

**MANAGEMENT  
REPORT**

2022

# ABOUT GPI HOLDING

**#1**

INSURANCE  
COMPANY BY  
WRITTEN  
PREMIUM

**20**

YEARS  
IN THE INSURANCE  
MARKET OF  
GEORGIA

Member of  
Vienna Insurance  
Group  
since

**2006**

## MISSION

Supporting progressive individuals  
in overcoming obstacles on their  
way of achievements

## სლოგანი

იმოქმედე, ჩვენ დაგაზღვევთ!



## VALUES

Empathy  
Professionalism  
Fairness  
Progress

## SERVICE ATTRIBUTES

 Accurate  
 Simple  
 Fast  
 Comfort

# **OVERVIEW OF ACTIVITIES**

2022 was a pivotal year for the insurance industry, as well as to our company. Following the pandemic, both the country's economy and the insurance market experienced a recovery, positively affecting our bottom line. We maintained leader's position and once again demonstrated sustainability in our strategy. The impact of the growth momentum from 2022 will become more apparent in 2023, but the trend is already evident.

We have introduced innovations in nearly every direction. Alongside enhancing electronic channels, we have also developed unique concepts in the market.

In health insurance, where we traditionally still have the largest market share of 26.8 percent, I would point out the introduction of remote confirmation schemes, which have significantly simplified the use of insurance for our customers. Additionally, the launch of the innovative service "Medical Second Opinion" and its enhanced version "Navigator" stands out. These offerings provide our customers with a unique opportunity to seek a second medical opinion abroad and access modern treatment methods.

Equally significant was the introduction of our new casco insurance brands, Auto Activ and Auto Fix, along with the incorporation of new standards of services in claims handling. I firmly believe that these initiatives have substantially improved conditions for our customers.

We have made progress in non-life insurance direction in general, I would particularly emphasise the marine, cargo and liability insurance direction. This product line holds strategic significance for us, and we are committed to further expanding our presence in this sector. Throughout this year, we have endeavored to leverage our strengths as a leading European group to enhance our position in this market. Our intensified efforts are geared towards providing top-tier insurance services to the marine, land, and transport industries.

I would like to emphasize our success in the travel insurance line as well. In 2022, our company experienced a highly successful year, marked by a record sales rate with a remarkable 96% growth compared to the same period last year. This success can be attributed, in part, to the waning impact of the pandemic, leading to increased travel activities. Additionally, our diverse range of products and sales channels played a pivotal role in achieving this growth.

In this sector, we have strategically planned numerous innovations, aiming to improve the level of services offered to our customers even further. It is evident that our foremost priority remains the well-being of our insured clients. Our commitment extends to crafting products specifically tailored to their needs, coupled with the provision of affordable services, whether in the retail or corporate sector.



Despite experiencing substantial growth, we encountered notable challenges, with high inflation impacting both medical and auto insurance sectors, along with shifts in consumer behavior. Post-pandemic it was a notable spark in the utilization of medical services. While inflation led to a slight increase in product prices, we responded by offering enhanced products to our customers, and their positive reception was evident in our sales statistics. In conclusion, we successfully met the targets for both premiums generated and the profitability of the year.

Sustaining a high level of customer satisfaction remains a top priority for 'GPI,' currently standing at 98%–96%, as indicated by internal research. This impressive achievement is attributed to the company's continuous efforts to enhance services and streamline the insurance process. Employing multiple channels, we aim to facilitate easier and faster access for diverse customer segments, ensuring a seamless and satisfying experience.



## FINANCIAL RESULTS

Outcomes (in thousands GEL)	2021	2022	2023 6 months	2023 projection
Written Premium	135,966	162,337	106,464	173,493
Net Profit for the Period	65	6,105	2,727	6,382
Solvency Margin	116%	160%	129%	150%
Minimum Capital Margin	309%	337%	273%	346%

In 2022, there was a substantial increase in the volume of premiums written, significantly impacting the net profit for the period, a trend that continues through the end of 2023. As of the conclusion of 2022, the company has achieved high profitability, evident in both solvency and minimum capital metrics, indicating the stability and financial robustness of the organization. It is noteworthy that despite the payment of dividends in the first half of 2023, the company remains highly profitable as of June 30, 2023, and we anticipate this positive trend to persist until the end of the year.

In addition to business risks, the company faces challenges associated with financial risk, encompassing interest rate, currency, credit, and liquidity risks. Comprehensive details regarding these risks are provided in the financial statements.

“GPI Holding” has been a member of the UN Global Compact Network since 2017. In alignment with our commitment to the organization, we endeavor to contribute to the achievement of the Sustainable

Development Goals (SDGs). Among the 17 goals established by the UN, we prioritize and actively contribute to four goals that align with the focus areas of our activities. These goals are as follows:

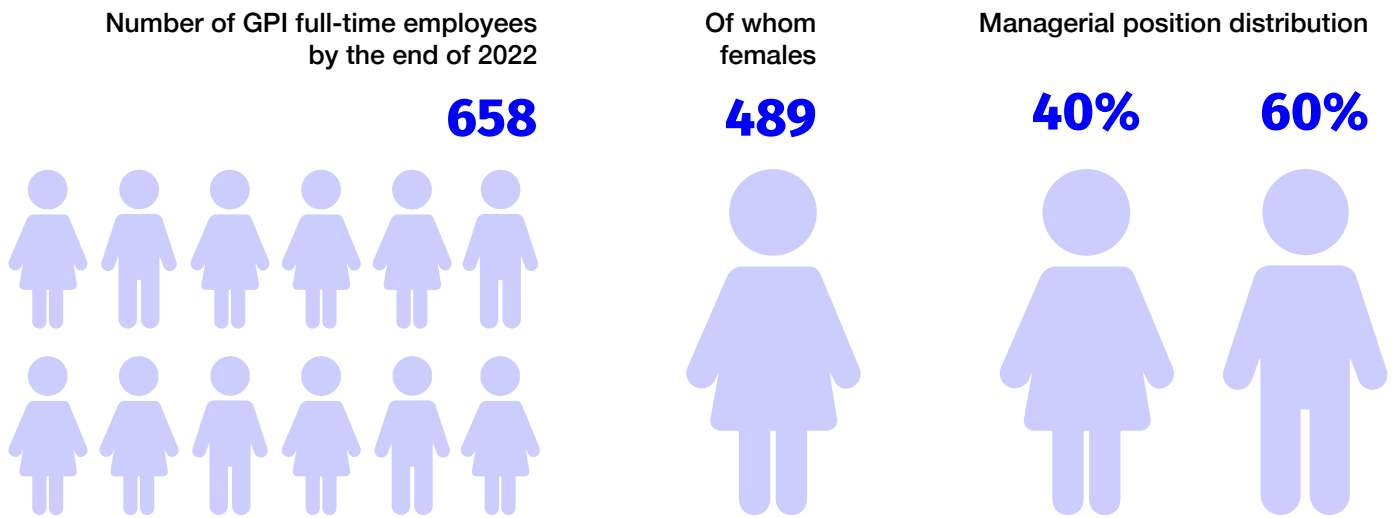


In this report, you will learn about the projects implemented by our company in 2022 to contribute towards achieving the Sustainable Development Goals.

**8** DECENT WORK AND  
ECONOMIC GROWTH



## GENDER STATISTICS

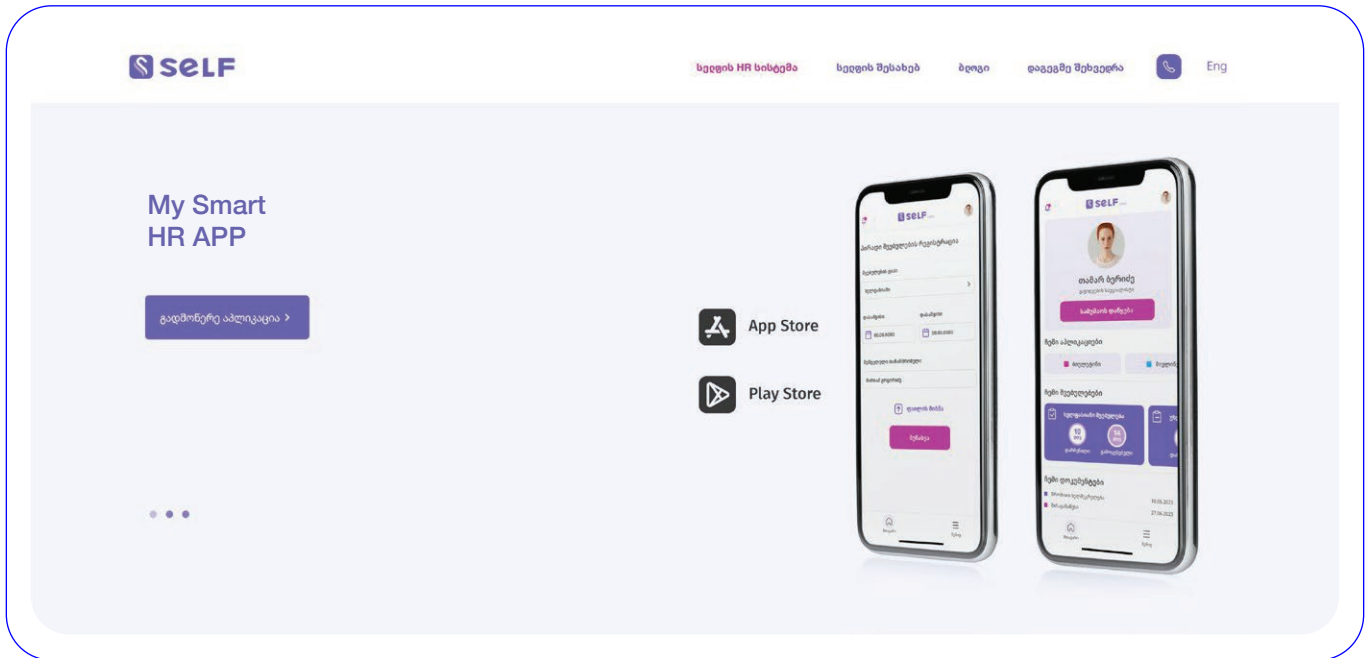


## EMPLOYEE ENGAGEMENT SURVEY

In 2022, we once again conducted an employee engagement survey, building on the initiative from 2021, which marked the first such survey in the past 7 years. This annual survey provided us with the opportunity to assess the progress of tasks outlined in 2021 and to gauge overall employee sentiments regarding the work environment, the company, and its management.

The survey also focused on the development of the Employee Net Promoter Score (eNPS) indicator, allowing us to compare it with benchmarks from other companies in Georgia. This engagement research, similar to the one conducted in 2021, was carried out in collaboration with the international consultant Kilian Vavu, affiliated with VU University Amsterdam, and his Georgian partner Nino Okhanashvili. The research tool has been active since 2003 and has been conducted annually in various European countries, including Georgia since 2016.

With a participation rate exceeding 76%, a notably high engagement level was achieved among employees in the research. Similar to 2021, the survey results indicated positive trends, with most concepts displaying higher indicators than the Georgian benchmark, including the eNPS indicator. The findings reinforced that the activities planned and implemented based on the previous year's research yielded the desired results. It is planned to conduct an updated study in 2023.



In June 2022, we successfully implemented Self.ge, an electronic HR accounting and management system. The adoption of this digital platform marked a crucial event, enabling our company to fully digitize HR processes and centralize all employee-related information and documents in a single system. The platform efficiently handles key HR processes, including holidays, business trips, sick leaves, personal documents, work hour recording, and electronic communication with employees.

The implementation of the mentioned platform has brought about positive changes in the workflow for both the HR department and every employee and manager. Specifically, the capacity to independently and electronically manage various administrative applications has streamlined the administrative and HR processes for employees. Additionally, it has empowered managers to stay consistently engaged, enabling them to electronically oversee the profiles of their subordinates and access comprehensive information as needed.

Moreover, the Self system has provided each employee with the opportunity to stay updated on the latest news within the company. This not only saved valuable time and resources but also contributed to the complete digitization and simplification of the management of administrative processes.



# EMPLOYEE TRAINING AND DEVELOPMENT



The year 2022 was also significant in terms of initiatives implemented for the training and development of employees. Each year, considering the strategic priorities and goals of the current year, GPI assesses the needs of its employees. Appropriate training and development measures are then planned, taking into account the competencies required for effective work implementation.

Throughout 2022, training and development initiatives were pursued in three main directions: 1) Development of managerial resources; 2) Enhancement of expert resources (this section primarily covers positions with professional knowledge and competence specific to insurance); 3) Reinforcement of the main business units: digital, sales, and service sections.

The training and development programme encompassed both internal and external activities, including training sessions, workshops, and master classes. Internal training activities were conducted by GPI employees, while external events were led by invited experts.

In 2022, another notable development was the full launch of the online learning platform “Masterplan.” This training platform, supported by the Vienna Insurance Group, provides affiliates with access to relevant, valuable, high-quality, and regularly updated interactive training resources covering both managerial and expert issues. The platform is flexible and designed on the principle of utilizing high-quality video resources, enriched with game elements to add a special level of excitement and enjoyment to the learning process.

Starting in 2022, GPI has actively engaged in collaboration with the University of Georgia, taking the lead on the internship programme.

During the same year, all employees underwent mandatory retraining in information security and AML through structured training sessions.

Starting in 2022, a comprehensive training programme called “Empathy in Service” has been developed for the service sector. This programme includes various training elements, and workplace observations and is delivered in a blended

format, combining both online and face-to-face components. GPI offers high-quality office software training to its employees, providing access to advanced programmes such as Excel, Power BI, and other software essential to the specifics of their work within the relevant sectors.

To foster the development of digital teams, GPI consistently invites leading specialists in the field to share their experiences. Throughout both 2021 and 2022, the management of teams with Agile principles emerged as a priority topic, leading to a series of training sessions, workshops, and coaching sessions in this direction.

In the direction of teaching, GPI consistently conducts internal workshops and training sessions where company employees voluntarily share their experiences with other team members. This practice serves as motivation not only for the training participants but also for the employees themselves, fostering a culture of selflessly transferring knowledge, thereby creating an engaging practice of sharing and mutual support.

Moreover, GPI continues to co-fund the costs of certificate programmes, master’s, and doctoral studies for its employees from year to year.

Consistent with the established and successful company practice, GPI annually allocates funding for the training costs of colleagues recognized as the best employees of the year. The selected training topics are chosen by the employees themselves.

In addition to other material rewards, this initiative aims to invest in the ongoing professional development of outstanding team members.

Throughout 2022, employees actively participated in various international conferences and training programmes. Notably, the comprehensive training programme for top managers hosted by the Vienna Insurance Group provided an exceptional experience. This programme facilitated the exchange of knowledge and experience among top managers from different Group companies, addressing current challenges and trends in leadership, strategic management, and digital development.

# IMPLEMENTATION OF A NEW SCHEME OF CAREER DEVELOPMENT

The career development system implemented in the sales department, developed and updated in 2022, constitutes a transparent framework for encouraging, recognizing, and rewarding sales employees (both in retail and corporate sectors) based on long-term goals and performance.

The scheme is designed to alleviate employee job dissatisfaction, enhance engagement at every level, and ultimately ensure increased satisfaction to retain employees over the long term.

This career development programme encompasses opportunities for skills enhancement, career progression, and indirect tangible benefits as determined by the company.

Every employee in the retail or corporate line of business has the chance to attain desired positional development and improved working conditions by meeting predefined and clear parameters.

A 4-level promotion scheme has been instituted for employees, comprising the following levels: specialist, manager, expert, and partner. The pinnacle of this hierarchy is the position of sales partner, endowing the employee with a high level of authority for independently executing work tasks.

This role entails:

- Reporting to the deputy sales director or department head.
- Possessing an annual budget for the reimbursement of non-standard claims for clients within their portfolio.
- Taking advantage of exclusive benefits including high-limit personal and family medical insurance, an annual Fittpass voucher, co-funded training courses, co-funded non-working weekends at Georgia resorts, high-limit internet and talk time package, technical assistant support and permanent membership of the Masters Club. In addition to remote working opportunities, we are extending health insurance and all other existing GPI employee benefits to all new employees.

Aligned with heightened competition, increased stress, and evolving sales plans and demands, the management has taken the initiative to revamp employee motivation and career development schemes.

Various departments have planned trainings, excursions, and marathons to enhance employee engagement and foster personal and professional development.

## AUTO INSURANCE MARATHON GPI Employees' Visit at "Vienna Insurance Group" Office



At "GPI Holding" we believe that the success of the company depends on professional and loyal employees. To foster a positive work environment and boost motivation, we strive to create special conditions and offer encouraging activities.

One noteworthy initiative was the 2022 Auto Insurance Marathon, providing an opportunity for GPI retail sales staff to showcase their skills. Sales managers who achieved the highest sales of auto insurance policies within a three-month period and demonstrated outstanding results were rewarded with trips to Vienna.

During the trip to Vienna, we also planned a visit to the main office. Notably, all 16 employees who won the marathon were women. As part of the Vienna trip, we also planned a visit to the main office of the "Vienna Insurance Group" in the historical building - the Ring Tower, which was the most desired prize for all of them.

GPI employees had the chance to meet and interact with their counterparts at "Vienna Insurance Group," touring the ancient building, enjoying entertainment, and receiving symbolic gifts as tokens of appreciation.



# SALES MASTERS' CLUB



In 2022, the Sales Masters' Club experienced a significant revival after a two-year hiatus. The club was rejuvenated with new members and assumed new functions.

The Sales Masters' Club is specifically designed to inspire and motivate sales employees, with membership representing the most prestigious status for GPI's sales staff. Each year, employees strive to enhance their performance to qualify for club membership, and honorary members are typically outstanding and highly productive in retail and corporate sales.



For 2022, the company organised a series of interesting and enjoyable events for the club members. As part of the summer holidays, club members embarked on a two-day tour to Kakheti, where they received training on stress reduction and prevention of "burnout at work."

In autumn, a similar outing was organised especially for masters.

In winter, the management invited the club members to a special dinner where they were awarded symbolic gifts and master club badges for outstanding results.



## VIG KIDS CAMP



In 2022, the children of GPI Holding employees had an exceptional experience. “Vienna Insurance Group” offered the opportunity for children of employees from the group’s member companies to participate in a competition and spend a week in Vienna at an international camp.

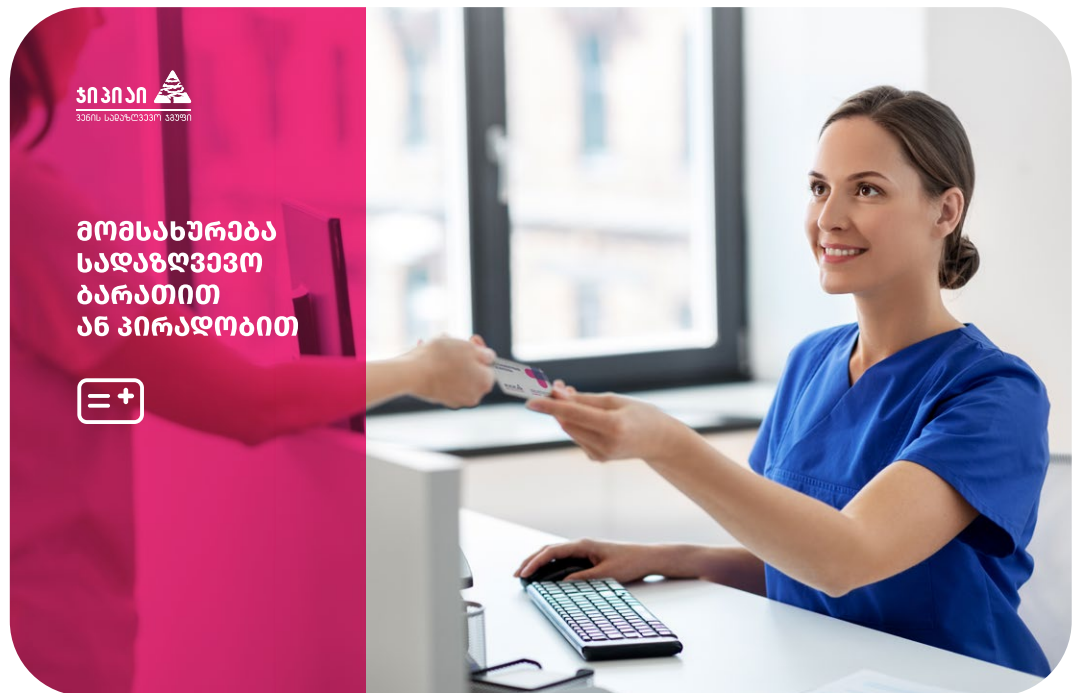
The EYFON VIG - European Youth Forum Neumarkt centered around the theme “Peace and Freedom.” Contestants, including children of GPI employees aged 14-17 submitted a video, a photo collage, and a written piece (in English) under the title “What does peace mean to me?” Four children emerged as winners and enjoyed an unforgettable week in Austria, engaging with representatives from various countries.

In addition to the camp, “Vienna Insurance Group” launched a second competition for children aged 9-13, including those of GPI employees. This was a photo contest titled “My Photo of Peace,” and the jury selected the best photo works, rewarding the children with iPhones. Notably, six children from our company emerged as winners in this competition.

**3** GOOD HEALTH  
AND WELL-BEING



# HEALTH INSURANCE DIRECTION



## REMOTE CONFIRMATION SCHEME

In 2022, health insurance faced numerous challenges, particularly due to the record increase in referrals of insured individuals to clinics since the onset of the pandemic. Managing this situation appropriately was crucial for us, involving the reduction of financial risks and the enhancement of service quality. To achieve these objectives, it was imperative to simplify the process not only for the insured individuals but also for the clinics and our reimbursement staff.

As a response, in 2022, we implemented a remote confirmation scheme in over 100 of the country's leading provider clinics, which means the following:

"GPI" insured persons can now easily receive services in more than 100 clinics - with their ID or insurance card. In these clinics, it is no longer necessary to consult a personal doctor for a visit to a specialist. All issues can be resolved on the spot, at the registry - the user pays only his share and no longer has to send documents to the company for reimbursement.

All tests prescribed by the doctor are registered with the help of the registry and in this case they pay only their share.

Additionally, during a visit to a doctor, the insured can generate a referral using the GPI mobile application, MyGPI. They will receive a response within 10 minutes after sending the request, and in this case, they only pay their share of the expenses at the clinic.

Through the application, the insured can also request medicines prescribed by a specialist. By presenting their identity card or electronic card at the pharmacy, they can purchase medicines with co-financing. In this case as well, there is no need to submit documents to GPI for reimbursement.



# SOCIAL ACTIVE DAY

The year 2022 was also marked by active engagement in the implementation of social projects. Within the framework of the Social Active Day, GPI employees presented six projects with the support of the company. To facilitate these initiatives, GPI granted all employees a day off and provided funding for social activities.

To select the projects for the Social Active Day, we organised an “ideas auction,” offering employees the opportunity to present their social activities. Through a voting process, we identified the best ideas and allocated the necessary resources for their implementation. Employees actively participated in activities aligned with their interests, contributing to the successful realization of the selected projects.

## OROZMANI



This marks the third year of our company’s ongoing commitment to supporting the national museum in Orozmani village. Our focus remains on aiding their research into the expanded geographical distribution of Homo Erectus.

In 2022, an international archaeological expedition made a significant discovery in the village of Orozmani, Dmanisi municipality—an early Homo mandible’s 4th premolar tooth dating back 1.8 million years. This finding in Orozmani holds global significance and, alongside Dmanisi, stands as a focal point for the world’s oldest human distribution outside of Africa.

GPI played a supportive role in this discovery by providing financial assistance amounting to 10,000 GEL. Additionally, our employees actively volunteered and participated in the excavations. In 2022, approximately 30 GPI employees participated in the expedition.

## ASSISTANCE TO LARGE FAMILIES

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The objective of the event was to organise a joyous day for children, providing them with gifts and addressing their essential needs. For this purpose, the company allocated GEL 2,500, and GPI employees contributed amounts according to their wish, collectively gathering the required items.

As part of the event, our employees arranged a celebration at a children's entertainment center. The Curatio clinic actively participated in the project, conducting routine check-ups for the children in the morning. Following the clinic visit, the children proceeded to the entertainment center, where they were welcomed by animators and received numerous gifts. GPI staff also purchased food and household items for them. Additionally, support was extended to the older sister in her professional development aspirations; she aimed to start working in a salon, and the company provided a Shellac machine along with financial assistance for professional courses.

Approximately 40 employees were engaged in the implementation of this impactful social project.

## ASSISTANCE TO THE ELDERLY

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Another project undertaken during the Action Day aimed to provide assistance to four elderly persons. GPI employees dedicated an entire day to spend time with the elderly, undertaking tasks such as cleaning their house and preparing meals for them. Furthermore, employees brought groceries, medicines, and household items to sustain them for several months.

As part of this initiative, a birthday event was organised for one of the elderly, and all were rewarded with gifts they desired. A total of fifty GPI employees actively participated in this project, contributing both materially and physically to support the elderly members of the community.



## AKHMETA SCHOOL

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The Action Day took on special significance at Atskura Public School in Akhmeta. The social project aimed to enhance the awareness of students in the realm of digital technologies and assist financially disadvantaged students graduating from Akhmeta school. Recognizing the academic excellence of those without access to technology, GPI procured personal tablets for them.

During the Action Day, 15 GPI employees visited Atskura Public School, conducting engaging lectures for students on modern digital professions and their benefits, including programming, cybersecurity, networks, web design, and more. On the same day, the school received 10 personal computers as a gift, and 10 exceptional students were presented with tablets.

## MIRABALDEBI - Assistance to Violence-Affected Women

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We collaborated with the Pro Bono Network of Georgia to implement a project aimed at supporting women who have been victims of violence. Mirabaldebi, a social enterprise dedicated to assisting women, engages individuals in crafting various items featuring images of notable Georgian women. These items are sold to fund the creation of educational spaces for women affected by violence, aiding them in education and achieving financial independence.

To further enhance their operations, the enterprise expressed the desire to plan more sales and activities.

The Pro Bono Network of Georgia approached us with a request to allocate a sales employee who could assist Mirabaldebi in preparing a presentation and negotiating with investors at the B2B forum. Natia Maisuradze, the corporate sales manager, expressed her willingness to be involved in the project and actively supported Mirabaldebi employees from the outset.

Natia played a crucial role in the project by preparing a new presentation, participating in negotiations with large businesses, and successfully securing a substantial amount of funding at the B2B forum. She also engaged other GPI employees in the initiative, organizing an exhibition and sale to promote and sell products created by Mirabaldebi.

In total, GPI and its employees contributed funds to Mirabaldebi to establish an educational space for women who have experienced abuse.

# COOPERATION WITH UNICEF GEORGIA

In 2022, GPI became a member of the Business Advisory Council for Children, established by UNICEF Georgia. This council serves as an innovative platform to uphold children's rights and promote their implementation within the workplace, labour market, and society. The goal is to encourage and support the business sector in advancing children's rights through their activities.

Participation in council-organised events allowed GPI to engage with representatives from the United Nations Children's Fund and the business sector in Georgia. The discussions focused on how businesses can leverage their platforms to better protect children's rights, advocate for them, and raise public awareness of children's issues.

For 2023, GPI has planned activities and workshops for its employees on the topic of positive parenting.



**9** INDUSTRY, INNOVATION  
AND INFRASTRUCTURE



# CARGO, MARINE AND LIABILITY INSURANCE

My containers.ge - Container Insurance Platform



The year 2022 marked a significant milestone in the development of cargo, marine, and transport insurance for GPI. Following the strategic announcement in late 2021, the company actively engaged in extensive work throughout 2022. This involved the search for new clients and partners, as well as the finalization of the product development process.

During this period, all cargo and marine transport insurance products underwent a comprehensive update and improvement. The purchase process for insurance policies was notably streamlined, offering a simplified and efficient experience for clients. The updated conditions fully and maximally align with the requirements of shipping companies.

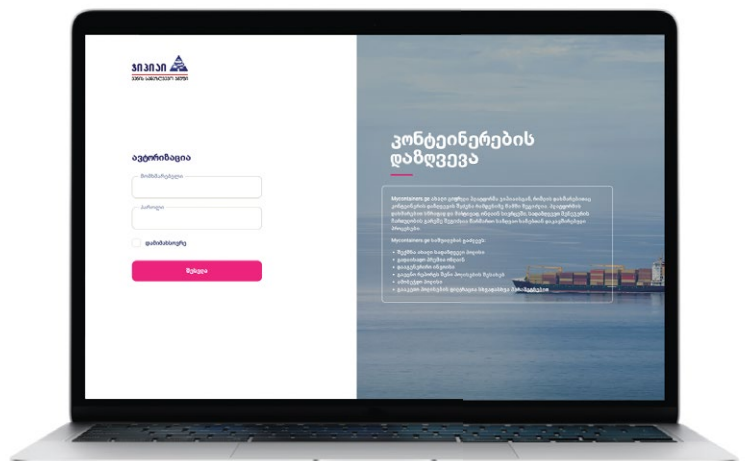
A pivotal product in this direction was the establishment of a container insurance platform. Mycontainers.ge, the newly introduced digital platform, streamlines the container insurance process for freight forwarders. This platform enables the swift purchase of container insurance

within seconds. It facilitates the efficient management of shipping line processes in the online space, eliminating the need for the involvement of an insurance manager.

Mycontainers.ge provides the following functionalities:

- Creating a new insurance policy
- Automatic submission to container lines
- Online premium payment
- Invoice generation
- Reporting on policies
- Filtering policies with different parameters

The platform has been introduced to our direct partners, and they are actively utilizing its features. Additionally, in 2023, there are plans to organise a conference for transporters in collaboration with the Georgian Business Association. This event will gather major transport companies operating in Georgia to attend a presentation of the platform.





# EVERYTHING IS OK - NEW AUTO INSURANCE SERVICES

The year 2022 was also exceptional in the auto insurance industry as we introduced an upgraded and distinctive auto insurance service – the GPI Guarantee Scheme. This service aims to provide complete peace of mind and comfort to the insured. Under the new service scheme, having your car insured with GPI ensures that the entire process from the accident to car repair is monitored by GPI assistants. They will furnish you with continuous updates and ensure that your car is repaired properly at a price acceptable to you.

## **What the guarantee system envisages:**

Firstly, the insured is assigned a personal assistant who supervises the entire process from the accident to the repair stage. These assistants operate within GPI authorized car centers, ensuring close monitoring and quality checks throughout the car repair process.

Furthermore, the reimbursement process is transparent. Immediately after the accident, the customer receives a letter of guarantee. This document specifies the authorized service center where their car will be repaired, providing assurance that the reimbursed amount will be adequate for the car repair at a GPI authorized service center.

## KONSTANTINE MANJGALADZE

Deputy Director for Market Development of  
“GPI Holding”



The Guarantee System is a completely new and unique service in the auto insurance market. Before introducing this service, we conducted in-depth research to understand the users' needs and determine the type of service that would create a sense of safety and comfort. I can confidently affirm that our insured customers experience this service, and consequently, comfort exclusively during the insurance period with us.

The customer can be assured that they will receive timely payment within the specified period, and the paid amount will be utilized for repairing the car at our authorized service centers. There is no need to worry about the repair quality, as these service centers are equipped with GPI auto assistants who oversee the car repair process,

guaranteeing the customer a high-quality repair. The auto assistants maintain constant communication with the insured, providing updates on the repair process and terms.

To inform and familiarize users with the enhanced service, we launched an information campaign titled “Everything is OK.” Through various media and digital channels, the campaign conveyed five key messages: “Money is always sufficient,” “Repair Guarantee,” “Fixed Period from Accident to Payment,” “Supervised Repair,” and “Authorized Service Centers.” These messages aimed to inform the insured about the new services and reassure them that everything is OK when using GPI auto insurance.

# ACHIEVE MORE WITH US - EMPLOYMENT CAMPAIGN

In 2022, we conducted a recruitment campaign. We were looking for new, motivated and already experienced sales staff to join the sales department. This was a professional development opportunity for success-orientated people who had sales experience and wanted more opportunities and to advance their career at N1 Insurance Company.

We offer applicants a flexible and personalised, remote and partially remote working environment, fully focused on employee comfort.

The sales process in our company is fully digitized, with sales managers utilizing smart technologies to create deals and sign contracts online. The role of an individual insurance manager involves working in a dynamic, interesting, and innovative environment, meeting new people, and experiencing rapid professional growth.

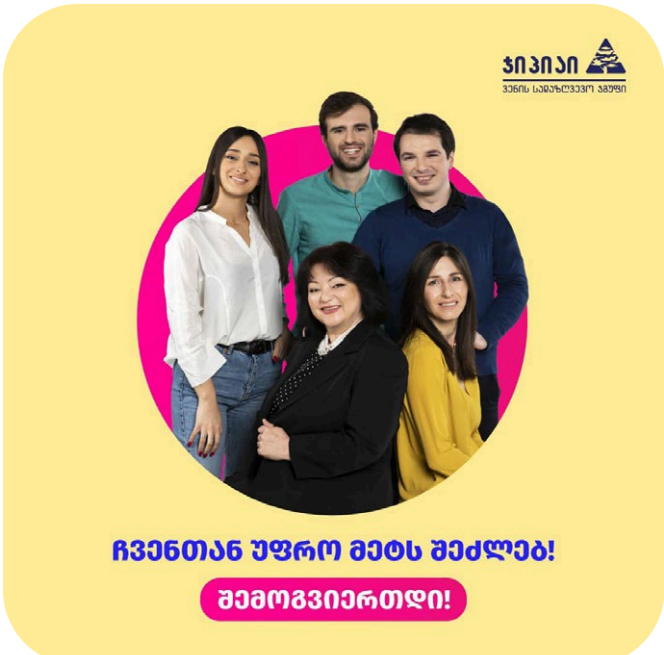
Modern digital standards are seamlessly integrated into both the work processes of sales managers in the office and the customer relations process, which is entirely digitized and tailored to the needs of our employees and their customers.

Sales managers operate within a specially designed programme called MYPORTFOLIO. This programme allows them to manage deals, access client bases, sign contracts, and track their own performance, providing a comprehensive tool for their daily tasks and responsibilities.

GPI has the largest retail sales network in Georgia. Over the past 16 years, we have dedicated extensive efforts to the development of this direction, and we can confidently assert that the GPI sales department stands at a distinct height compared to other companies. Over the last two years, we have continued to enhance the sales process and have introduced the so-called hybrid work model. Leveraging robust digital and management systems, we empower individuals to work from any location. Our sales managers adopt varied approaches and experience professional growth within this flexible and dynamic environment.

In 2022, we actively sought individuals with sales experience, not only in insurance but also in other sectors, who were keen on professional growth and additional opportunities. GPI's comprehensive career development scheme, sales support, motivational systems, and other programmes are designed to fully support professionals in their ongoing development, providing them with a stable and highly lucrative job.

The candidate selection process comprised two stages, leading to the successful recruitment of up to 30 individuals during the year.



**აქტივი**  
კენის საინსურანსო კომპანია

**ჩვენთან უფრო მეტს შეძლავ!**

**შემოგვიერთდი!**

