

A Legacy You Can Count On

Trusted. Caring. Committed.

Corporate
Profile 2025



مجموعة الخليج للتأمين
GULF INSURANCE GROUP

CONTENTS

ABOUT US.....	2
OUR MAJOR SHAREHOLDER.....	3
OUR CREDIT RATINGS.....	3
GROUP VICE CHAIRMAN & CEO MESSAGE.....	4
VISION, MISSION & VALUES.....	6
OUR HISTORY.....	8
OUR DIRECT PRESENCE.....	10
GIG'S BUSINESS MODEL.....	12
GROUP STRATEGY.....	14
GROUP STRATEGIC OBJECTIVES.....	16
FINANCIAL HIGHLIGHTS.....	18
HIGHLIGHTS FROM THE YEAR.....	20
AWARDS & RECOGNITIONS.....	22
AWARDS & RECOGNITIONS 2024.....	24
BOARD OF DIRECTORS.....	26
EXECUTIVE MANAGEMENT.....	27
GROUP COMPANIES.....	28
AFFILIATE COMPANIES.....	30
OUR JOURNEY AHEAD.....	31



ABOUT US

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

Who we are

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

Established since
1962

63
Years of Excellence

12
Countries with a Direct Presence

4,100
Employees

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

Major Shareholder

FAIRFAX FINANCIAL HOLDINGS LIMITED

Listed on

Stock Exchange (Boursa Kuwait)

Market Leadership

- Kuwait
- Jordan
- Bahrain

OUR MAJOR SHAREHOLDER

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, by running Fairfax and its subsidiaries for the long-term benefit of customers, employees, shareholders, and the communities where they operate.

The company is headquartered in Toronto, Canada.

FAIRFAX
FINANCIAL HOLDINGS LIMITED

97.06%

Other

2.94%

OUR CREDIT RATINGS



FSR: 'A' (Excellent)
ICR: 'a+' (Excellent)
Stable Outlook

S&P Global

Rated 'A'
Positive Outlook

MOODY'S

IFS rating 'A2'
Stable Outlook

GROUP VICE CHAIRMAN & CEO MESSAGE

I have had the privilege of leading GIG through another year of continued transformation, one that reinforced our long-standing legacy of excellence, strengthened our strategic foundations, and positioned us for the next era of growth. From our roots as a leading insurer in Kuwait to becoming one of the region's most prominent and trusted insurance groups, our journey has been defined by resilience, innovation, and an unwavering focus on delivering value to all stakeholders.

For over six decades, GIG has remained committed to providing reliable, high quality insurance solutions that respond to the evolving needs of individuals, businesses, and communities. In 2024, we continued to build on this legacy through strategic expansion, operational excellence, and digital advancement. Our presence across the MENA region reflects both the strength of our diversified platform and the depth of our customer relationships. These qualities have been central to maintaining our leadership position and ensuring long term relevance in an increasingly dynamic environment.

A defining moment in our journey came with Fairfax Financial Holdings Limited's increased investment in GIG, which brought its ownership stake to 97.06 percent. This milestone represents far more than a change in shareholder structure. It signals the beginning of a new chapter of opportunity. Fairfax's global expertise, disciplined investment approach, and insurance leadership bring enhanced capabilities to our Group, empowering us to scale with confidence and ambition.

Throughout the year, we also focused on strengthening our operating model. From the implementation of integrated ERP systems to the launch of advanced analytics initiatives and enhanced claims platforms, we have made significant strides in aligning our operations with our digital transformation goals. These efforts, combined with prudent risk management and strong corporate governance, have helped us maintain top tier credit ratings and deliver solid financial performance in a volatile global environment.

As a Group, we are proud of the role we play in building financial resilience across the markets we serve. We remain deeply committed to embedding sustainability and responsible business practices throughout our operations. Our ESG initiatives, from emissions reduction partnerships to regional well-being programmes, reflect our belief that creating shared value is essential to long term success.

I extend my heartfelt appreciation to our loyal customers, strategic partners, and valued shareholders for their continued support and trust. I am especially grateful to our employees across the Group, whose dedication and professionalism remain the driving force behind our success. It is through your commitment that GIG continues to grow stronger, adapt faster, and serve better.

With a clear vision, strong backing, and a firm belief in our purpose, I am confident that GIG is ready to achieve even greater impact in the years ahead.

Khaled Saoud Al Hasan
Group Vice Chairman & CEO



VISION, MISSION & VALUES

Vision

We are shaping a valuable insurance ecosystem for the MENA region.

Mission

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

Value

Respect

We see our clients as the foundation of our success

- We honor every client relationship with care and consideration.
- We serve in ways that protect and strengthen these relationships.
- We put client interests at the center of everything we do.

Lasting

We take a long-term view of client value, recognizing that the lifetime worth of a client relationship far exceeds the cost of any individual transaction

- We are focused on the long-term value of relationships we form.
- We act with a long-term perspective across all situations.
- We focus on actions that build lasting relationships.

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

- We do things that make people happy to be in relationship with us.
- We look for ways that add value to people.
- We work to make the relationship people have with us rewarding.

OUR HISTORY

Phase 1: 1962-1997

A Legacy Begins

1962

Commenced operations as the second private insurance company in Kuwait.

1977

The Government of Kuwait acquired an 82% stake in the Company.

1997

KIPCO became the major shareholder, marking a new phase of strategic growth.

Phase 2: 2000-2012

Growth, Expansion & Transformation

2005

Acquired a majority stake in Arab Misr Insurance Group (AMIG), Egypt.

2003

Merged ITI with Al-Fajr Insurance & Reinsurance Co. to form Fajr Al Gulf Insurance & Reinsurance Company.

2000

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

2006

Acquired a majority stake in Bahrain Kuwait Insurance Company (BKIC).

2007

- Established a Takaful Insurance Unit in Kuwait.
- Launched Gulf Life Insurance Company (GLIC).

2008

Received official approval to establish Buruj Cooperative Insurance Company (BCIC) in Saudi Arabia.

2011

- Acquired a majority stake DAIC (Dar Al Salam Insurance Company), a listed composite insurer in Iraq.
- Established GlobeMed Kuwait, a third-party administrator (TPA).

2010

- Fairfax Financial Holdings acquired a significant stake in GIG.
- Acquired Egyptian Life Takaful Insurance Company via GLIC.

2009

Acquired a majority stake in Arab Orient Insurance Company, Jordan.

2012

- Launched Kuwait's first insurance mobile app for iPhone.
- Became Kuwait's first insurer to earn "double A" ratings from both S&P and A.M. Best.

- Celebrated 50 years of operations.
- Invested in Alliance Insurance Company (UAE), becoming an associate.

Phase 3: 2013-2022

Consolidation under GIG

2023

- Fairfax Financial Holdings became GIG's largest shareholder with a 90.01% stake, acquiring 46.32% from KIPCO.
- Acquired AIG Egypt's domestic operations.
- Increased its stake in yallacompare, reclassifying it as an associate.
- Ranked 71st overall and 3rd in the insurance sector on Fortune 500 Arabia.
- Published GIG's first Sustainability Report — the first of its kind by a Kuwaiti insurance company.

Phase 4: 2023-2024

GIG & Fairfax: Stronger Together

2020

- Acquired a strategic stake in yallacompare.
- GIG Kuwait acquired majority stake in Gulf Takaful.
- Acquired a majority stake in Gulf Warranties in Saudi Arabia.
- Signed agreement to acquire AXA's Gulf operations.

2021

- Completed the acquisition of AXA's Gulf operations.
- Increased paid-up share capital.
- Issued KD 60 million Tier 2 perpetual bonds — a market first in Kuwait's insurance sector in KD.

2022

- Celebrated 60 years of operational excellence.
- Launched an evolved brand identity, reflecting a major transformation.
- Awarded a major government insurance contract for two years.

2019

Renewed a major government insurance contract for a second consecutive term.

2017

- Acquired AIG-Turkey via Gulf Sigorta; operations consolidated under the Gulf Sigorta brand.
- Acquired Takaful International Company in Bahrain through GIG-Bahrain.

2016

- Became Kuwait's first insurer rated by S&P, A.M. Best, and Moody's.
- Acquired Turkish non-life insurer Turins Sigorta, rebranded as Gulf Sigorta.

2013

- Established Gulf Insurance Group (GIG) as the formal Group structure.
- Reclassified Egyptian Takaful/Property & Liability stake as an associate.

2014

- Established Gulf Insurance & Reinsurance, a composite insurer.
- United Networks became an associate company.

2015

- Acquired majority stake in L'Algerienne Des Assurances (2A), Algeria.
- Established Algerian Gulf Life Insurance Company (AGLIC), a GIG associate.

2024

- Finalized merger of AIG Egypt with GIG-Egypt
- Finalized a Mandatory Tender Offer (MTO) process by Fairfax, bringing it's ownership in GIG to
- A.M Best upgrades GIG's Issuer Credit Rating
- Signed strategic partnership with DHL Go Green Plus,

97.06%

to 'a+' Excellent from 'a'

cutting Scope 3 emissions

OUR DIRECT PRESENCE

 **63**
Years of Excellence

 **+4,100**
Insurance Experts

 **12**
Countries with a Direct Presence

 **+100**
Regional Branches

Algeria

Egypt

Turkey

Jordan

Lebanon

KSA

Iraq

Kuwait

Bahrain

Qatar

UAE

Oman



The evolution of an Iconic Brand representing the region

GIG'S BUSINESS MODEL

is driven by a robust insurance ecosystem, built on integrated resources and capabilities that enable sustainable and profitable growth

The ecosystem is underpinned by six key enablers: strong financial foundations, a skilled and committed workforce, ongoing digital transformation, a unified and trusted brand, and an extensive regional and local presence, that in turn supports continued expansion across MENA.

This well-established model creates lasting value for all our stakeholders.



We Create Value For...



Customers
Providing a great customer experience with localized offerings, digitalized services, and loyalty incentives.



Shareholders
Maintaining our underwriting excellence to provide a good ROE to shareholders.



Community
Launching CSR programs to give back to our communities and serve as good corporate citizens.



Employees
Creating a culture of trust and loyalty, while developing talents and fostering entrepreneurial culture.

Our Key Advantages



Regional and Local Presence

- Decentralized to be close to customers.
- Recognized as a leader in the region.



Commitment to Digital Transformation

- Fully invested in driving digital innovation and continuously integrating advanced technologies, significantly enhancing customer experiences and operational efficiency.



Talented Workforce

- Large and diverse expert team of insurance professionals.



Trusted Unified Brand

- Established brand for over 60 years, unified across all regions.



Robust Financial Strength

- Robust balance sheet with prudent management.
- Supportive major stakeholder.
- Access to global capital.



Expansion Across MENA Region

- Proven approach to regional expansion across 12 nations.

Our Differentiators

59

Nationalities

4,100

Employees

100+

Regional Branches

Established since

1962

'A'

level Credit Rating
Across 3 Agencies

Listed on Bursa Kuwait

A Fairfax Company

GROUP STRATEGY

GIG's strategic vision is based on its unique position as a leading regional insurance provider in the MENA region, while actively leveraging its decentralized operating model and accelerating digitalization efforts.

The Group's recent acquisition by Fairfax further strengthens its platform for sustainable and profitable growth, supporting GIG's ambition to transition from a strong regional player to a recognized international insurance provider.

THE KEY PILLARS OF OUR STRATEGY CONSIST OF THE FOLLOWING:

01

Strengthening Brand and Identity

- **Position GIG as a leading insurance group in MENA**, while enhancing its brand equity under the '**A Fairfax Company**' identity.
- **Continue to create value for shareholders**, targeting a return on equity (ROE) consistently above 15% year-on-year.



02

Expanding Beyond MENA — Becoming a Global Insurance Provider

- **Providing regional & international multi-country insurance solutions.**
- **Capitalize on Fairfax's international footprint** to access new markets and opportunities.



03

Driving Product and Service Innovation

- **Accelerate innovation by leveraging digital channels and strategic embedded partnerships**, aiming to derive at least 10% of annual revenue from online sales.
- **Enhance customer experience** and operational efficiency through digital transformation.



04

Empowering People and Sustaining a Decentralized Structure

- **Foster a diversified and inclusive corporate culture** that empowers local talent across all markets.
- **Maintain a decentralized operating model** to preserve agility, flexibility, and responsiveness at the local level.



05

Sustaining Financial Strength and Resilience

- Maintain minimum **financial strength ratings at the "A" level.**
- **Continue to demonstrate strong enterprise risk management (ERM) capabilities**, optimize reinsurance arrangements, and apply a prudent reserving approach.



06

Strengthening Assurance and Governance Frameworks

- **Harmonize integrated assurance processes** and corporate governance practices across the Group.



07


Advancing ESG Commitments

- **Embed environmental, social, and governance (ESG) principles** into the business model.
- **Promote sustainable practices and contribute positively** to the communities and markets in which we operate.




GROUP STRATEGIC OBJECTIVES

Operational Directions




Auto Insurance

- Improve profitability through data-driven pricing and treaty optimization.
- Focus on embedded products, electric vehicles, and underperforming lines (e.g., TPL).
- Enhance customer experience via automation and simplified renewals.




RI Optimization / Product Mix

- Leverage Fairfax capabilities to enhance reinsurance treaties and capacities.
- Balance product mix with a focus on P&C, Marine, Specialty Lines, Extended Warranty, and Cyber.
- Strengthen technical expertise across the Group.




Accelerate P&C Growth

- Utilize strong treaty capacities to grow casualty, cyber, PV, CAT, and cargo lines.
- Leverage regional broker channels to drive scale.




Medical Insurance

- Enhance the regional medical network and operating model.
- Drive digitalization (AI, pricing tools, fraud detection).
- Expand services including EB management, chronic care, telemedicine, and pharmacy benefit management.



Reposition the Life Business

- Strengthen Group Life and bancassurance.
- Review Individual Life and Unit-Linked products for repositioning.



Promote Regional Broker Proposition

- Expand regional health and P&C offerings for brokers.
- Deepen engagement through events and partnerships.

Organizational Excellence




Inorganic Growth

- Reinforce leadership position within existing markets through opportunistic acquisitions and portfolio consolidations.
- Geographical expansion to new markets or new segments within MENA.
- Develop partnerships with Insurance related services.



People & Culture

- Promote diversity and inclusion across the Group.
- Enhance talent management, performance, and succession planning.
- Strengthen employee engagement through secondments, hybrid work, coaching, and mentoring.
- Introduce ESOP and track progress via NPS.



Assurance, ERM & Governance

- Digitalize assurance functions and prioritize cybersecurity and data privacy.
- Reinforce risk management with a focus on capital, reinsurance, catastrophe, cyber, and emerging risks.



Operational Excellence

- Execute Group reorganization and SOX implementation.
- Optimize tax structure and expense allocation.
- Strengthen governance through enhanced Board composition and executive reporting.



Brand & Marketing

- Implement unified brand and communication strategies.
- Strengthen market presence through campaigns, conferences, and community initiatives.



Digitization & Data Analytics

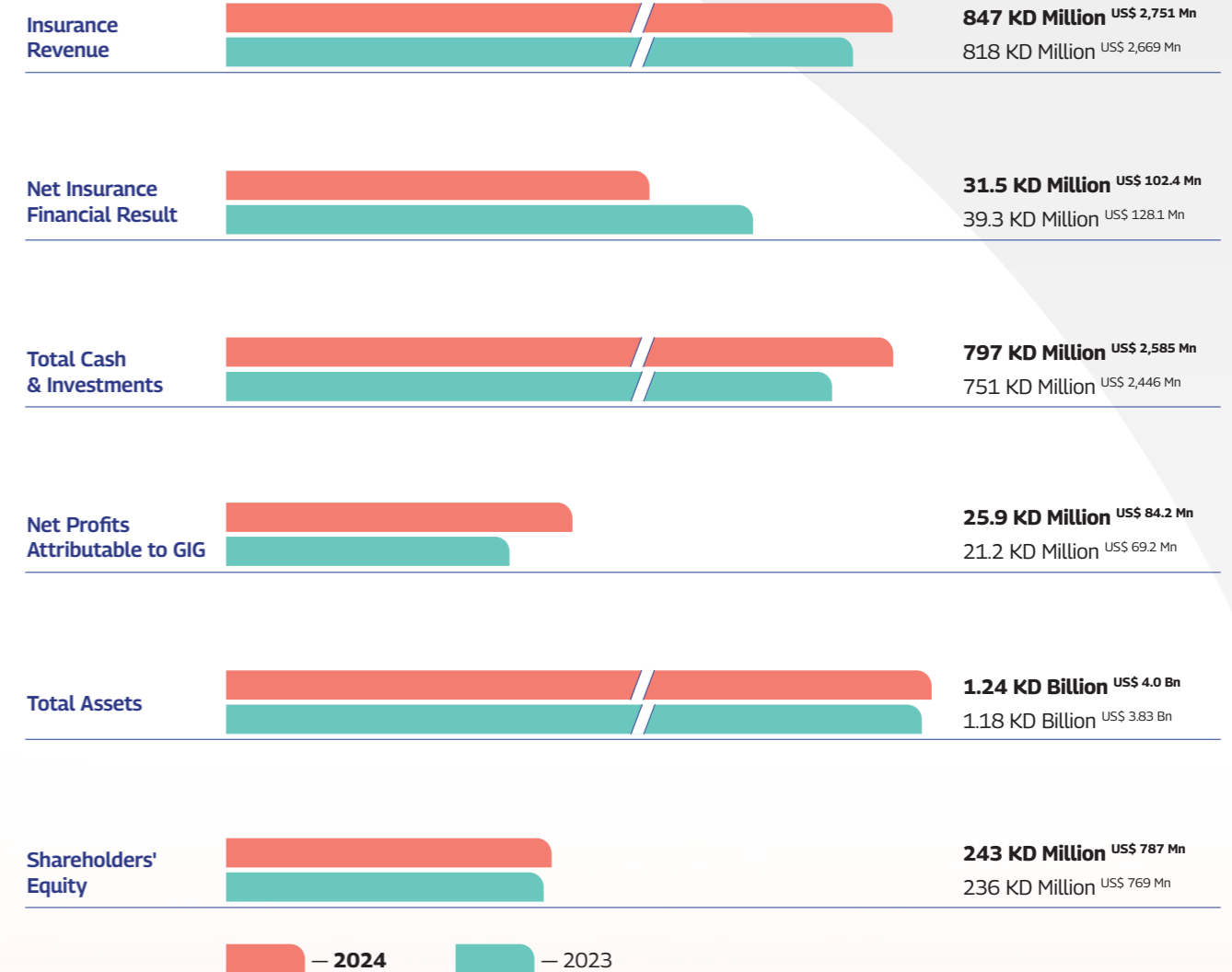
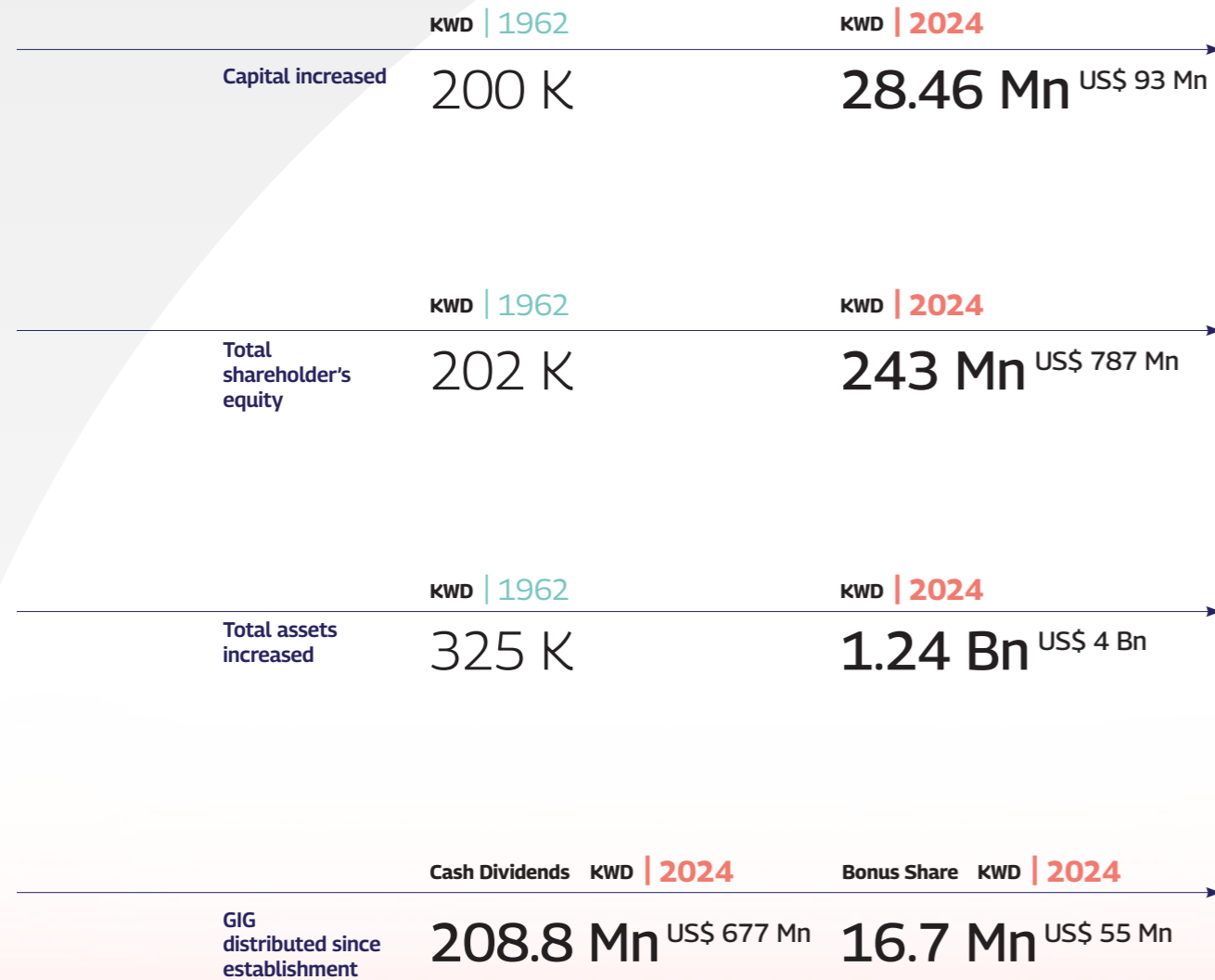
- Finalize and upgrade of core systems across markets.
- Elevate data analytics capabilities and secure digital infrastructure through robust cybersecurity practices.
- Transform customer and sales channels experience through digital transformation.



Group-wide ESG Integration

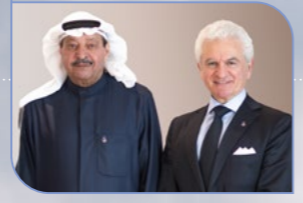
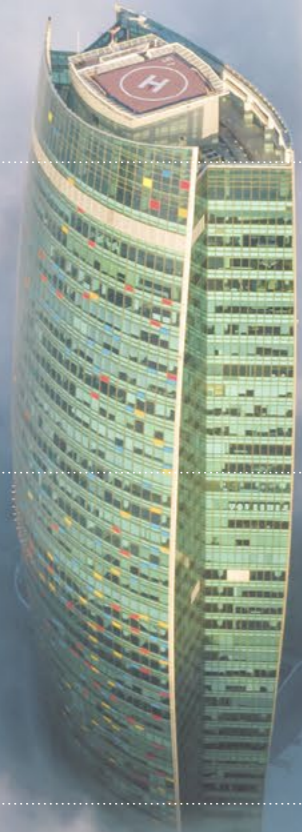
- Launch the first Group-wide environmental program and GHG accounting.
- Integrate ESG and climate risk into ERM.
- Streamline ESG reporting and disclosure.

FINANCIAL HIGHLIGHTS



HIGHLIGHTS FROM THE YEAR

	January	February	March	April	May	June	July	August	September	October	November	December
Financial Performance and Ratings			FY 2023 financial results announced with net profit of KD 21.2 million						A.M. Best upgraded Group's ICR to 'a+' and affirmed FSR at 'A' S&P affirmed ratings and revised outlook to 'Positive'	Moody's affirmed IFSR at 'A2' with Stable outlook		
Digital and Operational Transformation		Launch of GIG-Egypt mobile solution for digital accident reporting and claim tracking					New Insurance Policy Administration System in GIG-Algeria across 120 agencies Core ERP systems implemented in GIG Kuwait Takaful for Medical and Life operations		Motor Survey Portal launched by GIG Bahrain to streamline digital assessments	Insurance Self-Service Machine launched in Egypt to automate policy management Group-wide data analytics project launched to optimise reinsurance operations	New data center implemented in Ankara, with a disaster recovery site in Istanbul, to mitigate earthquake-related business interruption in GIG Turkey	"Eagle-Eye" platform pilot launched with Gen-AI for pricing insights
Strategic Partnerships, M&A, and Governance				Fairfax MTO process completed, increasing ownership to 97.06%		Shareholders elected new Group Board with Mr. Bijan Khosrowshahi as Chairman and Mr. Khaled Saoud Al Hasan as Vice Chairman and Group CEO					Merger of AIG-Egypt with GIG-Egypt finalized, expanding market share	
Innovation and Sustainability										Launch of First Regional Wellbeing Survey, offering health and well-being insights		One-time recycling initiative at Group level with measurable carbon savings Signed strategic partnership with DHL Go Green Plus, cutting Scope 3 emissions
Leadership and Governance			Mr. Farid Saber appointed as Group COO	GIG's Annual General Meeting (AGM) and Extraordinary General Assembly Meeting (EGM) held, with all agenda items approved					Internal control framework developed to enhance IFRS 17 closing process oversight			
Industry Engagement and Recognition		Annual Group CEO meeting held in Oman to align strategic direction and local market needs Participated in GAIF 34 conference as Silver Sponsor, themed as 'Sustainability and Inclusivity in the Arab Insurance Industry'							FY 2023 Annual Report won Silver Award at the ARC Awards in the General Insurance category			



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

"Best Insurance Provider Middle East 2012" By Global Banking And Finance Review Awards.

"Best Insurance Company, Kuwait" World Finance Insurance Awards 2012.

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.

"Best General Insurance Company - Kuwait" from World Finance, London.

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.

"Super Brand For Excellence in Branding 2013" awarded by Super brands.

2014

GIG won "The Best Insurance Provider Middle East" from 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.

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"

"Insurance 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 of the Year" from Middle East Insurance Industry Awards.

2020

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

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 Branding Awards

Most Admired Insurance Brand, MENA 2022 by Global Brands Magazine

2023

Brand Of The Year, Regional Tier Awards By World Branding Awards, London.

Best Insurance Group, MENA 2023 By International Investor Awards, UK

Decade Of Excellence, 2013-2023 By International Investor Awards, UK.

Best General Insurance Company, MENA 2023 By World Economic Magazine Award

Most Diversified Insurance Group MENA 2023 By Global Business Review Magazine Award

Most Admired Insurance Company MENA 2023 By Global Business Review Magazine Award

Best Insurance Group Leadership, MENA 2023 By The European Magazine

Best Insurance Co. For Corporate Responsibility, MENA 2023 By The European Magazine

AWARDS & RECOGNITIONS 2024

Gulf Insurance Group's commitment to excellence, innovation, and customer-centricity has been consistently recognized by leading industry bodies.

The awards and accolades we received this year reflect the strength of our performance and the trust we continue to build with our stakeholders.

International Investor Magazine



Best Insurance Company
MENA 2024

Best Sustainable Insurance Company
MENA 2024

Lifetime Achievement Insurance
Khaled Saoud Al Hasan

The European



Best Insurance Group Leadership
MENA 2024

Best Insurance Company for Corporate Responsibility
GCC 2024



Brand of the Year, Insurance
Kuwait

Boston Brand Media Awards

General Insurance Company of the Year
MENA 2024

International Business Magazine

Most Sustainable Insurance Company
MENA 2024

GLOBAL BANKING & FINANCE AWARDS

The Next 100 Global Awards 2024
Insurance

Global Business & Brands Publication

Best Insurance Brand
MENA 2024

Brands and Business Magazine

Best Branding Excellence Award
Kuwait 2024

Brands and Business Magazine

Best CSR Pioneer Awards
MENA 2024

World Business Outlook

Most Diversified Insurance Group
MENA 2024

World Economic Magazine

Best Insurance Group
MENA 2024

Gazet International Annual Awards 2024

Best General Insurance Company
MENA 2024

38th International ARC Awards

SILVER Award

The Business Pinnacle Awards 2024

Most Admired Insurance Brand
GCC 2024

Global Insurance Innovation Awards 2024 - The Digital Banker

Best General Insurance Company
in the Middle East

BOARD OF DIRECTORS

EXECUTIVE MANAGEMENT



Bijan Khosrowshahi
Group Chairman



Khaled Saoud Al Hasan
Group Vice Chairman & CEO



Khaled Saoud Al Hasan
Group Vice Chairman & CEO



Jean Cloutier
Board Member



Quinn McLean
Board Member



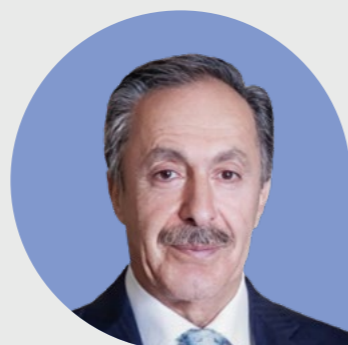
Farid Saber
Group Chief Operations Officer



Osama Kishk
Group Chief Financial Officer



Dr. Yousef Hamad Al-Ebraheem
Independent Board Member



Abdulkarim Kabariti
Independent Board Member



Khaled Al Sanousi
Group Executive Manager (Corporate
Communications, Investor Relations
& Admin. Affairs.)



Mohamed Ibrahim
Group Executive Manager,
Group Assurance
& Advisory Sector



Ahmed Galal Ragab, ICVS
Chief Actuarial Officer
Group Actuarial

GROUP COMPANIES



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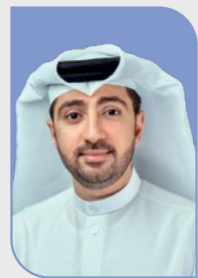
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Chief Executive Officer



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OUR JOURNEY AHEAD

GIG intends to implement many ambitious and futuristic projects in order to meet the everchanging 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.