

gig CONNECT

From Origin to Excellence



gig Achieves Prominent Financial Results and Important Milestones in 2020

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Dear Colleagues,

We have now said farewell to 2020, marked as an unprecedented year in the recent history, due to the Covid-19 pandemic that has impacted the entire world. From the onset of it early in the year, till now, Covid-19 has challenged humanity and nations in many different ways starting from the tremendous effort to understand the disease itself, followed by the battle to control the rapid spread, eventually spilling into other walks of life as the restrictions, travel bans, business closures started effecting the economies. In summary, what we knew as normal materially transformed into a new way of living. Reminiscent of a science fiction movie with masks becoming an everyday routine along with non-stop need to sanitize and stay virus free, all pointing out to one direction; technology as the vital savior for both businesses and the general societies. Despite the considerable relief brought about by the start of vaccination process at the end of 2020, different supplies and widely varying capabilities of nations in managing the process mean that Covid-19 will remain to be our reality for the foreseeable future.

If we were to focus on the business impact of the virus, I believe, we could comfortably conclude that Covid-19 has accelerated the digitalization process by about 5 years causing all businesses to shift gears much sooner than previously planned. This applies to all businesses whether or not they are offering a product or a service to respond to the increased online demand and the absolute necessity to remain in communication. Internal and external meetings moved to online platforms and the remote working format became the instant norm.

As **gig-Turkey**, we were one of the first companies to do the transition to remote working and I am very glad to say, we had tremendous success in managing our clients and business remotely. We had been practicing working from home on a voluntary shift basis for about two years prior to Covid-19, yet remote working for the whole company for months on end has been a first for gig Turkey. Not only we did not have any business interruption, system issues or IT challenges internally, but we also received very positive feedback regarding service quality from all our clients and business partners, brokers, agents during this period. All internal teams and units worked in extraordinary synergies greatly contributing to our successful annual results along with numerous new projects and accomplishments in all divisions lead by management's quick decision making, implementation and follow-up. HR did a fantastic job, also inspiring other gig and Fairfax operations during this difficult time, by keeping the employees engaged, motivated and strong via constant communication and regular information sharing.

Prioritizing the health and safety of our employees and making a conscious effort to keep them engaged definitely reflected in our results, and enabled us to reach and exceed our production and profitability targets for 2020. I would like to take this opportunity to thank all of gig-Turkey employees for their devoted work and ongoing contributions to our success during this difficult period.

I would like to wrap up by emphasizing that digitalization, which has become even more emphasized with the pandemic, will continue to be at the top of our agendas. I believe as a group we will all continue investments in technology and exchanging information and experiences to strongly build the way for the future.

My sincere thanks to gig, Corporate Communications & Investor Relations Department for their full support and encouragement and also for including me in the 6th issue of gig-connect. Wishing all group companies a successful and healthy 2021 year on this occasion.

Best Regards,
gig-Turkey
Muammer Süleyman Sağıroğlu

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Feedback and Submissions

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gig Achieves Prominent Financial Results and Achieve Important Milestones in 2020



gig held its 59th Ordinary General Assembly Meeting headed by **Mr. Farqad Abdullah Al-Sane, Chairman of the Board of Directors of gig**. With an attendance of 91.58%, shareholders approved the Board of Director's recommendation not to distribute cash dividends for the year ended December 31, 2020, in order to promote the Group's solvency position and reinforce its expansion in the region.



The Group had earlier announced a net profit of KD 16.3 million (US\$ 54 million) and earnings per share of 85.35 fils, for the year ended December 31, 2020, compared to the KD 13.3 million (US\$ 44 million) registered last year, with a growth of 22.4%.

The consolidated gross written premiums registered a growth of 12.8%, reaching KD 444.4 million (US\$ 1.5 billion) compared to KD 394.1 million (US\$ 1.3 billion) last year, while the total assets recorded a growth of 4.9% to reach KD 800.7 million

(US\$ 2.6 billion) compared to KD 763.2 million (US\$ 2.5 billion) last year.

The Group held its General Assembly in light of the exceptional circumstances witnessed in the country, whereby strict health guidelines of the Ministry of Health were observed.

During the meeting, **gig** reviewed the 2020 results, as well as forecasts for 2021.

“The Group achieved exceptional financial results and important milestones in 2020 despite the pandemic's effects on all markets.

It is also a testament to the strengthening of our relations with our partners and continuing the Group's expansion, as gig entered into a major agreement to acquire **AXA's** insurance operations in the Gulf Region, which will reposition the Group among the top three players in the **MENA region**.

Khaled Saoud Al-Hasan, gig Group CEO

International Women's Day



gig-Egypt raised awareness on the occasion of International Women's day that was celebrated by the employees. An awareness seminar about breast cancer was held for all females at the company. The company distributed discounts on motor insurance policies and personal accidents during the month for all females. **Mr. Alaa El Zoheiry, CEO of gig-Egypt** concluded the celebration by affirming the continuation of full support for **Baheya Foundation**.

Kuwait National Day Celebration with Bayt Abdullah



Gulf Insurance Group celebrated the Kuwait National Day with the children at **Bayt Abdullah** where they were gifted with customized items items such as games, hats and accessories all branded with **gig** and the Kuwait Flag. **Bayt**

Abdullah Children's Hospice is a registered NGO and the first children's hospice in the Middle East. **Bayt Abdullah** offers a fully comprehensive pediatric palliative care service free of charge to children with life-limiting and life-threatening conditions,

designed around the needs of individual children and their families.

Since Covid19 is still active, **gig** made sure that there was social distancing among the children and limited the interactions for their safety.

Training in New Laws



gig-Bahrain representatives **Sayed Noor** and **Abdulla Al Aradi** have completed their training with the **General Directorate of Traffic** for the new minor accidents law.

gig-Bahrain is the First Insurance Company to Join BIBF's New Iconic Building



The Bahrain Institute of Banking & Finance (BIBF) is pleased to announce its partnership with **gig-Bahrain**, as it joins the corporate sponsorship project within the **BIBF** new iconic building at Bahrain Bay.

The agreement to this effect will see a study hall named after **gig-Bahrain**, at **BIBF's** new state-of-the-art building, with an expected inauguration later this year to serve the training needs of the financial sector in the Kingdom of Bahrain and beyond.

This partnership will increase brand awareness and reinforce the positioning

of **gig-Bahrain** as a partner of the **BIBF**, and will foster a reputation of a supporter of human capital development. **BIBF** thanked **gig-Bahrain** to be the first Insurance Company to support such an initiative, which would also help build awareness to local insurance market.

The national project comes in line with the **BIBF's** expansion plans in and outside Bahrain to further accommodate the growing demand and improve the learning experience, representing an important milestone in the development of Bahrain's financial services sector and the national economy.

The contemporary multi-storey building will contribute to Bahrain's skyline as an iconic symbol of modern architecture, providing safe and convenient facilities to support the learning process and improve the educational tourism in Bahrain.

Construction on the **BIBF's** new landmark commenced earlier last year with a total structural area of 25,000 square meters that stands as a luxury waterfront development; providing the latest technologies, cutting-edge facilities and digital innovation to ensure the highest standards of efficiency, and a unique learning experience.

gig-Algeria Organised an Eco-Citizen Environnement



gig-Algeria in partnership with the Forestry Directorate and the Green Belt of Algiers and the **Algerian Islamic Scouts** organized an eco-citizen activity in Bainem Forest - Algiers, which included planting trees, workshops, forest hiking, as well as environmental protection activities.

This environmental action is a part of a strategy within the framework of the Corporate Social Responsibilities, which aims to protect the ecosystem and work on sustainable development goals.

gig-Bahrain PCR Campaign



In co-operation with **Ministry of Health**, **gig-Bahrain** arranged for a PCR campaign for all employees, to support and secure personnel to make sure of their personnel safety to ensure sanitization conditions and guidelines are followed. The Employees were tested negative and Covid-19 free. The company followed these procedures to ensure the health and well being of its employees.

gig-Jordan Sponsors a Student of Amman FC

gig-Jordan sponsored **Adnan Nofal**; a member student of **Amman-FC Football Club**, and captain of a team under the age of 15, with the aim of developing and refining the student's skills in this sport, supporting his career and preparing him for a successful future in sports.

It is noteworthy that **Amman-FC** is a distinguished football academy that was established with the aim of leading the development of junior football in Jordan by providing a comprehensive curriculum that allows players the opportunity to progress within a professional club environment by adopting the philosophy,



values and culture of **Amman-FC**, develop skills and personal development and providing unique opportunities to reach success.

International Women's Day



International women's day is a global day celebrating the social, economic, cultural and political achievement of women.

gig-Egypt Life Takaful joined in celebration with a simple appreciation gift to all its female employees and a group picture with our **Managing Director Mr. Rimah Asaad**.

Egyptian Life Takaful Initiates New Branding



Egyptian Life Takaful Company officially changed its company name to **gig-Egypt Life Takaful**, along with a change in logo. The new brand reflects the past and future, it marks the beginning of an exciting new chapter in the company – taking **gig-Egypt Life Takaful** to the best, this name change will present as a full-fledged life insurance company, providing the best in class services to the company's respected clients both Individual and corporate.

L'Algérienne des Assurances Changes its Identity from 2a to gig-Algeria



“L'Algérienne des Assurances” revealed its new visual identity to become **gig-Algeria** instead of 2a, on Tuesday, March 02nd, 2021, in a ceremony held at the International Conference Center (Club des Pins).

Mr. Khaled Saud Al Hasan, CEO of gig, directed a video in which he welcomed, through his intervention, “L'Algérienne des Assurances” where he expressed his best wishes for success under the new identity.

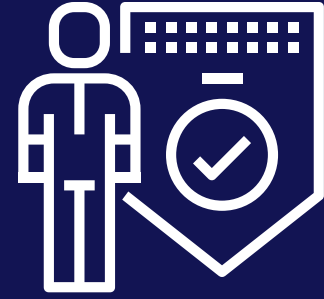
The **CEO of gig-Algeria, Mr. Mourad KAOULA**, stated in his intervention: “We are proud to reveal our new visual

identity, which represents an important achievement in the history of our company, and a further step towards new challenges and in achieving our strategic goals that matches our vision to become the most distinguished brand and the favorite employee of Algerians.”

The visual identity change came in result after **gig** acquired shares in **L'Algérienne des Assurances capital** in 2015. This action is considered part of the development strategy in accordance with the international standards and rules.

The **CEO of gig-Algeria, Mr. Mourad KAOULA**, was interviewed by

Insurance Terms



“Adjustable Life Insurance”

A type of insurance that allows the policyholder to change the plan of insurance, raise or lower the face amount of the policy, increase or decrease the premium and lengthen or shorten the protection period.

FINASSURANCE, a magazine specialized in the finance and insurance sectors, in its March 2021 issue.

The press meeting was an opportunity to discuss the visual identity change topic and passing from 2a to **gig-Algeria**. The **CEO** mentioned goals, values, and vision of the company based on mid and long terms, while highlighting the importance of the Human Capital, considering it as an essential base of the company's strategy, stating that adopting the new visual identity will provide “L'Algérienne des assurances”, an opportunity to reposition itself in the Algerian market as an international brand.

Fire Safety Training



gig-Bahrain employees attended a Fire Safety course organized by **Safety Training and Consultancy Center, Bahrain**, which trained the employees on how to identify types of fires and the usage of the appropriate extinguishers along with other fire deterrent measures for in case of a Fire Emergencies. The course duration was for one day and all employees that attended received a certificate.

gig Sponsored Equestrian Club



Gulf Insurance Group sponsored the **Equestrian Club** race in December 2020. **gig** took part in the race with a group of racers and felicitated with an award for appreciation



Aqaba Chamber of Commerce and gig-Jordan Signed a Medical Insurance Agreement for Traders



The **Aqaba Chamber of Commerce** and **gig-Jordan** signed a medical insurance agreement for the Chamber's member merchants, which guarantees medical coverage for the merchants, their families and their employees.

The signing ceremony was attended on behalf of the **Aqaba Chamber of Commerce** by **Mr. Nael Al-Kabariti - Chairman of the Aqaba Chamber of Commerce**, **Mr. Suleiman Dandis - Executive Director / Medical Insurance Department**, and **Mr. Muhammad Subuh - Executive Director / Indirect Business Department and Branches**

In his speech during the signing ceremony, the **Chairman of the Aqaba**

Chamber of Commerce, Mr. Nael Al-Kabariti, noted that medical insurance for all merchants and their families is a priority for the **Chamber of Commerce**, especially since health issues are among the most important issues that citizens and merchants currently need, indicating that the process of participating in health insurance at the **Aqaba Chamber of Commerce** will be for those who wish from among the merchants who are members, and within conditions that are applicable and accessible to all, and in a manner that suits the merchants' financial and health conditions.

Al-Kabariti confirmed that the **Aqaba Chamber of Commerce** was currently working to protect the trader in all

respects, noting that medical protection is a priority in the current circumstances, especially since the selection of the insurance company was based on the comprehensive insurance coverage that the insurance company will provide to all traders.

For his part, **Mr. Suleiman Dandis** affirmed that **gig-Jordan** will be keen to provide the best medical insurance services to traders who are members of the **Aqaba Chamber of Commerce**, which guarantees comprehensive insurance inside and outside the hospital with the best possible privileges, through a medical network that includes the best medical service providers at preferential prices.

gig Announced KD 16.3 million (US\$ 53.7 million) in Net Profit for 2020 with 22% Year-on-Year Growth



Mr. Farqad Abdullah Al-Sane, Chairman of gig, announced that the Group achieved a net profit of KD 16.3 million (US\$ 53.7 million), or 85.35 fils per share for the financial year ended December 31, 2020. This represents an increase of 22 per cent over the KD 13.3 million (US\$ 43.9 million) made in 2019. Total revenues reached KD 210.8 million (US\$ 693.1 million) with an increase of 3 per cent compared to KD 205.3 million (US\$ 675 million) in 2019. Net Underwriting Income came to KD 27.95 million (US\$ 91.9 million), an increase of 29 per cent or KD 6.3 (US\$ 20.8 million) compared to the same period last year. This increase is due to the improvement of Group's underwriting results and Group's share of results from its subsidiaries.

In light of the company's expansion strategies, an agreement was signed with **AXA** to acquire its insurance operations in the Gulf region on November 30, 2020 with a total value of the deal of \$ 474.75 million. It is worth noting that the deal is subject to completing regulatory and supervisory approvals in the concerned countries, and in view of the financing requirements of this deal, the **Board of Directors of gig**

recommended to the General Assembly not to distribute cash dividends for the fiscal year ending December 31, 2020.

gig's book value per share reached 630 fils as at December 31, 2020, compared to 584 fils at the end of 2019, with an increase of 8 per cent.

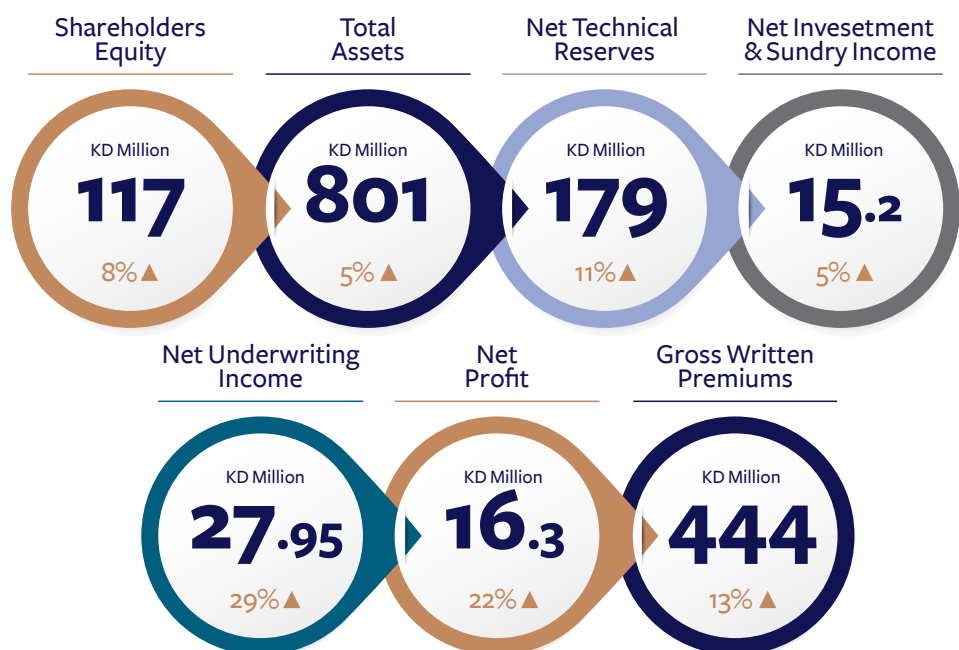
gig's shareholder equity increased in 2020 by KD 8.6 million (US\$ 28.3 million) to reach KD 117.4 million (US\$ 385.9 million), representing an 8 per cent increase from the KD 108.8 million (US\$ 357.7 million) at 2019-end.

The Group's gross written premiums grew 13 per cent compared to 2019, with an increase of KD 50 million (US\$ 166 million) to reach KD 444.4 million (US\$ 1.46 billion).

Net investment income and sundry income for **gig** reached KD 15.2 million (US\$ 50 million) at the closing of 2020, with an increase of KD 0.7 (US\$ 2.4 million), or 5 per cent, compared to 2019.

gig's net technical reserves came to KD 179 million (US\$ 588 million) as at December 31, 2020, with an increase of KD 18 million (US\$ 59 million), or 11 per cent, compared to the KD 161 million (US\$ 530 million) registered on December 31, 2019.

Total assets increased by KD 38 million (US\$ 123 million) to reach KD 801 million (US\$ 2.6 billion) at year-end, a growth of 5 per cent compared to the same period in 2019.



gig an annual winner of Insurance Brand of the Year 2020-2021



Gulf Insurance was named once again 'Insurance Brand of the Year 2020-2021', a national award by the World Branding Forum, a global nonprofit organization based in London, England.

Gulf Insurance Group received the same award in the previous years. As a brand, **Gulf Insurance** aims to create greater desirability across the insurance industry, with a primary focus on building long lasting premium quality relationships that are rewarding and based on mutual respect.

The **World Branding Forum** aims to advance the standards, skills and education of the branding community for the good of the industry and consumers. Winners of this award are judged on three criteria: brand valuation, consumer market research and public online voting. As the leader in the insurance industry in the **MENA** region, **Gulf Insurance** excelled in all criteria and was selected as the best brand.

In the upcoming year, we will be expanding our brand and presence in the region. This further confirms our brand's strength and the quality and excellence of our service through constant innovation and a consistent brand that our clients trust.



gig Wins Decade of Excellence Insurance MENA 2020

gig was recognized by the **Global Banking & Finance Review** for winning the "Decade of Excellence Insurance MENA 2020" award.

gig received this award for its dynamic leadership and ability to meet the growing business demands.

As one of the largest and most diversified insurance groups in the **MENA** region, **gig** has created a competitive edge in its markets through graphic representations, providing expertise information in the field of economics and

finance, telecommunications and service providers.

The Award is seen as distinctive, scrupulously above board and highly coveted.



gig Marks Autism Awareness Month



Gulf Insurance Group marked the **World Autism Awareness Month** by organizing a visit to the **Kuwait Center for Autism** and distributed arts and craft gifts to Autistic children. The aim of the visit was to raise awareness about the disorder, its prevalence and ways to manage it.

The **Kuwait Center for Autism** has 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.

gig supported the cause to help the community understand the many different aspects of autism and what it really meant for the children and their families.

gig-Bahrain Employees Attended a First Aid Course



gig-Bahrain employees attended a First Aid course organized by **Safety Training and Consultancy Center, Bahrain** which trained the employees on how to administer cardiopulmonary resuscitation along with other First Aid measures for in case of emergencies. It was a day event where all attendees received certificates.

gig Donates to "Bayt Abdullah"



Gulf Insurance Group in partnership with **American Business Council Kuwait (ABCK)**, organized a visit to "**Bayt Abdullah**" the **Kuwait Association for the Care of Children in the Hospital (KACCH)**, in confirmation of its continuous support and keenness to be present among all segments of society.

During the visit, **Gulf Insurance Group**

donated a set of toys, games, coloring books and crayons to draw smiles and joy on children's faces, to support them and raise their children spirits. "**Bayt Abdullah**" established the first hospice for children in the Middle East with the highest level of palliative care for children in a multidisciplinary basis to support families for children with incurable diseases.

Gulf Insurance Group attaches utmost importance to its role in social responsibility as an integral part of its mission, and that this visit was nothing but an indication of the group's eagerness to exist among all segments of society. **Gulf Insurance Group** will continue its community efforts to care and focus on children and youth.

Mobile Doctor



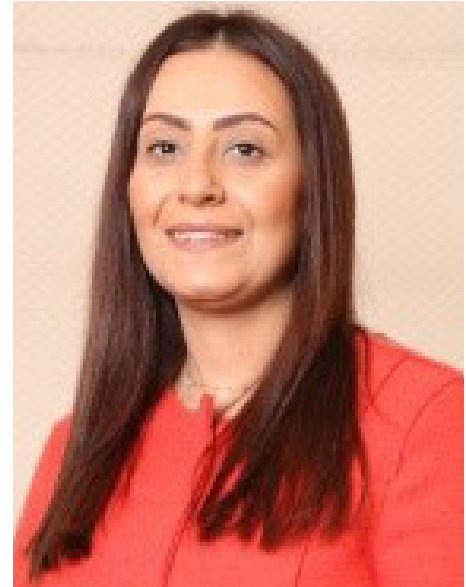
gig-Egypt Life Takaful announced the launch of a newly renovated service, the “**MOBILE DOCTOR**”, this service gives the client the option to choose to have their medical examination for their new policies at their convenience of time and location. Customers will no longer need to wait in queues, nor reserve. The “**Mobile Doctor**” service will highlight **gig- Egypt Life Takaful** over other insurance companies, and will add a competitive edge to the way the company serves customers in the Egyptian insurance market.

gig-Bahrain Takaful Launches ENAYA

gig-Bahrain Takaful launched its takaful coverage for domestic Helpers “**Enaya**”, which include health services that are specifically designed to suit the primary health needs of domestic Helpers and similar category workers.

Mrs. Reema Nowrooz, Chief Underwriter Officer - Family Takaful & Health Care, commented that the launched “**Enaya**” cover would include domestic and similar category workers i.e., drivers, cooks, farmers, helpers and such equivalents, who are holders of valid work permits and legal residency in the Kingdom. “**Enaya**” would also include exceptional benefits compared to other health programs, by covering earlier pre-existing conditions that requires treatment and chronic illnesses. In addition, it would also include dental treatment and eye examination. The insurance costs BHD. 48/- per annum, for treatment cost up to BHD. 5,000, depending on the other optional additional benefits. The cover is enhanced to include the repatriation of mortal remains in event of normal death or death caused by surgery (God Forbid).

The package was designed to meet the growing demand for this type of cover as it provided health care and service



benefits to all domestic helpers, for risks related to their work activities and provided peace of mind for employers.

gig-Bahrain Takaful is the first Islamic Insurance Company in Bahrain. It was established in 1989. The Company provides a wide range of insurance covers and products consistent with the principles of Islamic Shari’a that serves the various needs of individuals and corporates. The Company is a subsidiary of **gig-Bahrain** and is assigned a rating of A- Excellent by AM Best Credit Rating Agency.

gig-Turkey Co-operates with Koçtaş



gig-Turkey are entering a new business partnership that includes the presentation of protecting insurance, having rich content in products such as white appliances, air conditioners, ventilators, small home appliances, water dispenser, electric heaters and combi boilers sold by **Koçtaş Ticaret A.Ş.**, one of the leading retailers in the home improvement sector. Within the scope of this project, the aim is to provide the best insurance practices to the esteemed customers of **Koçtaş** that always develops its products and services with customer satisfaction as its priority.

With the insurance product that was

named as Supplementary Warranty Coverage, providing additional 3 years of insurance coverage for electrical devices in addition to the legal warranty period against malfunctions and breakdowns caused by production that may occur upon expiry of legal warranty that is provided by the manufacturers. Furthermore, electrical devices are covered under the insurance policy against accidental damages such as accidental breakage and liquid contact and theft claims for 1 year from the invoice date. Electrical malfunctions (damages that may occur as a result of a sudden rise and fall of the voltage), humidity and dust are also covered by the insurance.

2a تصبغ

gig Algeria



gig
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to Excellence
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التميز أساسنا



Question & Answer

AYSE GARDET

Deputy General Manager
gig-Turkey

1. Let us discuss gig-Turkey's new "gigit" application that you have created in October and for which you have been granted Turkey's most innovative insurance software product award by The Global Economics. What is the story of emergence of "gigit" as an experienced company in mobile phone insurance?

Programs that include extended warranty and accidental breakage / theft insurances for mobile phones and all consumer electronics, white goods, and mobile phones, started in 2009 with us. Over the past 11 years, we have come a long way in both claims and process management and program terms and conditions as well as sustainability and customer satisfaction. One of the leading projects that we prioritized for 2020 was to create the necessary platform to offer insurance protection for this important experience and know-how, new devices as well as phones that are currently in use. In the rapidly digitalizing world, there have been/are many changes in the insurance sector that affect the way we do business. Considering this, we have designed a technical evaluation, proposal and policy process that can be managed entirely in the application on the phone while designing the "gigit" project. The 'gigit' application, which we have prepared within our structure with Serkan Avci, our Deputy General Manager responsible for technology and his team, tests all important

functions of the phone in a user-friendly format in 3-4 minutes and creates a report card. The 'gigit', which includes artificial intelligence integration to determine screen damage, submits an instantly purchasable insurance policy proposal for devices that comply with the criteria as soon as the remote diagnosis test is completed. Another nice aspect of the application, which has both Android and iOS versions completed as of October, is suitable for the multi-channel distribution model, which is the general strategy of the company, in other words, the different sales channels are open to sales and trading through their online sites or mobile applications.

I think the easiest way for you would be to download the application and try it. In brief, as I tried to explain, in general, it is a very useful method to make a quick check-up on your phone with simple and funny screens. Afterwards, if you wish, you can consider restoring your phone with a reliable process management after unpleasant accidents and purchasing the necessary insurance protection to indemnify it within the framework of the conditions specified in the policy if it is not repairable.

2. Digitalization has accelerated with Covid-19 and smartphones have become an integral part of our lives. As such, their safety became very important. What is in the application for users who download "gigit" application that provides coverage for their mobile phones?

I guess it would not be an exaggeration to say that smartphones are in the category of priority items to be rescued in a fire for almost every age group. We are now able to do many jobs that we formerly manage on laptops and tablets only with the phone in our pocket. Almost all of our business starts and ends on the phone, from our banking transactions to our daily business follow-ups, video conferences, personal development, entertainment, travel, news, humor and shopping. A few years ago, we never hesitated to replace our phones with a new model. However, due to the increase in the exchange rate and the fact that having to change our priorities in economic terms, now requires us to use our current phone for a longer

period of time. "gigit" is a very simple and fast application that aims to submit an insurance program to the consumer. With a very simple and fast method that will make us feel safe with a reliable service network, a careful process management and strong financial structure and experienced team against frequent unpleasant accidents and when we did not find the opportunity at that moment during the new purchase or while our phone was in use. You can download the application free of charge and do the test immediately (a user-friendly test with a total of 14-15 steps with fast flowing and screen guidance) and then you can see which functions of your phone are working and which ones have a potential problem. The test also checks the undamaged state of the screen by using the artificial intelligence included in it.

3. What is the coverage of the Mobile Phone Protection Insurance, does it include user-induced damages?

The product works within the general terms of electronic device and theft insurance. Accidental damage and theft are covered. For example, your phone fell out of your pocket while running to catch a taxi and the screen was broken or while you were drinking your coffee, your hand hit the cup and your phone involuntarily became a part of your coffee. While returning home from the parking lot late at night, you were fall victim to a thief. Furthermore, it is possible to benefit from the packages that increase the extended coverage protection provided at the time of purchase, from 2 to 5 years. As I mentioned in previous questions, we actually have the flexibility to build different products according to different preferences. In the future, it will be possible to present the product in a partial / modular structure (according to the preference of our business partner or channel or buyer).

The very important issue that I want to underline here is that a standard consumer may have limited options for repair in the event of a screen breakage or an accident-induced malfunction of the phone. We work with high and constantly controlled and improved standards in all our processes and operations.

How has COVID-19 affected your work and What did you learn from it?



Salem Boutaleb
gig-Algeria

“ The COVID-19 pandemic has demonstrated our weaknesses, our limits but on the other hand it made us think and review our way of doing things and especially adopt a more agile mode of operation in order to face situations that could be more chaotic in the future. ”



Romany Rizk
gig-Egypt Life Takaful

“ The COVID-19 pandemic presents an unprecedented challenge to our work environment, yet it helped on many changes at work such as the direct shift in working from home, meetings were conducted through online meeting platforms. There are many lessons taken from the crisis of covid-19, like adhering to workplace safety and health practices and social distancing measures. ”



Mona Hamid
gig-Bahrain Life Takaful

“ Customer relationship is most vital in any business, nevertheless in motor insurance. During the Pandemic, although this posed to be a great challenge, thanks to our Management for enhancing our digital channels and social media platforms to play an integral role, ensuring effective communications, and facilitating smooth processing of policies/claims and related. ”



Dalal Alashram
gig

“ Our safety should be our major concern, we need to maintain social distance and take all necessary precaution procedures to stay safe. To achieve this goal, we had to work from home. I learned that there are alternative ways of communications instead of having physical meetings we can conduct all meetings through virtual meetings via zoom App. Hopefully we all are vaccinated soon that we can get back to normal life. ”



Nadine Youan
gig-Egypt

“ Covid-19 forces us to find better ways to handle daily work , so we had to make some major changes , like move to digitalization on various aspects , for example our filing system (to have a digital copy for all policies and documents) and also get approvals from the regulator for digital signature on our policies, to facilitate issuance and delivery to clients . Also working from home for some time, made us appreciate working from the office with a face to face interaction with the Workgroup ”



Mohammad Tawfik
gig-Bahrain

“ Personally, it was a double-edged war; a war against the virus and avoiding it. The other war is a psychological and mental one against all of the pressure the pandemic is putting on me. The pandemic has restricted my activities and turned my routine upside down. Nevertheless, with flexibility, positive mindset and taking precautions I could manage to adapt and survive. It affected my work and the sequence of my productivity. Restrictions, lock downs and working from home have affected my performance at the beginning. ”

Issue 5 Winner



Mrs. Duaa Abdulrizik, Director - Medical Operations, picking out issue-5 winner from the raffle bowl



Mr. Rimah Assad gifts winner Mr. Ebram Shawky from gig-Egypt Life Takaful a valuable smart device

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

- 1) Complete 2 of the 3 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

*Deadline: July 5th, 2021

1 In Which Year Will gig Turn 60 Years Old?



2

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 A N X N O E U H P C H I E Z W H L Z D L W I P V H
 X P N E M C Y K U Q M F G C B Q G P W I H E A N Q
 Z O M L E A P Y F Z A N R S E K B C U C I N N O O
 C Y R E P J R T X T B H B K K D O C O Y T T D H G
 T W X V N R C I Q R V E N H S V D A S N E M E L J
 F G B H L A E D N F I J N F Z G Q K B K A Q M B F
 T R I C P N E C A E W N W E R T S U M J R X I J A
 F I Z Z C V R C A L A Q S K F M Y B X A M T C E P
 A N N M A V C C A U O C R U B I Z M X G Y R A O O
 M G S S R C Q S P W T A C G R O C V I T V A I P D
 O Y L T U N G K K R D I N I I A B I G I I V A X C
 V M C I A R Q G T E E V O E D G N O A E L E L N J
 K K C O C U E O K A M W Z N X E Y C C R V L S B T
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 Z Y N C C T I Y B I Z A K O I Z U T V I T P W J D
 V B S Z J O K L J Y S D F N S H K H M R W B F Z J
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 C K M P N H R F D Q X L T G O E L B U F F I R Z L
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 P B Z R T F Y Q H U M C T H V T Z Y F V O B G W I
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Marine Accident	Precautions	Insurance	Beneficiary
White Army	Pandemic	Takaful	Insurer
Vaccine	Policy	Travel	Client
Covid	AGLIC	Agent	Loan
MENA	gig	Claim	



Betül Peker

**Complaint and Call Center
Quality Management Manager
gig-Turkey**

Complaint Management is an effective tool for supplementing of service and process management quality and closely related to customer relationship management and to maintain long-term successful relationships with our customers. Accordingly our mission as the Complaint Management Unit in our company is to evaluate each complaint from the perspective of the customers, to control the service and business processes that lead to the complaint and to determine the defective aspects. This is to ensure sustainable customer relations management by taking the relevant actions and to increase the customer's loyalty in our company.

Just like the rest of the world, today we continue living and working throughout our lives differently due to the pandemic period in our country. Therefore, during this time, persistence is taken seriously with my customers so we can evaluate

their demands and complaints that we receive by them and consider their point of view and situation we are in today.

In November 2020, our insured client had an accident in his car. A claims file has been created in our company for the car, which was severely damaged, and the necessary evaluation process had been initiated. During that period, a courtesy car allocated to our insured within the framework of special policy conditions.

However, our insurer complained the period was not sufficient in terms of their conditions. Our insured was a disabled person and requested the extension of the term of the courtesy car period by conveying that it would be risky for her mother who was undergoing chemotherapy treatment to use public transportation during the pandemic period. Normally, the courtesy car time that we provide during the claims

settlement process is standard, but the conditions of our customer was evaluated and s/he was provided with additional time to avoid unjust treatment to him.





Get to know Caroline Bertrand

**Chief Marketing, Digital and
Customer Experience Officer**

AXA Gulf

You arrived in the Middle East less than 2 years ago after spending 5 years in Mexico. What has surprised you the most?

I quickly realized that in many parts of the world, the perception of the Middle East is not reflective of reality. I discovered a rich and fascinating culture, a language I would love to learn and a way of doing business that is based on trust and respect. Living in the UAE, I enjoy the diversity and tolerance of the society. My family and I feel safe and welcome.

Many countries in the Middle East are reinventing themselves and this creates a mindset of risk taking, entrepreneurship and building a long-term vision for the future. It is interesting and exciting to be part of this vibe.

You have worked in AXA for the past 20 years; how do you feel about the move to gig?

AXA is one of the largest global insurance companies in the world. We have a strong brand and a curated corporate culture across all our entities. I have seen this company develop and expand and I was offered many growth opportunities along the way. I am grateful for the unique and long-lasting relations I have built with coworkers all over

the world and I will always feel proud to say I worked at AXA.

However, very early on in 2020, when my colleagues and I started to work on the transaction with gig, we became excited about the project, specifically the growth ambition of gig and the governance model that was presented. Through our interactions with senior members from gig, Fairfax and KIPCO, we found many areas of convergence and complementarity. Our companies in the region will become stronger than ever before and similarly as I felt at AXA 20 years ago, my colleagues and I look forward to starting this new journey with gig.

How would you describe the culture at AXA Gulf?

Just like for gig, integrity is critical. Treating our customers fairly and our colleagues with respect, embracing the diversity of our workforce. We want our employees to feel empowered and take ownership of their roles and responsibilities. We will always try to break silos and let people collaborate across departments with the best interest of our customers at heart. Our values, leadership principles and competency framework support the development of this culture as well as our policies. AXA has often pioneered initiatives such as paternal leave and flexible work, making AXA a very attractive employer in many regions of the world.

But we also have areas to improve upon. Simplicity and speed are becoming important areas of focus. Especially since the pandemic, we realized we still have room for improvement and we feel that the pragmatism and mindset of the gig leadership, will support this.

What have been the biggest challenges and most remarkable achievements of AXA Gulf?

I believe we have all faced the same human, economic and business challenges over the past 12 months. Our staff has shown an

amazing resilience and focus on what was best for our customers and we have taken the chance to accelerate some of our digital initiatives we had in the pipeline. As an organization our first priority was people's wellbeing. The leadership teams showed their flexibility and the result is that our staff felt safe and valued throughout the crisis.

Our operating model, built around three strong business verticals and our omni-channel and multi-distribution strategy, have paid off and allowed us to get through the deepest point of the crisis in relatively good shape.

We are very much aware that insurance is a business of and for people, and as a result, we have built very strong partnerships with banks and brokers across all our markets. However, we also monitor our Customer NPS (Net Promotor Score) indicators to track customer feedback. At the same time, we are running two major transformation programs, for P&C and for Health, and we are expecting to reap the benefits in the coming years, both for business and customer satisfaction.

Throughout the crisis and the transaction with gig, I feel people have become more aware and grateful of our good fortune. In spite of a difficult context of change ahead, people are engaged and positively curious about what the future will bring.

On a more personal note, you and your family have lived abroad for over 10 years. What has it taught you?

It has made me experience the bittersweet taste of change and has made me conscious of the pace of life. Allow me to elaborate. Change is often overwhelming but once you embrace it, you will have gained in experience and insight. As for the pace of life, it seems not so long ago that my husband and I left Belgium with two toddlers. Three countries later, we have two "teens" and it makes me realize how quickly time slips through our fingers. So, we should enjoy it!

gig LIFE



gig - Algeria



gig - Jordan



gig - Bahrain



gig - Jordan



gig - Bahrain



gig - Egypt



gig - Algeria



gig - Bahrain



gig - Jordan



gig - Bahrain



gig - Jordan



gig - Algeria

حياة gig



gig - Egypt



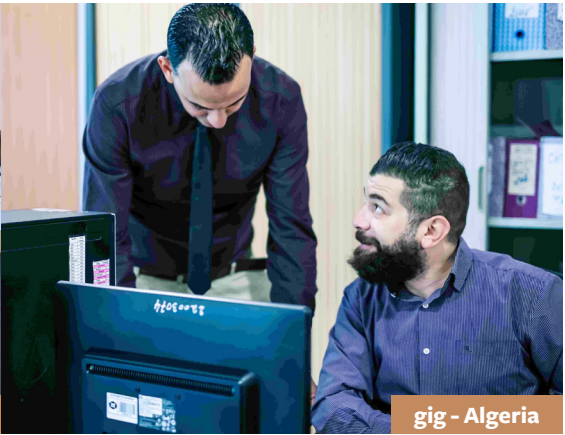
gig - Algeria



gig - Jordan



gig - Jordan



gig - Algeria



gig - Egypt



gig - Bahrain



gig - Egypt



gig - Egypt



gig - Bahrain



gig - Turkey



gig - Egypt