

2019



FAIR Directory



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FAIR IN BRIEF

FAIR IN BRIEF

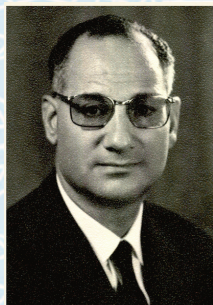
Historical Background

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



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

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



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

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

FAIR IN BRIEF

FAIR Founders' Meeting



Delegates attending the Founders' Meeting in Cairo in 1964

Venue: Cairo - Egypt

Date: 3rd to 5th September 1964

Theme: Formation of FAIR

Countries Present:

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

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

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

The meeting resolved to

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

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

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

FAIR IN BRIEF

FAIR Bodies

1. The General Assembly:

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

Power of the General Assembly:

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

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

2. The Executive Board

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

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

Functions of the Executive Board:

The Executive Board shall meet at least once yearly to:

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

3. The Central Office:

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

Functions of the Central Office:

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

FAIR IN BRIEF

FAIR Activities

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

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

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



FAIR IN BRIEF

FAIR Brokers & Consultants Society “FBCS”



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

I. Objectives of FBCS

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

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

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

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

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

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

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

FAIR POOLS & SYNDICATE

FAIR POOLS & SYNDICATE

FAIR Non-Life Reinsurance Pool



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

Reinsurance Pool

Objective:

The Pool is aimed to achieve the following objectives:

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

Managed By:



Manager: Ms. Aylin Kocatürk

Phone: +90 212 231 47 30

Email: akocaturk@millire.com

Website: http://www.millire.com/fair_pool.htm

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

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|---------------------------|---|---|---|---|---|
| Subscribed Capacity | £ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty | £ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty | £ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty | £ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty | £ 18.000.000 For Fire & Engineering per country, £ 3.000.000 other branches per treaty |
| Gross Premium | £ 39.284.641 | £ 41.711.000 (est) | £ 44.261.000 (est) | £ 43.034.000 (est) | £ 43.398.000 (est) |
| Profit (Loss) of the Year | £ -588.171 | £ 3.730.114 | £ 2.979.222 | £ 9.217.167 | £ 12.680.758 |

FAIR POOLS & SYNDICATE

FAIR Aviation Pool



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

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

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

Objective:

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

Lines of business, and Capacity in terms of lines:

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

Managed By:



Manager: Mrs. Houda MCHICHE

Phone: + 212 5 22 46 04 00

Email: hmchiche@scrmoroc.com

Website: www.scrmoroc.com

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

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

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|---------------------------|-------|--------------|--------------|--------------|--------------|
| Subscribed Capacity | \$34M | \$34M | \$34M | \$34M | \$34M |
| Gross Premium | \$4M | \$4M | \$5M | \$5M | \$5M |
| Profit (Loss) of the Year | \$-2M | \$140 000,00 | \$800 000,00 | \$823 417,00 | \$446 920,00 |

FAIR POOLS & SYNDICATE

FAIR Oil & Energy Insurance Syndicate



FAIR
Oil & Energy
Insurance
Syndicate

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

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

Objective:

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

Furthermore, the Syndicate shall:

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

Managed By:



Manager: Mr. Nabil Hajjar, Managing Director

Phone: + (973) 17517176

Email: foeis@foeis.com

Website: www.foeis.com

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

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|--|--------|--------|---------|---------|--------|
| Subscribed Capacity | \$25M | \$25M | \$25M | \$25M | \$25 |
| Gross Premium | \$23M | \$20M | \$21.5M | \$27.6M | \$29.3 |
| Profit (Loss) of the Year (Financial Year) | \$2.3M | \$3.3M | \$3M | \$1.4M | \$2.3 |

FAIR POOLS & SYNDICATE

FAIR Natural Catastrophe Reinsurance Pool



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

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

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

Objective:

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



Managed By:

Manager: Mr. Sushil Kumar

Phone: +91 22 22867520

Email: sushilkumar@gicofindia.com

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

| A/c Year | Gross Premium (USD) | % Growth (wrt prev year) | Claims |
|----------|---------------------|--------------------------|--------|
| 2014 | 125,998 | | Nil |
| 2015 | 159,076 | 26% | Nil |
| 2016 | 218,545 | 37% | Nil |
| 2017 | 607,547 | 178% | Nil |
| 2018 | 970,227 | 60% | Nil |

FAIR MEMBERSHIP

FAIR MEMBERSHIP

Membership Types

- i. Ordinary Membership** is opened to any Afro-Asian national Insurance or Reinsurance Company and/or Holding Organization, In all cases, an ordinary member shall have:
- a.** at least fifty-one percent of Afro-Asian ownership and
 - b.** the Head-Office situated in Africa or Asia.

- ii. Associate membership** is opened to:
- a.** any other Afro-Asian national insurance or reinsurance compan whose Head-Of-fice is situated in Africa or Asia and
 - b.** any African or Asian national insurance association or institution.

- iii. correspondent Membership** is opened to other insurance and reinsurance companies or institutions, whose collaboration is deemed conducive to promoting the aims of the “FAIR”.

iv. Brokers & Consultants Membership:

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

FBCS Membership 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.

FAIR MEMBERSHIP

Membership Benefits



Networking

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



Join FAIR Pools & Syndicate:

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



Capacity Building

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



FAIR Data Base

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

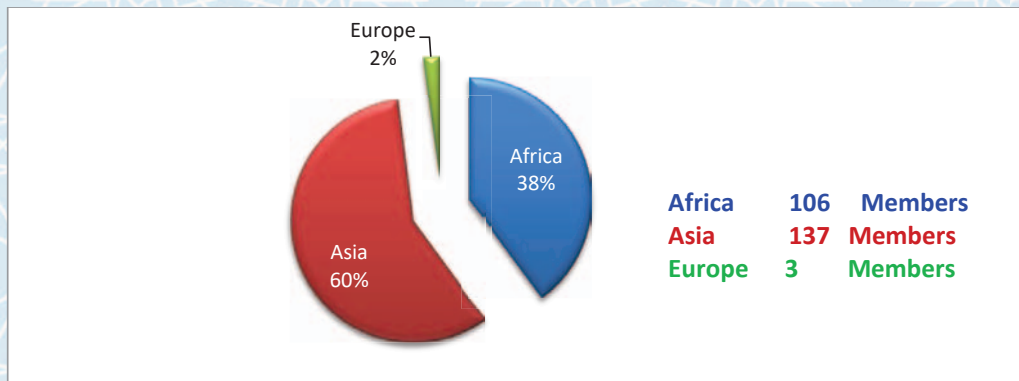
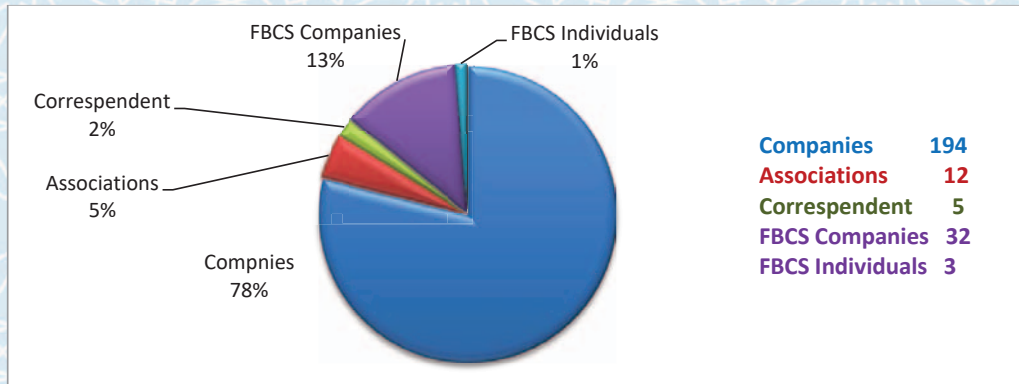


Awards

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

FAIR MEMBERSHIP

FAIR MEMBERS IN FIGURES



FAIR Members Countries:

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



MEMBERS **Association**

FAIR MEMBERSHIP



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

Bahrain Institute of Banking & Finance, Bahrain

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

Brief:

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

Vision

The Institute of Choice for the Development of Business Professionals.

Mission

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

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

FAIR MEMBERSHIP



Bahrain Insurance Association, Bahrain

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

Brief:

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

The Bahrain Insurance Association received its charter in 1993 and became operational as a Society in 1994, under the umbrella of the Ministry of Social Affairs. Currently the BIA reincorporated officially under the CBB and are being the first financial services industry association to be reincorporated under CBB, with registration number (1). At present, there are 50 members comprising local insurance companies, foreign insurance companies, reinsurance, brokers and service providers.

Main Objectives:

- 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.

FAIR MEMBERSHIP



Financial Regulatory Authority, Egypt

| | |
|----------------|---|
| Contact Person | Dr. Mohamed Omran |
| Position | Chairman |
| Tel | 00 202 25758807 |
| Email | chairman@fra.gov.eg |
| Website | www.fra.gov.eg |
| Address | Smart village, building no. 136B , Kilo 28 Egypt – Alexandria road, Giza province - P.O box 110 |

Brief:

The Financial Regulatory Authority established in accordance with law no. 10 of 2009. The Authority is responsible for supervising and regulating non-banking financial markets and instruments, including Capital Market, Futures Exchanges, all activities related to Insurance Services, Mortgage Finance, Financial Leasing, Factoring and Securitization. FRA's role is to regulate the market and ensure its stability and competitiveness to attract more local and foreign investments. In addition, FRA aims at reducing risks that resulted from lack of coordination and addressing problems arising from applying different regulatory methods. The Financial Regulatory Authority replaced the Egyptian Insurance Supervisory Authority, Capital Market Authority, and Mortgage Finance Authority. 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. Besides, FRA is the competent Authority that apply the provisions of Financial Leasing law no. 95 of 1995. FRA is also the admin authority for companies established under the provisions of law of financial leasing issued by law no.95 for year 1995

Their Aims

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

FAIR MEMBERSHIP



Insurance Federation of Egypt, Egypt

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

Brief:

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

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

FAIR MEMBERSHIP



Insurance Institute of Egypt, Egypt

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

Brief:

The Insurance Institute of Egypt (IIE), a training and educational organization established in 2007, assists the Egyptian insurance industry in developing qualified employees. Through research, study scientific publications, educations, training and consultation it enhance the role of the insurance industry in the national economy.

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

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

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

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

FAIR MEMBERSHIP



Birla Institute of Management Technology "BIMTECH", India

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

Brief:

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

FAIR MEMBERSHIP



NATIONAL INSURANCE ACADEMY, PUNE, INDIA

An Apex Educational, Training and Research Institute in the Field of Insurance, Pension and Management
Established Under the Aegis of Ministry of Finance, Government of India and Public Sector Insurance Companies

National Insurance Academy, India

| | |
|----------------|--|
| Contact Person | Shri G. Srinivasan |
| Position | Director |
| Tel | 00 91 20 27204555 |
| Email | webmaster@niapune.org.in |
| Website | www.niapune.org.in |
| Address | Balewadi, Baner Road, NIA PO, Pune 411045, India |

Brief:

National Insurance Academy (NIA) is a premier institution devoted to equip the insurance industry with the best of talents. Its close association with the Insurance industry provides the 'real life' reference to its training, education, research and consultancy activities. NIA was established in 1980 jointly by the Ministry of Finance - Government of India, Life Insurance Corporation of India, General Insurance Corporation of India, The New India Assurance Company, National Insurance Company, United India Insurance Company and The Oriental Insurance Company on 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. Initial years of NIA were dedicated to Management Development Programmes catering to the insurance industry professionals to enhance the management skills and do main expertise. Later, the two year Post Graduate Diploma in Management course was initiated to fulfill the growing demand of skilled professionals in Insurance and Risk Management. The programme offers dual expertise in management and Insurance.

Vision

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

Mission

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

FAIR MEMBERSHIP

سندیکای بیمه‌گران ایران
IRAN INSURERS SYNDICATE



Iran Insurance Syndicate, Iran

| | |
|----------------|--|
| Contact Person | Seyed Mohammad Alipour |
| Position | General Secretary |
| Tel | +982122269792 |
| Email | info@sbi.ir |
| Website | www.sbi.ir |
| Address | Second Floor, No. 6, Second Alley, Dr. Mohammad Mossadegh Street, Tehran, Iran |

Brief:

The date of establishment of the Iranian Insurers Syndicate dates back to 1316. According to Article (9) of the Cabinet of Ministers dated 26 October 1316, foreign institutions working in Iran must accept membership of the Iranian Insurers' Trade Union. The procedure for establishing this union will be approved by the Ministry of Commerce. With the establishment of Iranian insurance companies in the 1930s, the need for unions became more felt, so in 1340 the insurers came together and negotiated for more union activity. Therefore, according to the last part of Article 9 of the Decree of the Cabinet of Ministers, the Statute of the Union was prepared in 1342 and approved by the Ministry of Economy. Article 1 of the Statute stated: "To safeguard and protect the interests of the insurers of the country and to establish cooperation and coordination. And the development and extension of insurance in Iran is an indefinite union of insurers. " With the adoption of the Central Insurance Law of Iran and the Insurer, which was finally approved by the Members of Parliament on June 30, 1971, supervision of the affairs of insurance companies was delegated to the Central Insurance Company. The last statute of the insurers union of Iran, consisting of 28 articles and 13 note, was approved by the Supreme Council of Insurance in 1398 and replaced the statute of the Supreme Council of Insurance in 2004. Under this statute, the Iranian Insurers' Trade Union is a trade union, a professional and a non-profit organization, and all commercial insurance institutions operating in Iran are recognized as members of the syndicate, and the Physical Damage Fund may become a member of the syndicate with the approval of its general assembly.

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

FAIR MEMBERSHIP



Association of Insurance Companies in Lebanon (ACAL)

| | |
|----------------|---------------------------------|
| Contact Person | Jamil Harb |
| Position | Secretary General |
| Tel | +961 5 956 957 +961 5 958 959 |
| Email | acal@acal.org.lb |
| Website | www.acal.org.lb |
| Address | 45-237 Lebanon |

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.

Vision

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

Mission

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

FAIR MEMBERSHIP



Palestine Road Accidents Victims Compensation Fund

| | |
|----------------|---|
| Contact Person | Loay S. Hawash |
| Position | General Manager |
| Tel | +970 2 296 7298 |
| Email | Sandoq@Sandoq.ps |
| Website | http://www.sandoq.ps |
| Address | Ramallah, Palestine |

Brief:

The association was established by the Insurance Law No. 20/2005 for purpose of compensating injured persons through road accidents according specified cases exclusively by Law in Article 173 of the Insurance Law.

Mission

- Reparation in cases where there is no insurance coverage for the physically injured from road accidents enacted by Palestinian insurance law.
- Contribute to the development of the Palestinian insurance sector through close cooperation with the Palestinian Capital Market Authority as the regulator and supervisor of the insurance sector in Palestine and with all concerned parties and parties.
- Contribute to increasing community awareness by highlighting the importance of adherence to laws, especially traffic and insurance laws.

FAIR MEMBERSHIP

THE ISLAMIC CORPORATION FOR
THE INSURANCE OF INVESTMENT
AND EXPORT CREDIT



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

| | |
|--------------------|---|
| Contact Person | Oussama Kaisi |
| Position | Chief Executive Officer |
| Tel | +966 (12) 646 7545 |
| Email | OKaissi@isdb.org |
| Website | http://iciec.isdb.org |
| Address | P.O.Box: 15722 Jeddah 21454 Kingdom of Saudi Arabia |
| Class of Business | Insurance |
| Rating Overview | Aa3 rated by Moody's |
| Establishment Date | 1st August 1994 (24 Safar 1415H) |
| Paid up Capital | USD 201.6 million |
| Subscribed Capital | USD 410.6 million |
| Owned by | The Islamic Development Bank (IsDB) |

Brief:

The Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), a member of the Islamic Development (IsDB) Group, is a multilateral export credit and political risk insurer rated Aa3 by Moody's with a stable outlook. The driving ambition behind the creation of ICIEC was to strengthen the economic relations between member countries of the Organization of Islamic Cooperation (OIC) on the basis of Islamic Shari'ah. ICIEC's vision is to be recognized as the preferred enabler of trade and investment for sustainable economic development in Member Countries. Its mission is to facilitate trade and investment between member countries and the world through Shari'ah-Compliant export credit and investment insurance/reinsurance solutions.

FAIR MEMBERSHIP

The National Insurance Supervisory Authority-Sudan

Contact Person Mr.Mohammad Musa Idris

Position General Manager

Tel (+249) 83 771956 / 83 780794

Email info@isa.gov.sd

Website www.isa.gov.sd

Address The National Insurance Regulatory Authority Tower, Al Ingaz
Bridge St., P.O.Box: 1051 Khartoum - Sudan

FAIR MEMBERSHIP



الجامعة التونسية لشركات التأمين
Fédération Tunisienne des Sociétés d'Assurances

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

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

Brief:

The main tasks of FTUSA are:

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

FAIR MEMBERSHIP



Emirates Insurance Association, U.A.E.

| | |
|----------------|--|
| Contact Person | Fareed Lutfi and or Hussein Elsherbini |
| Position | Secretary General –Admin and finance Manager |
| Tel | +97126771444 |
| Email | info@eia.ae |
| Website | www.eia.ae |
| Address | P.O.Box 7755 Abu Dhabi, UAE |

Brief:

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



MEMBERS

Brokers

FAIR MEMBERSHIP



Crescent Global Insurance Services W.L.L.

| | |
|---------------------------|---|
| Contact Person | Jamil ELBahou |
| Position | Chairman |
| Tel | +973 1771 3838 |
| Email | info@crescentglobal.com |
| Website | www.crescentglobal.com |
| Address | Villa 373, Road 3610, Block 336, Adliya, Kingdom of Bahrain |
| Class of Business | Life & Non-Life |
| Establishment | 1998 |
| Paid up Capital | |
| Subscribed Capital | |
| Owned by | 100 % Individuals, % Others from Afro-Asian Countries, % Others from Non Afro-Asian Countries |

Brief:

Crescent Global prides itself in its history in the Middle East which dates back as early as the 1980's. Our regional headquarters is based in the Kingdom of Bahrain where we offer insurance services locally and regionally via local partner offices.

We are specialists in the areas we operate, and pride ourselves in being founding partners of GBN, the world's global insurance network.

FAIR MEMBERSHIP



Protection Insurance Services, Bahrain

| | |
|---------------------------|---|
| Contact Person | Osama Abdulaal |
| Position | Managing Director |
| Tel | +973 1750 3635 |
| Email | md@protectionre.com |
| Website | www.pis.bh |
| Address | Suite 206, Car Park Building, Gov. Avenue, Manama, Kingdom of Bahrain |
| Class of Business | All types of insurance |
| Establishment | 1996 |
| Paid up Capital | |
| Subscribed Capital | |
| Owned by | 100 % National Entities/Individuals % Others from Afro-Asian Countries % Others from Non Afro-Asian Countries |

Brief:

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

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

FAIR MEMBERSHIP



HERITAGE
Insurance & Reinsurance Brokers

Heritage Insurance & Reinsurance Brokers, Botswana

Contact Person Mr. Tendai Nyakaswa
Position Managing Director
Tel (267) 310 5616
Email tendain@heritage.co.bw
Website <http://www.heritage.co.bw/index.html>
Address Heritage Insurance and Reinsurance Brokers Plot 104, Unit 15B, Gaborone International Commerce Park, Gaborone Botswana

Class of Business Insurance & Reinsurance Brokers

Establishment

Paid up Capital

Subscribed Capital

Owned by

Brief:

Heritage Risk Services Insurance and Reinsurance Brokers's management has been in the insurance industry for over three decades practicing underwriting, reinsurance and broking in Botswana and the SADC region.

Vision

To create an insurance environment in which effective risk transfer is done to the satisfaction of our clients' needs and make sure they are not saddled with a financial burden beyond their ability.

Mission

To be the leading quality insurance service provider in Botswana and across the world by giving our clients peace of mind through the provision of first class, competitive and comprehensive short and long term solutions backed by unparalleled superior service.

FAIR MEMBERSHIP

The logo for ARB (Aphrodite Reinsurance Brokers) features the lowercase letters "arb" in a white, sans-serif font, centered within a dark blue square.

ARB Reinsurance Brokers, Egypt

| | |
|---------------------------|---|
| Contact Person | Ayman Hosny |
| Position | Chief Executive Officer |
| 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 |
| Establishment | 2011 |
| Paid up Capital | 2,000,000 EGP |
| Subscribed Capital | |
| 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.

FAIR MEMBERSHIP



Bavarian Insurance Brokerage

| | |
|--------------------------|---|
| Contact Person | Mohamed Fathy |
| Position | Chief Executive Officer |
| Tel | 01061020020 |
| 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 |

FAIR MEMBERSHIP

Contact

Contact Insurance Broker, Egypt

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

Brief:

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

Contact works based on a collaborative business model, engaging with business partners at various levels to deliver market leading products and services. We always strive to provide clients and business partners with the highest quality service and efficiency, making the financing process seamless and achieving the best possible results. In addition to Contact's 12 locations nationwide, our growing network includes over 1,500 points of sale covering car dealers, consumer durables merchants and sporting clubs.

FAIR MEMBERSHIP



El-Sheraa Insurance Broker, Egypt

| | |
|---------------------------|---|
| Contact Person | Mohamed Hassan Mohamed |
| Position | Technical General Manager |
| Tel | 01003787777 |
| Email | Mohamed.hassan@sib-eg.com |
| Website | www.sib-eg.com |
| Address | Unit 11, 1st Floor, Tower 12, Bavaria Town Project, Plot 10, Kattameya Investment, Cairo |
| Class of Business | Insurance |
| Establishment | 9-2011 |
| Paid up Capital | 2 Million |
| Subscribed Capital | |
| 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.)

FAIR MEMBERSHIP



Fremir Insurance & Reinsurance Services Ltd, Egypt

| | |
|---------------------------|---|
| Contact Person | Mohammed Naguib |
| Position | Managing Director |
| Tel | (+2)01024642864 |
| Email | mnaguib@fremir.com.eg |
| Website | N/A |
| Address | 5 Youssf El Guindy, Bab El Louk Cairo - Egypt |
| Class of Business | Reinsurance Broker |
| Establishment | 2009 |
| Paid up Capital | EGP 2,000,000 |
| Subscribed Capital | EGP 2,000,000 |

Brief:

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



FAIR MEMBERSHIP



Trust Reinsurance Brokers, Egypt

| | |
|---------------------------|---|
| Contact Person | Ibrahim Abdulshahid |
| Position | Chairman & MD |
| Tel | +202 25380500 |
| Email | irasha@trust-reins.com |
| Website | www.trustreins.com |
| Address | Villa 48 South Academy, 5 th Settlement, New Cairo - Egypt |
| Class of Business | |
| Establishment | 2014 |
| Paid up Capital | EGP 2,000,000 |
| Subscribed Capital | |
| 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.

FAIR MEMBERSHIP



Zeus Insurance Brokerage, Egypt

| | |
|---------------------------|--|
| Contact Person | Amre Fayed Hamouda |
| Position | Managing Director |
| Tel | +2 0100 1994400 |
| Email | Amre.hamouda@zeuseg.com |
| Website | www.zeuseg.com |
| Address | 29 Abdullah Deraz St., Heliopolis, Cairo - Egypt |
| Class of Business | Insurance Brokerage |
| Establishment | 2014 |
| Paid up Capital | 2 million EGP |
| Subscribed Capital | 20 million EGP |
| Owned by | Group of investors |

Brief:

Zeus pledges to building the most ethical, professional and effective sales team in Egypt. The company's goal is to grow steadily, offering to be the Provider of Choice to their stakeholders.

FAIR MEMBERSHIP



Afro-Asian Insurance & Reinsurance Brokers PVT Ltd, India

| | |
|---------------------------|--|
| Contact Person | Jay Thakker |
| Position | Executive Director |
| Tel | 00 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 | Direct Broker |
| Establishment | 2004 |
| Paid up Capital | |
| Subscribed Capital | |
| 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.

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

Vision

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

Mission

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

FAIR MEMBERSHIP



Interlink Insurance & Reinsurance Brokers Pvt. Ltd.

Interlink Insurance & Reinsurance Brokers Pvt. Ltd., India

| | |
|---------------------------|---|
| Contact Person | Harshad Parekh |
| Position | Director & C.E.O. |
| 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 |
| Establishment | 1984 |
| Paid up Capital | INR 25 MIn (US\$ 365,000 approx.) |
| Subscribed Capital | INR 25 MIn (US\$ 365,000 approx.) |
| Owned by | <ol style="list-style-type: none">1. Mrs. Kalpana Harshadrai Parekh2. Mr. Keyur Harshadrai Parekh3. Mr. Harshadrai Purshottam Parekh karta of H.P. Parekh – HUF |

Brief:

Interlink Insurance & Reinsurance Brokers Pvt. Ltd. is Insurance & Reinsurance broking company. From 1984 we have developed strong relationship with more than 150 insurance & reinsurance companies in almost 50 countries. In local market we are intermediaries for both Direct Insurance & Reinsurance business.

FAIR MEMBERSHIP



J. B. Boda Reinsurance Brokers Private Limited, India

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

Brief:

We are one of the largest and the oldest Reinsurance Broking Companies in India. Reinsurance broking activities were carried out by J.B. Boda & Co. Pvt. Ltd. since 1943. Upon liberalization of the Indian insurance market, a new company "J.B. Boda Reinsurance Brokers Pvt. Ltd." was established to do reinsurance broking activities in 2003. We are now in our 75th year of operation.

The Group in its business activities is currently associated with over 300 companies in more than 90 countries. Today, we have more than 1000 personnel, including qualified and experienced Insurance and Reinsurance Professionals, Risk Management Professionals, Chartered Accountants, Valuers, Master Mariners, Naval Architects, Licensed Surveyors etc.

FAIR MEMBERSHIP



K.M.Dastur Reinsurance Brokers Pvt Ltd, India

| | |
|--------------------------|---|
| Contact Person | Eric Dastur |
| Position | Chairman |
| Tel | 00 91 22 66179800 |
| Email | enquiries@kmdastur.com |
| Website | www.kmdastur.com |
| Address | Cambata Building (West Wing), 5th Floor, 42 Maharshi Karve Marg, Churchgate, Mumbai – 400020, MH, India |
| Class of Business | Direct & Reinsurance Broker |
| Establishment | 1973 |

Brief:

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.

We are proud members of:

- Indian Merchants' Chamber
- Bombay Chamber of Commerce & Industry
- Authorized and Regulated by the Insurance Regulatory and Development Authority (IRDA) under License Code No. CB-024 02 valid till January 2021

Vision

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

Mission

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

FAIR MEMBERSHIP



Suprakesh General Insurance Services & Brokers, India

| | |
|--------------------------|---|
| Contact Person | S. Sunder Raman |
| Position | Founder & Managing Director |
| Tel | +91 44 2434 9332 |
| Email | chennai@suprakesh.com |
| Website | www.suprakesh.com |
| Address | 560-562 Anna Salai, Teynampet 6M Century Plaza Chennai, 600018 India |
| Class of Business | Insurance, Reinsurance & Risk Management |
| Establishment | 1999 |

Brief:

Suprakesh is an Insurance & Reinsurance Broking Company, established in the Year 1999. We are one of the First Broking Firms to be Granted Licence by IRDA (Licence Number: CB – 113) in the Year 2000.

Since then Suprakesh has built itself a Strong Reputation among Clients, not to mention in the Domestic & International Insurance Markets. We are known for our Professional Approach and the Ethical Standard we maintain.

We have had the Privilege of Serving Clients ranging from Start-ups to some of the Largest Public Sector Enterprises and our Clientèle span across a Wide Range of Industries.

Our Customer Satisfaction is a Testimony to our Capabilities and Expertise in Handling Risks in a way that only We Can.

We have a presence in Seven Cities Pan India and we ensure that we try to follow you across India.

Headquartered in Chennai, we have branches in Mumbai, Delhi, Kolkata, Bangalore, Pune and Hyderabad

With our Pool of Talented Personnel & our Know-how of the Insurance Industry we ensure that we find the Best Solutions for you or Tailor Make them to meet your requirements.

Our Global Exposure in Risk Management Standards helps us understand your Risks Better and Design Effective Solutions to Manage Risks.

FAIR MEMBERSHIP



Tower Insurance & Reinsurance Brokers Pvt. Ltd., India

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

Brief:

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

1979 - 1998

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

1999 - Present

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

November, 2000

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

January, 2003

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

FAIR MEMBERSHIP



Zoom Insurance Brokers, India

| | |
|--------------------------|--|
| Contact Person | Prashant Gupta |
| Position | Managing Director |
| Tel | +91-124-4771700 |
| Email | info@zoominsurancebrokers.com |
| Website | www.zoominsurancebrokers.com |
| Address | Zoom Insurance Brokers Private Limited, Zoom House, 621, Phase – V, Udyog Vihar, Gurugram, Haryana, India 122016 |
| Class of Business | Insurance (Commercial, Social, Life, Retail) |

Brief:

Zoom Insurance Brokers is a Composite Insurance Broking House focusing on Corporates. From Indian to Foreign MNC's to SME's we have a complete full service spectrum for all. We have a decade long expertise in not only Insuring Client Assets, Employees, liability exposures but also Assuring them of seamless and smooth end to end Claim servicing. Our Senior Management comprises some of the Best Brains in Country graduating from IIM Ahmadabad, IIM Kolkata, JBIMS to name a few. The able Team has a collective Rich Experience of more than 100 Years specifically of Insurance. We have an equal exposure and balanced approach of the Public Sector as well Private Sector Insurance Industry functionality. We have a Success story to speak about servicing 400+ Corporate Clients, Clocking More than 300+ Cr's of Insurance Premium, More than 1 Million Lives Insured, Presence in Delhi , Mumbai, Hyderabad and Kolkata and the journey still continues. During its decade long Journey so far in Insurance Broking Business, we have undergone four successful renewals with the IRDA, and has earned the 'Best Brokerage Firm' tag from market leaders in the Insurance Business.

Vision

To be Globally and Nationally recognized for our Services and also an Employer Of Choice.

Mission

Stakeholders First :- To act in the best interest of our stakeholders including but not limited to all stakeholders that is clients insurers employees and shareholders.

- Strive for Excellence :- To meet or exceed the stakeholders expectations.
- Learning & Development :- To upgrade the skills and knowledge of all the stakeholders through continuous training/ interactions.

FAIR MEMBERSHIP



Mahindra Insurance Brokers Ltd, India

| | |
|-----------------------|--|
| Contact Person | Rajiv Kumar |
| Position | Chief of Reinsurance |
| Tel | +91 22 66523556 |
| 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

| | |
|--------------------------|-------------------------------------|
| Class of Business | Reinsurance Brokerage, Composite |
| Establishment | 2004 |
| Paid up Capital | INR 103,092,800 |
| Owned by | % 100 National Entities/Individuals |

Brief:

Mahindra Insurance Brokers Ltd. (MIBL) is 80% subsidiary company of Mahindra & Mahindra Financial Services Ltd.

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 9001:2008 Certification for Quality Management Systems. 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.

FAIR MEMBERSHIP



P.T. Asrinda Arthasangga, Indonesia

| | |
|--------------------------|--|
| Contact Person | Fajar Maulana |
| Position | Treaty & Life Department Senior Manager |
| Tel | (+62-21) 47862574 |
| Email | reinsurance@asrinda.co.id |
| Website | www.asrinda.co.id |
| Address | Sentra Pemuda Building Kav. 15-16, Pemuda Street no.61 Rawamangun - East Jakarta 13220 |
| Class of Business | Reinsurance Brokerage |
| Establishment | 1991 |
| Paid up Capital | Paid up Capital |
| Owned by | <ol style="list-style-type: none">1. PT. Reasuransi Indonesia Utama (Persero) 23% share2. Yayasan Dana Kesejahteraan Karyawan PT. Asuransi Kredit Indonesia (Persero) 22% share3. PT. Asuransi Jasa Indonesia (Persero) 11% share4. Yayasan Kesejahteraan Karyawan PT. Asuransi Jiwasraya 11% share5. Koperasi Pegawai PT. Asuransi Asei Indonesia 11% share6. PT. Taspen (Persero) 11% share7. Dana Pensiun PT. Jasa Raharja (Persero) 11% share |

Brief:

Asrinda Re-Brokers is one of the leading reinsurance intermediary companies in Indonesia. 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.

FAIR MEMBERSHIP



Cover Re, Iran

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

Brief:

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

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

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

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

FAIR MEMBERSHIP



APEX Insurance Brokers, Jordan

| | |
|---------------------------|--|
| 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 |
| Establishment | 2010 |
| Paid up Capital | JOD 500,000 |
| Subscribed Capital | JOD 500,000 |
| 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.

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.

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

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 ever-changing world

FAIR MEMBERSHIP



Al Netaq For Insurance Solutions Co. (Trust Insurance Solution), Jordan

| | |
|--|---|
| Contact Person | Fadi Al Kayyali |
| Position | Chief Executive Officer |
| Tel | +962 6 5511190 |
| Email | info@trst-ins.com |
| Website | www.trst-ins.com |
| Address | Complex No 75, Al Koufah St 75, Amman Amman - Jordan |
| Class of Business Establishment | Direct Insurance, Reinsurance, Risk Managment 2008 |

Brief:

For us this is just the beginning. We are sustained by belief that the carriers of tomorrow should never be tied to the legacies of yesterday. The Progressive Group of Insurance Companies has always lived up and aimed to develop and produce the best client fit solutions.

We lead clients through accelerating change, helping them harness the power of technology to deliver new.

FAIR MEMBERSHIP



**Levites International
Reinsurance Brokers Limited**

Levites International Reinsurance Brokers

| | |
|---------------------------|---|
| Contact Person | Esther Muhindi |
| Position | Chief Executive Officer |
| Tel | +254 20 2190249, +254 711555217 office line, CEO No +254 722 721606, |
| Email | info@levitesre.com, emuhindi@levitesre.com, wanjirumuhindi@yahoo.com |
| Website | www.levitesre.com |
| Address | Chiromo Court Chiromo Road Westlands Nairobi Kenya P.O. Box 694-00517 Nairobi |
| Class of Business | Reinsurance Brokerage |
| Establishment | Private limited co. incorporated in Kenya |
| Paid up Capital | Kes 1,000,000/=.....as per insurance regulator |
| Subscribed Capital | Kes 1,000,000/=.....as per insurance regulator |
| Owned by | Sharon Joan, Philip Wachira, Esther Muhindi ,Alpha-Levits Ins. Brokers |

Brief:

Levites International Reinsurance Brokers Ltd is a locally incorporated private limited company. We broke in treaty & facultative business from middle-east, india,Asia and African markets. we also do insurance related arbitration, in-house and conference in insurance & Reinsurance trainings

FAIR MEMBERSHIP

Willis Towers Watson

Willis Towers Watson, Kuwait

| | |
|---------------------------|---|
| Contact Person | Hamed Mabrouk, Head of North Africa Souad Mokdad, Head of Kuwait |
| Tel | +965 2205 3831 , +965 65559395 |
| Email | souad.mokdad@gsegypte.com |
| Website | www.willistowerswatson.com |
| Address | Wafra Downtown, Ahmad Al-Jaber Street, Block 5, Floor 6 Kuwait City, Sharq |
| Class of Business | Insurance Broker |
| Establishment | 2015 |
| Paid up Capital | KD 100,000 |
| Subscribed Capital | KD 100,000 |
| Owned by | 51% National Entities /Individual 49% National Entities/Individual |

Brief:

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

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

FAIR MEMBERSHIP



Arabian Insurance Management Services (AIMS), Lebanon

| | |
|---------------------------|---|
| Contact Person | Elias Nouhad El-Chemali |
| Position | Managing Partner |
| Tel | 09/832792 ext.110 |
| Email | info@aimsins.com |
| Website | www.aimsins.com |
| Address | Kaslik – CAP Center 4th floor – B.O.Box: 508 – Jounieh |
| Class of Business | Life, Non-Life, Composite, Takaful |
| Establishment | 1982 |
| Paid up Capital | |
| Subscribed Capital | |
| Owned by | 100% Lebanese Individuals % Others from Afro-Asian Countries % Others from Non Afro-Asian Countries |

Brief:

Mission:

To offer the most reliable, highly beneficial and professional insurance brokerage services through tailor-made solutions that fit the exact needs of each customer

Vision:

To be the most preferred Insurance Brokers, providing innovative solutions to ensure total customer satisfaction

Values:

Integrity, Team Work, Hard Work, Modesty, Precision, Dedication to our Clients and Community

FAIR MEMBERSHIP



Chedid Re, Lebanon

| | |
|--------------------------|--|
| Contact Person | Farid Chedid |
| Position | Chairman & CEO |
| Tel | +961 5 956 080 |
| Email | info@chedidre.com |
| Website | www.chedidre.com |
| Address | Presidential Palace Avenue, Chedid Re House, Baabda, Lebanon |
| Class of Business | |
| Establishment | 1998 |

Brief:

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

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

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

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

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

FAIR MEMBERSHIP



General Reinsurance Services, Lebanon

| | |
|---------------------------|---------------------------------------|
| Contact Person | Georges Zeineh |
| Position | Chief Executive |
| Tel | +961 1 612702 |
| Email | georges.zeineh@grsre.com |
| Website | www.grsre.com |
| Address | P.O.Box 165004 Beirut |
| Class of Business | Composite |
| Establishment | 1994 |
| Paid up Capital | |
| Subscribed Capital | |
| Owned by | 100% National Entities or Individuals |

Brief:

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

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

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

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

FAIR MEMBERSHIP



LINK Insurance Broker Company, Lebanon

| | |
|--------------------------|---|
| Contact Person | Jihad Ghanem |
| Position | Chief Executive Officer |
| Tel | +961-1-496432 |
| Email | info@link-insurance.com |
| Website | www.link-insurance.com |
| Address | Riverside Complex, bloc B, 4th Floor, Charles Helou Street, Sin El Fil, P.O.Box 11-3756, Beirut – Lebanon |
| Class of Business | Accident, Engineering, Fire, Liability, Marine Cargo, Motor, Others, Group live, Individual live, Healthcare |
| Paid up Capital | USD 500,000 |

Brief:

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

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

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

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

FAIR MEMBERSHIP



Platunium Reinsurance Brokers SAL., Lebanon

| | |
|--------------------------|--|
| Contact Person | Mr. Fadi Cherkawi |
| Position | Chairman |
| Tel | +961 1 333 610 |
| Email | info@platinum-reins.com |
| Website | www.platinum-reins.com/ |
| Address | Achrafieh, Charles Malek Avenue Quantum Tower, 10th Floor. Beirut, Lebanon |
| Class of Business | Composite |

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.

One of the most pressing challenges by being a multinational company is how to adapt to needs, expectations, and internal cultures of multiple markets.

To this end, Platinum actively studies each insurance marketplace to remain knowledgeable of all developing insurance coverage changes, trends, programs, and policy improvements across multiple markets and offer companies insurance plans specific to their region and sometimes country. This allows our customers to have access to the most current, optimal, creative, and cost effective insurance and risk management solutions.

FAIR MEMBERSHIP



AFR Asia Pacific Limited, Malaysia

| | |
|--------------------------|---|
| Contact Person | Shaiful Arbi B Abd Aziz |
| Position | Chief Executive Officer |
| Tel | +6087 452 899 |
| Email | enquiry@brightonmanager.com |
| Website | www.afr-asiapac.com.my/ |
| Address | 327 Blok 4 Laman Seri Business Park, No. 7 Pesiaran Sukan Seksyen 13, Seksyen 13, 40100 Shah Alam, Selangor, Malaysia |
| Class of Business | Composite |
| Establishment | 1999 |

Brief:

AFR Asia Pacific Limited is a Licensed Labuan Insurance Broker. The Company is licensed and registered with the Labuan Financial Services Authority (Labuan FSA), Labuan, Malaysia under the Labuan Financial Services and Securities Act 2010.

AFR Asia Pacific Limited provides financial services operating in the insurance and reinsurance arenas. The company provides reinsurance brokerage and consulting services for clients throughout the world.

AFR is also a Lloyds registered broker and has direct access into Lloyds of London to place specialised and bespoke programmes.

AFR Asia Pacific Limited has been dedicated to international growth, building on a strong foundation of domestic and international businesses, innovative product development and superb client services. We would welcome the opportunity to discuss your detailed insurance and risk management requirements.

FAIR MEMBERSHIP



Fair Insurance & Reinsurance Brokers
Partner of K.M Dastur

Fair Insurance & Reinsurance Brokers, Morocco

| | |
|--------------------------|---|
| Contact Person | Allaoui Nouredine |
| Position | Deputy General Manager |
| Tel | (212-22) 207276 |
| Email | info@firb-maroc.com |
| Website | http://firb-maroc.com |
| Address | Green Office n°62, Route d'Al Jadida, Casablanca – Morocco. |
| Class of Business | General |
| Establishment | 2006 |

Brief:

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

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

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

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

FAIR MEMBERSHIP

Shalimar for Insurance Solutions, Sudan

| | |
|--------------------------|--|
| Contact Person | El Sadiq A. Moneim Galak |
| Position | Managing Director |
| Tel | +249155295151 |
| Email | shalimarinvestco16@gmail.com |
| Website | |
| Address | Baladia Street Khartoum North P.O.Box 1110 |
| Class of Business | |
| Establishment | 2008 |

FAIR MEMBERSHIP



Tawasol for Insurance Serves

| | |
|-------------------|----------------------|
| Contact Person | Abdelaal ElDawi |
| Position | General Manager |
| Tel | +249 9255 01111 |
| Email | yasiraaa@hotmail.com |
| Website | |
| Address | Khartoum ,Sudan |
| Class of Business | General |
| Establishment | 2017 |

FAIR MEMBERSHIP



Avrasya Reinsurance Broker, Turkey

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

Paid up Capital
Subscribed Capital
Owned by

Brief:

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

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

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

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

FAIR MEMBERSHIP



IUC Insurance and Reinsurance Brokers Limited, Turkey

| | |
|---------------------------|--|
| Contact Person | Havva Menekşe Uçanoğlu |
| Position | President |
| Tel | +90 212 328 1122 |
| Email | iucre@iucre.co I |
| Website | www.iucbroker.com |
| Address | Yildiz Posta Cad. Ayyıldız Site Blok No: 30 Kat: 4 Daire: 10 Gayrettepe - Sisli - Istanbul / Turkey |
| Class of Business | Insurance and Reinsurance Broker |
| Establishment | Nov-13 |
| Paid up Capital | \$88,235.00 |
| Subscribed Capital | |
| Owned by | Individual-Owned by Menekşe Uçaroğlu |

Brief:

The IUC is a leading insurance and reinsurance broker, serving both locally and internationally through six service units in the insurance and risk management business sites;

Enterprise Solutions - Industrial Risk Management

Employee Benefits - Health, Flexibility Benefits

Private and Commercial Solutions

IUC Re

IUC Academy

IUC was founded in 2006 by Menekşe Uçanoğlu based on her twenty years of experience in important positions in the insurance sector at national and international levels. Ms. Uçanoğlu is a true leader who has managed to bring some innovations to the sector. The realization of insurance seminars, facilities in Iraq and Afghanistan, and some of the most important studies in the sector are the first Clinical Experiment Insurance memories.

FAIR MEMBERSHIP



Cogent Insurance Brokers LLC, U.A.E.

| | |
|--|--|
| Contact Person | Dr.Hazem Al Madi |
| Position | Partner and Managing Director |
| Tel | +971 (4) 361 7889 |
| Email | mail@cogentme.com |
| Website | www.cogentme.com/ |
| Address | Office 501, Building No. 4, Emaar Business Park, Sheikh Zayed Road, Dubai, UAE - PO Box 37131 Dubai, UAE |
| Class of Business Establishment | Composite 2000 |

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.

Mission and values

CIBL brings together its depth of resources, skills, products specialty and quality services for reinsurance, risk management and business optimization consulting activities driven by passion to excellence.

With over 100 years combined international experience, our team goes beyond arranging conventional Reinsurance cover. Specialist resources at CIBL have enriched clients business performance by contribution in achieving their financial security objectives. We are focused and dedicated to innovative in specialty lines of Reinsurance solutions in the MENA region, Africa and Asia.

FAIR MEMBERSHIP



*Dependable Corporate Insurance
in any Language*

UIB, U.A.E.

| | |
|--------------------------|---|
| Contact Person | George Kabban |
| Position | Chief Executive Officer |
| Tel | (+97143651000) |
| Email | info@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 | Non Life |
| Establishment | 1987 |
| Paid up Capital | USD 615,000.00 |
| 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

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



MEMBERS **Correspondent**

FAIR MEMBERSHIP



Belarus Re "National Reinsurance Organization", Belarus

| | |
|---------------------------|---|
| Contact Person | Unton Andrey Tadeushevich |
| Position | Director Manager |
| Tel | 00 375 17 2560763 |
| Email | info@belarus-re.com |
| Website | www.belarus-re.com |
| Address | 14-2 Chkalov Street, Minsk 220039 Republic of Belarus |
| Class of Business | Reinsurance |
| Rating Overview | Fitch Ratings - Insurer Financial Strength (IFS) rating at 'B-'. - The Outlook is Stable. |
| Establishment Date | 2006 |
| Paid up Capital | BYN 147 570 178 (2016 est.) |
| Subscribed Capital | BYN 155 562 449 (2016 est.) |
| Owned by | 100% state-owned |

Brief:

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

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

FAIR MEMBERSHIP



Cairo Inspectorate Organization, Egypt

| | |
|---------------------------|--|
| Contact Person | Pierre Kurdy |
| Position | Chairman |
| Tel | 00 202 25744182 |
| Email | cio@loss-adjuster.com |
| Website | www.loss-adjuster.com |
| Address | 16, Champolion St., Cairo 11511 - PO. Box 553 Ataba, Egypt |
| Class of Business | |
| Rating Overview | |
| Establishment Date | 1962 |
| Paid up Capital | |
| Subscribed Capital | |
| Owned by | |

Brief:

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

FAIR MEMBERSHIP



Munich Re, Germany

| | |
|---------------------------|---|
| Contact Person | Dr. Joachim Wenning |
| Position | Chairman |
| Tel | 00 49 89 38 91-0 |
| Email | contact@munichre.com |
| Website | www.munichre.com |
| Address | Munich Re, Königinstr 107 - 80802 Munich, Germany |
| Class of Business | Reinsurance |
| Rating Overview | |
| Establishment Date | 1880 |
| Paid up Capital | |
| Subscribed Capital | |
| 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.

FAIR MEMBERSHIP



Selecta Insurance Company Limited, Nevis (Caribbean)

| | |
|--------------------------|---|
| 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 |
| Paid up Capital | 29,200 |

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.

FAIR MEMBERSHIP



Swiss Re

Swiss Re, Switzerland

| | |
|---------------------------|---|
| Contact Person | Henchoz Jean Jacques |
| Position | Chief Executive Officer |
| Tel | 00 41 43 2858100 |
| Email | contact@swissre.com |
| Website | www.swissre.com |
| Address | Gheistrasse 37 - 8803 Rüschlikon, Switzerland |
| Class of Business | Reinsurance |
| Rating Overview | |
| Establishment Date | 1963 |
| Paid up Capital | |
| Subscribed Capital | |
| Owned by | |

Brief:

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

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

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

We make the world more resilient.

FAIR MEMBERSHIP



IRIS HEALTH SERVICES LLC

| | |
|---------------------------|---|
| Contact Person | ANIL NAIR |
| Position | Chief Executive Officer |
| Tel | (+971) 4 8710 500 / 4 871 0555 |
| Email | enquiry@iris.healthcare |
| Website | https://www.iris.healthcare/ |
| Address | Unit 1004 & 1005, Level 10, Westburry Business Tower, Business Bay, Dubai, 95158 United Arab Emirates |
| Class of Business | Medical |
| Rating Overview | |
| Establishment Date | 2014 |
| Paid up Capital | AED 5 Million |
| Subscribed Capital | |
| Owned by | |

Brief:

IRIS HEALTH SERVICES LLC, is a registered company providing professional medical benefit and claims administration services. With a paid-up capital of AED 5 Million and a turnover of USD 22 Million, IRIS has had tremendous growth and recognition since it commenced its operations in late 2014 and currently services over 400,000 insured members in UAE only.

Apart from its head office in Dubai, IRIS Health also has a registered office in Abu Dhabi and Muscat.

IRIS HEALTH with the strength of its team, experience and expertise provides an unparalleled end to end claims management solution. Our team of over 100 multinational professionals ensure that it's not just about claims processing but rather about managing medical claims.



MEMBERS **Companies**

Algeria



| | |
|--------------------------------------|--|
| Official Name: | People's Democratic Republic of Algeria |
| Capital: | Algiers |
| Population: | 41657488 |
| Language: | Arabic |
| Local Time: | UTC+1:00 |
| National Holidays: | Revolution Day (1 Nov), Independence Day, 5 July |
| 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) |

*Source: Swissre Sigma No. 3/2017

FAIR MEMBERSHIP



Alliance Assurances SPA, Algeria

| | |
|---------------------------|---|
| Contact Person | Hassen Khelifati |
| Position | Président Directeur Général d'Alliance Assurances |
| Tel | (213) 21344646 |
| Email | contact@allianceassurances.com.dz |
| Website | www.allianceassurances.com.dz |
| Address | Centre des affaires El-Quods-Esplanade, porte 14 - 3ème Etage Chéraga - |
| Class of Business | Composite |
| Rating Overview | NA |
| Establishment Date | Jul-05 |
| Paid up Capital | USD\$21,956,144 |
| Subscribed Capital | 2 205 714 180 DZD |
| Owned by | |

Brief:

Alliance Assurances est une Compagnie d'Assurances en Algérie. C'est une Société par actions créée en juillet 2005 , et pratiquant l'ensemble des opérations d'assurance et de réassurance. Alliance Assurances est une Société par actions créée en juillet 2005 , et pratiquant l'ensemble des opérations d'assurance et de réassurance.

| | | USD\$ | | |
|---------------------------------------|-------------|-------------|-------------|--|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 | |
| Gross Premium Written | 41,355 | 41,415 | 54,955 | |
| Net Earned Premium | 3675 | 3824 | 3785 | |
| Investment Income | 142 | 90 | 52 | |
| Operating & Other Expenses | 3395 | 3551 | 3482 | |
| Gross Claims | | | | |

FAIR MEMBERSHIP



Caisse National De Mutualite Agricole (CNMA), Algeria

| | |
|---------------------------|---|
| Contact Person | Benhabiles Cherif |
| Position | CEO |
| Tel | 021-74-35-31- 021-74-33 -28 |
| Email | cnma@cnma.dz |
| Website | www.cnma.dz |
| Address | Siège Social 24, boulevard Victor Hugo 16100 Alger Centre , Algérie |
| Class of Business | All Classes |
| Rating Overview | NA |
| Establishment Date | 1972 |
| Paid up Capital | 26.123.760 US\$ |
| Subscribed Capital | 3 000 000 000 DZD |
| Owned by | 100 % National Entities or Individuals |

Brief:

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

| | (DZD)M | | | |
|------------------------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 13,411,950 | 13,050,295 | 12,818,517 | 11,602 |
| Net Earned Premium | 11,787,673 | 11,477,405 | 11,353,125 | 10,275 |
| Investment Income | 452549 | 318330 | 246427 | 246427 |

FAIR MEMBERSHIP



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

Compagnie Algerienne D'assurances Et De Reassurance (CAAR), Algeria

| | |
|---------------------------|---|
| Contact Person | Kassali Brahim Djmal |
| Position | Chairman/General Manager |
| Tel | 00213 21 63 20 72 |
| Email | bdkassali@caar.com.dz |
| Website | www.caar.dz |
| Address | 48, Rue Didouche Mourad Alger 16000 Algérie |
| Class of Business | Composite |
| Rating Overview | NA |
| Establishment Date | 1963 |
| Paid up Capital | 17,000,000,000 A.D. |

Brief:

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

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

FAIR MEMBERSHIP



Compagnie Algérienne des Assurances (CAAT), Algeria

| | |
|---------------------------|---|
| Contact Person | Youcef Benmicia |
| Position | Chairman |
| Tel | (213) (0) 23 56 93 24-33 |
| Email | secpdg@caat.dz |
| Website | www.caat.dz |
| Address | 52 Avenue des Frères Bouadou, Bir-Mourad-Rais Algiers, Algeria |
| Rating Overview | AM Best: Financial strength Rating of B+ (Good), Issuer credit rating (ICR) of "bbb-" |
| Establishment Date | Apr-85 |
| Paid up Capital | 16,000,000,000 A.D. (Public Sector) |
| Owned by | 100 % National Entities or Individuals |

Brief:

Set up on April 30, 1985 within the framework of market specialization, CAAT, a state-owned company, came into being as a result to the dismemberment of CAAR of which it inherited both the portfolio and the staff.

| | in thousands USD | | | |
|-----------------------------|------------------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 200 744 | 205 486 | 198 524 | 231 001 |
| Net Earned Premium | 107 862 | 112 819 | 110 083 | 135 548 |
| Investment Income | | | | |
| Operating & Other Expenses | | | | |
| Gross Claims | | | | |

FAIR MEMBERSHIP



Compagnie Central De Reassurance (CCR), Algeria

| | |
|--------------------|---|
| Contact Person | HAMEG Sabrina |
| Position | CEO Advisor Head of strategy and development unit |
| Tel | + 213 0 21 38 25 08 |
| Email | s.hameg@ccr.dz / contact@ccr.dz |
| Website | www.ccr.dz |
| Address | Ilot02 n°133 cité administrative plateau, Ouled Fayet |
| Class of Business | Life & non-life |
| Rating Overview | B+ by AM Best |
| Establishment Date | 1973 |
| Paid up Capital | DZD 22 000 000 000 (USD 185 970 865,13) |
| Subscribed Capital | DZD 22 000 000 000 (USD 185 970 865,13) |
| Owned by | Algerian state |

| | DZD | | | | |
|-----------------------------|--------|--------|--------|--------|--------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 32 077 | 29 472 | 27 201 | 25 333 | 22 305 |
| Net Earned Premium | 18,677 | 16,273 | 16,422 | 14,660 | 13,471 |
| Investment Income | 1,845 | 1,537 | 1,475 | 1,177 | 1,131 |
| Operating & Other Expenses | 1,127 | 1,000 | 843 | 832 | 841 |
| Gross Claims | 13,689 | 18,041 | 11,270 | 10,514 | 14,657 |

FAIR MEMBERSHIP



General Assurance Mediterraneenne, Algeria

| | |
|---------------------------|--|
| Contact Person | Ahmed Hadj Mahammed |
| Position | General Manager |
| Tel | (213)982404044 |
| Email | contact@gam.dz |
| Website | www.gamassurances.com |
| Address | Centre des affaires alqods, 7eme etage, cheraga 16014, Alger |
| Class of Business | Composite |
| Rating Overview | |
| Establishment Date | 2001 |
| Paid up Capital | 2,747,500,000 D.A |
| Subscribed Capital | 2.747.500.000 DA |
| Owned by | ECP (Emerging Capital Partners) Africa Fund |

Brief:

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

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

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

| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 3,329 | 3,203 | 3,506 |
| Net Earned Premium | 3,407 | 3,211 | 3,355 |
| Investment Income | | | |
| Operating & Other Expenses | 1,200 | 1,200 | 1,228 |
| Gross Claims | 1,592 | 1,419 | 1,504 |

FAIR MEMBERSHIP



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 |
| Establishment Date | 2011 |
| 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 1 413 | 1 433 | 1 427 | 1 358 | 1 109 |
| Net Earned Premium | 1,077 | 1,049 | 933 | 836 | 702 |
| Investment Income | 11 | 15 | 4 | 2 | 1 |
| Operating & Other Expenses | 894 | 857 | 792 | 753 | 607 |
| Gross Claims | 179 | 127 | 148 | 96 | 102 |

FAIR MEMBERSHIP



Salama Assurances Algerie, Algeria

| | |
|---------------------------|--|
| Contact Person | Abdelhakim Hadjou |
| Position | General Manager |
| Tel | (213) 43 58 59 |
| Email | info@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 | 200,000,000 A.D. |
| 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.

| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 5,019 | 4,727 | 4,515 |
| Net Earned Premium | 4,053 | 4,046 | 3,953 |
| Investment Income | 103 | 69 | 59 |
| Operating & Other Expenses | 690 | 678 | 937 |
| Gross Claims | 2,208 | 2,115 | 2,115 |

FAIR MEMBERSHIP



Trust Algeria Assurance & Reassurances, Algeria

| | |
|---------------------------|---|
| Contact Person | Ahmed Choudar |
| Position | General Manager |
| Tel | (213) 2348 |
| Email | contact@trustalgeriains.com |
| Website | www.trustalgeriains.com |
| Address | 70 Chemin Larbi Allik -Hydra- Algiers |
| Class of Business | Composite |
| Establishment Date | 1997 |
| Paid up Capital | 2.050,000,000 A.D |
| Owned by | <ul style="list-style-type: none">•TRUST International (77.5%)•QATAR General Insurance (22.5%) |

Brief:

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

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

Today, trust assurances Algeria has a 100% shareholding of foreign investors, following the repurchases of the shares of the CAAR and the CCR in 2007.

Azerbaijan



| | |
|--------------------------------------|---|
| Official Name: | Republic of Azerbaijan |
| Capital: | Baku |
| Population: | 10046516 |
| Language: | Azerbaijani |
| Local Time: | UTC+4:00 |
| National Holidays: | Republic Day, 28 May |
| Currency: | 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\$*: | |

*Source: Swissre Sigma No. 3/2017

FAIR MEMBERSHIP



AzRe Reinsurance OJSC, Azerbaijan

| | |
|---------------------------|--|
| Contact Person | Sevinj Mirzoyeva |
| Position | Head of Business Development division |
| Tel | +994 12 404 50 51 |
| Email | s.mirzoyeva@azre.az, office@azre.az |
| Website | www.azre.az |
| Address | 6, Bakikhanov str., "Bridge Plaza", 8th floor, Baku AZ 1065, Azerbaijan |
| Class of Business | Reinsurance |
| Rating Overview | A.M. Best / financial strength rating B+ (Good) and an issuer credit rating "bbb-" |
| Establishment Date | 2007 |
| Paid up Capital | 50 mln AZN |
| Subscribed Capital | 50 mln AZN |
| Owned by | Individuals 100% |

Brief:

"AzRe Reinsurance" OJSC is the first and the only reinsurer on Azerbaijan market. The company was founded in 2007, total equity of the company as of January 01, 2019 is AZN 95,8 mln and total assets exceeds AZN 147,2 mln. AzRe Reinsurance is not only a leading reinsurer of the local market, but also operates very successfully in foreign markets. Main business lines that we write are the following: property, engineering, liability, motor, personal accident.

| | AZN | | | | |
|---------------------------------------|------|------|------|------|------|
| | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 74,4 | 72,1 | 80,2 | 71,6 | 70,1 |
| Net Earned Premium | 55,9 | 58,2 | 51,2 | 47,2 | 56,2 |
| Investment Income | 6,9 | 9,2 | 7,4 | 6,5 | 5,4 |
| Operating & Other Expenses | 17,7 | 17,7 | 17,4 | 13,7 | 12,3 |
| Gross Claims | 15,4 | 20,3 | 31,5 | 29,5 | 22,3 |

Bahrain



| | |
|--------------------------------------|--|
| Official Name: | Kingdom of Bahrain |
| Capital: | Manama |
| Population: | 1442659 |
| Language: | Arabic |
| Local Time: | UTC+ 3:00 |
| National Holidays: | 16 December, 15 August |
| 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) |

FAIR MEMBERSHIP



Arab Insurance Group (ARIG), Bahrain

| | |
|---------------------------|--|
| Contact Person | Samuel Verghese |
| Position | Acting Chief Executive Officer |
| Tel | (+973) 1754 4444 |
| Email | info@arig.com.bh |
| Website | www.arig.net |
| Address | Arig House Building 131, Road 1702 Diplomatic Area 317 Manama, |
| Class of Business | Composite |
| Establishment Date | 1980 |
| Paid up Capital | US\$ 220,000,000 |
| Owned by | US\$ 220 million |
| | US\$ 220 million UAE Government |
| | 31.38%, Libya Government |
| | 14.45%, Kuwait Government |
| | 9.10%, Bahrain Government |
| | 0.84%, UAE Private |
| | 13.13%, Kuwait Private |
| | 9.19%, Other Private |

Brief:

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

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 262791 | 225632 | 245.4 | 220.4 | 315.3 |
| Net Earned Premium | 213952 | 179938 | 180.5 | 219.9 | 256.4 |
| Investment Income | 13268 | 5963 | 19.3 | 14.3 | 20.5 |
| Operating & Other Expenses | (13263) | (12995) | 25.6 | 28.6 | 28.7 |
| Gross Claims | | | 245.4 | 220.4 | 315.3 |

FAIR MEMBERSHIP



Bahrain Kuwait Insurance Company, Bahrain

| | |
|---------------------------|--|
| Contact Person | Ebrahim Al Rayes |
| Position | CEO |
| Tel | (+973) 17 119999 |
| Email | info@gig.com.bh |
| Website | www.gigbh.com |
| Address | BKIC Tower 2775, road 2835, block 428, Seef District, Kingdom of Bahrain |
| Class of Business | General Insurance |
| Rating Overview | A- Excellent by AM Best |
| Establishment Date | B128-May-05 |
| Paid up Capital | 7,150,000 B.D. |
| Subscribed Capital | 10Mn |
| Owned by | 30.55% National Entities or Individuals |

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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 81,610 | 59,507 | 42,073,28 | 38,117,446 | 93,766,462 |
| Net Earned Premium | | | 12,326,708 | 12,199,373 | 12,253,084 |
| Investment Income | 2,005 | 1,597 | 1,916,774 | 732,870 | 2,165,937 |
| Operating & Other Expenses | | | 4,186,235 | 4,477,375 | 4,380,297 |
| Gross Claims | (74,149) | (51,360) | 18,641,000 | 18,269,000 | 17,205,000 |

FAIR MEMBERSHIP



Bahrain National Insurance Company 'BNI', Bahrain

| | |
|---------------------------|---|
| Contact Person | Sameer AlWazzan |
| Position | CEO |
| Tel | (973) 8000 8288 |
| Email | sameer.alwazzan@bnhgroup.com |
| Website | www.bnidirect.com |
| Address | P.O. Box 843, BNH Tower, Seef Business District, Kingdom of Bahrain |
| Establishment Date | B1Jun-05 |
| Paid up Capital | 6,500,000 B.D. |
| Subscribed Capital | |
| Owned by | |

Brief:

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.

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

| | (BHD Millions) | | | | |
|------------------------------|----------------|------|------|------|------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 33.6 | 28.9 | 27.6 | 28.4 | 25.7 |
| Net Earned Premium | 17 | 16 | 15 | 14.8 | 13.7 |

FAIR MEMBERSHIP



Hannover Retakaful, Bahrain

| | |
|---------------------------|--|
| Contact Person | Adham El-Muezzin |
| Position | Managing Director |
| Tel | (973) 17 576 664 |
| Email | Adham.elmuezzin@hannover-re.com |
| Website | www.hannover-re.com |
| Address | 17th Floor, Al Zamil Tower Government Avenue Manama Center 305 Kingdom of Bahrain |
| Class of Business | Reinsurance Underwriting Services (Islamic Principles) |
| Rating Overview | A+ Stable |
| Establishment Date | 2006 |
| Paid up Capital | BHD 20,000,000 |
| Subscribed Capital | BHD 20,000,000 |

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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 14640.8 | 13292.6 | 60.2 | 69 | 76.9 |
| Net Earned Premium | 10412.9 | 10208.9 | 59.2 | 61.4 | 74.1 |
| Investment Income | 1234.7 | 1197.5 | 2.4 | 0.6 | 3.1 |
| Operating & Other Expenses | | | 1.6 | 1.5 | 1.4 |
| Gross Claims | | | 60.2 | 69 | 76.9 |

FAIR MEMBERSHIP



Solidarity Insurance Company, Bahrain

| | |
|---------------------------|--|
| Contact Person | Jawad Mohammed |
| Position | Chief Executive Officer |
| Tel | (973) 1713 0000 |
| Email | mail@solidarity.com.bh |
| Website | www.solidarity.com.bh |
| Address | Seef Tower Road 2825, Block 428 Manama, Kingdom of Bahrain |
| Class of Business | Composite |
| Paid up Capital | BD11.2 million |
| Subscribed Capital | BD11.2 million |

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.

FAIR MEMBERSHIP



Takaful International Company, Bahrain

| | |
|---------------------------|---|
| Contact Person | Essam M. Al-Ansari |
| Position | CEO |
| Tel | 9731756-5601 |
| 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 | |
| Establishment Date | 1989 |
| Paid up Capital | BD 6,250,000 |
| Subscribed Capital | BD 6,250,000 |
| 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

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 22,034 | 19,653 | 20,925 | 19,646 | 20,796 |
| Net Earned Premium | 14,410 | 13,080 | 14,163 | 12,569 | 10,733 |
| Investment Income | 537,057 | 367,855 | 327,913 | 491,418 | 338,397 |
| Operating & Other Expenses | | | | | |
| Gross Claims | | | | | |

FAIR MEMBERSHIP



Trust Re, Bahrain

| | |
|---------------------------|---|
| Contact Person | Yazid Bitar |
| Position | Head of Corporate Communication |
| Tel | (973) 17 517 321 |
| Email | ybitar@trustre.com |
| Website | www.trustre.com |
| Address | Trust Tower, Building 125, Road 1702, Diplomatic Area 317, Manama, Kingdom of Bahrain |
| Class of Business | Energy, Alternative Energy, Marine, Property, Engineering, Specialty Lines, Aviation, Life & Health, Affinity |
| Rating Overview | n/a |
| Establishment Date | 11-Jun-05 |
| Paid up Capital | US\$ 250 million |
| Subscribed Capital | |
| Owned by | 15% Others from Afro-Asian Countries |

Brief:

Our geographical scope includes the Middle East, Africa, Asia, CEE, SEE, Russia and CIS countries. Trust Re provides reinsurance protection to many leading direct insurance companies in its geographical area of operation.

| | Million | | | |
|-----------------------------|---------|-------|-------|-------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 556.8 | 481.7 | 475.9 | 452.6 |
| Net Earned Premium | 320.8 | 267.2 | 290.4 | 277.5 |
| Investment Income | 11.8 | 5.4 | 17.8 | 7 |
| Operating & Other Expenses | 49.9 | 23.8 | 24.7 | 24.4 |
| Gross Claims | 487.4 | 242.5 | 225.7 | 223.9 |

Bangladesh



| | |
|--------------------------------------|---|
| Official Name: | People's Republic of Bangladesh |
| Capital: | Dhaka |
| Population: | 159453001 |
| Language: | Bengali |
| Local Time: | UTC+6:00 |
| National Holidays: | 26 March, 16 December |
| 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) |

FAIR MEMBERSHIP



Bangladesh General Insurance Company, Bangladesh

| | |
|---------------------------|--|
| Contact Person | Ahmed Saifuddin Chowdhury |
| Position | Managing Director & CEO |
| Tel | (88-02) 9585630 |
| Email | ceo@bgicinsure.com |
| Website | www.bgicinsure.com |
| Address | 42, Dilkusha C/A Motijheel Dhaka |
| Class of Business | sponsor Director 22.94%, public Director 1.64%, Institutions 14.67% and 60.75% General public shareholders |
| Rating Overview | A+ Credit Rating for Long Term, ST-2 Credit Rating for Short Term. |
| Establishment Date | 1985 |
| Paid up Capital | 540.27 Million |
| Subscribed Capital | 540.27 Million |
| Owned by | Public Limited Company |

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 amended from time to time. Its initial paid up capital was Tk 30 million. In May 1989, the company's paid up capital was increased to Tk. 60 million by offering Tk.30 million worth of share for public subscription, the paidup capital was increased to Tk. 72 million in 1998, and by December 2008, BGIC's paid up capital stood at Tk. 176.97 million.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 |
|---------------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 627.64 | 730.96 | |
| Net Earned Premium | | | |
| Investment Income | 246,613 | 279,076 | 261,045 |
| Operating & Other Expenses | 47,730 | 43,242 | 25,265 |
| Gross Claims | | | |

FAIR MEMBERSHIP



Green Delta Insurance Company, Bangladesh

| | |
|---------------------------|---|
| Contact Person | Farzanah Chowdhury |
| Position | Managing Director & CEO |
| Tel | 0088 02 9851902 - 9851117 |
| Email | info@green-delta.com |
| Website | www.green-delta.com |
| Address | AIMS Tower (6th Floor), 51-52, Mohakhali C/A, Bir Uttam AK Khandakar Road (5,853.39 km) 1212 Dhaka, Bangladesh |
| Class of Business | Fire, Marine, Miscellaneous |
| Rating Overview | AAA |
| Establishment Date | 14-Dec-85 |
| Paid up Capital | 806.91(million) |
| Subscribed Capital | 806.91(million) |
| Owned by | 92% National Entities or Individuals 8 % Others from Non Afro-Asian Countries |

Brief:

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

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 3678.63 | 3293.55 | 3163.27 | 3015.63 | 2681.37 |
| Net Earned Premium | 1660.53 | 1524.35 | 1322.03 | 1254.47 | 1222.27 |
| Investment Income | 238.99 | 208.94 | 181.34 | 212.48 | 220.74 |
| Operating & Other Expenses | | | 1625.7 | 1521.7 | 1507.35 |
| Gross Claims | | | 1195.61 | 1320.98 | 957.33 |

FAIR MEMBERSHIP



Pioneer Insurance Company Limited, Bangladesh

| | |
|---------------------------|---|
| Contact Person | MD.MANIRUL ISLAM |
| Position | Managing Director |
| Tel | (88-02)-58817512 |
| Email | piclho@pioneerinsurance.com.bd |
| Website | www.pioneerinsurance.com.bd |
| Address | Rangs Babylonia (5th Floor), 246, Bir Uttam Mir Shawkat Sarak, Tejgaon, Dhaka |
| Class of Business | Non life |
| Rating Overview | “AAA” by Alpha Credit Rating Limited(Alpha Rating) Bangladesh. |
| Establishment Date | 1996 |
| Paid up Capital | Tk. 699.81 million |

Brief:

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

| <u>Financial Indicator:</u> | Taka in million | | | | |
|-----------------------------|-----------------|--------------|----------|------------|----------|
| | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 3,011.61 | 2,660.36 | 2,504.36 | 2,283.54 | 2,135.46 |
| Net Earned Premium | 1,635.97 | 1,357.75 | 1,066.00 | 1,031.90 | 998.28 |
| Investment Income | 284.49 | 221.83000000 | 198.16 | 208.479999 | 227.53 |

FAIR MEMBERSHIP

Prime Islami Life Insurance Limited

برائے اسلامی لائف انشورنس لمیٹید
প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

Prime Islami Life Insurance Limited, Bangladesh

| | |
|---------------------------|--|
| Contact Person | Nizam Uddin Ahmed |
| Position | Chief Executive Officer |
| Tel | 0088 02 9570729 |
| Email | pilil@primelifebd.com |
| Website | www.primeislamylifebd.com |
| Address | Raj Bhabon (6th Floor) 29 Dilkusha C/A, Dhaka-1000 |
| Class of Business | Life & Takaful |
| Rating Overview | A + |
| Establishment Date | 24-Jul-00 |
| Paid up Capital | 30,52,02,300 BDT |
| Subscribed Capital | 30,52,02,300 BDT |
| Owned by | 100% Individuals |

Brief:

Prime Islami Life Insurance Limited (PILIL) was initially incorporated in July 2000 as Prime Life Insurance Co. Limited with the vision to become one of the best life insurance companies in private sector in Bangladesh and in South Asia as a whole. Prime Life Insurance Co. Limited commenced business in mid-2001 with a paid up capital of Taka 30 million and an authorized capital of Taka 100 million being sponsored by a group of eminent personalities having involved in diversified business. Total paid up and authorized capital of the Company has stood at Taka 305.20 million and Taka 500 million respectively as on December 31, 2016. Prime Life Insurance Company Limited subsequently converted into 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.

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 3,622 | 3,471 | 3121.23 | 2606.98 | 2273.08 |
| Net Earned Premium | 3,611 | 3,456 | 3112.35 | 2599.79 | 2266.81 |
| Investment Income | 421,402 | 279,707 | 330.44 | 438.10 | 526.90 |
| Operating & Other Expenses | 119,934 | 109,578 | 2952.3 | 2563.01 | 1896.61 |
| Gross Claims | | | 1837.09 | 1490.44 | 999.74 |

FAIR MEMBERSHIP



বিলিয়ার্স ইন্স্যুরেন্স লিমিটেড
RELIANCE INSURANCE LIMITED

Reliance Insurance Limited, Bangladesh

| | |
|---------------------------|--|
| Contact Person | Md. Khaled Mamun |
| Position | Chief Executive Officer |
| Tel | 0088 02 8878845 |
| Email | info@reliance.com.bd |
| Website | www.reliance.com.bd |
| Address | Shanta Western Tower Level-5, Space-503 & 504 186, Tejgaon Industrial Area Dhaka- 1208, Bangladesh |
| Class of Business | Composite |
| Rating Overview | AAA rated by CIRSL Bangladesh |
| Establishment Date | 1988 |
| Paid up Capital | 869.10 million in Bangladeshi Taka |
| Subscribed Capital | 869.10 million in Bangladeshi Taka |
| Owned by | 100% National Entities or Individuals |

Brief:

Reliance Insurance Limited being incorporated on the 20th of March 1988, starts operation by virtue of the Certificate of Commencement of Business” issued by Registrar of Joint Stock Companies on the 22nd of March 1988. It obtains Certificate of Registration from Controller of Insurance on the 7th of April 1988. Currently the company is regulated by Insurance Development and Regulatory Authority (IDRA).

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 2,689.26 | 2,572.67 | 2486.89 | 2,271.66 | 2,026.71 |
| Net Earned Premium | 1,278.87 | 1,117.76 | 958.29 | 877.98 | 907.92 |
| Investment Income | 349.78 | 325.44 | 286.55 | 288.49 | 298.56 |
| Operating & Other Expenses | | | 950.9 | 931.35 | 852.28 |
| Gross Claims | | | | | |

Botswana



| | |
|--------------------------------------|---|
| Official Name: | Republic of Botswana |
| Capital: | Gaborone |
| Population: | 2249104 |
| Language: | Setswana |
| Local Time: | UTC+2:00 |
| National Holidays: | 43008 |
| Currency: | Pula (BWP) |
| Monetary Unit: | 1 pula = 100 thebe |
| Exchange Rate(US\$1): | 10.19 BWP |
| GDP Per Capita US\$ PPP: | 17000 |
| GDP Per Capita US\$ Nominal : | 8263.219999999993 |
| Supervisory Authority: | The Non-Bank Financial Institutions Regulatory Authority (NBFIRA) |
| National Association: | |
| Training Institute | Insurance Institute of Botswana |
| Country UN Code: | BWA |
| Country Code: | (+267) |
| Area Code: | Gaborone: 31 |
| Internet Code: | .bw |
| Total Premium in US\$*: | |
| Life Premium in US\$*: | |
| Non-Life Premium in US\$*: | |

FAIR MEMBERSHIP



Emeritus Reinsurance, Botswana

| | |
|---------------------------|--|
| Contact Person | Leo T Huvaya |
| Position | Managing Director (for group) |
| Tel | +267 312 1041/2 |
| Email | Huvaya@emeritusre.com |
| Website | www.emeritusre.com |
| Address | Plot 115 Unit 6 Kgale Mews Gaborone International Financial |
| Class of Business | Composite |
| Rating Overview | BBB Local and B- international by GCR (Global Credit Rating of South Africa) |
| Establishment Date | 1983/4 |
| Paid up Capital | US\$32 826 183 |
| Subscribed Capital | USD\$32 826 183 |
| Owned by | 100 % National Entities or Individuals |

Brief:

| <u>Financial Indicator:</u> | 2018 | 2017 |
|------------------------------------|-------------|-------------|
| Gross Premium Written | 32,280,406 | 27,688,451 |
| Net Earned Premium | 23,484,215 | 21,017,072 |

China



| | |
|--------------------------------------|--|
| Official Name: | People's Republic of China |
| Capital: | Beijing |
| Population: | 1384688986 |
| Language: | Standard Chinese or Mandari |
| Local Time: | UTC+8:00 |
| National Holidays: | 43009 |
| 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 Factually 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) |

FAIR MEMBERSHIP



China Pacific Ins. (Group) Company Ltd, China

| | |
|--------------------------|--------------------------------------|
| Contact Person | He Qing |
| Position | President |
| Tel | 0086-21 5877 6688-1701 |
| Email | ir@cpic.com.cn |
| Website | www.cpic.com.cn |
| Address | 190 Yin Cheng Road – Shanghai, China |
| Class of Business | Composite |

Brief:

China Pacific Insurance (Group) Co., Ltd. (hereinafter referred to as "Pacific Insurance") is an insurance group company established on the basis of China Pacific Insurance Company established on May 13, 1991. It is headquartered in Shanghai and is the leading domestic company. The "A+H" shares are listed in the comprehensive insurance group.

Pacific Insurance has become the "leader of healthy and stable development of the industry" as its vision, firmly grasping the main line of high-quality development, focusing on the main business, doing fine professionalism, and realizing the "stable" of development with the transformation of "into". He has been selected as one of the Fortune Global 500 for eight consecutive years and ranked 220th in 2018. Pacific Insurance achieved operating income of 354.363 billion yuan in 2018, of which insurance business income was 321.895 billion yuan, up 14.3% year-on-year; group net profit was 18.019 billion yuan, up 22.9% year-on-year.

FAIR MEMBERSHIP



China Reinsurance (Corporation) Group, China

| | |
|---------------------------|---|
| Contact Person | Yuan Linjiang, |
| Position | Chairman |
| Tel | (861)066576666 |
| Email | kanghy@chinare.com.cn |
| Website | www.chinare.com.cn |
| Address | China Re Building, No. 11 Jinrong Street, Xicheng District, Beijing, China 100033 |
| Class of Business | Composite |
| Rating Overview | "A (Excellent)" rating by A.M. Best and "A" rating by S&P Global Ratings |
| Establishment Date | 1949 |
| Owned by | 71.56%, The Central Huijin Investment Co., Ltd. 12.72%, The Ministry of Finance of P. R. China 15.7% HKSCC (Nominees) Limited 0.02% Other H shareholders |

Brief:

China Reinsurance (Group) Corporation (hereinafter referred to as "China Re") was initiated and established by the Ministry of Finance of the People's Republic of China and the Central Huijin Investment LLC. The registered capital is RMB 42,479,808,085 yuan, of which the Ministry of Finance holds 11.45% and Central Huijin Investment LLC. holds 71.56% of the shares.

China Re originated from the People's Insurance Company of China established in October 1949.

| Financial Indicator: | RMB millions | | | | |
|---------------------------------------|---------------------|-------------|-------------|-------------|-------------|
| | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 122,257 | 105,336 | 86,677 | 80,434 | 73,753 |
| Net Earned Premium | | | 82,620 | 73,236 | 68,852 |
| Investment Income | 10,403 | 8,260 | 7,739 | 11,696 | 7,633 |
| Operating & Other Expenses | | | 12,189 | 11,021 | 7,952 |
| Gross Claims | | | 61,248 | 50,097 | 50,377 |

FAIR MEMBERSHIP



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

| | |
|---------------------------|---|
| Contact Person | Miao Jianmin |
| Position | Chairman |
| Email | lr@picc.com.cn |
| Website | www.epicc.com.cn |
| Address | Building 2, No. 2, Jianguomenwai Street, Chaoyang District, Beijing |
| Establishment Date | 20-Oct-49 |

Brief:

The predecessor of PICC P&C (hereinafter referred to as “China PICC P&C Insurance”) was the People’s Insurance Company of China, which was established on October 20, 1949. It is the People’s Insurance Group Co., Ltd. (PICC Group, 2018) The core members and iconic main business of Fortune “World Top 500” is a large state-owned property insurance company with a long history, large business scale and comprehensive strength. The premium scale ranks among the top in the global property insurance market. The company was listed on the Main Board of the Hong Kong Stock Exchange on November 6, 2003 (stock code 2328)

| | RMB mn | | | | |
|------------------------------|---------|---------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 388,769 | 350,314 | 311,160 | 281,698 | 253,037 |
| Investment Income | 16,635 | 15382 | 15073 | 14268 | 12141 |

FAIR MEMBERSHIP



PICC Reinsurance Company Limited, China

| | |
|---------------------------|---|
| Contact Person | Lu Shu |
| Position | Head of International Business Department |
| Tel | 86106900-8840 |
| Email | lushu@picc.com.cn |
| Website | www.piccre.com.cn |
| Address | PICC Building, No. 88 Xichang'an Street, Xicheng District, Beijing, P.R.C |
| Class of Business | Reinsurance |
| Rating Overview | Moody A3 |
| Establishment Date | Feb-17 |
| Paid up Capital | RMB 3,000,000,000 |
| Subscribed Capital | RMB 3,000,000,000 |
| Owned by | People's Insurance Company (Group) of China Limited (PICC) |

Brief:

PICC Reinsurance Company Limited (hereinafter referred to as "PICC Re") was established in Beijing in early 2017. It is a professional reinsurance subsidiary of THE PEOPLE'S INSURANCE COMPANY (GROUP) OF CHINA LIMITED (hereinafter referred to as "PICC Group"), focusing on property and life reinsurance business. The registered capital of PICC Re was USD 450 million (RMB 3 billion) with the Moody's A3 rating in China.

The two shareholders of PICC Re are PICC Group, ranking 117th in the Fortune 500 in 2018, and PICC Property and Casualty Company Limited (hereinafter referred to as "PICC P&C"), the largest non-life insurance company in Asia. PICC Group is advancing for its return to the A-share market and plans to increase the paid-in capital of PICC Re to USD 735 million (RMB 5 billion).

| <u>Financial Indicator:</u> | 2018 | RMB 2017 |
|-----------------------------|-------------|---------------------|
| Gross Premium Written | 4,892.93 | 3,470.30 |
| Net Earned Premium | 4,333.25 | 1,748.18 |
| Investment Income | 212.72 | 81.090 |
| Operating & Other Expenses | 4,655.09 | 2,008.95 |
| Gross Claims | 1,547.16 | 140.96 |

Cyprus



| | |
|--------------------------------------|--------------------------------------|
| Official Name: | Republic of Cyprus |
| Capital: | Nicosia |
| Population: | 1237088 |
| Language: | Greek |
| Local Time: | UTC+2:00 |
| National Holidays: | 43009 |
| 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: | CYP |
| 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) |

FAIR MEMBERSHIP



Trust International Insurance Company, Cyprus

| | |
|---------------------------|--|
| Contact Person | Christos Christodoulou |
| Position | MD&CEO |
| Tel | 3572205-0100 |
| Email | enquiries@trustcyprusinsurance.com |
| Website | www.trustcyprusinsurance.com |
| Address | 79, Limassol Avenue, 1&3 Kosti Palama Corner, 2121 Aglantzia |
| Class of Business | General Business & Medical |
| Rating Overview | N/A |
| Establishment Date | 1990 |
| Paid up Capital | EURO 20000000 |
| Subscribed Capital | EURO 20,000,000 |
| Owned by | Nest Investment (Holdings) Ltd |

Brief:

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

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

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

It enjoys the privilege of being under the umbrella of the Nest Group, which operates in 23 countries in Europe, North America and Middle East with net assets of \$2.6 billion. Under the Group's insurance operations there are nine Insurance Companies, one Reinsurance Company and the Lloyd's Brokerage.

| Financial Indicator: | EURO | | | | |
|----------------------------|------------|------------|------------|------------|------------|
| | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 20,837,855 | 19,384,301 | 28,319,959 | 25,301,785 | 24,393,668 |
| Net Earned Premium | 26,072,178 | 23,092,210 | 23,636,665 | 20,837,855 | 19,384,301 |
| Investment Income | 108,743 | 163,874 | 266,224 | 360,770 | 138,334 |
| Operating & Other Expenses | | | 4,976,909 | 4,825,443 | 4,186,408 |
| Gross Claims | | | 14,012,816 | 13,325,859 | 10,630,988 |

DPR Korea



| | |
|--------------------------------------|---------------------------------------|
| Official Name: | Democratic People's Republic of Korea |
| Capital: | Pyongyang |
| Population: | 25381085 |
| Language: | Korean |
| Local Time: | UTC+ 9:00 |
| National Holidays: | 42987 |
| Currency: | North Korean Won |
| Monetary Unit: | 1 KPW= 100 chon |
| Exchange Rate(US\$1): | 135 KPW |
| GDP Per Capita US\$ PPP: | 1700 |
| GDP Per Capita US\$ Nominal : | 1000 |
| Supervisory Authority: | |
| National Association: | |
| Training Institute | Korea Insurance Development Institute |
| Country UN Code: | PRK |
| Country Code: | (+850) |
| Area Code: | Pyongyang: 2 |
| Internet Code: | .kp |
| Total Premium in US\$*: | |
| Life Premium in US\$*: | |
| Non-Life Premium in US\$*: | |

FAIR MEMBERSHIP



조선민주주의인민공화국

Korea National Insurance Corporation, DPR Korea

| | |
|---------------------------|--|
| Contact Person | Hong Myong Ryong |
| Position | President |
| Tel | 00850 2 18111/222 |
| Email | knicbeijing@silibank.com |
| Website | www.knic.com.kp |
| Address | Central District, Pyongyang DPR Korea |
| Class of Business | Composite |
| Establishment Date | 1947 |
| Owned by | 100 % National Entities or Individuals |

Brief:

KNIC founded in 1947 is a recognized insurer of the Democratic people's Republic of Korea with 70 years' history of insurance business. The corporation, mainly carries on both life and non-life insurance business in the territory of the DPR Korea. The corporation, headquartered in Pyongyang, the capital city of the DPR Korea, involves about 10 provincial insurance branches and over 200 insurance branch offices at municipal, district and country levels thereunder across the country. In addition to the insurance business, the corporation conducts other business activities like information technology service, shipping and financial investment.

| | KPW Million | | |
|-----------------------------|-------------|----------|----------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 |
| Gross Premium Written | 46,7 | 50,186 | 51,357 |
| Net Earned Premium | 49,387 | 50,508.8 | 48,730.9 |

FAIR MEMBERSHIP

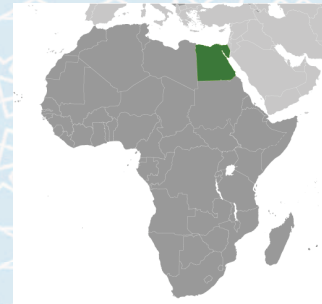
Polestar Insurance Company, DPR Korea

| | |
|---------------------------|---|
| Contact Person | Mr. Kim Kyong Hun |
| Position | President |
| Tel | 850 2 18111 ext. 3818623 |
| Email | polestar.ins@silibank.net.kp |
| Website | www.polestar.com.kp |
| 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 | 22/8/2016 |
| Paid up Capital | KPW 3,000,000,000 |
| Subscribed Capital | KPW 3,000,000,000 |
| Owned by | Cooperative Ownership |

Brief:

| | in Million KPW | | |
|---------------------------------------|----------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 |
| Gross Premium Written | 2,842 | 1,849 | 240 |
| Net Earned Premium | 2,135 | 1,391 | 50 |
| Investment Income | 30 | 10 | |
| Operating & Other Expenses | 167 | 102 | 6 |
| Gross Claims | 1,759 | 667 | 23 |

Egypt



| | |
|--------------------------------------|--------------------------------|
| Official Name: | Arab Republic of Egypt |
| Capital: | Cairo |
| Population: | 0 |
| Language: | Arabic |
| Local Time: | UTC+2:00 |
| National Holidays: | 42939 |
| Currency: | Egyptin pound |
| Monetary Unit: | 1Egyption Poud = 100paistre |
| Exchange Rate(US\$1): | 16.6 Egyption Pound |
| GDP Per Capita US\$ PPP: | 12700 |
| GDP Per Capita US\$ Nominal : | 3019 |
| Supervisory Authority: | Financial Regulatory Authority |
| National Association: | Insurance Federation of egypt |
| Training Institute | Insurance Institute of Egypt |
| Country UN Code: | EGY |
| Country Code: | (+20) |
| Area Code: | Cairo 2 |
| Internet Code: | .eg |
| Total Premium in US\$*: | 1579 (Millions) |
| Life Premium in US\$*: | 677 (Millions) |
| Non-Life Premium in US\$*: | 902 (Millions) |

FAIR MEMBERSHIP



AIG Insurance Company, Egypt

| | |
|---------------------------|--|
| Contact Person | Osama El- Khateb |
| Position | Managing Director |
| Tel | (+202) 33082100 |
| Email | soha.refaat@aig.com |
| Website | www.aig.eg |
| Address | 44 Abdel Moniem Riad Street, 1st floor, Mohandseen, Giza, Egypt |
| Class of Business | Non - Life Insurance |
| Establishment Date | 16/09/1992 |
| Paid up Capital | 60 M EGP |
| Subscribed Capital | 120 M EGP |
| Owned by | 4.98 % National Entities or Individuals 95.02 % Others from Non Afro-Asian Countries |

Brief:

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

| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
|------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 273,38 | 297,76 | 275,65 |
| Net Earned Premium | 62,84 | 111,29 | 159 |
| Investment Income | 24,48 | 18,11 | 14,78 |

FAIR MEMBERSHIP



Arab Misr Insurance Group (GIG), Egypt

| | |
|---------------------------|--|
| Contact Person | Alaa El Zoheiry |
| Position | Managing Director |
| Tel | (+202) 24517601 |
| Email | Elzoheiry.a@gig.com.eg |
| Website | www.gig.com.eg |
| Address | 13 El Ma'ahad El Ishtraky St. Merryland- Heliopolis- Cairo |
| Class of Business | Property and Casualty Insurance |
| Rating Overview | AM Best BBB Stable; Moody's Ba2 Stable. |
| Establishment Date | 1-7-1994 |
| Paid up Capital | EGP300 million |
| Subscribed Capital | EGP500 million |
| Owned by | 100 % National Entities or Individuals |

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.

| | EGP in million | | | | |
|-----------------------------|----------------|------|------|------|------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 971 | 752 | 537 | 432 | 369 |
| Net Earned Premium | 329 | 283 | 245 | 204 | 170 |
| Investment Income | 121 | 97 | 49 | 54 | 60 |
| Operating & Other Expenses | 434 | 354 | 283 | 228 | 195 |
| Gross Claims | 300 | 217 | 179 | 230 | 170 |

FAIR MEMBERSHIP



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 | www.aropeegypt.com |
| Address | 30, Mossadak, Ad Doqi, Giza Governorate |
| Class of Business | General |
| Establishment Date | 2008 |
| Subscribed Capital | EGP100 Million |

Brief:

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

FAIR MEMBERSHIP



AROPE INSURANCE
EGYPT
BLOM BANK Group

Arope Life Insurance, Egypt

| | |
|---------------------------|--|
| Contact Person | Ali El Sisi |
| Position | Managing Director |
| Tel | +202 33323299 |
| Email | ali.elsisi@arope.com.eg |
| Website | www.aropeegypt.com |
| Address | 30, Mossadak, Ad Doqi, Giza Governorate |
| Class of Business | Life |
| Establishment Date | 2008 |
| Subscribed Capital | EGP100 Million |

Brief:

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

FAIR MEMBERSHIP



Chubb Insurance Company, Egypt

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

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.

| <u>Financial Indicator:</u> | 2016 | 2015 | EGP 2014 |
|---------------------------------------|------------|------------|-------------|
| Gross Premium Written | 54,205,137 | 51,978,830 | 56,569,305 |
| Net Earned Premium | 15,703,780 | 15,773,767 | 20,486,488 |
| Investment Income | 5,664,191 | 4,274,016 | 3,247,187 |
| Operating & Other Expenses | 5,744,432 | 5,135,801 | 5,004,075 |
| Gross Claims | 17,167,203 | 11,054,969 | 61,421,715 |

FAIR MEMBERSHIP

CHUBB®

Chubb Life Insurance, Egypt

| | |
|---------------------------|--|
| Contact Person | Axel Bromely |
| Position | Managing Director |
| Tel | 00202 7396700 |
| Email | axel.bromley@chubb.com |
| Website | www.chubb.com |
| Class of Business | Life |
| Rating Overview | financial strength ratings of AA from Standard & Poor's and |
| Establishment Date | 27/09/2002 |
| Paid up Capital | EGP 204,870,000 |
| Subscribed Capital | EGP 300,000,000 |
| Owned by | 98.35 % By CHUBB-INA International Holdings Limited, 0.98 % By ACE Holdings Limited, 0.67 % By AFIA Finance Corporation. |

Brief:

Chubb Global Limited, the parent company of Chubb Life Egypt Is the world's largest publicly traded property and casualty insurer, with successful footprint in 54 countries and celebrating 225 years of writing business with \$154.4 billion in assets and \$37.4 billion of gross premiums written in 2015 In September 2002 CHUBB Life Egypt has been incorporated as a joint stock company and licensed by the Egyptian Financial Regulatory Authority (FRA) to conduct its business in the Egyptian market with a grand aspiration to be the base of Chubb Life to expand in the Middle East.

| <u>Financial Indicator:</u> EGP | 2016 | 2015 | 2014 |
|---------------------------------------|-----------|------------|------------|
| Gross Premium Written | 97,539,79 | 78,824,848 | 69,967,071 |
| Net Earned Premium | 73,316,29 | 44,655,469 | 54,473,549 |
| Investment Income | 34,216,95 | 19,393,858 | 16,968,064 |
| Operating & Other Expenses | 41,348,90 | 33,260,900 | 30,910,799 |
| Gross Claims | 28,409,39 | 17,578,737 | 24,742,241 |

FAIR MEMBERSHIP



Co-operate Insurance Socieity, Egypt

| | |
|---------------------------|---|
| Contact Person | Anwar Zikry |
| Position | Managing Director |
| Tel | +202 26852618 |
| Email | cismain@cisegypt.com.eg |
| Website | Under construction |
| Address | 115, Abbassia ST – Cairo |
| Class of Business | Credit,G.Acc,Fire,Marine,Inland& Travel |
| Rating Overview | No rating |
| Establishment Date | 1998 |
| Paid up Capital | 44 .000.000 LE |
| Owned by | 100 % National Entities or Individuals |

Brief:

CIS Egypt was registered by the law number (1) for the year 1998 in the register of cooperative insurance societies in accordance with Law 10 of 1981 on supervision and control of insurance in Egypt. * The first insurance society company in Egypt operating in accordance with the general provisions of cooperation and services granted by all rights reserved. * Associates For The Conferences Of The Consultants.

| <u>Financial Indicator:</u> EGP in million | 2018 | 2017 | 2016 | 2015 | 2014 |
|--|-------|-------|------|------|------|
| Gross Premium Written | 201,3 | 115,6 | 86,4 | 49,8 | 46,4 |
| Net Earned Premium | 72,2 | 55,5 | 29 | 27,3 | 23,9 |
| Investment Income | 27,3 | 11,9 | 7,1 | 6,2 | 7,3 |
| Operating & Other Expenses | 41,3 | 28,5 | 20,5 | 19,8 | 17,3 |
| Gross Claims | 32,8 | 27,4 | 28,4 | 36,7 | 32,9 |

FAIR MEMBERSHIP



Delta Insurance Company, Egypt

| | |
|--------------------------|--|
| Contact Person | Dr. Adel Mousa |
| Position | Chairman |
| Tel | 00202 3335 2045 |
| Email | adel.moussa@deltains.org |
| Website | www.delta-ins.com |
| Address | 14 Hassan Mohamed Al Razzaz Street (Ex. Nawal St.) – Agouza |
| Class of Business | General |
| Owned by | 100 % National Entities or Individuals |

Brief:

Delta Insurance Company is a Jordan-based company with its experience and expertise thanks to its cooperation and coordination with a wide network of sister companies spanning the Middle East. Delta Insurance is managed by a board of directors comprised of prominent businessmen, economists and insurance experts, and reflects the firm's strong confidence in the Jordanian market. Since its inception, Delta Insurance has provided services to a wide range of Jordanian individuals and international organizations abroad. Delta Insurance's clients include leading commercial companies operating in the construction and contracting sectors, financial and banking, industry, energy, general trade, entertainment and communications.

FAIR MEMBERSHIP



Misr Emirates Takaful, Egypt

| | |
|---------------------------|--|
| Contact Person | Dr. Ayman ElAlfy |
| Position | Managing Director |
| Tel | 00202 33331660 |
| Email | Ayman.Elalfy@Metlico.com |
| Website | www.metlico.com |
| Address | 7 Amin El Rafee st., Messha Square , Dokki ,Cairo, Egypt |
| Class of Business | Life |
| Establishment Date | 2015 |

Brief:

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

FAIR MEMBERSHIP



Egyptian Life Takaful, Egypt

| | |
|---------------------------|--|
| Contact Person | Ramah Asaad Ahmed |
| Position | Managing Director |
| Tel | (02) 24138700 |
| Email | rimah.asaad@gigt.com.eg |
| Website | www.gigt.com.eg |
| Address | 32 Nozha Street - Heliopolis, Cairo – Egypt |
| Class of Business | Life |
| Establishment Date | 2006 |

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.

FAIR MEMBERSHIP



Egyptian Saudi Insurance House, Egypt

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

Brief:

The Egyptian Saudi Insurance 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 | | | |
|-----------------------------|---------|------|------|------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 211,767 | 206 | 187 | 182 |
| Net Earned Premium | | 170 | 128 | 109 |
| Investment Income | | 18 | 15 | 17 |
| Operating & Other Expenses | 72,762 | 64 | 58 | 53 |
| Gross Claims | | 161 | 94 | 97 |

FAIR MEMBERSHIP



عملنا
شركاؤنا

Egyptian Takaful Property & Liability, Egypt

| | |
|-------------------|--|
| Contact Person | Ahmed Arfeen |
| Position | Managing Director |
| Tel | 00202 33329100 |
| Email | ahmed.arfen@egtak.com |
| Website | www.egtak.com |
| Address | 56 Gameat El Dewal El Arabia st., Mohandessin, Egypt |
| Class of Business | Property & Casualty Insurance |
| Owned by | 100 % National Entities or Individuals |

Brief:

We are a consortium of expert financial consultants serving clients all over the world. We provide our clients with useful information and advice they need to make sound decisions to meet their financial goals. Whether it's managing client's investments or creating a comprehensive financial plan for them and their family, our certified financial planners are dedicated to providing with exceptional service.

FAIR MEMBERSHIP



MetLife Insurance Company, Egypt

| | |
|---------------------------|--|
| Contact Person | Fayza Ahmed |
| Position | Assistant to Chairman and Managing Director |
| Tel | +202 24616543 |
| Email | Fayza.ahmed@metlife.com |
| Website | www.metlife.eg |
| Address | 75 Road 90, New Cairo, Cairo, Egypt. |
| Class of Business | Life Insurance |
| Establishment Date | 1997 |
| Paid up Capital | EGP 150 million |
| Subscribed Capital | EGP 300 million |
| Owned by | MetLife Global Holding Company and reputable Egyptian shareholders |

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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 2,374.03 | 2,173.93 | 1,404.15 | 1188,78 | 989,58 |
| Net Earned Premium | 1,387,50 | 506,25 | 1,209,07 | 1,009,55 | 857,49 |
| Investment Income | 615,66 | 506,25 | 330,82 | 272.00 | 261,82 |
| Operating & Other Expenses | 191,17 | 147,09 | 100,29 | 81,53 | 71,18 |
| Gross Claims | 1,480,59 | 1,212,25 | 821,71 | 755,58 | 601,69 |

FAIR MEMBERSHIP

مصر للتأمين
MISR INSURANCE



Misr Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Haitham Mortada |
| Position | External Relations & Global Market Research Specialist |
| Tel | (+202) 33355350 |
| Email | Misr_ins@misrins.com.eg |
| Website | https://misrins.com.eg |
| Address | 44 A Eldokki st. – Giza - Egypt |
| Class of Business | non life |
| Rating Overview | B++ (A.M.Best) |
| Establishment Date | 14th Jan 1934 |
| Paid up Capital | 224,407,704 \$ |
| Owned by | State owned |

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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium | 480070712 | 391914618 | 590409183 | 642375003 | 649155430 |
| Written | | | | | |
| Net Earned Premium | 268240704 | 232326717 | 357424082 | 354174799 | 310022778 |
| Investment Income | 139348924 | 91223979 | 120645678 | 143464142 | 142689833 |
| Operating & Other Expenses | 52744706 | 36171701 | 69317018 | 70582936 | 69279365 |
| Gross Claims | 253826854 | 168635279 | 355367852 | 325534164 | 299223180 |

FAIR MEMBERSHIP



MISR LIFE INSURANCE
TOMORROW STARTS TODAY

Misr Life Insurance Company, Egypt

| | |
|---------------------------|--|
| Contact Person | Dr. Ahmed Abd Aziz |
| Position | Chairman |
| 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 |
| Establishment Date | 29/5/1900 |
| 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 .

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| | | | | EGP | |
| Gross Premium Written | 4,012,711 | 3,327,418 | 2,805,324 | 2,602,216 | 2,256,360 |
| Net Earned Premium | 3,692,088 | 3,159,338 | 2,701,184 | 2,505,147 | 2,119,650 |
| Investment Income | 2,994,885 | 2,160,044 | 1,722,939 | 1,859,193 | 1,523,710 |
| Operating & Other Expenses | 1,199,621 | 945,633 | 893,259 | 816,669 | 679,735 |
| Gross Claims | 3,006,339 | 2,540,501 | 2,410,780 | 2,122,533 | 1,798,810 |

FAIR MEMBERSHIP



Misr Takaful Insurance Company, Egypt

| | |
|---------------------------|--------------------------------|
| Contact Person | Ahmed Morsy |
| Position | Chairman & Managing Director |
| Tel | (+02) 23945604 |
| Email | info@misr-takaful.com |
| Website | www.misr-takaful.com |
| Address | 28 Talaat Har Downtown – Cairo |
| Establishment Date | 2017 |
| Paid up Capital | 120 Million Egyptian Pound |

Brief:

Misr Takaful Insurance company (Property – Liability) transacts all classes of Takaful insurance according to Sharia compliance 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 registered at the Financial Regulatory Authority No. 38.

Financial Indicator:

| | 2018 |
|-----------------------------------|-------------|
| Gross Premium Written | 211,927,339 |
| Net Earned Premium | 42,437,804 |
| Investment Income(policy Holder) | 4,799,123 |
| Investment Income(Share Holder) | 21,967,817 |
| Operating & Other Expenses | 28,604,096 |
| Gross Claims paid | 38,422,425 |

FAIR MEMBERSHIP



Mohandes Insurance Company, Egypt

| | |
|---------------------------|--|
| Contact Person | Reda Fathy Ahmed |
| Position | Chairman & Managing Director |
| Tel | 00202 333 68 101 : 107 |
| Email | Reda.fathy@mohins.com |
| Website | www.mohins.com |
| Address | 3 Mesaha Square – Dokki – Giza - Egypt |
| Class of Business | Non – Life Insurance & Investment |
| Rating Overview | Non |
| Establishment Date | 1980 |
| Paid up Capital | EG.P 150 Million |
| Subscribed Capital | EG.P 300 Million |
| Owned by | 100 % National Entities or Individuals |

Brief:

Mohandes Insurance Company is selected among the Top 100 Companies in the Egyptian Stock Exchange for years 2017 and 2018 respectively . The fifth edition of the African Insurance Awards which was launched by African Reinsurance Corporation (Africa Re), being held and announced annually on the sidelines of the AIO Conference , Mohandes Insurance Company is awarded the Best Insurance Company for 2019 in Africa

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 429,760 | 327,280 | 245,533 | 207,311 | 168,550 |
| Net Earned Premium | 179,456 | 169,146 | 125,918 | 113,173 | 94,415 |
| Investment Income | 97,394 | 83,132 | 46,352 | 40,637 | 47,730 |
| Operating & Other Expenses | 123,894 | 110,875 | 77,535 | 65,497 | 67,916 |
| Gross Claims | 72,819 | 76,830 | 50,704 | 63,159 | 59,144 |

FAIR MEMBERSHIP



Mohandes Life Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Ahmed Abdallah |
| Position | Chairman |
| Tel | 00 202 33368101/7 |
| Email | ahmed.mohamed@miclife.com |
| Website | www.mohins.com |
| Address | 3 El Mesaha Square - Dokki - Giza, P.O. Box. 62 Orman - Egypt. |
| Class of Business | Life |
| Paid up Capital | The Paid up Capital was increased from 60 (sixty) Million to be 150 (One Hundred and Fifty) Million. |
| Subscribed Capital | EGP 100,000,000 |
| 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: | 2018 | 2017 | 2016 | 2015 |
|---------------------------------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 91,931,201 | 84,416,857 | 74,759,219 | 48,278,194 |
| Net Earned Premium | 48,538,154 | 43,657,271 | 40,823,706 | 23,432,52 |
| Investment Income | 126,642,672 | 105,381,923 | 76,572,319 | 45,349,568 |
| Operating & Other Expenses | 29,599,072 | 28,593,312 | 22,106,929 | 10,473,717 |
| Gross Claims | 73,472,782 | 77,999,587 | 69,304,756 | 42,114,334 |

FAIR MEMBERSHIP



Orient Takaful Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Mohamed Mostafa AbdElRassoul |
| Position | Managing Director |
| Tel | 00202 236 28020 |
| Email | Mohamed.Mostafa@alfuttaim.com |
| Website | www.orienttakaful.com |
| Address | 59 Abdul Aziz Al Soud St. Manial El Rowda , Cairo , Egypt |
| Rating Overview | "A" rated by both S&P and AM Best |
| Establishment Date | 15/6/2009 |
| Paid up Capital | L.E 150,000,000 |
| Subscribed Capital | LE 2000 Million |

Brief:

Orient Takaful Insurance Egypt is an affiliate company of the UAE based Orient Insurance PJSC which is the market leader in UAE and operating in 7 countries and 100% owned by Al Futtaim business group. 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. It is also worth to mention that our mother company is "A" rated by both S&P and AM Best. Orient Takaful Insurance Egypt is a Joint Venture between Orient PJSC and 2 UAE based banks operating in Egypt. We have started our operation in Egypt in 2009 and are writing all lines of non-life business including medical. Orient Takaful Insurance Egypt is now ranked No.1 in Takaful market & No.4 in the Egyptian Market Non-life insurance market. Orient Takaful Insurance Company is the fastest growing insurance company in the Egyptian market with annual growth rate exceeding 30%, transacts non -life insurance business in Egypt.

| Financial Indicator: | EGP in million | | |
|---------------------------------------|-----------------------|-------------|-------------|
| | 2016 | 2015 | 2014 |
| Gross Premium Written | 562 | 350 | 294 |
| Net Earned Premium | 173 | 127 | 122 |
| Investment Income | 48 | 39 | 28 |
| Operating & Other Expenses | 57 | 31 | 27 |
| Gross Claims | 556 | 205 | 114 |

FAIR MEMBERSHIP



Royal Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Hassan Darwish |
| Position | Deputy Chairman & Managing Director |
| Tel | 00202 33312999 |
| Email | hassan.darwish@mm-id.com |
| Website | www.royalinsurace.com.eg |
| Address | 48 Mohi Al I Abou Al Ezz, Ad Doqi, Giza |
| Class of Business | Property & Casualty Insurance |
| Establishment Date | 2001 |

Brief:

Royal company established and registered in 2001 as an Egyptian joint stock company between Royal & Sun Alliance Middle East (RSAME) and Egyptian investors under the provisions of Law No. 10 of 1981. We as any insurance company are subject to supervision of Egyptian Financial Supervision Authority (EFSA) and also member of the Egyptian Insurance Federation (EIF). We started our activities in 2002 in Egypt to exercise all kinds of general insurance and liabilities have had such cooperation since the start of a company to maximum effect at the start of activity on the basis of sound technical and insurance in line with global methods Advanced in underwriting and risk management .As well as the use of networks and information systems and technical studies and experience accumulated over more than three hundred partner in the foreign branches spread across the world with more than 140 branches

| Financial Indicator: | EGP in million | | | | |
|---------------------------------------|-----------------------|-------------|-------------|-------------|-------------|
| | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 530 | 454 | 341 | 317 | 282 |
| Net Earned Premium | 333 | 283 | 226 | 203 | 160 |
| Investment Income | 87 | 68 | 59 | 48 | 41 |
| Operating & Other Expenses | 100 | 76 | 53 | 42 | 36 |
| Gross Claims | 204 | 167 | 126 | 99 | 86 |

FAIR MEMBERSHIP



Suez Canal Life Insurance Company, Egypt

| | |
|---------------------------|--|
| Contact Person | Dr. Saed Gabr |
| Position | C.E.O |
| Tel | 00202 33355359 |
| 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 |
| Establishment Date | 2012 |
| Paid up Capital | 60 million EGP |

Brief:

The company was established following its actual separation from the parent company (Suez Canal Insurance) in mid of 2012 in accordance with the Supervision and Control Law No. 118 of 2008, which obligates insurance companies that combine the activities of people and property insurance to separate the two activities. Suez Canal Life Insurance Company has started to operate as an independent entity registered under No. (31) of the Egyptian Financial Supervisory Authority (EFSA). 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. Suez Canal Life Insurance Company is a company with a long history and huge transactions that appear through the list of valued customers.

| <u>Financial Indicator:</u> | EGP in million | | |
|-----------------------------|----------------|--------|--------|
| | 2016 | 2015 | 2014 |
| written premiums issued | 551,09 | 431,69 | 278,18 |

FAIR MEMBERSHIP



Suez Canal Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Ahmed Shehab |
| Position | Managing Director |
| Tel | 00202 3760 6868 / 37601051 |
| Email | sci@sci-egypt.com |
| Website | www.sci-egypt.com |
| Address | 31 Mohamed Kamel Morsey Street - Mohandesen P.O.BOX : 271,Dokki - Egypt |
| Class of Business | Property & Casualty Insurance |
| Establishment Date | 1979 |

Brief:

Suez Canal Insurance first private sector insurance companies in Egypt were established in November 1979 . Suez Canal Insurance Company SAE subject to the provisions of the Companies Law No. (159) for the year 1981 and Law No. (10) for the year 81, as amended, concerning the supervision and control of insurance. Since the beginning of the establishment of Suez Canal Insurance in the Egyptian market, it has been one of the optimal models and stander expertise in providing premium insurance services to support the safety of the national economy over 50 branches all over the whole country. Suez Canal Insurance: Member of the insurance Federation of Egypt, A member of the General Federation of Arab Insurance, Member of the Organization of African insurance, A member of the Afro-Asian Union Insurance.

| | EGP | | | | |
|---------------------------------------|-------------|-------------|--------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 938,082,015 | 800,044,170 | 616,322,195 | 481,567,492 | 408,408,112 |
| Net Earned Premium | 497,848,486 | 401,315,900 | 356,348,519 | 266,345,713 | 207,864,389 |
| Investment Income | 916,732,301 | 712,410,428 | 720,735, 009 | 624,948,673 | 585,329,878 |
| Operating & Other Expenses | 5,361,884 | 3,246,181 | 4,868,859 | 1,885,501 | 908,971 |
| Gross Claims | 319,332,700 | 248,276,496 | 308,796,553 | 172,845,380 | 136,788,124 |

FAIR MEMBERSHIP



Sarwa Life Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Peter Magdy |
| Position | Managing Director |
| Tel | +2 01223520674 |
| Email | peter.magdy@sarwa.life |
| Website | www.sarwa.capital |
| Address | 7 Champollion St., Cairo 11111, Egypt |
| Class of Business | Life & Medical |
| Establishment Date | 2018 |
| Paid up Capital | 100 Million |
| Subscribed Capital | 500 Million |
| Owned by | 85 % National Entities or Individuals. 15 % Others From Afro -Asian Countries |

Brief:

Contact Insurance, a Sarwa subsidiary, provides various forms of automotive insurance and is now leveraging its large, well-documented client base to deliver a wide variety of retail products, including life, health and property insurance. Among the first of these is our Contact Savings Program, which in addition to offering long term saving scheme, offers up to EGP 500,000 in takaful life insurance for savers.

These products — and life policies in particular — generate long-term funds that will ultimately seek exposure to high-quality fixed-income investments.

On the corporate and commercial insurance side, we leverage our methodology and systems to quantify and price risk, allowing us to develop credit insurance products targeting financial products.

FAIR MEMBERSHIP



Sarwa Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Ahmed Khalifa |
| Position | Managing Director |
| Tel | +201033306555 |
| Email | Ahmed.khalifa@sarwa.com |
| Website | N/A |
| Address | 7 Champollion St., Cairo 11111, Egypt |
| Class of Business | Non Life |
| Establishment Date | 2018 |
| Paid up Capital | 50 Million |
| Subscribed Capital | 100 Million |
| Owned by | 100 % Others From Afro -Asian Countries |

Brief:

Contact Insurance, a Sarwa subsidiary, provides various forms of automotive insurance and is now leveraging its large, well-documented client base to deliver a wide variety of retail products, including life, health and property insurance. Among the first of these is our Contact Savings Program, which in addition to offering long term saving scheme, offers up to EGP 500,000 in takaful life insurance for savers.

These products — and life policies in particular — generate long-term funds that will ultimately seek exposure to high-quality fixed-income investments.

On the corporate and commercial insurance side, we leverage our methodology and systems to quantify and price risk, allowing us to develop credit insurance products targeting financial products.

FAIR MEMBERSHIP



TOKIO MARINE EGYPT

Tokio Marine Family Takaful, Egypt

| | |
|---------------------------|--|
| Contact Person | Masaya Ingaki |
| Position | Managing Director |
| Tel | 00202 - 24130600 |
| Email | masaya.inagaki@tokiomarine.com.eg |
| Website | www.tokiomarine.com.eg |
| Address | 51, Beirut St. Heliopolis, Cairo, Egypt, 11341 |
| Class of Business | Family Takaful |
| Rating Overview | NA |
| Establishment Date | 2008 |
| Paid up Capital | 159 Million |
| Owned by | 100 % Others From Afro -Asian Countries |

Brief:

Tokio Marine Egypt Family Takaful was first established as Nile Family Takaful, providing premier Shariah- compliant insurance products (also known as Takaful), in 2008. Under its new name of Tokio Marine Egypt since October 2013, the company continues to offer a comprehensive range of Family, and Group Takaful for individual and corporate clients.

FAIR MEMBERSHIP



TOKIO MARINE EGYPT

Tokio Marine General Takaful, Egypt

| | |
|---------------------------|--|
| Contact Person | Atsushi Yamakage |
| Position | Managing Director |
| Tel | 00 202 24130665 |
| Email | atsushi.yamakage@tokiomarine.com.eg |
| Website | www.tokiomarine.com.eg |
| Address | 51 Beirut street, 5th Floor, Heliopolis, Cairo, Egypt, 11341 |
| Class of Business | Takaful Insurance |
| Establishment Date | 2008 |
| Paid up Capital | 60,000,000 |
| Subscribed Capital | 300,000,000 |
| Owned by | Tokio Marine & Nichido Fire Insurance Co. Ltd. |

Brief:

Tokio Marine Egypt General Takaful S.A.E. (one of Tokio Marine Global Group Companies) is an Egyptian joint stock company, subject to the provisions of Law No. 159 /1981 on joint-stock companies, and Law No. 10 /1981 and its implementing regulations, as amended, concerning the supervision and control of insurance in Egypt, and a member of the Insurance Federation of Egypt. As one of Tokio Marine Group Companies, it is distinctive by its commitment to global standards for underwriting and risk management, with an authorized capital of 300 million Egyptian Pounds and issued capital of 60 million Egyptian Pounds.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium | 192157705 | 138595623 | 90223378 | 55015869 | 60676396 |
| Net Premium | 97254673 | 91648291 | 57822699 | 32152486 | 30151497 |
| Incurred Claims | 45082102 | | 23695326 | 15670736 | 18554312 |

FAIR MEMBERSHIP



United Insurance Company, Egypt

| | |
|-------------------|---|
| Contact Person | Wagdi Youssef |
| Position | Managing Director |
| Tel | 00 202 33355122/44 |
| Email | wagdi.youssef@united-eg.com |
| Website | www.unitedins-eg.com |
| Address | 44-64 El-giza Street-Elgiza Residence-egypt |
| Class of Business | Non Life |

FAIR MEMBERSHIP



Wethaq Takaful Insurance Company, Egypt

| | |
|---------------------------|---|
| Contact Person | Adel Fatoury |
| Position | Managing Director |
| Tel | 00202 37623275 |
| Email | adel.fatoury@wethaq-egypt.com |
| Website | www.wethaq-egypt.com |
| Address | 25, Mosadak St., Dokki- Giza |
| Class of Business | Non-Life Takaful Operator |
| Establishment Date | 31/12/2007 |
| Paid up Capital | EGP 150 million |
| Subscribed Capital | EGP 200,000,000 |
| Owned by | 60% National Entities or Individuals - 40% Others from Afro-Asian Countries |

Brief:

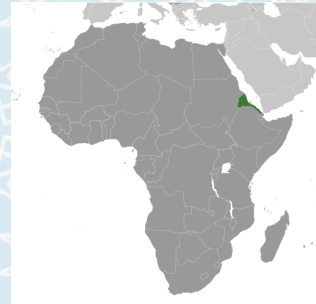
Wethaq Takaful Insurance - Egypt has been registered with the Egyptian Financial Supervisory Authority and licensed as Non-life Takaful insurance company on December 2007. Adopted the Mudarbah basis for distributing the Surplus.

Provide service through 9 branches.

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

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 277.443 | 176.264 | 115,849 | 114,697 | 105,221 |
| Net Earned Premium | 185.473 | 108.831 | 80,662 | 69,295 | 55,092 |
| Investment Income | 67.340 | 46.230 | 30,832 | 26,034 | 19,967 |
| Operating & Other Expenses | 29.728 | 17800 | 13,225 | 16,501 | 13,814 |
| Gross Claims | 103.849 | 57.046 | 53,699 | 52,969 | 48,805 |

Eritrea



| | |
|--------------------------------------|--------------------|
| Official Name: | State of Eritrea |
| Capital: | Asmara |
| Population: | 5970646 |
| Language: | Tigrinya, Arabic |
| Local Time: | UTC+3:00 |
| National Holidays: | 42879 |
| 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 |

FAIR MEMBERSHIP



National Insurance Corp. of Eritrea, Eritrea

| | |
|---------------------------|-------------------------------|
| Contact Person | 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 |
| 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 principle.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 247,277 | 253,417 | 265,389 | 271,918 | 222,288 |
| Net Earned Premium | 180,786 | 186,545 | 193,034 | 183,864 | 156,992 |
| Investment Income | 3,901 | 4,613 | 4,563 | 1,508 | 6,505 |
| Operating & Other Expenses | 26,768 | 25,392 | 25,834 | 27,081 | 23,995 |
| Gross Claims | 99,873 | 48,676 | 49,566 | 38,395 | 58,174 |

Ethiopia



| | |
|--------------------------------------|--|
| Official Name: | Federal Democratic Republic of Ethiopia |
| Capital: | Addis Ababa |
| Population: | 108386391 |
| Language: | Oromo, Amharic |
| Local Time: | UTC+3:00 |
| National Holidays: | 42883 |
| 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 Ethiopia |
| 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 |

FAIR MEMBERSHIP



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AFRICA INSURANCE COMPANY S.C.

Africa Insurance Company, Ethiopia

| | |
|---------------------------|--|
| Contact Person | Kiros Jiranie |
| Position | C.E.O |
| Tel | 00251-1 637716 |
| Email | md@africainsurancesc.com |
| Website | www.africainsurancesc.com |
| Address | Africa Ave., Bole Rd. Alem Bldg P.O. Box: 12941 - Addis Ababa - Ethiopia |
| Class of Business | Composite |
| Establishment Date | 1994 |
| Paid up Capital | Birr 172.3 million |
| Subscribed Capital | Birr 180 million |
| Owned by | 100 % National Entities or Individuals |

Brief:

Africa Insurance Company (AIC) is a privately owned Professional Insurance Company established in 1994 in accordance with the Licensing and Supervision of Insurance Business Proclamation No.8/1994, and the commercial code of Ethiopia. The company is set up with fully paid up capital of 30 million Ethiopian Birr. The capital is divided into 30,000 ordinary shares, each with a par value of 1000 Ethiopian Birr. The capital base AIC utilizes makes it the Strongest Private Insurance Company in the Country. Although AIC is a Young Company, its personnel who are implementing the day-to-day activities of the company are highly qualified in their particular job assignments which has enabled it to provide effective service to its clients.

| <u>Financial Indicator:</u> | 2015 | 2014 |
|---------------------------------------|-------------|-------------|
| Gross Premium Written | 406,7 | 351 |
| Net Earned Premium | 309,4 | 259,2 |
| Investment Income | 71,8 | 66,3 |
| Operating & Other Expenses | 76 | 68,5 |
| Net Incurred Claims | 228,6 | 192,1 |

FAIR MEMBERSHIP



Awash Insurance Company, Ethiopia

| | |
|---------------------------|--|
| Contact Person | Tsegaye Kemsu Arado |
| Position | C.E.O |
| Tel | (+ 251) - 115570039 |
| Email | aic@awashinsurance.com |
| Website | www.awashinsurance.com |
| Address | Ras Abebe Aregay Street, Awash Towers, Addis Ababa, Ethiopia |
| Class of Business | Life - Non Life |
| Establishment Date | 1994 |
| Paid up Capital | 424,762,500.00 |
| Subscribed Capital | 60,000,000.00 |
| Owned by | 100 % National Entities or Individuals |

Brief:

Awash Insurance Company S.C. (AIC) is one of the first few pioneer private insurance companies in Ethiopia launched following the liberalization of the financial sector in 1994. Founded on a solid base and uniquely on cross-sectional composition, AIC is progressing in renewing its commitment to excellence. We always work for the maximum satisfaction of our customers who rely on us and who have put their confidence in our Company.

| | Birr'000 | | | | |
|-----------------------------|----------|---------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Income | | | 544,648 | 479,061 | 404,278 |
| Net Earned Premium | 488,927 | 440,387 | | | |
| Investment Income | 104,791 | 84,316 | | | |
| Claims Incurred | | | 238,579 | 218,691 | 189,569 |

FAIR MEMBERSHIP



Ethiopian Insurance Corporation, Ethiopia

| | |
|---------------------------|--|
| Contact Person | Netsaent Lemessa |
| Position | C.E.O |
| Tel | 00251 5512400 |
| Email | eic.md@eic-et.com |
| Website | www.eic.com.et |
| Address | Addis Ababa, Ethiopia |
| Class of Business | Property, Liability and Life Business |
| Establishment Date | 1976 |
| Paid up Capital | 592000,000 Birr |
| Owned by | 100 % National Entities or Individuals |

Brief:

Ethiopian Insurance Corporation (EIC) was established in 1976 by proclamation No.68/1975. The Corporation came into existence by taking over all the assets and liabilities of the thirteen nationalized private insurance companies, with Birr 11 million (USD 1.29 million) paid up capital aiming the following objectives. Engage in all classes of insurance business in Ethiopia. Ensure the insurance services reach the broad mass of the people. 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.

| | Birr'000 | | | |
|---------------------------------------|-----------|-----------|-----------|-----------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 2,721,356 | 2,296,788 | 2,096,475 | 1,582,535 |
| Investment & Other Income: | 218,929 | 150,753 | 170,534 | 135,450 |

FAIR MEMBERSHIP



Ethiopian Reinsurance Company, Ethiopia

| | |
|---------------------------|--|
| Contact Person | Ato Yewendwossen Eteffa |
| Position | C.E.O |
| Tel | 22 017241379 |
| Email | ceo@ethiopianre.com |
| Website | www.ethiopianre.com |
| Address | P.O.Box:12687 street: Africa Avenue |
| Class of Business | Life - Non Life |
| Establishment Date | 1/7/2016 |
| Paid up Capital | 50 USD Million |
| Subscribed Capital | 25 USD Million |
| Owned by | 100 % National Entities or Individuals |

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.

FAIR MEMBERSHIP



NYALA INSURANCE S.C.
YOUR PROTECTION IS GUARANTEED!



Nyala Insurance SC, Ethiopia

| | |
|---------------------------|----------------------------|
| Contact Person | Ato Yared Mola |
| Position | C.E.O |
| Tel | 00251 116 639625 |
| Email | nisco@nyalainsurancesc.com |
| Website | www.nyalainsurance.com |
| Address | Addis Ababa, Ethiopia |
| Class of Business | Composite |
| Establishment Date | 1995 |
| Paid up Capital | 340.5 Million in Birr |
| Subscribed Capital | Birr 300 million |

Brief:

Nyala Insurance Share Company (NISCO) was founded in July 1995 following the liberalization of the insurance business to the private sector in 1994 with the Licensing and Supervision of Insurance Business Proclamation No. 85/1994. Currently, NISCO guarantees protection with care to its customers through three pronged services – General Life and Micro-insurance solutions with a network of 43 service outlets (28 Service Centers and 15 Contact Offices) distributed all over the country. NISCO has profoundly revised its previous course of business situation, and keenly formulated a forward-looking Strategic Plan that would help the Company streamline its resources towards achieving higher growth.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | ETB 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|--------------------|
| Gross Premium Written | | 435,869,096 | 399,522,155 | 341,278,909 | 399,522,155 |
| Net Earned Premium | 307,436,139 | 288,800,058 | 243,963,557 | 217,492,753 | |
| Investment Income | 119,160,375 | 98,926,631 | 77,608,515 | 67,772,805 | |
| Operating & Other Expenses | | 102,540,218 | 78,811,789 | 73,308,546 | |

FAIR MEMBERSHIP



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THE UNITED INSURANCE COMPANY SC

United Insurance Company, Ethiopia

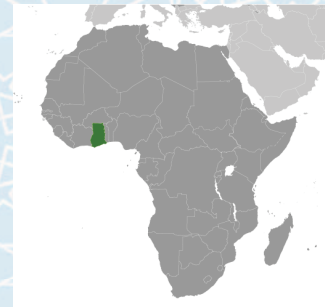
| | |
|---------------------------|---|
| Contact Person | Meseret Bezabih |
| Position | C.E.O |
| Tel | 00251 465 5656 |
| Email | meseret_ceo@unic-ethiopia.com |
| Website | www.unicportal.com.et |
| Address | Kirkos Subcity Woreda 06, Alpaulo Building, Debrezeit Road, P.O.Box 1156 Addis Ababa, Ethiopia |
| Class of Business | Composite |
| Establishment Date | 1994 |
| Paid up Capital | Br. 372.95 |
| Subscribed Capital | Br. 500 million |

Brief:

The United Insurance Company SC, better known as < UNIC-ETHIOPIA >, was established by 87 Ethiopians (individuals and enterprises) in November 1994 with an authorized capital of Br 25 million and an initial paid up capital of Br 8.073 million. Following the merger with Lion Insurance Company SC in 2002, The United Insurance Company SC, is currently owned by more than 467 shareholders. As a result of the merger and the decision of the Seven Extra-Ordinary General Meeting of shareholders, the Company's authorized capital rose to Br 250 million.

| Financial Indicator: | Birr 2015 |
|------------------------------|----------------------|
| Gross Premium Written | 296,465,285 |
| Net Earned Premium | 208,306,149 |
| Investment Income | 31,354,151 |
| Total Expenses | 51,016,673 |
| Net Incurred Claims | 110,949,802 |

Ghana



| | |
|--------------------------------------|-------------------------------|
| Official Name: | Republic of Ghana |
| Capital: | Accra |
| Population: | 28102471 |
| Language: | Asante & English |
| Local Time: | UTC+00:00 |
| National Holidays: | 42800 |
| Currency: | Ghanaian cedi |
| Monetary Unit: | 1GHC = 100Ghana pesewa |
| Exchange Rate(US\$1): | 4.385 GHC |
| GDP Per Capita US\$ PPP: | 4700 |
| GDP Per Capita US\$ Nominal : | 2262 |
| Supervisory Authority: | National Insurance Commission |
| National Association: | Ghana Insurers Association |
| Training Institute | Ghana Insurance College |
| Country UN Code: | GHA |
| Country Code: | (+233) |
| Area Code: | Accra: 30 |
| Internet Code: | .gh |
| Total Premium in US\$*: | 463 (Millions) 2017 |
| Life Premium in US\$*: | 216 (Millions) 2017 |
| Non-Life Premium in US\$*: | Ghc705,626,889 |

FAIR MEMBERSHIP



Ghana Re, Ghana

| | |
|---------------------------|--------------------------------|
| Contact Person | George Y. Mensah |
| Position | Managing Director |
| Tel | 00233-21 233046 |
| Email | info@ghanare.com |
| Website | www.ghanare.com |
| Address | Accra Mall, Amusudai Rd, Accra |
| Class of Business | Composite |
| Establishment Date | 1972 |

Brief:

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

| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | Ghc 2014 |
|---------------------------------------|-------------|-------------|-------------|-----------------|
| Gross Premium Written | 142,553 | 142,402 | 125,553 | 104,394,201 |
| Net Earned Premium | 103,465 | 124,824 | 103,465 | 92,572,534 |
| Investment Income | 58359 | 46440 | 58359 | 34775052 |
| Operating & Other Expenses | | | 25,609,583 | 35,153,897 |
| Gross Claims | 86,156 | 75,425 | 86,156 | |

FAIR MEMBERSHIP



SIC Life Company Limited, Ghana

| | |
|---------------------------|---|
| Contact Person | Elizabeth Wyna-Dogbe |
| Position | CEO |
| Tel | 00233 302 678130 |
| Email | info@siclif-gh.com |
| Website | www.siclif-gh.com |
| Address | No:1 Jones Nelson Road Adabraka Freetown P. O. Box CT3242 Cantonments, Accra |
| Class of Business | Life |
| Establishment Date | 13th February, 2007 |
| Paid up Capital | GH18,813,516.00 |
| Subscribed Capital | Nil |
| Owned by | 100% National Entities or Individuals |

Brief:

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

| <u>Financial Indicator:</u> | 2016 | 2015 | Ghc | 2014 |
|---------------------------------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 213 | 181 | | 158 |
| Net Earned Premium | 212 | 180 | | 157 |
| Investment Income | 99 | 76 | | 47 |
| Operating & Other Expenses | 44 | 33 | | 27 |
| Gross Claims | 146 | 117 | | 93 |

FAIR MEMBERSHIP



GN Reinsurance

GN Reinsurance Company, Ghana

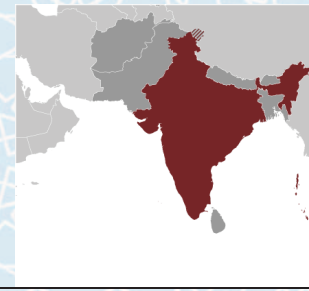
| | |
|--------------------------|--------------------------------------|
| Contact Person | Joseph Kusi-Tieku |
| Position | Managing Director |
| Tel | +233 302 542413/ +233 302 542417 |
| Email | info@gnreinsurance.com |
| Website | www.gnreinsurance.com |
| Address | No. 62 Kinshasha Avenue, Accra Ghana |
| Class of Business | Composite |

Brief:

GN Reinsurance Company Limited is a member of the Groupe Nduom companies and is based in Accra, Ghana. It is licensed by the National Insurance Commission and registered under the Companies Code of 1963 (Act 179). Our key objective in business is to provide reinsurance support through competitive cover terms and conditions with deep technical support and training for our clients.

| <u>Financial Indicator:</u> | Cedi (In Millions) | | |
|---------------------------------------|--------------------|------------|------------|
| | 2017 | 2016 | 2015 |
| Gross Premium Written | 40,880,851 | 29,751,327 | 12,845,841 |
| Net Earned Premium | 28,100,269 | 19,776,241 | 9,206,544 |
| Investment Income | 14711850 | 12271154 | 10612085 |
| Operating & Other Expenses | | | |
| Gross Claims | 7,855,541 | 3,765,040 | 5,437,807 |

India



| | |
|--------------------------------------|---|
| Official Name: | Republic of India |
| Capital: | New Delhi |
| Population: | 1296834042 |
| Language: | Hindi |
| Local Time: | UTC+05:30 |
| National Holidays: | 42761 |
| Currency: | India Rupee |
| Monetary Unit: | 1 INR = 100 paise |
| Exchange Rate(US\$1): | 65.17 INR |
| GDP Per Capita US\$ PPP: | 7200 |
| GDP Per Capita US\$ Nominal : | 2199 |
| Supervisory Authority: | Insurance Regulatory and Development Authority of india |
| National Association: | General Insurance Council, Insurance of actuaries of india |
| Training Institute | National Insurance Acadmy - Insurance Institute of India |
| Country UN Code: | IND |
| Country Code: | (+91) |
| Area Code: | New Delhi:11 - Mumbai: 22 - Chennai: 44 - Calcutta: 33 - Pune: 20 |
| Internet Code: | .in |
| Total Premium in US\$*: | 99838 (Millions) |
| Life Premium in US\$*: | 73735 (Millions) |
| Non-Life Premium in US\$*: | 26102 (Millions) |

FAIR MEMBERSHIP



General Insurance Corporation of India
Global Reinsurance Solutions

GIC Re, India

| | |
|---------------------------|--|
| Contact Person | Alice G. Vaidyan |
| Position | Chairman & Managing Director |
| Tel | 0091 22867000 |
| Email | cmd@gicofindia.com |
| Website | www.gicofindia.in |
| Address | Suraksha, 170, J Tata Road, Churchgate, Mumbai 400 020 |
| Class of Business | Reinsurance |
| Establishment Date | 22/11/1972 |
| Paid up Capital | 4,300,00 |
| Subscribed Capital | 4,300,00 |
| Owned by | 100 % National Entities or Individuals |

Brief:

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

| | ₹ in '000 | | | | |
|-----------------------------|---------------|-------------|-------------|---------------|-------------|
| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium | 1,641,253,719 | 688,644,606 | 331,818,342 | 1,558,777,015 | 151,839,660 |
| Written | | | | | |
| Net Earned Premium | 380,960,545 | 267,148,981 | 151,728,388 | 135,582,524 | 135,582,524 |
| Net Investment | 44,574,954 | 22,279,312 | 8,087,125 | 4,739,502 | 30248200 |
| Income | | | | | |
| Net Incurred Claims: | 3373,995 | 3295,355 | 21,646,41 | 12,899,86 | 118,917,700 |

FAIR MEMBERSHIP



National insurance Company, India

| | |
|---------------------------|--|
| Contact Person | Tajinder Mukherjee |
| Position | Chairman & Managing Director |
| Tel | 00913 3 22831705 |
| Email | cmd@nic.co.in |
| Website | www.nationalinsurance.nic.co.in |
| Address | 3, Middleton Street, Prafulla Chandra Sen Sarani , Kolkata, West Bengal, 700071. |
| Class of Business | Non Life |
| Establishment Date | 1906 |
| Owned by | 100 % National Entities or Individuals |

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. On Aug 7, 2002, National insurance was delinked from its holding Company that is GIC and was formed as an independent insurance company. National Insurance has offices all over India and a foreign office in Nepal. The Company has strong presence with around 1730 offices and more than 13000 skilled employees and over 50000 Agents spread all over the nation.

| | ₹ in lakh | | | |
|-------------------------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2017 | 2016 | 2015 | 2014 |
| Gross Direct Premium: | 50,13 | 1428236 | 1201898 | 1128263 |
| Net Premium | 39,86 | 1055561 | 1117315 | 1038675 |
| Income for investments | 276868 | 296210 | 291659 | 209509 |
| Operating Expenses: | 299952 | 333206 | 350901 | 312239 |
| Net Incurred Claims: | 1287068 | 1050668 | 1028240 | 767518 |

FAIR MEMBERSHIP



New India Assurance Company, India

| | |
|---------------------------|--|
| Contact Person | Atul Sahai |
| Position | Chairman & Managing Director |
| Tel | 00912 222674617 |
| Email | cmd@newindia.co.in |
| Website | www.newindia.co.in |
| Address | 87 Mahatma Gandhi Road, Po Box,959 fort Mumbai 400001, India |
| Class of Business | Non Life |
| Establishment Date | 1919 |
| Owned by | 100 % National Entities or Individuals |

Brief:

New India Assurance Co Ltd, today, is a 100 % Govt owned multinational general insurance company operating in 28 countries and headquartered at Mumbai, India. Our global business crossed Rs.22,270 Cr. Founded by Sir Dorabji Tata in 1919, we have been market leaders in India in non-life business for more than 40 years. Our Indian business crossed Rs 19.100 Cr in 2017. we have been rated AAA/Stable by CIRSIL since 2014. We are the only direct insurer in India rated A-(Excellent - Stable outlook) by AM Best since 2007. indicating that the company has the Highest degree of Financial strength to honor its Policyholders obligations". we have been leading the market, apart from premium,in reserves & net worth for many years.

| <u>Financial Indicator:</u> | 2017 | 2016 | ₹ in crore 2015 |
|-------------------------------------|----------|----------|--------------------|
| Gross Direct Premium Income: | 22718,76 | 19114,69 | 15149,51 |
| Earned Premium | 19724,60 | 17814,78 | 14959,83 |
| Investment Income | 5165 | 4517 | |
| Operating Expenses | 3529,02 | 3782.03 | 3515,80 |
| Net Incurred Claims: | 16896,47 | 16256.93 | 13141,19 |

FAIR MEMBERSHIP



Oriental
insurance

PRITHVI, AGNI, JAL, AKASH

Sab Ki Suraksha Hamare Paas

IRDA REG. NO. 556 CIN - U66010DL1947GOI007158

The Oriental Insurance Company, India

| | |
|---------------------------|--|
| Contact Person | A. V. Girija Kumar |
| Position | Chairman & Managing Director |
| Tel | 00912 011 43659595 |
| Email | thomastoommen@orientalinsurance.co.in |
| Website | www.orientalinsurance.org.in |
| Address | Oriental House - A-25/27 Asaf Ali Road, New Delhi - 110002 P. O. Box No.7037 |
| Class of Business | General |
| Establishment Date | 1947 |

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.

| | Rs. in lakhs | | | |
|-------------------------------------|--------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Direct Premium: | 1173684 | 1111702 | 861159 | 756193 |
| Net Premium | 1002823 | 922239 | 754373 | 647239 |
| Profit on sale of investment | 181736 | 93112 | 49203 | 71936 |
| Expenses of Management | -260943 | -275555 | -258008 | -234798 |
| Net Incurred Claims | -822122 | 939809 | -587959 | -526150 |

FAIR MEMBERSHIP



युनाइटेड इंडिया इंश्यूरेंस कंपनी लिमिटेड
UNITED INDIA INSURANCE COMPANY LTD.
 At United India, it's always U before I

United India Insurance Company, India

| | |
|---------------------------|---|
| Contact Person | Girish Radhakrishnan |
| Position | Chairman & Managing Director |
| Tel | 00912 04428575447 |
| Email | cmd@uiic.co.in |
| Website | www.uiic.co.in |
| Address | 24 Whites Road Chiennai - 600 - 014 India |
| Class of Business | Non Life |
| Establishment Date | 1938 |
| Owned by | 100 % National Entities or Individuals |

Brief:

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

| | ₹ in crore | | | |
|------------------------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Income: | 17429,95 | 16062,81 | 12250,36 | 10691,73 |
| Net Earned Premium | 12860,98 | 12032,31 | 10022,87 | 8816,32 |
| Investment Income | 3824,32 | 2636,07 | 2598,98 | 2141,92 |
| Operating Expenses | 2597,80 | 2969,12 | 2924,07 | 2648,57 |
| Claims Incurred | 12137,81 | 12881.51 | 8801,09 | 7443,03 |

Indonesia



| | |
|--------------------------------------|---|
| Official Name: | Republic of Indonesia |
| Capital: | Jakarta |
| Population: | 262787403 |
| Language: | Bahasa Indonesia |
| Local Time: | UTC+7:00 TO +9:00 |
| National Holidays: | 42964 |
| Currency: | Indonsian Rupiah |
| Monetary Unit: | 1 Indonesia 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 Seviles 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: | Jakarta: 21 |
| Internet Code: | .id |
| Total Premium in US\$*: | 20383 (Millions) |
| Life Premium in US\$*: | 15520 (Millions) |
| Non-Life Premium in US\$*: | 4863 (Millions) |

FAIR MEMBERSHIP



Indonesia Re, Indonesia

| | |
|---------------------------|---|
| Contact Person | Dr. Frans Y. Sahusilawane |
| Position | President Director |
| Tel | +62-21 3920101 |
| Email | cosecretary@indonesiare.co.id |
| Website | www.indonesiare.co.id |
| Address | Jl Salemba Raya No. 30, Jakarta Pusat |
| Class of Business | General & Life Reinsurance |
| Rating Overview | AA(idn) Fitch Rating (local rating), id AA Pefindo (local rating) |
| Establishment Date | November 30, 1985 |
| 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 (Persero) was established on November 30, 1985 under the name PT Asuransi Ekspor Indonesia (Persero). The Company engaged in insurance to support the development of nonoil exports were established based on Deed No. 173 dated November 30, 1985 made before Achmad Bajumi, SH, a Substitute Notary for Imas Fatimah, SH Notary in Jakarta.

In 2013, PT Asuransi Ekspor Indonesia (Persero) was appointed to become the shell of national reinsurance company with a core business that previously insurance became a reinsurance business. As the first step to fulfill this, PT Asuransi Ekspor Indonesia (Persero) transformed or changed its name to PT Asei Reasuransi Indonesia (Persero) or "Asei Re".

Asei Re then changed its name to PT Reasuransi Indonesia Utama (Persero) or Indonesia Re, on June 30, 2016 PT Reasuransi Internasional Indonesia has successfully merged into PT Reasuransi Indonesia Utama (Persero). PT Reasuransi Internasional Indonesia is the engine/driving force of shell of national reinsurance company carried out by Indonesia Re

| Financial Indicator: | Trillion Rupiah | | | | |
|----------------------------|-----------------|------|------|------|------|
| | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 6202 | 5777 | 5179 | 3843 | 1094 |
| Net Earned Premium | 3098 | 3011 | 2970 | 2393 | 426 |
| Investment Income | 301 | 311 | 274 | 263 | 86 |
| Operating & Other Expenses | 406 | 406 | 396 | 384 | 146 |
| Gross Claims | 3337 | 2675 | 2438 | 1983 | 367 |

FAIR MEMBERSHIP



P. T. Asuransi Central Asia, Indonesia

| | |
|---------------------------|---|
| Contact Person | Teddy Hailamsah |
| Position | President Director |
| Tel | (021) 56998288, 56998222 |
| Email | thling@aca.co.id cust-aca@aca.co.id / 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 | General insurance |
| Rating Overview | id A+ pefindo |
| Establishment Date | 1956 |
| Paid up Capital | IDR 100,000,000,000 |
| Owned by | 100% National Entities / Individuals |

Brief:

PT Asuransi Central Asia (ACA) is a company engaged in the field of general insurance, established since August 29, 1956. When ACA stood, it occupied an office on Jalan Asemka No. 28 Jakarta. Then had several times experienced displacement before finally settling in Wisma Asia, Jakarta since 1998 until now.

ACA mainstay insurance products are OTOMATE (Motor Vehicle Insurance), ASRI (Property Insurance), and Micro Insurance products such as Dengue Fever Insurance. ACA also has other products that fit the needs of the community, namely Engineering Insurance, Transportation, Boat Frame, Travel Safe (Travel Insurance), Medi + (Health Insurance), Wellwoman (Women's Cancer Insurance), Financial Insurance, Personal Accident Insurance, Plant Insurance and other insurance products

| | Millions Rupiah | | | | |
|-----------------------------|-----------------|---------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 3179492 | 2794914 | 2965791 | 2979437 | 2720639 |
| Net Earned Premium | 1429488 | 1258682 | 1297086 | 1305701 | 1353559 |
| Investment Income | 314934 | 511449 | 527758 | 147137 | 213649 |
| Operating & Other Expenses | 611529 | 568683 | 551224 | 482719 | 371255 |
| Gross Claims | 1408207 | 1461863 | 1682630 | 1647354 | 1558598 |

FAIR MEMBERSHIP



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

| | |
|---------------------------|---|
| Contact Person | Eko Supriyanto Hadi |
| Position | President Director |
| Tel | +62 21 5790 3535 |
| Email | asei@asei.co.id / humas@asei.co.id |
| Website | www.asei.co.id |
| Address | Menara Kadin Indonesia Building, 21st Floor Jl. HR Rasuna Said Blok X-5 Kav. 2-3 Jakarta - 12950 INDONESIA |
| Class of Business | Direct Insurance and Reinsurance Business |
| Rating Overview | AA - (idn) Fitch ratings |
| Establishment Date | 1985 |
| Paid up Capital | Rp. 550 billion |
| Subscribed Capital | RP 800 billion |
| Owned by | 100% owned by National Entities |

Brief:

The establishment of PT Asuransi Ekspor Indonesia (Persero), pursuant to government regulation no.20 of 1983. The company engaged in insurance business to support the development of non oil and gas export.

2015

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

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | Millions Rupiah | |
|---------------------------------------|-------------|-------------|-------------|------------------------|-------------|
| Gross Premium Written | 358321 | 383933 | 470865 | 2015 | 2014 |
| Net Earned Premium | 132404 | 204663 | 211419 | 710541 | 25062 |
| Investment Income | 21390 | 28371 | 53287 | 419995 | 10988 |
| Operating & Other Expenses | 129392 | 118573 | 129937 | 167670 | 5819 |
| Gross Claims | | | | 598259 | |

FAIR MEMBERSHIP



P.T. Asuransi Maipark Indonesia, Indonesia

| | |
|---------------------------|---|
| Contact Person | Ahmad Fauzie Darwis |
| Position | President Director |
| Tel | (62-21) 2938 0088 |
| Email | maipark@maipark.com |
| Website | www.maipark.com |
| Address | PT. Reasuransi MAIPARK Indonesia Multivision Tower 8th Floor Jl. Kuningan Mulia Blok 9 B Jakarta 12960, Indonesia |
| Class of Business | Reinsurance |
| Rating Overview | A-(idn)' fitch ratings/Positive |
| Establishment Date | 23rd December 2003 |
| Owned by | 100 % owned by National Entities or individuals. There are 83 shareholding companies |

Brief:

MAIPARK is an abbreviation for Maskapai Asuransi Indonesia (MAI) and Perusahaan Asuransi Risiko Khusus (PARK). MAI was the oldest General Insurance Company in Indonesia and its license was purchased by 32 founding shareholders on 23rd December 2003 at a General Shareholder Meeting. Besides its function as a reinsurer MAIPARK engages in research support, education of the public about natural disaster, risk mitigation and more stringent and safer construction standards and building codes.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | Millions Rupiah | |
|---------------------------------------|---------|--------|--------|-----------------|--------|
| | 2015 | 2014 | | | |
| Gross Premium Written | 335,270 | 300643 | 252218 | 289728 | 222878 |
| Net Earned Premium | 154859 | 142958 | 130065 | 145154 | 112149 |
| Investment Income | 22813 | 33573 | 20421 | 22863 | 20309 |
| Operating & Other Expenses | 50083 | 56728 | 51663 | 48038 | 42516 |
| Gross Claims | 42358 | 14518 | 12318 | 9932 | 4516 |

FAIR MEMBERSHIP



P.T. Tugu Reasuransi Indonesia, Indonesia

| | |
|---------------------------|--|
| Contact Person | Adi Pramana |
| Position | President Director |
| Tel | +62-213140267 |
| Email | tugure@tugu-re.com |
| Website | www.tugure.id |
| Address | Jl. K.H Wahid Hasyim No 4-4a, Lt. 3-6 Menteng, Jakarta 10340 - Indonesia |
| Class of Business | Reinsurance |
| Rating Overview | A+ fitch ratings |
| Establishment Date | established on April 2, 1987 |
| Owned by | 100% owned by National Entities |

Brief:

PT Tugu Reasuransi Indonesia ("the Company" or "Tugure") was established on April 2, 1987 in the presence of the Notary Raden Santoso, SH. Through Deed No. 8 dated April 2, 1987, which was later amended by Deed No. 28 dated May 11, 1987 and Deed No. 19 dated June 15, 1987. Tugure's current business activities are to provide services in reinsurance against risks faced by General Insurance Companies, Life Insurance Companies, Guarantee Companies, and/or other Reinsurance Companies. Tugure experienced a rapid development as a corporation and gained the confidence of the national and international insurance industry. In 2004, Tugure was appointed as the lead pioneer for reinsurance cooperation among ASEAN countries under the ARES (ASEAN Reinsurance Exchange Scheme), followed by expansion of the Company's operations to countries such as Malaysia, Philippines, Vietnam and Thailand. In the year 2017, the Company implemented a number of corporate actions, which began in March through changes of the Company's shareholders due to the purchase of all shares owned by the Dana Pensiun Pertamina by PT Tugu Pratama Interindo.

| <u>Financial Indicator:</u> | 2017 | 2016 | Thousand Rupiah | |
|---------------------------------------|-------------|-------------|------------------------|-------------|
| | | | 2015 | 2014 |
| Gross Premium Written | 3007567 | 2257767 | 1500916 | 1156975 |
| Net Earned Premium | 1554301 | 1326035 | 1058512 | |
| Investment Income | 115641 | 106799 | 92248 | 91309 |
| Operating & Other Expenses | 127602 | 99446 | 82427 | 64000 |
| Gross Claims | 1005335619 | 860429540 | 698941587 | 648783946 |

FAIR MEMBERSHIP



sinarmas MSIG

PT Asuransi Jiwa Sinarmas MSIG, Indonesia

| | |
|---------------------------|---|
| Contact Person | Hamid Hamzah |
| Position | President Director |
| Tel | (021) 5060 9999 |
| Email | cs@sinarmasmsiglife.co.id |
| Website | www.sinarmasmsiglife.co.id |
| Address | Sinarmas MSIG Tower Jl.Jend.Sudirman Kav. 21, Setiabudi South Jakarta 12930 |
| Class of Business | life insurance |
| Establishment Date | 14 April 1985 |
| Owned by | 100% owned by National Entities / individuals |

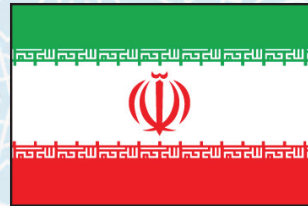
Brief:

After changing its name twice - as PT Asuransi Jiwa Eka Life in 1989 and PT Asuransi Jiwa Sinarmas in 2007, PT Asuransi Jiwa Sinarmas MSIG Tbk. also known as Sinarmas MSIG Life - SMiLe) emerged as a joint venture life insurance company equally owned at 50% each by PT Sinar Mas Multiartha Tbk and Japan's insurance powerhouse, Mitsui Sumitomo Insurance Co., Ltd in 2011. July 9, 2019, PT Asuransi Jiwa Sinarmas MSIG Tbk. officially registered on the Indonesia Stock Exchange (IDX) and became a public company with a composition of 80% share ownership by Mitsui Sumitomo Insurance Co., Ltd., 12.5% PT Sinar Mas Multiartha Tbk and 7.5% public.

Sinarmas MSIG Life's operational activities are carried out in 65 service and marketing offices, supported by more than 800 employees and around 8,200 marketers to serve the needs of 1.2 million individual and group customers for numerous protection and investment product solutions at various stages of life.

| Financial Indicator: | 2017 | 2016 | Millions Rupiah | |
|--|-------------|-------------|------------------------|-------------|
| | | | 2015 | 2014 |
| Gross Premium Written | 3796408 | 6045794 | 6621313 | 7153762 |
| Net Earned Premium | 3796988 | 6044015 | 6585330 | 7153319 |
| Investment Income | 1361584 | 1157172 | -1288358 | 1136445 |
| Operating & Other Expenses | | | | |
| General & Administrative expenses | | 27772 | 235544 | 215508 |

Iran



| | |
|--------------------------------------|---|
| Official Name: | Islamic Republic of Iran |
| Capital: | Tehran |
| Population: | 83024745 |
| Language: | Persian |
| Local Time: | UTC+03:30 |
| National Holidays: | 42826 |
| Currency: | Rials |
| Monetary Unit: | 1 Iranian Rial/100=Dinar |
| Exchange Rate(US\$1): | 32769.7 IRR |
| GDP Per Capita US\$ PPP: | 20100 |
| GDP Per Capita US\$ Nominal : | 5820 |
| Supervisory Authority: | the Ministry of Economic Affairs and Finance |
| National Association: | Bimeh Markazi of Iran |
| Training Institute | High Council of Insurance - Insurance Research Center |
| Country UN Code: | IRN |
| Country Code: | (+98) |
| Area Code: | Tehran :21 |
| Internet Code: | .ir |
| Total Premium in US\$*: | 7688 (Millions) |
| Life Premium in US\$*: | 1010 (Millions) |
| Non-Life Premium in US\$*: | 6678 (Millions) |

FAIR MEMBERSHIP



Alborz Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Seyed Rasul Tajdar |
| Position | Managing Director |
| Tel | 0098-21 88803821 |
| Email | Tajdar@Bimehalborz.ir ; info@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 |
| Establishment Date | 1959 |
| Paid up Capital | IRR 600,000,000,000 |
| 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.

| Financial Indicator: | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 17353847 | 14391232 | 8836888 |
| Net Earned Premium | | | |
| Investment Income | 885250 | 8369008 | 962399 |
| Operating & Other Expenses | 19043565 | 15882437 | 10235129 |
| Gross Claims | 10817895 | 7361333 | 5601785 |

FAIR MEMBERSHIP



Amin Reinsurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Seyed Mostafa Kiaie |
| Position | Managing Director |
| Tel | (+98) 764 4420785 - 7 |
| Email | smkiaie@aminre.com , info@aminre.ir |
| Website | www.aminre.ir |
| Address | No. 16 Sanaie Ave. - Andisheh Blvd. , Kish Island ; Iran |
| Class of Business | General Reinsurance |
| Establishment Date | 2003 |
| Paid up Capital | IRR 370,000,000,000 |
| Subscribed Capital | |
| Owned by | 100% owned by National Entities |

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

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

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

FAIR MEMBERSHIP



Asia Insurance Company, Iran

Contact Person M. Badin
Position Deputy Chairman-Managing Director
Tel (+98 - 21) 88800950 - 7
Email m.badin@asiainsurance.ir; info@bimehasia.ir
Website www.bimehasia.ir
Address No 299, Taleghani St, Tehran, Iran , POB: 15815-1885
Class of Business operate in all insurance fields including life, non-life as well as reinsurance
Rating Overview Asia Insurance Co. (AIC) stands at the 1st place among Iranian insurance market in the 20th year of such rankings, Industrial Management Institute (IMI) declared. This place was achieved in 2014 for the first time and was repeated in 2015 & 2016 & 2017& 2

Establishment Date

1959

Paid up Capital

455,000,000,000

Owned by

100% owned by National Entities

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

AIC commenced its operations with the new objectives and tasks in 2010, as the largest private insurance company in Iran with a capital of IR Rls. 2300 Billion. AIC is the founder of legal representation after Islamic republic of Iran, it is the first insurer that delivered endowment life policies after Islamic Revolution of Iran, it enjoys a vast sales network throughout of Iran, etc.

| <u>Financial Indicator:</u> | Million IRR | |
|------------------------------------|-------------|----------|
| | 2015 | 2014 |
| Gross Premium Written | 21317385 | 16013873 |
| Net Earned Premium | | |
| Investment Income | 1438042 | 1250241 |
| Operating & Other Expenses | | |
| Personel & administrative expenses | -1720500 | -1096588 |
| Gross Claims | | |

FAIR MEMBERSHIP



BIMEH MARKAZI CENTRAL INSURANCE OF IR IRAN

Bimeh Markazi Iran, Iran

| | |
|---------------------------|---|
| Contact Person | Mr.Mohammad Ebrahim Amin |
| Position | President |
| Tel | 98-21-24 55 10 00 |
| Email | secretariat@centinsur.ir - pro@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 |
| Establishment Date | 1971 |
| Paid up Capital | 800,000,000,000 |
| 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.

| <u>Financial Indicator:</u> | Million IRR | | |
|-----------------------------|-------------|----------|----------|
| | 2016 | 2015 | 2014 |
| Gross Premium Written | 41210687 | 46269216 | 37228606 |
| Net Earned Premium | 31226594 | 35471690 | 31226594 |
| Investment Income | 9917634 | 6732404 | 5907872 |
| Operating & Other Expenses | | | |
| General Expenses | 747585 | 674359 | 540753 |
| Gross Claims | | | |

FAIR MEMBERSHIP



Dana Insurance Company, Iran

| | |
|---------------------------|--|
| Contact Person | Ebrahim Kardgar |
| Position | Managing Director |
| Tel | 9821-88 77 09 71-9 |
| Email | international@dana-insurance.com |
| Website | www.dana-insurance.com |
| Address | No. 2, 15th Street., Gandi Ave, Tehran, Iran |
| Class of Business | Composite Takaful |
| Establishment Date | 1974 |
| Paid up Capital | 105,475,000,000 |
| 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.

FAIR MEMBERSHIP



Iranian Reinsurance Company, Iran

| | |
|---------------------------|--|
| Contact Person | Mohammad Asoudeh |
| Position | Vice Chairman and Managing Director |
| Tel | 98-21-88 62 86 11-16 |
| Email | asoudeh@iranianre.com ; info@iranianre.com |
| Website | www.iranianre.com |
| Address | No. 5 Zayandeh-Roud St., North Shirazi Ave, Mollasadra Ave, Tehran 1991634491, Iran |
| Class of Business | Reinsurance |
| Establishment Date | 2010 |
| Paid up Capital | 1535000000 |
| Owned by | 100% owned by National Entities |

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.

| <u>Financial Indicator:</u> | 2016 | 2015 | USD | 2014 |
|------------------------------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 17437561 | 18242579 | | 14776966 |
| Net Earned Premium | 15815278 | 15635221 | | 0 |
| Investment Income | 12653086 | 13962531 | | 12015180 |

FAIR MEMBERSHIP



MA Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Hojat Baharifar |
| Position | Managing Director |
| Tel | +9821-8690 |
| Email | ceo@bimehma.ir ; Info@bimehma.ir |
| Website | www.bimehma.com |
| Address | No 9, Vanak St, Vanak sq, Tehran, Iran |
| Class of Business | insurance |
| Establishment Date | 2011 |
| Owned by | 100% owned by National Entities |

Brief:

Ma Insurance Co. was incorporated under no. 407563 on Jul. 4, 2011 and received its activity permission in all insurance types including properties, individuals, and responsibility under no. 90/13763 on Jul. 6, 2011 from Iran Central Insurance of Iran Co.. Ma Insurance Co. has obtained a good place by employing skilled human force and experts in insurance industry. Ma Insurance Co. acts in all insurance fields now with more than 40 branches and 1000 agents in all over country and is ready to serve the respectful policy holders

| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
|--|-------------|-------------|-------------|-------------|
| Gross Premium Written | 3663625 | 2883051 | 3334883 | 1093226 |
| Net Earned Premium | 1919622 | 1496818 | 1316997 | 938041 |
| Investment Income | | 832970 | 316911 | 219490 |
| General & Official staff expenses | -475129 | -334685 | -250565 | -206413 |

Million IRR

FAIR MEMBERSHIP



Mellat Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Mr. Salahinejad |
| Position | Managing Director |
| Tel | 98-21-88 87 88 14-15 |
| Email | naghizadeh@mellatinsurance.com; info@melat.ir |
| Website | www.mellatinsurance.com |
| Address | No. 48, Shahid Haghani Express Way, Vanak Square, Tehran, Iran. P.O Code: 1517973913 |
| Class of Business | Composite Insurance and Reinsurance |
| Establishment Date | 2003 |
| Paid up Capital | 2,850 Billion IRR |
| Owned by | 100% National Entities |

Brief:

- One of the largest private insurance companies, writing life and Non-Life business; active in all lines of outward and inward reinsurance market since 2005.
- The first and only private insurance company with foreign inward reinsurance authorization from regulatory authority (Central Insurance Of IR Iran) since 2015.
- The first Electronic Insurance company with consumers rights certificate from Iran's National Consumers and Products Protection Organization.
- Listed on Tehran Stock Exchange.

| Financial Indicator: | 2018 | 2017 | 2016 | Currency: Billion IRR | |
|---------------------------------------|-------------|-------------|-------------|------------------------------|-------------|
| | | | | 2015 | 2014 |
| Gross Premium Written | 6,985 | 3,645 | 3,265 | 3,762 | 3,180 |
| Net Earned Premium | 4,711 | 3,103 | 2,960 | 3,354 | 2,553 |
| Investment Income | 452 | 709 | 342 | 426 | 354 |
| Operating & Other Expenses | 411 | 441 | 389 | 302 | 239 |
| Paid Losses | 3,022 | 3,092 | 3,091 | 2,225 | 2,619 |

FAIR MEMBERSHIP



Moallem Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Mohammad Ebrahim Tahsiri |
| Position | Manager and Management Committee Member |
| Tel | 98-21-88 77 91 835 |
| Email | tahsiry.me@mic.co.ir ; Info@mic-ir.com |
| Website | www.mic.co.ir |
| Address | No. 56, Haghani Boulevard, Vanak Square, Tehran 1517973511, Iran |
| Class of Business | Non-Life Insurance |
| Establishment Date | 1994 |
| Paid up Capital | 35 Billion Rials |
| Owned by | 100% owned by National Entities |

Brief:

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

| <u>Financial Indicator:</u> | IRR in Thousands | | |
|-----------------------------|------------------|-----------|-----------|
| | 2016 | 2015 | 2014 |
| Gross Premium Written | 290311721 | 228722448 | 186703283 |
| Net Earned Premium | 252123393 | 194379617 | 150331391 |
| Investment Income | 21810961 | 12883075 | 5935407 |
| Operating & Other Expenses | -22041442 | -13501190 | -12573160 |
| Gross Claims | 18582914 | 124940550 | 88054535 |

FAIR MEMBERSHIP



Parsian Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Mr. Hadi Oyar Hossein |
| Position | Vice-Chairman of the Board and CEO |
| Tel | +98-21-82 59 |
| Email | oyarhossein@parsianinsurance.com info@parsianinsurance.com |
| Website | www.parsianinsurance.ir |
| Address | No. 22, West Qobadiyan St., Above Mirdamad Blvd., Valiasr Ave., 1969633431, Tehran, Iran |
| Class of Business | life and non-life insurance |
| Establishment Date | Mar., 2003 |
| Paid up Capital | IRR 4,000 Billion |
| Owned by | 100% owned by National Entities |

Brief:

Parsian Insurance Co. has been established with permission of Tehran Department for Registration of Companies and Non-commercial Institutes under Registration Number 200722 on Mar 29, 2003 with a fully paid up capital of IRR. 160 billion, and on May 18, 2003 the company could obtain its business license in all insurance fields under No. 5200 from Central Insurance of IR Iran. The company started its activity as a private insurance company on May 18, 2003 upon issuance of the first policy. Current fully paid-up capital of the company has been increased to IRR 3,000 billion.

| <u>Financial Indicator:</u> | 2019.03.20 | 2018.03.20 | 2017.03.20 | Million IRR (000,000) | |
|---------------------------------------|-------------------|-------------------|-------------------|------------------------------|-------------------|
| Gross Premium Written | 20,509,621 | 19,997,626 | 17,535,107 | 2016.03.19 | 2015.03.20 |
| Net Earned Premium | 16,570,670 | 16,364,125 | 13,853,096 | 14,122,815 | 11,359,963 |
| Investment Income | 721,249 | 550,475 | 566,817 | 11,196,111 | 8,598,994 |
| Operating & Other Expenses | (1,389,030) | (1,213,829) | (938,852) | 593,703 | 523,513 |
| Gross Claims | (14,023,104) | (11,608,913) | (9,626,184) | (797,740) | (624,371) |
| | | | | (7,455,442) | (5,847,067) |

FAIR MEMBERSHIP



Sarmad Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Mehdi Mahdavi |
| Position | Managing Director and Member of the Board |
| Tel | (021)43954000 |
| Email | info@sarmadins.ir |
| Website | www.sarmadins.ir |
| Address | Central building: Tehran, Africa Boulevard, intersection of Esfandiar St., corner of St. West Arash Street, No. 113, Sepehr Africa Building, first floor |
| Class of Business | Insurance |
| Establishment Date | 2013 |
| Paid up Capital | 400 Billion |
| Owned by | 100% owned by National Entities |

Brief:

As all insurance companies, is a public stock and therefore it began to share its public shares on 2013.

In the public subscription stage, Arman exports Sepehr company and also another of the largest and most reputable financial and credit groups of the country, namely the Bank of the city by the company's economic development group, arrived at the major shareholders community of the company, which can be the only insurer company The country's insurance industry considered the country's two largest banks, including the bank Saderat Iran and the city bank as the main shareholder.

FAIR MEMBERSHIP



SINA Insurance Company, Iran

| | |
|---------------------------|---|
| Contact Person | Reza Jafari |
| Position | Managing Director and Vice President |
| Tel | 0098-28370000 |
| Email | CRM@Sinainsurance.com |
| Website | www.sinainsurance.com |
| Address | No 225, Mirdamad Blvd, After Nafteshomali, Tehran, Iran |
| Class of Business | All Class of Business |
| Establishment Date | 2003 |
| Paid up Capital | 905 Billion Rials |
| 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.

Financial Indicator:

| | Millions Rials |
|---------------------------------------|------------------------|
| Gross Premium Written | 2016 5227488 |
| Net Earned Premium | 4645001 |
| Investment Income | 247386 |
| Operating & Other Expenses | 3704306 |
| Gross Claims | |

FAIR MEMBERSHIP



Taavon Insurance Company, Iran

| | |
|---------------------------|--|
| Contact Person | Younes Mazloumi |
| Position | CEO |
| Tel | (98) 2142086 |
| Email | info@taavon-ins.ir |
| Website | www.taavon-ins.ir |
| Address | No. 22, Qaem Maqam-e-Farahani, District 6, Tehran Province |
| Class of Business | Composite |
| Establishment Date | 2007 |
| Owned by | 100% owned by National Entities |

Brief:

Taavon Insurance Company has started its operations since 2007, aiming to involve the cooperative sector into the activities of the bank and insurance, and getting into the monetary and financial markets of the country and implementing general policies of principle 44.

The company was registered by the Stock Exchange on Dec 26th, 2012 under No. 433049 after obtaining authorization from the Central Insurance of I.R.I and the Ministry of Cooperatives, Labor and Social Welfare, as well as the Securities and Exchange Organization.

Taavon Insurance Company (Public Joint Stock) achieved the license of various types of property, liability, and individual insurance on July 11th, 2013 based on the "Law on the Establishment of Non-Governmental Insurance Companies" and "The Law on the Establishment of the Central Insurance of I.R.I and Insurance" and the approval of the Supreme Council of Insurance and the approval of the General Assembly of the Central Insurance of I.R.I.

Iraq



| | |
|--------------------------------------|---------------------------------|
| Official Name: | Republic of Iraq |
| Capital: | Baghdad |
| Population: | 40194216 |
| Language: | Arabic, Kurdish |
| Local Time: | UTC+3:00 |
| National Holidays: | 3 october, 14 july |
| Currency: | Iraqi dinar |
| Monetary Unit: | 1 Iraqi Dinar/1000=fils |
| Exchange Rate(US\$1): | 1184 IQD |
| GDP Per Capita US\$ PPP: | 16700 |
| GDP Per Capita US\$ Nominal : | 6116 |
| Supervisory Authority: | Ministry Of Finance |
| National Association: | the Iraqi Insurance Association |
| Training Institute | |
| Country UN Code: | IRQ |
| Country Code: | (+964) |
| Area Code: | Baghdad: 1 |
| Internet Code: | .iq |
| Total Premium in US\$*: | 271,080 (Millions) 2015 |
| Life Premium in US\$*: | |
| Non-Life Premium in US\$*: | |

FAIR MEMBERSHIP



شركة إعادة التأمين العراقية العامة

Iraq Reinsurance Company (PLC)

Iraqi Reinsurance Company, Iraq

| | |
|---------------------------|-----------------------|
| Contact Person | Fawzia Youssif |
| Position | Chairman & G.M. |
| Tel | +62-21 3920101 |
| Email | iraqre_ins@mov.gov.iq |
| Address | P.O. Box 3115 Olweya |
| Class of Business | Reinsurance |
| 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 important of these contributions:

- Long-term financial investments
- Investments in staff housing loans
- Investment in establishing Arab companies in Bahrain, Lebanon and Yemen
- Buy and sell shares

| <u>Financial Indicator:</u> | 2017 | 2016 |
|-----------------------------|-------------|-------------|
| Premiums received | 14243 | 16423 |
| Net Investment | 45798 | 39472 |
| Investment Income | 2135 | 2384 |
| Net Profit | 1248 | 1242 |
| Paid Claims | 8208 | 5517 |

Jordan



| | |
|--------------------------------------|---------------------------------|
| Official Name: | The Hashemite Kingdom of Jordan |
| Capital: | Amman |
| Population: | 10458413 |
| Language: | Arabic |
| Local Time: | UTC+2:00 |
| National Holidays: | 42880 |
| Currency: | Jordanian dinar |
| Monetary Unit: | 1 jordanian Dinar/100=Qirsh |
| Exchange Rate(US\$1): | 0.71 JOD |
| GDP Per Capita US\$ PPP: | 9200 |
| GDP Per Capita US\$ Nominal : | 4228 |
| Supervisory Authority: | The Insurance Commission |
| National Association: | Jordan Insurance Federation |
| Training Institute | The Arab Insurance Institute |
| Country UN Code: | JOR |
| Country Code: | (+962) |
| Area Code: | Amman:6 |
| Internet Code: | .jo |
| Total Premium in US\$*: | 895 (Millions) |
| Life Premium in US\$*: | 120 (Millions) |
| Non-Life Premium in US\$*: | 775 (Millions) |

FAIR MEMBERSHIP



International General Insurance, Jordan

| | |
|---------------------------|---|
| Contact Person | WASEF JABSHEH |
| Position | CEO & Vice Chairman |
| Tel | +962 6 562 2009 |
| Email | info@iginsure.com |
| Website | www.iginsure.com |
| Address | 74 Abdel Hamid Sharaf St. PO Box 941428 Amman 11194 Jordan |
| Class of Business | Insurance & Reinsurance |
| Rating Overview | Standard and Poor's upgraded financial strength rating to "A-", with a Stable outlook. A.M. Best rated the company A- (Excellent) |
| Establishment Date | 2001 |
| Paid up Capital | USD 143 Million |
| Owned by | 67% owned by National Entities / individuals 20% Owned By Other From Afro -Asian Countries 13% Owned By Others from Non - Afro- Asian Countries |

Brief:

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

| | USD | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 301.6m | 275.30m | 231.40m | 242.34m | 251.52m |
| Net Earned Premium | 182053608 | 154808775 | 156903319 | 155762052 | 189540732 |
| Investment Income | 10.4m | 12.70m | 12.80m | 13.24m | 14.77m |
| General & Administrative expenses | -35351679 | -31252936 | -31007651 | -28275467 | -24483717 |
| Gross Claims | -211044400 | -252154218 | -129113544 | -134073135 | -143893992 |

FAIR MEMBERSHIP



Jordan Insurance Company, Jordan

| | |
|---------------------------|--|
| Contact Person | Imad Abdel Khaleq |
| Position | Member of the Board of Directors/Managing Director |
| Tel | +962 6 4634161 |
| Email | ikhaleq@jicjo.com , allinsure@jicjo.com |
| Website | www.jicjo.com |
| Address | Amman - 3rd Circle, P.O.Box 279 Amman, Jordan 11118 |
| Class of Business | Composite |
| Rating Overview | B++ (AM Best) |
| Establishment Date | 1951 |
| Paid up Capital | JOD 30,000,000 |

Brief:

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

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 72900398 | 79114156 | 75420 | 65507676 | 60283593 |
| Net Earned Premium | 40775658 | 41179156 | 36171370 | 32405276 | 27436955 |
| Investment Income | | | 939 | 1367 | 1043 |
| Gross Claims | | | | 37265140 | 44518276 |

FAIR MEMBERSHIP



Middle East Insurance Company, Jordan

| | |
|---------------------------|---|
| Contact Person | Dr Rajai Swies |
| Position | Chief Executive officer |
| Tel | 00962-6-5004100 |
| Email | info@meico.com.jo |
| Website | www.meico.com.jo |
| Address | Jabal Amman Zahran st |
| Class of Business | Insurance |
| Rating Overview | A.M. Best B+ (Good) "bbb-" |
| 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 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. 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. 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: | 2018 | 2017 | 2016 | 2015 | JD | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-----------|-------------|
| Gross Premium Written | 40680 | 41,179 | 40,089 | 37,569 | | 38,317 |
| Net Earned Premium | 18,803 | 18,328 | 18,740 | 16,340 | | 16,547 |
| Investment Income | 18,803 | 18,328 | 18,740 | 16,340 | | 2,213 |
| Operating & Other Expenses | 22181 | 21,381 | 20,332 | 18,326 | | 18,037 |
| Gross Claims | 25,599 | 20,630 | 29,541 | 19,272 | | 18,981 |

FAIR MEMBERSHIP



شركة الأراضي المقدسة للتأمين
The Holy Land Insurance Co.

The HolyLand Insurance Company, Jordan

| | |
|---------------------------|--|
| Contact Person | Mohannad.M.AL.Muthaffar |
| Position | General Manager |
| Tel | +962 6 5668598 |
| Email | info@holylansins.com |
| Website | www.holylansins.com |
| Address | Amman - Jabal Al Hussein - Be'er el Sabe' Str. |
| Class of Business | Non-Life Insurance |
| Establishment Date | 1980 |
| Paid up Capital | 8,000,000 JD |
| Owned by | 100% owned by National Entities / individuals |

Brief:

The Holy Land Insurance Co. was incorporated in 1980 and wholly owned by the private sector, shareholders are mainly prominent businessmen, bankers and industrial groups. The company writes all classes of general insurance such as Motor, Marine Cargo, Fire & Miscellaneous accidents and Engineering business.

Our company had persisted in saying that we were driven in shaping our underwriting policy by a commitment to technical profit rather than market share. Thus choice made growth in premium income of a secondary importance in our list of priorities.

| <u>Financial Indicator:</u> | JD | 2014 |
|-----------------------------|----|---------|
| Gross Premium Written | | 6857356 |
| Net Earned Premium | | |
| Investment Income | | |
| Operating & Other Expenses | | |
| Gross Claims | | 8267142 |

FAIR MEMBERSHIP



The Islamic Insurance Company, Jordan

| | |
|---------------------------|---|
| Contact Person | Ahmed M. Sabbagh |
| Position | General Manager |
| Tel | 962-6-56 20 151 |
| Email | islamicinsurance@orange.jo |
| Website | www.islamicinsuranc.jo |
| Address | Amman, Wasfi Al-tall St. - Bldg. No. (94), Al-Tabba' Commercial Complex |
| Class of Business | Motors , Marine , Fire , Medical , Takaful |
| Rating Overview | (A) by Islamic International Rating Agency |
| Establishment Date | 1996 |
| Paid up Capital | JD 15 million |
| Subscribed Capital | |
| Owned by | 78% owned by National Entities / individuals 22% Owned By Other From Afro -Asian Countries |

Brief:

The Islamic Insurance Company is the first Takaful insurance company in Jordan. It was established in 1996. It practices the legitimate cooperative Insurance which complies with the Islamic Share'ah laws and on the basis of a Wakalah (agency) with a known wage.

The company started with a capital of 2 million Jordanian Dinars and now reached 15 million Jordanian Dinars.

The Islamic Insurance Company dominates the largest share of the takaful market in Jordan and occupies a prominent position in the takaful insurance market inside and outside Jordan.

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 24611 | 23476 | 23003 | 22902 | 21452 |
| Net Earned Premium | 16517 | 17057 | 16265 | 15600 | 14543 |
| Investment Income | | | | 854 | 778 |
| Operating & Other Expenses | | | | 4580 | 3029 |
| Gross Claims | | | | | |

FAIR MEMBERSHIP



Trust Holding Company, Jordan

| | |
|---------------------------|---|
| Contact Person | Kamel Abu Nahl |
| Position | Chairman & CEO |
| Tel | +962 (6)592-3624 |
| Email | trustamman@trustgroup.net |
| Website | www.trustgroup.net |
| Address | Trust Building, 11 Mohd Ali Janah Street, Abdoun, P.O. Box: 830968 Amman 11183, Jordan |
| Class of Business | Insurance & Reinsurance |
| Establishment Date | 2007 |

Brief:

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

Trust Insurance is under the umbrella of Nest Group. Nest Group operates in more than 22 countries in North America, Europe, Africa the Middle East/ Gulf Region and the Far East. The Group's assets are \$4.5 billion and its net assets \$2.5 billion. Under the Group's Insurance operations are 8 direct insurance companies, 1 reinsurance company and a Lloyds Brokerage. The group's expertise and insurance knowhow has positively contributed to Trust Insurance remarkable growth over the last years.

Kazakhstan



| | |
|--------------------------------------|------------------------------|
| Official Name: | Republic of Kazakhstan |
| Capital: | Nur-Sultan |
| Population: | 18744548 |
| Language: | Kazakh |
| Local Time: | UTC+5:00 |
| National Holidays: | 43085 |
| Currency: | Tenge |
| Monetary Unit: | 1 kazakhstani Tenge/100=Tiin |
| Exchange Rate(US\$1): | 326.3 KZT |
| GDP Per Capita US\$ PPP: | 26300 |
| GDP Per Capita US\$ Nominal : | 8763 |
| Supervisory Authority: | National Bank Of Kazakhstan |
| National Association: | |
| Training Institute | |
| Country UN Code: | KAZ |
| Country Code: | (+7) |
| Area Code: | Astana :7172 |
| Internet Code: | .kz |
| Total Premium in US\$*: | 1018 (Millions) |
| Life Premium in US\$*: | 259 (Millions) |
| Non-Life Premium in US\$*: | 759 (Millions) |

FAIR MEMBERSHIP



Eurasia Insurance Company, Kazakhstan

| | |
|---------------------------|---------------------------------------|
| Contact Person | Dr. Boris Umanow |
| Position | Member of The Management Board |
| Tel | +7 (727) 258-43-36 |
| Email | info@theeurasia.kz |
| Address | 050004, Almaty, Zheltoksan, 59 |
| Class of Business | Private and Corporate Insurance |
| Rating Overview | BBB S&P Global Ratings, B++ A.M. Best |
| Establishment Date | 1995 |
| Paid up Capital | 15 Billion IQD |
| Subscribed Capital | 15 Billion IQD |
| Owned by | (100%)Government |
| Brief: | |

Mission of Eurasia Insurance Company JSC:

In the pursuit of continuous improvement and quality development, we primarily focused on serving public interests and on personal success of our customers, partners and employees.

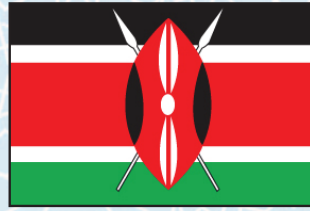
Our recognition by international partners and introduction of a socially responsible business today allows us to contribute to the promotion and development of the insurance market in the Republic of Kazakhstan while business philosophy based on transparency and harmony serve as an example for many domestic companies.

Strategy:

The company aims to maintain constant leading position in the insurance market of the Republic. **By the end of June, 2019** Eurasia IC has occupied 22,62% of market share in premium income, thereby reaffirming its leadership.

| <u>Financial Indicator:</u> | 2018 | '000 KZT 2017 |
|--|--------------|--------------------------|
| Gross Premium Written | 65,190,104 | 53,564,256 |
| Net Earned Premium | 55,465,961 | 44,242,205 |
| General Administrative Expenses | (10,303,236) | (10,371,317) |
| Gross Claims | (33,729,843) | (16,312,507) |

Kenya



| | |
|--------------------------------------|--------------------------------|
| Official Name: | Republic of Kenya |
| Capital: | Nairobi |
| Population: | 48397527 |
| Language: | English |
| Local Time: | UTC+3:00 |
| National Holidays: | 12 december,1 june |
| Currency: | Kenyan shilling |
| Monetary Unit: | 1 kenyan Shilling/100=cent |
| Exchange Rate(US\$1): | 102.1 KES |
| GDP Per Capita US\$ PPP: | 3500 |
| GDP Per Capita US\$ Nominal : | 2010 |
| Supervisory Authority: | Insurance Regulatory Authority |
| National Association: | Association of kenya insurers |
| Training Institute | Insurance Institute of kenya |
| Country UN Code: | KEN |
| Country Code: | (+254) |
| Area Code: | Nairobi:20 |
| Internet Code: | .ke |
| Total Premium in US\$*: | 2134 (Millions) |
| Life Premium in US\$*: | 861 (Millions) |
| Non-Life Premium in US\$*: | 1273 (Millions) |

FAIR MEMBERSHIP



A P A Insurance Limited., Kenya

| | |
|---------------------------|---|
| Contact Person | Vinod Bharatan |
| Position | Chief Executive Officer |
| Tel | 254 020 286 2000 |
| Email | info@apainsurance.org |
| Website | www.apainsurance.org |
| Address | Apollo Centre, Ring Road Parklands, Westlands , P.O. Box 30065 - 00100 Nairobi |
| Class of Business | Composite |
| Establishment Date | 1977 |

Brief:

As one of the leading general insurers in Kenya, APA Insurance caters to both individuals and corporates across the country with its wide range of insurance solutions as well as services that go beyond insurance.

The flagship company, was formed after the merger of the general 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, Liability, Agriculture, Marine, Aviation, Property and Micro Insurance. We also underwrite Health Insurance, i.e. Corporate Health Insurance, Individual and Family Health Insurance.

| Financial Indicator: | Millions Rupiah | | | |
|---------------------------------------|------------------------|-------------|-------------|-------------|
| | 2018 | 2017 | 2016 | 2015 |
| Gross Premium Written | 9558669 | 8303075 | 8995974 | 9242369 |
| Net Earned Premium | 6498956 | 6088245 | 7251468 | 6368593 |
| Investment Income | 837343 | 1061006 | 1101306 | 885251 |
| Operating & Other Expenses | -1877509 | -1828391 | -1715352 | -1617054 |
| Gross Claims | -4307012 | -4097310 | -5244122 | |

FAIR MEMBERSHIP



Kenindia Assurance Company Ltd., Kenya

| | |
|---------------------------|---|
| Contact Person | Inderjeet Singh |
| Position | Managing Director |
| Tel | +254 (020) 3316099 / 2214439 |
| Email | kenindia@kenindia.com |
| Website | www.kenindia.com |
| Address | Kenindia House, Loita Street, Nairobi. P.O. Box: 44372 - 00100 G.P.O. |
| Class of Business | Non-Life Insurance |
| Establishment Date | 6th December 1978 |

Brief:

Kenindia Insurance Ltd, was established as merger of Indian Insurance Companies operating in Kenya to form a vibrant joint venture with moral and financial support from leading local business elite on 6th December 1978.

By 2007, a span of 29 years, the company had crossed the Ksh 3 billion gross premium income mark to become the largest non-life insurer in Kenya.

Since then, Kenindia has grown from strength to strength to become a leading household name in Kenya.

| | | | | KShs '000 |
|---------------------------------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2018 | 2017 | 2016 | 2015 |
| Gross Premium Written | 4412810 | 4395075 | 2995960 | 2864051 |
| Net Earned Premium | 3376313 | 3252696 | | |
| Investment Income | 4259732 | 3923808 | 428550 | 1256651 |
| Operating & Other Expenses | -1042614 | -1010622 | | |

FAIR MEMBERSHIP



Kenya Re, Kenya

| | |
|---------------------------|--|
| Contact Person | Jadhah Mwarania |
| Position | Managing Director |
| Tel | +254 703 083 000 |
| Email | info@kenyare.co.ke , kenyare@kenyare.co.ke |
| Website | www.kenyare.co.ke |
| Address | Reinsurance Plaza, Taifa Road - P Box 30271-0100 Nairobi, Kenya |
| Class of Business | Life & Non-Life |
| Rating Overview | A. M Best : B (Good). The Corporation has successfully maintained this rating to date. The Corporation is also rated AA by Global Credit Rating (GCR) |
| Establishment Date | Dec. 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | KShs '000 | |
|--|----------|----------|-------|-----------|-------|
| Gross Premium Written | 14838 | 14827 | 13245 | 2015 | 2014 |
| Net Earned Premium | 14206 | 13680 | 12687 | 13060 | 11570 |
| Investment Income | 3386 | 3165 | 3079 | 12016 | 10313 |
| Operating & Other Expenses | -2020 | -1709 | -1832 | 3041 | 2592 |
| Gross claims incurred and policy holders benefits | -9456217 | -8110686 | -7014 | -1,319 | -1093 |
| | | | | -7392 | -6394 |

FAIR MEMBERSHIP



ZEP-RE
(PTA Reinsurance Company)
Committed to Quality Service

PTA Reinsurance Co (Zep Re), Kenya

| | |
|---------------------------|---|
| Contact Person | Ms. Hope Murera |
| Position | Managing Director and Chief Executive |
| Tel | +254-204973000/2738221 |
| Email | hmurera@zep-re.com ; mail@zep-re.com |
| Website | www.zep-re.com |
| Address | 8th Floor, ZEP-RE Place, Longonot Road, Upper Hill, P.O Box 42769-00100, Nairobi, Kenya |
| Class of Business | Life & Non-Life Reinsurance |
| Rating Overview | A.M. BEST B++ Stable Outlook |
| Establishment Date | 23rd November, 1990 |

Brief:

ZEP-RE (PTA Reinsurance Company) was created under the auspices of the then Preferential Trade Area (the precursor to COMESA).

The Company was to promote the trade in insurance and reinsurance trade through creation of capacity, training of the region's insurance personnel, provision of technical services and the re-investment of premium funds within the region. When the Preferential Trade Area became COMESA, ZEP-RE was recognised as one of its institutions under Article 174.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-----------|-----------|-----------|-----------|-----------|
| | | | | USD | |
| Gross Premium Written | 178534940 | 152132360 | 128698286 | 138755947 | 125437018 |
| Net Earned Premium | 120938207 | 111308378 | 118279778 | 110275997 | 96367104 |
| Investment Income | 14429275 | 14322483 | 14019523 | 11720483 | 10856241 |
| Operating & Other Expenses | 17972448 | 16447851 | 17649404 | 12104587 | 11174801 |
| Gross incurred claims | 83187852 | 66533087 | 68119864 | 90206782 | 61359200 |

Kuwait



| | |
|--------------------------------------|---------------------------------|
| Official Name: | State of Kuwait |
| Capital: | Kuwait City |
| Population: | 2916467 |
| Language: | Arabic |
| Local Time: | UTC+3:00 |
| National Holidays: | 25 febraury |
| 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 |
| 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) |

FAIR MEMBERSHIP



Ain Takaful Insurance Co., Kuwait

| | |
|---------------------------|---|
| Contact Person | Adnan Mohamed Al Oun |
| Position | Chief Executive Officer |
| Tel | 965-187 77 18 |
| Email | info@aintakaful.com |
| Website | www.aintakaful.com |
| Address | P.O Box 763, Dasman 15458, Kuwait |
| Class of Business | Composite Takaful |
| Establishment Date | 2006 |
| Paid up Capital | KD 5,250,000 |
| Subscribed Capital | KD 5,250,000 |
| Owned by | 100% owned by National Entities / individuals |

Brief:

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

| | USD | | |
|-----------------------------|-------|------|------|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
| Gross Premium Written | 15330 | 5600 | 5440 |

FAIR MEMBERSHIP



الشركة الأهلية للتأمين ش.م.ك.ع.

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

AlAhleia Insurance Company, Kuwait

| | |
|---------------------------|--|
| Contact Person | Khaled M. Enany I Ms. Shannon A. Fernandes |
| Position | Senior Director HR & Admin. Dept. I HR Officer |
| Tel | 22920938 - 22920942 |
| Email | administration@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 |
| Establishment Date | 1962 |
| Paid up Capital | KD 20,000,000 |
| Subscribed Capital | KD 20,000,000 |
| 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 275351 | 236002 | 202208 | 141928 | 103,227 |
| Net Earned Premium | 190,063 | 159,198 | 138,132 | 98,465 | 42,494 |
| Investment Income | 34,684 | 25,350 | 19,313 | 43,110 | 12,340 |
| Operating & Other Expenses | 21,962 | 20,856 | 23,241 | 17,590 | 13,783 |
| Gross Claims | 196,814 | 197,470 | 116,786 | 83,715 | 42,556 |

FAIR MEMBERSHIP



Dar Al Salam Insurance Company, Kuwait

| | |
|---------------------------|--|
| Contact Person | BARAA AL JENAE |
| Position | Vice Chairman & C.E.O |
| Tel | +965 2 246 6203/4/5 |
| Email | info@daralsalamtic.com |
| Website | www.daralsalamtic.com |
| Address | Sharq- Ahmad Al Jaber St,Blc1-Bldg5. P.O Box:1166 - Dasman - 15462 Kuwait |
| Class of Business | Takaful Insurance |
| Establishment Date | 2006 |
| Paid up Capital | KD 10,500,000 |

Brief:

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

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

FAIR MEMBERSHIP



Ghazal Insurance Company, Kuwait

| | |
|---------------------------|--|
| Contact Person | Dawoud Salem Tawfeeq |
| Position | Chairman & CEO |
| Tel | (+965) 1 82 88 00 |
| Email | info@ghazalins.com |
| Website | www.ghazalins.com |
| Address | Merqab - Abdullah Al-Mobarak Street, Al-Enmaa Tower, 3rd & 4th Floor |
| Class of Business | Composite |
| Rating Overview | (A) rating from the international rating institutions AM, BEST, S&P |
| Establishment Date | 2008 |
| Paid up Capital | KD 5 million |

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. Ghazal 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.

FAIR MEMBERSHIP



Gulf Insurance Company, Kuwait

| | |
|---------------------------|--|
| Contact Person | Tareq A.Al Sahhaf |
| Position | Chief Executive Officer - Gulf Insurance & Reinsurance |
| Tel | 965-180 20 80 |
| Email | contacts@gig.com.kw |
| Website | www.gulfins.com.kw |
| Address | Ahmed Al-Jaber St., Al-Sharq, Kuwait P.O.Box 24518 Safat-13106 Kuwait |
| Class of Business | Composite |
| Rating Overview | A M Best: Affirms "A" (Excellent) with a stable outlook. May 26, 2016 |
| Establishment Date | 2007 |
| Paid up Capital | KD 18,000,000 |

Brief:

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

| <u>Financial Indicator:</u> | 2015 | KD 2014 |
|-----------------------------|----------|----------|
| Gross Premium Written | 85691148 | 66876402 |
| Net Earned Premium | 53376155 | 42196574 |
| Investment Income | 2596016 | 2190400 |
| Operating & Other Expenses | | |
| Gross Claims | 42260040 | 34214854 |

FAIR MEMBERSHIP

الكويت للتأمين
KUWAIT INSURANCE



Kuwait Insurance Company, Kuwait

| | |
|---------------------------|---|
| Contact Person | Mr. Ahmad Sami Sharif |
| Position | C.E.O. |
| Tel | 9651884433 |
| Email | Info@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 | KWD 19,404,000- / |
| Owned by | %100National 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; it 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | KD 2014 |
|---------------------------------------|------------|------------|------------|------------|------------|
| Gross Premium Written | 36378555 | 37810990 | 37040510 | 37148558 | 35,615,709 |
| Net Earned Premium | 17,111,140 | 19,342,822 | 19,732,291 | 19,575,427 | 20,134,589 |
| Investment Income | 7,027,298 | 6,224,949 | 4,529,289 | 4,137,407 | 4,664,604 |
| Operating & Other Expenses | 4,938,515 | 4,565,000 | 4,438,635 | 4,506,054 | 4,245,848 |
| Gross Claims | 8,878,074 | 9,356,438 | 9,104,542 | 11,012,353 | 11,156,129 |

FAIR MEMBERSHIP



Kuwait Reinsurance Company, Kuwait

| | |
|---------------------------|---|
| Contact Person | Mr. Dawoud Al Duwaisan |
| Position | CEO |
| Tel | +965 222 99 666 |
| Email | dawoud.alduwaisan@kuwaitre.com |
| Website | http://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 | KWD 18,889,200 |
| 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.

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| | | | | KD | |
| Gross Premium Written | 46.6 | 35.1 | 29.4 | 39.6 | 34 |
| Net Earned Premium | 38 | 29 | 30 | 34 | 32 |
| Investment Income | 2.9 | 2.4 | 2.1 | 2.4 | 1.9 |
| Operating & Other Expenses | 2.1 | 1.7 | 1.6 | 2 | 1.9 |
| Gross Claims | 33.4 | 28.9 | 19.7 | 22.5 | 22.2 |

FAIR MEMBERSHIP



Tazur Insurance Company, Kuwait

| | |
|---------------------------|--|
| Contact Person | Dr. Ahmed Bin Saleh Al-Dehailan |
| Position | Chairman |
| Tel | +965-1837837 |
| Email | info@tazur.com.kw |
| Website | www.tazur.com.kw |
| Address | Sharq, Khalid Bin Al-Waleed St., Al-Dhow Tower, 17th Floor P.O. Box 2983 Safat, 13030, Kuwait |
| Class of Business | Composite Takaful |
| Establishment Date | 2007 |
| Paid up Capital | KD 5,000,000 |
| Subscribed Capital | KD 10,000,000 |
| Owned by | 100% owned by National Entities / individuals |

Brief:

t'azur Takaful Insurance Company is the new name in Takaful. t'azurTakaful was established in the year 2007 by a group of prominent business houses with an initial as the first Takaful insurance operator with regional perspectives.

t'azur Takaful is committed to develop sharia compliant products and services that offer policyholders exceptional value and that are custom made to suit their wants and needs. These products and services must stand the test of strong corporate governance to build trust in the regional market place.

t'azur Takaful Insurance Company was incorporated in accordance with Kuwaiti Commercial Companies Law and carries out its operations in compliance with rules and regulations issued by the Ministry of Commerce & Industry.

| <u>Financial Indicator:</u> | 2016 | 2015 | USD | 2014 |
|-----------------------------|-------|-------|-----|------|
| Gross Premium Written | 21000 | 19000 | | 4400 |

Lebanon



| | |
|--------------------------------------|---|
| Official Name: | Lebanese Republic |
| Capital: | Beirut |
| Population: | 6100075 |
| Language: | Arabic |
| Local Time: | UTC+2:00 |
| National Holidays: | 43061 |
| 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) |

FAIR MEMBERSHIP



Arab Reinsurance Company, Lebanon

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

Brief:

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

| <u>Financial Indicator US\$:</u> | 2018 | 2017 |
|----------------------------------|--------------|--------------|
| Net Ins. Premium Revenue | 45,314,278 | 48,818,955 |
| Investment Income | 9,932,841 | 9,222,275 |
| Net Income | 58,795,633 | 62,489,095 |
| Net Ins. Claims | (31,533,047) | (37,425,851) |
| Expenses | (53,005,861) | (57,743,027) |

FAIR MEMBERSHIP



Arope Insurance S.A.L, Lebanon

| | |
|---------------------------|---|
| Contact Person | Fateh Bekdache |
| Position | Vice Chairman & General manager |
| Tel | (961 - 1) 905777 |
| Email | arope@arope.com |
| Website | www. arope.com |
| Address | Zalka Michel Murr Str. AROPE Bldg. - P.O.Box 113 - 5686 Beirut - Lebanon |
| Class of Business | All Lines of Insurance |
| Establishment Date | 1974 |
| Owned by | 89.04% BLOM BANK S.A.L., 9.89% SCOR, 1.07% Other |

Brief:

Established in 1974, AROPE has become one of Lebanon's Major Players in the Insurance Industry. Since its Foundation more than 40 years ago, AROPE has maintained continuous Growth and Sustained Development, backed by BLOM Bank's Solid Financial Background and its Excellent track of good Reputation and Credibility. Operating in all Lines of Insurance, AROPE is committed to providing the Finest Service to its Partners and Customers while focusing on Building a Relationship based on Trust, Integrity, Respect, Professionalism, and Dedication.

Financial Indicator:

| | 2018 |
|----------------------|---------------|
| Gross Premium | \$109,972,639 |
| Incurred Claims | \$45,817,157 |
| Paid Claims | \$52,094,128 |
| Total Assets | \$416,360,056 |
| Net Profit After Tax | \$21,435,511 |

FAIR MEMBERSHIP



U F A Assurances, Lebanon

| | |
|---------------------------|---|
| Contact Person | Georges Chalhoub |
| Position | Chairman |
| Tel | 00961-1985666 |
| Email | info@ufaonline.com |
| Website | www.ufa.com.lb |
| Address | Martyrs Square, Beirut Central District |
| Class of Business | Composite |
| Establishment Date | 1976 |

Brief:

Member of MEPA group which was founded 36 years ago in 1976 by Henri Chalhoub.

UFA privately owned, principally operates in Lebanon and UAE with a network of its own group offices and correspondents through the MENA region, Europe and North America.

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

Libya



| | |
|--------------------------------------|--|
| Official Name: | State of Libya |
| Capital: | Tripoli |
| Population: | 6754507 |
| Language: | Arabic |
| Local Time: | UTC+2:00 |
| National Holidays: | 43031 |
| Currency: | Libyan Dinar |
| Monetary Unit: | 1 libyan Dinar/1000=Dirham |
| Exchange Rate(US\$1): | 1.413 LYD |
| GDP Per Capita US\$ PPP: | 9600 |
| GDP Per Capita US\$ Nominal : | 7803 |
| Supervisory Authority: | libyan insurance supervision and controlling authority |
| National Association: | Libyan Federation of Insurance Companies |
| Training Institute | |
| Country UN Code: | LBY |
| Country Code: | (+218) |
| Area Code: | Tripoli: 21 |
| Internet Code: | .ly |
| Total Premium in US\$*: | 162 (Millions) 2017 |
| Life Premium in US\$*: | 4 (Millions) 2017 |
| Non-Life Premium in US\$*: | 158 (Millions) 2017 |

FAIR MEMBERSHIP



Alawael Insurance Company, Libya

| | |
|--------------------|---|
| Contact Person | Fathi Sasi |
| Position | General manager |
| Tel | +218 61 226 4451, +218 61 222 3121 |
| Email | fathi.sasi@alawael.ly; info@alawael.com |
| Website | www.alawael.ly |
| Address | AlHadaeq, Benghazi, Libia |
| Class of Business | All Types of Insurance |
| Establishment Date | |
| Paid up Capital | |

Brief:

Insurance company specializing in the issuance of all types of insurance policies.

FAIR MEMBERSHIP



LIBYA INSURANCE COMPANY
FIRST LOCAL INSURANCE COMPANY
SINCE 1964

Libya Insurance Company, Libya

| | |
|---------------------------|---|
| Contact Person | Ahmed Enkissa |
| Position | General Manager |
| Tel | +218214444150 / +21821444153 |
| Email | info@libtamin.ly |
| Website | www.libtamin.ly |
| Address | Sanaa Steet, Aman Building, № 10.07.383, tripoli, 2438, libya |
| Class of Business | Composite |
| Establishment Date | 1964 |
| Paid up Capital | 100,000 LYD |

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.

In 1971 the ownership of the company was devolved in full to the state, and the capital was raised to One Million Libyan Dinars.

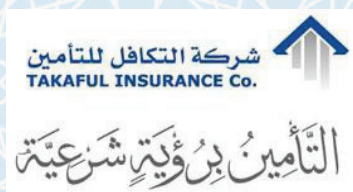
In 1981 the capital raised to Two Million Libyan Dinars.

In 1989 the capital raised to Thirty Million Libyan Dinars.

In 2000 Medical Insurance Authority was incorporation to Libya Insurance Company to raise capital to Fifty Million Libyan Dinars.

In 2008 the company was privatized and capital was raised to Seventy Million Libyan Dinars paid in full to be so and remain the largest insurance company operating the Libyan market.

FAIR MEMBERSHIP



Takaful Insurance Company, Libya

| | |
|---------------------------|---------------------------------|
| Contact Person | Farag Nashnoush |
| Position | General manager |
| Tel | 00218217140010-20-30 |
| Email | info@takafuly.com |
| Website | www.takafuly.com |
| Address | P.O.Box 6245 |
| Class of Business | Insurance |
| Rating Overview | non |
| Establishment Date | 2007 |
| Paid up Capital | LYD 10,000,000.000 |
| Subscribed Capital | LYD 10,000,000.000 |
| Owned by | Owned by Shareholders & Bankers |

Brief:

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

Takaful Insurance Company was established in 2007 by rule No. (266) of 2007 with a capital of LYD 10 million distributed over one hundred thousand (100,000,00) shares, each of which is worth LYD 100. All shares were subscribed by businessmen and investors.

With the beginning of the transition to Islamic finance in 2012, the company took the necessary steps to fully transition to the Islamic insurance system based on the provisions of Islamic Sharia.

| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
|------------------------------|--------|--------|--------|
| Gross Premium Written | 1998 | 58,618 | 50,383 |
| Net Earned Premium | 1,739 | 2,144 | 2,599 |
| Gross Claims | 14,151 | 10,265 | 29,976 |

FAIR MEMBERSHIP



Tibesty Insurance Company, Libya

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

| <u>Financial Indicator: Libyan Dinnar</u> | 2016 | 2015 | 2014 |
|---|-------------|-------------|-------------|
| Gross Premium Written | 7630577 | 9780064 | 9660713 |
| Net Earned Premium | 5341403 | 7176520 | 6762499 |
| Investment Income | | | |
| Operating & Other Expenses | 1531958 | 1615310 | 1535412 |
| Gross Claims | 1609188 | 1784216 | 1935463 |

FAIR MEMBERSHIP



Trust Insurance Company, Libya

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

Brief:

Al-Thiqa Insurance Company (SAL) was established with a capital of 10.000.000 Libyan Dinars ten million dinars under the establishment license number 639 in accordance with Resolution No. 2 of 19-11-2006. It is a member of Trust International Insurance Group, which is the fastest growing company in the field of Insurance Established in 1990, the Group provides insurance, reinsurance and direct insurance management services through Nest Holding.

The Group is a subsidiary of Nest Holding with a capital of over \$ 1.8 billion and operates in more than 22 countries in North America, Europe, Africa, the Middle East and the Far East.

Al-Thiqa, a Libyan shareholding company, contributes 51% of the Libyan investors and Al-Thiqa International Insurance & Reinsurance Company (Bahrain) - Chairman of the Board of Directors, Mr. Kamel Abu Nahl - with 34%, which was established in 1989 and has an excellent rating of A +. The largest international companies specializing in energy insurance, industrial, petroleum and petrochemical complexes. The company ranks first in the Middle East in this field. Its interest extends to the insurance market in the Middle East, Africa, Asia, Cyprus, Turkey and Russia, as well as CEE and CIS countries. The company serves the reinsurance of 334 clients (companies) in 53 countries with more than 2,700 treaties.

FAIR MEMBERSHIP



الشركة المتحدة للتأمين
UNITED INSURANCE COMPANY

United Insurance Company, Libya

| | |
|---------------------------|---|
| Contact Person | Salim Naas Naas |
| Position | General Manager |
| Tel | 00218 21 3351140-49 |
| Email | united@muttahida.ly |
| Website | www.muttahida.ly |
| Address | Tripoli Tower, 2nd Floor - west tripoli libya |
| Class of Business | Composite |
| Establishment Date | 1997 |
| Paid up Capital | LD 20,000,000 |
| Subscribed Capital | LD 20,000,000 |
| Owned by | Individuals entities 58 % 42 % National Entities |

Brief:

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

What distinguishes the United Insurance Company is the accuracy and ease of the procedure on both sides of the insurance activity of versions or compensation and we stress that our company accomplish all of its technical and financial through software programs that are designed for this purpose, which allows them to identify the most accurate data and information and abundance of the diversity statistics enable them to make decisions based on accuracy and objectivity and timely service, helping them drive their documents efficiently, and that the company enjoys a good reputation and strong relationships in the international reinsurance markets.

| | |
|---------------------------------------|-------------|
| Financial Indicator: | 2016 |
| Gross Premium Written | 51933000 |
| Net Earned Premium | 2,480 |
| Investment Income | 1,659 |
| Operating & Other Expenses | 7,058 |
| Gross Claims | |

FAIR MEMBERSHIP



الشركة الليبية الضمانية للتأمين المساهمة
Libyan Social Security Insurance Company

Libyan Social Security Insurance Company, Libya

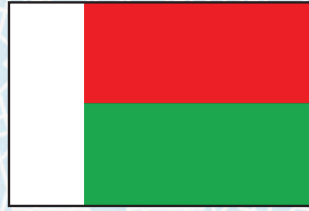
| | |
|---------------------------|---|
| Contact Person | Hasan A. Huwayw |
| Position | General Manager |
| Tel | (00218) 0910005352 – 0948607519 |
| Email | info@lssic.ly |
| Website | http://lssic.ly/en/main/ |
| Address | Al-hadaa'iq – Third Ring Road, Benghazi – Libya |
| Class of Business | Non Life |
| Establishment Date | 2016 |
| Paid up Capital | 6,000,000 LYD |
| Subscribed Capital | 10 MLD |
| Owned by | The Libyan Social Fund |

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.

Madagascar



| | |
|--------------------------------------|---|
| Official Name: | Republic of Madagascar |
| Capital: | Antananarivo |
| Population: | 25683610 |
| Language: | Malagasy |
| Local Time: | UTC+3:00 |
| National Holidays: | 42912 |
| 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 |

FAIR MEMBERSHIP



Assurance Reassurance Ominibranches A.R.O., Madagascar

| | |
|---------------------------|--|
| Contact Person | M.Andriambahiny Patrick |
| Position | Chief Executive Officer |
| Tel | 00261 20 22 201 54 |
| Email | aro1@moov.mg |
| Website | www.aro.mg |
| Address | French Parliament Street 77, Antsahavola, BP: 42 |
| Class of Business | Insurance (Non Life Life) / Reinsurance / Institutional Investment |
| Rating Overview | AA- (GCR - South Africa, reflecting a strong ability to meet commitments to policyholders) |
| Establishment Date | 1975 |
| Paid up Capital | MGA 7 013 000 000 |
| Subscribed Capital | MGA 7 013 000 000 |
| Owned by | 100% National Entities or Individuals |

Brief:

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

| <u>Financial Indicator:(Ariary in millions)</u> | 2017 | 2016 | 2015 |
|---|-------------|-------------|-------------|
| Gross Premium Income | 141,674 | 138,375 | 125,003 |
| Net Retained Premium | 142,046 | 148,402 | 121,455 |
| Investment & Other Income | 20,089 | 14,951 | 15,128 |
| Claims Incurred | 61,062 | 65,916 | 47,830 |

FAIR MEMBERSHIP



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

| | |
|--------------------------|---|
| Contact Person | Emile Roger |
| Position | General Manager |
| Tel | 00261 20 22 267 60 |
| Email | info@nyhavana.mg |
| Website | www.nyhavana.com |
| Address | Immeuble Ny Havana ,Zone Des 67 HA Bp 3881,101 Antananarivo-Madagascar |
| Class of Business | Composite |

Rating Overview

Establishment Date

Paid up Capital

Subscribed Capital

Owned by

Vision:

Well insured, secure tomorrow

"We want to be the leading insurance and reinsurance company on the national and regional market with a concept of quality service, while being a key player in the socio-economic development of the nation"

Values:

Innovative products and services: offer innovative products and services.

Proximity and group spirit: getting closer to the clientele and putting the entire network at the service of the clientele.

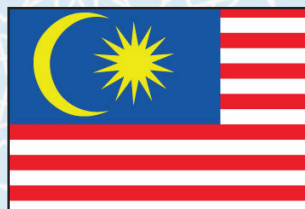
Quality service: Commit to quality of service.

Ethics and professionalism: adhere to high standards of ethics and professionalism.

Dynamism: put forward the dynamic attitude through the activities of the company.

| <u>Financial Indicator:</u> (Ariary in millions) | 2017 | 2016 | 2015 |
|---|-------------|-------------|-------------|
| Gross Premium Income | 32,832 | 28,291 | 30,526 |
| Net Retained Premium | 29,471 | 25,482 | 28,019 |
| Investment & Other Income | 2,471 | 2,513 | 2,642 |
| Claims Incurred | 12,759 | 18,986 | 13,898 |

Malaysia



| | |
|--------------------------------------|--|
| Official Name: | Malaysia |
| Capital: | Kuala Lumpur |
| Population: | 31809660 |
| Language: | Bahasa Malaysia |
| Local Time: | UTC+8:00 |
| National Holidays: | 31 august,16 september |
| 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 Lumpur: 3 |
| Internet Code: | .my |
| Total Premium in US\$*: | 16634 (Millions) |
| Life Premium in US\$*: | 11581 (Millions) |
| Non-Life Premium in US\$*: | 5053 (Millions) |

FAIR MEMBERSHIP



Labuan Re

Labuan Reinsurance (L) Ltd, Malaysia

| | |
|---------------------------|--|
| Contact Person | Ms Hanan Hayati Ahmad Kushairi |
| Position | Corporate Development Manager |
| Tel | 6087-452 886 / 887 / 889 |
| Email | hanan.hayati@labuanre.com.my |
| Website | https://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 | USD150 million |
| Subscribed Capital | USD150 million |
| Owned by | Malaysian Reinsurance Berhad :20%, Tenaga Nasional Berhad :10% Telekom Malaysia Berhad :10%, HICOM Holdings Berhad :10% CIMB Bank Berhad :10%, Petroliaam Nasional Berhad :10% MISC Berhad :10%, Public Bank Berhad :5% Malayan Banking Berhad :5%, RHB Bank Berhad :5% Lembaga Tabung Angkatan Tentera :5% |

Brief:

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

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| | | | | USD | |
| Gross Premium Written | 197.7 | 176.9 | 153.6 | 161.8 | 249 |
| Net Earned Premium | 152 | 137 | 120 | 143 | 172 |
| Investment Income | 9.7 | 9 | 119.9 | 9.1 | 9.5 |
| Operating & Other Expenses | (68.0) | (59.1) | (51.1) | (60.6) | (83.2) |
| Gross Claims | (127.1) | (95.7) | (116.5) | (117.3) | (157.3) |

FAIR MEMBERSHIP



MALAYSIAN REINSURANCE BERHAD

Malaysia Reinsurance Berhad, Malaysia

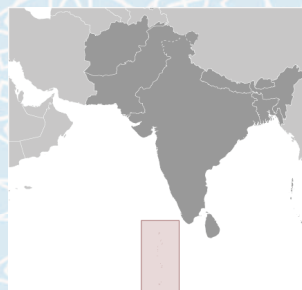
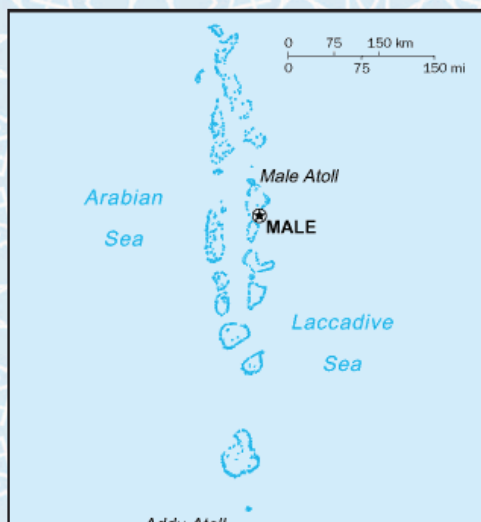
| | |
|---------------------------|--|
| Contact Person | Mr. Zainudin Ishak |
| Position | CEO |
| Tel | 60-3-20968000 |
| Email | enquiry@malaysian-re.com.my |
| Website | www.malaysian-re.com.my |
| Address | 12th Floor, Bangunan Malaysian Re, No. 17, Lorong Dungun, Damansara Heights, 50490 Kuala 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 | RM 563,106,000 |
| Subscribed Capital | RM 1,000,000,000 |
| 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 general 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | RM' 000 2016 |
|------------------------------|-------------|-------------|-------------------------------|
| Gross Premium Written | 1,285,964 | 1,290,943 | 1,370,599 |
| Net Earned Premium | 1,163,803 | 1,160,051 | 1,222,225 |
| Investment Income | 106,890 | 104,226 | 99,609 |

Maldives



| | |
|--------------------------------------|-------------------------------|
| Official Name: | Republic of Maldives |
| Capital: | Malé |
| Population: | 392473 |
| Language: | Dhivehi |
| Local Time: | UTC+5:00 |
| National Holidays: | 42942 |
| Currency: | Maldivian Rufiya |
| 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 |

FAIR MEMBERSHIP



Allied Insurance Company

Allied Insurance Company of the Maldives, Maldives

| | |
|---------------------------|---|
| Contact Person | Ahmed Ameer |
| Position | Managing Director |
| Tel | 00960 3341001 |
| Email | info@alliedmaldives.net |
| Website | www.allied.mv |
| Address | M. City Square, 3rd Floor, Chaandhanee Magu, Male', 20156, Maldives |
| Class of Business | Insurance |
| Establishment Date | 1984 |
| Paid up Capital | MVR 30 Million |
| Subscribed Capital | MVR 30 Million |
| 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.

| | MVR | | |
|---------------------------------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
| Gross Premium Written | 442,601,456 | 397,098,432 | 322,831,284 |
| Net Earned Premium | 193,123,371 | 152,983,917 | 109,188,589 |
| Investment Income | 9,429,964 | 10,490,766 | 9,270,344 |
| Operating & Other Expenses | 117,291,397 | 96,527,267 | 95,900,995 |
| Gross Claims | 188,888,553 | 186,772,156 | 181,197,728 |

FAIR MEMBERSHIP



DHIVEHI
INSURANCE

Dhivehi Insurance Company, Maldives

| | |
|---------------------------|---|
| Contact Person | Ahmed Adam |
| Position | Deputy General Manager |
| Tel | 9603007799 |
| Email | info@dhivehiinsurance.com |
| Website | www.dhivehiinsurance.com/ |
| Address | G. Maajehige Aage, 1st Floor, Daisy Magu, Male', 20129 Maldives |
| Class of Business | Insurance |
| Establishment Date | 2015 |
| Paid up Capital | MVR 15 million |
| 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 represents 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 |
| National Holidays: | 42946 |
| 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) |

FAIR MEMBERSHIP



الشركة المركزية لإعادة التأمين
Société Centrale de Réassurance
GROUPE CDG

Société Centrale de Réassurance, Morocco

| | |
|---------------------------|--|
| Contact Person | Youssef Fassi Fihri |
| Position | General Manager |
| Tel | (212) 5 22 46 04 00 |
| Email | scr@scrmoroc.com |
| Website | www.scrmaroc.com |
| Address | Tour ATLAS, Place Zellaqa Casablanca |
| Class of Business | NON-LIFE REINSURANCE & LIFE REINSURANCE |
| Rating Overview | STANDARD & POOR'S : BBB-/STABLE.AM BEST : B++(GOOD)/STABLE.FITCH RATINGS: AAA |
| Establishment Date | 1960 |
| Paid up Capital | MAD 1 500 000 000 |
| Subscribed Capital | MAD 1 500 000 000 |
| Owned by | 99,50 % National Entities or Individuals 0,5 % Others from Non Afro-Asian Countries |

Brief:

The Société Centrale de Réassurance 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%.

| <u>Financial Indicator:</u> | Moroccan Dirham (in Millions) | | | |
|-----------------------------|-------------------------------|-----------|-----------|----------|
| | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 2,013,769 | 2,377,573 | 2,523,747 | 2 703,70 |
| Net Earned Premium | 1,264,356 | 1,614,180 | 1,730,296 | 1 742,07 |
| Investment Income | 347106 | 316247 | 331458 | 355,41 |
| Operating & Other Expenses | | | | 78,76 |
| Gross Claims | 1,316,817 | 1,696,959 | 1,315,047 | 2 703,70 |

Nigeria



| | |
|--------------------------------------|---|
| Official Name: | Federal Republic of Nigeria |
| Capital: | Abuja |
| Population: | 203452505 |
| Language: | English |
| Local Time: | UTC+1:00 |
| National Holidays: | 43009 |
| 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) |

FAIR MEMBERSHIP



African Reinsurance Corporation

African Reinsurance Corporation, Nigeria

| | |
|---------------------------|---|
| Contact Person | Corneille Karekezi |
| Position | Managing Director & CEO |
| Tel | 00234 (1) 280 09 24-5 |
| Email | info@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 | 294 Million US\$ |
| Subscribed Capital | 500 Million US\$ |
| 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).

| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | US\$ | 2014 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 746,829 | 642,024 | 689,291 | | 718 |
| Net Earned Premium | 625,651 | 556,995 | 593,473 | | 614,445 |
| Investment Income | 56,233 | 46,333 | 26,481 | | 49,548 |
| Gross Claims | 422,259 | 313,733 | 346,177 | | 344,560 |

FAIR MEMBERSHIP



Continental Reinsurance, Nigeria

Contact Person Dr.Olufemi Oyetunji
Position Managing Director & CEO
Tel 00234 14622779
Email foyetunji@continental-re.com
Website www.continental-re.com
Address St.Nicholas House (8th Floor),6 Cetholic Mission Street,Lagos Island,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

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.

| | NGN | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 29,673,215 | 17,374,826 | 22,406,048 | 19,738,040 |
| Net Earned Premium | 23,130,897 | | 21,843,681 | 18,195,364 |
| Investment Income | 2,568,429 | 10,023 | 2,590,397 | 1,877,867 |
| Operating & Other Expenses | | | 811,458 | 772,101 |
| Gross Claims | | 5,625,563 | 7,761,047 | 6,833,619 |

FAIR MEMBERSHIP



Nicon Insurance Corporation, Nigeria

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

Brief:

NICON Insurance Limited, one of Africa's leading Insurers was originally owned by the Federal Government of Nigeria. The Corporation was established by Decree No.22 of 1969 (now Cap 263 law of 1990 as amended) with the main objective of assisting in the development of the insurance industry in Nigeria and specifically to ensure that Federal Government assets and property are fully protected by way of insurance.

However, consequent upon the commencement of the second phase of the Federal Government Privatization Policy, NICON Insurance was privatized in December, 2005. With an asset base of N46.9bn gathered over a 40-year period of operation, 40 branches and Six regional offices, it is therefore modest to classify NICON as a colossus in the insurance and other financial services sector. Besides its business offices in Nigeria, NICON also has offices in the oil-rich Island of Sao Tome and Principe and Central London.

FAIR MEMBERSHIP



Nigeria Reinsurance Corporation, Nigeria

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

Brief:

Nigeria Reinsurance Corporation was established under the Nigeria Reinsurance Corporation Act No. 49 of 1977. It commenced operations on January 1st, 1978 as Nigeria's flag reinsurer, wholly owned by the Government of the Federal Republic of Nigeria. The purpose for the establishment of the Corporation was to stem the outflow of funds in form of reinsurance premiums, by accepting legal cession of all local insurance policies and writing inward international reinsurance businesses. From the N1, 500,000 take off capital granted the Corporation by the Federal Government of Nigeria, it has today an authorized share capital of N 4,500,000,000 at 50k each with an issued and fully paid up capital of N 2,258,605,000 at 50k.

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

Nigeria Re is currently embarking on wide spread strategic repositioning leveraging on Information Technology to automate all its processes.

| | NGN | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 997,964 | 790,091 | 745,637 | 787,321 |
| Net Earned Premium | | | | |
| Investment Income | (24683) | 994,474 | 825,185 | 240,686 |
| Operating & Other Expenses | | | | |
| Gross Claims | | | 319,948 | 355,780 |

Oman



| | |
|--------------------------------------|----------------------------|
| Official Name: | Sultanate of Oman |
| Capital: | Muscat |
| Population: | 4613241 |
| Language: | Arabic |
| Local Time: | UTC+4:00 |
| National Holidays: | 43057 |
| Currency: | Rial |
| Monetary Unit: | 1 omani Rial/1000=Baisa |
| Exchange Rate(US\$1): | 0.3845 OMR |
| GDP Per Capita US\$ PPP: | 46000 |
| GDP Per Capita US\$ Nominal : | 19170 |
| Supervisory Authority: | Capital Market Authority |
| National Association: | Oman Insurance Association |
| Training Institute | |
| Country UN Code: | OMN |
| Country Code: | (+968) |
| Area Code: | Muscat: 24 |
| Internet Code: | .om |
| Total Premium in US\$*: | 1116 (Millions) |
| Life Premium in US\$*: | 156 (Millions) |
| Non-Life Premium in US\$*: | 960 (Millions) |

FAIR MEMBERSHIP



شركة ظفار للتأمين ش.م.ع.ع.
DHO FAR INSURANCE COMPANY (S.A.O.G.)

Dhofar Insurance Company, Oman

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

Brief:

DHO FAR INSURANCE is registered as an Omani Public Joint Stock Company incorporated in the Sultanate of Oman on the 5th of September, 1989. The Company's principal activity comprises of writing all classes of Insurance. The Company is in compliance with all the articles of code of corporate governance for joint stock companies through transparency, disclosure and participation.

DHO FAR INSURANCE was established with a paid up capital of RO 3,000,000 (\$8,000,000) and now represents one of the largest insurance company in Oman, in terms of premium and capital, with paid up capital of OMR 10 million.

DHO FAR INSURANCE has a network of 42 branches including 7 regional offices. Covering different parts of Oman including Khasab and the borders of UAE and Yemen, providing easy reach efficient and coherent services throughout the Sultanate of Oman. As a result of the increase in branches, premium and underwriting results, the Company's employees have increased from 7 in 1989 to over 300 in 2018.

| | OMR | | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 40,034,667 | 44,767,344 | 55,200,745 | 65,452,032 | 64,097,965 |
| Net Earned Premium | | | 23,571,414 | 26,495,474 | 25,150,067 |
| Investment Income | 1,352,017 | 2,055,677 | 2,516,902 | 680,034 | 1,606,846 |
| Operating & Other Expenses | | | 7,777,548 | 9,290,222 | 8,724,240 |
| Gross Claims | | | 39,108,615 | 43,873,349 | 35,134,809 |

FAIR MEMBERSHIP



Oman Reinsurance Company, Oman

| | |
|---------------------------|---|
| Contact Person | Roumel Tabaja |
| Position | Chief Executive Officer |
| Tel | 24397705 |
| Email | rtabaja@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 | OMR 30 Million |
| Subscribed Capital | OMR 30 Million |
| 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.

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | OMR | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 22,371,113 | 12,379,423 | 9,090,966 | 7,640,076 | | 5,596,369 |
| Net Earned Premium | 7,732,697 | 5,643,115 | 4,455,983 | 3,360,640 | | 2,636,418 |
| Investment Income | 1,068,397 | 1,020,514 | 966,819 | 835,112 | | 619,973 |
| Operating & Other Expenses | 1,590,618 | 1,409,247 | 1,327,145 | 1,295,707 | | 1,039,994 |
| Gross Claims | 12,908,221 | 6,877,267 | 3,538,733 | 5,179,384 | | 8,414,723 |

FAIR MEMBERSHIP



Oman United Insurance Co. S.A.O.G.

Oman United Insurance, Oman

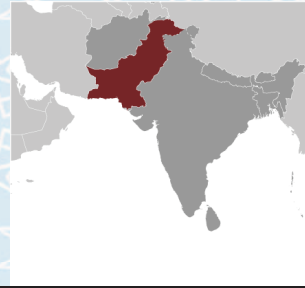
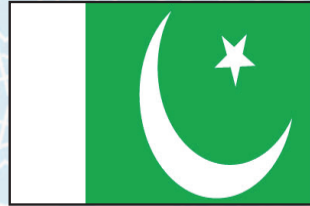
| | |
|---------------------------|-----------------------------|
| Contact Person | Nassir Bin Salim al Busaidi |
| Position | CEO |
| Tel | 00968 24477300 |
| Email | info@omanutd.com |
| Website | www.omanutd.com |
| Address | Post Box 1522, Ruwi |
| Class of Business | Composite |
| Establishment Date | 1985 |
| Paid up Capital | 10,000,000 |
| Subscribed Capital | 10,000,000 |

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.

| <u>Financial Indicator:</u> | 2016 | OMR 2015 |
|-----------------------------|--------|-------------|
| Gross Premium Written | 31,960 | 38,711 |
| Net Earned Premium | 36,371 | 36,519 |

Pakistan



| | |
|--------------------------------------|--|
| Official Name: | Islamic Republic of Pakistan |
| Capital: | Islamabad |
| Population: | 207862518 |
| Language: | Punjabi |
| Local Time: | UTC+5:00 |
| National Holidays: | 22,23,24 March |
| 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) |

FAIR MEMBERSHIP



Jubilee General Insurance Company, Pakistan

| | |
|---------------------------|---|
| Contact Person | Tahir Ahmed |
| 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 | B++ |
| Establishment Date | 1953 |
| Paid up Capital | 1.569 Million Rupee |

Brief:

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

| | PKR | | | | |
|------------------------------|-----------|-----------|-----------|-----------|-----------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 9,161,366 | 7,694,212 | 7,850,500 | 7,978,750 | 6,961,247 |
| Investment Income | 1,187 | 1,041 | 1,316 | 1,220 | 966 |

FAIR MEMBERSHIP



EFU General Insurance Company, Pakistan

| | |
|---------------------------|---|
| Contact Person | Hasanali Abdullah |
| Position | Managing Director & Chief Executive |
| Tel | +92 213 2313471/90 |
| Email | hasanali.abdullah@efuinsurance.com |
| Website | www.efuinsurance.com |
| Address | EFU House, M.A. Jinnah Road, Karachi, Pakistan. |
| Class of Business | Non-Life Insurance |
| Rating Overview | AA+ (PACRA & JCR) – Outlook: Stable, B+ (AM Best) – Outlook: Positive |
| Establishment Date | 1932 |
| Paid up Capital | 1,600,000,000 |
| Subscribed Capital | 2,000 million |
| Owned by | JS Group, Bhimjee Family, Others |

Brief:

EFU group comprises of EFU General Insurance Limited, EFU Life Assurance Limited & Allianz EFU Health Insurance Limited. EFUG was incorporated in 1932, as a public limited company. EFUG is engaged in writing non-life insurance and takaful business. The company is listed on the Pakistan Stock Exchange Limited.

| | PKR | | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 18,780 | 18,838 | 16,100 | 15,008 | 14,514 |
| Net Earned Premium | 18,923 | 17,730 | 15,435 | 14,648 | 14,269 |
| Investment Income | 1,612 | 1,512 | 1,877 | 1,919 | 1,434 |
| Operating & Other Expenses | (3,217) | (4,342) | (3,920) | (2,929) | (2,881) |
| Gross Claims | (3,089) | (2,975) | (2,694) | (2,998) | (2,973) |

Palestine



| | |
|--------------------------------------|----------------------------------|
| Official Name: | State of Palestine |
| Capital: | |
| Population: | 4854013 |
| Language: | Arabic |
| Local Time: | UTC +2:00 |
| National Holidays: | 43784 |
| Currency: | NIS |
| Monetary Unit: | Shekel NIS |
| Exchange Rate(US\$1): | \$1= NIS 3.50 |
| GDP Per Capita US\$ PPP: | 2900 |
| GDP Per Capita US\$ Nominal : | 0 |
| Supervisory Authority: | Capital Market Authority |
| National Association: | Palestinian Insurance Federation |
| Training Institute | |
| Country UN Code: | |
| Country Code: | (+970) |
| Area Code: | Jerusalem:2 |
| Internet Code: | .ps |
| Total Premium in US\$*: | |
| Life Premium in US\$*: | |
| Non-Life Premium in US\$*: | |

FAIR MEMBERSHIP



Tamkeen Insurance, Palestine

| | |
|---------------------------|--------------------------------------|
| Contact Person | Mohammad Al -Remawi |
| Position | GENERAL MANAGER |
| Tel | +970 2 2944400 |
| Email | info@tamkeen-ins.ps |
| Website | www.tamkeen-ins.ps |
| Address | Ramallah- Palestine P.O Box : 2222 |
| Class of Business | Insurance |
| Establishment Date | 2018 |
| Paid up Capital | 8,000,000 \$ |
| Subscribed Capital | 8,000,000 \$ |
| 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:

Palestinian Pension Agency

Al-Mashreq Insurance Company

Medmac General Contracting Company

Station Trade Company

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.

Philippines



| | |
|--------------------------------------|---|
| Official Name: | Republic of the Philippines |
| Capital: | Manila |
| Population: | 105893381 |
| Language: | Filipino & English |
| Local Time: | UTC+8:00 |
| National Holidays: | 12 June, 4 July |
| 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 Commission ,Philippines |
| National Association: | Actuarial society 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) |

FAIR MEMBERSHIP



MALAYAN INSURANCE

Malayan Insurance Company, Philippines

| | |
|---------------------------|---|
| Contact Person | Eden R. Tesoro |
| Position | Second Vice President |
| Tel | +(632)-628 8832 |
| Email | ysy@malayan.com |
| Website | www.malayan.com |
| Address | 4F Yuchengco Tower I 484 Quintin Paredes St. Binondo, Manila |
| Class of Business | Non-Life |
| Rating Overview | AM Best financial strength rating of B++ (good) & insurer credit rating of "bbb+" |
| Establishment Date | 1949 |
| Paid up Capital | 845,292,500.00 |
| Subscribed Capital | 845,292,500.00 |
| Owned by | 80% National Entities or Individuals 20% Others from Afro-Asian Countries |

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.

| <u>Financial Indicator:</u> | 2015 | 2014 |
|-----------------------------|-------------|-------------|
| Gross Premium Written | 8,360,742 | 7,295,92451 |
| Net Earned Premium | 3,054,120 | 2,591,098 |
| Investment Income | 424,311,488 | 738,758,477 |

PHP

FAIR MEMBERSHIP



NATIONAL
REINSURANCE
CORPORATION
OF THE PHILIPPINES

National Reinsurance Corp. of the Philippines, Philippines

| | |
|---------------------------|--|
| Contact Person | Mr. Allan R Santos |
| Position | President & CEO |
| Tel | 63-2-9887400 |
| Email | info@nat-re.com |
| Website | www.nat-re.com |
| Address | 31st Floor, BPI-Philam Life Makati, 6811 Ayala Avenue, Makati City, 1227 Philippines |
| Class of Business | Reinsurance |
| Rating Overview | A.M.BEST B++ (Good) (as at 2018) |
| Establishment Date | 1978 |
| Paid up Capital | 2,181,954,600 |
| Subscribed Capital | 3,000,000,000 |
| Owned by | Government service insurance system (25.7%) Bank of the Philippines Island (13.7%) MICO equities (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 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.

| <u>Financial Indicator:</u> | 2017 | 2016 | PHP 2015 |
|-----------------------------|-----------|-----------|-------------|
| Gross Premium Written | 3,205,114 | 3,383,940 | 2,182,360 |
| Net Earned Premium | 2,363,685 | 1,693,218 | 927,949 |
| Investment Income | 254,806 | 281,571 | 507,267 |

Qatar



| | |
|--------------------------------------|---|
| Official Name: | State of Qatar |
| Capital: | Doha |
| Population: | 0 |
| Language: | Arabic |
| Local Time: | UTC+3:00 |
| National Holidays: | 18 december , 3 September |
| 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 |
| Non-Life Premium in US\$*: | 3038 (Millions) |

FAIR MEMBERSHIP



Damaan Islamic Insurance Company (BEEMA), Qatar

| | |
|---------------------------|---------------------------|
| Contact Person | Nasser Rashid el Misnad |
| Position | CEO |
| Tel | 009744050 505 |
| Email | info@beema.com.qa |
| Website | www.beema.com.qa |
| Address | Suhaim Bin Hamad St. Doha |
| Class of Business | Takaful Insurance |
| Establishment Date | 2009 |
| Paid up Capital | 200,000,000 |

Brief:

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

| | QAR | | | | |
|------------------------------|-------------|---------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 332,094,258 | 3,240,202,399 | 328,578,365 | 313,760,944 | 254,484,605 |
| Net Earned Premium | 294,459,343 | 258,440,278 | 254,923,275 | 216,170,159 | 163,659,774 |
| Investment Income | 8,782,253 | 10,216,927 | 8,243,265 | 5,045,580 | 5,654,995 |

FAIR MEMBERSHIP

DOHA
INSURANCE
GROUP
مجموعة الدوحة للتأمين
PIONEERING SPIRIT روح الريادة



Doha insurance Company, Qatar

| | |
|---------------------------|---|
| Contact Person | Bassam Hussein |
| Position | CEO |
| Tel | 97444292777 |
| Email | heba.talal@dicqatar.com |
| Website | www.dicqatar.com |
| Address | 207, C-Ring Road, P. O. Box 7171, Doha-Qata |
| Class of Business | Non Life Insurance |
| Rating Overview | Standard & Poor's 'A-', A. M. Best 'A-' (Excellent) |
| Establishment Date | 1999 |
| Paid up Capital | 500,000,000 |
| Subscribed Capital | 500,000,000 |

Brief:

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

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

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

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

| | QAR | | |
|-----------------------------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
| Gross Premium Written | 515,510 | 494,082 | 533,715 |
| Net Earned Premium | 157,614 | 136,247 | 121,928 |
| Investment Income | 62,420 | 115,908 | 614,476 |
| Operating & Other Expenses | 53,281 | 52,116 | 41,673 |

FAIR MEMBERSHIP



General Takaful Company, Qatar

| | |
|---------------------------|--|
| Contact Person | MR. MAJED AKEL |
| Position | GENERAL MANAGER |
| Tel | +974 4449 9999 |
| Email | majed@g-takaful.net , info@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 | QR 150,000,000 |
| 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------|-------|-------|-------|-------|
| Gross Premium Written | 198 | 229 | 207 | 231 | 248 |
| Net Earned Premium | 176 | 183 | 187 | 206 | 199 |
| Investment Income | 3 | 4 | 0.91 | 18 | 31 |
| Operating & Other Expenses | (34) | (31) | (28) | (28) | (26) |
| Gross Claims | (140) | (165) | (135) | (212) | (156) |

FAIR MEMBERSHIP



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

| | |
|---------------------------|----------------------------|
| Contact Person | Ghazi Abu Nahl |
| Position | Group CEO |
| Tel | 00974 4428 2222 |
| Email | qgirc-sec@qgirc.com |
| Website | www.qgirc.com |
| Address | P.O. Box 4500, Doha, Qatar |
| Class of Business | Non Life Insurance |
| Establishment Date | 1978 |
| Paid up Capital | 875,067,000 |
| Subscribed Capital | 875,067,000 |

Brief:

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

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

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

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | QAR | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 546,604 | 505,207 | 629,949 | 627,256 | | 616,454 |
| Net Earned Premium | 131,588 | 140,047 | 203,661 | 187,161 | | 198,005 |
| Investment Income | 183,627 | 199,734 | 236,534 | 245,916 | | 192,450 |
| Operating & Other Expenses | | | 189,251 | 156,240 | | 126,715 |

FAIR MEMBERSHIP



Qatar Insurance Company, Qatar

| | |
|---------------------------|---|
| Contact Person | Perry Johns |
| Position | Manager-Group Financial Analytics & Controls |
| Tel | 44 962 329 |
| Email | perry.johns@qicgroup.com.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 | Insurance |
| Rating Overview | Standard & Poor's - A/Stable A.M. Best - A (Excellent) |
| Establishment Date | 1964 |
| Paid up Capital | QAR 3,266 Million (As at June 2019) |
| Subscribed Capital | QAR 3,266 Million (As at June 2019) |
| 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.

| | QAR | | | | |
|-----------------------------|--------|--------|-------|-------|-------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 12,606 | 11,659 | 9,901 | 8,347 | 5,614 |
| Net Earned Premium | 11,346 | 8,929 | 8,360 | 5,787 | 3,678 |
| Investment Income | 863 | 986 | 925 | 899 | 1,027 |
| Operating & Other Expenses | 775 | 677 | 717 | 760 | 666 |
| Gross Claims | 8,201 | 6,556 | 4,818 | 2,974 | 3,124 |

Russia



| | |
|--------------------------------------|--|
| Official Name: | Russian Federation |
| Capital: | Moscow |
| Population: | 0 |
| Language: | Ruble |
| Local Time: | UTC+2:00 To +12:00 |
| National Holidays: | 42898 |
| 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) |

FAIR MEMBERSHIP



Russian National Reinsurance Company, Russia

| | |
|---------------------------|---|
| Contact Person | Natalia Karpova, President |
| Position | Chairman of the Board of RNRC |
| Tel | +7 495 730 44 80 |
| Email | rnrc@rnrc.ru |
| Website | www.rnrc.ru |
| Address | 6 Gasheka Street, Moscow 125047 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 | 2016 |

Brief: Russian National Reinsurance

Company (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 to protect 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:

| | 2018 | 2017 | 2016 |
|---------------------------------------|-----------|-----------|----------|
| Gross Premium Written | 8,992,832 | 3,763,858 | 19,092 |
| Operating & Other Expenses | (238,264) | (210,399) | (93,729) |
| Gross Claims | (225,444) | (67,101) | (82,101) |

FAIR MEMBERSHIP

СОГАЗ®

СТРАХОВАЯ ГРУППА

SOGAZ Insurance, Russia

| | |
|---------------------------|--|
| Contact Person | Naletov Evgeniy Valentinovich |
| Position | CEO |
| 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 | Insurance |
| Rating Overview | B++ |
| Establishment Date | 2011 |
| Paid up Capital | 568 832.6 thousand dinars |

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 do 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.

| | | | | RUB | |
|---------------------------------------|----------|---------|------------|-------------|------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 224,944 | 177,247 | 159,561 | 141,009,385 | 71,543,814 |
| Net Earned Premium | 180,448 | 140,335 | 128,718 | 107,980,568 | 41,576,090 |
| Investment Income | 20,557 | 15,980 | 9,173,228 | 17,222,360 | 3,758,651 |
| Operating & Other Expenses | (19441) | (15895) | (21655544) | 4,859,378 | 1,599,031 |
| Gross Claims | (125098) | (94939) | (82688074) | (73193056) | (22564391) |

Saudi Arabia



| | |
|--------------------------------------|--|
| Official Name: | Kingdom of Saudi Arabia |
| Capital: | Riyadh |
| Population: | 33091113 |
| Language: | Arabic |
| Local Time: | UTC+3:00 |
| National Holidays: | 43001 |
| 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) |

FAIR MEMBERSHIP



Saudi Re, Saudi Arabia

| | |
|---------------------------|--|
| Contact Person | FAHAD AL-HESNI |
| Position | CEO |
| Tel | +966 11 510 2000 |
| Email | info@saudi-re.com |
| Website | www.saudi-re.com |
| Address | Northern Ring Rd, Al Wadi, Riyadh 13313, Saudi Arabia |
| Class of Business | Composite Retakaful |
| Rating Overview | A3 «Moody's» / AA+ SIMAH's |
| Establishment Date | 2008 |
| Paid up Capital | SR 810 Million (USD 216Million) |

Brief:

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

Publicly Joint Stock Company Listed on the Saudi Exchange Market.

Cooperative full-fledged reinsurer.

The first reinsurance company licensed by the Saudi Arabian Monetary Agency (SAMA)

Offer facultative and treaty solutions both on a proportional and non-proportional basis.

Strong underwriting expertise in Engineering, Property, Marine, Casualty, Motor, Retro, and Life & Medical.

| | SAR | | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 721,604 | 942,006 | 985,510 | 804,826 | 556,290 |
| Net Earned Premium | 613,615 | 595,833 | 1,131,098 | 495,535 | 490,897 |
| Investment Income | | | 24,176 | 5,932 | 39,529 |
| Operating & Other Expenses | | | (61360) | (46056) | (40406) |
| Gross Claims | (404054) | (419114) | (908631) | (339483) | (401011) |

FAIR MEMBERSHIP



Solidarity Saudi Company, Saudi Arabia

| | |
|---------------------------|---|
| Contact Person | Mr. Bader Khalid Al Anzi |
| Position | CEO |
| Tel | +966 920003533 |
| Email | cc@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) |
| Establishment Date | 2010 |
| Paid up Capital | 555000000 SAR |
| Subscribed Capital | 555000000 SAR |

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.

| | SAR | | |
|---------------------------------------|-------------|-------------|-------------|
| Financial Indicator: | 2016 | 2015 | 2014 |
| Gross Premium Written | 262,450 | 303,410 | 186,906 |
| Net Earned Premium | 229,010 | 208,800 | 207,780 |
| Investment Income | 177,550 | 280,920 | 334,080 |
| Operating & Other Expenses | 59,650 | 65,300 | 65,940 |
| Gross Claims | 102,880 | 11,080 | 160,750 |

FAIR MEMBERSHIP



الاتحاد
AL-ETIHAD

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

| | |
|---------------------------|---|
| Contact Person | Hussam Al-Kannas |
| Position | Chief Executive Officer |
| Tel | +966 13 857 2222 |
| Email | info@tui-sa.com |
| Website | www.tuci-sa.com |
| Address | Al-Khobar – King Fahad Road - P.O. Box 1022 Khobar 31952, Saudi Arabia |
| Class of Business | Medical, Motor, Property, Engineering, General Accident and Marine |
| Rating Overview | N/A |
| Establishment Date | 2008 |
| Paid up Capital | 275,000,000 |
| Subscribed Capital | 275,000,000 |
| 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 Monetary Agency. Al-EtiHAD Cooperative Insurance 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's Head Office is in the city of Khobar in the Eastern Province of the Kingdom of Saudi Arabia.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 929 | 831 | 954 | 846 | 808 |
| Net Earned Premium | 722 | 708 | 764 | 580 | 648 |
| Investment Income | 23 | 18 | 17 | 9 | 31 |
| Operating & Other Expenses | (79) | (95) | (65) | (48) | (44) |
| Gross Claims | (553) | (524) | (632) | (556) | (738) |

Sierra Leone



| | |
|--------------------------------------|------------------------------------|
| Official Name: | Republic of Sierra Leone |
| Capital: | Freetown |
| Population: | 6312212 |
| Language: | English |
| Local Time: | UTC+ 0:00 |
| National Holidays: | 43582 |
| Currency: | Leone |
| Monetary Unit: | Leone = 100 Cents |
| Exchange Rate(US\$1): | 7396.3 SLL |
| GDP Per Capita US\$ PPP: | 1600 |
| GDP Per Capita US\$ Nominal : | 505 |
| Supervisory Authority: | Sierra Leone Insurance Commission |
| National Association: | Sierra Leone Insurance Association |
| Training Institute | |
| Country UN Code: | SLE |
| Country Code: | (+232) |
| Area Code: | Freetown: 22 |
| Internet Code: | .sl |
| Total Premium in US\$*: | |
| Life Premium in US\$*: | |
| Non-Life Premium in US\$*: | |

FAIR MEMBERSHIP



WAICA Re, Sierra Leone

| | |
|---------------------------|---|
| Contact Person | Ezekiel Abiola Ekundayo |
| Position | General Manager |
| Tel | 232-22226219 / 22220154 |
| Email | info@waicare.com |
| Website | www.waicare.com |
| Address | Maritime House - Government Wharf - Wallace Johnson street , PO Box 1135 Freetown ,Sierra Leone |
| Class of Business | Non life |
| Rating Overview | A+ / B+ |
| Establishment Date | 1973 |

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.

| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 |
|-----------------------------|-------------|-------------|-------------|
| Gross Premium Written | 62,119 | 49,202 | 33,459 |
| Net Earned Premium | 58,447 | 45,535 | 31,436 |
| Investment Income | 2878 | 3272 | 1952 |

Singapore



| | |
|--------------------------------------|---|
| Official Name: | Republic of Singapore |
| Capital: | Singapore |
| Population: | 0 |
| Language: | English |
| Local Time: | UTC+8:00 |
| National Holidays: | 43686 |
| Currency: | Dollar |
| Monetary Unit: | Singapore dollar= 100 Cents |
| Exchange Rate(US\$1): | 1.3 SGD |
| GDP Per Capita US\$ PPP: | 94100 |
| GDP Per Capita US\$ Nominal : | 65627 |
| Supervisory Authority: | monetry authority of singapore |
| National Association: | Financial Services Managers Associaation, General Insurance Association of Singapore,Life Insurance Association |
| Training Institute | Singapore Insurance Institute |
| Country UN Code: | SGP |
| Country Code: | (+65) |
| Area Code: | Singapore: +65 |
| Internet Code: | .sg |
| Total Premium in US\$*: | 30609 (Millions) |
| Life Premium in US\$*: | 22456 (Millions) |
| Non-Life Premium in US\$*: | 8153 (Millions) |

FAIR MEMBERSHIP



SCOR Reinsurance Asia-Pacific Pte Ltd, Singapore

| | |
|---------------------------|---|
| Contact Person | Mr. Michel Pierre Dominic |
| Position | CEO |
| Tel | 65-65177500 |
| Email | sg@scor.com |
| Website | www.scor.com/en |
| Address | 160 Robinson Road, # 31-01SBF Centre , Singapura 068914 |
| Class of Business | Life & General Insurer |
| Rating Overview | AA - |
| Establishment Date | 1990 |
| Paid up Capital | S\$ 106350000 |
| Subscribed Capital | S\$ 106350000 |

Brief:

SCOR is an independent global reinsurance company, aiming to develop its Life and P&C business lines, to provide its clients with value-added solutions and to pursue an underwriting policy based on profitability, through effective risk management and a cautious investment policy. In this way, SCOR offers its clients an optimal level of security (AA- rating from S&P and Fitch and Aa3 rating from Moody's) and creates value for its shareholders. The Group's strategy is based on a development model driven by three entities: the P&C entity, the Life entity and the Asset Management division.

| | | | | US\$ |
|---------------------------------------|-------------|-------------|-------------|-------------|
| Financial Indicator: | 2018 | 2017 | 2016 | 2015 |
| Gross Premium Written | 15 258 | 14789 | 13826 | 13421 |
| Net Earned Premium | 13 611 | 13 281 | | |
| Investment Income | 615 | 764 | 756 | 744 |
| Operating & Other Expenses | 658 | 491 | | |

South Korea



| | |
|--------------------------------------|--|
| Official Name: | Republic of Korea |
| Capital: | Seoul |
| Population: | 51418097 |
| Language: | Korean |
| Local Time: | UTC+9:00 |
| National Holidays: | 42962 |
| 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) |

FAIR MEMBERSHIP



Korean Reinsurance Company, South Korea

| | |
|---------------------------|---|
| Contact Person | Mr.WON, JONG-GYU |
| Position | President & CEO |
| Tel | (822) 3702-6000 |
| Email | service@koreanre.co.kr |
| Website | www.koreanre.co.kr |
| Address | 68 Jongno 5 Gil, Jongno-Gu, Seoul, 03151, Korea |
| Class of Business | Reinsurance |
| Rating Overview | 'A-' |
| Establishment Date | 1963 |
| Paid up Capital | 602KRW |

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.

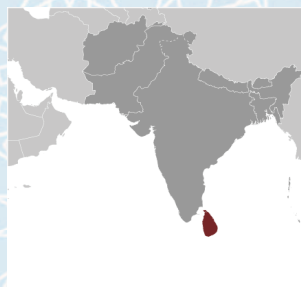
We look forward to your continued engagement and relationship with us.

Financial Indicator:

Gross Premium Written
Net Earned Premium
Investment Income

| 2018 | 2017 | 2016 | 2015 |
|-------------|-------------|-------------|-------------|
| 6,801.50 | 6,360.80 | 5,690.80 | 5,580.20 |
| 4,785 | 4,432 | 3,999 | 3,833 |
| 156 | 117.3 | 157.2 | 146.5 |

Sri Lanka



| | |
|--------------------------------------|--|
| Official Name: | Democratic Socialist Republic of Sri Lanka |
| Capital: | Sri Jayawardenepura Kotte |
| Population: | 22576592 |
| Language: | Sinhalese |
| Local Time: | UTC+5:30 |
| National Holidays: | 4 febraury |
| 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) |

FAIR MEMBERSHIP



Ceylinco General Insurance Limited, Sri Lanka

| | |
|---------------------------|--|
| Contact Person | Dr Jagath Alwis |
| Position | Director (Technical)/Chief Technical Officer |
| Tel | 94114702702 |
| 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 |
| Paid up Capital | LKR. 500,000,000/- |
| Subscribed Capital | LKR. 500,000,000/- |
| Owned by | Ceylinco Insurance PLC |

Brief:

It is a general insurance company underwriting all classes of general insurance and the market leader in the industry. It is a financially strong company and maintain more than required solvency margin.

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| | | | | LKR | |
| Gross Premium Written | 19,186 | 17,977 | 16,117 | 13,557 | 12,165 |
| Net Earned Premium | 19,186 | 13,209 | 11,783 | 10,153 | 9,360 |
| Investment Income | 2,368 | 2,030 | 1,573 | 1,991 | 1,521 |
| Operating & Other Expenses | 6,700 | 6,165 | 5,276 | 4,885 | 4,753 |
| Gross Claims | 9,430 | 8,956 | 10,484 | 6,608 | 5,925 |

Sudan



| | |
|--------------------------------------|--|
| Official Name: | Republic of the Sudan |
| Capital: | Khartoum |
| Population: | 43120843 |
| Language: | Arabic |
| Local Time: | UTC+2:00 |
| National Holidays: | 42736 |
| Currency: | 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 |
| Total Premium in US\$*: | 405 (Millions) 2017 |
| Life Premium in US\$*: | 17 (Millions) 2017 |
| Non-Life Premium in US\$*: | 388 (Millions) 2017 |

FAIR MEMBERSHIP



Al-Baraka Insurance Company, Sudan

| | |
|---------------------------|--|
| Contact Person | Adam Ahmed Hassan |
| Position | General Manager |
| Tel | 00249 9 12302402 |
| Email | Adam-hassan@albaraka-ins.com / info@albaraka-ins.com |
| Website | www.albaraka-ins.com |
| Address | Khartoum – Sudan / Albaraka Tower 2nd floor |
| Class of Business | Insurance |
| Rating Overview | BBB (Triple B) from the Islamic International Rating Agency (Bahrain) |
| Establishment Date | 1985 |
| Paid up Capital | 10,000,000 |
| Owned by | <ol style="list-style-type: none"> 1. Albaraka Bank Sudan 2. Export Development Bank 3. AlBeady for Roads and Bridges Sudan |

Brief:

Al Baraka Insurance Co. is a Sudanese insurance company established in 1985 as an independent investment entity by AlBaraka bank of Sudan a subsidiary of the famous an worldwide banking group (Al Baraka Group.)

Albaraka Insurance Company deals with almost all types of insurances namely Motor, Marine, Fire, Liabilities, Mis.Acced. Engineering, Takaful (Life Assurance), Travel Insurance, Medical Insurance, Credit and Bond Insurances, Energy Insurance, Banker Blanket Bond and Computer Crime Insurance (BBB/ECC), Agriculture Insurance, Medical Malpractice Insurance, War in land Insurance and Aviation.

| <u>Financial Indicator (million):</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 547,961,005 | 294,693,694 | 160,722,470 | 84,189,264 | 61,332,475 |
| Net Earned Premium | 378,320,696 | 215,130,579 | 122,469,251 | 58,215,635 | 45,254,003 |
| Investment Income | 12,374,334 | 2,263,631 | 1,155,758 | 2,527,161 | 2,145,770 |
| Operating & Other Expenses | 79,464,589 | 43,361,471 | 26,560,521 | 17,321,135 | 12,086,566 |
| Gross Claims | 194,623,883 | 75,389,129 | 35,769,418 | 32,233,184 | 25,619,108 |

FAIR MEMBERSHIP

شركة السلامة للتأمين المحدودة



Asalama Insurance Company, Sudan

| | |
|--------------------|-------------------------------------|
| Contact Person | Tamader Abu Algasim AbdAlrahim |
| Position | General Manager |
| Tel | 3313 |
| Email | info@alsalama.ad |
| Website | WWW.alsalama.sd |
| Establishment Date | 1993 |
| Paid up Capital | 100000000 SDG |
| Subscribed Capital | 15719995SDG |
| Owned by | 100 % National Entities/individuals |

| | SDG | | | | |
|-----------------------------|-------------|-------------|-------------|-------------|------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 391,857,133 | 305,813,677 | 174,082,902 | 112,312,405 | 91,051,352 |
| Net Earned Premium | 304,794,076 | 211,738,644 | 90,466,185 | 72,660,901 | 68,949,042 |
| Investment Income | 22709594 | 4339470 | 2340500 | 1720500 | 1484560 |
| Operating & Other Expenses | 54,423,541 | 35,711,419 | 20,970,799 | 16,224,133 | 12,994,165 |
| Gross Claims | 165,276,855 | 89,602,028 | 53,344,462 | 40,547,022 | 32,495,220 |

FAIR MEMBERSHIP

General Insurance Company, Sudan

Contact Person Mohammed Hassan Idris

Position General Manager

Tel 0083-777383

Email mohd.hassan@generalinsurancesudan.com

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

Class of Business Non-Life

Establishment Date 1961

Paid up Capital 7,500,000

Brief:

The first National Company; established in March 1961 and undertook the life insurance portfolio in the Foreign Companies` branches operating in Sudan until 1971

FAIR MEMBERSHIP



شركة جوبا للتأمين المحدودة
Juba Insurance Company Ltd.

Juba Insurance Company, Sudan

| | |
|---------------------------|------------------------------------|
| Contact Person | Mr . Mohamed Hassan Mohamed |
| Position | General Manager |
| Tel | 249183779596 / 97 |
| Email | abdelaaljuba@yahoo.com |
| Website | www.juba-insurance.com |
| Address | El Baladiya Ave, Al Khurtum, Sudan |
| Class of Business | Non - life |
| Establishment Date | 1981 |
| Paid up Capital | 3200000USD |

Brief:

Juba Insurance Company Ltd. is a leading insurer in South Sudan and Sudan, incorporated in 1981 to deliver insurance services with the highest level of professionalism.

Financial Stability: The Company has a paid up capital of SDG 18m, further supported by strong, audited, regulatory reserves and stable reinsurance relationships with Lloyds of London and other significant players in the International Reinsurance Markets.

Claims Settlement Ability: In 2013 the company successfully settled the biggest non-aviation claim in the recent history of the Sudanese insurance market, totaling US\$ 12m.

| | | | USD |
|-----------------------------|--------|--------|--------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 |
| Gross Premium Written | 130049 | 97229 | 93,063 |
| Net Earned Premium | 52,572 | 40,874 | 33,470 |
| Investment Income | 40,363 | 31,601 | 31,320 |

FAIR MEMBERSHIP

Middle East Insurance Company (S) Ltd, Sudan

| | |
|---------------------------|---|
| Contact Person | Muawya Abasher |
| Position | General Manager |
| Tel | 00249-183779544 |
| Email | info@middleeast-ins.com |
| Website | www.middleeast-ins.com |
| Address | The main branch in Khartoum - Nile Street - Kuwait Sudanese center first tower - El-Mizanein floor. |
| Class of Business | Non - life |
| Establishment Date | 1981 |
| Owned by | % 100National Entities/Individuals |

| <u>Financial Indicator:</u> | 2017 | 2016 | SDG 2015 |
|-----------------------------|---------|---------|-------------|
| Gross Premium Written | 256,801 | 132,109 | 107,797 |
| Net Earned Premium | 58,318 | 26,553 | 27,207 |
| Investment Income | 31,645 | 26,217 | 27,059 |
| Gross Claims | 66,522 | 88,561 | 48,011 |

FAIR MEMBERSHIP



NATIONAL REINSURANCE COMPANY

National RE

National Reinsurance Company, Sudan

| | |
|---------------------------|--|
| Contact Person | Osman Elhadi Ibrahim |
| Position | General Manager |
| Tel | +249-183778221 / +249-912145634 |
| Email | info@national-reinsurance.com |
| Website | National-reinsurance.com |
| Address | P.O. box 443, Khartoum 11111 Sudan- Reinsurance House, Barlaman Street |
| Class of Business | Insurance |
| 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 779,087,841 | 259,623,378 | 173,396,216 | 148,462,754 | 161,546,506 |
| Net Earned Premium | 460,192,928 | 157,673,947 | 110,247,044 | 91,129,939 | 112,782,567 |
| Investment Income | 17,614,324 | 13,995,554 | 14,759,294 | 12,251,620 | 9,784,838 |
| Operating & Other Expenses | 36,854,260 | 17,797,318 | 12,054,629 | 8,221,705 | 7,906,896 |
| Gross Claims | 103,739,926 | 46,381,832 | 48,297,231 | 42,650,399 | 42,934,107 |

FAIR MEMBERSHIP



Sheikan Insurance & Reinsurance Company, Sudan

| | |
|---------------------------|--|
| Contact Person | Hanan Hamid Abdelhadi |
| Position | Assistant Managing Director of Finance |
| Tel | 249112522946 |
| Email | hananhamid713@gmail.com/ info@shiekanins.sd |
| Website | www.shiekanins.sd |
| Address | El Souk El Arabi, Shiekan Building – Khartoum, Sudan |
| Class of Business | Insurance |
| Rating Overview | +BBB |
| Establishment Date | 1983 |
| Paid up Capital | \$10,000,000 |
| Subscribed Capital | \$10,000,000 |
| Owned by | National Economic Authority |

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | \$ | 2014 |
|----------------------------|-------|-------|-------|------|----|------|
| Gross Premium Written | 2,246 | 1,608 | 1,007 | 870 | | 764 |
| Net Earned Premium | 1,424 | 1,055 | 730 | 577 | | 495 |
| Investment Income | 15 | 10 | 13 | 13 | | 10 |
| Operating & Other Expenses | 287 | 231 | 156 | 120 | | 100 |
| Gross Claims | 1,014 | 887 | 452 | 434 | | 388 |

FAIR MEMBERSHIP



Islamic Insurance Company, Sudan

| | |
|---------------------------|--|
| Contact Person | Mr. Abdalla Ahmed Abdalla |
| Position | General Manager |
| Tel | 00249 183-771751 |
| Email | islamicins@sudanmail.net |
| Website | www.islamicinsur.com |
| Address | Khartoum - Ali Abdul Latif Street Islamic Insurance Tower |
| Class of Business | All classes of Insurance |
| Establishment Date | 1979 |
| Paid up Capital | ,50,000,000SDG |
| Owned by | 100 % National Entities/Individuals |
| Brief: | |

Islamic Insurance Company Limited is a pioneer and authentic experience derived from the spring of Islamic Sharia and the sciences of the times and its tools. The world has contributed effectively to the Islamization of the Islamic economy in general and the insurance sector in particular, and has worked to improve all its services through:

To pay attention to the customer first and foremost and sincere worker with him by seeking to achieve his aspirations and desires to reach happiness.

Attention to the continuous development and improvement in the field of insurance and the use of modern technologies.

Caring for employees and developing their skills through continuous training and qualification.

Attention to providing a good working environment.

Sincere and sincere pursuit of the wishes and aspirations of shareholders.

Commitment to maintain the work ethic.

Full interaction with the community.

| Financial Indicator: | 2017 | 2016 | SDG 2015 |
|------------------------------|-------------|-------------|---------------------|
| Gross Premium Written | 920,390 | 613,236 | 400,096 |
| Net Earned Premium | 774,553 | 525,684 | 327,669 |
| Investment Income | 9,912 | 11,597 | 5,537 |
| Gross Claims | 413,742 | 252,865 | 178,782 |

FAIR MEMBERSHIP



Sudanese Insurance & Reinsurance Company, Sudan

| | |
|---------------------------|---------------------------------|
| Contact Person | Mr. Hassan El Sayed |
| Position | Managing Director |
| Tel | 249-183-777796 |
| Email | manager@sudinrco.com |
| Website | www.sudinrco.com |
| Address | P.O. box 2332 , Khartoum, Sudan |
| Class of Business | Non-Life & All Classes |
| Establishment Date | 1967 |
| Paid up Capital | 530000USD |

| | | | USD |
|-----------------------------|-------------|-------------|------------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 |
| Gross Premium Written | 438,080,509 | 245,552,531 | 99,909,606 |
| Net Earned Premium | 149,382,962 | 152,261,200 | 52,856,027 |
| Investment Income | 15,524,456 | 6,459,116 | 2,239,561 |

FAIR MEMBERSHIP



United Insurance Company, Sudan

| | |
|---------------------------|---|
| Contact Person | Mr . Abdelkhalig Abdalla Mohamed |
| Position | General Manager |
| Tel | 249-183-720001/02 |
| Email | info@unitedinsurance.ws |
| Website | www.unitedinsurance.ws |
| Address | 8-9-10 The United Insurance Tower Parliament st. Crossing Tayar Murad st, Khartoum, Sudan |
| Class of Business | Non-Life & All Classes |
| Establishment Date | 1969 |
| Paid up Capital | 1335000USD |

| | USD | | |
|-----------------------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 |
| Gross Premium Written | 282,847,663 | 189,083,889 | 110,966,195 |
| Net Earned Premium | 139,853,140 | 102,033,551 | 57,714,247 |
| Investment Income | 85,968,412 | 59,293,913 | 35,644,411 |

FAIR MEMBERSHIP



Elnilein Insurance Company

| | |
|---------------------------|---|
| Contact Person | Moustafa Al Amin Al Sheikh |
| Position | Managing Director |
| Tel | +249 183 (778190 – 771747) |
| Email | info@elnileinins.com |
| Website | www.elnileinins.com |
| Address | Khartoum, Intersection of Al-Gomhouria Street with Al-Muk Nimr Street |
| Class of Business | Non-Life & Takaful |
| Establishment Date | 1981 |
| Paid up Capital | 43,000,000 SDG |
| Subscribed Capital | 75,000,000 SDG |
| Owned by | 100 % National Entities/Individuals |

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.

Syria



| | |
|--------------------------------------|---|
| Official Name: | Syrian Arab Republic |
| Capital: | Damascus |
| Population: | 19454263 |
| Language: | Arabic |
| Local Time: | UTC+2:00 |
| National Holidays: | 42842 |
| Currency: | Syrian Pound |
| Monetary Unit: | 1 syrian pound/100=piastre |
| Exchange Rate(US\$1): | 514.6 SYP |
| GDP Per Capita US\$ PPP: | 2900 |
| GDP Per Capita US\$ Nominal : | 831 |
| Supervisory Authority: | Surian Insurance Supervisory Commission |
| National Association: | Syrian Insurance Federation |
| Training Institute | |
| Country UN Code: | SYR |
| Country Code: | (+963) |
| Area Code: | Damascus:11 |
| Internet Code: | .sy |
| Total Premium in US\$*: | 41 (Millions) 2017 |
| Life Premium in US\$*: | 1 (Millions) 2017 |
| Non-Life Premium in US\$*: | 40 (Millions) 2017 |

FAIR MEMBERSHIP

Arab Union Reinsurance Company, Syria

| | |
|--------------------|---|
| Contact Person | Dr. AZIZ SAKER |
| Position | Chairman / General Manager |
| Tel | (00963-11)6132592-6132593 |
| Email | planning@ 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 Insurer |
| Establishment Date | 1974 |
| Paid up Capital | USD 50 000 000 |

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.

Tanzania



| | |
|--------------------------------------|---|
| Official Name: | United Republic of Tanzania |
| Capital: | Dodoma |
| Population: | 55451343 |
| Language: | Kiswahili or Swahili |
| Local Time: | UTC+3:00 |
| National Holidays: | 42851 |
| Currency: | Tanzanian Shilling |
| Monetary Unit: | 1 Tanzanian Shilling(TZH)/100=CENT |
| Exchange Rate(US\$1): | 2243.8 TZS |
| GDP Per Capita US\$ PPP: | 3200 |
| GDP Per Capita US\$ Nominal : | 1172 |
| Supervisory Authority: | Tanzania Insurance Regulatory Authority |
| National Association: | Association of tanzania Insurers |
| Training Institute | Insurance institute of tanzania |
| Country UN Code: | TZA |
| Country Code: | (+255) |
| Area Code: | DAR ES Salaam:22 |
| Internet Code: | .tz |
| Total Premium in US\$*: | TZS 360,642 million |
| Life Premium in US\$*: | TZS 41,397 million |
| Non-Life Premium in US\$*: | TZS 301,425 million |

FAIR MEMBERSHIP



Tanzania National Reinsurance Corporation Limited, Tanzania

| | |
|---------------------------|---|
| Contact Person | Mr. Rajab Kakusa |
| Position | Chief Executive officer |
| Tel | +255 22 212 2536/7 |
| Email | info@commonwealthofnations.org |
| Website | www.tan-re.co.tz |
| Address | 4th Floor, TDFL Building, Office Block II |
| Class of Business | Reinsurance |
| Rating Overview | B + |
| Establishment Date | 2004 |
| Paid up Capital | TZS.38,852,993,000 |

Brief:

The Commonwealth is an association of sovereign nations which support each other and work together towards international goals. With their common heritage in language, culture, law, education and democratic traditions, among other things, Commonwealth countries are able to work together in an atmosphere of greater trust and understanding than generally prevails among nations. This website, developed by Nexus Partnerships, the leading publisher of Commonwealth affairs, is designed to ensure that the international community has a one-stop-shop guide to the governments, businesses, civil society, travel, statistics and personalities in the 53 member countries of the Commonwealth. To find out more about the intergovernmental Commonwealth, visit the Commonwealth Secretariat's website here

| <u>Financial Indicator:</u> | 2017 | 2016 | TZS 2015 |
|-----------------------------|------------|------------|-------------|
| Gross Premium Written | 78,942,004 | 74,909,367 | 73,057,239 |
| Net Earned Premium | 67,461,191 | 62,401,883 | 60,589,401 |
| Investment Income | 2,134,298 | 2,365,456 | 2,303,374 |

Thailand



| | |
|--------------------------------------|--|
| Official Name: | Kingdom of Thailand |
| Capital: | Bangkok |
| Population: | 68615858 |
| Language: | Thai |
| Local Time: | UTC+7:00 |
| National Holidays: | 42944 |
| Currency: | Baht |
| 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 & Financial Advisors ,Thai General Insurance Association |
| Training Institute | Thiland Insurance Institute |
| Country UN Code: | THA |
| 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) |

FAIR MEMBERSHIP



Asian Re
Asian Reinsurance Corporation

Asian Reinsurance Corporation, Thailand

| | |
|---------------------------|--|
| Contact Person | Mr. Anil Sant |
| Position | P&CEO |
| Tel | +66 2 245-2169 |
| Email | asianre@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 |
| Establishment Date | 1979 |
| Paid up Capital | US\$ 100850000 |
| Brief: | |

The Asian Reinsurance Corporation is an intergovernmental organization established in May 1979 under the auspices of the UN-ESCAP. Membership is open to all state members or associate members of the United Nations Economic and Social Commission for Asia and the Pacific.

To become a leading professional re-insurer capable to meet the reinsurance needs of Asia-Pacific Region.

The corporation shall operate as a professional reinsurer accepting business from the insurance markets in member states as well as other markets of the region and elsewhere, and shall retrocede its surpluses after net retention with priority given to the national insurance and reinsurance markets of the member states.

The Corporation shall invest a sizeable proportion of its funds within the region, provided that such investments meet with the requirements of sound insurance techniques.

Togo



| | |
|--------------------------------------|---|
| Official Name: | Togolese Republic |
| Capital: | Lomé |
| Population: | 8176449 |
| Language: | French |
| Local Time: | UTC+0:00 |
| National Holidays: | 42852 |
| 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 |

FAIR MEMBERSHIP



CICA-RE

CICA Re, Togo

Contact Person

Jean Baptiste

Position

General Manager

Tel

(228)2216269-388

Email

cica-re@cica-re.com

Website

www.cica-re.com

Address

Cité OUA-Lomé 2- 07 BP 12 410 Lomé Nyékonakpoè LOME-TOGO

Class of Business

Composite

Rating Overview

GCR: National (zone CIMA) AA International BB+ Ambest FSR B ICR
bb+

Establishment Date

1981

Paid up Capital

45,734,705 EUR

Subscribed Capital

76,224,509 EUR

Owned by

Brief:

Créée en 1981 par les Etats Membres de la Conférence Internationale des Contrôles d'Assurances (CICA) devenue depuis la signature du Traité CIMA, la Conférence Interafricaine des Marchés d'Assurances en 1992, la CICA-RE a commencé ses activités le 1er janvier 1984.

Les missions à elle assignées sont contenues dans l'Accord portant sa création. Elles consistent essentiellement à :
promouvoir le développement des activités nationales d'assurances et de réassurances dans les pays membres

| Financial Indicator: | 2017 | 2016 | CFA Franc (in billions) | |
|---------------------------------------|-------------|-------------|--------------------------------|-------------|
| | | | 2015 | 2014 |
| Gross Premium Written | 46,336,567 | 38,228,610 | 33,189,587 | 30,270,27 |
| Net Earned Premium | 38,883,650 | 34,193,387 | 28,689,385 | 26,099,49 |
| Investment Income | 2081605 | 2171344 | 2257816 | 1,714,961 |
| Operating & Other Expenses | | | | 4,319,870 |
| Gross Claims | 22,240,572 | 17,909,027 | 15,272,116 | 9,589,600 |

Tunisia



| | |
|--------------------------------------|---|
| Official Name: | Republic of Tunisia |
| Capital: | Tunis |
| Population: | 11516189 |
| Language: | Tunisian Arabic |
| Local Time: | UTC+1:00 |
| National Holidays: | 14 January, 20 March |
| 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) |

FAIR MEMBERSHIP



Compagnie Méditerranéenne d'Assurances et de Réassurances COMAR, Tunisia

| | |
|---------------------------|---|
| Contact Person | Ben Yedder Hakim |
| Position | General Manager |
| Tel | (216) 71 340 899 |
| Email | dg@comar.tn |
| Website | www.comar.tn |
| Address | COMAR Avenue Habib Bourguiba 1001 Tunis R.P |
| Class of Business | All Classes |
| Establishment Date | 1969 |

Brief:

La Compagnie Méditerranéenne d'Assurances et de Réassurances COMAR créée en 1969 est parvenue à occuper rapidement une place de choix sur le marché des assurances Risques Divers et Vie, tout en se garantissant de solides assises par sa filiation directe depuis 1973 à un groupe financier important qui n'est autre que le GROUPE AMEN .

| Financial Indicator: | Tunisian Dinar (in Millions) | | |
|---------------------------------------|-------------------------------------|-------------|-------------|
| | 2017 | 2016 | 2015 |
| Gross Premium Written | 192,323,692 | 170,911,670 | 161,646,00 |
| Net Earned Premium | 158,973,586 | 142,792,893 | 138,364,828 |
| Investment Income | 30638775 | 28716296 | 25045638 |
| Operating & Other Expenses | | | |
| Gross Claims | 99,609,947 | 92,080,911 | 90,065,568 |

FAIR MEMBERSHIP



ASSURANCES BIAT

Assurance BIAT, Tunisia

| | |
|-----------------------|--|
| Contact Person | Ismail Mabrouk |
| Position | President |
| Tel | (+216) 31 300 100 |
| Email | contact@assurancesbiat.com.tn |
| Website | www.assurancesbiat.com.tn |
| Address | Immeuble Assurances BIAT – Les jardins du Lac II – 1053 Les Berges du Lac II – Tunis |

Brief:

Créée en 1976, la BIAT - Banque Internationale arabe de Tunisie est aujourd'hui la première banque du pays et se classe au premier rang sur de nombreux indicateurs.

La BIAT - banque universelle, a développé toutes les activités de banque et constitue un groupe bancaire avec ses filiales dans les domaines de l'assurance, de la gestion d'actifs, du capital-investissement ou de l'intermédiation boursière.

Appuyant son développement sur la proximité, l'engagement sociétal, la BIAT met son expertise et sa solidité au profit de ses clients et de l'économie de la Tunisie.

FAIR MEMBERSHIP



Group Des .Ass.De.Tunisie (GAT), Tunisia

| | |
|---------------------------|--|
| Contact Person | Mohamed Dkhili |
| Position | General Manager |
| Tel | (+216) 31 350 000 / 31 351 00 |
| Email | gat@gat.com.tn |
| Website | www.gat.com.tn |
| Address | Tous droits réservés GAT ASSURANCES 92 avenue Hédi Chaker 1002 Tunis |
| Establishment Date | 18-Jul-75 |
| Paid up Capital | 35,000,000 T.D. |

Brief:

Le 18 juillet 1975, GAT ASSURANCES a été créé à la faveur d'une restructuration du marché tunisien grâce à l'association de deux volontés. L'une Tunisienne et l'autre étrangère. Désormais, nous sommes une Compagnie à 100% tunisienne et à capitaux privés.

Depuis 40 ans, la protection des personnes et des biens sur le long terme est notre métier. Chaque jour qui passe, chacune de nos actions nous fait grandir et nous rend dignes de la confiance de nos clients. Nous accompagnons, sans relâche, nos clients, particuliers, professionnels ou entreprises dans la gestion des risques et des opportunités de la vie.

FAIR MEMBERSHIP



Socite D'Assurance "Salim", Tunisia

| | |
|---------------------------|---|
| Contact Person | Mrs.Dalila Bader |
| Position | General Manager |
| Tel | (216) 184200 |
| Email | commercial@salim-ins.com |
| Website | www.salim-ins.com |
| Address | Imm. Assurances Salim Lotissement AFH-BC5, Centre Urbain Nord-Tunis |
| Establishment Date | 1995 |
| Paid up Capital | 13,000,000 T.D. |

Brief:

La société ASSURANCES SALIM a été créée à l'initiative de la Banque de l'Habitat en Septembre 1995 sous la forme d'une société anonyme spécialisée en assurance Vie « La société Tunisienne d'assurance Vie et de Capitalisation SALIM » avec un capital initial de 1 000 000 de dinars.

La société a par la suite été transformée en société multibranche dénommée « ASSURANCES SALIM » le 24 juin 1997.

Cette extension s'est accompagnée par une augmentation de son capital qui a été porté à 4 000 000 de dinars, puis à 10 000 000 de dinars en 2003 pour être élevé à 13 300 000 dinars à l'occasion de l'introduction en bourse en 2010.

| Financial Indicator: | 2017 | Tunisian Dinar (in Millions) | |
|------------------------------|-------------|-------------------------------------|-------------|
| | | 2016 | 2015 |
| Gross Premium Written | 90,202,286 | 73,276,947 | 61,507,961 |
| Net Earned Premium | 61,988,283 | 49,078,071 | 38,511,547 |
| Investment Income | 9013765 | 7556180 | 6874849 |
| Gross Claims | 51,733,274 | 38,280,691 | 30,179,574 |

FAIR MEMBERSHIP



STAR - Société Tunisienne d'Assurances et de Réassurances, Tunisia

| | |
|---------------------------|--|
| Contact Person | Hassene Feki |
| Position | General Manager |
| Tel | (216) 70 255 000 |
| Email | marketingetcommunication@star.com.tn |
| Website | www.star.com.tn |
| Address | Square Avenue de Paris 1000 - Tunis (2,085.98 km)1080 Tunis, Tunisia |
| Establishment Date | 1958 |
| Paid up Capital | 23,076,930 J.D. |

Brief:

La société a pour objet l'assurance et la réassurance de tous les risques pouvant entraîner tous dommages, tant corporels que matériels ou immatériels ainsi que tous les risques de responsabilité civile, professionnelle ou autre. La société a pour but d'exercer l'industrie de l'assurance dans toutes les branches et faire toutes sortes d'opérations de garantie et d'indemnité.

FAIR MEMBERSHIP



Tunis Re, Tunisia

| | |
|---------------------------|--|
| Contact Person | Mrs Lamia Ben Mahmoud |
| Position | Chairman and General Manager |
| Tel | 2167190-4911 |
| Email | tunisre@tunisre.com.tn |
| Website | www.tunisre.com.tn |
| Address | 12 Avenue du Japon, Montplaisir. Tunis BP 29 - 1073 Tunis. Tunisia |
| Class of Business | Composite |
| Rating Overview | B+ Good / bbb- credit risk |
| Establishment Date | 1981 |
| Paid up Capital | 100 000 000 TND |
| Subscribed Capital | 100 000 000 TND |
| Owned by | 100% National |

Brief:

Tunis Re, First National Professional Reinsurer In Tunisia

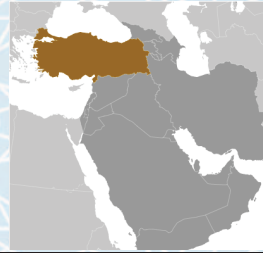
Tunis Re a limited company was incorporated in 1981 by the initiative of the public authorities with the contribution of the Tunisian banks and insurance companies.

Mrs Lamia Ben Mahmoud, Chairman and General Manager of Tunis Re, was appointed by the board of directors, during its meeting of August 11th, 2009.

The share capital of Tunis Re is fixed to one hundred million (100.000.000)

| | | | | (In MDT) |
|------------------------------|-------------|-------------|-------------|-------------|
| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | 121,672 | 113,434 | 100,586 | |
| Net Earned Premium | 70.784 | 64.499 | 56.851 | 51.312 |
| Investment Income | 19015 | 18881 | 150065 | |
| Gross Claims | 44.347 | 33.541 | 28.454 | 29.568 |

Turkey



| | |
|--------------------------------------|---------------------------------|
| Official Name: | Republic of Turkey |
| Capital: | Ankara |
| Population: | 81257239 |
| Language: | Turkish |
| Local Time: | UTC+3:00 |
| National Holidays: | 43037 |
| 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) |

FAIR MEMBERSHIP



AKSigorta, Turkey

| | |
|---------------------------|---|
| Contact Person | Uğur Gülen |
| Position | General Manager |
| Tel | 0216 280 88 88 |
| Email | bilgi@aksigorta.com.tr |
| Website | www.aksigorta.com.tr |
| Address | Poligon Cad.Buyaka 2 Sitesi No:8 Kule:1, Kat : 0-6 Ümraniye 34771 İstanbul Türkiye |
| Class of Business | Non-Life Insurer |
| Establishment Date | 1960 |
| Paid up Capital | 306,000,000 |

Brief:

Aksigorta, established in 1960, renders service to retail and corporate customers all over Turkey with its 700 employees, 16 regional headquarters, over 2.000 independent agencies, 990 Akbank branches, 69 brokers and 3.600 contracted institutions.

Aksigorta, offering a vast variety of products from health to travel, motor to compulsory earthquake insurance, business package to liability insurance, focuses on extending sector in Turkey, improving social insurance awareness by using every means possible and supplying insurance products and services to all segments of society.

Aksigorta utilizes its experience, knowledge and capabilities to offer accurate solutions to customers, ensure that they experience something favorable and make it possible for them and their families to be confident about the future. After the partnership started in 2011 by Sabancı Holding with Belgian global giant Ageas, both Sabancı Holding and Ageas have 36 % stake each in Aksigorta. And the remaining 28% is traded at the Istanbul Stock Exchange national market.

| | TRY | | |
|-----------------------------|-----------|-----------|-----------|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
| Gross Premium Written | 1,895,559 | 1,622,171 | 1,713,594 |
| Net Earned Premium | | 1,129,329 | 1,157,305 |
| Investment Income | | 104,187 | 86,300 |
| Operating & Other Expenses | | (113479) | (103916) |
| Gross Claims | | (906666) | (840732) |

FAIR MEMBERSHIP

ANADOLU SİGORTA

Kaybetmek yok.

Anadolu Anonim Turk Sigorta, Turkey

| | |
|---------------------------|--|
| Contact Person | Mehmet Şencan |
| Position | General Manager |
| Tel | 0850 744 0 744 |
| Email | bilgi@anadolusigorta.com.tr |
| Website | www.anadolusigorta.com.tr |
| Address | Anadolu Sigorta, Rüzgarlıbahçe Mahallesi Kavak Sokak No:31 34805 Kavacık / İstanbul |
| Class of Business | Non-Life Insurer |
| Establishment Date | 1925 |
| Paid up Capital | 500,000,000 |

Brief:

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.

As part of the "Recon Project" that it launched in 1997, the company has brought all of its agencies into its data processing network through an online and real-time system. Through the benefits of information technology, it has raised the quality of its services to modern-day levels.

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.

| <u>Financial Indicator:</u> | 2016 | 2015 | TRY | 2014 |
|-----------------------------|-----------|-----------|-----------|------|
| Gross Premium Written | 4,484,060 | 3,610,674 | 3,004,830 | |
| Net Earned Premium | | 2,521,354 | 2,235,759 | |
| Investment Income | | 276,543 | 190,509 | |
| Operating & Other Expenses | | 605,324 | 522,686 | |
| Gross Claims | 2,236,015 | 1,941,149 | 1,553,197 | |

FAIR MEMBERSHIP



Milli Re, Turkey

Contact Person

Ms. Aylin Kocatürk

Position

Manager

Tel

+90 212 231 47 30

Email

akocaturk@millire.com

Website

www.millire.com/fair_pool

Address

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

Class of Business

Non-Life Reinsurance Pool

Establishment Date

1972

Paid up Capital

660000000 TL

Subscribed Capital

660000000TL

Brief:

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

| | | | | | TL |
|-----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------|
| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
| Gross Premium Written | £ 43.398.000 (est) | £ 43.034.000 (est) | £ 44.261.000 (est) | £ 41.711.000 (est) | £ 39.284.641 |
| Gross Claims | £ 12.680.758 | £ 9.217.167 | £ 2.979.222 | £ 3.730.114 | £ -588.171 |

U.A.E



| | |
|--------------------------------------|--------------------------------|
| Official Name: | United Arab Emirates |
| Capital: | Abu Dhabi |
| Population: | 9701315 |
| Language: | Arabic |
| Local Time: | UTC+4:00 |
| National Holidays: | 43071 |
| 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) |

FAIR MEMBERSHIP



Abu Dhabi National Ins Co - ADNIC, U.A.E.

| | |
|---------------------------|---|
| Contact Person | Hassan Al Khuwailidi |
| Position | Senior Manager – Corporate Communications |
| Tel | 24080421 |
| Email | h.alkhuwailidi@adnic.ae |
| Website | www.adnic.ae |
| Address | Abu Dhabi, Khalifa Street |
| Class of Business | Insurance |
| Rating Overview | A- Stable |
| Establishment Date | 1972 |
| Paid up Capital | AED 375 Million |
| Subscribed Capital | AED 375 Million |
| Owned by | Shareholders |

Brief:

Abu Dhabi National Insurance Company (ADNIC) PJSC is a composite insurance partner 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).

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-----------|-----------|-----------|----------|----------|
| | | | | AED | |
| Gross Premium Written | 2,909.50 | 2,643.30 | 2,375.50 | 2,290.70 | 2,631 |
| Net Earned Premium | 1,430 | 1,038 | 1,082 | 1,285 | 1,482 |
| Investment Income | 95.9 | 114.2 | 102.4 | 102 | 106.4 |
| Operating & Other Expenses | -229.7 | -191 | -239.9 | -207.6 | -230.2 |
| Gross Claims | -1,716.50 | -1,656.80 | -1,440.60 | 1,879.70 | 1,549.60 |

FAIR MEMBERSHIP



شركة أبوظبي الوطنية للتكاful ش.م.ع.
Abu Dhabi National Takaful Co. P.S.C

Abu Dhabi National Takaful, U.A.E.

| | |
|---------------------------|--|
| Contact Person | Mr. Osama Abdel-Raouf Abdeen |
| Position | CEO |
| Tel | 971-2-4107700 |
| Email | info@takaful.ae |
| Website | www.takaful.ae |
| Address | Building No.12, 25th Floor, Marina Square - Abu Dhabi - United Arab Emirates |
| Class of Business | Composite Insurer (Takaful) |
| Establishment Date | 2003 |
| Paid up Capital | 100000000 AED |
| Subscribed Capital | 100000000AED |

| | AED | | |
|-----------------------------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
| Gross Premium Written | 268,053 | 264,060 | 265,676 |
| Net Earned Premium | 131,781 | 120,806 | 121,003 |
| Investment Income | 10814 | 6437 | 11664 |
| Operating & Other Expenses | 39,379 | 35,896 | 32,514 |
| Gross Claims | 44,212 | 33,978 | 46,069 |

FAIR MEMBERSHIP



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

Al Ain Ahlia Insurance Company, U.A.E.

| | |
|---------------------------|------------------------------------|
| Contact Person | Mohammed Mazhar Hamadeh |
| Position | General Manager |
| Tel | 971-2-6119999 |
| Email | info@alaininsurance.com |
| Website | www.alaininsurance.com |
| Address | P.O. Box - 3077, Abu Dhabi, U.A.E. |
| Class of Business | Composite Insurer |
| Rating Overview | Moody's A3 |
| Establishment Date | 1975 |
| Paid up Capital | 150,000,000 |
| Subscribed Capital | 150,000,000 |

Brief:

Al Ain Ahlia is rated A3 by Moody's due to the company's superior capitalization, good underwriting earnings trend and highly liquid assets base. OUR COMPANY IS ONE OF THE LARGEST INSURERS IN THE REGION.

Our Reinsurance arrangements provide for greater diversification of business, allow management to control exposure to potential losses arising from large risks and provide additional capacity for growth. The Reinsurance security we use is of Prime importance and our Panel of reinsurers offers first class security with a broad spectrum of the major international reinsurers being our long term partners. In brief, our strength lies in our professionalism with recognized technical support, quick response time, a thorough understanding of our client's requirements, prompt claim settlement and the knowledge that our clients are protected by first class security.

| Financial Indicator: | 2018 | 2017 | 2016 | 2015 | AED | 2014 |
|------------------------------|-------------|-------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 1,514.40 | 1,388.50 | 964.20 | 680.50 | | 600.10 |
| Net Earned Premium | 424.50 | 390.70 | 278.10 | 222.70 | | 209.80 |
| Investment Income | 7.10 | 16.40 | 29.70 | 20.10 | | 48.30 |
| Gross Claims | 2,541.50 | 1,068.10 | 302.30 | 248.20 | | 278.80 |

FAIR MEMBERSHIP



Al Buhaira National Insurance Company, U.A.E.

| | |
|---------------------------|---|
| Contact Person | Salah F. Daou |
| Position | AGM – Finance |
| Tel | 06 - 5174444 |
| Email | abnicho@albhuhaira.com |
| Website | www.albhuhaira.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 |
| Subscribed Capital | 250,000,000 |
| 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 486,737,194 | 529,853,943 | 703,165,149 | 620,022,226 | 563,614,735 |
| Net Earned Premium | 214,135,823 | 293,451,089 | 323,590,027 | 286,569,054 | 225,989,715 |
| Investment Income | 38,402,026 | 49,733,063 | 45,998,339 | 42,985,694 | 37,177,099 |
| Operating & Other Expenses | 28,667,381 | 28,246,109 | 24,450,111 | 24,203,764 | 29,080,272 |
| Gross Claims | 298,580,642 | 373,805,504 | 543,209,704 | 467,944,028 | 441,674,223 |

FAIR MEMBERSHIP



Al Dhafra Insurance Company (ABU DahABI), U.A.E.

| | |
|---------------------------|--|
| Contact Person | Mr. Kamal Sartawi |
| Position | General Manager |
| Tel | +971 2 6949444 |
| Email | gm_sec@aldhafrainsurance.ae |
| Website | www.aldhafrainsurance.ae |
| Establishment Date | 1979 |
| Paid up Capital | AED 100 Million |
| Subscribed Capital | AED 100 Million |
| Owned by | Public Shareholding Company listed in Abu Dhabi Stock Exchange |

| <u>Financial Indicator:</u> | 2018 | AED 2017 |
|---------------------------------------|-----------------|---------------------|
| Gross Premium Written | AED 334 Million | AED 415 Million |
| Net Earned Premium | AED 106 Million | AED 129 Million |
| Investment Income | AED 10 Million | AED 19 Million |
| Operating & Other Expenses | AED 57 Million | AED 37 Million |
| Gross Claims | AED 187 Million | AED 271 Million |

FAIR MEMBERSHIP



Al Fujairah National Insurance Company, U.A.E.

| | |
|---------------------------|---|
| Contact Person | Mr. Abdul Ghaffour Behroozian |
| Position | Chairman |
| Tel | +971 9 2233355 |
| Email | ho@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 | 100000000 AED |
| Subscribed Capital | 100000000 AED |

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.

| | AED | | |
|-----------------------------|---------|---------|---------|
| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
| Gross Premium Written | 195,531 | 180,880 | 179,984 |
| Net Earned Premium | 145,097 | 135,300 | 135,763 |
| Investment Income | 11676 | 8494 | 13627 |
| Operating & Other Expenses | 27,603 | 25,183 | 24,028 |
| Gross Claims | 100,856 | 95,313 | 94,994 |

FAIR MEMBERSHIP

تكاافل الهلال
al hilal takaful



Al Hilal Takaful, U.A.E.

| | |
|---------------------------|-------------------------------------|
| Contact Person | Mr. Amer Daya |
| Position | CEO |
| Tel | 971-2-4994400 |
| Email | info@alhilaltakaful.ae |
| Website | www.alhilaltakaful.ae |
| Address | P.O. Box 111644 , Abu Dhabi , U.A.E |
| Class of Business | Non-life |
| Establishment Date | 2008 |
| Paid up Capital | 100 000 000 AED |
| Subscribed Capital | 100 000 000 AED |

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 conduct our business.

| <u>Financial Indicator:</u> | 2016 | AED 2015 |
|---------------------------------------|-------------|---------------------|
| Gross Premium Written | 11,392 | 12,714 |
| Net Earned Premium | 309 | 446 |
| Investment Income | 4 | 4 |
| Operating & Other Expenses | 1,686 | 1,755 |
| Gross Claims | 269 | 553 |

FAIR MEMBERSHIP



Your dependable risk partner

شركة الخزنة للتأمين ش.م.ع.

AL KHAZNA INSURANCE COMPANY P.S.C

Al Khazna Insurance Company(ABU DAHABI), U.A.E.

| | |
|---------------------------|---|
| Contact Person | Mr.Khalifa Mohammed Abdul Aziz Al Muhairi |
| Position | Chairman |
| Tel | 971-2-6969700 |
| Email | khazna@emirates.net.ae |
| Website | www.alkhazna.com |
| Address | Villa No. 86, Al R'Doum Street, East of Al Nahyan Camp P. O. Box 73343, Abu Dhabi - UAE |
| Class of Business | Composite Insurer |
| Establishment Date | 1996 |
| Paid up Capital | 420000000 AED |
| Subscribed Capital | 420000000 AED |

Brief:

Al Khazna has been named after the safe or stronghold as conveyed in Arabic Language, to emphasize on this secure facet that is primarily needed in the insurance business. Furthermore, Al Khazna Insurance Company has chosen the Falcon (Al Shaheen) as a corporate symbol conveying the qualities of Strength and Leadership that guide and maintain our corporate focus.

Al Khazna today is among the leading National Insurance Companies in U.A.E. and proud of its shareholders base that is greater than ten thousand shareholders from across UAE, providing the ultimate assurance of protection from the widest range of potential risks.

We offer specialized risk management and insurance services with a strong presence and a diverse portfolio of business comprising Personal Accident, Property both operational and construction, Group Life & Medical, Motor, Liability both financial and casualty lines, Marine, Energy and Aviation, and niche products like credit, affinity products etc. We are fully geared to handle all classes of business in UAE and other GCC countries.

| <u>Financial Indicator:</u> | 2016 | 2015 | AED | 2014 |
|-----------------------------|---------|---------|-----|---------|
| Gross Premium Written | 236,809 | 172,081 | | 127,927 |
| Net Earned Premium | 167,979 | 84,146 | | 46,426 |
| Operating & Other Expenses | 38,212 | 24,228 | | 24,626 |
| Gross Claims | 185,279 | 95,927 | | 37,193 |

FAIR MEMBERSHIP



Al Wathba National Insurance Company, U.A.E.

| | |
|---------------------------|------------------------------------|
| Contact Person | Mr. Bassam Chilmeran |
| Position | CEO |
| Tel | 971-2-4185300 |
| Email | alwathba@awnic.com |
| Website | www.awnic.com |
| Address | P.O. Box 45154 , Abu Dhabi , U.A.E |
| Class of Business | Non-life |
| Rating Overview | 'BBB' |
| Establishment Date | 1996 |
| Paid up Capital | 207000000 AED |
| Subscribed Capital | 207000000 AED |

Brief:

The company has ascended to the status of being one of the choice insurers in the country. Awnic commands an image of being a professionally managed organization with innovative ideas and the adaptability to the changes and challenges of the regional and global markets. Since its establishment, the Company has been maintaining consistent growth and profitability. The Company is focused on customer satisfaction by offering its best services with quality products and is among the first to boast a fully operational end-to end Customer Care Center. Awnic is supported by a highly rated panel of international Reinsurers and underwrites all classes of business in General insurance. The company also makes continuous market study and research for the development of new and innovative insurance products aimed at satisfying different segments and niche markets. Staff members are given opportunity to improve their knowledge and skills through carefully planned training and development programs, & with a multicultural environment of 20 nationalities, Awnic provides a diversified rich environment.

| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 294,781 | 343,389 | 427,183 |
| Net Earned Premium | 141,880 | 213,756 | 211,341 |
| Investment Income | 101,491 | 18,302 | 123,752 |
| Operating & Other Expenses | 43,986 | 41,086 | 39,134 |
| Gross Claims | 133,728 | 172,878 | 166,662 |

AED

FAIR MEMBERSHIP



Emirates Insurance Company, U.A.E.

| | |
|---------------------------|--|
| Contact Person | Aart Lehmkuhl |
| Position | Chief Financial Officer |
| Tel | 97126981641 |
| Email | alehmkuhl@eminsco.com |
| Website | www.eminsco.com |
| Address | Emirates Insurance Building, Al Fardous 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 | AED 150,000,000/- |
| Subscribed Capital | AED 150,000,000/- |
| 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: | 2018 | 2017 | 2016 | 2015 | AED | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 1,043,330 | 1,077,434 | 1,021,859 | 938,752 | | 840,073 |
| Net Earned Premium | 504,619 | 484,691 | 462,448 | 417,824 | | 402,013 |
| Investment Income | 35,065 | 53,865 | 55,552 | 50,577 | | 65,508 |
| Operating & Other Expenses | 125,462 | 104,528 | 92,973 | 85,239 | | 79,794 |
| Gross Claims | 426,659 | 511,467 | 397,586 | 356,704 | | 400,527 |

FAIR MEMBERSHIP



EmiratesRE
الإمارات لاعادة التأمين التكافلي

Emirates Re, U.A.E.

| | |
|---------------------------|--|
| Contact Person | Inanc Kirgiz |
| Position | Executive Director, Independent |
| Tel | 971-4-2702000 |
| Email | info@emiratesre.ae |
| Website | http://emiratesre.omniacconnect.net/ |
| Address | Jalan Bahasa, 87014 Labuan F.T, Malaysia, Emirates Financial Towers, DIFC, PO Box 9329, Dubai, UAE |
| Class of Business | Retakaful Insurer |
| Establishment Date | 2013 |
| Paid up Capital | 120000000 USD |
| Subscribed Capital | 120000000 USD |

Brief:

EmiratesRE The first leading Retakaful Institution for regional and worldwide markets, grounded on Fiqh Al Muamalat, observing the rules and regulations of the Islamic society.

Emirates Re is committed to enriching the Retakaful and Insurance industries in accordance with Shari'a principles by providing first-class levels of expertise, products and services. We transact several lines of business on a Treaty and Facultative basis

| <u>Financial Indicator:</u> | Million USD | | |
|-----------------------------|-------------|------|------|
| | 2016 | 2015 | 2014 |
| Gross Premium Written | 82 | 66 | 64 |
| Net Earned Premium | 81.2 | 58 | 40 |
| Investment Income | 1.6 | 3.4 | 4.3 |
| Operating & Other Expenses | 6.7 | 7 | 7.0 |
| Gross Claims | | | |

FAIR MEMBERSHIP



HDFC International Life & Re Company Limited, U.A.E.

| | |
|---------------------------|---|
| Contact Person | Sameer Yogishwar |
| Position | Chief Executive Officer |
| Tel | 00971 4 354 6969 |
| Email | sameer@hdfclifere.com |
| Website | www.hdfclife.com |
| Address | Unit OT 17-30, Level 17, Central Park Offices, Dubai International Financial Centre (DIFC), P.O. Box 114603 |
| Class of Business | Life |
| Establishment Date | 2016 |

Brief:

HDFC Life is one of the leading life insurance companies in India offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings & Investment and Health, along with Children's and Women's Plan.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 |
|---------------------------------------|-------------|-------------|-------------|-------------|
| Gross Premium Written | 23,564 | 19,445 | 16,313 | 14,830 |
| Investment Income | 8,875 | 11,367 | 1,959 | 12,450 |
| Operating & Other Expenses | 3,172 | 2,453 | 1,893 | 1,509 |

FAIR MEMBERSHIP



Orient Insurance Company, U.A.E.

| | |
|---------------------------|--|
| Contact Person | Omer Hassan Elamin |
| Position | President – Orient Group |
| Tel | +971 4 2531300 |
| Email | orient@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 | AED 500 Million |
| Subscribed Capital | AED 500 Million |
| 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 one of the largest insurance companies in the UAE with a paid up capital of AED 500 million and equity of AED 2.8 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 UNB Takaful, promoted by Orient Insurance and Union National Bank to cater to Takaful market, has started its operations in July 2017. Orient has secured credit ratings of ICR “a+”, FSR “A” Excellent 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.

| <u>Financial Indicator:</u> | 2018 | 2017 | 2016 | 2015 | AED | 2014 |
|---------------------------------------|-------------|-------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 3,678 | 4,027 | 2,673 | 2,334 | | 1,802 |
| Net Earned Premium | 1,147 | 1,039 | 760 | 627 | | 496 |
| Investment Income | 164 | 145 | 141 | 114 | | 100 |
| Operating & Other Expenses | 910 | 824 | 588 | 469 | | 344 |

FAIR MEMBERSHIP



RAK INSURANCE

RAK Insurance Company, U.A.E.

Contact Person Mr. Andrew Smith
Position CEO
Tel +971 7 227 3000
Email info@rakinsurance.com
Website www.rakinsurance.com
Address P.O. Box 506 RAK Insurance Bldg- Al Nakheel Street ,Ras Al Khaimah , U.A.E

Class of Business Composite Insurer

Establishment Date 1974

Paid up Capital 110000000 AED

Subscribed Capital 110000000 AED

Brief:

RAK Insurance has pioneered insurance in the United Arab Emirates emerging as a true regional force with a current paid up capital of AED 110 million and underwrites all major classes of business. Amidst the global financial markets slowdown, RAK Insurance 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.

As a publicly listed company, RAK Insurance 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).

| <u>Financial Indicator:</u> | 2016 | 2015 | AED | 2014 |
|---------------------------------------|-------------|-------------|------------|-------------|
| Gross Premium Written | 421,960 | 407,540 | | 295,588 |
| Net Earned Premium | 322,510 | 270,501 | | 170,155 |
| Investment Income | 16,500 | 4,486 | | 6,999 |
| Operating & Other Expenses | 34,090 | 35,869 | | 34,045 |
| Gross Claims | 228,250 | 180,525 | | 102,377 |

FAIR MEMBERSHIP



Tokio Marine & Nichido Fire Insurance Co., Ltd.

Tokio Marine Middle East Limited, U.A.E.

| | |
|---------------------------|--|
| Contact Person | Mr. Hiroki Sasai |
| Position | General Manager |
| Tel | 971-4-3502777 |
| Email | info@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 |

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:

| | 2018 | 2017 | 2016 |
|---------------------------------------|---------|---------|---------|
| Gross Premium Written | 156,023 | 145,945 | 140,118 |
| Investment Income | 5,074 | 3,418 | 2,671 |
| Operating & Other Expenses | 8,868 | 7,351 | 23,488 |
| Gross Claims | 17,051 | 15,590 | 13,897 |

Vietnam



| | |
|--------------------------------------|------------------------------------|
| Official Name: | Socialist Republic of Vietnam |
| Capital: | Hanoi |
| Population: | 97040334 |
| Language: | Vietnamese |
| Local Time: | UTC+7:00 |
| National Holidays: | 42980 |
| Currency: | Dong |
| 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) |

FAIR MEMBERSHIP



Baominh Insurance Corp., Vietnam

| | |
|---------------------------|--|
| Contact Person | Mr. Le Van Thanh |
| Position | General Manager |
| Tel | (028) 3829 4180 |
| Email | marketing@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 |
| Establishment Date | 1994 |
| Paid up Capital | VND 755 billion |

Brief:

Bao Minh Insurance Corporation provides non-life insurance and reinsurance, and financial investment products and services in Vietnam. The company offers health and accident, motor vehicle, property and engineering, liability, hull and P&I, marine cargo, aviation, and agriculture insurance. It operates a network of 59 branches. The company was incorporated in 1994 and is headquartered in Ho Chi Minh City, Vietnam.

Yemen



| | |
|--------------------------------------|---|
| Official Name: | Republic of Yemen (Yemeni Republic) |
| Capital: | Sana'a |
| Population: | 28667230 |
| Language: | Arabic |
| Local Time: | UTC+3 |
| National Holidays: | 42877 |
| Currency: | Yemeni Rial |
| Monetary Unit: | 1 yemeni Rial/100=fils |
| Exchange Rate(US\$1): | 275 YER |
| GDP Per Capita US\$ PPP: | 2500 |
| GDP Per Capita US\$ Nominal : | 925 |
| Supervisory Authority: | The Central Bank OF Yemen, Ministry OF Trade & Industry |
| National Association: | Yemen Insurance Federation |
| Training Institute | |
| Country UN Code: | YEM |
| Country Code: | (+967) |
| Area Code: | Sanaa: 1 |
| Internet Code: | .ye |
| Total Premium in US\$*: | 95 (Millions) 2017 |
| Life Premium in US\$*: | 9 (Millions) 2017 |
| Non-Life Premium in US\$*: | 86 (Millions) 2017 |

FAIR MEMBERSHIP



United Insurance Company, Yemen

| | |
|---------------------------|---|
| Contact Person | Mr. Tarek A. Hayel Saeed |
| Position | General Manager |
| Tel | 967-1-555555 |
| Email | uicyemen@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) |
| Establishment Date | 1981 |
| Paid up Capital | 1500000000 |
| Subscribed Capital | 1500000000 |

| <u>Financial Indicator:</u> | 2016 | 2015 | 2014 |
|---------------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 10,445,158 | 9,893,986 | 8,962,515 |
| Net Earned Premium | 4,310,924 | 3,777,610 | 3,752,865 |
| Investment Income | 865,056 | 621,957 | 356,971 |
| Operating & Other Expenses | 2,878,649 | 2,736,253 | 2,809,449 |
| Gross Claims | 1,996,210 | 1,772,563 | 1,878,816 |

Zimbabwe



| | |
|--------------------------------------|--|
| Official Name: | Republic of Zimbabwe |
| Capital: | Harare |
| Population: | 14030368 |
| Language: | Shona & English |
| Local Time: | UTC+2:00 |
| National Holidays: | 42843 |
| Currency: | Zimbabwean 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) |

FAIR MEMBERSHIP

FIRST MUTUAL

REINSURANCE

Go Beyond

FMRE Property & Casualty Company, Zimbabwe

| | |
|--------------------------|--|
| Contact Person | Mr . Ian Tavonesa |
| Position | Managing Director |
| Tel | +263 4 850317 – 19 |
| Email | fmre@fmre.co.zw |
| Website | www.firstmutualreinsurance.co.zw |
| Address | First Mutual Park 100 Borrowdale Road Borrowdale 6th Floor FML Building 9th Ave/Main Street Bulawayo Zimbabwe |
| Class of Business | Reinsurance |

Brief:

First Mutual Reinsurance is involved in the provision of reinsurance security in all classes of general insurance.

First Mutual Reinsurance was established in 2003 as First Mutual Reinsurance. The company is a dominant player in the Zimbabwean reinsurance industry and underwrites significant business from the African continent. The company offers short-term reinsurance services to its clients in all classes of general insurance.

Traditional reinsurance products are backed by a comprehensive range of risk management services and technical support. The business is managed by a dynamic team of professionals with expertise from diverse fields.

First Mutual Reinsurance is a wholly owned subsidiary of First Mutual Holdings Limited an investment holding entity with interests in life assurance, short term insurance, reinsurance, property holding entity and actuarial services. The First Mutual Holdings group is listed on the Zimbabwe Stock Exchange.

| | |
|------------------------------------|-------------|
| <u>Financial Indicator:</u> | 2015 |
| Gross Premium Written | 19,815 |
| Net Earned Premium | 13,879 |
| Investment Income | 164 |

FAIR MEMBERSHIP



**NICOZDIAMOND
INSURANCE LIMITED**

You never know what will happen

a member of FIRST MUTUAL HOLDINGS LIMITED

NICOZ Diamond Insurance Ltd, Zimbabwe

| | |
|---------------------------|--|
| Contact Person | Mrs. Grace Muradzikwa |
| Position | Managing Director |
| Tel | 263 242 704 911-4 / 263 242 251 008 |
| Email | info@nicozdiamond.co.zw |
| Website | www.nicozdiamond.co.zw/ |
| Address | Centre des affaires El-Quods-Esplanade, porte 14 - 3ème Etage Chérage - Alger |
| Class of Business | Non-Life |
| Rating Overview | NA |
| Establishment Date | 2005 |

Brief:

Alliance Assurances est une Compagnie d'Assurances en Algérie. C'est une Société par actions créée en juillet 2005 , et pratiquant l'ensemble des opérations d'assurance et de réassurance. Alliance Assurances est une Société par actions créée en juillet 2005 , et pratiquant l'ensemble des opérations d'assurance et de réassurance.

| <u>Financial Indicator:</u> | 2017 | 2016 | 2015 |
|------------------------------|-------------|-------------|-------------|
| Gross Premium Written | 31,488 | 29,565 | 28,943 |
| Net Earned Premium | 20,118 | 18,999 | 18,378 |
| Investment Income | 948 | 1531 | 745 |

CODES & FIGURES OF FAIR MEMBERS

| Country | UN Code | Internet Code | Dialing Code | Local Time | Total Premium* | Life Premium* | Non-Life Premium* |
|--------------|---------|---------------|--------------|--------------------|---------------------|--------------------|---------------------|
| Algeria | DZA | .dz | (+213) | UTC+1:00 | 1189 | 105 | 1084 |
| Azerbaijan | AZE | .az | (+994) | UTC+4:00 | | | |
| Bahrain | BHR | .bh | (+973) | UTC+ 3:00 | 724 | 142 | 582 |
| Bangladesh | BGD | .bd | (+880) | UTC+6:00 | 1540 | 1093 | 447 |
| Botswana | BWA | .bw | (+267) | UTC+2:00 | | | |
| China | CHN | .cn | (+86) | UTC+8:00 | 574877 | 303365 | 261512 |
| Cyprus | CYP | .cy | (+357) | UTC+2:00 | 1015 | 434 | 581 |
| DPR Korea | PRK | .kp | (+850) | UTC+ 9:00 | | | |
| Egypt | EGY | .eg | (+20) | UTC+2:00 | 1579 | 677 | 902 |
| Eritrea | ERI | .er | (+291) | UTC+3:00 | 19 (2017) | 0 (2017) | 19 (2017) |
| Ethiopia | ETH | .et | (+251) | UTC+3:00 | 294 (2017) | 17 (2017) | 277 (2017) |
| Ghana | GHA | .gh | (+233) | UTC+00:00 | 463 (2017) | 216 (2017) | Ghc705,626,889 |
| India | IND | .in | (+91) | UTC+05:30 | 99838 | 73735 | 26102 |
| Indonesia | IDN | .id | (+62) | UTC+7:00 To +9:00 | 20383 | 15520 | 4863 |
| Iran | IRN | .ir | (+98) | UTC+03:30 | 7688 | 1010 | 6678 |
| Iraq | IRQ | .iq | (+964) | UTC+3:00 | 271,080 (2015) | | |
| Jordan | JOR | .jo | (+962) | UTC+2:00 | 895 | 120 | 775 |
| Kazakhstan | KAZ | .kz | (+7) | UTC+5:00 | 1018 | 259 | 759 |
| Kenya | KEN | .ke | (+254) | UTC+3:00 | 2134 | 861 | 1273 |
| Kuwait | KWT | .kw | (+965) | UTC+3:00 | 1307 | 163 | 1145 |
| Lebanon | LBN | .lb | (+961) | UTC+2:00 | 1604 | 524 | 1079 |
| Libya | LBY | .ly | (+218) | UTC+2:00 | 162 (2017) | 4 (2017) | 158 (2017) |
| Madagascar | MDG | .mg | (+261) | UTC+3:00 | 60 (2017) | 14 (2017) | 46 (2017) |
| Malaysia | MYS | .my | (+60) | UTC+8:00 | 16634 | 11581 | 5053 |
| Maldives | MDV | .mv | (+960) | UTC+5:00 | 44,98 (2017) | 0,93 (2017) | 44,05 (2017) |
| Morocco | MAR | .ma | (+212) | UTC 1:00 | 4579 | 2147 | 2432 |
| Nigeria | NGA | .ng | (+234) | UTC+1:00 | 1220 | 549 | 671 |
| Oman | OMN | .om | (+968) | UTC+4:00 | 1116 | 156 | 960 |
| Pakistan | PAK | .pk | (+92) | UTC+5:00 | 2636 | 1923 | 713 |
| Palastine | | .ps | (+970) | UTC +2:00 | | | |
| Philippines | PHL | .ph | (+63) | UTC+8:00 | 6018 | 4172 | 2040 |
| Qatar | QAT | .qa | (+974) | UTC+3:00 | 3038 | NA | 3038 |
| Russia | RUS | .ru & .su | (+7) | UTC+2:00 To +12:00 | 23593 | 7220 | 16374 |
| Saudi Arabia | SAU | .sa | (+966) | UTC+3:00 | 9463 | 306 | 9157 |
| Sierra Leone | SLE | .sl | (+232) | UTC+ 0:00 | | | |
| Singapore | SGP | .sg | (+65) | UTC+8:00 | 30609 | 22456 | 8153 |
| South Korea | KOR | .kr | (+82) | UTC+9:00 | 179024 | 98072 | 80951 |
| Sri Lanka | LKA | .lk | (+94) | UTC+5:30 | 1026 | 476 | 551 |
| Sudan | SDN | .sd | (+249) | UTC+2:00 | 405 (2017) | 17 (2017) | 388 (2017) |
| Syria | SYR | .sy | (+963) | UTC+2:00 | 41 (2017) | 1 (2017) | 40 (2017) |
| Tanzania | TZA | .tz | (+255) | UTC+3:00 | TZS 360,642 million | TZS 41,397 million | TZS 301,425 million |
| Thailand | THA | .th | (+66) | UTC+7:00 | 26622 | 18136 | 8485 |
| Togo | TGO | .tg | (+228) | UTC+0:00 | 87 (2017) | 36 (2017) | 51 (2017) |
| Tunisia | TUN | .tn | (+216) | UTC+1:00 | 870 | 186 | 684 |
| Turkey | TUR | .tr | (+90) | UTC+3:00 | 10452 | 1417 | 9035 |
| U.A.E | ARE | .ae | (+971) | UTC+4:00 | 12461 | 2854 | 9607 |
| Vietnam | VNM | .vn | (+84) | UTC+7:00 | 5839 | 3799 | 2040 |
| Yemen | YEM | .ye | (+967) | UTC+3 | 95 (2017) | 9 (2017) | 86 (2017) |
| Zimbabwe | ZWE | .zw | (+263) | UTC+2:00 | 735 | 186 | 276 |

* in US\$ millions, Source: Swissre Sigma No. 3/2019

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