

# Group Strategic Objectives

## OPERATIONAL DIRECTIONS



### Auto Insurance

- Improve profitability through data-driven pricing and treaty optimization.
- Focus on embedded products, electric vehicles, and underperforming lines (e.g., TPL).
- Enhance customer experience via automation and simplified renewals.



### Accelerate P&C Growth

- Utilize strong treaty capacities to grow casualty, cyber, PV, CAT, and cargo lines.
- Leverage regional broker channels to drive scale.



### Reposition the Life Business

- Strengthen Group Life and bancassurance.
- Review Individual Life and Unit-Linked products for repositioning.



### RI Optimization / Product Mix

- Leverage Fairfax capabilities to enhance reinsurance treaties and capacities.
- Balance product mix with a focus on P&C, Marine, Specialty Lines, Extended Warranty, and Cyber.
- Strengthen technical expertise across the Group.



### Medical Insurance

- Enhance the regional medical network and operating model.
- Drive digitalization (AI, pricing tools, fraud detection).
- Expand services including EB management, chronic care, telemedicine, and pharmacy benefit management.



### Promote Regional Broker Proposition

- Expand regional health and P&C offerings for brokers.
- Deepen engagement through events and partnerships.



## ORGANIZATIONAL EXCELLENCE



### People & Culture

- Promote diversity and inclusion across the Group.
- Enhance talent management, performance, and succession planning.
- Strengthen employee engagement through secondments, hybrid work, coaching, and mentoring.
- Introduce ESOP and track progress via NPS.



### Operational Excellence

- Execute Group reorganization and SOX implementation.
- Optimize tax structure and expense allocation.
- Strengthen governance through enhanced Board composition and executive reporting.



### Digitization & Data Analytics

- Finalize and upgrade of core systems across markets.
- Elevate data analytics capabilities and secure digital infrastructure through robust cybersecurity practices.
- Transform customer and sales channels experience through digital transformation.



### Inorganic Growth

- Reinforce leadership position within existing markets through opportunistic acquisitions and portfolio consolidations.
- Geographical expansion to new markets or new segments within MENA.
- Develop partnerships with Insurance related services.



### Assurance, ERM & Governance

- Digitalize assurance functions and prioritize cybersecurity and data privacy.
- Reinforce risk management with a focus on capital, reinsurance, catastrophe, cyber, and emerging risks.



### Brand & Marketing

- Implement unified brand and communication strategies.
- Strengthen market presence through campaigns, conferences, and community initiatives.



### Group-wide ESG Integration

- Launch the first Group-wide environmental program and GHG accounting.
- Integrate ESG and climate risk into ERM.
- Streamline ESG reporting and disclosure.