



## CORPORATE PROFILE



# About Us

Umma Insurance Brokers is a regional intermediary firm head quartered in Nairobi, Kenya, that offers risk transfer, managed and advisory services.

Our firm is led by a team of professionals with reputable insurance expertise and experience. Our strategic objective is to innovate risk management and insurance in Africa through targeted product design, intelligent service and convenient distribution channels.





# Business Concept

Our approach to business is founded on the concepts of trust, service, innovation and convenience. We seek to understand the client's need in order to serve efficiently. We offer this through:

01  
**Customized Services**

We aim to offer tailor-made insurance services that best fit your specific insurance needs. This is done by understanding your portfolio in order to cater for your unique insurance needs. We partner with carefully selected underwriters to develop need-specific products when products available do not efficiently address your needs.

02  
**Continuous Improvement**

Our aim is to continuously improve our client's risk management capabilities by working closely with our partners in order to improve on product development and delivery.

03  
**Reliability**

Our brand is built to deliver consistent service. We desire to match our client's expectation of quality, efficiency and value all the time. We will gain confidence and build partnership through reliability.

## Our Vision

Manage risk and insurance in Africa  
through innovation

## Our Mission

To secure the future of our customers,  
employees and partners by providing  
innovative risk management solutions.

# Our Core Values

## T Technology

- We leverage the power of technology to offer innovative products and services to our customers.
- We encourage disruptive thinking and use new technologies such as predictive analytics.

## R Respect

- We respect our customers, our colleagues, our work and the community.

## U Unity of Purpose

- We are united by a strong sense of purpose to promote service for good and the well being of our communities.

## S Superior Customer Service

- We focus solely on our customers and not the competition.
- We ensure seamless customer experience across the entire customer journey.
- We empathize deeply with our clients and build solutions that offer them the highest impact.

## T Transparency

- We demystify and simplify insurance for our clients.
- We constantly share knowledge with our clients.
- We are candid and honest in our dealings.
- We do not hide things in fine print.



# Our Team

At Umma Insurance, we bring together a team of dedicated professionals with a century of experience. Our team is led by industry leaders with knowledge, experience and track record in risk management in the region. We bring to bear our deep understanding of risk management, customer rights, regulatory and compliance affairs and corporate governance for the benefits of our customers.

# Our Partners

We work with a list of carefully selected partners whose collective strength cover a diverse range of competencies that include: research & development; actuarial services; product design; risk survey; underwriting; claims management; risk assessment; case investigation; loss adjustment and claims settlement.





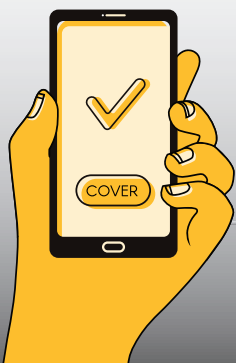
# Products and Services

Our range of products and services cover health, industrial, home, motor, marine, aviation, business, accident and index insurance. We provide a wide range of managed services, advisory and consultancy services.

## Motor Insurance

Accidents are unpredictable and occur without warning. Motor vehicle assets are inherently exposed on the road, in the workplace and at home. Risks range from road accidents, theft, fire and break-in incidents.

We provide a variety of coverage with specified customer-designed limits that cover private cars, commercial vehicles and motorcycles. We support own use, commercial use, institutional use and passenger service use.



## Home Insurance

Every family has a base it calls home that brings and holds together the family, its assets, its history and values. Your home may be the biggest and most important asset your family owns. It may be your biggest investment so far. Whether you live in leased property or you own it, your home represents the security and wellbeing of your family. It underlines the safety and sustainability of your loved ones.

Our team of experienced professionals are on hand to help you pick the right combination of coverage to protect your home and its valuables. We will help you simplify and understand the potential exposures. We are here to help you mold various risks and potential exposure such as domestic fire, floods, theft, burglary, accident to domestic workers, accident to family members and occupier's liability into a single home insurance policy in line with your needs and budget.

## Health Insurance

The saying that 'health is wealth' is more true today than ever before. In a competitive and ever-changing global business environment, a healthy team presents the basis for building a sustainable competitive advantage. At Umma Insurance, we work with a carefully selected local, regional and global partners to deliver seamless healthcare services locally and abroad to our customers.

Our inclusive scheme design strategy enables our customers to structure the most appropriate medical scheme within the budget available. At the center of our scheme design is the unique need of our customer. Let us hear your story and we will put together for you a scheme with the benefits and costs that meet your expectations.



## Accident Insurance

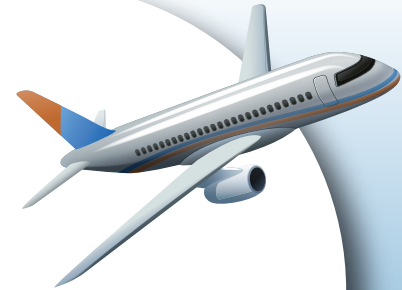
Accidents happen when we least expect them and are responsible for inordinate number of disruptions every year to business, private and family wellbeing. The best way to prepare for the unpredictability of the future is to plan today for the potential disruption that may occur tomorrow. Investing today gives us the best chance of restarting our lives and our business when calamities occur unexpectedly.

We guide our customers through the myriad of offers available in the market to make informed decisions. The right decision today and choice of the right cover for your family members or employees will make a huge difference tomorrow.



## Travel Insurance

Travelling is part of life and indeed an exciting part. Whether you are on holiday exploring the globe, travelling for work or visiting family and friends, we have the right product covering the period of your choice and for the right price.



## Aviation Insurance

Our aviation insurance product covers property and liability risks for aircrafts. We design coverage for losses that may result from maintenance and use of aircraft, damage to aircraft property, loss of cargo, injury to people and third-party liability. We design coverage for aircraft that protect both its owners and aircraft operators from unforeseen losses within the limits defined by our customers.

## Marine Insurance

The transportation of goods, commodities, machinery and other assets from one place to another presents transit loss or damages such as breakage, shortages, moisture, short landing, water damage, pilferage, non-delivery and theft. Marine Cargo Insurance provides coverage to the goods being transported by water, air or land or any combination of these. Our team of experts are on hand to advice you on the right coverage for the movement of your cargo from the port of departure to their final destination.



## Industrial Insurance

Industrial installations face a variety of risks that include fire hazards, consequential loss, flooding, theft, accidental damage and workman injury. As a result of such hazards, industries require a 360-degree view of the risks they face in their day to day operations. At Umma Insurance, we provide a series of risk assessment and investigation measures that put our customers in the know before defining the scope of industrial risks. Based on this, we are able to offer knowledge-based informed advice to our customers.



## Index Insurance

**D**rought is one of the biggest risks facing the stability and prosperity of the arid regions in Africa. For instance, there is evidence indicating that drought is largely responsible for 80% of the loss of livestock assets in arid lands. The effect of climate change has reduced the interval between adverse periods and has made it increasingly unpredictable.

The cyclical nature of drought makes it more devastating and has tested the traditional coping mechanisms to their limits.

Managing this growing and cyclical drought risk requires an innovative solution to help mitigate its effect on pastoralist families. The recognition of this need was at the core of the efforts that resulted in the research, design and piloting Index-Based Livestock Insurance program (IBLI) in Kenya and Ethiopia.

Umma Insurance is one of the leading private sector institutions that has practical understanding of the design, piloting and scaling of financial services in pastoralist communities, especially index-based livestock insurance. Our experience includes community engagement, channel design and rollout and the application of tech instruments to improve customer acquisition and claims management.



FINANCIAL RISK



INTERNATIONAL PROPERTY



AVIATION



MARINE



ENERGY



INDEX



CONSTRUCTION



AGRIBUSINESS



ENGINEERING

Specialty Products





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INSURANCE  
Service for Good