



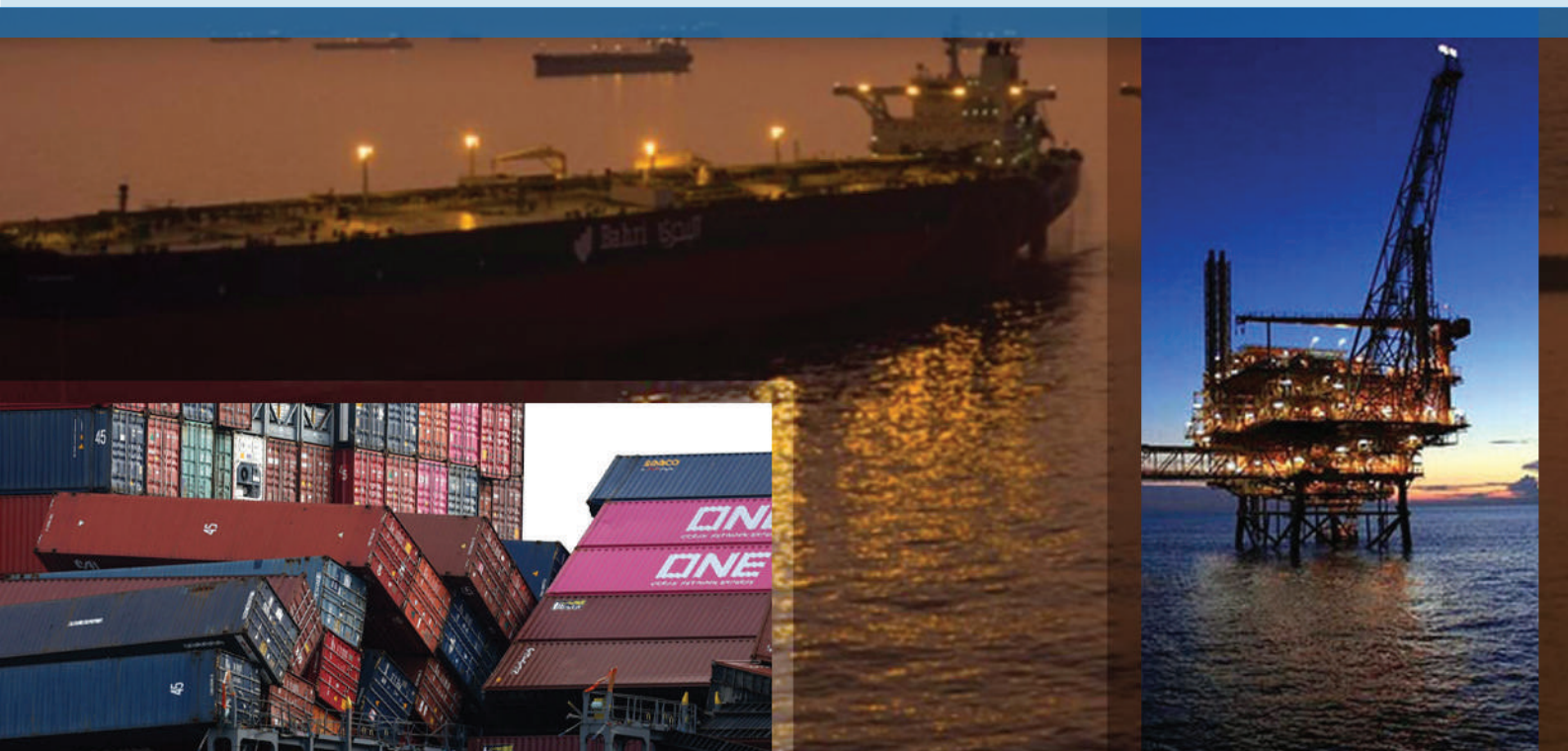
ENTERPRISE RISK MANAGEMENT & INSURANCE SCHOOL (ERMIS)

(Unit of Proclaim Energy (P) Ltd)

**One Stop Solution
for
Insurance Education**

**Academy
of
Choice**

**Skilling
Young
India**



PROCLAIM ENERGY (P) LTD

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🌐 www.proclaimenergy.com

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P N Pudur, Coimbatore - 641041

☎ +91 8454043839

Proclaim Insurance Surveyors and Loss Assessors Pvt Ltd (<https://proclaim.co.in>) is India's leading insurance surveyors and claims management experts and have proven expertise for handling major losses across the World. They have 30 offices and 250 insurance professionals in India. They excel where technical expertise is demanded in complex situations.

Mr S. Ramesh, Founder of this ERMIS is a well-known Insurance veteran with 43 years industry experience, including 30 years of expertise in Insurance for Reliance Industries Ltd, managing their World-wide risks. Mr Ramesh has been involved in projects worth USD 32 Billions in India apart from involvement in running of these plants after commissioning.

As ERMIS is run by the above two partners, learners in ERMIS have an advantage over other insurance learning options



CLASSROOM

TOOLS / TECHNIQUES



FIELD VISIT

EXPERT LECTURES

FOUR PILLARS OF SKILL DEVELOPMENT

What differentiates us from other Institutes?



1. Modern techniques in Insurance education
2. 360 DEGREE concept in insurance skilling
3. Experts in the field as faculty
4. Extensive resource content on Risks & Insurance
5. Easy Learning made possible



S Ramesh CA, CMA, CS and ACII planned & executed massive insurance/risk management programs in India and abroad. He has 360° expertise in Finance, Insurance, Risk Management, Manufacturing, Projects, Supply Chain, Legal and Taxation.



A.W.J. (Tony) Fernandez is a Risk Management Consultant, Consulting Average Adjuster, Techno-Legal Interlocutor & Professor – Maritime & Insurance Law – Gujarat National Law University.



Anuradha More, has done Masters in Commerce, Bachelor of Law, Diploma in Marine & Health Insurance from Insurance Institute of India (III), Fellowship from III, Diploma from CII, UK. She has 25 years experience in United India Insurance.



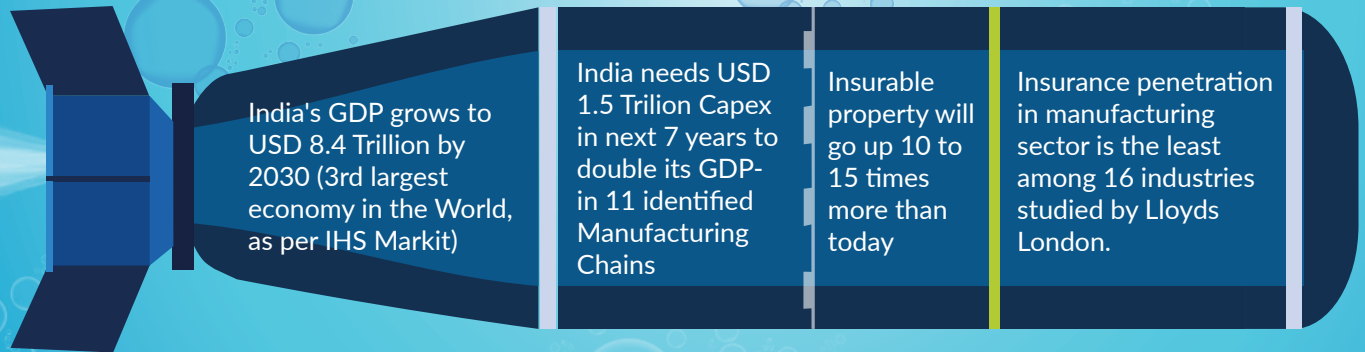
Rajaram Mohan, is a CA, Certified Insurance Anti-Fraud Professional, Fellow of Insurance Institute of India and a Member of Chartered Institute Of Arbitration, UK. Rajaram had achieved several milestones in his over 40 years of industrial experience - such as CFO of GAPCO (RIL)-East Africa, GST roll-out in Reliance Group's Systems and Smart Digital Transformation in RIL.

Why Enterprise Risk & Insurance Education?

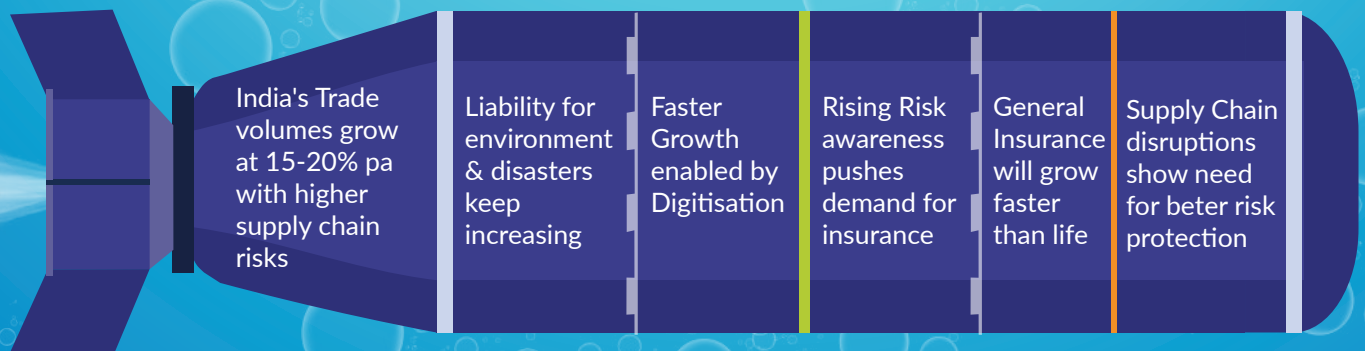
(3 Torpedoes to attack Enterprise Risks)



India's GDP & Growth

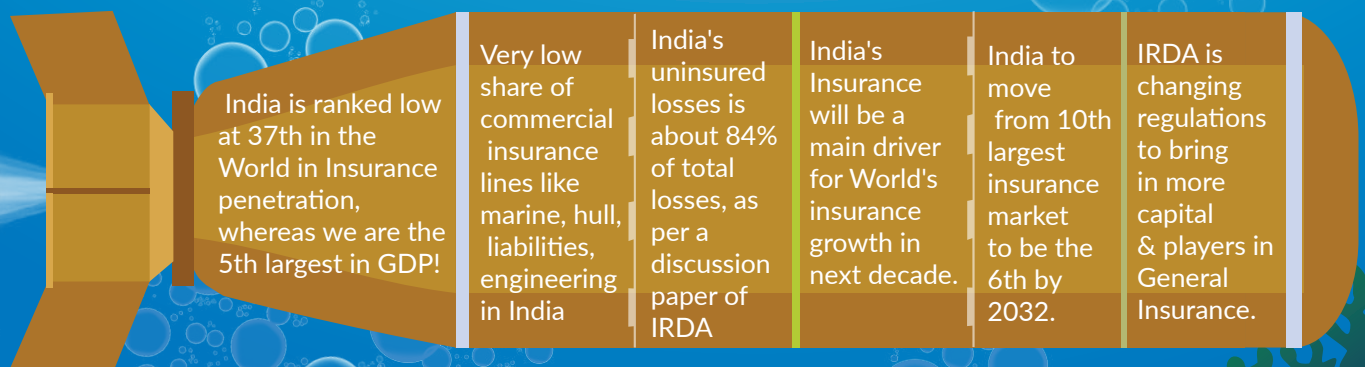


Trade, Disasters and Insurance all rise hand-in-hand



Low Penetration of Enterprise Insurance

(Less than 1 % today)



JOB OPPORTUNITIES FOR AN

“ERMIST” (i.e. one who goes through our 2 year PGDM Course)



Knowledge in Procurement contracts, Supply Chain Risks, Shipping & Marine transport Risks



Supply Chain Executive

Knowledge of Charter Party Contracts, B/L, Customs, Logistics & Banking



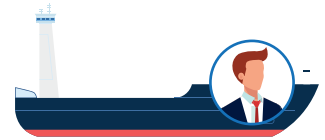
Shipping Agent

Knowledge of Insurance Surveys, Claims & what is good claim & what is bad



Marine Insurance Surveyor

Detailed knowledge of ships, classifications and O&M



Ship Surveyor



Customs House Agent



Risk consultant in big 4 Or System Analyst in an IT Company for Insurance or BFSI Vertical



Bank Executive

Target Audience for these courses;

Smart first class graduates who are keen to make a career in Risk Management & Insurance or others already in employment who want to do their job better.

Those employed in Supply Chain, Broking, Survey, Underwriting, Law, Accounting or Banking or handling business insurance would stand to gain even more from this course.

ERMISTEPS



Amita with 2 years experience -an entry level executive in Ernst Paints Ltd



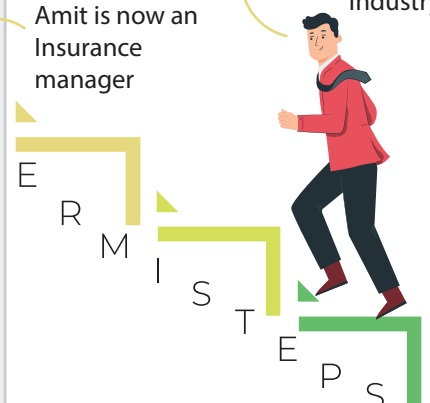
Amita is now Chief Risk Officer of a Mid-Size Company, 2 years after our course



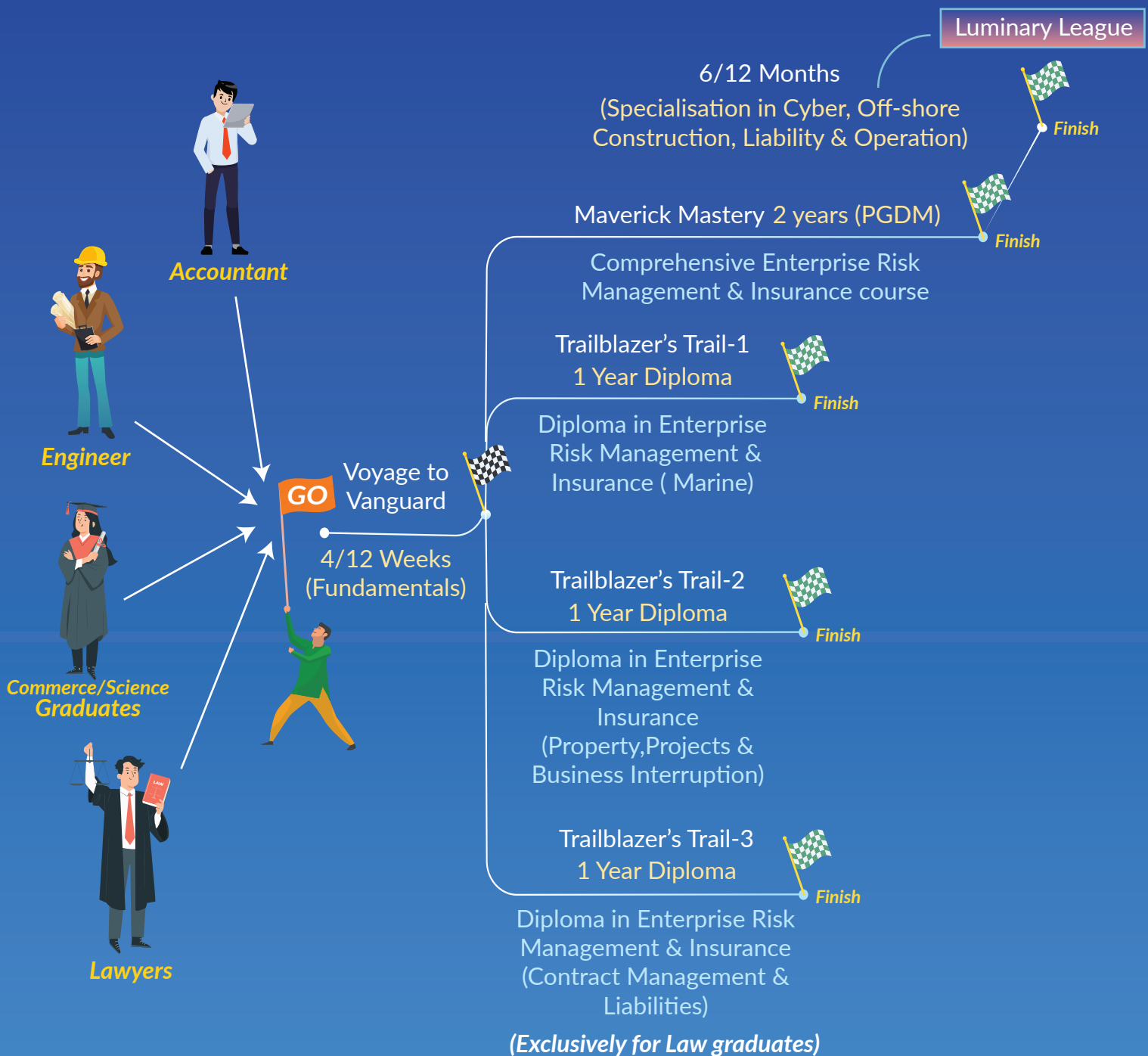
Our 360° approach helps you learn about business and insurable risks simultaneously. Candidates then learn to balance between business opportunities & risks - paving strong ground for their growth in industry.

Amit is now an Insurance manager

Amit, a smart graduate, just out of College, aspiring to join Industry



Course Tree



Syllabus



Course



Contents

Voyage to Vanguard (Appreciation Level)

- i. Fundamentals of Risk Management in Enterprise
- ii. Principles of Insurance
- iii. Simple aspects of Law relevant to Risk Management & Insurance
- iv. Important aspects of Ship Insurance
- v. Effortless learning of chief aspects of the following:
- vi. Supply Chain risks & insurance
- vii. Property Insurance
- viii. Project Insurance
- ix. Liability Insurance

Trail Blazers Trail -1 (Diploma Level)

- i. Appreciation level syllabus as above
- ii. Ship Risk Management and Insurance
- iii. Supply Chain Risk Management & Insurance
- iv. Protection & Indemnity club Insurance

Trail Blazers Trail -2 (Diploma Level)

- i. Appreciation level syllabus as above
- ii. Property & Business Interruption Risk Management & Insurance
- iii. Project risk management & Insurance

Trail Blazers Trail -3 [Exclusively for Law Graduates] Diploma Level

- i. Appreciation level syllabus as above
- ii. Hull and P&I Liability Insurance
- iii. Liability Risk Management and Insurance
- iv. Contract Risk Management

Maverick Mastery (2 Year PGDM)

- i. Appreciation syllabus as above
- ii. Marine Hull Risk Management & Insurance
- iii. Supply Chain Risk Management
- iv. P&I Liabilities – Management & Insurance
- v. Property Insurance & Business
- vi. Project Risk Management & Insurance
- vii. Liability Risk Management & Insurance

Luminary League

- i. 2 Years PGDM
- ii. Specialization in Cyber Risk Management & Insurance
- iii. Off-Shore Construction & Operation Risk Management
- iv. Offshore Construction & Operation Contracts and Liabilities

TRAINING METHODOLOGY OF **ERMIS**



Training programme to create young leaders

360° View



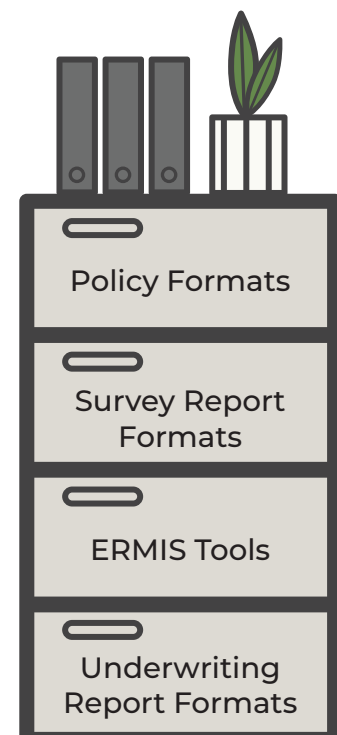
How do we achieve 360 degree Training?
By covering all commercial aspects in each topic- for example, Logistics, Banking & Customs in Cargo Insurance



To De-Mystify vague topics,
our class will go on a field visit!

Our Faculty

- ✓ Industry Experts
- ✓ With 30+ Years Experience
- ✓ Can Simplify Topics for You
- ✓ Can help finish your Projects

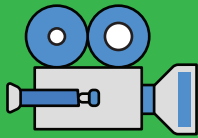


OUR CLASSROOM SPECIALS

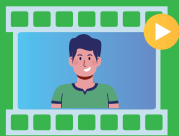


Training programme to create young leaders by ERMIS

INTERNATIONAL EXPOSURE



EDUCATIVE
VIDEOS OF CASE
HISTORIES WITH
LESSONS LEARNT



ANIMATIONS
WHERE REAL
LIFE VIDEOS ARE
ABSENT

CASE STUDIES

We have a repository of over 1000 insurance related case laws in Marine, Hull, Offshore, Liability, Broking, Property and Project. We have identified top 50 cases in each of the insurance lines for our training programmes



PRACTICAL
PROBLEMS



CONSULTING
WITH EXPERTS

INFOGRAPHICS



ANALYSIS

QUICK UNDERSTANDING

ETHICS & REGULATIONS

PROFESSIONAL APPROACH

STRESS ON STANDARD OPERATING PROCEDURES

SECRET OF OUR SUCCESS STORY IS IN PRACTICAL WORKSHOPS WHERE THE TRAINEES IN EACH OF THE 4 MODULES WILL PRODUCE A LIVE RISK SURVEY REPORT, UNDERWRITING REPORT, PROPOSAL FORM, INSURANCE POLICY, ENDORSEMENT, REINSURANCE SLIP, CLAIM SURVEY REPORT AND PERIOD END RECONCILIATION OF CARGO/BUSINESS INTERRUPTION SUMS ACTUALLY INSURED Vs DEPOSIT.

WHY RIME - 1 & 2 ARE FOR EXPERIENCED INSURANCE PROFESSIONALS



In the Aspects Of



Risk Management



Underwriting Report



Getting Insurance what you Require



Insurance Management



Claims Management



Act On Lesson Learnt & Renew

Fundamentals of Insurance

- (i) Acting like uninsured
- (ii) Importance of 'Near Misses'
- (iii) Moral Hazard

Disclosure of relevant details

Importance of a good Broker

Tracking Material Changes and staying covered fully

Need to think like a Surveyor

Improve coverage & reduce overall costs through:

- (i) Insurers
- (ii) Brokers
- (iii) Surveyors
- (iv) Own Risk Management

Cargo & Supply Chain Insurance

- (i) Risk Mapping and Filling in Gaps
- (ii) 360° View
- (iii) Risks from Banking, Customs and Storage Angle

(i) Project positive things and point vulnerability also, where solution is essential
(ii) Special Cargos e.g Project Cargoes

- (i) Mitigate Vulnerability
- (ii) Run Work Shops with Case Studies/Case Laws applicable to you
- (iii) Additional Covers available

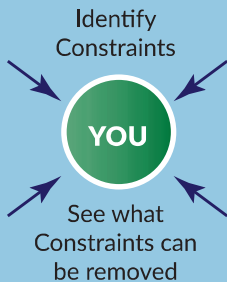
Avoid leakage by ensuring 100% of :

- (i) Declarations
- (ii) Certifications
- (iii) Reconciliation
- (iv) Policy Condition Management
- (v) Material Changes

Borrow a Surveyor's brain through our 'FLIPSTRESS' model to see admissibility of a claim

- (i) Update Risk Register
- (ii) Improve Policy coverage
- (iii) Bench Mark with the best

Hull Insurance



Project positive things & Vulnerabilities (e.g. Compliance with Classification Society recommendations)

- (i) Try to customize the policy
- (ii) Otherwise Mitigate e.g Contract out)

- (i) How to manage compliance with policy conditions & warranties
- (ii) Material Changes
- (iii) Premium Adjustment & Reconciliation

Manage Claim through H-Eclair Tool

Improve on Case law development and your own experience

Liability

Creating Liability Register and 360° view

Holistic Report for Shipping operations gives better cover, may be at same cost ("SCALLOP Tool")

Customize and get comprehensive cover

- (I) Material Changes
- (ii) Compliance with Policy terms

Techniques for settlement, carrying Insurers with you

Improve cover based on Yours, Legal development and Market Experience

OUR LIBRARY



Training programme to create young leaders by ERMIS

We will keep adding books

Best international Insurance books will be there in our library for reference

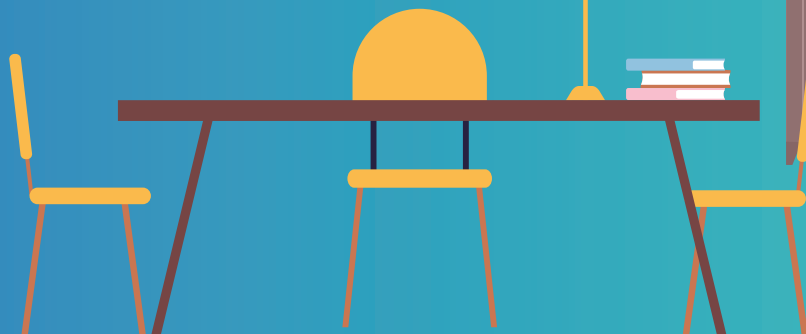


Latest Insurance Reports will be available on Marine, Project, Property, Liability & Cyber

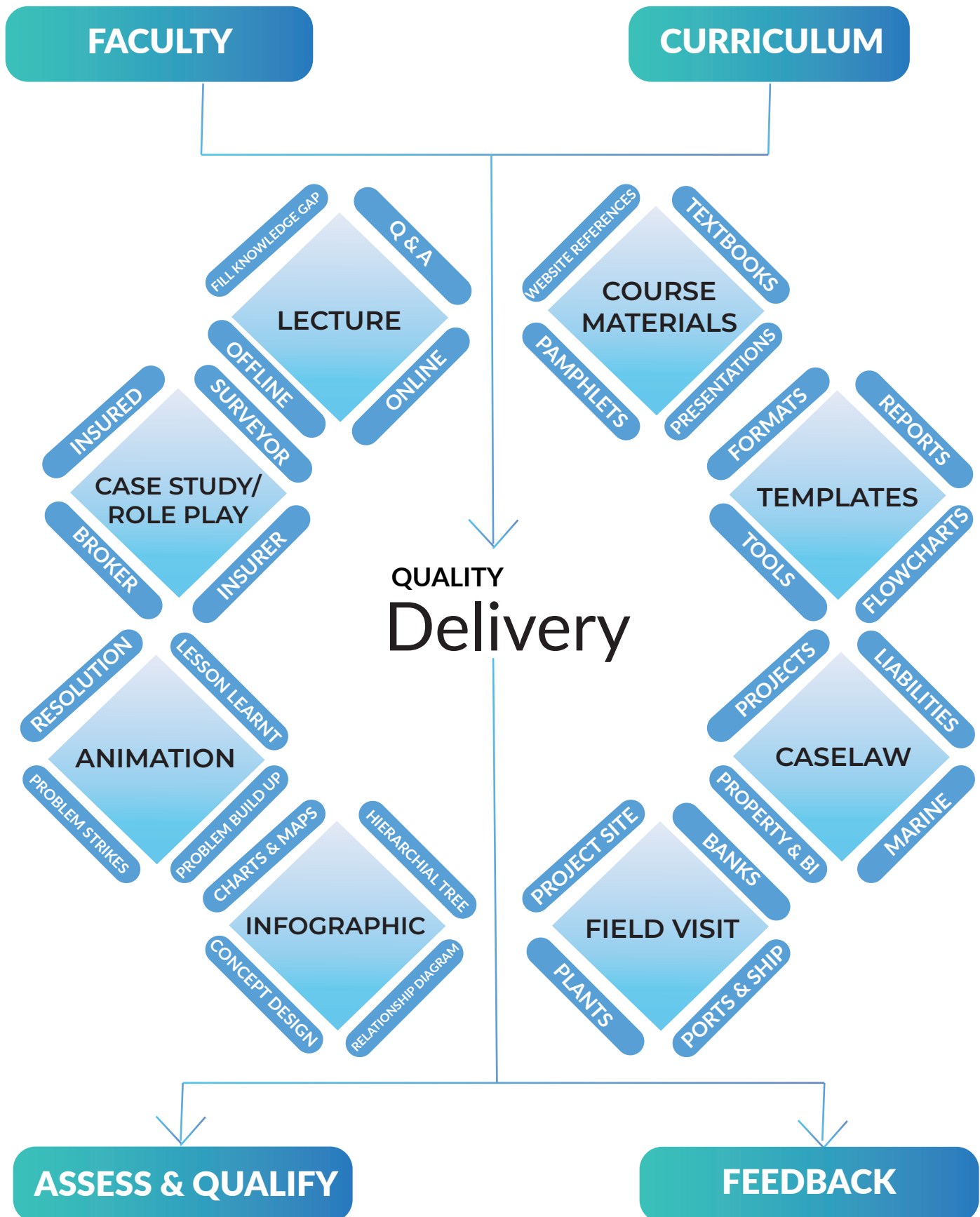
Complimentary access to Library to 1 year / 3 Months term course students after completion for 1 year

All course materials will be available for reference, including animations, virtual visits and class room lecture videos

We have a repository of Over 1000 insurance related case laws in Marine, Hull, Offshore, Liability, Broking, Property and Project.



OUR COURSE DELIVERY METHODOLOGY



SAMPLE END-OF-THE-SEMESTER WORKSHOP FROM US



9-10 AM	Developments and Challenges in Supply Chain Commerce 2024
10-11 AM	Lessons from Post-Covid Supply Chain Calamities in 2023-2024
11 AM-12 Noon	Landmark judgments in Supply Chain Risks in 2023-24 & Opportunities/Lessons for Indian industry
12 Noon-1 PM	Recent Publications on Marine Insurance-Gist & Circulation
2 PM-3 PM	Mock Arbitration of a Marine Hull Claim dispute
3 PM-4 PM	Mock Survey of a Marine Claim with a virtual tour (or) Virtual Visit to Container Freight Station near JNPT Port
4 PM-4.30 PM	Job Opportunities in Broking (or) Job Opportunities in Supply Chain (in 2 rooms)
4.30 PM-5 PM	Job Opportunities in Supply Chain Risks/Claims Survey



Testimonials from Industry Experts



Mr. Nagarajan Girishankar

Director at Pioneer Insurance and Reinsurance Brokers Pvt. Ltd



“There are hardly two-three enterprise Insurance Education institutes in the country. I know for a fact that all the students from these institutes get absorbed in the Industry. The ERMIS College started by Mr. Ramesh and Mr. A.W.J Fernandez (Tony) proposes to go one step further by making the course more attractive for easier learning and application oriented: i.e how to write an Insurance policy, Survey report, Underwriting report etc. They teach Insurance with their "360 Degree familiarity"- in the process the students learn Banking, Supply Chain and Customs along with all gamuts of Insurance. Students become more Application oriented in the field. it will not be an exaggeration that the students taught by ERMIS even get to better job positions in insurance industry in medium term. Mr.Fernandez is the Dronacharya of Marine Insurance and he is a great assest for ERMIS.”

Mr. Kailash Pathak

Head of Supply Chain Management for Staples Business, Reliance Retail Limited



“ERMIS, an Initiative of Proclaim Energy Pvt Ltd has started Enterprise Risk Management & Insurance Courses under the leadership of Sh. S. Ramesh. I have worked under the leadership of Sh Ramesh in India and abroad on several big projects and was able to resolve tough risk management/insurance issues, such as subrogation required by Owners under the BIMCO C/P, Delay Start Up cover and many more. I can assure that the course will impart the best knowledge possible on enterprise insurance, given the depth of ERMIS' team. I can foresee that its students will get employed in corporates in Insurance & Risk management areas easily. Corporates struggle due to lack of adequate knowledge & ability in this field and the proposed courses by ERMIS will fill this gap for them.”

Mr. R Balasundaram

Senior Advisor (Corporate Risk Broking) Willis Towers Watson and
Secretary General, Insurance Brokers Association



“I am happy to be associated with ERMIS which wants to significantly improve the Enterprise Risk & Insurance education, compared to other courses on Insurance in India. I see this proposed course to be a stepping stone for future Insurance leaders, as ERMIS wants to give 360-degree learning experience. Coupled with good practical knowledge in policy writing, survey reports & underwriting reports, the candidates will have an edge, even as entrants in industry.”

Testimonials from Industry Experts



Mr. Niranjan Chakraborty

Maritime & Insurance Lawyer and Maritime Arbitrator Mumbai



“I know Mr. S. Ramesh and Mr Tony Fernandez for a very long time in my profession as a Maritime & Insurance Lawyer for Reliance Industries Limited. Having been trained at Lloyd’s Maritime Academy, England and handled all types of Maritime and Marine insurance complex claims issues, I am of the view that ERMIS Institution's initiative to teach Enterprise Risk Management & Insurance is not only timely but also very good initiative as corporate insurance in India lacks good calibre professionals.

I observe from ERMIS's course plan that they cover Marine Hull, Cargo, Projects, Property, Liability & Off-shore Operations extensively. I am yet to see a similar course plan with any other Institution in India.

Both Mr. S. Ramesh & Mr. Tony Fernandez are fully capable to deliver these courses to create a good number of Enterprise Insurance professionals in India.

I would also recommend this to many of my fellow lawyers, maritime Arbitrators who are starting their career to meet Insurance Industry's increasing demand.”

Mr. Narendranath B Menon

Marine & Energy Loss Adjuster



“Marine Consultant & Insurance Loss Adjustor, N.B Menon & Associates, Ex-Director J.B Boda Group I know Mr. S. Ramesh and his capabilities for a long time. This course for two years he has planned through ERMIS is indeed very promising. It does give very good opportunity for the youth entering industry in Insurance.

There is a lack of capable Marine Insurance people not only in India, even world-wide. Therefore, I see a great potential for people getting qualified after 2 years from the 2 Years PGDM Course by ERMIS to get good jobs in Insurance Industry. These Youth will also have overseas job opportunities, as the course syllabus gives international exposure quite a great deal.”

Testimonials from **Industry Expert**



Mr. Govinder Kapoor

Chairman, Proclaim Insurance Surveyors and Loss Assessors Pvt. Ltd



“Proclaim Insurance Surveyors and Loss Assessors Private Limited has associated with Mr. S. Ramesh to create ERMIS Institution. The Institution is formed with a focus to impart outstanding Risk Management & Insurance education to interested participants.

The Institute programs are structured around imparting practical knowledge to graduates to ensure real and specific industry knowledge is provided, to professionals like Lawyers, Engineers and Chartered Accountants, amongst other professions and skill sets.

It is common knowledge that there is lack of education and skill development within the Insurance Section, especially with respect to Enterprise Risk Management and Insurance Practices, within India and globally. This is the main driver for the courses that are being structured and considered.”

Testimonials from **Course Participants**

Sai Kumar

Prudent Insurance Brokers



“I underwent ERMIS's Insurance course in July last. This was indeed helpful, as it significantly improved my knowledge on Insurance of Marine Hull, Cargo and Offshore Liabilities. So much so, my employers have given me additional responsibilities to do P&I Insurance recently, paving way for my career growth.”

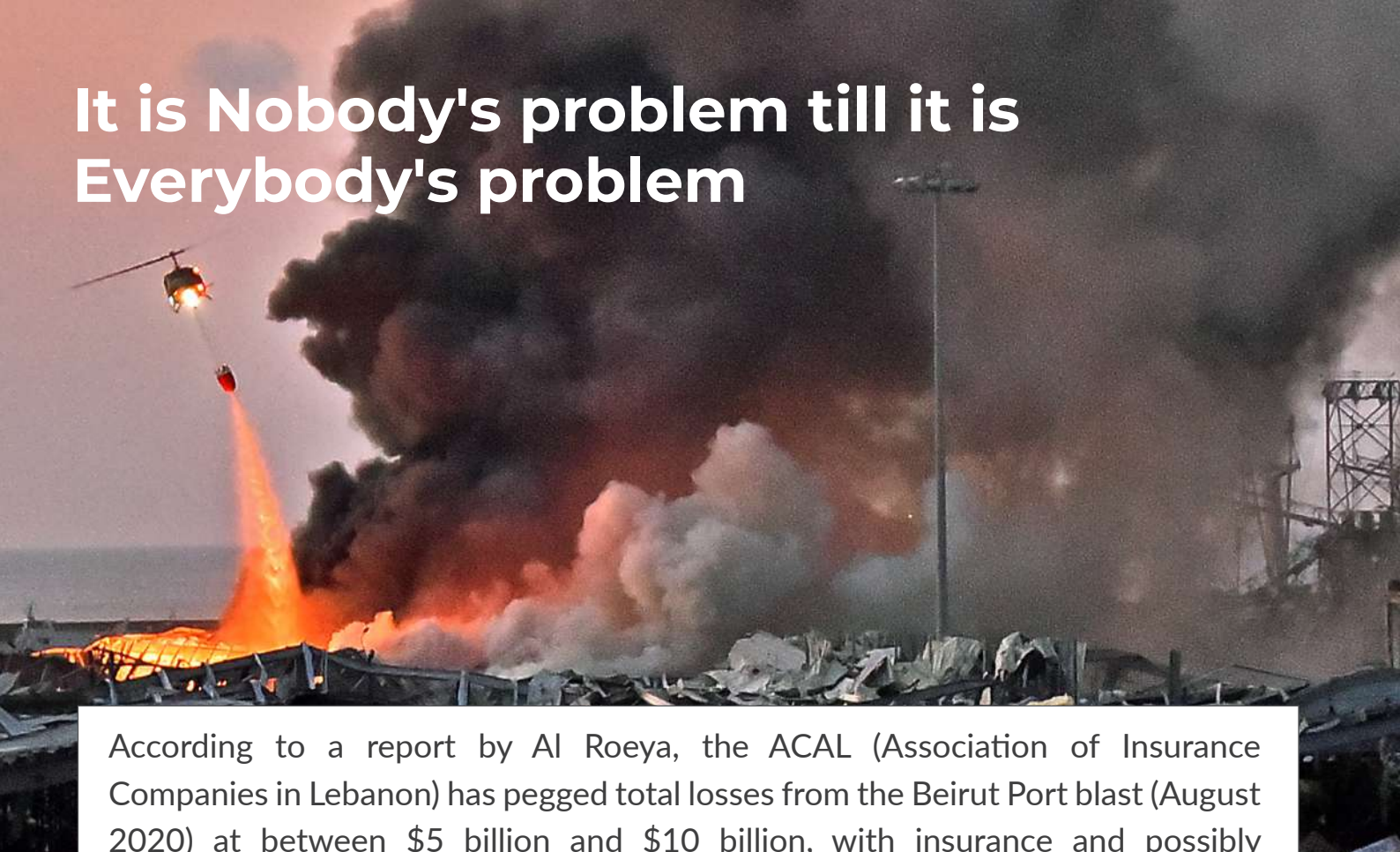
Aarti Sherkhane

Executive, Pioneer Insurance and Reinsurance Brokers Pvt. Ltd




“I underwent a short term course in ERMIS institute sometime back. The course taught me a great deal about fundamentals of Insurance, Marine Hull and Cargo insurance, liabilities and role of an Insurance Broker in Enterprise Insurance. These were very helpful for a fresh Commerce graduate like me and I could secure a job with a big broking company thereafter. I am not afraid of enterprise insurance subjects anymore and that is helping me to expand my knowledge base further.”

It is Nobody's problem till it is Everybody's problem



According to a report by Al Roeya, the ACAL (Association of Insurance Companies in Lebanon) has pegged total losses from the Beirut Port blast (August 2020) at between \$5 billion and \$10 billion, with insurance and possibly reinsurance protection expected to cover around 30%, or up to \$3 billion of this total. Cause: Unsafe storage of 2,750 T of Ammonium Nitrate.



In 2011, the Macondo well disaster sent a 3.2 M barrels of oil in Gulf of Mexico, ultimately costing USD 62 Billion to BP, as per Wall Street Journal. The Contractors Transocean, Halliburton and BP's JV partner Andarko were also liable, but BP was found to be grossly negligent.

Insurance Coverage: BP had Nil cover. Andarko, BP's partner: \$ 150 M. Transocean, \$ 560 M Hull, \$ 700 M Environment Liability & \$ 950 M Collision, Crew Liability & General Third Party Liability.
(Quoted from: [policyholderpurse/Lexology](#))

Oil Spill-Where it Hurts the Most

Mauritius's Sad Story



Total Loss to Mauritius: \$ 10 B against its GDP:
\$ 11 B. What they could recover today as per
Mitsui & Wakashio: \$ 65 Millions!

203,000-dwt Wakashio, a 300 Metre length Vessel, was heading to Brazil from China on a weekend in July 2020 when it hit the Pointe d'Esny beach, which is located near a marine park in Mauritius. The Ship later split into two, spilling fuel oil. Cause: ***"A birthday party had been held on board and I had consumed alcohol in moderation,"*** the captain Sunil Kumar Nandeshwar said, adding that he had given instructions to approach Mauritian waters to get a phone network so crew members could contact their families. (Kyodo & International Shipping News)

Cause: Negligence & Lack of safety awareness and insufficient compliance

Loss to Mauritius estimate: USD 10 Billion, while they may not be able to recover more than USD 65 M.

The Ship's Captain & First Officer were handed a 20 months of prison by a Mauritius Court, as per "Offshore Energy". Photo courtesy of [lexpress.mu](https://www.lexpress.mu).