



Dear Friends,

I am delighted to interact with you in my first communication after taking over as CEO of Bajaj Allianz and take this opportunity to wish you and your families a very happy 2004 and beyond. The first CEO of any company plays a critical role as the foundations are laid in the initial years. Sam has brought this company to a stage where we have not only assumed the leadership position amongst the private players right from the first year but have also achieved accumulated break even in our first full year of operations. But more importantly, I feel that Sam has made a big impact on the culture of our company which is hands on, performance driven, open and gives every one an opportunity to grow. All of us have to always act in a manner which strengthens this culture. Sam has now assumed the role of Country Manager and also CEO of Allianz Bajaj Life Insurance and we wish him luck in his new position. This also offers an opportunity for the two companies to work even closely and benefit from each other's resources.

The performance of our company continues to

be good, we have crossed Rs. 330 crore in premium income till December 2003, profit after tax exceeds Rs. 16.5 cr and we are hopeful of achieving a combined ratio of less than 100% in this financial year. The months of October and November were a bit tough for the general insurance industry as a number of big property claims were reported. We also received a few large claims, despite which we were able to achieve profitability for these two months. Some of the products recently introduced by us like event insurance, MTO liability policy and other speciality lines have received a good response from the market. We intend to intensify our efforts to develop this line of business in the coming months. During this period we have also tied up with two new banks viz. Saraswat Bank & Karnataka Bank with which our Bancassurance business will grow especially in the West and South zones.

The business environment continues to be very competitive. I foresee further reduction in rates for corporate clients and more pressure from the customers to further improve service levels. Thus going forward it should be our priority to improve our renewal ratio and develop a strong agency force. We are taking some new initiatives in Agency Development that will be rolled out in the next couple of months.

The committee set up by the IRDA on intermediaries has submitted their report. This report has been published by IRDA for public debate. Some of the recommendations of the committee on special discount, bancassurance, access to database and pure risk rates are of wide ramification. Moving from tariff to pure risk rate in my opinion is a step backward. Any liberalisation from tariff should be towards detariffing only, let us not give tariff another name. Similarly the recommendations to keep banks away from distribution on the premise that they get claims paid, composite brokers not be allowed etc do not appeal to me. Other than claims arising out of insurance of NPAs, banks are not direct beneficiaries of any claim, they just credit the claim amount in the insured's

account. If banks should not be allowed to distribute general insurance due to this conflict of interest, how they have been allowed to promote insurance companies in the first place, is another matter which seems to have skipped the committee's deliberations. Tomorrow motor dealers would not be allowed to sell motor insurance as they get motor claims paid. Instead of increasing distribution channels let us not reduce the existing ones.

The reinsurance in our country is still looked at from the foreign exchange angle. Today our forex reserves exceed \$100 billion, assuming that a few brokers increase the reinsurance outgo due to being composite brokers, the overall outgo would not exceed \$ 5-10 million in a year. I hope 2004 is the year when we will stop looking at reinsurance purely from perspective of saving forex as the Central Government is taking all steps to increase forex spending.

For IRDA the agenda for 2004 is to take the reforms and liberalisation process further. Since the nineties we have seen that the direction of reforms is just one way i.e. forward, the pace might vary. Thus I believe that we will have detariffing sooner than later. For us as a company, the challenge is to develop skills that can hold us when detariffing actually happens. With our actuaries we are in the process of developing rating engines for retail products. Also, a multi-disciplinary team of professionals is being formed to develop rating parameters for corporate clients.

Under the circumstances it is of great value that we are able to attract and retain talented people in our company. Sreenivasan has joined us as CFO (Designate) while Anamika has joined as National Coordinator (Agency Development).

I look forward to your continued support,

With warm regards,

Kamesh Goyal

Changes at the Top Management

We are happy to inform you that Sam Ghosh has taken over as Country Manager and also CEO of Allianz Bajaj Life Insurance and Kamesh Goyal has taken over as our new CEO with effect from 1st Jan 2004.

CEO at Forums



Sam Ghosh making a point

Business Standard, a leading business daily organised a Round Table discussion on the most widely used distribution channel - Banks.

The topic of the discussion was - Bancassurance is a failure in India.

Our CEO was invited for the Round Table discussion. Participants included from our other companies also.

Sam Ghosh, was the only participant from the general insurance industry.

8th CII's Insurance Summit



Sam addressing the delegates of CII's 8th Insurance Summit 2003

CII held its 8th Insurance Summit at Hyderabad. The theme was "Realising the Growth Potential". Sam Ghosh was one of the speakers of the summit

Tie-Ups



Sam Ghosh & S. K. Banerji, MD, exchanging the MOU of the tie-up

SARASWAT BANK

Saraswat Bank, the largest among the co-operative banking sector signed a MOU for distribution of general insurance products with Bajaj Allianz General Insurance Co. on 27th November 2003.

S.K.Banerji, Managing Director, Saraswat Bank said, the tie-up would ensure the availability of various needs based general insurance products & quality service to our customers.

KARNATAKA BANK

Karnataka bank Ltd., has recently signed a MOU with Bajaj Allianz General Insurance to distribute our products to its customers.

Ananthakrishna, Chairman & CEO, Karnataka Bank Ltd., said, " This tie-up is a significant move in our mission to become an integral solution provider." The 79 year old Karnataka Bank's total business was in the region of Rs. 12,000 crore and it earned a net profit of Rs. 110 crore for 2002-03. The bank has a national presence with a network of 364 branches across 15 states and 2 union territories.



Sam Ghosh & Ananthakrishna exchanging the MOU of the tie-up

Claim Settlement

In this issue we feature the claim settlement of M/s Amitech Pipe-Systems (I) Pvt. Ltd.

Client:

M/S. Amitech Pipe Systems (India) Pvt Ltd.

M/S. Amitech Pipe Systems (India) Pvt Ltd. is a joint venture between Amiantit Holdings, Saudi Arabia, a leading manufacturers of Glass Reinforced Polyester (GRP) tanks world wide and Mr. Shivanand Salgaonkar, a leading industrialist from Goa with shareholding in the ratio of 70%: 30%

Cover:

Project Insurance which included EAR, Fire, Marine etc.

What Happened

The Tank Ribbing Machines had been imported from Flowtite, Norway. All process parts, components, electrical and control systems were imported. After the reportedly successful test of the dry ribbing, a full scale appliance of ribs was also done in the morning of November 6, 2003. Suddenly there were two explosions in quick succession at about 11:20 hours on November 6, 2003.

A Norwegian engineer, Mr. Arvid Sundboe, was doing commissioning of the Ribbing Machine. The activities on the day of the incident are not precisely known as the two persons who were present in the area and/or involved in the commissioning activity, died as a consequence of injuries sustained in the accident. A fire followed the explosions, which was on account of splashed out resin and /or catalyst. The Fire Brigade was alerted and tenders came from Bicholim, Mapusa and

Valpoi. The fire was localised around the machine. The fire brigade came reportedly within 30 minutes and doused the fire. The estimated loss was Rs. 1 crore approx.

Role of Bajaj Allianz

Immediately on receipt of telephonic intimation about the incident at 11.45, a preliminary surveyor was appointed and by 12.30 our Manager (Technical) along with the surveyor had reached the site to take stock of the situation.. The officials of Amitech who were quite shocked with the accident



were relieved to find the insurance company responding so quickly. The very same day, Mehta & Padmsey from Mumbai were appointed for the final survey and Mr. Saumil Mehta flew in the very next day and carried out the survey. In the evening, a joint meeting of the representatives of the insured, insurer and the surveyor was convened and the entire claim process and documentary requirements were explained to the client.

After a series of discussions and constant follow-up with the insured, all the documents were received on 19th December 2003 and the final report was released on 23rd. December 2003. The claim was processed and was approved for payment for Rs. 81,89,055/- on 26th December 2003.

Lessons Learnt

Deliver In Moments Of Truth

This was the moment of truth for us. Our entire team at Goa office realized that they needed to deliver when it mattered most and they did exactly what was expected of them. We at Bajaj Allianz have been working to fulfill the vision of being the first choice insurer for customers and this is only a small step towards that. We can perform still better.

Initially when the project insurance was being discussed with various public sector companies, Amitech also decided to invite some private companies. The Techno Marketing team of Bajaj Allianz made a presentation on Project Insurance. The Directors of the company was so impressed with the professional approach of Bajaj Allianz that they decided to place 100% business with BAGIC.

Client's reaction

When asked how he felt about handling the claim, Mr. Shivanand Salgaocar,



MD, who is a stakeholder in the company said, " It is simply amazing." The manner in which the claim has been dealt with has only strengthened our trust in them and the least we can do is tell other Corporates about our experience."



Our Customer Speaks

In our series of interviews with our partner, we feature an interview of Mr. A. R. Fazili, General Manager, J & K Bank, our leading Bancassurance Partner.

Interview with General Manager Mr. A R Fazili, J & K Bank

Q. You are personally involved with the tie-ups and various initiatives of J&K Bank. What was your objective to market general insurance products?

A. In modern times the stress is now on relationship banking. Every Banker has to cater to the entire needs of his customers may that be his finances, mutual funds, pension and last but not the least insurance. Having felt the pulse of the market and the demands of our customers the J&K Bank had no option but to transform all its 465 branches into financial super markets where we can offer basket of financial products to our customers. The customers of Banks no more need to walk into the branches, infact they can switch on their laptops and use their home as their office as well. They have no time to go from bank branch to the insurance company because the banker has to act as his financial advisor just like a doctor who attends to his patients. Since insurance is a part and parcel of the financial needs of customers, J&K Bank had to think of offering insurance products to its customers out of basket of financial needs. Thus the need for our tie-up with Bajaj General Insurance Company. One more reason, though not the main reason, is to increase and supplement fee based income of Bank by earning a small portion of the pie. The interest rate in advances has been experiencing



Mr. A. R. Fazili, General Manager, J & K Bank

down ward trend and the bottom lines of Banks are drying up. Therefore the Banks have to look for alternative avenues of income and the insurance being one of them.

Q. What were your prime considerations when deciding a tie-up with an insurance company?

A. The spread of our branches is from corner to corner in the entire country and the bank has been ranked No.1 private sector. Bank from amongst the new generation foreign and private sector banks. Our presence is almost in every big city of India and we have staff strength of more than 7000 employees who are working as our ambassadors. Not only dedicated manpower but even other infrastructure is already there. Therefore the bank had no difficulty in assigning insurance responsibilities to its staff members for looking into legitimate needs of its customers. Customer care is an important factor by offering a convenient window for banking and insurance products under one roof. So the network of the Bank

with its dedicated employees is an important factor in channelizing of financial products and offering them to the customers. In modern days of competition you can not do without offering the best of products and services and that is the reason why we had to select one of the best insurance companies for tie-up. Allianz is a world wide name in insurance and so is Bajaj in India which has earned a great reputation in industrial circles. Both these names have a vast experience in their respective fields and obviously we had no difficulty in deciding about the General Insurance partners.

Q. Having tied up with Bajaj Allianz, are you satisfied with the working relations?

A. Now it is our second year of operation with Bajaj Allianz yet we feel that the relationship is age old as if we have been working together since decades. We have such a nice relationship and coordination that there is hardly any difficulty in our working.

B. In view of the changing customer expectations after liberalization of insurance sector, Bajaj Allianz

should take the necessary remedial measures to overcome the below mentioned difficulties being generally faced by the customers:

- i) In case of motor insurance particularly in accidental claims surveyors come unannounced and after several days (especially in rural areas) and the customer is unable to meet him and explain his case face-to-face. The company generally approves the claims for amount much less than "Repair Estimate" submitted by the customer.
- ii) In case of theft or total loss, claim settlement process is lengthy and cumbersome; the claimant has to produce FIR and other documents to the company. In theft case Company awaits "non-recovery closure" of cases by police before settling the claim. For this reason claim settlement gets delays.

There are some other areas also where there is a lot of scope of improvement:

- a) Bajaj Allianz should immediately make arrangements for issuing the policy bonds from their Srinagar office;
- b) The existing skilled/trained manpower in Bajaj Allianz local offices should be augmented to cope up with the increasing volume of business being referred to by J&K Bank branches to the company.

Q. Bajaj Allianz is committed for a long-term relationship with J&K Bank. What do you think are other innovative steps that we can take jointly to provide the best possible solutions to our customers?

- A. A lot of integration has to be done in this direction:
- i) Mass campaign for customer awareness about Bajaj Allianz products through electronic/print media, thereby giving full features of a particular product. This will help tapping the untapped business, which constitutes about 15%.
 - ii) Establishment of credibility of Bajaj Allianz to make its presence felt by the people especially in the state of J&K, where the public sector insurance companies have been the leading players for decades.
 - iii) To enhance coordination between the J&K Bank and Bajaj Allianz functionaries at all levels in order to ensure the implementation of the policy decisions effectively.
 - iv) There should be a mechanism in place at all J&K Bank branches for calculation of commission on the business referred to Bajaj Allianz by a particular branch. Commission should directly be remitted by Bajaj Allianz to the branches.

Dealers Meet

An Auto Dealer Meet was organised by our Chennai & Bangalore offices to address some key points/issues of our relationship with Dealers, Customers, Service Engineers & Surveyors

The purpose of the Meet was :

- 1) to strengthen our relationship at the operational level
- 2) have first hand knowledge of how they felt about our services, procedures
- 3) expand our relationship on a mutually beneficial basis.



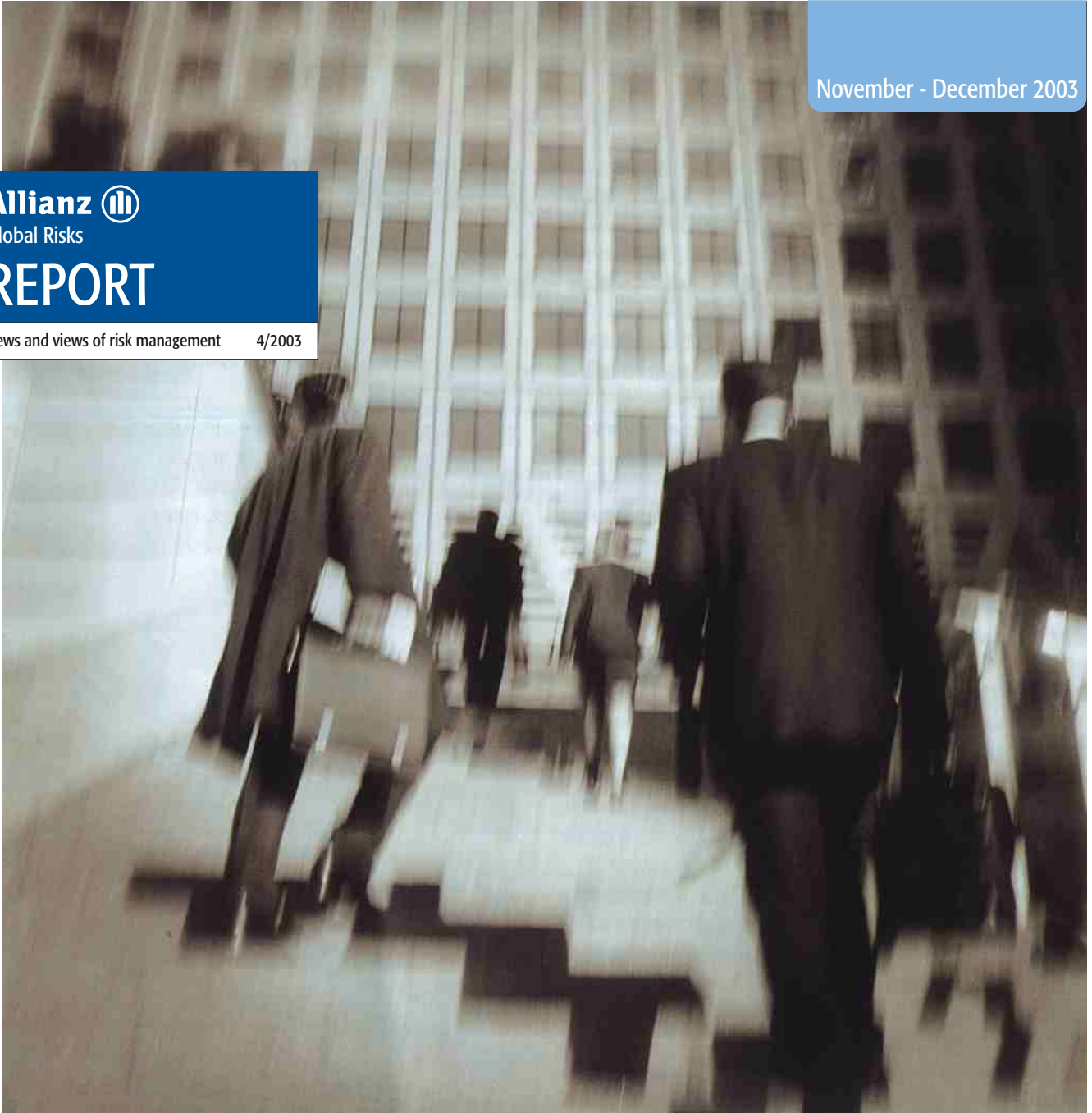
Meet at Bangalore



Meet at Chennai

A Service Engineers meet was held at Bangalore. Service Engineers from all our offices attended the meet. Mr. Vijay Kumar addressed them during the meet.

Some of the Service Engineers shared their knowledge, experience in their respective areas.



White-Collar Crime : The Hidden Risk

White-collar crime in companies is a risk no one likes to talk about openly, particularly if it is perpetrated by your own employees. But research shows that it is becoming an increasing threat with catastrophic potential. In the worst case, it may even lead to insolvency.

BY SABINE ENSELEIT

In Germany, company directors estimate annual economic losses in their country caused by white-collar crime of up to €100 billion. By contrast, in their own companies, everything is under control, they believe, falling victim to a serious misapprehension. "Theft, fraud, embezzlement and misappropriation of funds by a company's own employees are increasingly becoming an everyday occurrence in business," says Clemens von Weichs, Chairman of the Board of Management at Euler Hermes Kreditversicherungs-AG.

The most recent study by the credit insurer presents impressive evidence for this assertion. A full one-third of all companies in Germany with turnover exceeding €1 million became victims of white-collar crime over the past 3 years. In three-quarters of these cases their own employees were involved.

This puts Germany squarely in the middle of the Western European average where, according to a study on the UK by PricewaterhouseCooper (PwC), around 34 percent of all companies suffer losses due to white-collar crime. In international terms, this figure is relatively favorable, since another study, "Global Economic Crime 2003." by PwC in cooperation with the American law firm Wilmer, Cutler & Pickering, shows that some 37 percent of companies are affected in the US, while in France the figure is 43 percent and in the UK more than half. See fig. 1 for the regional breakdown of white-collar crimes reported.

Despite such statistics, many companies still do not take the danger seriously. Thus according to the Euler Hermes study, some 86 percent of the respondents in Germany see white-collar crime as a serious problem in general, yet not even one tenth of managers think that they run an elevated risk of criminal actions by their own employees. This attitude can be seen in almost all the industrialized countries, with the possible exception of the UK, where the number of respondents acknowledging these risks is higher than on the Continent or in America or Asia. This does not necessarily mean that the incidence of white-collar crime in the UK is higher. It may just reflect a much stronger awareness and greater tendency to notice crime in companies, so that it is much more in the public eye than elsewhere.

The type of losses, however, also differ significantly in the UK from those in other industrialized countries. Thus, the level of asset misappropriation, such as payment diversion, is substantially higher than in other regions, white bribery, embezzlement or pirating of products is well below the average, according to the PwC UK survey. This may indicate that the UK does too little to prevent asset misappropriation, particularly at a time of globally weak growth. It would be regrettable, since this type of crime is generally regarded as one against which companies can take effective precautions.

But asset misappropriation is the most frequently reported crime in the US too, making up 25 percent of all losses, followed by cybercrime. A particularly striking fact,



though, is that more than half of all the companies canvassed in the US believe that financial misrepresentation is far and away the most frequently occurring form of white-collar crime, while in fact it only accounts for a mere 2 percent of reported cases. This is obviously a result of the wide media coverage given to a few spectacular cases of financial misrepresentation, like balance sheet falsification in the US, with losses running into the tens of hundreds of million of dollars. And it also shows that the companies see a strong threat to their finances and reputation from such activities, even if the crime seldom occurs.

High loss frequency and volume

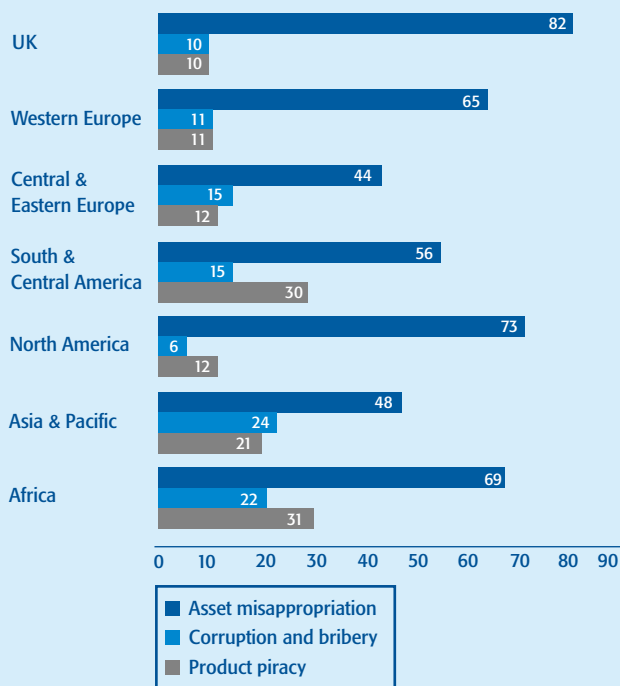
By contrast, in Germany, more than half of all internal crimes concern theft, indicates that Euler Hermes Kreditversicherung study. Roughly one-third of companies suffer losses due to various type of fraud. such as embezzlement and misappropriation of funds. Most of the perpetrators are in positions of trust and have direct access to the flow of funds.

In one typical example, a 43-year old accountant in a publishing house siphoned off a total of € 350,000 over several years. She took advantage of her superior's trust and repeatedly transferred small or medium-sized sums from the business account to other account numbers. She used the money to pay for cars and expensive holidays.

Fig.1

Indications of white-collar crimes reported by regions

(as a percentage of survey respondents)

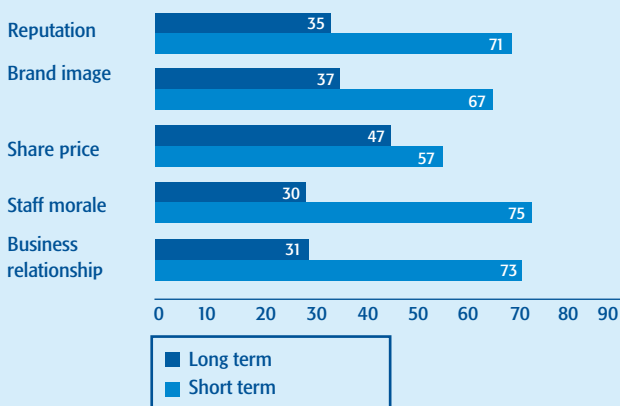


Source: PricewaterhouseCoopers, Economic Crime Survey 2003-United Kingdom

Fig.2

Global impact of business crime

(as a percentage of corporate respondents)



Source: PricewaterhouseCoopers, Global Survey on Economic Crime 2003, published in association with the law firm of Wilmer, Cutler & Pickering

Of the 402 companies questioned by Euler Hermes in Germany, companies fell victim to internal crimes 7 times on average over the past 3 years. The average loss reached €73,000, and losses from cases discovered totaled €23.2 billion.

This is the reality in Germany as seen in the statistics. Yet it clearly does not tell the full story. In fact, the Euler Hermes study also revealed that 64 percent of respondents suspected that they had incurred a loss over the past 3 years, but that it had gone unnoticed. This raises the suspicion that a very high percentage of white-collar crimes in Germany goes undetected.

Increasing trend

What motivates growing numbers of employees to knowingly inflict losses on their companies? Survey respondents saw the cause mostly in a general deterioration of values and the slow economy, which leads to fiercer competition and a general hardening of attitudes in the struggle to make ends meet. The employees concerned often also have personal problems with serious financial consequences, such as an addiction to gambling or an exaggerated need to impress others. Many of the reasons lie, however, in developments in the modern working world, in which loyalty, responsibility and reliability take a second place to flexibility, cost-cutting, lean management and shareholder value. Figure 2 shows the global impact of white-collar crime.

Interestingly, some 7 percent of respondents said their own management level was especially at risk of perpetrating white-collar crime. Essentially, the employees who were most able to inflict the greatest damage on a company were those with extensive knowledge of its internal workings. As expected, departments and positions in direct contact with goods, accounting or cash payments were also seen as being high-risk.

More and more people seem to be prepared to inflict losses on their own company. At least, this is the fear expressed by the horizon. Moreover, some 58 percent expected crime in companies to rise. In the US, 84 percent of companies see white-collar crimes most frequently mentioned were asset misappropriation (53 percent), cybercrime (30 percent) and financial misrepresentation (17 percent).

To have some employees enriching themselves illegally can assume a life-threatening dimension for the company suffering the loss. In some circumstances, it may be thrown off balance without any prior warning, and companies do not always have the risk provisioning capacity to compensate for the loss. Entrepreneurs who do not have insurance to cover such an unexpected risk are left to deal with it as best they can - alone. In extreme cases, this can put the survival of the entire company into question.

The necessary protection

Although companies are aware of the increasing threat from crime in companies, 88 percent of those in Germany consider the precautions they have taken to be sufficient. The figure in the UK is slightly lower at 85 percent, but 81 percent of

the managers surveyed said that they had substantially tightened their control procedures in the preceding year and were thus better protected from white-collar crime than other international enterprises. A full 95 percent of companies in the US regarded their risk management in this area as highly sufficient.

However, the findings in Germany show that as much as 30 percent of cases only come to light by coincidence and almost one-quarter due to information from customers and suppliers. Systematic warning through internal control systems and internal auditing departments, on the other hand, only reveal 8 percent of crimes. In the US, similarly, 36 percent of crimes in companies are discovered through informal tip-offs are only half by means of systematic controls.



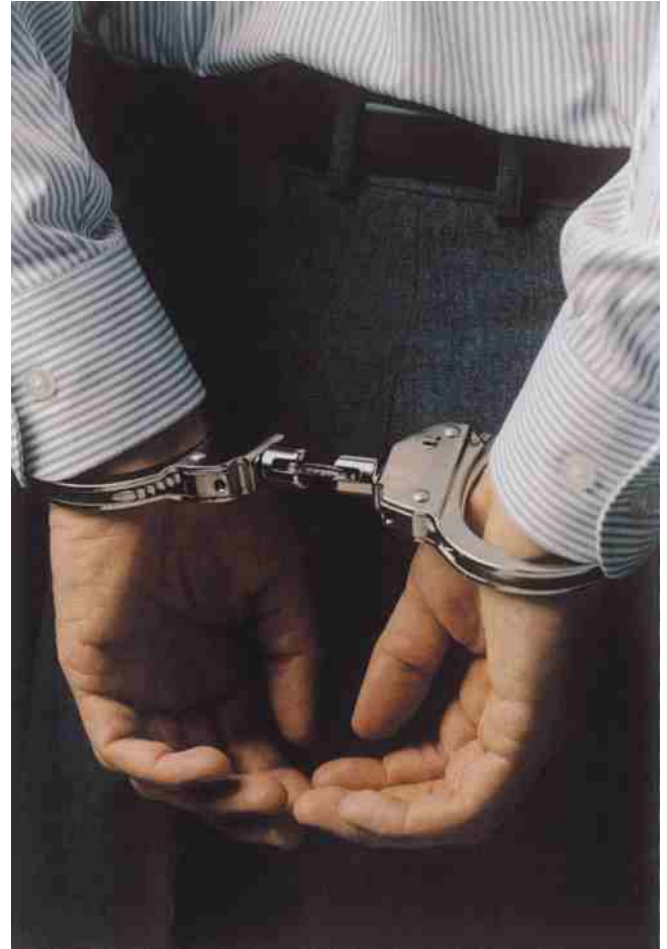
Nevertheless, prevention is one of the most effective instruments for limiting losses. Effective control and regulatory systems, clear company guidelines and transparent structures can all significantly reduce the risk. In the last resort, however, it is not possible to prevent every white-collar crime by means of the preventive measures taken.

Anyone who knows the measures can circumvent them. Insurance coverage against economic losses due to crimes committed by employees in a company, known as fidelity insurance, can be a suitable means of reducing the risks, in addition to the preventive measures mentioned earlier.

A full three-quarters of US companies take out insurance coverage against economic losses from white-collar crime, while the world average is only about 50 percent. Only 37 percent of companies in the US have actually made claims on such losses, however, and 80 percent of the indemnification paid out was for only most of the cases of economic crimes in companies in the US are of comparatively small volume and remain below the threshold required for making a claim.

Top of the league in insuring themselves against white-collar crime, however, are the companies in the UK, where the percentage of companies insured is higher than in most other industrialized countries. And, fidelity insurance against losses caused by a company's own employees is the leading type of insurance purchased.

Euler Hermes Kreditversicherung, for its part, offers fidelity insurance to German-based companies and their foreign subsidiaries, covering them against economic losses caused by their own employees. Fidelity insurance has a role to play wherever employees are entrusted with



the administration and handling of company assets. It is not dependent on the sector or the size of a company and pays compensation for losses caused by unlawful acts willfully perpetrated by employees. These are mainly losses due to theft, but also include embezzlement, fraud, computer fraud, misappropriation of assets and other willful unlawful acts such as damage to property (sabotage). Coverage is worldwide and includes all designated companies in which the insured holds more than 50 percent of the shares.

"The article is reprinted with permission from the Allianz Global Risks REPORT magazine, issue 4/2003. This quarterly magazine focuses on corporate risk management. For more information, see www.agr.allianz.com/magazine"

Unique Insurance Covers

The Sports & Entertainment Industry is over Rs. 60,000 crores. With the increase in investment over the period risks also have become higher. Bajaj Allianz is the first among the private general insurance to enter into this area. We have set up a Speciality - Division headed by Deepak Sood, at HO to enter into this niche area.

The Some Major Events Covered during the last few months are:

The MTR Telly Film Awards Awards for Excellence in Television. Seen here are the leading ladies from the famous Television serial "KYUKI SAAS BHI KABHI BAHU THI" receiving the award for the Best Continuing Television Serial. The event was organised by Indian Television Co.



Zakir Hussain Concert A Music Concert held in Pune. The event was organised by Dream Theatre. This was a rare occasion of Heritage and Music coming together at the renowned Heritage Property of Shaniwar Wada in Pune and the Tabla Maestro performing there.



Little Terrorist



"Little Terrorist" A Film by a London Based Production house Alipur Films.

Speedy Settlements - Clients Speaks

1. Bajaj Allianz General Insurance, Srinagar Office - Settled a Claim in 15 days under J & K Bank A/c holders Group Personal Accident. Mr. A. K. Mehta, JGM (Insurance) appreciated the efforts of Bajaj Allianz officials for speedy settlement of Claim in a public function held for handing over the Claim Cheque.
2. Bajaj Allianz General Insurance, Goa Office - Mr. Vijay Hede, Director of Amitech appreciated the speedy settlement of Claim under Project Insurance which included EAR, Fire & Marine etc.

Finsure 2003 - Rajkot



Union HRD Minister Vallabh Kathiria interacting with our Rajkot Team.

Vivek Trade Links and RISPL Insurance Brokers organised Finsure 2003 at Rajkot on 26 Dec 2003. The event was first of its kind in Saurashtra and all the General and Life Insurance Companies, Mutual Fund Companies, Leading Private and Public Sector Banks, Investment Consultants, and finance companies participated in it.

The event met with an encouraging response from all sections of trade commerce and industry including the media.

Our Rajkot office participated & won the trophy for "Most Interactive Stall on General Insurance."

Our Ambassadors



Trevor Rodrigues, Manager Training was invited to give a talk in an international seminar

Trevor Rodrigues presented a paper on "Do not employ employees who hate customers" where he stressed on the need for training and revitalising employees in an effort to ensure that interactions with customers bonds into a fruitful win relationship for all. Trevor was also invited to address queries at the end of the seminar.

MAHA EXPO-2003 - Aurangabad



Our Aurangabad Team handing over the Policy to customer at Maha Expo.

The Mega event of Aurangabad, Maha Expo was held at Garware Grounds. Our Aurangabad office participated in the event and received some good leads in the SME sector and also queries for the Retail products.



Amit Sinha, RM, Delhi handing over the award to the winners of Industry Galileo Express Travel & Tourism Awards'03 held at Delhi. Bajaj Allianz General Insurance was the Associate Sponsor for the Event.

Take - It - Easy



Editor - Santosh Balan

We would like to hear from you. Please send your contributions in the form of News, Events, Articles etc. to santosh.balan@bajajallianz.co.in

* Views / Information expressed herein are illustrative and informative in nature and not binding on the company. Insurance is the subject matter of the solicitation.