

INSURANCE



From left to right: (Seated) Dilesh Shah and Kamlesh. Standing: Kunal and Rahul. management team at BTB insurance Brokers Ltd

## Putting customer first

BTB insurance has won over corporate clients with a combination of products and services. Here's how they do it

By Tullah Stephen

Insurance penetration in Kenya and East Africa has remained at a measly four percent. The figure, according to international standards is still low. And for insurance brokers, it has not been easy.

"It takes more than a tooth and arm to turn things around," says Dilesh S. Bid consultant with BTB insurance brokers.

BTB Insurance Brokers Ltd was a project started 30 years ago by the Late Somchand Shah and his sons Dilesh and Kamlesh. Their aim was to be a leader in insurance broking. The family was involved in other businesses including: -Coffee, sisal and other commodities, brokering and retailing. The operation was first based in Nairobi's Industrial Area before moving to the current

address at Kenindia House in 1998.

BTB Insurance Brokers Ltd provides cover to a wide variety of individual and corporate clients. Its corporate clients are in a variety of sectors including manufacturing, commodities, dairy industry, banking, pharmaceuticals, textiles, storage and tourism. Clients from the manufacturing industry form the bulk of the firm's business. "This sector has a lot of business," says Dilesh.

Dilesh says consumers have for long fallen prey to a number of insurance brokers who sell them products they cannot afford.

"We sell the products for the sake of covering the risks at the best premium rate. Consumers' end up being disappointed with the service