





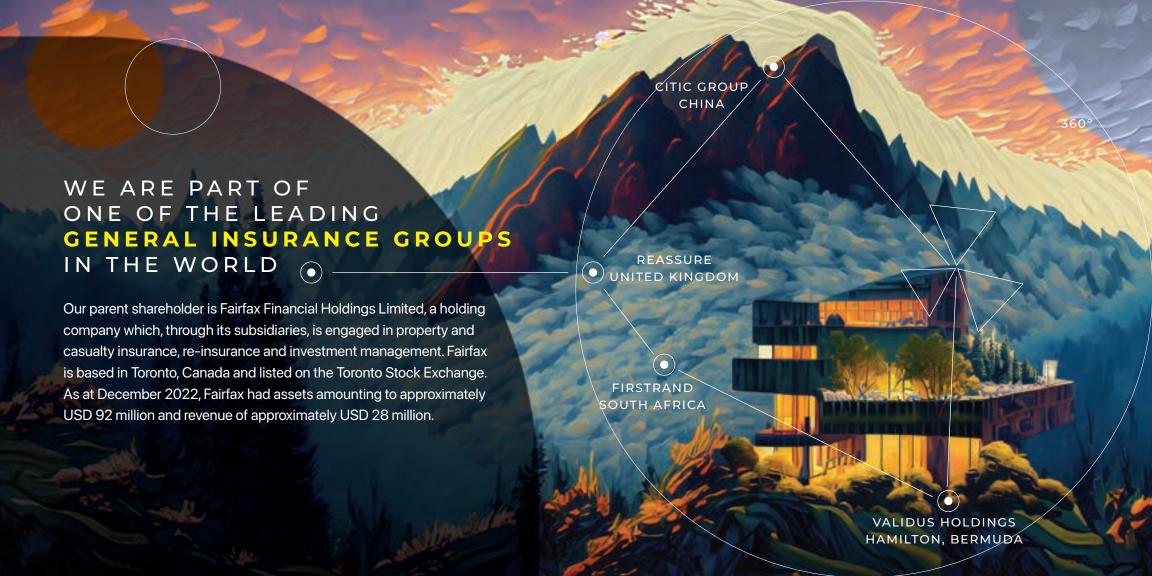




2009 2022 2020 insurance sector and silver be awarded "Compliance +" Insurance, a first-of-its-kind Sri Lanka in the unlikely at the National Business Excellence Awards ceremony certificate on data security conducted by the









OUR COMPETITIVE.

PART OF A MULTINATIONAL INSURANCE GROUP WITH A STRONG CREDIT RATING (A-RATED BY S&P)

We are part of one of the largest general insurance groups in the world - Fairfax Financial Holdings Limited

EXCEPTIONAL CUSTOMER SERVICE

We promise that your calls will be answered in 3 rings by a human, and we are glad to say that 85% of the problems handled by our friendly Call Centre staff are resolved during the first call itself.

• ADVANTAGE

STRONG FOCUS ON TECHNOLOGY-LED INNOVATION

Fairfirst has always been at the forefront of innovation. From a fully customizable online insurance platform to a trilingual chatbot and virtual claim assessments, we hold an array of industry-leading value propositions. We provide Al-driven claims management & state-of-theart data analytics capabilities, as well as a bespoke & personalized product offering through online as well as offline sales.

BEST-IN-CLASS TECHNICAL TEAMS

Our staff are distinguished by extraordinary levels of technical expertise. Our Underwriting, Risk Engineering and Claims teams are accustomed to handling the most technically demanding risks.

OUR AWARD-WINNING PRODUCTS AND SERVICES

We are leaders in structuring sensitive and relevant health insurance for employees. We are masters in motor insurance, be it for your two-wheeler or for a premium four-wheel drive. We have insured many of the leading businesses and institutions in Sri Lanka and provided them with protection against many risks.

OUR BROAD **PRODUCT RANGE**







Travel





Employee Protection



Liability Insurance



Fire Insurance

NDIVIDUAL





Factory Insurance

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Three-wheel

Insurance







Personal Accident Insurance



Shop Insurance





Motor Insurance

Corporate Health Insurance



Fleet Insurance



Marine Insurance



Property Insurance

KEY AWARDS

Our combined strengths have made us market leaders across various insurance segments. Below are some of our accolades in recent years.



Best Website Insurance at Web Awards 2018 - Web Marketing Association USA



Best Online Insurance Company Sri Lanka 2020 - Global Banking & Finance Awards



Insurance Business Asia - Top Insurance Workplaces 2020



Best General Insurance Company Sri Lanka & Most Innovative Insurance Company Sri Lanka 2020 - International Business Magazine



Sri Lanka's Best Employer
Brand Awards 2020 - Employer
Branding Institute and World HRI
Congress



Sri Lanka's Brand Leadership Award 2020 by CMO Asia for Best Use of Social Media in Marketing, Banking, Financial Services & Insurance Sector and Best Brand



Gold in the Insurance Category 2020 at SLIM DIGIS 2.0 -Sri Lanka Institute of Marketing (SLIM)



Silver in Best Digital Marketing Innovation across all sectors 2020 at SLIM DIGIS 2.0 - Sri Lanka Institute of Marketing (SLIM)



Best General Insurance Brand -Sri Lanka 2021 - Global Brands Magazine



Innovative Brand of the Year 2021 - 20th SLIM Brand



3 Bronze Awards for sales personnel, including for Territory Manager, Sales Manager & Assistant Sales Manager in the General Insurance category - SLIM National Sales Awards 2021/2022



One of The Most Loved Brands in General Insurance - Brands Annual 2022 edition (compiled by Brand Finance / presented by LMD)



Best Micro Insurer & Company with the Best Health Insurance Coverage of the Year 2022-Indian Chamber of Commerce at the 3rd Emerging Asia Awards



Best CEO of the Year - General Insurance & Most Disruptive Motor Insurance Company Sri Lanka – World Economic Magazine Awards 2023

THE #FAIRFIRSTWAY OF BEING THE BEST

RELATIONSHIP BUILDING IS A LONG-TERM PERSPECTIVE

With 30 years of experience, we have built a strong foundation in the field of protection. We hold a 25% share of the total brokergenerated GWP in the industry and have partnered with 76 Intermediary Brokers across the island, fostering trusted and mutually beneficial relationships.

WE WILL BE THE EXPERTS IN PROTECTION TO FULFIL YOUR POTENTIAL TO PROGRESS

We are an empathetic team with a genuine curiosity about our customers' worldviews and experiences. With our expertise and leadership, we provide technical risk engineering support to inform our underwriting decisions. This enables us to meet your specific needs and help you confidently progress towards your goals.

WE HAVE AN EXTENSIVE NETWORK ACROSS THE ISLAND

With 50+ branches, 900+ employees, and a 400+ agent workforce, our extensive network allows us to serve clients island-wide. Our focus extends beyond policy administration to encompass efficient claims management, ensuring comprehensive service for our customers.

DELIVER SERVICE THAT'S MEMORABLE

Our service standards are world-class, including a centre of excellence for customer management that covers claims management.

We will always strive to offer our customers best-in-class service. But our definition of 'best' will always be a 'workin-progress' because we love making good things better.

WE BELIEVE IN PARTNERSHIPS AND ARE GEARED TO INVEST IN THEM

We have thriving partnerships across motor dealers, finance/leasing companies, brokers, telcos, retail outlets, postal services and the list keeps growing. We believe that in today's complex world, partnerships are essential to prosper.

DIGITAL SAVVY

Ensuring a seamless onlineoffline experience, we made sure that interactions via traditional touchpoints were simultaneously amplified on digital touchpoints, such as the virtual claims assessment platform, Click2Claim for Motor, Medical, and Non-Motor. Our online digital shop with end-to-end digital capabilities, online renewal options via our website for electronic payments, and subscription-based instalment payments are all testament to our drive to be a digitally savvy insurer.



THE FOUNDER, CHAIRMAN, AND CHIEF EXECUTIVE OF FAIRFAX FINANCIAL HOLDINGS

V. Prem Watsa has been the Chairman of the Board of Directors and the Chief Executive Officer of Fairfax Financial Holdings since 1985. He has served as Vice President of Hamblin Watsa Investment Counsel Ltd. since 1985. Mr. Watsa is the Chairman of our publicly traded subsidiaries, Fairfax India Holdings Corporation and Fairfax Africa Holdings Corporation. Mr. Watsa is also a director of Blackberry Limited. Mr. Watsa formerly served as Vice President of GW Asset Management from 1983 to 1984 and, in various positions, ultimately as a Vice President, with Confederation Life Investment Counsel from 1974 to 1983.





UNDERWRITING SWEET SPOTS

In our wide and varied portfolio, these are some sectors with a high appetite.

A Financial Institutions

A Healthcare

Public Authorities & Offices

♠ Power & Energy

₱ Distribution & Logistics

Real Estate

A Telecommunications

Retail & Wholesale

Administrative & Support Services Activities

A Professional, Scientific & Technical Activities

Multinational Organizations

♠ Manufacturing & Garments



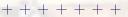
 We cater to major accounts with a sum insured exceeding LKR 1 billion, as well as Middle Market and Small & Medium Enterprises (SMEs).



 We offer a combined policy that includes both Property and Engineering covers.



 We have insurance products that combine multiple types of coverage into a single policy, making it easier for you to get comprehensive protection.







RISK ENGINEERING SERVICES

- i. Insurance Underwriting Support Service for underwriters and insurance sales staff
- Physical site visits and virtual surveys using a special web-based application
- Risk identification, evaluation and reporting
- Guiding the underwriting in risk-based rating
- Risk improvement suggestions and reports

ii. Natural Hazards

- A Geographic Information System (GIS) based tool used in flood risk area identification (ESRI supported)
- Remote sensing in geographic feature identification
- Field visits for risk exposure analysis

- iii. Thermographic imaging and hotspot identification in electrical distribution systems for electrical risk identification
- iv. Contractors all risk evaluations / Erection all risk evaluations
- v. Mini hydro Power plant / other power generation plant risk evaluations
- vi. High-rise building risk evaluations
- vii. Factory fire risk evaluations
- viii. Burglary risk evaluations



Risk Control is focused on loss prevention and loss mitigation. The Risk Control process incorporates a number of activities, including:

- Initial review of technical specifications, drawings and procedures
- Periodic review of project programme and progress
- Dialogue with client, engineers and contractors
- Site surveys



UNDERWRITING SWEET SPOTS

We have expansive Casualty capabilities across

- Public Liability
- Professional Indemnity
- Product Liability

- Workmen's Compensation
- Directors' & Officers' Liability

PREFERRED CLIENTS

All client segments from SMEs to large PLCs and multinationals

OUR CAPABILITIES

We have extensive reinsurance tie-ups to deal with legal liability claims across overseas territories.

FAIRFIRST CASUALTY DIFFERENTIATORS

Underwriting Expertise

- Solution-oriented underwriting team
- Delivering insurance solutions tailored to our clients' needs
- Expertise in structuring complex insurance programmes
- We have extensive reinsurance tie-ups to deal with legal liability claims across overseas territories



UNDERWRITING SWEET SPOTS

We have redefined travel insurance to make travel safe and smart again.

MEDICAL EXPENSES

 Arising from accidents and sicknesses, including treatment for COVID-19, when you are abroad for up to USD 100,000

MANY MORE RELATED BENEFITS

- Personal accident
- Baggage loss
- Baggage delay
- Trip curtailment
- Trip cancellation
- Personal liability
- · Loss of passport
- Trip delay

24/7 MEDICAL ASSISTANCE

 24/7 emergency assistance for unexpected medical incidents worldwide

PREFERRED CLIENTS

Businesses of all sizes from "micro" firms to multinationals

WHY DO YOU NEED US?

Unexpected events and the threat of COVID-19 can ruin your holiday spirit



ONLINE FACILITY

We provide an online policy issuance facility, allowing you to conveniently and quickly obtain insurance policies through our digital platform



UNDERWRITING SWEET SPOTS

Some of our preferred clients

- Manufacturers
- Heavy Industries
- Importers
- Exporters

- **▲** Tech Companies
- Telecommunications
- Agents & Wholesale Distributors / Agents
- From Multinational to SMEs

FAIRFIRST MARINE DIFFERENTIATORS

UNDERWRITING EXPERTISE

- Solution-oriented underwriting team
- Delivering insurance solutions tailored to our clients' needs
- Preferred marine solution provider to the broker fraternity
- Strong reinsurance capabilities & capacity from A-rated security

CLAIMS HELP WHEN IT MATTERS MOST

- Qualified marine surveyors with over 25 years of industry experience
- Partnering with W K Webster regarding export claims
- Rapid claims handling and quick settlements
- Internal marine survey panel 24 x 7, every day of the year





\$≣ MARINE LIABILITY

- Garment Manufacturers
- Tea Exporters
- Pleasure Crafts and Protection and Idemnity risks
- Freight Forwarders Liability Cover

ONLINE FACILITY

We provide an online policy issuance facility specifically designed for Marine Open cover holders, allowing them to conveniently and efficiently obtain their insurance policies through our digital platform



