

DILNIA INSURANCE
P R O F I L E

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TOGETHER SAFE & SOUND

ABOUT US:

Dilnia insurance was established by 2007 as a local insurance company-continuing the dedication to the customers up to date, and will continue with the best level of service and security coupled with comprehensive insurance plan protected by (A) rated global re-insurers.

Dilnia is a Joint stock company with shareholders majority of well-known- Iraqi Businessmen.

The paid capital meets the requirements of Ministry of trade and insurance-commission Baghdad & insurance commission KRG.

WHY DILNIA:

Professional competence, comprehensive insurance solutions, financial- stability, doing the superior fast operations along with full coverage to make the clients have the strong feeling as if the world revolves around them.

Re-Insurance: From the beginning Dilnia Insurance built the strong and the long-term relationship with globally known re-insurers such as Hannover-Re, Trust-Re and many other big players in the universe whom are known with (A) rated financial stability.

Software Platform: It is one of Dilnia major investment, It is a fully integrated-software that handles proposals, policies and all accounting relating to the business. This software issues multilingual policies, with maximum accuracy and optimum reliability.



Shareholders Profile:

Dilnia's shareholders are many. However, more than ninety per cent of the company belongs to the following five shareholders:

Hiwa Rauf (Chairman)

Having started multiple companies, Hiwa Rauf is a serial entrepreneur with investments in multiple companies. As a graduate of Electric Engineering in Baghdad he worked in the construction business for over 15 years. Later, he became one of the major actors in the Telecoms and Trading business, mostly in Suleimanyah, but also in major areas of Kurdistan and neighboring areas. With solid investments in several companies Mr. Rauf is one of the most active investors in the region. He is currently the General Manager of Fanoos Telecom Co. and member of the board or shareholder of; Asiacell Telecommunication Company Ltd., Sirwan Brick company Ltd., Rauf Company General Contracting Ltd, Rauf General Trading Company Ltd, Kar Company Turkey, Goizhah City, Baharan Residential Complex, MayaPlastic Company, Dilnia Insurance Company, Land & Building, North Bank, Kurd Tel, Baban Co. Ltd. Jordan, Asia Insurance Co.

Philip Khoury

Philip has been involved in emerging markets for 20 years as a central banker, investment banker, and equity analyst and portfolio manager. In 2009 he co-founded Impera Capital, a portfolio management company specializing in frontier markets. Impera Capital manages investment funds dedicated to Iraq and Mongolia. Between 2002 and 2008, he was head of research and a member of the executive committee at EFG-Hermes and was part of the team that built the firm into the MENA region's leading investment bank. In 2000, he founded an independent research firm providing macroeconomic, strategy and banking research that was subsequently sold to EFG-Hermes. Prior to that, Philip was an equity research analyst and investment banker in London at Robert Fleming and Merrill Lynch. He began his career in 1993 at the Central Bank of Lebanon as assistant to the Vice Governor. Philip holds an M.Sc. in International Relations from the London School of Economics (1993) and an M.A. in Economics (1991) from Trinity College, Cambridge University.



Shwan Ibrahim Taha

Mr. Taha has over twenty years of experience in managing money in the, MENA region, including Turkey, Greece and Pakistan. From 1997 to 2006, Shwan Taha worked for Franklin Templeton as part of Mark Mobius's emerging markets team, responsible for investments in the MENA region; he established two research and investment offices one in Dubai and the second in Istanbul. In 2006 Shwan Taha joined a two-man team to co-manage a hedge fund that was funded and sponsored by George Soros. Shwan Taha has left the partnership with Soros and founded Melak investments, an investment advisory firm concentrating on opportunities in Iraq, the winner of EMEA Finance 2013 Middle East Banking Best Investment Bank in Iraq Award. Mr. Taha is also the chairman and owner of Rabee Securities, a premier Iraqi Stock Exchange Firm, the winner of EMEA Finance 2013 Middle East Banking Best Brokerage House in Iraq Award and the winner of the ACTME Dear of the Year Award as the arranger of the Asiacell IPO, founded in Baghdad in 1995 and regulated by the Iraq Stock Exchange with offices in Baghdad, Erbil, Sulaimanyah and Istanbul





Our Vision

To be the most creditable insurance company in the region, by placing the right path to make a well-structured base and to develop the insurance industry in Iraq

Our Mission

To improve the community culture towards insurance concept and the real particular and group needs to it

Our Values

Credibility & Transparency: Pre-signing the contract, our aim is always to clarify all terms, conditions.

Loyalty & Care: We always look to have a long-term insurance relation with our clients.

Knowledge & commitment: investing in our employees to be experts in the insurance field, and to commit with our promises.



Where to find us



Dilnia Insurance is pleased to brief below the top locations, our expansion strategy is to cover all Iraq main cities (Basra, Mosel, Duhok, Najaf, and Karbala) to deliver the best accessible service in Iraq

Head Quarter



Iraq/Sulaimani Baharan- Malik Mahmoud Road Ground Floor
Building (1)
00964.7480.628.628 00964.7480.116.995
info@dilnia.com

Sulaimani Sales Office



Iraq/Sulaimani Salim Street-Across Nali Park
00964.770.6.00000.6 00964.770.715.0.715 00964.7480.627.627
info@dilnia.com

Erbil Branch



Iraq/Erbil Italian Village (1) - villa Number (370)
00964.750.120.31.71 00964.751.715.0.715 00964.750.1200.575
erbil@dilnia.com

Baghdad Branch



Iraq/Baghdad Karrada-Nadim Jameel Hafez Bulding-Opposite
to al rahibat hospital
00964.751.153.53.55 00964.780.715.0.715 00964.773.0822.512
info@dilnia.com

Basra Branch



Iraq/Basra Twisheh area in front of Rabat Police station
00964.771.000.43.43
info@dilnia.com



TOGETHER SAFE & SOUND

Our Products



TOGETHER SAFE & SOUND

Medical
Insurance



MEDICAL INSURANCE

A designed programs for individuals, families, small to medium corporations tailor-made offers to big and giant groups, Dilnia medical insurance cards holders are warmly welcomed on direct billing basis by our extensive medical network in Iraq, neighbor countries and all around the world. All our offers have the territorial scope options as per the below,

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HOMELAND

This program offers inpatient & outpatient coverage within our accredited network all around Iraq (including KRG). Such program fits the local & residence individuals, families and small groups in Iraq

LEVANT

The core feature of this program is the direct billing facility in Iraq Jordan, Lebanon, Syria and Turkey. It is the best choice to local & expatriates travelling regularly to the named neighbor countries

WORLDWIDE

We are the exclusive insurance company selling the international health program of Allianz which facilitates the worldwide network facility accompanied with the best health insurance coverage. Can be bought by individuals, families and all group sizes

GLOBEMED

Dilnia has the strong partnership with GlobeMed, whom are the first third party administrator licensed in Iraq having the comprehensive medical insurance network. Their presence in more than fourteen countries facilitate to us the expansion of our medical territorial scope coverage on direct billing basis

Medical insurance is a privilege compensates the expenses against sickness and as we always believe that everything has a price we are always flexible to add benefits such as Dental, optical and many other medical generally excluded cases

Motor
Insurance



MOTOR INSURANCE

Driving your car daily/regularly puts you on the road risks that may lead to loss of other party car/property damage and/or bodily injuries, it might lead to your own car damage and injury. Dilnia insurance offers the car insurance below plans to fit your needs

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TPL

THIRD PARTY LIABILITY (TPL): Offering this program with a reasonable annual premium to cover the expenses of your liability towards a third party losses, this program excludes the own damage

TPL & Total Loss

Such programs is designed to cover the liability towards others and the compensation of your car when a total loss is proven. Such programs comes in between the TPL and comprehensive motor insurance plans and it excludes the own damage partial loss

Comprehensive plans

ESSENTIAL MOTOR INSURANCE: Due to the continuous increase of cars values, the spare parts and the repair costs, our essential plan is the best economical option to buy, it is a true peace of mind towards road risks while driving, it compensates the financial loss of partial & total own damage and TPL

ULTIMATE MOTOR INSURANCE: luxurious and brand new car owners look always for the best comprehensive coverage including agency repairs, not to apply depreciation % on the new spare parts and higher limits. Hence our ultimate plan is the best choice

Comprehensive plans

Dilnia insurance always wish you a life free of car accidents but in case of a claim Dilnia offers the below three compensation methods depends on the situation and the type of loss Ultimate Motor insurance:

CASH PAYMENT: upon agreed repair amount and market value of the car and the spare parts Dilnia releases cash money to cover the expenses of the covered losses

REPAIR: our extensive well-known garages are always ready to repair the car damage with a very professional way to make you believe the loss has never been made

REPLACEMENT: once agreed Dilnia insurance replace the partial parts/car with new one. A depreciation % might be applied

The above plans fit the needs of individuals and fleets

Marine
Insurance



MARINE INSURANCE

This is considered as the oldest insurance business, it has two kinds of insurance the cargo insurance and the hull insurance

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Dilnia provides the protection against physical loss of the shipped goods from external cause during shipping. It is the ideal insurance solution for over-seas & local sellers & buyers, logistic companies & freight forwarders on behalf of their customers and for manufacturers

SCOPE OF COVERAGE:

1-INSTITUTE CARGO CLAUSE (C) ICC (C) : it covers the loss due to fire, lightning or explosion, sinking, overturning of a lorry or train, collision & discharge at the port of distress and total loss of shipping, general average sacrifice and Jettison

2-INSTITUTE CARGO CLAUSE (B) ICC (B): it covers in addition to ICC (C) the loss due to the washing overboard, sea lake and River

3-INSTITUTE CARGO CLAUSE (A) ICC(A): it covers in addition to ICC (C) and ICC (B) the loss due to rainwater damage, breakage, partial loss, shortage and theft

4-INSTITUTE CARGO CLAUSE (AIR): it covers the loss due to fire, lightning and explosion total loss of aircraft, breakage, partial loss, shortage, theft

5-LAND TRANSIT (LIMITED CONDITIONS): it covers the loss due to Fire, lightning, and explosion, flood, cyclone, tornado, windstorm, earthquake, and/or volcanic eruption, collision, overturn the conveyance, collapse of bridge or culvert, derailment

6-LAND TRANSIT ALL RISK: in addition to land transit coverage it covers the loss due to Rainwater damage, breakage, partial loss, shortage, theft

HULL INSURANCE: Dilnia provides the protection against the loss of damage or destruction incurred to waterborne craft or aircraft

Fire
Insurance



FIRE INSURANCE

it covers the financial loss of the owner/renter or other person with interest when a damage occurs to the structure of the property (household, office, hotels, buildings, warehouses) and /or the contents due to fire, self-ignition, domestic explosion and lightning

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The Fire insurance policy for property may have the below additional covers

additional covers

-Naturals perils (Earth quake, volcano, flood, sliding soil)

-Social perils (sabotage, terrorism, labor strikes)

-Explosion, water leakage....etc

Consequential losses

CONSEQUENTIAL LOSSES: It covers the indirectly losses incurred due to the covered loss in the property insurance such as

- Loss of Profit
- Loss of Rent
- Public Liability
- Removal of Debris



LIABILITY INSURANCE

This kind of insurance protects the insured in the event he is sued for claim that come with the scope of policy coverage. This kind of insurance is important for those who may be legally held liable for the injuries of others

Liability Insurance

Dilnia insurance offers various types of liability insurance below the most common types:

1-Employer's liability and workers compensation: it is a coverage required for employers against the liabilities arising from injuries or death of an employee

2-Commercial general liability insurance (CGL): such policy includes bodily injury property damage, personal injury, medical payment....etc

3-Professional indemnity insurance: it protects against the loss resulting from failure to perform. It covers the professional negligence of doctors, attorney, accountants...etc

4-Public and Product liability: It is to cover your business against injury caused to third party during your business/product activity

Engineering Insurance



ENGINEERING INSURANCE

It is the kind of insurance coverage for the ongoing construction project (CAR) & installation project (EAR), and for machines & equipment in a project & Dilnia insurance provides the following:

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Contractors all risk (CAR)

The aim of requesting this coverage is to ensure that all parties are covered on a project, as it covers the damage of property and third party loss/damage. The coverage could be extended to cover the losses arising out of the delay in start-up due to an insured loss.

Erection all risk (EAR)

This type of cover is written to protect against the risk of a loss arising out of the erection and installation of machinery, plant and steel structures. It includes the coverage of physical damage to the contract works, machinery and the third party liability.

Machinery breakdown

This type of insurance is typical for plant, machinery and mechanical equipment at work, at rest or during maintenance. It covers the sudden loss of the insured items necessitating repair or replacement of damaged insured item.

Many other lines of insurance risks under engineering insurance Dilnia offer such as Contractors plant and machinery (CPM), Machinery loss of profit, deterioration of stock, electronic equipment insurance and boiler & pressure vessel.



TRAVEL INSURANCE

Such kind of insurance becomes mandatory document when applying to visa such Schengen countries, it can be issued for a period of one week up to two years



Dilnia insurance provides the extensive coverage which is welcomed by all the embassies in Iraq, during the trip a 24/7 hotline is available and in addition to medical sudden expenses arises during the trip, loss of luggage, delay in trip or trip cancelationetc

All we want our holidays and journeys to be safe, Therefore, we provide you support in all kinds of situations when it comes to travel, all around the world

This type of insurance is typical for plant, machinery and mechanical equipment The travel insurance market is highly competitive in the world, and consumers have a range of coverage options, so it is necessary to find the best cover that safe you during your trip

When you buy the travel policy, do not forget to check the covers on the policy and reading the general conditions that located on behind of the policy

Personal Accident Insurance



PERSONAL ACCIDENT INSURANCE

It is kind of policies that provides compensation for the medical expenses of an injury, disability (partial & permanent) and death (accidental). These losses should be made due to accident, violent or external event.

Dilnia insurance provides individual & group cover on 24 hours basis

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Other Lines



TIME FOR
INSURANCE

Other lines: such as Money insurance
(cash in safe, cash in transit) sabotage
and terrorism, fidelity insurance

OTHER LINES

Major Clients

Last Two Years



Major Clients

Last Two Years



MENAIR
AWARDS 2020

Dilnia Insurance

Levant Insurer

Winner



DEAR VALUED PARTNERS,

Proudly announcing to you that Dilnia insurance won a very important insurance award as Levant insurer by MENA IR 2020.

ABOUT AWARD:

MENA IR is the organizer whom are located in the UK and on yearly basis with focusing on middle east and North Africa the organizer awards the insurance sector in this region with couple of categories, worthy to mention that the winners for 2020 are at the highest level of reputation and presence in the region and below the list of winners for your kind reference



Winner



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MENAIR
AWARDS 2020

Dilnia Insurance

Levant Insurer

Winner

MENAIR
AWARDS 2020

WHY DILNIA WAS SELECTED?

Competence, knowledge, growth high ratio, financial stability and commitment were the major keys to enable judges reward Dilnia what it deserves.

Dilnia team is always excited to exceed the goals and go beyond and such award motivates us all to do a better job during this year.

Happily sharing this with you because we believe in the long-term transparent relationship, and we want you to have the strong feeling that you are in safe hands.

Kindest Regards

Nian Abdulla

CEO



Winner



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Dilnia

INSURANCE



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