

Insurance Policy Audit

OneInsure

life changes. commitments don't

What is Policy Audit?

- Policy Audit is a unique end-to-end solution that covers all service and knowledge gaps which clients face after purchasing a life insurance, Health Insurance or Motor Insurance.
- It provides a clear way forward backed with analysis from our research team. You will find report samples below.
- It helps clients to redesign their portfolio to avail maximum benefit as per their needs.

Information Accumulation

Our representative will connect with you to acquire the required information.



Portfolio Analysis

A dedicated team of industry experts will study the portfolio & prepare an in-depth report.



Portfolio Report


Report is created with specific recommendations for you.



Discussion & Consultation

Our representative explains the recommendations and advices on the way forward.

- We meet client to understand his current Life Insurance Portfolio in detail.
- Information about existing Life Insurance policies from client is collected (company name & policy no. is mandatory and minimum information required)



Company Name	Policy No	Name of the Plan	Sum Assured	Policy Term	Premium Paying Term	Annual Premium	Mode of Premium	Date of Inception
LIC	890210184	Jeevan Mitra - Double cover Endowment Plan	35,000	25	25	1,438	Annual	Jun-90
LIC	890227717	Asha Deep-1	1,00,000	25	25	3,969	Annual	Sep-93
LIC	894877334	Jeevan Anand	5,00,000	25	25	31,920	Annual	Apr-09
Icici Prudential	221126078	Money Back Assurance	2,00,000	20	20	6,803	Half Yearly	Mar-96
PNB MetLife	220467025	Endowment Assurance(with profit)	2,00,000	35	35	6,012	Annual	Jan-02
HDFC Life	12508853	Unit Linked Pension 2	NA	10	10	2,00,000	Annual	Jan-09

- Any crucial information not readily available with client, is sourced by us

Portfolio Analysis

- Information taken from client is submitted to Policy Audit Panel
- Policy Audit Panel comprises of senior resources having in depth understanding of life insurance and financial sector
- Each policy is analysed in detail and way forward is recommended keeping client benefit foremost

Company Name	Policy No	Name of the Plan	Sum Assured	Policy Term	Premium Paying Term	Annual Premium	Mode of Premium	Date of Inception	No. of Premiums Paid	Surrendered/Term Completed	Total Amount Paid	Recommendation
LIC	890210184	Jeevan Mitra - Double cover Endowment Plan	35,000	25	25	1,438	Annual	Jun-98	19	No	27,322	Continue
LIC	890227717	Asha Deep-1	1,00,000	25	25	3,969	Annual	Sep-93	24	No	95,256	Continue
LIC	894877334	Jeevan Anand	5,00,000	25	25	31,920	Annual	Apr-09	9	No	2,87,280	Continue
Icici Prudential	221126078	Money Back Assurance	2,00,000	20	20	6,803	Half Yearly	Mar-96	20	Yes	2,72,120	Matured
PNB MetLife	220467025	Endowment Assurance(with profit)	2,00,000	35	35	6,012	Annual	Jan-02	15	No	90,180	Surrender
HDFC Life	12508853	Unit Linked Pension 2	NA	20	20	2,00,000	Annual	Jan-09	9	No	18,00,000	Surrender

Portfolio Report Discussion

- Policy wise detailed discussion is done with client
- Way forward/recommendation for each policy is shared
- Assistance is provided in regards to client's final decision

Policy No	Name of the Plan	Annual Premium	Fund Value	Recommendation	Reason
890210184	Jeevan Mitra - Double cover Endowment Plan	1,438	75,000	Continue	Policy provides double accident benefit and have steady bonus rates
890227717	Asha Deep-1	3,969	2,20,000	Continue	Policy provides immediate payment of 50% of Sum assured and 10% every year till maturity
894877334	Jeevan Anand	31,920	4,00,000	Continue	Whole life endowment-Good bonus history. Provides covet till age 100.
221126078	Money Back Assurance	6,803	NA	Matured	Continue-Regular money back
220467025	Endowment Assurance(with profit)	6,012	1,20,000	Surrender	Fund returns are inferior to peer group funds
12508853	Unit Linked Pension 2	2,00,000	2,00,000	Surrender	Fund returns are inferior to peer group funds

- Store all your policies digitally bought from anywhere
- Get Insurance Renewal Reminder & make payment from the app
- Inform your nominee (Emergency contact) about all your policies
- Learn what your policy offers and what it doesn't in 4 lines
- Get Claim assistance & Service support for all policies bought from anywhere
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- **App:** Raise a service request or claim request & our team will get in touch with you at the earliest
- **Phone:** Call us on 86559-86559 if you have any query related to your policy
- **Email:** Email us at support@oneinsure.com if you have any query related to your policy.

App users have a dedicated relationship manager, you can reach your relationship manager for any query pertaining to your insurance policy