

Corporate Presentation

Insurance. Reinsurance

Business Lines

Retail Lines

Employee Benefit

Group Solutions

Reinsurance

P and I



About XPERITUS



Insurance Broker of the Year
Insurance India Summit 2018

India's Greatest Brand
Asia One Awards 2018

- Promoted by a team of professionals who have been amongst India's largest claim and claim litigation experts
- Company specializes in providing integrated solutions in risk management and insurance and holds mandates from several large associations and companies from India
- Our detailed process to the client's risk matrix ensures that all possible claim scenarios are visualized and suitably addresses through proper covers, systems, audits, monitoring and SOPs
- Fully diversified insurance intermediary offering Reinsurance, General Insurance, Life Insurance, P & I, Hull, Aviation. Rural Insurance along with claim advisory and risk management services

**Company is
process driven
with ISO 9001
certification**

**India's first broker
to set up
operations in GIFT
City Ahmedabad**

**Full suite of offline
and online services
with portal and
mobile application
based sales and
support services**

We have capability

Exclusive Mandates from various Associations for Risk and Insurance Solutions

Delivering to Large Retail Groups such as HPCL employees (10000 vehicles)

Preferred Broker for Top Logistic Operators like All Cargo, Seabird, Gateway etc

Ensuring 100% Claim Settlements track record for eligible claims

Exclusive tie-ups with insurers for customised policies

Over 1200 Commercial Clients and 12500 Retail Clients

Strong Reinsurance relationships with over 50 Domestic and Global cedants/reinsurers

***Client Retention Ratio
in excess of 90%***

Promoters

CA Richa R. Dukle Chartered Accountant with more than 2 decades of expertise in Insurance, Finance and Taxation. Currently Director at Xperitus handling Finance and Accounts.



Er. Sudhir Gudal Chartered Engineer Expert in Insurance Claims, Arbitration, Consumer Court and Civil Matters relating to insurance. A civil Engineer by profession he has worked on several landmark Arbitrations/Litigations in Insurance such as Boghra Polyfab Pvt. Ltd. Vs National Insurance Pvt Ltd. which is now a cited Judgment of “Accord and Satisfaction” Totally 25 years of experience in Engineering, Insurance and Valuation services

CA Jayesh Marfatia Chartered Accountant. Expertise in Taxation, Insurance Claims and Valuation. Advises the company on Compliance and Strategy. Has more than 25 years of experience.



CA Rohan R. Dukle Chartered Accountant Expertise in Risk Management, Insurance Solution Development, Claims, Claim Litigation. Lectures at many Forums on different facets of insurance, currently member at Bombay chamber of commerce, Insurance & Hospital Committee. Currently Principal Advisor to the Company. More than 2 Decades of experience in Insurance and Finance.

Our Road Map is Clear



Standard Operating Process



Asset Gap Analysis



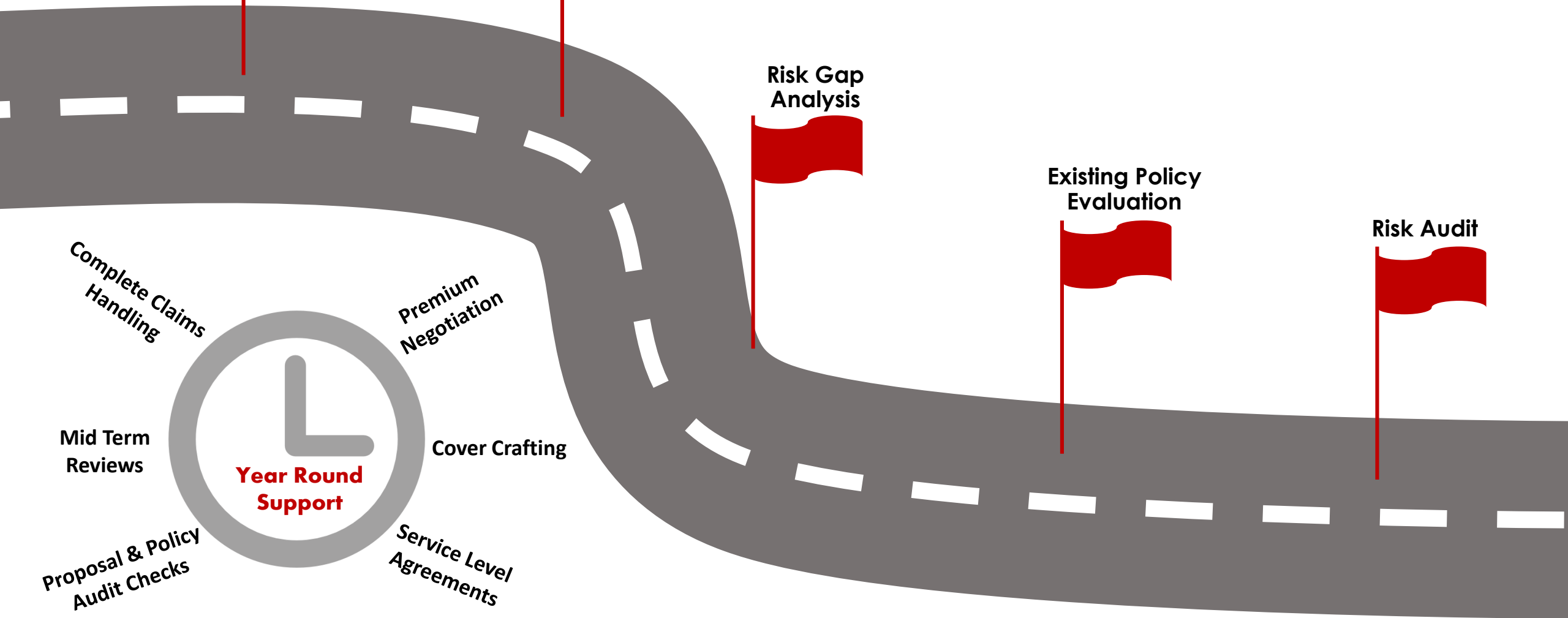
Risk Gap Analysis



Existing Policy Evaluation



Risk Audit



Complete Claims Handling

Premium Negotiation

Mid Term Reviews

Cover Crafting

Proposal & Policy Audit Checks

Service Level Agreements



Products

Direct Insurance

Corporate Non-Life

- Fire
- Marine
- Engineering
- Miscellaneous
- Liability
- Credit

Employee Benefit

- Group Health
- Group Term
- Gratuity
- Superannuation
- Leave Encashment etc

Tailored Solutions

- Multimedia
- Logistics
- Events
- Hotels
- Engineering
- Marine
- Infrastructure

Retail Non-Life

- Health
- Health Allied
- Personal Accident
- Motor
- Overseas Travel
- Householders

Retail Life

- Term
- Pension
- Endowment
- Child Benefit
- ULIP

We Add Value

Risk Analysis
Policy Maintenance
Claim SOPs

Policy Audit
Mid Term Audits
Legal Support

Building Risk Response Environments
Safety Audits
In-house Medical Team

Comprehensive Risk Covers
Proprietary CRM Software
Claims Handholding

Reinsurance

Conventional

- Fire
- Marine
- Engineering
- Miscellaneous
- Liability
- Credit
- Credit
- Bond
- Aviation
- Life

Non-Conventional

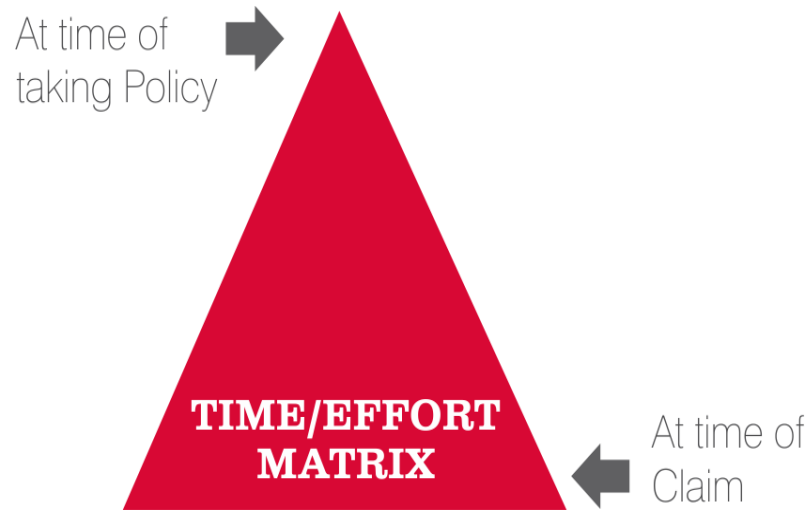
- Agriculture
- Health
- Livestock
- Race Course
- Micro

We Add Value

- Program Review
- Program Planning
- XL Structuring
- Continuous Monitoring
- Online Accounts Statements

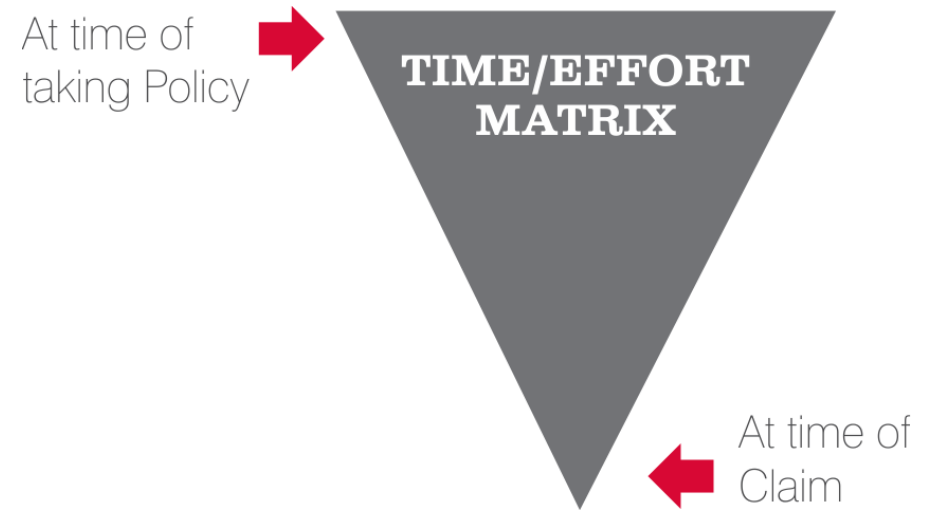
The Difference is our Approach

The traditional insuring approach starts from Underwriting Perspective. This means less effort and time is involved while taking a cover.



At the time of the claim, the lack of preparedness causes tremendous increase in time and effort involved in claim related processes.

We follow the Claims driven approach to Risk Coverage ensuring that the covers taken are not only adequate but Claim Process friendly



While this involves more time and effort at the time of Policy taking, claims, for which the insurance policies are taken, are settled smoothly.

Expertise in Claims

Successfully consulted in claim and claim litigation exceeding Rs. 2000 crores

Insurance Legal Advisors to Reliance General Insurance Co. Ltd.

Insurance Legal Advisors to HDFC Bank Ltd.

Claims advisors to some of the top corporates in India including Sun Pharma, United Phosphorus

Obtained critical judgement in insurance on issue of "*Accord and Satisfaction*" from Supreme Court of India which is now a cited judgement

Advised to some of the largest surveyors including J B Boda Surveyors Pvt Ltd

Successfully filed a writ petition against PSU insurers for repudiated claims

Advised several Associations in Logistics, Equipment, Radiology etc.

Product Innovation

Specialised products created

Logistics

- Fleet operators
- Equipment
- Cold Storage
- CFS Owners

Others

- Cyber
- Aquaculture
- Hospitality
- Documents

Developed Retail Solutions for large companies including HPCL, BPCL, Infosys, Wipro

Developed Special Tailored Solutions for various Associations

Better with Technology

My Dashboard

Home / Dashboard

**Individual Health
Insurance Calculator**

Calculate now

**Family Floater Health
Insurance Calculator**

Calculate now

**Senior Citizen Health
Insurance Calculator**

Calculate now

**Private Car
Insurance Calculator**

Calculate now

**Two Wheeler
Insurance Calculator**

Calculate now

**Commercial vehicle
Insurance Calculator**

Calculate now

**Protection Plans
Insurance Calculator**

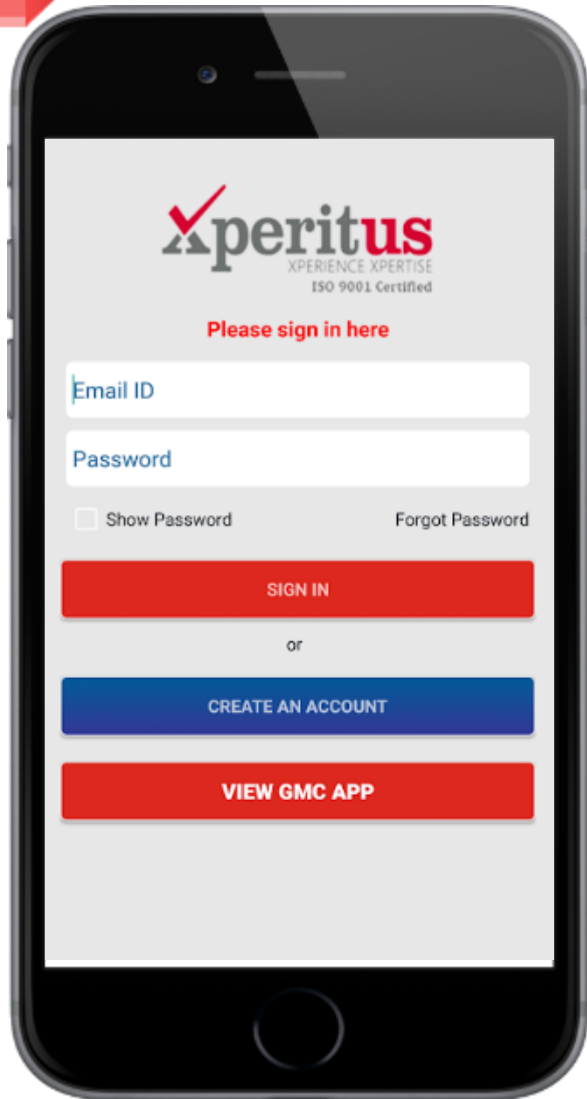
Calculate now

**Protection + savings
Insurance Calculator**

Calculate now

Insurance Portal

Mobile Application



Personalised Insurance Management App

Easy access to policy

Regular updates on Insurance

Facility to intimate insurance claim

Find Cashless Hospitals and Garages

Mobile App on iOS and Google Play Store

Clients

All Cargo., Aglowmed Ltd., Agility Logistics Ltd., Ajanta Pharma Limited., Angel Broking Limited., Alkem Laboratories., ARCIL., Apollo Logisolution Ltd., Baker Gauges Pvt Ltd., Bharat Gears Limited., Bridgestone Ltd, Bombay Mercantile Co-op Bank Ltd., Cable Corporation of India., Capital First, **CCI Projects Pvt Ltd**, Castrol, Commerzbank., D'Decor., **Delhi Metro Rail Corporation Ltd.**, Dicitex Decor., **Dosti Enterprises**, Ess Dee Aluminium Limited., Enrich, Expeditors, Eclinicalworks India Pvt Ltd, Ezest, First Rand Bank., **Gannon Dunkerley & Co. Ltd.**, Gateway Distriparks Ltd., **Genext Hardware And Parks Pvt Ltd**, **Gigaplex Estate Pvt Ltd**, Globus Stores Pvt Ltd., Grand Hotels., Group Veritas., Gufic Biosciences Ltd., Hamburg Sud., **ICC Realty India Pvt Ltd**, **Inorbit Group.**, India Infoline Ltd., Infosys, J M Financials, K Raheja Group, **Kalthia Engineering & Construction Ltd.**, **Kara Property Ventures LLP**, Kohinoor Televideo Pvt Ltd., Malhotra Helicopters., **KRC Infrastructure And Projects**, Marico Limited., Marwadi shares & Stock brokers., Mid Day., **Mindspace Business Parks Private Limited**, Mitsui Osk Lines., Mumbai District Co-Op Bank, Natvar Parikh Industries Ltd., Nirmal Bang Securities, Pidilite Ltd., Orissa Stevedores Ltd, Pix Transmissions Limited., Polycab Inudstries., **Pratibha Industries Ltd.**, Provogue India Limited., Punjab Conware., Phoenix Marketcity., Prebon Yamane., Reda Chemicals India Pvt Ltd., Rediff Com India Pvt Ltd., Reliance., Riddhi Siddhi Bullion Limited., Seabird Marine Services Pvt Ltd., Seaking Shipping, Shree Siddhivinayak Ganpati Temple Trust., Shreya Lifescience., **SMC Infrastructure.**, Star Brillian Pvt Ltd., Sun Pharma., Supriya Lifescience Ltd., Sykes & Ray Equities India Pvt Ltd., Suburban Diagnostics Pvt Ltd., Seabird Group., Thane Bharat Bank, Thane Janata Bank, Tribhovandas Bhimji Zaveri., Vallabhji Malsi & Co., Vijay Sales., Vinay Electricals., **Whispering Heights Real Estate Private Limited**, Wuerth India Pvt Ltd, Wipro



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