

GENERAL INSURANCE • REINSURANCE • LIFE INSURANCE

CONTENTS

Beacon Profile General Insurance Reinsurance Life Insurance

Vision

"To become research based Insurance Broking Company providing innovative solution to ensure happiness of our customers".

Mission

We shall deliver excellent service and superior products to our customers, remaining focused to their needs and strive for continuous improvement through Communication and **Technology.** We will unite and operate our business through the shared value of Trust, Tolerance and Openness. Our employees shall be known and respected within the industry for their Expertise, Commitment and Professional Integrity.

It gives us immense pleasure to thank all our patrons who have supported & motivated us to keep scaling new heights in customer satisfaction achieved through dedicated team spirit & cutting edge technology. Our journey till now has taught us new skills which enables us to bring continuous improvement in serving the best interest of our clients. We have also learnt how to stand along with the client in case of their dire needs by doing our best in alleviating the pains & suffering which could have been caused due to an unfortunate loss. Since any good insurance programme is designed to ensure business continuity process, it has always been our endevour to use our skills & capabilities to structure the best possible insurance programme so that the business continuity of our clients is maintained even in case of the worst accident which could have been suffered there by "Ensuring Happiness" for all.

In more than a decade of our operation, we have embarked upon a unique system which has been designed to achieve a new paradigms shift in the space of customer satisfaction through the highest level of Beacon's team involvement & motivation. We also intends to set new standards in customer satisfaction by using 3 T's, i.e "TEAM, TOGETHERNESS & TECHNOLOGY.

About Beacon- A Journey

Beacon was incorporated in the year 2005 in Gujarat, India, as a DIRECT BROKER dealing in life and general insurance. In 2014 we got upgraded as a COMPOSITE BROKER, transacting in both Direct and Reinsurance Business. Our IRDAI License No. CB 307/05 & Our CIN No. is U67200GJ2005PTC045374.

We have established our presence in Eastern, Western & Northern parts of India in a short span of a decade.

We have built up strong relationship with good number of valued patrons in our list. This could be possible because of our high service standards and team of experts who are committed to deliver the best.

Sun Never Sets on Beacon

Post getting our Reinsurance license in 2014, we have actively brokered numerous insurance deals. We are the members of UNIBA, a Germany based network for insurance Brokers and GBN, leading USA based insurance network. Through these networks we are able to cater insurance needs In over 150 countries. Thus, Beacon has established itself as a truly global entity by engaging in International deals and markets and can develop, issue and effectively manage Global insurance Program.

From Director's Desk



S.K.Rustagi Managing Director



Sanjay Agrawal



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Beacon's –NSIC-CRISIL Performance and Credit Rating

SME 2 rating, which shows "High level of Creditworthiness, adjudged in relation to other SME's".



What Sets Beacon Apart

Today Beacon caters to almost all types of industries and products majorly being present into Chemical, Textile and Engineering industries and dealing in fire, marine, engineering and health insurance.

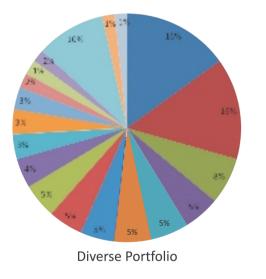
General Insurance

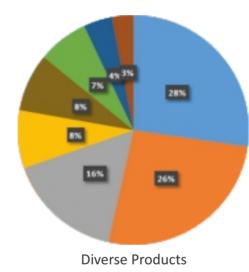
Diverse Portfolio



Diverse Products

FIRE HEALTH MARINE LIABILITY ENGINEERING Motor CREDIT MISCELLANEOUS





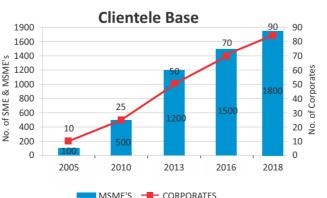
- Life Insurance GROUP INDIVIDUAL
- **Reinsurance** ■TREATY FACULTATIVE

Unique Partnership, Umpteen Possibilities

We feel fortunate to have got the opportunity to serve clients in every segment over the years. Our strong and quantitative client base comprises a mix of Individuals, Small and Medium Sized Enterprises and Large Corporates.

Through our strong backend team, we have been able to increase our client base of satisfied patrons from 100 in year 2005 to more than 1500 satisfied clients in 2016 which means a satisfactory growth of 500% in SME/ Midsized segment and a $\frac{2}{2}$ significant growth of 40% in the large corporate segment.

In the coming years we wish to have more numbers of satisfied patrons in our list. We take this opportunity to thank all for their trust & patience bestowed on us.



Delivering on Our Promise

Beacon strongly believes that Claim is the True Litmus test to judge the efficacy of any Insurance Broker or Insurance Company. Our experience in this segment has been Multifarious, wherein we have been able to successfully handle large number of claims in various lines of business as can be seen in the adjoining chart.

We Hunt As A Pack: A Glimpse of Our Varied & Enriched Pack

Beacon started its journey with a handful number of 7 employees. With the passing years we have been able to grow the strength by manyfolds.

Our staff strength comprises of MBA's, 90% Financial Analyst, and Engineers. Many of 80% them possess an insurance qualification 70% from Insurance Institute of India & 60% Chartered Insurance Institute (UK) etc.

Our technical expertise is what we boast off. We give a lot of importance to training and encourage our employees to attend workshop and training programs in reputed insurance institutes. Many of our senior management are visiting faculty in various colleges where insurance is a part of their academic curriculum.

100% 50% 40% 0%

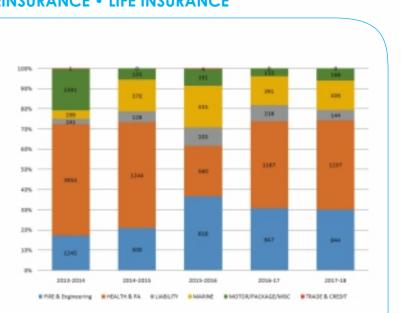
Beacon Edge

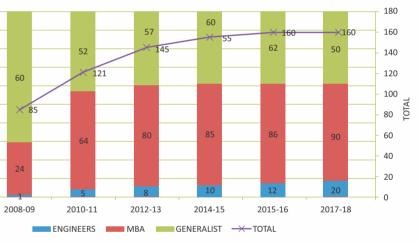
Insurance Service Umbrella – We offer you a complete range of insurance services and products in Life Insurance, General Insurance & Reinsurance under one roof.

Industry Expertise – We have the best team of professionals with the right blend of in-depth industry experience and knowledge. This experience for more than four decades in the industry helps you foresee the unique risks that your business faces and thereby helps you strategize your action plans more effectively.

Offering a Better Deal – We provide superior insurance solutions available in the market as per your need for price, coverage and risk security, that are backed by flexibility, responsiveness, financial strength and integrity. We have been able to achieve savings of almost 10% to 15% without dilution of policy cover in majority of the cases.

Right Services – Your interest always comes first for us. – To ensure the best services we possess:





Employee Base

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A Team of Risk Management Experts

- IT driven consistency
- Well-experienced and responsive team offering competent quotes and best placement for your business
- A separate R & D Cell keeping you informed of the latest updates in the industry
- A separate Grievance Cell

Providing our customers with Web Enabled Services & many such integrated resources which keeps your Insurance Portfolio managed in the best way.

Responsive Claims Services – In the event of claim, we are always there for you at your doorstep. We take pride in ourselves for delivering fast and fair claim resolution in your time of need by providing full claim support from intimation till settlement.

Strong Network - We are always focused on understanding your business by adapting to the local dynamics. We are continuously expanding our operations vertically as well as horizontally across key Indian cities, and have ambitious plans to gain a strong foothold across India. All our locations are harnessed to support and grow both, our existing and potential Insurance Business.

New Products - We have specialized team to deal in new products like cyber, crime, title, kidnap, ransom & many other.

Reinsurance Concept

Beacon is an independent privately-owned broking company transacting reinsurance and insurance business from across the world. Over the past **one decade** we have established ourselves as a company which provides a high quality service - advice, analysis, placement and administration - delivered in a friendly but professional manner by teams of the highest caliber with a proven track record as market leaders in their chosen sectors.

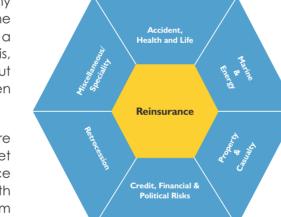
Our reinsurance team is headquartered in **Mumbai**, India and are proud of our close connections with the Indian Reinsurance market and its record of delivering innovative solutions to meet insurance and reinsurance needs wherever they arise. We also trade with reinsurers across the global landscape, accessing capacity from London, Singapore, Europe and, increasingly the Far East & South Asia and Africa, amonast other markets.

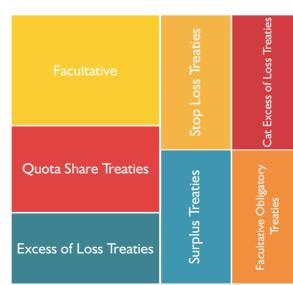
Our focus is reinsurance of all types - Treaty and Facultative, representing the majority of our current turnover and with a strong presence in key areas.

Beacon is proud of its track record of backing up a competitive broking service with first class accounting and claims units, a tradition which continues even today. Ours is a working environment which attracts highly-qualified people whose standards and achievements regularly outperform our competitors. We offer our clients consistency and continuity in their account handlers and an unrivalled level of personal attention.

We are part of two Global networks – UNIBA and GBN and present in 150 countries through our associates.

And finally - and most importantly - we are a company which behaves with integrity and transparency, building proper relationships with our business partners based upon trust.





Life Insurance Solutions

"Beacon has a very unique way of providing Life Insurance Solution to customers. We first identify the need and then suggest the solution, and this is done by doing Life Insurance Portfolio Audit and 360 Degree Financial Planning with value added solutions and exceptional customer experience".

Beacon does analysis from various angles in finding a suitable product for their customers by calculating Human Life Value, Risk Appetite, Current and Future Financial Responsibilities. Our expert team specializes in this activity and believes in providing a personalized tailor made solution to its clients rather than selling the insurance policy.

You must have faced many challenges when it comes to your Life Insurance Portfolio like

- Timely renewal payment
- Fund statements
- Servicing request
- Do lactually need this policy?
- How much insurance cover should I have?
- Which is the best life insurance solution?

Beacon ensures highest customer satisfaction providing timely services round the clock.

The powerful combination of death benefit and potential income in your life insurance policy can help you secure:

- Your Retirement Pension and whole life Solutions
- Your Business Corporate Solutions
- Your Legacy Child Plans
- Your Family Protection Pure Term Plans

Employee Benefit Solutions

As a trusted strategic partner focused on premier customer service, Beacon Insurance Brokers Pvt. Ltd, provides comprehensive Employee Benefit solutions tailored to today's business environment. Our professionals understand the challenge faced by employers: the need to reduce costs while enhancing employee benefits. Beacon works closely with clients in designing customized benefit programs that increase employee satisfaction and productivity, enhance employee loyalty, and support our clients' human resources department. Our Employee Benefits Practice Group develops benefits programs that meets each client's business and financial needs while complying with regulatory requirements.

Beacon has dedicated employee benefits specialists having background in national consulting and employer groups. Drawing on this varied experience gives us a clear advantage. Not only we can analyze and understand your needs but we can see solutions that others might overlook. Some of the Products/Services we offer are:

BENEFIT	GLANCE	
Group Term Life Insurance	Benefit payable on accidental or natural death.	
Group Mediclaim	Benefit payable for Reimbursement of Medical expenses following hospitalization	Covering More than 150 countries & 5,000 insurance professionals through our Network of UNIBA Partners & GBN Networks. Beacon Insurance Brokers Pvt Ltd can help you to make the best beneficial decision for you and your employees' insurance needs worldwide.
Group Personal Accident	Benefit payable for compensation of accidental death, disability, medical expenses for treatment post accident	
Group Gratuity Scheme	Benefit payable to employees in successive service for 5 years or more	
Group Super Annuation Scheme	Benefit Payable to employees after retirement.	
Group Leave Encashment	Benefit payable for encashment of leaves.	



Our Specializations

Property

casualty/

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