

MDS

COMPANY PROFILE | CYPRUS

THE Ardonagh GROUP | Brokerslink Partner | Broker at LLOYD'S


MDS

WHO WE ARE

MDS Cyprus is the leading insurance brokerage and risk management consultancy in Cyprus, offering a **'one-stop-shop'** approach for **tailor-made** Risk Management & Insurance solutions to businesses and professionals, locally and internationally.

We are part of the **MDS Group**, a leading multinational in insurance and reinsurance brokerage, risk consultancy and benefits management with **more than four decades** of experience, and presence in Portugal, Brazil, Spain, Angola, Mozambique, Chile, USA, Mexico, Switzerland, Malta, Cyprus, and China. MDS is also part of the **Ardonagh Group**, one of the world's largest independent insurance distribution platforms and a **top 15 global broker**.

MDS Cyprus, as a registered **Lloyd's Broker**, can provide clients with **direct access** to the world's largest specialized insurance market. In addition, our partnership with **Brokerslink**, a global broking company present in 142 countries, allows us to **serve clients abroad** through local brokerages.

Our dedication to **quality** and **service** has enabled us to become a **trusted advisor** who can create **value** by offering **innovative** solutions. This is what distinguishes us from local competitors, helps us home the most talented and committed insurance professionals in Cyprus, and sustain **value-creating relationships** with our clients. We can therefore proudly claim that we are a **force of positive change** to the Cyprus insurance market, and a **source of unique expertise & value** to our clients.

MUCH MORE THAN A BROKER

INSURANCE BROKING	REINSURANCE BROKING	CONSULTING
MDS PORTUGAL | SPAIN SWITZERLAND | CYPRUS ANGOLA | MOZAMBIQUE BRAZIL | CHILE	**MDS Re** IBERIA AFRICA LATAM	**RCG** **RISK CONSULTING** PORTUGAL | SPAIN | ANGOLA MOZAMBIQUE | BRAZIL MEXICO | USA | CHINA **HIGHDOME** **CAPTIVE SOLUTIONS** MALTA **SOLUTIONS360** **PEOPLE & TECHNOLOGY SERVICES** PORTUGAL

MANAGING INTERNATIONAL THROUGH:

Brokerslink
BY BROKERS FOR BROKERS

A GLOBAL BROKING COMPANY

142 COUNTRIES

$100B GWP

+50.000 PROFESSIONALS

MDS GROUP IS PART OF:

THE Ardonagh GROUP

TOP 15 GLOBAL BROKERS

$22B GWP

$2.9B INCOME

+12.000 EMPLOYEES

OUR VALUE PROPOSITION

At **MDS Cyprus**, our purpose goes beyond the insurance business. **Protecting your business** is our ambition. We are **committed** to building **strong relationships** and leveraging the innovation, knowledge, and experience of our team. Every day, we work to **transform risk into opportunity** and contribute positively to our clients, to society, and to the future of the insurance industry.

With our **'client-first' culture** supported by a business structure that makes us **large enough to matter** and **small enough to care**, we make Corporate Insurance and Risk Management look simple and take care of our clients' needs in a differentiated way:



THE MDS WAY

As each business has unique insurance needs, we take care of them in a special way – the MDS way!



TAILOR-MADE INSURANCE PROGRAMMES

We thoroughly assess our clients' insurable risks, creating tailor-made insurance programmes that go far beyond 'off-the-shelf' solutions.



'ONE-STOP-SHOP' APPROACH

We combine General Insurance, Group Employee Benefits and Risk Management under one roof.



EXPERTISE

We are specialists in specific sectors, with the insight and knowledge to truly understand our clients' businesses and provide valuable advice.



INTERNATIONAL REACH

We have direct access to international markets — including Lloyd's of London and the global network Brokerslink— to secure innovative, cost-effective solutions and deliver them wherever they are needed.



INDEPENDENCE

As a fully independent business with no affiliation to specific insurers, we work solely for our clients — offering them the flexibility to choose from a wide range of insurers, coverage, and products locally and abroad.



CLAIMS MANAGEMENT

Our specialist team manages claims on behalf of our clients, providing complete peace of mind for all their corporate insurance matters.

MDS

OUR NUMBERS

FOUNDED IN

1984

PORTO
PORTUGAL

Nº1

PORTUGAL | ANGOLA

BRAZIL
(in EB)

+20

NATIONALITIES

TOP 3

CYPRUS | BRAZIL

76

OFFICES

+40

PUBLICATIONS



MDS

PRACTICES

To better serve our clients, we operate three client practices: **Corporate, Pro/Fin** (Professions & Financial Institutions) and **Private Client & Specialty**. We also provide **Other complementary services**.

CORPORATE PRACTICE

Our Corporate Practice provides services to medium & large companies in many sectors, including:

- **Construction/ Property Development**
- **Educational Institutions**
- **Leisure (Hotels/ Shopping Malls)**
- **Manufacturing**
- **Retail/ Wholesale Trade**
- **Energy/ Engineering (including Renewable Energy and Desalination)**
- **Marine/ Aviation/ Transport**
- **Multinational companies in all sectors**

PRO/FIN PRACTICE

Our Pro/Fin Practice provides services to Professionals and Financial Institutions, including:

- **Banks, Funds, Forex and other Financial Institutions**
- **Lawyers**
- **Accountants**
- **Corporate Service Providers**
- **Architects/ Engineers**
- **Hospitals/ Clinics**
- **Technology Firms**
- **Multinational Firms**

PRIVATE CLIENT & SPECIALTY PRACTICE

Our Private Client Practice provides services to:

- **High Net-Worth Individuals**
- **Family Offices**

Our Specialty Practice generates solutions for non-traditional risks, including:

- **Events & Promotions**

OTHER **COMPLEMENTARY** SERVICES

We provide additional services which are complementary to our brokerage services directly or in co-operation with companies within the MDS Group:

- **Claims Management**
- **Risk Management**
- **Alternative Risk Transfer and Captive Management**

MDS

CORPORATE SOLUTIONS

Our **Corporate Solutions** are available to **medium & large companies** through a wide range of reputable local and international insurers.

All solutions can be structured as an **international programme at group level** and subsidiaries can be serviced in 133 countries where we have presence through the Brokerslink network.

MDS

PROPERTY AND BUSINESS INTERRUPTION INSURANCE

Covering companies' assets and income, which can be extended to include:

- Political Risks, such as War/ Terrorism
- Machinery Breakdown

LIABILITY INSURANCE

Including Employer's, Public, Product and Environmental Liability as well as Professional Indemnity for complex projects.

DIRECTORS' AND OFFICERS' LIABILITY INSURANCE

For private and publicly held companies.

SUPPLY CHAIN-RELATED INSURANCE

Including Cargo, Motor fleet, Marine and Aviation.

LIVESTOCK INSURANCE

Covering owners of farm animals and fish farms against a variety of risks.

CONSTRUCTION INSURANCE

On a project or annual basis.

CRIME INSURANCE

Including internal/ external as well as traditional & electronic crime.

CREDIT, BONDS AND POLITICAL RISKS

Insurance coverage can be structured for projects, specific counterparties or on an annual basis.

GROUP EMPLOYEE BENEFITS

Such as Medical, Life, Accident and Travel Insurance.

INSURANCE FOR EMERGING RISKS AND NON-TRADITIONAL INSURANCE

Including:

- Cyber Insurance
- Parametric insurance for natural catastrophes, weather, terrorism as well as Business Interruption even if the insured site has not been damaged
- Captive insurance companies, for clients with size and appetite to retain and manage risk

OUR **CORPORATE** TEAM

NICOLETTA EPITROPOU
Insurance Broker

Having studied Economics at undergraduate level and Insurance & Risk Management at postgraduate level, Nicoletta held a number of positions at a Cyprus insurer before joining the company in 2022 as an Insurance Broker. Nicoletta actively advises clients in the Real Estate, Education, Marine/Aviation/Transport and Farming/Primary sectors. Her technical and research work focuses on Employee Benefits and specialty insurance, including Life Stock and Kidnap & Ransom insurance.

KYRIACOS VENIZELOS
Head of Broking & Business Development
Member of Executive Management

After attending university in the US and attaining an MBA in the UK, Kyriacos undertook a range of key managerial positions at large corporations within the Cyprus market before joining the company in 2015. He now manages the Broking Department and is actively involved in developing business relationships for MDS Cyprus with major clients and international insurers, as well as representing the company at the Brokerslink network.

NIKOLAS VIOLARIS
Insurance Broker

Having studied in both Cyprus and the UK obtaining a degree in Economics and a master's in both Management & International Business and Financial Services, Nikolas held several positions in the banking and financial services sectors, including managerial work in a data intensive environment. He joined the company in 2022 and actively advises large corporate clients, with a particular focus on Retail, Hospitality, Construction, Telecoms and Information Communication Technology (ICT). His technical and research interests focus on General Liability, Engineering and Surety/Bonds insurance.

CHRISTOS GAVRIEL
Managing Broker
Member of Executive Management

Christos is an insurance all-rounder and the founder of Renaissance Insurance Brokers, the predecessor of MDS Cyprus. After obtaining a BSc in Economics, and a master's in Insurance & Risk Management, he joined a leading multinational insurer where he held numerous international roles. In 2008 he returned to Cyprus to start his own company, Renaissance Insurance Brokers, with the vision of re-inventing the local insurance broking market. From 2019 to 2021 he was also Regional Manager Europe for the global broking network, Brokerslink. Christos' main advisory focus is on Financial Institutions, Professional Firms and International Projects and his research interests focus on operational risks, particularly new age risks.

MDS

PRO/FIN SOLUTIONS

Our **Pro/Fin Solutions** are available for **practices of all sizes** through a wide range of reputable local and international insurers with a core specialization in **international programmes** placed in the Lloyd's market.

MDS

PROFESSIONAL LIABILITY INSURANCE

Which could include:

- Employee Dishonesty
- Loss of Documents
- Multiple Jurisdictions for services provided abroad

FINANCIAL CRIME INSURANCE/ BANKER'S BLANKET BOND

DIRECTORS' AND OFFICERS' LIABILITY INSURANCE

Including solutions for multiple / outside directorships.

OFFICE INSURANCE

Including cover for Property, Employer's / Public Liability and Business Interruption.

GROUP EMPLOYEE BENEFITS

Such as Medical, Life, Accident and Travel Insurance.

INSURANCE FOR NEW AGE RISKS

e.g. Cyber Insurance.

SPECIALTY INSURANCE PROGRAMS

e.g. Mergers' and Acquisitions Insurance, Investor Compensation Insurance, Mortgagee Property Insurance for portfolios of non-performing loans, Credit/ Bond Insurance and Reinsurance.

OUR **PRO/FIN** TEAM

LOUKIA STYLIANOU
Practice Leader

Loukia is a UK-educated lawyer who was admitted to the Cyprus Bar Association in September 2008. Having practiced law at a leading Cyprus-based law firm she joined the company in 2012 and actively advises clients from all Professions. She has a particular focus on Law Firms, Fiduciary Service Providers, Accounting Firms and Hospitals/Private Clinics, and manages the development of MDS Cyprus's relationships in the Financial Institution space. At a technical level Loukia drives research and development on all aspects of Professional Liability and Medical Malpractice.

CHRISTINA KANIKLIDOU
Insurance Broker - Professions

With a degree in Economics and a master's in Economics & Econometrics from the UK, and an MBA from Cyprus, Christina started her career in the banking sector, including extensive risk analysis work in a data intensive environment. She joined the company in 2025 and now works with clients across the Pro/Fin Practice.

KYRIACOS VENIZELOS
Head of Broking & Business Development
Member of Executive Management

After attending university in the US and attaining an MBA in the UK, Kyriacos undertook a range of key managerial positions at large corporations within the Cyprus market before joining the company in 2015. He now manages the Broking Department and is actively involved in developing business relationships for MDS Cyprus with major clients and international insurers, as well as representing the company at the Brokerslink network.

CHARALAMBOS CHARALAMBOUS
Senior Insurance Broker - Financial Institutions

Having completed his university studies in the US in Electrical Engineering at both undergraduate and postgraduate level, followed by an MBA in Cyprus, Charalambos worked in various positions in the private sector before joining the company in 2018. He actively advises clients across the Financial Institutions spectrum, with a particular focus on Forex Brokers, Funds, Fund Managers, Banks, and Electronic Money Institutions. At a technical level, Charalambos drives the firm's research and development on Cyber risks/insurance and all aspects of Fiduciary Liability with a focus on Directors' and Officers' (D&O) Liability.

CHRISTOS GAVRIEL
Managing Broker
Member of Executive Management

Christos is an insurance all-rounder and the founder of Renaissance Insurance Brokers, the predecessor of MDS Cyprus. After obtaining a BSc in Economics, and a master's in Insurance & Risk Management, he joined a leading multinational insurer where he held numerous international roles. In 2008 he returned to Cyprus to start his own company, Renaissance Insurance Brokers, with the vision of re-inventing the local insurance broking market. From 2019 to 2021 he was also Regional Manager Europe for the global broking network, Brokerslink. Christos' main advisory focus is on Financial Institutions, Professional Firms and International Projects and his research interests focus on operational risks, particularly new age risks.

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Much more **than a broker.**

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“Leadership isn’t only about being the first, it is about seeking new horizons, innovating and adding value. These guiding principles remain key as we continue our path of ongoing improvement, always focused on people and clients.”

José Manuel Fonseca
MDS Group CEO

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