

CORPORATE
PROFILE

2023



Invested
in You.

gulfnsgroup.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



13 Countries Direct Presence

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



+3,800
Group Employees



Major Shareholders:

- KUWAIT PROJECTS COMPANY (Holding)
- 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

كيبكو
KIPCO

Kuwait Projects Company (Holding) – KIPCO – is a holding company that focuses on investments in the Middle East and North Africa. Its strategy of acquiring, building, scaling and selling companies in the MENA region has worked successfully for over 30 years.

KIPCO's main business sectors are financial services, media, real estate, industry and education. KIPCO's financial service interests include holdings in commercial banks, insurance companies, asset management and investment banking.

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.

46.32%

43.69%

GIG
مجموعة الخليج للتأمين
GULF INSURANCE GROUP

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

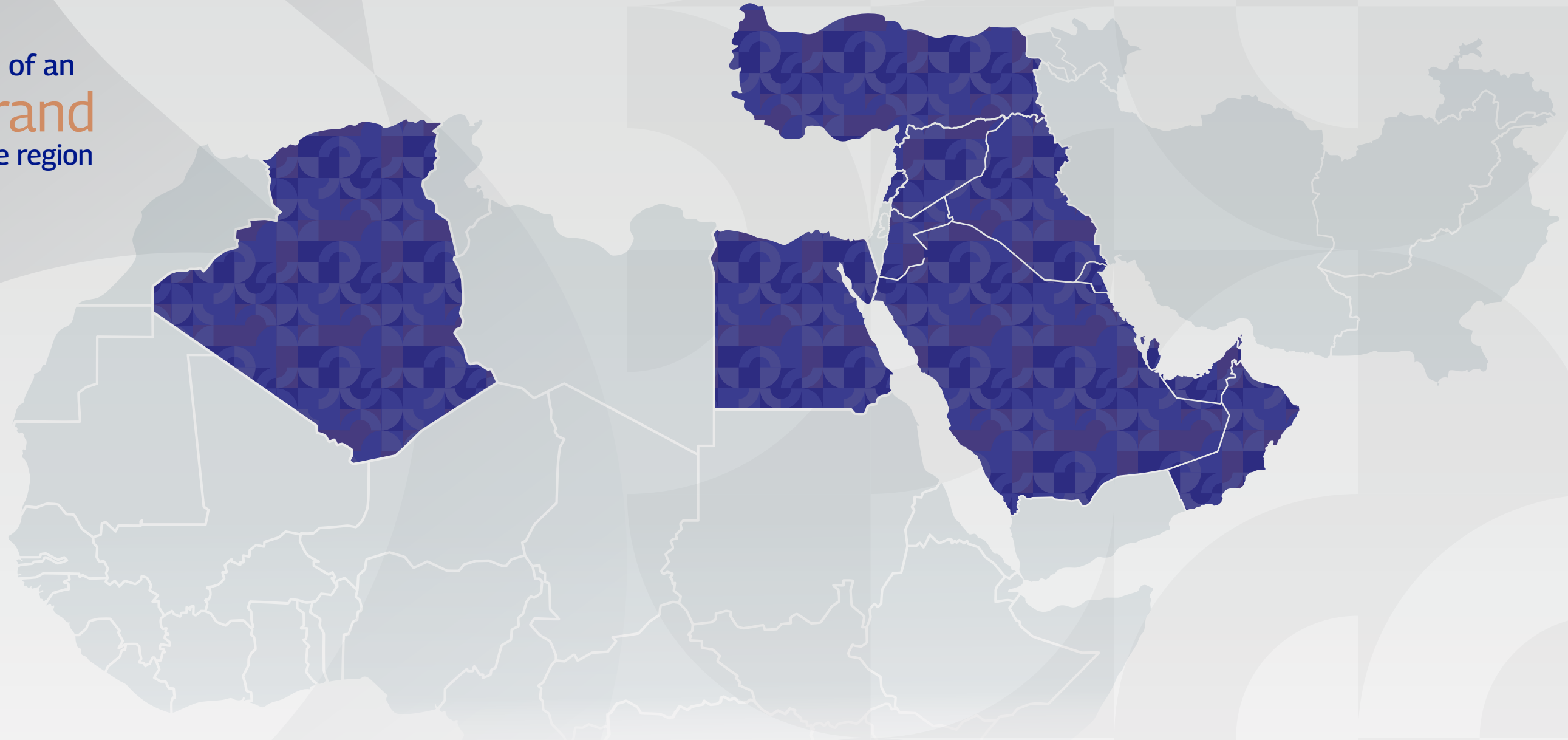
We have long-term perspective on the value of our clients. Whereby the lifetime of a client relationship is seen as much greater value than the cost associated with any single transaction with client.

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

SYRIA

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.

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.

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.

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 Boursa 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

 <p>1 10% Grow YOY</p>	 <p>2 90% Target CR</p>	 <p>3 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

	<p>Customers</p> <ul style="list-style-type: none"> • 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.
	<p>Shareholders</p> <ul style="list-style-type: none"> • 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.
	<p>Employees</p> <ul style="list-style-type: none"> • 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.
	<p>Community</p> <ul style="list-style-type: none"> • 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

 <p>Robust Financial Results</p> <p>KD 38.2 Million Net Profits (+63% YoY) <small>*Excluding the non-recurring item.</small></p> <p>KD 229 Million Shareholders' Equity (+7% YoY)</p> <p>KD 1.015 Share Price</p>	 <p>Strong Brand Equity</p> <ul style="list-style-type: none"> • Unified GIG Brand framework. • Brand is delivering results across the region. 	 <p>Market Expansions</p> <ul style="list-style-type: none"> • Strategic expansion to new markets and reinforced existing markets. • Focused execution of Conventional and Takaful business.
	 <p>Talented Workforce</p> <ul style="list-style-type: none"> • Qualified professional Workforce. • Low employee turnover across operations. • Dynamic and Multicultural environment. • Structured Talent Development Programs. 	 <p>Digital Initiatives</p> <ul style="list-style-type: none"> • Multi level progress on Digital initiatives in the field of Products, Distribution and Operations. • Strong collaborations with Insurtechs.

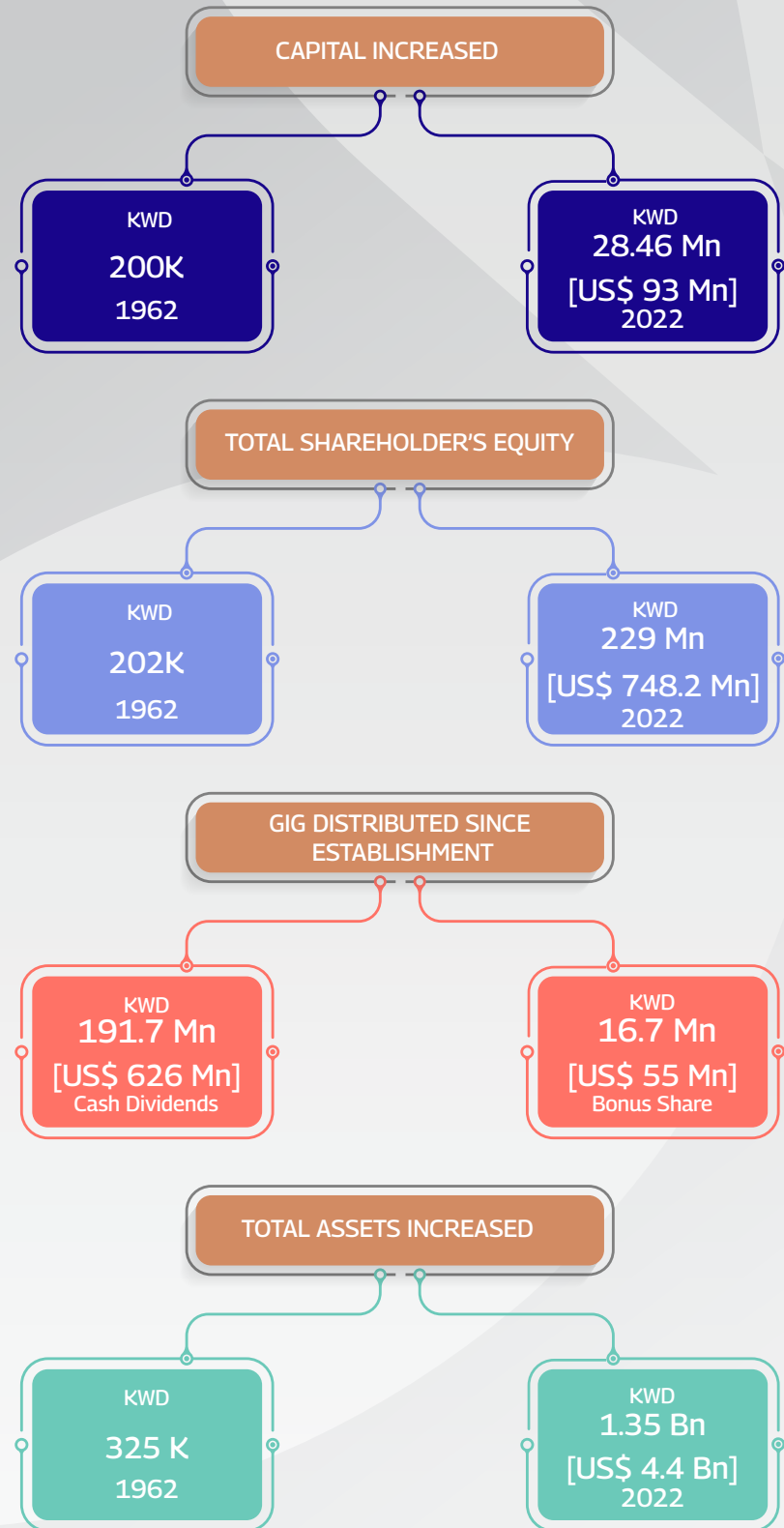
GROUP STRATEGY

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

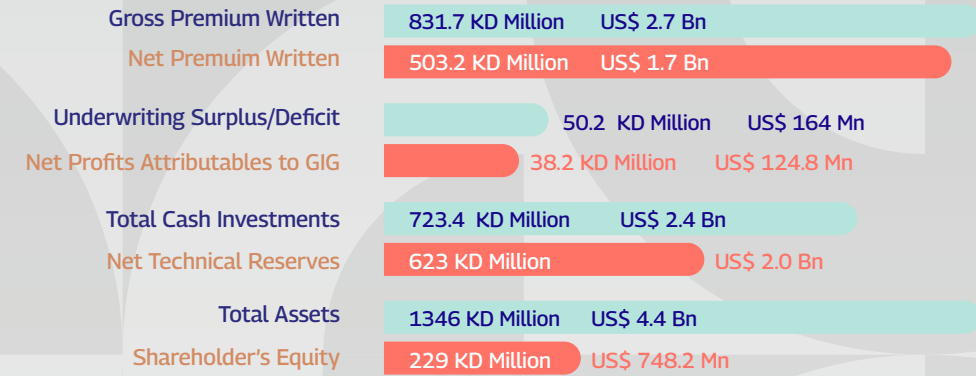
- 1 : Among the top 5 leading companies in each market of the MENA region by market share 
- 2 : Fostering products & services innovation via Digital Channels to represent 10% of annual GPW 
- 3 : Reinforce geographical presence in MENA via friendly acquisitions and strategic partnerships 
- 4 : Maintaining 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 



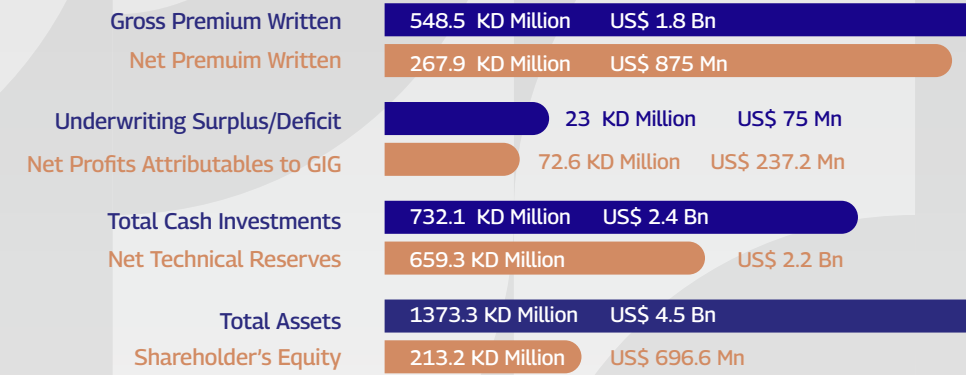
FINANCIAL HIGHLIGHTS



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 Fulaij
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'
Outlook Stable

MOODY'S
INVESTORS SERVICE

IFS rating 'A3'
Positive 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 Acquired the majority stake in the Iraqi Composite insurer DAIC "Dar Al Salam Insurance Company", listed in Baghdad Stock Exchange.
Established GlobeMed-Kuwait (Third party Administrator).

2012 Participated in Alliance Insurance Company's - UAE share capital and became an associate to GIG

2013 Successfully established a group, Gulf Insurance Group (GIG).
Switched the investment in Egyptian Takaful / Property & Liability from available for sale to an associate Company.

2014 Established the composite insurer, Gulf Insurance & Reinsurance (GIRI/GIG - Kuwait)
United Networks became associate company to GIG.

2015 Acquired majority stake in Algerian non-life insurer, L'Algerienne Des Assurances (ZA)
Established a life insurance company in Algeria, Algerian Gulf Life Insurance Company (AGLIC) & becomes an associate to GIG.

2016 Enjoys the privilege of being the first tri pie rated insurance company in Kuwait (S&P, A.M.B EST and Moody's).
Successfully acquired majority stake in Turins Sigorta, a Turkish non-life insurer and rebranded its name to Gulf Sigorta.
Won the contract for one of the biggest insurance policies in Kuwait's history, "AFYA", a medical insurance policy for retired citizens.

2017 Acquired AIG - Turkey through Gulf Sigorta (GIG- Turkey) and currently operating as one company under the name "Gulf Sigorta"
Acquired Takaful International Company in Bahrain through GIG - Bahrain.

2019 Won the AFYA 2 contract for a period of two years.

2020 Acquired a sizeable stake in "yallacompare".
Acquired a majority stake in "Gulf Takaful" through GIG's subsidiary (GIG-Kuwait).
Acquired a majority stake in Gulf Warranties, KSA.
Entered into an agreement to acquire AXA Gulf's insurance operations in the Gulf.

2021 Completed the acquisition of AXA's operations in the Gulf region.
Increased GIG's paid up share capital.
Placed KD 60 million Tier 2 bonds, First issuance by an insurer and Kuwait's First Perpetual Bond in KD.

2022 Celebrated GIG's 60th anniversary reflecting its operational excellence.
Unveiled an EVOLVED BRAND, as a major transformation with an Identity Upgrade.
Won the AFYA 3 contract for a period of 2 years, the mandatory health insurance policy for retired citizens.

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

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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.