



J.B.BODA



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TABLE OF CONTENTS

News at J.B.Boda	03
INDIA - Insurance Update	09
GLOBAL- Insurance Update	11
NAT CAT News	14
Agriculture News	16
Training & Development	18
Walnut - Aap Ka Bima	20
J.B.Boda Group	21



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NEWS AT J.B.BODA

J.B. Boda Hosts Dinner Meet for Tanzania Insurance Regulatory Authority (TIRA) Delegates at Taj President, Mumbai on Saturday - 02 March, 2024



J.B.Boda recently hosted delegates from **Tanzania Insurance Regulatory Authority (TIRA)** in Mumbai on 02 March 2024, Saturday . This gathering marked a continuation of the strong ties nurtured since 1965 between the J.B.Boda Group and Tanzania Insurance market.

The evening was filled with engaging conversations and insightful discussions among esteemed attendees, including Mr. Ravi Shankar, CEO of Reliance Insurance Company, Mr. Sanjay Sharma, CEO of Tanzindia Assurance Company, and other notable representatives from TIRA. The focal point of the discourse centered around the landscape of the Tanzanian insurance sector, delving into various aspects of its development and potential areas for collaboration.

Adding to the significance of the gathering the J.B.Boda Group management also attended this gathering along with the team, underscoring the company's commitment to fostering meaningful conversations and strengthening partnerships within the industry.

The meeting served as a vital platform for deeper co-operation between the Indian and Tanzanian insurance sectors, fostering mutual understanding & growth.



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NEWS AT J.B.BODA

Annual Insurance Broking Strategic Meet held on 04-05 March, 2024



Earlier this month on 04-05 March 2024, the heads of our Insurance Broking team embarked on a comprehensive annual review, delving into the successes, challenges, and future strategies vital for navigating the dynamic landscape of insurance broking.

The meeting led by our management was aimed at identifying pain points and challenges encountered throughout the year. Open and honest discussions allowed us to pinpoint areas for improvement, whether it be streamlining processes, enhancing communication channels, or adapting to regulatory changes. Here are few moments from the strategic meet held in Mumbai.



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NEWS AT J.B.BODA

Board Stewardship Features an Exclusive Interview with Mr. Gautam Boda.



Scan to read article

We're thrilled to announce that our Group Vice Chairman, Mr. Gautam Boda, recently had an insightful interview with **Board Stewardship**. In the discussion, he emphasized the significant shift in the landscape of risk management—it's no longer a separate function but deeply intertwined with strategic planning.

During the discussion with **Board Stewardship** he underscored that board risk management has evolved from being merely a defensive measure to becoming an essential strategic component. Boards now must take a proactive stance, swiftly identifying and addressing risks while also capitalizing on opportunities for expansion.

The advent of technology brings both challenges and solutions to the table, ranging from cyber threats to the use of advanced analytics and AI. Boards are tasked with finding a delicate balance between mitigating technological risks and harnessing technology to bolster their risk management strategies. This balanced approach is paramount for ensuring stability and sustainable growth, especially in the ever-changing landscape of the digital era. By embracing proactive risk management practices and leveraging technology effectively, boards can navigate uncertainties while steering their organizations towards long-term success.

You can read the full interview here: <https://boardstewardship.com/?r3d=vol-12-march-2024#26>



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NEWS AT J.B.BODA

Mr. Rohit Boda in conversation with Insurance Asia News



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In his recent conversation with Insurance Asia News, our Group Managing Director, Mr. Rohit Boda, discussed the upcoming 1.4 Treaty Reinsurance renewals in India. He anticipates a smooth process, echoing the trends observed at 1.1. He also notes that reinsurers are advocating for structural changes due to the surge in catastrophic events in the country last year.

When it comes to India's 1.4 renewals, he emphasizes the focus is on ensuring adequate capacity and stable pricing, although there may be increases in attachment points for non-proportional programs. The recent surge in catastrophic activity in India sparks conversations about setting minimum risk rates, pricing Nat Cat risk, and making structural adjustments. Despite minimal changes in emerging markets during the 1.1 renewals, it's anticipated that local events will mainly influence pricing within their regions, indicating a potential continuation of this trend for the 1.4 renewals.



Read the full article here: <https://insuranceasianews.com/india-1-4-renewals-likely-to-be-smooth-but-structures-remain-a-sticking-point/>



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NEWS AT J.B.BODA

Mr. Rohit Boda discusses Blockchain's Potential Disruption in the Insurance Sector with Bizz Buzz



Blockchain playing a key role in transforming insurance industry

It offers solutions to key challenges like time-consuming paperwork, manual processes, data errors, and fraud, says Rohit A Boda, MD, JB Boda Group



Scan to read article

We are thrilled to share that our Group Managing Director, Mr. Rohit Boda, recently had an exclusive interview with Bizz Buzz, where he discussed the transformative potential of #Blockchain technology in revolutionizing the Insurance sector.

In the interview, he highlighted the numerous benefits of blockchain, including its ability to streamline processes, enhance transparency, and tackle longstanding challenges such as fraud and inefficiency. This technology holds immense promise for the future, and we at J.B.Boda Group are committed to exploring its full potential to better serve our clients and stakeholders.

Read the full article here: <https://epaper.bizzbuzz.news/Home/ShareArticle?OrgId=737caf512c&imageview=0>



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NEWS AT J.B.BODA

Mr. Rohit Boda discusses the Evolving Metaverse and Its Profound Impact on the Insurance Sector with The Insurance Times



Scan to read article
on page no. 40

Explore the thoughts shared by our Group Managing Director, Mr. Rohit Boda, in the March edition of The Insurance Times, where he speaks about the intricacies of the ever-evolving Metaverse and its extensive implications for the Insurance industry.

Discover how this immersive digital landscape offers both opportunities and obstacles, fundamentally altering the insurers and transforming their engagement with consumers.

For more insights on the risks, breakthroughs, and strategic considerations shaping the insurance sector's journey into the Metaverse, explore the full article here: <https://online.flipbuilder.com/yojw/mxha/>

INDIA - INSURANCE UPDATE

Transforming the Insurance Landscape: Introducing Bima Sugam Regulations 2024

In a significant stride towards modernizing the insurance landscape, the Insurance Regulatory and Development Authority of India (IRDAI) has unveiled an exposure draft for the Bima Sugam (Insurance Electronic Marketplace) Regulations, 2024. Far from just regulatory requirements, these proposed regulations promise to revolutionize the insurance sector, fostering empowerment, accessibility, and technological advancement.



Benefits of Bima Sugam Regulations:

Empowerment and Protection of Policyholders

The Bima Sugam Regulations herald a new era of empowerment and protection for policyholders. Through streamlined processes for policy sales, claim settlement, and grievance redressal, policyholders will enjoy increased accessibility to insurance services. This not only enhances their confidence in the insurance sector but also ensures their interests are safeguarded effectively.

Increased Insurance Penetration

One of the primary objectives of the Bima Sugam platform is to bolster insurance penetration across India. By simplifying access to insurance products and services through a digital marketplace, these regulations pave the way for a more inclusive and comprehensive insurance landscape. This increased penetration is crucial for ensuring financial security for a broader segment of the population.

Enhanced Availability, Accessibility, and Affordability

The Bima Sugam platform aims to enhance the availability, accessibility, and affordability of insurance products and services. Through its centralized marketplace, consumers will have access to a diverse range of insurance offerings, making insurance more reachable and affordable. This is especially significant for underserved communities and economically vulnerable segments of society.

INDIA - INSURANCE UPDATE

Transforming the Insurance Landscape: Introducing Bima Sugam Regulations 2024

One-stop Solution for All Involved Parties

The Bima Sugam Regulations is the concept of a one-stop solution for all stakeholders involved in the insurance ecosystem. From customers to insurers, intermediaries, and agents, the platform provides a seamless avenue for conducting insurance-related transactions. This not only improves efficiency but also fosters collaboration and cohesion within the industry.

Efficiency, Collaboration, and Technological Innovation

By leveraging digital infrastructure, the Bima Sugam platform promotes efficiency, collaboration, and technological innovation within the insurance sector. Streamlining processes such as policy sales and claim settlement not only enhances customer experience but also encourages insurers to adopt innovative practices. This, in turn, drives the evolution of the insurance industry as a whole.

Not-for-profit Entity with Widespread Ownership

A notable aspect of the Bima Sugam Regulations is the emphasis on a not-for-profit entity with widespread ownership among insurers. This ensures that the platform remains aligned with the interests of the insurance sector and operates in a manner that benefits all stakeholders. Such a structure fosters trust and transparency, essential for the sustainable growth of the platform.

Regulatory Oversight and Risk Management

To ensure adherence to regulatory standards and effective risk management, the Bima Sugam Regulations incorporate provisions for regulatory oversight and risk management committees. This underscores the commitment to maintaining integrity and stability within the marketplace, instilling confidence among consumers and industry participants alike.

Consent-based System and Free Services for Consumers

Central to the ethos of Bima Sugam is a consent-based system that prioritizes consumer control and inclusivity. Consumers are not charged for using the platform's services, ensuring that access to insurance remains equitable and accessible to all. This aligns with the broader objective of promoting financial inclusion and literacy across India.

The unveiling of the Bima Sugam Regulations marks a pivotal moment in the evolution of India's insurance sector. By embracing innovation and fostering collaboration, these regulations hold the promise of a more accessible, efficient, and consumer-centric insurance landscape. As we look towards the future, it is imperative to embrace initiatives like Bima Sugam, which not only benefit consumers but also drive sustainable growth and development within the industry.

Sources: The New India Express and Board Stewardship

GLOBAL - INSURANCE UPDATE

Crisis at Sea: The Aftermath of the Baltimore Bridge Collapse

The recent collapse of the Francis Scott Key Bridge near the bustling Port of Baltimore, triggered by a collision with the cargo ship Dali, has sent shockwaves through the marine insurance and reinsurance sectors. As one of the busiest ports in the mid-Atlantic comes to a standstill, the incident's aftermath promises a complex web of claims and liabilities that could echo for years, highlighting the intricate interplay between maritime accidents and insurance dynamics. Amidst frantic emergency efforts and rescue operations, the financial fallout is poised to heavily impact reinsurers, trapping marine insurers in a maze of challenges for the future.



Navigating Financial Turmoil

For both marine insurers and reinsurers, the financial repercussions loom ominously. The bridge, valued at an estimated \$1.2 billion, adds substantial weight to the burden of claims. While Chubb Ltd. spearheads the insurance coverage for the bridge itself, the transfer of claims to the ship owner's insurance adds further layers of complexity.

Shadow Over the International Group

The incident casts a dark cloud over the International Group of P&I Associations, especially with significant reinsurance coverage led by AXA XL. The potential impact on Maryland's property placements, covered by Aon PLC, sends ripples across various sectors, deepening the crisis.

Navigating Claims Complexity

Untangling the web of claims proves to be an immense challenge. From inland marine insurance to liability coverage for bridge owners, the incident raises concerns about business interruption and supply chain disruptions. As legal battles loom, the staggering costs of cleanup and reconstruction highlight the daunting road ahead.

Echoes of Past Tragedies

Comparisons to historical tragedies, like the 1980 collapse of the Sunshine Skyway Bridge in Tampa, Florida, evoke somber reflections and serve as a stark reminder of the potential human toll. While the environmental impact remains contained, the economic and logistical reverberations extend far beyond the immediate vicinity.

Bracing for Turbulent Seas Ahead

In the aftermath of this catastrophe, the marine insurance market braces for a turbulent journey, navigating through the murky waters of claims, liabilities, and losses. As stakeholders gauge the extent of the damage, one thing remains unequivocally clear: the path to recovery will be lengthy and demanding.

Source: S&P Global | Image Source: <https://www.newsweek.com>

GLOBAL - INSURANCE UPDATE

Ensuring Healthcare Equality: UAE Mandates Health Insurance for All Employees

In a landmark move, the United Arab Emirates (UAE) government has announced a mandatory health insurance coverage requirement for all employers, effective by 2025. This directive encompasses both private and domestic sectors, aiming to provide quality healthcare access to all registered workers and their families. With over 7.2 million workers already enrolled, this initiative is set to significantly impact the healthcare landscape in the UAE.



Ensuring Access to Quality Healthcare

One of the primary benefits of this mandate is ensuring that employees have access to quality healthcare services without facing financial barriers. By covering medical treatments and preventive care, this initiative promotes overall well-being and healthier lifestyles among the workforce.

Financial Security Amidst Healthcare Costs

The burden of medical expenses can be daunting, but with health insurance coverage, employees and their families gain financial security. Protection against unexpected healthcare costs reduces financial stress and allows individuals to focus on their health without worrying about the associated expenses.

Legal Compliance and Employee Rights Protection

Compliance with this mandate is not just a legal requirement; it's a testament to the protection of employee rights. Employers adhering to this regulation avoid penalties and legal repercussions, while employees feel assured that their rights are safeguarded under the law.

Boosting Morale and Retention

Offering health insurance is more than a contractual obligation; it's a demonstration of an employer's commitment to employee welfare. This gesture enhances morale, job satisfaction, and fosters loyalty among employees, ultimately leading to higher retention rates and a more stable workforce.

GLOBAL - INSURANCE UPDATE

Ensuring Healthcare Equality: UAE Mandates Health Insurance for All Employees

Inclusive Healthcare Coverage

Extending health insurance coverage to domestic employees and their families ensures inclusivity in accessing healthcare services. Previously uncovered individuals now have the same opportunity to receive medical care, promoting equity and fairness in healthcare distribution.

Implementation and Awareness Campaigns

To ensure successful execution, the Ministry of Human Resources and Emiratisation (MoHRE) will conduct awareness campaigns targeting both employers and employees. Employers bear the responsibility of timely registration and compliance with the mandate, while a coordinating council will oversee the implementation process and address any challenges that arise.

The UAE's mandate for mandatory health insurance coverage marks a significant step towards prioritizing healthcare equity and ensuring the well-being of its workforce. By providing access to quality healthcare, promoting financial security, and protecting employee rights, this initiative strengthens the foundation of a healthier, more resilient labor market. As the implementation date approaches, efforts to raise awareness and streamline the process will further solidify the UAE's commitment to healthcare equality for all.

Source: HRKatha



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NAT CAT NEWS

The 2023-24 El Niño: Its Impacts and Future Trend

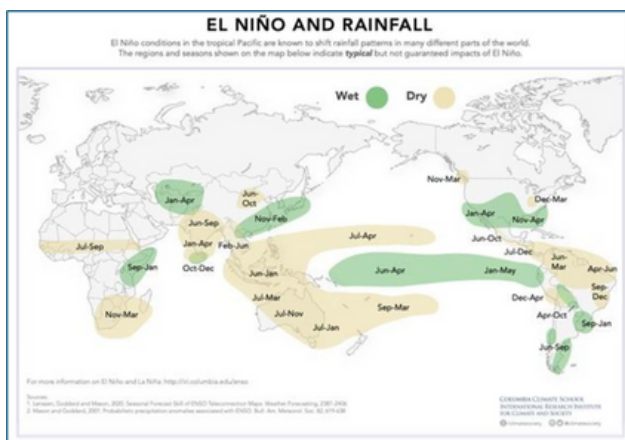
The 2023-24 El Niño has peaked as one of the five strongest on record. It is now gradually weakening but it will continue to impact the global climate in the coming months, fuelling the heat trapped by greenhouse gases from human activities i.e., Carbon Dioxide, Methane & Nitrous Oxide.

El Niño occurs on average every two to seven years, and typically lasts nine to 12 months. It is a naturally occurring climate pattern associated with warming of the ocean surface in the central and eastern tropical Pacific Ocean.



The current El Niño developed in June 2023 & was at its strongest between November 2023 & January 2024. It hit a peak of ~20c (3.60 F) above the 1991 to 2020 average sea surface temperature for the eastern & central tropical Pacific Ocean.

El Niño is associated with increased rainfall triggering flooding in the Horn of Africa and the southern United States of America, and unusually dry and warm conditions in Southeast Asia, Australia, and southern Africa. It has exacerbated drought in northern South America and has also contributed to drier and warmer conditions in parts of southern Africa.



Some notable observations during the year are as below:

For the period 17–28 November 2023, much of south-west Western Australia experienced heatwave conditions to low intensity levels, with conditions reaching severe heatwave intensity along a coastal strip from north of Perth to Cape Leeuwin and parts of the Central West and the southern Gascoyne.

Indonesia has been experiencing record breaking heat since June 2023. Many weather stations recorded their warmest March night on record.



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NAT CAT NEWS

The 2023-24 El Niño: Its Impacts and Future Trend

Africa experienced the second warmest February, and the trends so far indicate that the temperature records across several countries in the region may be breached in March too. Between March 18-19, 2024, at least five African nations - South Africa, Gabon, Kenya, and South Sudan - reported record-breaking temperatures.

Data from Climate Hazard Center, UC Santa Barbara showed that in February, large parts of Zambia, Botswana and Zimbabwe had the least rainfall - or close to it- since 1981. It wiped out crops, precipitated power shortages and threatened to send already high food prices surging further.

In Zambia, drought has been declared as a national disaster. An estimated 45% of planted areas have been destroyed. In Zimbabwe, some farmers have given up trying to grow and harvest their crops, allowing cattle to graze on what's left. Water flows in the Zambezi River, which is used for hydro-electric powers generation in Zambia and Zimbabwe, are less than a quarter of what they were a year ago.

El Niño and Its Impact on Reinsurance

El Niño affects temperature and rainfall around the world. While the most immediate impact is in the tropics (flooding in South America and droughts in Southeast Asia, for example). In addition, a strong El Niño can cause an increase in flooding for the southern parts of the US, which could also mean an increase in rates for flood insurance and auto insurance within affected areas. Likewise, it can cause drier condition in northern US which could trigger more wildfires resulting in higher premium for homeowners and crop.

In addition, El Niño can also impact energy and commodity business. It also generates demand for parametric covers.

In June 2022, The African Risk Capacity (ARC) has paid out and already disbursed US \$5.3 million to the Government of Zambia after the African nations parametric drought insurance coverage was triggered. This payout set to help the country's recovery from the extreme drought experienced during the 2021/2022 agriculture season.

Future Trend

According to an update from the World Meteorological Organization (WMO) in March 2024, there is about a 60% chance of El Niño persisting during March-May and an 80% chance of neutral conditions (neither El Niño nor La Niña) in April to June. There is a chance of La Niña developing later in the year, but the odds are currently uncertain.

References: Bureau of Meteorology, Australia | International Research Institute, The Columbia Climate School | Columbia University | NOAA | Swiss Re | The Watchers | World Meteorological Organization | <https://www.engineeringnews.co.za>

AGRICULTURE NEWS

Artificial Intelligence in Crop Management

In an era characterized by rapid technological advancements, agriculture stands poised to benefit significantly from the integration of artificial intelligence (AI). AI technologies, including machine learning algorithms and data analytics, offer unprecedented opportunities to optimize crop management practices, enhance productivity, and mitigate environmental impact.

Precision Farming with AI

Precision farming, which involves tailoring agricultural practices to specific field conditions, lies at the heart of AI-driven crop management. By leveraging AI algorithms and data analytics, farmers can gain valuable insights into soil health, crop growth patterns, and pest infestations, enabling them to make informed decisions in real-time.



Precision farming, which involves tailoring agricultural practices to specific field conditions, lies at the heart of AI-driven crop management. By leveraging AI algorithms and data analytics, farmers can gain valuable insights into soil health, crop growth patterns, and pest infestations, enabling them to make informed decisions in real-time.

AI-powered soil sensing technologies, such as electromagnetic induction and optical spectroscopy, facilitate rapid and accurate assessment of soil properties, including nutrient levels, pH, and moisture content. Machine learning algorithms analyze soil data to generate detailed soil maps, enabling farmers to implement targeted soil management strategies, such as variable-rate fertilization and pH adjustment, to optimize crop yields and minimize environmental impact.

Remote sensing technologies, coupled with AI algorithms, enable continuous monitoring of crop health and growth dynamics. Satellite imagery, drones, and ground-based sensors capture multispectral data, which is then processed using machine learning algorithms to detect early signs of stress, disease, or nutrient deficiencies. This allows farmers to implement timely interventions, such as precision irrigation, targeted pesticide application, or nutrient supplementation, to mitigate crop losses and maximize yields.

Predictive Analytics for Yield Optimization

AI-driven predictive analytics hold immense potential for optimizing crop yields and enhancing farm profitability. By analyzing historical and real-time data on weather patterns, soil conditions, crop performance, and market dynamics, AI algorithms can forecast future yields, identify optimal planting times, and optimize input usage, thereby maximizing productivity and minimizing costs.



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AGRICULTURE NEWS

Artificial Intelligence in Crop Management

AI-powered weather forecasting models leverage vast datasets and machine learning algorithms to generate highly accurate short-term and long-term weather predictions. By providing farmers with advance warning of adverse weather events, such as droughts, floods, or heatwaves, these models enable proactive risk management strategies, such as adjusting planting schedules, implementing irrigation plans, or securing crop insurance, to minimize losses and safeguard farm livelihoods.

AI-based market analysis tools analyze diverse sources of market data, including commodity prices, consumer trends, and geopolitical factors, to provide farmers with actionable insights and decision support. By identifying lucrative market opportunities, optimizing crop selection, and guiding pricing and marketing strategies, these tools empower farmers to maximize profits and adapt to changing market dynamics in real-time.

Sustainable Agriculture and Environmental Stewardship

AI-driven crop management holds the potential to promote sustainability and environmental stewardship by optimizing resource usage, reducing waste, and minimizing environmental impact. By integrating AI technologies into agricultural practices, farmers can enhance resource efficiency, conserve biodiversity, and mitigate climate change effects, thereby fostering a more resilient and sustainable food system.

AI-powered precision agriculture techniques, such as variable-rate fertilization, precision irrigation, and targeted pest management, optimize resource usage by delivering inputs precisely where and when they are needed. This minimizes wastage, reduces environmental pollution, and conserves natural resources, such as water, soil, and energy, while maximizing crop yields and farm profitability.

AI-driven land-use planning tools facilitate the identification of optimal crop rotation patterns, agroforestry practices, and habitat conservation measures to enhance biodiversity and ecosystem services on farms. By promoting habitat diversity, minimizing monoculture cultivation, and preserving natural habitats, these tools support pollinator health, pest regulation, and soil fertility, while mitigating the risk of pest outbreaks, disease epidemics, and crop failures.

In conclusion, artificial intelligence represents a powerful tool for revolutionizing crop management and advancing sustainable agriculture. By harnessing the power of AI technologies, farmers can optimize resource usage, maximize yields, and mitigate environmental impact, thereby contributing to a more resilient, efficient, and sustainable food system. As AI continues to evolve and mature, its integration into crop management practices holds the promise of transforming agriculture and addressing the challenges of feeding a growing global population in a changing climate.

Source: <https://ibcworldnews.com>

TRAINING & DEVELOPMENT

Enhance Your Expertise with International ERM Level -1 certification (Enterprise Risk Management – level 1 -UK) in Insurance

We are pleased to inform you that **The J.B.Boda Group & Institute of Risk Management (IRM)** London have partnered to offer an **Enterprise Risk Management (ERM) Level 1 certification program**.



Developing risk professionals

As a part of our partnership, J B Boda with IRM, we can offer this 8-10 hour of online course to our friends and clients at a discounted Rate than the Actual fees charged by IRM India chapter directly and one additional attempt for exam other than the 3 offered by them .

This program is an excellent opportunity for professionals like you who want to enhance their skills and knowledge in risk management. The program covers all aspects of ERM, including risk assessment, risk identification, risk monitoring, and risk reporting.

The program is available to all professionals, regardless of their industry or experience level. We believe that this program is especially beneficial for our existing clients, as it will enable you to better understand the risks associated with your business and develop strategies to manage them effectively.

Invest in Your Professional Growth International Certification Course. ERM Level - 1

As a stakeholder in the insurance industry, you know how important it is to stay up to date with the latest trends and developments. There are 200 plus identified risks which are there and , that's why we are excited to offer an International Certification Course in Enterprise Risk Management Level -1 . This course is designed to provide you with the skills and knowledge you need to excel in your career by IRM – London.

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- **Career Advancement:** Our certification is a valuable addition to your resume and can open new opportunities for career advancement.

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