

### **TOGETHER WE MAKE IT HAPPEN**





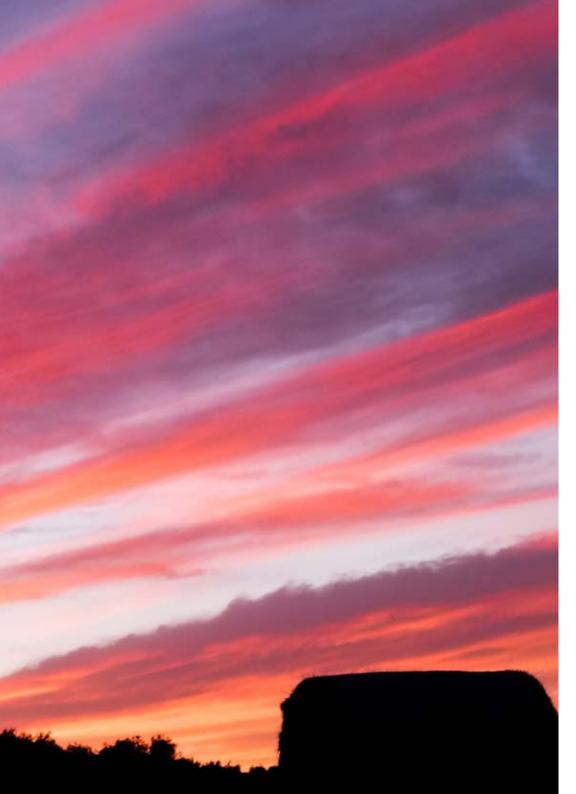
# WHO WE ARE

'Insurance Agencies & Consultants' is a Strategic Business Unit of HLB and it is led by Urban Agencies Ltd (UAL). UAL is a private limited company incorporated in Mauritius and it is an Accredited Agent of SWAN Insurance, the leading Insurance Company in Mauritius.

UAL is licensed by the Financial Services Commission and it operates under the Insurance Act and other applicable Regulations.

The company is a fully-owned subsidiary of Appavoo Group which represents HLB in Mauritius and Internationally





## **CORPORATE STATEMENTS**

#### **Our Vision**

Foster the importance, benefits and relevance of Insurance amidst a multi-risk society.

#### **Our Mission**

Provide a complete suite of Insurance products and related advisory services for the security, welfare and well-being of our clients in line with the business phisolophy of our Principal.

#### **Core Values**

Our business is based on trust and confidentiality and we use a risk-based approach in order to maximise the value of benefits to our clients either in a personal or corporate context.

### **OUR PEOPLE**

Our Board of Directors holds weekly Management Meetings with staff to discuss business strategies, operational matters and long term business development.

Our staff is our most valuable asset and training and upskilling is the corner-stone of our business culture.

Our staff has been trained to listen to our clients' needs and find ways to deliver high quality and personalized services. In insurance business there is no 'one size fits all' and for this reason our work ethics dictate us to deliver our services on a one to one basis and in a time! manner.



Ruben Narayanen
Admin & Marketing
Executive

Ruben Narayanen is the Admin & Marketing Executive of Urban Agencies Ltd. He reckons more than 10 years of working experience in the insurance sector and he is imbued with passion & dedication for his Job. Specialized in both short term & long term insurances, Ruben delivers a highly professional & expert service to clients.

Prior to joining UAL, Ruben had worked for the South African giant 'Momentum/ Metropolitan' as Customer Service Officer & Insurance Officer. He has also built up valuable experience as a Team Leader with Linkham Services Ltd which specializes in Health Care

ruben@hlb-mauritius.com



### Our services cover the following main areas for the benefit of our clients:

- Risk identification, evaluation and mitigation through appropriate insurance covers
- Design cost effective insurance solution
- Negociate competivie rates & terms with the insurance provider

- Manage claims on behalf of our clients
- Provide appropriate advisory services in insurance matters

### The insurance policies which we propose are grouped in two categories:

• General Insurance

• Life & long term Assurance

#### The scope of insurances risks cover the following:

- Household & general assets cover e.g. insurance policies for buildings of all types, household goods and personal effects & possessions, etc.
- Personal accident risks to cover death, permanent disablement, medical, surgical and hospital expenses
- Motor insurance comprising comprehensive and third party covers
- Travel and assistance ranging from policies covering loss of luggage to medical emergency
- Medicare insurance covers including inpatient cover, medical and surgical catastrophe cover and outpatient cover
- Marine cargo insurance providing comprehensive and flexible covers for importer' and exporter's shipment
- Commercial risks

- Retirement pension plans
- Life Assurance including endowment and educations plan



### **OUR COMPETITIVE ADVANTAGES**

We have the advantage to represent SWAN, the largest Insurance Company and the leading financial solutions provided in Mauritius. SWAN was set up in 1855 and it provides the full range of non-banking financial solutions, from general insurance, life assurance, pension & actuarial services, pension administration, investment advisory, to wealth management and securities trading for corporate clients and individual customers.

We are also part of HLB, the global accounting and advisory network present in more than 160 countries employing more than 25,000 people in some 750 offices.





#### **TOGETHER WE MAKE IT HAPPEN**



#### **URBAN AGENCIES LTD**

**Insurance Agencies & Consultants** 

Appavoo Business Centre, 29bis Mère Barthélemy Street,, 11324 Port Louis, Rep. of Mauritius

**TEL:** +(230) 203 3900

**TEL:** +(230) 5782 9815

**EMAIL:** ruben@hlb-mauritius.com

WEB: hlb-mauritius.com