



**DYNAMIC
INSURANCE
BROKERS**

Customer Focused

COMPANY PROFILE



Celebrating over 25 years
in the Insurance Business

ABOUT US

We are an independent authorized Insurance Broker and one of the lead service providers of choice in Botswana. Dynamic Insurance Brokers is a privately held organization of motivated, creative insurance experts who collectively have expertise in almost every area of business and personal insurance.

Dynamic Insurance Brokers has set specific performance goals to meet the challenges of a very competitive market. Our company strives to satisfy our customers by catering for individual needs and making acquiring insurance a painless and enjoyable process. Our Business is about **PEOPLE**. We don't cover cars per se; we cover people's interest while providing a positive and affordable experience. Customer centricity is our highest priority. We are determined to succeed through our value offerings.

Save time and money with Dynamic Insurance Brokers, and get the personal attention and industry expertise that makes us one of the best in the business. We provide reliable, quality service and practical professional advice so as to meet stake holder's expectation.

Services Menu

Our brokerage provides wider risk solutions and a wide range of financial products and coverage's in all classes of short and long-term insurances.

Strategic Direction

Vision

- To be the service provider of choice

Mission

- To secure and develop enduring relationship with existing and potential clients and to obtain most appropriate and competitive terms for our mutual clients. We are customer focused.

We provide reliable, quality service and practical professional advice so as to meet stake holder's expectation.

Values

- Product and Service Innovation
- Integrity
- Partnership
- Shareholders value

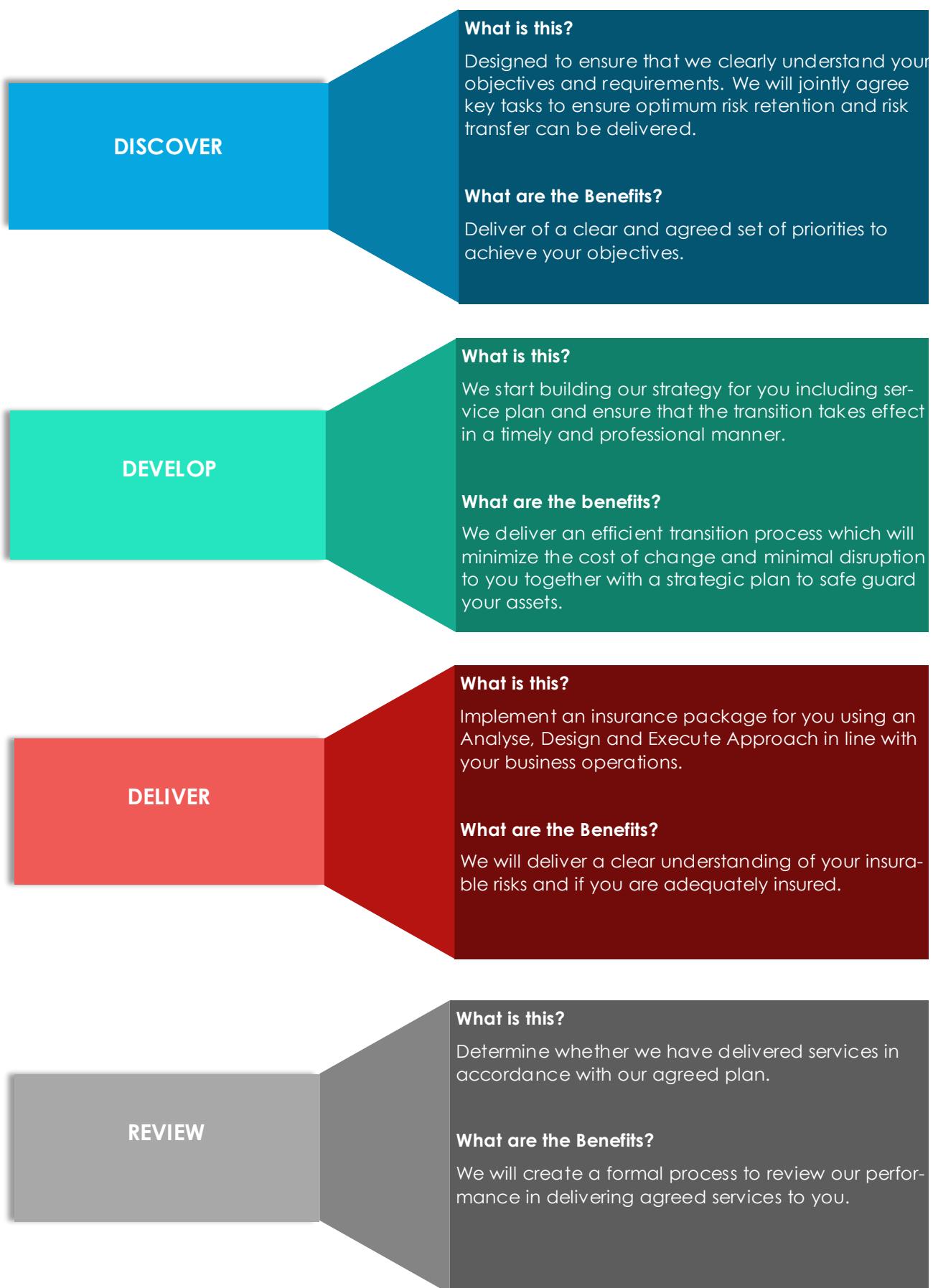


Staff Compliment

Dynamic Insurance Brokers has a permanent staff compliment of over 20 full-time employees and a sales team of over 6 consultants. It consists of members who are well trained and skilled in both insurance and risk management. The members and management of Dynamic Insurance Brokers have held senior technical and managerial positions in different organisations; hence they are actively involved in the management, growth and technical support of the organisation including training and development of new staff.

We believe that the cornerstone of our organisation is the efficiency of our employees, thus our focus areas are on multi skilling all our employees. It is for this reason that we take pride in knowing that our client's bare testament to the quality and due diligence that is our hallmark in customer service.

The key steps involved in our service delivery are summarized in the diagram below:





General

We hold a Professional Indemnity and Fidelity Guarantee insurance underwritten by Zurich Insurance Company (Pty) Limited.

Service Agreement

A service Level agreement will be drawn outlining responsibilities of both parties and the sanction for breach if any.

Complaints

In the event that you are dissatisfied with any aspects of our service you may contact our Executive Director (Operation & Technical) at Dynamic Insurance Brokers offices. If you cannot settle the complaint with us, you should address your complaint in writing to Non-Banking Financial Institution Regulatory Authority. The office has been created to provide you with a redress mechanism for any inappropriate financial advice that may have been given to you.

Our industrial Exposure

Our combined expertise and resources allow us to service clients in wide range of industry. Below is a list of industries we have exposure to:

Agriculture	Mobility (Aviation, Car Dealership, Freight, Transport)
Clothing & Textile	Law Enforcement/ Disciplined Service
Construction	Non- Governmental Organisations
Education & Religion	Petrochemical Industry
Food & Beverages	Pharmaceutical & Healthcare Industry
Banks & Financial Institutions	Professionals (Attorneys, Accountants, Generic)
Forestry, Paper & Packing	Retail & Consumer Goods (FMCGs)
Local Government	Technology & Media
Manufacturing	Mining, Tourism & Hospitality



Our Service Promise

Our goal is to provide a cost effective, integrated service, which will be the best available from any risk consultant or insurance intermediary.

To achieve this, we make the following **11** promises to you:

1. Always place your interests first.
2. Understand your business and anticipate your needs and expectations.
3. Tailor make risk management programmes to match your specific needs and philosophies.
4. Aim for the highest professional standards, making continuing innovation and problem solving a priority.
5. Communicate with you efficiently, at all levels, as well as within our own offices.
6. Ensure that risk services and other specialist resources are accessed whenever necessary.
7. Execute all tasks promptly and with attention to detail.
8. Respect your confidentiality at all times.
9. Service you personally, with enthusiasm, energy and creativity.
10. Work with the insurance markets to achieve quality performance.
11. Ensure that we have the right team of dedicated and loyal professions at all times to service you continuously.

We endeavour to provide you with cost effective and holistic risk and insurance programmes.

Reasons why you should insure through Dynamic

Business insurance coverage is the most important purchase you will make as a business owner, and shopping for this valuable protection involves a process of evaluation, research, and comparison. An insurance broker can save you time, money and worry. Just like an accountant or lawyer who provides you with professional advice, based on years of training and experience, a qualified broker can do the same with your insurance.

Here below are some of the benefits attached to the use of a broker:

- 1. Best Risk Solutions:**
Your business will be in the hands of the best risk solutions advisor.
- 2. Placement Knowledge:**
We have full knowledge of the placement chain of your risk by insurers and reinsurers.
- 3. One Stop Shop:**
With Dynamic, you have a one-stop risk solutions provider including Short Term Insurance, Life Insurance, Group Scheme, Group Life, Funeral Expenses Covers and better risk solutions.
- 4. Security:**
We have a Professional Indemnity cover that indemnifies you for our errors and omissions.
- 5. Risk Management:**
We offer in-house and externally sourced Risk Management services that enable you to identify and quantify risk exposures as well as enhancing your internal risk management programme for free!
- 6. Service Level Agreements:**
With our Service Level Agreements, you determine the minimum performance standards we will apply on your portfolio.
- 7. Claims Workshops:**
We will give free training to your personnel handling insurance matters through our Insurance awareness and Claims workshops.
- 8. Core Business:**
By being your broker, we free you to focus on your core business.
- 9. Expectations:**
We exceed your expectations and our service is guaranteed.
- 10. No additional premiums added**
As brokers, our commission is paid to us by the insurer (underwriter). Therefore, this means that **NO** additional charges are added to your premiums for our service to you.

We hope the above points would in future help you make informed decisions as you look at the option of choosing whether to go direct or use a broker.

Dynamic's strategic capabilities

Risk Partnership Approach

At Dynamic, the relationship that we have with our clients is far more than just transactional. We would like to cement that risk partnership with you, based on regular, planned contact. This will allow all parties to be aware of the needs and expectations of each other so as to facilitate future planning and enable us to shape our offering accordingly. In our experience, this contributes to keep the quality of the deliveries at a very high level.

Enterprise Risk Management Maturity Assessment

We have structured our approach to your risks on an ERM basis. The Dynamic's ERM analysis will enable you to obtain an efficient but well-founded opinion about the maturity of current risk management activities in relation to the company's ambition. Our ERM solution will enable your organization to establish a uniquely customised ERM capability that addresses the organizational risks and attempts to prevent silos from reducing organisational effectiveness.

Approach to Optimizing Risk Finance

Our offering includes the Risk Financing Decision Platform which will assist the efficient deployment of capital for risk by providing a framework upon which to evaluate optimal programme alternatives, understanding risk bearing capacity both from a self-insured retention. Again, our insurance programme design and structuring will be aimed at minimising the Total Cost of Insurance to you.

Short-term Insurance Broking

We have and will continue to be delighted to represent you in the insurance market. Importantly, given the volume of premium we place, Dynamic is unrivalled in terms of pricing and coverage we can obtain for you on all classes of insurance.

Expertise in the Manufacturing and Food Processing Sector

Our proposed management team for you has many years of experience and expertise in Manufacturing and Food Processing sector. We have deployed a dedicated, experienced and motivated team for you who will be responsible for the delivery of a globally integrated and cohesive service to you. We have a Manufacturing and Food Processing Group that pulls together the expertise, resources and leverage of numerous manufacturing professionals worldwide covering all classes of insurance, service provision and consultancy. Our service teams have expertise in all types of Manufacturing and Food Processing activities.

Claims Management Services

Our central purpose is to ensure prompt and efficient handling of all claims with our client's image and reputation in mind. We are proud of our proven record of efficient servicing of this crucial aspect of our clients' policies.

Engineering and Fire Risk Survey Services

We provide unmatched pre- and post-loss property solutions that address a client's property risk holistically and with a long-term view toward measurable results. Our best in class property risk control and asset protection goes beyond hazard and risk identification, and includes keen awareness of changing codes and regulations, innovative risk mitigation strategies, property and business interruption valuations, fire protection engineering and access to a best in class proprietary data management solution. When disaster strikes, such as earthquakes, explosions, hurricanes, fires or floods, we will help you to mitigate the loss and get back to business. We also prepare and present complex property damage and business interruption claims on their behalf to maximize and expedite claims payments.

We hereby affirm Dynamic Insurance Brokers has the ability both Human and Financial to provide the range of services as outlined below; -

- To render independent professional advice on: -
- Insurance coverage to meet your demands and needs.
- The placement and renewal of your Insurance Portfolio with suitable Insurance providers at all times ensuring such placements are contract certain.
- Ensure the suitability and status of the proposed Insurance providers.
- To render enhanced claims handling and management services.

- Any other auxiliary services as may be required from time to time, liaising and and/or meeting with your Insurance Office(s) to assist in assessing the risk environment and ensuring your interests are adequately protected.

Corporate Social Responsibility

As part of the company's corporate social initiative, we have deliberately endeavoured to improve company disclosure of information on the impact of social welfare.

The Following have been undertaken;

1. Sponsorship of P1million of Botswana Football Association Premier League team – Police XI.
2. Monthly stipend of P1,500 to federation of the Deaf (over 3years)
3. Presidential Housing initiative one (1) house
4. UB foundation for over Four (4) years

Management Summary

Basis of Advice

Our proposed solutions are based on the Invitation of Tender requirements. It should be noted that sufficient particulars and information about your risk exposure is imperative. Failure to make a full disclosure of all relevant facts could result in our advice being compromised and may result in you thus, making a Financial commitment inappropriate to their needs and objectives.

Dynamic Insurance Brokers holds Broking Agreements with the following underwriters;

Short Term Insurance Companies

- Alpha Direct Insurance Botswana
- Botswana Insurance Company
- Sunshine Insurance Company
- Bryte Insurance Botswana
- Hollard Insurance Company
- Old Mutual Insurance Company
- Western Insurance Botswana
- FMRE Property & Causality

Long-Term Insurance Companies

- Barclays Life Insurance
- Botswana Life
- Old Mutual Life
- Hollard Life
- Liberty Life
- Metropolitan Life Insurance
- Western Life

We also hold claims settlements authority in respect of windscreen claims, funeral schemes and other classes of claims in the prescribed limits.

Apart from these insurers, we do hold services agreements with Netcare 991, MRI Botswana for Road Assistance services and Zambia State Insurance Corporation Limited for Third Party Motor insurance which has proved to be popular to motorist travelling to and through Zambia and Dennis Jankelow for Aviation and CK Re of United Kingdom, a re-insurance Broker.

We constantly monitor the security of all the insurers and re-insurers through market bulletins, trade news and constant contact with regulators, Trade Associations and International Consultants. Except for Botswana Insurance Company which is rated at A+ and Regent Insurance Botswana at AA- both by Global Credit Rating, the rest are not rated. Where we strongly feel that the security of our client is threatened, with consultations with the client, we shift business immediately to other insurers without waiting for renewal to come, if need be.

WHAT ARE THE BENEFITS OF INSURING THROUGH A BROKER?

Business insurance coverage is the most important purchase you will make as a business owner, and shopping for this valuable protection involves a process of evaluation, research, and comparison. An insurance broker can save you time, money and worry. Just like an accountant or lawyer who provides you with professional advice, based on years of training and experience, a qualified broker can do the same with your insurance.

Here below are some of the benefits attached to the use of a broker:

1. An insurance broker has a fiduciary duty to act in the best interest of their client and provide sound practical advice which is independent of any insurance company's influence.
2. Whether you engage a broker or not, you are actually paying for the services of a broker in the premium that you pay for the services of a broker in the premium that you pay to the insurance company. This amount is included under administration costs. When you don't use the services of a broker, you are paying for the service you have not used.
3. An insurance broker is similar to an accountant or lawyer who provides impartial professional advice, based on years of training, education and experience. As with everything in life the cheapest is not necessarily the best. When arranging insurance, it is easy to take short cuts and look for the cheapest, without considering policy wordings, insurance companies' financial stability and their claim paying history. Often a wider policy wording does not cost much extra.
4. A professional insurance broker deals with many insurers and has access to different types of policy wordings. They act for their clients and help them to decide what risks to insure, what types of cover are best and how much it should cost in many cases the insurance broker is most valuable in the event of a claim. The broker will scrutinize the policy document to check if there are clauses that will disadvantage you in the event of a claim and interpret the policy document for you. Broking is a hands-on role requiring a combination of a technical knowledge, business, communication, people and practical skills.
5. Do what you know best and let the broker handle the insurance matters for you. The insurance company will never do the running around for you in the event of a claim. You will have to run around looking for repair quotations in case one of your vehicles gets involved in an accident, at the expense of your work. Brokers will help in the claim process while you continue with your work and will find a suitable repair garage for you.
6. By using a broker, you save on the cost of fuel, wear and tear on your vehicles but pay the sum premium you are paying now or even less.

We hope the above points would in future help you make informed decisions as you look at the option of choosing whether to go direct or use a broker.

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