

OPPORTUNITY TO INVEST IN THE LARGEST INSURANCE WEB AGGREGATOR PLATFORM IN INDIA



Business Segments

Life Insurance



10+ Life
Insurance
Partners

Health Insurance



10+ Health
Insurance
Partners

Long term Partners



Investment

PolicX has started a new service in Investment Planning. This service helps people find the best investment plans that fit their needs.

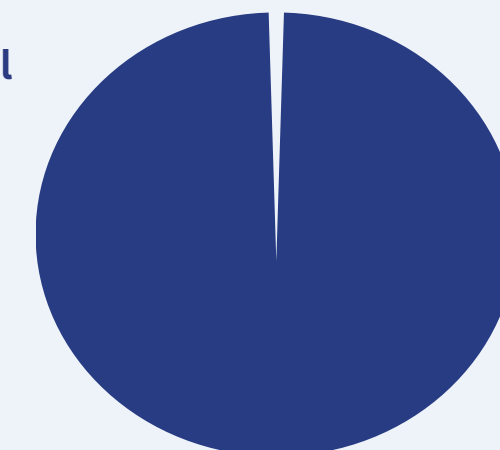
PolicX also helps people figure out the best ways to save money on taxes.

About

- PolicyX is IRDA approved Web Aggregator platform helping consumers compare, choose, and buy policies online.
- Provide instant quotes, genuine advice, and best practices from the best insurance companies in India.
- Banks on inhouse complex algorithms to find plans customised to customer requirements.

Shareholding

Keshow Goyal
0.6%



Naval Goel
99.4%

100% controlled by Promoters

Policyx Indore Branch



2-acre state-of-the-art office construction

Snapshot

 1,00,000+ Customer's

 1.35 Lakh+ Policies Booked

 200+ Workforce

 20+ Insurance Partners

 5 Million+ Quotes Served

 275 Crore Premium till date

Founder & CEO



Charter Holder



MBA – IIFT (Batch of 2008)



Emerging Entrepreneur' award by Economic Times (2015)



Started learning coding and built Policyx.com single handedly



Naval Goel



Qualified Professional



Awarded as “CEO of the year” by insurance alertss



Before PolicyX, Principal Officer at Insurance Institute of India



Ex-StanChart Singapore (Risk Modeling), Hedge Funds, PE/VCS

Growing industry with huge untapped potential

- Insurance market to grow by a CAGR of 20%, digital channel being with the fastest
- Insurance penetration as low as 4.2% in India
- Digital-friendly young population (~55% of overall population) in India to drive consumption

Management Team with Extensive Experience

- Founder CFA, FRM Qualified Charter holder
- Pedigreed Founder having built up grounds up business from scratch
- Management team with an average experience of 9+ years

Strong focus on Technology

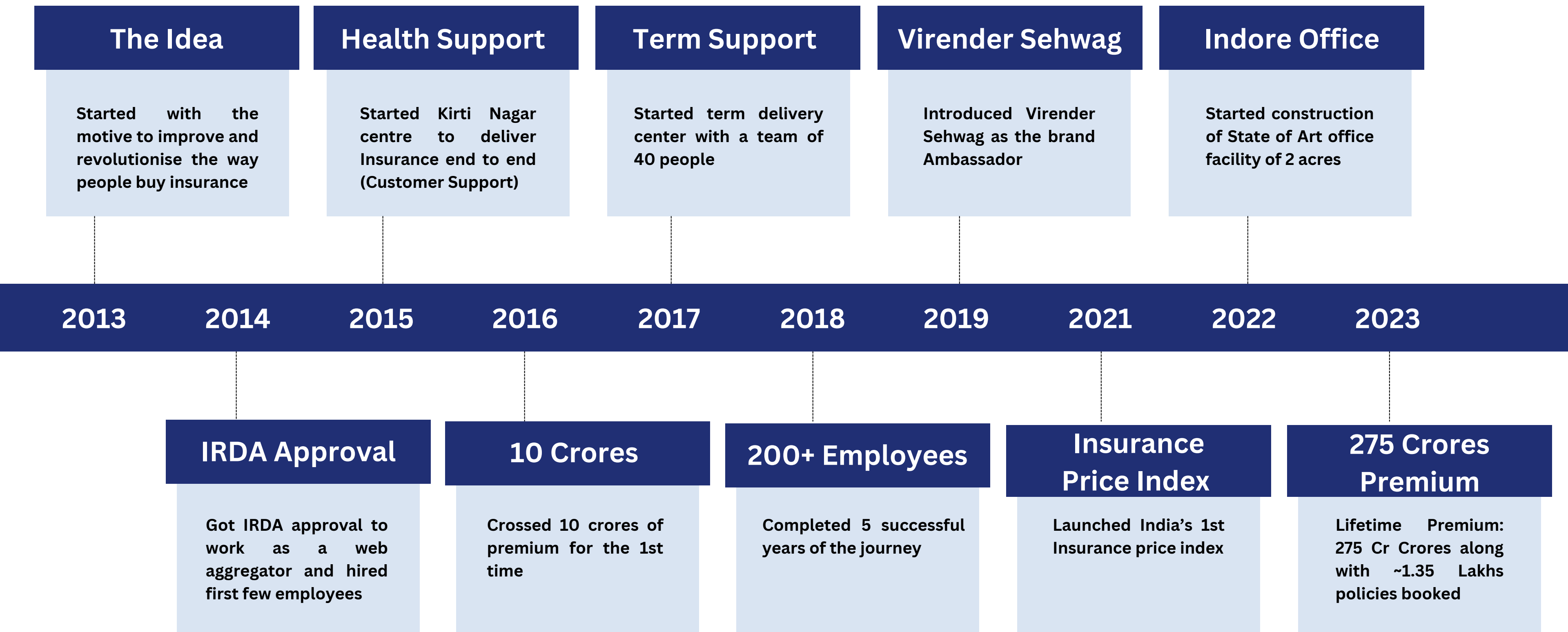
- Inhouse tech capabilities
- Customers buying directly from the website
- No agent push to buy policies
- Data disclosure directly from the customer - bypassing agent channel which is prone to fraud

Growing and Profitable Business

- Biggest Insurance Web Aggregator in India
- Bootstrapped and profitable since inception
- Web Aggregators - fastest growing distribution channel with a CAGR of ~52%
- Company on track to register a growth rate of 33%

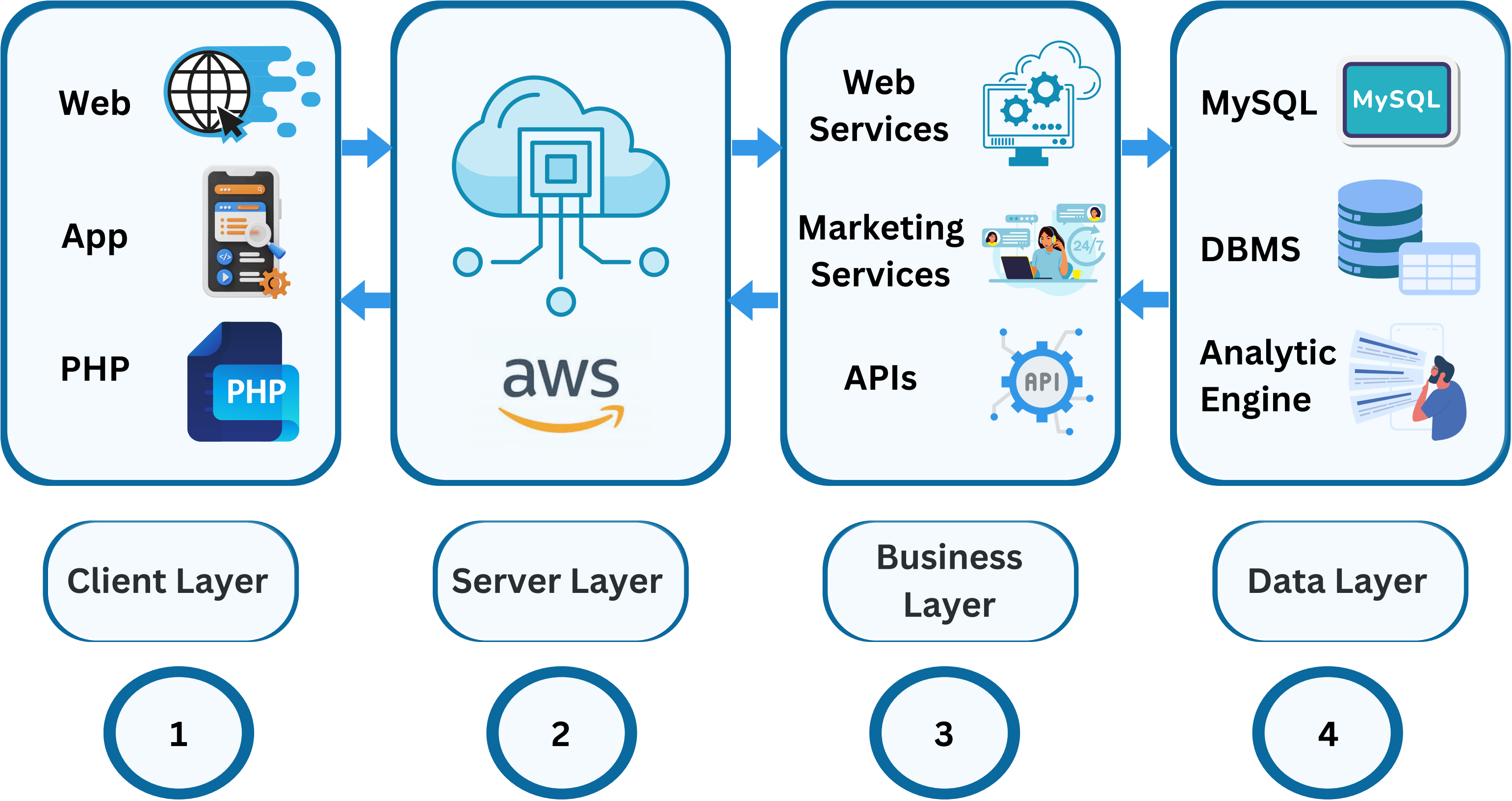
Well Positioned Amongst Peers

- Highest EBITDA Margin* of 11.1% amongst its competitors
- Most Capital Efficient business among all the competitors (Revenue / Capital Raised ratio -3.7x)





All the Above Systems are Built and Managed In-House by a Strong Tech Team



ORGANIC

YouTube Videos

~20k subscribers. Post videos on customer awareness and plans offered



Search Engine Optimisation (SEO)

Ranks in top 3 in most of the Insurance related searches



Word of Mouth, Referrals, Inbound Marketing

No push marketing. Support calls to assist the buyer



Company Employs Digital Platforms For Acquisition

INORGANIC

Google Ads

Use the platform to generate leads. Source of 90% inorganic leads



WhatsApp

Send messages using API (Application Programing Interface).



Email / SMS Marketing

Send emails / SMS communications to prospective clients



Company Profile



41.41%
CAGR in Health
Premium



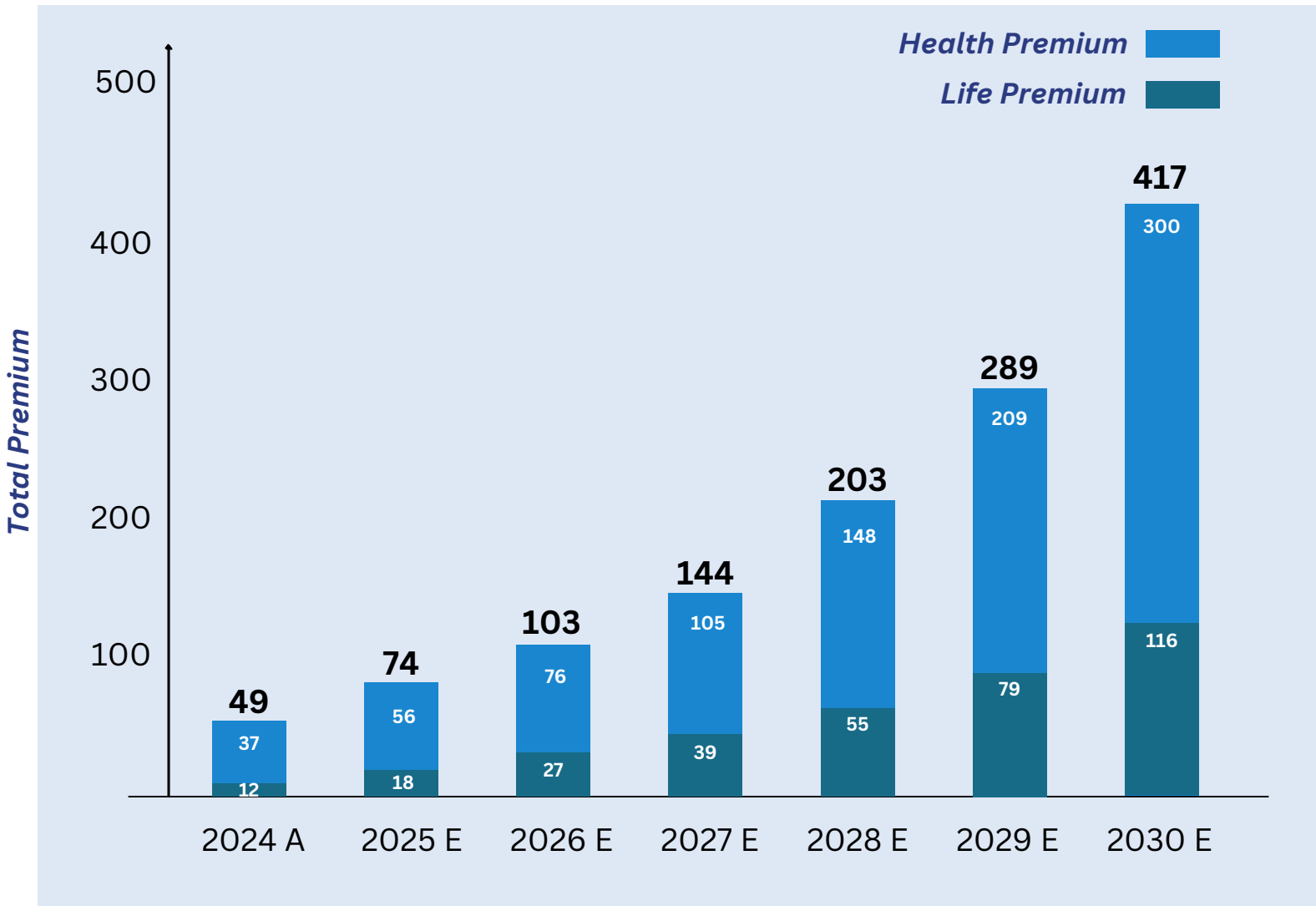
42.66%
CAGR in Total
Premium



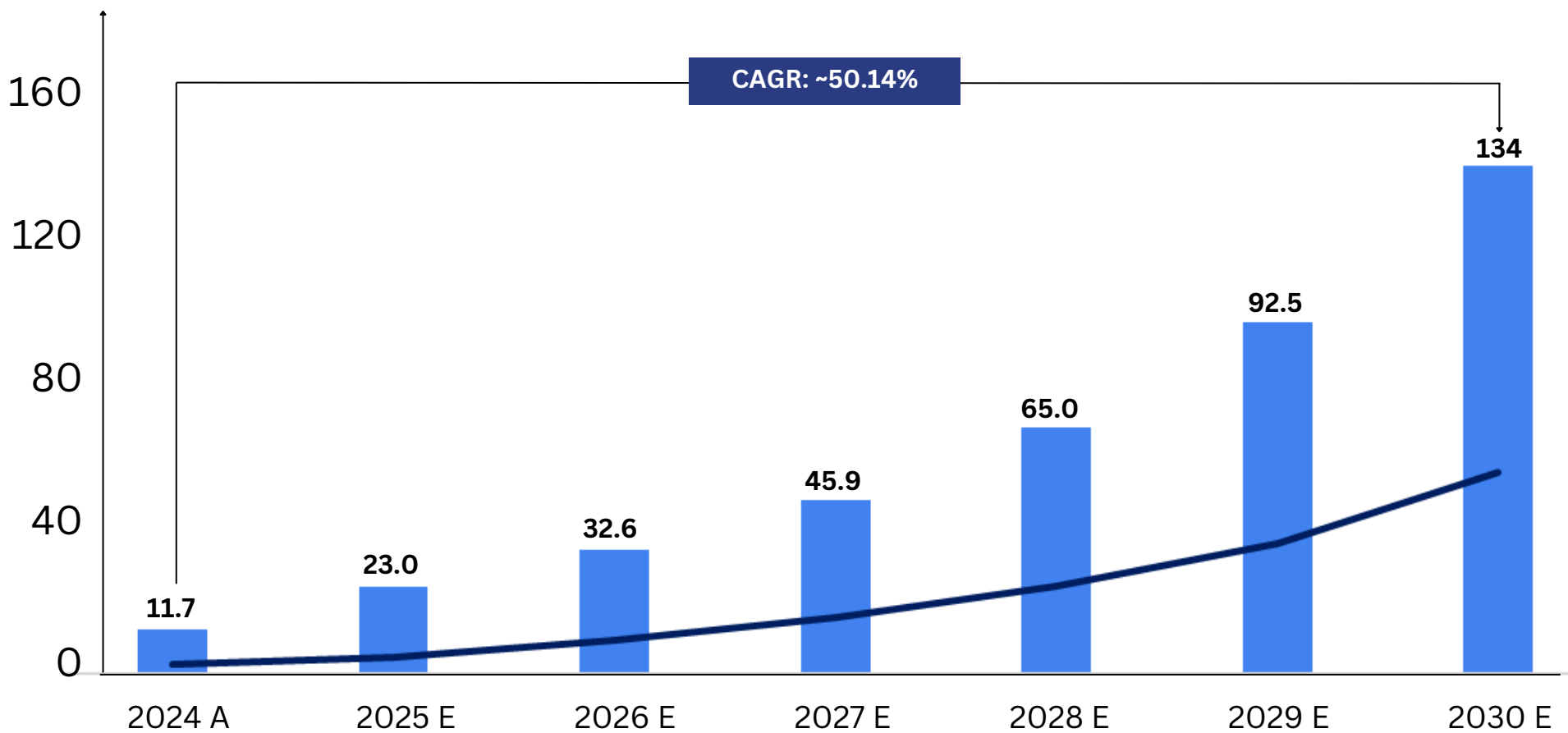
50.14%
CAGR in Revenue

*TAKE AVERAGE OF GROWTH RATE FROM 2024 TO 2030

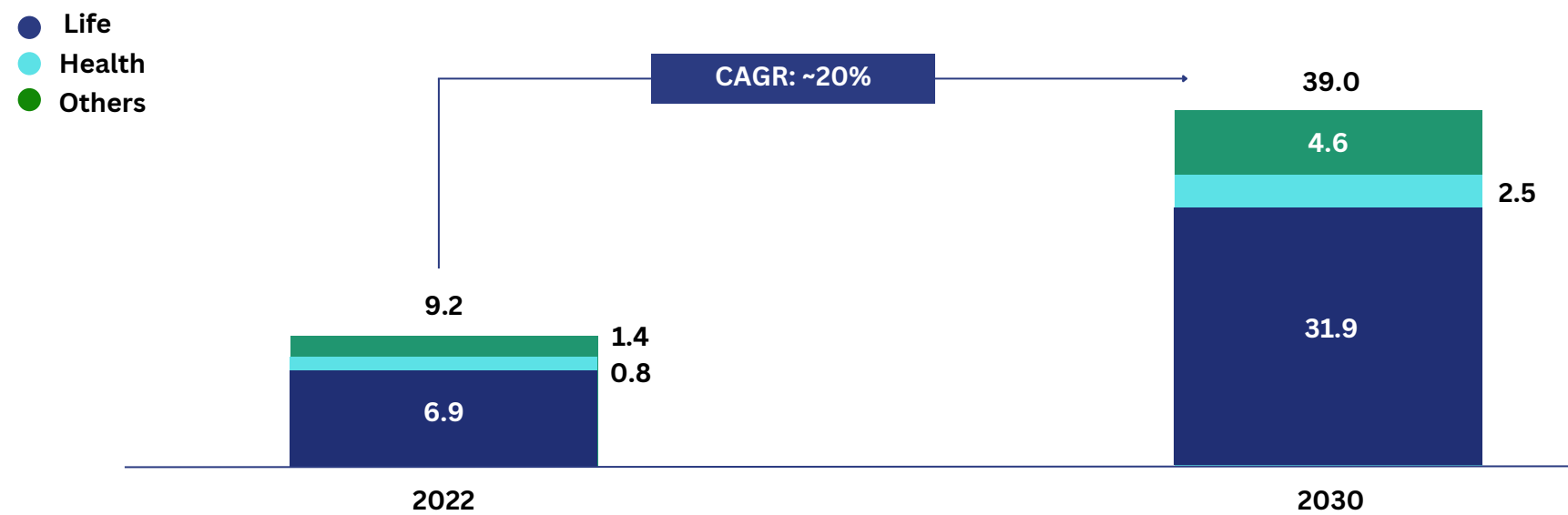
Expected Premium (INR Cr)



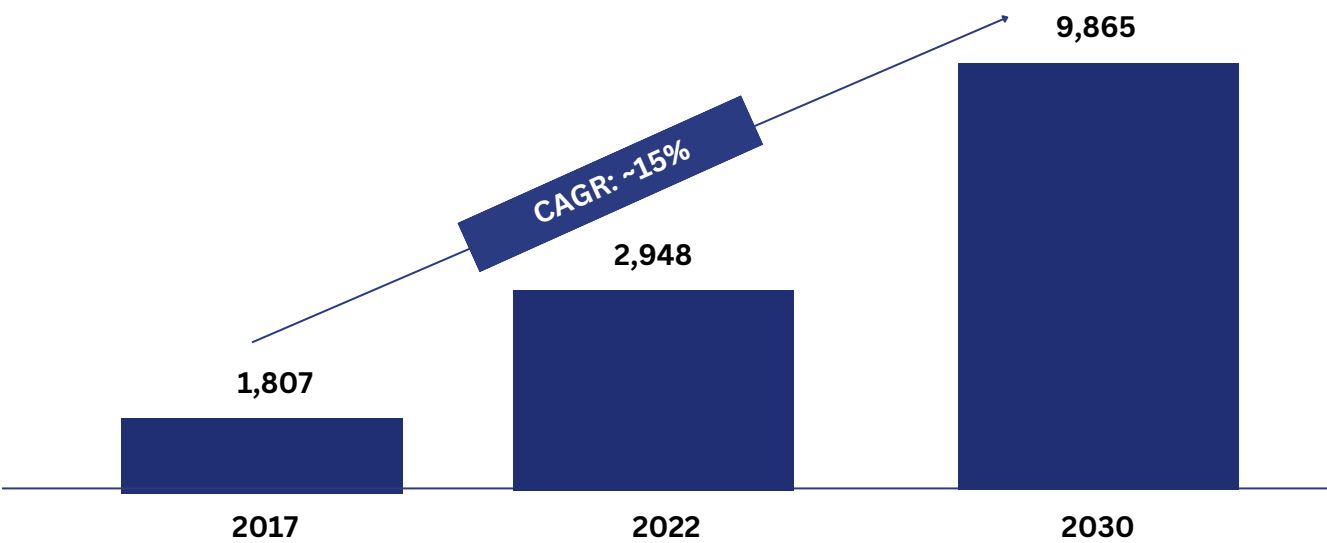
Expected Revenue and EBITA (In Cr)



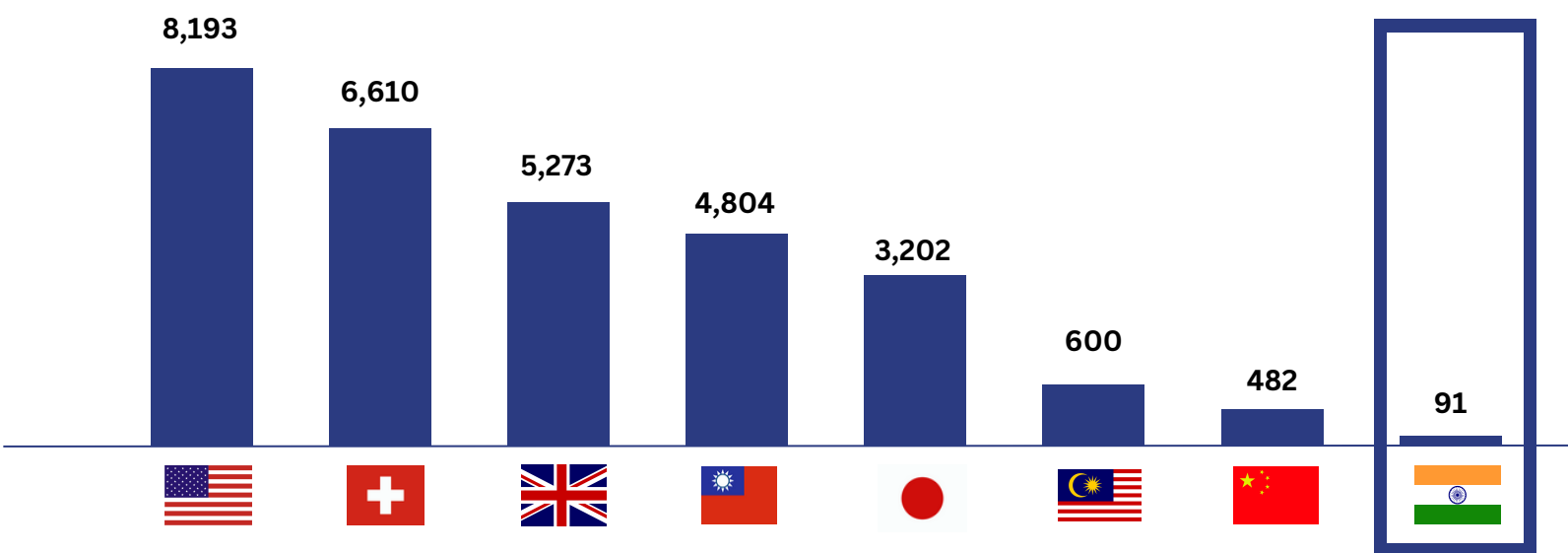
Total Insurance Market in India by Premium (INR Trillion)



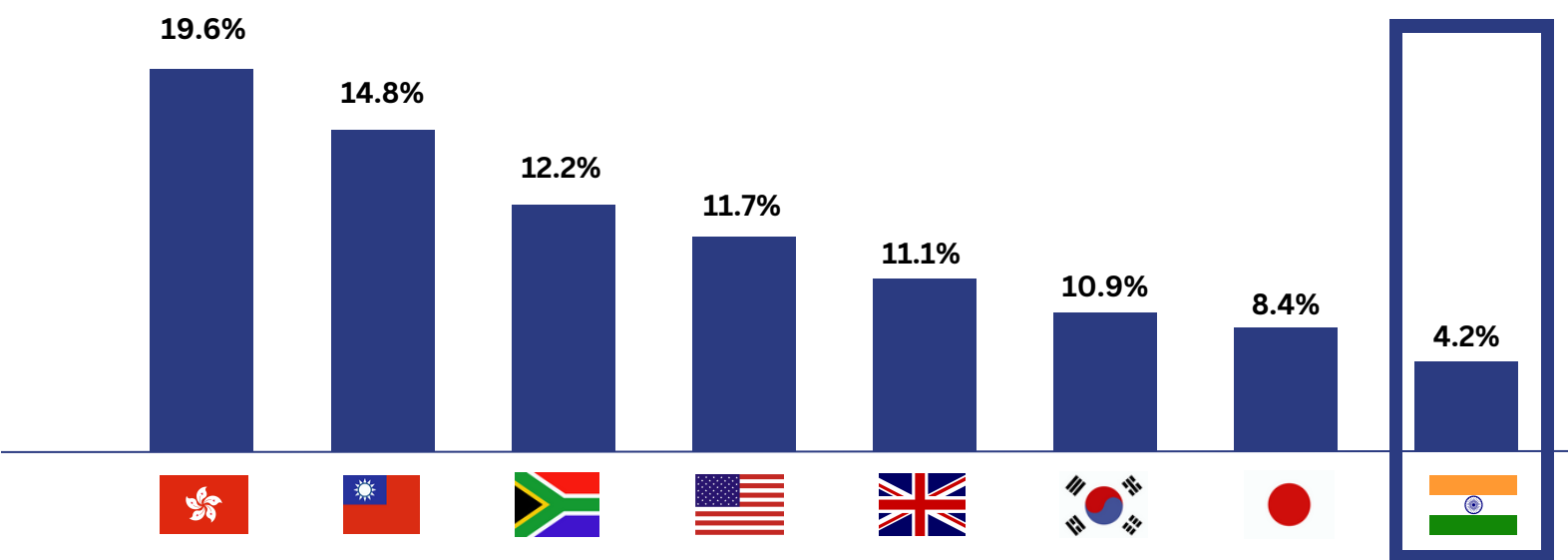
Number of new policies issued over the years (in Lakhs)



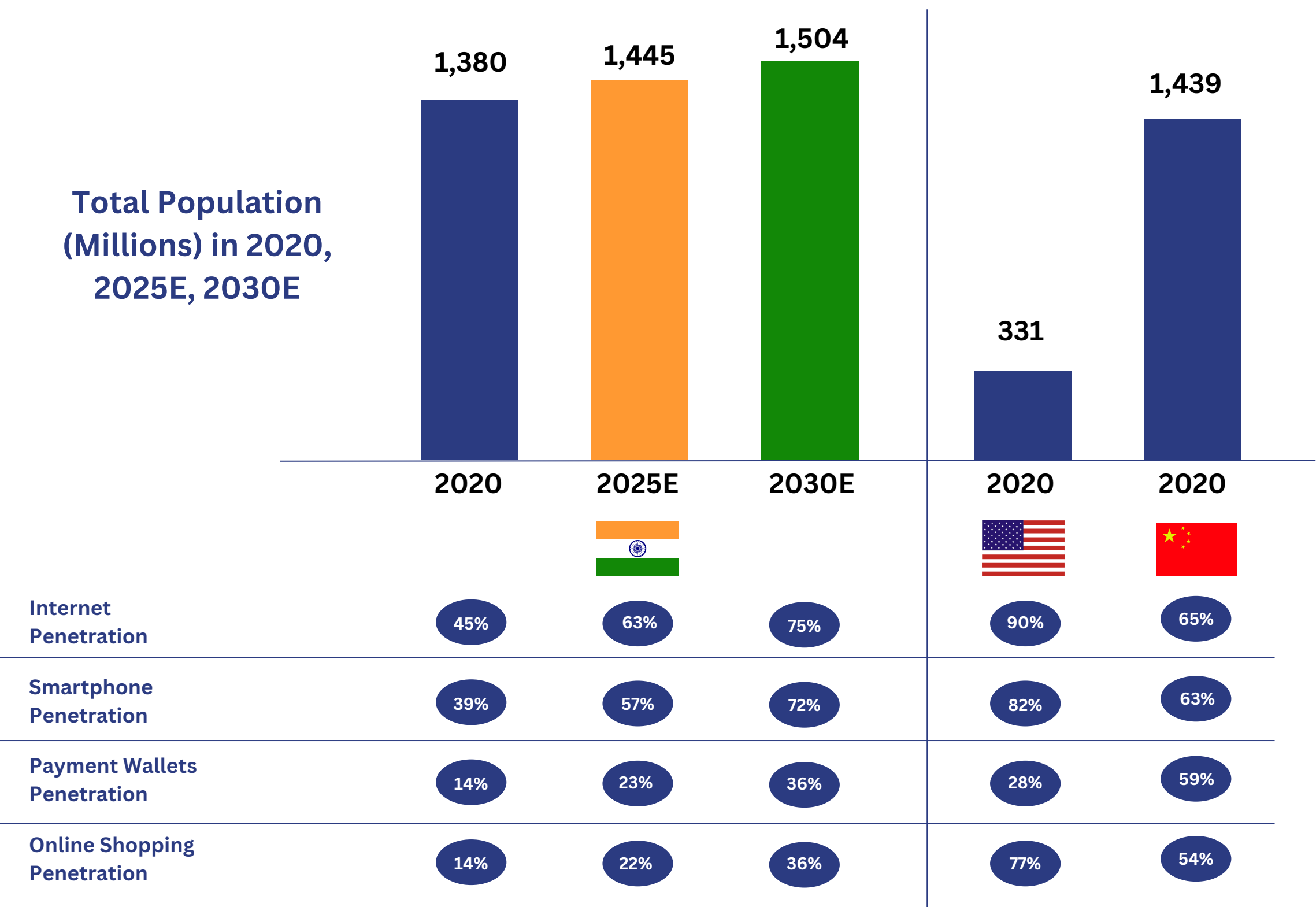
Insurance Density US\$ (Ratio of Premium to Total Population*)



Insurance Penetration % (Ratio of Premium to GDP)*



Internet Penetration will Increase in the Coming Years



Drivers for Growth in Penetration:

- Rising Digital Infrastructure
- Growing Tech Savvy Young Population (~55%)
- Changing Consumer Preferences Towards Online Transactions & Shopping
- Impetus Provided by Govt. of India for Digital Inclusion

By 2030, We are expecting India will have:

- 1,128 Million Internet Users
- 1,083 Million Smartphone Users
- 571 Million Mobile Wallet Users
- 541 Million Online Shoppers



**Top 10 most recommended
Insurance solution providers**



**Shortlisted India's Best
InsurTech Of The Year**



**Under 10 Most Promising
Insurance Startups**



**One Of The 30 Best
Emerging FinTech
Startups**



**Nominated for Super
Start Ups Asia 2019**



**One Of The Leading
Insurance Company
Portals**



**Under Top 100 Most
Innovative InsurTech
Companies**