

# COMPANY PROFILE

WARBA INSURANCE &  
REINSURANCE  
وربة للتأمين  
وإعادة التأمين



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# 1. Welcome Message

## Welcome to Warba Insurance & Reinsurance Company!

At **Warba** Insurance & Reinsurance Company, we believe that life is a journey full of unexpected twists and turns. It is during these unpredictable moments that having the right insurance coverage becomes crucial. That is why we are here – to provide you with the protection and peace of mind you need to navigate life's uncertainties with confidence.

Imagine a world where you can rest easy, knowing that your loved ones are financially secure, your assets are protected, and your future is safeguarded. As a leading insurance provider, we have built a reputation for excellence by putting our clients first and offering comprehensive insurance solutions tailored to their unique needs.

Our journey began with a simple yet powerful vision – to become a trusted partner for individuals and businesses seeking reliable insurance coverage. Over the years, we have grown and expanded our services, but our commitment to exceptional customer service and unwavering integrity remains at the core of everything we do.

When you choose **Warba** Insurance & Reinsurance Company, you can expect more than just a policy. You can expect a personalized experience that goes beyond the typical transactional nature of insurance. Our dedicated team of experienced professionals takes the time to understand your specific circumstances and design insurance solutions that address your risks and protect what matters most to you. Our diverse portfolio ensures that we can meet the distinct requirements of individuals and businesses across various industries.

We are committed to being transparent, responsive, and reliable, so you can feel confident that you are in capable hands. As you explore our company profile, you will discover our commitment to excellence, our industry expertise, and the stories of satisfied customers who have experienced the value of our services. We invite you to join our family of policyholders and experience the peace of mind that comes with having Warba Insurance by your side.

**Warba** Insurance & Reinsurance Company



## 2. Company Overview

Established by an Amiri decree in 1976, Warba Insurance & Reinsurance Company proudly holds over four and a half decades of invaluable experience. Throughout our journey, we have remained steadfast in our commitment to delivering unparalleled service quality to our esteemed clientele. Warba also holds a prominent position among the select few listed Insurance Companies on the Kuwait Bourse since 1986. This recognition underscores our position as a trusted leader in the industry, dedicated to upholding the highest standards of professionalism and integrity.

Warba Insurance also remains dedicated to serving the community and promoting insurance awareness, a responsibility it has undertaken for many years. This commitment aligns with Kuwait Vision 2035, a crucial goal that the company prioritizes to enhance the stature of the State of Kuwait.

Our strategic objective has always been to uphold the core values upon which we were established. We are committed to delivering superior services and insurance solutions with unwavering honesty and integrity to our valued customers. We firmly believe in fostering enduring and prosperous business relationships, both with individuals and institutions. Additionally, we strive to develop innovative and advanced insurance solutions that cater to the evolving needs of our esteemed partners, who are the backbone of our company.



Today, **Warba** is one of the largest insurance providers 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 customers' needs, ensuring they get the security they need every day.

As we look forward to the future, our promise to our customers is that we will always remember where we came from and maintain our standards and integrity in all our decisions and offerings.

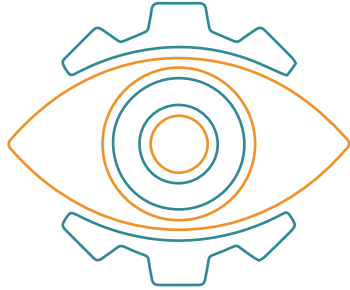
We believe that any success is based on strong and mutually beneficial relationships that we build along the way.

Our unwavering focus is to maintain our position as a leader in the insurance industry. We are dedicated to providing exceptional value, top-notch service, and innovative solutions to each customer we serve. This commitment remains steadfast as we strive to exceed expectations throughout our journey.



**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





## We strive for success!

**Service:** We serve our customers, in a manner that meets or exceeds their valid expectations.

**Teamwork:** We are a team of professionals with shared goals, who support each other in achieving our goals.

**Respect:** We treat each other with mutual respect in all situations, which promotes open and effective communication.

**Innovation:** We innovate to deliver better results in all we do.

**Value:** Our products and processes deliver value to our customers and stakeholders.

**Ethics:** Our Code of Ethics governs all interactions with our people, partners, customers and communities.



## We take pride in our business!

We work as a team of professionals, collaborating our talents while striving to exceed our customers' expectations.



## 4. Our commitment to our customers

At **Warba** Insurance & Reinsurance, our customers are at the heart of everything we do. We understand that insurance is not just about policies and premiums—it's about building trust, providing peace of mind, and delivering exceptional value to our valued clients.

Our commitment to our customers starts with our unwavering dedication to understanding your unique needs and priorities. We believe in taking the time to listen, to truly comprehend your concerns and aspirations. By gaining a deep understanding of your individual circumstances, we can tailor our insurance and reinsurance solutions to provide the right level of coverage and protection precisely where it is needed.

We recognize that every customer is different, with distinct requirements and risk profiles. That is why our team of experienced professionals works closely with you, offering personalized guidance and support throughout your insurance journey. Whether you are an individual seeking personal insurance coverage or a business looking for comprehensive risk management solutions, we are here to provide you with the expertise and advice you need to make informed decisions.

Transparency and integrity are the cornerstones of our customer relationships. We believe in open and honest communication, ensuring that you have all the information you need to fully understand your insurance options. We take pride in providing clear policy terms and conditions, explaining any potential exclusions or limitations, and being upfront about pricing and premiums. Our goal is to empower you with knowledge, so you can have confidence in the coverage you choose.

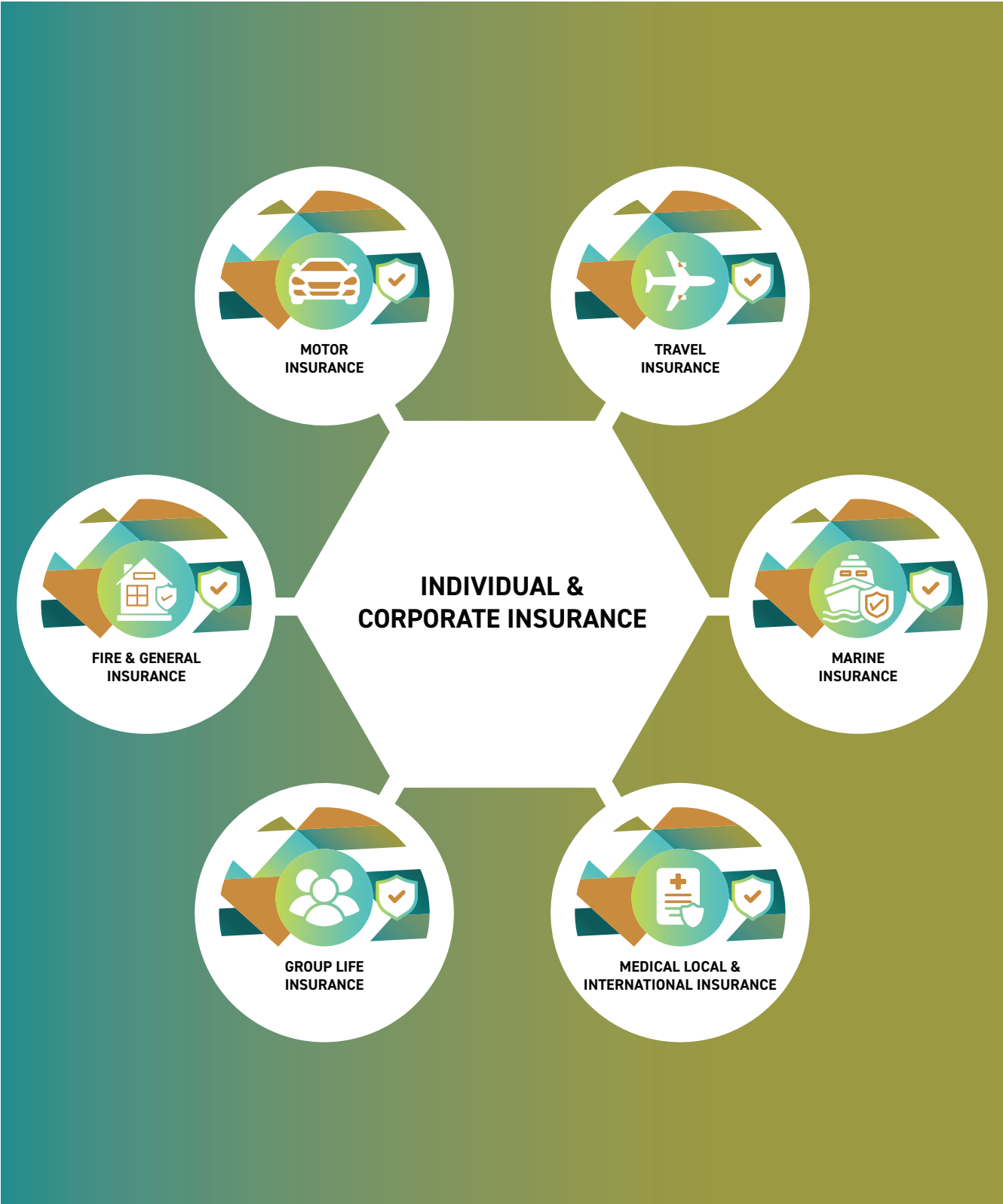
At **Warba** Insurance & Reinsurance, our commitment to our customers extends far beyond the initial policy purchase. We are dedicated to being there for you when it matters most—during claims settlement and assistance. We understand that filing a claim can be a stressful experience, which is why our claims team is committed to providing prompt, compassionate, and efficient support. We will guide you through the claims process, ensuring that you receive fair and timely compensation, allowing you to recover and move forward with peace of mind.

Customer satisfaction is our top priority, and we continuously strive to exceed your expectations. We value your feedback and are committed to continuously improving our services to better meet your evolving needs. Your trust and satisfaction are the true measures of our success, and we take great pride in the long-lasting relationships we have built with our customers over the years.

As you embark on your insurance journey with **Warba** Insurance & Reinsurance, we want you to feel confident that you have a dedicated partner by your side. Our commitment to you is unwavering—we are here to protect your interests, provide exceptional service, and support your goals every step of the way.



# 5. Our Insurance Solutions / Services



## 5.1 Medical Insurance

Welcome to a world where your health takes center stage and your peace of mind is our top priority. At **Warba** Insurance, we are delighted to offer you our comprehensive and personalized Medical Insurance services, tailored to protect you and your loved ones from the unexpected burdens of medical expenses.

Imagine a future where you can focus on your well-being, knowing that you have a trusted partner by your side, ready to support you in every step of your healthcare journey. Our Medical Insurance services are designed with your needs in mind, providing you with access to quality healthcare, financial protection, and a sense of security.

At **Warba** Insurance, we specialize in offering comprehensive Medical Insurance coverage for both Individual Customers and Corporate Groups. Our diverse portfolio features a wide range of Local and International Medical Products meticulously crafted to provide our clients with the best available options. With a variety of coverage levels to choose from, you can tailor your insurance plan to perfectly match your needs, ensuring that you receive optimal care without worrying about financial constraints. Our commitment to excellence is reflected in our extensive network of renowned healthcare providers. Through this network, we seamlessly connect you to a world of top-tier medical facilities and professionals dedicated to delivering exceptional care to guarantee that you receive the highest standard of medical services available.



## Key Features and Benefits:

**1.Extensive Network of Healthcare Providers:** We have established partnerships with a wide network of reputable hospitals, clinics, and healthcare professionals. This ensures that you have access to quality medical care and services whenever and wherever you need them.

**2.Comprehensive Coverage:** Our medical insurance plans offer comprehensive coverage for a range of medical expenses, including hospitalization, surgeries, consultations, diagnostic tests, medications, and emergency treatments.

**3.Customizable Options:** Our plans are highly customizable, allowing you to tailor the coverage to suit your specific requirements and budget to choose from different coverage levels, deductible options and add-on benefits, ensuring that you get the most suitable plan for you.

**4.Pre-Approval and Direct Billing:** To simplify the claims process, we offer pre-approval services and direct billing arrangements with our network of healthcare providers. This means that you can receive treatment without the hassle of upfront payments and claim reimbursements.

## Our Insurance services:

**1.Private Group Medical Plan for Corporates. (Local, Regional & Worldwide options).**

**2.Private Individual Medical Plan for Individuals & Families (Local, Regional & Worldwide options).**



Our International Products developed through strategic Partnership with world renowned BUPA International & ALLIANZ International provides various options and enhanced services outside the State of Kuwait.



**Our dedicated team is ready to assist you and provide the solution to meet your specific needs.**



## 5.2 Life Insurance

Step into a world where your financial security reigns supreme. At **Warba**, we take immense pride in presenting our all-encompassing and empowering Life Insurance services. In today's competitive business environment, institutions aim to attract the best talent with the optimum blend of rewards & benefits. Life Insurance is often one of the basic benefits provided by an organization to its employees. It is designed to provide an employee & his loved ones with financial protection in case of unexpected death or injury. The employer can also protect himself against the legal liability of the compensations to be provided (in case of injury at work to his employees) under Kuwait Labor Law. Group Life insurance policy builds this cloud of protection for the employee and employer at a low cost & effective manner.

**Warba** provides a Comprehensive Group Life Cover including Life Insurance Benefits, Personal Accident Benefits, Workmen's' Compensation & Employer Liability cover. The Group Life Policies of Warba is also backed by A-Rated Global Reinsurers, which enhances the credibility and reliability of Warba's Group Life Products.

We take great pride in our reputation for financial strength and stability. With **Warba** Insurance, you can trust that your Life Insurance claims will be handled promptly and efficiently, providing you with the support you need during challenging times.



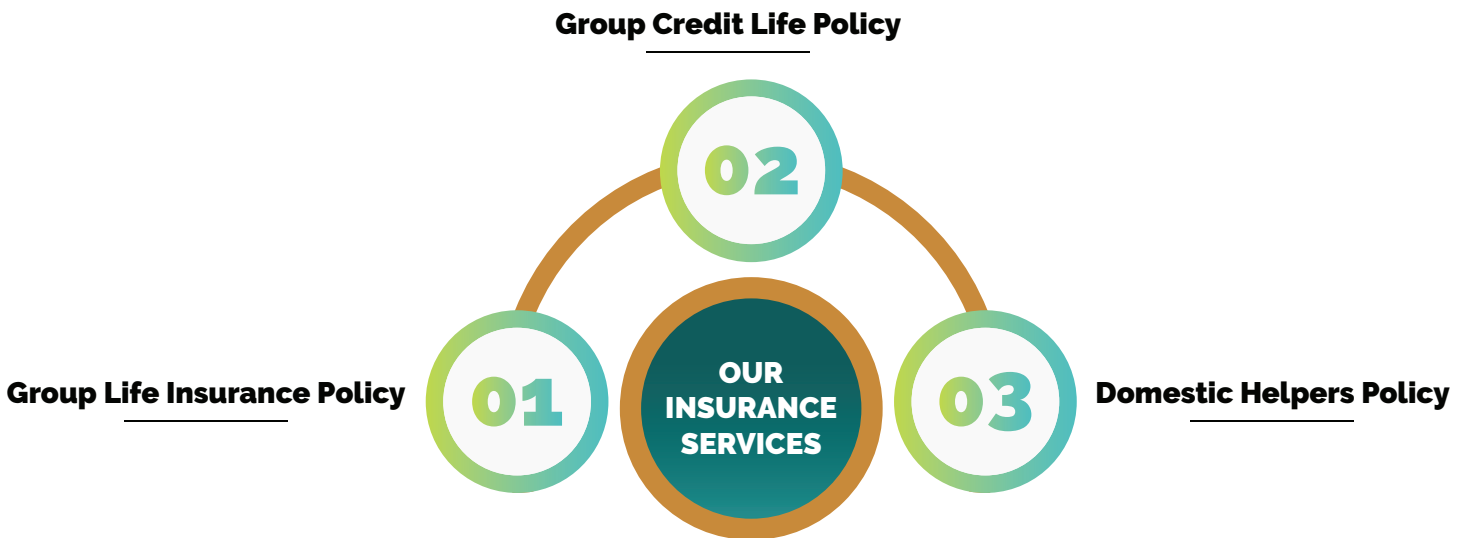
## Key Features and Benefits:

**1. Financial Security:** Life Insurance is a powerful tool that provides a safety net for your loved ones in the event of your untimely passing. Our Life Insurance plans offer a lump-sum benefit that can be used to replace lost income, cover daily living expenses, pay off debts and maintain the standard of living your family is accustomed to.

**2. Customizable Coverage:** Our Life Insurance plans are highly customizable, allowing you to tailor the coverage to suit your specific needs and budget. You have the flexibility to choose the coverage amount, policy duration, and additional riders or benefits to create a plan that aligns with your goals and priorities.

**3. Peace of Mind:** Life Insurance offers peace of mind, knowing that your loved ones will be taken care of financially when they need it the most. It provides you with the confidence that comes from knowing that you have made provisions for their future, regardless of what may happen.

At **Warba** Insurance, We offers the most comprehensive array of Group Life Insurance options that caters to a varying set of challenges that one faces today & in the future.



**Our dedicated team is ready to assist you and provide the solution to meet your specific needs.**



## 5.3 Fire & General Accidents (FGA) Insurance

Welcome to a world where peace of mind meets comprehensive protection for your valuable assets. At **Warba** Insurance, we take pride in offering our exceptional Fire & General Accidents Insurance services, designed to safeguard your most cherished possessions and provide you with the confidence to face unexpected challenges head-on.

Our Fire & General Accidents Insurance plans are crafted to satisfy the needs of individuals, families, and businesses. Whether you seek protection for your beloved Assets, or your thriving business, we have tailored solutions to mitigate risks and safeguard your financial interests.

At **Warba** Insurance, we are pleased to offer our comprehensive Fire & General Accidents Insurance services, designed to provide you with the peace of mind that comes from knowing your valuable possessions and financial interests are safeguarded.





## Key Features and Benefits:

**1.Comprehensive Protection:** Our Insurance coverage offers comprehensive protection against a wide range of risks. From fire incidents that can devastate your property to theft, accidents, and other unforeseen events, ensuring you can resume your normal life swiftly.

**2.Liability Coverage:** Accidents can happen, and legal liabilities can arise from unforeseen circumstances. With our insurance plans, you receive liability coverage, protecting you from potential financial burdens resulting from accidents or damage caused to third parties.

**3.Business Continuity:** our Fire & General Accidents Insurance services play a crucial role in maintaining uninterrupted operations and ensure your business continuity. From protecting your physical assets to covering business interruption losses.

**4.Customizable Plans:** We understand that every individual and business has unique needs. That is why our Fire & General Accidents Insurance plans are highly customizable. You have the flexibility to choose from a range of coverage options that aligns perfectly with your specific risks and budget.

## Our insurance services:

**1.Property All Risks Policy**

**3.Householder's Comprehensive Insurance**

**5.Contractors All Risk Policy**

**7.Machinery All Risks Insurance**

**9.Machinery Breakdown Insurance**

**11.Electronic Equipment Insurance**

**13.Employers Liability Insurance**

**15.Third Party Liability Insurance**

**17.Fidelity Guarantee Insurance**

**19.Plate Glass Insurance**

**21.Cybersecurity Insurance**

**2.Burglary Insurance**

**4.Terrorism & Sabotage Insurance**

**6.Erection All Risks Insurance**

**8.Boiler Explosion Insurance**

**10.Deterioration of Stock Insurance**

**12.Workmen's Compensation Insurance**

**14.Personal Accident Insurance**

**16.Professional Indemnity Insurance**

**18.Money Insurance**

**20.Banker's Blanket Bond Insurance**

**22.Medical Malpractice**



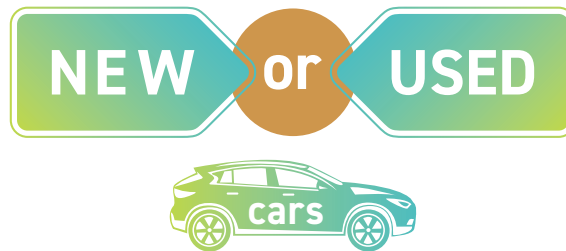
**Our dedicated team is ready to assist you and provide the solution to meet your specific needs.**



## 5.4 Motor Insurance

Welcome to a world where your journeys are safeguarded. At **Warba**, we are thrilled to offer our exceptional Motor Insurance services, providing comprehensive protection for your beloved vehicles, and empowering you to hit the road with confidence. We understand the importance of safeguarding your valuable vehicle against unforeseen risks. That is why our motor insurance services are precisely designed to offer you a seamless blend of protection, flexibility, and peace of mind. Whether you own a car, or any other type of motor vehicle, we have the right solutions to mitigate the financial impact of accidents, theft, third-party liabilities, and more.

**Whether purchasing**



trust **Warba** Insurance & Reinsurance to protect one of your most important investments.



## Key Features and Benefits:

**1.Motor Comprehensive Coverage (Own Damages):** Our Motor Insurance plans go beyond the basics to provide you with comprehensive coverage, ensuring that your vehicle is shielded against an accidental and malicious damage caused by collision , theft and fire.

**2.Third-Party Liability Protection:** Accidents happen, and you may find yourself facing legal liabilities for damage caused to third parties. With our Motor Insurance services, you receive robust third-party liability coverage, safeguarding you against potential financial burdens arising from bodily injury, death, and property damage.

**3.Personalized Solutions:** We understand that every driver and vehicle is unique. That is why our Motor Insurance plans are highly customizable to suit your specific needs. We tailor a plan that perfectly aligns with your preferences and budget.

**4.Roadside Assistance:** Our Motor Insurance services often come with the added advantage of roadside assistance, providing you with 24/7 support for breakdowns, flat tires, battery jump-starts, fuel assistance, and towing services.

**5.Replacement vehicle:** During the vehicle repair, you can utilize our replacement vehicle. As per the agreement, clients can have access to the vehicle like their own until the repair time. The benefits of using our services are that the customers can experience the same comfort as they had felt in their own vehicle.



## 5.5 Marine Insurance

Welcome to a world where the vast oceans become your gateway to opportunity and your cargo is shielded from the perils of international trade. At **Warba** Insurance, we are proud to offer our exceptional Marine Insurance services, providing comprehensive coverage and peace of mind as you navigate the high tides of global commerce.

Whether you are a ship-owner, freight forwarder, importer, or exporter, our Marine Insurance services are tailored to meet your specific needs and mitigate the risks associated with maritime ventures. From protecting your cargo against loss or damage to providing coverage for liabilities and legal complexities, we are here to secure your investments and ensure seamless global trade.

Marine insurance for commercial shipping purposes is necessary to protect the shipper against any perils. A marine insurance policy has many permutations that are dependent upon such factors as the vessel type, the purpose of the voyage and its destination, the cargo and contents.



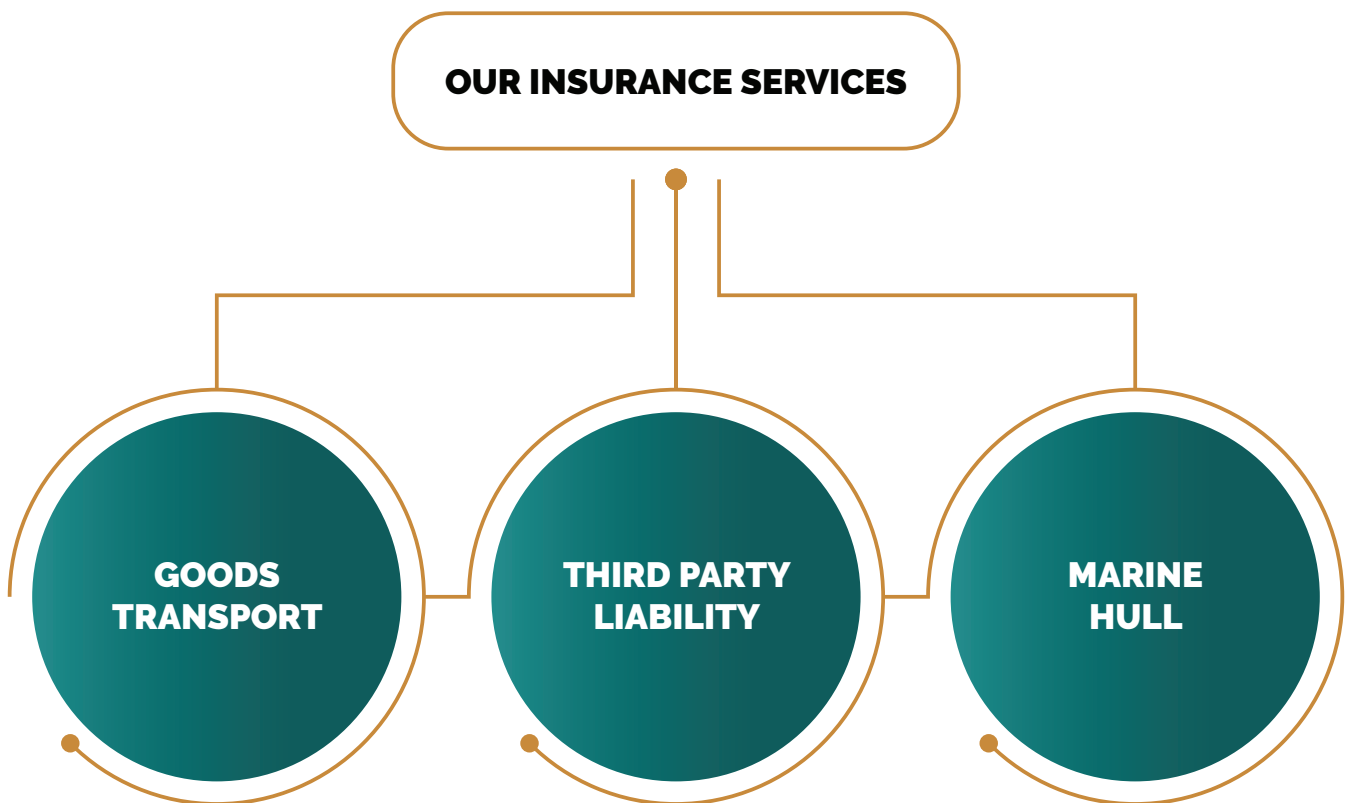
## Key Features and Benefits:

**1.Cargo Coverage:** Our plans offer comprehensive coverage for your cargo, safeguarding it from various perils it may encounter during transit. Whether it is by sea, air, or land, we provide financial compensation for loss, damage, theft, or any unforeseen incidents.

**2.Tailored Solutions:** Our Marine Insurance services are highly customizable, allowing you to tailor coverage options, deductibles, and limits to suit your specific cargo, risk profile, and ensure that you receive the protection you need without paying for unnecessary coverage.

**3.Freight Forwarders Liability:** Our services encompass coverage for your liability as a freight forwarder, protecting you against potential financial losses arising from errors, omissions, or negligence in your professional services.

**4.General Average and Salvage Coverage:** In the unfortunate event of a maritime incident that necessitates a general average or salvage contribution, our Insurance plans often include coverage for the associated costs. We understand the complexities of these situations and aim to alleviate your financial burden.



Join the ranks of satisfied clients who have entrusted their cargo and maritime ventures to Warba Insurance's Marine Insurance services.

**Our dedicated team is ready to assist you and provide the solution to meet your specific needs.**



## 5.6 Travel Insurance

Welcome to **Warba** Insurance's Travel Insurance services, where we understand that every journey is unique and deserves the protection it deserves. Whether you are traveling for business or vacation, domestically or internationally, our comprehensive range of Travel Insurance solutions is designed to provide you with the peace of mind you need to explore the world with confidence.

We recognize that unforeseen events can disrupt even the best-laid travel plans. That's why our Travel Insurance services are thoughtfully crafted to safeguard you against the unexpected, ensuring that you can focus on creating lasting memories while we handle the uncertainties that may arise along the way.

Join the community of satisfied travelers who have entrusted their journeys to **Warba** Insurance's Travel Insurance services. Whether you're embarking on a family vacation, a business trip, or a solo adventure, our comprehensive coverage, global assistance, and commitment to your well-being make us the ideal partner for your travel insurance needs.

Travel with confidence and explore the world, knowing that **Warba** Insurance has your back.



## 5.7 Al Teeb Insurance (for Expatriates aged 60 and above)

Welcome to **Warba** Insurance's specialized Medical Insurance policy designed exclusively for expatriates working and residing in Kuwait, aged 60 and above, who does not have a Degree Certificate; before issuing/renewing their Residency in Kuwait. We understand the unique healthcare needs of this specific segment of the population and have designed a comprehensive insurance solution to ensure your health and well-being throughout your stay in Kuwait.

Join the community of expatriates who have entrusted their healthcare to **Warba** Insurance's specialized Medical Insurance policy. With our comprehensive coverage, emphasis on customer service, and commitment to providing tailored solutions for expatriates aged 60 and above, we are your ideal partner for ensuring your health and well-being in Kuwait.

Prioritize your health and secure your future with **Warba** Insurance!



## 6. Our Team

At **Warba**, our team is the driving force behind our exceptional service and expertise. We take great pride in assembling a team of dedicated professionals who are committed to serving our customers with integrity, knowledge, and a customer-centric approach. Our team members are passionate about the insurance industry and strive to exceed expectations in every interaction.

### •Meet Our Insurance Professional:

Our insurance Professionals play a crucial role in understanding and meeting your insurance needs. They are experienced professionals who possess in-depth knowledge of insurance products and services. When you work with our team, you can expect personalized attention, tailored advice, and a commitment to finding the best insurance solutions for you.

### •Professional Credentials and Expertise:

Our team members at **Warba** are highly trained and possess professional credentials and expertise in the insurance industry. We believe in continuous professional development, ensuring that our team stays up to date with the latest trends, regulations, and best practices. With our team's expertise, you can have confidence in the guidance and recommendations they provide.

We take great care in selecting individuals who not only have the necessary qualifications but also possess a genuine passion for helping others. Our team members are dedicated to building long-term relationships with our customers, understanding their unique circumstances, and providing personalized insurance solutions that meet their evolving needs.





## 7. Why to choose Warba as your insurance partner?

- Experience and Expertise:** Warba has a wealth of experience in the insurance industry. With years of operation and a strong presence in Kuwait, we have built a solid foundation of knowledge and expertise. Our team of insurance professionals are well equipped to provide you with comprehensive coverage and tailored solutions for your insurance needs.
- Diverse Range of Insurance Products:** Warba offers a diverse range of insurance products to satisfy customer requirements. Our extensive portfolio ensures that you can find comprehensive, convenient, and efficient coverage under one roof to manage your needs.
- Customized Solutions:** At Warba, we believe in providing customized solutions tailored to your individual needs. Our team takes the time to understand your circumstances and offers personalized advice and coverage options that align with your requirements. We provide you with the right level of coverage and protection without unnecessary features or costs.
- Excellent Customer Service:** At Warba, We strive to create a positive and seamless experience for our customers at every touchpoint. Our dedicated team is readily available to address your queries, provide guidance, and assist you throughout the insurance process.
- Financial Stability:** Warba is committed to financial stability and reliability. We have established a solid financial standing, ensuring that we can meet our obligations to our policyholders.



•**Innovative Technology:** We embrace technology to enhance our services and streamline processes for our customers.

•**Strong Network of Partners:** Warba has established strong partnerships and collaborations with leading industry players. We work with reputable healthcare providers, service providers, and professionals to ensure that you have access to quality services and support when you need them.

•**(ISO 9001:2015) and (ISO 27001: 2013) certified:** Warba has confirmed its entitlement to the management quality certificate in accordance with the international standard (ISO 9001:2015). Obtaining the Information Security Quality Certificate in accordance with the standard (ISO 27001: 2013), which confirms and enhances the company's credibility in maintaining the confidentiality and security of customer databases and all its operations.

•**Warba's Credit Rating:** Warba was able to improve its credit rating from a stable outlook to a positive outlook upgraded to 'BBB+' level, according to the global rating agency Standard & Poor's (S&P Global). The credit rating highlights the significant enhancements achieved in the company's underwriting performance and growth, along with the improved liquidity situation and reduced expenses, and ability to uphold its market share in a positive manner.

•**Commitment to Corporate Social Responsibility:** We believe in giving back to society and making a positive impact. Warba Insurance is committed to various corporate social responsibility initiatives, supporting community development, education, and environmental sustainability.





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