

## **CORPORATE PROFILE**

Pragmatic Insurance Broking Services Private Limited is one of the fastest growing **Insurance Broking and Risk Management Company**.

We are Direct Brokers (General) under IRDA Broking Regulations, vide License No 576 and we are Independent Intermediary, representing the policyholders and their interests. Our Corporate office is located at Hyderabad with branches in Guntur, Vizag and Pune.

We are a professional organization with dedicated team of qualified Insurance professionals, Risk Engineers, Chartered Accountants and specialized Management Graduates to serve various Insurance and Risk Management requirements of clients.

We provide world class services in Insurance Advisory & Broking, Risk Management & Risk consulting, Claims Management and End to End Insurance Solutions to individuals, businesses, corporate, organizations and government entities.

**Pragmatic Insurance Broking Services** is unique in that we offer personalized and tailored service to ensure all our client's needs are met. We understand that businesses are busy with their day-to-day activities and need an insurance broker they can rely on, one that can handle their risks. We value ourselves as an extension of our client's business and therefore work closely with our customers to deliver the right package on time and on budget.

We place business of clients with an insurer and arrange the most comprehensive and appropriate protection that suits your requirements. We shop around, provide advice, arrange the insurance and help with claims. We save your time, money and worry. Insurance is a wasted purchase if it doesn't provide cover when disaster strikes. We also solve the problems of under Insurance problems, by giving the right advice.

We have established a service team comprising insurance professionals with relevant industry expertise and hands-on experience on direct insurance requirements. Our service team has undergone comprehensive training (as has the mandatory regulatory approval) to provide professional services to clients. Our focus is to fulfill the risk and insurance needs of large and mid-sized corporates and public entities.

### **VISION**

To be a world class, innovative, competitive and technical Insurance Advising, Risk Management and Insurance Broking house providing total insurance solutions.

## APPROACH

Pragmatic provides a **realistic approach** to Risk Management and Insurance Broking services. We help the clients to understand and withstand the unexpected risks with our perfect balance of knowledge, expertise, experience and operations research to manage the risks in efficient and effective manner.

Pragmatic provides a **customer centric** approach by ensuring customer satisfaction through quality and timely service. We strive to deliver the highest levels of customer service and product excellence.

Pragmatic puts a team of specialists with deep specialized knowledge to deliver the solutions. Pragmatic believes in strong client focus, team work, mutual respect, integrity and practices the principles of ethics and morality.

## WE ARE

**1. Responsive** - We will respond to your enquiry the same day. **2. Reliable** - You can rest easy knowing your insurance is in safe hands. **3. Resourceful** – Our team will research the best package to suit your needs. **4. Respectful** – We value your time and money, **5. Results driven** – We don't stop until you are satisfied.

## OUR LEADERSHIP TEAM

Pragmatic Insurance Broking service follows a structured approach to building solid customer relations using an integrated team concept and business processes that enhance client service and retention.

### **RAVI KANTH P: PRINCIPAL OFFICER & MANAGING DIRECTOR**

**M.Sc. (Ag.), MBA, CAIIB, FIII**

Post Graduate in Agriculture from University of Agricultural Sciences, Bangalore. He holds an MBA in Finance and also Certified Associate of the Indian Institute of Bankers (CAIIB). He is a Fellow of the Insurance Institute of India. He also holds certifications from Indian Institute of Banking in Trade Finance and SME Finance for Bankers.

He joined AXIS BANK, the third largest private sector bank in India in the year 2005 and worked in various capacities with the bank for over a decade. He worked as Relationship Manager for Large Corporate Clients and also as Regional Head. Prior to starting Pragmatic, attended training at National Insurance Academy, Pune, and is a Registered Composite Insurance Broker. He was meticulously trained in Risk Management & Underwriting in UAE, and Claims Management with Loss Adjusting companies in Hyderabad. He is specialized in Risk Management for all General Insurance related matters.

### **YESUDAS VARADI: PRESIDENT**

Yesudas worked with M/s New India Insurance Company, the largest public sector Insurance company of India for a period of 35 years. In his last assignment at New India, he headed an overseas branch for over a period of five years and has experience of setting up and heading the foreign branch. In a career spanning 35 years at New India, he worked in various capacities, has rich experience in underwriting, risk management and claims management. He is widely known for his extra ordinary client relationship skills and admirable service to the customers.

### **SANDEEP CHANDRA: PRESIDENT**

Sandeep Chandra is a seasoned professional with experience of over 28 years in General Insurance in India and overseas. He worked with National Insurance & Tata AIG in India and AIG in the U.S.A & Middle East in various national and international leadership roles. He has extensive experience in startup operations in the General insurance sector, underwriting and product management, claims, operations and strategic management, capitalizing on new business opportunities, turning around of loss making enterprises and training. He has participated in industry bodies like TAC, Motor Pool Committee etc.

### **G.MURALI KRISHNA: SENIOR VICE PRESIDENT – Technical**

A Senior Seasoned Professional with 42 years of overall experience in General Insurance Business covering all the areas of the Industry from Business Development, Administration, Underwriting, Risk Management, Inspection & Audit, Accounting and Claims Management. He is an Associate of Insurance Institute of India. He joined M/s National Insurance Company Ltd in the year 1974. He possesses vast experience in underwriting in all the departments of general insurance such as Fire, Marine, Engineering, Medical, Miscellaneous and Project insurance.

He worked as Head, Technical with M/s Strategic Insurance Broking Services and M/s New Era Insurance Broking Services. Prior to joining pragmatic he worked as “Chief Technical Advisor” with M/s Intech Insurance Surveyors Private Ltd., Hyderabad which is one of the leading Loss Adjusting Company at Hyderabad.

### **SERVICES**

We work with all the General Insurance Companies in India (both Public and Private Sector) and place the business with your preferred Insurer. We obtain Quotations from all the major companies, examine and negotiate for the best terms. We endeavor to undertake the following services to the clients:

### **RISK MANAGEMENT:**

We undertake to visit and carry out necessary risk inspections of the insured properties to critically evaluate the risk before we advise the products. We ensure Total Risk Management without giving any scope for Under Insurance and also to ensure all perils are covered.

We not only assess the risk for rating purposes but also suggest and recommend the insured, on various improvements in the risk which will attract favorable premium and what is more important, to mitigate the loss potential

### **UNDERWRITING MANAGEMENT:**

As per the insurance requirements of the client, we suggest to take the adequate protection, so as to ensure that nothing is left unprotected as per the Risk Management Report.

We take the quotations from the Insurance Companies and place the business with them. After obtaining the policies we scrutinize the documents (policies) and check the coverage whether or not, the same is in accordance with the requirement of our clients.

Necessary corrections are made, in case of discrepancy in the documents and delivered to the clients. We advise all measures to protect the financial interest of the insured in the subject matter of insurance.

### **CLAIMS MANAGEMENT:**

Claims management is one of the key focused area where we will step in, to understand the cause of loss, advice loss prevention measures and represent the insured with the insurance company. An Operations Research team will be formed to visit and examine the loss.

We assist the client right from the intimation of the claim, submission of relevant claim documents to the Insurance Company and pursue with them till the claim is settled to the satisfaction of the client, keeping in view of the terms, conditions etc. of the policy in which the claim is preferred.

We assist to place the insured in the same financial position as far as possible, as he occupied immediately before the loss.

### **CUSTOMER SERVICE:**

We work as a vital link between our clients/ insured and the Insurers and to place our clients in a win-win situation, at all times.

Our services includes renewal management of the insurance policies of the clients, revise the sum values wherever required and analyze the coverage pattern and obtain better quote from the insurance companies. We provide "after sale service" to the clients and in case of any change to be incorporated in the policies, during the currency of the policy. To pursue the claims and follow up with the insurer till the claim is settled

## **PRODUCTS**

### **Property Insurances:**

- ✓ Fire and Allied Perils
- ✓ Machinery Breakdown and Business Interruption
- ✓ Employee dishonesty, Burglary/Theft /Money
- ✓ Engineering Insurance
- ✓ Comprehensive Automobiles
- ✓ Contractors all Risk
- ✓ Industrial all Risk
- ✓ Erection all Risk

### **Employee Benefit Insurances:**

- ✓ Health (Group Medi-claim/Group Health)
- ✓ Personal Accident
- ✓ Life Insurance/Group term Life
- ✓ Overseas Health Insurance

### **Liability Insurance:**

- ✓ Directors and Officers Liability
- ✓ Commercial General Liability
- ✓ Errors and Omissions
- ✓ Professional Liability
- ✓ Product Liability
- ✓ Workmen's Compensation

### **Marine Insurance:**

- ✓ Ocean Cargo & Inland Transit
- ✓ Marine Hull

### **Rural Insurance:**

- ✓ Farmers Package policy
- ✓ Cattle Insurance
- ✓ Poultry Insurance
- ✓ Fisheries (fish & shrimp)
- ✓ Crop insurance (weather based)
- ✓ Crop insurance (yield based)
- ✓ Rainfall index insurance

## Vehicle Insurance:

- ✓ Commercial vehicles
- ✓ Personal vehicles

We provide better services to our corporate clients, relating to their insurance needs. We ensure that the Insurance customers receive precise and correct knowledge / information on all the Insurance products.

We become a vital link between our clients/ insured and the Insurers and to place our clients in a win-win situation, at all times. We advise the best fit policies with cost optimization and effective risk management. Transparency, Ethics and morals and code of conduct prescribed by IRDAI are followed in letter and spirit.

We request you to please empanel our Pragmatic in your list of Insurance Service Providers and utilize our optimum services for your esteemed organization.

Our team will be glad to visit you or your operational centers to discuss various issues and offer you appropriate and effective Insurance Solutions.

Please get in touch with us over telephone or mail at your earliest for a long mutually beneficial and durable relationship. We look forward to your instructions on the above.

Assuring our best services at all times

Thanking you,

Yours truly,

**(Ravi Kanth)**

PRINCIPAL OFFICER & MD.

### **Correspondence Address**

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***INSURANCE IS A SUBJECT MATTER OF SOLICITATION – TERMS AND CONDITIONS  
APPLY – WITHOUT PREJUDICE***