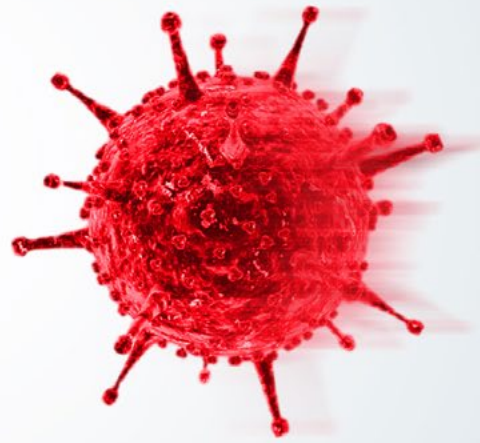


# gig CONNECT

From Origin to Excellence



## World Wide Pandemic - COVID19

On 12 January 2020, the **World Health Organization (WHO)** confirmed that an unusual Coronavirus (COVID19) was the cause of a respiratory illness in a cluster of people in Wuhan City, China that traveled the world. The corona virus has affected and killed many people worldwide. It rapidly led to a nationwide pandemic.

During the month of March 2020, people's lives changed within moments due to the world's lockdowns by staying at home, social distancing, suspension in civil aviation, closed borders, closed

shops and restaurants. Small businesses were losing money yet had to pay rent and pay salaries to their workers. The closure of schools was needed to avoid the spread of the coronavirus in children and were to continue their education through online classes. Most of the employees in the private sectors were equipped and instructed to work from home. All business meetings were held on virtual platforms..

People were told to follow the measures imposed by their government and stop going out unnecessarily. If going out was necessary people were to wear masks, gloves and to wash their

hands constantly to avoid the infection of the virus. Today, the world is gradually trying to go back to a new normal living by imposing several stages with restrictions. Each phase was determined by the health authorities based on the numbers and decided by them.

The key success to go back to a normal life depended greatly on the public and their compliance with health instructions surrounding social distancing, hand washing and staying at home.

Gulf Insurance Group hopes you and your families are safe and healthy during this Corona Pandemic.



### gig Donates During Covid-19

As part of gig's national duty, partnered with KIPCO, its major shareholder, gig was part of the contribution in supporting the community to fight against Covid19. KIPCO's group of companies contributed a total of **KD 2.5 million** to the Kuwait community.



### White Army

**gig- Egypt** in appreciation for the Egyptian White Army's hard work in their support and effort they rendered during COVID-19, offered 50% discount on some insurance policies such as personal accidents, medical insurance, motor insurance and home insurance with flexible payments within 3 months.



### gig-Bahrain Donates During COVID-19

**gig-Bahrain** donated BD 100,000 to the initiative of **#FeenaKhair** that was commenced by Sh. Nasser Bin Hamad which will also support various sectors of the community that was affected by the Corona pandemic during these difficult times. **gig-Bahrain Takaful** also donated BD20,000 to the above initiative.

In addition, **gig-Bahrain** donated 3 special medical beds to the ministry of health worth BD 3,000 to support the ministry during the pandemic. Also, some staff members volunteered to help with the battle against the COVID-19.



## Dear Colleagues,

Nothing is more difficult than losing a dear one, and there are no words that express the loss of the Emir of our country and the **Prince of Humanity, His Highness Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah**, may God have mercy on him and make him live in paradise.

First, it gives me pleasure to wish everyone continued health and wellness in light of these difficult circumstances in which we live in, and I am pleased to communicate with you through the internal newsletter "**gig Connect**".

On this occasion, I would like to extend my sincere thanks and appreciation to the employees of **gig – Kuwait**. For their efforts during times of embargo due to the COVID-19 pandemic, these efforts that have been credited to the continuation of the company's function during these times. This is proof that the level of professionalism and commitment is valuable by gig-Kuwait employees.

I would also like to thank the organizers of this newsletter and the management of Gulf Insurance Group for their support.

The unlimited support provided by the subsidiary companies is also greatly appreciated. We in gig-Kuwait have benefited immensely from this support in developing our business and goals in order to maintain our position at the forefront in the insurance market as we are the largest company in terms of total income from premiums and profits as our company has achieved growth rates that exceeded all expectations over the past years.

In conclusion, I wish all associate and subsidiary companies progress and success, and I beseech the Almighty to protect our country from all harm under the patronage of **His Highness Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah**, may God protect him and guide his steps.

Best Regards  
**Tariq Abdel-Wahab Al-Sahhaf**

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**Feedback and Submissions**

For more information,  
feedback or submissions,  
please contact:

Corporate Communications  
branding@gig.com.kw  
+965 2296 1828

## gig & BIBF in Strategic Partnership for Islamic Insurance (Takaful) Textbook



As part of the continuous endeavor to developing the human capital in the Insurance industry and enriching the Insurance library with a specialized and comprehensive, reference in Islamic Insurance (Takaful). Represented by three of its leading companies; **gig-Bahrain Takaful, gig- Bahrain and Gulf Insurance Group** have signed a strategic partnership agreement to support the BIBF's latest publication in **“Takaful: Technical and**

**Operational Aspects”**, taken place in Bahrain Institute of Banking & Finance.

The textbook solidifies Bahrain's position as international Centre of Excellence in Islamic Finance and Islamic Insurance. The partnership was signed at the BIBF by the BIBF's Director, **Dr. Ahmed AbdulHameed Al Shaikh**, and **Mr. Essam AlAnsari**, the CEO of gig- Bahrain Takaful and **Dr. Abdulla Sultan**, the CEO of gig- Bahrain.

With the aim of fostering the growth of Takaful sector in Bahrain, the textbook will provide a comprehensive reference to Takaful and its operations, under the title **“Takaful: Technical and Operational Aspects”** and will be a source of valuable teaching material and indispensable information on various technical and operational aspects of Takaful dealings in the region and 64 countries worldwide.

## gig-Egypt Supports Hospital 57357



**gig - Egypt** supports hospital 57357 by providing quality cancer care and cure for all patients without discrimination for free. gig- Egypt took children from Hospital 57357 horse riding as part of the **“Wish Came True”** commitment to the United Nations.

## gig- Egypt Recognized in MENA Insurance Review magazine

**gig- Egypt** took part in the **MENA Insurance Review Magazine**, one of the largest institutions involved in monitoring the development of regional insurance markets. This competition is conducted annually for the most important and best players in the field of insurance and reinsurance in the regional level. It is based on evaluating several elements, including financial solvency and the strength of technical and financial performance of the company. In addition to the quality of service provided to customers through the efficiency of the underwriting, reinsurance and the speed of compensation payments, as well as by providing a distinct insurance product that matches the needs of customers.



## Strategic Workshop 2020

On August 6, 2020, **gig-Bahrain & BBK** (a leading bank in Bahrain) had initiated a strategic workshop for both the entities. It was a two day brainstorming workshop on 9th & 10th of August.

The objective was to enhance existing business relationship with a keen focus on exploring new business opportunities for both the entities.

In their opening address, CEOs of **gig-Bahrain & BBK** thanked the entire team and

appreciated the initiative by extending their full support for the workshop.

**The emphasis was given on the following aspects:**

- Exploring all options/possibilities
- Explore much further than normal/traditional business practices of insurances & banking
- Explore new avenues/ ventures/ services/ ideas (e.g. Digitization, third party services etc)
- Need to set a clear working mechanism with a time frame to move forward.
- Plan delivering quick results.

The call from CEOs to the team is to plan in a manner "As we go we shall deliver".

BBK CEO **Dr. Abdul Rahman Saif** mentioned about the need to support each other beyond business relations - "Even non commercial support".

**gig-Bahrain** CEO **Dr. Abdulla Sultan** expressed that there was no challenge ahead, if we have full commitment, in achieving the desired results.

## gig-Jordan Takes Part in the Embassy's "Australia Day"

**gig-Jordan** celebrated Australia Day at the Australian Embassy as one of their official sponsors. The Australian Ambassador, **Mr. Miles Armitage** gave a speech to welcome all attendees. In addition to a number of ambassadors and diplomats from various countries several executive directors and employees represented **gig-Jordan** at the event. This reflected the keenness of **gig-Jordan** as a company that shares special and national events with its clients.



## Wellness Jo Conference



**gig-Jordan** participated in the first “**Wellness Jo Conference**”, under the patronage of the Minister of Youth, his excellency **Mr. Faris Breizat**. The Conference was held in February 2020, at the King Hussein Cultural Centre, organized by Actness. This Conference intended to focus on the patterns and positive healthy conduct in addition to the spreading awareness of the significance of a healthy lifestyle in all aspects of life, whether at work, university or school.

**Mr. Suleiman Dandis**, Director / Medical Insurance Department, spoke in the conference, regarding creating a dialogue on developing healthy conduct of individuals and changing their lifestyle in a way that would minimize the risks of health hazards.

## gig- Jordan Upgrades Data Center with First HPE Primera Roll

**gig - Jordan** successfully completed the installation of HPE Primera, an intelligent storage for mission-critical applications with the flexibility and speed of cloud applications.

**gig - Jordan** has announced the successful implementation of HPE Primera for its Jordan based data center.

As **gig - Jordan** is the first company in Jordan to launch HPE Primera, which is an intelligent storage for mission-critical applications that delivers extreme resiliency and performance with the agility of cloud

applications.

This is part of a technology data center to refresh the project that includes the server and storage consolidation. **gig - Jordan** has installed the HPE Primera A630 All-Flash SAN storage that provides 100% availability of services.

Commenting on this, **Dr Ali Al Wazani**, Chief Executive Officer, **gig - Jordan**, said, “**We are constantly innovating and building technology capability to build the most efficient, agile and cost-effective system, to manage our country’s local operations**”.



## National Celebration Day

On April 23, **gig-Turkey** created a video during COVID-19 working from home, celebrating “**National Sovereignty and Children’s Day**” with the support of **gig-Turkey** employees and their children giving hope and morale.

In this creative work, as the marketing and corporate communication department,

we requested our employees to shoot video clips of the time they spent at home with their children and shared them. After compiling all content sent by employees, a fun video was created celebrating the national day in an extraordinary way.



## gig- Egypt's 2020 Success

**gig- Egypt** started the year 2020 in an exceptional way by receiving 3 different insurance awards that indicates their success and dedication within the company.



**Best Non-Life Commercial Insurance Company – 2020**



**General Insurance Company of the year 2020 Egypt**



**North African Insurer of the year - 2020**

## gig-Jordan Donates to 'Naua Platform'

Stemming out of its societal responsibility and promoting solidarity and philanthropy, **gig -Jordan** donated to the campaign 'Naua Platform', which collects donations for day laborers. This campaign was launched by the **Crown Prince Foundation** in cooperation with the **Ministry of Social Development**. It aims at collecting donations for the families of day laborers in Jordan, whose work was disrupted in light of the exceptional circumstances of the COVID-19 pandemic.

The campaign's intention was collecting donations from individuals and the private sector institutions and directing them through governmental and civic society institutions to prepare and deliver food needs to the families that accounts to 200 thousand families who are registered in the ministry of social development.



## Gulf Insurance Group Sponsors the PEAK Conference



**Gulf Insurance Group** sponsored the **Professional Educators Association Kuwait (PEAK) conference** in February 2020, at the AlNibras International School in Jleeb Shyoukh for the second time in a row.

**PEAK** is an annual conference for educators in Kuwait to help them develop and learn

from each other through workshops. This conference hosts between 1,000-1,400 people each year, from over 15 diverse English-language schools in Kuwait.

**gig** took the great opportunity to sponsored the conference in order to provide the required insurance for individual educators and schools.

## Education Expenses Insurance Plan



**Suat Celayir**, Technical Unit Director for Accident, Health and Travel Insurances at **gig-Turkey**, suggested “**Education Expenses Insurance Plan**” for parents to continue their children’s education.

Celayir specified that in today’s world, parents aim for their children to receive a very good education. The Education Expenses Insurance

Plan is used to ensure a children’s education is fully covered through their lives avoiding any financial difficulties in the absence of their parents.

He stated that Gulf Education Expenses Insurance is activated in case of loss of life or permanent disability as a result of unexpected accidents that may happen to the parents wherever they are in the world with the coverage of Gulf Insurance. This will provide continuation of education for their children by covering the education expenses within the policy limits and coverage until the policy period expires.

Parents can provide coverage for the education expenses of their children up to 8 years by paying premium under the Education Expenses Insurance Plan only once. Coverage selection is made by considering the projected annual education expenses and according to the school where the child already attended or will attend.

There is a price advantage for every additional child added to the insurance policy. In order to take out the “**Education Expenses Insurance**” Policy, it is sufficient for parents to choose the education period that they want to insure based on the remaining education of their child and also the amount of the coverage according to the annual education expenses. In case of accidental loss of life or expose to permanent disability after parent receives the policy, the payment is made every year according to the coverage limit to cover the education expenses of the beneficiary child for the remaining years. In the case of permanent disability, in accordance with the rates listed in the Permanent Disability Schedule of the General Conditions of Personal Accident Insurance, an indemnity payment is made to the parents every year by Gulf Insurance in order to support the education of the child.

## gig-Turkey Develops New Application

Mobile phone is no longer a part of our lives, it’s almost central. Therefore, the health of our phones is much more important than before.

**gig-Turkey**, a subsidiary of Gulf Insurance Group, has developed a new application to use smartphones safely and efficiently for many years. The innovative application is called **gigit**.

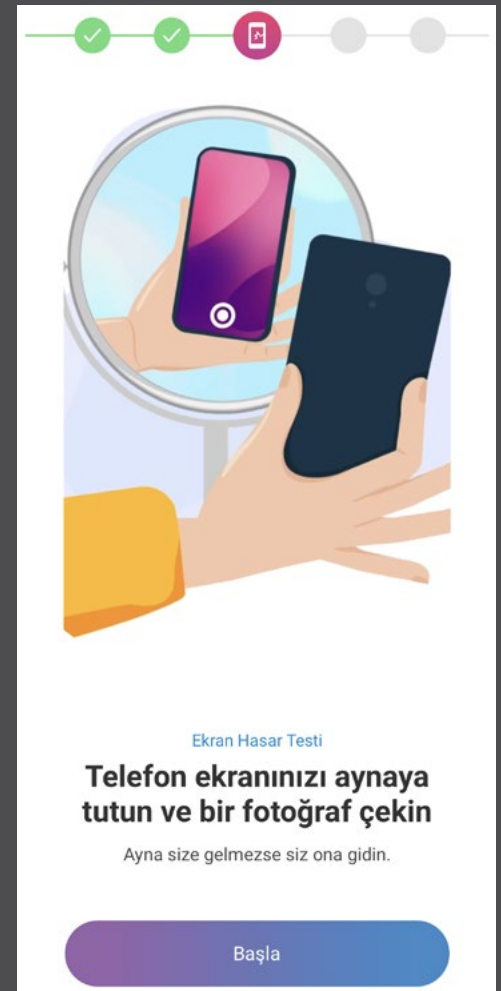
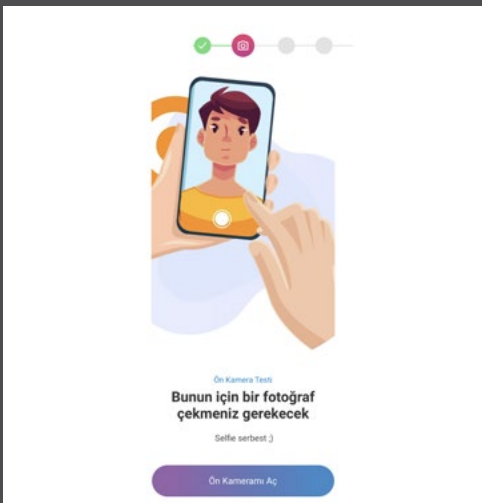
**gigit** is a mobile app that checks-up and tests some functions of your mobile phone. In the application, you are able to test all of your

phone’s sensors, connection and vibration functions, sound, camera and screen performance.

It is possible to download the mobile application for free from **Google Play** and the **App Store**.

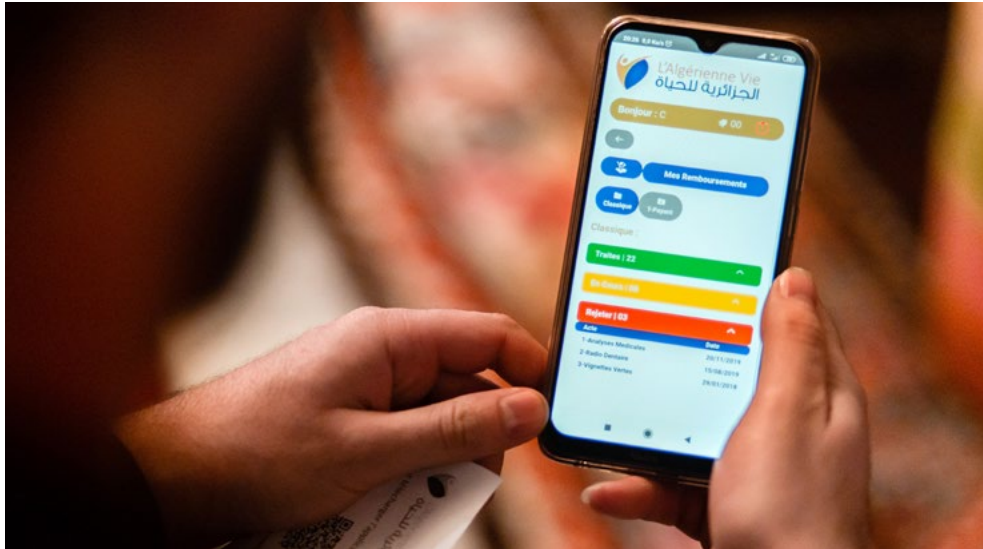
With its UX and UI designs, texts and direction, **gigit** also transforms your phone’s check-up process into a fun experience. After downloading the application within a few minutes, you will check whether your phone’s functions are working properly. If there is a technical problem with your phone, it notifies you immediately.

At the end of this fun test, **gigit** creates a special report card for your mobile phone and also offers a full protection plan for you to use safely against threats such as theft, liquid contact, main board damage, electrical voltage damage. Our clients will be able to insure their smart phones instantly by evaluating the insurance plan offered.





## AGLIC Launches “L’appli l’Algérienne Vie”



In April 2020, **AGLIC** launched its new mobile app called “**L’appli l’Algérienne Vie**”, an exclusive application for employees covered by Group Insurance of AGLIC that allows the user to stay in touch with the Algerian Insurance Company.

**The services this application provides are:**

- Consulting the current situation of the personal refund files.
- Sending medical files and refund requests.

- Receive instant notification about personal files treatment in the technical department.
- Estimate the price of the next insurance policies from all AGLIC products.
- Use the map to reach the closest AGLIC sell point.

In addition, AGLIC expects to launch many updates for this mobile app. in order to allow the user to benefit from the latest products and services.

### Insurance Term: “Sudden and Unforeseen Damage”



A comprehensive concept used in some engineering insurance policies, covering the damage inflicted upon insured money due to internal or external reasons, providing that the damages are sudden and unforeseen in nature.

## gig Launches Social Media Platforms

**Gulf Insurance Group** launched its social media platforms on **Instagram, Twitter, Facebook & LinkedIn and YouTube**, which will include news, events, achievements, and developments of the group and its subsidiaries in its areas of operation.

By following and supporting the group accounts, viewers will be able to connect with the company and its subsidiaries

**Closer To You**

Stay up-to-date & Follow our group social media channels to be always closer to you

**FOLLOW US**

- @gulfinsgroup
- @gulfinsgroup
- @gulfinsgroup
- gulf-insurance-group-k-s-cp

## Health Care for Seniors



**gig-Egypt Life Takaful** is working on developing health care and medical services for seniors. This service will cater to the senior citizens who need medical care and will provide them with the most convenient options with optimum service costs. Aging comes with exceptional health challenges. By being aware of the common chronic conditions associated with aging, people can take steps to practice smart preventive care. Caring for seniors require a certain amount of coordination between healthcare staff, family members and caregivers.

## AGLIC Launches New Payment Method

**AGLIC** developed a new payment method of loan insurance, a service of life insurance and permanent absolute disability. This service helps the underwriter refund the loan in case of death or permanent and absolute disability. **“We studied with our partner, the National Algerian Bank ways of developing a new payment method for underwriters with limited payment resources. We launched this method that consists of dividing the insurance fees over the number of months of the coverage, and we noticed that those customers were mostly householders with a middle or low income, who are taking loans from the bank in order to pay family houses,”** explains **Mr. Sellaoui Lyes**, Chief of Bancassurance Service of **AGLIC**.

This social service comes as a bonus for the previous formulas of the total payment and financed payment.

Meanwhile, **AGLIC** stays as one of the leaders of the Algerian Insurance Market in development and modernization of products and services.



## gig Announces Successful Stake Acquisition in Yallacompare

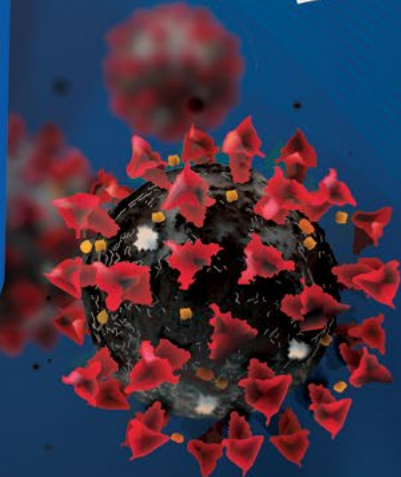
**Gulf Insurance Group** announced that it successfully acquired 9.6% in compareit4me holding limited (BVI) known as **yallacompare**. Compareit4me holding limited is a British Virgin Islands business company that is located at Maples Corporates services (BVI) limited, Kingston Chambers. The company and its subsidiaries in the UAE and Egypt's (together the Group) main business and activities are to provide an online marketing consultancy service. The group provides finance comparison through its website [yallacompare.com](http://yallacompare.com) and is one of

the leading finance comparison companies in the Middle East helping end users to find and compare credit cards, personal loans, mortgages, car loans, insurance and bank accounts, from a diverse range of local and international banks and financial institutions.



# Travel Insurance Policy

provides protection for you and your family  
against the COVID-19 virus



## Ahmed Ragab

**Group Manager**

**Group Actuarial and Risk Management**

## Question & Answer..

### Credit Ratings

#### 1. What is a credit rating?

**A credit rating is an independent opinion of the creditworthiness of an entity.** It represents a quantitative and qualitative assessment of an entity's ability to meet its ongoing financial obligations. The definition of such obligations varies depending on the credit rating referred to. For example, there is an Issuer Credit Rating that reflects long- or short-term ongoing financial obligations, a Financial Strength Rating that reflects an insurance contract's ongoing liabilities, whereas a Sovereign Rating reflects a country's or a government's ability to meet its debt obligations.

Credit ratings are forward-looking independent and objective opinions of an insurer's, issuer's or financial obligation credit quality. The opinion represents a comprehensive evaluation of balance sheet strength (financial risk profile), operating performance (earnings), business profile (competitive position), liquidity, management and governance, and enterprise risk management. It is also linked to the insurance industry and the country risk assessment.

Credit rating indicates the probability of default or insolvency of a company or a government hence, it provides investors with an idea about the risks they are willing to accept. However, investors are still required to complete their own independent analysis during their decision-making process. A credit rating may be displayed with a rating identifier or a code that denotes a unique aspect of the opinion.

#### 2. Why do insurance companies need credit ratings?

**The higher the credit rating of an insurance company, the higher the confidence of the insurer's solvency and its credit quality.**

Insurance companies may compete in their products, rates, services, coverages or even their technology however, credit rating is a unique competitive edge that distinguishes

the creditworthiness of a company. Post the financial crisis of 2008; all rating agencies updated their rating criteria and made it more transparent and challenging in order for entities to achieve a higher rating level with more stability and confidence.

Insurance companies utilize their ratings' level in their brand image, reputation, competition, production, major clients and tenders, reinsurance agreements, and their financing structure. It also reflects the board's strategic objectives and risk appetite. The quantification of such impacts, albeit easy to identify, remains a challenge for most companies.

#### 3. What is the current credit rating level of Gulf Insurance Group and its companies?

**Gulf Insurance Group (gig) enjoys being one of the highest rated insurance groups across the MENA region with three global ratings by S&P, AM Best and Moody's.** The latest released credit ratings of all group companies are summarized as follows:

Rating Agency / Group Entity	S&P (FSR/ Outlook)	AM Best (FSR/ Outlook)	Moody's (IFSR/ Outlook)
gig (the Group)	A-/Stable	A (Excellent) /Negative	A3/ Negative
gig-Kuwait	A-/Stable	A (Excellent) /Negative	A3/Stable
gig-Bahrain		A- (Excellent) /Stable	
gig-Bahrain Takaful		A- (Excellent) /Stable	
gig-Jordan		B++ (Good) /Stable	
gig-Egypt		B++ (Good) /Stable	Ba2/Stable
Buruj (Associate)			Baa2/Stable
Alliance (Associate)		A- (Excellent) /Stable	

#### 4. What is the impact of COVID-19 on insurers' credit rating?

As per a research by S&P on GCC Insurance, dated 28 July 2020; Global Insurance Ratings have proven resilient during the first wave of the COVID-19 pandemic as capital strength helped stave off widespread downgrades or negative actions. However, capital buffers will be eroded



through the second half of the year as financial market losses and insurance claims pile up, particularly for industrial lines re/insurers.

Asset risk outweighs insurance risk, particularly for life insurers and those with thin capital buffers. A prolonged economic recovery resulting in a more severe or prolonged financial market dislocation would put a strain on capital and earnings, increasing the risk of downgrades. Many insurance companies achieved good underwriting results during the first half of 2020, due to the sharp reduction in motor and medical claims offsetting some weaker investment returns. However, asset volatility, an increase in claims to more normal levels, constrained economic conditions and social benefits cuts will likely have a negative effect on consumer spending and consequently growth and earnings prospects in the second half of 2020.

#### 5. What are the anticipated challenges for insurance companies over the next two-to-three years?

The key challenges include, but are not limited to, economic recoveries, financial markets volatility, employees' health and safety, business continuities, business growth, premium collection, COVID-19 related claims, demand of new insurance covers, price competition, reinsurers' capacity and hardening pricing, new regulations and taxations, IFRS 9 and 17 implementation, digital distribution and transformation, along with cyber-security.

Last but not least, the **Risk Management and Finance Teams** across the group are keeping a close eye on the economy and monitor the developments of the key risk indicators. Our responsibility is to maintain a balance among our diverse stakeholders, protect all interests and create value for our policyholders by ensuring that their rights are fulfilled in a duly manner.

# Issue 4 Winner



Mr. Khaled Al-Hasan, Group CEO, picking out issue-4 winner from the raffle bowl



Ms. Omnia Ashry from gig- Egypt Life Takaful wins a Samsung Smart TV 40 Flat FHD and a Smart phone- OPPO Reno 3Pro-256

**Do you want to win the latest valuable gadget? All you need to do is:**

- 1) Complete 2 of the 3 activities
- 2) Take a picture of your chosen activities and send your answers to [branding@gig.com.kw](mailto:branding@gig.com.kw)
- 3) You must be a gig employee in order to enter the raffle draw
- 4) 1 winner is chosen and will have their picture included in gig Connects' next issue

\*Deadline: December 3 - 2020

## 1 Who are 2 of gig's major shareholders?



## 2 S U D O K U

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## 3 WORDSEARCH

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 AZNJD EDVSYTU AZWK CXRMJITY  
 LLCYSTREDCDCPNXREMNXTCNQ  
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 AEJENAINSURERMGA FVEWEBEU  
 SNLZADEQRGHTNVAA MTRGEDTB  
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- Premium
- Policy
- Claim
- Corporate Resolution
- Insured
- Life Insurance
- Loan
- Surrender
- Cash value
- Contingent Beneficiary
- Agent
- Death Benefit
- Partial Withdrawal
- Issue Date
- Primary Beneficiary
- Beneficiary
- Face Amount
- Absolute Assignm
- Rider
- Owner
- Insurer



## gig-Egypt Insures a Marine Accident

One of **gig-Egypt's** valued customer an international company who works in manufacturing sanitary field had a marine accident **"Cargo of ball clay"** which is one of the major raw materials used in this industry. During the incident, the cargo was damaged due to a water leakage where there was a loss of approximately 700,000.00 Euros. Once

gig Egypt received the loss notification, they started to take action against the shipping line and succeeded to make the shipping line pay the insured the losses directly in a timely manner. The insured was very pleased with their swift response and sent them a thanking email appreciating their efforts in solving the case.



## gig-Egypt Life Takaful Secures Customer Satisfaction

The bancassurance agreement between **gig-Egypt Life Takaful and Abu Dhabi Islamic Bank (ADIB)** had ended; therefore, the company sales planners are no longer located at the bank branches.

The customer service hotline received a call from a (ADIB) customer who mentioned that he went to the bank branch and did not find an insurance planner. He asked for the nearest branch to visit to finish his request, he was informed that the agreement with ADIB has ended and that there were no

branches in El-Menia city.

In order to support the customer in processing his request, he was given 2 options. The alteration request would be sent either to his WhatsApp application or to his email, print the request, fill in his data and send it back to gig-Egypt Life Takaful to process, and customer service team would guide him through every step of completing the request before sending it to the company. The customer chose to receive the request on his WhatsApp application, their customer

service team assisted with all the formalities and processing, hence satisfying the client with their services.



## Get to know Mr. Amine Bouchakour

Senior Accountant-  
Finance Department

gig - Algeria



### 1) Can you introduce yourself in a few words?

I graduated in 2009 with a bachelor's degree in Finance at the University of Algiers. I was able to begin working immediately after obtaining my degree as an accountant in the field of general accounting and administration.

In 2013, I got the opportunity to integrate the insurance sector. I took that opportunity to get specialized in the accounting specific to insurance.

### 2) Tell us about your experience in gig-Algeria?

In 2013, I joined L'Algérienne des Assurances "2a" where I started as an accountant. I evolved in skills and responsibility, 2 years later, I took the position of Senior Tax Specialist. During the same year, gig acquired share in "2a" capital.

In 2019, I was appointed as a senior accountant, which is my current position.

### 3) What are the aspects that fascinate you the most in carrying out your duties?

Under the supervision of the top management who believe in me, I challenge myself every day.

In the world of accounting, the key words are rigor and professionalism to which are added interpersonal skills and team spirit. I'm not only executing my tasks, my objective is to improve myself daily.

### 4) What is your career plan and what are, according to you, the success factors for your professional project?

Driven by a great ambition and the pride of belonging to a prestigious group like gig, I project myself, first, in continuous improvement in my field, then, in managerial responsibility and human supervision.

#### Honor, Recognition, Challenge

Getting recognized is an honor for me because it highlights above all, commitment and involvement, I compare it to "the Golden Ball" in football world.

Also, this recognition is undoubtedly a real motivation that will encourage me to challenge myself and to give the best of myself.

This also applies to my dear colleagues, who will have as their objective the achievement of this beautiful trophy..

### 5) If you had a message to all employees of the company and the gig new hire, which would it be?

My message to employees as well as to new recruits, is to show willingness and determination every day to write with golden letters their career thanks to their competence and professionalism and at the same time draw the influence of the **Gulf Insurance Group**.

"A good job always pays off", whatever the circumstances or the employee's status.

# gig LIFE



gig



gig - Bahrain



Aglic



gig - Egypt Life Takaful



gig - Bahrain



gig - Jordan



gig



gig - Egypt Life Takaful



gig - Bahrain



gig



gig - Egypt



Aglic



gig - Bahrain



gig - Egypt



Aglic





# حياة gig



Aglic



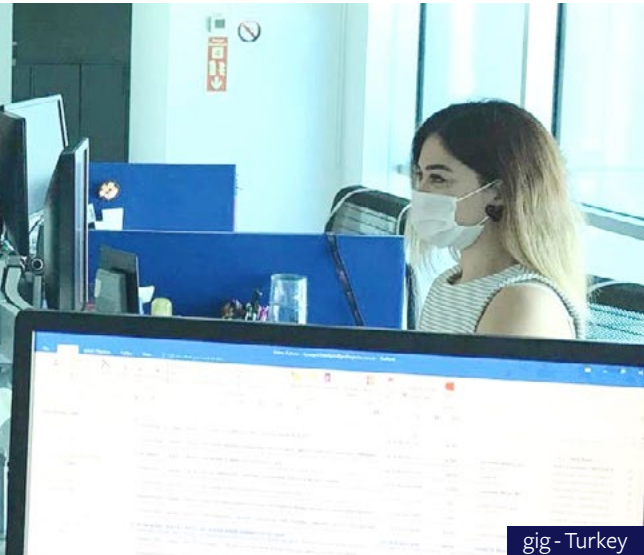
gig



gig - Egypt Life Takaful



gig - Jordan



gig - Turkey



Aglic



gig - Egypt



Aglic



gig - Egypt



Aglic