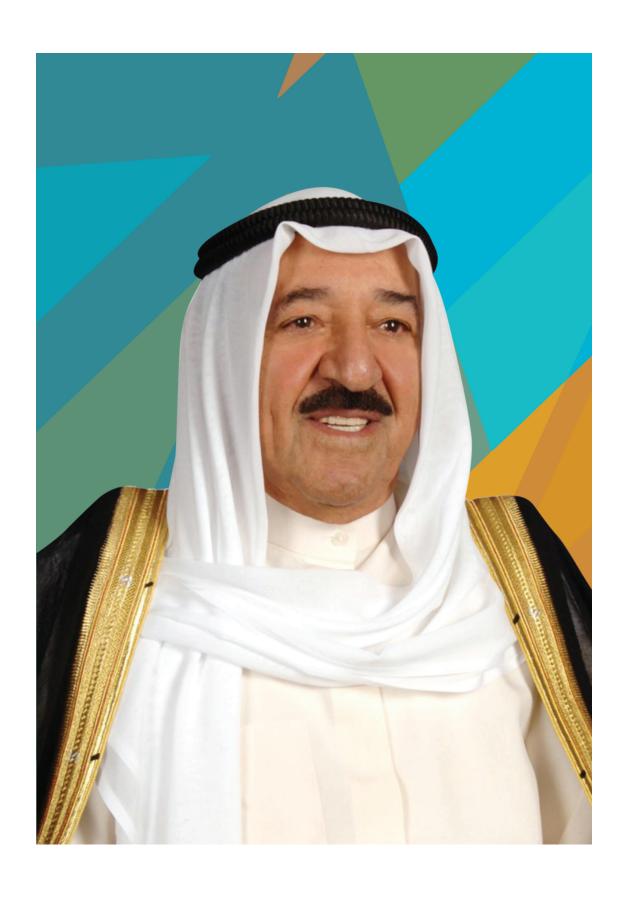
COMPANYPROFILE





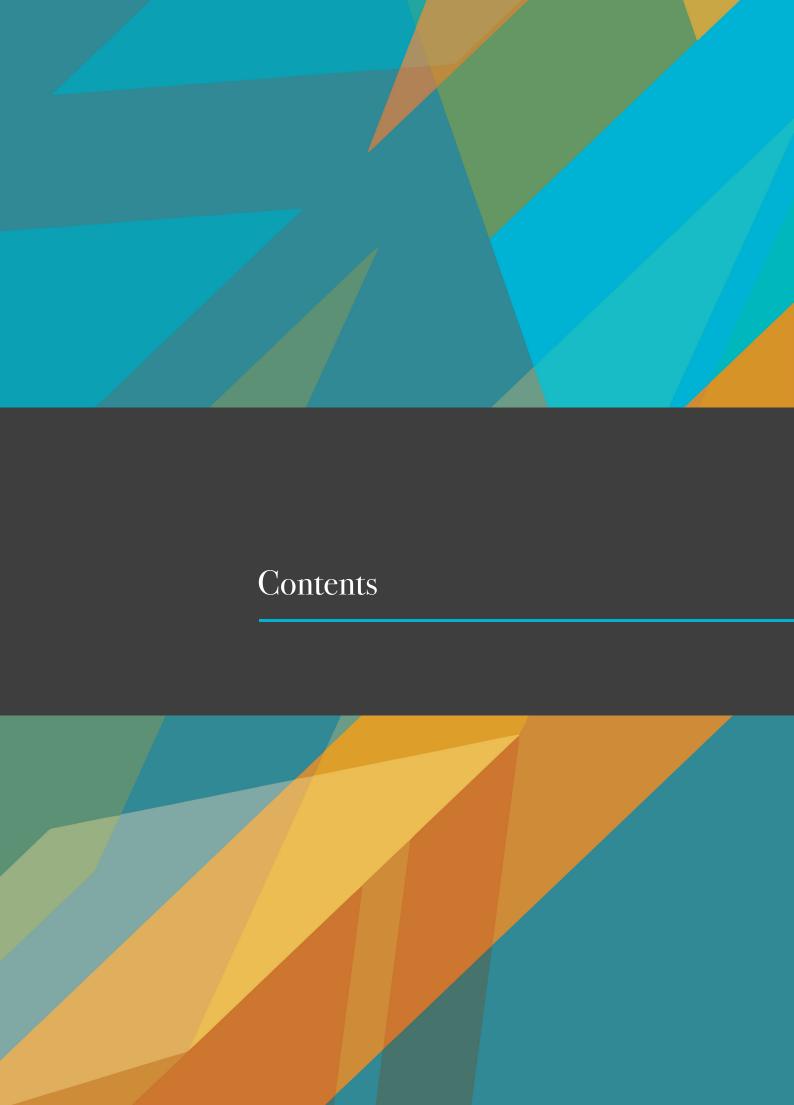
H.H. Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah

The Amir of the State of Kuwait



H.H. Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah

The Crown Prince of the State of Kuwait



Our Vision, Mission and Values

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Our vision and mission emanate from our core values

Our Vision

To confirm our position as the most preferable partner.

Our Mission

To redefine the principle of success as the art of working together.

Our Values

- Credibility
- Integrity
- Transparency

Warba Insurance Board of Directors As of 31 December 2017



Mr. Anwar Jawad Bukhamseen **Chairman**



Sheikh/ Mohammad Al-Jarrah Al-Sabah **Vice Chairman**



Mr. Raed Jawad Bukhamseen **Board Member**



Mrs. Najat Hamad Al-Suweidi **Board Member**



Mr. Ahmed Ibrahim Al-Asfoor **Board Member**



Mr. Saleh Naser Al-Saleh **Board Member**



Mr. Hazim Ali Al-Mutairi **Board Member**

Company Overview

Warba Insurance Overview

Warba Insurance was established in 1976, with Kuwait's heritage and values at heart. The company has since provided insurance services to individuals and companies in utmost integrity and security. With 40 years of experience, Warba Insurance continues to provide the highest standards and service quality in insurance policies that meet the needs of the segments it serves, never losing sight of the communities we serve.

Today, Warba Insurance is one of the largest insurance providers and insurance underwriters in the State of Kuwait, offering a comprehensive range of products under both life and non-life lines of business. The Company continues to deliver services with a personalized attention to clients' needs, ensuring they get the security they need every day.

As we look forward to the future, our promise to our clients is that we will always remember where we came from, and maintain our standards and integrity in all our decisions and offerings. We believe that any success is based on strong and mutually beneficial relationships that we build along the way. This is why our focus remains on being a leader in the insurance industry and to deliver the best value, service and innovative solutions to each customer throughout our journey.

Life Insurance for group and individuals

Warba Insurance offers a wide range of solutions in Life Insurance to meet the needs of individuals and support their personal financial planning, as well as provide corporates and groups with personalized plans that serve their everyday business and risks.

Medical Insurance

The medical insurance policies cater to both individuals and corporates, and comprise levels of coverage.

Marine Insurance

Our vast knowledge and experience has enabled us to develop an array of marine insurance services that fit whatever type of vessel individuals and companies want to ensure.

Motor Insurance

Warba Insurance has and remains the trusted partner when it comes to motor insurance as we continue to provide excellent customer service and quality coverage. Motor insurance covers individuals and corporates of various sizes.

Fire and General Accidents (FGA) Insurance

Warba Insurance offers a range of policies in FGA insurance to companies and institutions as well as individuals. The Company provides full coverage policies for companies and institutions operating in real estate and industrial sectors, amongst others. For individuals, Warba Insurance offers a wide range of solutions that cover property, households, personal accidents, travel and more.

Our Strength, Our Divisions

The support to our business lines

The success and quality of our business lines are supported by various departments that contribute to our customer service excellence.

Information Technology

At Warba Insurance, we follow dynamic methodology in the management of our operations. We apply the best global practices and standards in IT integrated solutions to measure and determine our performance indicators, and to develop a strong security infrastructure for information.

Human Resources

We believe in the importance of developing our human resources. This is our priority. Every member of our team, no matter in which division they work, is a significant fixed asset to the Company. Our human resources department creates a rewarding work environment and training programs designed to ensure achieving the Company's vision.

Legal Affairs

The Legal Affairs department is considered our main driver in our daily operations. It provides legal protection to our operations, and closely works as a consultant with other department before products and services are launched or signed.

Public Relations and Marketing

The Public Relations and Marketing vision ensures continued and transparent communication with our stakeholders, be it our individual customers, corporate partners, shareholders and more. We engage with our stakeholders through traditional media, digital and online channels, ensuring our customers can find what they're looking for every time they search for Warba Insurance.

Sales, Distribution and Underwriting

The Sales, Distribution and Underwriting department has established a strategy that enhances sales and close communication between departments in Warba Insurance, enabling us to provide a better and holistic service to customers, addressing all of their needs. The department focuses on complementing the services provided to a customer with other services that would respond to a need or change in social status. This is done by closely studying each case by case to cross sell in an efficient and customer-centric method. The Distribution Channel department aims to lift Warba Insurance to a market leader while remaining a customer-centric organization in every aspect of its business.

Financial Affairs

The Financial Affairs department is centric to our business, ensuring compliance with local regulations and international standards and requirements in our financial transaction, as well as leading on investments that add value to our business each day. It also responsible of the financial planning and management to help the organization meet compliance obligations on one hand, and contribute to profit-building for the Company on the other hand.

Claims and Network Management

The Claims and Network Management ensures customers are served at best when it comes to providing them with advice on claims for compensation, restitution, repayment or any other remedy for loss or damage, or in respect of some other obligation, in addition to ensuring a sound management of protocols and efficient platform that provides quality assurance and enhances relations with all medical and service providers.

Administration Department

The backbone of our organization our Administration department ensures a transparent link between departments and smooth flow of information from one part to the other. The department is in charge of developing organizational standards, an office and assets management strategy as well as establish procedures that aim to control workflows and expenditures.

CREDIT RATING As 2017

Credit Agency	Credit Agency	Rating	Rating by SandP	Outlook
STANDARD & POOR'S RATINGS SERVICES	Standard and Poor's	BBB+	BBB+	Stable
Moody's	Moody's	Baa1	BBB+	Stable

Branches

Head Office

Ahmad Al Jaber Street, Derwazat Abdul Razak, Opposite from the Banks Complex

Tel: 22914000 / 1808181

Fax: 22451974

From 7:30 AM to 3:00 PM

Qurain Branch

Al-Qurain Markets - Complex 4 - Building 223 - Ground Floor - Office 9

Tel: 22914856 / 22914857 From 7:30 AM to 7:30 PM

