

# GIG

## CONNECT

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Strength . Stability . "A" Rated Performance



### GIG - Kuwait

Honored Kuwaiti Football Legend Bader Al-Mutawa

Page 16



### GIG - Gulf

Strengthened Broker Partnerships through the 2025 Racket Tournament

Page 14



### GIG - Türkiye

Empowered Women at the Women Insurance Summit

Page 15

## Table of Content

**01** Message from a Leader

**02** News & Events

**13** Sustainability & Impact

**30** Get to Know

**31** Achievements & Certificates

**34** Success Stories

**35** Wellbeing Hints

**36** GIG Talents

**37** Rating

**39** Let's Interact

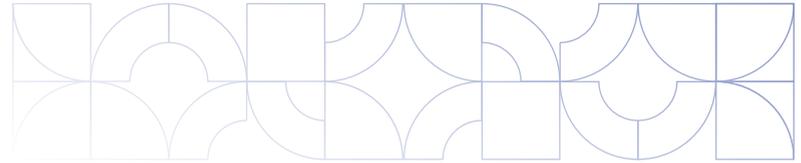
**40** GIG Living

### Feedback and Submissions

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# MESSAGE FROM A LEADER



**Khalid Bin Abdulaziz Alshuwaier**

Chief Executive Officer

GIG - Saudi

## Leadership Journey

My career in the insurance sector has not merely been a sequence of roles and positions; it has been a journey filled with challenges and lessons that shaped my vision for leading Gulf Insurance Group in Saudi Arabia. Throughout these years, I have learned that true success is not achieved by numbers alone, but through discipline, resilience, and building a team that believes in the purpose of the organization it belongs to.

Since joining GIG - Saudi, I set a clear objective: to present an advanced model of innovation, reliability, and service simplicity, and to contribute effectively to the development of the Saudi insurance market in a manner that reflects the trust of our clients and partners.

This goal would not have been possible without our methodology, which is firmly rooted in GIG's values of excellence, customer-first, and team spirit values that form the strong foundation from which we embark on every stage of our growth.

## Achievements of the Previous Phase: Real Impact... and a Clearer Vision for the Future

- **Enhancing Financial Performance and Ensuring Sustainable Growth**

During the previous phase, we focused on improving underwriting quality and strengthening the performance of our insurance and investment portfolio. This contributed to upgrading our credit rating to **"A"** by the global rating agency **Standard & Poor's**, with a stable outlook. We also achieved balanced growth across key sectors such as medical insurance, motor insurance, and P&C insurance. These efforts significantly reinforced market confidence in our capabilities and financial sustainability.

- **Advancing Digital Infrastructure and Simplifying Services**

Digital transformation has been and continues to be a core pillar of our strategy. We enhanced our technical systems, improved the digital customer journey, increased claims-processing efficiency, strengthened integrations with government entities, and automated our operational processes. As a result, our customer services have become simpler, faster, and more transparent.

- **Empowering National Talent**

At GIG, we believe that investing in people is the greatest asset any organization can achieve. Therefore, we focused on developing young leaders, launching internal training programs, and enabling employees to participate in decision-making. To me, the team is not an auxiliary component... it is **"The Institution Itself"**.

- **Strengthening Partnerships and Building a Stronger Presence**

We expanded our network of partners across government entities and the private sector, and reinforced our market presence through strategic partnerships, active collaboration with regulatory bodies, and initiatives that contribute to developing and elevating the insurance community.

- **Enhancing Customer Experience**

Our strategy was clear: **"The Customer Comes First"**. Accordingly, we focused on increasing overall satisfaction, improving response speed, simplifying processes, and developing after-sales services assuring a smoother, higher-quality experience throughout every stage of the customer journey.

## A Vision for the Future... Towards Simpler and Smarter Insurance

The future, for us, is not a challenge to be feared, but an opportunity we look forward to with confidence. We are entering a phase in which the sector will witness significant development, starting with the adoption of artificial intelligence technologies and innovative products, and extending to the modernization of advanced institutional systems.

Our vision is built on providing more flexible and innovative insurance products and solutions, through a fully integrated digital customer journey, enhancing the level of integration with our partners, and reinforcing trust and credibility, in addition to investing in data analytics and future expansion.

We believe that GIG - Saudi has all the capabilities needed to be one of the leading entities shaping the future of the insurance sector. We move forward towards a tomorrow with the spirit of one team, unwavering ambition, and a firm belief that every challenge is another step towards greater success.

## GIG - Egypt Life Takaful

Launched the First Edition of "Culture Corner" Newsletter



As part of its ongoing communication and to highlight its successes and latest updates, GIG - Egypt Life Takaful was excited to launch the first edition of the Culture Corner Newsletter. This newsletter aims to keep everyone informed about key achievements, initiatives, and developments across the organization.

Starting then, the Culture Corner Newsletter was published quarterly, providing regular insights and celebrating the accomplishments of its teams. GIG - Egypt Life Takaful was pleased to share this first edition and looked forward to keeping employees connected and engaged through upcoming issues.



## GIG - Egypt

Signed a cooperation protocol with the Financial Regulatory Authority



GIG - Egypt signed a cooperation protocol with the Financial Regulatory Authority (FRA) as part of the FRA Fintech Forum. The protocol aimed to enable remote vehicle inspection using AI technologies, and the proposal was submitted through the FRA Sandbox for further study. The inspection process allowed customers to log in through a link within a set timeframe and record their vehicle following the inspector's guidelines.

## GIG - Kuwait

Participated in "Watheefi" - Kuwait's Biggest Career Fair



As part of their commitment to social responsibility, Gulf Insurance Group - Kuwait participated in the "Watheefi" Career Fair, to empower ambitious Kuwaiti youth to achieve their professional and future aspirations.

## GIG - Saudi

Won "Best RPA Use Case of the Year 2025"



GIG - Saudi was awarded the "Best RPA Use Case of the Year 2025" during the Middle East Banking AI & Analytics Summit, recognizing the company's excellence in developing and implementing innovative Robotic Process Automation (RPA) solutions that enhanced operational efficiency and streamlined core processes.

This achievement reflected GIG's commitment to digital transformation and the adoption of cutting-edge technologies in the insurance sector. It also highlighted the company's leadership in leveraging AI and advanced analytics to improve service quality and elevate the customer experience.

## Gulf Insurance Group

Sponsored the Arab Actuarial Conference in Algeria



Gulf Insurance Group proudly sponsored the 3rd edition of the Arab Actuarial Conference held in Algiers from 8 to 10 July 2025, a key event that brought together more than 500 experts from Arab and European countries to discuss the role of actuarial science in the sustainable development of emerging economies.

During the conference, speakers emphasized the importance of developing the actuarial profession to include advanced technological skills, an advisory posture, and the ability to operate in a complex and rapidly changing regulatory environment.

The major challenge faced insurance actuaries in 2025 was their ability to manage the increased complexity of risks resulting from the rapid evolution of technology, climate change, and health crises. They must not only deal with traditional risks, but also anticipate and model new emerging risks, requiring an innovative and proactive approach.

## GIG - Egypt Life Takaful

Celebrated Joint Success in Q2 and Q3



Building on the remarkable momentum of Q1, GIG-Egypt Life Takaful continued to enhance its strategic partnership with Kuwait Finance House (KFH) Bank throughout Q2 and Q3. This period saw significant progress in joint initiatives, reflecting the shared commitment of both organizations to deliver exceptional service and sustainable growth.

The ongoing alignment between GIG-Egypt Life Takaful and KFH strengthened operational performance, expanded customer engagement, and reinforced GIG-Egypt Life Takaful's market position. As they move forward together, GIG-Egypt Life Takaful remained dedicated to deepening this partnership and achieving even greater milestones in the coming quarters.

## GIG - Bahrain

Ranked Among the Top 50 Bahraini Companies for the Fourth Consecutive Year



GIG - Bahrain achieved a distinguished milestone by being listed among the 50 most powerful Bahraini companies for the fourth year in a row. The ranking was based on comprehensive financial and economic criteria, including sustainable financial performance, asset size, service quality, and risk management effectiveness.

This recognition reflected the company's commitment to excellence, professionalism, and delivering a diverse range of insurance solutions that strengthen trust and reinforce its leadership in the Bahraini market.

## GIG - Egypt

Participated in the 2<sup>nd</sup> Job Fair of The Insurers Federation of Egypt



GIG - Egypt participated in the 2nd Job Fair of Insurers Federation of Egypt in collaboration with Cairo University - Faculty of Commerce, where a representative from the company's Human Resources team met with the graduates to introduce them to the insurance field and present the job and internship opportunities available at the company.

GIG - Egypt believes that youth are the strength of today and the makers of future, which is why they are always keen to support them and pave the way for building a successful professional career.

## GIG - Gulf

One of the Best Companies for Women in the Gulf!



GIG - Gulf was recognized as one of the Best Companies for Women in the Gulf, reflecting its long-term commitment to inclusion, fairness, and opportunity.

The company took concrete steps to support women, including hiring women who were pregnant at the time of recruitment, offering enhanced maternity and paternity leave, flexible working arrangements, and ensuring equal pay through transparent, competency-based processes.

Women represented 56% of the workforce, 30% of managerial roles, and 33% of the Executive Leadership Team. GIG - Gulf also invested in national talent, with high local representation in Bahrain, the UAE, and Oman.

This recognition reinforced that diversity, equity, and inclusion were embedded in how GIG - Gulf operated and strengthened its reputation as a fair, forward-thinking employer among brokers, customers, and regulators.

## GIG - Bahrain Takaful

50 Most Powerful Bahraini Companies



GIG - Bahrain Takaful Company was named among the 50 most powerful Bahraini companies for the fourth consecutive year, according to the Al Bilad newspaper list. Ms. Reema Nowrooz, Chief Underwriting Officer - Family Takaful & Health Care, received the award on behalf of GIG - Bahrain Takaful from H.E. Mr. Abdulla bin Adel Fakhro, Minister of Industry & Commerce.

The list evaluated companies based on several financial criteria in the Kingdom of Bahrain.

## GIG - Kuwait Takaful

Autoworld Partnership with Ali Alghanim & Sons



GIG - Kuwait Takaful continued its partnership with Autoworld Expo for the 4th time in a row, this time in an exclusive partnership with Ali Alghanim & Sons to highlight their strong pre-existing alliance as well as to display one of

their rare BMW M Series along with their exclusive motor products designed for the expo.

## GIG - Turkiye

Strengthened Distributor Relations at the Bodrum Event



GIG - Turkiye gathered its high-performing distribution channels in Bodrum for a three-day event. Participants reviewed sector developments, shared insights, and strengthened long-standing partnerships under the theme: **"We grow together, we succeed together."**

## GIG - Bahrain Takaful

Pioneered Surplus Distribution, Upholding the Principle of Mutual Participation



In a groundbreaking initiative that reflected a deeper commitment to ethical responsibility and financial empowerment, GIG - Bahrain Takaful proudly announced the distribution of Surplus to its valued policyholders – an unprecedented step in the Takaful market.

This announcement underscored the strength and sustainability of the company's cooperative model, built on the principles of mutual support, Sharia compliance, and transparency in the management of the insurance portfolios.

These distributions were made in accordance with

the business model adopted in the Kingdom of Bahrain for Takaful companies, which mandated the distribution of any surplus from the Takaful funds comprising contributions (premiums) in excess of the funds' requirements, after setting aside the necessary reserves and technical provisions.

The surplus in Takaful insurance companies represented the remaining balance in the participants' fund after accounting for total contributions, investment returns, and any other entitlements, followed by the deduction of the company's management fees (Wakala fee), the Mudarib's share, settlement of approved claims, payment of re-Takaful contributions, and any other obligatory charges.

The surplus distributions covered all motor and property policies for the underwriting year 2024, regardless of the claims history associated with these policies.

## GIG - Algeria

Brand promotion campaign



As part of their ongoing brand promotion campaign, GIG - Algeria produced a series of short videos designed to illustrate various situations in which customers might need insurance, while also tapping into trending social media content to reach a wider audience and raise awareness.

These videos were created in a simple, direct, and trendy style to better connect with the local community.

## GIG - Turkiye

Introduced New Products and Enhancements

GIG-Turkiye expanded its Pratikasko product with three new coverage combinations, introduced financial liability insurance for mediators, and implemented system enhancements to provide brokers with a more user-friendly and efficient experience.

## GIG - Egypt Life Takaful

Announced Surplus Distribution to Policyholders



GIG - Egypt Life Takaful was pleased to announce an exceptional distribution of surplus from its insurance operations to its valued policyholders. This milestone reflected the company's strong financial performance, sound risk management, and commitment to delivering added value to its customers.

Through this surplus distribution, GIG - Egypt Life Takaful reaffirmed its dedication to transparency, trust, and sustainable growth, ensuring that success was shared with those who matter most: its policyholders. Together, GIG - Egypt Life Takaful and its policyholders continued to achieve great success.

## GIG - Bahrain and GIG - Bahrain Takaful

Excel in the 9th Annual Business Quiz Show



GIG - Bahrain and GIG - Bahrain Takaful participated in the 9th Annual Business Quiz Show, which brought together teams representing the banking and financial sector. The joint team secured first place in the Team Building round, earning 1,000 points.

The achievement demonstrated teamwork, motivation, and the strong competitive spirit shared across both entities.

## Gulf Insurance Group

Life Training Program



Gulf Insurance Group had conducted a 2-day Group Life Training Program at GIG - Kuwait office premises on 29th and 30th October 2025.

The main objectives were to understand the treaty coverage, pricing mechanism, claim aspects and RI arrangements. The workshop was attended by Group Companies' executives from Kuwait, Bahrain, Egypt and Jordan. Industry's leading reinsurers and brokers, viz. Gen Re, Hannover Re, Nasco Re shared their thoughts and ideas on various aspects of Group Life Insurance underwriting, pricing and claims.

All the sessions were quite thought-provoking and interactive. The participants found the sessions very useful and appreciated the Group's initiative.

This was the 1st Group Life training program conducted by the Group and the Group will continue to provide such platforms to its executives to enhance their learning.

Our sincere Thanks to Mr. Ali Al Hendal, CEO, GIG - Kuwait and GIG - Kuwait team for hosting the event with excellent arrangements!!

## GIG - Egypt

Sponsored the "Business" program on TEN TV



The sponsorship included logo visibility in the program's promo and the publication of company news on the program's digital platforms.

## GIG - Kuwait

Announced a Strategic Partnership with YAMAHA



GIG-Kuwait announced a strategic partnership with YAMAHA, aimed to provide innovative and comprehensive insurance solutions for its customers.

This collaboration reflects the commitment of both parties to highlight the importance of insurance, particularly in boat and jet ski insurance, while offering integrated insurance options at competitive prices and with exclusive benefits that meet customer expectations and align with the needs of the local market

## GIG - Gulf

Honoured at the NAFIS Awards for excellence in Emiratization



For the second consecutive year, GIG - Gulf was honored at the prestigious NAFIS Awards for its exceptional commitment to Emiratization, national talent development, and long-term career sustainability. The recognition confirmed that GIG - Gulf was not only meeting targets but building a workplace where Emiratis could grow, lead, and thrive.

The company proudly employed 60 UAE Nationals and continued to attract, retain, and promote Emirati talent across critical functions. In support of this ambition, GIG - Gulf launched "Manara," a company-wide initiative offering structured career pathways and mentorship for young UAE nationals. Together with celebrations like Emirati Women's Day and strong localization levels in Oman and Bahrain, the NAFIS recognition demonstrated that GIG - Gulf was a responsible, future-focused insurer that invested in national capabilities and aligned with the UAE's long-term vision.

## GIG - Bahrain

Honored by the Governor of the Capital for Community Contribution



GIG-Bahrain was honored by H.E. Shaikh Khalid bin Humood Al Khalifa, Governor of the Capital, in recognition of its efforts in serving the community and its contributions to the Bahrain Association for Parents and Friends of the Disabled.

The recognition reflected the company's dedication to social responsibility and its commitment to initiatives that promote inclusion and support various segments of society.

## GIG - Kuwait Takaful

Marine Insurance Activation in Kubbar



GIG - Kuwait Takaful launched its Marine Insurance Activation at Kubbar Island in collaboration with Waves App and Spiriti Felici, the activation included handing out a waterproof marine kit bag that includes marine

safety items as well as a brochure highlighting their marine insurance products including their first-of-its-kind product in the Kuwaiti market that is Motorized Kayak and Skiff insurance.

## GIG - Jordan

Hosted AWRIS Meeting



GIG - Jordan hosted the Technical Board Meeting of the Arab War Risks Insurance Syndicate (AWRIS), along with a gathering that brought together board members and several leaders from Jordanian insurance companies to discuss enhancements to the syndicate's services and addressed key challenges related to war risk insurance.

## GIG - Egypt Life Takaful

Participated in the IFE Employment Fair



GIG - Egypt Life Takaful took part in the IFE Job Fair, to highlight GIG - Egypt Life Takaful's commitment to nurture talent and promote innovation. The event offered an excellent platform to engage with motivated job seekers and showcase the company's dynamic workplace culture and career opportunities.

GIG - Egypt Life Takaful was delighted to connect with so many passionate individuals eager to contribute to its mission and be part of its growing team.

## Gulf Insurance Group

Sponsored IFoA Middle East Conference - Riyadh



Gulf Insurance Group proudly sponsored the IFoA Middle East Conference 2025 in Riyadh.

Our actuarial teams from Kuwait, Bahrain, and Saudi Arabia engaged with industry leaders and experts to discuss the future of actuarial science and insurance solutions.

We extend our sincere appreciation to GIG - Saudi for their outstanding efforts in organizing this important event and ensuring its success, reinforcing GIG's commitment to actuarial excellence across the region.

## GIG - Bahrain Takaful

Pleased to Announce the Appointment of Mr. Rayan Al Mahmood as Business Development Director



GIG - Bahrain Takaful is pleased to announce the appointment of Mr. Rayan Al Mahmood as Business Development Director. Mr. Al Mahmood brings over 22 years of experience in the insurance sector. Throughout his career, he has demonstrated exceptional ability in leading teams, driving business development, and forging strategic partnerships aligned with market and client expectations. Prior to joining the company, he served as Deputy Chief Executive Officer at Bahrain National Insurance Company. Prior to which, Mr. Rayan spent several years working with leading insurance brokerage firms, where he held the position of Client Manager.

## GIG - Bahrain (Kuwait Branch)

Participated in the KGOI Insurance Exhibition.



GIG - Bahrain(Kuwait Branch) participated in the KGOI Insurance Exhibition held in Kuwait. The event aimed to enhance insurance awareness among employees and families within the Kuwait Oil sector.

The exhibition offered an opportunity for attendees to explore a variety of insurance products tailored to their needs. The team engaged with participants, answered questions, and highlighted the importance of insurance in protecting their future.

GIG - Bahrain looks forward to continuing its mission of raising insurance awareness and strengthening community engagement through similar initiatives.

## GIG - Gulf

Welcomed New Colleagues in the UAE through "Get Into the Groove!"



In the first week of October, GIG - Gulf proudly welcomed 19 new colleagues into the GIG - Gulf family through its "Get into the Groove!" corporate induction in the UAE. Chief HR and Marketing Officer, Caroline Bertrand, attended the event and reminded everyone of the core values at the heart of GIG - Gulf's culture: care, commitment to excellence, and putting customers first.

The new joiners brought diverse experiences from different countries and industries, including former employees returning to the company and three hires who joined as permanent staff. Their questions, energy, and early positive impressions highlighted how onboarding at GIG - Gulf was not just about learning the business, but about embracing a culture where engagement, satisfaction, and growth go hand in hand.

## GIG - Gulf

Launched the BIA Webinar Series with Sana Mayoof



GIG - Gulf proudly launched the BIA Webinar Series with an insightful session led by Sana Mayoof, Regional Contact Center & CX Manager and member of the BIA PR Committee.

The webinar focused on "Customer Experience Driving the Future of Insurance," where Sana shared how cross-industry best practices were reshaping the future of the insurance sector.

The session was highly valuable for managers, leaders, and insurance professionals, particularly colleagues in customer service, claims, and underwriting who were eager to enhance customer experience and build stronger relationships with clients.

## GIG - Egypt Life Takaful

Announced a Strategic Partnership with LYNX



GIG - Egypt Life Takaful was proud to announce a strategic partnership with LYNX, marking an exciting new chapter in its pursuit of innovation and excellence within the insurance sector. This collaboration strengthened institutional relationships, promoted forward-thinking solutions, and supported Egypt's economic growth and social resilience. Together, GIG - Egypt Life Takaful and LYNX aimed to unlock new opportunities, deliver exceptional value, and shape a future defined by sustainable growth and progress.

## GIG - Gulf

Won 1<sup>st</sup> place in 2025 Fairfax AI Hackathon



GIG - Gulf's Transformation & Technology team, in collaboration with the Digital team, proudly won first place at the 2025 Fairfax AI Hackathon. The global competition focused on building the best AI Assistant prototype to solve real business challenges, including advanced claims summarization and decision support, and an underwriting assistant with contextual risk analysis and quality assurance.

The GIG - Gulf team chose the claims challenge and designed an AI-powered claims assistant that reduced a three-day review process to just a few minutes. Using a chat interface, photo analysis, and automated validation, the solution improved efficiency, fraud detection, and compliance. The strength of the demo, clarity of the use case, and excellence in prompt engineering convinced the Fairfax CIO panel to select GIG - Gulf's solution as the winner ahead of other strong teams. The tool was already being prepared for production, with plans to extend it across lines of business and launch a companywide AI learning plan, while keeping human expertise at the center of operations.

## Gulf Insurance Group

Marks AMCHAM Kuwait's 40th anniversary as Gold Sponsor



Gulf Insurance Group (GIG) participated in AMCHAM "Kuwait Chapter" 40th Anniversary Gala Dinner, held at the Four Seasons Kuwait, as a Gold Sponsor of this milestone event. The evening brought together senior government officials, diplomats, business leaders, and members of the AmCham community to celebrate four decades of collaboration and shared success between Kuwait and the United States.

GIG's participation reflects its continued commitment to supporting platforms that foster dialogue, partnership, and sustainable economic growth. The event provided a valuable opportunity to engage with key stakeholders from across the public and private sectors, reinforcing GIG's role as a leading regional insurer actively contributing to the business ecosystem.

By supporting AmCham Kuwait's landmark anniversary, GIG reaffirmed its dedication to strengthen long-standing partnerships and promote initiatives that encourage cooperation, innovation, and long-term value creation within the Kuwaiti and international business community.

## GIG - Egypt Life Takaful

Drove Digital Excellence with YTX Partnership



This powerful partnership helped shape the future of digital innovation. Together, GIG - Egypt Life Takaful and YTX accelerated transformation, fostered creativity, and delivered smarter, seamless experiences that enhanced value for GIG - Egypt Life Takaful's clients and stakeholders.

## GIG - Kuwait

Participated in Auto World Show-Kuwait's Biggest Auto Exhibition



GIG-Kuwait participated in the Auto World Show as per its commitment to serving their clients up close and meeting all their insurance needs with exceptional services.

## GIG - Kuwait

Participated in KGOC's Insurance Exhibition



GIG - Kuwait hosted a booth during its participation in the largest insurance exhibition held at the Kuwait Oil Company tent, under the sponsorship and hosting by the Kuwait Gulf Oil Company (KGOC).

## GIG - Bahrain

Hosted the "Hayat" Life Insurance Seminar



GIG - Bahrain successfully hosted its Life Insurance Seminar "Hayat," bringing together customers, industry experts, and partners to explore innovations, risk management, and awareness in life insurance.

The event featured two panel discussions: "A Deep Dive into Life Insurance Mechanics - Science & Sustainability" and "Redefining Risk and Benefits in Life Insurance - Building Awareness."

The seminar also highlighted key products including Amal - Critical Illness Assurance, offering lump-sum payouts for major illnesses, and Taleem - Education Protection Coverage, which provides school fee coverage for children in cases of death or permanent disability of the guardian.

## GIG - Egypt

Participated in the national insurance awareness campaign



GIG - Egypt participated in the national insurance awareness campaign, organized by the Insurers Federation of Egypt and the Financial Regulatory Authority (FRA) under the slogan "أمن الأول مش هتبدأ من الأول".

This participation came as part of the company's commitment to support national efforts aimed at spreading insurance literacy within the Egyptian community and enhanced public understanding of the vital role insurance plays in protecting lives, properties, and future stability.

The campaign aimed to increase awareness of insurance services and products in the Egyptian society.

## GIG - Egypt Life Takaful

Magazine Designs for the 7th Sharm Rendezvous.



GIG-Egypt Life Takaful proudly designed and produced magazine content featured in leading newspapers and publications for the 7th Sharm Rendezvous. The designs highlighted GIG brand presence and showcased the company's active participation in key industry events.

## GIG - Gulf

Joined Fairfax's Global Women's Mentorship Program "Inspire"



GIG - Gulf proudly celebrated the selection of Lucie Bertrand, Regional Manager Digital and New Business, to participate in "Inspire," Fairfax's global women's mentorship program co-created by Crum & Forster and the Fairfax International HR Working Group. The 12-month pilot brought together 11 talented women from Fairfax companies around the world and paired them with experienced mentors from C&F.

The program was designed to support personal and professional development, strengthen leadership skills, and build cross-border connections through monthly virtual mentoring sessions and cultural competency training. Lucie's participation highlighted her potential as a future leader and showcased GIG - Gulf on a global stage. Led by Dr. Reem Abu Okab and Mari Marques-Thomas, the initiative quickly expanded due to high demand, reflecting women's eagerness to grow, lead, and make an impact across the Fairfax family.

## GIG - Egypt Life Takaful

Strengthened Its Strategic Partnership with Teleperformance



GIG - Egypt Life Takaful was delighted to celebrate another significant milestone with Teleperformance. Teleperformance continued to trust GIG - Egypt Life Takaful as one of its insurance partners, relying on the company to protect its most valuable asset: **It's people**. This partnership reflected GIG - Egypt Life Takaful's commitment to delivering reliable, high-quality insurance solutions and strengthening long-term relationships with its clients.

## GIG - Egypt

Silver Sponsor at the Export Smart Exhibition



GIG-Egypt proudly participated as a Silver Sponsor at the Export Smart Exhibition 2025, an event dedicated to strengthen Egypt's export ecosystem. The exhibition brought together exporters, service providers, along with governmental and development institutions to support SMEs, enhance export readiness, and drive sustainable export growth across Egypt.

As a leading insurer, GIG - Egypt showcased its pivotal role to protect exporters through comprehensive solutions such as cargo insurance, trade-risk coverage, and other tailored services perfectly aligned with our brand promise, "**Invested in You.**"

## GIG - Egypt Life Takaful

Hosted a Summer Celebration Event



GIG - Egypt Life Takaful hosted a vibrant summer event designed to foster team spirit and enjoyment among employees. The day was packed with engaging activities, delicious food, and opportunities for colleagues to connect, relax, and celebrate together. This event provided a wonderful opportunity to strengthen bonds, create lasting memories, and make the summer experience truly special for everyone involved.

## GIG - Kuwait

Hosted Its Annual "Exchange Hub" Workshop



GIG - Kuwait held its annual Exchange Hub workshop, bringing together employees from various departments to exchange ideas, review strategies, and plan for the future.

Through this workshop, GIG-Kuwait aimed to unify its vision and strengthen collaboration among teams to achieve its strategic objectives and support its journey toward an even more distinguished future reaffirming its commitment to innovation and promoting a culture of teamwork.

## GIG - Bahrain Takaful

Organized an Entertainment Day



As part of their ongoing Corporate Social Responsibility (CSR) initiatives and commitment to support their local community, GIG - Bahrain Takaful organized a special Entertainment Day for the members of the Bahrain Association for Parents and Friends of the Disabled at Mad Park. The event aimed to bring joy, inclusivity, and togetherness by providing an engaging and fun-filled experience for participants and their families. This initiative reflected GIG's shared dedication to promote social well-being, fostering compassion, and strengthening our role as active contributors to the community.

## GIG - Egypt

Welcoming AIESEC partnership representative



GIG - Egypt welcomed a representative from the partnership Program, between Gulf Insurance Group and AIESEC, at the company's headquarters.

Some of the technical department managers attended the meeting, and provided an overview of their department to the visiting representative.

## GIG - Bahrain

Organized a Family Day Strengthening Bonds Between Employees and Their Families



GIG - Bahrain organized a special Family Day event, bringing together employees and their families for a weekend filled with fun, engagement, and interactive activities.

The event featured recreational and educational activities for children, while employees enjoyed opportunities to socialize and share meaningful moments with their families.

This initiative aimed to strengthen family bonds, enrich company culture, and reinforce a collaborative and positive work environment.

## GIG - Bahrain Takaful

Proudly Sponsored Al Bilad's "Pink Voices" Campaign



As part of its Corporate Social Responsibility (CSR) strategy aimed at supporting meaningful social initiatives, GIG - Bahrain Takaful proudly sponsored Al Bilad's "Pink Voices" campaign, an awareness initiative dedicated to educate the community about breast cancer and promote the importance of early detection and regular screening. Through this sponsorship, GIG - Bahrain Takaful reaffirmed its commitment to community well-being and its ongoing efforts to support health-related causes that empower individuals and foster a culture of care, awareness, and social responsibility.

## GIG - Gulf

Strengthened Broker Partnerships through the 2025 Racket Tournament



In October 2025, GIG - Gulf hosted the 4th edition of its annual Racket Tournament in the UAE, bringing together over 650 colleagues and broker partners. The event combined competition, collaboration, and connection, reflecting the organization's belief that strong partnerships are built not only in meeting rooms but also through shared experiences and fun.

The tournament featured badminton, padel, table tennis, and, for the first time, cricket, with more than 590 matches played throughout the day. Year after year, participation and engagement continued to grow, demonstrating the strong sense of community that defined GIG - Gulf's culture. The event also embodied Fairfax's guiding principle, "We believe in having fun at work!", showing how enjoyment, teamwork, and positive energy could lead to stronger relationships and better business outcomes.

## GIG - Kuwait Takaful

Salam Experience with Marissa Peer

In efforts of extending GIG - Kuwait Takaful's strong health and wellness network, GIG - Kuwait Takaful continued its partnership with The Wellness Hub in creating the Salam Experience at the Sadu House with therapist Marisa Peer, inventor of the RTT method. The Wellness Hub is a first of its kind multidisciplinary health concept in Kuwait with top clinics and wellness specialists under its umbrella.



## GIG - Saudi

Celebrated the 2025 National Day with Pride and Unity



As part of its ongoing commitment to social responsibility and its dedication to promoting national pride and unity, GIG - Saudi celebrated the Saudi National Day 2025 with a series of meaningful initiatives and activities across its offices in Riyadh.

A group of GIG employees actively participated in organizing and engaging in the National Day programs, reflecting a strong sense of belonging, teamwork, and appreciation for the Kingdom's rich heritage and achievements.

This celebration highlighted GIG's continuous efforts to support community-focused initiatives and foster a positive and inspiring work environment. The company firmly believes that national engagement is an integral part of its corporate mission and that its employees are true ambassadors of its values and commitment to the nation.

## GIG - Egypt Life Takaful

Advanced Its Green Workplace and Digital Transformation



GIG - Egypt Life Takaful was proud to announce a significant progress in reducing printed paper usage, reflecting its commitment to sustainability and digital transformation. From January to October 2025, these efforts saved approximately 34,085 trees and lowered carbon emissions linked to paper production and waste.

This initiative formed a part of GIG - Egypt Life Takaful's broader sustainability strategy, integrating eco-friendly practices across operations and fostering a culture of responsibility and innovation.

## GIG - Jordan

Supporting Al-Malath



GIG - Jordan was proud to support Al-Malath Association in its efforts to provide comprehensive palliative care to patients in need, offering medical, psychological, and social support to them and their families.

Gulf Insurance Group - Jordan was honored by His Royal Highness Prince Hassan bin Talal and Her Highness Princess Tharwat Hassan in recognition of their role in supporting humanitarian initiatives and community care.

## GIG - Türkiye

Empowered Women at the Women Insurance Summit



GIG - Türkiye sponsored the 3rd Women Insurance Summit. Deputy General Manager Ayşe Gardet delivered a keynote titled "Women's Power: The Foundation of Trust, the Future of Insurance." The event featured powerful performances portraying women's resilience and the various forms of violence they face, reinforcing the company's commitment to women's empowerment.

## GIG - Kuwait

Honored Kuwaiti Football Legend  
Bader Al-Mutawa



GIG - Kuwait held a ceremony to honor the Kuwaiti League's all-time top scorer, the legend Bader Al-Mutawa, in celebration of his historic achievement as the first player in the world to surpass 200 international matches.

Believing in the importance of supporting Kuwaiti sports and the athletes who proudly represent the nation, this tribute came in recognition of Captain Bader Al-Mutawa's remarkable career filled with achievements. His continued exceptional performance on the field stood as a source of pride and inspiration for current and future generations of athletes and youth in Kuwait.

Gulf Insurance Group - Kuwait extended its best wishes to the legend Bader Al-Mutawa, wishing him continued success, outstanding performance, and further accomplishments that will honor Kuwaiti sports and elevate the nation's name in international arenas.

## GIG - Bahrain

Organized a Cinema Day for the Bahrain Association for Parents and Friends of the Disabled



As part of its commitment to social responsibility, GIG - Bahrain organized a special cinema event for members of the Bahrain Association for Parents and Friends of the Disabled.

The initiative reaffirmed the company's dedication to community engagement and its support for organizations serving individuals with determination.

The event provided enjoyable moments and strengthened the company's partnerships with civil society associations.

## GIG - Egypt

Workshop on mental health and well-being



GIG - Egypt organized a workshop that highlighted the importance of mental health and overall well-being, aiming to raise awareness of the vital role mental health plays in achieving a balanced and productive life.

The workshop featured interactive sessions to maintain a healthy work-life balance. Experts also shared valuable insights and strategies to help employees effectively navigate daily challenges.

## GIG - Gulf

Celebrated India's and Pakistan's Independence Days



On 16 August, GIG - Gulf celebrated the Independence Days of both Pakistan and India. The celebration was filled with activities, laughter, and togetherness as colleagues came together to honor the spirit of freedom, unity, and friendship that transcends borders. The day highlighted GIG - Gulf's appreciation for diversity and its commitment to create an inclusive workplace where different cultures are recognized and celebrated.



## GIG - Jordan

Hosted "Bring Your Children Working Day,"



GIG - Jordan hosted the Bring Your Children Working Day, offering engaging and fun activities that gave employees' children an interactive and memorable experience which highlighted their family-friendly culture.

## GIG - Egypt Life Takaful

Took Green Steps by Eliminating Single-Use Cups



GIG - Egypt Life Takaful took a significant step towards a greener workplace by phasing out single-use plastic and paper cups and replacing them with eco-friendly, reusable alternatives. This initiative aimed to reduce disposable waste, promote a culture of sustainability among employees, and lower the company's carbon footprint.

At GIG - Egypt Life Takaful, the company believed that meaningful change begins with small, conscious actions, and it was proud of its employees for embracing this sustainable shift.

## GIG - Saudi

Hosted a Breast Cancer Awareness Initiative



GIG - Saudi organized a breast cancer awareness initiative at Microsoft's Riyadh headquarters, as part of its ongoing efforts to promote community health and raise awareness about early detection.

GIG and Microsoft employees participated in workshops and educational sessions on self-examination techniques and preventive measures.

The company emphasized that the initiative aimed to spread knowledge among employees and the local community, reflected its commitment to social responsibility and impactful health programs.

## GIG - Kuwait Takaful

Pets Insurance Booth at IVH

An on-site booth was launched at IVH for the first-of-its-kind pet insurance product in Kuwait, offering coverage for pet cats and dogs, with GIG - Kuwait Takaful aiming to educate the local pet owners market on this innovative solution.



## GIG - Bahrain Takaful

Organized a Breast Cancer Awareness Competition for Its Female Staff



In line with its commitment to promoting health awareness and encouraging female employees to prioritize their well-being, GIG - Bahrain Takaful organized an awareness event featured an educational quiz on breast cancer, aimed at spreading knowledge about the importance of early detection and its role in prevention and treatment.

The event witnessed enthusiastic participation from employees, who took part in the quiz with great energy and engagement. It concluded with the recognition of the winners and the presentation of motivational prizes, in an atmosphere filled with positivity and mutual support.

This initiative reflected the company's commitment to its social responsibility and its dedication to the well-being of its employees, by fostering a supportive work environment that promoted a culture of health awareness and sustainable prevention.

## GIG - Jordan

Dual Studies Program



GIG - Jordan welcomed a new group of students from the German Jordanian University as part of the Dual Studies Program. This collaboration aimed to equip students with practical knowledge and skills and to help build a qualified young generation capable of entering the job market effectively.

## GIG - Egypt

Tree-planting initiative at the Children's Cancer Hospital 57357



GIG - Egypt participated in a tree-planting initiative within the premises of the Children's Cancer Hospital 57357. The activity was carried out in cooperation with the "Plant A Tree" Social Development Foundation, as part of the presidential "100 million Trees" initiative.

During the event, sustainable trees were planted with the aim of improving the hospital's environment and supporting the mental well-being of the children. This initiative contributed to creating a greener and more comforting space for patients and their families.

## GIG - Egypt Life Takaful

Highlighted Egypt's Cultural Renaissance Through the GEM



In line with Egypt's cultural renaissance, GIG-Egypt Life Takaful proudly showcased the Grand Egyptian Museum (GEM), a landmark where heritage and innovation converged. Recognized as one of the most anticipated museums worldwide, the GEM stood as a symbol of Egypt's rich legacy and its forward-looking, visionary spirit.

## GIG - Bahrain and GIG - Bahrain Takaful

Participated in the National Tree Week Initiative



In line with the directives of HRH Prince Salman bin Hamad Al Khalifa, the Crown Prince and Prime Minister of the Kingdom of Bahrain, Employees from both GIG-Bahrain and GIG-Bahrain Takaful participated in the Kingdom's Tree Week event.

This initiative supported the National Afforestation Plan aimed at planting 3.6 million trees by 2035 and achieving carbon neutrality by 2060.

Their participation demonstrated the Group's commitment to environmental sustainability and national initiatives.

## GIG - Gulf

Celebrated Onam: A Festival of Unity and Prosperity



GIG - Gulf celebrated Onam, Kerala's vibrant and most revered festival, as a moment of joy, gratitude, and togetherness. The festival, which marks the homecoming of King Mahabali, is known for its colorful floral decorations, traditional music and dance, the Onam Sadya feast, and Vallam Kali boat races.

By celebrating Onam in its offices, GIG - Gulf embraced the festival's message of harmony, inclusiveness, and shared prosperity. The celebrations reminded employees of the importance of working together and nurturing a positive, collaborative environment that reflects the organization's values.

## GIG - Egypt Life Takaful

Shined in Pink for Breast Cancer Awareness



At GIG - Egypt Life Takaful, the company proudly stood in support of all women. Together with its partners and employees, they raised awareness, promoted early detection, and inspired strength and hope in the fight against breast cancer.

During Pink October, the company's building was illuminated in pink, a powerful symbol of unity, compassion, and the importance of awareness. Supporting women's health was more than a message; it reflected GIG - Egypt Life Takaful's commitment to foster a caring and sustainable community where every woman's wellbeing matters.

This initiative was carried out in collaboration with Baheya, Egypt's first NGO specializing in the early detection and treatment of breast cancer, further emphasized GIG - Egypt Life Takaful's dedication to impactful social responsibility.

## GIG - Gulf

Launched a New Support Group for Working Mums



GIG - Gulf's HR team launched a dedicated support group for working mums, created to connect, inspire, and empower women balancing work and family life. The group offered a safe space to share experiences, exchange advice, and celebrate the highs and lows of being a working mother.

The first online meeting brought together eight inspiring mums in an authentic and open conversation, highlighting their resilience, creativity, and strength. The group continued to connect through online meetings and Teams channels, giving more mothers the opportunity to join and feel supported.

## GIG - Saudi

Organized a Blood Donation Initiative



GIG - Saudi organized a blood donation initiative at its headquarters in Riyadh, as part of its ongoing efforts to support the community and promote public health.

Employees participated by donating blood, contributing to saving lives.

The company emphasized that the initiative reflected its commitment to social responsibility and encouraged both employees and the wider community to engage in humanitarian actions that make a tangible difference.

## GIG - Türkiye

Launched Theatre Club for Employees



GIG - Türkiye launched a Theatre Club with 20 employees enrolled. Over nine months, participants trained in improvisation, acting, voice, body language, stage presence, and leadership, which concluding with a final stage performance for all employees.

## GIG - Kuwait Takaful

World Children's Day with Rafa Nadal Academy

GIG - Kuwait Takaful celebrated World Children's Day with their young GIG - Kuwait Takaful Tournament Tennis Champions at Rafa Nadal Academy, one of their exclusive fitness and wellness partners.



## GIG - Jordan

Healthy Environment Against Cancer



GIG - Jordan participated in an awareness session organized by the King Hussein Cancer Foundation as part of the "Healthy Environment Against Cancer" campaign, in celebration of World Environmental Health Day. The session highlighted the importance of maintaining a healthy environment and its vital role in cancer prevention.

## GIG - Jordan

Big Sister Little Sister



GIG - Jordan conducted a series of awareness workshops for the students of Queen Zein Al-Sharaf Secondary School for Girls. The goal was to empower the students by developing their skills and strengthening their sense of leadership and responsibility.

## GIG - Bahrain

Held a Breast Cancer Awareness Competition for Female Employees



As part of its ongoing commitment to raising health awareness and encouraging female employees to prioritize their well-being, GIG - Bahrain organized an awareness initiative that included an educational quiz focused on breast cancer. The activity aimed to increase understanding of the importance of early detection and its critical role in prevention and effective treatment.

The event saw strong engagement from employees, who enthusiastically participated in the quiz and demonstrated great interest in learning more about the topic. The initiative concluded with the recognition of the winners, who were awarded motivational prizes in a positive and supportive atmosphere.

Through initiatives like this, the company continues to reinforce its commitment to social responsibility and employee well-being, while promoting a workplace culture that values health awareness, prevention, and mutual support.

## GIG - Türkiye

Supported the "My Student Sister" Initiative



GIG - Türkiye continued supporting the "My Student Sister" Initiative by sponsoring 14 female students from Marmara University's Insurance Department helping strengthen women's presence in the insurance industry and develop future female leaders.

## GIG - Egypt

Vision screening event in collaboration with Nour Optics



GIG - Egypt organized a special event in collaboration with Nour Optics, providing vision screening services at the company's premises.

The event included eye examinations and personalized guidance on the most suitable lenses, along with awareness sessions about the importance of eyewear in preventing eye strain and improving daily productivity. This initiative is part of the company's ongoing efforts to foster a culture of health and wellness, supported by the Sustainable Development Department as part of its commitment to corporate sustainability.

## GIG - Gulf

DB Team Marked Q3 2025 with "A Blooming Escape" Food Festival



On 11 September, the DB Team at GIG - Gulf kicked off the third quarter of 2025 with a themed food festival titled "A Blooming Escape." The event brought together colleagues from various departments for a shared culinary experience that highlighted heritage, creativity, and community spirit.

Driven by the collaborative efforts of the Fundo team, the office was transformed into a vibrant space filled with flavors, colors, and shared joy. The event was honored by the presence of CEO Paul Adamson and members of the management team, along with representatives from MB, HR, Logistics, Finance, and IT. Their attendance underlined the organization's commitment to unity and appreciation. The festival became a memorable celebration of culture, teamwork, and belonging.

## GIG - Egypt

Sponsored the Public Libraries Cultural League



GIG - Egypt participated in sponsoring the Public Libraries Cultural League, a special cultural event that brought together a group of libraries to encourage children to read, explore, and engage in friendly competitions. Throughout the season, participants competed in a series of general knowledge challenges, culminating in a final day where the top-scoring teams were selected as winners.

The event successfully promoted cultural awareness and a love of learning among children, creating an environment that fosters curiosity and knowledge-sharing. It also provided young participants with the opportunity to develop critical thinking skills in a fun and educational setting.

## GIG - Gulf

Marked World Mental Health Day with “Nourish Your Body, Flourish Your Mind”

On World Mental Health Day, 10 October, GIG - Gulf highlighted the importance of taking small but meaningful steps to support both mind and body. Under the theme “Nourish Your Body, Flourish Your Mind”, the company stressed the connection between nutrition, physical activity, and mental wellbeing.

To support employees, GIG - Gulf offered multiple resources, including articles, webinars, and reminders about the Mindset Emotional Wellbeing Service, a free, confidential hotline for those who wished to speak to someone about how they felt. Together, these tools encouraged colleagues and their families to reflect, recharge, and take positive action for their mental health.

## GIG - Bahrain (Kuwait Branch)

Conducted a Full Health Checkup for All Employees



As part of its commitment to employee well-being and corporate social responsibility, GIG - Bahrain (Kuwait Branch) conducted a full health checkup for all employees.

The initiative included essential medical tests that helped staff understand their current health status. Employees also received valuable guidance on healthy lifestyle practices, encouraging them to make informed wellness choices.

The strong positive response highlighted the importance of prioritizing health in the workplace. By investing in employee wellness, GIG - Bahrain aimed to create a healthier and more productive work environment.

## GIG - Türkiye

Marked Eid al-Adha with a Social Impact Initiative



For Eid al-Adha, GIG - Türkiye partnered with the Turkish Education Volunteers Foundation and gifted Turkish delight to employees symbolizing hope for children’s education and the future.

## GIG - Gulf

Organized a Blood Donation Drive - Together, We Donated



On 17 July 2025, GIG - Gulf colleagues in Bahrain came together for a lifesaving blood donation drive held in collaboration with King Hamad University Hospital. Twelve volunteers stepped forward to donate blood, knowing that each donation could save up to three lives, potentially helping around 30 patients.

The initiative powerfully reflected GIG - Gulf's commitment, as a company and as individuals, to supporting the community and standing by those in need.

## GIG - Türkiye

Celebrated Father's Day with a Purpose



For Father's Day, GIG - Türkiye collaborated with TEGV by gifting employees' items that contributed to children's access to education, reflecting the company's commitment to protect the future of younger generations.

## Gulf Insurance Group

World Cleanup Day - Group Participation

On the occasion of World Cleanup Day on September 20th, employees from our GIG subsidiaries across different countries took part in a simple yet powerful initiative: declutter and clean your desks!



This participation across the region reflects our shared commitment to cleaner workspaces and a healthier environment.

A clean workspace isn't just good for productivity — it's a small step towards a cleaner world, reminding us that real change starts right at our desks.

## GIG - Türkiye

Supported Children Through Gemlik Spor Sponsorship

GIG - Türkiye sponsored uniforms for disadvantaged children through its partnership with Gemlik Spor, to help promote equal opportunities in sports and community well-being.

## GIG - Jordan

Joined the Embassy of Mexico in Celebrating National Day



GIG - Jordan proudly participated in the celebration hosted by the Embassy of Mexico on Mexico's National Day, marking the 215th anniversary of its independence.

## GIG - Türkiye

Sponsored Altınordu Women's Volleyball Team



GIG - Türkiye signed a sponsorship agreement with the Altınordu Women's Volleyball Team. The partnership enhanced brand visibility and aligned with the company's commitment to gender equality and youth empowerment.

## GIG - Türkiye

Boosted Employee Morale with "Ice Cream Week"



To bring relief during the hot summer days, GIG - Türkiye offered ice cream in the office for an entire week, creating moments of joy, motivation, and positive energy among employees.

## GIG - Gulf

Enjoyed a Team Bonding Day Filled with Laughter and Connection



On 8 October 2025, GIG - Gulf colleagues came together for a joyful team outing dedicated to bonding and shared enjoyment. The day was filled with laughter, connection, and positive energy, reminding everyone of the strength they had when they came together as one team.

The outing reinforced the idea that strong relationships and trust are built not only through daily work, but also through shared experiences that create memories, deepen understanding, and support a positive culture.



## GIG - Jordan

Celebrated High School Graduates Among Employees' Children



GIG - Jordan held a congratulatory ceremony for our employees' children who graduated from high school last year, as they celebrated their graduation and wished them more success ahead.

## GIG - Bahrain (Kuwait Branch)

BACCH Paediatric Discharge Celebration

GIG - Bahrain (Kuwait Branch) joined Bayt Abdullah Children's Hospital (BACCH) in celebrating the discharge of young patients who had shown exceptional strength during their treatment.

The event brought joy and hope to families as children prepared to begin their recovery journey. GIG - Bahrain expressed gratitude for contributing to BACCH's mission of providing exceptional paediatric care.

This collaboration highlighted the company's commitment to community engagement and its belief in supporting initiatives that improve children's health and well-being.

## GIG - Bahrain (Kuwait Branch) Leadership Essentials Training



GIG - Bahrain delivered a comprehensive “Leadership Essentials” training session for team leaders in its Kuwait office.

The program focused on key leadership skills such as emotional intelligence, effective delegation, and decision-making. Participants engaged in interactive workshops that encouraged sharing experiences and learning collaboratively.

By investing in leadership development, GIG - Bahrain strengthened a culture of growth and accountability, preparing leaders to take on higher responsibilities and contribute to long-term organizational success.

## GIG - Jordan Encouraged healthy lifestyle among employees



As part of GIG - Jordan's ongoing commitment to promote physical and mental health in the workplace, they organized a special event at Zaboud Forest - Jordanian International Players Association, aimed at encouraging their employees to adopt a more active and balanced lifestyle.

It was a day full of vitality and positive energy, reflecting GIG - Jordan's dedication to create a healthy and motivating work environment for everyone.

## GIG - Gulf Partnered with AIESEC to Empower Youth on International Youth Day



Empowering youth,  
Ensuring futures.

GIG Gulf is sponsoring two youth delegates from the UAE and Bahrain to represent GIG Gulf at the global AIESEC events.

To mark International Youth Day, GIG - Gulf partnered with AIESEC, a global non-profit that helps young people unlock their leadership potential through internships, volunteering, and global networking. At AIESEC's annual event on 12 August, Arnold Dela Cruz delivered an inspiring talk, **“Own Your Growth, Craft Your Brand, Make Your Mark”** and joined a panel on navigating purpose, career, and impact in a globalized world.

GIG - Gulf also proudly sponsored young leader Rosalyn Flory to join the AIESEC Global Volunteer Programme for eight weeks, covering her travel, accommodation, and key expenses so she could focus on learning and social impact. The initiative demonstrated GIG - Gulf's dedication to invest in youth, education, and leadership, and to support the next generation of changemakers.

## Gulf Insurance Group

Promoted Health awareness Day



Gulf Insurance Group promoted Health Awareness Day, an employee-focused initiative dedicated to promote wellness, healthy living, and preventive care across the organization. The event was held in collaboration with Jarallah German Specialized Center, a leading provider of specialized healthcare services.

This initiative was designed to give employees direct access to essential health screenings and professional guidance. During the event, nurses from Jarallah German Specialized Center offered a range of vital medical checks, including Blood oxygen saturation (SpO2), Blood pressure, Heart rate, Random blood sugar test and Body temperature.

In addition, nurses conducted a brief health history review for each employee as part of a preliminary check-up, provided insights to support individual well-being.

As all employees were encouraged to attend, GIG remains committed to fostering a workplace environment that prioritizes health, engagement, and overall well-being.

## GIG - Bahrain (Kuwait Branch)

Held a PCOD Awareness Session for Female Employees



To promote women's health and wellness, GIG - Bahrain (Kuwait Branch) organized an educational session on Polycystic Ovarian Disease (PCOD), delivered by Dr. Sarita from City Clinic.

The session covered PCOD symptoms, lifestyle impacts, and treatment options, and included interactive discussions that empowered participants with practical knowledge.

Employees valued the session and expressed appreciation for the guidance provided, reinforcing the importance of workplace initiatives that support women's health. Overall, the session was a success, fostering a supportive environment for open discussions about women's health issues.

## GIG - Türkiye

Participated in the Coastal Cleanup in Moda, Istanbul



GIG - Türkiye employees joined the International Coastal Cleanup Day, collecting 330 kg of waste on Istanbul's shores. The initiative raised awareness on marine pollution and supported environmental protection goals.

## GIG - Gulf's

Medical Board Bahrain Unit Celebrated Its 5th Anniversary



GIG-Gulf's Medical Board Bahrain Unit celebrated its 5th anniversary with a special day dedicated to appreciation, team building, and reflection. The celebration offered team members a well-deserved break from their daily routine to come together, strengthen bonds, and look back on their shared journey.

The day included engaging team-building activities that promoted collaboration, communication, and trust, followed by a recognition ceremony honoring colleagues' contributions and dedication. The event concluded with a shared dinner, provided a relaxed setting to connect on a personal level. The milestone reaffirmed the team's commitment to growth, unity, and excellence in serving customers and partners.

## GIG - Türkiye

Donated 102 Mastic Trees for the Republic's Anniversary

Cumhuriyetimizin 102. yılında  
**102 Sakız Ağacı**



GIG - Türkiye donated 102 mastic trees to the "My Mastic Tree - Çeşme Project" in honor of the Republic's 102nd anniversary. The initiative supported reforestation, women's employment, and local environmental resilience.

## GIG - Jordan

Participated in the Amman Marathon 2025



In a vibrant atmosphere full of energy, enthusiasm, and team spirit, GIG - Jordan participated in the Amman Marathon 2025, reaffirming its commitment to support sports activities and promote a healthy lifestyle. This participation came as part of the company's efforts to strengthen team spirit and encourage employees to engage in physical activity. A team of GIG employees took part in various marathon categories, proudly carrying the spirit of determination and excellence.

## GIG - Bahrain (Kuwait Branch)

Hosted a Staff Bowling Tournament



GIG - Bahrain (Kuwait Branch) hosted a fun-filled staff bowling tournament aimed at strengthening team spirit and enhancing collaboration among employees.

Participants formed teams and competed in friendly matches, enjoyed a refreshing break from the work routine. The tournament ended with a group lunch that encouraged social bonding and celebration.

This initiative reinforced GIG - Bahrain's commitment to team building and fostering an engaging and enjoyable work culture.

## GIG - Türkiye

Supported Schools in Ağrı Through the Damla Volunteering Project



GIG - Türkiye supported the “Damla Volunteering Project” to improve education and wellbeing for disadvantaged primary school students in Ağrı. The initiative included providing supplies and supporting psychosocial development activities.

## GIG - Egypt

Launched Breast cancer awareness initiative



GIG-Egypt launched a special initiative during Breast Cancer Awareness Month in October. As part of this impactful campaign, the company illuminated its headquarters building in pink, symbolizing hope, strength, and solidarity with every woman battling breast cancer.

The initiative aimed to raise awareness about breast cancer and highlight the importance of early detection and treatment.

## GIG - Gulf

Supported World Cleanup Day with a Regional Clothes Donation Drive



As part of its ongoing commitment to sustainability and community impact, GIG - Gulf organized a regional clothes donation drive in support of World Cleanup Day 2025. Thanks to the generosity and active participation of teams across all operating countries, the company collected and donated clothing items to Kiswa in the UAE and Bahrain, and Heyakah in Qatar.

The donations were set to be recycled, repurposed, and distributed to people in need, helping to reduce waste and support vulnerable communities. This initiative reflected GIG - Gulf’s shared values of caring for the planet and giving back to society and reinforced its long-term commitment to create a more sustainable future.

## GIG - Jordan

“Save a Life” with the King Hussein Cancer Center



GIG - Jordan supported the “Save a Life” campaign in collaboration with the King Hussein Cancer Center and Four Seasons Hotel, aimed to raise awareness about breast cancer. Their support included purchasing campaign T-shirts, with proceeds directed to help fund the cause.



# GIG

GULF

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# Get to Know



**Yahya Salman AlKhater**  
Head of Digital | Technology &  
Transformation Visionary  
**GIG - Saudi**

## Could you introduce yourself and explain how your journey has shaped your approach to leadership?

I believe every professional walks a bridge between who we were and who we dare to become. My career began not in comfort, but in complexity dealing with risk, data, markets, and systems, long before the world romanticized "digital."

Early in banking (in 2006) followed with Insurance (in 2011), I discovered a world where technology wasn't just an efficiency tool, and it was the engine of fairness, pricing accuracy, protection, and trust. I gradually shifted from technical roles into leadership, moving through risk, pricing, underwriting, product development, digital operations, and enterprise technology.

Today, as **Head of Digital at Gulf Insurance Group, Saudi Arabia**, I don't simply manage digital processes. I champion a vision: **digital as a profit powerhouse, not a support function**. We are shaping a business model where digital, product, and customer strategy move as one.

Every chapter of my career taught me that transformation is not a system upgrade, it is a promise to elevate human experience, sharpen strategy, and redefine what

is possible in our industry.

## What makes your digital strategy different from traditional transformation approaches?

Traditional digital strategies "digitize" what already exists. Our strategy **reimagines** what does not exist yet. We moved digital beyond service portals and apps screens. We built a **business engine** that generates measurable revenue, reduces cost, and drives portfolio quality based on the market trends.

Digital at GIG-Saudi means:

- **Organization Culture adaptation of digital transformation as business profit marketing center.** It starts top management empowerment with the aid of the new technologies, enabling and empowering the digital adaption.
- **Automated customer experiences with Digital first product innovation using AI technologies**
- **Predictive underwriting and pricing intelligence**
- **Data linked sales ecosystems**

## How do you balance ambition in AI with ethics, cybersecurity, and human trust?

AI is the most powerful force of our generation but only when it follows three principles, to **Serve, Protect, and Empower people**. We invest heavily in secure system architecture, fraud intelligence, privacy governance, and incident readiness. But our most important safeguard is cultural: AI is never used to replace accountability.

We introduce AI carefully:

- Behavioral prediction enhances insurance ecosystem but never discriminates.
- Automation improves experience but never denies transparency.
- Recommendation engines personalize journeys but never manipulate decisions.

### "Technology without ethics is chaos"

## The world of insurance is evolving fast. How do you adapt?

The insurance industry is no longer about selling coverage, it is about **predicting risk, preventing loss, and strengthening societies**. Regulators demand transparency, customers demand immediacy, and partners demand collaboration.

### "So we don't adapt reactively, we design proactively."

The world is shifting from static policies to dynamic protection, from data stored in systems to data driving intelligence, and from claims after losses to intervention before losses.

## GIG - Egypt

Khaled Al Shamaa won the GGI Research Award Competition



Khaled Al Shamaa, a junior specialist in the Special Risks Department – Trade Credit Insurance section, was selected as the winner of the GGI Research Award competition for his paper titled “Human Capital Challenges for Current and Future Leaders in the Insurance Sector.” His achievement reflected his strong analytical skills and deep understanding of leadership challenges within the industry.

## GIG - Kuwait

Celebrates Quarter 3 Extra Milers



GIG - Kuwait held its quarterly “Extra Milers” awards ceremony to celebrate employees who delivered exceptional performance and outstanding contributions that helped strengthen Gulf Insurance Group – Kuwait’s success.

- Ahmed Ghulam- Exceptional Performance
- Doaa Youssef - Exceptional Performance
- Maram Hagosman - Innovation & Problem Solving
- Neethu George - Innovation & Problem Solving
- Raafat Abdelrahman - Teamwork & Collaboration
- Khaled AlArta - Teamwork & Collaboration
- IT , PMO, Risk Management & Information Security Team - Teamwork & Collaboration
- Khaled AlKhalaf - Exceptional Performance
- Bassem AlMeligy - Exceptional Performance

## GIG - Egypt Life Takaful

Honors Employees of the Month for June, July, August, September, and October 2025



GIG-Egypt Life Takaful, proudly recognized team members who go above and beyond through their Employee of the Month program.

- June: Micheal Wessa – Individual Operations
- July: Tasneem Raafat – AML Senior Officer
- August: Hager Mohamed – IT Department
- September: Eslam Khaled – Individual Underwriting
- October: Arwa Aboelmagd – People and Culture

These individuals exemplify dedication, excellence, and the values that drive the company's success.

## GIG - Egypt Life Takaful

Honored Its Best Leader



GIG-Egypt Life Takaful honored the Best Leader on a semi annual basis, celebrating members of the Senior Management Team whose vision, people-first leadership, and unwavering dedication drove the organization forward. Their passion, integrity, and ability

to inspire cultivated a culture of trust, collaboration, and continuous growth throughout the company. July 2025: Caroline Hovaghimian – Chief People & Culture Officer. This recognition reflected the company's commitment to acknowledging exceptional leadership that positively impacted both teams and the broader organization.

## GIG - Gulf

### A Day of Growth and Connection



On 26 August, five managers from different departments and locations gathered at GIG Gulf's Business Bay office in Dubai for a "Coaching for Performance" workshop. The session was designed to equip leaders with practical coaching tools to empower their teams, enhance performance, and support continuous development.

Throughout the day, participants explored coaching fundamentals, practiced deep listening and powerful questioning, and focused on the GROW model (Goal, Reality, Options, Wrap-up/Will). By working with real-life examples, they reflected on how coaching can help team members think through challenges, take ownership, and commit to action, reinforcing a culture of growth.

## GIG - Jordan

### Honors Top Sales Performers for Outstanding Achievement

With pride and honor, GIG - Jordan honored an elite of the first sales employees to achieve the highest results and be distinguished for their exceptional performance.

- Aseel Ismail Abedalfattah Hamed Alla - Customer Relations Officer, Retail
- Maher Ahmad Mohammad Shehadeh - Cross Selling, Retail
- Anas Ahmad Said Awad - Sr. Customer Relations Officer, Bancassurance
- Bilal mahmoud abdelrahman Alazzeah - Sr. Customer Relations Office, IPMI
- Awwad Mohammad Awwad Al-Shoubaki - Enterprise Relations Officer, Corporate
- Zaid Walid Ishaq Bsaileh - Enterprise Relations Office, Galleria Mall
- Rakan Nabeel Naji Khdeir - Sr. Customer Relations Officer, Shmesani
- Samar Taleb Hussein Al-Jariri- Enterprise Relations Officer, Retail
- Odai Z T Budair - Sr. Customer Relations Officer, Corporate
- Firas Zeyad Ali Atieh - Sr. Customer Relations Officer, Key Accounts & Tenders.

## GIG - Gulf

### Building a Culture of Successful Performance in Oman



On 15 September, thirteen managers eleven from Oman and two from Qatar—came together at GIG Gulf's modern office in Oman for a "Successful Performance" workshop. Co-facilitated by Hassan Al Lawati and Arnold Dela Cruz, the session provided a safe and engaging space to practice real-life scenarios through role plays and meaningful discussions.

## GIG - Egypt Life Takaful

### Honoring Excellence: Hero of the Quarter



GIG-Egypt Life Takaful, proudly celebrated exceptional achievements through the GIG Hero Initiative, the quarterly recognition program. For this period, they honored GIG Heroes for outstanding performance, leadership, and positive impact:

- July 2025: Nermeen Samuel
- September 2025: Tarek Yasser

This recognition reflected the company's core values of dedication, integrity, and excellence, and remained committed to celebrating success and inspiring continuous growth across the organization.

## GIG - Egypt Life Takaful

Recognized Asset High Achievers



GIG-Egypt Life Takaful proudly honors the best employees, known as "GIGLT Asset", for their exceptional performance in training and development. These employees have demonstrated remarkable dedication, growth, and commitment to enhancing their skills, contributing significantly to the organization's success.

July 2025:

- Mohamed Nabil - Life Claims - Insurance Diploma
- Raghda Tohamy - Corporate Operations - Insurance Diploma
- Mohamed Gomaa - Corporate Sales - Insurance Diploma

September 2025:

- Hossam Saber - Actuarial & Reinsurance Department - AUC Actuarial Diploma
- Mohamed AlAbd - Corporate Operations - AUC Actuarial Diploma
- Saad Saleh - Corporate Operations - AUC Actuarial Diploma

This recognition reflects the company's commitment to continuous learning and celebrating the people who drive success.

## GIG - Kuwait Takaful

Employee of the Month

GIG-Kuwait Takaful chose Bader Al-Ghunaim, Senior Officer in the Digital & Strategy Department as its first employee to be celebrated as part of their Employee of the Month program launch.

## GIG - Jordan

Proud to congratulate three of their colleagues

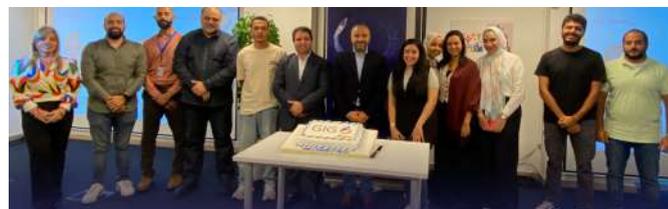


GIG-Jordan is proud to congratulate three of their colleagues for earning prestigious professional certifications, reflecting their commitment to continuous learning and excellence.

- Hussam Haddad, Sr. Officer - IT Infrastructure, has successfully earned the Fortinet Certified Professional Network Security certification, highlighting his advanced expertise in network protection and cybersecurity.
- Zaid Saadeh, Sr. Manager - Medical - Life Insurance Sales, has achieved the Associate, Life Management Institute (ALMI) certification, demonstrating his deepened knowledge and professionalism in life insurance operations.
- Nancy Al-Kradashah, Officer - PMO - IT Service Delivery, has obtained the Scrum Fundamentals Certified credential, reinforcing her capabilities in agile project delivery and team collaboration.

## GIG - Egypt Life Takaful

Recognized the Best Departments of the Quarter



GIG-Egypt Life Takaful, proudly recognized the Best Department of the Quarter, celebrating teams that demonstrated exceptional performance, collaboration, and contribution to the company's success.

The People & Culture Department was honored in July 2025, and the Information Technology Department in September 2025. This recognition reflected their commitment to fostering teamwork, innovation, and a culture of excellence across the organization.



## GIG - Türkiye

Customer Care



CCC Specialist Zeynep Tazegül delivered exceptional service by guiding a customer through their claim, coordinating internally, and receiving heartfelt appreciation for her professionalism.

## GIG - Jordan

Professionalism in Action: A Customer Experience that Reflects GIG - Jordan's Values



In today's digital age, customers expect online services to be fast and seamless. While attempting to renew his car insurance policy through GIG - Jordan's online portal, one customer encountered a technical issue that prevented him from completing the payment. This unexpected disruption led to growing concern about a possible lapse in coverage.

In this critical moment, a customer service representative took full ownership of the situation and responded with professionalism and composure. The employee calmly reassured the customer that the insurance coverage remained valid and transparently explained the issue. Simultaneously, they reached out to the IT team to investigate the root cause, while implementing a temporary solution by manually processing the renewal and promptly sending confirmation to the customer.

## GIG - ALGERIA

My Journey



My name is Radia Ferhi,

Three years ago, I was a young graduate with nothing but a master's degree in hand and a heart full of dreams. I didn't know where life would take me, only that I was ready to give my best. That's when GIG ALGERIA came into my life, through the Campus GIG program.

I joined the company as an intern, not knowing exactly what to expect. What I found was much more than a simple internship. I had the

incredible opportunity to be trained by teams from all departments, with weekly follow-ups by both the CEO and Deputy CEO. I didn't only learn about insurance. I also learned how to grow as a person, how to speak in meetings and how to handle challenges. These were lessons that no classroom could have taught me.

During that same year, I took a big step and applied for the doctoral program in marketing. Thousands of candidates applied, but only three were accepted. I was lucky to be one of them and I succeeded on my first try.

After my internship, I joined the marketing team, which had always been my goal. A supportive team that welcomed me and gave me space to grow. Little by little, I took on more responsibilities, including managing the company's social media and working on important marketing projects.

At the same time, I grew as a researcher. I published my first scientific article, spoke at national and international conferences and achieved one of my biggest dreams: Presenting my research at the University of Cambridge a legendary institution that hosted Isaac Newton, Charles Darwin, and more than 120 Nobel Prize winners.

Looking back, these past three years were not just a professional journey. They were a life journey filled with challenges, opportunities, and above all, meaningful human connections.

## GIG - Egypt

How Employees Manage Stress In The Workplace?



**Antony Essam**

- Section Head
- Budgeting & Planning Dep

**“Self-care is how I take my power back”**



**Mahmoud Ali**

- Specialist
- IT Dep

**“Staying positive and communicating well”**



**Mohamed Sherif**

- Section Head
- Fire & Burglary Underwriting Dept

**“Count to 10 before making a decision”**

## GIG - Jordan

Zaid Saadah: Daily Challenges in the Workplace



Work-related pressure and negative energy are sometimes a natural part of our professional lives. Handling them wisely is one of the most important steps for continuity and productivity. When I feel stressed out or experience negative energy, I avoid making decisions or rushing into decisions for a short period so that the decision comes from rationality rather than emotions or impulsiveness. I usually seek to take a short break from interaction with colleagues at work. Additionally, playing sports regularly, which require physical and mental effort, has a significant impact on making you feel better.

## GIG - Jordan

Haneen Arid: I defeated cancer



After being cured of cancer, I felt as if I had been given my life back in a way I never expected. The fear that once weighed on me slowly gave way to gratitude for my body's strength, for the people who supported me, and for every small moment I once took for granted. I carry a deeper appreciation for life now, and even on difficult days, I remember what I've overcome. Healing didn't just restore my health; it reshaped my heart.

## GIG - Egypt Life Takaful

Celebrated Its Creative Talents



GIG-Egypt Life Takaful proudly highlighted the diverse creative talents within its team. From exceptional voiceover artists to a skilled French tour guide and a talented theater actor, its employees brought destinations and stories to life through captivating storytelling and engaging presentations:

- Eman Elsayed - Voice Over
- Heba Mahmoud - French Tour Guide
- Andrew Adel - Theater Actor

Their abilities to connect with audiences and convey the essence of each experience enriched the company's projects and elevated the client experience. By celebrating and supporting these unique skills, GIG-Egypt Life Takaful reinforced the value of creativity as a cornerstone of its success and innovation.

## GIG - Group

Sujay Pusadkar, Yoga Instructor



Sujay is an experienced Yoga instructor who has practiced since childhood and taught thousands of students. Trained in multiple yoga disciplines, he has led major wellness initiatives, including large-scale events in Kuwait such as International Yoga Day 2025.

He participated in a mega yoga event organized by the Indian Embassy, attended by more than 1,500 participants, where he received an award for the Yoga Photo Contest. Beyond his achievements, Sujay is dedicated to social causes, teaching yoga to underprivileged communities and promoting wellness and mindfulness for all.

## GIG - Türkiye

Highlighted Employee Talents and Success Stories



Kerim Çamoğlu expressed his creativity through songwriting and musical composition, with over 10 published works.



Ayhan Atıcı balanced his professional life with his passion for music, performing as a drummer and guitarist while also producing original compositions.

## GIG - Jordan

Fatima Ahmad, Team Leader - Procurement



Youth Communication & Encouragement Skills:

I take pride in being a Guardian of Young Minds, especially when engaging with teenagers who need someone to truly listen, understand, and guide them. I discovered this talent during my volunteering sessions in schools, where I realized how deeply young people need safe, supportive communication and genuine encouragement. My passion lies in creating a space where they can express themselves freely, feel heard, and receive the motivation they often lack.

Through meaningful conversations and structured guidance, I help them navigate the challenges they face in their environment whether social, emotional, or academic. I also organize and lead sessions that focus on essential life skills, including how to think positively, how to plan for their future, and how to manage their time effectively. These sessions empower them to build resilience, improve decision-making, and develop a forward-looking mindset.

In addition, I encourage them to invest their energy and potential in the present moment, helping them understand the value of taking small, consistent steps toward personal growth. By combining emotional support with practical

## GIG - Bahrain Takaful

AM Best Affirms Takaful International's A- (Excellent) Credit Rating with Stable Outlook



GIG-Bahrain Takaful Company B.S.C. was pleased to announce that AM Best affirmed its rating of A- (Excellent) with a stable outlook, the highest credit rating for Takaful companies in the Kingdom of Bahrain. This rating reflected the company's strong financial position, efficient operational performance, and robust risk management systems. GIG-Bahrain Takaful was the first and only Takaful company in the Kingdom to be classified within the A- financial and credit rating category.

## GIG - Jordan

AM Best Affirmation



The global credit rating agency AM Best affirmed the Long-Term Issuer Credit Rating of a- (Excellent) and the Financial Strength Rating of A- (Excellent) for Gulf Insurance Group - Jordan. With this, they maintained their leading position in the local market as the only Jordanian insurance company

to hold this rating.

In its official statement, AM Best noted that the ratings reflected their strong financial position, solid operational performance, balanced business portfolio, and sound enterprise risk management. We maintained a strong capital adequacy ratio and market leadership, and we demonstrated positive performance in investment returns and portfolio diversification while preserving excellent liquidity and financial flexibility.

The rating also highlighted the strategic importance of GIG - Jordan within the Gulf Insurance Group and the ongoing support received.

CEO Dr. Ali Al-Wazani expressed his satisfaction with the affirmation, emphasizing that this rating reflected the high level of insurance protection provided to clients.

## GIG - Kuwait

Maintained Its "A+" Rating from AM Best



The global credit rating agency AM Best has reaffirmed Gulf Insurance Group - Kuwait's credit rating at A+ (Excellent) with a Stable Outlook.

This achievement underscores Gulf Insurance Group - Kuwait's leading position in the insurance sector and the effectiveness of its strategy in achieving sustainable growth.

## GIG - Bahrain

A.M. Best International affirmed the financial strength rating of A- (Excellent)



A.M. Best International affirmed the financial strength rating of A- (Excellent) and the long-term issuer credit rating of "a-" for GIG-Bahrain, with both ratings carrying a stable outlook.

The rating reflects the company's very strong balance sheet, strong operating performance, neutral business profile, and appropriate enterprise risk management. The assessment also incorporates the financial strength of its parent company, Gulf Insurance Group K.S.C.P., given GIG-Bahrain's strategic importance within the Group

## GIG - Egypt

AM Best affirmed the financial strength rating at A- (Excellent)

AM Best affirmed the company's Financial Strength Rating at A- (Excellent) and the Issuer Credit Rating at a- (Excellent) with a Stable Outlook, reflecting strong financial performance and effective risk management.

## GIG - Gulf

AM Best Affirms GIG Gulf's Financial Strength Rating of "A (Excellent)" for the Fifth Consecutive Year



GIG-Gulf is excited to share that AM Best has affirmed its Financial Strength Rating (FSR) of A (Excellent) and Long-Term Issuer Credit Rating (ICR) of "a+" (Excellent). This marks the fifth consecutive year that GIG-Gulf has maintained its A (Excellent) rating with no changes compared to last year's assessment. The outlook for both ratings remains stable, confirming GIG-Gulf's robust financial position.

GIG-Gulf's established presence in the region continues to be a key differentiator. The company ranks among the top five insurers in its core markets, with operations in Bahrain, Oman, Qatar, and the United Arab Emirates. Additionally, GIG-Gulf holds a 50% stake in Gulf Insurance Group (a Saudi Joint Stock Company) in Saudi Arabia, further reinforcing its diversification and ability to offer compliant insurance solutions across the region.

The affirmation reflects GIG-Gulf's financial stability and recognizes its strategic importance as a key subsidiary of Gulf Insurance Group (GIG Group K.S.C.P.),

which holds a Financial Strength Rating of "A" (Excellent) and a Long-Term Issuer Credit Rating of "a" (Excellent) with a stable outlook from AM Best. GIG-Gulf also benefits from shared capabilities across the Group, including risk management, actuarial expertise, investment management, and global best practices. The collective strength of the Group enables local leadership teams to operate with greater agility and effectively respond to the needs of their markets.

Together, these strengths provide customers, regulators, and partners with confidence in the Group's long-term stability and ability to meet its commitments, reinforcing its position as one of the most credible and trusted insurance providers in the Middle East and North Africa.

GIG's ratings also consider the strategic importance of GIG to its ultimate parent company, Fairfax Financial Holdings Limited (Fairfax). Fairfax is a globally diversified insurer and reinsurer with an established presence in more than 40 countries and is ranked among the top 20 property and casualty insurance companies worldwide.

Commenting on the achievement, Paul Adamson said:

"We are proud to once again receive this strong endorsement from AM Best. The affirmation of our 'A' rating is a testament to GIG-Gulf's clear focus on profitability, disciplined approach to risk, strong internal governance, and growing regional presence. GIG-Gulf is well positioned to continue thriving in the Middle East's dynamic insurance market. The ratings reinforce our commitment to delivering sustainable growth and long-term value for our customers, partners, and shareholders across the region."

## GIG - Kuwait Takaful

S&P Rating



### أعلى تصنيف ائتماني

بين شركات التأمين التكافلي في دولة الكويت

GIG-Kuwait Takaful has been assigned an A- rating by Standard & Poor's (S&P). This credit rating is a recognition of GIG-Kuwait Takaful's financial strength, operational resilience, and prudent governance.

This achievement reflects the sustained efforts and professionalism demonstrated by all members of its organization. Their dedication and commitment have been instrumental in positioning GIG-Kuwait Takaful as a trusted and reliable player within the insurance industry in Kuwait.

# Let's Interact

# 1

## Guess the Number

1. 😊 + 😊 + 😊 = 30
2. 😊 + 😎 + 😎 = 20
3. 😎 + ❤️ + ❤️ = 13
4. 😊 + 😎 x ❤️ = ??

# 2

## Which

of GIG subsidiaries welcomed AIESEC participant sponsored by the Group?

## Issue 15 Winner



Mr. Tumulamy Yoweri from GIG , draws the lucky winner's name.



Mr. Diwakar Nath Pandey from GIG-Gulf receiving his gift.

**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: April 16, 2026

# GIG Living



