

CORPORATE PROFILE

**GA INSURANCE LIMITED
KENYA**



Integrity

We keep our promises

Respect

We value our stakeholders

Enthusiasm

We enjoy what we do

Professionalism

We excel in what we do

Transparency

We are clear and accessible

To be the most
trusted
insurance company.

VALUES

VISION

MISSION

We are **committed**
to fulfill our obligations
while maximizing our
stakeholders value.

GENERAL



MEDICAL



LIFE



Our Credit Rating



A⁺ (KE)

(OUTLOOK STABLE)

by

**GLOBAL
CREDIT RATING**

Table of Content

Our History	2
About Us	2
Our Subsidiaries & Associate Companies	2
Our Journey	3
Our Strength	4
Our Customer Service Charter	5
Footprints	6
Board of Directors	7
Executives	9
Senior Management	10
Market Standing	11
Business Performance	11
Our Products Portfolio	13
Related Companies	14
Testimonials	15
Society Impact	16
Our Contacts	17

About US

- GA Insurance Limited is one of the oldest insurance companies operating in Kenya underwriting all classes of general and medical insurance. The company has its parentage from General Accident UK and has been operating in East Africa for over 60 years. It was incorporated as a Kenyan Insurance Company in 1979. The company over a period of time has earned its standing as one of the most reputable insurance companies in Kenya.
- In 2006, the company was acquired by the promoters of I&M Bank Group in Kenya. The Bank has operations in Kenya, Tanzania, Rwanda and Mauritius.
- The promoters also have interests in portfolio of well diversified businesses like bottling plants for Coca Cola, Manufacturing, Real Estate etc.
- GA Insurance Limited has reinsurance treaties with a consortium of rated international reinsurers led by Africa Re who are rated **A** by A.M. Best and Standard & Poor's Global. The company's Bond & Guarantee Treaty is led by African Trade Insurance Agency (ATI) who are accredited with Standard & Poor's Global rating of **A**.
- Societal Impact is in the heart of GA's culture. We believe that the businesses have a role to play in making the world a better place. It regularly carries out and supports impact programs in identified focus areas of Education, Environment and Water targeted at making positive contribution in the lives of underprivileged communities.

Our Subsidiaries & Associate Companies

- GA Insurance Limited launched its fully owned life insurance subsidiary in June 2013, 'GA Life Assurance Limited'. The company offers Life Insurance and Retirement Benefit solutions.
- GA started its regional expansion in 2014 entering the Tanzanian market in 2014 with GA Insurance Tanzania Limited. The company made an entry into Uganda in 2019 with 100% acquisition of a local company which is now operating as GA Insurance Uganda Limited. The company has aggressive plans for Pan Africa footprint.

Our Journey



Our Strength

Our CSR

Competency
Our Alignment
Openness
Our Heritage
Our Staff

Technology
Our East African Reach
Effective use of Technology
Our Commitment
Our Culture
Teamwork
Corporate Governance

Know Your Customer
Customer Centric
Efficiency
Organised
Compassion about our customers

Relationships
Our Leadership
Our Diversity
Policies
Our Reinsurance Partners

Procedures

Strength

“ Integrity is the human quality most necessary to business success. ”

Vijay Srivastava – Group Chief Executive Officer

Our Customer Service Charter

EXCEPTIONAL AND PROFESSIONAL SERVICE STANDARDS

- ✓ Our offices will be open 8:30 – 5.15pm Monday to Friday
- ✓ We will provide prompt, and efficient customer service and at all times remain professional
- ✓ We will provide you with accurate and consistent information
- ✓ We will be realistic about what we can do and in what time frames

PROVIDE TIMELY RESPONSES

- ✓ We will respond to Phone Calls Immediately and within 24 hours in case of further engagement
- ✓ We will attend to Quote requests within 24 hours
- ✓ We will respond to Website & Social media queries within 5 minutes
- ✓ We will attend to Walk in clients within 10 minutes.
- ✓ We will respond to Email queries within 24 hours



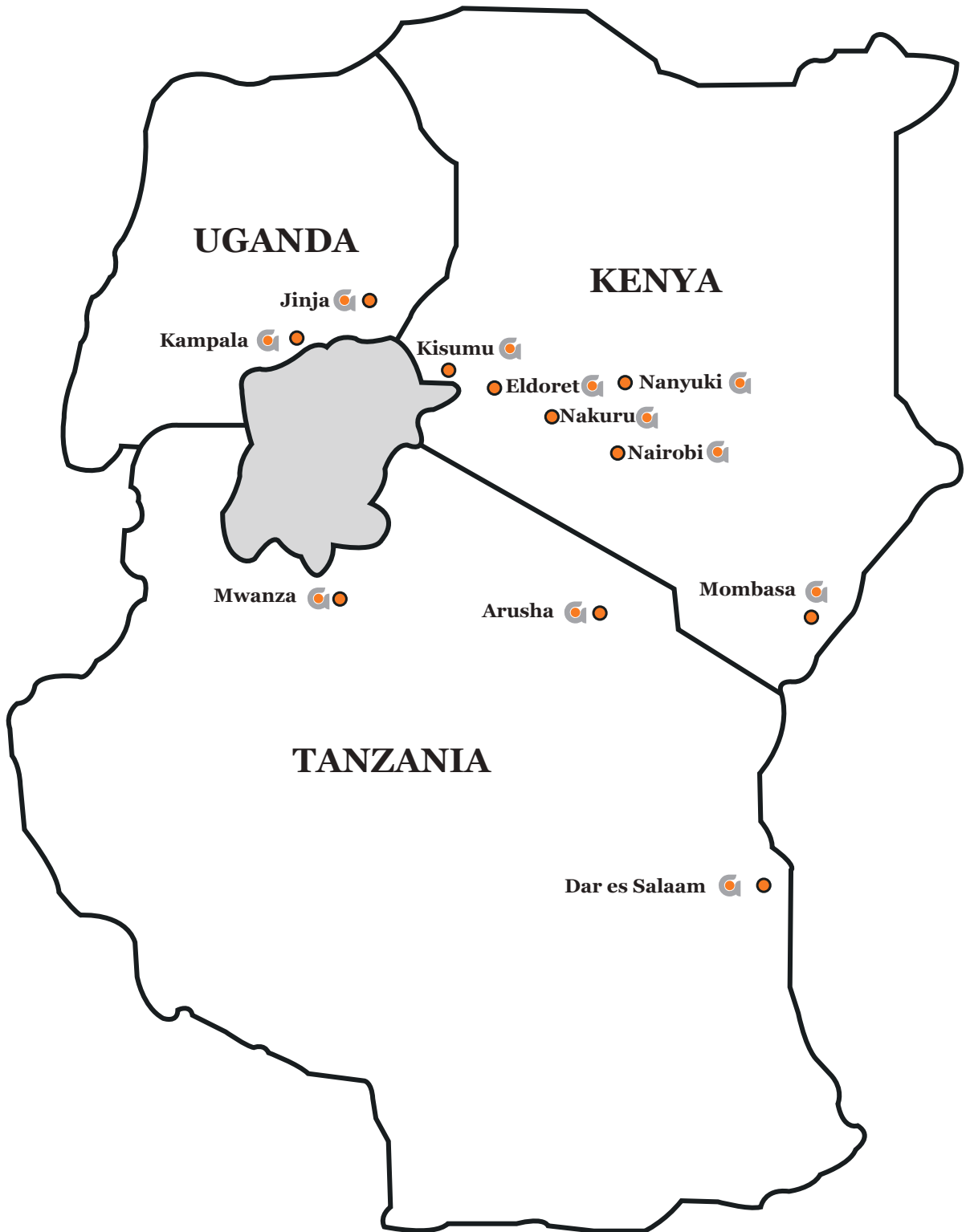
EXCELLENT INTERACTION WITH OUR CLIENTS

- ✓ We will see clients/visitors within 10 minutes of your arrival or tell you if it is going to take longer
- ✓ We will write to you in clear, concise language that is easily understood
- ✓ We will respond to all emails within 24hrs or inform you if it is going to take longer
- ✓ We will provide a 24-hour/7 days a week telephone service for health insurance
- ✓ We will answer telephones within three (3) rings.
- ✓ We will listen to you and discuss your requirements fully

COLLECT FEEDBACK FOR CONTINUOUS IMPROVEMENT

- ✓ We will regularly consult customers to find out how satisfied they are with the level of service we provide and how we can improve
- ✓ If you want to make a complaint about something we have done, or failed to do, please let us know straight away
- ✓ If we are doing something wrong, please tell us. This will give us a chance to put things right

Footprints



KENYA



TANZANIA



UGANDA

Board of Directors



Nikhil Hira
Chairman



Sachit S Shah
Executive Director



S B R Shah
Non – Executive Director



M Soundararajan
Non – Executive Director



Sarit S Raja Shah
Non – Executive Director



Joseph M Kyungu
Non – Executive Director



Suzanne Muthaura
Non – Executive Director



Vijay Srivastava
Group Chief Executive
Officer



Sandip Bhadury
Chief Executive Officer



Simon Kariuki
Company Secretary



We care for your health

Executives



Sachit S Shah
Executive Director



Vijay Srivastava
Group Chief Executive Officer



Sandip Bhadury
Chief Executive Officer

“Successful people do what unsuccessful people are not willing to do. Don't wish it were easier; wish you were better.”

Jim Rohn



Senior Management



Kaushal Kumar
Chief Operating Officer



Atia Yahya
General Manager –
Health



Thaddeus Akama
General Manager –
Finance



Henry Mwaura
General Manager –
Human Resource



Mukesh Shah
General Manager –
Treasury



Duncan Kamau
General Manager –
Underwriting



Hellen Omiti
General Manager –
Legal



Thomas Njoroge
General Manager –
ICT



Anne Kamoni
General Manager –
Internal Audit



Sundeep Vaghela
General Manager –
Business Development



Winnie Muchomba
Head of Risk



Julius Komu
Claims Manager –
Motor



Caroline Shikhule
Claims Manager –
Non Motor



Gurbux Singh
Regional Manager –
Coast



Isaac Ndung'u
Branch Manager –
Westlands



Johnson Ongere
Branch Manager –
Kisumu

Market Standing

Financial Market Standing in Kenya Year 2019			
Profit Before Tax	Underwriting Profit	Net Equity/ Shareholder Fund	Gross Written Premium
#1	#2	#3	#6

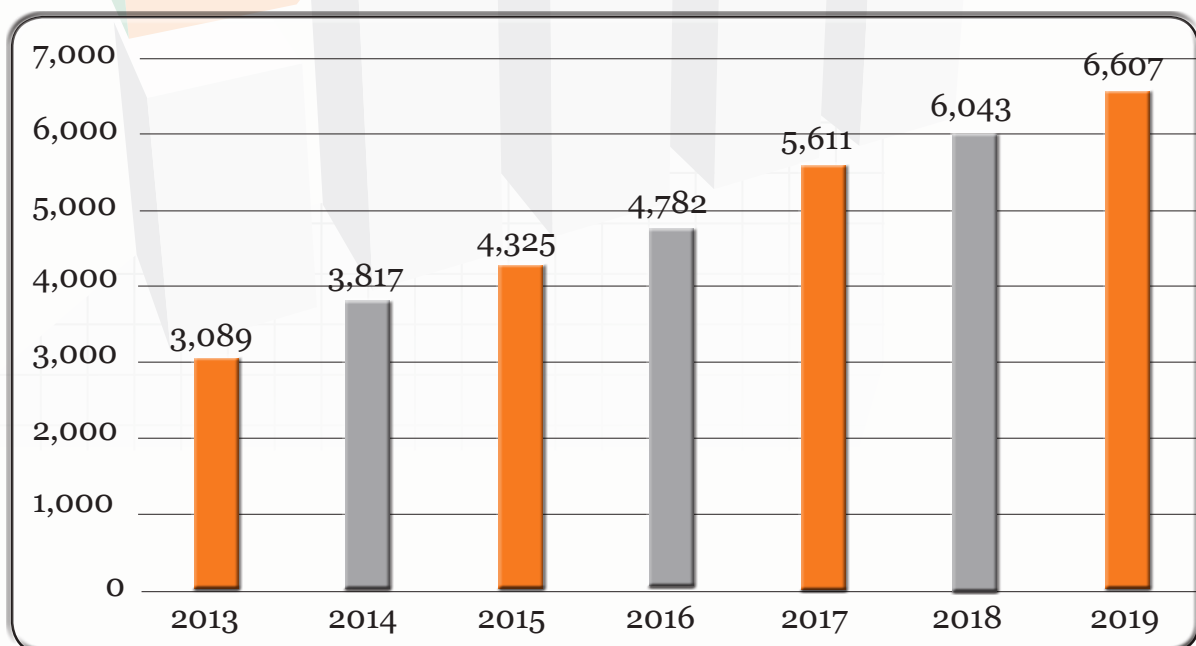
Product Market Standing in Kenya Year 2019				
Fire Industrial	WIBA	Marine	Theft	Engineering
#1	#2	#2	#2	#3

Source: Insurance Regulatory Authority 2019 Quarter 4 Statistics

Business Performance

Gross Written Premium (GWP) Growth

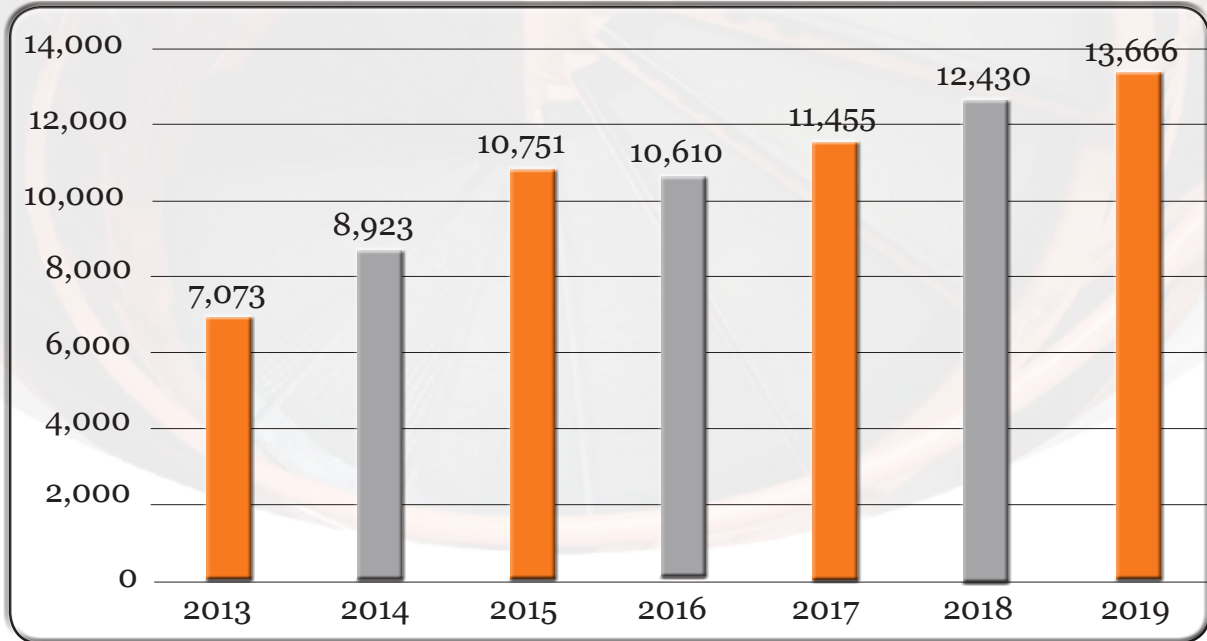
Figures in Million KES



Business Performance

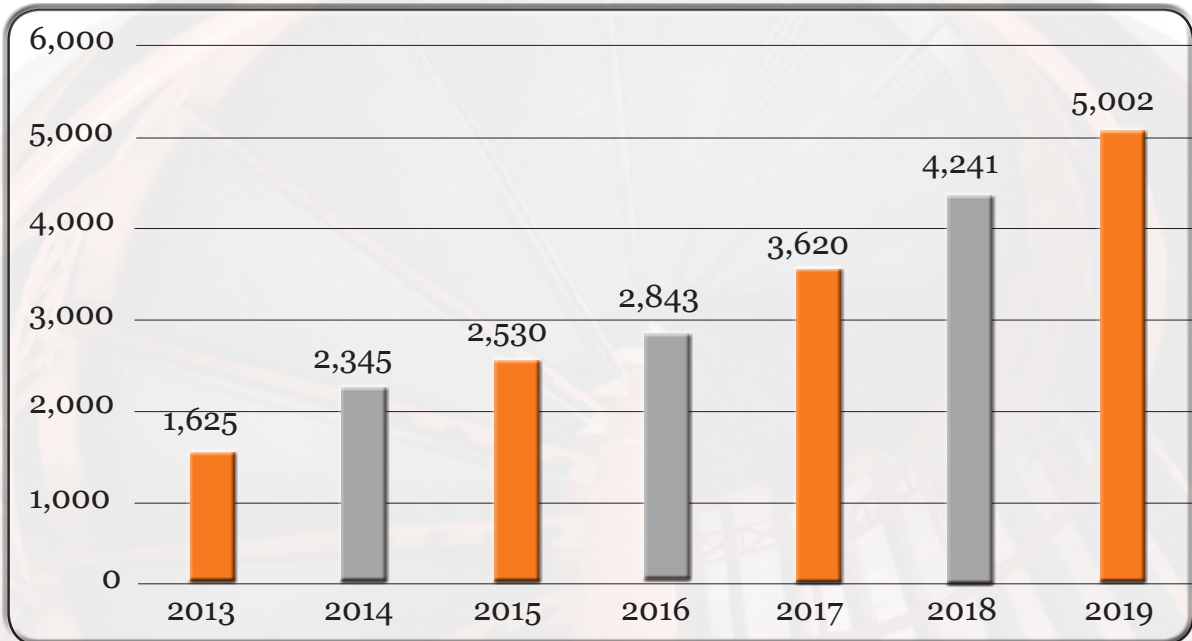
Assets

Figures in Million KES



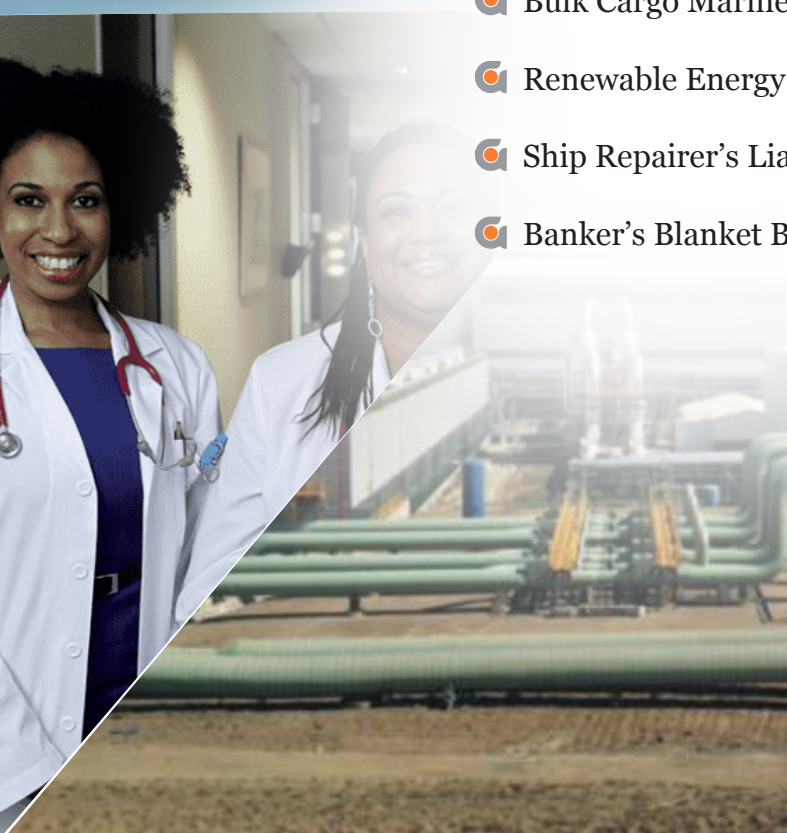
Shareholder's Fund

Figures in Million KES



Specialised Classes

- 🎯 Enhanced Doctor’s Professional Indemnity
- 🎯 Director’s & Officer’s Liability
- 🎯 Marine Protection and Indemnity
- 🎯 Bulk Cargo Marine
- 🎯 Renewable Energy Plants
- 🎯 Ship Repairer’s Liability
- 🎯 Banker’s Blanket Bond



Business Insurance
Personal Insurance

Medical Insurance
Pensions and Life

Related Companies



Testimonials

I would like to recommend GA for the excellent and swift service I received when my car was being repaired after an accident.

Titus Kumbi
Editor,
Nation Media Group

I wish to take this opportunity to thank you for your tireless efforts in facilitating my insurance claim regarding the accident to my vehicle. I can confirm that it has been fixed to my satisfaction in just under 3 weeks. You have been very helpful in the process and I must say I am really happy. This was the first incident to any of my 8 vehicles under your agency and I must say you have exceeded my reasonable expectations.

Charles Mugambi
Operations Manager,
Absa Bank Kenya PLC

I would like to thank GA for the wonderful service I received during the hospitalisation of my wife at Aga Khan Hospital. She got discharged today and the entire process was quite smooth and seamless. Thanks to Agnes and other team members.

Mr. Mutua Mulwa
Zamara Insurance Brokers

I would like to take this opportunity to thank the Housing Finance Insurance Agency and the GA insurance teams led by Kennedy Muraguri for the excellent service you provided during my claim process. It was a great show of professionalism and great customer service experience.

Joanne Mumbi
Branch Operations Manager,
Housing Finance Insurance Agency

Society Impact

GA Insurance COVID-19 Response

In partnership with I&M Bank and Shamas Rugby Foundation, we have distributed a total of 30.6 tons of food supplies, counting for over 100'000 meals for a period of 3-4 weeks, to families in 8 urban slums in Nairobi and Kiambu County.



School feeding and Sanitary towels programme

In partnership with the Giant Group Twiga for 4 years, we have been supporting sustainable programs on annual supply of sanitary towels to more than 1,450 girls in Gacharage Secondary and Primary schools located at Kihara Kiambu County.



Education scholarship Programme

We are currently supporting 129 needy students countrywide, 43 in University, 5 in technical and professional colleges, 51 in secondary and 30 in primary school. For the last one year, 8 students have completed university and 1 from a tertiary institution. We provide full support in professional career and life counselling, monetary support for tuition, boarding and personal upkeep.



Special needs Institutional support Programme

We have donated and constructed a full ablution block, equipped 100 boys' capacity dormitory at Kyangoma Boarding Special School located in Mbooni Makueni County and connected water tanks to the boys' ablution and Kitchen blocks. The project provided the much needed relief to 82 boys with special needs.

Contacts



HEAD OFFICE

4th Floor, GA Insurance House,
Ralph Bunche Road,
P.O. Box 42166 - 00100, Nairobi
Tel: 0709 626 000

WESTLANDS

2nd Floor, The Westwood,
Off Ringroad Parklands,
P.O. Box 42166 - 00100, Nairobi
Tel: 0790 500 708

KISUMU

Ground Floor, Bon Accord House,
Temple Road,
P.O. Box 7706 - 40100, Kisumu
Tel: 0733 522 221

MOMBASA

Upper Mezzanine Floor,
Biashara Building, Nyerere Avenue,
P.O. Box 84081 - 80100, Mombasa
Tel: 0733 319 804



GA Life Assurance Ltd,
GA Insurance House,
Ralph Bunche Road,
P.O. Box 42166 - 00100, Nairobi
Tel: 0709 626 000
life@gakenya.com



GA Insurance Tanzania Ltd,
704, 7th Floor, IT Plaza,
Ohio Street/Garden Avenue,
P.O. Box 75908, Dar es Salaam
Tel: +255 22 2110311/2
info@gatanzania.co.tz

ARUSHA

7th Floor, NSSF Complex (Mafao
House), Old Moshi Road,
P.O. Box 957, Arusha, Tanzania
Tel: +255 27 2520140/1
info@gatanzania.co.tz

MWANZA

1st Floor, Kishimba House,
Lumumba Road, Majukano Street,
Mwanza, Tanzania
Tel: +255686 775 068
info@gatanzania.co.tz



GA Insurance Uganda Ltd,
5th Floor, Lourdel Towers,
Plot 1, Lourdel Road,
Nakasero,
P.O. Box 24876, Kampala
Tel: +256 756 290 043 /
+256 414 232 995
info@gauganda.com

JINJA

Plot 18A, Clive Road,
P.O. Box 8, Jinja, Uganda
Tel: +256 784 351 926/
+256751 434 506
zhida@gauganda.com

 GA Insurance

 GA Life