

Passionate Professionals at Work

# Paavana Insurance Brokers Pvt. Ltd.

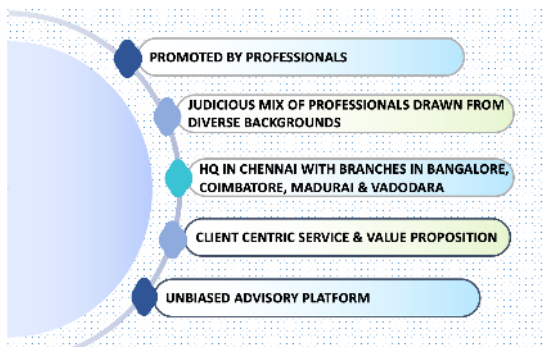
Direct Broker ( Life & Non Life) IRDAI Regn. No. 554 Valid upto 10-03-2028



Chennai / Coimbatore / Madurai / Bangalore / Vadodara / Navi Mumbai

## About Us

**Paavana Insurance Brokers Pvt. Ltd. is promoted by professionals who have a rich experience in the Insurance Industry both as Insurer and as a Broker.**



**We have built a team of people drawn from not just insurance industry, but also from logistics industry, TPAs, Manufacturing industry etc. We also have a judicious mix of youth and experience.**

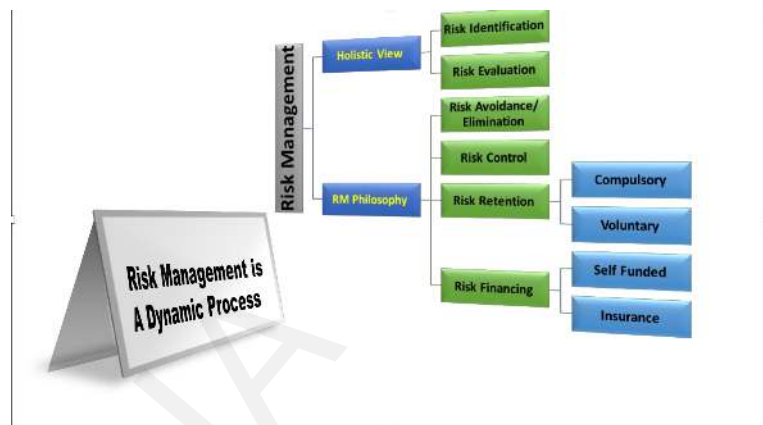
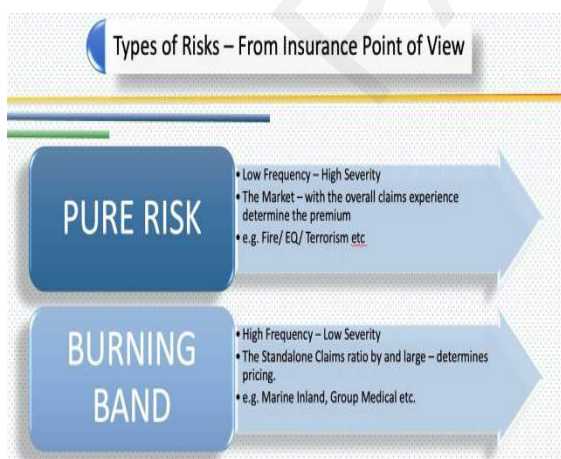
## Claims Handling

We have a team of highly experienced people who have enormous experience in handling claims which are complex. We have a process by which small and simple claims have been decentralized and here the specialized team would only handle exceptions. All large and complicated claims are handled by specialists. We get involved right from the stage of claim intimation and we assist your team(s) all the way through the claim process, involving assistance in documentation, negotiations with surveyors/ Insurers, etc. upto final settlement of the claim. Where necessary we also enable on account ( interim ) payments of claims. When mandated as a Broker, we also handle all your outstanding claims without any fee. We also do standalone claims assistance where permissible as per IRDAI regulations as prevalent from time to time.



## Our Approach to Risk Management

We look at insurable risks holistically. We assist your team(s) in the process of Risk Identification & Evaluation. Having done this, all the downstream decisions, we strive to align this with your risk management philosophy. These decisions relate to Risk Avoidance/ Elimination, Risk Reduction, Risk Control, Non Insurance Contractual transfer, Risk Retention and Risk Transfer through Insurance. We assist you by benchmarking you against best practices in the Industry and would pro-actively assist and advice you on the Insurance part. Risk Management is a dynamic process since Risks Per Se are Dynamic and hence we work continuously with your team(s) in this respect.



We partner with our clients in guiding them through the risk landscape.

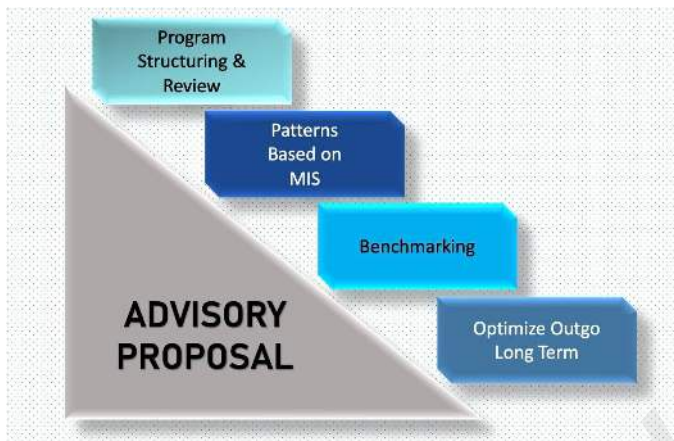
There are Pure Risks - which generally has a low frequency but can be debilitating with serious consequences - and our risk advisory and Insurance program would be from a view of offering balance sheet protection.

Then there is a high frequency - low severity brand like Group Medclaim wherein your individual group's claim ratio determines the premium - and here we ensure that every rupee spent on the program works for the overall objective of the program.





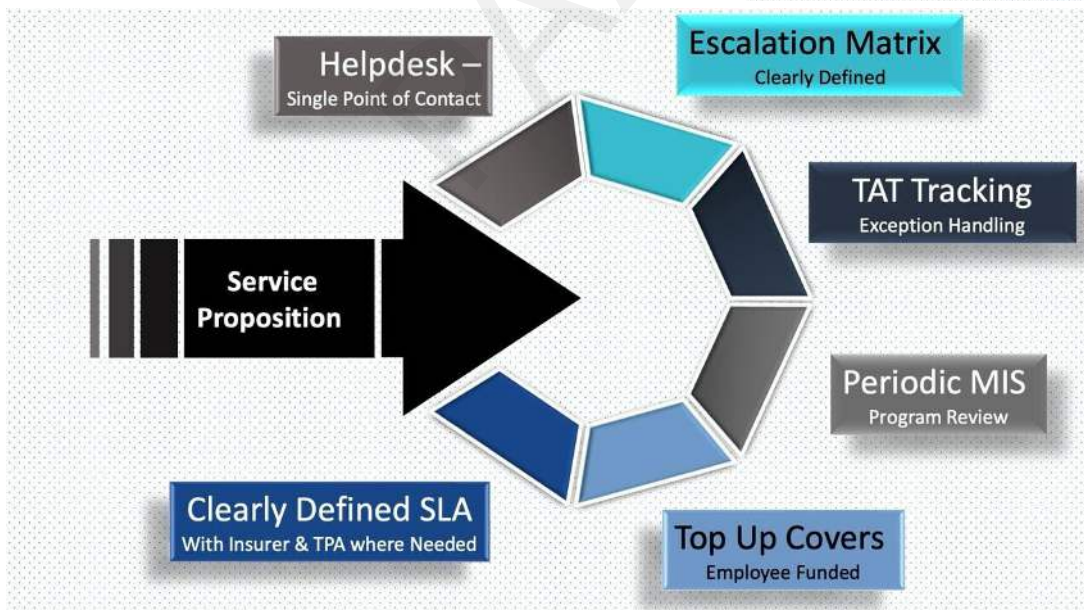
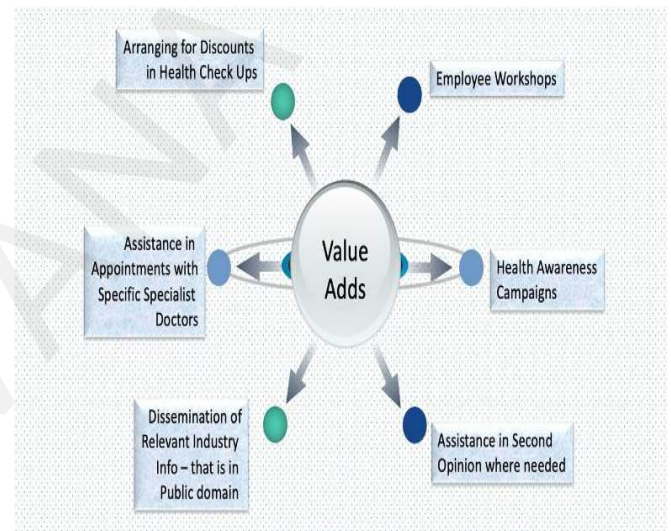
# Employee Benefits Insurance Program



At Paavana, we offer Advisory services in this all important segment. There could be statutorily compulsory covers like EDLI, ESI etc., Or there could be liabilities that you have on option to take off your balance sheet like Employee Compensation (WC), Gratuity ( Recently made compulsory in Karnataka)

Apart from these you can have benefit programs like Group Medical Insurance ( GMC), Group Personal Accident ( GPA), Group Term Life (GTLI) etc.

We offer Advisory services to ensure that every rupee spent in this segment is used for the overall objectives of the program. Our service Delivery and offering are given in the bottom left Our value adds is given below .



## PIB Arogya

Service Proposition – Portal Facility along with API Integration

### Employer Login

- Can view all the Policies
- Policy Features & Renewal Reminders
- Real time data exchange between Integrated Insurers and TPAs for enrolment, cards, Hospital lists, claim status etc.
- Dynamic Reports on Multiple parameters
- Necessary document lists for quick reference
- Endorsement calculation
- CD details

### Employee Login – Through App

- Can view Policy coverage details
- E Cards
- Claim Intimation
- Claim Status
- Cashless Hospital Lists
- Escalation Matrix

Other Discounts Through PIB Arogya Mobile App

Pharma  
Discounts  
around  
15% to 20%

Diagnostics  
tests  
Discounts  
Upto 30%

## Property Risks

We have a team of engineers specializing in the practice of Property Insurance including Fire Insurance, IAR, Property All Risks, Engineering Insurances like Machinery Breakdown, Electronic Equipment Insurance, Project Insurances - like Marine Cum Erection, Contractors All Risks etc. We have the experience in designing Business Interruption ( Loss Of Profits ) Covers and the team has handled some of the largest claims in this segment.



## Emerging Risks and Covers

We at Paavana ensure that we share information with all our clients on the emerging risk landscape, the covers that Insurers develop, for example, after RERA, Title Insurance and Inherent Defects insurance. More recently for construction projects, Surety Bonds that have come to replace Bank Guarantee etc.

Other emerging risks like increased Cyber exposures due to increasing incidents of Cyber incidents like Ransomware, Phishing campaigns etc. Through regular interactions with our clients, we help you be ahead of the curve.

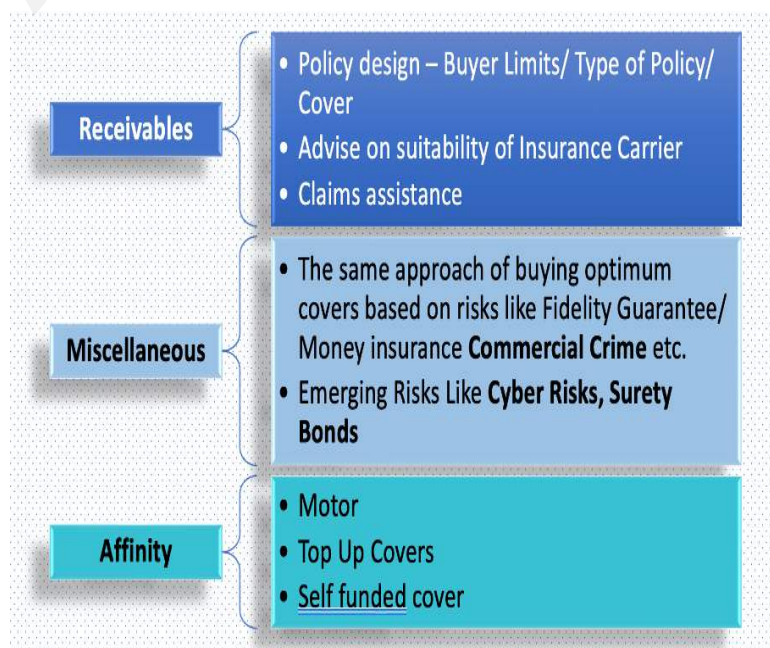


## Marine

Risks related to logistics and movement of cargo requires specialist handling - especially; in the light of the recent developments in the Red Sea ( attacks by Houthis rebels and withdrawal of cover by certain Insurers ) or restrictions imposed in Black sea area ( consequent on Russia Ukraine Conflict ) etc. We have a group of specialists who work with your team(s) closely - every year we have hundreds of claims being handled in this segment.



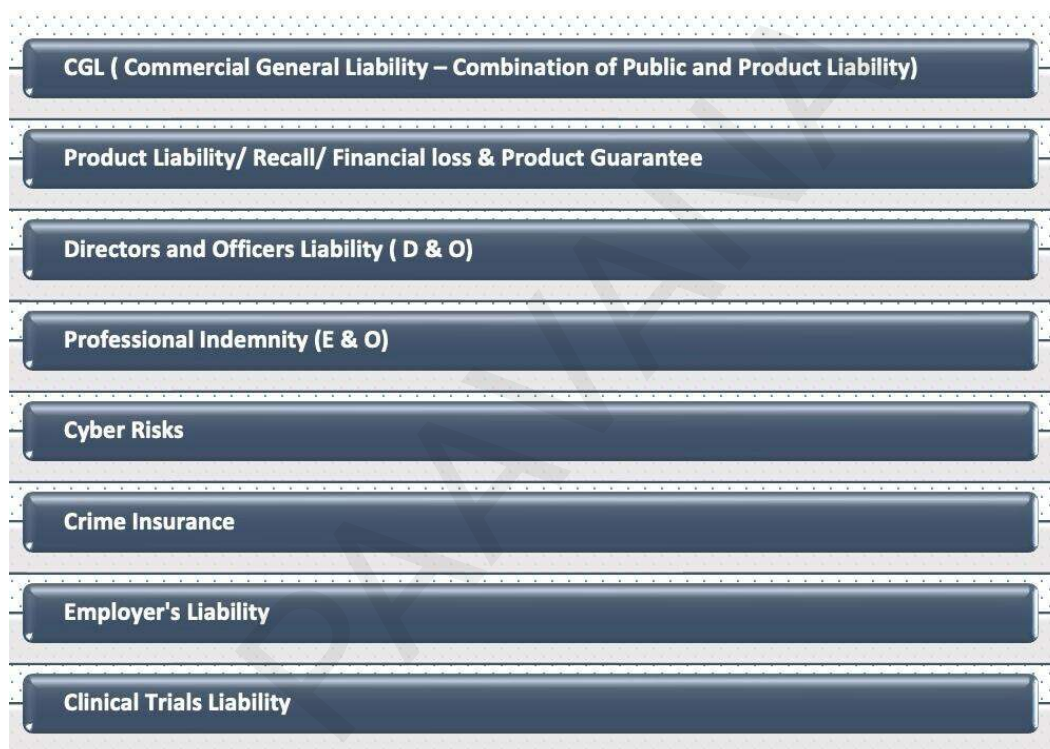
## Financial & Miscellaneous Risks



## Liability Risk Exposures

We specialize in the following areas of Liability risk exposures. We have structured some of the largest programs. Our team has successfully handled large claims as well in this segment.

Whether an SME, or a large corporate, these exposures are increasing by the day and with the recent Data Protection Act, the quantum of duty of care, penalties for breach, duty of disclosure etc. have increased manifold.



Our team would assist you in choosing the right kind of cover, help you in taking conscious decisions as regards limits of indemnity and extensions, apart from optimising the premium outgo. We would assist you in the event of a trigger which has a potential to develop into a claim.





**We Are Just A Call Away !!!**

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