

## 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



AL FUJAIRAH NATIONAL INSURANCE CO

## COMPANY PROFILE



CONTENTS		PAGES
01	Company Profile	1 - 2
02	Mission and Vision	3 - 4
03	Why AFNIC	5 - 12
04	AFNIC Team	13 - 16
05	AFNIC Products	17 - 22
06	Conclusion	23 - 24
07	Arms of Service	25

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, Dibba, and Fujairah.

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 121 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



## WHY AFNIC

### Individual Attention

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.

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## 03 WHY AFNIC

### Individual Attention



FINANCIAL STRENGTH

AL FUJAIRAH Insurance has a fully paid up capital of AED121 Million with total Assets of over AED 400 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 253 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                       | 78 Employees |
| - Fujairah: Branch Office                      | 48 Employees |
| - Abu Dhabi: Branch Office                     | 16 Employees |
| - Dubai: Branch Office & Executive Head Office | 80 Employees |
| - Al Nahda Office                              | 10 Employees |
| - Sharjah: Branch Office                       | 5 Employees  |
| - Dibba: Branch Office                         | 16 Employees |

Extension Offices/Traffic Offices:

FUJAIRAH	ABU DHABI	DUBAI	DUBAI	DIBBA	SHARJAH
- Immigration Department Masafi	- Mussaffah	- Tasjeel - Al Qusais	- Shamil AlMuhaisnah	- Al Watania	- Tasjeel - Khorfakan
	- Mahawi	- Tasjeel - Hatta	- Shamil Nad Al Hammar	- Traffic Department	- Dibba Al Hossn
- Fujairah Claims Center	- Traffic Department	- Tasjeel - AlTiwar	- Shamil Al Qusais		
		- Tasjeel - Discovery Gardens	- Shamel Adhed Amam		
		- Tasjeel - City of Arabia			

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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, the company has commissioned a brand new Tower Building – a 20 story Residential Commercial Tower in the heart of Fujairah.



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## 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.



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## 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. 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
- Mr. Faisal Sulaiman Mussa Al Gassim Al Rayaysah

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07 AFNICTEAM  
Anchor & Foundation





## MANAGEMENT TEAM

- Antoine Maalouli
- K.K. Jayarajan
- Ram Mohan
- Eiad Absi
- Abdulazeiz Saif A.Alafkham
- Josian Rizk
- Venugopalan Nair K.
- Yohannan Kochu Kunju
- Paul Areeckal Poulse
- Yoganandhan Doraiswamy
- Mohammad Sultan Abu Salem
- Michel Jabsi
- Ebtissam Zogheib
- Amnah Mohamed
- Muneera Ahmad

**Chief Executive Officer**

**Dy. Chief Executive Officer** (Technical & Reinsurance)

**Finance Director**

**HR & Marketing Director**

**Branch Manager, Fujairah**

**Health & Life Insurance Director**

**Business Development Manager**

**Senior Manager** (Central Claims)

**Central Underwriting Manager** (Motor)

**Senior Underwriting Manager** (Property & Casualty)

**Internal Control Manager**

**Branch Manager, Abu Dhabi**

**Branch Manager, Dubai**

**Branch Manager, Dibba**

**Branch Manager, Sharjah**

AFNIC has a total Staff Strength of more than 250 employees.

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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

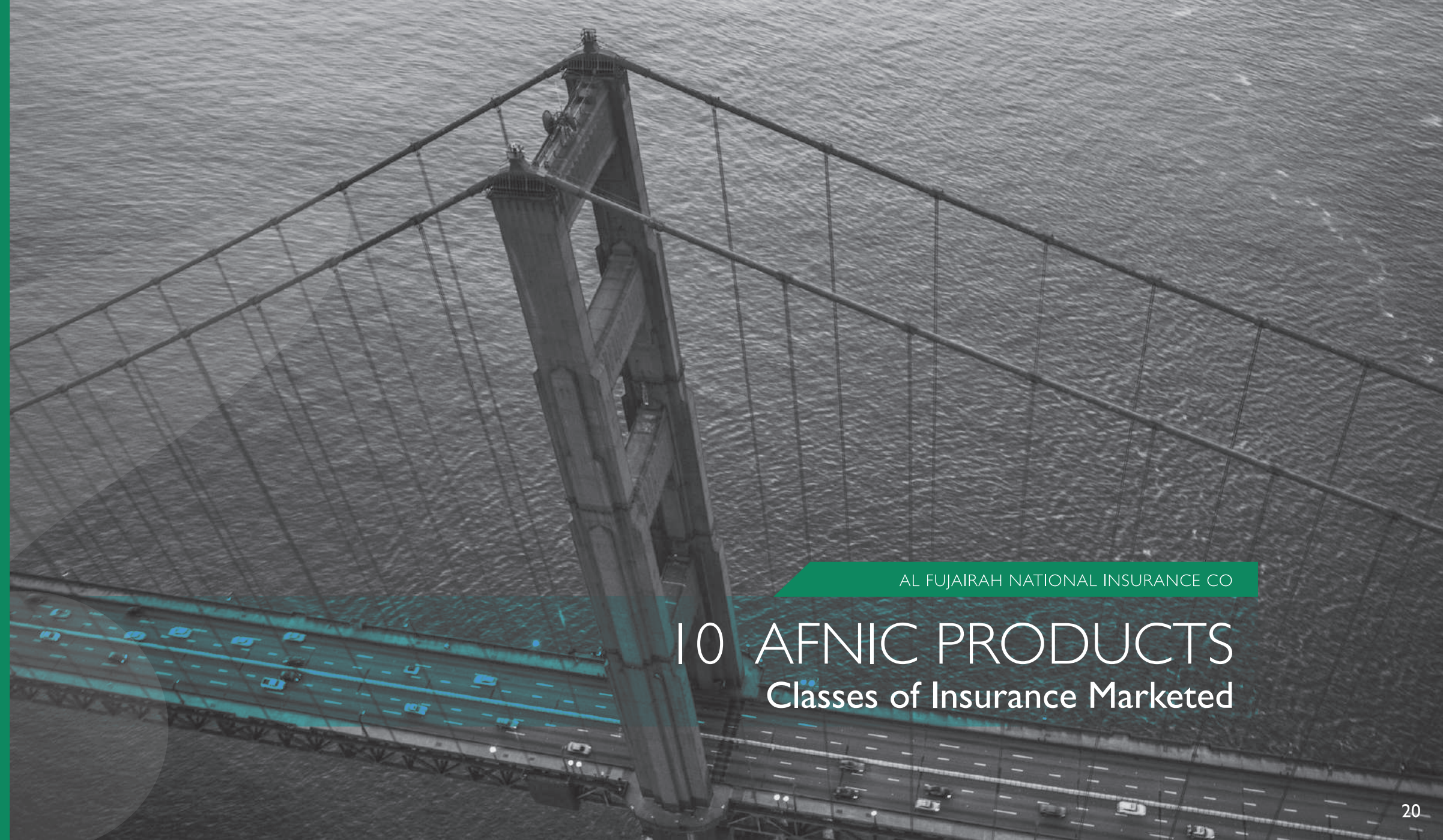
- **Group Life and Personal Accident Insurance**  
Group Life Insurance  
Individual Life Insurance
- **Medical Insurance**  
Group Medical Insurance  
Individual Medical Insurance  
Family Medical Insurance

### EMPLOYEE BENEFIT SCHEME

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

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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