



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 Head quarters in Fujairah, **AL FUJAIRAH** Insurance is an over three decade old National Insurance Company, serving a multitude of wide-spectrum clientele throughout the UAE.

Established in 1976, under the patronage of the Ruler of Fujairah, **AI 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 Shareholders (with over 80% share)

As is the case with the Emirate of Fujairah, the strategic Emirate of the UAE, with its being the only Emirate that faces the Arabian Sea/ Indian Ocean and due to its proximity to the Hormus Strait, so is the stratgic importance of AL FUJAIRAH Insurance to the UAE Insurance industry.

With a wide network of full-fledged branch offices spread throughout the UAE, it has its active presence in Abu Dhabi, Dubai, Sharjah, Dibba and Fujairah.

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

Supported by a panel of strong Reinsurance securities and backed by the expertise of over 3 decades, **AL FUJAIRAH** Insurance is a partner in progress of the UAE's booming economy.

With a fully Paid up Capital of AED 100 Million and our Financial Strength rated Baal (Stable Outlook) by International Rating Agency Moody's, we are a financially strong company.

The Company is listed on the Abu Dhabi Stock Market in the year 2007 and is moving towards a path of growth with a view of emerging as an eminent and trusted name in the UAE Insurance sector with our objective of being 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

In Al Fujairah Insurance we treat our customers as an integral part of our Organization and offer them our individual attention in analyzing their risks and finding solutions to their risks, so that they are adequately secured.

Our approach to the customers is with a mindset of professional risk management attitude and most often offer them valuable advice on risk improvement 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 has a fully paid up capital of Dhs. 100 Million and the total Assets of over AED 400 Million.

OUR HUMAN RESOURCES STRENGTH

The main strength of the company is its repertoire of experienced and qualified employees in various departments, who are highly self-motivated. We have, as of now 186 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	57 Employees
- Fujairah: Branch Office	35 Employees
- Abu Dhabi: Branch Office	14 Employees
- Dubai: Branch Office & Executive Head Office	43 Employees
- Al Nahda Office	10 Employees
- Sharjah: Branch Office	4 Employees
- Dibba: Branch Office	12 Employees

Extension Offices/Traffic Offices

- Masafi Traffic Office:	2 Employee
- Fujairah Traffic Office:	3 Employees
- Dibba Traffic Office:	2 Employees
- Mussaffah Office:	2 Employees
- Mahawi Office:	2 Employees

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 Scor-Paris, who are one of the largest Reinsurers in the world, followed by CCR-France and various other strong Reinsurers including R+V-Germany.

INVESTMENT BUILDING

In addition to the Company owned Building in Fujairah wherefrom its Head Office operations are conducted, we have very recently commissioned a brand new Tower Building - a 20 storey 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 are conceived and executed by our In-house talents entirely.

Currently, we have installed 10 such Insurance ATMs in ENOC & EPPCO Petrol Stations throughout Dubai and we plan to extend it to other 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 Inaugural 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
- Dr. Sulaiman Mussa Al Jassim Al Rayaysah
- Mr. Saeed Mubarak Obaid Ahmed Al Zahmi
- Mr. Humaid Mohamed Humaid Al Yamahi
- Mr. Mohamed Shareef Habib Mohamed Al Awadi
- Dr. Salem Abdu Khaleel Mohamed Al Zayni

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07 AFNIC TEAM
Anchor & Foundation



MANAGEMENT TEAM

- Antoine Maalouli
- K.K. Jayarajan
- Reda Salah
- Eiad Absi
- Ram Mohan
- Abdulazeiz Saif A.Alafkham
- Geeta Gangadharan
- Venugopalan Nair K.
- Yohannan Kochu Kunju
- Paul Areeckal Poullose
- Wilfred Rudolph Noronha
- Yoganandhan Doraiswamy
- Sunny Idiculla
- Mohammad Sultan Abu Salem
- Michel Jabsi
- Amnah Mohamed
- Ebtissam Zogheib

General Manager

Dy. General Manager (Technical & Reinsurance)

Finance Manager

HR Manager

Accounts & Administration Manager

AML Compliance - Branch Manager, Fujairah

Manager-Health & Life Insurance

Business Development Manager

Central Claims Manager, Motor

Central Underwriting Manager, Motor

Central Claims Manager, Non Motor

Central Underwriting Manager, Non Motor

Manager-Non Motor Division, Fujairah

Internal Control Manager

Branch Manager, Abu Dhabi

Branch Manager, Dibba

Assistant Branch Manager, Dubai

OUR TOTAL STAFF STRENGTH IS 186

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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

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09 AFNIC PRODUCTS

Classes of Insurance Marketed

AFNIC PRODUCTS

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

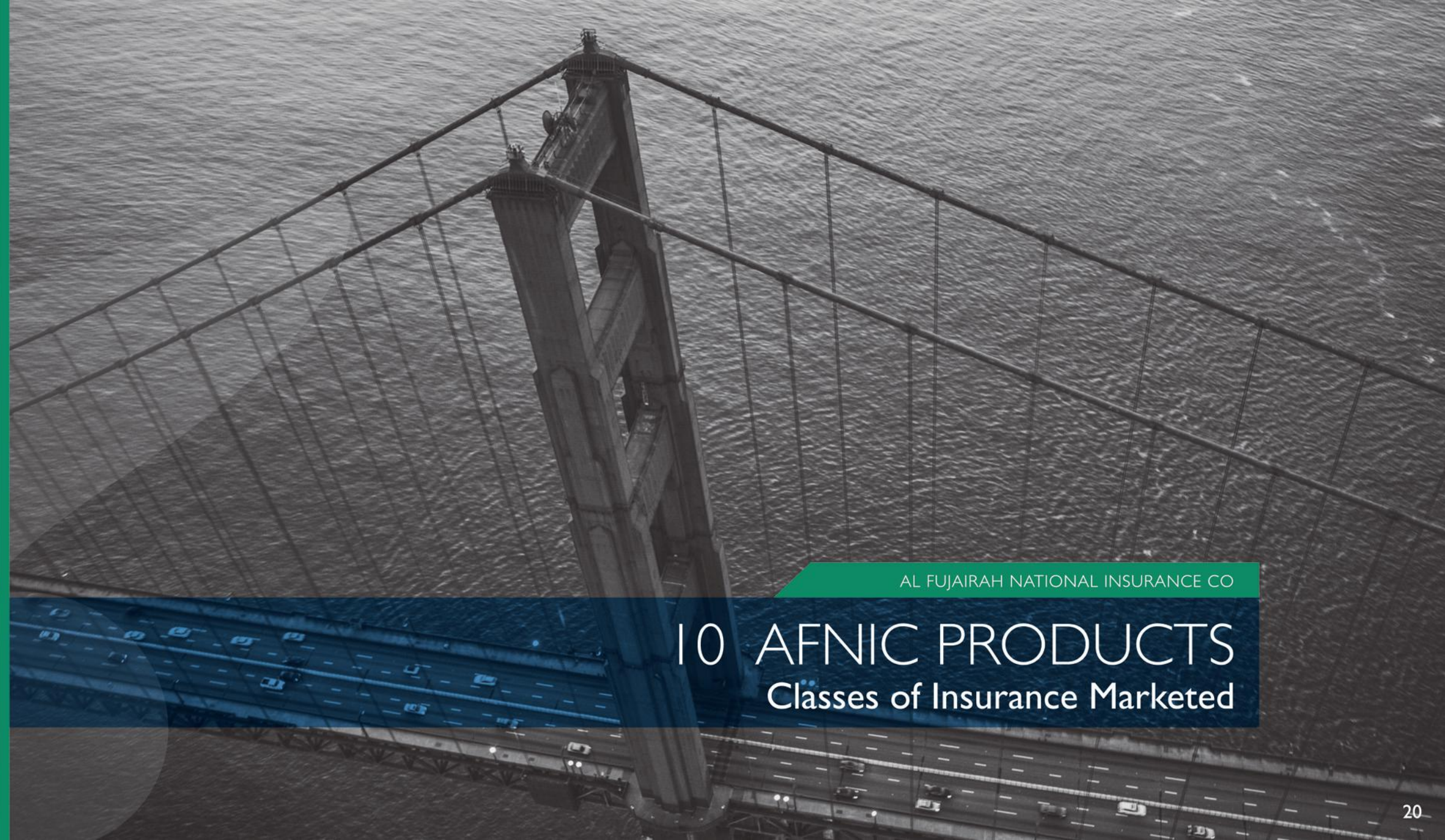
- **Group Life and Personal Accident Insurance**
Group Life Insurance
Individual Life Insurance
- **Medical Insurance**
Group Medical Insurance
Individual Medical Insurance
Family Medical Insurance

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

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AFNIC PRODUCTS

Classes of Insurance Marketed



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12 AFNIC CONCLUSION Summary

ARMS OF SERVICE

HEAD OFFICE

Fujairah: P.O.Box 277

Tel: 09-2233355

Email: ho@fujinsco.ae

BRANCHES

Fujairah: (BR): P.O.Box 277

Tel: 09-2242000

Email: ho@fujinsco.ae

Abu Dhabi: P.O.Box 4798

Tel: 02-6773429

Email: adh@fujinsco.ae

Dubai: P.O.Box 11296

Tel: 04-2772155

Email: dub@fujinsco.ae

Sharjah: P.O.Box 3988

Tel: 06-5737226

Email: shj@fujinsco.ae

Dibba: P.O.Box 11723

Tel: 09-2444844

Email: dib@fujinsco.ae

