
Corporate Presentation

Unilight Insurance / Reinsurance Brokers

Unilight Insurance Brokers / Unilight Reinsurance Brokers

***IRDAI has given in-principal approval for merger of Unilight Insurance Brokers & Unilight Reinsurance Brokers

Particulars	Unilight Insurance Brokers	Unilight Reinsurance Brokers
License No.	446 issued by IRDAI	494 issued by IRDAI

Introduction

Unilight is one of the fastest growing Insurance Broking Houses in India. The company is uniquely placed in the Indian insurance market, owned and managed by the employees.

1 Experienced Promoters & Professional Management

Strong Management Team; with the Board having a combined 100+ years of experience

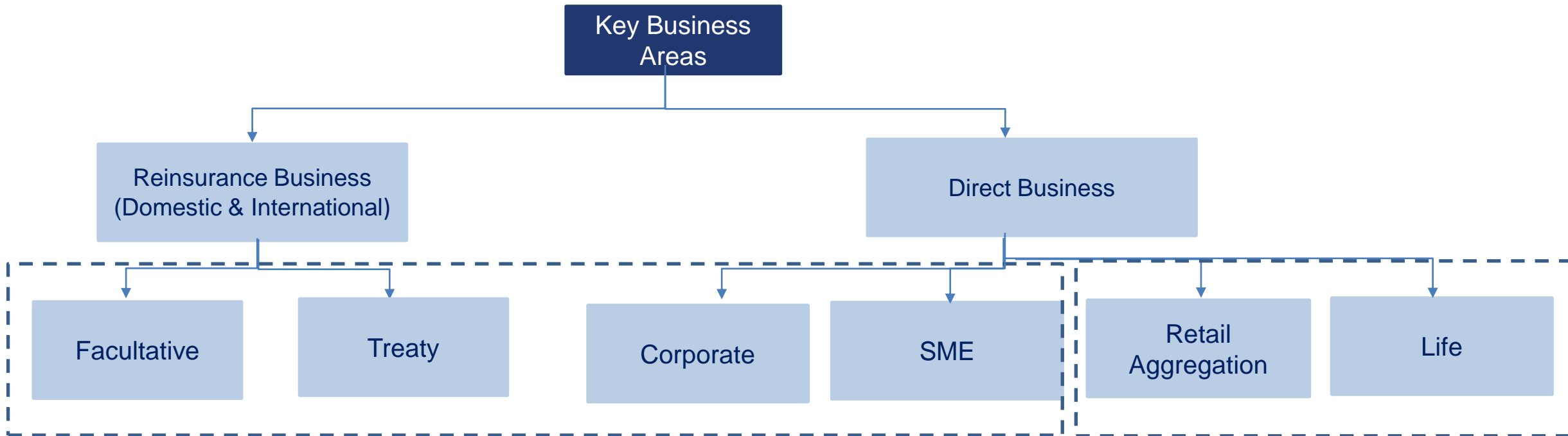
- **Core Management Team are stakeholders; leading to an alignment of interests**
- **No attrition in core team since inception**
- **170+ Member Strong Team**
- **Strong IT Systems & Platforms**
- **Premium Placement in Excess of USD 70 Million.**

2 Deep Knowledge of Insurance Broking

Strong organization structure, with Business Heads driving performance across all major verticals

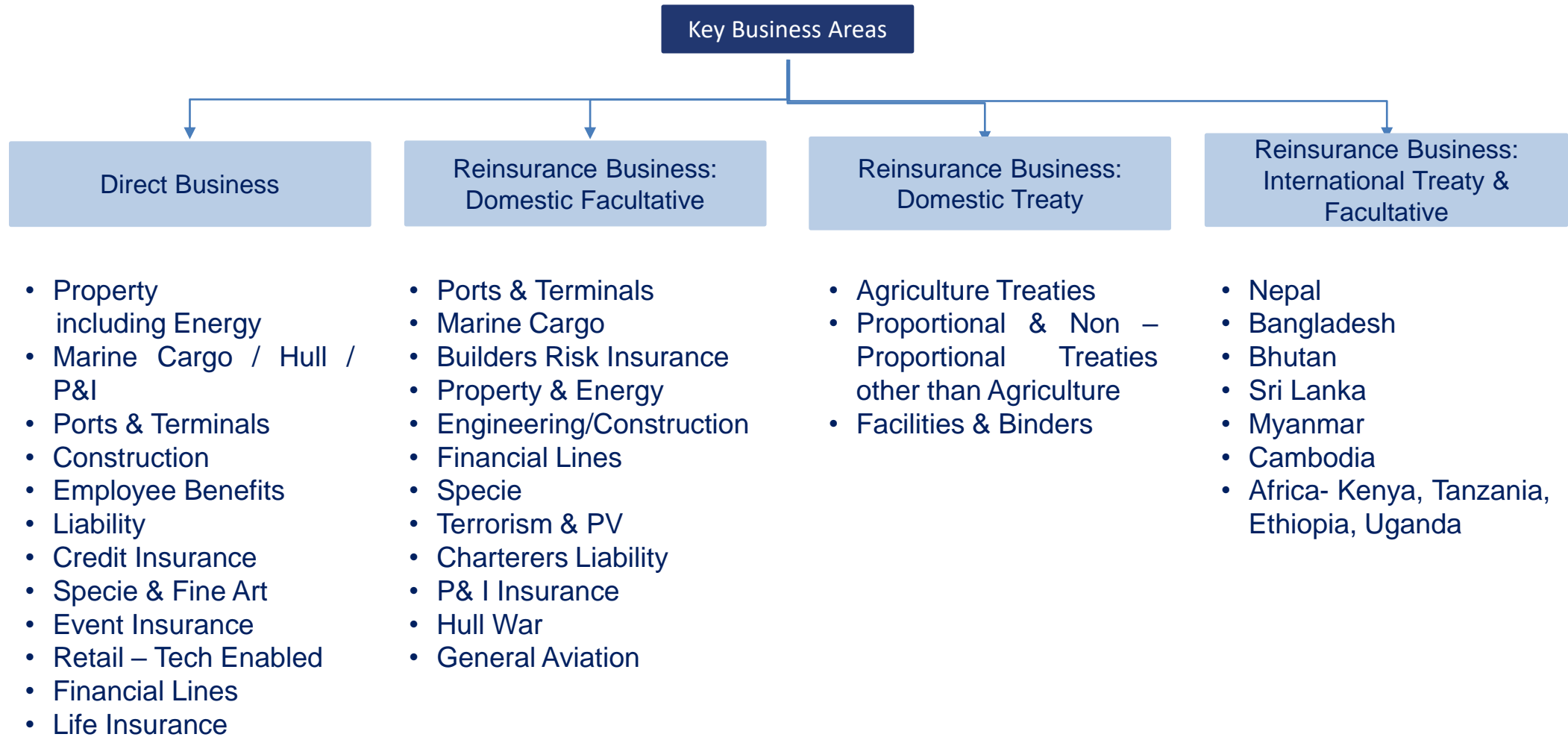
- **Leadership position in Jewellers Block Insurance & strong growth in Corporate Broking**
- **Market Leading positions in reinsurance of Ports & Terminals, Marine Cargo/ Hull / BRI, Construction Including Off-shore, Mega Property Risks, Political Violence, Fine Art & Private Client Group.**
- **Focus on Portfolio Management / Risk Management / Claims Management / Value adds.**
- **Experience of handling claims in excess of INR 500 Crs.**

Business Overview



- Present Network of 8 offices – Mumbai (Head Office), Delhi, Kolkata, Bhubaneswar, Surat, Ghaziabad, Jaipur & Goa. Unilight plans to expand its network of offices from 8 at present to 26 by FY2023.
- Standard Operational Procedure Manuals and IT Systems implemented
- Further supported by a strong Compliance System & Quarterly Internal Audit system

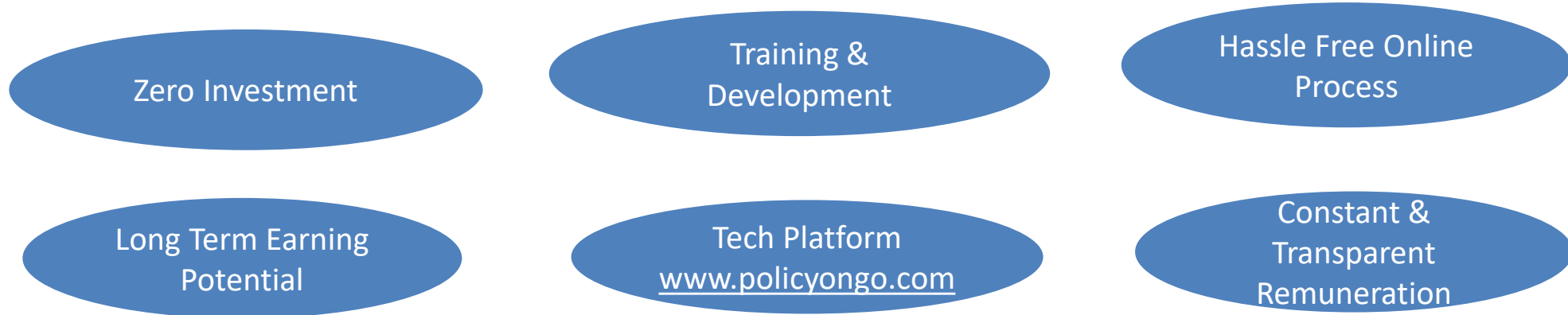
What We Do



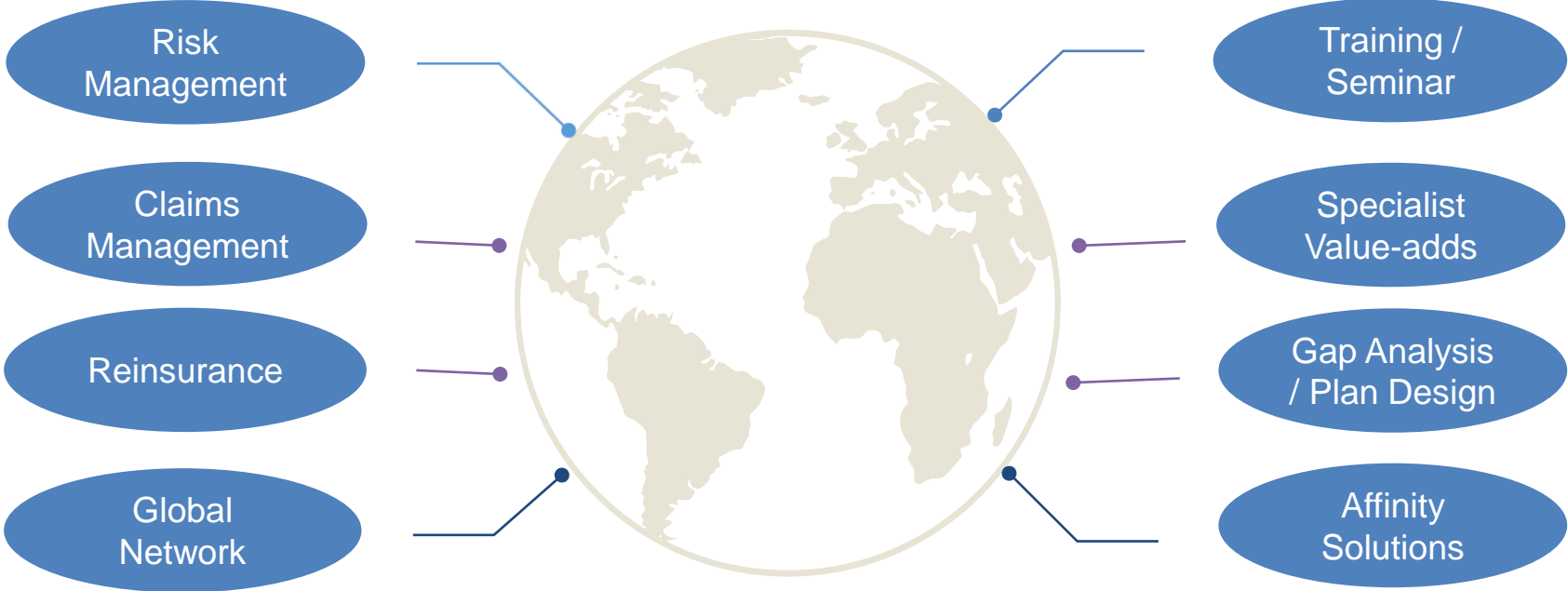
What We Do

Retail Aggregation: Point of Sale Person (PoSP) –

- B2B Distribution: To facilitate growth in the non-life and health insurance business in the country, the Insurance Regulatory and Development Authority of India (IRDAI) introduced a new type of distribution model called point-of-sales person (PoSP), who are engaged either directly by insurers or by intermediaries.
- Unilight ventured into the retail space through PoSP model since Jan 2022 and has been successful in bringing on board more than 1500 PoSP's associates with Unilight.
- Benefits of becoming Unilight PoSP:



What We Do



Risk Management Services

We do not want to assume what you do and hence It is imperative for Us to understand your business profile and associated risk exposure. Our inhouse team focus on below important aspects of knowing your risk (Both Site & Service Based):

- Understanding Your operations and allied functions (Property / People) by conducting site visits. Identification of hazardous processes / products and their potential failure modes.
 - Identification of unsafe practices and suggestions to adopt alternate practices in order to avoid any mishap.
 - Assessment & Benchmarking of safety and security measures followed in the industry.
 - Highlighting opportunities of improvements and we do consider what is practically possible.
 - Analyzing loss scenarios and Post Loss Advices.
 - Key Points Documented and Follow-up.
-

Claim Management Services

- It's Our responsibility to ensure a smooth and fair outcome following an insured loss.
- We are here to serve you and will navigate this entire claims process & various claims aspect for you.
- On-site visit by our claims manager in event of major losses and guide client through initial processes and attend meetings with the Assessors and Loss Adjustors.
- Strategic Advices, Service Level Agreements, Policy incorporating Nominated Adjuster Clause and On-account payment Clause are few basic things we follow in all the major policies.
- Pre & Post Claims Management Services which includes risk management advices, educating site staff on dos and don'ts in the event of claim and also assessing post loss surveys and improvements.

Global Partnership and Expertise

DRIESASSUR
SIACI SAINT HONORE GROUP
WORLDWIDE INSURANCE BROKER SINCE 1949

ANTWERP NEW YORK MUMBAI HONG KONG DUBAI JOHANNESBURG BANGKOK
TOKYO TEL AVIV GENEVA SHANGHAI TORONTO LOS ANGELES PARIS

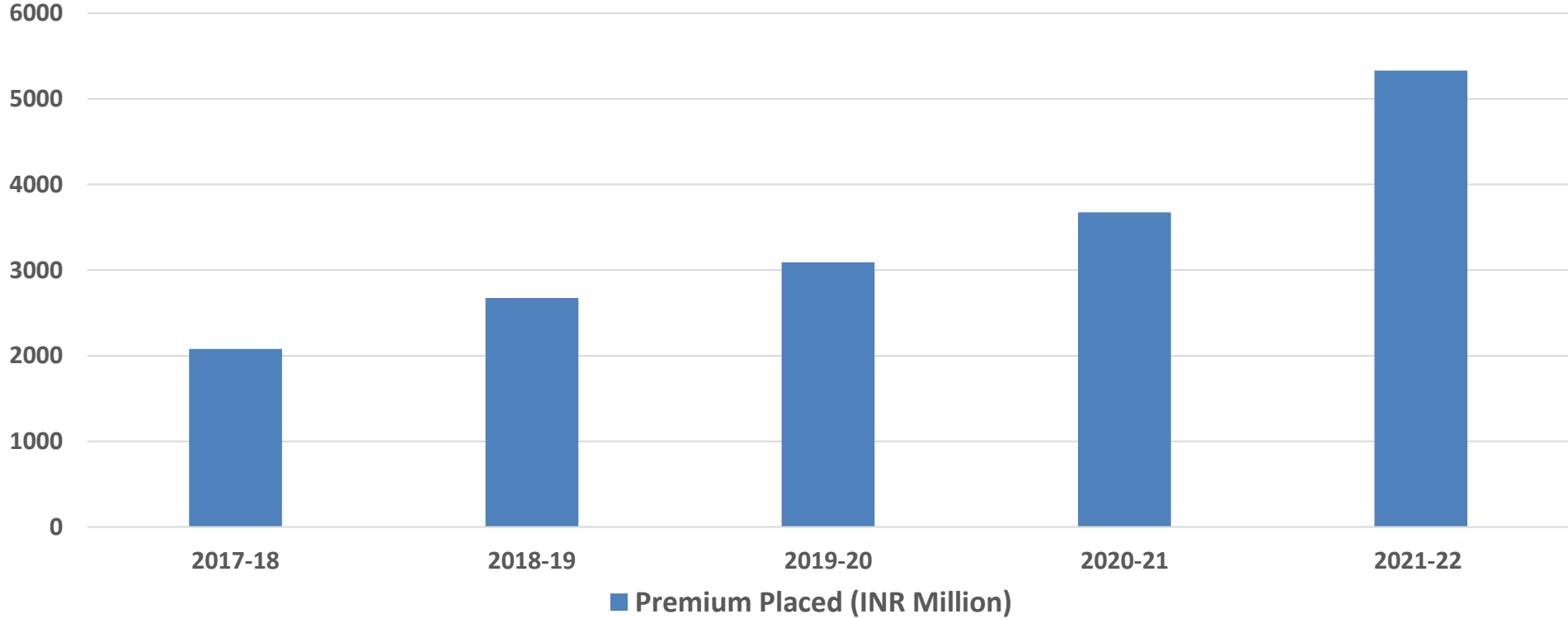
coverholder at **LLOYD'S**

World Leader in Gold and Jewellery Insurance

SIACI SAINT HONORE

Major French Insurance Broker with revenue of €728 million on December 31, 2021.

Unilight in Numbers



Board of Directors & Management Team



S. Narayanan

Chairman

A post-graduate in Mathematics, Mr. Narayanan has over 41 years experience in general insurance. Has worked with United India, Reliance General and IFFCO Tokio General Insurance Company, where he was the MD & CEO from 2007 to 2011. IRDAI appointed him as a member of “Govardhan Committee” on “distribution channels” in 2008.



Biswajeet Mohanty

Director

A post-graduate in Marketing, Biswajeet has over 30 years of varied experience in the general insurance industry. Biswajeet started his General Insurance career with Oriental Insurance Company in 1991 and his last assignment was as VP & Regional Head- Commercial, Mumbai – IFFCO Tokio General Insurance Company Ltd. Biswajeet has vast experience in managing, structuring and placement of Mega Risk Policies and has developed remarkable expertise on Marine, Energy and Port Risks.



Khushal Jhaveri

Director

Khushal is a mechanical engineer from Mumbai University with Management Education from IIM – Ahmedabad. Started his career with a Lloyds broker in London and thereafter set up a boutique consulting firm for insurance and reinsurance. He was responsible for the first Mutual Fund Liability Policy in India, which later became an industry-wide mandated.



K.K. Aggarwal

Director

Graduated from University of Delhi and a certified Chartered Accountant, Mr. KK Aggarwal has over 38 years of experience in general insurance domain. Prior to Unilight, he worked with Oriental Insurance Company and IFFCO Tokio General Insurance Company Ltd., where he was Executive Vice-President and was part of the company management team.



Bhaw Dutt

Director

A post-graduate in Marketing from Department of Management Sciences, Pune University; Bhaw has over 19 years of industry experience encompassing, sales, underwriting & claims management related to large risks. His expertise lies in designing insurance program and subsequent placement across all lines of business. Bhaw has worked with IFFCO TOKIO General Insurance and HDFC ERGO General Insurance previously.

Key Clients



Key Clients

Construction & Transportation



Power & Utilities



Steel



Ports



Key Clients

Oil & Gas and Chemicals



Marine Cargo / Hull



Others



Key Clients



Servicing Experience – Property

Mega Risk Insurance Policy is the widest form of insurance cover, suitable for very large manufacturing risks such as petrochemicals, power, steel, oil, gas and fertilizer plants, which may have requirement for specialised and customised insurance covers.

Most of the Property Programs including downstream energy programs are lead by GIC Re however, many of the policies require substantial Facultative placements. Unilight is recognized as one of the leading property insurance and reinsurance broker.

Unilight is involved with placement of more than 100 Mega Insurance Programs out of which 25 are Mega Power Accounts including 10 HEPS, 12 Mega Accounts in Oil & Gas / Energy Sector, 10 Mega Steel Plants including the two largest steel producers in India & more than 30 Mega Accounts across sectors including but not limited to Automobiles / Airports / Pharmaceuticals & Chemicals / Tyre Industries.

Servicing Experience – Property

Sr #	Account Name	Occupancy	PD SI (INR Crs)	BI SI (INR Crs)
1	Tata Steel & Tata Steel BSL	Steel	157,023	41,282
2	JSW Steel	Steel	116,730	40,932
3	Bhushan Power and Steel	Steel	26,748	7,045
4	Jindal Steel and Power	Steel	19,271	3,713
5	MRPL	Refinery	43,697	8,062
6	Haldia Petrochemicals	Petrochemicals	14,060	3,240
7	IFFCO	Fertilizer	15,350	1,917
8	GNFC	Fertilizer	13,676	1,900
9	JSW Energy Limited	Thermal Power	16,906	2,135
10	Lalitpur Power Generation Co.	Thermal Power	9,920	2,700
11	Coastal Energen Pvt Ltd.	Thermal Power	5,102	350

Servicing Experience – Property

Sr #	Account Name	Occupancy	PD SI (INR Crs)	BI SI (INR Crs)
12	SJVN	Hydro Power	15,853	2,308
13	THDC	Hydro Power	11,860	1,596
14	JKSPDC	Hydro Power	9,634	2,400
15	JSW Energy Karcham Wangtoo	Hydro Power	7,680	2,618
16	TATA Motors	Automobile	49,479	7,000
17	Maruti Suzuki India Pvt Ltd	Automobile	35,462	-
18	MIAL	Airport	15,950	2,500
19	BKT	Tyre	11,053	4,000
20	Sun Pharmaceutical Industries	Pharmaceuticals	25,448	11,564
21	Alok Industries	Textile	11,062	1,451
22	SRF Limited	Chemical	5,726	2,674

Servicing Experience – Construction

Project insurance is an 'All risks' Form covering loss or damage to the permanent and temporary works comprising the contract, including the materials, and all things used for or intended to be incorporated, throughout various phases of the construction / erection including testing.

Apart from intrinsic risks involved in the Projects, projects are becoming larger, complex and being executed in difficult Geotech environments.

Unilight is involved with Placement of

- More than 70 Complex Engineering Projects including construction of Hydro Electric Power Stations, Rail/Road Tunnel Projects & Underground Construction in last three Years.
- Signature projects placed by us includes the likes of Mumbai Metro (Underground Section Package 1, 5, 6 & 7), Coastal Road (Mumbai), Kutehr Hydro Electric Power Station, NHRCL High Speed Bullet Train.

Servicing Experience – Construction

Sr #	Account Name	Project	Nature	SI (INR Crs)
1	J. Kumar Infra Projects	Mumbai Metro	Tunneling	2,817
2	J. Kumar Infra Projects	Mumbai Metro	Tunneling	2,118
3	HCC IRCON	T 13, 14	Tunneling	1,749
4	Toyo Engineering	Fertilizer Plant	Greenfield Project	4,788
5	LTHE	Fertilizer Plant	Sindri Location	3,245
6	LTHE	Fertilizer Plant	Barauni Location	3,435
7	HCC-HDC	Road	Mumbai Coastal	2,126
8	HCC	T49 A	Rail Tunnel	464
9	Indiabulls Properties Pvt Ltd	Sky Forest	Building	1,481
10	JSW Energy (Kutehr) Limited	Hydro Power	Hydel Construction	1,869
11	RVNL Various Packages	BG Line	Tunneling	24,000
12	IRCON International	Bullet Train	Track Laying	5,142

Servicing Experience – Marine

Oldest form of insurance and Unilight has carved its name in the following segment of marine insurance landscape

Marine Cargo: Placement of some of the largest policies in the country and catering to segments from Bulk to Frozen Food.

Marine War: The Cover mostly embedded with Cargo got more than its share of attention with Persian Gulf Turmoil. Once the Gulf was listed as representing an enhanced risk to vessels, additional breach premiums for ships entering the region applied. Unilight emerged as one of the leading brokers providing capacity when the market was struggling to find one.

Marine Hull: Team with specialist knowledge.

Charterers Liability Insurance / Protection & Indemnity Insurance

Marine Liability

Servicing Experience – Marine

Sr #	Account Name	Per Bottom Limit (INR Crs)	Turnover (INR Crs)
1	Indian Oil Corporation Limited (IOCL)	2100	313,580
2	Bharat Petroleum Corporation Ltd (BPCL)	2000	231,968
3	Hindustan Petroleum Corporation Limited (HPCL)	2067	248,778
4	Mangalore Refinery Petrochemicals Limited (MRPL)	2200	125,075
5	GAIL India	330	25,180
6	Petronet LNG	450	42,000
7	Indian Potash Limited	500	12,500
8	Chennai Petroleum Corporation Limited	700	11,053
9	Sembcorp Energy India Limited	120	4,400
10	IFFCO	320	19,388

Servicing Experience – Marine

Sr #	Account Name	Per Bottom Limit (INR Crs)	Turnover (INR Crs)
11	Rastriya Chemicals and Fertilizer Limited	395	12,000
12	National Fertilizer Limited	450	9,100
13	HPCL Rajasthan Refinery Ltd (Project Cargo)	250	28,647
14	Numaligarh Refinery Limited (Project Cargo)	200	15,596
15	Allanasons Limited	100	16,400
16	Frigorifico Allana Limited	80	200
17	JSW Group	550	170,503

Servicing Experience – Ports

Port and Terminal Insurance covers terminal operators and port authorities for their property, equipment and business interruption risks, as well as marine liability.

Considering litigious landscape, developed legal frameworks, varied vessel and cargo interest Port and Terminal Insurance are designed to provide comprehensive all-risk insurance to Port authorities, harbor authorities, terminal operators, Airfreight handling terminals, Automated terminals, Bulk liquid terminals, Bulk marine terminals, Container terminals, Marine terminals, Port authorities, River terminals.

Unilight is involved with Placement of more than 20 Port Liability & Property Risks. Unilight has been able to maintain pole position for last few years in the segment and has been involved with settlement of few of the largest claims.

Servicing Experience – Ports

Sr #	Account Name	PD SI (INR Crs)	BI SI (INR Crs)
1	Jawaharlal Nehru Port Trust	5,507	418
2	Deendayal Port Trust	5,278	100
3	Mumbai Port Trust	5,307	416
4	New Mangalore Port Trust	2,583	144
5	Gujarat Pipavav	2,278	748
6	Karaikal Port Trust	2,001	142
7	Vishakapatnam Port Trust	1,949	189
8	Gateway Terminal	1,904	822
9	Paradip Port Trust	1,672	67
10	Kamarajar Port Trust	1,576	-
11	Gopalpur Port Limited	941	131
12	Angre Port	246	2.21

Servicing Experience – Ports

Sr #	Account Name	PD SI (INR Crs)	BI SI (INR Crs)
13	Southwest Port Limited (SWPL) & JSW Infrastructure Ltd. (JSWIL)	629	94
14	JSW Jaigarh Port Ltd. (JJPL)	2,419	255
15	JSW Dharamtar Port Private Limited	328	150
16	JSW Paradip Terminal Pvt Ltd	615	65
17	Mangalore Coal Terminal Pvt. Ltd	387	41
18	Ennore Bulk Terminal Pvt. Ltd	192	7
19	Ennore Coal Terminal Pvt. Ltd.	454	38
20	Paradip East Quay Coal Terminal Pvt. Ltd.	876	45
21	Mangalore Container Terminal Pvt Ltd	239	11
22	Kandla International Container Terminal	492	100
23	Paradip International Container Terminal	586	47
24	Haldia International Container Terminal	151	-
25	Rozi International Container Terminal	31	8

Servicing Experience – Ports

Sr #	Account Name	PD SI (INR Crs)	BI SI (INR Crs)
26	Chemplast Sanmar - Karaikal (MTF and/or Offshore)	114	244
27	Chemplast Sanmar - Cuddalore	260	736
28	Visakha Container Terminal Pvt Ltd	1,475	206
29	Mormugao Port Trust	1,275	114

Servicing Experience – Builder’s Risk

Ship Builder’s All Risk Policy is akin to CAR/EAR policy which covers risks of ship builders and contractors during newbuilding project before the owner takes possession and covers loss and liability from accidents – from keel laying/steel cutting to delivery – including third party liabilities. This policy is often purchased by Shipbuilders, owners of vessels / mobile offshore units.

Unilight has emerged as one of the leading broker in the niche segment and has been involved with placement of Builder’s Risk for some of the major names including the likes of Hindustan Shipyard Limited, Garden Reach Shipbuilders and Engineers, Goa Shipyard Limited, Cochin Shipyard Limited & Larsen & Toubro Limited.

The next slide lists out some of our placement in the segment.

Servicing Experience – Builder’s Risk

Sr #	Account Name	Vessel Type	Yard No	SI (INR Crs)
1	Goa Shipyard Limited	Patrol Vessel for Sri Lankan Navy	1217	484.10
2	Goa Shipyard Limited	Patrol Vessel for Sri Lankan Navy	1229	484.10
3	Goa Shipyard Limited	Offshore Patrol Vessel	1231	111.60
4	Goa Shipyard Limited	Offshore Patrol Vessel	1232	111.60
5	Goa Shipyard Limited	Offshore Patrol Vessel	1233	316.00
6	Goa Shipyard Limited	Offshore Patrol Vessel	1234	316.00
7	Goa Shipyard Limited	Offshore Patrol Vessel	1235	316.00
8	Goa Shipyard Limited	Offshore Patrol Vessel	1236	316.00
9	Goa Shipyard Limited	Offshore Patrol Vessel	1237	316.00
10	Cochin Shipyard Limited	Tech Demonstration Vessel	20	365.00

Servicing Experience – Builder’s Risk

Sr #	Account Name	Vessel Type	Yard No	SI (INR Crs)
11	Cochin Shipyard Limited	500 PAX cum 150 MT Cargo Vessels	21	236.25
12	Cochin Shipyard Limited	500 PAX cum 150 MT Cargo Vessels	22	236.25
13	Cochin Shipyard Limited	Pax Cum Cargo Vessel	23	409.50
14	Garden Reach Shipbuilders	Survey Vessel Large	3025	511.00
15	Garden Reach Shipbuilders	Survey Vessel Large	3026	511.00
16	Garden Reach Shipbuilders	Survey Vessel Large	3027	511.00
17	Garden Reach Shipbuilders	Survey Vessel Large	3028	511.00
18	Hindustan Shipyard Ltd	Diving Support Vessel	VC 11190	1,008.87
19	Hindustan Shipyard Ltd	Diving Support Vessel	VC 11191	1,008.87
20	Larsen & Toubro Limited	Anti-Submarine Warfare Shallow Water Craft	3029	674.28

Servicing Experience – Terrorism & PV

Terrorism and Political Violence is one of the risks endanger human life as well as assets & consequent business interruption. Coverage offered includes:

- Physical Damage and subsequent Business Interruption / Loss of Rent / Loss of Profit / Contingent Business Interruption
- Physical Damage on Construction Risk and Delay in Start Up
- Supplier's extensions for named suppliers and customers / very occasional and industry specific Contingent Business Interruption
- Third Party Liability to cover Third Party Property Damage and Bodily Injury

Unilight is involved with placement of more than 100 Accounts on Terrorism and PV. We may take credit in placement of few of the largest limit programs including JSW & Group Placement with Loss Limit of INR 7,500 Crores and BKT with War Loss Limit of INR 4,000 Crores. We have designed programs for Infra Companies based on Annual Turnover Basis and offered to companies including HCC, Afcons Etc.

Servicing Experience – Terrorism & PV

Sr #	Account Name	PD SI (INR Crs)	BI SI (INR Crs)	LL (INR Crs)
1	JSW Group of Companies	215,226	59,893	7,500
2	Balkrishna Industries Ltd	11,345	4,000	5,000
3	Welspun Group	18,492	3,803	4,000
4	ONGC Petro additions Limited	26,344	2,464	3,200
5	Torrent Power Limited	30,980	1,984	3,000
6	Mindspace Business Parks Pvt Ltd	2,993	1,091	2,500
7	K.Raheja IT Park	3,070	1,459	2,500
8	Tata Consultancy Services Ltd (TCS)	19,181	20	2,050
9	Hindustan Aeronautics Ltd	11,636	-	2,010
10	Mangalore Refinery & Petrochemical	37,585	5,760	2,100
11	Tata Chemicals Ltd	10,076	2,590	2,050

Servicing Experience – Employee Benefits & Life

Employee Benefit Insurance cuts across Life Insurance and General Insurance Space and Unilight have license for both Life and General Insurance. We are servicing our clients with bouquet of employee benefits products; few of which are listed below:

Group Health Policy

Group Personal Accident Policy

Terms Life (Individual / Group)

Individual Global Health Policy

Individual Health Policy

Group Gratuity Plans

Keyman Insurance

Servicing Experience & Claims Settlement

- Unilight has built competence and works professionally for its clients. We are leading the path in many niche areas like Specie, Events, Private Clients Group & Miscellaneous Business.
- The risk Engineering Department consists of Engineers from various background and insurance professionals having work experience in organizations like Loss Prevention Association.
- All our skills and abilities are concentrated in negotiating the most advantageous, commercially sound and competitively priced insurance programme for each client.
- Excellent relations with Insurers & Excellent liaison work with the Surveyors
- Senior Management team comprising of ex insurers & Strong teams of experts from the Industry having domain Knowledge.
- Claim servicing team of around professional with varied experience. We take pride in our claim servicing record which is objectively presented in next slide...

Major Claims

Sr #	Account Name	DOL	Nature	Claim (INR Crs)
1	IOCL	03-09-2020	Fire on vessel	530
2	JNPT	05-08-2020	Cyclone	285
3	Lalitpur Power	19-03-2017	Damage to Turbine	115
4	BPCL	17-01-2018	Fire on Vessel	56
5	Krishnapatnam Port	29-01-2018	Crane Damage	33
6	Krishnapatnam Port	16-12-2018	Cyclone	77
7	TATA Motors	30-01-2020	Fire	135
8	OPGC	05-09-2020	Collapse	90
9	Nirma Limited	31-05-2018	Boiler Explosion	120
10	JSPL	20-05-2016	Fire	155
11	HCC /BFHL	14-12-2019	RSMD	9

Insurance Partners

Company
The New India Assurance
United India Insurance
Oriental Insurance Company
National Insurance Company
ICICI Lombard
Bajaj Allianz
TATA AIG
Iffco Tokio General Insurance
HDFC ERGO
Reliance General
Bharti AXA General Insurance
Cholamandalam MS

Company
Edelweiss General Insurance
Future Generali India
Go Digit General Insurance
Kotak Mahindra General
Liberty General Insurance
Magma HDI General
Raheja QBE General
Royal Sundaram General
SBI General Insurance
Shriram General
Universal Sompo General
Star Health & Allied Insuran

Company
Niva Bupa Health Insurance
Care Health Insurance
ManipalCigna TTK
LIC
Aditya Birla Sun life
PNB Metlife Insurance
TATA-AIA Life Insurance Co.
Shriram Life Insurance Co.
PNB Metlife Insurance Co.
ICICI Prudential Life Insurance
HDFC Life
AVIVA Life Insurance

Reinsurance Partners

Reinsurers	Office
GIC Re	India
Munich Re	India
Swiss Re	India
Hannover Re	India
SCOR SE	India
AGCS	India
Markel	India
AXA XL	India
Navigators Syndicate 1221	Singapore
Berkley Insurance	Singapore
Canopus Syndicate	Singapore
China Re	Singapore

Reinsurers	Office
Liberty Speciality Markets	Singapore
India International Insurance	Singapore
HDI Global SE	Singapore
QBE Insurance	Singapore
Zurich Insurance	Singapore
Antares Syndicate 1274	Singapore
Munich Re Syndicate	Singapore
MS First Capital	Singapore
CV Star	Singapore
Chubb	Dubai
AIG MEA Limited	Dubai
Berkshire Hathway Speciality	Dubai

Reinsurance Partners

Reinsurers	Office
Korean Reinsurance Company	S. Korea
CICA RE	Togo
GIC Bhutan Re	Bhutan
Oman Reinsurance	Qatar
Kuwait Reinsurance	Kuwait
Generali	Hongkong
Mirabilis	Johannesburg
Oman Insurance	Oman
Kenya Re	Kenya
Eurasia Insurance	Kazakhstan
ADNIC	Dubai
Peak Re	Hongkong

Reinsurers	Office
Asian Re	Thailand
Trans Re	Singapore
Helvetia Swiss	Singapore
Misr Re	Dubai
Partner Re	Singapore
Sogaz Insurance	Russia
Asuransi Tugu	Indonesia
Talbot	Singapore
Emirates International	Dubai
Samsung Re	Singapore
Swiss Re International	Singapore
Aviva Insurance Limited	London



Thank you
