

Group Brief

Gulf Insurance Group K.S.C.P (GIG)

Who We Are

A Regional Insurance Powerhouse

Gulf Insurance Group is one of the largest and most diversified insurance groups in the Middle East and North Africa, offering a comprehensive portfolio across life, non-life and Takaful insurance.

Founded in 1962 and domiciled in Kuwait, the Group has evolved from a prominent personal and commercial insurer in Kuwait into a regional insurance powerhouse in the MENA.

Today, GIG has established itself as Kuwait's consistent market leader in terms of Gross Premiums Written and maintains a strong competitive position in Bahrain, Jordan and Egypt. The Group has also built an excellent operational footprint in the UAE, KSA, Türkiye, Algeria, Qatar, Oman, Iraq, and Lebanon.

With more than 100 branches across 12 markets of direct presence, over 4,000 employees and more than 3.5 million customers, GIG continues to deliver unprecedented growth and drive a sustainable future.

How We Deliver Excellence

A Competitive Edge Built on Integration and Innovation

GIG's competitive edge is built through the implementation of integrated approach involving the latest IT services, innovation in products and distribution, strong customer relations management and robust enterprise

risk management. The Group prides itself on the distinguished quality offerings to meet the ever-changing customer needs and exceed their expectations.

Foundation of Excellence

At the foundation of this approach lies GIG's commitment to the best standards in corporate governance and prudent underwriting practices. This is supported by a decentralized business model focusing on human capital development and digital transformation, empowering local teams while maintaining Group-wide excellence.

Global Partnerships, Local Expertise

Gulf Insurance's products and services are designed and developed in collaboration with leading international insurance and reinsurance partners, ensuring customers benefit from global expertise and local market knowledge. The Group provides professional and personalized attention to both individual and corporate clients in their current and future insurance needs.

For over six decades, GIG has been synonymous with excellence in insurance, earning the trust of millions through its commitment to quality, service, and innovation.

100+
branches

12
markets of
direct presence

4,000+
employees

3.5+
million customers

GIG continues to deliver unprecedented growth and drive a sustainable future.




Group's Major Shareholder

97.06 %
FAIRFAX
FINANCIAL HOLDINGS LIMITED

2.94 %
Others

GIG's 2025 Credit Ratings

Gulf Insurance Group's excellent credit ratings reflect its financial strength, disciplined risk management, and enduring resilience, reinforcing its position as a trusted insurer in the MENA region.

 BEST	 S&P Global Ratings	 MOODY'S
A Excellent Financial Strength Rating	A+ Financial Strength Rating	A2 Insurance Financial Strength Rating
a+ Excellent Issuer Credit Rating	A+ Issuer Credit Rating	
Outlook		
Stable	Stable	Stable

Fairfax Financial Holdings Limited (Fairfax) is a holding company, which through its subsidiaries, is primarily engaged in property and casualty insurance, as well as reinsurance and associated investment management. Its corporate objective is to achieve a high rate of return on invested capital and build long-term value by running Fairfax and its subsidiaries for the long-term benefit of customers, employees, shareholders, and the communities where it operates.

The company is headquartered in Toronto, Canada.

Established: **1962**

Stock Ticker: **GINS**

Stock Exchange Listing: **Boursa Kuwait**

Authorized Share Capital: **KD 35Million**

Paid Up Share Capital: **KD 28.5Million**

Closing price at 31 Dec 2025: **KD 0.830**

Total Assets **US\$ 4.3 Billion**

Market Capitalization (31 Dec 2025): **KD 236.195 Million**



Vision

We are shaping a valuable insurance ecosystem for the MENA region.



Mission

We are invested in providing rewarding experiences to customers, building loyalty with employees, creating value for stakeholders, and serving the community as a committed citizen.



Values

Respect

We see our clients as the foundation of our success.

- We honor every client relationship with care and consideration.
- We serve in ways that protect and strengthen these relationships.
- We put client interests at the center of everything we do.

Rewarding

We are prepared to invest in value-adding services, at a sustainable cost, in the interest of improving client loyalty and growing market share.

- We do things that make people happy to be in relationship with us.
- We look for ways that add value to people.
- We work to make the relationship people have with us rewarding.

Lasting

We take a long-term view of client value, recognizing that the lifetime worth of a client relationship far exceeds the cost of any individual transaction.

- We are focused on the long-term interest of the relationships we form.
- We act with a long-term perspective across all situations.
- We focus on actions that build lasting relationships.

