تكافل
Takaful

شركة أبوظبي الوطنية للتكافل ش.م.ع
Abu Dhabi National Takaful Co. P.S.C

Takaful

A M BEST

About
Takaful

Overview

Abu Dhabi National Takaful Co. P.S.C (Takaful) was established in November 2003 with the aim of providing Takaful insurance solutions for the regional market. Listed on the Abu Dhabi Securities Exchange (ADX) in 2005 (stock symbol: TKFL) and headquartered in Abu Dhabi, our operations cover the entire UAE with offices in Abu Dhabi, Dubai, Al Ain and Sharjah.

Our Mission

To achieve profitable & sustainable growth through developing diversified range of Takaful products & services, delivering quality customer services, designing innovative products and settling claims fairly & promptly.

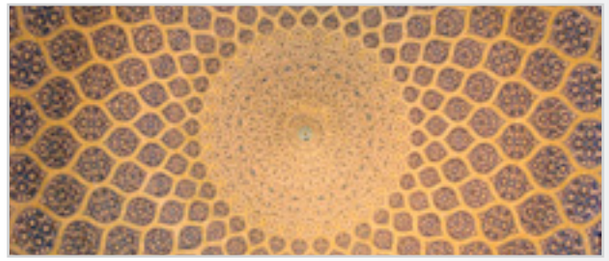
Shari'a Guided Operations

All our business activities are conducted in accordance with Islamic Shari'a laws – supervised by our Fatwa & Shari'a Supervisory Board (constituting of renowned Muslim scholars with in-depth experience in the fields of Investment, Economics and Shari'a).

Dr. Abdul Sattar Abu Ghuddah - Chairman
Sheikh Nizam Yaqubi - Member
Sheikh Osaid Adeeb Kailani - Member

Global Network, World-class Standards

Another unique feature that sets us apart from our peers is that we voluntarily review all our company operations to ensure they meet the latest international best practices in the industry. This review is conducted by internationally-renowned industry experts. Our close relationship with a world-class panel of reinsurers helps us provide guaranteed services no matter what the requirement.



CEO's message

Abu Dhabi National Takaful Co. P.S.C (Takaful) is a major player as a Takaful insurance solutions provider.

However, with insurance penetration rates in the Middle East being one of the lowest in the world (only one percent per capita expenditure, as compared to nine or ten percent in developed markets), the task ahead of us is a much larger one; one we cannot achieve without constant improvement and innovations in our products, services, processes and other elements of your overall experience as a customer.

With our team of industry experts and a panel of international reinsurers, I can assure you of our commitment to bring you the best-in-class Takaful insurance solutions designed to meet the highest level of quality while providing you with the best value for money.

In our efforts to reach you & address your ever-changing needs, we utilize a multitude of distribution channels to include, direct dealings as well as via intermediaries, bancassurance (banctakaful) and affinity groups.

We are also guided continuously by our Shari'a Supervisory Board at every step to insure your complete peace of mind.

To our investors, I can tell you that despite difficult market conditions, we expect to post a good level of returns with our focused and segmented approach.

To conclude, all of us here look forward to providing you with products and services that fulfill your every need.

Sincerely,
Osama Abdeen
CEO

Board of Directors

Mr. Khamis Buharoon - ***Chairman***

Mr. Khaled Deemas Al Suwaidi - ***Vice Chairman***

Mr. Naser Al Mur Al zaabi - ***Director***

Mr. Dafer Farouq Luqman - ***Director***

Mr. Syed Aamir zahidi - ***Director***

Mr. Khalifa Abdulla Khamis AL Romaithi- ***Director***

Mr. Khalid Ali Al Mansoori ***- Director***

Management Team

CEO Office:

Chief Executive Officer

Mr. Osama Abdeen BA (Law) ACII

Email: osama.abdeen@takaful.ae

Prior to Joining Takaful, Osama has worked in the insurance sector for more than 20 years with different companies in Jordan, U.K and the U.A.E. More recently, Osama was the Senior Vice President Commercial Lines, Marine and Energy in AIG Chartis Middle East, Mediterranean and South Asia region; he was at the forefront of their development, and has been instrumental in establishing and leading the AIG Middle East regional operations. Osama has a degree in Law, and is an ACII from U.K.

Manager - CEO Office

Mrs. Sara Al Absi

Email: sara.alabsi@takaful.ae

Phone (direct)**:** +971 2 410 7701

Fax: +971 2 410 7710

Deputy CEO - Technical Affairs

Mr. Nazih Haidar

Email: nazih@takaful.ae

CFO - Finance Dept.

Mrs. farah Arakji

Email: Farah.arakji@takaful.ae

AGM-Business Development

Mr. Bilal Mahmood

Email: bilal@takaful.ae

Manager - Al Ain Branch

Mr. Samer Halimeh

Email: Samer.Halimeh@takaful.ae

Snr. Manager, H.R & Admin.

Ms. Manal Sharrawi

Email: manas@takaful.ae

Senior Manager of Technical & Reinsurance

Mr. Syed Abbas

Email: S.Shah@takaful.ae

Head of Dubai & Northern Emirates

Mr. Arjun GC

Email: Arjun.GC@takaful.ae

What is Takaful?

The Takaful Insurance is founded on the cooperative principle and on the principle of separation between the funds and operations of shareholders, thus passing the ownership of the Takaful (Insurance) fund and operations to the policyholders.

How General Takaful Works

General Takaful refers to the Islamic concept where you contribute a sum of money to a Takaful fund in the form of participative contribution (tabarru).

You undertake a contract (aqad) to become one of the participants by agreeing to mutually help each other, should any of the participants suffer any form of misfortune, either arising from death, permanent disability, loss, damage or any other such misfortunes as covered under the Takaful you personally undertake.

The contribution collected from the policyholders are considered as donations and they constitute the Takaful fund from which all claims are reimbursed.

At the end of each financial year, after deduction of expenses, any remaining cash surplus will not be retained by the company or its shareholders, but returned to the policyholders in the form of cash dividends or distributions.

The Investment assets representing the Takaful fund that accumulate over the retained reserves, surpluses and provisions are invested by the shareholders who manage the company on behalf of the policyholders. The shareholders are rewarded with a percentage of the profit on these investments.

Wakala & Mudarabah Model (Hybrid Model)
A combination of the principal – agent (Wakala) and principal – manager (mudarabah) arrangement. Wakala is used for underwriting activities and mudarabah is used for investment activities.

Takaful Products & Services

Are you looking to protect your home, car, holiday, medical expenses, business, contract, ship, cargo or anything else? How about ensuring there is a safety net for your family when you are no longer around? We can provide you with the right cover you want. All our General Takaful products are designed keeping your best interest in mind. After all, it is your peace of mind that makes the difference when providing insurance with an Islamic perspective.

Our Products & Services include:

- Motor Takaful Cover
- Property Takaful
- Engineering Takaful
- Marine Cargo Takaful
- General Accidents:
    - A. Personal Accident Takaful
    - B. Banker's Blanket Takaful
    - C. Money Takaful
- Liability Takaful
    - A. Public Liability Takaful
    - B. Professional Indemnity Takaful
    - C. Directors & Officers Cover (D&O)
    - D. Workmen's Compensation Takaful
- Group Term Takaful (Family/Life Takaful Insurance)
- Medical Takaful
- Bancassurance (Bancatakaful) & Financial Services

Motor Takaful Cover

Car Auto Insurance

We offer motor Takaful policies directly to private individuals and fleet insurance to companies.

Comprehensive Motor Takaful Cover

1.Loss or Damage to the Insured vehicle

This section Provides Indemnity for loss of and/or damage to the insured vehicle, its accessories and spare parts whilst thereof:

- By accidental collision or overturning
- By burglary or theft
- Fire
- By malicious act of any third party

2.Third Party Liability (TPL)

This section provides Compensation (In accordance with the U.A.E motor vehicle licensing regulations) towards insured and or driver's Legal Liability to Third Parties arising from the use of the insured vehicles in respect of:

- Death of or bodily injury to any person including the passengers in the vehicles except the insured or the driver at the time of the accident and their families and the employees of the insured.
- Damages for materials and property except those owned by the insured or the driver.

Additional free covers benefits:

- Coverage for 13 months without extra premium
- Availability of No Claim Discounts
- Free Roadside Assistance
- Free Accident Towing Service
- Free Mechanical breakdown in towing service
- Free battery boosting
- Free Flat Tyre Fixing
- Free Fuel delivery
- Free Look-out Service
- Free Rent-A-Car for 24HRS in Conjunction with accident
- Free car Registration — One a year

Orange Card

This is a unified insurance scheme which is required by vehicles traveling from one Arab country to another, it covers TPL as per the prevailing laws of the country where the accident has taken place. It is equivalent to the "Green Card" in Europe.

Additional optional benefits:

- Agency Repair condition can extend up to 3 years subject to no-claims during the previous policy years
- Personal Accident benefits to insured and/or driver and their family members and/or insured's employees
- Legal Liability to driver's household members and passengers including insured's employees
- Protection for Personal Belongings
- Emergency Medical expenses
- Natural Perils
- Increased 3rd Party Property Damage limit
- Off Road coverage (for 4WD only)
- Replacement/Rent-a-Car — In conjunction with an accident for period of 7 days with an excess of 1 day
- Oman Extension covers

Property Takaful

Looking to protect your home or workplace from sudden and unforeseen dangers? With six different plans to choose from, we are sure you will find a perfect match.

Our Property Takaful plans include:

Fire & Allied Perils Takaful
Protection against fire & natural disasters

Key Features:

- Takaful Policy designed to cover insured properties whilst at specified locations.
- Providing coverage against Fire, Lightning, Earthquake, Storm, Tempest, Flood, Bursting & Overflowing of Water Tanks and Apparatus, Impact Damage, Aircraft Damage, Riot & Strike, Malicious Damage and Explosion.
- Various extensions in coverage are available upon request.

Property (All Risks) Takaful
An all-inclusive risk protection plan

Key Features:

- Takaful Protection for accidental physical loss or damage to insured property in addition to the above Fire & Allied Perils and also includes Burglary cover / extension.
- Provides coverage for the widest of mishaps as compared to any other cover with fewer exceptions.
- Various extensions in coverage are available upon request.

Business Interruption Takaful
A solution to cover your business against unforeseen circumstances.

Key Features:

- This coverage is provided as an optional add-on to Fire & Allied Perils or Property (All Risks) Takaful to help businesses survive in case of an unforeseen catastrophe.
- Provides coverage for loss of Net Profit and continuous expenditure towards Standing Charges and reasonable increased cost of working incurred to avoid the reduction in turnover following a valid loss under the Fire & Allied Perils or Property (All Risks) Takaful Policy.
- The maximum indemnity period provided under the cover can be provided for up to 18 months.

Householder's Comprehensive Takaful
Your home is now a safe haven

Key Features:

- This policy protects your home and its contents against any losses.
- Also covers Liability to the Third Party (Bodily Injury to persons, including death and damage to property).

Jeweler's Block Takaful*
Hotelier Takaful*

*For more information, please visit
www.takaful.ae

Engineering Takaful

Looking for protection against complex risks faced by your machinery, plants, and contracts? Our Engineering Takaful cover is backed by claim experts who will help maintain the momentum of your business – minimizing your downtime to help complete projects on budget and schedule.

Our Engineering Takaful covers include:

Contractor's All Risks (CAR)

An all-inclusive risk protection plan for Contractors.

Key Features:

• This policy consists of two sections to cater for all contingencies associated with contract works:

1. Material Damage - covers loss or damage to contract works and other related facilities.
2. Third Party Liability - covers legal liabilities to third parties arising out of accidental bodily injury or property damage in connection with contract works.

• Get Takaful protection throughout the construction period, followed by a maintenance period.

Erection All Risks (EAR)

EAR plan designed for installation projects.

Key Features:

• This cover is designed for projects where the value of the Electrical / Mechanical assets dominates the Contract Value.

• Get comprehensive and adequate protection against all the risks involved in the erection of machinery, plant and steel structures of any kind.

• This cover consists of two sections to cater for all contingencies associated with contract works:

1. Material Damage - covers loss or damage to contract works and other related facilities.

2. Third Party Liability - covers legal liabilities to third parties arising out of accidental bodily injury or property damage in connection with contract works.

Contractor's Plant & Machinery Takaful
Protection for your Mobile Plant, Equipment and Machinery against unforeseen losses

Key Features:

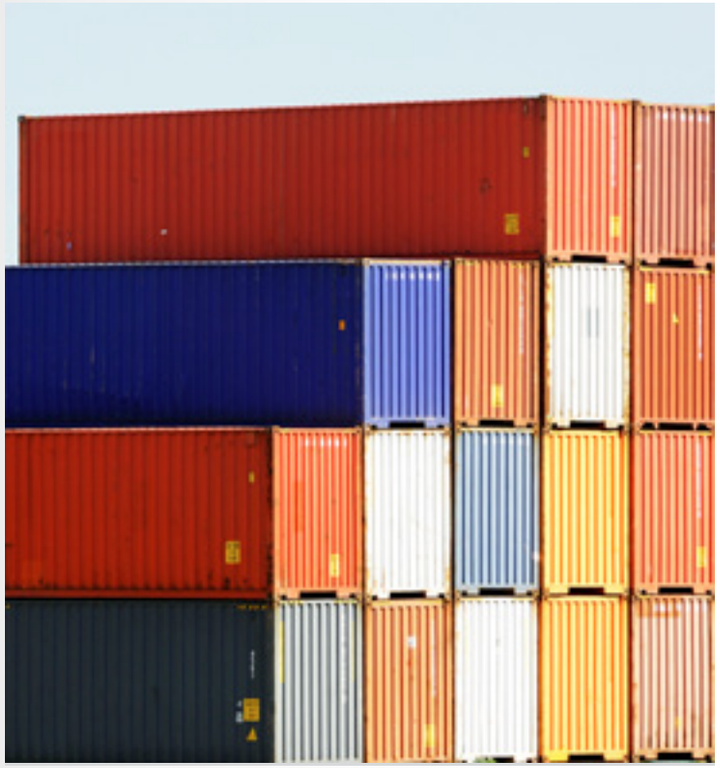
• This policy is designed for Mobile Plant, Equipment and Machinery used in construction sites against sudden, accidental and unforeseen loss or damage but excluding mechanical/electrical breakdown.

Electronic Equipment Takaful*
Deterioration of Stocks Takaful*
Boiler & Pressure Vessel (BPV) Takaful*
Advance Loss of Profits (ALOP) Takaful*

*For more information, please visit
www.takaful.ae

Marine Cargo Takaful

Our Marine Takaful plan covers you from your cargo to hull to people on board.



Our Marine Takaful portfolio includes:

Marine Cargo Takaful
Complete protection when carrying full load by sea, air or road

Key Features:

- This policy covers loss or damage of your goods transited by air, sea or road.
- You can also get tailor made Marine Cargo policies to match your particular business requirements.
- Under cargo section we can provide covers for different risks such as

1. Marine Cargo
2. War & Strikes Risks
3. Land Transit
4. Project Cargoes

Marine Hull Takaful - Commercial
Looking to protect your marine transport fleet?

Key Features:

- Get protection for cargo vessels of all kinds: tugs, supply vessels, dredgers etc.
- Covers both vessels - those operating in blue waters as well as those in relatively protected inland / coastal waters.

Marine Hull Takaful

A solution that offers complete peace of mind when feeding your passion for the sea

Key Features:

• Get protection for Pleasure crafts, Motorboats, Jet Skis, Yacht, Sailing boats or other similar properties used for private pleasure.

• The policy can be extended to include:

1. Out board motor dropping off
2. Liabilities to and from water skiers
3. Personal effects
4. Other machinery on board (Motors & Connections)
5. Medical expenses

Aviation Takaful

A solution that covers your aircrafts, passengers and liability for cargo against unforeseen incidents

Key Features:

• Get protection for all types of Aviation including (but not limited to) :

1. Aircraft Hull and Liabilities Takaful including Passenger, Cargo and Third Party.
2. Aircraft Hull War and Allied Perils.

*For more information, please visit **www.takaful.ae**

General Accidents:

A. Personal Accident Takaful
B. Banker's Blanket Takaful
C. Money Takaful

A. Personal Accident Takaful
Protection for your family in case an accident strikes unexpectedly

Key Features:

- This policy covers any loss caused by accidents including Bodily Injury, caused solely and directly by violent, accidental, external and visible means.
- Also includes coverage for the following incidents:
    1. Death: The Capital Sum (i.e. maximum lump-sum a policy will pay) is insured.
    2. Permanent Disability: percentage of Capital Sum insured, graded as per the Continental Scale (international measure for payment of benefits used for personal accident claims).
    3. Temporary Total Disability from engaging in or giving attention to any profession or occupation: percentage of Capital Sum Insured per week or a fixed amount not exceeding the actual weekly salary will be paid.
- Accident–related medical expenses are also covered
- The insured person should be between 18 to 65 years of age.
- The cover can be provided to individuals as well as groups.

B. Banker's Blanket Takaful
Looking for a customized solution for your financial institution?

Key Features:

• This policy covers a number of insuring clauses which can be availed of in whole, or be tailor-made to fit the bank's specific needs.
• The following are the insuring clauses:
    1. Infidelity of Employees
    2. On premises
    3. In-transit
    4. Forgery and Alteration
    5. Securities
    6. Counterfeit Currency
    7. Office and Contents
• As an addition (rider), you also get Takaful protection against Electronic Computer Crime and Professional Indemnity.

C. Money Takaful
Secure your cash management process

Key Features:

• This policy covers loss of money whilst on the premises during business hours, whilst in a locked Safe out of business hours and whilst in transit between specified locations by authorized employees.

Liability Takaful

A. Public Liability Takaful
B. Professional Indemnity Takaful
C. Directors & Officers Cover (D&O)
D. Workmen's Compensation Takaful

A. Public Liability Takaful

Protect your business against accidental damages to third parties

Key Features:

• The policy covers legal liability for Accidental Property Damage of and/or Death/ Personal Injuries to Third Parties arising out of operation of an insured business.

B. Professional Indemnity Takaful

Protection against professional lawsuits and payments to claimants

Key Features:

• The policy provides protection against professional negligence which could lead to Bodily Injury or Property Damage to third parties for which the insured person can be held legally liable. Examples of this include indemnity for Consulting Engineers & Architects, Professional Indemnity for Accountants and Medical Malpractice Takaful (for Medical Practitioners).

C. Directors & Officers Cover (D&O)

Our Directors and Officers Liability Takaful protects executives from liability arising from their actions (or inaction) in their corporate or organizational capacities.

Key Features:

• Response to claims of alleged errors in judgment, breach of duty, or other wrongful acts committed by the Directors and Officers in their capacities as such.
• A Directors and Officers policy provides coverage for claims arising from the "wrongful acts" of any persons while serving in their capacity as directors or officers, including any act, error, or omission in their capacity as directors or officers.
• Covers Liability of Directors and Officers in their personal capacity.
• Coverage for Contractual and Business requirements.
• Protects the organization.
• Needed to attract capable Directors and Officers.

Workmen's Compensation Takaful

Our Workmen's Compensation Takaful solution offers complete peace of mind when thinking about employees' (and labourers') liabilities in case of injuries or death.

Key Features:

- This policy provides coverage for employees and labourers' wages in case of injury / death during employment.
- This policy covers the following incidents:
    1. Occupational Death: Workers can be indemnified for up to 24 months of their last remuneration before death (subject to a minimum of Dhs.18, 000/- and maximum of AED 35,000).
    2. Partial / Permanent Disability: A percentage of Death benefits (as per UAE labour law in force) shall be provided.
    3. Loss of Wages: Indemnity shall be provided to employer based on basic salaries / wages.
    4. Medical Expenses: Treatment is confined to local government or public medical centre and expenses are reimbursable.
- You can also protect your company against claims made by employees under Common / Shari'a Law up to a selected limit of covers which generally goes up to a maximum of AED 200,000/- (Employer's Liability Takaful).
- You can also extend this cover to include accidents occurring within the territorial limits but outside duty hours (in line with the benefits payable under the UAE Labor Law).

Family Takaful (Group Term Takaful)

When employees are like family, their families need care too.

Employee retention and motivation are probably the key challenges that employers face in a competitive work environment. It is important to get the employees to focus on their job and remain committed for long term. Employees work with a lot of dedication when they believe their organization truly cares about their well-being. Group Term Takaful solutions address employees' needs of Takaful life insurance coverage providing peace of mind while ensuring their families in case they are no longer there to support them.

Key Features:

- A low-cost, easy to administer policy that can be renewed annually. A single master policy for all employees of the group.
- Flexibility that shall provide the optimal plan suiting the coverage needs. Takaful cover can be uniform or grade linked with designations, length of service or salaries.
- Adds value to Takaful plan by adding additional benefits.
- Easy administration: new members can join and outgoing members can leave the scheme at any time with premium adjustment.
- Lower group rates as compared to individual Takaful insurance.
- Most employees are covered without any evidence of health.

Supplementary Takaful Benefits

Abu Dhabi National Takaful Co. P.S.C Group Term Takaful Scheme gives employers the facility to tailor the package to their specific needs by choosing from a comprehensive range of additional/supplementary Takaful benefits available. All covers are available on a 24-hours worldwide basis and covers both on-duty and off-duty risks.

Key Features:

- Accidental Death Benefit (ADB) - Double Indemnity
- Permanent Total Disability Benefit (PTD) due to Accident or Sickness
- Permanent Partial Disability Benefit (PPD) due to Accident or Sickness
- Temporary Total Disability Benefit (TTD) due to Accident or Sickness
- Medical Expenses Reimbursement Benefit (MER)
- Critical Illness Benefit (CIB)
- Passive War Risk Benefit (PWR)
- Repatriation Benefit

Service Standards

We have set up stringent service standards so that we may satisfy our customers consistently

- Preparation of quotations within 5 business days of quotation request from the customer
- Service response to most business queries within 3 business days
- Operational procedures to ensure optimal quality services
- Well-trained staff with strong Takaful/insurance background

*For more information on the data requirements, please visit our website: **www.takaful.ae**

Medical Takaful

Looking for a flexible, personalized Medical plan that is tailored to your needs? At Takaful, we ensure your peace of mind with:

- Flexibility
- Coverage with Exceptional reach
- Unparalled service
- HAAD Compliance

Key Features:

Medical Takaful covers the cost of Private medical treatment, such as the cost of hospitalization and surgery, if you are diagnosed with certain illnesses or have had an accident.

Medical plans

Our medical products are built on the principle of co-operation and mutual sharing of good or bad results. We believe that each customer is unique and their needs will vary one from another. Hence, schemes are tailor made for any segment of the market according to their needs and budgetary constraints.

Flexibility:

Get medical care anywhere - be it UAE, GCC & Middle East or anywhere else. Get access to a wide range of Local & International providers who submit bills directly to us for settlement ensuring a hassle-free experience for you.

Coverage with exceptional reach

Get coverage to a wide range of benefits which include:

- In-patient – Hospital accommodation, Surgical Fees, Surgical Appliances, Prostheses, Parent accommodation etc.
- Out-Patient – Consultation fees, Prescription Drugs, Diagnostic tests, Physiotherapy etc.
- Other Benefits – Maternity, Dental, Optical, Travel Extension, Medical Evacuation, Repatriatione etc.

We offer a carefully selected network of participating healthcare providers of over 2,000 prominent Hospitals, Healthcare facilities, Diagnostic centers & Pharmacies across the GCC & Middle East. We also have a strong network in South East Asia, Europe & North America for direct billing worldwide with round the clock hotline numbers in case of travel assistance & medical emergencies.

Unparalleled service

We have with us the best Third Party Administrator (TPA) to assist us in providing our customers with quality service. We field a team of highly efficient, experienced and qualified professionals with our TPA to run the 24/7 claims center.

Haad (Health Authority Of Abu Dhabi) Compliance

All our Products are registered with HAAD and are in line with the Laws of UAE.

Bancatakaful / Takaful Financial Services

At Abu Dhabi National Takaful Co. P.S.C, we are at the forefront of developing and managing bancatakaful relationships.

We take pride in being among the leaders in revolutionizing the bancatakaful business since 2005 where we have assisted our partner distributors in setting up platforms to become 'one stop shop' by providing innovative, customer oriented bancatakaful products catering to a diverse customer base of banks in the UAE through convenient and efficient service standards.

With our sound understanding of the business, we have extensive expertise in developing & executing bancatakaful strategies and a successful track record of providing Islamic insurance solutions to suit the needs of customers of banks, non banking financial institutions and affinity groups. Our efforts have resulted in us being recognized as one of the most forward thinking bancatakaful operators and the bancatakaful operator of first choice.

Awards & Recognitions

Abu Dhabi National Takaful Company PSC Receives Financial Strength Rating of A-' (Excellent) & Long-Term Issuer Credit Rating of a-' from A.M. Best.

In December 2015, Standard & Poor's Rating Services McGraw Hill Financial listed Abu Dhabi National Takaful Co. PSC among the best performing UAE Insurers in (RatingsDirect) publication.

Abu Dhabi National Takaful Co. PSC received several other coveted awards during 2011-2016 including 'Takaful Insurer of the Year' award for the fourth consecutive Year at the MENAIR Insurance Awards 2017,'Middle East Best Bancatakaful Operator' award at International Takaful Awards 2014, 'Takaful Operator of the Year 2013' at INSUREX Conference & Awards 2013 and 'Takaful Operator of the Year 2012' at INSUREX Conference & Awards 2012.

It was recognized amongst the 'The Top 500 Companies in the Arab world' and listed amongst the top 100 companies in the UAE by the Forbes Middle East during a prestigious awards gala dinner under the patronage of H.E Sheikh Nahayan Mabarak Al Nahayan Minister for Culture, Youth & Community Development, held in Abu Dhabi, UAE on Tuesday, 14 May 2013.

During 2012, Abu Dhabi National Takaful Co. PSC was honoured amongst the best insurance companies in the Middle East region ranking amongst the 'Top Executive Management in the Arab orld 2012' within the insurance sector by Forbes Middle East. Earlier, the company was named as the 'Best Bancatakaful Operator Middle East' at International Takaful Summit 2012 held in London, UK, after it won the same award at Takaful Leadership Awards 2011 held in London, UK.

Glossary of Terms

Continental Scale	An international unit of measure for payment of benefits used for accident claims.
(Insurance) Cover	The scope of services that the insurance provider is liable to pay for in case of a valid claim
Direct Billing (Medical)	This refers to a medical policy where the hospital or medical facility directly bills the insurance provider (instead of the customer having to pay the hospital and file a claim).
Takaful	A type of Islamic insurance, where members contribute money into a pooling system in order to guarantee each other against loss or damage.
Third Party Liability	Refers to situations where the insurer is supposed to pay for valid claims made by parties other than the insured person / entity.
Third Party Administrator	A TPA is an organization that processes insurance claims for a separate entity.
Underwriter	A company or other entity that administers the public issuance and distribution of securities from a corporation or other issuing body.
Mudaraba	A Mudaraba is an investment partnership, whereby the investor provides capital to another part/entrepreneur in order to undertake a business/investment activity. While profits are shared on pre-agreed ratio, loss of investment is born by the investor only. The Mudarib loses its share of the expected income.
Aqad	Legal relationship created by the conjunction of two declarations, from which flow the legal consequences with regards to the subject matter.
Wakala + Mudarabah Model (Hybrid Model)	A combination of the principal – agent (Wakala) and principal – manager (mudarabah) arrangement. Wakala is used for underwriting activities and mudarabah is used for investment activities.

Takaful in the news

For more news, please visit our website:
www.takaful.ae

الرؤية الاقتصادية الأربعاء 02 نوفمبر 2011

«تكافل» تقفز بأرباحها 31% إلى 21 مليون درهم

الرئيس التنفيذي لتكافل: 10 بالمئة النمو المتوقع لقطاع التأمين في 2011

علي أسعد - أبوظبي

توقع أسامة عابدين، الرئيس التنفيذي لشركة أبوظبي الوطنية للتكافل (تكافل) أن ينمو حجم سوق التأمين في الدولة هذا العام بنسبة 7.5 إلى 10 بالمئة، مقارنة بحجمه العام الماضي، لافتاً إلى أن النمو المتوقع يأتي رغم التحديات والصعوبات الاقتصادية التي تواجهها الاقتصادات العالمية، ورغم المنافسة الشديدة بين 60 شركة تأمين تعمل في السوق المحلي.

وأوضح أن هذا النمو يأتي مدعوماً من قبل الاقتصاد الوطني الذي يوفر فرص أعمال جيدة لشركات التأمين، مؤكداً تنامي أسواق التكافل عالمياً وفي المنطقة، مشيراً إلى دراسة لمؤسسات مالية مثل «إرنست اند يونغ» صدرت مؤخراً وأظهرت نمو سوق التكافل عالمياً بمعدل

عابدين: محفظة متوازنة تدعم النمو رغم المنافسة الشديدة

التي لاتزال تتمحور حول التركيز على الارتقاء بخدمة العملاء والمنتجات المعروضة، مع الأخذ بالاعتبار الحاجة المتنامية لحلول التأمين التكافلي.

وأضاف «تحافظ الشركة على محفظة متوازنة ومتنوعة من الخدمات تمنحنا فرصة فريدة لزيادة العائدات وتحقيق النمو المستدام على الرغم من الظروف الاقتصادية الصعبة السائدة والمنافسة الشديدة في هذا القطاع».

وتابع «إن هذه النتائج المتميزة تمثل مؤشراً على أننا نمضي بخطواتٍ ثابتة نحو تحقيق أهدافنا القصيرة والطويلة الأجل، وكما هو واضح في نتائجنا المالية، فإن الشركة قد تجاوزت بنتائجها المالية عن

الاتحاد

الاقتصادي

أرباح «أبوظبي الوطنية للتكافل» تنمو 39% خلال الربع الثالث

تاريخ النشر: الأربعاء 02 نوفمبر 2011

الاتحاد

حققت شركة أبوظبي الوطنية للتكافل صافي أرباح خلال الربع الثالث من العام الجاري بلغ 11,4 مليون درهم درهم للربع الثالث من 2010 بنمو 39%، بحسب بيان صحفي للشركة أمس.

وحققت الشركة أرباحاً فنية خلال الربع الثالث من 2011، بلغت 16,4 مليون درهم بالمقارنة مع 12,1 مليون درهم للربع الثالث من 2010، بنمو 37%.

MIDDLEEAST INSURANCE REVIEW

e/Weekly Vol III Iss

UAE: ADNT's profit rise 31% for 9M11

Abu Dhabi National Takaful (ADNT) has posted a 31% rise in net profit to AED21 million (US$5.7mln) in the first nine months of the year, while its total takaful contributions of AED164.4 million has surpassed that for the whole of 2010, the company said in a statement.

الإمارات اليوم

21 مليون درهم صافي أرباح «أبوظبي للتكافل» في 9 أشهر

التاريخ: 02 نوفمبر 2011

أعلنت شركة أبوظبي الوطنية للتكافل، عن صافي ربح خلال الأشهر التسعة الأولى من العام الجاري، بلغ 21 مليون درهم، مقارنة بـ 16 مليون درهم للأشهر التسعة الأولى من عام 2010، ما يمثل نمواً بنسبة 31٪.

وأفادت في بيان صدر منها أمس، بأنها حققت أرباحاً فنية للفترة المنتهية في 30 سبتمبر 2011 بلغت 35.2 مليون درهم، مقارنة بـ 29.9 مليون درهم للفترة المنتهية في 30 سبتمبر 2010، ما يمثل نمواً بنسبة 18٪.

Contact us

Toll Free: 800 2244

Abu Dhabi

Head Office: Al reem Island, Marina Square
P.O. Box 35335, United Arab Emirates
TEL: +9712 410 7700
FAX: +9712 410 7800

Muroor

P.O. Box 35335, United Arab Emirates
TEL: +9712 449 2504
FAX: +9712 449 2506

Khalifa Street

P.O. Box 35335, United Arab Emirates
TEL: +9712 626 2727
FAX: +9712 626 0777

Al Ain

Al Murabbaa District, ADIB Building
P.O. Box 64166, United Arab Emirates
TEL: +9713 766 4400
FAX: +9713 766 0555

Muroor

P.O. Box 64166, United Arab Emirates
TEL: +9713 7811566
FAX: +9713 7811244

Dubai

Business Point Building, Port Saeed, Al Ittihad Road, Deira
P.O. Box 53389, United Arab Emirates
TEL: +9714 210 8700
FAX: +9714 210 8777