



The Blueprint

For a secure Future

Comprehensive Insurance Solutions



Health Insurance



Travel Insurance



New India Assurance

Corporate Insurance



Requirements Analysis

Extensive Product Comparison

Simplified Solutions

Industrial Insurance



Life Insurance



Car Insurance



The Blueprint

For a Secure Future

About Us

We have been into the insurance services business for close to 10 years. We have tie ups with both public and private sector insurers and can thus help you get the most suitable plans at the best possible rates. We do an extensive comparison of the various kinds of options available as per the company requirements and provide solutions in all areas of Corporate and Individual Insurance.

Sarabjit Kuckreja, Founder

MBA – Finance (SP Jain, Singapore)

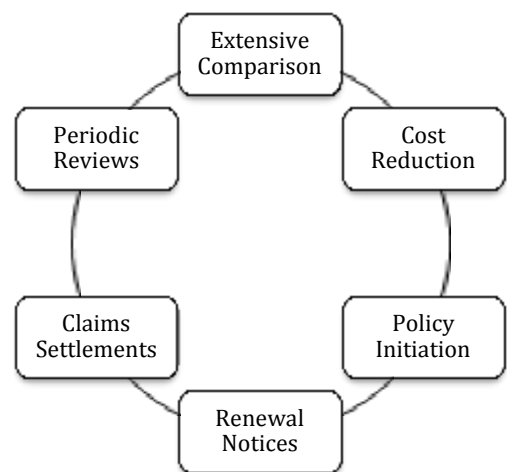
BSc. Computer Science (SUNY, Buffalo, NY)

Ex-AVP, Citigroup, Wall St., New York, NY

Ex-Manager, ICICI Bank, Mumbai

Value Proposition

- Professional Insurance Advisory Services
- Extensive Product comparison;
- Periodic reviews to identify gaps/*cost reductions*
- Prompt *renewal* notices
- Complete *claims settlement* assistance



The Blueprint - Services Portfolio

We provide insurance solutions in the following areas

- Corporate Insurance Advisory Services
- Corporate Group Life Insurance
- Corporate Group Health Insurance
- Corporate Motor vehicle Insurance
- Corporate Electronic Equipment Insurance
- Group Personal Accident Insurance
- Building Fire/Theft/Burglary Insurance
- Individual Life/Health/Travel Insurance
- Workmen Compensation Policy

The process blueprint

- Initial meeting with the client to understand the client's requirements
- Comprehensive analysis of the requirements
- Solutions provided after comparing products & rates from various insurers
- Follow up meetings to discuss changes and to finalize the product structure
- Changes incorporated before the final quotes are presented.
- Policy Initiation through a seamless process
- Follow ups for subsequent requirements, additions/deletions, renewals, etc.
- Issues handled in a professional manner to ensure complete satisfaction

Sample Comparisons

Group Health Insurance

No of Lives: 330	Insurer 1		Insurer 2		Insurer 3		Insurer 4		Insurer 5	
Band-wise Sum Insured (Floater)	(B123 - 200000)	(B123 - 300000)	(B123 - 200000)	(B123 - 300000)	(B123 - 200000)	(B123 - 300000)	(B123 - 200000)	(B123 - 300000)	(B123 - 200000)	(B123 - 300000)
	(B4&5 - 300000)	(B4&5 - 400000)	(B4&5 - 300000)	(B4&5 - 400000)	(B4&5 - 300000)	(B4&5 - 400000)	(B4&5 - 300000)	(B4&5 - 400000)	(B4&5 - 300000)	(B4&5 - 400000)
	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)	(B6&7 - 500000)
Total Premium	885,000	935,000	945,000	1,035,000	935,000	995,000	800,000	850,000	1,044,300	1,123,600
Difference	50000		90000		60000		50000		79300	
Room Rent	2% of Sum Insured for Normal 4% of Sum Insured for ICU						1% of Sum Insured for Normal 2% of Sum Insured for ICU			
Portability Benefit	Waiver of 30 day waiting period		No							
Cashless	Yes									
Co Pay	No									
Pre Hospitalization	30 Days									
Post Hospitalization	60 Days									
Maternity Benefit	50,000 (normal & C)								No	
Pre Existing Diseases	Yes									
Waiting Period	Waived									
Addition & Deletion	Premium to be charged on ProRata for addition/deletion endorsement									

Personal Health Insurance

Individual (47, 43, 22, 17)	Insurer 1		Insurer 2		Insurer 3			Insurer 4	
Cover	Regular		Restore		Protect		Plus	Silver	Gold
Sum Insured (Per Person)	300,000	500,000	300,000	500,000	350,000	450,000	450,000	300,000	500,000
Restore			300,000	500,000	350,000	450,000	450,000		
Effective	300,000	500,000	600,000	1,000,000	700,000	900,000	900,000	300,000	500,000
Total SI for 4 members	1,200,000	2,000,000	2,400,000	4,000,000	2,800,000	3,600,000	3,600,000	1,200,000	2,000,000
Total Premium (aft disc.)	24,168	36,608	21,398	26,856	21,357	23,946	36,435	26,160	45,532
Type	Regular		100% Restore (After SI exhausted)		100% Restore		100% Restore	Regular	Regular
Room	Any		Any		Shared		Private	Any	Private
Room Limit	1% of SI/2% for ICU		No Room Limit		No Room Limit		No Room Limit	3000 or shared room	No Room Limit
Cashless	Yes		Yes		Yes		Yes	Yes	Yes
Co-pay	No		No		No		No	No	No
Worldwide	India only		India only		Worldwide E Cover		Worldwide E Cover	India only	India only
Critical Illness	Flat 10% of Sum Insured		None (Rider available)		None (Rider available)		None (Rider available)	None	None
OPD/Doctor	None		None		500 per year		2000 per year	None	None
Ambulance	1% of SI		2000		2000		3000	Actual Costs	Actual Costs
NCB	None (Discounts on premium)		50% First Year, 100% Second Year		5%		10%	10%	10%
NCB upon claims	NA		Reduced by 50% SI		No reduction in NCB			Reduced by 10% SI	
Hospital Cash	0.1% SI per day upto 1% SI		None		None		None	None	None
Health Check Up	1% SI, Every 3 claim free yrs		1% of SI every 4 years		Every 3 years		Every year	Every 2 years	Every year