



**PROTECTING  
BUSINESSES.  
DELIVERING  
VALUE.**

# IN THE “BUYER - BEWARE” INSURANCE MARKET, DEALING WITH INSURANCES ON YOUR OWN IS A DISASTER WAITING TO HAPPEN WHEN.....

- A comma (,) can make a difference between Rs.10 Lakhs and Rs.10 Crores, in your claims settlement.
- At 900 words per page of fine print, a Hyphen (-) can play a lot of mischief!!
- A so-called seamless cover reveals invisible cracks through which a catastrophic loss situation slips through...
- The warranties and conditions conspire to take away a critical cover which had been taken with great care and consideration...
- In a life threatening accident for a commercial enterprise, the risks which you thought you had insured are the ones which the insurance company says “are not insured”.
- Designing and managing an effective insurance program is certainly possible, if you are a top notch advocate, highly skilled engineer, a sharp commercial professional and an astute financial specialist, all rolled into one!!
- A policy document, put to test in a “do or die” claims situation, ends up as a “useless piece of paper” when you need it most!!

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When you pay the premium for the policy, you have the advantage of “judging” the insurance company.

When you make a claim, you are being “judged”.

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**THERE IS A BIG DIFFERENCE BETWEEN....  
BEING A JUDGE AND BEING JUDGED!!!**



# CHOOSING AN INSURANCE & RISK MANAGEMENT ADVISOR IS NOT ABOUT PRICE

Organising an Enterprise Risk Management Solution for a commercial enterprise requires :

## INSURANCE EXPERTISE

- Capabilities to review, improve and implement complete insurance solutions.
- Ability to customize, source and implement the insurance program for a corporate enterprise, comprehensively.
- Skill to manage the risk mitigation and transfer program in a systematic manner.
- Expertise to effectively strategize and manage claims process, holistically.
- Immense experience in handling dispute resolutions, including legal remedies.

## TECHNICAL EXPERTISE

- Knowledge of the client's business to ensure the right insurance solutions.
- The talent to recognize, comprehend and provide value additions to improve risk profile of an enterprise.
- Proficiency in evaluating and providing relevant inputs for better risk assessment and optimum rating, by underwriters.
- Significant support in handling key technical concerns and disputes in a claims scenario.

## COMMERCIAL EXPERTISE

- Unique blend of commercial knowledge which is acquired only through working with organisations and engaging with corporates.
- Ability to connect commercial requirements to insurance solutions through varied sectoral experience.
- Quick and time bound solutions to ever changing commercial risk exposures and global scenario.

**CHOOSE YOUR ADVISOR WITH CARE.**

## THE BHARAT RE PROMISE

We, at Bharat RE, believe in a holistic approach to risks, working together, and taking decisions interdependently, the bottom line being safeguarding your assets and interests. Value additions by means of indigenous expertise with home grown experience, with a vision of being your advocate to protect your enterprise.

**B**elieve in our ability to offer total insurance protection.

**H**ave the courage to say “NO” to any revenue that is not earned.

**A**chieve perfection in our professional duties.

**R**ealise our commitment to make insurance work for you.

**A**cept that evolving constantly is the only way forward.

**T**ransform from being useful to being crucial for a commercial enterprise.

**R**espect the need to build partnership to service you better.

**E**ndeavour to be the best in our business.



## WE ARE DIFFERENT

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We are committed to changing the transaction-based insurance intermediation to an advisory-based engagement with our customers.

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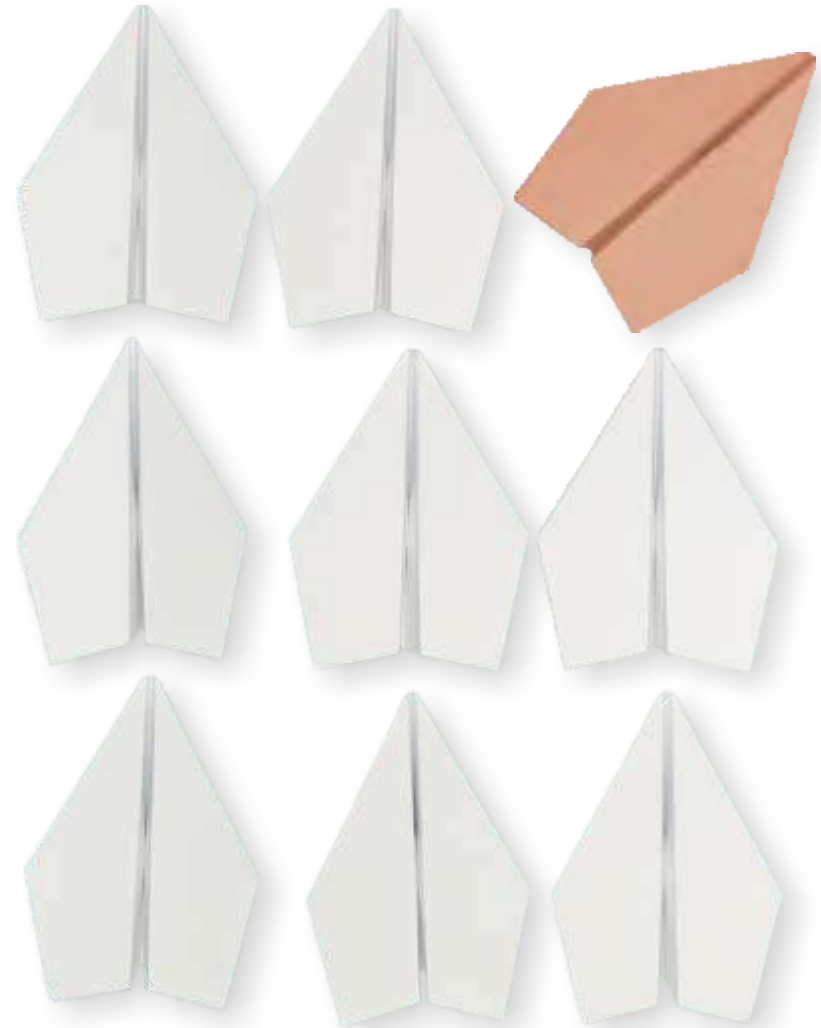
We, at Bharat RE, are constantly striving towards moving the decisions on an insurance program away from the focus on pricing and towards an evaluation and understanding of the “life changing” events affecting the survival of the enterprise. This process automatically involves the constant effort to move the insurance decisions to the owners of enterprises and ensure their full participation in insurance decisions.

We believe, that over the past 15 years, our constant effort to:

- Integrate non-domain specialisation into insurance advisory service.
- Work with commercial domain advisors across industries to add value to our customers’ insurance solutions.
- Build risk management services into our engagement with our customers through our associate and exclusive risk management company\*

has resulted in a unique kind of expertise that adds value to the insurance and risk management decision of an enterprise at every stage of its business life cycle. We are keen that more and more enterprises in India should take advantage of this kind of expertise, and are on a mission to engage with them.

\*Asia Pacific Risk Management Services Pvt. Ltd. ([www.aprms.com](http://www.aprms.com))



# CLIENTELE



We have succeeded in developing a loyal clientele, who have been with us for many years, which is a testimony to the expertise and value additions that we have been able to provide, on a continuous basis.

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- The largest detergent manufacturer in India.
- The largest commercial vehicle financier in India.
- Third largest two wheeler manufacturer in the world.
- One of the largest logistics groups in the world- spanning entire value chain in Logistics sector.
- One of the largest property developers in India.
- One of the largest tank terminal providers in India.
- One of the largest composite textile mills in the country which has a legacy of over 100 years in the textile business.
- One of the largest pharmaceutical companies in India.
- The largest manufacturer of polymer cordages (polyester ropes and nets).
- One of the largest manufacturers of industrial chemicals in the world.
- The largest manufacturer of refrigerant gases in the world.
- The largest manufacturer of Ibuprofen in the world.
- Leading global creator of flavours and fragrances since the 19<sup>th</sup> century.
- Specialised colours and chemicals manufacturing with 35% market share and the largest pigment supplier in India.
- One of the most integrated chemical plants in the country and a major manufacturer of PVC resins, caustic soda, chlorine and refrigerant gases.

- A commercial bank with more than 500 branches and loan book exceeding Rs.22,000 Crores, with more than 60% of loans to commercial enterprises.
- One of the largest spinning mills association in India comprising of around 600 spinning mills across Tamil Nadu.
- One of the largest association of traders, with more than 3 lakhs commercial enterprises and traders as its members.
- One of Asia's leading provider of comprehensive environment management services.
- One of the most successful home-grown FMCG companies with a strong distribution footprint pan India, reaching more than 3 million outlets through more than 6000 stockists.
- A leader in the sugar manufacturing industry with installed capacity exceeding 14,000 TCDs, with interests in distillery, power co-generation and biotechnology.
- One of the largest hospitals specialising in paediatric care.
- One of the largest hotel and restaurant chains in the country.
- One of the largest state warehousing corporations in India with more than 800 godowns.
- One of the largest network service providers, focussing on Telecom.
- A leading global passenger car lighting supplier and the number one 2-wheeler automotive component supplier in India.

- One of the largest egg processing plants in Asia.
- One of the market leaders in the production of insoluble sulphur for the tyre and rubber industry around the world.
- The largest specialty glass player in Asia with 17 of the world's top 20 cosmetic companies as customers.
- One of the largest retail store chains in India with more than 165 stores including their Distribution Hubs.
- Pioneer in the manufacture of paracetamol and leading supplier of 150+ niche drugs for marquee global customers.
- One of the world's largest submersible motor pump manufacturers

Partial list of clientele  
More details – On request





## CLAIMS

It has been our belief, since our inception that we would to be advisors to corporate enterprises rather than as an advisor on a policy. We have been clear that we would take up assignments only on a full portfolio basis, when the corporate sees a value addition beyond mere pricing!! The significant differentiating factor is our claims management skills across industries and classes of business, which has helped us to predict areas of possible disputes and strategize our responses.

This expertise does not flow only from the knowledge on insurance and insurance policies, but more importantly from handling complicated claims situations which requires an understanding of the client's business. This intimate knowledge which we have inherited and constantly updated, gives us a definite edge over the others in the industry.

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We are proud that Bharat RE's claims management skills across industries and various products is one of its kind. Our claims expertise has proven repeatedly that significant monetary value is added to claims process for our clientele.

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We have our origins from the insurance consultancy space and many of our promoters have established a strong clientele decades before the broking concept was introduced, focusing on Enterprises Risk Advisory and Claims Management.

Decades of deep involvement from the inception of the claims process across thousands of claims have helped us sharpen our skills and has given us a different perspective and approach to claims, especially in the areas of:

- Property Damage claims under named perils, All Risk and Customised insurance policies.
- Business Interruption.
- Project Insurance.
- Liability.
- Credit and Financial Lines.
- Marine.

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Access to experts across industries gives us an edge in handling intricate claims situations requiring in-depth knowledge and expertise in that particular industry, enabling Bharat RE to ensure that the compensation to our clients is acceptable and is received within the optimum time.

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More details on claims – on request



## THE BHARAT RE ADVANTAGE

- Pioneers in the business of insurance and risk management consultancy in India, adding value to an enterprise's insurance solutions.
  - Established credentials with 1000+ enterprises consisting of small, medium and large corporates-most of them dealing with Bharat RE for more than a decade.
  - Unparalleled capability of our team of professionals in handling complex claims, including knowledge and skill in legal remedies.
  - A team of 350+ professionals and expanding, focusing exclusively on enterprise risk management. We have a balance of domain and non-domain specialists who help us understand the Commercial, Technical and Financial aspects of your business.
  - Exclusive access to risk management and loss assessment expertise.
  - Ready access to legal and commercial skills and technical expertise across various sectors.
  - Full-fledged offices across 25 locations, empowered professionals, capable of providing end-to-end solutions for your facilities across India.
  - Our Strategic Business Units are independently capable of handling business across lines and the resources and capabilities are not centralised, to provide the maximum support to our clients.
- We have access to professionals from our associate companies in Pharma, Chemical, Property, Projects, Financial Services, Engineering, IT/ITeS and other sectors, whom we consult to provide holistic and customised insurance solutions.
  - Access to international markets through our reinsurance team and Broker Partners of Bharat RE.
  - Access to senior contacts across insurance sectors, to represent and resolve issues both in underwriting and claims.
  - Incisive feedback on market changes, both in terms of products and claims servicing outlook of insurers.



## INTERNATIONAL PRESENCE

The Reinsurance broking division of Bharat RE, with its blend of trust, transparency and technical expertise, strives to be the 'First Choice Broker' for Asian and African Insurance majors, providing services to the insurance companies in India and overseas, in meaningfully structuring their reinsurance programs and placement of the risks with reinsurers across the world. Bharat RE also has a strong working relationship with reinsurance markets in Singapore, Malaysia, Middle East, African and European markets.

Bharat RE has a very strong presence in the Treaty markets and is also rapidly expanding their Facultative presence, specialising in Marine, Marine DSU, Liability, Aviation and Advance Loss of Profit covers, with its long term and varied exposure on global markets.

Bharat RE has focussed its efforts on customising reinsurance programs for insurers including Risk/Loss Profile evaluation and management, retaining its thought leadership status through an extensive array of Asset and Integrated Business Risk Solutions by offering the right business connectivity.

Bharat RE, with its experienced team having varied exposure in the national and international markets, offers knowledge, experience, expertise to reinsurance transactions, providing effective, efficient and dependable services to its clients.

We are also looking beyond India, with our Direct Broking operations in Indonesia and expanding to the Middle East and Far East regions.

Insurance business has become truly global. Apart from our Reinsurance division, we have also entered into partnerships with international organizations as we feel that being in touch with the developed markets gives us valuable insights into international best practices in underwriting new products, and in claims.

We have helped our clients in India in managing their international operations and also have had the opportunity to equip our resources with the right kind of exposure in the latest developments and trends, worldwide.

## BHARAT RE FACILITATES

### TREATY

Bharat RE ensures a comprehensive reinsurance programme for its clientele with a clear focus on deploying reinsurance as a tool for achieving improved profitability and sustainability in the long term.

#### **Our Treaty Services encompass:**

- Achieving basic understanding of businesses and processes employed, leading to the sound design of an RI Programme.
- Study and analysis of net aggregates to CAT events exposure and balance sheet protection.
- Critical evaluation and review of the existing RI programme.
- Portfolio analysis/review of retention.
- Providing improved reinsurance solutions.

### FACULTATIVE

Our FAC services offer seamless connectivity to insurers in ensuring acceptance of risks in a growing environment even while limiting excessive volatility from individual policy coverage. Our expert-knit network paves the way for a smooth experience with a customised solution for each such risk.

#### **Our FAC services extend to:**

- Property including mining risks.
- Marine cargo including Project Shipments/ Marine DSU/Hull risks.
- Project insurance including ALOP.
- Casualty.
- Liability.
- Aviation.
- Specialties such as Terrorism, Event coverage and others.

## RESOURCES

Bharat RE has a team of dedicated technocrats in the field of Insurance, Finance, Legal and Engineering, providing a wide range of strategic and operational risk management services across all industries for Commercial Lines of Insurance. We are a 350+ strong team, and expanding.

We are professionals focusing exclusively on insurance-related matters. We realize that in order to provide broking services of international standards, we need a mix of multi-disciplinary expertise, coupled with insurance know-how. This has helped us to ensure that we are able to understand the clients' business and base our interaction on their risks and insurances.

It has been our endeavour that we do not compartmentalise our executives into any specific domain; rather, we encourage them to have a holistic approach to a client and his business. At the same time, we ensure that specialised resources are available whenever and wherever required.

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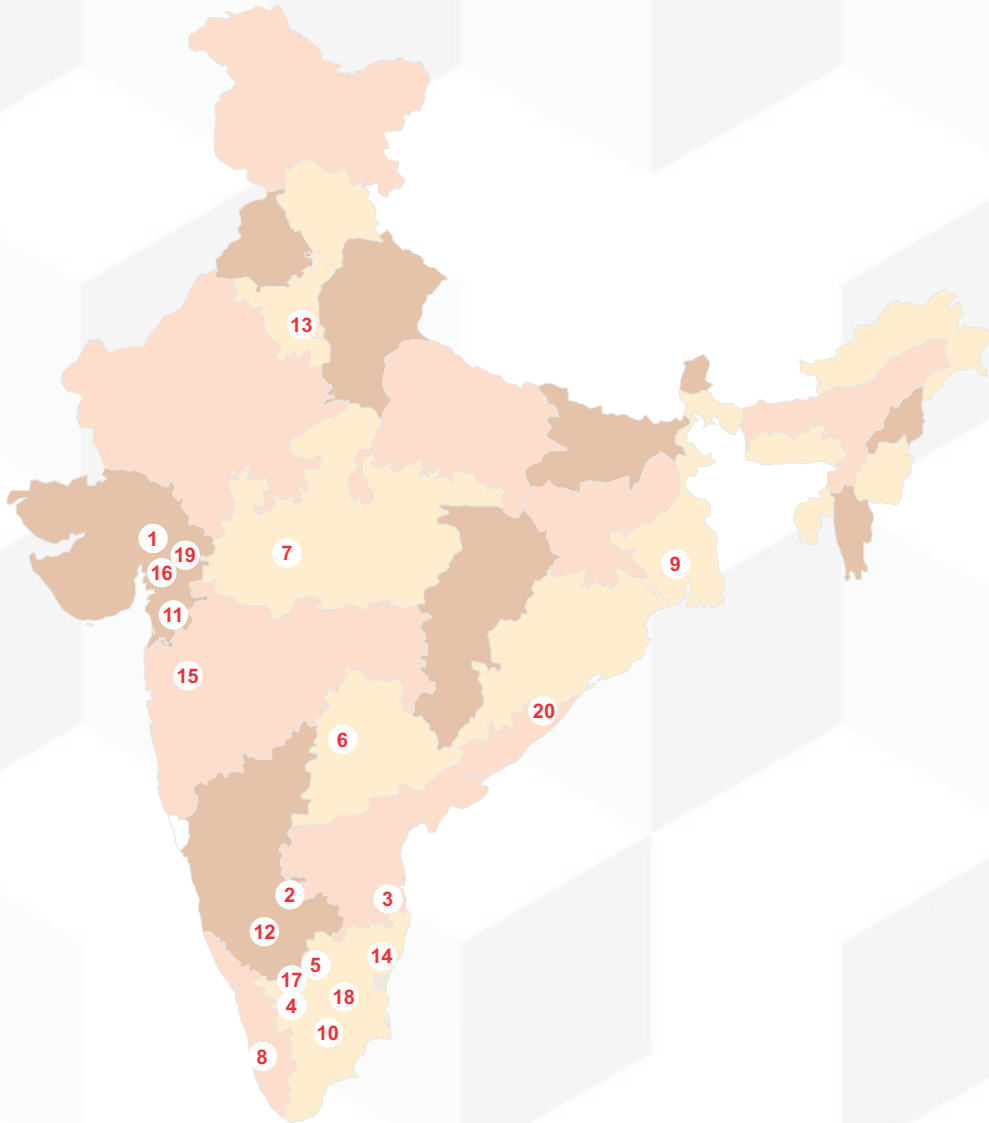
We have a unique partnership scheme, which has helped us to retain talent and build strong teams for risk identification and evaluation, policy drafting, and most importantly, claims management.

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## ON OUTSOURCING

“The knowledge needed for any activity has become highly specialized. It is therefore increasingly expensive, and also increasingly difficult, to maintain enough critical mass for every major task within an enterprise. And because knowledge rapidly deteriorates unless it is used constantly, maintaining within an organisation an activity that is used only intermittently, guarantees incompetence.”

- Peter Drucker



## OUR PRESENCE ACROSS INDIA

Our offices are managed by experienced executives from varied industries, who have been painstakingly mentored to become competent insurance brokers to provide value added and comprehensive insurance solutions, with a team capable of handling end-to-end servicing for commercial enterprises.

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|----|------------|----|---------------|
| 1  | AHMEDABAD  | 11 | MUMBAI        |
| 2  | BENGALURU  | 12 | MYSURU        |
| 3  | CHENNAI    | 13 | NEW DELHI     |
| 4  | COIMBATORE | 14 | PUDUCHERRY    |
| 5  | ERODE      | 15 | PUNE          |
| 6  | HYDERABAD  | 16 | SURAT         |
| 7  | INDORE     | 17 | TIRUPUR       |
| 8  | KOCHI      | 18 | TRICHY        |
| 9  | KOLKATA    | 19 | VADODARA      |
| 10 | MADURAI    | 20 | VISHAKAPATNAM |

## RESOURCES - ADVISORS

### R. Thyagarajan

- Masters in Mathematics – Indian Statistical Institute
- Associate of Chartered Insurance Institute (ACII), London
- An authority in Business Interruption insurances
- More than four decades experience in the insurance sector having been in senior positions with New India Assurance and J. B. Boda
- Established one of the most successful business groups in the country

### R. Kannan

- Post graduate in Mathematics
- Certified Associate of Indian Institute of Bankers
- More than three decades experience in corporate finance and capital markets
- Presently advising business groups

### M. Ramadoss

- CA, FIII, ACII
- Was with New India Assurance in various positions including as General Manager in London
- Former CMD of Oriental Insurance Company and New India Assurance

### V. Natarajan

- FCII (UK)
- Former CMD of United India Insurance Co, General Manager – GIC, and in various positions in the general and reinsurance areas

### R. Srivatsan

- B.Com, FCA, AICWA, ACS
- One of the leading loss assessors for Business Interruption claims in India
- Internationally reputed-undertaking surveys on behalf of reinsurers in the African market

### M. A. Ananth

- MA, BL
- Was in legal department of New India Assurance
- Worked with P&I services of India in various capacities
- Independent Consultant in general insurance and P&I Insurance (P&I Ship Owners Liability Insurance)

### M. M. Desai

- A veteran in Marine Hull and Allied Insurances
- A Retired Senior Manager from New India Assurance
- Headed Marine Hull Dept., of New India and worked in technical Marine Hull Dept., for over 35 years

### K. Suryanarayanan

- Bachelor of Law
- Was Legal officer in New India Assurance
- Independent practice in High Court, Chennai
- Expert in Civil, Contract and Insurance Laws

### M. Vaidyanathan

- AICWA, MBA
- With ECGC for more than two decades in various capacities and retired voluntarily as General Manager
- Advisory service on credit insurance policies on suitability, adequacy
- Expert in designing customised solutions on domestic, export trade, project and political risks

### N. Shivashanker

- A qualified lawyer, Company Secretary and Cost/Management Accountant with over 20 years' experience in the Indian corporate sector
- Areas of expertise include corporate, legal, mergers and joint ventures, transactional compliances

### K. Chandrashekar

- B.Sc, FCA, FCMA, ACS, FLMI (USA)
- More than four decades experience in Finance, Banking and insurance related domains
- Specialisation in financial lines and liability risks

### T.B.Kapali

- MA (Eco) ACWA
- A Banking and markets professional with 26 years of experience in corporate treasury and banking, central banking and macro-economic research
- Formerly with Reserve Bank of India and ING Vysya Bank (Foreign Exchange), Business Line as Chief Research Analyst and the Shriram Group as Economic Advisor

# RESOURCES - SPECIALISTS

## **Vinod Reddy**

- Associate member of Insurance Institute of India (All)
- Worked with New India Assurance in various senior positions
- One of the pioneers in the corporate insurance consultancy domain with specialisation in Bulk Drugs and Pharmaceuticals insurances
- Has handled large claims including arbitrations

## **C. Ramachandran**

- B.E. (Civil), All
- Was with New India Assurance
- One of the pioneers in the corporate insurance consultancy domain with specialisation in Engineering Projects and Textiles

## **R. Srinivasan**

- B.E. (Civil), All (Fire)
- Worked with The Oriental Insurance Company, TATA AIG, Cholamandalam MS General Insurance, J.B.Boda, and comes with varied international exposure in the Middle East
- Specialisation in Property, Civil and Infrastructure Engineering insurances

## **S. Ramesh**

- B.E. (Electrical & Electronics), FIII, FIV, MIE
- Worked in Engineering sector, New India Assurance, TATA AIG and comes with vast international exposure in the Middle East
- Specialisation in Engineering and Energy insurances

## **Vijay .T**

- B.L., Cost Accountant, All
- Associate member of Institute of Company Secretaries of India
- Specialisation in commercial lines of insurance with specific emphasis on Property and Business Interruption insurances

## **T. L. Arunachalam**

- B.A, B.L, All
- Worked with New India Assurance, IFFCO - TOKIO, and comes with international exposure in the Phillipines
- Specialisation in Marine and Liability insurances, including cyber risks.

## **N. K. Balasubramanian**

- BE (Mechanical), FIII, ACII (UK)
- A decade in Projects and marketing divisions in the Airconditioning industry
- Worked with Bajaj Allianz, TATA AIG, Reliance in various capacities
- Specialisation in Marine and Commercial lines of insurances

## **Jeyaraj Thangavel**

- L L B
- Five years as Key Accounts Manager in the Infocomm and Infomedia industries.
- Specialisation in Trade Credit & Political insurances
- Experience in handling protracted defaults & insolvency claims

## **D. Logasamy**

- BBM MBA (Hospital & Health Systems Management)
- More than a decade in the health insurance sector, in various capacities
- Experience in Hospital Empanelment, PA Approvals, Reimbursement Claims Processing, Claim Investigation, Float processing, Claim settlement and other related activities

# RESOURCES - DIRECT

## **P. Sampath Kumaran, Chennai**

- Senior positions with Oriental Insurance Company
- More than five decades with the insurance industry
- Has been in insurance consultancy and broking for more than fifteen years
- Advising large corporate houses as an insurance broker

## **J. Venugopala Rao, Hyderabad**

- Worked with New India Assurance Company in various capacities and voluntarily retired as SDM
- Experience in handling insurances of Bulk Drugs and Pharma companies
- Has handled large claims including arbitrations

## **Vi. K. Subramaniyan, Chennai**

- Associate Member of Insurance Institute of India (AIII)
- Voluntarily retired as SDM from National Insurance Company
- More than a decade's experience in insurance broking, handling portfolios of large corporates, including multinationals

## **Rama Ramanathan, Coimbatore**

- BBA, AIII
- Has exposure in hire purchase financing, non banking financial services and in pharmaceutical distribution, spanning three decades
- Specialisation in handling insurances for the Textile sector

## **N. Ramprasad, Vishakapatnam**

- BBA, PGDM, AIII
- More than three decade's experience in Marketing, Production, Administration
- Rich experience in International Trade and Commerce, Multimedia industry, and business processes
- More than a decade as an insurance broker with specialisation in commercial lines of business

## **Shailendra Kumar, Pune**

- B.E (Mechanical), PGDBM, MIE, FIV, Chartered Engineer, AIII
- 10 years of experience in Project Design, Engineering, Project Management and Project Execution
- More than a decade as an insurance broker with specialisation in customisation of insurances for Chemical, Cement and Fertilizer industries and providing risk management solutions

## **Minesh Patel, Ahmedabad**

- B.E (Electrical), AIII (Fire)
- Was a Sales Engineer in the pumps industry and has been in insurance sector for more than a decade
- Specialisation in customising insurances for Chemical and Engineering industries

## **Minal Mishra, Vadodara**

- B.E (Metallurgy), MBA (Finance), FIII
- Was an Application Engineer in the pumps and industrial valves industry
- Has been as an insurance broker for more than a decade
- Experience in Accident and Health insurances

# RESOURCES - DIRECT

## **Koustubh Karkhanis, Mumbai**

- B.E (Mechanical), MBA (Finance), All
- More than a decade experience in marketing and business development in the Engineering–Plastics and automotive industry
- Specialising in Corporate Insurances, Project and Infrastructure Insurances and other verticals of insurances since a decade

## **Dinesh Narang, New Delhi**

- B.E (Mechanical), FIII, Chartered Engineer, M.S (Finance), CFA, ACII (UK), MIE
- More than a decade's experience in engineering industry as a Service Engineer, handling OEM, Projects and Marketing
- A decade as an insurance broker with vast exposure in risk identification and analysis

## **Avinash Bhat, Pune**

- B.E (Electrical), MBA, FIII
- More than a decade experience in commercial enterprises as Key Account/Area Manager in product and distribution management
- A decade in the insurance sector with insurance companies and as a broker

## **A.K.Jogi, Surat**

- B.A. A.L.L.I
- More than four decades with The Oriental Insurance Co. Ltd. in various capacities and as an insurance broker for more than a decade.

## **R. Babu Ganesh, Coimbatore**

- B.E (Mechanical), MBA (USA)
- More than a decade's experience as Software System Architect in the IT industry in the USA
- Practiced as a Loss Assessor handling Fire, Marine and Engineering claims
- Specialisation in commercial lines of business

## **J.Marimuthu, Trichy**

- B.Sc., B.L. All
- Three decades in the insurance industry with United India Insurance Co Ltd and TATA AIG Insurance Co Ltd, in various capacities including as Zonal Head and with overseas exposure in the Far East

## **S. Baskaran, Madurai**

- Masters in Economics, All
- Was working in Hire Purchase/Lease financing and commercial loan, amalgamations, prior to becoming an insurance broker. Has more than a decade's experience in insurance broking, with exposure in Bancassurance

## **S. Venkatesh, Mumbai**

- B.Com, LLB, FIII
- Joined as Direct Recruit and rose to Head-Internal Audit in Oriental Insurance, with Royal Sundaram Alliance since its inception and has handled several key positions, and also worked with an international insurance broker
- Specialisation in Liability and Financial Lines



# RESOURCES - DIRECT

## **Kishore Hegde, Mumbai**

- B.Com, FCA
- A decade of financial exposure in various capacities including merchant banking, systems management and financial consultancy
- A decade as an insurance broker

## **Shankar Ram, Mumbai**

- B.Com, LIII
- Direct recruit officer of Oriental Insurance Company, with three decades' experience in insurance industry including in Bajaj Allianz and TATA AIG

## **K. Venkat Rao, Hyderabad**

- B.Sc (Physics) FIII
- More than three decades experience in General Insurance and Composite Broking Companies in various Capacities
- Was SDM of National Insurance, GM of Royal Sundaram Alliance

## **S. Venkat, Bengaluru**

- B.Com, AllI
- More than three decades experience in sales and marketing
- Was a business partner with a training institute of repute and had his own automobile dealership before coming into insurance sector

## **Arnab Sengupta, Kolkata**

- B.Com with nearly two decades in managerial capacities in the financial services and wealth management sector, and has been an insurance broker for more than five years.

## **Pinal J Shah, Indonesia**

- B.E (Electronics), Masters in Business Law), FII
- More than a decade as an insurance professional having worked in various capacities with Reliance Industries Ltd., J.B.Boda Group of Companies, Cholamandalam MS General Insurance Company
- Has handled risk audit, commercial risk underwriting, reinsurance placements, project insurances
- Employed in various capacities in Marketing and sales of IT products for about 13 years in various organisations

## **Stephen Vijaykumar, Bengaluru**

- B.A with additional qualifications in Marketing and Insurance management
- More than a decade in the consumer durables, media and financial services industries
- More than a decade as an insurance broker

## **Harshawardhan Dixit, Pune**

- M.Com, Associate of Insurance Institute of India
- 4 years experience in financial services and a decade in insurance broking
- Handling commercial and infrastructure companies



## RESOURCES - REINSURANCE

### **Rajiv L. Mathur**

- B.Sc., LLB, FIII, CII (UK), Chartered Insurer
- Worked with GIC Re, New India Assurance and has international exposure with Prestige Insurance Company of Nigeria, Trident Insurance Company-Nairobi, IOGA Insurance Company-Mauritius

### **V.R. Sundaram**

- FIII, C.A.
- Worked with United India Assurance, GIC, Loss Prevention Association of India, Asian Reinsurance Corporation-Bangkok, Kuwait Reinsurance Company-Kuwait, in senior positions

### **A. Selvaraj**

- M.Com., B.L., FIII
- Worked with Oriental Insurance Company in various capacities
- Specialisation in Marine, Energy, Aviation insurances and actively associated with designing and evaluating RI program for many insurers

### **Dilip Shukla**

- Associate member of Insurance Institutes of India and Kenya
- Worked with New India Assurance, Trans Africa Assurance Company-Uganda, Occidental Insurance Company-Nairobi, British American Insurance Company-Kenya, Afro-Asian Insurance with reinsurance brokers

### **V. Ramesh**

- FIII, CII (UK)
- Worked with United India Insurance Company Royal Sundaram Alliance, L & T General Insurance
- Vast experience and exposure in Finance and reinsurance placements

### **J. Ramani**

- B.Com, PG Diploma in Insurance Management, AllI
- Worked with United India Insurance Company in various capacities, in the reinsurance sector

### **S. Unni krishnan**

- B.Tech. (Mechanical), MBA, AllI, DIS
- Has worked with domestic and international insurance companies and reinsurance brokers
- Specialisation as an underwriter for all classes of insurance especially large risks for Engineering Lines (including Downstream Energy projects, Power Plants and Renewable Energy risks)

# RESOURCES-RISK MANAGEMENT

## **R. R. Balakrishnan**

- Chemical Engineer
- Principal Consultant of Asia Pacific Risk Management Services Pvt. Ltd.,
- Former CEO of Allianz Alpico Industrial Risk Management Services Ltd., Southern Regional Committee member and SHE committee member of the southern chapter of Indian Chemical Council (ICC)
- Evolved Petrochemical/Refinery tariff for the insurance industry, involved with more than 300 accident investigations and Risk Analysis, Safety Audit and PML estimation in India and abroad

## **Hrishikesh Balakrishnan**

- B.Tech., M.Tech., (Chemical Engineer from IITSE Bengaluru) with Process Safety, Modelling and Simulation expertise with over a decade's experience as an HAZOP Facilitator/Chairman, Flare and Vent Studies, Flare sizing, Fire Safety Audits, Fire and Explosion Risk Assessment, Root Cause Analysis and Troubleshooting, PML estimation, Profit Improvement and Operations, Operations research, and Supply chain optimisation

## **K.N. Subramanian**

- M.Tech - Chemical
- More than three decades experience in polymer plants and petrochemical industry in Indian and Abroad
- Specialist in HAZOP

## **H. Rama Krishnan**

- More than 30 years in Automobile, Construction, Engineering and windmill industries in various capacities in Production and Safety Engineering departments
- Risk inspection and Safety audit done for Power, Petrochemical, Engineering, Pharma and Chemical industries. Conducted more than 100 safety audits and risk inspections for Engineering, Cement, Power, Pharma and Chemical industries

## **G. Dhanavelu**

- Chemical Engineer with an MBA having almost a decade's experience in risk management
- Career highlights include Hazard and Operability study, Quantitative Risk Analysis and Consequence Analysis, Safety Integrity Study, Safety Audit and Risk Inspection for various industries