QATAR ISLAMIC INSURANCE GROUP

AM BEST A- Excellent

2025

الإسلامية للتأمين
Islamic Insurance

Investors' Presentation

For the Financial Year 2025

About Us

Since inception in 1995, QIIG has grown steadily to become a leading Takaful insurance company in Qatar and the world. Combining adherence to the principles of Islamic Sharia with innovative and dynamic management, we have continually upgraded our operations, and now lead the field in introducing new products and services to our customers.
Over the years, we have achieved outstanding levels of growth, with unprecedented gains across all classes of our business despite increased local & regional competition. This success reflects the Company’s strong financial position and its ability to adapt to changes in the business environment. It is also a measure of the strength of our management team, and it is noteworthy that QIIG has pursued a prudent underwriting policy in order to maintain a high-quality insurance portfolio. Debt control is also a priority, and our bad debt provisions are now the lowest of any insurance company in Qatar.

From the outset, QIIG has as its name suggests – operated according to Islamic principles. The company’s operations are supervised by our Sharia Supervisory Board, headed by Dr. Waleed Mohammed Hadi. The Board monitors all our activities and gives its Sharia directives when requested.
Most of the Company’s products and services are accessible to all: wherever you are in the world, QIIG has the products and provides the level of service, to meet your insurance needs. QIIG is working to maintain its position as the world’s leading company in Takaful insurance, with a reputation for innovation and professionalism, and is building on its success, introducing new products aimed at meeting the requirements of specific market sectors. Upgrading of the systems is carried out regularly, and this has enabled us to maintain an excellent record of claims management. We are very proud of our performance history in this respect, and place great emphasis on our solid and regularly upgraded control systems.

And, because we are an Islamic insurance company working in a cooperative way, our success brings very real benefits to our customers in the form of reduced premiums and Annual cash or stock dividends.
QIIG offers a wide range of products and services for business including aviation, marine, freight, banking, electronics, computer, construction, engineering, energy and agricultural insurance. We also offer cover for business premises and other commercial needs, while our Balsam medical plans and Aman Takaful (life) insurance policies are available in individual, family and group form for company employees.
Our personal lines include medical, Takaful (life), motor, property, general accidents and travel. Life insurance that conforms with Islamic Sharia is one of the fastest growing areas of insurance, and QIIG is proud to pave the way in the Gulf region in offering this form of protection.

FACTS AT A GLANCE

- With a humble beginning in 1995, QIIG is now listed on Qatar Stock Exchange and is among the leading insurance companies in State of Qatar providing insurance protection to large commercial undertakings, both in the private and public sectors, that include government offices, banking institutions, hotels and other organizations of high standing as well as to many infrastructure projects.

- The Paid up capital rose from QAR 20 million to QAR 150 million by way of bonus shares only and our assets grew manifold to reach almost a billion Qatari riyals.

- Managed by a team of qualified and experienced professionals and supervised by a distinguished Board of Directors, QIIG has the capacity to underwrite risks in all avenues of Insurance namely, Property (Fire, Engineering & Project Insurance), Marine, Motor, Liabilities, Life, Medical, etc.

- QIIG has arrangements with renowned and financially sound reinsurance/retakaful companies enabling it to offer comprehensive coverage for large corporate groups and projects.

- QIIG participated as insurer in the Qatar Rail Projects, Ashghal's Owner Controlled Insurance Program (OCIP) as a member of the National Insurance Consortium (NIC) and lead the NIC on OCIP for Construction of Stadia for Qatar FIFA 2022 World Cup.

- QIIG has been assigned IFS rating of A- (Excellent) with stable outlook by AM Best which reflects both the stand-alone fundamentals as well as incorporating the benefits the company derives from its shareholders.

- In addition QIIG has won many international and regional awards notably Family Takaful Company of the Year and General Takaful Company of the year 2014 at inaugural Middle East Insurance Industry Awards, Dubai, the only insurance company in the prestigious Qatar Today's Top 10 list, 2016 and Family Takaful Company of the year 2016 at the 3rd Middle East Insurance Industry Awards and Best Takaful Company in the Middle East at International Takaful Awards 2017 in London.

- The co-operative system followed by QIIG, entitles YOU, the policyholders, to participate in the surplus (profit) realized at the end of the year noting that QIIG has declared surplus every year right from our first year. With a small 5% at end 1995 the declared surplus has risen to 15% with the total declared surplus even exceeding our paid-up capital.

Our Mission and Vision

Mission

To maximize policyholder and shareholder value by providing diverse and innovative Takaful products and services by optimizing the use of resources through competent and caring personnel.

Vision

To be the world's premier Takaful insurance company by building on our reputation as a leader in product innovation, policyholder and shareholder value maximization and people development.

Our Board Of Directors

Jamal Abdullah Al Jamal

Chairman

A/Rahman A/Jalil Al-Abdul Ghani

Deputy Chairman

Sheikh Dr. Khaled Ben Thani Al Thani

Board Member

Rashed Nasser Al-Kaabi

Board Member

Mohd A/Karim Al Meer

Board Member

Sheikh Thani Ben Abdullah Ben Thani Al Thani

Board Member

Sheikh Turkey Ben Khalid Ben Thani Al Thani

Board Member

Sheikh Nasser Ben Abdulaziz Ben Nasser Al Thani

Board Member

Khalid Mohamed Al Emadi

Board Member

Our Sharia Supervisory Board

Sheikh Dr. Waleed Mohammed Hadi

Head of Sharia Supervisory Board

Sheikh Dr. Abdulaziz Khalifa Al-Qassar

Member of Sharia Supervisory Board

Sheikh Dr. Mohamed Ahmine

Member of Sharia Supervisory Board

Our Management Team

Ali Ibrahim Al-Abdulghani

Group President

Mohammad Abbas Elrayes
Group President's Consultant

Naisamudheen Abdulkhader
Chief Technical Officer

Mohammed Abdulraoof Al-Rasheed
Director Motor

Muhamed Ashraf Siddiqui
Director Risk Management

Salih Fathalla
A/Director HR and Admin.

Yasser Mohamed ALAmly
Group Chief Financial Officer

Karim Salih
Director Life & Health

Mazen Nasser
Director – Business Development & Marketing

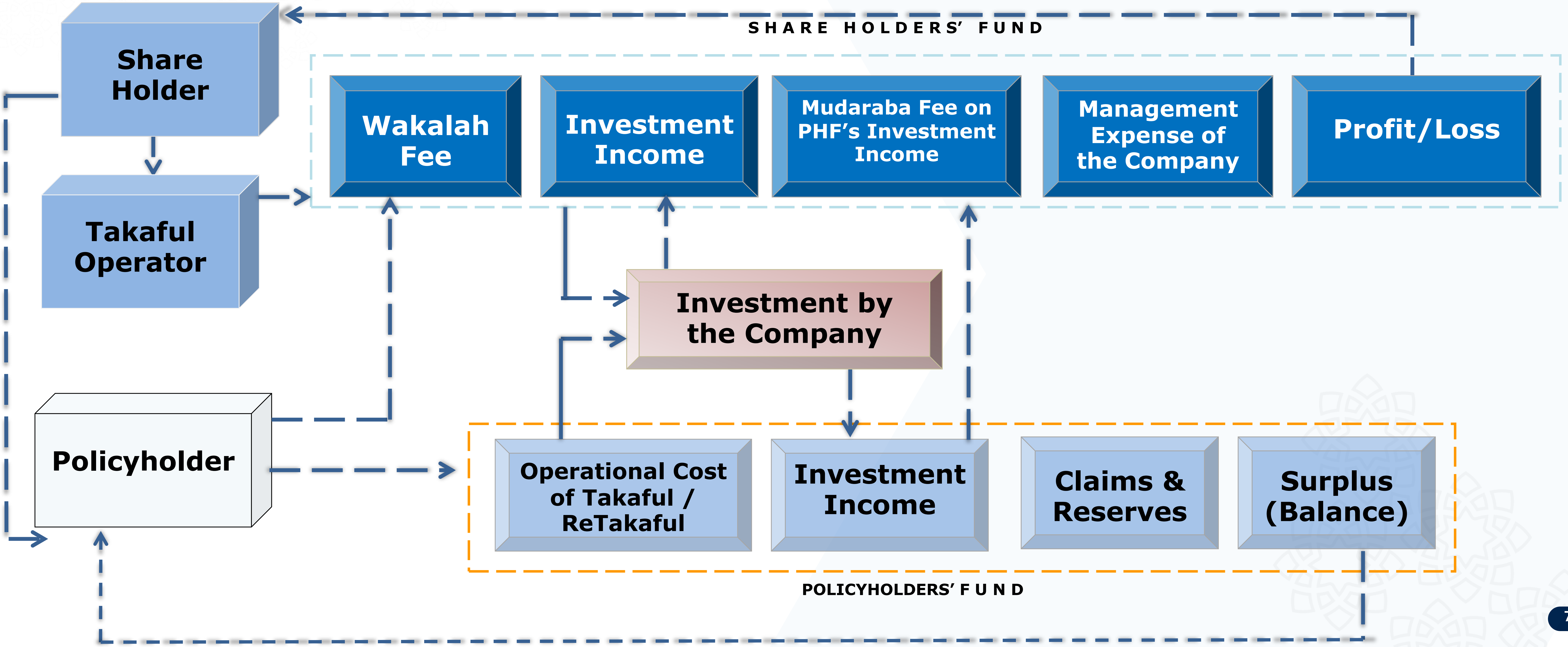
Mohamad Anfal Shaikh
Head of Information Security

Zaki Khamis Akeilah
Executive Director of the Real Estate Investment Company

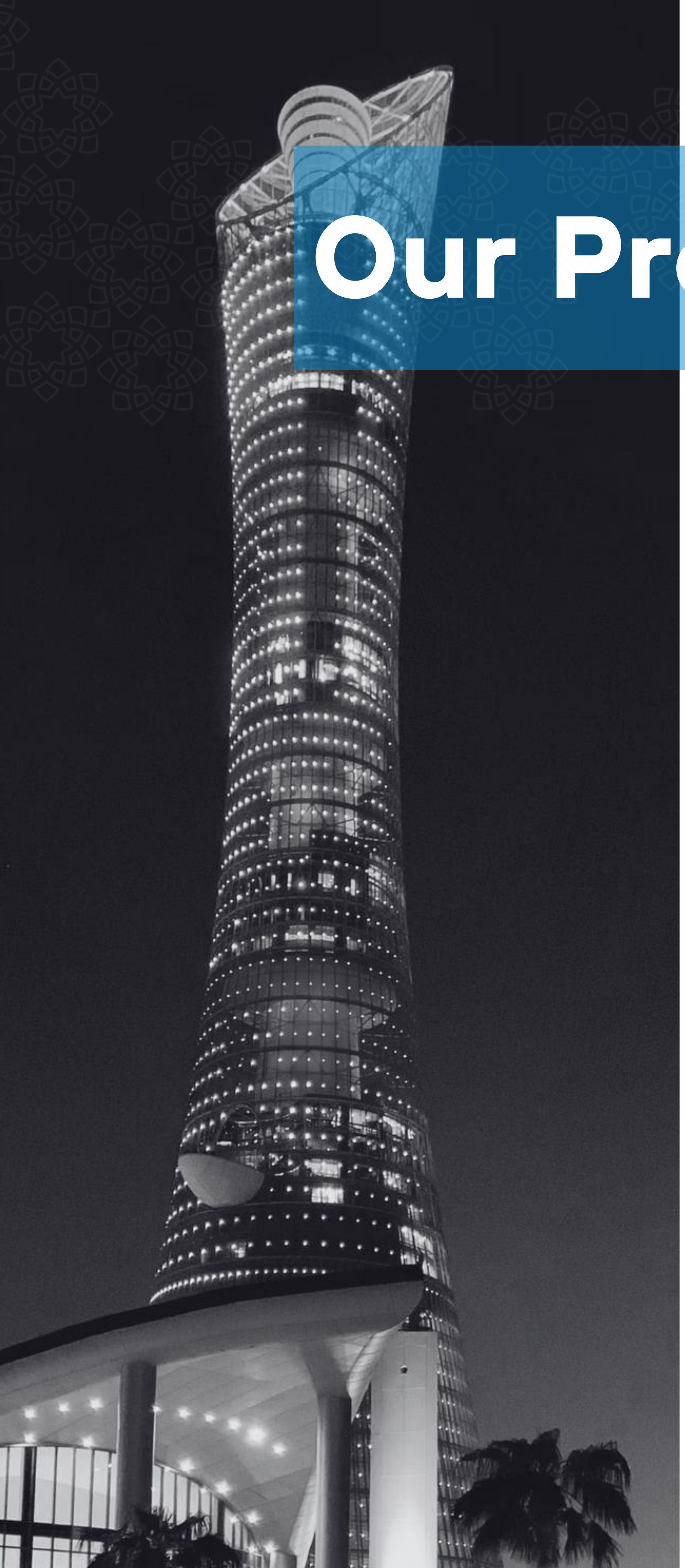
Gamal Ibrahim ElHadi
Director General Insurance Claims

Najeeb Haneefa
Director IT

Workable Takaful Model



QCB's Preferred Model under QCB Insurance Instruction2016



Our Products

Personal Insurance

MOTOR INSURANCE

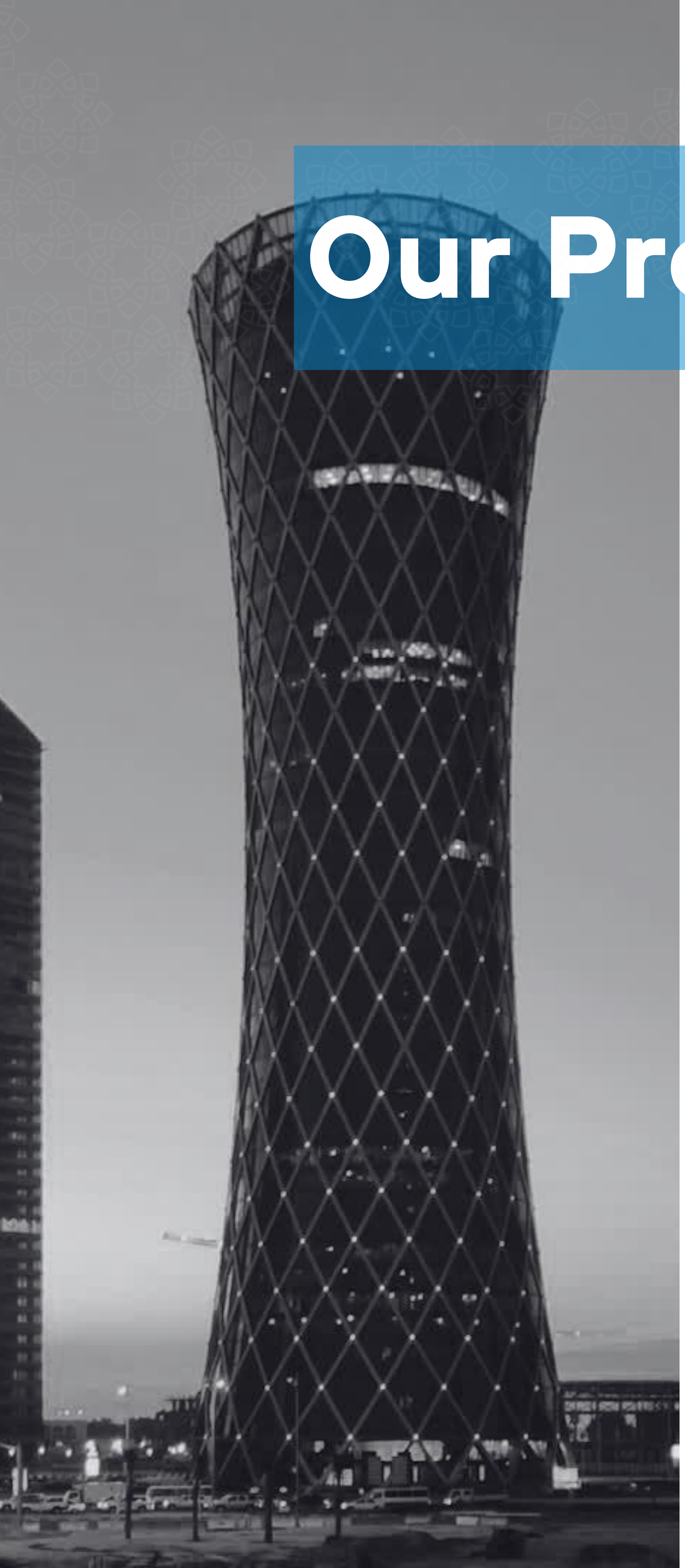
TRAVEL INSURANCE

BOAT & YACHT INSURANCE

DOMESTIC MAID INSURANCE

MEDICAL INSURANCE

HOME INSURANCE



Our Products

Corporate Insurance

- MOTOR
- ENERGY
- FIRE & PROPERTY
- GROUP LIFE
- ENGINEERING
- GENERAL ACCIDENT
- MARINE CARGO
- MARINE HULL
- CORPORATE LIABILITY
- GROUP MEDICAL

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Awards & Recognition

2014

General Takaful Company of the year and Family Takaful Company of the year Awards at the 1st Middle East Insurance Industry Awards – 2014
United Arab Emirates

2016

Takaful CEO of the Year Award in 2016 during the 10th International Takaful Summit
London - United Kingdom

2017

Best Takaful Company - Middle East at International Takaful Awards in 2017
London - United Kingdom

2018

The Only Insurance Company in the Exclusive Top 10 list of Qatar Today (December 2018) second time in a row
(based on performance over 2013 – 15 and 2015-17)

2019

Best Takaful Company - Middle East at International Takaful Awards in 2019
London - United Kingdom

Strong Reinsurance Partners

Islamic Insurance

Scor SE

Swiss Re

Starr

CCR

AWRIS

Axis

Leading Related Companies

EZDAN REAL ESTATE

Leading Real Estate Company in Qatar

QATAR INTERNATIONAL ISLAMIC BANK

Leading Islamic Bank in Qatar

AL-AHLI HOSPITAL

Leading Private Sector Hospital in Qatar

Financial Performance Review for FY 2025 Policyholders’ P&L

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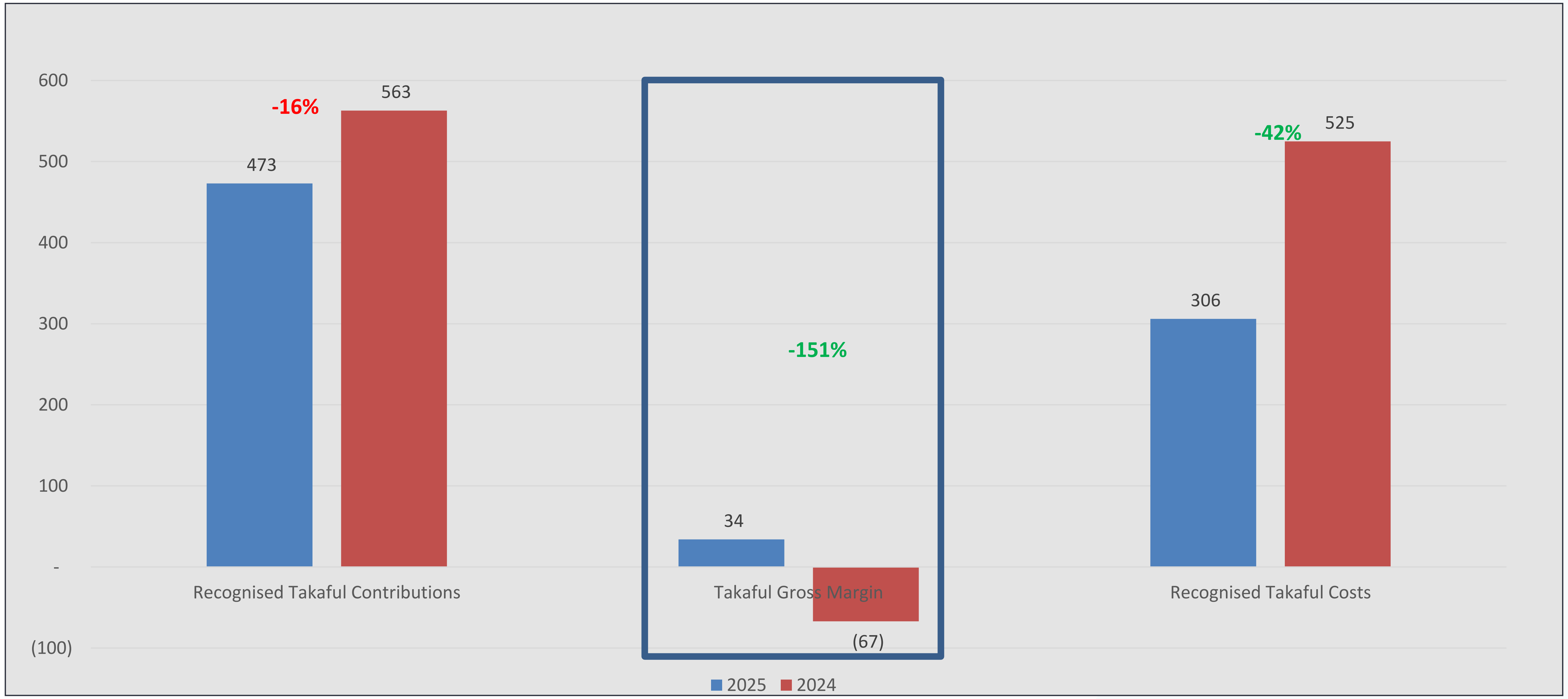
Strong Revenue Growth



2025

Recognized Takaful Contributions

473 Millions QAR

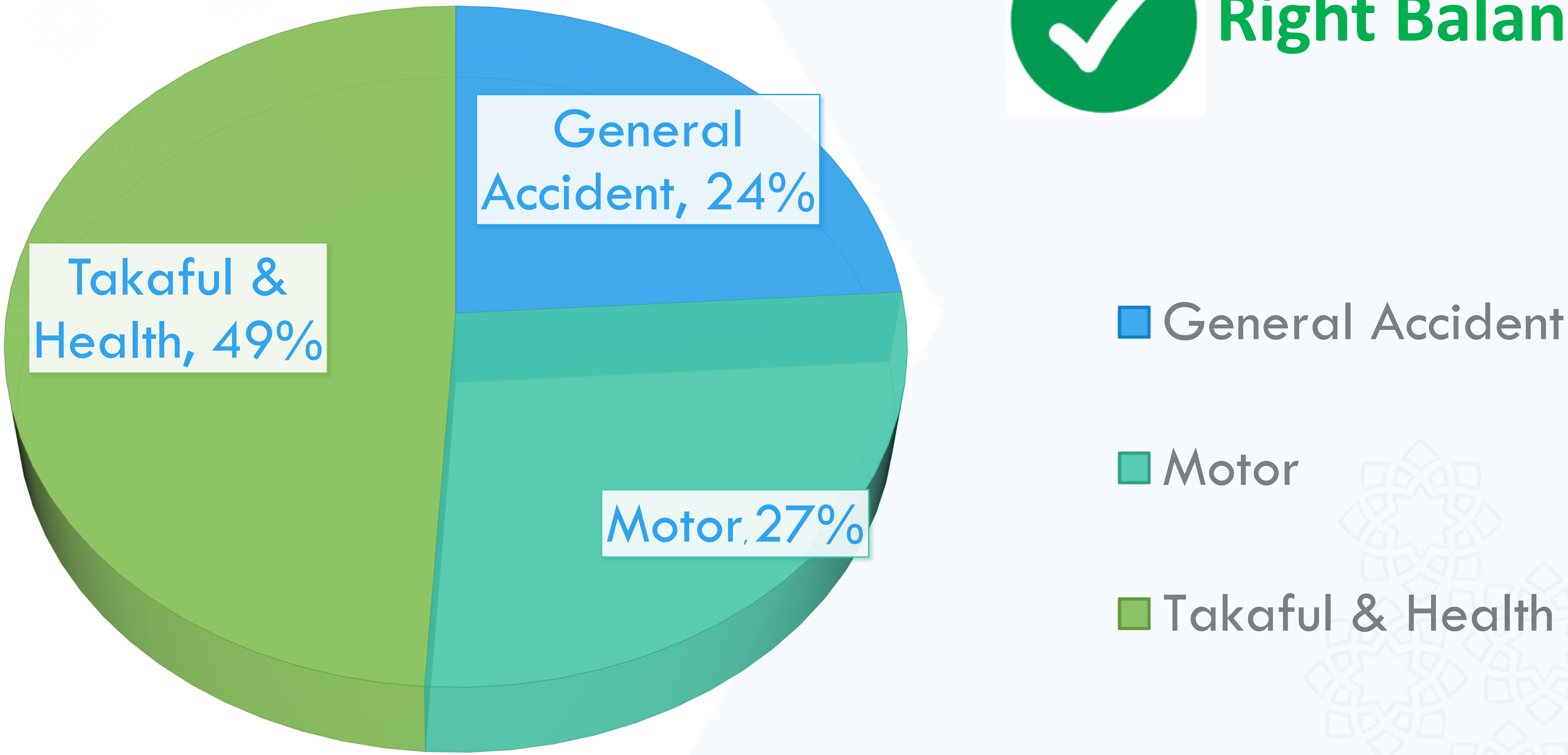
Takaful Gross Margin

34 Millions QAR

Recognized Takaful Costs

306 Millions QAR

Financial Performance Review
Portfolio Mix

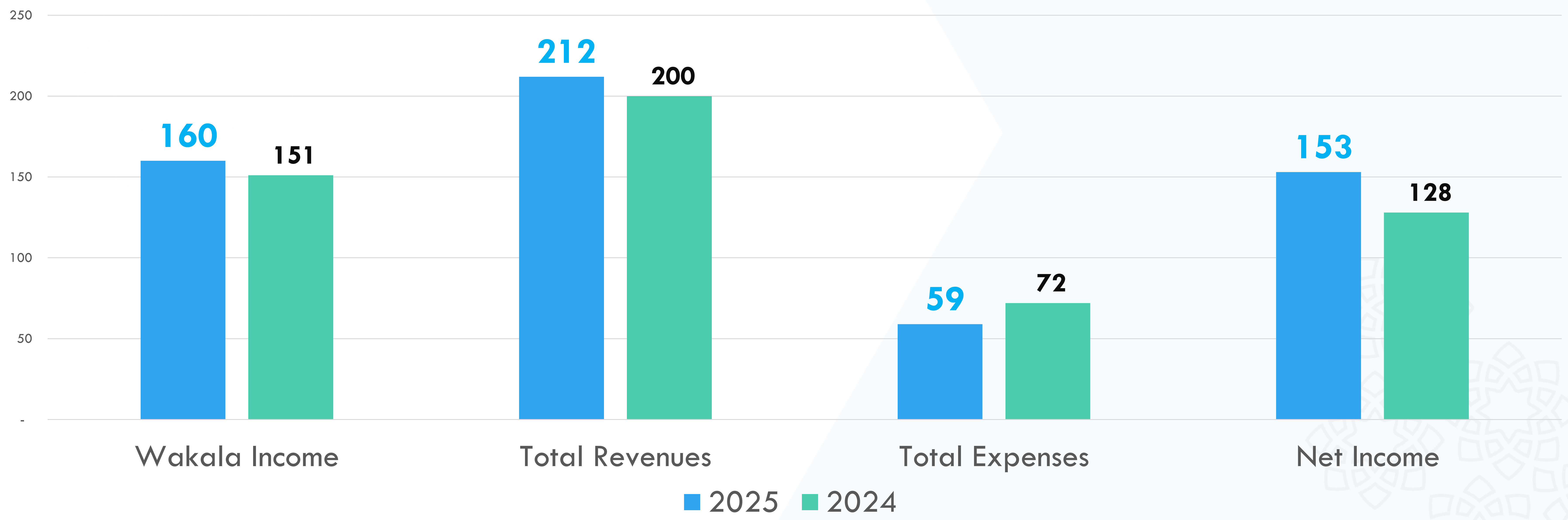


Right Balance

Financial Performance Review
FY 2025 Shareholders’ P&L

Sustaining Profitability

Figures in QAR million



Financial Performance Review FY 2025 Shareholders’ EPS

Consistent Earnings

Figures in QAR

Financial Performance Review
Balance Sheet As 31 Dec 2025

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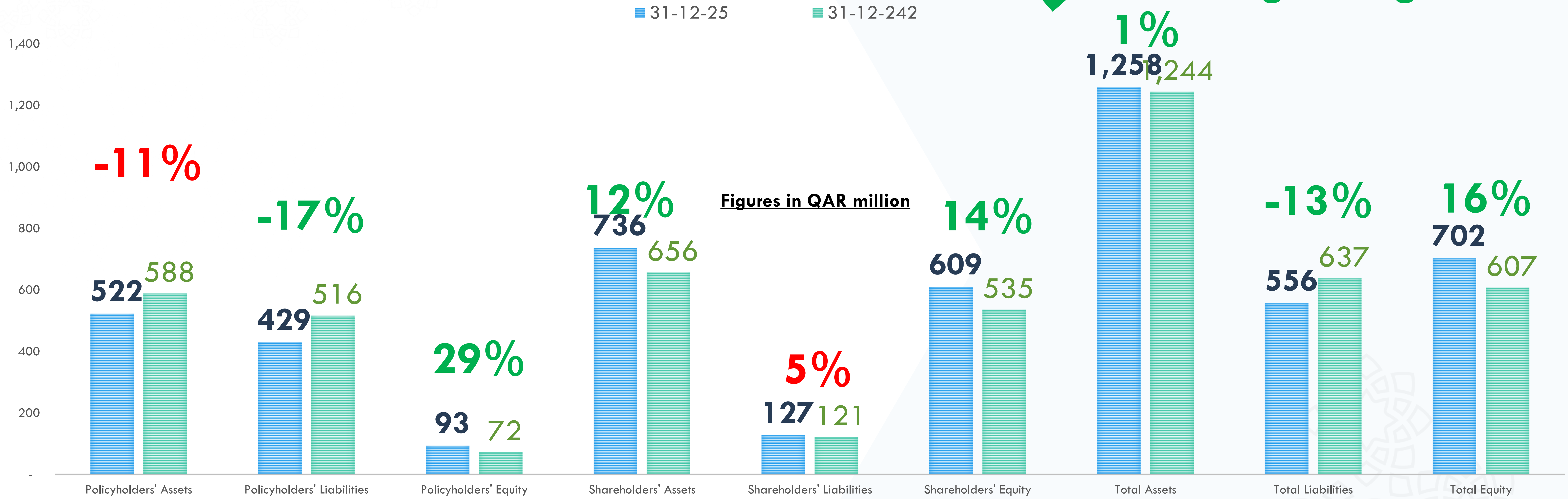
Building Strength



Capital and Stock Value	2024	2023
Authorized Capital (QAR 000s)	150,000	150,000
Number of Shares (million)	150	150
Par Value Per Share (QAR)	1.00	1.00

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