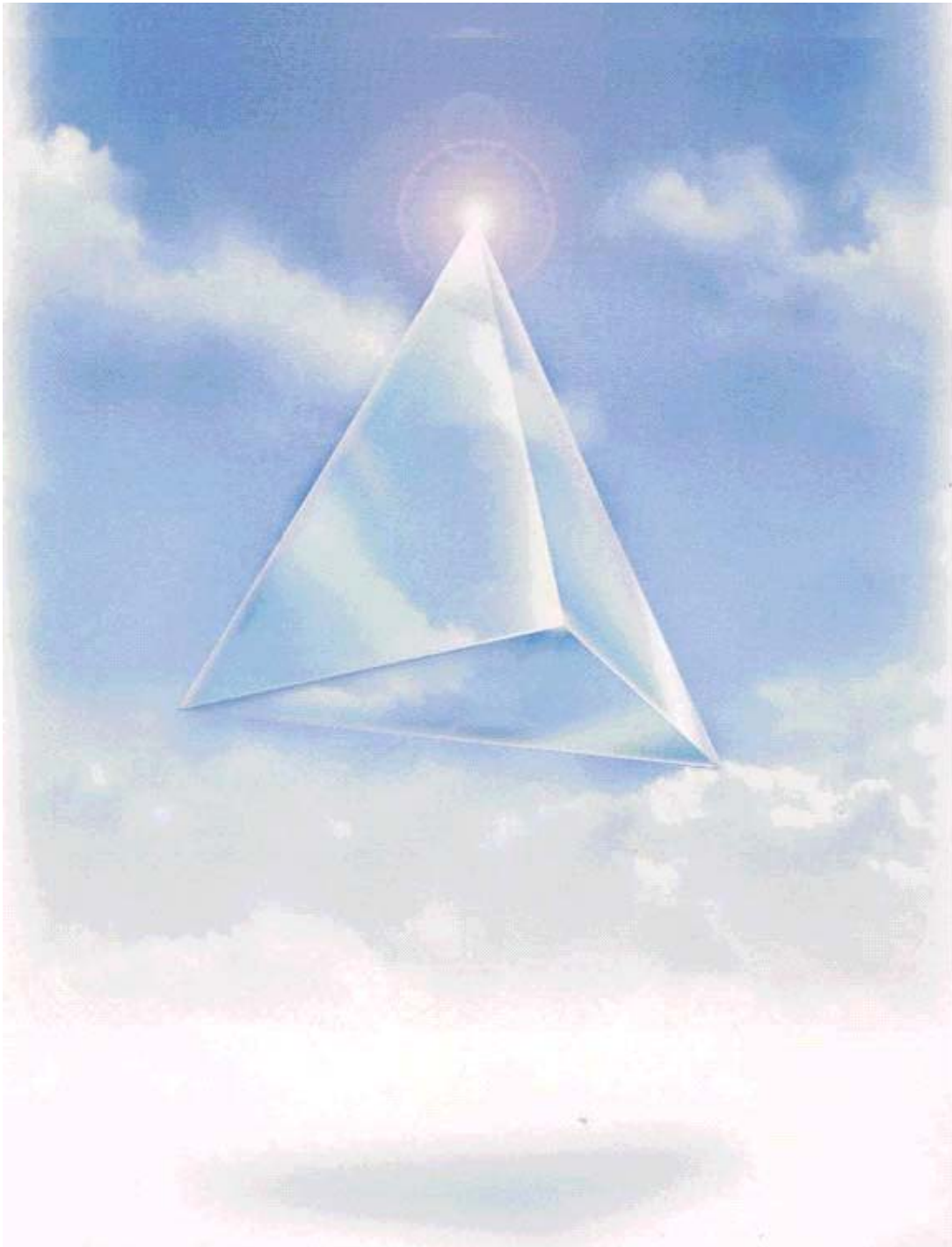


Telos Profile



**Telos Risk Management & Insurance Broking
Services (P) Ltd.**



Telos Risk Management & Insurance Broking Services (P) Limited

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Telos Risk Management & Insurance Broking Services (P) Limited

1. INTRODUCTION

Telos Risk Management and Insurance Broking Services (P) Ltd. (Telos) is a company managed by professional managers comprising former employees of Tata AIG Risk Management Services Ltd (Formerly known as Tata Risk Management Services Ltd.).

The Company provides Insurance Broking (Direct) and Insurance Consultancy Services

Telos has Registered Office at Mumbai and Branches at Bangalore, Hyderabad & Jaipur.

Our team comprises professionals from the fields of Insurance, Reinsurance, Legal, Technical and having 5 to 25 years experience in relevant fields.

For more details you can refer our website: www.telosrisk.com

Telos also provides through sister concern Telos Consultancy Services (P) Ltd. technical services such as Safety Audit, HAZOP Study, Risk Analysis, Electrical Safety Audit, Fire Detection & Protection System, On-site & Off-site Disaster Management Plan, Occupational Health & Safety Management System, Environmental Impact Assessment, Environmental Audit, Environmental Due Diligence Audit, Valuation of Assets, Risk Survey, Energy Audit & Training.



Telos Risk Management & Insurance Broking Services (P) Limited

2. SERVICES RENDERED

2.1 Risk Evaluation

Risk Evaluation shall comprise Risk Identification, Risk Analysis, Risk Mitigation and Risk Minimization.

2.2 Risk Transfer

Based on risk evaluation, Risk Retention and Risk Transfer mechanism shall be developed. In other words what, when, how much, why and where to insure shall be addressed under Risk Transfer.

2.3 Innovative Covers

Telos has in-house expertise in developing innovative insurance covers (products) to suit the specific requirement of the client. For this purpose, Telos has access to Indian and International insurance markets.

2.4 Portfolio Management

This shall comprise: Advice on technical matters, Assistance in selecting appropriate insurance products, Representation to various insurance bodies, Negotiation with various insurance companies, Assist in selecting Insurers, Claim settlement, Advise on maintenance of insurance policies/ claim records, Advise on maintaining the record for uninsured losses, Guidance on valuation of assets for insurance purpose, Conduct workshop training, Advise on self insurance (retention) and Optimization of premium.

2.5 Project Insurance

Telos has special Project Insurance cell which renders advise right from the drawing board stage to the project stage till the time project is commissioned and rendered commercially operational keeping in mind requirement of Indian Parties/ Foreign Parties / Financial Institutions.

This cell has requisite experience and expertise in arranging Project Insurance packages on international lines for medium and mega sized projects in Government & Private sectors.

2.6 Liability Exposure Assessment

Specialised legal cell at Telos advises on Legal Liability Exposure arising from day to day operations, Contractual obligations, Legal obligations, etc.



Telos Risk Management & Insurance Broking Services (P) Limited

Telos has in-house expertise in developing various liability products such as Product Liability, Comprehensive General Liability, Errors & Omission, Directors & Officers Liability, Carriers Liability, Employers Liability, etc.

2.7 Warranty Insurance

Warranty Insurance is an extension to Manufacturer's warranty for their products.

2.8 Claims Management

Claim is the litmus test of any policy in place. Effective claim management requires technical expertise, knowledge of Law of Contract/ Insurance Law and Practices in India and abroad. Telos has requisite expertise under one umbrella.

3. CLIENTS

3.1 Lenders' Insurance Consultant

- State Bank of India - A/c IRCON SOMA Toll Way Private Limited
- State Bank of India – A/c Jaigad Power Transco Limited (JSW group company)
- IDBI - A/c Tata Teleservices Limited
- ICICI Bank for the following clients:
 - Andhra Expressway Limited (Dharmavaram – Tuni road project)
 - Rajahmundry Expressway Limited (Dharmavaram – Rajahmundry road project)
 - Tata Teleservices (Maharashtra) Limited
 - BPL Mobile
 - ATR Infrastructure Pvt. Ltd (Four laning of Pune – Nasik Highway)
- Canara Bank – A/c Bangalore Elevated Toll Way Limited
- Infrastructure Development Finance Company Limited – A/c Western UP Tollway Ltd.

3.2 Corporate Insurance Clients

- Tata Steel Ltd.
- Tata Chemicals Ltd.
- Tata Communications Ltd.
- THDC Ltd
- Tata Coffee Ltd.
- Tata Teleservices Ltd.
- Dubai Port World (Formerly P & O Ports) for their Indian Operations (Nhava Sheva International Container Terminal, Chennai Container Terminal, Mundra International Container Terminal, India Gateway Terminal and Vishakhapatnam Container Terminal)
- Nuclear Power Corporation of India Ltd.
- Gujarat State Petronet Ltd.



Telos Risk Management & Insurance Broking Services (P) Limited

- Associated Cement Company Ltd.
- Chemical Terminal Trombay Ltd.
- PowerLinks Transmission Ltd.
- Tata Projects Ltd.
- Drive India Enterprise Solutions Ltd.
- Hooghly Met Coke and Power Co. Ltd.
- TSR Darashaw Ltd. (Former Tata Share Registry)
- Mahanagar Gas Ltd.
- Trent Ltd.
- Sitel India Ltd.
- Indian Hotels Co. Ltd.
- Voltas Ltd.
- International Technology Park Ltd. (Now Ascendas Ltd.)
- NIIT Ltd.
- Greaves Ltd.
- RMC Ready Mix (I) Limited
- Deccan Cements Ltd
- Rani Infrastructure Development Ltd.
- UANR Infrastructure Ltd
- Vijayasree Organics Ltd
- Vijayasree Chemicals Ltd
- Sreepathi Pharmaceuticals Ltd.
- Pennar Chemicals Ltd.
- Pennar Engineering Ltd.
- Alumeco India Extrusion Ltd
- Value labs
- IIC Technologies Pvt.Ltd
- Bakelite Hylam Ltd.
- International School of Hyderabad
- Robo Silicon Ltd
- Azingo soft Systems India Pvt.Ltd.
- Hyundai Motor India Engineering Pvt.Ltd
- Elico Ltd
- Sujana Towers Ltd
- Bharat Infratech Projects Pvt.Ltd
- Vayhan Coffee Ltd
- Vegesna Laboratories Pvt.Ltd
- B.S.Transcomm Ltd.
- Shakti Met-Dor Ltd.
- Pennar Engineered Building Systems Ltd
- Samkrp Pistons & Rings Ltd.
- Hyderabad Chemicals Ltd
- Dhanunjaya Tours & Travels
- Divi's Pharmaceuticals Ltd
- Weston Solutions Pvt.Ltd.
- North Gate Technologies Pvt.Ltd.
- Social Media India Ltd.