



# COMPANY PROFILE

***MOST TRUSTED PARTNER***

# About Us

## Dara Insurance Plc.

received:-

- (i) the General Insurance Principal License from the Ministry of Economy and Finance on July 2nd, 2018;
- (ii) the Certificate of Incorporation from Ministry of Commerce on July 10th, 2018; and
- (iii) the Operation License from the Ministry of Economy and Finance on 25th December 2018 under the Insurance Law of the Kingdom of Cambodia.

We are part of the family of Canadia Investment Holding Plc. (CIH), a public limited company incorporated in the Kingdom of Cambodia. CIH was registered with the Ministry of Commerce (MoC) with the registration number Co. 9560/07P dated 31 January 2007. CIH is distinguished in its extensive investment in many key sectors of the economy in the Kingdom of Cambodia.



# Our Identification

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## Business Registration Number

Co. 00034686/2018

## Capital Structure

Minimum Required Capital	US 7,000,000.00 Dollar
Paid-up Capital	US 8,000,000.00 Dollar



# Our Address

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Canada Tower, 3rd Floor, No. 315, Corner of Ang Duong St. and Preah Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia.



# Milestone

2018



DARA received operating license on 25<sup>th</sup> December

2019



We achieved our target with GP USD 2.5M

2020



We achieved our target with GP USD 4.6 M

2021



We are aiming to be in the list's top 5 insurance in market

2022



We are aiming to be in the list's TOP 3 insurance in market



# Our Philosophy

## Core Values

- D** Deliver our promises with integrity.
- A** Adopt best practices for good corporate governance.
- R** Reach out to our society and environment with corporate responsibility.
- A** Aspire to pursue excellence in all we do.

### Vision

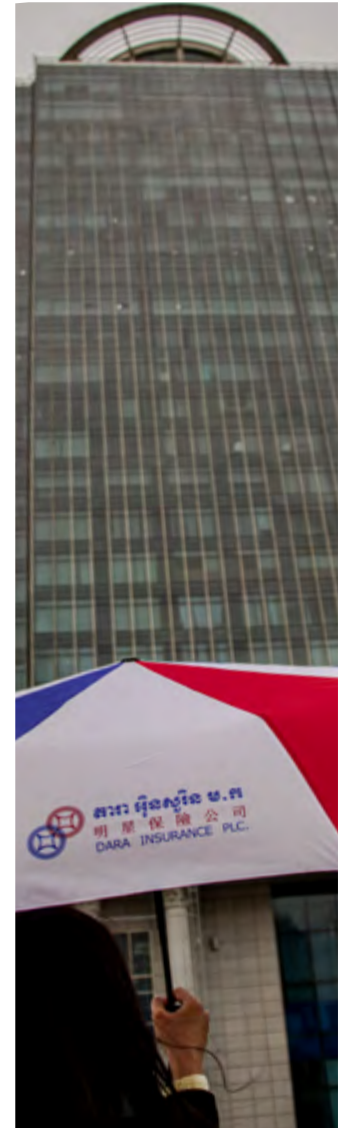
To be the most trusted premier insurer of choice

### Mission

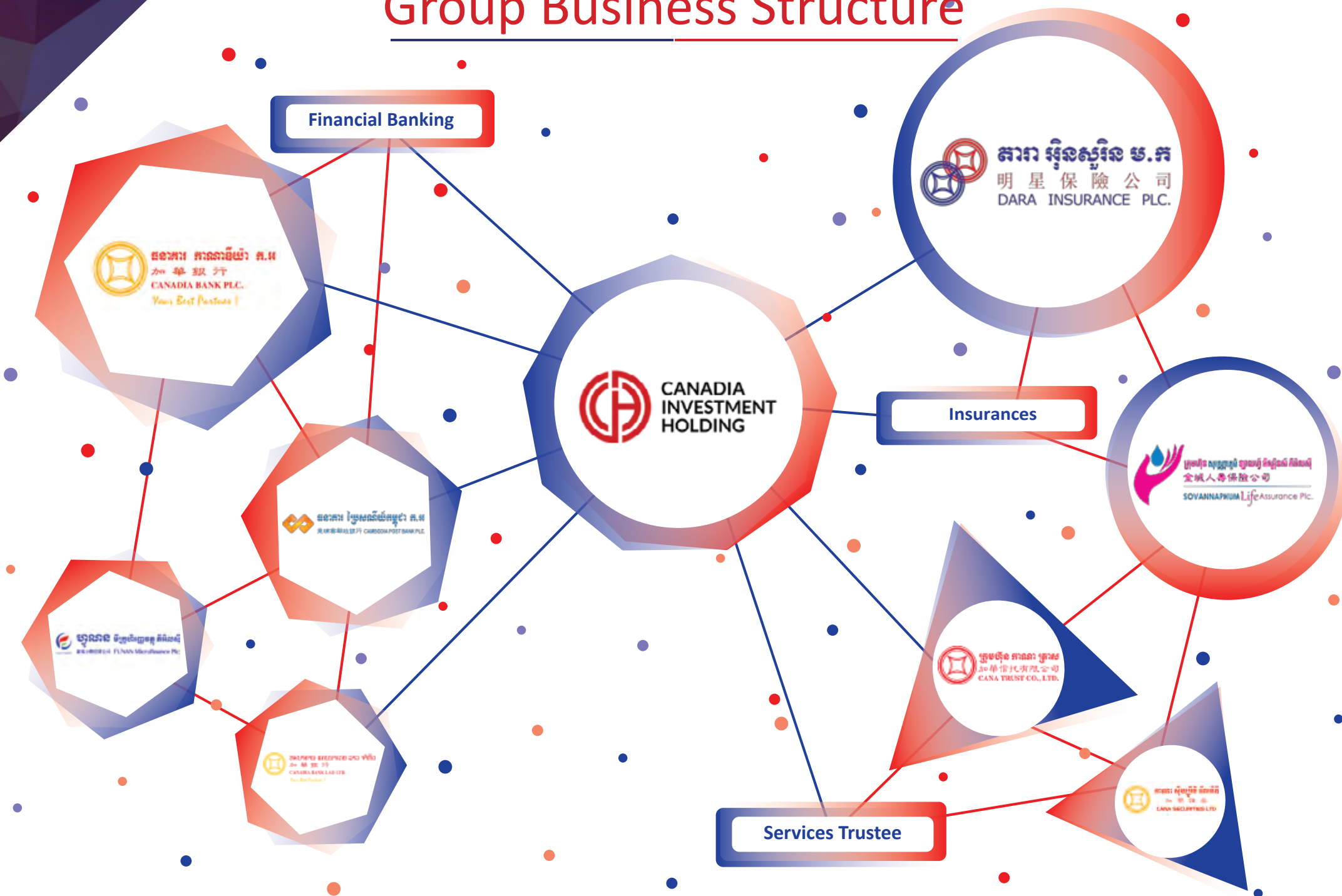
Our focus is to provide innovative insurance solutions through professionalism and excellent customer-centric services.

### Target

We aim to create trust, peace of mind and value for our stakeholders



# Group Business Structure







តារា អ៊ុនស៊ុរ ឯ.ក  
 明星保險公司  
 DARA INSURANCE PLC.



**R**einsurance is insurance program that an insurance company purchases from another insurance company to insulate itself from the risk of a major claims event. **Dara Insurance** selected and corporated only with the best rating reinsurance companies around the world to ensure that our customer satisfied with the trust of services.

# Reinsurance Partners



**Chubb** is the world's largest publicly traded P&C insurance company and a leading commercial lines insurer in the U.S. Operations in 54 countries, Chubb provides commercial and personal property and casualty insurance. More than \$190 billion in assets and reported \$41 billion in 2020. Ratings of **AA** from Standard & Poor's and **A++** from A.M. Best.

**Allianz** offer to 100 million customers in more than 70 countries a wide range of products, services, and solutions in insurance and asset management. Rating Standard & Poor's **AA**.





**Swiss Re** is one of the world's leading providers of reinsurance, insurance. Headquartered in Zurich, Switzerland, where it was founded in 1863, Network of around 80 offices globally. Rating **AA-**

**AIG** is a leading global insurance organization with operations in approximately 80 countries. Provide a wide range of property insurance, life insurance. Rating **A+**





**STARR** is the first American-owned insurance agency in Shanghai in 1919. Has grown into an industry powerhouse — built on 100 years of international literacy and operational knowledge. Rating **A**

**QBE** is listed on the Australian Securities Exchange (ASX) and headquartered in Sydney. Employ more than 11,700 people in over 27 countries. A general insurance and reinsurance company. QBE offer commercial, personal and specialty products and risk management solutions to customers. Rate **A+**



# Our Products

## **Auto Insurance**

- Motor Cycle
- Private Vehicle
- Commercial Vehicle

## **Aviation Insurance**

- Hull All Risks
- Hull War Risk
- Aircraft Liability

## **Property Insurance**

- Property All Risks
- Business Interruption
- Fire and Special Perils

## **Marine Insurance**

- Air Cargo
- Marine Hull
- Marine Cargo
- Inland Transit

## **Engineering Insurance**

- Erection All Risks
- Contractor's All Risks
- Machinery Breakdown

## **Medical/Personal Accident**

- Health Care
- Personal Accident
- International Travel Care

## **Miscellaneous Insurance**

- Money
- Burglary
- Public Liability
- Professional Indemnity

## **Other Tailored Products**

- Rubber
- Live Stock
- Agriculture



# Property All Risks



This policy is designed to meet the insurance obligations placed upon Contractors under the contract conditions.  
The policy covers all the works to be performed under the contract whether they are preparatory, provisional or final together with all the materials and equipments constituting them.

With additional premium, the cover may include Construction Plant and Equipment, Construction Machinery, Removal of Debris, Professional Fees and Surrounding Property.

(CAR) 

 (PAR)

This is a combined policy and basically incorporates fire, fire consequential loss, theft and accidental damage perils.

The policy covers accidental physical loss destruction or damage to property insured such as buildings, plant & machinery, contents and stock in trade in your premises by any contingency other than those specifically excluded.

The policy also covers business interruption resulting from interruption of the business in consequent of such loss destruction or damage.

# Contractor's All Risk





Owning a car is a great advantage. It allows you to control your time and movement with greater ease and convenience and you can share this convenience with your family, friends and colleagues. An accident changes everything.

- When are you going to repair the damages?
- How are you going to find the money?
- Who will pay for third party damages?

Private Car insurance just makes good common sense. When you are involved in a car accident, it covers you for the injuries to the third parties and for repair costs if you damage someone else's cars and properties as well as the repair costs of your own car.



## Private Car Insurance



## Marine Cargo Insurance



## (MCG)

This policy covers loss or damage to your goods caused by peril insured whilst in transit from one place to another by sea or by air or by rail or land conveyance.

This policy covers cargo whilst in transit and including storage in the ordinary course of transit.

Marine Cargo Insurance mainly covers three modes of transportation:

- Shipment by Vessel
- Sending by Air Freight
- Transit by Land Conveyance



# Aviation Insurance



## (AVI)

This policy indemnifies you against :

- All risks of accidental loss of or damage to the aircraft including disappearance and/or flight risks;
- Your legal liability for damage due to accidental bodily injury and property damage caused by the aircraft or any person or object falling therefrom;
- Bodily injury suffered by the passengers whilst entering, on board, or alighting from the aircraft including loss or damage to their baggage and personal articles.

This policy covers your legal liability to third party as a result of an accident caused by or through your negligence or negligence of your employees or any defects in the premises owned occurring during the period of cover in connection with your business operations and happening within the territorial limits.

This policy covers :-

All sums which you will become legally liable to pay for compensation in respect of:

- Accidental bodily injury
- Accidental property damage
- All costs and expenses of litigation
- Recovered by any claimant against you
- Incurred with our written consent

## (PUL)



## Public Liability





This policy covers the cost of medical treatment incurred by your employee(s) for hospitalisation due to accident or sickness.

This policy offers the following benefits:-

- a) Hospital Room & Board
- b) Intensive Care Unit
- c) Hospital Supplies & Service
- d) Surgical Fees
- e) Operating Theatre Fees
- f) In Hospital Physician Fees
- g) Pre-Hospitalisation Diagnostic Services
- h) Pre-Hospitalisation Specialist Fees
- i) Follow-up Medical Treatment & Services
- j) Emergency Accidental Outpatient Treatment
- k) Government Hospital Daily Cash Allowance



## Health Insurance

## Personal Accident



This product will provide compensation for bodily injury, disability or death caused by accidental means which injury shall solely by violent, accidental, external and visible cause result in the insured person disablement or necessitate medical and/or surgical treatment or death.

This product covers:

- Accidental Death
- Permanent Disablement
- Medical Expenses

# Our Claim Service

## FAST RESPOND



**O**ur professionals have extensive experience handling all types of claims, ensuring you receive fast, friendly and top-quality claims service, **24 hours** a day, **seven days** a week.

## INTERGRITY



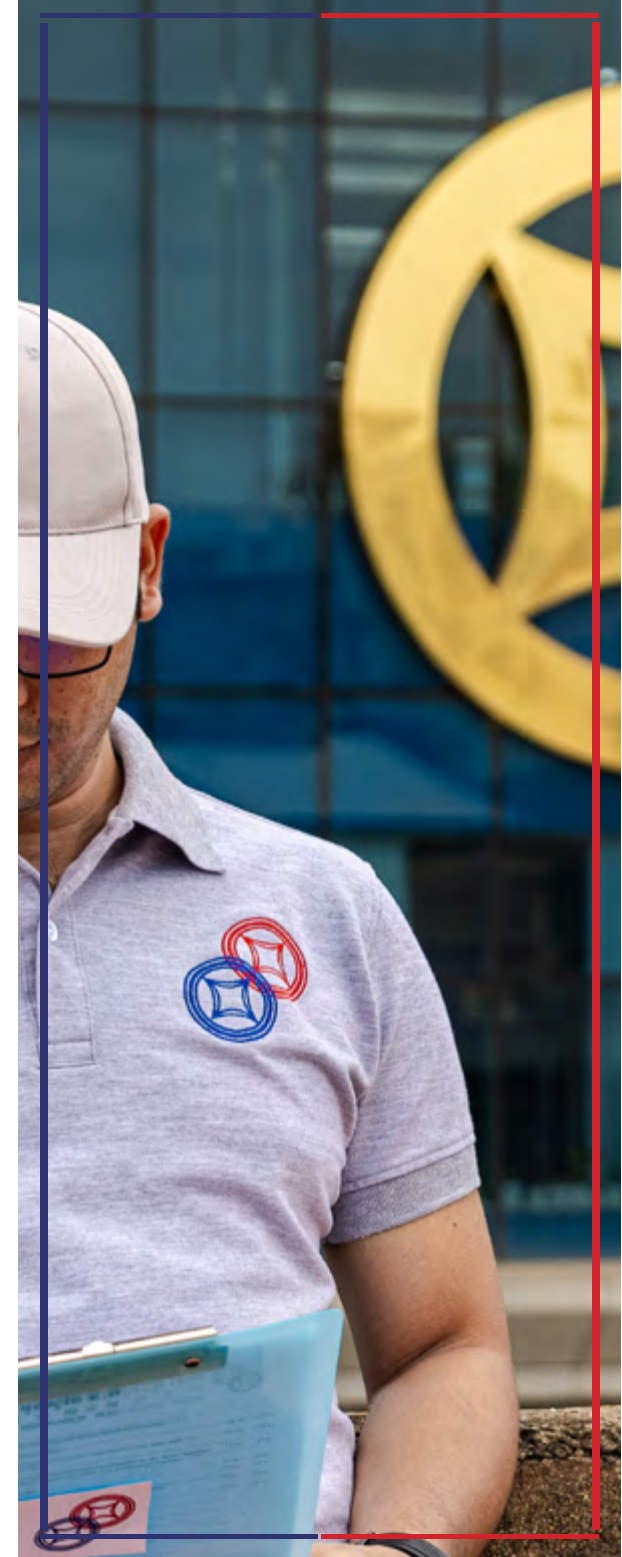
**R**esponsive and Professional Claims Handling Over the years, our customers trust us to provide the best after-sales claims service. By providing prompt and responsive claims service, we help our clients in minimizing risk exposures.

## SOLUTION



**E**nsure claims are managed in a consistent, flexible and fair manner utilizing claims operations that are structured to cross traditional corporate and geographic boundaries.

**"The Most Trusted Partner"**







**ដៃគូដ៏មានជំនឿទុកចិត្តខ្ពស់បំផុត**

**THE MOST TRUSTED PARTNER**

**Address**

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**E-mail**

**: [enquiries@darainsurance.com.kh](mailto:enquiries@darainsurance.com.kh)**

**Find Us : *Dara Insurance***

