



J.B.BODA



MEDIAN

DECEMBER 2024

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J.B.BODA

NEWS AT J.B.BODA

Creating Memorable Experiences Beyond Work!



Shri. Atulbhai Boda
Group Chairman

Appreciation To J.B. Boda Group for Arranging Pilgrimage for Employees Parents

Dear Shri Atul D. Boda,

We all parents are writing this letter to express our sincere appreciation for the support, opportunities and experiences that you have provided us during our pilgrimage journey.

We are overwhelmed with the well-organized journey from the day one schedule till our completion of our pilgrimage journey.

Once again thank you for all that you have done for each parent.

Special thanks to Mr. Ram Narkar, Sir, Shajan Lona Sir & Payal Chavan for incredible memories & absolute perfection trip. We will cherish them forever. Each moment was such a joy.

We are proud that our children are part of such a remarkable Company.

God Bless You & Your family till eternity.

With Sincere appreciation.

Thank You.

On behalf of all participant parents 😊

Bhaskar *Lalit Perelch*
Indalle *HARISH DATTA*
Zyria *A. RAMAN*
P. *MRS JANAKI SUBRAMANIAN*
Surmeet Ujagar *Shiraze*
Shiraze *Beatah M. Soudalge*
Bhramar *Ramesh Shirdi Gaudade*
Arjun *Zita - Z. Aris*
Anand

At J.B.BODA Group , we believe in fostering a culture that extends beyond the workplace, embracing the families of our colleagues as part of our larger J.B.Boda family. Under the inspiring leadership of our Group Chairman, Mr. Atul Boda, we organized a 3-day pilgrimage tour for the parents of our colleagues to Nashik & Shirdi from 14th to 16th November 2024.

The journey included visits to the Trimbakeshwar Temple, Panchvati, and Shirdi, offering a spiritually enriching experience. We are proud to share that the entire cost of the trip was borne by J.B.Boda Group, a gesture that reflects our commitment to family values and creating lasting memories. The heartfelt appreciation from the parents of our colleagues is truly humbling. Their words reaffirm the essence of what makes J.B.Boda more than just a workplace – a community that deeply cares.

The entire planning and execution of the trip was meticulously managed by our Group HR Head, Mr. Ram Narkar, and his dedicated team members, Mr. Shahjan Lona and Ms. Payal Chavan.

NEWS AT J.B.BODA

Mr. Gautam Boda appointed as the Chairman of the International Benefits Network (IBN)



We are thrilled to announce that our Group Vice Chairman, Mr. Gautam Boda, has been appointed as the Chairman of the International Benefits Network (IBN). The J.B.Boda Group has been a proud member of IBN for over a decade, with Mr. Gautam Boda actively involved on the Global Council for over 6 years.

The International Benefits Network (IBN) is a prestigious global network of independent employee benefits consultancies, representing over 100 countries. It fosters collaboration, innovation, and knowledge sharing to help businesses navigate the complexities of international employee benefits. From providing tailored solutions to enhancing employee satisfaction and retention globally, IBN plays a pivotal role in empowering businesses to thrive in an interconnected world.

This appointment is a testament to Mr. Gautam Boda's visionary leadership and commitment to excellence. His new role at IBN will allow him to drive meaningful progress, championing best practices and fostering partnerships, leading the network to further its global mission.

For J.B.Boda Group, this is more than an achievement – it's a proud moment that reflects our dedication to making a positive impact in the international arena.



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NEWS AT J.B.BODA

Mr. Rohit Boda speaks to Business Life at Baden-Baden 2024

INSURANCE & REINSURANCE | BADEN-BADEN REINSURANCE CONGRESS 2024

Cyber Insurance: Risks and Trends 2024

Balancing compliance, risk, and growth in a complex regulatory environment



Rohit A. Boda, Managing Director of J.B. Boda Group

As companies expand their use of technology, their vulnerability to cyberattacks grows, underscoring the importance of this data for future risk modelling in the insurance sector. The role of cyber insurance is crucial for modern businesses as cyber threats become more sophisticated and frequent.

Financial institutions actively adopting emerging technologies, should act now to future proof themselves against growing cyber risks.

BUSINESS LIFE reporter and the renowned Rohit A. Boda, Managing Director of J.B. Boda Group discuss the recent trends in insurance and reinsurance and the latest news on J.B. Boda Group. Rohit is a focused and hardworking leader, he articulates well between personal and professional arenas. He is a quick learner and an avid and keen observer.

BL: What is the cyber insurance gap amid rising AI threats?

Rohit A. Boda: Cyber insurance has come a long way from its very early days of the coverage being made available via endorsement to full fledged product with exhaustive policy wordings. Standard Risk Assessment models form the basis of product development, coverage and pricing where currently, the insurance market does not have enough understanding and ready capabilities in navigating AI vulnerabilities. The very data models that train AI are so vast with fast paced changes that for insurers to keep up with the momentum is a very uphill task. The damage caused by AI threats are disproportionate to the input vectors and therein lies the challenge of bridging the gap between a need to cover the losses and non availability of commensurate coverage under cyber insurance products in the market today. Extremely high frequency of cyber attacks aided by AI and the sophistication as evidenced by deepfake,

Advances Persistent Threats (APTs), Botnets driven by AI, proliferation of AI enabled Drone and other IoT attacks makes it very difficult to design an all encompassing cyber coverage and design adequate guardrails for insurers to not venture into such areas which are beyond the scope of insurable interests. Absence and lack of claims handling experiences, evolving laws around AI and with little to no legal precedence in most jurisdictions adds to the complications in designing coverages that will provide meaningful protection in a seamless manner.

BL: How do you reassess cyber insurance and intellectual property (IP) protection strategies in the light of evolving threats from generative artificial intelligence (Gen AI)?

Rohit A. Boda: Easy replication of original works using Generative AI is the foremost threat to businesses and innovation. IP laws that are aimed to protect intellectual properties may not have clear guidelines to identify offences and violations that are triggered due to a myriad of AI threats and thereby making it all the more difficult for insured and insurers to interpret coverage in line with the nature of claims and protections under law. The scale of replication and its proliferation can be so vast that existing mechanisms available with insurers to assess a claim will surely prove to be inadequate, where sophisticated investigation capabilities are required to analyse a claim and arrive at coverage position. Increasingly, insurers are devoting budgets to cyber risk assessments with an aim to also size up with cyber exposure and value at risk (VaR). Efforts need to be made by the companies to evaluate the cyber security companies on the basis of how they go about evaluating threats emerging from generative AI, their ability in understanding the exposures and give effect to a robust cyber security posture. The risk here is where data on proprietary algorithms, trade secrets, confidential product and processes are used to train models or find its way to risk assessment on intellectual property exposures, the outcome can inadvertently expose the company's competitive edge. Use of blockchain technology, for example, can help with end-to-end encryption of intellectual property datasets. Concurrently, cyber insurers need to prepare their risk assessment models to factor in AI ready proactive measures that insureds take as part of their security postures so that the risk is well understood, there is clarity in the extent of coverages afforded under the policy and achieve pricing that corresponds to



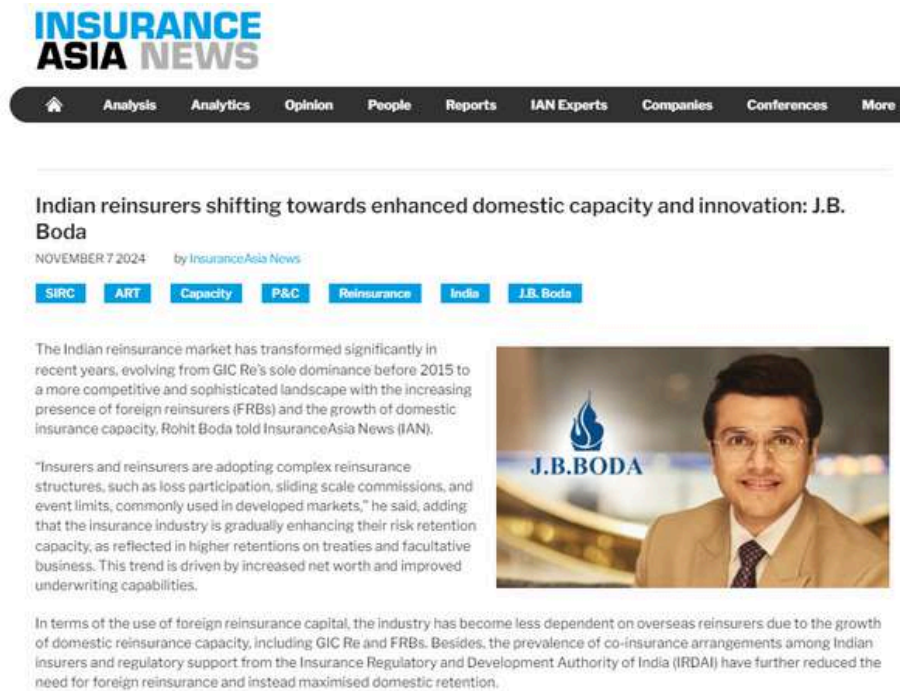
Scan to read article

In an exclusive interview with Business Life during the Baden-Baden Reinsurance Congress 2024, our Group Managing Director, Mr. Rohit Boda discussed the challenges of Cyber Insurance. He highlighted the need to balance compliance, risk, and growth amid rising threats like AI-driven botnets and IoT vulnerabilities, all within a demanding regulatory environment.

He also pointed out that the limited claims-handling experience and evolving laws around AI add further layers of complexity. With little legal precedent across most jurisdictions, designing seamless and effective coverage becomes even more difficult, particularly as insurers work to create policies that offer meaningful, reliable protection.

NEWS AT J.B.BODA

Mr. Rohit Boda speaks to Insurance Asia News at SIRC 2024



The screenshot shows the Insurance Asia News website. The article title is "Indian reinsurers shifting towards enhanced domestic capacity and innovation: J.B. Boda". The date is "NOVEMBER 7 2024" and it is by "InsuranceAsia News". There are tags for "SIRC", "ART", "Capacity", "P&C", "Reinsurance", "India", and "J.B. Boda". The article text discusses the transformation of the Indian reinsurance market, mentioning GIC Re's dominance and the growth of domestic capacity. A quote from Mr. Rohit Boda is included: "Insurers and reinsurers are adopting complex reinsurance structures, such as loss participation, sliding scale commissions, and event limits, commonly used in developed markets." A photo of Mr. Rohit Boda is also visible. A QR code is present on the right side of the screenshot.

Scan to read article

Our Group Managing Director, Mr. Rohit Boda, recently featured in an exclusive interview to Insurance Asia News on the sidelines of the SIRC 2024.

In his interview he sheds light on the transformation of the Indian reinsurance market and also shared insights on how the market has evolved from GIC Re's dominance to a competitive, sophisticated landscape, with both foreign reinsurers and domestic insurers driving growth.

In the interview, he highlighted the adoption of advanced reinsurance structures and the industry's strengthening risk retention capacities - showing signs of India's rising position in the global insurance sector.

Read the full article here: <https://insuranceasianews.com/indian-reinsurers-shifting-towards-enhanced-domestic-capacity-and-innovation-j-b-boda/>

INDIA - INSURANCE UPDATE

Tackling Mis-Selling in Insurance Products: A Call for Responsible Practices

In the recent discussion on mis-selling, the Insurance Regulatory and Development Authority of India (IRDAI) raised significant concerns about the practices within the bancassurance sector. IRDAI chairperson Debasish Panda emphasized the need for banks to exercise caution, particularly on their longstanding relationships with customers, built on trust and reliability.



Mis-selling in the insurance industry is a significant concern, occurring when customers are persuaded or pressured into purchasing products that do not align with their financial needs or situations. This malpractice breaches the trust customers place in banks, which often act as primary distributors of insurance products, damaging the reputation of both banks and insurers. It also imposes financial strain on customers, particularly vulnerable groups such as senior citizens, who may be encouraged to redirect their savings into insurance schemes without fully understanding the terms or commitments. Additionally, mis-selling erodes the credibility of the entire insurance sector, fostering scepticism among customers and adversely affecting sales and industry reputation in the long run.

The consequences of mis-selling extend beyond individual customers, it also leads to:

Loss of Customer Confidence: Mis-selling damages the perception of the bancassurance system, which was intended to be a low-cost, trust-based distribution model.

Regulatory Scrutiny: Increased instances of mis-selling invite stricter regulatory interventions, potentially curbing growth and innovation in the insurance sector.

Market Repercussions: Shares of life insurance companies have been adversely affected following recent comments by the IRDAI chief, reflecting market concerns about the fallout of mis-selling practices.

INDIA - INSURANCE UPDATE

Tackling Mis-Selling in Insurance Products: A Call for Responsible Practices

Recognizing the gravity of the issue, IRDAI has suggested certain measures to promote responsible practices:

Customer-Centric Regulations: The onus has shifted to insurance companies to ensure that products are suitable for customers and aligned with their financial capabilities.

Simplification and Flexibility: By reducing the number of regulations from over 100 to 20 and repealing 375 circulars, IRDAI aims to lower compliance burdens and encourage innovation while safeguarding customer interests.

Streamlined Operations: Processes for entering the insurance sector, launching products, and managing expenses have been made more efficient. Boards now have greater autonomy to make decisions, fostering accountability and responsiveness.

The IRDAI's proactive stance on curbing mis-selling underscores the need for ethical practices in the insurance industry. By fostering transparency, simplifying regulations, and emphasizing customer-centricity, the regulator is paving the way for a more reliable and robust insurance ecosystem. With the sector poised for significant growth, responsible practices will ensure that both businesses and customers thrive in a mutually beneficial environment.

Source - The Times of India

GLOBAL - INSURANCE UPDATE

Saudi Arabia's Reinsurance Mandate: A Double-Edged Sword?

Saudi Arabia's recent directive requiring local insurers to cede 30% of their reinsurance agreements to domestic reinsurers is a bold move with far-reaching implications. While it aims to bolster the domestic reinsurance market, the policy's full impact remains to be seen.



The Intended Benefits

The primary goal of this policy is to stimulate the growth of the domestic reinsurance industry. By mandating a portion of reinsurance business to local players, the government intends to:

- **Promote Local Expertise:** Encourage the development of specialized skills and expertise within the Saudi reinsurance market.
- **Retain Premiums:** Keep a larger share of insurance premiums within the country, boosting the domestic economy.
- **Strengthen Financial Resilience:** Enhance the financial stability of the Saudi insurance sector by diversifying risk.
- **Create Jobs:** Generate employment opportunities in the insurance and related sectors.

Potential Drawbacks and Unintended Consequences

However, this policy also carries potential risks and challenges:

- **Increased Costs:** Local reinsurers may not always be able to offer competitive pricing, potentially leading to higher costs for insurers and, ultimately, consumers.
- **Limited Capacity:** Domestic reinsurers may lack the capacity to absorb significant volumes of reinsurance business, forcing insurers to seek additional capacity from foreign reinsurers.
- **Regulatory Burden:** The implementation of this policy could impose additional regulatory burdens on both insurers and reinsurers, increasing compliance costs.
- **Disruption to Global Reinsurance Market:** The policy could disrupt established global reinsurance relationships and lead to potential tensions with international reinsurers.

GLOBAL - INSURANCE UPDATE

Saudi Arabia's Reinsurance Mandate: A Double-Edged Sword?

A Balancing Act

To maximize the benefits of this policy while mitigating its potential drawbacks, it is crucial to strike a balance between promoting domestic reinsurance and ensuring a competitive and efficient insurance market. Key considerations include:

- **Gradual Implementation:** A phased approach to the implementation of the policy could allow for a smoother transition and minimize disruptions.
- **Capacity Building:** Investing in the capacity building of local reinsurers through training, technology, and capital infusion can enhance their ability to compete.
- **Regulatory Flexibility:** A flexible regulatory framework that adapts to evolving market conditions can help to address potential challenges.
- **International Cooperation:** Maintaining strong relationships with international reinsurers and fostering cooperation can help to mitigate potential negative impacts on the global reinsurance market.

As Saudi Arabia continues to diversify its economy and strengthen its financial sector, the success of this reinsurance policy will depend on careful implementation and a proactive approach to addressing potential challenges.

Source - Reinsurance News



NAT CAT NEWS

Poor AQI in North India and Pakistan: Impacts and Possible Solutions

Every year, during the winters, North India and Pakistan experience poor AQI. Air Quality Index (AQI) is a tool for effective communication of air quality status to people can easily understand and take action.

The AQI is used to communicate to the public how polluted the air currently is or how polluted it is forecast to become. Public health risks increase as the AQI rises. Image 1 shows the colour coding of AQ Index categories.

AQI Category (Range)	PM ₁₀ 24-hr	PM _{2.5} 24-hr	NO ₂ 24-hr	O ₃ 8-hr	CO 8-hr (mg/m ³)	SO ₂ 24-hr	NH ₃ 24-hr	Pb 24-hr
Good (0-50)	0-50	0-30	0-40	0-50	0-1.0	0-40	0-200	0-0.5
Satisfactory (51-100)	51-100	31-60	41-80	51-100	1.1-2.0	41-80	201-400	0.6-1.0
Moderate (101-200)	101-250	61-90	81-180	101-168	2.1-10	81-380	401-800	1.1-2.0
Poor (201-300)	251-350	91-120	181-280	169-208	10.1-17	381-800	801-1200	2.1-3.0
Very poor (301-400)	351-430	121-250	281-400	209-748*	17.1-34	801-1600	1201-1800	3.1-3.5
Severe (401-500)	430+	250+	400+	748+*	34+	1600+	1800+	3.5+

AQ sub-index and health breakpoints are evolved for eight pollutants (PM₁₀, PM_{2.5}, NO₂, SO₂, CO, O₃, NH₃, and Pb) for which short-term (up to 24-hours) National Ambient Air Quality Standards are prescribed.

Source of Pollution:

Seasonal weather conditions like calm winds and low temperature are known to aggravate air pollution over the region. However, research suggests that increasing pollution has amplified some of these meteorological factors over the past few decades, which may have intensified smog further.

Pollution due to industrial emissions, vehicular pollution and construction activities happens year-round. However, during the winter season, the problem increases due to reduced wind speeds and specific weather conditions, such as temperature inversion – it arises when a layer of cold air becomes trapped beneath a layer of warmer air. This inversion layer effectively acts as a lid, preventing the upward dispersion of pollutants and causing them to accumulate near the ground, ultimately leading to a deterioration in air quality.

The onset of winter also brings crop residue burning, a widespread agricultural practice that significantly exacerbates air pollution in the Indo-Gangetic Plains. This practice primarily involves farmers burning excess crop residues, such as paddy straw, after the harvest season to swiftly clear fields for the next planting cycle. While it offers convenience to farmers, it has several adverse consequences, from environmental degradation to serious health concerns.

NAT CAT NEWS

Poor AQI in North India and Pakistan: Impacts and Possible Solutions

This crop-burning season typically lasts for two to four weeks in November. This practice, deeply ingrained in traditional farming methods, contributes to the formation of hazardous smog and fine particulate matter (PM2.5) # in the air.

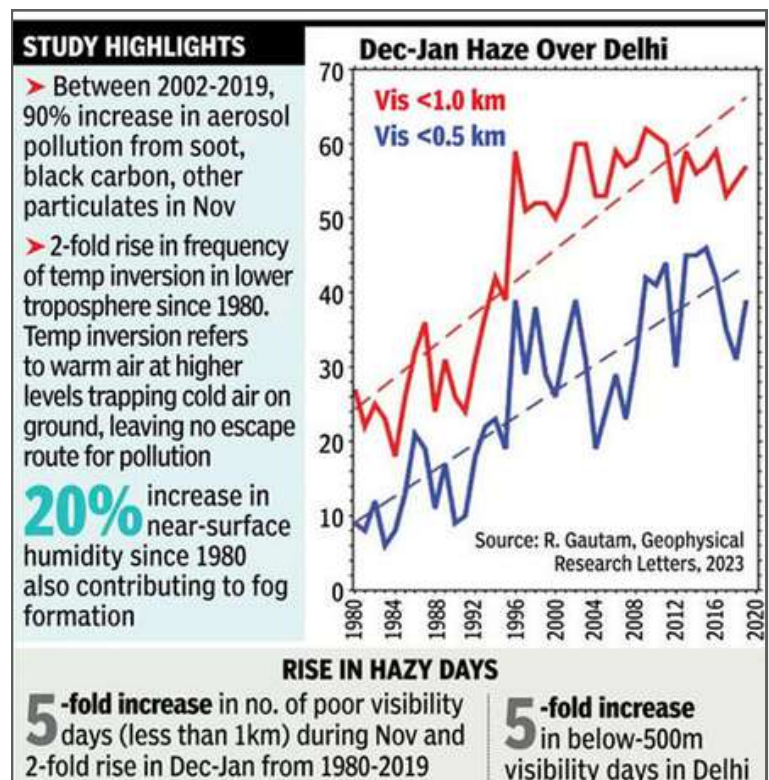
Additionally, the season is characterized by reduced wind speeds, hindering the typical dispersion and dilution of pollutants. Therefore, the pollutants linger in the air, accumulating and culminating in the formation of smog and haze.

The cold climate necessitates increased energy consumption, primarily for heating purposes, resulting in more emissions from sources such as coal and biomass burning. These additional emissions further compound the predicament of air quality.

Lastly, the geographical layout of the Indo-Gangetic Plains is a significant factor in the region's susceptibility to air pollution. The flat topography and high population density create conditions conducive to the accumulation of pollutants.

Impacts:

The smog reduces visibility which could air, rail and road traffic. A recent study found none-fold increase since 1980 in the number of days when visibility is less than the 500 meters during Nov in Indo-Gangetic plains. There was a five-old increase in such days in Dec-Jan, including in Delhi. Please refer to the image.



NAT CAT NEWS

Poor AQI in North India and Pakistan: Impacts and Possible Solutions

Table 1 shows the AQI and Associated Health Impacts (Source: IMD)

AQI	Associated Health Impacts
Good	Minimal Impact
Satisfactory	May cause minor breathing discomfort to sensitive people.
Moderate	May cause breathing discomfort to people with lung disease such as asthma, and discomfort to people with heart disease, children and older adults
Poor	May cause breathing discomfort to people on prolonged exposure
Very Poor	May cause respiratory illness to the people on prolonged exposure. Effect may be more pronounced in people with lung and heart diseases
Severe	May cause respiratory impact even on healthy people, and serious health impacts on people with lung/heart disease. The health impacts may be experienced even during light physical activity.

Possible Solutions:

The governments and other stakeholders are striving to reduce impact of the problem. Some steps include Promoting use CNG and EV, Use of Public Transport.

The Government of India under Centrally Sponsored Scheme on Crop Residue Management has been financial supporting various states to address air pollution due to stubble burning. The scheme promotes the use of on-field and off-field crop residue management machines through financial assistance to farmers, Cooperative societies, Farmers Producer Organizations and Panchayats (village committee).

Necessary infrastructure like 2G Ethanol, Compressed Biogas, Biomass cogeneration, pelleting and Briquetting plants etc. for off-site utilization of stubble to make it a viable source of income to farmers.

Artificial rains or cloud seeding is considered one of the solutions to reduce pollution. It is a weather modification method that enhances rainfall by dispersing chemicals into clouds. These chemicals form ice crystals that grow, fall, and melt into raindrops. Typically, it takes around 30 minutes for this method to produce rainfall.

However, the past results reflect that it reduces air pollution by washing away suspended pollutants, improving air quality for some days. Moreover, favourable weather conditions are required. In addition, scientists need more data and research to prove its effectiveness and assess the environment impact.

AGRICULTURE NEWS

Advanced AI Techniques Enhance Crop Leaf Disease Detection

Agriculture plays a pivotal role in building the economic foundation of a country. For developing nations aiming to achieve high-income status, a robust agricultural sector is not just an economic imperative but also a cornerstone of food security. As agriculture supports the livelihoods of a large segment of the rural population, addressing the challenges of disease management and improving crop productivity is crucial. Among these challenges, the detection of leaf diseases is a critical component for maintaining the health of crops and ensuring sustainable growth.



In recent years, advances in artificial intelligence (AI) have revolutionized how these issues have been addressed, bringing unparalleled precision, efficiency, and accessibility to the forefront.

The Role of AI in Crop Leaf Disease Detection

Researchers have made remarkable strides in employing AI, particularly deep learning, to automate the detection and classification of crop leaf diseases. In tropical regions, consistent high temperatures and humidity create fertile ground for plant diseases, posing significant threats to food security. Traditional methods of disease detection rely on manual labor and expert observation, which are often time-consuming, costly, and impractical for large-scale operations.

AI-powered solutions, specifically deep learning models, have emerged as game-changers. These models leverage sophisticated techniques to identify leaf diseases early, enabling timely intervention and reducing crop loss. Unlike conventional machine learning methods that depend on manual feature engineering, deep learning autonomously extracts relevant features from complex datasets, making it ideal for large-scale agricultural applications. Notably, the accuracy of these systems surpasses 90%, with some models achieving an astounding 99% accuracy in disease detection.

The automation of disease identification through AI eliminates the need for extensive manual labor and minimizes errors caused by human oversight. Furthermore, these models can be deployed on mobile devices, enabling real-time monitoring in the field, even by non-experts. Such accessibility ensures timely responses to disease outbreaks, fostering better crop management and improving overall yields.

AGRICULTURE NEWS

Advanced AI Techniques Enhance Crop Leaf Disease Detection

Benefits of AI Techniques in Crop Management

The integration of AI in agriculture goes beyond disease detection—it redefines crop management strategies as a whole. By incorporating deep learning models into farming practices, the following benefits can be realized:

Enhanced Precision Agriculture: AI provides data-driven insights for farmers, enabling them to make informed decisions about irrigation, fertilization, and pest control. This precision reduces resource wastage and optimizes productivity.

Timely Intervention: Early disease detection through AI allows farmers to implement control measures before diseases spread extensively, reducing crop losses.

Labor Efficiency: Automating tasks such as disease detection and monitoring reduces dependency on manual labor, lowering operational costs and freeing up resources for other agricultural activities.

Scalability: AI tools are particularly effective for large-scale operations, as they can analyze vast datasets in minimal time, ensuring consistent monitoring across extensive fields.

Financial Balance: Cost-Effective Solutions for Farmers

One of the most significant advantages of AI-powered disease detection is its cost-effectiveness. While initial investments in AI technology may seem high, the long-term benefits far outweigh the costs. Deep learning models reduce the reliance on expensive expert consultations and manual inspections, cutting down labor costs. Additionally, preventing widespread crop diseases through early detection minimizes financial losses for farmers, ensuring a stable income stream.



Small-scale farmers, often operating with limited resources, can particularly benefit from AI-driven mobile applications. These tools democratize access to advanced technology, enabling even those with minimal technical expertise to monitor their crops effectively. This financial accessibility is a critical step toward empowering rural farming communities and fostering equitable agricultural growth.

AGRICULTURE NEWS

Advanced AI Techniques Enhance Crop Leaf Disease Detection

Future Perspectives: A Sustainable Agricultural Revolution

The future of agriculture lies in the seamless integration of technology, and AI-driven solutions are set to play a transformative role in shaping this future. Here's how AI will continue to impact agriculture:

Integration with IoT: The combination of AI with Internet of Things (IoT) devices will enable real-time monitoring of environmental conditions, further enhancing crop health management.

Predictive Analytics: AI systems could predict potential disease outbreaks by analyzing weather patterns, soil conditions, and historical data, helping farmers proactively protect their crops.

Global Food Security: As AI technologies scale globally, they will contribute to addressing food insecurity by increasing productivity and reducing crop losses, particularly in regions most vulnerable to climate change.

Sustainability Goals: By optimizing resource use and minimizing chemical applications, AI can promote environmentally sustainable farming practices.

Advanced AI techniques, particularly deep learning models, have revolutionized the detection of crop leaf diseases, addressing one of agriculture's most persistent challenges. By improving precision, reducing costs, and enabling timely interventions, these technologies are not just tools but essential pillars of modern farming. Beyond disease detection, their role in comprehensive crop management, financial stabilization for farmers, and long-term sustainability underscores their transformative potential.

As we look toward the future, the integration of AI into agriculture represents more than just technological progress—it signifies a commitment to creating a resilient, efficient, and sustainable agricultural ecosystem. Embracing these advancements is crucial for ensuring global food security and driving economic prosperity, especially in regions where agriculture forms the backbone of livelihoods.

Source - www.sciencedirect.com



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