



مجموعة الخليج للتأمين
GULF INSURANCE GROUP

CORPORATE
PROFILE
2024

**Invested
in You.**

gulfinsgroup.com



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ABOUT US

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



Established
1962



Who we are

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



62
Years of Excellence



12 Countries Direct Presence

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



+3,950
Group Employees



Major Shareholder:

- FAIRFAX FINANCIAL HOLDINGS LIMITED



Listed on
Kuwait Stock Exchange (Boursa Kuwait)



Market Leadership

- Kuwait
- Jordan
- Bahrain



Group Vice Chairman & CEO Message

I have had the honor of witnessing GIG's extraordinary journey, transforming from a leading commercial and private insurer in Kuwait into a regional powerhouse across the Middle East and North Africa. Our unwavering commitment to delivering value to our customers, shareholders, employees, and communities has been the cornerstone of our success. We have consistently provided innovative, high-quality insurance solutions that are personalized and accessible, and we are proud of the impact we have made.

For 62 years, GIG has set the industry standard for excellence, achieving milestones that reflect the strength and resilience of our organization. Our competitive position and prominent profile across diverse markets stand as a testament to our strategic vision and execution. This success has been built on a foundation of cutting-edge technological services, product and distribution innovation, strong customer relationships, and a robust enterprise risk management framework. Our commitment to the highest standards of corporate governance, prudent underwriting practices, and a decentralized business model focused on human capital development and digitization has been instrumental in our sustained growth.

I am particularly proud to highlight a significant milestone in GIG's history in 2023: Fairfax Financial Holdings Limited becoming our largest shareholder. This partnership marks a new chapter in our journey, bringing with it unparalleled global expertise and resources. Fairfax's international network and extensive experience in the insurance industry enhance our capabilities, enabling us to lead with confidence in the markets we serve. Our capabilities, enriched by Fairfax's involvement, position us for even greater innovation and growth in the years ahead.

Today, GIG's strength as a Group is reflected in our continuous growth, our prudent approach to risk, and our ability to safeguard the interests of all our stakeholders. We are dedicated to providing the best insurance services across all the markets in which we operate—Egypt, Algeria, Turkey, Jordan, Iraq, Lebanon and the GCC—by prioritizing strategies that drive digital transformation in our operations, distribution, and claims services. These initiatives fortify the GIG brand and empower us to shape a valuable insurance ecosystem for the MENA region.

Aligned with our shared vision, GIG remains fully committed to our Environmental, Social, and Governance (ESG) plan, embedding sustainable practices and strong governance into every aspect of our business. We take immense pride in our Diversity & Inclusion initiatives, believing that sustainability and inclusivity are key to long-term success and value creation for all our stakeholders. I extend my deepest gratitude to our loyal customers, esteemed partners, and dedicated shareholders for their unwavering support and trust throughout our journey. Together, we have built a brand that stands for quality and integrity, and together, we will propel GIG towards even greater achievements, ensuring a sustainable future for generations to come.

I also want to express my heartfelt appreciation to our exceptional employees. Your passion, dedication, and hard work are the driving force behind our success. It is your collective effort that makes GIG what it is today, and I am immensely proud to lead such a talented and committed team. As we move forward, I am confident that, with your continued dedication and the strong backing of Fairfax, the future holds even greater promise for GIG.

Khaled Saoud Al Hasan

OUR MAJOR SHAREHOLDER



Fairfax Financial Holdings Limited is a financial services holding company which, through its subsidiaries, is engaged in property and casualty insurance, reinsurance and investment management.

Fairfax's corporate objective is to achieve a high rate of return on invested capital and build long-term shareholder value. Based in Canada, Fairfax total consolidated assets of US\$ 92.0 billion as at 31 December 2023.

OUR VISION AND MISSION



Vision

We're shaping a valuable insurance ecosystem for the MENA region.



Mission

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

OUR VALUES



Respect

The client is our most valuable asset



Lasting

We have long-term perspective on the value of our clients. Whereby the lifetime of a client relationship is seen as much greater value than the cost associated with any single transaction with client.

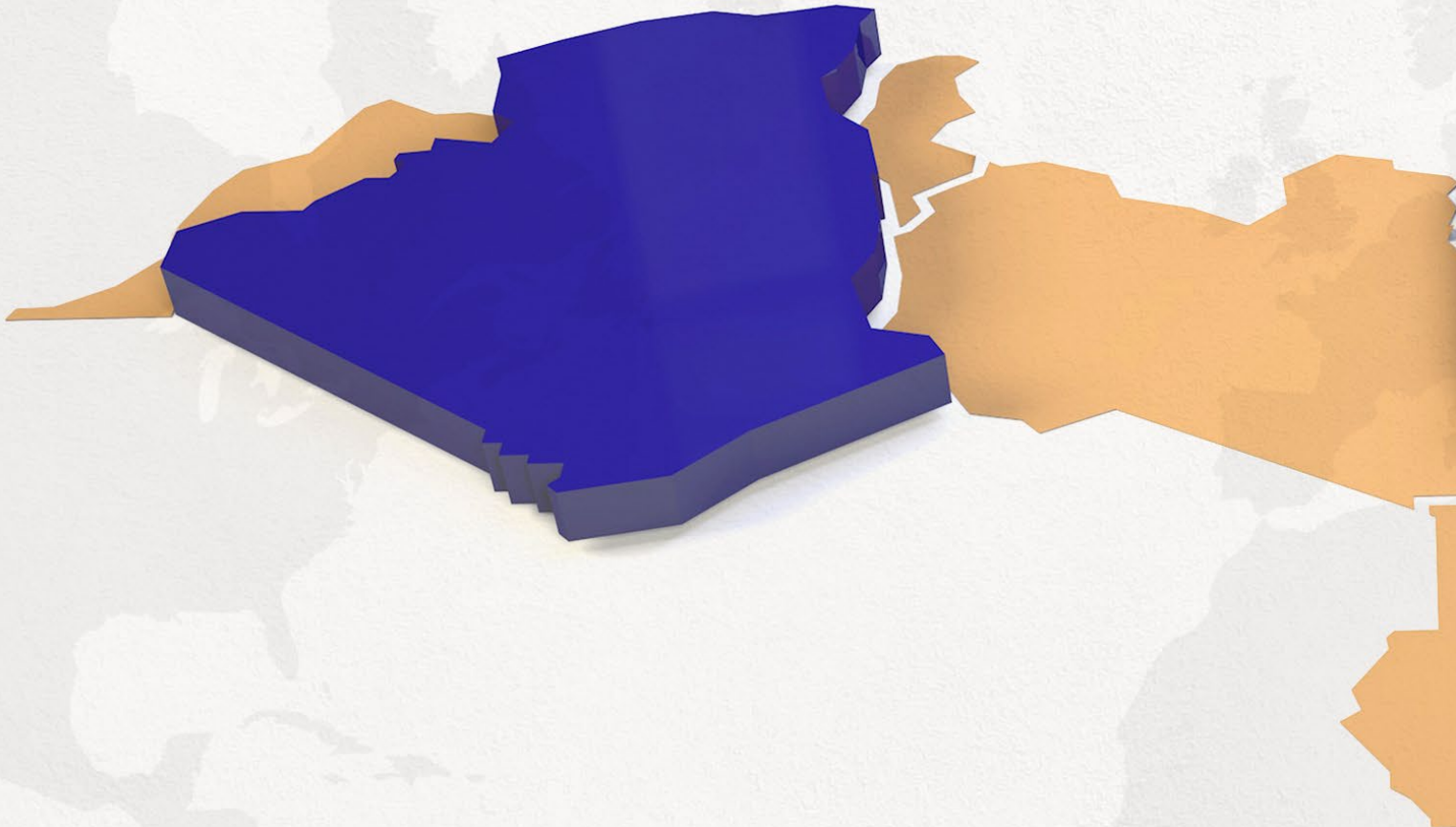


Rewarding

We are prepared to invest in value-adding services, at a sustainable cost, in the interest of improving client loyalty and growing market share.

OUR DIRECT PRESENCE

The Evolution of an
Iconic Brand
representing the region



KUWAIT

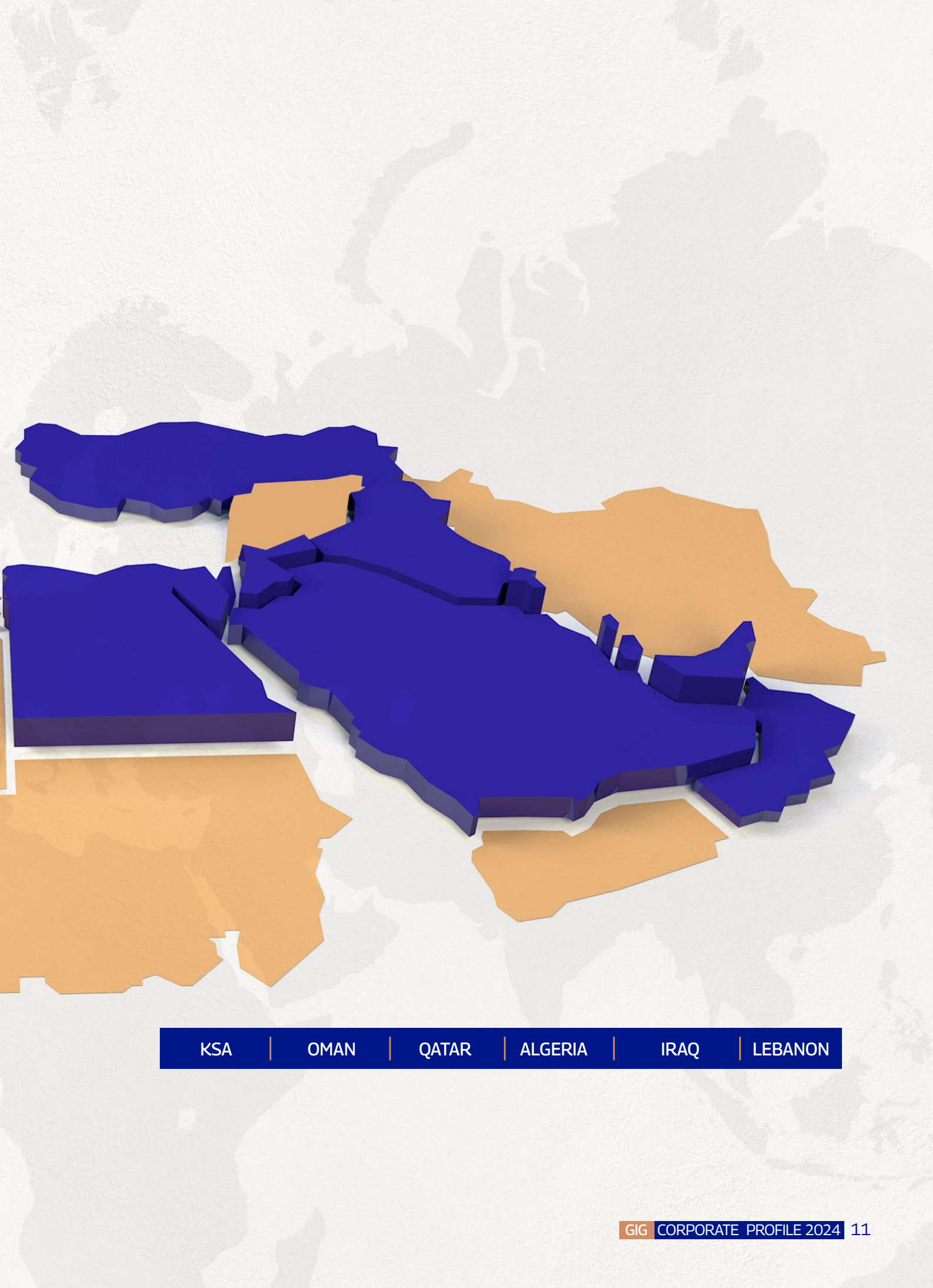
BAHRAIN

JORDAN

EGYPT

TURKEY

UAE



KSA | OMAN | QATAR | ALGERIA | IRAQ | LEBANON

2023 YEAR IN REVIEW

1st QUARTER

March

Formed a Group Data Science & Analytics Unit with experienced resources.

March

GIG announced financial results for the year 2022 with a net profit of KD 38.2 million (US\$124.7).



2nd QUARTER

April

Successfully completed the acquisition of controlling stake in AIG Egypt, which will be merged with GIG-Egypt within one year.

April

Increased stake in 'yallacompare' to be treated as an associate company.

April

Fairfax Financial Holdings Limited entered into a binding agreement with KIPCO to acquire its entire share holdings in GIG.

FAIRFAX FINANCIAL HOLDINGS LIMITED

April

Automated the quality assurance reviews and real-time monitoring of internal audit KPIs by leveraging Diligent platform.

May

Conducted GIG's Annual General Meeting (AGM) and approved all agenda items.



May

Moody's upgraded GIG's IFS rating from A3 to A2 with a revised outlook to Stable.

MOODY'S

May

Announced Q1 financial results under the new IFRS 17 standards.

3rd QUARTER

August

Published first half financial results under the new IFRS 17 standards.

August

Successfully launched a comprehensive Environmental Program for a sustainable future.

4th QUARTER

October

Published GIG's first Sustainability Report, becoming the first insurance company in Kuwait to do so, marking a significant milestone towards pioneering sustainability in insurance.



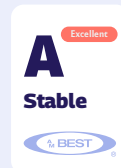
October

GIG ranked 71st in the inaugural Fortune 500 Arabia list, first of its kind in the region and 3rd in the insurance sector based on the reported collective revenues from around 22 countries.



November

A.M. BEST affirmed Group's credit rating - FSR at "A" (Excellent) and long-term issuer credit rating of "A" with stable outlook.



November

Commenced the implementation of Diligent BLC system to digitalize corporate governance and automate compliance processes.

November

Published first 9 months financial results under the new IFRS 17 standards.

December

Kicked off a comprehensive data transformation project for GIG Kuwait and started building data science capabilities.

December

Fairfax became the largest shareholder of GIG after successfully completing all customary closing conditions.



www.gulfinsgroup.com

GIG BUSINESS MODEL

GIG's business model is based around its insurance ecosystem, comprising an array of resources and processes that deliver profitable growth.

The ecosystem consists of six enabling elements — our financial strength, talented workforce, digital transformation, trusted single brand, as well as our regional and local presence to continue our expansion across MENA.

The proven model delivers value for all stakeholders.

We create value for our...

Customers

By providing a great customer experience with localized offerings, digitized services and loyalty incentives.

Shareholders

By maintaining our underwriting excellence to provide a good ROE to shareholders.

Employees

By creating a culture of trust and loyalty, while developing talents and fostering entrepreneurial culture.

Community

By launching CSR programs to give back to our communities and serve as good corporate citizens.



Expansion across MENA

- Using proven model to increase the footprint.
- Active in 12 countries.
- Well positioned to keep expanding.



Regional and local presence

- Decentralized to be close to customers.
- 100 local branches.
- Recognised as a leader.



Financial strength

- Robust balance sheet.
- Listed on Boursa Kuwait.
- Supportive major shareholder.
- Prudent management.
- Access to global capital.



Talented workforce

- Expert, motivated team.
- 3,950+ employees.
- 54 nationalities.

GIG Insurance Ecosystem



Digital transformation

- Central to strategy.
- Fully invested.
- Leading edge.



Trusted single brand

- Established in 1962.
- Across whole business.
- Internationally respected.

GROUP STRATEGY

GIG's strategic vision is based on its unique position as a regional leader in MENA, while simultaneously leveraging its decentralised operating structure as well as its digitalisation efforts. The recent Fairfax acquisition positions GIG for further sustainable growth, towards becoming a notable insurance provider across international markets.



3

Going from Regional to Global, Providing clients with **global insurance solutions**



2

Position GIG as the **leading Group** in MENA & Continue Value Creation with **ROE remaining above**

15%_{YOY}



مجموعة الخليج للتأمين
GULF INSURANCE GROUP

1

Evolving Brand Culture
GIG "A Fairfax Company"



4

Products & Services
**Innovation via Digital Channels
& Embedded Partnerships at
10% OF ANNUAL REVENUE**



5

Embrace a diversified
culture, empower local
talents & maintain a
Decentralised Structure



6

Financial strength ratings
at minimum **"A" level**
capitalisation, strong ERM,
optimal reinsurance and
conservative reserving



7

Harmonising Integrated
Assurance and Corporate
Governance for
Sustainable Excellence



8

Embrace **ESG** Towards a
Sustainable Future

Key Strategic Objectives 2024-2027



People & Culture

- Embrace a culture of diversity across Group companies.
- Improve performance management, succession planning, employee engagement, coaching & mentoring programmes.
- Widen the talent pool through Secondments and hybrid working.
- Exchange experience and collaboration through G10 Working Groups.



Accelerating Growth & Reinforce Regional Presence

- Accelerate growth by focusing on mandatory Employee Benefits opportunities, Takaful penetration, Bancassurance, Micro and Embedded products.



Diversify Products, Revenue & RI Optimisation

- Balance product-mix by focusing on P&C, Marine, Specialty lines, Extended Warranty and Cyber.
- Leverage on Fairfax competencies to Optimise GIG Reinsurance Treaties, increasing capacities, new facilities to support product diversification.
- Improve Health performance to mitigate inflation risk.
- Diversify Revenue Stream across the Insurance eco-system.



Position GIG to be "Insurer of Choice" in MENA Region

- Position GIG as Insurance leader providing global solutions through FFH Network.
- Position GIG as a preferred network partner for Global accounts.
- Create MENA-wide health platform providing single access to medical network.
- Promote Embedded products through digital distribution channels (Telecoms, Airlines, Retailers platforms).



Digitalisation & Data Analytics

- Customer-centric approach to our digital journey.
- Transformation into a Data Driven Organisation.
- Optimise core insurance portfolio through claims pruning, pricing, cross selling, and scaling new channels.



Operational Excellence

- Adherence to governance practices in multi-operational countries.
- Optimising IT infrastructure & automating internal processes.
- Providing customers with a global insurance solution.
- Group Expense rationalisation and allocation & tax optimisation.



Optimise Investment Performance

- Optimise Investments while adhering to local solvency requirements.
- Exiting non-strategic investments and focus on core Insurance investments.



BRAND SYNERGY

- Leveraging evolved brand to achieve a unified brand equity in line with Group regional corporate communications policy and Fairfax.
- Fostering a socially responsible sustainable and ethical approach with brand-aligned culture, internally and externally.



Drive Sustainable Business Impact Through Integrated ESG Framework

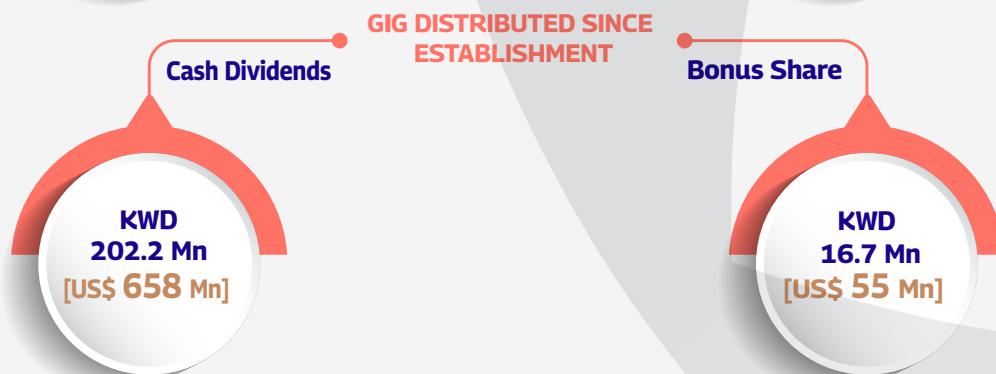
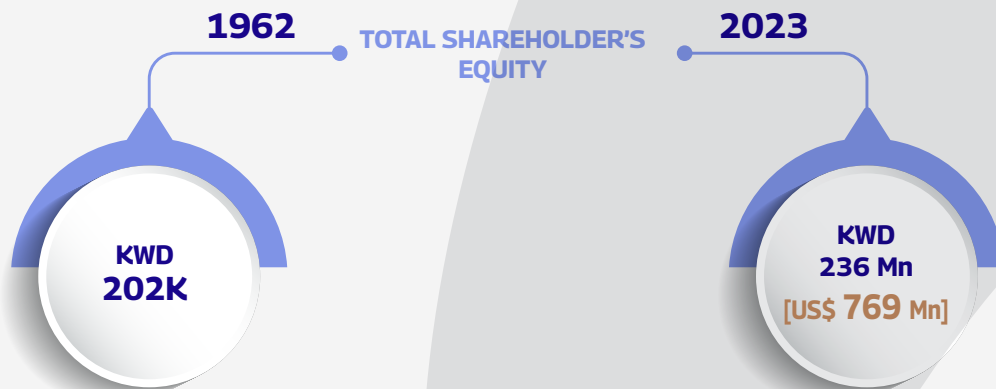
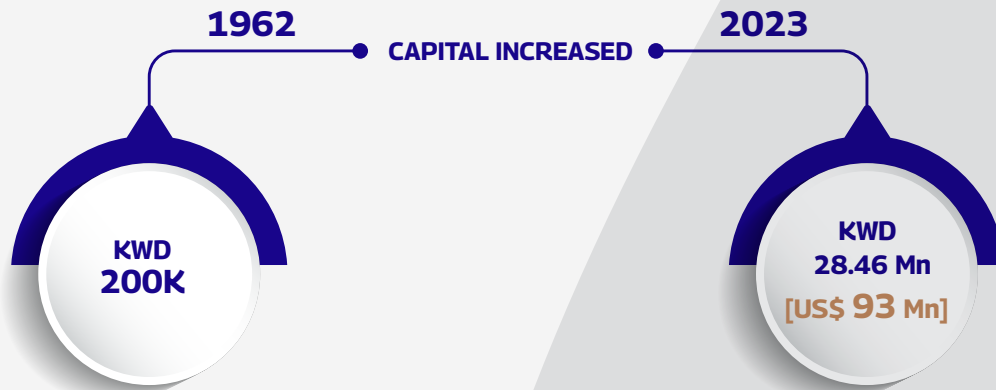
- Becoming a Carbon-aware business, Green House Gases (GHG) Calculation Initiatives.
- Integrating ESG and Climate risks into group's ERM Framework.
- Initiate our first Environmental Programme.
- Streamlining ESG reporting through enhanced collaboration and digitalisation.



Harmonising Integrated Assurance, ERM And Corporate Governance For Sustainable Excellence

- Integration of Assurance functions, Internal Audit, ERM, Compliance, Cyber & financial crime, Sanctions screening and Information security through digitalisation, to maximise value realisation.
- Prioritise Cyber Security and data privacy for a Cyber-resilient business.
- Reinforce risk management across Group companies with focus on Capital management, Reinsurance & Catastrophic, Cyber and Emerging Risks.

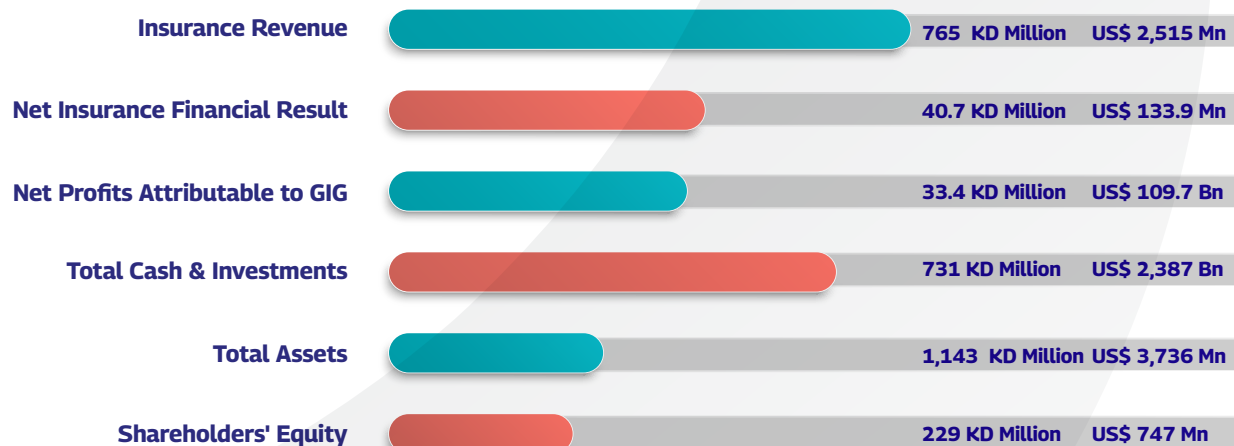
FINANCIAL HIGHLIGHTS



2023



2022



BOARD OF DIRECTORS



Bijan Khosrowshahi
Group Chairman



Khaled Saoud Al Hasan
Group Vice Chairman
& CEO



Jean Cloutier
Board Member



Quinn McLean
Board Member



Abdulkarim Kabariti
Board Member
(Independent)



Dr. Yousef H. Al-Ebraheem
Board Member
(Independent)

EXECUTIVE MANAGEMENT



Khaled Saoud Al Hasan

Group Vice Chairman
& CEO



Farid Saber

Group Chief Operations Officer



Osama Kishk

Group Chief Financial Officer



Khaled Al Sanousi

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



Mohamed Ibrahim

Group Executive Manager
Group Assurance
& Advisory Sector



Ahmed Galal Ragab, ICVS

Chief Actuarial Officer

CREDIT RATING



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

S&P Global
Ratings

Rated 'A'
Positive Outlook

MOODY'S
INVESTORS SERVICE

IFS rating 'A2'
Stable Outlook



Invested
in You.

OUR HISTORY

1962

Commenced operations;
2nd private insurance
company in Kuwait

1977

Government
acquired 82% stake

1997

KIPCO became the
major stakeholder

2000

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

2003

Formed Fajr Al Gulf
Insurance and Reinsurance
Company by merger of ITI
with Al-Fajr Insurance and
Reinsurance Company

2005

Acquired majority
stake in Egypt's Arab
Misr Insurance Group
(AMIG)

2006

Acquired majority stake in
Bahrain Kuwait Insurance
Company (BKIC)
Established Syrian Kuwaiti
Insurance Company (SKIC).

2007

Established Gulf Life
Insurance Company (GLIC)
Established Takaful
Insurance Unit at Gulf
Insurance, Kuwait.

2008

Obtained official approval
for Buruj Cooperative
Insurance Company (BCIC),
Saudi Arabia.

2009

Acquired the majority
stake in Arab Orient
Insurance Company
(Jordan).

2010

Fairfax acquired a significant
stake in Gulf Insurance.
Acquired Egyptian Life Takaful
Insurance Company through
GLIC.

2011

Acquired the majority stake in
the Iraqi Composite insurer
DAIC "Dar Al Salam Insurance
Company", listed in Baghdad
Stock Exchange.

Established GlobeMed-Kuwait
(Third party Administrator).

2012

Participated in Alliance Insurance Company's - UAE share capital and became an associate to GIG

2013

Successfully established a group, Gulf Insurance Group (GIG).

Switched the investment in Egyptian Takaful / Property & Liability from available for sale to an associate Company.

2014

Established the composite insurer, Gulf Insurance & Reinsurance (GIRI/GIG - Kuwait)

United Networks became an associate company to GIG.

2015

Acquired majority stake in Algerian non-life insurer, L'Algerienne Des Assurances (2A)

Established a life insurance company in Algeria, Algerian Gulf Life Insurance Company (AGLIC) & becomes an associate to GIG.

2016

Enjoys the privilege of being the first tri pie rated insurance company in Kuwait (S&P, A.M.B EST and Moody's).

Successfully acquired majority stake in Turins Sigorta, a Turkish non-life insurer and rebranded its name to Gulf Sigorta.

Won the contract for one of the biggest insurance policies in Kuwait's history, "AFYA", a medical insurance policy for retired citizens.

2017

Acquired AIG - Turkey through Gulf Sigorta (GIG- Turkey) and currently operating as one company under the name "Gulf Sigorta"

Acquired Takaful International Company in Bahrain through GIG - Bahrain.

2019

Won the AFYA 2 contract for a period of two years.

2020

Acquired a sizeable stake in "yallacompare".

Acquired a majority stake in "Gulf Takaful" through GIG's subsidiary (GIG-Kuwait).

Acquired a majority stake in Gulf Warranties, KSA.

Entered into an agreement to acquire AXA Gulf's insurance operations in the Gulf.

2021

Completed the acquisition of AXA's operations in the Gulf region.

Increased GIG's paid up share capital.

Placed KD 60 million Tier 2 bonds, First issuance by an insurer and Kuwait's First Perpetual Bond in KD.

2022

Celebrated GIG's 60th anniversary reflecting its operational excellence.

Unveiled an EVOLVED BRAND, as a major transformation with an Identity Upgrade.

Won the AFYA 3 contract for a period of 2 years, the mandatory health insurance policy for retired citizens.

2023

Fairfax became the largest shareholder of GIG with 90.01% stake by acquiring an additional 46.32% of the entire stake from KIPCO.

Successful acquisition of AIG Egypt's domestic operations.

Increased stake in yallacompare that turned to be an associate company.

Became a Fortune 500 Arabia company, ranked 71st and 3rd in the insurance sector in the inaugural list.

AWARDS & RECOGNITIONS

Awarded ISO 27001 Certification in Information Security Management Systems by the British Standards Institution (BSI).

2011

Awarded Kuwait Market Insurance leader by Arabian Business.

2012

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

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

2013

The Best Non Life Insurance Co. Kuwait" by World Finance, London.

GIG has bagged the 2nd consecutive award "Best Insurance Provider in the Middle East" as per the rating from Global Banking and Finance Review.

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

2014

GIG won "The Best Insurance Provider Middle East" from Global Banking & Finance Review.

Gulf Insurance won "The Best Non-Life Insurance Co. in Kuwait and The Best Life Insurance Co.in Kuwait" from WorldFinance London.

Gulf Insurance won "The Best Insurance Brand, Kuwait " awarded by Global Brands Magazine headquartered in United Kingdom.

2015

Gulf Insurance Group won "The Insurance Brand of the year " from World Branding Awards, London.

Achieved "The Best Group Company" from Kuwait Projects Company (Holding), Kuwait.

Obtained "Super Brands 2015 Certificate", Kuwait for the fourth consecutive year.

2016

Won "The Best Corporate Governance, Kuwait - 2016" from World Finance, London.

Won "The Best Insurance Brand, Middle East - 2016" from Global Brands, UK.

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

2017

"Best Insurance Brand MENA Region" from Global Brands, UK

The Best Corporate Governance, Kuwait" from World Finance, London

Recognized by Forbes Middle East as "Top Listed Company" in Kuwait

Recognized by Kuwait's CMA as "Top Company for Corporate Governance, Kuwait"

"Insurance Brand Of The Year" from World Branding Awards, London

Awarded "9th Cycle of The Mohammed Bin Rashid Al Maktoum Business Excellence Award" organized by Dubai Chamber.

2018

"Best Insurance Brand MENA Region 2018" from Global Brands, UK

"Insurance Brand of the Year, Kuwait 2018" from World Branding Awards, London.

2019

"Best Private Insurers - GCC" from International Investors Magazine

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

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

2020

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

Decade of Excellence Insurance MENA from Global Banking and Finance.

2021

"General Insurance Co. of the Year" by Middle East Insurance Industry Awards

"Best Insurance Co. for Customer Service Quality" by World Finance

"Most Reliable Insurance Company" by World Finance

"CSR Excellence and Dedication to the Community in Kuwait" by World Finance

"Most Sustainable Insurance Group in the MENA" by World Business Outlook Awards

"Best Investor Relations Co. (Insurance), Kuwait" by The Global Economics

GIG Group CEO, Mr. Khaled Al Hasan ranked 16 out of 360 nominees by The World CEO Rankings Awards - TWCR

2022

Most Diversified Insurance Group, MENA 2022 by International Magazine

Insurance Brand of The Year, MENA 2022 by Global Banking and Finance

Best Investor Relations Co. (Insurance) Kuwait by the Global Economics

Best Insurance Group, MENA 2022 by World Economic Magazine

Best General Insurance Co., MENA 2022 by World Economic Magazine

Most Sustainable Insurance Group, MENA 2022 by World Business Outlook

Brand of the Year 2022-23 by World Economic Magazine World Branding Awards

Most Admired Insurance Brand, MENA 2022 by Global Brands Magazine

Awards & Recognitions 2023

· INTERNATIONAL ·
INVESTOR

**DECADE OF EXCELLENCE,
2013-2023**

By International Investor Awards, UK.

**BEST INSURANCE GROUP,
Mena 2023**

By International Investor Awards, UK.



**BRAND OF THE YEAR,
Regional Tier Awards**

By World Branding Awards, London.



**BEST GENERAL INSURANCE
COMPANY, Mena 2023**

By World Economic Magazine Award.



**MOST DIVERSIFIED
INSURANCE GROUP,
Mena 2023**

By Global Business Review Magazine Award.

**MOST ADMIRER
INSURANCE COMPANY,
Mena 2023**

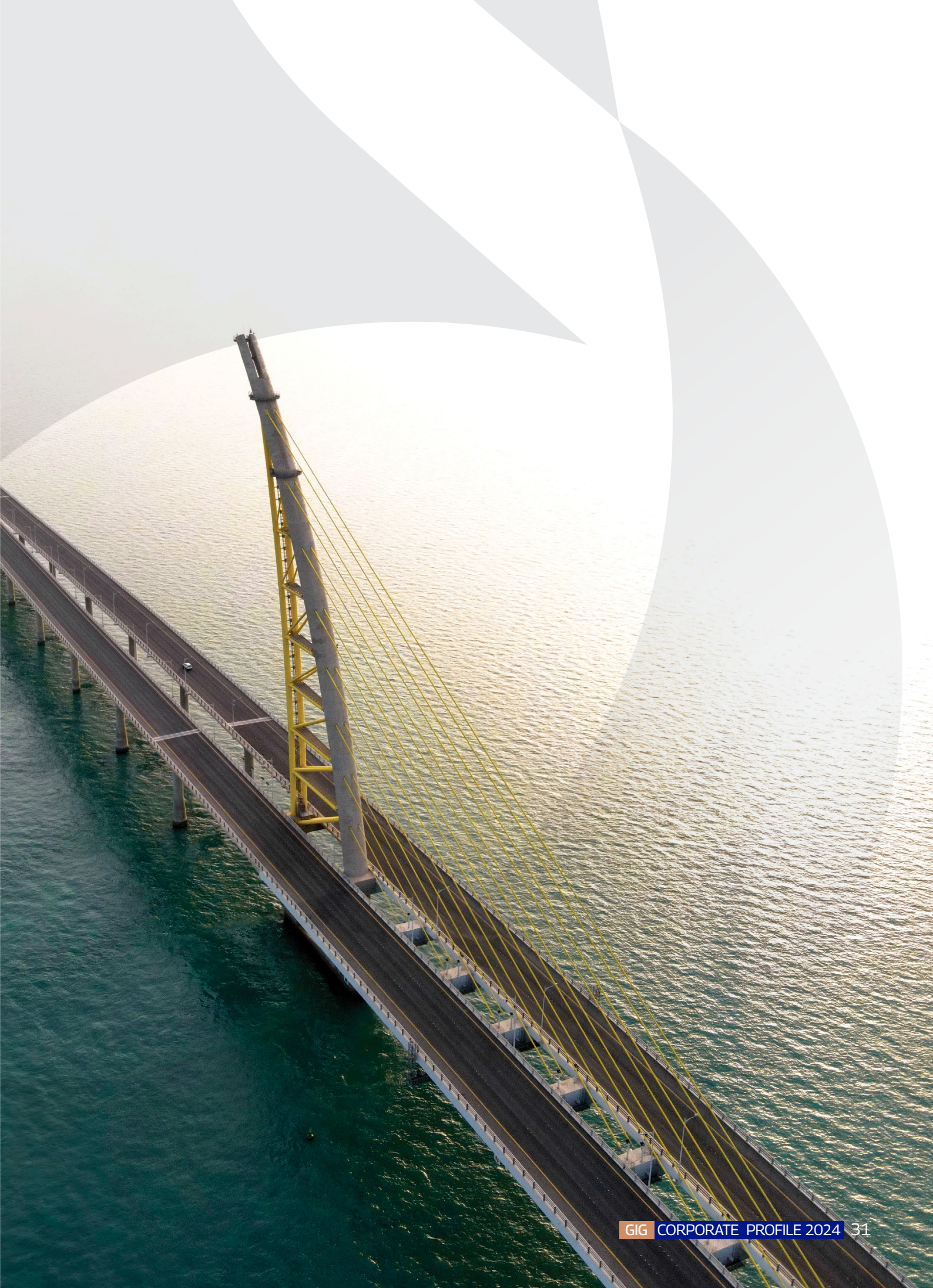
By Global Business Review Magazine Award.

**BEST INSURANCE GROUP
LEADERSHIP, Mena 2023**

By The European Magazine.

**BEST INSURANCE CO.
FOR CORPORATE RESPONSIBILITY,
Mena 2023**

By The European Magazine.



GROUP COMPANIES



+965 2296 1661
alialhendal@gig.com.kw
www.gig.com.kw

Gulf Insurance Group - Kuwait
Ahmed Al-Jaber St., Al-Sharq

Ali Al Hendal
Chief Executive Officer and
Board Member



+973 66328005
Paul.adamson@gig-gulf.com
www.gig-gulf.com

Unit 51, Building 298, Road 4609, Block 346
Manama/Sea Front
P.O. Box 11442, Kingdom of Bahrain

Paul Adamson
Chief Executive Officer



+973 17119999
abdulla.sultan@gig.com.bh
www.gigbh.com

BKIC Tower, Building 2775, Road 2835,
Block 428, Seef District
P.O.Box: 10166, Manama, Kingdom of
Bahrain.

Dr. Abdulla Sultan
FCII, ARM, CCM, MsF, DBA
Chief Executive Officer



+202 21260800
elzoheiry.a@gig.com.eg
www.gig.com.eg

Western Tower, Plot number 204
Block H, Second Sector, Northern
90th St., Fifth Settlement - New Cairo

Alaa El Zouheiry
Managing Director



+(90) 216 400 62 02
suleyman.sagiroglu@gulfsgorta.com.tr
www.gig.com.tr

İnkılap Mah. Dr. Adnan Büyükdenez Cad.
2.Blok No:4
Daire:10,11,12 Ümraniye / İSTANBUL

Suleyman Sagiroglu
General Manager



+(962) 656 545 50
gigjordan@gig.com.jo
www.gig.com.jo

Amman - Jabal Amman - Abd Al Minem
Riyadh St.

Dr. Ali Al Wazani
Chief Executive Officer



+966 11 273 0444
khalid.shuwaier@gig.sa
www.gig.sa

Head office building | 3528 King Abdullah
Bin Abdulaziz Road, Al Nuzha District |Unit
No. 25 | Riyadh 12471 - 6378

Khalid Al-Shuwaier
Chief Executive Officer



+973 17565666
essam@gigtakaful.bh
www.gigtakaful.bh

Takaful House, Building 680, Road 2811,
Block 428, Seef District
P.O.BOX: 3230, Manama, Kingdom of Bahrain

Essam Al Ansari
FCII
Chief Executive Officer



+965 2200 8500
a.alkhulaifi@gigbk.com.kw
www.gigbh.com

BBK Building, 4th, 5th & 6th Floors,
Ahmed Al-Jaber Street, Sharq

Abdullah Faisal AlKhulaifi
General Manager (Kuwait)



+965 1820202
ayyar@gigtakaful.com.kw
www.gigtakaful.com.kw

Sharq, Block 5, AlShuhada Street, AL
Ghawali Complex, Floors 3/4/12.

Mubarak Al Ayyar
Chief Executive Officer



+202 24138700
Rabih.Khalek@gigt.com.eg
www.gigt.com.eg

Eastern Tower, Plot # 204, Second Sector
North 90th Street, 5th Settlement, New Cairo

Rabih Abdul Khalek
Managing Director



M: +213 661 110 700
T: 023 77 21 12/20/21/23/25/55
mkaoula@gig.dz
www.gig.dz

01, Tripoli St., Hussein Dey, Algiers

Mourad KAOULA, ACII
Chief Executive Officer



+961 3996603
msaad@gig.com.lb

Center GGF Bloc C 2nd Floor, Fouad
Chehab St., Sin El Fil, P.O.Box: 116-
5047 Beirut Lebanon

Mazen Saad
Finance Manager



+964 7901493449
Sadiq@gig-iraq.com

Dar Al-Salam Bld, Saadoon St., Baghdad

Sadiq Abdulrahman Hussain
Chief Executive Officer



شركات الضمان للتأمين
Gulf Warranties For Insurance Services
+966 11 2884005
muneer@gwksa.com
www.gwksa.com

Ghazawi Trading Centre
Block "4", 1st floor, Office no.15
Tahlia Street, Riyadh, KSA.

Muneer M Ebrahim
General Manager

AFFILIATE COMPANIES



Aimen S. Azara
Board Member & CEO

+9714 605-1111
alliance@alliance-uae.com
www.alliance-uae.com

Warba Center, Diera, Dubai



الارجان
AL ARGAN

Al Argan

+965 2226 3222
info@alargan.com
www.alargan.com

Al Argan Center, Shuwaikh, Kuwait



**Egyptian Takaful Property
& Liability (ETPL)**

+20 33329100/ 200
FAX: (+20) 33329103
www.egtak.com

Head Office, 56 Arab League
street, Al Muhandeseen - Al Giza



L'Algérienne Vie
الجزائرية للحياة

Ammar MESLOUH
Chief Executive Officer

+213 (0) 23 47 36 89
ammam.meslouh@aglic.dz
www.lalgeriennevie.dz

5, rue Raoul Payan, Hydra - Alger
16016.Algeria



United Network

+965 1828444
info@un.com.kw
www.unitednetworks.com.kw

P.O.Box 25493, Safat - 13115, Kuwait



Our Journey Ahead

GIG intends to implement many ambitious and futuristic projects in order to meet the ever-changing customer needs and exceed their expectations. Apart from being committed to the advancement of insurance industry both in Kuwait and in the MENA region, GIG plans to continue the regional expansion strategy towards establishing itself as a benchmark in the insurance industry.

A person stands on a rocky peak with arms outstretched against a golden sunset sky. The scene is overlaid with large, semi-transparent, abstract geometric shapes in shades of yellow and blue. The overall mood is one of achievement and optimism.

Invested in You.

We're shaping a
valuable insurance
ecosystem for the
MENA region.