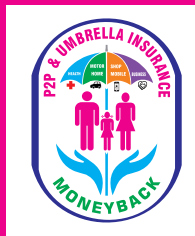




NAVA INDIA INSURANCE-10



NAVA INDIA INSURANCE-10



Life Insurance

Health Insurance

Auto Insurance

Fire Insurance

Mortgage Insurance

Property Insurance

Liability Insurance

Pet Insurance

Social Insurance

Disability Insurance

Goldmine Insurance Market of India

OPTIMIZING INDIAN INSURANCE OPPORTUNITIES

India with 17% of World Population only 2% Insurance Premium. Insurance Penetration only 3.7%

"Nava India Insurance-10" proposes to increase Insurance Penetration to 10% through Niche Products

Govt. of India Allows FDI from 74% to 100% in Indian Insurance Cos.

India, World's Most Populous Country (1.428 Billion 2023)

First Time in India Niche Insurance Products

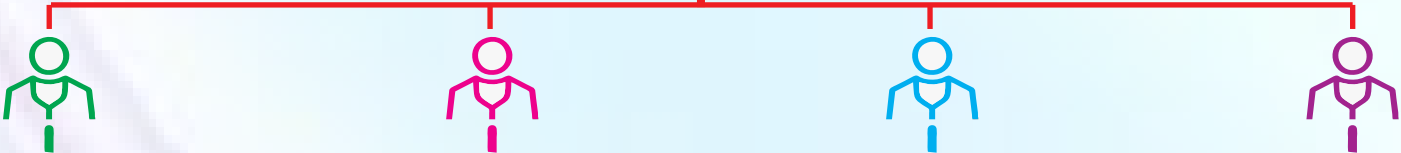
- GST Insurance
- Doctors - All Insurance
- Hawkers - All Insurance
- Family - All Insurance
- Housing Society - All Insurance
- Hospital - All Insurance
- Hotel - All Insurance
- Shops/Mall - All Insurance
- School - All Insurance
- Tourism - All Insurance
- Office - All Insurance
- Factory - All Insurance

SYNOPSIS

- 1) There is Immense Scope to expand Insurance Penetration from 3.7% to 10% (NIHS “Nava India Insurance-10” Project) in India (world's most populous country). Insurance Penetration in Taiwan is 20.1%.
- 2) NIHS want to develop many innovative insurance products for the first time in India to increase Insurance Penetration.
- 3) Government of India allows FDI (Foreign Direct Investment) Investors to Invest in Indian Insurance company upto 74% and in Indian Insurance Broker Company 100%. FDI Investors are Foreign Portfolio Investors (FPIs), Non-Resident Indians (NRIs), Overseas Citizens of India (OCIs), Foreign Central Banks, Multilateral Development Bank, Long term investors like Sovereign Wealth Funds (SWFs), Multilateral Agencies, Endowment Funds, Insurance Funds and Pension Funds.

NAVA INDIA INSURANCE - 10

NIHS Insurance Brokers Ltd.
(IRDAI License No. 824)



NIHS Healthtech Pvt. Ltd. (Kerala)
(India's First Health Management Organisation) - HMO
(Startup No. - DIPP44729/KSUM2118)

- 1) Promoting "P2P Doctors Integrated Super Speciality" and "Women and Children" 30 to 100 Bed Hospitals in Cities and Towns of India.
- 2) Globalizing Indian Ayurveda
- 3) Management of Resorts & Spas.

NIHS Tech Cities Pvt. Ltd.(Mumbai)
(One India Services for Business, Health, Home & Legal)
(Startup No. - DIPP47135)

- 1) Value added Franchisee Insurance POS & Govt. E-Services.
- 2) Promoting Group Practice for Doctors, Chartered Accountants, Company Secretaries, Patent Attorneys, High Court and Supreme Court Lawyers, IT Professionals, Architects and Consultants
- 3) Ready Job Training & Staffing.

NIHS Meditech Pvt. Ltd. (Goa)
(Tourtech E-Biz Parks)
(Startup No. - DIPP97642/GOGDOITSPCSC000140)

- 1) Medical Tourism
- 2) Tourtech E-Biz Park (Medical Tourism Park, IT Park, Export House and International Skills Institute)

NIHS Tourtech Pvt. Ltd. (Ahmedabad)
(Tourtech E-Biz Parks)

- 1) Fintech Company
- 2) Tourtech E-Biz Park (Medical Tourism Park, IT Park, Export House and International Skills Institute)

A) Most Populous India

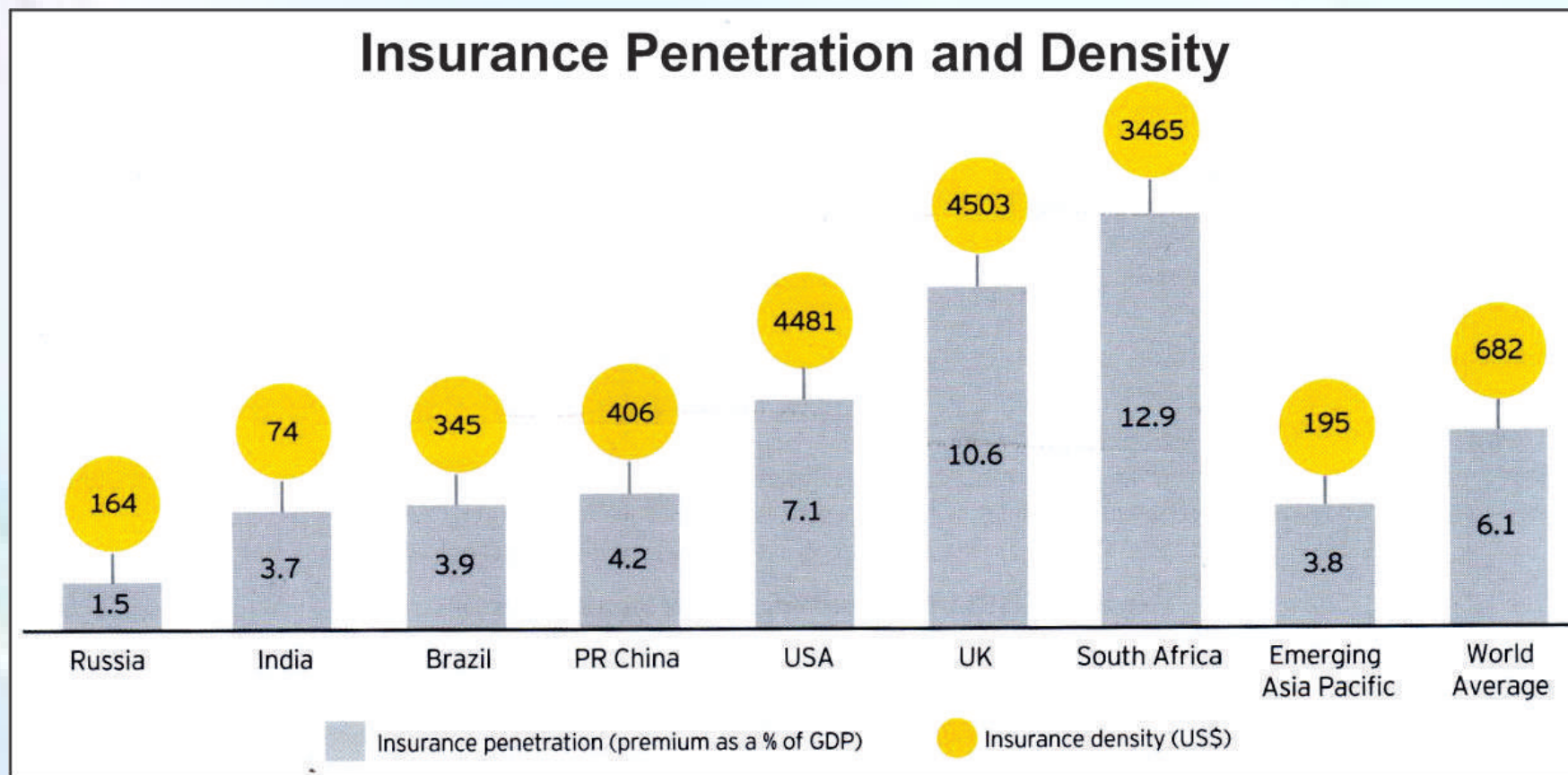
As per WHO, India is set to become the world's most populous country 2023 (1.428bn), overtaking China with its 1.4bn people. India's Population Will Be 1.52 Billion by 2036.

World Population Day: India will overtake China in 2023, says the UN



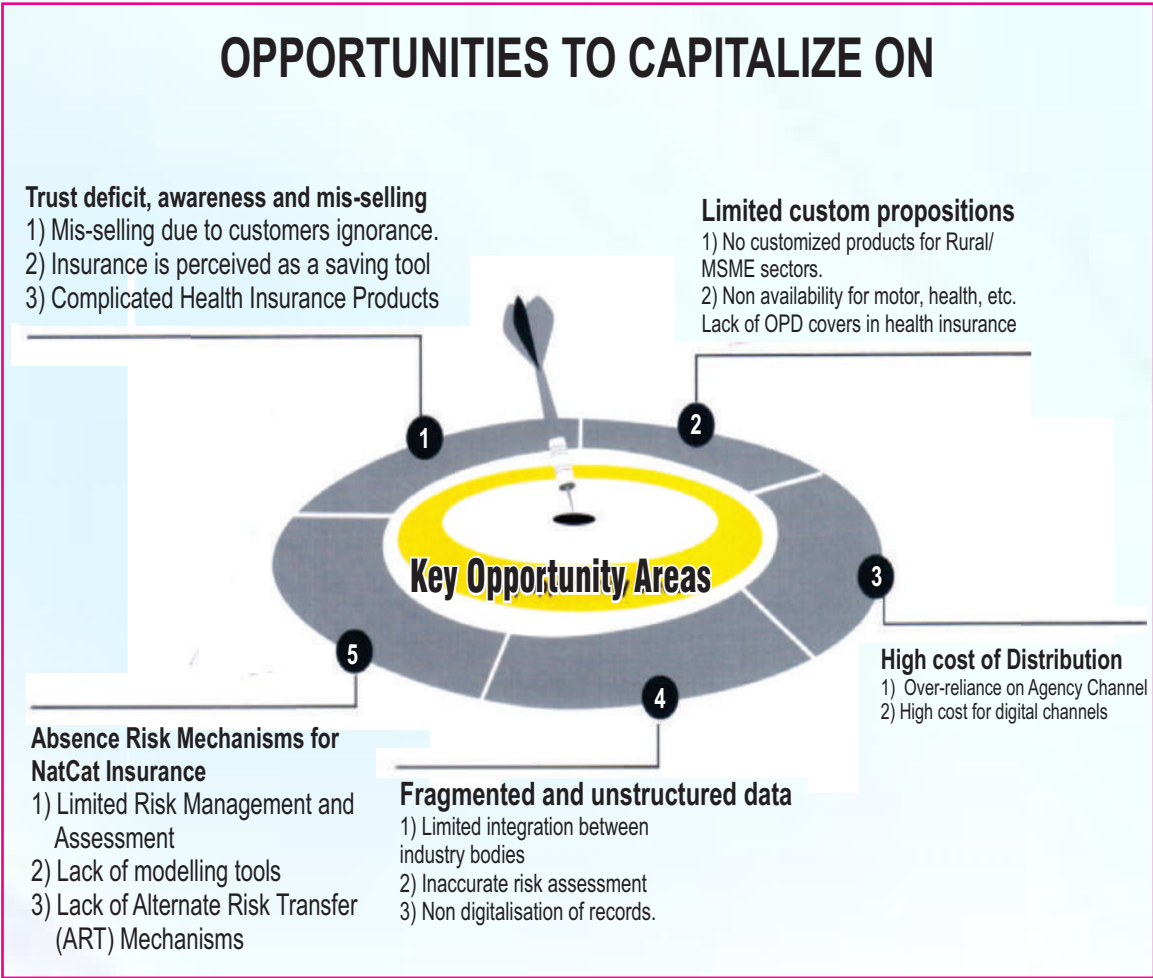
B) Indian Insurance Scenario

India Ranked 43rd and 74th in Penetration and Insurance Density.



C) Immense Opportunities for Insurance

India, with 17% of the world population accounts only 2% of World's Total Insurance Premium. India has the second largest Insurance gap in the world of US\$ 27 billion (in absolute terms) after China. In PPP terms, India continues to be the 3rd Largest economy in the world in 2021-22 @ \$10.22 Trillion, which almost twice as much of Japan @ \$5.4 Trillion in 2021. The Indian Insurance market has significant growth potential, however, there are some E-Opportunity areas that can be explored to tap its full potential.



D) Foreign Direct Investment

As per Indian Laws, 100% Foreign Direct Investment is allowed in Insurance Broking Companies and 74% in Indian Insurance companies. Even 100% Foreign Direct Investment is allowed in new line of Insurance Business. Foreign Investment Companies, Insurance Companies and NRIs wish to enter Indian Insurance Market. Recently Abu Dhabi Investment Authority bought 9.99% in Aditya Birla Health Insurance Co. Ltd. Promoters of Go-Digit General Insurance Company (Digital Insurance Company) applied for License for Life Insurance Business.

Aditya Birla Health Insurance Company

ADIA to Buy 9.99% in Aditya Birla Health Insurance Biz

SWF to invest ₹665 cr; co to use capital to drive growth

Our Bureau

Mumbai: The Abu Dhabi Investment Authority (ADIA), the sovereign wealth fund of the Emirate state, will invest ₹665 crore in Aditya Birla Health Insurance (ABHI), for a 9.99% stake, valuing the company at ₹6,650 crore. The transaction has been

THE ECONOMIC TIMES
KEEN TO DOUBLE DOWN ON INDIA'S FIN SERVICES SPACE
ADIA Eyes Stake in Aditya Birla's Health Insurance Business
ET had in its July 18 edition reported about a possible deal

After completion of deal, Aditya Birla Capital will hold **45.91%** and Momentum Metropolitan Holdings Limited a **44.10%** stake in ABHI

Digit Life Biz Licence

Promoters of Go Digit apply for life biz licence

Mayur.Shetty@timesgroup.com

Mumbai: Promoters of IPO-bound Go Digit General Insurance, the **Prem Watsa**-led Fairfax Group and **Kamesh Goyal**, have filed an application with regulator Irdai for setting up a life insurance company. The last company to have received a licence for life insurance was Edelweiss in 2011. Go Digit Insurance's promoters have also made an app-

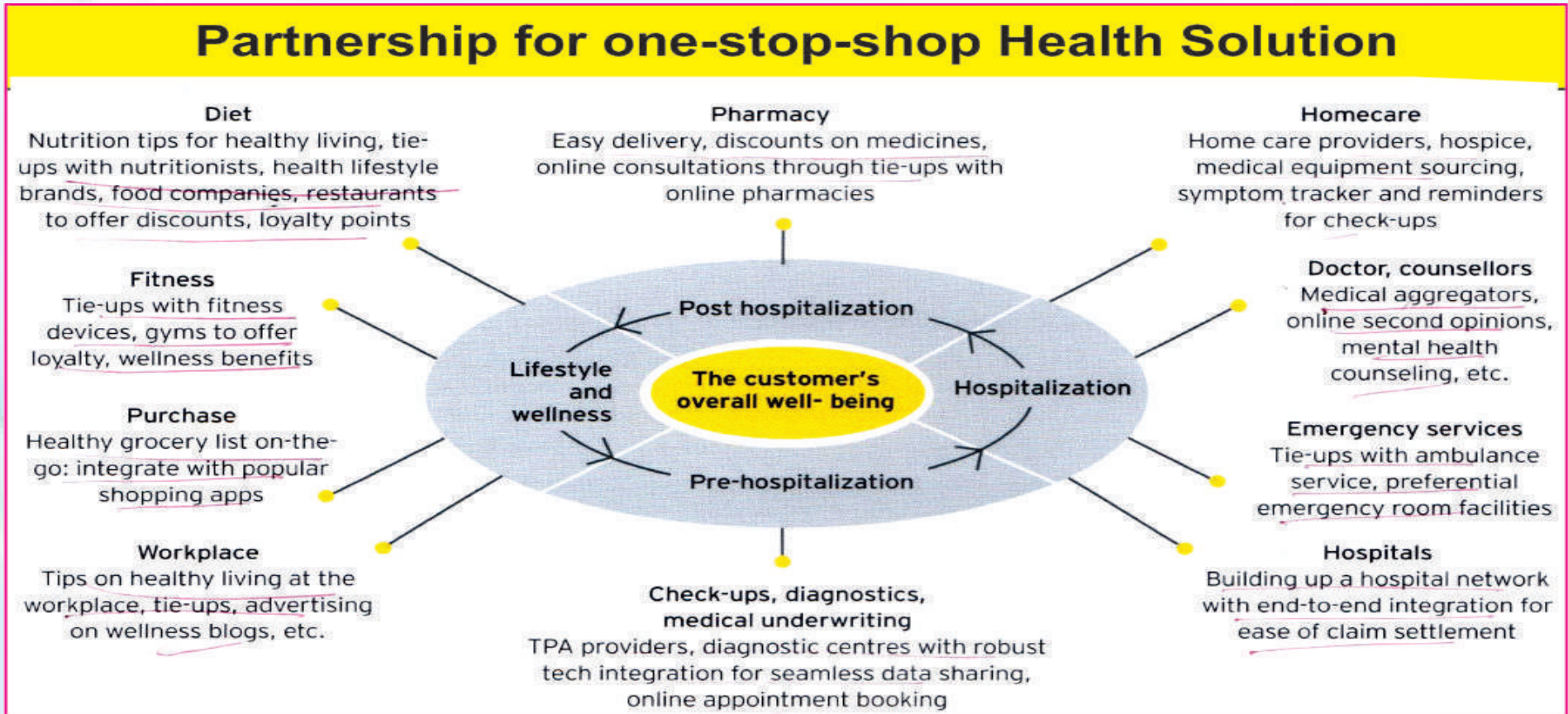
25 PLAYERS CURRENTLY

- Go Digit is promoted by Prem Watsa and Kamesh Goyal
- Watsa made big profits in ICICI Lombard, while Goyal grew Bajaj Allianz in India
- The life industry already has 25 players in the market
- Go Digit is likely to file draft red herring prospectus (DRHP) for an IPO of over ₹3,000cr soon

10% of its equity as over 15% of stake has already been sold to financial investors. The company was valued at around \$3.8 billion during a fund-raise last year. Given the valuation of over Rs 30,000 crore, the IPO size is likely to be in the region of Rs 3,000 crore and will include both new shares and offer for sale from existing investors. Although positioned as new age insurance company and a startup, Go Digit General Insurance has a model different from startup companies that are not to focus on pro-

E) Ecosystem Partnership of Banks & Insurance Companies

E.1) Foreign Insurance Company - Ecosystem Partnership for One-Stop-Shop Health Solution



E) Ecosystem Partnership of Banks & Insurance Companies

E.2) Leading Indian Banks tieup with Ecosystem Partners to offer Total Services

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Today, over 60 million MSMEs exist in India and each plays a key role in growing the economy. From generating around 37% of India's GDP* to over 110 million jobs, these MSMEs are important cogs in India's wheel and ICICI Lombard celebrates their limitless spirit. That's why we've always chosen to stand by this community.

We offer insurance solutions to cover key business risks and help them choose products as per the need of each business. Powered by AI, robotics and machine learning, our solutions ensure quick claim processing for micro, small and medium enterprises. All so that they can keep growing and keep driving India's success story forward.

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A partnership that bolsters innovation

YES BANK announces investments in Beams Fintech Fund and 9Unicorns, calls it 'step in the right direction'

YES BANK partners with Beams Fintech Fund and 9Unicorns

etpanache@timesgroup.com

YES BANK has announced that it has invested in Beams Fintech Fund and 9Unicorns (Venture Catalysts Group Funds).

"We are pleased to partner with Venture Catalysts, Beams and 9Unicorns. We believe that this partnership is a step in the right direction, to [help us] become the go-to bank for technology startups. India is at the cusp of massive growth."

E) Ecosystem Partnership of Banks & Insurance Companies

E.2) Leading Indian Insurance Companies tieup with Ecosystem Partners to offer Total Services

HDFC Ergo General Insurance has partnered with “Great place to work” to introduce “Employee well-being: A Culture Essential”. Universal Sompo has partnered with an Insurtech company “Cover Genius”.

HDFC Ergo General Insurance

Universal Sompo General Insurance

F) NIHS Insurance Innovation Products

NIHS Insurance Brokers wish to introduce unique insurance products through Ecosystem Partners and Foreign Partners.



F.1) Niche Insurance Products

Sr.No.	Type of Insurance	No. of Products
1)	Health Insurance	31
2)	Motor Insurance	8
3)	Property Insurance	7
4)	Club Insurance	29
5)	Umbrella Insurance	48
6)	Guarantee Insurance	10
7)	Life Insurance	7
	Total	140

G) Highlights of NIHS Insurance Innovation Products

G.1) Ecosystem Partners of NIHS

In highly Insurance Penetrated Counties, Insurance Company increased penetration through Ecosystem Partners. So NIHS Insurance Brokers will be Eco partnering with 4 startups. They are 1) NIHS Tech Cities Pvt. Ltd. (Mumbai) 2) NIHS Healthtech Pvt. Ltd. (Kerala) 3) NIHS Meditech Pvt. Ltd. (Goa) 4) NIHS Tourtech Pvt. Ltd. (Ahmedabad).



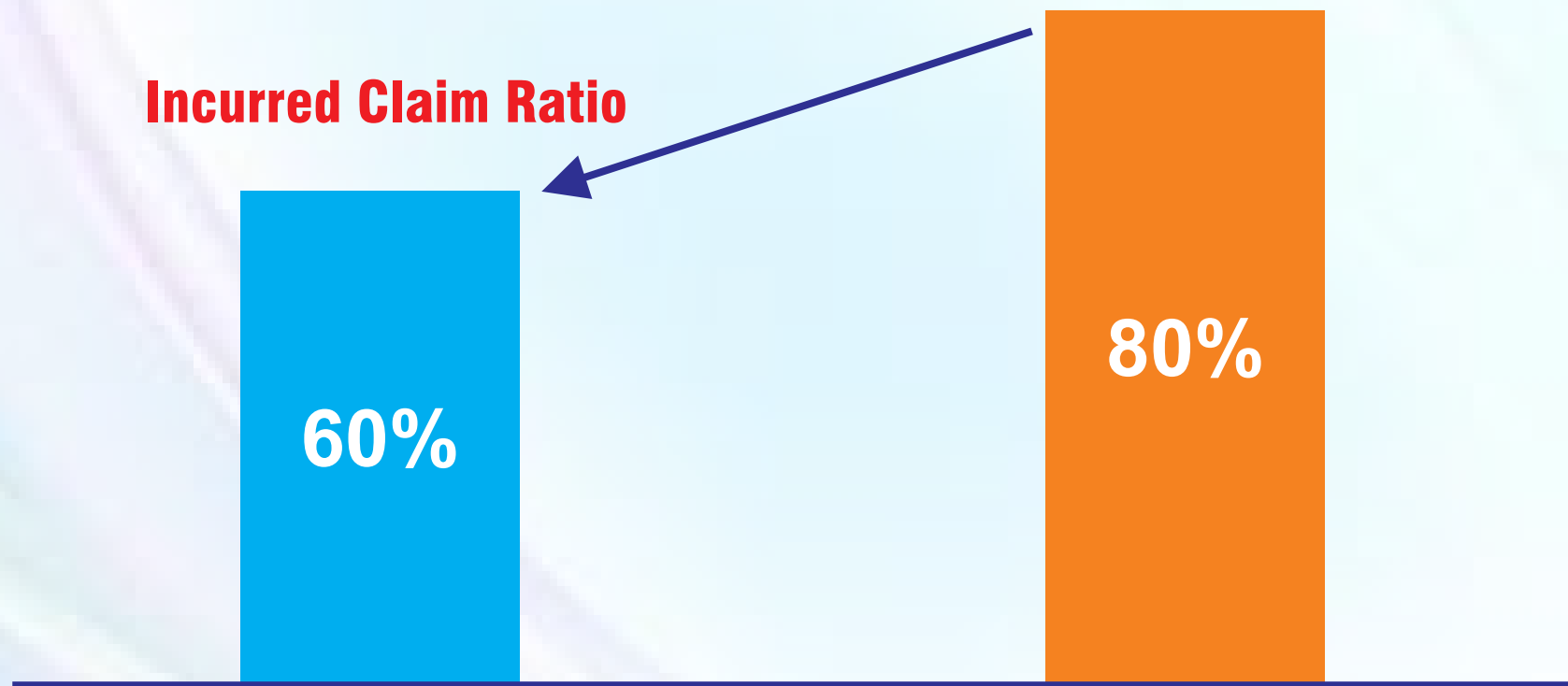
G.2) Pan India

NIHS wish to setup operations in 200 cities and towns of India. In each city, NIHS will promote “30-100 Bed Affordable P2P Doctors Integrated Super Speciality Hospitals” through Health Management Organisation (HMO), Govt. Recognized Startup Company, “NIHS Healthtech Pvt. Ltd.”. NIHS Meditech Pvt. Ltd. will be setting up Medical Tourism Park (Tourtech E-Biz Park) at Goa. NIHS Tourtech Pvt. Ltd. (Fintech Company) will be setting up another Medical Tourism Park (Tourtech E-Biz Park) at Ahmedabad. NIHS Tech Cities Pvt. Ltd. will be setting up value added POS all over India.



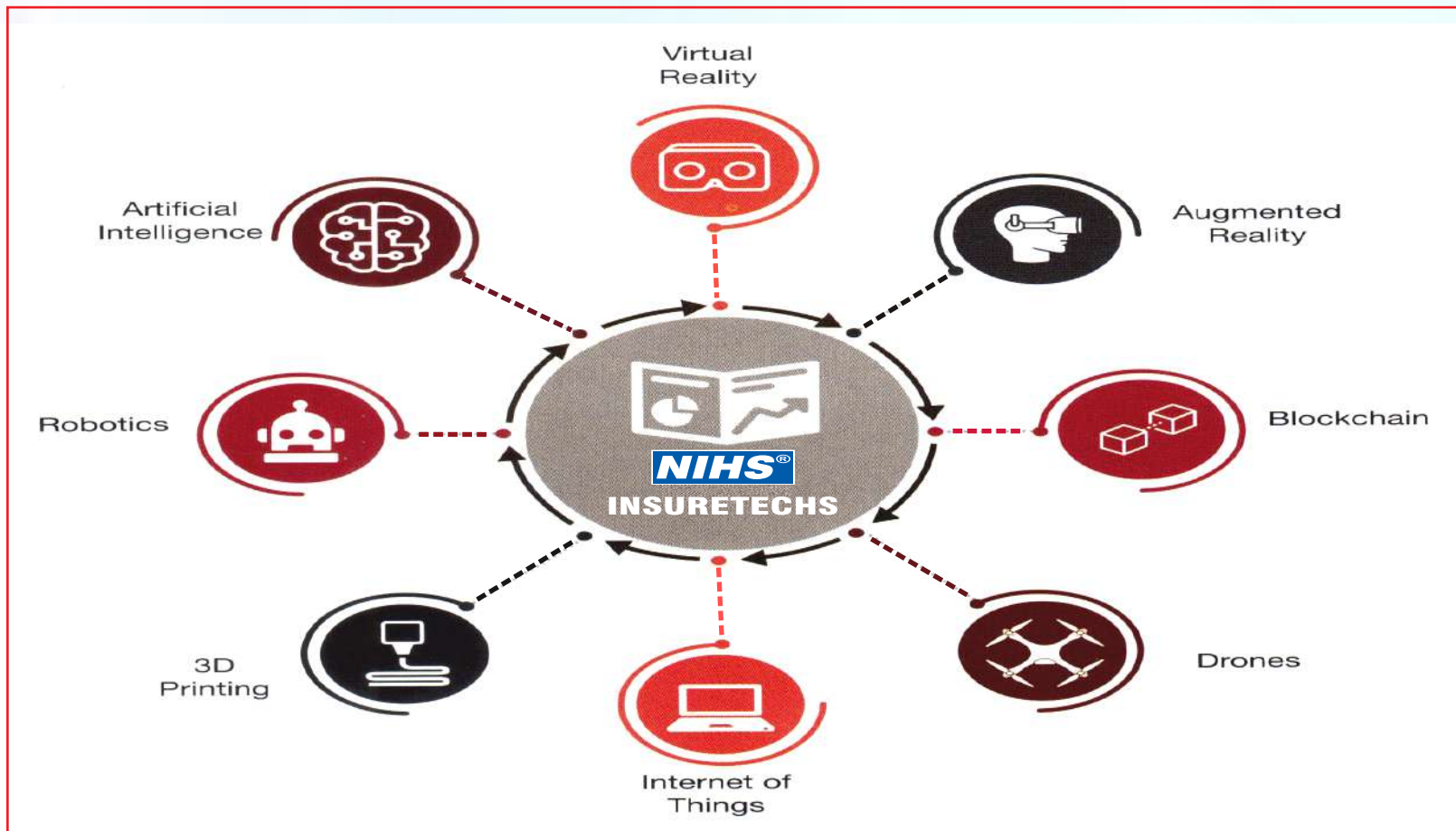
G.3) Incurred Claim Ratio

Incurred Claim Ratio: We guarantee an **Incurred Claim Ratio (ICR) of 80% to 60%** in all our Group Insurance Policies operated by our Govt. Recognized Startup Company, "NIHS Tech Cities Pvt. Ltd."



G.4) Cutting Edge Technologies

As Insuretech Companies, NIHS will be using cutting edge Technologies



G.5) Sandbox Operation

Some of the unique Insurance Products will require Sandbox operation for which we may have to take approval from IRDAI.



**SEBI and IRDAI Introduces
Regulatory Sandbox Regulations**

G.6) Crowd Funding & P2P Insurance

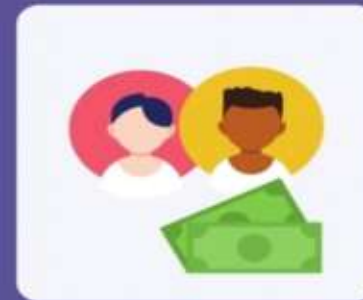
Crowd Funding will be used to supplement Insurance for our club members just like “Nexus Mutual, UK” and Lemonade Insurance, USA (P2P Insurance Concept).

Crowd Funding & P2P Insurance



Crowdfunding

Small amounts of capital
from a large number
of individuals



P2P lending

Loans from individual
to individual

G.7) Mobile Insurance

In India, Mobile Phone Insurance by Insurance companies like Godigit and Bajaj Alliance could not succeed. we will supplement Mobile Phone Insurance, by Principal Insurance Company with our Crowd Funding like that of “Nexus Mutual, UK” (P2P Insurance Concept) and Partnering with Mobile Shops.



G.8) All India Marketing

Value Added Govt. E-Service-Cum-POS Centres (Franchisees)

For Marketing, we will setup all over India, NIHS E-INDIA POS Franchisees (www.nihseindia.com) which will operate a) Government E-Service Operation. Already 2.7 Lakhs Govt. E-Service Centres are working in 29 States & 8 Union Territories b) NIHS E-INDIA Clubs c) Group Practice for Doctors and other Professionals.



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MISSION: Health, Wealth and Growth for Every Indian
"HEALTH FIT" (H = Health, E = E-Commerce, A = Agriculture, L = Legal, T = Tourism, H = Housing & Properties, F = Finance, I = Insurance, T = Technology & Information Technology) Services Offered by NIHS E-INDIA:
 1) 3I (Income, Income Tax and Insurance) Services for Indians
 2) 3I+3M (Information Technology, Insurance, Innovations + Management + Marketing + Medical Tourism) Services for Hospitals and Doctors
 3) 3I + 3P (Information Technology, Insurance, Innovations + Productivity + Procurement + Profit) Services for Shops, Hotels, MSMEs and other Organizations
"HEALTH FIT" Services offered by NIHS E-INDIA Franchisees (Business and Home Services) For "NIHS E-India Club Members".

S.No.	SERVICES OFFERED	PORTALS /PLATFORMS
1.	Accounting, Tax Planning, Finalisation of Balance Sheet, Banking, Company Secretarial Services, Group Practice of Chartered Accountants and Company Secretaries	www.moneypoint.co.in www.lawmanager.in
2.	Tax planning, Investment, International Taxation, FEMA, NRI Services, Fractional Property Ownership, Innovative Alternative Investments	www.pravasiwin.com www.moneypoint.co.in www.lawmanager.in
3.	Licenses, Compliances, FEMA, RBI, IRDAI, SEBI, FSSAI, CBDT, CBIC, CCPA and Legal (High Court, Supreme Court and Tribunals) Services, Group Practice of High Court & Supreme Court Lawyers	www.lawmanager.in

4.	Health Management, Doctors Group Practice, Home Hospital, Beauty Services, Ayurveda Medicines, Nutraceuticals, Fortified Spices, Fortified Foods	www.medicaltourism.org www.bestdoctorsgroup24x7.com www.healthguarantee.co.in www.womenhealth.in www.homehospital.co.in www.sexhealth.co.in www.keralaayurvedashram.com www.beautifulindian.in
5.	Software Development, IT Services, Solar Electricity, Solar Roofing, Solar Charging Station, Group Practices of IT Professionals	www.digitalmanager.co.in
6.	Property Gold (Brokering, Property Management, Construction E-Commerce), Group Practices of Architects	www.propertygold.co.in www.propertygroupownership.com
7.	Ready Job, Contract Staffing and Work from Home Services, Group Practices of Nurses, Ayurveda Therapists	www.readyjob.in
8.	Travel and Tourism Services	www.tourworldclub.com
9.	Procurement, E-Commerce and Agriculture Services	www.fairpricemall.in www.organicagriculture.in www.dfodhealth.com
10.	Marketing, E-Commerce & Exports	www.globale-biz.com
11.	Insurance & Motor Club Services	www.moneybackinsurance.in www.medicalm-100.co.in www.motorclub.co.in
12.	Mahashree, Home Business, Home Services and Home Nursing	www.mahashree.in www.homefactory.co.in www.nihs.co.in www.nihseindia.com

D) HEALTH FIT Services Partners:
1) India Fillings 2) India Mart 3) Airtel 4) Clear Tax 5) Zoho Books 6) Global Linker 7) Sherlock.ai 8) PayTM

E) HEALTH FIT Services Providers:
Our Service Providers are mainly 1) Doctor Specialists 2) General Practitioners (MBBS Doctors) 3) Ayurveda Doctors 4) Homeopathy Doctors 5) Traditional Doctors 6) Nurses 7) Hospitals 8) Chartered Accountants 9) Accountants and Tax Practitioners 10) Company Secretaries 11) Specialist Lawyers 12) Hotels 13) Resorts 14) Ayurveda Factories 15) Food Factories 16) Other Factories 17) Tour Operators 18) Wholesale Shops 19) Retail Shops 20) IT Professionals 21) Beauticians 22) Architects 23) Builders 24) Exporters 25) Agricultural Organisations 26) Land Owners 27) Investment Consultants 28) Training Institutes 29) Automobile Dealers and Shops 30) Pets Shops 31) NRIS 32) Banks etc.

F) HEALTH FIT Services Seekers/Takers:
1) NRIs 2) Job Seekers 3) Patients 4) Insurance Seekers 5) Finance Seekers 6) Money Growth Seekers 7) Marketing Seekers 8) Export Seekers 9) License Seekers from RBI, SEBI, IRDAI and Government Departments 10) High Court, Supreme Court and Tribunals, Lawyer Seekers 11) Banking and Finance Seekers 12) Private Finance/Leasing Seekers 13) RTO Officers 14) Police Officers 15) Government Officers 16) Builders 17) Land Owners 18) Hotels 19) Resorts 20) Hospitals 21) Luxury Home Building Individuals 22) Wholesalers 23) Automobile Owners 24) Electronic Spares Parts Seekers 25) Equipments Seekers etc.

G.9) Total Services Through Portals /Platforms

For each type of Insurance, we have a corresponding Portal / Website to offer Total Services. We have 26 Portals / Websites.



G.10) Total Service Through NIHS Portals

● bestdoctorsgroup24x7.com	● moneybackinsurance.in	● digitalmanager.co.in
● healthguarantee.co.in	● medicclaim-100.co.in	● nihseindia.com
● womanhealth.in	● motorclub.co.in	● drfoodhealth.com
● sexhealth.co.in	● propertygroupownership.com	● organicagriculture.in
● keralaayurvedashram.com	● propertygold.co.in	● beautifulindian.in
● avoidsurgery.co.in	● moneypoint.co.in	● fashionmanager.co.in
● medicaltourism.org	● pravasiwin.com	● globale-biz.com
● tourworldclub.com	● lawmanager.in	● fairpricemall.in
		● mahashree.in
		● readyjob.in

G.11) Life and General Insurance

NIHS will also be collaborating with a Life Insurance Company, So that our package includes Life Insurance Policies + General Insurance Policies.



G.12) All India Chain of Hospitals

NIHS will have Hospitals as members in all cities of India to operate our Group Health Insurance Policies - Mediclaim-100 and Health Guarantee-100. In fact, NIHS will operate the Insurance and Management Platforms of our members hospitals.



G.13) Club Services

We will setup many clubs like a) All India Doctors Wealth Club b) MSME Efficiency Club, c) Tourworld Club, etc to give Total Services to Club Members.



G.14) Total Services Concept

In Mumbai, there are 70000 Cooperative Housing Societies. NIHS will give package services to them including 1) Health 2) Fire 3) Home Care 4) Cyber Fraud 5) Motor 6) Pet, etc.



H) NIHS will be Introducing Foreign Insurance Innovations

Sr.No.	Life Insurance
1)	Customers to ladder-up or ladder-down their life Insurance sum assured as per their life stage and financial needs much like a subscription model.
2)	Artificial Intelligence powered chatbots on website and social media handles to help prioritize customer communications, address queries for policy details and premium receipts.
3)	Life insurer tying up with a group telecom service provider to provide term insurance bundled with prepaid plans.
4)	Program by a Life Insurer (Through it's Ecosystem Partner) provides extra services at discounted, no cost to its customers. The program includes will drafting services, memberships to fitness and wellness apps, estate and digital document management, instant OTC health services such as flu shots.
5)	Life Insurer provides add-on-emotional counseling and financial planning sessions to the claimant(s) at no additional cost through its ecosystem partners.

H) NIHS will be Introducing Many Foreign Insurance Innovations

Sr.No.	General Insurance
1)	Bite-sized, tailored covers such as small-ticket size term plans, bag and bicycle insurance and short-term home insurance.
2)	AI-powered interactive chatbot solution on social media platform to help users know their health quotient and get personalized quotations.
3)	Insurer remotely collects photos of external vehicle damage and analyses them using AI based image recognition technology. The tool can dissect and assess the damage, reconstruct the scene of the accident and remove glare.
4)	Non-life Insurance player tied up with an advanced analytics company that uses social media accounts to detect potential frauds.
5)	General Insurer is integrating with a virtual home assistant, by offering discounts on home insurance to those installing smoke and carbon monoxide alarms.
6)	Financial Services Market Leader reported to have 36% of its new customers from internet users within the group's five ecosystems (healthcare, auto, real estate, financial services and smart city services). The group has embraced the role of ecosystem orchestrator and had 184 million customers (in 2018) out of which 107 million were insurance customers.

H) NIHS will be Introducing Many Foreign Insurance Innovations

Sr.No.	General Insurance
7)	Non-life insurer tying up with an online health service aggregator to provide OPD insurance.
8)	Health Insurance Company has tied up with a provider wellness plans to its customers. The plan rewards healthy living through reward points and discounts on a wide array of partners such as Gyms, Cab providers, etc.
9)	Insurance companies are part of a consortium that allows companies to use Drones to inspect property damage after disasters.
10)	Global reinsurer has developed a flood risk assessment tool that uses drones to capture the location-specific data, creating visualisations and use simulation to show potential vulnerabilities.
11)	Drought cover incepted in 2014 (Nine countries by 2015) supported by satellite mapping and derivative modeling for losses by country. Provides a cover of US\$30 million per country (African Risk Capacity (ARC)). More countries and flood coverage are expected to be added going forward.
12)	The United States National Flood Insurance Program (NFIP): Unique fund in which the federal government serves as the primary insurer, offering voluntary policies to residential and commercial buildings (mandatory in the case of a mortgage). The program also mandates a Floodplain Management Ordinance to drive mitigation efforts.

H) NIHS will be Introducing Many Foreign Insurance Innovations

Sr.No.	Umbrella Insurance
1)	Completely Modular product with custom building blocks including term, health and property insurance allowing customers to pick and choose and watch the pricing effect real time.
2)	Leading life and health Insurance providers abroad have tied up with multiple ecosystem partners such as wellness providers and homecare providers to build an integrated customer-centric health ecosystem.
3)	A mobile money platform in Peru offering interoperability for financial inclusion. The platform established an interoperable nationwide payment platform in an attempt to enable mobile payments with a specific focus on financial inclusion. Rather than focusing on the strengths of technology, it relies on the partnership between the entitles to succeed. Thirty-three institutions, including microfinance organizations, commercial banks, and Telecom companies, are participating in the platform.

Invitation: We invite you to join NIHS to explore the Goldmine of Insurance in India.

Thank You!

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