

CORPORATE
PROFILE

2023



Invested
in You.

gulfinsgroup.com



مجموعة الخليج للتأمين
GULF INSURANCE GROUP





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ABOUT US

**A Regional Insurance
Powerhouse in the
Middle East
and North Africa.**



Established
1962



Who we are

- Public Shareholding Company
- Consistent market leader in Kuwait
- One of the largest and most diversified insurance groups in the MENA region.



60
Years of Experience



12 Countries Direct Presence

Kuwait, Bahrain, Jordan, Egypt, Turkey, UAE, KSA, Oman, Qatar, Algeria, Iraq, Lebanon



+3,800
Group Employees



Major Shareholders:

- FAIRFAX FINANCIAL HOLDINGS LIMITED



Listed on

Kuwait Stock Exchange (Boursa Kuwait)



Market Leadership

- Kuwait
- Jordan
- Bahrain
- Egypt



GROUP CEO MESSAGE

I am delighted to see the transformation and growth of GIG from being a leading commercial and private insurer in Kuwait to the position where we stand today as a regional insurance powerhouse in the Middle East and North Africa. We are here in GIG to pursue value for our customers, shareholders, employees and community by offering innovative and high-quality products and services that are tailored to meet their unique needs and to make insurance more human.

Over the years, GIG has established itself as a leader and pioneer in the insurance industry. We have achieved historic milestones, and our commitment to innovation and excellence has allowed us to maintain our position as a market leader in the region. We take pride in our reputation and are dedicated to upholding it in everything we do.

Aligned with our vision, we are pleased to share that GIG is committed to our Environmental, Social, and Governance (ESG) plan, and we are actively working towards integrating our sustainable business strategy, solid governance and making a positive impact in pursuit of a sustainable society across all markets we operate in. We believe that

incorporating ESG principles into our business practices is crucial for long-term sustainability and creating value for stakeholders.

We remain committed to our core values and continue to invest in our people, products, and distribution channels to ensure that we remain at the forefront of the insurance industry in the region. We are dedicated to staying ahead of the curve by adapting a resilient business strategy with latest technological advancements required to meet the evolving needs of our customers and other stakeholders.

I would like to express my sincere gratitude to our customers, partners, and shareholders for making our journey exciting and successful throughout these years. We are committed to delivering our promises and providing the highest level of service to all of our stakeholders. Together, we will continue to build on our achievements and drive GIG to continue delivering unprecedented growth for a sustainable future.

KHALED SAOUD AL HASAN

OUR MAJOR SHAREHOLDERS

FAIRFAX

FINANCIAL HOLDINGS LIMITED

Fairfax Financial Holdings Limited is a financial services holding company which, through its subsidiaries, is engaged in property and casualty insurance, reinsurance and investment management. Fairfax's corporate objective is to achieve a high rate of return on invested capital and build long-term shareholder value. Based in Canada, Fairfax total consolidated assets of US\$ 86.06 billion as at 31 December 2022.

90.01%

OUR VISION AND MISSION



Vision

We're shaping a valuable insurance ecosystem for the MENA region.



Mission

We're invested in; providing rewarding experiences to customers, building loyalty with employees, creating value for stakeholders, and serving the community as a committed citizen.

OUR VALUES

Respect

The client is our most valuable asset

Lasting

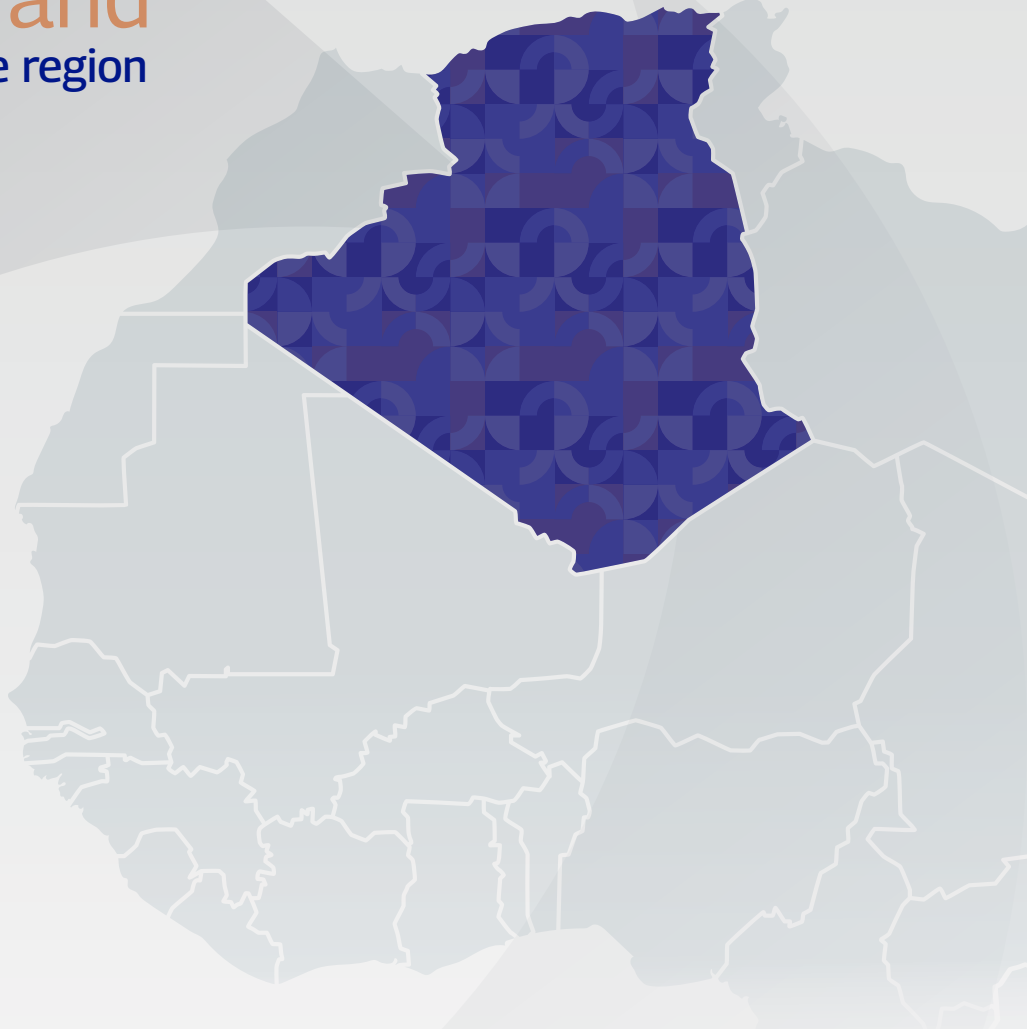
We have long-term perspective on the value of our clients. Whereby the lifetime of a client relationship is seen as much greater value than the cost associated with any single transaction with client.

Rewarding

We are prepared to invest in value-adding services, at a sustainable cost, in the interest of improving client loyalty and growing market share.

OUR DIRECT PRESENCE

The Evolution of an
Iconic Brand
representing the region



- | | | | | | |
|--------|---------|--------|-------|--------|-----|
| KUWAIT | BAHRAIN | JORDAN | EGYPT | TURKEY | UAE |
|--------|---------|--------|-------|--------|-----|



KSA OMAN QATAR ALGERIA IRAQ LEBANON

2022 YEAR IN REVIEW

1ST QUARTER



- ✔ Launched first of its kind, SME regional Cyber insurance product incorporating 8 Group companies.
- ✔ Implementation of continuous compliance monitoring project using Data Analytics and Robotics.
- ✔ A case study was published by Diligent on GIG's successful Digital transformation experience of the assurance function.
- ✔ Board of Directors approved to EVOLVE GIG's unified brand as part of a strategic transformation.

2ND QUARTER



- ✔ Held Annual General Meeting (AGM) and distributed FY 2021 cash dividends of 35% (35 fils per share).
- ✔ Celebrated 60 years anniversary reflecting its operational excellence and successful regional transformation.
- ✔ Successfully joined the United Nations Global Compact framework as part of ESG development and committed to annual reporting.
- ✔ Maintained the highest quality assurance rating (Fully Conform) in the independent quality assurance review against international audit standards.
- ✔ Participated in the 33rd General Arab Insurance Federation (GAIF) conference held in Algeria.

3RD QUARTER



- ✔ The Group unveiled an evolved BRAND across all platforms, a major transformation with an identity upgrade.
- ✔ Successful integration and alignment of GIG Gulf (the then AXA Gulf) operations with the Group including their complete brand transition.
- ✔ Won the AFYA 3 Program and signed the contract for a period of 2 years, the mandatory health insurance policy for retired citizens.
- ✔ Launched analytics software that aims at the automation and modernization of Group reporting to Shareholders and Board of Directors.
- ✔ Restructured the Group Actuarial and Risk Management functions for improved efficiency and independence of responsibilities.
- ✔ Successful completion of the Purchase Price Allocation (PPA) exercise following the AXA-Gulf acquisition.
- ✔ Formulated the Group Cyber Security strategy based on the best Cyber Security standards.
- ✔ Initiated a one-time recycling for a total of 1,900 kg. (paper materials) in light of GIG's new evolved brand.

4TH QUARTER

- ✔ A.M.BEST affirmed GIG's FSR rating at "A" (Excellent) and Long-term issuer credit rating of 'a' with Stable outlook.
- ✔ Exited GIG's complete stake in Hayah Insurance Co. (the then AXA Green Crescent).
- ✔ Moody's affirmed GIG's "A3" IFS rating with Positive outlook.
- ✔ Started building Group capabilities for Data Science and obtained Board approval to establish a Data Analytics Department.
- ✔ Collaborated with Insurtech pioneer, Beema through GIG-Bahrain to launch a Pay-Per-Kilometer Product, where customers availing a percentage cashback from their premium fee based on the no. of kilometers they drive each year.
- ✔ Launched "Makaseb", the first Money Market Sharia complaint Fund through GIG-Egypt Life Takaful with life insurance cover in the Egyptian market.
- ✔ First insurance co. in the region through GIG Bahrain to offer its customers state of the art point of sale terminals via EazyPay & Crypto assets via Binance Pay. Also added ApplePay facility to its payment platform.
- ✔ Formulated the Group ESG strategy aligning with Kuwait National Strategic objectives as well as United Nations SDGs.
- ✔ Launched the Risk Management Digital Transformation project using Diligent Platform to enable full integrated assurance approach.

GIG BUSINESS MODEL

The Business Model is structured to deliver value to all key stakeholders; Customers, Employees and Community.




Being one of the leading insurance groups in the MENA region, our business and operations are tailored to meet local, regional and international standards and best practices, engineered by well crafted strategic business framework. Our Business Model is designed as

a steering force for GIG's operations across our markets that effectively utilizes the Group's immense resources including a strong brand, highly talented workforce, robust financial and operational strength, compelling corporate culture etc..


Resources

 <p>Regional Strength</p> <ul style="list-style-type: none"> • 60 years of operational excellence. • 13 Markets Direct Presence. • One of the Top insurance group in the region. 	 <p>Financial Strength</p> <ul style="list-style-type: none"> • Listed on Bursa Kuwait. • Strong & Long-lasting Shareholder base. • Robust Financial Management. • Strategic partnerships and collaborations. 	 <p>Human Capital</p> <ul style="list-style-type: none"> • Competent Leadership team. • 3,800+ Group employees. • 40+ Nationalities.
 <p>Corporate Culture</p> <ul style="list-style-type: none"> • Compelling corporate culture that emphasizes the Vision, Mission and core Values. 	 <p>Innovative Offerings</p> <ul style="list-style-type: none"> • Quality offerings with customer centric approach. • Best-in-class products to serve the global insurance solutions. 	 <p>Digital Strategy</p> <ul style="list-style-type: none"> • Successful Digital transformation strategy in place to lead from the front.

Business Objectives

<div style="font-size: 48px; color: #00c080; font-weight: bold;">1</div>  <div style="font-size: 24px; font-weight: bold; color: #00c080;">10%</div> <p>Grow YOY</p>	<div style="font-size: 48px; color: #e67e22; font-weight: bold;">2</div>  <div style="font-size: 24px; font-weight: bold; color: #e67e22;">90%</div> <p>Target CR</p>	<div style="font-size: 48px; color: #e74c3c; font-weight: bold;">3</div>  <p>Robust Enterprise Risk Management across all our operations</p>
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Business Drivers



- Comprehensive Offerings focused on product Innovation and Quality.
- Well positioned with strong regional presence in 13 Markets.
- Access to Global Insurance Solutions through multiple Global Network.
- Decentralized structure with strong local expertise.
- Digital transformation having strong alignment with insurtechs.
- Robust financial and credit ratings profile.

We Create Value for



Customers

- Provide an exciting Customer Experience (Insurer of Choice).
- Digitalize our products & services to provide innovative solutions to our customers.
- Always act on customer feedback to improve our processes & services.
- Retain & Reward existing customers through loyalty incentives.
- Leverage on our geographic presence to serve customers across the region.



Shareholders

- Maintain our Underwriting Excellence and Long term return on investments to provide a higher ROE to shareholders compared to peers.
- Leverage the use of our key shareholders expertise in the global insurance markets to expand our product innovation and offerings.
- Leverage the use of our key shareholders diversity in the region to achieve a higher insurance penetration on inter-company business.



Employees

- Be the Employer of Choice by creating a culture of Trust & Loyalty to the Brand and adopting dynamic working conditions.
- Adopt a Transparent and Fair Performance Management system.
- Develop Talent through structured coaching & mentoring programs.
- Foster entrepreneurial culture by empowering employees to make decisions closer to customers.



Community

- Serve as good corporate citizens in every country respecting its rules and regulations.
- Payback to society by launching CSR campaigns in the region.
- Introduce GIG internship programs for university students & graduates.
- Promote GIG values and expertise by actively participating in industry conferences and market events.

Results



Robust Financial Results

KD 38.2 Million

Net Profits (+63% YoY)

*Excluding the non-recurring item.

KD 229 Million

Shareholders' Equity (+7% YoY)

KD 1.015

Share Price



Strong Brand Equity

- Unified GIG Brand framework.
- Brand is delivering results across the region.



Talented Workforce

- Qualified professional Workforce.
- Low employee turnover across operations.
- Dynamic and Multicultural environment.
- Structured Talent Development Programs.



Market Expansions

- Strategic expansion to new markets and reinforced existing markets.
- Focused execution of Conventional and Takaful business.



Digital Initiatives

- Multi level progress on Digital initiatives in the field of Products, Distribution and Operations.
- Strong collaborations with Insurtechs.

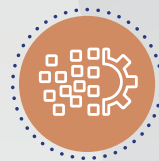
GROUP STRATEGY

GIG's Strategic objectives are based on the below core strategic drivers.

1 : Among the top 5 leading companies in each market of the MENA region by market share



2 : Fostering products & services innovation via Digital Channels to represent 10% of annual GPW



3 : Reinforce geographical presence in MENA via friendly acquisitions and strategic partnerships



4 : Maintaining Financial strength at "A" rating by sound utilization of Capital, ERM, optimal use of reinsurance conservative technical reserves.



5 : Enhancing Decentralized Structure while maintaining a high level of collaboration



6 : Maintaining high level of Corporate Governance and Ethical behavior



7 : Unified Brand culture and Brand visibility across all communication channels





ACCELERATING GROWTH IN THE MENA REGION

- Focusing on mandatory EB opportunities, Takaful penetration, Bancassurance, Micro and Embedded products.
- Reinforce Group's presence in MENA through opportunistic acquisitions in accordance with Group ERM guidelines and capital requirements.



ORGANIZATIONAL & OPERATIONAL EFFICIENCY

- Enhancing Group organization structure to support growth.
- Optimizing IT infrastructure, Core systems & digitalization of internal processes.
- Implementation of IFRS 17 accounting standards.
- Expense rationalization to mitigate inflation impact.
- Group Expense allocation & tax optimization.



DIVERSIFICATION & OPTIMIZATION

- Balance the product-mix by focusing on Property, Casualty, Marine, Specialty lines, Extended Warranty and Cyber.
- Optimization of the Group RI treaties by increasing capacities and adding new facilities to support product diversification.
- Refinement of Auto & Health portfolio performance in specific markets.
- Diversify Revenue Stream across the Insurance eco-system.



ENHANCED INTERNAL CONTROL & RATINGS

- Enhanced collaboration between internal audit, risk management, information security & compliance functions.
- Continuous digital audit, local compliance, financial crime & sanctions screening.
- Pursue on ESG journey through KPIs Monitoring, initiatives support, Assurance & Digitalization.
- Reinforce risk management across all group companies.



SOLID & STRONG PARTNERSHIPS

- Position GIG as a key player on large multi-country accounts in MENA.
- Position GIG as a preferred network partner for selected multi-national accounts .
- Create MENA wide health platform providing single access to medical network.
- Promote Embedded products through digital distribution channels.



OUR PEOPLE & CULTURE

- Enhance GIG Culture by improving performance management, succession planning, employee engagement, coaching & mentoring programs.
- Embrace new reality workforce, hybrid and flexy working, diversity at work
- Widen the talent pool by enhancing cross countries assignments.
- Apply ESG principles as regarding social responsibility to our staff



DIGITIZATION & DATA ANALYTICS

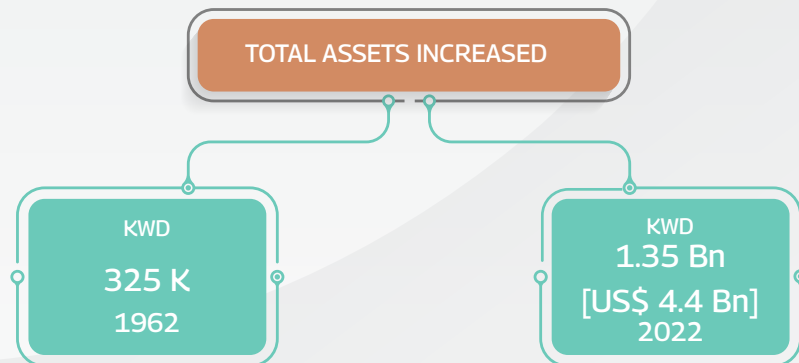
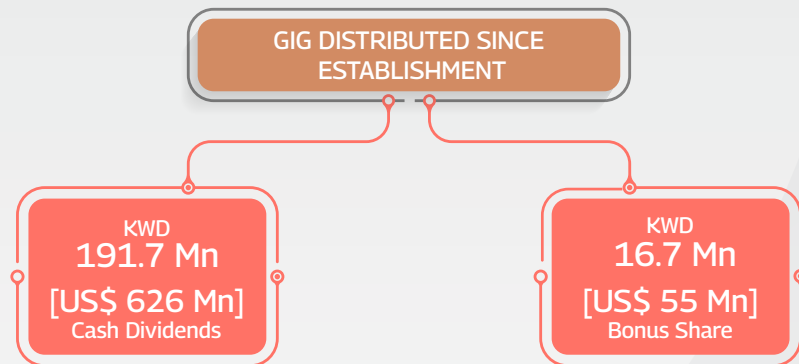
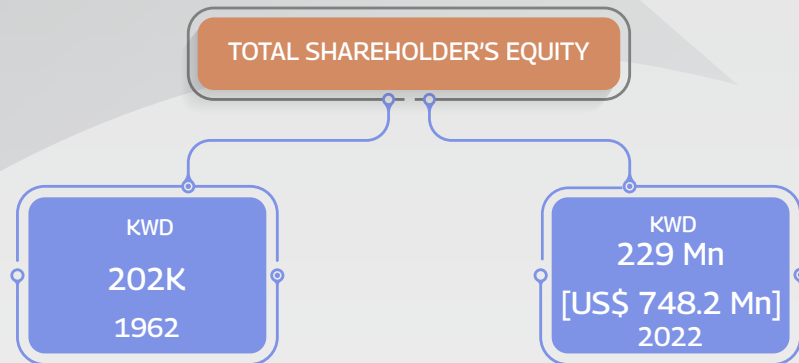
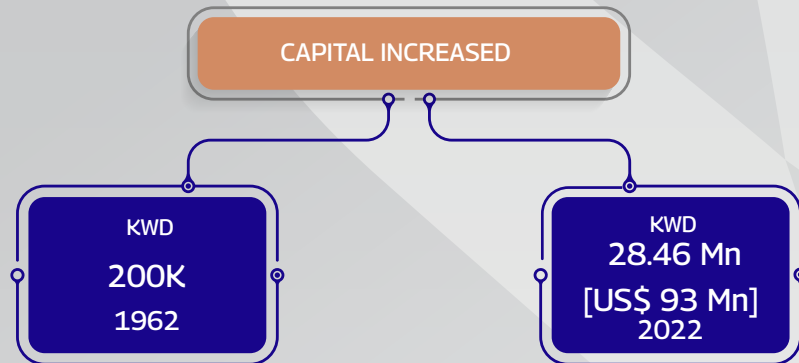
- Customer-centric approach to digital transformation including digital distribution, products & services.
- Building the data pool and improve data analytics teams capabilities across Group companies.
- Optimize core insurance portfolio through claims pruning, pricing, cross selling, and scaling new channels.



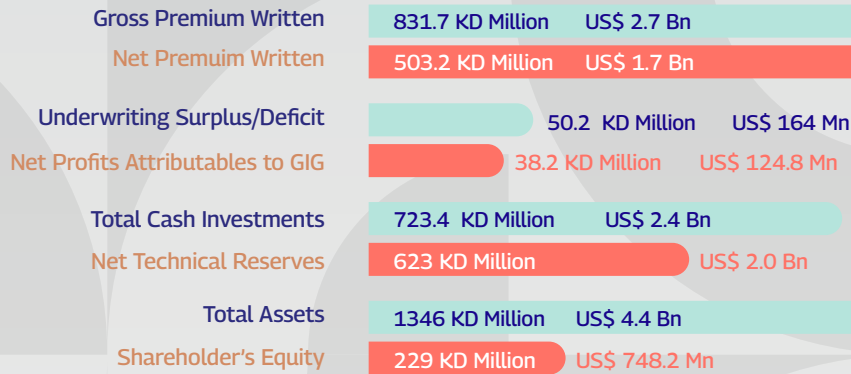
OPTIMIZING INVESTMENT PERFORMANCE

- Uplift investment performance with focus on investment portfolio diversification and local solvency requirements.
- Rationalizing investments towards strategic core businesses.

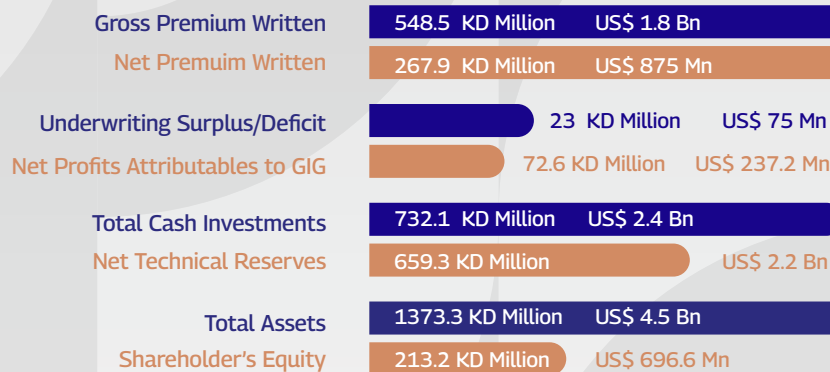
FINANCIAL HIGHLIGHTS



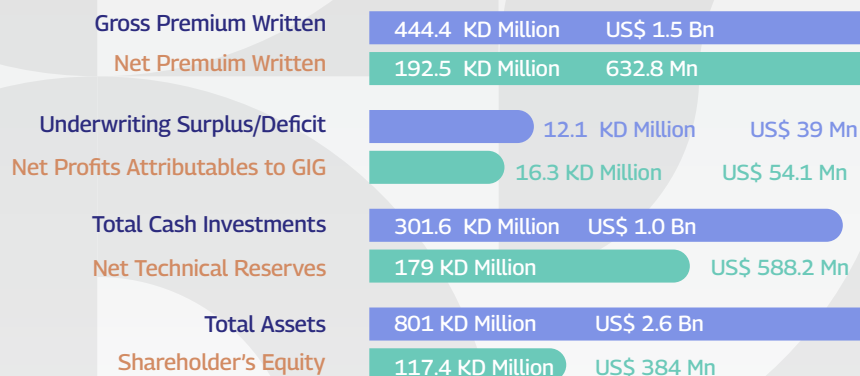
2022



2021



2020



BOARD OF DIRECTORS



Farqad Abdullah Ali Al-Sane
Group Chairman



Faisal Hamad Al Ayyar
Vice Chairman



Shaikha Dana Nasser Sabah
Al-Ahmed Al-Sabah
Board Member



Khaled Saoud Al Hasan
Board Member and Group
CEO



Abdulaziz Saoud Al Fulaj
Independent Board Member



Bijan Khosrowshahi
Board Member



Jean Cloutier
Board Member



Quinn McLean
Board Member



Abdul Ilah Mohammed
Rafie Marafie
Independent Board Member



Abdullah Mohammed
Al Mansour
Independent Board Member

EXECUTIVE MANAGEMENT



Khaled Saoud Al Hasan

Group CEO
& Board Member



Farid Saber

Assistant CEO (Operations)



Osama Kishk

Group CFO



Khaled Al Sanousi

Group Executive Manager
(Corporate Communication &
Investor Relations)



Mohamed Ibrahim

Group Senior Manager
(Group Internal Audit)



Ahmed Galal Ragab, ICVS

Group Senior Manager
(Group Actuarial and Risk
Management)

CREDIT RATING



'A' (Excellent)
Stable Outlook

S&P Global
Ratings

Rated 'A'
Stable Outlook

MOODY'S
INVESTORS SERVICE

IFS rating 'A2'
Stable Outlook



Invested
in You.

KEY MILESTONES

1962

Commenced operations;
2nd private insurance
company in Kuwait

1977

Government
acquired 82% stake

1997

KIPCO became the
major stakeholder

2000

Acquired majority stake in
Saudi Pearl Insurance
(SPI) and in International
Trust Insurance (ITI)

2003

Formed Fajr Al Gulf
Insurance and Reinsurance
Company by merger of ITI
with Al-Fajr Insurance and
Reinsurance Company

2005

Acquired majority
stake in Egypt's Arab
Misr Insurance Group
(AMIG)

2006

Acquired majority stake in
Bahrain Kuwait Insurance
Company (BKIC)
Established Syrian Kuwaiti
Insurance Company (SKIC).

2007

Established Gulf Life
Insurance Company (GLIC)
Established Takaful
Insurance Unit at Gulf
Insurance, Kuwait.

2008

Obtained official approval
for Buruj Cooperative
Insurance Company (BCIC),
Saudi Arabia.

2009

Acquired the majority
stake in Arab Orient
Insurance Company
(Jordan).

2010

Fairfax acquired a significant
stake in Gulf Insurance.
Acquired Egyptian Life Takaful
Insurance Company through
GLIC.

2011	2012	2013
<p>Acquired the majority stake in the Iraqi Composite insurer DAIC "Dar Al Salam Insurance Company", listed in Baghdad Stock Exchange.</p> <p>Established GlobeMed-Kuwait (Third party Administrator).</p>	<p>Participated in Alliance Insurance Company's - UAE share capital and became an associate to GIG</p>	<p>Successfully established a group, Gulf Insurance Group (GIG).</p> <p>Switched the investment in Egyptian Takaful / Property & Liability from available for sale to an associate Company.</p>

2014	2015	2016
<p>Established the composite insurer, Gulf Insurance & Reinsurance (GIR)/GIG - Kuwait)</p> <p>United Networks became associate company to GIG.</p>	<p>Acquired majority stake in Algerian non-life insurer, L'Algerienne Des Assurances (2A)</p> <p>Established a life insurance company in Algeria, Algerian Gulf Life Insurance Company (AGLIC) & becomes an associate to GIG.</p>	<p>Enjoys the privilege of being the first tri pie rated insurance company in Kuwait (S&P, A.M.B EST and Moody's).</p> <p>Successfully acquired majority stake in Turins Sigorta, a Turkish non-life insurer and rebranded its name to Gulf Sigorta.</p> <p>Won the contract for one of the biggest insurance policies in Kuwait's history, "AFYA", a medical insurance policy for retired citizens.</p>

2017	2019	2020
<p>Acquired AIG - Turkey through Gulf Sigorta (GIG- Turkey) and currently operating as one company under the name "Gulf Sigorta"</p> <p>Acquired Takaful International Company in Bahrain through GIG - Bahrain.</p>	<p>Won the AFYA 2 contract for a period of two years.</p>	<p>Acquired a sizeable stake in "yallacompare".</p> <p>Acquired a majority stake in "Gulf Takaful" through GIG's subsidiary (GIG-Kuwait).</p> <p>Acquired a majority stake in Gulf Warranties, KSA.</p> <p>Entered into an agreement to acquire AXA Gulf's insurance operations in the Gulf.</p>

2021	2022
<p>Completed the acquisition of AXA's operations in the Gulf region.</p> <p>Increased GIG's paid up share capital.</p> <p>Placed KD 60 million Tier 2 bonds, First issuance by an insurer and Kuwait's First Perpetual Bond in KD.</p>	<p>Celebrated GIG's 60th anniversary reflecting its operational excellence.</p> <p>Unveiled an EVOLVED BRAND, as a major transformation with an Identity Upgrade.</p> <p>Won the AFYA 3 contract for a period of 2 years, the mandatory health insurance policy for retired citizens.</p>

AWARDS & RECOGNITIONS

Awarded ISO 27001 Certification in Information Security Management Systems by the British Standards Institution (BSI).

2011

Awarded Kuwait Market Insurance leader by Arabian Business.

2012

Awarded "Insurance Co. Middle East"

2013

The best non life Insurance Co. Kuwait" by World Finance, London.

GIG has bagged the 2nd consecutive award "Best Insurance Provider in the Middle East" as per the rating from Global Banking and Finance Review.

2014

GIG won "The Best Insurance Provider Middle East" from Global Global Banking & Finance Review.

Gulf Insurance won "The Best Non-Life Insurance Co. in Kuwait and The Best Life Insurance Co.in Kuwait" from WorldFinance London.

Gulf Insurance won "The Best Insurance Brand, Kuwait " awarded by Global Brands Magazine headquartered in United Kingdom.

2015

Gulf Insurance Group won "The Insurance Brand of the year " from World Branding Awards, London.

Achieved "The Best Group Company" from Kuwait Projects Company (Holding), Kuwait.

Obtained "Super Brands 2015 Certificate", Kuwait for the fourth consecutive year.

2016

Won "The Best Corporate Governance, Kuwait - 2016" from World Finance, London.

Won "The Best Insurance Brand, Middle East - 2016" from Global Brands, UK.

2017

"Best Insurance Brand MENA Region" from Global Brands, UK

The Best Corporate Governance, Kuwait" from World Finance, London

Recognized by Forbes Middle East as "Top Listed Company" in Kuwait

Recognized by Kuwait's CMA as "Top Company for Corporate Governance, Kuwait"

"Brand of the Year" from World Branding Awards, London

Awarded "9th Cycle of The Mohammed Bin Rashid Al Maktoum Business Excellence Award" organized by Dubai Chamber.

2018

"Best Insurance Brand MENA Region 2018"
from Global Brands, UK

"Insurance Brand of the Year, Kuwait 2018"
from World Branding Awards, London.

2019

"Best Private Insurers - GCC" from International
Investors Magazine

"Insurance Brand of the Year, Kuwait" from World
Branding Awards, London.

"General Insurance Company" from Middle East
Insurance Industry Awards.

2020

Brand of the Year - Insurance Kuwait
from World Branding Awards

Decade of Excellence Insurance MENA
from Global Banking and Finance

2021

"General Insurance Co. of the Year" by Middle East
Insurance Industry Awards

"Best Insurance Co. for Customer Service Quality" by
World Finance

"Most Reliable Insurance Company" by World
Finance

"CSR Excellence and Dedication to the community in
Kuwait" by World Finance

"Most Sustainable Insurance Group in the MENA" by
World Business Outlook Awards

"Best Investor Relations Co. (Insurance), Kuwait" by
The Global Economics

GIG Group CEO, Mr. Khaled Al Hasan ranked 16
out of 360 nominees by The World CEO Rankings
Awards - TWCR

2022

Most Diversified Insurance Group, MENA 2022
by International Magazine

Insurance Brand of The Year, MENA 2022 by
Global Banking and Finance

Best Investor Relations Co. (Insurance) Kuwait
by the Global Economics

Best Insurance Group, MENA 2022
by World Economic Magazine

Best General Insurance Co., MENA 2022
by World Economic Magazine

Most Sustainable Insurance Group, MENA 2022
by World Business Outlook

Brand of the Year 2022-23
by World Economic Magazine

Most Admired Insurance Brand, MENA 2022
by Global Brands Magazine

GROUP COMPANIES



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Chief Executive Officer



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Our Journey Ahead

GIG intends to implement many ambitious and futuristic projects in order to meet the ever-changing customer needs and exceed their expectations. Apart from being committed to the advancement of insurance industry both in Kuwait and in the MENA region, GIG plans to continue the regional expansion strategy towards establishing itself as a benchmark in the insurance industry.



Invested in You.

We're shaping a
valuable insurance
ecosystem for the
MENA region.