



PAAVANA INSURANCE BROKERS PVT.LTD.

THE COMPANY

- Was Incorporated on 9th of November 2015.
- Received License from Insurance Regulatory Authority of India (IRDAI) on 11th of March 2016.
- License No. DB 554. Licensed as a Direct Insurance Broker for Non Life and Life Insurance

VISION

- To Be a Well Respected and Strong Indian Brand in the Field of Insurance Broking – To Corporates & Individuals

MISSION

- To Be Fair, Transparent & Unbiased in Advisory Role.
- To Set Benchmarks in Consistency & Quality of Service Levels.
- To always keep in mind the best interests of all Stakeholders.



Promoted by
Professionals



Judicious Mix of
Professionals drawn from
diverse backgrounds



HQ in Chennai with
Branches in Bangalore,
Coimbatore, Vadodara &
Dharmapuri in TN



Client Centric Service
& Value Proposition



Unbiased Advisory Platform

OUR CORE TEAM

R. Chandrasekaran

- ☀ Chairman
- ☀ Served as Executive Director of L.I.C.
- ☀ Has over Four Decades of Experience in the Insurance Industry.
- ☀ After LIC, has been a senior consultant & Trainer at Bajaj Allianz Life and Met Life Insurance Companies.

S. Mohan

- ☀ Principal Officer & Managing Director
- ☀ Has Over 25 years of experience in Insurance Industry. Worked in Oriental, IFFCO Tokio, Bajaj Allianz and has close to a decade experience in Broking Industry
- ☀ Post Graduate in Economics, Passed exams of Fellowship of Insurance Institute of India,
- ☀ Recipient of Aon Travelling Scholarship in 1999 in exams of Institute of Risk Management (London)

Bhuvana Mohan

- ☀ Director
- ☀ Heads the Finance, HR and Admin Department
- ☀ Responsible for setting up the HR, Administration and Accounting with the support of IT Systems person and Auditors/ Tax consultants etc.
- ☀ Has worked with a leading placement consultancy in Ahmedabad

CMA. Pratik Gandhi

- ☀ Director of our company based in Vadodara.
- ☀ An associate member of Institute of cost accountants of India.
- ☀ Has an experience for close to 3 decades in Project Funding and resource person for imparting professional training.
- ☀ Also has been reputed academician in Gujarat, & Visiting faculty at MIDFT, WIRC, ICWAI Vadodara chapter, Vadodara Management association

David Theodore Joseph

- ☀ Director and Head Chennai.
- ☀ Has Experience of Over a Decade in General Industry
- ☀ Worked In Bajaj Allianz
- ☀ Broking Experience close to a Decade.

PL. Natarajan

- ☀ Heads the Property & Risk Management Function. Overall monitoring of claims.
- ☀ B. Tech in Chemical Engineering.
- ☀ Worked with a leading Risk Management Consultancy and subsequently worked as a Surveyor in a leading Survey Firm. Has also worked as a Risk Manager in a leading General Insurance Company
- ☀ Has a little over 10 years experience of which about 5 Years is with Insurance Broking

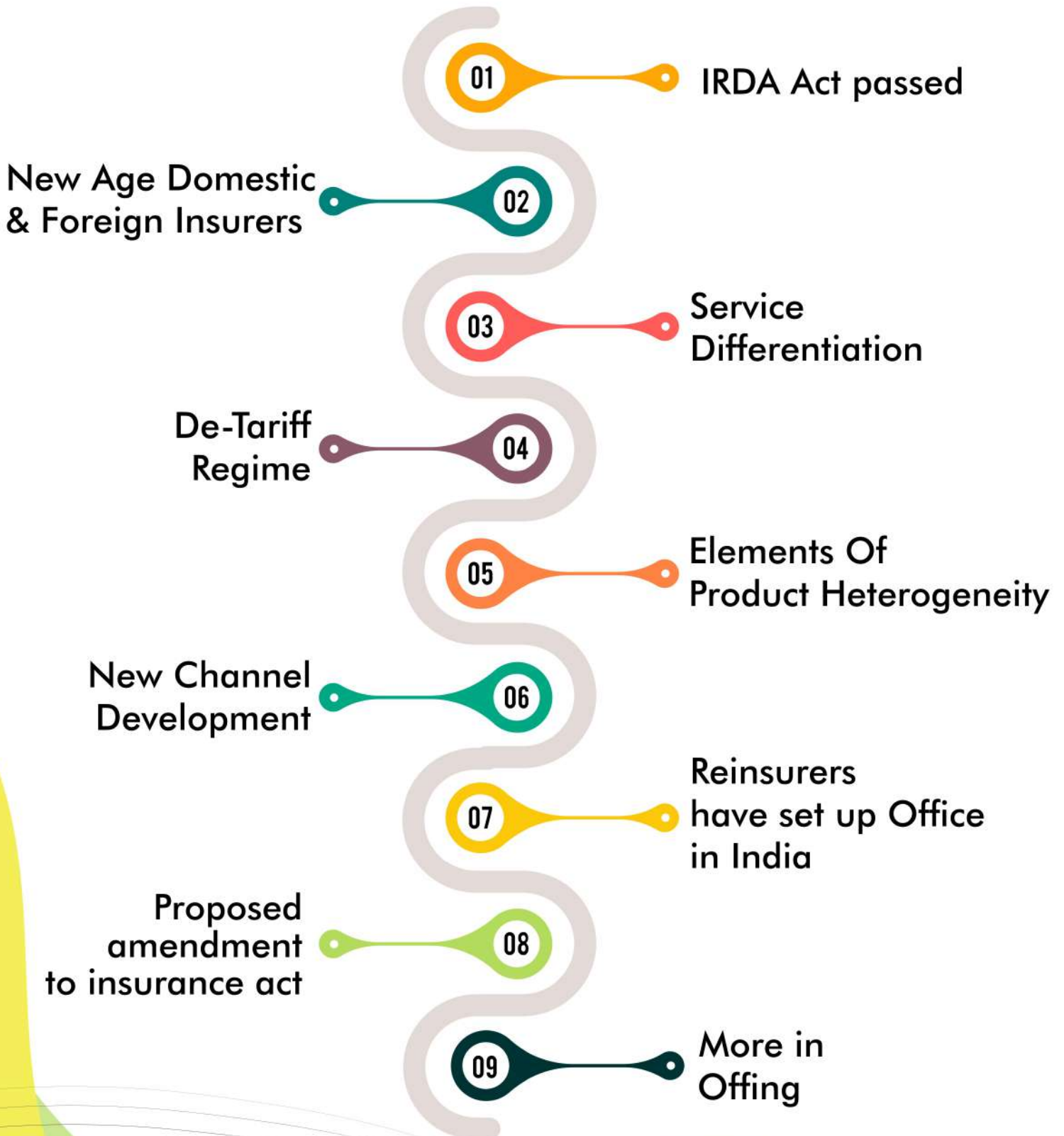
Raghu Narasimhan

- ☀ Heads the Bengaluru Branch
- ☀ Has 3 decades of experience in General Insurance Industry
- ☀ Has 10+ years of experience in Broking Industry
- ☀ Graduate in Commerce from Delhi University. Executive MBA from XLRI
- ☀ Licentiate of Insurance Institute of India – and also qualified as a composite Broker under IRDA regulations

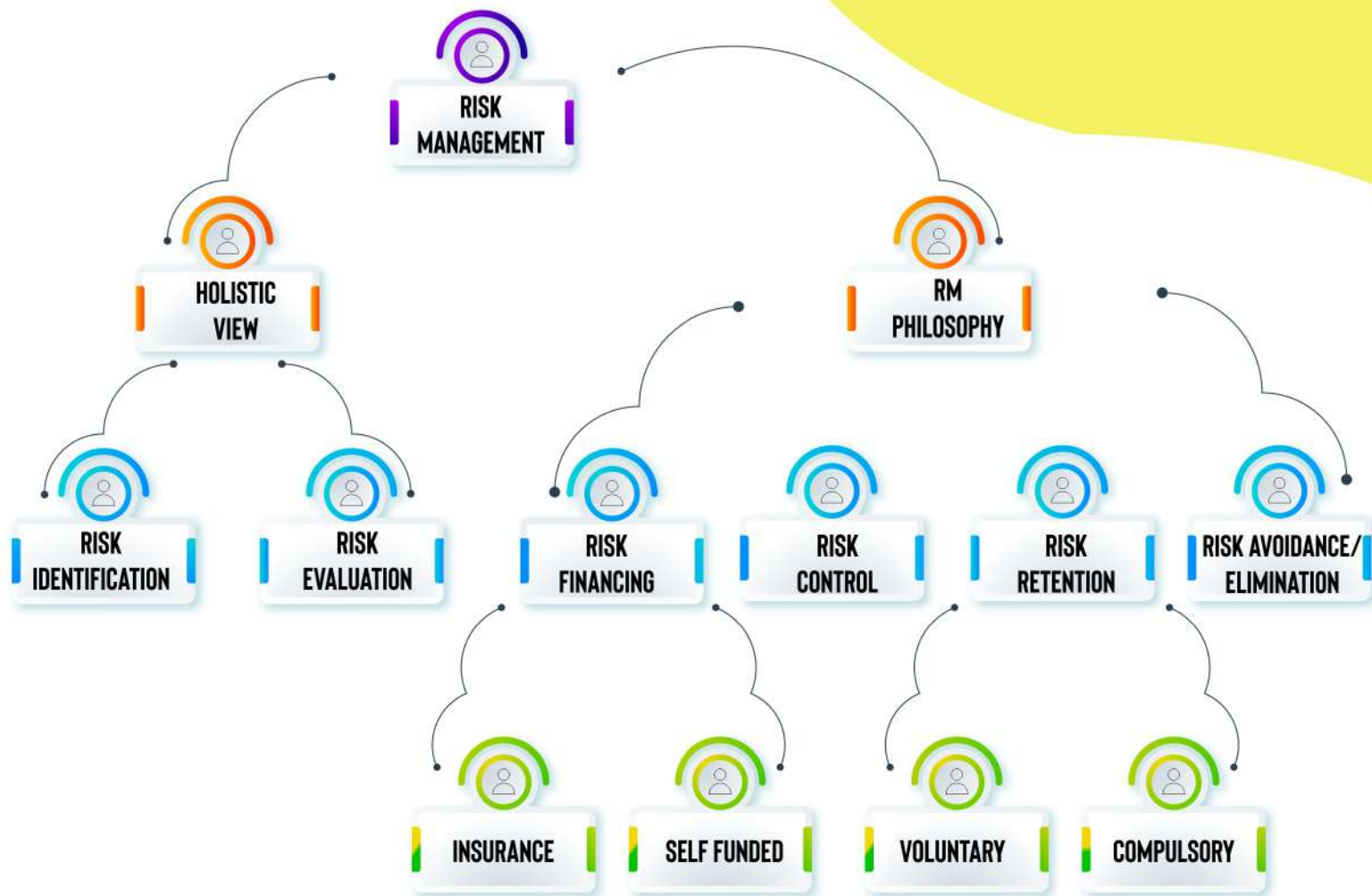
SV Subramonian

- ☀ Heads the Coimbatore Branch.
- ☀ Has 3+ decades experience in Insurance Industry.
- ☀ Worked in several senior positions in United India, TATA AIG, Future Generali, L & T General Insurance & HDFC Ergo General Insurance.
- ☀ A fellow of the Insurance Institute of India.

TRANSFORMING INDIAN INSURANCE MARKET PLACE



RISK MANAGEMENT IS A DYNAMIC PROCESS



TYPES OF RISKS

From Insurance Point of View

Pure Risks

- ☀ Low Frequency – High Severity
- ☀ The Market – with the overall claims experience determine the premium
e.g. Fire/ EQ/ Terrorism etc

Burning Band

- ☀ High Frequency – Low Severity
- ☀ The Standalone Claims ratio by and large – determines pricing.
e.g. Marine Inland, Group Medical etc.

Blend

- ☀ Elements of Both
- ☀ Risk Management strategy would involve choosing an optimum retention – and insuring pure risks at an optimal cost.
e.g. – WC, Group Personal Accident etc.

Broad Categories of Risks –In Relation to Insurance



Physical Risk Exposures



Liability Risk Exposures



Employee Risk Exposures



Financial Risk Exposures

OUR SERVICES & VALUE ADDS - PHYSICAL RISKS

Risk Inspection & Value Adds

- 🌟 Done Periodically
- 🌟 Risk Profiling
- 🌟 Benchmarking & Reporting
- 🌟 Checklists
- 🌟 Can discuss, Energy Audit, Safety Audit Thermography studies eg:

Quality Control

- 🌟 Starts from Slip Design
- 🌟 Quote Comparisons
- 🌟 Policy Vetting
- 🌟 Maintenance/ Declarations including Refunds
- 🌟 Valuation Check (Assistance)

Claims

- 🌟 Pro Active involvement from the reporting of Claim
- 🌟 Assist in Documentation
- 🌟 Negotiation with Surveyors/ Insurers etc.

MARINE (LOGISTICS RISKS)

Policy Related

- ☀ Slip Design – PBL/ Location Limit/ Intermediate Storage if any and all logistics related parameters.
- ☀ Aligning Inco Terms with covers.
- ☀ Simplifying policy administration – through convenient declaration conditions.
- ☀ Declaration Control – including facilitating e-marine systems where possible etc.

Claims

- ☀ Put a well documented Business Process in place – through easy claims procedure.
- ☀ Self survey limits where number of claims are very high.
- ☀ TAT mapping
- ☀ Incest handling
- ☀ In large value claims – pro active approach of negotiation and discussions.

Risk Management

- ☀ Periodic MIS and study of claims dump – where volumes are high.
- ☀ Identify patterns – like frequency of particular destination/ transporter and/or parts etc.
- ☀ Market Watch.
- ☀ Benchmarking with other similar cargo/ destination loss ratios.

LIABILITY RISKS

Product Liability

- ✦ Including Recall/ Financial Loss/ PG
- ✦ Contamination Product Insurance beverages covers for Food & Pharmaceuticals
- ✦ Claims Management- track record of successfully getting large claims

Public Liability

- ✦ Look for all Subsidiaries/ Locations
- ✦ Aligning with Local requirements
- ✦ Suitable extensions like Food & Beverages/Transportation etc.

D & O

- ✦ Umbrella cover/ Standalone Cover
- ✦ Benchmarking
- ✦ Legal environment –e.g. New Companies Act.
- ✦ Side A, B and C covers – especially aligning for companies with operations in many countries to local requirements

Track record for devising suitable covers for industries like – Medical Institution/ Consulting Engineers/ Accounting Firms/ Technology Firms etc.

Looking at suitable add on – like IPR Breach, etc.

FINANCIAL, MISC & OTHER RISKS

Receivables

- ✿ Policy design – Buyer Limits/ Type of Policy/ Cover
- ✿ Advise on suitability of Insurance Carrier
- ✿ Claims assistance

Miscellaneous

- ✿ The same approach of buying optimum covers based on risks – be it Fidelity Guarantee/ Money insurance Commercial Crime etc.
- ✿ Emerging Risks Like Cyber Risks

Others

- ✿ Motor - Transportation public valley parking oblique etc.
- ✿ Top Up Covers
- ✿ Employee funded cover – facilitation

EMPLOYEE BENEFITS INSURANCE PROGRAM.

OUR SERVICES & VALUE ADDS

EMPLOYEE BENEFITS

GMC

- Slip Design- with Benefits Chart Options laid out
- Mid Term View
- Benchmarking
- Claims TAT tracking
- Regular MIS
- Periodical Review
- Helpdesk
- Escalation Matrix
- Where needed – facilitate an SLA with Insurer/ TPA

GPA

- Take Holistic View in choosing Sum Insured
- Benchmarking
- Market Watch – especially with respect to changing Regulations / Legal environment.

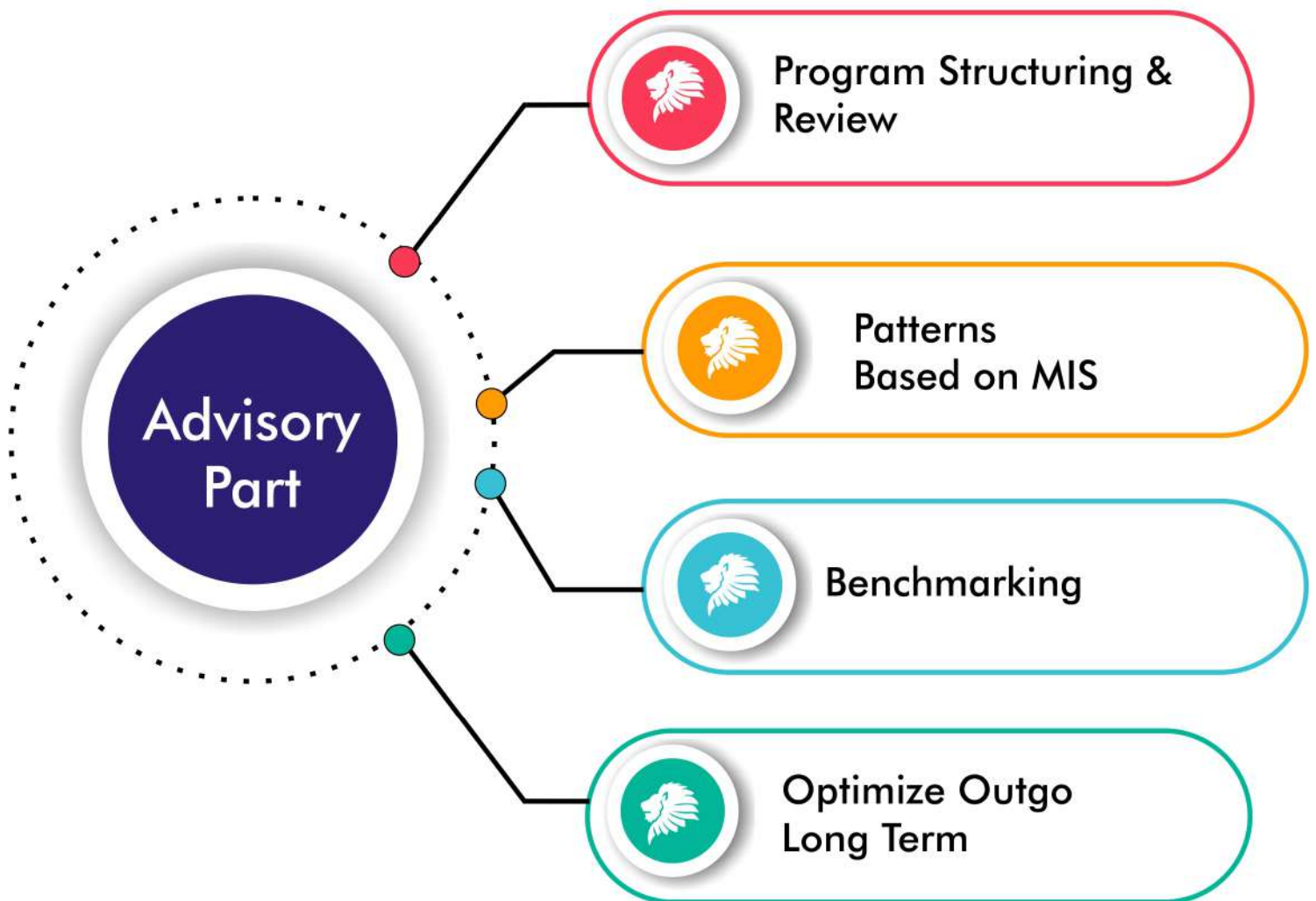
WC/ ESI

- Location wise approach
- Contractors – Sub Contractors – alignment of compliance
- Notional Extension – SC decision and impact
- Claims Management

Travel & Life

- Overseas Travel Insurance
- Group Term Life
- Gratuity Funding Options
- EDLI – Options available
- Riders – like double accident/ Critical Illness etc. take a holistic view with other covers taken

GROUP MEDICAL INSURANCE





OUR CLIENTS

Who have reposed trust in us in a very short span of time since our Incorporation & Licensing by IRDAI

Some Of The Clients have given us Partial Mandates only.

Spread across Chennai, TADA, Bangalore & Coimbatore.

Range of Industries include –

- Automobile OEM
- Automobile Components.
- I T/ ITES
- Financial Services
- Film Processing
- Pharmaceuticals
- Chemicals
- Sugar & Confectionary
- Shoe Manufacturing
- Television Manufacturing
- Packaging etc.

AN INDICATIVE LIST OF SOME OF OUR VALUABLE CLIENTS

CHENNAI BRANCH

Fengtay Group	Renault Nissan Group	FSS	Stanadyne	Rane Group	Star Boxes	Anand Cine Services
Prasad Labs	CTTI	Lotte India Corporation	Pondicherry Tourism Development Corporation	Ashley Alteams	NOL Group	REDIM
Hanon Automative Pvt Ltd	Nu Ray Chemicals	AMSAK Cranes Pvt Ltd	Bichamp	Hyundai Motor India	Celebrity Fashions	Daiki Aluminium India Pvt Ltd
Alliance Granimo	LA Chatelaine	Meenakshi india Ltd (MIL)	MIP Alloy	Spirax Sarco India Pvt Ltd		

COIMBATORE BRANCH

Pricol Group	The Coimbatore Arya Vaidya Pharmacy	Coimbatore Pioneer Fertilizers	Samudra Pumps	Kathir Institutions
Redlands Ashlyn Motors Ltd	IA Motors - Salem	Kumaravilas Jewellery	Trivikram Groups	

BARODA BRANCH

Amanta Health care	Ananda Diary	Netweb Solutions Pvt Ltd	Sumip Composites
Cygnat Infotech Pvt Ltd	KC Mehta & Co	Devmit Reality	

BENGALURU BRANCH

VST Tillers Tractors	JEF Techno Solutions Pvt Ltd.	TERPL India Pvt Ltd	Lyrus Life Sciences Pvt Ltd	BOBBA Aviation	ABR Wires	Colana India Pvt Ltd
Shoba Puravankara Aviation	Mahalakshmi Enterprises	Opal Designs	VA Sports	BSR Infratech	Gem Sugars	CME EnviroSystems
Nichi In	Maini Materials	BDI India Pvt Ltd	Icon Infrashelters India Pvt Ltd	Indo Korea Science & Technologies	Ravicab Cables Pvt Ltd	Om Sai Intex
Asiaan Metals & Aluminium Casting Pvt Ltd	OSB India Pvt Ltd	Zinios Information Technologies Pvt Ltd	ATC Limited	Arkgen Pharma		



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