



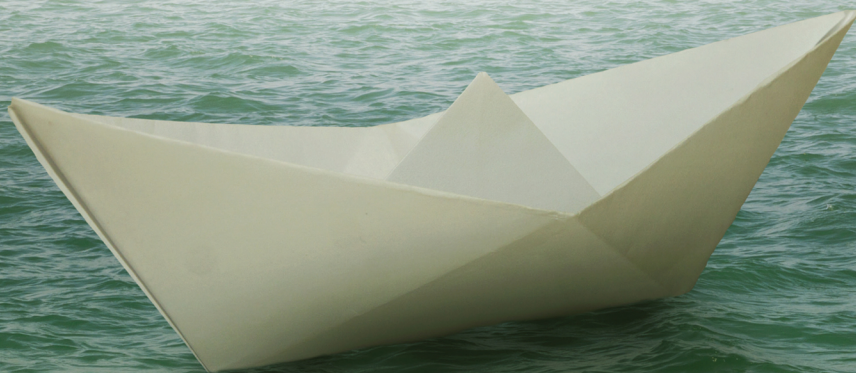




TRUST

Trust Reinsurance Broker

in a  
**RISK-BASED INDUSTRY**  
we sail the  
**HIGHEST**  
of seas



we try to make your journey as smooth as  
it would be in the calmest of seas.



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# **FAIR IN BRIEF**







# FAIR IN BRIEF

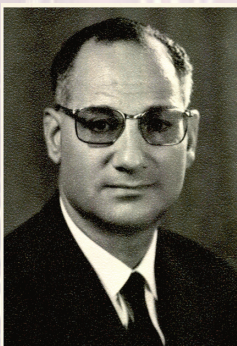
## Historical Background

The Great visionary leaders and heads of states of twenty-nine countries from Africa & Asia came together for the first time in the history of the human being, on the 18th to 24th April 1955, in Bandung, Indonesia.



President Sukarno of Indonesia, Premier Zhou Enlai of China, Premier Jawaharlal Nehru of India, and President Gamal Abdel Nasser of Egypt played leading role to unanimously approve and announce Bandung Declaration. The declaration inspired nationalism movements in the two continents, remapped the world politics and set up the foundation for the Afro-Asian cooperation.

The declaration was translated into action plans. Under the title of economic cooperation, the **Afro-Asian Economic Organization** was established. It held its first and second general meetings in 1958 & 1960 in Cairo. It was then decided to work on sector basis to enhance efficacy and to attain better achievements. Insurance sector took priority and was put on the top of the adopted economic cooperation action programme.



It was decided to establish an Afro-Asian Insurance Council with the initiative of Mr. Ahmed Choukry El-Hakim, the Chairman of the Egyptian General Insurance Organization & the Chairman of the Insurance Federation of Egypt. During its fourth meeting held in Karachi, in 1963, Mr. El-Hakim called for the founding meeting of the **Federation of the Afro-Asian Insurers & Reinsurers** "FAIR" with the invitation of the Egyptian Government.

FAIR Founders' meeting was held in Cairo, in September 1964 with the presence of the representatives of twenty Afro-Asian Countries.



# FAIR IN BRIEF

## FAIR Founders' Meeting



**Delegates attending the Founders' Meeting in Cairo in 1964**

**Venue:** Cairo - Egypt  
**Date:** 3rd to 5th September 1964  
**Theme:** Formation of FAIR

### Countries Present:

Algeria, Burma, Cambodia, China, Egypt, Ethiopia, Ghana, India, Indonesia, Iraq, Jordan, Korea, Kuwait, Lebanon, Libya, Malaysia, Morocco, Nigeria, Pakistan, Tunisia.

The opening session took place at the Town Hall of Cairo, on 3rd September 1964. Representatives of insurance and reinsurance companies, representing 20 Afro-Asian countries participated.

The Honorary President of the meeting was Dr. Adel-Moneim El-Qaissouni, Deputy Prime Minister of Economy & Finance representing President Gamal Abdel-Naser. The speakers in the opening and closing sessions were Dr. Al-Qaissouny, Mr. Gul Mohamed, Mr. Ahmed Choukri El-Hakim, Dr. Mohamed Ali Rifaat, Mr. Tsui Ping, Mr. Zahiruddin Ahmed, Mr. Ali El Shafei & Mr. Nouredine El Aneizi.

The meeting resolved to

- Establish the Federation of Afro-Asian Insurers & Reinsurers "FAIR",
- Approved the Statute & Bylaws of FAIR,
- Adopted the Statute and Byelaws of the Federation,
- To elect Mr. Ahmed Choukri ElHakim, Chairman of the Egyptian General Insurance Organization, as FAIR President.

Mr. Ahmed Choukri ElHakim, the Founding President of F.A.I.R., stressed the need to map out the Federation's work program, which should be long-term undertaking, "general and flexible", allowing for future benefit of experience, experiment and review and, thereby, ensuring that growth be progressive and balanced.

After three days of strenuous work, the representatives laid the foundation for a new era in regional collaboration among Afro-Asian countries in the field of insurance.



# FAIR IN BRIEF

## FAIR Bodies

### 1. The General Assembly:

The General Assembly consists of all the delegates of ordinary and associate members of the Federation of Afro-Asian Insurers and Reinsurers. Every country having voting members, whether represented at the General Assembly by one or several delegates, shall have only one vote in the deliberations.

#### **Power of the General Assembly:**

The General Assembly is the supreme authority of the FAIR. It is competent to:

- a. elect the President and two Vice-Presidents and the Members of the Ex.B;
- b. discuss the annual report of the Secretary General;
- c. determine the general policy and programme of work;
- d. approve the budget and accounts;
- e. examine any other matter submitted by the Executive Board
- f. determine the date and venue of the next session of the General Assembly.

### 2. The Executive Board

The Executive Board represents and exercises all the powers of the General Assembly save when the latter is in session. It motivates all activities and guides all FAIR accomplishments. It is composed of the President, two Vice-Presidents and twelve members represent equally the two continents.

The Executive Board should meet at least once a year. The dedication of the Board Members and their enthusiasm to participate in all sessions enhance the efficacy of the meetings.

#### **Functions of the Executive Board:**

The Executive Board shall meet at least once yearly to:

- a. consider all matters included in the agenda of the General Assembly;
- b. prepare and recommend the budget and scales of subscriptions for adoption by the General Assembly;

### 3. The Central Office:

The Central Office is the executive organ of the “FAIR” and consists of the Secretary General and his staff. The Secretary General shall be appointed by the General Assembly on the recommendation of the Executive Board. He shall be responsible for all functions of the Central Office.

#### **Functions of the Central Office:**

Subject to the general direction and supervision of the Executive Board through the President, the functions of the Central Office as delegated to the Secretary General shall include all executive, technical, and preparatory arrangements. The Secretary General shall be delegated such powers as may be necessary to enable him to fulfil his responsibilities.



# FAIR IN BRIEF

## FAIR Activities

FAIR, being a professional business association, dedicated to the cause of regional cooperation, and the development of the Insurance Industry in the Afro-Asian Countries, has been able all over the years, to adapt the changes, to review its priorities, to redefine its strategies, and in the meantime, to continue preserving its identity and principal goals.

FAIR has succeeded to enlarge its domain in Africa and Asia and to encourage more members to join. All members are working together, confirming commitment and loyalty to the ideals of FAIR, and boosting cooperation with their partners worldwide signifying the international nature of Insurance in theory and practice.

Revising FAIR strategies and mapping out its relevant programmes is a continuous process, special attention is always given to the following issues:





# FAIR IN BRIEF

## FAIR Brokers & Consultants Society “FBCS”



FAIR Brokers & Consultants Society (FBCS) has been established, aiming at developing the profession and having a progressive and powerful arm to spur regional cooperation and to encourage business exchange among FAIR Members.

### I. Objectives of FBCS

FBCS brings the brokers in the FAIR region into the mainstream of FAIR activities. FBCS represents the interests of insurance and reinsurance brokers.

Members of FBCS are advisors who pride themselves on the professional advice and range of products and services they offer, always focused on the insurers and customers' needs and requirements.

FBCS is set to become an important voice of the industry - advising members and the regulator, on key insurance and reinsurance issues. In addition, FBCS would assist to raise and maintain industry standards.

The combined membership of FBCS is expected to handle a very significant share of the reinsurance business in the Afro Asian region.

FBCS in tandem with FAIR has extensive reach in the Afro Asian region and valuable grass-roots knowledge (market information) of the insurance practice of every country in the region. This resource will be enhanced and made available to FBCS members in their practice to develop better business opportunities.

Accreditation by FAIR enhances the Afro Asian brokers reputation. Membership of FBCS enhances value in the eyes of the Insurer, and increases networking opportunities.

Preferential approach may be adopted to build up mutual strong business relationships within the FAIR domain. FBCS should also make efforts to discuss with the local Regulatory authorities the rating requirements so that the reinsurance security regulations framed encourage regional co-operation amongst FAIR members.







# **FAIR POOLS & SYNDICATE**



# FAIR POOLS & SYNDICATE

## FAIR Non-Life Reinsurance Pool



### Reinsurance Pool

The idea of using Reinsurance Pooling system for the benefit of Afro-Asian Companies had been discussed in every FAIR General Meetings and it was unanimously decided to set up the FAIR Non-Life Reinsurance Pool with effect from 1.1.1974 after the 3rd Meeting of the F.A.I.R. General Assembly which was held in Istanbul on the 11th-14th September 1972. The General Assembly also unanimously entrusted the management of the Pool to Milli Reasürans T.A.Ş (Milli Re).

### Objective:

The Pool is aimed to achieve the following objectives:

- to promote cooperation among member companies
- to provide an additional underwriting capacity in Asia and Africa and to increase the same for the member companies
- to provide the same standard of reinsurance service as offered by international market
- to accelerate the process of achieving increased self-reliance in the field of insurance and reinsurance through cooperation

### Managed By:



**Manager: Ms. Aylin Kocatürk**

**Phone:** +90 212 231 47 30

**Email:** akocaturk@millire.com

**Website:** [http://www.millire.com/fair\\_pool.htm](http://www.millire.com/fair_pool.htm)

**Address:** Milli Reasürans T.A.Ş. Teşvikiye Cad. No: 35 34367  
Şişli, İstanbul – Turkey

	2012	2013	2014	2015	2016
<b>Subscribed Capacity</b>	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty
<b>Gross Premium</b>	£ 47.730.000 (est.)	£ 40.661.000 (est)	£ 37.488.000 (est)	£ 41.711.000 (est)	£ 44.261.000 (est)
<b>Profit (Loss) of the Year</b>	£ 6.191.093	£ 481.315	£ 1.009.314	£ 5.626.273	not finalized yet



# FAIR POOLS & SYNDICATE

## FAIR Aviation Pool



The FAIR Aviation Pool was created further to the 9th General Assembly of the FAIR that was held in Beijing, China from November 10th to 20th 1985. The first Executive Committee meeting was in Casablanca on June 28th and 29th in 1988.

It has one of the most important capacities in the Afro-Asian region with 127 Cessions splitted in Hull and Liabilities shares for 2016 UY.

The General Assembly also unanimously entrusted the management of the Pool to Société Centrale de Réassurance (SCR).

### Objective:

- Write aviation risks ceded from the FAIR members and other Afro-Asian markets.
- Increase the aviation retention capacity of Afro-Asian markets.

### Lines of business, and Capacity in terms of lines:

- Aircraft hull and/or other business allocated to the hull section.
- Aircraft liabilities such as Third Party Legal Liability, Passenger Legal Liability, Baggage Liability, Freight Cargo and Mail, Legal Liability, Airport Owners and Operators Legal Liability, Products Legal Liability...
- Passengers Personal Accidents, aircrews, air operators, etc.
- Loss of use, consequential Loss Insurance in respect of partial Loss...
- Loss of license Insurance for pilots, flying engineers
- Cargo and/or Baggage Insurance...
- War, Hi-jacking etc.

### Managed By:



**Manager:** Mrs. Houda MCHICHE

**Phone:** + 212 5 22 46 04 00

**Email:** hmchiche@scrmoroc.com

**Website:** www.scrmoroc.com

**Address:** Société Centrale de Réassurance (SCR) Tour Atlas - Place Zellaqa BP 13.183 - Casablanca - Morocco

- FAIR Aviation Pool is Registered in Insurance Regulatory and Development Authority of India (IRDAI)-2017
- FAIR Aviation Pool is Registered in The China Insurance Regulatory Commission (CIRC)-2017

	2012	2013	2014	2015	2016
Subscribed Capacity	\$34M	\$34M	\$34M	\$34M	\$34M
Gross Premium	\$9M	\$5M	\$4M	\$4M	\$5M
Profit (Loss) of the Year	\$500 000,00	1,2M\$	\$-2M	\$140 000,00	\$800 000,00



# FAIR POOLS & SYNDICATE

## FAIR Oil & Energy Insurance Syndicate



**FAIR**  
Oil & Energy  
Insurance  
Syndicate

With the vision, drive and initiative of FAIR, FAIR Oil & Energy Insurance Syndicate was established in order to provide a regional capacity in Oil and Energy related business from FAIR members and other sources, for risks located the Afro-Asian region. The Syndicate was further incorporated in January 1999 in the Kingdom of Bahrain as an independent legal entity by a Legislative Decree No. 7/1999, and started its operation on October 1, 1999.

Since its appointment as Managers, Trust Re has devoted considerable means and resources to develop the business of the Syndicate which gained a wide recognition as a sizable capacity and a reliable reinsurance security in the region.

### Objective:

The principal objective of the Syndicate shall be to underwrite Oil and Energy business from FAIR Members and/ or other sources, principally dealing with the Afro-Asian Oil & Energy business for the account and benefit of the Members, including incidental and associated risks.

Furthermore, the Syndicate shall:

- Take the necessary actions conducive to increase the retention capacity of the Afro-Asian Markets.
- Cooperate with the national companies to develop their technical skills and to increase their commercial capacities.
- Provide technical services i. e. risk surveys, loss prevention and control for Afro-Asian risks.
- Act as a technical arm supporting the activities of F.A.I.R. organs in particular F.A.I.R. Oil & Energy Underwriters Forum to secure the efficacy of its meetings and to enhance bilateral exchange of business.

### Managed By:



**TRUST RE**  
REINSURER OF CHOICE

**Manager: Mr. Nabil Hajjar, Managing Director**

**Phone:** + (973) 17517176

**Email:** foeis@foeis.com

**Website:** www.foeis.com

**Address:** P.O. Box 10844, Manama, Bahrain.

	2012	2013	2014	2015	2016
Subscribed Capacity	\$25M	\$25M	\$25M	\$25M	\$25M
Gross Premium	\$25M	\$25M	\$23M	\$20M	\$13M at 31.12.2016 (not complete)
Profit (Loss) of the Year (Financial Year)	\$2M	\$4.8M	\$2.3M	\$3.3M	\$3M



# FAIR POOLS & SYNDICATE

## FAIR Natural Catastrophe Reinsurance Pool



The 21st General Meeting of the Federation of Afro-Asian Insurers and reinsurers (hereinafter referred to as 'FAIR'), Kuala Lumpur, 20-21 October, 2009 unanimously adopted the recommendation of the FAIR Executive Board to establish a REINSURANCE POOL for reinsuring the Excess of Loss Programmes catering to CAT events including Non marine CAT exposures, excluding Terrorism, but including Incidental exposures of other classes.

- i. Fire
- ii. Accident excluding credit and bonds business
- iii. Project Insurances (CAR & EAR)

The General Assembly also unanimously entrusted the management of the Pool to General Insurance Corporation of India (GIC RE)

### Objective:

- Protect capital & surplus that would accumulate in the Pool over time through professional management of its insurance operations, adequate risk management, prudent investment policies, tight restrictions on the use of funds and a system of checks and balances embedded in the governance structure.
- Ensure that best international industry practices are adopted in pool's operations and risk management.
- Diversifying risk across regions to achieve
  - o Multiple Use of Available Capacity
  - o Cross-Subsidization of loss

### Managed By:



**Manager: Mr. Sushil Kumar**

**Phone:** +91 22 22867520

**Email:** sushilkumar@gicofindia.com

**Address:** General Insurance Corporation of India, "Suraksha", 170, Jamshedji Tata Road, Churchgate, Mumbai - 400 020 India.

A/c Year	Gross Premium (USD)	% Growth (wrt prev year)	Claims
2014	125,998		Nil
2015	159,076	26%	Nil
2016	218,545	37%	Nil
2017	559,210 (Till July 2017)	156%	Nil







**FAIR MEMBERSHIP**



# FAIR MEMBERSHIP

## Membership Types

- i. Ordinary Membership** is opened to any Afro-Asian national Insurance or Reinsurance Company and/or Holding Organization, In all cases, an ordinary member shall have:
  - a.** at least fifty-one percent of Afro-Asian ownership and
  - b.** the Head-Office situated in Africa or Asia.
- ii. Associate membership** is opened to:
  - a.** any other Afro-Asian national insurance or reinsurance compan whose Head-Of-fice is situated in Africa or Asia and
  - b.** any African or Asian national insurance association or institution.
- iii. correspondent Membership** is opened to other insurance and reinsurance companies or institutions, whose collaboration is deemed conducive to promoting the aims of the “FAIR”.

## **iv. Brokers & Consultants Membership:**

FAIR Brokers & Consultants Society (FBCS) has been established in 2005, aiming at developing the profession and having a progressive and powerful arm to spur regional cooperation and to encourage business exchange among FAIR Members.

FBCS Membership shall be opened to Afro-Asian Brokerage Companies and/or Insurance Consultancy Firms.

In all cases, FBCS member shall be:

- a.** Incorporated, and its headquarter established in Afro-Asian country
- b.** Owned at least 51% by Afro-Asians
- c.** Licensed by the National Insurance Supervisory Authority
- d.** Not an agent marketing the services of Non-Afro-Asian broker.



# FAIR MEMBERSHIP

## Membership Benefits



### Networking

- Attend FAIR events with a special/discounted fees
- Host FAIR Conferences, Forums & Seminars
- FAIR promote cooperation among insurance and reinsurance companies in Africa and Asia, through the regular exchange of information, expertise and the development of business relations.
- Participate in the session of the "General Assembly" meeting, which is the supreme power of FAIR



### Join FAIR Pools & Syndicate:

- FAIR Non-Life Reinsurance Pool, "managed by Milli Re, Turkey":
- FAIR Aviation Pool "managed by Societe Centrale de Reassurance "SCR", Morocco"
- FAIR Oil & Energy Insurance Syndicate "managed by Trust Re, Bahrain"
- FAIR NAT CAT Pool managed by GIC RE, India



### Capacity Building

- Get a special discount on all the programmes of the National Insurance Academy of India "NIA".
- Get a special discount on certificates of the CII, UK.



### publications

- Receive all such publications, circulars, statistical data, financial information and reports, and other studies as are issued by the Central Office
- Receive FAIR Review free of Charge
- Elicit from the Central Office any information, technical or otherwise, pertaining to insurance and reinsurance within Afro-Asian countries



### FAIR Data Base

- One full page on the FAIR Website about the company with a automatic access to update the information as often as needed
- Have access to the members area on the FAIR website
- Listing your company in Members Directory including contact details

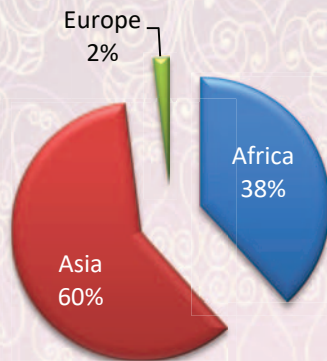


### Awards

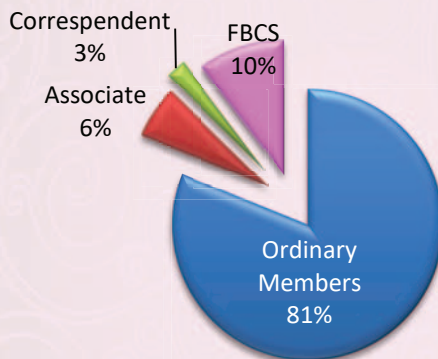
- Join the writing competitions articles
- Join the writing competitions case studies
- FAIR Hall of Fame (honouring the leaders of the FAIR insurance markets),

# FAIR MEMBERSHIP

## FAIR MEMBERS IN FIGURES



**Africa** 101 Members  
**Asia** 158 Members  
**Europe** 6 Members



**Company** 212  
**Association** 16  
**Correspondent** 7  
**Brokers** 30

### FAIR Members Countries:

1 Algeria	14 Iran	27 Maldives	40 Sudan
2 Bahrain	15 Iraq	28 Morocco	41 Switzerland
3 Bangladesh	16 Ireland	29 Nigeria	42 Syria
4 Belarus	17 Jordan	30 Oman	43 Tanzania
5 China	18 Kazakhstan	31 Pakistan	44 Thailand
6 Cyprus	19 Kenya	32 Philippines	45 Togo
7 Egypt	20 DPR Korea	33 Qatar	46 Tunisia
8 Eritrea	21 South Korea	34 Russia	47 Turkey
9 Ethiopia	22 Kuwait	35 Saudi Arabia	48 U.A.E
10 Germany	23 Lebanon	36 Seychelles	49 Vietnam
11 Ghana	24 Libya	37 Singapore	50 Yemen
12 India	25 Madagascar	38 South Africa	51 Zimbabwe
13 Indonesia	26 Malaysia	39 Sri Lanka	



# FAIR MEMBERSHIP

## FAIR MEMBERS IN FIGURES (2016)

in US\$ millions

Country	Total Premium*	Life Premium*	Non-Life Premium*
Algeria	1209	102	1107
Bahrain	734	139	595
Bangladesh	1668	1226	442
China	466131	262616	203515
Cyprus	805	316	489
Egypt	2130	1023	1107
Eritrea	19	0	19
Ethopia	294	17	277
Ghana	463	216	246
India	79311	61817	17493
Indonesia	20038	15299	4740
Iran	8298	1004	7293
Iraq	271,080 (2015)		
Jordan	803	92	711
Kazakhstan	945	163	782
Kenya	1915	729	1186
DPR Korea			
South Korea	170862	104169	66694
Kuwait	1115	183	932
Lebanon	1574	482	1092
Libya	162	4	158
Madagascar	60	14	46
Malaysia	13930	9189	4741
Maldives	44.98	0.93	44.05
Morocco	3561	1457	2103
Nigeria	1159	372	787
Oman	1196	144	1052
Pakistan	2520	1773	747
Philippines	5407	3742	1665
Qatar	2935	47	2889
Saudi Arabia	9934	278	9656
Seychelles	18	5	13
Singapore	21029	17557	3472
South Africa	41962	33890	8072
South Africa	41962	33890	8072
Sri Lanka	949	440	509
Sudan	405	17	388
Syria	41	1	40
Tanzania	318	36	282
Thailand	22044	15131	6913
Togo	87	36	51
Tunisia	824	150	674
Turkey	13085	1644	11440
U.A.E	10237	2448	7789
Vietnam	3622	2053	1568
Yemen	95	9	86
Zimbabwe	620	416	204

# FAIR MEMBERSHIP

## CODES OF FAIR MEMBERS

Country	UN Code	Internet Code	Dialing Code	Local Time
Algeria	DZA	.dz	(+213)	UTC+1:00
Bahrain	BHR	.bh	(+973)	UTC+ 3:00
Bangladesh	BGD	.bd	(+880)	UTC+6:00
China	CHN	.cn	(+68)	UTC+8
Cyprus	CYP	.cy	(+357)	(UTC+2)
Egypt	EGY	.eg	(+20)	UTC+2
Eritrea	ERI	.er	(+291)	UTC+3:00
Ethopia	ETH	.et	(+251)	UTC+3:00
Ghana	GHA	.gh	233	UTC+00:00
India	IND	.in	(+91)	UTC+5:30
Indonesia	IDN	.id	(+62)	UTC+7 TO+9
Iran	IRN	.ir	(+98)	UTC+03:30
Iraq	IRQ	.iq	(+964)	UTC+3:00
Jordan	JOR	.jo	(+962)	UTC+2;00
Kazakhstan	KAZ	.kz	(+7)	UTC+5:00
Kenya	KEN	.ke	(+254)	UTC+3:00
DPR Korea	PRK	.kp	(+850)	UTC+ 8:30
South Korea	KOR	.kr	(+82)	UTC+9:00
Kuwait	KWT	.kw	(+965)	UTC+3:00
Lebanon	LBN	.lb	(+961)	UTC+2:00
Libya	LBY	.ly	(+218)	UTC+2:00
Madagascar	MDG	.mg	(+261)	UTC+3:00
Malaysia	MYS	.my	(+60)	UTC+8:00
Maldives	MDV	.mv	(+960)	(UTC+5)
Morocco	MAR	.ma	(+212)	UTC00:00
Nigeria	NGA	.ng	(+234)	UTC+1:00
Oman	OMN	.om	(+968)	UTC+4:00
Pakistan	PAK	.bk	(+92)	UTC+5
Philippines	PHL	.ph	(+63)	UTC+8
Qatar	QAT	.qa	(+974)	UTC+3:00
Saudi Arabia	SAU	.sa	(+966)	UTC+3:00
Seychelles	SYC	.sc	(+248)	UTC+4:00
Singapore	SGP	.sg	(+65)	UTC+8:00
South Africa	ZAF	.za	(+27)	UTC+2:00
Sri Lanka	LKA	.lk	(+94)	UTC+5:30
Sudan	SDN	.sd	(+249)	UTC+3
Syria	SYR	.sy	(+963)	UTC+2:00
Tanzania	TZA	.tz	(+255)	UTC+3:00
Thailand	THA	.th	(+66)	UTC+7:00
Togo	TGO	.tg	(+228)	UTC+0
Tunisia	TUN	.tn	(+216)	UTC+1:00
Turkey	TUR	.tr	(+90)	UTC+2:00
U.A.E	ARE	.ae	(+971)	UTC+4:00
Vietnam	VNM	.vn	(+84)	UTC+7:00
Yemen	YEM	.ye	(+967)	UTC+3
Zimbabwe	ZWE	.zw	(+263)	UTC+2:00





# **MEMBERS**

## **Association**



# FAIR MEMBERSHIP



معهد البحرين للدراسات المصرفية و المالية  
BAHRAIN INSTITUTE OF BANKING AND FINANCE

## Bahrain Institute of Banking & Finance

Contact Person	Dr. Ahmed Al Shaikh
Position	Director
Tel	00 973 17 815555
Email	info@bibf.com
Website	www.bibf.com
Address	Building 1456, Road 4034, Manama, 340, Kingdom of Bahrain P.O. Box 20525

### Brief:

BIBF plays a vital role in the training and development of human capital in the Kingdom of Bahrain. Our commitment to excellence has strengthened our position as the top provider of quality education across all major business disciplines. Since its inception in 1981, BIBF has grown from training 450 applicants a year primarily within the banking industry, to 16,000 drawing participants from all sectors of the economy, and are proud to have qualified over 200,000 learners in the last 3 decades. BIBF has made its mark internationally with clients in Asia, Africa, Europe, USA and the Middle East, well on its way to becoming the global institute of choice.

### VISION

The Institute of Choice for the Development of Business Professionals.

### MISSION

We will achieve our vision by providing Quality, Thought Leadership, and Value through:

- Offering a career-linked, comprehensive range of professional development programmes that have a life-long professional impact
- Leveraging best-in-class global alliances and strategic partnerships
- Ensuring a stimulating learning environment through high calibre faculty, practitioners & staff, innovative delivery and cutting edge infrastructure
- Contributing unique industry knowledge and skills through our centres of excellence with the aim of earning the respect of our peers and inspiring the trust of our stakeholders
- Maximise our contribution in strengthening our nation's position as a regional financial hub



# FAIR MEMBERSHIP



# BIA

جمعية التأمين البحرينية  
BAHRAIN INSURANCE ASSOCIATION

## Bahrain Insurance Association

Contact Person	Yahya Nooruddin
Position	Chairman
Tel	00 973 17 532555
Email	biabah@batelco.com.bh
Website	www.bia-bh.com
Address	Office 901, Amani Tower, 6th Floor, Block 436, Road 3620, Building 964, Seef Area, P.O.BOX 2851, Kingdom Of Bahrain

### Brief:

Bahrain has achieved preeminence as the regional financial services centre, through the Government's wise and far-sighted policy of maintaining an open and diversified economy base and by paying close attention to the legal and regulatory infrastructure. This has provided the framework for the Bahrain insurance industry to flourish and for Bahrain to become the insurance hub of this important region.

The Bahrain Insurance Association received its charter in 1993 and became operational as a Society in 1994, under the umbrella of the Ministry of Social Affairs. Currently the BIA reincorporated officially under the CBB and are being the first financial services industry association to be reincorporated under CBB, with registration number (1). At present, there are 48 members comprising local insurance companies, foreign insurance companies, reinsurance, brokers and service providers.



# FAIR MEMBERSHIP



## Egyptian Financial Supervisory Authority

Contact Person	Mohamed Omran
Position	Chairman
Tel	00 202 25758807
Email	chairman@fra.gov.eg
Website	www.fra.gov.eg
Address	28 Talaat Harb Street - P.O.Box 2545 Cairo, Egypt

### **Brief:**

The Egyptian Financial Supervisory Authority is a public Authority, having a legal status, established in accordance to law 10 of the year 2009. The Authority is responsible for supervising and regulating non-banking financial markets and instruments, including the Capital Market, the Exchange, all activities related to Insurance Services, Mortgage Finance, Financial Leasing, Factoring and Securitization. EFSA's role is to regulate the market and ensure its stability and competitiveness to attract more local and foreign investments " The mandate of the Authority also includes limiting inconsistency risks and addressing problems arising from applying different supervisory rules".The Egyptian Financial Supervisory Authority is replace the Egyptian Insurance Supervisory Authority, the Capital Market Authority, and the Mortgage Finance Authority in application of the provisions of the supervision and regulation of Insurance law no. 10 of 1981, the Capital Market law no. 95 of 1992, the Depository and Central registry law no. 93 of 2000, the Mortgage Finance law no. 148 of 2001, as well as other related laws and decrees that are part of the mandates of the above authorities. EFSA is also the admin authority for companies established under the provisions of law of financial leasing issued by law no.95 for year 1995, and the admin authority for Presidential Decree no.141 for year 2014 on regulating microfinance activity that issued recently on 13 November 2014.

### **Their Aims**

- Stability and Integrity of non-banking financial markets
- Regulation and development of non-banking financial markets
- Protecting investors & participants rights
- Issuing various means, systems, rules and regulations which ensure efficiency and transparency of these markets.



# FAIR MEMBERSHIP



## Insurance Federation of Egypt

Contact Person	Alaa El Zoheiry
Position	Chairman
Tel	00 202 33388473 - 33388475
Email	info@ifegypt.org
Website	www.ifegypt.org
Address	10, Iran Street, Dokki- Giza-Egypt (527) Orman

### **Brief:**

The Insurance Federation of Egypt (IFE) was established in 1977, and it was registered with EISA as a technical assistance provider in the insurance sector. The IFE Statute in its present form establishes that the IFE pursues the following objectives:

1. Seeking to advance and modernize the insurance industry and related-professions, and entrenching proper insurance concepts and practices.
2. Coordinating issues of common interest with a view to regulating competition, avoiding inconsistencies, and settling disputes among members in a free market environment.
3. Strengthening cooperation and coordination between IFE and EFSA, bearing in mind the best interests of the insurance market and the national economy.
4. Establishing closer relationships between IFE and other governmental and nongovernmental institutions and agencies concerned with insurance, inside Egypt and overseas.



# FAIR MEMBERSHIP



## Insurance Institute of Egypt

Contact Person	Abdel Raouf Kotb
Position	Chairman
Tel	00 202 25757316
Email	customer.serv@iiegypt.com
Website	www.iiegypt.com
Address	27 Talaat Harb Street, Egypt - P.O. Box 149 Mohamed Fareed

### Brief:

On the 5th of November 1975, the chairmen of the four public sector Egyptian insurance companies (Misr, Alchark, National , Egypt Re ) agreed to establish an Insurance Institute as an affiliated Institute to the Chartered Insurance Institute. U.K.

On the 24<sup>th</sup> of September 1976, the General Assembly of the Chartered Insurance Institute, held in Coventry ,U.K officially agreed that the Insurance Institute of Egypt is entitled to be an affiliated Institute to the CII thus being the first affiliated Institute in the Arab region ,and tabulated as the 18th of the affiliated institutes in Africa.

On this occasion , we should not forget the great and considerable hard efforts exerted to establish the Egyptian Insurance Institute by the late Mr. Fuad Abdel Rahman who has dedicated himself for this purpose by putting his pressure on the General Assembly of the CII to pass the proposal of setting up an Insurance Institute in Egypt as an affiliated institute to the Chartered Insurance Institute,U.K.

The first Board of the Insurance Institute of Egypt was formed on 1977 from seven members, all occupying leading posts in the insurance public-sector companies at that time.



## FAIR MEMBERSHIP



### Birla Institute of Management Technology "BIMTECH", India

Contact Person	Dr. Jayashree Mohta
Position	Chairman
Tel	00 91 120 2323001-10
Email	admin@bimtech.ac.in
Website	www.bimtech.ac.in
Address	Birla Institute of Management Technology, Plot No.5, Knowledge Park-II, Greater Noida - 201 306, India

#### **Brief:**

BIMTECH is mini India in its formation every year. It has students coming almost from all the states of India, and also from few foreign countries. BIMTECH is like a school where international business endeavors are also made. Its mix of nationalities, cultural backgrounds, academic and professional experiences make BIMTECH one of the most exciting and enriching business schools in the country. Its long belief to prepare global managers who have cross cultural training has become a practice of the globe today.



# FAIR MEMBERSHIP



## National Insurance Academy, India

Contact Person	Dr. Sushobhan Sarker
Position	Director
Tel	00 91 20 27204555
Email	webmaster@niapune.org.in
Website	www.niapune.org.in
Address	Balewadi, Baner Road, NIA PO, Pune 411045, India

### **Brief:**

National Insurance Academy (NIA) is a premier institution devoted to equip the insurance industry with the best of talents. Its close association with the Insurance industry provides the 'real life' reference to its training, education, research and consultancy activities. NIA was established in 1980 jointly by the Ministry of Finance - Government of India, Life Insurance Corporation of India, General Insurance Corporation of India, The New India Assurance Company, National Insurance Company, United India Insurance Company and The Oriental Insurance Company on 16<sup>th</sup> Dec 1980 in Mumbai to be the institute of excellence in learning and research in Insurance, Pension and allied areas. The Academy was shifted to Pune on 4th June, 1990 with the state-of-the-art facilities for learning and research. Initial years of NIA were dedicated to Management Development Programmes catering to the insurance industry professionals to enhance the management skills and do main expertise. Later, the two year Post Graduate Diploma in Management course was initiated to fulfill the growing demand of skilled professionals in Insurance and Risk Management. The programme offers dual expertise in management and Insurance.

### **Vision:**

NIA to be a global institution of excellence in learning and research in Insurance, Pension and allied areas.

### **Mission**

1. To build capacities in the management of Insurance, Pension and allied sectors.
2. To create a stream of young talent for the Insurance, Pension and allied sectors.
3. To provide strategic approaches in the Management of Insurance, Pension and allied sectors.
4. To undertake and create an ambience for policy research in Insurance, Pension and allied sectors.
5. To promote learning: education and training in Insurance, Pension and allied sectors.



# FAIR MEMBERSHIP



## Iran Insurers Syndicate

Contact Person	Aliakbar Owlia
Position	General Secretary
Tel	00 98 21 26423623
Email	<a href="mailto:taromi@sbi.ir">taromi@sbi.ir</a>
Website	<a href="http://www.sbi.ir">www.sbi.ir</a>
Address	2nd floor, No.6, North Naft st, Mirdamad blvd, Iran

# FAIR MEMBERSHIP



## Capital Market Authority, Oman

Contact Person	Abdullah Bin Salem Al-Salmi
Position	Executive President
Tel	00 968 24823100
Email	info@cma.gov.om
Website	www.cma.gov.om
Address	POX BOX: 3359 Postal Code:112 Ruwi, Sultanate of Oman

### Brief:

CMA was established by Royal Decree 80/98 issued on 9 November 1998, and commenced its duties on 9 January 1999. It is a government entity with juristic personality, financial and administrative independence and its board of directors is chaired by HE Yahya bin Said Al-Jabri.



# FAIR MEMBERSHIP



## Pakistan Insurance Institute

Contact Person	Farzana Siddiq
Position	Executive Director
Tel	00 92 21 35611063-64
Email	customer.service@pii.com.pk
Website	www.pii.com.pk
Address	30-B, Lalazar Drive, M. T. Khan Road Karachi.

### **Brief:**

To promote educational and knowledge sharing activities in the field of insurance, the Pakistan Insurance Institute (PII) was set up in 1951 by the insurance fraternity of Pakistan. In 1953, PII was affiliated with the Chartered Insurance Institute (CII), London and commenced conducting Associate ship and Fellowship examination of the CII. In 1971, PII incorporated as a registered company.

### **PAST, PRESENT & FUTURE**

#### **Educational & Knowledge Sharing Activities**

1. Proficiency in Insurance Programme was conducted in mid 70's and over 300 junior level employees of the insurance industry attended the course.
2. Diploma in Insurance (in affiliation with the Sind Board of Technical Education) 2 year programme in 7 batches was held and 107 candidates were awarded the diploma.
3. Insurance Rule 26 of Securities & Exchange Commission (Insurance) rules 2002 lays down the requirement for any person working as an insurance agent in non-life business to attend the foundation course, without which they will not be able to operate as an agent.
4. 3 weeks Agents Foundation Course which was developed in 2003 is being regularly conducted by the local affiliated institutes at Karachi, Lahore and Peshawar.



# FAIR MEMBERSHIP



THE ISLAMIC CORPORATION FOR  
THE INSURANCE OF INVESTMENT  
AND EXPORT CREDIT

## The Islamic Cooperation for The Insurance of Investment and Export Credit (ICIEC), Saudi Arabia

Contact Person	Oussama Kaisi
Position	Chief Executive Officer
Tel	00 966 126445666
Email	<a href="mailto:iciec@isdb.org">iciec@isdb.org</a>
Website	<a href="http://www.iciec.com">www.iciec.com</a>
Address	P.O.Box: 15722 Jeddah 21454 Kingdom of Saudi Arabia

### **Brief:**

The Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC) is a member of the Islamic Development (IDB) Group. ICIEC was established on 1st August 1994 (24 Safar 1415H) as an international institution with full juridical personality. The idea for the establishment of an entity to provide investment and export credit insurance for Islamic Countries originated from the Agreement for the Promotion, Protection and Guarantee of Investment among Member Countries of the Organization of the Islamic Cooperation (OIC).

### **Vision**

"To be recognized as the preferred enabler of trade and investment for sustainable economic development in Member Countries".

### **Mission**

"To facilitate trade and investment between member countries and the world through Sharia compliant risk mitigation tools".



# FAIR MEMBERSHIP



الجامعة التونسية لشركات التأمين  
Fédération Tunisienne des Sociétés d'Assurances

## Federation Tunisienne des Socite d'Assurance "FTUSA", Tunisa

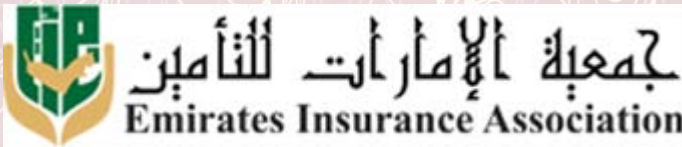
Contact Person	Kamel Chibani
Position	Executive Director
Tel	00 216 70 148 820
Email	ftusa@ftusa.tn
Website	www.ftusanet.org
Address	9 Bis Rue de la Nouvelle Delhi - 1002 Tunis-Belvédère

### **Brief:**

The main tasks of FTUSA are:

- Defend the general interests of its members;
- Represent members to the public authorities and the supervisory authorities;
- Facilitate the exchange of business, experience and information among its members on legal, tax, financial, technical and other questions;
- Gather and disseminate all information about insurance and reinsurance that may be useful to its members;

## FAIR MEMBERSHIP



### Emirates Insurance Association, U.A.E.

Contact Person	Fareed Lutfi
Position	Secretary General
Tel	00 971 2 6771444
Email	info@eia.ae
Website	www.eia.ae
Address	P.O.Box 7755 Abu Dhabi, UAE

#### Brief:

The Emirates Insurance Association has been founded by the ministerial decree No.(62) of 1988, and its constitution has been issued in accordance with the decision of the Minister of Economy No.(45).





# **MEMBERS**

## **Brokers**



# FAIR MEMBERSHIP



## Crescent Global Re, Bahrain

<b>Contact Person</b>	Jamil Bahou
<b>Position</b>	Managing Director
<b>Tel</b>	+973 1771 3838
<b>Email</b>	md@crescentglobal.com
<b>Website</b>	www.crescentglobal.com
<b>Address</b>	Villa 373, Road 3610, Block 336, Adliya, Manama, Bahrain
<b>Class of Business</b>	insurance, reinsurance, risk consulting, employee benefits, and human capital consulting
<b>Establishment</b>	1998
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Crescent Global is a privately held Lloyd's accredited international insurance and reinsurance group founded in 1998 to provide specialist insurance, reinsurance, and risk consulting services in the Eastern Hemisphere. Today, Crescent Global is a leading provider of insurance, reinsurance, risk consulting, employee benefits, and human capital consulting to private and public organizations, ceding companies, and the consumer market place. The Crescent Global group operates through 15 offices world wide.



# FAIR MEMBERSHIP



## Protection Insurance Services, Bahrain

<b>Contact Person</b>	Osama Abdulaal
<b>Position</b>	Managing Director
<b>Tel</b>	+973 1721 1700
<b>Email</b>	osama@protectionre.com
<b>Website</b>	www.protectionre.com
<b>Address</b>	Suite 206, Car Park Building, Gov. Avenue, Manama, Kingdom of Bahrain
<b>Class of Business</b>	Insurance & Reinsurance Brokers
<b>Establishment</b>	1996
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

(PIS) is a leading insurance and reinsurance broking firm with sound reputation among the insurance community in the kingdom of Bahrain. It was established in 1996, licensed & regulated by the Central Bank of Bahrain.

PIS operation extends geographically to cover the whole Middle-East, Asia, Europe and Africa.

# FAIR MEMBERSHIP

The logo for ARB (Arab Reinsurance Brokers) is a dark blue square with the lowercase letters 'arb' in white, sans-serif font.

## ARB Reinsurance Brokers, Egypt

<b>Contact Person</b>	Ayman Hosny
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+202 2537 9646
<b>Email</b>	ayman.hosny@arb-holding.com
<b>Website</b>	www.arb-holding.com
<b>Address</b>	49 El-Banafseg street, 1st Settlement, New Cairo, Egypt
<b>Class of Business</b>	Reinsurance Broker
<b>Establishment</b>	2011
<b>Paid up Capital</b>	2,000,000 EGP
<b>Subscribed Capital</b>	
<b>Owned by</b>	100% National Entities or Individuals



# A Story of People Helping People

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The Story



arb

Aphrodite Reinsurance Broker

*Working for Your Best Interest*

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# FAIR MEMBERSHIP

## Contact

### Contact Insurance Broker, Egypt

<b>Contact Person</b>	Nehal Break
<b>Position</b>	Managing Director
<b>Tel</b>	(202) 26177600
<b>Email</b>	nehal.break@contact.eg
<b>Website</b>	www.contact.eg
<b>Address</b>	Villa 32,57 St., branched from 90 street - El Tagamo3 El Khamis, Cairo - Egypt
<b>Class of Business</b>	Direct Broker
<b>Establishment</b>	2015
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

#### Brief:

Contact was established in 2001 as the first specialised consumer financing company in Egypt. Set up as an independent, management and employee led initiative, the company has managed to secure equity financing from various sources since inception, including banks, private equity firms and individuals. Today Contact's parent company is Sarwa Capital, the leading structured finance investment firm.

Contact works based on a collaborative business model, engaging with business Partners at various levels to deliver market leading products and services. Contact always strives to provide clients and business partners with the highest quality service and efficiency, making the finance process seamless and enabling business partners and their clients achieve the best results.

In addition to a growing network of over 1,500 points of sale, covering car dealers, consumer durables merchants and sporting clubs, Contact serves its clients through 11 locations around the country.



# FAIR MEMBERSHIP



شركة الشراء للوساطة التأمينية ( ش.م.م )

شركة الشراء  
للوفاطة الأامينية

## El-Sheraa Insurance Broker, Egypt

<b>Contact Person</b>	Mohamed Hamza
<b>Position</b>	General Manager
<b>Tel</b>	+ 202 2269 6944
<b>Email</b>	mohamed.hamza@sheraa.sib-eg.com
<b>Website</b>	www.sib-eg.com
<b>Address</b>	2 El zohour street, Floor ,3 flat 303, Airport Area, Heliopolis, Cairo - Egypt
<b>Class of Business</b>	Insurance
<b>Establishment</b>	
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:



# FAIR MEMBERSHIP



## Trust Reinsurance Brokers, Egypt

<b>Contact Person</b>	Ibrahim Abdulshahid
<b>Position</b>	Chairman & MD
<b>Tel</b>	+202 25380500
<b>Email</b>	irasha@trust-reins.com
<b>Website</b>	www.trustreins.com
<b>Address</b>	Villa 48 South Academy, 1 <sup>st</sup> Settlement, New Cairo - Egypt
<b>Class of Business</b>	
<b>Establishment</b>	2014
<b>Paid up Capital</b>	EGP 2,000,000
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Trust reinsurance broker was established during one of the most critical periods of Egyptian history. It is fully licensed by EFSA. Trust was established with hope to fill a gap, believing that with one's expertise and devotion we shall be able to make a difference to those who choose us. The company is relatively new, however, its team has a long history of diversified knowledge and expertise in insurance, reinsurance, marketing, finance and risk management. Other areas of expertise are underwriting management, management of insurance companies, training, designing reinsurance programs, laying down the entire infra-structure for insurance companies under establishment and Restructuring of insurance companies. We work hard & with extreme professionalism in order to maintain the level of service and added value provided to our clients. Transparency, sincerity and protection of our clients' best interest is a top priority.

Today TRUST is one of the well established brokers in the Egyptian markets. Most of our business is currently from Egypt and Kuwait. We are investing a lot of time and effort to widen our scope in many countries, particularly in Africa, however, it was mainly the political instability in some neighboring countries such as Libya and Sudan which may have delayed our plans for the region. Our book of business today is 60% treaty and 40% facultative.





TRUST

Trust Reinsurance Broker

in a  
**RISK-BASED INDUSTRY**  
we sail the  
**HIGHEST**  
of seas

we try to make your journey as smooth as  
it would be in the calmest of seas.

[www.trust-reins.com](http://www.trust-reins.com)

# FAIR MEMBERSHIP



## Fremir Insurance & Reinsurance Services Ltd, Egypt

<b>Contact Person</b>	Hassan Naguib
<b>Position</b>	Executive Chairman
<b>Tel</b>	+202 2795 3746
<b>Email</b>	reinsurance@fremir.com.eg
<b>Website</b>	www.fremir.com.eg
<b>Address</b>	5 Youssef El Guindy, Bab El Louk Cairo - Egypt
<b>Class of Business</b>	Reinsurance Broker
<b>Establishment</b>	2008
<b>Paid up Capital</b>	EGP 2,000,000
<b>Subscribed Capital</b>	EGP 2,000,000
<b>Owned by</b>	

### Brief:

Fremir is the largest and leading reinsurance broker in Egypt with over two decades of successful track record and local connectivity. It offers a variety of reinsurance and insurance solutions and provides a full range of services from design to the placement and after sales services of accounts. Fremir has maintained a dominant position in treaty reinsurance business with approximately 30% market share. Over the past decade we have had a control position in almost all the major facultative accounts in Egypt. Fremir is registered with the Egyptian company registration Authorities and operates under the regulation of the Egyptian financial supervisory authorities. Fremir maintains separate accounts for premium, claims, and brokerage in strict accordance with Egyptian laws.





# FAIR MEMBERSHIP



## Zeus Insurance Brokerage, Egypt

<b>Contact Person</b>	Peter Magdy
<b>Position</b>	Managing Director
<b>Tel</b>	+202 26904146/50
<b>Email</b>	<a href="mailto:peter.magdy@zeuseg.com">peter.magdy@zeuseg.com</a>
<b>Website</b>	<a href="http://www.zeuseg.com">www.zeuseg.com</a>
<b>Address</b>	16 Nozha St., Heliopolise, Cairo - Egypt
<b>Class of Business</b>	
<b>Establishment</b>	2014
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	



# FAIR MEMBERSHIP



## Afro-Asian Insurance & Reinsurance Brokers PVT Ltd, India

<b>Contact Person</b>	Jay Thakker
<b>Position</b>	Executive Director
<b>Tel</b>	00 91 22 4966 1212
<b>Email</b>	jaythakker@afroasian-insurance.com
<b>Website</b>	www.aairb.com
<b>Address</b>	75 Bajaj bhavan Nariman point ,Mumbai 400021,India
<b>Class of Business</b>	Direct Broker
<b>Establishment</b>	2004
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Afro-Asian Insurance & Reinsurance Brokers (India) Private Limited (AAIRB) was licensed as a Composite Broker by the Insurance & Regulatory Development Authority "IRDA" of India on 18th May, 2004. The company was set up and promoted by AAIS UK with a view to cater to the insurance needs of corporates as well as individuals in India.

AAIRB is part of the AA group which has been in operation for over 20 years with the head office in UK and network offices in Asia and Africa, namely Pakistan, Kenya, Nigeria and Ghana. AAIS UK is an accredited Lloyds broker with vast experience in both insurance and reinsurance and AAIRB has the advantage of being able to draw on this experience whenever require. AAIS UK offers AAIRB access to this highly capitalised market.

### **Vision**

To become a global leader in the International Insurance and Reinsurance Industry by redefining concepts of professionalism and excellence.

### **Mission**

To identify the particular needs and challenges of our clients and strive constantly to seek the most effective solutions for them, observing the highest standards of professionalism, probity, perseverance and commitment.



# FAIR MEMBERSHIP



## Interlink Insurance & Reinsurance Brokers PVT Ltd., India

<b>Contact Person</b>	Harshad Parekh
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+91 22 67340000
<b>Email</b>	Keyur.parekh@interlinkre.com
<b>Website</b>	www.interlinkre.com
<b>Address</b>	501, Sai InfoTech, Patel Chowk, R.B. Mehta Road, Ghatkopar (East), Mumbai – 400 077, India
<b>Class of Business</b>	Reinsurance Brokers
<b>Establishment</b>	1986
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	INR 25,000,000/-
<b>Owned by</b>	100% Individuals

### Brief:

Interlink group proudly welcome you to our site. During our almost 3 decades operation as Non-Life Insurance Brokers we have developed strong business relationship for more than 200 clients spread at every corner of the world. We believe in honesty, hard work, trust and personal friendship which we tried to inculcate in our business.

The growth of Interlink from a tiny Non-Life Insurance Broker to present level, recognised by International Insurance & Reinsurance Companies, is because of enormous trust deposited in us, by our clients who continued their business relationship for many many years, unbroken. From our side we promise to continue our efforts to strengthen our business relationship further, on the foundation of trust and honesty.



# FAIR MEMBERSHIP



## J. B. Boda Reinsurance Brokers Private Limited, India

<b>Contact Person</b>	Atul Boda
<b>Position</b>	Group Chairman
<b>Tel</b>	+91 22 66314949
<b>Email</b>	jbbmbi@jbbodamail.com
<b>Website</b>	www.jbboda.net
<b>Address</b>	Maker Bhavan No.1, Sir V. Thackersey Marg, Mumbai -400 020, INDIA
<b>Class of Business</b>	Non-Life, Life
<b>Establishment</b>	1943
<b>Paid up Capital</b>	US\$ 308,140
<b>Subscribed Capital</b>	US\$ 308,140
<b>Owned by</b>	100% National Entities or Individuals (J. B. Boda & Company P. Ltd., Crowe Boda & Co. Pvt. Ltd., and other share holding)

### Brief:

We are one of the largest and the oldest Reinsurance Broking Companies in India. Reinsurance broking activities were carried out by J.B. Boda & Co. Pvt. Ltd. since 1943. Upon liberalization of the Indian insurance market, a new company "J.B. Boda Reinsurance Brokers Pvt. Ltd." was established to do reinsurance broking activities in 2003. We are now in our 74th year of operation.



# FAIR MEMBERSHIP



## K. M. Dastur Reinsurance Brokers, India

<b>Contact Person</b>	Eric Dastur
<b>Position</b>	Chairman
<b>Tel</b>	00 91 22 66179800
<b>Email</b>	ekdastur@kmdastur.com
<b>Website</b>	www.kmdastur.com
<b>Address</b>	42, Maharshi Karve Rd, Churchgate, Navi Mumbai, Maharashtra 400020, India
<b>Class of Business</b>	Direct & Reinsurance Broker
<b>Establishment</b>	1973
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

KMD is a private independent Company with a carefully selected network of offices established to service our Clients. We value our independence very highly as this ensures that our people have the liberty to make the right decisions for our each of our Clients. It is through the strength of our relationships and the effort we make to strengthen these relationships that we measure our value. The Company takes great pride in the success and development of its employees and ensures that the highest quality of training, technology and exposure is given to each employee so that they deliver a very high quality of professional service.

### **Vision**

KMD will be recognized as the best professional services firm in the insurance industry worldwide.

### **Mission**

To render professional services of the highest order and be recognized as a professional firm that consistently exceeds the expectations of our clients and our people through commitment to learning, integrity and hard work.



# FAIR MEMBERSHIP



## Suprashedh General Insurance Services & Brokers, India

<b>Contact Person</b>	S. Sunder Raman
<b>Position</b>	Managing Director
<b>Tel</b>	+91 44 2434 9332
<b>Email</b>	suprashedh@vsnl.net
<b>Website</b>	www.suprashedh.com
<b>Address</b>	560-562 Anna Salai, Teynampet 6M Century Plaza Chennai, 600018 India
<b>Class of Business</b>	Insurance, Reinsurance & Risk Management
<b>Establishment</b>	1999
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	



# FAIR MEMBERSHIP



## TOWER

Tower Insurance & Reinsurance  
Brokers (India) Pvt. Ltd.  
(Formerly Tower Insurance & Reinsurance  
Services (India) Pvt. Ltd)

### Tower Insurance & Reinsurance Brokers Pvt. Ltd., India

<b>Contact Person</b>	Manju Sawhney Mahindra
<b>Position</b>	Chairperson & CEO
<b>Tel</b>	+91-22-2284 4364
<b>Email</b>	mail@towerbrokerindia.com
<b>Website</b>	www.towerbrokerindia.com
<b>Address</b>	519 Maker Chamber V, Nariman Point - Mumbai 400 021 India
<b>Class of Business</b>	Direct Broker & Reinsurance

#### Brief:

Tower was founded in 1979 by (late) Mr. B. B. Sawhney who was the Chairman-cum-Managing Director of United India Insurance Co. Ltd.

#### **1979 - 1998**

- Sole Representatives of WILLIS LIMITED in India for 20 years
- Promoted and developed business of WILLIS in India.

#### **1999 - Present**

- Acting as Independent Reinsurance Broker.
- A major player in Aviation Insurance; for a number of years, a member of Consortium of brokers for Air India and Indian Airlines in India and for Druk Corporation in Bhutan.
- Handles Marine and Non Marine Programmes of Indian Insurance Companies alongwith London brokers.
- Introduced to GIC: Fire Fac XOL for IAR & Fire risks and line slip facility for large CAR/EAR covers.
- Designed and introduced Overseas Mediclaim Policy to the Indian Insurance Industry and working jointly with MERCURY INTERNATIONAL ASSISTANCE & CLAIMS LTD, U.K., and provided claims assistance services for over 15 years.

#### **November, 2000**

Member of International Brokers Association, Brussels - the only member from India.

#### **January, 2003**

After change of Insurance Regulations in India, TOWER was among the first 3 to get licence from Insurance Regulatory Development Authority as Composite Broker both for reinsurance & direct broking.



# FAIR MEMBERSHIP



## P. T. Asrinda Arthasangga, Indonesia

<b>Contact Person</b>	Ruslandy Lubis
<b>Position</b>	President Director
<b>Tel</b>	0062 -21 47862574
<b>Email</b>	ruslandy@asrinda.com
<b>Website</b>	www.asrinda.co.id
<b>Address</b>	Jl.Mangga Dua Raya, Wisma Eka Jiwa 8-9th Floor, RT.7/RW.7, Mangga Dua Sel., Sawah Besar, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10730, Indonesia

<b>Class of Business</b>	
<b>Rating Overview</b>	
<b>Establishment Date</b>	1985
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	



# FAIR MEMBERSHIP



## Cover Re, Iran

<b>Contact Person</b>	Hamid Zargar
<b>Position</b>	Deputy Managing Director
<b>Tel</b>	
<b>Email</b>	sepehr@cover-international.com
<b>Website</b>	www.cover-international.com
<b>Address</b>	
<b>Class of Business</b>	Direct Insurance in all classes of Insurance
<b>Establishment</b>	2015
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Cover International Insurance Brokers plc, founded in 2015" presents Risk Management, Insurance Broking 'Claim Loss Assessing and risk assessment consultancy. We provide the highest international standards.

Cover International Insurance Broker plc' became a regulated firm under the Insurance Brokers (Registration) Act of bimehMarkazi Iran, registered No. 879 in 2015 "Iran Central Regulatory Body".

Cover International plc' is an independent insurance broker with headquarter in Tehran, Our perspective is international

We stress on our independence, as it provides us with closer relation with our clients.

# FAIR MEMBERSHIP



## APEX Insurance Brokers, Jordan

<b>Contact Person</b>	Zuhair Atout
<b>Position</b>	Chairman
<b>Tel</b>	+962 6 586 1222
<b>Email</b>	zatout@apexib.com
<b>Website</b>	www.apexib.com
<b>Address</b>	21 Barakat Al Zu'bi St. 7th Circle, Amman - Jordan
<b>Class of Business</b>	Insurance & Reinsurance Brokerage
<b>Establishment</b>	2010
<b>Paid up Capital</b>	JOD 500,000
<b>Subscribed Capital</b>	JOD 500,000
<b>Owned by</b>	50 % National Entities or Individuals 50 % Others from Non Afro-Asian Countries

### Brief:

#### **Vision**

To become a module for the international reinsurance brokerage industry; the company aims to reach an unparalleled reputation on a regional and international level

#### **Mission**

APEX aims to provide clients with everlasting support and risk management, as these are considered vital components for the company's success. The company strives on attaining superior and unforeseen results, building relationships with partners that are based on transparency and trust, with their best interest at heart.



# FAIR MEMBERSHIP



## Trust Insurance Solution, Jordan

<b>Contact Person</b>	Fadi Al Kayyali
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+962 6 5511190
<b>Email</b>	fadi@trst-ins.com
<b>Website</b>	www.trst-ins.com
<b>Address</b>	Amman - Jordan
<b>Class of Business</b>	Reinsurance Brokers & Consultants
<b>Establishment</b>	2008
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Stemming from our Canadian intensive expertise; we have founded Trust Insurance Solutions LLC in 2008 under the name Al-Netaq Insurance Solutions under registration no. 102080. We are a limited liability insurance and reinsurance provider headquartered in The Hashemite Kingdom of Jordan. From our headquarter, we provide the MENA and the international markets with affordable and customized insurance, risk underwriting and risk management solutions. Trust Insurance Solutions is also a member of the Federation of Afro-Asian Insurers and Reinsurers "FAIR" since the year 2015. From our inception, we have consistently performed strongly in terms of financial operations, delivering value to our customers and generating optimum return on investment. Our solid financial backbone, supported by strong reinsurance protection, enabled us to fulfill our short term and long term commitments towards clients and partners.

We; Trust Insurance Solutions are reliable, credible and a leading multi-line insurance provider with long standing expertise in providing reinsurance and assistance to individuals, industrial and commercial corporations whether small, medium sized or large, to ultimately enabling them manage unpredictable risks. We moreover established a network of branches as well as sales and service centers across the region. With a dedicated team of over 50 insurance professionals, we are committed to providing comprehensive insurance and reinsurance solutions at economical and value added premiums.

The company also furnishes genuine customer focused services, through its quality products, underwriting all types of risks in general, life, health, energy, marine and construction sectors. Often going that extra mile to tailor special covers based on specific customer requirements.



## FAIR MEMBERSHIP

# Willis Towers Watson

### Willis Towers Watson, Kuwait

<b>Contact Person</b>	Hamed Mabrouk, Head of North Africa Mostafa Dowedar, Head of Kuwait
<b>Tel</b>	+965 22322999
<b>Email</b>	m.dowedar@gsegypte.com
<b>Website</b>	www.willistowerswatson.com
<b>Address</b>	5312 F 2nd floor, Dar Al Awadi   I.O Centers- Ahmad Al-Jaber St., Sharq, Kuwait
<b>Class of Business</b>	Insurance Broker
<b>Establishment</b>	2015
<b>Paid up Capital</b>	KD 100,000
<b>Subscribed Capital</b>	KD 100,000
<b>Owned by</b>	51% National Entities /Individual 49% National Entities/Individual

### Brief:

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 40,000 employees serving more than 140 countries.

We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas - the dynamic formula that drives business performance.






**Together,  
We Unlock Potential**

Address: 3, Al Mansour Mohamed St.,  
Zamalek, Cairo, 1158, Egypt  
Tele: +202 2737 3411/33  
Email: [info@gsegypte.com](mailto:info@gsegypte.com)

[www.willistowerswatson.com](http://www.willistowerswatson.com)

**WillisTowersWatson** 

# FAIR MEMBERSHIP



## Arabian Insurance Management Services "AIMS", Lebanon

<b>Contact Person</b>	Elie Ziade
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+ 961 9 224380
<b>Email</b>	elie.ziade@aimsins.com
<b>Website</b>	www.aimsins.com
<b>Address</b>	P O Box 508 Jounieh - Lebanon
<b>Class of Business</b>	
<b>Establishment</b>	1972
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Aims is a customer-driven organization. With us, you will never be taken for granted. We will prove that we have the expertise, the energy and the resources to serve you fully and effectively. Our objective is to learn your business and develop a long-term trustworthy relationship.

We are flexible and innovative, we help you examine all of your options and determine which one is best suitable for your budget and business.

At Aims, we do not discriminate between a large or small client; each client receives the same attention and quality of service, tailored to its needs.

Aims has developed an insurance technical platform in Lebanon and internationally, we work closely with our international strategic partners and representatives to monitor and access market trends; this enables us to serve and provide expert consultations to our clients regardless of their geographical location.



# FAIR MEMBERSHIP



## CHEDID RE

### Chedid Re, Lebanon

<b>Contact Person</b>	Farid Chedid
<b>Position</b>	Chairman & CEO
<b>Tel</b>	+961 5 956 080
<b>Email</b>	info@chedidre.com
<b>Website</b>	www.chedidre.com
<b>Address</b>	Presidential Palace Avenue, Chedid Re House, Baabda, Lebanon
<b>Class of Business</b>	
<b>Establishment</b>	1998
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Chedid Re, a company of Chedid Capital Holding, is the story of an exceptional team comprised of ambitious individuals who are constantly seeking success. Over the years, Chedid Re has become a leading institution with over 300 employees and operations running in more than 45 countries.

With a devoted team of experts based in Beirut, Casablanca, Dubai, Limassol, London and Riyadh, we strongly believe in integrity, professionalism, loyalty, and are committed in adhering guidelines, and in ensuring delivery in growth and profit projections. This has enabled us to become an intermediary of choice for many regional and international capacity providers for the insurance market.

In addition to our reinsurance broking services, we manage multiple underwriting agencies with a well established and successful track record as an approved Lloyd's coverholder, authorized by various syndicates at Lloyd's and other regional and international reinsurers, to underwrite risks, participate in contracts of reinsurance, and issue documentation on their behalf. In June 2015, Chedid Re was registered as a Lloyd's broker. The approval came as a natural extension for our longstanding and successful cooperation with Lloyd's that started at the very beginning, 19 years ago.

Chedid Re's registration as a Lloyd's broker is a testament to how our company is a trusted, international partner and a renowned player in the reinsurance industry. Our sustained expansion has resulted in dynamic international exposure.

Chedid Re's business activities and goals compliment Lloyd's growth strategy, and the registration into the Lloyd's market as a broker demonstrates that both, Chedid Re and Lloyd's, have aligned goals.



# FAIR MEMBERSHIP

## General Reinsurance Services, Lebanon

<b>Contact Person</b>	Georges Zeineh
<b>Position</b>	Chief Executive
<b>Tel</b>	+961 1 612702
<b>Email</b>	georges.zeineh@grsre.com
<b>Website</b>	www.grsre.com
<b>Address</b>	P.O.Box 165004 Beirut
<b>Class of Business</b>	Composite
<b>Establishment</b>	1996
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

GRS - General Reinsurance Services is a well established Reinsurance Consultants and Brokerage House with an established reputation for providing a Personalized Service in all lines of Reinsurance business.

GRS has its origin back to 1994 when Mr.Georges Zeineh the legal representative of the Mercantile & General Reinsurance Company in the Middle East, founded GRS following Swiss Re's acquisition of M&G.

GRS Management and Staff consist of experienced professionals in insurance and reinsurance business mostly accredited from the Chartered Insurance Institute of London and from St.Joseph University - College of Insurance in Lebanon.

GRS Management and Staff are committed to deliver a prompt and professional service.



# FAIR MEMBERSHIP



## LINK Insurance Broker Company, Lebanon

<b>Contact Person</b>	Jihad Ghanem
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+961 5 956 432/433
<b>Email</b>	info@link-insurance.com
<b>Website</b>	www.link-insurance.com
<b>Address</b>	Dynagraph Bldg. 3rd Floor, Hazmieh, Jisr El Basha Road P.O.Box 11-3756 Beirut, Lebanon

**Class of Business**

**Establishment**

**Paid up Capital**

**Subscribed Capital**

**Owned by**

### Brief:

LINK is an expert brokerage occupying a unique position between the global market for reinsurance and insurers in the MENA region. LINK connects reinsurers to the most profitable business in MENA, opening up at the same time valuable new opportunities to insurers, and providing the support required to fully leverage them.

An association of reinsurance, insurance and brokerage professionals, LINK is committed to the highest standards of ethical and professional conduct, accountability, technical innovation and client partnering. LINK operates in open, collaborative partnership with both its reinsurer and insurer partners. We adopt a transparent approach ourselves, and encourage transparency in the sharing of data between insurers and reinsurers in order to ensure more effective business assessment and underwriting.

In doing so, we strive to work with both to create value and profit for their businesses, and to help develop the insurance market in the MENA region for the good of all and the benefit of the consumer.

Registered, licensed and regulated in Bermuda with paid-up capital of USD 500,000, LINK has the stability and presence required to establish itself as a valued business partner in MENA region insurance.



# FAIR MEMBERSHIP



Fair Insurance & Reinsurance Brokers  
Partner of K.M Dastur

## Fair Insurance & Reinsurance Brokers, Morocco

<b>Contact Person</b>	Mohammed Digua
<b>Position</b>	Managing Director
<b>Tel</b>	(212-22) 207276
<b>Email</b>	info@firb-maroc.com
<b>Website</b>	<a href="http://firb-maroc.com">http://firb-maroc.com</a>
<b>Address</b>	49 Rue Saad Bnou Abi Wakkas app no 8 Casablanca P. O. Box 15797 Casablanca, Morocco

**Class of Business**

**Establishment**

**Paid up Capital**

**Subscribed Capital**

**Owned by**

### Brief:

Fair Insurance & Reinsurance Brokers (FIRB) is an independent brokerage firm, partner of K.M Dastur established in 2006, and based in Casablanca, Morocco.

At FIRB, we firmly carry out our dynamic, multidimensional role in complex reinsurance transactions, by consistently ensuring prompt and efficient service, excellence and dedication, care and loyalty to our clients. Our large experience in the reinsurance market enabled us to build strong longstanding and forward looking relationships. Our team is composed of qualified, dedicated, dynamic, and self-motivated professionals that proudly carry out FIRB's mission.

In our commitment to promote inter-African beneficial and longstanding business relationships, we ultimately aim to participate in building continental economic resiliency.

Our vision is of a risk aware world, where the reinsurance industry must play its full role in building safe, resilient and sustainable African economies. More than brokerage, we provide regional consultancy services to fulfill one common goal: build resilience in Africa by reinforcing the African reinsurance landscape.



# FAIR MEMBERSHIP

## Fair Insurance Broker Services & Consultancy, Sudan

**Contact Person**

Samia Widaa Osman

**Position**

Chief Executive Officer

**Tel**

**Email**

SAMIAWIDAA10@HOTMAIL.COM

**Website**

**Address**

**Class of Business**

**Establishment**

**Paid up Capital**

**Subscribed Capital**

**Owned by**



# FAIR MEMBERSHIP



## Avrasya Reinsurance Broker, Turkey

<b>Contact Person</b>	Nebil Hüseyini
<b>Position</b>	Executive Vice Chairman
<b>Tel</b>	+90 216 368 32 83
<b>Email</b>	nekarhus@avrasyarebroker.com.tr
<b>Website</b>	www.avrasyarebroker.com.tr
<b>Address</b>	Caddebostan Iskele Sk. No.21/4 Karakazan Apt.Caddebostan Mah. Caddebostan - Istanbul - Kadıköy - Turkey
<b>Class of Business</b>	Reinsurance Broker
<b>Establishment</b>	2006
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Avrasya Reasürans Brokerliği Limited Şirketi (Avrasya Re Broker) was founded in 2006 by Messrs. Nebil Hüseyini and Baki Korukoğlu co-shareholders. Its establishment authorisation was granted in August 2006. Its licence to operate Reinsurance Broking business was granted by the Insurance Directorate of the Turkish Republic on the 26-12-2006. Licence number: 2006/1442-66405.

Its founders and co-shareholders Messrs. Nebil Hüseyini and Baki Korukoğlu, Executive Chairman and Executive Vice Chairman respectively, both have a long experience (almost 40 years) of marketing/ business acquisition, underwriting and accounting and have managed the F.A.I.R. Non-Life Reinsurance Pool and the E.C.O. (ex-R.C.D.) Reinsurance Pool at the Milli Reasürans Türk Anonim Şirketi (Turkey's National Reinsurer), being active all over the Asian and African continents.

Avrasya Re Broker is member of the Istanbul Chamber of Commerce, the Association of Insurance Brokers of Turkey and the F.A.I.R. (Federation of Afro-Asian Insurers and Reinsurers) Brokers and Consultants Society (F.B.C.S).

Avrasya Re Broker is active in various regions and essentially in the GCC countries, India, Central Asia, Turkey, the Balkans, Caucasia, Eastern Europe, Russia, Cyprus, Lebanon and Jordan.



# FAIR MEMBERSHIP



## IUC Insurance and Reinsurance Brokers Limited, Turkey

<b>Contact Person</b>	Havva Menekşe Uçanoğlu
<b>Position</b>	President
<b>Tel</b>	90 212 3283333
<b>Email</b>	Menekse@iucro.com
<b>Website</b>	www.iucbroker.com
<b>Address</b>	Yıldız Posta cad. Ayyıldız Sitesi. A Blok, No: 30 Kat: 4 Daire:10 Gayrettepe- İstanbul -Türkiye
<b>Class of Business</b>	Insurance and Reinsurance Broker
<b>Establishment</b>	Nov-13
<b>Paid up Capital</b>	\$88,235.00
<b>Subscribed Capital</b>	
<b>Owned by</b>	Individual-Owned by Menekşe Uçanoğlu

### Brief:

IUC is the leading insurance and reinsurance broker operating both locally and internationally through in insurance and Risk management sphere through its six service units;

- Corporate Solutions - Industrial Risk Management
- Employee Benefit - Health, Flexible Benefits
- Private and Commercial Solutions
- IUC Re
- IUC Academy
- Risk Engineering Services

IUC was established in 2006 by Menekşe Uçanoğlu with twenty years of experience in insurance sector through holding local and international key positions. Mrs. Uçanoğlu is the real pioneer in bringing some innovations into the sector. The realization of the insurance seminars, facilities for Iraq, Afghanistan, the first Clinical Trial policy in the sector are the prominent ones to remember.



# FAIR MEMBERSHIP



Dependable Corporate Insurance  
in any Language

## UIB, U.A.E.

<b>Contact Person</b>	George Kabban
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	(+97143651000)
<b>Email</b>	info@uibgulf.com
<b>Website</b>	www.uibgroup.com
<b>Address</b>	p.o.box 506533
<b>Class of Business</b>	Non Life
<b>Establishment</b>	2006
<b>Paid up Capital</b>	USD 615,000.00
<b>Subscribed Capital</b>	
<b>Owned by</b>	47.7188% National Entities/Individual 47.0440% others from Afro-Asian Countries 5.2375% other from non Afro-Asian Countries

### Brief:

United Insurance Brokers (UIB) is an independent, international insurance and reinsurance broker headquartered within the London Insurance Market. UIB is an accredited Lloyd's insurance broker.

Employing more than 20 nationalities within the UIB group, we benefit from an exceptionally culture sensitive team. With our staff fluent in over 16 languages we are able to communicate freely with our global clientele.

UIB offers extensive expertise in all the major insurance disciplines:

- Aviation & Space
- Construction
- Corporate & Commercial
- Energy
- Marine
- Non-Marine
- Treaty Reinsurance

The trained and highly motivated staff at UIB provides comprehensive, cost effective and specially crafted insurance programmes that meet the insurance and risk management requirements of our clients. As an international broking firm, UIB has strategic owned and partner offices located around the globe enabling UIB to meet its clients' needs no matter what time zone they are in.





# **MEMBERS**

## **Correspondent**



# FAIR MEMBERSHIP



## **Belarus Re "National Reinsurance Organization", Belarus**

<b>Contact Person</b>	Andrei T. Unton
<b>Position</b>	General Manager
<b>Tel</b>	00 375 17 2560763
<b>Email</b>	info@belarus-re.com
<b>Website</b>	www.belarus-re.com
<b>Address</b>	14-2 Chkalov Street, Minsk 220039 Republic of Belarus
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	Fitch Ratings <ul style="list-style-type: none"><li>- Insurer Financial Strength (IFS) rating at 'B-'.</li><li>- The Outlook is Stable.</li></ul>
<b>Establishment Date</b>	2006
<b>Paid up Capital</b>	BYN 147 570 178 (2016 est.)
<b>Subscribed Capital</b>	BYN 155 562 449 (2016 est.)
<b>Owned by</b>	100% state-owned

### **Brief:**

Belarus Re is 100% state-owned company, which was established on 4th November 2006 by the Resolution No. 1463 issued by the Council of Ministers of the Republic of Belarus. Activity of Belarus Re is focused on reinsurance only. In accordance with the legislation of the Republic of Belarus it is the sole company, which cooperates with foreign insurance and reinsurance organizations on reinsurance of risks, insured on the territory of the Republic of Belarus. The Enterprise has established contacts with more than 90 corporations from 20 countries. Companies from Russia, Switzerland, Great Britain, Bahrain, India, Lebanon, France and Germany are among the partners of Belarus Re.

The main mission of Belarus Re is to develop the insurance infrastructure of the Republic of Belarus, create the national reinsurance system and raise the status of Belarus on the international insurance and reinsurance markets.



# FAIR MEMBERSHIP



## Cairo Inspectorate Organization, Egypt

<b>Contact Person</b>	Pierre Kurdy
<b>Position</b>	Chairman
<b>Tel</b>	00 202 25744182
<b>Email</b>	cio@loss-adjuster.com
<b>Website</b>	www.loss-adjuster.com
<b>Address</b>	16, Champolion St., Cairo 11511 - PO. Box 553 Ataba, Egypt
<b>Establishment Date</b>	1970

### Brief:

Our firm is established since 1962 and registered by the EFSA - Egyptian Financial Supervisory Authority under No. 31 while their owners loss adjusters were registered under 28 and 1125 according to the regulation of the EFSA.



# FAIR MEMBERSHIP



## Munich Re, Germany

<b>Contact Person</b>	Dr. Joachim Wenning
<b>Position</b>	Chairman
<b>Tel</b>	00 49 89 38 91-0
<b>Email</b>	contact@munichre.com
<b>Website</b>	www.munichre.com
<b>Address</b>	Munich Re, Königinstr 107 - 80802 Munich, Germany
<b>Class of Business</b>	Reinsurance
<b>Establishment Date</b>	1880

### Brief:

**Our business model is based on the combination of primary insurance and reinsurance under one roof. We take on risks worldwide of every type and complexity, and our experience, financial strength, efficiency and first-class service make us the first choice for all matters relating to risk. Our client relationships are built on trust and cooperation.**

**Munich Re** stands for exceptional solution-based expertise, consistent risk management, financial stability and client proximity. In the financial year 2016, Munich Re (Group) achieved a profit of €2.6bn on premium income of €48.9bn. It operates in all lines of insurance, with more than 43,000 employees throughout the world.

### **Reinsurance**

With premium income of €27.8bn from reinsurance alone, Munich Re is one of the world's leading reinsurers. Especially when clients require solutions for complex risks, Munich Re is a much sought-after business partner. Our roughly 12,000 staff in reinsurance possess unique global and local knowledge. Munich Re attaches great importance to its client service, which regularly receives top ratings.



## FAIR MEMBERSHIP



TOKIO MARINE

### Tokyo Marine & Fire Insurance Company, Ireland

<b>Contact Person</b>	Keiichi Maruyama
<b>Position</b>	
<b>Tel</b>	(713) 690-7300
<b>Email</b>	keith.maruyama@tmgre.com
<b>Website</b>	www.tmhcc.com
<b>Establishment Date</b>	1974

#### **Brief:**

Tokio Marine Group is a global corporate group engaged in a wide variety of businesses ranging from Japanese domestic non-life insurance to domestic life insurance, international insurance, financial and other general business. Dated back to 1879, Tokio Marine was the first Japanese insurance company ever founded in Japan. Our holding company, Tokio Marine Holdings, Inc., oversees the group's operations in 38 countries/ regions, and was rated "AAA" by Japan Credit Rating Agency, Ltd. (JCR). Tokio Marine & Nichido Fire Insurance Co., Ltd., the flagship insurance company of Tokio Marine Group, was also rated "AAA" by JCR, "A+" by S&P and "A++" by A.M. Best.

# FAIR MEMBERSHIP



## Russian National Reinsurance Company "RNRC", Russia

<b>Contact Person</b>	Michael Sepp
<b>Position</b>	Vice President
<b>Tel</b>	+7(495) 730-44-80 ext.1430
<b>Email</b>	michael.sepp@rnrc.ru
<b>Website</b>	www.rnrc.ru
<b>Address</b>	Ducat Place III, 6, Gasheka street, Moscow, Russia, 125047
<b>Establishment Date</b>	2016
<b>Paid up Capital</b>	USD 355 mln
<b>Subscribed Capital</b>	USD 1,2 bln
<b>Owned by</b>	Central Bank of the Russian Federation

### Brief:

Joint-Stock Company, was set up pursuant to Federal Law No. 363-FZ dated July 3, 2016 on amendment of the Law on Insurance Business in the Russian Federation by the Resolution of the Board of Directors of its sole shareholder, the Central Bank of Russia that owns 100% of Company shares.



## FAIR MEMBERSHIP



### Selecta Insurance Company & Reinsurance Ltd, Russia

<b>Contact Person</b>	Alexander Shakhmatov
<b>Position</b>	Managing Director
<b>Tel</b>	007 495 150 85 85
<b>Email</b>	info@selecta.org
<b>Website</b>	www.selecta.org
<b>Address</b>	22/1 Korobeynikov Lane, Moscow, 119034, Russia
<b>Establishment Date</b>	1992
<b>Paid up Capital</b>	650 million rubles

#### **Brief:**

was founded in 1992 as the composite Insurance and Reinsurance company offering a wide variety of insurance products for the customers & a member of All-Russian Insurers' Association, National Insurance Guild, Russian Aviation and Space Insurance Association, which reflects our active position in the insurance community and provides us with an access to all innovations in insurance, consulting and business management.

## FAIR MEMBERSHIP



### Swiss Re, Switzerland

<b>Contact Person</b>	Henchoz Jean Jacques
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00 41 43 2858100
<b>Email</b>	contact@swissre.com
<b>Website</b>	www.swissre.com
<b>Address</b>	Gheistrasse 37 - 8803 Rüschlikon, Switzerland
<b>Class of Business</b>	Reinsurance
<b>Establishment Date</b>	1963

#### Brief:

The Swiss Re Group is a leading wholesale provider of reinsurance, insurance and other insurance-based forms of risk transfer. Dealing direct and working through brokers, our global client base consists of insurance companies, mid-to-large-sized corporations and public sector clients.

From standard products to tailor-made coverage across all lines of business, we deploy our capital strength, expertise and innovation power to enable the risk-taking upon which enterprise and progress in society depend.

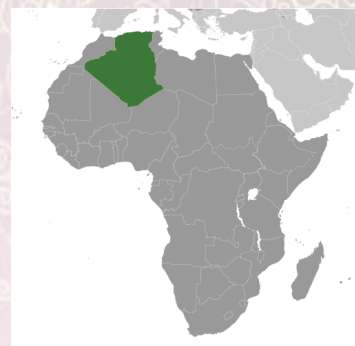
Together, we apply fresh perspectives, knowledge and capital to anticipate and manage risk. That's how we create smarter solutions for our clients, helping the world rebuild, renew, and move forward.

We make the world more resilient.





# **MEMBERS** **Companies**



<b>Official Name:</b>	People's Democratic Republic of Algeria
<b>Capital:</b>	Algiers
<b>Population:</b>	39.500.000
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+1:00
<b>National Holidays:</b>	Revolution Day (01 Nov)
<b>Currency:</b>	Dinar
<b>Monetary Unit:</b>	1 DZD/100=Santeem
<b>Exchange Rate(US\$1):</b>	111.180 DZD
<b>GDP Per Capita US\$ PPP:</b>	15281
<b>GDP Per Capita US\$ Nominal :</b>	4187
<b>Supervisory Authority:</b>	Ministere Des Finances
<b>National Association:</b>	Algerian Union Of Ins&Rei Companies, Conseil National Des Assurances
<b>Country UN code:</b>	DZA
<b>Dialing code:</b>	(+213)
<b>Area Code:</b>	Algiers : 21
<b>Internet Code:</b>	.dz
<b>Total Premium in US\$*:</b>	1209 millions
<b>Life Premium in US\$*:</b>	102 millions
<b>Non-Life Premium in US\$*:</b>	1107 millions



# FAIR MEMBERSHIP



## **Alliance Assurance SPA, Algeria**

<b>Contact Person</b>	Hassen Khelifati
<b>Position</b>	Chairman & GM
<b>Tel</b>	00 213 21 344 646
<b>Email</b>	contact@allianceassurances.com.dz
<b>Website</b>	www.allianceassurances.com.dz
<b>Address</b>	Centre des Affaires El Qods, Esplanade Porte 13, 3 ème étage, Chérage, Alger
<b>Class of Business</b>	Insuarnce
<b>Rating Overview</b>	NR
<b>Establishment Date</b>	2005
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	2 205 714 180 DZD
<b>Owned by</b>	

### **Brief:**

A company with solid fundamentals that has had the audacity to strengthen its capital by being the first private company to favor the national economy by its IPO in 2011.

A dynamic company which was able to conquer the 2nd place of the private sector from the 3rd year of activity and remain there to date, which has approached its 400,000 customers by opening more than 200 branches out of 42 wilayas and has just exceeded one million contracts subscribed, which as of 2011 , is projected with a spirit of competitiveness with the launch of the strategic plan "Alliance 2015", which has developed its notoriety by becoming the 3rd investor in advertising of the financial sector.

A committed company humanly with its employees by improving the management standards notably by setting up an observatory of the social climate but also with associations recognized for the quality of their actions especially in the field of road safety and health.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	4565	4431	4428	4150	3715
<b>Net Earned Premium</b>	3675	3824	3785	3495	2832
<b>Investment Income</b>	142	90	52	42	32
<b>Operating &amp; Other Expenses</b>	3395	3551	3482	3170	2631
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## Caisse Nationale De Mutualité Agricole "CNMA", Algeria

<b>Contact Person</b>	Benhabiles Cherif
<b>Position</b>	General Manager
<b>Tel</b>	00213 21 74 50 21
<b>Email</b>	benhabilescherif@yahoo.fr
<b>Website</b>	www.cnma.dz
<b>Address</b>	24,Bd Victor Hugo, Alger centre, Algérie
<b>Class of Business</b>	Mutuelle
<b>Establishment Date</b>	1972
<b>Subscribed Capital</b>	3 000 000 000 DZD
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

The agricole mutuality is an institution born at the beginning of the century. It was governed until 1972 by the provisions of Law 1901 on professional associations of a non-commercial and not-for-profit criteria. In accordance with Order 72-64 of 02/12/1972, the agricultural mutual organization was organized around regional and national funds which was designed to protect the property and persons of the rural world and of activities related to agriculture. Agricultural, pensions and agricultural social security). Today, after social insurance management was transferred to the general scheme (CNAS, CNR, etc.) in 1995, the agricultural insurances which led to the creation of the first mutual funds in 1903, still The main activity of the mutual company.

The agricole mutuality, the undisputed leader in agricultural insurance coverage, now confronted with the changes in its environment, due to the opening of the insurance market to competition, set out to meet the new needs expressed by its members and the demands of the new economic landscape.

<b><u>Financial Indicator (DZD)M</u></b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	1,305	12,818	11,602	9,896	8,084
<b>Net Earned Premium</b>	11,477	11,353	10,275	8,690	7,051
<b>Operating &amp; Other Expenses</b>	879	763	733	647	554
<b>Gross Claims</b>	784	7242	5,840	4,664	3,932



# FAIR MEMBERSHIP



الشركة الجزائرية للتأمين وإعادة التأمين  
COMPAGNIE ALGERIENNE D'ASSURANCE ET DE REASSURANCE

## La Compagnie Algérienne d'Assurance et de Réassurance (CAAR), Algeria

<b>Contact Person</b>	B. D. Kassali
<b>Position</b>	President & GM
<b>Tel</b>	00213 21 63 20 72
<b>Email</b>	bdkassali@caar.com.dz
<b>Website</b>	www.caar.dz
<b>Address</b>	48, Rue Didouche Mourad Alger 16000 Algérie
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	
<b>Establishment Date</b>	1963
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### **Brief:**

The CAAR is the oldest insurance company in Algeria. Indeed, it was created in the aftermath of independence in 1963 as an insurance and reinsurance fund. It was responsible for the legal transfer in order to allow the Algerian State to control the insurance market.

Subsequently, the various phases of restructuring of the Algerian market (monopoly, network functionalization, specialization, creation of the Central Reinsurance Company - CCR, creation of the Algerian Insurance Company - CAAT) determined the activities and specialties of the CAAR mainly in the management of industrial risks.



# FAIR MEMBERSHIP



## La Compagnie Algérienne des Assurances (CAAT), Algeria

<b>Contact Person</b>	Youcef Benmicia
<b>Position</b>	President & GM
<b>Tel</b>	00213-21 632072-3-88-55 /632116
<b>Email</b>	secpdg@caat.dz
<b>Website</b>	www.caat.dz
<b>Address</b>	52, Rue des Frères Bouadou, Algeria
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	AM Best: Financial strength Rating of B+ (Good), Issuer credit rating (ICR) of “bbb-”
<b>Establishment Date</b>	1985
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

CAAT is a Public Company Economics (EPA) authorized to offer all general insurance operations.

It is a joint-stock company (Spa) with registered capital of 16,000,000,000 Algerian dinars whose main shareholder is the Algerian State.

It was set up in 1985 as a public company to initially cover all risks related to maritime, air and land transport.

In 1989, thanks to economic reforms, CAAT took the form of EPE / Spa and rapidly extended its scope of activity to other insurance sectors.

In a short period of time, the CAAT was able to establish itself throughout the national territory, increase its market share (16% in 2014) and diversify its portfolio at the same time.



# FAIR MEMBERSHIP



## Compagnie Centrale de Réassurance - CCR, Algeria

<b>Contact Person</b>	Hadj Mohamed Seba
<b>Position</b>	Chairman & GM
<b>Tel</b>	00213 21 38 25 08
<b>Email</b>	HM.SEBA@CCR.DZ
<b>Website</b>	www.ccr.dz
<b>Address</b>	Lot 2 N° 133 Cité Administrative Plateau de Ouled Fayet, Alger - ALGERIA.
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	AM Best: <ul style="list-style-type: none"><li>• Financial strength Rating of B+ (Good)</li><li>• Issuer credit rating (ICR) of "BBB-"</li></ul>
<b>Establishment Date</b>	1995
<b>Paid up Capital</b>	4,270 (2016 <sup>3</sup> est.)
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

The Compagnie Centrale de Réassurance (CCR) is a joint-stock company with a share capital of 22 billion DA, owned by the Algerian State. The Company is headquartered in Algiers (Ouled Fayet).

Since the start of its activities, the CCR has been granted the State monopoly on reinsurance operations until 1995, when the State monopoly was lifted and the insurance in Algeria to national and international private capital.

<b>Financial Indicator: DZD</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	27,201	25,333	22,305	20,315	16,480
<b>Net Earned Premium</b>	16,422	14,660	13,471	12,798	9,063
<b>Investment Income</b>	1,475	1,177	1,131	1,016	815
<b>Operating &amp; Other Expenses</b>	843	832	841	725	592
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## La Générale Assurance Méditerranéenne (GAM), Algeria

<b>Contact Person</b>	Ahmed Hadj Mahammed
<b>Position</b>	General Manager
<b>Tel</b>	00213 982404040
<b>Email</b>	ahadjmahammed@gam.dz
<b>Website</b>	<a href="https://gamassurances.com">https://gamassurances.com</a>
<b>Address</b>	Centre d'affaires El Qods Chérage 16014 Algiers - Algeria
<b>Class of Business</b>	insurance
<b>Rating Overview</b>	
<b>Establishment Date</b>	2001
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	2.747.500.000 DA
<b>Owned by</b>	ECP (Emerging Capital Partners) Africa Fund

### Brief:

2001 - Authorization: GAM Insurance was authorized to carry out its activities in Algeria by the ministry of Finance,

2007 - Take-over: GAM Insurance was taken over by the American investment group ECP (Emerging Capital Partners) Africa Fund,

2006 - 15 years later: GAM Insurance is celebrating its 15 years of existence.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	3,329	3,203	3,506	3,303	3,371
<b>Net Earned Premium</b>	3,407	3,211	3,355	2,859	3,360
<b>Investment Income</b>					
<b>Operating &amp; Other Expenses</b>	1,200	1,200	1,228	1,096	1,397
<b>Gross Claims</b>	1,592	1,419	1,504	1,472	1,918



# FAIR MEMBERSHIP



## MACIRVIE SPA, Algeria

<b>Contact Person</b>	Soufi Mohamed Hakim
<b>Position</b>	Chairman & CEO
<b>Tel</b>	00213 770 112 072
<b>Email</b>	courrier@macirvie.com
<b>Website</b>	www.macirvie.com
<b>Address</b>	43, Rue Amani Belkacem, Paradou, Hydra, Alger, Algérie
<b>Class of Business</b>	Life Insurance
<b>Rating Overview</b>	Not rated
<b>Establishment Date</b>	11th August 2011
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	1,000,000,000.00 DZD
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Macir Vie is an algerian private life insurance company operating since August 2011. Our experienced team enable us to master the Algerian social and economic context. Our values are : perfectly, which gives us added value in terms of knowledge of the market.

- LISTENING : to the client's needs,
- RESPONSIVENESS : our team is available for any personalized support.
- RELIABILITY: our expertise allows us to be reliable regarding the claims settlements.

<b>Financial Indicator: (DZD)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	1 427 580 5	1 358 157	1 109 213 463	1 130 578	977 399 64
<b>Net Earned Premium</b>	64 125 752	83 553 880	65 746 630	42 218 0	4 615 376
<b>Investment Income</b>	3 501 879	1 691 213	535 331	511 413	629 029
<b>Operating &amp; Other Expenses</b>	792 395 5	753 561 2	607 657 9	458 289	704 801 9
<b>Gross Claims</b>	206 386 7	186 588 9	171 165 112	177 670	83 881 3



# FAIR MEMBERSHIP



## **Salama Assurances Algérie, Algeria**

<b>Contact Person</b>	Mohamed Benarbia
<b>Position</b>	General Manager
<b>Tel</b>	00213 770 262 101
<b>Email</b>	mbenarbia@salama-assurances.dz
<b>Website</b>	www.salama-assurances.dz
<b>Address</b>	Lot El Amel n° 05, Said Hamdine, Bir Mourad Rais – Alger, Algérie
<b>Class of Business</b>	Insurances all branches
<b>Rating Overview</b>	Islamic Arab Insurance Company – SALAMA : A- Excellent Standard & Poor's + AM Best
<b>Establishment Date</b>	Mar-00
<b>Paid up Capital</b>	DZD 2 000 000 000.00
<b>Subscribed Capital</b>	DZD 2 000 000 000.00
<b>Owned by</b>	TARIIC BAHREIN,BEST RE Tunis,BANQUE AL-BARAKA Algérie

### **Brief:**

SALAMA ASSURANCES ALGERIE was approved on 26 March 2000 by the Ministry of Finances to carry out all insurance operations. Its legal form is a shares joint stock. Its share capital is 2,000,000,000 DA fully paid up. It is a subsidiary of the group Takaful and Ré-Takaful SALAMA-IAIC which has a capital of AED 1.2 billion (USD 330 million) and is listed on the Dubai Stock Exchange under the symbol "IAIC". AM Best awarded SALAMA an A- (Excellent) overview rating and an A- (Excellent) credit rating. Salama was rated by Standard & Poor A- (High).

<b>Financial Indicator: Million (DZD)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	5,019	4,727	4,515	4,025	3,299
<b>Net Earned Premium</b>	4,053	4,046	3,953	3,283	2,869
<b>Investment Income</b>	103	69	59	28	24
<b>Operating &amp; Other Expenses</b>	690	678	937	694	676
<b>Gross Claims</b>	2,208	2,140	2,115	1,874	1,722



# FAIR MEMBERSHIP



## Trust Algeria Assurance et Réassurance, Algeria

<b>Contact Person</b>	AbdElhakim Hadjou
<b>Position</b>	General Manager
<b>Tel</b>	2132148 9235
<b>Email</b>	Ab.AbuNahl@TrustAlgeriains.com
<b>Website</b>	www.trustalgeriains.com
<b>Address</b>	70, Chemin Larbi ALLIK – Hydra – ALGER .B.P 187, poste Malki, Ben Aknoun – ALGER
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1997

### Brief:

TRUST Algeria is a joint-stock company created in 1997 under Ordinance 95-07 of 25 January 1995, which dedicated the opening of the Algerian insurance market to private investment.

It began its activity on 28 February 1998 as the 1st private company of Algeria, following the obtaining of its approval on 18 November 1997, and carried out all the insurance and reinsurance operations.

Today, trust assurances Algeria has a 100% shareholding of foreign investors, following the repurchases of the shares of the CAAR and the CCR in 2007. It is broken down as follows:

- TRUST International (77.5%)
- QATAR General Insurance (22.5%)

# B A H R A I N



# B A H R A I N

<b>Official Name:</b>	Kingdom of Bahrain
<b>Capital:</b>	Manama
<b>Population:</b>	1378000
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+ 3:00
<b>National Holidays:</b>	16 December,15 August
<b>Currency:</b>	Bahraini Dinar
<b>Monetary Unit:</b>	1 BD/1000= Fils
<b>Exchange Rate(US\$1):</b>	0.3772 BD
<b>GDP Per Capita US\$ PPP:</b>	51956
<b>GDP Per Capita US\$ Nominal :</b>	25494
<b>Supervisory Authority:</b>	Central Bank of Bahrain
<b>National Association:</b>	Bahrain Insurance Association
<b>Training Institute:</b>	Bahrain Institute of Banking & Finance
<b>Country UN Code:</b>	BHR
<b>Dialing Code:</b>	(+973)
<b>Area Code:</b>	Manama: 17
<b>Internet Code:</b>	.bh
<b>Total Premium in US\$*:</b>	734 million
<b>Life Premium in US\$*:</b>	139 million
<b>Non-Life Premium in US\$*:</b>	595 million



# FAIR MEMBERSHIP



الأهلية للتأمين  
Al Ahlia Insurance

## Al-Ahlia Insurance Company, Bahrain

<b>Contact Person</b>	Jawad Mohammed
<b>Position</b>	General Manager
<b>Tel</b>	+973 17 225860
<b>Email</b>	jawad.mohammed@alahlia.com
<b>Website</b>	www.alahlia.com
<b>Address</b>	Flat 44, Bldg. 122 , Road 1605 , Block 316 ,Manama Center,
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	
<b>Establishment Date</b>	1976
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

We are one of the oldest public shareholding companies providing all classes of insurance in Bahrain. Having been established in 1976, the company gained tremendous credibility in a highly competitive market. In our continuous endeavor to provide the best services to our clients, we have constantly made efforts to employ human and technological resources to enhance our position and performance. Keeping in mind our commitment to becoming the leading insurer of the nation, and being fully aware of the challenges ahead, we have already seen the positive results of the ceaseless efforts of our staff who are actively involved in creating social awareness about the value of insurance, reaching the various segments of society.



# FAIR MEMBERSHIP



## Arab Insurance Group (ARIG), Bahrain

<b>Contact Person</b>	Yassir Al Baharna
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+973 17 544444
<b>Email</b>	info@arig.com.bh
<b>Website</b>	www.arig.net
<b>Address</b>	Kingdom of Bahrain
<b>Class of Business</b>	Property:16.59%/Lloyd's Account:45.19%/Engineering:8.53%
<b>Rating Overview</b>	On 21 December 2016, A.M. Best rating agency upgraded Arig Group's Financial Strength Rating from 'B++ (Good)' to 'A- (Excellent)', and its Long-Term Issuer Credit Rating from 'BBB+' to 'a-'. The outlook for both ratings is stable. The agency views that
<b>Establishment Date</b>	1980 / Bahrain
<b>Paid up Capital</b>	US\$ 220 million
<b>Subscribed Capital</b>	US\$ 220 million
<b>Owned by</b>	UAE Government 31.38%, Libya Government 14.45%, Kuwait Government 9.10%, Bahrain Government 0.84%, UAE Private 13.13%, Kuwait Private 9.19%, Other Privat

### Brief:

Arab Insurance Group (Arig) is a regional reinsurance company registered in the Kingdom of Bahrain and regulated by the Central Bank of Bahrain. It has an authorized capital of US\$ 500 million and an issued and paid-up capital of US\$ 220 million. 55.8% of its paid-up capital is held by Government Bodies in the MENA region and the remainder is held by private investors.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Gross Premium Written	245.4	220.4	315.3	262	276.5
Net Earned Premium	180.5	219.9	256.4	237.7	254.7
Investment Income	19.3	14.3	20.5	20.4	21.6
Operating & Other Expenses	25.6	28.6	28.7	28.9	28.4
Gross Claims					





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[www.arig.net](http://www.arig.net)

Arab Insurance Group (B.S.C.) - a reinsurance firm regulated by the Central Bank of Bahrain



# FAIR MEMBERSHIP



## Bahrain Kuwait Insurance Company, Bahrain

<b>Contact Person</b>	Ebrahim El Rayes
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+973 17119912
<b>Email</b>	erayes@bkic.com
<b>Website</b>	www.bkic.com
<b>Address</b>	P.O. Box: 10166, Seef District, Kingdom of Bahrain
<b>Class of Business</b>	General Insurance
<b>Rating Overview</b>	A- Excellent by AM Best
<b>Establishment Date</b>	1975
<b>Paid up Capital</b>	BD7.15Mn
<b>Subscribed Capital</b>	10Mn
<b>Owned by</b>	30.55% National Entities or Individuals

### Brief:

Bahrain Kuwait Insurance Company B.S.C. (BKIC) was established in 1975 with Bahraini and Kuwaiti shareholders. By virtue of its shareholding structure, BKIC enjoys national status in Bahrain as well as Kuwait, the only company to enjoy such a privilege. The company's shares are listed in the stock exchanges of both countries.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	42,073,28	38,117,446	93,766,462	38,179,308	34,996,320
<b>Net Earned Premium</b>	12,326,708	12,199,373	12,253,084	11,996,330	11,713,218
<b>Investment Income</b>	1,916,774	732,870	2,165,937	1,049,920	910,467
<b>Operating &amp; Other Expenses</b>	4,186,235	4,477,375	4,380,297	3,982,686	4,094,812
<b>Gross Claims</b>	18,641,000	18,269,000	17,205,000	28,793,000	18,137,000



# FAIR MEMBERSHIP



## Bahrain National Insurance Company 'BNI', Bahrain

<b>Contact Person</b>	Masood Bader
<b>Position</b>	General Manager
<b>Tel</b>	+973 80008288
<b>Email</b>	masood.bader@bnhgroup.com
<b>Website</b>	www.bnidirect.com
<b>Address</b>	P.O. Box. 843, Manama - Bahrain
<b>Class of Business</b>	Insurance (Motor & Personal Lines and General Insurance)
<b>Rating Overview</b>	BBB+
<b>Establishment Date</b>	1998
<b>Paid up Capital</b>	BHD 6,500,000
<b>Subscribed Capital</b>	BHD 6,500,000
<b>Owned by</b>	Bahrain National Holding Company

### Brief:

Bahrain National Insurance (BNI) has over 40 year experience in handling large and medium industrial and commercial insurances. In addition, BNI is Bahrain's leading insurance company. The company has an authorized capital of BD 10 million (US\$ 26.5 million) and a paid-up capital of BD 6.5 million (US\$ 17.2 million). BNI has earned its reputation through the years for its speedy and equitable settlement of claims and innovative product and services.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	22,379	22,495	21,935	18,441	17,154
<b>Net Earned Premium</b>	13,159	12,293	11,478	10,694	10,267
<b>Investment Income</b>	1,435	2,035	1,920	1,860	1,092
<b>Operating &amp; Other Expenses</b>	3,769	3,741	3,371	3,386	3,567
<b>Gross Claims</b>	17,529	19,482	16,472	12,470	13,039



# FAIR MEMBERSHIP



## Hannover Retakaful, Bahrain

<b>Contact Person</b>	Mohamed Akoob
<b>Position</b>	Managing Director
<b>Tel</b>	+973 17 214 766
<b>Email</b>	mahomed.akoob@hannover-re.com
<b>Website</b>	www.hannover-re.com
<b>Address</b>	17 <sup>th</sup> Floor Al Zamil Tower, Government Avenue, Manama, Bahrain
<b>Class of Business</b>	Reinsurance Underwriting Services (Islamic Principles)
<b>Rating Overview</b>	A+ Stable
<b>Establishment Date</b>	B103-Oct-06
<b>Paid up Capital</b>	BHD 20,000,000
<b>Subscribed Capital</b>	BHD 20,000,000
<b>Owned by</b>	100% Others from Non Afro-Asian Countries

### Brief:

Hannover Retakaful B.S.C. (c) (HRT) is a fully owned subsidiary of the Hannover Re Group. The Group established HRT in 2006 to cater to growing Islamic business, thereby becoming the first major international reinsurance group to devote itself to this emerging market. The company was registered on 3 October 2006 in Bahrain and is licensed by the Central Bank of Bahrain to provide retakaful services. It operates internationally offering family, property and casualty retakaful services, and has two branches in Labuan, Malaysia to service this market. The opening of the branches in Labuan is expected to lead to further sustained growth of retakaful in Malaysia, which is one of the leading markets for takaful business. HRT conducts all facets of its business strictly in line with Sharia principles as advised by its Sharia Supervisory Board (SSB) which comprises of world renowned Sharia scholars namely Dr. Mohammad Ali Elgari, Mufti Hassan Kaleem and Sheikh Faizal Manjoo. The Scholars bring to the company a wealth of knowledge, expertise and guidance required for conducting operations strictly in line with Sharia principles. In addition the company has appointed an independent Sharia Audit firm to audit its compliance with Sharia.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	60.2	69	76.9	48.6	46.8
<b>Net Earned Premium</b>	59.2	61.4	74.1	48.6	44.3
<b>Investment Income</b>	2.4	0.6	3.1	0.6	3.8
<b>Operating &amp; Other Expenses</b>	1.6	1.5	1.4	1.3	1.1



# FAIR MEMBERSHIP



## Takaful International Company, Bahrain

<b>Contact Person</b>	Younis Jamal El Sayed
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	+973 17565656
<b>Email</b>	takaful@takafulweb.com
<b>Website</b>	www.takaful.bh
<b>Address</b>	Buling 680- Road 2811 – Seef District 428
<b>Class of Business</b>	Family & General
<b>Rating Overview</b>	
<b>Establishment Date</b>	1989
<b>Paid up Capital</b>	BD 6,250,000
<b>Subscribed Capital</b>	BD 6,250,000
<b>Owned by</b>	85% National Entities or Individuals 15% Others from Afro-Asian Countries

### Brief:

Takaful International Company, established in 1989, is the first Islamic Insurance Company in the Kingdom of Bahrain and one of the pioneering Islamic insurance companies in the Middle East. The company provides insurance coverage and services that cope with the individuals/corporations needs and the vast growing demands of the new millennium. Over the past twenty five years Takaful International was able to achieve a high ranking position and build upon a trustworthy reputation in the local and international insurance market which has enabled us to compete with elite Takaful insurance companies worldwide.

<u>Financial IndicatorUS\$:</u>	2016	2015	2014	2013	2012
Gross Premium Written	20,925,150				
Net Earned Premium	14,163,714				
Investment Income	327,913				
Operating & Other Expenses	327,913				
Gross Claims		17,677	20,244		



# FAIR MEMBERSHIP



## Trust Re, Bahrain

<b>Contact Person</b>	Fadi AbuNahl
<b>Position</b>	Group CEO & Director
<b>Tel</b>	+973 17 517 171
<b>Email</b>	mail@trustre.com
<b>Website</b>	www.trustre.com
<b>Address</b>	Trust Tower, Building 125, Road 1702, Diplomatic Area 317, Manama, Kingdom of Bahrain
<b>Class of Business</b>	Facultative (Energy, Alternative Energy, Marine, Property, Engineering, Specialty Lines, Aviation, Surety), Life & Health, Treaty Marine and non-Marine
<b>Rating Overview</b>	A- S&P, A.M. Best
<b>Establishment Date</b>	1989
<b>Paid up Capital</b>	US\$ 250 million
<b>Subscribed Capital</b>	US\$ 500 million
<b>Owned by</b>	100% Afro-Asian Countries

### Brief:

Rated "A-" by S&P and A.M. Best, our geographical scope includes the Middle East, Africa, Asia, CEE, SEE, Russia and CIS countries. Trust Re provides reinsurance protection to many leading direct insurance companies in its geographical area of operation. Our Company comprises over 270 employees located in our Bahrain Head Office and offices in Cyprus, Labuan (Malaysia), Morocco and India.

<b>Financial IndicatorUS\$:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	267.2	475,929	452,580	398,032	228,688
<b>Net Earned Premium</b>	5.4	290,352	277,458	254,870	208,149
<b>Investment Income</b>	34.9				
<b>Operating &amp; Other Expenses</b>		6,034	5,191	3,413	
<b>Gross Claims</b>			183,786	160,884	152,007



# **GAIF 2018**

## **32<sup>ND</sup> GENERAL CONFERENCE**

**“Digital transformation  
in the insurance industry in the Arab world”**

**From 24<sup>th</sup> to 27<sup>th</sup> June 2018**

**TUNISIA**

**Yasmine Hammamet**

**SAVE  
THE  
DATE**





<b>Official Name:</b>	People's Republic of Bangladesh
<b>Capital:</b>	Dhaka
<b>Population:</b>	163178000
<b>Language:</b>	Bengali
<b>Local Time:</b>	UTC+6:00
<b>National Holidays:</b>	26 March, 16 December
<b>Currency:</b>	Taka
<b>Monetary Unit:</b>	TK1(Taka)= 100 paisa
<b>Exchange Rate(US\$1):</b>	818908 TK
<b>GDP Per Capita US\$ PPP:</b>	4207
<b>GDP Per Capita US\$ Nominal :</b>	1524
<b>Insurance Supervisory Authority:</b>	Insurance Development & Regulatory Authority Bangladesh
<b>Insurance National Association:</b>	Bangladesh Insurance Association
<b>Insurance Training Institute</b>	Bangladesh Insurance Academy
<b>Country UN Code:</b>	BGD
<b>Dialing Code:</b>	(+880)
<b>Area Code:</b>	Dhaka: 2
<b>Internet Code:</b>	.bd
<b>Total Premium in US\$*:</b>	1668 (millions)
<b>Life Premium in US\$*:</b>	1226 (millions)
<b>Non-Life Premium in US\$*:</b>	442 (millions)



# FAIR MEMBERSHIP



## Bangladesh General Insurance Company, Bangladesh

<b>Contact Person</b>	Ahmed Saifuddin Chowdhury
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	0088 02 9550379, 9564731
<b>Email</b>	bgicinsurance@yahoo.com
<b>Website</b>	www.bgicinsure.com
<b>Address</b>	42, Dilkusha C/A, Dhaka - 1000, Bangladesh
<b>Class of Business</b>	Non - Life Insurance Business (Fire, Marine, Marine Hull, Motor, Miscellaneous)
<b>Rating Overview</b>	A+ Credit Rating for Long Term, ST-2 Credit Rating for Short Term.
<b>Establishment Date</b>	1 <sup>st</sup> November, 1984
<b>Paid up Capital</b>	540.27 Million
<b>Subscribed Capital</b>	540.27 Million
<b>Owned by</b>	Public Limited Company

### Brief:

Bangladesh General Insurance Company Ltd or BGIC Ltd. is the first private sector general insurance company in Bangladesh was founded by Late M.A. Samad. BGIC was incorporated as a public limited Company and started Non- Life Insurance business since 1985 with an authorised capital of Tk 100 million divided into 1,000,000 ordinary shares of Tk 100 each. The Company runs the business operation under the supervision of Board of Directors and Legal frame work of the Insurance Act, 2010 and the Insurance Rules, as issued from time to time. BGIC is listed with both Dhaka and Chittagong Stock Exchanges. BGIC has since developed substantially with all the strengths and details prudently essential of an insurance Company.



# FAIR MEMBERSHIP



## Green Delta Insurance Company, Bangladesh

<b>Contact Person</b>	Nasir a. Choudhury
<b>Position</b>	Managing Director
<b>Tel</b>	0088 02 9851902 - 9851117
<b>Email</b>	nasir.a.choudhury@gmail.com
<b>Website</b>	www.green-delta.com
<b>Address</b>	Aims Tower,51-52,Mohakhali C/A, Gulshan, Dhaka -1212
<b>Class of Business</b>	Fire, Marine, Miscellaneous
<b>Rating Overview</b>	AAA
<b>Establishment Date</b>	14 <sup>th</sup> December, 1985
<b>Paid up Capital</b>	806.91(million)
<b>Subscribed Capital</b>	806.91(million)
<b>Owned by</b>	92% National Entities or Individuals 8 % Others from Non Afro-Asian Countries

### Brief:

Green Delta Insurance Company Limited (GDIC) is one of the leading private non-life insurance companies in Bangladesh. GDIC was incorporated in December 14, 1985 as a public limited company, under the Companies Act 1913 and its operation started on 1<sup>st</sup> January 1986, with a paid up capital of BDT 30.00 million.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	3163.27	3015.63	2681.37	2613.45	2603.19
<b>Net Earned Premium</b>	1322.03	1254.47	1222.27	1316.99	1212.53
<b>Investment Income</b>	181.34	212.48	220.74	204.06	135.45
<b>Operating &amp; Other Expenses</b>	1625.7	1521.7	1507.35	1354.21	1119.11
<b>Gross Claims</b>	1195.61	1320.98	957.33	1132.32	376.85



# FAIR MEMBERSHIP



**PIONEER INSURANCE**  
COMPANY LIMITED

## Pioneer Insurance Company Limited, Bangladesh

<b>Contact Person</b>	Md. Manirul Islam
<b>Position</b>	Managing Director
<b>Tel</b>	0088 02 58817512
<b>Email</b>	manir.md@pioneerinsurance.com.bd
<b>Website</b>	www.pioneerinsurance.com.bd
<b>Address</b>	Rangs Babylonia (5 <sup>th</sup> Floor), 246, Bir Uttam Mir Shawkat Sarak, Tejgaon, Dhaka-1208
<b>Class of Business</b>	Non Life
<b>Rating Overview</b>	
<b>Establishment Date</b>	1996

### Brief:

Pioneer Insurance Company Limited, sponsored & founded in 1996, is a publicly traded company by shares having authorized capital of Tk. 1 (One) Billion/USD 12.50 Million & paid up capital of Tk. 699.81 million/USD 8.75 Million. The Company is enlisted with Dhaka Stock Exchange and Chittagong Stock Exchange and has been declaring dividend every year since inception. The Company has been assigned “AAA” by Alpha Credit Rating Limited (Alpha Rating) Bangladesh.



# FAIR MEMBERSHIP

## Prime Islami Life Insurance Limited

برائے اسلامی لائف انشورنس لمیٹید  
প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

### Prime Islami Life Insurance Limited, Bangladesh

<b>Contact Person</b>	Mohammed Shah Alam
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	0088 02 9570729
<b>Email</b>	mortuzaalimd@yahoo.com
<b>Website</b>	www.primeislamilifebd.com
<b>Address</b>	Raj Bhaban (5 <sup>th</sup> Floor) 29 Dilkusha C/A Dhaka1000 Bangladesh.
<b>Class of Business</b>	Life & Takaful
<b>Rating Overview</b>	A +
<b>Establishment Date</b>	24-Jul-00
<b>Paid up Capital</b>	30,52,02,300 BDT
<b>Subscribed Capital</b>	30,52,02,300 BDT
<b>Owned by</b>	100% Individuals

#### Brief:

Prime Islami Life Insurance Limited (PILIL) was initially incorporated in July 2000 as Prime Life Insurance Co. Limited with the vision to become one of the best life insurance companies in private sector in Bangladesh and in South Asia as a whole. Prime Life Insurance Co. Limited commenced business in mid-2001 with a paid up capital of Taka 30 million and an authorized capital of Taka 100 million being sponsored by a group of eminent personalities having involved in diversified business. Total paid up and authorized capital of the Company has stood at Taka 305.20 million and Taka 500 million respectively as on December 31, 2016. Prime Life Insurance Company Limited subsequently converted into an Islamic Company under the name and style of Prime Islami Life Insurance Limited in April, 2002 with a view to providing with Islamic Insurance services to all community of the society within the frame work of Shariah principles. The basic object of conversion into an Islamic Company (family takaful) is to create confidence in Insurance sinking distrust and wipe out doubt of the majority people of the society believed in Islamic values.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	3121.23	2606.98	2273.08	2051.49	2107.82
<b>Net Earned Premium</b>	3112.35	2599.79	2266.81	2046.34	2103.33
<b>Investment Income</b>	330.44	438.10	526.90	491.60	382.79
<b>Operating &amp; Other Expenses</b>	2952.3	2563.01	1896.61	1963.00	1304.17
<b>Gross Claims</b>	1837.09	1490.44	999.74	760.36	505.37



# FAIR MEMBERSHIP



রিলিয়েন্স ইন্স্যুরেন্স লিমিটেড  
RELIANCE INSURANCE LIMITED

## Reliance Insurance Limited, Bangladesh

<b>Contact Person</b>	Khaled Mamun
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0088 02 8878845
<b>Email</b>	info@reliance.com.bd
<b>Website</b>	www.reliance.com.bd
<b>Address</b>	Shanta Western Tower, Level - 5, 186, Tejgaon Industrial Area, Dhaka - 1208, Bangladesh
<b>Class of Business</b>	Non - life Insurance
<b>Rating Overview</b>	AAA rated by CIRSL Bangladesh
<b>Establishment Date</b>	20-Mar-88
<b>Paid up Capital</b>	869.10 million in Bangladeshi Taka
<b>Subscribed Capital</b>	869.10 million in Bangladeshi Taka
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

A leading first generation private sector Non-life Insurance Company in Bangladesh, Reliance Insurance Limited (RIL) was incorporated in 1988 as a Public Limited Company under the Companies Act, 1913 (Present 1994) and subsequently was listed with Dhaka and Chittagong Stock Exchanges in 1995.

Reliance transacts all classes of non-life insurance business in Bangladesh and its turnover was in excess of BDT 2,486.89 million, being total gross premium underwritten in 2016.

In terms of premium income, Reliance achieved growth in both gross and net premium with an underwriting profit @ 18.16%, which refers to the strongest bottom line among all non-life insurers in Bangladesh.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	2486.89	2,271.66	2,026.71	1,638.89	1,490.82
<b>Net Earned Premium</b>	958.29	877.98	907.92	704.23	641.13
<b>Investment Income</b>	286.55	288.49	298.56	230.26	163.95
<b>Operating &amp; Other Expenses</b>	950.9	931.35	852.28	684.73	701.74
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## Sedharan Corporation, Bangladesh

<b>Contact Person</b>	Syed Shahriyar Ahsan
<b>Position</b>	Managing Director
<b>Tel</b>	0088 02 9561507
<b>Email</b>	info@sbc.gov.bd
<b>Website</b>	www.sbc.gov.bd
<b>Address</b>	33, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.
<b>Class of Business</b>	Non Life
<b>Rating Overview</b>	
<b>Establishment Date</b>	1973
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Sadharan Bima Corporation is only state - owned General Insurance Corporation operating under the direct control and supervision of the Ministry of Finance, Government of the People's Republic of Bangladesh. It emerged on 14<sup>th</sup> May, 1973 under the Insurance Corporation Act (Act No. VI) of 1973 to deal with all classes of general insurance & re-insurance business emanating in Bangladesh. Thereafter, SBC was acting as the sole insurer of general Insurance till 1984. In the year 1984 Bangladesh Government allowed insurance Companies in the private sector and to that effect promulgated the insurance Corporations (Amendment) Ordinance 1984.



WEEKENDS. SALARIES.  
OUR PAYMENT OF CLAIMS.  
**SOME THINGS  
GO REALLY FAST.**



**WAICA Re**

**WAICA REINSURANCE CORPORATION PLC**

**Headquarters:**

Maritime House (2nd Floor)  
Government Wharf  
Wallace Johnson Street  
Freetown, Sierra Leone  
P.O. Box: 1135

Tel: +232 76 368359, 22 226082 (S/L)  
+234 802323 7865, 7045977109 (Nigeria)  
+233 244 684 127 (Ghana)  
+225 56 67 60 55 (Ivory Coast)  
Fax: +232 22 226083 (S/L)  
Email: [waicareinsurance@waicare.com](mailto:waicareinsurance@waicare.com)  
[info@waicare.com](mailto:info@waicare.com)  
Web site: [www.waicare.com](http://www.waicare.com)

***A Sub-Regional Financial Sector Initiative***



<b>Official Name:</b>	People's Republic of China
<b>Capital:</b>	Bijijing
<b>Population:</b>	1373541278
<b>Language:</b>	Standard Chinese
<b>Local Time:</b>	UTC+8
<b>National Holidays:</b>	01 Oct.
<b>Currency:</b>	Renminbi
<b>Monetary Unit:</b>	RMB1=10 JIAO =100FEN
<b>Exchange Rate(US\$1):</b>	US\$1=RMB6.6571
<b>GDP Per Capita US\$ PPP:</b>	16676
<b>GDP Per Capita US\$ Nominal :</b>	8481
<b>Supervisory Authority:</b>	China Insurance Regulatory Commission
<b>National Association:</b>	Insurance Association of China
<b>Training Institute</b>	Insurance Society of china
<b>Country UN code:</b>	CHN
<b>Dialing Code:</b>	(+68)
<b>Area Code:</b>	Bijing: 10 - shanghai: 21
<b>Internet Code:</b>	.cn
<b>Total Premium in US\$*:</b>	466131 (millions)
<b>Life Premium in US\$*:</b>	262616 (millions)
<b>Non-Life Premium in US\$*:</b>	203515 (millions)



# FAIR MEMBERSHIP



## China Pacific Ins. ( Group ) Company Ltd, China

<b>Contact Person</b>	He Qing
<b>Position</b>	President
<b>Tel</b>	0086-21 5877 6688-1701
<b>Email</b>	ir@cpic.com.cn
<b>Website</b>	<a href="http://www.cpic.com.cn">www.cpic.com.cn</a>
<b>Address</b>	190 Yin Cheng Road – Shanghai, China
<b>Class of Business</b>	Composite



# FAIR MEMBERSHIP



## China Reinsurance (Corporation) Group, China

<b>Contact Person</b>	He Chunlei
<b>Position</b>	Executive Vice President
<b>Tel</b>	0086-10-6657 6880
<b>Email</b>	kanghy@chinare.com.cn
<b>Website</b>	www.chinare.com.cn
<b>Address</b>	NO.11, Jinrong Avenue, Xicheng District, Beijing
<b>Class of Business</b>	reinsurance, insurance, assets management, insurance brokerage, etc.
<b>Rating Overview</b>	A.M. Best: A/S&P: A+
<b>Establishment Date</b>	Oct., 2007
<b>Paid up Capital</b>	42.48 billion RMB
<b>Subscribed Capital</b>	42.48 billion RMB
<b>Owned by</b>	71.56%,The Central Huijin Investment Co., Ltd. 12.72%,The Ministry of Finance of P. R. China 15.7%HKSCC (Nominees) Limited0.02% Other H shareholders

### Brief:

China Re originated from the People's Insurance Company of China, which was founded in October 1949. In October 2007, it was restructured into a joint-stock limited company. By November 2015, China Re held controlling stakes in 5 domestic subsidiaries, namely, China Property & Casualty Reinsurance Company Ltd., China Life Reinsurance Company Ltd., China Continent Property & Casualty Insurance Company Ltd., China Re Asset Management Company Ltd., and Huatai Insurance Agency & Consulting Service Ltd.. It has two overseas subsidiaries, namely, China Re UK Limited, China Re Underwriting Agency Co., Ltd., and three representative offices, namely, New York Representative Office, London Representative Office and Hong Kong Representative Office. On 26 October, 2015, China Re (stock code: 1508.HK) was officially listed on the main board of the Hong Kong Stock Exchange and commenced trading. On June 2016, the Singapore Branch was licensed as a reinsurer to carry on general business in Singapore.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	86677	80434	73753	67375	59299
<b>Net Premium Earned</b>	82620	73236	68852	61112	55293
<b>Investment Income</b>	7739	11696	7633	5991	4117
<b>Other and expenses</b>	12189	11021	(7952)	(6467)	(5978)
<b>Claim</b>	(61248)	(50097)	(50377)	(41535)	(37760)



# FAIR MEMBERSHIP



中国人民保险集团股份有限公司  
THE PEOPLE'S INSURANCE COMPANY (GROUP) OF CHINA LIMITED

## PICC Property & Casualty Company Ltd. (PICC P&C), China

<b>Contact Person</b>	Lin Zhiyong
<b>Position</b>	Vice Chairman & CEO
<b>Tel</b>	0086-10 66576977
<b>Email</b>	ir@picc.com.cn
<b>Website</b>	www.piccnet.com.cn
<b>Address</b>	No. 69 Dongheyanjie, Xuanwumen, Beijing 100052, China
<b>Class of Business</b>	
<b>Rating Overview</b>	
<b>Establishment Date</b>	1949
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

China People's Insurance Company ( the PICC P & C , referred to as " China PICC " ), formerly known as 1949 Nian 10 Yue 20 founding of the Chinese People's Insurance Company, is " the world 500 strong " Chinese People's Insurance Group Co., Ltd. ( the PICC ) Core members and iconic main business. In 2003, PICC listed on the Main Board of the Hong Kong Stock Exchange (stock code 2328). In 2016, the company achieved a new leap forward, premium income exceeded 300 billion yuan.



<b>Official Name:</b>	Republic of Cyprus
<b>Capital:</b>	Nicosia
<b>Population:</b>	1141166
<b>Language:</b>	Greek
<b>Local Time:</b>	(UTC+2)
<b>National Holidays:</b>	01 Oct.
<b>Currency:</b>	Euro
<b>Monetary Unit:</b>	1 Euro/100=cent
<b>Exchange Rate(US\$1):</b>	0.83342
<b>GDP Per Capita US\$ PPP:</b>	34970
<b>GDP Per Capita US\$ Nominal :</b>	23352
<b>Supervisory Authority:</b>	Superintendent for insurance control
<b>National Association:</b>	Insurance Association of Cyprus
<b>Training Institute</b>	Insurance Institute of cyprus
<b>Country UN Code:</b>	CYP
<b>Dialing Code:</b>	(+357)
<b>Area Code:</b>	Nicosia: 22
<b>Internet Code:</b>	.cy
<b>Total Premium in US\$*:</b>	805 (millions)
<b>Life Premium in US\$*:</b>	316 (millions)
<b>Non-Life Premium in US\$*:</b>	489 (millions)



# FAIR MEMBERSHIP



## Trust International Insurance Company, Cyprus

<b>Contact Person</b>	Christos Christodoulou
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0035722050100
<b>Email</b>	enquiries@trustcyprusinsurance.com
<b>Website</b>	www.trustcyprusinsurance.com
<b>Address</b>	79, Limassol Avenue, 1 & 3 Kosti Palama Corner, 2121, Aglantzia, P.O.Box 20344, 2151 Nicosia, Cyprus
<b>Class of Business</b>	General Business & Medical
<b>Establishment Date</b>	1990
<b>Paid up Capital</b>	Euro 20,000,000
<b>Subscribed Capital</b>	Euro 20,000,000
<b>Owned by</b>	Nest Investments (Holdings) Ltd

### Brief:

Trust Cyprus was established in 1990 to provide reinsurance and management services to Nest's Direct Insurance Companies. In August 2009 Trust began its local operations by offering a full range of personal and corporate solutions.

Since then it has been the fastest growing insurance company in Cyprus, offering a full range of personal and corporate insurance products .

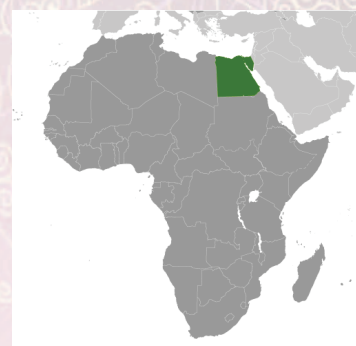
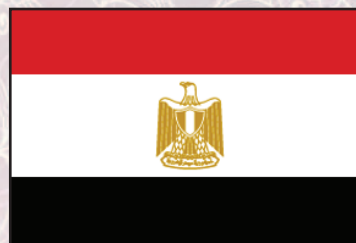
Today it is a leading Company in the General Business Sector of the Cyprus insurance industry, with net assets of €22 million .

It enjoys the privilege of being under the umbrella of the Nest Group, which operates in 23 countries in Europe, North America and Middle East with net assets of \$2.6 billion.

Under the Group's insurance operations there are nine Insurance Companies, one Reinsurance Company and the Lloyd's Brokerage .

<b>Financial Indicator: EU €</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	28,319,9	25,301,7	24,393,6	19,412,8	15,602,6
<b>Net Earned Premium</b>	23,636,6	20,837,8	19,384,3	16,519,1	12,409,7
<b>Investment Income</b>	266,224	3,607,7	1,383,3	93,539	28,884
<b>Operating &amp; Other Expenses</b>	4,976,9	4,825,4	4,186,4	3,680,4	3,266,180
<b>Gross Claims</b>	14,012	13,325,8	10,630,9	9,180,4	6,212,8

# E G Y P T



<b>Official Name:</b>	Arab Republic of Egypt
<b>Capital:</b>	Cairo
<b>Population:</b>	90000000
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+2
<b>National Holidays:</b>	23 July
<b>Currency:</b>	Egyptin Pound (EGP)
<b>Monetary Unit:</b>	1EGP/100=paistre
<b>Exchange Rate(US\$1):</b>	17.6525
<b>GDP Per Capita US\$ PPP:</b>	12560
<b>GDP Per Capita US\$ Nominal :</b>	3740
<b>Supervisory Authority:</b>	Egyptian Fincial Supervisory Authority
<b>National Association:</b>	Insurance Federation of egypt
<b>Training Institute</b>	Insurance Institute of Egypt
<b>Country UN Code:</b>	EGY
<b>Dialing Code:</b>	(+20)
<b>Area Code:</b>	Cairo 2
<b>Internet Code:</b>	.eg
<b>Total Premium in US\$*:</b>	2130 (millions)
<b>Life Premium in US\$*:</b>	1023 (millions)
<b>Non-Life Premium in US\$*:</b>	1107 (millions)

# E G Y P T



# FAIR MEMBERSHIP



## AIG Insurance Company, Egypt

<b>Contact Person</b>	Michael Jensen
<b>Position</b>	Chairman & MD
<b>Tel</b>	+202 - 33082100
<b>Email</b>	Michael.Jensen@aig.com
<b>Website</b>	www.aig.eg
<b>Address</b>	44 Abdel Moniem Riad Street, 1st floor, Mohandseen, Giza, Egypt
<b>Class of Business</b>	Non - Life Insurance
<b>Rating Overview</b>	
<b>Establishment Date</b>	16/09/1992
<b>Paid up Capital</b>	60 M EGP
<b>Subscribed Capital</b>	120 M EGP
<b>Owned by</b>	4.98 % National Entities or Individuals 95.02 % Others from Non Afro-Asian Countries

### Brief:

AIG is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, AIG enables its commercial and personal insurance clients alike to manage virtually any risk with confidence. For details about product offerings in your area, contact your local office.

<u>Financial Indicator (USD)</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Gross Premium Written</b>	273.38	297.76	275.65	288.43
<b>Net Earned Premium</b>	62.84	111.29	159.04	135.24
<b>Investment Income</b>	24.48	18.11	14.78	16.5
<b>Operating &amp; Other Expenses</b>				
<b>Gross Claims</b>				



# FAIR MEMBERSHIP



## Arab Misr Insurance Group, Egypt

<b>Contact Person</b>	Alaa El Zoheiry
<b>Position</b>	Managing Director
<b>Tel</b>	+202 24517601
<b>Email</b>	Elzoheiry.a@gig.com.eg
<b>Website</b>	www.gig.com.eg
<b>Address</b>	13 El Ma'ahad El Ishteraky.St.Merryland – Heliopolis
<b>Class of Business</b>	General Insurance
<b>Rating Overview</b>	+++B by A.M. Best
<b>Establishment Date</b>	Jun-17
<b>Paid up Capital</b>	EGP 225 M
<b>Subscribed Capital</b>	EGP 500 M
<b>Owned by</b>	5% National Entities or Individuals( Suez Canal Bank) 94.8 % Others from Afro-Asian Countries (Gulf Insurance group/gig.)

### Brief:

Arab Misr Insurance Group “gig” is an Egyptian Insurance company established in 1994 under the Egyptian Insurance Law No. 10 of 1981, gig is a member of the Egyptian Insurance Federation and started business since July1st , 1994

<b>Financial Indicator: US\$</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	61,197,840	57,433,982	51,708,204	49,344,176	50,076,876
<b>Net Earned Premium</b>	27,903,601	27,195,132	23,822,987	21,999,095	22,782,868
<b>Investment Income</b>	69,341,560	69,501,000	65,919,512	61,465,687	56,118,011
<b>Operating &amp; Other Expenses</b>	5,781,090	5,324,512	4,553,590	4,046,381	4,231,139
<b>Gross Claims</b>	20,413,475	30,624,155	23,781,770	21,370,381	18,527,070



# FAIR MEMBERSHIP



## Arope Insurance For Properties & Liabilities, Egypt

<b>Contact Person</b>	Bachar Adnan Al Halabi
<b>Position</b>	Managing Director
<b>Tel</b>	00202 33323299
<b>Email</b>	bachar.elhalaby@arope.com.eg
<b>Website</b>	<a href="http://www.property.aropeegypt.com">www.property.aropeegypt.com</a>
<b>Address</b>	30, Mossadak, Ad Doqi, Giza Governorate
<b>Class of Business</b>	General
<b>Establishment Date</b>	2008

### Brief:

AROPE Properties & Liabilities Insurance, part of BLOM Bank Group, is an insurance solutions provider that deliver comprehensive insurance services. AROPE Properties & Liabilities Insurance has been established in 2008 as a private joint venture insurance company with BLOM Bank, penetrating the Egyptian market as an insurer arm of BLOM Bank Group with a wide range of innovative, high-end insurance solutions fitting both individuals and corporates. AROPE Properties & Liabilities Insurance is registered in the Egyptian Financial Supervisory Authority under license No.26 with an issued capital of EGP 100 million.



# FAIR MEMBERSHIP



## Arope Life Insurance Company, Egypt

<b>Contact Person</b>	Ali El Sisi
<b>Position</b>	Managing Director
<b>Tel</b>	+202 33323299
<b>Email</b>	ali.elsisi@arope.com.eg
<b>Website</b>	www.aropeegypt.com
<b>Address</b>	30, Mossadak, Ad Doqi, Giza Governorate
<b>Class of Business</b>	Life
<b>Establishment Date</b>	2008

### Brief:

AROPE Life Insurance, part of BLOM Bank Group, is an insurance solutions provider that deliver comprehensive insurance services. AROPE Life Insurance has been established in 2008 as a private joint venture insurance company with BLOM Bank, penetrating the Egyptian market as an insurer arm of BLOM Bank Group with a wide range of innovative, high-end insurance solutions fitting both individuals and corporates. AROPE Life Insurance is registered in the Egyptian Financial Supervisory Authority under license No.25 with an issued capital of EGP 100 million.



# FAIR MEMBERSHIP

## CHUBB

### Chubb Insurance Company, Egypt

<b>Contact Person</b>	Ihab Elawady
<b>Position</b>	Managing Director
<b>Tel</b>	+202 2736 0006
<b>Email</b>	Ihab.Elawady@chubb.com
<b>Website</b>	www.chubb.com/eg
<b>Address</b>	3 Abou El Feda St, Zamalek, Cairo , Egypt
<b>Class of Business</b>	General Insurance
<b>Establishment Date</b>	14.05.2001
<b>Paid up Capital</b>	60,027,825 EGP
<b>Subscribed Capital</b>	60,027,825 EGP
<b>Owned by</b>	0.884 % National Entities or Individuals  99.116 % Others from Non Afro-Asian Countries

#### Brief:

Company deals with insurance & reinsurance business

<u>Financial Indicator:</u> EGP	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	54,205,137	51,978,830	56,569,305	54,498,603	40,511,606
<b>Net Earned Premium</b>	15,703,780	15,773,767	20,486,488	15,647,935	11,931,118
<b>Investment Income</b>	5,664,191	4,274,016	3,247,187	3,453,230	3,031,131
<b>Operating &amp; Other Expenses</b>	5,744,432	5,135,801	5,004,075	4,726,542	4,771,119
<b>Gross Claims Paid</b>	17,167,203	11,054,969	61,421,715	12,042,134	115,689,708



# FAIR MEMBERSHIP

# CHUBB®

## Chubb Life Insurance Company, Egypt

<b>Contact Person</b>	Amr Shams
<b>Position</b>	General Manager
<b>Tel</b>	00202 7396700
<b>Email</b>	ChubbLife.Egypt@Chubb.com
<b>Website</b>	www.chubb.com
<b>Address</b>	
<b>Class of Business</b>	Life
<b>Rating Overview</b>	financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.
<b>Establishment Date</b>	27/09/2002
<b>Paid up Capital</b>	EGP 204,870,000
<b>Subscribed Capital</b>	EGP 300,000,000
<b>Owned by</b>	98.35 % By CHUBB-INA International Holdings Limited 0.98 % By ACE Holdings Limited 0.67 % By AFIA Finance Corporation

### Brief:

#### **Chubb Global Limited, the parent company of Chubb Life Egypt**

Is the world's largest publicly traded property and casualty insurer, with successful footprint in 54 countries and celebrating 225 years of writing business with \$154.4 billion in assets and \$37.4 billion of gross premiums written in 2015

In September 2002 CHUBB Life Egypt has been incorporated as a joint stock company and licensed by the Egyptian Financial Regulatory Authority (FRA) to conduct its business in the Egyptian market with a grand aspiration to be the base of Chubb Life to expand in the Middle East.

#### Financial Indicator: EGP

	2016	2015	2014	2013
<b>Gross Premium Written</b>	97,539,79	78,824,848	69,967,071	66,804,991
<b>Net Earned Premium</b>	73,316,29	44,655,469	54,473,549	38,769,488
<b>Investment Income</b>	34,216,95	19,393,858	16,968,064	12,890,881
<b>Operating &amp; Other Expenses</b>	41,348,90	33,260,900	30,910,799	29,486,890
<b>Gross Claims</b>	28,409,39	17,578,737	24,742,241	23,513,12



# FAIR MEMBERSHIP



## Co-operate Insurance Society, Egypt

<b>Contact Person</b>	Anwar Zikry
<b>Position</b>	Managing Director
<b>Tel</b>	00202 26852618
<b>Email</b>	cismain@cisegypt.com.eg
<b>Website</b>	under construction
<b>Address</b>	115,abbassia street-cairo
<b>Class of Business</b>	credit,g.acc,fire,marine,inland&travel
<b>Rating Overview</b>	no rating
<b>Establishment Date</b>	1998
<b>Paid up Capital</b>	37,000,000 LE
<b>Subscribed Capital</b>	
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

CIS Egypt was registered by the law number (1) for the year 1998 in the register of cooperative insurance societies in accordance with law 10 of 1998 on supervision and control of insurance in egypt. The first insurance society company in egypt operating in accordance with the general provisions of cooperation and services granted by all rights reserved.Asociates for the conferences of the consultants.

<u>Financial Indicator EGP:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	115636155	86407904	49761990	46415452	38793716
<b>Net Earned Premium</b>	1535				
<b>Investment Income</b>	13523824	7452239	6680240	7076934	7813401
<b>Operating &amp; Other Expenses</b>	41670666	21614198	19658340	17203535	16870793
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## Delta Insurance Company, Egypt

<b>Contact Person</b>	Alia Helmy
<b>Position</b>	Managing Director
<b>Tel</b>	00202 3335 2045
<b>Email</b>	chairman@deltains.org
<b>Website</b>	www.deltains.org
<b>Address</b>	14 Hassan Mohamed Al Razzaz Street (Ex. Nawal St.) - Agouza
<b>Class of Business</b>	General

### Brief:

Delta Insurance took its first breath of life in 1981 in the form of an Egyptian joint stock company .In 2004, as ongoing reforms to Egyptian industries took place, Egypt Kuwait Holding Company purchased 20.5% of Delta Insurance. As a result, a major restructuring immediately took place. Since then Delta Insurance has been evolving to become a highly competitive 21st century insurance company.



# FAIR MEMBERSHIP



## Misr Emirates Takaful, Egypt

<b>Contact Person</b>	Salah Abd Elfattah
<b>Position</b>	Managing Director
<b>Tel</b>	00202 33331660
<b>Email</b>	salah.abdelfattah@metlico.com
<b>Website</b>	www.metlico.com
<b>Address</b>	7 Amin El Rafee st., Messha Square , Dokki ,Cairo, Egypt
<b>Class of Business</b>	Life
<b>Rating Overview</b>	
<b>Establishment Date</b>	2015

### Brief:

METLICO – Misr Emirates Takaful Life Insurance Co was founded in 2015 and it is an Egyptian joint stock company engaged in Takaful life insurance in the Arab Republic of Egypt in accordance with the rules of Islamic law with an authorized capital of 100 million Egyptian pounds and issued capital of 60 million Egyptian pounds and subject to the provisions of the law No. 10 of 1981 and its amendments and registered at the General Authority for Financial Supervision under No. 36 of 2015, commercial registration number 79450 and is one of the subsidiaries of the Islamic Arab Insurance Companies (SALAMA) which has a paid-in capital 1.2 billion AED and its Board of Directors is headed by Sheikh Khalid bin Zayed Bin Saqr Al Nahyan. SALAMA – Islamic Arab Insurance Company is a leading provider of Shari’ah compliant Takaful solutions around the world. Right from our incorporation in 1979 in Dubai, UAE as pioneers in the Takaful industry, to our present day distinction as the world’s largest Takaful and Re-Takaful Company, we have always stayed true to our values and principles.



# FAIR MEMBERSHIP

Egyptian Life  
Takaful Company



## Egyptian Life Takaful, Egypt

<b>Contact Person</b>	Ramah Assad
<b>Position</b>	Managing Director
<b>Tel</b>	+202 -24138700
<b>Email</b>	info@giglt.com.eg
<b>Website</b>	www.giglt.com.eg
<b>Address</b>	32 Nozha Street - Heliopolis, Cairo - Egypt
<b>Class of Business</b>	Life

### Brief:

Egyptian Life Takaful Company is the first established Takaful life insurance company in the Egyptian market, having a strong foundation and an ambitious and experienced team. We are always in the pursuit of finding all possible means that serve you better; our objective is to make a difference in the market strongly and positively.

Our vision is to spread the Takaful Insurance concept amongst our culture and society. Reputation and experience being our main assets, we will always strive to fulfill our current and future customers' needs, by offering innovative Takaful insurance programs and benefits that can be the backbone and the solid ground that you can rely on in the future.



# FAIR MEMBERSHIP



## Egyptian Saudi Insurance House, Egypt

<b>Contact Person</b>	Abd El-Raouf Kotb
<b>Position</b>	Vice Chairman & MD
<b>Tel</b>	00202 333 77 997
<b>Email</b>	abdelraouf.kotb@esih.com.eg
<b>Website</b>	www.esih.com.eg
<b>Address</b>	15 Mosaddak St., Dokki , Giza
<b>Class of Business</b>	Property & Casualty Insurance
<b>Establishment Date</b>	2002
<b>Paid up Capital</b>	120,000,000
<b>Subscribed Capital</b>	250,000,000
<b>Owned by</b>	Islamic Arab Insurance Co SALAMA - UAE Al Tawfeek Development House Holding Company - Bahrain Faisal Islamic Bank - Egypt Al Baraka Bank - Egypt

### Brief:

The Egyptian Saudi insurance established in 2002 as the first Takaful Insurance Company in Egypt. It operates in accordance with the provisions of Islamic Sharia under the supervision of the Shari'a Supervisory Board. The Company is led by Professionals and Pioneers of Takaful Arab World and is member of SALAMA group "one of the largest Takaful & Retakaful Groups based in Dubai with paid up Capital 1 Billion AED" the structure of our Shareholders includes the two top Islamic Financial Organizations , The Faisal Islamic Bank and Al Baraka Bank.

The Company underwrite property & casualty lines of business according to the concept of Takaful insurance with the distribution of a minimum of 40% of the total surplus of insurance activity for policyholders per annum .ESIH has distributed surplus among policyholders for the last seven years reflecting the company's credibility and the strength of our financial status as well as our underwriting policy

The Company provides all insurance coverages on the property and casualty.

#### Financial Indicator: (USD)

	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	206	187	182	178	158
<b>Net Earned Premium</b>	170	128	109	101	80
<b>Investment Income</b>	18	15	17	12	8
<b>Operating &amp; Other Expenses</b>	64	58	53	46	37
<b>Gross Claims</b>	161	94	97	73	44



# FAIR MEMBERSHIP



## Egyptian Takaful Property & Liability, Egypt

<b>Contact Person</b>	Ahmed Arfien
<b>Position</b>	Chairman
<b>Tel</b>	00202 33329100
<b>Email</b>	info@egtak.com
<b>Website</b>	www egtak.com
<b>Address</b>	56 Gamet el Dewal street, Mohandessin, Egypt
<b>Class of Business</b>	Property & Casualty Insurance

### Brief:

The company carries out all types of property and liability insurance in accordance with the provisions of the Islamic Shari'a, which makes the service

Suitable for all individuals and institutions with different activities and sizes. We can provide all insurance coverage through a team specialized in the study of risk and the proposal and design of the best insurance programs appropriate to the nature of the risk under the supervision of the Shari'ah Supervisory Board .Egyptian Takaful Insurance Company ranked first among Takaful insurance companies on property and liabilities for the sixth year in a row.



# FAIR MEMBERSHIP



## Iskan Insurance Company, Egypt

<b>Contact Person</b>	Hamam Badr
<b>Position</b>	Chairman & Managing Director
<b>Tel</b>	00202 25352900
<b>Email</b>	chairman.office@Iskaninsurance.net
<b>Website</b>	www.iskaninsurance.com
<b>Address</b>	21 Morad Street, Giza ,Egypt
<b>Class of Business</b>	Property & Casualty Insurance
<b>Rating Overview</b>	N/A
<b>Establishment Date</b>	05/08/2008
<b>Paid up Capital</b>	100,000,000
<b>Subscribed Capital</b>	100,000,000
<b>Owned by</b>	100% Egyptian Entities Individuals

### Brief:

ISKAN Insurance is an Egyptian Joint Stock Company founded according to Decree No. 2105 issued by the General Authority for Investment and Free Zones on 5/8/2008. It is registered under number 24 in the Egyptian Financial Supervisory Authority.

<b>Financial Indicator: EGP</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	119,783,306	118,496,115	102,649,921	79,823,762	66,644,722
<b>Net Earned Premium</b>	44,020,816	93,517,891	77,836,696	56,819,517	51,517,865
<b>Investment Income</b>	14,708,495	15,834,498	12,726,386	12,698,366	9,169,877
<b>Operating &amp; Other Expenses</b>	28,678,550	29,334,169	26,012,799	15,958,999	11,338,939
<b>Gross Claims</b>	57,769,300	43,833,270	35,348,099	30,477,259	35,733,594



# FAIR MEMBERSHIP

مصر للتأمين  
MISR INSURANCE



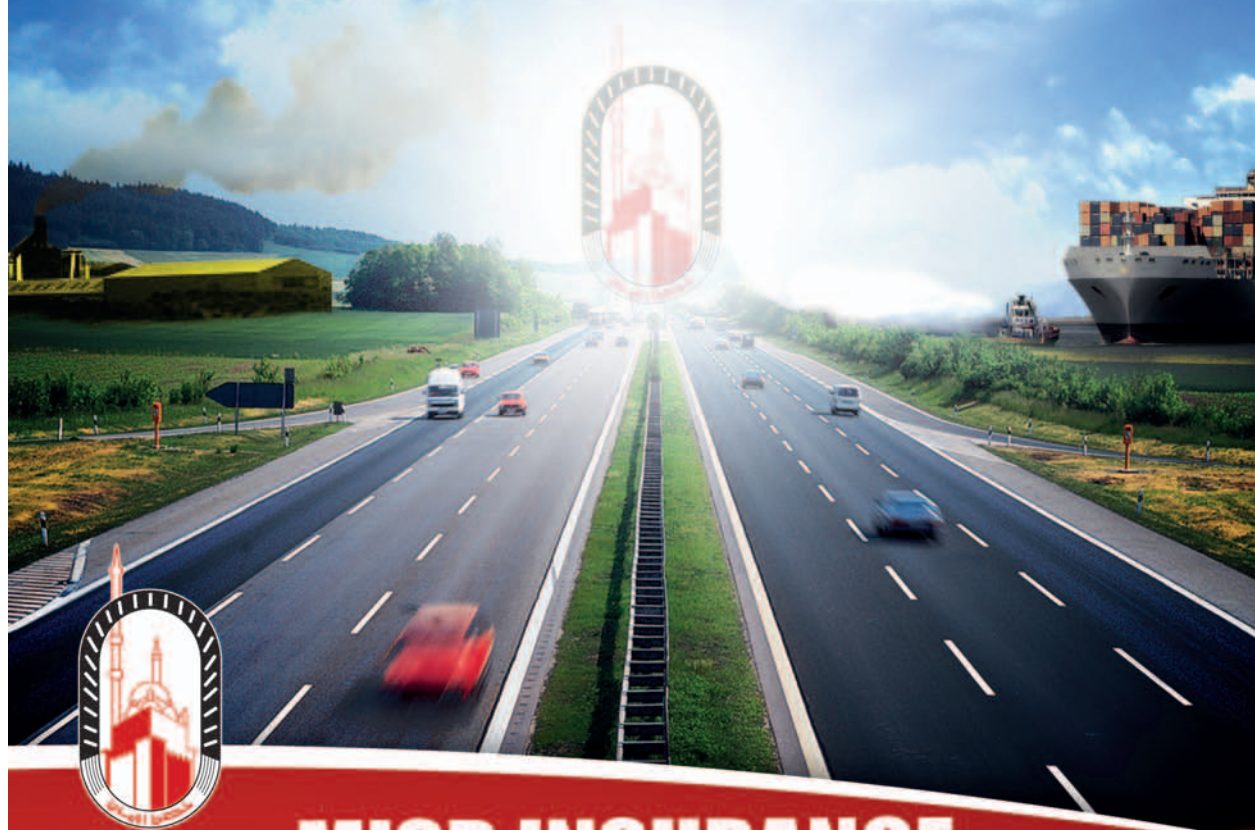
## Misr Insurance Company, Egypt

Contact Person	Dr. Adel Mousa
Position	Chairman
Tel	00202 33355350
Email	Chairman@misrins.com.eg
Website	www.misrins.com.eg
Address	44 Dokki St, Giza
Class of Business	Non Life
Rating Overview	B++ positive
Establishment Date	14-1-1934
Paid up Capital	L.E 4 billion
Subscribed Capital	L.E 8 billion
Owned by	StateOwned

<u>Financial Indicator:</u> (USD)	2016	2015	2014	2013	2012
Gross Premium Written	5,178	4,831	4,629	4,341	3,701
Net Earned Premium	3,135	2,663	2,210	1,969	1,823
Investment Income	1,058	1,079	1,017	1,014	1,068
Operating & Other Expenses	1,622	1,380	1,248	1,103	918
Gross Claims	3,117	2,448	2,133	2,059	3,54



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# FAIR MEMBERSHIP



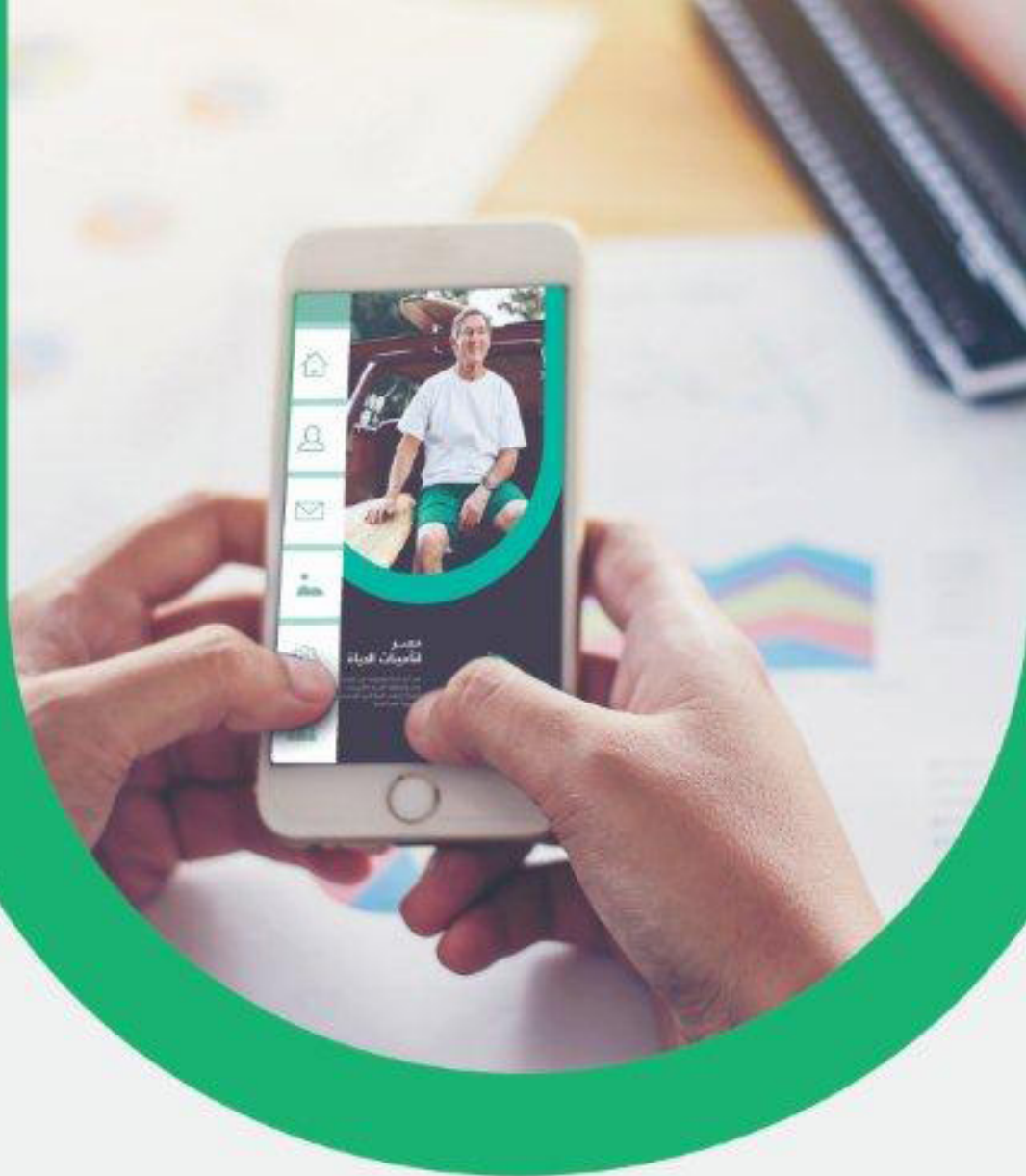
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## Misr Life Insurance Company, Egypt

<b>Contact Person</b>	Dr. Ahmed Abdel Aziz
<b>Position</b>	Chairman
<b>Tel</b>	00202 25761492
<b>Email</b>	a.a.abdelsalam@misrlife.com
<b>Website</b>	www.misrlife.com
<b>Address</b>	41 Kasr El-Nil Street P O BOX 592, Cairo,Egypt
<b>Class of Business</b>	Life
<b>Establishment Date</b>	29 May 1900
<b>Owned by</b>	100 % National Entities

<u>Financial Indicator:</u> EGP	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	2,803,972	2,601,157	2,256,360	1,873,318	1,638,161
<b>Net Earned Premium</b>	2,701,184	2,505,147	2,119,650	1,769,802	1,570,223
<b>Investment Income</b>	1,689,144	1,571,462	1,523,710	1,425,255	1,353,068
<b>Operating &amp; Other Expenses</b>	893,259	816,669	679,735	554,058	491,652
<b>Gross Claims</b>	2,410,780	2,122,533	1,798,810	1,699,351	1,542,552





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Misr Insurance Holding Company



وزارة قطاع الأعمال العام



Misr Life Insurance Company is subject to the provisions of Law No. 103/1983 and its amendments and is granted license no. 3 of the Financial Supervisory Authority.

# FAIR MEMBERSHIP



## MetLife Insurance Company, Egypt

<b>Contact Person</b>	Elena Butarova
<b>Position</b>	Managing Director
<b>Tel</b>	00202 4619020
<b>Email</b>	Fayza.ahmed@metlife.com
<b>Website</b>	www.metlife.eg
<b>Address</b>	75 Road 90- New Cairo, Cairo, Egypt.
<b>Class of Business</b>	Life Insurance Company
<b>Rating Overview</b>	Standard & Poor's Ratings Services AA-
<b>Establishment Date</b>	January 1997
<b>Paid up Capital</b>	EGP 150M
<b>Subscribed Capital</b>	EGP 300 M
<b>Owned by</b>	15.8749% National Entities or Individuals 84.1251% Others from Non Afro-Asian Countries

### Brief:

MetLife, Life Insurance Company (Previously, Pharaonic American Life Insurance Company - MetLife Alico) was incorporated in Egypt in 1997. It is the first life insurance company to enter the Egyptian market with a major shareholding of an international life insurance company. Over the past years, MetLife's accomplishments in Egypt have proved its capabilities in offering and distributing insurance plans & services for life insurance, accident and health insurance, retirement planning, and wealth management solutions to more than one million customers.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	1,404	1,188	989	915	856
<b>Net Earned Premium</b>	1,209	1,009	857	820	789
<b>Investment Income</b>	330	272	261	216	166
<b>Operating &amp; Other Expenses</b>	110	88	78	65	66
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## Mohandes Insurance Company, Egypt

<b>Contact Person</b>	Reda Fathy
<b>Position</b>	Chairman & MD
<b>Tel</b>	00202 333 68 101 - 07
<b>Email</b>	reda.fathy@mohins.com
<b>Website</b>	www.mohins.com
<b>Address</b>	3 El-Mesaha Sq.- Dokki – Giza - Egypt
<b>Class of Business</b>	Non-Life Business
<b>Rating Overview</b>	
<b>Establishment Date</b>	Jan-1980
<b>Paid up Capital</b>	EG.P 110,000,000
<b>Subscribed Capital</b>	EG.P 300,000,000
<b>Owned by</b>	Joint Stock company

### Brief:

Mohandes Insurance Company was established in 1980 under register No. (6) to provide all types of insurance services in the Egyptian insurance market. The Authorized Capital is EG.P 300 million

Issued & Paid –Up Capital is EG.P 110 million.

As per the law and the regulations of EFSA , we have finally succeeded to complete the separation process of the Life and Non-life business, accordingly we have now 2 separated entities one under the name of Mohandes Insurance Company handling the Non – Life business and the other one, with new license, under the name of Mohandes Life Insurance Company to carry on the existing Life Assurance and the new business to come related to Life Assurance.

In consequence, this reflects the positive impact on the image of Mohandes Insurance Company in the Egyptian market and the strong return with its full capabilities and abilities of its Managing and working teams

<b><u>Financial Indicator:</u></b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	245,533	207,311	168,550	168,836	147,528
<b>Net Earned Premium</b>	125,918	113,173	94,415	88,780	82,801
<b>Investment Income</b>	46,401	39,070	42,708	31,172	25,354
<b>Operating &amp; Other Expenses</b>	107,310	88,146	69,338	68,863	62,568
<b>Gross Claims</b>	122,333	169,687	99,997	88,086	162,816



# FAIR MEMBERSHIP



## Mohandes Life Insurance Company, Egypt

<b>Contact Person</b>	Ahmed Abdallah
<b>Position</b>	Chairman
<b>Tel</b>	00 202 33368101/7
<b>Email</b>	ahmed.mohamed@mohins.com
<b>Website</b>	www.mohins.com
<b>Address</b>	3 El Mesaha Square - Dokki - Giza P.O. Box. 62 Orman - Egypt.
<b>Class of Business</b>	Life
<b>Paid up Capital</b>	EGP 30,000,000



# FAIR MEMBERSHIP



## Orient Takaful Insurance Company, Egypt

<b>Contact Person</b>	Mohamed Abdelgawad
<b>Position</b>	Managing Director
<b>Tel</b>	00202 236 28020
<b>Email</b>	mohamed.abdelgawad@alfuttaim.ae
<b>Website</b>	www.orienttakaful.com
<b>Address</b>	59 Abdul Aziz Al Soud St. Manial El Rowda , Cairo , Egypt
<b>Class of Business</b>	Insurance
<b>Rating Overview</b>	Arab Orient Dubai – A+
<b>Establishment Date</b>	15/06/2009
<b>Paid up Capital</b>	100 Million
<b>Subscribed Capital</b>	
<b>Owned by</b>	Orient Insurance Company - Dubai 60%, Union National Bank - 20%, Abu Dhabi Islamic Bank - 20%

<b>Financial Indicator:</b> Million EGP	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	562	350	294	189	123
<b>Net Earned Premium</b>	173	127	122	82	66
<b>Investment Income</b>	48	39	28	18	16
<b>Operating &amp; Other Expenses</b>	57	31	27	20	16
<b>Gross Claims</b>	556	205	114	59	29



# FAIR MEMBERSHIP



Suez Canal Insurance

## Suez Canal Insurance Company, Egypt

<b>Contact Person</b>	Mohamed Abdallah
<b>Position</b>	Vice Chairman & MD
<b>Tel</b>	00202 3760 6868
<b>Email</b>	mabdel61@hotmail.com
<b>Website</b>	www.sci-egypt.com
<b>Address</b>	31 Mohamed Kamel Morsey Street - Mohandesen P O BOX : 271,Cairo,Egypt
<b>Class of Business</b>	Property & Casualty Insurance
<b>Rating Overview</b>	
<b>Establishment Date</b>	1979-10-10

### Brief:

Suez Canal Insurance Company (Egyptian Joint-stock company) was established in 10<sup>th</sup> of October, 1979, in accordance to the legal provisions of Law No. 159 for the year 1981 and Supervision and Control Law No. 10 for the year 1981. Since its establishment date, the company became the optimum model and has achieved the overall experience in providing unique insurance services in national projects, private sector projects, and investment sector projects. etc. The company is keen to maintain safety of the national economy to achieve highest levels of excellence and flourishing. The company practices insurance and reinsurance procedures in variant types of insurance, such as: Fire, Marine transport, Internal Transport, Marine Hull Transport (Marine Units), General Accidents, Engineering, Comprehensive Vehicles (Commercial Vehicles, Private Vehicles), Compulsory Vehicles and Medical Care according to establishment decree thereof and the license issued by Egyptian Insurance Supervisory Authority (EISA)





قناة السويس للتأمين

Suez Canal Insurance

SCI  
Since 1979

16569  
Call Center

الثقة.. وراثة البال

المركز الرئيسى : ٣١ شارع محمد كامل مرسى - المهندسين - الجيزة  
تليفون : ٣٧٦٠١٠٥١ - ٣٧٦٠٦٨٦٨ فاكس : ٣٣٣٥٤٠٧٠ - ٣٣٣٥٠٩٨١

# FAIR MEMBERSHIP



## Suez Canal Life Insurance Company, Egypt

<b>Contact Person</b>	Dr. Saed Gabr
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00202 33355359
<b>Email</b>	ssgabr@scli-egypt.com
<b>Website</b>	www.scli-egypt.com
<b>Address</b>	56 Gamaet El Dewal El Arabeya St., Mohandeseen Floor 12, Abou El Fotouh Tower
<b>Class of Business</b>	Life
<b>Rating Overview</b>	
<b>Establishment Date</b>	2012
<b>Paid up Capital</b>	LE 30,000,000

### Brief:

The company was established following its separation from the parent company (Suez Canal Insurance) in mid-2012 in accordance with Law No. 118 of 2008 with a paid-up capital of LE 30,000,000. The Suez Canal Insurance Company occupies a distinguished position in the Egyptian insurance market through its branches spread throughout the Republic, where it works to provide all the insurance coverage needed by the market and contribute to the development of the national economy and achieve growth in general.



# FAIR MEMBERSHIP



## Royal Insurance Company, Egypt

<b>Contact Person</b>	Hassan Darwish
<b>Position</b>	Deputy Chairman & MD
<b>Tel</b>	00202 33312999
<b>Email</b>	hassan.darwish@mm-id.com
<b>Website</b>	www.royalinsurace.com.eg
<b>Address</b>	48 Mohi Al I Abou Al Ezz, Ad Doqi, Giza
<b>Class of Business</b>	Property & Casualty Insurance

### **Rating Overview**

**Establishment Date** 2001

### **Brief:**

Royal company established and registered in 2001 as an Egyptian joint stock company between Royal & Sun Alliance Middle East (RSAME) and Egyptian investors under the provisions of Law No. 10 of 1981. We as any insurance company are subject to supervision of Egyptian Financial Supervision Authority (EFSA) and also member of the Egyptian Insurance Federation (EIF)

We started our activities in 2002 in Egypt to exercise all kinds of general insurance and liabilities have had such cooperation since the start of a company to maximum effect at the start of activity on the basis of sound technical and insurance in line with global methods Advanced in underwriting and risk management

As well as the use of networks and information systems and technical studies and experience accumulated over more than three hundred partner in the foreign branches spread across the world with more than 140 branches



# FAIR MEMBERSHIP



## Tokio Marine Family Takaful, Egypt

<b>Contact Person</b>	Masaya Ingaki
<b>Position</b>	Managing Director
<b>Tel</b>	00202 - 24130600
<b>Email</b>	masaya.inagaki@tokiomarine.com.eg
<b>Website</b>	www.tokiomarine.com.eg
<b>Address</b>	51 Beirut St. Heliopolis, Cairo, Egypt
<b>Class of Business</b>	Family Takaful
<b>Rating Overview</b>	NA
<b>Establishment Date</b>	5th Oct 2008
<b>Paid up Capital</b>	159M
<b>Subscribed Capital</b>	
<b>Owned by</b>	100% Afro-Asian Countries

### Brief:

Established as a joint venture with an Egyptian partner in 2008. In 2013 Tokio Marine Group acquired whole shares from the partner, then became Tokio Marine Egypt Family Takaful.



# FAIR MEMBERSHIP



## Tokio Marine General Takaful, Egypt

<b>Contact Person</b>	Atsushi Yamakage
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00 202 24130665
<b>Email</b>	atsushi.yamakage@tokiomarine.com.eg
<b>Website</b>	www.tokiomarine.com.eg
<b>Address</b>	51, Beirut St., Heliopolis, Cairo, Egypt.
<b>Class of Business</b>	Takaful Insurance
<b>Establishment Date</b>	Oct-08
<b>Paid up Capital</b>	60,000,000
<b>Subscribed Capital</b>	300,000,000
<b>Owned by</b>	Tokio Marine & Nichido Fire Insurance Co. Ltd.

### Brief:

Tokio Marine Egypt General Takaful S.A.E, An Egyptian joint stock company, subject to the provisions of Law No. 159 /1981 on joint-stock companies, and Law No. 10 /1981 and its implementing regulations, as amended, concerning the supervision and control of insurance in Egypt, And it is a member of the Egyptian Insurance Union, one of Tokio Marine Global Group of Companies, which has accumulated experience of more than 130 years in providing innovative insurance solutions, With a workforce of more than 40,000 employees through a network extends in more than 460 branches spread in 37 countries around the world to reach millions of customers.



# FAIR MEMBERSHIP



## Wethaq Takaful Insurance Company, Egypt

<b>Contact Person</b>	Adel Fatoury
<b>Position</b>	Managing Director
<b>Tel</b>	00202 37623258-59
<b>Email</b>	adel.fatoury@wethaq-egypt.com
<b>Website</b>	www.wethaq-egypr.com
<b>Address</b>	25, Mosadak St., Dokki- Giza
<b>Class of Business</b>	Non-Life Takaful Operator
<b>Rating Overview</b>	
<b>Establishment Date</b>	31/12/2007
<b>Paid up Capital</b>	EGP 90,000,000
<b>Subscribed Capital</b>	EGP 200,000,000
<b>Owned by</b>	40% National Entities or Individuals 60% Others from Afro-Asian Countries

### Brief:

Wethaq Takaful Insurance - Egypt has been registered with the Egyptian Financial Supervisory Authority and licensed as Non-life Takaful insurance company on December 2007 .Adopted the Mudarbah basis for distributing the Surplus.

Provide service through 7 branches.

providing a comprehensive and innovative Takaful solutions in risk management and investment funds ; backed by a professional teams of work and financial strength.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	115,849	114,697	105,221	86,524	77,412
<b>Net Earned Premium</b>	80,662	69,295	55,092	38,032	42,379
<b>Investment Income</b>	30,832	26,034	19,967	18,904	16,573
<b>Operating &amp; Other Expenses</b>	13,225	16,501	13,814	11,817	12,396
<b>Gross Claims</b>	53,699	52,969	48,805	59,837	51,552





# وثاق للتأمين التكافلي - مصر

## Wethaq Takaful Insurance - Egypt

Egyptian Company Under the  
Supervision of The Egyptian  
Financial Supervisory Authority  
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Allied Perils**

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**Miscellaneous  
Insurance**

**Medical  
Insurance**

**Travel  
Insurance**

**Engineering  
Insurance**

**Motor  
Insurance**

**Special  
Service**

25 mousadak ST, Dokki - Giza - Egypt

Tel : +2 02 37623258 / 37623259

Fax : +2 02 37623271

Mobile : +2 0106 5549383 / 0106 554939

Email: [Wethaq@wethaq-egypt.com](mailto:Wethaq@wethaq-egypt.com)

[www.wethaq-egypt.com](http://www.wethaq-egypt.com)



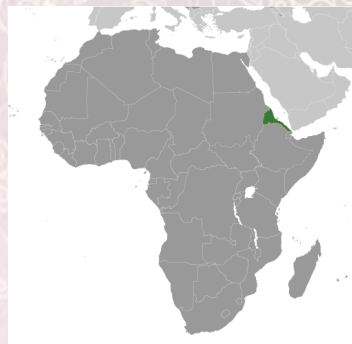
# FAIR MEMBERSHIP



## United Insurance Company, Egypt

<b>Contact Person</b>	Bassam Nakhle
<b>Position</b>	Managing Director
<b>Tel</b>	00 202 33355122/44
<b>Email</b>	wagdi.youssef@unitedins-eg.com
<b>Website</b>	unitedins-eg.com
<b>Address</b>	44-64 El-giza Street-Elgiza Residence-egypt
<b>Class of Business</b>	Non Life





<b>Official Name:</b>	State of Eritrea
<b>Capital:</b>	Asmara
<b>Population:</b>	5869869
<b>Language:</b>	Afar, Arabic
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	24 May
<b>Currency:</b>	Nakfa
<b>Monetary Unit:</b>	1 ERN=0.07
<b>Exchange Rate(US\$1):</b>	15.3429
<b>GDP Per Capita US\$ PPP:</b>	1349
<b>GDP Per Capita US\$ Nominal :</b>	844
<b>Supervisory Authority:</b>	Bank Of Eritrea
<b>Country UN Code:</b>	ERI
<b>Dialing Code:</b>	(+291)
<b>Area Code:</b>	Asmara:1
<b>Internet Code:</b>	.er
<b>Total Premium in US\$*:</b>	19 (millions)
<b>Life Premium in US\$*:</b>	0 (millions)
<b>Non-Life Premium in US\$*:</b>	19 (millions)

# FAIR MEMBERSHIP



## National Insurance Corporation of Eritrea, Eritrea

<b>Contact Person</b>	Zeru Woldemichael
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00291 1123000
<b>Email</b>	nice@niceritrea.com
<b>Website</b>	www.nice-eritrea.com
<b>Address</b>	Bidho Avenue 171 - P.O. Box 881 Asmara, Eritrea
<b>Class of Business</b>	Composite

(Birr in '000)

<b><u>Financial Indicator:</u></b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	265,389	271,918	222,288	217,015	221,093
<b>Net Earned Premium</b>	193,034	183,864	156,992	146,359	135,612
<b>Investment Income</b>	4,562	1,507	6,504	4,748	3,328
<b>Operating &amp; Other Expenses</b>	25,834	27,081	23,995	24,034	23,243
<b>Gross Claims</b>	49,566	38,395	58,174	40,043	47,879





<b>Official Name:</b>	Federal Democratic Republic of Ethiopia
<b>Capital:</b>	Addis Ababa
<b>Population:</b>	99465819
<b>Language:</b>	Amharic
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	28 May
<b>Currency:</b>	Birr
<b>Monetary Unit:</b>	1 Br/100= Santim
<b>Exchange Rate(US\$1):</b>	23.428
<b>GDP Per Capita US\$ PPP:</b>	2104
<b>GDP Per Capita US\$ Nominal :</b>	846
<b>Supervisory Authority:</b>	National Bank Of Ethiopia
<b>National Association:</b>	Ethiopean Insurers Association
<b>Country UN Code:</b>	ETH
<b>Dialing Code:</b>	(+251)
<b>Area Code:</b>	Addis Ababa: 11
<b>Internet Code:</b>	.et
<b>Total Premium in US\$*:</b>	294 (millions)
<b>Life Premium in US\$*:</b>	17 (millions)
<b>Non-Life Premium in US\$*:</b>	277 (millions)

# FAIR MEMBERSHIP



## Africa Insurance Company, Ethiopia

<b>Contact Person</b>	Kiros Jiranie
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00251-1 637716
<b>Email</b>	africains@ethionet.et
<b>Website</b>	www.ethionet.et
<b>Address</b>	Africa Ave., Bole Rd. Alem Bldg P.O. Box: 12941 - Addis Ababa - Ethiopia
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1994
<b>Paid up Capital</b>	(162,400,000.00) In Birr

### Brief:

Africa Insurance Company (AIC) is a privately owned professional Insurance Company. The Company was established in 1994, in accordance with the Provisions for the Licensing and Supervision of Insurance Business, Proclamation No. 86/1994 and the Commercial Code of Ethiopia. The Company was set up with a subscribed capital of Birr 30,000,000.00 and paid-up capital of Birr 15,000,000.00. Currently, the Company's paid up capital has risen to Birr 162,400,000.00 (as at June 30, 2016). This capital base makes AIC the strongest Private Insurance Company in Ethiopia. The Shareholders of AIC consist of financially secure individuals and successful private business organizations led by professionals who are among the most competent and experienced managers in the country. The Company has carefully worked out plans to broaden its shareholder base to include more leading business organizations and personalities.

(Birr in Millions)

<u>Financial Indicator:</u>	<b>2016/17</b>	<b>2015/16</b>	<b>2014/15</b>	<b>2013/14</b>	<b>2012/13</b>
<b>Gross Premium Written</b>	526.5	406.7	351.0	337.0	330.4
<b>Net Earned Premium</b>	364.9	309.4	259.2	261.0	271.7
<b>Investment Income</b>	77.4	71.3	65.5	58.0	34.1
<b>Operating &amp; Other Expenses</b>	89.2	85.2	66.4	54.0	39.1
<b>Gross Claims</b>	356.8	317.4	211.4	218.2	259.1



# FAIR MEMBERSHIP



## Ethiopian Reinsurance Company, Ethiopia

<b>Contact Person</b>	Ato Yewendwossen Eteffa
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	22 017241379
<b>Email</b>	ceo@ethiopianre.com
<b>Website</b>	www.ethiopianre.com
<b>Address</b>	P.O.Box:12687 street:Africa Avenue
<b>Class of Business</b>	Life/Non Life
<b>Establishment Date</b>	2016-01-07
<b>Paid up Capital</b>	25 USD Million
<b>Subscribed Capital</b>	50 USD Million
<b>Owned by</b>	100% National Entities or Individuals



# FAIR MEMBERSHIP



## Ethiopian Insurance Corporation, Ethiopia

<b>Contact Person</b>	Netsaent Lemessa
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00251 5512400
<b>Email</b>	eic.mdxvs@ethionet.et
<b>Website</b>	www.eic.com.et
<b>Address</b>	Addis Ababa, Ethiopia
<b>Class of Business</b>	Property, Liability and Life Business
<b>Rating Overview</b>	B Strong rated by (Standard and Poor)
<b>Establishment Date</b>	01-Jan-76
<b>Paid up Capital</b>	(592,000,000) In Birr
<b>Owned by</b>	Government

### Brief:

Ethiopian Insurance Corporation (EIC), a state owned financial institution and market leader, was first established on 1<sup>st</sup> January 1976, by proclamation No 68/1975. The Corporation came into existence by taking over all the assets and liabilities of thirteen nationalized private insurance companies with paid up capital of Birr 11 million. The corporation later reestablished in accordance with the Public Enterprises Proclamation No. 25/1992 with a capital of Birr 61 Million. The objectives of the Corporation as stated in the Proclamation are: to engage in the business of rendering insurance services and carry out any other related activities conducive to the attainment of its purposes. Starting from its establishment, EIC has been providing insurance services to its customers acting as the only insurance service provider for 19 years, (1976-1994) and as one of the insurance companies operating in the market since 1994.

(Birr in '000)

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	2,721,396	2,296,135	2,096,476	1,982,536	2,168,217
<b>Net Earned Premium</b>	1,693,204	1,561,216	1,403,287	1,235,606	1,160,343
<b>Investment Income</b>	218,929	190,574	170,534	135,450	92,487
<b>Operating &amp; Other Expenses</b>	400,031	318,772	291,287	272,197	233,019
<b>Gross Claims</b>	1,348,602	981,506	726,731	632,127	474,408



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# FAIR MEMBERSHIP



ሕብረት ኢንሹራንስ አማ  
THE UNITED INSURANCE COMPANY SC

## United Insurance Company, Ethiopia

<b>Contact Person</b>	Meseret Bezabih
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00251 465 5656
<b>Email</b>	meseret_ceo@unic-ethiopia.com
<b>Website</b>	www.unicportal.com.et
<b>Address</b>	P.O.Box 1156 Addis Ababa, Ethiopia
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	
<b>Establishment Date</b>	1994
<b>Paid up Capital</b>	Br 250 million

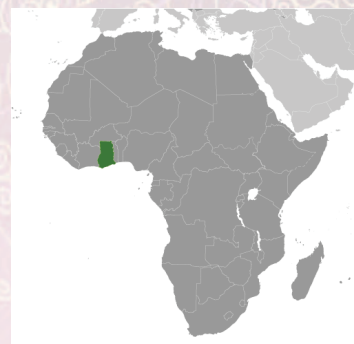
### Brief:

The United Insurance Company SC, better known as (UNIC-ETHIOPIA), was established by 87 Ethiopians (individuals and enterprises) in November 1994 with an authorized capital of Br 25 million and an initial paid up capital of Br 8.073 million. Following the merger with Lion Insurance Company SC in 2002, The United Insurance Company SC, is currently owned by more than 318 shareholders. As a result of the merger and the decision of the Seven Extra-Ordinary General Meeting of shareholders, the Company's authorized capital rose to Br 250 million. Further, on the 10th extra-Ordinary meeting of shareholders, October 2015, a resolution is passed to increase the paid up Capital to Br 250 million.

<b>Financial Indicator:</b>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>	<b>2013/12</b>
<b>Gross Premium Written</b>	314,828,292	296,465,285	274,310,968	248,937,746
<b>Net Earned Premium</b>	240,939,609	208,306,149	188,080,273	176,561,438
<b>Total Investment Income</b>	34,881,937	31,354,151	(34,967,616)	(27,536,085)
<b>Total Expenses</b>	51,203,607	51,016,673	38,064,695	28,072,999
<b>Net Claims Incurred</b>	159,433,089	110,949,802	98,445,767	96,181,512



# G H A N A



<b>Official Name:</b>	Republic of Ghana
<b>Capital:</b>	Accra
<b>Population:</b>	27043093
<b>Language:</b>	English
<b>Local Time:</b>	UTC+00:00
<b>National Holidays:</b>	0.6 March
<b>Currency:</b>	Ghana Cedi
<b>Monetary Unit:</b>	1GH/100=Ghana pesewa
<b>Exchange Rate(US\$1):</b>	4.43386
<b>GDP Per Capita US\$ PPP:</b>	4650
<b>GDP Per Capita US\$ Nominal :</b>	1511
<b>Supervisory Authority:</b>	National Insurance Commission
<b>National Association:</b>	Ghana Insurers Association
<b>Training Institute</b>	Ghana Insurance College
<b>Country UN Code:</b>	GHA
<b>Dialing Code:</b>	(+233)
<b>Area Code:</b>	Accra:21
<b>Internet Code:</b>	.gh
<b>Total Premium in US\$*:</b>	463 (millions)
<b>Life Premium in US\$*:</b>	216 (millions)
<b>Non-Life Premium in US\$*:</b>	246 (millions)

# G H A N A

# FAIR MEMBERSHIP



Ghana Re

## Ghana Re, Ghana

<b>Contact Person</b>	Gustav Siale
<b>Position</b>	Managing Director
<b>Tel</b>	00233-21 233046
<b>Email</b>	gsiale@ghanare.com
<b>Website</b>	www.ghanare.com
<b>Address</b>	No. 4 Awudome, Industrial Estate P. O. Box AN7509, Accra-North - Ghana
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1972

### Brief:

Ghana Reinsurance Company Limited (Ghana Re) commenced operations in 1972 as the Ghana Reinsurance Organization, and was incorporated as a Limited Liability Company on June 16, 1995. With over forty (40) years of operation as a reinsurance service provider the Company has lived up to its promise of being a “reinsurer of choice” on the African continent. In addition to its head office located in Accra, Ghana, the Company currently has two regional offices in Kenya and Cameroon.

	(GH¢)			
<b>Financial Indicator:</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	125,552,838	104,394,201	74,789,139	67,821,811
<b>Net Earned Premium</b>	96,618,796	92,572,534	66,061,289	52,865,176
<b>Investment Income</b>	38,276,800	34,775,052	37,771,321	15,330,754
<b>Management Expenses</b>	(25,609,583)	(35,153,897)	(31,668,995)	(18,594,809)
<b>Claims Incurred</b>	(61,084,648)	(49,445,772)	(29,841,220)	(10,445,630)



# FAIR MEMBERSHIP



## SIC Life Company Limited, Ghana

<b>Contact Person</b>	Dr. Aaron Issa Anafure
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00233 302 678130
<b>Email</b>	info@siclife-gh.com
<b>Website</b>	www.siclife-gh.com
<b>Address</b>	No:1 Jones Nelson Road Adabraka Freetown P. O. Box CT3242 Cantonments, Accra
<b>Class of Business</b>	Life Insurance
<b>Establishment Date</b>	13 <sup>th</sup> February, 2007
<b>Paid up Capital</b>	GH18,813,516.00
<b>Subscribed Capital</b>	Nil
<b>Owned by</b>	100% National Entities or Individuals

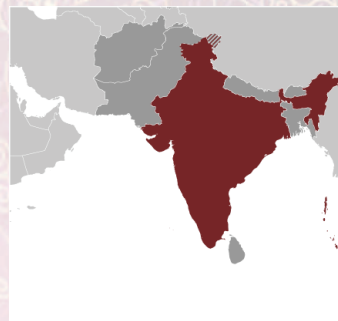
### Brief:

In compliance with the new Insurance Law 2006, Act 724, the Life Division of the reputable SIC Insurance Company Limited became SIC Life Company Limited (SIC Life) in 2007. SIC Life is the leader in the Life Insurance industry in terms of key performance indicators such as capital base, shareholders' fund, total assets, profitability and market share. With its solid financial base, coupled with highly motivated and experienced human resource, SIC Life is well positioned to maintain its dominance of the Life Insurance Market through innovative products, excellent customer service, prudent management and sound technical practices. SIC Life enjoys a favorable image within the Life Insurance industry both locally and internationally.

(GH¢ in '000)

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	213	181	158	127	100
<b>Net Earned Premium</b>	212	180	157	126	99
<b>Investment Income</b>	99	76	47	33	18
<b>Operating &amp; Other Expenses</b>	44	33	27	21	18
<b>Gross Claims</b>	146	117	93	68	43

# INDIA



<b>Official Name:</b>	Republic of India
<b>Capital:</b>	New Delhi
<b>Population:</b>	1326572000
<b>Language:</b>	Hindi
<b>Local Time:</b>	UTC+5:30
<b>National Holidays:</b>	26 Jan.
<b>Currency:</b>	India Rupee
<b>Monetary Unit:</b>	INR1(INDIA Rupee=100 paise
<b>Exchange Rate(US\$1):</b>	US\$1=INR67.1895
<b>GDP Per Capita US\$ PPP:</b>	7153
<b>GDP Per Capita US\$ Nominal :</b>	1850
<b>Supervisory Authority:</b>	Insurance Regulatory and Development Authority of india
<b>National Association:</b>	General Insurance Council, Insurance Association of India
<b>Training Institute</b>	National Insurance Acadmy
<b>Country UN Code:</b>	IND
<b>Dialing Code:</b>	(+91)
<b>Area Code:</b>	New Delhi:11, Mumbai: 22, Chennai: 44, Calcutta: 33, Pune: 20
<b>Internet Code:</b>	.in
<b>Total Premium in US\$*:</b>	79311 (millions)
<b>Life Premium in US\$*:</b>	61817 (millions)
<b>Non-Life Premium in US\$*:</b>	17493 (millions)

# INDIA



# FAIR MEMBERSHIP



## GIC Re, India

<b>Contact Person</b>	Alice G. Vaidyan
<b>Position</b>	Chairman & MD
<b>Tel</b>	0091 22867000
<b>Email</b>	cmd@gicofindia.com
<b>Website</b>	www.gicofindia.in
<b>Address</b>	Suraksha, 170, J Tata Road, Churchgate, Mumbai 400 020
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	
<b>Establishment Date</b>	22-Nov-1972
<b>Paid up Capital</b>	4,300,00
<b>Subscribed Capital</b>	4,300,00

### Brief:

The entire general insurance business in India was nationalized by General Insurance Business (Nationalization) Act, 1972 (GIBNA). The Government of India (GOI), through Nationalization took over the shares of 55 Indian insurance companies and the undertakings of 52 insurers carrying on general insurance business. General Insurance Corporation of India (GIC) was formed in pursuance of Section 9(1) of GIBNA. It was incorporated on 22 November 1972 under the Companies Act, 1956 as a private company limited by shares. GIC was formed for the purpose of superintending, controlling and carrying on the business of general insurance.

As soon as GIC was formed, GOI transferred all the shares it held of the general insurance companies to GIC. Simultaneously, the nationalized undertakings were transferred to Indian insurance companies.

In November 2000, GIC was re-notified as the Indian Reinsurer and through administrative instruction, its supervisory role over the four subsidiaries was ended.

With the General Insurance Business (Nationalization) Amendment Act 2002 (40 of 2002) coming into force from March 21, 2003; GIC ceased to be a holding company of its subsidiaries.

Financial Indicator:	2016/15	2015/14	2014/13	2013/12	2012/11
Gross Premium Written	184 358 121	151 839 660	146801163	150858738	136179500
Net Earned Premium	151 728 388	135 582 524	136088132	133217865	113157295
Net Investment Income	28027200	30248200	25688000	22053000	14170700
Operating & Other Expenses	241 272	2 178 676	-602598	-142574	924021
Net Incurred Claims	128998600	118917700	121072900	109423400	139864100

(₹ in '000)



# FAIR MEMBERSHIP



## National Insurance Company, India

<b>Contact Person</b>	Shri K Sanath Kumar
<b>Position</b>	Chairman & MD
<b>Tel</b>	00913 3 22831705
<b>Email</b>	cmd@nic.co.in
<b>Website</b>	www.nationalinsuranceindia.nic.co.in
<b>Address</b>	3, Middleton Street, Prafulla Chandra Sen Sarani , Kolkata, West Bengal, 700071.
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1906

### Brief:

NIC (National Insurance Company Ltd.) is India's oldest general insurance Company. It was incorporated in Kolkata on 5<sup>th</sup> December, 1906 to fulfil the nationalist aspiration for Swaraj. 66 years later, after nationalization it was merged along with 21 foreign and 11 Indian companies to form National Insurance Company Ltd, one of the 4 subsidiaries of the Govt. owned General Insurance Corporation of India.

(₹ in lakh)

<u>Financial Indicator:</u>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>	<b>2013/12</b>	<b>2012/11</b>
<b>Gross direct premiums</b>	1201898	1128263	1026098	919462	781569
<b>Net premium (Net of reinsurance)</b>	1117315	1038675	942104	795692	695285
<b>Income from investments (net of losses)</b>	291659	209915	180584	169885	141976
<b>Operating Expenses</b>	351504	311133	229918	192903	165584
<b>Net Incurred Claims</b>	1028240	767518	704861	639053	531407



# FAIR MEMBERSHIP



## New India Assurance Company, India

<b>Contact Person</b>	G. Srinivasan
<b>Position</b>	Chairman & MD
<b>Tel</b>	(912) 222674617
<b>Email</b>	gsrinivasan@newindia.co.in
<b>Website</b>	www.newindia.co.in
<b>Address</b>	87 Mahatma Ghandi Road, Po Box,959 fort Mumbai 400001, India
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1919

### Brief:

New India Assurance Co Ltd, today, is a 100 % Govt owned multinational general insurance company operating in 28 countries and headquartered at Mumbai, India. Our global business crossed Rs.18371 Cr. Founded by Sir Dorabji Tata in 1919, we have been market leaders in India in non-life business for more than 40 years. Our Indian business touched Rs 15149.50 Cr in 2014-15. We are the only direct insurer in India rated A-(Excellent - Stable outlook) by AM Best. "CRISIL has reaffirmed its 'AAA/STABLE' rating on The New India Assurance Company Limited indicating that the company has the Highest degree of Financial strength to honor its Policyholders obligations"

(₹ in crore)

<u>Financial Indicator:</u>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>	<b>2013/12</b>	<b>2012/11</b>
<b>Gross Global Premium</b>	18371.37	16050.00	14303.84	12504.59	10641.10
<b>Net Premium</b>	15911.91	13938.8	12078.61	10274.17	8771.21
<b>Investment Income</b>	3953.43	3820.6	3192.77	2791.05	2344.42
<b>Operating &amp; Other Expenses</b>	3515.80	3060.60	2630.36	2374.09	2,065.81
<b>Net Incurred Claims</b>	13141.91	11188.04	9380.95	8143.07	7087.53



# FAIR MEMBERSHIP



## The Oriental Insurance Company, India

<b>Contact Person</b>	Shri A. V. Girija Kumar
<b>Position</b>	Chairman & MD
<b>Tel</b>	912 011 43659595
<b>Email</b>	thomastoommen@orientalinsurance.co.in
<b>Website</b>	www.orientalinsurance.org.in
<b>Address</b>	Oriental House - A-25/27 Asaf Ali Road, New Delhi - 110002 P. O. Box No.7037
<b>Class of Business</b>	General
<b>Establishment Date</b>	1947

### Brief:

The Oriental Insurance Company Ltd was incorporated at Bombay on 12Th September 1947. The Company was a wholly owned subsidiary of the Oriental Government Security Life Assurance Company Ltd and was formed to carry out General Insurance business. The Company was a subsidiary of Life Insurance Corporation of India from 1956 to 1973 (till the General Insurance Business was nationalized in the country). In 2003 all shares of our company held by the General Insurance Corporation of India have been transferred to Central Government.

	(₹ in crore)	
<u>Financial Indicator:</u>	<b>2015/14</b>	<b>2014/13</b>
Gross Direct Premium	756193	728254
Net Premium	647239	638147
Profit on sale of Investments (Shareholders')	20384	19690
Expenses of Management	-234798	-177544
Net Incurred claims	-526150	-511102



# FAIR MEMBERSHIP



## United India Insurance Company, India

<b>Contact Person</b>	Shri M.N Sarma
<b>Position</b>	Chairman & MD
<b>Tel</b>	00912 04428575447
<b>Email</b>	sarma.mn@uiic.co.in
<b>Website</b>	www.uiic.co.in
<b>Address</b>	24 Whites Road Chiennai - 600 - 014 India P. O. Box 676 Chiennai
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1938

### Brief:

United India Insurance Company Limited was incorporated as a Company on 18th February 1938. General Insurance Business in India was nationalized in 1972. 12 Indian Insurance Companies, 4 Cooperative Insurance Societies and Indian operations of 5 Foreign Insurers, besides General Insurance operations of southern region of Life Insurance Corporation of India were merged with United India Insurance Company Limited. After Nationalization United India has grown by leaps and bounds and has 18300 work force spread across 1340 offices providing insurance cover to more than 1 Crore policy holders. The Company has variety of insurance products to provide insurance cover from bullock carts to satellites.

(₹ in crore)

<u>Financial Indicator:</u>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>	<b>2013/12</b>	<b>2012/11</b>
<b>Gross Premium Income</b>	12250.36	10691.73	9708.93	9266.04	8179.29
<b>Net Earned Premium</b>	10022.87	8816.23	7603.30	7250.94	6087.24
<b>Investment Income (Gross)</b>	2598.98	2141.92	1967.18	1853.80	1668.65
<b>Operating Expenses</b>	2924.07	2648.57	2111.23	2001.62	1566.06
<b>Claims Incurred</b>	8801.09	7443.03	6277.38	6134.92	5386.94



<b>Official Name:</b>	Republic of Indonesia
<b>Capital:</b>	Jakarta
<b>Population:</b>	263510000
<b>Language:</b>	Indonesian
<b>Local Time:</b>	UTC+7 TO+9
<b>National Holidays:</b>	17 Aug.
<b>Currency:</b>	Indonesian Rupiah
<b>Monetary Unit:</b>	1 Indonesia Rupiah=100 sen
<b>Exchange Rate(US\$1):</b>	US\$1=Rp 13.120.25
<b>GDP Per Capita US\$ PPP:</b>	12432
<b>GDP Per Capita US\$ Nominal :</b>	3895
<b>Supervisory Authority:</b>	Otoritas Jasa Keuangan (Indonesia Financial Services Authority)
<b>National Association:</b>	General Insurance Association Of Indonesia
<b>Training Institute</b>	The Indonesian Insurance Institute
<b>Country UN Code:</b>	IDN
<b>Dialing Code:</b>	(+62)
<b>Area Code:</b>	Jakarta: 21
<b>Internet Code:</b>	.id
<b>Total Premium in US\$*:</b>	20038 (millions)
<b>Life Premium in US\$*:</b>	15299 (millions)
<b>Non-Life Premium in US\$*:</b>	4740 (millions)



# FAIR MEMBERSHIP



## Indonesia Re, Indonesia

<b>Contact Person</b>	Dr. Frans Sahusilawani
<b>Position</b>	President Director
<b>Tel</b>	0062-21 3920101
<b>Email</b>	cosecretary@indonesiare.co.id
<b>Website</b>	www.indonesiare.co.id
<b>Address</b>	Jl Salemba Raya No 30 Jakarta Pusat
<b>Class of Business</b>	General & Life Reinsurance
<b>Rating Overview</b>	AA(idn) – Fitch Rating (local rating), id AA –Pefindo (local rating)
<b>Establishment Date</b>	November 30th 1985
<b>Paid up Capital</b>	Rp 878.358.000.000
<b>Subscribed Capital</b>	Rp 1.200.000.000.000
<b>Owned by</b>	100% Government of Republic Indonesia

### Brief:

PT Reasuransi Indonesia Utama (Persero) “Indonesia Re” was established under the name of Perusahaan Perseroan (Persero) PT Asuransi Ekspor Indonesia”, pursuant to Decree No. Signing ceremony of the merger of PT Reasuransi Internasional Indonesia (ReINDO) into PT Reasuransi Indonesia Utama (Persero) was conducted at the Ministry of SOE office at 23 June 2016. Upon the merger process, the Ministry of Law and Human Rights has issued Letter no. AHU-AH.01.10-0001987 dated 30 June 2016 on Acceptance of Notification of Merger of PT Reasuransi Internasional Indonesia into PT Reasuransi Indonesia Utama (Persero). Then, in relation with the merger, all business activities, operations of ReINDO are dissolved by law without any liquidation process and switched to Indonesia Re.

	(In Trillion Rupiah)				
<u>Financial Indicator (million):</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	5,178	3,843	2,010	1,591	1,387
<b>Net Earned Premium</b>	3,534	2,741	1,580	1,244	1,101
<b>Investment Income</b>	274,268	262,866	106,351	112,509	73,105
<b>Operating &amp; Other Expenses</b>	4,459	383,896	146,485	121,741	95,873
<b>Gross Claims</b>	2,438	1,982	900,061	731,265	661,505



# FAIR MEMBERSHIP



## P. T. Asuransi Central Asia, Indonesia

<b>Contact Person</b>	Teddy Hailamsah
<b>Position</b>	President Director
<b>Tel</b>	00621 5637938
<b>Email</b>	thling@aca.co.id
<b>Website</b>	www.aca.co.id
<b>Address</b>	Wisma Asia I Lantai 12A Letjend. S. Parman Kavling 79 West Jakarta
<b>Class of Business</b>	General Insurance
<b>Rating Overview</b>	idA+ by Pefindo (Single A Plus; Stable Outlook)
<b>Establishment Date</b>	August 29 <sup>th</sup> 1956
<b>Paid up Capital</b>	Subs + Paid = Rp 100,000,000,000
<b>Subscribed Capital</b>	Subs + Paid = Rp 100,000,000,000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

PT. Asuransi Central Asia was established on 29th August 1956. Since established until now ACA has played inherent role in economics development Indonesia. Until this time, ACA continues tradition during more than 55 years give contribution in the world of insurance and economics Indonesia especially general insurance.

<u>Financial Indicator:</u>	(In Million Rupiah)				
	2016	2015	2014	2013	2012
<b>Gross Premium</b>	3,088,965	2,979,437	2,720,639	2,336,358	2,040,142
<b>Net Premium</b>	1,283,834	1,305,701	1,353,559	1,127,918	901,925
<b>Investment Income</b>	527,758	147,137	213,649	202,420	201,995
<b>Operating &amp; Other Expenses</b>	532,572	482,719	371,255	296,016	265,234



# FAIR MEMBERSHIP



A Subsidiary of Indonesia Re

## P. T. Asuransi Ekspor Indonesia, Indonesia

<b>Contact Person</b>	Zaafir Razief Amir
<b>Position</b>	President Director
<b>Tel</b>	00621 350 3737
<b>Email</b>	dirut@asei.co.id
<b>Website</b>	www.asei.co.id
<b>Address</b>	Gedung Graha Asei lantai 3 Jl. Abdul Muis No. 110 Jakarta Pusat
<b>Establishment Date</b>	09-Oct-14

### Brief:

The establishment of PT Asuransi Ekspor Indonesia (Persero), pursuant to government regulation no.20 of 1983. The company engaged in insurance business to support the development of non-oil and gas export Corporate rebranding from PT Asuransi Ekspor Indonesia (Persero) to PT Asei Reasuransi Indonesia (Persero), or referred to as "Asei Re"/. The Company's logo was also changed along with the Company's name.

On October 9, 2014, PT Asei Reasuransi Indonesia (Persero) established a subsidiary named PT Asuransi Asei Indonesia to undertake insurance and guarantee business which had previously been operated by Asuransi Asei.

PT Asei Reasuransi Indonesia (Persero) changed its name to PT Reasuransi Indonesia Utama (Persero), or referred to as Indonesia Re.

<u>Financial Indicator:</u>	(in Million Rupiah)			
	2015	2014	2013	2012
<b>Gross Premium</b>	710,541	25,062	1,083.818	847,369
<b>Net Premium Income</b>	404,504	10,988	417,070	267,001
<b>Net Investment Income</b>	50,309	5,477	65,701	66,327
<b>Operating Expenses</b>	(167,670)	(5,819)	(130,609)	(105,200)
<b>Gross Claims</b>	(598,258)	(12,693)	(253,981)	(79,208)



# FAIR MEMBERSHIP



## P. T. Reasuransi International Indonesia "Reindo", Indonesia

<b>Contact Person</b>	Drs. S. Setiawan
<b>Position</b>	President Director
<b>Tel</b>	0062-21 3920101/334208
<b>Email</b>	cosecretary@reindo.co.id
<b>Website</b>	www.reindo.co.id
<b>Address</b>	JL Salemba Raya No 30 Jakarta Pusat 10430
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1997

### **Brief:**

PT Reasuransi Internasional Indonesia (ReINDO) was established on 12 November 1996 and officially started its operations on January 1, 1997 with office location in Jakarta. ReINDO does not conduct direct insurance (direct business) but act as a professional reinsurer. ReINDO is one of the reinsurance companies in Indonesia that provides reinsurance capacity for domestic and international insurance markets and has become the market leader in the domestic reinsurance market nationwide. ReINDO business objective is implementing and supporting the government policies in economic sector, particularly in areas of reinsurance according to existing regulatory requirements. The types of coverage provided by ReINDO, includes life reinsurance, general reinsurance and sharia reinsurance. As per December 31, 2011, ReINDO has 202 employees.



# FAIR MEMBERSHIP



## P.T. Asuransi Maipark Indonesia, Indonesia

<b>Contact Person</b>	Yasril Rasyid
<b>Position</b>	President Director
<b>Tel</b>	0062-21 2938 0088
<b>Email</b>	maipark@maipark.com
<b>Website</b>	www.maipark.com
<b>Address</b>	Multivision Tower 8 <sup>th</sup> Floor Jl. Kuningan Mulia Blok 9 B Jakarta 12960, Indonesia
<b>Establishment Date</b>	2003

### Brief:

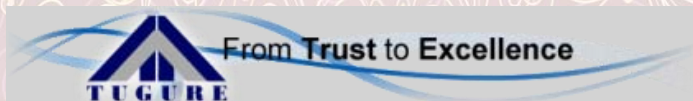
MAIPARK is an abbreviation for Maskapai Asuransi Indonesia (MAI) and Perusahaan Asuransi Risiko Khusus (PARK). MAI was the oldest General Insurance Company in Indonesia and its license was purchased by 32 founding shareholders on 23rd December 2003 at a General Shareholder Meeting.

(In Million Rupiah)

<b><u>Financial Indicator:</u></b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium</b>	252,218	289,728	222,878	191,422.48	147,938,46
<b>Net Premium</b>	130,065	145,154	112,149	100,487.92	71,435,15
<b>Net Investment Income</b>	20,421	22,863	20,309	11,436.63	7,012,03
<b>Claim Reserves</b>	13,771	21,862	41,564	29,550.14	34,182,71



# FAIR MEMBERSHIP



## P.T. Tugu Reasuransi Indonesia, Indonesia

**Contact Person** Moro W. Budhi  
**Position** President Director  
**Tel** 0062-21 3140267  
**Email** moro@tugu-re.com  
**Website** www.tugu-re.com  
**Address** Wisma Tugu re, Jl. Raden Saleh No.50  
P.O. Box 10330 - Jakarta  
**Class of Business** Composite  
**Establishment Date** 1999

### Brief:

PT Tugu Reasuransi Indonesia ("the Company/Tugure"), was established on April 2, 1987, before Notary Raden Santoso, SH., based on Notarial Deed No.8 dated April 2, 1987, of which was amended by Notarial Deed No. 28 dated May 11, 1987 and Notarial Deed No. 19 dated June 15, 1987.

In 1999, PT Tugu Jasatama Reasuransi Indonesia changed its name to "PT Tugu Reasuransi Indonesia" by the Deed No. 104 dated February 24, 1999, made before the Notary Agus Madjid, SH.

(In Million Rupiah)

<u>Financial Indicator:</u>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium</b>	1.156.975	1.049.565	698,676
<b>Investment Income</b>	91.309	47.465	56.616
<b>Operating Expenses</b>	(64.000)	(67.537)	(62.209)
<b>Gross Claims</b>	648,784	497,002	319,871



## FAIR MEMBERSHIP



### PT Asuransi Jiwa Sinarmas MSIG, Indonesia

<b>Contact Person</b>	Premraj Thuraisingam
<b>Position</b>	President Director
<b>Tel</b>	62 21 26508300
<b>Email</b>	cs@sinarmasmsiglfe.co.id
<b>Website</b>	www.asrinda.co.id
<b>Address</b>	JL. Pemuda 61 - East Jakarta Rukan Sentra Pemuda Kav. 15-16, 13220, RT.9/RW.3, Rawamangun, East Jakarta City,
<b>Class of Business</b>	Life
<b>Establishment Date</b>	1985

#### Brief:

Asuransi Sinar Mas was formerly known as PT. Asuransi Kerugian Sinar Mas Diptain and changed its name to PT. Asuransi Sinar Mas in 1991. The company was founded in 1985 and is based in Jakarta, Indonesia. PT. Asuransi Sinar Mas operates as a subsidiary of PT Sinar Mas Multiartha Tbk

# I R A N



<b>Official Name:</b>	Islamic Republic of Iran
<b>Capital:</b>	Tehran
<b>Population:</b>	79966230
<b>Language:</b>	Persian
<b>Local Time:</b>	UTC+03:30
<b>National Holidays:</b>	01 April
<b>Currency:</b>	Rials
<b>Monetary Unit:</b>	1 Iranian Rial/100=Dinar
<b>Exchange Rate(US\$1):</b>	33338.9
<b>GDP Per Capita US\$ PPP:</b>	19050
<b>GDP Per Capita US\$ Nominal :</b>	5383
<b>Supervisory Authority:</b>	Bimeh Markazi of Iran
<b>National Association:</b>	Bimeh Markazi of Iran
<b>Training Institute</b>	High Council of Insurance, Insurance Research Center
<b>Country UN Code:</b>	IRN
<b>Dialing Code:</b>	(+98)
<b>Area Code:</b>	Tehran :21
<b>Internet Code:</b>	.ir
<b>Total Premium in US\$*:</b>	8298 (millions)
<b>Life Premium in US\$*:</b>	1004 (millions)
<b>Non-Life Premium in US\$*:</b>	7293 (millions)

# I R A N



# FAIR MEMBERSHIP



## Alborz Insurance Company, Iran

<b>Contact Person</b>	Mohammad Riza Taghvaei
<b>Position</b>	Chairman & MD
<b>Tel</b>	0098-21 88803821/88903200
<b>Email</b>	Amin@alborzinsurance.ir
<b>Website</b>	www.alborzinsurance.ir
<b>Address</b>	234 Sepahbod Gharani Avenue Karimkhan Zand Cross Road, Tehran
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1959

### Brief:

Alborz Insurance Company was established as a private entity in July 1959, with the primary aim of providing superior quality insurance services, generating diversity in insurance business and attaining customer satisfaction, and within a short span of time was able to obtain the confidence of owners of capital and commodities.

(Million IRR)

<u>Financial Indicator:</u>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>	<b>2013/12</b>	<b>2012/11</b>
<b>Gross Premium Written</b>	17,353,847	14,391,232	8,836,888	7,636,887	5,309,125
<b>Investment Income</b>	885,250	8,369,008	962,399	466,200	352,610
<b>Total Operating Expenses</b>	19,043,565	15,882,437	10,235,129	8,580,448	5,952,818
<b>Gross Claims</b>	10,817,895	7,361,333	5,601,785	4,179,302	2,892,619



# FAIR MEMBERSHIP



## Amin Reinsurance Company, Iran

<b>Contact Person</b>	Seyed Mostafa Kiaie
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 87879864/88788964
<b>Email</b>	smkiaie@aminre.com
<b>Website</b>	www.aminre.net
<b>Address</b>	No. 56 East Ghobadian St, Africa Blvd., Tehran,Iran.
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	2003
<b>Paid up Capital</b>	US\$50 million.

### **Brief:**

Amin Re. as the first private reinsurance company in Iran, was licensed on July 2nd 2003 by Bimeh Markazi Iran and was registered in the Kish free Trade Zone .

Amin Re started operating on July 28 of the same year, with the initial capital of US\$50 million.

Aminre is active in all classes of Reinsurance including life,liability.



# FAIR MEMBERSHIP



## Asia Insurance Company, Iran

<b>Contact Person</b>	E. Kardgar
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 88900124/ 8800950-7
<b>Email</b>	e-kardgar@bimehasia.ir
<b>Website</b>	www.bimehasia.ir
<b>Address</b>	No 299, Taleghani St, Tehran, Iran P.O. BOX: 15815-1885 - Postal Code: 1599836511
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1959

### Brief:

Asia Insurance Company (AIC) has been one of the key actors in the development of the Iranian insurance industry since its establishment in 1959. It was nationalized in 1979 after the Islamic Revolution of Iran. AIC was privatized in 2005 and with a change in the Articles of Association, became a joint stock company.

# FAIR MEMBERSHIP



## Asmari Insurance Company, Iran

<b>Contact Person</b>	Naser Kiyanvash
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 88886164
<b>Email</b>	ayat1330@yahoo.com
<b>Website</b>	<a href="http://www.asmari-insurance.com">www.asmari-insurance.com</a>
<b>Address</b>	No. 8 , Third Street , Gandi Street, Tehran, Iran
<b>Establishment Date</b>	2011

### Brief:

Asmari insurance company was incorporated on September 2, 2011, with official permission of central insurance of Islamic Republic of Iran, in Kish island which is the major industrial trade zone in the Persian Gulf. The company is engaged in all line insurance comprising of life and nonlife business in all industrial trade zone as well as special economic zones, covering Iran strategic oil, gas and petrochemical fields.



# FAIR MEMBERSHIP

بیما ایران



## Bimeh Iran, Iran

<b>Contact Person</b>	Javad Moghaddam
<b>Position</b>	
<b>Tel</b>	0098-21 86711970
<b>Email</b>	webmaster@iraninsurance.ir
<b>Website</b>	www.iraninsurance.ir
<b>Address</b>	51 Western Brazil Ave. Vanak Tehran Iran
<b>Class of Business</b>	General Insurance/ Reinsurance
<b>Rating Overview</b>	N/A
<b>Establishment Date</b>	1935
<b>Paid up Capital</b>	IRR. 20 million which now exceeds IRR. 34,241 billion
<b>Owned by</b>	The company entirely belongs to the government of Islamic Republic of Iran.

### Brief:

Being founded in 1935, Iran Insurance Company (Bimeh Iran) is still the pioneer in insurance industry in Iran.

With market share of 40%, Bimeh Iran is the most influential insurance company amongst its competitors whose significant role in spreading the insurance culture could never be neglected.

In addition, 43% and 37% of market share respectively belong to Engineering and Liability classes which are noticeable considering the existence of 26 other insurers in the market. Bimeh Iran provides all types of Life and Non-Life covers. Moreover, Bimeh Iran has underwritten the risks involved in the majority of Iran's infrastructural projects, such as those in oil, natural gas, petrochemical and aviation industries, dams and power-plants. The company would naturally secure the required reinsurance coverage from the international markets for the risks it initially underwrites, at its own discretion. It is also notable that not only more than 70% of the total number of Iranian airplanes are under Bimeh Iran's insurance coverage, but also during last 10 years Bimeh Iran has insured all crude oil and oil product cargos being shipped to various destinations throughout the world.

	(Million IRR)			
<u>Financial Indicator:</u>	2016/15	2015/14	2014/13	2013/12
Gross Premium Written	91,546,805	85,766,258	71,751,866	58,345,756
Net Premium Earned	65,985,883	61,218,832	---	---
Investment Income	3,455,638	3,757,949	---	---
Personal & Administrative Expenses	4,361,444	3,541,402	---	---
Gross Claims Paid	65,892,314	60,846,952	52,464,466	40,248,041



# FAIR MEMBERSHIP



## Bimeh Markazi Iran, Iran

<b>Contact Person</b>	Dr. Abdolnaser Hemmati
<b>Position</b>	Chairman
<b>Tel</b>	98-21 22055091-2
<b>Email</b>	pr@centinsur.ir
<b>Website</b>	www.centinsur.ir
<b>Address</b>	Insurance Tower, Neslon Mandela (Africa) Ave. Tehran, Iran P.O.Box:19395-5588
<b>Class of Business</b>	Reinsurance
<b>Establishment Date</b>	1971

### Brief:

Bimeh Markazi Iran (Central Insurance of I.R. Iran) was founded in 1971 (1350) by the Act of Iranian Parliament for the purpose of regulating, expanding, guiding insurance operations in Iran, and for the guidance of the insurance companies, along with the protection of the insured and their beneficiaries as well as to ensure government supervision of such operations. Parallel with regulatory and supervisory missions, Bimeh Markazi Iran has been entrusted to accomplish local compulsory reinsurance and to conduct inward and outward reinsurance business in both national and international markets, consistent with its Establishment Act.



# FAIR MEMBERSHIP



## Dana Insurance Company, Iran

<b>Contact Person</b>	Dr. Bijan Sadegh
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	0080 - 88770971
<b>Email</b>	sadegh@dana-insurance.com
<b>Website</b>	www.dana-insurance.com
<b>Address</b>	Gandhi St., Fifth Avenue, No. 2, Tehran, Iran
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1973

### **Brief:**

Was liquidated in 1981. Throughout the liquidation period the management of the above companies was put in the hands of a replacement board of directors which was common to all the companies. Dana's portfolio was eventually taken over by two nationalized companies namely Asia Insurance and Alborze Insurance. Clearing the accounts of these nationalized companies lasted from 1979 to 1986. In addition, these nationalized companies needed to be redefined from a legal view point. As a result, on 4th December 1988, in accordance to a statute concerning the management of insurance companies, nine insurance organizations, including Sharg Insurance were merged into Dana Insurance Co.



# FAIR MEMBERSHIP



## Day Insurance Company, Iran

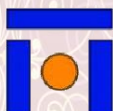
<b>Contact Person</b>	Majid Bakhtiari
<b>Position</b>	General Manager
<b>Tel</b>	0021-22900516
<b>Email</b>	bakhtiari@dayinsurance.ir
<b>Website</b>	www.dayins.com
<b>Address</b>	No 239, Mirdamad Blvd, Tehran, Iran
<b>Class of Business</b>	Composite

### Brief:

Day insurance company was established and registered in the General Registration Office on 3/12/1383 after the receipt of authority from Bimeh Markazi Iran. The paid capital of the company is 200 Billion Rials divided into 200 million shares under the name of and the total capital of the company has been undertaken. The shareholders of Day Insurance Company are formed of 19 legal persons and about 4000 real persons forming the public nature of the company. The original shareholders of the company namely are Kosar Economical Organization 20%, Shahed Investment Company 20%, Ray Investment Company and its subdirectory 18/25%, Alborz Investment Company 15%, Bassijian Good Loan Fund 5%, Pars Oil Company 5%, Tadbir Investment Company 3/25, Athlete Credit Fund of Iran 1/5 and other legal and real shareholders 12%.



# FAIR MEMBERSHIP



*Iranian Re*  
IRANIAN REINSURANCE CO.

## Iranian Reinsurance Company, Iran

<b>Contact Person</b>	Mohamed Asoudeh
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 88628616
<b>Email</b>	info@iranianre.com
<b>Website</b>	www.iranianre.com
<b>Address</b>	No 5 Zayandeh Roud St. North Shiraz St. Tehran Postal code 1991634491
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	Not Rated
<b>Establishment Date</b>	March 13 , 2010
<b>Paid up Capital</b>	IRR 2500 billion
<b>Subscribed Capital</b>	IRR 2500 billion
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Established in 2010 as the First Private Reinsurance Company in Iran

(US Dollars in Thousands)

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Reinsurance Premium Written</b>	17,437	18,242	14,776	12,013	16,985
<b>Net Reinsurance Premium Earned</b>	15,815	15,635	12,432	8,668	12,362
<b>Net Investment Income</b>	12,635	13,962	12,015	18,484	19,461
<b>Gross Losses Incurred</b>	7,978	6,766	6,580	4,399	---



# FAIR MEMBERSHIP



## Karafarin Insurance company, Iran

<b>Contact Person</b>	A. M. Zarrabi
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 42563000
<b>Email</b>	am_Zarrabi@karafarin-insurance.com
<b>Website</b>	www.karafarin-insurance.ir
<b>Address</b>	Ahmad Qasir Ave., Argentina Square, 17 <sup>th</sup> Alley, No. 5, Tehran, Iran
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	2003

### Brief:

Karafarin Insurance Company is the first private insurance company which has been registered within the framework of Central Insurance of Iran, non-governmental organization (NGO), and business law; with the registered number of 200845 in March 17th 2003. Since getting the license from Central Insurance of Iran Karafarin has been started its activity.

(Million IR Rials)

<u>Financial Indicator:</u>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>
<b>Gross Premium Written</b>	7,218,576	6,058,495	5,120,862
<b>Net Earned Premium</b>	2,593,268	2,096,453	1,869,904
<b>Total Investment Income</b>	1,114,918	905,437	757,790
<b>General &amp; administrative expenses</b>	(494,854)	(456,609)	(313,391)
<b>Gross claims &amp; benefits paid</b>	2,410,509	2,033,851	1,545,430



# FAIR MEMBERSHIP



بیمه  
ma insurance

## MA Insurance Company, Iran

<b>Contact Person</b>	Seyyed Ali Alipor
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	009821 8690
<b>Email</b>	info@bimehma.ir
<b>Website</b>	www.bimehma.ir
<b>Address</b>	Tehran, Vanak Square, Vanak St., No. 9
<b>Establishment Date</b>	2011

### Brief:

Was established with registered No. 407563 in 4 July 2011, and launched its activity in the realm of property, liability, and personal insurances after obtaining operation license No. 90.13763 in 6 July 2011 from Bimeh Markazi Iran (Central Insurance of I.R. Iran).

(Million IRR)

<u>Financial Indicator:</u>	<b>2016/15</b>	<b>2015/14</b>	<b>2014/13</b>
<b>Premium Written</b>	2,883,051	3,344,833	1,093,226
<b>Premium Income</b>	1,496,818	1,316,997	938,041
<b>Total Investment Income</b>	832,970	316,911	219,490
<b>General &amp; Official Staff Expenses</b>	(334,685)	(250,565)	(206,413)
<b>Paid Claims</b>	829,602	630,473	310,471

# FAIR MEMBERSHIP



## Mellat Insurance Company, Iran

<b>Contact Person</b>	Dr Masood Hajjarian Kashani
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 88878814/15
<b>Email</b>	gharahkhani@mellatinsurance.com
<b>Website</b>	www.melat.ir
<b>Address</b>	No.48, Shahid Haghani Express Way, Vanak Square, Tehran, Iran.
<b>Class of Business</b>	Life & Non Life
<b>Establishment Date</b>	2003

### Brief:

To issue various types of insurance policies, creating new and modern insurance covering in insurance related fields, the founders of mellat Insurance Co. have established the largest private insurance co. in country.

Utilizing insurance specialists and experts and huge financial resources provided by founders, themselves investing pioneers and industrial leaders, is the distinguishing feature of Mellat insurance Co.



# FAIR MEMBERSHIP



## Moallem Insurance Company, Iran

<b>Contact Person</b>	Mohammed Ebrahim Tahsiry
<b>Position</b>	Board Member & CEO
<b>Tel</b>	0098-2188795051
<b>Email</b>	tahsiry.me@mic.co.ir
<b>Website</b>	www.mic.co.ir
<b>Address</b>	1517973511 , NO. 56, Haghani BLV., Vanak SQ., Tehran - Iran
<b>Establishment Date</b>	1994
<b>Paid up Capital</b>	IR. Rials 35 billion

### Brief:

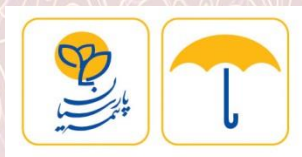
ELIC was incorporated in late 1994 based on the Establishment Act of Bimeh Markazi Iran and commenced operation in late 1995. Shareholders of ELIC are four governmental insurance companies i.e. Bimeh Iran, Bimeh Asia, Bimeh Alborz, Bimeh Dana and Bimeh Markazi Iran as well as five major Iranian Banks i.e. Export Development Bank of Iran, Bank Meli, Bank Saderat, Bank Mellat and Bank Tejarat. Its present paid up capital is IR. Rials 35 billion. ELIC's main objective is to promote and develop Iranian export by protecting exporters of goods and services as well as the Iranian Investors abroad for non-payment of the price of such goods and services against commercial and non-commercial risks

(IRR in Thousands)

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	290.311.721	228.722.448	186.703.283	93.328.420	67.296.586
<b>Net Earned Premium</b>	252.123.393	194.379.617	150.331.391	75.524.089	58.902.053
<b>Investment Income</b>	21.810.961	12.883.075	5.935.407	6.185.870	4.260.610
<b>Operating &amp; Other Expenses</b>	(22.041.442)	(13.501.190)	(12.573.160)	(8.046.530)	(1.480.493)
<b>Gross Claims</b>	185.829.714	124.940.550	88.054.535	62.254.819	39.887.744



# FAIR MEMBERSHIP



## Parsian Insurance Company, Iran

<b>Contact Person</b>	Hadi Oyer Hossein
<b>Position</b>	Managing Director
<b>Tel</b>	009821 8259
<b>Email</b>	oyarhossein@parsianinsurance.com
<b>Website</b>	<a href="http://www.parsianinsurance.com">www.parsianinsurance.com</a>
<b>Address</b>	No. 22, Qobadiyan St., Above of Mirdamad Blvd., Valiasr Ave., 1969633391 Tehran, Iran
<b>Establishment Date</b>	2003
<b>Paid up Capital</b>	16 billion Rials

### Brief:

Parsian Insurance Company, registered as a publicly funded corporation, authorized by the establishment law of private insurance companies and under licens NO.5200 of ICI started its activities with 16 billion Rials in paid up capital.

At the moment the above mentioned capital has increased to 20 billion Rials considering the accumulated profit at the end of financial year 1382.



# FAIR MEMBERSHIP



## Razi Insurance Company, Iran

<b>Contact Person</b>	Mahmood Amrollahi
<b>Position</b>	Managing Director
<b>Tel</b>	0098-21 86757318
<b>Email</b>	ferdowsi@razi24.ir
<b>Website</b>	www.razi24.ir
<b>Address</b>	No.14,13th St. Gandhi Ave., Tehran 1517753811, Iran
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	18-May-03
<b>Paid up Capital</b>	2000 Billion IRR
<b>Subscribed Capital</b>	2000 Billion IRR
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Razi insurance company is a private share holding company which after receiving its license from Bimeh Markazi commenced activities within the guidelines of Bime Markazi.

The national demand for having strong private insurance companies prompted its formation and soon our expectations for being one of the leading companies in insurance industry came true.

(IRR in Million)

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	7,971,127	5,780,858	4,495,363	2,455,034	1,483,973
<b>Net Earned Premium</b>	7,128,050	5,022,833	3,612,984	1,839,482	1,355,766
<b>Investment Income</b>	510,929	408,687	414,794	63,591	50,324
<b>Operating &amp; Other Expenses</b>	642,656	547,019	395,800	220,685	146,297
<b>Gross Claims</b>	4,792,543	3,314,406	2,104,344	1,383,881	1,094,230



# FAIR MEMBERSHIP



## Sarmad Insurance Company, Iran

<b>Contact Person</b>	Esmail Delfaraz
<b>Position</b>	Managing Director
<b>Tel</b>	0098 43954000
<b>Email</b>	<a href="mailto:info@sarmadins.ir">info@sarmadins.ir</a>
<b>Website</b>	<a href="http://www.sarmadins.ir">www.sarmadins.ir</a>
<b>Address</b>	first floor, Sepehr Africa Building, No. 113, the corner of Western Arash, Esfandiar Street intersection, Blvd Africa, Tehran, Iran (Headquarters)
<b>Establishment Date</b>	2013
<b>Paid up Capital</b>	400 billion

### Brief:

Sarmad insurance co. (PJS) was registered under No. 444067 at Tehran Company Registration general Office on September 9, 2013 with a total paid up capital of 400 billion IRR. Sarmad Insurance obtained a licence from the Central Insurance of I.R. Iran to operate in all insurance lines under code 92/100/33384 issued on October 23, 2013. The company has an Iranian nationality headquartered in Tehran, located at Floor 1 and 2, block 113, Sepehr Africa Building, Esfandiar St., and Africa Blvd., Tehran, Iran.

<u>Financial Indicator:</u>	(Millions Rials)		
	2015	2014	2013
Premium Written	1,323,257	715,270	107,656
Increase in Technical Reserves	481,017	388,078	79,059
Net Profit after Tax	189,651	95,730	85,280
Capital and legal Reserves	28,448	15,537	12,792
Accumulated Profit at End of Year	155,154	89,951	72,488



# FAIR MEMBERSHIP



## Sina Insurance Company, Iran

<b>Contact Person</b>	Amin Shirkani
<b>Position</b>	Managing Director
<b>Tel</b>	0098-28 370000
<b>Email</b>	l.nekouie88@gmail.com
<b>Website</b>	www.sinainsurance.co.ir
<b>Address</b>	No.225 closed to naft street.Mirdamad Bulvd
<b>Class of Business</b>	All Class of Buisness
<b>Rating Overview</b>	No Rating
<b>Establishment Date</b>	2003
<b>Paid up Capital</b>	905,361
<b>Subscribed Capital</b>	905,361
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Sina insurance company was established on 1382/08/10 (01/11/2003) based on the establishment of act of non- governmental insurance companies with license number 23167 of Bimeh Markazi Iran (Central insurance of Iran) with the capital of 140 billion rials which totally was paid and it has started up its own insurance operation since 1382/08/28 (19.11.2003). According to expansion in insurance activity and growth in insurance operation, the company increased its capital by 50% from 140 to 210 billion rials in the year 1385 (2006) and then it increased its capital by 90% in the year 1388 (2009) up to 400 billion rials. And in year 1394(2015), the capital of company was increased from 400 billion to 905 billion and according to an accurate planing, the capital of company will be reached to 1500 billion up to around the end of year 1395(2016).

(Millions Rials)

<u>Financial Indicator:</u>	<b>2016</b>
<b>Gross Premium Written</b>	5,227,488
<b>Net Earned Premium</b>	4,645,001
<b>Investment Income</b>	247,386
<b>Operating &amp; Other Expenses</b>	3,704,306



# FAIR MEMBERSHIP



## Taavon Insurance Company, Iran

<b>Contact Person</b>	Ali Habib Mohammadi
<b>Position</b>	Member of the Board & MD
<b>Tel</b>	0098 - 21 42086
<b>Email</b>	e-hemmati@bimehtaavon.ir
<b>Website</b>	www.bimehtaavon.ir
<b>Address</b>	No. 22, Sixth St., Qaem Magham Farahani St., Beheshti St., Tehran- Iran
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	2013

### Brief:

At the presence of senior officials of Iranian Insurance Industry, Taavon Insurance Company was inaugurated in August 2013. This is the 28<sup>th</sup> insurance company activating in the Islamic Republic of Iran. Similar to all Iranian insurance companies, Taavon insurance company is responsible for doing direct insurance activities in both life and non-life insurance classes. It is required that this company should operate within the framework of regulations of insurance companies and under the supervision of Bimeh Markazi.





# I R A Q

<b>Official Name:</b>	Republic of Iraq
<b>Capital:</b>	Baghdad
<b>Population:</b>	38146025
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	3 october, 14 july
<b>Currency:</b>	Dinar
<b>Monetary Unit:</b>	1 Iraqi Dinar/1000=fil
<b>Exchange Rate(US\$1):</b>	1171.98
<b>GDP Per Capita US\$ PPP:</b>	16551
<b>GDP Per Capita US\$ Nominal :</b>	6491
<b>Supervisory Authority:</b>	Ministre Of Finance
<b>National Association:</b>	Iraq Insurance Association
<b>Country UN Code:</b>	IRQ
<b>Dialing Code:</b>	(+964)
<b>Area Code:</b>	Baghdad: 1
<b>Internet Code:</b>	.iq
<b>Total Premium in US\$*:</b>	271,080 (million) <b>(2015)</b>
<b>Life Premium in US\$*:</b>	
<b>Non-Life Premium in US\$*:</b>	

# I R A Q

# FAIR MEMBERSHIP

## Iraq Insurance Company, Iraq

<b>Contact Person</b>	Haifaa Ishaqi
<b>Position</b>	Chairman & GM
<b>Tel</b>	00964-17192606
<b>Email</b>	Ins_iraq@mof.gov.iq
<b>Website</b>	<a href="http://www.mof.gov.iq">www.mof.gov.iq</a>
<b>Address</b>	Khalid Ben Al-Waleed Street, Aqaba Ben Nafe'e Square  P. O. Box 989 - Baghdad
<b>Class of Business</b>	Composite Excluding oil



# FAIR MEMBERSHIP

## Iraq Re, Iraq

**Contact Person**

Tariq Al-Saaidi

**Position**

Chairman & GM

**Tel**

00964-1 8173890/815 1132/ 816 5192

**Email**

iraqre\_ins@yahoo.com

**Website****Address**

Industrial Bank Building - Khullani Square

P. O. Box 297 - Baghdad

**Class of Business**

Composite



**Official Name:** The Hashemite Kingdom of Jordan

**Capital:** Amman

**Population:** 9882401

**Language:** Arabic

**Local Time:** UTC+2;00

**National Holidays:** 25 May

**Currency:** Dinnar

**Monetary Unit:** 1 jordanian Dinar/100=Qirsh

**Exchange Rate(US\$1):** 0.70885

**GDP Per Capita US\$ PPP:** 11124

**GDP Per Capita US\$  
Nominal :** 5092

**Supervisory Authority:** Ministry of industry ,Trade & Supply

**National Association:** Jordan Insurance Federation

**Training Institute** The Arab Insurance Institute

**Country UN Code:** JOR

**Dialing Code:** (+962)

**Area Code:** Amman:6

**Internet Code:** .jo

**Total Premium in US\$\*:** 803 (millions)

**Life Premium in US\$\*:** 92 (millions)

**Non-Life Premium in US\$\*:** 711 (millions)



# FAIR MEMBERSHIP



## International General Insurance Company, Jordan

<b>Contact Person</b>	Wasef Jabsheh
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00962 65662082
<b>Email</b>	info@iginsure.com
<b>Website</b>	www.iginsure.com
<b>Address</b>	74 Abdel Hamid Sharaf St. P.O. Box 941428 Amman 11194
<b>Class of Business</b>	General Insurance and Reinsurance
<b>Rating Overview</b>	AM Best: A- (Excellent) Positive outlook S&P: A- (Stable)
<b>Establishment Date</b>	2001
<b>Paid up Capital</b>	USD 143 Million
<b>Subscribed Capital</b>	USD 143 Million
<b>Owned by</b>	67 % National Entities or Individuals 20 % Others from Afro-Asian Countries 13 % Others from Non Afro-Asian Countries

### Brief:

Established in 2001, we are an entrepreneurial business with a worldwide portfolio of Energy, Property, Construction & Engineering, Ports & Terminals, Financial Institutions, General Aviation, Professional Indemnity, Casualty, Directors' and Officers', Political Violence, Forestry and Treaty Reinsurance.

(USD in Million)

<b><u>Financial Indicator:</u></b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	231	242	251	240	225
<b>Net Earned Premium</b>	157	155	189	180	148
<b>Investment Income</b>	13	12	14	9	6
<b>Operating &amp; Other Expenses</b>	31	28	24	21	19
<b>Claims</b>	129	134	143	123	106



# FAIR MEMBERSHIP



شركة التأمين الأردنية  
Jordan Insurance Company

## Jordan Insurance Company, Jordan

<b>Contact Person</b>	Imad Abdel Khaleq
<b>Position</b>	Member of the Board & MD
<b>Tel</b>	00962 6 4634161
<b>Email</b>	lkhaleq@jicjo.com
<b>Website</b>	www.jicjo.com
<b>Address</b>	Amman - 3rd Circle P.O.Box 279 Amman, Jordan 11118
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	FSR- B++ (AM Best)
<b>Establishment Date</b>	1951

### Brief:

Founded in 1951, Jordan Insurance Company (JIC) has a long, well-established history as the leader in the Jordanian insurance market dedicated to serve individuals, small-medium size companies and large corporations through an innovative range of products, unparalleled services and a customer-friendly approach supported by an excellent track record of claim payment.

	(JD)				
<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	75,420,000	67,216,415	60,283,593	58,704,944	52,058,615
<b>Net Earned Premium</b>	36,171,370	32,405,276	27,436,955	24,960,767	23,895,422
<b>Investment Result</b>	938,639	1,367,050	1,042,955	(178,794)	3,209,213
<b>Total Expenses</b>	39,640,463	37,827,797	30,925,555	30,044,569	26,496,275
<b>Net Claims Paid</b>	27,693,288	22,693,791	18,741,770	18,901,788	16,498,424



# FAIR MEMBERSHIP



شركة الشرق الأوسط للتأمين  
Middle East Insurance Co.

## Middle East Insurance Company, Jordan

<b>Contact Person</b>	Dr. Rajai Sweis
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00962 65004100
<b>Email</b>	info@meico.com.jo
<b>Website</b>	www.meico.com.jo
<b>Address</b>	Jabal Amman Zahran st
<b>Class of Business</b>	Insurance
<b>Rating Overview</b>	B++ Good
<b>Establishment Date</b>	28/5/1962
<b>Paid up Capital</b>	JD 21,000,000
<b>Subscribed Capital</b>	JD 21,000,000
<b>Owned by</b>	80% National Entities or Individuals 20% Others from Non Afro-Asian Countries

### Brief:

Middle East Insurance Co. is the second oldest Jordanian Insurance Company. It was established in Amman in 1962. The Company is wholly owned by the private sector. Shareholders are prominent businessmen, bankers, industrialists and merchants. AXA France is among the shareholders with 20% share.

Middle East Insurance Co. is a composite company writing all classes of insurance; Life and Non-life. Understanding our clients' needs and satisfying them is a main goal of the management that strives to constantly improve our service to clients. We serve clients from our head office in Amman and 13 branches in the capital and the major cities of Jordan.

	(JD in Thousands)				
<b>Financial Indicator: JD</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	40,089	37,569	38,317	36,123	33,313
<b>Net Earned Premium</b>	26,227	20,707	20,548	20,772	16,592
<b>Investment Income</b>	6,460	1,721	2,213	2,740	1,594
<b>Operating &amp; Other Expenses</b>	20,332	18,326	18,037	17,357	15,375
<b>Gross Claims</b>	29,541	19,272	18,981	14,078	22,520



# FAIR MEMBERSHIP



## The Islamic Insurance Company, Jordan

<b>Contact Person</b>	Ahmed AL-Sabbagh
<b>Position</b>	General Manager
<b>Tel</b>	00- 962-06-5620151
<b>Email</b>	Islamicins@orange.jo
<b>Website</b>	www.islamicinsurance.jo
<b>Address</b>	Wasfi Al Tal St. Al Taba'a Complex 94
<b>Class of Business</b>	Motors , Marine , Fire , Medical , Takaful
<b>Rating Overview</b>	(A) by Islamic International Rating Agency
<b>Establishment Date</b>	1996
<b>Paid up Capital</b>	JD 15 million
<b>Subscribed Capital</b>	JD 15 million
<b>Owned by</b>	78 % National Entities or Individuals 22 % Others from Afro-Asian Countries

### Brief:

Established by JD 2 million

	(: JD million)			
<b>Financial Indicator: JD million</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Gross Premium Written</b>	23.003	22,902	21,452	19,760
<b>Net Earned Premium</b>	16.265	15,600	14,543	13,279
<b>Total Investment</b>	30.517	31,312	27,689	25,031
<b>Operating &amp; Other Expenses</b>	3.248	2,900	3,029	2,549
<b>Net Claims</b>	16.176	15,682	14,410	13,069



# FAIR MEMBERSHIP



## Trust Holding Company, Jordan

<b>Contact Person</b>	Kamel Abu Nahl
<b>Position</b>	Chairman & CEO
<b>Tel</b>	0035725588811
<b>Email</b>	trustholding@trustgroup.net
<b>Website</b>	www.trustgroup.net
<b>Address</b>	Trust Building, 11 Mohd Ali Janah Street Abdoun, P.O. Box: 830968 Amman 11183, Jordan
<b>Establishment Date</b>	20/03/2007

### Brief:

Trust International Insurance Group is being the fastest-growing Insurance Group, since the beginning .Established in 1990, Trust Insurance Group provided reinsurance and management services to the Direct Insurance Companies of Nest Group offering a full range of personal and corporate insurance products.



<b>Official Name:</b>	Republic of Kazakhstan
<b>Capital:</b>	Astana
<b>Population:</b>	18050488
<b>Language:</b>	Kazakh
<b>Local Time:</b>	UTC+5:00
<b>National Holidays:</b>	16 Dec.
<b>Currency:</b>	Tenge
<b>Monetary Unit:</b>	1 kazakhstani Tenge/100=Tiin
<b>Exchange Rate(US\$1):</b>	337.735
<b>GDP Per Capita US\$ PPP:</b>	25669
<b>GDP Per Capita US\$ Nominal :</b>	12950
<b>Supervisory Authority:</b>	National Bank Of Kazakhstan
<b>Country UN Code:</b>	KAZ
<b>Dialing Code:</b>	(+7)
<b>Area Code:</b>	Astana :3272
<b>Internet Code:</b>	.kz
<b>Total Premium in US\$*:</b>	945 (millions)
<b>Life Premium in US\$*:</b>	163 (millions)
<b>Non-Life Premium in US\$*:</b>	782 (millions)



## FAIR MEMBERSHIP



### Eurasia Insurance Company, Kazakhstan

<b>Contact Person</b>	Dr. Boris Umanow
<b>Position</b>	Chairman
<b>Tel</b>	007727258-43-36
<b>Email</b>	info@theeurasia.kz
<b>Website</b>	www.theeurasia.kz
<b>Address</b>	050004, Almaty, Zheltoksan, 59
<b>Establishment Date</b>	1995

#### **Brief:**

Established in 1995 and headquartered in [Almaty](#). As results of 2013 Eurasia, Kazakhstan's largest insurance company maintained its position as first in terms of assets, insurance reserves, equity and authorized capital, as well as the volume of insurance premiums.



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<b>Official Name:</b>	Republic of Kenya
<b>Capital:</b>	Nairobi
<b>Population:</b>	46000000
<b>Language:</b>	English
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	12 december,1 june
<b>Currency:</b>	Kenya Shilling
<b>Monetary Unit:</b>	1 kenyan Shilling/100=cent
<b>Exchange Rate(US\$1):</b>	102.71
<b>GDP Per Capita US\$ PPP:</b>	3516
<b>GDP Per Capita US\$ Nominal :</b>	1607
<b>Supervisory Authority:</b>	Insurance Regulatory Authority
<b>National Association:</b>	Association of kenya insurers
<b>Training Institute</b>	Insurance Institute of kenya
<b>Country UN Code:</b>	KEN
<b>Dialing Code:</b>	(+254)
<b>Area Code:</b>	Nairobi:20
<b>Internet Code:</b>	.ke
<b>Total Premium in US\$*:</b>	1915 (millions)
<b>Life Premium in US\$*:</b>	729 (millions)
<b>Non-Life Premium in US\$*:</b>	1186 (millions)

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# FAIR MEMBERSHIP



## A P A Insurance Limited, Kenya

<b>Contact Person</b>	James Gitoho
<b>Position</b>	Chairman
<b>Tel</b>	254 20 286 2000
<b>Email</b>	info@apainsurance.org
<b>Website</b>	www.apainsurance.org
<b>Address</b>	Apollo Centre, Ring Road Parklands, Westlands P.O. Box 30065 - 00100 Nairobi
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1977

### Brief:

Since founding in 1977, our mission has been to provide present and future peace of mind to the East African market and, in turn, enhance the quality of life for both our clients and their loved ones.

Built on commitment, integrity and innovation, we have risen to become one of the leading Financial Service Groups in East Africa.

The Apollo Group has 6 companies; APA Insurance, APA Life, APA Uganda, Apollo Asset Management, Gordon Court (Apollo Centre) and Reliance Insurance, Tanzania

<b>Financial Indicator:</b>			(Shs'000)	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
<b>Class of Business</b>	<b>General</b>		<b>Life</b>	
<b>Gross Premium Written</b>	8,995,974	9,242,369	725,263	583,418
<b>Net Earned Premium</b>	7,251,468	6,368,593	338,776	243,200
<b>Investment Income</b>	1,109,951	885,251	310,222	362,365
<b>Operating &amp; Other Expenses</b>	(1,715,352)	(1,617,054)	(235,189)	(226,185)



# FAIR MEMBERSHIP



## Kenya Re, Kenya

<b>Contact Person</b>	Jadiah Mwarania
<b>Position</b>	Managing Director
<b>Tel</b>	00254 20 2202000
<b>Email</b>	info@kenyare.co.ke
<b>Website</b>	<a href="https://www.kenyare.co.ke">https://www.kenyare.co.ke</a>
<b>Address</b>	Reinsurance Plaza, Taifa Road – P. O. Box 30271 - Nairobi, Kenya
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	AM Best Financial strength rating of B+ (Good), Issuer credit rating (ICR) of “bbb-”   GCR rating is at AA.
<b>Establishment Date</b>	Jan-71

### Brief:

Kenya Re is the oldest Reinsurer in Eastern and Central Africa. It was established through an Act of Parliament in December 1970 and commenced business in January 1971. Kenya Re's core activity is providing reinsurance services for most classes of business.

(KShs million)

<b><u>Financial Indicator:</u></b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	13,245	13,060	11,570	9,645	7,944
<b>Net Earned Premium</b>	12,687	12,016	10,313	8,582	7,054
<b>Investment Income</b>	3,079	3,041	2,592	2,278	2,651
<b>Operating &amp; Other Expenses</b>	(1,832)	(1,319)	(1,093)	(1,015)	(1,084)
<b>Gross Claims</b>	7,014	7,392	6,394	5,246	4,222



# African Wisdom...

None is richer than the one who has peace of mind | Kenyan Proverb |

## Global Strength

For more than forty years, Kenya Re has relied on the wisdom of its African roots to provide the strength that reinsures insurance companies across the globe. Today, our new future begins with a pledge of our promise to continue growing our knowledge and our expertise so that we can get even better at making the world a more secure place. By reinsuring insurance companies across the globe.



**KENYA RE**  
STRENGTH & WISDOM BEYOND BORDERS

# FAIR MEMBERSHIP



## Kenindia Assurance Company Ltd., Kenya

<b>Contact Person</b>	J.Macharia
<b>Position</b>	Chief Operating Officer
<b>Tel</b>	00254 20 2218380
<b>Email</b>	kenindia@kenindia.com
<b>Website</b>	www.kenindia.com
<b>Address</b>	Kenindia House, 12th Floor, P.O Box 44372 Utalii St, Nairobi, Kenya
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1978

### Brief:

The year 1978 proved to be a milestone for the Insurance Sector in the region, Indian Insurance Companies operating in Kenya decided to merge and form a vibrant joint venture with moral and financial support from leading local business elite. The idea became reality on 6th December 1978 with the birth of Kenindia Assurance Company Limited.

	(KShs million)				
<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Earned Premium</b>	6,909.18	6,052.75	5,236.30	5,263.90	5,591.70
<b>Net Earned Premium</b>	5,748.53	4,927.22	4,136.58	3,949.73	4,196.24
<b>Investment Income</b>	3,159.79	3,987.68	2,440.66	2,459.73	2,231.62
<b>Total Expenses</b>	(1,633)	(1,893)	(1,454)	(1,301)	(1,343)
<b>Claims and policyholders benefits expense</b>	(4,106)	(3,861)	(3,339)	(7,229)	(3,928)



# FAIR MEMBERSHIP



## PTA Reinsurance Co (Zep Re), Kenya

<b>Contact Person</b>	Hope Murera
<b>Position</b>	Managing Director
<b>Tel</b>	00254 20 2738 221
<b>Email</b>	hmurera@zep-re.com
<b>Website</b>	www.zep-re.com
<b>Address</b>	Zep-Re Place, Upper Hill, Nairobi, Kenya
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	AM Best FSR: B++
<b>Establishment Date</b>	1992
<b>Owned by</b>	Various

### Brief:

ZEP-RE (PTA Reinsurance Company) is a regional organisation charged with the task of promoting trade, development and integration within the COMESA region through trade of insurance and reinsurance business. ZEP-RE was created by an Agreement of Heads of State and Government of the COMESA region on 21st November 1990 in Mbabane, Swaziland.

The Company has been in operation since 1993 and is headquartered in Nairobi, Kenya. ZEP-RE also operates regional offices in Harare, Zimbabwe; Abidjan, Cote D'Ivoire; Douala, Cameroon; Lusaka, Zambia and a Retakaful Window in Khartoum, Sudan.

	(KShs million)			
<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Gross Premium Written</b>	128	125	138	128
<b>Net Earned Premium</b>	118	110	96	77
<b>Investment Income</b>	21	18	17	14
<b>Operating &amp; Other Expenses</b>	58	49	44	36
<b>Gross Claims</b>	62	59	51	40

# K O R E A . D P R



# K O R E A . D P R

<b>Official Name:</b>	Democratic People's Republic of Korea
<b>Capital:</b>	Pyongyang
<b>Population:</b>	25155317
<b>Language:</b>	Korean
<b>Local Time:</b>	UTC+ 8:30
<b>National Holidays:</b>	09 Sep.
<b>Currency:</b>	North Korean Won
<b>Monetary Unit:</b>	100 chon = 1 won
<b>Exchange Rate(US\$1):</b>	105.29
<b>GDP Per Capita US\$ PPP:</b>	1800
<b>GDP Per Capita US\$ Nominal :</b>	1000
<b>Supervisory Authority:</b>	
<b>National Association:</b>	
<b>Training Institute</b>	Korea Insurance Development Institute
<b>Country UN Code:</b>	PRK
<b>Dialing Code:</b>	(+850)
<b>Area Code:</b>	Pyongyang: 2
<b>Internet Code:</b>	.kp
<b>Total Premium in US\$*:</b>	
<b>Life Premium in US\$*:</b>	
<b>Non-Life Premium in US\$*:</b>	



# FAIR MEMBERSHIP



## Korea National Insurance Corporation, DPR Korea

<b>Contact Person</b>	Hong Myong Ryong
<b>Position</b>	President
<b>Tel</b>	00850 2 18111/222
<b>Email</b>	knicbeijing@silibank.com
<b>Website</b>	www.knic.com.kp
<b>Address</b>	Haebangsang-Dong ,Central District - Pyongyang - DPR. of Korea
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	
<b>Establishment Date</b>	1999

### Brief:

It is the duty of the General Assembly of the Korean National Insurance to provide life and non-life insurance to the institutions, enterprises, cooperating organizations and citizens of the DPRK. In accordance with this mission, the General Assembly has its own division of labor and security departments specializing in life and non-life insurance business at its headquarters, and has a nationwide coverage of all insurance companies under its jurisdiction. Our main business divisions are as follows.

The Property Insurance Bureau conducts various non-life insurance businesses such as property, crops, livestock, technology, and automobiles, which are raised by institutions, enterprises, cooperating organizations, and individuals.

The Maritime Insurance Bureau handles the maritime hull, cargo and liability liability, aviation gas and liability insurance businesses arising from institutions, enterprises and cooperating organizations.

The Life Insurance Department provides life insurance and accident insurance coverage from institutions, enterprises, cooperating organizations and individual citizens.



<b>Official Name:</b>	Republic of Korea
<b>Capital:</b>	Seoul
<b>Population:</b>	51446201
<b>Language:</b>	Korean
<b>Local Time:</b>	UTC+9:00
<b>National Holidays:</b>	15 Aug.
<b>Currency:</b>	South Korean Won
<b>Monetary Unit:</b>	1 KRW/100=jeon
<b>Exchange Rate(US\$1):</b>	1131.49
<b>GDP Per Capita US\$ PPP:</b>	39446
<b>GDP Per Capita US\$ Nominal :</b>	29114
<b>Supervisory Authority:</b>	Financial Supervisory Service
<b>National Association:</b>	General Insurance Association of Korea
<b>Training Institute</b>	Korea Insurance Institute
<b>Country UN Code:</b>	KOR
<b>Dialing Code:</b>	82
<b>Area Code:</b>	Seoul: 2
<b>Internet Code:</b>	.kr
<b>Total Premium in US\$*:</b>	170862 (millions)
<b>Life Premium in US\$*:</b>	104169 (millions)
<b>Non-Life Premium in US\$*:</b>	66694 (millions)



# FAIR MEMBERSHIP



## Korean Reinsurance Company, South Korea

<b>Contact Person</b>	Jong-Gyu Won
<b>Position</b>	President & CEO
<b>Tel</b>	0082-23702-6000
<b>Email</b>	service@koreanre.co.kr
<b>Website</b>	www.koreanre.co.kr
<b>Address</b>	68 Jongno 5 Gil, Jongno-Gu, Seoul, 03151, Korea
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	A
<b>Establishment Date</b>	1963

### Brief:

March 19, 1963 Established as a state-owned company, the Korean Non-life Reinsurance Corporation

Feb 20, 1975 Opened Singapore Liaison Office

March 2, 1978 Reorganized as a publicly owned company, Korean Reinsurance Company

<b><u>Financial Indicator:</u></b> USD Million	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Gross Premium Written</b>	5,690.8	5,580.2	5,637.5	4,125.7

# KUWAIT



# KUWAIT

<b>Official Name:</b>	State of Kuwait
<b>Capital:</b>	Kuwait
<b>Population:</b>	4348395
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	25 february
<b>Currency:</b>	Kuwait Dinnar
<b>Monetary Unit:</b>	1 kuwaiti Dinar/1000=Fils
<b>Exchange Rate(US\$1):</b>	0.30132
<b>GDP Per Capita US\$ PPP:</b>	73017
<b>GDP Per Capita US\$ Nominal :</b>	37280
<b>Supervisory Authority:</b>	Ministry Commerce & Industry
<b>National Association:</b>	Kuwait Insurance Federation
<b>Country UN Code:</b>	KWT
<b>Dialing Code:</b>	(+965)
<b>Area Code:</b>	Kuwait:965
<b>Internet Code:</b>	.kw
<b>Total Premium in US\$*:</b>	1115 (millions)
<b>Life Premium in US\$*:</b>	183 (millions)
<b>Non-Life Premium in US\$*:</b>	932 (millions)



# FAIR MEMBERSHIP



## Ain Takaful Insurance Company, Kuwait

<b>Contact Person</b>	Adnan Mohamed Al Oun
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00965 22958500
<b>Email</b>	info@aintakaful.com
<b>Website</b>	www.aintakaful.com
<b>Address</b>	Abdul Aziz H. Al Sagar St. Al-Safat Center
<b>Class of Business</b>	Insurance
<b>Establishment Date</b>	2006
<b>Paid up Capital</b>	KD 5,250,000
<b>Subscribed Capital</b>	KD 5,250,000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Ain Takaful Insurance - Kuwaiti Shareholding Company (closed) was incorporated at 2006 with a fully paid up share capital of KD 5 million. The objects of the company are to provide comprehensive specialized insurance services that are commensurate with the development and progress of the Islamic insurance market. It also undertakes all types of co-operational and Takaful insurance activities in accordance with the provisions of Islamic Sharia'a.



# FAIR MEMBERSHIP



الشركة الأهلية للتأمين ش.م.ك.ع.

AL AHLEIA INSURANCE CO. S.A.K.P.

## Al Ahleia Insurance Company, Kuwait

<b>Contact Person</b>	Yousef S. Al-Saad
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00965 1 888 444
<b>Email</b>	aic@alahleia.com
<b>Website</b>	www.alahleia.com
<b>Address</b>	Ahmed Al Jaber Street, Opp. Dar-Al-Awadi, Sharq, Kuwait P.O.BOX. 1602 Safat, 13017 Kuwait
<b>Class of Business</b>	All classes of Insurance and Reinsurance
<b>Rating Overview</b>	A- Stable (by Standard & Poor's) A3 Stable (by Moody's) A- Stable (by A.M. Best)
<b>Establishment Date</b>	12/06/1962
<b>Paid up Capital</b>	KD 20,000,000
<b>Subscribed Capital</b>	KD 20,000,000
<b>Owned by</b>	Major Shareholders (% National Entities or Individuals) 1.M/S National Industries Group Holding & Subsidiaries 8.078% /2.M/S Qutaiba Yusuf Ahmed Alghanim - 5.7%

### Brief:

Al Ahleia Insurance Company S.A.K.P. was established by an Amiri Decree on 12/06/1962 with paid capital KD 1,000,000/- (one million kuwaiti dinar). Its founders were farsighted Kuwaiti nationals who had an in depth knowledge of the insurance industry. Al Ahleia is now one of the leading insurance companies in the State of Kuwait and the Arab World. The Company was launched in response to the economic growth of the State of Kuwait following the discovery of oil and the drive to penetrate the international oil market.

	(KWD)				
<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	61,774,651	43,359,049	31,536,247	30,229,996	32,875,668
<b>Net Earned Premium</b>	42,199,430	30,081,733	12,982,575	13,024,367	12,311,948
<b>Net Investment Income</b>	5,900,207	6,197,142	2,684,719	3,980,745	3,522,416
<b>Operating &amp; Other Expenses</b>	(7,100,326)	(5,374,360)	(4,211,523)	(3,314,539)	(3,492,622)
<b>Net claims incurred</b>	(25,165,636)	(16,567,394)	(5,568,016)	(7,027,581)	(6,298,981)



# FAIR MEMBERSHIP



## Dar AlSalam Takaful Insurance Cooperation, Kuwait

<b>Contact Person</b>	Saad Mekki
<b>Position</b>	Chairman
<b>Tel</b>	00965-2 246 6203/4/5
<b>Email</b>	info@daralsalamtic.com
<b>Website</b>	www.daralsalamtic.com
<b>Address</b>	Sharq- Ahmad Al Jaber St, Blc1-Bldg5. P.O Box:1166 - Dasman - 15462
<b>Class of Business</b>	Takaful
<b>Establishment Date</b>	2006
<b>Paid up Capital</b>	KD 10,500,000

### Brief:

a private holding company registered in the state of Kuwait under the Ministry of Commerce and Industry, established in December 2006 with an authorized capital of KD 10,500,000 . DATIC is engaged in providing Islamic insurance solutions that are in compliance with Sharia'a standards. Our contracts are supported and approved by the Fatwa and Shari'ah Supervisory Board of the company on 1 November 2007.

A team of highly qualified individuals were hired under the supervision of professional top management to run the company



# FAIR MEMBERSHIP



## Ghazal Insurance Company, Kuwait

<b>Contact Person</b>	Dawood Tawfeeq
<b>Position</b>	CEO & Board Member
<b>Tel</b>	00965-1 82 88 00
<b>Email</b>	info@ghazalins.com
<b>Website</b>	www.ghazalins.com
<b>Address</b>	Merqab - Al Shuhada Str. Chamber of Commerce and Industry of Kuwait the second round (Appendix) P.O. Box: 21328 Safat, 13074
<b>Class of Business</b>	Insurance
<b>Rating Overview</b>	(A) rating institutions AM, BEST, S&P
<b>Establishment Date</b>	2008
<b>Paid up Capital</b>	KD 6 million

### Brief:

employs highly efficient and professional personnel that support the organization to achieve its goals at a local and regional levels. Although Gazelle Insurance Company is recent, nevertheless, with the help of God, and its technical staff possessing extensive experience in the local and international insurance and reinsurance market, in addition to the credibility insured by the company management in the insurance and reinsurance markets and its shareholders who possess high financial potentials and creditworthiness, the leader for the company's relative agreements is the Swiss Reinsurance Company, as well as the leader in the company's agreements which exceed the losses and life agreements of SCOR company. This is in addition to another group of major reinsurance companies in the world, including BEST RE, GIC and others.



# FAIR MEMBERSHIP



## Gulf Insurance Company, Kuwait

<b>Contact Person</b>	Khalid al Hasan
<b>Position</b>	Group CEO
<b>Tel</b>	00965-21802080 /2296 1999
<b>Email</b>	khalid@gulfins.com.kw
<b>Website</b>	www.gulfins.com.kw
<b>Address</b>	Ahmed Al-Jaber Street, Al-Sharq P.O.BOX: 1040 - Safat 13011
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	A M Best "A"(Excellent) ,Standard & Poor's Rated 'A-' Moody's assigns A3 IFS

### Brief:

Currently Gulf Insurance and Reinsurance company (GIRI) is the largest insurance company in Kuwait in terms of written and retained premiums in terms of life , medical and motor segments and its activities are further supported by first class reinsurance security

<b>Financial Indicator:</b>	<b>2015</b>	<b>2014</b>
<b>Premium Written</b>	85,691,148	66,876,402
<b>Net Earned Premium</b>	53,376,155	42,196,574
<b>Net Investment Income</b>	2,596,016	2,190,400
<b>General &amp; Administrative Expenses</b>	7,034,680	4,609,993
<b>Claims Incurred</b>	42,260,040	34,214,854



# FAIR MEMBERSHIP



## Kuwait Insurance Company, Kuwait

<b>Contact Person</b>	Sami Sherif
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	965 188 44 33
<b>Email</b>	info@kic-kw.com
<b>Website</b>	www.kic-kw.com
<b>Address</b>	Kuwait Insurance House, Abdullah Al Salem Street, Block 1,
<b>Class of Business</b>	Full range of insurance products & services (General & Life) for Individual and Corporate
<b>Rating Overview</b>	A3 - Moody's
<b>Establishment Date</b>	1960
<b>Paid up Capital</b>	KD 19,404,000-/
<b>Owned by</b>	100 % National Entities or Individuals

### Brief:

Kuwait Insurance Company established in 1960 was the first insurance company in Kuwait and Gulf Cooperation Council (GCC). Kuwait Insurance has become a local leader in the insurance sector in Kuwait; it offers its services in 13 branches throughout Kuwait for the convenience of its customers. The company comprises a well-trained team of professionals in insurance to serve clients and provide the best solutions and consultations. In addition to an independent Takaful insurance unit owned.

The company offers a suite of comprehensive insurance solutions including individual and group life, motor, fire and general accidents, marine, and travel insurance .

Moody's rated Kuwait Insurance Company at A3, which implicates the financial strength of the company with a stable outlook.

(Millions in KD)

<b>Financial Indicator :</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	37,040	37,148	35,615	33,975	33,307
<b>Net Earned Premium</b>	19,732	19,575	20,134	20,019	16,441
<b>Investment Income</b>	4,529	4,137	4,665	3,759	2,256
<b>Operating &amp; Other Expenses</b>	4,438	4,506	4,246	4,027	3,995
<b>Gross Claims</b>	17,954	36,035	27,419	16,398	9,643



# FAIR MEMBERSHIP

The logo for Kuwait Reinsurance Company (KRe) features the letters "KRe" in white on a dark blue square background.

KUWAIT  
REINSURANCE  
COMPANY

## Kuwait Reinsurance Company, Kuwait

<b>Contact Person</b>	Dawoud S. Al Duwaisan
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00965- 222 99 666
<b>Email</b>	kre@kuwaitre.com
<b>Website</b>	www.kuwaitre.com
<b>Address</b>	P. O. Box: 769 Safat, 13008 Kuwait
<b>Class of Business</b>	all types of reinsurance
<b>Rating Overview</b>	A- (Stable Outlook); A.M.Best
<b>Establishment Date</b>	02.02.1972
<b>Paid up Capital</b>	KWD 16,200,000
<b>Owned by</b>	91.3% Al Ahleia Insurance Company / 5.1%Kuwait Insurance Company / 3.6% others

### Brief:

1972: Kuwait Re was established to be the first reinsurer in the Gulf. The founders of Kuwait Re were the then only four insurers, 6 banks and two semi-government investment companies in Kuwait.

2000: Trans Re – New York, a renowned global reinsurer, became a 40% shareholder and a strategic partner through an injection of additional capital.

2004: Kuwait Re was listed on the Kuwait Stock Exchange. Most of the founders and Trans Re remain to be the major shareholders of Kuwait Re.

2006: Established Kuwait Reinsurance Company-Far East Regional Office (FERO), our Asia branch in Malaysia to service our clients in the Asia pacific.

2015: Al Ahleia Insurance Company, a major Kuwait based insurance company and one of the founding insurers, increases ownership in Kuwait Re to 91.7%.

Now: Kuwait Re, over 40 years in operation, offers its customers a wide range of products including traditional and tailored reinsurance solutions.

(KWD in Millions)

<b>Financial Indicator (million):</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	29,388	39,633	34,311	40,497	36,34
<b>Net Earned Premium</b>	30,278	34,167	31,715	34,202	30,636
<b>Investment Income</b>	2,137	2,345	1,900	1,797	1,922
<b>Operating &amp; Other Expenses</b>	2,616	2,186	2,108	1,632	1,276



# FAIR MEMBERSHIP



## T'azur Insurance Company, Kuwait

<b>Contact Person</b>	Abdulrazaq Al-Wohaib
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	00965-1837837
<b>Email</b>	<a href="mailto:info@tazur.com.kw">info@tazur.com.kw</a>
<b>Website</b>	<a href="http://www.tazur.com.kw">www.tazur.com.kw</a>
<b>Address</b>	P.O. Box 2983 Safat, 13030, Kuwait
<b>Class of Business</b>	Takaful
<b>Establishment Date</b>	2007
<b>Paid up Capital</b>	KD 5,000,000
<b>Subscribed Capital</b>	K.D 10,000,000

### Brief:

t'azur Takaful Insurance Company is the new name in Takaful. t'azurTakaful was established in the year 2007 by a group of prominent business houses with an initial authorized capital of K.D 10,000,000 and paid up capital of KD 5,000,000 as the first Takaful insurance operator with regional perspectives.





<b>Official Name:</b>	Lebanese Republic
<b>Capital:</b>	Beirut
<b>Population:</b>	6184701
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+2:00
<b>National Holidays:</b>	22 Nov.
<b>Currency:</b>	Lebanese Pound
<b>Monetary Unit:</b>	1 lebanese Pound/100=piastre
<b>Exchange Rate(US\$1):</b>	1507.59
<b>GDP Per Capita US\$ PPP:</b>	17986
<b>GDP Per Capita US\$ Nominal :</b>	11068
<b>Supervisory Authority:</b>	Insurance Control Commission/ Ministry Economy & Trade
<b>National Association:</b>	Association of Insurance Companies of Lebanon
<b>Country UN Code:</b>	LBN
<b>Dialing Code:</b>	(+961)
<b>Area Code:</b>	Beirut:1
<b>Internet Code:</b>	.lb
<b>Total Premium in US\$*:</b>	1574 (millions)
<b>Life Premium in US\$*:</b>	482 (millions)
<b>Non-Life Premium in US\$*:</b>	1092 (millions)

# FAIR MEMBERSHIP



Arab Reinsurance Company  
Since 1972

## Arab Reinsurance Company, Lebanon

<b>Contact Person</b>	Hussein Mallouk
<b>Position</b>	Deputy General Manager
<b>Tel</b>	00961 1 989500
<b>Email</b>	arabre@arabre.com
<b>Website</b>	www.arabre.com
<b>Address</b>	Arab Re Building, Maarad Street, Beirut Down Town, P. O. Box 11-9060, Beirut
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	B+ (Good) with a stable outlook by A. M. Best
<b>Establishment Date</b>	11/03/1972
<b>Paid up Capital</b>	USD 75 Million Fully Paid (Authorized 100 Million US Dollars).
<b>Subscribed Capital</b>	
<b>Owned by</b>	Insurance, Reinsurance companies, Banks, Governmental Institutions, and Individuals.

### Brief:

On 11/3/1972, Arab Reinsurance Company (S.A.L.) (Inter-Arab Company) was established in Beirut, with a capital amounting to two million Sterling Pounds; being the first of its kind in Lebanon.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium</b>	9,786,582	18,901,536	12,773,475	8,684,391	7,964,033
<b>Written</b>					
<b>Net Earned Premium</b>	66,573,307	55,364,194	61,637,700	66,854,887	53,465,883
<b>Investment Income</b>	8,848,118	8,338,592	9,098,051	8,387,410	8,034,423
<b>Operating &amp; Other Expenses</b>					
<b>Gross Claims</b>	37,547,721	54,361,093	47,254,273	41,584,702	40,952,729



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# FAIR MEMBERSHIP



## U F A Assurances, Lebanon

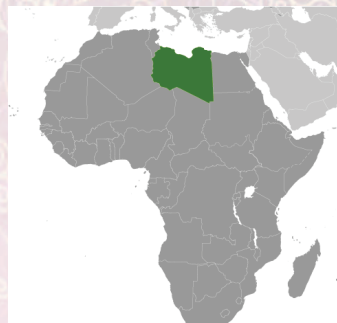
<b>Contact Person</b>	Georges Chalhoub
<b>Position</b>	Chairman
<b>Tel</b>	00961-1985666
<b>Email</b>	info@ufaonline.com
<b>Website</b>	www.ufa.com.lb
<b>Address</b>	Martyrs Square, Beirut Central District
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	
<b>Establishment Date</b>	1976
<b>Paid up Capital</b>	
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

Member of MEPA group which was founded 36 years ago in 1976 by Henri Chalhoub. UFA privately owned, principally operates in Lebanon and UAE with a network of its own group offices and correspondents through the MENA region, Europe and North America.

UFA Lebanon is fully licensed to write a full range of insurance products. It is supported and protected by International Security Reinsurers rated "A" by international rating companies.





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<b>Official Name:</b>	Libya
<b>Capital:</b>	Tripoli
<b>Population:</b>	5.9 MILLION
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+2:00
<b>National Holidays:</b>	23 Oct.
<b>Currency:</b>	Libyan Dinar
<b>Monetary Unit:</b>	1 libyan Dinar/1000=Dirham
<b>Exchange Rate(US\$1):</b>	1.34471
<b>GDP Per Capita US\$ PPP:</b>	14236
<b>GDP Per Capita US\$ Nominal :</b>	6169
<b>Supervisory Authority:</b>	libyan insurance supervision and controlling authority
<b>Country UN Code:</b>	LBY
<b>Dialing Code:</b>	(+218)
<b>Area Code:</b>	Tripoli: 21
<b>Internet Code:</b>	.ly
<b>Total Premium in US\$*:</b>	162 (millions)
<b>Life Premium in US\$*:</b>	4 (millions)
<b>Non-Life Premium in US\$*:</b>	158 (millions)

# FAIR MEMBERSHIP



LIBYA INSURANCE COMPANY  
FIRST LOCAL INSURANCE COMPANY  
SINCE 1964

## Libya Insurance Company, Libya

<b>Contact Person</b>	Almehdi Agnaia
<b>Position</b>	Chairman
<b>Tel</b>	00218-21 3341562
<b>Email</b>	info@libtamin.com
<b>Website</b>	www.libtamin.ly
<b>Address</b>	Gamal Abdel Nasr Street/ P.O.Box : -2438 or 80054/Tripoli
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1964
<b>Paid up Capital</b>	100,000 LYD

### Brief:

Specialist insurance company established in 1964, with presence in Tripoli, Benghazi, Darna, Gharyan, Zawya, El Khams, Sabha. Libya insurance provides a wide spectrum of insurance services, such as maritime and freight insurance, car insurance, life and health insurance, etc



# FAIR MEMBERSHIP



## Qafela Insurance Company, Libya

<b>Contact Person</b>	Mokhtar el Daerah
<b>Position</b>	General Manager
<b>Tel</b>	00218-913225826 / 2204135
<b>Email</b>	info@qafelainsurance.com
<b>Website</b>	www.qafelainsurance.ly
<b>Address</b>	Al Fateh Tower, First Floor, Tripoli /P.O. Box 93292
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	2009
<b>Paid up Capital</b>	20,000,000

# FAIR MEMBERSHIP



## Sahara Insurance Company, Libya

<b>Contact Person</b>	Mohamed Reze Al Majrab
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00218-213341562,63/3343171
<b>Email</b>	info@sic.ly
<b>Website</b>	www.sic.ly
<b>Address</b>	Ahmed Swaihly Street, Abu Miliiana DC Tripoli ,Libya
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	2004
<b>Paid up Capital</b>	\$15 million Libyan dinars

### Brief:

Sahara Insurance Company was founded in 2004 with a capital of \$15 million Libyan dinars. Today, we are one of the leading companies in the insurance field in Libya, providing a full range of insurance services delivering life, health, fire, burglary, engineering, third-party liability, general accident and auto insurance as well as marine, aviation and travel insurance. The company has been in compliance with the 2005 Law of Supervision and Control No. 3 and Libyan commercial law since 2007.



# FAIR MEMBERSHIP



## Takaful Insurance Company, Libya

<b>Contact Person</b>	Bashir Ali Khallat
<b>Position</b>	General Manager
<b>Tel</b>	00218217140010-20-30
<b>Email</b>	info@takafuly.com
<b>Website</b>	www.takafully.com
<b>Address</b>	Abuharedh Rd near to AlQuds Mosque and front of Secendry School
<b>Class of Business</b>	Insurance
<b>Rating Overview</b>	non
<b>Establishment Date</b>	2007
<b>Paid up Capital</b>	LYD 10,000,000.000
<b>Subscribed Capital</b>	LYD 10,000,000.000
<b>Owned by</b>	Owned by Shareholders & Bankers

### Brief:

Takaful Insurance Company is distinct in being the first Libyan direct insurance company based on Takaful principle in its broad spectrum, hence a symbolic addition in the Libyan market.

Tripoli

<u>Financial Indicator:</u>	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	1998	58,618	50,383	3,605	3,213
<b>Net Earned Premium</b>	1,739	2,144	2,599	2,598	1,713
<b>Gross Claims</b>	14,151	10,265	29,976	549,419	599,291

# FAIR MEMBERSHIP



## Tibesty Insurance Company, Libya

<b>Contact Person</b>	Mustafa Elmeri
<b>Position</b>	General Manager
<b>Tel</b>	00218 21 3350515
<b>Email</b>	info@tibesty.ly
<b>Website</b>	www.tibesty.ly
<b>Address</b>	P.O.Box:6619 Hoy El Andalus Dat El imad - Tower 3 - Floor3 - Libya Triopoli
<b>Class of Business</b>	Insurance.
<b>Establishment Date</b>	1/11/2011
<b>Paid up Capital</b>	LYD 3.000.000
<b>Subscribed Capital</b>	10,000,000
<b>Owned by</b>	Private investors

<b>Financial Indicator: Libyan Dinnar</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	7630577	9780064	9660713	5895246	610350
<b>Net Earned Premium</b>	5341403	7176520	6762499	4126672	515103
<b>Investment Income</b>					
<b>Operating &amp; Other Expenses</b>	1531958	1615310	1535412	1291180	287314
<b>Gross Claims</b>	1609188	1784216	1935463	586650	3500



# FAIR MEMBERSHIP



## Trust Insurance Company, Libya

<b>Contact Person</b>	Khalifa Eshriha
<b>Position</b>	General Manager
<b>Tel</b>	218-213362010
<b>Email</b>	info@trustgroup.com.ly
<b>Website</b>	www.trustgroup.com.ly
<b>Address</b>	Al-Fateh Tower, 2nd Floor # 21-26 // P O BOX 577 Tripoli,Libya
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	A+
<b>Establishment Date</b>	1990
<b>Paid up Capital</b>	10.000.000 Libyan Dinars

# FAIR MEMBERSHIP



الشركة المتحدة للتأمين  
UNITED INSURANCE COMPANY

## United Insurance Company, Libya

<b>Contact Person</b>	Salim Naas Naas
<b>Position</b>	General Manager
<b>Tel</b>	00218 21 3351140-49
<b>Email</b>	united@muttahida.ly
<b>Website</b>	www.muttahida.ly
<b>Address</b>	Tripoli Tower Second Floor
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1997
<b>Paid up Capital</b>	LD 20,000,000
<b>Subscribed Capital</b>	LD 20,000,000
<b>Owned by</b>	Individuals entities 58 % 42 % National Entities

### Brief:

United Insurance CompanyLibyan stock Market Listed CompanyCommercial  
Registration No. 40819 License No. 21/11

<u>Financial Indicator:</u>	<b>2016</b>
<b>Gross Premium Written</b>	51933000
<b>Net Earned Premium</b>	2,480
<b>Investment Income</b>	1,659
<b>Operating &amp; Other Expenses</b>	7,058
<b>Gross Claims</b>	





<b>Official Name:</b>	Republic of Madagascar
<b>Capital:</b>	Antananarivo
<b>Population:</b>	24430325
<b>Language:</b>	Malagasy
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	42912
<b>Currency:</b>	Franc
<b>Monetary Unit:</b>	
<b>Exchange Rate(US\$1):</b>	2,946,49
<b>GDP Per Capita US\$ PPP:</b>	1563
<b>GDP Per Capita US\$ Nominal :</b>	405
<b>Supervisory Authority:</b>	Ministere de l'economie , des Finances et du budget
<b>Country UN Code:</b>	MDG
<b>Dialing Code:</b>	(+261)
<b>Area Code:</b>	Antananarivo: 20
<b>Internet Code:</b>	.mg
<b>Total Premium in US\$*:</b>	60 (millions)
<b>Life Premium in US\$*:</b>	14 (millions)
<b>Non-Life Premium in US\$*:</b>	46 (millions)

# FAIR MEMBERSHIP



## Assurance Reassurance Ominibranches A.R.O., Madagascar

<b>Contact Person</b>	M.Andriambahiny Patrick
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00261 20 22 201 54
<b>Email</b>	aro1@moov.mg
<b>Website</b>	www.aro.mg
<b>Address</b>	BP 42 Antsahavola Antananarivo
<b>Class of Business</b>	All Life and Non- Life
<b>Rating Overview</b>	AA - by GCR (SA)
<b>Establishment Date</b>	1974-10-01
<b>Paid up Capital</b>	MGA 7 013 000 000
<b>Subscribed Capital</b>	MGA 7 013 000 000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

ARO is an insurance and reinsurance company founded in 1975 following the nationalization of French Society "La Préservatrice" installed in Madagascar since 1935

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	138,375	12,500	11,010	83,780	73,452
<b>Net Earned Premium</b>	14,840	12,145	10,747	81,916	73,894
<b>Investment Income</b>	15,772	16,003	12,140	14,506	15,738
<b>Operating &amp; Other Expenses</b>	1,517	1,712	3,557	1,798	2,721
<b>Gross Claims</b>	29,183	39,009	30,531	24,672	24,073

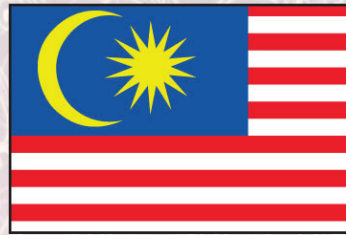


# FAIR MEMBERSHIP



## Ny Havana - Cie . Malagache D'ass Et.de Reass, Madagascar

<b>Contact Person</b>	Emile Roger
<b>Position</b>	General Manager
<b>Tel</b>	00261 20 22 267 60
<b>Email</b>	dg@nyhavana.mg
<b>Website</b>	<a href="http://www.nyhavana.com">www.nyhavana.com</a>
<b>Address</b>	Immeuble Ny Havana ,Zone Des 67 HA Bp 3881,101 Antananarivo-Madagascar
<b>Class of Business</b>	Composite



<b>Official Name:</b>	Malaysia
<b>Capital:</b>	Kuala Lumpur
<b>Population:</b>	31535000
<b>Language:</b>	Bahasa Malaysia
<b>Local Time:</b>	UTC+8:00
<b>National Holidays:</b>	31 august,16 september
<b>Currency:</b>	Ringgit
<b>Monetary Unit:</b>	RM1=100 CENTS
<b>Exchange Rate(US\$1):</b>	US\$1=RM3.9915
<b>GDP Per Capita US\$ PPP:</b>	28490
<b>GDP Per Capita US\$ Nominal :</b>	10756
<b>Supervisory Authority:</b>	Central Bank Of Malaysia
<b>National Association:</b>	Actuarial Sociaty of Malaysia
<b>Training Institute</b>	The Malaysian Insurance Institute
<b>Country UN Code:</b>	MYS
<b>Dialing Code:</b>	60
<b>Area Code:</b>	Kuala Lumpur: 3
<b>Internet Code:</b>	.my
<b>Total Premium in US\$*:</b>	13930 (millions)
<b>Life Premium in US\$*:</b>	9189 (millions)
<b>Non-Life Premium in US\$*:</b>	4741 (millions)



# FAIR MEMBERSHIP



## Labuan Reinsurance ( L ) Ltd, Malaysia

<b>Contact Person</b>	Johana Era Zainudin
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0060-87-452 886
<b>Email</b>	labuanoffice@labuanre.com.my
<b>Website</b>	www.labuanre.com.my
<b>Address</b>	Level 4(B), Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000 Federal Territory of Labuan, Malaysia
<b>Class of Business</b>	General Reinsurance & General Retakaful
<b>Rating Overview</b>	A.M. Best: FSR of A- (Excellent)
<b>Establishment Date</b>	September 14th 1992
<b>Paid up Capital</b>	USD150 million
<b>Subscribed Capital</b>	USD500 million
<b>Owned by</b>	Malaysian Reinsurance Berhad:20%,Tanagra Nasional Berhad 10%,Telekom Malaysia Berhad :10%,HICOM Holdings Berhad 10%,CIMB Bank Berhad :10%,Petroleum Nasional Berhad 10%,MISC Berhad :10%,Public Bank Berhad :5%,Malayan Banking Berhad :5%,RHB Bank Berhad :

### Brief:

Labuan Reinsurance (L) Ltd was incorporated under the Labuan Companies Act 1990 on September 14th 1992, with a paid up capital of USD10 million by Malaysian Re. Initially named Malaysian-Re International Insurance Limited (MIIL), the Company was recapitalised in 1996 with an increase to the paid up capital to USD100 million and with the entry of 10 new shareholders to help the Government of Malaysia to build up the national retention capacity in the underwriting of the Malaysian business, whilst conserving the foreign exchange. Subsequently, MIIL was renamed to Labuan Reinsurance (L) Ltd on February 20th 1997 and the paid up capital was increased to USD150 million.

### Financial Indicator: USD Million

	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	153,9	161,8	248,0	224,9	251,2
<b>Net Earned Premium</b>	119,8	142,9	171,9	190,3	210,3
<b>Investment Income</b>	8,3	9,1	9,5	11,2	10,4
<b>Operating &amp; Other Expenses</b>	51,1	60,6	83,2	82,9	85,9
<b>Gross Claims</b>	118,4	92,6	144,3	132,8	156,8



# FAIR MEMBERSHIP



MALAYSIAN REINSURANCE BERHAD

## Malaysian Reinsurance Berhad, Malaysia

<b>Contact Person</b>	Zainudin Ishak
<b>Position</b>	President & CEO
<b>Tel</b>	00603-2096 8000
<b>Email</b>	<a href="mailto:zainudin@malaysian-re.com.my">zainudin@malaysian-re.com.my</a>
<b>Website</b>	<a href="http://www.malaysian-re.com.my">www.malaysian-re.com.my</a>
<b>Address</b>	12th Floor, Bangunan Malaysian Re, No. 17, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia.
<b>Class of Business</b>	General Reinsurer
<b>Rating Overview</b>	Financial Strength Rating of "A-" Excellent (Positive Outlook) by A.M. Best. , • Financial Strength Rating of "A-" (Stable Outlook) by Fitch Ratings.
<b>Establishment Date</b>	27th August 2004
<b>Paid up Capital</b>	RM 510,000,000
<b>Subscribed Capital</b>	RM 510,000,000
<b>Owned by</b>	MNRB Holdings Berhad

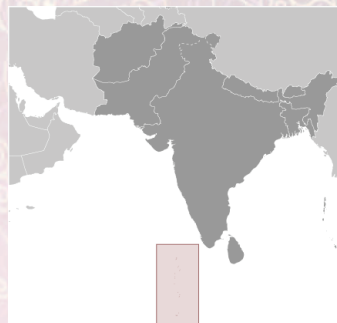
### Brief:

Malaysian Reinsurance Berhad (Malaysian Re) is a wholly owned subsidiary of MNRB Holdings Berhad (MNRB). As the national reinsurer, Malaysian Re continues to enhance the competitiveness and efficiency of the local insurance companies in an increasingly globalised marketplace through its active involvement in leading and underwriting their reinsurance needs.

Leveraging on its breadth and depth of experience and expertise, strong fundamentals and proven record of accomplishment, Malaysian Re has grown in stature as an international player having established a strong market presence in Asia, the Middle East and Africa.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	1,370,599	1,311,003	1,344,926	1,279,078	1,146,415
<b>Net Earned Premium</b>	1,206,505	1,213,056	1,237,520	1,067,936	972,446
<b>Investment Income</b>	99,609	92,741	85,674	79,050	80,277
<b>Operating &amp; Other Expenses</b>	407,884	392,985	400,749	384,421	329,450
<b>Gross Claims</b>	773,483	809,895	685,322	686,707	610,705





Official Name:	Republic of Maldives
Capital:	Male
Population:	393253
Language:	Maldivian
Local Time:	(UTC+5)
National Holidays:	31 Aug. , 30 Sep.
Currency:	Maldivian Rufiya
Monetary Unit:	1 Maldivian Rufiyaa/100=Laari
Exchange Rate(US\$1):	15.4238
GDP Per Capita US\$ PPP:	16275
GDP Per Capita US\$ Nominal :	9948
Supervisory Authority:	Maldives Monetary Authority
Country UN Code:	MDV
Dialing Code:	(+960)
Area Code:	Male:960
Internet Code:	.mv
Total Premium in US\$*:	44.98 (millions)
Life Premium in US\$*:	0.93 (millions)
Non-Life Premium in US\$*:	44.05 (millions)

# FAIR MEMBERSHIP



Allied Insurance Company

## Allied Insurance Company of the Maldives, Maldives

<b>Contact Person</b>	Ahmed Ameen
<b>Position</b>	Managing Director
<b>Tel</b>	00960 3341001
<b>Email</b>	info@alliedmaldives.net
<b>Website</b>	www.allied.mv
<b>Address</b>	M. City Square, 3rd Floor, Chaandhanee Magu, Male', 20156, Maldives
<b>Class of Business</b>	Insurance
<b>Establishment Date</b>	1984-01-11
<b>Paid up Capital</b>	MVR 30 Million
<b>Subscribed Capital</b>	MVR 30 Million
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

In 1985, established as a joint venture between Commercial Union Assurance Company, UK and State Trading Organization. Today, with a local management, the company is one of the most respected insurers in the region with a capacity of USD 120 Million. We are also the largest health Insurance provider and exclusive life insurance provider in the Maldives. Further, we are also the sole expatriate insurance provider for the Government of Maldives.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	442,601,456	397,098,432	322,831,284	266,604,283	236,314,855
<b>Net Earned Premium</b>	193,123,371	152,983,917	109,188,589	74,780,206	105,430,714
<b>Investment Income</b>	9,429,964	10,490,766	9,270,344	7,131,362	8,394,163
<b>Operating &amp; Other Expenses</b>	117,291,397	96,527,267	95,900,995	84,742,460	72,553,642
<b>Gross Claims</b>	188,888,553	186,772,156	181,197,728	138,573,440	106,267,096





<b>Official Name:</b>	Kingdom of Morocco
<b>Capital:</b>	Rabat
<b>Population:</b>	33.2 m
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC00:00
<b>National Holidays:</b>	30 July
<b>Currency:</b>	Moroccan Dirhan
<b>Monetary Unit:</b>	1 Moroccan Dirham/100=Santim
<b>Exchange Rate(US\$1):</b>	11.1765
<b>GDP Per Capita US\$ PPP:</b>	8194
<b>GDP Per Capita US\$ Nominal :</b>	3077
<b>Supervisory Authority:</b>	Supervisory Authority of Insurance and Social Security (ACAPS)
<b>National Association:</b>	Moroccan Federation of Insurance and Reinsurance Companies
<b>Country UN Code:</b>	MAR
<b>Dialing Code:</b>	212
<b>Area Code:</b>	Rabat:37
<b>Internet Code:</b>	.ma
<b>Total Premium in US\$*:</b>	3561 (millions)
<b>Life Premium in US\$*:</b>	1457 (millions)
<b>Non-Life Premium in US\$*:</b>	2103 (millions)

# FAIR MEMBERSHIP



## Société Centrale de Réassurance (SCR), Morocco

<b>Contact Person</b>	Youssef Fassi Fihri
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00212 522460400
<b>Email</b>	FASSIFIHRI@scrmaroc.com
<b>Website</b>	www.scrmaroc.com
<b>Address</b>	Tour ATLAS, Place Zellaqa Casablanca
<b>Class of Business</b>	NON-LIFE REINSURANCE & LIFE REINSURANCE
<b>Rating Overview</b>	STANDARD & POOR'S : BBB-/STABLE.AM BEST : B++(GOOD)/STABLE.FITCH RATINGS: AAA
<b>Establishment Date</b>	1960
<b>Paid up Capital</b>	MAD 1 500 000 000
<b>Subscribed Capital</b>	MAD 1 500 000 000
<b>Owned by</b>	99,50 % National Entities or Individuals 0,5 % Others from Non Afro-Asian Countries

### Brief:

Société Centrale de Réassurance was established in 1960 following an agreement between the Moroccan State and Caisse de Dépôt et de Gestion (CDG), which was amended and renewed on 28 November 2000.

<u>Financial Indicator:</u> Million	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	2 377,57	2 523,75	2 703,70	2 145,74	2 816,50
<b>Net Earned Premium</b>	1 614,18	1 730,30	1 742,07	1 416,63	2 044,06
<b>Investment Income</b>	316,24	331,46	355,41	358,41	353,11
<b>Operating &amp; Other Expenses</b>	82,44	77,91	78,76	77,18	85,54
<b>Gross Claims</b>					



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US\$ 34 000 000

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Web: [www.poolfair.ma](http://www.poolfair.ma)

Financial Strength



الجمعية المركزية لإعادة التأمين  
*Société Centrale de Réassurance*  
GROUPE CD3

Tour Atlas - Place Zellaqa - B.O.Box 13183 - Casablanca

Phone : +212 (05)22 48 04 00

Fax : +212 (05)22 48 04 60

E-mail : [scr@scrmaroc.com](mailto:scr@scrmaroc.com) - Web : [www.scrmaroc.com](http://www.scrmaroc.com)

# NIGERIA



<b>Official Name:</b>	Federal Republic of Nigeria
<b>Capital:</b>	Abuja
<b>Population:</b>	173.6 m
<b>Language:</b>	English
<b>Local Time:</b>	UTC+1:00
<b>National Holidays:</b>	01 Oct.
<b>Currency:</b>	Naira
<b>Monetary Unit:</b>	1 Nigerian Naira/100=Kobo
<b>Exchange Rate(US\$1):</b>	359.553
<b>GDP Per Capita US\$ PPP:</b>	6351
<b>GDP Per Capita US\$ Nominal :</b>	2640
<b>Supervisory Authority:</b>	National Insurance Commission
<b>National Association:</b>	Nigerian Insurers Association
<b>Training Institute</b>	Chartered Insurance Institute of Nigeria
<b>Country UN Code:</b>	NGA
<b>Dialing Code:</b>	(+234)
<b>Area Code:</b>	Abuja:1
<b>Internet Code:</b>	.ng
<b>Total Premium in US\$*:</b>	1159 (millions)
<b>Life Premium in US\$*:</b>	372 (millions)
<b>Non-Life Premium in US\$*:</b>	787 (millions)

# NIGERIA



# FAIR MEMBERSHIP



## African Reinsurance Corporation, Nigeria

<b>Contact Person</b>	Corneille Karekezi
<b>Position</b>	Group Managing Director & CEO
<b>Tel</b>	00234 (1) 280 09 24-5
<b>Email</b>	info@africa-re.com
<b>Website</b>	www.africa-re.com
<b>Address</b>	Plot 1679 Karimu Kotun Street, P.M.B.12765, Victoria Island, Lagos, Nigeria
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	A A.M BEST , A- STANDARD & POOR'S
<b>Establishment Date</b>	Febraury 1976
<b>Paid up Capital</b>	294 Million US\$
<b>Subscribed Capital</b>	500 Million US\$
<b>Owned by</b>	41 Member Countries (33.59 %), African Development bank (8.17 %), 111 African Insurance & Reinsurance Companies (32.85 %), 4 Non – African Investors (FAIRFAX,AXA, PROPARCO, IRB, Brasil Re) with 25.39% of the capital at end of 2015

### Brief:

Following a recommendation of the African Development Bank (AFDB), the African Reinsurance Corporation (Africa Re) was established on 24 February, 1976 in Yaounde, Cameroon. An international Agreement was signed by the Plenipotentiaries of 36 member States of the Organization of African Unity (OAU) and the AFDB with the aim of reducing the outflow of foreign exchange from the continent by retaining a substantial proportion of the reinsurance premiums generated therein...That Agreement, known and referred to as the Agreement Establishing the African Reinsurance Corporation confers on Africa Re its current status as well as the legal authority to operate. As at today, Africa Re has 41 member States representing 38.75 % of the capital (end 2010) in addition to the AFDB, which is among the single largest shareholders with 8% of the capital (end 2010).

<b>Financial Indicator: US\$ Million</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	648,024	689,291	718	670	648
<b>Net Earned Premium</b>	44,738	6,441	614,445	556,062	559,582
<b>Investment Income</b>	44,924	25,307	49,548	45,341	47,661
<b>Operating &amp; Other Expenses</b>					
<b>Gross Claims</b>	313,733	346,177	344,560	344,429	316,091



# FAIR MEMBERSHIP



## Continental Reinsurance Limited, Nigeria

<b>Contact Person</b>	Dr. Femi Oyetunji
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	00234 14622779
<b>Email</b>	foyetunji@continental-re.com
<b>Website</b>	www.continental-re.com
<b>Address</b>	St.Nicholas House (8 <sup>th</sup> Floor),6 Cetholic Mission Street,Lagos Island,P.O.Box 2401 Lagos,Nigeria
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	B+ A.M Best
<b>Establishment Date</b>	1985
<b>Paid up Capital</b>	5,186,372,157
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Incorporated in Nigeria in 1985, Continental Reinsurance started business initially as a private reinsurance company. From January 1987, we began operating as a general reinsurer and in January 1990, we became a composite reinsurer, offering both treaty and facultative life and non-life reinsurance, with a well-diversified business mix and customer base. As part of our overall goal to become the recognized leading reinsurance company in Africa, we converted to a public limited liability company in 2000. We recapitalized to NGN 10 billion in 2007, with widespread ownership which includes international investors. On May 30, 2007, Continental Reinsurance was listed on the Nigerian Stock Exchange. We continue to operate as an international company managed by seasoned professionals, complying with international standards in all our business dealings.

<u>Financial Indicator:USD\$</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Gross Premium Written</b>	17,374,826	15,366,113	13,176,217
<b>Investment Income</b>	10,023	7,266	
<b>Operating &amp; Other Expenses</b>		811,458	772,101
<b>Gross Claims</b>	5,625,563	7,761,047	6,833,619



# FAIR MEMBERSHIP



## Industrial & General Insurance Plc, Nigeria

<b>Contact Person</b>	Bayo Folayan
<b>Position</b>	Acting Managing Director
<b>Tel</b>	00234 1 2918853
<b>Email</b>	info@iginigeria.com
<b>Website</b>	www.iginigeria.com
<b>Address</b>	2, Agoro Odiyan Street, off Adeola Odeku, Victoria Island. Lagos
<b>Class of Business</b>	Life & Non Life
<b>Establishment Date</b>	1992

### Brief:

Industrial And General Insurance Plc (IGI) commenced business in 1992 as a composite insurer to transact the business of Life and General insurance, including Pensions and Special Risks. Backed by a strong capital base, first-class professionals and deployment of modern technology, the company quickly established a reputation for exceptional competence and became the preferred insurer for individual and corporate clients seeking premium insurance and related financial services.

### Financial Indicator: N,000(Million)

	<b>2014</b>	<b>2013</b>
<b>Gross Premium Written</b>	5,423,549	6,132,024
<b>Investment Income</b>	528,421	200,249
<b>Gross Claims</b>	2,426,000	



# FAIR MEMBERSHIP



## Nicon Insurance Corporation, Nigeria

<b>Contact Person</b>	Pro. Amos Adeoye Idowu
<b>Position</b>	Chairman
<b>Tel</b>	00234 1 094624100
<b>Email</b>	infodesk@niconinsurance.com.ng
<b>Website</b>	www.niconinsurance.com.ng
<b>Address</b>	3rd Floor NICON Plaza, Plot 242 Muhammadu Buhari Way, Central Business District, Abuja
<b>Class of Business</b>	Marine Insurance ,Fire Insurance, Motor Insurance, General Accident Insurance, Special Product Insurance ,Pension, Life , Car Engineering, Oil & Gas , Aviation Insurance, &Reinsurance.
<b>Establishment Date</b>	1969
<b>Paid up Capital</b>	2,000,000 N

### Brief:

NICON Insurance Limited, one of Africa's leading Insurers was originally owned by the Federal Government of Nigeria. The Corporation was established by Decree No.22 of 1969 (now Cap 263 law of 1990 as amended) with the main objective of assisting in the development of the insurance industry in Nigeria and specifically to ensure that Federal Government assets and property are fully protected by way of insurance. However, consequent upon the commencement of the second phase of the Federal Government Privatization Policy, NICON Insurance was privatized in December, 2005. With an asset base of N46.9bn gathered over a 40-year period of operation, 40 branches and Six regional offices, it is therefore modest to classify NICON as a colossus in the insurance and other financial services sector. Besides its business offices in Nigeria, NICON also has offices in the oil-rich Island of Sao Tome and Principe and Central London. NICON stands tall in insurance market today. It is driven in its operations; with experienced workforce; spread nationwide with offices located in the 36 states across the six-geopolitical zones in Nigeria, rendering insurance and other financial services and providing employment to the teeming population



# FAIR MEMBERSHIP



## Nigeria Reinsurance Corporation, Nigeria

<b>Contact Person</b>	Lady Isioma Chukwuma
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	00234 1 2122086
<b>Email</b>	contact@nigeriare.com
<b>Website</b>	www.nigeriare.com
<b>Address</b>	Nigeria Reinsurance Corporation 46 Marina, Lagos, Nigeria
<b>Class of Business</b>	composite
<b>Establishment Date</b>	1978
<b>Paid up Capital</b>	N2,258,605,000

### Brief:

Nigeria Reinsurance Corporation was established under the Nigeria Reinsurance Corporation Act No. 49 of 1977. It commenced operations on January 1st, 1978 as Nigeria's flag reinsurer, wholly owned by the Government of the Federal Republic of Nigeria. The purpose for the establishment of the Corporation was to stem the outflow of funds in form of reinsurance premiums, by accepting legal cession of all local insurance policies and writing inward international reinsurance businesses.

From the N1, 500,000 take off capital granted the Corporation by the Federal Government of Nigeria, it has today an authorized share capital of N 4,500,000,000 at 50k each with an issued and fully paid up capital of N 2,258,605,000 at 50k.

In line with the privatization policy of the Federal Government of Nigeria, the Corporation's 51% equity was acquired in December 2002, by Reinsurance Acquisition Group - the Management buyout vehicle, while the Government retained 49% interest. The former stake was later taken over by Barr. (Dr) Jimoh Ibrahim (OFR) who has since become the core investor.

Nigeria Re is currently embarking on wide spread strategic repositioning leveraging on Information Technology to automate all its processes. This has already begun to have considerable positive impact on both the top and bottom line of its business.

The Corporation shareholders' fund as at Year End 2013 stands at N 17,726,010,000.

<b>Financial Indicator:</b> N (Million)	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	700,700	787,321	477,161	861,084
<b>Net Earned Premium</b>				
<b>Investment Income</b>	291,180	240,686	213,624	255,137
<b>Operating &amp; Other Expenses</b>				
<b>Gross Claims</b>	319,948	355,780	193,317	233,698



# FAIR MEMBERSHIP



## Nigerian Agricultural Insurance Corporation, Nigeria

**Contact Person** Folashade Joseph  
**Position** Managing Director  
**Tel** 8023102420  
**Email** info@naic.gov.ng  
**Website** www.naic.gov.ng  
**Address** Plot 590, Zone AO, Cadastral zone, Central Business District, Abuja. P.M.B. 0178, Garki-Abuja.  
**Class of Business** Non-Life  
**Establishment Date** 1987

### Brief:

Prior to the establishment of NAIC, Nigerian farmers suffered various losses on their investment and had no means of going back to production. The frustration made them to move into cities in droves in search of easy means of livelihood. This situation led to depletion of farming populace, which was a serious threat to food security. The Federal Government was disturbed by the ugly trend, hence the establishment of NAIC to address the need of farmers.

The need for a specialized Agricultural Insurance Company to provide insurance cover to farmers was informed by Government's concern over the vacuum created due to the unwillingness of conventional Insurers to accept Agricultural risks, which they considered too risky.

This led to the establishment of the Nigerian Agricultural Insurance Scheme on 15th of November, 1987. The implementation of the Scheme was initially vested in the Nigerian Agricultural Insurance Company Limited, which was later incorporated in June, 1988 but later turned into a Corporation in 1993 by the enabling Act 37 of 1993.

#### Financial Indicator: Thousand Of Naira

**Gross Premium Written**

**Investment Income**

**2015**

1,037,268

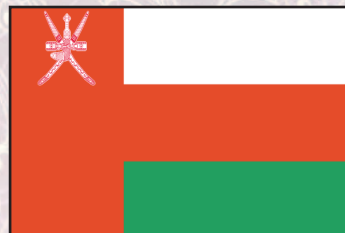
354,789

**2014**

1,243,237

471,327





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<b>Official Name:</b>	Sultanate of Oman
<b>Capital:</b>	Muscat
<b>Population:</b>	4572949
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+4:00
<b>National Holidays:</b>	18 Nov.
<b>Currency:</b>	Rial
<b>Monetary Unit:</b>	1 omani Rial/1000=Baisa
<b>Exchange Rate(US\$1):</b>	0.00602
<b>GDP Per Capita US\$ PPP:</b>	46475
<b>GDP Per Capita US\$ Nominal :</b>	17485
<b>Supervisory Authority:</b>	Capital Market Authority, Sultanate of Oman
<b>National Association:</b>	Oman Insurance Association
<b>Country UN Code:</b>	OMN
<b>Dialing Code:</b>	(+968)
<b>Area Code:</b>	Muscat: 24
<b>Internet Code:</b>	.om
<b>Total Premium in US\$*:</b>	1196 (millions)
<b>Life Premium in US\$*:</b>	144 (millions)
<b>Non-Life Premium in US\$*:</b>	1052 (millions)

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# FAIR MEMBERSHIP



المدينة تكافل  
Al Madina Takaful

## Al Madina Gulf Insurance Company, Oman

<b>Contact Person</b>	Gautam S Datta
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	22033888
<b>Email</b>	gautam.datta@almadinatakaful.com
<b>Website</b>	www.almadinatakaful.com
<b>Address</b>	PO Box 1805 Muscat Grand Mall, PC 136 (ALATHIBA), Oman
<b>Class of Business</b>	Composite

### Brief:

To be the leading insurance Company in Oman where leadership is measured in terms of: Profitability for its stakeholders. Satisfaction for its customers. Commitment to its employees. To provide cost effective insurance and superior customer service in a manner that takes into account the culture, social ethos and needs of the community.

<u>Financial Indicator:</u> RO	2016	2015	2014
Gross Contribution	27,191,224	31,045,360	23,114,554
Net Earned Contribution	13,707,943	12,943,339	10,933,743
Investment Income	98,701	91,517	83,265
Operating & Other Expenses			
Gross Claims			



# FAIR MEMBERSHIP



## Dhofar Insurance Company, Oman

<b>Contact Person</b>	Deepak Kamath
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	24 705 305
<b>Email</b>	dhofar@dhofarinsurance.com
<b>Website</b>	www.dhofarinsurance.com
<b>Address</b>	Sultanate Of Oman, P.O Box 1002, Postal Code 112, Ruwi
<b>Class of Business</b>	General & Life Insurance
<b>Rating Overview</b>	
<b>Establishment Date</b>	5th September 1989
<b>Paid up Capital</b>	RO.20,000,000
<b>Subscribed Capital</b>	
<b>Owned by</b>	S.A.O.G.Omani Public Joint Stock Company

### Brief:

DIC's principle activities comprise of writing all classes of insurance. DIC has a network of 42 branches across the Sultanate of Oman.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	55200745	65,452,032	64,097,965	62,441,504	54,290,362
<b>Net Earned Premium</b>	23,571,414	26,495,474	25,150,067	21,094,926	17,348,020
<b>Investment Income</b>	2,516,902	680,034	1,606,846	2,520,115	2,983,764
<b>Operating &amp; Other Expenses</b>	7,777,548	9,290,222	8,724,240	6,602,640	5,263,817
<b>Gross Claims</b>	39,108,615	43,873,349	35,134,809	45,836,506	31,539,458



# FAIR MEMBERSHIP



## Oman Reinsurance Company, Oman

<b>Contact Person</b>	Romel Tabaja
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00968 24397700
<b>Email</b>	info@omanre.com.om
<b>Website</b>	www.omanre.com.om
<b>Address</b>	PO Box: 1968, postal code 114 Muscat, Sultanate of Oman
<b>Class of Business</b>	
<b>Rating Overview</b>	B+
<b>Establishment Date</b>	2009
<b>Paid up Capital</b>	OMR 5,000,000
<b>Subscribed Capital</b>	
<b>Owned by</b>	Qatar General Insurance & Reinsurance Company BSC Trust International Insurance & Reinsurance Company BSC (c) Trust Re,Omar Zawawi Establishment Zawawi Trading Company,Al Sari Trading Company Ziliano Investments ,Others (holding less than 5%).

### Brief:

Oman Re was incorporated in July 2009 in the Sultanate of Oman with a paid-up capital of OMR 5,000,000. Capital was gradually increased to OMR 30,000,000 (Thirty million Omani Riyals) today, equivalent to circa USD 78,000,000. Trust International Insurance and Reinsurance Company B.S.C. (c) Trust Re is the major shareholder of Oman Re. Oman Re is the first specialised reinsurance company to be established in Oman to write Facultative and Treaty business from local and international markets. At this point in time, Oman Re's territorial scope includes all Afro-Asian countries and the company writes marine and non-marine lines of business. A.M. Best has assigned a Financial Strength Rating of B+ (Good) with stable outlook to Oman Re, based on its strong level of risk adjusted capitalization and considering the positive view of the new strategic direction and control of the company.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>
<b>Gross Premium Written</b>	23,491	19,742
<b>Net Earned Premium</b>	8,684	11,514
<b>Investment Income</b>		
<b>Operating &amp; Other Expenses</b>		
<b>Gross Claims</b>		



# FAIR MEMBERSHIP



OMAN UNITED INSURANCE CO  
*Shelter under our umbrella* S.A.O.G

## Oman United Insurance Company, Oman

<b>Contact Person</b>	Nassir Salim al Busaidi
<b>Position</b>	Managing Director
<b>Tel</b>	00968 24477300
<b>Email</b>	info@omanutd.com
<b>Website</b>	www.omanutd.com
<b>Address</b>	Post Box 1522, Ruwi
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1986

### Brief:

Oman United Insurance Company has seen a steady business growth since 1986 in the Insurance Market. We are reputed for our committed and dependable services with measured risk-taking. We can proudly say that we are a major player in the Oman Insurance Market. We understand the constant change in business to meet modern demands and expectations and hence keeping in mind the individuals interests and safety, we have designed new insurance packages with wide coverage for industry & commerce, lenders and individuals alike. Our reinsurance program, led and supported by global leaders enables us to write desirable business in a flexible way with minimal referral - our experienced team is able to make a quick and best decision to serve our clients with complete protection. Our IT Department is set up with a State of Art facility & support structure to help us serve our clients and partners better. We aren't perfect but we are committed to constant improvement. Auto Services Division Oman United Insurance Company has its own Auto Services Division where we repairs some 2,000 vehicles annually - The modern facility set-up helps speed up the repair process which in turn satisfies our customers with a quick return of their vehicles .

<u>Financial Indicator:</u> Million RO	2013	2012
Gross Premium Written	40.3	36.4
Net Earned Premium		
Investment Income	5.4	3.0
Operating & Other Expenses		
Gross Claims		



# FAIR MEMBERSHIP

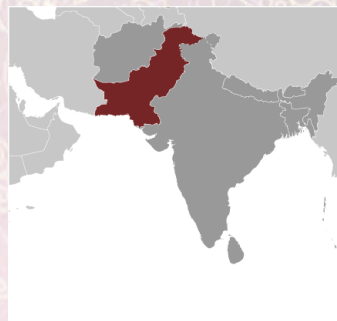
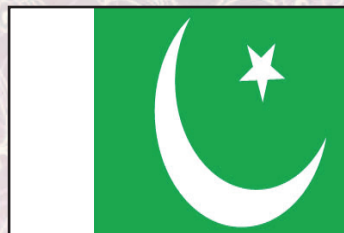


## Takaful Oman Insurance Company, Oman

<b>Contact Person</b>	Dr. Rawan Ahmed
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00968 22303000
<b>Email</b>	info@takafuloman.om
<b>Website</b>	www.takafuloman.om
<b>Address</b>	PC 112
<b>Class of Business</b>	Takaful Insurance
<b>Paid up Capital</b>	10.000.000

<b><u>Financial Indicator:</u></b> RO	<b>2016</b>
<b>Gross Contribution</b>	8,992,224
<b>Investment Income</b>	177,518
<b>Operating &amp; Other Expenses</b>	1,011.527
<b>Gross Claims</b>	1,928,455





<b>Official Name:</b>	Islamic Republic of Pakistan
<b>Capital:</b>	Islamabad
<b>Population:</b>	201995540
<b>Language:</b>	Urdu
<b>Local Time:</b>	UTC+5
<b>National Holidays:</b>	22,23,24 March
<b>Currency:</b>	Pakistani Rupee
<b>Monetary Unit:</b>	PRK1=100 PAISE
<b>Exchange Rate(US\$1):</b>	US\$1=PRK104.555
<b>GDP Per Capita US\$ PPP:</b>	5374
<b>GDP Per Capita US\$ Nominal :</b>	1468
<b>Supervisory Authority:</b>	Securities and Exchange Commission of Pakistan
<b>National Association:</b>	The Insurance Association of Pakistan
<b>Training Institute</b>	Pakistan Insurance Institute
<b>Country UN Code:</b>	PAK
<b>Dialing Code:</b>	(+92)
<b>Area Code:</b>	Karachi: 21
<b>Internet Code:</b>	.bk
<b>Total Premium in US\$*:</b>	2520 (millions)
<b>Life Premium in US\$*:</b>	1773 (millions)
<b>Non-Life Premium in US\$*:</b>	747 (millions)

# FAIR MEMBERSHIP



## EFU General Insurance Company, Pakistan

<b>Contact Person</b>	Hasanali abdullah
<b>Position</b>	Managing Director
<b>Tel</b>	9.2213231347e+011
<b>Email</b>	info@efuinsurance.com
<b>Website</b>	www.efuinsurance.com
<b>Address</b>	Sultanate of Oman
<b>Class of Business</b>	General Insurance
<b>Rating Overview</b>	AA+ (JCR-VIS and PACRA)
<b>Establishment Date</b>	1932
<b>Paid up Capital</b>	PKR 14.90 billion
<b>Subscribed Capital</b>	PKR 2.00 billion
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

We are in the business of providing a full range of non-life insurance products and services customized to meet the varied needs of a wide spectrum of businesses and industrial clients as well as individuals, providing Property, Marine/Aviation, Motor and other Miscellaneous products. The most important aspect of our operation is that we have created a separate Risk Management Team and an Engineering Group who work closely with clients to identify various risk exposures and then provide specific insurance. This helps in loss prevention and reducing the cost of premium. Our market-driven team of inspired and technically qualified insurance personnel, specializing in civil, mechanical, metallurgy, electronics and having overseas linkages, is on-call for necessary professional advice at all times. It is our policy not only to provide protection and risk reduction but help clients develop preventive capabilities to avert major perils and calamities. Over the years we have developed a full range of insurance services for large infrastructure projects including the areas of oil/gas exploration field.

### Financial Indicator: PKR billion

	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	17.195	17.195	17.195	17.195	17.195
<b>Net Earned Premium</b>	7.243	7.243	7.24	7.243	7.243
<b>Investment Income</b>	1.01	1.01	1.01	1.01	1.01
<b>Operating &amp; Other Expenses</b>					
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## Jubilee General Insurance Company, Pakistan

<b>Contact Person</b>	Tahir Ahmed
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	(9221) 32416022-26
<b>Email</b>	info@jubileegeneral.com.pk
<b>Website</b>	www.jubileegeneral.com.pk
<b>Address</b>	2nd Floor, Jubilee Insurance House, I. I. Chundrigar Road
<b>Class of Business</b>	General
<b>Rating Overview</b>	B++
<b>Establishment Date</b>	1953
<b>Paid up Capital</b>	1.569 Million Rupee

### Brief:

Jubilee General is listed on the Karachi and Lahore Stock Exchanges. Its major shares are held by , Aga Khan Hospital and Medical College Foundation, Habib Bank Limited, Aga Khan Fund for Economic Development and Hashoo Group. Jubilee General, with its Head Office in Karachi, has an extensive and dynamic branch network in all major cities and towns of Pakistan that promises prompt service at the customer's doorstep. Jubilee General is the highest rated general insurance company in Pakistan with an Insurer Financial Strength Rating of "AA +" with "Stable Outlook" assigned by both the rating agencies of Pakistan i-e JCR-VIS and PACRA. The "AA+" with "stable outlook" takes into account financial strength of the Company as demonstrated by its strong capitalization and liquidity indicators. It also denotes a very strong capacity of the Company to meet policyholder and contract obligations. Jubilee General is the only insurer in Pakistan to be accorded the Financial Strength Rating of "B++" (Good) and issuer credit rating of "BBB" by A. M. Best, which is the highest rating to be assigned by an International Rating Agency to any financial institution in Pakistan. According to A.M. Best the rating reflects Jubilee General's strong risk-adjusted capitalization, solid business profile within Pakistan and good track record of operating performance.

<u>Financial Indicator: Million</u>	2016	2015	2014	2013	2012
<u>Rupee</u>					
<b>Gross Premium</b>	7,850,500	7,978,750	6,961,247		
<b>Net Earned Premium</b>					
<b>Investment Income</b>	1,316	1,220	966	979	783
<b>Operating &amp; Other Expenses</b>					
<b>Gross Claims</b>					



<b>Official Name:</b>	Republic of the Philippines
<b>Capital:</b>	Manila
<b>Population:</b>	100981437
<b>Language:</b>	Filipino
<b>Local Time:</b>	UTC+8
<b>National Holidays:</b>	12 June, 4 July
<b>Currency:</b>	Peso
<b>Monetary Unit:</b>	PRK1=100 PAISE
<b>Exchange Rate(US\$1):</b>	US\$1=P46.9726
<b>GDP Per Capita US\$ PPP:</b>	8223
<b>GDP Per Capita US\$ Nominal :</b>	3280
<b>Supervisory Authority:</b>	Insurance Commision ,Philippines
<b>National Association:</b>	Actuarial sociaty of the philippines
<b>Training Institute</b>	Insurance Institute for Asia &the pacific
<b>Country UN Code:</b>	PHL
<b>Dialing Code:</b>	(+63)
<b>Area Code:</b>	Manila: 2
<b>Internet Code:</b>	.ph
<b>Total Premium in US\$*:</b>	5407 (millions)
<b>Life Premium in US\$*:</b>	3742 (millions)
<b>Non-Life Premium in US\$*:</b>	1665 (millions)



# FAIR MEMBERSHIP



## Malayan Insurance Company, Philippines

<b>Contact Person</b>	Yvonne s. Yuchengco
<b>Position</b>	President & CEO
<b>Tel</b>	0063 2242-8888
<b>Email</b>	ysy@malayan.com
<b>Website</b>	www.malayan.com
<b>Address</b>	500 Quintin Paredes Street, Binondo, Manila, Philippines
<b>Class of Business</b>	Property and Casualty Insurance
<b>Rating Overview</b>	Financial Strength Rating of B++ (Good), Issuer Credit Rating of bbb+ Outlooks of both ratings Stable.
<b>Establishment Date</b>	16-Feb-30
<b>Paid up Capital</b>	Php 845,292,500
<b>Subscribed Capital</b>	Php 845,292,500
<b>Owned by</b>	80% National Entities or Individuals 20% from Afro-Asian Countries

### Brief:

In 1930, equipped with a vision and determination to serve the nation and render insurance protection to the Filipino people, Enrique T. Yuchengco founded China Insurance and Surety Company, Inc. Little did he know that the company he established in Binondo, Manila, would evolve to be the country's premiere non-life insurance organization in the years to come.

<u>Financial Indicator:Php</u>	<b>2015</b>	<b>2014</b>
<b>Gross Premium Written</b>	8,360,742,149	7,295,924,951
<b>Net Earned Premium</b>	3,054,120,780	2,591,098,983
<b>Investment Income</b>	424,311,488	738,758,477
<b>Operating &amp; Other Expenses</b>		
<b>Gross Claims</b>		



# FAIR MEMBERSHIP



## National Reinsurance Corp. of the Philippines, Philippines

<b>Contact Person</b>	Augusto Hidalgo
<b>Position</b>	President & CEO
<b>Tel</b>	00632 988 7400
<b>Email</b>	nrcp@nrcp.com.ph
<b>Website</b>	www.nrcp.com.ph
<b>Address</b>	31st Floor, BPI-Philam Life Makati, 6811 Ayala Avenue, Makati City
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	AM Best: B++ (Good); PhilRatings: PRS A Plus
<b>Establishment Date</b>	07-Jun-78
<b>Paid up Capital</b>	5,100,648,000
<b>Subscribed Capital</b>	5,100,648,000
<b>Owned by</b>	99.75% Filipino, 0.25% Foreign

### Brief:

National Reinsurance Corporation of the Philippines (Nat Re) was incorporated in 1978 as a domestic professional reinsurance firm to provide life and non-life reinsurance to the Philippines and neighboring insurance markets.

The primary mandate of Nat Re is to assist in the development of the Philippine insurance industry by providing reinsurance capacity and support to Philippine insurance companies as well as by contributing towards higher retention of business within the country.

Nat Re is today the only domestic professional reinsurance company in the Philippines. The Company is listed in the Philippine Stock Exchange with the trading symbol NRCP.

<b>Financial Indicator: Million</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	3383	2,182	2,747	2,561	3,025
<b>Net Earned Premium</b>	1,288	900	834	830	777
<b>Investment Income</b>	284	507	433	664	702
<b>Operating &amp; Other Expenses</b>	326	503	300	468	236
<b>Gross Claims</b>	1,406	792	1,667	3,028	5,834



# FAIR MEMBERSHIP



## Republic Surety & Insurance Company, Philippines

**Contact Person** Dr. Pedro P. Benedicto, JR  
**Position** President & CEO  
**Tel** 0063 2 470-7742  
**Email** info@republic-insurance.ph  
**Website** www.republic-insurance.ph  
**Address** 7th Floor, Tower 1 Rockwell Business Center, Ortigas Avenue, Pasig City 1604 Philippines  
**Class of Business** General  
**Establishment Date** 1948  
**Paid up Capital** P250,000,000

### **Brief:**

Republic Surety & Insurance Co., Inc. (Republic), is a wholly owned non-life insurance subsidiary of Meralco. Taken over in March 2007 under the leadership of its President Dr. Pedro P. Benedicto, Jr. Republic has been tasked to underwrite Meralco's risk exposures and address all its insurance needs including its subsidiaries.

Today, Republic is fully licensed to write non-life insurance packages to include Property (Fire & Allied Perils, Industrial All Risks & Commercial All Risks and Engineering), Liabilities & Casualty, Marine, Motor, Surety, Homeowner's and other Special Packages. It continues to innovate new insurance packages and group programs. Republic has established and continues to develop a dynamic, pro-active risk management and underwriting team. And with its fast growing underwriting capacity and risk management capability, Republic is poised to propel itself with even greater growth as it serves the expanding requirements of Meralco, Metro Pacific, San Miguel and Lopez groups' fast-growing corporate, employees and customer requirements

<u>Financial Indicator:P,000</u>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	451,406,034	193,401,324	355,925,552	327,486,728
<b>Net Premium</b>		123,120	137,950	
<b>Gross Claims</b>	219,098,936	621,370,168	370,772,421	299,858,946



<b>Official Name:</b>	State of Qatar
<b>Capital:</b>	Doha
<b>Population:</b>	2675522
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	18 december , 3 September
<b>Currency:</b>	Rial
<b>Monetary Unit:</b>	1 qatari Riyal/100=Dirham
<b>Exchange Rate(US\$1):</b>	0.05785
<b>GDP Per Capita US\$ PPP:</b>	145894
<b>GDP Per Capita US\$ Nominal :</b>	68940
<b>Supervisory Authority:</b>	Qatar Central Bank
<b>Country UN Code:</b>	QAT
<b>Dialing Code:</b>	(+974)
<b>Area Code:</b>	Doha:974
<b>Internet Code:</b>	.qa
<b>Total Premium in US\$*:</b>	2935 (millions)
<b>Life Premium in US\$*:</b>	47 (millions)
<b>Non-Life Premium in US\$*:</b>	2889 (millions)



# FAIR MEMBERSHIP



شركة الضمان للتأمين الإسلامي  
Damaan Islamic Insurance Company

## Damaan Islamic Insurance Company (BEEMA), Qatar

<b>Contact Person</b>	Nasser el Misrad
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	009744050 505
<b>Email</b>	info@beema.com.qa
<b>Website</b>	www.beema.com.qa
<b>Address</b>	Suhaim Bin Hamad St. Doha
<b>Class of Business</b>	Takaful Insurance
<b>Establishment Date</b>	2009
<b>Paid up Capital</b>	QR 200 million.

### Brief:

Damaan Islamic Insurance Company – Beema was founded in 2009 as a fully Sharia-compliant private closed Qatari shareholding insurance company.

<u>Financial Indicator:QR</u>	2016	2015	2014	2013	2012
<b>Gross Contribution</b>	328,578,365	313,760,944	254,484,605	204,113,611	158,100,96
<b>Net Earned Contribution</b>	254,923,275	216,170,159	163,659,774	128,846,491	66,398,513
<b>Investment Income</b>	8,243,265	5,045,580	5,654,995	3,702,950	754,148



# FAIR MEMBERSHIP



## Doha Insurance Company, Qatar

<b>Contact Person</b>	Bassam Hussein
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0097444292777
<b>Email</b>	heba.talal@dicqatar.com
<b>Website</b>	www.dicqatar.com
<b>Address</b>	207, C-Ring Road, P. O. Box 7171, Doha-Qata
<b>Class of Business</b>	Non Life Insurance
<b>Rating Overview</b>	Standard & Poor's 'A-', A. M. Best 'A-' (Excellent)
<b>Establishment Date</b>	1999

### Brief:

Doha Insurance Company Q.S.C is a Qatari shareholding company registered and incorporated in the state of Qatar under Emiri Decree No. 30 issued on 2nd October 1999, listed on Qatar Exchange, and is engaged in the business of insurance and re-insurance.

The Company was formed in response to the need for growth in the insurance industry, warranted by unprecedented accelerated economic expansion in Qatar as well as the enactment of laws encouraging investments.

During 2006, the Company established an Islamic Takaful branch under the brand name "Doha Takaful" to carry out insurance and reinsurance activities in accordance with Islamic Sharia principles on a non-usury basis in all areas of insurance.

Supported by highly motivated and well qualified team, Doha Insurance is now poised to play a major role in the Regional and Arab insurance industry.

<u>Financial Indicator: QR</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium</b>	515,510,293	494,082,164	533,715,317	516,669,468	468,862,103
<b>Net Earned Premium</b>	157,614,363	136,247,105			
<b>Investment Income</b>	62,420,739	115,908,469	614,476,722	49,903,647	33,695,485



# FAIR MEMBERSHIP



## General Takaful Company, Qatar

<b>Contact Person</b>	Maged M. Akel
<b>Position</b>	General Manager
<b>Tel</b>	00974 44339777
<b>Email</b>	maged@g-takaful.net
<b>Website</b>	www.g-takaful.net
<b>Address</b>	"C" Ring Road, Opp. Muntaza Park P.O. Box 23990 Doha
<b>Class of Business</b>	Non Life Insurance
<b>Establishment Date</b>	2008
<b>Paid up Capital</b>	20,000,000

### Brief:

General Takaful is a national company that has served the insurance needs of individuals and businesses since 2008 on the basis of cooperation in accordance with the principles of Islamic and Shariaa.

General Takaful has set a clear and fundamental purpose to provide Sharia'a compliant, ethical, innovative, unique and comprehensive Islamic insurance products that support growing needs of the State of Qatar economy and the GCC.

Tailor our coverage and services deliver innovative efficient ways to prevent or reduce Losses and to effectively manage them when they occur.



# FAIR MEMBERSHIP



**QATAR GENERAL**  
INSURANCE & REINSURANCE CO. SAQ

## Qatar General Ins. & Reins. Company (S.A.Q), Qatar

<b>Contact Person</b>	Ghazi Abu Nahl
<b>Position</b>	Group CEO
<b>Tel</b>	00974 4428 2222
<b>Email</b>	qgirc-sec@qgirco.com
<b>Website</b>	www.qgirco.com
<b>Address</b>	P.O. Box 4500, Doha, Qatar
<b>Class of Business</b>	Non Life Insurance
<b>Establishment Date</b>	1979

### Brief:

Qatar General Insurance and Reinsurance Company, QGIRCO, is a Qatari National Company that has served the insurance and reinsurance needs of individuals and businesses since 1979.

QGIRCO has set a clear and fundamental purpose to its business since its establishment by tailoring our coverage and services, deliver innovative efficient ways to prevent or reduce losses and to effectively manage them when they occur. Our devotion to work and our commitment to our values will always remain our guiding light in the future.

As a new era is approaching, we are confident that our Company will face the challenges and meet the expectations of our customers, through knowledge, trust and innovation

<u>Financial Indicator: QR</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<u>Million</u>					
<b>Gross Premium Written</b>	629,949	627,256	616,454	560,255	500,190
<b>Net Earned Premium</b>					
<b>Investment Income</b>	236,534	245,916	192,450	70,201	57,725
<b>Operating &amp; Other Expenses</b>					
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



## Qatar Insurance Company, Qatar

**Contact Person** Khalifa A. Al Subaey  
**Position** Group President & CEO  
**Tel** 009744962222  
**Email** qatarins@qic.com.qa  
**Website** www.qic-insured.com  
**Address** P.O.Box 666, Tamin Street, West Bay, Doha, Qatar  
**Class of Business** Non Life Insurance

**Rating Overview** A.M. Best A (Excellent)  
**Establishment Date** 1964  
**Paid up Capital** 2,411,387 QAR

### Brief:

Being the oldest and the largest national insurance company, we have from the very beginning, been committed to the burgeoning needs of Qatar's development. We crafted solutions to transfer risks, which were related to the growing Energy, Marine, Aviation and Property and Commercial insurance sector. Casting a spotlight on personal insurance, we tailored solutions for the well-being and safety of Qatar and its people.

Our performance history of over fifty years has not only helped us demonstrate our integrity and credibility, but has also helped in earning our customers' trust, faith and confidence. This has defined our identity and heritage and has helped in carving our name in the sands of time

<u>Financial Indicator:QR Million</u>	2016	2015	2014	2013	2012
Gross Premium Written	9,901	8,347	5,614	3,532	2,559
Net Earned Premium	835,988,7	578,717,3			
Investment Income		712,096	846,255	717	555
Operating & Other Expenses					
Gross Claims					



<b>Official Name:</b>	Kingdom of Saudi Arabia
<b>Capital:</b>	Riyadh
<b>Population:</b>	33000000
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	23 Sep.
<b>Currency:</b>	Rial
<b>Monetary Unit:</b>	1 Saudi Arabian Riyal/100=Halala
<b>Exchange Rate(US\$1):</b>	3.75116
<b>GDP Per Capita US\$ PPP:</b>	55229
<b>GDP Per Capita US\$ Nominal :</b>	21100
<b>Supervisory Authority:</b>	Saudi Arabian Monetary Authority
<b>Training Institute</b>	Fundamental Insurance Certificate Exam by SAMA
<b>Country UN Code:</b>	SAU
<b>Dialing Code:</b>	(+966)
<b>Area Code:</b>	Riyadh:1
<b>Internet Code:</b>	.sa
<b>Total Premium in US\$*:</b>	9934 (millions)
<b>Life Premium in US\$*:</b>	278 (millions)
<b>Non-Life Premium in US\$*:</b>	9656 (millions)



# FAIR MEMBERSHIP



## Al-Ahlia Insurance Company for Cooperative Insurance, Saudi Arabia

<b>Contact Person</b>	Meshal Sheyaa
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00966114726666
<b>Email</b>	info@alahlia.com.sa
<b>Website</b>	www.alahlia.com.sa
<b>Address</b>	P.O. Box: 939 Riyadh 11312 Kingdom of Saudi Arabia
<b>Class of Business</b>	Non Life Insurance
<b>Establishment Date</b>	2007
<b>Paid up Capital</b>	320,000,000
<b>Subscribed Capital</b>	
<b>Owned by</b>	

### Brief:

“Al Ahlia” for cooperative insurance is based in Riyadh the capital of Kingdom of Saudi Arabia, and it attributes its success to the working group which includes a team of professionals on high level of expertise and competence.

<u>Financial Indicator:</u>	2016	2015
<b>Gross Premium Written</b>	167,141,947	259,661,787
<b>Earned Premium</b>	196,500,361	208,936,088
<b>Investment Income</b>		

# FAIR MEMBERSHIP



## Alrajhi Company for Cooperative Insurance, Saudi Arabia

<b>Contact Person</b>	Abdul Aziz El Sedeas
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00966593845557
<b>Email</b>	asdeas@alrajhitakaful.com
<b>Website</b>	www.alrajhitakaful.com
<b>Address</b>	Kingdom of Saudi Arabia
<b>Class of Business</b>	Composite

### **Brief:**

Al Rajhi Takaful is set to revolutionise your insurance experience in KSA. Our business is based on the core principles of ethics and fairness and we shun undue commercial enrichment at the expense of you, our customers. It is these principles that will make Al Rajhi Takaful the ideal choice for you and for all sections of Saudi Arabian society. The Company will be promoted by premier and well-respected institutions along with prominent institutional and individual investors.



# FAIR MEMBERSHIP



## Saudi Re, Saudi Arabia

<b>Contact Person</b>	Fahad Al Hesni
<b>Position</b>	Board Director & CEO
<b>Tel</b>	00966 11 510 2000
<b>Email</b>	fhesni@saudi-re.com
<b>Website</b>	www.saudi-re.com
<b>Address</b>	4130 Northern Ring Road Exit-7 P.O. Box 300259 Riyadh
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	S&P BBB+
<b>Establishment Date</b>	2008
<b>Paid up Capital</b>	USD 267 Million
<b>Subscribed Capital</b>	USD 267 Million

### Brief:

Saudi Reinsurance Company "Saudi Re" is a Saudi joint stock company, founded in Riyadh in 2008 as the first reinsurance company established in Saudi Arabia.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	262,802	214,620	148,344	11,222	65,341
<b>Net Earned Premium</b>	301,626	132,142	130,905	77,270	130,905
<b>Investment Income</b>	4,923	28	2,890	265,74	7,720
<b>Operating &amp; Other Expenses</b>	10,149	9,745	6,149	5,609	4607
<b>Gross Claims</b>	242,301	90,528	106,936	80,068	24,596



# FAIR MEMBERSHIP



الاتحاد  
AL-ETIHAD

## Trade Union Insurance, Saudi Arabia

<b>Contact Person</b>	Hussam Algannas
<b>Position</b>	Chief Operating Officer
<b>Tel</b>	966-13-858-0056
<b>Email</b>	info@tui-sa.com
<b>Website</b>	www.tuci-sa.com
<b>Address</b>	NSH Tower, 6389 King Fahd Road, Al Khobar 34227
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	2008
<b>Paid up Capital</b>	SAR 275 million

### Brief:

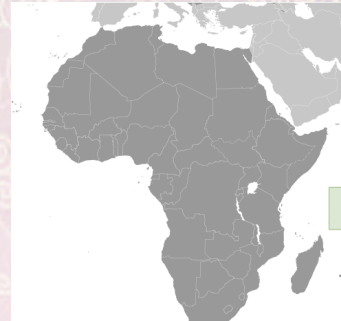
Trade Union Cooperative Insurance Company.' Was establish In February 2008, became a public company and was launched on the Saudi stock exchange (Tadawul symbol: 8170)

With a paid-up capital of SAR 275 million, Trade Union is one of the largest insurance companies in the Kingdom today. We are authorized to transact all classes of insurance except life insurance.

Our experience and commitment to serving our clients' needs have made us the leader in tailor-made insurance to businesses throughout the Kingdom.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	954,482,587	845,982,268	808,480,296	877,195,288	877,195,288
<b>Net Earned Premium</b>	764,028,340	579,956,846	648,743,549	446,743,549	446,617,211
<b>Investment Income</b>	16,955,599	9,504,098	31,068,104	22,332,434	22,332,434
<b>Operating &amp; Other Expenses</b>	63,772,945	47,901,145	44,467,825	41,127,965	41,127,965
<b>Gross Claims</b>	632,223,955	556,121,066	738,702,276	742,912,536	472,912,536





<b>Official Name:</b>	Republic of Seychelles
<b>Capital:</b>	Victoria
<b>Population:</b>	0.1 m
<b>Language:</b>	English
<b>Local Time:</b>	UTC+4:00
<b>National Holidays:</b>	18 june , 29 june
<b>Currency:</b>	Seychellois Rupee
<b>Monetary Unit:</b>	1 seychellois Rupee(Rs)/100=cent
<b>Exchange Rate(US\$1):</b>	16.4228
<b>GDP Per Capita US\$ PPP:</b>	29155
<b>GDP Per Capita US\$ Nominal :</b>	15577
<b>Supervisory Authority:</b>	The Seychelles Financial Services Authority
<b>Country UN Code:</b>	SYC
<b>Dialing Code:</b>	(+248)
<b>Area Code:</b>	Victoria:248
<b>Internet Code:</b>	.sc
<b>Total Premium in US\$*:</b>	18 (millions)
<b>Life Premium in US\$*:</b>	5 (millions)
<b>Non-Life Premium in US\$*:</b>	13 (millions)

# FAIR MEMBERSHIP



## State Ass. Corporation of Seychelles, Seychells

<b>Contact Person</b>	John Antoine Esther
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00248225000
<b>Email</b>	sac1@seychelles.net
<b>Website</b>	www.sacos.sc
<b>Address</b>	PO.Box 636, Victoria, Republic of Seychelles
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1980

### Brief:

Sacos was originally incorporated in Seychelles in August 1980 as the State Assurance Corporation of Seychelles. At that time it was the sole insurance provider in Seychelles. On 1 October 2011, it was privatised and was subsequently renamed Sacos Group Limited in November 2011. In 2017, following its rebranding, the company began trading as Sacos Insurance Group.





<b>Official Name:</b>	Republic of Singapore
<b>Capital:</b>	Singapore
<b>Population:</b>	5,607,300
<b>Language:</b>	English Malay Huayu Mandarin Tamil
<b>Local Time:</b>	SST (UTC+8)
<b>National Holidays:</b>	9 August
<b>Currency:</b>	Singapore dollar (SGD)
<b>Monetary Unit:</b>	SGD1=100 CENT
<b>Exchange Rate(US\$1):</b>	1.35763
<b>GDP Per Capita US\$ PPP:</b>	90,724 (3rd)
<b>GDP Per Capita US\$ Nominal :</b>	55,252 (10th)
<b>Supervisory Authority:</b>	Monetary Authority of Singapore
<b>National Association:</b>	General Insurance Association Of Singapore
<b>Training Institute</b>	Institute And Faculty Of Actuaries
<b>Country UN Code:</b>	SGP
<b>Dialing Code:</b>	(+65)
<b>Area Code:</b>	
<b>Internet Code:</b>	.sg
<b>Total Premium in US\$*:</b>	21029 (millions)
<b>Life Premium in US\$*:</b>	17557 (millions)
<b>Non-Life Premium in US\$*:</b>	3472 (millions)

# FAIR MEMBERSHIP



## SCOR Reinsurance Asia-Pacific Pte Ltd, Singapore

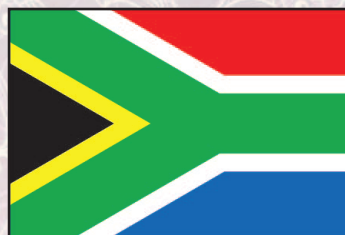
<b>Contact Person</b>	Blanc Michel
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0065-6517-7415
<b>Email</b>	mblanc@scor.com
<b>Website</b>	www.scor.com
<b>Address</b>	160 Robinson Road,#31-01 SBF Centre,Singapore 068914
<b>Class of Business</b>	Property & Casualty
<b>Rating Overview</b>	SCOR to A+ (Superior)

### Brief:

Scor Reinsurance Asia-Pacific Pte Ltd was founded in 1990. The Company's line of business includes the underwriting of accident and health insurance.

<u>Financial Indicator:</u> Million US\$	2016	2015	2014	2013	2012
<b>Gross Premium Written</b>	13.8	13.4	11.3	10.3	9.5





<b>Official Name:</b>	Republic of South Africa
<b>Capital:</b>	Pretoria
<b>Population:</b>	51 MILLION
<b>Language:</b>	Afrikaans
<b>Local Time:</b>	UTC+2:00
<b>National Holidays:</b>	27 April
<b>Currency:</b>	South African Rand (ZAR)
<b>Monetary Unit:</b>	1 south African rand(ZAR)/100=cent
<b>Exchange Rate(US\$1):</b>	12.9256
<b>GDP Per Capita US\$ PPP:</b>	13321
<b>GDP Per Capita US\$ Nominal :</b>	5859
<b>Supervisory Authority:</b>	Finical Services Board
<b>National Association:</b>	South African Insurance Association
<b>Training Institute</b>	The Insurance Institute of south africa
<b>Country UN Code:</b>	ZAF
<b>Dialing Code:</b>	(+27)
<b>Area Code:</b>	Pretoria :12
<b>Internet Code:</b>	.za
<b>Total Premium in US\$*:</b>	41962 (millions)
<b>Life Premium in US\$*:</b>	33890 (millions)
<b>Non-Life Premium in US\$*:</b>	8072 (millions)

# FAIR MEMBERSHIP



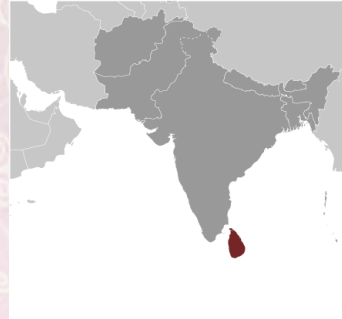
## Allianz Global Corporate & Speciality Africa, South Africa

<b>Contact Person</b>	Thusang Mahlangu
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	002711 2147 900
<b>Email</b>	thusang.mahlangu@allianz.com
<b>Website</b>	www.allianz.com
<b>Address</b>	The First, 2nd Floor, 32A Cradock Avenue Rosebank, 2196
<b>Class of Business</b>	Non Life
<b>Rating Overview</b>	(GCR) AA- (Stable)

### Brief:

Allianz Global Corporate & Specialty (AGCS) is the Allianz center of expertise for large corporate, industrial and specialty insurance. With a worldwide network in over 210 countries and territories, we are one of the very few global insurers with an exclusive focus on the needs of global corporate and specialty clients.





<b>Official Name:</b>	Democratic Socialist Republic of Sri Lanka
<b>Capital:</b>	Colombo
<b>Population:</b>	21203000
<b>Language:</b>	Sinhalese
<b>Local Time:</b>	UTC+5:30
<b>National Holidays:</b>	4 febraury
<b>Currency:</b>	Sri Lankan Rupee
<b>Monetary Unit:</b>	LKR1=100 CENTS
<b>Exchange Rate(US\$1):</b>	US\$1=LKR145.727
<b>GDP Per Capita US\$ PPP:</b>	13012
<b>GDP Per Capita US\$ Nominal :</b>	3972
<b>Supervisory Authority:</b>	Insurance Board of Sri Lanka
<b>National Association:</b>	Insurance Association Of sri lanka
<b>Training Institute</b>	the sri lanka insurance institute
<b>Country UN Code:</b>	LKA
<b>Dialing Code:</b>	(+94)
<b>Area Code:</b>	Colombo:11
<b>Internet Code:</b>	.lk
<b>Total Premium in US\$*:</b>	949 (millions)
<b>Life Premium in US\$*:</b>	440 (millions)
<b>Non-Life Premium in US\$*:</b>	509 (millions)

# FAIR MEMBERSHIP



## Ceylinco Insurance Company, Sri Lanka

<b>Contact Person</b>	H.D.K.P. Alwis
<b>Position</b>	Managing Director
<b>Tel</b>	0094114702702
<b>Email</b>	Jagath_alwis@ceyins.lk
<b>Website</b>	www.ceylinco-insurance.com
<b>Address</b>	Ceylinco House, No. 69, Janadhipathi Mawatha, Colombo 01, Sri Lanka
<b>Class of Business</b>	All classes of Non-life insurance
<b>Rating Overview</b>	N/A
<b>Establishment Date</b>	1987
<b>Paid up Capital</b>	LKR 500 Mn
<b>Subscribed Capital</b>	LKR 500 Mn
<b>Owned by</b>	100% owned by Ceylinco Insurance PLC which is listed in the Colombo Stock Exchange

### Brief:

Company was a composite company listed in the Colombo Stock Exchange. However, in 2015 two Life and Non-life companies were set up and transferred the respective businesses to the newly set up companies to comply with the law.

<u>Financial Indicator: (Millions)</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	16,116	13,557	12,164	11,568	11,093
<b>Net Earned Premium</b>	11,783	10,152	9,359	8,842	8,622
<b>Investment Income</b>	1,099,638	1,058,954	1,022,541	1,009,183	736,134
<b>Operating &amp; Other Expenses</b>	4,802	4,461	4,254	4,229	3,993
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



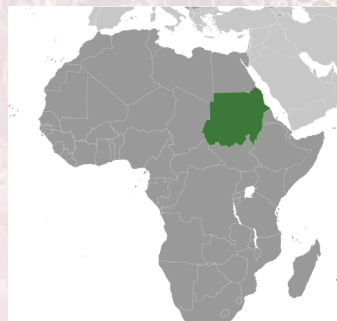
## HNB Assurance Plc, Sri Lanka

<b>Contact Person</b>	Deepthi Lokuarachchi
<b>Position</b>	Managing Director & CEO
<b>Tel</b>	0094-112421885
<b>Email</b>	info@hnbassurance.com
<b>Website</b>	www.hnbassurance.com
<b>Address</b>	No.10,SRI uttarananda Mawatha Colombo 3
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	2003

### Brief:

HNB Assurance PLC is one of the leading life insurance solution providers, with a range of insurance solutions which offers total protection from the time of dawn to the remarkable golden evening of your life and the few seasons in between which we call the four seasons of life.

<b>Financial Indicator:</b> RS Million	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	3,554,078	2,788,716	4,660	3,878	3,211
<b>Investment Income</b>	6,657	5,447	4,666	852	662



<b>Official Name:</b>	Republic of the Sudan
<b>Capital:</b>	Khartoum
<b>Population:</b>	41.7 million
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+3
<b>National Holidays:</b>	01 Jan.
<b>Currency:</b>	Sudanese Pound
<b>Monetary Unit:</b>	1 Sudanese Pound/100=piastres
<b>Exchange Rate(US\$1):</b>	6.70101
<b>GDP Per Capita US\$ PPP:</b>	4578
<b>GDP Per Capita US\$ Nominal :</b>	2841
<b>Supervisory Authority:</b>	Insurance Supervisory Authority
<b>National Association:</b>	Association Of The Sudanese InSURANCE & Reinsurance
<b>Training Institute</b>	Insurance Institute of Sudan
<b>Country UN Code:</b>	SDN
<b>Dialing Code:</b>	(+249)
<b>Area Code:</b>	Khartoum:183
<b>Internet Code:</b>	.sd
<b>Total Premium in US\$*:</b>	405 (millions)
<b>Life Premium in US\$*:</b>	17 (millions)
<b>Non-Life Premium in US\$*:</b>	388 (millions)



# FAIR MEMBERSHIP

## Al-Baraka Insurance Company, Sudan

<b>Contact Person</b>	Adam Hassan
<b>Position</b>	General Manager
<b>Tel</b>	00249-183770713
<b>Email</b>	hamalla2000@yahoo.com
<b>Website</b>	<a href="http://www.albaraka-ins.com">www.albaraka-ins.com</a>
<b>Address</b>	P.O. Box: 3877 Khartoum - Sudan
<b>Class of Business</b>	Composite

### **Brief:**

Al Baraka Insurance - Sudan (known as: Al Baraka Insurance) is a private company operating within the insurance sector focusing on insurance brokerage. Al Baraka Insurance is based in Khartoum, Sudan.



# FAIR MEMBERSHIP

## Assalama Insurance Company, Sudan

<b>Contact Person</b>	Tamador Abuelgasim Abdelrahim
<b>Position</b>	General Manager
<b>Tel</b>	00249 183-772920
<b>Email</b>	tumadira@yahoo.com
<b>Website</b>	www.alsalama.sd
<b>Address</b>	East Khartoum (Sudan)
<b>Class of Business</b>	Direct Insurance
<b>Establishment Date</b>	1992
<b>Paid up Capital</b>	7,861,100 SDG
<b>Subscribed Capital</b>	10,000,000 SDG
<b>Owned by</b>	Sudanese Islamic Bank

### Brief:

Al-Salama Insurance is a Sudanese insurer, set up in 1992 by Sudanese Islamic Bank and a group of renowned local businessmen and financiers. It is headquartered in Khartoum. The company provides insurance services in compliance with the Islamic Sharia law, which prohibits interest-based operations. It provides non-life insurance against all kinds of risks, including fire and floods, travel losses, injuries, car accidents, transportation and equipment damages. It has a total of 22 branches and representative offices in Sudan's major cities.

<u>Financial Indicator: (million)</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	17408	112,312	91,051	61,299	31,315
<b>Net Earned Premium</b>	90,456	72,660	68,949	45,085	27,675
<b>Investment Income</b>	2,046	1,720	1,484	1,081	1,156
<b>Operating &amp; Other Expenses</b>	20,970	16,224	12,944	6,333	4,599
<b>Gross Claims</b>	53,841	40,547	32,493	25,382	16,117



# FAIR MEMBERSHIP

## General Insurance Company, Sudan

<b>Contact Person</b>	Mohammed Hassan Idris
<b>Position</b>	General Manager
<b>Tel</b>	0083-777383
<b>Email</b>	mohd.hassan@generalinsurancesudan.com
<b>Address</b>	Al Mak Nemer Road,Building No 2/8 _square 2/5,P. O Box 1555, Khartoum
<b>Class of Business</b>	Non-Life
<b>Establishment Date</b>	1961
<b>Paid up Capital</b>	7,500,000 S.D.G

### Brief:

The first National Company; established in March 1961 and undertook the life insurance portfolio in the Foreign Companies` branches operating in Sudan until 1971

# FAIR MEMBERSHIP



شركة جوبا للتأمين المحدودة  
Juba Insurance Company Ltd.

## Juba Insurance Company, Sudan

<b>Contact Person</b>	Abdullahi A. Abdullahi
<b>Position</b>	Managing Director
<b>Tel</b>	00249183762398
<b>Email</b>	abdallaettom@gmail.com
<b>Website</b>	www.juba-insurance.com
<b>Address</b>	Sayed Osman El Amin Building - Baladia Street - Khartoum West / P. O. Box 10043 - Khartoum
<b>Class of Business</b>	All classes 7 Insurance
<b>Establishment Date</b>	1981
<b>Paid up Capital</b>	SPG 21,000,000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

A leading insurer in South Sudan and Sudan incorporated in 1981 to deliver insurance services with the highest level of professionalism.

<b><u>Financial Indicator:</u></b>	<b>2016</b>
<b>Gross Premium Written</b>	96,835
<b>Net Earned Premium</b>	40,873
<b>Investment Income</b>	3,461
<b>Operating &amp; Other Expenses</b>	12,571
<b>Gross Claims</b>	



## FAIR MEMBERSHIP

### Middle East Insurance Company ( S ) Ltd, Sudan

<b>Contact Person</b>	Muawya Abasher
<b>Position</b>	Managing Director
<b>Tel</b>	00249-183779544
<b>Email</b>	info@middleeast-ins.com
<b>Website</b>	www.middleeast-ins.com
<b>Address</b>	Khartoum - Nile Street - Kuwait Sudanese center first tower
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1981

#### **Brief:**

Was established in 1981, by a group of Sudanese businessmen, who had hopes in rendering better insurance service for themselves and their honorable clients and providing for agreements with the major international re-insurance companies.

# FAIR MEMBERSHIP

## National Reinsurance Company, Sudan

<b>Contact Person</b>	Dr. Osman Elhadi
<b>Position</b>	Managing Director
<b>Tel</b>	249183-774329
<b>Email</b>	info@nationalre.sd
<b>Website</b>	www.nationalre.sd
<b>Address</b>	National Reinsurance Company (Sudan) Limited Building Parlaman Street 11111 Sudan Khartoum 443
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1973



# FAIR MEMBERSHIP



## Sheikan Insurance & Reinsurance Company, Sudan

<b>Contact Person</b>	AbdElmisis Siraj
<b>Position</b>	Managing Director
<b>Tel</b>	00249-183781656
<b>Email</b>	salah.musa@shiekanins.sd
<b>Website</b>	www.shiekanins.com
<b>Address</b>	Shiekan Building El-Souk Elarabi /P. O. Box 10037 - Khartoum
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1983

### Brief:

Shiekan Insurance & Reinsurance Co. Ltd. is a Sudanese company, incorporated in 1983 as a limited company to transact all classes of insurance (General and Life).

# FAIR MEMBERSHIP



شركة التأمين الإسلامية المحدودة (السودان)

**Islamic Insurance Company Ltd. (Sudan)**

The First Islamic Insurance Company in The World

## Islamic Insurance Company, Sudan

<b>Contact Person</b>	Dr.Kamal Gad Karim
<b>Position</b>	General Manager
<b>Tel</b>	00249 183-771751
<b>Email</b>	mnairuk@yahoo.co.uk
<b>Website</b>	www.islamicinsur.com
<b>Address</b>	IIC Tower, Ali Abdelatif Avenue Khartoum
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	ISO 9001:2015, Committed to Excellence 2 star from the European Foundation for Quality Management EFQM , The company has been chosen as one of the best 5 Insurance company, nies in Africa for the awards
<b>Establishment Date</b>	21-Jan-79
<b>Paid up Capital</b>	50,000,000,SDG
<b>Owned by</b>	Faisal Islamic Bank (Sudan)

### Brief:

The foundation of Islamic Insurance Company came after the establishment of Faisal Islamic Bank in August 1977.

<u>Financial Indicator: (SDG)</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Gross Premium Written</b>	613,236			
<b>Net Earned Premium</b>	525,684			
<b>Investment Income</b>	6,716			
<b>Operating &amp; Other Expenses</b>	110,131	81,244	63,318	45,276
<b>Gross Claims</b>				



# FAIR MEMBERSHIP



## Sudanese Insurance & Reinsurance Company, Sudan

<b>Contact Person</b>	Hassan El-Sayed
<b>Position</b>	Managing Director
<b>Tel</b>	0024938777796
<b>Email</b>	hassangorty@hotmail.com
<b>Website</b>	www.sudinre.com
<b>Address</b>	Sudanese ins. Building –KH
<b>Class of Business</b>	Insurance & Reinsurance
<b>Establishment Date</b>	15-Nov-67
<b>Paid up Capital</b>	5,000.000 SDG

### Brief:

The Sudanese Insurance and Reinsurance Company Ltd (SUDINRECO) is registered under the Sudanese Companies Act. SUDINRECO was established by a group of Sudanese businessmen in 1967.

<b>Financial Indicator: (million)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	24552	99,909	78,081	65,438	42,126
<b>Net Earned Premium</b>	152,261	64,258	39,118	35,769	20,043
<b>Investment Income</b>	1,429	603,994	2,030,407	130,789	203,976
<b>Operating &amp; Other Expenses</b>	26,886	16,633	14,175	9,915	6,225
<b>Gross Claims</b>	69,578	52,856	30,742	28,816	14,203



# FAIR MEMBERSHIP



شركة التأمينات المتحدة (سودان) المحدودة  
THE UNITED INSURANCE CO. (SUODAN) LTD.

## United Insurance Company, Sudan

<b>Contact Person</b>	Tarig Khalil Osman
<b>Position</b>	Managing Director
<b>Tel</b>	00249183720001
<b>Email</b>	info@unitedinsurance.ws
<b>Website</b>	www.unitedinsurance.ws
<b>Address</b>	United Insurance Tower – Parliament Street - Khartoum
<b>Class of Business</b>	General & Takaful
<b>Rating Overview</b>	BBB-
<b>Establishment Date</b>	29/12/1968
<b>Paid up Capital</b>	SDG. 10,000,000
<b>Subscribed Capital</b>	SDG. 20,000,000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

The United Insurance Company Ltd, is a private limited liability Insurance company which has its roots as an agency of British Giant Sun Alliance. The company was incorporated by some of the leading businessmen in Sudan in 1968 and started operations in 1969. At first the business was only limited to the Shareholders interests but the company gradually developed into becoming the one of the largest Insurance companies in the Sudanese market.

<u>Financial Indicator: SDG</u>	<b>2016</b>
<b>Gross Premium Written</b>	189,083
<b>Net Earned Premium</b>	102,033
<b>Investment Income</b>	2,965
<b>Operating &amp; Other Expenses</b>	15%
<b>Gross Claims</b>	





<b>Official Name:</b>	Syrian Arab Republic
<b>Capital:</b>	Damascus
<b>Population:</b>	17064854
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+2:00
<b>National Holidays:</b>	17 April
<b>Currency:</b>	Syrian Pound
<b>Monetary Unit:</b>	1 syrian pound/100=piastre
<b>Exchange Rate(US\$1):</b>	516.161
<b>GDP Per Capita US\$ PPP:</b>	5040
<b>GDP Per Capita US\$ Nominal :</b>	2802
<b>Supervisory Authority:</b>	Surian Insurance Supervisory Commis- sion
<b>Country UN Code:</b>	SYR
<b>Dialing Code:</b>	(+963)
<b>Area Code:</b>	Damascus:11
<b>Internet Code:</b>	.sy
<b>Total Premium in US\$*:</b>	41 (millions)
<b>Life Premium in US\$*:</b>	1 (millions)
<b>Non-Life Premium in US\$*:</b>	40 (millions)

# FAIR MEMBERSHIP

## Arab Union Reinsurance Company, Syria

<b>Contact Person</b>	Dr. Aziz Saqr
<b>Position</b>	Chairman
<b>Tel</b>	00963-116132593
<b>Email</b>	aure-as@maktoob.com
<b>Website</b>	<a href="http://www.arabunionre-sy.com">www.arabunionre-sy.com</a>
<b>Address</b>	Elmezzeh Fayeze Mansour St(3) Villas East, 1322 Qurtaja
<b>Class of Business</b>	Composite





<b>Official Name:</b>	United Republic of Tanzania
<b>Capital:</b>	Dar Es Salaam
<b>Population:</b>	51820000
<b>Language:</b>	Swahili
<b>Local Time:</b>	UTC+3:00
<b>National Holidays:</b>	26 April
<b>Currency:</b>	Tanzanian Shilling
<b>Monetary Unit:</b>	1 Tanzanian Shilling(TZH)/100=CENT
<b>Exchange Rate(US\$1):</b>	2240.79
<b>GDP Per Capita US\$ PPP:</b>	3296
<b>GDP Per Capita US\$ Nominal :</b>	1032
<b>Supervisory Authority:</b>	Tanzania Insurance Regulatory Authority
<b>National Association:</b>	Association of tanzania Insureres
<b>Training Institute</b>	Insurance institute of tanzania
<b>Country UN Code:</b>	TZA
<b>Dialing Code:</b>	255
<b>Area Code:</b>	DAR ES Salaam:22
<b>Internet Code:</b>	.tz
<b>Total Premium in US\$*:</b>	318 (millions)
<b>Life Premium in US\$*:</b>	36 (millions)
<b>Non-Life Premium in US\$*:</b>	282 (millions)

# FAIR MEMBERSHIP



## Tanzania National Reinsurance Corporation Limited, Tanzania

<b>Contact Person</b>	Rajab Kakusa
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00255 22 2922341/3
<b>Email</b>	mail@tan-re.co.tz
<b>Website</b>	www.tan-re.co.tz
<b>Address</b>	8th Floor, TAN RE House, Plot No 406, Longido Street, Upanga P.O Box 1505, Dar es Salaam, Tanzania
<b>Class of Business</b>	Non-Life and Life
<b>Rating Overview</b>	Claims Paying Ability, National A+, International B+
<b>Establishment Date</b>	8th November, 2001
<b>Paid up Capital</b>	TZS 31,744,565,000
<b>Subscribed Capital</b>	TZS 60,000,000,000
<b>Owned by</b>	

### Brief:

The Tanzania Reinsurance Company Limited (TAN RE) was established by the Government of the United Republic of Tanzania in accordance with Section 70 of the Insurance Act No.18 of 1996 as replaced by the Insurance Act of 2009. The Company was duly incorporated as a limited liability company under the Companies Ordinance CAP 212 on the 8th November, 2001. From its domicile in the historical port city of Dar es Salaam ('Heaven of Peace') on the shores of the East African coast, TAN RE effectively opened its doors for the writing of all classes of reinsurance business with effect from 27th January, 2004.

The company has been registered to transact reinsurance business in respect of both short and long term businesses.

Recently the company pioneered in the establishment of Ezulwini Reinsurance Company plc based in the Kingdom of Swaziland where it has a 49 per cent stake.

<b>Financial Indicator:</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	74,909	73,057	73,572	62,693	69,252
<b>Net Earned Premium</b>	62,296	60,189	64,389	55,978	58,187
<b>Investment Income</b>	1,785	1,526	1,573	1,749	1,936
<b>Operating &amp; Other Expenses</b>	27,300	26,928	27,884	25,029	24,385
<b>Gross Claims</b>	45,246	40,719	48,055	39,149	37,397





<b>Official Name:</b>	Kingdom of Thailand
<b>Capital:</b>	Bangkok
<b>Population:</b>	67959000
<b>Language:</b>	Thai
<b>Local Time:</b>	UTC+7:00
<b>National Holidays:</b>	28 July
<b>Currency:</b>	Baht
<b>Monetary Unit:</b>	B1=100 STANGS
<b>Exchange Rate(US\$1):</b>	US\$1=B35.0900
<b>GDP Per Capita US\$ PPP:</b>	16706
<b>GDP Per Capita US\$ Nominal :</b>	5938
<b>Supervisory Authority:</b>	Office of insurance Commission(OIC),Thai-land
<b>National Association:</b>	The General Insurance Association
<b>Training Institute</b>	Thiland Insurance Institute
<b>Country UN Code:</b>	THA
<b>Dialing Code:</b>	(+66)
<b>Area Code:</b>	Bangkok:2
<b>Internet Code:</b>	.th
<b>Total Premium in US\$*:</b>	22044 (millions)
<b>Life Premium in US\$*:</b>	15131 (millions)
<b>Non-Life Premium in US\$*:</b>	6913 (millions)

# FAIR MEMBERSHIP



## Asian Reinsurance Corporation., Thailand

<b>Contact Person</b>	S. A. Kumar
<b>Position</b>	President & CEO
<b>Tel</b>	00662-2452197
<b>Email</b>	asianre@asianrecorp.com
<b>Website</b>	www.asianrecorp.com
<b>Address</b>	17th Fl., Tower B Chamnan Phenjati Business Center, 65 Rama 9 Road, Huaykwang, Bangkok 10320
<b>Class of Business</b>	Non-Life Reinsurance
<b>Establishment Date</b>	1980
<b>Paid up Capital</b>	USD 98.81
<b>Subscribed Capital</b>	USD 98.81
<b>Owned by</b>	Multi-lateral organization under UN-ESCAP

### Brief:

Started as an intergovernmental organization in 1979 under UN-ESCAP by its member countries, its membership was extended to private sector in 2005.

Currently 10 member states are Regular Members and 19 insurance/reinsurance entities are Associate Members.





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<b>Official Name:</b>	Togolese Republic
<b>Capital:</b>	Lome
<b>Population:</b>	7 million
<b>Language:</b>	French
<b>Local Time:</b>	UTC+0
<b>National Holidays:</b>	27 April
<b>Currency:</b>	CFA France
<b>Monetary Unit:</b>	1CFA Franc/100=Centime
<b>Exchange Rate(US\$1):</b>	547.626
<b>GDP Per Capita US\$ PPP:</b>	1619
<b>GDP Per Capita US\$ Nominal :</b>	590
<b>Supervisory Authority:</b>	Ministere des finances - Direction des As-surances
<b>Country UN Code:</b>	TGO
<b>Dialing Code:</b>	(+228)
<b>Area Code:</b>	Lome: 2
<b>Internet Code:</b>	.tg
<b>Total Premium in US\$*:</b>	87 (millions)
<b>Life Premium in US\$*:</b>	36 (millions)
<b>Non-Life Premium in US\$*:</b>	51 (millions)

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# FAIR MEMBERSHIP



**CICA-RE**

## CICA Re, Togo

<b>Contact Person</b>	Jean Baptiste KOUAME
<b>Position</b>	Directeur Général
<b>Tel</b>	002282216269-388
<b>Email</b>	cica-re@cica-re.com; ou jkouame@cica-re.com
<b>Website</b>	www.cica-re.com
<b>Address</b>	Avenue du 24 Janvier - Casaf Bldg 12410 - Lome
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	AM BEST B GCR BB+
<b>Establishment Date</b>	1981
<b>Paid up Capital</b>	45,734,705 EUR
<b>Subscribed Capital</b>	76,224,509 EUR
<b>Owned by</b>	

### Brief:

Established in 1981 by the Member States of the International Conference on Insurance Supervision (CICA), which became, since the signing of the CIMA Treaty the Inter-African Conference on Insurance Markets in 1992 , CICA-RE commenced operations on 1 January 1984.\_

### *In thousands of Francs*

#### *CFA (XOF)*

<b>Financial indicator</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium written</b>	38,228,610	33,189,58	30,270,27	25,936,58	21,571,89
<b>Net earned Premium</b>	34,649,112	26,858,51	26,099,49	20,569,44	17,686,75
<b>Investement Income</b>	2,172,289	2,257,816	1,714,961	1,561,258	1,226,185
<b>Operating and others expenses</b>	5,376,312	4,643,673	4,319,870	3,553,833	3,174,911
<b>Gross Claims</b>	17,909,027	14,678,93	9,589,600	9,168,083	5,962,608





<b>Official Name:</b>	Republic of Tunisia
<b>Capital:</b>	Tunis
<b>Population:</b>	10.2 million
<b>Language:</b>	Tunisian Arabic
<b>Local Time:</b>	UTC+1:00
<b>National Holidays:</b>	14 January, 20 March
<b>Currency:</b>	Tunisian Dinar
<b>Monetary Unit:</b>	Tunisian Dinar
<b>Exchange Rate(US\$1):</b>	2.90237
<b>GDP Per Capita US\$ PPP:</b>	12065
<b>GDP Per Capita US\$ Nominal :</b>	3553
<b>Supervisory Authority:</b>	Ministere des Finances - comite general des assurances
<b>National Association:</b>	Tunisian Federation of Insurance Companies
<b>Country UN Code:</b>	TUN
<b>Dialing Code:</b>	(+216)
<b>Area Code:</b>	Tunis: 71
<b>Internet Code:</b>	.tn
<b>Total Premium in US\$*:</b>	824 (millions)
<b>Life Premium in US\$*:</b>	150 (millions)
<b>Non-Life Premium in US\$*:</b>	674 (millions)

# FAIR MEMBERSHIP



ASSURANCES BIAT

## Assurance BIAT, Tunisa

<b>Contact Person</b>	Nejla Moalla Harrouch
<b>Position</b>	General Manager
<b>Tel</b>	00 216 71 197 820
<b>Email</b>	general@assurancesbiat.com.tn
<b>Website</b>	www.assurancesbiat.com.tn
<b>Address</b>	Immeuble Assurances BIAT les jardins du lac 1053 les berges du lac
<b>Class of Business</b>	Non-Life
<b>Establishment Date</b>	2002

<u>Financial Indicator (Million):</u>	2015	2014	2013	2012
Gross Premium Written	78 119	69 408	65 598	65 485



# FAIR MEMBERSHIP



## La Compagnie Méditerranéenne d'Assurances et de Réassurances (C.O.M.A.R.), Tunisa

<b>Contact Person</b>	Hakim Ben Yedder
<b>Position</b>	General Manager
<b>Tel</b>	21671340899
<b>Email</b>	dg@comar.tn
<b>Website</b>	www.comar.tn
<b>Address</b>	Immeuble COMAR, Avenue Habib Bourguiba, 1001- Tunis RP.
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1969

<u>Financial Indicator:</u>	2015	2014	2013	2012
Gross Premium Written	161 646	157 472	154 458	144 779

# FAIR MEMBERSHIP



## GAT ASSURANCES, Tunisia

<b>Contact Person</b>	Mohamed Dkhili
<b>Position</b>	General Manager
<b>Tel</b>	00 216 71 350 000
<b>Email</b>	gat@gat.com.tn
<b>Website</b>	www.gat.com.tn
<b>Address</b>	92-94, Av. Hédi CHAKER 1002 Tunis
<b>Establishment Date</b>	1975

### Financial Indicator:

	2015	2014	2013	2012
<b>Gross Premium Written</b>				
<b>Net Earned Premium</b>	130 829	132 926	131 983	120 428



# FAIR MEMBERSHIP



## Socite D'Assurance "Salim", Tunisa

<b>Contact Person</b>	Dalila Badr Koubaa
<b>Position</b>	General Manager
<b>Tel</b>	00 216 71 184 200
<b>Email</b>	commercial@salim-ins.com
<b>Website</b>	www.salim-ins.com
<b>Address</b>	Immeuble Assurances BIAT les jardins du lac 1053 les berges du lac
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1995
<b>Paid up Capital</b>	1 000 000 dinars.

### Financial Indicator:

	2015	2014	2013	2012
<b>Gross Premium Written</b>	100 586	50 125	43 108	41 731

# FAIR MEMBERSHIP



## Société Tunisienne d'Assurances et de Réassurances ( STAR ), Tunisa

<b>Contact Person</b>	Hassene Feki
<b>Position</b>	General Manager
<b>Tel</b>	0021671340852
<b>Email</b>	hassene.feki@star.com.tn
<b>Website</b>	www.star.com.tn
<b>Address</b>	Square Avenue de Paris 1080 Tunis
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1958
<b>Paid up Capital</b>	100,000 Dinars

### Brief:

Establishment of the Tunisian Insurance and Reinsurance Company with a capital of 100,000 dinars, divided into 10,000 ordinary shares with a par value of 10 dinars, distributes 50% between the Tunisian State and Tunisian natural and legal persons 30% insurance companies 20%



# FAIR MEMBERSHIP



## Société Tunisienne de Réassurance "Tunis Re", Tunisa

<b>Contact Person</b>	Lamia Ben Mahmoud
<b>Position</b>	Chairman & GM
<b>Tel</b>	00 216 71 904 911
<b>Email</b>	tunisre@tunisre.com.tn
<b>Website</b>	www.tunisre.com.tn
<b>Address</b>	12 Avenue du Japon, Montplaisir (B.P : 29) - 1073
<b>Class of Business</b>	All kinds of Reinsurance
<b>Rating Overview</b>	B+ (Good) , «bbb-» by AM BEST.
<b>Establishment Date</b>	1981
<b>Paid up Capital</b>	100.000.000 TND
<b>Subscribed Capital</b>	100.000.000 TND
<b>Owned by</b>	Tunisian State, Insurance Companies & Tunisian Banks

### Brief:

In 1981 and on the initiative of authorities, was created the first national reinsurance Tunis Re in the form of a public company with the help of Tunisian banks and insurancecompanies

<b>Financial Indicator: (million)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	113 434	100 585	97 634	85 878	77 029
<b>Net Earned Premium</b>	64 498	56 851	51 311	41 185	40 454
<b>Investment Income</b>	18 880	15 064	12 585	9 902	7 497
<b>Operating &amp; Other Expenses</b>	35 425	32 332	29 387	26 844	22 692
<b>Gross Claims</b>	55 821	50 987	51 586	34 307	46 583



<b>Official Name:</b>	Republic of Turkey
<b>Capital:</b>	Ankara
<b>Population:</b>	79814871
<b>Language:</b>	Turkish
<b>Local Time:</b>	UTC+2:00
<b>National Holidays:</b>	14 Jan. , 20 March
<b>Currency:</b>	Turkish Lira
<b>Monetary Unit:</b>	1Turkish Lira/100= kuruş
<b>Exchange Rate(US\$1):</b>	3.40172
<b>GDP Per Capita US\$ PPP:</b>	25776
<b>GDP Per Capita US\$ Nominal :</b>	11014
<b>Supervisory Authority:</b>	Republic of turkey prime Ministry Under-secretariat of Treasury Insurance Supervisory Office
<b>National Association:</b>	Insurance Association of turkey
<b>Training Institute</b>	Insurance Training Center
<b>Country UN Code:</b>	TUR
<b>Dialing Code:</b>	(+90)
<b>Area Code:</b>	Istanbul: 212
<b>Internet Code:</b>	.tr
<b>Total Premium in US\$*:</b>	13085 (millions)
<b>Life Premium in US\$*:</b>	1644 (millions)
<b>Non-Life Premium in US\$*:</b>	11440 (millions)

\*Source: Swissre Sigma No. 3/2017



# FAIR MEMBERSHIP



## Anadolu Anonim Turk Sigorta, Turkey

<b>Contact Person</b>	Ilhami Koc
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0090-2123500385/3500350 /3500373
<b>Email</b>	bilgi@anadolusigorta.com.tr
<b>Website</b>	www.anadolusigorta.com.tr
<b>Address</b>	Büyükdere Caddesi İş Kuleleri Kule 2 Kat:23-26 34330 4. Levent
<b>Class of Business</b>	Non Life
<b>Establishment Date</b>	1997

### Brief:

Anadolu Insurance Company has played an important role in the development of the insurance industry in Turkey and in the modernization of the country's socioeconomic environment in parallel with that development ever since it was founded.

As part of the "Recon Project" that it launched in 1997, the company has brought all of its agencies into its data processing network through an online and real-time system. Through the benefits of information technology, it has raised the quality of its services to modern-day levels.



# FAIR MEMBERSHIP



## Milli Re, Turkey

<b>Contact Person</b>	Hasan Hulki Yalcin
<b>Position</b>	General Manager
<b>Tel</b>	00902-122317909
<b>Email</b>	millire@millire.com
<b>Website</b>	www.millire.com
<b>Address</b>	Harbiya Mah. Macka cad . No:3535367
<b>Class of Business</b>	Reinsurance
<b>Rating Overview</b>	A.M Best 14.07.2017 B+ Standard & Poors 01.02.2017 tr AA-
<b>Establishment Date</b>	1929
<b>Paid up Capital</b>	660.000.000 TRY
<b>Subscribed Capital</b>	1.336.000.000 TRY
<b>Owned by</b>	100% National Entities or Individuals

## Brief:

Established in 1929 as the world's first and only private company to operate the compulsory reinsurance for each branch and promote the development of the Turkish insurance Market. In addition to the management of the compulsory cessions as from 01.01.1991, started to offer reinsurance capacity to local companies on treaty and facultative basis. Run the compulsory reinsurance system in all lines of business until 31.12.2001. Actively started writing business from international markets as from 2006. Opened Singapore branch in 2007, focusing on Asia - Pacific region. In order to fully benefit from the large potential in the local market, became the major shareholder, with 57,31% stake, in group company Anadolu Sigorta which is one of the largest and the most established company of the Turkish Insurance Market.

<b>Financial Indicator (TRY):</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	930	997	958	925	1,031
<b>Net Earned Premium</b>	856	845	813	836	943
<b>Investment Income</b>	412	395	272	330	219
<b>Operating &amp; Other Expenses</b>	231	171	181	130	153
<b>Gross Claims</b>	55	28	62	57	(18)





Head Office:  
Maçka Caddesi No:35 Şişli 34367 İstanbul, TURKEY  
Phone: +90 (212) 231 47 30  
info@millire.com

Singapore Branch Office:  
4 Battery Road #20-01, Bank of China Building SINGAPORE 049908  
Phone: +65 6499 9340  
singapore@millire.com

[www.millire.com](http://www.millire.com)



<b>Official Name:</b>	United Arab Emirates
<b>Capital:</b>	Abu Dhabi
<b>Population:</b>	5779760
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+4:00
<b>National Holidays:</b>	02 Dec.
<b>Currency:</b>	UAE Dirham
<b>Monetary Unit:</b>	1 Emirati Dirham/100=fils
<b>Exchange Rate(US\$1):</b>	0.05746
<b>GDP Per Capita US\$ PPP:</b>	68424
<b>GDP Per Capita US\$ Nominal :</b>	40162
<b>Supervisory Authority:</b>	Insurance Authority of U.A.E
<b>National Association:</b>	Emirates Insurance Association
<b>Country UN Code:</b>	ARE
<b>Dialing Code:</b>	(+971)
<b>Area Code:</b>	Abu Dhabi:2
<b>Internet Code:</b>	.ae
<b>Total Premium in US\$*:</b>	10237 (millions)
<b>Life Premium in US\$*:</b>	2448 (millions)
<b>Non-Life Premium in US\$*:</b>	7789 (millions)



# FAIR MEMBERSHIP



## Abu Dhabi National Takaful, U.A.E.

<b>Contact Person</b>	Osama Abdeen
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0097124107700
<b>Email</b>	osama.abdeen@takaful.ae
<b>Website</b>	www.takaful.ae
<b>Address</b>	Tamouh Tower, 25th Floor, Marina Square, Al Reem Island, P.O. Box 35335 Abu Dhabi, UAE
<b>Class of Business</b>	Takaful Insurance
<b>Rating Overview</b>	'A-' (Excellent) & Long-Term Issuer of 'a-' from A.M. Best
<b>Establishment Date</b>	2003 November
<b>Paid up Capital</b>	100,000,000
<b>Subscribed Capital</b>	100,000,000

### Brief:

Abu Dhabi National Takaful Co. P.S.C ('Takaful') was established in November 2003 with the aim of providing Takaful insurance solutions for the regional market. With its Head Office in Abu Dhabi, our operations cover the entire UAE with office in Abu Dhabi, Al Ain and Dubai.

The Company is licensed by the Ministry of Economy & Commerce as the first Takaful Operator in the emirates of Abu Dhabi and is among the Islamic insurance companies operating in the United Arab Emirates.

<b>Financial Indicator: (Million)</b>	<b>2016</b>
<b>Gross Premium Written</b>	32078
<b>Net Earned Premium</b>	131,781
<b>Investment Income</b>	10,814
<b>Operating &amp; Other Expenses</b>	67,833
<b>Gross Claims</b>	



# FAIR MEMBERSHIP



## Abu Dhabi National Ins Company, U.A.E.

<b>Contact Person</b>	Ahmad Idris
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	0097124080100
<b>Email</b>	info@adnic.ae
<b>Website</b>	www.adnic.ae
<b>Address</b>	UAE, Abu Dhabi, P.O.Box 839
<b>Class of Business</b>	Insurance
<b>Rating Overview</b>	A- Outlook: Stable by S&P
<b>Establishment Date</b>	Sept 1972
<b>Paid up Capital</b>	375,000,000 AED
<b>Subscribed Capital</b>	375,000,000 AED
<b>Owned by</b>	99.99% National Entities or Individuals

### Brief:

Founded in 1972, a publicly listed composite insurance provider headquartered in Abu Dhabi, the United Arab Emirates. From our headquarters, we provide the UAE and the greater MENA region with affordable and customized insurance solutions as well as risk underwriting solutions

<b>Financial Indicator (million):</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	2375	2,290	2,631	2,406	2,299
<b>Net Earned Premium</b>	1,081	1,284	1,481	1,348	1,214,
<b>Investment Income</b>	102,366	101,952	106,436	99,600	81,055
<b>Operating &amp; Other Expenses</b>	239,913	207,572	230,241	209,225	215,513
<b>Gross Claims</b>					





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# FAIR MEMBERSHIP



شركة العين الأهلية للتأمين  
Al Ain Ahlia Insurance Co.

## Al Ain Ahlia Insurance Company, U.A.E.

<b>Contact Person</b>	Mohammed Mazhar Hamadeh
<b>Position</b>	General Manager
<b>Tel</b>	00971 2 6119999
<b>Email</b>	info@alaininsurance.com
<b>Website</b>	www.alaininsurance.com
<b>Address</b>	Al Ain Insurance Building - Airport Road - Abu Dhabi /P. O. Box 3077 - Abu Dhabi
<b>Class of Business</b>	Composite Insurance Company
<b>Rating Overview</b>	Moody's - A3 (Stable)
<b>Establishment Date</b>	30-10-1975
<b>Paid up Capital</b>	AED 150,000,000
<b>Subscribed Capital</b>	AED 150,000,000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Incorporated in Abu Dhabi at the end of 1975 under Law No. 18 of 1975, the Company began underwriting in 1976, with a paid up capital of Dh.5,000,000/-. Al Ain Ahlia's owners are prominent citizens of the United Arab Emirates with the majority share holding being held by the Government of Abu Dhabi. With current paid up capital of Dh. 150,000,000/- the Company is rated among the Leading insurers in the region.

<b>Financial Indicator: (Million AED)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	964,242	680,488	600,135	516,529	462,202
<b>Net Earned Premium</b>	278,095	222,694	209,838	205,281	187,363
<b>Investment Income</b>	29,663	20,132	48,321	30,376	24,397
<b>Operating &amp; Other Expenses</b>					
<b>Gross Claims</b>	302.259	248,196	278,766	218,146	324,241



# Al Ain Ahlia Insurance Co. (PSC)



Aviation



Motor



Home



Engineering



Property



Health



Marine



Life



Energy

شركة العين الأهلية للتأمين (ش.م.ع)  
ترحب بكم الى عالم التأمين

## Head office Abu Dhabi

Al Ain Ahlia Ins. Co. Bldg.  
Airport Road  
P.O.Box 3077  
Telephone: 6119999  
Telefax: 4456685

## Al Ain Branch

Al Ain Ahlia Ins. Co. Bldg.  
Al Ghabah Street  
P.O.Box: 1770 Al Ain  
Telephone: 7642142-7656254  
Telefax: 7667775

## Dubai Branch

Al Ain Bldg.  
Opposite Hayat Regency Hotel  
P.O.Box: 3541 Deira Dubai  
Telephone: 2725500-2725522  
Telefax: 2725511

## Sharjah Branch

Al Reem Plaza  
Corniche Al Buhaira  
P.O.Box: 24585 Sharjah  
Telephone: 5753440/5753442  
Telefax: 5753441

Website: [www.alaininsurance.com](http://www.alaininsurance.com)

Email: [info@alaininsurance.com](mailto:info@alaininsurance.com)

# FAIR MEMBERSHIP



## Al Buhaira National Insurance Company, U.A.E.

<b>Contact Person</b>	Nader T. Qaddumi
<b>Position</b>	General Manager
<b>Tel</b>	00971-65174444
<b>Email</b>	gm@albuhaira.com
<b>Website</b>	www.albuhaira.com
<b>Address</b>	ABNIC Tower-Corniche road -Khhalid Lagoon,Sharjah ,U.A.E
<b>Class of Business</b>	Life & Non-Life & composite
<b>Establishment Date</b>	1978

### Brief:

Established in 1978, Al Buhaira National Insurance Company (ABNIC) is a leading insurance company in UAE. ABNIC is a UAE Public Share Holding Company with a paid up capital of AED 250 Million and assets of over AED 1.8 Billion.

The reputation of ABNIC is synonymous with reliability and quality. Having 9 branches across the country, ABNIC Underwrites all types of insurance: Property, Engineering, Energy, Liability, Aviation, Marine Hull & Cargo, Group Life, Motor, Travel, Medical, Home and others.



# FAIR MEMBERSHIP



## Al Dhafra Insurance Company, U.A.E.

<b>Contact Person</b>	Kamal Saratawi
<b>Position</b>	General Manager
<b>Tel</b>	00971-92224444/2233355
<b>Email</b>	gm@aldhafrainsurance.ae
<b>Website</b>	www.afnic.ae
<b>Address</b>	Al Dhafra Insurance Company Building, Zayed the 2nd Street P. O. Box 319 - Abu Dhabi
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	26-03-90
<b>Paid up Capital</b>	AED 100 million
<b>Subscribed Capital</b>	AED 100 million
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Al Dhafra Insurance Company P.S.C. is a Public Shareholding Company entirely owned by the U.A.E. nationals. It is incorporated in Abu Dhabi by Emiri Decree No. 8 of 1979 and registered under the provisions of The UAE Insurance Law (Federal Law No. (6) of 2007 enacted in February 2007).

<b>Financial Indicator: (AED million)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	336	354	347	303	284
<b>Net Earned Premium</b>	160	241	198	194	161
<b>Investment Income</b>	27	15	27	32	18
<b>Operating &amp; Other Expenses</b>	34	33	35	34	31
<b>Gross Claims</b>					

# FAIR MEMBERSHIP



## Al Fujairah National Insurance Company, U.A.E.

<b>Contact Person</b>	Antoine Maalouli
<b>Position</b>	General Manager
<b>Tel</b>	00971-92224444/2233355
<b>Email</b>	ho@fujinsco.ae
<b>Website</b>	www.afnic.ae
<b>Address</b>	8th Floor, Insurance Bldg, Hamad Bin Abdullah St., Fujairah United Arab Emirates PO Box 277
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1976

### Brief:

Al Fujairah National Insurance is a fast emerging Insurer from the East end of the UAE.



# FAIR MEMBERSHIP

تكاful الهلال  
al hilal takaful



## Al Hilal Takaful, U.A.E.

<b>Contact Person</b>	Amer Farouq Daya
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00971-24994306
<b>Email</b>	adaya@alhilaltakaful.ae
<b>Website</b>	www.alhilalbank.ae
<b>Address</b>	Corniche Road- Al Hilal Bank Building-2nd Floor,111644 Abu Dhabi
<b>Class of Business</b>	Takaful
<b>Establishment Date</b>	2008

### Brief:

Al Hilal Takaful Company is a public incorporated company owned by Al Hilal Bank - one of the major investments of the Council (Abu Dhabi Investment Council).

Al Hilal Takaful is licensed to conduct General Takaful under Ministerial Decree No. 28, dated 27/09/2008. It operates from its headquarters in Abu Dhabi, and has plans to expand to other emirates across the UAE.

# FAIR MEMBERSHIP



Your dependable risk partner

شركة الخزنة للتأمين ش.م.ع.

AL KHAZNA INSURANCE COMPANY P.S.C

## Al Khazana Insurance Company, U.A.E.

<b>Contact Person</b>	Mohammad Rayees
<b>Position</b>	Acting CEO
<b>Tel</b>	00971-26767000/6969700
<b>Email</b>	rayess@akic.com
<b>Website</b>	www.alkazna.com
<b>Address</b>	Al Masaood Towers, Hamdan Street - 1st floor P. O. Box 73343 - Abu Dhabi -U.A.E
<b>Class of Business</b>	Non-Life
<b>Establishment Date</b>	1996

### Brief:

Established in 1996 through Royal Decree issued by H.H. Sheikh Khalifa Bin Zayed Al Nahyan, President of the UAE and Ruler of Abu Dhabi, Al Khazna Insurance Company p.s.c. (AKIC) is operating in the UAE with its Head Office in Abu Dhabi and branches in Dubai & Al Ain. The Company also serve its clientele through satellite offices located at Muroor and Al Wagan. Al Khazna is listed in Abu Dhabi Securities Exchange.



# FAIR MEMBERSHIP



## Al Wathba National Insurance Company, U.A.E.

<b>Contact Person</b>	Bassam Chilmeran
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	009712-4185300
<b>Email</b>	alwathba@awnic.com
<b>Website</b>	www.awnic.com
<b>Address</b>	Najda St., P.O. Box: 45154, Abu Dhabi, UAE
<b>Class of Business</b>	All type of General Insurances
<b>Rating Overview</b>	BBB+ (S & P Global Rating)
<b>Establishment Date</b>	25/9/1996
<b>Paid up Capital</b>	AED 207,000,000
<b>Subscribed Capital</b>	AED 207,000,000
<b>Owned by</b>	AWNIC is a public joint stock company

### Brief:

Incorporated in 1996 in Abu Dhabi, UAE. AWNIC has a well spread service network of branches in Abu Dhabi, Dubai and Al Ain, with 8 satellite offices located all across the Emirates and continuously expanding. It is a public joint stock company listed in the ADX (Abu Dhabi Securities Exchange) with a strong capital base of AED 207 million.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	294,781	343,389	427,183	404,050	384,253
<b>Net Earned Premium</b>	141,880	213,756	211,341	231,452	212,141
<b>Investment Income</b>	101,491	18,302	123,752	135,327	11,799
<b>Operating &amp; Other Expenses</b>	66,881	48,636	51,705	51,219	42,754
<b>Gross Claims</b>	258,816	259,850	299,672	306,892	226,712



# FAIR MEMBERSHIP



## Alliance Insurance Company, U.A.E.

<b>Contact Person</b>	Aiman Azara
<b>Position</b>	Director&C.E.O.
<b>Tel</b>	00971-46051111
<b>Email</b>	aimen@alliance-uae.com
<b>Website</b>	www.alliance-uae.com
<b>Address</b>	The 2nd and 3rd Floors of the elegant Warba Centre - Abu Baker Al Siddiq Road - Deira /P. O. Box 5501 - Dubai
<b>Class of Business</b>	Composite ex. Oil
<b>Establishment Date</b>	1975

### Brief:

With over forty years' experience, Alliance Insurance has grown to become one of UAE's leading providers of premium insurance services to individuals, corporations and government bodies. Established in 1975, our business was founded on a commitment to excellence by providing unmatched customer service, security and reliability to our clients.



# FAIR MEMBERSHIP



## Dubai Insurance Company, U.A.E.

<b>Contact Person</b>	Abdellatif aburah
<b>Position</b>	General Manager
<b>Tel</b>	009714 2693030
<b>Email</b>	aburah.a@dubins.ae
<b>Website</b>	www.dubins.ae
<b>Address</b>	Dubai Insurance Company Al Riqqa Street. Deira, Dubai, UAE
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	AM Best B++ (Good)
<b>Establishment Date</b>	1970

### Brief:

Dubai Insurance Company was the first local Insurance Company to be formed in the UAE when it was incorporated in 1970 as a Public Shareholding Company. Thus, we mark 45 years since its formation by Decree of His Highness, Sheikh Rashid Al Makhtoum.

# FAIR MEMBERSHIP



## Emirates Insurance Company, U.A.E.

<b>Contact Person</b>	Jason Light
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	(971) 26440400
<b>Email</b>	info@eminsco.com
<b>Website</b>	www.eminsco.com
<b>Address</b>	Emirates ins. Co. Bldg. Tourist Club Area, Abu Dhabi P.O.Box: 3856 Abu Dhabi
<b>Class of Business</b>	Composite
<b>Rating Overview</b>	A-
<b>Establishment Date</b>	1982

### Brief:

One of the pioneering insurance companies in the region, Emirates Insurance Company was established by virtue of law No 6 of 1982 issued by Sheikh Zayed Bin Sultan Al Nahayan. The company opened its doors with only a handful of staff from its only branch in Abu Dhabi. After 30 years of dedication, outstanding service and commitment to all our stakeholders, Emirates Insurance Company, a semi government company, now operates from 30 offices across the country and employs over 250 staff.



# FAIR MEMBERSHIP



## Emirates Retakaful, U.A.E.

<b>Contact Person</b>	Mohamed H. El Dishish
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00971-4 270 2000
<b>Email</b>	Info@emiratesre.ae
<b>Website</b>	www.emiratesre.ae
<b>Address</b>	Emirates Financial Towers, 12th floor, North Tower, office 1201m 1202 & 1203, DIFC, P.O.Box 9329, Dubai, UAE
<b>Class of Business</b>	All Non-life Reinsurance classes.
<b>Rating Overview</b>	B++ (A.M. Best)
<b>Establishment Date</b>	2008 then moved to Dubai 2013
<b>Paid up Capital</b>	USD 120,000,000
<b>Subscribed Capital</b>	USD 120,000,000
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

EmiratesRE (Previously Al Fajr RE) was established on 2008 in Kuwait then moved to Dubai and rebranded to EmiratesRE on 2013 as the first leading Retakaful Institution for regional and worldwide markets, grounded on Fiqh Al Muamalat, observing the rules and regulations of the Islamic society.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Gross Premium Written</b>	82	66	64
<b>Net Earned Premium</b>	81.2	58	40
<b>Investment Income</b>	1.6	3.4	4.3
<b>Operating &amp; Other Expenses</b>	6.7	7	7.0
<b>Gross Claims</b>			



# FAIR MEMBERSHIP



## HDFC International Life & Re Company Limited, U.A.E.

<b>Contact Person</b>	Sameer Yogishwar
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00971 4 354 6969
<b>Email</b>	sameer@hdfclifere.com
<b>Website</b>	www.hdfclife.com
<b>Address</b>	Unit OT 17-30, Level 17, Central Park Offices, Dubai International Financial Centre (DIFC), P.O. Box 114603
<b>Class of Business</b>	Life
<b>Establishment Date</b>	2016

### Brief:

HDFC Life is one of the leading life insurance companies in India offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings & Investment and Health, along with Children's and Women's Plan.



# FAIR MEMBERSHIP



## Orient Insurance Company, U.A.E.

<b>Contact Person</b>	Omer Hassan Elamin
<b>Position</b>	Group President
<b>Tel</b>	00971-4 2531300
<b>Email</b>	orient@alfuttaim.com
<b>Website</b>	www.insuranceuae.com
<b>Address</b>	P.O.Box : 6457 Abu Dhabi
<b>Class of Business</b>	Composite – General, Health and Life
<b>Rating Overview</b>	A - Stable from S & P, A - Excellent from AM Best
<b>Establishment Date</b>	01-Jan-82
<b>Paid up Capital</b>	AED 500 Million
<b>Subscribed Capital</b>	AED 500 Million
<b>Owned by</b>	100% National Entities or Individuals

### Brief:

Established in 1982, with a paid up capital of AED 5 Million, Orient has grown steadily to become the largest insurance company in the UAE with a paid up capital of AED 500 million and equity of AED 2.6 Billion, consistently achieving the highest profit in the market. Orient has established subsidiary companies in Syria, Egypt, Sri Lanka, Turkey and branches in Oman and Bahrain. Orient UNB Takaful, promoted by Orient Insurance and Union National Bank to cater to Takaful market, has started its operations in July 2017.

<u>Financial Indicator:</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	2673121	2,333,682	1,802,305	1,596,631	1,426,209
<b>Net Earned Premium</b>	760,341	626,571	496,450	446,227	382,574
<b>Investment Income</b>	129,924	103,820	99,967	102,907	82,059
<b>Operating &amp; Other Expenses</b>	576,418	458,354	344,308	309,130	245,103
<b>Gross Claims</b>					



# FAIR MEMBERSHIP



RAK INSURANCE

## RAK Insurance Company, U.A.E.

<b>Contact Person</b>	Andrew Smith
<b>Position</b>	Chief Executive Officer
<b>Tel</b>	00971-2273000
<b>Email</b>	andrew@rakinsurance.com
<b>Website</b>	www.rakinsurance.com
<b>Address</b>	Ras Al Khaimah P.O.Box: 506 Ras Al Khaimah
<b>Class of Business</b>	Composite
<b>Establishment Date</b>	1974

### Brief:

During the past 43 years since its establishment in 1974, RAK Insurance has grown significantly from a small local insurance company into a true regional insurance leader.



# FAIR MEMBERSHIP



## Tokyo Marine Middle East Limited, U.A.E.

<b>Contact Person</b>	Hironari Iwakuma
<b>Position</b>	Chairman
<b>Tel</b>	00971- 04 4255678
<b>Email</b>	hironariiwakuma@tm-mena.com
<b>Website</b>	www.tmmena.Com
<b>Address</b>	Unit - Office GV05/L01/106 , Floor-1, Gate Village Building 5, Dubai International Financial Centre, Dubai, 506616
<b>Class of Business</b>	General

### Brief:

Tokio Marine Middle East (TMME) is the Regional Office for Tokio Marine for the MENA region. It aims to build stable and sustainable insurance and takaful businesses for the Tokio Marine Group in Middle East and North Africa. It enables growth of the Tokio Marine Group's regional business and also provides adequate governance to the group companies.



<b>Official Name:</b>	Socialist Republic of Vietnam
<b>Capital:</b>	Hanoi
<b>Population:</b>	92700000
<b>Language:</b>	Vietnamese
<b>Local Time:</b>	UTC+7:00
<b>National Holidays:</b>	02 Sep.
<b>Currency:</b>	Dong
<b>Monetary Unit:</b>	1 vietnamese Dong/100=Hào
<b>Exchange Rate(US\$1):</b>	22723.1
<b>GDP Per Capita US\$ PPP:</b>	6925
<b>GDP Per Capita US\$ Nominal :</b>	2305
<b>Supervisory Authority:</b>	Insurance Supervisory Authority Ministry of Finance Of Vietnam
<b>National Association:</b>	Insurance Association Of Vietnam
<b>Country UN Code:</b>	VNM
<b>Dialing Code:</b>	(+84)
<b>Area Code:</b>	Hanoi:4
<b>Internet Code:</b>	.vn
<b>Total Premium in US\$*:</b>	3622 (millions)
<b>Life Premium in US\$*:</b>	2053 (millions)
<b>Non-Life Premium in US\$*:</b>	1568 (millions)



# FAIR MEMBERSHIP



## Baominh Insurance Corporation, Vietnam

<b>Contact Person</b>	Dr. Tran Vinh Duc
<b>Position</b>	Chairman & CEO
<b>Tel</b>	0084-8-8294180 Ext.401/8291919
<b>Email</b>	tvduc@baominh.com.vn
<b>Website</b>	www.baominh.com.vn
<b>Address</b>	26 Ton That Dam St. District 1, Ho Chi Minh City - Vietnam
<b>Class of Business</b>	Non life
<b>Establishment Date</b>	1994
<b>Paid up Capital</b>	VND 755 billion

### Brief:

Bao Minh Insurance Corporation provides non-life insurance and reinsurance, and financial investment products and services in Vietnam. The company offers health and accident, motor vehicle, property and engineering, liability, hull and P& I, marine cargo, aviation, and agriculture insurance. It operates a network of 59 branches. The company was incorporated in 1994 and is headquartered in Ho Chi Minh City, Vietnam



<b>Official Name:</b>	Republic of Yemen (Yemeni Republic)
<b>Capital:</b>	Sanaa
<b>Population:</b>	25408000
<b>Language:</b>	Arabic
<b>Local Time:</b>	UTC+3
<b>National Holidays:</b>	22 May
<b>Currency:</b>	Yemeni Rial
<b>Monetary Unit:</b>	1 yemeni Rial/100=fils
<b>Exchange Rate(US\$1):</b>	250.553
<b>GDP Per Capita US\$ PPP:</b>	2476
<b>GDP Per Capita US\$ Nominal :</b>	907
<b>Supervisory Authority:</b>	Central Bank OF Yemen
<b>National Association:</b>	Yemen Insurance Federation
<b>Country UN Code:</b>	YEM
<b>Dialing Code:</b>	967
<b>Area Code:</b>	Sanaa: 1
<b>Internet Code:</b>	.ye
<b>Total Premium in US\$*:</b>	95 (millions)
<b>Life Premium in US\$*:</b>	9 (millions)
<b>Non-Life Premium in US\$*:</b>	86 (millions)



# FAIR MEMBERSHIP



## United Insurance Company, Yemen

<b>Contact Person</b>	Tarek Saeed
<b>Position</b>	Managing Director
<b>Tel</b>	00967 -1- 555 555
<b>Email</b>	uicyemen@uicyemen.com
<b>Website</b>	www.uicyemen.com
<b>Address</b>	Al-Saeed Center, Zubeiri st. , Sana'a , Republic of Yemen
<b>Class of Business</b>	(Life , Non-Life and Takaful) Insurers
<b>Rating Overview</b>	(A-) By Muhanna & Co. Rating Services, Lebanon
<b>Establishment Date</b>	1981
<b>Paid up Capital</b>	2,000,000,000
<b>Subscribed Capital</b>	2,000,000,000

### Brief:

Established in 1981, United Insurance is a subsidiary of Hayel Saeed Anam Group. The Group is considered the first commercial Group in Yemen in respect of the volume of its investments and its competitive position in the Yemeni market.

<b>Financial Indicator: ( million)</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	10445	9,893	8,962	8,446	6,457
<b>Net Earned Premium</b>	4,310	3,777	3,752	2,965	2,167
<b>Investment Income</b>	865,056	621,957	356,971	326,020	106,647
<b>Operating &amp; Other Expenses</b>	2,975	2,769	2,879	2,375	1,762
<b>Gross Claims</b>	1,996	1,772	1,878	1,598	799,209



<b>Official Name:</b>	Republic of Zimbabwe
<b>Capital:</b>	Harare
<b>Population:</b>	12.6 m
<b>Language:</b>	English
<b>Local Time:</b>	UTC+2:00
<b>National Holidays:</b>	18 April
<b>Currency:</b>	Zimbabwe Dollar
<b>Monetary Unit:</b>	1 zimbabwean Dollar/100=cent
<b>Exchange Rate(US\$1):</b>	361.9
<b>GDP Per Capita US\$ PPP:</b>	2002
<b>GDP Per Capita US\$ Nominal :</b>	1027
<b>Supervisory Authority:</b>	Association of Zimbabwe
<b>National Association:</b>	Insurance & Pensions Commission - IPEC
<b>Training Institute</b>	Insurance Institute Of Zimbabwe
<b>Country UN Code:</b>	ZWE
<b>Dialing Code:</b>	(+263)
<b>Area Code:</b>	Harare: 4
<b>Internet Code:</b>	.zw
<b>Total Premium in US\$*:</b>	620 (millions)
<b>Life Premium in US\$*:</b>	416 (millions)
<b>Non-Life Premium in US\$*:</b>	204 (millions)



# FAIR MEMBERSHIP



## Eagle Insurance Company, Zimbabwe

<b>Contact Person</b>	Musa Bako
<b>Position</b>	Managing Director
<b>Tel</b>	00263- 4708212/9
<b>Email</b>	bakom@eagle.co.zw
<b>Website</b>	www.fbc.co.zw
<b>Address</b>	Eagle House, 105 Jason Moyo Avenue/4TH Street Harare,
<b>Class of Business</b>	Composite

### Brief:

Zimbabwean shareholders Baobab Re and FBC Reinsurance held a combined 46 percent shareholding, Zurich S.A. had a 49 percent stake. FBC Holdings Group bought out Zurich SA in December 2010 and Baobab Re a year later to assume majority shareholding with a 95 percent stake



# FAIR MEMBERSHIP



## FMRE Property & Casualty Company, Zimbabwe

<b>Contact Person</b>	Ian Chakawa Tavonesa
<b>Position</b>	Managing Director
<b>Tel</b>	(+263) 4 850317
<b>Email</b>	fmre@fmre.co.zw
<b>Website</b>	www.fmrepropertyandcasualty.co.zw
<b>Address</b>	First Mutual Park 100 Borrowdale Road Borrowdale 6th Floor FML Building 9th Ave/Main Street Bulawayo Zimbabwe
<b>Class of Business</b>	Property and Casualty Insurance
<b>Establishment Date</b>	2003

### Brief:

FMRE Property and Casualty was established in 2003 as First Mutual Reinsurance. The company is a dominant player in the Zimbabwean reinsurance industry and underwrites significant business from the African continent. The company offers short-term reinsurance services to its clients in all classes of general insurance.

Traditional reinsurance products are backed by a comprehensive range of risk management services and technical support. The business is managed by a dynamic team of professionals with expertise from diverse fields.

FMRE property and Casualty is a wholly owned subsidiary of First Mutual Holdings Limited an investment holding entity with interests in life assurance, short term insurance, reinsurance, property holding entity and actuarial services. The First Mutual Holdings group is listed on the Zimbabwe Stock Exchange.



# FAIR MEMBERSHIP



## NICOZ Diamond Insurance Ltd, Zimbabwe

<b>Contact Person</b>	Grace Muradzikwa
<b>Position</b>	Managing Director
<b>Tel</b>	00263-4704911-4
<b>Email</b>	gmuradzikwa@nicozdiamond.co.zw
<b>Website</b>	www.nicozdiamond.co.zw
<b>Address</b>	30 Samora Machel Avenue, Harare, Zimbabwe
<b>Class of Business</b>	Short Term Insurance
<b>Rating Overview</b>	A- ( Global Credit rating of South Africa)
<b>Establishment Date</b>	1981
<b>Paid up Capital</b>	\$12,432,750
<b>Subscribed Capital</b>	\$12,432,750

### Brief:

NicozDiamond is a publicly owned company, headquartered in Harare, Zimbabwe and is listed on the Zimbabwe Stock Exchange.

<u>Financial Indicator: (Millions)</u>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Gross Premium Written</b>	3699	38,770	28,728	30,018	24,782
<b>Net Earned Premium</b>	24,244	24,706	17,765	16,908	14,114
<b>Investment Income</b>	1,785	1,499,784	841,747	2,677,904	1,918,376
<b>Operating &amp; Other Expenses</b>	7,262	8,546	7,342	6,683	5,817
<b>Gross Claims</b>	18,827	15,615	12,440	10,070	10,799

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