

A thick dark blue vertical bar runs down the left side of the page. A blue arrow-shaped box points to the right from this bar, containing the text '9/1/207524'. At the bottom left, several thin, curved lines in shades of blue and grey sweep upwards and to the right.

9/1/207524

# I Solution International Pvt. Ltd.

Website Contents

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# 1 Slogans

Good hands for the good life.

No one can surely predict the future. But we can protect it.

Your Future Protected.

Leave the Insurance to Us.

Guarantees for the if in life.

Be life confident.

We will do right by you.

All your protection under one roof.

Protection for Life's Downs.

Live a Long Life with Protection.

A Business of Caring.

We insure your life. Because you never know.

Protection what you want

Well Insured, Well Lived

The Company which Loves your Life

Good hands for Good life

Think better, insure better

Enriching lives, Enriching Futures

## 2 Mission, Vision and Core Values

### 2.1 Mission

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I Solution International Pvt. Ltd. is a dynamic, independent firm of insurance professionals whose mission is to provide innovative insurance solution with personalized service exceeding the customers' expectations. We endeavor to know and understand your financial situation and provide you with only the highest quality information, services, and products to help you reach your goals.

We give clients the power of choice from top-rated national insurance carriers.

### 2.2 Vision

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Our vision is to be the premier insurance agency company by providing the best prices, coverages and services that is second to none. We will achieve this goal with our commitment to constant improvement, innovation and providing the right protection for our clients.

We want to be recognized as a locally owned, civic minded business. We will give back to the community by contributing our time, talents, and resources.

We want to be known as professional, friendly, honest, reliable, and responsible, not only to our clients, but in our daily dealings with one another.

All this will be achieved through our most important asset, our staff, who are empowered to reflect the deep-rooted principles of integrity, stability, and commitment to our vision.

## 2.3 Our Core Values

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At I Solution International Pvt. Ltd., the bottom line is never as important as doing the best for our clients, employees and community. Our values are much more than just words—they inform every business decision we make and every interaction with our clients that we have. They're the foundation we built our company on, and the one that will carry us into the future.

### **PROFESSIONALISM**

We promote professionalism through exemplary conduct, deportment, positive attitudes and the highest ethical standards.

### **INTEGRITY**

We uphold the highest level of integrity in every aspect of our Business.

### **QUALITY SERVICE**

We strive to ensure customers' satisfaction through quality service and continuous development of new and attractive products.

### **TEAMWORK**

Teamwork is important to I Solution as it encourages harmonious relations among employees as we aim to achieve the Company's goals and objectives.

### **TRAINING & DEVELOPMENT**

We aim to provide superior customer service by ensuring that all team members are appropriately trained and developed.

### **COMMITMENT**

We are committed to uphold the Vision and Mission of the Company, so as to provide the best customer service.

### **EXCELLENCE**

For I Solution, excellence is important in order to meet and exceed the highest expectations of our policyholders, customers and the community.

### 3 About Us

The I Solution International Pvt. Ltd. is an independently privately owned and both locally and internationally operated insurance agency situated in Kathmandu, Nepal. Started in 2018, as Nepal's first and one and only insurance agency as a company, I Solution aims to help people find affordable and reliable insurance products from a variety of trusted carriers.

As an "Independent" insurance agency, we're not tied to any one insurance carrier. In other words, we can research rates and coverage options from several top insurance companies to find the best policies for you and can help to find the perfect combination of coverage and price to fit your unique needs. At I Solution International Pvt. Ltd., we believe our customers should have a voice in designing the coverage they need to protect themselves, their families and businesses. We will work with our customers to help identify insurance needs, offer coverage choices and flexibility in the design of a cost-effective insurance plan to meet those needs.

I Solution International Pvt. Ltd. was started by professionals who have been serving in the insurance industry for more than 10 years. Anjan Bhandari, being the Chairman of the company who is a well-reputed and nationally and internationally recognized personality in the insurance industry partnered with Karna Bahadur Shahi and Suresh Pokhrel to start the Nepal's first insurance agency firm. The three partners Anjan Bhandari as Chairman, Karna Bahadur Shahi as Managing Director and Suresh Pokhrel as Marketing Manager established I Solution Pvt. Ltd. to revolutionize and bring new trend of insurance agency as firm in the context of Nepal and to serve the people by providing them competitive and comprehensive Personal and Commercial lines of insurance coverage. Although all three partners were successful in their own right, they realized they could better reach their goals and objectives through combining resources and working together as a team. It is this teamwork concept along with a sincere desire to serve that has set the foundation for I Solution International Pvt. Ltd.

We continue to look ahead and plan for future development. This feeling of confidence relates to I Solution' Corporate Philosophy: emphasize the need to plan ahead and take advantage of trends and changes occurring in the Insurance Industry. I Solution does this for our customers, as well as our carriers.

As an independent insurance agency, the companies we represent offer financial security, excellent products and claims service. So, we invite you to contact us to review coverage options for auto, home, life, health, business, and more.

We provide free, no hassle and no obligation insurance quotes to help you make an informed decision.

We do the shopping and comparing to save your time and money!

## 4 Why choose an Independent Insurance Agency “I Solution”?

Not all insurance agents are the same! Choosing the right one can make a big difference in price, service, and value.

With other agents, you get one company that sells one brand of insurance. With an independent insurance agency like the I Solution Insurance International Pvt. Ltd., you get choices.

Why? Because independent insurance agencies, like the I Solution Insurance Agency, represent a number of different insurance companies, and can compare coverage and prices to find the best possible value for your individual circumstances.

As independent agents, we're committed to doing business face-to-face and being your advocate in times of need.

Here are a few reasons why I Solution International Pvt. Ltd. should be your first and last stop when looking for insurance.

- We are real, live members of the community.
- We work for you when you have a claim.
- We are not beholden to any one company. This means you don't have to change agencies as your insurance and service needs change.
- We are your consultants, working with you as you determine your needs.
- We are value-hunters who look after your pocketbook in finding the best combination of price, coverage, and service.
- We offer one-stop shopping for a full range of products, including home, renters, auto, business, life, health, and retirement plans.
- We can periodically review your coverage to keep up with your changing insurance needs.
- We are committed to customer satisfaction, it's the key to our livelihood.
- We treat you like a person, not a number.
- We are licensed professionals with strong customer and community ties.

There is a difference. To find out how our independent insurance agency can help you find the right insurance coverage, please contact I Solution Pvt, Ltd. Give us a call today!

# 5 How we work

## 5.1 Step 1

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Client contacts I Solution International Pvt. Ltd. for getting the consultation of the type of insurance that he/she requires.

## 5.2 Step 2

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One of the team member of I Solution visits the client's desired location to provide the consultation about the type of insurance that he/she needs or wants to apply for. All the details of the required insurance including the coverage, price of various Insurance companies is provided to the client that suits his/her needs. Then, the client chooses the best insurance policy or service of a desired Insurance company for applying.

- Take the time to understand your needs and priorities.
- Help educate you on types of coverages best suited to you.
- Shop a multitude of insurance companies to find the best fit.
- Narrow the selection to the top two or three options and negotiate pricing and terms on your behalf.

## 5.3 Step 3

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Our company does all the work (including paper work) for applying the type of insurance to a selected Insurance company saving time and money of the client without needing the client to visit the Insurance company. Even after the client has started using the insurance service, our company will be available in the service as an advocate or when required for claiming.



## 6 Message from Chairman and Managing Director

### 6.1 Message from Chairman

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"As Chairman, I set high standards... Our professional staff cares about our clients and finds solution to their insurance problems. We also realize our work begins after the sale is made and we've obtained a new client. I guess that is why we have received so many referrals over the time we have been established, and why our clients come back to us time and again. We can and do make a difference for people in a society that is dependent upon the financial protection of the insurance industry. I believe we can make a difference for you, too."

### 6.2 Message from Managing Director

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Since I Solution International Pvt. Ltd. was founded, has astounding growth and transformation, earning it a reputation for excellence and innovation as Nepal's first and one and only Independent Insurance Agency.

But over these period of unprecedented growth and change, an unwavering constant has remained: the need for individuals and organizations alike to protect the people and assets they cherish the most.

Just as this need has never faltered, nor has our dedication to meeting it. Since I Solution's establishment, we have acted as a trusted agency, providing comprehensive insurance services to a wide range of individual and corporate clients.

We understand that every person and every enterprise is different. From automotive and accident, to medical and marine, we go to great lengths to offer tailor-made services that help protect our valued customers from the financial burden of the unforeseen. In our ever-changing world, we may not be able to predict the future, but I Solution is there to help prepare for every eventuality. To do so requires experience, expertise and unrivalled insight. Our services are born from all three. They are also underpinned by solid values that I personally hold close to my heart. Having worked in the world of insurance for more than 10 years, I am a formidable industry veteran, but I am also a family man. As such, I understand that securing the right insurance both at home and at work is not just desirable, but a fundamental necessity. Sharing the same values, the entire I Solution team is dedicated to helping secure the right insurance for

your personal and professional life, so that you can get back to the most important thing: enjoying it.

## 7 Company Services

I Solution International Pvt. Ltd. combines the knowledge of insurance options with your specific needs to provide you with the service you deserve. We provide the highest quality professional customer service at the lowest cost. "Protecting Your World" is what insurance is all about. Whether your world is your business, your home, your car or a combination of assets, we specialize in creating just the right custom blend of products personalized to your needs.

### 7.1 Life Insurance

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I Solution International Pvt. Ltd. recognizes that Personal Insurance needs to be "personalized" and customized to your unique situation. We take the time to compare multiple companies and combinations of selected coverages to protect not only your assets but the people who use them.

Insurance can be confusing, but it doesn't need to be that way. We take the time to educate our customers, to truly evaluate their needs. As an independent agency, we provide a custom blend of options and prices from multiple insurance companies. This requires us to take more time up front truly shopping around for your best fit. Anyone can put a quote form on the internet and tell you this is the best price, but that's not service - that's not making sure you have the appropriate coverages - that's a machine. Our personal approach means we take the time to understand your priorities, your health concerns and your budget.

You should consider your life insurance coverage as part of your financial planning process. Life insurance protects you from life's uncertainties, for example:

- Correctly planned life insurance can protect your family from the uncertainties of living expenses, monies due and mortgages.
- Life insurance provides tax free cash to pay estate and to help support your business and personal expenses.
- Some policies have savings or pension components to help with retirement expenses.
- If your income supports your family's life style, life insurance helps them maintain that standard of living should you suddenly die.

- As a business partner, life insurance protects the business from financial loss and liability should a partner die.
- Life insurance policies are exempt from creditors in bankruptcy cases.
- Life insurance can pay for your funeral expenses and some coverages have options for critical illness or term insurance.

## 7.2 Health Insurance

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I Solution International Pvt. Ltd. understands how important staying healthy is to you. Whether you are covering just yourself or your whole family, you need an insurance agency that can personalize the policy to your specific needs.

Industry experts recommend considering the following when shopping for insurance:

Can you handle a higher deductible to cut your premium cost?

Do you have adequate coverage? Don't wait for a disaster to learn that you are not covered.

What makes I Solution different is the people. With very little turnover, our trained and licensed professionals possess an average of 12 to 15 years of experience which they use to help you navigate through the insurance process.

A leading healthcare site lists these top 8 reasons for carrying health insurance:

- Helps protect you from the financial hardships that may result from health care expense.
- When you need medical care, you may not be able to afford it.
- Insured individuals tend to visit the hospital before a condition becomes worse and more expensive to treat.
- Diabetics without health insurance have a higher mortality rate than those that carry insurance.
- Hospitals have the legal right to place a lien against your property if you do not pay their bills.
- Some higher education facility will not allow you to enroll without proof of health insurance.

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## 7.3 Vehicle Insurance

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Every motorist runs the risk of incurring legal liability to pay compensation to third party for death, bodily injury, property damage arising out of use of vehicle, with further heavy loss of accidental damage to vehicle itself. This policy indemnifies vehicle owners against such contingencies. Private car, motorcycle, commercial vehicle owners can avail this insurance cover against comprehensive risks including third party personal injury and property damage and additionally riot & strike, earthquake, flood, personal accident to passengers, drivers etc.

Vehicle Insurance is insurance purchased for cars, trucks, motorcycles, and other road vehicles. Its primary use is to provide financial protection against physical damage and/or bodily injury resulting from vehicle accidents. This Insurance covers both the damage of the vehicles and the Third-Party Liability under Comprehensive Vehicle Policy. It covers against the loss or damage to the motor vehicles and/or its accessories while they are on land or in transit. This insurance additionally offers financial protection against theft of the vehicle.

The types of Motor vehicle insurance policy:

Car Insurance: Car Insurance gives coverage against accidental loss or damages to own car or to a third party. The amount of premium would depend on the make & value of car, state from where it is registered and manufacturing year.

- Two-Wheeler Insurance: It provides protection to bikes and scooters. The features of two-wheeler policy are similar to car insurance.
- Commercial Vehicle Insurance: Commercial vehicle insurance helps all commercial vehicle drivers to reduce losses they might incur due to damage to their vehicle. Commercial vehicles include those which are not used for personal purposes, like goods carrying vehicles.
- Third Party Insurance Policy: It covers third person who has been injured in an accident. The policy doesn't provide any direct benefit to the insured.
- Comprehensive Insurance Cover: This cover is an add on to the third-party insurance plan and protects the owner from financial losses caused by damage or theft of the insured vehicle. Besides insuring vehicles, it also provides third party coverage.
- Liability only Policy: It provides third party liability cover for bodily injuries and property damage. It also includes personal accident cover for driver.

## 7.4 Household Insurance

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Household insurance is a type of property insurance that covers a private residence. It is an insurance policy that combines various personal insurance protections, which can include losses occurring to one's home and its contents as well as liability insurance for accidents that may happen at the home or at the hands of the homeowner within the policy territory. It is beneficial to those clients who use their home only as a purpose of residence and the premium rate is low in comparison to the fire insurance policy. But this policy is not valid in case the house is used for commercial purpose.

## 7.5 Liability Insurance

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This policy covers the payable compensation in connection of legal liability of the Insured on account of loss or damage to the third-party property as well as third party personal injury (including death) arising out of the Business Operation of the Insured.

## 7.6 Fire Insurance

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There is hardly any material object which is not susceptible to fire in varying degree. Hence, any movable and immovable property e.g. building, furniture, fixture and fittings, households' goods, machinery, equipment, stock etc. requires fire insurance protection. Fire policy covers fire, insurance protection. Fire policy covers fire, lightning, and there is hardly any material object which is not susceptible to fire in varying degree. Hence, any movable and explosion of domestic boilers/gas and can also be extended to cover riot & strike, malicious damage, storm & flood, earthquake, terrorism, electric short circuiting etc.

## 8 What Sets us apart

### **Choice**

As an independent insurance agency, we have great relationships with many well-known, reputable insurance companies, giving you the power of choice.

### **Expertise**

Our insurance advisors have years of experience in the insurance industry and serve as your advocate from selecting coverage through filing a claim.

### **Service**

Our insurance advisors have a strong passion for insurance and protecting what you value most in business and in life. We treat our customers like family.

## 9 Achievements

Have a glance at some of our achievements we have achieved so far through our constant determination and service.