



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, and Ajman).

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 Insurance:

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

Property and Casualty Insurance:

- Property Insurance
- Business Interruption
- Hoteliers 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 Insurance:

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

Marine Insurance:

- Cargo
- Hull & Machinery
- Yachts Insurance

Energy Insurance:

- Onshore
- Offshore
- Floating Units

Trade Credit Insurance:

- Trade Liner (NEW)
- Single Risk
- Coface Global Solutions

Motor Insurances:

- Comprehensive Motor Basic, Enhanced, Ultimate Insurance
- Comprehensive Agency Repair Insurance up to 3 years
- Comprehensive Motor Fleet Insurance
- Motor Third Party Liability Insurance (Individual & Fleet)
- GAP Insurance
- Third Party Liability Fleet Insurance
- Tailor Made Motor Products for Corporate accounts

Life Insurance and Investment Products:

- Group Life Insurance
- SME Group Life Insurance
- Credit Life Insurance
- Individual Life Insurance
 - i. Investment Plans (Unit Linked)
 - ii. Term Plans

Medical Insurance:

- Individual Medical/Health Insurance Plans
 - iii. Domestic helper plan
 - iv. Northern Emirates plans
 - v. Family insurance
 - vi. Personal insurance
- SME Medical/Health Insurance Plans
 - i. Preset plans for SME business
 - ii. Tailor made plans
- Groups Medical/Health Insurance Plans
 - i. Tailor made plans for corporate clients including basic and enhanced 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 more than 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 organizations. 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 **Chief Finance Officer**

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.

Suresh George Jacob
Deputy Chief Operating Officer

Mr. Suresh has been part of the Insurance Industry for almost 24 years. He is experienced in the field of Internal Audit, Risk Management, Strategy and business plan development, change management, motor operations and leading the marketing function.

He is a member on the Institute of Chartered Accountants of India. In addition, he holds the certification from the Institute of Internal Auditors (CIA) and is an Associate in Risk Management from the CPCU Institute (ARM).

Ghulam Mohammed Teli
Chief Medical Officer

Mr. Ghulam comes with a wealth of over 25 years of experience in the insurance industry sector. He has been leading many prestigious forums in the industry within GCC and across Globe. He is an experienced insurance executive skilled in Health Insurance, Risk Management, Strategic Planning, Business Development, Efficiency, Transformation and Healthcare Information Technology (HIT).

Mr. Ghulam has a specialization in Financial Studies & Insurance (MBA – FSI) from St. Gallen University of Switzerland. He is a member of the Chartered Insurance Institute of London, and member of Life Office Management Association (LOMA), USA.

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.

Sanjay Banerjee
Head of Information Technology

Mr. Banerjee has been in IT Management for more than 26 years, specializing 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 Manager

Ms. Sitwat has more than 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.

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, and 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.

Mr. 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.

Balaji Partha Rao
Deputy Chief Underwriting Officer – General

Mr. Balaji Partha Rao is carrying more than 20 years of Insurance Underwriting experience (Fire, Engineering, Marine, EB, Group Life, and other miscellaneous insurance) being in UAE. He has successfully headed Northern Emirates regions & Dubai in Non-motor Underwriting, simultaneously maintaining strong relationships at both the business channels (Direct and Brokers). He is also carrying successful track record of managing several Government entities tenders and contracts. He has effectively handled ISO 9001 – 2000 certification process, referring to the standards of Lloyds Register Assurance – LRQA , London

He holds Master's Degree in Commerce & Bachelor's Degree in Economics (Analysis and Elements of Insurance). Moreover, he possesses Diploma from BIBF in Insurance with distinction. He is a Fellow and Associate of Insurance Institute of India, FIII, AIII and also an Associate of Chartered Insurance Institute of London UK - ACII and carrying Professional Diploma in Software Technology and Systems Management from NIIT-The National Institute of Information Technology, India. Besides this, he is also holding various Professional Certifications from other prestigious institutes, like SCOR Paris and STTC.

Habib Faghihi
Head of Motor Department

Mr. Faghihi has more than 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 Manager – Fire General Accident

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 Manager for the Fire, General Accident Department

He brings with him over 29 years of insurance experience with 16 of those years specialized 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 specialty 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 specialized.

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.

Reyazuddin Ahmad Mohammad Doman
Audit Manager

Mr. Reyazuddin holds over 15 years of experience in financial services having worked in management roles across reputed organizations. He carries a proven track record of establishing and managing internal Audit functions, engaging with Board Risk & Audit Committees in several insurance companies. His experience in insurance sector includes being engaged with multiple insurance/takaful companies in the UAE to provide consulting and advisory services in a big four accounting firm. He is well versed in internal audit, risk management, compliance and corporate governance.

Mr. Reyazuddin is a Chartered Accountant (ICAI, India) and Certified Internal Auditor (IIA, USA). Additionally, he holds certifications in insurance (cert. CII from UK) and fraud examination (ACFE, USA).

Branch Management Team

Inderraj Rajkumar Nichani

Branch Manager – Barsha Branch

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 Barsha Branch and create value by fostering new and existing partnerships with valuable clients and brokers.

Nidal Assad Mohammed Ershaid

Branch Manager Sharjah

Mr. 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 has 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. 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.

Venkatraman Arjunan
Branch Manager - Burdubai Branch

Mr. 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.

Mr. 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.

Yahya Abu Hammad
Branch Manager - Sheikh Zayed

Mr. Yahya is Bachelors in Mathematics. He is carrying almost 22 years of proven track record of working in medical insurance of various insurance companies, across UAE. He has worked in several areas of medical management and he has potentially contributed in product development and medical portfolio management.

Majed Jarrar
Branch Manager - Dubai Investment Park

Mr. Majed Jarrar is an accounting graduate with more than 8 years experience in Insurance business management in UAE. He held senior management position in his previous role in Sales Management, with successful track record of achieving targets and building sales teams. He joins NGI with expertise in sales, marketing, branding, and public relations as well as customer relations and risk management.

He has done several projects of team management and he is good at enhancing team skills by various methods of formal trainings.

Mohamad Mustapha
Branch Manager – Abu Dhabi.

Mr. Mohamad Mustapha is carrying more than 27 years of diversified insurance experience in UAE with the recognized presentation, mostly in Abu Dhabi and Al Ain Region. He has successfully achieved strong business acquisition and broker relations, with profitable account retentions and maintaining quality service delivery consistently. He has a proven track record in overall all domains of Marketing and Business Development.

He holds Bachelor's Degree in Science, majors in Commerce and Business Administration and Diploma in LOMA, CII, BID, BIMD and Advance Diploma in ACII. Beside this he also possesses various Professional Certifications.

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**