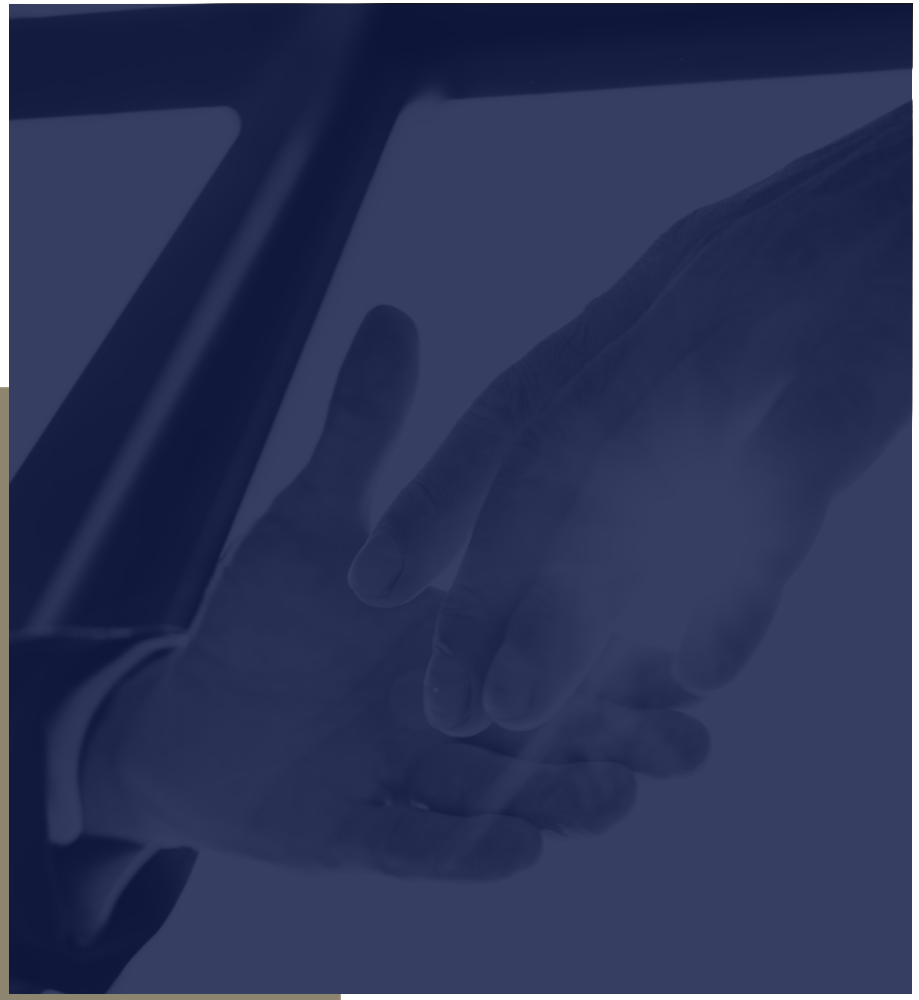
حماية لخدمات التأمين ش.م.م

HIMAYA INSURANCE SERVICES LLC

Himaya Insurance Services - A Legacy of Excellence

Introduction



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HIMAYA INSURANCE SERVICES LLC



Introduction

Established in

2022,

with staff who have a combined experience of over **100 years** in insurance brokerage and financial services.

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Introduction

Deep expertise in

commercial, retail and industrial insurance sectors.

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Introduction

Renowned for

ethical and professional standards.

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HIMAYA INSURANCE SERVICES LLC



Introduction

Committed to

sustainable client relationships

built on trust and mutual respect.

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Introduction

Registered and licensed

under the Ministry of Commerce, Industry and Investment Promotion.

Commercial Registration No. **1423187**

Vision, Mission & Values



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HIMAYA INSURANCE SERVICES LLC

Our commitment to excellence, innovation, and trust



OUR VISION

Leading Broker in the region by providing the best insurance solutions to clients and be the trusted insurance partner for the best insurance companies



OUR MISSION

Providing the highest quality of professional insurance services & risk management advices



OUR VALUES

Embracing expertise & knowledge, customized solutions, high standards of service.

Importance of Insurance



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Financial Protection

Insurance serves as a crucial financial tool, shielding individuals, families, and businesses from potential financial losses caused by unforeseen events like accidents, natural disasters, illness etc.



Risk Management

Continuous process to identify, analyze, evaluate, and treat loss exposures and monitor risk control and financial resources to mitigate the adverse effects of loss.



Financial Security

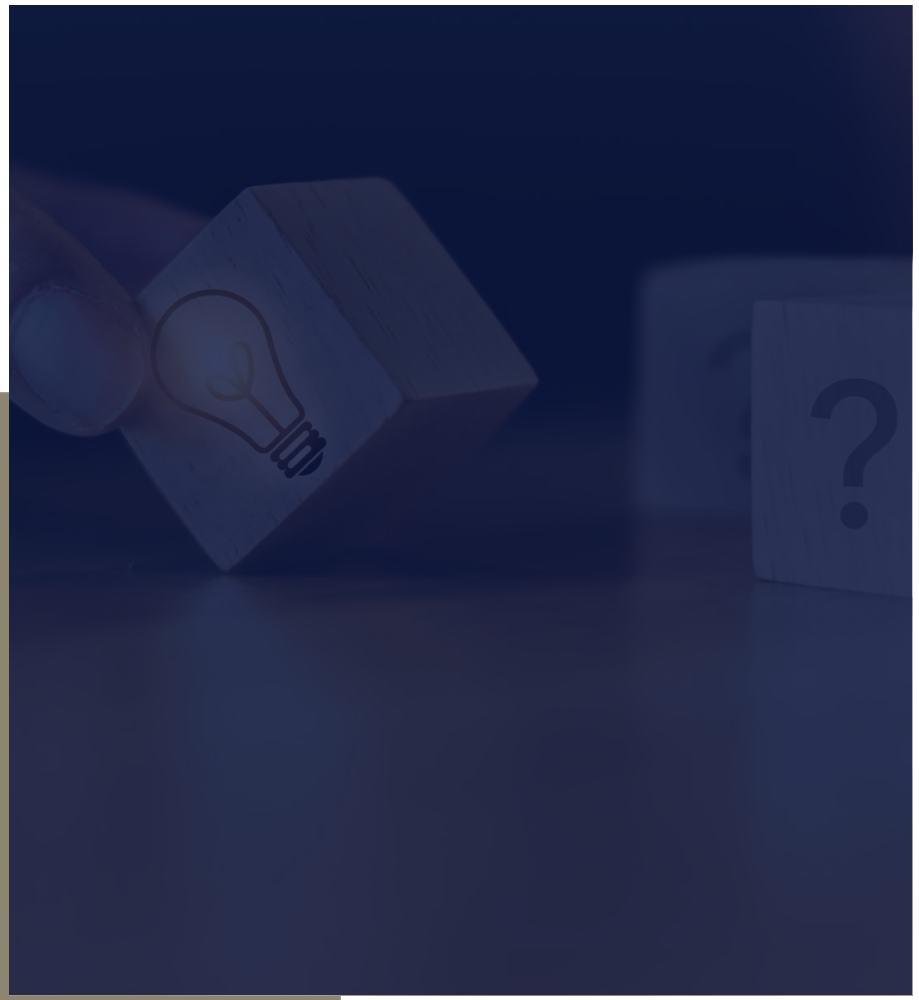
Insurance provides a safety net, thus ensuring financial security for the assets, profit, employees, liability, cost of life & medical etc.



Business Resilience

For businesses, commercial insurance is essential in safeguarding against various risks, including property damage, liability, and income loss. This protection helps businesses navigate unexpected challenges and provides peace of mind for business owners.

Why Himaya Insurance



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Our Purpose

We go beyond coverage



Our purpose extends beyond obtaining insurance coverage; starting from enquiry to claim settlement



Advising timely renewal of the policies and providing periodic loss statistics



Licensed to negotiate on behalf of client, with the insurance companies

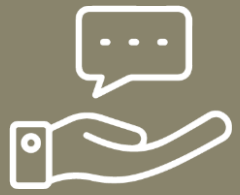


Ensuring optimal compensation and efficient claim processing for our clients.

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What we do?

Our expertise in Insurance Broking



ADVISORY
Risk management advice and providing appropriate guidance based on industry needs



NEGOTIATION
Expertly negotiating renewal terms and providing tailored options and recommendations



RECOMMENDATION
Providing the right terms and conditions along with advice on new or additional policy covers



SUPPORTING
Assisting the clients in getting the right indemnity for the financial loss that may occur

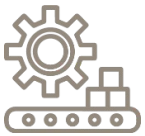
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Industries we cover

Diverse sectors we operate in



Construction & Infrastructure



Manufacturing



Transport



Financial Institutions



Importers, Wholesalers & Distributors



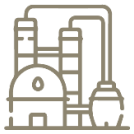
Real Estate



Informational Technology



Hospitality



Oil and Gas



Business Travel

Insurance Solution



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Retail - Insurance Solutions (Individual)



Motor Insurance
Covers the insured vehicle, passengers, third party vehicle, its passengers and property damage due to theft, accidents or natural calamities etc.



Home Insurance
Covers the building and its contents against fire, riots, natural calamities and other unforeseen events.

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Retail - Insurance Solutions (Individual)



Life Insurance
Life insurance refers to the legally binding contract between a policy holder and an insurance company that provides financial protection to the family.



Medical Insurance
Medical Insurance covers medical expenses towards both in-patient and out-patient treatments due to a wide variety of health-related expenses, ranging from those caused by minor illnesses and injuries to critical diseases.

Retail - Insurance Solutions (Individual)



Travel Insurance

Travel insurance covers the financial losses and other predefined expenses associated with travelling such as loss of baggage, medical expenses, passport, theft, cancelation of flights etc.

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Commercial Insurance Solutions



Motor Fleet

Covers the entire fleet of vehicles under one single policy, against financial losses due to theft, accidents or natural calamities and also covering the third party death, bodily injury and third party property damage.



Property Insurance

Covers property / assets of the insured due to fire, riots, natural calamities and other unforeseen events.



Group Life Insurance

Covers the group of employee of an organization against death by any cause and disability.

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Commercial Insurance Solutions



Group Medical Insurance

Group Medical covers cost of treatment under both in-patient and out-patient. The direct billing is provided based on the network of hospitals.



Marine Hull & Cargo Insurance

Marine Hull covers the hull and machinery and Marine Cargo covers on all risks basis.



Business Travel Insurance

Business Travel insurance covers the employees for the business travel they make on an annual basis against various unforeseen events.

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Commercial Insurance Solutions



Engineering & Construction

The Contractor's All Risk policy offers comprehensive cover against all risks at the site during construction period including third party liability and gives financial protection in the event of any unforeseen accident.



Money & Fidelity Insurance

Covers money in safe, in transit and while carrying from office to banks or from banks to the office / site for the business purposes



Group Personal Accident

Covers accidental death and disability for a group of employees in an organization

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Commercial Insurance Solutions



Workmen Compensation

Protect your workforce with Workmen Compensation insurance, accidental death, injury, medical expenses, repatriation etc..



Group Credit Life Insurance

Covers bank / finance companies against death and disability of the their customers who have availed the loan. This policy protects the financial interest of the bank / finance companies, ensuring financial stability .



Energy Insurance

provides protection against risks relating to oil and gas exploration, as well as crude oil production, transportation and storage. .

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HIMAYA INSURANCE SERVICES LLC

Why?

Your strategic insurance partner



INDUSTRY-DRIVEN EXPERTISE

Himaya's expert professionals advise you on the best possible covers and extensions based on nature of your industry.



TIME SAVING

We efficiently research, arrange and compare quotations, freeing up your resources for other priorities.



ACCESS TO MANY OPTIONS

Access to a wide range of competitively priced insurance providers & products



RISK IDENTIFICATION

Our risk management strategies help to identify, manage and avert or minimize potential risks associated with the business.



QUOTATION COMPARISON

Himaya offers detailed, easy-to-compare insurance quotations for informed decision-making.



COMPREHENSIVE RISK MANAGEMENT

Acting as an extension of your finance & HR team, Himaya ensures complete and effective risk management for your organization.

Our Insurance Partners



Meet the Team



Our Team

Executive leadership team



AL SAYYED MOHAMMED AL-BUSAIDI

Partners

- Al Sayyed Mohammed Al-Busaidi is the Chairman of Himaya Insurance Service LLC and Satmena Oman LLC. He is a board member of Muscat University since 2018 and Eagle Hills Muscat.
- In 2018, he was appointed as a chairman of Instigate group that is a diversified group which has interests and investments into Banks, Real Estate Development, Oil & Gas etc.
- He was CEO of Izz International Group and has also worked at Royal Court Affairs as Civil Engineer from Oct 2010 to April 2017.
- Al Sayyed Mohammed has his own business related to the Real Estate, Investment, Information Technology, Engineering, and other Joint venture Projects.
- Al Sayyed Mohammed serves Board member of a varied institution in private sectors. He is dedicated and thriving the best to take forward the country to the next level in all aspects.
- Al Sayyed Mohammed is holding a Bachelor with an Honour in Civil Engineering degree from Glasgow Caledonian University (Glasgow, UK).

Our Team

Executive leadership team

MR. MOHSIN HANI AL BAHRANI

Partners



- Mohsin Hani Al Bahrani is a highly accomplished business management graduate from Brunel University London, currently serving as the esteemed CEO of Mohsin Haider Darwish (MHD), a prominent automotive conglomerate within the ACERE cluster of the region. As the eldest grandson of the late Mohsin Haider Darwish, he carries forward the legacy of his family's entrepreneurial success.
- Mohsin's academic journey exemplifies his commitment to excellence. He earned a Master of Arts degree in 'Middle Eastern Studies' with distinction from Kings College London, further expanding his knowledge and understanding of the region's dynamics and business environment.
- Joining MHD initially as the Director of Automotive, Mohsin swiftly displayed exceptional leadership qualities and strategic thinking. In recognition of his remarkable contributions, he was promoted to the esteemed position of CEO, coinciding with the onset of the global epidemic that posed a significant threat to Oman's financial stability.
- Under Mohsin's visionary guidance, MHD has successfully collaborated with renowned and specialized companies such as McLaren Automotive, INEOS Automotive, Jeep, Dodge, RAM, Alfa Romeo, ABB EV Chargers, Varta Batteries, XCMG, and Weir Trio.
- Leveraging his astute business acumen and unwavering determination, he has fostered beneficial partnerships that have not only contributed to the nation's socioeconomic development but have also generated crucial employment opportunities.
- Mohsin Hani Al Bahrani's remarkable achievements as CEO of Mohsin Haider Darwish exemplify his commitment to driving growth, innovation, and sustainability within the automotive industry. Through his strategic leadership, he has positioned MHD as a key player in the regional market, consistently delivering exceptional results and driving forward Oman's economic prosperity.

Our Team

Executive leadership team

MR. SAID DARWISH AL BALUCHI

CEO



- As a seasoned, versatile and results-driven leader with a proven track record of more than 28 years in managing automobile groups and driving towards the achievement of Top profit and increasing market share of multi-branded organizations, I firmly believe that sustainable success stems from a clear vision, decisive leadership, and a steadfast commitment to creating value for all stakeholders.

- At Himaya, we are recognized for cultivating strategic partnerships, driving operational excellence, and nurturing a culture grounded in trust, accountability, and innovation. Our leadership team brings deep business acumen and a forward-thinking mindset, enabling us to adapt, evolve, and §consistently deliver measurable outcomes.

- Customer satisfaction lies at the core of our ethos. We are dedicated to understanding the unique needs of those we serve and exceeding expectations through responsiveness, transparency, and unwavering reliability. This commitment has earned us the trust of our clients and contributed to our strong and respected brand reputation.

- As we look ahead, our focus remains on creating lasting impact—strengthening relationships, delivering long-term value, and staying true to the principles that have guided our journey.
  Thank you for your continued trust and support.

Our Team



Arunkumar Ramasamy
General Manager

- Mr. Arunkumar, with over 24 years of distinguished market experience, including 17 years of dedicated expertise in the insurance sector across both the Indian and Omani markets, brings a wealth of knowledge and a proven track record of success in driving strategic growth, operational excellence, and client-centric solutions.
- His career has spanned diverse roles—from leadership in underwriting and risk assessment to business development and market expansion—equipping him with a holistic understanding of industry dynamics, regulatory frameworks, and cross-cultural customer needs.



Nagaraj Binage
Technical Head

- Nagaraj has done his MBA qualification from Visvesvaraya Technological University, Karnataka India and he has attended various training programs on Insurance and Risk Management.
- He has a total work experience of 10 Years in the Insurance industry, he has worked in the Middle East and India, in the last 10 years he worked in various roles like Underwriter, Retention, Claims & Risk Manager. He carries in-depth knowledge of Trade Credit Insurance and he has worked exclusively for Trade Credit Insurance.

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Salim Al Hattali : Our Compliance Officer

With over five years of experience with the company, I have developed strong expertise in **Motor Claims, Administration, and Compliance**. My role involves managing and coordinating motor insurance claims, ensuring accurate and timely processing while maintaining effective communication with clients, insurers, and relevant stakeholders.

In addition to claims management, I handle various administrative responsibilities and support the company's day-to-day operations. I am also involved in **compliance-related activities**, ensuring that internal processes and documentation are aligned with applicable regulatory requirements and company policies.

Throughout my experience, I have focused on maintaining accuracy, efficiency, confidentiality, and a high standard of professionalism while supporting the company's operational and compliance objectives.

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HIMAYA INSURANCE SERVICES LLC

Our Retail Team



Sara Al Balushi | Sr.Insurance Executive:

Insurance Professional with 7 years of experience optimizing operations across Medical, Life, and Motor Insurance lines. Expertly handles client services, claims administration, policy renewals, and account management



Shadya Harib Saif Al Manji | Senior Officer :

Shadia is an insurance professional with five years of experience in the insurance industry, having worked with Liva Insurance from 2020 to 2025 in Customer Service and Motor Insurance operations. During her time at Liva Insurance, she was responsible for communicating with customers, following up on motor insurance renewals, and assisting clients throughout the renewal process. She also handled the issuance of motor insurance policies, ensuring that customer details and required documentation were accurately processed. With her experience in customer service, motor policy issuance, and renewals, Shadia has developed a strong understanding of insurance operations and customer requirements, enabling her to provide efficient service and maintain positive relationships with clients.

Our Retail Team



Jamil Al Rawahi | Executive Motor & Retail:

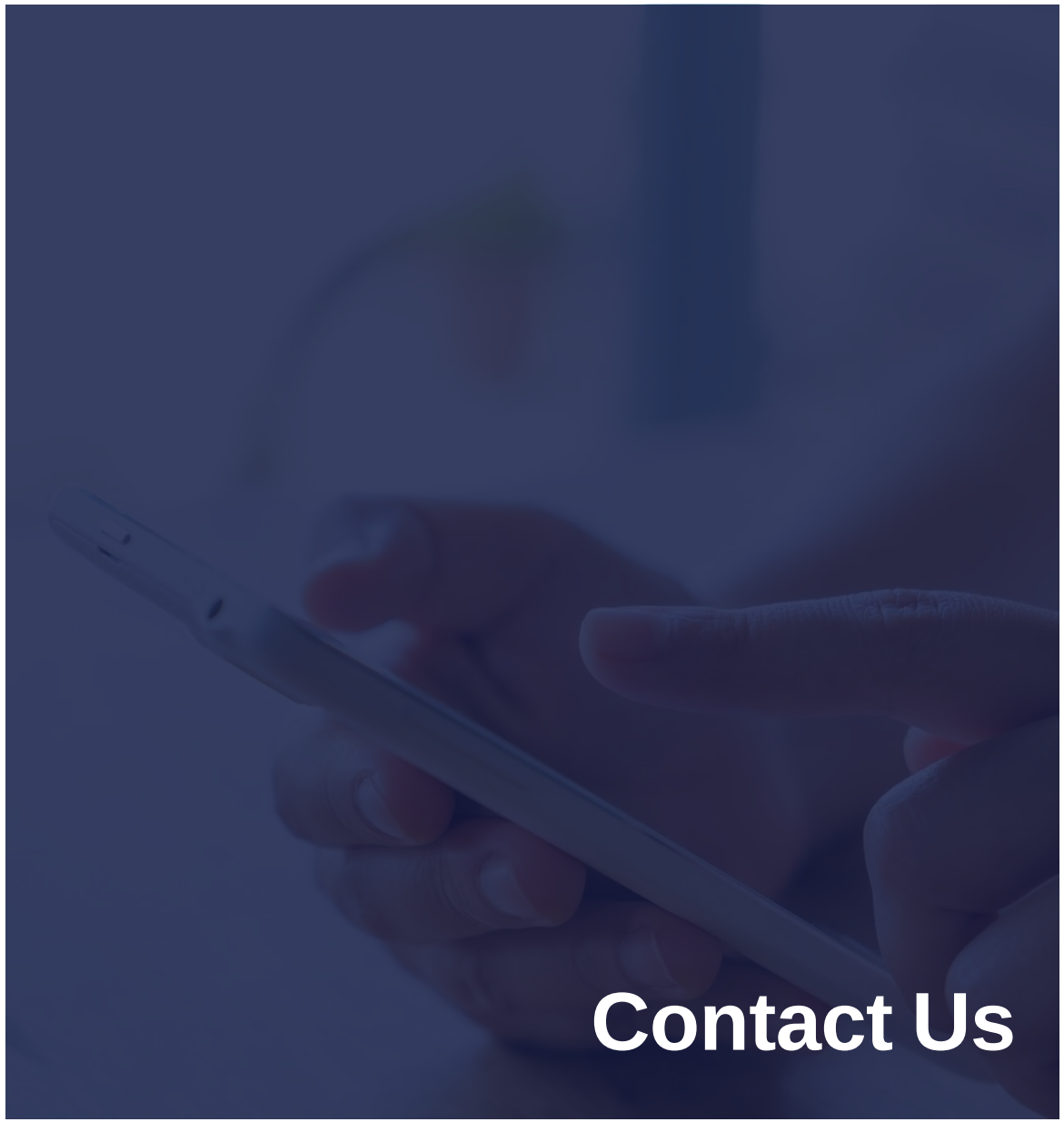
Jameel Al Rawahi is an insurance professional with over 7 years of experience in the insurance industry, with a diverse background across Motor, Fleet Motor, Marine, General Insurance, Retail, customer service, and business development..Jameel began his insurance career with Alliance Insurance Services, followed by Integrated Solutions Insurance Services, where he continued to develop his industry knowledge and client management skills. He later joined Orient Insurance, where he held a Senior position and gained extensive experience in managing and following up on Fleet Motor insurance policies, as well as Marine and General Insurance portfolios. His responsibilities included handling policy requirements, coordinating with clients, and ensuring their insurance needs were efficiently managed. Jameel currently holds the position of Executive – Motor & Retail at Himaya Insurance Services, where he focuses on Motor and Retail insurance, managing client requirements, providing suitable insurance solutions, and developing long-term client relationships. Throughout his career, Jameel has developed strong expertise in customer relationship management, communication, negotiation, policy administration, and business development. He is committed to delivering professional and reliable insurance solutions while maintaining a high standard of service and client satisfaction. With his broad industry experience and practical knowledge across multiple insurance lines, Jameel continues to contribute to the growth of the business and the development of strong, long-term relationships with clients.

Our Retail Team



REEM ABDULLAH AL RAHBI | Senior officer

Insurance Professional with over 5 years experience in Corporate Medical, Life & Motor Insurance, Claims, Policy Administration, and Client Coordination.



Contact Us

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Himaya Insurance Services L.L.C

P.O.BOX 482 PC. Ground Floor, (Building name) South Ghubra behind Floward.

Google Map:
nhttps://www.google.com/maps?q=23.572643,58.413147

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Thank you