

British Gujaratis: Trials & Triumphs

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Chrysalis of a new paradigm?

How does one define an institution that bridges different worlds, different continents, different eras and is miles ahead of its time? Simple: one does not. So I chose to focus on the people, whose effort and vision has moulded the institution. The institution I am trying to pin down is Afro-Asian Insurance Services, which works with the rich, the poor, the strong, the weak, the helpless, the powerful, all of whom have a common thread: a commitment to a better tomorrow. It reached out from Europe to Africa and Asia, long before either of them became fashionable. It draws inspiration from the lofty ideals of socialism and more down-to-earth principles of capitalism, with a touch of human spirit and a willingness to invest in people.

Its executive chairman, Rasik Patel is a well-known face in the Indian community, the mainstream insurance sector and the African community. He helped describe Afro-Asian, "As an enterprise, it is a family-owned company that provides insurance and re-insurance services. Its strength is its professionalism and people. I am the executive chairman not by virtue of being part owner of the company, but by holding the necessary qualifications. This is a cardinal rule in Afro-Asian, with no exceptions."

As I unmasked Afro-Asian's public face, my fascination grew. I discovered its London office as the nerve centre of all their operations, humming softly and spinning a web of influence that reached the farthest corner of Africa and Asia. The team that greeted me came from varied backgrounds - including Kenya, Cameroon, Britain, India, South Africa, Tanzania, Sri Lanka, Zimbabwe - and this rich diversity seems to have powered Afro-Asian's journey from its birth in 1988 and forward to their vision of becoming a leading global player in their chosen field.

I also met the managing director Udai Patel, and suspected that he held his position by virtue of being his father's (Rasik Patel) son and that the 'cardinal rule' was only for the rest of the company. I was wrong. Udai turned out to have all the credentials I would want in a managing director and discovered that he was not appointed till he satisfied every quality and qualification needed to be at the helm of a growing multicultural and multinational entity in this field. Udai smiled understandably and explained, "We are all accountable for the decisions we take in the name of the company. We have a very active



The mini-united nations: The Afro-Asian team with the top management (sitting from left to right) executive director, Tim Wilson, executive chairman Rasik Patel, managing director, Udai Patel and director, Raj Sampat.

board of directors, who ensure that everyone is in line with Afro-Asian's interests and goals. Each board member is a specialist in an area of our business and we ensure that everyone in the company gets the opportunity to undergo training and to grow."

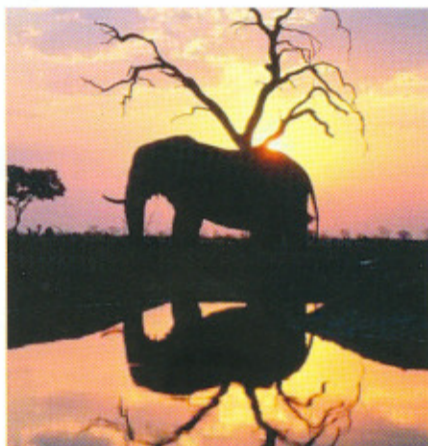
Several members of the team recounted instances when the company pulled together to ensure that they got all the support they needed at that point. When I asked Rasik Patel about Afro-Asian's Unique Selling Proposition (USP) and he said, "We invest in people, in the organisation, in the community, in the industry and in society. We believe in building capacity and helping people acquire new skills; they in turn become our ambassadors. We do not deal in anything tangible and instead offer a professional, warm and skilled service in areas where the depth of our knowledge and expertise is beyond question. And yet we are constantly learning. Each of this is our USP."

"That is the reason, we often choose to work in collaboration with other specialist players in our industry; to ensure that we offer the benefit of the highest service standards, without any extra cost, to our clients. This also helps us recognise and acknowledge our weaknesses and maximise the returns of our in-house strengths. Besides commonly known insurance products, we also focus on specially designed products in niche areas, which include 'Directors' and Officers' Liability', 'Bankers' Blanket Bond Cover', 'Contractors All Risks and Engineering Insurance', 'Energy and Oil Risks', 'Marine and Aviation Risks', bespoke Insurance Solutions for High Net worth Persons, just to mention a few," he added.

Some of my doubts lingered and I decided to check the depth of the African and Asian connection. My cynicism regarded this as yet another instance of 'selling culture.' I soon discovered that Afro-Asian's commitment to Africa goes back decades, long

By Sunetro Ghosal

before Africa became the flavour for responsible business in Britain. Afro-Asian and Mr. Rasik Patel have mentored, trained and been instrumental in establishing and assisting numerous insurance and re-insurance companies across Africa and Asia. When I asked him the reason, he said, "India is my ancestral home, Britain is my adopted home and Africa is home. I owe something to each of them, and believe in each of them." My cynicism was cured and my efforts to put Afro-Asian into preconceived compartments remained futile.



Afro-Asian uses the imagery of the elephant to symbolise its connection with Asia and Africa. The majestic, mighty and gentle mammal is distributed widely across the two areas of Afro-Asian's interest: Africa and Asia. The elephant is an integral part of a rich system of traditions, myths, legends and cultures across these areas; from Ganesha (the remover of obstacles) and Ayravana (God Indra's vehicle) of Indian myth to Thohoyandou, (head of the elephant and symbolic of might and courage) of the VhaVenda tribe in southern Africa; elephants have been a rich source of inspiration for legends, myths and pregnant with cultural symbolism.

Afro-Asian's specially commissioned painting shows both the African elephant (*Loxodonta africana*) and the Asiatic elephant (*Elephas maximus*) in each other's reflection. It also evokes the qualities that the elephant personifies: might, gentleness, nurturing, firm - qualities that Afro-Asian strives towards and embodies.

