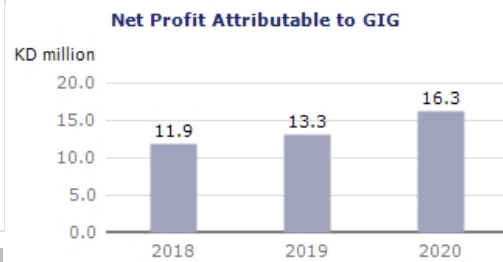
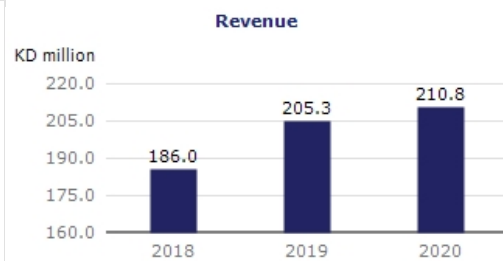
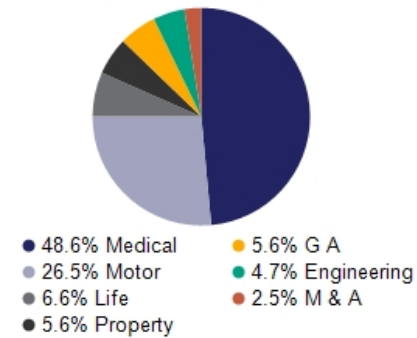


Share Data		21/09/2021	
Currency	KWD	Volume	15,139
Previous Close	0.884	Number of Shares (Mn)	283.75
Change (%)	-2.54	Market Cap (KWD Mn)	250.84
Par Value/Share	100 Fils		

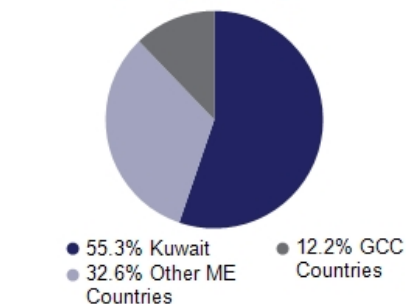
Financial Highlights (KD Million)	2018	2019	2020
Gross Premiums Written	364.6	394.1	444.4
Net Premiums Written	171.2	182.7	192.5
Retention Ratio	47%	46%	43%
Net Underwriting Income	15.7	21.6	28.0
Attributable Income to GIG	11.9	13.3	16.3
Shareholders' Equity	89.1	108.8	117.4
Total Consolidated Assets	567.1	763.2	800.7
Return on Consolidated Assets (ROA)	2.7%	2.3%	2.6%
Return on Equity	13.9%	13.5%	14.4%
Net Technical Reserves	150.0	161.1	178.9
Total Investment & Cash	253.1	294.4	302.8
Return on Investments	4.0%	4.3%	4.1%
Profitability Ratio	4.31%	5.49%	6.29%
U/W Leverage	152.24%	135.47%	132.45%



Revenue by Business Segments 2020



Revenue by Geographic Segments 2020



Company Profile

Gulf Insurance was established in 1962.

It is a public shareholding company listed on the Kuwait Stock Exchange and a consistent market leader in Kuwait in terms of premiums written.

The Group is amongst the largest and most diversified insurance groups in the Middle East and North Africa region.

Gulf Insurance Group is one of the leading private insurers (By Gross Premium Written) with a strong competitive market position in Kuwait, Jordan, Bahrain and Egypt.

Furthermore, the Group has operations in Syria, Iraq, Lebanon, Saudi Arabia, Algeria, Turkey and the United Arab Emirates.

The Group's both revenue and earnings are well diversified geographically.

Contact Information

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