



THANAWALLA
INSURANCE



MUSEUM HILL



“A trusted name in the insurance industry.”



Our mission is simple yet profound;
To protect what matter most to our clients





OUR STORY

Since 1931, **H.G. Thanawalla** has stood as a beacon of trust and excellence in the insurance sector, boasting over nine decades of unparalleled experience.

While our long history has been marked by success, we understand that our future achievements depend on our ongoing ability to assist clients in navigating risks in an increasingly complex, volatile, and rapidly evolving world.

Our deep-rooted commitment to provide comprehensive and tailored insurance solutions has made us a reliable partner for individuals, families, businesses, and organizations.

At **H.G. Thanawalla**, we pride ourselves on our extensive industry knowledge, unwavering dedication to customer satisfaction and our unique relationship with leading insurance providers.



OUR JOURNEY



The late Mr. HG Thanawalla and his wife, late Mrs. K.H Thanawalla

The business was started by the late Mr. H.G. Thanawalla and the late Mrs. K.H. Thanawalla, under the trading name of United Marketing Company, as a firm of Insurance Agents.

Appointed as Principal Representatives with Power of Attorney by Guardian Eastern Insurance Co Ltd of London.

Appointed as Principle Representatives in Eastern Africa, by BRITISH GENERAL Insurance Co. Ltd, a part of Commercial Union Group.



1931

1937

1949

1950-1953

1961

Appointed as the first agent of Jubilee Insurance Company Limited upon its formation, and in the later years appointed as sole agent for Nairobi and District.

Appointed as Power of Attorney and Sole Agents in Kenya for Union Reinsurance Co Ltd of Zurich Switzerland.

During these 32 years, we were regularly top producing agents, both Life and General for Jubilee Insurance Company as well as Guardian Assurance Co. Ltd.



CELEBRATING

94 YEARS IN 2025

Following the introduction of the Insurance Act and in compliance with its requirements, the name of the company was changed to H.G Thanawalla (Insurance Brokers) Limited as the company decided to change from Insurance Agency to Insurance Brokers.

Company sold the Upper Hill premises and moved to our new offices which we purchased in Westlands, an up-market business area of Nairobi.

1963

1988

1990

2014

2022

The Company name was changed to H.G Thanawalla Ltd and all business held by the United Marketing Company was transferred to the new company.

Company moved from Central Business District to its own new premises

Directors hold substantial shareholding in U.K based Lloyds Reinsurance Brokers MNK- Re who set up their offices in Kenya.

We are committed to **excellence,**
integrity & customer satisfaction.





OUR LEGACY

With a legacy built on reliability and innovation, the firm masterfully navigates the complexities of the insurance landscape offering policies that safeguard our clients' needs.

Our relationships are reflected in our unique approach; You can call the CEO directly and speak with him about your needs and concerns anytime.

This direct line of communication underscores our dedication to prioritizing quality service and customer satisfaction.

We believe that success is measured by the positive impact we have on our clients.

Extensive **industry knowledge**
& **unparalleled protection.**





OUR COMMITMENT

Our commitment to ethical practices, continuous education and proactive client engagement ensures we not only meet but exceed expectations, solidifying our reputation as a pillar of reliability and trust in the insurance industry.

We want to be best, not the biggest, ensuring every interaction is tailored to your needs.

This dedication to quality over quantity, reflects our core values and unwavering focus on excellence.



OUR INSURANCE OFFERINGS

We offer a wide range of general insurance products to safe guard our client's needs and assets.

GENERAL INSURANCE



Our team of experienced professionals specializes in risk assessment and mitigation strategies. We conduct a thorough analysis of potential risk, and develop proactive measures to protect their assets and minimize financial exposure.

RISK MANAGEMENT



Our policy offers extensive coverage against a range of risks, including loss, theft, and damage during transit. With customizable options to suit various shipping methods and cargo types.

CARGO



HEALTH INSURANCE

From individual plans to comprehensive corporate cover. Diverse portfolio access to quality health care.

CONSULTATION & ADVISORY

We work closely with clients to understand their unique goals and challenges, offering advise to optimize their insurance portfolios.



With the threat of political violence and terrorism remaining a constant presence, having the right insurance coverage can be a vital step in protecting against unforeseen risks and ensuring financial stability.

POLITICAL VIOLENCE & TERRORISM

A guaranteed steady income stream to individuals in retirement. It's essential to carefully evaluate your financial situation, retirement goals, and options before purchasing pension insurance.

PENSIONS / GROUP LIFE / CREDIT LIFE



CYBER CRIME

This specialized cover offers financial protection against losses resulting from fraud, cyber theft, and cyber extortion, ensuring that your organization can recover swiftly from unexpected incidents in a digital landscape.



ART, ANTIQUES & LUXURY ITEMS

This insurance policy provides financial protection against losses or damages to valuable possessions such as Art Collections, Antiques and Luxury Items.



KEYMAN INSURANCE

A policy that covers a business owner or key employee who is essential to the success of the company. The policy pays out a lump sum or ongoing income to the business in the event of the key person's death or serious illness, allowing the business to continue operating without financial disruption.



We put **prompt settlement of claims**
at the core of our business.





OUR CLAIMS APPROACH

The integrity of any insurance policy is revealed only when a client makes a claim.

Our assurance lies in the efficiency and comprehensiveness of being able to respond to and resolve those claims.

The goal is to minimize stress for our clients through effective communication, keeping the claimant informed, facilitating smooth negotiations, and securing prompt settlement throughout the claims process.



Commitment that goes beyond policies – we're here for life.

 **Braeburn Schools**
Summum Appeto

Braeburn Schools Limited
P.O. Box 45112 Nairobi 00100, Kenya
Pilot Line: +254 (0) 730 881000

25th November 2024

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: H. G. THANAWALLA (IB) LIMITED

The above have been our insurance Brokers since the school started over 45 years ago. Over the period we have received highly professional guidance on all our insurances, total technical support and very prompt attention to and settlement of claims when they occur.

We have no hesitation in recommending them as the top insurance Brokers of high integrity and professional standards.

Yours faithfully
Braeburn Schools Limited


R Williams
Chief Executive Officer


**BRAEBURN
SCHOOLS LTD**
P. O. BOX 45112 - 00100
NAIROBI - KENYA

braeburn.com

 **MEDECINS
SANS FRONTIERES**

MISF - BELGIUM
Surgate Road (Old Mbagani Rd.)
Kileleshwa
P.O. Box 38997 - 00623, Parklands, Nairobi
Tel: +254 (0) 733 333 133 / 722 206987

25th November 2024

To Whom It May Concern

Dear Sir/Madam

RE: H. G. THANAWALLA (IB) LIMITED

We have been dealing with above company for our insurance requirements now for more than 15 years.

During our engagement with Thanawalla, we can confirm that they have maintained a very high standard of professionalism and exceptionally very good personalized service.

We have been satisfied with their services which is very efficient and greatly recommend them as amongst the top brokers in this market.

Yours faithfully,


James M. Warden
Emergency Finance Coordinator


M.S.F.
P.O. Box 72297
20023
Nairobi

MEDECINS SANS FRONTIERES IS A PRIVATE INTERNATIONAL HUMANITARIAN ORGANISATION

OUR CLIENTS



Heritage

Insurance Company
A member of  LIBERTY

30th September 2024

To Whom It May Concern,

Dear Sir/Madam,

RE: H.G Thanawalla (Insurance Brokers) Ltd

We are delighted to provide this recommendation for H.G Thanawalla (Insurance Brokers) Ltd, a leading broker in our network since 1978. With an impressive 93-year history in the Kenyan insurance industry, they are one of the most established brokers in the country.

Key aspects of our relationship with H.G Thanawalla (Insurance Brokers) Ltd include:

Reputation and trust: Over our long association, H.G Thanawalla (Insurance Brokers) Ltd has consistently demonstrated the highest levels of trust, respect, and dedication to serving our mutual clients' best interests. Their strong client base includes leading NGOs, the European Union, various Embassies and High Commissions, UN-affiliated projects, multinational commercial organizations, and educational institutions.

Exemplary client service: The firm's commitment to client service sets a benchmark in the industry and is a source of envy among peers. Their philosophy of prioritizing quality over size has enabled them to become one of the most reputable brokers in the Kenyan market.

Financial responsibility: H.G Thanawalla (Insurance Brokers) Ltd has consistently maintained excellent financial practices, including timely premium settlements to insurers, which they have historically made punctually at the end of each month without fail.

Professional and ethical standards: The firm operates with the highest levels of professionalism and ethics. Their organizational culture is one that any business partner or customer would be proud to associate with.

At Heritage Insurance Company Kenya Ltd, we value our long-standing and successful relationship with H.G Thanawalla (Insurance Brokers) Ltd. We are confident that other top insurance companies share our positive experience.

We have no hesitation in recommending H.G Thanawalla (Insurance Brokers) Ltd for their professionalism, ethical conduct, and expert guidance in insurance matters.

Yours faithfully,


Beatrice Hiuhi
Principal Officer (Ag.)

THE HERITAGE INSURANCE COMPANY
KENYA LIMITED

Heritage House, Parklands Road,
P.O. Box 30789 - 00100, Nairobi - Kenya
E: info@heritage.co.ke
T: +254 711 038 000 / +254 718 99 000
www.heritage.co.ke

Branches: Eldoret, Embu, Kisumu, Meru, Nakuru, Nairobi, Nyeri,
Ruiru (HQ), Siaya, Thika, Wajir, Malindi, Mombasa, Naivasha and Taita.
Heritage is a subsidiary organization of Heritage F.R. Ltd.
C. Mwangi, M. L. Ali, M. M. Mwangi, M. M. Mwangi,
M. M. Mwangi

Company Secretary: J. Ochieng'
Company Registration No. 12089. A member of the Association
of Insurers of Kenya, an authorized member of the Insurance Council of Kenya.

KFW

25th November 2024

To Whom It May Concern

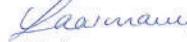
Dear Sir/Madam

RE: H. G. THANAWALLA (IB) LIMITED

We write to confirm that above-named have been acting as our insurance Brokers for past many years.

We have been fully satisfied by their professionalism, service and comprehensive guidance on our requirements and have no hesitation in recommending their services as insurance Brokers of high class standing in Kenyan Market.

Yours Sincerely,



Kristina Laarmann
Director, KfW Office

Trust built on reliability & consistent service.



Heritage
Insurance Company
A member of LIBERTY

THE HERITAGE INSURANCE COMPANY KENYA LIMITED
Heritage Insurance Company Ltd.
 P.O. Box 10390 - 01003 Nairobi, Kenya
 P: +254 20 718 3000
 F: +254 20 718 3000
 E: info@heritage.co.ke, www.heritage.co.ke

Directors: (Edward Ombui, Moses Mwangi, Njirou Githui)
Director (CEO): Nicholas Sabany, Director (Risk Management & Compliance): A. Richard Chachemani, C. Vin (Managing Director)
 H. Mwangi, P.A. Githui, C. Mbitiani, M. L. O. Tait
 @ General Manager
 (*Tourist Director)

Company Secretary: D. Ochieng
Company Secretary (C.A.) & Director of the Board of Directors
 Heritians, 20, Longlands Road, Nairobi, Kenya

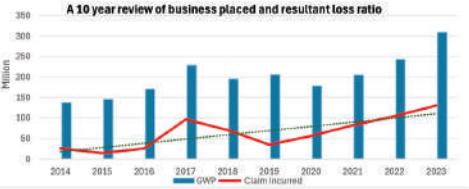
19 August 2024

Dear Taj and the H.G.Thanawalla (Insurance Brokers) Team
 This being my last month as the Managing Director of The Heritage Insurance Company of Kenya, it is an opportune time to pause, reflect and take time to thank and honour you and your team for making the journey such a worthwhile adventure for me.

Looking through the annals of the Company, H.G.Thanawalla (Insurance Brokers) Limited have been partners since 1976 when Heritage Insurance commenced business. Prior to that, you were the leading Agents of Legal & General, one of the predecessors of the Company.

Trust, respect and always acting in the best interest of the mutual client have been the common values in our engagement. As evidenced by the graph below, the partnership has continued to grow and blossom, built on the foundation carefully laid and nurtured by those who came before me.

A 10 year review of business placed and resultant loss ratio



Year	GWP (Million)	Claim Incurred (Million)
2014	130	50
2015	140	55
2016	160	60
2017	230	100
2018	200	70
2019	210	65
2020	180	75
2021	210	85
2022	240	95
2023	300	120

You have placed quality and profitable business, whose premiums are paid for promptly and accurately at the last day of every month. These qualities have set you apart in the insurance industry in Kenya, making you the envy of many.

On behalf of the Board and Management of The Heritage Insurance Company Limited, I would like to express my heartfelt appreciation to you for the support accorded to Heritage over the years and more specifically, over the last ten years.

I acknowledge your personal friendship to me, which transcends our business relationship and for which I am grateful. I remain certain that this will continue beyond my time at Heritage. I wish you every success in your business endeavors and may you continue to thrive in your chosen market.



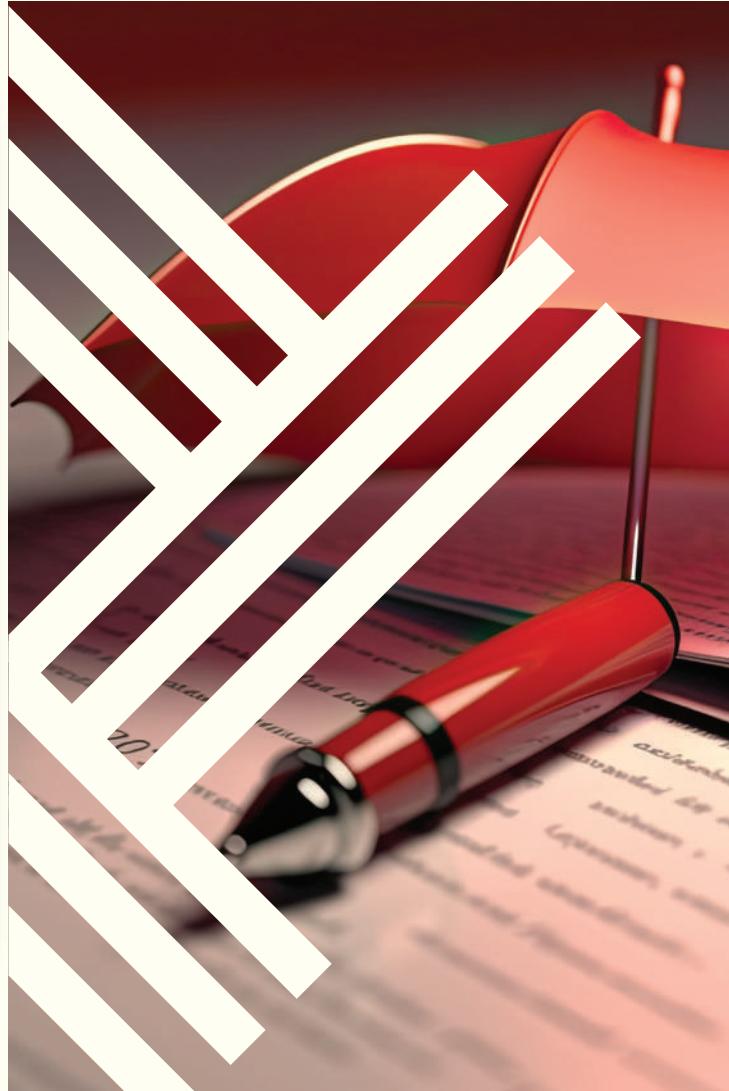
Godfrey Kiol
Managing Director

KShs.2.1b
Total premium placed by Thanawalla Insurance Brokers Limited over the last 10 years.

1976
H.G. Thanawalla (Insurance Brokers) commences business with Heritage.

32%
Average 10 year loss ratio for business placed.

KShs.0
Total premium debt exceeding 30 days every month for as far back as the records go.



OUR INSURERS



Heritage
Insurance Company

A member of the  LIBERTY Group


ICEA LION
GROUP

INSURANCE • PENSIONS • INVESTMENTS • TRUSTS

 **GA** Insurance

Jubilee
GENERAL INSURANCE

Allianz 

MNK Re
Kenya

Broker at
LLOYD'S

H. G Thanawalla (Insurance Brokers) Ltd,
through it's Directors, also hold substantial shareholding in MNK Re
Kenya Ltd and who are brokers at LLOYD'S of London.



THANAWALLA
INSURANCE

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