

Membership Directory



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General Insurance Corporation of India भारतीय साधारण बीमा निगम

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"Suraksha", 170, Jamshedji Tata Road, Churchgate, Mumbai 400020, India. Telephone (Board): +91 22 2286 7000 Email: info@gicofindia.com

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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



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-Hakiem, 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-Hakiem 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 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. Noureddine 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 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.

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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 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.

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 Non-Life 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 FAIR 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 MİLLÎ REASÜRANS Website: http://www.fairrepool.com/

Address: Milli Reasürans T.A.Ş. Maçka Cad. No: 35 34367

,Sisli, Istanbul - Turkey

2007	2016	2017	2018	2019	2020
Subscripted Capacity	f 18.000.000 For Fire & Engineering per country, f 3.000.000 other branches per trea-ty	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per trea-ty	£ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per trea-ty	£ 18.000.000 For Fire & Engineering per country, £ 3.500.000 other branches per trea-ty	£ 18.000.000 For Fire & Engineer- ing per country, £ 3.500.000 other branches per trea-ty
Gross Premium	£ 43.607.696 (closed)	£ 43.034.000 (est)	£ 41.398.000 (est)	£ 35.921.000 (est)	£ 40,560,477 (est)
Profit (Loss) of the Year	£ - 155,273	£ 8,177,619.20	£ 5,948,350.59	£ 7,986,487.58	£ 15,213,133.83

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 175 selected Cessions splitted in Hull and Liabilities shares for 2020 UY.

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

Objective:

- Write aviation risks ceded from the FAIR members and other Afro-Asian markets.
- Increase the aviation retention capacity of Afro-Asian markets.
- Write a balanced portfolio of selected airlines in ASIA and Africa.

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@scrmaroc.com
Website: www.scrmaroc.com

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

 FAIR Aviation Pool is Registered in The China Insurance Regulatory Commission (CBIRC)-2021

	2014	2015	2016	2017	2018	2019	2020
Subscripted Capacity	\$34M	\$34M	\$34M	\$34M	\$34M	\$34M	\$34M
Gross Premium	\$4M	\$4M	\$5M	\$5M	\$5M	\$5M	\$5.7M
Profit (Loss) of the Year	\$-2M	\$140 000,00	\$800 000,00	\$823 417,00	\$446 920,00	\$171 904,80	\$314 516,00

AIR Oil & Energy Insurance Syndicate



With the vision, drive and initiative of the Federation of Afro-Asian Insurers & Reinsurers (FAIR), FAIR Oil & Energy Insurance Syndicate was established in order to serve FAIR Members in this vital field of business. The Syndicate was 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.

Lines of Business:

- Energy: Onshore and Offshore.
- Power Plants.
- Renewable Energy.
- Energy related Constructions.
- Nuclear Risks including Radioactive Contamination.
- Operators Extra Expenses (Cost of Well Control/Re-drilling Expenses/Seepage and Pollution).
- Business Interruption when written in conjunction with other classes.
- Liability when written in conjunction with other classes.

Energy package policies.



Managing Director: Mr. Nabil Hajjar

Phone: + (973) 17517176 Fmail: foeis@foeis.com TRUST RF Website: www.foeis.com

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

The Syndicate is the first entity of its kind to be rated by a reputable international rating agency

A.M Best has assigned the Syndicate the following rating: Financial Strength Rating (FSR) B+ (Good) with Stable outlook. Issuer Credit Rating (ICR) bbb- with stable outlook.



	2014	2015	2016	2017	2018	2019	2020
Capacity	\$25M	\$25M	\$25M	\$25M	\$25	\$25	\$25
Gross Premium	\$23M	\$20M	\$21.5M	\$27.6M	\$29.3M	\$29.8M	\$25.5M
Profit (Loss) of the Year (Financial Year)	\$2.3M	\$3.3M	\$3M	\$1.4M	\$2.3M	(\$3.9M)	\$1.3M

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. The Pool underwrites Catastrophe Excess of Loss treaties in all classes but excluding Terrorism.

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

Objective:

The Pool shall accept reinsurance business from Africa and Asian Markets (including Cyprus and Russia), including incidental interest abroad:

- To promote cooperation amongst the FAIR Member Companies.
- To increase the penetration of catastrophe insurance in Afro-Asian countries.
- To promote additional underwriting capacity and self-reliance in the region.
- To effect savings of foreign exchange for Member Companies and Afro Asian Insurance Industry
- To provide similar standards of Reinsurance rates, terms and services in the Afro Asian region as offered in US/European markets.



Managed By:

Manager: Mrs. Madhulika Bhaskar, Director & General Manager

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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	607,547	178%	Nil
2018	9,70,227	60%	Nil
2019	2,079,451	114%	Nil
2020	2,608,428	25%	Nil



Membership Types

- 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
 - a. the Head-Office situated in Africa or Asia.

Associate membership is opened to:

- **a.** any other Afro-Asian national insurance or reinsurance compan whose Head-Office is situated in Africa or Asia and
- **b.** any African or Asian national insurance association or institution.
- **Correspondent Membership** is opened to other insurance and reinsurance companies or institutions, whose collaboration is deemed conducive to promoting the aims of the "FAIR".

V. 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 is opened to:

- Afro-Asian Brokerage Companies.
- Insurance Consultancy Firms.
- Individual Brokers
- Brokers Association

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.

Membership Benefits



Networking

- Attend FAIR events with a special/discounted fees
- Host FAIR Conferences, Forums & Seminars
- FAIR promote cooperation a mong insurance and reinsurance companies in Africa and Asia, through
- •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 GICRE ,India



Capacity Builduing

•Get a special discount on all the programmes of the National Insurance Academy of India "NIA".



publications

- Receive all such publications, circulars, statistical data, financial information and reports, and othe 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 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 Members Countries

1	Algeria	11	Egypt	22	Kuwait	33	Philippines	44	Thailand
2	Azerbaijan	12	Eritrea	23	Lebanon	34	Qatar	45	Togo
3	Bahrain	13	Ethiopia	24	Libya	35	Russia	46	Tunisia
4	Bangladesh	14	Germany	25	Madagascar	36	Saudi Arabia	47	Turkey
5	Bhutan	15	Ghana	26	Malaysia	37	Sierra Leone	48	U.A.E.
6	Belarus	16	India	27	Maldives	38	South Korea	49	Uzbekistan
		17	Indonesia	28	Morocco	39	Sri Lanka	7	
7	China	18	Iran	29	Nigeria	40	Sudan	50	Vietnam
8	Cyprus	19	Iraq	30	Oman	41	Switzerland	51	Yemen
9	Caribbean	20	Jordan	31	Pakistan	42	Syria	52	Zambia
10	DPR Korea			X				53	Zimbabwe
		21	Kenya	32	Palestine	43	Tanzania	1	



MEMBERS Association



Bahrain Insurance Association, Bahrain

Contact Person Abdulhameed Al Ammadi / Musheera Al Matoog

Position General Manager / HR & Administration Manager

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Email musheera@bia-bh.com

Website www.bia-bh.com

Address Office 901, Amani Tower, 6th Floor, Block 436, Road 3620,

Building 964, Seef Area

Establishment Date

Brief:

Bahrain Insurance Association has about 50 members, comprising local insurance companies, foreign insurance companies, reinsurance, brokers and service providers.

The Association's main objectives are:

Bringing together the insurance industry to facilitate exchange of information and cooperation in all

matters relating to the industry.

Creating better insurance awareness for the various segments of the society.

Stimulating education and training and improving the technical skills within the insurance industry.

Organizing seminars and specialized programs and attending relevant conferences, meetings and events

Promote sound, ethical and professional standards within the industry.



Egyptian Insurance Institute, Egypt

Contact Person Mohamed El Dishish

Position CEO

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Website https://iiegypt.com/

Address Cairo Office: 28TH Talat Harb St., Downtown Cairo, B.O.

Box 149 Mohamed Farid

Giza Office: 6TH Wezarit Elzeraa St. With Elthwra St.,

Dokii,

Establishment Date 1975

Brief:

The Insurance Institute of Egypt (IIE), the training and education organization established in 1975, assists the Egyptian insurance industry in developing qualified personnel. Through research and study, scientific publications, education, training and consultation, strengthening the role of the insurance industry in the national economy.

On November 5, 1975, the Board of Heads of the four Egyptian insurance companies, "Public Sector", issued a decision by Misr Insurance Company / Al Sharq Insurance Company / National Insurance Company and the Egyptian Reinsurance Company to approve the establishment of the Insurance Institute in Egypt as an institute affiliated with the Legal Insurance Institute in London.



Financial Regulatory Authority, Egypt

Contact Person Mohamed Omran

Position Chairman

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Email chairman@fra.gov.eg

Website https://fra.gov.eg/

Address Smart village, building no. 136B, Kilo 28 Egypt –

Alexandria road, Giza province

Establishment Date 2009

Brief:

The Financial Regulatory Authority (FRA) established in accordance with Law no. 10 of 2009. FRA is responsible for supervising and regulating non-banking financial markets and instruments, including Capital Market, Futures Exchanges, Insurance Activities, Mortgage Finance, Financial Leasing, Factoring, and Securitization. FRA plays a pivotal role in ensuring stability and soundness of these markets and boosting their competitiveness to attract further domestic and foreign investments. FRA also works on reducing risks resulting from the lack of coordination, in addition to addressing problems emanating from the presence of different regulatory methods. FRA replaced the Egyptian Insurance Supervisory Authority (EISA), the Capital Market Authority (CMA), and the Mortgage Finance Authority (MFA). It applies the provisions of Law no. 10 of 1981 on Insurance Supervision and Control, Capital Market Law no. 95 of 1992, Central Depository and Registry Law no. 93 of 2000, Mortgage Finance Law no. 148 of 2001, as well as other related laws and decrees that are part of FRA's terms of reference. In addition, FRA is the competent authority that applies the provisions of Financial Leasing Law no. 95 of 1995.



Insurance Federation of Egypt, Egypt

Contact Person Dr. Tarek Seif

Position Secretary General

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Website https://www.ifegypt.org/

Address 10, Iran Street, Dokki- Giza-Egypt (527) Orman

Establishment Date 1952

Brief:

Aims to raise the level of the insurance industry and insurance professions associated with them and the organization of competition and to foster scientific and cultural ties and social relations between companies and its member associations and the General Authority for financial control and other government agencies and NGOs on active insurance at home and abroad, as well as examine the technical basis of price and compensation.



Birla Institute of Management & Technology (BIMTECH), India

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Address Plot No. 5, Knowledge Park-II, Greater Noida, U.P. INDIA

Establishment Date 2nd October 1988

Brief:

Birla Institute of Management Technology was established in 1988 under the aegis of the Birla Academy of Art and Culture and supported by the Birla group of companies. Late Basant Kumar Birla and Late Sarala Birla, former chairperson of B K Birla Group of companies were the founders of the business school. The institute runs four two-year duration postgraduate programs including Insurance Business Management Program and FPM/EFPM (for doctoral students). The program of Insurance Business Management Program offers a cutting-edge curriculum to achieve this objective. Among the recently introduced changes are Business Analysis, Advanced risk management course (including enterprise risk management), and Advanced health insurance. In addition, the Program PGDM-IBM teaches the conventional insurance subjects in life, non-life, health, and reinsurance streams. The course spreads over six trimesters with a two-month summer internship assignment between the first and second years. Students also learn the intricacies of subjects like Elements of Actuarial Science, MarketingFinance, CRM, OB & HR, and Personal Financial Planning (Wealth Management). Rounding off students' personality traits are accomplished by focused training in soft skills, corporate visits, and industry-based projects.



National Insurance Acadmy, India

Contact Person Shri G. Srinivasan

Position Director

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Website www.niapune.org.in

Address 25, Balewadi, Baner Road, NIA P.O., Pune-411045,

Maharashtra, India

Establishment Date 16th December 1980

Brief:

National Insurance Academy (NIA) is a premier institution devoted to equip the insurance industry with the best of talents; established 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 16th December, 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. The 2 year full time Post Graduate Diploma in Management (PGDM) of NIA was initiated in 2004, to create a stream of young talent with specific focus on the Insurance, Pension and allied sectors which offers dual expertise in management and Insurance. The Academy has a sprawling (approx. 32 acres) campus housing the administrative, academic, hostel and residential facilities amidst lush greenery and is self-sufficient with a Bank, Post Office, Dispensary, Sports, Gymnasium and Swimming Pool facilities.



Association Des Compagnies D'Assurances Au Liban(ACAL), Lebanon

Contact Person Jamil Harb

Position Secretary General

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Lebanon

Establishment Date 1971

Brief:

Established in 1971, the Association aims at establishing a close cooperation among its members in different fields, building the profession on technical and sound bases and instituting rules and regulations liable to raise the level of the insurance industry as well as safeguarding the public interest and insuring the representation of its members with the authorities and third party.



The Palestinian Road Accidents Injured Fund

As exclusively provided by Article 173 of the Palestinian Insurance Law No. 20 of 2005, The Palestinian Road Accidents Injured Fund is mandated for compensating road accident casualties. As an integral part of the insurance sector in Palestine, the Palestinian Road Accidents Injured Fund is a professional non-profit institution. Based on its position in the insurance sector, according to Article 173 of the Insurance Law, the Palestinian Road Accidents Injured Fund seeks to achieve main goals, notably, repatriation in cases where insurance coverage is not provided to physical injuries in road accidents for reasons beyond their control.

The Palestinian Road Accidents Injured Fund Establishment

The The Palestinian Road Accidents Injured Fund was established in accordance with the Insurance to replace the Palestinian Road Accident Victims Compensation Fund. The latter was created under the Palestinian President's Decision No. 95 of 1995.

Pursuant to Article 170 of the Insurance Law, the Palestinian Road Accidents Injured Fund enjoys independent juridical personality, granting it the legal capacity to perform all actions and dispositions and ensure that it achieves its objectives, carries out operations, and exercise activities in line with the Insurance Law. Chapter 20 of the Insurance Law (Articles 170-177) regulates the Palestinian Road Accidents Injured Fund functions and independent legal personality. In addition to setting financial resources, it provides how the Palestinian Road Accidents Injured Fund board of director is formed. The law establishes casualties' right to claim compensation from the Palestinian Road Accidents Injured Fund under legal conditions and controls. According to the Law, the Palestinian Road Accidents Injured Fund has the right to reclaim the amounts it pays.

The Palestinian Road Accidents Injured Fund Vision

Contribute to providing a social protection Umbrella in Palestine by compensating road accident, who are not included in insurance coverage for reasons stated by the Insurance Law.

The Palestinian Road Accidents Injured Fund Objectives

- a. Play a vital and humanitarian role by providing treatment coverage and compensation in cases provided by the Insurance Law, where insurance coverage is not available, and only to physical injuries in road accidents.
- b. Participate in and contribute to developing the insurance sector and promoting insurance industry and space to include all citizens in the Palestinian territory in cooperation with all insurance sector components.
- c. Contribute to raise community awareness by highlighting compliance with laws, particularly Insurance and Traffic Laws, and state the risks and consequences of violating these laws for both individuals and society.

Web: https://wvvw.sandoq.ps E-mail: sandoq@sandoq.ps Tel: +97022967298

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Palestine Road Accidents Victims Compensation Fund, Palestine

Contact Person Loay S. Hawash

Position General Manager

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Website www.sandoq.ps

Address Al-beireh- Al-balou`- Kawther St. - Ramallah

Establishment Date 2005

Brief:

The Palestinian Fund to Compensate Road Accidents Victims was established under the Palestinian Insurance Law No. 20 of 2005, to replace the Palestinian Fund for Compensating Road Accident Victims, which had been established by a decision issued by the Palestinian President No. 95 of 1995, where the insurance law canceled all orders and rulings issued by the occupation authorities. Regarding insurance and all that contradicts its provisions.



Palestinian Insurance Federation, Palestine

Contact Person Ms . Nesrin Hanbali

Position Secretary General

Tel 00970 2 2413133

Email nesrin.hanbali@pif.org.ps

Website www.pif.org.ps

Address Al-beireh- Al-balou' - Kawther St. VIP center building floor

2

Establishment Date 2005

Brief:

he Palestinian Federation of the Insurance Companies has been practicing its work since late nineties. It acquires its importance in the Palestinian Labour Law No. (20) of 2005 in accordance with article 131 of the fifteenth chapter. It is a non-profit Palestinian institution with a legal independent legal personality seeking to achieve the public interest of the national economy. It is the sole representative of all the insurance companies operating in Palestine. It seeks to develop the insurance industry, raise the insurance awareness of the public, works to protects of interests of its members and achieve cooperation with all official Authorities concerned and everybody associated with the insurance sector at the local, Arab and international levels.



National Insurance Regulatory Authority, Sudan

Contact Person Mr.Mohammad Satti

Position General Manager

Tel (249) 91222055

Email mohammedsatti94@gmail.com

Website www.isa.gov.sd

Address Khartoum, Al-Muqrin- Al-Ghaba St. the National Authority

for Insurance Supervision Tower

Establishment Date 1960

Brief:





Federation Tunisienne des Ste. d'Ass. "FTUSA", Tunisia

Contact Person Hatem Amira

Position Executive Director

Tel (216) 71-905590

Email hatem.amira@planet.tn

Website www.ftusanet.org

Address 9 Bis new Delhi St.

Establishment Date 1973

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:

Conduct or commission studies on strategic, technical, financial and legal issues and establish retrospective and prospective insurance statistics;

Ensure liaison with other professional organizations, national or international, and the partners of the insurance and reinsurance industry;

Developing training, prevention, information and communication actions;

Study questions of any kind on the insurance and reinsurance sector and make proposals to the parties concerned to encourage the promotion and development of the sector.



Emirates Insurance Association, U.A.E.

Contact Person Fareed Lutfi

Position Secretary General

Tel (971) 02-6771444

Email flutfi@emirates.net.ae

Website www.eiauae.net/En

Address Abu Dhabi

Establishment Date 1988

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) of 1989, aiming to Develop cooperation among EIA's members in all matters related to insurance operations, to establish it on sound technical and scientific grounds, Secure the interests of the members, organize their duties and defend their rights, in order for confidence and security to prevail in the field of insurance, Work to take care of the interests of the insured and find appropriate solutions to the issues that may arise between them and the insured, Exchange of ideas and experiences in the interest of the members and coordinate the exchange of information and opinions in various fields of interest to members and all workers in the insurance field, Study the technical foundations of prices and compensation, as well as the terms and conditions related to the various branches and types of insurance , Propose forms of standardized insurance policies and submit them to the competent government agencies for approval, Represent the UAE insurance market in Arab, regional and international insurance conferences, Form technical committees specialized in the various insurance activities that the members engage in, and in accordance with the provisions of this Articles of Association.

MEMBERS Brokers



Connect Underwriting, Bahrain

Contact Person Jamil R. EL Bahou

Position CEO and Chief Underwriting Officer

Tel +44 203 036 0024

Email uw@connectuw.com

Website https://connectuw.com/

Address 3 Lloyd's Avenue, London EC3N 3DS, United Kingdom

Class of Business Managing General Agent "MGA"

Rating Overview

Establishment Date

Owned by

Brief:

We are a London based managing general agent "MGA", regulated by the FCA and accredited as a Lloyd's Coverholder, underwriting on behalf of Lloyd's and other first class securities. We underwrite a worldwide book of business across multiple classes including Property & Engineering, Energy, Marine, Casualty, War & Terrorism and other specialist insurances. We are also the 'architects' of Connect Marketplace, the future of digital distribution, trading, and processing of (re)insurance in the Lloyd's and London market. As a Lloyd's recognized electronic placement system, our platform provides Lloyd's Brokers and Coverholders, Managing Agents, London and global Company Markets with a versatile and powerful white labeled technology solution to enable them to produce, negotiate, bind, and process (re) insurance business seamlessly, at a fraction of the cost.

The platform is 'community driven', scalable, user friendly, and secure.



Protection Insurance Services, Bahrain

Contact Person Osama Abdulaal
Position Managing Director
Tel +973 1721 1700
Email osama@pis.bh
Website https://pis.bh/

Address Suite 206, Car Park Building, Gov. Avenue, Manama,

Kingdom of Bahrain

Class of Business All types of Insurance

Rating Overview Establishment Date

Owned by 100 % National Entities/Individuals

Brief:

Protection Insurance Services is a leading insurance and reinsurance broking firm with sound reputationamong the insurance community in the kingdom of Bahrain. As part of a coherent approach to business development PIS will provide international specialized insurance, reinsurance (including takaful and re-takaful) and advisory services to insurance and reinsurance companies and other corporate & commercial entities in its chosen regions. PIS's team enjoys detailed knowledge and long standing relationships with most insurance companies in Bahrain and in the Middle East, which will also assist international organizations with their insurance requirements in this region.



五洲(北京)保險经纪有限公司 CONTINENTAL INSURANCE BROKERS LIMITED

Continental Insurance Brokers Ltd., China

Contact Person DAI Xun
Position Chairman

Tel (+86)-10-8555 8455

Email webmaster@chinacib.com

Website www.chinacib.com

Address Rm.1704, Office Tower E2, Oriental Plaza

No.1 East Chang An Avenue

Dongcheng District Beijing 100738

China

Class of Business

Reinsurance Broke

Rating Overview

Establishment Date

2003

Owned by Brief:

Since its establishment, CIB always insists on professional, international and scientific business philosophy and pioneers an unique way of development. At present, CIB has over 100 professionals all over China and provides customized insurance and reinsurance services for hundreds of corporation clients and multiple insurance companies. Our clients spread over various industries, including large infrastructural projects (Such as subway, highway, railway and bridge), composite commercial buildings, high-tech electronic manufacturing, urban renovation, electrical energy (including new energy resources such as wind power), oil and gas exploration, petrochemical, mining, construction and operation of ports and piers, ship building and marine, aviation, fine art exhibition and transportation, large fleet, financial lease, liabilities and credit insurance, A&H and employee benefits, etc.

Furthermore, with development over a decade, CIB has become a leading professional reinsurance broker in China. Through its global reinsurance networks, CIB has provided reinsurance inward and outward solutions for dozens of Chinese insurance companies and multiple overseas insurance institutions. We focus on providing various types of treaty and facultative reinsurance services and efficient claim services.



Rainbow Intermediaries, DPR Korea

Contact Person Mr.Han Chol Gyu

Position General Director

Tel

Email Rainbow.inter@silibank.net.kp

Website www.silibank.net.kp

Address

Class of Business Insurance Broker



ARB Reinsurance Brokers, Egypt

Contact Person Ayman Hosny

Position Managing Director

Tel +202 2537 9646

Email ayman.hosny@arb-holding.com

Website www.arb-holding.com

Address 49 El-Banafseg street, 1st Settlement, New Cairo, Egypt

Class of Business Reinsurance Broker

Rating Overview

Establishment Date 2011

Owned by 100% National Entities or Individuals

Brief:

Aphrodite Reinsurance Broker "arb" is a comprehensive reinsurance broking arm of Aphrodite Holdings which is a 26 years experienced management firm active in Aviation Consulting, Insurance Management, and Risk Management, the group arranged reinsurance around the globe with a collective business portfolio of more than 55 billion USD of sum insured. With locations in London and Cairo, arb handles various lines of insurance where we tailor to the various needs of clients' in the Middle Eastern, African and European markets. Our deep specialist knowledge in this field has given us the competency to excel in providing competitive and flexible risk transfer solutions.



Bavarian Insurance Brokerage, Egypt

Contact Person Mohamed Fathy

Position Managing Director

Tel (+20)1061020020

Email Mohamed.fathy@bib-eg.com

Website www.bib-eg.com

Address Bavaria town, Katamya, Ring Road, Maadi, Cairo, Egypt

Class of Business Insurance Broker



Contact Insurance Broker, Egypt

Contact Person Nehal Break

Position Managing Director Tel (202) 26177600

Email nehal.break@contact.eg

Website https://contact.eg/contact-insurance-brokerage/

Address Villa 32,57 St., branched from 90 street - El Tagamo3 El

Khamis, Cairo - Egypt

Direct Broker

Class of Business

Rating Overview

Establishment Date 2015

Owned by Brief:

Contact Insurance Brokerage is an Egyptian joint stock company subject to the provisions of Law No. (159) of 1981 and the Law of Supervision and Control of Insurance promulgated by Law No. (10) of 1981 inclusive of its amendments and implementing regulations. Contact Insurance Brokerage has also been registered on the 19th of April 2015 in the Financial Supervision Authority under Resolution No. (357) of 2015 under record No. (54). Driven by top talents and expert advisors, Contact Insurance Brokerage caters to its entire network of individual and corporate clients with competitive packages, prices, and features that suit their varying needs. Through insurance companies licensed by the Egyptian Financial Supervisory Authority, Contact Insurance Brokerage tailors an integrated package of products and services across a wide range of capabilities to unlock its clients' growth potential.



El- Sheraa Insurance Broker, Egypt

Contact Person Mohamed El sharkawy

Position Managing Director

Tel (+20)106610098

Email Mohamed.hassan@sib-eg.com

Website http://sib-eg.com/

Address Unit 11, 1st Floor, Tower 12, Bavaria Town Project, Plot

10, Kattameya Investment, Cairo

Class of Business Insurance Broker

Rating Overview

Establishment Date 2011

Owned by

Brief:

El Shra'a Insurance Brokerage Company is characterized by the existence of a group of professional insurance brokers selected carefully in order to develop the insurance portfolio, that there are advanced systems of work, and a specialized technical management.

The company offers to its customers – through a combination of professional insurance broker – all services and insurance broker in different branches of insurance (people insurance- property and Responsibilities insurance: Medical – accidents – cars – Maritime – overland transporting of goods – the dangers of riots – Engineering – Fire – transfer cash – and dishonesty.)



Fremir Insurance & Reins. Services Ltd, Egypt

Contact Person Mr. Mohammed Naguib

Position Managing Director

Tel 02 35403420

Email mnaguib@fremir.com.eg

Website www.fremir.com

Address 5, Youssef El-Gendy St., Bab El-Louk-Cairo

Class of Business Insurance Broker

Rating Overview

Establishment Date 2008

Owned by

Brief:

Fremir Insurance & Reinsurance Services Ltd. is located in Cairo. Fremir Insurance & Reinsurance Services Ltd. is working in Financial services activities. You can find more information about Fremir Insurance & Reinsurance Services Ltd. at www.fremir.com. Naguib Mohammed is associated with the company.



GoodLife Insurance Brokers, Egypt

Contact Person Mr. Sherif Abbas
Position Managing Director

Tel 19235

Email sherifabbas@goodlife.com.eg
Website www2.goodlife.com.eg

Address 7 Ismail Elkabany Street, 1st Zone Nasr City, 2nd Floor,

Cairo, Egypt.

Class of Business Composite

Rating Overview
Establishment Date 2009

Owned by Brief:

Good Life Insurance Brokers provides its clients with tailor-made insurance models with excellent premium options. Good Life Insurance Brokers is a one-stop-service to our clients and partners, starting from step one in obtaining competitive insurance quotations to suit the individual client right through to hassle-free claims.

Good Life Insurance Brokers is an Egyptian joint stock company, engaged in the insurance brokerage business in accordance with provisions of the Joint Stock Companies Law No. 159 / 1981, the Insurance Supervision and Control Law No. 10 / 1981, as amended by Law 118 / 2008, and it's Executive Regulations, subject to the provisions of the General Authority for Investment and The stock Market Authority Law and Regulations. GLIB operates subject to the decisions and regulations of the Egyptian Financial Supervisory Authority and is licensed and registered as an Insurance Brokerage Company under no 18.



Union Insurance Brokerage, Egypt

Contact Person Mahmoud Mostafa Hassan

Position CEO

Tel +20 121 222 2164

Email m.orabi@unioninsbro-eg.com

Website http://www.unioninsbro-eg.com/

Address 3 Mousadaq Street, Giza, Egypt

Class of Business Insurance Broker

Rating Overview

Establishment Date 2019



Shielders Actuarial Consultancy, Egypt

Contact Person Dr. Adel Mounir

Position Chairman

Tel 012- 21238007

Email ezzat.hosny@shiedersme.com

Website www.shieldersme.com

Address 5 El-zohoor st. mohandessin, Giza, Egypt

Class of Business Actuarial

Rating Overview

Establishment Date 2021

Owned by

Brief:

Shielders is an independent consulting firm offering a wide range of actuarial advisory, insurance and reinsurance consulting services. Shielders enjoys 30 years of industry experience, extensive insurance, reinsurance, technical expertise and a proven track record in delivering actuarial solutions. Our teams cover a range of disciplines, offering first-hand experience and practicalinsurance industry knowledge across actuarial, technical, financial, operational and IT functions.



Trust Reinsurance Brokers, Egypt

Contact Person Ibrahim Abdulshahid
Position Managing Director
Tel +202 25380500

Email irasha@trust-reins.com
Website www.trust-reins.com

Address Villa 48 South Academy, 5th Settlement, New Cairo - Egypt

Class of Business Insurance Broker

Rating Overview

Establishment Date 2014

Owned by 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.



Afro-Asian Insurance & Reinsurance Brokers, India

Contact Person Jay Thakker

Position Executive Director Tel +91 22 4966 1212

Email jaythakker@afroasian-insurance.com

Website www.aairb.com

Address 75 Bajaj Bhavan, Nariman Point, Mumbai 400021 - India

Class of Business Life & Non-Life

Rating Overview

Establishment Date 2004

Owned by 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. AIRB 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.



Interlink Insurance & Reinsurance Brokers, India

Contact Person Mr. Harshad Parekh

Position CEO

Tel (+91) 22 67340000

Email interlink@interlinkre.com

Website www.interlinkre.com

Address 501, Sai InfoTech, Patel Chowk, R.B. Mehta

Road, Ghatkopar (East), Mumbai - 400 077, INDIA

Class of Business All classes of Business, Such as, Fire, Marine,

Miscellaneous, Health & Liability Insurance and Treaty

and Facultative Direct and Reinsurance Business

Rating Overview N/A

Establishment Date 0

Owned by 1. Mr. Harshadrai Purshottam Parekh, 2. Mr. Keyur

Harshadrai Parekh

Brief:

INTERLINK is an Insurance & Reinsurance Broker operating in international market and also in local market India for more than 35 years.



J. B. Boda Reinsurance Brokers Private Limited, India

Atul Boda Contact Person

Position Group Chairman

Tel (+91 22) 66314949 / 66314917 **Email** adboda@jbbodamail.com

Website www.jbboda.net

Address Maker Bhavan No. 1, Sir V. Thackersey Marg, Mumbai -

400 020 (India)

Reinsurance Broker

Class of Business

Rating Overview

Establishment Date

1943 Owned by 100% National Entities or Individuals (J. B. Boda &

Company P. Ltd., Crowe Boda & Co. Pvt. Ltd., and other

share holding)

Brief:

The J. B. Boda Group (The Group) was founded by Late Chairman Mr. Jagmohandas Bhagwandas Boda, together with his brother, Late Mr. Dhirajlal Bhagwandas Boda, way back in 1943, when they set out from the small coastal town of Porbandar (Gujarat State) to Mumbai, the commercial hub of India, to start "Reinsurance Broking" operations. In those days, "Reinsurance Broking" was unheard of in India and the insurance business of the country was in the hands of European and American giants in the industry. The painstaking professionalism, unimpeachable standards of conduct and reputation for fair dealing of our founders enabled the Group to develop an organisation of respectable size from a relatively modest beginning. They pioneered Reinsurance Broking in India and today we are the leading and oldest Reinsurance Brokers in India, Asia, Africa, Middle-East, emerging countries, and the first Indian Multinational Reinsurance Broking House at Lloyd's U.K. The Group is operating for over seven decades and employs close to 1,000 people globally.



K. M. Dastur Reinsurance Brokers, India

Contact Person Eric Dastur

Position

Tel 022 6617 9800

Email ekdastur@kmdastur.com
Website www.kmdastur.com

Address Cambata Building (Eros Theatre), 5th Floor, Jamshedji

Tata Road, Churchgate, Mumbai, Maharashtra 400020

Class of Business General & Life Insurance across all classes of Property,

Marine, Energy, Oil & Gas, Aviation, Life & Health, Motor

and specially designed categorised solutions.

Rating Overview
Establishment Date

Owned by Brief: 1973

K.M.Dastur was founded in 1973 by the late Mr. K.M.Dastur, erstwhile Country Head of Norwich Union Insurance Company. We are a leading insurance and reinsurance broker in Asian, African and Middle Eastern markets for General & Life Insurance across all classes of Property, Marine, Energy, Oil & Gas, Aviation, Life & Health, Motor and specially designed categorised solutions. KMD is focussed on developing strong regional and international partnerships to facilitate the exchange of ideas, solutions & expertise. KMD has, through these close relationships, introduced innovative and efficient solutions which has greatly assisted choice. The company has approximately 500 experienced and qualified employees committed to providing an uncompromising service.



Mahindra Insurance Brokers, India

Contact Person Ramesh Iyer

Position Managing Director Tel (+91-22)-66423800

Email reinsurance@mahindrainsurance.com

Website www.mahindrainsurance.com **Address** Mahindra Insurance Brokers Ltd.

Ground Floor, Sadhana House, Behind, Mahindra Towers,

570 P.B.Marg, Worli, Mumbai - 400018 Reinsurance Brokerage, Composite

Class of Business **Rating Overview**

Establishment Date

Owned by **Brief:**

2004

% 100 National Entities/Indeviduals

MIBL was granted a Direct Broker's License by the Insurance Regulatory and Development Authority (IRDA) in May 2004, for undertaking direct insurance broking in Life and Non-Life businesses. MIBL has empanelled itself with various public and private insurance companies to offer customized solutions to customers. In September 2011, MIBL was granted a Composite Broker licence by the IRDA, thus foraying into Reinsurance Broking business along with Direct Broking. As a Total Insurance Risk Solutions provider, MIBL plays an integral role in the Risk Management portfolio of customers. MIBL is one of the few insurance broking companies in India to have been awarded the prestigious ISO 9001:2015 Certification for Quality Management Systems. MIBL is committed to providing value to its customers by understanding their insurance needs and risk profile, and providing innovative, cost effective, customized solutions to ensure total customer satisfaction. Our role, in short, encompasses various activities right from risk profiling to claims administration for customers. Our aim is to play a predominant role in the insurance broking industry in India with a focus on giving more value to customers, innovative solutions, superior services, a professional team, and corporate social responsibility. The company provides direct insurance broking for Corporate and Retail customers and offers a range of products for the Non-Life and Life segments. In addition, MIBL also offers value-added services like Risk Management / Audit which include risk inspection and gap analysis, and portfolio management which includes claims handling.



P.T. Asrinda Arthasangga, Indonesia

Contact Person Fajar Maulana

Position Treaty & Life Department Senior Manager

Tel +62 21 478 62574

Email reinsurance@asrinda.co.id

Website www.asrinda.co.id

Address Gedung Sentra Pemuda kav 15-16, Jl Pemuda No 61

Jakarta 13220, Indonesia

Class of Business all types of treaty reinsurance

Rating Overview

Establishment Date

Owned by Brief:

Established on August 21st 1991, Asrinda Re-Brokers is one of the leading reinsurance intermediary companies in Indonesia. Owned by seven state insurance and reinsurance companies, Asrinda Re-Brokers thrives to become the most efficient and reliable reinsurance intermediary company both in the national and international markets with substantive potential growth. Founded on solid fundamentals, Asrinda Re-Brokers belongs to six well-known state insurance companies and one reinsurance company. We methodically run by a team of professionals commanding over two decades of quality experience with full range of services in the design, structure, and implementation of reinsurance programs.



APEX Insurance Brokers, Jordan

Contact Person Zuhair Atout
Position Chairman

Tel +962 6 586 1222
Email zatout@apexib.com
Website www.apexib.com

Address 21 Barakat Al Zu'bi Street, 7th Circle

P.O. Box 451, Amman

Class of Business Insurance & Reinsurance Brokerage

Rating Overview
Establishment Date

stablishment Date 2010

Owned by 50 % National Entities or Individuals. 50 % Others from

Non Afro-Asian Countries

Brief:

APEX was established in 2010 to serve the diverse needs of local, regional, and international clients, leveraging its extraordinary expertise in order to establish fruitful long-term partnerships – all while staying ahead of the curve of a challenging, ever-evolving market. Vision To forge lasting relationships with our partners, based on transparency, trust, and the understanding that we will always have their best interests at heart; to serve as a trailblazer and trendsetter for the insurance and reinsurance industry; and to maintain a leading reputation both regionally and internationally

From our headquarters in Amman, branches across the Middle East and Africa, and partners in numerous countries, we work tirelessly to exceed our clients' needs and expectations. Mission To provide our clients with the services and solutions they need to manage and mitigate their unique risks, allowing them to more readily pursue opportunities and growth in an everchanging world.



Levites International Reinsurance Brokers, Kenya

Contact Person Ms. Esther Muhindi

Position Chief Executive Officer

Tel (+254) - 711555217

Email emuhindi@levitesre.com

Website www.levitesre.com

Address Chiromo Court, Chiromo Road, Westlands Nairobi Kenya

Class of Business Reinsurance

Rating Overview N/A

Establishment Date 2011

Owned by

Brief:

LEVITES INTERNATIONAL REINSURANCE BROKERS LIMITED is located in Nairobi, Kenya and is part of the Agencies, Brokerages, and Other Insurance Related Activities Industry. LEVITES INTERNATIONAL REINSURANCE BROKERS LIMITED has 9 total employees across all of its locations and generates \$1.68 million in sales (USD). (Employees and Sales figures are modelled).



Willis Towers watson, Kuwait

Contact Person Hamed Mabrouk
Position Managing Director

Tel (+965) 2205 3831 - (+965) 65559395 Email souad.mokdad@gsegypte.com

Website www.gsegypte.com

Address 2nd Floor after the Mezzanine, plot 28 - Marwaha Division

- Katameya - Nasr City - Cairo

Class of Business Insurance Broker

Rating Overview N/A Establishment Date 2015

Owned by 51% % National Entities/Individuals - 49% % National

Entities/Individuals

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 45,000 employees serving more than 140 countries and markets.

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.



Chedid Re, Lebanon

Contact PersonFarid ChedidPositionChairman & CEOTel+961 5 956 080

Email fchedid@chedid-capital.com

Website www.chedidre.com

Address Chedid Re House, Presidential Palace Avenue, Baabda

P.O.Box: 16-6515 Beirut, Lebanon

Class of Business All types of Insurance

Rating Overview N/A Establishment Date 1998

Owned by Brief:

Chedid Re, a company of Chedid Capital, 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 and loyalty, and we are committed to 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 and recognized as one of the Top 20 Reinsurance Brokers in the world (GR magazine incollaboration with Swiss Re) and an official Lloyds Broker.

In June 2015, Chedid Re was registered as a Lloyd's broker. The approval came as a natural extension of our longstanding and successful cooperation with Lloyd's that started at the very beginning, 22 years ago.

Chedid Re's registration as a Lloyd's broker is a testament to how our company is a trusted, international partner and 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.



Platunium Reinsurance Brokers, Lebanon

Contact Person Fadi Cherkawi

Position Chairman

Tel +961 1 560 666

Email fadi.cherkawi@platinum-reins.com

Website www.platinum-reins.com

Address Floor: 6, Pasteur Building, Pasteur Street, SAIFI, Beirut,

LEBANON

Class of Business Insurance & Reinsurance

Rating Overview N/A

Establishment Date 2014

Owned by

Brief:

Platinum Reinsurance Brokers is an organization of professional consultants with more than 35 years of experience in the fields of global insurance, reinsurance, and risk markets. Our leadership and professional approach have forged strong bonds with leading global insurance and reinsurance markets. Our company was created to respond to the market's increasing need for specialized insurance know-how in the Middle-east, GCC and Africa.



AFR Asia Pacific Limited, Malaysia

Contact Person Shaiful Arbi B Abd Aziz

Position CEO

Tel (+603) -5511-0760

Email shaiful@afr-asiapac.com.my

Website www.afr.com.my

Address Unit 327, Block 4, Laman Seri Business Park, No 7

Persiaran Sukan, Seksyen 13, 40100 Shah Alam, Selangor

Darul Ehsan, Malaysia

Class of Business Reinsurance broker for all classes.

Rating Overview N/A
Establishment Date 36342

Owned by AFR Global Sdn Bhd

Brief:

AFR Asia Pacific Limited is a Retakaful and Reinsurance Broker incorporated in the Federal Territory of Labuan, Malaysia and is licenced and regulated by the Labuan Financial Services Authority (Labuan FSA). The Company's principal activities are Reinsurance and Retakaful Broking in facultative and treaty risks for all classes of insurance with specialisation in the area of Aviation, Property, Engineering, Liability, Marine, Oil & Gas reinsurance. The Company is also an approved Lloyd's Broker.



Fair Insurance & Reinsurance Brokers, Morocco

Contact Person Mohammed Digua
Position Managing Director

Tel (212) 522 207 276 - (212) 522 207 573

Email mdigua@firb-maroc.com
Website www.firb-maroc.com

Address Green Office n°62, Route d'Al Jadida, Casablanca –

Morocco.

Class of Business Re/Insurance Broker

Rating Overview N/A Establishment Date 2006

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.

Experts For Insurance Broker LTD, Sudan

Contact Person El Sadiq A. Moneim Galak

Position Managing Director

Tel

Expertsinsconst62@gmail.com

Website

Address

Class of Business Insurance Broker



Tawasol Insurance Service, Sudan

Contact Person Abdelaal ElDawi

Position General Manager

Tel

Email yasiraaa@hotmail.com

Website

Address

Class of Business Insurance Broker



Broknet Insurance & Reinsurance DMCC, U.A.E.

Contact PersonAhmed Hosni KamalPositionManaging DirectorTel(971) 04-2828881

Email a.hosni@broknet-ltd.com Website www.broknetmea.com

Address 1003, Dome Tower, Cluster N-JLT,

Class of Business Non-Life / Composite

Rating Overview

Establishment Date 2017

Owned by Brief:

BrokNet Network was founded in October 2017 with the vision of creating a unique broker alliance network to support individual & corporate clients of Arab brokers in Middle East and Africa.

The founders of BrokNet Group MEA have many years of experience working with well-known international insurance providers. From this the founding idea of Broknet Group MEA was born: to create a network which facilitates access to international products for small and medium-sized independent Arab brokers.

BrokNet Group MEA is based in Dubai, UAE. This location in the geographical center of MEA positions us to expand into the Middle East & African region. By 2020 we plan to be represented in 11 countries via our network or associates.



Cogent Insurance Brokers LLC, U.A.E.

Contact Person Dr. Hazem Al Madi

Position Partner and Managing Director

Tel (971) 04-361 7889

Email hazem.almadi@cogentme.com

Website http://www.cogentme.com

Address Office 501, Building No. 4, Emaar Business Park - Sheikh

Zayed Road, Dubai, UAE

Class of Business

Rating Overview

Establishment Date

Owned by

Brief:

CIBL has been operating from Dubai serving clients in numerous markets since 2000 with quality personnel of over 100 years combined experience in the industry.

It is a focus by CIBL to ensure clients' risks are placed with the reputable and financially strong global underwriters from Lloyd's of London and other rated underwriters. The hands on management approach offers an individual and proactive approach to each client's needs establishing CIBL as a reputable company in the region and beyond.



United Insurance Brokers (DIFC) Limited, U.A.E.

Contact Person George Kabban

Position Chief Executive Officer Tel (971) 04-3651000

Email george.kabban@uibgulf.com

Website www.uibgroup.com

Address Suite 306, Level 3, Gate Precinct Building 3, Dubai

International Financial Centre - p.o.box 506533

Class of Business All Classes of Non-Life Property & Casualty Insurance &

Reinsurance

Establishment Date 1987

Owned by 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

MEMBERS Correspondent



Belarusian National Reinsurance Organization, Belarus

Contact Person Denis Tur

Position Deputy Director General
Tel 375 (17) 357 27 11
Email info@belarus-re.com
Website https://belarus-re.com/

Address 66-185, Karl Liebknecht Str., Minsk 220036 Republic of

Belarus

Class of Business Reinsurance and Non-life Insurance

Rating Overview Fitch Affirms Belarus Re at 'B'; Outlook Negative

Establishment Date 2006

Subscribed Capital BYN 243.8m (belarusian rubles)

Owned by Brief:

Republican Unitary Enterprise "Belarusian National Reinsurance Organization" is 100% state-owned company, which was established on 4th November 2006. Activity of RUE "Belarusian National Reinsurance Organization" is focused on reinsurance and specific insurance activities related to insurance of nuclear risks. It is the first specialized reinsurance organization in the Republic of Belarus. In accordance with the legislation of the Republic of Belarus it is the 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, France and Germany are among partners of RUE "Belarusian National Reinsurance Organization"

The main mission of RUE "Belarusian National Reinsurance Organization" 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.



Selecta Insurance Company Limited, Carribian Island

Contact Person Kirill Patyrykin
Position Managing director
Tel +1 786 375-8103
Email secretary@selecta.re

Website www.selecta.re

Address P.O. Box 355, Hunkins Waterfront Jewels, Main Street,

Charlestown, Nevis West Indies

Class of Business Composite Insurer

Rating Overview

Establishment Date 2004

Owned by Brief:

SELECTA Insurance and Reinsurance Company (Caribbean) Limited was duly incorporated and licensed as an international Reinsurance company under the provisions of the Nevis International Insurance Ordinance 2004 (and amendments) in December 2013, offering a wide variety of reinsurance products for the customers.

The original rationale for the establishment of the company was to provide suitable reinsurance options within the conventional reinsurance and alternative risk transfer market and to provide competitive and appropriate solutions in such instances. Over the last years of our activities we have achieved success in various segments of the market. We are constantly developing a range of our products offered both to corporate clients.

We are studying and analyzing all aspects of each and every client and create tailor-made products meeting the needs and wishes of our insureds. As a result we enjoy a continuous increase in number of our clients.



Munich Re, Germany

Contact Person Dr. Goachim Wenning

Position chairman

Tel +49 (89) 38 91-0

Email contact@munichre.com
Website www.munichre.com

Address Munich ReKöniginstr. 107 - 80802 Munich

Class of Business Reinsurance

Rating Overview

Establishment Date 1880

Owned by 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.



Swiss Re, Switzerland

Contact Person Christian Mumenthaler

Position Group Chief Executive Officer

Tel +41 43 285 2121

Email contact@swissre.com

Website www.swissre.com

Address Mythenguai 50, 8002 Zurich, Switzerland

Class of Business Reinsurance

Rating Overview

Establishment Date 1863

Owned by

Brief:

The Swiss Re Group is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer, working to make the world more resilient. The aim of the Swiss Re Group is to enable society to thrive and progress, creating new opportunities and solutions for its clients.



Iris Health Service L.L.C, U.A.E.

Contact Person ANIL NAIR

Position Chief Executive Officer
Tel (971) 04-8710555
Email a.nair@iris.healthcare
Website www.iris.healthcare

Address Unit 1004 & 1005, Level 10, Westburry Business

Tower, Business Bay, Dubai, 95158United Arab Emirates

Class of Business

Rating Overview
Establishment Date

2014

Owned by Brief:

IRIS Health Services is an award-winning health insurance third-party administrator (TPA) providing medical benefit and claims administration services. We are regulated by the Insurance Authority of UAE, Dubai Health Authority and Department of Health, Abu Dhabi; and the Capital Markets Authority of Oman.

IRIS also manages specialized insurance needs for reinsurers, regulators and self-insured companies: for example, we build and maintain provider networks, provide membership and customer care services in addition to claims processing.

Since our 2014 launch, IRIS has grown exponentially: Today we serve more than 400,000 insured members and 40,000 clients in the UAE alone from our corporate headquarters in Dubai and network office in Abu Dhabi. We recently expanded into Oman and work with clients including leading insurance and reinsurance companies in East Asia, the Indian subcontinent and Europe.

MEMBERS Companies

Algeria



Official Name:	People's Democratic Republic of Algeria
Capital:	Algiers
Population:	41657488
Language:	Arabic
Local Time:	UTC+1:00
Currency:	Algerian Dinar (DZD)
Monetary Unit:	1 DZD/100=Santeem
Exchange Rate(US\$1):	108.9 DZD
GDP Per Capita US\$ PPP:	15200
GDP Per Capita US\$ Nominal :	4229
Supervisory Authority:	Ministere Des Finances
National Association:	Algerian Union Of Ins & Rei Companies, Conseil National Des Assurances
Training Institute	
Country UN Code:	DZA
Country Code:	(+213)
Area Code:	Algiers : 21
Internet Code:	.dz
Total Premium in US\$*:	1189 (Millions)
Life Premium in US\$*:	105 (Millions)
Non-Life Premium in US\$*:	1084 (Millions)



Caisse Nationale De Mutualite Agricole (CNMA), Algeria

Contact Person Mr BENHABILES Cherif Position Directeur Général

Tel 00213 21.74.33.28 & 00213 21.74.35.31

Email Cnma.dg.secretariat@gmail.com

Website www.cnma.dz

Address 24, Boulevard Victor Hugo - Alger

Class of Business Mutuelle

Rating Overview

Establishment Date 1972

Paid up Capital 5.500 000 000 DZD

Subscribed Capital

Owned by

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 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.

				(525)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	13 055 007 422	14 311 810 865	14 025 201 859	13,011,935,597
Net Earned Premium	13 334 407 505	14 213 645 700	13 528 914 695	12 934 456 696
Investment Income	827 763 638	666 613 713	501 210 373	452 548 651
Operating & Other Expenses	1 078 040 609	932 318 834	854 029 143	1 022 556 199
Gross Claims	6 272 506 709	7 950 903 289	8 438 722 024	6 780 673 501



Compagnie Algérienne des Assurances - (CAAT), Algeria

Contact Person Benmicia Youcef

Position Chairman and General Manager

Tel (023) 56.93.24 à 33
Email benmicia@caat.dz
Website https://www.caat.dz/

Address 52,AVENUE DES FRÈRES BOUADOU, BIR MOURAD RAÏS - ALGER

Class of Business Non life Insurance

Rating Overview

Establishment Date 1985

 Paid up Capital
 20.000.000.000 DA

 Subscribed Capital
 20.000.000.000 DA

Owned by

Brief:

CAAT is a public insurance company, owned by the Algerian Stae.

It was created in April 198, during the reform made in the insurance secto.

Currently CAAT is a non-life insurance company and is a leader in industrials risks insurance. Its global market share is 20% and it is ranked second in terms of turnover.

				(DZD)M
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	24.750	24.589	24.126	23.128
Net Earned Premium	11.944	12.334	12.492	11.649
Investment Income	2.098	1.63	1.379	1.081
Operating & Other Expenses	5.227	5.267	4.687	4.282
Gross Claims	11.055	12.942	12.062	13.428



Compagnie Central De Reassurance (CCR), Algeria

Contact Person Hadj Mohamed SEBA

Position CEO

Tel + 213 (0) 23 31 40 75
Email hm.seba@ccr.dz
Website www.ccr.dz

Address Ilot 02 n°133 cité administrative plateau, Ouled Fayet

Class of Business Life &non-life
Rating Overview B+ by AM Best

Establishment Date 1st october 1973 Ministry of Finance
Paid up Capital DZD 25 000 000 (USD 189 217 050,12)
Subscribed Capital DZD 25 000 000 (USD 189 217 050,12)

Owned by Algerian state

Brief:

				Million DZD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	33 624	35 655	32 077	29 472
Net Earned Premium	19 199	22 086	18 677	16 273
Investment Income	3 184	2 491	1 845	1 537
Operating & Other Expenses	1 126	1 099	1 127	1000
Gross Claims	16 889	21 297	13 689	18 041



GIG, Algeria

Contact Person Mourad KAOULA

Position CEO

Tel +213 (0) 21 47 68 72 to 77

Email contact@gig.dz

Website https://www.gig.dz/

Address 01, Rue de Tripoli Hussein-Dey Alger 'Hussien - Dey 16040

Class of Business Non-Life

Rating Overview

Establishment Date 1998

Paid up Capital

Subscribed Capital

Owned by

Brief:

Approved on August 5, 1998 to practice all-branch insurance and reinsurance activities, l'Algérienne des Assurances remains the only insurance company on the Algerian market to have set up an ISO 9001 certified quality management system.

More than two decades after its creation, the Algerian Insurance continues its transformation by posting a formally belonging to gig group, with the change in its visual identity occurred March 2, 2021, and became "gig Algeria" to the place of "2a".



MACIRVIE SPA, Algeria

Contact Person Soufi Mohamed Hakim

Position Chairman of the Board of Directors

Tel 00213 770 112 072
Email courrier@macirvie.com
Website www.macirvie.com

Address 43, Rue Amani Belkacem, Paradou, Hydra, Alger, Algérie

Class of Business Life Insurance
Rating Overview Not rated

Establishment Date 11th August 2011
Paid up Capital

Subscribed Capital 1,000,000,000.00 DZD

Owned by %100National 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 perfectly, which gives us added value in terms of knowledge of the market.Our values are :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.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	846	1 541	1 413	1 433
Net Earned Premium	727	1 169	1 077	1 049
Investment Income	49	0 13	11	14.5
Operating & Other Expenses	676	916	894	857
Gross Claims	285	285	179	127



Salama Assurances Algerie, Algeria

Contact Person Mohamed Benarbia
Position General Manager
Tel (213) 43 58 59

Email mbenarbia@SALAMA-ASSURANCES.DZ

Website www.salama-assurances.dz

Address Coop El Amel n°05, Bir Mourad Rais, Alger

Class of Business Composite

Rating Overview Islamic Arab Insurance Company – SALAMA: A- Excellent

Standard & Poor's + AM Best

Establishment Date 2000

Paid up Capital

Subscribed Capital DZD 2 000 000 000.00

Owned by TARIIC BAHREIN, BEST RE Tunis, BANQUE AL-BARAKA Algérie

Brief:

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.

(D7D)M

				(DED)IVI
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	5,377,083,474	5,158,146,472	4,807,715,428
Net Earned Premium	N/A	4,181,916,771	4,041,190,924	3,899,702,768
Investment Income	N/A	N/A	N/A	N/A
Operating & Other Expenses	N/A	729,722,137	766,835,038	698,725,195
Gross Claims	N/A	N/A	N/A	N/A

<u>Azerbaij</u>an



Official Name:	Republic of Azerbaijan
Capital:	Baku
Population:	10046516
Language:	Azerbaijani
Local Time:	UTC+4:00
Currency:	Manat Manat
Monetary Unit:	Manat = 100 qepiq
Exchange Rate(US\$1):	1.723 Manats
GDP Per Capita US\$ PPP:	17500
GDP Per Capita US\$ Nominal :	4498
Supervisory Authority:	Financial Markets Supervision Authority of the Republic of Azerbaijan
National Association:	Azərbaycan Sığortaçılar Assosiasiyası
Training Institute	
Country UN Code:	AZE
Country Code:	(+994)
Area Code:	Baku : 12
Internet Code:	.az
Total Premium in US\$*:	
Life Premium in US\$*:	
Non-Life Premium in US\$*:	



AzRe Reinsurance OJSC, Azerbaijan

Contact Person Sevini Mirzoyeva

Position Head of Business Development division

Tel +994 12 404 50 51 **Email** s.mirzoyeva@azre.az

Website www.azre.az

Address 6, Bakikhanov str., "Bridge Plaza", 8th floor, Baku AZ 1065,

Azerbaijan

Class of Business Reinsurance

Rating Overview financial strength rating of B+ (Good) and the long-term issuer

credit rating of "bbb-"

Establishment Date 2007
Paid up Capital 50 mln AZN
Subscribed Capital 50 mln AZN

Owned by Brief:

AzRe Reinsurance is the only reinsurance company in Azerbaijan, offering innovative products, responsive service and unsurpassed financial strength. AzRe Reinsurance OJSC underwrites virtually all classes and categories of business in treaty, facultative and specialty lines, both through brokers and directly with ceding companies. AzRe Reinsurance professionals have the technical expertise and market knowledge to produce tailored solutions precisely fitted to customer needs. Explore AzRe through this Web site. Begin to experience the capabilities that make AzRe stand out in today's market.

				AZN
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	74.4	72.1
Net Earned Premium	N/A	N/A	55.9	58.2
Investment Income	N/A	N/A	6.9	9.2
Operating & Other Expenses	N/A	N/A	17.7	17.7
Gross Claims	N/A	N/A	15.4	20.3

Bahrain







Official Name:	Kingdom of Bahrain
Capital:	Manama
Population:	1442659
Language:	Arabic
Local Time:	UTC+ 3:00
Currency:	Dinar
Monetary Unit:	1 bd/1000= Fils
Exchange Rate(US\$1):	0.376 BD
GDP Per Capita US\$ PPP:	49000
GDP Per Capita US\$ Nominal :	26531
Supervisory Authority:	Central Bank of Bahrain
National Association:	Bahrain Insurance Association
Training Institute	Bahrain Institute Of Banking and Finance
Country UN Code:	BHR
Country Code:	(+973)
Area Code:	
Internet Code:	.bh
Total Premium in US\$*:	724 (Millions)
Life Premium in US\$*:	142 (Millions)
Non-Life Premium in US\$*:	582 (Millions)



Bahrain Kuwait Insurance Company, Bahrain

Contact Person Abdulla Sultan

Position CEO

Tel +973 80008777 Email +973 80008777 asultan@gig.com.bh

Website https://www.gigbh.com/Homepage.aspx

Address BKIC Tower 2775, road 2835, block 428, Seef District, Kingdom

of Bahrain

Class of Business General Insurance

Rating Overview A- (Excellent) rating of A M Best

Establishment Date 1985

Paid up Capital BD 15 million

Subscribed Capital

Owned by Kuwait Projects Company (KIPCO) and Fairfax Financial Holdings

Limited

Brief:

Bahrain Kuwait Insurance Company (B.S.C.) was established in 1975 with Bahraini and Kuwaiti shareholders. By virtue of its shareholding structure, BKIC is allowed to operate as a national insurance company both in Bahrain and Kuwait, the only company to enjoy such a privilege.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	59,935,217	59,575,580	45,610,303
Net Earned Premium	N/A	17,624,872	17,313,961	14,499,409
Investment Income	N/A	1,662,035	1,807,426	1,567,544
Operating & Other Expenses	N/A	-5,304,285	-4,444,674	-4,398,059
Gross Claims	N/A	N/A	N/A	N/A



Bahrain National Insurance Company, Bahrain

Contact Person Sameer AlWazzan

Position CEO

Tel 8000 8288

Email sameer.alwazzan@bnhgroup.com
Website https://www.bnidirect.com/

Address BNH Tower 2491, Road 2832 - Block 428 Seef District, P.O.Box

843 - Kingdom of Bahrain

Class of Business General Insurance

Rating Overview

Establishment Date 2005

Paid up Capital US\$ 17.2 million Subscribed Capital US\$ 26.5 million

Owned by wholly owned subsidiary of Bahrain National Holding Company

and the General Insurance arm of the Group,

Brief:

BAHRAIN'S LEADING INSURANCE COMPANY WITH OVER 50 YEARS OF EXPERIENCE IN MOTOR, PERSONAL LINES AND COMMERCIAL INSURANCE. Bahrain National Insurance Company B.S.C (c) is a wholly owned subsidiary of Bahrain National Holding Company and the General Insurance arm of the Group, offering a full range of products for businesses and individuals.

				BHD Millions
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	33.8	33.6	28.9
Net Earned Premium	N/A	17.5	16.7	15.8

hannover re®

Hannover Retakaful, Bahrain

Contact Person Adham El-Muezzin
Position Managing Director
Tel +973 17 576 664

Email Adham.elmuezzin@hannover-re.com

Website https://www.hannover-re.com/67503/bahrain lh

Address Al Zamil Tower, 17th Floor, Government Avenue, Manama

Center 305, Manama, Bahrain

Class of Business Reinsurance Underwriting Services (Islamic Principles)

Rating Overview credit rating of A+ with a stable outlook from Standard & Poor's

Establishment Date 2006

Paid up Capital BHD 20,000,000 Subscribed Capital BHD 20,000,000

Owned by 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.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	14640.8	13292.6
Net Earned Premium	N/A	N/A	10412.9	10208.9
Investment Income	N/A	N/A	1234.7	1197.5
Operating & Other Expenses	N/A	N/A	N/A	N/A
Gross Claims	N/A	N/A	N/A	N/A



Solidarity Insurance Company, Bahrain

Contact Person Jawad Mohammed

Position Chief Executive Officer

Tel (+973) 1713 0000

Email jawad.mohammed@solidarity.com.bh

Website https://www.solidarity.com.bh/

Address Seef TowerRoad 2825, Block 428Manama, Kingdom of Bahrain

Class of Business Composite

Rating Overview

Establishment Date

Paid up Capital BD11.2 million
Subscribed Capital BD11.2 million

Owned by

Brief:

Solidarity Bahrain B.S.C. ("SB"), a subsidiary of Solidarity Group Holding B.S.C (closed) incorporated under the laws and regulations of the Kingdom of Bahrain. SB provides a wide range of sharia'h compliant protection products through high quality customer services delivered by well trained and dedicated staff attentive to the needs of personal and corporate policyholders. SB being an Islamic financial institution has strong internal governance by the Sharia Board who ensures that business is practiced in a fair, transparent manner with its stakeholders. Being rated by A.M. Best, reflects our solid risk-adjusted capitalization, diversified business profile in the country's insurance market, and consistently favorable investment performance.



Takaful International Company, Bahrain

Contact Person Essam M. Al-Ansari

Position CEO

Tel +973 17565656 Email essam@gigtakaful.bh Website www.gigtakaful.bh

Address Building No. 680, Road No 2811Seef District 428Kingdom of

Bahrain

Class of Business Composite

Rating Overview A- (Excellent) by AM Best with stable outlook

Establishment Date 1989

Paid up Capital BD 6.250 MM Subscribed Capital BD 20 MM

Owned by 85% National Entities or Individuals

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.

				Bahraini Dinars
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	21,720,586	22,034,403	19,653,999
Net Earned Premium	N/A	15,648,803	14,410,171	13,080,937
Investment Income	N/A	539,243	537,057	367,855
Operating & Other Expenses	N/A	1,719,689	1,972,648	-1,164,897
Gross Claims	N/A	-15,671,296	-15,192,671	-17,186,521



Trust Re, Bahrain

Contact Person Nabil Hajjar
Position Group CEO

Tel +973 17 517 171
Email hhajjar@trustre.com

Website www.trustre.com

Address P.O. Box 10002, Manama, Kingdom of Bahrain

Class of Business All Classes

Rating Overview N/A

Establishment Date 1981

Paid up Capital US\$250M

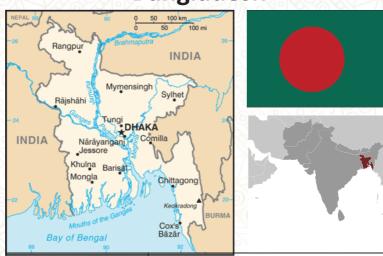
Subscribed Capital N/A

Owned by Nest Investments (Holdings) Ltd., and others

Brief:

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	\$245M	\$459M	\$533M
Net Earned Premium	N/A	\$194m	\$300M	\$303M
Investment Income	N/A	\$16M	\$7M	\$10M
Operating & Other Expenses	N/A	\$50M	\$64M	\$40M
Gross Claims	N/A	\$282M	\$366M	\$473M

Bangladesh



T T					
Official Name:	People's Republic of Bangladesh				
Capital:	Dhaka				
Population:	159453001				
Language:	Bengali				
Local Time:	UTC+6:00				
Currency:	Taka (BDT)				
Monetary Unit:	TK1(Taka)= 100 paisa				
Exchange Rate(US\$1):	80.69 BDT				
GDP Per Capita US\$ PPP:	4200				
GDP Per Capita US\$ Nominal :	1888				
Supervisory Authority:	Insurance Development & Regulatory Authority Bangladesh				
National Association:	Bangladesh Insurance Association				
Training Institute	Bangladesh Insurance Academy				
Country UN Code:	BGD				
Country Code:	(+880)				
Area Code:	Dhaka: 2				
Internet Code:	.bd				
Total Premium in US\$*:	1540 (Millions)				
Life Premium in US\$*:	1093 (Millions)				
Non-Life Premium in US\$*:	447 (Millions)				



Bangladesh General Insurance Company, Bangladesh

Contact Person Ahmed Saifuddin Chowdhury

Position Managing Director & CEO

Tel 02223383056-8, 02223386125

Email info@bgicinsure.com

Website www.bgicinsure.com

Address Head Office: 42, Dilkusha C/A Motijheel Dhaka

Class of Business Non Life

Rating Overview A+ Credit Rating for Long Term,ST-2 Credit Rating for Short Term

Establishment Date 1985

Paid up Capital Tk. 540.27 million

Subscribed Capital Tk. 1000 million

Owned by

Brief:

Bangladesh general insurance company Ltd. or "BGIC Ltd". is the first general insurance company in Bangladesh in the private sector. BGIC was incorporated as a public limited company and started business on 29 july, 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 Director and legal frame work of the insurance Act, 1938 and the insurance rules,1958 as a amended from time to time.

				in Million (BDT)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	674.88	705.75	627.64	730.96
Net Earned Premium	365.74	452.36	337.49	455.01
Investment Income	86.85	93.9	84.69	98.53
Operating & Other Expenses	39	60	48	43
Gross Claims				



Green Delta Insurance Company, Bangladesh

Contact Person Farzanah Chowdhury
Position Managing Director & CEO

Tel +880 9613444888, +880 9851170, +880 9851902, 01730031888

(For Whatsapp, Viber, Imo)

Email farzanah@green-delta.com
Website https://green-delta.com/

Address Green Delta Insurance Company Ltd., Green Delta Aims Tower

(6th Floor), 51-52 Mohakhali C/A, Dhaka-1212, Bangladesh

Class of Business Non–Life Insurance Business

Rating Overview AAA Credit Rating for 7 consecutive years

Establishment Date December 14, 1985

Paid up Capital 10.94 Million (31st December 2020)
Subscribed Capital 10.94 Million (31st December 2020)

Owned by Public: 36.91%, Foreign: 8.00%, Institute: 21.29% and Sponsor

and Director: 33.80% (31st December, 2020)

Brief:

Green Delta Insurance Company Limited (GDIC) is one of the leading non-life insurance company in Bangladesh. GDIC was incorporated in December 14, 1985 as a public limited company. Now, Green Delta Insurance Company Ltd. is amassed more than BDT 931 million with a credit rating of AAA and ST1 as the first Insurance Company in Bangladesh. Green Delta is also the 1st Insurance Company in Bangladesh to have equity partnership with International Finance Corporation (IFC) of World Bank Group. With a presence in the strategically important parts of the country, which includes 41 branches, Green Delta Insurance Company has established its prominent presence with equity participation in Delta BRAC Housing Ltd., United Hospital Ltd. FinExcel Ltd., Lankan Alliance Finance Ltd., and BD Venture Ltd. Green Delta Capital Ltd., Green Delta Securities Ltd., Professional Advancement Bangladesh Limited and GD Assist Limited are four of the direct subsidiaries. GDIC provides stock brokerage services through Green Delta Securities Ltd. (GDSL) and Investment Banking services through Green Delta Capital Ltd. (GDCL).

(050\$)
2018 2017
3,211,897 38,688,443
9,505,841 17,906,234
,807,414 2,454,396
2,268,536 19,713,024
5,755,281 10,053,693
2



Prime Islami Life Insurance Limited, Bangladesh

Contact Person Apel Mahmud

Position Chief Executive Officer

Tel 41070180 - 83

Email pilil@primeislamilife.com

Website https://primeislamilife.com/index.php

Address Gause Pak Bhaban (13th Floor), 28/G/1 Toyenbee Circular Road,

Motijheel C/A, Dhaka-1000.

Class of Business Life & Takaful

Rating Overview

Establishment Date 2000

Paid up Capital Taka 305.20 Million
Subscribed Capital Taka 500 Million

Owned by 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 and 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.

				Taka in ivillion
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	4144.51	3644.09	3622.74	3471.25
Net Earned Premium	4,120.39	3,32.80	3,611.38	3,456.91
Investment Income	31.02	164.12	420.63	278.2
Operating & Other Expenses				
Gross Claims	2,782.58	2,231.51	2,178.02	1,839.23



Reliance Insurance Limited, Bangladesh

Contact Person Md. Khaled Mamun
Position Chief Executive Officer
Tel +88 02 8878836-44

Email khaled@reliance-bd.com

Website www.reliance.com.bd

Address Shanta Western Tower (Level-5),186, Bir Uttam Mir Shawkat Ali

Shorak, Tejgaon I/A, Dhaka-1208, Bangladesh.

Class of Business Non-life insurance
Rating Overview AAA (Triple A)
Establishment Date 20/03/1988

 Paid up Capital
 BDT 1,051,610,870.00

 Subscribed Capital
 BDT 1,051,610,870.00

Owned by As of June 2021; Sponsors/Directors–64.24%, Individuals–

31.44%, Institution/Employees-4.32%

Brief:

				(BDT in Million)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	2,937.12	3,004.15	2,689.26	2,572.67
Net Earned Premium	1,062.50	1,324.70	1,312.49	1,237.65
Investment Income	377.64	395.06	349.78	325.44
Operating & Other Expenses	1,037.70	1,109.14	1,137.62	1,021.75
Gross Claims	1,863.83	682.13	413.5	343.15

Bhutan







Official Name:	Kingdom of Bhutan
Capital:	Thimphu
Population:	782019
Language:	Dzongkha
Local Time:	UTC+06 () () () ()
Currency:	Ngultrum(BTN)
Monetary Unit:	1 ngultrum = 100 chetrums
Exchange Rate(US\$1):	73.6270 BTN
GDP Per Capita US\$ PPP:	9426
GDP Per Capita US\$ Nominal :	3117
Supervisory Authority:	The Royal Monetary Authority
National Association:	
Training Institute	
Country UN Code:	BTN
Country Code:	(+975)
Area Code:	Thimphu:2
Internet Code:	.bt
Total Premium in US\$*:	
Life Premium in US\$*:	
Non-Life Premium in US\$*:	



ROYAL INS CORPN OF BHUTAN, Bhutan

Contact Person Karma
Position CEO

Tel 00975-2-323487, 324282, 323993, 328307, 321161

Email contactus@ricb.bt
Website www.ricb.bt;

Address Thimphu, Post Box No. 315

Class of Business Non-Life Insurance, Life Insurance, Financial Security & Services,

Reinsurance, Credit and Investment

Rating Overview

Establishment Date 1975

Paid up Capital 1,200 Million BTN

Subscribed Capital

Owned by Brief:

Royal Insurance Corporation of Bhutan Limited was incorporated on 7th January 1975 under the Charter of His Majesty the fourth Druk Gyalpo Jigme Singye Wangchuck, primarily to meet the Insurance need of its Citizen as well as to actively participate in the economic development of the nation. It has grown from strength to strength over the years in keeping with nation's march towards the goal of economic growth, self-reliance and Gross National Happiness.

				nu
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	2,882,160,5 47	2,562,534,1 71.00
Net Earned Premium	N/A	N/A	2,196,703,3 79	1,957,568,9 53
Investment Income	N/A	N/A		
Operating & Other Expenses	N/A	N/A		
			367,781,010	508,220,847
Gross Claims	N/A	N/A		

China







Official Name:	People's Republic of China
Capital:	Beijing
Population:	1384688986
Language:	Standard Chinese or Mandari
Local Time:	UTC+8:00
Currency:	Yuan Renminbi (CNY)
Monetary Unit:	RMB1=10 JIAO =100FEN
Exchange Rate(US\$1):	7.76 RMB
GDP Per Capita US\$ PPP:	16700
GDP Per Capita US\$ Nominal :	10153
Supervisory Authority:	China Insurance Regulatory Commission
National Association:	Insurance Association of China, China Association of Actuaries
Training Institute	Insurance Society of china, Institute Factualy of Actuaries
Country UN Code:	CHN
Country Code:	(+86)
Area Code:	Bijing: 10 - Shanghai: 21
Internet Code:	.cn
Total Premium in US\$*:	574877 (Millions)
Life Premium in US\$*:	303365 (Millions)
Non-Life Premium in US\$*:	261512 (Millions)



China Reinsurance (Group) Corporation, China

Contact Person Yuan Linjiang
Position Chairman

Tel (+86) 10-66576880

Emailzhangyk@chinare.com.cnWebsitehttps://eng.chinare.com.cn/

Address No.11 Jinrong Avenue, Xicheng District, Beijing, China

Class of Business Reinsurance

Rating Overview "A (excellent)" by A.M. Best for ten consecutive years during

2010–2019, rated "A+" by Standard & Poor's for three consecutive years during 2014–2016 and rated "A" by S&P Global Rating for three consecutive years in 2017-2019

Establishment Date 1949

Paid up Capital 42.479 billion RMB

Subscribed Capital

Owned by State-Owned

Brief:

As the front-runner in Chinese insurers to go global, China Re Group has established business relationships with more than 1,000 peer compaines in more than 100 countires around the world. In recent years, China Re Group has established business platforms in Lloyd's and Singapore, and has established overseas offices in London, Hong Kong and New York, covering Europe, Asia and the Americas.

			RMB millions
2020	2019	2018	2017
161,574	144,973	122,257	105,336
146,082	127,743	109,273	98,283
15,688	11,316	7,496	9,260
-19,672	-18,971	-14,502	-12,294
125,399	103,663	87,393	78,087
	161,574 146,082 15,688 -19,672	161,574 144,973 146,082 127,743 15,688 11,316 -19,672 -18,971	161,574 144,973 122,257 146,082 127,743 109,273 15,688 11,316 7,496 -19,672 -18,971 -14,502

PICC 中国人民保

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

Contact Person Luo Xi
Position Chairman

Tel (+86) 10 63156688
Email lr@picc.com.cn
Website www.epicc.com.cn

Address Tower 2, Jianguomenwai Avenue, Chaoyang, Beijing 100022,

P.R.C

Class of Business non-life insurance

Rating Overview

Establishment Date 1996

Paid up Capital RMB22,242,765,303

Subscribed Capital

Owned by Brief:

PICC Property and Casualty Company Limited (PICC), with a 33.2% market share and premium income of CNY433.18billion (about USD 62.09billion), is the oldest and largest non-life insurance company in mainland China and provides all varieties of general insurances including motor vehicle, hull and cargo, commercial and homeowner's property, liability, credit and surety, aviation and space insurance.

PICC started to underwrite export credit insurance on behalf of the central government in 1988. In 2001, its export credit business became independent to form Chinese Export and Credit Insurance Company (Sinosure). In 2005, PICC decided to return to the credit insurance market while the surety/bond businesses have been on its product shelf for the past decades. Starting from January 1 2013, PICC is licensed by Chinese Ministry of Finance to underwrite short term export credit insurance, becoming the first and so far the only commercial insurer to do business in the export credit market.

We have 4500 branch offices all over China. Being the People's insurance company, PICC aim to serve the people's interests first and foremost.

				RMB million
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	433,187	433,175	388,769	350,314
Net Earned Premium	393,127	381,275	344,675	309,552
Investment Income	17,709	16,986	14,656	15,901
Operating & Other Expenses Gross Claims	92,880	82,569	63,751	270,783



PICC Reinsurance Company Limited, China

Contact Person Lu Shu

Position Head of International Business Department

Tel 0086-10-69008848
Email lushu@picc.com.cn

 Website
 https://www.piccre.com.cn/html1/folder/20112/10-1.htm

 Address
 PICC Group Building 7th Floor,No.88 Xichangan Street, Xicheng

District, Beijing 100031, PRC

Class of Business Reinsurance

Rating Overview PICC RE has Moody's A3 rating with stable prospective.

Establishment Date 2017

Paid up Capital RMB4,000,000,000

Subscribed Capital

Owned by Brief:

PICC Reinsurance Co., Ltd. (referred to as PICC RE) is a professional reinsurance company established in February 2017 with a registered capital of CNY 4 billion (\$615 million) from PICC Group (People's Insurance Group of China Co., Ltd) and PICC P&C (PICC Property and Casualty Co., Ltd) with 51% and 49% respectively. Our business scope includes property, casualty, life and health reinsurance, reinsurance consultancy and insurance assets management. PICC RE adheres to high-quality development strategy and focuses on professionalism, service and risk management. Our experienced team brings about unique competitiveness. We are making endeavor to provide bespoke solutions to key clients. Since the beginning of our business, we had provided reinsurance covers with total sum insured of several billions Yuan for various insurance companies. At the same time, we served a number of local governments with innovative insurance solutions on catastrophe cover, new energy, aviation and aerospace, especially for first pilot equipment and materials.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	4,892.93	3,470.30
Net Earned Premium	N/A	N/A	4,333.25	1,748.18
Investment Income	N/A	N/A	212.72	81.09
Operating & Other Expenses	N/A	N/A	4,655.09	2,008.95
Gross Claims	N/A	N/A	1,547.16	140.96

Cyprus







Official Name:	Republic of Cyprus			
Capital:	Nicosia			
Population:	1237088			
Language:	Greek			
Local Time:	UTC+2:00			
Currency:	Euro			
Monetary Unit:	1 Euro/100=cent			
Exchange Rate(US\$1):	0.885 EUROS			
GDP Per Capita US\$ PPP:	37200			
GDP Per Capita US\$ Nominal :	28888			
Supervisory Authority:	Superintendent for insurance control			
National Association:	Insurance Association of Cyprus			
Training Institute	Insurance Institute of cyprus			
Country UN Code:	СҮР			
Country Code:	(+357)			
Area Code:	Nicosia: 22			
Internet Code:	.cy			
Total Premium in US\$*:	1015 (Millions)			
Life Premium in US\$*:	434 (Millions)			
Non-Life Premium in US\$*:	581 (Millions)			



Trust International Insurance Company, Cyprus

Contact Person Christos Christodoulou

Position MD&CEO

Tel (+357) 22 050 100

Email c.christos@trustcyprusinsurance.com

Non-Life

Website https://www.trustcyprusinsurance.com/en/

Address 79 Limassol Avenue and 1&3 Costi Palama Corner, 2121,

Aglantzia, Nicosia

Class of Business

Rating Overview

Establishment Date 1990

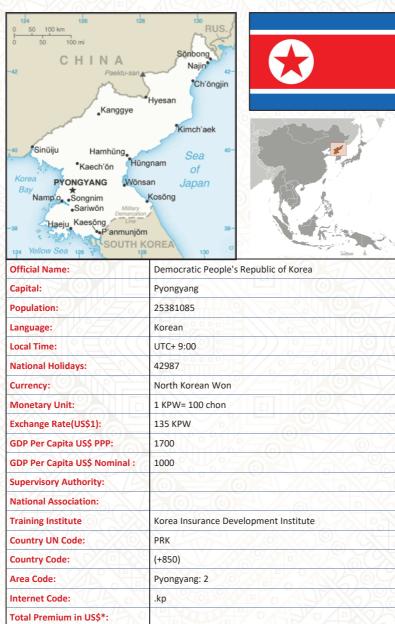
Paid up Capital
Subscribed Capital

Owned by

Brief:
Trust Insurance Cyprus was founded in 1990 in Limassol, Cyprus. In 2003 it was registered in Cyprus as a licensed insurance company and in August 2009 enters dynamically the domestic Cypriot market. It is the fastest growing insurance company in Cyprus since it started operating in August 2009. Based in Cyprus, it offers insurance services internationally. In fact, it is through its international experience that it gained all considered necessary to break in the local market in such a dynamic manner. It enjoys the privilege of being under the umbrella of the Nest Group, which has been in Cyprus for more than 20 years. Nest operates successfully in 23 countries in North America, Europe, Africa and the Middle East with a total equity \$ 4.5 billion.

2020	2019	2018	2017
36.522.155	35.604.143	33.214.972	29.951.131
28.902.279	28.166.567	26.072.178	23.092.210
-64	31.638	108,743	163,874
7.328.691	5.993.600	5.568.684	5.410.187
N/A	N/A	N/A	N/A
	36.522.155 28.902.279 -64 7.328.691	36.522.155 35.604.143 28.902.279 28.166.567 -64 31.638 7.328.691 5.993.600	36.522.155 35.604.143 33.214.972 28.902.279 28.166.567 26.072.178 -64 31.638 108,743 7.328.691 5.993.600 5.568.684

DPR Korea



Life Premium in US\$*:

Non-Life Premium in US\$*:



Polestar Insurance Company, DPR Korea

Contact Person Kim Kyong Hun

Position President

Tel 850 2 18111 ext. 3818623

Email polestar.ins@silibank.net.kp

Website www.polestar.com.kp, http://naenara.com.kp/sites/polestar/

Address Kallimgil-Dong No.2, Mangyongdae District, Pyongyang, DPR

Korea

Class of Business Non-life

Rating Overview Our Company is rated as stable by the Ministry of Finance, DPR

Korea

Establishment Date 2016

Paid up Capital Subscribed Capital Owned by

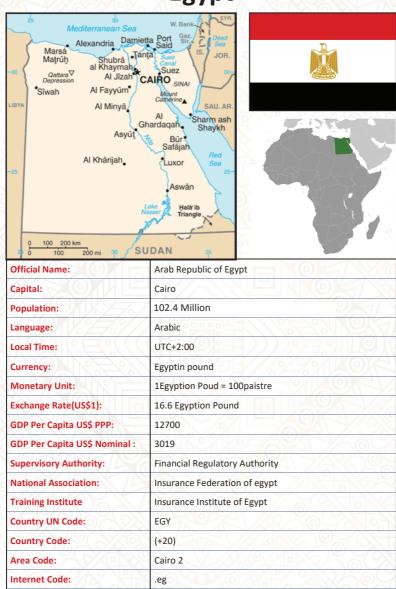
Brief:

Polestar Insurance Company was established against a background of dynamic growth in national economy, with forward momentum gathered over recent years, followed by rise in the need of individuals and entities for secure and wider insurance coverage combined with heightened insurance awareness among the community. Polestar's cover initially comprised fire, engineering and credit, but thus far has been extended to further interests like crop, fruit, aquaculture and travel, thereby ever broadening our overall customer base and market share. With ethical standards such as honesty and equal opportunity flowing into its every business decision, Polestar has built its early reputation among the masses and has grown into a prominent player on its values of expertise, quality and sustainability under direct supervision of experienced and skilled team leading qualified underwriters with professional career.

Financial Indicator: 2020 2019 2018 2017

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	2,842	1,849
Net Earned Premium	N/A	N/A	2,135	1,391
Investment Income	N/A	N/A	30	10
Operating & Other Expenses	N/A	N/A	167	102
Gross Claims	N/A	N/A	1,759	667

Egypt



1579 (Millions)

677 (Millions)

902 (Millions)

Total Premium in US\$*:

Life Premium in US\$*:

Non-Life Premium in US\$*:



GIG Egypt, Egypt

Contact Person Alaa El Zoheiry
Position Managing Director

Tel (002) 212 60 800 /01/02/03 Email Elzoheiry.A@gig.com.eg

Website www.gig.com.eg

Address Western Tower, Plot number 204 Block H, Second Sector,

Northern 90th St., Fifth Settlement - New Cairo, Egypt.

Class of Business Property and Casualty Insurance

Rating Overview AM Best BBB+ Stable, Moody's Ba2 Stable

Establishment Date 1994

Paid up Capital EGP 338 million Subscribed Capital EGP500 million

Owned by gig Gulf insurance Group

Brief:

gig Egypt is an Egyptian Insurance company established under the Egyptian Insurance Law No. 10 of 1980, with joint Arab-Egyptian capital, Started business since July 1st, 1994. Now it's the only insurance company in the market that has double rating from both AM Best and Moody's, the company ranked #1 in terms of underwriting profitability in the Egyptian market for years with exceptional combined ratio below 80% as well as very high ROE and ROA. It also enjoy exceptional financial strength and resiliency supported with very high liquidity level and a very strong paid up capital that is 5 time higher than the minimum required by the law. The company apply high standards when coming to quality of service to maintain and improve its partnership role with its clients.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	1 314	1 109	971	752
Net Earned Premium	456	402	329	283
Investment Income	131	137	121	97
Operating & Other Expenses	104	104	83	70
Gross Claims	443	370	300	217



www.gig.com.eg



Arope Insurance For Properties & Liabilities, Egypt

Contact Person Medhat Saber

Position Managing Director

Tel +202 33323299 ext. 1000

Email medhat.saber@arope.com.eg

Website https://aropeegypt.com.eg/Property/

Address AROPE Plaza, 30, Mesadak St., Dokki - Giza

Class of Business General

Rating Overview

Establishment Date 2008

Paid up Capital

Subscribed Capital EGP 160 million

Owned by

Brief:

AROPE Insurance Egypt for Properties and Liabilities has been established in 2008 as a private joint venture insurance company with BLOM Bank Egypt, 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.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	187,027,940	155,460,473	128,331,612
Net Earned Premium	N/A	125,436,419	102,275,294	83,428,619
Investment Income	N/A	26,469,553	21,817,072	19,626,182
Operating & Other Expenses	N/A	33,500,021	27,640,076	21,509,031
Gross Claims	N/A	N/A	N/A	N/A



Arope Life Insurance, Egypt

Contact Person Dr. Ali El Sisi
Position Managing Director
Tel (202) 23802622

Email ali.elsisi@arope.com.eg

Website https://aropeegypt.com.eg/Life/

Address 4, 151 St., Maadi, Cairo, Egypt

Class of Business Life

Rating Overview

Establishment Date 2008

Paid up Capital

Subscribed Capital EGP 100 millio

Owned by 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

				EGP
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	3,900	3,380	2,540
Net Earned Premium	N/A	N/A	N/A	N/A
Investment Income	N/A	N/A	N/A	N/A
Operating & Other Expenses	N/A	N/A	N/A	N/A
Gross Claims	N/A	N/A	N/A	N/A



Chubb Insurance Company, Egypt

Contact Person Ihab Elawady

Position Managing Director

Tel

Email Ihab.Elawady@chubb.com

Website www.chubb.com

Address 3 Abou El Feda Street ,Zamalek , Cairo, Egypt

Class of Business Insurance & Reinsurance

Rating Overview N/A

Establishment Date 14/05/2001
Paid up Capital 60,021,825
Subscribed Capital 60,021,825

•Chubb INA International Holdings LTD. "98.014%"Chubb

Services UK. Limited. "0.551%". • Chubb European Holdings

Limited." 0.551%". • Individuals. "0.882%"

Brief:

Company deals with insurance & reinsurance business. Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients

				7 () ()
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	83,782,073.55	79,699,080.95	72,276,892.75	61,927,619.72
Net Earned Premium	17,995,605.97	14,098,226.39	11,612,397.92	11,552,355.84
Investment Income	13,223,921.90	12,197,075.19	11,229,186.08	9,360,018.96
Operating & Other Expenses	19,490,312.63	17,604,948.33	21,596,286.45	11,577,241.01
Gross Claims	65,684,828.27	10,475,976.38	13,260,483.79	35,707,587.31



Chubb Life Insurance Company Egypt, S.A.E, Egypt

Contact Person Mr. Axel Bromely
Position Managing Director

Tel (+202) 2366 3000 / (+202) 2586 8500

Email axel.bromley@chubb.com

Website https://life.chubb.com/mea-en/egypt.html

Address Street 26, District (2), Zone (2), 5th Settlement New Cairo,

11835, Egypt

Class of Business Life

Rating Overview

Establishment Date 2003

Paid up Capital EGP 37,500,000 Subscribed Capital EGP 187,500,000

Owned by

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:	2020	2019	2018	2017
Gross Premium Written	N/A	15,750	14,250	9,560



Co-operate Insurance Soceity, Egypt

Contact Person Hossam Fathy Abdel Aziz

Position Chairman & MD of Financial & Administration

Tel (+2)0223963023

Email hossam.abdelaziz@cisegypt.com.eg

Website https://cisegypt.com.eg/?lang=en

Address 115 Abbasiya Street – Cairo

Class of Business Credit, G.Acc, Fire, Marine, Inland & Travel

Rating Overview

Establishment Date 1998

Paid up Capital 45,546,790 Subscribed Capital 47,975,805

Owned by

Brief:

CIS The Society is registered under No. (1) For the year 1998 in the Register of Cooperative Insurance Societies and is subject to the provisions of Law No. 10 of 1981 on supervision and control of insurance in Egypt.

CIS The Society is registered under No. (1) For the year 1998 in the Register of Cooperative Insurance Societies and is subject to the provisions of Law No. 10 of 1981 on supervision and control of insurance in Egypt.

FGI				
		F	G	i

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	193,568,540	201,264,847	115,637,695
Net Earned Premium	N/A	86,350,270	72,226,986	55,537,035
Investment Income	N/A	34,403,318	22,255,541	8,448,258
Operating & Other Expenses	N/A	N/A	N/A	N/A
Gross Claims	N/A	N/A	N/A	N/A



Delta Insurance Company, Egypt

Contact PersonDr. Adel MousaPositionManaging DirectorTel(+202) 33352045

Email adel.moussa@deltains.org

Website http://www.deltains.org/index_en.php

Address 14 Hassan El Razzaz St. (ext. Nawal St.), Agouza

Class of Business General

Rating Overview

Establishment Date 1981

 Paid up Capital
 500,000,000

 Subscribed Capital
 1,260,000,000

Owned by

Brief:

One of the largest insurance companies in Egypt started its activity in 1981.

The Egyptian Kuwaiti Holding Company purchased 20.5% of the company's share in 2004. This has resulted in many structural changes accompanied by a comprehensive development of all services, which it performs, through which it aims to be one of the most powerful insurance companies operating in the area.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	436,492,990	336,538,532	264,005,899
Net Earned Premium	N/A	268,192,185	204,545,859	153,255,759
Investment Income	N/A	90,831,760	69,072,438	50,113,323
Operating & Other Expenses	N/A	51,953,036	48,045,462	40,743,304
Gross Claims	N/A	N/A	N/A	N/A



Egyptian Life Takaful (GIG), Egypt

Contact Person Rabie Abdelkhalek
Position Managing Director
Tel (+202) 24138700
Email info@giglt.com.eg

Website http://www.giglt.com.eg/

Address Plot number 204 Block H, Second Sector, Northern 90th St., Fifth

Settlement - New Cairo, Egypt.

Class of Business Takaful Life Insurance

Rating Overview

Establishment Date 2006

Paid up Capital 200,000,000 Subscribed Capital 500,000,000

Owned by Brief:

Egyptian Life Takaful Company was established in 2006 as the first joint Takaful Insurance Company registered under the Insurance Companies' Registry number 22 for 2007. The company's shareholders include the most prestigious banks in Egypt with Gulf Insurance Group being the major shareholder. Egyptian Life Takaful Company is regulated by The Egyptian Financial Supervisory Authority (EFSA) and a Shariaa Supervisory Committee. At present time Egyptian Life Takaful Company, is only operating in Egypt, however it has wide geographical distribution nationwide.

				EGP
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	657,968,717	415,271,140	349,209,430
Net Earned Premium	N/A	310,267,308	218,362,269	289,658,522
Investment Income	N/A	56,529,445	44,241,470	47,976,715
Operating & Other Expenses	N/A	140,721,247	98,190,217	66,971,481
Gross Claims	N/A	N/A	N/A	N/A



Egyptian Saudi Insurance House, Egypt

Contact Person Mr. Mohamed Abdel Mawla

Position Managing Director Tel 00202 333 77 997

Email mohamed.abdelmawla@esih.com.eg

Website http://esih.com.eg/?lang=ar Address 15 Mosaddak St., Dokki , Giza

Class of Business Takaful - Property & Casualty Insurance

Rating Overview

Establishment Date 2002

 Paid up Capital
 200,000,000 L.E

 Subscribed Capital
 1,000,000,000 L.E

Owned by Brief:

The Egyptian Saudi Insurance House was established in 2002 as the first Takaful insurance company in Egypt. It operates in accordance with Islamic Sharia law under the supervision of a Shari'a Supervisory Authority. It is an Egyptian joint stock company subject to the provisions of Law No. 159 of 1981 and Law No. 10 of 1981 and its Executive Regulations. It was founded by a group of pioneers of symbiotic thought in the Arab world.

				EGP 000
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	380,650	276,421	211,761
Net Earned Premium	N/A	258,359	184,217	160,540
Investment Income	N/A	-6,378	77,960	112,423
Operating & Other Expenses	N/A	24,359	18,113	18,026
Gross Claims	N/A	N/A	N/A	N/A





Egyptian Takaful Property & Liability, Egypt

Contact Person Hossam Olama
Position Managing Director
Tel (+202) 33329100

Email hossam.olama@egtak.com

Website www.egtak.com

Address 56 Gameat Al Dewal Al Arabeya, Ad Dogi, Dokki, Giza

Class of Business Takaful - Property & Casualty Insurance

Rating Overview

Establishment Date 2006

Paid up Capital EGP 230,000,000 Subscribed Capital EGP 500,000,000

Owned by

Brief:

Egyptian Takaful Insurance Company practices all types of insurance on property and liabilities in accordance with the provisions of Islamic Sharia, which makes the service suitable for all individuals and institutions with different activities and sizes. So that we can provide all insurance coverage through a specialized team in studying different risks and suggesting and designing the best insurance programs appropriate to the nature of the risk and the client's needs under the supervision of a Sharia supervisory board.

Egyptian Takaful Insurance Company occupies the first place among the Takaful insurance companies on property and responsibilities for the sixth year in a row, and the investment policy pursued by the company is also aligned with the company's underwriting policy, where the company achieved the best rate of return on investment with the insurance sector for the fourth year in a row.

				III EGP 000
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	944,386,155	808,392,740	644,789,069	424,163,921
Net Earned Premium	556,810,041	253,830,231	166,494,284	140,487,157
Investment Income	241,588,663	185,818,405	132,351,992	86,277,522
Operating & Other Expenses	224,248,594	184,914,862	134,611,599	107,152,480
Gross Claims	262,642,081	205,927,236	168,847,981	128,349,196



MetLife Insurance Company, Egypt

Contact Person Mr. Haitham Taher

Position Deputy Chairman & Managing Director

Tel +202 24616543

Email haitham.taher@metlife.com

Website www.metlife.eg

Address 75 Road 90, New Cairo, Cairo, Egypt.

Class of Business Life Insurance

Rating Overview

Establishment Date 1997

Paid up Capital EGP 150 million Subscribed Capital EGP 300 million

Owned by

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 Life and Medical insurance plans, , Personal Accident coverage, Retirement planning, and wealth management solutions to more than one million customers.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	3,685.88	2,854.61	2,374.03	2,173.93
Net Earned Premium	2,042.64	1,735.11	1387.5	506.25
Investment Income	640.70	612.01	615.66	506.25
Operating & Other Expenses	250.96	229.39	191.17	147.09
Gross Claims	1,928.00	1,608.44	1480.59	1,212.25



Misr Emirates Takaful, Egypt

Contact Person Dr. Ayman ElAlfy

Position Managing Director

Tel 19689

Email Ayman.Elalfy@Metlico.com

Website http://metlico.com/

Address 17 Amin El Rafee st., Messha Square, Dokki, Cairo, Egypt

Class of Business Takaful Insurance

Rating Overview

Establishment Date 2015

Paid up Capital EGP 100 million

Subscribed Capital

Owned by

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.





Misr Insurance Company, Egypt

Contact Person Omar Gouda

Position Managing Director
Tel (+202) 33355350

Email chairman@misrins.com.eg

Website www.misrins.com.eg

Address 44 A Eldokki st. – Giza - Egypt

Class of Business non life

Rating Overview B++ (A.M.Best)

Establishment Date 1934

Paid up Capital EGP Billion 5
Subscribed Capital EGP Billion 8

Owned by

Brief:

Misr Insurance Company was founded in 1934 as a captive company for Misr Bank's projects to be the leading insurance company. It became State Owned in 1960, was acquired by MIHC in June 2006, and subsequently merged with the Egyptian Reinsurance Company and the Al-Chark Insurance Company in 2007. In line with the reform strategy of separating life from non-life insurance, MIC has specialized in providing non-life insurance since 1/7/2010.

				EGP
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	899000500	480070712	391914618
Net Earned Premium	N/A	546674300	268240704	232326717
Investment Income	N/A	247070300	139348924	91223979
Operating & Other Expenses	N/A	14172500	52744706	36171701
Gross Claims	N/A	N/A	253826854	168635279



Misr Life Insurance Company, Egypt

Contact Person Dr. Ahmed Abd Aziz
Position Managing Director
Tel 00202 25801005

Email a.a.abdelsalam@misrlife.com

Website www.misrlife.com

Address 15 Kasr El- Nil Street P.O Box 592, Cairo, Egypt

Class of Business Life

Rating Overview

Establishment Date 29/5/1900

 Paid up Capital
 1,500,000,000

 Subscribed Capital
 1,500,000,000

Owned by 100 % National Entities or Individuals

Brief:

Misr Life Insurance Company is the Largest specialized company in the insurance of people in Egypt and the Arab & African region, which is the result of the merger of all life insurance activities of the largest and oldest insurance companies in the arab republic in Egypt

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	4,455,678,955	4,012,711	3,327,418
Net Earned Premium	N/A	N/A	3,692,088	3,159,338
Investment Income	N/A	3,089,000,000	2,994,885	2,160,044
Operating & Other Expenses	N/A	899,442,336	1,199,621	945,633
Gross Claims	N/A	N/A	3,006,339	2,540,501



Misr Takaful Property, Egypt

Contact Person Ahmed Morsy

Position Managing Director

Tel (+202) 25752345 - 23945600 Email ahmed.morsy@misr-takaful.com

Website www.misr-takaful.com

Address 28 Talaat Har Downtown – Cairo

Class of Business Takaful - Property & Casualty Insurance

Rating Overview

Establishment Date 2017

Paid up Capital 144.6 Million Egyptian Pound
Subscribed Capital 500 Million Egyptian Pound

Owned by

Brief:

Misr Takaful Insurance company (Property – Liability) transacts all classes of Takaful insurance according to Sharia complaince by specialist team able to managing the takaful process and specialized in studying and analyzing risks that can be exposed to customers and proposing and designing the best insurance programs suitable for the nature of risk under sharia supervision Committee. Misr Takaful Property and Liability is an Egyptian joint-stock company subject to the provisions of Law No. 159 of 1981 and its Regulations. Misr Takaful operate under the umbrella of Egyptian Insurance Law No. 10 of 1981 and its Regulations. Misr Takaful Property and Liability was registerd at the Financial Regalatory Authority No. 38.

			EGP
Financial Indicator:	2020	2019	2018
Gross Premium Written	N/A	N/A	211,927,339
Net Earned Premium	N/A	N/A	42,437,804
Investment Income	N/A	N/A	26,766,940
Operating & Other Expenses	N/A	N/A	28,604,096
Gross Claims	N/A	N/A	38,422,425



Mohandes Insurance Company, Egypt

Contact Person Khaled Abdel Sadek
Position Managing Director

 Tel
 +202 333 68101 - 107 Ext. 534

 Email
 khaled.sadek@mohinspro.com

Website www.mohins.com

Address 3 El Mesaha Square - Dokki - Giza. P.O. Box. 62 Orman - Egypt.

Class of Business Non – Life Insurance & Investment

Rating Overview

Establishment Date 1980

Paid up Capital EG.P 235,000,000 Subscribed Capital EG.P 300,000,000

Owned by 100 % National Entities or Individuals

Brief:

Mohandes insurance company is considered one of the leading companies in the insurance field in the Egyptian market as it is a joint stock company subject to the provisions of the law NO. 159/1981 registered at The Egyptian Financial Supervisory Authority (EFSA) NO. 6/1980 commercial register 84634 Giza. Since the company has been established and up till now, it has continued honorable successes and achievements serving the national economy through various and new insurance coverages as per individual life assurance "Life Insurance" or properties and liabilities "General Insurance" and the concern for the continued development of its performance to improve the level of service and be informed about each progress in the insurance field that takes place internationally.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	429,760	327,280
Net Earned Premium	N/A	N/A	179,456	169,146
Investment Income	N/A	N/A	97,394	83,132
Operating & Other Expenses	N/A	N/A	123,894	110,875
Gross Claims	N/A	N/A	72,819	76,830





ENDLESS SECURITY



Mohandes Life Insurance Company, Egypt

Contact Person Mostafa Salah

Position Managing Director

Tel 00 202 33368101/7

Email mostafa.salah@miclife.com

Website www.mohins.com

Address 3 El Mesaha Square - Dokki - Giza, P.O. Box. 62 Orman - Egypt.

Class of Business Life

Rating Overview

Establishment Date

Paid up Capital EGP 150,000,000 Subscribed Capital EGP 150,000,000

Owned by 100 % National Entities or Individuals

Brief:

Mohandes Life Insurance Company which as follows:-The highest return on Equities. The highest return on Investments. The highest return on Direct Premiums.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	91,077,174	106,104,762	91,931,201	84,416,857
Net Earned Premium	67,015,927	65551847	48,538,154	43657271
Investment Income	146,399,585	144,406,674	126,642,672	105,381,923
Operating & Other Expenses	47,509,378	38941402	29,599,072	28,593,312
Gross Claims	103,311,440	73,184,013	73,472,782	77,999,587



Orient Takaful Insurance Company, Egypt

Contact Person Mohamed Mostafa Abd El- Rassoul

Position CEO

Tel +2011 11124002

Email Mohamed.Mostafa@alfuttaim.com

Website www.orienttakaful.com

Address 59 Abdel Aziz Al Soad st. Manial, Cairo

Class of Business Life
Rating Overview a+

Establishment Date 21/06/2009
Paid up Capital 250,000,000
Subscribed Capital 500,000,000
Owned by Alfuttaim Group

Brief:

Orient Takaful insurance Egypt is an affiliate company of the UAE based Orient Insurance PJSC, which is a member of Al Futtaim group of companies, established in Dubai in 1982. Orient Takaful Insurance Egypt is an Egyptian shareholding company subject to the provisions of Law No. 10 of 1981 and its amendments and has a license No. (30) from the General Authority for Financial Control. we started our operation in 2009 and in few years we became one of the top five players in the Egyptian non-life insurance market, no 1. In Takaful market, Orient Takaful Insurance Egypt is rated a+ by the global rating agency A.M. Best, which is the highest rating for a direct insurer in Egypt, Africa, and the Middle East.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	973,785,420.00	835,060,180.00	734,504,682.00	562,980,860.00
Net Earned Premium	356,256,345.00	310,494,706.00	224,155,865.00	159,710,541.00
Investment Income	127,106,753.00	116,961,865.00	86,133,045.00	48,084,340.00
Operating & Other Expenses	77,284,500.00	83,690,625.00	79,163,815.00	96,121,075.00
Gross Claims	366,236,914.00	357,873,827.00	204,220,945.00	556,357,978.00



QNB Al Ahli Life Insurance Company, Egypt

Contact Person Amr El-shemy
Position Managing Director
Tel (+202) 27708100

Email Amr.ELSHEMI@qnbalahli.com
Website www.qnbalahlilife.com

Address 5,7 Gezeriat El Arab St. Mohandseen, Giza, Star Capital Building

Class of Business life insurance

Rating Overview

Establishment Date 2003
Paid up Capital 200 MEGP

Subscribed Capital

Owned by QNB 99.98%

Brief:

QNB ALAHLI Life Company was founded in April 15, 2003, and authorized by EFSA to operate in Egypt and sell a wide range of both individual and corporate life insurance products to a broad network of clients all over Egypt.

QNB ALAHLI Life is one of the leading bancassurance players in the Egyptian market. This recognized leadership position in Egypt has always been successfully maintained since inception of the company, thanks to skillful well trained staff and network of clients keen to have access to both banking and insurance products, a continuous business growth and strong asset base, and last but not least, a taste for innovative new products creation matching our clientele's expectations.

QNB ALAHLI Life promotes its business through its mother company, QNB ALAHLI, one of the major private banks in Egypt"

				USD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	735,854	671,582	501,267	387,313
Net Earned Premium	242,513	251,697	154,235	333,414
Investment Income	139,350	115,838	91,016	60,926
Operating & Other Expenses	147,982	133,037	111,794	185,029
Gross Claims	200,395	179,195	149,137	116,996



Royal Insurance Company, Egypt

Contact Person Ahmed Darwish
Position Managing Director
Tel 02 33312999

Email hassan.darwish@mm-id.com
Website www.royalinsurance.com.eg

Address 48 Mohi Al Din Abou Al Ezz, Ad Dogi, Giza Governorate

Class of Business General

Rating Overview

Establishment Date 2001

Paid up Capital 125,000,000

Subscribed Capital

Owned by

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).

				(EGP)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	544,649,333	530,073,220	453,795,886
Net Earned Premium	N/A	343,743,462	332,649,363	283,063,119
Investment Income	N/A	97,147,599	112,563,259	80,673,380
Operating & Other Expenses	N/A	406,857,859	414,422,472	336,379,402



Sarwa Insurance Company, Egypt

Contact Person Ahmed Khalifa

Position CEO

Tel (+20)1001524718

Email Ahmed.khalifa@sarwa.com

Website www.sarwa.com

Address 7 Champollion Street, Cairo – Egypt

Class of Business General

Rating Overview

Establishment Date 2019

Paid up Capital 100,000,000

Subscribed Capital

Owned by

Brief:

		Е	

Financial Indicator:	2020	2019
Gross Premium Written	158,763,612	19,868,098
Net Earned Premium	86,779,152	4,661,536
Investment Income	4,247,807	9,336,430
Operating & Other Expenses	38,364,882	4,972,027
Gross Claims	25,465,368	700,649



Sarwa Life Insurance Company, Egypt

Contact Person Ramah Asaad

Position Managing Director

Tel +2 01223520674

Email

Website www.sarwa.capital

Address 7 Champollion Street, Cairo – Egypt

Class of Business Life & Medical

Rating Overview

Establishment Date

Paid up Capital 100 Million

Subscribed Capital 500 Million

Owned by 85 % National Entities & Individuals.15 % Others From Afro -

Asian Countries



Suez Canal Insurance Company, Egypt

Contact Person Mohamed Hassan
Position Managing Director
Tel 02 37617131

Email mohamed hasan@sci-egypt.net

Website www.sci-egypt.com

Address 31 MohamecKamel Morsy st, Mohandiseen, Giza, Egypt

Class of Business P&C insurance

Rating Overview AMBest: FSR (B-) ICR (BB-) Fitch: (B+) (AA- egy)

Establishment Date 10th of October, 1979

Paid up Capital 190000000 Subscribed Capital 500000000

Owned by Brief:

Medical Care.

Suez Canal Insurance Company (Egyptian Joint-stock company) was established in 10th 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. The company practices insurance and reinsurance business in variant types of insurance, such as: Fire, Marine, Inland, Hull, General Accidents, Engineering, Comprehensive Motor (Commercial and Private), Compulsory Motor and

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	1001006139	1006704618	938082015	800044170
Net Earned Premium	501510244	491884758	466114339	366006195
Investment Income	130426763	109026408	87399949	68424560
Operating & Other Expenses	262101935	256600456	223531054	177494036
Gross Claims	351160583	308340222	319332700	248276496



Suez Canal Life Insurance Company, Egypt

Contact Person Dr. Saeed Gabr

Position Managing Director

Tel 02 233044141

Email ssgabr@scli-egypt.com

Website www.scli-egypt.com

Address 56 Gameat Eldewal Elarabeya St., Engineers Administrative

Tower, floor 12, Mohandeseen, Giza

Class of Business Life Insurance

Rating Overview

Establishment Date mid of 2012

Paid up Capital 60 million EGP

Subscribed Capital

Owned by

Brief:

Suez Canal Life Insurance Company occupies a distinguished position in the Egyptian insurance market as a result of its policies to attract customers and achieve growth in general with the efficiency of performance of services to customers through its branches spread throughout the country and working to provide all the insurance coverage needed by the market and availability of principles of efficiency and fairness to achieve the ultimate goal is the ease of issuing and fulfilling the payment of claims as soon as possible by gaining the trust and satisfaction of the customers and contributing to the development and preservation of the national economy through the provision of effective insurance coverage.



EGYPT

Tokio Marine Family Takaful, Egypt

Contact Person Sohail Ali

Position Managing Director

Tel (+20 - 01117606716)

Email sohail.ali@tokiomarine.com.eg

Website Tokiomarine.com.eg

Address 51, Beirut St., Heliopolis, Cairo, Egypt, 11341

Class of Business Takaful

Rating Overview

Establishment Date 2008

 Paid up Capital
 159,000,000

 Subscribed Capital
 159,000,000

Owned by GB Capital 37.5%, EFG Hermes 37.5%, Tokio Marine Group 25%

Brief:

Tokio Marine Egypt Family Takaful offer a comprehensive range of products and services that are perfect for Corporate employees.

				(EGP)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	42,291,630	42,293,180	33,516,463	31,277,756
Net Earned Premium	8,189,154	9,328,757	3,262,844	3,260,650
Investment Income	1,000,336	1,998,008	1,863,154	610,219
Operating & Other Expenses	7,097,566	6,120,663	2,694,246	8,748,893
Gross Claims	31,710,161	32,392,392	28,475,023	18,857,662



Wethaq Takaful Insurance Company, Egypt

Contact Person Adel Fatoury

Position Managing Director
Tel 00202 37623266

Email adel.fatoury@wethaq-egypt.com

Website www.wethaq-egypt.com

Address No. 25 Mossadek Street - Dokki - Giza

Class of Business Takaful Insurance

Rating Overview

Establishment Date 2007

Paid up Capital 230,000,000.00

Subscribed Capital

Owned by ADEEM Investment & Wealth Management Co. (Kuwait)

Percentage 39.9%. A group of businessmen Percentage 60.1%

Brief:

The Mission:Wethaq Takaful Insurance – Egypt strives to be the first choice insurer in the Egyptian insurance market. The Vision: We are committed to adding value to our shareholders through comprehensive and innovative Takaful solutions in managing risks and investment funds backed by a professional teamwork and strong solvency.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	516,660,728	401,461,695	277,443,463	176,264,263
Net Earned Premium		269,646,414	185,473,893	108,831,303
Investment Income		83,062,441	67,618,896	46,364,300

Eritrea



Official Name:	State of Eritrea
Capital:	Asmara
Population:	5970646
Language:	Tigrinya, Arabic
Local Time:	UTC+3:00
Currency:	Nakfa
Monetary Unit:	1 ERN=0.07
Exchange Rate(US\$1):	15.38 ERN
GDP Per Capita US\$ PPP:	1600
GDP Per Capita US\$ Nominal :	1253
Supervisory Authority:	Bank Of Eritrea
National Association:	
Training Institute	
Country UN Code:	ERI
Country Code:	(+291)
Area Code:	Asmara:1
Internet Code:	.er
Total Premium in US\$*:	19 (Millions) 2017
Life Premium in US\$*:	0 (Millions) 2017
Non-Life Premium in US\$*:	19 (Millions) 2017



National Insurance Corp. of Eritrea, Eritrea

Contact Person Mr. Zeru Woldemichael

Position GM/CEO

Tel (+291)-1-1230000

Email nice@niceritrea.com

Website www.niceritrea.com

Address Bdho Avenue .171, P.O.BOX 881

Class of Business Life & Non Life

Rating Overview

Establishment Date 1992

Paid up Capital NAKFA 104,676,540 Subscribed Capital NAKFA 104,676,540

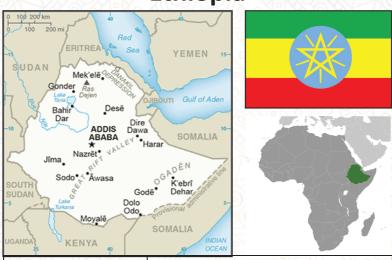
Owned by Shareholders

Brief:

The National Insurance Corporation of Eritrea is the sole insurer operating in the State of Eritrea and underwrites general and life insurance business. The majority of its premium income stems from general insurance underwriting with motor insurance playing a dominant role. The company has a prudent underwriting policy and adheres to the best practice of good corporate governance principles

				NAKFA (in '000')
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	221,782	235,512	247,277	253,417
Net Earned Premium	148,574	172,328	180,786	186,545
Investment Income	6,690	7,052	3,901	4,613
Operating & Other Expenses	24,218	23,892	26,768	25,392
Gross Claims	51,353	62,991	99,873	48,676

Ethiopia



Official Name:	Federal Democratic Republic of Ethiopia
Capital:	Addis Ababa
Population:	108386391
Language:	Oromo, Amharic
Local Time:	UTC+3:00
Currency:	Ethiopian birr
Monetary Unit:	1 Br=100Santim
Exchange Rate(US\$1):	25 BIRR
GDP Per Capita US\$ PPP:	2200
GDP Per Capita US\$ Nominal :	951
Supervisory Authority:	National Bank Of Ethiopea
National Association:	Association Of Ethiopian Insurers
Training Institute	Ethiopian Institute of Banking and Insurance
Country UN Code:	ETH
Country Code:	(+251)
Area Code:	Addis Ababa: 11
Internet Code:	.et
Total Premium in US\$*:	294 (Millions) 2017
Life Premium in US\$*:	17 (Millions) 2017
Non-Life Premium in US\$*:	277 (Millions) 2017



Africa Insurance Company, Ethiopia

Contact Person Kiros Jiranie

Position CEO

Tel

Email md@africainsurancesc.com

Website

Address

Class of Business ACCIDENT & HEALTH, MOTOR, AVIATION, MARINE, FIRE &

GENERAL ACCIDENT, ENGINEERING, PECUNIARY, LIABILITY, AGRICULTURE, WORKMEN'S COMPENSATION, POLITICAL

VIOLENCE AND TERRORISM, MICRO INSURANCE, AND

DIFFERENT TYPES LIFE ASSURANCE.

Rating Overview

Establishment Date 8-Dec-94

Paid up Capital 242 million(Birr)
Subscribed Capital 500 million(Birr)

Owned by Corprate and Invidual Shareholders

Brief:

in birr

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	573.7 million	556.3 million	584.2 million	552.7 million
Net Earned Premium	571.4 million	463.3 million	451.6 million	361.1 million
Investment Income	111.3 million	101.5 million	90.4 million	71.5 million
Operating & Other Expenses	127.5 million	116.8 million	96.9 million	88.7 million
Gross Claims	433.9 million	524.2 million	410.6 million	352.7 million



Awash Insurance Company, Ethiopia

Contact Person Gudissa Legesse

Position C.E.O

Tel +251-11 5 57 00 01

Email gudissa_l@awashinsurance.com

Website www.awashinsurance.com

Address Awash Towers, Ras Abebe Aregay Street,

Kirkos Sub-City, Woreda 07, Addis Ababa, Ethiopia

Class of Business General Insurance and Long-term (Life) Insurance Business

Rating Overview

Establishment Date 1994

Paid up Capital ETB 754.88 Million (as at June 30, 2021)

Subscribed Capital ETB 1.2 Billion

Owned by "Over 1,800 corporate and individual shareholders."

Awash Bank is the principal banker and leading shareholder."

Brief:

					Birr"000
Financial Indicator:	2021	2020	2019	2018	2017
Gross Premium Written	1,273,870	892,923	797,046	674,111	599,747
Net Earned Premium	752,982	641,949	578,714	488,927	440,387
Investment Income	231,385	196,412	136,524	104,791	84,316
Operating & Other Expenses	(284,976)	(252,968)	(213,479)	(163,341)	(144,966)
Gross Claims	(481,688)	(428,826)	(366,439)	(337,693)	(306,779)



Ethiopian Insurance Corporation, Ethiopia

Contact Person Netsaent Lemessa

Position CEO

Tel (+251)-11-551-2400

Email eic.md@eic-et.com

Website www.eic-et.com

Address Addis Ababa, Ethiopia

Class of Business Property , Liability and Life Buisness

Rating Overview

Establishment Date 1976

Paid up Capital USD 7.13 million

Subscribed Capital

Owned by 100% National Entities or Individuals

Brief:

EIC was operating the business for about nineteen years under protected monopolistic system as state owned-sole insurer. After the demise of the Marxist regime in mid-1991 a fundamental change has taken place and there was a shift in political, economic and social orientation from totalitarianism to that of liberalism. Therefore, EIC was re-established as public enterprise under proclamation number 201/94 with Birr 61 million (USD 7.13 million) paid up capital.



Ethiopian Reinsurance Company, Ethiopia

Contact Person DAWIT G/AMANUEL

Position CEO

Tel (+ 251) 965 567834
Email ceo@ethiopianre.com
Website www.ethiopianre.com

Address Bole Sub City Africa Avenue Bahru Abraham Commercial Center Class of Business 2.33% Individual, 0.01 Trade, 66.9 Insurance Company, 30.76%

Banks

Rating Overview

Establishment Date 2016

Paid up Capital Birr 787,620,509 Subscribed Capital Birr 1,000,000,000

Owned by Brief:

Ethiopian Reinsurance S.C (Ethiopian Re) is the first reinsurance Company incorporated under the provisions of article 5(8) of the Insurance Business Proclamation No.746/2012. It commenced operation on 1st July 2016, transacting both life and non-life businesses. Ethiopian Re's head office is located in Addis Ababa, Ethiopia. The Company has also a plan to open branches in other countries as and when necessary.Relying on its relatively strong capital base, plus sound retrocession protection provided by world renowned reinsurance companies, Ethiopian Re provides a comprehensive range of inward reinsurance cover to domestic insurers, in addition to accepting international business on selective basis. In doing so the Company strives to mobilize financial resources which would then be invested to generate income not to mention the role it plays in reducing hard earned foreign currency outflow through cross border reinsurance transactions. Moreover, as the first reinsurance Company in the country, Ethiopian Re endeavors to enhance underwriting capacity and solvency of direct insurers through providing technical support and cover against individual and accumulated catastrophic losses. It also strives to simplify treaty negotiations, settlement of claims and payment of ceded premiums in domestic currency within the shortest time.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	874,792,139	698,731,889	661,492,036	519,787,502
Net Earned Premium	636,193,706	595,190,800	553,215,504	275,603,118



Nyala Insurance SC, Ethiopia

Contact Person Ato Yared Mola

Position C.E.O

Tel (+251)-11-6626667

Email nisco@nyalainsurancesc.com
Website www.nyalainsurancesc.com

Address Protection House, Mickey Leland Street P.O.Box 12753, Addis

Ababa, Ethiopia

Class of Business Insurance Company

Rating Overview

Establishment Date 1995

Paid up Capital Birr 7 million
Subscribed Capital Birr 25 million

Brief:

Nyala Insurance S.C. (NISCO) is one of the leading Insurance Companies in Ethiopia in terms of performance growth and financial position.

It was established in 1995 to engage in general insurance business pursuant to the enactment of the Insurance Business Proclamation 86/1994 with a subscribed capital of Birr 25 million and paid-up capital of Birr 7 million. In 2005, NISCO turned into a composite insurer by adding life business and increasing its paid-up capital to Birr 35 million. During the last five years, NISCO has grown very quickly and currently, its Paid-up capital reached Birr 416 million.

With a head quarter in Addis Ababa, Nyala Insurance S.C. operates in almost all regional states in Ethiopia through a network of 46 service outlets (35Service Centers and 11 Contact Offices) distributed all over the country.

In 2019, NISCO wrote Birr 492 million of premium income and realized a gross profit of Birr 184 million. Its shareholders' equity reached Birr 842 million while its total assets were Birr 2.1 billion.

NISCO has profoundly revised its previous course of business situation, and keenly formulated a forward-looking Strategic Plan that would help the Company efficiently deploy its financial, physical and human resources towards achieving higher growth.

		In Million Birr
Financial Indicator:	2020	2019
Gross Premium Written	565	492
Net Earned Premium	346,128,144	328,743,791
Investment Income	130302144	121243124
Operating & Other Expenses	-160,338,779	-138,166,806



The United Insurance Company, Ethiopia

Contact Person W/ro Meseret Bezabih

Position CEO

 Tel
 +251-111 263434/+251-911 235239

 Email
 meseret_ceo@unic-ethiopia.com

Website www.unicportal.com.et

Address The United Insurance Company SC, Tewodros Square, < UNIC-

ETHIOPIA > Building, Arada Subcity Woreda 02, H.No 220

Class of Business General Insurance and Long –Term Insurance

Rating Overview

Establishment Date 1994

 Paid up Capital
 436,228,000.00

 Subscribed Capital
 500,000,000.00

 Owned by
 Share Company

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, it is currently owned by 471 shareholders. As a result of the merger and the decision of the Seventh Extra-Ordinary General Meeting of shareholders, the Company's authorized capital rose to Br 250 million. Further, on the 11th extra-Ordinary meeting of shareholders in November 2018, a resolution is passed to increase the subscribed Capital to Br. 500 million. Currently the paid up capital of the company is Br. 436,220,000.00.

				(In Millions)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	597.4	533.56	473.62	417.03
Net Earned Premium	440.82	394.75	357.65	287.3
Investment Income	111.85	83.09	60.18	49.35
Operating & Other Expenses	164.56	137.2	104.3	82.26
Gross Claims	258.27	275.83	247.32	216.09

Ghana





Ghana Re, Ghana

Contact Person George Y. Mensah
Position Managing Director
Tel (+233) 302 633733

Email gymensah@ghanare.com

Website www.ghanare.com

Address Plot 24, Sudan Road, Ambassador Hotel Area, Ridge, Accra P. O.

AN7509, Accra-North

Class of Business Reinsurance

Establishment Date 1972

Brief:

Ghana Reinsurance Comapny Limited (Ghana Re) is delighted to welcome you to our website. The website is dedicated to providing you with relevant information about both our reinsurance support and ancillary activities. Ghana Re is a "home-grown" successful reinsurance company in Ghana (the country referred to as "the black star of Africa") with over 48 years' experience in reinsurance business and a proven track record of providing world-class reinsurance services to local and international marketsAs the world witnesses the excitement of a century in which Africa is considered as the rising star in global business; we trust that you, our cherished partner, will contribute your quota to Africa's success story. We believe in our ability to add value to your business with our capable and friendly team of professionals who are eager to cater for your reinsurance needs.

				V OIII
Financial Indicator:	2020	2019	2018	2017
Investment Income	N/A	25,205	23,783	33,686



GN Reinsurance Company, Ghana

Contact Person Joseph Kusi-Tieku

Position Managing Director

Tel 0302 54 24 13

Email joseph.tieku@gnreinsurance.com

Website www.gnreinsurance.com

Address No. 62 Kinshasha Avenue, East-Legon, Accra Ghana

Class of Business Life & Non-Life

Rating Overview Not Rated

Establishment Date 11/6/2014

 Paid up Capital
 GH¢ 80,000,000.00

 Subscribed Capital
 GH¢ 80,000,000.00

Owned by Dr. Papa Kwesi Nduom & Mrs Yvonne Nduom

Brief:

Financial Indicator: 2020 2019 2018 2017 **Gross Premium Written** 44,556,185 46,187,914 43,383,520 40,880,851 **Net Earned Premium** 30,889,694 32,790,404 30,004,597 23,491,037 Investment Income 1,520,651 1,309,059 15,682,361 14,236,720 **Operating & Other Expenses** 30,387,526 30,916,849 36,134,318 27,977,928 **Gross Claims** 10,773,673 7,855,541 10,111,048 13,095,910

(GH¢)



SIC Life Company Limited, Ghana

Contact Person Elizabeth Wyns-Dogbe

Position CEO

Tel (+233)-302-662286

Email elizabetha986@gmail.com

Website www.siclife.com.gh

Address No. 1 Jones Nelson Road, Adabraka Freetown, Accra.

Class of Business Life Insurance

Rating Overview

Establishment Date 2007

Paid up Capital

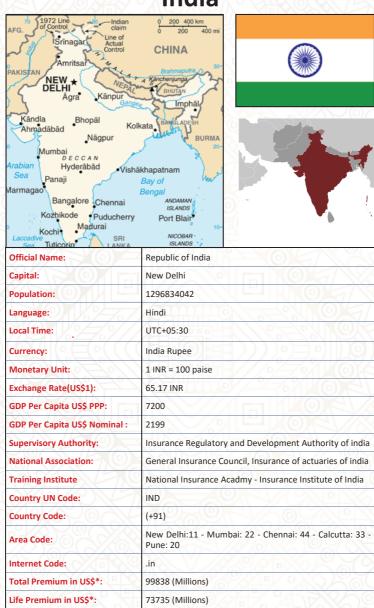
Subscribed Capital

Owned by

Brief:

The SIC Life Company Limited (SIC Life) originally existed as the Life Division of the reputable multi-line insurer, the SIC Insurance Company Limited. In conformity with the provision of the Insurance Act 2006, Act 724, SIC Life was established as a fully licensed Life Insurance Company in 2007. The Company is the first Life Insurance Company to be inducted into the CIMG Hall of Fame in the 2017 awards ceremony, having won the CIMG Life Insurance Company for five consecutive times. Currently, SIC Life is the largest and most reputable Life Insurance Company.

India



26102 (Millions)

Non-Life Premium in US\$*:



GIC Re, India

Contact Person Devesh Srivastava
Position Chairman & MD

Tel +91 22 2286 7000

Email devesh@gicofindia.com

Website www.gicofindia.com

Address 170, Jamshedji Tata Road, Churchgate, Mumbai - 400 020

A- AM Best

Class of Business Reinsurance

Establishment Date 1972

Paid up Capital

Rating Overview

Subscribed Capital

Brief:

Owned by

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.

				IN CRORES
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	47,014	51030	41799	33585
Net Earned Premium	42,197	44145	38096	26714



National insurance Company, India

Contact Person Smt. Suchita Gupta
Position Chairman & MD

Tel

Email cmd@nic.co.in

Website www.nationalinsurance.nic.co.in

Address First Floor, Jubilee Building, Nampally Station Road, Nampally

Station Road, 500001, Andhra Pradesh

Class of Business Non Life

Rating Overview

Establishment Date 1906

Paid up Capital Subscribed Capital

Owned by

Brief:

National Insurance Company Limited is India's Oldest General Insurance Company. It was incorporated in Kolkata, West Bengal on December 5, 1906 to fulfil the nationalist aspiration for Swaraj. 66 years later, after passing of General Insurance Business Nationalisation Act in 1972, it was merged along with 21 foreign and 11 Indian companies to form National insurance Company Limited, one of the four subsidiaries of the General Insurance Corporation of India, fully owned by Govt. of India. Under the provisions of this Act, the shares of existing Indian general insurance companies and undertaking of other insurers were transferred to GIC for the regulation and control of insurance business.

				(`in crore)
Financial Indicator:	2020	2019	2018	2017
Gross Direct Premium	50.67	51.04	50.13	44.82
Net Premium	28.42	19.91	39.86	32.99
Investment Income	1950.36	2934.93	3504.49	3745.97
Operating Expenses	3327002	1,594,487	N/A	1,971,232
Net Incurred Claims	25.12	36.63	26.62	-18.07



New India Assurance Company, India

Contact Person Atul Sahai
Position Chairman

Tel 00912 222674617

Email anindya.roy@newindia.co.in

Website www.newindia.co.in

Address New India Assurance Building,87, M G Road, Fort, Mumbai

Class of Business Non Life
Rating Overview bbb+ AM Best

Establishment Date 1919

Paid up Capital

Subscribed Capital

Owned by 100% National Entities or Individual

Brief:

NEW INDIA ASSURANCE CO. LTD, founded by Sir Dorabji Tata in 1919, a Multinational General Insurance Company, today operates in 28 countries and headquartered at Mumbai, India.Our global business crossed Rs. 31573 crores in March 2021. We have been market leaders in India in Non-Life business for more than 50 years.Our Indian business crossed Rs.28548 crores in March 2021. We are rated B++ Stable FSR Rating and bbb+ Stable ICR Outlook byAM BEST Company. We have been rated AAA/Stable by CRISIL since 2014, indicating that the Company has the highest degree of Financial Strength to honour its Policyholder's obligations.We have been leading the market, apart from premium, in reserves & net worth for many years.

				(in crore)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	31,244	28017	26554	23021
Net Premium	21444.06	19281.76	20956	18591
Investment Income	6,766	5886	5165	N/A
Operating Expenses	382722.86(₹ in	403463.81(₹ in	352902.15(378202.87(
	Lakhs)	Lakhs)	₹ in Lakhs)	₹ in Lakhs)
Net Incurred Claims	19556.03	18366.87	16896.47	16256.93



Reliance General Insurance Company Limited, India

Contact Person Md. Khaled Mamun

Position CEO

Tel +88 02 8878836-44

Email khaled@reliance-bd.com

Website https://www.reliancegeneral.co.in/Insurance/Home.aspx

Address Shanta Western Tower (Level-5) 186, Bir Uttam Mir Shawkat Ali

Shorak, Tejgaon I/A, Dhaka-1208, Bangladesh

Class of Business Non-life insurance

Rating Overview AAA (Triple A)

Establishment Date 20/03/1988

Paid up Capital BDT 1,051,610,870.00

Subscribed Capital BDT 1,051,610,870.00

Owned by As of June 2021; Sponsors/Directors—64.24%, Individuals—

31.44%, Institution/Employees-4.32%

(BDT in Million)

Brief:

				(DDT III IVIIIIOII)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	2,937.12	3,004.15	2,689.26	2,572.67
Net Earned Premium	1,062.50	1,324.70	1,312.49	1,237.65
Investment Income	377.64	395.06	349.78	325.44
Operating & Other Expenses	1,037.70	1,109.14	1,137.62	1,021.75
Gross Claims	1,863.83	682.13	413.5	343.15



The Oriental Insurance Company, India

Contact Person Shri Anjan Dey

Position M.D

Tel 011-43659595

Email atul.jerath@orientalinsurance.co.in

Website www.orientalinsurance.org.in

Address Oriental House, A-25/27, Asaf Ali Road, New Delhi - 110002

Class of Business General Insurance
Rating Overview B++ AM Best

Establishment Date 12th September 1947

Paid up Capital Subscribed Capital

Owned by

Brief:

The Oriental Insurance Company Ltd. was incorporated at Mumbai 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 were transferred to the Central Government. The Company is a pioneer in laying down systems for smooth and orderly conduct of the business. The strength of the Company lies in its highly trained and motivated work force that covers various disciplines and has vast expertise. Oriental specializes in devising special covers for large projects like power plants, petrochemical, steel and chemical plants. The Company has developed various types of insurance covers to cater to the needs of both the urban and rural population of India. The Company has a technically qualified and competent team of professionals to render the best customer service.

			(Rs. in lakhs)
<u>Financial Indicator:</u> Gross Direct Premium	2020 N/A	2019 1348475	2018 1173684
Net Premium	N/A	1084539	1002823
Profit on Sale of Investments	N/A	161922	181736
Expenses of Management	N/A	N/A	-244864
Net Incurred Claims	N/A	-1124808	-822122

Indonesia







72 (18) 22 111 177	
Official Name:	Republic of Indonesia
Capital:	Jakarta
Population:	262787403
Language:	Bahasa Indonesia
Local Time:	UTC+7:00 TO +9:00
Currency:	Indonsian Rupiah
Monetary Unit:	1 Indonisia Rupiah=100 sen
Exchange Rate(US\$1):	13,385 IDR
GDP Per Capita US\$ PPP:	12400
GDP Per Capita US\$ Nominal :	0
Supervisory Authority:	Otoritas Jasa Keuangan (Indonesia Finicial Sevices Authority)
National Association:	General Insurance Association Of Indonisia, ASEAN Insurance Council
Training Institute	The Indonsian Insurance Institute
Country UN Code:	IDN
Country Code:	(+62)
Area Code:	Jakarte: 21
Internet Code:	ı.id
Total Premium in US\$*:	20383 (Millions)
Life Premium in US\$*:	15520 (Millions)
Non-Life Premium in US\$*:	4863 (Millions)



A Subsidiary of Indonesia Re

william Duniah

P. T. Asuransi Asei Indonesia (Ekspor), Indonesia

Contact Person Arie Surya Nugraha
Position President Director
Tel (021) 5790 3737
Email asei@asei.co.id
Website www.asei.co.id

Address Gedung Menara Kadin Indonesia Lt. 21,Jl. HR Rasuna Said Blok X-

5 Kav. 2-3, Jakarta 12950

Class of Business Direct Insurance & Reinsurance Buisness

Establishment Date 1985

Paid up Capital Rp. 550 Billion Subscribed Capital Rp 800 Billion

Owned by 100% owned by national Entities

Brief:

1985 The establishment of PT Asuransi Ekspor Indonesia (Persero), pursuant to government regulation no.20 of 1983. The company enganged in insurance business to support the development of non oil and gas export. 2002 In line with the development and dynamics of business, PT Asuransi Ekspor Indonesia (Persero) built a new corporate identity by changing the corporate logo and developing corporate culture that were prepared to face the increasingly tough challenges and competitions. PT Asuransi Ekspor Indonesia (Persero) was selected as the national reinsurance company. 2014 Corporate rebranding from PT Asuransi Ekspor Indonesia (Persero) to PT Asei Reasuransi Indonesia (Persero), or referred to as "Asei Re"/. OJK granted portfolio transfers of Direct Insurance and Reinsurance Business of PT Asei Re to PT Asuransi Asei Indonesia. Effective from December 17, 2014, GEneral Meeting of shareholders of PT Asei Re approved the spin-off. 2015 PT Asei Reasuransi Indonesia (Persero) changed its name to PT Reasuransi Indonesia Utama (Persero), or refered to as Indonesia Re.

				million Rupian
Financial Indicator:	2020	2019	2018	2017
Gross Written	N/A	N/A	358.321	383.933
Net Premium Income	N/A	204.663	132.404	N/A
Investment Income	N/A	28.371	21.39	N/A
Operating Expenses	N/A	N/A	129.392	133.275
Gross Claims	N/A	N/A	277,408,699,778	315,048,676,138



P. T. Asuransi Central Asia, Indonesia

Contact Person Juliati Boddhiya
Position President Director

Tel (021) 56998288, 56998222

Email info@aca.co.id Website www.aca.co.id

Address Wisma Asia Lantai 10, 12-15,Jl. Letjen S. Parman Kav 79,Jakarta

11420

Class of Business
Rating Overview
Establishment Date
Paid up Capital
General Insurance
id A+ pefindo
August 29, 1956
IDR 100,000,000,000

Owned by 100% National Entities or Individuals

Brief:

PT Asuransi Central Asia (ACA) is a company engaged in general insurance business, which was established on August 29, 1956. At its inception, ACA's head office was situated at Jalan Asemka No.28. Through the years and after several moves, ACA finally established its head office at Wisma Asia in 1998. After more than half a century (64 years) ACA has grown consistently, and currently have 1 head office, operational head offices, 43 branch offices, 29 representative offices, and 4 Sharia Insurance Services Unit (ULAS) representative offices located throughout Indonesia, ACA's operation is supported by a quality Human Resources of 1,585 employees. ACA is one of the domestic insurance companies with the largest total assets in Indonesia, which currently stands at IDR 9.40 trillion. As of December 31, 2018, ACA's total equity amounted to IDR 4.49 trillion and the solvency achievement ratio as of December 31, 2018 reached 205.54%, exceeding the minimum government requirement of 120%.ACA's flagship products are OTOMATE (Motor Car Insurance), ASRI (Property Insurance), and Micro-Insurance products such as Dengue Fever Insurance. Other products underwritten by ACA include Engineering Insurance, Marine Cargo, Marine Hull, Travel Safe (Travel Insurance), Medi+ (Health Insurance), Wellwoman (Woman Cancer Insurance), Financial Insurance, Personal Accident Insurance, Crop Insurance and other insurance products.

				million Ruplan
Financial Indicator:	2020	2019	2018	2017
Gross Premium			3,179,492	2,794,914
Net Premium			1,429,488	1,258,682
Investment Income			314,934	511,449
Operating Expenses			611,529,183,581	568,682,778,968
Gross Claims			1,408,207	1,461,863



P.T. Tugu Reasuransi Indonesia, Indonesia

Contact Person Adi Pramana
Position President Director
Tel (+62) - 213140267
Email pramana@tugu-re.com

Website www.tugure.id

Address Gedung Tugure , JI, Raden saleh No. 50 menteng , Jakarta

Class of Business Reinsurance
Rating Overview A+ Fitch Rating
Establishment Date 2-Apr-87

Paid up Capital Subscribed Capital

Owned by PT Tugu Pratama Interindo: 50,74 %, PT Asriland: 49,26 %

Brief:

PT Tugu Reasuransi Indonesia ("the Company") was established on April 2, 1987 based on a Deed of Establishment No. 8 of Raden Santoso, S.H., Notary in Jakarta. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia on its Decree No. C2-4270-HT.01.01-TH/87 dated June 16, 1987, and was published in Supplement No. 809 of State Gazette No. 71 dated September 4, 1987.The Company amend its Article of Association for several times, the latest article of association amended by a Notarial Deed No. 5 dated August 12, 2019, of Notary Lenny Janis Ishak, S.H., Notary in Jakarta. The latest amendment of the Company's article of association has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decree No. AHU-0052387.AH.01.02.TAHUN 2019 dated August 15, 2019.

				thousands of Rupiah
Financial Indicator:	2020	2019	2018	2017
Net Investment Income	115.060.051	137.201.565	28.440.368	N/A
Operating Expenses	97.976.216	111.506.431	102.506.385	127.601.517
Gross Claims	1.898.990.024	1.338.158.208	1.194.612.523	1.005.335.619



PT Asuransi Sinar Mas, Indonesia

Contact Person MR. HOWEN WIDJAJA

Position President Director

Tel +62 21 2918 9999 / + 62 21 5050 98888

Email ketut@sinarmas.co.id

Website www.sinarmas.co.id

Address Plaza Simas, Jl. KH Fachrudin No. 18, Jakarta 10250, Indonesia

Class of Business General Insurance Company

Rating Overview AA+ (idn) from Fitch Rating

Establishment Date 27th May 1985

Paid up Capital IDR 100.000 (in million)

Subscribed Capital

Owned by PT Sinar Mas Multiartha Tbk & PT Sinar Mas Multifinance

Brief:

2019	2018	2017
10.917.307	7.431.188	5.747.009
6.948.068	3.880.766	2.663.227
435.157	467.159	387.451
962.18	904.387	759.864
5.289.882	2.326.473	1.420.636
	10.917.307 6.948.068 435.157 962.18	10.917.307 7.431.188 6.948.068 3.880.766 435.157 467.159 962.18 904.387



PT Reasuransi Utama Persero "Indonesia Re", Indonesia

Contact Person Benny Waworuntu
Position President Director
Tel (+62)21 3920101

Email cosecretary@indonesiare.co.id

Website www.indonesiare.co.id

Address JI Salemba Raya No. 30, Jakarta Pusat

Class of Business General & Life Insurance

Rating Overview AA(idn) fitch Rating (Local Rating), id AA Pefindo (Local Rating)

Establishment Date 30-Nov-85

 Paid up Capital
 Rp 878.358.000.000

 Subscribed Capital
 Rp 1.200.000.000.000

Owned by (100%)Government of the Republic of Indonesia

Brief:

PT Reasuransi Indonesia Utama, otherwise recognized as Indonesia Re, was established by the name PT Asuransi Ekspor Indonesia based on Deed No.173 dated November 30th 1985. The Deed was made in the presence of Achmad Bajumi, S.H. Notary, substituting Imas Fatimah S.H. Notary in Jakarta.

In order to increase the reinsurance capacity obtained from merging equity into one large entity and reduce the Company's dependence on the need for retrocession/ import reinsurance capacity, the Government of Indonesia (Republic of Indonesia Ministry of State-Owned Enterprises and Ministry of Finance together with regulator (Financial Services Authority) formulated a policy and strategy to increase domestic reinsurance capacity by forming a National Reinsurance Company (PRN) through the merger of Reinsurance Companies in Indonesia.

Regarding this matter, Indonesia Re (formerly ASEI) was appointed by the Ministry of State-Owned Enterprises (shareholder), as a forum for the formation of the National Reinsurance Company (PRN), which in 2015 evolved its business to reinsurance.

			Trillion Rupiah
2020	2019	2018	2017
6.538	6.574	6202	5777
3.230	3.117	3098	3011
334	320	301	311
323	423	406	406
4.112	3.797	3.337	2.675
	6.538 3.230 334 323	6.538 6.574 3.230 3.117 334 320 323 423	6.538 6.574 6202 3.230 3.117 3098 334 320 301 323 423 406

Iran





Alborz Insurance Company, Iran

Contact Person Mohsen Pourkiani
Position Managing Director
Tel 0098-21 88803821

Email pourkiani@bimehalborz.ir

Website www.alborzinsurance.ir

Address P.O.BOX: 191377151, No 1320 Shariati Ave. Above Zafar Alley

Aban, Tehran, Iran

Class of Business Composite Takaful

Rating Overview

Establishment Date 1959

Paid up Capital IRR 600.000.000.000

Subscribed Capital

Owned by 100% owned by National Entities

Brief:

Alborz Insurance Company was founded by the private sector with the primary aim of providing quality and quality insurance services to its compatriots and diversifying the insurance market. To attract. After the victory of the Islamic Revolution Alborz Insurance continued to operate under the same name because of its successful operation. Alborz Insurance Company is now ready to provide insurance services to compatriots across the country, with five branches and more than 2,000 active agents. Alborz Insurance, which has the highest risk-bearing capacity among private insurance companies, has gained countless successes in the country's insurance industry and its executive agencies in recent years.



Asmari Insurance Company, Iran

Contact Person Alireza Yazdan Doust

Position CEO

Tel

Email info@asmari-insurance.com

Website www.asmari-insurance.com

Address No. 19 (Shahab) St., South Gandhi St., No. 19

Class of Business

Rating Overview

Establishment Date

Paid up Capital

Subscribed Capital

Owned by

Brief:

Asmari Insurance Company, according to the law on how to manage free, commercial and industrial zones of the Islamic Republic of Iran and the approval of the establishment and operation of insurance companies in the free industrial and industrial zones of the Islamic Republic of Iran and after legal formalities and with the license of the Central Insurance of the Islamic Republic of Iran. / 11/16 was established and has been registered in the Kish Free Zone under number 9655.



Bimeh Iran, Iran

Contact Person M. Bakhtiari

Position CEO (+98 21)86711970

Email s.mohebi@iraninsurance.ir

Website www.iraninsurance.ir

1935

Address No. 51, (West) Brazil St., Shirazi St., Mollasadra Ave., Vanak Sq.

Class of Business Life and Non-Life
Rating Overview

Establishment Date
Paid up Capital

Subscribed Capital

Owned by Brief:

Being founded in 1935, Iran Insurance Company (Bimeh Iran) is still the pioneer in insurance industry in Iran. With market share of 35%, Bimeh Iran is the most influential insurance company amongst its competitors whose significant role in spreading the insurance culture could never be

neglected.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, off-shore facilities, dams and powerplants. The company would naturally secure the required reinsurance coverage from the

international markets for the risks it initially underwrites, at its own discretion. Bimeh Iran has

insured all crude oil and oil product cargos being shipped to various destinations throughout the

world. The company has also introduced a product covering the export of precious metals.



BIMEH MARKAZI CENTRAL INSURANCE OF IR IRAN

Bimeh Markazi Iran, Iran

Contact Person DR. Gholamreza Soleymani

Position President

Tel 98-21-24 55 10 00
Email AIRD@centinsur.ir
Website www.centinsur.ir

Address No. 2 Maryam St Africa Ave, 1967864111 P.O. Box: 19395-5588,

Tehran, Iran

Class of Business Family & General Takaful

Rating Overview

Establishment Date 1971

Paid up Capital 800,000,000,000

Subscribed Capital

Owned by 100% owned by National Entities

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.



Dana Insurance Company, Iran

Contact Person Ebrahim Kardgar

Position Vice Chairman and Managing Director

Tel 9821-88 77 09 71-9

Email e-kardgar@dana-insurance.ir

Website www.dana-insurance.com

Address No. 2, 15th Street., Gandi Ave, Tehran, Iran

Class of Business Composite Takaful

Rating Overview

Establishment Date 1974

Paid up Capital 105,475,000,000

Subscribed Capital

Owned by 100% owned by National Entities

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



Iran Insurance Syndicate, Iran

Contact Person Dr. Sayed Karimi
Position General Secretary
Tel (+982) 122269792
Email bighami@sbi.ir
Website www.sbi.ir

Address Unit 2, No 6, Second Street, Dr Mossadeg Street, Mirdamad

blvd, Tehran

Class of Business Rating Overview

Establishment Date 1937

Paid up Capital Subscribed Capital

Owned by

Brief:

The Iranian Insurers Syndicate is a professional and a non-profit association. All of the insurance companies and the Bodily Injuries Indemnification Fund operating in Iran are members of this syndicate. Iran Insurers Syndicate was founded in 1937. Consequently in 1963, its statute was prepared with the purpose of supporting and protecting the righteous demands of the Iranian insurance companies and establishing cooperation, coordination, development, and generalization of insurance in Iran. Later on, it was approved by the Ministry of Economy and Finance in 1963. On 07/04/2019, the High Insurance Council of Iran approved the latest amendments of the statute of the Syndicate inclusive of 38 sections and 13 subsections. According to this statute, the Iranian Insurers Syndicate is a professional and a non-profit trade union.



Iranian Reinsurance Company, Iran

Contact Person Mohammad Asoudeh

Position Vice Chairman and Managing Director

Tel (+9821) 8862 8611 – 16
Email asoudeh@iranianre.com
Website www.iranianre.com

Address No. 5, Zayandeh Roud St., North Shiraz St., Molla Sadra

Ave., Tehran - Iran

Class of Business Reinsurance

Rating Overview

Establishment Date 2010

Paid up Capital IRR 5,200 billion

Subscribed Capital

Owned by 100% Owned By National Entities or Individuals

Brief:

Iranian Reinsurance Company (Iranian Re), was incorporated in 2010 and commenced its operation on 16th March 2010 with its registered office in Tehran, after obtaining its operation License from the Iranian Insurance Supervisory Authority, "Bimeh Markazi Iran". Iranian Reinsurance Company is proud to be the first Public Joint Stock Reinsurance Company in Islamic Republic of Iran, totally financed by private sector. The Company is registered under the authorization of the Establishment Law of Non-Governmental Insurance Institutions as well as the Iranian Stock Exchange Regulations. The main objective of Iranian Reinsurance Company is set to meet the increasing demand of reinsurance protection by a fairly growing number of Domestic Insurance Companies, and also Insurance and Reinsurance Companies of the Region.

Financial Indicator:	2020	2019	2018
Gross Reinsurance Premium	1,900,566	1,363,240	900,677
Reinsurance Premium Earned	1,621,675	1,204,130	Net 797,168
Investment Income Other Operating Income	1,026,958	(154,670)	1,110,076



Mellat Insurance Company, Iran

Contact Person Esmail Delfaraz
Position Managing Director
Tel +98 (21) 88878814/15

Email Naghizadeh@mellatinsurance.com

Website www.mellatinsurance.com

Address No. 48, Haghani Express Way, Vanak Sq., Tehran, Iran

Class of Business Life & Non-Life

Rating Overview

Establishment Date 2003

Paid up Capital Subscribed Capital Owned by

Brief:

Mellat Insurance at a glance Founded in November 2003 as a private insurance company Writing
Life & Non-Life business. One of the largest private insurance companies with 2.850 billion IRR
in total capital Active in all lines of outward and inward Reinsurance market since 2005. The 1st
and only private insurance company in Iran with foreign inward reinsurance authorization from
regulatory authority (Central Insurance of IR Iran) since 2015. Consumers Rights Certificate
holder from Iran National Consumers and Producers Protection Organization. The 1st Electronic
insurance company in Iran. Being ranked 1st level based on national financial solvency system.







Parsian Insurance Company, Iran

Contact Person Hadi Oyar Hossein

Position Vice-Chairman of the Board and CEO

Tel +98-21-82 59

Email oyarhossein@parsianinsurance.com

Website www.parsianinsurance.ir

Address No. 22, West Qobadiyan St., Above Mirdamad Blvd., Valiasr

Ave., 1969633431, Tehran, Iran

Class of Business Life & Non-Life

Rating Overview

Establishment Date Mar., 2003

Paid up Capital IRR 3,000 billion

Subscribed Capital

Owned by 100% owned by National Entities

Qeshm International Trust Alliance (QITA) Mutual Club, Iran

Contact Person Behzad Roshani

Position CEO and Vice Chairman of the Board

Tel

Email md@qitapandi.com

Website www.qitapandi.com

Address Communication Office add. 6th floor, No. 523, Aseman Tower,

Shahid Lavasani (Farmanieh) Junction, Pasdaran Ave., Tehran/

Iran

Class of Business Non life

Rating Overview

Establishment Date 2013

Paid up Capital

Subscribed Capital

Owned by 100 % National Entities or Individuals



Sarmad Insurance Company, Iran

Contact Person Mr. Mojtaba Kateb

Position Chairman of the board

Tel +98(21)43954200

Email info@sarmadins.ir

Website Sarmadins.ir

Address 1st Floor, No. 113 West Arash St, Africa Blvd.

Class of Business Life & Non-Life Insurance + Reinsurance

Rating Overview Nil

Establishment Date 9 September 2013

Paid up Capital 2,500 Billion IRR

Subscribed Capital 2,500 Billion IRR

Owned by Private Joint Stock

Brief:

				Billion IRR
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	13,001	7,288	5,888	3,778
Net Earned Premium	7,874	5,781	3,713	2,089
Investment Income	1,851	1,690	405	239
Operating & Other Expenses	647	947	242	138
Gross Claims	6,972	6,134	3,126	1,614



SINA Insurance Company, Iran

Contact Person Reza Jafari

Position Managing Director and Vice President

Tel 0098-28370000

Email R.Jafari@sinainsurance.com
Website www.sinainsurance.com

Address No 225, Mirdamad Blvd, After Nafteshomali, Tehran, Iran

Class of Business All Class of Business

Rating Overview

Establishment Date 2003

Paid up Capital 905 Billion Rials

Subscribed Capital

Owned by 100% owned by National Entities

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) . Sina insurance company with 905 billion Rial paid-up capital as a one of the well-known private insurance company in life insurance and nonlife insurance already is working.



Tejarat Nu Insurance Company, Iran

Contact Person Ehsan Moradi

Position Chairman

Tel 021-96990

Email ali.soltani@tejaratins.com / info@tejaratins.com

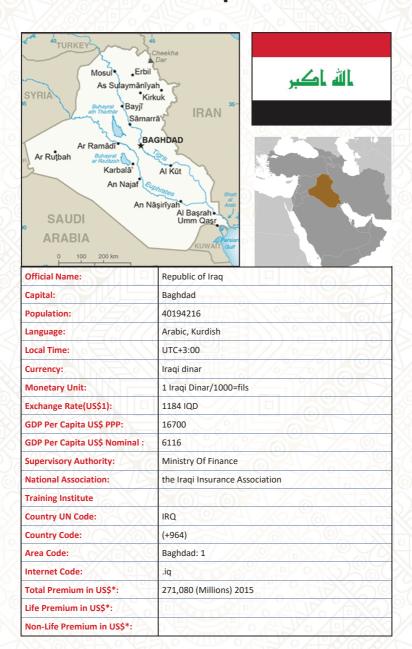
Website www.tejaratinsurance.com

Address Tehran, Shariati St., north to south, not reached by Dibaj Alley,

No. 4, New Trade Insurance Building

Class of Business Non-Life

Iraq





شركة أعادة التأمين العراقية العامة Iraq Reinsurance Company (PLC)

Iraq Re, Iraq

Contact Person Mr.Ahmed Gawad

Position Chairman & G.M.

Tel (+62-)21 3920101

Email iragre ins@mof.gov.iq

Website www.mof.gov.iq

Address P.O. Box 3115 Olweya

Class of Business Reinsurance

Rating Overview

Establishment Date 1961

Paid up Capital 15 Billion IQD

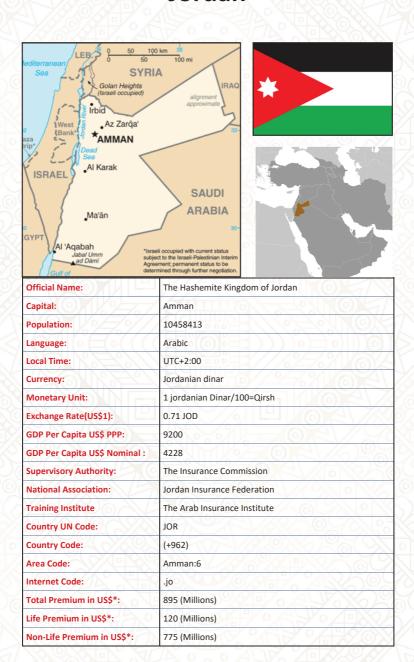
Subscribed Capital 15 Billion IQD

Owned by 100% Government

Brief:

the Iraqi Reinsurance Company in its management of investment portfolios planting multiple investments inside and outside Iraq, the most importment of these contributions: longterm financial investments. Investments in a staff housing loans. Investment in establishing Arab companies in Bahrain, Lebanon and Yemen. Buy and sell shares.

Jordan





International General Insurance, Jordan

Contact Person Aaida Abu Jaber
Position AVP PR & Marketing
Tel +96265662082 Ext. 407
Email Aaida.abujaber@iginsure.com

Website www.iginsure.com

Address 74 Abdel Hamid Sharaf St. P.O. Box 941428 Amman 11194

Jordan

Class of Business Energy, Property, General Aviation, Construction & Engineering,

Ports & Terminals, Marine Cargo, Political Violence, Financial Institutions, General Third-Party Liability (Casualty), Legal Expenses, Professional Indemnity, D&O, Surety, Marine Trades,

Mari

Rating Overview The company has an "A-/Stable" financial strength rating from

S&P Global Ratings and "A/Stable" from AM Best

Establishment Date 2001
Paid up Capital 485,733
Subscribed Capital 7,500,000

Owned by Public shareholding company

Brief:

WE ARE A LEADING INTERNATIONAL SPECIALIST COMMERCIAL INSURER AND REINSURER, UNDERWRITING A DIVERSE PORTFOLIO OF SPECIALTY LINES. Since our inception in 2001, IGI has been committed to providing niche specialty lines insurance and reinsurance solutions to our clients' complex risks. Our reputation is based on focused underwriting expertise, flexibility in responding to customer needs, and ensuring efficient and responsive claims handling, all underpinned by stable management and a strong balance sheet. Registered in Bermuda as a limited liability company, with operational headquarters in Amman, Jordan, and offices in London, Malta, Dubai, Casablanca and Kuala Lumpur, IGI is listed on Nasdaq Capital Markets under the symbol "IGIC".

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	467,273,047	349,291,905	301,618,486	275,102,191
Net Earned Premium	338,410,197	252,152,535	203,430,398	160,767,441
Investment Income	9,967,443	13,374,076	10,310,296	12,564,842
Operating & Other Expenses	46,923,245	39,265,945	35,351,679	30,902,604
Gross Claims	213,963,030	159,824,136	211,044,400	252,154,218



Jordan Insurance Company, Jordan

Contact Person

Imad Abdel Khaleg

Position Member of the Board of Directors/Managing Director

Tel (+962) 6 4634161
Email Ikhaleq@jicjo.com
Website www.jicjo.com

Address Amman - 3rd Circle P.O.Box 279 Amman, Jordan 11118

Class of Business All classes of Insurance and Reinsurance

Rating Overview N/A
Establishment Date 1951

Paid up Capital Subscribed Capital

Owned by Brief:

Mission:

To maintain our strong market position by providing first class security and service topped with our customer friendly approach and proven track of excellent claim payment.

Vision:

To become the customer's first choice when selecting insurance products and service offered by the industry.

To operate by a code of conduct driven by a value system that promotes performance, integrity and personal growth in all dealings with shareholders

				OJD /
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	N/A	N/A
Net Earned Premium	33,784,091	37,062,346	40,775,658	41,179,156
Investment Income	53,742,323	55,732,891	56,942,257	46,539,650
Operating & Other Expenses	2,364,045	3,292,234	3,457,180	2,749,750
Gross Claims	33,644,229	38,452,148	29,742,092	31,902,894



Middle East Insurance Company, Jordan

Contact Person Dr Rajai Swies

Position Chief Executive officer
Tel 00962-6-5004100
Email rsweis@meico.com.jo
Website www.meico.com.jo

Address Jabal Amman - 3rd Circle14 Zahran Street,P.O. Box 1802 Amman

11118, Jordan

Class of Business Composite

Rating Overview A.M. Best affirmed the Financial Strength Rating of B+ (Good)

and the Long-Term Issuer Credit Rating of "bbb-" which reflects MEICO's strong balance sheet and operating performance

Establishment Date 1962

Paid up Capital 22,050,000 Subscribed Capital 22,050,000

Owned by 80 % National Entities or Individuals, 20 % Others

Brief:

Middle East Insurance Co. is a composite company writing all classes of insurance; Life and Non-life, and serving our clients from our head office in Amman and 7 branches in the capital and the major cities of Jordan.

Middle East Insurance Co. is the second oldest Jordanian Insurance Company. It was established in Amman on 28 June 1962 as a Jordanian Public Limited Shareholding Company. Shareholders are prominent businessmen, bankers, industrialists and merchants. AXA France is among the shareholders with 20.23% share.

Middle East Insurance Company is Ranked 5th in the Jordanian Market based on Gross Written Premium. MEICO enjoys a leading market position in Marine and Ranks 2nd in Property Insurance.

The company's balance sheet strength is underpinned by strong risk-adjusted capitalization. MEICO has a history of robust operating results, supported by good underwriting performance and evidenced by a five-year average return on equity (ROE) of 8.7% (2012-2018). In 2018, the company's gross written premiums grew to JOD 40 million, mainly driven by its medical and motor accounts, which led to MEICO's gross portfolio to be well-diversified by line of business.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	41,174,088	40,679,648	41,178,514
Net Earned Premium	N/A	N/A	N/A	N/A
Investment Income	N/A	1,076,592	1,494,311	926,142
Operating & Other Expenses	N/A	4,584,293	4,483,515	4,976,668
Gross Claims	N/A	14,240,472	13,655,980	11,942,929



The HolyLand Insurance Company, Jordan

Contact Person Muhanad AL.Modaffar

Position General Manager

Tel 00962 6 5668598 - 009625668599

Email info@holylandins.com

Website www.holylandins.com

Address Beer El Sabe Street - Jabal Al Hussein - Amman

Class of Business

Rating Overview N/A

Establishment Date 1980

Paid up Capital 9,868,691 Subscribed Capital 9,868,691

Owned by

Brief:

				JOD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	N/A	N/A
Net Earned Premium	N/A	9.051.677	9.487.449	8.921.362



The Islamic Insurance Company, Jordan

Contact PersonReda Amin DahbourPositionGeneral ManagerTel+ 962 (6) 568 3185

Email islamicinsurance@tiic.com.jo
Website www.islamicinsurance.jo

Address Jordan- Amman , Wasfi Al-Tal St. (Al Gardens St.) Al-Tabbaa

Complex (94)

Class of Business Family/ Health Takaful Insurance, General Takaful (Marine,

Vehicles, Property, Accidents, liability, fire, Engineering.. etc.)

The Islamic Insurance Co. Rating Score is "A" (Single A), with a fiduciary score reached "76-80"

Establishment Date 10/1/1996
Paid up Capital JD 15000000
Subscribed Capital JD 15000000

Owned by Public Shareholding Company

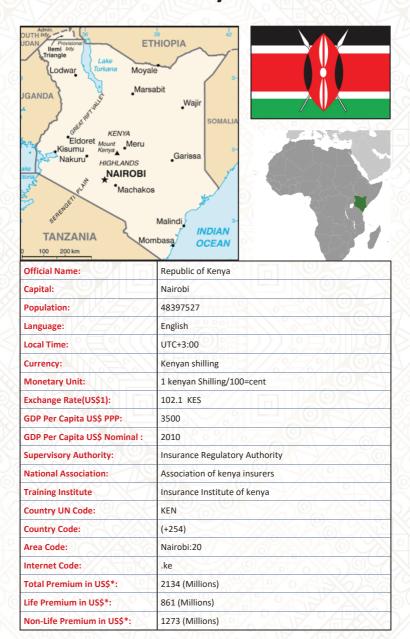
Brief:

Rating Overview

The Islamic Insurance Company is the first Takaful Insurance Company in Jordan . It was established in 1996 with a capital of JD 2 million and its capital has now reached JD 15 million , It was established on the basis of Cooperative Insurance, which was approved by Fiqh Councils as an alternative to Commercial Insurance . The Islamic Insurance Company is an Islamic Financial Institution that manages its funds in accordance with the principles of Islamic Share'ah and on the basis of Wakalah (Agency) with a known fee and Mudharabah . The Islamic Insurance Company has received many awards since its incorporation to its present day . It has achieved advanced places in the Jordanian Insurance Market since inception in terms of profitability and largely maintained its market share in terms of underwritten premiums . It participated in establishing many Islamic Insurance Companies across the Middle East in Yemen, Lebanon, Saudi Arabia and Tunis

				in JD Dinar
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	22,588,164	24,333,936	24,611,242	23,475,644
Net Earned Premium	15,674,930	16,887,624	16,517,262	17,057,607
Investment Income	1,057,398	1,178,725	1,087,381	1,204,545
Operating & Other Expenses	5,182,758	5,515,806	5,094,572	4,655,977
Gross Claims	15,738,719	19,209,504	18,595,111	17,902,531

Kenya





Kenya Re, Kenya

Contact PersonJadiah MwaraniaPositionManaging DirectorTel+254 703 083 000,

Email mwarania@kenyare.co.ke
Website www.kenyare.co.ke

Address Reinsurance Plaza, along Aga Khan Walk & Taifa Road, Nairobi,

Kenya

Class of Business Reinsurance

Rating Overview AA+ (KE), from AA (KE), (ICR) of "bb+" A. M Best ,B (Fair)

Establishment Date 1970

Brief:

Kenya Reinsurance Corporation Limited (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.

Since its inception, Kenya Re has progressively and consistently continued to provide reinsurance services to more than 265 companies spread out in over 62 countries in Africa, Middle East and Asia.

Kenya Re is committed to offering world-class reinsurance service. In 2004, the Corporation made an effort to benchmark its services with international standards by subjecting itself to a rating process by an International rating Agency, A. M Best. It was rated B (Fair). The Corporation has successfully maintained this rating to date.

	KShs
2020	2019
18,535,220	17,521,343
20,850,266	15,530,618
3,791,916	3,714,696
-1,964,808	-2,043,452
-13,933,382	-11,447,721
	18,535,220 20,850,266 3,791,916 -1,964,808





Insuring Happiness

A P A Insurance Limited., Kenya

Contact Person Vinod Bharatan/ Anne Njoki

Position Chief Executive Officer/ Reinsurance Manager

Tel (+254) 0709 912 777

Email Vinod.Bharatan@apainsurance.org

Website www.apainsurance.org

Address Apollo Centre, Ring Rd Parklands Westlands Nairobi – Kenya.

Class of Business Life & Non-Life

Rating Overview N/A Establishment Date 1977

Paid up Capital
Subscribed Capital

Owned by

Brief:

The flagship company, APA Insurance, was formed after the merger of the general insurance businesses of Apollo Insurance Company and Pan Africa Insurance. With a combined experience of over 100 years (Pan Africa – 1946 and Apollo – 1977), APA has become the largest insurance firm in Kenya and the most innovative in product offering. APA Insurance underwrites General Insurance risks such as Motor, Agriculture, Marine, and Micro Insurance. We also underwrite Individual and Family Health Insurance. Our products provide customers with peace of mind, helping both businesses and individuals to return to the same standing following a loss or other unfortunate event.

			KShs
2020	2019	2018	2017
9,508,915	9,337,232	9,558,668	8,303,075
6,454,278	6,782,949	6,498,956	6,088,245
657,743	1,162,104	837,343	1,061,006
-1,766,537	-1,646,450	-1,877,509	-1,828,391
N/A	N/A	N/A	N/A
	9,508,915 6,454,278 657,743 -1,766,537	9,508,915 9,337,232 6,454,278 6,782,949 657,743 1,162,104 -1,766,537 -1,646,450	9,508,915 9,337,232 9,558,668 6,454,278 6,782,949 6,498,956 657,743 1,162,104 837,343 -1,766,537 -1,646,450 -1,877,509

Kuwait







Official Name:	State of Kuwait				
Capital:	Kuwait City				
Population:	2916467				
Language:	Arabic				
Local Time:	UTC+3:00				
Currency:	Kuwaiti Dinnar				
Monetary Unit:	1 kuwaiti Dinar/1000=Fils				
Exchange Rate(US\$1):	0.3041 KD				
GDP Per Capita US\$ PPP:	65800				
GDP Per Capita US\$ Nominal :	28199				
Supervisory Authority:	Ministry OF Commerce & Industry				
National Association:	Kuwait Insurance Federation				
Training Institute					
Country UN Code:	KWT O				
Country Code:	(+965)				
Area Code:					
Internet Code:	.kw				
Total Premium in US\$*:	1307 (Millions)				
Life Premium in US\$*:	163 (Millions)				
Non-Life Premium in US\$*:	1145 (Millions)				



AlAhleia Insurance Company S.A.K.P., Kuwait

Contact Person Mr.Yousef Saad Al-Saad
Position Chief Executive Officer
Tel 22920938 - 22920942
Email y_alsaad@alahleia.com
Website www.alahleia.com

Address AHMED AL-JABER STREET, BLOCK 2, BUILDING 21. SHARQ.

KUWAIT

Class of Business All classes of Insurance and Reinsurance

Rating Overview Standard & Poor's A - / AM Best A - / Moody's A3

Establishment Date 1962

Paid up Capital 20,000,000 KWD Subscribed Capital 20,000,000 KWD

Owned by 100% National Entities or Individuals

Brief:

Al Ahleia Insurance Company was established by an Amiri Decree on 12/06/1962 with paid capital KD 1,000,000/- (one million Kuwaiti Dinars). 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. The rate of economic growth called for the need to improve sectional balance and diversification by creating private investment opportunities. Furthermore it called for the initiation of huge governmental projects in order to build up the infrastructure of the country. These helped activate trade, employment, investment, banking, insurance, import and export and thus created a solid foundation for the Kuwait national economy.

Due to the excellence of its leadership and star, Al Ahleia Insurance Company has become one of the pillars of Kuwaiti economy and is one of the most important centers for protecting the national resources of the country.

				KWD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	101,177,851	97,866,097	83,982,200	71,980,476
Net Earned Premium	74,415,264	71,813,140	60,355,921	50,626,277
Investment Income	N/A	N/A	N/A	N/A
Operating & Other Expenses	-6,877,864	-6,756,561	-6,698,541	-6,361,217
Gross Claims	N/A	N/A	N/A	N/A



Burgan Takaful Insurance Co., Kuwait

Contact Person Amr saleh

Position Chief Executive Officer

Tel +965 187-7718

Email a.awad@burgantakaful.com

Website www.burgantakaful.com

Address Building: Al Dhow Tower Street: Khalid Bin Walid Street Floor: 26

Area: Sharq Area P.O. Box: 763

Class of Business Fire & Accident, Medical & Life, and Marine

Rating Overview N/A

Establishment Date 2006

Paid up Capital 5,250,000

Subscribed Capital

Owned by



Ghazal Insurance Company, Kuwait

Contact Person Dawoud Salem Tawfeeq

Position Chairman & CEO
Tel 00965 1828800
Email info@ghazalins.com
Website www.ghazalins.com

Address Al-Enmaa Tower, Abdullah Al-Mobarak St., Merqab, Kuwait

Class of Business All types of insurance Rating Overview AM, BEST, S&P (A)

Establishment Date 2008
Paid up Capital 5,000,000

Subscribed Capital
Owned by

Brief:

Ghazal Insurance Co. is a Kuwaiti shareholding closed company with the total capital of KD 5 million full paid established in 2008. Ghazal Insurance endeavors to make available all types of insurance coverage to customers. Gazal Insurance Co. 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, All this has provided the opportunity to Gazelle Insurance to acquire the confidence of the biggest reinsurance companies in the world who enjoy (A) rating from the international rating institutions AM, BEST, S&P. 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. The company enjoys outstanding professional relations enabling it to sign optional reinsurance with many regional and international reinsurance companies.



Gulf Insurance Group - GIG, Kuwait

Contact Person Tareq A.Al Sahhaf
Position Chief Executive Officer Gulf Insurance & Reinsurance

Tel (00965) 1802080
Email tareq@gig.com.kw
Website www.gig.com.kw

Address Ahmed Al-Jaber St., Al-Sharq, Kuwait P.O.Box 24518 Safat-13106

Kuwait

Class of Business All types of Insurance

Rating Overview N/A
Establishment Date 2014
Paid up Capital 18,703,913

Subscribed Capital

Owned by Brief:

ulf Insurance Group – Kuwait is investing in bringing rewarding experience to clients, building loyalty with employees, growing in excellence and expertise with shareholders and serving the community as responsible, committed citizen.

				KWD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	394,059,184	364,603,854	324,428,042
Net Earned Premium	N/A	181,297,393	165,035,803	138,759,983
Investment Income	N/A	11,649,505	10,031,310	11,388,541
Operating & Other Expenses	N/A	30,704,444	29,845,107	30,363,208
Gross Claims	N/A	N/A	N/A	N/A



Kuwait Insurance Company, Kuwait

Contact Person Ahmad Sami Sharif

Position C.E.O.

Tel (+965)1884433

Email sami.sharif@kic-kw.com

Website www.kic-kw.com

Address Kuwait Insurance House, Abdullah Al Salem Street,

Block 1, Kuwait City. P.O Box 769, Safat 13008 - Kuwait

Class of Business All types of Insurance

Rating Overview A3 \goody's - Outlook - Stable

Establishment Date 1960

Paid up Capital 19,404,000KWD

Subscribed Capital

Owned by 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 Kuwaiti; il Offers Its Services in 13 branches throughout Kuwait for the convenience of its customer. The company comprises as 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 suit of comprehensive insurance solutions Including individuals 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.

				KWD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	37,553,886	36,378,555	37,810,991
Net Earned Premium	N/A	16,887,069	18,019,042	19,487,452
Investment Income	N/A	7,582,665	7,027,298	6,224,949
Operating & Other Expenses	N/A	4,819,113	4,938,515	4,565,000
Gross Claims	N/A	N/A	N/A	N/A



Kuwait Reinsurance Company, Kuwait

Contact Person Dawoud Al Duwaisan

Position CEO

Tel (+965) 222 99 666

Email dawoud.alduwaisan@kuwaitre.com

Website www.kuwaitre.com

Address Kuwait Re Tower, Sharq, Al Shuhadaa St. P.O. Box 21929, Safat,

13080 Kuwait

Class of Business All type of Reinsurance

Rating Overview A – Excellent by AM Best rating

Establishment Date 1972

Paid up Capital 18,889,200KWD

Subscribed Capital

Owned by Ms. Al Ahleia Insurance Co. S.A.K.P

Brief:

Kuwait Re is a leading provider of reinsurance services, serving insurance companies worldwide to the highest standards by providing reliable, tailored risk transfer solutions over a variety of industries. Operating within an environment of fairness, transparency and reliability, we work alongside our clients to ensure that risk is not only controlled, but also used as an integral tool to guarantee growth and expansion. With offices in both Kuwait and Malaysia, Kuwait Re aims to become a reinsurer of preference.

				KWD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	56,964,935	46,557,369	35,069,251
Net Earned Premium	N/A	45,006,733	37,934,134	29,136,238
Investment Income	N/A	3,816,280	2,955,212	2,362,961
Operating & Other Expenses	N/A	2,355,651	2,081,551	1,786,938
Gross Claims	N/A	N/A	N/A	N/A

Lebanon







Official Name:	Lebanese Republic
Capital:	Beirut
Population:	6100075
Language:	Arabic
Local Time:	UTC+2:00
Currency:	Lebanese Pound
Monetary Unit:	1 lebanese Pound/100=piastre
Exchange Rate(US\$1):	1507.5 LBP
GDP Per Capita US\$ PPP:	19600
GDP Per Capita US\$ Nominal :	12992
Supervisory Authority:	Insurance Control Commission/ Ministry OF Economy & Trade
National Association:	Association of Insurance Companies Of Lebanon
Training Institute	
Country UN Code:	LBN
Country Code:	(+961)
Area Code:	Beirut: 1
Internet Code:	.lb
Total Premium in US\$*:	1604 (Millions)
Life Premium in US\$*:	524 (Millions)
Non-Life Premium in US\$*:	1079 (Millions)



Arope Insurance S.A.L, Lebanon

Contact Person Fateh Bekdache

Position Chairman & General manager

Tel (961 - 1) 905777

Email arope@arope.com

Website www.arope.com

Address Zalka | Michel El-Murr Street | AROPE Building

Class of Business all Lines of Insurance

Rating Overview N/A Establishment Date 1974

Paid up Capital 43,200,000,000

Subscribed Capital

Owned by BLOM Bank holding 89.04% of AROPE Insurance Shares -SCOR SE

holding 9.89% of AROPE Insurance shares - 1.07% other

Brief:

Founded in 1974, AROPE Insurance S.A.L. is today one of the major players in Lebanon's insurance sector maintaining a steady profitability, a continuous growth and a sustained development. In 2006, AROPE was among the first insurance companies to operate in Syria. And in 2008, AROPE expanded to the MENA region and inaugurated 2 subsidiaries AROPE Insurance for Properties and Liabilities S.A.E. and AROPE Egypt Life S.A.E.

With a diversified and balanced portfolio, a solvency ratio exceeding 8.5 times the minimum required by the Insurance Control Commission, and backed by SCOR's, one of the world's largest reinsurers, advanced technical expertise, AROPE Insurance commits to provide the most comprehensive insurance solutions and protection plans to Individuals, SMEs and Large Corporations.

In addition to various digital services, such as e-Commerce, Online Payment, Online Pre-Risk Car Survey, and TEMA, the innovative turnkey mobile application for Road Accident Experts. Moreover, AROPE Insurance S.A.L. was shortlisted as a finalist for the "Insurer of the Year" Award by the MENA Insurance Review Awards 2021.

				LBP
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	108,110,106,762	131,322,961,907	145,239,199,000	160,673,467,050
Net Earned Premium	80,652,990,635	81,362,362,987	87,939,783,175	80,027,384,939
Investment Income	22,508,654,035	44,298,874,348	30,856,981,446	23,932,723,711
Operating & Other Expenses	21,608,075,085	22,550,453,069	22,570,294,203	22,417,918,891



Arab Reinsurance Company, Lebanon

Contact Person Hussein Mallouk

Position CEO

Tel 9611989500

Email arabre@arabre.com
Website www.arabre.com

Arab Re's Bldg, Maarad Street, Beirut Central District, Lebanon -

P.O.Box: 9060 Beirut - Lebanon

Class of Business Reinsurance

Rating Overview B- (Fair) by A M Best

Establishment Date 11/3/1972
Paid up Capital 75,000,000 USD
Subscribed Capital 100,000,000 USD

Owned by Insurance and reinsurance companies, banks, governmental

institutions, and individuals in the Arab region.

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. Three years after its establishment, Arab Re witnessed the Lebanese civil war which started in 1975. The impact on the economy was a disaster, with many institutions and companies pushed to transfer their activities abroad. Nevertheless, Arab Re maintained its head office in Lebanon with an absolute support from its employees, Board of Directors, and shareholders. We have to say that the entire Arab Re team has clearly demonstrated an unconditional faith in this pan-Arab project, and vowed loyalty to its host country. Arab Re had to consolidate its base on solid ground before succeeding in catching-up its peers in the Arab insurance markets while focusing on: business development, expansion of business base through acquisition of more clients, sound technical results, capital increase, building-up of reserves, and reputation. Arab Reinsurance Company is now very much well known for its reliability, and is very much appreciated by the insurance industry. We will now be leveraging on our market position and relations to gear-up and go beyond the traditional reinsurance mission.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	60,266,720	69,253,289	67,855,425	64,012,887
Net Earned Premium	41,189,427	47,148,890	45,314,278	48,818,955
Investment Income	12,244,097	11,537,605	9,932,841	9,222,275
Operating & Other Expenses	46,777,011	54,212,904	53,005,861	57,743,027
Gross Claims	78,326,725	44,605,832	41,639,689	46,264,314

RABB RE

up-to-date makes a difference

To keep you informed of the must-to-know industry-related news and events, Arab Re goes beyond traditional reinsurance boundaries by bringing to you its

News App

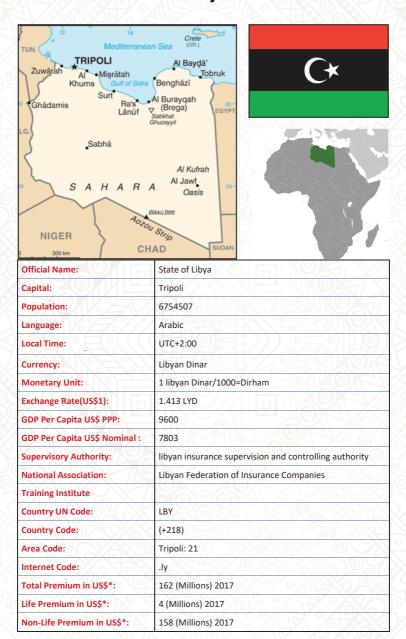
- Relevant Daily News from all over the world
- Our CorporateNews and Events







Libya





Alawael Insurance Company, Libya

Contact Person Fathi Sasi

Position General manager

Tel 00218 913230889

Email fathi.sasi@alawael.ly

Website www.alawael.ly

Address Garden City | Benghazi, Libya

Class of Business All types of Insurance

Rating Overview N/A

Establishment Date 2016

Paid up Capital 10,000,000

Subscribed Capital

Owned by

LYD

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	2,874,118,000	992,909,000



LIBYA INSURANCE COMPANY

FIRST LOCAL INSURANCE COMPANY

SINCE 1964

Libya Insurance Company, Libya

Contact Person Ahmed Enkissa

Position General manager

Tel 00218 14444150 - 00218 21444153

Email a.enkissa@libtamin.ly

Website www.libtamim.ly

Address Sanaa Steet, Aman Building, № 10.07.383 tripoli 2438 libya

Class of Business All types of Insurance

Rating Overview N/A

Establishment Date 1964

Paid up Capital 70,000,000

Subscribed Capital

Owned by

Brief:

Libya Insurance Company was founded in 1964 with a capital of One Hundred Thousand Libyan Pounds, and it was the first national insurance company incorporated and registered in Libya

				1
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	116,997,626,.199	135,979,888	120,218,093
Net Earned Premium	N/A	116,997,626,.199	135,979,888	120,218,093
Investment Income	N/A	12,288,857	9,458,484	9,192,484
Operating & Other Expenses	N/A	27,345,984	26,061,268	25,057,919
Gross Claims	N/A	N/A	N/A	N/A



Libyan Social Security Insurance Company, Libya

Contact Person Abdallah Mehdawi Position General Manager

Tel 0910005352 – 0948607519

Email almhdwy@lssic.ly
Website www.lssic.ly

Address Al-hadaa'iq – Third Ring Road.Benghazi – Libya

Class of Business All types of Insurance

Rating Overview N/A Establishment Date 2016

Paid up Capital 10,000,000

Subscribed Capital
Owned by

Brief:

The LSSIC was established in 2016 according to the prevailing law as a shareholding company with an independent financial provision and a capital of 10 MLD divided to one million shares owned entirely by The Libyan Social Fund. The company was registered with Supervisory Board of Insurance Companies and maintained a permission to practice under the ministry of economic and industry number of 129/ 2016.

This happened with firmness and a steady vision. This has enabled us to grow and expand with confidence in the market.

				LYD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	3,515,799	1,869,959	1,611,836
Net Earned Premium	N/A	2,809,662	1,672,331	1,262,750
Investment Income	N/A	12,307,219	10,139,108	393,678
Operating & Other Expenses	N/A	3,412,891	2,699,944	1,654,102



شركة مساهمة ليبية راس المسال 20سليون دل - سجل تجساري 40819

United Insurance Company, Libya

Contact Person Salim Naas Naas
Position General manager
Tel 00218 21 3351140 - 49
Email naas@muttahida.ly
Website www.muttahida.ly

Address Building: Tripoli Tower Street: Al Maari Street Floor: 2nd Floor

Area: West Area

Class of Business

Rating Overview N/A
Establishment Date 1997
Paid up Capital 20,000,000

Subscribed Capital

Owned by Brief:

United Insurance Company was established in December 22, 1997 and actually began its work in April 1999 AD through its head office and in various Libyan cities ... Raised the insurance umbrella slogan for sheltered by the economic activities to be a qualitative addition to market Libyan insurance and meet the needs of companies and institutions of the national economy on the distinctive and efficient and quick insurance services, and it had a grace of God and the mettle employees ... caused a noticeable improvement in the level and speed of providing insurance services , and get competitive bids from insurance brokers from all over the world, and met with a welcome from everyone and high credibility and confidence to its seriousness and excellence in work performance.

Madagascar





Official Name:	Republic of Madagascar	
Capital:	Antananarivo	
Population:	25683610	
Language:	Malagasy	
Local Time:	UTC+3:00	
Currency:	Malagasy ariary	
Monetary Unit:	1 ariary = 5 iraimbilanja	
Exchange Rate(US\$1):	3116.1 MGA	
GDP Per Capita US\$ PPP:	1600	
GDP Per Capita US\$ Nominal :	471	
Supervisory Authority:	ministere de l'economie des finances et du budget	
National Association:	Groupment of the Exporters of Girofle of Madagascar	
Training Institute		
Country UN Code:	MDG	
Country Code:	(+261)	
Area Code:	Antananarivo: 22	
Internet Code:	.mg	
Total Premium in US\$*:	60 (Millions) 2017	
Life Premium in US\$*:	14 (Millions) 2017	
Non-Life Premium in US\$*:	46 (Millions) 2017	



Assurance Reassurance Ominibranches A.R.O., Madagascar

Contact Person M.Andriambahiny Patrick

Position Chief Executive Officer

Tel +261 20 22 201 54

Email antsahavola@aro.mg

Website www.aro.mg

Address Lalana Solombavambahoaka frantsay 77 Antsahavola

Antananarivo 101 Madagascar

Class of Business Insurance & Reinsurance

Rating Overview AA (GCR)

Establishment Date 1975

Paid up Capital 7,000,000,000

Subscribed Capital

Owned by

Brief:

ARO (ASSURANCES REASSURANCES OMNIBRANCHES), a public limited company with a capital of 7 billion Ariary, is an insurance and reinsurance company created in 1975 following the nationalization of the French company "La Préservatrice" installed in Madagascar since 1935. (ARO means PROTECTION, DEFENSE, EVERYTHING THAT SEEKS TO PROTECT).

Malaysia







Official Name:	Malaysia			
Capital:	Kuala Lumpur			
Population:	31809660			
Language:	Bahasa Malaysia			
Local Time:	UTC+8:00			
Currency:	Ringgit			
Monetary Unit:	RM1=100 CENTS			
Exchange Rate(US\$1):	4.343 MYR			
GDP Per Capita US\$ PPP:	29100			
GDP Per Capita US\$ Nominal :	11338			
Supervisory Authority:	Bank Negara Malaysia			
National Association:	General Insurance Association of Malaysia, Life Insurance Association of Malaysia, Malaysian Takaful Association			
Training Institute	The Malaysian Insurance Institute			
Country UN Code:	MYS			
Country Code:	(+60)			
Area Code:	Kuala Lampur: 3			
Internet Code:	.my			
Total Premium in US\$*:	16634 (Millions)			
Life Premium in US\$*:	11581 (Millions)			
Non-Life Premium in US\$*:	5053 (Millions)			



Labuan Re

Labuan Reinsurance (L) Ltd, Malaysia

Contact Person Johana Era Zainudin / Ms Hanan Hayati Ahmad Kushairi

Position CEO / Corporate Development Manager

Tel 6087-452 886 / 887 / 889
Email johanaera@labuanre.com.my
Website www.labuanre.com.my

Address Level 4(B), Main Office Tower, Financial Park Labuan,

Jalan Merdeka, Federal Territory of Labuan, Malaysia

Class of Business Non-Life & Takaful

Rating Overview A.M. Best: FSR of A- (Excellent)

Establishment Date 1992

Paid up Capital 150,000,000 USD Subscribed Capital 150,000,000 USD

Owned by Malaysian Reinsurance Berhad: 20%

Tenaga Nasional Berhad :10% Telekom Malaysia Berhad :10% HICOM Holdings Berhad :10% CIMB Bank Berhad :10%

Petroliam Nasional Berhad: 10%

MISC Berhad :10% Public Bank Berhad :5% Malayan Banking Berhad :5%

RHB Bank Berhad:

Brief:

The Company was established to write general reinsurance businesses. Subsequently, the Company also commenced writing Retakaful businesses in 2007.

				USD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	167	187	207	187
Net Earned Premium	131	144	152	137
Investment Income	7	9	10	9



MALAYSIAN REINSURANCE BERHAD

Malaysia Reinsurance Berhad, Malaysia

Contact Person Zainudin Ishak

Position CEO

Tel 60-3-20968000

Email zainudin@malaysian-re.com.my
Website www.malaysian-re.com.my

Address 12th Floor, Bangunan Malaysian Re, No. 17, Lorong Dungun,

Damansara Heights, 50490 Kuala Lumpur, Malaysia

Class of Business General Reinsurance/ Retakaful

Rating Overview A.M. Best: A- (Strong, Outlook Stable, as at 30 Nov 2017) Fitch

Ratings A- (Strong, Outlook Stable, as at 12 Feb 2018)

Establishment Date 2004

Paid up Capital 563,106,000 RM Subscribed Capital 1,000,000,000 RM

Owned by MNRB Holdings Berhad 100%

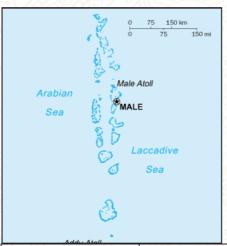
Brief:

Malaysian Reinsurance Berhad (Malaysian Re) (Company No.: 664194-V) is a wholly owned subsidiary of MNRB Holdings Berhad. 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.

Malaysian Re underwrites all classes of generel reinsurance business as well as general retakaful business through its retakaful division, Malaysian Reinsurance Retakaful Division.

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 and the Middle East.

Maldives







Addu Atall				
Official Name:	Republic of Maldives			
Capital:	Malé			
Population:	392473			
Language:	Dhivehi			
Local Time:	UTC+5:00			
Currency:	Maldivian Ruffiya			
Monetary Unit:	1 Maldivian Rufiyaa/100=Laari			
Exchange Rate(US\$1):	15.42 MVR			
GDP Per Capita US\$ PPP:	19200			
GDP Per Capita US\$ Nominal :	15463			
Supervisory Authority:	Maldives Monetary Authority			
National Association:				
Training Institute				
Country UN Code:	MDV			
Country Code:	(+960)			
Area Code:	Male:31			
Internet Code:	.mv			
Total Premium in US\$*:	44,98 (Millions) 2017			
Life Premium in US\$*:	0,93 (Millions) 2017			
Non-Life Premium in US\$*:	44,05 (Millions) 2017			



Allied Insurance Company

Allied Insurance Company of the Maldives, Maldives

Contact Person Ahmed Shabiq

Position Manager

Tel 00960 3341001

Email shabiq@alliedmaldives.net

Website www.allied.mv

M. City Square, 3rd Floor, Chaandhanee Magu, Male',

20156, Maldives

Class of Business Insurance

Rating Overview A-rated reinsurers

Establishment Date 1984

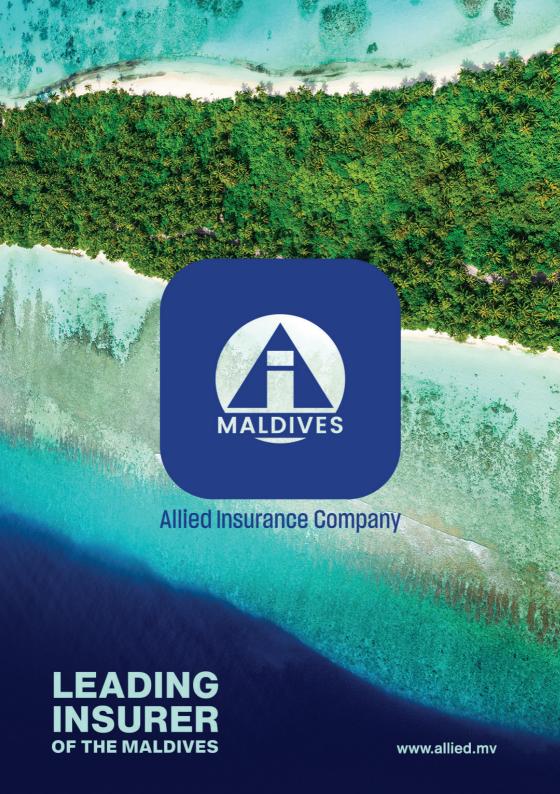
Paid up Capital 30,000,000 MVR Subscribed Capital 30,000,000 MVR

Owned by 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.

Financial Indicator:	2020	2019	2018	In MVR Millions 2017
Gross Premium Written	400.3	458.5	506.9	488.0
Net Earned Premium	155.3	181.6	206.4	199.3
Investment Income	20.0	17.5	15.0	10.1
Operating & Other Expenses	92.6	106.6	115.2	128.5
Gross Claims	230.8	163.1	186.0	206.0





Dhivehi Insurance Company, Maldives

Contact Person Ahmed Ameel
Position Managing Director
Tel 9603007799

Email adam@dhivehiinsurance
Website www.dhivehiinsurance.com
Address G. Maajehige Aage, 1st Floor,

Daisy Magu, Male', 20129 Maldives

Class of Business Insurance
Rating Overview N/A

Establishment Date 2015 Paid up Capital 15,000,000MVR

Subscribed Capital

Owned by 100 % National Entities/Individuals

Brief:

As with all progressive companies, Dhivehi Insurance will always operate with a strategic view to the future and plans to build on the established reputation of its founders. In today's progressive world, there is always the need to modernize and stay ahead, and a fresh, dynamic outlook has been encapsulated in the company's forward looking corporate identity.

The Corporate Logo was inspired by historical stone carvings underlining that Dhivehi is a true Maldivian Company and the company's patriotic nature. The corporate colour reperesents the crystal clear turquoise lagoons that surround the islands to promote a fresh and pleasing approach of protection to various insurance policies that Dhivehi offers.

The design of the corporate logo embodies the unifying aspects of the insured with the insurer and delivers a corporate dynamism which is both contemporary and futuristic. The logo projects Dhivehi's philosophy of a customer oriented company by positioning customer at the very heart of all its operations.

Morocco







Official Name:	Kingdom of Morocco		
Capital:	Rabat		
Population:	34314130		
Language:	Arabic & Berber		
Local Time:	UTC 1:00		
Currency:	Moroccan Dirhan		
Monetary Unit:	1 Moroccan Dirham/100=Santim		
Exchange Rate(US\$1):	9.639 MAD		
GDP Per Capita US\$ PPP:	8600		
GDP Per Capita US\$ Nominal :	3441		
Supervisory Authority:	Supervisory Authority of Insurance and Social Security (ACAPS), Ministère de l'Économie et des Finances		
National Association:	La Fédération Marocaine des Sociétés d'Assurances et de Réassurance		
Training Institute			
Country UN Code:	MAR		
Country Code:	(+212)		
Area Code:	Rabat:37		
Internet Code:	.ma		
Total Premium in US\$*:	4579 (Millions)		
Life Premium in US\$*:	2147 (Millions)		
Non-Life Premium in US\$*:	2432 (Millions)		



GROUPE CDG

Ste Centrale De Reassurance (SCR), Morocco

Contact Person Youssef Fassi Fihri
Position General Manager
Tel 00212 522 460400

Email FASSIFIHRI@scrmaroc.com

Website www.scrmaroc.com

Address Tour ATLAS, Place Zellaqa Casablanca

Class of Business Life & Non-Life

Rating Overview AAA Establishment Date 1960

Paid up Capital 1,500,000,000

Subscribed Capital

Owned by Brief:

The Société Centrale de Réaussurance was created in 1960 by convention between the State and the Caisse de Dépôt et de Gestion (CDG)* which is the leading financial group which holds the major shares of the capital with more than 94%.

CDG acts as a catalyst for long term investments and is a key player in the country's large-scale structural projects

				(MAD)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	2,657,763,097.00	2,017,277,125.00	2,023,853,329.00	2,013,769,043.00
Net Earned Premium	1,798,354,873.00	788,437,945.00	1,204,814,186.00	1,465,297,208.00
Operating & Other	282,287,124.12	263,718,867.00	301,551,624.00	325,493,380.00
Expenses	232,948,240.85	234,971,912.00	205,203,639.00	187,017,662.00

Nigeria



Official Name:	Federal Republic of Nigeria			
Capital:	Abuja			
Population:	203452505			
Language:	English			
Local Time:	UTC+1:00			
Currency:	Naira			
Monetary Unit:	1 Nigerian Naira/100=Kobo			
Exchange Rate(US\$1):	323.5 NGN			
GDP Per Capita US\$ PPP:	5900			
GDP Per Capita US\$ Nominal :	2244			
Supervisory Authority:	National Insurance Commission, Direction du controle des assurances			
National Association:	Nigerian Insurers Association			
Training Institute	Chartered Insurance Institute of Nigeria			
Country UN Code:	NGA			
Country Code:	(+234)			
Area Code:	Abuja:9			
Internet Code:	.ng			
Total Premium in US\$*:	1220 (Millions)			
Life Premium in US\$*:	549 (Millions)			
Non-Life Premium in US\$*:	671 (Millions)			



African Reinsurance Corporation

African Reinsurance Corporation, Nigeria

Contact Person Corneille Karekezi

 Position
 Managing Director & CEO

 Tel
 00234 (1) 280 09 24-5

Email karekezi.corneille@africa-re.com

Website www.africa-re.com

Address Plot 1679 Karimu Kotun Street, P.M.B.12765, Victoria Island,

Lagos, Nigeria

Class of Business Composite

Rating Overview A A.M BEST , A- STANDARD & POOR'S

Establishment Date 1976

Paid up Capital 249,000,000 USD Subscribed Capital 500,000,000 USD

Owned by 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).

				OSD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	804,774	844,786	797,415	746,829
Net Earned Premium	655,378	673,340	673,554	606,896



Continental Reinsurance, Nigeria

Contact Person Mr Lawrence Mutsunge Nazare
Position Group Managing Director

Tel 00234 14622779

Email info@continental-re.com
Website www.continental-re.com

Address Continental Reinsurance Plc.Continental Re Centre, 17 Olosa

Street, Victoria Island, Lagos P.O Box 2401 Lagos, Nigeria

Class of Business Composite
Rating Overview B+ A.M Best

Establishment Date 1985

Paid up Capital 5,186,372,157 Subscribed Capital -----

Owned by %100National 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.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	28,008,904	19,195,853	N/A
Net Earned Premium	N/A	N/A	N/A	N/A
Investment Income	N/A	3,123,121	3,073,003	N/A



Nigeria Reinsurance Corporation, Nigeria

Contact Person Mr. Akinsola Ale

Position Managing Director & CEO

Tel 00234 1 2122086 - 00234-7098111677

Email contact@nigeriare.com.ng

Website www.nigeriare.com

Address Nigeria Reinsurance Corporation46, Marina, Lagos, Nigeria

Class of Business composite
Rating Overview N/A

Establishment Date 1978

Paid up Capital 2,258,605,000

Subscribed Capital

Owned by

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.

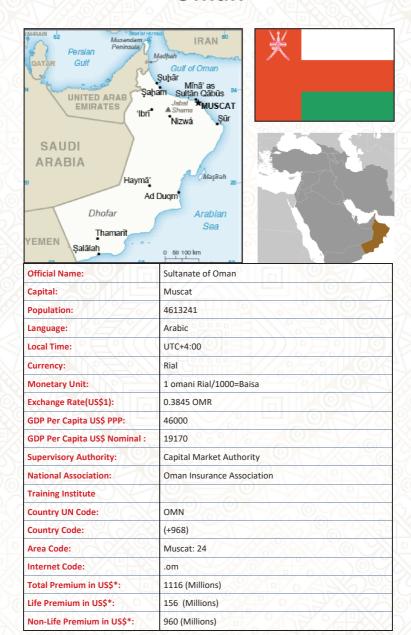
From the N1, 500,000 take off capital granted the Corporation by the Federal Government of Nigeria, it has today an authorized share capital of N 4,500,000,000 at 50k each with an issued and fully paid up capital of N 2,258,605,000 at 50k.

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

Oman





Oman Reinsurance Company, Oman

Contact Person Roumel Tabaja

Position Chief Executive Officer

Tel 00968 2439 7700 - 00968 2439 7777

Email rtabaia@omanre.com.om

Website www.omanre.com

Address Po Box 1968, PC 114, Hay Al Mina, Muscat, Sultanate of Oman

Class of Business Non-Life Business

Rating Overview Rated BBB- (Good) with stable outlook

Establishment Date 2008

Paid up Capital 30,000,000 OMR Subscribed Capital 30,000,000 OMR

Owned by Closely held Joint Stock Company.

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.

			OMR
Financial Indicator:	2020	2019	2018
Gross Premium Written	64,431	53,091	58,182
Net Earned Premium	30,763	22,688	20,111
Investment Income	108,038	92,618	82,931



Oman United Insurance, Oman

Contact Person Nassir Bin Salim al Busaidi

Position CEO

Tel 00968 24477300
Email nassir@omanutd.com
Website www.omanutd.com

Address Oman United Insurance Company SAOG Post Box 1522, Ruwi, PC

112 Sultanate of Oman

Class of Business Composite
Rating Overview N/A
Establishment Date 1985

Paid up Capital 10,000,000 Subscribed Capital 10,000,000

Owned by 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.

				OMR
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	31,160,029	36,652,330	38,412,421
Net Earned Premium	N/A	18,621,874	21,777,250	21,821,170
Investment Income	N/A	1,289,114	1,450,001	1,666,228
Operating & Other Expenses	N/A	4,879,114	4,648,775	4,534,789
Gross Claims	N/A	N/A	N/A	N/A

Pakistan







Arabian Sea	January Control
Official Name:	Islamic Republic of Pakistan
Capital:	Islamabad
Population:	207862518
Language:	Punjabi
Local Time:	UTC+5:00
Currency:	Pakistani Rupee
Monetary Unit:	PRK1=100 PAISE
Exchange Rate(US\$1):	105.1 PKR
GDP Per Capita US\$ PPP:	5400
GDP Per Capita US\$ Nominal :	1357
Supervisory Authority:	Securities and Exchange Commission of Pakistan
National Association:	The Insurance Association of pakistan
Training Institute	Pakistan Insurance Institute
Country UN Code:	PAK
Country Code:	(+92)
Area Code:	Islamabad : 15
Internet Code:	.bk
Total Premium in US\$*:	2636 (Millions)
Life Premium in US\$*:	1923 (Millions)
Non-Life Premium in US\$*:	713 (Millions)



Jubilee General Insurance Company, Pakistan

Contact Person Mr. Hassan Khan

Position Managing Director & CEO
Tel (9221) 32416022-26

Email info@jubileegeneral.com.pk
Website www.jubileegeneral.com.pk

Address 2nd Floor, Jubilee Insurance House, I. I. Chundrigar Road

Class of Business General

Rating Overview "AA +" with "Stable Outlook" "B++" (Good) and issuer credit

rating of "BBB" by A. M. Best

Establishment Date 1953

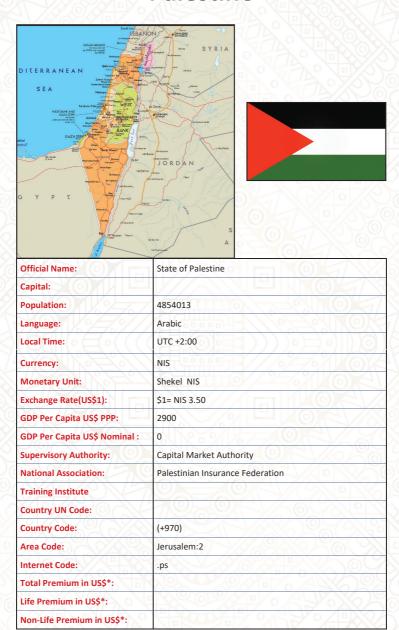
Paid up Capital 1,569,000Rupee

Subscribed Capital

Owned by 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.

Palestine





برؤية إسلامية

Tamkeen Insurance, Palestine

Contact Person Mohammad Al -Remawi

Position General Manager

Tel +970 2 2944400 / +970 562 555666
Email +970 2 respectively.

Website www.tamkeen-ins.ps

Address Ramallah- Palestine P.O Box : 2222

Rating Overview N/A Establishment Date 2018

 Paid up Capital
 12,000,000 \$

 Subscribed Capital
 12,000,000 \$

Owned by 100% % National Entities/Individuals

Brief:

The creation of an insurance company operating in accordance with the provisions of Islamic Sharia'a emerged as an initiative of its founders: a number of Palestinian businessmen, firms and institutions, most notably the following individuals and entities: • Establishment of Manage and Development Orphans Funds

- Palestinian Pension Agency
- Al-Mashreq Insurance Company
- Medmac General Contracting Company
- Station Trade Company
- Mr. Khalid Rafiq Natsheh
- Mr. Salah Fayez Ahmed Al-Doghma
- Mr. Yousef Mohammad Kamal" Ibrahim Hassouneh.

The idea of an Islamic insurance firm has also gained the support of a number of natural and legal persons, dignitaries, and socio-economic entities. Tamkeen founders believed in the necessity of establishing a second Islamic insurance company to operate in Palestine since it has become the fastest growing and the most stable industry in all Arab and Islamic countries. By embracing the notion of Islamic insurance, Tamkeen responds to the needs of a large section of the Palestinian population which, for religious considerations, refrain from conventional insurance services. The Company's incorporation process started in the year 1438H - 2017 as a limited public shareholding company and registered as such at the Palestinian Ministry of National Economy under No. (562601476) with an authorized capital of USD 8 million, (an authorized capital has been raised in 2020 to be 12 million USD). . In 2018 the Palestinian Capital Market Authority granted the Company the license to practice insurance operations and officially provide its services to the Palestinian public. Currently in 2021, Tamkeen Insurance has more than 40 point of sale in west Bank and Gaza strip, and has 10% share of insurance market in Palestine.

Financial Indicator:	2020	2019	2018
Gross Premium Written	29,055,333	23,581,589	7,742,951
Net Earned Premium	1,003,941	862,732	-7431,41
Investment Income	348,904	119,680	129,452
Operating & Other Expenses	5,425,591	4,611,615	2,574,463
Gross Claims	17,332,532	10,748,024	1,326,402

Philippines







190 - 194 -					
Official Name:	Republic of the Philippines				
Capital:	Manila				
Population:	105893381				
Language:	Filipino & English				
Local Time:	UTC+8:00				
Currency:	Peso				
Monetary Unit:	PHP1= 100 centavos				
Exchange Rate(US\$1):	50.4 PHP				
GDP Per Capita US\$ PPP:	8400				
GDP Per Capita US\$ Nominal :	3246				
Supervisory Authority:	Insurance Commision ,Philippines				
National Association:	Actuarial sociaty of the philippines				
Training Institute	Insurance Institute for Asia &the pacific				
Country UN Code:	PHL				
Country Code:	(+63)				
Area Code:	Manila: 2				
Internet Code:	.ph				
Total Premium in US\$*:	6018 (Millions)				
Life Premium in US\$*:	4172 (Millions)				
Non-Life Premium in US\$*:	2040 (Millions)				



Malayan Insurance Company, Philippines

Contact Person Eden R. Tesoro

Position Second Vice President Tel (632) 8628-8882 Email etesoro@malayan.com

Website www.malayan.com

Address 4F Yuchengco Tower I 484 Quintin Paredes St. Binondo, Manila

Class of Business Non-Life

Rating Overview B++ (Good) and issuer credit rating of "bbb+" with a stable

outlook for both categories, from A.M. Best.

Establishment Date 1949

Paid up Capital 845,292,500 Subscribed Capital 845,292,500

Owned by 80% National Entities or Individuals

Brief:

Malayan Insurance Co., Inc. is considered the core company of the Malayan Group, having been established first. Originally capitalized at P147,000 and domiciled in Manila, Malayan has become a multi-million peso corporation. It has two regional offices: (1) the Luzon Regional Office, with branches in Angeles, Baguio, Cabanatuan, Dagupan, Laoag, Legaspi, San Pablo, and Tuguegarao, and service offices in Calamba, Cavite, Isabela, La Union, Lipa, Palawan, and Subic; and (2) the Visayas & Mindanao Regional Office, with branches in Bacolod, Cebu, Iloilo, Tacloban, Cagayan de Oro, Davao, and General Santos, and service offices in Zamboanga, Tagum, and Tagbilaran. In Metro Manila, the company has branches in Makati, Quezon City, Ayala-Alabang, Marikina and Service Offices in Honda Quezon Avenue, Honda Kalookan, and Isuzu Manila. Non-life insurance protection is at the heart of Malayan's diversified operations. The insurance risks it covers include fire, marine, motorcar, miscellaneous casualty and personal accident, and surety. Malayan takes pride in being able to settle just and valid claims in a speedy fashion. It gives the highest priority to the interest of its customers, as evidenced by the establishment of the Customer Service Center (CSC) at the company's head office. The CSC is a one-stop-shop that responds promptly to customer needs, ranging from initial inquiries to assistance in the processing of claims."



National Reinsurance Corp. of the Philippines, Philippines

Contact Person Allan R. Santos
Position President & CFO

Position President & CEO Tel 63-2-9887400

Email franz.delafuente@nat-re.com

Website www.nat-re.com

Address 31st Floor, BPI-Philam Life Makati, 6811 Ayala Avenue, Makati City, 1227

Class of Business Reinsurance

Rating Overview AM BEST B++ (Good) (as of 2020)

Establishment Date 1978

 Paid up Capital
 PHP 5,100,000,000

 Subscribed Capital
 PHP 2,124,000,000

Owned by Government Service Insurance System (25.7%) Bank of the Philippine

Islands (13.7%) MICO Equities, Inc. (12.9%)

Brief:

Life Business

We help our clients develop new products for new markets or new distribution, create marketing plans, build underwriting and administration capabilities, and review and refine products.

Our team members' extensive experience in direct writing companies affords us the ability to refine pricing to match with the appropriate underwriting approach of the chosen distribution and/or market.

We offer traditional reinsurance of mortality and morbidity risks, medical reinsurance, catastrophe, and coinsurance. Our strength is in Group Insurance where credit life and employee benefit lines dominate. Non-Life Business

We offer a comprehensive range of reinsurance arrangements covering motor, property, casualty, marine, and surety. We offer tailored solutions to help our clients manage their risks and grow their portfolio through treaty and facultative reinsurance programs, as well as provide support for the development of insurance products and services.

We promote the development of the local insurers by providing a mechanism for the distribution of risks to allow companies to maximize retention and reduce portfolio volatility.

Through our established local presence, knowledge of regulations, and familiarity with market players and practices, we are able to provide global reinsurers with an efficient platform for access to the local market for the distribution of products and services, deployment of underwriting capacity, and delivery of related services to local insurers.

(in millions

				PHP)
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	4,474	4,339	3,683	3,205
Net Earned Premium	3,379	3,193	2,566	2,154
Investment Income	132	349	389	255
Operating & Other Expenses	278	269	350	317
Gross Claims	1,927	1,951	1,390	1,159

Qatar







Official Name:	State of Qatar				
Capital:	Doha				
Population:	0				
Language:	Arabic				
Local Time:	UTC+3:00				
Currency:	Rial				
Monetary Unit:	1 qatari Riyal/100=Dirham				
Exchange Rate(US\$1):	3.64 QAR				
GDP Per Capita US\$ PPP:	124100				
GDP Per Capita US\$ Nominal :	66202				
Supervisory Authority:	Qatar Central Bank, Qatar Financial Centre Regulatory Authority				
National Association:					
Training Institute					
Country UN Code:	QAT				
Country Code:	(+974)				
Area Code:	Doha: (+974)				
Internet Code:	.qa				
Total Premium in US\$*:	3038 (Millions)				
Life Premium in US\$*:	NA O				
Non-Life Premium in US\$*:	3038 (Millions)				



Damaan Islamic Insurance Company (BEEMA), Qatar

Contact Person Nasser Rashid el Misnad

Position CEO

Tel 009744050 505

Email nasser.misnad@beema.com.qa

Website www.beema.com.ga

Address Building 72, Street 142, Zone 69, Al-Wessil Qatar, Near Al-Wessil

South Tram Station, Lusail, Qatar

Class of Business Takaful Insurance

Rating Overview N/A

Establishment Date 2009

Paid up Capital 200,000,000

Owned by

Brief:

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

				QR
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	326,170,914	339,195,142	332,094,258	324,202,399
Net Earned Premium	246,275,152	257,259,891	294,459,343	258,440,278
Investment Income	15,694,147	12,275,562	8,782,253	10,216,927
Operating & Other Expenses	N/A	32,340,623	28,580,017	25,939,485



Doha insurance Group, Qatar

Contact Person Bassam Hussein
Position Group President
Tel 97444292777

Email bassam.hussein@dig.qa

Website www.dig.qa Address 207, C-Ring Road,

P. O. Box 7171, Doha-Qata

Class of Business Non Life Insurance

Rating Overview Standard & Poor is affirmed at 'A-' (the outlook remains stable).

Establishment Date 1999

Paid up Capital 500,000,000 Subscribed Capital 500,000,000

Owned by Brief:

Doha Insurance Group Q.P.S.C. (the "Company") (previously known as "Doha Insurance Company Q.S.C"), is a Qatari public shareholding company registered and incorporated in the State of Qatar under Emiri Decree No. 30 issued on October 2, 1999. It is engaged in the business of insurance and reinsurance in State of Qatar. The shares of the Company are listed on Qatar Exchange Doha.

In 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.

				NV WILLIAM
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	902,741,246	655,291,245	623,927,921	543,192,444
Net Earned Premium	337,215,307	239,989,348	244,326,285	199,521,515
Investment Income	42,341,200	51,028,283	80,258,049	49,505,184
Operating & Other Expenses	-116,554,724	-98,379,185	-89,163,919	-78,713,029
Gross Claims	-191,340,481	-138,448,619	-161,830,798	-130,755,504



General Takaful Company, Qatar

Contact Person Mr. Mohammad Elailah
Position GENERAL MANAGER
Tel +974 4449 9999
Email a.orabi@g-takaful.net
Website www.g-takaful.net

Address C" Ring Road, Al Salatah Al Jadedah Interchange, DOHA , QATAR.

Class of Business NON-LIFE ALL THE CLASSES

Rating Overview A.M.BEST 'A-' (EXCELLENT) - GROUP RATINGS / QGIRCO

Establishment Date 2008

Paid up Capital 150,000,000QAR

Subscribed Capital

Owned by QATAR GENERAL INSURANCE AND REINSURANCE COMPANY

87%

QATAR GENERAL HOLDING 10%

INTERNATIONAL TRADE CENTER – QATAR 1% BURJ AL'AMAH FOR REAL ESTATE INVESTMENT 1%

ALAMMAH REAL ESTATE COMPANY 1%

Brief:

General Takaful was established in 2008 as a subsidiary of "Qatar General Insurance & Reinsurance Co." to transact insurance business in the State of Qatar as per Sharia'h principles and Takaful concept.

Since its inception "General Takaful" has been committed to maintaining the highest standards of service to its clients. The company has its principal asset a highly experienced and professional management team who can offer expert advice based on their understanding of the unique needs of each individual client. Our strong customer relation and competent claims settlement program shall be our brand name and our motto is to be consultants rather than an insurer to our valued clients.

				QR
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	56,482,405	44,858,823	43,392,760
Net Earned Premium	N/A	163,880,528	176,350,277	183,646,479
Investment Income	N/A	-30,585,993	-11,337,869	-833,220
Operating & Other Expenses	N/A	-35,393,089	-35,205,481	-31,422,077



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

Contact Person Saeed Abu Gharbieh

Position Acting CEO

 Tel
 00974 4428 2222

 Email
 info@qgirco.com

 Website
 www.qgirco.com

Address P.O. Box 4500, Al-Areeq St. Doha, Qatar

Class of Business Non Life Insurance

Rating Overview N/A Establishment Date 1978

 Paid up Capital
 875,067,000

 Subscribed Capital
 875,067,000

Owned by 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

				QR	
Financial Indicator:	2020	2019	2018	2017	
Gross Premium Written	N/A	695,125	546,604	505,207	
Net Earned Premium	N/A	142,673	131,588	140,047	



Qatar Insurance Company, Qatar

Contact Person Salem Khalaf Al Mannai

Position Group CEO Tel 44 962 329

Email qatarins@qatar.net.qa
Website www.qatarinsurance.com

Address Qatar Insurance Company Q.S.P.C, Tamin Street, West Bay

PO Box: 666, Doha, Qatar.

Class of Business General

Rating Overview Standard & Poor's - A/Stable - A.M. Best - A (Excellent)

Establishment Date 1964

Paid up Capital 3,266,000 QAR Subscribed Capital 3,266,000 QAR

Owned by Publicly listed company

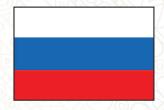
Brief:

Qatar Insurance Company (QIC) is a publicly listed composite insurer with a consistent performance history of over 55 years and a global underwriting footprint. Founded in 1964, QIC was the first domestic insurance company in the State of Qatar. Today, QIC is the market leader in Qatar and a dominant insurer in the GCC and MENA regions. QIC is one of the highest rated insurers in the Gulf region with a rating of A/Stable from Standard & Poor's and A (Excellent) from A.M. Best. In terms of premium income, profitability and market capitalization, QIC is also the largest insurance company in the MENA region. It is listed on the Qatar Exchange.

				QIV
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	12,843,165	12,605,835	11,658,698
Net Earned Premium	N/A	10,832,013	11,345,969	8,899,501

Russia







Official Name:	Russian Federation	
Capital:	Moscow	
Population:	0	
Language:	Ruble	
Local Time:	UTC+2:00 To +12:00	
Currency:	Russian Ruble	
Monetary Unit:	1 Russian Ruble/100=kopek	
Exchange Rate(US\$1):	58.39 RUB	
GDP Per Capita US\$ PPP:	27900	
GDP Per Capita US\$ Nominal :	11191	
Supervisory Authority:	The Central Bank Of The Russian Federation	
National Association:	All Russian Insurance Association (ARIA)	
Training Institute		
Country UN Code:	RUS	
Country Code:	(+7)	
Area Code:	Moscow:(+495)	
Internet Code:	.ru & .su	
Total Premium in US\$*:	23593 (Millions)	
Life Premium in US\$*:	7220 (Millions)	
Non-Life Premium in US\$*:	16374 (Millions)	



Russian National Reinsurance Company, Russia

Contact Person Natalia Karpova

Position Chairman of the Board of RNRC

Tel +7 495 730 44 80

Email natalia.karpova@rnrc.ru

Website www.rnrc.ru

Address 6 Gasheka Street, Moscow 125047

2016

Floor 5, Ducat Place III Business Centre

Class of Business Reinsurance

Rating Overview IFS BBB-, positive outlook, by Fitch Ratings

AAA (RU), stable outlook, by the Analytical Credit

Rating Agency (ACRA)

Ernst & Young is the official auditor of RNRC

Establishment Date Paid up Capital Subscribed Capital

Owned by Brief:

Russian National ReinsuranceCompany (RNRC) was established in 2016 by the Central Bank of the Russian Federation pursuant to the Federal Law* related to the establishment of a national reinsurer to support the Russian business affected by international sanctions and the 10% compulsory cession imposed on Russian insurance companies.

Thus, the Company's mission is toProtect insurable interests of the Russian Federation, business and citizens. Ensure financial sustainability and effective development of the insurance market in the Russian Federation and its integration into the global insurance space.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	12,177,994	7,703,667
Net Earned Premium	N/A	N/A	11,088,201	3,953,272
Investment Income	N/A	N/A	N/A	N/A
Operating & Other Expenses	N/A	N/A	-37,000	-28,484
Gross Claims	N/A	N/A	N/A	N/A



СТРАХОВАЯ ГРУППА

SOGAZ Insurance, Russia

Contact Person Anton Alexeevich Ustinov

Position Chairman

Tel +7 (495) 234-44-24
Email cf@sogaz.ru
Website www.sogaz.ru

Address 107078, Moscow, st. Akademika Sakharova Avenue, 10

Class of Business

Rating Overview B++
Establishment Date 2011

Paid up Capital 832.6 568thousand dinars

Subscribed Capital

Owned by

Brief:

The decision to enter the insurance market of Serbia was made by SOGAZ in early 2010. In December 2011, a license was obtained from Halyk Bank of Serbia.

The headquarters of the company is located in the city of Novi Sad. In the future, it is planned to open a representative office in the Serbian capital - Belgrade.

SOGAZ ado Novi Sad focuses on corporate sector insurance, providing insurance coverage for enterprises and corporations representing a wide variety of industries: fuel and energy, engineering and others. The company aims to develop market property insurance in accordance with international norms and standards.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	224,944	177,247
Net Earned Premium	N/A	N/A	180,448	140,335
Investment Income	N/A	N/A	-534	91
Operating & Other Expenses	N/A	N/A	N/A	N/A
Gross Claims	N/A	N/A	-123,036	-82,972

Saudi Arabia



horas I	Sea				
Official Name:	Kingdom of Saudi Arabia				
Capital:	Riyadh				
Population:	33091113				
Language:	Arabic				
Local Time:	UTC+3:00				
Currency:	Saudi riyal				
Monetary Unit:	1 Saudi Arabian Riyal/100=Halala				
Exchange Rate(US\$1):	3.75 SAR				
GDP Per Capita US\$ PPP:	54500				
GDP Per Capita US\$ Nominal :	22507				
Supervisory Authority:	Saudi Arabian Monetary Authority				
National Association:					
Training Institute	fundamental insurance certificate exam by SAMA				
Country UN Code:	SAU				
Country Code:	(+966)				
Area Code:	Riyadh:1				
Internet Code:	.sa				
Total Premium in US\$*:	9463 (Millions)				
Life Premium in US\$*:	306 (Millions)				
Non-Life Premium in US\$*:	9157 (Millions)				





Al-Etihad Cooperative Insurance Company, Saudi Arabia (Trade Union), Saudi

Arabia

Contact Person Hussam Alkannas
Position Chief Executive Officer
Tel +966 13 816 4555
Email w.haroun@tui-sa.com
Website www.tuci-sa.com

Address 8514 King Fahad bin Abdulaziz Road, Al-Qashlah Dist, Unit No 15, Dhahran 34232-4233,P.O. Box 1022 Khobar 31952, Saudi

Arahia

Class of Business Medical, Motor, Property, Engineering, General Accident and

Marine

Rating Overview

Establishment Date 2008

Paid up Capital 400,000,000
Subscribed Capital 400,000,000
Owned by Publically Traded

Brief:

The company provides non-life Insurance services supported by highly rated re-insurers and based on the principles of the Cooperative Insurance and in line with the instructions of the Directorate of Insurance Supervision and its Executive list under the supervision of Saudi central Bank (SAMA). Al-Etihad Cooperative Insurance Co. (PLC) is a public listed company incorporated by the ministry council resolution No. (95) dated 14/3/1428 H and the Royal Decree No (M/25) dated 14/3/1428 H as a cooperative insurance company in the Kingdom of Saudi Arabia. The company was establish In February 2008, became a public company and was launched on the Saudi stock exchange (Tadawul symbol: 8170) and SAMA License (20083/12/ن مُ نُ). The Company's Head Office is in the city of Khobar in the Eastern Province of the Kingdom of Saudi Arabia.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	742	862	929	831
Net Earned Premium	726	794	722	708
Investment Income	52	37	23	18
Operating & Other Expenses	94	77	79	95
Gross Claims	525	683	553	524



Solidarity Saudi Company, Saudi Arabia

Contact Person Mr. Bader Khalid Al Anzi

Position CEO

Tel +966 920003533

Email bader.anzi@sstc.com.sa

Website www.sstc.com.sa

Address Al Nada District – Al Takhssai Road (Al Thumama) North- east

after Al Atouz gas station and in front of Jarir bookstore

Class of Business General Insurer (Takaful)

Rating Overview N/A Establishment Date 2010

Paid up Capital 555000000 SAR Subscribed Capital 555000000 SAR

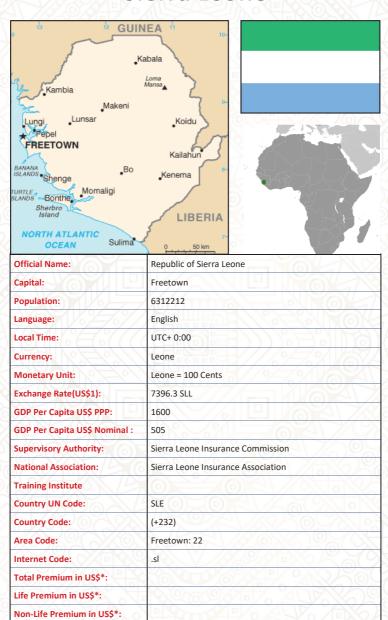
Owned by Brief:

Solidarity Saudi Takaful Co. is a Saudi joint stock company with a capital of 250 million SAR. It was established by the Council of Ministers Resolution No. 83 dated 19/03/1430 A.H. corresponding to 15/03/2009 A.D. and Royal Decree No. M/17 dated 20/03/1430 A.H. corresponding to 16/03/2009 A.D.

Headquartered in Riyadh, the Company has branches in Riyadh, Jeddah, and AlKhobar. Solidarity Saudi Takaful offers its customers a range of solutions that meet their Sharia-compliant insurance needs in the areas of general accidents, vehicle insurance, property insurance, marine insurance, engineering insurance, medical insurance, and group protection insurance.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	N/A	N/A
Net Earned Premium	N/A	282,291,294	160.283.395	156.370.161

Sierra Leone





WAICA REINSURANCE CORPORATION PLC

WAICA Re, Sierra Leone

Contact Person Mr. Abiola E. Ekundayo

Position Group Managing Director/CEO Tel 232-22226219 / 22220154

Email bkamara@waicare.com/info@waicare.com

Website www.waicare.com

Address 30 Junction, Hill Station, P. O. Box 1135, Freetown, Sierra Leone

Class of Business Non-life and Life

Rating Overview A.M Best - B+, Outlook Stable; GCR - B+ Stable Outlook

Establishment Date March, 2011
Paid up Capital 64876456 \$
Subscribed Capital 49083493 \$

Owned by Insurance Companies of English Speaking Countries in West

Africa

Brief:

WAICA Re actively engages in training of our cedants in Reinsurance and the provision of technical support. Waica Reinsurance Corporation PLC believes in training and the development of human capacity both within our institution and those external to WAICA Re and has conducted various training programs so far for its cedants based in West Africa and beyond. WAICA Re intends to continue its annual training and development efforts.

				OSD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	102,604,405	70,339,917	57,972,479	55,834,974
Net Earned Premium	78,659,780	58,139,648	52,590,586	49,180,541
Investment Income	3.91M	3,441,738	4,085,997	2,927,986



TOGETHER TOWARDS TOMORROW

MA EM Re





South Korea







100 100	76.124					
Official Name:	Republic of Korea					
Capital:	Seoul					
Population:	51418097					
Language:	Korean					
Local Time:	UTC+9:00					
Currency:	South Korean Won					
Monetary Unit:	1 KRW/100=jeon					
Exchange Rate(US\$1):	1130.48					
GDP Per Capita US\$ PPP:	39500					
GDP Per Capita US\$ Nominal :	32766					
Supervisory Authority:	Financial Supervisory Service					
National Association:	General Insurance Association of Korea					
Training Institute	Korea Insurance Institute					
Country UN Code:	KOR					
Country Code:	(+82)					
Area Code:	Seoul: 2					
Internet Code:	.kr					
Total Premium in US\$*:	179024 (Millions)					
Life Premium in US\$*:	98072 (Millions)					
Non-Life Premium in US\$*:	80951 (Millions)					



Korean Reinsurance Company, South Korea

Contact Person Jong-Gyu Won
Position President & CEO
Tel (822) 3702-6000

Email jimmy.kang@koreanre.co.kr

Website www.koreanre.co.kr

Address Jongno 5 68 Gil, Jongno-Gu, Seoul, 03151, Korea

Class of Business Reinsurance

Rating Overview 'A-' Establishment Date 1963

Paid up Capital 602,000,000KRW

Subscribed Capital

Owned by

Brief:

Korean Re is a global reinsurer that provides clients with high-quality reinsurance services and risk management solutions as their reliable business partner.

Protecting client assets is our paramount goal. Risks are intensifying and becoming more diverse and complex, particularly amid growing intensity and frequency of natural disasters. It is no surprise that the value of risk management through reinsurance is increasing more than ever in this highly complicated world.

Drawing on our 55 years of expertise and experience in the reinsurance business, we make every possible effort to ensure our client assets are best protected.

As much importantly, we are steadfastly dedicated to promoting social values and making our community stronger and more resilient, which we believe is an integral aspect of insurance. You have our unwavering commitment that we will remain a solid supporter of our community development.

We look forward to your continued engagement and relationship with us.

				USD
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	7,087,800	6,843,500	6,801,500	6,360,800
Net Earned Premium	4,950,700	4,702,900	4,785,000	4,432,000
Investment Income	119,200,000	160,400,000	156,000,000	1173,00,000

Sri Lanka







Official Name:	Democratic Socialist Republic of Sri Lanka
Capital:	Sri Jayawardenepura Kotte
Population:	22576592
Language:	Sinhalese
Local Time:	UTC+5:30
Currency:	Rupee
Monetary Unit:	LKR1=100 CENTS
Exchange Rate(US\$1):	154.1 LKR
GDP Per Capita US\$ PPP:	12900
GDP Per Capita US\$ Nominal :	4265
Supervisory Authority:	Insurance Board of Sri Lanka
National Association:	Insurance Association Of sri lanka
Training Institute	the sri lanka insurance institute
Country UN Code:	LKA
Country Code:	(+94)
Area Code:	Colombo:11
Internet Code:	.lk
Total Premium in US\$*:	1026 (Millions)
Life Premium in US\$*:	476 (Millions)
Non-Life Premium in US\$*:	551 (Millions)



Ceylinco General Insurance Limited, Sri Lanka

Contact Person Dr Jagath Alwis

Position Director (Technical)/Chief Technical Officer

Tel (94) 114702702

Email Jagath_alwis@ceyins.lk
Website www.ceylinco-insurance.com

Address Ceylinco House, No. 69, Janadhipathi Mawatha, Colombo 01, Sri

Lanka.

Class of Business General Insurance

Rating Overview

Establishment Date 1987

Paid up Capital 500,000,000 LKR.
Subscribed Capital 500,000,000 LKR.
Owned by Ceylinco Insurance PLC

Brief:

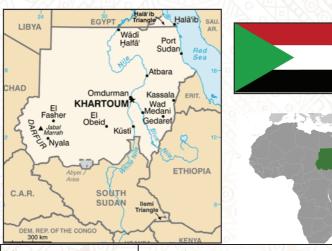
Ceylinco Insurance PLC began with a solid and innovative start. The business commenced on the 14th of January 1988, and has since grown and flourished in the spheres of Life and General Insurance.

Today, we are the leading insurance company in Sri Lanka, with the largest network of branches and agents in the insurance industry. We aim to become the leading provider of protection and financial security in Sri Lanka and international markets.

"Our Mission is to provide protection and financial security of the highest quality to society, whilst adding to shareholders' wealth and recognising, rewarding and valuing the dignity of our staff."

				Rs.
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	20,094,192	19,802,995	19,186,000	17,977,000
Net Earned Premium	13,555,494	14,386,415	19,186,000	13,209,000
Investment Income	1,256,475	1,390,946	2,368,000	2,030,000
Operating & Other Expenses	5,150,081	4,800,854	6,700,000	6,165,000
Gross Claims	9,152,092	10,682,651	9,430,000	8,956,000

Sudan



Official Name:	Republic of the Sudan				
Capital:	Khartoum				
Population:	43120843				
Language:	Arabic				
Local Time:	UTC+2:00				
Currency:	Pound Pound				
Monetary Unit:	1 Sudanese Pound/100=piastres				
Exchange Rate(US\$1):	6.72 SDG				
GDP Per Capita US\$ PPP:	4300				
GDP Per Capita US\$ Nominal :	808				
Supervisory Authority:	The Central Bank of Sudan and the Insurance Supervisory Authority of Sudan				
National Association:	Association Of The Sudanese Insurance & Reinsurance Companies				
Training Institute	Insurance Institute of Sudan				
Country UN Code:	SDN				
Country Code:	(+249)				
Area Code:	Khartom:183				
Internet Code:	.sd ba.				
Total Premium in US\$*:	405 (Millions) 2017				
Life Premium in US\$*:	17 (Millions) 2017				
Non-Life Premium in US\$*:	388 (Millions) 2017				



Al-Baraka Insurance Company, Sudan

Contact Person Adam Ahmed Hassan

Position General Manager

Tel (249) 183-770713

Email Adam-hassan@albaraka-ins.com

Website www.albaraka-ins.com

Address Sudan, Khartoum, Al Baraka Tower, Second floor. P.O. Box: 3877

Class of Business General Insurance

Rating Overview

Establishment Date 1985

Paid up Capital 10,000,000SDG

Subscribed Capital

Owned by 100 % National Entities/Individuals

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.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	869,176,497	547,961,005	294,693,694
Net Earned Premium	N/A	690,999,922	428,956,354	236,387,100
Investment Income	N/A	7,217,651	12,374,338	2,263,631
Gross Claims	N/A	254,554,861	53,837,226	120,326,163



Asalama Insurance Company, Sudan

Contact Person Tamader Abu Algasim AbdAlrahim

Position General Manager
Tel (249) 183-744448
Email tumadira@yahoo.com
Website www.alsalama.sd

Address Khartoum East, intersection of St. Shikh Mustafa Al- Amin with

St. Al-Mutamar, Northwest of the General Command Mosque

Class of Business Composite

Rating Overview

Establishment Date 1992

Paid up Capital 10,000,000SDG

Subscribed Capital

Owned by 100 % National Entities/individuals

Brief:

Alsalama Is a Sudanese insurance company established in (1992) with the efforts of a distinguished group of well-known Sudanese businessmen and the Sudanese Islamic bank being the main shareholder.

The company now proudly has (28) branches and (81) offices all over Sudan.

Our mission: (AIC) provides financial protection and peace of mind for our customers.

We deliver innovation and excellence in our services.

In all we do, we are dedicated to going beyond what is expected.

Our Values: In today's uncertain world, (AIC) still stands strong by adhering to our foundation of values:

We are focused and motivated by genuine care for our employees, policyholders, agents, and community.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	391,857,133	305,813,677
Net Earned Premium	N/A	N/A	304,794,076	211,738,644
Investment Income	N/A	N/A	22,709,594	4,339,470
Operating & Other Expenses	N/A	N/A	54,423,541	35,711,419
Gross Claims	N/A	N/A	165,276,855	89,602,028

General Insurance Company, Sudan

Contact Person Mohammed Hassan Idris

Position General Manager

Tel (249) 183-780616

Email m.hidris@yahoo.com

Website

Address Al Mak Nemer Road, Building No 2/8 _square 2/5, P. O Box 1555,

Khartoum

Class of Business Non-Life

Rating Overview

Establishment Date 1961

Paid up Capital 7,500,000SDG

Subscribed Capital

Owned by

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

Middle East Insurance Company (S) Ltd, Sudan

Contact PersonMuawya AbasherPositionGeneral Manager

Email m.abasher@middleeast-ins.com

Website www.middleeast-ins.com

Address Khartoum, Nile Street - Kuwait Sudanese Center First tower - El-

Mizanein floor.

(249) 183-772344

Class of Business Non - life

Rating Overview

Establishment Date 1981

Paid up Capital 10,000,000SDG

Subscribed Capital

Owned by 100 % National Entities/Individuals

Brief:

Tel

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	651,078,725	515,020,459	256,484,928
Net Earned Premium	N/A	202,649,808	159,863,026	84,938,837
Investment Income	N/A	1,059,111	1,493,666	1,482,820
Gross Claims	N/A	54,548,885	36,677,691	22,691,533



National Reinsurance Company, Sudan

Contact Person Dr. Osman Elhadi Ibrahim

Position General Manager

Tel (249) 183-778221 / 912145634
Email o.elhadi@national-reinsurance.com
Website www.national-reinsurance.com

Address P.O. box 443. Khartoum 11111 Sudan- Reinsurance House.

Barlaman Street

Class of Business Fire, marine, engineering, crops & livestock, hull & aviation,

takaful, medical, energy, misc. accidents, ...

Rating Overview

Establishment Date 1973

Paid up Capital 18,864,442 SDG Subscribed Capital 50,000,000 SDG Owned by Public company

Brief:

The National Reinsurance Company (Sudan) Limited was established in 1973 with the initiative and technical support of the United Nations Conference on Trade and Development (UNCTAD). The company effectively started operation in 1974.

The company is incorporated under the Companies' Act of 1925, listed in Khartoum Stock Exchange and regulated by the Insurance Supervisory Authority. Rigorous regulatory requirements are adhered to on all aspect and particularly on risk management and solvency.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	779,087,841	259,623,378
Net Earned Premium	N/A	N/A	460,192,928	157,673,947
Investment Income	N/A	N/A	17,614,324	13,995,554
Operating & Other Expenses	N/A	N/A	36,854,260	17,797,318
Gross Claims	N/A	N/A	103.739.926	46.381.832



Sheikan Insurance & Reinsurance Company, Sudan

Contact Person Mustafa Osman Kailani
Position General Manager
Tel (249) 183-781656
Email info@shiekanins.sd
Website www.shiekanins.sd

Address El Souk El Arabi, Shiekan Building – Khartoum, Sudan

Class of Business Insurance & Reinsurance

Rating Overview +BBB Establishment Date 1983

Paid up Capital 10,000,000 SDG Subscribed Capital 10,000,000 SDG

Owned by

Brief:

since its inception in 1983 and its actual launch at the end of 1990, sheikan insurance and reinsurance co., Itd. has been driven by securing all public sector assets and contributing to securing private sector assets as one of the most important levers of the national economy and the tributaries of sustainable development. in a short time, it was able to complete an insurance portfolio that was rarely available in one company in terms of its diversity and ability to manage risk.

the company carries out its insurance activity in accordance with the provisions of islamic law, which requires that it be cooperative insurance, where the installments paid are a donation in the cooperative portfolio of the company by the owners of the insured property ((policyholders)) and the insurance surpluses are distributed to them as they are represented by members of the board of directors of the company and bear a portion of the losses when they occur.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	3,229	2,252	1,608
Net Earned Premium	N/A	2,067	1,057	1,487
Investment Income	N/A	1,000,000	4,000,000	3,000,000
Gross Claims	N/A	1.009	757	520



El Nilein Insurance Company, Sudan

Contact Person Moustafa Al Amin Al Sheikh

Position Managing Director

 Tel
 (249) 183-778190 - 771747

 Email
 m.elsheikh@elnileinins.com

Website www.elnileinins.com

Address Khartoum, The Intersection of Al-Gomhouria St. with King Nimer

St.

Class of Business

Rating Overview

Establishment Date 1982

Paid up Capital 53,000,000 SDG Subscribed Capital 80,000,000 SDG

Owned by Brief:

Established in 1982, Elnilein Insurance Company is a national Sudanese company with promise to be a reliable source for professional and specific objectives and future vision for insurance market in the Sudan

The company provides specialized services for customers through insurance products upon public risks, life, and health. Our insurance programs are uniquely provided based on customer's special needs. Elnilein insurance company also provides integrated combination of insurance solutions on insurance programs upon life, health, cars, agricultural and animal sectors, in addition to all categories of public insurance, guarantee letters, personal insurance for both large and medium industrial and commercial companies, also the energy, shipping, and development sectors. For the sake, the company has employed a highly specialized competent with experience and professionalism

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	860,630,089	527,931,967	315,675,925
Net Earned Premium	N/A	622,210,483	414,684,836	276,718,805
Investment Income	N/A	29,181,594	17,099,977	7,508,785
Gross Claims	N/A	165,136,317	111,690,567	53,982,502



Islamic Insurance Company, Sudan

Contact Person Abdalla Ahmed Abdalla
Position General Manager
Tel (249) 183-770507

Email abdellaeitoom@gmail.com
Website www.islamicinsur.com

Address Khartoum, Ali Abdel Latif St. Islamic Insurance Tower

Class of Business Insurance Broker

Rating Overview

Establishment Date 1979

Paid up Capital Subscribed Capital

Owned by Brief:

Islamic Insurance company (IIC) is the first ever insurance company drawn from Islam religion instructions. The emergence of such a company is a great pace in order to communicate Islamic insurance to the world, where the underlying principles had been set since for the first time, moreover a successful practice in combining originality together with modern business styles was also achieved contributing remarkably to economic Islamization.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	2,327,591,311	1,616,019,278	920,390,315
Net Earned Premium	N/A	1,834,812,442	1,315,018,647	774,553,220
Investment Income	N/A	42,317,390	24,281,384	2,903,425
Gross Claims	N/A	28,828,093	12,744,595	8,295,837



Sudanese Insurance & Reinsurance Company, Sudan

Contact Person Hassan El Sayed
Position Managing Director
Tel (249) 183-777796
Email manager@sudinrce.com
Website www.sudinre.com

Address Khartoum, North Bank Building, First Floor, Arab Market

Class of Business Non-Life & All Classes

Rating Overview

Establishment Date 1967

Paid up Capital 5,000,000SDG

Subscribed Capital

Owned by

Brief:

WE ARE PROUD TO SERVE YOU SINCE 1967

Our main goal in the Sudanese Insurance Company is to provide companies, businesses, families and individuals alike in Sudan with the best innovative and attractive insurance solutions, through years of Sudanese experience in creating unique insurance products, offers and services.

WHY SUDANESE INSURANCE COMPANY

More than 50 years in the service of the national economy.

One of the largest and oldest insurance companies in Sudan

Certified ISO 9001:2015

The company has more than 25 branches and 15 service offices covering all parts of Sudan The company deals with the largest reinsurers in the world.

Provides insurance coverage for more than dozens of institutions, companies and business sectors and thousands of individuals trust in Sudanese Insurance

A world without limits of insurance coverage

Purposeful investment supports the rights of policyholders.

Contribution to the national economy for more than half a century.

Diversity of investment channels.



United Insurance Company, Sudan

Contact Person Abdelkhalig Abdalla Mohamed

Position General Manager Tel (249) 183-720001

Email abdelkhalig@unitedinsurance.ws

Website www.unitedinsurance.ws

Address 8-9-10 The United Insurance Tower Parliament st. Crossing Tayar

Murad st, Khartoum, Sudan Non-Life & All Classes

Class of Business Rating Overview

Establishment Date 1969

Paid up Capital 12,000,000 SDG Subscribed Capital 20,000,000 SDG

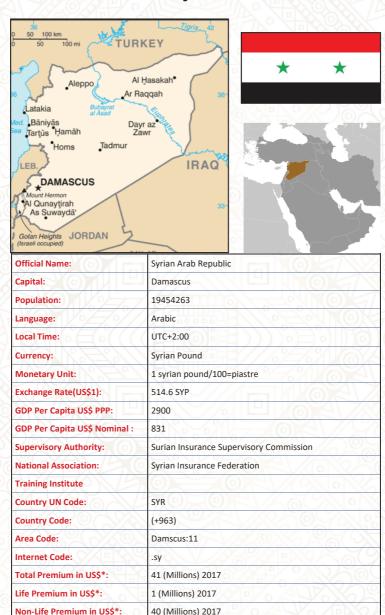
Owned by Brief:

United Insurance is the leading insurance service provider in Sudan. Its customers are some of the leading businesses who demand value priced insurance premiums to safeguard their assets.

The company was formed by some of the leading personalities of Sudan and has served the market for the past 50 years. During the time from 1968 – 1992 the company was following a conventional insurance approach but from 1993 – 2018 it has been following a Wakalah Takaful insurance model. During 2019 the company for the first time operated under an 'Ijara Model' which is being followed today.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	229,944,055	139,853,140
Net Earned Premium	N/A	N/A	309,351,745	172,182,624
Investment Income	N/A	N/A	11,096,108	4,921,818
Gross Claims	N/A	N/A	101,091,452	53,575,425

Syria





ARAB UNION REINSURANCE CO. شركة الاتحاد العربي لإعادة التأمين

Arab Union Reinsurance Company, Syria

Contact Person Dr. Aziz Saker

Position Chairman / General Manager

Tel (963) 11-6132592/3
Email admin@arabunionre.sy
Website www.arabunionre.sy

Address Elmezzeh Fayez Mansour St - (3) Villas East, 25 Qurtaja Avenue

P.O Box: 5178 Damascus, SYRIA

Class of Business Composite Re/Insurer

Rating Overview

Establishment Date 1974

Paid up Capital 50,000,000USD

Subscribed Capital

Owned by Brief:

ARAB UNION REINSURANCE.CO

A union joint-stock company, established in 1974 by virtue of the presidency's board decision of Arab Republics Union as per law No;2/1974

Syrian nationality its head office located at Damascus and has a branch in Arab Jamahiriya of Libya

Its purpose is re-insurance operations and other relevant works.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	1,270,955,551	964,167,451
Net Earned Premium	N/A	N/A	869,695,022	698,749,393
Investment Income	N/A	N/A	1,252,223,841	1,176,708,942
Operating & Other Expenses	N/A	N/A	-237,414,728	-268,355,083
Gross Claims	N/A	N/A	-487,762,409	-1,040,079,006

Tanzania





Tanzania Reinsurance Company Ltd, Tanzania

Contact Person Rajab Kakusa

Position Chief Executive officer
Tel (255-22) 2922341-3
Email rkakusa@tan-re.co.tz
Website www.tan-re.co.tz

Address 8th Floor TAN-RE House, Longido Street, Plot No. 406 near PCCB

HQ Upanga Dar es salaam

Class of Business Reinsurance
Rating Overview B +
Establishment Date 2004

Paid up Capital 38,852,993,000TZS.

Subscribed Capital

Owned by Brief:

Tanzania Reinsurance Company(TAN-RE) is a reinsurance company providing a broad range of reinsurance products and services to clients in Africa and selected parts of Middle East and Asia. From its domicile in the historical port city of Dar-es-salaam ('Haven 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 the following classes of insurance business.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	140,638,730,552 TZS	141,394,263,608 TZS	N/A	78942004,000TZS
Net Earned Premium	(1,398,328,502) TZS	(2,511,268,925) TZS	N/A	67461191,000 TZS
Investment Income	2,240,823,539 TZS	1974701425 TZS	N/A	2,134,298,000 TZS
Operating & Other	(12,459,049,204) TZS	(11,674,637,374) TZS	N/A	N/A
Expenses				
Gross Claims	(2,652,881,121) TZS	(3,402,172,191) TZS	N/A	N/A

Thailand





0 80 100 100 12					
Official Name:	Kingdom of Thailand				
Capital:	Bangkok				
Population:	68615858				
Language:	Thai				
Local Time:	UTC+7:00				
Currency:	Baht 00000				
Monetary Unit:	B1=100 STANGS				
Exchange Rate(US\$1):	34.34 Baht				
GDP Per Capita US\$ PPP:	17900				
GDP Per Capita US\$ Nominal :	7607				
Supervisory Authority:	Office of insurance Commission(OIC),Thailand				
National Association:	Thai Association of Insurance & Finacial Advisors ,Thai General Insurance Association				
Training Institute	Thiland Insurance Institute				
Country UN Code:	тна				
Country Code:	(+66)				
Area Code:	Bangkok:2				
Internet Code:	.th				
Total Premium in US\$*:	26622 (Millions)				
Life Premium in US\$*:	18136 (Millions)				
Non-Life Premium in US\$*:	8485 (Millions)				



Asian Reinsurance Corporation, Thailand

Contact Person Anil Sant

Position President & CEO
Tel (66-2) 2452169

Email anilsant@asianrecorp.com

Website www.asianrecorp.com

Address 17th Floor, Tower B

Chamnan Phenjati Business Center

65/141-65/144 Rama 9 Road, Huaykwang

Bangkok 10310 Thailand.

Class of Business Reinsurance

Rating Overview B+ (A.M. Best)

Establishment Date 1979

Paid up Capital USD101,361,000

Subscribed Capital

Owned by

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.

Togo



	Bigrit of Benin
Official Name:	Togolese Republic
Capital:	Lomé
Population:	8176449
Language:	French
Local Time:	UTC+0:00
Currency:	West African CFA franc
Monetary Unit:	1CFA Franc/100=Centime
Exchange Rate(US\$1):	617.4 XOF
GDP Per Capita US\$ PPP:	1700
GDP Per Capita US\$ Nominal :	682
Supervisory Authority:	Ministere des finances - Direction des Assurances
National Association:	Le Comité des Assureurs du Togo
Training Institute	
Country UN Code:	TGO
Country Code:	(+228)
Area Code:	Lome: 2
Internet Code:	.tg
Total Premium in US\$*:	87 (Millions) 2017
Life Premium in US\$*:	36 (Millions) 2017
Non-Life Premium in US\$*:	51 (Millions) 2017



CICA Re, Togo

Contact Person Jean Baptiste
Position General Manager
Tel (228) 22236262/5/9
Email jkouame@cica-re.com
Website www.cica-re.com

Address 07 BP12410, cite oua lome 2 , Lome - Togo

Class of Business Non-Life
Rating Overview BB+
Establishment Date 1981

Paid up Capital 45,734,000USD

Subscribed Capital
Owned by

Brief:

Joint Reinsurance Company of the Member States of the Inter-African Conference of Insurance

Markets (CIMA),

CICA-RE is an International Institution with Commercial Management created in 1981 by the 12

Member States of the then Franc Zone

These twelve states had constituted in the 70s the International Conference of Insurance

Controls (CICA), which became since the signing of the CIMA Treaty in 1992, the Inter-African

Conference of Insurance Markets.

Tunisia







Official Name:	Republic of Tunisia				
Capital:	Tunis				
Population:	11516189				
Language:	Tunsian Arabic				
Local Time:	UTC+1:00				
Currency:	Tunisian Dinar				
Monetary Unit:	Tunisian Dinar=1000 milim				
Exchange Rate(US\$1):	2.48 TND				
GDP Per Capita US\$ PPP:	11900				
GDP Per Capita US\$ Nominal :	3587				
Supervisory Authority:	Ministere des Finances - comite general des assurances				
National Association:	The Tunisian Federation of Insurance Companies				
Training Institute	La Fédération Tunisienne des Sociétés d'Assurances(FTUSA)				
Country UN Code:	TUN				
Country Code:	(+216)				
Area Code:	Tunis: 1				
Internet Code:	tn				
Total Premium in US\$*:	870 (Millions)				
Life Premium in US\$*:	186 (Millions)				
Non-Life Premium in US\$*:	684 (Millions)				



Assurances BIAT, Tunisia, Tunisia

Contact Person Ms.Nejla Harrouch
Position General Manager
Tel (216) 31-300100

Email nejla.harrouch@assurancesbiat.com.tn

Website www.assurancesbiat.com.tn

Address Biat Insurance Building – The Gardens of Lake 2 – 1053 The

Banks of Lake 2 – Tunis - Tunisia Property and Casualty & Life

Rating Overview Not Rated Establishment Date 1997

Paid up Capital 22,000,000 T.D.
Subscribed Capital 22,000,000 T.D.
Owned by BIAT BANK

Brief:

Class of Business

Biat Group (International Arab Bank of Tunisia) A universal bank, BIAT, is a structured banking group with its subsidiaries in the fields of insurance, asset management, private equity, stock market intermediation or consulting. Basing its development on proximity and societal commitment, BIAT puts its expertise and solidity to the benefit of its customers and the economy of Tunisia. Its organization, which reflects its diversification strategy, offers a clear reading of its main businesses. The completeness of the BIAT Group's business lines and its organization make it possible to develop effective synergies and a relevant and complete offer for all its customers.

			Cui. HVD
2020	2019	2018	2017
127,746,738	121,799,096	125,529,691	120,528,617
126,728,915	121,443,104	124,022,122	118,583,809
16,163,013	11,603,673	8,768,904	4,105,449
27,437,145	27,300,616	26,467,991	28,227,306
71,209,377	72,977,784	68,048,075	44,913,078
	127,746,738 126,728,915 16,163,013 27,437,145	127,746,738 121,799,096 126,728,915 121,443,104 16,163,013 11,603,673 27,437,145 27,300,616	127,746,738 121,799,096 125,529,691 126,728,915 121,443,104 124,022,122 16,163,013 11,603,673 8,768,904 27,437,145 27,300,616 26,467,991



Cie. Mediterraneenne d'Ass. et de Reas. (C.O.M.A.R.), Tunisia

Contact Person Ben Yedder Hakim

Position General Manager

Tel (216) 71-340899

Email hakim.benahmed@comar.tn

Website www.comar.tn

Address COMAR Avenue Habib Bourguiba 1001 Tunis R.P.

Class of Business Non-Life & All Classes

Rating Overview

Establishment Date 1969

Paid up Capital 50,000,000T.D.

Subscribed Capital

Owned by

Brief:

NI	NB: Cours USD est de 2.8111 TND : C'est le cours moyen de 2020				
Financial Indicator:	2020	2019	2018	2017	
Gross Premium Written	45,443,683	43,327,913	44,655,007	42,875,962	
Net Earned Premium	45,081,610	43,201,275	44,118,716	42,184,130	
Investment Income	10,351,820	8,857,743	8,039,557	5,513,856	
Operating & Other Expenses	9,760,288	9,711,720	9,415,528	10,041,374	
Gross Claims	25,331,499	25,960,579	24,206,921	15,977,047	



Group Des .Ass.De.Tunisie (GAT), Tunisia

Contact Person Mohamed Dkhili
Position General Manager
Tel (216) 31-350000

Email mohamed.dkhili@gat.com.tn

Website www.gat.com.tn

Address 92-94 al Hedi chaker St. P.O. Box 1002 Tunis

Class of Business Rating Overview

Establishment Date 1975

Paid up Capital 45,000,000T.D.

Subscribed Capital

Owned by

Brief:

For more than 40 years, the long-term protection of people and property has been our business.

Every day that passes, each of our actions makes us grow and makes us worthy of the trust of our customers. We relentlessly support our clients, individuals, professionals or companies in the management of life's risks and opportunities.

Today, we are among the most powerful insurance players in Tunisia. Our corporate responsibility is a vector of constant ambition. We affirm that the future is built in the present, thanks to the mobilization of our teams, our values, our attitudes and our new professions.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	174,525,572	169,924,962	161,563,833
Net Earned Premium	N/A	138,611,349	132,642,700	119,234,061
Investment Income	N/A	22,115,117	19,533,405	17,894,414
Operating & Other Expenses	N/A	-24,426,942	-22,421,255	-21,300,605
Gross Claims	N/A	-108,751,288	-104,919,569	-86,608,504



Ste. Tunisienne D'Ass. Et De Reass. (Star), Tunisia

Contact Person Hassene Feki

Position General Manager

Tel (216) 70-255000

Email hassene.feki@star.com.tn

Website www.star.com.tn

Address Paris Park St. P.O. Box 1080 Tunisia

Class of Business Reinsurance

Rating Overview

Establishment Date 1958

Paid up Capital 23,076,930T.D.

Subscribed Capital

Owned by

Brief:

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	373,225	357,390	367,732
Net Earned Premium	N/A	370,581	359,636	336,833
Investment Income	N/A	77,298	61,560	53,983
Operating & Other Expenses	N/A	57,699	55,204	55,679
Gross Claims	N/A	285,904	285,485	259,581



Tunis Re, Tunisia

Contact Person
Position
Tel
Email
Website

Address Class of Business Rating Overview Establishment Date Paid up Capital Subscribed Capital

Subscribed Owned by Brief: Ms Lamia Ben Mahmoud Chairman and General Manager

direction-generale@tunisre.com.tn www.tunisre.com.tn

12 Avenue du Japon - Montplaisir P.O. Box: 29. - 1073 Tunisia

Reinsurance A.M. Best: B+ 1981

100,000,000T.D.

Created on March 25, 1981, Tunis Re is a public limited company governed by the laws and regulations in force in Tunisia. The company takes the name of: Société Tunisienne de Reasurance "Tunis Re". Mrs. Lamia Ben Mahmoud, Chairman and Chief Executive Officer of the Société Tunisienne de Reasurance, was appointed by the Board of Directors at its meeting on August 11. 2009.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	162,136	142	122
Net Earned Premium	81,726	87,269	80,847	70,784
Investment Income	12,234	11,655	17,103	12,286
Operating & Other Expenses	N/A	13	13	9
Gross Claims	48,519	54,835	57,674	44,347

Turkey







Official Name:	Republic of Turkey
Capital:	Ankara
Population:	81257239
Language:	Turkish
Local Time:	UTC+3:00
Currency:	Turkish Lira
Monetary Unit:	1Turkish Lira/100= kuruş
Exchange Rate(US\$1):	3.628 TRY
GDP Per Capita US\$ PPP:	0
GDP Per Capita US\$ Nominal :	8507
Supervisory Authority:	Ministry of Treasury & Finance
National Association:	Insurance Association of turkey
Training Institute	The Turkish Insurance Institute
Country UN Code:	TUR
Country Code:	(+90)
Area Code:	Istanbul: 212
Internet Code:	.tr
Total Premium in US\$*:	10452(Millions)
Life Premium in US\$*:	1417 (Millions)
Non-Life Premium in US\$*:	9035 (Millions)



Milli Re, Turkey

Contact Person Fikret Utku Özdemir

Position Director and General Manager

Tel (90) 212-2314730 Email akocaturk@millire.com

Website www.millire.com

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

- Turkey

Class of Business Reinsurance

Rating Overview A.M. Best: B ,Standard & Poor's: trA+

Establishment Date 1972

Paid up Capital 660000000 TL
Subscribed Capital 660000000 TL
Owned by shareholders

Brief:

Following the national Independence War and the foundation of the Turkish Republic under the leadership of Atatürk, Milli Re was established by İş Bank in 1929 to operate compulsory reinsurance system and the reinsurance monopoly. The main objective of compulsory reinsurance system was to develop and nationalize Turkish Insurance Market which was completely dominated by foreigners at the time. Compulsory cessions also aimed to reduce the cash outflow by way of limiting the level of premiums ceded outside the country which was wardevastated and had very limited economic resources and to generate revenue for the Turkish Treasury.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	1,820,275,306	1,658,819,927	1,320,177,533	1,085,712,889
Net Earned Premium	N/A	N/A	N/A	N/A
Investment Income	675,087,147	661,184,678	644.537,098	378,157,716
Operating & Other Expenses	-368,475,610	-403,360,732	-425,812,893	-192,041,506
Gross Claims	N/A	N/A	N/A	12,680,758





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Fax (0212) 230 86 08
E-mail info@millire.com millire@millire.com

www.millire.com

ANADOLU SIGORTA

Kaybetmek yok.

Anadolu Anonim Turk Sigorta, Turkey

Contact Person Mehmet Şencan / Sevim Kosif

Position General Manager / Inward Reinsurance Manager

Tel (90) 850 724 0 850

Email skosif@anadolusigorta.com.tr
Website www.anadolusigorta.com.tr

Address Rüzgarlıbahçe Mah. Çam Pınarı Sok. No: 6 34805

Beykoz/İstanbul/Turkey

Class of Business
Non-Life Insurer
BB & AA+(Tur) by Fitch

Establishment Date 1925

Paid up Capital 500,000,000TL

Owned by Ultimate shareholder: Türkiye İş Bankası

Brief:

Subscribed Capital

As a privately-owned insurance company, 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.

Down through the years, Anadolu Insurance Company's unchanging principle of paying claims immediately and in full has been a source of confidence for our country's people.

Backed today by a strong capital base and advanced infrastructure, Anadolu Insurance Company

takes a pioneering approach to insurance that is focused on customer satisfaction through its principle of "Never Lose" while seeking to encourage the spread of insurance awareness throughout Turkey.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	8.015.704.097	6.606.856.218	5.701.355.416	4.671.409.652
Net Earned Premium	4.943.217.712	4.183.778.556	3.579.170.365	3.323.384.126
Investment Income	1.053.155.056	1.095.657.559	965.879.045	542.114.497
Operating & Other Expenses	1.191.315.469	1.137.987.767	937.742.636	857.433.105
Gross Claims	3.852.056.039	3.838.569.062	3.373.958.907	2.755.951.134

U.A.E







Official Name:	United Arab Emirates			
Capital:	Abu Dhabi			
Population:	9701315			
Language:	Arabic			
Local Time:	UTC+4:00			
Currency:	UAE Dirham			
Monetary Unit:	1 Emirati Dirham/100=fils			
Exchange Rate(US\$1):	3.673 AED			
GDP Per Capita US\$ PPP:	68600			
GDP Per Capita US\$ Nominal :	41476			
Supervisory Authority:	UAE Insurance Authority			
National Association:	Emirates Insurance Association			
Training Institute				
Country UN Code:	ARE			
Country Code:	(+971)			
Area Code:	Abu Dhabi:2			
Internet Code:	.ae			
Total Premium in US\$*:	12461 (Millions)			
Life Premium in US\$*:	2854 (Millions)			
Non-Life Premium in US\$*:	9607 (Millions)			



Abu Dhabi National Ins Co - ADNIC, U.A.E.

Contact Person Ahmad Idris

Position CEO

Tel (971) 2-4080201
Email a.idris@adnic.ae
Website www.adnic.ae

Address Abu Dhabi, Khalifa Street

Class of Business

Rating Overview A Stable by S&P

Establishment Date 1972

Paid up Capital AED 570 Million
Subscribed Capital AED 570 Million
Owned by Shareholders

Brief:

Abu Dhabi National Insurance Company (ADNIC) PJSC is a composite insurance company with long standing expertise in providing insurance products to individuals and corporates across the Middle East and North Africa (MENA) region. Founded in the United Arab Emirates (UAE) in 1972, ADNIC has a wide network of branches as well as sales and service centres across the country. ADNIC also has a representative office in London, under the name ADNIC International Ltd. ADNIC is a publicly listed company on Abu Dhabi Securities Exchange (ADX).

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	4012.2	3755.7	2909.5	2643.3
Net Earned Premium	1332.7	1291	1430.3	1037.5
Investment Income	114.8	142.2	95.9	114.2
Operating & Other Expenses	240.9	251.1	229.7	191
Gross Claims	1816.6	1909.5	1716.5	1656.8



Al Ain Ahlia Insurance Company, U.A.E.

Contact Person Mohammed Mazhar Hamadeh

Position General Manager
Tel (971) 02-6119999
Email info@alaininsurance.com
Website www.alaininsurance.com

Address P.O. Box - 3077, Abu Dhabi, U.A.E.
Class of Business Composite Insurance Company
Rating Overview Moody's A3 (Stable Outlook)

Establishment Date 1975

Paid up Capital 150,000,000 AED Subscribed Capital 150,000,000 AED

Owned by 100% National Entities or Individuals

Brief:

Incorporated in Abu Dhabi at the end of 1975 under the Law No. 18 of 1975, the Company began underwriting in 1976, with a paid up capital of AED 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 Gevernment of Abu Dhabi. With current paid up capital of AED 150,000,000/- the Company is rated among the leading insurers in the region.

Financial Indicator: 2020 2019 2018	2017
Gross Premium Written 1,207 1,154 1,514	1,389
Net Earned Premium 251 293 424	391
Investment Income 10 31 0	16
Operating & Other Expenses 99 91 117	81
Gross Claims 3,776 1,056 2,542	1,068



Al Buhaira National Insurance Company, U.A.E.

Contact Person Nader Qaddumi / Salah F. Daou
Position General Manager / AGM – Finance

Tel (971) 06-5174444
Email gm@albuhaira.com
Website www.albuhaira.com

Address ABNIC Tower – Corniche Road – Khalid Lagoon – Sharjah - UAE

Class of Business General Insurance and Group life

Rating Overview BB+ Establishment Date 1978

Paid up Capital 250,000,000 AED
Subscribed Capital 250,000,000 AED
Owned by Public shareholding Co.

Brief:

A leading insurer with personalized service

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.

A financially strong and professionally managed organization, ABNIC understands the needs of the customer and customizes products which cater to their specific requirements. ABNIC has carved a niche in the UAE market through its innovative and quality products with excellent customer service — "Prompt and Convenient".

ABNIC goal is to develop and deliver outstanding products, responding to customer requests, and resolve claims quickly and accurately. We are committed to new technologies and online capabilities and are continuously implementing new features to make doing business with us faster and easier than ever.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	866,786,282	486,737,193	529,853,936
Net Earned Premium	N/A	188,318,288	214,135,822	293,451,089
Investment Income	8,159,307	-12,342,162	9,734,645	21,486,953
Operating & Other Expenses	-55,747,476	-54,233,179	53,644,357	52,387,019
Gross Claims	(129,554,931	-162,462,712	-167,397,650	-248,329,892



Al Dhafra Insurance Company, U.A.E.

Contact Person Kamal Sartawi
Position General Manager
Tel (971) 02-6949444

Email sartawi@aldhafrainsurance.ae
Website www.aldhafrainsurance.ae

Address P.O. Box 319, Abu Dhabi – United arab Emirates

Class of Business

Rating Overview
Establishment Date 1979

Paid up Capital 100,000,000 AED Subscribed Capital 100,000,000 AED

Owned by

Brief:

Insurance should not be regarded as a financial burden on your resources. At present, it is the best alternative available to you, to ensure your financial stability and solvency against a sudden and unforeseen accidental misfortune, which may befall on any one at any time. Hence be wiser and protect yourself, your business and your family by buying adequate insurance protection. At Al Dhafra, we offer you a wide range of insurance protection specially designed to protect you against such contingencies, at very reasonable premiums backed up by excellent customer service.

Insurance is not at all expensive as generally perceived. Moreover, your good insurance record may also entitle you to attractive discounts which we offer to our valued customers.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	289,773,699	323,786,185	333,506,099	415,280,855
Net Earned Premium	N/A	N/A	106,000,000	129,000,000 AED
Investment Income	N/A	N/A	10,000,000	19,000,000
Operating & Other Expenses	N/A	N/A	57,000,000	37,000,000
Gross Claims	939,299	1,474,671	187,000,000	271,000,000



Al Fujairah National Insurance Company, U.A.E.

Contact Person Antoine Maalouli

Position CEO

Tel (971) 09-2233355

Email Antoine.maalouli@fujinsco.ae,

Website www.afnic.ae

Address 8th Floor, Insurance Bldg, Hamad Bin Abdullah St., Fujairah, UAE

PO Box 277

Class of Business Non-life Establishment Date 1976

Paid up Capital 100,000,000 AED Subscribed Capital 100,000,000 AED

Owned by

Brief:

Al Fujairah National Insurance Co (AFNIC) is the only insurer in the United Arab Emirates that has its headquarters in Fujairah, situated in the Eastern part of the country. AFNIC serves a multitude of clients across a wide-spectrum of industries throughout the UAE. Established in 1976, under the patronage of the Ruler of Fujairah, AFNIC is a Public Shareholding Company, registered under the Federal Company Law, and Federal Insurance Law with the Government of Fujairah as the major Shareholders (with over 80% share). AFNIC has a wide network of full-fledged branch offices spread throughout the UAE. It has an active presence in Abu Dhabi, Dubai, Sharjah, Dibba, and Fujairah, offering all their services under one roof for the convenience of customers. Customers can also avail of AFNIC's products from the Insurance ATMs (a revolutionary concept – first-of-its-kind in the world), which is available at various Petrol Stations in Dubai. The company writes all classes of Property and Casualty insurances, including Motor Vehicles and Marine Vessels, to Jet Aircrafts, Port Operators' Liability, Group Life, Medical, and much more.

AFNIC is supported by a panel of strong Reinsurance securities, and is backed with expertise of over 35 years. It has a Paid-up Capital of AED 100 Million and a total Assets of over AED 400 Million. The Company is listed on the Abu Dhabi Stock Market in the year 2007.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	247,035,216	275,480,729	266,642,401	243,172,708
Net Earned Premium	206,865,094	220,804,250	207,483,529	176,658,791
Investment Income	3,037,736	11,338,450	2,132,103	4,172,787
Operating & Other Expenses	13,918,652	12,863,973	10,648,951	8,188,776
Gross Claims	120,714,639	135,979,443	129,719,353	99,997,255

تكافل المـــــال al hilal takaful

Al Hilal Takaful, U.A.E.

Contact Person Thani Alhammadi

Position CEO

Tel (971) 02-4994400

Email ceooffice@alhilaltakaful.ae
Website www.alhilaltakaful.ae

Address P.O. Box 111644, Abu Dhabi, U.A.E

Class of Business Non-life

Rating Overview

Establishment Date 2008

Paid up Capital 100 000 000 AED
Subscribed Capital 100 000 000 AED
Owned by 100% AlHilal Bank

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.

Al Hilal is firmly dedicated to achieving excellence in service, and strives to develop innovative and Shariah-compliant Takaful products. Our core values drive the way we conductour business.



Al Wathba National Insurance Company, U.A.E.

Contact Person Bassam Chilmeran

Position CEO

Tel (971) 02-4185300

Email b_chilmeran@awnic.com

Website www.awnic.com

Address P.O. Box 45154 , Abu Dhabi , U.A.E

Class of Business Non-life
Rating Overview BBB- Stable
Establishment Date 1996

Paid up Capital AED 207 million Subscribed Capital AED 207 million

Owned by Public Joint Stock Company

Brief:

Established in 1996, Al Wathba National Insurance Company (AWNIC) is the United Arab Emirates' leading insurance company in terms of digital and smart services. With Its Head Office in Abu Dhabi and a widespread network of branches across the UAE, AWNIC provides insurance services to a large spectrum of clients from individuals to corporate lines. AWNIC is supported by an internationally renowned panel of reinsurers. Praised for its digital initiatives and the introduction of tech solutions into its workplace, AWNIC won the UAE Insurance Authority's award for Digital Transformation and Smart Services in 2018 and 2019 and is one of the region's first to publish its ESG report which focuses on long term sustainability strategy which prioritizes on initiatives that enhance our business and management from financial and ESG (environment, social & governance) perspective.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	306,607	250,030	271,162	237,169
Net Earned Premium	207,307	178,356	154,961	128,861
Investment Income	22,862 (Net)	27,495 (Net)	10,021 (Net)	52,081 (Net)
Operating & Other Expenses	43,115	36,105	41,140	38,849
Gross Claims	123, 340 (Paid)	136, 838 (Paid)	115,375 (Paid)	144, 547 (Paid)



Emirates Insurance Company, U.A.E.

Contact Person Jason Light

Position CEO

Tel (971) 02-6981641
Email jlight@eminsco.com
Website www.eminsco.com

Address Emirates Insurance Building, Al Zahiya St. P.O. Box 3856 Abu

Dhabi, UAE

Class of Business General Insurance

Rating Overview A- AM Best, and S&P International Rating Agencies

Establishment Date 1982

Paid up Capital 150,000,000 AED
Subscribed Capital 150,000,000 AED
Owned by Public Shareholders

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.

Listed on the Abu Dhabi Securities Market and now rated among the best insurance companies, not only in the United Arab Emirates, but the whole GCC region. Emirates Insurance Company has come a long way since its inception in 1982.

EIC is now the 4th largest insurance company based on Gross Written Premium and carries the well respected AM Best "A-"Rating. The rating is indicative of the financial strength and professional management of the company.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	1,039,509	1,147,341	1,043,330	1.077,434
Net Earned Premium	526,417	586,478	504,619	484,691
Investment Income	51,908	72,418	35,065	53,865
Operating & Other Expenses	128,547	125,654	125,462	104,528
Gross Claims	-492,433	-478,429	426,659	511,467



HDFC INTERNATIONAL LIFE AND RE COMPANY LIMITED

HDFC International Life & Re Company Limited, U.A.E.

Contact Person Sameer Yogishwar

Position Chief Executive Officer

Tel (971) 04-3546969

Email sameer@hdfclifere.com

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Address Unit OT 17-30, Level 17, Central Park Offices, Dubai International

Financial Centre (DIFC), P.O. Box 114603

Class of Business Life

Rating Overview

Establishment Date 2016

Paid up Capital

Subscribed Capital

Owned by

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.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	23,564	19,445
Investment Income	N/A	N/A	8,875	11,367
Operating & Other Expenses	N/A	N/A	3,172	2,453



Orient Insurance Company, U.A.E.

Contact Person Omer Hassan Elamin
Position President – Orient Group

Tel (971) 04-2531300

Email omer.elamin@alfuttaim.com
Website www.insuranceuae.com

Address Orient Building, Al Badia Business Park, Dubai Festival City, P O

Box 27966, Dubai, United Arab Emirates

Class of Business Composite – General, Health and Life

Establishment Date 1982

 Paid up Capital
 500,000,000 AED

 Subscribed Capital
 500,000,000AED

Owned by 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 3.4 Billion, consistently achieving the best results in the market. Orient has established subsidiary companies in Syria, Egypt, Sri Lanka, Turkey and branches in Oman and Bahrain. Orient acquired majority shares in Orient UNB Takaful, UAE in 2021. Orient has secured credit ratings of "a+" from AM Best and "A" Stable from Standard & Poor's which is the highest credit rating in the region. Orient is also accredited with ISO 9001 Quality Management Certification. Over the years, Orient has won many awards including UAE Insurer of the Year Award for 2012, 2013 and 2014 from MENA IR, General Insurer of the year award from Insurex for 2013 and General Insurance Company of the Year 2016, Life insurance company of the year 2017, 2018 and Health insurance company of the Year 2018 from Middle East Insurance Industry Awards. Orient is also the proud recipient of the Mohammed Bin Rashid Al Maktoum Business Award for Business Excellence in 2017. Orient is the Official Insurance Provider to EXPO 2020 to be held in UAF.

	ED '000s
Financial Indicator: 2020 2019 2018	2017
Gross Premium Written 4247086 3881078 3677695 40	26961
Net Earned Premium 1144787 1154005 1146549 10	38718
Investment Income 188988 204502 159967 1	45245
Operating & Other Expenses 246560 269691 226276 2	26818
Net Claims Incurred 616823 623054 612856 5	86139
Net Profit 430421 425105 401032 3	60263



RAK Insurance Company, U.A.E.

Contact Person Ewen John McRobbie
Position Chief Executive Officer
Tel (971) 07-8007254

Email ewenmcrobbie@rakinsurance.com

Website www.rakinsurance.com

Address RAKINSURANCE Head Office,6th Floor RAKBANK ROC Office,Al

Riffaa Sheik Mohammed Bin Zaid Street Exit 129,PO Box 506 Ras

Al Khaimah

Class of Business Composite Insurer

Rating Overview BBB+ Establishment Date 1974

Paid up Capital AED 121,275,000 Subscribed Capital AED 121,275,000

Brief:

RAKINSURANCE has pioneered insurance in the United Arab Emirates emerging as a true regional force with a current paid up capital of AED 121,275,000 and underwrites all major classes of business. Amidst the global financial market's slowdown, RAKINSURANCE was able to withstand the market challenges and has remained a competitive player in the insurance field.The Company's primary focus is on innovative product development; technological advancement; employees' learning and development; and building strong partnerships with dynamic companies as a preferred supplier of insurance products and services.RAKINSURANCE holds corporate social responsibility as a core value and firmly believes in transparency and promoting awareness to customers through education. RAKINSURANCE has built a solid risk framework and has been a leader in establishing new and robust methods of analysing risk that allows the Company to maintain its position and its partners' confidence across all market sectors it serves. As a publicly listed company, RAKINSURANCE is listed on the Abu Dhabi Securities Exchange and is a founding member of the Arab War Risk Insurance Syndicate (AWRIS) and the Emirates Insurance Association (EIA). The Company also maintains its membership to the General Arab Insurance Federation (GAIF) and the Federation of Afro Asian Insurers and Reinsurers (FAIR).

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	491,803,215	614,965,550	509,859,129	471,736,874
Net Earned Premium	361,004,888	348,307,404	285,214,968	283,359,423
Investment Income	15,418,830	10,906,886	9,964,065	4,467,801
Operating & Other Expenses	70,742,207	50,692,797	47,769,576	55,294,157
Gross Claims	376,077,497	519,277,072	363,390,218	284,329,554



Tokio Marine Middle East Limited, U.A.E.

Contact Person Hiroki Sasai
Position General Manager
Tel (971) 04-3502777
Email sasai@tmnf.ae
Website www.tmnf.ae

Address 302-305, Floor No. 3, Single Business Tower,

Near Emirates Holidays, JW Marriot Marquis Hotel and Business

Bay Metro Station,

PO Box No. 152, Sheikh Zayed Road, Dubai, UAE.

Class of Business General Insurance

Rating Overview A+ (Positive) rating from Standard & Poor, & Aa3 (Stable) by

Moody's.

Establishment Date 1879

Owned by

Brief:

Tokio Marine & Nichido Fire Insurance Co., Ltd., is one of Japan's oldest and largest non-life Insurance companies, which traces its roots back to 1879. Having business network in 37 countries and 456 cities around the world we stand with a solid profitability and financial stability enjoying A+ (Positive) rating from Standard & Poor, & Aa3 (Stable) by Moody's. With over 23,000 highly qualified and experienced employees worldwide, we emphasize on personal relationship with our customers and are committed to providing them with professional risk management and efficient claims handling services. We are marching on with our underwriting philosophy of "Think Global, Act Local".

Operating in the UAE market since 1976, we cater to the insurance needs of a wide range of Japanese and Non-Japanese clientele.

The company enjoys the sponsorship of Al Futtaim Development Services Co. LLC, which is one of the largest and most successful privately owned business houses in the Lower Gulf region.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	N/A	N/A	156,023	145,945
Net Earned Premium	N/A	N/A	N/A	N/A
Investment Income	N/A	N/A	5,074	3,418
Operating & Other Expenses	N/A	N/A	8,868	7,351
Gross Claims	N/A	N/A	17,051	15,590

Uzbekistan





Official Name:	Republic of Uzbekistan
Capital:	Tashkent
Population:	35011180
Language:	Uzbek
Local Time:	UTC+5:00
Currency:	Uzbek som
Monetary Unit:	1 Tiyin = 1/100 Uzbekistan som
Exchange Rate(US\$1):	10,655.5 UZS
GDP Per Capita US\$ PPP:	9595
GDP Per Capita US\$ Nominal :	1831
Supervisory Authority:	Central Bank of the Republic of Uzbekistan
National Association:	
Training Institute	
Country UN Code:	UZB
Country Code:	(+998)
Area Code:	Tashkent: 71
Internet Code:	.uz
Total Premium in US\$*:	
Life Premium in US\$*:	
Non-Life Premium in US\$*:	



JV LLC "EUROASIA INSURANCE", Uzbekistan

Contact Person Mirzamakhmudov Muzafar Mukhtoralievich

Position General Director

Tel (998) 78-1502680/1

Email m mirzamakhmudov@eai.uz

Website www.eai.uz

Address Uzbekistan, Tashkent, 42/1 Bunyodkor Avenue

Class of Business Non-life

Rating Overview

Establishment Date 2019

Paid up Capital

Subscribed Capital

Owned by

Vietnam





V W	
Official Name:	Socialist Republic of Vietnam
Capital:	Hanoi
Population:	97040334
Language:	Vietnamese
Local Time:	UTC+7:00
Currency:	Dong O O O O
Monetary Unit:	1 vietnamese Dong/100=Hào
Exchange Rate(US\$1):	22425 VND
GDP Per Capita US\$ PPP:	6900
GDP Per Capita US\$ Nominal :	2726
Supervisory Authority:	The Ministry of Finance Of Vietnam
National Association:	Insurance Association Of Vietnam
Training Institute	
Country UN Code:	VNM
Country Code:	(+84)
Area Code:	Hanoi:4
Internet Code:	.vn
Total Premium in US\$*:	5839 (Millions)
Life Premium in US\$*:	3799 (Millions)
Non-Life Premium in US\$*:	2040 (Millions)



Baominh Insurance Corp., Vietnam

Contact Person Nguyen Thanh Nam Position General Manager

Tel (+84.8) 3829 4180, (+84) 9 0392 3653

Email namreins@baominh.com.vn

Website www.baominh.com.vn

Address 26 Ton That Dam St. District 1, Ho Chi Minh City - Vietnam

Class of Business Non-life
Rating Overview B++ (AM Best)

Establishment Date 1994

 Paid up Capital
 1.100.000.000.000

 Subscribed Capital
 2.500.000.000.000

Owned by State Capital Investment Corporation 50,70%

Employees and Other Investors 27,00%

AXA SA 16,65%

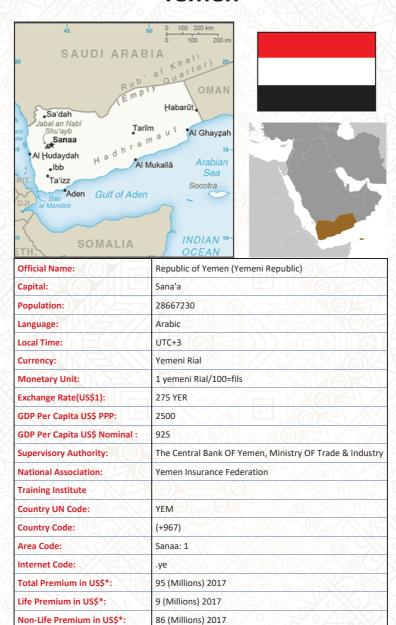
Firstland Ltd Co 5,65%

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

				In VND 000
Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	5.025.000.000	4.342.000.000	3.942.000.000	3.911.000.000
Net Earned Premium	3.588.000.000	3.244.000.000	3.184.000.000	3.176.000.000
Investment Income	253.000.000	185.000.000	191.000.000	219.000.000
Operating & Other Expenses	2.157.105.600	1.817.061.720	1.754.702.400	1.845.294.112
Incurred Loss	1.218.000.000	1.254.000.000	1.253.000.000	1.065.000.000

Yemen





United Insurance Company, Yemen

Contact Person Tarek A. Hayel Saeed Position General Manager Tel (967) 01-55555

Email tarekhsa@uicyemen.com
Website www.uicyemen.com

Address P.O.Box 1883 , Al-Saeed Center , Zubeiri Street Sana 'a , Republic

of yemen

Class of Business Composite Insurer (Takaful)

 Paid up Capital
 3,000,000,000 YER

 Subscribed Capital
 3,000,000,000 YER

Owned by 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. While doing its work through following "Protection and Service towards the Best" it worked on urgently and rapidly improving and expanding its services to include domains of industrial, business, service, banking, fishery and agricultural...etc.

Being the biggest insurance company in Yemen, UIC currently employs over 280 qualified personnel with a well-experienced and trained staff equipped with a good knowledge of insurance and using the latest computer solutions and communication systems. UIC covers all Yemen through its branches scattered in the centers of main Yemeni cities.

UIC will not stop here, but aspires for more progress, for new domains in order to occupy an international status in the world of insurance.

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	21,202,235,876	13,775,937,110	8,755,444,054	8,151,118,562
Net Earned Premium	9,648,577,756	5,833,496,850	4,496,368,960	3,686,444,052
Investment Income	386,897,020	905,918,470	294,995,227	349,515,511
Operating & Other Expenses	2,837,611,341	1,956,456,198	1,650,224,370	1,465,944,935
Gross Claims	9,419,118,264	4,115,874,231	3,600,508,808	2,639,202,629

Zambia





Official Name:	Republic of Zambia
Capital:	Lusaka
Population:	17351708
Language:	English
Local Time:	UTC+2
Currency:	Zambian kwacha
Monetary Unit:	1 ngwee = 1/100 Zambian Kwacha
Exchange Rate(US\$1):	16.2300 ZMW
GDP Per Capita US\$ PPP:	4148
GDP Per Capita US\$ Nominal :	1307
Supervisory Authority:	Pensions and Insurance Authority
National Association:	Insurers Association of Zambia
Training Institute	Zambia College of Pensions and Insurance Trust
Country UN Code:	ZMB
Country Code:	(+260)
Area Code:	Lusaka: 1
Internet Code:	.zm
Total Premium in US\$*:	
Life Premium in US\$*:	
Non-Life Premium in US\$*:	



Klapton Reinsurance Limited, Zambia

Contact Person Webster Twaambo Jr

Position Managing Director & CEO

Tel

Email info@klapton.com

Website https://www.klapton.com/

Address

Class of Business General Insurance & Reinsurance

Rating Overview

Establishment Date

Paid up Capital

Subscribed Capital

Owned by

Brief:

Zimbabwe







: 1H.\	OCEAN
Official Name:	Republic of Zimbabwe
Capital:	Harare
Population:	14030368
Language:	Shona & English
Local Time:	UTC+2:00
Currency:	Zimbabwev Dollar
Monetary Unit:	1 zimbabwean Dollar/100=cent
Exchange Rate(US\$1):	1 ZWD
GDP Per Capita US\$ PPP:	2300
GDP Per Capita US\$ Nominal :	1424
Supervisory Authority:	Insurance & Pensions Commission - IPEC
National Association:	
Training Institute	Insurance Institute Of Zimbabwe
Country UN Code:	ZWE
Country Code:	(+263)
Area Code:	Harare: 4
Internet Code:	.zw
Total Premium in US\$*:	735 (Millions)
Life Premium in US\$*:	186 (Millions)
Non-Life Premium in US\$*:	276 (Millions)



NICOZ Diamond Insurance Ltd, Zimbabwe

Contact Person David Nyabadza
Position David Nyabadza
Managing Director

Tel 263 242 704 911-4 / 263 242 251 008

Email info@nicozdiamond.co.zw
Website www.nicozdiamond.co.zw

Address Insurance Centre,

30 Samora Machel Avenue

Harare, Zimbabwe

Class of Business Non-Life

Rating Overview

Establishment Date 2002

Paid up Capital \$2.990.060 Subscribed Capital \$2.990.060

Owned by First Mutual Holdings

Brief:

NicozDiamond Insurance Limited ("NDI") was borne out of a merger of National Insurance Company of Zimbabwe (NICOZ) and Diamond Insurance Company on 1 January 2002 and subsequently listed on the Zimbabwe Stock Exchange ("ZSE") in the same year. The ZSE listing was maintained until August 2018, following significant shareholder changes. NicozDiamond Insurance is now a member of the First Mutual Holdings Group.

The company is one of the leading short term insurance companies in Zimbabwe. NicozDiamond has established itself as a premier insurer in a market comprising of more than 20 insurance companies. The company's performance has been supported by a strong balance sheet, brand strength, high visibility and its consistency in been awarded an A rating for claims paying ability by the Global Credit Rating Company of South Africa. The company has also maintained sturdy regional presence through its subsidiaries namely United General Insurance of Malawi and Diamond Seguros of Mozambique

Financial Indicator:	2020	2019	2018	2017
Gross Premium Written	1,444,247	189,034	47,130	31,488
Net Earned Premium	561,211	84,164	30,034	20,118
Investment Income	43,103	-535	779	948
Operating & Other Expenses	251,112	32,606	9,340	5,442
Gross Claims	376,546	474,197	17,995	12,027





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