

**REGD. OFFICE :** A-102, Krishna Building, Shantivan, Borivali (East), Mumbai - 4000 066.  
**CORPORATE OFFICE :** Crystal Hospital Building, Maratha Colony, Dahisar (East), Mumbai - 400068  
[www.insurance100.co.in](http://www.insurance100.co.in) • [www.doctorsbenefitsclub.co.in](http://www.doctorsbenefitsclub.co.in) • [www.motorclub.co.in](http://www.motorclub.co.in) • [www.medicaltourism.org](http://www.medicaltourism.org) • [www.nihseindia.com](http://www.nihseindia.com) • [www.moneypoint.co.in](http://www.moneypoint.co.in)  
**Mob.:** 9892687120 • **Email:** drcrystalmumbai@gmail.com • **CIN No.** U74110MH1988PLC046864  
**GROUP OFFICES:** MUMBAI • GOA • INDORE • KOTTAKKAL • KOCHI • GUJARAT • DELHI

## ICICI "THE BANKER, THE INSURER AND THE DOCTOR TO EVERY INDIAN".

**A) World Trend:-** United Health Group of USA and Ping An Insurance of China have become the No.1 and No.2 Insurance Companies in the world because both of them combined Insurance with Health. Revenue of United Health Group is \$ 335.94 Billion compared to \$ 2 Billion of Apollo Hospitals(71 Hospitals in India). Thus, United Health Group's revenue is **16,797%** of Apollo Hospitals because United Health Group combined Health + Insurance, while Apollo Hospitals had sold "Apollo Munich General Insurance Company" to HDFC Ergo.

**B) HDFC Behemoth:-** With the merger, HDFC has become 219% bigger than ICICI. But NIHS "BFHI" Project will enable ICICI to win over HDFC, SBI, LIC and The New India Assurance Co. Ltd.

**C) Solution to the World:-** NIHS "BFHI" project gives a solution to the World "How to reduce Healthcare cost?". Because Healthcare cost is sky rocketing. In USA, it is 18.3% of GDP, while it is only 2.1% of GDP in India.

**D) Solution to the Indian Insurance Companies:-** NIHS "BFHI" project gives a solution to the Indian Insurance Companies, "How To Maintain ICR Ratio at 50%, and Combined Ratio at 75%?". It also enables Insurance Companies to reduce premium in Insurance Policies in India.

**E) Solution to IRDAI Objective:-** IRDAI's objective is "Insuring India by 2047". The objective of NIHS "BFHI" project - "Insurance 100" is also "Insuring all by 2047" through increasing the penetration of Insurance in India from 4.2% to 10%, Introducing "Need Based, Innovative, Tailored" Insurance Products; "Innovative Marketing" through cost effective 10,000 POSBs and 1 Lakh POSPs all over India and "Innovative Claims Management".

**F) NIHS "BFHI" Project- World Scope:-** As NIHS "BFHI" project can give Healthcare at the lowest cost in the World, but with Mayo Clinic quality, NIHS "BFHI" Model has scope in 195 Countries of the World. Also its associate Insurance Company can become the Leader in that Country. Thus as Prudential PLC (partner of ICICI) has presence in 13 Asian Countries and 8 African Countries and Prudential PLC has already entered in Healthcare Project in South East Asia and It's group CEO Mr. Mark Fitzpatrick wants to enter Health Biz, NIHS "BFHI" project can make Prudential PLC a Fortune 500 Company. Similarly, ICICI has presence in 13 foreign Countries. So, if ICICI joins with NIHS "BFHI", it can also become a Fortune 500 Company.



**G) AIGI Hospitals:-** AIGI (Artificial Intelligence, Genomics & Integrated) Hospitals is a "World Healthcare Revolution". It can be considered **UBER** of "Healthcare". But this startup cannot be started at San Francisco (World Capital of Startups). It can be started only in India, as AIGI Hospitals is based on Ayurveda along with Allopathy. A 100 Bed AIGI Hospital is equivalent to a 500 Bed Apollo Hospital. Thus, AIGI Hospitals can be started in 1000 Cities of India. Its investment cost is minimum because all are P2P Hospitals based on an American concept. In America, 60% of Doctors are in Group Practice. But in India only 6% of Doctors are in Group Practice. "Medical Leasing" will also be used in wide scale in these Hospitals. If the investment cost per bed of Apollo Hospital is Rs. 1.5 crores, it will be only Rs. 25 Lakhs in AIGI Hospitals. Over and above, the operation cost will be 50% of that of Apollo Hospital. AIGI Hospitals will not spend funds on Real Estate, but will follow the model of "Medicover Hospital Chain of Europe", who have started 20 Hospitals in India. AIGI Hospital is also based on **Medical Tourism**- people travel to get "Cheap and Best" treatment. As AIGI Hospitals are based on Genomics and Integrated Treatment model, AIGI Hospitals can cure many diseases which are not cured by other Hospitals in India.

**H) NO RBI, IRDAI, NMC:-** NIHS "BFHI" project depends on **Super Innovations** to counter Innovations by other Banks (Kotak Mahindra Bank, IDFC Bank, Axis Bank, Indusind Bank, SBI Bank, Other Banks) and Insurance Companies like (India Life, Max Life, Bajaj Insurance, TATAAIG, and Other Insurance Companies) and Innovations brought by Hospitals. But it will not be in the ambit of these regulators and they may not interfere as in the case of "BOB World" and impose hefty fines as they have imposed on other Banking Companies.

**I) "NIHS Win" Super Application & Co-Branded Card:-** If "BOB World" gives 200 + Services, "NIHS WIN" can give 500 + Services of Banking, Finance, Health, Insurance and Services of 16 NIHS Service Clubs, operated through 30 Portals/Websites.



### J) Co-Branded Card

## CO-BRANDED CARD

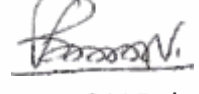


## SBI CARD



**K) For Every Indian:-** If "SBI" is "THE BANKER TO EVERY INDIAN", through NIHS "BFHI", "ICICI" will become "THE BANKER, THE INSURER AND THE DOCTOR TO EVERY INDIAN".

For NIHS Insurance Brokers Ltd.



S V Babu  
(Principal Officer & Director)