

gig CONNECT

From Origin to Excellence



CEO's Strategic Summit

Gulf Insurance Group's CEOs held their 2nd summit in Istanbul on 12th and 13th of November 2018, attended by 10 CEOs of the group's companies and the group's Executive team along with Fairfax' representatives where they reviewed the performance of 2018 and agreed on the strategies for 2019 and beyond.

The main topics that were discussed during the summit were related to the enhancement of the leading position of the group in the region, innovation, digitalization and the improvement in the efficiencies across the group. The summit included an external presentation by Ernest & Young about the IFRS17

(International Financial Reporting Standard) and by Virtual Technologies about the digitalization of Risk Engineering. The group and its leadership team are enthusiastic about the future opportunities in the region and are willing to "up their game" to take advantage of such opportunities.



Women's Day Celebration

In celebration of International Women's Day, gig-Bahrain organized an event in its headquarters for employees and customers. All employees and walk-in customers were invited to the sweet station where they enjoyed the local sweets, snacks and delicacies, served alongside with traditional Arabic coffee.



Launch of the first L'Algérienne Vie commercial agency

L'Algérienne Vie (Algeria) has opened an office inside VFS Global's French visa application center for greater proximity to its customers for the subscription of low-cost travel insurance contracts. L'Algérienne Vie is there to welcome all those who wish to modify their contract, have forgotten to subscribe or present their travel insurance. For this, the client will have more ease to come on site at our local for better support.



gig – Jordan honors employees for results achieved

In recognition of the achievements of its employees, gig - Jordan held a ceremony honoring a number of its sales team with the highest sales and productivity in light of the results achieved during the third quarter of 2018.



Dear Colleagues,

Happy New year to you and your families and I wish you a healthy and successful year ahead.

CONNECT; 'bring together or into contact so that a real or notional link is established'.

This is the dictionary definition of connect and this is as a group the objective that we want to achieve in 2019.

We operate from different parts of the world, we speak different languages, we serve different markets and different clients. We attend our offices and we get consumed with our daily work and life that sometimes we forget to relate with our peers and families.

Our first step towards achieving our goal is the development of our internal newsletter, gig CONNECT.

We want all gig members to recognize each other in a personal and professional way. We want everyone to see the accomplishments of the group and its subsidiaries. Finally, we want to build a gig community

that we strongly believe is the corner stone for us to achieve our vision of being THE MOST ADMIRABLE INSURANCE BRAND IN THE MENA REGION.

gig CONNECT will include a variety of contents; informative, entertaining, gig related news, events, new services, employees moments and talent. Hence it will be sure to appeal to the taste of all gig family members.

I would like to acknowledge all those who contributed to putting the internal newsletter together which is organized and led by the Corporate Communications Department at Gulf Insurance Group (gig).

I want to thank all our employees and colleagues for their hard work, support and achievements during the year 2018 and wish everyone a successful year ahead.

With my best regards,
Khaled Saoud Al-Hasan

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Feedback and Submissions

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HR Workshop

Gulf Insurance Group HR Workshop was held on 9th - 10th of May in Istanbul. gig-Turkey HR hosted the group companies with the presence of HR representatives and colleagues. The theme of the workshop was to focus on HR practices “in action” in each of gig countries and future projections on what targets to achieve. HR team representatives from each country presented an overview of their operations. ‘Coaching & Mentoring’ introduction was also practiced during the event.

Inauguration of 2a's (Algeria) headquarters



On August 31, 2018, employees of the General Management at 2a completed their Renovation in the new head office. The new premises renovation is updated with a modern look and is well-appointed and perfectly decorated to provide a very pleasant work environment.

With this occasion being a success, employees organized an event for VIP customers and partners in order to increase awareness in the market, which included a festive atmosphere around a buffet in celebration of the new offices.

New Deputy CEO at Dar Al Salam

Ms. Abeer Shukur has joined Gulf Insurance Group in December 2018, as Deputy CEO of gig-Iraq (Dar Alsalam). She started her insurance career over 11 years ago in insurance within the MENA region.



Also, she is a B.Sc. Electrical Engineering from Baghdad Technology University 1989, with a MBA in finance from Atlanta University –USA 2011, Certified CII 2016 and has a Loma DHLI Certificate 2016. Her experience and knowledge in all lines of insurance will play a vital role in gig’s growth, especially in Iraq. gig is committed to the Iraqi Market and to provide exceptional services to our local, regional and global clients and partners. Our company is duly licensed in Iraq to provide commercial, consumer and life insurance through our head office in Baghdad and our branches in Karbala and Babylon.

We wish Ms. Abeer Shukur all the success in her new role.

gig-Turkey Partners with BESIKTAS



gig-Turkey prepares to launch the first Branded Home Owners Property Policy for BJK supporters.

BJK is a major football team with 25M supporters in Turkey. The product will be marketed with full support from the BJK marketing team as well as the producer involved in the Project Sigorta.yeri.com, which is an online aggregator

platform.

A video will be shown to the supporters at the VODAFONE/BJK stadium via LED screens as well as broadcast at the BJK TV channel. 700.000 BJK paso lig card holders will receive mailing detailing the product (paso lig card; special entry card for the BJK games issued to the holder).

Partnerships with Ahly Club



gig-Egypt is partnering with the most popular club in Egypt, Al Ahly Sporting Club. It is known as “the club of the century” in African football and is the best Football team in Africa & won CAF Champions

League, Egyptian Premier League, Egypt Cup & African league winning 8 times in a row.

gig-Egypt is the first insurance company in Egypt to have a direct access to the club members through

its distribution channels that exist at the club that provide tailored medical insurance services to the players. gig-Egypt is working to expand its agreement to more associations.

gig continues to support The Protégés



Gulf Insurance Group (gig) met with representatives of The Protégés, powered by Kuwait Projects Company (KIPCO). The Protégés is a non-profit organization that creates programs for students to discuss the experience of Generation 8 and what is yet to come for Generation 9.

For eight consecutive years, gig has been supporting youth and sponsoring The Protégés. The Protégés team explained that many young people were exposed to new experiences through The Protégés program, which has helped them grow and gain stronger personalities through a diverse program of workshops, activities, travel, first-hand experience and group work.



Personal Branding Training Course

gig - Jordan is always keen on enhancing its employees' skills and competencies. As part of its interest in developing its employees, the human resources department organized a training course entitled “personal branding” since gig - Jordan believes that the performance of employees is directly linked to the quality of services offered.

Dr. Noor Al Kayali, an expert in management skills from “Noor Al Kayali Institute for Training and Consultancy” gave the course. Furthermore, several gig - Jordan employees attended the three-day course. It highlighted the personal

branding of each employee in terms of individual competencies and strengths needed in facing challenges. Therefore, such branding is essential for each employee to display his or her distinction at work and build a successful professional personality in order to excel in the competitive workplace.

Moreover, gig - Jordan employees received certificates from the institute for their participation during a small ceremony at the company's headquarters with the presence of several directors and employees.

Sharm El Shiekh Rendezvous



Sharm El Sheikh Insurance and Reinsurance Rendezvous was held in Sharm El-Sheikh, Egypt from 28th to 30th October 2018, which included all stakeholders directly and indirectly in the Egyptian and international insurance industry and represented more than 25 countries worldwide. gig - Egypt Life Takaful was one of the main sponsors of the conference to support first start for the insurance industry in the Arab Republic of Egypt.

gig-Bahrain releases its new Mobile Application “gig go”

gig - Bahrain has launched its mobile application “gig go” recently on both android and iOS platforms. The application is one of the most advanced in the region offering many features and services to our esteemed clients.

With the application you can now get immediate quotes for all your personal insurance requirements such as motor, home, travel and domestic help insurance. All your policies can now be viewed through the application which you can also renew directly. The policy documents will be available through the application which you can view or print at any time without the need to visit our offices. This includes the motor digital certificate that will be in

Personality of the Year Award

This year’s recipient of the coveted Personality of the Year award by Middle East Insurance Industry Awards in Dubai is industry veteran Mr. Khaled Saoud Al Hasan, board member and group CEO of Gulf Insurance Group (gig).

Mr. Al Hasan has extensive experience in the insurance and investment fields. He has led gig to become the largest insurance company in Kuwait in terms of written and retained premiums, with operations in life, non-life and takaful.



Launch of an online subscription platform “e.WARDA”

In celebration of the first anniversary of our breast cancer insurance product dedicated exclusively to Algerian women; and for Pink October, L’Algérienne Vie is pleased to announce the availability of the ONLINE version of WARDA, called e.WARDA, available on our subscription platform www.lalgeriennevie.com and on our travel insurance e.SAFAR.



WARDA is an insurance offer which allows women who have subscribed to benefit, in case of diagnosis of breast cancer, a lump sum capital of 500 000 DA or 1 000 000 DA. The membership of this insurance is made with the payment of an annual premium which varies according to the age of the insured and after response to a simple medical questionnaire.

your account and is approved by the traffic department.

We have also added a very unique feature that allows our clients to upload their minor motor claims directly through the application without the need to visit our claims center.

The application also offers many useful links and information that can benefit our clients such as direct link to the traffic department for renewing your vehicle registration, or you driving license. Our go-directory also provides various other information and links that are beneficial to our policyholders.

Smart Insurance App

on the GO.



For quick and easy access to our services, download our unique App and get going.



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Towards Innovation





Gulf Insurance Group convenes first meeting of the Corporate Governance Working Group

Gulf Insurance Group held the first Corporate Governance Group meeting in Cairo, with the participation of representatives from the Compliance, Risk, Corporate Governance and Internal Audit departments of Gulf Insurance Group companies.

The meeting was opened with a welcome speech by Mr. Alaa El Zoheiry, gig – Egypt CEO, where he welcomed the attendees and expressed the importance of this meeting in establishing and supporting the control activities of the Group companies through the development and sharing of knowledge related to corporate governance. Pointing out that the first meeting of the Corporate Governance Working Group comes to keep abreast of the many developments taking place in the domestic and international arenas. He added that the Group's corporate governance process has been underway for a long time. The group has taken the responsibility to adhere to the principles of

governance that guarantee transparency, responsible management and sustainability.

Mr. Mohamed Ibrahim, Group Internal Audit Manager, welcomed the participants and expressed his pleasure to participate in this meeting. He added that the Group's senior management pays attention to all control and assurance activities and encourages supporting them in line with the strategy of the Group as a whole. He added; the meeting is an opportunity to strengthen many principles of effective assurance techniques and the principles of the three lines of defense.

It is worth mentioning that the first meeting's agenda focuses on many of the current projects of the Group companies, related to the modernization of internal control activities, corporate governance and regulatory compliance in line with the strategy of the Group as a whole, and through the application of the best global practice.

Gulf Insurance Group holds Fourth Annual Internal Audit Conference

Gulf Insurance Group held its fourth annual internal audit conference for 2018 in Amman, Jordan hosting all representatives of the internal audit departments within the group companies such as Kuwait, Egypt, Algeria and Turkey.

The conference was opened with a speech from Dr. Ali Al Wazani, gig-Jordan CEO, where he welcomed attendees and expressed the importance of the control and assurance functions and the development of the digital vision in the Group companies. Furthermore, he referred to the importance of the three lines of defense approach, adding that the internal audit activity is one of the main lines of defense and should be fully

supported.

Mr. Farid Saber, Assistant Chief Executive Officer operations of Gulf Insurance Group, visited the conference during the meeting welcoming the attendees and stressed the importance of holding such meetings on a regular basis. He pointed out that the senior management of the group pays great attention to the internal audit activities, and always encourages its support, through the use of the best technical programs that are in-line with the strategy of the group as a whole. He added that with the continuous development of operations within all the group companies, there should also be appropriate development of controls to enable

Insurance Terms “Loss Ratio”

The loss ratio is the ratio of losses to gains. Loss ratios vary depending on the type of insurance. For example, the loss ratio for health insurance tends to be higher than the loss ratio for property and casualty insurance. Loss ratios help assess the health and profitability of an insurance company. Favorably, a business collects premiums higher than amounts paid in claims. High loss ratios may indicate that a business is in financial distress.



Commercial Network Training

gig-Algeria started a new support service training for their employees on assistance products of retail segment (roadside assistance, home assistance and car glass) trained by MAPFRE

companies to address all the challenges and progress to the highest levels and achieve the desired results in the Insurance sector.

The conference's agenda this year focused on the current projects, to automate and develop the internal audit mechanisms of the Group companies as a whole. It is worth mentioning that gig companies in Kuwait, Jordan, Egypt, Algeria and Turkey have started the first phase of the implementation of the Internal Audit Program “Autoaudit”, released by Thomson Reuters, which is known to be one of the most up-to-date systems for documenting, organizing, monitoring and evaluating internal audits.

Innovation Workgroup

The innovation workgroup held its first workshop at gig-Kuwait on the 2nd and 3rd of May 2018, with the presence of Alternative Distributions and Marketing Channels managers from most companies of the Group, Kuwait, Jordan, Egypt, Bahrain, Turkey, Algeria and K.S.A. to discuss the development of each companies' innovation programs, their key innovative ideas and how they plan on developing them. The workshop aims mainly at identifying inter-company/cross-group opportunities, helping to connect where relevant, employ the latest technologies in Insurance to improve services, reduce expenses, and create Innovation in products & distribution channels using technology. The workshop hosted as well representatives from Fairfax/ Fairventures Lab and Advent Underwriting, who explained generally on how to generate and develop new business ideas and solutions by leveraging the new technologies and available business models.



gig -Jordan hosts Information Technology Conference



gig-Jordan holds an information technology (IT) conference for its group members entitled “gigIT conference” in Amman.

This conference comes in line with the group's strategy in unifying the insurance service standards offered by the group's companies in different countries.

The main objective of the conference was to enhance the IT services offered by the group's companies in terms of informing them of the latest technology utilized in the insurance sector. Hence, this technology will surely benefit both the group's efficiency and client satisfaction in the form of facilitated and fast insurance services and the exchange of information technology among the group's companies. As a result, different electronic projects executed in several countries were proposed in order for gig's companies to benefit from their experiences and pave the way for future group projects in the near future. Therefore, several future conferences will be conducted in different countries to update gig companies on the latest technology used in the insurance sector.

“First Abu Dhabi Bank” and “gig - Egypt Life Takaful” sign a cooperation agreement

On 9th of October 2018, First Abu Dhabi Bank and gig - Egypt life Takaful Company signed a cooperation agreement to launch the bancassurance services. Under this agreement, the bank will allow the company to market its insurance products to the bank's customer base.

Mr. Ahmed Ismail - Chairman of First Abu Dhabi Bank and Mr. Abdulla Al Saeed - Chairman of Abu Dhabi Bank's International Retail Banking Group and Mr. Rimah Asaad - Managing Director of gig - Egypt Life Takaful Company attended the signing ceremony of cooperation between both parties.



Employees of First Abu Dhabi Bank celebrated the first day of joining gig - Egypt Life Takaful company team by taking a memorial photo that reflect the spirit of cooperation to achieve best results.

Enterprise Risk Managers (ERM) Workgroup

The Gulf Insurance Group ERM committee meeting was held on 12th of April 2018 in Bahrain. The annual meeting aims to discuss the key areas that will be handled by Risk Management Function in the group as well as the key companies. Representatives from Kuwait, Egypt, Jordan, Turkey, Algeria and Bahrain attended the meeting for collective input and discussion.

The main highlights were regarding ERM framework and policies, New Risk Appetite Statement, Capital Modeling used to assess capital adequacy, Asset Liability Management, Risk Control and Self-Assessment, and Business Continuity Plan. In addition, certain areas of concern to some of the attendants were discussed and advice was granted. The committee



meeting is being held annually, in order to continue sharing experience and enhance communication between the group and the subsidiaries.



“Success is the team project shared by all,” said 2A’s winning team.

2A (Algeria) exemplified their success in teamwork during the 2A Champions League. Teams from the company went through qualifying rounds, eventually leading up to an exciting finale where the teams played a merciless game to win. In the end, it wasn’t the win that motivated employees, but rather the collaboration between colleagues resulting in increased motivation and bonding amongst the teams.

gig - Turkey participates in Vodafone Marathon

44 employees from gig-Turkey attended the world’s only intercontinental marathon, ‘Vodafone 40th Istanbul Marathon’, where around 130,000 people from over 100 countries participated with the theme of “Run Istanbul for a healthy future”.

The team ran the 10K route to raise donations for Koruncuk Foundation, a non for profit organization for Children in Need of Protection (TKMCV), advocating the belief that every child is entitled the right to receive compassion, love and understanding, sufficient nutrition and live



gig – Jordan honors the National Electric Company’s field employees on Labor Day

Labor Day was the perfect occasion for gig – Jordan to celebrate the country’s labor forces. This year, a special initiative directed efforts to honor the National Electric Company’s field employees. The initiative aimed at highlighting one of the most dangerous professions that put worker’s safety at risk, and simply say ‘thank you’.

gig – Jordan’s employees paid to their work sites where they thanked them for the great efforts they show in serving the country.

The initiative is part of the company’s commitment towards the local society and communities. gig – Jordan truly strives to support the different communities that contribute to building the country.



in a healthy environment.

The gig-Turkey team along with their leadership, raised funds for Koruncuk children while proudly representing

company values that emphasize social responsibility and high awareness and care for all living things.

gig - Kuwait Celebrates Recruitment Office Opening Ceremony at Kuwait University

gig-Kuwait announced the opening of the Student Training and Alumni (OSTA) Office for the training of students and graduates from Kuwait University. This comes following the signing of a memorandum of understanding with the Faculty of Administrative Sciences. This venture will

help the Kuwaiti insurance sector to grow and provide job opportunities in various insurance fields.

The agreement, under which gig- Kuwait supports the university by bringing together offices to help graduate students and those looking for field training.



Egyptian - Kuwaiti Cooperation Forum



Gulf Insurance Group (gig), took part in sponsoring the Egyptian/ Kuwaiti forum together with United Real Estate Company under KIPCO-the Kuwait Projects Company (Holding). The event was held under the support of H.H. the Prime Minister, Sheikh Jaber Al Mubarak Al Hamad Al Sabah.

The forum was to highlight the economic relations that connects both countries and to continue increasing opportunities for the cooperation which also includes investments.

gig holds Breast Cancer Awareness Seminar for Employees

Gulf Insurance Group (gig), organized an awareness seminar for its employees on early detection of breast cancer. The seminar, held at the head office in KIPCO tower, was conducted by Dr. Noha Al Saleh, a surgical oncologist from Kuwait Cancer Center and Royal Hayat Hospital.

Among women, breast cancer is the most common invasive cancer and the second main cause of cancer death, after lung cancer. Dr. Noha Al Saleh spoke about how advanced screening and treatment have

improved survival rates. She mentioned that men can also suffer from breast cancer, though the percentage is very small. Awareness of the symptoms and the need for screening are important ways of reducing the risk.

As part of the session, employees welcomed a brave breast cancer survivor who, for the first time, shared her personal story with her fellow colleagues on how she maintained a positive attitude until the day she was declared breast cancer free.

gig-Jordan Participates in Dr. Ahmad Al-Hourani Award “Ideal Employee”



gig-Jordan participated in Dr. Ahmad Al-Hourani award for job excellence (Ideal Employee) where Mr. Rami Issa -First Accounts Manager/Business Development Department at gig-Jordan- received the award of “Ideal Employee” for his outstanding work at the company.

Mr. Rami joined gig-Jordan three years ago. He holds a Bachelor’s Degree in Risk Management and Insurance, in addition to a Training of Trainers (TOT) Certificate from ILM, and an ACS Certificate from the Association Life Office Management. He has also been awarded several honors and awards from the company as an appreciation for his remarkable achievements for his work at the company.

Dr. Maher Al-Hourani, the award founder and organizer, welcomed the guests and clarified that the objective of the award is to honor excelling employees and highlight their work in several different fields.



gig -Jordan Organize a Blood Donation Campaign for its Employees

gig- Jordan organized a blood donation campaign for its employees in collaboration with the directorate Blood Bank.

The company coordinated with the blood bank to bring the blood drive truck to the company’s main headquarters. Employees donated blood in support of the local



community which comes in line with the company’s social corporate responsibility towards society and its ongoing aid and support of people in need.

Latest Services

gig- Kuwait Medical Department: **1- ASFAR- Medical Individual**

ASFAR is a new Individual Medical Insurance Product for Treatment Abroad (outside Kuwait only) whether Emergency or Non-Emergency cases.

This Individual product is designed only for members who are presently insured under gig - Kuwait existing local Group Medical Policies who want to expand their current geographical local coverage but totally independent from the existing coverage member is having under gig Group Policy. This Individual product has its own Eligibility criteria and Policy benefits, Limits and Exclusions & is subject to medical underwriting assessment.

2- Reaya – Medical Individual

This Product has been created for Parents and Siblings of expats renewing their Kuwaiti residency where the sponsor is the expat himself or herself. Therefore, eligible members are represented as follows:

- 1) Expat Parents (Father and/or Mother)
- 2) Expat Siblings (Brothers and/or Sisters)

Two options for Reaya Product:

- 1) Reaya (Inpatient & Outpatient)
- 2) Reaya Inpatient only (named as Reaya Restricted)

3- Thokhour- Life insurance

Thokhour is an individual life insurance policy linked with an investment aspect. The policy holder can choose from multiple international and local investment categories.

4- Fay (Low Cost Options)- Medical Individual

This is a new plan option under existing Fay Insurance Product. The low cost option is created due to the latest market need with a limit of 5,000KD or 10,000.

gig – Kuwait Customer Service Department:

1- Motor Claims WhatsApp Service for Al Sayer Customers:

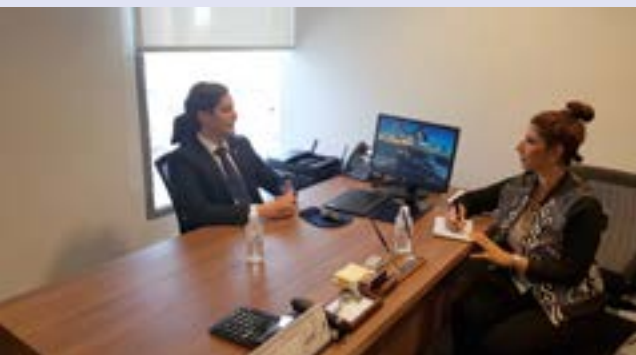
Now Customers can submit their repairing orders request for simple accidents through WhatsApp by sending the needed documents and vehicle's photos and the customer service representative will check the documentation and send the repair order to the customer by email or WhatsApp.

2- Chronic Medication posting through WhatsApp:

Customers under corporate medical policies directly managed by gig – Kuwait can submit their chronic medication posting requests through WhatsApp and once approved they can dispense medication from any pharmacy within the network instead of visiting healthcare provider each month.

3- Telemarketing and Telesales:

New division was created within the Call Center to proactively approach our existing customers to offer them gig – Kuwait Insurance products and to facilitate some renewals.



Question & Answer.. Home Insurance Policy with Rashad Bibi

Why is it important to buy the home insurance policy?

Accidents can happen when you least expect them. Whether you are a tenant or a home owner, your home and contents are likely your largest financial and most important investment not to mention that it's also the roof over your head. Yet, it is also a vulnerable one, subject to natural disasters, burglary, destruction and liability from injuries suffered on the property that can strike overnight.

So, in order to insulate your home from such financial risk, you will most likely want to buy the proper level of homeowners insurance.

What if I am a tenant, would I still need to buy the home insurance policy?

Surely, those who rent need insurance to protect their contents and other personal belongings. Everyone needs protection against liability for accidents that injure other people or damage their property

Is homeowners insurance required by law?

No. Unlike car insurance, the law doesn't mandate you to insure your home. But, if you're renting a house, your landlord will likely require you to have one in case of an unforeseen event whereby you will end up paying for all the losses.

What are the most important features that you need to insure when opting for a home insurance policy?

Coverage for the building structure: It covers damage to your house from fire, storms and other disasters. It's wise to insure your home for 100 percent of what it would cost to rebuild it.

Coverage for contents: Most plans will also cover the cost of replacing your personal belongings if they are stolen or lost in a fire or other insured disaster.

Loss of Rent or Cost of Alternative Accommodation:

If your home is damaged and made uninhabitable by any cause, the company will pay for your loss of rent or any reasonable additional expenses necessarily

incurred for your alternative accommodation during the period necessary to restore your home to a habitable condition

Liability protection:

You may be responsible for any damage that you may cause to someone else's property. For example, if your bathtub overflows and floods the neighboring apartment or condominium unit - or a burst pipe in your garden floods your neighbor's garage - you may be held liable

Does gig-kuwait have a special package to their staff?

Certainly yes, we have recently introduced a pre-underwritten product (home contents only) with two different plans. Silver plan covers your contents up to KD 10,000 for as low as KD 28 and the gold plan covers your contents up to KD 50,000 for a price of KD 79.2

The exciting part is that with the purchase of gig-kuwait home insurance plan, you will benefit from a free WAVO (OSN) subscription for 3 months (silver plan) and 6 months (Gold plan)

What are your final recommendations?

When buying a home insurance policy, make sure to understand the policy exclusions as well as the deductibles. Typically, things like jewelry, valuable items and loss of personal belongings are not included in a standard policy.



Get to know Mr. Abdulla Rabia

Mr. Abdulla Rabia is the Deputy CEO at gig-Bahrain (Kuwait Operations) He has been part of the company since January 1990. Mr. Rabia holds the overall responsibility of all functions of general management of gig-Bahrain (Kuwait operation with previous experience in handling engineering claims with Arab Insurance Group (ARIG) Bahrain.

1. How would your employees describe you

My colleagues would describe me as 'A Strong Leader who leads by example and supportive Team Player'. I have often been told that I am extremely optimistic and it is a fact that I strive to learn and grow from any setbacks.

2. Tell me about an accomplishment that shaped your career

I believe that having a committed team keeps the organization healthy and growing.

Since my relocation to Kuwait, I would certainly credit building a great team at our Kuwait office as an accomplishment among others. Other accomplishment that

adds a feather to my hat is securing a huge project like the Al Zour Project in addition to many other major projects.

3. What do you value most about in your position

Quality, focus on detail and reliability.

4. What keeps you motivated during working hours

All of us are driven by productivity and results. Laying out strategies for achievement of our targets is one huge motivating factor. Further more dependability on my team members, positive outlook and scouting new ways to improve overall performance is an additional boost.

5. If you see your employees stressed at work due to a heavy work load, what would you do to comfort/ support them

I believe in an 'Open-Door' policy and my employees are always welcome to address concerns. I would certainly try and understand the issues and welcome their

input on ways to simplifying the process to reduce work load. I will guide them on prioritizing their tasks and handle the work smoothly.

6. What are your goals in the next year to come

For the coming year, enhancement of professional knowledge and training for our staff is of prime importance, which in turn will improve job satisfaction, work performance and morale. Improvement of loss ratio in certain areas of business is also a major goal for the year.

7. Any last words

It is very exciting to see the enthusiasm, time and effort being put in by the gig Corporate Communication team in publishing this newsletter. It is a great way to stay connected with the companies, familiarize employees and work environment across the countries, to share and use the best practice and expertise within the group. Congratulations Team and Keep up the Good Work!

Philemon Rajan

Specialist, Group Corporate Communications & Investor Relations Department

1. Congratulations on winning Employee of the Year Award! How did it feel when you found out you had won an award?

Thank you. Being recognized from KIPCO gave me an immense pleasure and this is definitely yet another milestone of my career. It was a delightful moment indeed.

2. Has working at gig made a difference in your career? If so, how?

Yes, It has. Working with gig family has given me a lot of personal and professional exposure though I was multi industry experienced in the past. It's worth to mention that attaining an international certification in Investor Relations was made possible at gig.

3. What challenges have you had to deal with before perfecting your job?

Being quite new especially in the Kuwaiti insurance market, Investor Relations function had to offer the best practices and international standards. Creating an IR culture and adapting the best modules were the major challenges and we are

successfully on track well ahead of any sort of mandatory requirements in Kuwait. From 2014, we have been associated with Middle East Investor Relations Association (MEIRA), an independent organization dedicated to promoting the investor relations profession across the Middle East in bringing the best possible standards.

4. What is your greatest career accomplishment?

There are few major accomplishments and this is one of them. I was also awarded the highest performer and for consistent efficiency in the Anti Money Laundering and Compliance Department while working in Royal Bank of Scotland (RBS Group).

5. What have you learned achieving such an award?

What I basically believe is to do the job effectively and efficiently and you will be rewarded. The companies who love and value their employees should recognize them accordingly.



6. Tell us about a mentor who made an impact in your life to get to where you are today.

I must say about a significant person though there are many, it is none other than Mr. Khalid AlSanousi who really molded my career to the best shape. Attention to details, proper advice and guidance to each and every aspect are his credentials.

7. What is the best piece of advice you have ever received?

Love your job that leads to love your company that ultimately gives the best output.

Noor Al Jareki

Senior Officer, Marketing & Public Relations Department at gig- Kuwait

1. Congratulations on winning Employee of the Year Award! How did it feel when you found out you had won an award?

Being awarded Employee of the Year was a great experience. The award was a physical form of appreciation that was meaningful and motivating to continue working hard.

2. Has working at gig made a difference in your career? If so, how?

Working at gig-Kuwait has allowed for great experiences and an abundance of practical knowledge that you can't learn from books or educational institutions. My department and I are learning new elements of the industry on a daily basis. These lessons help us adapt and grow to become leaders in our field.

3. What challenges have you had to deal with before perfecting your job?

A slight hurdle coming into this position was developing an understanding of the insurance market, specifically how it functions in Kuwait. This wasn't a challenge but a learning lesson.

4. What is your greatest career accomplishment?

A great accomplishment is the development of our campaigns. This year we've played a role in launching several product related or brand awareness campaigns that were met with great ROIs.

5. What have you learned achieving such an award?

I've learnt that working hard will not go unnoticed regardless of the scale of the company.

6. Tell us about a mentor who made an impact in your life to get to where you are today.



There have been several individuals that have shaped and impacted my career. I've always admired international trailblazers in the business field but I would say that working with a team of supportive and experienced people has been the most effective. Without my manager and co-worker, Abdulaziz and Aisha, I would not have been able to achieve our departments milestones.

7. What is the best piece of advice you have ever received?

The best advise I've received is to stand by an idea that I truly believe in and fight for it regardless of the general consensus.

Building long
lasting relationships
with clients and partners
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We are focused on building long-lasting relationships that keep growing in value. Our clients and partners over the last 56 years are the key to our success.

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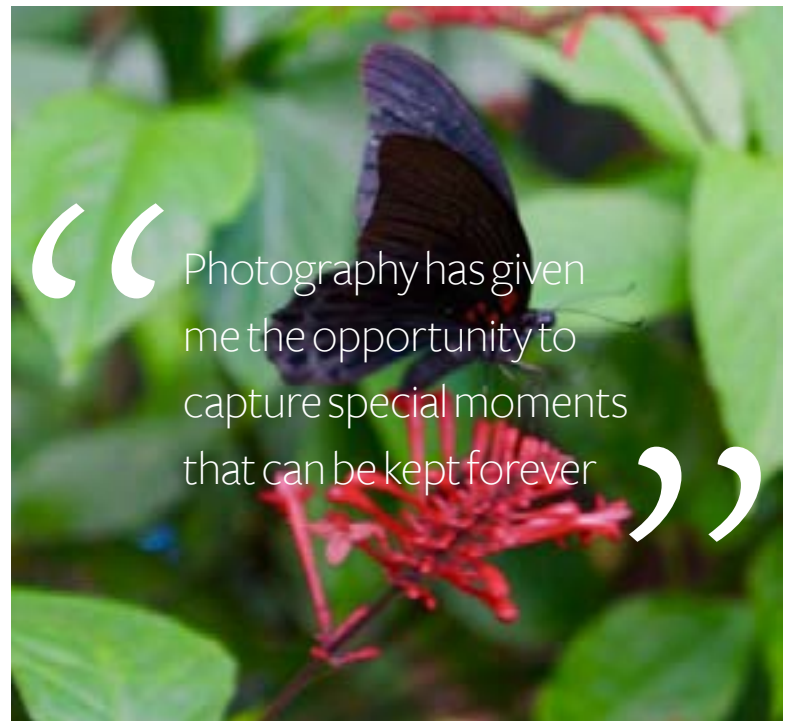
Hanan Al Shaheen Photography Talent



Hanan Al Shaheen who works in the Medical Insurance Underwriting Department (gig-kuwait) has revealed her talent in photography. She knew she had interest ever since she was 14 years old. As she grew up she practiced so much on

her skills that she ended up being a self-taught photographer.

She also plans on developing her hobby into videography, because it is another field she is also interested in and has the passion for.



“ Photography has given me the opportunity to capture special moments that can be kept forever ”

Majd Bdeir Poetry Writing and Recitation Talent

Talent is a skill that boosts self-confidence and helps develop oneself. Some people have exceptional skills and capabilities that make them stand out. With that said, Majd Bedeir, accountant at gig-Jordan's finance department, has the talent for writing and reciting poetry.

At the age of fifteen, Majd's Arabic teacher was the first to notice his talent at the time after reading some of his poems and essays. Moreover, Majd continues to develop his talent by writing poetry and reflections as a way to express his feelings and share his thoughts through his pen

in a unique style. Hence, his writings carry the message of humanity and freedom wherever he goes.

Furthermore, it is worth noting that in addition to his writing talent he has another talent which is playing eastern and western music.



From his numerous poems, below is one of his distinctive ones:

“Judgement of freedom, a balanced world, be kind, yearning, your eyes, happiness vein, on paper and others”.

gig LIFE



gig - kuwait



gig - Jordan



gig - Jordan



gig - Bahrain



gig Bahrain



gig - Bahrain



gig



gig - Jordan



gig



gig - Jordan



gig - Jordan



gig - Jordan



gig - Bahrain



gig - Jordan