



Chartered  
Insurance  
Institute  
Standards. Professionalism. Trust.

Best Practice Series:  
Raising Standards through Membership

# Gargash Insurance

## Changing perceptions in the UAE

Gargash Insurance is a leading insurance broker in the UAE market. Since 1994, it has provided customers with bespoke policies and invaluable advice regarding general insurance, financial services and financial planning. Gargash employs the largest number of people for an operation of this nature to provide exacting service to its clientele both corporate and individuals.

Historically, around the world, the insurance profession has struggled to gain public trust. Customers have not always believed in service quality and this has impacted the general reputation of the insurance sector. In response to this, insurers and insurance brokers need to work extra hard to nurture customer relationships and provide reassurance.

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### A blueprint for professionalisation

Gargash Insurance introduced an employee training programme more than a decade ago, designed to instil the very highest standards of professionalism in its staff. Using CII materials wherever possible, and by encouraging its staff to gain CII qualifications, it provides its business with a recognised framework and clear path to gain a competitive advantage in the market.

Gargash's training has one overriding objective; to provide its customers with the best possible service through its employees maximising their potential. By obtaining CII certification they can further their careers, make the very best of their abilities, provide customers with an even higher level of service... and strengthen Gargash's reputation in the process.

As such, the business offers comprehensive support to every candidate throughout their entire training experience.

### A culture of continual improvement

CII qualifications are more than just added value objectives or stamps on a CV. They are a part of the fabric and culture of Gargash, and as an organisation, it takes them very seriously. CII qualifications are integrated into individual employee KPIs. Performance and quality of service are assessed on an ongoing basis, and the qualifications are a critical part of wider Continuous Professional Development (CPD).

Gargash encourages every individual to select the most relevant modules and courses from the CII's wide range - both for their current and future professional needs. Then, they work together to achieve the appropriate qualification, according to their preferred career path.

## Improved operations, increased customer trust

The training programme has made a huge difference to Gargash's compliance capabilities. The insurance sector places major emphasis on doing things right first time, without exception – as mistakes can be very costly in terms of lost time and compromised reputation. CII qualifications help employees achieve excellence, by increasing competence and therefore avoiding risk to its brand.

This increased competence has improved operations and enables the sales cycle to be completed more quickly. Because relevant information is provided at the right time, there are fewer complaints and issues, therefore employees can complete sales in less time.

Gargash has established itself as one of the best performing insurance providers in the UAE - and is well-known as such in the public domain. Several managers have achieved CII accreditation, and over 98% of customer-facing employees at Gargash are CII members. This is a reflection of Gargash's commitment to raising standards across the industry, and the success of CII partnership.



“Giving our employees a platform to realise their potential is extremely important to us. We want everyone to be the best they can be, not just in our business, but beyond. At Gargash, we work hard to make this happen. By championing the highest standards of industry knowledge, customer service and expert advice, we can serve all our customers better, every day. Without doubt, CII training and qualifications have been invaluable in ensuring we succeed. We couldn't have done it without them.”

**Mustafa O. Vazayil, Managing Director  
Gargash Insurance**



“Building trust with customers is what the CII is all about. Indeed, it is in our charter. Gargash is a great example of this philosophy in action. Its commitment to personal and professional development for employees is extremely impressive. We're proud to partner it in raising the standards of its people, and the sector as a whole.”

**John Bissell, Chief Operating Officer  
Chartered Insurance Institute**