

gig CONNECT

From Origin to Excellence



Reinsurance Europe Trip

The Senior Executives team headed by Group CEO, Mr. Khaled Al Hasan had visited Reinsurers in Europe from 1st to 5th of July 2019. Successful discussions were held with lead reinsurers in the European Market viz. Munich Re, Hannover Re, Swiss Re and Partner Re. gig groups, subsidiaries and associate companies had reinsurance deals with all these professional reinsurers in areas such as Reinsurance Arrangements in Life, Medical and General LOBs by way of treaties,

binders, facilities and facultative placements. gig strategy presentation was made for all the Reinsurers signifying our wide spread presence and insurance activities in the region. The meetings were all well attended by the Senior Management Executives and Underwriters of these RI Companies leading to interactive deliberations for enhancing our strategic business relationships with each other. The deliberations were aimed at improving RI treaty relationships besides

identifying the potential untapped areas of business segments by which both gig companies and the reinsurers can derive mutual benefit and setting up positive insurance climate for the insurance sector of MENA Region. The Treaty Flag Broker, Guy Carpenter-London had organized all the meetings and facilitated the discussions with their presence.



gig Sponsors Lamis Wa Ghader

Gulf Insurance Group sponsored a cultural Ghabga organized by Lamis Wa Ghader who are the program organizers. The purpose of the event was to gather diplomats from all over Kuwait for dinner to connect personally through international cuisines at the National Council for culture, Arts and Letters.

The event was an opportunity to gain networks and increase the relationship with diplomats for the future of gig's business.



gig Assists Its Employees with Migraines

Gulf Insurance Group once again succeeded at another awareness lecture for its employees on Migraine in collaboration with Novartis. Dr. Jasem Al Hashel, a Neurology Medical Doctor led the lecture giving employees informative facts on migraines, which are the third most common neurological disease in the world. Dr. Jasem covered the causes of migraines and how to treat it.

Through this initiative, the lecture helped gather many employees who have migraines and learned how to avoid it throughout their daily lives to keep a healthy life style.



Holy Month with Tikyet Um Ali

gig-Jordan sponsored Tikyet Um Ali which was held in the headquarters of Mawed Al Rahman showing appreciation of great efforts exerted by the Tikyet Um Ali team in supporting the society and providing food for the underprivileged in all governorates in the Kingdom.



Dear Colleagues,

I am delighted to communicate with you through the gig newsletter.

We all feel proud being one of the great gig companies. All gig-Egypt staff are working together towards the achievement of the group vision: "To be the most admired insurance brand, in the MENA region."

To be in line with this vision, we have ranked first place within the Egyptian Non-Life Insurance market –Private Sector companies - in terms of Gross Written Premium for the year end 2018.

This is the first time we achieve such a remarkable place since the establishment of the company in 1994. We have overcome companies that have been working in the Egyptian Insurance market for over 40 years.

Also, for the sixth consecutive year we achieved first place within all Non-Life Insurance market in terms of the technical underwriting results excluding the investment returns.

We have a very unique position being the only Insurer in Egypt that has a rating from two different rating agencies; by AM Best and Moody's. There is no insurance company in Egypt that has reached our level except for the two Insurance companies owned by the Government. They both carry the same rate we do from AM Best.

We are working very hard to excel our achievements and are investing in trainings to build strong and capable staff that can fulfill the most ambitious plans announced by gig management. These plans will help the development of all group subsidiaries and will no doubt contribute to the success of the gig group of companies and all of us to be the most admired insurance brand in the MENA region.

Best of luck to all of us.

Best Regards,
Alaa El-Zoheiry

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Feedback and Submissions

For more information,
feedback or submissions,
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AGLIC 2019 Summer Special Offer

PROMO ÉTÉ 2019
ASSURANCE VOYAGE
 Tunisie - Turquie
499 DA/personne*

Jeu CONCOURS
 Voyager avec l'Algérienne Vie

SAWAR
 AB3AT
 ARBAH

*Tarif individuel applicable pour une famille de 05 personnes.
 *Tarif valable pour une couverture de 30 jours.

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PROMO ÉTÉ 2019
ASSURANCE VOYAGE
 Tunisie - Turquie
499 DA/personne*

Jeu CONCOURS
 Voyager avec l'Algérienne Vie

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 ARBAH

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- 1- Partagez une photo de votre voyage avec le hashtag #voyageur.lalgeriennevie.
- 2- Remplissez le formulaire sur notre site web.
- 3- Des cadeaux exceptionnels pour les propriétaires des photos les plus partagées.

*Tarif individuel applicable pour une famille de 05 personnes.
 *Tarif valable pour une couverture de 30 jours.

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This summer L'Algérienne Vie (AGLIC) has launched its special offer in travel insurance once again from 15th of July to 15th of September. The offer consisted of photo challenge that gives the participants a chance to win prizes just by sending their best vacation photos.

This special offer comes back for its third year in a row, giving AGLIC costumers the best prices in the Algerian market. This year the offer came with a special destination trip for to Turkey and Tunisia, which was also offered in the previous special offer.

gig-Egypt Life Takaful & Banc Assurance Teams Celebrate Achieved Targets



Mr. Rimah Asaad, MD of gig- Egypt Life Takaful together with the Banc assurance Department and Mrs. Farida Sonbol had organized an Memorable Ceremony on 10th of July, honoring approximately 200

people. The event included the Banca department employees who were presented with phenomenal efforts for their targets achieved by closing year 30th June 2019. The New Fiscal planned Banca Targets were

announced and were happily received by everyone. The Event had a great role and reflects the company's ambition for further development and progress on the employees both in personal and business levels.

Team Building Day



L'Algérienne Vie (The Algerian Gulf Life Insurance Company) organized a Team Building Day for its 57 employees. The day was a great chance for the various structures of the company to meet with each other

outside their daily routine of work. The AGLIC family gathered around numerous activities in a friendly atmosphere, which helped, strengthen relationships and discuss the future challenges of the company.

The day was a success for the company and helped recharge the positive energy of its employees.

Actuarial Workshop in Kuwait



Gulf Insurance Group, in coordination with gig-Kuwait, organized an actuarial and financial workshop on the requirements to apply the new accounting standards IFRS 17, a brief summary about the changes between IFRS 17 and the current implemented IFRS 4 as well as a

brief summary about IFRS 9. This workshop is part of the group framework program to promote and strengthen the technical experience of the financial managers and actuarial experts, in order to enable them to properly absorb the requirements of the standards and to leverage on the best

specialized international expertise in this regard.

The workshop has been widely accepted by the group companies participating in the Group's initiative to apply IFRS 17. All participants expressed their satisfaction and benefits by attending this workshop with a consensus on the importance of the new standards. As the preparation for these standards is not limited to finance and actuarial only; it was extended to involve technical departments due to the multiple changes that may have a significant impact on the insurance prices, products and services coupled with the implication on the company's profitability, in addition to many other essential aspects across the company.

Gulf Insurance Group Marks Autism Awareness Month



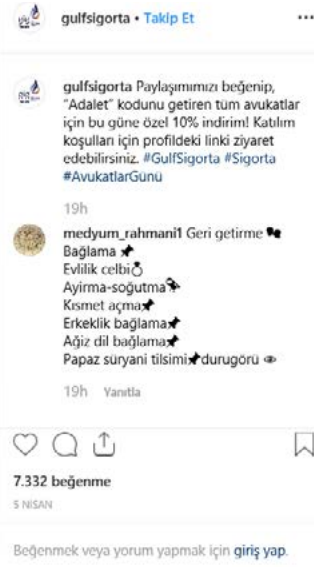
Gulf Insurance Group marked the World Autism Awareness Month by collaborating with the Kuwait Center for Autism. The event included a fun play day for autistic children, with gifts and activities such as arts and crafts at Kidstop, a center for arts and entertainment. The aim of the event is to raise awareness about the disorder, its prevalence and ways to manage it.

The Kuwait Center for Autism was established by Dr. Samira Al Saad with a mission to spread autism awareness and to put in place an accurate 'Educational Program' for children with autism (a lifelong disability). This includes improving their educational, societal and exceptional abilities while taking into consideration the individual differences, as well as supporting

their vocational talents and the possibility of integration with society.

Gulf Insurance Group supports this cause to help the community understand the many different aspects of autism and what it really means for the children and their families.

Lawyers' Day Campaign



gig-Turkey held a campaign on its Instagram account on April 5 called Lawyers' Day. Lawyers who liked the post on gig-Turkey's Instagram account and brought the special code broadcasted with this post, were given 10% discount for Lawyers' Professional Liability Insurance. At the end of the campaign, the total 7500 people participated in the campaign and liked the visual posted on Instagram, and 36.000 USD was generated by selling the insurance to new customers.

Explorer Workshop



The Group Actuarial and Risk Management has organized a training on their recently acquired internal capital modeling software. The training was held on the 19th until the 21st of March 2019 in Kuwait. Two Actuaries from Ultimate Risk Solutions (URS) led the training sessions which were attended by 17 participants from Kuwait, Egypt, Jordan, Turkey, Algeria, Saudi Arabia, and Bahrain. In addition, attendees from the Finance,

Reinsurance, Life Underwriting, and General Claims Departments also participated in the training.

The training sessions were focused on various applications including Risk Explorer, UltiFit and Translator++, which will help the group in different areas such as: Capital Adequacy Assessment, Portfolio Risk Management and Modeling, Economic Capital Estimation and

Allocation, Reinsurance Evaluation, Asset Management Strategies, Cash Flow Analysis, Financial Statement Modelling and Projections. The attendees were given the opportunity to work with the different applications and to inquire regarding the most relevant functions to gig. The URS Capital Modeling Software will enable the group to optimize its capital and manage its risks in line with the leading practices in this field.

Underwriters Meet in Cairo



gig organized a Underwriters Meeting for 2 days in the month of April 2019 in Cairo, Egypt discussing the economic consequence of climate change affecting the Insurance industry and the recent flood events in Kuwait and MENA Region. Attendees of the meeting

were Underwriters from group companies who were benefitted by the lectures and presentations made by Speakers from Swiss Re, Hannover Re, Loss Adjuster and from Senior Actuary & CAT Modeling experts, Guy Carpenter. The main objective of the meeting

was to enhance the underwriting skills by handling Natural Catastrophic perils and other emerging risks. The meet was organized by gig RI team and was hosted by gig-Egypt by extending logistics support in conducting the program successfully.

Father's Day Campaign



gig- Turkey launched a campaign related to Father's Day which was conducted on social media accounts for 5 days by asking people to use the code shown in the caption of the posts shared on Twitter, Instagram and Facebook accounts. People were asked to join the campaign while winners of the campaign had the opportunity to win 2 different gifts that was a car wash and ozone water purifying, with a 10% discount on their purchase on motor insurance. Results of the campaign's total premium production of motor insurance in that period of time was doubled in comparison to average premium production in a same period of time, which is roughly 375.000 TRY.

Gulf Insurance Group Commits to the International Standards on Internal Auditing



Gulf Insurance Group (gig) has announced that the Group's internal audit department has received the best assessment of compliance with the International Standards for the Professional Practice of Internal Auditing issued by the International Association of Internal Auditors (IAA).

The group said that the report of the Protiviti Foundation confirmed that "the internal audit management practices in the group are in line with the standards issued by the International Association of Internal Auditors." The report also pointed out that "the internal audit management practices in the group exceeded the standards of

the internal auditors in some aspects." This reflects the Group's constant quest to reach new heights in accordance with its business model of competitiveness, growth and the provision of innovative services while maintaining the highest standards of governance and transparency.

All institutions are required to conduct a quality assurance review in accordance with International Standards for the Professional Practice of Internal Auditing at least once every five years, as required by the Capital Markets Authority every three years for listed companies.

gig - Jordan Participates in the National Internal Audit Awareness Day

gig - Jordan was part of the National Internal Audit Awareness day, which was organized by the Institute of Internal Auditors- Jordan. The event has been organized in order to shed light on the significance of internal audit in companies.

Dr. Ali Al Wazani, the CEO of gig - Jordan, was one of the key speakers in

a panel discussion, where he stressed the significance of the internal audit within the companies' governance. He also pointed to the challenges facing such mission in order to promote control and put it into effect, as a tool to guarantee competency and efficiency in performance as well, stressing the participatory and advisory role of the internal audit.



**Insurance Terms
“Retroactive Date”**



Date stated usually in liability policies prior to inception date of the Policy. Occurrences happening before the inception date but after the retroactive date can be covered when they lead to a claim that is made during the Policy period. It is an additional benefit that gives coverage to claims made during the policy period which arise from occurrences prior to inception date but up to certain extent.

Hidirellez Celebrations



gig-Turkey celebrated a tradition called folkloric which is the festivity on the arrival of spring. Every year, various events are held on Hidirellez, on which prophets Hizir and Ilyas are believed to come together. gig-Turkey placed trees at various locations in the office, and told employees that they could hang small notes on the branches of these trees, displaying their wishes and dreams they wanted to come true. It was a very colorful and cheerful event, participated by a large number of employees.

gig-Bahrain & gig-Bahrain Takaful Both Supporting Partners to the InsurByte Conference 2019



InsurByte conference has been successful since 2017. In 2019, gig-Bahrain and gig-Bahrain Takaful participated together to partner with Bahrain Insurance Association and the Bahrain Institute of Banking and Finance. The conference aimed to provide knowledge exchange, foster synergies among market players to find solutions, implement and promote innovative insurance practices in a collaborative, open and transparent manner.

The First Joint Digital Branch Between gig- Bahrain and gig-Bahrain Takaful

gig- Bahrain and gig-Bahrain Takaful have officially announced the opening of their first joint digital branch in the Kingdom, which will provide both traditional and Islamic Insurance, as reported in a joint statement issued by both companies.

Both companies will operate under one roof to provide innovative and efficient Insurance services to their clientele, including motor and personal claims, which will be handled and managed digitally.

Mr. Ebrahim Al Rayes, Chief Executive Officer of gig-Bahrain, commented, “through the venture



of opening a joint branch, both companies services and benefits will be unified in an effort to reach their common goal. The new branch will shed a new light on both companies through the innovative use of technology. We are going paperless, meaning all documents will be in digital form, including going cash-less, all payments will be accepted digitally, using credit or debit cards and mobile payments. It is also our mission to go green and promote environmentally friendly practices in all our operations.”

Mr. Al Rayes also added that both companies will cooperate in controlling costs and elevating their services through technology and unifying their

Support Departments as a strategic objective. All other branches will be unified by 2nd quarter 2019.

This venture is considered to be the first of its kind, offering a wide variety of insurance under one roof in accordance with a unified operational framework easing and facilitating the Insurance process in the Kingdom of Bahrain. Commented Mr. Essam Mohamed Al Ansari, Chief Executive Officer of gig-Bahrain – Takaful.

Both companies collaborate today and their common goal of eliminating storage and use of paper, and issuing all personal line products in a digital form.

Underwriting Practice for Property Insurance

gig- Bahrain arranged a training session at the headquarters in the area of Seef. The attendees at the training were the FGA and Marketing/Sales team from gig- Bahrain and gig-Bahrain Takaful including members from the Central Bank of Bahrain. The discussion was led by Retired ARIG Underwriter Mr. Selva Kumar ACII, FII, who provided insight into Underwriting Management of Property Insurance - Direct versus Reinsurance.



New year's Budget and Targets



gig-Egypt Life Takaful Achieved approximately 680 Million Egp. as GWP, and 37 MEgp. Profits by the end of the financial year 2018/2019, ELTC Management celebrated the achieved

targets in the first week of the New fiscal year (Sat.06/07/2019), as a part of the company's strategy to increase employee loyalty and efficiency to provide the best quality of

services, and also to give the opportunity for each Department Manager to present their department achievements, budget and new plans for the coming year.

gig- Bahrain Takaful Celebrates

gig-Bahrain Takaful celebrated its 30th Anniversary on 12th February 2019, at the Ritz Carlton Hotel. It was established in 1989 and was the first Islamic Insurance company in Bahrain. It offers unique and innovative portfolio of products and services, nurtured on the strength of continued commitment in understanding and meeting the needs of customers over the last three decades. The company has earned a formidable reputation for excellent services and enjoys a household name in Bahrain. It has always been the priority to offer customers top-quality service, upholding the values of transparency and integrity and striving



to bring in the latest business practice and related technology for serving customers.

The Anniversary celebration was attended by dignitaries - Mr Abdul Rahman Mohammed Al Baker, Executive Director - Financial Institutions Supervision, Central Bank of Bahrain; Mr Jamal Al Hazeem, Chairman, Board of Directors, Mr Essam M. Al Ansari, Chief Executive Officer, Takaful International, and senior members of Takaful and gig Group.

The celebration was also attended by regional insurance market leaders and founders of the Insurance Industry. The ceremony marked the launching of a new corporate identity, which mirrors the Company's integration with Gulf Insurance Group "gig".



gig - Jordan Supports Al Asriyya Schools' Little League

As part of its continuous support to the local communities, gig –Jordan supported Al Asriyya Schools’ Little League that was held at the school on Friday 3 August 2019. A number of teams participated in this league, furthermore; gig- Jordan sponsored one of these teams and covered the required costs

and expenses to provide the requirements. The logo of the company gig- Jordan was placed on the uniform of this team as a gesture of appreciation for the sponsorship. Mr. Laith Samawi was awarded a shield in appreciation of the sponsorship of the company.

Gulf Insurance Group Participates in the Aqaba Conference 2019



In another achievement, The group took part in the seventh international Conference. This conference was attended by regional and local gig representation embodied by the group CEO of Mr. Khaled Al Hasan, His Excellency Mr. Naser Louzi Head of Board of Directors gig Jordan and CEO of gig Jordan Dr. Ali Al Wazani.

It is note-worthy that the Conference was held by the Jordan Insurance Federation in collaboration with the General Arab Insurance Federation (GAIF). gig team took the opportunity during the Aqaba conference to start an early Group Treaty review with leading Reinsurers and Reinsurers brokers with the aim to optimize the treaty structure and

attract new treaty participants Furthermore, the attendance of group CEO’s and Executives, contributed to holding a number of gig meetings in order to discuss issues that could contribute to the development of the group on the regional level.

The Prime Minister Honors the CEO of gig- Jordan

Under the patronage of the Prime Minister Dr. Omar Al Razaz, the Medical Insurance Conference was inaugurated on Saturday 27 April 2019. gig- Jordan participated in the conference which was organized by the Jordanian Association for Medical Insurance. It is noteworthy that this conference aimed at finding means of implementation of the project of Comprehensive Insurance to cover uninsured citizens in an integrated

framework, as well as working side by side with the government to realize this goal. The conference was attended by Dr. Ali Al Wazani the CEO of gig- Jordan who received an award in recognition for his efforts and serving as the chairperson of the Jordanian Association for Medical Insurance in the past. The award also honors Dr. Wazani’s considerable activities in the Jordanian Insurance Market.



gig-Jordan Sponsors the Jerusalem Protection Association

gig-Jordan was keen on sponsoring the Jerusalem Protection Association in a charity event in the month of Philanthropy, which was held in May 2019. The proceeds of the event were allocated to the renovation of houses in the old town in Jerusalem.



gig - Jordan Sponsors “Al Hilm” Play in Cooperation with the Jordan Kuwait Bank



gig - Jordan was delighted to be part of a play called “Al Hilm” in Cooperation with the Jordan Kuwait Bank. The play, which was organized by the Bright Kids’ Center and done in collaboration with the Jordan Kuwait Bank aimed at supporting the Badwa Center for Special Education. The show started on Thursday 18 April and continued until Sunday 21 April 2019.

Fifty children from the Center for Creative Children, aged between 4 and 10 years of age, participated in this work, who presented artwork through the play Dream.

Save A Life Marathon

gig - Egypt Life Takaful participated in the Insurance Federation called ‘Save a Life marathon’ which was important as an insurance company with a role in the community to provide services and raise insurance awareness. gig- Egypt Life Takaful supported the Insurance Federation of Egypt in an Important Initiative. “Don’t Text and Drive” was one of the Major Golden Sponsors in the ‘Save a Life Marathon’ event on Friday 03 May, 2019 .



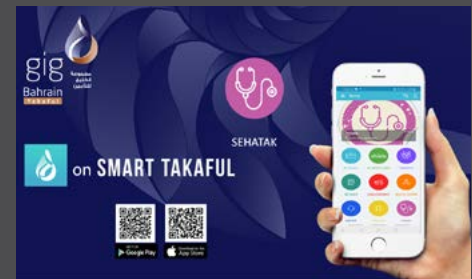
gig-Bahrain Takaful Launches New Digital Health Insurance



Health 360° Ancillary Services announced gig-Bahrain Takaful as a major shareholder alongside Paramount Health Services Group. gig-Bahrain Takaful, in cooperation with Health 360° Ancillary Services Company, has launched the first digital health insurance card through its Smart Takaful application. This provides the Company's clients with simple and convenient digital solutions to complete health insurance claims through the digital platforms provided by the company at any time and from anywhere. Clients will be able to obtain their health

insurance cards through their mobiles, obtain immediate approvals for the required medical procedures and upload paid medical bills for reimbursement processing through the application of the company. Clients will no longer be required to present physical cards to the health service providers in order to be granted with medical services. Instead, the health insurance card can be referred to, whenever needed, through the mobile application at any time and shall immediately be accepted and approved by all medical service providers of Health 360° network that is spread

throughout the Kingdom and worldwide, which is one of the largest health networks in the world with more than 7,600 hospitals and health clinics, all of which will be in the service of the digital card holder issued by Takaful International Company.



Cepsos Announcement



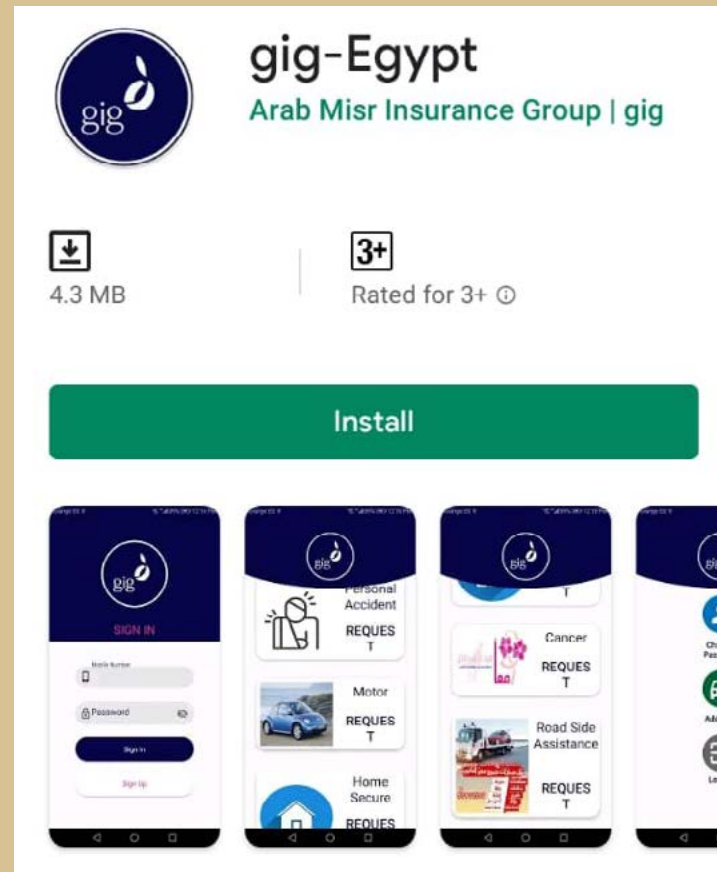
gig-Turkey signed a cooperation agreement with CepSOS, offering repair, software, sales and aftersales support in consumer electronics, in a launch meeting together with press members at Hilton Bosphorus Istanbul. Cepsos will offer Accidental Damage and Theft Insurance by gig-Turkey for its consumers as part of their warranty packages. At the signing ceremony, gig-Turkey General Manager Suleyman Sagiroglu stated that they were very happy to start cooperating with TeknoModa under CepSOS brand.

gig Jordan Launches Electronic Insurance for Farmers



gig- Jordan has launched insurance for farmers against personal accidents in collaboration with the World Trade Organization (WTO). This Insurance Policy is issued electronically through the tablet, where the company’s employees will make a visit to the farm and issue the policy for farmers in their farms without the need to relocate outside their work place. This will be done through the tablet, which would provide the farmers with an insurance coverage against any accidental events in his working hours.

gig-Egypt launches Mobile Application



gig-Egypt launched the mobile application and has announced to all its existing customers & brokers to start using this application. The mobile application allows the customer to ask for a quotation, follow up on claims, notify the company with any occurred accident immediately an also online chatting for those who need help or have queries.

gig - Jordan Launches a Call Center

gig - Jordan has launched a call center which specialized to answer all inquiries of clients and callers. The caller will be able to receive answers to his inquiries from only one department. A group of employees have been well trained on all programs and policies of the company to serve callers with inquiries time and respond as fast as possible without the need to transfer calls to different departments.





Duaa Abu Rizik

**Director Medical Operation
Medical Insurance Operations Department**

Question & Answer. gig wins Afya Insurance Contract Renewal

1. Congratulations to gig on the renewal of Afya's contract, tell us, what is Afya all about?

Afya is a Health insurance policy for Kuwaiti Retirees.

It was initiated by a law published in 2014 to provide all Kuwaiti retirees with private medical insurance.

The policy was first tendered by Ministry of Health (MOH) in October 2015 where gig won the tender and the policy started in October 2016 and was extended for 21 months. The current policy will expire in July 2019.

MOH released another tender in November for 2018, and fortunately gig won the tender. The new policy will start in July 2019.

2. What changes were made or added on to the renewal contract?

There are many important changes, or better to call it enhancements for the current coverage. MOH, at the beginning, intended to provide coverage for primary and secondary care only through AFYA and to keep the tertiary care to be handled by MOH hospitals. However, and after the beginning of AFYA policy, there was a public dissatisfaction from the policy coverage

and this was discussed in media, parliament and all over Kuwait.

The MOH decided to improve the coverage and include some conditions / procedures which were excluded the first time. This includes but doesn't limited to:

1. Osteoarthritis treatment including joint replacement surgery with the prosthesis cost.
2. Osteoporosis treatment including fracture fixation.
3. Urinary incontinence treatment including surgical interference.
4. Prostate enlargement treatment including surgical interference.
5. Benign and malignant tumours treatment including surgical excision
6. Coronary angioplasty
7. Renal stents cost.
8. Dental crowns and bridges
9. Dental implants
10. Spine surgery prosthesis.

3. Does the patient have any deductibles when using Afya?

No, it is a constitutional law, that citizens shall be treated free of charge. So, no deductible can be applied (By it is conventional definition in insurance). However, policy exclusions can be applied.

4. Does gig have further future plans with the Afya insurance program?

Actually, in gig, we are working non-stop to develop the services provided for our insured members. Every day, We are in competition with ourselves to be better than yesterday.

The main initiatives that we are currently working on are the following:

- Disease Management programs
- Advanced techniques for Fraud and Abuse Detection and Prevention
- Revamp for mobile application
- Rule Engines – Clinical edits

5. If a patient visited the doctors outside of Kuwait, can Afya reimburse them later?

No, the policy only covers treatment inside Kuwait.

6. How many people are currently under Afya insurance program?

138,000 insured members who are constantly growing. We started the policy October 2016 with 118 insured members. We expect to have

more growth if the early retirement law will be applied.

7. What was the impact of AFYA on the healthcare private market sector?

Actually, AFYA Program had a significant impact on the private healthcare market in many aspects:

- Investments: AFYA encouraged investment in private healthcare market due to the increase in demand.
- Capacity: Capacity in private healthcare market is increasing significantly due to the increase in demand. Example, before AFYA, Only 6 hospitals used to have an MRI machine, after AFYA, all hospitals have even more than one machine. Many of complex procedures started to be provided in private sector after AFYA.
- Quality of services: The competition between providers to attract AFYA members, led to improved quality of medical services provided.

8. What was the impact of AFYA on the public healthcare sector?

Actually, AFYA should have a positive impact of the public sector by shifting patients from public to private sector. This should have a positive impact on the following:

- Reducing the waiting time for admissions and positively affected the availability of beds in MOH hospitals and allow them to better serve other citizens. gig covered over 11 thousands admission since the beginning of AFYA, this is in addition to a 10,000 day cases.
- Reducing the waiting time and pressure on outpatient procedures and specially MRI and CT, Endoscopies. gig covered over 100,000 MRI and CT for retirees, this is in addition to a 28,000 endoscopy procedures.
- Reducing pressure on services that was underserved by MOH facilities like Cataract procedure.
- Reducing the operational cost by shifting patients from public to private

9. What is each patient's maximum coverage per year?

Inpatient : 10,000 KD
Outpatient : 4,000 KD
Dental : 1500 KD

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Egypt

Mohamed Ibrahim

Group Manager, Group Internal Audit at Gulf Insurance Group

Mr. Mohammed established & Re-engineered the audit functions in several group companies, guided by a philosophy of adding value to improve the group operations and also served as a key advisor in enhancing the group's corporate governance, internal control & regulatory compliance applications.

1. Congratulations on winning Employee of the Year Award! How does it feel?

It's a mixed feeling of happiness and responsibility. Happiness of this unique achievement that adds to the internal audit team and to my career achievements as well, and proves that we are going in the right direction. And responsibility towards being up to the management trust and expectations in the coming years.

2. Has working at gig made a difference in your career? If so, how?

Being part of gig has deepened my beliefs of teamwork values and the significance of empowerment and management support. I consider myself lucky to work with such elite

management and group of professionals who share the values of devotion, loyalty, mutual respect and appreciation.

3. What challenges have you had to deal with before perfecting your job?

The considerable business growth confers on us a greater responsibility to monitor and enhance the current control environment and strengthen the governance role in the group which requires a massive work from our team. This requires us to be more innovative by adopting new audit technologies, digitalization and data analytics to cope up with today's challenges. We are certain that with the endless management support and trust we are having today, the impossible will be possible.

4. What is your greatest accomplishment?

One of my greatest successes has been participating in establishing gig's corporate governance framework, which includes a set of policies & mechanisms that exceeded 60 policy. And as a result in 2017, we were very proud that the Capital Markets Authority listed gig



among the top 10 companies complying with the corporate governance principles in Kuwait.

5. Tell us about a mentor who made an impact in your life to get to where you are today.

I have been lucky enough to have many mentors in my life. I believe no one mentor can be enough to guide you in all the things that you may encounter in career and life. As such, I had great mentors at work and in life for various aspect of challenges I may face. Without question, my greatest and most influential mentor is my father from a very early age, he taught me the importance of setting high goals and working hard to achieve them. He always advice about life and career.

Rodolf Maroun

Data Analyst, Medical Claims Department at gig - Kuwait

Mr. Rodolf has proved his performance monitoring for major schemes which positively affected the bottom line profitability of the company. Unique support for the medical operation in building performance KPIs and measuring the objectives.

1. Congratulations on winning Employee of the Year Award! How does it feel?

Feels just great. Took me some time to process the fact that I am the employee of the year. I'm very delighted and grateful for earning such a reward in a great company like gig.

2. Has working at gig made a difference in your career? If so, how?

Most definitely, working at gig taught me a lot more than I expected. It played a big role in life today. gig taught me that work is more than just numbers you feed into the system, it's more of a structured setting characterized by a strong and well-built bond between employees that manages to create such a spectacular final outcome which is gig.

3. What challenges have you had to deal with before perfecting your job?

I faced numerous obstacles before I managed to reach such a high level of determination and consistency in work. I faced many challenges regarding time management where I had to set priorities concerning my work, family and general lifestyle. However as time passed I managed to set my tempo into the company where everything started to advance as planned.

4. What is your greatest accomplishment?

At this moment, I believe my greatest accomplishment was the ability to apply the information I had into practical work. I was initially worried about that due to the fact that I came from a theoretical and educational environment (university) and immediately into practical. This was personally a great accomplishment but not the greatest because as they say "the greatest is yet to come".



5. Tell us about a mentor who made an impact in your life to get to where you are today.

At gig I felt as if everyone was a mentor to me. It was more like a huge advancement puzzle where I had to pick bits and pieces from anyone that I came across in order to reach the level where I am today. But if I had to choose someone I would definitely choose Dr. Duaa Aburizik who was there for me all along and managed to push me forward through any obstacle I faced. Whether it was information or motivation wise.

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

- 1) Complete 2 of the 4 activities
- 2) Take a picture of your chosen activities and send your answers to branding@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 as "last gig Connect issue 3 winner"

*Deadline: November 1st 2019

1

How Many Subsidiaries and Affiliates Does Gulf Insurance Group Have ?



2 Find the 5 Differences



3

S
U
D
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U

			2 6		7	1
6 8			7			9
1 9				4 5		
8 2		1				4
		4 6		2 9		
	5			3		2 8
		9 3				7 4
	4			5		3 6
7		3		1 8		

4

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X F S J G C P R O T E C T I O N E V O R H W T W
L Z G Y C E L E B R I T I E S U M G F L E E O L
V O D E V N N N B H J V V Q P F F M M C K D G V
U M S Y M A V G R H I T S R H C Z O N D M Z B Q
U W O S C G T F O Q Z Z D T Z X C A Q F U E V
Y S X G K T Z M K D Q V V S J W R V G W I I F Z
H S P F C F L Y E M H L Z S T U O U B Y M O B D
Y V S A P I C W R S O J V P S K C C C I E P V S
D A B E I Y P C U E L F R N A B N I U G R R U W
S Y J L P V I D F M C S I Q Z L L N M C P T G I
C O M P A N Y T J I T A W O C O X C A R A C Y I
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Z R V X X F O G S W T Q L G E H X Y I W N O P D
M U G T Z Q K O C H L Q W W C V E M P K N W F G
W F W N G L E F G J U Z M L M O S U U L F Q G B
Q L I F B V V Z Q Q S E P C B K I B S O Y W M R
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- PROTECTION
- PREMIUM
- POLICY
- LOSS
- CONSULTANT
- COMPANY
- CLAIMS
- CELEBRITIES
- BROKER
- INSURANCE

Ramadan



gig-Jordan



gig-Jordan



gig-Jordan



gig-Jordan



gig



gig-Syria



gig-Syria



gig-Syria

Ramadan



gig-Jordan



gig-Egypt



gig



gig



gig



gig-Egypt



gig-Jordan



gig-Syria

AGLIC Maintains their Customers Relations



Mr. Lyes Sellaoui

Lyes Sellaoui is chief of Bancassurance in the Commercial Department at Algerian Gulf Life Insurance Company (AGLIC) and eventually got promoted to contribute in strategic project in the company.

His goal was to launch the bancassurance activity in the company with a partnership between AGLIC and the “Banque Nationale d’Algérie” (BNA). They organized a service to provide training for the BNA executives who are also underwriters in the policies. They managed to create an information system to facilitate the underwriting operations in the bank agencies, also developed a special customer service.

“One of the most unforgettable stories with one of our AGLIC customers was

where I received a call from one of our colleagues in the bank agency who was very frustrated by a customer who didn’t assimilate the conditions of the insurance policy and threatened to sue the company for fraud. Therefore, I asked my colleague to pass the phone to the angry customer so that I could explain the policy content to him.

The special thing about this story is that the same customer eventually kept contact with me and referred many members of his family and friends to us. This kind of experience always reminded me of the importance of the customer relations in our activity where the customer value stays loyal,” said Lyes Sellaoui.

Future Engineers Dreams Come True



Gulf Insurance Group sponsored a group of three senior students at the College of Engineering & Petroleum and attended their exhibition that took place at Crown Plaza hotel for the final results. The three senior students created a project called ‘Wireless Stethoscope’ which increases the accuracy of hearing internal sounds using Bluetooth and give possible diagnosis. The aim of the project was to eliminate the tube from the stethoscope which carries more bacteria from the doctors hands. The purpose of

the project was to have high quality sound and to be able to diagnose certain diseases depending on the rate of the heart pulse. Through the process of the project, the students were managed by a doctor to help lead them into the right direction to make this project come to life and for them to succeed. “The idea of the invention came from a cultural point of view where the doctor does not have to get close to the patient. We first need to implement our project in the heart clinics then we can implement it in hospitals

if we succeed. We are so proud of our accomplishment because we started from ‘impossible’ to possible and with a success of 90% of the project although it does not look in the shape what we want but it looks good for a start. We thank gig for their support also for attending our booth at the exhibition”, said College of Engineering & Petroleum student, Haya Al Najdi.

Gulf Insurance Group seek as many opportunities to support future Engineers to help make Kuwait a better place.



Get to know Mr. Abdulla Sultan

First Deputy CEO

Mr. Abdulla Sultan started his career in the banking industry with United Gulf Bank. He then spent almost a decade at Arab Insurance Group (ARIG) handling several markets which include Middle East, CEE, Turkey, Pakistan. He also spent ample time at Lloyd's of London. His experience was mainly in Underwriting, Marketing/Business Development, Pricing and Retro. ARIG was definitely a school and also a driver to obtain the highest level of professional and academic certificates relevant to our Industry.

He then joined Doha Insurance Group (DIG) as the Group COO. This was more of a Strategic and Management role where he endured vast exposure in a booming market, also served the Group on various Board roles in London, UAE and Yemen. One of the major accomplishments at DIG was the rebranding and re-engineering of the company's processes in line with the Mission and Vision. They had successfully converted Doha Insurance Company to Doha Insurance Group and spun-off our Takaful branch into a separate company named Doha Takaful. Finally, we re-engineered our UW in Mena Re, Dubai and set-up a new Life & Medical Reinsurance arm in Lebanon – Mena Re Life.

1) Congratulations Mr. Abdulla on becoming the new gig- Bahrain First Deputy CEO, how does it feel to be part of the gig family?

It's great to be part of one of the largest Insurance Group in our region. This comes with a lot of added value which helps gain a competitive edge against our peers in our local operations. Needless to say, gig is a well-established & renowned group spanned all over the Region.

2) What do you plan on achieving within the next couple of years at gig- Bahrain?

Continue being the market leader and position ourselves as the insurer of choice in Bahrain both to corporates and to the retail market, not only because of our A-Rating but because of our offerings and services. Also, it's important to adapt Digital Transformation as this is becoming a critical part of most industries. We aim to gain our competitive edge via our unbeatable service and innovation.

3) Tell us 3 things you like about your position.

a) Being Part of a well-established entity which also falls under a larger well-reputed Group (gig).

b) Acquisition of Majority shares in Takaful International is tremendous exposure and a rare opportunity for determining Synergy.

c) The Challenge of operating in a market with limited opportunities/growth along with external challenge factors such as new IFRS and Regulatory Requirements. All these Challenges along with Competition and Digital Transformation, impacts our business model and I find it quite intriguing.

4) In one word, how would your peer describe you?

I'd like to envisage that our peers see us as "Pioneers"

5) Any last words to the gig family?

The world is changing digitally. The insurance industry is experiencing a profound revolution; it is time to work smarter to embrace digital transformation in every part of the gig family.

I'd like to seize this opportunity to thank the gig family for the confidence they have vested in me.

gig LIFE



حياة gig



gig



gig-Egypt Life Takaful



gig-Kuwait



gig-Kuwait



gig - Bahrain



gig-Egypt Life Takaful



gig-Egypt Life Takaful



gig-Egypt Life Takaful



gig - Kuwait



gig - Kuwait



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