

UNISON

UNPARALLELED INSURANCE SOLUTIONS





24+ years of experience



Serving **19,000+** satisfied clients



350+ highly experienced and professional team



Client Retention - **97%+**



Presence in **12** cities



Handling INR **10 Bn** + Premium



OUR VALUES

- ◆ **CUSTOMER CENTRIC**
We believe in delivering the best with precise attention to achieve the highest levels of customer satisfaction and delight.
- ◆ **INNOVATION**
We strive and challenge the conventional methods of operations with a “can do approach”.
- ◆ **TEAMWORK**
We endeavor to bring together people from different experiences and expertise to provide seamless and exceptional services.
- ◆ **TRANSPARENCY**
We conduct our business in an open, fair and honest way and take ownership of our results.
- ◆ **INTEGRITY**
We don't do what comes easy, we do what is right.



WHO WE ARE

- ◇ Direct & Reinsurance Broker and Risk Management Company with almost 25 years of experience serving 19000+ satisfied customers which includes Multinational, Large Corporate, Small and Medium enterprise.
- ◇ We have essential resources that include a highly motivated, committed and professional team of young and experienced domain experts, technological tools and global strategic alliance with Lloyd's broker to place your most complicated risk. This expertise of ours enable us to place highly complex risk including tunnel construction project of 14 kms.
- ◇ We have designed and placed insurance program of various large projects including 4 large tunnel projects.

Continued...



WHO WE ARE

- ◆ Marine transit cover for various clients with estimated turnover of INR 450 Bn. We are serving a single Global client with turnover of more than INR 280 Bn.
- ◆ We have designed many tailor-made policies to suit our customer's requirement of special risk protection.
- ◆ In the last 5 years we have placed more than 50 project insurance for construction risk with total project value of more than INR 400 Bn.
- ◆ We provide specialized services in drafting suitable policy wordings for Fertilizer, Chemical and Petrochemical risks.
- ◆ We provide services to many large government organization on fee basis - No Brokerage.
- ◆ We provide client centric services for Credit Risk Assessment of Accounts Receivables of MNCs, Large and Small Corporates including SMEs and its solution to mitigate exposed risks under Exports and Domestic sales.



WHO WE ARE

- Handled largest Business Interruption claim of INR 4.5 Bn for the largest Petrochemical risk.
- Only broker to have expertise & experience of handling 2 Business Interruption claims of port risk.
- Handled large Road project insurance claim of more than INR 200 Mn.
- Team of 10 qualified Risk Engineers providing support to our customers for their Risk Assessment, Risk Control and Risk Mitigation.

“ Our expertise has been recognized in Domestic & International markets ”



Our 5 Point Approach

-  **01** Policy Stress Testing
-  **02** Risk Identification and Risk Assessment
-  **03** Design Customised Solutions
-  **04** Placement of Risks
-  **05** Claims Servicing



WE CAN'T

INSURANCE PLACEMENT PROGRAM

- ◆ We carefully analyze the exposure of your Business.
- ◆ We discuss Company's Corporate Philosophy towards Risk Mitigation, Risk Minimization and Risk Transfer.
- ◆ We design Insurance Program which suits your needs.

SOLUTIONS

- ◆ We assist in protecting your business while suggesting best Insurance Product.
- ◆ We Design Standard Operating Procedure for smooth handling of your claims.
- ◆ Through Risk Management, we identify the risk which can be minimised and retained.
- ◆ Wherever required, we design the tailor-made product to meet your special and unique type of risk exposure.



Board of Directors



HOSHEDAR VARIAVA

Whole Time Director
& Head - Retail



PRAVEEN KALIA

Whole Time Director



BIRAJ SINHA
CEO & MD



AMITESH SINHA

Whole Time Director



SURESH DESAI

Whole Time Director



ANUJ RAIZADA

Whole Time Director
&
Zonal Head-Northern Region



NK SINHA
Non- Executive
Independent Director



RAVINDRA KUMAR RAMMUNI

Whole Time Director



SNEHA SHAH

Whole Time Director



WE UNDERSTAND YOUR NEEDS

We offer a wide range of Insurance Products, which together with the advice of team of experts, allow us to deliver our customers' complete solutions and reliable service.

We advise you on the following lines of business



Property & Casualty



Marine cargo
& Hull



Employee Benefits



Liability



Specialty Lines



Global Insurance
Programme
Management



Trade Credit

Global Insurance Programme Management



- ◆ Best local insurance services anywhere in the world.
- ◆ A controlled global insurance program with a primary goal, dictate coverage and operational requirements in a controlled manner.
- ◆ Insurance and legislation related knowledge specific to subsidiary locations.
- ◆ Optimized insurance cost and minimized risk related expenses.
- ◆ Industry segment expert team.
- ◆ Personalized & uncompromised quality of services.



Global Clients handled by Unison



- ◆ LT Foods - Property & Liability
- ◆ Marico Limited - Property & Liability
- ◆ Sharda Crop - Liability
- ◆ Essar Group - Cargo & Hull
- ◆ Suzlon Energy - Property & Liability
- ◆ ETG Group - Marine Throughput Policy



UNISON'S Global Presence



We have access to following geographies either directly or through our associates

- ◆ United States of America
- ◆ Europe Including United Kingdom
- ◆ Africa and Turkey
- ◆ Middle East
- ◆ Singapore
- ◆ Korea
- ◆ Philippines
- ◆ Taiwan
- ◆ China
- ◆ Russia and CIS countries
- ◆ Latin America
- ◆ Indonesia
- ◆ India and Indian Subcontinent



Large Global Claims Handled



We have handled many claims directly or through our associates . Some of the major ones are highlighted.

- ◆ Cyclone flood claim in Mozambique - USD 10.7 Mn
- ◆ Liability claim in USA - USD 1.5 Mn
- ◆ Fire claim in Bangladesh - USD 27.4 Bn
- ◆ Trade Credit Insurance claim - USD 7.575 Mn
- ◆ Numerous Property Damage / Breakdown claims in USA



SERVICES



Risk Management



Insurance Placement



Loss Prevention and Control



Reinsurance



Insurance Program Design
and Administration



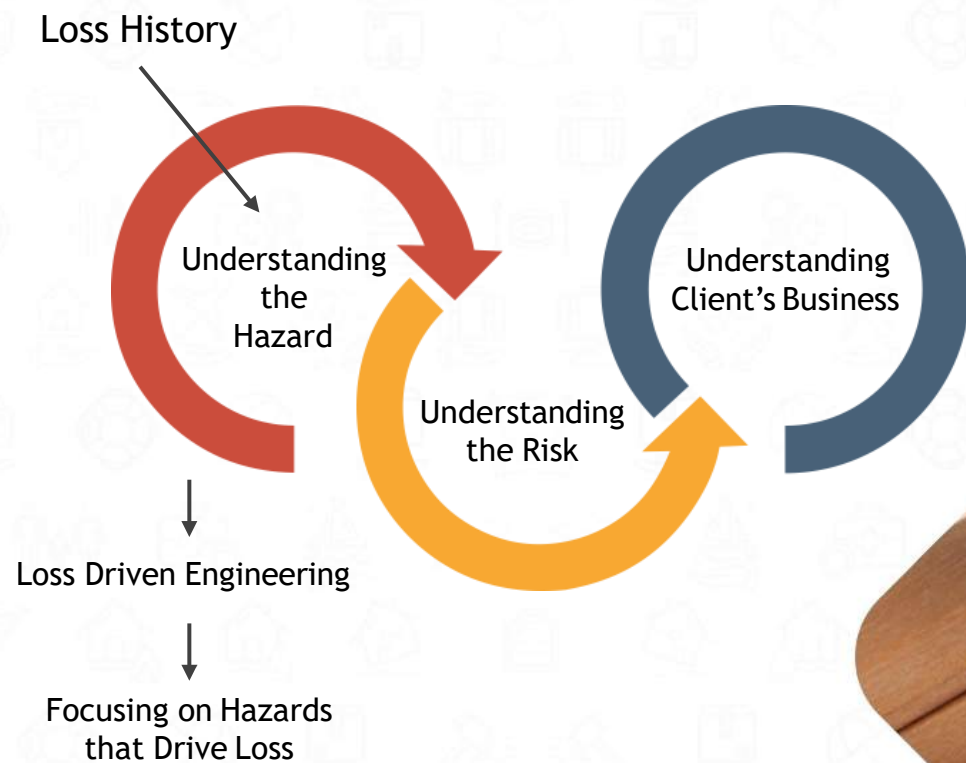
Claims Handling



Customer Training

RISK MANAGEMENT

Together with the clients we understand the Risks to your Business and Reduce it.



RISK MANAGEMENT

“ Unison provides both Bundled and Unbundled risk consulting services dedicated to corporate clients. We have experience of assessing SME's, Large & Mega risks in excess of INR 100 Bn. ”



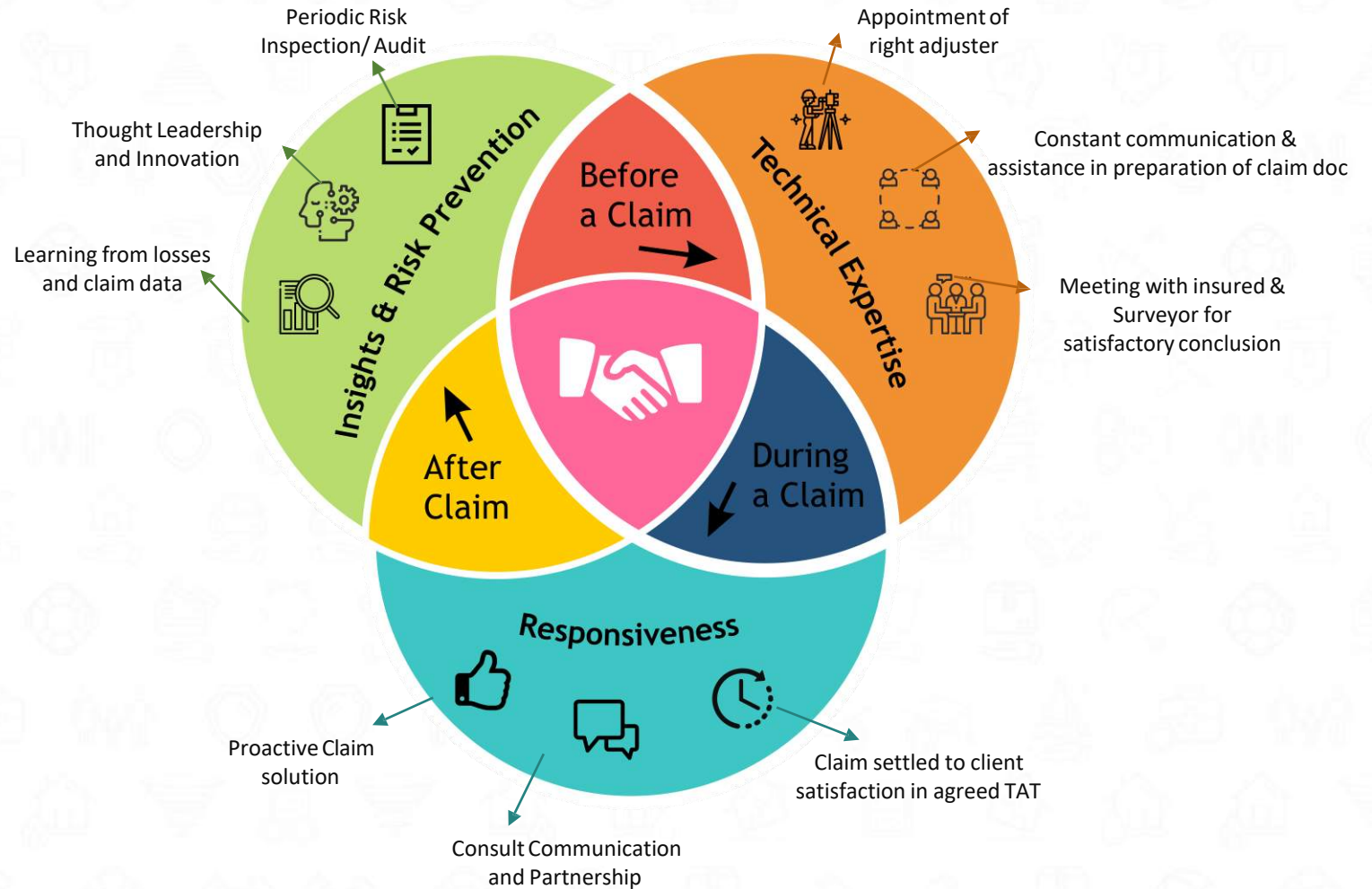
REINSURANCE

- ◆ Our Reinsurance team consists of highly enthusiastic individuals with a blend of young and experienced professionals whose expertise and analytical skills help them to address underwriting and capital objectives on portfolio level of our clients.
- ◆ We assist our clients in structuring the most innovative solution in Facultative Placement with the objective to obtain the best terms and make the product cost effective.
- ◆ We have handled large Facultative Placements of Mega risk, Construction risk, Upstream offshore, Ports & Terminals, Stand Alone Terrorism and many Innovative products with highly rated securities in International markets.
- ◆ We have a large and experienced Treaty Team and have placed many Treaty programs with Indian and International Reinsurers.



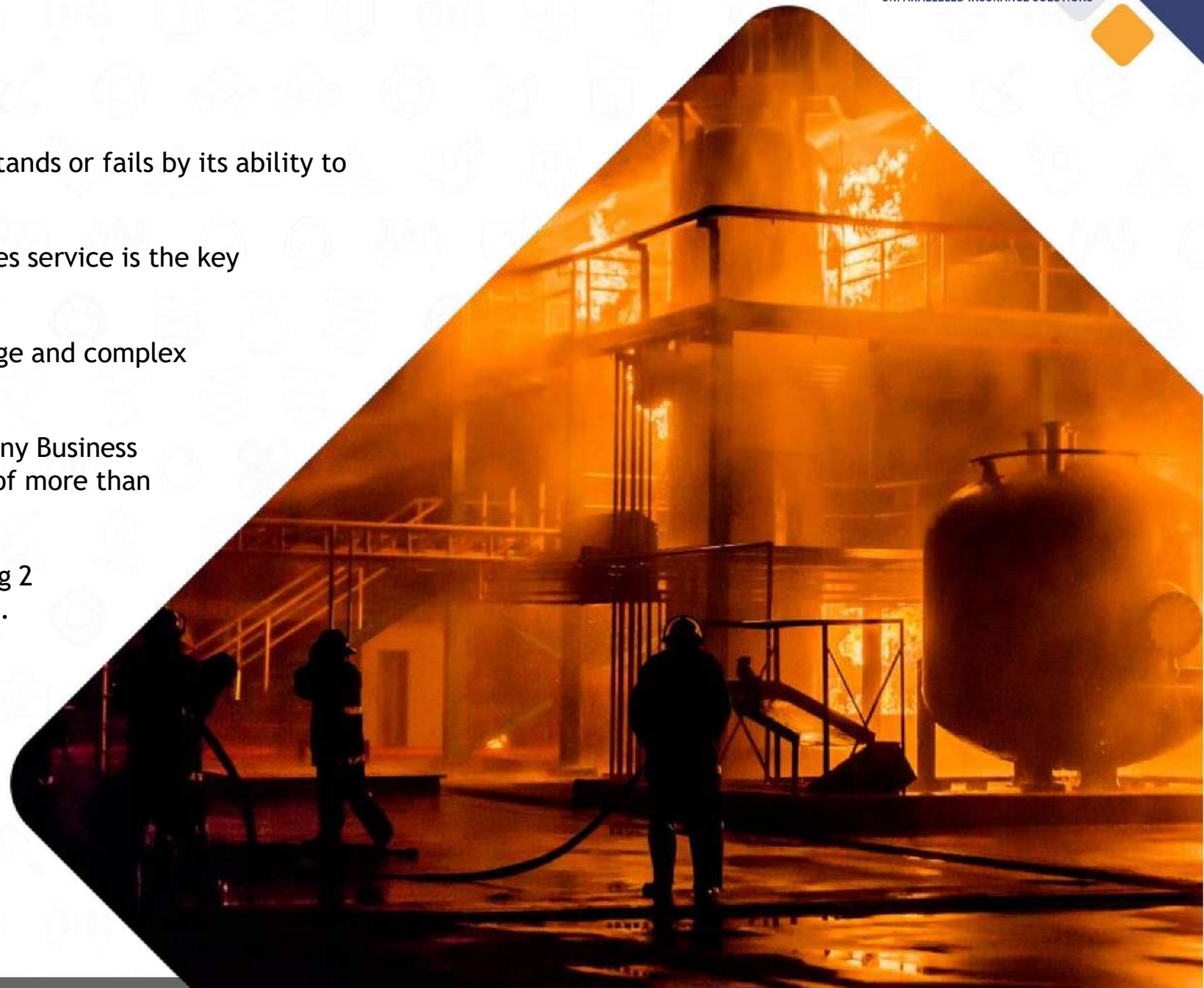
CLAIMS MANAGEMENT

- ◆ Advantage of Insurance is realised only when claim settlement is quick & smooth.
- ◆ However, big or small, the claim is, our priority always is to resolve your claim smoothly and as quickly as possible, while providing you with personal and proactive support for quick settlement of claim.
- ◆ From almost 25 years, Unison's customers have enjoyed the privilege of getting their large or small claim settled in a timely and satisfactory fashion.



CLAIMS MANAGEMENT

- ◆ We believe that an Insurance Broker's service stands or fails by its ability to competently handle its clientele's claim.
- ◆ We maintain that handling claims and after sales service is the key differentiator between service providers.
- ◆ We provide clients with specialist, to settle large and complex Insurance claims.
- ◆ We have an expert team which has handled many Business Interruption Claims including one single claim of more than INR 4.5 Bn.
- ◆ Only Broker who has the experience of handling 2 large Business Interruption claims for Port Risk.



CLAIMS MANAGEMENT

- ◆ In the last 7 years for our various infrastructure clients, we have received claim settlement for more than INR 1.5 Bn, ranging from INR 20 Mn to 250 Mn.
- ◆ Our last 3 years claim settlement Ratio is 92.55%.
- ◆ More than 85% of our claims are settled within the agreed Turn Around Time to the best of our customer satisfaction.



Large Claims Handled in India

We have handled many claims directly or through our associates. Some of the major ones are highlighted.

- ◆ Machinery Breakdown Claim - INR 380 Mn.
- ◆ Machinery Breakdown loss of profit Claim - INR 227.4 Mn.
- ◆ Business Interruption Claim - INR 129.1 Mn.
- ◆ Flood Claim in Port - INR 800 Mn.
- ◆ Hydro Power Project Claim - More than INR 1000 Mn.
- ◆ Trade Credit Insurance Claim - INR 600 Mn.
- ◆ Various Project Insurance Claims including Tunnel Collapse, Flood Losses and other Act of God Losses.



AWARDS & ACHIEVEMENTS



*UNISON Insurance Broking Services Pvt. Ltd. is recognized for it's dedication and commendable passion in
BROKER OF THE YEAR And CUSTOMER CARE AWARD by CMO ASIA -August 2022*



*MR. BIRAJ SINHA - CEO & MD at
UNISON Insurance Broking Services Pvt Ltd
has been selected for 100 Inspirational
Leaders of Asia 2022 by White Page
International*



AWARDS & ACHIEVEMENTS



Insurance Broker of the Year by The World BFSI Congress - March 2022



Customer Centric Excellence Award under the category of Business leader of the year - March 2022



UNISON Insurance Broking Services Pvt. Ltd. is recognized for his dedication and commendable passion in Pursuit of Success by TV9 - November 2021



Insurance Broker of the year, Brokers Claims team of the year and Customer Service Excellence awards, World Sustainability Congress-Sustainable BFSI Practices-November 2021



Leading Brand of Gujarat in insurance sector, Divya Bhaskar October 2021



Insurance Broker of the Year and Customer Service Excellence awards, Golden STAR Awards in October 2021



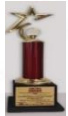
Broker of the Year & Customer Service Excellence Award, 7th Edition of National Award Sept 2021



AWARDS & ACHIEVEMENTS



Insurance Broker of the Year and Customer Service Excellence awards, Golden STAR Awards in October 2021



Broker of the Year & Customer Service Excellence Award, 7th Edition of National Award Sept 2021



Broker of the Year & Customer Service Excellence Award, 19th Edition of World leadership Forum Feb 2021



Insurance Broker of the Year 2020, Indian Insurance Summit & Award



CMO Global Star Awards, Insurance Broker of the Year & CMO Global Star Awards-Specialist Broker of the Year 17 Sep19



ET. Now Insurance Broker of the Year (BFSI), 14 Feb19



Golden Star Award, Broker of the Year & Golden Star Award

Specialist Broker of the Year, 5 Sep 18



ABP Insurance Broker of the Year 2018, (BFSI)



MAJOR INDUSTRIES SERVED



Aviation



Automobile



Chemicals
And
Fertilizers



Infrastructure,
Construction
& OEM



Consumer
Goods



Engineering



Financial
Services



Hospitality
&
Real Estate



Information
Technology



Jewellery
And
Species



Media &
Technology



Mining



Nuclear
Power



Oil &
Energy



Petrochemicals



Pharmaceuticals
&
Life Science



Plastic



Ports &
Terminals



Renewable
Energy



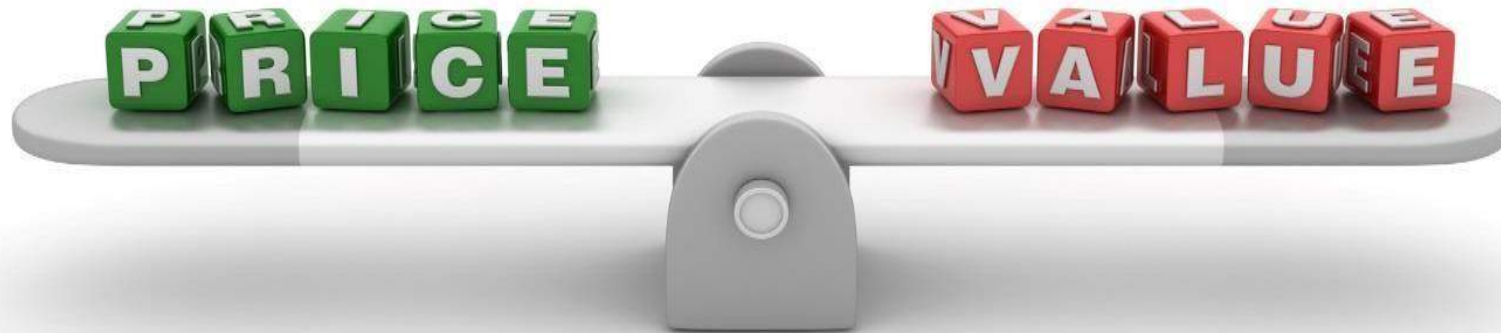
Retail



Transport, logistic
& Container
Freight Station



“ *Committed to Deliver Best Value at the Right Price* ”



UNISON
UNPARALLELED INSURANCE SOLUTIONS