



Service Offerings

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CORPORATE LEGAL SOLUTIONS

Partnering in Business Strategy



1. Evaluation and structuring of business strategy and strategic projects and transactions.
2. Evaluation of impact and effect of legislative and regulatory changes on business, structure, and operation.
3. Assistance in conflict management and facilitating decision making processes.
4. Supporting transactions including guidance on process and procedures; preparation and execution of documents, follow up of approval processes etc.

Opinion and Advisory



1. Opinion and advisory on business models and transactions with respect to legal, compliance and reputational risk.
2. Early warning and intelligence for formulations of mitigation strategy.
3. Co-ordination with law firms of off-shore jurisdictions for structuring transactions and compliance with the laws of foreign jurisdictions for reinsurance and off-shore risks.

Management of legal Risk



1. Assessment, monitoring and management of legal risks arising out of customer disputes, vendor disputes, inter-corporate litigations, writs and public interest litigations.
2. Representation before judicial, quasi-judicial and other enforcement authorities.
3. Dule-diligence of material documents, assets, and projects for evaluation of legal and compliance risks.
4. Liaison with lawyers and law-firms for managing litigation and other projects.
5. Mitigation of risks emanating from corporate documentation.
6. Contract negation and standardization of contracts and other documents institutionalizing corporate and business relations.
7. Archival of organizational and business contracts.
8. Creation and protection of rights on movable, immovable, and intellectual property rights.

Management of Reputational Risk



1. Establishment of organizational network for reputation management.
2. Structuring of pre-litigation advisory to stakeholders.
3. Advisory on redressal of consumer grievance including escalation to the senior management.
4. Media and stakeholder management on distress scenarios.

Structural Advisory and Documentation



1. Documentation and approval for change in capital structure including infusion of capital, divestment by promoters/shareholders.
2. Documentation and approval for issuance and listing of Other Forms of Capital.
3. Due diligence, discoveries, documentation, and approvals for listing of equity shares and IPO.
4. Due diligence, discoveries, and documentation for merger / acquisition / consolidation.



Communication Management

1. Internal and external communication.
2. Crisis communication.



Compliance Implementation

1. Drafting of policies and processes.
2. Implementation of changes in documentation, policies, and processes in consequence of change in law.
3. Assistance in addressing audit, inspection and other queries and observations.

COMPLIANCE AND REGULATORY ADVISORY

Management of Routine Compliance



1. Management of routine regulatory queries and submissions.
2. Management of routine and ad-hoc submission of reports and returns of different periodicity.
3. Regulatory approvals, such as:
 - i. Periodic approvals i.e. managerial remuneration, profit commission to directors etc. or
 - ii. One-off approvals such as approvals under File and Use of products, opening/closing of branches, appointment of KMPs etc.

Compliance Risk Evaluation and Advisory



1. Implementation of regulatory prescriptions through policies, processes, procedures, manuals etc.
2. Evaluation of compliance risk both at functional and at enterprise level.
3. Establishing enterprise level compliance monitoring framework including actionable and checklists for each function and sub-function.
4. Management of compliance risk inherent to business processes and transaction structures by testing routines and placing mitigation measures through documentation or modification of the structural design of the transactions and processes.

Product Development and Structuring



1. Structuring of products and aligning products with the applicable regulatory and/or statutory prescriptions.
2. Assisting the underwriting function in the overall product construct and structuring the covers.
3. For liability lines, assisting the underwriting with scenario assessment.

Special Regulatory Approvals



1. Change in capital structure including infusion of capital, divestment by promoters/shareholders.
2. Issuance and listing of Other Forms of Capital.
3. Listing of equity shares and IPO.
4. Merger / acquisition / consolidation.
5. Setting up office/branch office/representative office(s) in other jurisdictions including SEZ.

Management of Enforcement Procedures



1. Regulatory inspection (both routine and special) including management of show cause notice and regulatory hearings.
2. Regulatory investigations including monitoring of regulatory actions and hearings.

Designing Processes for Compliance to AML



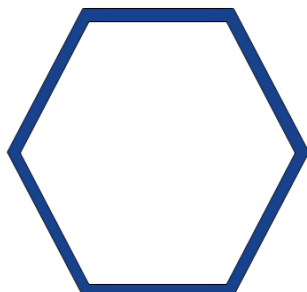
1. Design and implementation of processes for statutory and regulatory prescriptions relating to AML.
2. Formats and processes for periodic and specific reporting to FIU and other enforcement agencies under AML.
3. Training to the Principal Compliance Officer and Designated Director on expectations from and of the officers under AML.

Education & Training



1. Training on management of overall compliance risk for insurance business.
2. Training on specific fields i.e. IRDA regulations, AML applicability, other central govt. rules and their applicability.

Industry Policy and Innovation



1. Driving industry policy and regulatory changes through active persuasion.
2. Determining and arranging appropriate forums for hearing of industry issues and innovations.

LITIGATION MANAGEMENT

Retail Insurance Disputes



1. Management of matters in the consumer courts across the country through Associate Offices.
2. Analysis and forecast of litigation incidence and maintenance of win-loss ratio including liability-reserve advisory.
3. Preparation of pleadings, evidence, arguments:
 - a. those could be standardized for contesting bulk matters at multiple jurisdictions to minimize the risk of missing out pleas, grounds, and positions.
 - b. Translating such standard pleadings to regional languages retaining the essence of the pleadings.
4. Establishment and maintenance of feedback loop with underwriting and claims for improvement of win-loss ratio and reduction in litigation incidence.

Special Insurance Disputes



1. Commercial arbitration and ADR.
2. Strategizing and defending writs, PILs and class actions arising out of government sponsored schemes and mass insurance schemes.
3. International maritime and aviation claim disputes including P&I dispute resolutions.
4. International commercial disputes with insurers, reinsurers, intermediaries, and underwriting agencies.

Management of Liability Claims



1. Assistance in computation and assessment of liability in claims arising out of liability products.
2. Representing the insurer / insured before the adjudicating officer(s) at all jurisdictions and geographies of the country through Associate Offices.
3. Management of judicial procedure in the claim adjudication, stepping into the shoes of the insured / policyholder in defending the claim.
4. Negotiating settlements and closures on behalf of the insurer / insured.

Litigation Reporting



1. Preparation of litigation risk reports and similar governance reports for the Board of Directors.
2. Preparation of regulatory reports on litigation incidence and liability management.

ASSOCIATE OFFICES

INSURANCE LITIGATION & DISPUTE RESOLUTION

Andhra Pradesh <ul style="list-style-type: none"> Guntur Kadapa Kurnool Nandyal Rajahmundry Vijayawada Visakhapatnam West Godavari 	Assam <ul style="list-style-type: none"> Barpeta Guwahati Silchar Tinsukia 	Bihar <ul style="list-style-type: none"> Muzaffarpur Patna Rohtas Samastipur Motihari 	Chhattisgarh <ul style="list-style-type: none"> Ambikapur Bilaspur Raipur 	Delhi <ul style="list-style-type: none"> New Delhi
Gujarat <ul style="list-style-type: none"> Ahmedabad Baroda Gandhidham Halol Himatnagar Nadiad Rajkot 	Haryana <ul style="list-style-type: none"> Hisar Bhiwani Kurukshetra Panipat Rohtak Bhiwani 	Himachal Pradesh <ul style="list-style-type: none"> Shimla Solan 	J&K <ul style="list-style-type: none"> Jammu Srinagar 	Jharkhand <ul style="list-style-type: none"> Hazaribagh Jamshedpur Ranchi
Karnataka <ul style="list-style-type: none"> Bangalore Dharwad Bangalore Bijapur Davanagere Gulbarga Kadur Kolar Mandya 	Kerala <ul style="list-style-type: none"> Thiruvanantha puram Cochin Ernakulam Kollam Palakkad Pathanamthitta Thiruvanantha puram Alappuzha Kottayam Thellakom 	Madhya Pradesh <ul style="list-style-type: none"> Barwani Bhopal Damoh Indore Mandla Ratlam Shahdol 	Maharashtra <ul style="list-style-type: none"> Aurangabad Dhule Mumbai Nagpur Nanded Nasik Parbhani Pune 	Odisha <ul style="list-style-type: none"> Balasore Bhubaneswar Cuttack Ganjam Puri Raurkela Sambalpur
Punjab <ul style="list-style-type: none"> Sangrur Bathinda Chandigarh Ludhiana Mohali Patiala 	Haryana <ul style="list-style-type: none"> Ajmer Banswara Bharatpur Bikaner Chittaurgarh Dausa Jaipur Jhalawar Jodhpur Udaipur Barmer 	Tamil Nādu <ul style="list-style-type: none"> Chennai Coimbatore Erode Kancheepuram Krishnagiri Madurai Namakkal Palani Pondicherry Salem Vellore Villupuram 	Telangana <ul style="list-style-type: none"> Adilabad Hyderabad Miryalguda Nalgonda Rangareddy 	Uttar Pradesh <ul style="list-style-type: none"> Aligarh Allahabad Bareilly Budaun Fatehpur Noida Ghaziabad Gorakhpur Kanpur Kushinagar Lucknow Mainpuri Meerut Rampur Sitapur
		Uttarakhand <ul style="list-style-type: none"> Dehradun Udham Singh Nagar 	West Bengal <ul style="list-style-type: none"> Kolkata Murshidabad Nadia Medinipur Malda 	

INVESTIGATION & FORENSIC

Fraud Risk Management



1. Structuring and establishing fraud risk management program as a part of the institutional governance policy.
2. Undertaking comprehensive fraud risk assessment.
3. Selection, development, and deployment of preventive and detective fraud control mechanism.
4. Establishing fraud reporting processes and coordinated approach to investigation and corrective action.
5. Monitor the fraud risk management process.

Investigation and Forensic



1. Investigation on insurance claims.
2. Undertaking independent investigation processes including investigation on fraud and corruption, supply chain anomaly, money laundering, conflict of interest, vendor favoritism, financial irregularities, and investigation on whistle blower complaints.
3. Forensic analysis and fact finding through associate firms on data theft, email and social media analysis, computer forensic, forensic of handheld devices and cloud forensic analysis.

Asset tracking and identification



1. Identification of movable and immovable assets.
2. Corporate associations with other corporates and individuals.
3. Current shareholding/ownership of individuals and corporates in other institutions and entities.