

# Group Strategic Objectives

GIG's Strategic Objectives define a disciplined and forward-looking roadmap for regional leadership, operational resilience, and sustainable value creation. They reinforce the Group's commitment to profitable growth, capital discipline, and strengthened governance, positioning GIG for long-term performance across its markets.



## Regional Broker Proposition

- Strengthen regional broker leadership and cross-border engagement.
- Focus on regional accounts.
- Develop regional health insurance propositions.
- Deepen broker engagement through regional events and partnerships.



## Reinsurance Optimization and Product Mix

- Optimize reinsurance and balance the product portfolio.
- Leverage Fairfax capabilities to optimize treaties, capacity structures, and new facilities.
- Balance product mix with a focus on P&C, marine, specialty lines, extended warranty, and cyber.
- Strengthen technical working-group performance and efficiency.



## Inorganic Growth Strategy

- Drive disciplined acquisitions and targeted expansion.
- Reinforce leadership position in existing markets through opportunistic acquisitions and portfolio consolidation.
- Expand geographical into new MENA markets or attractive segments.
- Develop partnerships across insurance-related service ecosystems.



## Digitization and Data Analytics

- Advance digital capabilities and data-driven performance.
- Upgrade core systems across all markets.
- Advance data analytics capabilities and secure digital infrastructure through robust cyber security practices.
- Activate digital workgroups to enhance cross-market experience sharing.
- Encourage responsible AI adoption under a defined governance framework.
- Transform customer and sales channel experience through end-to-end digital transformation.



## Brand and Market Positioning

- Strengthen brand consistency and regional presence.
- Implement a unified brand and communication strategy.
- Strengthening regional presence through campaigns, conferences, and community initiatives.
- Enhance marketing workshops to drive stronger alignment and engagement.



## Operational Excellence

- Drive cross-market efficiency, cost discipline, and structured execution across the Group.
- Strengthen GIG working groups to deliver strategic cross-country projects.
- Optimize Group tax structure, expense rationalization, and allocation.
- Develop Group synergies and improve integration to drive efficiency.



## People and Culture

- Build an inclusive, high-performance culture.
- Foster a culture of diversity and inclusion across the Group.
- Enhance talent management, performance, and succession planning.
- Track employee engagement via NPS.
- Enhance engagement through secondments, hybrid work, coaching, and mentoring.
- Improve internal collaboration through structured working groups.



## Assurance, ERM, and Corporate Governance

- Strengthen risk oversight and governance resilience.
- Strengthen governance through enhanced Board and Committee composition across Group companies.
- Digitalize governance functions (internal audit, ERM, compliance, cyber and financial crime, sanctions screening, information security).
- Prioritize cyber security and data privacy.
- Reinforce risk management with a focus on capital management, reinsurance, catastrophe, cyber and emerging risks.



## Sustainable Business Through an Integrated ESG Framework

- Integrate ESG into strategy and risk management.
- Transition toward a carbon-aware business model through Group-wide GHG calculation initiatives.
- Integrate ESG and climate risks into the Group ERM framework.
- Launch the Group's environmental program to engage employees and partners.
- Streamline ESG reporting through enhanced digitalization and collaboration.