

GIG CONNECT

Invested in You



MOST DIVERSIFIED INSURANCE GROUP, MENA 2022



INSURANCE BRAND OF THE YEAR, MENA 2022



BEST INVESTOR RELATIONS CO. (INSURANCE) KUWAIT



BEST INSURANCE GROUP, MENA 2022



BEST GENERAL INSURANCE CO., MENA 2022

GIG's Credit Rating

STANDARD & POOR's **"A"**

AM BEST **"A"** (EXCELLENT)

MOODY's **"A3"**

Gulf Insurance Group
Continues To Achieve Outstanding
Awards During 2022

Continued on Page 7





MESSAGE FROM GIG-EGYPT LIFE TAKAFUL MANAGING DIRECTOR

Rabih Khalek
GIG-Egypt Life Takaful
Managing Director

Dear valued colleagues,

I am pleased and honored to address the team through this message and convey my best wishes for a successful and rewarding 2023.

At GIG-Egypt Life Takaful, we believe in setting ambitious goals, and pursuing sustainable and profitable growth through innovation, collaboration and focus. We are committed to delivering exceptional services to our customer, and in fulfilling our responsibilities towards our shareholders and communities.

As part of our strategy, the team is focused on expanding our business in specific areas, such as Bancassurance, Group life, SME's and controlled GM activities, while continuously exploring new opportunities to enhance our digital services. We are proud of our internal readiness to undergo a qualified rating, to demonstrate our commitment to transparency and accountability.

Moreover, we believe that our most valuable asset is our talent, and we are committed to maintaining and growing our workforce in all walks of life to differentiate our company and keep preaching our consolidated value proposition.

Looking back at 2022, we can confidently say that it has been a successful year for our company, and we are thrilled to have achieved significant milestones. We have continued to invest in our people, technology, and processes and launched many projects that have contributed to our financial, technical, and operational success.

As we embark on a new year, I would like to note the key values that have driven our success. These include our commitment to excellence, innovation and teamwork, as well as our continuous efforts and grow to improve.

Finally, I would like to express my gratitude to all our stakeholders for their unwavering support and wish everyone good health and happiness in the years to come.

Best regards,

Rabih Khalek
GIG-Egypt Life Takaful Managing Director

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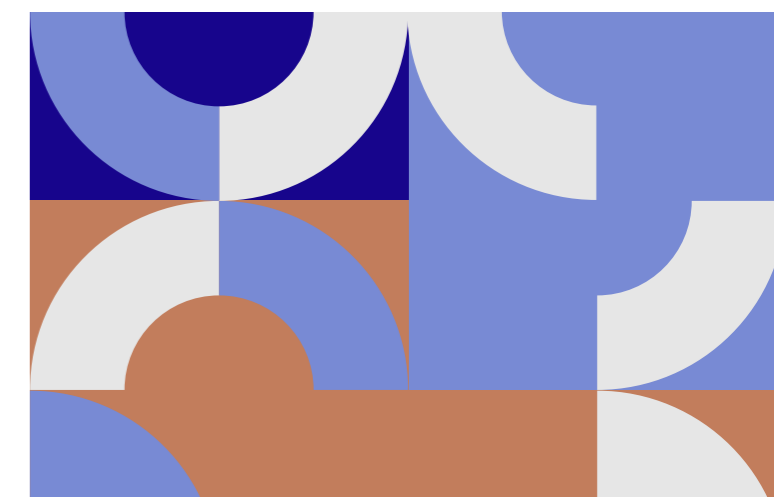
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Feedback and Submissions

For more information, feedback or submissions, please contact:

Corporate Communications

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GIG Sponsors Belite Camp



Gulf Insurance Group was proud to sponsor Belite Camp by organizing a ski trip to the Swiss Alps for 140 male and female students during December 2022.

- The objectives of the Belite Camp trips,
- Students were self-reliant during the trip, which enhanced their sense of self-confidence.
 - Providing a social environment for students, which helps to get to know new groups and make new friends
 - Exercising and enjoying nature, which reflected on mental and physical health of children away from electronic devices.

GIG - Jordan Sponsored Ayla Golf Club



Gulf Insurance Group - Jordan in appreciation of its retail employees, took part and sponsored Ayla Golf Club - Corporate Challenge and won second place with the participation of a number of companies

Workplace Wellness session "Liberate Your Mind"



GIG - Egypt Life Takaful has arranged a session to "Liberate Your Mind". This one-off course has been designed specifically to help employees master the "Power of Positive Thinking" to create a better work/life balance on their journey to success and be trained to pass it forward to others by developing the ability to tackle situations from a positive point of view. We kicked off this program through Dr. Rehab Ardash."

GIG Sponsors HOUNA on World Mental Health Day



Gulf Insurance Group sponsored HOUNA, a mental health platform launched on World Mental Health Day. Houna, a non-profit organization, was created to be a retreat for knowledge, support, and engagement for those facing mental health disorders, issues or concerns.

- The digital portal has a combination of the following:
- Information on concepts, problems, treatments, and alternative psychotherapies.
 - List of licensed alternative psychotherapists or centers for those seeking assistance
 - Podcasts, webinars, and motivational videos to raise awareness.
 - Support and chat groups based on themes.
 - Alternative psychotherapies and prestigious centers to enhance the treatment journey.
 - Events to destigmatize mental health and raise awareness.

Design Thinker's Academy



GIG-Kuwait leaders complete the Netherlands program customized from Design Thinker's Academy that includes courses from CCE-AUK.

GIG - Egypt Participate World Solidarity day



GIG sent a convoy consisting of a team of volunteer employees from different departments, and in cooperation with Misr Association for culture and community development to distribute blankets in one of the association's branches of "El Zelzal dwellings" in Ain Helwan.

More than 150 families of the neediest families received blankets in a fun atmosphere. The officials of the center participated in the distribution to handover the beneficiaries.

At the end of the day, the convoy took souvenir photos of the participants as there were little sports champions in Karate and martial arts among some of the families who also received blankets.

GIG - Kuwait Participate sustainability and quality of health care symposium



GIG-Kuwait deputy CEO Ali Al-Hendal participated as a speaker in the symposium on the sustainability and quality of health care organized by the American University of Kuwait

GIG - Turkey Participate in the 44th Istanbul Marathon



36 volunteer from GIG-Turkey employees participated in the 44th Istanbul Marathon in Turkey. In this organization, Gulf volunteers were accompanied by the General Manager and management team. With running a marathon in this organization, they supported the project called "My Dream is a University" of the Koruncuk Foundation. Koruncuk is a foundation which adopts the principle that every child should grow up with equal rights. We participated in the marathon so as to help that children from all over Turkey, who are underprivileged, and dreaming of university education. As GIG-Turkey volunteers, they collected the donations to contribute for the education expenses of 8 underprivileged girls thanks to our donation campaign, which we kept open during the specified periods before and after the Marathon. In order to encourage our colleagues who collect donations, there was a surprise gift to the person who collected the highest donation. By taking part in this charity run, they both provided visibility for the brand and contributed to the children who are waiting for educational support.

GIG - Algeria Sponsored it's partners



Due to the role of an insurer, it is above all to anticipate risks, GIG-Algeria sponsored its partner Mr. Samir KHEMICI, very active in the fight against road accidents, during his trip to southern Algeria. During his journey, Mr. Samir KHEMICI distributed awareness flyers and offered helmets branded GIG-Algeria.

GIG Sponsors

Gulf Forum for Waste Management and Recycling



Under the patronage of Her Excellency the Minister of Public Works, Minister of Electricity, Water and Renewable Energy, Dr. Amani Suleiman Boukmaz, Gulf Insurance Group Main Sponsor of Gulf Forum for Waste Management and Recycling "Green Hydrogen and the Energy Transition" Under the banner of a sustainable investment for a greener Middle East

The Gulf Forum for Waste Management and Recycling "Green Hydrogen and the Energy Transition" was inaugurated in Kuwait on Monday, February 13, 2023, at Radisson Blu, Al Hashimi II Convention Center. The two-day event held under the patronage of the Ministry of Public Works and the Ministry of Electricity and Water, H.E. Dr. Amani Boukmaz, Kuwait Municipality, and the Environment Public Authority, under the auspices of Gulf Insurance Group, and in strategic partnership with the German Business Council. This is based on what the world is witnessing in terms of development and environmental challenges, which makes it necessary to find alternative energy solutions, and to impose priorities for sustainable development and climate protection. This was recommended by the recent summit of the Gulf Cooperation Council (GCC) States for a "Green Middle East" held in the Kingdom of Saudi Arabia in the presence of the leaders of the GCC States.

The forum aimed to introduce new solutions, strategic plans for recycling and sustainable clean energy alternatives such as green hydrogen, in light of the digital transformation, in addition to focusing on multiple technical aspects, including sustainable project management and access to a zero-emission environment to achieve carbon neutrality.

A group of experts and speakers in this event discussed ways and tools to enable and

activate recycling management, the types of renewable energy available and the rules for their use. It also reviews and shed light on the successful experiences of the countries of the region, and study the best modern economic solutions.

GIG

Welcomes Mr. Prem Watsa Visit to Kuwait



Gulf Insurance Group was honored to welcome Mr. Prem Watsa, the Founder, Chairman and the CEO of FAIRFAX FINANCIAL HOLDINGS LIMITED, GIG Major share holder along with other Executives at the Group's Head office, Kuwait.

It was a pleasant and productive time together and the Group Executives were privileged to hear out from FAIRFAX Leadership team.

GIG - Algeria

Attends BAM 2022



During the 3rd edition of the BAM (Brokers annual meeting), the essential annual meeting with brokers, we discussed food safety and the role of the insurance industry.

The agricultural world, which has contributed a great deal to the survival of rural populations through the maintenance of subsistence agriculture and local products, has today become one of the guarantors of food security and socio-economic progress in the country.

The climatic hazard we are currently experiencing poses a threat to this progress on a global scale, hence the need to reflect from the present moment on what we must leave to future generations. Today, the challenge is the rehabilitation of this agro-ecological balance which must be one of the major priorities to be resolved by the contribution of the insurance industry. It is around this theme that our panelists experts Mr. BENADJILA and Mr. BENALI and brokers discussed.

GIG - Egypt Life Takaful

Participate Il Campo Team Building event



"Outdoor Team Building activities are one of the best ways to engage your team and evolve into a cohesive unit..."

In teams, individuals work together and accomplish a lot more than what they do by themselves.

The possibilities are almost endless!

GIG-Egypt Life Takaful team had a Team Building trip at Il Campo to appreciate the " Together Everyone Achieves More" concept."

GIG - Jordan

Row For Funds - Kings Academy



Committed to the importance of sports activities in promoting physical fitness and instilling healthy lifestyle ways in children and young adults, Gulf Insurance Group - Jordan supported King's Academy to hold an activity (Row for Funds) in the presence and participation of a number of the company's employees.

This initiative comes as part of the company's commitment to the principle of social responsibility through its continuous support for charitable work and enhancing the value of giving.

GIG - Egypt

Awarded Pioneers of Excellence in Sustainability



GIG - Egypt was awarded the "Pioneers of Excellence in Sustainability Practices for the Non-Banking Financial Sector" award in a competition launched by Dr. Mohamed Omran, Chairman of the Financial Regulatory Authority, sponsored by the Regional Center for Sustainable Finance, within the framework of the authority's leading role in consolidating the principles of sustainable development, green finance, governance, environment, social responsibility and women empowerment in the non-banking financial sector

GIG

Sponsors the Kuwait Sustainability Conference

Gulf Insurance Group announced its sponsorship of the Kuwait Sustainability Conference organized by the Kuwaiti Public Relations Association, at Al-Shaheed Park under the auspices and presence of Sheikh Abdullah Al-Sabah on the 12th and 13th of December, 2022.

Gulf Insurance Group's sponsorship of the Sustainability Conference stemmed from the group's keenness to spread awareness about sustainable development and the importance of rationalizing sustainable consumption and exchanging experiences, in addition to presenting pioneering experiences in order to identify best practices in the field of sustainable development.

It is the approach adopted by the Group in its sustainability strategy to achieve the required balance between economic and social development and environment protection. Attendance from different sectors attended the conference, with participation by the United Nations, various state bodies and institutions including the National Assembly, General Secretariate for Planning, Kuwait University, the Kuwait Institute for Scientific Research, Kuwait Petroleum Corporation, Public Authority for Applied Education, Ministry of the Interior, Ministry of Information, Kuwait Fire Force, Kuwait Municipality, Youth Public Authority,



Regional Organization for the Protection of the Marine Environment, Kuwait Environment Protection Society, and companies from the private sector in the State Kuwait. GIG's sustainability team made a presentation on the Sustainability Strategy at Gulf Insurance Group, featuring a selection of the most important plans and mechanisms related to this issue.

In the context, Mr. Mohammad Ibrahim, Group Senior Manager, at GIG said, "GIG Management is highly interested in promoting sustainability as part and parcel of its strategy. Hence, we are keen to participate in such symposiums to enrich the discussions about the future of sustainable development".

GIG-Kuwait
Sponsored The Annual Road Rush Event



GIG-Kuwait sponsored the annual Road Rush event that focuses on female car racing, gathering car enthusiasts of all ages together.

GIG

Organized its Regional VIP Partners event



GIG Group organized its Regional VIP Partners event during Formula 1 Grand Prix in the Kingdom of Bahrain during March 2023.

The Group welcomed its esteemed guests from across the markets and enjoyed having unique networking sessions.

GIG CEO Summit



Gulf Insurance Group (GIG) held a CEO summit in the Kingdom of Bahrain on the 1st and 2nd of March 2023, attended by the CEOs, Executive members and other top level decision makers of GIG companies across the region. The Group's exclusive two day summit continues to be very

transformative as the C-suite leadership forum reviewed operational performance of each market, a deep-dive into the challenges, solutions & opportunities and ensured a strong alignment on the Group's strategic priorities.

GIG Continues
to Achieve Outstanding Awards in 2022

GIG announced that it has been awarded several international awards throughout the year 2022. The awards reflect GIG's commitment and focus on its core values, building long lasting, premium quality and rewarding relationships that are based on mutual respect.

GIG was recognized with eight prestigious awards as follows:

- Most Diversified Insurance Group MENA 2022 by International Business Magazine,
- Insurance Brand Of The Year MENA 2022 by Global Banking & Finance Review,
- Most Sustainable Insurance Group, MENA 2022 by World Business Outlook,
- Best Investor Relations Co. (Insurance)-Kuwait 2022 by The Global Economics,
- Best Insurance Group MENA 2022 by World Economic Magazine,
- Best General Insurance Company MENA 2022 by World Economic Magazine,
- Brand of the Year 2022-23 by World Branding Awards
- Most Admired Insurance Brand, MENA by Global Brands



Magazine.

These awards are absolutely a testament to GIG's dynamic leadership, strategic direction and ability to meet the ever-changing business demands, coupled with its promising strategic developments despite a challenging market environment. GIG's strive to be a regional insurance powerhouse through its regional expansion strategy, diversified product offering with an increased focus on product innovation, digital transformation journey with a customer centric approach, the brand performance and executions, operational and financial performance delivery, among other initiatives, were well appraised during the award selection process.

GIG AutoParts is Cutting-Edge Digital Marketplace



GIG AutoParts is intended to be a cutting-edge digital marketplace that presents a unique opportunity for others such as public users, motor parts providers and insurance companies to trade motor parts digitally.

This platform is designed to not only improve the industry's approach to claims processing but also generate a new revenue stream for GIG - Jordan. By providing a seamless and efficient solution for motor parts trading, GIG AutoParts has the potential to transform the industry and drive significant growth for the company.

Moreover, the investment in GIG AutoParts has delivered improved operational efficiency, cost containment, and customer satisfaction, setting GIG - Jordan apart from the competition and creating a new standard for excellence in the industry.

GIG-Algeria Launches Campus Program



The second edition of the "Campus" program is launched. This is a training program within GIG ALGERIA aimed at supporting a team of young university graduates, in all areas of insurance activity, and motivating them to become the future talents of the company.

GIG-Egypt New Collaboration With Araby Engineering Company



GIG-Egypt Contracted with Araby Engineering Company, the largest manufacturer of home appliances in Egypt and ME - to cover all sold TV devices inside Egypt.

The scope of coverage under micro gadget policy is limited to breakdown, liquid damage and fire only.

This project remains the first of its kind in the local market, and expected to book 750K customers in the first year.

GIG-Turkey Health Insurance for Foreigners



GIG - Turkey provided insurance policy for foreigners in Turkey, his product is required for foreigners to obtain a residency permit in Turkey. Building a successful new individual medical portfolio from foreigners residing in Turkey is the goal of this product. To get a residency permit, the government requires a limited health insurance coverage. We began selling this product in the second half of 2022 and despite a competitive market situation, we generated a sizable amount of business. Though that the product by its nature is quite standard across the market, there is an obvious potential and we are considering areas where we can exploit this potential. We regard the product as being a good opportunity to explore within the health insurance market.

GIG - Jordan Belong Program



The loyalty platform "GIG Belong" was launched upon the belief of the Gulf Insurance Group - Jordan and its vision of the importance of preserving its current customers, enhancing the close link with them and excellence in the local labor market. The Gulf Insurance Group- Jordan is the first among local insurance companies in terms of launching a program of rewards for its customers in appreciation of their years of dealing and mutual trust.

It also offers many features, cash rewards and electronic vouchers in exchange for a set of earned points in reference to our customer's account and the ability to continuously increase the points with each purchase, renewal or electronic payment transactions. The loyalty program is a way that helps in increasing the interaction between the Gulf Insurance Group - Jordan and their customers by leveraging the relationship with them and giving them rewards in regard with the years of their relationship with us and the extent of their trust in our products through the renewal and issuance of various insurance policies.

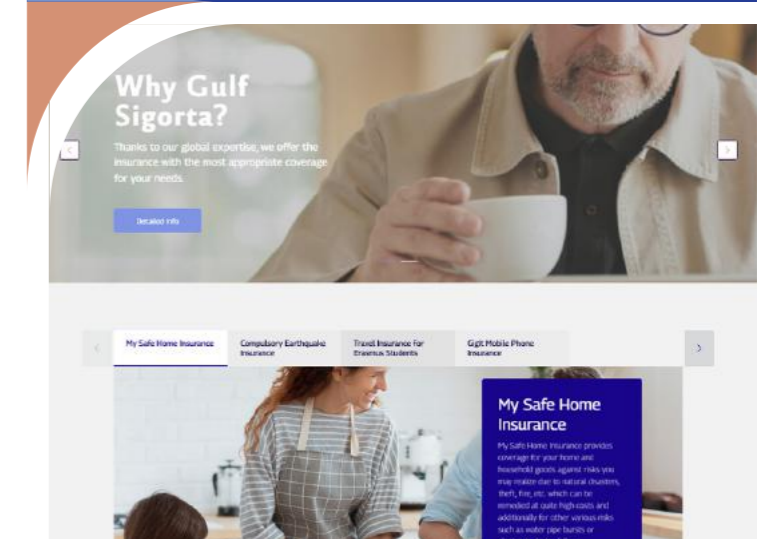
The GIG Belong Loyalty Program promotes new sales opportunities to existing customers and acquiring new customers. However, the existing customers could invite their friends to join the loyalty program, where they can earn additional points once their friend accept the invitation.

Customers can redeem their points through an electronic platform, where they enter their information to get verified ensuring that only authorized customers could register on the platform. Gulf Insurance Group - Jordan gives welcome points to all the customers upon their first entry to the platform. They can choose the most convenient method of redeeming points, where various redemption options are available, either for cash through a cash transfer or by transferring the full or partial amount of money to their account at Gulf Insurance Group - Jordan, encouraging customers to renew the transaction every year, as this transfer is considered as a financial discount for any future

transaction or helps in reducing any financial liability. The Gulf Insurance Group - Jordan, has also linked their loyalty program with a network of partners "service providers / shops", where they give discounts and electronic vouchers in exchange for specific points for each voucher, to ensure the delivery of the finest and top notched services to our customers.

Gulf Insurance Group - Jordan seeks to upgrade the loyalty platform to a smart application to facilitate the experience for customers and reach a larger number of them, making the program convenient and accessible at all times.

GIG-Turkey Launches New Website



Working throughout 2022, GIG-Turkey launched a new website with the coordination and support of different teams in our company. While enriching the content with a design that will provide a connection with the visitor, we aimed to provide functionality and enable the user to navigate easily on all online platforms, including mobile phones. We worked intensively on designing our new website as a site with a comfortable, simple and fast flow, reassuring, clearly defining the product, directing the visitor, and accelerating the access to the information that visitors are looking for. In order to increase our visibility on the digital sales, we opened 6 products on the consumer side for sale. These products are Home Insurance, Earthquake Insurance, Telemedicine, Natural Disaster and Covid Support Insurance, Travel Insurance and GIGIT Mobile Phone Insurance.



Get to Know

Mr. Sa'ad Farah
Chief Financial Officer (CFO)
GIG-Jordan

1. Could You give a brief introduction about yourself?

I am a spouse and parent of three beautiful girls. I was born in Kuwait and spent 13 years there before relocating to Jordan Amman in the early 1990s. I graduated from Yarmouk University 2001, with a B.A in banking & finance. I hold the certifications of Management Accountant (CMA), Finance Manager (CFM) and a Chartered Certified Accountant (ACCA).

I have spent 16 of my 22 years in the insurance industry, primarily in finance, investment, and audit functions.

2. Tell us about the shift that shaped your career journey and let you to this position.

There are many factors that shaped my career. My father's advice when I was young to study business and finance had the major effect on the man who I am today. My passion to investment management supported by the proper certification, my experience in audit all contributed to building a good foundation to manage finance operations in the Company.

3. Can you describe your leadership style and how do you motivate and inspire your team?

There is no one leadership style I follow to run the business. It rather depends on the area I manage. For example, for the daily transactional details operation I tend to follow the delegative style. However, for the other areas I think the transformational and participative are more effective. Think of it, when you are working on the digital transformation pillar of the company's strategy you have to inspire the team, get them involved and mostly to listen to them. This increases the chances of success and instills the spirit of

responsibility and increases the sense of belonging to the entity they work for.

However, you must surround yourself with intelligent, integrous, and talented team. Get them involved, treat them as business partners, magic will happen.

4. How do you maintain a work-life balance as a CFO and what do you do to manage stress?

Daily and periodic stress reliefs are important to continue the journey for longer periods. For daily stress relief I play guitar, drive in racing circuits, and maintain good relationships with the family and friends. However, travelling on long vacations, visiting different cities and be open to other cultures is very important to be able to manage stress. Not to mention appreciating the things you have.

As mentioned earlier, the teamwork and delegating parts of my authorities help maintain an excellent work-life balance and assure the succession is in progress.

5. What personal traits and qualities do you think have helped you succeed as a CFO and what advice can you offer for someone aspiring to become CFO

Many I believe. Being well organized is of a tremendous importance to be a successful CFO. This job by nature requires very well-organized people. Once you became a CFO there is a long list of deadlines to meet, so you need to make sure there is a solid plan to meet each one of them, also following up on results assures things are delivered with perfection. Integrity and trust together form a strong foundation for strong CFOs. Being a fast responder while calculating the risk for quick decisions plays a major role in being a successful CFO.



We Mind You!

Your home is safe with Gulf Insurance

My Safe Home Insurance provides coverage for your home and household goods against risks. We mind you with our Home Insurance products so that your home will be safer and more comfortable.



By using QR code
you can visit our
website



gulfsigorta.com.tr



GIG Battle Fitness Festival

Gulf Insurance Group kicked off GIG Battle Fitness Festival for the 3rd year around in collaboration with Circuit+ Fitness, the region's largest fitness events.

The event took place at the Green Island on December 2 and 3, 2022 with more than 2,500 athletes, spectators and volunteers registered to attend. Athletes competed in a number of games that included CrossFit competition, a 5K obstacle race (The Saracen Race), a Powerlifting competition, a Calisthenics competition and a Children's Race & Activities Corner.

As successful as the event was, Gulf Insurance Group was honored to have had this opportunity to be the title sponsors for the 3rd year around.

The GIG Battle Fitness Festival is an all-encompassing fitness festival that has a goal of creating an annual competition that would unite the excitement of competitive fitness and the thriving athletic communities in the Middle East under one roof. Over the years, this initiative has grown to attract athletes from all around the globe.



GIG-Turkey Complaint Management



Complaint management, which is a complement to the quality of service and process management and closely related to customer relationship management, is an effective tool for maintaining long-term successful relationships with our customers. In this direction; Our mission as the Complaints Management Unit in our company; Evaluating each complaint from the customer's point of view, controlling the service and business processes that cause the complaint and identifying the failing aspects, ensuring sustainable customer relations management by taking the relevant actions, and increasing the customer's loyalty to our company. Below, you can see an example about this process.

'Our customer stayed on the road in an area with heavy traffic due to the breakdown of his vehicle. In order for our customers to benefit from the free towing service within the scope of the motor insurance policy, they must first apply to our company and request the towing service. However, our insured received the towing service with his own means without applying to our company for the towing service, and then applied to our company for the refund of the towing service. In accordance with the terms of the policy, it is not possible to reimburse the customers for the towing service provided by their own means, without the knowledge of our company.

Considering the location of our customer's vehicle, the harsh winter conditions and the conditions of staying on the road with his family in his vehicle, the invoiced service fee for the towing service received by our customer with his own means was paid back to our customer in order to ensure satisfaction. Thus, the grievance experienced by our customer in winter conditions was eliminated by our company."

GIG-Jordan Hosted A Free Medical Day



The Amman Chamber of Commerce, in cooperation with the Gulf Insurance Group - Jordan, hosted a free medical day for members of the Amman Chamber of Commerce, their families, employees and the local community, to offer free medical services in cooperation with various medical organizations with different specialties.

The event was attended by Mr. Khalil Haj Tawfiq, Chairman of the Amman Chamber of Commerce, and Dr. Ali Al-Wazni, CEO of the GIG - Jordan, in addition to a number of employees of the GIG - Jordan and the Amman Chamber of Commerce.

GIG-Jordan Jordan held the "Job for a Day" program



In cooperation with Injaz Foundation, GIG-Jordan held the "Job for a Day" program. The program aims to inform school students about the real work environment through full-work day visits to employees at their workplace so that students live a real experience and get acquainted with the different professions and jobs in the labor market which would help them determine their future career paths.

Issue 9 Winner



Mr. Syed Adil, Group Regional Business Development at GIG, picking out issue 9 winner from the raffle bowl



Mrs. Bernadette Malouf from GIG wins an Ipad.

Do you want to win the latest valuable gadget? 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: May 25, 2023

1

How many awards did Gulf Insurance Group Win in 2022?

2

Find the 5 Differences Between the Two Images.



GIG Life

حياة GIG



GIG



GIG



GIG - Egypt Life Takaful



GIG - Kuwait



GIG - Kuwait



GIG - Jordan



GIG



GIG - Algeria



GIG - Egypt Life Takaful



GIG - Jordan



GIG



GIG - Kuwait



GIG - Egypt