

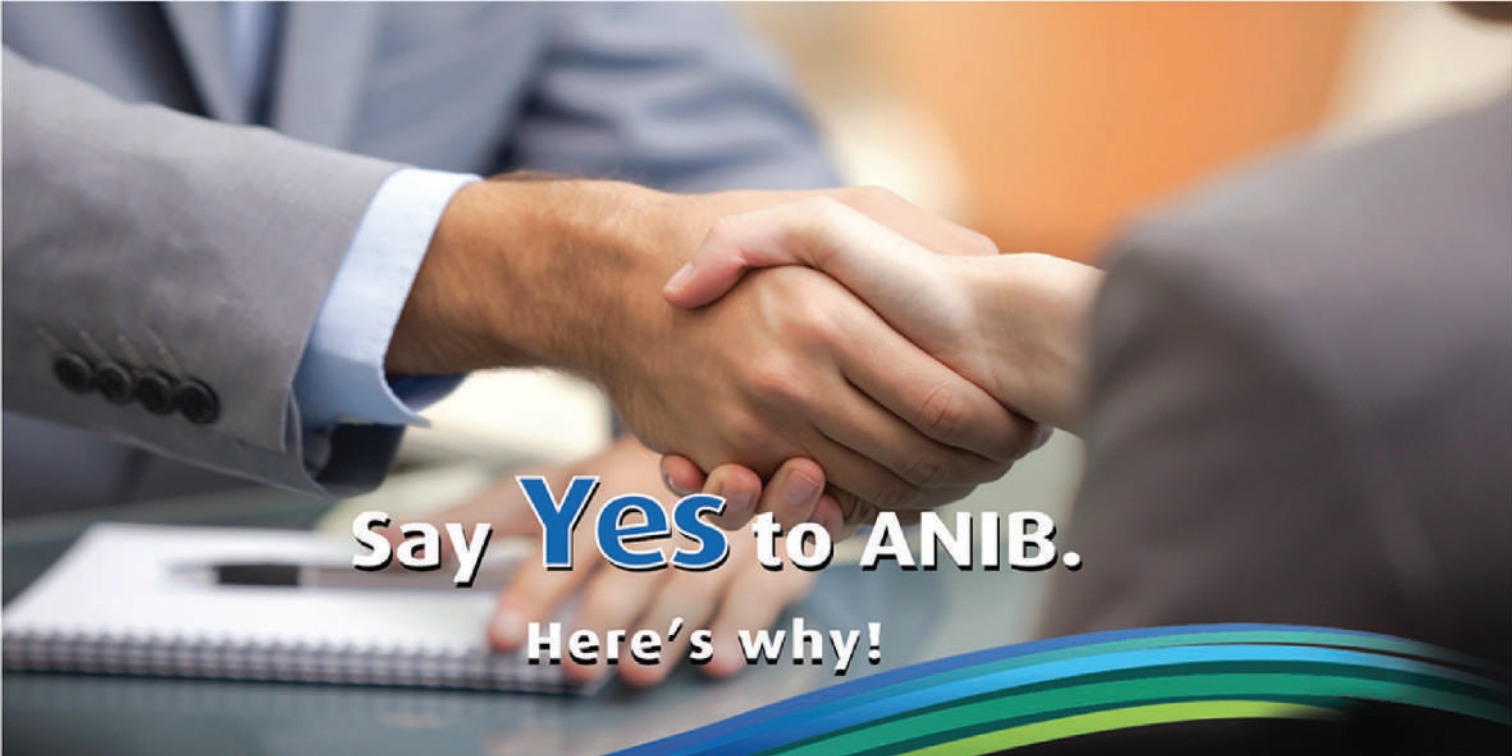
A person in a dark blue suit and yellow tie is holding a shield-shaped object with a colorful, abstract design inside. The shield is held in front of their chest. The background is a blurred office setting.

A SYMBOL OF RELIABILITY
TO SAFEGUARD YOUR
BUSINESS

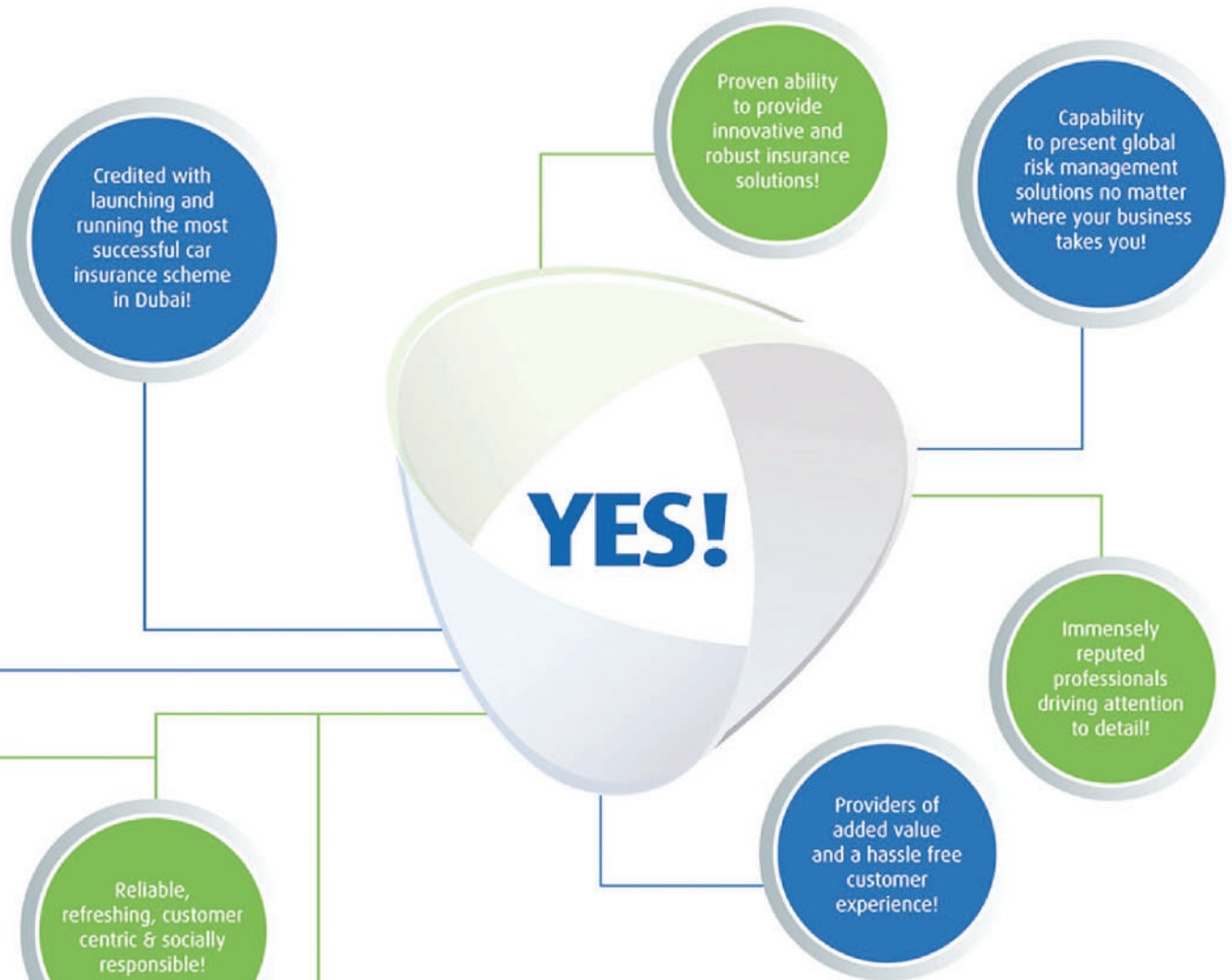
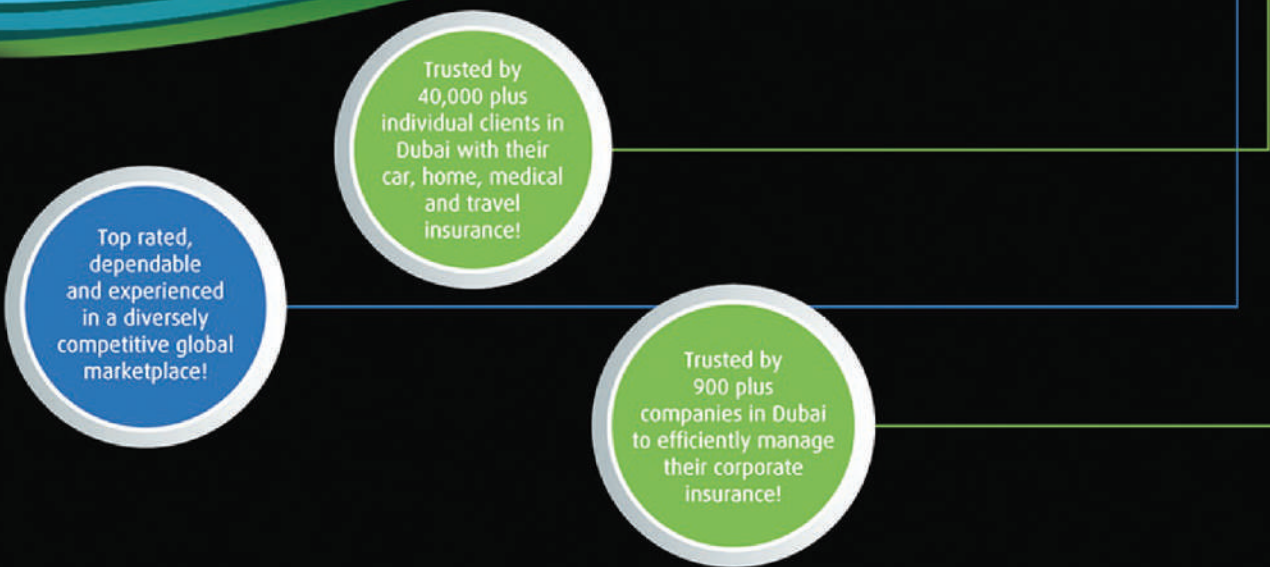


ANIB

RELIABLE PEOPLE • RELIABLE SOLUTIONS



Say **Yes** to ANIB. Here's why!



We virtually facilitate all classes of Insurance requirements in Dubai, the UAE and also worldwide. From Medical Insurance to Marine and Life Insurance to Liability, we provide you with the most suited solution that gives you unparalleled peace of mind to concentrate on your core business.

We welcome you to experience the Al Nabooda Advantage!



CHAIRMAN'S MESSAGE

To be able to successfully provide solutions for the essential requirements of individuals and businesses in the UAE and Dubai, is a vision worth its pursuit. To be a business partner and facilitator to leading corporates in the UAE, would also be quite desirable and equally enviable.

This much sought after position, will only be acquired if customers keep us close to their heart and place immense trust on us. We have been blessed abundantly to secure such a special place. This has facilitated growth to where we are today.

With the advent of Al Nabooda Insurance Brokers LLC, our presence was further strengthened and a new dimension added to our diversified offerings. Today, ANIB have completed 10 successful years of operations in the UAE and are marching forward towards greater milestones. I am delighted and equally proud. And on behalf of the board of directors, would like to congratulate the team led by Raj and wish them the very best for many more successes. Let me welcome you all to experience the Al Nabooda Advantage!

Khalid Khalifa Al Nabooda



FROM THE MD'S DESK

I am filled with nostalgia as I pen this note to you. We've completed 10 fantastic years as an organisation and are gearing up for global challenges. From our humble beginnings in late 2007, to acquiring 40,000+ individual and 900+ corporate clients within a decade of operations, I am truly proud of my team. If God had told me, when we began, that in 2017, you'll be on the list of UAE's top 5 brokers and have such prestigious clientele, though rejoicing within, I might have been a little skeptical. We have been blessed indeed.

It wasn't just a bed of roses though. We had to face many ups and downs, we had to punch way above our weight class many a time, to compete and to prove ourselves worthy of top-notch corporate accounts. In the process, we got knocked down a few times too. But the remarkable thing was that we had the fortitude to get up and keep at it at a much stronger pace and with greater determination.

I always believed that our people will make the difference. There might be many other players in the insurance industry of the UAE but for me personally, there are none committed, reliable or loyal than my team.

Our success couldn't have been possible without the trust, you as customers, both corporate and individual, had placed on us. We thank you and promise to continue to strive for excellence in providing you with the best of insurance solutions. We will keep on innovating and invigorating the insurance industry.

I would like to kindly take this opportunity to wish each one of you reading my note, the best in whatever you do. I also request each one of you to invite my team to work with you hand in hand, for all your insurance requirements, in the UAE and overseas.

S. Rajagopal

- Global Award Winner in Insurance from CII, London
- Winner - Forbes Leadership Award for top Indian leaders in the Arab World (2014 & 2016)





Risk Management

Risk is everywhere and in everything that we do. As they say, without risk, there's no reward. So it is key for a successful business to understand how to manage risk. The successful management of risk, depends on how we measure each risk and upon how we classify them. If we are to avoid all the risks that a business might get exposed to, we will not stand a chance to enjoy many of its pleasures and successes. Taking calculated steps, whilst knowing and doing what's required to absorb the impact of possible risks, leads to greater rewards.

So yes, some risks can be tolerated because the frequency of them happening is lesser, and the severity of the impact is quite low. In other words, retaining a risk of this calibre, doesn't cripple the company from operating.

There are other instances, where we take preventive and precautionary measures to reduce the impact or severity of a loss. The installation of fire extinguishers and smoke detectors are a good example. The automobile airbag is another.





But then there are other risks, that for most part, cannot be foreseen and can critically impact the organisation's capability to continue performing its core activity, by severely denting its cashflow.

Insurance, is one of the risk management tools; and to be specific, Financial Risk Transfer! The success and effectiveness of this tool depends upon how it is structured in line with your corporate risk management philosophy and other non-insurance risk management tools.

At ANIB, our professionals have made it their life's mission, to help you understand, classify and safeguard your business from potential risks. And their assessment is based on an in-depth study of your risk, operational strategy and regular business activity. Having worked with more than 900 corporate institutions in the bustling metropolis of Dubai, UAE, and having put in place successful insurance solutions that seamlessly integrate with other risk management measures to safeguard corporate interests, our team is geared and ready to help you find the most reliable solutions.

And we are just a phone call away.





**Reliable
Risk
Measurement**





Together,
we **succeed!**

In Business, you need the right people, heading the right divisions. You need the right business partners and you need reliable solutions too. Solutions that take care of unforeseen risks. Risks that are manifold especially in today's extremely unpredictable business environment, due to the impact of both internal and external forces.

This is where we at ANIB, team up with your executives to design the most suited corporate insurance solutions, so that you have time to concentrate on your core business activity.

Our professionals will be there by your side always, with their suggestions, risk exposure analysis and guidance.

During the risk transfer activity, our team of experts will be able to show you ways to maximize insurance spend and also reveal to you, in confidence, useful tips that assist your organisation to expertly manage the process. Tips that exist beyond the realms of off the shelf insurance solutions.



Reliable Services



RISK ASSESSMENT

- Review risk management policy
- Complete risk exposure survey
- Analyze insurance need and key cost drivers
- Evaluate loss history



CUSTOMIZED INSURANCE DESIGN

- Evaluate limits vs costs
- Determine deduction and retentions
- Review programme structure/layers



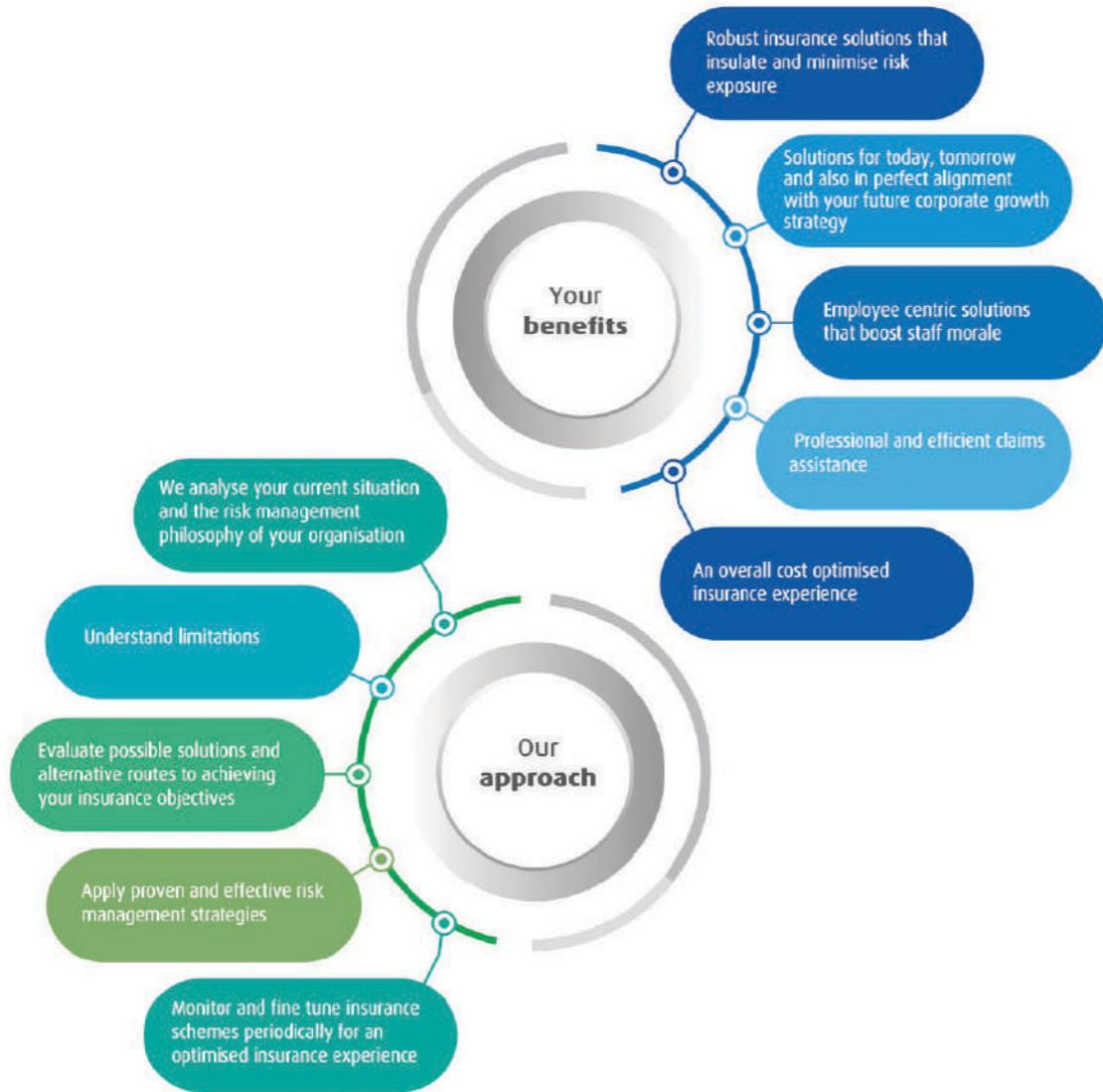
MARKET PLACEMENT

- Prepare accurate submissions
- Present account to qualified insurance providers
- Communicate with insurance providers
- Compare and evaluate quotations
- Prepare recommendations
- Follow up and bind insurance covers



CLAIMS AND REPRESENTATION

- Periodic reviews and advice
- Claims handling and advocacy
- Coordinate loss controls inspections
- Study loss history patterns
- Develop renewal strategy
- Obtain updated risk exposure value



Reliable benefits



Reliable Corporate Solutions



At ANIB, we consider your business, our business. Our reliable solutions are sector specific, comprehensive and tailor made.



Your Team of Experts

S. Rajagopal

Managing Director

B.Com, FII, ACII (UK)
Chartered Insurance Broker
• Insurance Global Award Winner, CII, London
• Winner - *Forbes Leadership Award* for top Indian leaders in the Arab World (2014 & 2016)

- Founder Managing Director of ANIB and has been the cornerstone of the company's immense success
- Over 25 years of underwriting and insurance broking experience across the AGCC region & India
- Held senior positions in major national and multi national insurance companies
- First and only person outside of the UK, to have won the prestigious global award 'Young General Insurance Professional of the Year 2005' Specialist areas - Risk Management, R & D, Construction risks and associated liabilities

- A stalwart with 35+ years of experience in the marine insurance industry
- Represented cargo owners for 10 years and is an immensely experienced cargo surveyor
- A 10-year term as an underwriter specializing in Marine Cargo
- 15+ years of enviable experience as an insurance broker and marketer
- An expert in tailoring marine insurance solutions ranging from automobiles to bulk oil

G. Prakash

Deputy Managing Director

B.Com, AII, ACII (UK), AIRM (UK)

- Over 25 years of underwriting and insurance broking experience
- Held senior positions in multinational and local insurance companies across the AGCC region
- Expertise in handling petro-chemical risks, infrastructure projects, property and liability

V. Ananth

Director

MCA, FII, ACII (UK)

- Over 25 years of insurance experience as an underwriter and marketer
- Worked all across the AGCC region and held senior positions in leading insurance companies
- Heads the corporate, retail and affinity teams and is credited with running the most successful auto insurance scheme in the region

J. Bharani

Director

M,Com, FII

What our customers are saying

The Emirates Cricket Board has been working with ANIB for a little over a year now to deliver our medical insurance cover for players and staff, and we have been delighted with their innovative approach to securing the cover we needed. They are highly efficient when new players or staff are introduced to the scheme, and have also responded very professionally when claims or treatments have been required.

We wouldn't look anywhere else now that we have this highly skilled brokering firm to guide us through the complexities of our insurances, and would encourage others to give them a chance to demonstrate their excellence.

David East
Ex-CEO
Emirates
Cricket Board

ANIB are a much valued and trusted partner of the ICC Academy, their support to cricket through our business is invaluable and demonstrates that they are an organisation, which deeply cares about people and as such, they go way beyond the norm in terms of support to their customers. I wouldn't hesitate to recommend ANIB to anybody, be it an individual or commercial organisation.

Will Kitchen
GM
International
Cricket Council
Academy

ANIB have been taking care of ANA's insurance requirements for more than 10 years now. Having had the opportunity to work closely with their senior management, I can confidently state that they can be placed in the top echelon of the insurance industry in the UAE.

They are hands on and customer centric. Their team of high calibre professionals make sure that value added services benefitting our company are always recommended.

Vijay Rao
GM
Porsche -
Al Nabooda
Automobiles

I would be very happy to endorse ANIB and their capabilities and prescribe them to organizations that are on the look out for reliable, honest and transparent insurance facilitation.

Al Nabooda Insurance Brokers LLC has been our Insurance Facilitators for the last few years and we can confidently say that they have what it takes to be trusted professionals.

Their senior staffs are committed to maintaining high service standards whilst their corporate culture and training reflects well down the front line. They have been extremely effective in terms of sourcing us excellent Insurance solutions and also provide us with admirable service support.

Darshana Dudeja
Manager -
HR & Admin
Perma-Pipe
Middle East

We have no qualms in recommending their services to corporate houses and individuals alike, for efficient Insurance facilitation.

Al Nabooda Insurance Brokers LLC (ANIB), have been handling our insurances with great efficiency for the last few years.

From identifying the insurance covers required, to recommending the right insurance company to work with, they have been spot on. ANIB's periodic reviews help our insurance staff to understand the status of our insurances. And there's no doubt that our spend on insurance has been reduced without any compromise on quality.

Poul W Jorgensen
GM
MERC

I would be very glad to recommend ANIB to any company looking for cost effective insurance solutions.

We have been in partnership insurance Brokers (ANIB) since 2007, I am proud to say that it has been an amazing partnership.

ANIB, always focuses on what best for our organization, based on our needs, by giving us few options to choose from and guiding us through the process.

They are with us every step of the way, all year long, supporting and advising us on any new rules, regulations or options.

Abed Hannawi
CEO
Abela & Co

It is a joy to be provided with a trouble free service, which we value and will continue to utilize for years to come.

I am more than pleased to be contacted in case of any questions or clarification.

It gives us great pleasure to write this note of appreciation to Al Nabooda Insurance Brokers LLC. Insurance before Al Nabooda Insurance Brokers (ANIB) was a totally different scene to Insurance after ANIB.

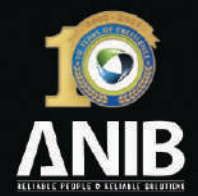
It was great to experience an organized professional approach that transparently shared information with the client. Every step of the way, we were called in for an update and given through explanations with regards to our Insurance.

BIN TAMIN
REAL ESTATE

We are definitely in for a very long term, mutually beneficial business partnership with Al Nabooda Insurance Brokers. We wish them well in all their endeavors.

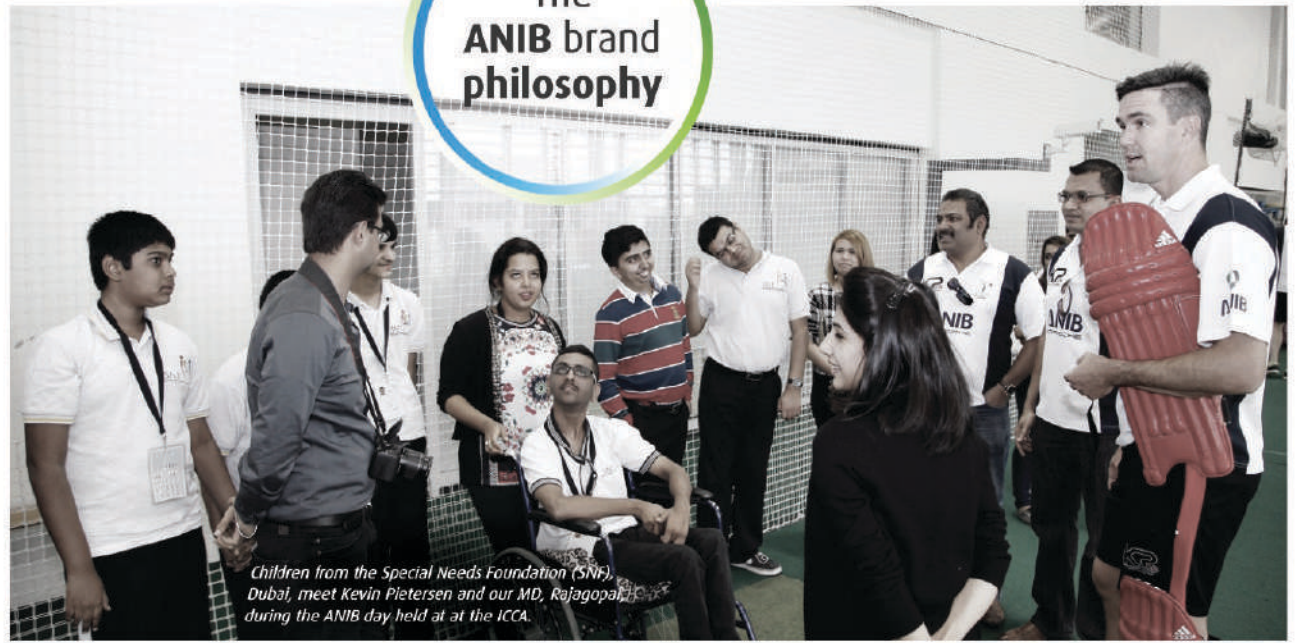


**Business
&
Beyond**



As a people's brand we initiate many charitable projects and events that provide opportunities for the deserving. To know more and to join hands as partners, visit www.anib.com or write to us to advantage@anib.com

**The
ANIB brand
philosophy**



Children from the Special Needs Foundation (SNF), Dubai, meet Kevin Pietersen and our MD, Rajagopal, during the ANIB day held at the ICCA.



**All pics featuring cricketer Kevin Pietersen, were clicked during promotional/CSR events conducted by ANIB, Dubai, as part of a corporate agreement. All rights reserved.*



“Shall we form a cricket team?”

These words echoed in 2008. At that time, ANIB’s total staff strength, was only 16. And out of them, 4 were women.

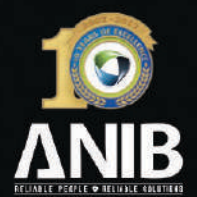
He walks our MD, Mr. Rajagopal one day, and calls up Mr. Daniel Jason, our now Senior VP, Brand & Media, and says, “Jason, shall we form a cricket team?” “We can attempt to foster a greater degree of team spirit whilst playing some fun matches over the weekend, what do you say?”

The answer was a yes and that was the spark that ignited cricketing fever into everyone in the organisation! Mr. Jason set about forming an eleven, out of twelve able bodied men! Two of them were footballers, and another, had never played cricket in his life time! The rest, had played cricket at some point of time in their careers. This was how our in-house corporate cricket team, the ANIB Bulls, was initially formed.

What began as a fun, team building activity, has today, taken ANIB to one of the topmost spots in sports branding and sponsorship, both locally and internationally!

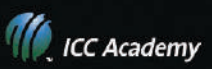


The UAE Men’s team captain flashes his blade to send the ball to the boundary as the ANIB logo sparkles on his chest! ANIB are the official sponsors of the UAE Men’s Cricket team.





The ANIB
cricketing
Journey!



Official sponsors of the UAE National Men's Cricket squad
 Official Sponsors of the UAE Men's U 19 & U 16 Cricket Squads

Official Sponsors of the UAE National Women's Cricket squad
 Official Sponsors of the UAE Women's U 19 & U 16 Cricket Squads

**All pics featuring cricketer Kevin Pieteresen, were clicked during promotional/CSR events conducted by ANIB, Dubai, as part of a corporate agreement. All rights reserved.*

Vision

To be a new breed market leader and benchmark in innovative solutions, proactive service, professional repute and stakeholder value.

Mission

- Quality is embedded in our system and in every thing we do
- Harness human excellence towards re-defining professionalism
- On-going Research & Development is our institutional culture
- Niche & innovative solutions are our norm, not a choice
- Leverage the prowess of technology

Core Values

- A delighted client is our primary asset
- Being an epitome of reliability & of professional integrity
- Solutions blended with local trends & customs
- Work environment to nurture the best in our Human Capital



RELIABLE PEOPLE ♦ RELIABLE SOLUTIONS

Al Nabooda Insurance Brokers

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Insurance Authority License Number: 217