

# GIG's Business Model

is driven by a robust insurance ecosystem, built on integrated resources and capabilities that enable sustainable and profitable growth.

The ecosystem is underpinned by six key enablers: strong financial foundations, a skilled and committed workforce, ongoing digital transformation, a unified and trusted brand, and an extensive regional and local presence, that in turn supports continued expansion across MENA.

**This well-established model creates lasting value for all our stakeholders.**

## WE CREATE VALUE FOR...

### Customers

Providing a great customer experience with localized offerings, digitalized services, and loyalty incentives.

### Community

Launching CSR programs to give back to our communities and serve as good corporate citizens.

### Shareholders

Maintaining our underwriting excellence to provide a good ROE to shareholders.

### Employees

Creating a culture of trust and loyalty, while developing talents and fostering entrepreneurial culture.

## OUR KEY ADVANTAGES



### Regional and Local Presence

- Decentralized to be close to customers.
- Recognized as a leader in the region.



### Robust Financial Strength

- Robust balance sheet with prudent management.
- Supportive major stakeholder.
- Access to global capital.



### Talented Workforce

- Large and diverse expert team of insurance professionals.



### Commitment to Digital Transformation

- Fully invested in driving digital innovation and continuously integrating advanced technologies, significantly enhancing customer experiences and operational efficiency.



### Trusted Unified Brand

- Established brand for over 60 years, unified across all regions.



### Expansion Across MENA Region

- Proven approach to regional expansion across 12 nations.

**GIG**  
Insurance Ecosystem

## OUR DIFFERENTIATORS

Established since **1962**

A **Fairfax** company

Listed on Boursa **Kuwait**

**"A"** Level Credit Rating Across 3 Agencies

**59** Nationalities

**100+** Regional Branches

**4,000+** Employees