



# IIRM

(A Joint Initiative of IRDAI and  
Govt. of Telangana)



## *Online workshop on* **"Standard Products - IRDAI"**

(Standard products for the retail category for Fire and Allied perils)

★ Bharat Griha Raksha ★ Bharat Sookshma Udyam Suraksha ★ Bharat Laghu Udyam Suraksha

## ABOUT

**IIRM** is a unique educational institute set up by Indian Insurance Regulator (IRDAI) and Government of Telangana keeping in mind the rapid opening of financial sector as a part of developmental responsibility and to create a pool of skilled, talented professionals in the insurance, risk management and related financial segments. In the past 1500 + students have availed of the programmes and with increase in the needs of market and the Institute is confident that more fresh students and working professionals will avail of the diverse programmes offered at IIRM. IIRM offers academic programmes on Campus and through Distance Learning Mode, to enable aspirants acquire much needed education in Financial Services, insurance and risk management and other related areas.

## WORKSHOP

IIRM will be conducting a 2 days Online Workshop for professionals who are working with Insurance companies / Insurance Broking Firms / Reinsurance Companies and Insurance buyers (Insurance and RM verticals).

The Insurance Regulatory and Development Authority of India (IRDAI) has introduced standard products in the area of Non-life and all the General insurers need to mandatorily offer in their products portfolio. First is the Bharat Griha Raksha, which will cover home building and home content, and provide coverage against fire, natural catastrophes, riots, acts of terrorism, and other risks within seven days of occurrence. Second is the Bharat Sookshma Udyam Suraksha, a standard product for enterprises for which the total value at risk is up to Rs 5 crore. Bharat Laghu Udyam Suraksha, the third, will cover enterprises for which the total value of risk across insurable asset classes at a single location exceeds Rs 5 crore, but not Rs 50 crore at the policy commencement date.

This workshop is aimed at covering the aspects of coverages of all the three standard products and also discusses about the comparison and contrast with their respective products.

## Background of the workshop

## Schedule of workshop

**Date : 4th & 5th October, 2021**  
**Time : 2.00 pm to 5.15 pm**  
**(3 hours each day)**

✓ Participants will be awarded a Certificate.

## Brief agenda of the topics covered

- Bharat Griha Raksha
- Bharat Sookshma Udyam Suraksha
- Bharat Laghu Udyam Suraksha
- Key Features of each of the products
- Coverage of each of the products
- Exclusions in each of the products
- Comparison with Fire Insurance
- Comparison with Property All risk covers
- Add on coverages
- How to arrive at Sum Insured
- Claim Examples and Claim Calculations.
- Regulator's (IRDAI) guidelines

**Participation Fees : Rs. 3,800/- plus 18% GST**

**20%**  
**Flat Discount**  
For  $\geq$  Five  
nominations from  
an organization

or

**10%**  
**Flat Discount**  
For early bird  
nomination before  
28th September, 2021

**Conducted by**

**Institute of Insurance and Risk Management (IIRM)**

Financial District, Gachibowli, Hyderabad, Telangana – 500 032 (India).

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**Registrations are invited**

**Programme Co-ordinator : Ms. K.Kiranmayi, Sr. Faculty, IIRM**

**RSVP: Mr. K. Nikhil (Mobile: 9502877333, 8788160454),**

**Email: [workshop@iirmworld.org.in](mailto:workshop@iirmworld.org.in)**



## Brief Profile of Trainers



**Atmaram Cheruvu**  
Insurance & Reinsurance  
Specialist & Consultant

Atma is visiting faculty at IIRM, Hyderabad. He holds Bachelor degrees in Electrical Engineering and Law and Master's degree in Management. He has 30 years work experience in areas of Risk Management, Insurance Underwriting and Reinsurance. He was Head (Property & Casualty) and Chief Underwriting Officer of Hannover Re branch in India. Earlier to Hannover Re, He was Heading Property Underwriting and Risk Management function at Royal Sundaram.

He has been trained extensively on Risk Management, Insurance & Reinsurance in Europe, North America and Asia. He is a passionate training facilitator on various areas of Risk Management, Reinsurance and Insurance.

He has conducted many programs internationally and is well recognised for simplifying complex subjects.

He has presented many papers at various National / International Seminars.

*He lives in Hyderabad and can be contacted on*

**e-mail : [cheruvua@yahoo.co.uk](mailto:cheruvua@yahoo.co.uk) and Mob : +919987020900**



**Smt. Yegna Priya Bharat**  
CGM-Nonlife Dept-Chairman,  
IRDAI

Ms. Yegnapriya Bharath is working as Chief General Manager IRDAI and is heading the Non-Life Department. She has more than 35 years of experience in the insurance sector with 18 of them in The New India Assurance Co. Ltd in various capacities. She has served/is serving in various committees relating to insurance. She has given lectures in India and abroad. She's a post graduate in Sociology and is a fellow of the Insurance Institute of India (III).