

# Our Capabilities in the Middle East and Africa



**Gallagher**

Insurance | Risk Management | Consulting



Founded by Arthur J. Gallagher in Chicago in 1927, Gallagher has grown to be a leading provider of insurance, reinsurance, risk management, and consulting services in the world.

With significant international reach, our organisation employs more than 52,000 people globally. We have a reputation for doing the right thing, earned day by day for nearly a century, and bring an unmatched level of experience and industry knowledge to our clients, find the best solution and deliver with world-class service.

Through our worldwide operations and partnerships, Gallagher is helping international businesses of all sizes with their insurance, risk management, and advisory needs. Our strong international presence means we are able to offer exhaustive solutions and products globally. When you work with us, you open the door to innovative products, comprehensive service offerings, and impeccable customer service.

WELCOME TO GALLAGHER



\*As of Dec. 31, 2023

# Our Presence in the Middle East and Africa

In the Dubai International Financial Centre (DIFC), Gallagher offers clients a specialty and facultative business. Our office is located in the symbolic Gate Building in the heart of the DIFC, and from here we serve a broad base of clients from the vast geographic landscape that is covered from Dubai.

As the pendulum between east and west, and the gateway to some of the largest and fastest-growing economies in the world, Dubai allows us to link effortlessly with our hubs in London and Singapore to provide a seamless service to our clients.

Within our specialty business division, we have dynamic brokers with exceptional reputations, stemming from companies deeply rooted in the region. In the GCC and broader MEA region, clients are seeking alternative brokers for their insurance services and we intend to fill what is a substantial gap in the market.

**At Gallagher, we prioritise the motivation and happiness of our employees and we work to ensure that this cascades to the people and organisations with which we do business.**



## Energy, Power, and Renewables

Gallagher's Energy, Power, and Renewables team is comprised of experienced insurance, risk management, and consulting specialists.

We combine in-depth knowledge with broad expertise to provide tailored risk management solutions to our clients.

The team, located in the Dubai International Financial Centre (DIFC), possesses an in-depth understanding and experience of the energy industry with broad risk advisory and (re)insurance broking services capabilities.

We support a wide range of clients in the region, including O&G companies, contractors, developers, IPPs, joint ventures, and financiers, by proactively addressing the ever-evolving risk landscape inherent in their businesses and the sectors in which our clients are looking to expand or operate. Gallagher DIFC is the preeminent risk advisor to the energy, power, and renewables sector in the region, pushing the boundaries beyond traditional insurance coverage solutions.

We're continuously innovating which ensures our clients' coverage is best-in-class and relevant to their ever-evolving business needs. With experience ranging from arranging and managing insurance programmes on behalf of independent companies, to representing some of the world's largest players, Gallagher's Energy, Power, and Renewables team have you covered.

Our Specialty team  
is made up of

**1,300+**

specialists globally.

## Energy, Power, and Renewables (continued)

### WHAT WE OFFER

#### Upstream energy

- Exploration and production (Onshore and Offshore)
- Physical damage
- Loss of hire
- Control of well
- Seepage and pollution
- Business interruption
- Loss of production income
- Third-party liabilities
- Offshore construction
- Delay in start-up
- War, terrorism, and political risks
- Decommissioning
- Protection and indemnity
- Offshore and onshore contractors facilities business

#### Midstream and downstream energy

- Property damage (all risks)
- Machinery breakdown
- Business interruption
- Contingent business interruption
- Increased cost of working
- Critical natural catastrophe
- Third-party liability
- Sabotage and terrorism, and political risks
- Weather derivatives
- Offshore and onshore contractors facilities

#### Power generation

##### (conventional and renewable)

- Property damage (all risks)
- Critical natural catastrophe cover
- Sabotage and terrorism
- Machinery breakdown
- Business interruption
- Contingent business interruption
- Third-party/excess liabilities
- Weather risk parametrics (wind/solar/hydro)
- Cyber risks
- OEM warranty backstop (solar, BESS, wind)

### WHO WE WORK WITH

- Power generation companies
- Renewable energy companies
- Institutional investors
- Oil and gas companies
- Contractors
- Project developers
- Joint ventures
- Financiers



### CONNECT WITH US

#### Corey Tidey

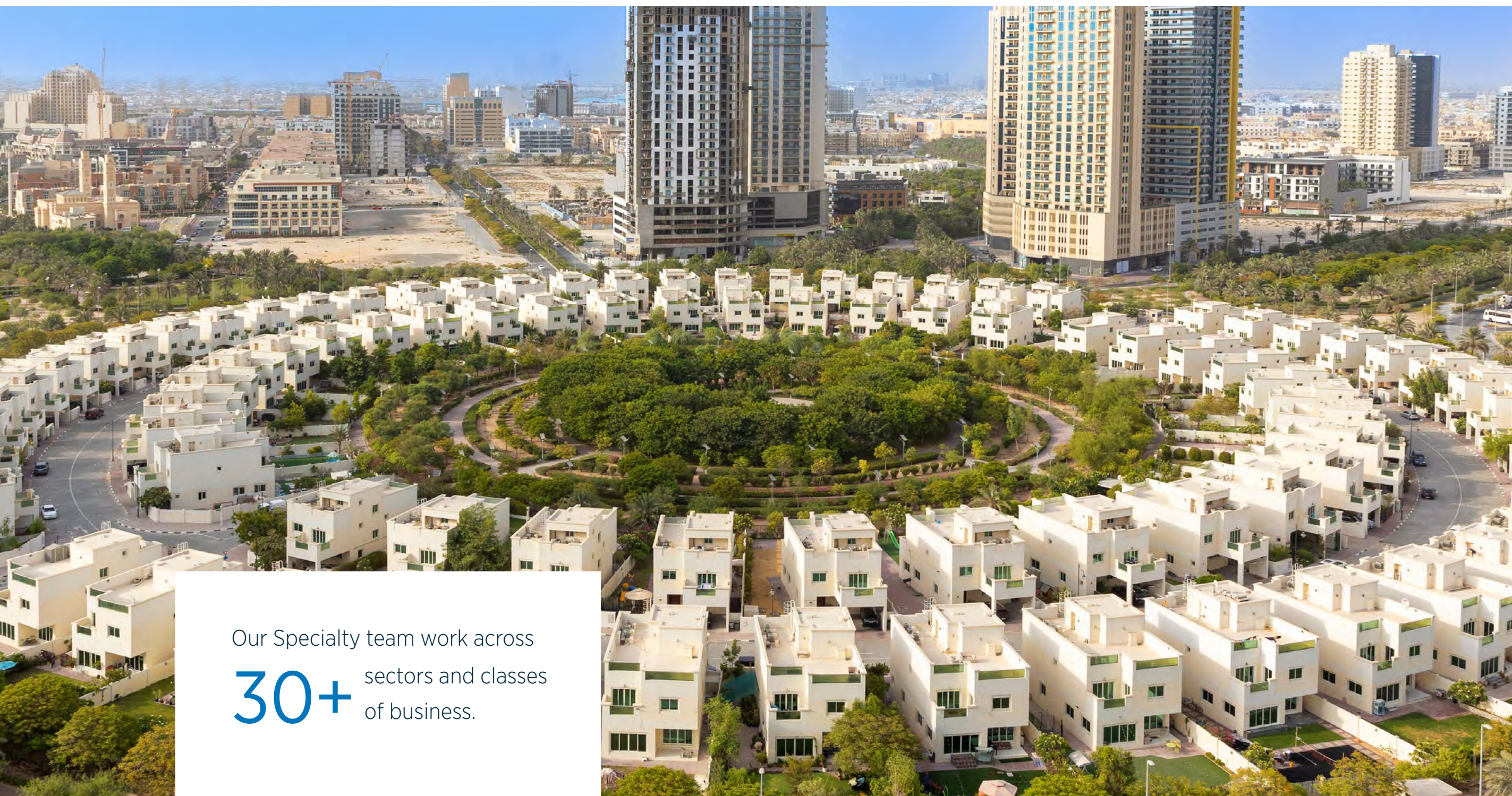
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# Property

Our committed property insurance and risk management specialists are here to help you develop a risk management programme for your property, regardless of its scale, occupancy, and complexity.

Our dedicated Property team combines their extensive knowledge and experience, a wide-ranging product portfolio, and their long-term relationships with both regional and international underwriters. Together, we work closely with you to create a tailored property risk management programme that addresses the unique needs of your organisation.



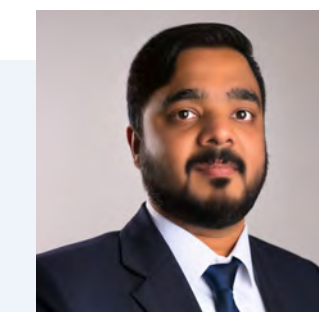
Our Specialty team work across  
**30+** sectors and classes  
 of business.

## WHAT WE OFFER

- All-risks property damage
- Fire and allied perils
- Business interruption/loss of income
- Plant and machinery breakdown
- Industrial all-risks
- Difference in conditions (DIC)
- Deductible buydown
- Shared/layered programmes
- Non-proportional placement

## WHO WE WORK WITH

- Property owners and management companies
- Real estate companies
- Residential and commercial buildings
- Religious and educational entities
- Hospitals
- Shopping centres
- Hospitality businesses
- Hotels and restaurants
- Retail businesses
- Airports
- Financial institutions
- Telecommunications
- Warehousing
- Food and beverage distributors
- Manufacturers
- Furniture
- Automobile
- Industrial manufacturing: Low to high hazard risk
- Heavy industries: Aluminium, steel, paper, plastics, paint, chemical plants, desalination plants, and pharmaceuticals



## CONNECT WITH US

**Arun Ramdas**

Divisional Director — Property and Construction

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# Construction

Construction is an essential industry for the Middle East's economic landscape, driving investment, employment, and infrastructure development.

Our dedicated team is committed to delivering the highest quality risk transfer plans and client servicing. We collaborate with key stakeholders on projects of all sizes, ensuring that our services meet the unique needs of our client base, including international, regional, and other leading contractors and developers.

With 35 years of combined experience in construction insurance and risk management, Gallagher is here to help design and implement a tailored risk management programme aligned to your strategic objectives, aiming to lower your total cost of risk.

## WHAT WE OFFER

- Construction all-risks (CAR)/erection all-risks (EAR)
- Midterm CAR/EAR cover
- Contractors' plant and equipment
- Civil engineering completed risks
- Delay in start-up/advance loss of profits
- Environmental/pollution liability
- Operational all-risk
- General/third-party liability
- Project cargo and cargo delay in start-up
- Pre-handover operational cover (Engineering Standstill Risk Insurance)
- Inherent defect insurance (IDI)/decennial liability

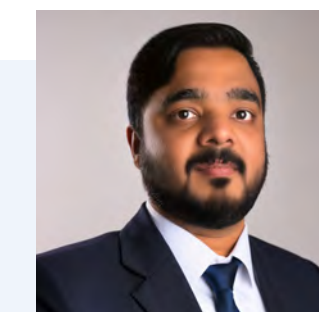
## WHO WE WORK WITH

- Governments and local authorities
- Regional and international contractors and developers
- General contracting and subcontracting
- Engineers and architects
- Specialised trade groups
- Financiers and project sponsors
- Project owners across a range of industries

Our Construction team has

# 35 years

combined experience in construction insurance and risk management.

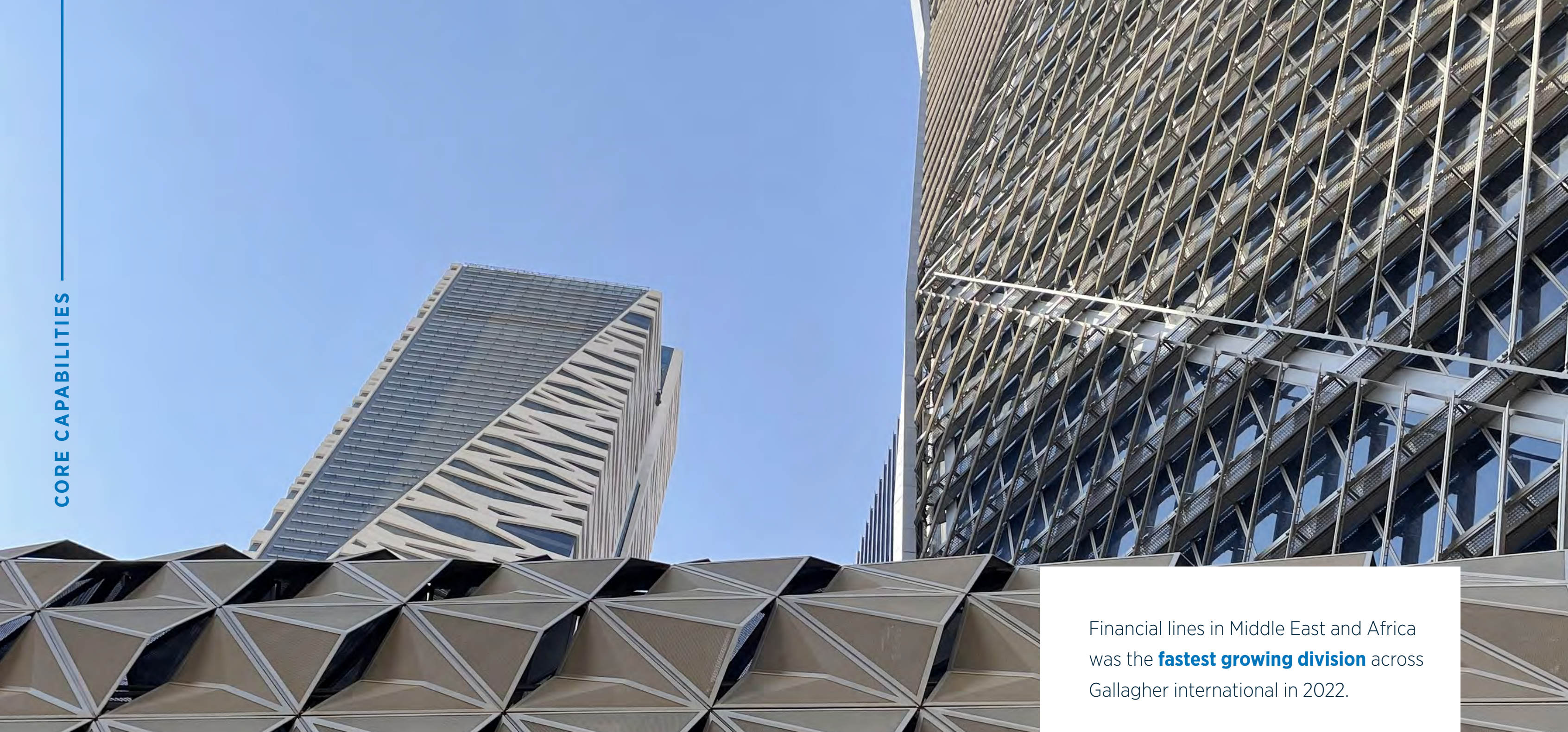


## CONNECT WITH US

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Divisional Director — Property & Construction

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Financial lines in Middle East and Africa was the **fastest growing division** across Gallagher international in 2022.

## Financial Lines

Our dedicated Financial Lines team combines over 50 years of experience, with a comprehensive product range and strong market influence.

Our team has extensive regional expertise and complementary skill set, gained by members with background in underwriting and loss adjusting roles. The team is recognised for its contribution to developing the financial lines market in Dubai, raising awareness of these specialist products with clients across the Middle East and Africa, and for increasing the standard of policies that in cases are now used as standard.

Our team offers advice, design, and placement services for a wide range of standard and bespoke financial lines products, addressing the need of clients as fuelled by frequently-changing regional legislation and a greater awareness of loss events, and its impact on a company and its people. The value of these products has increased, and so has the expectation of clients who expect a programme that is suitable, and will respond at their time of need.

### WHO WE WORK WITH

Corporations, including but not limited to:

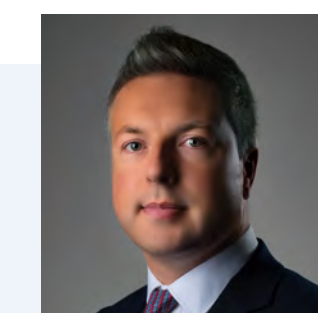
- Private companies
- Public companies
- Family-owned companies
- Regional or international

Financial institutions, including but not limited to:

- Banks (retail and investment)
- Private equity, investment and asset management firms
- FinTech and digital asset companies
- Insurance companies
- Stock exchanges
- Sovereign wealth funds

### WHAT WE OFFER

- Crime/banker's blanket bond (BBB)
- Professional indemnity (PI)
- Directors' & Officers' (D&O) liability, including Public offering of securities insurance (POSI)
- Privacy and network security (Cyber)
- Employment practices liability (EPL)
- Plastic card insurance



### CONNECT WITH US

**Daniel Miller**

Head of Financial Lines and M&A

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## Special Risks

In today's litigious world, a robust risk management strategy is crucial.

With a vast understanding of regional dynamics and excellent market relationships, our globally connected team can design and place even the most complex programmes, regardless of your organisation's size, industry sector, or location.

### CASUALTY

We specialise in comprehensive liability insurance solutions, meticulously designed to address legal liabilities and safeguard your assets. Our professional approach ensures effective risk management, providing you with the confidence and protection needed in today's complex business landscape.

### CAPABILITIES

- Public, Products, and Pollution Liability
- Employers' Liability
- Environmental Impairment Liability
- Product Recall
- Life Sciences Liability

### WHO WE WORK WITH

We handle a wide range of commercial operations, including, but not limited to:

- E&P oil and gas operations (onshore and offshore)
- Construction (onshore and offshore) energy and non-energy
- Coal and mining
- Petrochemicals
- Renewable energy
- Pharmaceutical products
- Electricity production and distribution
- Hotel and leisure industry

## PROFESSIONAL INDEMNITY/ERRORS AND OMISSIONS

An economic climate with rapid technological advancement and increased regulatory pressures means businesses are at risk of lawsuits due to perceived or actual errors. They may also need to satisfy regulatory and client-imposed contractual requirements.

With over 30 years of experience in the market, Gallagher's Professional Indemnity team can tailor programmes that cover a wide range of risks and the full range of practitioners and professional firms of all sizes. We also specialise Single Project Professional Indemnity (SPPI) insurance to cover all project participants in respect of professional services rendered on the project and to ensure contract requirements set by project owners.

### WHO WE WORK WITH

- Accountants
- Consulting architects and engineers
- Design and build contractors
- IT/Computer consultants
- Real estate agents, surveyors, and property managers
- Insurance intermediaries
- Management consultants
- Marketing and media consultants
- Lawyers
- Technology companies



Specialty have placed

**\$5.5Bn**

written premium into the London and international markets.

## MEDICAL MALPRACTICE AND CLINICAL TRIALS

Our team has a unique set of experience and market relationships that enable, us to develop solutions designed to meet the needs of healthcare providers and clients around the globe.

### WHO WE WORK WITH

- Public and private hospitals
- Specialist hospitals
- Medical centres
- Pharmacies
- Pharmaceutical companies
- Clinics

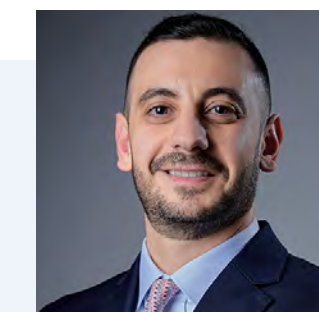
## CONTINGENCY AND EVENT CANCELLATION

We collaborate with clients to create tailored solutions to meet their specific requirements. Our products can provide financial protection if an event is disrupted or cancelled by adverse weather, terrorism, or venue damage, or if a concert is called off due to the act's non-appearance, for example.

Our specialist contingency products for the media, leisure, and entertainment industries include insurance for event cancellation, non-appearance, and prize indemnity, among others.

### WHO WE WORK WITH

- Promoters
- Production companies
- Event organisers
- High-net-worth individuals, families, and entertainment superstars



### CONNECT WITH US

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Head of Special Risks and Crisis Management

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# Cyber

Our Cyber team has created a number of products to suit a range of industry sectors providing broad cyber coverage, bespoke policy tailoring and consultation.

Gallagher's global cyber capabilities comprises over 100 professionals positioned across threat intelligence, consulting, risk transfer design, (re)insurance broking, incident response and claims management. This expertise is multidisciplinary and provides a single approach for clients seeking to better understand their cyber exposures and align this to transferring this risk into the insurance markets.

## WHAT WE OFFER

Insurance solutions for:

### Response Costs

- Legal and regulatory costs
- IT security and forensic costs
- Crisis communication costs
- In the event of privacy breach: Notification, credit monitoring and other management costs
- In the event of extortion: Ransom payments and related costs

### Recovery Costs

- Rectification fees, costs, and expenses

### Liability

- Legal and professional expenses
- Compensation, damages and other amounts the company becomes liable to pay
- Regulatory fines and penalties, including data protection fines
- PCI fines, penalties, and assessments

### Financial Loss

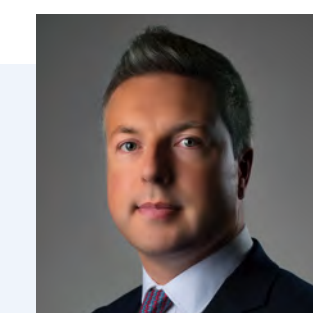
- Business interruption including loss of income and increased cost of working
- Theft of money

## Risk Consultancy and Management Tools

- Cyber Risk Assessment
- Gallagher Cyber Defence Centre, including:
  - Vulnerability Scanning
  - Cybersecurity Training Webinars
  - Gallagher Cyber Risk Matters Newsletter
  - Threat Intelligence Webinars
  - Virtual Cybersecurity Officer

## WHO WE WORK WITH

- Construction
- E-Commerce
- Education
- Financial institutions
- Government
- Healthcare/Medical
- Hotels/Hospitality
- Manufacturing
- Professional services
- Restaurants
- Retail
- Telecoms
- Utilities



## CONNECT WITH US

### Daniel Miller

Head of Financial Lines and M&A

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# Crisis Management

Our Crisis Management team has extensive operational and insurance market experience in the counter terrorism, kidnap and ransom, recall, and political risks arena.

Our coverage and consulting services help identify risks, cover gaps, and create bespoke programmes that ease some of the pressures and decisions you'll face in a crisis. We understand that your needs for risk management aren't just unique to your business. Our programmes provide an extra competitive edge and peace of mind for you, knowing you're prepared for the unexpected.

Our Crisis Management team brings together

## 100+ years

of "hands-on" operational and insurance market experience.

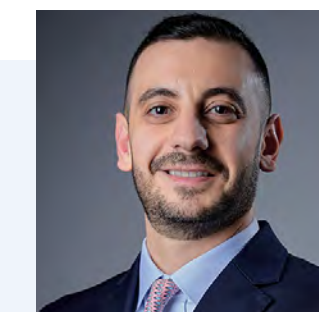
### CAPABILITIES

- Terrorism and Political Violence Perils
- Loss of Attraction
- Kidnap, Ransom, and Extortion
- Political Risks

### WHO WE WORK WITH

All types of clients ranging from small single asset locations to companies with international exposure, including but not limited to:

- Banks
- Energy, power, and renewables
- Retail/Commercial
- Airports
- Construction and mining
- Telecom
- Hospitality



### CONNECT WITH US

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# Mergers and Acquisitions

Whether you're considering a merger, acquisition, or divestment, our experienced Mergers and Acquisitions (M&A) team can advise on domestic, regional, and international transactions.

We consider the entire deal cycle, from planning to post-completion, providing you with the insights you need to make informed decisions. Our team consists of highly qualified lawyers, tax specialists, and ex-M&A underwriters who have a breadth of deal experience spanning a range of sectors and jurisdictions having advised on over 1,000+ transactions across 50 countries.



We have advised on

## 1,000+

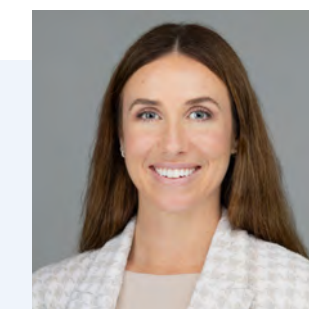
transactions in 50 countries.

## WHAT WE OFFER

- Insurance due diligence
- Warranty and Indemnity (W&I) insurance
- International tax insurance
- Litigation and contingent risk insurance
- Environmental insurance
- Intellectual property (IP)
- Title insurance

## WHO WE WORK WITH

- Corporations
- Sovereign wealth funds
- Private equity
- Real estate funds
- Family offices
- Individual sellers
- Lawyers
- Accountants
- Corporate finance



## CONNECT WITH US

**Amanda Wynne**

Divisional Director — M&A

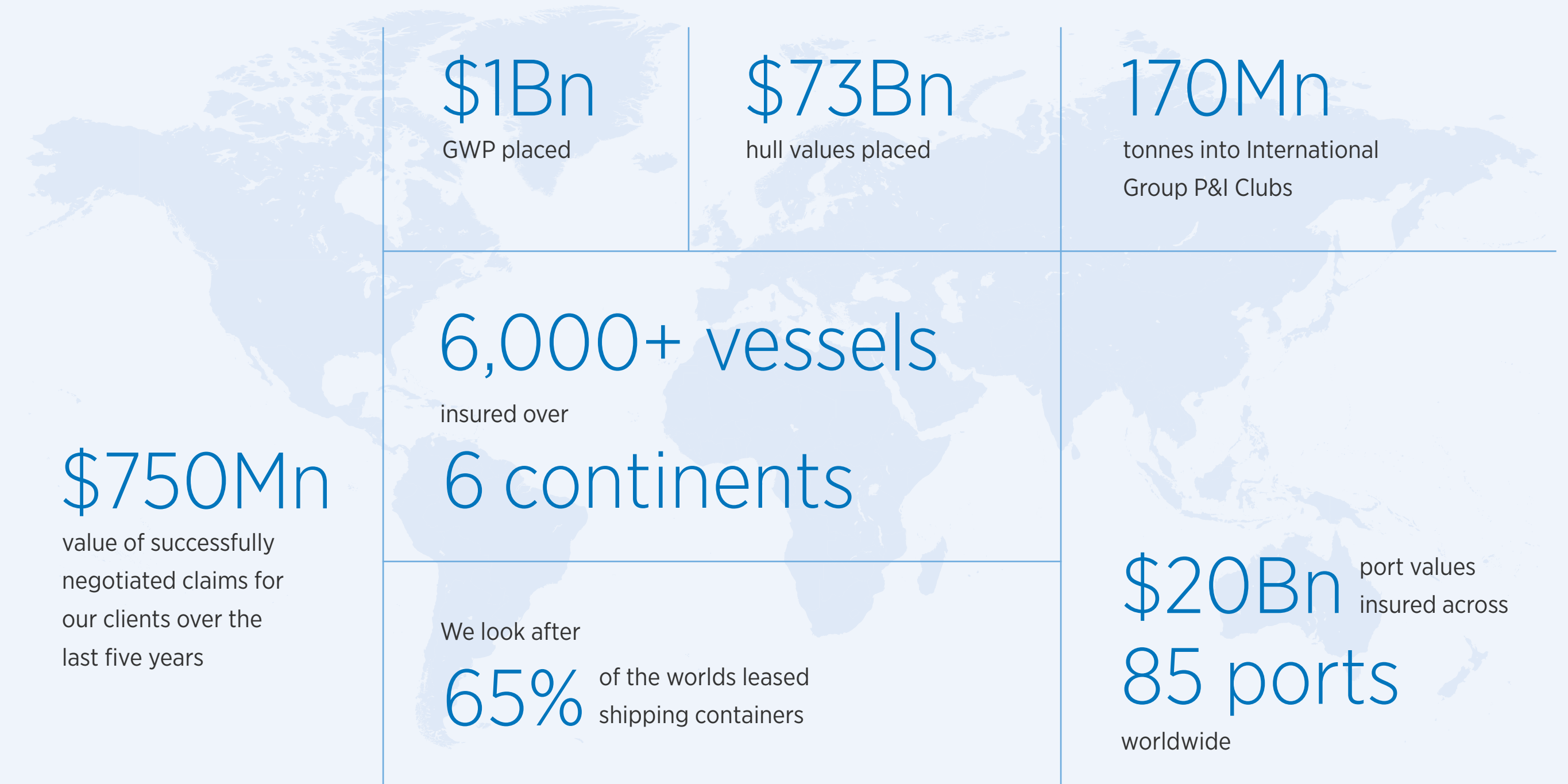
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# Marine

Our specialist Marine Insurance team provides the global maritime and shipping sector with bespoke risk management solutions to ensure our clients can remain protected against the unique and formidable risk profile that comes with seafaring operations.

Each individual within the team has been chosen specifically for their specialist knowledge of the current and emerging risks within this sector.

The team has extensive experience in placing risk management programmes across all major marine insurance geographical hubs, including London, Scandinavia, Continental Europe, the United States, Dubai, and Singapore.



All figures shown are US dollars.

## Marine (continued)

We leverage our extensive network of long-term relationships and deep market intelligence in the global marine insurance markets to provide our clients with unparalleled access to a top tier of carriers, empowering them to face the future with confidence. Regardless of the size or nature of your operations, our team of professionals prioritise your risk management and coverage needs to deliver tailored solutions and exceptional service.

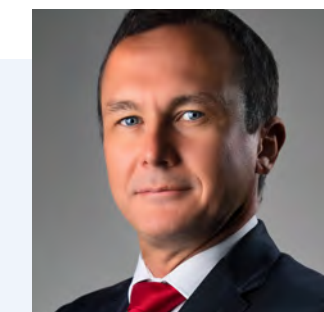


### WHAT WE OFFER

- Hull and machinery, increased value, war risks, loss of hire, equipment all risks, business interruption, kidnap and ransom cover, mortgagees interest, shipyard construction and conversion risk, marine cyber, charterers default, innocent owners
- Owners p&i, fd&d and extended covers, charterers liability and damage to hull, offshore p&i and mou covers
- All risks protection including: transit for superyachts, yachts, small boats and tenders to include hull, p&i, crew, piracy and war, cyber, k&r, and builders risk
- Cargo stock throughput (stp), excess inventory, project cargo, containers, cargo claims
- Terminal operators, marina operators, port authorities for liability risks, property and handling equipment risks, and revenue stream (business interruption) risks
- Ship repairers, ship yard liabilities, tug, barge and vessel liabilities, professional indemnity for ship managers, marine surveyors
- All risks container physical loss and damage, third party liability, cargo liability and consequential loss, bespoke solutions for container owners, lessors and operators

### WHO WE WORK WITH

- Ship owners and managers
- Charterers
- Yacht owners, managers, and crewing agents
- Shipyards and dry docks
- Cargo operators and traders
- Ports and terminal operators
- Marine surveyors
- Freight forwarders and logistic providers
- Container lessors

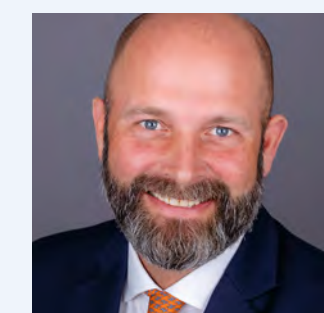


### CONNECT WITH US

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#### Bard Poulsson

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# Aviation

Gallagher's Aviation practice is backed by a diverse team of over 300 specialists worldwide.

With our extensive international presence and wealth of experience collaborating with multinational clients, we are able to provide comprehensive and innovative insurance and risk management solutions.

We offer insurance placement and risk advisory services covering airport to orbit — and every risk in between. Our specialists work with operators and organisations throughout the Middle East and Africa (MEA), covering all types of physical damage and liability risk.

## WHAT WE OFFER

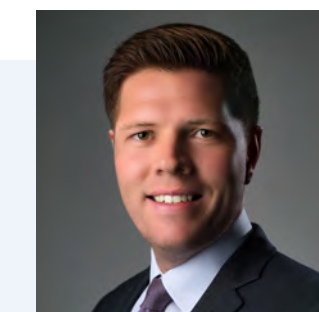
- Data analytics
- The latest insurance insights
- Aviation contract review
- Emergency response planning and crisis communication
- Risk Management initiatives

## WHO WE WORK WITH

- Airlines
- Manufacturing and infrastructure
- General aviation
- Lessors and financiers
- Space

## \$1.5Bn+

of premium has been placed into the global aviation markets.



## CONNECT WITH US

**Matthew Trundle**

Divisional Director — Aviation

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# The Gallagher Way. Since 1927.

Gallagher has been designing solutions to meet our clients' unique needs for more than 95 years.

We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future. Gallagher has divisions specialising in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions, and third-party administrations and claims processing. As one of the largest insurance brokers in the world, Gallagher has more than 960 offices and provides client-service capabilities in over 130 countries around the world through our network of partners. Wherever you are — we're nearby.

## CONNECT WITH US

### DIFC Headquarters

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The Gallagher Way. Since 1927.



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