

# GIG

## CONNECT

ISSUE14 | INTERNAL PUBLICATION | MAY 2025



## Gulf Insurance Group

### Partners with DHL for GoGreen Plus

Page 26



#### GIG - Gulf

I LOVE GIG Campaign Launch

Page 25



#### GIG - Kuwait

Partners with Abyat

Page 7



#### GIG - Egypt

Receives Multiple Awards

Page 3

## Table of Content

**01** Message from a Leader

**02** News & Events

**15** Sustainability & Impact

**28** Products, Services & Offers

**30** Get to Know

**31** GIG Talents

**32** Achievements & Certificates

**34** Success Stories

**35** Let's Interact

**36** GIG Living

### Feedback and Submissions

For more information, feedback or submissions, please contact us @

PR@GIG.COM.KW  
+965 2296 1828



# MESSAGE FROM

## Group COO



**Farid Saber**  
Gulf Insurance Group

I am honored to address you at the first edition of GIG Connect for 2025.

As we turn the page on an eventful and challenging 2024, I extend my heartfelt wishes for a peaceful year ahead for you and your families. The past year brought significant political, social, and economic upheaval to many of the countries in which we operate. We witnessed war activities, a refugee crisis in Palestine and Lebanon, unrest and regime change in Syria, and high inflation and currency devaluation in Egypt and Turkey. Additionally, the devastating effects of climate change were evident, with 1-in-100-year flood events causing severe damage to our clients' assets and disrupting businesses. Despite these challenges, we remain committed to creating lasting value in the communities we serve.

### **Resilience Through Adversity**

Through these turbulent times, GIG has remained resilient, supported by a strong balance sheet, dedicated shareholders, and a cohesive corporate culture built on mutual respect and integrity. Our core belief—treating others as we wish to be treated—guides us in every interaction, whether serving a client, processing claims, or furthering our sustainability initiatives.

### **A Strong Regional Presence with Global Reach**

GIG has evolved from a local player in Kuwait to one of the largest regional insurers in MENA. Today, we are the leading multi-country, multi-line insurer across 12 markets. With deep local roots in each country and a global reach through the Fairfax network, we are proud to hold an 'A' rating from all three major rating agencies, each with a stable to positive outlook. Our success is driven by an en-

trepreneurial spirit and a decentralized operating model, empowering those closest to our customers to make impactful decisions.

### **Strategic Growth in 2025**

Looking ahead, we are committed to sustaining our growth momentum. Our key priorities for 2025 include:

- Accelerating growth in Property & Casualty (P&C) by leveraging our high treaty capacities and industry expertise.
- Enhancing Motor and Health performance in an increasingly competitive market.
- Utilizing our regional presence to provide unique value propositions for our clients.

The MENA region continues to present acquisition opportunities, and we remain opportunistic in expanding through strategic acquisitions. Our track record speaks for itself, with successful integrations of multinational operations such as AXA and AIG into our regional portfolio.

### **Investing in Technology, People, and Culture**

Our continued investment in technology, cybersecurity, and digital transformation will drive greater efficiencies and enhance customer experience. However, at the core of our success are our people. We believe in fostering a family-oriented work environment, where we treat colleagues as we treat family, with loyalty, respect, and commitment. This culture of trust and collaboration remains a key pillar of our success, and we will continue to invest in creating rewarding professional experiences for our employees.

### **Leadership, Collaboration, and Innovation**

As Group COO, I work closely with all GIG Group companies to align our regional strategy under one unified brand, while preserving the local expertise and market knowledge that define our strength. Our leaders across markets are not only serving our customers but also shaping the regulatory landscape by actively engaging with regulators, industry associations, and policymakers.

I encourage a culture of open dialogue and innovation. My door and mind remain open to fresh ideas, and our cross-company workgroups continue to drive innovation in a collaborative manner. Above all, my heart remains open to embracing and strengthening our shared culture of support and excellence. Together, we will build on our successes and shape the future of the insurance industry in MENA.

Let's make 2025 a year of growth, resilience, and progress.

## Welcoming Dr. Yousef Hamad Al-Ebraheem to the GIG Board of Directors



Gulf Insurance Group is pleased to welcome Dr. Yousef Hamad Al-Ebraheem as a new member of our Board of Directors. Dr. Al-Ebraheem brings with him a distinguished career in academia, business, and public service, with a strong record of leadership across various sectors.

A highly respected figure in Kuwait, Dr. Al-Ebraheem has held several ministerial positions, including Minister of Finance, Minister of Planning, and Minister of State for Administrative Development Affairs. He also previously served as Minister of Education and Higher Education.

Until February 2021, he served as Economic Advisor at the Amiri Diwan in the capacity of a Minister. His academic leadership includes serving as Dean of the School of Business at Kuwait University, and earlier, as Cultural Counselor and Director of the Cultural Division at the Embassy of the State of Kuwait in Washington, DC.

Dr. Al-Ebraheem holds a bachelor's degree in economics from Kuwait University (1975), a master's degree in economics (1982), and a PhD in Economics

from Claremont Graduate University (1984). He has authored numerous publications, reports, research papers, and books in the field of economics.

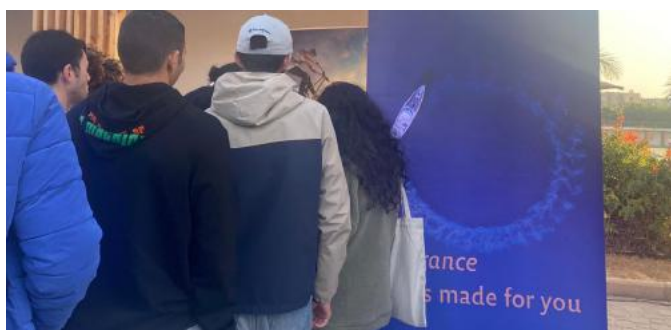
Currently, Dr. Al-Ebraheem serves as Chairman of the Board of Directors of Investcorp, and is a member of the Board of Trustees, the Executive Committee, and Chairman of the Audit Committee at the Arab Open University. He is also a member of the Board of Trustees at Hamad Bin Khalifa University in Qatar and the Economic Research Forum (ERF).

He is a former Board Member of the Supreme Council for Planning and Development, chaired by the Prime Minister of Kuwait, and served on the Board of Directors of Kuwait Foundation for the Advancement of Sciences (KFAS), chaired by H.H. the Amir of Kuwait. His previous affiliations include roles with the Kuwait Institute for Medical Specializations (KIMS), the Arab Gulf States Institute in Washington (AGSIW), and the Board of Advisors for the Center for Contemporary Arab Studies at Georgetown University.

In addition, Dr. Al-Ebraheem was Chairman and Board Member of the Gulf Investment Corporation, and Vice Chairman of Al-Mal Investment Company. He has also served on the boards of several prominent NGOs, including the American Kuwaiti Alliance and INJAZ-Kuwait, in collaboration with Junior Achievement Worldwide.

We are honored to have Mr. Al-Ebraheem join our Board and look forward to the wealth of experience and strategic insight he will bring to Gulf Insurance Group's continued growth and success.

## GIG - Egypt participated in GUC job fair



GIG - Egypt participated in the job fair organized by the German University in Cairo (GUC), offering students and graduates the opportunity to explore promising career paths in the insurance sector.

## GIG - Jordan Launches Car Insurance Services



GIG - Jordan has launched a new promotional campaign highlighting its premium car insurance services, under the slogan "Your car is precious... and deserves special care".

The campaign reinforces the company's commitment to providing an exceptional insurance experience, offering comprehensive coverage and tailored solutions that ensure both protection and peace of mind for its customers.

## A New Chapter for GIG - Gulf in Oman



February 3rd, 2025 marked a major milestone for GIG - Gulf in Oman with the grand opening of a new office and retail shop in Muscat's Ghala Heights. The event, attended by Ahmed Al Harrasi from the Financial Services Authority, was a testament to the company's long-standing commitment to the Sultanate. It was followed by the final session of GIG's Broker Roadshow, strengthening its connection with local partners.

This expansion reflects GIG - Gulf's deep roots in Oman, dating back to 1980, and aligns with Oman Vision 2040 by investing in infrastructure, technology, and talent. The new retail shop is designed to offer outstanding customer experience, blending face-to-face service with modern insurance solutions.

The celebration emphasized the company's local presence and personal approach while also showcasing its regional strength and global expertise. The team's excitement about the new office demonstrated GIG - Gulf's strong culture and future-focused mindset. The company reaffirmed its long-term investment in Oman and its people, aiming to deliver excellence in every interaction.



## GIG - Egypt Receives Multiple Awards



GIG - Egypt proudly received three prestigious awards, recognizing its excellence in the insurance industry.

GIG Egypt has been recognized at the MENA II Awards 2025 with the prestigious "Personal Lines Insurer of the Year" and "Commercial Lines Insurer of the Year" awards.

Mr. Alaa El-Zoheiry, GIG Egypt Managing Director, was honored with MENA II Awards the "Insurance Professional of the Year" award 2025.

AM Best has upgraded the Financial Strength Rating to A (Excellent) from B++ (Good) and the Long-Term Issuer Credit Rating to "a" (Excellent) from "bbb+" (Good) of GIG - Egypt. The outlook of these Credit Ratings (ratings) is stable.

These awards highlight the company's commitment to innovation, customer satisfaction, and market leadership. With a strong dedication to providing top-tier services, GIG - Egypt continues to set benchmarks in the sector, reinforcing its position as a trusted and reliable insurer.





## GIG - Egypt

### Participates in Cairo ICT 2024



GIG - Egypt participated in Cairo International Technology Exhibition 2024 over 4 days emphasizing the role of GIG - Egypt in digital transformation and insurance innovation. GIG - Egypt launched a trial of its self-service machine (Digital Branch), developed in collaboration with TBE Egypt for Electronic Payment Solutions. The Marketing & Technical teams collaborated to present GIG's diverse services and products to a variety of customer segments and corporate clients.

## GIG - Turkey

### Improves Automation

As the insurance sector moves away from traditional methods and embraces innovation, GIG - Turkey is reviewing the processes and improving operational efficiency through robotic applications in digitalization.

With our robotic application project, we aim to enhance customer satisfaction, increase efficiency, reduce errors in manual processes, free from employees' repetitive tasks, and lower operational costs in the long run.

In Transportation and Travel Insurance, automation has streamlined key processes, such as automatically generating policies for agency offers and sending them via email, distributing invoices received by the Accounting Department, monitoring recourse processes in the system, and controlling daily payments. These improvements allow employees to focus on more strategic tasks instead of routine work, increasing both satisfaction and loyalty.

## A.M. Best affirms

### GIG Bahrain - Takaful's rating



Following its annual review, A.M. Best International has affirmed its A- (excellent) rating and the long-term issuer credit rating of "a-" for GIG Bahrain - Takaful with a stable outlook for both ratings. GIG Bahrain Takaful is proud to be the first and only Takaful company in Bahrain to be classified within the A- financial and credit rating category. On this occasion, Mr. Essam Al Ansari, the CEO of GIG Bahrain - Takaful, expressed his pride in this achievement, emphasizing that the credit rating validates the company's strong operating profits. He noted that this affirmation has enhanced the confidence of the company's clients and strengthened Takaful International's position as a market leader.

## GIG - Gulf Participates

### in Cyber Insurance Workshop



On June 30th, GIG - Gulf participated in a cyber insurance workshop in Oman, alongside regulators, reinsurers, clients, and cyber defense experts. The event addressed the latest cyber risk challenges and insurance strategies.

Liji Philip, Regional Casualty Underwriting Manager, delivered a session on market opportunities and challenges. Her insights contributed to a deeper understanding of cyber exposure and insurance innovation in the region.

This participation reinforces GIG - Gulf's role as a forward-thinking insurer. With rising demand for cyber protection, the company remains dedicated to leading digital risk solutions and promoting awareness across the MENA region.

## GIG - Gulf Wins MENA II Health Insurer of the Year!



GIG - Gulf has been awarded "Health Insurer of the Year" at the 2025 MENA Intelligent Insurer Awards, marking its third win in this category. This recognition reflects GIG - Gulf's leadership in healthcare solutions and its ability to meet the evolving needs of the market through innovation and dedication.

The award followed the company's appointment as a Preferred Insurance provider by the Dubai Health Insurance Corporation, specifically serving the Lower Salary Band (LSB) population. The company's focus on underserved segments like SMEs and LSB clients positioned it as a differentiator in the competitive landscape.

This milestone was supported by strong collaboration across departments including IT, Finance, and Digital teams. It demonstrated the company's unified approach to excellence and reaffirmed its commitment to improving access to quality healthcare across the region.



## Gulf Insurance Group Participated Fairfax International Audit Conference



GIG participated in the 3rd Annual Fairfax International Internal Audit Workgroup meeting, hosted in London by Brit Insurance. Over 30 global Fairfax participants engaged in discussions themed "Exploring Common Themes, Challenges, and Opportunities." The event featured invaluable contributions from Fairfax leaders, who shared their insights on the evolving landscape of internal audit and its growing strategic importance across the group.

From GIG, Mohamed Ibrahim, who currently chairs the Fairfax International Internal Audit Workgroup, shared his vision for elevating internal auditors as trusted advisors and business partners. Abdulrahman Sobhi, Head of Digital Assurance, showcased GIG's cutting-edge digital assurance capabilities, including cybersecurity assurance.

## GIG - Egypt Participated in AUC Job Fair



GIG - Egypt participated in the employment forum organized by the American University in Cairo at its headquarters in the Fifth Settlement, where the forum witnessed attendance and interaction from students. The company's human resources team explained the job opportunities and training programs available to students and learned about the insurance field.



## Gulf Insurance Group Earns Multiple Global Awards in 2024



Gulf Insurance Group concluded 2024 with a remarkable series of global recognitions across key areas such as sustainability, CSR, operational excellence, leadership, and branding. These awards reflect GIG's strategic focus on innovation, customer-centric services, and its ability to lead the insurance industry through evolving economic and environmental challenges.

"These recognitions are a testament to GIG's unwavering commitment to excellence and our focus on shaping the future of insurance," said Mr. Khaled Al Sanousi, Group Executive Manager - Corporate Communications & Investor Relations. "By investing in technology, developing local talent, and embracing sustainable practices, we are building long-term value for our customers and communities."



### Operational & Industry Leadership

GIG was named General Insurance Company of the Year MENA 2024 by several global platforms including Boston Brand Research & Media, Global Insurance Innovation, and International Investor Magazine. The Group was also honored for Best Insurance Group Leadership MENA 2024 by The European Spring. Additionally, Group CEO Mr. Khaled Saoud Al Hasan received the prestigious Lifetime Achievement in Insurance Award 2024.



### Global Presence & Credit Ratings

The Group secured its position among the Next 100 Global Insurance Brands 2024 and was named the Most Diversified Insurance Group MENA 2024. GIG also maintained strong credit ratings across all three major agencies, including A with Positive Outlook from S&P, A (Excellent) from A.M. Best, and A2 with Stable Outlook from Moody's—marking GIG as Kuwait's first triple-rated insurer.

### ESG & Sustainability Excellence

GIG earned high recognition in ESG and CSR with awards such as Most Sustainable Insurance Company MENA 2024, Best CSR Pioneer MENA 2024, and Best Insurance Company for Corporate Responsibility in GCC. Its annual financial report was also recognized with the Silver ARC Award for reporting excellence.

### Brand Leadership

Branding accolades included Best Insurance Brand MENA 2024, Brand of the Year - Insurance, and Most Admired Insurance Brand in GCC, reflecting GIG's growing regional influence and trusted market identity.

As GIG looks ahead, it remains focused on sustainable growth, digital transformation, and delivering long-term impact through strategic innovation and operational strength.





## GIG - Kuwait

### Partners with Abyat



Gulf Insurance Group-Kuwait launched a booth in Abyat Kuwait dedicated to home insurance solutions, as part of their strategic partnership, aiming to offer innovative insurance solutions to its clients. This collaboration enhances awareness about the importance of insurance, especially home insurance, and provides comprehensive coverage options to protect properties from various risks, such as fire, theft, and natural disasters, at competitive prices with exclusive benefits.

## Gulf Insurance Group

### leads the Marine Workshop



The Gulf Insurance Group Marine Workshop brought together GIG subsidiaries for a deep dive into the world of marine insurance in Bahrain from 6-7 November 2024. From insightful sessions on marine cargo, yacht insurance, hull insurance and reinsurance, to hands-on experiences, the attendees gained valuable knowledge to better serve clients. A highlight of the workshop was the port visit, where attendees observed operations first-hand, reinforcing their commitment to providing expert, innovative solutions in marine insurance.

## GIG - Jordan

### Participates in the Universal Health Coverage Conference



GIG - Jordan took part in the "Universal Health Coverage: Strategies and Implementation" conference, held under the patronage of H.E. Faisal Al-Fayez at the Mövenpick Hotel - Dead Sea. Organized by the Jordanian Health Insurance Association, the event brought together experts and professionals from the public and private sectors to discuss key issues in health coverage and insurance.

The conference focused on exploring pathways to achieving universal health coverage in Jordan, revisiting regulatory frameworks, and advancing a sustainable health insurance system to ensure accessible healthcare for all.

Dr. Ali Al-Wazani, CEO of GIG - Jordan, participated as a speaker in a panel discussion titled "The Role of the Health Sector in Achieving Universal Health Coverage," moderated by Ms. Nisreen Qatamish, Director General of the King Hussein Cancer Foundation. During the session, Dr. Al-Wazani emphasized the critical role of the insurance sector in supporting universal health coverage initiatives and highlighted the need for cross-sector collaboration to achieve sustainable and effective healthcare solutions.



I regularly volunteer, doing good deeds like visiting the elderly or other charitable activities. These contributions help create a stronger, more compassionate community and bring joy to those in need.

**Mariana Abudayah,**  
Team Leader  
- Legal Advisor  
GIG - Jordan

## Gulf Insurance Group Attends International Actuarial Conference



**4<sup>e</sup> COLLOQUE INTERNATIONAL  
DE L'ACTUARIAT FRANCOPHONE**



On September 11, 2024, Michel Chammas, Group Technology & Digital Transformation Advisor at Gulf Insurance Group, participated in a round table discussion at the "4<sup>e</sup> colloque international de l'actuariat Francophone" (4th International Conference of Francophone Actuaries). The event drew 270 attendees from French-speaking countries worldwide.

Chammas' presentation highlighted the transformative potential of Artificial Intelligence (AI) in the insurance sector. He emphasized three key areas of impact:

1. Enhanced customer engagement
2. Improved risk management
3. Streamlined operations

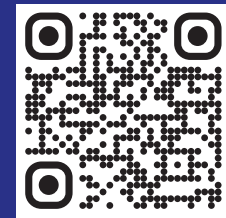
"AI is not just a technological advancement; it's a game-changer for the entire insurance industry," Chammas stated. "By leveraging AI, we can offer more personalized services, make more accurate risk assessments, and significantly improve our operational efficiency."

The discussion underscored the importance of embracing AI to maintain competitiveness in the rapidly evolving insurance landscape. The support from regulators and industry leaders, the AI adoption is set to drive growth and enhance customer satisfaction across the global insurance sector and particularly in the GCC.

## GIG Wins Silver at ARC International Awards for Excellence in Investor Transparency



**The Trusted  
Brand:  
Delivering  
Value**



**Annual Report  
2023**

Gulf Insurance Group has been awarded the Silver Award globally in the ARC International Awards under the insurance category, recognizing the Group's excellence in investor relations, governance, and transparent reporting. The award reflects GIG's high standards in its annual report structure, content clarity, and stakeholder engagement.

This global recognition reinforces the Group's governance framework, ongoing commitment to transparency, and leadership in aligning with international best practices. GIG's award-winning annual report is available both digitally and in print, showcasing performance, governance, and strategic progress, including Fairfax's growing role in the Group's development.

The ARC Awards are independently judged and regarded among the most prestigious global platforms for corporate reporting excellence. GIG was also shortlisted for Best Digital Annual Report - Mid Cap Category at the 2024 MEIRA Awards.



## GIG - Gulf 2025 UAE VIP Brokers Event

### Another Success!



Held on January 9th at the Four Seasons Jumeirah Beach, the UAE VIP Brokers Event brought together over 400 guests including brokers, leadership, and staff. The event began with a welcome from Sameh Hafez and continued with a milestone presentation highlighting key achievements from 2024. A high-level panel discussion on Risk Management featured voices from Fairfax International and GIG - Gulf, exploring future strategies and industry shifts.

The Q&A segment allowed brokers to

engage directly with the business line heads, encouraging dialogue on regulation, innovation, and customer-centricity. Guests then gathered in Al Dana Garden for a celebratory awards and raffle ceremony, recognizing 18 standout performers and 5 lucky winners. The evening wrapped up with a relaxed dinner, offering another opportunity to strengthen relationships and share ideas in an informal setting.

The event was hailed as GIG - Gulf's most successful VIP Brokers Event in the UAE to date. It reinforced the company's position as a regional leader and showcased

its commitment to brokers as vital strategic partners. The event also served as a springboard for the upcoming broker engagements in Bahrain, Qatar, and Oman.



## GIG Leads Workshop

### on Strengthening Governance Functions



Gulf Insurance Group led a one-day workshop hosted by the Kuwait Insurance Federation on October 30th, 2024. The workshop was conducted by GIG's esteemed colleague, Mohamed Ibrahim, Executive Manager of the Group Assurance and Advisory Sector.

As a key leader in the insurance sector, GIG reaffirmed its com-

mitment to professional development and elevating industry standards. The workshop brought together professionals in Governance, Risk Management, Compliance, Internal Audit, and ESG, creating a dynamic platform for networking, knowledge exchange, and collaboration on best practices.

Participants explored key themes including Strategy Alignment, Trusted Advisors and Business Partners, Talent Development and Team Empowerment, GRC Digital Transformation, RegTech Innovations, and ESG Integration. The session empowered attendees with tools and insights to tackle industry challenges and contribute to the advancement of their profession.



## GIG - Jordan

### Launches Awareness Campaign

مع GIG-Jordan، نوفر لك الحلول  
التأمينية المثالية لحماية حياتك  
ومستقبلك.

GIG - Jordan has launched an awareness campaign at the start of 2025, highlighting the importance of changing key financial and insurance habits to ensure better protection for individuals and their families.

The campaign emphasizes the need to allocate a budget for insurance as part of financial planning, choose the right coverage, renew policies on time, and carefully review insurance contracts.

This initiative aligns with GIG - Jordan's commitment to enhancing insurance awareness and empowering individuals to make informed financial decisions for a more secure future.

## GIG - Jordan

### Launches Awareness Campaign on Its Digital App for Seamless Insurance Management



GIG - Jordan has launched an awareness campaign highlighting the GIGJordan mobile app, which offers customers a simpler and more flexible way to manage all their insurance needs effortlessly.

This initiative is part of the company's digitalization strategy, aimed at delivering innovative solutions that enhance customer convenience and streamline access to insurance services in a modern and efficient manner.

## GIG - Gulf AM Best Rating

### Confirmed and Upgraded!



GIG - Gulf's long-term credit rating has been upgraded to "A+ (Excellent)" by AM

Best, with its financial strength rating confirmed at "A (Excellent)" for the fourth consecutive year. These ratings reflect the company's sound financial position, robust governance, and strong support from the Gulf Insurance Group and Fairfax.

The upgrade was driven by GIG - Gulf's performance, its diversified presence across key markets, and its strategic investments in technology and risk management. These strengths enable the company to deliver tailored insurance solutions while remaining agile and responsive to market changes.

This recognition is a testament to GIG - Gulf's consistent focus on sustainable growth and operational excellence. The company credited the Finance team and Strategy lead Kaveh Freestone for their role in securing this achievement, and reaffirmed its commitment to leading the region's insurance sector.

## GIG - Egypt

### Participated in IFE Job Fair



GIG - Egypt participated in the Job Fair organized by Insurance Federation of Egypt and Faculty of Commerce, Cairo University at Grand Nile Tower Hotel, where the human resources team provided information for the students and graduates to learn about career prospects in the insurance sector.



## GIG - Gulf VIP Broker Events

### Resonates Across Bahrain, Qatar, and Oman



GIG - Gulf hosted a remarkable series of VIP Broker Events across Bahrain, Qatar, and Oman, providing a valuable platform for brokers and internal teams to network, share insights, and celebrate partnerships. Each event was tailored to reflect the local flavor while maintaining the overarching message of unity and collaboration. In Bahrain, over 100 brokers attended a plenary session with senior leaders, followed by engaging discussions and a rooftop networking dinner with music and interac-

tive elements.

In Qatar, the event took place at the prestigious Mar-sa Malaz Kempinski Hotel, featuring key updates from leadership, an interactive panel discussion, and a recognition ceremony honoring top-performing brokers. The evening concluded with dinner in the lush Secret Garden, enhanced by classical performances and photo experiences. In Oman, the Mandarin Oriental Muscat set the stage for the tour's finale with over 130 brokers joining in a thoughtfully de-

signed program filled with business updates, entertainment, and networking.

These events not only elevated broker engagement but also reinforced GIG - Gulf's commitment to partnership excellence and market leadership. The high turnout, sophisticated ambiance, and meaningful conversations all reflected the company's dedication to cultivating strong, long-term relationships with its valued broker network across the region.

## GIG - Turkey

### Relaunch Event



GIG - Turkey had their Company Name Change Relaunch event which was held on December 12, 2024. It hosted representatives from esteemed institutions, including the Insurance Association of Turkey

(TSB), the Insurance Information Center (SBM), and Milli Reasürans, as well as members of the sectoral and national press. Senior executives from business partners and approximately 450 guests in total from distribution channels—comprising banks, brokers, and agencies—attended.



## GIG - Jordan

### Achieves Highest Credit Rating



AM Best, the global credit rating agency, has upgraded GIG - Jordan's Long-Term Issuer Credit Rating from BBB+ (Good) to A- (Excellent) and its Financial Strength Rating from B++ (Good) to A- (Excellent), both with a stable outlook.

With this achievement, GIG - Jordan becomes the first Jordanian insurance company to attain this level of rating, reinforcing its leading position in the local insurance market.

In its statement, AM Best highlighted the company's strong financial position, balanced operational performance, effective enterprise risk management, and solid capital adequacy ratios. The agency also praised GIG - Jordan's positive investment performance, portfolio diversification, and financial flexibility, as well as the support it receives from its parent company, Gulf Insurance Group, underlining its strategic importance within the group.

Commenting on this milestone, Nasser Al-Lozi, Chairman of GIG - Jordan, expressed his pride in this achievement, attributing it to the dedicated efforts of the company's team and the continuous support from Gulf Insurance Group and Fairfax Financial Holdings.

Dr. Ali Al-Wazani, CEO of GIG - Jordan, emphasized that attaining an A- rating enhances customer protection, strengthens the company's underwriting capabilities, and reinforces its competitive edge in the local market.

Founded in 1899, AM Best is one of the world's most reputable credit rating agencies specializing in insurance and reinsurance companies. GIG - Jordan received its first AM Best credit rating in 2006.

## Gulf Insurance Group

### attends Fairfax International Technology Working Group



Gulf Insurance Group, including its subsidiaries GIG - Kuwait and GIG - Gulf, participated in the Fairfax International Technology Working Group held in Warsaw, Poland, from October 9 to 12, 2024. This four-day event brought together over 20 technology leaders from various Fairfax affiliates to discuss strategic initiatives, share experiences, and collaborate on cutting-edge technology solutions.

The event featured a packed agenda with robust discussions on critical topics including:

Cybersecurity, implementation of No Code platforms for rapid application development, leveraging Generative AI in insurance operations and optimizing IT team structures for agility and efficiency.

Abdulrahman Sobhi, GIG Group Digital Assurance Manager, led a pivotal group discussion on Governance and IT resilience, highlighting the importance of robust systems in an increasingly digital landscape.

A highlight of the event was an innovative hackathon won by Euro Life Greece who offered a Gen AI chatbot called Sarah focusing on motor claims customer service.

The working group also engaged in team-building activities, strengthening relationships among participants and fostering a collaborative spirit across the Fairfax family of companies.

Key outcomes from the event included:

Plans to develop quarterly whitepapers on emerging technologies, to be shared with company presidents, organizing international online knowledge sharing events, fostering further collaboration, and knowledge sharing.



## GIG - Gulf

### Participated in Bahrain's First Insurance Awareness Forum



GIG - Gulf participated in Bahrain's inaugural Insurance Awareness Forum, held in collaboration with BIBF, CBB, and Solidarity Bahrain. The event brought together regulators, insurers, and customers to discuss ways to enhance public awareness and improve perceptions of insurance.

Ahmed Marhamat Jahromi, General Manager of Bahrain, joined a panel to address the unique needs of commercial clients, including claims handling and integrated risk management solutions. The discussions focused on customer education, trust-building, and creating value-driven services.

GIG - Gulf's participation demonstrated its regional leadership and commitment to industry collaboration. By contributing to this milestone event, the company continues to promote a more transparent and trusted insurance ecosystem in the Kingdom and beyond.

## GIG-Gulf

### Building Bridges and Breaking Barriers



On November 28-29, 2024, the EB Medical Board OP Team gathered in Bahrain for "Stronger Together," a powerful team-building workshop aimed at boosting collaboration and communication. The event included MBTI-based self-awareness sessions, creative activities, and trust-building exercises.

Participants engaged in a bridge-building challenge that encouraged teamwork and strategy, followed by a "feedback chain" exercise based on the Johari Window model. These activities helped team members better understand themselves and one another, fostering a strong sense of trust and unity.

This initiative reflected GIG-Gulf's investment in its people and belief in the power of teamwork. By empowering individuals and strengthening cross-functional relationships, the company continues to foster a culture of collaboration, accountability, and shared success.

## GIG- Egypt

### Attends the 15th Kuwait Week



Over the course of three days, GIG-Egypt took part in the events of the 15th Kuwait Week, which was attended by a number of dignitaries and investors from both sides. This shows how important cooperation is between the two nations and GIG Insurance, Egypt's unwavering interest in and dedication to leadership and development in the insurance industry.

## GIG Bahrain - Takaful

### Organized a Workshop on Takaful Foundations and Products



GIG Bahrain - Takaful held a workshop for its Tele-sales team, focusing on the key differences between Takaful and conventional insurance. Topics included the Shariah-compliant principles of Takaful, an in-depth overview of Takaful products, and the claims process.

## GIG - Algeria

## Participated in Azro N'thor Trail



GIG - Algeria employees participated in The Azro N'thor Trail, which is more than just a trail—it's a unique sporting and human adventure of nature organized by enthusiasts. Runners navigate rugged forest paths, steep inclines, all while soaking in breathtaking panoramic views. The course challenges athletes, pushing their limits with every stride. Cheering spectators line the trail, fueling competitors with motivation as they push toward the finish line. Whether racing for the podium or personal achievement, every participant leaves with a sense of accomplishment and an unforgettable adventure in the heart.

## GIG - Egypt

## Raises awareness for Eye Sight



The Mervat Sultan Charity Foundation and GIG - Egypt collaborated to address the causes of vision loss and poor vision in order to support the "To protect Egypt" project by paying for the waiting list expenses for patients in need of eye surgery.

**GIG - Bahrain and  
GIG - Bahrain Takaful**  
Donate Bags



As part of the ongoing commitment to community support, GIG - Bahrain and GIG - Bahrain Takaful collaborated by donating a generous collection of school supplies. This initiative aimed to assist the Royal Humanitarian Foundation in its mission to provide a suitable and conducive educational environment for orphaned children across Bahrain. The donation reflects GIG's continuous efforts to contribute to social causes and support the future of the Kingdom's youth.

## GIG - Gulf

## Heartwarming Act of Kindness



On November 27th, 2024, GIG - Gulf employees demonstrated the spirit of giving by organizing a toy donation event for Al Jalila Children's Hospital in Dubai. Volunteers gathered to sort and pack toys into gift bags, aiming to bring joy to the hospital's young patients and their families.

The team met with an Al Jalila ambassador who guided them on safety protocols before entering the pediatric wards. Toys were handpicked to bring comfort, ranging from dolls to musical instruments. The children's smiles and the emotional reactions from families left a lasting impression on the volunteers.

This act of kindness reflected GIG - Gulf's dedication to community engagement and its commitment to spreading hope. The experience deepened employees' sense of purpose, reminding them that meaningful contributions can bring happiness to others, especially those in need.



## GIG Attended

the AmCham Kuwait 39th Gala and Excellence Awards 2024



Gulf Insurance Group attended the American Business Council- Kuwait 39th Annual Gala and Excellence Awards 2024, celebrating the accomplishments throughout the year. During the event, Gulf Insurance Group was recognized with an award of appreciation for the "Most Supportive CSR Partner Award". Our dedicated collaborations have made a significant impact within the community.

## GIG - Jordan

Organizes a Breast Cancer Awareness Day



GIG - Jordan organized a special awareness day in collaboration with the King Hussein Cancer Center, aimed at supporting its female employees and raising awareness about the importance of early breast cancer detection.

The event featured educational lectures on early screening, specialized medical consultations, and inspiring stories from breast cancer survivors and fighters, fostering hope and encouraging proactive health care. This initiative reflects GIG - Jordan's commitment to supporting health awareness and promoting well-being in the workplace and community.

## GIG - Jordan

Jordan Joins Aqaba Beach Cleanup



Gulf Insurance Group - Jordan took part in the Aqaba Beach Cleanup Campaign, organized as part of the global "Clean Up the World 2024" initiative. The event was held in partnership with the Royal Marine Conservation Society of Jordan (JREDS) and saw broad participation from supporting organizations, official entities, and community members.

The campaign included cleaning both the shoreline and the seabed within the Aqaba Marine Reserve, with the participation of a team of company employees who hold international diving certifications and have undergone extensive training over the past months.

The event concluded with an appreciation ceremony, where campaign results were presented, and partners and supporters were recognized for their contributions.

This initiative aligns with the company's corporate social responsibility (CSR) efforts, reaffirming its commitment to environmental protection, preserving Jordan's ecological heritage, and ensuring sustainability for future generations.

## GIG - Algeria

Participated in Football Tournament



"Talent makes us win games, but teamwork makes us win trophies." - Michael Jordan

With these words, we share with you moments from the football tournament that took place in Médéa between colleagues from GIG - Algeria.

## GIG - Jordan

### Organizes Awareness Session on Prostate Cancer



GIG - Jordan organized an awareness session in collaboration with the King Hussein Cancer Center, focusing on the latest advancements in prostate cancer prevention, diagnosis, and treatment.

This initiative aligns with the company's commitment to promoting health awareness and encouraging early detection, reinforcing its role in supporting educational efforts that contribute to public health and disease prevention.

## GIG - Jordan

### Launches Environmental Awareness Campaign



As part of its commitment to sustainability, GIG - Jordan has launched an Environmental Awareness Campaign aimed at promoting eco-friendly practices and raising awareness about the importance of environmental conservation. Through various initiatives, the campaign encourages responsible resource consumption and sustainable business operations, reinforcing GIG - Jordan's dedication to corporate social responsibility and a greener future.

## GIG - Kuwait

### Hosts Training Program



Gulf Insurance Group - Kuwait participated in the training program organized by the Public Authority for Youth, which targeted recent graduates from Kuwait who are eager to work in the insurance sector. From October 20 to November 7, 2024, six graduates were trained in various technical departments within the company, with the goal of providing them with the knowledge and skills needed to launch their careers in this vital sector.

The training covered a variety of areas within the insurance field, where the trainees gained close insights into the technical, administrative, and technical operations that distinguish the insurance sector at Gulf Insurance Group. An inspiring learning and training environment was provided, with a focus on developing practical skills to prepare them for entering the job market with confidence and competence.

At the end of the program, the trainees were honored in the presence of the CEO of Gulf Insurance Group - Kuwait, Mr. Ali Al-Hendal, who emphasized the importance of continuing to support young Kuwaitis and providing them with training opportunities that equip them for a successful professional future in the insurance sector.

## GIG - Kuwait

### Hosts a Wellbeing Run



To encourage and prioritize wellbeing, Gulf Insurance Group-Kuwait hosted its first annual Wellbeing Run for all employees to participate in.



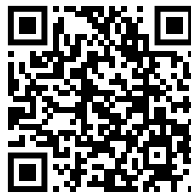
## GIG - Kuwait Takaful

### Renovation of Pedestrian Bridge



In a bid to enhance public infrastructure and environmental awareness, GIG - Kuwait Takaful collaborated with social and environmental activist Yousef Al Omran to renovate the pedestrian bridge at the 26th Arabian Gulf Cup. This bridge, connecting the venue's parking area to the stadium, facilitated safe access for approximately 500,000 football fans. The renovation project not only improved safety but also emphasized the importance of maintaining and respecting public spaces.

The initiative gained significant traction online, with a viral video garnering 3.4 million views and increasing GIG - Kuwait Takaful's Instagram profile views by 100,000. The project's success demonstrated the company's ability to integrate community service with brand visibility, while raising awareness about environmental responsibility.



## GIG - Algeria

### Holds Cooking Competition



GIG - Algeria employees held a cooking competition between each other in Médéa. The highlight of the competition was a traditional dish, couscous was made which is a symbol of Algeria's rich heritage.

GIG - Algeria applauds all the talented participants and to everyone who contributed to making this recreational day an unforgettable experience, filled with flavors and laughter.

## GIG - Bahrain

### Raises Breast Cancer Awareness

GIG - Bahrain, in collaboration with Remote Apps, organized an informative and engaging breast cancer awareness session for its employees. The session was expertly presented by Dietitian Sara Shahda from Al Salam Specialist Hospital, who shared valuable insights into the importance of early detection, prevention strategies, and the overall impact of breast cancer on women's health. Employees were encouraged to take proactive steps in their health and well-being, making it an enlightening and empowering experience for all.

## GIG - Jordan

### Organized Free Medical Day



GIG - Jordan, in collaboration with the Amman Chamber of Commerce, organized a Free Medical Day to provide specialized medical services to the community in partnership with various healthcare providers.

The event offered free consultations and medical check-ups across multiple specialties, reflecting GIG - Jordan's commitment to corporate social responsibility and its dedication to supporting health initiatives that promote public awareness and access to quality healthcare.



## GIG - Egypt Life Takaful

### World Mental Health Day



By encouraging a positive outlook and a revitalized spirit, GIG - Egypt Life Takaful aims to focus mental health and wellbeing while also promoting a healthier work environment and lowering stress and burnout.

## GIG - Jordan

### Participated in Promin Amman Marathon 2024



GIG - Jordan took part in the Promin Amman Marathon 2024, reaffirming its commitment to sports and a healthy lifestyle. The participation also included sponsoring runner Ahmad Muhaisen, as part of the company's efforts to support Jordanian athletic talents and promote physical activity.

This initiative aligns with the company's vision of enhancing community well-being and encouraging sports as a key pillar of its social responsibility efforts.

## GIG - Gulf

### MyWellness Week 2024



MyWellness Week 2024 achieved record-breaking attendance and engagement across GIG - Gulf and beyond. With over 5,000 visits and nearly 91% engagement rate, the event featured expert-led workshops on mental health, stress, self-care, and work-life balance—all tailored to the MENA region.

The campaign extended to multiple GIG subsidiaries in Jordan, Kuwait, and KSA, making this year's edition the most inclusive yet. The digital-first approach allowed members to benefit from top-tier wellness insights and tools, creating an impact that reached well beyond the screen.

The success of this initiative reinforces GIG - Gulf's commitment to holistic wellbeing. With leadership support and cross-functional collaboration, MyWellness Week is now a cornerstone of the company's wellness culture and its mission to support both mental and physical health in the workplace.

## GIG - Kuwait

### Celebrated New Year 2025



Gulf Insurance Group-Kuwait hosted an internal event for all employees to welcome in 2025 and celebrate the cumulative achievements.





## GIG - Kuwait Takaful

### Participated in IXIR Wellness Expo



GIG - Kuwait Takaful played a pivotal role in Kuwait's first-ever wellness expo, the IXIR Wellness Expo, by setting up an innovative retail booth focused on medical insurance. This collaboration with Spark Gym aimed to spread awareness about the importance of physical and overall well-being among the Kuwaiti public. The booth featured a unique GIG - Kuwait Takaful circuit challenge, encouraging participants to engage in physical activities and win wellness-related prizes. By involving employees in this initiative, the company successfully fostered a culture of health and positivity within its workforce.

In addition to booth activities, GIG - Kuwait Takaful's employee, Mr. Othman AlMudhaf, delivered a thought-provoking Wellness Panel talk. His insights on the critical role of health insurance in promoting physical and mental well-being resonated with the audience, reinforcing the company's position as a leader in advocating holistic health practices.

## GIG - Jordan

### Organized Mental Health Awareness Day



GIG - Jordan organized a Mental Health Awareness Day, reinforcing its belief that mental health is not a luxury but a journey of self-discovery. The event aimed to raise awareness about mental well-being and create a positive, supportive experience for employees.

The initiative was held in collaboration with 4Human, a non-profit organization dedicated to fostering a community that values both mental and physical well-being, while providing the necessary support for self-awareness and psychological balance. This initiative reflects GIG - Jordan's commitment to prioritizing employee well-being and cultivating a workplace culture that supports mental health.

## GIG - Turkey

### Participated in Coastal Cleaning



On September 21st, GIG - Turkey volunteers participated in Coastal Cleaning Activity organized by International Coastal Clean Up (ICC) Turkey coordinator, Clean Sea Association (Turmepa). Volunteers collected and recorded waste based on type and source, contributing data to international environmental organizations to identify pollution sources in seas and oceans, and track waste variability over the years.

## GIG - Algeria

### Nature Walk



Under the theme of sharing, this year we wanted to introduce our teams to the authentic landscapes of our southern Algeria... During this short stay, we rewarded our top talents of 2024:

Congratulations to Amine Bouchakour, named Employee of the Year 2024. Bravo also to our two talents, Ishak Benmebarek and Bilal Athmani.

## Gulf Insurance Group Sponsored Art for Action



Gulf Insurance Group proudly sponsored a colleague, Mr. Sujay Pusadkar's art gallery, Art For Action. This collaboration not only highlights the incredible talent within our employees and community but also serves a meaningful cause.

As part of this initiative, the event targeted to raise funds to donate to causes like animal welfare, sponsoring education of underprivileged kids, donations to schools for handicapped and special needs and sustainability-based initiatives.

Guests were invited to join Mr. Sujay Pusadkar's artistic achievements and support a cause that aligns with GIG's shared values of giving back to the community. Whether you are an art enthusiast or simply looking to make a positive impact, this event promises to be both inspiring and impactful.

## GIG - Egypt Life Takaful Spreading Holiday Cheer



GIG Egypt Life Takaful Spreading holiday cheer and creating memories at our GIGLT office Christmas bazaar! Fun, laughter, vivid holiday season and festive vibes all around.

## GIG - Egypt Provided free tickets to KidZania



GIG - Egypt provided free tickets to enter KidZania for orphaned children as part of the annual cooperation protocol with KidZania, where the company sponsors the emergency wing.

## GIG Concludes Energy Saving Awareness Campaign



Gulf Insurance Group successfully concluded a two-month internal awareness campaign focused on energy-saving practices. The initiative, rolled out across the Group's headquarters, GIG - Kuwait, and GIG - Kuwait Takaful, aimed to promote practical actions such as optimizing air conditioning, unplugging unused devices, and turning off unnecessary lighting.

This program is part of GIG's ongoing commitment to environmental sustainability and reflects its broader ESG strategy to reduce environmental impact and encourage responsible workplace habits.



## GIG - Bahrain

### Holds Men's Health Day



In partnership with the American Mission Hospital's community outreach program, GIG - Bahrain held an essential Men's Health Awareness session on Thursday, November 7, 2024. This event included a thorough vitals checkup for all participants, followed by an open discussion on the importance of maintaining physical and mental well-being, especially for men who often neglect their health. Dr. Monish Cherian, a specialist in men's health, provided expert advice and encouraged attendees to prioritize their health by addressing common concerns and lifestyle changes.

## GIG

### Transformed Playroom at Bayt Abdullah



Gulf Insurance Group has transformed the inpatient playroom at Bayt Abdullah Children's Hospice into a dedicated room designed to support the emotional and developmental needs of adolescent patients during treatment. The initiative provides a safe, private space equipped with age-appropriate tools, enabling one-on-one interactions with specialists and encouraging teens to express themselves comfortably.

This step reflects GIG's continued commitment to social responsibility, enhancing the quality of care for young patients and contributing meaningfully to the wellbeing of the community.

## GIG - Egypt Life Takaful

### Celebrates Men's Day



GIG - Egypt Life Takaful proudly celebrates Men's Health Day, emphasizing the importance of well-being and preventive care for men of all ages. As a leading provider of Takaful solutions, we are committed to promoting a healthier future by encouraging regular check-ups, balanced lifestyles, and mental wellness. This day serves as a reminder that good health is the foundation for a fulfilling life, and we stand by our policyholders in their journey toward a stronger, healthier tomorrow.

## GIG - Jordan

### Supported Swimming Challenge



As part of its mission to promote Jordanian talent and water sports, GIG - Jordan sponsored the Swimming Challenge at the Orthodox Club.

Recognizing its role in creating a more active and healthy population, this program supports the company's efforts to promote sports in Jordan and cultivate a physical activity culture.



## GIG - Gulf

### Celebrated Badminton Clinic Success



After eight weekends of fun and fitness, GIG - Gulf successfully concluded its Badminton Clinic with a celebration honoring participants and winners. The initiative encouraged physical wellness and healthy lifestyles and saw great participation across the company.

Top players were recognized in various categories, including Most Improved Player and tournament champions. The event's success was driven by the passion of coaches, wellness leaders, and the support of leadership who recognized the importance of employee wellbeing.

This initiative is part of GIG - Gulf's broader commitment to health and engagement, promoting activities that foster balance, teamwork, and a positive workplace culture. It also highlighted the role of sport in bringing people together beyond professional roles.

## GIG - Jordan

### Participated in Tree Planting



GIG - Jordan took part in a tree-planting and park maintenance initiative at Al-Karama Park, reinforcing its commitment to environmental sustainability and community service.

This participation reflects the company's belief that giving back to the community is an integral part of its sustainability mission, as it continuously strives to preserve the environment and make a positive impact by enhancing green spaces and supporting responsible environmental practices.

## GIG - Kuwait Takaful

### Recycling Contract with Omniya Kuwait



GIG - Kuwait Takaful further cemented its commitment to sustainability through an annual recycling contract with Omniya Kuwait. This partnership, led by Omniya's CEO, Ms. Sanaa Al Ghemlas, involved the placement of recycling bins across all GIG - Kuwait Takaful offices and retail locations. The initiative aimed to reduce waste and promote recycling practices within the organization and the broader community.

To extend the impact, GIG - Kuwait Takaful collaborated with Kuwait's Ministry of Education to introduce recycling programs in public schools. These programs included educational initiatives and prize competitions designed to instill environmental awareness among young Kuwaitis. By engaging with the youth, GIG - Kuwait Takaful ensured that the message of sustainability reached future generations, aligning with its long-term ESG goals.

## GIG - Turkey

### Supported Open Water Swimming Championship



GIG - Turkey supported Kuşadası Open Water Swimming Championship, organized by Cagdas Yasami Destekleme Dernegi and the Swimming Federation, which took place on October 5th. All donations were transferred to purchase of tablets and notebooks for students.



## GIG Battle Fitness Festival

### Attracts Over 3,500 Athletes Across MENA



Gulf Insurance Group successfully concluded the fifth edition of the GIG Battle Fitness Festival, held on De-

cember 13-14, 2024, at Kuwait Motor Town in partnership with Circuit+Fitness. The event brought together over 3,500 athletes from across the Middle East and North Africa to compete in high-energy challenges including Saracen obstacle races, CrossFit, powerlifting, calisthenics, and kids' races.

Beyond competition, the festival featured booths from GIG - Kuwait, fitness and wellness companies, entertainment zones, and family-friendly activities. Since becoming the event's title sponsor in 2019, GIG has helped position the festival as a premier sporting event in the region—reinforcing the Group's commitment to youth empowerment, community wellbeing, and healthy living.

## GIG - Gulf

### Racket Tournament a Spectacular Success!



On October 12th, GIG - Gulf brought together more than 400 guests for its 2024 Racket Tournament at Danube World Sports. The event featured over 300 matches in badminton, padel, and table tennis, celebrating both athleticism and camaraderie. Participants from GIG - Gulf and partner broker companies showcased their talents across various game categories.

Winners across all sports were recognized with medals and trophies, including standout performances by Bayzat Insurance Brokers, Al Nabooda, Marsh, and Howden. Special awards like "Top Scorer" and the "Rolling Trophy" added a competitive edge to the event while emphasizing fun and inclusiveness.

The tournament successfully promoted a spirit of health, teamwork, and partnership among GIG - Gulf employees and its broker community. It stood as a testament to the company's ongoing efforts to support wellness through interactive, team-building initiatives that bring its diverse stakeholders together.





## GIG - Turkey

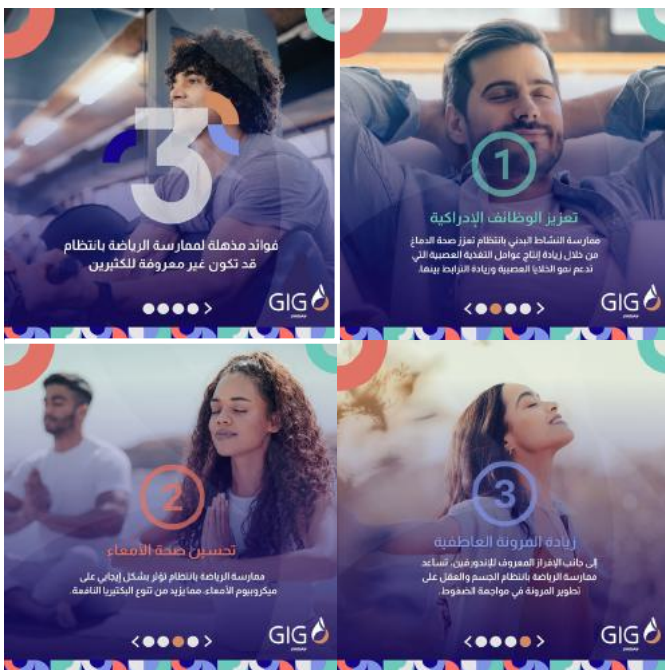
### Sponsored a Sustainability Event



GIG Sigorta sponsored Sustainability Event organized by Yıldız Technical University's Environment Club. This event aims to find effective solutions to social and environmental issues for a sustainable future. Gul Kacmaz also presented a session on Environmental Liability Insurance, discussing its importance for sustainable environment and businesses.

## GIG - Jordan

### Launched an Awareness Campaign on the Benefits of Physical Exercise



GIG - Jordan launched a social media awareness campaign highlighting the key benefits of physical exercise and its role in promoting a healthy and balanced lifestyle.

The campaign focused on the positive impact of regular physical activity on overall fitness, immune system strength, and mental well-being, reinforcing the company's commitment to raising awareness about healthy living and supporting initiatives that encourage beneficial habits within the community.

## GIG - Jordan

### Reinforces Social Responsibility Through Volunteer Work



As part of its commitment to sustainability and social responsibility, GIG - Jordan took part in a volunteer initiative with the Charity Clothing Bank, aimed at supporting underprivileged families and fostering community solidarity.

This initiative aligns with the company's dedication to creating a positive and lasting impact, in line with Environmental, Social, and Governance (ESG) standards, reaffirming its role in supporting humanitarian efforts that enhance community well-being.

## Parents Care Society

### Organized by GIG - Bahrain and GIG - Bahrain Takaful



The Social Committee of GIG - Bahrain and GIG - Bahrain Takaful organized a heartwarming and fun-filled entertainment day for the members of the Bahrain Association for Parents and Friends of the Disabled. The event included a cinema screening followed by a delicious lunch, allowing the children and families to come together for a day of joy and community spirit. This initiative highlights GIG's dedication to making a positive impact in the lives of individuals with disabilities and their families.



## GIG - Egypt

### Celebrated World Rivers Day



GIG - Egypt created a team of volunteers who collaborated with Very Nile to celebrate World Rivers Day, to make a positive and tangible impact on the environment by cleaning the Nile River and removing waste for recycling. The team also participated in a recycling workshop where the team transformed waste into useful and recycled products.

## GIG-Turkey

### Team Gathered in Şile!



As GIG Sigorta, we organized a special event from November 22 to 24 to bid farewell to 2024, boost employee motivation, strengthen team spirit, and enhance internal communication. With the participation of 216 employees, the event was both fun and productive.

Throughout the event, we hosted a karaoke night and photo and video sessions to ensure an enjoyable time for our employees. Team games and group activities were designed to foster collaboration, strategic thinking, and leadership skills. These activities helped our employees improve teamwork, problem-solving, and effective communication, while social gatherings provided a great opportunity to connect with and embrace the company culture.

This event not only boosted employee motivation but also strengthened corporate loyalty. At GIG Turkey, we place great importance on supporting both professional and social development of our employees.

## GIG - Gulf Launched

### I♥GIG Campaign



GIG - Gulf proudly launched the "I♥GIG" campaign, a brand initiative aimed at showcasing trust and emotional connection with both employees and customers. The campaign is built on the idea of transforming insurance into an experience rooted in loyalty and emotional value.

To kick off the campaign, the company organized a Guinness World Record attempt for the Most People Holding a Sign Online Simultaneously—successfully breaking the record with over 200 participants. The event created an unforgettable moment that strengthened team spirit across all offices.

The campaign will be rolled out across multiple touchpoints and reinforced with visual storytelling, employee engagement, and emotional brand moments. It underscores GIG - Gulf's unique approach to communication and its continuous drive to be a trusted brand in every sense.

## GIG - Turkey

### Football Team Secured an Impressive 3rd Rank



GIG - Turkey football team, founded under the leadership of the Deputy General Manager of Finance, Muharrem Güven, proudly competes in annual tournaments. In 2024 Insurance Sector League, our team secured an impressive 3rd rank, with our Collection Group Manager, Fahri Gökmen, earning the tournament's top scorer award. Committed to both stability and success, our team continues to train diligently throughout the week.



## Gulf Insurance Group

### Partners with DHL for GoGreen Plus



Gulf Insurance Group has officially partnered with global logistics leader DHL to adopt the “GoGreen Plus” service, marking a first-of-its-kind achievement in Kuwait’s insurance sector. This strategic move reinforces GIG’s role as a sustainability pioneer and supports its long-term vision of achieving carbon neutrality by 2060.

Through this initiative, GIG is reducing Scope 3 emissions by up to 30% using Sustainable Aviation Fuel (SAF), significantly lowering the environmental impact of its air shipments. The partnership is part of

a broader ESG strategy aimed at embedding sustainable practices across operations, supply chain, and logistics.

In recognition of its outstanding efforts, GIG has recently been named “Best Sustainable Insurance Company – MENA 2024” and “Most Sustainable Insurance Co. – MENA 2024” by leading global institutions. This milestone follows GIG’s release of its first sustainability report and reflects the Group’s commitment to impactful, measurable environmental leadership.





## GIG - Egypt

### Conducts WEPs Training with UN Women



A two-day training program for “Middle Management” was organized by GIG - Egypt in partnership with UN Women and “The Community Hub.” It’s important to note that GIG - Egypt has been a signatory to the Women’s Empowerment Principles Program (WEPs) since 2022. With this training, hope to establish processes and tools that support equality and eliminate obstacles that keep women from obtaining equal employment opportunities.

## The Wellness Hub at Nawi Expo

At the Nawi Expo, GIG - Kuwait Takaful introduced the “Wellness Hub,” an innovative one-stop-shop concept for wellness services. Developed in collaboration with DISC Kuwait Therapy Clinic, this hub brought together leading clinics such as Bayan Dermatology and Bayan Dental, alongside mental health psychiatrists and body physicians, under one umbrella. The integration of GIG - Kuwait Takaful’s health insurance solutions within the hub streamlined access to comprehensive diagnosis and treatment for the general public.

This initiative underscored GIG - Kuwait Takaful’s commitment to making healthcare more accessible and convenient. By addressing both physical and mental health needs in a unified setting, the Wellness Hub exemplified the company’s forward-thinking approach to improving community well-being and supporting the healthcare ecosystem in Kuwait.

## GIG - Gulf Launched

### It’s First Regional Wellbeing Report



On October 8th, 2024, GIG - Gulf launched its first regional Wellbeing Report for MENA at an event held in Dubai in partnership with YouGov. The study spanned eight markets and explored perceptions of mental, physical, and overall wellbeing. A strong trend of positivity was observed, especially in countries like Kuwait, Oman, and KSA.

The study highlighted key sources of stress, such as financial pressure and uncertainty about the future, while also noting that a large portion of people do not seek professional help due to stigma or lack of access. The findings provide valuable insights to guide GIG - Gulf’s wellness programs.

The initiative reflects GIG’s commitment to preventative care and holistic health. The event also emphasized the importance of accessibility and awareness of mental health resources. Leadership comments from GIG Group CEO Khaled Al Hasan reiterated that wellbeing remains central to the company’s mission across the region.



## GIG

### Sponsored the KAFO forum

Gulf Insurance Group took part in sponsoring The KAFO Forum (Kuwait’s Achievers for Future Opportunities), on 11th of February 2025, which revolves around the theme of Social Innovation. The aim is to drive meaningful change and empower individuals and communities to embrace choices that lead to a better future. This forum was instructed by several leaders who highlight the importance of starting with the right mindset and providing the tools needed to enable transformative thinking. It’s about building a thriving community of achievers who are committed to fostering innovation, collaboration, and impactful action.

## GIG Bahrain - Takaful Launches Revamped Website



GIG Bahrain - Takaful launched its cutting-edge website, designed to redefine the customer insurance journey. The new platform offers a seamless and intuitive experience, empowering customers to manage their policies, access essential services, and get instant support with unprecedented ease. On this occasion, Mr. Abdulaziz Al-Othman the Deputy CEO of the company, commented, "We are delighted to unveil this new platform, which marks a substantial step forward in our digital transformation journey. Our customers are at the core of our business, and this platform is a direct response to their desire for convenience and transparency. By offering a comprehensive suite of online services, we are confident in our ability to enhance customer satisfaction and foster long-term relationships".

## GIG - Jordan Launches a Promotional Campaign



GIG - Jordan has launched a promotional campaign offering exclusive insurance deals at preferential rates for members of the Amman Chamber of Industry, along with their families and employees.

This initiative aligns with the company's strategy to strengthen partnerships within the industrial sector by providing comprehensive insurance solutions tailored to meet the needs of both individuals and businesses, ensuring greater security and protection for companies and their workforce.

## GIG - Jordan Introduces Comprehensive Insurance Solutions

### تأمين العاملات في المنزل..

حماية إلهم وراحة للعائلات!

أمن العاملة المنزلية اليوم مع GIG

GIG - Jordan has introduced comprehensive insurance coverage for domestic workers, ensuring their health protection while providing peace of mind for families.

The coverage includes medical treatments, including mental health care, emergency visits, and discounted medical tests in collaboration with Med-Labs, along with a selection of free or low-cost medical tests for sponsors.

This initiative reflects GIG - Jordan's commitment to offering holistic insurance solutions that cater to individual needs while promoting healthcare awareness and social responsibility.

## GIG - Jordan Signs Collaboration Agreement



GIG - Jordan has signed a collaboration agreement with Respect Citizenship & Residency Services, aiming to provide comprehensive solutions for both individual and corporate clients. This partnership aligns with GIG - Jordan's strategy to expand its network and offer innovative insurance solutions tailored to meet the evolving needs of its customers.

Through this collaboration, clients will benefit from extensive insurance coverage alongside specialized consulting services provided by Respect in investment and business management, ensuring a seamless and secure experience for entrepreneurs and business professionals.



## GIG - Gulf

### Summertime Campaign Drives Customer Engagement



GIG - Gulf launched its "Summertime Campaign" offering 25% cashback on personal insurance products, including motor, health, travel, and home insurance. The initiative aimed to drive summer sales, raise brand visibility, and offer tangible value to customers.

Despite challenges during the busy Eid period, the campaign gained traction through collaborative support from digital, marketing, and frontline sales teams. Clear communication and transparency were essential in helping customers understand the offer.

This creative promotion demonstrated GIG - Gulf's ability to launch timely, engaging campaigns that meet market needs. It not only boosted customer acquisition but also positioned the brand as an innovative leader committed to rewarding loyalty.

## GIG - Jordan

### Launches "Yalla GIG"



As part of its commitment to enhancing customer experience, GIG - Jordan has introduced "Yalla GIG", a comprehensive loyalty program designed to reward customers for their engagement with the company's services. The program allows customers to accumulate points through various transactions, including purchasing and renewing insurance policies. These points can be redeemed for financial rewards, transferred to their GIG - Jordan account, or exchanged for e-vouchers with a network of commercial partners offering essential services such as telecommunications, transportation, and fuel.

With this initiative, GIG - Jordan continues to reinforce its position as a customer-centric insurer, offering added value beyond traditional coverage.

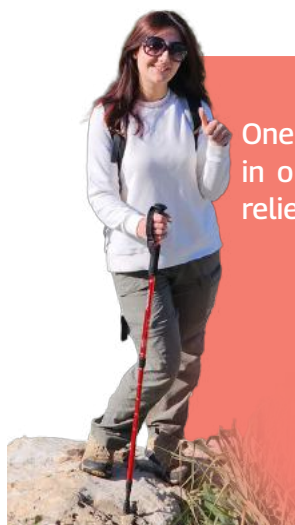
## GIG - Kuwait

### Launches Sanad Chatbot



Gulf Insurance Group-Kuwait has launched its new chatbot "Sanad," marking an important step in its strategy to enhance digital transformation and offer the best services to its customers. This new initiative introduces an easy and fast communication method through this innovative channel, offering a fresh approach to smart customer service and utilizing the latest artificial intelligence solutions to interact and respond to customer inquiries automatically, without the need for human intervention.

Gulf Insurance Group-Kuwait stated that the launch of this interactive service is part of its strategic plans aimed at strengthening its future focus on digital transformation, furthering its leadership in the Kuwaiti market and the region. It provides an advanced service and experience for customers in the insurance sector. This has also opened new horizons for its smart services, allowing customers to easily communicate with Sanad via WhatsApp at the number 1802080 by adding it to their contact list and chatting directly within the app. Sanad is also available on the GIG - Kuwait mobile app for both iOS and Android systems, as well as on the company's website [www.gig.com.kw](http://www.gig.com.kw).



One of the activities I participate in on a regular basis is hiking, to relieve tension and stress.

**Dua'a Al Turk**  
Team Leader- Medical Claims  
GIG - Jordan

# Get to Know



**Michel Chammas**  
Group Technology & Digital  
Transformation Advisor

## 1. You recently joined GIG. Could you please introduce yourself and describe your role?

"I joined Gulf Insurance Group in July 2024 as the Group Technology & Digital Transformation Advisor, reporting directly to our COO, Mr. Farid Saber. My primary focus is three-fold: overseeing strategic technology initiatives, strengthening our cybersecurity posture, and fostering deeper collaboration between our technology and security teams to accelerate the group's digital transformation journey.

My career in insurance technology spans nearly three decades. I began at Data Quest, the technology division of Allianz/SNA Group in Lebanon, implementing solutions for 14 insurers across the MENA region. In 2005, I founded BSynchro in Lebanon, a specialized software vendor for insurance solutions. Later, I expanded our footprint by acquiring a majority stake in Arima Bahrain, part of the Arig Group. As CEO of BSynchro Group, I've had the privilege of advising and partnering with over 80 insurers and reinsurers throughout the Middle East and North Africa.

Following Lebanon's financial crisis in 2019, I relocated to Kuwait where I served as Chief Operating Officer at Kuwait Insurance Company and held a board position at National Takaful.

On the academic front, I hold dual master's degrees—one in Information Technology from USJ Beirut and another in Business Administration from Paris Dauphine. I've also completed a specialized Business Scale-up program at IE Business School in Spain, which has been invaluable in my leadership journey."

## 2. What excites you most about joining GIG?

"Joining GIG—the largest and most diversified insurance group in the MENA region—is particularly exciting at this pivotal moment when technology is fundamentally reshaping the insurance landscape. Being part of a regional powerhouse backed by Fairfax creates a unique opportunity to collaborate with international counterparts who face similar challenges and share ambitious goals.

What resonates deeply with me is GIG's strong value system, which aligns seamlessly with my personal principles: unwavering honesty, integrity in all dealings, genuine teamwork, prioritizing results over politics, loyalty to our mission, mutual respect among colleagues, encouraging calculated entrepreneurial risk-taking, and fostering work-life balance within a supportive environment.

Within this cultural framework, I see tremendous potential to leverage technology not just as a tool, but as a catalyst that reinforces these values while creating an exceptional insurance experience for both our customers and stakeholders. This alignment of purpose and values is what makes this opportunity truly special."

## 3. What are some of the main technological trends that may influence the insurance industry in 2025 and beyond?

"The insurance industry is undergoing a profound transformation, largely propelled by technological innovation. Looking toward 2025 and beyond, several key trends will reshape our industry:

- **AI & Machine Learning:** These technologies will become increasingly central to personalized risk assessment, sophisticated fraud detection, streamlined claims processing, and enhanced customer service. Several GIG subsidiaries have already begun exploring these technologies, and we plan to build upon these promising early initiatives.
- **Generative AI:** This revolutionary technology will transform customer interactions by making complex policy information more accessible and understandable. It will enable more natural conversations with our digital assistants and chatbots. While GIG has taken initial steps with Natural Language Processing in our customer service channels, we see significant room for enhancement and innovation.
- **Internet of Things (IoT) & Connected Devices:** These technologies are enabling more personalized pricing models in life and health insurance through data from health trackers and wearable devices. They're also revolutionizing motor insurance with usage-based models and supporting proactive risk management strategies. I'm pleased to note that



several GIG subsidiaries are already piloting segmented pricing models based on these concepts.

- Customer Experience Innovation: Digital engagement remains paramount, with continuous advancements in mobile applications, personalized portals, and seamless omnichannel experiences. At GIG, we're committed to strategic investments in these technologies to maintain our market leadership and deliver truly exceptional customer experiences."

4. What is your vision for the future of technology at GIG, and how do you see it contributing to the company's overall success?

"I fundamentally believe that technology should function as a strategic enabler, providing GIG with a distinctive competitive edge while driving sustainable long-term advantage. My vision centers around five interconnected pillars:

1. Cybersecurity & Operational Resilience: Ensuring all group companies operate within a robust security framework that minimizes service disruptions while continuously strengthening our defenses against increasingly sophisticated threats.
2. Operational Efficiency & Digital Transformation: Driving strategic initiatives that reduce dependency on legacy systems while closely monitoring and supporting critical digitalization projects across the group's diverse operations.
3. Regulatory Compliance: Ensuring all subsidiaries meet both local regulatory requirements and Fairfax's global technology and security standards—creating a harmonized approach to compliance.
4. Technology Innovation: Establishing strategic partnerships with innovative Insurtechs, leading technology providers, and our talented internal teams to explore, test, and implement emerging technologies that future-proof our operations.
5. Talent Development: Making meaningful investments in the continuous professional growth of our technology teams, equipping them with the specialized skills and expertise needed to successfully deploy and maintain cutting-edge solutions.

By focusing on these five strategic areas, technology will not only support GIG's ambitious growth trajectory but also create tangible value for our customers, employees, and shareholders—truly becoming a cornerstone of our continued success in the market."

# GIG Talents



Rahile Unar,

Rahile Unar, GIG - Turkey's Auto Insurance Technical Unit Manager, has transformed a childhood passion into a professional pursuit. Inspired by her uncle, Rahile developed an early interest in photography and took a significant step forward by enrolling in a course in 2010. Over the years, she has honed her skills, achieving a major milestone in 2024 by obtaining her Drone License. Through her lens, Rahile captures unforgettable moments at company events, showcasing the perfect harmony between professional life and personal passion.



Yeşim Başaran

GIG - Turkey's Deputy General Manager of Human Resources, Yeşim Başaran, has officially stepped into the literary world with her first book, September Blue, now available on shelves. Beyond her professional expertise, Yeşim has embraced her passion for writing, contributing to various collective books that support education. The copyrights of these works have been dedicated to children's education, reflecting her commitment to making a difference.

## GIG - Egypt CII Certified Employees 2024



**Abdel Rahman  
Mohamed Emam Taha**  
Reinsurance Department



**Adel  
Ahmed Ali Mahmoud**  
General Accidents &  
Miscellaneous Department



**Fatma  
Mohsen Monier**  
Technical affaires Dep  
Smart Village Branch



**Haidy  
Tarik Abd-El Moaaz**  
Technical affaires Dep  
Mohandessin Branch



**Ahmed  
Ashraf Ismail Azab**  
Production & Branches  
Department



**Ahmed  
Omar Antar Mahmoud**  
Reinsurance Department



**Hisham  
Fouad Abd El Halem Ismail**  
Tenders & Key Accounts  
Department



**Islam  
Samy**  
Technical affaires Dep  
Smart Village Branch



**Aly Hesham Aly Hamed**  
Marine Department



**Pakinam  
Mahmoud Sadek Singer**  
Compliance, Governance &  
Quality Department

Congratulations to all the dedicated employees of GIG - Egypt for successfully obtaining the prestigious CII certificate! This achievement is a testament to your hard work, commitment, and continuous pursuit of excellence in the insurance industry. Your efforts not only enhance your professional growth but also strengthen GIG - Egypt's position as a leader in the market. Well done, and may this be the beginning of even greater success!

**Middle East Investor Relations Association**  
meira 9,758 followers  
1h • 🌐

Congratulations **Nouf Albesarah** on completing the Certificate in Investor Relations Officer (#CIRO) from The Middle East Investor Relations Association!

#MEIRA #CIRO



## GIG - Kuwait Takaful Innovation Workshop for Employees



Recognizing the importance of fostering a collaborative and innovative workplace culture, GIG - Kuwait Takaful organized an Innovation Workshop led by Mr. Mishal AlMana. A renowned expert in digital innovation and human development, Mr. AlMana utilized his unique experiences of surviving in Antarctica to design a survival simulation exercise. This workshop encouraged employees to work together, think creatively, and develop innovative solutions.

The team-building exercise not only strengthened relationships among employees but also promoted a culture of resilience and adaptability. By investing in the professional and personal growth of its workforce, GIG - Kuwait Takaful demonstrated its commitment to creating a dynamic and supportive work environment.



## GIG - Gulf

**Celebrated the newest accredited trainers!**



We are proud to announce that 10 Personal Lines (PL) team members across Oman, Qatar, Bahrain, and UAE successfully completed the Professional Development for Trainers Accreditation Programme. This initiative is part of GIG - Gulf's investment in internal talent development and the commitment to fostering workplace excellence.

Throughout the programme, the graduates engaged in collaborative sessions, feedback exchange, and course design tailored to diverse learning needs. They learned how to build effective training modules and manage participant behavior to elevate learning outcomes. Their accomplishment raises the benchmark for employee learning and professional development.

These newly accredited trainers will now play an integral role in upskilling colleagues across departments and regions. Their success reflects GIG - Gulf's focus on employee empowerment, knowledge sharing, and creating a high-performance culture across the organization.

## GIG - Gulf

**Breaks Guinness World Record**



On September 18, 2024, GIG - Gulf officially broke the Guinness World Record for the Most People Holding a Sign Online Simultaneously. More than 200 team members raised their "I ❤️ GIG" signs in a synchronized moment of pride and unity.

This achievement launched the company's I ❤️ GIG campaign, reflecting its core values of emotional connection, shared purpose, and brand love. The record was not just a number—it was a symbol of collective spirit and commitment.

By setting a world record, GIG - Gulf highlighted the strength of its culture and the power of its people. It reinforced the belief that with passion and unity, there are no limits to what the team can achieve together.

## GIG - Kuwait

**Extra Milers Award**



GIG - Kuwait held its first quarterly ceremony for the "Extra Milers" awards to honor employees who made exceptional contributions. The Extra Milers award is a quarterly recognition program for employees or teams who significantly contribute to the company beyond their regular responsibilities. It promotes excellence and celebrates commitment, initiative, and teamwork. Nominees are evaluated based on eight criteria: exceptional performance, innovation & problem-solving, customer focus & satisfaction, leadership & initiative, teamwork & collaboration, adaptability & resilience, commitment to company values, and professional growth & development.

## GIG - Gulf

**Long Service Awards Ceremony**



On August 27th, 2024, GIG - Gulf recognized long-serving members of the Partnership team in a ceremony held at the Business Bay office. Franck Heimburger, Chief Personal Lines, emphasized the importance of loyalty and teamwork, commending the recipients for their service.

Certificates were awarded to Muhammad Aneeb Imtiaz (5 years), Noel Angelico Buenafe (10 years), and Jessebel Santos (10 years), recognizing their dedication and valuable contributions to the company's growth.

The ceremony celebrated not just tenure but the values of consistency, collaboration, and shared success. GIG - Gulf expressed its appreciation and encouraged continued excellence and team spirit.

## GIG - Jordan

### Loyalty Beyond Limits

Amid torrential rain and howling winds, a loyal GIG - Jordan customer found himself stranded on a muddy, unpaved road. Panic and frustration crept in as the rain intensified. Knowing help was only a call away, he reached out to us, though he feared his location might be beyond assistance. But loyalty means everything to us. We sprang into action, contacting our Road Assistance provider to make an exception. Within 15 minutes, headlights pierced through the storm as the winch arrived, pulling the vehicle to safety. The customer's relief was palpable, his gratitude profound, reflecting GIG - Jordan's unwavering commitment to standing by our clients, no matter the circumstances.

## GIG - Turkey

### controls complaint management with customer



Complaint management, is an essential part of service and process quality, plays a key role in building long-term relationships with our customers. At GIG - Turkey, complaint management unit evaluates each complaint from customer's perspective and works to improve any disrupted processes.

One of our customers, who had a motor insurance policy, wanted to use the mini repair service for minor damage to his auto. This service is designed to repair small damages, with damage assessments carried out by the mini repair team. However, the service team determined that mini repair was not suitable due to the risk of further damage if intervention was attempted. Instead, they advised a full repair, which would require an additional fee.

Since the customer was unable to use his auto, he faced not only financial difficulties but also major inconveniences in his daily life. In particular, he relied on his auto to commute to work and had to deal with serious transportation problems during this period. The situation became urgent, affecting the customer's quality of life and requiring a quick solution.

The complaint management team immediately stepped in, reaching out to the relevant department managers to resolve the issue as quickly as possible. After discussions, a special approval was granted in line with our commitment to customer satisfaction, allowing the damage to be repaired under the mini repair service. As a result, the customer's auto was fixed and returned in a short time.

Throughout the process, the customer was kept informed and appreciated our solution-oriented approach. This experience not only increased customer satisfaction but also reinforced our commitment to providing safe and effective service.



## We Care!

### Your home is safe with GIG Türkiye

My Safe Home Insurance provides coverage for your home and household goods against risks. GIG provides a wide range of home insurance products, with commitment to great service and promise peace of mind.



By using QR code  
you can visit our  
website



[www.gig.com.tr](http://www.gig.com.tr)





# Let's Interact

# 1

## Guess the Answer

1. 🏠 + 🏠 + 🏠 = 30
2. 🔥 + 🏠 + 🏠 = 25
3. ✈️ + 🔥 + 🔥 = 17
4. ✈️ + 🔥 + 🏠 = ?

# 2

## What

is the name of the new chatbot launched by GIG – Kuwait?

## Issue 13 Winner



Mr. Hamza Mikdad from GIG, draws the lucky winner name from our previous issue's raffle.



Mr. Husam Abdulnabi from GIG – Bahrain Takaful wins an iPhone 15 plus.

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

1. Complete the 2 activities
2. Send your answers to [pr@gig.com.kw](mailto: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: June 30, 2025



# GIG Living

