

COMPANY PROFILE

Value added and innovative insurance solutions

Risk Shield Ltd is an insurance broker specialising in trade credit insurance and political risk insurance. It works with both domestic and leading international partners. The product specialists within the company have a cumulative experience of over 40 years in the field and have undergone various international training with leading global players.

The main insurance solutions provided by Risk Shield include Credit insurance (Whole turnover, Single buyer, Single risk, Excess of loss), Political risk insurance and Other nice products (Leasing insurance, Rental insurance). The product specialists at Risk Shield go the extra mile to design tailor-made solutions for clients and adapt the products to their requirements. Furthermore, they assist clients in managing the policy on a day-to-day basis, providing an active interface with the insurer and provide full support (in terms of file preparation, negotiation and follow-up) for the management of claims.



OUR VISION

To be the leading specialised credit insurance and political risk insurance broker for the Indian Ocean and African regions.



OUR MISSION

To provide clients with the best credit & political risk insurance solution on the market.

**“ DO NOT AVOID TAKING RISKS.
SIMPLY MITIGATE IT! ”**

STRATEGIC INSIGHT GROUP STRUCTURE

Risk Shield forms part of the Strategic Insight group which consists of Strategic Insight Ltd and Larson & Match Consulting amongst others. The group positions itself as being risk management experts (with a niche expertise in credit risk) as well as debt collection and recovery solution providers. The group employs over 30 people and has grown exponentially since its launch a few years back. Going forward, it is expanding its operations in Africa, Europe and the Middle East through its network of international partners. Over and above the traditional financial services like business plans, strategic planning, company restructuring, training and so on, the group companies also provide unique and innovative solutions including credit reports on companies located anywhere in the world, advisory for credit rating, trade finance structuring, alternative financing solutions, credit risk modelling and other financial models.



PARTNERS

SPECIALIST TEAM



Frad Dahall
EXECUTIVE DIRECTOR

Holds a degree in Industrial and Organisational Psychology. He has over 15 years' local and global experience in Information Management, Business Strategy, Relationship Management, Human Resource Management, Training, Change Management and Hotel Management.



Zayd Soobedar
MANAGING DIRECTOR

Holds a Masters in Financial Planning and a BSc(Hons) Economics & Finance with over 15 years' domestic and international experience in the financial services industry (including Banking, Insurance, Economic Consulting/ Market Research and Financial Planning).



Ariane Ramar
COMMERCIAL DIRECTOR

Holds a Brevet de Technicien Supérieur Assistant de Gestion with over 19 years' professional experience of which over 10 years in factoring and credit insurance.



Shakylesh Appa
ACCOUNT EXECUTIVE

Motivated and enthusiastic young professional with strong academics, ACCA background and holding a BSc (Hons) Banking and Finance.



Ikhlās Khoodaruth
OPERATIONS MANAGER

Dynamic finance prodigy with strong academics, ACCA background and excellent technical skills having over 5 years experience.



Aurelie How
ACCOUNT EXECUTIVE

Energetic, outgoing and well-spoken professional with accounting and auditing background.

INSURANCE SOLUTIONS



TRADE CREDIT INSURANCE

Credit insurance provides a protection for clients against unforeseen credit risk events that could result in accounts receivable losses i.e. bad debts. Companies that sell goods or services on credit terms are highly exposed to the risk of non-payment due to customer insolvency, protracted default and political risks that prevent the buyer from fulfilling its payment obligations. Credit insurance provides a safety net against such black swan events.

In short, credit insurance covers:

- Default of buyers due to liquidity issues
- Insolvency of buyers

Political risks impacting on buyers' payment ability

The various types of trade credit insurance solutions include:

- Whole turnover (global)
- Single buyer
- Single risk
- Excess of loss
- Leasing insurance
- Rental insurance



POLITICAL RISK INSURANCE

This insurance protects your investments, projects, goods and contracts against any unfair political action or inaction by a government that would cause damage, financial loss or business interruption in any of our member countries, It can also cover loss due to war & civil disturbance.

Political Risk Insurance (PRI) cover typically includes the risks listed below with the flexibility to include additional risks as per the needs of our customers.

Types of risks:

- Expropriation
- Currency inconvertibility and exchange transfer cover
- Contract frustration cover
- Political violence cover
- Payment default cover
- Trade embargoes cover
- Transfer Restriction
- Physical Damage
- Business interruption
- Embargo
- Arbitration Award Default
- Non-honouring of Sovereign Guarantee
- Unilateral cancellation of operation licences
- Goods-in-transit