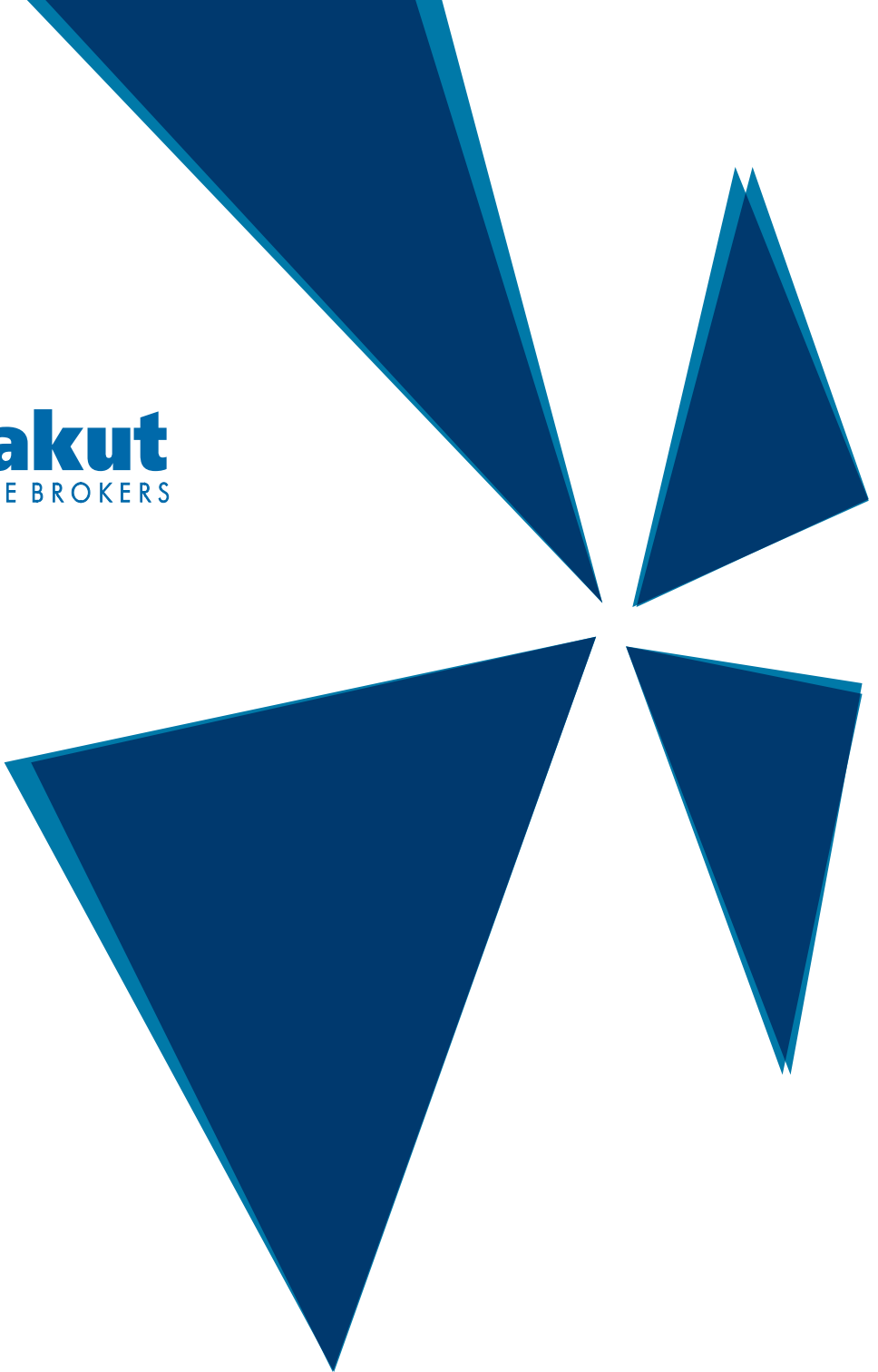




**Malakut**  
INSURANCE BROKERS





# MILESTONES

2013 - Swiss Financial Market Supervisory Authority (FINMA) issued a license for the Malakut office in Switzerland

2012 - Malakut Insurance Brokers (Asia) Ltd started operations in Kuala Lumpur, Malaysia with a focus to develop business in South-East Asia

2011 - Set up of Malakut Trade Credit Insurance Brokers providing brokerage services for trade credit and political risks insurance. Malakut Insurance Brokers JLT received its license in the Dubai Free Zone

2010 - Malakut Corredores De Reaseguros S.A. is established in Panama City

2009 - Malakut Insurance Brokers LLC opened in Dubai, UAE aiming developing business in the Middle East and Africa

2008 - Establishment of Malakut Constellation Insurance Brokers (insurance service for space risks, military industrial sector and high technology industry)

2007 - Malakut is granted the first ever license for insurance and reinsurance broking services in Russia

2006 - Representative office of Malakut in Hanoi, Vietnam is opened

2005 - SP-Malakut Insurance Brokers is established in Almaty, Kazakhstan

2004 - Malakut is the first broker in Russia to buy protection for its professional indemnity

2003 - Company enters the UNIBA Partners (that time International Insurance Brokers Association)

2002 - Malakut Assistance Company set up providing assistance services on motor insurance claims handling

2001 - Office in Kiev, Ukraine is established

2000 - Launch of Moscow operation

1999 - Malakut Insurance Brokers CJSC is registered in Russia

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# CEO MESSAGE

At the very outset let me thank you for your interest in Malakut's illustrated brochure. We sincerely appreciate this opportunity to highlight to you the capabilities of our team and the services we can offer.

The purpose of this brochure is to get you acquainted briefly with who we are, where we are, what we do and how we can be helpful to you and your businesses.

Malakut Group is a team of like-minded and energetic people all over the globe constantly working to build perfect risk-management, insurance and reinsurance services for its clientele.

Our offices in Dubai represent the Group's interests in two very important markets - Middle East and Africa (MEA). MEA countries continue to demonstrate impressive economic growth today and therefore properly arranged risk-management and insurance are particularly essential to secure assets, investments, capitals and interests.

Malakut is pleased to offer a large variety of insurance and risk-management services to protect businesses operating in aviation, space, oil & gas, power, maritime, infrastructure development, mining, agriculture, railway and road transport, trading industries as well as reinsurance services to insurance and reinsurance companies.

As part of that commitment to our clients we at Malakut understand and recognise the need to have a properly qualified and trained team of valuable staff whom will provide you with the correct solution at a competitive price. To that end we continuously invest in relevant education and training for all our staff members. We treat with utmost respect the local peculiarities of every nation. We build solid bridges between our clients and risk carriers. We always aim to become your partner for the long run.

Give us a chance to be your reliable guide into a magical world of insurance and reinsurance and we are confident that we will not disappoint you.

Yours sincerely,

**Rinat Mustafin**  
**CEO - Malakut Insurance Brokers, Dubai**



# OUR VISION

We aspire to be among the top 3 corporate insurance and reinsurance brokers in the Middle East & Africa in terms of revenue and profit by demonstrating a steady growth.

We aspire to have a strong and unique spirit and to be the customers and employees first choice.

# OUR VALUES

- **Quality** - working towards the achievement of the highest standards of quality, reliability & professionalism.
- **Productivity** - focusing on accomplishments and measurable results.
- **Excitement** - experiencing a high degree of energy and enthusiasm in the course of our work.
- **Continuous Improvement** - working consistently to enhance or upgrade products, services or processes.
- **Openness** - clear and direct two-way communications about goals, expectations, perceptions, business information and performance.
- **Teamwork** - close working relationship with a group, to work collaboratively toward common goals.
- **Perfect Service to Customers** - to exceed customers' expectations with the highest quality information or products, rapid delivery, and personal attention.

# KEY FACTS

- **14 years of successful operation and impressive growth at the insurance arena**
- **Leading insurance broker in Eastern Europe, Middle East and Africa**
- **Providing risk-management, insurance and reinsurance services**
- **A professional indemnity policy is in place to protect Malakut's liability towards its customers**
- **Offices in 8 countries all over the globe**
- **Team of more than 160 employees**
- **Over US\$1 billion of insurance premiums paid and over US\$600 million of insurance claims collected for the last 6 years**
- **Member of largest independent international broker's networks**



# PORTFOLIO BY REGIONS

Russia & CIS - 46%  
Middle East - 18%  
Europe - 15%  
Asia - 13%  
America - 5%  
Africa - 3%

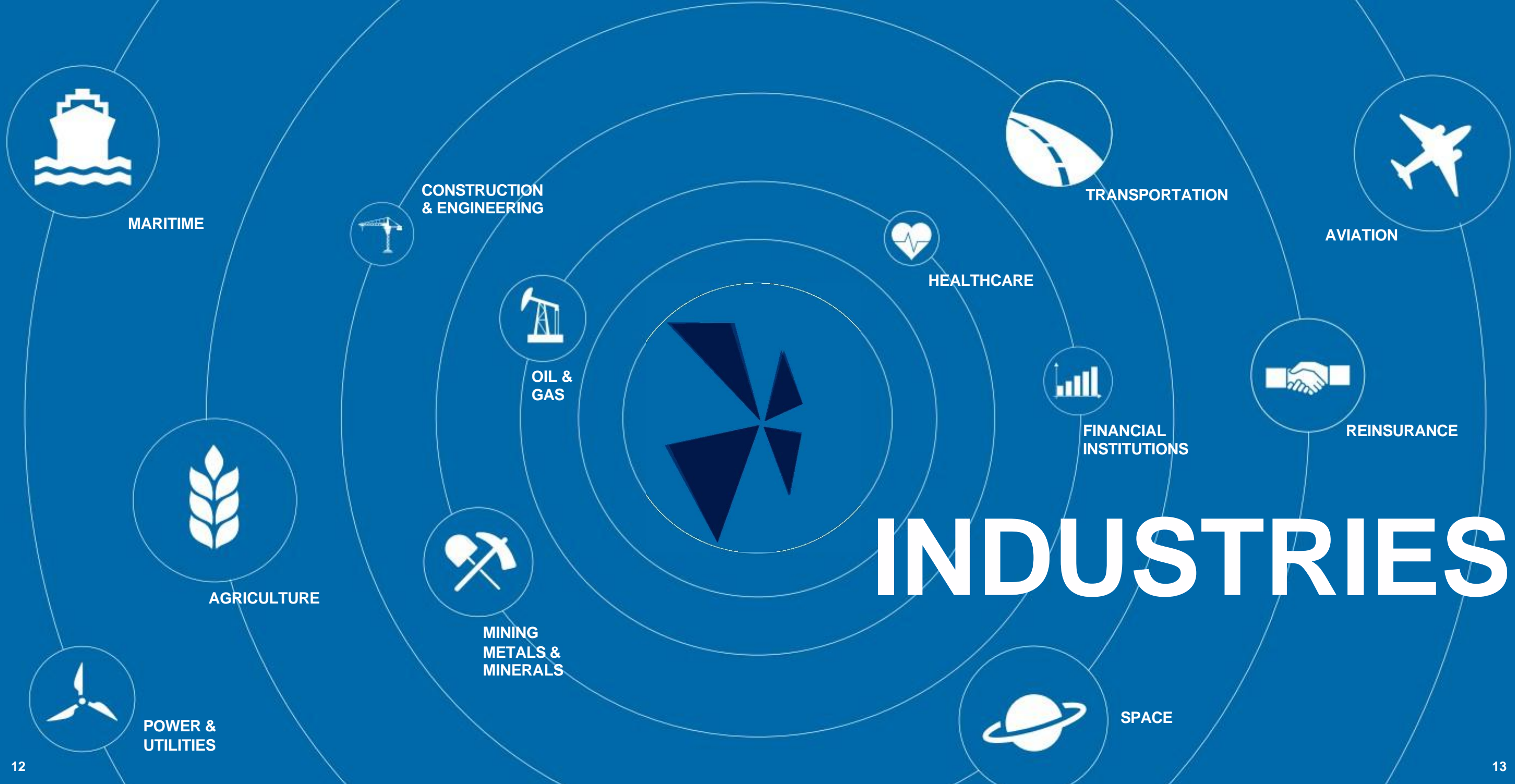


# OUR SERVICES

- A variety of risk-management solutions
- Providing various reports, feasibility studies and manuals related to insurance and risk-management
- Facilitation in presenting its customers to insurance and reinsurance worlds in the best way
- Risk marketing to get the best terms and conditions from reputable and reliable re/insurers
- Placing re/insurance on behalf of our customers
- All necessary documentation issuance and arranging an insurance premium flow
- Coordination of insurance claims settlement process representing a client's interest at all times
- Negotiations with various parties involved (such as financiers, lawyers, authorities and others) on behalf of our customer
- Providing our customers with up-to-date information about the insurance world

# OUR PRODUCTS

- High Net Worth Individuals (HNWI) Insurance
- "Perfect Product"
- Property and Casualty
- Group Health Insurance
- Personal Accident Insurance
- Trade Credit Insurance
- Kidnap and Ransom
- Loss of Use
- Loss of License and Income Protection
- War Risks Insurance





FLIGHT

SKY

AIRPLANE

PILOT

SAFETY

# AVIATION

*Did you know that...*

- Commercial airlines prohibit the carry-on of mercury thermometers because of the way mercury reacts with aluminium. If such thermometer were to break and spill on a plane, even a tiny amount of mercury could badly damage the plane's aluminium frame.
- Most planes flying internationally have their home country's flag painted on or around their tails. Generally, the flag is facing the proper way round on the left (port) side of the aircraft, and backward on the starboard side. Why? Because that's how it would look if a real flag were hoisted on a pole above the airplane during flight.





# ROCKET

# UNIVERSE

# SATELLITE

# GAGARIN

# INFINITY



# SPACE

*Did you know that...*

- The middle layers of space suits are blown up like a balloon to press against the astronaut's body. Without this pressure, the astronaut's blood would boil!
- The first person to sleep in space was Russian cosmonaut Gherman Titov on August 6, 1961.



FLAME

MONEY

PETROL

MACHINES

PLATFORM

## OIL & GAS

*Did you know that...*

- In the 1950s, Soviet engineers built a massive city in the Caspian Sea off the coast of Azerbaijan. It was a network of oil platforms linked by hundreds of kilometers of roads and housing 5,000 workers, with a cinema, a park and apartment blocks.
- The first pipelines were built in China in 500 B.C. The lines, made out of bamboo, moved gas which was used to make evaporated salt brine.





SOLAR CELL

ELECTRICITY

NUCLEAR

WIRES

# POWER & UTILITIES

*Did you know that...*

- If you traveled as fast as electricity (about 300,000 kilometers = 186,411.358 miles per second, the speed of light), you could go around the world 8 times in the time it takes to turn on a light switch.
- The first windmills were developed in Persia in about 600 B.C. but the first windmill to produce electricity was in Denmark in 1890.





SAIL

SHIP

SEA

ANCHOR

WAVES

# MARITIME

*Did you know that...*

- Water pressure at the deepest point in the ocean is more than 8 tons per square inch, the equivalent of one person trying to hold 50 jumbo jets.
- More than 90 percent of the trade between countries is carried by ships and about half of the communications between nations use underwater cables.







ARCHITECT  
DIGGER  
HELMET  
BURJ  
CRANE

# CONSTRUCTION & ENGINEERING

*Did you know that...*

- Japanese farmers, after removing the hulls from their rice crop and sorting out the white kernels, take the hulls from the leftover rice, mix them into a kind of paste, mold the substance into brick-shaped blocks, and build houses with them. Such buildings are known in Japan as “houses of rice skin”.
- A bridge built in Lima, Peru around 1610 was made of mortar that was mixed not with water but with whites of 10,000 eggs. The bridge, appropriately called the Bridge of Eggs, is still standing today.





SUKUK

CASH

POCKET

BANK

LOAN

# FINANCIAL INSTITUTIONS

*Did you know that...*

- Cattle are probably the oldest of all forms of money. Cattle as money dates back to 9000 B.C. Some cattle were still used as money in parts of Africa in the middle of the 20th century.
- A German labour court has ruled that a banksupervisor was unfairly sacked for missing a multi-million-euro error by a colleague who fell asleep during a financial transaction. The clerk was transferring 64.20 euros when he dozed off with his finger on the keyboard, resulting in a transfer of 222,222,222.22 euros. His supervisor was fired for allegedly failing to check the transaction.







GOLD

COAL ORE

DIAMOND

ROCKS

# MINING, MINERALS & METALS

*Did you know that...*

- At today's level of consumption, the average newborn infant will need a lifetime supply of 387 kg of lead, 352 kg of zinc, 598 kg of copper, 14,960 kg of iron, 9,715 kg of clays, 4,080 kg of salt, 775,643 kg of stone, sand, gravel and 33,110 kg of cement.
- Gold and copper were the first metals to be discovered by man, around 5000BC, and together with silver these three elements are found in a metallic state in the earth's crust.





FARM

CATTLE

RAIN

NATURE

# AGRICULTURE

*Did you know that...*

- The average cow produces 90 glasses of milk each day or about 200,000 glasses of milk in the cow's lifetime.
- There are about 7,000 cherries on an average tart cherry tree. It takes about 250 cherries to make a cherry pie, so each tree could produce enough cherries for 28 pies.





CARGO

SPEED

TRAINS

BRIDGE

RAILWAY

# TRANSPORTATION

*Did you know that...*

- Traffic jams are nothing new. In 45 BC, Rome banned all vehicles from within the city - and in other cities vehicles, including horses, were allowed only at night... because of traffic jams.
- One out of every two people in Denmark owns a Bicycle. In Northern Ireland there are more Bicycles than automobiles.





DOCTOR

VITAMIN

CHILD

APPLE

SPORT



## HEALTHCARE

*Did you know that...*

- The body grows about a third inch every night but shrinks to its original size the next day. Gravity makes the difference. In bed, the cartilage disk of the spine are relieved of gravity's down pull and expand, adding to body length. A prolonged absence of gravity such as that experienced in space can stretch an astronaut by an inch or two.
- The focusing muscles of the eyes move around 100,000 times a day. To give your leg muscles the same workout, you need to walk 80km every day.







RISK

PROTECTION

UNDERWRITER

BROKER

TRUST

# REINSURANCE

*Did you know that...*

- Insurance companies had to work together to find a solution to the challenge of large losses. So they devised a system called reinsurance whereby losses were distributed among many companies.
- There are few animals on Earth who work as well together as meerkats. Meerkats are highly social and charismatic mongooses that live throughout southern Africa. Famous for their togetherness these animals live in groups, they forage in a clan with one "sentry" on guard watching for predators while the others search for food or constantly barking to keep the others underground.







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BROKERS  
INSURANCE

t u k a l a M I

