



مجموعة الخليج للتأمين  
GULF INSURANCE GROUP

CORPORATE  
PROFILE  
**2024**

**Invested  
in You.**

[gulfinsgroup.com](http://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.

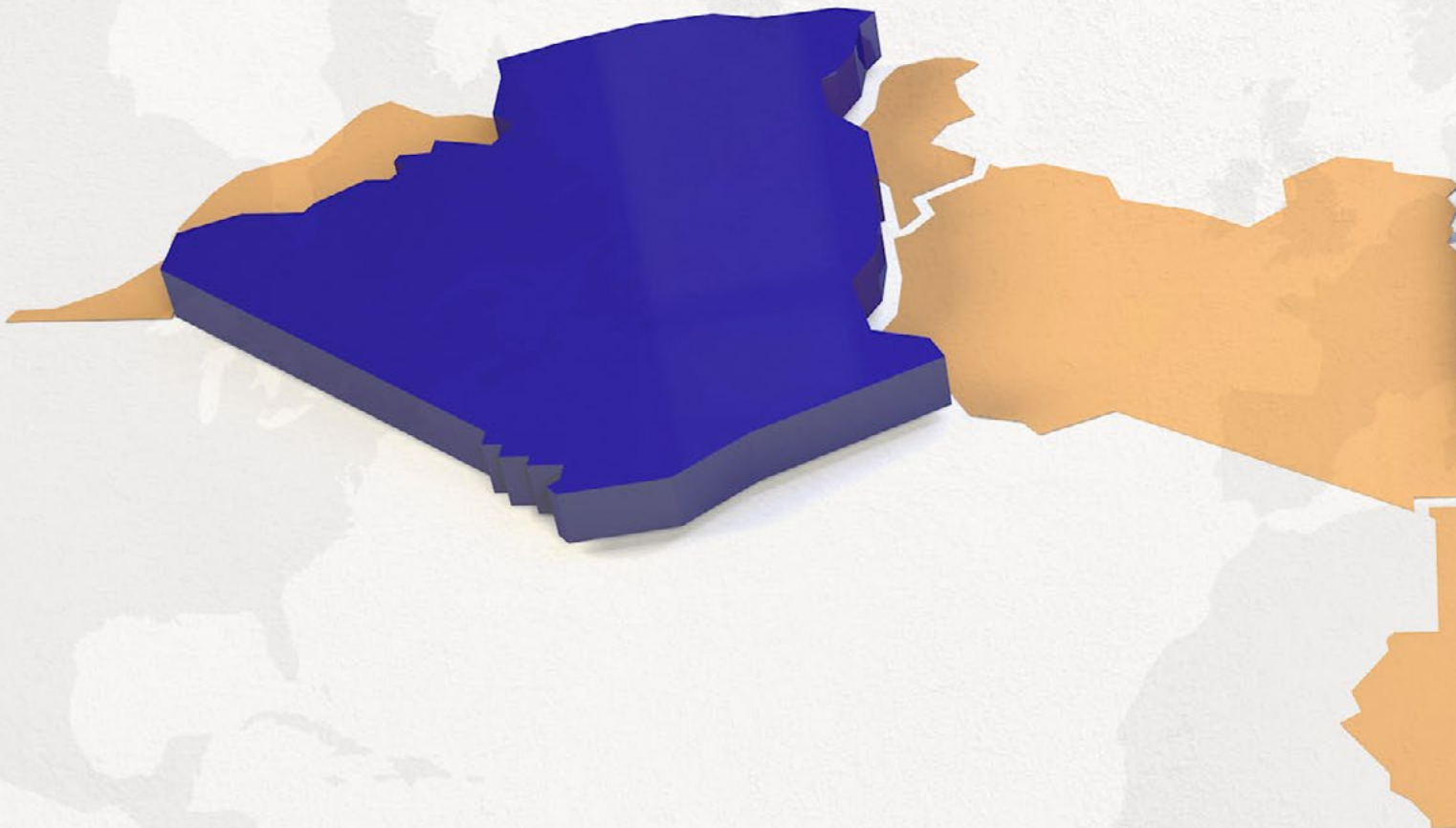


## Rewarding

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

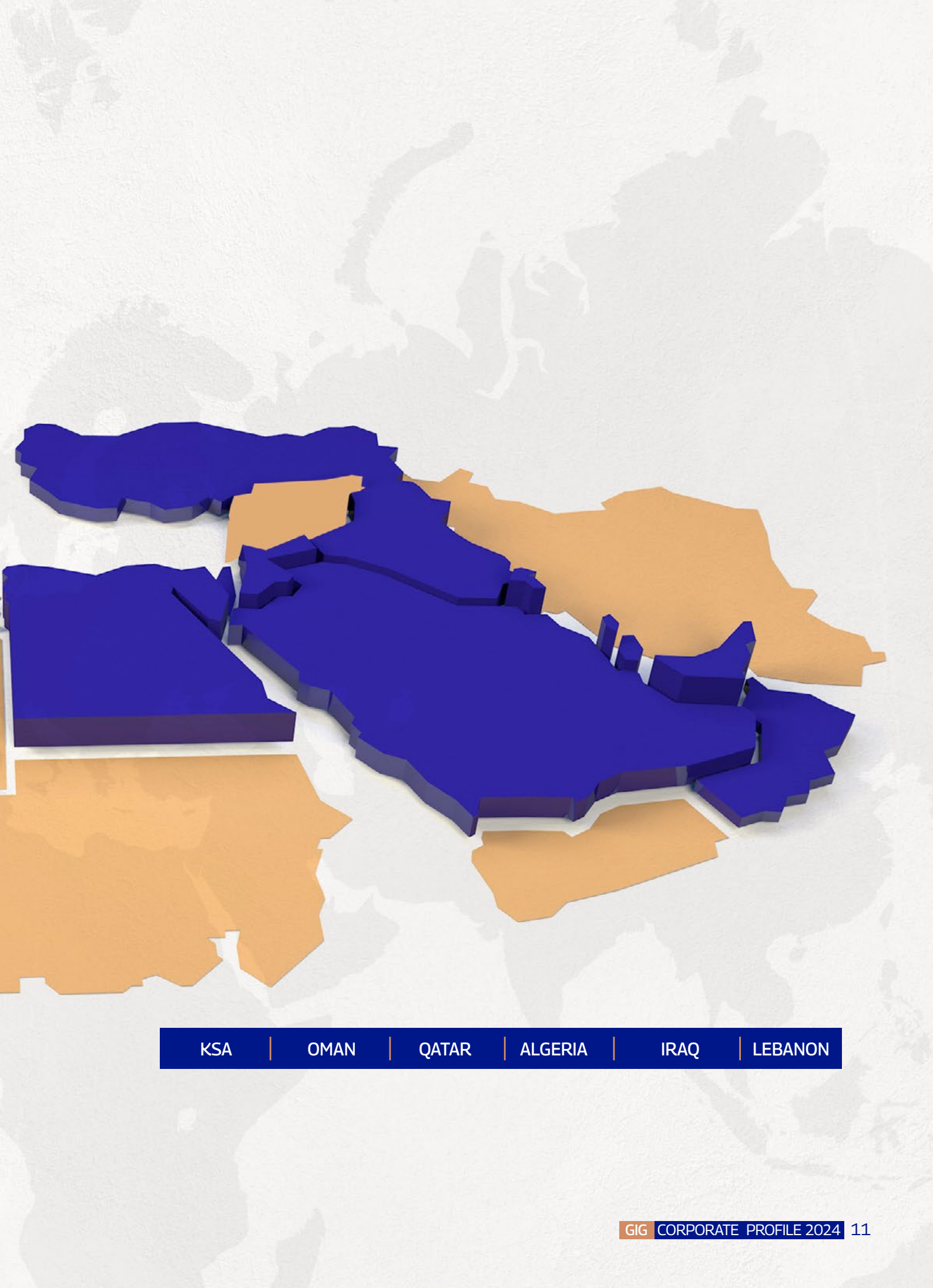
BAHRAIN

JORDAN

EGYPT

TURKEY

UAE



KSA | OMAN | QATAR | ALGERIA | IRAQ | LEBANON



# 2023 YEAR IN REVIEW

## 1<sup>st</sup> 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).



## 2<sup>nd</sup> 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.

## 3<sup>rd</sup> QUARTER

August

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

August

Successfully launched a comprehensive Environmental Program for a sustainable future.

## 4<sup>th</sup> 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](http://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%<sub>YOY</sub>**



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

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- 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

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



## Diversify Products, Revenue & RI Optimisation

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- 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

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- 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

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- 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**

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- 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**

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



### **BRAND SYNERGY**

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- 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**

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- 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.

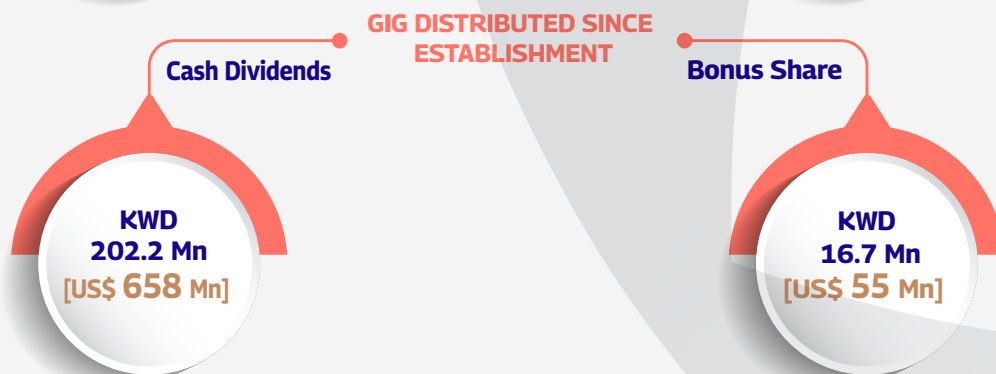
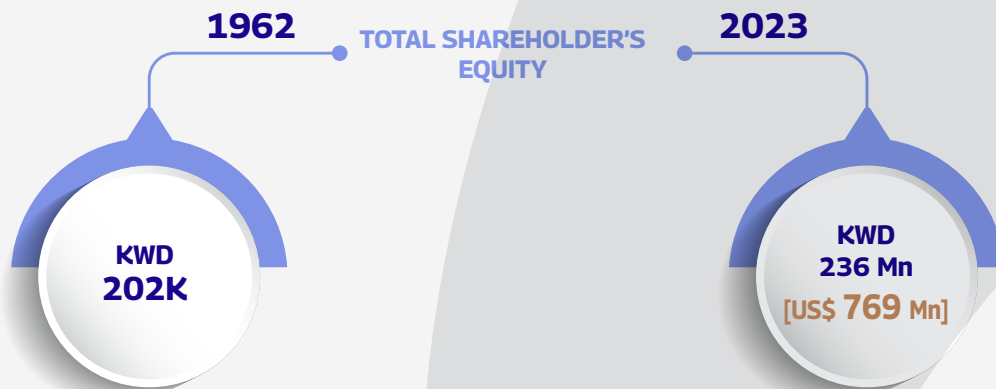
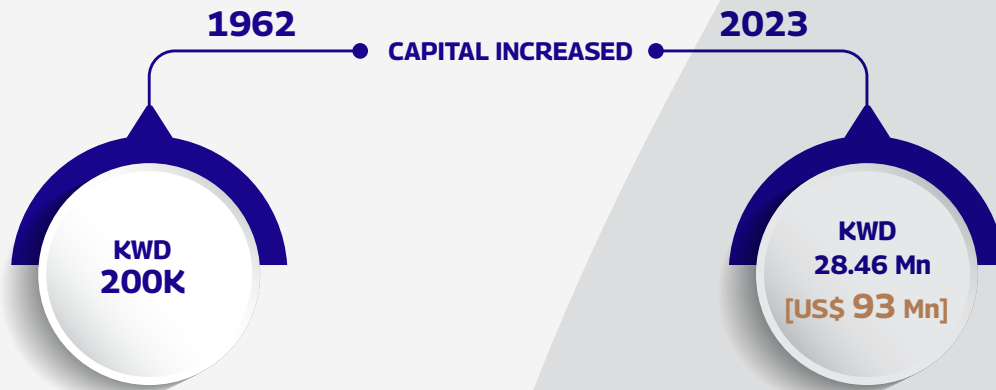


### **Harmonising Integrated Assurance, ERM And Corporate Governance For Sustainable Excellence**

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- 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

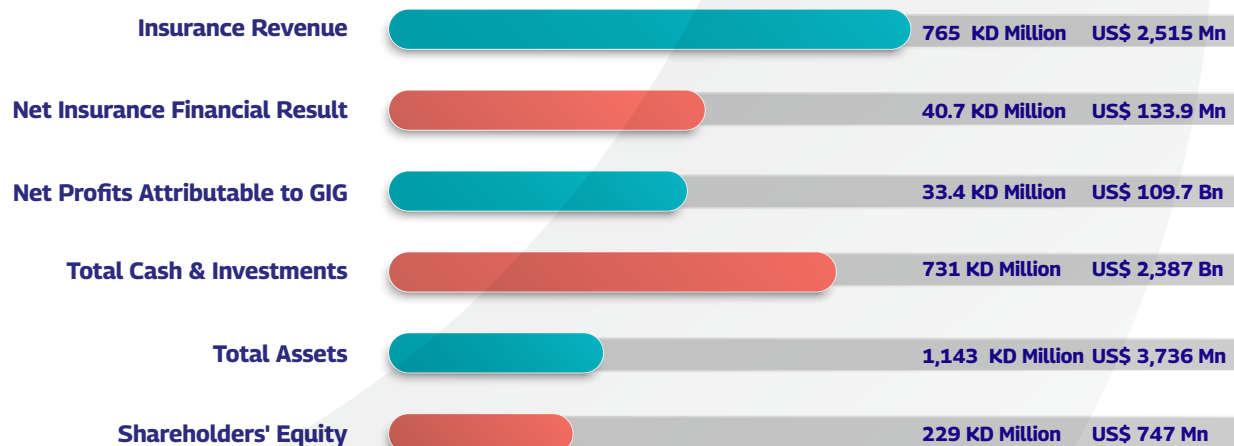




# 2023



# 2022



# BOARD OF DIRECTORS



**Bijan Khosrowshahi**  
Group Chairman



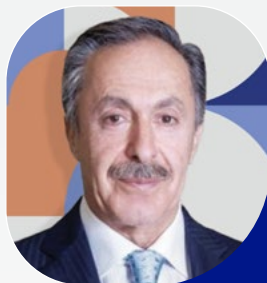
**Khaled Saoud Al Hasan**  
Group Vice Chairman  
& CEO



**Jean Cloutier**  
Board Member



**Quinn McLean**  
Board Member



**Abdulkarim Kabariti**  
Board Member  
(Independent)

# 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



A silhouette of a person standing on a mountain peak, looking out over a vast landscape of rolling hills and mountains under a warm, golden sunset sky. The person is positioned on the left side of the frame, facing right. The background features multiple layers of mountain ranges, creating a sense of depth. The sky is a gradient of warm colors, from deep orange near the horizon to a lighter yellow at the top. A blue triangular graphic element is located to the left of the text.

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 ADMIRED  
INSURANCE COMPANY,  
Mena 2023**

By Global Business Review Magazine Award.

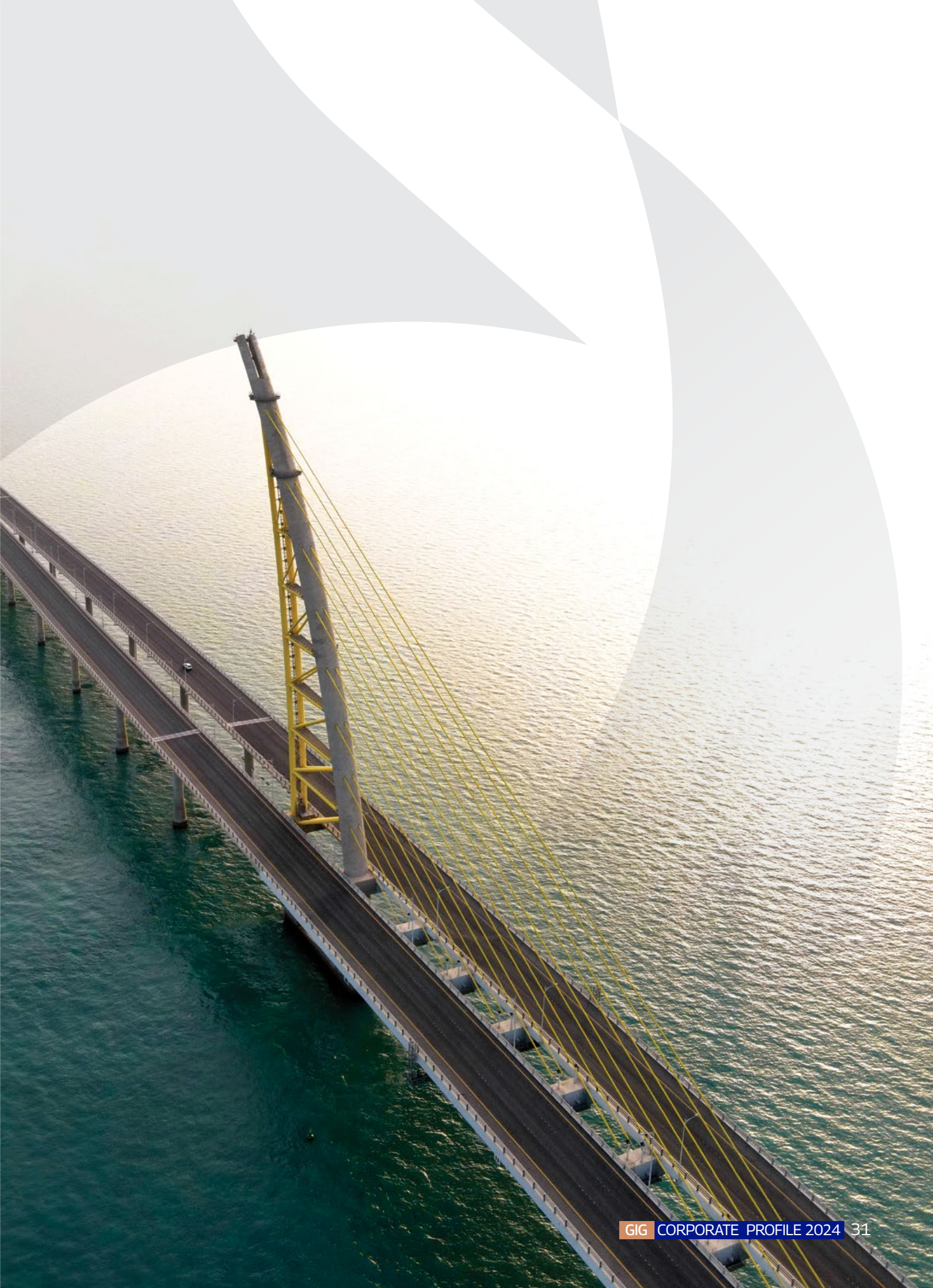
**BEST INSURANCE GROUP  
LEADERSHIP, Mena 2023**

By The European Magazine.

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

By The European Magazine.





# GROUP COMPANIES



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Chief Executive Officer and  
Board Member



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## **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 sunset sky. The scene is overlaid with large, semi-transparent geometric shapes in shades of blue and yellow. The overall mood is one of achievement and optimism.

# Invested in You.

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