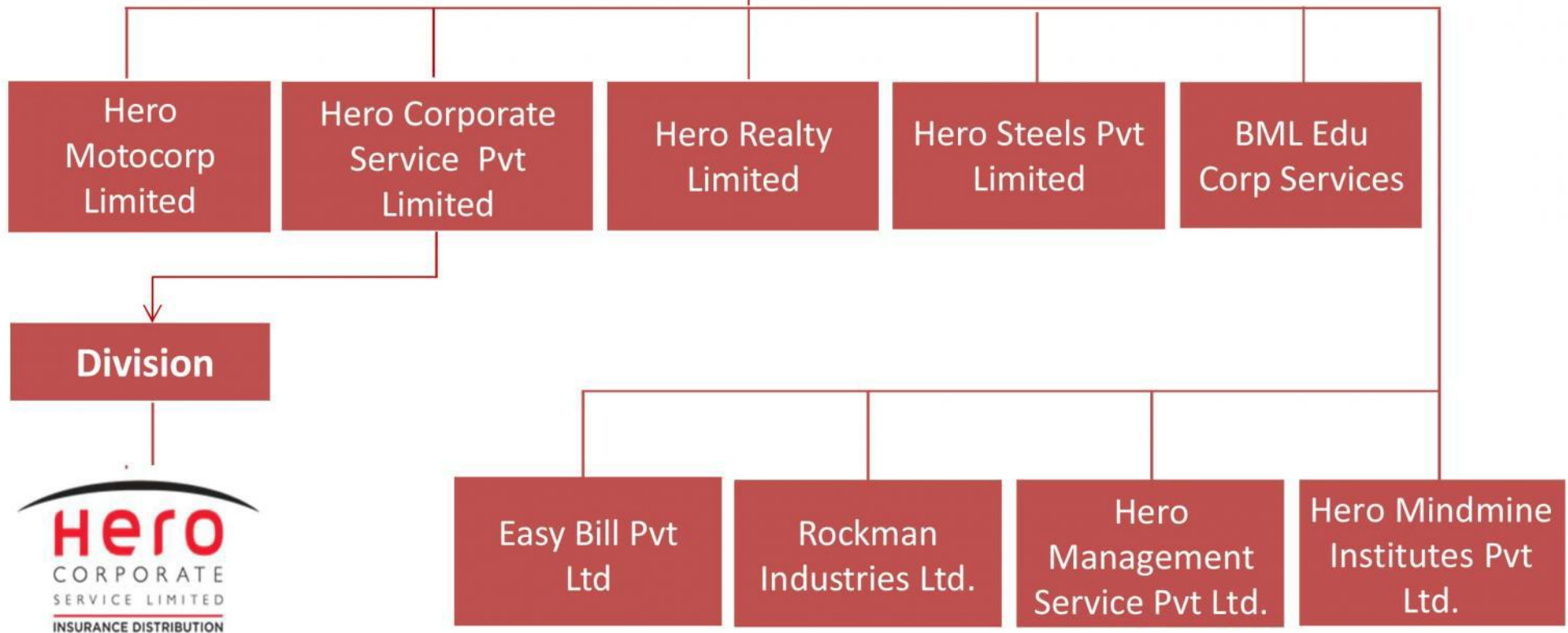


*We Understand Risk...  
& Insurance Even Better...*

**Presentation to:**



# GROUP PROFILE



**Insurance Distribution**



# GROUP STRENGTH

- **More than 50 years of successful business operations**
  - Revenues of over USD 5 Billion (2012), strong historic growth of over 20% in last decade
  - Amongst one of the most Respected Indian business houses
- **Over 11 operating entities**
  - Healthy mix of stable and high growth businesses
  - World leadership position in Motor Cycle business, Eg: Hero MotoCorp (formerly Hero Honda)
  - Successful partnerships with several leading global brands
  - Around 25,000 employees
- **Visionary Management**
  - Strong track record of building businesses
- **Leading brand of India with strong connect with customers**
  - Excess of 35 million motorcycles sold
- **The group has nearly 10,000+ customer Interface outlets**
  - *Hero Moto Corp (formerly Hero Honda)*: 5,000+ dealerships, service centers & spare parts touch points
  - *Hero Mindmine*: 100 + retail centers
  - *Easy bill*: Over 4,000 unique blend of retailers operating Utility bill collection

# FOUR GLOBALLY BENCHMARKED FACILITIES



Dharuhera, Haryana, circa 1985



Gurgaon, Haryana. circa 1997



Haridwar, Uttarakhand, circa 2008



**6m+ capacity**

**Direct online system connects most vendors**

**Working capital cycle among world's most efficient**

**Best practices on waste elimination followed across shop floors**

**Company regularly feted for energy efficiency**

**Fourth “state of the art” plant at Neemrana in**

**Rajasthan**

# HERO GROUP AWARDS AND RECOGNITIONS

## Group Chairman

**Padma Bhushan : among  
India's top civilian honours**



**Entrepreneur of the Year  
award from Ernst & Young**



**Lifetime Achievement  
Award for Management  
by AIMA**

**Indian Businessman of the  
Year award**

## Group Companies



**Hero Honda among 8 Indian Cos in Forbes  
Most Reputed 200 List in 2006**



**Company of the Year  
ET HBS award for Corporate Performance**



**Most Effective Rebranding of Corporate Entity**

**Management style acclaimed by:**



**INSEAD**



**World Bank**



**HERO GROUP'S FORAY IN INSURANCE  
SECTOR.....  
FY 2004-2005**

## **VISION**

**WE AT INSURANCE DISTRIBUTION ARE COMMITTED TO TOTAL CUSTOMER SATISFACTION BY ADDRESSING ALL INSURANCE REQUIREMENTS EFFECTIVELY, COMBINED WITH TIMELY DELIVERY OF RELIABLE AND CUSTOMIZED INSURANCE PRODUCTS.**

## **MISSION**

- **DEVELOPING AN ADEQUATE INSURANCE PROGRAM FOR OUR CLIENTS**
- **PROVIDING BEST CUSTOMIZED SOLUTIONS FOR COVERAGE AND COST**
- **LEVERAGING OUR TECHNICAL EXPERTISE, EXPERIENCE AND INDUSTRY NETWORKING TO THE BEST ADVANTAGE OF OUR CLIENTS**
- **CREATING AND LIVING UP TO THE TRUST OF THE CLIENTS IN HERO CORPORATE SERVICE LIMITED ABOUT OUR ABILITY TO ENSURE HASSLE FREE CLAIM SETTLEMENT**
- **ACTING AS AN EXTENDED ARM OF OUR CLIENTS FOR ALL INSURANCE MATTERS**

# INTRODUCTION

## Evolution and Snapshot



- ❖ Insurance distribution established in 2004 as a division of Hero Corporate Service Private Ltd
- ❖ India's leading online insurance service provider with 3000+ CPs activated on HCSPL platform
- ❖ Over 2.4 crore policies issued since 2004
- ❖ Proprietary system & processes evolved over years of hands on experience in automotive sector
- ❖ Pan India on-field support from marketing team
- ❖ Chosen partner for the distribution of motor and non-motor insurance services



# CORPORATE ADVISORY PROPOSITION

- Fire
- Burglary
- Mechanical failure
- Accidental loss to goods



- Healthcare
- Accidental & Disability
- Fidelity
- Gratuity



- Business Partners
- Own Employees
- Third Parties
- Statutory Liabilities



- Loss of Key Personnel
- Loss of Profits
- Bad Debts
- Package Policies
- Special Contingency Po

# RISK MANAGEMENT



*We believe risk management is a discipline which should be maintained at all points of time by an individual or an entity to overcome impact of unforeseen losses*

# OBJECTIVE...

- **FLAWLESS EXECUTION TO MEET DIVERSE CLIENT NEEDS**
- **RISK ADVISORY**
- **RELENTLESS IMPROVISATION**
- **EXCEEDING EXPECTATIONS**
- **LONG TERM PARTNERSHIP WITH CLIENTS**

*Hero Corporate's primary objective is to create avenues to its clients for wealth maximization through its innovative strategies backed by expertise and vast knowledge base acquired by its team over the years*

# ADVANTAGE PRIOR TO LOSSES

- **COST OF RISK IS LOWER**

Risk management techniques help in minimizing the overall cost of their losses—through sustaining retention and appropriate insurance programs

- **ANXIETY IS REDUCED**

Assurance that losses will not impact catastrophically, which shall reduce anxiety for owners, managers, and employees alike

- **OBLIGATIONS ARE MET**

From government regulations to contractual agreements, a well-run risk management program will help to ensure that a property's obligations are met economically and on schedule.

# ADVANTAGE POST OCCURRENCE OF LOSS

- The business will be in a better position to survive.
- Day-to-day operations will be more likely to continue uninterrupted.
- Smooth transitions following losses will help to maintain a positive image in the financial community.
- Companies that are prepared to recover from losses and are able to contribute productively to the community through payroll, taxes, and the ongoing use of local businesses.

# OUR APPROACH

- **PROFESSIONALISM**

We start with true professionalism and add equal measures of dependability and trustworthiness. Combine all this with deep level of caring for our clientele.

- **RESEARCH BASED ADVISORY MODEL**

Selecting the right coverage for clients can be complex and depends on various factors like the product or service they provide, the way it's distributed, the raw materials they use, the size of their workforce, their loss experience, and their in-house safety procedures.

- **EXPERT QUALITY ADVICE**

We aid our clients in providing end to end claims solutions under the guidance of Quality experts from insurance industry. For us quality means that the customer will receive fast, flexible and fair claims handling and claims settlements.

# PRE PLACEMENT SERVICES

- Determining segment wise CSL (combined single limit) for optimization of premium.
- Ascertaining the standard deductibles applicable to the products covered as per section wise excess/deductibles.
- Assessment of Probable Maximum Loss
- Critical examination and analysis of quotations, terms, excess, warranties and wordings.
- Short listing of insurers based on :
  - Expertise in the product segment
  - Claim settlement ratios
  - Premiums under management
  - Systems and processes
  - Vintage and credibility in the insurance industry

# POST PLACEMENT SERVICES

- Detailed Audit of Insurance Policy documents before handing over to clients to ensure the coverage parameters, deductibles and limits of liability are as per the recommendations
- Facilitation of the submissions to be made as per the policy conditions on periodic basis
- Continuous interaction with clients for any change in Risk quality, addition/deletion in assets and any other support.
- Educating clients on risk improvement and cover support system as well as informing the clients on newer insurance products.



# ASSISTANCE IN CLAIMS

The most unfortunate situation for an individual or an organization is occurrence of loss. In such a situation we stand with our clients to reduce the distress and minimize the impact of losses.

## **Roles performed by us :**

- Discussions with the client for assessing the occurrence of loss and the quantum
- Intimation of the claims to the insurer and facilitation of claim forms and other essential documents
- Arrangement of a loss inspection and assessment survey when required
- Expediting the claim settlement process with the insurers by ensuring timely submission of all claim requirements
- Providing updates to clients on timely basis on the progress of the claim

# OUR PARTNERS

- **Insurance Companies**

As a intermediary registered with the Insurance Regulatory & Development authority we have tie-ups with the leading insurance companies across India for placement of business

- **Surveyors & Loss Assessors**

Along with the presence of internal technical team we have support of surveyors and consultants who have served the risk management industry for more than two decades

- **Third party Administrators (TPA's)**

In our pursuit to design customized health insurance programs for our corporate clients we have access to 29 licensed third party administrators operative in the sector for claims assistance

# SECTORS SERVICED



# OUR CORE STRENGTHS & BUSINESS DRIVERS



**Customer and People centric approach**



**Maximizing Customer Value by offering Best-in-Breed Products and Solutions**



**Profitable growth and global scale**



**Efficient financial management and cost leadership**



**Focus on Core values and responsible corporate citizen**



**Long term relationships with partners and stakeholders**



**BUILDING LONG AND LASTING RELATIONSHIP**

