



3RD MIDDLE EAST INSURANCE INDUSTRY AWARDS 2016

Nominate Now!

Entries deadline: 15 June 2016

Awards Judging: 3 October 2016

Gala Awards Dinner: 8 November 2016

Venue: Conrad Dubai

www.meinsurancereview.com/meirawards

Organised by:

**MIDDLE EAST
INSURANCE REVIEW**

Supported by:



Dubai
International
Financial
Centre



Message

Stand up and be counted

There are awards galore. But the Middle East Insurance Industry Awards (MIIA) is unique and distinctive. The market has heralded the Awards for its transparent process, clearly defined parameters and a distinguished panel of Judges drawn from the industry, plus it is independently audited. The MIIA, co-branded with the DIFC and supported by GAIF and FAIR, has come to be seen as the hallmark of all awards in the region.

This is the third in the series, and we are making some changes to ensure that the MIIA reaches out to the maximum number of players in the market while ensuring a totally level playing field for all. This year, we will insist on having a closer focus on the efforts by each nominee to serve the local markets and industry better. To enable a greater cross-section of participation, we are also introducing a rule that each company can only take part in one category, with the only exception being made to licensed composites.

Given the tough times this year, we expect even more exciting entries as misery draws out the greater creativity in fellow men, so said the old bard. But seriously, businesses are all focussed on spending less and getting better results. This is the very essence of the song of efficiency which should see more active players try to be the best they can be. So I invite all of you to take part if you have a story to tell. And remember, self-nominations are allowed in the corporate world.

In these tough times and the greater risks faced, the good insurers must stand up and be counted. The world needs your big strong shoulders to feel protected. So flex them with the first step in sending your nominations by 15 June 2016 and addressing the criteria set.

I must salute the esteemed panel of experts and heavyweights who have agreed to serve on the Judging Panel – some 21 of them. It is the very integrity of the Judges that lends credence to the Awards. I must thank the sponsors who have kept their faith with us too as awards such as these cannot function without the commitment of the sponsors to support excellence.

I look forward to saluting the winners on 8 November 2016 at the Gala Awards Presentation Dinner, to be held in conjunction with the Dubai Rendezvous.

The best is yet to be. But the journey has begun.



Sivam Subramaniam
Editor-in-Chief,
Middle East Insurance Review



How to enter

Who can enter?

- Entries are invited from around the region and can focus on regional or specialised activities.
- Organisations, teams or individuals may be nominated for an award by a third party or by self-nomination through the submission of an application.

Self-nominations

If you are nominating yourself or your own company, using the criteria for guidance, explain in not more than 1,200 words why your company or chosen individual should win the award.

Third-party nominations

If you are nominating another individual or company, submit the nomination form and a 200-word statement summarising why the applicant would be a worthy recipient of the award. If the nomination is shortlisted, the Awards Administrators will contact the nominee and invite them to submit a full application for the award categories in which they have been nominated.

Where to send your entries

- Submit your entries by 15 June 2016
online at www.meinsurancereview.com/meirawards or
email to awards@meinsurancereview.com

Application requirements

- A nomination form is included with this brochure on page 12 or may be completed online at www.meinsurancereview.com/meirawards.
- All entries must be written in English and must:
 - Specifically address each criterion
The judging panel reserves the right to only consider applications that separately address each criterion in the selected award category
 - Not exceed 1,200 words
Entries received without the 1,200-word write-up or 200-word statement (where applicable) will NOT be considered.
Should the word count of an application exceed the word limit, the judges will not read it.
- Writeups must use the following format: The font used must be Times New Roman, size 13; left and right margins must be 1.0" each; line spacing between lines must be 1.0.
- The organisers reserve the right to publish some or all information of winning entries given at nomination.
- The decision of the judging panel is final, as scrutinised by the independent auditor, EY.



For all categories, the qualifying period is from **1 April 2015 to 31 March 2016**.

Each company is allowed to take part in one category only (except licensed composites).



The Judges



**Abdul Khaliq
R Khalil**
Secretary General,
General Arab Insurance
Federation (GAIF)



Dr Adel Mounir
Secretary General,
Federation of Afro-Asian
Insurers & Reinsurers
(FAIR)



Akshay Randeva
Director, Strategic
Initiatives &
Development,
Qatar Financial Centre
Authority



Dr Bassel Hindawi
Chairman/CEO,
DIFC Insurance
Association



Fareed Lutfi
Secretary General,
Emirates Insurance
Association



Omer Hassan Elamin
President,
Orient Group



**Christos
Adamantiadis**
Chief Executive Officer,
Oman Insurance Co



Hammam M Badr
Chairman of the Board,
ISKAN Insurance
Company



Jason Light
Chief Executive Officer,
Emirates Insurance
Company



Dr Michael Bitzer
Chief Executive Officer,
National Health
Insurance Company –
Daman



Michael S Jensen
Managing Director MENA,
AIG Property Casualty



Mohamed El Dishish
Chief Executive Officer,
Emirates Retakaful Ltd



Safder Jaffer
Chief Executive Officer,
Milliman

The Judges



Christian Vogel
Chief Executive Officer,
Gulf Reinsurance
Limited



Ronald Chidiac
General Manager,
Arab Reinsurance
Company S.A.L.



Wayne Jones
Partner,
Clyde & Co LLP



Yassir Albaharna
Chief Executive Officer,
Arab Insurance Group

International Judges



Bernd Kohn
Chief Executive, Middle
East and Africa,
Munich Re



Michael J Morrissey
President &
Chief Executive Officer,
International Insurance
Society



Dr Peter F Hugger
Chief Executive Officer,
Echo Reinsurance
Limited



Dr Roger Sellek
Chief Executive Officer,
A.M. Best – EMEA & Asia
Pacific



Dr Kai-Uwe Schanz
Special Advisor,
The Geneva Association

Audited by EY



Award Categories

Life Insurance Company of the Year

“For demonstrating market leadership through innovation in products or practices, responsiveness to customers and intermediaries, and initiatives to boost the image of insurance in society and narrow the protection and savings gaps, during the qualifying period.”

Criteria

- Setting leading professional standards for other insurers to be measured against;
- Demonstrating in-depth knowledge and understanding of the markets it operates in;
- Responsiveness to the needs of both customers and intermediaries;
- Give instances and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised; and
- Industry leadership as shown through:
 - Innovation in products and procedures;
 - Transparency in the selling process;
 - Exemplary customer service;
 - Sustainable business growth through professionalism and sound financial management; and
 - Boosting the image of insurance in society.

Sponsor



Reinsurance Group of America, Incorporated is a leader in the global life reinsurance industry with approximately \$3 trillion of life reinsurance in force and assets of \$50.4 billion. We are one of the largest life reinsurance companies in the world and the only global reinsurer to focus primarily on life and health-related reinsurance solutions.

RGA is known for our expertise in risk assessment and capital management, our innovative solutions, and our commitment to serving our clients.

RGA's core products and services include individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development and financial reinsurance.

Headquartered in St. Louis, Missouri, U.S.A., RGA serves clients from operations in 27 countries. In Asia Pacific, RGA has subsidiary companies or offices in Australia, China, Hong Kong, India, Japan, Malaysia, New Zealand, Singapore, South Korea and Taiwan. RGA also provides reinsurance services to clients throughout the Americas, Europe, Africa and the Middle East.

RGA is consistently recognized in cedant studies and surveys conducted by industry organizations. RGA was recently rated "Best Overall Life Reinsurer" in the 2015 Flaspöhler Survey™ (Direct Writers Evaluate Reinsurers/Life N.A.), and in 2015 RGA ranked #1 on NMG Consulting's All Respondent Business Capability Index in Canada, Mexico, South Africa, Hong Kong, Indonesia, Japan, Malaysia, Singapore, South Korea and Thailand, and in the Asia region. In addition, RGA was named Reinsurance Company of the Year at the 2015 Middle East Insurance Industry Awards.

www.rgare.com

General Insurance Company of the Year

“For demonstrating market leadership through innovation in products or practices, responsiveness to end users and intermediaries, and initiatives to boost the image of insurance in society and narrow the protection gap, during the qualifying period.”

Criteria

- Setting leading professional standards that other insurers will be measured against;
- Offering an extensive range of products and services catering to the needs of both corporate and individual clients;
- Is a partner and adviser to corporate clients in adapting to the changing risk landscape;
- Demonstrating in-depth knowledge and understanding of the markets it operates in, through its strategy;
- Responsiveness to the needs of both customers and intermediaries;
- Give instances and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised; and
- Industry leadership as shown through:
 - Innovation in products and procedures;
 - Transparency in the selling process;
 - Exemplary customer service;
 - Sustainable business growth through professionalism and sound financial management; and
 - Boosting the image of insurance in society.

Sponsor



ECHO RE obtained a general reinsurance license in November 2008 in Zurich/Switzerland.

It is licensed and regulated by FINMA, the SWISS Financial Market Supervisory Authority) and its office is in the heart of Zurich.

ECHO RE is a wholly owned subsidiary of DEVK, a very large German mutual insurance group headquartered in Cologne. DEVK is 130 years old and A+ rated (Outlook Stable) by both Fitch Ratings and S&P.

ECHO RE itself holds A- Ratings (Stable Outlook) issued by both Fitch Ratings and Standard&Poor's (S&P).

The Zurich-based reinsurer writes proportional and non-proportional treaty reinsurance in all major lines of business. The company serves its clients through a team of dedicated and highly experienced reinsurance professionals who bring along vast experience and solid local market knowledge of the markets from which they write business.

In March 2016, ECHO RE's paid-up capital was increased to USD100 Mio. and its Solvency Ratio is 291%. The company expects to earn approx. CHF95 Mio. premium in 2016. Its portfolio is well balanced between Asia (33%), Europe (31%) and the Middle East and North Africa (MENA) with 30% along with a young African and Latin American book representing 2% and 4% of Echo Re's portfolio.

75% of ECHO RE's portfolio is proportional business and 25% is non-proportional. The largest LOB is Property (44%), followed by Motor, Engineering and Marine.

www.echore.ch

Award Categories

Health Insurance Company of the Year

“For demonstrating market leadership through innovation in products and services which facilitate an improvement in both the curative and preventative aspects of healthcare management for the population, during the qualifying period.”

Criteria:

- Setting leading professional standards against which other health insurers should be measured;
- Demonstrating in-depth knowledge and understanding of the healthcare funding environment in the markets in which it operates;
- Give instances and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised; and
- Industry leadership as shown through:
 - Strong underwriting discipline;
 - Innovation in products;
 - Incorporating wellness and preventative schemes within product design;
 - Demonstrating exemplary customer service;
 - Showing evidence of sustainable business growth and profitability in its health insurance portfolio;
 - Showing evidence of active promotion of the importance of health insurance as a means of protecting the population against ill health;
 - Supporting wellness and disease management programmes through external corporate social initiatives;
 - Providing access to healthcare provider networks that meet the diverse requirements of insured members in terms of affordability and accessibility;
 - Harnessing technology to benefit health outcomes of insured members and achieve financial and operational efficiencies for the insurer; and
 - Demonstrating a commitment to engage with regulators to both develop and comply with market regulations.

Sponsor



NEXtCARE is the leading “Third Party Administrator” (TPA) for the insurance industry in the GCC & MENA region. Since its establishment in 1999, the company specializes in providing complete health insurance management and administration services to insurers and other healthcare payers providing the perfect balance between the best customer service and the maximum cost optimization in addition to compliance with regulators.

NEXtCARE operates the region’s first 24/7 medically staffed and multilingual call center for a direct and partner network allowing cashless access across various countries. With more than 3 million members under management, the company administers an annual portfolio of over USD850 million claims in value and 5 million claims in volume for more than 90 clients including insurance companies and self-funded schemes.

Being a member of the renowned Allianz Worldwide Partners, NEXtCARE creates and tailors health insurance management programs covering Customer Service, Risk Assessment Solutions, Managed Care Services, Software Solutions and Added Services.

NEXtCARE employs around 850 employees located in its branches in the UAE, Lebanon, KSA, Egypt, Bahrain, Oman, Qatar, Kuwait, Morocco and Tunisia.

www.nextcarehealth.com

Supported by:



TPA of the Year

“For demonstrating leadership in providing efficient and effective third-party administration services to help health insurers improve the health outcomes of their insured members whilst at the same time controlling claims costs for the insurers they represent, during the qualifying period.”

Criteria:

- Providing efficient and cost-effective services which respond to the needs of the market, with clear and measurable results;
- Clear evidence of harnessing technology and software solutions to create efficiencies in service levels;
- Clear evidence of using software to improve patient safety in relation to drug safety checks and similar patient safety initiatives;
- Capacity to handle business volumes without prejudice to service levels;
- Evidence of specific programmes to detect and combat fraud, waste and abuse;
- Facilitating wellness and preventative schemes within service offerings to insurers; and
- Demonstrating a commitment to engage with regulators to both develop and comply with market regulations.

Sponsor



The National Health Insurance Company – Daman is the region’s leading specialised health insurer, providing comprehensive health insurance solutions to more than 2.8 million members in the UAE.

Daman is a public joint-stock company that is 80% owned by the Abu Dhabi Government with the remaining 20% owned by Munich Re. The company is backed by the reliable support of the Abu Dhabi Government and its strategic partner, Munich Re, one of the world’s leading reinsurers, plays an important role as both reinsurer and a valuable source for knowledge transfer.

Headquartered in Abu Dhabi and established in 2006, Daman offers a range of health insurance plans for both individuals and organisations and exclusively manages the Government’s health programme – Thiqa – for UAE Nationals and Abu Dhabi Basic Plan – for low income expatriates. Members enjoy access to the largest healthcare providers’ network in the UAE and an extensive international network of over 45 countries.

www.damanhealth.ae

Award Categories

General Takaful Company of the Year

“For demonstrating market leadership through innovative, Shariah-compliant products or practices, responsiveness to end users and intermediaries, and initiatives to boost the image of takaful in the MENA region and narrow the protection gap, during the qualifying period.”

Criteria

- Setting leading professional standards for other general takaful providers to be measured against;
- Demonstrating in-depth knowledge and understanding of the MENA markets it operates in through its strategies and operations;
- Responsiveness to the needs of both customers and intermediaries;
- Give instances and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised;
- Strict Shariah compliance and Shariah governance;
- Demonstrating activeness in microtakaful and reaching out to the needy; and
- Industry leadership as shown through:
 - Strong underwriting discipline;
 - Innovation in products;
 - Exemplary customer service;
 - Solid claims management;
 - Sustainable business growth through professionalism and sound financial management; and
 - Boosting the image of takaful in society.

Sponsor



EmiratesRE

الإمارات لاعادة التأمين التكافلي

Al Fajer Re, founded in 2008 as one of the largest retakaful companies in the world and based in Kuwait was established by Dubai Group and Global Investment Bank with a view to support the growing takaful markets.

Al Fajer Re's shareholders, being local companies and dedicated to the Islamic economy, however, did not lose their ultimate objective. They rather supported the company and the Islamic insurance industry during those difficult times.

In 2013, together with the company's management, the shareholders followed HH Sheikh Mohamed Bin Rashid Al Maktom's call to build the Islamic economy's capital in Dubai and decided to set up in Dubai.

In 2013, Emirates Retakaful Limited (EmiratesRE) was incorporated at the Dubai International Financial Centre, Dubai, for conducting activities of Effecting Contracts of Insurance & Carrying out Contracts of Insurance, under the supervision of Dubai Financial Services Authority.

EmiratesRE has an authorised capital of US\$500 million and paid-up capital of US\$120 million making it one of the most financially secured independent retakaful companies.

EmiratesRE aims at bringing Sharia'ah-compliant retakaful solutions backed by local capital dedicated to Islamic economy demonstrating a long-term commitment. All EmiratesRE's products, services and investments are subject to independent supervision by a Shari'ah Supervisory Board to ensure they are in accordance with Shari'ah principles.

EmiratesRE's retakaful products cover almost all Moslem economies having a client base from Indonesia to Sub-Saharan Africa.

www.emiratesre.com

Innovation of the Year

“For the most innovative product or service introduced during the qualifying period which has demonstrated responsiveness to customers' needs, made a clear impact on business and contributed towards insurance growth in the MENA markets.”

Criteria

Outlining the objectives of your innovation, demonstrate the following:

- Originality of product or service offered;
- Significant impact on the market or the business;
- Extent of innovation and research involved;
- Improved customer engagement and personalisation;
- Real change in strategy, service delivery and/or operations;
- Proof of how the innovation is serving the MENA markets it operates in; and
- How the company has reduced complexity, thereby lowering costs and increasing ability to respond to change.

Sponsor

LLOYD'S

Lloyd's Dubai opened in the Dubai International Financial Centre (DIFC) in 2015, giving Lloyd's an underwriting base in the Middle East and North Africa (MENA) region.

With 12 Lloyd's businesses present in the DIFC, 9 of whom are on the platform, Lloyd's Dubai brings new and existing Lloyd's businesses together, to jointly provide tailored reinsurance cover for a diverse range of specialist risks ranging from Marine, Energy, Financial Lines, Political Violence and Terrorism.

Underwriters on the Lloyd's platform can work with brokers and cedants across regional markets to reinsure risks, with no access restrictions in place. Importantly, a policy issued by a Lloyd's Dubai Service Company offers the same highly-rated security to its policyholders, as those issued by Lloyd's Syndicates in London.

www.lloyds.com

Award Categories

Corporate Risk Manager of the Year

“For the individual who has shown leadership and effectiveness in enhancing the risk management in his corporation, non-profit organisation or government institution, and/ or contributed to the promotion of risk management in the MENA region for the period under review.”

Criteria:

- Creating or enhancing a risk management and/ or insurance programme in his entity;
- Effective use of risk management in resolving a key challenge or loss containment for his entity, with proven results;
- Developed an understanding of his entity's risks to the operational or technical level;
- Bringing risk management to the entity's strategic decision-making processes;
- Promotion of risk management as a philosophy and business discipline; and
- Advancing in his risk management career, through professional activities such as certifications, risk association involvement and speaking engagements.

Sponsor



AIG's world class insurance franchises are leaders in their categories and are continuing to improve their operating performance.

Commercial Insurance is a leading provider of insurance products and services for commercial and institutional customers. It includes one of the world's most far-reaching property casualty networks, a leading mortgage guaranty insurer and an institutional retirement and savings business. Commercial Insurance offers a broad range of products to customers through a diversified, multichannel distribution network. Customers value Commercial Insurance's strong capital position, extensive risk management and claims experience, and its ability to be a market leader in critical lines of insurance business.

- Ranked among the top 10 most preferred commercial insurance carriers
- #1 commercial insurer in the U.S., with an established and growing position in Latin America
- Largest non-life insurer in the world by market capitalization

Consumer Insurance is a unique franchise that brings together a broad portfolio of retirement, life insurance and property casualty products offered through multiple distribution networks. It holds long-standing, leading market positions in many of its U.S. product lines, and its global footprint provides the opportunity to pursue international growth opportunities selectively in countries with attractive markets. With its strong capital position, customer-focused service, innovative product development capabilities and strong distribution relationships across multiple channels, Consumer Insurance is well positioned to provide clients with the products they need delivered through the channels they prefer.

- Market-leading positions in:
 - Fixed Annuities: #1 provider of fixed-rate deferred annuity sales
 - Group Retirement: #2 in K-12 assets and #3 in 403(b) assets
 - Personal Insurance, U.S.: Private Client Group serves 40% of Forbes 400 Richest Americans
 - Personal Insurance, Japan: 2nd in Personal Accident with 20% market share; 4th in Personal Property with 13% market share

www.aig.ae

Award Categories

Family Takaful Company of the Year

“For demonstrating market leadership through innovative, Shariah-compliant products or practices, responsiveness to customers and intermediaries, and initiatives to boost the image of takaful in the MENA region and narrow the protection and savings gaps, during the qualifying period.”

Criteria

- Setting leading professional standards for other family takaful providers to be measured against;
- Demonstrating in-depth knowledge and understanding of the MENA markets it operates in, through its strategies and operations;
- Responsiveness to the needs of both customers and intermediaries;
- Give instances and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised;
- Strict Shariah compliance and Shariah governance;
- Demonstrating activeness in microtakaful and reaching out to the needy; and
- Industry leadership as shown through:
 - Innovation in products;
 - Exemplary customer service;
 - Strong underwriting discipline;
 - Solid claims management;
 - Sustainable business growth through professionalism and sound management; and
 - Boosting the image of takaful.

Educational & Training Initiative of the Year

“For the education/ training initiative during the qualifying period by a training institute, insurer, reinsurer, broking company or insurance advisory service which is original and demonstrates a deep understanding of the market and its needs, while enhancing the standards and professionalism of insurance executives.”

Criteria

- Responsiveness to the market’s needs;
- Providing leadership to the market in anticipating and providing educational needs;
- Ease of access to the service offered;
- Quality and originality of the initiative; and
- Contributing to enhancing the professionalism and educational standards of executives in the industry.

Service Provider of the Year

“For demonstrating leadership in providing efficient and effective services to insurers with clear and measurable results, helping them to focus on their core underwriting and customer service functions during the qualifying period.”

Criteria:

- Providing services which respond to the needs of the market;
- Innovation in services resulting in the broadening of the market;
- Creating a benchmark of quality in service provision;
- Service flexibility and efficiency that differentiate the provider; and
- Sustainable business growth through professionalism and sound financial management.

Law Firm of the Year

“For providing outstanding legal service to the MENA insurance industry during the qualifying period.”

Criteria:

- In-depth knowledge and understanding of the insurance market through conducting research and publishing industry papers;
- Commitment to education and professional development of the market;
- Participation in industry committees and councils;
- Service flexibility and efficiency;
- Use of process and technology to ensure cost-efficient and quality service delivery to clients; and
- Evidence of pro-bono work for industry.

Broker of the Year

“For demonstrating leadership through innovation in services rendered to clients, adding significant value to the insurance process, boosting the image of the broking profession and demonstrating exceptional retention and business growth during the qualifying period.”

Criteria:

- In-depth knowledge and understanding of the market;
- Responsiveness to clients’ needs;
- Innovation in risk management and other value-added services to clients;
- Helping to develop new products in response to clients’ emerging needs;
- Professionalism and transparency in dealing with clients;
- Industry leadership in broking and customer services;
- Boosting the image of the broking profession; and
- Sustainable business growth through professionalism and sound financial management.

Sponsorship available

Interested parties please contact
sheela@meinsurancereview.com

Award Categories

Reinsurance Broker of the Year

“For demonstrating leadership through innovation in services rendered to insurers and reinsurers, adding significant value to the reinsurance process in the course of generating new business, boosting the image of the profession, and demonstrating exceptional retention and business growth during the qualifying period.”

Criteria:

- In-depth knowledge and understanding of the market;
- Responsiveness to clients’ needs;
- Innovation in risk management and other value-added services rendered;
- Helping to develop new products in response to clients’ emerging needs;
- Professionalism and transparency in dealing with clients;
- Industry leadership in offering services to insurers;
- Boosting the image of the profession; and
- Sustainable business growth through professionalism and sound financial management.

Retakaful Company of the Year

“For demonstrating leadership in MENA’s (re)takaful industry through enhancing the stability and security of the industry, innovation in product offerings, thought leadership, boosting the image of the profession, exceptional growth and clear expertise in niche areas, and/or promoting end-to-end Shariah compliance where possible, during the qualifying period.”

Criteria:

- In-depth knowledge and understanding of the market with published research and other value-added offerings to insurers;
- Give instances and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised;
- Responsiveness to cedants’ needs and providing assistance in product development, service enhancement and tapping into new markets;
- Ability to adapt to changing needs and demands;
- Offering superior service and security to clients and working with insurers and other stakeholders;
- Sound corporate governance and disclosure;
- Strict Shariah compliance and Shariah governance; and
- Industry leadership as shown through:
 - Strong underwriting discipline;
 - Innovation in products;
 - Provision of best quality service;
 - Solid claims management;
 - Sustainable business growth through professionalism and sound financial management; and
 - Boosting the image of takaful in society.

Reinsurance Company of the Year

“For demonstrating leadership in MENA’s (re)insurance industry through enhancing the stability and security of the industry, innovation in product offerings, thought leadership, and boosting the image of the profession, during the qualifying period.”

Criteria:

- In-depth knowledge and understanding of the market with published research and other value-added offerings to insurers;
- Give instance and evidence of what company is doing to serve the local markets it operates in;
- Show proof of how global corporate practices have been localised;
- Responsiveness to cedants’ needs and providing assistance in product development, service enhancement and tapping into new markets;
- Ability to adapt to changing needs and demands;
- Offering superior service and security to clients and working with insurers and other stakeholders;
- Sound corporate governance and disclosure; and
- Industry leadership as shown through:
 - Innovation in products;
 - Strong underwriting discipline;
 - Solid claims management;
 - Sustainable business growth through professionalism and sound financial management; and
 - Boosting the image of insurance in society.

Personality of the Year Award

“For the person who has made the most outstanding individual contribution to the MENA insurance or reinsurance industry for the period under review”

Criteria:

- Demonstrating outstanding leadership qualities.
- Demonstrated superior social and communication skills.
- Promoted the image and enhanced the reputation of the insurance industry to the wider community including lobbying the government.
- Shown in-depth knowledge and understanding of the market.
- Influenced the development of insurance/reinsurance practices to enhance stability and growth in the market.
- Embraced professional standards and actively worked towards boosting greater professionalism in the market.
- Nurtured the next generation of leaders.

Sponsorship available

Interested parties please contact
sheela@meinsurancereview.com



Nomination Form

Self-Nomination

If you are nominating your company or yourself:

Name of company/your name

.....

.....

Title.....

Address.....

.....

Tel/Fax.....

Email.....

Nominating Another

If nominating another company or individual:

Name of company/individual's name

.....

Title (if applicable).....

Contact person.....

Address.....

.....

Tel/Fax.....

Email.....

Nominated by (optional)

Name

.....

Tel/Fax.....

Email.....

Award category entered*

(please tick box):

- Life Insurance Company of the Year
- General Insurance Company of the Year
- Health Insurance Company of the Year
- Family Takaful Company of the Year
- General Takaful Company of the Year
- Educational & Training Initiative of the Year
- Innovation of the Year
- Service Provider of the Year
- Corporate Risk Manager of the Year
- TPA of the Year
- Law Firm of the Year
- Broker of the Year
- Reinsurance Broker of the Year
- Retakaful Company of the Year
- Reinsurance Company of the Year
- Personality of the Year

Entries can be submitted via:

email: awards@meinsurancereview.com

or

online: www.meinsurancereview.com/meirawards



For all categories, the qualifying period is from **1 April 2015 to 31 March 2016**.

**Each company is allowed to take part in one category only
(except licensed composites).**

**Foreign life and general companies must have operated in the region
for at least five years.**