

Company Profile





2025 marks our 45 years of providing Insurance Products and Services in UAE. National General Insurance (NGI) has always been at the forefront of identifying insurance needs and developing suitable solutions accordingly. Our response to emerging market opportunities, our flexibility, innovation and readiness to respond to customer needs has made us what we are today. NGI has and continues to be a financially strong company with an A- rating from AM Best which in itself speaks of our commitment and financial strength.

We made great strides into the world of technology through an integrated online platform called 'NGI Online' and through social media such as Facebook and other channels, so that awareness of our products and services is available to everyone and insurance covers tailored to the customer needs & requirements which can be purchased from the comfort of home.

Dr. Abdul Zahra A. Ali, Ph.D
Chief Executive Officer

About NGI

Established in 1980, NGI has been a trusted Insurance Provider with great customer satisfaction in the UAE since 45 years. Protecting you, your businesses, your homes and your loved ones from life's surprises have always been our first and foremost priority. At NGI, we place the people we serve at the heart of everything we do.

As one of the leading composite insurers in UAE, we are recognized as a fully accredited National Insurer, publicly quoted and listed on the Dubai Stock Exchange, with financially sound and prominent Emirates NBD & Commercial Bank of Dubai as key shareholders. Rated "A-(Excellent)" by AM Best, we are supported by leading global reinsurers namely Hannover Re, Allianz, Scor and CCR.

We are experts in underwriting and claims, with both technical capability and deep knowledge of the areas we insure. Our diverse product portfolio includes insurance products and solutions for both Individuals and Corporates ranging from Motor, Medical, Travel, Home, Personal Accident, Life, Group Medical, Motor Fleet, Property, Marine, Engineering, Credit Insurance, Energy, Liability, General Accident and Others.

Our strategically located offices enable us to have a strong operational presence in the UAE. With our existing strong financial and infrastructural base, we are dedicated to quality customer service in all specialist areas of risks supported by qualified and experienced professionals. Our claim processing functions are streamlined in order to provide timely settlements and ensure a 95% claim satisfaction.





Vision

To Pursue a reputation of Excellence and Trust.



Mission

To achieve market supremacy through the provision of total insurance solutions and dedicated premier services which not only meet but also exceed our customer's expectations.

Core Values



Service

Deliver high levels of service to customers via our Head Office, Branches, Online and on mobile apps.



Fairness

Practice non-discriminatory policies that support fair and responsible insurance practices.



Security

Ensure the confidentiality and privacy of customers' information is respected at all times.



Accountability

Comply with the UAE Laws & regulations and the regulations stipulated by the UAE Insurance Authority.



Transparency

Provide customers with clear, relevant and timely information about the products and services.

Executive Team



Dr. Abdul Zahra A. Ali, Ph.D

Chief Executive Officer

An ambitious and a passionate leader with 42 years of professional insurance industry expertise in the Middle East.



Mutaz Dabbagh

General Manager

Senior Management Leader with over 26 years of experience in the UAE Insurance market.



Suresh George Jacob

Chief Operating Officer

A strategic thinker with over 26 years of experience in operations, change management, Risk Management, Strategy and Business plan development, Motor operations, internal audit and leading the marketing function.



John Ramesh

Chief Underwriting Officer - General

Mr. John holds over 28 years of experience both in the Insurance and Reinsurance industry with a proven track record of managing and handling various Lines of Business including Property, Engineering, Casualty, Marine and Energy.



Sunil Kumar Nair Prabhakaran

Chief Finance Officer

Focused finance professional and a qualified chartered accountant with over 24 years of experience managing the Finance & Investments of Insurance companies in the region.



Dr. Arif Usman

Chief Medical Officer

An Health Insurance Business expert with 20 years of enriching experience in different Health Insurance and Health care industries. Senior management professional with vast experience of Health Insurance Operations and Health Risk Management.



Ali Abdullah

Risk Manager & Actuary

Mr. Ali Abdullah brings over 11 years of extensive experience in actuarial and risk management functions, including product development, pricing, reserving, financial reporting, risk management, and regulatory compliance.



Mr. Hasan Yousif

Head of Energy Department

a highly experienced energy insurance professional with over 20 years of expertise in energy underwriting and risk engineering. International Business catering to both local and international markets.

Insurance Products for your **Individual** Needs



Motor



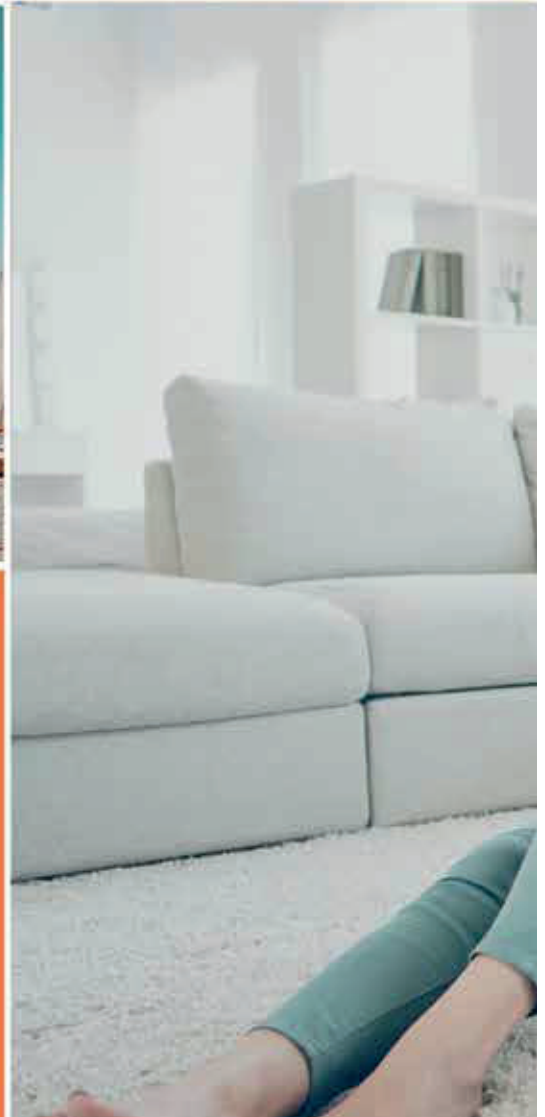
Travel



Personal Accident

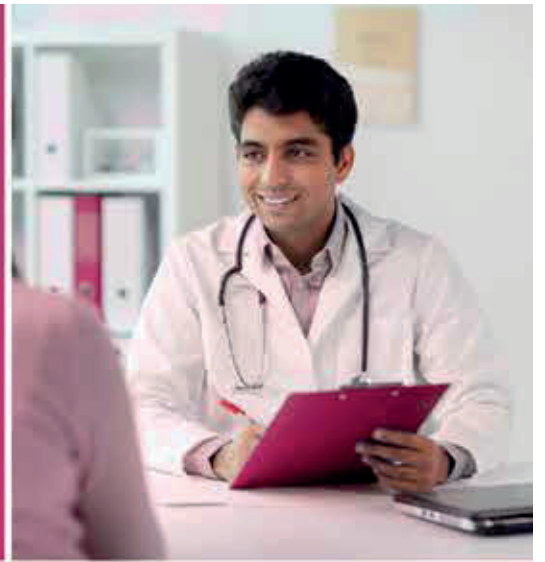


Yacht





Medical



Home



Life





Medical

NGI HealthNet Plans offer you a cover for everything from medical emergencies to preventive wellness. Benefit from access to 24x7 support from high-quality healthcare professionals and facilities including hospitals, medical centers, clinics, diagnostic centers, laboratories and pharmacies in UAE and abroad.



Motor

Our Motor Insurance products cover you for nearly everything that could go wrong while you're driving. They provide you a complete peace of mind, knowing that your vehicle is fully covered, no matter the unexpected detours owning a car might lead to. Our Motor department is supported by First Class Garages from all over the UAE that offer exceptional repair services.



Travel

Be it a business trip, a family vacation or a leisurely holiday, our Travel Insurance product protects you against any unfortunate situations that may arise during your travels abroad. It covers the cost of medical emergencies, trip cancellation, lost baggage and provides many other benefits leaving you free to relax and enjoy your vacation.



Personal Accident

You can't predict accidents, but you can prepare for them. Our Personal Accident Insurance product provides you with covers to protect your family's welfare and help maintain their current lifestyle. Enjoy timely benefits that cover bodily injuries caused by accidents on a 24-hour worldwide basis for less than AED 1 per day.



Home

Our Home Insurance plan gives you complete security and peace of mind by insuring your house and valuable personal belongings against theft, vandalism, natural calamity, accidental damage, riot damage and other malicious damage.



Life

Our Life Protection plans combine global investment with life insurance to protect your family against unforeseen circumstances. With our forecast on the current market scenario, you can make informed decisions that help you gain maximum yields from your investments. We also offer education plans that secure your child's future.



Yacht

We provide insurance for all sizes of Yachts including Super Yacht / Mega Yacht whilst in the Marina, ashore or during navigation and whilst in transit on land / trailers. Additional covers include Uninsured Boater Coverage.

Insurance Products for your **Corporate** Needs



Motor Fleet



Property



Engineering



Energy



General Accident





Group Medical



Marine - Hull and Machinery



Marine cargo



Liability



Others





Group Medical

A good healthcare coverage can significantly increase your company's output. We offer a range of Group Medical insurance plans including specialty plans, like vision, dental, pharmacy and more. Our customized plans best suit your group needs and requirements.



Motor Fleet

Fleet insurance covers a fleet of vehicles registered in the name of a company, a partner or director of the company, allowing one policy to cover your whole business. From Third Party Liability to covering employees using their own vehicles for business purposes, our customized Motor Fleet Policy keeps up the pace as your business evolves.



Property

We offer conventional and bespoke Property Insurance to residential / commercial buildings, factory, plant & machinery, warehouse, stocks, offices and other properties which are susceptible to accidental loss / damage. We also insure the financial losses to which the business are exposed due to property damage.



Marine - Hull and Machinery

We provide insurance coverage for private and commercial yachts, Brown Water and Blue Water vessels against physical loss or damage arriving due to Fire, Explosion, Sinking, Stranding etc. We also provide liability insurance for ship repairers and Builders Risk Insurance for Ship Owners / Builders.



Marine Cargo

We provide insurance cover against physical loss or damage to cargo whilst in transit by Sea/ Air/Land. Cover is provided either on Individual Shipment Basis or on Open Cover Basis as suitable to the client's needs.



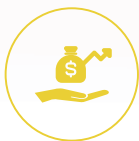
Engineering

At NGI, we cover a wide range of engineering classes including construction of onshore Oil & Gas, Power & Utilities, Heavy Industries, Transportation Systems and Civil Engineering projects. We offer bespoke and conventional policies mainly divided into three major heads - Project Insurance, Installed Machinery Insurance and Consequential Loss Insurance.



Energy

Our combined knowledge in underwriting, engineering, actuarial and claims help us understand and manage the risks faced by you in the energy sector every day. We ensure that our Energy Insurance products support oil, gas and process industries through their insurance journeys.



Liability

Our liability insurance products cover business owners, professionals and self-employed people against the cost of compensation claims due to malpractice, injury or negligence in the conduct of their professional practice or due to damages arising as a result of their business operations during the policy period.



General Accident

Be it to protect your business against Fidelity Guarantee or Jewelers Block, our General Accident insurance products cover you from every aspect of financial risk you need to take for a successful business. This policy covers loss of merchandise in premises within the vault and outside the vault during business hours & while in transit.



Others

At NGI, we also offer many other insurance products like Credit Insurance, Computer Crime Insurance, Cyber Liability Insurance, Cancellation of Events Insurance, Group Life Insurance & Group Travel Insurance that help you protect yourself and your business from unforeseeable losses.

Major Clients

We are proud of being long standing Insurance Providers of a diverse platform of brands ranging in sizes and across various sectors including government, public, private, local and national organizations. We work closely with:





The NGI Commitment

NGI has been an insurance partner for many companies in the DIFC since 2003. Having client relationships that have lasted two decades is proof that we approach all clients with the same partnership approach and dedication at the core of every engagement.

Serving our clients— be it individuals, families, start-ups or Fortune 500 companies —is a privilege and responsibility that we do not take lightly. We always devote our hearts and minds to our clients and assist them in achieving great successes while building lasting relationships

Our Regional Presence

Head Office - Dubai

info@ngiuae.com
Tel: +971 4 211 5800

Abu Dhabi Branch

ngi_auh@ngiuae.com
Tel: +971 2 622 0223

Sheikh Zayed Road Branch

ngi_sz@ngiuae.com
Tel: +971 4 343 9765

Abu Dhabi Traffic Office

ngi_auh_to@ngiuae.com
Tel: +971 2 449 1277

DIP Branch

ngi_dip@ngiuae.com
Tel: +971 4 885 9912

Bur Dubai Branch

ngi_br@ngiuae.com
Tel: +971 4 354 8222

Barsha Branch

ngi_barsha@ngiuae.com
Tel: +971 4 379 2353

Sharjah Branch

ngi_sharjah@ngiuae.com
Tel: +971 6 573 5999

Ajman Branch

ngi_ajman@ngiuae.com
Tel: +971 6 744 8089



الوطنية للتأمينات العامة
NATIONAL GENERAL INSURANCE

PO Box 154, Levels Ground, 3, 5, 6, NGI House, Port Saeed Street,
Deira - Dubai, United Arab Emirates



+971 4 211 5800



+971 4 250 2854



info@ngiuae.com

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