

**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<sup>+</sup> (KE)**

**(OUTLOOK STABLE)**

by

**GLOBAL  
CREDIT RATING**

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## 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**

# Strength

**Know Your Customer**  
**Customer Centric**  
**Efficiency**  
**Organised**  
**Relationships**  
**Our Leadership**  
**Our Diversity**  
**Compassion about our customers**

**Procedures**  
**Policies**  
**Our Reinsurance Partners**

“ 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



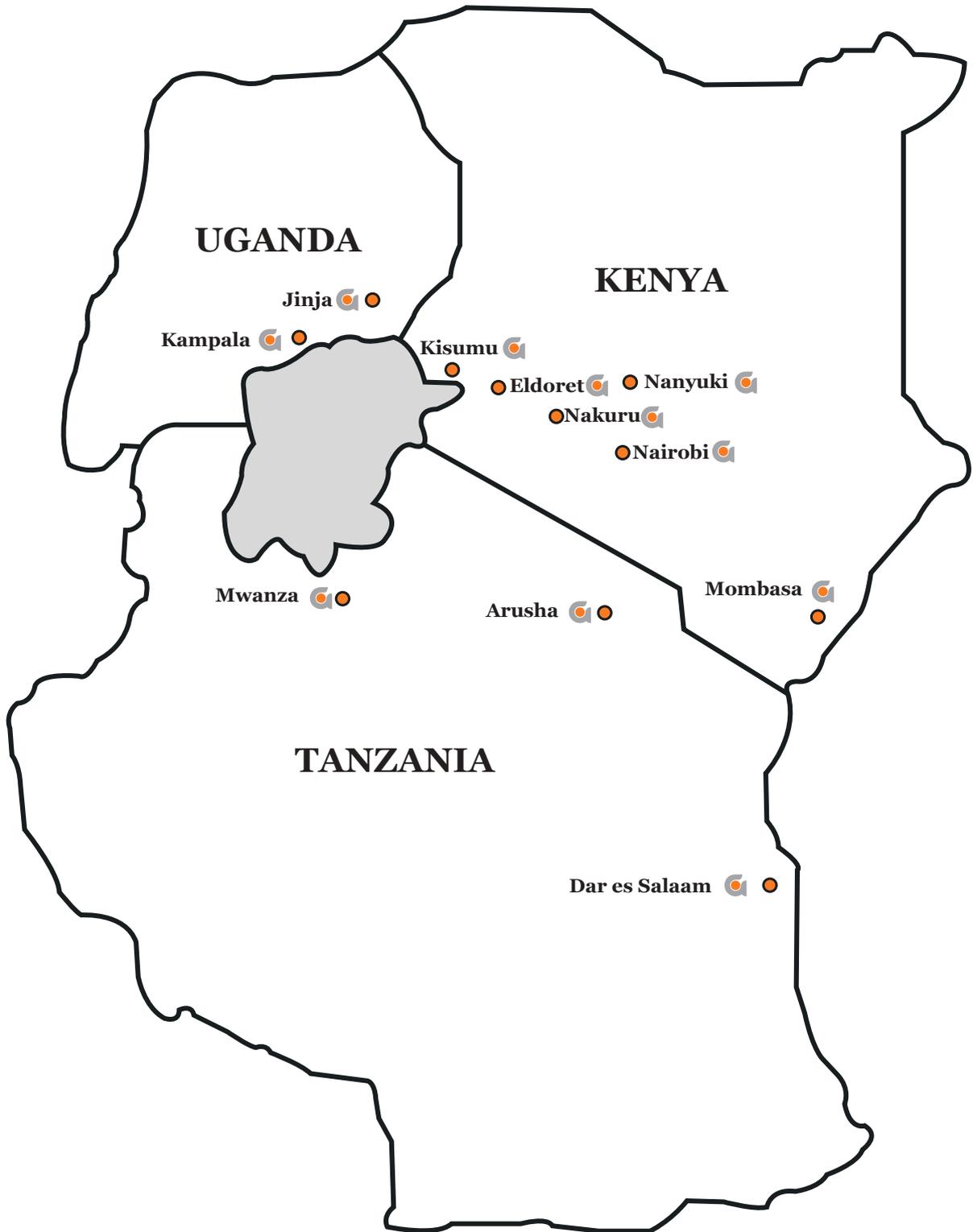
## EXCELLENT INTERACTION WITH OUR CLIENTS

- ✓ 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

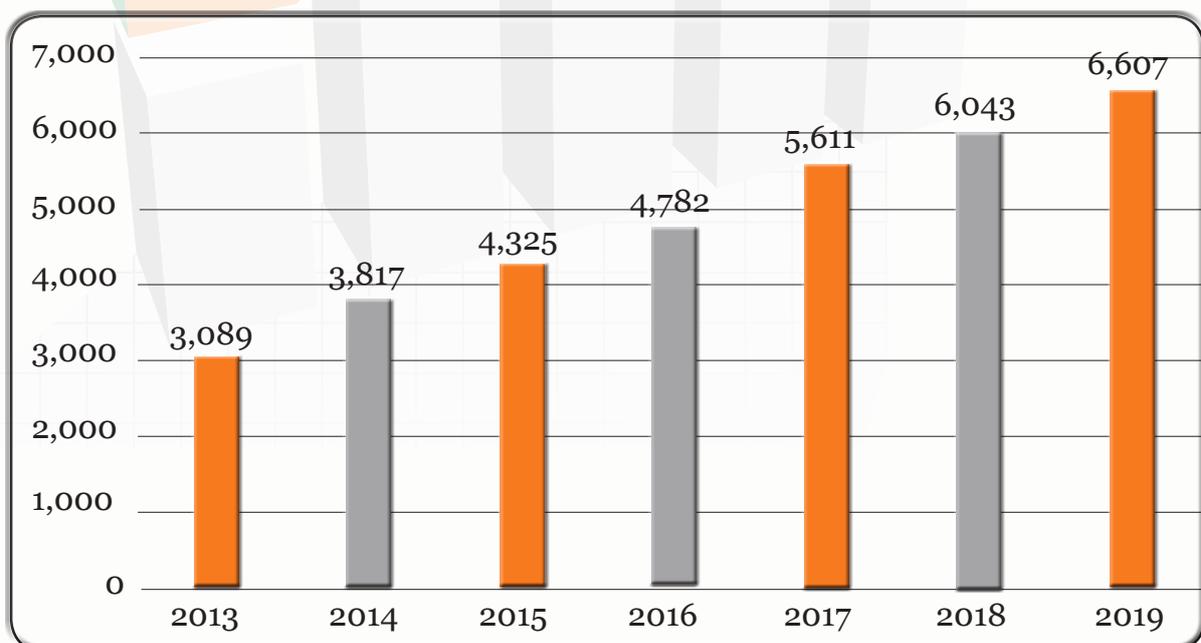
Product Market Standing in Kenya Year 2019				
Fire Industrial	WIBA	Marine	Theft	Engineering
#1	#2	#2	#2	#3

Source: Insurance Regulatory Authority 2019 Quarter 4 Statistics

## Business Performance

### Gross Written Premium (GWP) Growth

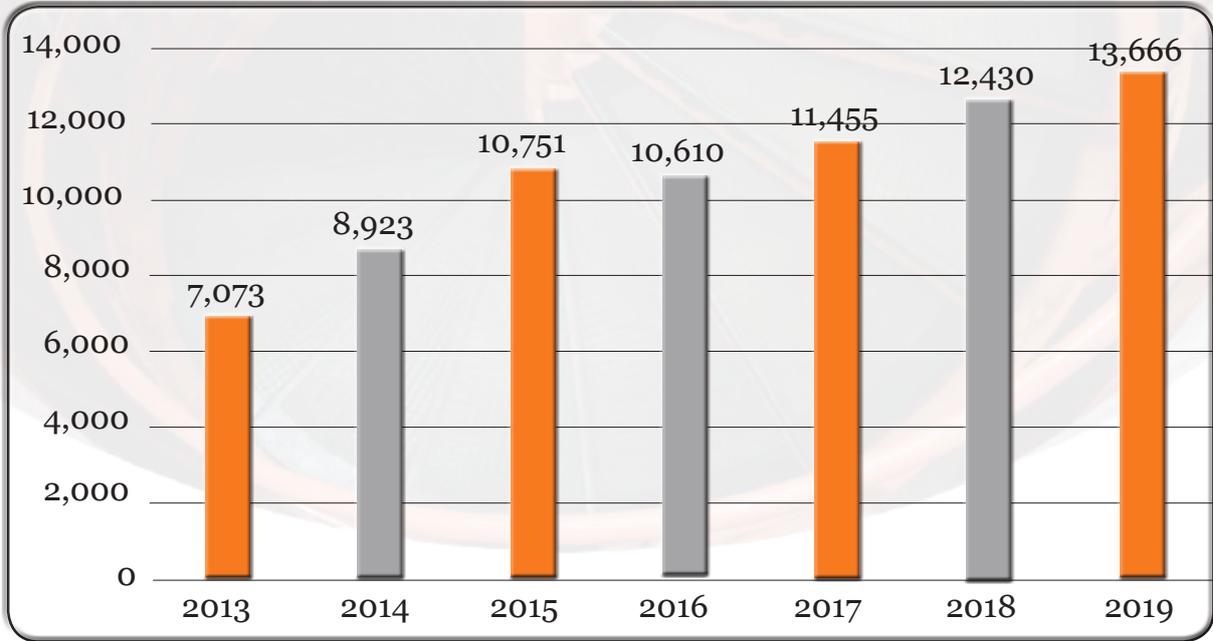
Figures in Million KES



# Business Performance

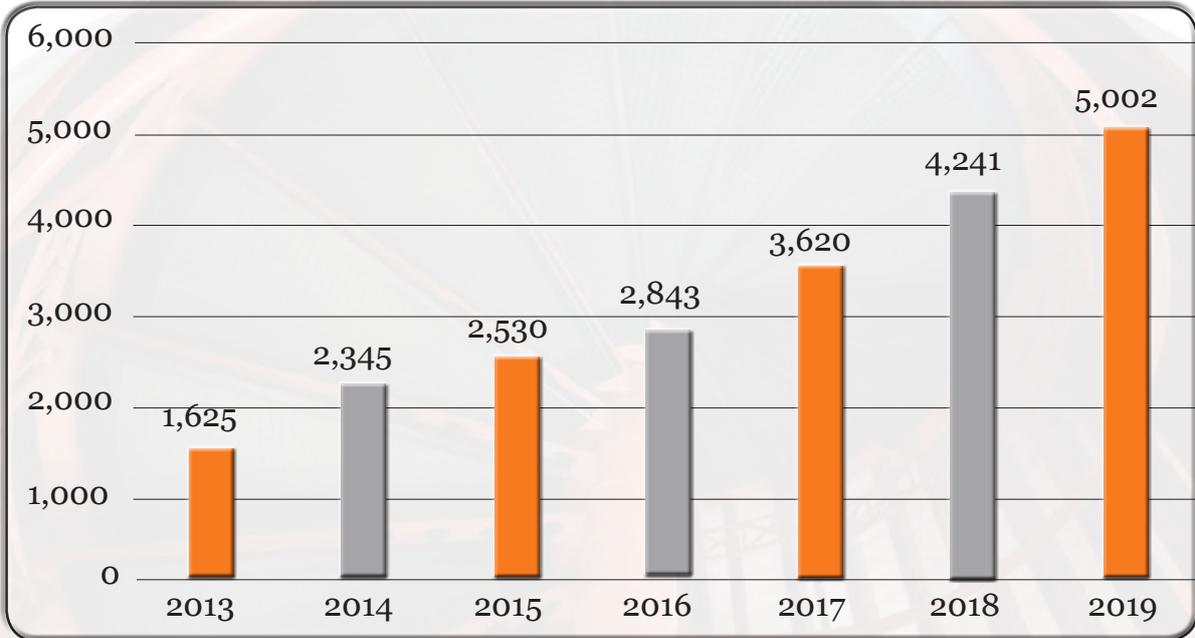
## Assets

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

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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  
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 GA Insurance

 GA Life