

Company Profile

May 2022



Global Risk Advisors Ltd

**Insurance Brokerage
and Risk Management**

About Global Risk Advisors Ltd



Global Risk Advisors Ltd is a company limited by shares, registered under the Rwandan Company Law/ Registration No. 102910779 on 19th February of 2013 and licensed to transact as an intermediary between insurers and insureds by the Central Bank of Rwanda, the Regulator.

The company delivers demand-driven and results-oriented insurance solutions to individuals & organization's unique insurance challenges. To this effect; we bring a solid team of directors and managers who are professionals and practitioners.



Purpose

To enable our clients create wealth by way of effective risk management.

Vision

To be the preferred risk advisors in Rwanda and in the region.

Mission

To excel in skills and provide high end delivery to our stakeholders.

Our Core Values

1. Trustworthy
2. Enabling staff skills
3. Innovation
4. Professionalism
5. Team work
6. Profitability
7. Compliance



A photograph of a multi-lane highway shrouded in thick fog. The road lines are visible but fade into the mist. A single car is visible in the distance on the right side of the road. A road sign is visible on the right shoulder. The overall atmosphere is hazy and blue-toned.

At Global Risk Advisors Ltd

We **understand** the **risks**
because we can **see beyond**

Our risk specialization covers the following:

PEOPLE



- Group life Assurance
- Group accident
- Group health
- Individual life, accident, health and many more

PROPERTY



- Buildings & Equipment
- Electronic all risks
- Motor material damage
- Fire & Theft
- Cash & Cash equivalent and many more

LIABILITY



- Motor third party liability
- Professional Indemnity
- Public liability
- Product liability
- Directors and Officers liability and many more

Fully Compliant



**RDB Registration Certificate
102910779 of 19/2/2013**

**Professional Indemnity to cover estimated
annual risk of 1 Billion RwF**

**Licensed to transact all insurance products with
all insurance companies in Rwanda**

We **believe** in **great** and **trusted** partnerships

International Partnerships



ATI - African Trade Insurance Agency

To provide insurance against political and commercial risks in order to attract foreign direct investment into the region.



Kenbright Actuarial & Financial Services (KAFS)

To provide actuarial services.



Pacific Insurance Brokers (EA) Ltd

To provide expertise in international insurance brokerage & reinsurance.



Global Risk Management & Insurance Survey

To provide risk surveys & loss assessment and adjusting.

We are people driven - Leadership



Titien MUBERANGABO
Chief Executive Officer

He is a holder of Bachelor's Degree in Business Management of the University of Burundi. He also holds a Diploma of the Chartered Insurance Institute of London Dip CII (UK).

During his 39 years of career, of which 27 years in the insurance industry, 12 years in finance and logistics, he occupied senior positions ranging from manager to the current position of CEO Global Risk advisors Ltd.



Claudine U. KIVUYE
Chief Operating Officer

She is a holder of Diploma in Business Administration of the Nairobi Technical Training Institute. She also holds a Diploma I in Insurance of the College of Insurance (K). She now supervises a team of managers, for four key departments (Marketing, Underwriting, Claims and Finance).

She has completed 20 years experience of which 8 years in the insurance business and 12 years in the general business.



Kephers A. USENGE
Senior Technical Advisor

He is a Holder of Master's degree in Business Administration of the University of Nairobi. He is an Associate of the Chartered Insurance Institute (ACII) UK in addition to being a Chartered Insurance Practitioner.

He has 34 years experience in Insurance industry in Rwanda and Kenya. He is currently a Board Member of RSSB.

Meet the Team - Our Staff, Our Resource



Titien MUBERANGABO

BBM, DIP CII, 39 years of experience.
Chief Executive Officer (CEO).

Claudine UWAMAHORO KIVUYE

BBM, Diploma I in insurance over 20 years of Experience, Chief Operation Officer (COO).
Enrolled in Diploma II at the Kenyan College of Insurance.

Patrick NEZA

BCOM, 9 years of experience in insurance industry and 12 years in Banking Sector, he is currently enrolled on Diploma I qualification at Kenya College of Insurance. He is the Chief Commercial Officer (CCO).

Justus Ouma ORICHO

BCOM - Diploma in Insurance (AIK), 9 years experience in insurance practice in Kenya and Rwanda. He is the Chief Technical Underwriter (CTU).

Jered NDAYISENGA

BICT, Diploma I in insurance, over 20 years working experience, 8 years are within the insurance industry, Chief Production Underwriter (CPU). Enrolled in Diploma II at the Kenyan College of Insurance.

Sylvain HARELIMANA

LLB, 22 years working experience, 18 years are within the insurance industry, he is currently enrolled on Diploma I qualification in Kenya College of Insurance. He is the Chief Claims Officer (CCO).

Manuella AMURI

BBA, 8 years working experience within the insurance industry, She has recently joined Global Risk Advisors Ltd from Old Mutual Insurance. She is the Chief Medical Officer (CMO).

Our Expertise

We have qualified and experienced staff charged with risk management and servicing of your insurance portfolio diligently and confidentially with:

- Confident negotiation skills
- Reliability and honesty
- Excellent time management
- Decision making skills
- Analytical skills
- Accuracy and attention to details
- Interpersonal skills
- Verbal and written communication skills

Board of Directors

Name	Role	Qualification	Experience
Kephers A. USENGE	Chairman	Master's Degree in Business Administration of the University of Nairobi. He is an Associate of the Chartered Insurance Institute ACII (UK) in addition to being a Chartered Insurance Practitioner	34 years experience
Titien MUBERANGABO	Director	Bachelor's Degree in Business Management of the University of Burundi. He also holds a Diploma of the Chartered Insurance Institute of London Dip CII (UK)	39 years experience
Desire KAMANZI	Director	Master's Degree in Law, LLM (International Business Law) in the University of Ottawa, he is recognized as a leading lawyer (Band 1) by British research firm, Chambers and Partners, operating across 200 jurisdictions has released its 2021 ranking and insight into the world's leading lawyers including Rwanda	25 years experience
Roselyn UWAMAHORO	Director	Masters in Project Management and a Bachelors Degree in Business Administration, Finance option.	16 years experience
Gael MURARA	Director	Bachelor's Degree in Civil Engineering in School of Polytechnic of Montreal and Minor entrepreneurship and Project management	7 years experience

Why work with us?

Our Unique Marketing Proposition & Service

Our strength lies in the quality & professionalism of our service and depth of our products. Our offices, unlike most of our competitors, are located in an open space with ample parking. We offer services seven days a week.

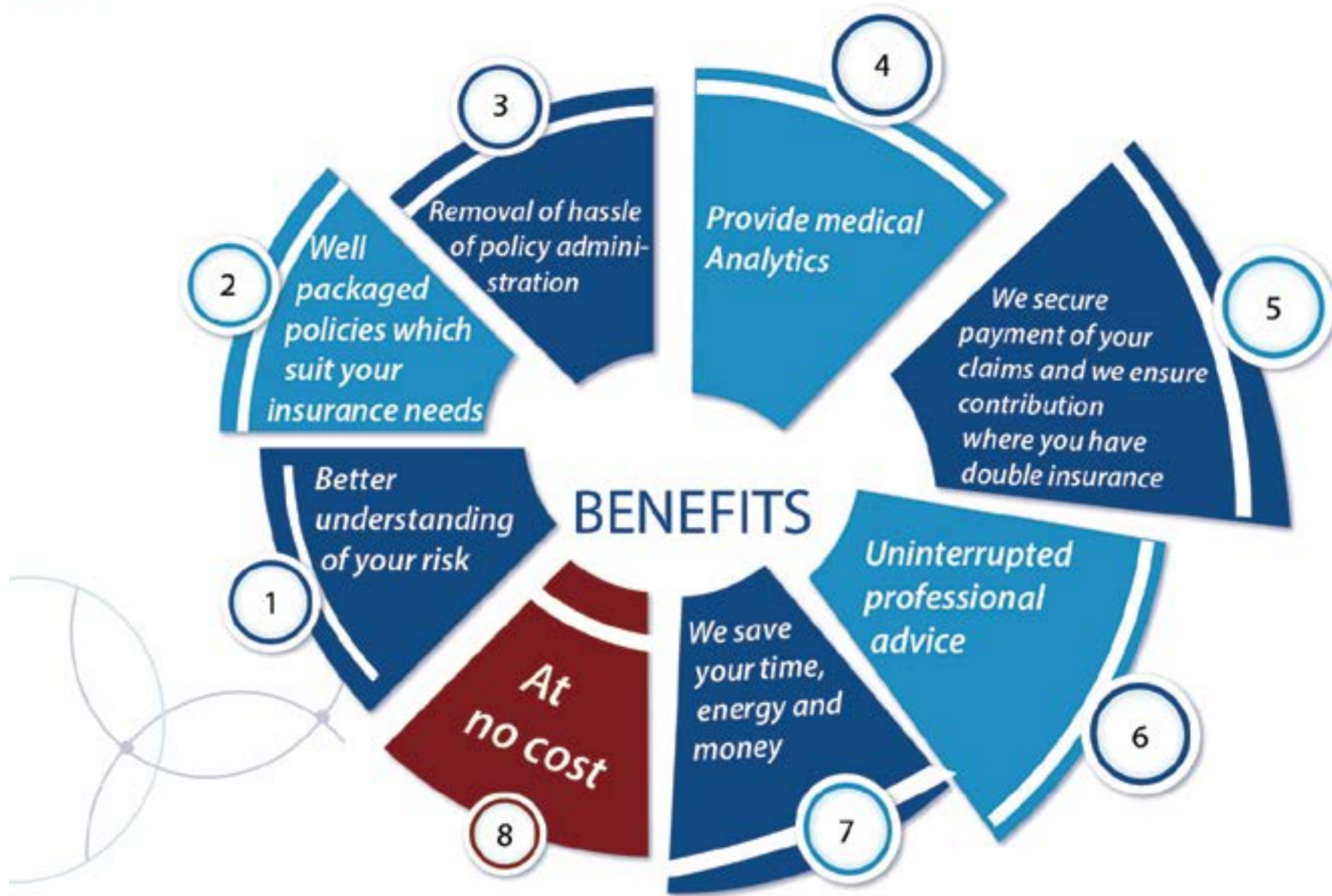
Because of our larger staff, and transport facility, we are able to service our clients wherever they are. Our staff has specialists in commercial insurance that can properly service and underwrite local business.

We also have some connections with Reinsurers and other partners unavailable to most of our competitors. Since we are brokers, (not agents), we have access to a range of standard and specialty products.

We differ from the rest in the following key areas:

- We have a team of knowledgeable, friendly staff that can empathize with our consumers' needs and circumstances, especially in handling a loss.
- We design and procure insurance policies that meet the expectations of our clients. Also design our products that are affordable, available, and understandable.
- We ensure that policies and endorsements are delivered on time with minimal errors.
- We commit ourselves to an annual insurance review of insurance policies for all of our clients.
- We establish and maintain personal contact with our customers.
- We ensure that claims settled with minimum delay.
- We give prompt advice to our clients.
- We have automated our processes which facilitate timely reporting.
- We conduct trends analysis and advice on key economic and regulatory changes.
- We have qualified and experienced personnel who will train your staff on insurance practices.

The Process



Working Relationship



Policy Management

1. Collect existing policy documents.
2. Gap analysis.
3. Submission of reports & recommendations.
4. Provide assistance in developing ToRs for provision of insurance services.
5. Assistance in tender evaluation.
6. Place the cover with the best insurer.
9. Review draft contract to determine whether they meet the needs of our client, and to ensure that the policy terms and conditions are favorable.

Policy Management

10. Contract is signed.

11. Policy administration including:

- ~ Appointing focal person.
- ~ Make sure that all beneficiaries get the cards.
- ~ Assistance on policy changes.
- ~ Claims settlement assistance.
- ~ Quarterly meetings & reports.

12. Advising our client on the markets trends (eg: BNR regulations and Insurance industry agreements).

13. Renewal process in advance (3 month before).

Customer Satisfaction



24 hours helpline.

Quartely customer satisfaction surveys.

Availability of GRAL staff anytime when needed.

Clients who trust us



Thank you.