

Highlights from the Year

Strategic Milestones and Market Positioning

Launched ONE-GIG in April 2025, establishing a unified, one-stop platform for regional product offerings across **12 countries**.

Successfully completed the comprehensive **IFRS 17** budgeting exercise, positioning the Group among a limited number of regional peers to reach this milestone through strong cross-functional collaboration.

GIG-Bahrain marked its **50th anniversary** with a commemorative event held on 23 April 2025 in Bahrain, celebrating five decades of continuous operations and market leadership.



Strengthened Financial Standing and Credit Ratings

Standard & Poor's upgraded the Group's Financial Strength Rating and Issuer **Credit Rating to "A+"**.

S&P Global Ratings

Standard & Poor's raised the issue rating of the **Group's subordinated notes to "A-"**.

AM Best affirmed the **Group's FSR at "A" (Excellent)** and **ICR at "a+" (Excellent)**.



Moody's affirmed the Group's IFSR at **"A2"** with a **Stable outlook**.



Customer Experience and Digital Distribution

Enhanced digital claims, policy servicing, and distribution capabilities across markets, including SMS-based motor claims tracking in Jordan, simplified digital renewals in Kuwait Takaful, and new online sales portals in Türkiye.

Expanded customer engagement tools such as live chat, WhatsApp wellness programs, mobile wallet payments, and "buy now, pay later" options.

Improved broker connectivity and regulatory alignment in GIG Gulf, alongside cloud-enabled customer relationship systems in Bahrain.



Core Systems and Market Integration

Expanded and modernized core insurance systems across **Algeria, Kuwait Takaful, Bahrain, and Jordan**, strengthening product launch capabilities and digital distribution partnerships.

Completed key integrations with telecom operators, banks, aggregators, medical claims administrators, and InsurTech partners to enhance ecosystem connectivity.

Data and Artificial Intelligence

Introduced an AI solution to convert reinsurance documentation and unstructured data into actionable insights.

Launched a finance AI assistant to accelerate reporting and enable intuitive, data-driven decision making.

Implemented AI proof-of-concept solutions to support underwriting effectiveness.



Cloud and Infrastructure Modernization

Migrated core insurance systems and contact center operations to the cloud in Bahrain, enhancing scalability and efficiency.

Launched a new data center in Oman and **rolled out major medical platforms across the GCC and UAE retail markets**.

Upgraded employee devices and productivity tools in Türkiye to strengthen security and operational efficiency.

Cybersecurity and Operational Resilience

Strengthened security capabilities through **new security operations centers, privileged access controls, and enhanced application testing**.

Achieved **ISO 27001** certification in **Kuwait Takaful** and reinforced **information security infrastructure in Algeria**.



Enhanced **disaster recovery readiness** across **Kuwait** and other markets through **full-scale recovery site implementation**.



Sustainability and Environmental Action

Implemented a Group-wide recycling initiative delivering measurable carbon savings.