H.H. Sheikh Sabah Al-Ahmad Al-Jaber Al Sabah
The Amir of the State of Kuwait
HH. Sheikh Nawaf Al-Ahmad Al-Jaber Al Sabah
The Crown Prince of the State of Kuwait
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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
Mr. Anwar Jawad Bukhamseen
Chairman

Mr. Raed Jawad Bukhamseen
Board Member

Mr. Mohammad Al-Mubarak
Board Member

Mr. Rafid Abdulla Sayid Rajab Al-Rifai
Board Member

Mr. Rifat Ghalayini
Board Member

Mr. Hazim Ali Al-Mutairi
Board Member

Sheikh/ Mohammad Al-Jarrah Al-Sabah
Vice Chairman
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 42 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 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 Sector

The sales, distribution and underwriting sector is one of the most important sectors in the company and represents the company's operating activity and source of income. The sales, distribution and underwriting sector is based on a strategy aimed at enhancing the sales volume and close communication between the company and its clients, enabling the company to provide a better and comprehensive service to customers and all their needs. This sector focuses on completing the services provided to the customer with other services that will respond to the customer's changing needs. This is done by examining each case separately and closely to provide the services in an efficient and patient manner. The distribution channels aim to raise WARBA Insurance’s position to a leading market leader while ensuring that its customer-centric approach remains in every aspect of its business.

Financial Affairs

The Finance Department manages the financial transactions of the company in accordance with international standards and specifications. It also manages investment portfolios, which represent a source of income for the company and contribute to enhancing the profitability of the company. Finance Department strength supporting the company financial position

Claims and Network Management Sector

The Claims and Network Management sector 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 Admin Department works to ensure the smooth running of the administrative work of the company, to ensure the ease of business with the official authorities, as well as to establish procedures aimed at controlling the maintenance and internal services in the company, and streamlining administrative expenses.

Governance, Risk Management and Compliance Sector

Risk Management Department

The department monitors the risks facing the Company, develops a unified vision as well as strategic plans to address them, monitors and evaluates the efficiency and quality of the Company's technical, and operational processes, manages its credit rating, prepares the Company's business plans in line with its risk appetite, prepares market and field research and studies, and ensure the strategic objectives for the work plans.
C. Governance and Compliance Department

The department ensures that the Company is committed to working within a legal framework that complies with the laws and regulations issued by the regulatory authorities regarding the rules of governance, corporate law, anti-money laundering, terrorism funding, the US tax compliance law FATCA, and the Common Reporting Standards (CRS), in addition to following up with the implementation of ISO 9001.

Information Security Department

The Company’s security, defense and information security programs are managed, information security policies are developed for the Company, reports are provided on the security status of information and databases, and any violations of company databases are monitored and reported as per ISO 27001 standards.

Internal Audit Department

The Internal Audit function examines, monitors and analyzes activities related to the context of financial and accounting operations within the Company, their conformity with international accounting standards and local laws and regulations in the country, and prepares periodic reports on Internal audits.