




Insurance Infrastructure-as-a-Service Platform

Mission Statement: Revolutionizing the insurance industry with intuitive, customizable, plug-and-play software solutions for pre-underwritten, rule-based, offer-to-accept, inclusive and affordable insurance products catering to ~93% of the world's uninsured population.

Vision Statement: To be the leading global provider of Insurance Infrastructure-as-a-Service solutions, simplifying insurance and empowering Reinsurers, Insurers, MGAs and Intermediaries with cutting-edge technology.

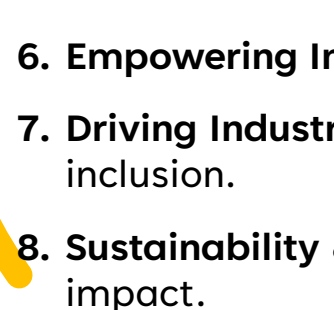


Executive Summary: B4E Insurtech

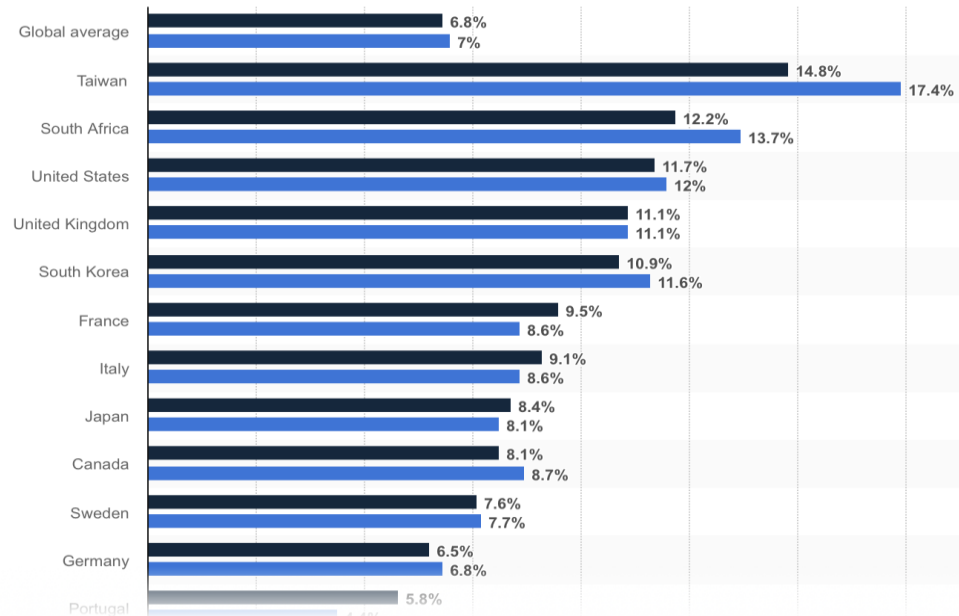
- Introduction to B4E Insurtech
 - Opportunity Size
 - Value Proposition
 - Product compatibility
 - Partnerships and Pipeline
 - Financial Forecast
 - Founder Information
 - Media
- 



Discover B4E Insurtech: Pioneering insurance transformation and innovation

1. **Innovating Insurance, Securing Futures:** Cutting-edge technology redefines insurance to safeguard lives and futures.
 2. **Breaking Barriers, Enabling Access:** Making insurance accessible regardless of background or location.
 3. **Guiding with Seasoned Expertise:** Our team excels in Technology, compliance, risk assessment, and business development.
 4. **Transforming Ecosystems:** From executive management to digital advancements, we steer businesses towards resilience and growth.
 5. **Architects of Progress:** A collective force driving innovation, pushing boundaries, and reshaping insurance.
 6. **Empowering Intermediaries:** Specialized focus on Brokers and Banks fuels growth and customer engagement.
 7. **Driving Industry-Wide Change:** Solutions enhance efficiency, elevate experiences, boost profitability, and financial inclusion.
 8. **Sustainability & Innovation:** Our solutions align transformation with sustainability, minimizing the industry's carbon impact.
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Global Landscape – The Opportunity



STATISTA 2023

Untapped Markets, Digital Gains: Exploit low penetration by digitally delivering simple, low-ticket products, unlocking vast market opportunities.

Revitalizing Revenue Streams: Energize revenue diversification and expansion, reaching wider audiences and broadening income streams.

Amplified Client Impact: Amplify client engagement by enhancing penetration rates, enabling you to serve a larger clientele with tailored insurance solutions.

Strengthened Relationships, Inclusive Coverage: Forge unbreakable ties by offering fitting, inclusive insurance products, bolstering client relationships and financial well-being.

Global Reach, Societal Impact: Propel global outreach, fostering economic well-being and inclusivity as you becomes a beacon of financial empowerment.

Compelling Value Proposition

- **Plug-n-Play Integration:** Seamlessly integrate with existing systems, ensuring smooth implementation without disruption.
- **Complementary to Legacy System:** Embrace a harmonious blend of old and new, saving time and cost on system overhauls.
- **Catalyst for Innovation:** Propel your organisation into the future, embracing purpose-driven and inclusive insurance products.
- **Simple to Use:** Our intuitive platform allows effortless navigation, simplifying the product development and deployment experience.
- **Commercial Model Built on Partnership:** We foster strong collaborations with our clients, fostering a true partnership rather than a conventional vendor relationship
- **Swift Speed-to-Market:** Launch your innovative insurance products in record time, staying ahead of the competition.
- **Zero Upfront Cost:** Experience risk-free innovation with no financial barriers, making your journey hassle-free.
- **No-Code Simplicity:** Empower clients with user-friendly tools, no coding expertise required, enabling creativity to flourish.
- **Driving Efficiency:** Streamline your product development process, optimizing workflows for maximum productivity.
- **Infinite Product Variants:** Cater to diverse customer needs with an array of product variations, ensuring market relevance.

Product Compatibility

Product Criteria

- ✓ *Pre-Underwritten*
- ✓ *Rule-Based*
- ✓ *Offer-to-Accept*
- ✓ *Over-the-Counter*
- ✓ *Simple*
- ✓ *Inclusive and Affordable*

- Personal Accident Insurance
- Critical illness insurance
- Hospital indemnity insurance
- Term life insurance
- Travel Insurance
- Cancer insurance
- Disability insurance
- Cyber Insurance
- *Theft insurance*
- Hospital Cash
- Purchase Protection
- Pet Insurance
- Home Content Insurance
- Third-Party Motor Insurance
- Comprehensive Motor Insurance
- Organ Transplant Insurance
- Involuntary Loss of Employment
- Funeral Insurance
- *Etc.*

Partnerships

Third-Party Service Provider
Agreement Signed with
HDFC International Life & Re
in Mar'23

Pipeline	
Standard Chartered Bank, Singapore	Dhofar Insurance
AXA Re India	Arrow Re
QLM	Orient Insurance PJSC
Al Rajhi Takaful	RAK Insurance
Tawuniya	GIG Bahrain
Al Hilal Takaful	Arabian Shield KSA
Fidelity United	Wataniya Insurance
Tameeni KSA	Takaful Oman
Alliance Insurance	Solidarity Bahrain

Financial Projections: Canada

Assumptions - Revenue (in US Dollars)	Y-5
Total Addressable Market : Canada	3,50,00,000
Total Serviceable Market @10%	35,00,000
Total Obtainable Market @10%	3,50,000
Projected annual Revenue per customer getting billed @USD 5/pm	2,10,00,000
Salaries and Wages: employees, including salaries, bonuses, and benefits @20%	42,00,000
Technology Infrastructure: Costs associated with maintaining and upgrading technology infrastructure, including software, servers, and IT support @5%	10,50,000
Marketing and Advertising: Expenses related to promoting business, including advertising, online marketing, and brand building @5%	10,50,000
Administrative Expenses: General office expenses, including rent, utilities, office supplies, and professional fees @5%	10,50,000
Research and Development (R&D): Costs associated with developing and improving technology platform and solutions @5%	10,50,000
Compliance and Regulatory Costs: Expenses related to ensuring compliance with industry regulations and licensing requirements @5%	10,50,000
Depreciation and Amortization: The allocated cost of assets over their useful life, including technology equipment, software, and property @5%	10,50,000
Net Projected Y-5 Revenue	2,10,00,000
Operating Expenses: (Salaries and Wages + Technology Infrastructure + Marketing and Advertising + Reinsurance Premiums + Administrative Expenses + R&D + Compliance and Regulatory Costs + Depreciation and Amortization)	1,05,00,000
Operating Profit: Gross Profit - Operating Expenses	1,05,00,000

Financial Projections: MENA Region

Assumptions - Revenue (in US Dollars)	Y-5
Total Addressable Market - MENA Countries	57,80,00,000
Total Serviceable Market @10%	5,78,00,000
Total Obtainable Market @10%	57,80,000
Projected annual Revenue per customer getting billed @USD 5/pm	34,68,00,000
Salaries and Wages: employees, including salaries, bonuses, and benefits @20%	6,93,60,000
Technology Infrastructure: Costs associated with maintaining and upgrading technology infrastructure, including software, servers, and IT support @5%	1,73,40,000
Marketing and Advertising: Expenses related to promoting business, including advertising, online marketing, and brand building @5%	1,73,40,000
Administrative Expenses: General office expenses, including rent, utilities, office supplies, and professional fees @5%	1,73,40,000
Research and Development (R&D): Costs associated with developing and improving technology platform and solutions @5%	1,73,40,000
Compliance and Regulatory Costs: Expenses related to ensuring compliance with industry regulations and licensing requirements @5%	1,73,40,000
Depreciation and Amortization: The allocated cost of assets over their useful life, including technology equipment, software, and property @5%	1,73,40,000
Net Projected Y-5 Revenue	34,68,00,000
Operating Expenses: (Salaries and Wages + Technology Infrastructure + Marketing and Advertising + Reinsurance Premiums + Administrative Expenses + R&D + Compliance and Regulatory Costs + Depreciation and Amortization)	17,34,00,000
Operating Profit: Gross Profit - Operating Expenses	17,34,00,000

- ***Aman Pal Singh, Founder & CEO***

- [*LinkedIn Profile*](#)

- [*Company Website*](#)

- [*Company LinkedIn Page*](#)

- ***Featured by:***

- [*Insurance-Canada.ca*](#)

- [*Insurance Trends through the lens of Qorus-Accenture*](#)

- [*Unveiling Hidden Financial Perils: The Insurtech Imperative for a New Era*](#)

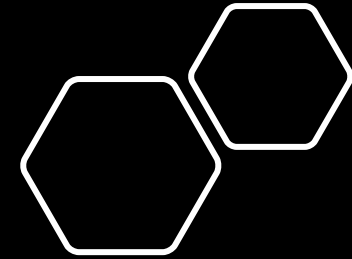


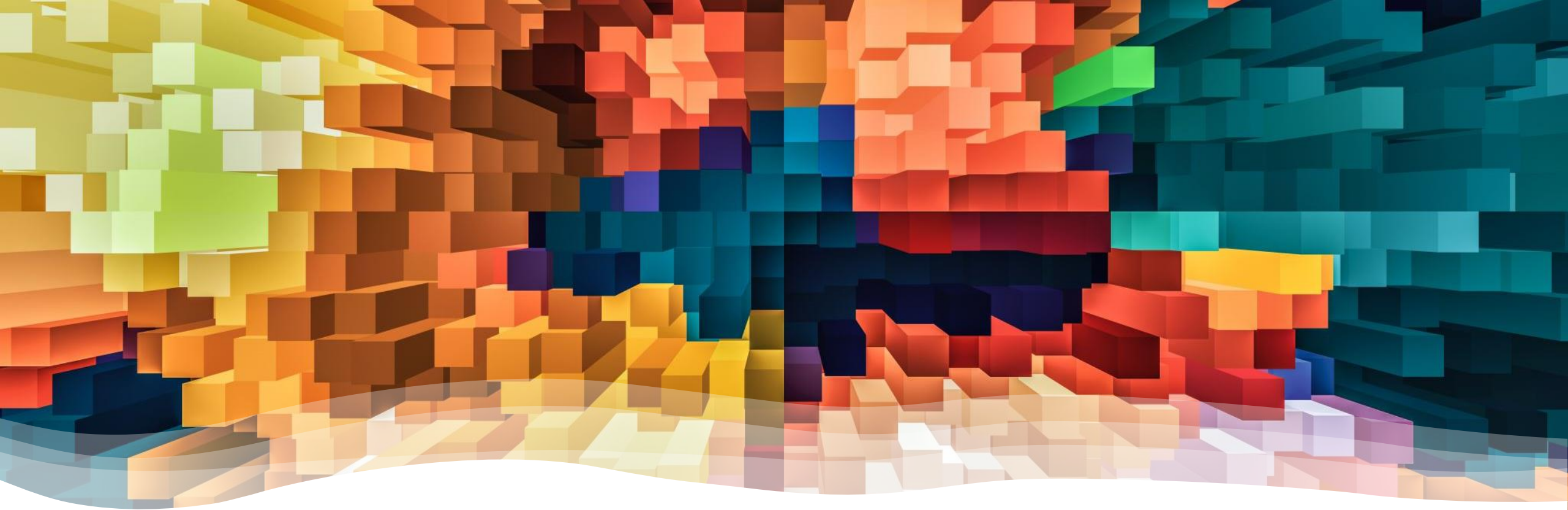


THE ONLY
DIGITAL
SYSTEM

YOU WILL EVER NEED FOR ALL YOUR
PRE-UNDERWRITTEN, RULE-BASED,
OFFER-TO-ACCEPT INSURANCE PRODUCTS

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B4E Insurtech: System Screenshots

- Dashboard
- Reinsurance Companies**
- Insurance Companies
- Policies
- Report
- Settings

Reinsurance Companies

ADD

▼ FILTER

Name	Email	Status	Link	View
Standard Chartered Bank	karan.srivastava1@sc.com	<input checked="" type="checkbox"/> Active	B2C Portal	View
AXA India Demo	aman.manchanda@india-axa.com	<input checked="" type="checkbox"/> Active	B2C Portal	View
Thomas	thomas.p@dhofarinsurance.com	<input type="checkbox"/> Deactive	B2C Portal	View
Ankur Sharma	ankurdaisharma@gmail.com	<input type="checkbox"/> Deactive	B2C Portal	View
Americo Da Costa	americodacosta324@gmail.com	<input type="checkbox"/> Deactive	B2C Portal	View
Christiana	adenugaphrisciana@yahoo.co.uk	<input type="checkbox"/> Deactive	B2C Portal	View
Wizdum Consultancy Inc	taurusaman@gmail.com	<input type="checkbox"/> Deactive	B2C Portal	View
Sarabjot Singh	ss@arrowre.in	<input type="checkbox"/> Deactive	B2C Portal	View
Priyanka Singh	24aksingh@gmail.com	<input type="checkbox"/> Deactive	B2C Portal	View

ADD

Plans

FILTER

Search



Name	Type	Monthly Premium Amount	Sum Assured	Status	View
Cyber Insurance Demo	Simple	500.00 INR	500,000.00 INR	Active	
SC Bank Demo Income Protection Plan	Simple	10.00 USD	100,000.00 USD	Active	
Term Pamn Demo 26 Aug	Simple	50.00 INR	50,000.00 INR	Active	
Income Protection (DEMO)	Simple	10.00 USD	10,000.00 USD	Active	
B4E Demo Personal Accident	Simple	50.00 AED	100,000.00 AED	Active	
CI Demo	Simple	10.00 USD	100,000.00 USD	Active	
Product 1	Simple	5.00 USD	50,000.00 USD	Active	
B4E Term Plan (Demo Plan)	Simple	5.00 USD	100,000.00 USD	Active	
B4E Cyber Insurance (Demo Plan)	Simple	5.00 USD	50,000.00 USD	Active	
B4E Hospital Cash (Demo Plan)	Simple	5.00 USD	2,000.00 USD	Active	

- Dashboard
- Reinsurance Companies
- Insurance Companies
- Policies
- Report
- Settings

Policies

Reinsurance Company

HDFC Reinsurance International (UAT)

FILTER

Search



Policy No.	Start Date	Billing Period	Current Billing Period	Is Paid	Status	Payable Amount
POLICY-0067	22/08/2023	Yearly	1	Paid	Active	147.99 QAR
POLICY-0064	14/08/2023	Yearly	1	Paid	Active	147.99 QAR
POLICY-0056	08/08/2023	Yearly	1	Paid	Active	147.99 QAR
POLICY-0055	08/08/2023	Monthly	1	Paid	Active	12.49 QAR
POLICY-0051	08/08/2023	Monthly	1	Paid	Active	12.49 QAR
POLICY-0046	01/08/2023	Yearly	1	Paid	Active	100 QAR
POLICY-0041	19/06/2023	Yearly	1	Paid	Active	49 SAR
POLICY-0040	07/06/2023	Yearly	1	Paid	Active	49 SAR
POLICY-0039	07/06/2023	Yearly	1	Paid	Active	49 SAR
POLICY-0038	01/06/2023	Yearly	1	Paid	Active	56.99 BHD

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- Dashboard
- Insurance Companies
- Policies
- Plans**
- Report
- Settings





Plan

Dashboard / Plans / Cyber Insurance Demo

[FORM BUILDER](#) [EDIT](#)

Name	Short Name	Plan Type	Status	
Cyber Insurance Demo	Cyber Risk	Simple	Active	
Applying Duration	Sum Assured	Includes Commission	Status	
1 year(s)	500,000.00 INR	Active		

Membership Pricing [ADD PRICING](#)

Monthly	500.00 INR		<input checked="" type="checkbox"/> Active
Quarterly	1,500.00 INR		<input checked="" type="checkbox"/> Active
Half Yearly	5,500.00 INR		<input checked="" type="checkbox"/> Active
Yearly	10,000.00 INR		<input checked="" type="checkbox"/> Active

Benefits

Benefits	Sum Assured	Note	
Protection Against Cyber Attack Benefits	500,000.00 INR	Cyber Attack Prtotection	<input checked="" type="checkbox"/> Active
Data Loss Benefits	100,000.00 INR	Data Loss	<input checked="" type="checkbox"/> Active

Identification [ADD](#)

Country	Identification Title	Numeric Only	Digit Sequence	Delete
Default	ID	<input checked="" type="checkbox"/> Active	XXXXXXXXXX	

- Dashboard
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Active 10	Pending 6	Cancelled 0	Rejected 0	Complete 0
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Dashboard

Insurance Companies

Policies

Plans

Report

Settings

Insurance Companies

ADD

FILTER

Search



Name	Email	Currency	Commission to Reinsurance Company(%)	Status	Link	View
SC Insurance Co SC Exclusive Income Protection Solution	sc@sc.com sc1@sc.com	USD	10%	<input checked="" type="checkbox"/> Active	B2C Portal	
B4E Insurtech Demo B4E Insurtech (Demo Portal for Embedded, Rule-Based, Pre-Underwritten & Offer to Accept Insurance Products)	demo@b4einsurtech.com ceo@b4einsurtech.com	AEDUSDSAROMRQARBHDINR	1%	<input checked="" type="checkbox"/> Active	B2C Portal	
Walaa Walaa Insurance Company	aredwan@walaa.com walaa@walaa.com	SAR	10%	<input checked="" type="checkbox"/> Active	B2C Portal	
Metlife Demo Metlife Term Demo	test@metlife.com test1@metlife.com	USD	0%	<input checked="" type="checkbox"/> Active	B2C Portal	
Star Union Dai-ichi Life Insurance Star Union Dai-ichi Life Insurance Company	sudlife@demo.com sudlife1@demo.com	INR	0%	<input checked="" type="checkbox"/> Active	B2C Portal	
Digital Insurance Insurance Infrastructure-as-a-Service Platform (Demo POS User Interface)	life@life.ca life1@life.ca	USDSAR	20%	<input checked="" type="checkbox"/> Active	B2C Portal	
AGI Insure to be secure	Insurewith@agi.com info@agi.com	USD	10%	<input checked="" type="checkbox"/> Active	B2C Portal	
Basel Handset cover	Abc@gmail.com abc1@gmail.com	USD	0%	<input checked="" type="checkbox"/> Active	B2C Portal	
Demo Insurance	demo@abc.ca	USDSAR	10%	<input type="checkbox"/> Deactive	B2C Portal	