

# **CEO's message**



Ms Sheela Suppiah CEO Asia Insurance Review & Middle East Insurance Review

Supported by:









## A decade of rewarding excellence

The Middle East Insurance Industry Awards (MIIA) turns 10 this year. We at Middle East Insurance Review (MEIR) are truly delighted that these awards have reached such a milestone. It is an honour and pleasure to have hosted these awards, a celebration of excellence, innovation and achievement.

Over the past decade, these awards have become likened to the Oscars of the insurance industry, and have recognised the most outstanding companies, individuals and initiatives that have propelled the Middle East insurance industry to new heights. It is therefore especially exciting this year, not only as a celebration of how the industry has evolved in the past decade, but also of what the insurance industry has conquered over the last 10 years.

The MENA insurance industry has witnessed some of its biggest achievements as well as some of its toughest challenges in the last decade. We have seen many regulatory changes to enhance transparency, improve governance and strengthen solvency standards. In addition, geopolitical issues, emerging risks, market consolidation, a crippling pandemic, fluctuating market conditions and digital transformation have changed the trajectory of the region. With these, the industry has evolved significantly and become more dynamic, innovative and customer centric.

It has shown such great potential, with its young and dynamic population, growing economies, as well as the impressive creation of some of the most sophisticated financial hubs, beating many from around the world.

MEIR is indeed proud to open nominations for the 10th Middle East Insurance Industry Awards 2023. We at MEIR stand with the industry and created these awards as a catalyst to help raise benchmarks of excellence such that stronger, more resilient and customer-centric ecosystems can be created. We look forward to these awards contributing in their own humble way, to the vibrant and prosperous MENA insurance industry.

This year will be a litmus test of the industry's further evolution. We look forward to seeing what the nominations will bring. And in line with the evolution of the industry, we have decided to create a new category, 'MGA of the Year' to showcase the rise of MGAs in the region and how they can be positioned to innovate insurance. This is a new category to watch.

At this juncture, we would like to thank the 18 judges who have continued to serve diligently towards this cause, despite their busy schedules. It is their prestige, integrity, insight and market intelligence, that add weight to these awards. Their contribution, advice and support have made the MIIA trophy the trophy to win.

The strict standards, clearly defined criteria, as well as transparent auditing have made the MIIA trophy the most respected throughout the region. The judges truly go above and beyond with the sheer volume of reading they have to do to ensure a worthy winner is picked.

We would also like to thank our kind sponsors who have helped us sustain these awards. Without them, these awards would not have been possible.

As introduced last year, we will be giving company-specific finalists the chance to pitch their case directly to the judges, via an interview process. This will give the judges a chance to see first-hand the passion, drive and commitment of nominees, adding further strength and transparency to the whole process.

So send in your nominations – make yours count. As we will be expecting a surge of entries, do ensure you follow the criteria closely to prevent disqualification. Judges will be looking out for your write-ups on what you have done during the qualifying period for the industry so ensure you use the opportunity wisely. Both self nominations and third-party nominations carry equal weight. If you feel a company is worthy of being considered, do send in your suggestions as well.

We at MEIR take this opportunity to wish you all the very best. The competition begins now. We hope to see you on stage receiving your trophy in Dubai in November.

# How to enter

### Who can enter?

- Entries are invited from around the region and can focus on regional or specialised activities.
- Entries in more than one category are allowed.
- Organisations, teams or individuals may be nominated for an award by a third party or by self-nomination through the submission of an application.

### **Self-nominations**

If you are nominating yourself or your own company, using the criteria for guidance, explain in not more than 1,200 words why your company or chosen individual should win the award.

### **Third-party nominations**

If you are nominating another individual or company, submit the nomination form and a 200-word statement summarising why the applicant would be a worthy recipient of the award. If the nomination is shortlisted, the awards administrators will contact the nominee and invite them to submit a full application for the award categories in which they have been nominated.

### Where to send your entries

• Submit your entries by:

 29 May 2023 (third-party nominations) 7 July 2023 (self-nominations) <u>Online</u> OR email to <u>awards@meinsurancereview.com</u>

### **Application requirements**

- A nomination form is included with this brochure on page 13 or may be completed online.
- All entries must be written in English and must specifically address the criteria.
- Entries must not exceed 1,200 words (self-nominations). Entries received without the 1,200-word write-up (self-nominations) or 200-word statement (third-party nominations) will NOT be considered. Should the word count of an application exceed the word limit, the judges will not read it.
- Write-ups must use the following format: The font used must be Times New Roman, size 13; Left and right margins must be 1.0" each; Line spacing between lines must be 1.0.
- All write-ups should consist of text only: to submit in both Word document and PDF.
  Entries may include additional supporting documents but will be limited to two pages.
  Visuals and pictures should preferably be appended separately as supporting documents/attachments (see below).

### Supporting documents/attachments (to submit in PDF):

- Should be included to back up assertions made in the submissions.
- Shall be limited to two pages. These will not constitute part of the word count.

• May include images, graphs, statistics, client testimonials, official production records, proof of service to association/industry/ society, academic qualifications, proof of activities and improvements. **NO** video link(s) or video(s) are allowed.

If participating in more than one category, the nomination write-up must be relevant and tailored to answering the criteria of the different categories. We reserve the right to consider the nomination for only one category should the write-ups be the same.

### Important

- A representative from the finalists of some of the categories will be invited to present their case via a livestream interview with the judging panel on 28<sup>th</sup> September 2023
- The organisers reserve the right to publish some or all information of winning entries given at nomination.
- The verdict of the judging panel is final, as scrutinised by the independent auditor, EY.

### For all categories, the qualifying period is from 1 May 2022 to 30 April 2023.

# Judges



Alaa El-Zoheiry Chairman, Insurance Federation of Egypt



Basem K Odeh Advisor to Board of Directors, Arabian Shield Co-operative Insurance Company



Ashraf Al Azzouni Managing Director, RGA Reinsurance Company Middle East



Christian Gregorowicz CEO AWP MEA/ Chairman of the Executive Committee, Nextcare



Chakib Abouzaid Secretary General, General Arab Insurance Federation (GAIF)



Fareed Lutfi Secretary General, Emirates Insurance Association



Andrew Woodward Regional Head, Middle East & Turkey Lloyd's



Fetooh Al Zayani Independent Advisor & Consultant



Farid J Saber Assistant Group CEO (Operations), Gulf Insurance Group

# **Judges**



Nick Charteris-Black Managing Director, Market Development, EMEA, AM Best



Peter Englund Senior Executive Officer, Head of Commercial Insurance, Middle East, Zurich Insurance Company



George Kabban CEO, United Insurance Brokers (DIFC)



Omer Elamin President, Orient Group



Osama A Noor Chief Representative, Middle East Insurance Review



Thomas Lillelund CEO of Middle East & Africa, General Insurance, AIG EMEA



Jason Light CEO, Emirates Insurance Company



Yassir Albaharna Group Chief Executive Officer, Trust Re



Yolla El Khoury CEO, ACE Gallagher Holding

# Life Insurance Company of the Year

Awarded for market leadership, product innovation, customer service and encouraging the growth of insurance as a core component of financial planning.

### Who should win?

The winner must have demonstrated consistently high standards throughout the year in promoting both the image and the uptake of life insurance – through product and service innovation and by demonstrating that it listens to customers.

## Sponsor



Reinsurance Group of America (RGA) is a leader in the global life and health reinsurance industry, with approximately \$3.5tn of life reinsurance in force and assets of \$92.2bn as of 31 December 2021. With operations in key markets around the world, RGA supports domestic and multinational clients in more than 80 countries.

RGA is at the forefront of the industry, recognised for deep technical expertise in risk and capital management, innovative approaches and an unwavering commitment to its clients. RGA specialises in individual and group life and health reinsurance and financial solutions. In collaboration with clients, RGA also provides complementary offerings to enhance their success, including facultative underwriting, product development and data-driven digital solutions.

For nearly 50 years, RGA has partnered with insurers to identify opportunities, address challenges, and develop competitive products and services. RGA puts this philosophy of partnership into practice every day, for every client and in every region where it does business. Clients know that when they work with RGA, they are joining forces with industry experts dedicated to achieving results. From advances in underwriting to market-first capital structures, RGA helps clients improve their ability to assess risk profitably and meet the demands of a dynamic industry.

To learn more about RGA, visit www.rgare.com

# Health Insurance Company of the Year

Awarded for innovation in health insurance products and services that help individuals and corporates access a wider range of healthcare services for both physical and mental wellbeing.

### Who should win?

The winner must have demonstrated that its primary focus is on its customers in designing new products, handling claims and all other facets of ensuring that health insurance is a growth segment and show proof of how the best global corporate practices have been regionalised.

## Sponsor

# nextcare

Nextcare, an Allianz Partners company, specializes in providing complete health insurance management and administration services to healthcare payers, including self-insured employers.

With a 20-year track record and business pedigree, Nextcare provides peace of mind. A passion for excellence connects us to our clients, who rely on us for their healthcare management needs. A regional presence with global reach, we deliver the perfect balance between unrivalled customer service and maximum cost optimization.

We strive to deliver seamless high-quality customer relations while rigorously managing costs and optimizing performance: both yours and ours. A digitally transformative operation, we empower your organization with market-leading digital solutions that support the secure, swift and efficient sharing of medical records.

Our next-generation future administration model is a health ecosystem orchestrator that connects horizontally and vertically with other Allianz assets and partners. Spanning the entire patient journey, it seamlessly integrates offline and online activities, supporting informed choices and managed care.

Nextcare speaks your language when it comes to insurance, IT, compliance, legal, risk, mitigation auditing and more. At your disposal 24/7, we directly connect our clients to an extensive network of solutions providers.

Lifelong partners in health management – yesterday, today and tomorrow – our customer relationships are rooted in transparency and built on trust.

For more information, please visit: www.nextcarehealth.com

Nextcare Social media

Follow us on Facebook <u>@Nextcare</u> Follow us on Twitter <u>@Nextcarehealth</u> Follow us on LinkedIn <u>@Nextcare</u> Follow us on Youtube <u>/NextcareHealth</u> Follow us on Instagram <u>@Nextcarehealth</u>

# General Reinsurance Company of the Year

Awarded to the firm that demonstrates excellence across a wide range of general reinsurance activities, including the integrated use of technology, customer service, marketing and business development.

### Who should win?

The winner must have demonstrated that it is responsive to the complex needs of cedants through product development and service enhancements, offering security to clients and acting as a partner with insurers.

## Sponsor



Founded in 1998, Chedid Re, a company of Chedid Capital, has successfully grown over the years to become one of the leading reinsurance broking powerhouses across Europe, the Middle East, Africa and South Asia. This year the company is celebrating 25 years of Excellence.

With offices in Abidjan, Beirut, Casablanca, Dubai, Limassol, London, Riyadh and recently in Paris to be closer to the European insurance market and particularly our clients and partners across Africa and Europe, the iconic insurance solutions provider has forged fruitful partnerships with some of the most trusted reinsurance groups in the world, including Chedid Re's outstanding track record as an appointed Lloyd's broker and is hailed today as one of the top 20 reinsurance brokers in the world.

Furthermore and to reinforce and expand its business and operations in the Middle Eastern markets, Chedid Re Europe established it regional headquarters in the Kingdom of Saudi Arabia.

Chedid Re capitalises on its resources, experience, and relationships to deliver outstanding solutions to clients, including more than 400 top insurance companies around the globe. With over two decades of excellence under its belt, Chedid Re's perfect synergy of customer-centricity, solid management expertise, powerful partnerships, and innovative products, continue to power the company's expansion plan that aims to reach all thriving and strategic international markets.

A market leader known for its resilience, agility, efficiency, and customer-centricity, Chedid Re's status was further cemented by claiming 'The Reinsurance Broker of the Year' title at the Gulf Insurance Awards 2010, the 'MENA Insurance Awards' in 2011, the INSUREX Awards 2010, 2011 and 2013 and the Middle East Insurance Industry Awards (MIIA) 2015, 2017, 2018, 2019, 2020 and 2021.

In 2021 Chedid Capital, the holding company of Chedid Re, acquired 80% of Ascoma, the leading independent insurance broking network in the French speaking countries; 23 subsidiaries in 21 countries. With this acquisition, the insurance broking arm of the Group is today considered the number one network in Africa and the Middle East.

For further information, please visit www.chedidre.com

# General Insurance Company of the Year

Awarded for outstanding performance in the area of general insurance through product innovation, dealing with end-users and intermediaries, and business growth.

#### Who should win?

The winner must have demonstrated soundness of strategy and implementation of its product offering throughout the year – meeting the needs of both intermediaries and endusers. It should have demonstrated that it listens to customers, develops new solutions and excels at risk management and claims management.

## Sponsor



Our purpose is possibility. At Marsh, the idea of possibility isn't just something we talk about — it's something we've lived for over 150 years.

We help our clients and colleagues grow — and our communities thrive — by protecting and promoting possibility. We seek better ways to manage risk and define more effective paths to the right outcome. We go beyond risk to rewards for our clients, our company, our colleagues and the communities in which we serve.

With offices in more than 130 countries, Marsh is the world's leading insurance broker and risk advisor. We provide industry-focused brokerage, consulting, and claims advocacy services, leveraging data, technology and analytics to help reduce our clients' total cost of risk.

With around 45,000 colleagues worldwide, we provide our commercial and individual clients with insights, advice, and support in the local markets in which they operate or where their business may face risks. We help you understand coverage nuances, regulatory developments, and risk trends. And we work together with you on placement, mitigating risk and optimising your risk spend.

www.marsh.com

## **TPA of the Year**

Awarded for demonstrating leadership in providing efficient and effective third-party administration services to help health insurers to improve the health outcomes of their insured members whilst at the same time controlling claims costs for the insurers they represent.

### Who should win?

The winner should be able to demonstrate that it offers cost savings, procedural efficiencies and a sound understanding of the business practices of both health insurers and employeebenefits providers.

## **Takaful Company of the Year**

Awarded to the takaful provider that best shows how it has helped grow the market for shariah-compliant insurance through educating its target audience of the benefits of takaful – and through designing and selling products that meet customer needs.

### Who should win?

The winner should be able to demonstrate excellence in all areas - product design, marketing and sales, claims management – while offering new products that are competitively priced compared to conventional insurance products.

# Managing General Agent of the Year

Awarded to the MGA that exercises its underwriting authority from insurers with professionalism, dedication and flair – and demonstrates an intimate knowledge of specialist insurance products and geographies.

#### Who should win?

The winner must have demonstrated excellence across the full range of MGA services including binding coverage, underwriting, pricing, appointing retail agents and settling claims.

## Sponsor



Lloyd's is the world's leading marketplace for commercial, corporate and specialty risk solutions. Through the collective intelligence and expertise of the market's underwriters and brokers, we're sharing risk to create a braver world.

The Lloyd's market offers the resources, capability and insight to develop new and innovative products for customers in any industry, on any scale, in more than 200 territories.

We're made up of more than 50 leading insurance companies, over 200 registered Lloyd's brokers and a global network of over 4,000 local coverholders. Behind the Lloyd's market is the corporation: An independent organisation and regulator working to maintain the market's successful reputation and operation.

We're working to build solutions for the most current and prevalent threats. As chair of the Insurance Task Force for HRH The Prince of Wales's Sustainable Markets Initiative, Lloyd's is bringing the industry together to insure the transition to netzero. Our research community is pooling expertise from across the industry to provide cutting edge insight on systemic risks from climate change to cyber security.

And through our digital-led strategy, The Future at Lloyd's, we're making it easier and cheaper to place, price and process cover in the Lloyd's market.

For more than six decades, Lloyd's has worked to strengthen the dynamic insurance and reinsurance market across the Middle East. In 2015, Lloyd's opened an underwriting hub in the Dubai International Financial Centre to better support the local insurance market with valuable capacity and expertise. Having established itself as the leading market for specialist underwriting across the Middle East, Lloyd's Dubai works with local cedants and brokers to provide critical protection in a region that continues to evolve and present exciting opportunities.

With its powerful global reach and deep local insights, Lloyd's is proud to offer its world-class risk cover to businesses and governments in the Gulf Cooperation Council and beyond.

www.lloyds.com

## Digital Transformation of the Year

Awarded to the insurance company that has leveraged new technologies in every area of its business practices – both front end and back end – in order to be able to compete better, reduce costs and service the end customer better.

### Who should win?

The winner should be able to demonstrate growth of its business through its leveraging of the many digital platforms available in terms of customer acquisition, customer retention, claims handling, communications and back-office systems.

## Sponsor



Established in 1962 in Kuwait, Gulf Insurance Group is one of the largest and most diversified insurance groups in the Middle East and North Africa with operations in life and non-life as well as Takaful insurance. As a regional insurance powerhouse, the Group enjoys a strong competitive market position in Kuwait, Bahrain, Jordan and Egypt and excellent operational footprints in UAE, KSA, Turkey, Algeria, Qatar, Oman, Syria, Iraq and Lebanon with reported consolidated assets of US\$4.4bn as at 31 December 2022

Over 60 years of operational excellence, GIG has established itself as a leader and pioneer in the insurance industry by offering innovative and high quality products and services that are tailored to meet the unique needs of our valued stakeholders. With more than 100 branches, +3,800 employees and +3.5 million customers GIG is delivering unprecedented growth for a sustainable future.

GIG has attained a competitive edge in its markets through the implementation of a comprehensive approach involving latest and superior Information Technology services, Innovation in Products and Distribution, Customer Relations Management, robust Enterprise Risk Management, best standards of Corporate Governance, prudent underwriting practices, robust Business Strategy & Decentralized Business Model focusing Human Capital Development and Digitalization.

GIG holds a Financial Strength Rating of 'A' (Excellent) and issuer credit rating of 'a' having a Stable outlook from A.M. Best Europe – Rating Services Limited, a Financial Strength Rating of 'A' with Stable outlook from Standard & Poor's and an Insurance Financial Strength Rating (IFSR) of 'A3' from Moody's Investors Service carrying a Positive outlook.

KIPCO – Kuwait Projects Company and Canadian based Fairfax Financial Holdings are GIG's major shareholders.

### www.gulfinsgroup.com

# Educational and Training initiative of the Year

Awarded for market leadership, product innovation, customer service and encouraging the growth of insurance as a core component of good financial planning through educational initiatives.

### Who should win?

The winner must offer a comprehensive suite of learning programmes covering the many diverse disciplines within the insurance field – and must have delivered these programmes successfully to candidates at different levels in the MENA region.

## Sponsor



Founded in 1899, AM Best is the world's largest credit rating agency specialising in the insurance industry.

AM Best credit rating services assesses the creditworthiness of and/or reports on over 16,000 insurance companies worldwide. Our credit ratings are independent, indicative and interactive, and summarise our opinion on an insurance company's ability to pay claims, debts and other financial obligations in a timely manner. Our commentary, research and analysis provide additional insight.

With offices in the United States, London, Amsterdam, Mexico City, Hong Kong, Singapore and Dubai, the company does business in over 100 countries. AM Best expanded its coverage in MENA in the last two decades, becoming the pre-eminent rating agency for re/insurers in the region. Our MENA, South & Central Asia office, established in the Dubai International Financial Centre, serves clients throughout the region and develops new relationships with both start-ups and established companies.

AM Best has been awarded more than 20 international "Best Rating Agency" accolades between 2009 to 2023. Our Insight, Your Advantage™

www.ambest.com

## InsurTech of the Year

Awarded to an insurance technology start-up that is no more than 36 months old and that drives new products and solutions, improves efficiency of processes and operations, and enhances customer experience and satisfaction.

### Who should win?

The winner will have leveraged technology to solve a problem in the insurance value chain to make the cover better, cheaper or more attractive.

## Strategic Partnership to the Industry

This category is open to service providers that focus on partnership with the industry, including tech firms, loss adjusters, actuarial firms, accounting firms and consulting firms that can demonstrate leadership in helping insurers to transform or improve their operations with clear and measurable results, and/or for helping MENA's insurance industry enhance its stability and growth.

### Who should win?

The winner should demonstrate that it offers services, systems and products that make carrying out insurance business a little bit easier – from every angle of the professional services spectrum.

### Corporate Risk Manager of the Year

Awarded to an individual who works outside of the insurance industry and who has effectively enhanced their organisation's risk management and/or contributed to the promotion of risk management in MENA.

### Who should win?

The winner should be able to demonstrate how risk management has made a tangible difference to their organisation's operations and/or balance sheet.

## Law Firm of the Year

Awarded for providing outstanding legal services to players in the MENA insurance industry during the qualifying period.

### Who should win?

The winner should be able to demonstrate that it has worked efficiently and well with a range of insurance companies in terms of their legal requirements across multiple facets of the insurance spectrum.

## **Broker of the Year**

Awarded for excellence and innovation in broking services, utilising methods and channels best suited to clients' individual needs.

### Who should win?

The winner must have demonstrated outstanding initiative and leadership qualities in the breadth and depth of its broking services, utilising both new and traditional delivery channels.

## **Reinsurance Broker of the Year**

Awarded to the broker that can demonstrate that it has consistently helped a range of reinsurers grow their business – matching insurers and reinsurers in an intelligent and sustainable way.

### Who should win?

The winner must be able to demonstrate that it has the complete confidence and trust of its clients – understands their needs fully – and anticipates their future requirements and retrocession levels.

## Life Reinsurer of the Year

Awarded to the firm that demonstrates excellence across a wide range of life reinsurance activities including the integrated use of technology, customer service, marketing and business development.

### Who should win?

The winner must have demonstrated excellence across the spectrum of life reinsurance activities, working as a trusted partner with cedants, helping with product development and service enhancements.

## Woman Leader of the Year

Awarded to the leading female executive whose actions best demonstrate the crucial contribution that women make to the insurance industry in MENA.

### Who should win?

The winner should have a public image that is in keeping with the future of a modern, inclusive industry and that has been built through manifestations of wisdom, courage and sound business sense.

## Sponsor

## ACE | Gallagher

ACE Gallagher is a leading regional brokerage firm with a rich legacy in the GCC region. It has earned it the respect of its peers and trust from its clients over 70 years. With the recent partnership with Gallagher, global brokerage firm, ACE Gallagher is on an upward trajectory to provide tailor-made solutions and comprehensive claims & risk management services catering to various fields. The company's 16 offices spread across seven countries give them a local advantage while tapping into their partner's global expertise. Moreover, ACE Gallagher remains committed to uphold quality standards in the industry through agility & resilience as well as staying ahead of everchanging trends & challenges within the market. Its primary mission is to use this knowledge and experience to provide customers with unparalleled quality services ensuring customer satisfaction, while growing their own business alongside theirs. The vision of ACE Gallagher is be renowned globally for top-notch service provision and excellent customer care by utilizing cutting-edge technology along with superior communication skills both internally amongst staff and externally towards clients.

www.ace-gallagher.com

## Young Leader of the Year

Awarded to the insurance executive under 40 years of age who has shown outstanding leadership qualities while contributing to the advancement of the insurance industry in MENA.

### Who should win?

The winner should demonstrate industry expertise and have used it to further the cause of insurance.

# Insurance Industry Leader of the Year

Awarded to the person who has made the most outstanding individual contribution to the MENA insurance or reinsurance industry for the period under review with passion and commitment.

### Who should win?

The winner will embody the spirit of the industry through demonstrating high personal and professional standards, both inside and outside of their company. A champion within their company, they will also be actively involved in insurance industry initiatives outside of their company. They will have shown excellence and leadership in growing the industry as a role model, a source of wisdom and insight on the future of the industry.

## Sponsorships available

Interested parties, please contact sheela@meinsurancereview.com

# **Nomination form**

### **Self-nomination**

If you are nominating your company or yourself:
Name of company
Your full name
Title
Address
Tel/Fax
Email

### **Third-party nomination**

If nominating another company or individual: Name of company/individual's name

Title (if applicable)
Contact person
Address
Tel/Fax
Email

## Nominated by (optional)

Name
Tel/Fax
Email
Email

### Award category entered

(please tick box):

Life Insurance Company of the Year General Insurance Company of the Year Health Insurance Company of the Year TPA of the Year Takaful Company of the Year Managing General Agent of the Year Educational Training Initiative of the Year Digital Transformation of the Year InsurTech of the Year Strategic Partner to the Industry Corporate Risk Manager of the Year Law Firm of the Year Broker of the Year Reinsurance Broker of the Year Life Reinsurer of the Year General Reinsurer of the Year Woman Leader of the Year Young Leader of the Year □ Insurance Industry Leader of the Year Entries can be submitted via: email: awards@meinsurancereview.com

online: www.meinsurancereview.com/meirawards2023

For all categories, the qualifying period is from 1 May 2022 to 30 April 2023.



Life Insurance Company of the Year Zurich International Life

General Insurance Company of the Year Abu Dhabi National Insurance Company

Health Insurance Company of the Year Cigna

> **TPA of the Year** Nextcare

Takaful Company of the Year Solidarity Bahrain

**Educational & Training Initiative of the Year** Bahrain Institute of Banking and Finance

> Digital Transformation of the Year Qatar Insurance Company

> > **InsurTech of the Year** ATOM Technologies

**Strategic Partner to the Industry** Badri Management Consultancy

Corporate Risk Manager of the Year Mahboob Khan, Abdul Latif Jameel

> Law Firm of the Year Clyde & Co

**Broker of the Year** Marsh Middle East and Africa

**Reinsurance Broker of the Year** Marsh Middle East and Africa

**Life Reinsurer of the Year** RGA Reinsurance Company Middle East Limited

> **General Reinsurer of the Year** Saudi Re International General Insurance

Young Leader of the Year Mr Ali Fareed Lutfi, Dubai Health Insurance Corporation, Dubai Health Authority

> Woman Leader of the Year Ms Raghad Hammad, Zu'bi & Partners

Insurance Industry Leader of the Year Dr Rajai Sweis, Middle East Insurance Company