

ISSUE 8 | INTERNAL PUBLICATION | MAY 2022

# GIG CONNECT

From Origin to Excellence



Y E A R S O F E X C E L L E N C E

**GULF INSURANCE GROUP ACHIEVES  
PROMINENT FINANCIAL RESULTS**  
and Remarkable Milestones in 2021

Continued on Page 6



# MESSAGE FROM GIG-GULF CEO

**Paul Adamson**  
GIG-Gulf CEO

Dear Colleagues,

It is a great pleasure to be featured in the GIG-Connect newsletter so that I can express, on behalf of GIG-Gulf, how proud and happy we are to be part of the GIG family. In particular, I would like to thank Khaled Al-Hasan and all members of the GIG-Gulf board, for their welcome and continued support.

As I am writing this note in the Holy Month of Ramadan, I wish everyone good health and prosperity and I wanted to take a moment to reflect and look back at a few key highlights from 2021.

First, we had a solid 2021 performance despite the challenging headwinds. Indeed, the second year of the Coronavirus pandemic and the associated adverse impacts on the economy and our markets did not prevent us from seeing growth across all three of our Business Verticals (Personal Lines - Commercial Lines - Employee Benefits) and across all our country operations. This is a strong achievement, especially given the fact that we have been through major IT transformations and an important company transition for the past 18+ months. This also proves the confidence our customers and partners have, to continue doing business as we become GIG-Gulf.

Secondly, I am proud to highlight that GIG-Gulf received its first ever A (Excellent) ratings from AM Best, a testimony of our long term solid financial strength. The diversification of our business across countries, product lines and customer segments, has proven to be successful by bringing strong profitability with a healthy balance between underwriting activities and investment income and a combined ratio below 95%.

In addition, we have recently been awarded "Health Insurer of the Year" by MENA Insurance Review Awards, recognizing our earned position in the Health space. Our partners and brokers as well as our customers continue to respond positively to our ongoing commitment to provide outstanding products and services. This customer focus and commitment to excellence, proven by our Customer and Employee Net Promoter Scores (NPS), is delivered by our teams every day and is what marks our difference.

Looking forward, we are excited about launching our new brand externally and going to market officially as GIG-Gulf.

Warm regards,  
**Paul Adamson**  
GIG-Gulf CEO

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### Feedback and Submissions

For more information, feedback or submissions, please contact:

### Corporate Communications

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## Health Insurer of the Year by MENA Insurance Review Awards 2022.



remote servicing capabilities, providing members the ability to conveniently and securely access services and information via their dedicated app (MyAXA Gulf) and web as a One Stop programme.

2. Removal of COVID-19 as part of the pandemic exclusion across the region, as well as extending 24/7 teleconsultation service for free to all health and retail customers to support and alleviate pressure on hospitals and clinics. Also by providing Mental Health support to members through online seminars and 24/7 support line, hosted by a team of psychologists who speak English, Arabic, French, Hindi and Urdu.

3. Wellness offering: "Health on Track" has become a flagship in terms of consistent provision of services like Health Talks and Health Fairs for Healthy populations; 24/7 free Teleconsultation services and Mental Health support for Acutely ill populations; and Proactive case management and Patient support programmes for Chronically ill populations.

This recognition highlights exactly what we do and who we are. We want to thank our teams for their hard work and customer first mindset. We look forward to continue providing the best services and products possible.

GIG-Gulf is honoured and delighted to be named Health Insurer of the Year by MENA Insurance Review Awards 2022.

Winning this award based on several key factors, including:

1. Digital transformation programme acceleration to streamline the customer experience, enhancing

## GIG-Bahrain and GIG-Bahrain Takaful Joined the Nation in Celebrating Bahrain Sports Day

GIG-Bahrain and GIG-Bahrain Takaful joined the nation in celebrating Bahrain Sports Day by organizing a Padel tournament for their employees, an initiative that counted with lots of fun and team spirit, as usual in our company.

Congratulations to the winning teams and everyone else who took part.



## Board of Director First Meeting



Gulf Insurance Group along with GIG-Gulf held its first meeting in 2022 of its Board of Directors on the 9th of March at its Head Office building in Bahrain Bay. During the meeting, the Board reviewed a number of topics including approval of the 2021 Annual Financial Statements, 2022 Budget, review of the GIG transition activities, 2022 Reinsurance program and Corporate Governance matters.

From right: Mr. Farid Saber (Director), Mr. Osama Kishk (Director), Mr. Bijan Khosrowshahi (Director), Mr. Jamal AlHazeem (Chairman), Mr. Khaled AlHasan (Vice-Chairman), Mr. Jean Cloutier (Director), Mr. Paul Adamson (CEO and Director), Ms. Nicola Bell (GIG-Gulf CFO) and Mr. Ajay Kumar C (Board Secretary).

## GIG-Egypt's Cooperation with "Ahl Misr," Organization for Development

The protocol was signed in 15/3/2021

Aim of donation: Equipping a pediatric intensive care room monitoring unit in the nursing and monitoring units on the first floor at Ahl Masr Hospital for accidents and burns treatment in New Cairo.

- In exchange for a donation: The Foundation puts the slogan "A gift from GIG Insurance," on the unit lifelong.

- Posting a special thank to GIG on social media



## GIG-Jordan Participated in the Dead Sea Ultramarathon



A team from the GIG-Jordan participated in the Dead Sea Ultramarathon in terms of charitable work and encouraging employees to exercise, showing positive energy and increasing mental focus.

## Insurance Term



Adjustable Life Insurance  
Is a type of insurance that allows the policyholder to change the insurance plan.

Raising or lowering the nominal amount of the policy. Increase or decrease the premium and extend.



## GIG-Kuwait Named 'Most Innovative Insurance Solutions Provider' in MENA for the Second Consecutive Year



**Tareq Al Sahhaf**  
GIG-Kuwait CEO

GIG-Kuwait was named 'Most Innovative Insurance Solutions Provider in the Middle East and North Africa 2021' by Capital Finance International (CFI.co), a print journal and online resource reporting on business, economics and finance headquartered in London.

The award highlights the group's success in developing the customer experience by providing several advanced

electronic solutions that meet their insurance needs and put them at their fingertips. Where customers can purchase or manage their insurance policies through several advanced electronic channels, most notably the GIG-Kuwait application in addition to the group's website [www.gig.com.kw](http://www.gig.com.kw), which provides a unique experience for purchasing or renewing insurance policies, submitting claims, benefiting from the Rewards Program, search for branch opening times and the company's latest offers.

## GIG-Egypt Life Takaful Direct Sales Trip to Aswan



In celebration of the achievements of the **GIG-Egypt Life**

## GIG-Bahrain Participated in the Cleanup Bahrain



As part of its CSR, GIG-Bahrain invited its employees and their families to volunteer in making Bahrain a cleaner place by participating in the Beach Cleanup in collaboration with 'Cleanup Bahrain'.

## GIG-Egypt Participated in "Egypt Export Smart"

GIG-Egypt had participated in "Egypt Export Smart" in order to enhance the awareness of trade credit insurance, The first exhibition of its kind in the middle east in order to cooperate with councils in several fields to encourage exporters investing in new markets and secure environments.

On the other hand we have met many potential clients offering them the features of Trade Credit Advantage.

## GIG Raises Awareness on World Cancer Month



Gulf Insurance Group raised awareness on World Cancer Month by collaborating with MFlowers Company at Al Sidra Association, a psychological care for cancer patients. The patients enjoyed a step-by-step workshop on how to create their own Bouquet by themselves.

Al Sidra Association is a psychosocial support center for

cancer patients, and their families, who are living with cancer. Their dedicated staff and volunteers provide information and education along with emotional, social and psychological support for any cancer at whatever stage of the disease. They provide a warm, caring, safe and confidential environment for all our patients, and their families to help them cope with the cancer experience.

## GIG-Egypt Life Takaful Training Workshops



We at GIG-Egypt Life Takaful, understands the importance of developing our employees, that is why it is important to always gear them with the best

knowledge and skills in the field of business.

Our employees recently went through Interactive trainings:

- Big Kahuna Sales Training
- Ping Pong Customer Service
- Mental Candy
- Coaching - Leadership
- Liberate you Mind

These trainings programs contributed effectively to their knowledge and expertise.

## GIG-Egypt Shine in Awards



**Alaa El Zoheiry**  
GIG-Egypt CEO Director

- ▶ Mr. Alaa El Zoheiry receives the "Best General Insurance Company MD Egypt 2022," award at World Economic Magazine Awards 2022.
- ▶ GIG-Egypt awarded the "Best General Insurance Company Egypt 2022," award at World Economic Magaznie Awards 2022
- ▶ GIG-Egypt awarded the best North African insurer in the MENA IR awards 2022.



## Gulf Insurance Group Achieves Prominent Financial Results and Remarkable Milestones in 2021



Gulf Insurance Group held its Ordinary General Assembly Meeting headed by Mr. Farqad Abdullah Al-Sane, Chairman of the Board of Directors of the Group. With an attendance of 91.73%, shareholders approved the Board of Directors' recommendation to distribute cash dividends of 35% (35 fils per share) for the year ended 31 December 2021, or 9.9 million Kuwaiti dinars. An interim cash dividend of 71% (71 fils per share) were also distributed during the year, resulting total cash dividends of 106 fils per share for the year 2021 with 30.08 million Kuwaiti dinars.

Mr. Al Sane mentioned, "The Group had earlier announced a net profit of KD 50.2 million (US\$ 166.2 million) and earnings per share of 223.68 fils, for the year ended 31 December 2021, compared to KD 16.3 million (US\$ 54 million) registered last year with a significant growth of 207%. The consolidated gross written premiums, recorded a growth of 23 percent reaching KD 548.5 million (US\$ 1.81 billion) compared to KD 444.4 million (US\$ 1.47 billion) last year, while the total assets recorded a growth of 69 percent reaching KD 1.4 billion (US\$ 4.5 billion) compared to KD 800.7 million (US\$ 2.65 billion) last year."

During the meeting, the Group reviewed the 2021 results as well as forecasts for 2022.

Speaking on this occasion, Group CEO Mr. Khalid Al-Hasan mentioned, "The Group achieved exceptional financial results and remarkable milestones in 2021. This profitable growth reflects the Group's efforts to develop and enhance its products and the quality of services provided to our valued customers in addition to reinforcing relations with our partners. In terms of expansion, GIG successfully completed the acquisition of AXA's insurance operations in the Gulf region, its business strategies have been aligned with the Group, and we are committed to providing full support to the management to accomplish GIG's strategic priorities. This integration will reposition GIG among the top 3 insurance players in the MENA region. Our performance is also a reflection of the increased brand awareness and the unification of our brand identity in the markets we operate in. These achievements were made possible with the support of the Group's major shareholders, KIPCO and Fairfax Financial Holdings Canada as well as GIG's Board of Directors, to whom I extend the greatest appreciation for their continuous support and cooperation."

He added:

"The year 2021 witnessed a remarkable digital transformation journey with a customer centric approach including products, distribution and operations. The Group launched several strategies to enhance its operations with the use of digital technology to align with the technological



development, which is a characteristic of this era. As part of our commitment to establish a prosperous ecosystem in the markets we operate in, corporate sustainability integration process is initiated to address environmental, social and governance aspects and a committee was formed by the Group's Board of Directors to draw a roadmap, implement policies and define its frameworks.

The Group proudly received "General Insurance Co. of

the year" by Middle East Insurance Industry Award, "Best Investor Relations Co. (Insurance), Kuwait 2021" by The Global Economics, and "The Most Sustainable Insurance Group in the MENA 2021" by World Business Outlook Awards. Also received 3 awards from World Finance; "Best Insurance Co. for Customer Service Quality", "Most Reliable Insurance Co." and "CSR Excellence and Dedication to the Community in Kuwait"



"The Group is working hard to ensure meeting the developing needs of our valued customers and exceeding their expectations. We strive to maintain our leading position in the markets by reinforcing our unified brand in

the MENA region and regional digital marketing to achieve sustainable growth rates in the coming years and maximize our shareholders' value, customers' satisfaction, and employees' loyalty.

We aim to reinforce our position in key markets with our companies and align their strategies with Group's strategy, focusing on expansion of Takaful insurance business in addition to strengthen the Group's credit rating and the Group Companies.

We continue to invest in digital technology and data analysis systems to develop the Group operations. We will also continue to invest in human resources to enhance HR digital strategies and refine the expertise and technical and managerial capabilities of the staff and improving performance management, succession planning, employee engagement, training and mentoring programs along with integrating the employees of the acquired companies into GIG culture. We will continue to develop and implement corporate governance and transparency across the Group and respect the business ethics, legislation and compliance regulations in all the Group companies. We will also continue to develop our internal and external network and use the best technology in marketing and developing our services and products to our valued customers,.

**Mr. Khalid Al-Hasan**  
Group CEO



## Gulf Insurance Group Celebrated Kuwait National Day with Bayt Abdullah



Gulf Insurance Group distributed Kuwait National Day gift bags to children at Bayt Abdullah where they received customized PVC Kuwait Map with painting equipment. The gift bags were distributed to the children in eight hospitals in Kuwait.

Bayt Abdullah Children's Hospice is a registered NGO and the first children's hospice in the Middle East. Bayt Abdullah offers a fully comprehensive pediatric palliative care service free of charge to children with life-limiting and life-threatening conditions, designed around the needs of individual children and their families.



## GIG-Kuwait Sponsors First Paddle Championship

GIG-Kuwait announces its sponsorship of the first Paddle Sports Championship, which was organized by the Society of Engineering and Petroleum (SEP) at Kuwait University.

The tournament took place over the course of two days, in Sirbb Circuit Stadiums, with the participation of 32 youth teams & 16 female teams totaling of 96 players.

The Head of Marketing and Public Relations Salman Al-Najadi said that this comes as a matter of social responsibility and support for young athletes, and to motivate the youth to exercise and maintain healthy lifestyles, as well as to encourage the youth to spend more time with beneficial activities.



## GIG-Kuwait Donates to the Kuwait Red Crescent Society in Honor of International Day of Education



GIG-Kuwait the pioneer in providing insurance services in Kuwait, announced the sponsorship of the "Donate for

Their Education" campaign, organized by the Kuwait Red Crescent Society. The campaign aims to collect donations to pay school fees for less fortunate children in the Kuwait and cover their education expenses.

The campaign coincides with the International Day of Education, celebrated annually by the UN on January 24, and reflects GIG-Kuwait's belief in the importance of social responsibility in empowering society. The occasion highlights the role of education in achieving peace and development across the world, as well as the transformation that must take place to ensure the fundamental rights of all people to education and build a more sustainable and peaceful future .

## GIG-Egypt participated in "Micro-insurance Conference"

GIG-Egypt had participated in the activities of the "Micro-insurance" conference within the framework of financial inclusion and sustainable development in Luxor under the auspices of the Egyptian Insurance Federation and the General Authority for Financial Supervision with the participation of major insurance companies, reinsurance companies and brokerage companies in Egypt and the world, represented by 59 companies from 15 countries.



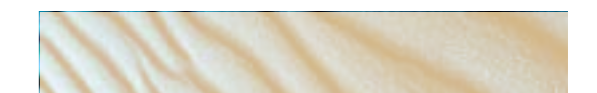
## GIG-Kuwait Celebrating the New Year 2022



To celebrate the New Year, GIG-Kuwait held an internal event at the head office on December 31st, 2021.

The company gathered with live music, catering and several raffles with prizes such as Apple iPhone, iPad, AirPods and AirMax.

The Marketing & PR Department continues to organize events that bring together employees and the company together as a whole.





## Gulf Insurance Group Wins Prestigious Awards A Successful Year Ends with Five International Recognitions



**Khaled M. Al Sanousi**  
Group Executive Manager

Gulf Insurance Group, one of the leading insurance service providers in the Middle East and North Africa, announced that it has been awarded several international awards. The awards reflect GIG's focus on building long lasting premium quality relationships that are based on mutual respect.

GIG was recognized with three awards at the MENA Investment & Development Awards 2021 by World Finance:

- Most Reliable Insurance Company,
- Best Insurance Company for Customer Service Quality, and
- CSR Excellence and Dedication to the Community in Kuwait.
- Furthermore, GIG was also proudly named:
- 'Most Sustainable Insurance Group, MENA 2021' by



- World Business Outlook.
- 'The Investor Relations Company (Insurance), Kuwait' by The Global Economics, UK.
  - General Insurance Company of the Year 2021 by MiiD.

These awards are a testament to GIG's dynamic leadership, strategic direction and ability to meet the growing business demands, coupled with its promising strategic developments despite the evolving pandemic situation. GIG's strive to be a regional insurance powerhouse through its regional expansion strategy, diversified product offering with an increased focus on product innovation, digital transformation journey with a customer centric approach, operational and financial performance delivery, among other initiatives, were well appraised.

GIG is awareness of the company's role in society. By shielding policyholders from considerable risk, the company facilitates both the preservation and creation of resilience, stability, and wealth while simultaneously helping to build robust and more prosperous societies.

## Gulf Insurance Group Training Program

In continuation to the Group's Audit Department strategy, which emanates from the Group's strategy to support and raise the efficiency of the departments and control functions in all subsidiaries, the Digital Audit Unit of the Group's Internal Audit Department has completed the training program "Integrated Assurance Methodology"



**Mohamed Ibrahim**  
Senior Director of the Group's Internal Audit Program

which includes many control tasks in the Group. and its subsidiaries.

Mr. Mohamed Ibrahim, Senior Director of the Group's Internal Audit Department, pointed out that the training program represents an integral part of the Group's audit management strategy, as it aims to support our approach towards digitizing control

functions and integrating their work through the use of the Galavanize platform, which we seek to include the processes of control functions. Such as auditing, regulatory compliance, combating financial crimes, investigating risks of information systems, cyber security, information security, sustainability and governance, pointing to the importance of activating the integrated assurance methodology so that the control functions are integrated in order to achieve the group's strategy.

On his part, Mr. Abdul Rahman Sobhi - Head of the Digital Audit Unit in the Group, indicated that: "The training program includes several stages and we have successfully completed the first stage, which included all the internal audit team in the group companies, and among its distinguished results was that most of the audit departments in the group work from Through the Galvanize platform, and the second phase has been completed, which included the supervisory compliance teams of all the group companies. The strategy".



**Abdul Rahman Sobhi**  
Head of the Digital Audit Unit

## Gulf Insurance Group Professional Certifications

Within the framework of the Group's keenness to upgrade the capabilities of its human cadres and encourage its employees to persevere in the continuity of giving and professional development, two employees of the Compliance Department were able to obtain international professional certificates in the field of compliance and combating financial crimes, namely:

Mr. Yousef Al-Naqqi - Senior Compliance Officer in the Group, who obtained the professional certificate in combating money laundering and terrorist financing from the International Compliance Federation and the University of Manchester, in addition to obtaining the professional certificate in regulatory compliance from the International Compliance Federation and the University of Manchester.



**Yousef Al Naqqi**  
Senior Compliance Officer in the Group



**Reem Al-Oqab**  
Financial Crimes Control Officer

Ms. Reem Al-Oqab - Financial Crimes Control Officer at Gulf Insurance and Reinsurance Company, who obtained the professional certificate in combating money laundering and terrorist financing from the International Compliance Federation and the University of Manchester.

For his part, Mr. Mohamed Ibrahim, Senior Director of the Group's Internal Audit Department, indicated that this achievement comes within the framework of the professional development strategy pursued by the Group and the regulatory sector in particular, where there is great keenness to raise the level of professional competence of the staff of the control departments based on the The professional development plan, which includes several axes, including the training programs provided by the digital audit unit in the group, workshops, and e-learning by benefiting from the Galvanize International Academy, in addition to encouraging employees to obtain professional and academic certificates. The professional development plan has paid off, as all the employees of the control departments in the group have obtained international certificates, and there are even some employees who have more than one international certificate."



## Annual Meeting of the Year 2021 Fairfax Financial Holdings Limited



Gulf Insurance Group and some of its subsidiary CEO's attended the annual meeting for the year 2021 by their shareholders, Fairfax Financial Holdings Limited which was held on April 21, 2022 in Toronto, Canada. The hybrid meeting was held both in-person and virtually with a presentation by Prem Watsa, Fairfax's Chairman

and CEO, followed by a Q&A session, in addition Gulf Insurance Group was also part of the exhibition. Fairfax is a holding company which, through its subsidiaries, is primarily engaged in property and casualty insurance and reinsurance and the associated investment management.

## BIA Padel Tournament



Bahrain Kuwait Insurance Company won first place in the Bahrain Insurance Association "BIA" Tournament held on 12th, 13th, and 14th April 2022. Following that, Takaful International Company came in second place. The tournament had 8 teams competing which included insurance and reinsurance companies.



## GIG-Jordan Launched a Social Media Campaign To Members of The Amman Chamber of Commerce.



GIG-Jordan launched a social media campaign to promote the medical program for members of the Amman Chamber of Commerce and to introduce traders to exclusive medical insurance coverages available to members of the Amman Chamber of Commerce.

## GIG-Egypt's Professional Indemnity for Teaching Organization



GIG-Egypt's new policy covers a number of basic and additional coverage's for which educational institutions are legally responsible, such as:

### Basics coverage's:

- Professional liability
- Managerial liability / Reimbursement
- Employment practices liability
- Defense costs

### Additional coverage's:

- Ancillary services provider
- Intellectual property content and defamation
- Special tutoring liability
- Failure to supervise
- Employee dishonesty
- Reputational crisis
- Inquiry attendance expenses

## GIG-Kuwait Introduces 'Reaya' for Expatriate Workers Aged 60+ Years



GIG-Kuwait launched its 'Reaya' health insurance policy. The policy is for expatriates working in the private sector who are 60 years of age or over, and hold a high school certificate or below.

To create this policy, GIG-Kuwait cooperated with the Insurance Regulatory Unit at the Public Authority for

Manpower and the Kuwait Insurance Federation. The policy is unified and is mandatory for granting, renewing or transferring work permits within the private sector for this segment in Kuwait.

Reaya provides one-year insurance coverage and benefits for its holders of up to KD 10,000. The policy's start date corresponds with the start of the insurers' new residency, and it benefits include hospital stay of up to KD 8,000, outpatient treatment of up to KD 1,500 and KD 500 in regular dental treatment. The policy holder can benefit from all programs and treatments within Kuwait through a wide range medical network of accredited and distinguished providers.



## GIG-Bahrain Launched Cyber Risks Insurance

Cyber Insurance Cover provides First party cover, Third party cover, cover for Financial Losses due to e-Crime and Breach Response Support. The First Party cover corporate clients for business interruption loss from security breach or system failure, cyber extortion loss, data recovery loss, and network liability.



**Manoj Badoni**

“The cover also provides protection for Third Party Liability and legal liability which covers Media Liability, Regulatory Fines/Penalties and Payment Card Liability with adjoining associated legal defense costs. Most importantly in the event of an incident or loss, our local and international dedicated team of cyber professionals will provide you with legal services, computer forensic services, notification services to parties, call center services, credit monitoring, Identity monitoring, loss prevention solutions, public relations, and crisis management expenses.” added Mr. Manoj.



**Emlyn Hoods**  
Group Head of Specialty Lines

Emlyn Hoods, Group Head of Specialty Lines stated: “We are delighted and privileged as Bahrain Kuwait Insurance Company and as Gulf Insurance Group to offer a first-rate SME Cyber Insurance Product to our partners and clients in Bahrain and the wider MENA region. Our offering not only meets the needs and demands of the risk exposures faced by our commercial clients; particularly in Bahrain our SME Cyber Insurance product aims to satisfy regulatory compliance too.

In addition to our SME Cyber Insurance Product, Gulf Insurance Group have partnered with Cyber Security leaders in their respective fields to offer world class pre-breach resources and crisis management response supporting our clients every step of the way from risk management to risk transfer. I have no doubt that BKIC will be a market leader as the demand for Cyber protection grows matched by our colleague’s enviable reputation for their solid technical knowledge and professionalism.”

Bahrain Kuwait Insurance Company (B.S.C.) (BKIC) as the first insurance company in Bahrain to have been interactively rated by an independent international rating agency and currently enjoys A- (Excellent) rating of A M Best; transacting all classes of general insurance, the major categories being Fire, General Accident, Engineering, Marine Cargo, Motor, Group Life and Health.

## AXA 360 Campaign



GIG-Jordan has launched an advertising campaign with the aim of promoting the international medical insurance program AXA 360, which provides care and medical insurance services locally and worldwide through a selection of medical service providers of all specialties.

Several exclusive coverages are provided by AXA 360 International Insurance Program including an annual treatment coverage of a maximum of 2,000,000 Jordanian Dinars, hospitalization costs and daily accommodation, organ transplants, assistive medical devices, rehabilitation and reconstructive surgery, cancer treatment, in addition to dialysis and planned surgeries to be covered in any country.

## GIG-Jordan Launched Aman online Insurance

Several electronic services have been launched on GIG-Jordan website, which enables customers to purchase several insurance services electronically and receive the insurance policy via e-mail, the most recent of which is “Aman Medical Insurance against Cancer,” for both Individuals and families.

Any user can access the service through GIG-Jordan main website, with the option to pay by credit card, while the issuance process is handled by a robot system.



## GIG-Egypt Commercial Credit



GIG-Egypt’s Commercial credit is an insurance policy that covers commercial transactions, whether local, export, distribution companies and service companies against credit risks such as default, insolvency or bankruptcy. The insurance coverage extends in the case of export (for an additional premium) to insurance against political risks for insurance (cases currency exchange rate differences, political unrest, expropriation, etc.). Trade credit advantage:

- Protect companies against bad debts
- Increase sales by open new markets for local and export, assist companies to extend credit limits to existing customers.
- Be more competitive
- Secure more benefits from banks
- Gave the companies the awareness for market intelligence

## GIG-Jordan Launched gigClick Portal to Issue and Renew Insurance Policies

In line with company’s Digital Transformation Strategy, GIG-Jordan has launched an integrated e-services portal through the company’s website called gigClick which enables existing and new customers to issue and renew insurance policies through a simplified registration process which offers integration with company’s core system.

Through the gigClick portal, new insurance services are offered; including viewing and updating insurance documents & account details, purchasing travel insurance and home assistance, and renewing vehicle insurance through electronic payment using a credit card.



## GIG-Bahrain Lunched Electric Car Insurance



Protect your electric car with our electric car insurance. Includes 24-hour emergency helpline, battery and charging cable cover. Visit our e-channels for more details!



## GIG-Jordan Auto Parts

GIG-Jordan Auto Parts is an electronic system that helps companies and auto trading parts shops to extend their services for GIG insured customers related to required auto parts as a result of motor accidents. GIG-Jordan Auto parts can be accessed via smart phones or electronic browsers.

GIG-Jordan Auto Parts is designed to provide an easy and quick mechanism for pricing the auto parts at any time during the week, in addition to the benefit of choosing the best offers electronically, as the application identifies the best offer based on a set of foundations and criteria.

The application helps save time and effort for all parties involved so that there is no need to use correspondence through fax, mail, email, or phone calls, as well as it ensures that the correct parts are requested by displaying complete details of the vehicle, in addition to clear pictures of the vehicle and damaged pieces.

This application ensures that the desired parts are chosen fairly and transparently.

## GIG-Jordan gigFit

gigFit is a platform for GIG-Jordan through Fittico application (an app that encourages users to live a healthy lifestyle by rewarding them in return for points based on how many steps they take measured through their smart

## GIG-Jordan Launched a Group of Electronic Services Through “Sanad,,

GIG-Jordan launches a group of electronic services through “Sanad,, (WhatsApp Digital assistant) to serve our customers at all times / seven days a week, by assisting and facilitating the process of customer services needed in the event of an accident.

Through Sanad, the customer’s location is sent via WhatsApp to the roadside assistance company, who in turn will provide required assistance as soon as possible. In addition, a questionnaire will be sent via WhatsApp to the customer after 24 hours to evaluate the provided service.

The new update provides the following services: request a car tow for the accident site, assistance in the event of a vehicle battery failure, supplying gasoline/electricity to the car, vehicle license renewal service, vehicle delivery service for periodic maintenance, assistance in the event of snow, sand or mud, vehicle unlocking service in case the doors are closed on the vehicle key, location assistance service, find the nearest repair center or garage and parts stores and documents required to open a comprehensive accident in addition to many other services.

phones / smart watches).

GIG-Jordan platform was launched with the goal of encouraging all medical insurance policyholders to adopt a healthy lifestyle. Users of the Fittico application, as well as those who do not have a medical contract with GIG-Jordan, can view all of our insurance packages and participate in prize competitions and challenges focused around introducing GIG-Jordan services and encouraging healthy lifestyle habits.



## Get To Know Hiba Syed

**ESG Project Manager  
Group Internal Audit  
Department  
GIG-Kuwait**

I am Hiba Syed ESG Project Manager, I have graduated from Oxford Brookes University, England with a Bachelor degree in Applied Accounting, I am Pakistani, born and raised in Kuwait, and I am ACCA certified from the Association of Chartered Certified Accountants, England.

I have previously worked in Ernest and Young before joining GIG. I have also been working in several projects that involved market research, risk analysis, financial analysis and non-financial analysis of multiple organizations from different sectors.

I have extensive studies in other domains related to project management, feasibility studies and performance management. I have also other relevant skills like graphic design and other visually creative work, which I have always used to my advantage while making presentations and demonstrations.

I believe that ESG is becoming one of the most trending topics within the region and I feel honored that I was nominated to manage this significant project in the group.

### What do you have to say about the ESG Project?

Some people still believe that ESG is just a report or a disclosure, while in fact it is slowly becoming the result of everything we do. ESG tackles all the aspects related to the

group’s initiatives towards supporting the Environment, Social aspects as well as the group governance.

I would say that in this project we are already building on a solid foundation since the core ESG values are deeply rooted in our strategy, culture and values. I am certain that after adopting the right ESG framework and highlighting the key focus areas, which is what this project is trying to achieve, our ESG status will be amongst the best in the region in a very short time.

### What keeps you motivated at work?

The ESG project is having our executive management attention, which is very inspiring. In addition, to the insightful leadership of Mr. Mohamed Ibrahim that continuously raises my eagerness to give my best performance. Needless to mention the great motivation and limitless support from Mr. Abdulrahman Sobhi, that helped me to tackle all the challenges I faced in the project.

In fact, I am very lucky to be part of the group audit team, which is full of qualified and talented individuals. They keep me always motivated and keep my standards extremely high.





# GIG Battle Fitness Festival Leads Middle East fitness Events

Gulf Insurance Group, one of the leading insurance service providers in Middle East and North Africa region kicked off GIG Battle Fitness Festival for the 2nd year around in collaboration with Circuit+ Fitness, the region's largest fitness events.

The event took place at the Green Island on December 10 and 11, 2021 with more than 2,500 athletes, spectators and volunteers registered to attend. Athletes competed in a number of games, including the Athletics, the Super Team Cup, the Saracen Race, and Powerlifting Combat.





# Values Driven Leadership

- We deliver exciting Customer-Centric Experiences.
- We foster a culture of innovation.
- We inspire and motivate our family of talented professionals through a culture of trust and purpose.
- We create sustainable growth and value for our shareholders and community.



## GIG-Egypt Reference success

A GIG-Egypt employee referred a new client to other employees and communicated with the client by explaining to that he had canceled his insurance policies with another company, due to their mismanagement of the issuance process and constant delays in response. The GIG-Egypt employee suggested to the client to try insurance with GIG-Egypt, and I explained the methods of some types of insurance approved by the company. The client agreed to issue the policy with GIG-Egypt and now has a number of policies with GIG-Egypt while asking to communicate with other insurance departments to have other insurance policies with them. This is kind of success is from GIG-Egypt's internal procedures with clients, performance and efforts of employees.

## GIG-Jordan Reference success

One day, the GIG-Jordan's call center received a call from Human Resources department of a corporation that is insured with GIG-Jordan to report a case of non-coverage of a three-year-old child.

The medical approvals department was contacted to find out why the case was not covered, as it was found that the child has epilepsy, which is one of the excluded cases according to the insurance medical contract, and at the request of the Director of Human Resources, the child's father was contacted, and the reasons were explained, and he replied that he is unable to bear the costs of treatment now, since treatment is not covered in government hospitals till four weeks to come.

The account manager, sought to obtain administrative approvals from our medical underwriting department to cover the emergency procedures after studying their cost and giving them the appropriate coverage until treatment was available by government hospitals due to the child's poor health condition.

Due to the customer-centric approach adopted by GIG-Jordan team member, the child's condition improved and became stable, in addition- GIG-Jordan received a special appreciation from the company, who renew their trust with GIG-Jordan constantly.

## GIG-Turkey Complaint and Call Center Quality Management Specialist

The quality of service and process management are closely related to customer relationship management. Complaint management is an effective tool for maintaining long-term successful relationships with our customers. Our mission as the Complaints Management Unit in our company is evaluating each complaint from the perspective of the customer, controlling the service and business processes that cause the complaint and identifying the failing aspects, ensuring sustainable customer relations management by taking the relevant actions and increasing the customer's loyalty to our company.

In December 2021, our customer wanted to take advantage of the combi boiler maintenance service within the scope of housing assistance services. Our customer requested the boiler maintenance service from our company, but since the manufacturer's warranty of the customer's combi boiler continued, maintenance service could not be provided because, as per the policy conditions, service cannot be given to the devices whose warranty is still in effect. If the devices (whose manufacturer's warranty is still being serviced) are provided service by our special technical service, the warranty of the device would be cancelled, so no service had been provided.

However, our customer stated that the winter conditions were severe in the province where he resided and that he had an urgency due to the fact that there were elderly and sick individuals in his residence. Considering the conditions conveyed by our customer, our customer was provided with the opportunity to receive service from the authorized technical service with his own means and the invoiced service fee was paid back to our customer. In this way, our customer was provided with service without breaking the device warranty, and possible victimization was prevented by providing the fastest service to our customer in winter conditions.

With this complaint resolution, our customer shared his thanks with our company.



## Name One Thing that Makes You Happy to Be Part of The GIG Family



**Ahmed Khaled**  
GIG-Egypt

It Helps the employees to develop themselves through scholarships and educational courses.

It also meets all the needs of employees and solves the problems they face. So, GIG is considered one of the best companies in the Egyptian insurance market that retains its employees for the longest time



**Marah Abu Zuhri**  
GIG-Jordan

To have such a great and well-educated team with friendly work environment make my day fruitful and makes me satisfied.



**Volkan Emir**  
GIG-Turkey

Being an employee of GIG, makes me feel like part of the big picture. GIG encourages me to make a difference and add value for the company. I feel the freedom to do my work without micromanagement or oversight here. This management environment contributes me to be more productive and happy at work.



**Osama Al-Hiyari**  
GIG-Jordan

I am honored to be part of the GIG-Jordan family because they value its employees and provide us with a variety of tools, resources that helps us facilitate and motivate our work mechanisms that rely on creativity, innovation, and limitless thinking.

## Issue 7 Winner



Mr. Islam Hamza, Deputy Manager at GIG, picking out issue7 winner from the raffle bowl



Ms. Dalal El Ashram from GIG wins a HP Probook laptop

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

1. Complete the 2 activities
2. Take a picture of your chosen activities and send your answers to 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: June 12 - 2022

**1 ?** As of 2022, How Many Subsidiaries Does GIG Currently Have?

**2** Find the 5 Differences Between the Two Images.





# GIG Life

# حياة GIG



GIG-Bahrain



GIG



GIG-Egypt Life Takaful



GIG-Egypt



GIG-Egypt



GIG-Egypt Life Takaful



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