



ARAB INTERNATIONAL  
WOMEN'S FORUM  
المنتدى العربي الدولي للمرأة

Arabia  
INSURANCE



*AIWF x Arabia Insurance Inaugural Panel Collaboration*

# Advancing Women's Leadership in Insurance: Bridging the Gender Gap in the MENA Region

AIWF President & Founder **Haifa Fahoum Al Kaylani OBE** opened the event with a special note of appreciation for the esteemed guest speakers, all exceptional leaders in the fields of insurance and ESG across the UAE and the wider MENA region whose insights greatly enriched understanding of the critical themes surrounding women's participation in this dynamic and strategically important sector of the economy. In her opening remarks, she said:


"As a flagship inaugural event in the partnership between the Arab International Women's Forum (AIWF) and Arabia Insurance, AIWF and Arabia Insurance are delighted to collaborate on this virtual panel discussion, 'Advancing Women's Leadership in Insurance: Bridging the Gender Gap in the MENA Region', designed to address an issue of vital importance to the MENA and beyond - the empowerment, progression and championing of women leaders in the vital insurance sector. The insurance industry in the MENA region is poised for substantial growth, fuelled by economic diversification, expanding infrastructure investment, and rising demand for services. The sector also offers considerable potential for innovation, particularly through the emergence of 'insurtech' start-ups and scale-ups that are reshaping traditional models of insurance. At the same time, the sector is navigating ongoing challenges, including socioeconomic uncertainties, geopolitical tensions, and the pressing imperatives of climate change and sustainability."

She continued: "It is important to recognise that the insurance sector is not only a driver of financial stability but also a cornerstone of economic resilience, long-term security, and inclusive development across the region. In examining this sector, it is evident that although women constitute a significant majority of the global insurance workforce - representing approximately 66% overall and occupying 66% of entry-level positions - their presence in leadership roles remains disproportionately low. This persistent imbalance highlights the importance of today's panel discussion, which offered AIWF and Arabia Insurance a timely and valuable opportunity to address the key challenges, explore emerging opportunities, and consider practical solutions for advancing women's leadership in the insurance industry across the MENA region."

"Since its establishment in London in 2001, AIWF has been dedicated to the empowerment of women in the Arab region across all sectors, always with an Arab-global perspective. From the outset, our initiatives have focused on women's roles in the economy, business, finance, and entrepreneurship, emphasising their contributions as business leaders and as engines of economic growth. It is in this spirit that our partnership with Arabia Insurance carries such significance, as it reflects our shared commitment to advancing women's leadership specifically within the insurance sector - an integral and growing component of the Arab private sector."

**Elie Khoury**, CEO of Arabia Insurance, reiterated Arabia Insurance's pride in hosting this important conversation with the Arab International Women's Forum. He said, "This is not simply a business discussion; it is a reflection on the kind of industry and society we wish to build. For me, this moment extends beyond a panel - it is an opportunity to reflect on how we lead, how we support one another, and how we create spaces in which every voice is heard, seen, and valued." He also paid tribute to women's leadership which he said had already greatly shaped the sector:





“Throughout my career, I have had the privilege of working alongside talented women - colleagues, partners, and leaders - who consistently brought depth, clarity, and resilience to every challenge they encountered. Their contributions were not only impressive; they were essential. And yet, we all recognise that recognition alone does not guarantee representation. The path to leadership remains more difficult for women than it should be. The reasons are complex, but the outcome is clear: we have not yet reached where we need to be.

At Arabia Insurance, we are committed to addressing this challenge. We ask ourselves the necessary, and at times uncomfortable, questions: Are we creating the right environment for women to grow? Are we genuinely listening? Are we supporting and acting quickly enough to honour both our values and our legacy? The first step is acknowledgment. For over 25 years, women have played a pivotal role at our Board level and across our Board committees, including Audit, Risk and Compliance, and Nomination and Remuneration. Today, women represent 60% of our workforce. More importantly, one-third of our directors, half of our deputy directors, and half of our managers are women. This level of representation sets us apart from industry norms and demonstrates our continued commitment to advancing women in leadership.”

**Elie Houry** shared that Arabia Insurance has bridged the gender pay gap within its own organisation, which recruits, rewards and promotes talent based solely on performance - never on race, gender, colour, or belief. That said, he shared that “the work is far from complete. We remain a work in progress, and the road ahead is as challenging as it is promising.” He recalled a compelling McKinsey article on women in C-suite leadership, which states: “In today’s disruptive world, leadership is not only about business-related tasks that deliver results. CEOs must also cultivate and demonstrate personal attributes that leave a lasting impact: self-awareness, humility, and resilience. Leaders with these qualities synthesize multiple perspectives and embrace a both/and mindset, rather than an either/or approach. Research shows that women tend to excel in relational competencies, systems thinking, learning mindset, and purpose-driven vision - qualities that are essential to navigating today’s complexities.” This perspective, he said, highlighted the tremendous opportunity before us; not only to increase women’s participation, but also to transform the way we lead: to lead differently, and ultimately, to lead better.

For both AIWF and Arabia Insurance, the event reflected a shared and ongoing commitment to listening to those who have already navigated this path, learning from one another, and committing to meaningful, lasting change - not only in policy, but also in mindset and organisational culture. As **Grace Doro**, Chief Legal Counsel at Arabia Insurance and moderator for the event, shared, the event comes at a pivotal moment. She said: “While women constitute an increasingly significant share of the insurance workforce, their representation in leadership roles remains limited, particularly within the MENA region.” The audience of mid and senior career level industry professionals from both the MENA and the UK were deeply inspired by the distinguished panel of speakers, all leaders who challenge existing norms, create opportunities, and

demonstrate what is possible and who are actively shaping a more inclusive and forward-looking insurance sector. Distinguished speakers included:



**Raja Al Mazrouei**, CEO of Etihad Credit Insurance, Chairperson of the Harvard Business School MENA Advisory Board, and a celebrated Emirati achiever, widely recognized for her contributions to innovation, digital transformation, and women's empowerment.



**Rasha Mukayed McClelland**, Managing Director at Howden Guardian Insurance Brokers, and a Board Member of both the Emirates Insurance Federation and the British Chamber of Commerce, Abu Dhabi. She is a passionate advocate for leadership development within the insurance sector.



**Raghad Hammad**, Partner and Co-Head of the Insurance and Reinsurance Practice at BLK Partners in the UAE, bringing extensive legal and commercial expertise, and a strong commitment to diversity and regulatory advancement in the industry.



**Mina Saheb**, Founder of the Women in Insurance Network in the UAE, who has established a valuable platform for knowledge-sharing, mentorship, and the amplification of women's voices in the sector.



**Yasser Akkawi**, Chairman and Founder of Capital Concept in Lebanon, and a leading voice in governance, sustainability, and inclusive business practices - key themes that featured prominently in the day's discussion.

## Action Items

- Establish more formal mentorship programmes to connect junior women with senior leaders in the insurance industry.
- Invest in learning and development programmes to upskill women in the insurance sector, particularly in areas like data science, digital transformation, and governance.
- Leverage digital platforms and networking initiatives to facilitate knowledge sharing and support among women in the insurance industry.
- Promote flexible work options and clear company targets to ensure fair representation of women at all levels.
- Integrate gender diversity as a key component of insurers' ESG strategies, both in terms of internal practices and supporting women-led businesses.



# The evolving role of women in the MENA insurance space

**Raja Al Mazrouei**, CEO of Etihad Credit Insurance, Chairperson of the Harvard Business School MENA Advisory Board, shared that she had observed the evolving role of women in this space and remained “deeply optimistic” about what lies ahead for the region. She said: “We are witnessing a genuine cultural and institutional shift toward greater inclusion. Although women constitute the majority of the global insurance workforce, a significant leadership gap persists, particularly within the MENA region. Encouragingly, in the UAE we have seen a strong commitment to achieving gender balance. At Etihad Credit Insurance, for instance, nearly half of our leadership team is composed of women, holding roles in areas such as risk, finance, and digital transformation. These are no longer isolated examples; rather, they reflect a broader and necessary movement of change. I am equally proud of the progress made at Arabia Insurance, where recent achievements stand as clear evidence that the talent and potential already exist - we simply need to make the sustained commitment to turn this potential into reality across all sectors.”

She continued: “From my own experience across industries, I have often found women underrepresented in leadership roles, despite their capabilities. This underrepresentation, however, also highlights the opportunities available to drive change. Two particular areas are essential to advancing women’s leadership: *upskilling and networking*. Upskilling is critical for enabling women to seize opportunities that are often overlooked or inaccessible. Equally important is networking - ensuring that women are visible, included in conversations, and present when leadership opportunities emerge. We must also encourage women not to hesitate in raising their hands, stepping forward, and taking on challenges with confidence.”

The MENA region, she stated, had already established the foundations for progress but what is now needed is continued initiative and innovation “from women themselves, coupled with the support of an ecosystem that increasingly recognises and embraces the value of women’s full participation in the workforce at every level”.

**Rasha Mukayed McClelland**, Managing Director at Howden Guardian Insurance Brokers, and a Board Member of both the Emirates Insurance Federation and the British Chamber of Commerce, Abu Dhabi, spotlighted the importance of those initiatives and innovations being ‘purpose-driven’. She said: “Identifying purpose is crucial in everything we do - whether in our personal lives or professional endeavours, and good corporate governance must be at the heart of this conversation. Governance is not simply a framework of rules - it is embedded in the DNA of an organisation. It determines how we structure our companies, how we attract and retain talent, and how we ensure inclusivity across gender, age and other dimensions of diversity.”

From Rasha’s perspective, two concepts are particularly important: impact and relevance. She said: “We must ask ourselves daily: What impact are we making, on a personal level, a professional level, within our companies, in our communities, and even in addressing global challenges such as climate risk? At the same time, we must question our own relevance as executives. Are we truly empowering our people while also advancing and enriching ourselves? Are we satisfied with where we are, or do we need to continuously learn and adapt to remain effective leaders?”

Rasha offered valuable insights into her own journey, sharing that she had enrolled recently in a diploma program in corporate governance. Some questioned why she would pursue further education after achieving significant milestones in her career; her answer was simple: relevance and a belief in continuous learning, both to provide greater value to her company and to serve the broader community. She reflected on her own journey, when she began as Managing Director working alongside her father until they partnered with and eventually sold the company to the Howden Broking Group, the largest privately owned insurance intermediary in the world. In 2018, within the UAE and particularly in Abu Dhabi, there was still widespread scepticism about women’s ability to lead businesses - especially in the insurance sector. Rasha became the first woman at the executive level in the sector, a transition she described as “not easy”. She said: “Resistance was strong, and at one stage we had to release nearly 50% of the workforce to attract new talent aligned with our vision. But the outcome was transformative - we created a culture united by one purpose: to make a difference. Today, women represent 50% of the leadership team in my company.”

She added that beyond gender, she had also sought to address equity and inclusivity more broadly. For example, Rasha initiated efforts to remove the victimization of women in the workplace and extended this approach to include *People of Determination*, a term used in the UAE to describe individuals with disabilities. Her company

became the first private-sector entity in the UAE to employ a deaf professional in the finance department. To ensure effective integration, they engaged his family in the process and even partnered with Apple to provide the tools and training needed for communication. This individual has now been with the company for over two years, and she described his personal journey - from bachelorhood to marriage and fatherhood - as nothing short of “an inspiration”. She said: “His story is a powerful reminder that, when given equitable and fair opportunities, every person is capable of contributing meaningfully.”

**Mina Saheb**, Founder of the Women in Insurance Network in the UAE, elaborated on two additional shifts she had observed in the regional market over the past few years. The first shift, she said, is economic: “We have seen significant economic developments in countries such as Saudi Arabia, Egypt, and across North Africa. With economic growth comes new and often unintentional opportunities for women. Given that women already account for 30-40% of the insurance workforce, these developments naturally expand the space for women’s participation. In Saudi Arabia, for example, the large-scale entry of women into the workforce over the past five years has opened opportunities that simply did not exist before. This can be considered one of the silver linings of such economic transformation.”

The second shift, particularly evident over the past year, has been the increasing promotion of women into leadership roles. She said: “What I find especially encouraging is that women in leadership positions are often strong advocates for other women. They take deliberate steps to support, mentor, and create opportunities for others, as is clearly reflected in the careers of the panellists here today. From my own work with the Women in Insurance Network, we have seen this dynamic firsthand. The success of our events and platforms has been driven in large part by women leaders across the market who have championed our initiatives and supported us at every stage. Without their commitment, our progress would not have been possible.” These shifts - economic transformation and women supporting women - are both essential in shaping the future of women’s leadership in the insurance industry.



## AI and the Insurance Sector

The conversation moved to the highly topical subject of the impact of AI on prospects for growth in the insurance sector across the UAE and the wider GCC, and how regional dynamics, economic shifts, digitalisation, and artificial intelligence may influence women's leadership and inclusion in this sector. **Mina Sahib** shared that one of the strengths she has consistently observed among women in this industry is their commitment to continuous learning and development. Perhaps because women often feel the need to demonstrate added value in order to compete with their male colleagues, they are among the first to embrace upskilling opportunities. In her experience, she shared, when organisations launch training or development programs, women are frequently the first to register which is particularly important as the rise of digitalisation and artificial intelligence requires both unlearning and relearning - especially in areas such as data science, digital transformation, and corporate governance. Mina emphasised the need for organisations to take learning and development seriously, stating: "Companies should allocate sufficient budgets and invest strategically in training programs, ensuring that women are given access to these opportunities. This is critical if we want women to thrive in a rapidly evolving sector."

**Raghad Hammad**, Partner and Co-Head of the Insurance and Reinsurance Practice at BLK Partners in the UAE, noted that the insurance sector in the UAE is expanding rapidly due to ambitious economic reforms, robust regulatory frameworks, and increasing awareness of risk. Digitalisation and artificial intelligence are transforming the industry, she said, streamlining processes, and creating new opportunities in areas such as technology, data and compliance. She shared: "This transformation opens doors for women, particularly those with expertise in insurance law, regulation, and digital governance. Furthermore, national initiatives that promote women in business and technology are reinforcing this progress. To sustain momentum, however, it is essential that we continue to invest in digital skills and ensure that leadership pathways remain both inclusive and accessible to all."

**Raja Al Mazrui** built on Mina's point by sharing her own experience of upskilling. She said: "Since 2020, I have completed three certifications in artificial intelligence, because I firmly believe it is reshaping not only specific industries, but the global economy as a whole. Digitisation and AI are revolutionizing how we underwrite policies, assess risk, and serve customers. These advancements are creating new entry points for women in areas such as product development, data science, and strategy." She recognised the UAE's leadership in this field, both regionally and globally, citing the recent announcement of a US\$ 20 billion initiative to build one-gigawatt AI data centers in partnership with OpenAI reflecting the country's deep commitment to AI adoption. The UAE now imports approximately 500,000 NVIDIA AI chips annually and invests heavily in talent through institutions such as the Mohamed bin Zayed University of Artificial Intelligence, where Raja has completed executive education. She said: "It is important to stress that one does not need to be a data scientist to benefit from such training. Leaders themselves must understand how AI is reshaping their industries, what opportunities it presents, and how it can be leveraged to promote inclusion, enhance customer experiences, and unlock new avenues of growth. For women, this is a critical opportunity to upskill and secure a strong place in the future of work."



# Key challenges facing women aspiring to leadership in the MENA insurance industry and opportunities or policy recommendations to enhance women's participation and advancement in the sector

**Raghad Hammad** agreed that unfortunately, women continue to face several persistent challenges. These include the lack of access to mentors and professional networks, cultural pressures, and the limited visibility of female role models in senior positions. In addition, she said, some organisations make it particularly difficult for women to secure promotions or to join leadership development programs. To address these issues, Raghad recommended the following steps:

First, organisations should establish structured mentorship programs that connect junior women with senior leaders.

Second, flexible work options are necessary to enable women to balance professional and family responsibilities.

Third, investment in training - particularly in leadership and digital skills - is critical.

Fourth, companies should set clear and measurable targets to ensure fair representation of women at all levels.

Finally, raising awareness and sharing the stories of successful women leaders will inspire and encourage others.

With these measures and with ongoing support from regulators and society, she said, "we can create a healthier and more enabling environment for women to succeed and lead in the MENA insurance sector."

**Rasha Mukayed McClelland** agreed that we are now in a transitional moment where the tools to create meaningful change are becoming available; in the UAE, for example, the Ministry of Economy is preparing to launch a national strategy for women's financial inclusion, and the Central Bank is expected to introduce complementary initiatives later this year - both initiatives that will generate considerable momentum. Yet at the same time, she reminded us that the private sector is playing a vital role, citing as examples the emergence of 'insurtech'-driven digital platforms and initiatives which foster both professional and social engagement among practitioners and professionals, which are invaluable to supporting momentum, role modelling and mentorship.

**Mina Sahib** agreed and shared that at WIN MENA, the issue is approached from a somewhat different angle. While regulatory and organisational reforms are important, she said, in practice they can be slow and difficult to achieve, and so their strategy has therefore been more grassroots - a bottom-up approach focused on empowering women to advocate for themselves. WIN MENA has established a mentorship platform specifically for women in the insurance sector and currently has around 50 members, operating as a matchmaking program between junior and senior professionals. The program allows women to seek guidance on a wide range of topics - whether technical areas such as underwriting and claims, or broader skills such as emotional and social intelligence. Mina noted that in the MENA region, cultural barriers remain one of the most significant challenges; from personal experience, she has witnessed discriminatory attitudes in hiring processes, where otherwise qualified female candidates are rejected because they are recently married or are mothers, the assumption being that they will not be able to dedicate sufficient time to the job. These biases, she noted, are deeply ingrained and difficult to overcome, which is why spaces for women to support one another are so critical. She said: "WIN MENA seeks to create those spaces, enabling women to connect, network, and build the confidence to advocate for themselves. This is particularly important for women who may be less vocal or less comfortable asserting themselves in male-dominated workplaces. I have met brilliant women in Saudi Arabia, for example, who are highly capable but hesitant to raise their voices. By connecting them with mentors and role models, we hope to provide them with the tools and encouragement to overcome such barriers."

**Raja Al Mazrui** noted that we are at a critical inflection point - not only for the insurance sector, but for women's leadership across the MENA region. She said: "If we can align policy with innovation and cultural change, we can ensure that women are not merely included in the future of the industry but are leading it. Mentorship is vital, but it is not enough on its own. We also need accelerators with industry-based KPIs that connect emerging

talent to real opportunities. I have participated in many mentorship programs and met incredible women. But without tangible outcomes - such as placement in roles or advancement opportunities - the progress will remain limited. For meaningful change, we must combine mentorship with structured pathways that lead to leadership positions."

## Embedding diversity into insurance ESG strategies, particularly in the domains of social and governance

**Yasser Akkawi**, Chairman and Founder of Capital Concept in Lebanon and a leading voice in governance, sustainability, and inclusive business practices, described ESG as "one of the most pressing yet underexplored issues" in insurance. "Globally," he said, "companies are increasingly recognising the importance of integrating environmental and social considerations into their business models, both as a means of sustaining long-term growth and of creating enduring value."

He continued: "The insurance sector plays a particularly distinctive role in this process, as it operates across three dimensions. First, insurers must look internally to ensure that women are empowered and afforded the roles they deserve, thereby unlocking their full potential. Institutions such as Arabia Insurance, alongside other leading insurers, have already made considerable progress in this regard. Second, insurers play a pivotal role in mobilizing private capital toward sustainable investment. This places a responsibility on them to channel resources into companies that are not only financially sound but also aligned with environmental, social and governance principles. Third, insurers carry the responsibility of mitigating ESG-related risks within their portfolios. This extends beyond assessing environmental and social risks in underwriting; it also includes supporting corporate clients in embedding ESG practices into their operations. In the context of today's discussion, that specifically entails advancing the role of women within client organisations."

Yasser noted that the insurance industry has consistently outperformed other sectors, largely because of its service-driven nature. However, industries such as agriculture and manufacturing remain less advanced in ESG adoption which makes it even more critical for insurers to influence and assist their clients in building capacity, accelerating ESG integration, and ensuring that gender diversity forms a central component of these efforts, whilst simultaneously advancing gender inclusion within their own organisations. "This goes to the heart of what we are collectively striving for: the creation of long-term value," he said. "Based on our data, which draws from more than 14 years of ESG engagement, we find compelling evidence that women-led businesses consistently outperform their peers. Not only are women leading ESG integration efforts, but businesses under their leadership demonstrate a 20 to 30 percent premium in enterprise value compared to their counterparts. This is a powerful incentive. It underscores the importance of women's leadership in creating and capturing value and highlights their strong commitment to fiduciary responsibilities, sometimes even more so than their male counterparts."

To **Grace Doro's** query on how insurers can position gender parity as a driver of long-term value within the ESG framework, Yasser shared that when the UN Guiding Principles on Business and Human Rights (BHR) and the Sustainable Development Goals (SDGs) were introduced, they elevated many practices to the level of human rights considerations. For example, employing underage children is not merely a regulatory infraction; it constitutes a violation of the child's fundamental right to education. Similarly, polluting a river is not simply an environmental breach; it denies people the human right to clean water. By the same logic," he said, "when women are denied fair access to employment, equitable compensation, or the opportunity to reach their full potential, it is not simply a matter of organisational policy. It rises to the level of a human rights violation. This is why gender parity within ESG must be understood as far more than a ceremonial or symbolic gesture. It is a fundamental obligation. If women are deprived of these rights, it undermines both justice and long-term value creation."

**Grace Doro** went to the audience for their questions. One of these, building on Mina's point about women supporting women, was: how has diversity and inclusion influenced the insurance products offered to women as consumers? Specifically, are there examples of policies that address women's health or expand coverage in ways that better meet their needs? **Raja Al Mazrui** said: "From my perspective, diversity and inclusion must begin within the corporate structure itself, ensuring adequate female representation across functions. Since joining Etihad Credit Insurance and engaging in the trade credit insurance space, I was struck by the significant

representation of women, particularly compared to my previous experience in fintech and financial services. However, most of these women occupy junior positions, often remaining at the same level for many years without opportunities for advancement.”

“The central challenge, therefore,” she continued, “is how to create pathways for progression. Policy reforms must focus on enabling women to rise through the ranks, ensuring that opportunities are accessible and that organisations actively identify female candidates for leadership positions with respect to insurance products for women as consumers.”

**Rasha Mukayed McClelland** elaborated further on how inclusivity is shaping the design of policies and services: “Diversity and inclusion are fundamentally about strengthening governance within the workplace, which then extends outward to the broader community and marketplace. In other words, the practices we cultivate internally inevitably shape how we are perceived externally. Internally, diversity and inclusion mean fostering good governance through respect; respect for differences, respect for varied working styles, and respect for complementary strengths. For example, the objective is not to have all women in the workplace conform to a single model, but rather to embrace diversity of personality and skill: some may be calm and detail-oriented, others more people-focused and dynamic. When these differences are valued and allowed to complement one another, organisations can generate greater internal cohesion and create tangible value. This positive impact is then reflected externally.”

“From the consumer perspective,” she said, “the same principle applies. Diverse talents working collaboratively enable organisations to design solutions that are relevant, intelligent, and original. For me, this is the real meaning of ROI - not only Return on Investment, but also Relevant, Original and Intelligent solutions that align with the broader sustainability framework of the ‘triple bottom line’: people, planet, and profit. Building sustainable businesses requires solutions that address the evolving risks of today and tomorrow. For instance, innovative products such as parametric insurance and green-to-green credit insurance illustrate how diversity of thought and expertise can lead to relevant and forward-looking responses to global challenges like climate risk. Many of these solutions are developed collaboratively by both women and men working together, as colleagues and partners, to drive meaningful change.”

**Mina Sahib** intervened with an important and often overlooked issue which she said highlights not only the gender and cultural disparities we see within organisations, but also how these disparities are reflected in underwriting practices and claims management. She said: “Medical insurance premiums for women - especially married women - are often significantly higher than those for men. This reflects assumptions about women’s health risks and, unfortunately, sometimes results in higher rates of claim denials for women. This situation highlights how cultural perspectives can deeply influence even technical aspects such as underwriting. That said, we are beginning to see progress. Emerging sectors such as “femtech” and, more specifically, “fem-insurtech” are driving new conversations and solutions. Globally, innovative products are being designed to address women’s unique health needs, including areas such as fertility and maternal health. These developments represent a positive step forward in addressing long-standing inequities in insurance coverage for women.”

**Raghad Hammad** further elaborated from a legal standpoint, as her experience has shown that inclusive policies and supportive leadership consistently contribute to stronger, more resilient organisations. She said: “This is why I recommend that companies regularly review and update their internal policies, ideally on an annual basis, to ensure fairness, equal opportunity and compliance with evolving legal and social standards.”

## Conclusion

*“At Arabia Insurance, we view this as part of an ongoing journey. It does not end with a panel discussion or a signed pledge. It continues with every hiring decision, every promotion, every measure of support, and every opportunity created to empower individuals to succeed.”*

**Serge Flouty**, UAE Country Manager for Arabia Insurance, thanked the speakers for an extraordinary and powerful discussion, expressing the appreciation of Arabia Insurance and AIWF to each of the panellists for their honesty, insight and unwavering commitment who had left the audience with a renewed sense of responsibility and a strengthened determination to drive meaningful change. He also thanked **Haifa Al Kaylani OBE** for her “passion, vision, and leadership [which] continue to create spaces where progress is not only possible but sustainable. We are proud to stand beside you in this journey.”

He said: “This session has made it clear that advancing women’s leadership is neither optional nor symbolic. It is not a matter of ticking a box on an HR agenda or producing a headline about diversity. It is a business imperative, a social necessity, and above all, an issue of fairness and integrity. We have heard stories of resilience, of barriers overcome, and of systems that still require reform. Yet we have also seen that change is possible - when leadership listens, when organisations act with intention, and when awareness is translated into concrete action.”

He continued: “For me, the most important takeaway is this: the future of our industry depends on how inclusive we are prepared to be. Real leadership means lifting others, sharing the stage, and ensuring that the next generation of leaders - regardless of gender - has equal opportunity to shape what lies ahead. I believe that in the future, we will not distinguish between female leaders and male leaders; we will simply speak of leaders. That is exactly the direction in which we should be moving.”

To all who joined AIWF and Arabia Insurance for this valuable session - thank you for your time, engagement and belief in women’s leadership. Both organisations look forward to working together and with all stakeholders present at the session to transform insight into action and ambition into measurable impact and advance the agenda of women’s empowerment within this vital sector, an effort that resonates far beyond insurance and touches all industries in the MENA region and beyond.

## About the Arab International Women’s Forum

The Arab International Women’s Forum was founded in London in 2001 by **Haifa Al Kaylani OBE** to support women’s economic empowerment and leadership, and advance youth engagement in the MENA region and globally. Working closely with our Global Partners, collaboratively with our regional and international institutional partners, and across cultures with our global member base, AIWF facilitates multi-stakeholder dialogue and drives action to help women and young leaders unlock their full potential and exercise their agency in the MENA Region through education, economic empowerment, and leadership development. We work to raise awareness and amplify emerging voices; shape an impactful agenda for women and youth; and drive collaborative action on sustainable development challenges. For further information, please visit <https://aiwfonline.com>.

## About Arabia Insurance Company

Founded in 1944, Arabia Insurance Company has cultivated a distinguished legacy of trust and reliability in the MENA region, proudly serving its clients for over 80 years. As one of the first and respected insurance providers, Arabia Insurance operates across key markets, including Lebanon, Jordan, United Arab Emirates, Kuwait, Bahrain, Qatar, Oman and Kingdom of Saudi Arabia. This unique regional footprint not only allows the company to leverage in-depth market knowledge and cultural insights but also positions it to deliver tailored insurance solutions that meet the unique and evolving needs of individuals, families, and businesses alike. For further information, please visit <https://arabiainsurance.com/en/our-company>.



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