



*Reinventing Insurance with Trial based Solutions*

Digital-First Mindset

Value Consciousness

Brand Exploration

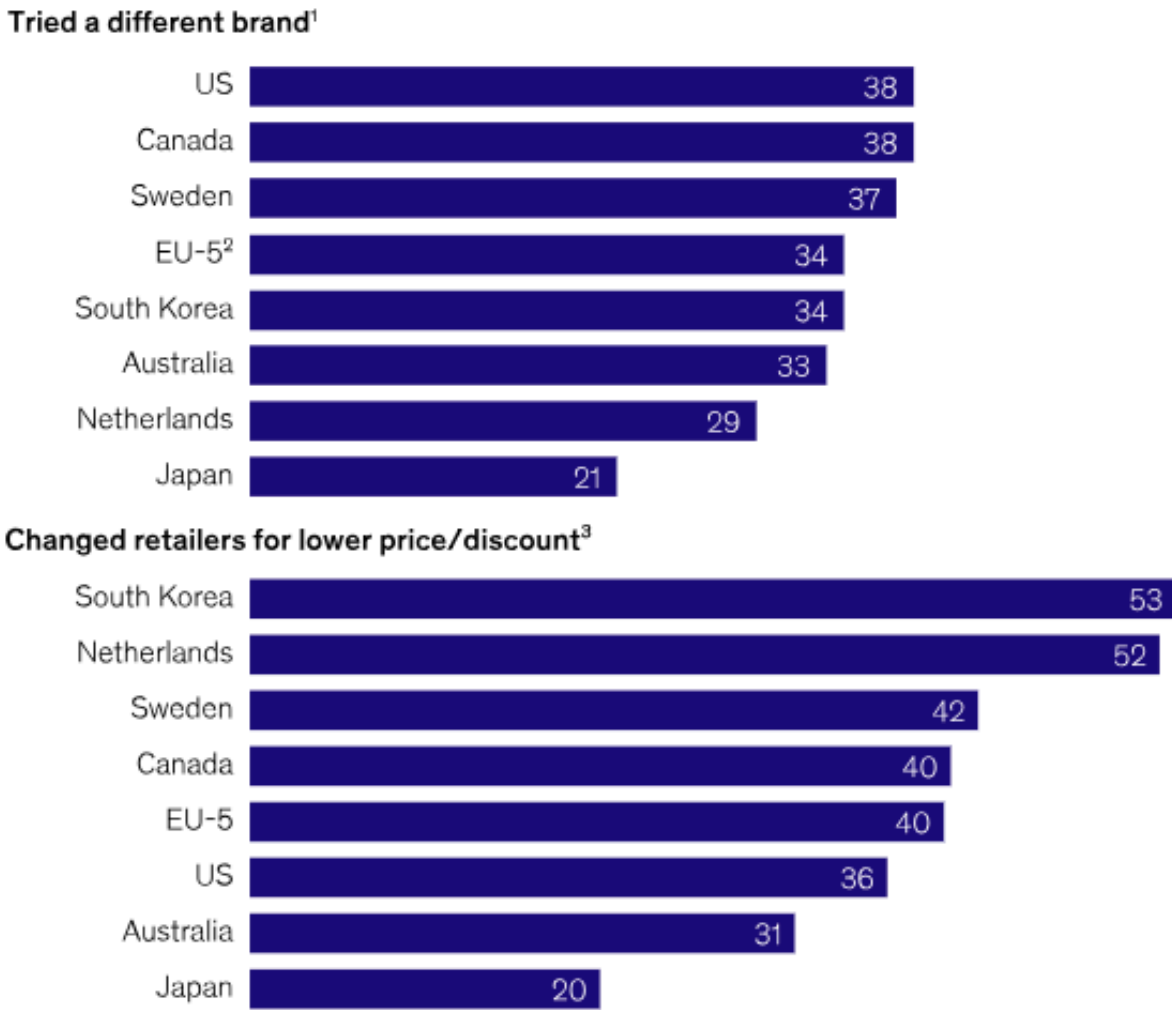
Health and Wellness

Sustainability

Omni Channel Shopping

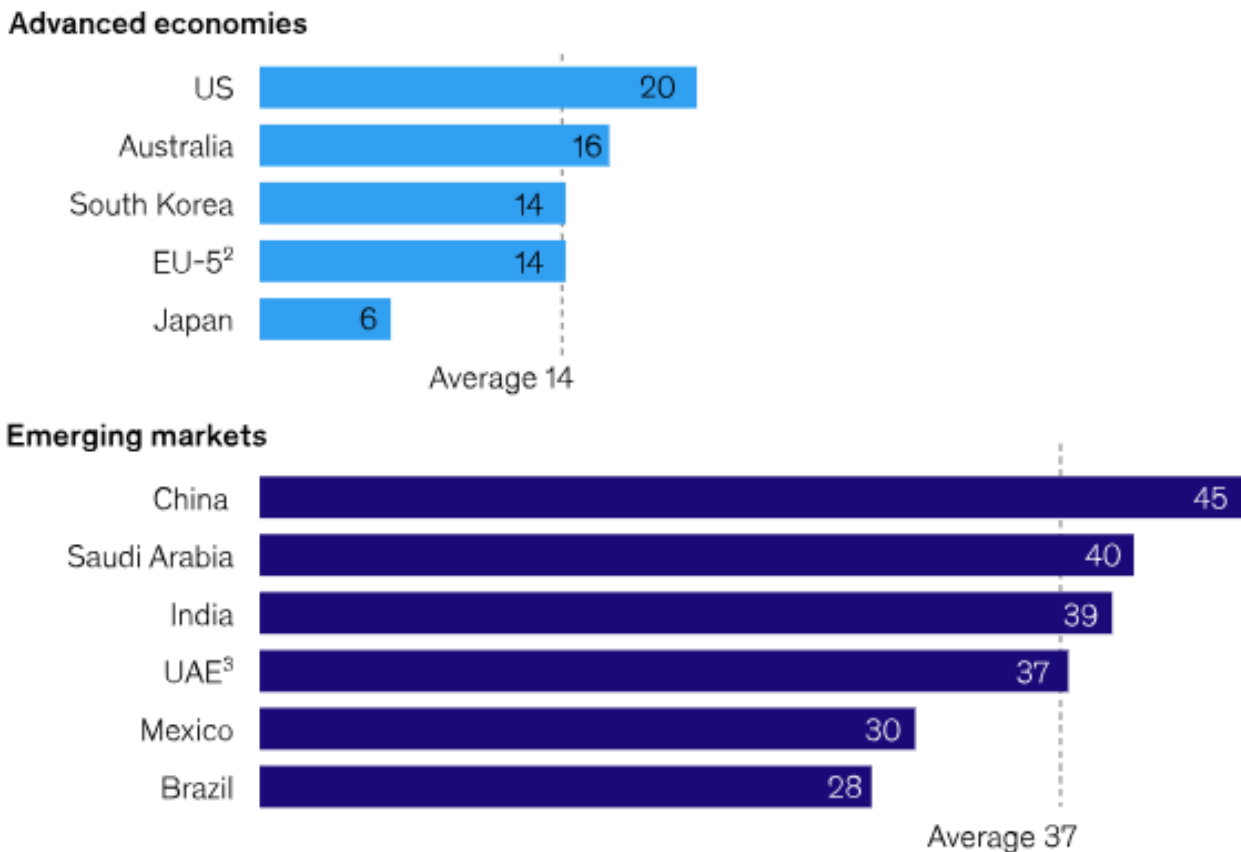
Brand Loyalty Changes

Consumer loyalty changes in advanced economies, past 3 months, % of respondents



Online Purchases

Consumers using social media to purchase online, past 3 months,<sup>1</sup> % of respondents



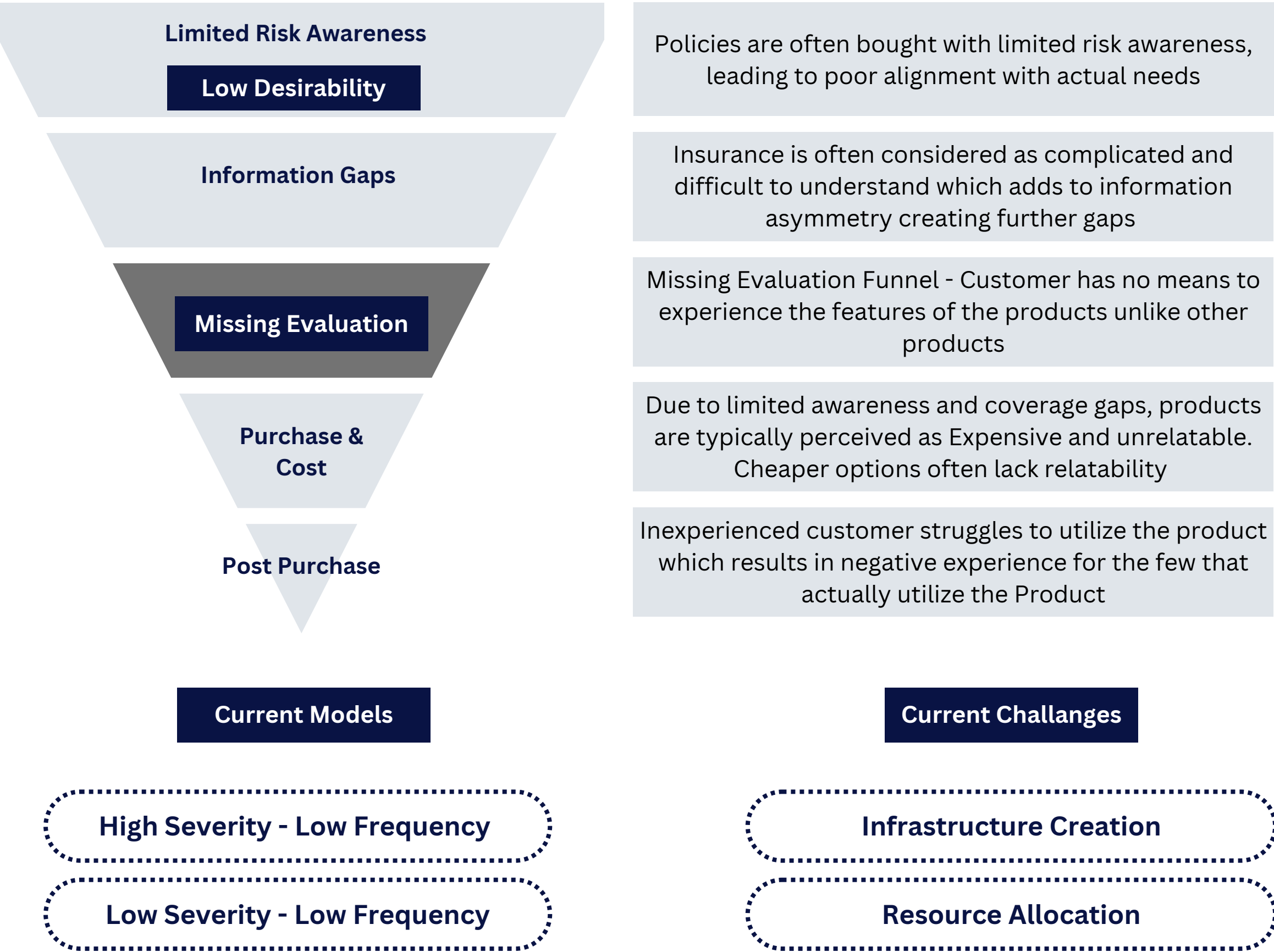
Instant Gratification

Evolving Commitments

Simple but exciting

Source: McKinsey and other Survey Reports

# Where is Insurance Industry



**Survey Response of more than 2,500 People & Businesses**

*Why should I buy, it doesn't pay!*

*Its complicated & boring*

*How do I know !?*     

*Purchase & Forget ! Pays only for worst which is also not guranteed*

**80% of MSMEs are uninsured despite facing significant risks**

**31% of consumers believe that insurers prioritize their needs**



# Women Business Owners/Working Mother



Long-Term Financial Goals



High Childcare Costs



Business Growth Challenges



Maintaining Good Health



Juggling Responsibilities



Business Risks and Competition



Digital Literacy





# Home Owners



Property  
Maintenance



Home Security



Financial Strain



Lack of  
Experience



Natural Disaster  
Risk

PROTECTOR*iQ*





# Small Business Owner



Unstable Cash Flow



Scaling Difficulties



Talent Acquisition



Legal and Regulatory  
Challenges



Volatile Market



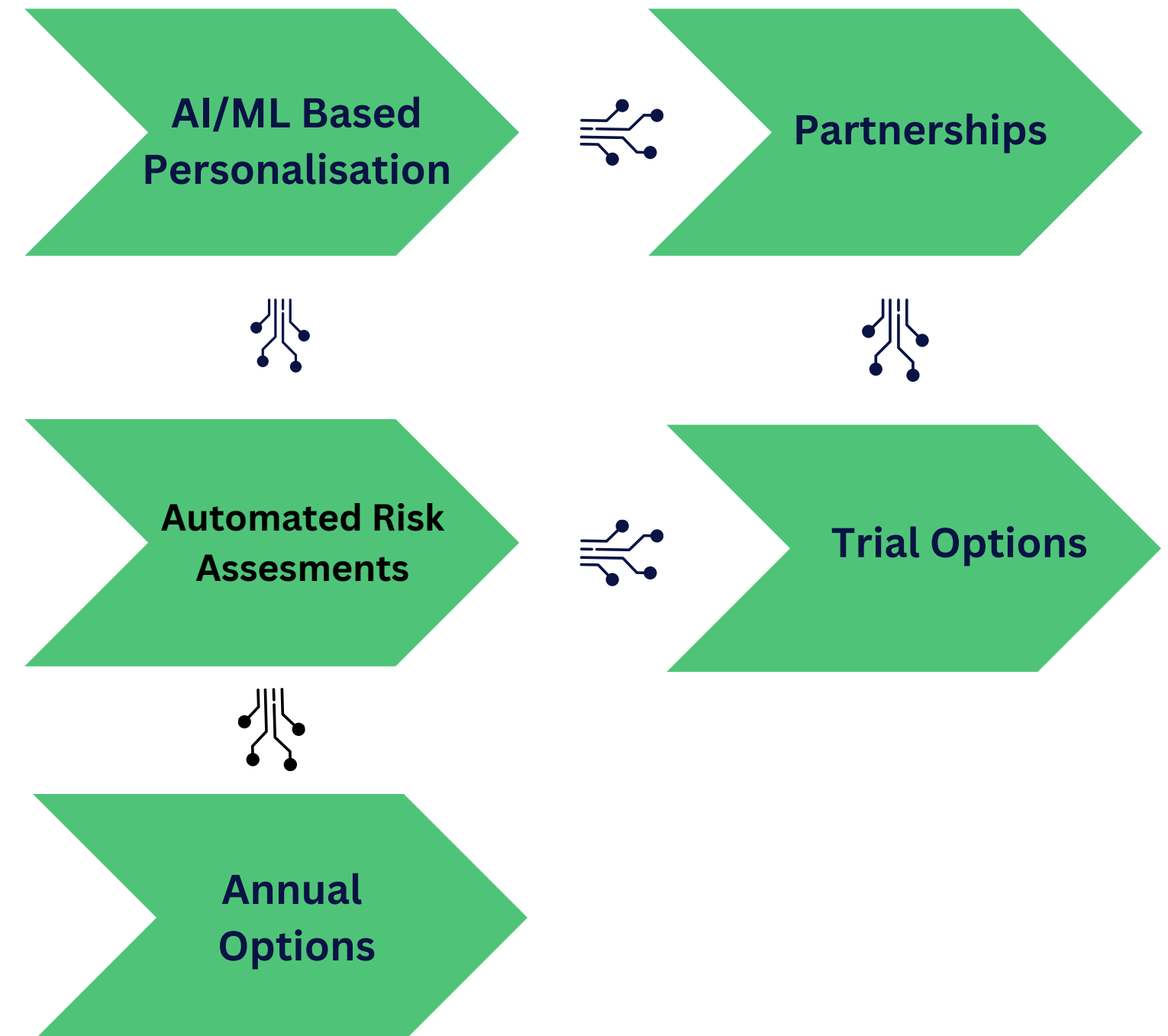
Evolving Business  
Threats

**PROTECTOR**iq



*A Plug & Play platform that allows insurers and Distributors to offer trial based Insurance Products, enabling Customers to try before committing to an Annual Purchase*

*We make insurance products **tangible, relatable, and desirable**—fixing coverage gaps along the way*





# Approach

**Innovate Product  
Models**

**Empower Insurance  
Agents with special  
focus on Women  
Insurance Agents**

# Small Business Owner & Women Business Owners

## Automated/AI driven Risk Assessments

Easy-to-use risk assessments to raise awareness and generate leads for distributors.

## Business Health Check-Ups

Personalized assessments to identify potential business vulnerabilities.

## Mentorship and Networking

Community-driven peer support and access to experienced mentors.

## Deals on Digitization

Ecosystem offers like digitization tools for managing employees, taxes, etc.

## Business & Risk Literacy Programs

Educational content designed specifically for entrepreneurs & Homepreneurs

## Business Continuity Playbooks

Customizable strategies to ensure long-term business sustainability.

## Custom Women Insurance

Loss of Business due to hospitalizations  
Child Management support

## Personalised Insurance

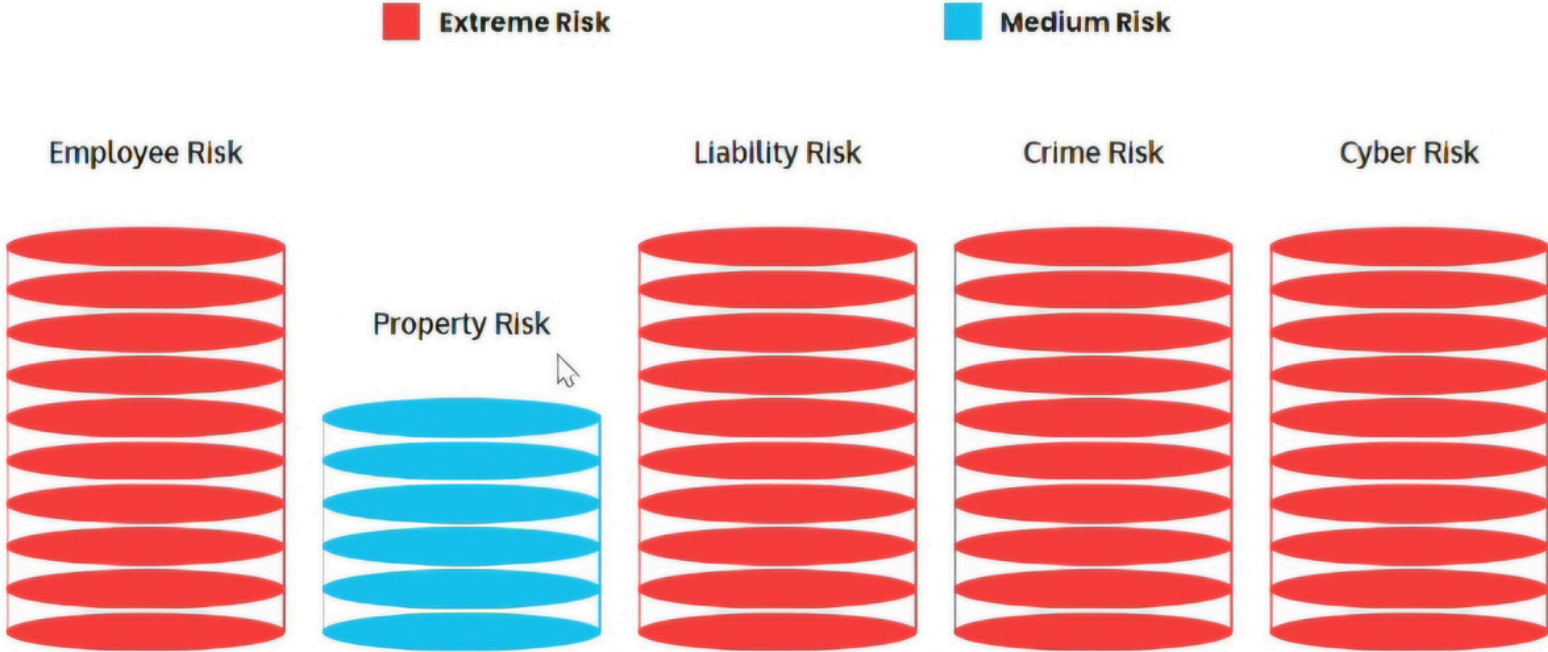
AI-driven, personalized insurance solutions tailored to individual needs and budgets.

Agent*i*X

Home

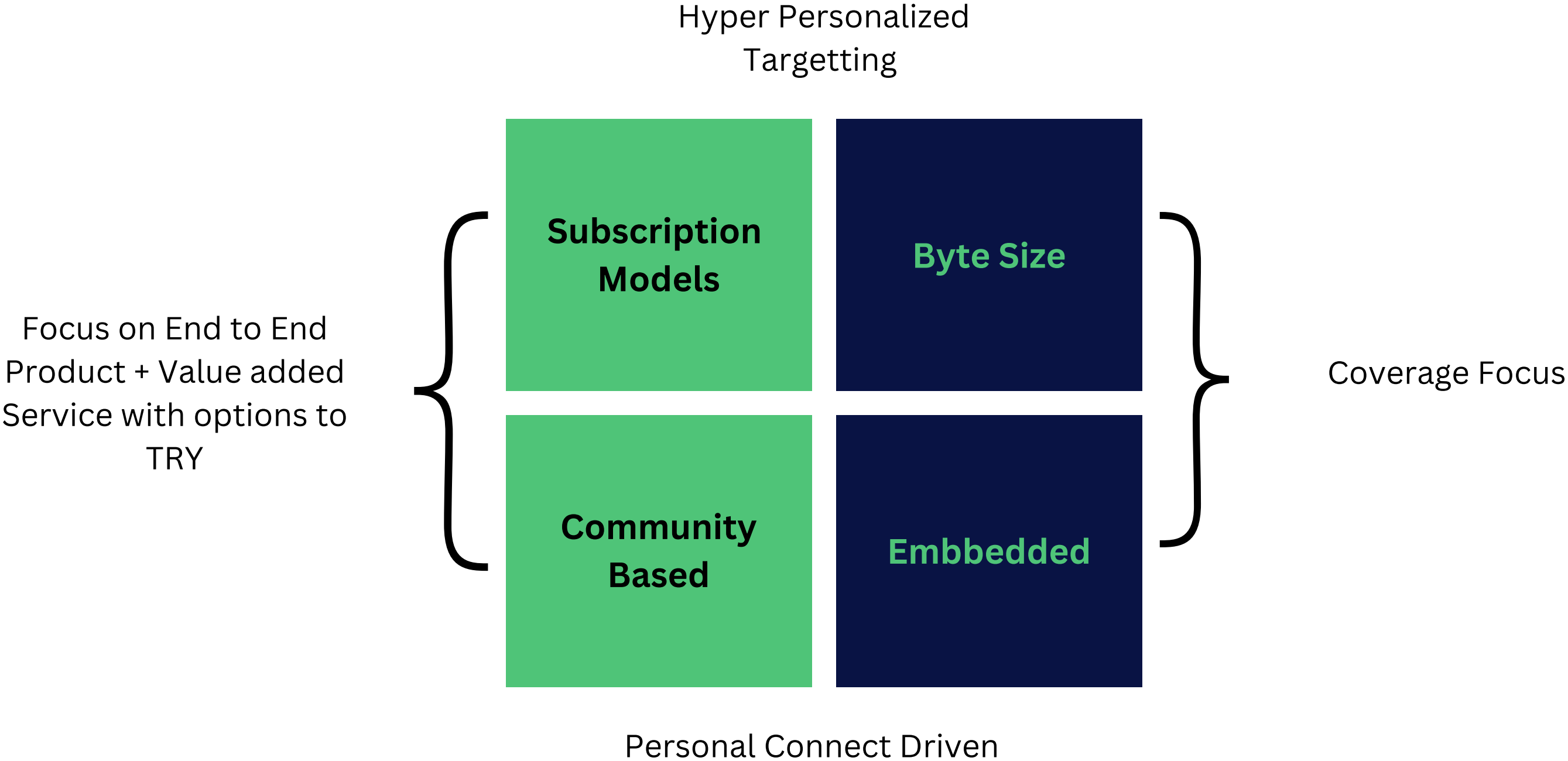
Business Marketing

Subscription



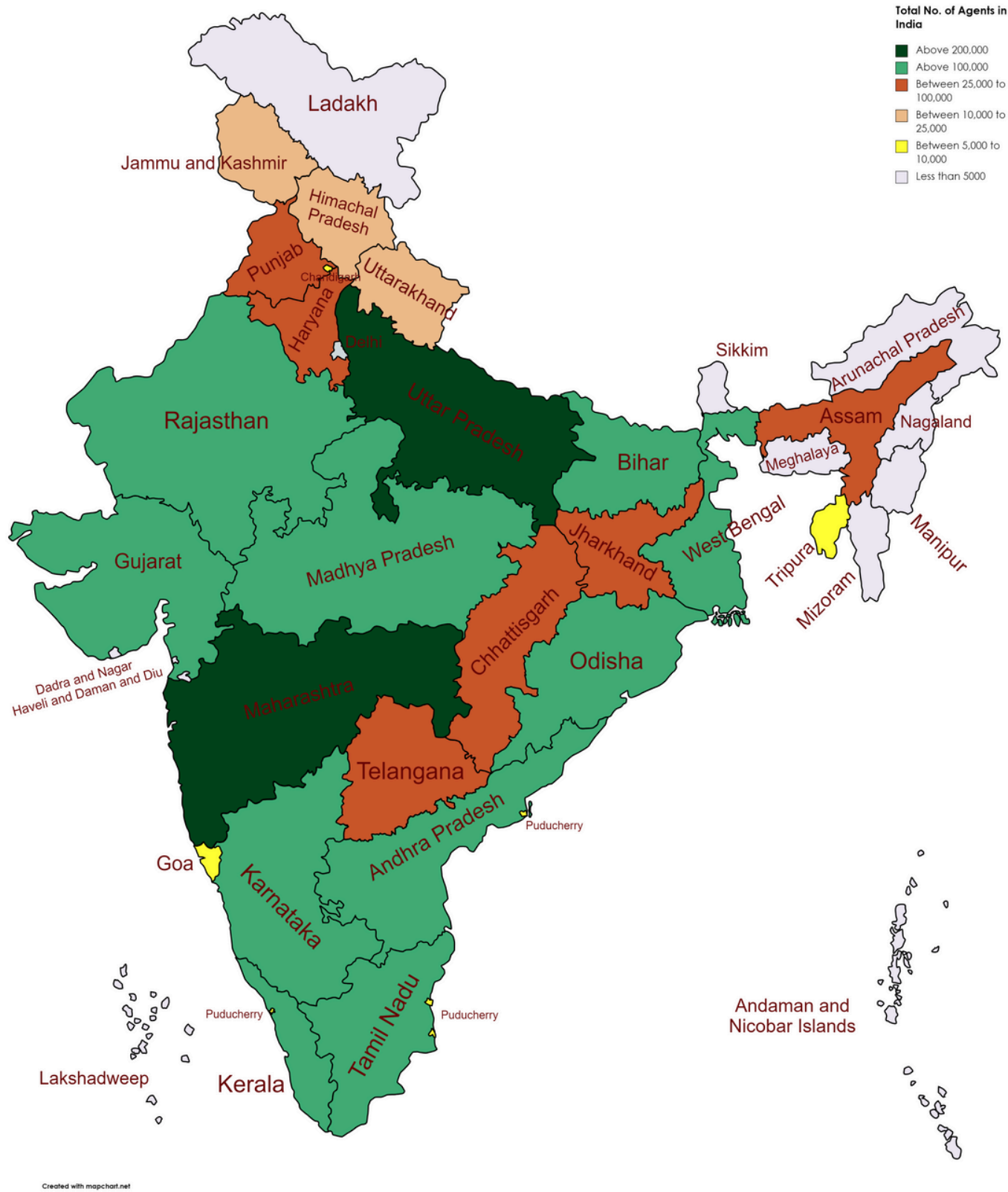
Paid Trial

Annual Purchase





# Financial inclusion and Empowerment for Agents



No. of Agents > 2.5 Million

No. of Agents recruited every years ~0.7 Million

No. of Agents **Terminated** every years ~0.3 Million

Fragmented Processes

Product Limitations

Tech Platform Competition

Limited Data Access

Limited Scalability

Limited Engagement

SaaS platform specifically made for Insurance Agents & POS

- More than 500 Insurance Agents on Portal
- Reduced lead closure time by 75%
- Generated 5X leads from the Marketing Support
- 70% of agents entered new business segment with in 3 months

AgentiX

+ Upgrade

Home

Business Marketing ▾

Request Offline Quote


Policy Pix Personal


Policy Pix MSME


Agent Details


Profile


Upload Policy

Risk Assessment

Policy Gap Analysis

Policy Wordings (Business)

Request a Quote

Claims Consulting



# Expected Impact - Insurers and Partners

Product Development

Reduced Product Development cost by 50% to 60%

Reduced Over Heads: Ex-Provider APIs, Tie ups, legalities etc.

Faster Go to Market

Lower Claims Cost

Underwriting

Underwriting Preview

Lower Anti-Selection

Business

Increased Penetrations & Revenue

Incentives on Trial AND annual Policies

Reduced lead closure time by 50% through Trial engagement

Partners

Higher Reach

Higher Revenue



# PROTECTOR IQ

## Join the Re-evolution!

Partner

Invest

Subscribe

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