CHAPTER-3

A BIRDS VIEW EYE:
SELECTED GENERAL INSURANCE COMPANIES

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3.1 AN OVERVIEW OF BAJAJ ALLIANZ GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength.

Bajaj Allianz General Insurance received the Insurance Regulatory and Development Authority (IRDA) certificate of Registration on 2nd May, 2001 to conduct General Insurance business (including Health Insurance business) in India. The Company has an authorized and paid up capital of Rs 110 crores. Bajaj Finserv Limited holds 74% and the remaining 26% is held by Allianz, SE.

As on 31st March 2010, Bajaj Allianz General Insurance maintained its premier position in the industry by achieving growth as well as profitability. Bajaj Allianz has made a profit before tax of Rs. 180 crores and has become the only private insurer to cross the Rs.100 crore mark in profit before tax in the last four years. The profit after tax was Rs. 121 crores, 27% higher than the previous year.

Bajaj Allianz today has a countrywide network connected through the latest technology for quick communication and response in over 200 towns spread across the length and breadth of the country. From Surat to Siliguri and Jammu to Thiruvananthapuram, all the offices are interconnected with the Head Office at Pune.

Shareholders & Promoters

Bajaj Finserv Limited Bajaj Finserv Limited has been recently demerged from Bajaj Auto Limited which is the largest manufacturer of two and three-wheelers in India. As a promoter of Bajaj Allianz General Insurance Company Ltd., Bajaj Finserv Ltd; has the following to offer:-

- Vast distribution network through its group companies.
- Knowledge of Indian consumers.
- Financial strength and stability to support the insurance business.

Visit Bajaj Allianz Life Insurance Website www.bajajallianz.com
Visit Bajaj Finserv Website:

Allianz SE, Germany Allianz SE is in the business of General (Property & Casualty) Insurance; Life & Health Insurance and Asset Management and has been in operation for over 110 years. Allianz is one of the largest global composite insurers with operations in over 70 countries. Further, the Group provides Risk Management and Loss Prevention Services. Allianz has insured most of the world's largest infrastructure projects (including Hong Kong Airport and Channel Tunnel between UK and France), further Allianz insures majority of the fortune 500 companies. Besides being a large industrial insurer, Allianz has a substantial portfolio in the commercial and personal lines sector, using a wide variety of innovative distribution channels.

Allianz SE has the following to offer Bajaj Allianz General Insurance Company Ltd.:-

- Set up and running of General insurance operations
- New and improved international products
- One of the world's leading insurance companies
- More than 700 subsidiaries and 2 lac employees in over 70 countries worldwide
- Provides insurance to almost half the Fortune 500 companies

Technology

Other similar businesses The promoters have also incorporated a Life insurance Company in India, called Bajaj Allianz Life Insurance Company Limited to provide life insurance solutions.

Visit Bajaj Allianz Life Insurance Website www.bajallianz.com

⇒ IRDA REGISTRATION

IRDA Registration No.113 dated 2nd May, 2001

⇒ LOGO OF BAJAJ ALLIANZ GENERAL INSURANCE COMPANY
⇒ **MISSION**

As a responsible, customer focused market leader, we will strive to understand the insurance needs of the consumers and translate it into affordable products that deliver value for money.

A Partnership Based on Synergy Bajaj Allianz General Insurance offers technical excellence in all areas of General and Health Insurance as well as Risk Management. This partnership successfully combines Bajaj Finserv's in-depth understanding of the local market and extensive distribution network with the global experience and technical expertise of the Allianz Group. As a registered Indian Insurance Company and a capital base of Rs. 110 crores, the company is fully licensed to underwrite all lines of general insurance business including health insurance.

⇒ **VISION**

To be the first choice insurer for customers
To be the preferred employer for staff in the insurance industry
To be the number one insurer for creating shareholder value

⇒ **OUR ACHIEVEMENTS**

Bajaj Allianz has received iAAA rating, from ICRA Limited, an associate of Moody's Investors Service, for Claims Paying ability. This rating indicates highest claims paying ability and a fundamentally strong position.

Bajaj Allianz General Insurance has received the prestigious "Business Leader in General Insurance", award by NDTV Profit Business Leadership Awards 2008. The company was one of the top three finalists for the year 2007 and 2008 in the General Insurance Company of the Year award by Asia Insurance Review.

⇒ **BOARD OF DIRECTORS**
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Company/Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rahul Bajaj</td>
<td>Chairman</td>
<td>Chairman, Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Holdings &amp; Investments Ltd.</td>
</tr>
<tr>
<td>Ranjit Gupta</td>
<td>Director</td>
<td>Also President (Insurance), Bajaj Finserv Ltd.</td>
</tr>
<tr>
<td>Dipak Poddar</td>
<td>Director</td>
<td>Also Executive Chairman, Poddar Developers Ltd.</td>
</tr>
<tr>
<td>S. H. Khan</td>
<td>Director</td>
<td>Also Former Chairman, IDBI Ltd.</td>
</tr>
<tr>
<td>Manuel Bauer</td>
<td>Director</td>
<td>Also Member of the Board of Management, Growth Markets, Allianz SE</td>
</tr>
<tr>
<td>Sanjay Asher</td>
<td>Director</td>
<td>Also Partner, Crawford Bayley &amp; Co.</td>
</tr>
<tr>
<td>Manu Tandon</td>
<td>Director</td>
<td>Also Former MD, Elantas Beck India Ltd.</td>
</tr>
<tr>
<td>Dr. (Mrs.) Asha Joshi</td>
<td>Appointed Actuary</td>
<td>Onkar Kothari, Company Secretary &amp; Compliance Officer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Statutory Auditors, Dalal &amp; Shah and Kirtane &amp; Pandit Bankers- Axis Bank, Citibank, Deutsche Bank, HDFC Bank, Standard Chartered Bank</td>
</tr>
</tbody>
</table>
ABOUT INSURANCE PLANS

1. MOTOR INSURANCE

You rely on your vehicle for complete freedom of movement. You love taking long drives and commuting to office with the radio on. Your vehicle is one of your most important possessions. Give it the care and protection it deserves with Bajaj Allianz motor insurance.

Car insurance or two-wheeler insurance by Bajaj Allianz provides unmatched care and protection for your motoring experience.

Whether it is cashless settlement in preferred workshops or 24x7 claims support, our insurance plan for your car and two-wheeler has been designed with hassle-free claim settlement experience in mind.
2. **TRAVEL INSURANCE**

1. **INDIVIDUAL TRAVEL INSURANCE**

   Travelling abroad to a foreign land alone entails a lot of risk. Medical emergencies, losses, and delays can be expensive and cause great inconvenience to you. Are you covered?

2. **FAMILY TRAVEL INSURANCE**

   A hundred things can go wrong when you travel. Something that’s an inconvenience at home can ruin your holiday when you’re abroad. Is your family covered?

3. **SENIOR CITIZEN TRAVEL INSURANCE**

   Taking a holiday abroad in your golden years is a dream for many. But little inconveniences and medical problems can sully your enjoyment unless you’ve got someone to take care of them for you. Are you covered?

4. **STUDENT TRAVEL INSURANCE**

   When you go to study abroad, you want a solid support system to care of any troubles for you. Are you covered?

3. **HOME INSURANCE**

   As a homeowner, you invest a lot of time, money and care into making your home look beautiful for the festival. But don't stop there - give your home the best possible protection from unforeseen incidents with Bajaj Allianz Home Insurance plans.

   At Bajaj Allianz, we understand that whatever be the market value of your house, your home is invaluable. That's why we bring you
a comprehensive home insurance cover, which will protect not only your home, but also the belongings inside it.

Fire can cause huge damages, which can affect your finances.

This section covers loss or damage to the premises (if specifically declared and insured) and contents whilst contained in the premises due to the following perils:

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage
- Riots, Strike and Malicious Damage
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact Damage
- Subsidence and Landslide including Rockslide
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- Missile Testing Operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire
- Earthquake (Fire and Shock)

The sum insured (value denoted for insurance) can be either on:

- **REINSTATEMENT VALUE** basis (Which is the value for replacing the item with a new item of same type and make). At the time of loss the claim will be settled without applying depreciation. In effect you will be getting new for old of breakdown under this policy possibility of losing your baggage during your travel.

  OR

- **MARKET VALUE** basis (Which is the reinstatement value less depreciation depending on the age of the item). At the time of loss, the claim will be settled after applying depreciation.

**NOTE:**
The electronic equipments/TV etc. which you wish to cover under the respective section need not to be insured under this section but can be covered under Theft All Risks, electronic section

Exclusion:

- 5% of the claim amount for every claim arising out of Act of God perils.
- Damage due to terrorist activities.

Terrorism Cover Extension can be opted by paying extra premium

Section 2 - Burglary and Theft

Section 3 - Jewellery and Precious Items

Section 4 - Breakdown of Domestic Appliances

Section 5 - Electronic Equipment

Section 6 - Baggage

Section 7 - Plate Glass

Section 8 - Pedal Cycles

Section 9 - Personal Accident Insurance

Section 10 - Personal Liability/Workmens Compensation

Group Discounts

The following discounts can be given in the premium if you opt for more sections

- 5/6 sections - 15% on all sections except Section 1
- 7 or more - 20% on all sections except Section 1

4. HEALTH INSURANCE

1. INDIVIDUAL HEALTH GUARD
Our Health Guard policy takes care of your hospitalization expenses & also offers a wide coverage of pre & post hospitalization expenses.

2. FAMILY FLOTTER HEALTH GUARD

A perfect Health protection plan for you and your family. Covers pre and post hospitalization expenses and also ambulance charges in case of an emergency.

3. SILVER HEALTH GUARD

Bajaj Allianz's Silver Health Plan for senior citizens protects you and your spouse in case you need expensive medical care.

4. EXTRA CARE

A unique health insurance plan that allows you to extend your existing health insurance cover.

⇒ PAYMENTS OF PREMIUM

Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

⇒ AWARDS

General Insurance Company of the Year 2013
The Indian Insurance Awards 2013 was conducted by Fintelekt, part of SP Media Pvt Ltd, a specialist in research, consulting and conferences in the financial services industry.
Claims Service Company of the Year 2013
The Indian Insurance Awards 2013 was conducted by Fintelekt, part of SP Media Pvt Ltd, a specialist in research, consulting and conferences in the financial services industry.

Personal Lines Growth Leadership Award Year 2013
The Indian Insurance Awards 2013 was conducted by Fintelekt, Part if SP Media Pvt Ltd, a specialist in research, consulting and Conferences in the financial services industry.

General Insurance Provider of the Year
General Insurance Provider of the Year at the Money Today FPCIL Awards 2012
Best General Insurance Provider - Private Sector
Best General Insurance Provider - Private Sector at the CNBC TV18 India Best Bank and Financial Institution Award FY 11 and 12.

Bloomberg UTV Financial Leadership Award 2012
General Insurer of the Year - Private Sector by Bloomberg UTV Financial Leadership Awards 2012.
Best Bank and Financial Institutions Award
Best Leading Player- Non Life by CNBC TV18 IBFA Best Bank and Financial Institutions awards FY11.

Bloomberg UTV Financial Leadership Award 2011
General Insurer of the Year-Private Sector by Bloomberg UTV Financial Leadership Awards 2011

Best Contribution on Investor Education & Category Enhancement
Best Travel Insurer awarded by CNBC 2011
Best Travel Insurer awarded by CNBC Awaaz Travel Award 2011

Best Travel Insurer awarded by CNBC 2010
Best Travel Insurer awarded by CNBC Awaaz Travel Award 2010

Business Leader in General Insurance
Business Leader in General Insurance at the NDTV Profit Business Leadership Awards 2008

Customer Responsiveness Award by Avaya Global Connect, 2007
Customer Responsiveness Award by Avaya Global Connect, 2007

Best Insurer - General Insurance by India Insurance Review, 2011
Best Insurer- General Insurance by India Insurance Review, 2011

Top 3 finalists - General Insurance company of the year, 2008
Top 3 finalists - General Insurance company of the year, 2008

Top 3 finalists - General Insurance company of the year, 2007
Top 3 finalists - General Insurance company of the year, 2007
Claims Department has received the ISO 9001:2008 certification
Bajaj Allianz General Insurance Claims Department has received the ISO 9001:2008 certification

IT Department has received the ISO 27001:2005 certification by DNV
Bajaj Allianz General Insurance IT Department has received the ISO 27001:2005 by DNV

⇒ CONTACT US

HEAD OFFICE

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY

GE PLAZA, AIRPORT ROAD, YERAWADA, PUNE-411 006

Customer care
Any Landline/Mobile- 1800- 209- 5858
MTNL/ BSNL- 1800- 22- 5858
BHARTI- 1800- 102- 5858
OTHER- 020-30305858

E-mail: customercare@bajajallianz.co.in

TOLL FREE NUMBER

For online policy issuance/ renewal
Tel. : 1800-233-3355
Email: websales@bajajallianz.co.in

CALL NOW

Standard STD Rates Apply:
Tel. : (+91 020) 66026666
Fax: (+91 020) 66026667
3.2 AN OVERVIEW OF CHOLAMANDALAM MS GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

Our business begins with you. You are the force that propels us ahead. And we believe that you are not just a part of our business, but the reason for our existence.

We go beyond being just an insurance company. We see ourselves as partners who deliver peace of mind by protecting the world you live in. We strive to strengthen the Trust you have on us by offering complete Transparency through simple products that have no hidden clauses and are easy to understand. And we also provide seamless service that's enabled by Technology. Welcome to the world of Chola MS. Headquartered in Chennai, we are a 10-year young entity with a team of 2,500 like-minded people. The company has positioned itself on the customer centric platform. In agreement with our vision to be the most preferred general insurance company in India, we have built our brand philosophy around the core values of Trust, Transparency and Technology (T3). Our commitment towards you is evident in our innovative and simple products, high operational efficiency, and empathetic & quick claims settlement. Over the years, we have grown in size and stature.

In 2011-2012, we recorded a Gross Written Premium of RS.1,346.5 crores. Having posted a remarkable growth of 39%, we have been one of the fastest growing general insurance companies in the insurance industry with a network of over 90 branches across the country and 7,000 agents. The Agency distribution channel is complemented by various strategic and long-term partnerships with Banks, Auto OEM's and Auto Finance Companies among others. At Chola MS, we respect your choice and offer you a variety of products to suit your needs. For the individuals, we offer products like Motor Insurance, Health Insurance, Travel Insurance, Personal Accident & Home Insurance. For the SME's and Corporate Clients, we provide customized solutions encompassing
insurance as well as Risk Consulting Services in Engineering, Liability, Marine, Property and Miscellaneous. Besides, our Risk Consulting arm Chola MS Risk Services provides Risk Identification, Assessment and Control through Risk Management & Engineering Solutions in the field of Safety, Health, Environment and Insurance Support. Now our Risk Management helps in identifying and quantifying the risks, initiating appropriate risk mitigation measures. And our insurance acts as a risk transfer and risk mitigation tool. Altogether, with Chola MS you get the edge with Total Risk Solutions.

We work hand-in-hand with our clients to handle any future uncertainties and enhance business performance through effective risk management techniques. Established in 1994, Chola MS Risk Services offers comprehensive Risk Management & Engineering solutions in the fields of Safety, Health, Environment and Insurance Support.

Chola MS Risk Services is a joint venture between the Murugappa Group, India and Mitsui Sumitomo Insurance Group, Japan. We also have a technical collaboration with Asia's largest risk management company - InterRisk, a group company of Mitsui Sumitomo Insurance Group. For the last 16 years, we have pioneered numerous innovative and specialized services catering to the needs of Asian & European markets. That apart, we have also emerged as the market leader in Asia. We successfully executed more than 2,000 projects (Domestic & International), which not only helped organizations maintain compliance but also optimize their SHE performance and set new benchmarks. An ISO 9001:2008 certified company; Chola MS Risk Services was also declared "Risk Manager of the Year" in the 11th Asian Insurance Industry Awards.

⇒ IRDA REGISTRATION
IRDA Registration No.123 and dated 15.07.2002.

⇒ LOGO OF CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
 ⇒ OBJECTIVE

Right Promise, Right Delivery

As a customer centric organization, our company stands firm on our brand philosophy: Trust, Transparency and Technology.

Trust

We believe that trust is the one common thread that binds us, our agents and you. And we give our best to uphold your trust in every step. Firstly, we have earned the reputation of being good listeners. We lend our ears to all your needs and based on that, we suggest the right product for you. Secondly, we ensure our relationship isn't just about explaining the product or issuing a policy to settle the claim. In other words, we maintain a relationship of trust beyond the policy period, and that is for life.

Transparency

We maintain utmost transparency to give you the complete picture of our products. By using simple words instead of jargons and by explaining every feature in detail; we make sure you understand the process from end-to-end. That apart, clear documentation and mentioning of exclusions leaves very less chance for any confusion. In simple words, you get what you see.

Technology

Through technology enabled channels like website and 24x7 call center services, reaching us is now effortless and time saving. We've invested in the right technology to make processes simple and deliver a great customer experience. Backed by an enterprise-wide IT infrastructure, it makes business with us easy.
⇒ MISSION

To bring peace of mind to our clients by protecting them from financial risks.

⇒ VISION

To be the most respected company amongst General Insurers in India for our value creation to customers and shareholders.

⇒ GOAL

Grow GWP to RS2,000 crores and Operating PBT to RS150 crores by 2012-2014.

⇒ BOARD OF DIRECTORS

Mr. S B Mathur
Chairman

- Is a Chartered Accountant, Part 1 & 2 of ICWA (London)
- Has over 40 years of experience in the insurance industry
- Has served as the Secretary General of Life Insurance Council
- Has served as an Administrator in Specified Undertaking of the Unit Trust of India (SUUTI)
- Has served as a Chairman of LIC
- Is a board member of various companies including ITC Limited, IL&FS Limited, Ultratech Cement Limited, Axis Bank Limited, NSE, Havells India Limited, India Mortgage Guarantee Corporation Private Limited etc.
Mr. RBeri Director

- Holds a honours degree in Arts - History and is a MBA from Birla Institute of Technology & Science, Pilani
- Has over 35 years of experience in general insurance
- Served as Insurance Ombudsman for Delhi and Rajasthan
- Was Chairman cum Managing Director of The New India Assurance Company Limited
- Had been the Chairman of National Insurance Academy, Insurance institute of India etc.
- Has held Directorships in GIC, GIC Housing Finance, TAC, etc.

Mr. Pradeep Vasudeo Bhide Director

- Mr. Pradeep V Bhide was a member of the Indian Administrative Service belonging to the Andhra Pradesh Cadre and of 1973 batch
- Holds a Bachelors degree in Science and Law and holds a Masters degree in Business Administration with specialization in Financial Management
- Was the Secretary, Department of Disinvestment, Ministry of Finance, Government of India and has also served as Additional/Special Secretary in the Ministry of Home Affairs, Govt of India
- Was deputed by Government of India to the World Bank, Washington DC as Technical adviser to India's Executive Director
- Was the Chairman cum Managing Director in APCO and Godavari Fertilisers & Chemicals Ltd
- Is a Board Member of various companies viz., Tube Investments of India Ltd, L&T Finance Ltd, Ballarpur Industries Ltd,
GlaxoSmithkline Pharmaceuticals Ltd, Heidelberg Cement India Ltd, NOCIL Ltd, A.P.I.D.C Venture Capital Private Ltd etc.

Mr. N Srinivasan Director

- Is a Chartered Accountant and Company Secretary
- Is the Group Director – Finance, of the Murugappa Group
- Has over 28 years experience in the areas of Corporate Finance, Legal, Projects and General Management.
- Is a Board member of Tube Investments of India Limited, Murugappa Holdings Limited and is the Vice Chairman of Cholamandalam Investment and Finance Co. Limited.

Mr. Katsuhiko Kaneyoshi Director

- Graduated in Law from Senshu University, Japan
- Working in Mitsui Sumitomo Insurance Co. Limited, Japan since 1976
- Has over 35 years of experience in general insurance
Mr. S S Gopalarathnam Managing Director

- Holds a Bachelors degree in Commerce and is a fellow member of the Institute of Cost & Works Accountants of India and has done an advanced management program in Harvard University
- Has been associated with the Murugappa Group since 1979 in various capacities
- Spent 21 years in Tube Investments of India Limited in various roles like Finance, Exports and Business operations
- Was Head of Corporate & strategic planning at the Murugappa Group for 1 1/2 years

Mr. Tsuyoshi Yamane Whole time Director

- Is a Bachelor of Commerce from Keio University, Japan
- Working in Mitsui Sumitomo Insurance Co. Limited, Japan since 1983 and has over 27 years of experience in general insurance

Management Team

The energetic and vibrant family of 700 Chola MS employees across the country are responsible for the smooth and successful running of the organization.

This dynamic team is spearheaded by Mr. S. S. Gopalarathnam, Managing Director and his distinguished team.

Tsuyoshi Yamane - Whole time Director

Vedanarayanan Seshadri - Chief Marketing Officer
V. Suryanarayanan - Senior Vice President (Finance)

Sundar. V - Senior Vice President (IT & Operations)

R. Suresh Senior Vice President - (Claims)

Jeganathan A - Senior Vice President (Underwriting & Reinsurance)

A. Prabhakaran - Vice President (Operations)

Sanjiv Kumar Mathur - Vice President (Sales & Distribution)

Together, we strive - in search of newer heights and greater accomplishments.

⇒ ABOUT INSURANCE PLANS

Individual

Health Insurance

- Individual Healthline
- Family Healthline

Car Insurance

- Private Car
- Chola Protect

Travel Insurance

- Business / Leisure Travel
- Student Travel

Home Insurance

- Home Protect

Personal Accident

- Chola Accident Protection Plan

Corporate

- Health Insurance
- Fire Insurance
- Engineering Projects
- Engineering Operations
- Property Crime Insurance
- Marine Insurance
- Liability Insurance

Protect your agriculture business in the best manner possible by opting for Rural Insurance from Chola MS.

India's heart beats in the rural segment where over 70% of our population lives and toils to enrich our country. We at Chola MS look at rural insurance as more than a mere social responsibility, and have worked to offer protection covers custom-designed to suit the needs of rural India.

Some of our products for the rural segment are hereunder.

- **Health Insurance** - We offer affordable and customized family floater health insurance cover to rural population of the country through various channels like MFIs, NGOs and also organizations involved in Financial Inclusions
- We are also actively involved in **Rashtriya Swasthya Bima Yojana (RSBY) scheme**, Central-State Govt's joint social healthcare scheme for providing Health Insurance for BPL families across the country, wherein more than 32 Lakh families which are below poverty line (BPL) across various states like Gujarat, Maharashtra, Jharkhand, Bihar and West Bengal have been covered and benefited.
- **Personal Accident Insurance** - Personal Accident Insurance covering Death, Permanent and Partial Total Disability along with hospitalization cash benefits to cover the rural populace
- **Critical illness Insurance** - To cater to the treatment cost/financial sustainability in case of listed critical illness is contracted
- **Tractor / Commercial Vehicle / Motor / Farm Inputs Insurance** - A product specifically designed for catering to rural requirement
- **Micro Insurance** - We work with various Micro Finance organizations working in the hinterland collaborating with SHGs (Self Help Groups) who provide insurance advisory services to the rural customers at their doorstep
- **Combined / Composite Product Insurance** - A package policy offering a one stop solution for various protections needs of rural families which
includes Health Insurance, Accidental Insurance, Dwelling Insurance etc. is offered under a single policy.

- **Weather / Input Based Crop against Act Of God perils** - We are empanelled by the Government of India for WBCIS Scheme for Non Loanee farmers being implemented in various states.

- **Cattle Insurance** - An insurance policy to provide insurance to cattle-breeding community of rural India to cover their milch-Cows / Buffaloes, Calves / Heifers, Stud Bulls & Bullocks etc; thus providing their prime livelihood source a financial protection in case of death or disability caused to cattle due to accident or disease.

We work with the following institutions to offer rural insurance products.

- Ministry of Labour, Govt of India
- Confederation of National Rural NGO's of India
- CIL's Manogromor Centers in A.P, Maharashtra, T.N.
- EID Parry to provide insurance to growers and workers
- Cholamandalam Investment & Finance Company Limited
- IndusInd Bank Limited - Vehicle Finance Division
- Mahindra Insurance Brokers Limited
- Dharmapuri District Central Co-operative Bank
- Salem District Central Co-operative Bank
- Rural Co-operative Banks
- Department of Agriculture, Govt. of Tamil Nadu
- Department of Agriculture, Govt. of Karnataka
- Department of Health & Family Welfare, Govt. of Gujarat
- Department of Labour, Employment & Training, Govt. of Jharkhand
- Department of Labour Resources, Govt. of Bihar
- Department of Labour, Govt. of Maharashtra
- Department of Labour, Govt. of West Bengal
- Central Bank of India

**Chola Aarogya Bima Policy**
Introducing Chola Aarogya Bima Health Insurance Plan, an affordable Health insurance policy, which is exclusively meant for customers of Central Bank of India. It offers protection for the Insured's family (Self, spouse and up to 3 dependent children) against unfortunate hospital expenses with a family floater Sum insured.

⇒ AWARDS
CONTACT US

Registered Address
Cholamandalam MS,
General Insurance
Company Ltd,
2nd Floor, "Dare House",
No.2, NSC Bose Road,
Chennai - 600001, India.
Phone: 044-3044 5400
Fax no: 044-3044 5550

Customers from abroad can call at: +91 44 3098 5300.
3.3 AN OVERVIEW OF HDFC ERGO GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

HDFC ERGO General Insurance Company Limited is a 74:26 joint venture between HDFC Limited, India’s premier Housing Finance Institution and ERGO International AG, the primary insurance entity of Munich Re Group. HDFC ERGO offers complete range of general insurance products ranging from Motor, Health, Travel, Home and Personal Accident in the retail space and customized products like Property, Marine and Liability Insurance in the corporate space.

HDFC ERGO focuses on providing the “Right Insurance Solutions” for all. We offer our customers complete range of general insurance products ranging from Motor, Health, Travel, Home and Personal Accident in the retail space and customized products like Property, Marine and Liability Insurance in the corporate space.

It is our constant endeavor to improvise and cater to every need of the modern day customer with superior customer support service. This helps us give our customers a seamless and hassle-free experience.

HDFC ERGO is the 4th largest private sector general insurance company in India. HDFC ERGO has been expanding its presence across the country and is today present across 71 cities with 81 branch offices with an employee base more than 1400 professionals. The company has a wide distribution network comprising of brokers, retail and corporate agents, bancassurance besides its own direct sales force. HDFC ERGO has been assigned the rating of ‘iAAA’ by ICRA indicating its highest claim paying ability. The company also has ISO certification for its claim services, policy issuance & customer servicing.

⇒ IRDA REGISTRATION

IRDA Registration No. 125 dated 27.08.2002.
MISSION

Sensitivity
We will build our business on empathy and an inherent understanding of both our internal and external customers’ needs.

Excellence
We will always strive to offer innovative products and services and endeavour to set new benchmarks to do things better each time.

Ethics
We will honour our commitments and be transparent in our dealings with all our stakeholders.

Dynamism
We will be pro-active with a "can do" approach.

To make our vision a reality, we are committed to sow the SEED of our values and nurture it daily. Our ethical approach and high levels of integrity enable us to 'continue the tradition of trust' we have inherited from our parent company HDFC Ltd.

We ensure that it reflects in every task we perform, every decision we take. It helps us to work as a team towards creating and sustaining value for all our stakeholders, namely Customers, Business Partners, Re-insurers, Share-holders and most importantly, Employees.
⇒ VALUE

One single thing that takes us closer to our vision is our set of values - (SEED) Sensitivity, Excellence, Ethics and Dynamism.

⇒ VISION

Our vision is “To be the most admired insurance company that enables the continued progress of customers by being responsive to their needs.”

This vision acts as our guiding light and helps all of us be proud of the organization that we belong to. This happens by earning the respect of both, the customers and the industry.

⇒ BOARD OF DIRECTORS

Chairman

Mr. Deepak S. Parekh

Mr. Deepak S. Parekh is the Chairman of the Company. He is a fellow of the Institute of Chartered Accountants (England & Wales). Mr. Parekh is also the Chairman of Housing Development Finance Corporation Limited (HDFC), India’s premier Housing Finance Company. He joined HDFC in a senior management position in 1978. He was inducted as a full-time Director of HDFC in 1985 and was appointed as its Managing Director (designated as ‘Chairman’) in 1993 and continued to be appointed as such from to time.

He retired as the Managing Director of HDFC with effect from the close of business hours on December 31, 2009.
• Mr. Ritesh Kumar

• Mr. Keki M Mistry

• Ms. Renu Sub Karnad

• Mr. Andreas Kleiner

• Dr. Jagdish Khattar
ABOUT INSURANCE PLANS

1. HOME INSURANCE
2. HEALTH INSURANCE
3. MOTOR INSURANCE
4. TRAVEL INSURANCE
5. PERSONNAL ACCIDENT
6. COMMERCIAL INSURANCE
7. RURAL INSURANCE

PAYMENTS OF PREMIUM
Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

⇒ **AWARDS**

![iAAA rating by ICRA](image)

**iAAA rating by ICRA**

The Company has been rated iAAA by ICRA (an associate of Mooby’s Investors Service) indicating highest claim paying ability. This rating denotes company’s fundamentally strong position and prospect of meeting policyholder obligations as the best. The rating takes into account the company’s strong parentage, its leadership position amongst the private sector general insurers in the country, balanced and diversified portfolio, prudent underwriting practice and reinsurance strategy.

![ISO Certification](image)

**ISO Certification**

HDFC ERGO has been awarded the ISO 9001:2008 certification for their processes relating to the below functions:

1) Operations & Services
2) Customer Experience Management
3) Claims Management

This certification validates HDFC ERGO’s conformity with internationally established standards for quality systems and assurance.
in Operations, Claim processing and Customer Service. The certification is a validation of the controls that have been built in place to ensure that the needs and expectations of customers are met. This certification ensures that the Company's products and services are the most compliant with the existing market standards and requirements.

The ISO certification for the above defined functions have been provided for the below defined scope:

**a) Customer Experience Management** – Services related to Resolution of Customer Queries and Complaints through Call Centre and Related Processes

Processes covered under the CEM certification include:

1) Inbound call center & Email management
2) Quality & Training
3) Grievance Management

**b) Claims** – Providing Services Pertaining to Claims Lodged by our Customers for our General Insurance Products through In House Health Claims Services, Network of Surveyors, Third Party Administrators and other Agencies

Processes covered under the Claims certification include:

1) Motor OD & TP Claims management
2) Management of claims for Retail, Corporate, Travel, Fire Marine & Engineering
3) Health Claims Services

**c) Operations & Services** –

Policy Issuance and Servicing of our General Insurance Products for Retail and Corporate clients and Facilities Management including Procurement and Administration
Processes covered under the O&S certification include: 1) All central O&S operations, including policy & endorsement issuance for Retail, Corporate, Banc assurance, Rural Line Operations

2) Logistics Control Unit

3) Branch Operations function including inwarding, premium cheque management, walk-in customer management, cover note management, policy / endorsement issuance

4) Banking Operations

5) Admin & Procurement including facilities management and branch administration

The locations covered under the certification included the below:
1) Corporate Office, Mumbai

2) Local branches
   a) Lower Parel, Mumbai
   b) Borivali, Mumbai
   c) Chennai, Mylapore
   d) Chennai, Tynampet
   e) Bangalore
   f) Connaught Place, New Delhi
   g) Nehru Place, New Delhi

The ISO certification has been provided considering the internal processes of the organization are in line with the standards required to provide customer satisfaction. It is also an acknowledgement of the standardization and uniformity of processes being followed across all branches & locations.
ICAI Awards for Excellence in Financial Reporting

HDFC ERGO has been awarded with ICAI Awards for Excellence in Financial Reporting by Institute of Chartered Accountants of India (ICAI) under the Category IV – Insurance Sector. The award has been given on the basis of degree of compliance with the accounting standards, statutory guidelines and other relevant pronouncements. The panel of judges had reviewed the accounting practices adopted by the participating enterprises in the preparation of financial statements and the policies adopted for disclosure and presentation of financial statements and other information in the annual reports without regard to their financial condition and operating performance.


HDFC ERGO is declared as a winner under "Best Investor Education & Category Enhancement – Insurance" category by UTV Bloomberg - Financial Leadership Awards 2012.

The short listing for award in this category was decided based on new innovative products offered to the policyholders, initiatives taken on educating the existing and prospective policyholder, ease of navigation
on the website, efficient claim support, complaint resolution rate and the number of complaints received in relation to the market share of the company. The final call on the winner has been taken by the external Jury. It is a single award across life and general insurance companies.

Best Employer Brand Award by IPE BFSI

This award is presented to those who have surpassed levels of excellence and set an example of being a Role Model & Exemplary Leader in Human Resources. The objective at core is benchmarking talent & HR practices.

HR Excellence through technology award

at Asia's Best Employer Brand Awards 2012

These awards are hosted by Employer Branding Institute, World HRD Congress & stars of the Industry Group. CMO Asia has been a strategic partner & the awards are endorsed by Asian Confederation of Businesses. These awards are presented to Individuals and
Organizations who have surpassed levels of excellence and set an example of being a Role Model & Exemplary Leader. The objective at core is benchmarking talent & HR practices.

BEST GENERAL INSURANCE COMPANY in INDIA by International Alternative Investment Review (IAIR)

The event was organized by The Excellence in Global Economy (3rd Edition), Hongkong on 22nd Feb'13. This award was based on an independent survey and was analyzed considering the Leadership, Innovative Services & ability to be responsive to the customers' needs with a dynamic approach & a variety of products.

⇒ CONTACT US

Toll Free : 1800 2001 999

Phone (UAN) : 1860 2000 700 ( Local charges applicable )

Fax (UAN) : 1860 2000 600 ( Local charges applicable )

Email : healthclaims@hdfcergo.com

Address : HDFC ERGO General Insurance Co. Ltd.
6th Floor, MBC Tower, Old no.90, New No. 199, Luz Church Road,
Mylapore, Chennai - 600 004

FHPL Cardholders

Toll Free : 1800 425 4075

Fax (UAN) : +91 44 3013 6747
Email : info@fhpl.net

Address : Family Health Plan (TPA) Ltd.
Srinilaya-Cyber Spazio
Suite # 101, 102, 109 & 110, Ground Floor,
Road No.2, Banjara Hills, Hyderabad - 500 034
3.4 AN OVERVIEW OF NATIONAL GENERAL INSURANCE
COMPANY

⇒ COMPANY PROFILE

NIC is the oldest Insurance Company in India. Since incorporation in
the year 1906, NIC has been carrying on general insurance business under
private management until 1972, when its services were dedicated to the
nation by the General Insurance Nationalization Act. NIC started
functioning as a subsidiary of the General Corporation of India (GIC)
taking in its fold 22 foreign and 11 Indian Insurance Companies which
were amalgamated with it.

NATIONAL INSURANCE COMPANY LTD 1906 till 2013 …….

National Insurance Company (NIC) was incorporated on 6th
December 1906 at the height of the country’s nationalist Swadeshi
movement as an expression of the Indian aspiration to establish a strong
indigenous Company even in the midst of foreign rule. Today, 107 years
after its incorporation, NIC stands tall as the oldest insurance company in
India and the only PSU non life insurance Company headquartered in the
Eastern part of the country.

NIC has Strength of more than 15,000 skilled Human assets and
1340 offices including 373 Business Centers pan India. These Business
Centers have been successful in reaching general insurance to hitherto
unrepresented areas and segments across the country and stands as a model
platform for penetration of the Insurance market. The Company also has
operations in Nepal.

As the Market Leader in two zones(North & East India) NIC has
been recognized as “BEST IN SERVICE” in the MOTOR and HEALTH
classes of Business which constitute 63% of the Indian Non Life Insurance
Market.

⇒ IRDA REGISTRATION
IRDA Registration No. 125 dated 27.08.2002.

⇒ LOGO OF NATIONAL GENERAL INSURANCE COMPANY

⇒ VISION

Leveraging technology to integrate people and processes

To excel in service and performance

To uphold the highest ethical standards in conducting our business

⇒ MISSION

To be the most preferred choice of customers for General Insurance by building relationships and grow profitably

⇒ BOARD OF DIRECTORS

Shri N S R Chandraprasad

Chairman-cum-Managing Director
Shri Kuldip Singh
General Manager & Executive Director

Shri A. V. Girija Kumar
General Manager & Executive Director

Shri Anurag Jain
Joint Secretary (IF), Ministry of Finance, Govt. of India

Shri Moti Lal Sharma
Part-time Non-official Director
ABOUT INSURANCE PLANS

1. Householders Insurance

   It is a packaged policy which provides a range of covers that are required for a common householder. Property valuation is done by multiplying the built up area of the property with the cost of construction per square feet. Insured has to get his household contents as per their market value and Electrical Items on replacement value. Even if you have rented your property you can cover the contents of the house against fire & allied perils, Burglary and/or housebreaking, hold-up, mechanical and electrical breakdown of appliance etc. Moreover if you are also looking to cover the structure of your building (home), we can provide you an additional policy of Standard Fire and Special Perils policy covering your building structure. This policy will additionally cover your building structure against loss due to fire and allied perils.

2. Individual personal Accident

   Personal Accident Insurance policy provides your beneficiary with a death benefit in the unfortunate event of your accidental death and It also provides you with cover against Permanent Total Disablement (PTD) on account of an accident
3. **Janata Personal Accident**

JPA policy covers any person irrespective of sex, occupation and profession in the age group of 10 to 70 years for death and permanent total disablement and permanent partial disablement.

The policy is available for minimum sum insured of Rs.25,000/- per person per annum and the maximum sum insured is to be limited to Rs.1,00,000/- per person per annum.

The rate of premium is Rs.15 for a sum insured of Rs.25,000/-. The sum insured shall be increased in multiples of Rs.25,000 and premium is charged accordingly.

The policy is also available for pre-identified groups as listed by the scheme. In case of a group policy group discounts are available as per size of the group.

The policy is also available for a long term period up to 5 years

4. **Gramin Suswasthya Microinsurance Policy**

The policy is a micro-insurance product provides cover to lower income class of the society covering Hospitalization expenses of the entire family and Personal Accident cover to the insured and his/her spouse. This policy is having two sections: Section I covers hospitalization expenses on family floater basis and Section II covers Personal Accident and Outdoor Patient(OPD)expenses to the insured and spouse due to accident only.Any adult residing in India can take the policy covering himself / herself between the age of 3 months to 60 years

5. **Gramin Suraksha Bima Policy**

The policy is a micro-insurance product provides cover for bodily injury resulting solely and directly from accident caused by outward violent and visible means to the lower income group of the society. This policy has three sections. Section –I covers building and contents, Section –II covers hospitalization expenses of the family. Section –III provides Personal Accident cover to the insured and his/her spouse

6. **Standard Fire and Special Perils**

The Standard Fire and Special Perils Policy covers all properties on land (excluding cost of land), moveable or immoveable, at various locations against named perils. The Special Types of Policies are designed for Stocks (declaration and floater), Building, Plant &
Machinery keeping in mind the nature of property, proposers' requirements and basis of indemnification. The Long Term Policies available for Dwellings with suitable discounts in premium. The Policy can be extended to cover certain additional perils and expenses at additional premium. Certain perils can be deleted with discount in premium rates.

7. **Shopkeepers Insurance**

The Shopkeeper’s Insurance is a combination of eleven sections covering risks faced by shopkeepers/traders. The policy covers building, contents, money, pedal cycle, plate glass, signs, baggage, personal accident, fidelity guarantee, liability and business interruption. While Section IB and II are compulsory, the client should opt for two more from the other sections. The shop Owners of Retail chain, Shopping Arcades & Complex, Shops/Showrooms, Dealers where the Sum Insured of the building and contents together does not exceed Rs. 2 crores may buy the policy.

8. **Overseas Mediclaim Business and Holiday**

Overseas Mediclaim Policy is a package policy which covers travel emergencies when someone is travelling abroad. It is available for three categories of travellers-

1) Business & Holiday  
2) Employment and Study  
3) Corporate Frequent Traveller

9. **Parivar Mediclaim**

The Parivar Mediclaim policies are available for the entire family consisting of spouse, dependent two children and dependent parent up to 80 years of age and up to Rs 10 lac Sum Insured. Online policies are available up to 5 lacs.

10. **Individual Mediclaim**

The Individual Mediclaim policies are available up to 50 years of age and up to Rs 10 lac Sum Insured. Online policies are available up to 5 lacs.

11. **Motor Cycle**

Motor Insurance Contracts are subject to the basic principles applicable to property and liability insurance in general. The owner of the vehicle must be a registered owner to the vehicle whereby he or she stands to benefit by the safety of the vehicle, right, interest or
freedom from liability and stands to lose by any loss, damage, injury or creation of liability.

12. **Private Car**

Motor Insurance Contracts are subject to the basic principles applicable to property and liability insurance in general. The owner of the vehicle must be a registered owner to the vehicle whereby he or she stands to benefit by the safety of the vehicle, right, interest or freedom from liability and stands to lose by any loss, damage, injury or creation of liability.

⇒ **PAYMENTS OF PREMIUM**

Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

⇒ **AWARDS**

NIC wins, The Best Insurance Company Award 2013.

⇒ **CONTACT US**

Address: 3, Middleton Street, Prafulla Chandra Sen Sarani Kolkata, West Bengal, 700071.
Telephone: 22831705 / 22831706, Fax: 22831712.
3.5 AN OVERVIEW OF ORIENTAL GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

The Oriental Insurance Company Ltd was incorporated at Bombay on 12th September 1947. The Company was a wholly owned subsidiary of the Oriental Government Security Life Assurance Company Ltd and was formed to carry out General Insurance business. The Company was a subsidiary of Life Insurance Corporation of India from 1956 to 1973 (till the General Insurance Business was nationalized in the country). In 2003 all shares of our company held by the General Insurance Corporation of India has been transferred to Central Government.

The Company is a pioneer in laying down systems for smooth and orderly conduct of the business. The strength of the company lies in its highly trained and motivated work force that covers various disciplines and has vast expertise. Oriental specializes in devising special covers for large projects like power plants, petrochemical, steel and chemical plants. The company has developed various types of insurance covers to cater to the needs of both the urban and rural population of India. The Company has a highly technically qualified and competent team of professionals to render the best customer service.

Oriental Insurance made a modest beginning with a first year premium of Rs.99,946 in 1950. The goal of the Company was “Service to clients” and achievement thereof was helped by the strong traditions built up overtime.

ORIENTAL with its head Office at New Delhi has 30 Regional Offices and nearly 900+ operating Offices in various cities of the country. The Company has overseas operations in Nepal, Kuwait and Dubai. The Company has a total strength of around 15,000+ employees. From less than a lakh at inception, the Gross Premium went up to Rs.58 crores in 1973 and during 2010-11 the figure stood at a mammoth Rs. 5569.88 crores.
⇒ **IRDA REGISTRATION**

IRDA Registration No. 125 dated 27.08.2002.

⇒ **LOGO OF ORIENTAL GENERAL INSURANCE COMPANY**

![Oriental Insurance Logo](image)

⇒ **MISSION**

“To be the most respected & preferred non-life insurer in the markets we operate”.

⇒ **MISSION**

To contribute to the socio economic objectives of the nation by being a vibrant and viable organization catering to the growing insurance needs of the community.

Towards this end we will strive for effective management of business operations.

⇒ **VALUE**

Highest priority to customer needs.

High standards of public conduct.

Transparency in operations.
High standards of professional ethics

⇒ BOARD OF DIRECTORS

Chairman-Cum-Managing Director

Dr. A. K. Saxena

General Managers

S. K. Chanana

Niraj Kumar

N. K. Singh

K. K. Rao

P Senthilkumar

B.N.Prasad

A.K.Mittal

Sujay Banarji

Company Secretary

Rashmi Bajpai

⇒ ABOUT INSURANCE PLANS

Rural Insurance Policies

1. BHAGYASREE CHILD WELFARE POLICY
2. CATTLE INSURANCE
3. CYCLE RICKSHAW INSURANCE POLICY
4. DOG INSURANCE
5. FISH IN PONDS (EMBANKMENTS)
6. INSURANCE OF FISH IN PONDS
7. GRAMIN ACCIDENT INSURANCE
8. JANATA PERSONAL ACCIDENT POLICY
9. KHALIHAN INSURANCE PACKAGE POLICY
10. KISSAN AGRICULTURAL PUMPSET INSURANCE
11. KISSAN PACKAGE INSURANCE POLICY
12. POULTRY INSURANCE
13. RABBIT INSURANCE
14. PLANTATION/HORTICULTURE INSURANCE
15. RAJRAJESHWARI MAHILA KALYAN BIMA YOJNA (NEW)
16. SERICULTURE (SILKWORM) INSURANCE
17. TEA PLANTATION INSURANCE
18. UNIVERSAL HEALTH INSURANCE SCHEME

Popular Policies
1. PNB - Oriental Royal Mediclaim Policy
2. Motor Policies - Terms & Conditions
3. Comprehensive Health Insurance Scheme
4. Electronic Equipment Insurance Policy
5. Group Mediclaim Policy
6. Householders Insurance Policy
7. Individual Mediclaim Policy
8. Kissan Package Insurance
9. Motor Cycle Package Policy
10. Nagrik Suraksha Policy
11. Office Umbrella Policy
12. Oriental Bank Mediclaim Policy
13. Overseas Mediclaim Business and Holiday
14. Overseas Mediclaim Employment and Study
15. Pedal Cycle Insurance Policy
16. Personal Accident - Individual
17. Private Car Package Policy
18. Shopkeeper's Insurance Policy
19. Swasthya Bima Policy
20. Sweet Home Insurance Policy
21. Universal Health Insurance Scheme

⇒ **PAYMENTS OF PREMIUM**

Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

⇒ **CONTACT US**

**REGISTERED OFFICE**

Phone No's :011-43659595, 23279221 - 25 (10 lines)
Alternate number: 011- 33208485 (non toll free)

For any grievance or complaint,
please write to - Mr. Masood Wahab,
Chief Manager,
Customer Service Department,
Head Office, New Delhi.
Contact details :
For all query, guidance and complaints use our Toll free number: 1800118485 .
Email:
For complaints/grievance related to insurance policy or claims:
csd@orientalinsurance.co.in
For complaints/grievance related to online insurance policy:
portal.support@orientalinsurance.co.in
3.6 AN OVERVIEW OF RELIANCE GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

Reliance General Insurance is one of the leading private general insurance companies of India. We offer an exhaustive and customized basket of insurance products that include motor, health, travel, student travel insurance etc with over 94 customized insurance products catering to the corporate, SME and individual customers. In our endeavour to delight our customers, we strive to come up with innovative products like India's first Over-The-Counter health & home insurance policies.

To pursue our belief in providing easy access to our customers and distributors, we have 152 offices spread across 119 cities in 24 states. Apart from this, we also provide easy access to our customers with our dedicated 24x7 call centre, a transactional website, tie-ups through banks, channel partners and brokers.

⇒ IRDA REGISTRATION

IRDA Registration No. 103 dated 23.10.2000.

⇒ LOGO OF RELIANCE GENERAL INSURANCE COMPANY

⇒ MISSION

Our Mission is to keep the customer satisfaction as focal point of all our operations, adopt the best international practices in underwriting, claims and customer service, be the most innovative in product development, establish presence all over India, ensure sustained value addition to all stake holders and to uphold Corporate Value & Corporate Governance.
⇒ **VISION**

To be an insurer of World Standards and the most preferred choice for clientele at the domestic and global level.

⇒ **GOAL**

⇒ Make affordable insurance accessible to all
⇒ Keep customer as focal point for all operations
⇒ Protect policy holders interests
⇒ Adopt best international practices in claims, underwriting and policy servicing
⇒ Be the most innovative in product development
⇒ Establish Pan India presence

⇒ **BOARD OF DIRECTORS**

Mr. Debdatta Sengupta

**Director**

Mr. Debdatta Sengupta was the Chairman of General Insurance Corporation and prior to this was the CMD of New India Assurance. He has also been a director with the ICICI group.

Mr. H. Ansari

**Director**

Mr. H. Ansari was former Member (Non-life) of the Insurance Regulatory Development Authority (IRDA). He was Chair Professor (General Insurance) of National Insurance Academy, Pune, and has also worked as an Additional Director at Center for Insurance Studies, National Law University, Jodhpur.

Mr. Ansari is a Post-Graduate in Science and has over 40 years experience of the Insurance Industry. Prior to his appointment by the Government and subsequent Joining the Regulatory Authority
March 1999, Mr. Ansari was working as Director and General Manager of "Oriental Insurance" Company at its Corporate Office in New Delhi.

Mr. Rajendra P. Chitale

Director

Mr. Rajendra P Chitale is an eminent Chartered Accountant, is the Managing Partner of M/s M.P.Chitale & Co. He is a Director on the Board of the National Stock Exchange of India (NSC) and other reputed companies. He is also a member of the Advisory Group on Derivatives and the Takeover Panel, Securities and Exchange Board of India as well as the Company Law Advisory Committee of the Government of India.

Mr. Soumen Ghosh

Director

Mr. Soumen Ghosh holds a BSC (Hons) degree in Mechanical Engineering from the University of London (UK). He is also an Associate Chartered Accountant from the Institute of Chartered Accountants England & Wales. Mr. Ghosh has rich experience in the Insurance domain. Prior to joining Reliance ADA Group, Mr. Ghosh was associated with the Bajaj Allianz Group and was Director of various associate companies. He has also served as the CEO of Bajaj Allianz General Insurance and CEO & Country Manager of Bajaj Allianz Life Insurance.

Mr. Rakesh Jain

Executive Director & CEO

Mr. Rakesh Jain, a Chartered Accountant and Cost Accountant, has rich and varied work experience of over 17 years in leadership positions in corporate finance, risk management, underwriting, claims, broking and reinsurance functions etc. Prior to taking over the mantle of ED & CEO of Reliance General Insurance, he had worked in the capacity of
ABOUT INSURANCE PLANS

1. Reliance Student Travel Insurance Policy
2. Travel Insurance
3. Overseas Travel Insurance
4. Annual Multi Trip Insurance
5. Health Insurance
6. Critical Illness Insurance
7. Personal Accident
8. Home Insurance
9. Motor Insurance
   - Reliance Private Car Insurance Policy
   - Reliance Two Wheeler Insurance Policy
10. Insurance for Small And Medium Enterprises (SMEs)
    - Reliance Burglary and Housebreaking Insurance
    - Reliance Fire Insurance
    - Reliance Package Insurance
    - Reliance Marine Cargo Insurance
    - Reliance Group Mediclaim Insurance
    - Miscellaneous Insurance Policies for SMEs

PAYMENTS OF PREMIUM

Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

CONTACT US

Registered Office:
Reliance Centre, 19 Walchand Hirachand Marg, Ballard Estate,
Mumbai - 400 001
3.7 AN OVERVIEW OF ROYAL SUNDARAM ALLIANCE GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

Royal Sundaram Alliance Insurance Company Limited takes pride to be the first private sector general insurance company in India to be licensed since 2001. Since then we have been at the forefront of providing innovative general insurance solutions to individuals, families and businesses. We offer Motor, Health, Personal Accident, Home and Travel Insurance to individual customers. We also have a wide specialised insurance offerings in Fire, Marine, Engineering, Liability and Business Interruption risks to the commercial customers. Royal Sundaram also offers specially designed products to the Small and Medium enterprises and Rural customers.

Royal Sundaram's foundations are built on high value system of trust, commitment and professionalism. We come with golden heritage and reliability of our promoters - Sundaram Finance, one of the most respected non-banking financial institution in India, and RSA, one of the oldest and the second largest general insurer in the UK. The coming together of these two financial giants allows us to offer the best global practices, innovation of products and services and unmatched, personalized customer services.

Today, Royal Sundaram is a name to reckon within the insurance market with the commitment it upholds for superior customer service delivery. The testimony of this is, our Accident & Health claims process received ISO 9001-2008 certification for effective customer service delivery. Some of the other achievements to our credits are:

- The First Insurer to introduce Cashless Mode of Settlement for Health Claims
- The First private insurer to introduce innovative Health products like Hospital Cash
• The First private Insurer to tie up with banks (affinity partners) for selling retail products into their customers network
• The First Insurer to partner with the top banks in the country and also have a co-branded credit card
• Preferred Insurer of leading automobile manufacturing companies

Currently, Royal Sundaram has over 5 million customers, over 1700 employees and its products are distributed in over 180 cities across India, through Agents, Distribution Partners, Affinity Partners and Brokers.

OUR PARTNERS

About Sundaram Finance Sundaram Finance, a Non-Banking Finance Company, is one of the most respected financial services companies in India. It finances the entire range of commercial vehicles, passenger cars, construction equipment & tractors. The Group's operations also extend to Insurance, Asset Management, Home loans, Business Process outsourcing and Infotech Solutions. Sundaram Finance has a nationwide presence with over 500 branches and over half a million customers and depositors who are serviced by over 2500 employees. Sundaram Direct, its retail distribution arm offers multiple choices of various financial products like, loans, life & general insurance, mutual funds, deposits etc., to its customers through out India.

About RSA With a 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East, Latin America and Central and Eastern Europe. Focusing on general insurance, it has around 23,000 employees and, in 2010, its net written premiums were £7.5 billion.

⇒ IRDA REGISTRATION
IRDA Registration No. 102 dated 23.10.2000.

⇒ LOGO OF ROYAL SUNDARAM ALLIANCE GENERAL INSURANCE COMPANY

⇒ MISSION
To built on high value system of trust, commitment and professionalism.

⇒ BOARD OF DIRECTORS

Chairman
Mr P.M.Venkatasubramanian

Directors
Mr S Viji
Mr T T Srinivasaraghavan
Mr S Prasad
Mr M S Sundara Rajan
Mr S Acharya
Mr Paul Whittaker
Mr Christopher John Colahan
Mr Gareth Morgan Roberts
Mr David Patrick Coughlan
Mr Harsha Viji

Managing Director
Mr Ajay Bimbhet
⇒ ABOUT INSURANCE PLANS
1. HOME INSURANCE
2. HEALTH INSURANCE
3. TRAVEL INSURANCE
4. CAR INSURANCE
5. BUSINESS INSURANCE
6. INDIVIDUAL PERSONAL ACCIDENT

⇒ PAYMENTS OF PREMIUM
Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

⇒ CONTACT US
CUSTOMER SERVICE
Call us at : 1860 425 0000
Email: customer.services@royalsundaram.in

CORPORATE OFFICE ADDRESS
Royal Sundaram Alliance Insurance Company Limited
Sundaram Towers 45 & 46,
Whites Road, Chennai 600 014
Tel:91-44-28517387 / 91-44-42227373
Fax:91-44-28462345
3.8 AN OVERVIEW OF TATA AIG GENERAL INSURANCE COMPANY LIMITED

COMPANY PROFILE

Tata AIG General Insurance Company Limited (Tata AIG General) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG General combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as the world's leading international insurance and financial services organization. The Tata Group holds 74 per cent stake in the insurance venture with AIG holding the balance 26 percent. Tata AIG General Insurance Company, which started its operations in India on January 22, 2001, provides insurance solutions to individuals and corporate.

ABOUT TATA GROUP

The Tata Group companies operate in seven business sectors: Communications and Information Technology, Engineering, Materials, Services, Energy, Consumer Products and Chemicals. The Group was founded by Jamsetji Tata in the mid 19th century, a period when India had just set out on the road to gaining independence from British rule. Consequently, Jamsetji Tata and those who followed him aligned business opportunities with the objective of nation building. This approach remains enshrined in the Group's ethos to this day.

The Tata Group is one of India's largest and most respected business conglomerates, with revenues in 2007-08 of $ 62.5 billion (Rs. 251,543 crore). Tata companies together employ some 350,000 people. The Group's 27 publicly listed enterprises have a combined market capitalization of some $ 60 billion and a shareholder base of 3.2 million. The major Tata Companies are Tata Steel, Tata Consultancy Services, Tata Motors, Tata Chemicals, Tata Communications, Tata Power, Indian Hotels and Tata Tea. The Tata Group has operations in more than 85 countries.
across six continents, and its companies export products and services to 80 countries.

The Tata family of companies shares a set of five core values: integrity, understanding, excellence, unity and responsibility. These values, which have been part of the Group's beliefs and convictions from its earliest days, continue to guide and drive the business decisions of Tata companies. The Group and its enterprises have been steadfast and distinctive in their adherence to business ethics and their commitment to corporate social responsibility. This is a legacy that has earned the Group the trust of many millions of stakeholders in a measure few business houses anywhere in the world can match.

ABOUT AMERICAN INTERNATIONAL GROUP

American International Group, Inc. (AIG) is a leading international insurance organization with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services around the world. AIG common stock is listed on the New York Stock Exchange, as well as the stock exchanges in Ireland and Tokyo.

⇒ IRDA REGISTRATION
IRDA Registration No. 108 dated 22.01.2001

⇒ LOGO OF TATA AIG GENERAL INSURANCE COMPANY
⇒ MISSION
To create unmatched value for our customers, employees, business partners and shareholders by delivering remarkable service that is consistent, fair and transparent.

⇒ VISION
To be India's most preferred General Insurance Company.

⇒ BOARD OF DIRECTORS
K. K. Mishra - Chief Executive Officer and Director
Kalyan Gupta - National Head of Broking Relationship
Gaurav D. Garg - Advisor
Sheetal Kadam - Secretary of Broker Relations

⇒ ABOUT INSURANCE PLANS
1. TRAVEL INSURANCE
2. CAR INSURANCE
3. PERSONAL EXTENDED PROTECTION POLICY
4. RURAL INSURANCE
5. OFFICE INSURANCE
6. HOME INSURANCE
7. HEALTH INSURANCE
8. CORPORATE INSURANCE

⇒ PAYMENTS OF PREMIUM
Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

⇒ AWARDS

Celent Asia Insurance Award 2013

CNBC Awaaz Travel Awards 2012
Asia’s Best Employer Brand Awards 2012

⇒ CONTACT US

Registered Office:
Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai – 400 013, Maharashtra, India
3.9 AN OVERVIEW OF THE NEW INDIA ASSURANCE COMPANY

⇒ COMPANY PROFILE

Established by Sir Dorab Tata in 1919, New India is the first wholly Indian owned insurance company in India.

New India is a pioneer among the Indian Companies on various fronts, right from insuring the first domestic airlines in 1946 to satellite insurance in 1980.

With a wide range of policies New India has become one of the largest non-life insurance companies, not only in India, but also in the Afro-Asian region.

⇒ IRDA REGISTRATION

IRDA Registration No. 190

⇒ LOGO OF THE NEW INDIA ASSURANCE COMPANY

⇒ MISSION

To be the most respected, trusted and preferred Non-life Insurer in the Global markets we operate.

⇒ VISION
⇒ To develop General Insurance Business in the best interest of the community.
⇒ To provide Financial Security to Individuals, Trade, Commerce & all other segments of the Society by offering Insurance products & Services of High Quality at affordable Cost.

⇒ **VALUE**

⇒ Highest priority to Customers needs
⇒ High standards of Public Conduct
⇒ Transparency in operations

⇒ **CULTURE**

⇒ Courtesy and Caring
⇒ Initiatives and Innovation
⇒ Integrity, Trustworthiness and Reliability

⇒ **BOARD OF DIRECTORS**

[Image of Shri G. Srinivasan]

Shri G. Srinivasan  
Chairman cum Managing Director

[Image of Shri Arvind Kumar]

Shri Arvind Kumar  
IAS, Government Nominee Director.
Smt V. R. Iyer
Director

Shri Sundaresan Ganapathi Subramanian,
Part Time Non Official Director

Shri Prakash Bakliwal,
Part Time Non Official Director

Shri Salamat Ullah,
Part Time Non Official Director

Shri A. R. Sekar
General Manager and Director
⇒ ABOUT INSURANCE PLANS

☐ Personal Insurance

☐ Mediclaim 2012 Policy

☐ Pravasi Bharatiya Bima Yojana Policy (418 KB)

☐ Mediclaim 2007 Policy

☐ Family Floater Mediclaim Policy

☐ Janata Mediclaim Policy

☐ Senior Citizen Mediclaim Policy

☐ Personal Accident Policy

☐ Overseas Mediclaim Policy

☐ Householder's Policy

☐ Motor Policy

☐ Money Insurance

☐ Rasta Apatti Kavach (Road Safety Insurance)

☐ Suhana Safar Policy

☐ TV/VCR/VCP Insurance

☐ Mobile/Cellular Phone Insurance

☐ Other Personal Insurance
- Group Mediclaim Policy
- Union Health Care Policy

- **Commercial Insurance**
  - Jewellers Block Policy
  - Bankers Indemnity Policy
  - Shopkeeper's Policy
  - Marine Cargo Policy
  - Plate Glass Insurance
  - Special Contingency Policy
  - Neon Sign Insurance
  - Multi Peril Policy for L.P.G. Dealers
  - Fidelity Guarantee Insurance Policy
  - Marine Hull Policy
  - Aviation Insurance

- **Industrial Insurance**
  - Fire Policy
  - Burglary Policy
  - Machinery Breakdown Policy
  - Electronics Equipment Policy
  - Consequential Loss Policy
  - Contractors All Risk Policy
  - Marine cum Erection / Storage cum Erection Policy
  - Advanced Loss of Profit / Delay in Startup Policy
  - Contractor Plant and Machinery Policy
  - Mega Package Policies

- **Liability Insurance**
  - Public Liability Policy
  - Products Liability Policy
  - Professional Indemnity Policy
- Directors and Officers Liability Policy
- Lift (Third Party) Insurance
- Employers' Liability Policy
- Carrier's Liability Insurance
- Liability Insurance Act Policy
- Golfers Indemnity Insurance

Social Insurance

- Universal Health Insurance Scheme for BPL families
- Universal Health Insurance Scheme for APL families
- Jan Arogya Bima Policy
- Raj Rajeshwari Mahila Kalyan Yojana
- Bhagyashree Child Welfare Policy
- Janata Personal Accident Insurance
- Student Safety Insurance
- Ashrya Bima Yojana
- Rural Insurance

Payments of Premium

Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

Awards

"New India Assurance crosses Gross premium Rs 10,000 Cr in India and Rs 12,500 Cr globally !!! First general insurer in India to achieve these milestones "

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CONTACT US

The New India Assurance Co. LTD.
87, M.G. Road, Fort,
Mumbai 400 001.
3.10 AN OVERVIEW OF UNITED INDIA GENERAL INSURANCE COMPANY

⇒ COMPANY PROFILE

United India Insurance Company Limited was incorporated as a Company on 18th February 1938. General Insurance Business in India was nationalized in 1972. 12 Indian Insurance Companies, 4 Cooperative Insurance Societies and Indian operations of 5 Foreign Insurers, besides General Insurance operations of southern region of Life Insurance Corporation of India were merged with United India Insurance Company Limited. After Nationalization United India has grown by leaps and bounds and has 18300 work force spread across 1340 offices providing insurance cover to more than 1 Crore policy holders. The Company has variety of insurance products to provide insurance cover from bullock carts to satellites.

United India has been in the forefront of designing and implementing complex covers to large customers, as in cases of ONGC Ltd, GMR-Hyderabad International Airport Ltd, Mumbai International Airport Ltd, Tirumala-Tirupati Devasthanam etc. We have been also the pioneer in taking Insurance to rural masses with large level implementation of Universal Health Insurance Programme of Government of India & Vijaya Raji Janani Kalyan Yojana (covering 45 lakhs women in the state of Madhya Pradesh), Tsunami Jan Bima Yojana (in 4 states covering 4.59 lakhs of families), National Livestock Insurance and many such schemes.

We have also made our presence in more than 200 tier II & III towns and villages through our innovative Micro Offices.

⇒ IRDA REGISTRATION

IRDA Registration No. 108 dated 22.01.2001

⇒ LOGO OF UNITED INDIA GENERAL INSURANCE COMPANY
≠ MISSION

- To provide Insurance protection to all.
- To ensure customer satisfaction
- To function on sound business principles.
- To help minimize national waste and to help develop the Indian economy.

≠ VISION

- To become the most preferred insurer in India, with global footprint and recognition.
- To become a trusted brand admired by all stakeholders.
- To become the best-in-class customer service provider leveraging technology and multiple channels.
- To become the provider of a broad range of innovative products to meet the needs of all customer segments.
- To be a great place to work, with highly motivated and empowered employees.
- To be recognized for its contribution to the Society.

≠ BOARD OF DIRECTORS

Shri Milind A Kharat
Chairman cum Managing Director

Smt Priya Kumar
Director Department of Financial services Govt of India
Shri T M Bhasin
Chairman cum Managing Director Indian Bank
Shri A Thrivikraman Thampi
ABOUT INSURANCE PLANS

1. FIRE INSURANCE
2. MARINE INSURANCE
3. HEALTH INSURANCE
4. MOTOR INSURANCE
5. INDUSTRIAL INSURANCE
6. LIABILITY INSURANCE
7. MISCALLENIOUS INSURANCE
8. MICRO INSURANCE
9. CREDIT INSURANCE

PAYMENTS OF PREMIUM

Payment of premium will be selected as per insurance plan. You can pay premium by cash, by credit card/debit card or online also.

AWARDS

United India wins Skoch Award 2013 for Crop Insurance Portal

CONTACT US

Registered & Head Office
United India Insurance Co. Ltd.
24, Whites Road,
Chennai - 600014
Ph: 91-044-28520161

Corporate Learning Centre
'NALANDA' Corporate Learning Centre.
United India Insurance Co. Ltd.
No.19, IV Lane(Beside M.O.P Vaishnav College)
Nungambakkam High Road Chennai – 600 034, Tamil Nadu, India
Ph : 91-044- 28332220/ 28330421
3.11 REFERENCES

WEBSITE
1. www.irda.com
2. www.gic.com
4. www.cholainsurance.com
5. www.hdfcergo.com
6. www.nationalinsuranceindia.com
7. www.orientalinsurance.org.in
8. www.reliancegeneral.co.in
9. www.royalsundaram.in
10. www.tataaiginsurance.in
11. www.newindia.co.in
12. www.uiic.co.in