

ARMS OF SERVICE

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BRANCHES

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Email: dub@fujinsco.ae

Sharjah: P.O.Box 3988

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شركة الفجيرة الوطنية للتأمين
AL FUJAIRAH NATIONAL INSURANCE CO

AL FUJAIRAH NATIONAL INSURANCE CO

COMPANY PROFILE



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A fast emerging insurer from the East end of the UAE and the only insurer with Headquarters in Fujairah. **AL FUJAIRAH** Insurance is an over four decade old National Insurance Company, serving a wide spectrum of clientele throughout the UAE.

Established in 1976, under the patronage of the Ruler of Fujairah, **AL FUJAIRAH** Insurance is a Public Shareholding Company registered under the Federal Company Law and Federal Insurance Law, with the Government of Fujairah as the major Shareholder (with over 80% of shares).

The Emirate of Fujairah holds a strategic position in the UAE, being the only Emirate facing the Arabian Sea and Indian Ocean, and due to its proximity to the Hormus Strait. As such, **AL FUJAIRAH** Insurance maintains a strategic importance to the UAE Insurance Industry.

With a wide network of fully-fledged Branch Offices spread throughout the UAE, it has an active presence in Abu Dhabi, Dubai, Sharjah, Fujairah, Hatta, Dibba, Khorfakkan and Umm Al Quwain.

The Company writes all classes of Property and Casualty insurances - from Motor Vehicles to Marine Vessels and Jet Aircrafts, as well as Port Operators' Liability, Group Life, Medical, and Livestock insurance.

Supported by a panel of strong Reinsurance securities and backed by the expertise of over 4 decades, **AL FUJAIRAH** Insurance is a partner in progress of the UAE's booming economy.

With a fully Paid-up Capital of AED 133 Million and our Financial Strength rated Baa1 (Stable Outlook) by International Rating Agency Moody's, we are a financially strong company.

The Company has been listed on the Abu Dhabi Stock Market since 2007, and is moving towards a path of growth with a view of emerging as a trusted and respected name in the UAE insurance sector with the objective to be the

'Symbol of Security'

AL FUJAIRAH NATIONAL INSURANCE CO

01 COMPANY PROFILE

"Symbol of Security"

OUR VISION

To Continue our journey to be better than the best

OUR MISSION

To provide services beyond expectation with a will to go an extra mile. In the process, continue to upgrade technology, human resources and value added protection with creating outstanding value by maximizing returns.



AL FUJAIRAH NATIONAL INSURANCE CO

02 VISION & MISSION

Outstanding Values

At **AL FUJAIRAH** Insurance, we treat our customers as an integral part of our organization and offer them our individual attention to analyze their risks and find solutions to them, so that they are adequately secured.

Our approach towards customers is with a mindset of professional risk management, and often offer them valuable advice on risk improvement and the steps to reduce the risk of loss or accident and the possible savings on premium cost.

AL FUJAIRAH NATIONAL INSURANCE CO

03 WHY AFNIC Individual Attention

FINANCIAL STRENGTH

AL FUJAIRAH Insurance has a fully paid up capital of AED133 Million with total Assets of over AED 712 Million.

OUR HUMAN RESOURCE STRENGTH

The main strength of the company is in its experienced and qualified employees in various departments, who are highly self-motivated. We have, as of now a total of 285 employees in various offices throughout the UAE.

NUMBER OF OFFICES AND EMPLOYEES IN VARIOUS OFFICES IN THE UAE:

We have offices throughout the UAE as follows:

- Head Offices: Fujairah	91 Employees
- Fujairah (Branch Office)	51 Employees
- Abu Dhabi (Branch Office)	13 Employees
- Dubai Executive Head Office & Branch Office	104 Employees
- Al Nahda (ClaimsOffice)	10 Employees
- Sharjah (Branch Office)	5 Employees
- Dibba (Branch Office)	16 Employees
- Khorfakkan (Branch Office)	5 Employees

Extension Offices/Traffic Offices:

DUBAI

- Tasjeel Al Qusais
- Tasjeel AL Wasran
- Tasjeel Al Barsha
- Tasjeel Discovery Gardens
- Tasjeel City of Arabic
- Tasjeel Al Twar
- Tasjeel JAFZA
- Tasjeel Hatta
- Wasel Al Jaddaf
- Wasel Nad Al Hammar

DUBAI

- Wasel Arabian Center
- Shamil Al Qusais
- Shamil Al Muhaisnah
- Quik Insure Al Mankhool
- Quik Insure Al Abraj
- Al Mumayaz Al Mizhar
- Al Mumayaz Al Barsha
- Tamam Vehicle Testing Center
- Al Nahda Claims Office

SHARJAH

- Tasjeel Abu Shaghara
- Tasjeel Al Dhaid
- Shamil Al Joud
- Khorfakkan**
- Tasjeel Khorfakkan
- Khorfakkan Branch Office

DIBBA

- Dibba National Testing Center
- Dibba Al-Hisn Traffic Dept.

UAQ

- Shamil Umm Al Quwain

ABU DHABI

- Abu Dhabi Traffic Dept. Office
- Mahawi (ADNOC Vehicle Inspection Center)
- Mussafah (ADNOC Vehicle Inspection Center)
- Abu Dhabi Claims Office

FUJAIRAH

- Fujairah Traffic Dept.
- Masafi Traffic Dept.
- Shamil Fujairah
- Shamil Al Sharya
- Tasjeel Fujairah
- Tasjeel Mohamed Bin Zayed
- Fujairah Claims Office

AL FUJAIRAH NATIONAL INSURANCE CO

04 WHY AFNIC

Our Strengths

OUR REINSURANCE SECURITIES

Our major Reinsurance Treaty Programs are led by strong European Lead Reinsurers, like R+V Versicherung AG (R+V Re) Germany, who are one of the largest Reinsurers in the world, followed by various strong Reinsurers, including Deutsche Re Germany, Swiss Re, Helvetia Insurance Switzerland, CCR Re France etc.,

INVESTMENT BUILDING

In addition to the company owned building in Fujairah, wherefrom its Head Office operations are conducted, the company has commissioned a brand new Tower Building – a 20 story Residential Commercial Tower in the heart of Fujairah.



AL FUJAIRAH NATIONAL INSURANCE CO

05 WHY AFNIC

Our Securities



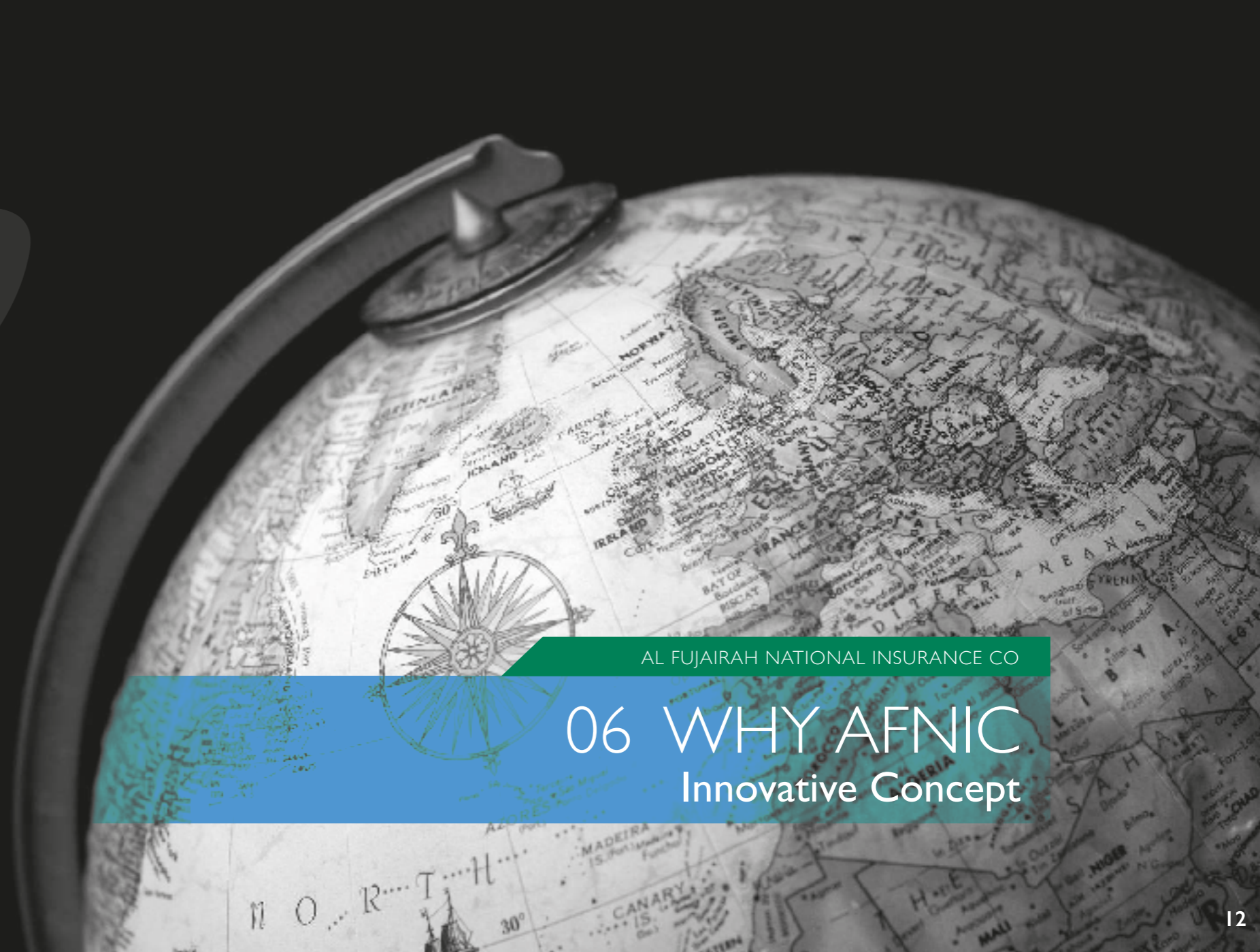
INSURANCE ATM WORLD'S FIRST INNOVATIVE CONCEPT

We are the first in the world to have introduced Insurance ATMs. The concept, design and the whole process was conceived and executed by our In-house talents entirely .

Currently, we have installed 8 such Insurance ATMs in ENOC & EPPCO Petrol Stations throughout Dubai and we plan to extend it to toher Emirates as well. Policies & Certificates can be printed and issued on the spot through the insurance ATMs and the customers will be guided by our ATM Assistant at each station.

RTA Registration Renewal and payment of the Traffic Fines can also be made through these machines.

A flyer along with the news paper clipping of the Inagural function is attached for more information.



AL FUJAIRAH NATIONAL INSURANCE CO

06 WHY AFNIC Innovative Concept

BOARD OF DIRECTORS

- The Chairman of the Company is Mr. Abdul Ghafour Behroozian
- Vice Chairman is Mr. Mohamed Abdulla Sultan Al Salami

OTHER BOARD MEMBERS ARE:

- Mr. Saif Sultan Abdulla Ahmed Al Salami
- Mr. Faisal Sulaiman Mousa Al Jassim Al Reyaiseh
- Mr. Humaid Mohamed Humaid Al Yamahi
- Mr. Saeed Mobarak Obaid Ahmed Al Zahmi
- Mr. Abdulla Mohamed Ahmed Al Khadeem Al Antali
- Mr. Salem Abdulla Abdulrahman Al Afkham Al Hmoudi
- Ms. Rahima Ahmed Murad Al Rayssi



AL FUJAIRAH NATIONAL INSURANCE CO

07 AFNIC TEAM
Anchor & Foundation

MANAGEMENT TEAM

- Antoine Maalouli
- Jayarajan Keezhanthi Kaivattah
- Abdulazeiz Saif Abdulrahman A.Alafkham Al Hmoudi
- Eiad Faiz Abssi
- Mukhtar Ahmad Ghulam Sabir
- Yohannan Kochu Kunju
- Ashok Padmanabhan
- Suzan Adel El Sayed
- Paul Areeckal Poullose
- Yoganandhan Doraiswamy
- Mohammad Sultan Nayif Abu Salem
- Pushpalatha Mangalpady
- Michel Jabsi
- Ebtissam Sarkis Zogheib
- Amnah Mohamed Saeed Mohamed Al Salami
- Munira Ahmed Mohamed Abdalla Al Shamsi

- Chief Executive Officer**
- Dy. Chief Executive Officer** (Technical & Reinsurance)
- Eastcoast Regional Director**
- HR & Marketing Director**
- Finance Director**
- Central Claims Manager Director**
- IT Director**
- Compliance Director**
- Central Underwriting Manager** (Motor)
- Central Claims Director** (Property & Casualty)
- Internal Audit Manager**
- Manager** (Health & Life Insurance)
- Branch Manager, Abu Dhabi**
- Branch Manager, Dubai**
- Branch Manager, Dibba**
- Branch Manager, Sharjah**

AFNIC has a total Staff Strength of more than 285 employees.



AL FUJAIRAH NATIONAL INSURANCE CO

08 AFNIC TEAM

Management Team

MOTOR INSURANCE

- Motor Comprehensive
- Motor Third Party

PROPERTY INSURANCE

- Property All Risks Insurance
- Fire, Lighting, Allied perils
- Burglary
- Consequential Loss / Loss of Profits / Business Interruption
- Homeowners Package / Home Tenant's Compensation
- Shopkeepers
- Office

LIABILITY INSURANCE

- Third Party Liability/ Public Liability/ Commercial General Liability
- Workmen's Compensation/ Employer's Liability
- Airport Operator's Liability
- Seaport Operator's Liability/ Terminal Operator's Liability
- Protection and Indemnity (P&I) Coverage
- Professional Liability
- Stevedores's Liability
- Medical Malpractice
- Directors & Officers Liability
- Pollution Liability

AL FUJAIRAH NATIONAL INSURANCE CO

09 AFNIC PRODUCTS

Classes of Insurance Marketed

MARINE INSURANCE

- **Marine Cargo**
Land Transit, Sea Transit,
Air Transit, Bulk Shipments
- **Marine Hull**
Coastal Vessels, Ocean going Vessels,
Port Vessels, Yachts, Pleasure Boats

ENGINEERING & PROJECT INSURANCE

- Contractor's All Risks/Third Party Liability
- Erection All Risks/Third Part Liability
- Contractor's Plant and Machinery
- Machinery Breakdown
- Electronic Equipment
- Boiler and Pressure Vessels
- Performance Bond Insurance
- Professional Indemnity Insurance
for Architects, Engineers, Surveyors etc...

LIFE & MEDICAL INSURANCE

- **Group Life and Personal Accident Insurance**
Group Life Insurance
Individual Life Insurance
- **Medical Insurance**
Group Medical Insurance
Individual Medical Insurance
Family Medical Insurance

EMPLOYEE BENEFIT SCHEME

- Group Life & Personal Accident Insurance
- Workmen's Compensation
- Employer's Liability
- Group Medical Insurance
- Group Personal Accident Insurance

AL FUJAIRAH NATIONAL INSURANCE CO

10 AFNIC PRODUCTS
Classes of Insurance Marketed

AVIATION INSURANCE

- Aviation Hull/Aircraft Insurance
- Aviation Personal Accident Insurance
- Airport Operator's Liability Insurance
- Oil & Gas/ Energy
- Energy Insurance - Property Liability Insurance for Refineries
- Public, Products and Pollution Liability Insurance for Refineries

OTHERS

- Individual Personal Accident Insurance
- World Wide Personal Accident Insurance
- Banker's Blanket Bond Insurance
- Credit Life Insurance/ Bank Borrowers Insurance
- Bankers Blanket Insurance
- Homeowners Package Insurance
- Tenants Compensation Insurance

OUR CREDENTIALS

- GCC's first Tramway "Dubai Tram" construction project (AED 3.45 Billion) was insured with AFNIC
- AFNIC is the first Insurer in the world to introduce insurance ATM

AL FUJAIRAH NATIONAL INSURANCE CO

AFNIC PRODUCTS

Classes of Insurance Marketed



AL FUJAIRAH NATIONAL INSURANCE CO

12 AFNIC CONCLUSION Summary