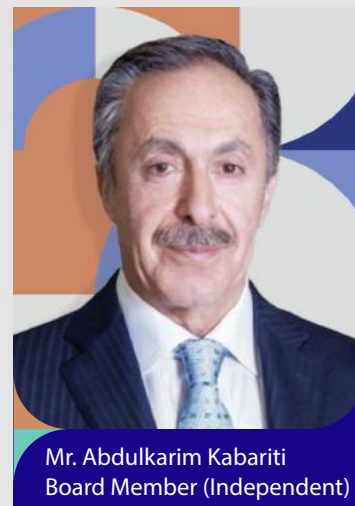


GIG CONNECT

Invested in You



Gulf Insurance Group
Shareholders Approve New Board Formation

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MESSAGE FROM GIG – KUWAIT CEO

Ali Al-Hendal

Dear Colleagues,

My best wishes and greetings to all members of the GIG family through this wonderful GIG-Connect. Staying in touch through this newsletter, as well as our various exchanges and meetings, is vital for our collective success. Working in different countries under the Group umbrella brings a wealth of experience, which creates value when we collaborate as a team.

As we reach the mid-point of 2024, it is a good time to revisit our New Year resolutions and plans to assess our progress towards achieving our year-end objectives and the years to follow. With increasing uncertainties in the insurance market and beyond, the need for stronger preparation and planning becomes more critical.

GIG - Kuwait is embarking on a new chapter. Our main strategic goal is focused on achieving service excellence through accelerated digital transformation. A few months ago, we launched our B2B portal to our various distribution channels. We are also introducing a new conversational AI in our customer service. Process automation and integration are underway with our key partners and clients to enhance efficiencies, and more exciting developments

are yet to come!

I am proud to highlight that we continue to successfully lead major government and oil sector mega schemes. We led the placement of the first Cyber Program for the Oil Sector, which started in April, alongside the renewal of three other major insurance programs around the same time. These achievements reflect our commitment to excellence and innovation.

Our success is built on the dedication and hard work of each member of the GIG family. I am grateful for the unwavering support from our major shareholders Fairfax Holdings, the Group and all sister companies. Together, we are aiming for new heights to solidify GIG Group's position as the leading regional insurer.

Let us continue to work with passion and dedication, driving our industry forward and making a difference in the lives of our clients

More appropriate. I look forward to embarking on this journey of new achievements and success together.

Warm regards,

Ali Al-Hendal

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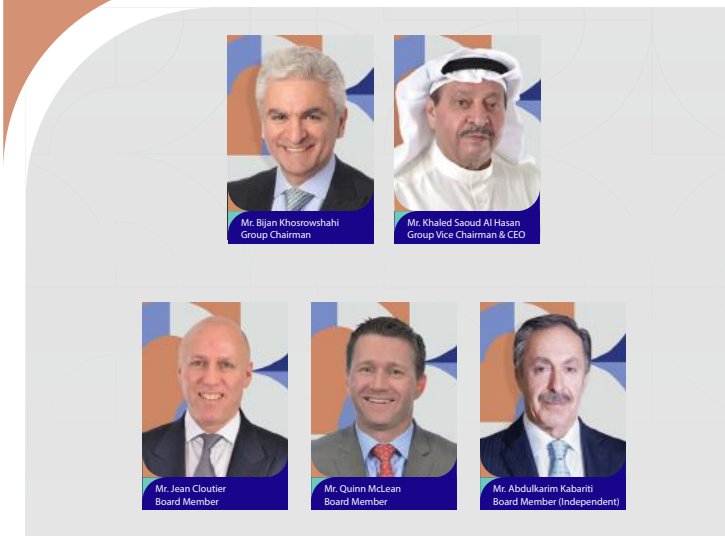
For more information, feedback or submissions, please contact:

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Gulf Insurance Group

GIG Shareholders Approve New Board Formation



Gulf Insurance Group announced the formation of a new Board, which comprises the current Directors representing majority shareholder, Fairfax Financial Holdings Limited (Fairfax), and one newly elected independent member, who bring valuable expertise in the financial, economic and insurance sectors. The new members were elected at the Ordinary General Assembly Meeting held on 28th of July 2024.

“We welcome the new composition and independent Directors onto the Board of GIG as Fairfax’s acquisition of a majority shareholding in our Group has started to take effect,” said Mr. Khaled Saoud Al Hasan, Group Vice Chairman & CEO of GIG. “Today, GIG is not only benefiting from an international network and extensive experience in the insurance industry through Fairfax’s global presence, but it will also continue to be guided by a diversified Board, offering us unparalleled global expertise and resources, specifically in markets where we operate and lead in. The board composition brings a wealth of knowledge and experience that will undoubtedly drive GIG towards greater innovation and growth in the insurance industry.”

Al Hasan added: “The change in shareholding and new Board election does not affect any of our stakeholders and will not change in our identity and values as a Kuwait-grown insurance group.”

The new Board composition is as follows:

- Mr. Bijan Khosrowshahi, Group Chairman: A seasoned executive with extensive experience in global insurance markets.
- Mr. Khaled Saoud Al Hasan, Group Vice Chairman & CEO: Renowned for his strategic leadership and deep understanding of the

regional insurance landscape.

- Mr. Jean Cloutier, Director: Expert in financial management and corporate governance within the insurance sector.
- Mr. Quinn McLean, Director: Specialist in investment strategies and risk management.
- H.E. Abdulkarim Kabariti, Independent Director: He currently holds the roles of Chairman at Algeria Gulf Bank SPA, Strategy Co., Chairman-Trustee at AL-Ahliyya Amman University, Vice Chairman at Burgan Bank AS Turkey, Director at Jordan Dairy Co. Ltd., and Non-Executive Director at Burgan Bank KPSC, and has profound insights into economic policies and financial regulations.

GIG - Bahrain

CEO Interview in Oxford Business Group



The CEO of GIG-Bahrain, Dr. Abdulla Sultan’s interview with The Oxford Business Group emphasized the importance of digitalization and mergers to improve efficiency and competitiveness in the insurance sector. He highlighted the need for diversification and innovation through technology, particularly in response to the challenges posed by the local market size. Dr. Sultan also focused on the importance of enhancing consumer awareness and adapting strategies to meet the unique needs of the GCC market for sustained growth.

GIG - Algeria

Walid, we'll never forget you !



We recently lost a pillar of GIG - Algeria, Walid Mohamed Lotfi CHOUITER, who served as the Regional Director in Constantine.

His dedication and vision were foundational for GIG - Algeria, sharing his passion for work and commitment with his teams for over 12 years. His contributions not only shaped the Eastern Pole but also inspired and trained a generation of young talents who continue to uphold the values of our company.

Walid will always remain in our hearts, and his contributions will continue to inspire each of us. We will carry forward his dream of making GIG - Algeria a leader in the insurance market, thus honoring his memory and legacy. May his soul rest in peace.

Below is the testimony written by Mr. Walid Mohamed Lotfi CHOUITER, where he recounts his journey and experience within GIG - Algeria:

My adventure within GIG - Algeria began 12 years ago, in January 2011 to be exact.

I was recruited as a Regional Director in Sétif, before holding the same positions in Constantine and then Annaba. After the company's restructuring and the creation of Regional Poles in 2021, I was entrusted with managing the Eastern Pole, which now includes the three Regional Directions.

The Eastern Pole currently consists of 87 agencies, including 5 main agencies, spread over 14 wilayas. They are assisted and supported daily by a young and qualified team of about thirty collaborators, with an average age of 35, recruited and trained as part of a youth employability policy adopted by the company, allowing young university graduates to enter the workforce.

Through our daily missions, my teams and I strive to uphold the company's values and implement the various strategies adopted by its leaders. This has allowed us to achieve a significant level of performance, notably materialized by a better positioning in the insurance market, a larger market share, and a constantly growing turnover.

Despite the difficulties encountered, mainly related to an increasingly unstable, aggressive, and competitive market, our medium- and long-term objective remains the same: to make GIG - Algeria a reference insurer, both regionally and nationally.

This objective remains, in my opinion, realistic and achievable, insofar as we have committed, motivated, and above all valued human resources who believe in the company's projects and actively participate in their realization. This will allow us to meet and honor our commitments to our clients as well as to the various stakeholders.

Together, each in our own way, we will continue to work and strive to make GIG - Algeria an undisputed leader in the insurance market in Algeria.

GIG - Bahrain

Announces Promotions at the Executive Management Level



GIG - Bahrain promotes Mr. Zeyad Abdulmonem Zainal to Chief Technology Officer, Mr. Abdulrahman Al Musalli to Chief Marketing Officer and Mr. Ali AlMahel to Chief Actuary.

These advancements reflect the company's commitment to nurturing local talent for key leadership roles, aligning with both company policy and Bahrain's Vision 2030 to empower national capabilities.

Dr. Abdulla Sultan - Chief Executive Officer, expressed his pride in these appointments, recognizing these individuals as outstanding Bahraini talents possessing the requisite skills and expertise in their respective domains. He also expressed that he is confident that with this new structure, the organization will be agile and better equipped to achieve its goals and improve its customer service going forward.

In closure, on behalf of the entire GIG - Bahrain team, he conveyed his heartfelt wishes for their success in their new positions.

Gulf Insurance Group Participates in Fairfax AGM



Gulf Insurance Group and the GIG subsidiary CEO's attended the Annual General Meeting for the year 2024 by their shareholders, Fairfax Financial Holdings Limited which was held on April 11, 2024 in Toronto, Canada. The

meeting was held with a presentation by Mr. Prem Watsa, Fairfax's Chairman and CEO, followed by a Q&A session. In addition, Gulf Insurance Group is proud to participate in the exhibition that showcases the work of all Fairfax-owned companies.

GIG - Bahrain Takaful ALSalam Specialist Hospital agreement



GIG - Bahrain Takaful and ALSalam Specialist Hospital signed a Memorandum of Understanding (MoU) aimed at enhancing health insurance services and fostering cooperation between both entities. The MoU was signed in the presence of Mr. Essam Al Ansari, Chief Executive Officer of GIG - Bahrain Takaful, Mr. Ahmed ALSayed Chief Executive Officer of ALSalam Specialist Hospital and officials from both Parties.

GIG - Egypt Finance Derivative Magazine Award



GIG - Egypt won the "Best General Insurance Company 2024" award by Finance Derivative magazine, as the awards program aims to honor excellence in performance and reward companies across different domains of the business & financial world.

Gulf Insurance Group

Jordan Hosts Group's Credit Rating Meetings with AM Best



GIG - Jordan hosted the group's credit rating meetings with the global rating agency AM Best from July 1st to 4th. During this period, representatives from the

rating agency held separate meetings with the senior management of group subsidiaries from Jordan, Egypt, Bahrain and Kuwait in addition to Gulf Insurance Group.

GIG - Bahrain and GIG - Bahrain Takaful Top Company Awards



GIG - Bahrain and GIG - Bahrain Takaful were nominated among the 50 most powerful Bahraini companies for the third consecutive year, according to the Al Bilad newspaper list. The "Al Bilad Newspaper Top 50 Companies Award" in Bahrain is an initiative that recognizes the most influential companies in the country. The latest ceremony was held recently, and it highlighted the top companies chosen from various business sectors for their outstanding



performance and contribution to Bahrain's economic growth. Representatives from GIG- Bahrain and GIG- Bahrain Takaful received the award on behalf of their companies from H.E. Mr. Abdulla bin Adel Fakhro, Minister of Industry & Commerce. The list evaluates companies based on several financial criteria in the Kingdom of Bahrain.

GIG - Kuwait Crisis Simulation Exercise



GIG-Kuwait proudly announced in February, its Executive Management, and their respective delegates participation in a day-long crisis simulation exercise conducted by Deloitte. The Crisis Management Simulation aimed to rehearse the Crisis Management protocols and procedures of GIG, assess the strategic responses of the Crisis Management Team and identify areas of improvement in

efforts to enhance the Crisis Team's overall preparedness and readiness for crisis management.

The effectiveness of a crisis response can make or break an organization's future success. To simulate realistically and as-on-the-ground injects, the procedures for all the other plans whose corresponding teams were not a part of the simulation scope were considered during the simulation. This provided an excellent opportunity for Executive Management and their teams to test their response abilities and identify areas for improvement.

The simulation was designed to help team members identify a crisis and understand possible operational, reputational, financial, and regulatory impacts resulting from it. This encourages the team members to rehearse strategic responses and decision-making processes. The simulation also focused on practising crisis communication and timely invocation of relevant response plans. Practising appropriate crisis closure is essential since the real work begins once the simulation ends to collect and evaluate the lessons learned during the simulation and apply them to create a stronger crisis management plan. It is commendable that the participants were able to handle the crises presented to them with professionalism and composure. The simulation demonstrated that the Crisis Management Team had a clear understanding of their roles and responsibilities during a crisis. Their dedication and commitment to our organization were evident in their actions, and they have set a shining example for others to follow.

GIG - Jordan

Held its Annual Meeting for Insurance Brokers and Agents



GIG - Jordan held its annual meeting for insurance brokers and agents, during which they launched the one-stop service project for the group's services in the region. This service allows clients to receive assistance regardless of where their businesses operate in the 12 countries where Gulf Insurance Group is active, which include Kuwait, Bahrain, United Arab Emirates, Saudi Arabia, Oman, Qatar, Jordan, Egypt, Turkey, Algeria, Iraq, and Lebanon.

At the beginning of the meeting, Dr. Ali Al-Wazaney, the company's CEO, welcomed

the esteemed guests and emphasized the company's pride in its relationships with this critical segment of the insurance industry, noting that the company is continually working to develop these relationships. Several presentations were given, covering the company's future strategy and main directions, especially in the field of digital services, as well as life insurance products and the customer loyalty program (Yalla GIG). The meeting was a fruitful opportunity to exchange ideas and discuss ways to enhance the mutual relationship with the network of brokers for the benefit of our valued clients.

GIG - Gulf

VIP Brokers Event 2024



In a series of upscale gatherings, our annual GIG - Gulf VIP Brokers Event recently swept through the Middle East, making stops in Bahrain, Qatar, and Oman. These exclusive events brought together 300+ of our valued brokers and team members, providing them with a platform to network, share insights, and enjoy superb entertainment.

In each country, the carefully curated agendas and choice of venues aimed to create a memorable experience for our esteemed guests. The VIP Brokers Event in Bahrain,

Qatar, and Oman reinforced our commitment to fostering meaningful connections with our Brokers, while providing a platform for valuable discussions. As we reflect on these successful gatherings, we look forward to future opportunities to engage with and serve our partners in the ever-evolving insurance landscape.

This year's events reaffirmed our teams' joint effort and amazing support cross countries. With such a strong start of 2024, we look forward to building more momentums throughout the year.

Gulf Insurance Group

Annual General Meeting (AGM)



GIG held its Ordinary and Extraordinary General Assembly Meetings in which shareholders approved the Board of Directors' recommendation to distribute cash dividend of 37% (37 fils per share) for the year ended 31 December 2023, the equivalent of 10.5 million Kuwaiti dinars. Attendance reached 91.947%.

By the end of 2023, GIG obtained three credit ratings from leading agencies. Moody's rated GIG's Insurance Financial Strength Rating at "A2" with a stable future outlook, while S&P Global Ratings and A.M. Best both gave GIG an "A" rating with a stable outlook for its Financial Strength Rating and Issuer Credit Rating.

The Group also focused on enhancing its standards of corporate governance across its operations and decision-making processes and invests in implementing best standards of sustainability. GIG recognizes sustainability as a fundamental aspect of its core culture, serving as a primary supporting pillar for its continued success.

GIG - Kuwait

Brokers Trip in Istanbul

GIG BROKERS TRIP 2024



GIG - Kuwait's Brokers Trip 2024 was dedicated to our valued partners for their outstanding contribution & achievements throughout the year. We're looking forward to continued success whilst committing to shaping a valuable insurance ecosystem in the MENA region.

GIG - Jordan

Technical UW



GIG - Jordan hosted the 2024 Underwriters Workshop, attended by representatives from Gulf Insurance Group companies in Turkey, Saudi Arabia, Kuwait, Egypt, Algeria, and Bahrain.

The workshop featured speakers from Hannover Re and Liberty, who led extensive discussions on several important topics, including property insurance and

engineering insurance. The focus was on changes in global insurance markets and how to underwrite these risks.

The workshop concluded with speakers from Gallagher Re discussing energy insurance and representatives from Guy Carpenter providing insights into how global reinsurance companies view local insurance markets in the Middle East.

GIG - Egypt Life Takaful

Sameh Anas Appointed as Deputy Managing Director



Sameh Anas was appointed as Deputy Managing Director at GIG - Egypt Life Takaful starting June 2024. Sameh brings over two decades of experience in the insurance sector, having made significant advancements in operational excellence and leading the strategic planning of production and various operational sectors, both in life insurance and

property insurance.

Currently, as Deputy Managing Director of GIG- Egypt Life Takaful, Sameh primarily focuses on enhancing the company's activities and developing balanced growth strategies within the Egyptian market through several key pillars, including expanding distribution channels, developing insurance products and services, and improving operational efficiency and production to align with the planned growth strategies from 2024 to 2027.

In addition to his role, Sameh is a lecturer in the Executive Education Department at the American University in Cairo's School of Business, where he has developed a program on operations management and digital transformation. He holds several academic and professional qualifications, including a bachelor's degree in accounting from Helwan University, a Diploma in Investment and Finance from Ain Shams University, and MBA in Finance and Marketing from ESLSCA University, France. Additionally, he has earned a Master's in Managing and Implementing Strategies for Quality Improvement and Operational Efficiency, along with other certifications in insurance and corporate governance.

GIG - Gulf

Hosted the 1st Physical Fairfax International Digital Summit



GIG - Gulf had the distinct honour of hosting the inaugural Fairfax International Digital Summit. This marked our first in-person gathering for the team after 14 months of virtual meetings, allowing us to finally connect beyond our screens.

Led by Siddhaarth Iyer, Head of CX and Digital, the summit brought together over 12 participants from various Fairfax companies, alongside 60+ virtual attendees and members of the GIG - Gulf digital team. Paul Adamson, GIG - Gulf Chief Executive Officer, Javier Garrido, Chief Transformation & Technology Officer and Caroline Bertrand, Chief HR, and Chief Marketing, Digital and Customer Experience Officer, shared insights, experience, and our ambitions for GIG - Gulf's digital journey. The sessions featured a diverse mix of Fairfax companies showcasing their digital projects, complemented by insights from our partners and vendors, all aimed at enhancing our digital journeys. A comprehensive spectrum of topics was covered during the event, including Technology, Data, Customer Experience, Digital Marketing, and Business Innovation.

The days were packed with intensive learning sessions, and the evenings provided opportunities for colleagues to create new friendships and connect in an informal setting. The evenings were spent exploring the historic lanes of Old Dubai, riding a boat across the creek, having a delightful meal at the Arabian Tea House, enjoying a sunset downer at the beautiful Noepe, and experiencing an unforgettable time at Bab-Al Shams Desert Resort with oriental dances, music, and food. The event was concluded on a high note with a visit to the Museum of the Future, drawing inspiration for the next phases of our digital evolution.

GIG - Gulf

Discovering the Fairfax Culture



GIG - Gulf had the pleasure of hosting the Fairfax Orientation Event at our Bahrain Bay Office. The hybrid meeting was the occasion for the leadership teams of all GIG Group entities to hear from the Fairfax Leadership team to welcome us into the Group.

Most of the Fairfax executives are based in Toronto, Canada and connected remotely but we were honored to welcome Bijan Khosrowshahi, Jean Cloutier, Jonathan Godown, and Quinn McLean who flew in to attend in person. More than 70 leaders of the GIG Group across 12 countries attended in person and 170+ people attended virtually.

The content revolved around the Fairfax Culture & Engagement as well as Financial, Legal and Operational topics. The aim was to make us feel like we are part of something bigger.

Here are some key takeaways that are valuable for all of us as we further engage with the Fairfax ways:

- The Fairfax culture and Guiding Principles, are about how we interact internally with our colleagues and externally with our customers & partners, "treating others how we want to be treated".
- The decentralized model and accountability of local teams remain essential.
- Focus on Underwriting Profitability, UW Margin, and a C/R below 95%.
- Being patient and achieving growth in premiums over the longer term.
- A strategic focus on growth from international markets, increasing the contribution from 20% to 40% of future revenues of Fairfax Group.
- Always making sure we get the bad news out first.

The clarity and simplicity of the Fairfax way as well as all the leaders who spoke and shared consistent messages in a very humble and authentic way inspired us. As part of GIG Group and Fairfax, we have an exciting future ahead of us as a 'Regional Powerhouse.'

GIG - Bahrain

Bahrain Padel Federation



GIG - Bahrain, announced the renewal of its Platinum Sponsorship agreement with the Bahrain Padel Federation.

This agreement aims to support the federation's efforts in developing the sport of padel in the Kingdom of Bahrain and enhancing the participation of Bahrain's youth in various events and tournaments.

The renewal of the Platinum Sponsorship agreement comes after the great success achieved by the partnership of Bahrain Padel Federation and the company in the past year.

The company helped prepare the National Padel Team to participate in many tournaments in Bahrain and within the region.

Dr. Abdulla Sultan, CEO of GIG - Bahrain, stated " We are proud to renew our support of the Bahrain Padel Federation, and we believe in the important role this sport plays in promoting health and physical fitness for Bahraini youth. We will continue supporting the Federation in its efforts to develop the sport of padel in Bahrain and make it a widely popular sport. This support is part of GIG - Bahrain ESG goals to support the Bahraini society and contribute towards developing the sports sector in the Kingdom of Bahrain"

Mr. Fahd Fawzi Kanoo, President of the Bahraini Padel Federation, also added "We are grateful to the GIG - Bahrain for renewing its support of the Bahrain Padel Federation. The company contributed to enabling the federation to participate in regional tournaments over the past year and developing and enhancing the skills and experience of the players."

GIG - Gulf

Sponsors the Arab Reading Challenge



We are delighted to announce that on May 2, 2024, GIG-Gulf sponsored and provided a 4x6 digital display screen to support the Arab Reading Challenge event, held at the Ministry of Education's auditorium. The event was attended by senior officials from the Ministry, including deputy ministers and

directors of educational regions, the UAE Ambassador, the Oman Ambassador, various ministers, and representatives from the Arab Reading Challenge Award from the United Arab Emirates. A large number of students, parents, and notable community figures were present, totaling over 600 participants from various sectors.

The event featured students and artistic performances promoting research and reading as keys to knowledge. Our sponsorship thus contributed to enhancing the cultural landscape of schools in the Kingdom of Bahrain and supported students' self-confidence and personal growth. Sana Mayoof and Ahmed Jahromi attended the event and received an appreciation award on behalf of GIG - Gulf.

GIG - Egypt Life Takaful Ramadan Bundles



In fulfillment of GIG - Egypt Life Takaful's strategy to support civil societies for the year 2024, GIG - Egypt Life Takaful participated during the holy month of Ramadan in collaboration with Food Bank by donating Ramadan bundles in support and celebration of the 20th anniversary of serving the Egyptian community. Several of the company's employees volunteered to pack Ramadan boxes, to distribute them during the month of Ramadan to the most vulnerable families.

GIG - Egypt 5th Marathon of IFE



GIG-Egypt participated as the marathon bag sponsor in the 5th marathon activities of Insurance Federation of Egypt "We Run for Better Health" sponsored by the Financial Regulatory Authority and the Ministry of Youth and Sports. GIG - Egypt team participated in the competitive games that were held, and one of the team members achieved second place in the marathon race.

GIG - Kuwait Volleyball Championship



The Kuwait Insurance Federation hosted its first volleyball championship in June, 2024, at the volleyball hall of Kazma Sporting Club, with the GIG-Kuwait team securing the first place.

GIG - Turkey Takes 3rd Place



GIG-Turkey's corporate football team achieved third place in the Insurance Sector Football Tournament. To prepare for the tournament, GIG-Turkey team played weekly matches against different companies.

The tournament, supported by the Turkish Insurance Association and covered by the Insurance Media, took place in Antalya - Lara. All matches were broadcast live on the Insurance Sector League YouTube channel.

The tournament began on April 27, 2024, with the Elite Match featuring industry leaders, including our company's General Manager, Mr. Süleyman Sağıroğlu.

GIG-Turkey team participated in the Insurance Sector League from April 27, 2024, to May 1, 2024, under the leadership of our Deputy General Manager, Mr. Muharrem Güven. They advanced out of the group stage and reached the quarter-finals.

Fahri Gökmen from the team secured 3rd place as the top scorer in the tournament.

After winning in the quarter-finals, GIG-Turkey team was eliminated in the semi-finals with a goal in extra time, finishing the league in 3rd place and taking home the cup.

Gulf Insurance Group

Sponsors "Young Ambassador" Program



In line with commitment to sustainability and social welfare, Gulf Insurance Group sponsored the "Young Ambassador" program that provided high school students in public and private schools the opportunity to gain firsthand exposure to diplomacy and develop their leadership skills.

Initiated by the Embassies of Canada and United Kingdom in Kuwait, in collaboration with the United Nations Resident Coordinator Office and in partnership with local environmental organization, Reefs & Beyond, the program focused this year on the theme of climate action under the Sustainable Development Goal (SDG) 13, enabled students to become advocates for climate justice.

The "Young Ambassador" program was held for the second year for period of over 4 months. It targeted both male and female students between the age group 15 to 18 and it encompasses workshops on advocacy, negotiations and leadership skills, preparing students for public speaking and fostering collaboration within groups.

GIG's business strategy is focused on developing forward-thinking solutions that promote sustainability and resilience, as well as contribute to creating a future that is better suited for future generations. These solutions respond to a necessary need to innovate insurance products and services to cater to changing economic environments.

GIG - Gulf

Spreading Joy and Compassion



On the occasion of Ramadan, GIG-Gulf launched a clothes donation initiative, a heartfelt attempt aimed at making a positive impact on the lives of those in need. This initiative, inspired by the spirit of giving during Ramadan, reflects our commitment to fostering a sense of community and compassion.

Last year, our company initiated a Ramadan drive, inviting employees to contribute their pre-loved clothing items. The response was overwhelming, with generous donations pouring in from all corners. The collected clothes, properly sorted and prepared for distribution, have now found a new purpose in enhancing the lives of those less fortunate.

The donated clothes were placed in Charity Organizations Donation Boxes beside our offices, Bait Al Khair Box in Business Bay, and Emirates Red Crescent Box in DOC, bringing comfort and joy to those who needed it the most. During this initiative we donated a total of 30 bags of clothes. We held the same initiative in Bahrain and Qatar, and we are still in the process of selecting charities to donate the collected clothes to.

GIG - Kuwait

Sponsors Kuwait Olympics Committee



As part of its social responsibility towards the sports and youth sector, GIG - Kuwait, announced its sponsorship of the Kuwait Olympic Committee and the Kuwaiti sports delegation participating in the 2024 Olympic Games held in Paris.

The announcement came in at a press conference held on July 3, 2024 in partnership with the Kuwaiti Olympic Committee and chaired by the representative of the GIG - Kuwait, Mr. Nawaf Al-Kout, and the Assistant Secretary of the Kuwaiti Olympic Committee and Director of the Mission, Mr. Ali Al-Marri.

Mr. Nawaf Al-Kout spoke about the details of the sponsorship by providing a full year Health Insurance for the participants.

Mr. Nawaf Al-Kout expressed GIG - Kuwait's keenness to support all activities related to youth, given that they are the promising future of the State of Kuwait. He stressed that this support is a national duty that GIG -Kuwait is accustomed to carrying out, expressing his pride in sponsoring and supporting a large group of Kuwaiti athletes who represent the country in local, regional and international forums through their achievements. He expressed GIG - Kuwait's pride in sponsoring this important sporting event in cooperation with the Kuwait Olympic Committee, praising the committee's efforts in organizing and highlighting the event in an honorable manner and our continued support and encouragement of youth and sports inside and outside Kuwait, based on our belief in the important role that sport plays in raising the name of Kuwait rising highly, in addition to its contribution to advancing the economy.

GIG - Bahrain Takaful

Supports MUN



GIG - Bahrain Takaful announced its ongoing support for the Model United Nations (MUN) program in Bahrain. This year, through partnerships with the British School of Bahrain and Modern Knowledge School to empower and inspire the next generation of global leaders.

GIG - Egypt

Africa Re Company Tournament



GIG - Egypt won the first place and the trophy of Ramadan tournament which was organized by Africa Re company with the participation of most of the insurance companies in the market.

Gulf Insurance Group

Donates Toys and Stationery to Bayt Abdullah



In a heartwarming collaboration with ABCK-AmCham Kuwait, Gulf Insurance Group continues its legacy of corporate social responsibility by extending a generous donation to Kuwait Association for the Care of Children in Hospital & Bayt Abdullah Children's Hospice (KACCH/BACCH). With the donation, GIG purchased toys and stationery of all kinds for the children with the rest of their preference.

The event marked another milestone in GIG's commitment to supporting essential healthcare services for children in need and essential in enhancing the quality of life for young patients.

Dr. Tala Al Dabbous, the esteemed CEO of KACCH/BACCH, expressed gratitude to Gulf Insurance Group, presenting an appreciation plaque to commemorate the Group's invaluable contribution. The Chairman of AmCham Kuwait, Mr. Pete Swift, also graced the occasion, reaffirming the

organization's unwavering support for the hospital's noble initiatives.

Established in 2003 and registered as a nonprofit Charitable Organization by the Ministry of Social Affairs, KACCH and BACCH play a vital role in Kuwait's healthcare ecosystem. Their child life and play programs have become integral components of pediatric services, offering invaluable psychosocial and emotional support to hospitalized children and their families across government hospitals in Kuwait.

Scientific evidence underlines the significance of therapeutic play and child life opportunities in hospitals, facilitating the healing process and nurturing coping mechanisms in children. By supporting KACCH and BACCH, Gulf Insurance Group underscores its unwavering commitment to the well-being of the community and its youngest members.

GIG - Egypt Life Takaful

A Safe Winter



GIG - Egypt Life Takaful as a part of its in favor of social responsibility in the community, the involvement in the "Hayah Kareema" Initiative, and achieved the first and second sustainable development goals. A safe winter project distributed food baskets and blankets to families in the Fayoum Governorate who are in need, in collaboration with the "Sonaa Al-Khair" Development Foundation, in order to give them both material and moral

GIG - Gulf

Installation of Recycling Bins in GIG - Gulf Offices



In today's rapidly evolving world, the importance of environmental sustainability cannot be overstated. As responsible citizens and business, it is crucial to contribute to a cleaner and greener planet. One impactful way to do so is by implementing recycling smart solutions within our workplaces for more sustainable waste management. Recognizing the significance of this endeavour, we are excited to announce the installation of recycling bins in our GIG - Gulf offices across UAE, Bahrain and Oman. This initiative reflects our commitment to fostering a culture

of environmental responsibility and sustainable practices. We will conduct a pilot and measure our positive impact following which we will increase the number of bins and extend to other office and shop locations.

By installing recycling bins in our offices, we are taking a step towards minimizing our impact on the environment and promoting a circular economy. The installation of recycling bins in our offices across the UAE, Bahrain, and Oman is a testament to our commitment towards a greener work environment.

GIG - Algeria

Olive Bushes Restore Hope for Fire-Affected Citizens



In the fifth edition of the (Oxyprint) project, GIG-Algeria delivered 9,000 olive shrubs to those affected by wildfires across more than five municipalities in Bejaia, Tizi Ouzou, and Bouira, between February 27th and March 7th of this year.

In a media statement to Dzair Tube, citizens expressed their gratitude upon receiving the olive trees, noting their timely arrival. One beneficiary said, GIG-Algeria provided us with olive trees, and personally, I received 20 shrubs after the fires destroyed all the trees I had. Another stated, I benefited from 20 olive shrubs, and what GIG ALGERIA did is a wonderful initiative. The fires last year cost me over 180 trees.> He emphasized the special significance of olive trees to the region's residents as a source of livelihood.

This initiative also aims to curb rural displacement and restore hope among the local population. Mahmoud Slimani, Mayor of Toudja in Bejaia, welcomed the initiative, noting its timely impact as many citizens are currently planting their trees. He expressed heartfelt thanks for GIG-Algeria's efforts.

GIG - Egypt

Meet the Expert Sessions



Led by knowledgeable staff members from various departments, these sessions provide invaluable insights into the inner workings of GIG- Egypt. Each expert-led presentation equips attendees with practical knowledge and enhances their professional competencies.

"We're thrilled to introduce the Meet the Expert series as a platform for sharing expertise and promoting cross-departmental collaboration," said Mohammad Azzazy, the Head of Talent Management and OD, emphasizing the sessions' role in empowering employees and fostering a culture of continuous improvement.

In an effort to foster continuous learning and strengthen departmental awareness, GIG - Egypt's Human Resources department has launched the "Meet the Expert" series. This exciting initiative is aimed to deepen employee understanding of the diverse services and functions within the company.

Gulf Insurance Group

Celebrates Employee Appreciation Day



Gulf Insurance Group celebrated its Employees Appreciation Day by highlighting the professional relationships and positive spirit among employees. In this regard, the company distributed a token gift of its respect and continuous support to the team members in its continued success.

Employee Appreciation Day is an event showing the significance of appreciation and acknowledgment as factors that influence employee satisfaction and engagement is rising. Expressing gratitude to workers can lead to a better rate of them retention, that boosts their productivity as well as that of the business overall.

GIG - Jordan

Employees Training on Environmental Diving



As part of an ambitious environmental strategy, and in collaboration with the Royal Marine Conservation Society, Gulf Insurance Group - Jordan has started training a group of its employees on the open water course and certification from Scuba Schools International (SSI), as well as the basics of environmental diving and marine ecosystem identification.

This training aims to qualify them to become marine environment ambassadors on behalf of the company, participating in all environmental activities to be conducted in Aqaba. These activities include seabed cleaning campaigns that the society will carry out at selected diving sites in collaboration with the Aqaba Special Economic Zone Authority.

This step is part of a strategic partnership with the Royal Marine Conservation Society, which aims to enhance environmental awareness and knowledge of marine ecosystems, preserve Jordan's ecological heritage, and ensure its sustainability for future generations.

GIG - Bahrain

Mental Health Awareness



GIG- Bahrain partnered with American Mission Hospital's community outreach program held a Mental Health Awareness session in June, 2024 that included spreading positive messages, listing things employees are thankful for, a vitals checkup and a discussion around mental wellbeing with Dr. Feba.

GIG - Jordan

Jordan Participates in the Regional Forum for Economy and Technology



GIG - Jordan participated in the Regional Forum on Economy and Technology titled "The Impact of Technology and Innovation on Enhancing Arab Economic Growth," was held in Amman under the patronage of His Excellency the Speaker of the House of Representatives, Mr. Ahmed Al-Safadi, and the President of the Arab Parliament, His Excellency Mr. Adel Al-Assoumi. The forum was attended by representatives from a select group of relevant public and private sector entities in the national economy.

The conference aimed to highlight the role of technology in boosting economic growth, fostering cooperation, and exchanging expertise among Arab countries. It also focused on providing support and resources for ambitious youth to develop innovative technological solutions.

GIG - Kuwait

Sponsors Female Coders Through Academy X



The GIG - Kuwait proudly sponsored the Coded Academy X program, which successfully completed its first semester. This initiative marked the first of its kind in Kuwait in empowering girls in the fields of technology and entrepreneurship. The course was distinguished by its remarkable and tangible success, with a graduation rate of nearly 90% of the participating girls, confirming its significant success in achieving its goals. The closing ceremony of the first semester of the program included an exhibition of the students' projects, where they presented their projects with creativity and diligence to the exhibition visitors, highlighting their skills and creativity in the fields of technology and entrepreneurship.

GIG - Bahrain Takaful

ESG Committee



Committing to a Sustainable Future, GIG - Bahrain Takaful strengthened its commitment to Environmental, Social & Governance responsibility (ESG) through the establishment of a Dedicated Committee.

GIG - Bahrain

GIG - Bahrain Technology Lab at Bahrain Polytechnic



GIG - Bahrain Inaugurated GIG - Bahrain Technology Lab at Bahrain Polytechnic

In the presence of His Excellency Engineer Wael bin Nasser Al Mubarak, Minister of Municipal Affairs and Agriculture and Chairman of the Board of Trustees of Bahrain Polytechnic and Dr. Abdulla Sultan, CEO of GIG -

Bahrain, inaugurated the GIG - Bahrain Technology Lab in one of Bahrain Polytechnic's main buildings. This strategic partnership aims to create a state-of-the-art learning environment equipped with the latest technology.

The lab will enable students to develop their skills and potentials in their academic studies. It will be the first lab that will be available to all students and staff for extended hours, targeting engineering and business students, as well as students working on research and final projects, and will be a center for collaboration between students and faculty members.

GIG - Jordan

"Think of Others" Initiative

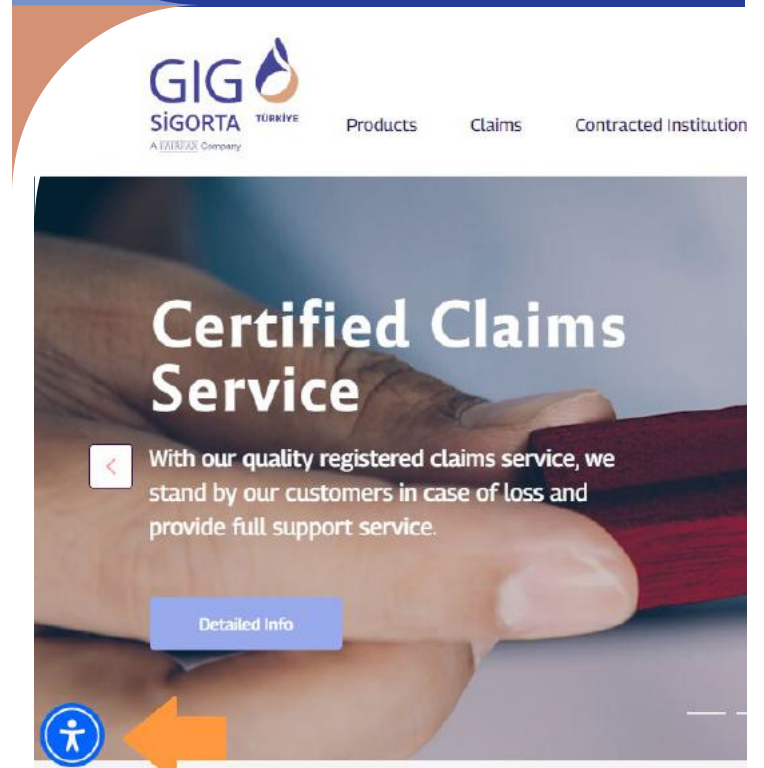


As part of GIG - Jordan's commitment to social responsibility and our firm belief in the importance of giving and supporting the communities we operate in. GIG - Jordan provided support through distributing in-kind aid to needy families as part of the "Think of Others" initiative in collaboration with the Jordan Hashemite Charity Organization.

GIG - Jordan always strive to be an active part in providing sustainable solutions aimed at improving the living conditions of deserving families and enhancing the sense of social solidarity and cohesion.

GIG - Turkey

Digital Accessibility Tool Integration



Following a statement from the Turkish Insurance, Private Pension Regulation and Supervision Agency highlighting the need for sector-wide improvements to address communication issues faced by disabled individuals with insurance companies as GIG- Turkey has adjusted the communication channels.

To make insurance services more accessible to disabled individuals, GIG-Turkey has launched a project to develop the communication channels to better meet their needs. As part of this initiative, a digital accessibility tool was integrated into GIG-Turkey's corporate website to ensure content is accessible to individuals with disabilities.

GIG - Gulf

Vocalcom IVR has been successfully upgraded!



GIG - Gulf is delighted to announce the successful rollout of their new IVR platform!

Now, 150 GIG - Gulf IVR users can connect to the platform and benefit from its new features. The main driver behind this initiative was the obsolescence of the old IVR system from a technological perspective, coupled with its limited capabilities for our business.

GIG - Gulf's business users across P&C PL, EB, and TT&D can now use a platform that is on par with the market standards. We have partnered with Vocalcom to support us in this transformation journey.

This new IVR represents a significant change for our business users, as many of the 150 Vocalcom users had been managing their day-to-day customer interactions with the same IVR platform for many years—the last major Vocalcom upgrade was done a decade ago! To ensure a smooth transition, GIG - Gulf engaged with business team leaders since January 2024, conducting training sessions, sharing user manuals, and organizing show-and-tell sessions to familiarize everyone with the new platform.

"We eagerly anticipated the launch of the Vocalcom upgrade which is supporting us in realizing our ambition of differentiating from competitors through our unique omni-channel experience. By investing in our contact center capabilities, we are able to offer a best in-class customer experience connecting all countries

and channels with a simplified platform that provides opportunities to enhance our efficiency and quality of conversations inspiring trust from our customers. The planning, coordination, and launch support has been great from the team, and whilst we are working through some developments from the initial roll out, this is a great example of teamwork to support the transformation of our business!" said Nadine Leemochi, Head of Direct Sales - PL.

Javier Casedas, Chief Transformation & Technology Officer added "Another brick on GIG - Gulf Transformation Wall! Now the IVR platform has been upgraded with some long-awaited features and more to come in the next releases, supporting our customer-centric approach. Amazing collaboration and team spirit delivered the results, and now we can look at the next step of our customer journey improvement. Not everything has gone as perfectly as we wished, despite the team's dedicated efforts. After the Go-Live, we identified areas for improvement, and we have since implemented the necessary fixes and additional changes. The continuous feedback we received has greatly enriched the platform for all users. We are committed to the ongoing evolution of the platform and look forward to your continued support in this journey."

While GIG - Gulf continues to address developments from the roll-out completed two weeks ago, initial issues are being resolved, and users are becoming more familiar with their new IVR system.

Some key benefits of the new IVR system include:

- User Interface Uplift: A complete new refreshed interface for improved usability.
- Web-based Softphone: Agents can access the system directly from their web browsers, eliminating the need for cumbersome installations on each laptop.
- New functionalities such as Call Listening & Live coaching for team managers.
- Single Sign-On (SSO): Seamless login process for agents, enhancing efficiency and security.
- Enhanced Call Information for agents and supervisors: ability to update call notes, perform transfer to other GIG colleagues (share a brief before a call transfer), conference option and see history of recent calls.
- Call Script Customization: Ability to define call scripts for better agent guidance.
- Voicemail Feature: Option to enable voicemail for customers.
- Future-Ready Setup: The upgrade prepares our Contact Center for future enhancements.

GIG - Jordan

Signing a joint cooperation agreement between GIG - Jordan and the King Hussein Cancer Foundation



As part of its strategic vision to expand insurance coverage against cancer, GIG - Jordan has signed a joint cooperation agreement with the King Hussein Cancer Foundation. This agreement aims to provide Care Insurance to cover cancer treatment at the King Hussein Cancer Center, among the insurance products offered by GIG - Jordan to its valued clients. The Care Insurance ensures immediate commencement of treatment exclusively at the center when needed, without concerns about approvals, procedures, or costs.

The agreement was signed by Dr. Ali Al Wazani, the CEO of the company, and Mrs. Nisreen Qatamish, the Director General of the King Hussein Cancer Foundation.

Dr. Ali Al Wazani emphasized the importance of this agreement as a pioneering step towards achieving comprehensive insurance coverage that ensures protection against cancer. This is part of the company's commitment to expanding insurance coverage to include all members of society.

Mrs. Nisreen Qatamish expressed her pride in this step, which contributes to the strategic expansion and enhancement of the level of medical services provided to individuals and companies through Care Insurance. She affirmed that these efforts aim to ensure that every member of the community receives their right to comprehensive health coverage and world-class care in the event of a cancer diagnosis.

GIG - Jordan

Travel Partnership



A groundbreaking collaboration has been unveiled as JKB Bank, HBTB Bank, and GIG - Jordan join forces to revolutionize the travel insurance landscape. This strategic partnership signifies a commitment to provide customers with unparalleled travel insurance solutions, combining the financial expertise of the banks with the innovative prowess of GIG - Jordan.

GIG - Egypt

Payment Solution



Digital Payment Channels

19792
www.gig.com.eg



GIG - Egypt expanded digital market presence by continuous integration with major market insurance distributors and fintech Companies. This aims to facilitate to our customers payments variety and location availability geographically.

Launched: -

- Wallets (NBE e-wallet - My Fawry - Masr Bank e-wallet - Vodafone cash).
- Online Payments (Online payment through website/ SMS link - Instapay).

GIG - Kuwait

Travel Insurance Plans



GIG-Kuwait announced discounts of up to 25% on travel insurance for the period from July 1, 2024 to August 31, 2024.

GIG-Kuwait indicated that travel insurance is comprehensive protection for the traveler, providing many benefits through four alternative plans, namely the platinum plan, the gold plan, and the silver plan, in addition to the annual elite plan. Each of these plans carries features that suit the aspirations and ambitions of customers while traveling.

GIG-Kuwait added that among the benefits provided by travel insurance is covering the traveler's expenses during his stay abroad, including emergency medical costs, loss or delay of luggage, in addition to delaying or canceling flights, personal responsibility towards others, emergency travel, and dangerous sports such as skiing, Ice and mountaineering.

Customers can benefit from the discount and purchase a travel insurance policy quickly and easily through the GIG-Kuwait application, through the website gig.com.kw, or by visiting any branch of GIG-Kuwait.

GIG - Jordan

Yalla GIG



GIG - Jordan launched its exclusive customer rewards program Yalla - GIG.

With every insurance policy you purchase or renew, you earn points that can be converted into cash rewards, credited to your GIG-Jordan account, or redeemed for electronic vouchers from our network of authorized partners. These partners offer a wide range of essential services such as telecommunications, transportation, fuel, and more.

You can increase your Yalla GIG points through the following methods:

- Issuing and renewing insurance policies.
- Adding or modifying existing insurance policies.
- Inviting friends to join the program, provided they purchase an insurance policy.
- Paying insurance premiums via the eFawateercom platform.

GIG - Bahrain

Cashback product



This new service revolutionizes the traditional insurance model by incentivizing responsible driving habits. The less customers drive, the higher their cashback rewards will be. GIG - Bahrain also commits to allocate a portion of premiums paid for this service towards planting trees in the Kingdom of Bahrain

The cashback rewards program operates on a simple principle, the less distance customers drive during the policy duration, the more cashback they earn. In addition to the financial benefits, the service has a positive impact on the environment. By reducing the number of kilometers driven, it helps reduce carbon emissions, resulting in cleaner air and a healthier planet.

GIG - Bahrain, a leading provider of innovative insurance solutions, is proud to announce the launch of its first distance-based motor insurance service. The new cashback motor insurance service rewards drivers with up to 20% cashback based on the distance they drive. This unique initiative aims to demonstrate the company's commitment to caring for its customers while promoting positive environmental impact.

GIG - Bahrain Takaful



Reema Nowrooz

Chief Underwriter Officer - Family Takaful & Health Care

Reema Nowrooz currently works in the capacity of the Chief Underwriting Officer (CUO) at Takaful International Co. Graduated from university of Bahrain with bachelor's degree in business information system. Holding an Insurance Advanced Diploma from the Chartered Insurance Institute - UK and is currently pursuing her ACII from the same institute. She is also an active member under the Bahrain insurance Association (BIA) committee. Recently being nominated to be the head of TPA committee within the BIA main Life and Medical committee. Effective Jan 2021 was elected to be a board member in Health 360 (Third Part Administration) till March 2023.

1. Can you tell us a little bit about your background and journey to becoming the Chief Underwriter Officer?

I am a graduate of the University of Bahrain with a degree in Business Information Systems. I began my professional journey in 2002 as an assistant in medical insurance at Conventional Insurance. Over time, I advanced to roles including underwriter and supervisor, during this period I further strengthened my knowledge by earning my certificate in Insurance. This commitment to professional development paved the way for me to assume the role of assistant manager with a focus on Life Insurance. Over the years, I advanced through positions such as deputy manager, senior manager, and finally my appointment as Chief Underwriting Officer.

2. What do you enjoy most about working at GIG Bahrain Takaful, and what are some of the things that make it a unique place to work in your opinion?

What I enjoy most about working at GIG - Bahrain Takaful is the environment that encourages continuous development and growth. This environment fosters a culture of innovation and empowers women to reach their full potential. This mindset not only encourages creativity

but ensures the company stays ahead of the curve.

GIG - Bahrain Takaful fosters a strong sense of family among its workforce. Their dedication to employee development is truly exceptional. The management values all perspectives, which creates a collaborative environment. This inclusive culture strengthens team dynamics, leading to a more innovative, productive work environment.

3. What are some of the biggest challenges or changes you've navigated over the course of your career?

Throughout my career in underwriting, I've encountered several significant challenges and navigated through various changes that have shaped my professional journey. The main challenge faced was shifting from an in-house medical claim infrastructure to third-party administration and overcoming all the gaps encountered to meet the challenges. Another challenge has been adapting to evolving regulatory requirements and industry standards.

The rise of artificial intelligence and other technological advancements has fundamentally reshaped underwriting practices. This integration has transformed how we assess risk and make decisions, leading to a more data-driven approach.

Another significant challenge has been managing the balance between underwriting profitability and customer satisfaction aligned with the company's vision. While effectively mitigating risk remains crucial, we must also prioritize a positive client experience.

4. In your opinion, what are the most important skills and qualities for an effective underwriter to possess?

A solid understanding of insurance principles, policies, regulations, and industry trends is essential for effective underwriting both globally and locally. The ability to make timely decisions based on thorough analysis and judgment. Balancing risk assessment with customer needs and ensuring a positive customer experience through fair and transparent underwriting practices. The insurance industry evolves rapidly, therefore, adapting to changes in regulations, technologies, and market conditions.

5. If you could give a piece of advice to aspiring underwriters or insurance professionals looking to advance their careers, what would it be?

I would say, continuous focus on building and refining your technical skills while also developing strong interpersonal skills. The insurance industry can be dynamic and challenging. Stay adaptable to changes in regulations, market conditions, and technology. Secondly, networking is important for career advancement building and maintaining relationships can provide opportunities for career growth. Maintaining a positive outlook is invaluable, it is essential to embrace challenges as opportunities for professional growth. Finally thinking outside the box is a powerful approach. It involves exploring innovative solutions, challenging conventional practices, and leveraging technology to enhance efficiency and effectiveness in underwriting processes.

GIG - Bahrain

Ali Hamdalla



My talent began early, when I was young in Elementary school. I loved colors and their harmony together, and I always loved looking closely at the sky, the clouds, the trees and the seas. They always seemed to me like an artistic painting, so I always tried to reflect them onto paper plates, so I started with wooden colors. Then came watercolors and oil color, and indeed my talent began to

grow. I used to feel extremely happy when I held the colors and started mixing them. Hours would pass without me feeling as if I was in another world. I would always run away to my talent when I felt bored or depressed about something, but unfortunately now I do not find time to practice my talent due to the pressures of life, but I try from time to time to draw if possible, even by pen.

Gulf Insurance Group

Sujay Pusadkar



A contemporary artist known for his vibrant and evocative artworks that capture the essence of artistic expressions. His work explores themes of nature, culture, diversity, and the interconnectedness of all things. Through expressive brushwork and a unique color palette, Sujay invites viewers to experience the beauty and fragility of the art world. The kinds of projects he has worked on as well are Interior Designing for a Restaurant in Kuwait and Cover Page Designing and sketches for books on an international level. As Sujay grows his presence was visible to the public through Social Media like creating a YouTube Channel for Arts and being interviewed at the Ministry Of Information for a talk show on a Government Television Channel and many other podcasts and television interviews.

GIG - Turkey

Complaint Management



Aybuke Taşkın

Complaint and Call Center Quality Management Senior Specialist

Complaint management, which complements service and process management quality and is closely related to customer relationship management, is an effective tool for maintaining successful long-term relationships with our customers. Our mission as the Complaint Management Unit is to evaluate each complaint from the customer's perspective, identify and address the issues in the service and business processes that led to the complaint, and ensure sustainable customer relations by taking appropriate actions to increase customer loyalty to our company.

In April 2024, a customer with an insurance policy for his disabled auto got into an accident, and a claim file was opened. During the claim assessment process, the customer, due to his disability, used a taxi covered under his auto insurance policy's transportation expenses. Before the file was approved, the customer, being not at fault in the accident, decided to claim against the at-fault party's traffic insurance and waived his own file. However, he requested reimbursement for the taxi expenses incurred during the claim assessment.

Typically, transportation expenses in insurance policies are covered only if the insured auto is repaired under the policy, and this service is not available for waived files.

Despite this, our customer sought support due to his disability and the inconvenience he faced without his auto.

Throughout the process, the customer was in direct contact with our complaint management team, and we provided immediate responses to his requests. We held discussions with the claims department regarding the customer's request and obtained approval to cover the transportation costs for our disabled customer as a gesture of goodwill. Our accounting department was contacted to ensure the payment was made within seven days, and the payment was completed within two days.

Our customer expressed his gratitude for our solution-oriented approach and positive communication during this process.

GIG - Jordan

Swift Response



One of our clients who registered in our emergency home assistance service, called us urgently because his child had locked himself in a room with the key inside. After verifying his insurance coverage and confirming his details, we coordinated with the service providers.

Within fifteen minutes, a locksmith arrived and quickly unlocked the door. We followed up to ensure the client was satisfied. The client was very pleased with the quality and speed of the response, showcasing GIG - Jordan's commitment to supporting clients in emergencies.

Gulf Insurance Group

GIG Sponsored the winning team at the Engineering Exhibition in Kuwait University



Gulf Insurance Group reaffirmed its ongoing commitment to academic excellence in engineering and technology as it sponsored two research projects of graduating engineers at Kuwait University, with both groups demonstrating exceptional critical and technical proficiency as well as innovative forward thinking.

The first project, "Grab and Go", was awarded first place during the annual Engineering Exhibition at the College of Engineering & Petroleum, underscoring the quality and relevance of projects supported by GIG, as well as the dedication and hard work of the students involved.

The sponsorship came as part of GIG's sustainability strategy which invests in programs that align with its vision for a world capable of addressing today and tomorrow's challenges, actively nurturing the skills of students to help build a generation of future leaders, and making a meaningful ethical difference in the world.

"We are thrilled to support once again the next generation of engineers and innovators at Kuwait University and congratulate the winning



group on its achievement," said Khaled Al Sanousi, Group Executive Manager at Gulf Insurance Group. "The students have presented unique solutions to everyday challenges in Kuwait and the world. They've made use of existing resources and technical knowledge to increase efficiency. The future is bright for them, and we look forward to seeing them shine in their field of work."

The first-place winning project, 'Grab and Go', identifies the challenges of travelers and airport operators at the baggage belt where overcrowding often occurs. The



solution presented was a barcode system by which each traveler scans their unique barcode, and the registered baggage is systematically located by a machine to be delivered to the traveler. This reduces waiting time and overcrowding.

“Our team is proud to have won the first place in the United Steel Industrial Company Award for Infrastructure and Transportation. The team extends our sincere gratitude to GIG for their continuous support; without them, this achievement wouldn’t have been possible,” said Athbah Tifouni, member of the Grab and Go team.

The second project was ‘Design of CO2 Storage’ which aimed to bring solutions to climate change through Carbon Capture, Utilization, and Storage (CCUS) technology. Gas emissions from Kuwait’s refineries are captured and stored in a depleted local reservoir.

For over 20 years, GIG has supported promising student projects that align with its values of innovation, sustainability, and community impact.

GIG - Egypt Gas Leakage



GIG - Egypt is always looking for ways to improve their claims management processes, since effective claims management can lead to better customers satisfaction and retention of them.

The below success story shows the significance of insurance to the low-income class! During a weekend at eight in the morning.

August / 2023, a gas leakage occurred from the cylinder in a restaurant, which resulted in a very severe explosion that led to the destruction of the neighboring stores, small shops and kiosks owned by simple people. Since our company has a large portfolio in micro-insurance, once we heard about the accident, we searched our company records, and we discovered that several people were cover under our insurance policies

At once a claim representatives’ team was formed and contacted the harmed people and started the claims handling processes taking into consideration, making it very simple and very quick as much as we could!!

Finally, compensations were released to all policy holders in a timely manner.

The above efforts spent by the claims team were performed to guarantee financial stability to low-income people and their families who had losses and to help them to cover expenses during such unexpected circumstances!! To emphasize the concept of the Social Purpose of Insurance Industry.

Partnering with you on every adventure ahead

GIG Gulf is your one-stop shop with products servicing corporates, SMEs and individual customers.



70+ years in the Middle East

Excellent Customer rating

24/7 Customer support

Issue 12 Winner



Ms. Akansha Anand from GIG, picked the lucky winner from the participants of the 12th edition raffle draw who answered the questions of the previous issue.



Mr. Ahmad Mohamed from GIG- Egypt The winner of the raffle receives his prize.

Want to win in the next draw? All you need to do is:

1. Complete the 2 activities
2. Take a picture of your chosen activities and send your answers to pr@gig.com.kw
3. You must be a GIG employee in order to enter the raffle draw
4. 1 winner is chosen and will have their picture included in GIG Connects' next issue

*Deadline: Nov 30th, 2024

1

What was the first kind of insurance ever established?

2

Match the below words

- Damages Gulf Insurance Group Kuwait Claim Assured
- Health Forms Profit Accident Coverage Arbitration
- Expiration Global Application Warranty Liability
- Loss Property Takaful

H T V P R O P E R T Y T Q Z O M O K E D
 E G B Y C S E B L O G L O B A L Y L G C
 A U F V I Y A C C I D E N T X V Y I R K
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 X P O Y N V N W C G H X W F D C H S L S
 S X H Y Q M N S S O A F U Q T T M Y D O



GIG - Jordan



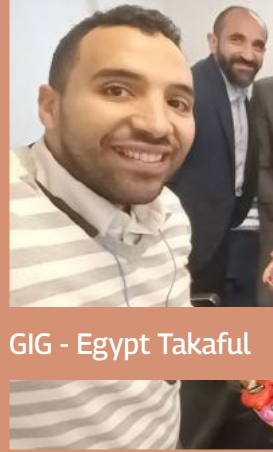
GIG - Jordan



GIG - Group



GIG - Group



GIG - Egypt Takaful



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GIG - Group



GIG - Jordan



GIG - Egypt Takaful



GIG - Egypt



GIG - Group



GIG - Jordan



Jordan



GIG - Jordan