

- Coverage - We are familiar with and can access a wide variety of policies from a wide range of companies. We can also determine the best policy for you.
- Price - Shopping around is a time consuming process, even for a broker. Don't waste your time we are regularly researching the best cover for the best price? Our experience helps us to narrow down the options for a more detailed comparison.
- Payment – Insurance Law in the Gambia is: “No Premium No Cover”. This means premium must be paid upfront in order to have a legally binding cover and this can be a huge dent on your cash flow? We shall work on building strong relationships with Insurance Companies and Banks for an appropriate premium financing mechanism with the barest minimum cost to you.
- Experience - We have experience with a range of insurance companies. We know some of their strengths and weaknesses and the best way to communicate with them.
- Access – With access to your information, policies and history, we can update your details and in some cases even make immediate adjustments to your policies to meet your needs.
- Claims - In the unfortunate event that you suffer a loss we will mobilize our resources to advise you if claiming is in your best interest and to get your claim processed fast.
- Other needs - Besides the purchasing of insurance we can also work with you to assess & reduce risk, plan for your long term viability and recover from a disaster or loss.

The disadvantages of an insurance broker

There are some disadvantages to choosing AIS as your broker:

- Honesty - We are honest... If you want a broker that will encourage you to skimp on your coverage then you should look elsewhere. You may pay a little more in the short term for good cover but when you suffer a loss at least you won't be put out of business.
- Ethics - We know that the right way in life isn't always the easiest way. We shall strive to make the extra effort and avoid “easy” shortcuts that might jeopardize our customers and our reputation.

What can an insurance broker do?

We can give you clear, thorough advice on the best cover for you.

We can help you hold the insurance company to the requirements of the insurance contract (policy).

We can help you with hard to place insurance.

What happens when I have a claim or suffer a loss?

Obviously the first thing to do when you suffer a loss is to deal with the immediate threat or problem. In a fire, burglary, accident or injury call the relevant emergency service and make sure everyone involved is okay.

Gather and collect any relevant information surrounding the event, contact details of witnesses, including Police and make sure you write it down.

Finally call us, your insurance broker. One of our skilled claims advisors will talk through the incident with you, advise you of your options and guide you through the process.

Remember, our goal is to make sure your claim is settled quickly and to help you get back on your feet.

What do I do if I'm not happy with my current broker?

The first thing to do if you're not happy with your current broker is to talk to them. Explain why you're not happy and give them a chance to respond. If their response is inadequate or they promise to change but don't then it may be time to look for another broker.

If you do decide to look for another broker, shop around! Find a broker that specializes in your class of business and is willing to give you the service and advice you deserve. Most of all look for a broker who is going to grow with you, serving your needs well into the future.

Address

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Our vision is your security

Because we understand the risks you are exposed, we are committed to finding time to examine the issues and match your needs with the best solutions.

We offer services in:

- General Insurance
- Industrial Special Risks
- Public and Products Liability
- Comprehensive Motor vehicles
- Marine Hull and Cargo
- Professional Indemnity
- Medical and hospitalization
- Employers liability
- Life
- Contractors All risks
- Risk Management
- Claims Handling

Appropriate engineered insurance

We have designed a system to deliver an appropriate engineered insurance program that is tailored to meet your needs and circumstances including:-

- Reviewing and advising on your insurance needs
- Arranging inspection and survey of your risks if required
- Arranging and renewing insurance on your behalf
- Advising on Alternative Risk Solutions (ART)
- Managing and negotiating your claims
- Training of employees in the area of risk management

We get your claims paid.

If anything happens, this is where our promises kick-in. That's the goal we start with - to ensure that your claims are paid quickly and efficiently.

How we plan to do it right

- To focus on what's really right for you
- To search for the right solutions
- To build up the right team with the right knowledge
- To adopt the right attitude with the right smile
- To build the right systems with the right infrastructure
- Appraising – to making sure it is still right
- To ensure we have the right Partners and Associates

Unexpected benefits...



At AIS, we are prepared to walk, talk and listen to make sure you have the appropriate solutions to your insurance needs.

If you have questions about insurance such as:

- Why is my insurance so expensive?
- Do I really need a broker? Or
- What happens when I have a claim?
- Do I have to pay all my insurance premiums upfront?
- What do I do if I'm not happy with my current broker?

Here are the answers:

Cost of Insurance

Lately, the cost of insurance has been on the increase and the following are some of the reasons why premiums have been on the increase:

- A general increase in the size and number of claims;
- An overall increase in theft and insurance fraud;
- The global financial downturn – Insurance being a global business, this has impaired the ability of insurance companies to earn money that might otherwise offset claims costs;
- Lack of will to adequately assess risks and identify mitigating measures to reduce claims;
- Terrorism, war and natural disasters have proved expensive for insurance companies of late. Bombings, fires, floods, storms and droughts

have all put pressure on insurance companies to increase your premium.

Tactics to Reduce Your Premium

It's not all bad news however. There are some simple things you can do to reduce your premium:

- Assess your risk regularly and demonstrate to your insurance company that you are making an effort to prevent problems before they happen. Not only will this give them a reason to lower your premium but you'll also enjoy fewer insurance incidents.
- Assess your risk regularly! This one is worth repeating. Insurance companies want to know that you are aware of and trying to reduce your risk.
- Be honest! Telling us how many claims you've had may cost you a little more but not nearly as much as a denied claim might.

Do I need an insurance broker?

The general answer is "yes", especially if you are in business, you do need a broker. There are exceptions to the rule though and you need to weigh up your own needs. Here is some information to help you answer that question.

The benefits of an insurance broker

- Independent Professional Representation - We represent YOU, not the insurance companies! Our service, skills and experience are at your disposal for all aspects of your insurance needs. Our office is staffed long hours and we are happy to hear from you!