



Arya Insurance Brokerage Co. (L.L.C.)

who we are



*How are you **COVERED** in today's business climate?*



Corporate Profile

Service, Integrity & Knowledge

- Every Business Needs Insurance -

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Arya Insurance Brokerage Co. (L.L.C.)

Introduction - Overview

Arya Insurance Brokerage Company (AIBC) was established replacing the name of **Secure Insurance Services** which has been operating as an insurance consultancy firm since September 1988. AIBC is registered & operating as a General Insurance Brokerage Company under Trade License No. 242922 issued by Dubai Economic Department.

Its objective is to safeguard the insurance interests of our commercial and industrial clients. During its vast life span, AIBC developed a proficient team of experts in major parts of General Insurance and has accumulated many loyal clients ranging from Small Business to Large Corporate houses in U.A.E.



Our Advantage

Our experts tailor solutions to the unique needs of each company, organization, and individual just about anywhere. Our long-term relationships with underwriters around the world allow us to structure and negotiate comprehensive coverage at the best price possible. Managing risk exposures is the key to unlocking the power of an organization's potential and capitalizing on its opportunities. We create and implement customized solutions employing the most effective blend of risk mitigation, risk transfer, and advanced risk financing. These solutions go beyond traditional property / casualty insurance programs to encompass strategies that can help increase a firm's revenue growth, enhance its net income, and strengthen its balance sheet.



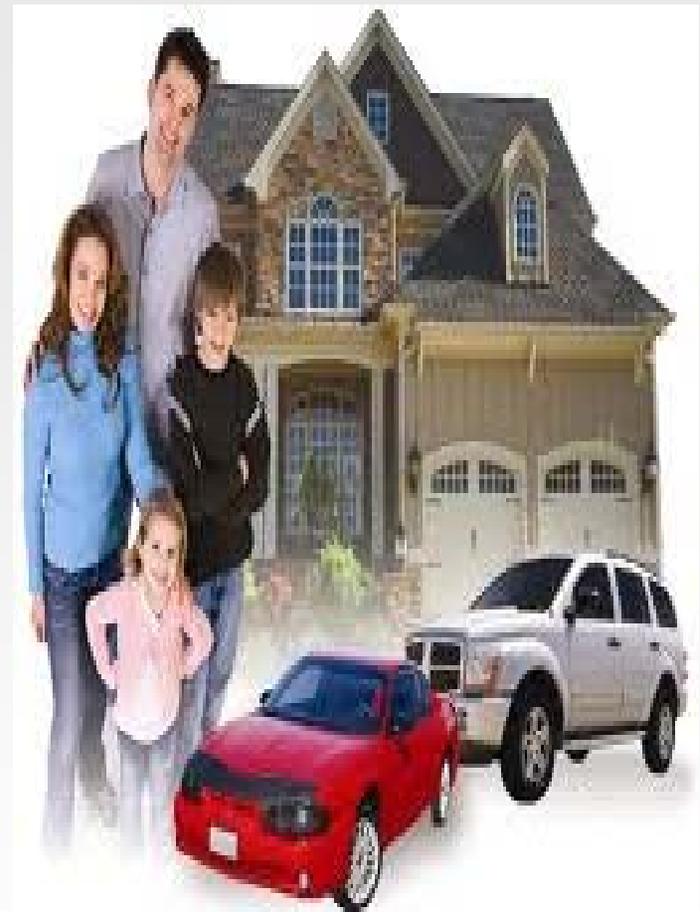
Our Industry Expertise

We know your business

Many of our associates have worked with specific companies in the industries they now specialize in at AIBC. While our team have deep knowledge of your industry, we also realize your business has specific insurance needs. We take the time to listen to your specific risk management issues and to design an insurance program around those requirements.

How you benefit from our expertise

AIBC approaches client service differently than most commercial insurance brokers. Unlike some brokers, we do not separate program design, placement and service. Our comprehensive approach provides a consistent partner relationship, ensuring there is no loss of service or miscommunication.



Our Industry Expertise Cont.....

Our dedicated teams offer industry expertise that provides the following benefits:

- A team that will partner with you throughout the process
- Individual cost-effective solutions designed for your business
- An optimum risk financing/insurance program structure for your unique needs and objectives
- An understanding of the insurance marketplace and how it will affect your specific program
- Negotiation on your behalf to provide a cost-effective program
- A high level of service, unmatched in the industry



Sectors / Segments Covered

At AIBC, as Insurance Brokers, our objective is to represent the insurance interests of our valuable client comprehensively in all segments. We work closely in association of Insurer & Reinsurer from local, Regional & International providing a comprehensive product range which includes but are not limited to the following:

- Fire, Property All Risks,
- Business Interruption
- Motor Vehicles, Burglary
- Cargo, Marine Hull, P & I
- Energy & Power
- Aviation, Pleasure Craft
- Goods-in-Transit, Yacht ,
- Aviation (Aircraft Insurance)
- Burglary,



Sectors / Segments Covered Cont.....

- Workmen's Compensation,
- Employer's Liability,
- Fidelity Guarantee,
- Householder's Comprehensive,
- Travel,
- Contractors' All Risks,
- Erection All Risks,
- Machinery Insurance,
- Life (Group & Individual),
- Medical (Group & Individual),
- Contingency / Cancellation Cover for events and functions,



Sectors / Segments Covered Cont.....

- Professional Indemnity Cover for Engineers and Consultants (Construction),
- Medical Malpractice Cover for - Doctors, Clinics, Hospitals etc,
- Hotel Plus - a multiline umbrella protection for hoteliers
- Life Insurance Plus' for individuals
- Credit Shield insurance for Credit Card holders of financial institutions, Credit Life for Bank Borrowers
- Bid Bond / Performance Bond Insurance for Contractors / Consultants.



Energy & Marine Expertise

AIBC's Energy & Marine Division offers specialty services for clients covering worldwide operations and potentially catastrophic exposures.

Our advanced expertise in this niche industry has made us the reputed broker over E&P companies, numerous oilfield service companies including vessel operators, offshore drilling companies, and marine construction companies operating worldwide, and the Strategic Petroleum Reserve.

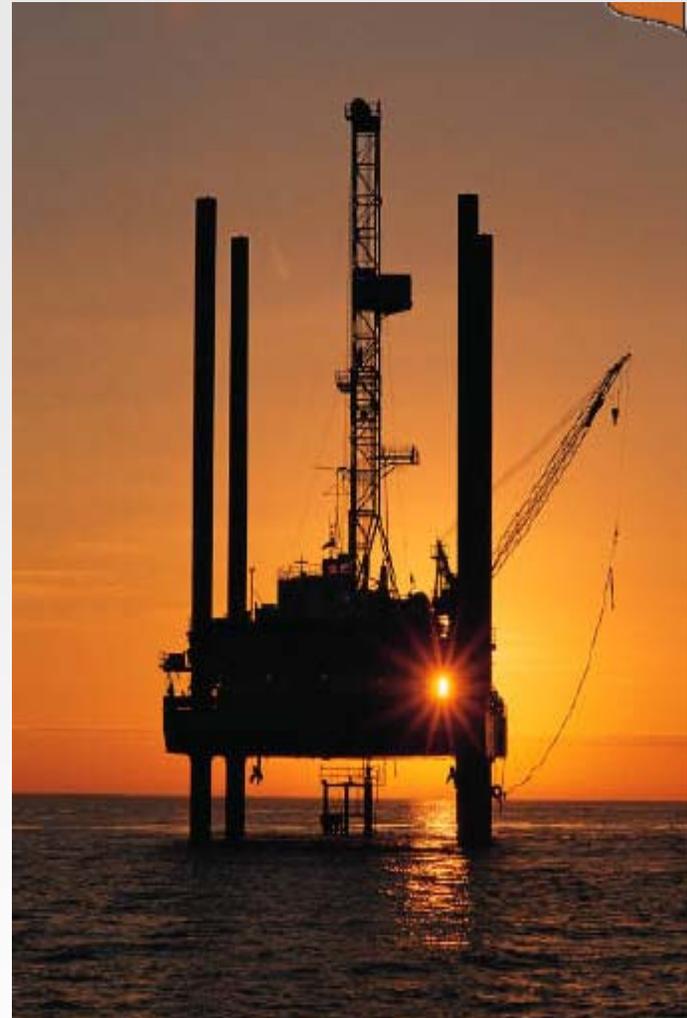
We have the capability to structure and implement a complex foreign or domestic program for virtually any type of energy related business.



Energy & Marine Expertise

Our Energy and Marine staff has unparalleled experience in insuring the energy sector. Utilizing alternative risk transfer and traditional insurance mechanisms, our insurance professionals apply their expertise to determine the appropriate combination of coverage and risk assumption.

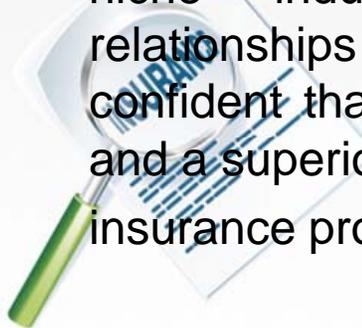
With in-house experts in loss control, enterprise risk consulting, construction, risk financing and claims management, AIBC offers a full range of value-added services.



Energy & Marine (Ocean Marine Coverage)

The risks facing oceangoing vessels are many and varied. AIBC design, market and implement an integrated risk transfer program that balances premiums, deductibles and other key risk transfer strategies together with Insurer / Reinsurer to match the need of the client.

Due to the specialized nature of marine insurance coverage, AIBC has developed a manuscript primary policy form that offers significant enhancements -- beyond the standard product offered by most insurance companies. With our advanced expertise in this niche industry and our long-standing relationships with major underwriters, we are confident that we can deliver superior service and a superior product for your marine insurance program.



Energy & Marine (Marine Insurance)

The risks facing marine operations are many and varied. AIBC will design, market and implement an integrated risk transfer program that balances premiums, deductibles, and other key risk transfer strategies. Because of the specialized nature of marine insurance coverage, AIBC has developed a manuscript primary policy form that offers significant enhancements -- beyond the standard product offered by most insurance companies.

With advanced expertise in this niche industry and long-standing relationships with major underwriters, we are confident that we can deliver superior service and a superior product for your marine insurance program.



How we work ?

Service starts with listening: We take the time to understand your specific goals, design a program that fits your needs, aggressively negotiate coverage, and implement a service plan.

You will have the same dedicated service team throughout the entire process which allows us to anticipate your needs and create accountability.

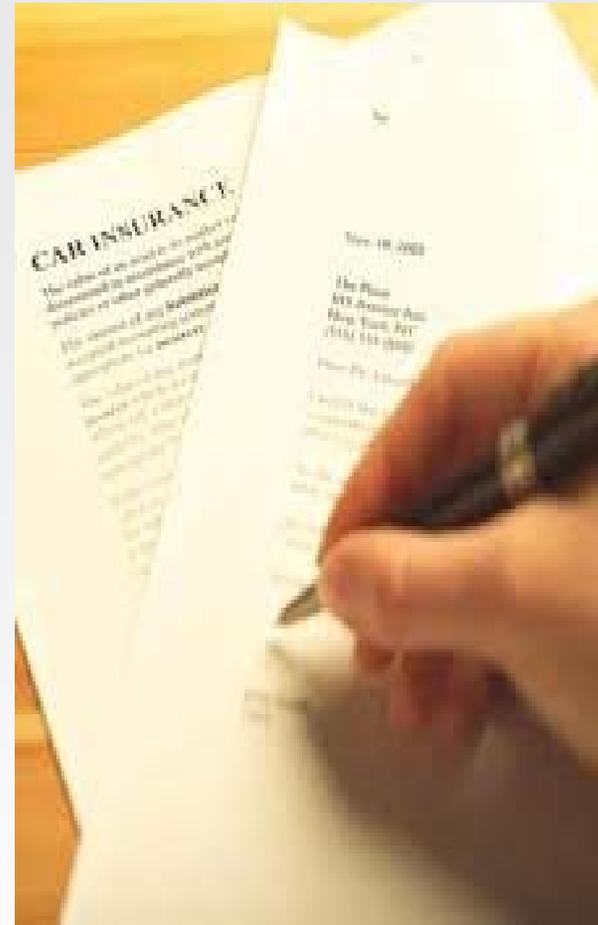
It's all about you: As a professionally owned company all our associates focus solely on our clientele need whether personal, small, medium or large corporate houses.

Long-term thinking: Clients stay with us based on our expertise, creative solutions, seamless global resources and outstanding service. Our client retention rate of 95 percent reiterates our commitment to each and every client.



Our Associates

- Al Ittihad Al Watani
- Al Fujairah National Insurance Co.
- Abu Dhabi National Insurance Co.
- Abu Dhabi National Takaful
- American Home Insurance Co.
- American Life Insurance Co.
- Arabia Insurance Co.
- AXA Insurance Co.
- Friends Provident International
- General Insurance Corporation of India
- Iran Insurance Co.
- Jordan Insurance Co.
- Lebanese Insurance Co.
- LIC International



Our Associates

- Mitsui Sumitomo Insurance Co.
- National Life and General Insurance
- Qatar General Insurance & Reinsurance Co.
- Qatar insurance Co.
- Royal and Sun Alliance
- Saudi Arabia Insurance Co.
- State life Insurance corporation
- The New India Assurance
- The Oriental Insurance
- The Tokio Marine and Fire Insurance
- Zurich International Life
- Zurich Life Insurance Co.



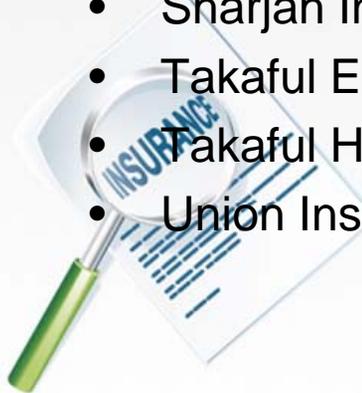
Our Associates

- Al Ain Ahlia Insurance Co.
- Al Buhaira National Insurance Co.
- Al Dhafra Insurance Co.
- Al Khazna Insurance Co.
- Al Sagr National Insurance Co.
- Al Wathba National Insurance Co.
- Alliance Insurance Co.
- Arab Orient Insurance Co.
- Arabian Scandinavian Insurance Co.
- Dubai Insurance Co.
- Dubai Islamic Insurance & Reinsurance - A
- Dubai National Insurance & Reinsurance Co.



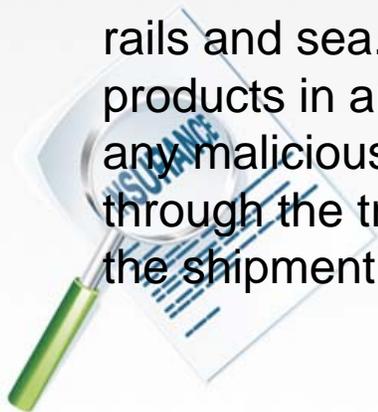
Our Associates

- Emirates Insurance Co.
- Green Crescent Insurance
- Hilal Takaful
- Islamic Arab Insurance Co.
- Methaq Takaful Insurance Co.
- National General Insurance Co.
- National Health Insurance Company – Daman
- Noor Takaful Oman Insurance Co.
- Ras Al Khaimah National Insurance
- Sharjah Insurance Co.
- Takaful Emarat
- Takaful House
- Union Insurance Co.



Insurance Cover for Coal

AIBC has been assisting various clients and logistics companies on a regular basis for the Marine Cargo Insurance of Coal from Indonesia, Thailand, Australia to India, Pakistan, Bangladesh & Afghanistan etc. Today the market is well versed with the range of available insurances especially the cargo insurance which falls under the category of marine insurance. But handling Cargos of Coal is a very specialized area of logistics which involves movement and transfer of cargo either directly or transit by road, rails and sea. The market trend is to deliver the products in an absolute perfect condition, save any malicious intentions, however, it never runs through the trader's mind the consequences if the shipment gets damaged.



Have you realized whether your risk is properly Covered ?

International or cross border trade has always been the genesis of shipping, therefore, with the variety of languages it becomes hard to understand as to who will be responsible for insuring a cargo especially when a cargo can change several hands before it has arrived at the destination. There are indeed some traders who are of the opinion that taking insurance is merely a formality and a superfluous expense and in case of any damage to the cargo, they will seek revenge from the carrier for such loss and are hopeful to be fully compensated. Firstly, there is no doubt that taking insurance may be expensive depending on the type of cargo that is being shipped or the type of cover that will be purchased. However, for those who try to save money on insurance may face considerable damages or expenses as there is always a risk of an accident, shipwreck, civil war, strikes, etc.



Proper Risk Assessment of Cargo

It is quite common that cargos travel several countries and probably more than one mode of transportation is used hence multiple risk on the owner of the cargo. Secondly, with all the laws defining the carrier's liability and limiting them against the cargo owners, it is not always easy to hold the carrier responsible, which may not only be a futile exercise but will also add expenses to the loss.

It is imperative for the trader to understand the importance of the insurance and the liabilities or responsibilities' being attracted as there is no question of doubt that it is necessary to have cargo insurance taken up to protect against loss of or damage to cargo while being transported/shipped either by road or by sea.



Some valued clients



Sharaf Shipping Agency

