

“Tangibly developing the Intangible..... it's
our Clients Perceived Value”



We understand that businesses are busy with their day-to-day operations and need an insurance broker they can rely on to handle their complex risks. We pride ourselves as an extension of our client's business and committed to exceed our customers expectations by offering bespoke insurance solutions cost effectively.

COMPANY OVERVIEW, VISION, MISSION & VALUES

COMPANY OVERVIEW

Turtle Insurance Brokers Ltd was established in 2015 with the aim of offering consultancy services in risk management and insurance broking.

As an independent insurance broker, we offer full service on short term (general insurance), long term (life) and health insurance and facilitate insurance placements for a broad range of clients from sole traders to PLCs and MNCs. The leverage achieved through our well-established contacts with various insurers and reinsurers helps us to insure risks on a local as well as global basis. Our deep knowledge encompassing multiple industries provides us a platform to handle complex risks.

As specialists in commercial insurances, we provide the care and technical expertise your business needs to ensure you **'Stay Covered.'**

VISION

To be recognized as providers of quality insurance broking services with a very high degree of integrity and technical excellence.

MISSION

Understanding how 'value' is perceived by each client and developing that.

VALUES

We pride ourselves on our company's core values and strive to work in line with these everyday.

- ✓ Clientele Focus
- ✓ Effective Communication
- ✓ Speed



OUR SERVICES

RISK ASSESSMENT

- ✔ Identification and Assessment of Risks
- ✔ Review of Insurance Programmes to identify gaps and coverage
- ✔ Review of earlier losses to identify issues of potential concern
- ✔ Submission of Review report to Client

DESIGN OF A SUITABLE INSURANCE PROGRAM

- ✔ Development of Insurance Strategy
- ✔ Decision on the Scope of Cover, Sum Insured & deductibles in line with established benchmarks
- ✔ Insurer Selection

INSURANCE PLACEMENT

- ✔ Sourcing of Quotes
- ✔ Negotiation with Insurers
- ✔ Evaluation of Quotes
- ✔ Recommendations to Client ensuring a win-win situation regarding coverage and cost-optimization
- ✔ Placement of insurance as advised by Client

MONITOR & REVIEW

- ✔ Risk Monitoring as a continuous process
- ✔ Ongoing administration of client's insurance program
- ✔ Regular advice on market issues that may impact the designed Insurance Program

CLAIMS MANAGEMENT

- ✔ Hand-holding in case of a Claim
- ✔ Assistance for completion of Claims Documentation
- ✔ Follow up with Insurer for claims recovery



WHAT INSURERS SAY ABOUT US...



Turtle Insurance Brokers are game-changers that have brought innovation to the table for the insurance market in Zambia. I am proud to endorse them for their excellent customer-centric and risk management competences. I further applaud their deep understanding and passion in handling small, large and complex risks across multiple insurance lines and disciplines. In a nutshell, they are an efficient, trustworthy and dependable lot.

Geoffrey Chirwa
CEO
NICO INSURANCE



We have enjoyed a cordial relationship with Turtle Insurance Brokers over the past 5 years. Their passion & dedication for clients and knowledge of the industry comes across in abundance. The innate exceptional professionalism makes working with them a pleasure every time

Krishna Swamy
MANAGING DIRECTOR
PRUDENTIAL LIFE ASSURANCE



We have been doing business with Turtle Insurance Brokers from inception and we are more than satisfied with their level of service and dedication to duty. It is a passionate and driven team of brokers who know what it means to deliver service for their customers.

Moses Siame
MANAGING DIRECTOR
PROFESSIONAL INSURANCE CORPORATION



I just wanted to share a quick note and let you know that you guys do a really good job in the Zambian Insurance Market. It is great to note how professionally you handle your clients' portfolios. We never have any problems keeping your clients on risk.

Mark Gobie
CEO
LIBERTY LIFE INSURANCE



WHAT OUR CLIENTS SAY ABOUT US...



As our Insurance Brokers, Turtle Team is proactive and always tries to come up with solutions based on our varying needs. The differentiating attribute to create solutions, adds value to the entire Insurance Program management. They have structured our entire Insurance Program and made it relevant ensuring we are covered.

If we are to certify Turtle's Performance in few words, we choose to say Turtle is professionally committed, possess relevant insurance expertise, accessible, robust systems and processes ensuring consistency in their service deliverables — overall a dependable partner.

Ronald Gruell
CHIEF FINANCIAL OFFICER
GLOBAL INDUSTRIES LIMITED



It is with much enthusiasm that I write to recommend Turtle insurance brokers to any potential or intending clients of Turtle insurance brokers. I have dealt with Turtle Insurance brokers for 3 years now and have found the entire team to be very helpful, efficient, friendly, and polite. The team is very efficient to deal with and are effective in their duties with no hassle to get anything done. Nothing is too much work for the team, and I do not hesitate one bit to recommend turtle insurance brokers to any other business or individual.

Dylan Gebers
MANAGING DIRECTOR
XANTIUM DAIRIES ZAMBIA



It's been a really wonderful experience with Turtle Insurance Brokers Ltd on all Mansa Sugar Ltd.'s insurance needs. Working with Turtle is stress free. They advise and provide excellent services all the time. I am thankful to the management and the entire team of Turtle for their 24/7 support.

H.M. Rao
CHIEF FINANCIAL OFFICER
MANSA SUGAR LTD



We always receive great service from Turtle Insurance Brokers. Their team is very professional. Every year they reach out to go over the policy to ensure we are getting the best deal available tailored to our needs.

Jay Mahvir
MANAGING DIRECTOR
TRUCKMEC (Z) LTD

...THAT WE'RE



BETTER



FASTER



TRANSPARENT

VISIT US

HEAD OFFICE

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We
Thank You
For Your Time