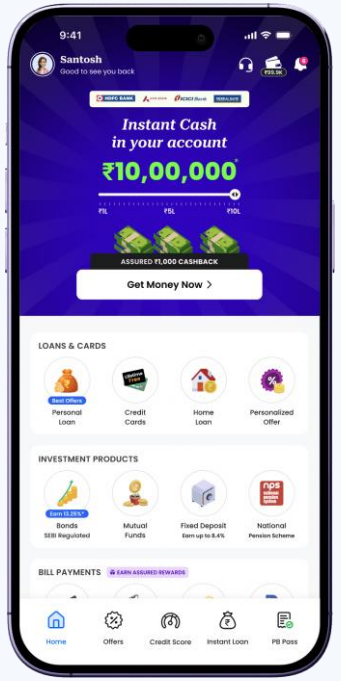
Higher Engagement
Personalised, sticky experiences

Long-Term Value
Repeat txns → recurring revenue, higher LTV

Platform → Ecosystem

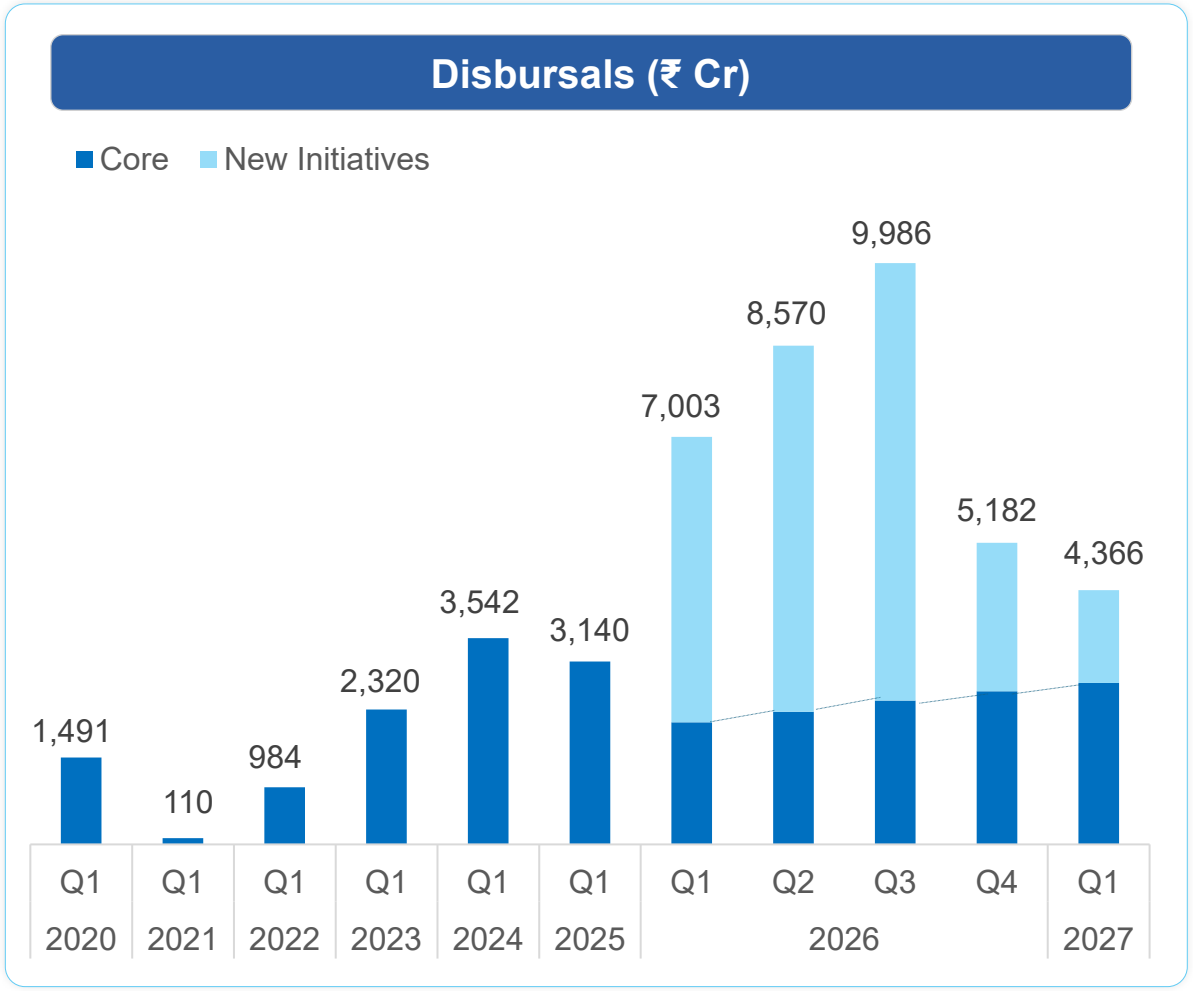
India's App-First Financial Ecosystem

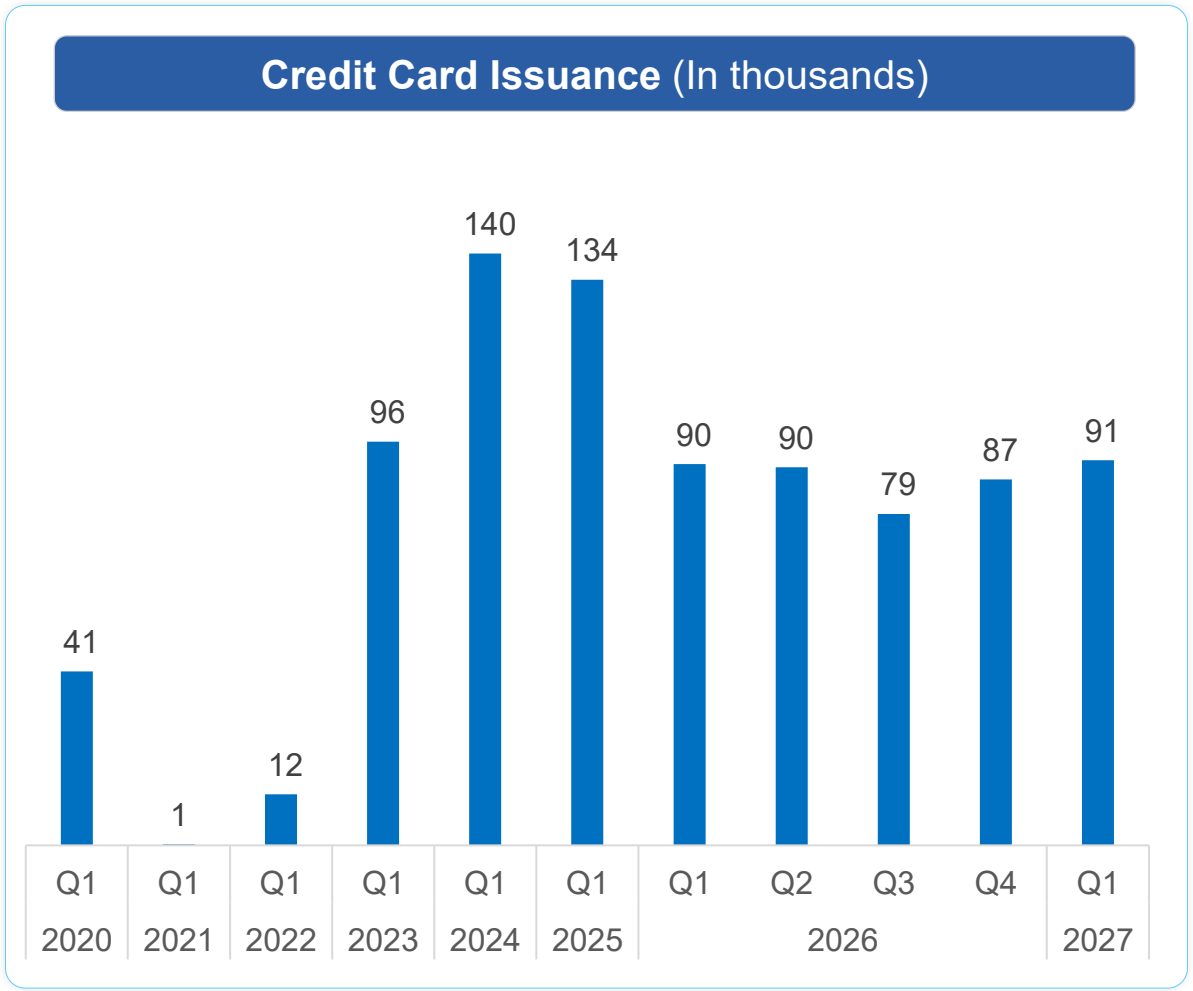
Credit • Savings • Payments



From helping customers choose the right financial product to owning the complete financial journey through a persistent, app-first ecosystem.

Core disbursal growing at 33% YoY, led by unsecured; cards remain subdued; new initiatives pivot to retail





Credit Card issued prior to FY21 are management estimates

OUR STRATEGY

Five pillars to compete, differentiate and win

01

Go deeper in Unsecured Credit

Enhancing end-to-end digital credit journeys through **intelligent offer comparisons**

AI-led card discovery improving conversion & product matching

Proprietary risk scores augmenting partner underwriting

02

Scaling Secured Credit

Strengthening **D2C Play**, building fulfilment capabilities

PB Connect powering **scalable growth** through **digitized onboarding and execution efficiency**

03

Driving Credit Awareness & Progression

Offering **credit improvement tools** to track, manage & enhance scores

Secured cards as entry point. Controlled risk exposure. Credit history creation

Upgrade and transition to unsecured products

04

Building a Wealth & Savings Platform

Expanding beyond credit into savings and investment products

FDs & Bonds gaining traction

Increasing **customer engagement across the financial lifecycle**

05

AI Embedded at the Core

Embedding AI **across customer journeys** and **operations**

Driving higher conversion through **personalized matching and recommendations**

Enhancing efficiency, risk management and decisioning at scale

One platform. Five vectors of scale.

Sharpening lender matching to drive higher offer generation & Conversion

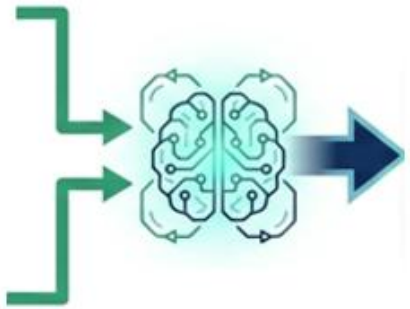
The Matchmaking Engine

Internal ML Models:

Trained on historical approval data.

Partner Blackbox Models:

Hosted Scorecard for direct decisioning



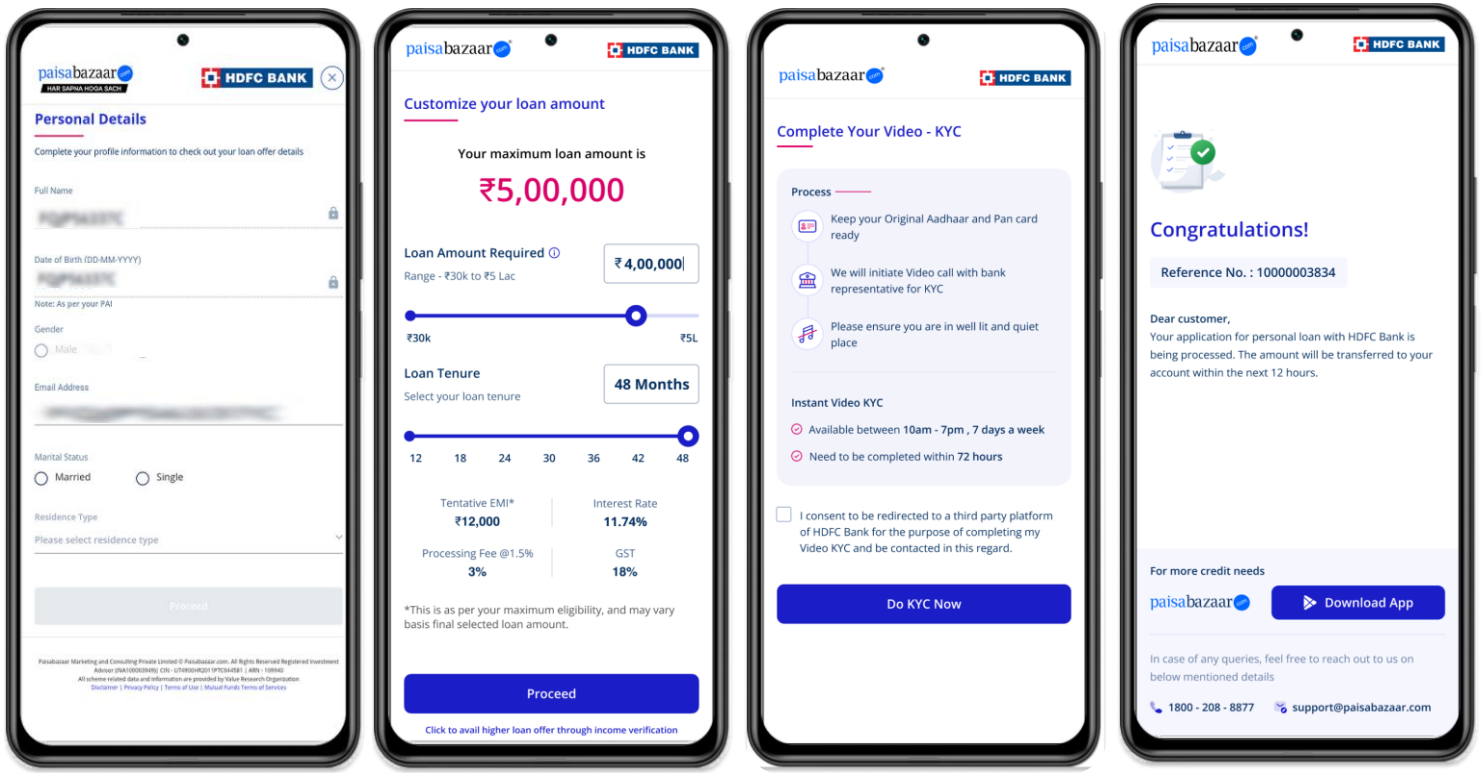
Quotes Engine

Intelligent Quotes:

Maximum approval certainty

Enhancing Conversion through Precision matching

Seamless Onboarding Driving Higher Conversion



01 *Personal Details*

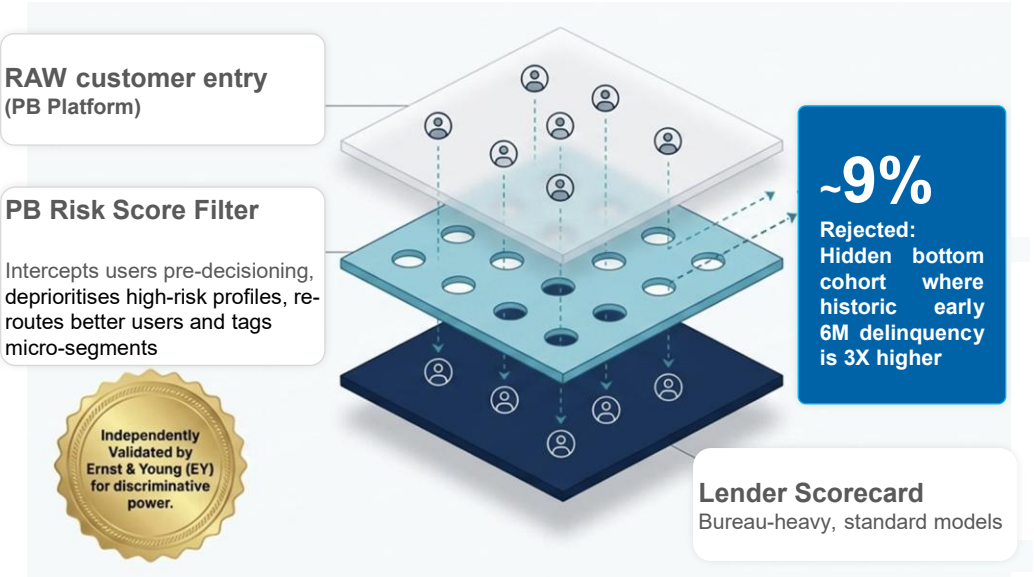
02 *Loan Customization*

03 *Video KYC*

04 *Instant Approval*

Scaling responsibly with risk pre-filtering at source

Pre filtering early delinquency



Risk Compression at Source

Identifies high-risk customers hidden within the 'approved' pool

Mechanism

Acts as a ranked risk gate to throttle exposure before bad customers enter the lender funnel

Rejected 9%

~9% of lender-approved customers rejected on the platform
(~11% of market business rejected)

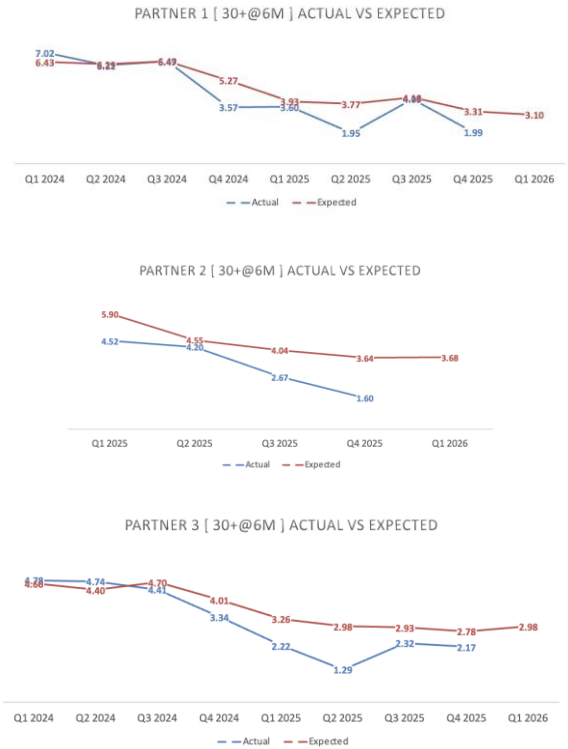
Prevented ingestion of hidden high-risk cohorts

Where historic early 6M delinquency ~3x higher vs baseline approved population

Measurably lowers First Payment Default (FPD)

and creates a **cleaner vintage profile**

Portfolio quality ahead of expectation



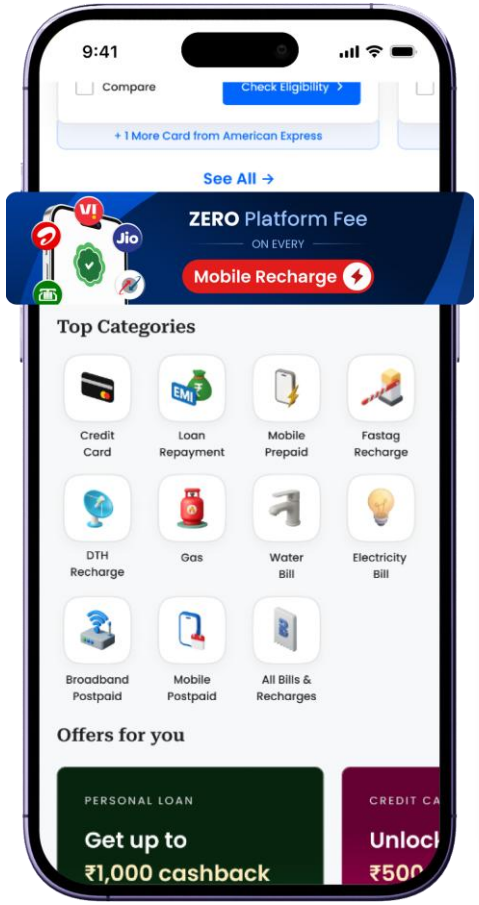
Strategic Stakeholder Value:

For lenders, this delivers cleaner portfolios, higher underwriting confidence & reduced acquisition leakage

For Paisabazaar, it drives higher monetization per user, stronger partner stickiness and a durable data moat that strengthens with scale

Building Engagement Loops Through Payments to Drive Repeat Credit

Everyday use cases drive repeat behavior, while cashback ecosystem reinforces customer stickiness

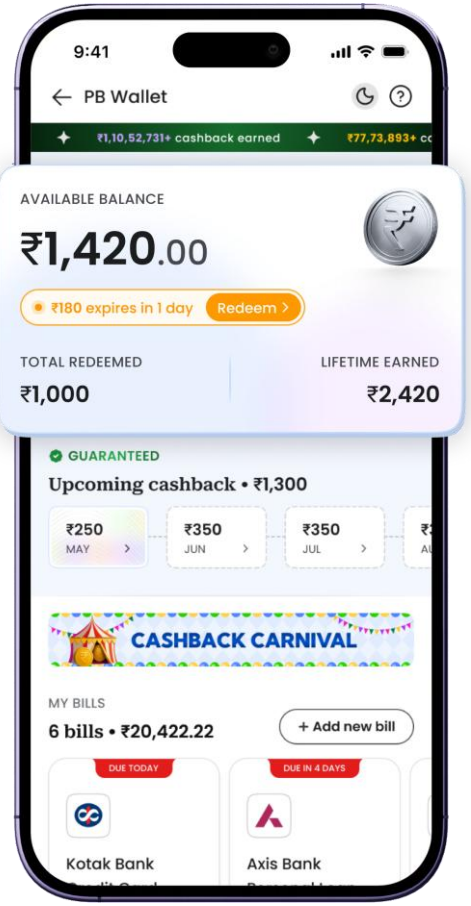


Daily Use Cases (Payments & Recharges)

- *Mobile recharges and bill payments **drive frequent app visits***
- *Enables **habit formation** through everyday financial needs*
- *Transitions users from **episodic to continuous engagement***

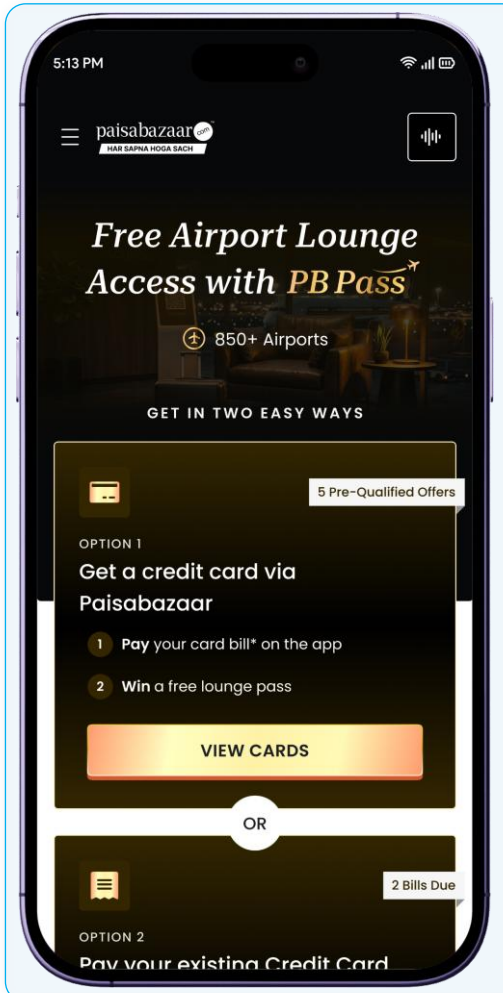
PB Wallet (Cashback Engine)

- *Cashback earned on **product purchases***
- ***Redeemable** for bill payments and recharges **on platform***
- *Creates a **closed-loop engagement** system*
- *Drives **repeat visits** and sustained engagement*



Democratizing Airport Lounge Access Beyond Card Eligibility

PB Pass: A differentiated rewards proposition designed to strengthen engagement and loyalty

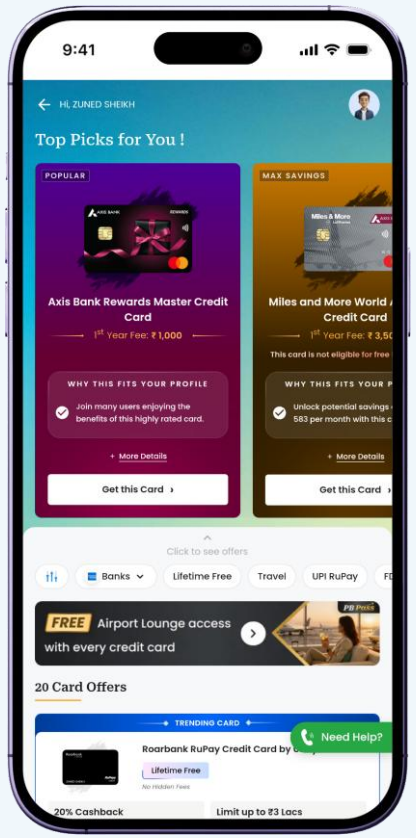


- Complimentary airport lounge access
- 1800+ lounges, 850+ airports worldwide
- For new Card consumers & select card bill payment consumers
- QR-code based access via the Paisabazaar app

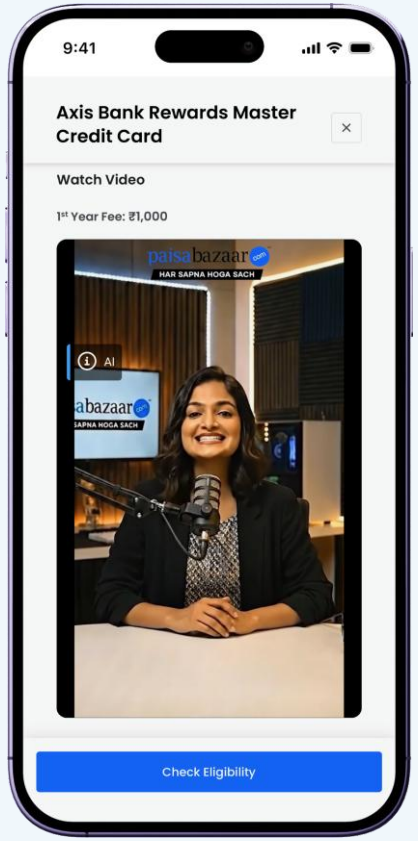
- ✓ Creates a proprietary benefit beyond bank-issued card perks
- ✓ Enhances acquisition and engagement
- ✓ Drives activation and bill payment within the ecosystem
- ✓ Reinforces Paisabazaar as a full-stack credit card platform

Driving Efficiency via AI-led Card Discovery, Explainers & DIY Journeys

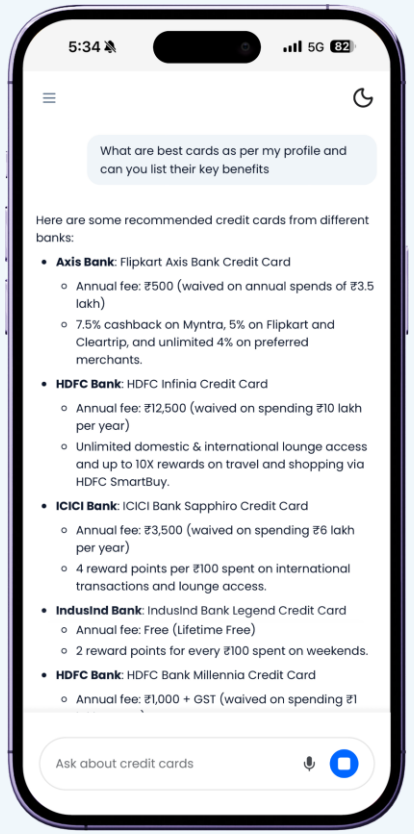
AI-led Card Discovery



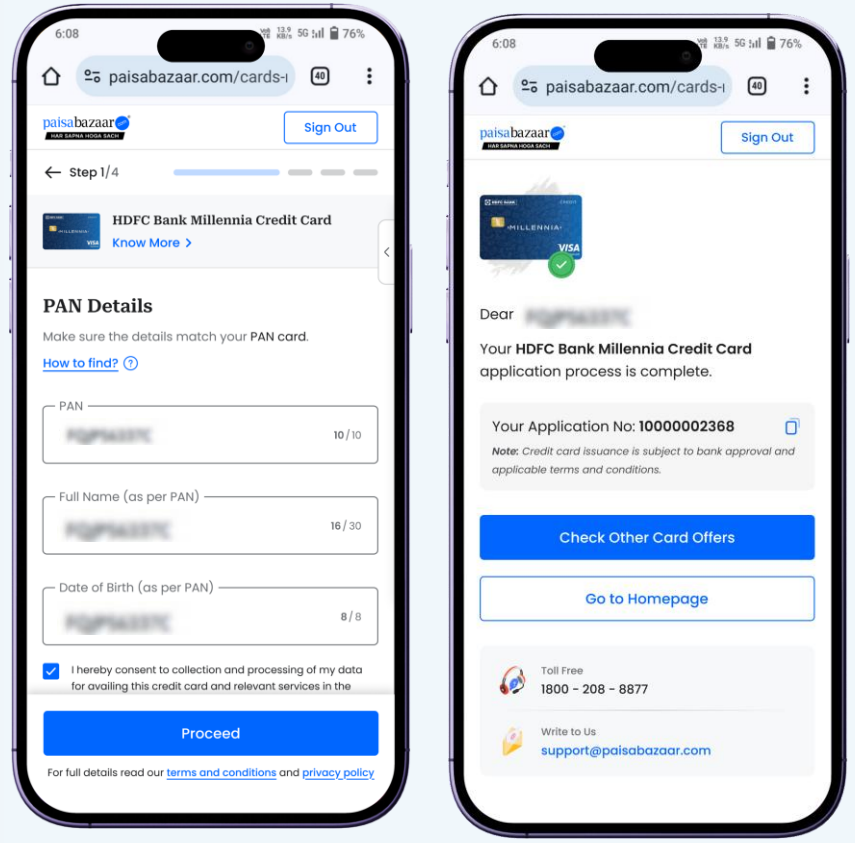
AI-Powered Product Education



AI- Based Chat BOT



Digital journeys improving CX, lowering costs



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

Scaling Secured Credit

Phygital channel to strengthen D2C

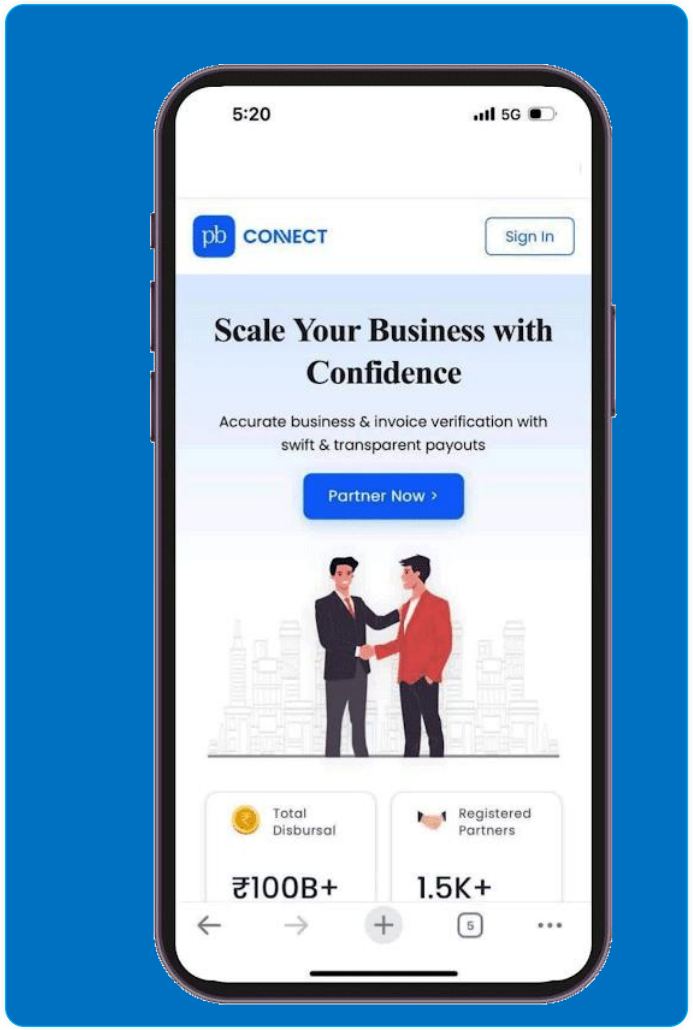
Strengthening direct-to-consumer fulfilment with last-mile capabilities

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

PB Connect: Enabling Scalable, Retail-led Growth

Tech platform powering digitization & scalable retail distribution

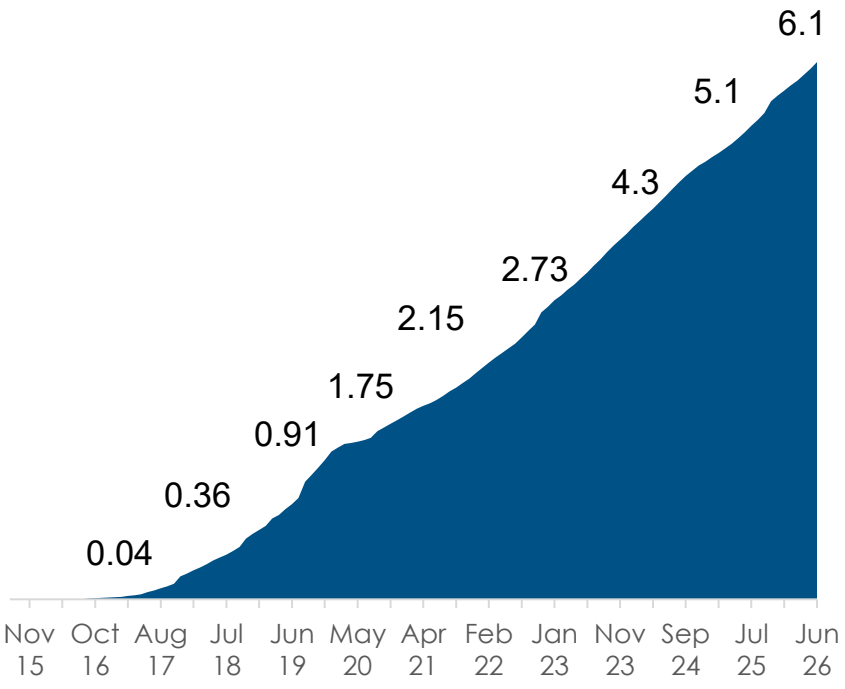
- Early scale via select wholesale partnerships
- **Built market & customer insights**
- **Transitioning to retail-led**, economically stronger model
- Enabling **digitised onboarding and process visibility**



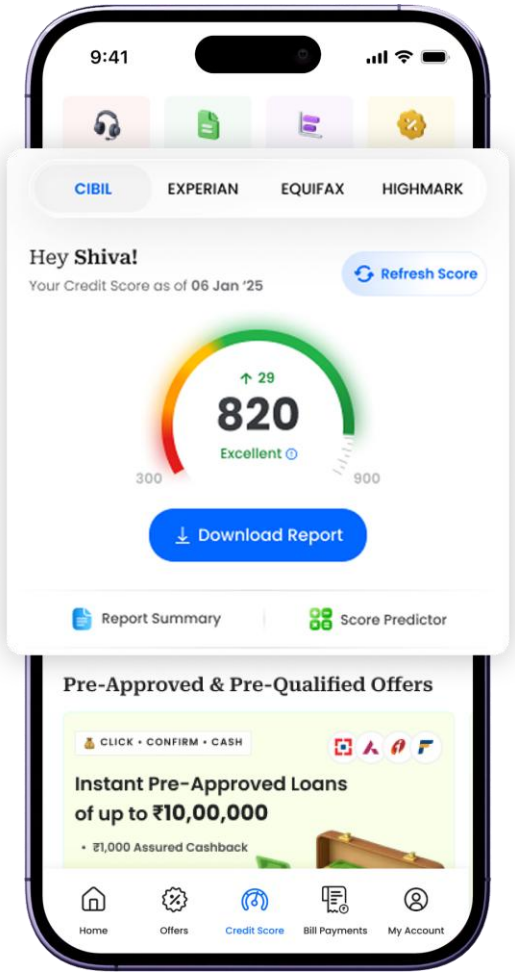
Creating an End-to-End Credit Journey: Improve, Build & Progress

6.1 Cr

CONSUMERS ACCESSED CREDIT SCORE



GROWTH OVER 8 YEARS (Cr)



THE PROPOSITION

Free for Life

Monthly updates across all **4 credit bureaus**

Proprietary Algorithm

Segmentation and offers powered by **SmartMatch**

Credit Improvement

AI video report & chat, Credit Health, Weekly alerts

Refer & Earn

Get cashback in PB wallet on every referral

Building Credit Lifecycle for NTC & Emerging Customers

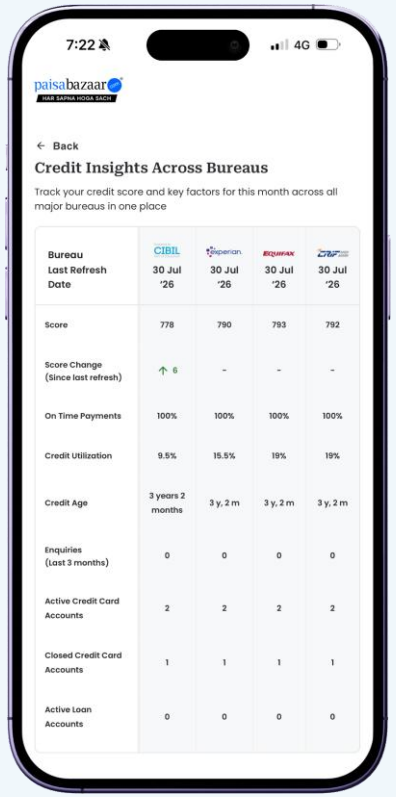
Credit Score improvement Transaction

5.8 Lacs

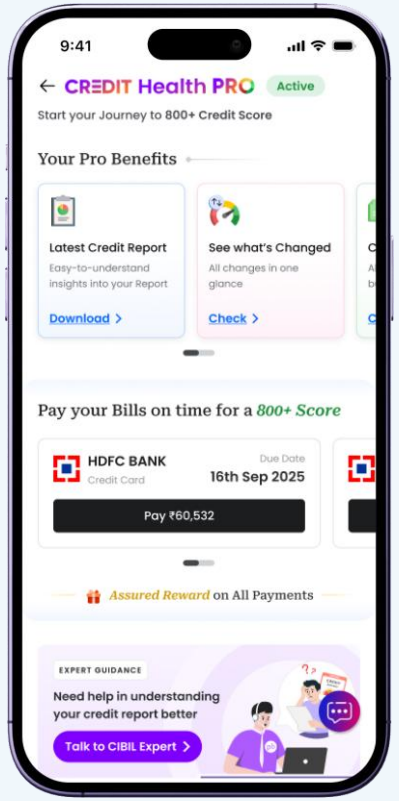
New transactions[1] (track & manage) in Q1FY27

Converting credit awareness into actionable behavior and engagement

Step 1- Awareness & Monitoring



Step 2- Improvement (Pay your Outstanding)



Step 3- Entry credit via Secured Card



Step 4 –Graduation to unsecured loans/cards



Building a scalable pipeline of credit-ready customers through lifecycle-led engagement

Notes: 1. Includes paid transaction for on-demand credit score refresh

Gamifying Credit Awareness To Build a Massive, Low-CAC Top-of-funnel

CPL 2.0 — Leveraging India's Biggest Competitive Moment

Engagement Catalyst (CPL 2.0)

Leveraging India's biggest competitive moment (cricket season) to turn credit scoring into a national gamified competition

Campaign Highlights

- **200+** Pieces of Social Media Content
- **250+** Memes Created
- **50** TV Channels
- **7** YT Live News Channels
- **JioHotstar & SAMSUNG** Fast Channels
- **12** UGC Videos in Tamil, Kannada, Telugu, Hindi
- **27** Creators in 6 Vernacular Languages
- **Reaching India** Through Every Screen & Every Conversation







Scale
64M TV Reach, 9M+ views, 27 influencers, 630K OTT reach.

Impact
Converting awareness into actionable behavior.

Outcome
Higher awareness, stronger engagement, and improved credit health adoption.

Building a Wealth & Savings Platform

Bonds, FDs & Mutual Funds adding to a diversified product suite for every stage of the financial life-cycle

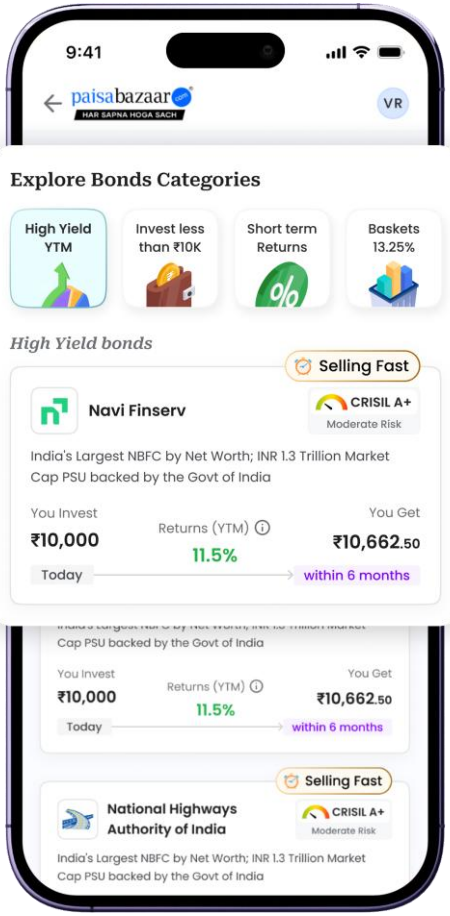
Expanding beyond Credit

Scaling Fixed Income Offerings (Bonds & FDs)

- Corporate Bonds | G-Sec's & Baskets
- FDs with Banks, SFBs & NBFC
- Received OBPP license, transitioning from a facilitator to an end-to-end platform

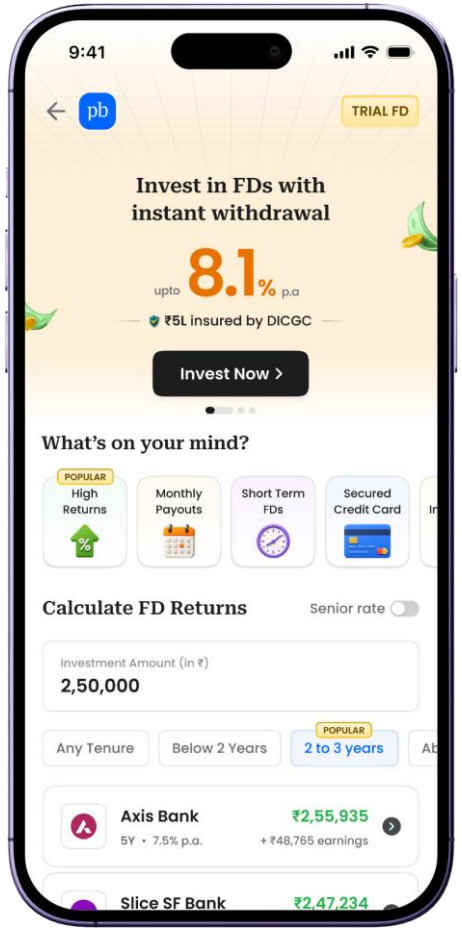
Expanding into Mutual Funds (Launching daily SIP platform in Aug'26)

- Differentiated proposition with daily SIP offering
- Lifecycle-based recommendations aligned to customer goals & risk profile
- Integrated portfolio view across investment products



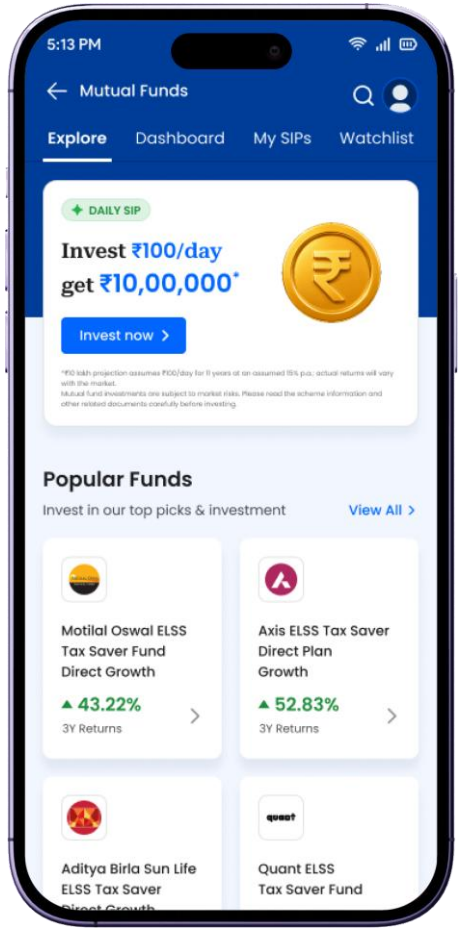
High-yield Bonds

Corporate Bonds, G-Secs & baskets



Fixed Deposits

FDs across Banks, SFBs & NBFCs



Mutual Funds

With Daily SIP feature

AI AT CORE

Driving efficiency and personalization through AI integration across key verticals

AI-driven Impact Across Key Verticals

Call-Center Intelligence

62L calls monitored & transcribed / month

8k calls summarized / day

Customer Product Experience

36k cards recommended / day

9k video credit reports generated / month

Technology Development

87% developer efficiency (AI code)

2,809 production releases

Risk Governance & Fraud Prevention

14L customers scanned by risk & fraud engine / month

Instant Risk Assessment at scale

Marketing

20% efficiency in mktg cost*
Using AI & LLM powered propensity & Personalisation

~100 AI-generated Videos & Statics /month

AI embedded across the stack to improve customer experience, drive automation and enhance decisioning at scale.

Enterprise-wide AI Capabilities Driving Business Transformation

Customer Experience

AI Video Credit Report | Chat | Card Recommender

Risk & Decisioning

BRE models | Fraud grading | Anomaly detection

Operational Efficiency

Auto DNC | Mis-selling prevention | Next best action

Engineering

Automated code review | Faster pull requests | Debugging

Marketing & Growth

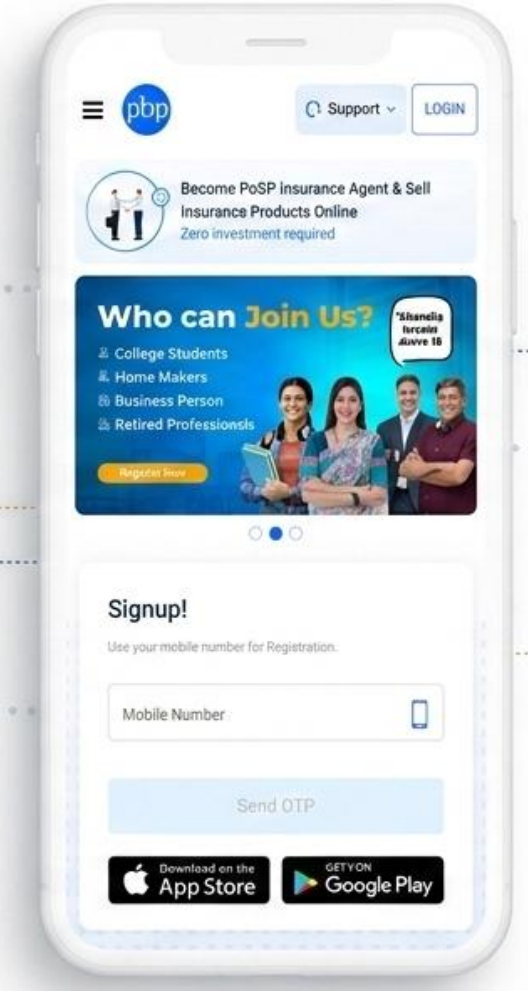
AI-led propensity models | Campaign optimization
AI creative generation | Personalization at scale

AI-led innovation is helping us drive smarter growth, improve unit economics and build a more intelligent, resilient and trusted platform.

Marketing cost as % of Revenue for Core

pbpartners.com™

#EK RISHTA BHAROSE KA



MARKET POSITION

Sustained market leadership, accelerated growth momentum & increasing efficiency

Pan-India distribution at scale

Tech-led platform powering independent sellers of insurance & financial-product

~19k
PIN CODES
Pan-India coverage

₹1,637 Cr
GWP in Q1FY27
+46% YoY

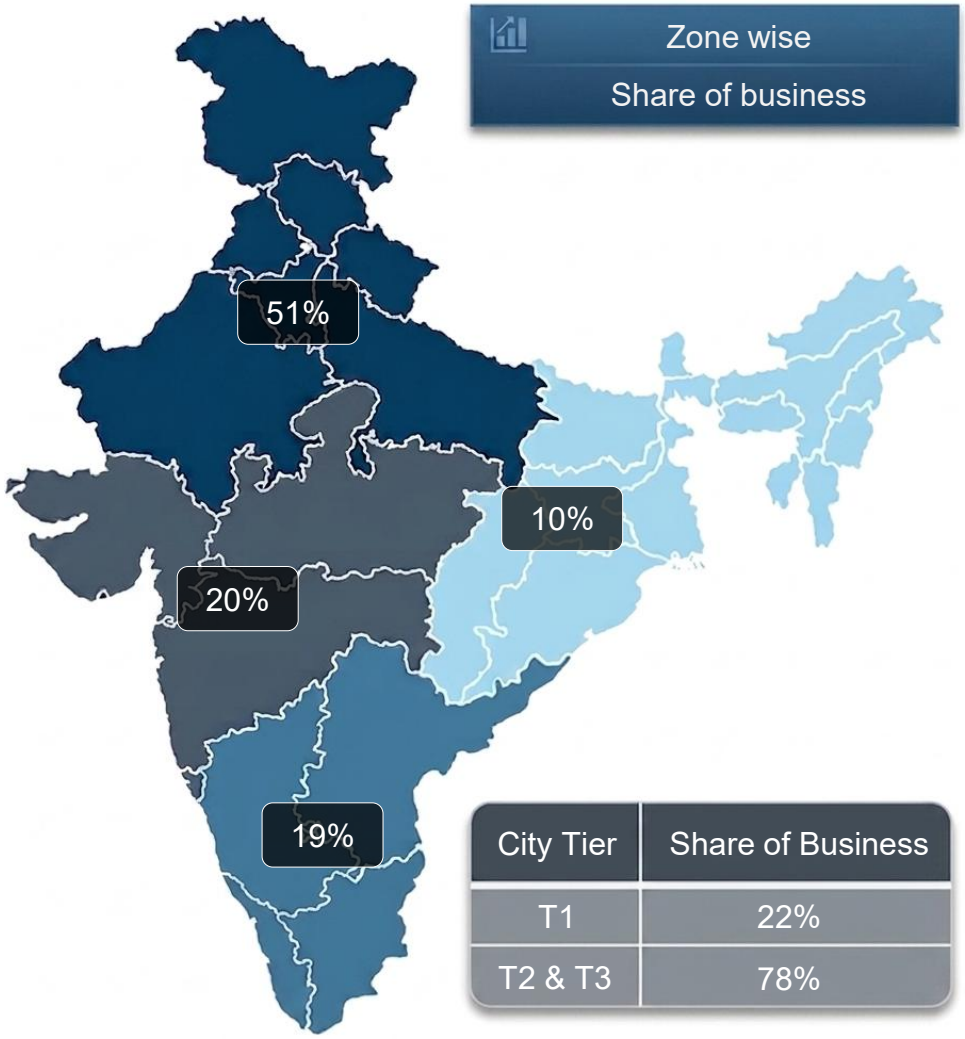
78%
TIER 2 & TIER 3
Share of total business

500K+
Registered Partners
Up from 450k+ in Q4FY26

1.13 lacs
Active Partners count
+55% YoY

45
Insurance Partners

- *Highest non-motor share in POSP industry*
- *Improvement in sales & marketing efficiency*
- *Tech platform: Research → Issuance →Service*
- *Deepening insurance penetration beyond metros*



City Tier	Share of Business
T1	22%
T2 & T3	78%

ECOSYSTEM

A win-win for every stakeholder

Value created across insurer partners, sellers and consumers

INSURER PARTNERS 01

Single point of distribution

- One-entity engagement instead of multi-agent management
- Centralized billing, servicing & payment infrastructure
- Access to PB Partners' nationwide seller network
- Improved data quality & underwriting visibility

SELLERS / AGENTS 02

Higher earnings, modern tools

- Larger product range with cross-sell opportunities
- App + web platform for issuance & lifecycle management
- Continuous up-skilling, training & certification
- Industry-first on-demand payout system

CONSUMERS 03

Trusted, personalized advisory

- Personalized offerings via local trusted advisors
- Backed by Policybazaar mothership brand
- Legacy services & support delivered by Policybazaar
- Regulator-compliant servicing standards across India

Seamless onboarding. Powerful tools.

ONBOARDING JOURNEY

Partner active in minutes

PAN & Education → Address & GST docs → Start Onboarding

EFFICIENCY TOOLS – ENABLING PERFORMANCE

Offering Customizer

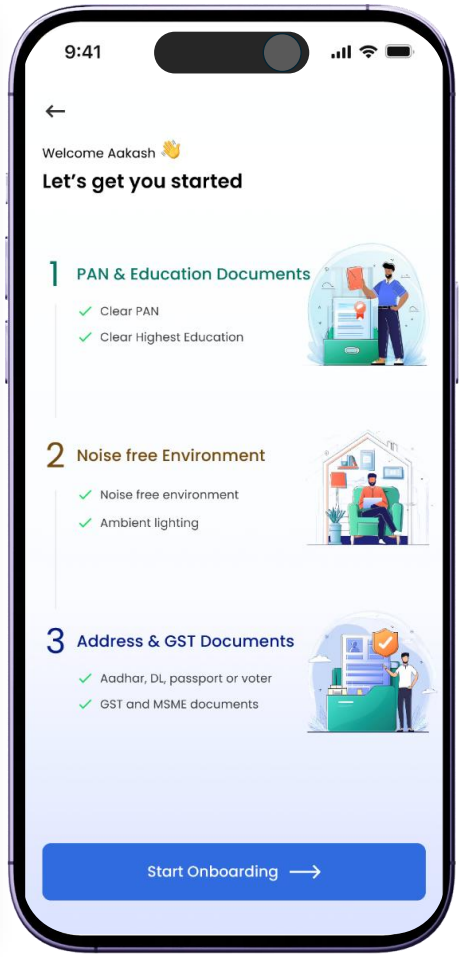
Tailor product mix, IDV, plan combos in real time

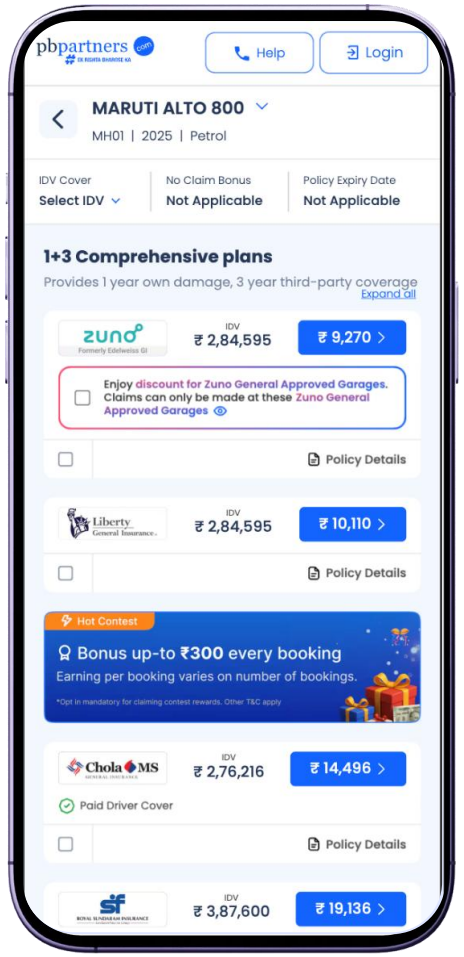
Performance Tracker

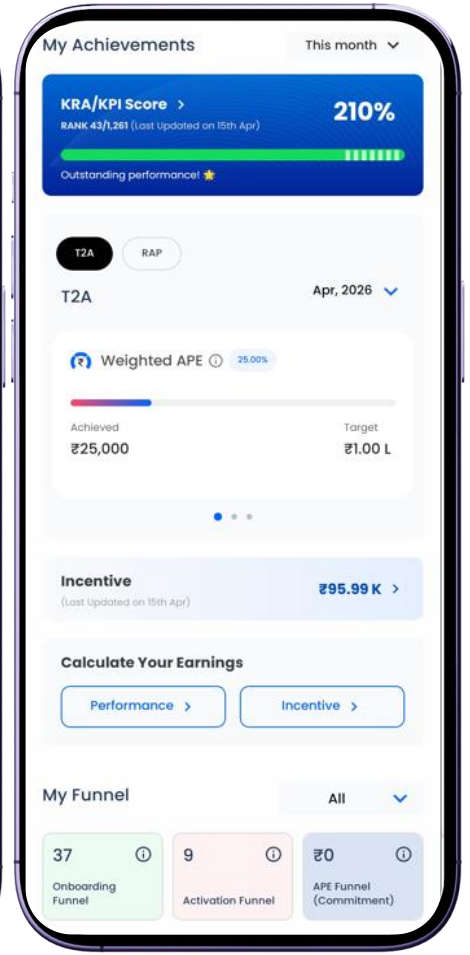
Monthly score, leaderboards, pro-tips for activation

Calendar Scheduler

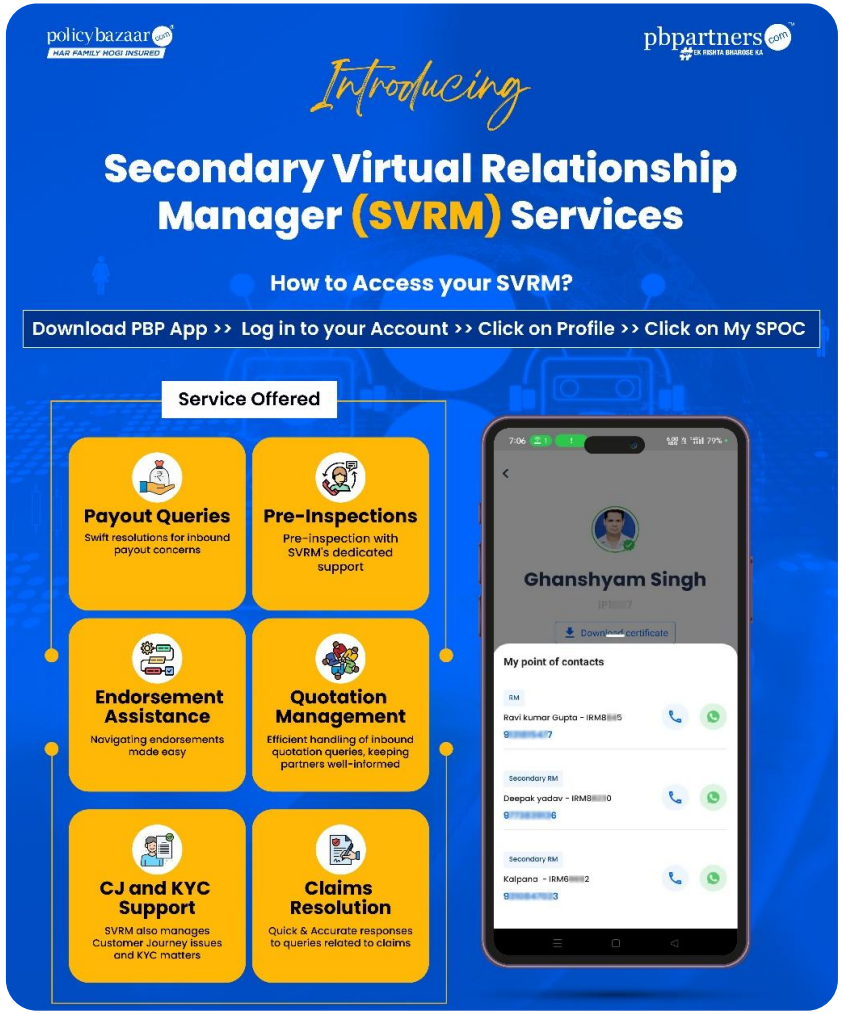
Plan onboarding, follow-ups & renewals in one view







24×7 dedicated support



24×7

DEDICATED PARTNER SUPPORT

Tech-based initiative driving operational efficiency for partners.

SERVICES OFFERED BY SVRM

01

Payout Queries

Swift resolution for inbound concerns

02

Pre-inspections

Motor & other policies

03

Endorsements

Easy navigation & filing

04

Quotation Management

Inbound quote queries handling

05

CJ & KYC Support

Customer journey & KYC

06

Claims Resolution

Quick, accurate responses

CAPABILITY BUILDING

Eleven flagship training programs

Continuous upskilling for partners & employees across the insurance value chain

11+

FLAGSHIP PROGRAMS

Spanning insurance fundamentals, sales acceleration, post-sales process, communication & leadership.

DELIVERED IN

Hindi · English · Regional

Gyanshala 01

Weekly insurance concepts series

PBP Masterclass 02

Industry-expert training sessions

Sankalp 03

First Response Time & accuracy

Nischay 04

Quality Score% & call connectivity

Prayaas – ek – Koshish 05

Skills, behaviour & best-practice

Samarth 06

Strengthening post-sales

Spunk 07

Communication & objection handling

Did You Know 08

Weekly BFSI terminology series

Gurukul 09

Training for RMs to bridge the knowledge Gap

Aarambh 10

New-partner onboarding training

Saksham 11

Training on products and Platform

Rewarding partners: PBP One loyalty program + On-demand payouts + Multi-category awards

01 PBP One Loyalty

Imperial · Royal · Crown tiers

Earn PBP Coins each quarter on net premium

02 Contests & Leaderboards

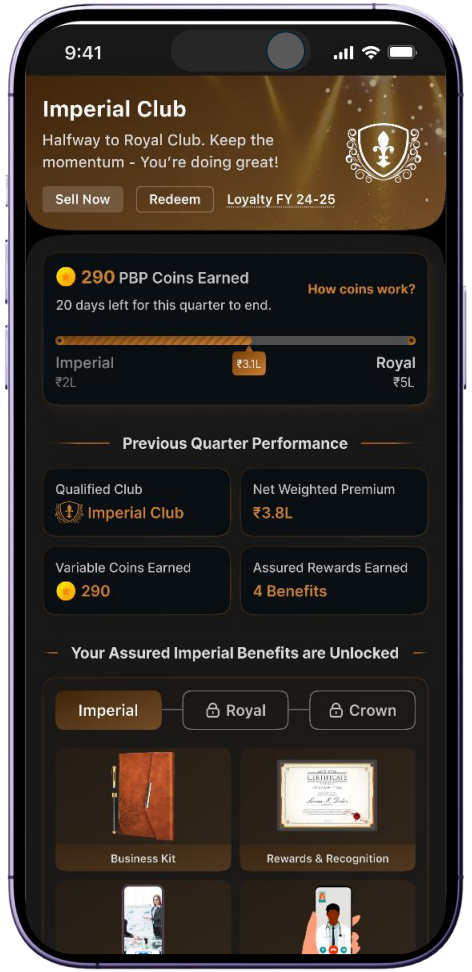
Live + past contest engagement

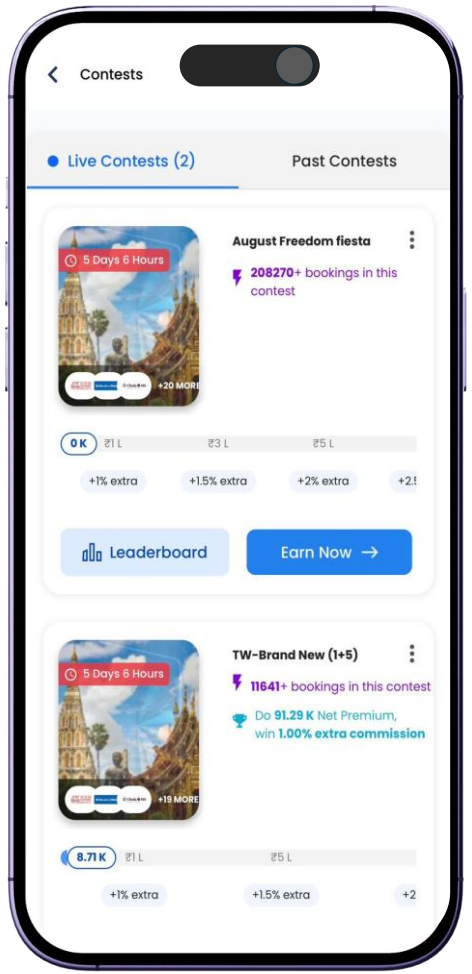
Time-bound contests with extra commission slabs, public leaderboards

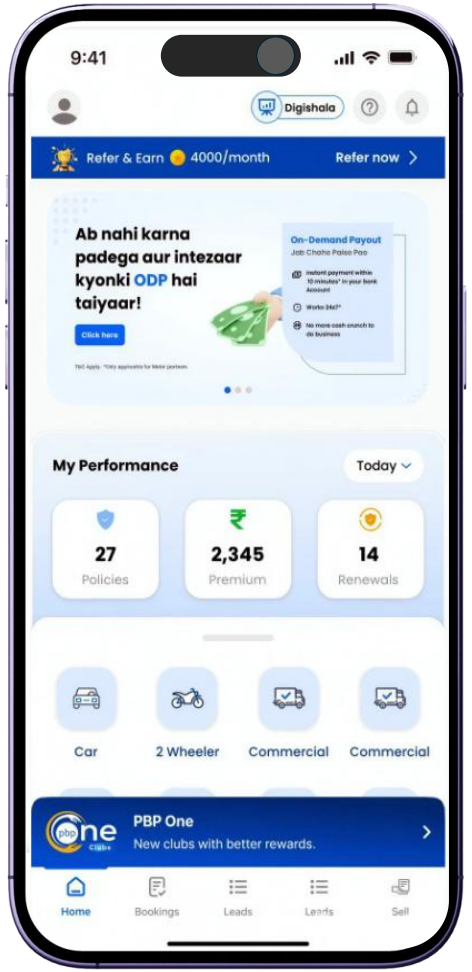
03 On-Demand Payouts (ODP)

Industry-first instant payout

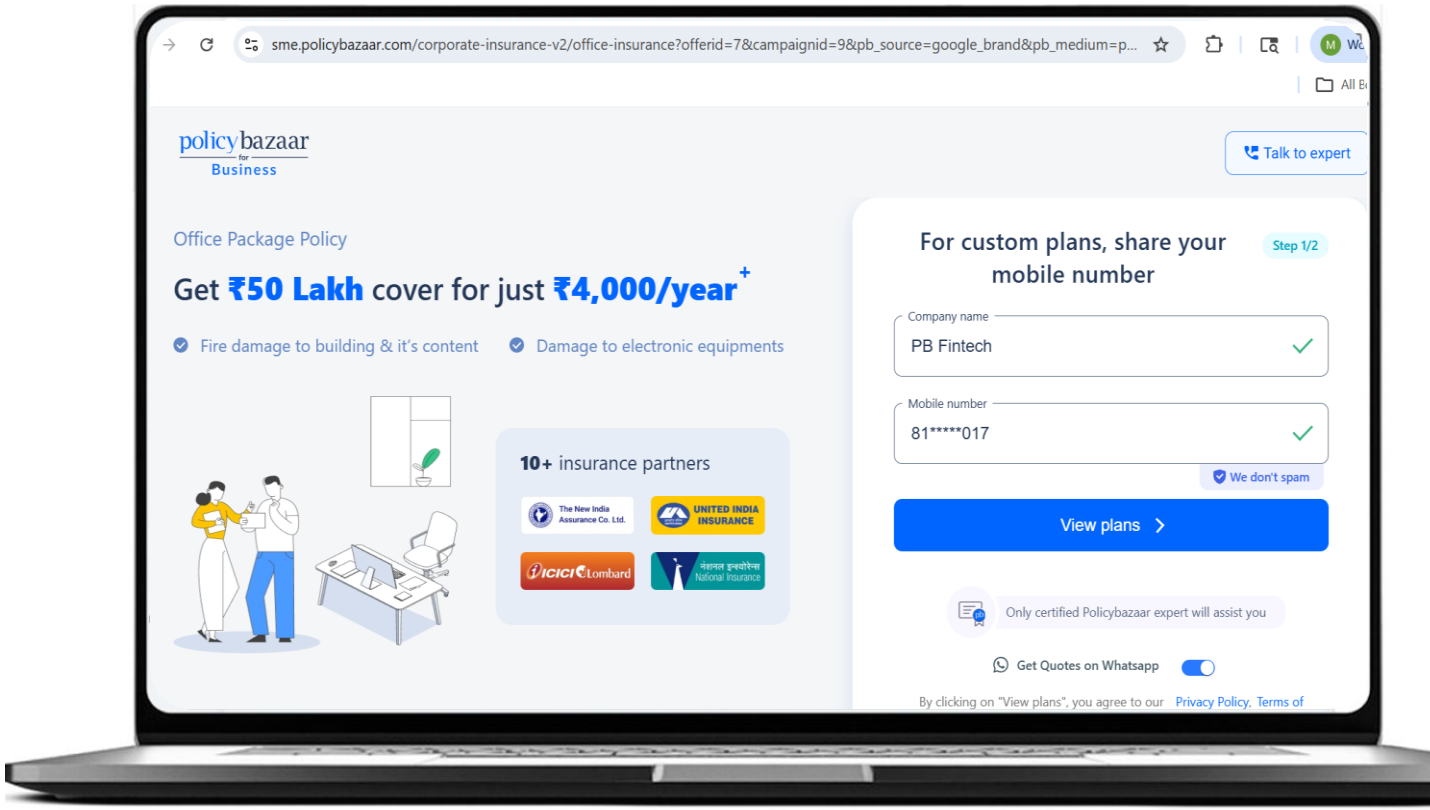
Earned commission redeemable instantly via app, solving cash-flow pain for sellers and driving retention







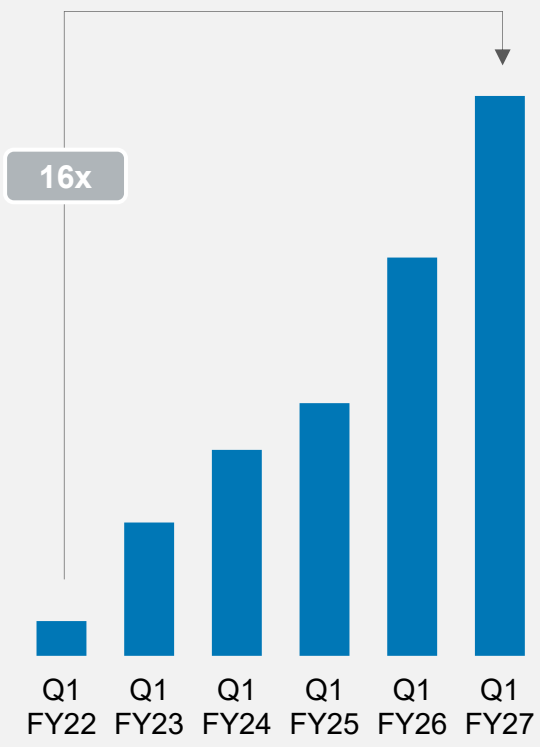
policybazaar for Business



Q1FY27 Premium grew 41% YoY

End-to-end employee benefits + Property & Liability coverage for Indian corporates

Insurance Premium (₹ Cr)



CORPORATE COVERAGE OFFERED

Employee Benefits

Group Term + Group Health insurance

Comprehensive, customisable employee coverage across health and life lines.

Property & Liability

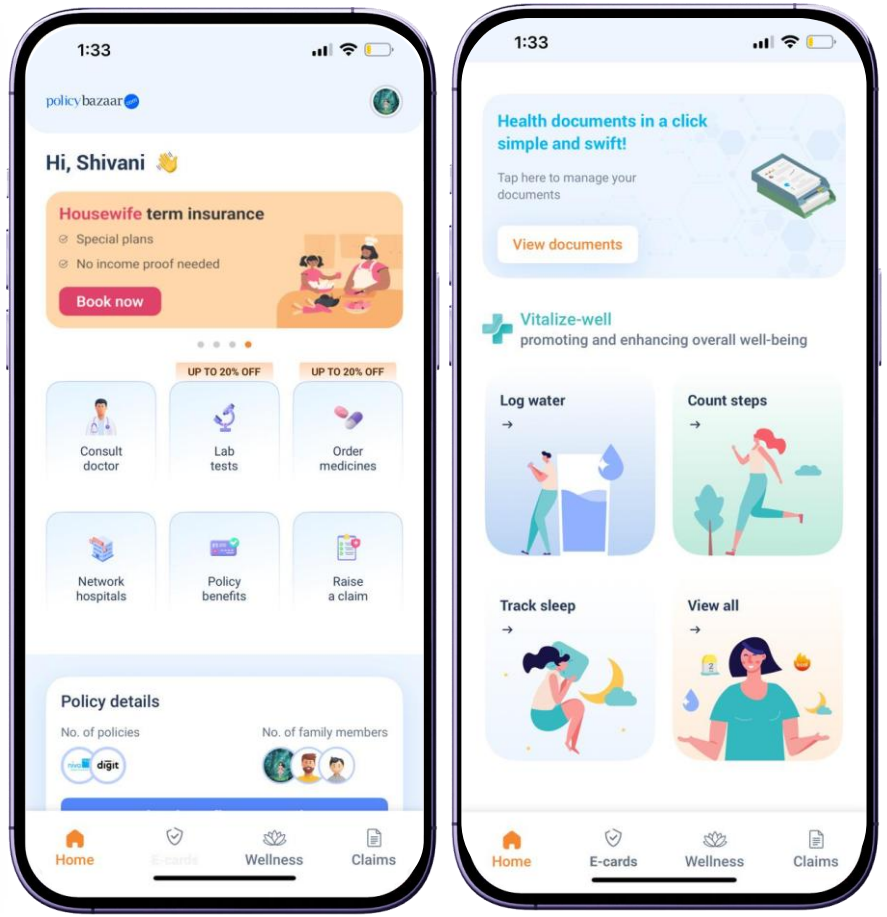
Full enterprise risk coverage

Asset, liability and business-continuity protection for organisations of every scale.

One Unified App

Healthcare, claims, wellness in one place

Optimises medical costs and provides a personal healthcare assistant for every employee.



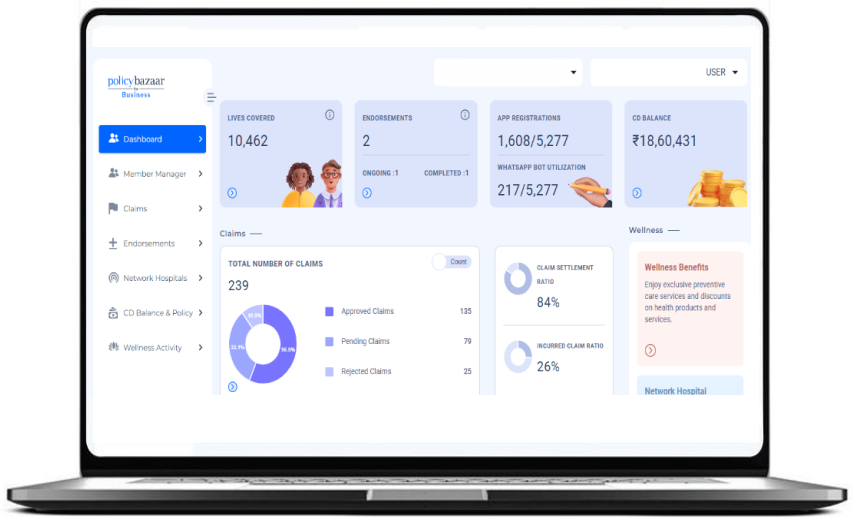
Tech-based solution for every corporate

EMPLOYER TOOL

HR Portal

Insurance enrolment & management

- Live dashboard for lives covered, endorsements
- Claim tracker
- Wellness benefits utilisation across employees
- Network hospital lookup & policy detail access

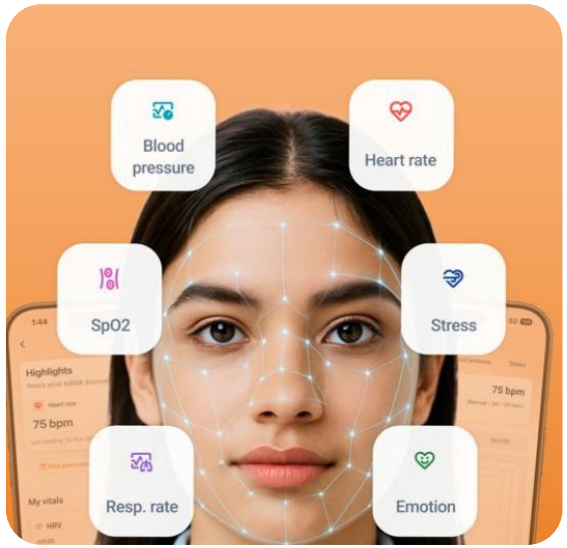


AI HEALTH

AiSHA

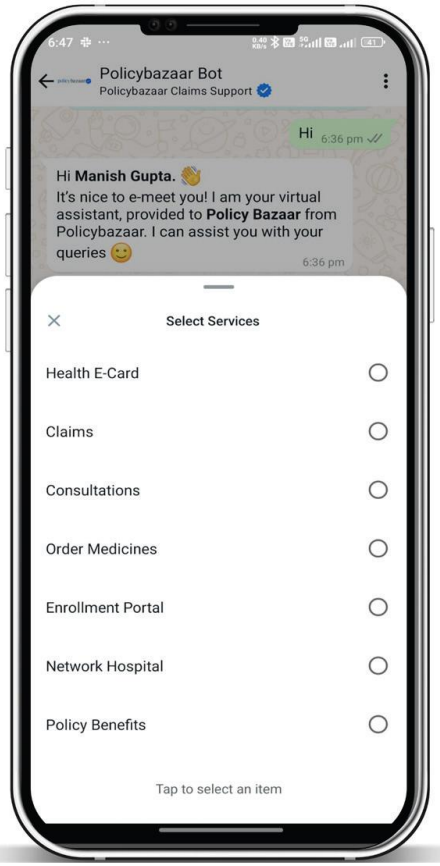
AI Smart Health Assistant

- Instant Face check-up – no devices, clinics or waiting
- Tracks blood pressure, heart rate, SpO2, stress & respiration
- Powered by Policybazaar for Business



EMPLOYEE BOT

WhatsApp Bot



policybazaar ae

Where UAE Gets *Insured*

Q1FY27 Premium grew 31% YoY

Leadership in UAE – with focus on Health, Life and broader financial products

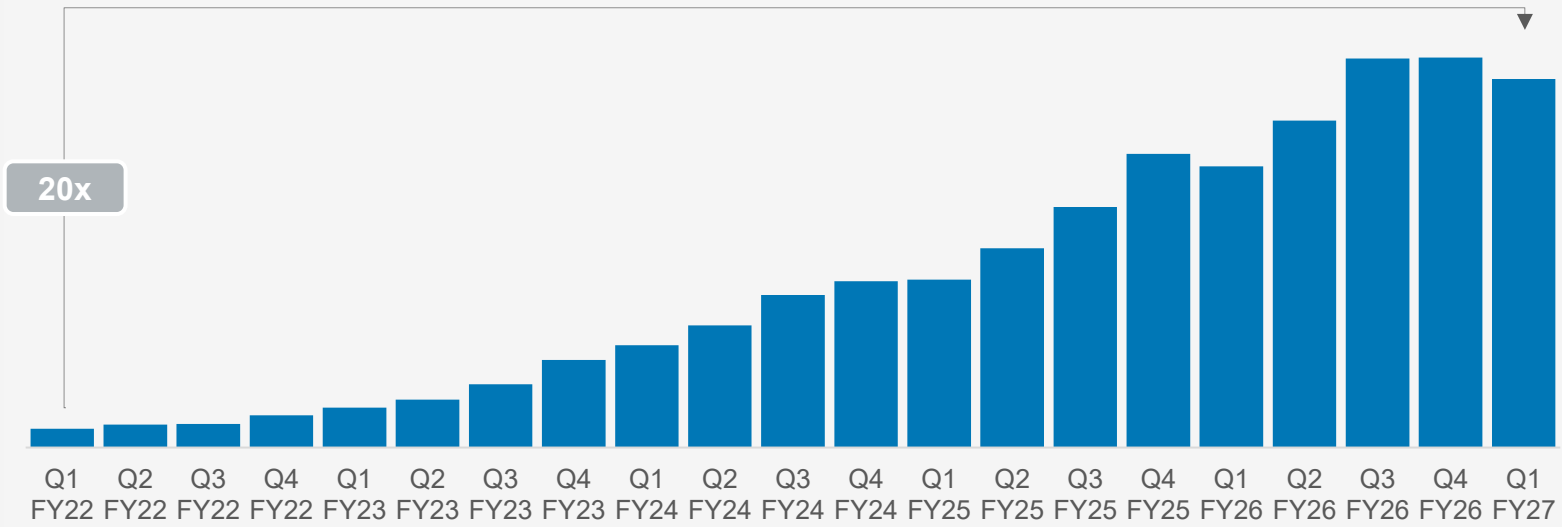
FY19
OPERATIONS STARTED
Established UAE presence

20x
GROWTH
Since Q1 FY22 baseline

31%
YoY GROWTH
Q1FY27 vs Q1FY26

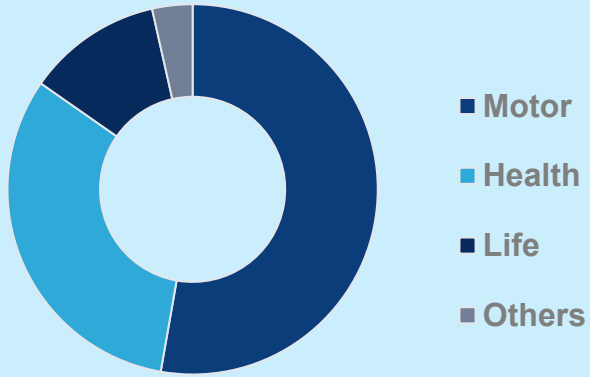
₹1,871* Cr
Q1 FY27
Annualized run-rate

Insurance Premium (₹ Cr)



SEGMENT MIX

Q1FY27 Insurance Premium by Segment



Continued focus on protection against death, disease & disability.

* Unaudited Management Accounts

Co-created products + Loyalty rewards

CO-CREATED PRODUCTS

Tailored exclusively for NRIs

Cashless Claims
AED 1 Million in both UAE & India

Port to India
No waiting period when you return

Annual Health Check
Free preventive screening

No Claim Bonus
Reward for a clean track record

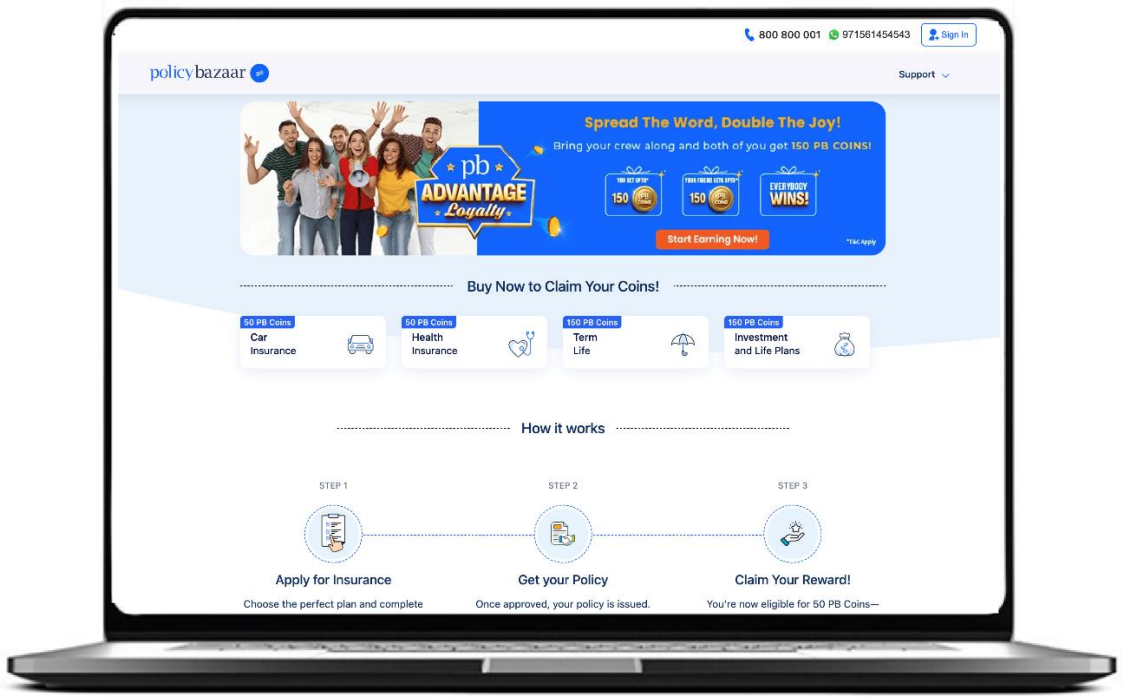
Auto Recharge
Replenish coverage automatically

Income Protection
New category — financial cushion

LOYALTY PROGRAMS

PB Royalty | PB Advantage

Rewarding referrals | Waiver of excess | Service discounts



TRUST & SAFETY

Multi-layered fraud prevention

Real-time transaction monitoring | risk assessment | regulatory compliance

THE VERIFICATION FUNNEL. EVERY STEP A FRAUD GATE

01

Vehicle Registration

Upload front-side mulkiya – auto-extract & match

02

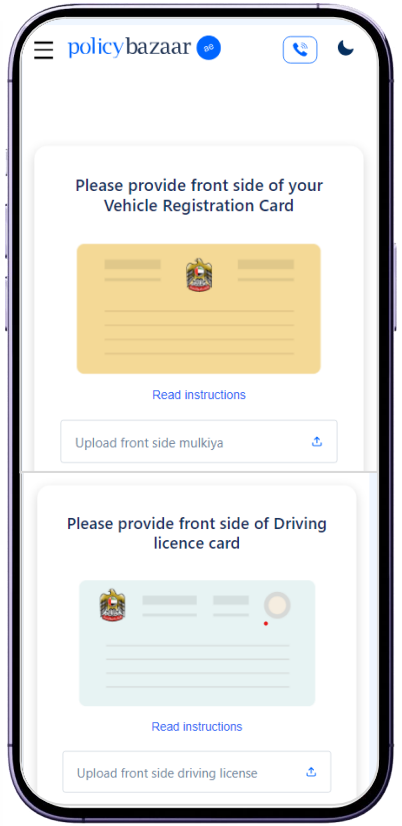
Driving Licence

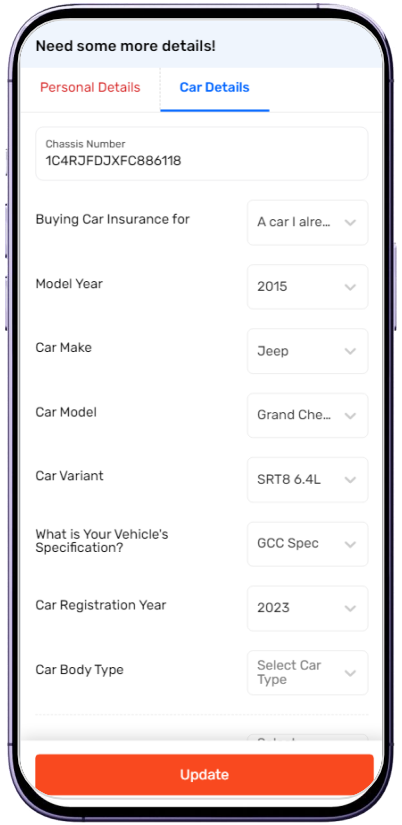
Front-side licence card with read-aloud instructions

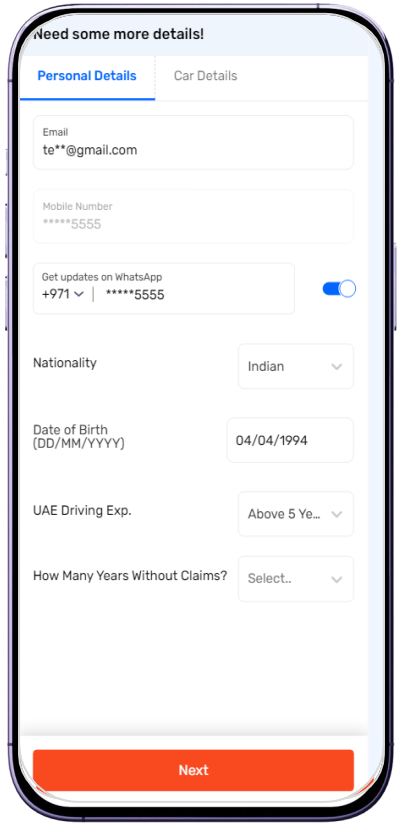
03

Vehicle Details

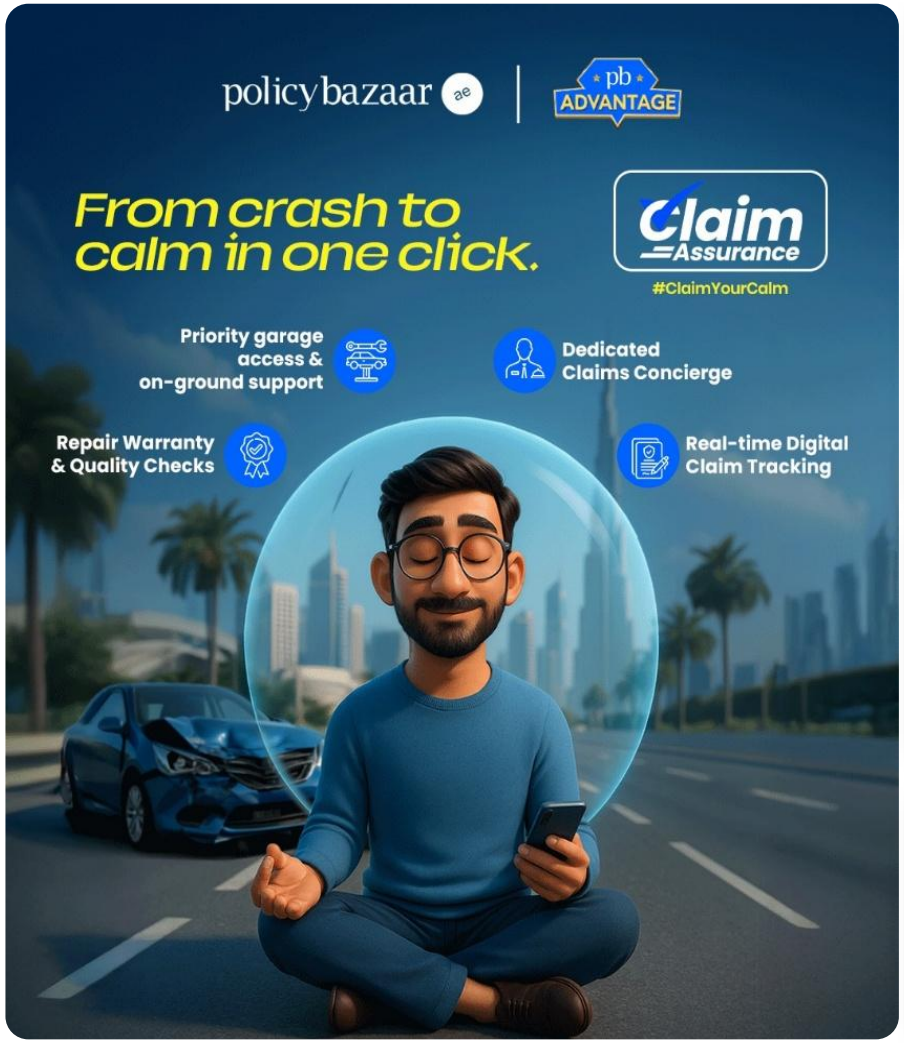
Chassis · make · model · variant · year · spec validation







Enhancing the value proposition: Claims Assistance for motor Insurance



Dedicated Claims Concierge

One person owns the entire journey, end-to-end.

Real-time Digital Tracking

Status updates from claim filing to settlement.

Priority Garage Access

On-ground support across the network — first in queue.

Repair Warranty

Guaranteed quality checks on parts & workmanship.

#ClaimYourCalm Campaign



Awards & Recognition

policybazaar.com

BW Fintech Festival

Best Fintech of the Year

Best use of AI in Fintech

policybazaar.com

Insurance Asia Awards

Best AI Initiative of the Year

policybazaar.com

Berkshire Media

India's Leading Online Insurance Platform

policybazaar.com

FICCI – PICUP Award

Best Insurtech

policybazaar.com

ET Entrepreneur Awards

Best Customer Service
Claim Samadhan

policybazaar.ae paisabazaar.ae
Where UAE Gets *Insured*

GCC Leadership Conclave

Financial Services Tech of the Year

Fintech startup of the year

policybazaar.ae paisabazaar.ae
Where UAE Gets *Insured*

MEA Business Achievement Awards

E-Commerce - AI and Machine Learning Innovation Excellence

Financial Technology - Exceptional Products/Services

pbpartners.com
#EK RISHTA BHAROSE KA

ET Now Telecast Partner Business Leader of the Year (BFSI)

Insurance Broker Excellence Award – Platinum

pbpartners.com
#EK RISHTA BHAROSE KA

World Brand Congress Presents Global Brand Excellence Awards

Best Loyalty Program - PBP One

pbpartners.com
#EK RISHTA BHAROSE KA

E4E People Excellence & Leadership Conference & Awards

Best Training Initiative for Insurance Sector - Gurukul

Thank You

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