SWARRAJ RAJGURU



LIFE INSURANCE ADVIOSOR







Turning Your Dream Into Financial Realities

मी स्वरराज राजगुरू राहणार निगडी. जॉईन फॅमिलीमध्ये राहतो. मोठे बंधू पुष्पराज SP कॉलेजमध्ये सेवेत आहे वहिनी नेहा राजगुरू माझ्या व्यवसायात बॅक ऑफीस पाहतात आणि पत्नी कल्याणी माझी बिजनेस पार्टनर आहे.मूलगी 12 वी मध्ये आहे आणि चिरंजीव श्री आणि पुतण्या मल्हार दोघे ६ वी मध्ये शिकत आहेत फर्मचे नाव श्रीमल्हार असे मुलगा आणि पुतण्याच्या नावे ठेवण्यात आले आहे.ऑटोमोबाईल मध्ये 10 वर्ष सर्विस केल्यानंतर गेली ८ वर्षे इन्श्ररन्स व्यवसायात यशस्वी दौड चालू आहे.















































ACHIVEMENTS IN INSURANCE



ATTEND 11 INTERNATIONAL CONFERENCE

GOLD CLUB MEMBER – (2019 – 2024) ICICI LOMARD GIC LTD

SUMMIT QUALIFIER (2018 – 2024)

MASTER CLUB (HDFC ERGO) – 2019

UDAAN CHAMPION (HDFC ERGO) - 2022

GOLD GLORY (ICICI LOMBARD) - 2023

LEADER AWARD (BHARTI AXA) - 2023-24

LAKHPATI & ZONAL CONGRESS PREMIER CLUB - 2024

OUR TRACTION IN TERMS OF PREMIUM



ICICI LOMBARD - 5.3 CR BHARTI AXA LIFE - 1.2 CR CARE - 1.35 CR

OUR MARKET IN TERMS OF VOLUME

MAHARASHTRA- 3480 REST OF MAHARASHTRA- 82 NRI - 11

PRESENTATION



Indian Lifestyles - Earning & Expenditures

Lifestyle & Insurance Connection

At Misshaping Insurance Role

Which Lifestyle we Belongs??

How Much Insurance Need as per our Lifestyle

Families and 6 kinds of LIFESTYLES



Age

If Monthly Expenditure is Rs. 50000 Then Monthly income ਕਿਸੀ Lifestyle wise??



Royal – 5 Cr Comfort – 50 lacs Necessity – 5 lacs Bare Existence – 50 K Poverty – 20 K



तुमची Lifestyle यावर आधारित आहे की तुम्ही किती खर्च करता व कसे खर्च करता आणि याचवर आधारित आहे की तुम्ही किती कभावता आणि कसे क्रभावता

5 Cr







50 lacs







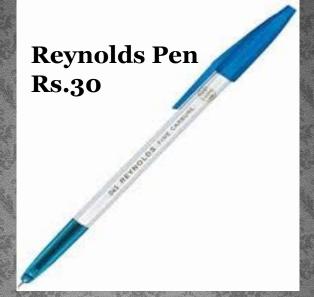
5 lacs

























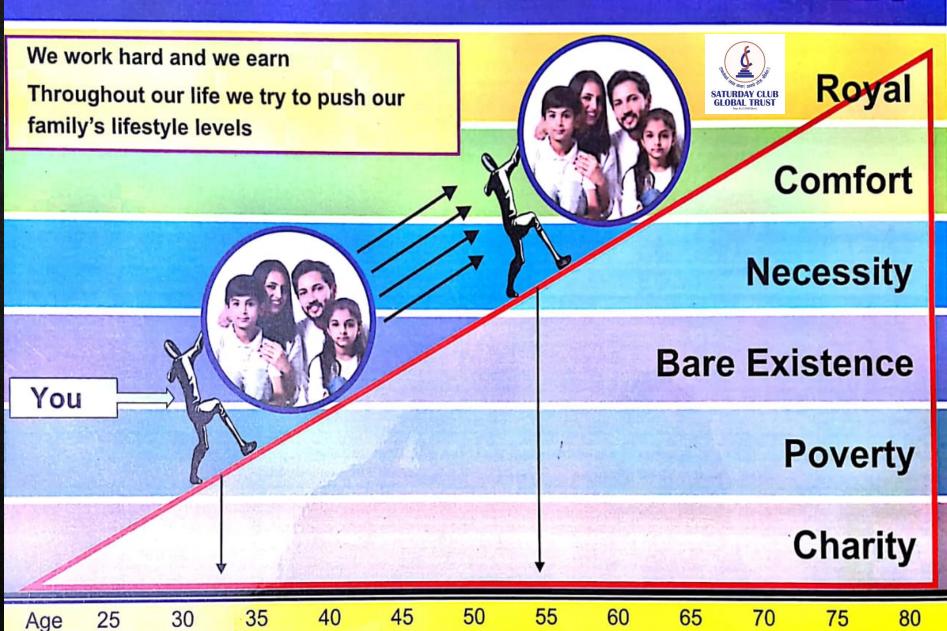
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Families lead 6 kinds of LIFESTYLES





Whenever a sudden death occurs

Your family loses the push power for upward growth

Eventually your family might fall towards poverty and later depend on charity

Royal

Comfort

Necessity

Bare Existence

Poverty

Charity

Age

25

30

35

40

You

45

50

55

60

65

70

0

75

80

Insurance Policy Ensures





Royal

Comfort

LIFE INSURANCE - Your family's permanent protection line

Necessity

Insurance ही अशीं लक्ष्मण रेषा आहे की जी नमच्या absence मध्ये तुमच्या family ला आहे त्याच लाईफ स्टाईल मध्ये ठेवेल

Bare Existence

Poverty

Charity

Age

25

30

35

4

40

45

50

55

60

65

7

70

75

80

Where would INSURANCE take your family after you?

100,00,00,000 S.A. Policy 100 Crore SUM ASSURED



Royal

10,00,00,000 S.A. Policy 10 Crore SUM ASSURED

Comfort

1,00,00,000 S.A. Policy 1 Crore SUM ASSURED

Necessity

10,00,000 S.A.Policy 10 LAKH SUM ASSURED

Bare Existence

100,000 S.A. Policy - 1 lakh SUM ASSURED

Poverty

No Policy

Charity

Age 25 30 35 40 45 50 55 60 65 70 75 80



Decide today where do you want your family after you!



















10 Crore **SUM ASSURED**















1 Crore **SUM ASSURED**













10 Lakh **SUM ASSURED**











1 Lakh **SUM ASSURED**











Poverty

No Policy











Charity

Age

25

30

35

40

45

50

55

60

65

70

75



Life Insurance



Types of Life Insurance Policy



Term Life Insurance





Whole Life Insurance

Endowment Policy





Money Back Policy

ULIP (Unit Linked Insurance Plans)





Children's Policy

Retirement Plans





TERM INSURANCE

टर्म इन्शुरन्स म्हणजे मुदत विमा. हा एक प्रकारचा लाइफ इन्शुरन्स पॉलिसी आहे. या पॉलिसीच्या मुदतीत विमाधारकाचा मृत्यू झाल्यास, त्याच्या कुटुंबाला आर्थिक मदत मिळते

Types of Term Life Insurance





Level Term Life Insurance

Increasing Term Life Insurance

Decreasing Term Life Insurance

TROP (Term Plan with Return of Premium)

Convertible Term Life Insurance

Group Term Life Insurance



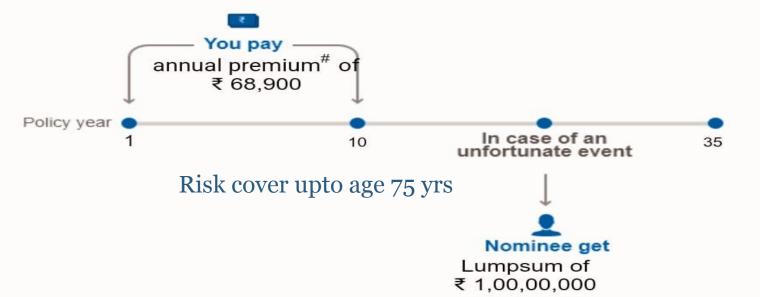


TERM INSURANCE

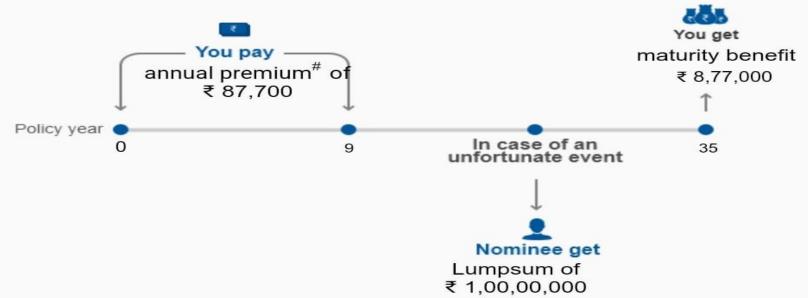
Non Refundable

Age - 40

SA - 1 Cr







Refundable Term

SA = 1 Cr

Premium paying = 10 yrs

Refund amt = 877000



Guaranteed Return Insurance

PAYING 12 YRS = 1LACS WAITING PERIOD = 1YR GETTING 12 YRS = 2 LACS RISK COVER 25 YRS = 10.50 L



13 — Waiting Period

201790



LIFE INSURANCE - CLAIM SERVICE

LIFE INSURANE CLAIM SETTLEMT RATIO - 2024

BHARTI AXA –
99.01%
TATA AIA – 99.13%
LIC – 98.15%
ICICI PRU – 99.17%





FOR MORE DETAILS WE WILL DISCUSS ONE TO ONE

THANKS & REGARDS,

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