

Bancassurance Consultants



Product Design

www.bc-worldwide.com

Consulting
Product Design
Training
Channel Management

Bancassurance Solutions at Your Doorsteps!



BCWL
Consultants

Bancassurance Products

- CREDIT SUPER SHIELD
- MORTGAGE PROTECTION
- PERSONAL LOAN PROTECTOR
- CAR LOAN COVER
- CREDIT HEALTHY
- HAPPY FAMILY
- SAVE AND SECURE
- TRAVEL PROTECTION
- PURCHASE PROTECTION
- PRICE GUARANTEE
- SECOND MEDICAL OPINION
- HEALTHY LIFESTYLE
- DRIVE SECURE
- CRITICAL ILLNESS FOR MEN
- FEMALE CRITICAL ILLNESS
- WEB PERSONALITY
- REDUNDANCY SHIELD
- HEALTHY FAMILY
- RETIREMENT PLAN
- CHILD EDUCATION PLAN

BANCASSURANCE AS ENABLER FOR CORE BANKING PRODUCTS

Bancassurance can be used as an enabler to help boost different arms of banking, be it Credit Cards, Personal Loans, Mortgage Loans or Corporate Lending or even a walk-in retail customer. Design and selection of right insurance products not only adds value to the existing core banking product offerings, it also strengthens the bottom line for the banks by way of fee income.

DESIGN YOUR OWN BANCASSURANCE PRODUCTS

We provide open architecture product development platform. You decide which product or combination of products fits into the requirements of a particular segment of your client base. If you are not sure, talk to us. We have specialists who have been bankers themselves and would be happy to assist you.

BANCASSURANCE PRODUCT BOUQUET

CREDIT SUPER SHIELD

This cover pays for the outstanding on the credit card in the event of any one of the following:

- ⇒ Death / Disability
- ⇒ Redundancy / Loss of Job
- ⇒ Sickness
- ⇒ Critical Illness

In addition, the Card member gets the following benefits by using the card:

- ⇒ Purchase Protection
- ⇒ Travel Insurance
- ⇒ Price Guarantee
- ⇒ Sickness Benefit
- ⇒ Collision Damage Waiver
- ⇒ Replacement Car
- ⇒ Drive Secure
- ⇒ Second Medical Opinion
- ⇒ Personal Website
- ⇒ Health Advisory

MORTGAGE PROTECTION

It covers the mortgage outstanding in the event of death or disability of the borrower. In addition, additional protection from Critical Illness and / or Loss of Job can be added. Another Mortgage Life product can refund the premium (up to a fixed percentage) at the end of the mortgage while providing coverage during the term of the policy.

PERSONAL LOAN PROTECTOR

It protects the Personal Loan outstanding against death, disability, critical illness or loss of job of the borrower. At the end of the term, premium may be partially or fully refunded too.

CUSTOM SOLUTIONS

We design products according to your needs. No excess baggage and no off-the-shelf product offering. Our products are influenced by the customer's profile and bank's preferences for a target segment.

TECHNOLOGY

A successful bancassurance venture almost always has good IT backbone. It is required not only for accuracy and analysis but also has a great bearing on sales targets and customer service. We help you create and develop IT solution which operates independently but can work in tandem with your core banking system.

INNOVATION

We bring product ideas on table based on our understanding of the market, product technology and global experience. We work with actuaries and develop products which is exactly as per your requirements whether it is the term of the policy or the target revenue per sales for the bank.

ADDITIONAL SERVICES

In addition to Product Design and development, we also offer the following services:

- ◇ Consulting
- ◇ Training on products and processes
- ◇ Channel Management

CAR LOAN COVER

Car Insurance can be combined with Loss of Job and Guaranteed Asset Protection (GAP) cover to have an additional layer of protection for the banks and works well with the risk management strategy of the bank.

CREDIT HEALTHY

A health insurance plan can be tailored to be packaged and sold with credit cards. Premium can be charged on credit cards and may be paid in instalments.

HAPPY FAMILY

A simple life insurance plan which protects the family in the event of death or disability of the main bread earner in the family. Upon maturity and subject to no claim, the sum insured is paid as maturity benefit.

SAVE AND SECURE

A simple savings plan which doubles up as protection shield for the family. You get the life insurance protection as long as you save. After the maturity, you get your money back

TRAVEL PROTECTION

Credit Card members are automatically covered under international travel insurance if the airline ticket is purchased using their credit card. This product is designed to boost the utilization of credit cards.

PURCHASE PROTECTION

Goods purchased with credit card are automatically covered against the risks of theft and accidental damage. This product is designed to boost the utilization of credit cards.

PRICE GUARANTEE

Goods purchased with credit card are automatically covered against drop in the listed prices. This product is designed to boost the utilization of credit cards.

SECOND MEDICAL OPINION

A panel of world's top specialist doctors provide second opinion about an illness or disease if the credit card holder is not satisfied with his attending physician's line of treatment.

HEALTHY LIFESTYLE

Based on WHO's data, an SMS based personalized health advisory service is offered from USA to credit card holders. For HNWI and VVIP customers.

DRIVE SECURE

This insurance pays for the excess in the event of a car accident claim.

CRITICAL ILLNESS

It pays a lump sum amount in the event of the insured being diagnosed with any one of the named critical illnesses. Can be combined with any banking product.



FEMALE CRITICAL ILLNESS

This policy is designed specially for the female clients and covers cervical and breast cancer in addition to other illnesses.

WEB PERSONALITY

Get your own website, e.g. www.john.com and personalized email, e.g. john@john.com. Display your intellectual inside, post articles and even earn money. This is your web personality.

REDUNDANCY SHIELD

Stand alone loss of job cover which can be combined with any banking product, be it car loan, personal loan, mortgage or credit cards.

HEALTHY FAMILY

Exclusive Family Medical Plan tailored to meet the requirements of the bank and its customers. Can be sold to retail customers or can be bundled with other banking products.

RETIREMENT PLAN

Tailored plan to fit your target for future income at a time when you need it most.

CHILD EDUCATION PLAN

Secure your children's future with Child Education Plan. Start preparing now for the good future of your most beloved ones.



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