

GIG CONNECT

Invested in You



مجموعة الخليج للتأمين
GULF INSURANCE GROUP

GIG Reveals
Its New Branding Identity

Continued on Page 12



MESSAGE FROM GIG-BAHRAIN TAKAFUL CEO

Essam Al-Ansari
GIG-Bahrain Takaful CEO

It's my pleasure to engage today in "GIG Connect" and I take this opportunity to congratulate all of us on the 60th anniversary of establishing the group, as well as the launch of the Group's new corporate identity and brand.

We are proud of the Group's exceptional presence and market share in the Kingdom of Bahrain, which was strengthened by the Group's acquisition of GIG-Gulf (formerly AXA Gulf) operations.

GIG-Bahrain (Takaful) has established an innovative business model in the past few years that was based on technological initiatives and investing in qualified human resources.

The business model adopted by GIG-Bahrain Takaful and GIG-Bahrain was exceptional and first of its kind in the market. Unified support units were established to serve both companies. It was a complex and lengthy process that required communications with different stakeholders including the regulatory authorities supervising the insurance sector in Bahrain, service providers, and ancillary service providers. The process was aimed at creating a new corporate culture of integrating the teams in order to achieve the desired objectives of increasing administrative efficiency and cost saving. The efforts of the adopted business model were fruitful and contributed to adding value to the operations of both companies. This pioneering initiative has also led to achieving the optimal operational communication between the teams and enriching the quality of customers' experience by providing easy access to insurance solutions and smooth underwriting procedures.

Since the acquisition, which began in 2015, we have set our long-term strategic goals to achieve business growth based on good governance and adopting prudent underwriting policies. We have worked hard to achieve those goals by utilizing the latest technology and we introduced the first mobile application to provide insurance services in the Kingdom of Bahrain, which was awarded the best application in the private sector. We have also extended the services provided through

digitals means recently, adding a wide range of services being the first insurance company in Bahrain to provide them digitally.

The latest financial results of the Company reflect its strong financial solvency and operational and investment performance, which has been gradually improving since 2018.

Thanks to the efforts exerted in the advancement and prosperity of the company, it was able to distribute dividends to its shareholders for the financial year 2020 for the first time since 2013, and again for the financial year 2021. We are confident in the company's ability to maintain the well-being of its shareholders by continuing to distribute profits in the coming years. As a Takaful Company, the Company also cares about the well-being of its policyholders. The Company succeeded in increasing the accumulated surplus of takaful operations and aims to distribute that surplus to the policyholders in the coming years. Distribution of surplus to the policyholders is of a great importance to us as it reflects the Company's professional commitment to the basic principles of Takaful, which we consider a duty towards the community.

The legislation of Takaful companies adopted by the regulator in Bahrain was based on the model followed by us. We have worked hard to provide a Takaful business role model example in the market.

All of this comes in line with the Group's directions and goals towards environmental, social and governance practices.

In conclusion, I hope that I have conveyed a quick image of what we do in GIG-Bahrain Takaful.

I wish you an enjoyable and useful reading of our in-house journal.

Warm Regards,
Essam Al-Ansari
GIG- Bahrain Takaful CEO

TABLE OF CONTENT

02 News & Events

04 Products & Services

10 Get to Know

12 GIG Branding Launch

14 Customer Success Stories

15 Raffle Draw

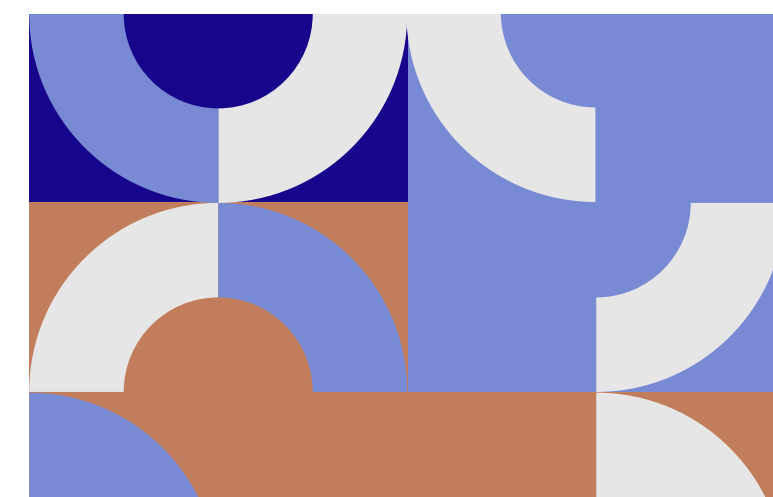
16 GIG-Life

Feedback and Submissions

For more information, feedback or submissions, please contact:

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Deligent Global Commends GIG's Experience



Within the framework of the GIG's strategy and efforts to digitize its activities and operations, Diligent International praised the experience of the GIG in digital transformation in the regulatory sector by publishing a practical study on its official website on the Group's experience to be among the best companies in the field of digitization of regulatory activities.

Diligent is a global leader in the digitization of internal audit activities, commitment, governance, and risk management and is based in Canada, serving more than 25,000 global organizations in 130 countries worldwide.

Diligent reports that the digitization of internal audit activities at GIG has significantly facilitated audit work and standardized business processes more efficiently and effectively in addition to enabling management to make timely decisions, Adding that the digital governance and commitment platforms used by the Group have supported the Group's efforts as these platforms contain many modern oversight technologies including data analysis and continuous auditing as well as the most important regulatory requirements in the countries in which the Group operates.

It also highlighted the Group's unique experience in shifting from traditional to modern digital control systems in line with the Group's overall strategy, which will enhance the Group's efforts towards sustainability initiatives and cybersecurity controls.

In his comment, Mr. Khaled Al-Sanoussi - Group Executive Director - Department of Corporate Communication and Investor Relations noted that he was pleased to receive this global acclaim and disseminate its experience and presence among the best international companies in this regard as a leading Kuwaiti and regional company thanks to its constant keenness to enhance the efforts of the Group's oversight sectors and to implement innovative technologies and solutions that enhance the operations of the Group by investing in modern digital technologies and qualified personnel.



Mr. Khaled Al-Sanoussi
Group Executive
Manager
GIG

In 2022, the Group's internal audit department was also able to obtain the best professional rating for the quality of internal audit work. Through the work of the independent external evaluation of the work of the Group's internal

audit department in line with the international standards of internal auditing carried out by Protiviti International, which indicated that the internal audit activities of the Group conform to international standards of internal auditing «



Ms. Dalal AlShaya
Senior Internal Auditor
GIG-Kuwait

In this regard, Ms. Dalal Alshaya - Senior Internal Auditor «The opinion issued by Protiviti reflects the Department's efforts to support its internal audit activities and that the use of digital platforms in various audit work has contributed to facilitating audit procedures and increasing their efficiency to ensure conformity with global standards of internal auditing, as noted in the independent external evaluation report.»

GAIF 2022



GIG hosted the 33rd GAIF Conference from June 5-8, 2022 in Oran, Algeria. The Conference, originally scheduled between October 11th and 14th 2020, had been postponed twice due to the health situation imposed by the COVID-19- pandemic.

The event brought together professionals from the insurance and reinsurance industry from all over Arab countries and from the international market with nearly 1,200 participants representing 41 countries. The event provided them with opportunities to discuss topics related to the new situation, it's impact on the insurance industry and highlighting challenges and opportunities for the Arab insurance market.

GIG participated in the 33rd General Conference of the General Arab Insurance Federation (GAIF) in presence of the GIG group CEO, Mr. Khaled Saoud Al Hasan and the various subsidiaries of GIG as well as representatives from different Arab countries. The company seized the opportunity to celebrate its 60 Years anniversary by organizing a gala dinner on Tuesday, June 7th, where a birthday cake, Algerian music and symbolic gifts were delighted by the guests, who shared the celebration of 60 years of distinction, 60 Years of Excellence, 60 Years of GIG.

GIG-Bahrain Recognized as a Great Place to Work



GIG-Bahrain is proud to be Certified™ by Great Place to Work® as a Great Place to Work® Bahrain. The prestigious award is based entirely on what current employees anonymously say about their experience working at GIG-Bahrain.

Great Place to Work® is the global authority on workplace culture, employee experience, and the leadership behaviors proven to deliver market-leading revenue, employee retention and increased innovation.

We work hard to create a culture at GIG-Bahrain, says Mrs. Aysha Al-Mahmeed, Head of HR & Administration. We are excited to showcase our amazing employees and everything they do every day to serve our customers and give back to the community. GIG-Bahrain is proud to be part of Great Place Certification alongside so many other amazing organizations.

"This certification is an indication to our commitment to build a great company" said Mrs. Aysha Al Mahmeed, Head of HR & Administration. "Our number one belief is that our strength and most important asset comes from our people. We respect everyone and embrace our differences. We are inclusive, unbiased and empower each other to achieve our highest potential. I am proud of our team and their commitment and passion to make a difference and stand out".



Mrs. Aysha Al Mahmeed
Head of HR &
Administration
GIG-Bahrain

The Great Place to Work Certification™ is recognized worldwide by employees and employers alike and is the global benchmark for identifying outstanding employee experiences.

"Certified companies put employees first" says Michael C. Bush, Chief Executive Officer at Great Place to Work.

GIG-Kuwait Sponsors 3rd GCC Games



GIG-Kuwait, one of the leading insurance service providers in the Middle East and North Africa, announced the sponsorship of the third GCC Games organized by the Kuwait Olympic Committee from May 16th to 31st. Athletes from across the Gulf traveled to Kuwait to compete in a variety of sports such as basketball, paddle, fencing, swimming, and more under the slogan "Our Spirit is Golden". The games were held under the patronage of His Highness the Amir, Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah.

GIG-Kuwait said that the sponsorship comes in line with its social strategy of supporting sports and youth, adding that it is proud to support a large group of Kuwaiti athletes who represent the country in local, regional and international forums through their sporting achievements.

The sponsorship includes providing health insurance for all players on the Kuwait team. GIG-Kuwait also participated in the opening ceremony which was held in 360 ARENA, and in the ceremony recognizing the winners.

GIG-Kuwait expressed its pride in being involved with a monumental sporting event in cooperation with Kuwait Olympics Committee. The company thanks the organizers and volunteers for their efforts, led by H.E Sheikh Fahad Nasser Al-Sabah, the President of Kuwait Olympic Committee, Sheikh Mubarak Faisal Al-Nawaf the Chairman of the Sports Committees Committee.

GIG-Kuwait will continue to support and encourage youth and sports, stemming from the belief in its importance for citizens and country.

Insurance Term Claim

Notice to an insurer that under the terms of a policy, a loss maybe covered.

CEO Summit



GIG held the 11th annual CEO Summit in Istanbul, Turkey, between May 17 and 19th. GIG hosted 30 guests at the Swiss Hotel in one of the most beautiful regions of the Bosphorus.

During CEO Summit, the main topics that were discussed during the summit were related to the enhancement of the leading position of the group in the region, innovation, digitalization and the improvement in the efficiencies across the group. The meeting also included the company's reviews and performances, in addition of product-specific presentations with key initiatives and the day ended the trip with a dinner on the Bosphorus boat tour.

On the occasion of GIG's 60th anniversary, 10 trees were planted in the name of each attendee.

GIG Internal Audit Pass International Certification



In continuation to Gulf Insurance Group's keenness to support its human cadres and provide them with all means of professional development. Also, in line with the strategy of the audit and compliance departments of the group, raising the professional and practical efficiency of its employees, six distinguished employees of the audit and compliance departments managed to pass the professional certification exam in the field of risk management and compliance, Certified Risk & Compliance Professional from the Institute GAFM in the United States of America. On this occasion, Mr. Mohamed Ibrahim - Senior Director of Internal Audit of the Group, indicated that "The management of the Group is always keen to care and support its human cadres in their various steps to increase their educational attainment and to appreciate and reward the additional efforts made, and to provide all the necessary tools in order to develop professional capabilities and increasing practical experiences, which will reflect on the development of the general performance of the Gulf Insurance Group and maintain its leadership."

On this occasion, Mr. Khalid Al-Sanousi, Group Executive Manager of Corporate Communications & Investor Relations Department, said: „The Group's human resources are the real entity on which is the base and the cornerstone of maintaining its leadership at the local and regional levels, so the group works hard to provide all means and reasons to develop its human cadres through local and international training courses with the most famous international training centers.“

The honored employees expressed their great appreciation for the continuous support they have received, stressing that this care, attention and appreciation from the management of the group is the encouragement for continuity, of always providing the best, continuing to give and the dedication to work, and commitment to achieving what the group aspires to.

Employees honored: Manaf AlMutairi, Dalal AlShaya, Yousef AlNaqi, Mithun Thekke, Hamza Mikdad, Reem ALOqab, Hazim Sanad.

GIG Joined The United Nations Global Compact Initiative



Hiba Syed - Group ESG Project Manager

environment, and anti-corruption, and to take action in support of UN goals and issues embodied in the United Nations Sustainable Development Goals (SDGs).

GIG ESG Project Update

On the other side and with regards to the Group ESG current project, she mentioned that "the ESG team has conducted a comprehensive stakeholder engagement exercise that has enabled the ESG Team to reflect on the maturity of various stakeholder groups. All high-impact topics are addressed through the development of an ESG Strategy that incorporates all these topics and their relevant KPIs. This ESG Strategy will also be aligned with the overall corporate strategy of GIG."

Moving towards Digitalization

From the digital side, she added that the digital assurance team oversees the digitalization aspect of ESG (in line with GIG's Digitalization Strategy) and has provided tremendous support in conducting demos with various service providers in order to identify the best fit for the company that would enable a smooth transition to the software and can easily be integrated with GIG's existing system.

GIG Group's Management is pleased to announce that GIG has joined the United Nations Global Compact initiative – a voluntary leadership platform for the development, implementation, and disclosure of responsible business practices. With this announcement, Gulf Insurance Group is proud to join worldwide companies that are committed to taking responsible business actions that enable us to create the world we all want.

In that regard, Hiba Syed - Group ESG project manager mentioned "This initiative will enable GIG to receive support from UNGC in its ESG journey in various meaningful ways".

The UN Global Compact is a call to companies everywhere to align their operations and strategies with ten universally accepted principles in the areas of human rights, labor,



United Nations Global Compact

Mothers Day 'After ME'



GIG-Türkiye created a 'After Me' CSR Project; On the occasion of Mother's Day, a project led by the Turkish Autistic Support Foundation (TODEV) and the Insured Society and Social Solidarity Platform were announced. Within the scope of this Social Responsibility Project, which started as a pilot and called 'After Me', 25 mothers who have autistic children and had to take care of their children alone were gifted with the 'Personal Accident Policy', which provides coverage such as death, permanent disability and treatment costs. The project news was published in sectoral and national media.

Interview with Dalal Al Shaya



Mrs. Dalal Al Shaya

Is the Senior Auditor - Internal Audit Department at Gulf Insurance Group - She has been part of the company since January 2021.

Mrs. Al Shaya handles the responsibility of the GIG Kuwait Internal Audit tasks and projects.

Mrs. Al Shaya, can you give us a brief about your professional career and your qualifications?

I started my career in the field of internal audit since 2014 with one of the well reputational insurance company in the market, and I become a part of GIG since January 2021, with over 8 years of professional experience in the field of internal audit, compliance, governance and risk management, and I successfully awarded with a multiple professional certificates like "CPIA, CIDA, and CRCP" and currently I'm in the process of finalizing my master degree in the major of finance.

Mrs. Al Shaya, how do you see the latest achievement for the internal audit function as result of the Quality Assurance Review?

We are proud that the group audit was able to maintain the highest Quality Assurance Review rating "Fully Conformance with International Internal Audit Standards", specially that such rating obtained from a well-known independent assessor "Protiviti".

Mrs. Al Shaya, can you give us brief outlook about Protiviti?

Yes, sure, Protiviti is a global business consulting firm that delivers deep expertise, in the field of internal audit and consulting.

Mrs. Al Shaya, how can you describe the work environment in the group audit department?

In fact, I'm happy to work in such attractive environment in the audit department and proud to be part of such professional team.

The group audit management approach

support the leadership skills as well as enhancing the staff loyalty.

What's your vision and your career objectives?

My vision in line with group audit vision to go ahead toward being a trusted advisor to support management in achieving the corporate strategy.

GIG-Türkiye Agreement with HOPI



A new business partner agreement was signed with HOPI. Within the scope of our cooperation, Hopi users earn 10% cash in our Personal Accident Insurance, DASK, Housing Insurance, Telemedicine, Natural Disaster and Covid Support Plan and Travel Insurance products.

Heavy Transportation Insurance Solutions Agreement



Al Fateh Group and GIG-Bahrain Takaful signed a strategic agreement in the logistics field.

A signing of a joint cooperation agreement ceremony was held at the headquarters of GIG-Bahrain Takaful in Manama with Al Fateh Group W.L.L. The leading company in the field of transportation and logistics has entered into a strategic agreement that aims to provide advanced insurance solutions to Al Fateh Group, which specializes in heavy transportation of goods and customs clearance. The agreement provides comprehensive insurance coverage that comply with the provisions of Islamic Sharia in order to insure all goods during transportation and storage through various logistical transportation that the group performs from various ports of the Kingdom and in accordance with the insurance regulations under the agreement

The signing ceremony of the agreement was attended by the CEO of GIG-Bahrain Takaful, Mr. Essam Al-Ansari, and by Al-Fateh Group W.L.L. Chief Executive Officer Mr. Jasim Mohamed Al-Mosawi, and AGM of Al-Fateh Group W.L.L Company, Mr. Ahmed Rabie, and also attended by officials of both institutions.

The CEO of Al-Fateh Group expressed his happiness with this new strategic partnership, saying that "We are confident that the practical partnership with Takaful International Company is an important and exciting addition in the field of heavy transportation in the logistics sector for imported and exported goods, and from this standpoint we will be able to achieve our vision in providing our clients with a variety of insurance products compatible with the provisions of Islamic Sharia provided by the GIG-Bahrain Takaful, which is one of the largest and most reputable Takaful providers in the region.

In line with our new strategy to develop and keep

pace with the highest levels of quality services in the transportation sector, heavy transport and customs clearance of goods, we are working to secure and provide the best appropriate products and services to ensure we meet and exceed the expectations of our customers. Under one roof since 1946 AD, making Al-Fateh Group the best choice for our customers in Bahrain and providing A wide range of products that meet the needs of customers in addition to strengthening our network towards future growth."

For his part, the CEO of GIG-Bahrain Takaful stated, "This agreement comes within the framework of joint cooperation to provide the best insurance services in the Kingdom, and through it, it will open new horizons for the customers of the logistics sector, especially heavy goods transport companies, to meet all their insurance needs that are compatible with the provisions of the provisions of the law Islamic law.



GIG launches (Afiya 3)



the GIG Health mobile application. The GIG Health application provides several services for insured clients, such as viewing claims history and obtaining a list of the medical service provider's network list and their locations. The network consists of more than 400 service providers and more than 2,000 doctors serving retirees holding Afya cards.

Al-Hendal announced that the current Afya card will expire on September 16th, therefore insured retirees must acquire the new Afya card to ensure the continuity of their insurance coverage and the service of dispensing medicines for chronic diseases. He stated that in accordance with contract terms with the Ministry of Health, an original civil ID must be presented, and the retiree must be present in person in order to receive the new Afya Card. Alternatively, an authorized person with a valid power of attorney can receive the card on behalf of the retiree.

Al-Hendal expressed how proud the Group was in serving retired citizens over the past years. Since the launch of Afya Program in 2016, the Group has implemented more than 13 million health claims, over 60,000 hospitalizations cases, which have been treated for those included in the program, in addition to performing nearly 30,000 surgeries and 70,000 laparoscopies. With regards to the management of the program, since its inception, the Group assigned a full specialized team to manage the program in addition to a customer service center working around the clock to answer the inquiries of retirees. Another specialized team for medical approvals consisting of over 30 doctors supported by the latest systems was set up to facilitate approval procedures around the clock. This comes in line with the Group's values which always aim to meet all client needs, while building long term relationships by investing in technological and digital services, which will enhance customer loyalty and increase the Group's share in the local and regional markets.

GIG has announced starting the distribution of health insurance cards in relation to the Afya program for retired Kuwaitis in cooperation with the Ministry of Health. Afya insurance cards can be collected through 44 health clinics affiliated with the Ministry distributed throughout all governorates of the State of Kuwait.



Mr. Ali Al-Hendal
Deputy Chief Executive Officer
GIG-Kuwait

Deputy Chief Executive Officer at GIG-Kuwait, Mr. Ali Al-Hendal, stated that as of July 24th, which is the official launch date for the distribution of new Afya cards, retirees registered with The Public Institution for Social Security and covered by the

Health Insurance Law can go to the nearest designated distribution point to acquire the new Afya cards. He pointed out that it is possible to locate distribution points through

Personal Line services and for Unions' Workers



GIG- Bahrain Takaful and the General Federation of Bahrain Trade Unions signed at the headquarters of the Federation on Thursday, June 23, 2022, a Memorandum of Understanding to provide members of unions affiliated with the General Federation and members of the National Committee for Retirees with a customized range of personal line insurance covers at special prices. The agreement was signed by the Chief Executive Officer of the company, Mr. Essam Mohammed Al-Ansari, and the Secretary-General of the Federation, Mr. Abdulqader Al-Shahabi.

In his speech during the signing, Mr. Essam Al-Ansari stressed the company strives to develop its products and services, as the continue to enhance the channels to reach its customers, especially through digital means, expanding on the range of services provided electronically through its recently updated mobile application. He also indicated the company's goals towards contributing to alleviating the financial burden of workers, members of unions affiliated with the General Union and members of the National Committee for Retirees. Al-Ansari emphasized that this move emanates from the sense of social responsibility that considers all classes of society and tries to reduce the burden on workers, stressing that the agreement offers workers in the General Union special prices.

From his side, the Secretary-General of the General Union,

Mr. Abdulqader Al-Shahabi, affirmed his wishes that the agreement would include a health insurance agreement, especially with the work progress to improve the health sector. And provide various services that contribute to raising the standard of living for workers who are members of the General Federation of Bahrain Trade Unions.





Get to Know

Subha Iyer
Senior Auditor, Data Analytics
Internal Audit & Compliance
GIG-Kuwait

How did you become a Data Scientist?

Similar to Arabic and English languages, I believe also that Data has a language, and a Data Scientist is someone who can speak this language, he would be able to utilize the data in order to know what the data wants to say.

I've been enthusiastic about Data since my college times, this was the motive behind dedicating my academic life towards data science. I'm currently holding a Master's degree in Statistics. I have also taken several data analytics trainings and certifications; I am currently Certified Data Analyst from Diligent Academy, Canada, and I am in the final stages of getting my certification in 'Data Science and Artificial Intelligence in Insurance' from CII and Southampton Data Science Academy, which is considered a unique certification for Data Analysis specific to Insurance Industry. Now after more than 8 years of experience in building data-intensive solutions for the company's business problems, I became proficient in predictive data modelling, data mining methods as well as scripting languages including R, Python and SQL. All the above aspects helped me speak the data language and eventually become a data scientist.

How can Data Analytics help the company?

We live now in the time of big data, robotics, and machine learning, and since we capture a lot of data out of our daily operations and transactions. The enhanced collection and analysis of these data can help solving many problems and guide the decision-making process, by providing the decision makers with solid references and valuable insights that they can follow in order to make the right decisions in timely manner.

How do you find working in the Group Internal Audit department?

I believe I've been lucky to be part of the Group Internal Audit team. Away from the healthy environment I've been part of, supportive nature of all my colleagues, as well as the extreme support and motivation I have received from the Internal Audit team management that helped me transform my initiatives into achievements, The Group

Internal Audit team has a solid strategy to implement digitalization and adopt data analytics in assurance operations, and the establishment of the Digital Assurance unit has further enhanced this strategy and strengthened the role Data Analytics plays in the digital transformation journey of the department.

Out of their belief of Data Analytics significance, The Group Internal Audit team has established a dedicated function for Data Analytics and Fraud Detection under the Group Digital Assurance Unit that I am currently leading. My primary role is to help implement Data Analytics in all relevant assurance operations including Fraud Detection, Continuous Auditing, Continuous Risk Assessment and Continuous Compliance Monitoring and Continuous ESG monitoring as well.

Can you tell us more information about Diligent?

It's one of the top notch GRC tools in the market that help achieving full and integrated assurance by linking Internal Audit, Risk Management, Regulatory Compliance and ESG under one cohesive umbrella and get the best out of all of them through using Diligent Robotics, which is a dedicated Data Analytics engine that allows connecting to all the needed data sources, collecting and analyzing data in order to enable automating the relevant assurance functions.

Any achievements or success stories you would like to share with us?

Regarding our digitalization journey with Diligent, Diligent has recently made a case study commending GIG Internal Audit digitalization experience, and one of the success factors mentioned in this case study was the use of Data Analytics to enable successful Continuous Auditing.

One of the stories that I am really proud of is the successful implementation of Data Analytics in monitoring suspicious AML transactions. This project was full of challenges and lessons learned where we needed to analyze Kuwait Financial Investigation Unit suspicious transactions indicators as well as the applicable AML regulations to reach out to a set of scenarios for suspicious AML transactions. This was helpful to our colleagues in the Anti Financial Crime unit to perform their due diligence activities on a data driven approach.

As a result of this success story, I've proudly received the 'Outstanding Achievement Award', A recognition that I was honored which keeps reminding me of this success story, and motivating me to keep that up and achieve more success stories in Data Analytics.

Any Final words you want to share ?

I've always believed that success is a result of teamwork, I'd like to thank our management for their due support the motivation. I'd like also to thank Mr. Mohamed Ibrahim for his trust and extreme support and Mr. Abdelrahman Sobhi for his endless support and continuous motivation, without that, we wouldn't have been able to achieve these successes in such short period, and I hope I'm always up to their expectations.

On Gulf Sigorta Your Travels Are Secured!

Via Travel Insurance, we secure your business and leisure travels with years of insurance expertise.



#GulfSigortaylaGüvendeyim

GIG-Gulf Vitalizes New Brand Internally



As we have completed the “Launch” process of converting the brand from AXA Gulf to GIG-Gulf across all external customer-oriented contact points, it is time to start renaming the internal brand and reviving the identity of the new Gulf Visual Insurance Group.

While our customers are witnessing the revival of our new brand through our websites, marketing guarantees and all documents generated by the system, we have begun to install internal GIG brand signs and brand assets throughout our offices.

Connecting all of our colleagues to the GIG brand of GIG and familiarizing them with its purpose and the values on which it is based is one of the most important ingredients of this change. So, we started a new page with our teams by offering a welcome gift from GIG-Gulf that includes

all the branded items they can use daily. The collection included a colorful canvas bag with a blue metal pin bearing the GIG label, a gel mouse board, a trademark pen, a notebook with our collection logo, and a glass with phrases representing our values, all displaying our new logo and pattern.

This initiative has been very well received by all task forces and the feedback has been very positive. Hence, our employees felt valued and shared many images internally and via social media, enhancing our visibility and sense of belonging to the GIG. It is very rewarding to feel the engagement and enthusiasm of our teams and look forward to continuing our journey together as we embrace our new brand, its goals and the values it represents.

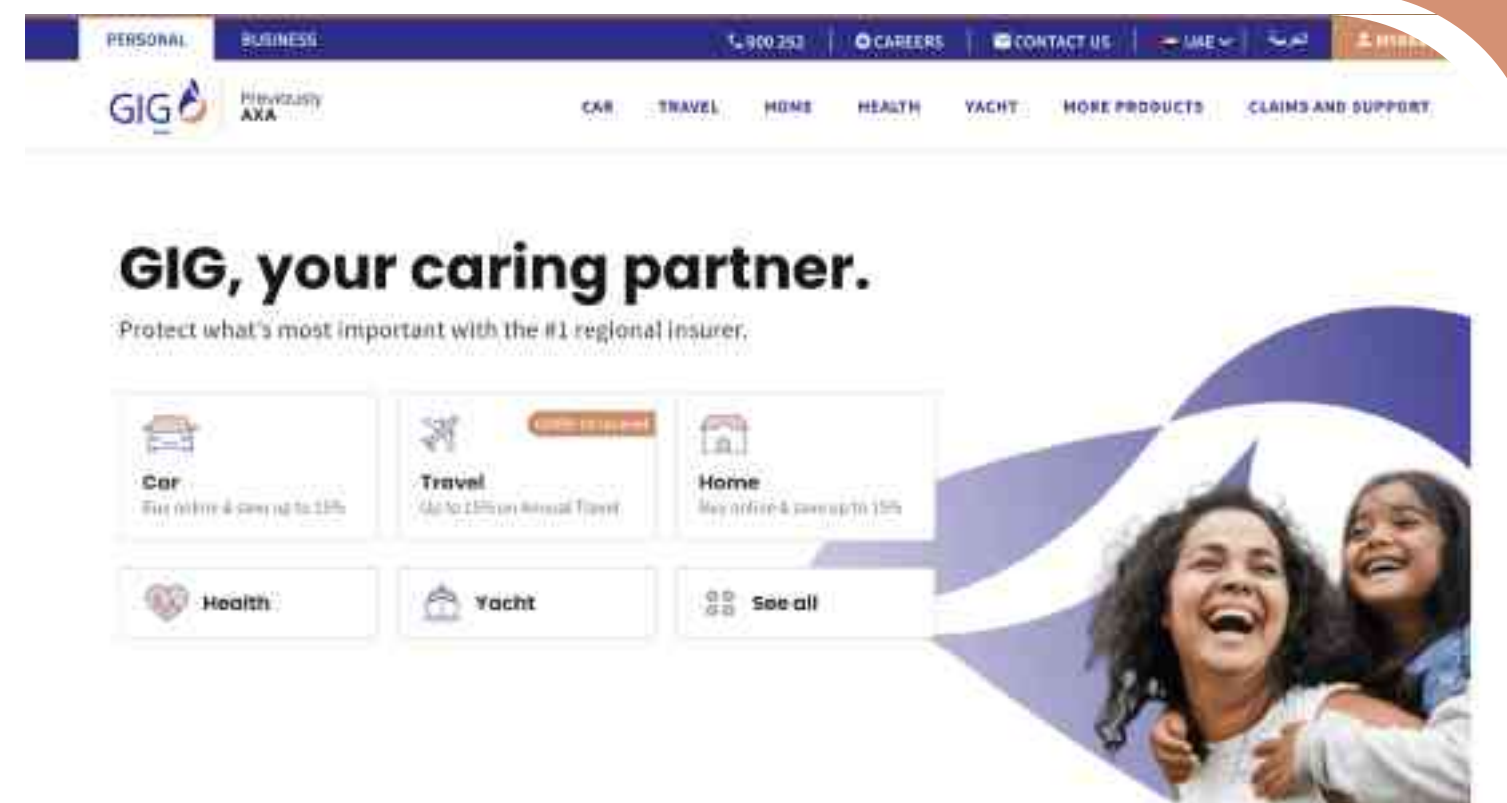
New Brand Identity of GIG

The GIG unveiled a new campaign to launch its brand, which included strengthening the company's brand identity, improving the logo, and website, reflecting the company's shift in culture and redefining a strategy that focuses exclusively on the global future and current customers. The new look and impression of the GIG represents a commitment to innovation and the company's

role and purpose in promoting a better insurance future for all people. The company's business has grown exponentially over the past 60 years and the re-launch of the brand is a natural development of this growth.



GIG-Gulf Redesign Online Customer Experience



June and July were some of the most eventful and stressful times for the GIG's digital team. It was full of deliveries related to the transformation of the large brand from Exa Gulf to GIG, via multiple digital applications used by customers.

When we started the brand launch conversation in December 2021, we really wanted to distinguish ourselves from competitors and build an e-commerce-like experience on our website. Therefore, the digital team, together with the marketing team and the customer experience team, thought about designing the landing page that will become the new face of the GIG site GIG-Gulf. A number of successful deliveries have been published:

The audience response showed that the new website, which benefits from the new brand guidance, looks young, modern and vibrant with a focus on simplicity and «digital first» for the customer. We succeeded in achieving our goal beautifully with a low exit rate (compared to our page with EXA) and high clicking rates on product page links and online conversion tracks. People seeking insurance will start their journey online, so the website is the first thing customers interact with and the experience you offer online should be convenient.

That's why we also took the opportunity to renew the online car insurance process in Oman and Bahrain. In Oman, the process aims to be smooth and easy and integrate with government services and enables customers to get a quote in less than 30 seconds, using only their civil ID card and car plate number. Our online experience in motor insurance in UAE Motor UAE has won awards and is the best on the market and now we can say the same about

motor insurance in Oman Motor Oman. The combination of «Welcome to Gulf Group Insurance Offers» and improved marketing suppression has led to a 320% increase in the number of quotations since its launch.

Finally, we provided our first online property and loss claims experience. Working closely with property and loss claims teams, IT transfer teams, credit losses and general losses, we have built a process to notify and track claims. This process is really the first of its kind, in four markets, where it integrates with the updated claims platform. A few weeks after the launch, more than 17% of our claims have been registered through this portal. We are promoting other retail lines and will gradually evolve towards the concept of reward and retention.

Generally speaking, the past two months have been enthusiastic and satisfying for the GIG's digital team, allowing our newly launched brand in the Gulf to stand out thanks to its innovation and simplicity.



GIG Sponsored Firefighter Protection System



GIG annually sponsors graduating student's projects at the College of Engineering & Petroleum at Kuwait University. The future engineers designed a system that helps firefighters to protect their lives and reduce injuries, by designing a device consisting of a helmet, safety shoes, a bracelet and an oxygen cylinder.

The system helps to provide a method in communication between the firefighter and their supervisor. It also gives general health indicators of the firefighter and their current situation, such as: measuring the heart rate and the percentage of oxygen in the blood of the firefighter, also if he was seriously injured or has lost consciousness, he will be rescued or replaced by another firefighter. GIG seeks as many opportunities to support the youth of Kuwait.

GIG-Türkiye Complaint and Call Center Quality Management Specialist

In June 2022, our customer requested repair support within the scope of Extended warranty services for his broken laptop. The device was inspected by the technical service and repair support could not be given because the repair cost exceeded the invoice price. For this reason, a gift voucher has been defined to our customer.

However, our customer stated that the gift voucher described would not be enough to buy a new laptop that would meet his needs.

Since the part of the repair cost exceeding the invoice amount is low, the service where the device will be repaired was contacted and the repair service was provided with a discount. Our customer thanked to our company for our solution-oriented approach and stated that he would recommend our extended warranty product to everyone.

GIG-Kuwait Graduation Exhibition at Kuwait University



GIG-Kuwait the leading insurance service provider in Kuwait, announced its sponsorship of the Graduation Projects Exhibition for Studio 4's Visible and Interior Design Course organized by Kuwait University's Faculty of Architecture. The Exhibition took place on June 19th, at the Promenade Hawalli complex with the participation of 12 students who presented several outstanding projects in the fields of visual design, visual identity, production design and application design for smartphones and smart devices.

GIG-Kuwait touched upon its support for the Graduation Projects Exhibition as part of its corporate social responsibility commitment towards sustainable development, which encourages younger generations to innovate, work hard and be responsible. GIG-Kuwait is keen to support educational efforts in Kuwait by backing exceptional youth and establishments.

GIG-Kuwait said it is dedicated to further efforts and initiatives that promote the development of the educational process in the country and in all fields. Adding that, it will spare no effort to harness its material and human potential to strengthen ties with educational entities and institutions, including clubs and student unions, as well as support projects and initiatives that contribute effectively in the areas of human development in general.

Dr. Amar Behbehani, faculty member at the Faculty of Architecture, stressed that graduation projects are a translation of the college's mission, which believes in the importance of continuity of the academic process and the development of the work of graduation students and their support in order to continue to develop their projects.

Dr. Behbehani thanked the sponsors of the exhibition, Mabara Al Othman, represented by The Promenade Complex, Mabara Al Yousfi and GIG-Kuwait, for their endless support during and after graduation projects, and for their contribution to presenting the students' work to share with the public and gain experimental confidence as young creators.

Issue 8 Winner



Mr. Sundaresan Sridharan, Group Head - Technical & Reinsurance at GIG, picking out issue 8 winner from the raffle bowl



Mr. Abdullah Balbahaith from GIG wins an Iphone13 PRO mobile

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 pr@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: November 30, 2022

1 What is the new slogan of Gulf Insurance Group?

2 Find the 5 Differences Between the Two Images.



GIG Life

GIG حياة



GIG - Türkiye



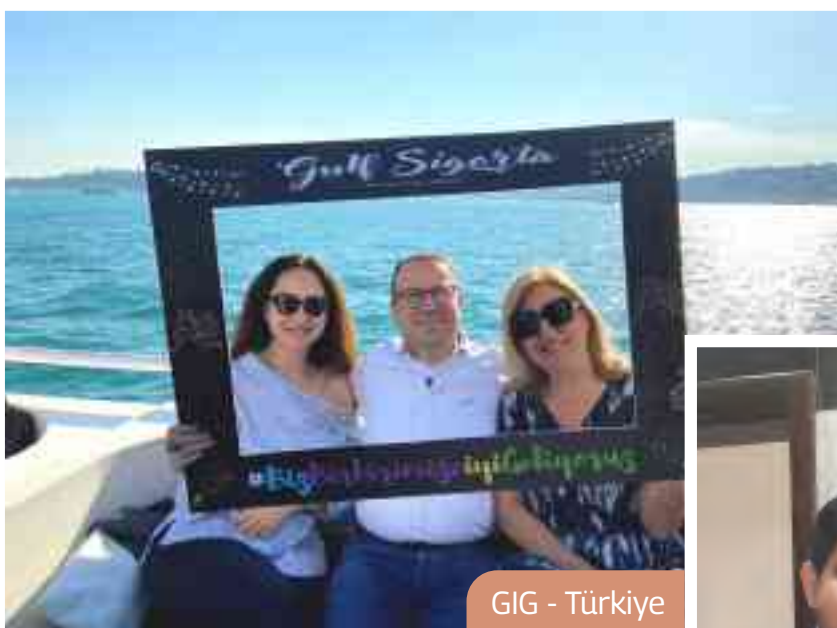
GIG - Bahrain



GIG - Türkiye



GIG - Bahrain



GIG - Türkiye



GIG - Bahrain



GIG - Bahrain



GIG - Türkiye



GIG



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