



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, Sheikh Zayed Road, Al Barsha, DIP, Sharjah, Abu Dhabi, Ajman and Al Qusais).

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 for all active employees.

Property and Casualty:

- Property Insurance
- Business Interruption
- Hotliers Comprehensive/Multi perils cover
- Public Liability/Product Liability
- Professional Indemnity
- Medical Malpractice
- Workmen Compensation and Employers Liability
- Fidelity/Money
- Financial Institutions covers
- Cyber Liability

Engineering:

- Construction/Erection
- Plant and Machinery and related covers
- Machinery Breakdown/Business Interruption

Marine:

- Cargo
- Hull & Machinery
- Yachts Insurance

Energy:

- Onshore
- Offshore
- Floating Units.

Trade Credit Insurance

GAP Insurances

Motor Insurances

Life and Investment products

Medical Insurance

- Individual Plans
- DHA Basic Plans

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.

Sanjay Banerjee**Head of 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 20 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 and holds Masters in Psychology. Besides this, she is well equipped with ERP, Six Sigma, Balance Score Card, Oracle & SAP resource tools of HRM.

Habib Faghihi**Assistant General 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.

Kesava Moorthy Radha Krishnan
Senior Manager – Marine

Mr. Moorthy is carrying more than 25 years of extensive experience of working in insurance industry. His speciality is in Hull and Cargo Insurance. He is well recognized in local and international markets for his capability in writing Marine Classes of insurance.

He is a Chartered Insurer with ACII qualification from The Chartered Insurance Institute in UK and hold Fellowship from the Insurance Institute of India, in addition to other academic qualifications. Both in ACII and FIII, Marine is where he specialised.

Stephen Saunders
Chief Underwriting Officer - Energy

Mr. Stephen Saunders has been in the insurance market for over 35 years, where he has specialized in all aspects of Energy Insurance. He is an acknowledged and respected market leader in his field with proven track record of international underwriting and management experiences.

Mr. Stephen brings considerable technical and commercial experience to NGI. He has held numerous senior positions with major insurance companies in the London market and was the Chairman of the Lloyds Market Association for downstream energy business. Stephen has travelled regularly to the Middle East over this period and brings with him, numerous client and broker relationships.

Dr. Nabeel Abdul Fattah Ameen
Senior Manager Claims and Network - 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. Mirza Nabeel Baig**Underwriting Manager - Medical**

Dr. Mirza is carrying more than 15 years of extensive experience of working in Medical Insurance industry in the Middle East. He is a Medical Graduate and a Certified Underwriter from the Chartered Insurance Institute, UK and LOMA, USA in Health, Protection and General Insurance. He brings with him rich experience from the region, with core capability in medical underwriting of various products, portfolio management, product development and Automation of processes.

He has proven track record of managing large teams and delivering strategic targets with his technical and business development skills. He is also well recognized at DHA, HAAD and Insurance Authority Forums.

Shailendra Kumar**Life Manager**

Mr. Shailendra comes with more than 25 years of solid professional experience, who has worked in entire GCC & India primarily in Retail, Group & Financial Lines Life Insurance Industry. He has proficiently managed almost every facet of Life Insurance Operations such as Underwriting, Claims, Customer Services, Reinsurance, Relationship Management, Business Development, Products, OPEX, IT System Management being at a Senior Management Positions. He has a track record of developing business in GCC & African Countries utilizing his technical competence & leveraging his business connections in the region.

Apart from managing Banca & Life Insurance, Mr. Shailendra has also contributed adeptly during his professional life in other line of Business as well and is equally competent in Managing Health Insurance, TPA Services, Retail General Insurance including Motor Insurance, RSA programs & Extended Warranty Programs.

Academically & professionally, apart from holding Post Graduation in Physics with Specialization in Electronics, Shailendra has completed Fellowship (FIII) in Life Insurance from Insurance Institute of India. He is also a Certified Business Professional Programmer and has developed few Modules for Insurance companies.

Usman Azher**Risk Manager and Actuary**

Mr. Usman Azher comes along with a vast experience of various actuarial and non-actuarial areas, including Product Development, Pricing, Reserving, financial Reporting, Investigation, Risk Management, Regulatory Compliance and coordination with appointed actuary for various discussions/approvals. With his business intelligence, managerial skills and Actuarial/analytical knowledge, he is renowned for his experience analysis of existing portfolio as well as for planning and implementation of “Enterprise Risk Management”, across the organization.

Usman Azher is a qualified Associate of Society of Actuaries and a graduate in Actuarial Sciences and Risk Management. He is currently pursuing his fellowship and is an active member of various Actuarial and Risk Management societies.

Branch Management Team

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.

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.

Inderraj Rajkumar Nichani

Branch Manager - Sheikh Zayed

Mr. Inderraj Rajkumar Nichani is carrying more than 24 years of Sales & Management experience of which last 16 years is in UAE with accredited Insurance Companies. He has in-depth business development and distribution knowledge across the Insurance Industry's various lines of business. He possesses qualifications in Business Management and has acquired several professional trainings from accredited global institutes. He holds proven track record of handling large business portfolio within all types of clients segments such as Key, large, corporate, retail, and on-line.

He has handled several projects of setting up new branch operations from concept to layout stage till the branch reaches to a desired production targets across UAE, while achieving overall profitability targets. He has also developed and mentored many sales experts in his team. Inderraj is responsible for the development of NGI's growth strategy at Sheikh Zayed branch and create value by fostering new and existing partnerships with valuable clients and brokers.

Nidal Assad Mohammed Ershaid

Branch Manager Sharjah

Nidal Ershaid is carrying more than 23 years of experience in various Insurance business fields, of which, last 17 years as Branch Manager, Business Partner and Operation Manager in well known Insurance Companies in UAE.

He possesses qualifications in Law (L.L.B) from Jordan University, Amman and professional certificates from accredited institutes. He holds proven track record in Insurance Marketing and Operations. He is well acquainted with management of all types of insurance segments and has in- depth knowledge of business development and distribution channels across the Insurance Industry and business sectors of UAE. He holds strong sales, people-management, and customer-service skills.

In each of his professional roles, he has been successful in producing positive results and have a consistent history of advancing shared company goals and producing high profitability targets achievements.

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. Venkatraman Arjunan
Branch Manager - Burdubai Branch

Venkatraman has started his career in an insurance company after graduating as Master of Business Administration from the reputed institute in India. He has rich experience of 18 years in an insurance industry mainly in the field of Marketing.

Venkat is a Fellow from Insurance Institute of India & Associate of chartered Insurance Institute, UK. He is experienced in various segments like Broker Relationship, Risk Management, Product Development, Product Trainer, Banc assurance & Direct Marketing. He has worked in India, Qatar and UAE in various insurance companies and has been accredited as “ Train the Trainer “ from CII, UK.

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. Jamal Ahmad Al Matari

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**