



Company Profile

Introduction

NGI is a leading composite insurer in UAE recognized as a fully accredited National Insurer. The Company is publically quoted and listed on the Dubai Financial Market. Major shareholders are Emirates NBD and Commercial Bank of Dubai. It is rated A- (Excellent) by AM Best.

NGI offers multiple range of products and expertise including but not limited to Property & Casualty, Construction, Marine, Motor, Life Protection, Health/Medical, Trade Credit Insurance, etc.

The Company is backed by A rated reinsurers from Europe and other parts of the world

OUR VISION

To pursue a reputation of Excellence and Trust.

OUR MISSION

To achieve market supremacy through the provision of Total Insurance Solutions and dedicated premier services which not only meet but also exceed our customer's expectations.

To ensure that our commitment to our customers is first and foremost in all aspects of our activities thus ensuring the enhancement, expansion and growth of the Company to the long term, sustainable benefit and satisfaction of our stakeholders.

Our Services

With its strong financial and infrastructural base NGI is capable of offering insurance solutions based on the need of the clients. The Company is run by well qualified and experienced staff and management team. In order to serve the clients we have branches in various locations in UAE (Bur Dubai, Shaikh Zayed Road, Al Barsha, DIP, Sharjah, Abu Dhabi, Ajman, Al Qusais and Jabel Ali).

Our Commitment

Customers are first and foremost in all our activities. With a strong and dedicated staff and management the Company is committed to provide a high quality services in all areas. Clarity in cover offered, competitive pricing, and timely claims settlements are some of the key factors that make us stand out from the competition. Our 24/7 customer service unit assist the customers whenever they need assistance. Our sales force is well trained and backed by our proficient underwriters and policy administrators.

Our Product lines

Employee Benefit Schemes

- Healthcare/Medical for all categories of employees.
- Group Life Insurance

Property and Casualty:

- Property Insurance
- Business Interruption
- Engineering – Construction/Erection
- Plant and Machinery and related covers
- Public Liability/Product Liability
- Professional Indemnity
- Workmen and Employers Liability
- Fidelity/Money
- Financial Institutions covers
- Cyber Liability

Marine

- Cargo
- Yachts Insurance

Trade Credit Insurance

GAP Insurances

Motor

Life and Investment products

Management Team

The key management team is as follows:

Dr. Abdul Zahra A. Ali, PhD

Chief Executive Officer

Dr. Abdul Zahra started as General Manager of NGI in January 1998 and has since moved into the role of Chief Executive Officer. Dr. Abdul Zahra has 42 years of professional insurance industry expertise in the Middle East. He has several years of specialist insurance knowledge and management expertise in direct and reinsurance of the Insurance Industry at very senior levels in the UAE.

Dr. Abdul Zahra completed his PhD Degree from the University of Nottingham, in the UK and his Bachelor Degree in Business Administration and HDIPL Insurance from Iraq.

Mutaz Dabbagh

General Manager

Mr. Dabbagh has over 22 years of professional experience in the Insurance Business including positions of Senior Management leadership roles across the UAE. He has a reputation for successful business development growth in multiples classes of insurance while also implementing new operating models.

Mr. Dabbagh has previously held the roles of Chief Operating Officer and then as a General Manager in his previous organisations. During his career, he has extensively managed business operations and been engaged in marketing and sales strategic development.

He is a member of The Chartered Insurance Institute (ACII) and also holds a Higher National Diploma in Business & Finance as well as a B.A (Hons) and Master Degree in Economics from the UK.

Damodaran Sudhakaran

Deputy General Manager - Non-Life

Mr. Sudhakaran has over 32 years of professional experience working in the insurance industry. Mr. Sudhakaran has successfully managed both underwriting and claims in senior positions within the industry and has a track record of developing business in emerging and developed markets through his technical competence. He is highly experienced and carries the necessary expertise to handle complex risks of property and casualty, marine, construction, industrial risks, financial institutions and major corporate. He is well known within the market for his technical capabilities.

Mr. Sudhakaran is a Chartered Insurer by profession and holds the ACII qualification from The Chartered Insurance Institute in the UK in addition to his other academic qualifications.

Daisy Jacob

Deputy General Manager- Finance

Ms. Jacob has over 32 years of experience, 27 of which have been spent managing the finance and accounts function of general insurance companies across the GCC. Ms. Jacob has managed a number of technical responsibilities focusing on budgeting, management and regulatory reporting, preparation of financial forecasts and analysis and liaising with credit rating agencies (S&P and AM Best) as well as external and internal auditors. Ms. Jacob has a successful track record of delivering finance solutions within the insurance industry.

Ms. Jacob is a Fellow of the Institute of Chartered Accountants in India.

Sandept Jain

Head of Life and Actuarial

Having worked in 4 countries, including GCC, Mr. Jain brings with him more than 22 years of experience in the insurance industry.

He started his career with one of the largest life insurance companies working in various management roles on both business and support functions where he gained experience across actuarial, marketing, underwriting as well as finance, operations and IT. In his earlier roles, he was responsible for successfully setting up Life and Medical division for a general insurer and profitably turning around a leading Life Insurer in a GCC country, managing technical pricing for a specialist UK insurer and statutory financial reporting for an Indian Life Insurer.

Mr. Jain is a US qualified Actuary and holds a Master's degree in Science.

Ramakrishnan Logasundaram

Manager - Internal Audit & Compliance

Mr. Logasundaram has been in the finance and accounts field for more than 30 years, specialising in the areas of financial management and control in sectors such as: manufacturing, trading and services industry. Mr. Logasundaram has over 15 years of experience in the insurance industry in the UAE and has handled insurance company formation, financial management, controls, compliance and reporting.

Mr. Logasundaram has a B.Com and holds the ACMA (UK), CGMA (UK) and CRMA (US). He is an Associate Member of the Institute of Chartered Management Accountants with a Global perspective (UK) and is Certified Risk Management Assurance by the Institute of Internal Auditors (US).

Sanjay Banerjee

Senior Manager – Information Technology

Mr. Banerjee has been in IT Management for more than 26 years, specialising in the areas of project management, IT administration and IS auditing for insurance sector, manufacturing, trading retail & construction lines. With this diversified experience, he has strong knowledge of various domains including insurance product development and set ups, risk management, accounting, claims management, and all insurance business processes. He has core competence in system analysis, application development IT operations & service support. He has been extensively involved in ERPs, software development life cycle including requirement analysis, technical & functional specifications, procedure and database designing, development, testing, integration & Implementations.

He holds a MBA (IT) and several advanced IT certifications.

Waheed Sitwat

Human Resource & Administration Manager

Ms. Sitwat has over 19 years of professional experience to her credit. She has a successful track record of establishing and implementing HR strategy & operations across multiple industries, cultures and people set ups. Her expertise revolves around organizational developments, employee engagements, change management, performance management, leadership development, strategic workforce planning, talent acquisition, employee compensation & benefits benchmarking, reward & recognition schemes, HR policies frame work, job evaluations, best practices & corporate governance, payroll set ups, exit management, HR software project management, labour laws & legal matters.

Ms. Sitwat is a Fellow of Life Office Management Institute University of Delaware USA and a certified Bullet Proof Manager from Crestcom International USA & holds Masters in Psychology. Besides this, she is well equipped with ERP, Six Sigma, Balance Score Card, Oracle & SAP resource tools of management.

Habib Faghihi

Senior Manager - Motor Department

Mr. Faghihi has 27 years' experience working in the UAE insurance market. Mr. Faghihi has worked in various UAE emirates in senior technical positions as well as branch management level handling various general classes of insurance such as motor, fire and marine focusing on the management of underwriting and claims. He is well versed with legal matters relating to insurance specifically on road accidents, motor insurance claims, repair management, third party claims administration, subrogation and recoveries.

He holds a BSc in Statistics.

Abdul Karim Saita

Senior Technical Manager – General Department

Mr. Saita has played a vital role in developing Sheikh Zayed Branch while being in the capacity of Branch Manager and is presently working as Senior Technical Manager for the General department.

He brings with him over 29 years of insurance experience with 16 of those years specialised in the Middle East. His core experience lies in underwriting and claims settlement. He has demonstrated his expertise in increasing revenue with particular relevance to the branches which he has successfully expanded and is credited with implementing a broker strategy focusing on client servicing / distribution channel maintenance.

Mr. Saita is an Associate of the Insurance Institute of India, Bachelor of General Law, B.Com in Business and Commerce and holds a MBA degree in Management.

Dr. Nabeel Abdul Fattah Ameen

Claims and Network Manager - Medical

Dr. Nabil has 17 years of corporate experience. Prior to joining NGI he has been associated with WHO-UN for almost 5 years and with various other international organization and legal bodies. He has also served with various renowned hospitals in capacity of General Medical Practitioner.

Dr. Nabil has played a vital role in developing NGI Medical Claims and Network Departments. Moreover, he had potentially contributed in NGI's DHA, HAAD & HIP Certifications over the time and has been also instrumental in development and operational set up of PI line in NGI.

Beside the medical education Dr. Nabil holds International Diploma in Humanitarian Assistance from University of Geneva and International Board Consultant Certificate from Virginia – USA and acquired various other management certifications.

Dr. Qais Yousef Hasan Alshanti

Underwriting Manager - Medical

Dr. Qais has 17 years of diversified corporate experience and long-standing association of various Hospitals while working as General Medical Practitioner. He is also holding remarkable recognition in DHA, HAAD and Insurance Authority.

National General Insurance Co. (P.S.C.)

Throughout a corporate career Dr. Qais had potentially contributed in Network, Claims and predominantly in the Underwriting line of medical insurance being in strategic management and operations of medical and life assurance. At the same time he has proven track record of being involved in corporate solutions in previous renowned organizations.

Beside the medical education Dr. Qais is holding Insurance specific educations on ACS, ALMI, Medical Insurance and other business related certifications from LOMA office USA. These certifications are on leadership management, change management, strategic planning and risk management.

Branch Management Team

Sudeep Apte

Branch Manager – Sheikh Zayed Road

Mr. Apte brings overall experience of 26 years in Insurance Business, at managerial roles in UAE, Middle East and South Asia. He Joined NGI in February 2014. In addition to his persona and with a competent cross cultural exposure; Mr. Apte possess valuable skills of underwriting, claims, business development and client relationship management in insurance sector.

His educational credentials include a post graduation in Arts from Rani Durgawati University and he is also a licentiate of Federation of Insurance Institute of India. He's pursuing studies for associate exam as a member of Chartered Insurance Institute, UK.

Amer Abdalla M. Al Far

Branch Manager - Sharjah

Mr. Al Far has 10 years of professional experience in the insurance sector being at the helm of business growth, product diversification and successfully implemented a successful marketing / broker strategy thereby increasing revenue and profit.

Mr. Al Far holds a BSc in Business Administration and a certificate in Dentistry.

Rathish Kanth Subramaniam

Branch Manager – Al Barsha

Mr. Subramaniam has 9 years of experience in the insurance industry and joined the NGI team in July 2014. Geared up with knowledge of all the major classes of business and managerial experience in Srilanka, Qatar and UAE, he started his career as Management trainee in 2005 and grew to be a branch Manager with an ability to forecast business and retain customers.

Mr. Subramaniam is a fellow member of Insurance Institute of India and currently pursuing diploma of CII. He holds a first class Bachelor degree in the faculty of Business Management and has completed CMA (SL) affiliated to CMA Canada. Mr. Subramaniam is a fellow member of Insurance Institute of India (III) and also holds Bachelor's of Business Management degree with majors in Accountancy.

Farid Ghosn

Branch Manager- Abu Dhabi

Mr. Ghosn joined NGI in April 2016. Out of his 24 years of insurance experience as an underwriter and broker in both Life and Non-Life, he has enjoyed 17 years of executive experience in management, leadership, bancassurance and sales backed by a good command of several languages.

National General Insurance Co. (P.S.C.)

Mr. Ghosn possesses substantial and successful experience in various sectors and has also been involved in developing and implementing strategic operational plans, managing people, resources and processes, and coaching and developing direct reports in different countries namely the UAE, the Philippines and Qatar.

Mr. Ghosn holds a Bachelors of Science from the Lebanese American University.

Shantanu Banerjee

Branch Manager- Al Qusais

Mr. Banerjee has over 22 years of experience in the insurance sector in the UAE, including 14 years in insurance management. He has an excellent and proven track record in sales and marketing in the field of General Insurance. He brings with him experience from top management positions in various leading insurance companies in the UAE.

Mr. Banerjee holds a MBA from Chifley Business School, Australia and a professional diploma from the Chartered Institute of Marketing (CIM), London.

Mohammed Bader Balata

Branch Manager- Ajman Branch

Mr. Balata has been with NGI for over 23 years. Currently he was holding the responsibility of Motor Underwriting Manager- Head Office. He has extensive technical experience as he started his career in Motor Underwriting. Mr. Balata has moved to Business Development due to his networking capabilities, his potential for customer services and business development.

Mr. Mohd Bader holds a Bachelors of Commerce from the University of Poona and several Diplomas as well.

Sajith Nair

Deputy Branch Manager - Dubai Investment Park

Mr. Nair brings in an overall expertise of more than 8 years in General Insurance with prominent companies in the GCC, including 4 years in the UAE. He has a proven sales and business development track record. Mr. Nair possesses thorough knowledge on risk assessment, advisory and management techniques that enhance customer trust & loyalty resulting in long term professional bonding.

He joined the NGI team in September 2015.

Mr. Nair holds MBA (Marketing and HRD) and has Licentiate & Certificate in Insurance Salesmanship (CIS) in General Insurance from the Insurance Institute of India

Mr. Ramez Fayez Yasin Totah
Branch Manager - Burdubai Branch

Mr. Totah has a wealthy experience of more than 16 years within the Insurance business covering a wide range of segments from Non Motor Claims, UW to Marketing. In his previous company; he was responsible for the Technical Operations of the Eastern region, while achieving six year performance of very successful sales production which was strengthened by his acute business strategy applications. He holds progressive and established recognition in the insurance sector.

His educational credentials include a Bachelor of Economics from Alexandria, Egypt faculty of commerce in addition to multiple management courses and leaderships certificates.

Board of Directors

H.E Hamad Mubarak Buamim	Chairman
Mr. Adel M.S.Al Zarouni	Vice Chairman
Mr. Hesham Abdulla Al Qassim	Director
Mr. Khalid Jassim Kalban	Director
Mr. Salah Mohammed Amin Abdulla	Director
Mr. Saod Mohd Ibrahim Obaidalla	Director
Mr. Othman Bin Hendi	Director

DETAILS OF THE COMPANY

1. FULL NAME & ADDRESS (Head Office)

National General Insurance Co. (P.S.C)
P.O. Box 154
Dubai – UAE

Tel: 04/2115800
Fax:04/2502854

2. (a) DATE OF INCORPORATION IN THE U.A.E

1980

(b) DATE OF COMMENCEMENT OF BUSINESS IN THE U.A.E

1980

3. (a) AMOUNT OF AUTHORIZED CAPITAL

DHS.149,954,112

(b) AMOUNT OF PAID-UP CAPITAL

DHS.149,954,112

MAJOR SHAREHOLDERS

- **Emirates NBD Bank**
- **Commercial Bank of Dubai**
- **Al Zarouni Group**
- **Dubai Investments**
- **Mohammed Bin Haidar Group**
- **Sheikh Mana Khalifa Al Maktoum**