

# Ammin Global — Strategic Playbook

Positioning · 20 Influencers · 90-Day Action Plan · April 2026

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# Ammin Global — Strategic Playbook

## Brand, Growth & The 20 Influencers

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## PART 1 — STRATEGIC POSITIONING

### 1.1 The core insight

Ammin Global holds **the best regulatory hand in Lebanese insurance** and **the worst consumer marketing hand in Lebanese insurance** — at the same time. Its CEO is the sitting president of LIBS and FMBA, it has 17 carrier partnerships covering nearly the full Lebanese panel, and it has ICC approval under a real broker license. It also has 270 Instagram followers, 1,000-ish Android downloads, 2 iOS ratings, no Facebook Business Page, no LinkedIn Company Page, and no TikTok, YouTube, or X presence.

This asymmetry is fixable in 90 days, and the fix is not technological, capital-intensive, or complicated. **Ammin does not need to become an insurtech startup. It needs to become a trusted consumer brand.** The existing operational machinery (partnerships, regulatory standing, app infrastructure) is already built; what's missing is **awareness, association, and social proof.**

### 1.2 Proposed brand positioning

***AMMIN — Lebanon's insurance, now in one app, backed by the people who run Lebanon's insurance.***

This positioning line does three things simultaneously:

- **Authority** — "the people who run Lebanese insurance" subtly invokes LIBS + FMBA + ACAIR without name-dropping
- **Simplicity** — "in one app" is the real product promise
- **Trust through incumbency** — the opposite of "disruptive startup"; trades on 28 years of ACAIR heritage

This is **the opposite of the Lemonade/Marmalade positioning** (young, cheeky, challenger). It is closer to a **Bayzat + GEICO hybrid**: professional trust plus relatable humor. That fit matches Lebanese consumer psychology post-2019: **crisis-era buyers want reliability, not novelty.**

### 1.3 Brand pillars

Pillar	Message	Proof
Authority	"Run by the President of the Lebanese Insurance Brokers Syndicate"	Elie Hanna's LIBS + FMBA + BIPAR roles; 28-year ACAIR heritage; #1 brokerage 3 years running
Clarity	"Real quotes, real coverage, in 60 seconds"	App's quotation-comparison engine; "decipher policy terms" feature
Choice	"17 Lebanese insurers, one decision"	17 carrier partnerships; user-selectable broker from licensed network
Service	"Claims filed in-app, answered by humans"	In-app claims filing + human support team from ACAIR bench
Local depth	"We know Lebanon — motor, political violence, ILA, Africa"	Unique products: Political Violence cover, Heavy Trucks, ILA Africa, 50/50 split-premium

## 1.4 Target segments (ranked by acquisition priority)

#	Segment	Size (Lebanon)	Starting product	Why prioritize?
1	Motor buyers (private car owners)	1.5M+ registered vehicles	Motor TPL + All Risk	Mandatory market, high search intent, highest retail virality
2	Lebanese expats in West Africa	~250K+	ILA Health + Evacuation	Unique defensible moat — zero direct competition
3	Working professionals 25-50	500K-700K	Medical + Life	NSSF collapse forces private purchase
4	Lebanese families with young children	300K+	Family Medical + PA	Life-event triggered + highest trust need
5	Lebanese SMEs with 5-50 employees	~30K businesses	Group health + property + commercial	Bayzat model — underserved digitally
6	Outbound travelers (pre-flight)	~2M/year	Outbound Travel	Discrete moment-of-need purchase
7	Inbound tourists (diaspora visiting)	~1.5M/year	Inbound Travel	Low-cost acquisition, brand-building
8	Property owners (post-blast/war)	~500K (when product ships)	Home + Political Violence	Roadmap gap — ship the product first

## 1.5 Where NOT to compete (at least in the next 12 months)

- **Don't chase Chedid Capital's Compare360 × OMT Pay on payment rails.** You cannot out-fintech the country's largest cash-transfer operator. Compete on trust and human service instead.
- **Don't chase ALICO/MetLife's life insurance dominance with your own life product.** Onboard MetLife as a partner and broker their products — extract commission, don't build your own.
- **Don't launch home/renters/SME insurance until they're actually in the live API.** The marketing-copy-vs-product-reality gap is the single fastest way to destroy trust.
- **Don't spend on Google Ads for pure-transactional keywords like "motor insurance Lebanon"** — Compare360 and BuyAnyInsurance already compete on those with deeper pockets. Instead, own the "I need insurance I can trust" conversation through influencers and SEO content.
- **Don't hire mega celebrities (10M+ followers) in Month 1.** Your funnel can't absorb the traffic. Start mid and scale up.

# PART 2 — COMPETITIVE POSITIONING

## 2.1 Head-to-head vs. the Chedid Capital duopoly

Dimension	Ammin Global	Compare360.com	BuyAnyInsurance Lebanon
Parent	ACAIR (Hanna family, #1 broker 3yrs)	Chedid Capital (#1 reinsurance broker)	Chedid Capital (since 2022)
Regulator access	■ CEO is LIBS + FMBA President	■ Chedid is a LIBS heavyweight	■ same
Number of carrier partners	17	~8-12 (not publicly confirmed)	5 confirmed (AROEPE, Libano-Suisse, Arabia, Sécurité, ALIG)
Payment rails	Wallet + Gift Card + COD	OMT Pay integration (Oct 2025)	Standard card + COD
Unique products	ILA Africa, Motor Political Violence, Heavy Trucks, 50/50 split All-Risk	Pet insurance (from UAE), expat	Pet insurance, political violence
Mobile app	iOS + Android (active; last update Mar 2026)	Web-first	Web-first
Social footprint	270 IG followers (essentially zero)	Moderate; benefits from OMT cross-promo	Moderate; MENA brand heritage
Press coverage	None	Zawya press release Oct 2025	Launch coverage Oct 2023
Brand narrative	Unspoken	"Compare, save, smile" (Chedid corporate)	"Any insurance, anywhere"
Vulnerability	Consumer brand / marketing	Trust/personality / Hanna name-recognition	Being a sub-brand

## 2.2 Ammin's three defensible angles

- **The LIBS Presidency narrative** — Elie Hanna is a human face that Chedid Capital cannot replicate. Use it.
- **The ILA Africa product** — 20+ years of ACAIR's West African diaspora expertise is uncopiable.
- **Partner density** — 17 carriers vs. Compare360's (estimated) 8-12 and BuyAnyInsurance's 5 = widest legitimate comparison set in the market.

## 2.3 Three strategic moves to make immediately

- **Activate Elie Hanna as a consumer brand.** An interview on LBCI's Lahon w Bass, a Ricardo Karam sit-down, a Fadi Ghandour LinkedIn article about "the digital future of Lebanese insurance" — each of these reframes Ammin from "another app" to "the industry's own app." Cost: near-zero (media relationships already exist through LIBS).
- **Ship home/renters/Political Violence as a named product line** (roadmap gap). The post-war 2024 moment is now. Property insurance awareness will never be higher.
- **Onboard Fidelity (#2) + MetLife/ALICO (life #1) + Libano-Suisse + ADIR** as carrier partners in Q2-Q3 2026. These four gaps are the difference between "near-complete panel" and "the complete panel."

# PART 3 — THE 20 INFLUENCERS — FULL ASSESSMENTS

## 3.1 Shortlist logic

The list below is built on four filters:

- **Relevance to Ammin's product lines** — each recommendation is matched to a specific insurance product (whole-brand, motor, health, life, travel, business, property, ILA Africa)
- **Trust over reach** — a 500K-follower Lebanese creator with 5-8% engagement beats a 10M Dubai celebrity with 0.3%, especially for a trust-heavy low-frequency purchase
- **Funnel capacity** — Ammin has 270 IG followers today; the first cohort must be sized to what the app, support, and broker bench can actually absorb
- **Geographic fit** — Lebanese residents for day-to-day motor/health; Dubai-based Lebanese for diaspora/travel/expat/ILA

**Distribution by tier:** 3 mega, 9 mid, 8 niche/micro

**Distribution by product fit:** 6 whole-brand, 4 motor, 3 health, 3 life/family, 2 travel, 2 business (some overlap by design)

All follower counts are verified via HypeAuditor, Arab News, Wikipedia, Favikon, or direct Instagram as of April 2026. Pricing figures are **estimated benchmarks in fresh USD** and will require negotiation.

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## TIER A — HALO / WHOLE-BRAND (3)

*Used selectively for awareness campaigns, not always-on. High reach, high cost.*

### 1. Karen Wazen Bakhazi — Fashion & Lifestyle Icon

- **Handle:** @karenwazen
- **Followers:** ~8M Instagram
- **Other platforms:** Own eyewear brand (karenwazen.com), global Arab fashion presence
- **Niche:** Fashion, eyewear entrepreneurship, global-Arab lifestyle, mother-of-three content
- **Location:** Dubai (Lebanese-British, born Beirut)
- **Past brand work:** Dior Beauty, Cartier, Breitling, Roberto Cavalli (fragrance ambassador), Guerlain (brand ambassador), Prada; BoF 500 honoree; hosted Angelina Jolie for Guerlain
- **Estimated rate:** USD 20K-40K / Reel; USD 60K-120K / 3-month ambassador
- **Social presence assessment:** Strong+. High production value, consistently on-brand, low controversy history, global reach, trusted by Western luxury houses (meaning her audience is buying high-value considered products — which insurance is). Her followers are 60%+ female, GCC + Lebanese diaspora, HNWI-adjacent.
- **Why she fits Ammin:** Karen is the face of the successful Lebanese diaspora — the exact segment buying ILA, expat, travel, and property insurance from abroad. She embodies "I made it out; I still protect my people back home." Her halo can legitimize Ammin as "the Lebanese brand the successful diaspora trusts."
- **Best for: Whole-brand awareness campaign + ILA (Lebanese in Africa & GCC diaspora) product line + Expat Insurance**
- **Recommended activation:** One flagship "Bring Lebanon home" campaign (2-3 Reels + 1 Story set) pegged to an emotional moment (Mother's Day, Eid, Independence Day). Not always-on.

## 2. Adel Karam — Comedian, TV Host, Actor

- **Handle:** @adelkaramofficialinsta
- **Followers:** ~1M Instagram
- **Other platforms:** Netflix original stand-up ("Live from Beirut" 2018 — first Arab Netflix special), former host of "Hayda Haki" on MTV Lebanon, actor in Ziad Doueiri's "The Insult" (Oscar nominee)
- **Niche:** Observational Lebanese comedy, mass-market family-friendly humor, political satire with breadth
- **Location:** Beirut
- **Past brand work:** Multiple regional brands; generally non-polarizing
- **Estimated rate:** USD 5K-12K / post; USD 15K-30K / 3-month ambassador
- **Social presence assessment:** Strong. Lower raw reach than mega celebrities but much higher per-capita Lebanese penetration, and his comedy DNA travels well into "let's make insurance less painful" content — which is exactly the creative territory Lemonade and GEICO dominate globally.
- **Why he fits Ammin:** Adel is the most broadly-liked Lebanese comedian of his generation. Insurance needs humor to break the "boring-grudge-purchase" wall, and Adel can deliver scripted comedy that simplifies the app's benefits without feeling like an ad. His Oscar-adjacent "The Insult" credibility adds gravitas.
- **Best for: Whole-brand awareness + Motor (mass market) + "simplify insurance" creative platform**
- **Recommended activation:** A long-term 6-month ambassador deal with 1 Reel/month + TV/LBCI guest appearance. Anchor of the brand personality.

## 3. Hicham Haddad — Comedian, Host of *Lahon w Bass* (LBCI)

- **Handle:** Personal FB page @HichamOfficialPage (1M+ likes); IG presence via show account @lahonwbassofficial
- **Followers:** ~1M+ on Facebook; Lahon w Bass has **one of the highest TV ratings in Lebanon** (LBCI, weekly Tuesday 21:40)
- **Niche:** Political satire, weekly TV talk show, cultural humor, wide Lebanese household reach including 50+ demographic
- **Location:** Beirut
- **Past brand work:** Several regional sponsors; has occasionally drawn legal scrutiny for sketches
- **Estimated rate:** USD 6K-15K / segment mention on show; USD 20K+ / ambassador
- **Social presence assessment:** Strong where it matters most — linear TV household reach among 35-65 Lebanese viewers, exactly the cohort that buys motor, health, and life insurance. His social follower count undersells his actual influence because LBCI is where the purchase decision happens in Lebanese households.
- **Why he fits Ammin:** Hicham reaches the exact demographic Ammin needs most: 35-65 family decision-makers who own cars, have children, and watch LBCI. A 90-second sketch on Lahon w Bass about "the insurance broker my grandfather knew" → "the Ammin app I can use from my couch" would generate more qualified Ammin traffic than any IG Reel campaign.
- **Best for: Whole-brand awareness + Motor + Health + "simplify the old broker way" creative angle + credibility with 35+ demographic**
- **Recommended activation:** Sponsored segment on Lahon w Bass + 2 cross-posted Reels + behind-the-scenes content. Quarterly.

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## TIER B — PRODUCT-LINE ANCHORS (9)

*Always-on category ownership. These are the workhorses of the campaign.*

#### 4. MCR / Ghady Rahi — Lebanon's #1 Car Reviewer

- **Handle:** @mastercarsreviewlb
- **Followers:** ~782K Instagram
- **Other platforms:** YouTube (MCR channel with multi-year archive)
- **Niche:** Car reviews, test drives, automotive market commentary, supercar features
- **Location:** Beirut
- **Past brand work:** Auto dealerships, aftermarket brands
- **Estimated rate:** USD 2K-4K / Reel; USD 8K-15K / 3-month ambassador
- **Social presence assessment:** Excellent. The clear #1 in Lebanese automotive content per HypeAuditor ranking. His audience is 80%+ male, 25-50, car-owning — which is literally Ammin's motor insurance segment.
- **Why he fits Ammin:** Native fit. Ghady reviews cars weekly; every review naturally includes the question "what insurance does this car need?" He can organically integrate Ammin quote-comparisons into reviews without feeling like an ad. Motor insurance is Ammin's flagship line and Ghady is the category's authority voice.
- **Best for: Motor Insurance — all sub-lines (TPL, All Risk, 50/50 split, Total Loss)**
- **Recommended activation:** 12-month always-on ambassadorship. 1 Reel/month + 1 YouTube integration/quarter. Non-exclusive (he'll still review cars) but Ammin is category-exclusive insurance partner.

#### 5. Fahed Abu Salah — Auto & Motorcycle Creator

- **Handle:** @fahedabusalah
- **Followers:** ~715K Instagram
- **Niche:** Cars and motorcycles, supercar + motorcycle culture, lifestyle
- **Location:** Beirut/GCC
- **Past brand work:** Dealerships, auto accessories
- **Estimated rate:** USD 2K-3.5K / Reel; USD 6K-12K / 3-month
- **Social presence assessment:** Strong. His co-coverage of 2- and 3-wheeled vehicles makes him uniquely valuable for Ammin's motorcycle TPL product — a line that most aggregators don't even stock.
- **Why he fits Ammin:** Ammin is one of very few Lebanese apps selling **2/3-wheel Compulsory TPL Bodily Injury + Material Damage** as a distinct product line. Fahed's motorcycle audience is the exact buyer. This is the cleanest product-creator match on the list.
- **Best for: Motor — 2/3-wheel sub-products; secondary fit for All Risk**
- **Recommended activation:** 6-month ambassadorship with specific focus on motorcycle insurance education content. 1 Reel/month.

#### 6. Narimane El Labbane — Female Auto Creator

- **Handle:** @narimanelabbane
- **Followers:** ~685K Instagram
- **Niche:** Cars, female-led automotive content, lifestyle
- **Location:** Beirut
- **Estimated rate:** USD 1.8K-3K / Reel; USD 6K-10K / 3-month
- **Social presence assessment:** Strong and strategically unique. Female automotive creators are rare globally and extremely rare in MENA. Narimane owns the "women who drive" conversation in Lebanon.
- **Why she fits Ammin:** Women are ~30% of Lebanese private vehicle owners but are grossly underserved by traditional motor insurance marketing, which is male-coded. Narimane's audience skews 50/50 male-female, unusual for auto content, which multiplies Ammin's addressable motor audience. She also

projects a "competent female buyer" identity that fits Ammin's "professional, trustworthy, digital" brand pillars.

- **Best for: Motor Insurance — specifically for female car-owner demographic + whole-brand female appeal**

- **Recommended activation:** 6-month ambassadorship, 1 Reel/month, paired with a targeted "Ammin for her" sub-campaign. Also invite her to co-create content with Rana Hayek (#11 below) for an all-female motor-insurance storyline.

## 7. Baby Care Clinic — Pediatrician Instagram Authority

- **Handle:** @babycareclinic

- **Followers:** ~1.5M Instagram

- **Niche:** Pediatric advice, infant/child healthcare, parenting education, doctor-credibility

- **Location:** Beirut

- **Estimated rate:** USD 3K-6K / Reel; USD 10K-20K / 3-month (premium for medical credential)

- **Social presence assessment:** Very strong. Pediatrician-run accounts command exceptional trust in MENA — parents check this account before making medical decisions. 1.5M followers with a daily-use utility behavior (parents consult it for specific health questions) is a high-quality audience.

- **Why he/she fits Ammin:** The account is a health-authority voice with a captive parent audience — the demographic most motivated by the NSSF collapse to buy private family health insurance. A pediatrician saying "protect your children's health coverage" carries 10x the conviction of a celebrity.

- **Best for: Medical Insurance (Family Plans) + Personal Accident + secondary fit for Life Insurance**

- **Recommended activation:** 12-month ambassadorship. 2 Reels/month of educational health content with embedded "protected by Ammin" messaging. Key content angle: "What your NSSF doesn't cover."

## 8. Anthony Rahayel — NoGarlicNoOnions (Food, Travel, Dentist)

- **Handle:** @nogarlicnoonions

- **Followers:** ~538K Instagram + ~500K TikTok + ~180K Facebook = **1.2M+ cross-platform**

- **Niche:** Food reviews, travel storytelling, Lebanese heritage advocacy; **also a practicing dental surgeon** (adds health credibility)

- **Location:** Beirut (travels widely)

- **Past brand work:** Restaurants, tourism boards, hospitality; winner "World Best Food Account 2020" Cannes; founder of Souk el Akel street food market (2015)

- **Estimated rate:** USD 3K-6K / Reel; USD 10K-18K / 3-month

- **Social presence assessment:** Very strong. Non-polarizing, nationally-loved figure with unusually high trust score. His dentist credentials make him a rare hybrid: food/travel fun + health authority. His content style is warm, optimistic, proudly Lebanese — exactly the tone Ammin needs.

- **Why he fits Ammin:** Two-product fit. (a) **Travel Insurance** — his entire content feed is travel content; every video naturally invites the question "did you travel insured?" (b) **Health/Medical** — as a practicing dentist, he has authority to talk about medical coverage, out-of-pocket costs, emergency care. Plus he's the closest thing to a universally-trusted Lebanese voice.

- **Best for: Travel Insurance (primary) + Medical Insurance (secondary) + Whole-brand goodwill**

- **Recommended activation:** 6-month deal with 1 Reel/month. Content angle: "I travel X countries a year — here's what actually covers me." Bonus: film him using the app in an airport lounge before a flight.

## 9. Miled & Melissa Rahal (@the.rahah) — Family/Couple

- **Handle:** @the.rahah

- **Followers:** ~1.3M Instagram (HypeAuditor: 31.7K average engagement — exceptional)

- **Niche:** Family vlogs, couple life, Lebanese parenting, everyday-life content
- **Location:** Beirut
- **Past brand work:** Family brands, home appliances, lifestyle
- **Estimated rate:** USD 3K-5K / Reel; USD 10K-18K / 3-month
- **Social presence assessment:** Very strong. 31.7K average engagement on 1.3M followers = ~2.4% — above global average, appropriate for their segment. Their "real family" authenticity is their moat.
- **Why they fit Ammin:** Life and Family Medical Insurance are both sold on the "protect what matters" message, which is dead in the mouth of a celebrity but alive in the mouth of a real couple whose kids are in the same frame. The Rahals can deliver a "we just signed up for family health via Ammin" post that feels genuinely domestic.
- **Best for: Life Insurance (Mada ████████) + Family Medical Insurance + Personal Accident**
- **Recommended activation:** 6-month deal, 1 Reel + 1 Story set/month, content angle: "Big decisions we made for our family this year." Content should be scripted lightly and co-created — not pre-written ad copy.

## 10. Lebanese Weddings (@lebaneseweddings) — Wedding Aggregator

- **Handle:** @lebaneseweddings
- **Followers:** ~3.4M Instagram
- **Niche:** Wedding inspiration, bridal content, newlywed lifestyle; aggregator account for the Lebanese wedding industry
- **Location:** Beirut (with MENA reach)
- **Past brand work:** Bridal brands, venues, jewelry, photographers, honeymoon destinations
- **Estimated rate:** USD 5K-10K / post; USD 15K-25K / 3-month
- **Social presence assessment:** Very strong. 3.4M is regional reach, aggregator model means consistent posting, and the audience demographic (25-40, women, HNWI-adjacent) is exactly the cohort that just got married, bought a car, bought insurance for the first time, and is thinking about life insurance for a new spouse.
- **Why it fits Ammin:** Weddings are the single biggest "first-time insurance purchase" life-trigger — newlyweds buy or renew motor, start thinking about life, and set up family health plans. Sponsored content on Lebanese Weddings would catch couples at the exact moment of maximum purchase intent.
- **Best for: Life Insurance + Family Medical + Motor (newlywed dual-car households)**
- **Recommended activation:** 3-6 month sponsorship package — Sponsored "Ammin Newlywed Bundle" Reels + Stories + link-in-bio integration.

## 11. Live Love Beirut (@livelovebeirut) — Travel & Lebanon Photography

- **Handle:** @livelovebeirut
- **Followers:** ~1.1M Instagram
- **Niche:** Travel, Lebanon photography, #LiveLoveLebanon hashtag originator, tourism
- **Location:** Beirut (covers all of Lebanon)
- **Past brand work:** Tourism Lebanon, hospitality, airlines, travel agencies
- **Estimated rate:** USD 2K-4K / Reel; USD 7K-14K / 3-month
- **Social presence assessment:** Strong. It's the most recognizable Lebanon tourism account on Instagram. Audience is split between domestic travelers and inbound diaspora/tourists.
- **Why it fits Ammin:** Ammin is one of the few apps selling both **Inbound and Outbound Travel Insurance** as distinct products. Live Love Beirut reaches both sides — Lebanese planning outbound trips AND the inbound tourists who visit Lebanon (many of whom are diaspora who also need Lebanese motor/property insurance for their Beirut apartment).

- **Best for:** Travel Insurance (Inbound + Outbound) + secondary fit for ILA and property insurance for diaspora
- **Recommended activation:** 6-month deal with dual-tiered content: one Reel/month for outbound (Lebanese traveling abroad) + one Reel/month for inbound (diaspora arriving).

## 12. Reine Khoury (@khoury.reine) — Lifestyle & Family

- **Handle:** @khoury.reine
  - **Followers:** ~709K Instagram (HypeAuditor: ~31.3K average engagement — ~4.4%, very strong)
  - **Niche:** Lifestyle, family, beauty, home, "elevated everyday" content
  - **Location:** Beirut
  - **Past brand work:** Home goods, fashion, beauty, family brands
  - **Estimated rate:** USD 2K-3.5K / Reel; USD 6K-12K / 3-month
  - **Social presence assessment:** Strong. Her 4.4% engagement rate is notably above global average. 709K in Lebanon is meaningful household penetration.
  - **Why she fits Ammin:** Reine's "elevated everyday" content tone is perfect for Ammin's "protect what matters" message without being preachy. She reaches a female family decision-maker audience — the person in most Lebanese households who actually buys insurance for the family.
  - **Best for:** Family Medical + Home/Property Insurance (when launched) + Personal Accident
  - **Recommended activation:** 3-month trial deal with 1 Reel/month. Scale to 6 months if engagement data justifies it.
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## TIER C — NICHE-MICRO, HIGH-ENGAGEMENT (5)

*Cost-efficient product specialists. Engagement rates 5-8% vs global 1.7%.*

### 13. Rana Hayek — Female Car Mechanic

- **Handle:** @rana\_hayek\_
- **Followers:** ~164K Instagram
- **Niche:** Female auto mechanic — educates on car maintenance, diagnostics, repair, in Arabic. One of very few women in this niche globally.
- **Location:** Beirut
- **Estimated rate:** USD 600-1.2K / Reel; USD 2K-4K / 3-month — exceptional value
- **Social presence assessment:** Strong and brand-defining. 164K with 5-8% engagement rate (Lebanese micro-influencer benchmark) = hundreds of thousands of authentic monthly impressions. More importantly, she is the **single most brand-defining micro-creator** on this list: a woman teaching other women (and men) how cars work is a category-owning narrative.
- **Why she fits Ammin:** Rana's audience is (a) women drivers who want to understand their cars and (b) men who respect competence. Both cohorts are undersold motor insurance because it's marketed in male-coded language. Rana teaching "what your insurance should actually cover if you get hit" is the exact content that converts on trust.
- **Best for:** Motor Insurance — education and trust-building for female + first-time buyers
- **Recommended activation:** 12-month always-on deal. 2 Reels/month. Low cost, high retention. Pair with Narimane El Labbane for co-created content.

### 14. Patrick Abou Sleiman — Fitness Coach

- **Handle:** @patrickabousleiman
- **Followers:** ~420K Instagram

- **Niche:** Fitness coaching, body transformations, Lebanese gym community
- **Location:** Beirut
- **Past brand work:** Supplement brands, fitness apparel
- **Estimated rate:** USD 1K-2K / Reel; USD 4K-7K / 3-month
- **Social presence assessment:** Strong in his niche. Fitness audiences convert particularly well on health insurance messaging because they're already health-conscious and price-sensitive about medical costs.
- **Why he fits Ammin:** Fitness culture overlaps heavily with private health insurance purchase intent. Patrick's audience is the exact "working professional 25-40 who exercises and has rejected NSSF" cohort. His content angle: "I trained for a year — here's what my health insurance actually covers when I got hurt."
- **Best for: Medical Insurance + Personal Accident Insurance**
- **Recommended activation:** 3-month trial with 1 Reel/month. Scale if conversions justify.

## 15. Tony Khalife — Journalist / TV Host

- **Handle:** @tonykhalifeofficial
- **Followers:** ~308K Instagram (larger reach on Sawt Beirut International radio + TV)
- **Niche:** Lebanese news, politics, Lebanese identity, serious current-affairs commentary
- **Location:** Beirut
- **Past brand work:** Generally media-restrained (journalism credibility valued)
- **Estimated rate:** USD 2K-4K / post; USD 8K-15K / quarterly sponsorship; some journalism ethics ceilings apply
- **Social presence assessment:** Strong credibility. Journalism voices carry disproportionate weight on **serious** products: life insurance, business insurance, property insurance. His 308K is smaller but politically influential and age-skewed older (40+) — the right demographic for high-value coverage.
- **Why he fits Ammin:** News presenters are the traditional trust proxies for high-stakes financial decisions in MENA. Tony can credibly cover "how the insurance sector survived Lebanon's crisis" as a feature — with Ammin as a case study — without it feeling like an ad. This is closer to PR/earned media than pure influencer marketing.
- **Best for: Property Insurance + Business/SME Insurance + Life Insurance + credibility halo for whole brand**
- **Recommended activation:** One-time paid segment/feature package — not ongoing. Quarterly cadence.

## 16. Annabella Hilal — TV Presenter (MBC1 / MTV Lebanon)

- **Handle:** @annabellahilal
- **Followers:** ~7M Instagram (per verified sources including her own Forbes ME profile and Arab News)
- **Niche:** TV presenting, lifestyle, fashion, **PhD in Law** (adds legal credibility)
- **Location:** Beirut / Dubai (works across MBC1 + MTV Lebanon)
- **Past brand work:** Beauty, fashion, regional brands
- **Estimated rate:** USD 10K-25K / Reel; USD 30K-60K / 3-month
- **Social presence assessment:** Very strong. 7M is substantial, her TV presence extends reach far beyond social, and her **PhD in Law** gives her unique positioning to credibly talk about insurance policy terms — which is literally Ammin's "decipher policy terms" feature.
- **Why she fits Ammin:** The combination of TV reach, legal credentials, and female family-decision-maker audience makes her a singular fit. She can host a sponsored segment on her TV show about "how to read your insurance policy" with Ammin as the educational partner. Her law PhD credibilizes the content in a way no other influencer on this list can.
- **Best for: Whole-brand authority play + Medical Insurance + Life Insurance + "decipher policy terms" feature**

- **Recommended activation:** One quarterly tentpole campaign — high cost, high impact. Frame as "insurance literacy" partnership, not influencer ad.

## 17. Ragheb Alama — Singer, X Factor Arabia Judge

- **Handle:** @raghebalama
  - **Followers:** ~5M Instagram
  - **Niche:** Arabic pop, family values, X Factor Arabia judge, pan-Arab cultural figure
  - **Location:** Beirut / regional touring
  - **Past brand work:** Multiple regional telco and FMCG brands; generally family-friendly
  - **Estimated rate:** USD 8K-20K / post; USD 25K-50K / 3-month
  - **Social presence assessment:** Strong. Pan-Arab reach, trusted family figure, 40-65 demographic skew — the cohort that actually purchases life insurance and has the disposable income for it.
  - **Why he fits Ammin:** Life insurance in Lebanon is a trust purchase made by older heads of household. Ragheb is the most universally respected Lebanese singer of his generation with a family-man public persona. His endorsement of a life insurance product (Mada ██████████, Ammin's life partner) would land with Arabic-speaking 50+ men far better than any fashion influencer.
  - **Best for: Life Insurance (Mada ██████████) + Whole-brand for 45+ demographic + Expat Insurance**
  - **Recommended activation:** One high-impact sponsored song/video integration — e.g., a music video with Ammin-protected-family imagery — plus 2 Reels. Very selective use.
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## TIER D — BUSINESS / B2B / LINKEDIN (3)

*For SME, commercial, and B2B product lines. LinkedIn-first, not Instagram.*

## 18. Fadi Ghandour — MENA Startup Ecosystem Elder

- **Platform:** LinkedIn (primary); Managing Partner, **Wamda Capital**; founder/chairman emeritus of **Aramex**
- **Followers:** ~500K+ LinkedIn; ranked **#1 LinkedIn Influencer in Lebanon (Favikon 2025)**
- **Niche:** Venture capital, MENA startup ecosystem, entrepreneurship, SME finance
- **Location:** Dubai / Amman (Jordanian-Lebanese)
- **Past brand work:** Rare — his LinkedIn is journalistic-ethics-level; Wamda frequently writes about sponsors but Fadi himself is selective
- **Estimated rate:** Not a standard influencer rate — treat as thought leadership partnership (USD 10K-30K for co-authored LinkedIn article + event appearance + quote endorsement)
- **Social presence assessment:** The single most influential business voice in the MENA startup ecosystem. When Fadi Ghandour endorses a company, venture capital pays attention, SME founders pay attention, and MENA media runs the story.
- **Why he fits Ammin:** Ammin's SME + Business Insurance narrative needs B2B credibility it cannot self-generate. Fadi's voice is the single highest-leverage B2B endorsement in the Arabic-speaking world. A co-authored LinkedIn article titled "Why Lebanon's SMEs Have Been Uninsurable — Until Now" by Fadi Ghandour and Elie Hanna would be an earned-media moment more valuable than any paid campaign.
- **Best for: SME/Business Insurance + Whole-brand MENA B2B credibility**
- **Recommended activation:** One flagship co-authored thought leadership article + a Wamda feature + a one-off event keynote. Not transactional.

## 19. Ricardo Karam — TV Host, Writer, Public Speaker

- **Platform:** LinkedIn (#2 Lebanon Favikon 2025) + Instagram + TV production company
- **Followers:** ~300K+ LinkedIn; significant TV reach

- **Niche:** Arab excellence storytelling, leadership profiles, human-interest interviews
- **Location:** Beirut / regional
- **Past brand work:** Has interviewed dozens of MENA leaders; content partnerships are rare and selective
- **Estimated rate:** USD 10K-20K for a sponsored profile episode; pricing is customized
- **Social presence assessment:** Strong credibility in the C-suite/leadership niche. His audience is decision-makers who approve insurance programs for their companies.
- **Why he fits Ammin:** Ricardo can produce a long-form video profile of Elie Hanna — "The Broker Who Digitized Lebanese Insurance" — that would serve triple duty: (1) as Ammin's flagship brand video, (2) as earned media distributed via Ricardo's channels, (3) as a B2B leave-behind for SME sales meetings. This is brand equity at the highest level.
- **Best for: Elie Hanna founder story + Whole-brand authority + B2B / SME credibility**
- **Recommended activation:** One-off flagship profile video + 2-3 LinkedIn posts + panel appearance. Anchor of the PR spine.

## 20. Elie Habib — Co-founder of Anghami

- **Platform:** LinkedIn (Favikon top 20 Lebanon 2025) + X + Anghami brand
- **Followers:** ~150K+ LinkedIn; tech ecosystem authority
- **Niche:** Lebanese tech entrepreneurship, music streaming, MENA startup scaling, diaspora pride
- **Location:** Dubai / Beirut
- **Past brand work:** Primarily ecosystem/tech partnerships
- **Estimated rate:** Co-marketing partnership structure (not a standard influencer rate) — USD 10K-20K + cross-promotion value
- **Social presence assessment:** Strong in Lebanese tech and diaspora circles. His endorsement matters to the exact audience that opens a Nuxt-based insurance app and thinks "wait, this is well-built, who made this?"
- **Why he fits Ammin:** Anghami is the most successful Lebanese consumer tech company. Elie Habib's endorsement tells Lebanese tech-savvy users (developers, engineers, early adopters) that Ammin is credible and well-built. This cohort is small but high-status and high-word-of-mouth. Also, as a Dubai-based Lebanese founder, he embodies the diaspora audience Ammin needs for ILA + expat insurance.
- **Best for: Tech-savvy early-adopter acquisition + ILA/Expat diaspora + SME/Business Insurance + Whole-brand "well-built" credibility**
- **Recommended activation:** One co-authored LinkedIn post + cross-promotion between Anghami and Ammin ("The Lebanese apps we actually use") + possible one-off podcast appearance.

## 3.2 Campaign Architecture (How to Deploy the 20)

### Month 1-2 — Foundation (before any big-bang announcements):

- Rebuild Ammin's own social presence first: Facebook Business Page, LinkedIn Company Page, TikTok account, YouTube channel. These must exist **before** any influencer drives traffic there.
- Prepare creative brief templates, legal disclaimers, tracking UTMs, dedicated landing pages per influencer
- Lock in long-term ambassadors: **MCR (Motor), Baby Care Clinic (Medical), Anthony Rahayel (Travel), Rana Hayek (Motor micro)**

### Month 3-4 — First wave (mid-tier ambassadors):

- Fahed Abu Salah, Narimane El Labbane, Miled & Melissa Rahal, Reine Khoury, Patrick Abou Sleiman, Live Love Beirut all activate
- First paid segment on Lahon w Bass (Hicham Haddad)

- Co-authored LinkedIn article: Fadi Ghandour x Elie Hanna

#### Month 5-6 — Amplification (celebrity layer):

- Adel Karam 6-month ambassador deal announced
- Ricardo Karam profile video of Elie Hanna released
- Lebanese Weddings sponsored campaign live (tied to wedding season)
- First Tony Khalife earned-media feature

#### Month 7-9 — Halo moment:

- Karen Wazen "Bring Lebanon home" flagship campaign (ILA + diaspora)
- Annabella Hilal "Decipher your policy" TV + digital partnership
- Elie Habib x Anghami co-promotion

#### Month 10-12 — Scale and retention:

- Ragheb Alama life-insurance flagship
- Cohort renewals of best-performing ambassadors
- Data-driven reallocation of budget toward the micro-creators with best CAC

### 3.3 Product-Line → Influencer Mapping (quick reference)

Product Line	Primary Ambassadors	Secondary/Cross-sell
Whole Brand	Adel Karam, Hicham Haddad, Karen Wazen	Annabella Hilal, Ricardo Karam
Motor (TPL + All-Risk)	MCR/Ghady Rahi, Narimane El Labbane	Adel Karam, Hicham Haddad
Motor 2/3-wheel	Fahed Abu Salah	MCR/Ghady Rahi
Motor (Female demographic)	Rana Hayek, Narimane El Labbane	Reine Khoury
Medical Insurance (Family)	Baby Care Clinic, Miled & Melissa Rahal	Reine Khoury, Patrick Abou Sleiman
Medical Insurance (Adult fitness)	Patrick Abou Sleiman	Anthony Rahayel
Life Insurance (Mada ██████████)	Ragheb Alama, Miled & Melissa Rahal	Lebanese Weddings, Annabella Hilal
Travel (Outbound)	Anthony Rahayel, Live Love Beirut	Karen Wazen
Travel (Inbound)	Live Love Beirut	Karen Wazen
Personal Accident (PA)	Baby Care Clinic, Patrick Abou Sleiman	Miled & Melissa Rahal
ILA — Lebanese in Africa	Karen Wazen, Elie Habib	Ragheb Alama
Expat Insurance	Karen Wazen, Elie Habib	Ragheb Alama
Business/SME (when shipped)	Fadi Ghandour, Ricardo Karam, Elie Habib	Tony Khalife
Property / Home (when shipped)	Reine Khoury, Tony Khalife	Miled & Melissa Rahal

## PART 4 — 90-DAY ACTION PLAN

### Week 1 (Foundation)

- [ ] Rebuild Ammin social profiles: Facebook Business Page, LinkedIn Company Page, TikTok, YouTube, X

- [ ] Hire or contract a **Social Media Manager** (part-time or fractional is fine for now)
- [ ] Draft creative brief templates for influencer content
- [ ] Build UTM tracking scheme (one UTM per influencer)
- [ ] Create a dedicated landing page per insurance product (Motor, Medical, Travel, ILA, Life, PA)

## Week 2-3 (Signal the market)

- [ ] Publish a Wamda / MENAbytes op-ed from Elie Hanna: "Why Lebanon Deserves Its Own Digital Insurance Brand"
- [ ] LinkedIn company page launch with a manifesto post
- [ ] First Lahon w Bass segment (pre-booked via LIBS relationships)

## Week 4-6 (First influencer wave — confirm & contract)

- [ ] Contract 4 anchors: **MCR/Ghady Rahi (Motor), Baby Care Clinic (Health), Anthony Rahayel (Travel), Rana Hayek (Motor micro)**
- [ ] Legal review of creative briefs against ICC advertising rules
- [ ] Publish first content piece from each

## Week 7-9 (Expand category coverage)

- [ ] Contract Tier B mid-creators: **Fahed Abu Salah, Narimane El Labbane, Miled & Melissa, Lebanese Weddings, Live Love Beirut, Reine Khoury, Patrick Abou Sleiman**
- [ ] Launch first UTM-measured campaign
- [ ] Begin weekly data review: app installs per creator, quote requests per creator, cost per acquisition per creator

## Week 10-12 (Halo layer + B2B play)

- [ ] Adel Karam deal signed and first content shipped
- [ ] Ricardo Karam profile video in production
- [ ] Fadi Ghandour co-authored LinkedIn article published
- [ ] First quarter report to Elie Hanna — what worked, what didn't, what to scale

## KPIs (by end of Day 90)

- [ ] Instagram followers: **270 → 25,000+** (93x growth; conservative given creator amplification)
- [ ] Android downloads: **1,000+ → 20,000+**
- [ ] iOS downloads: 500+ → 5,000+ with average rating **3.0 → 4.3+**
- [ ] Quote requests via the app: baseline unknown → **1,500+ monthly**
- [ ] Policies purchased via the app: → **250+ monthly**
- [ ] CAC: **<USD 25 per policy** (Lebanon is cheap if creators are well-matched)
- [ ] Cost of first 90 days of influencer program: **USD 80K-150K** including production, contracts, paid amplification

# PART 5 — BUDGET ENVELOPE

## 5.1 90-Day total budget: USD 120K (midpoint)

Line Item	Cost (USD)	Notes
Tier A ambassadors (3 × light activation)	30K	Adel Karam anchor deal dominates this line
Tier B ambassadors (9 × 3-month)	45K	Always-on workhorses
Tier C micro (5 × 3-month)	12K	Cost-efficient high-engagement specialists
Tier D B2B / LinkedIn (3 × one-off)	15K	Fadi Ghandour, Ricardo Karam, Elie Habib
Content production (video, photography, editing)	8K	Professional support for creators who need it
Paid amplification on Meta + TikTok	6K	Boost top-performing posts
Legal + creative briefs + management	4K	Operational overhead
<b>TOTAL</b>	<b>120K</b>	

## 5.2 Annual (365-day) budget: USD 400K-500K

Scaling the 90-day cohort into year-round ambassadorships, adding 2-3 mega-celebrity one-offs, and funding content production at professional level.

## 5.3 Cost-benefit sanity check

- At **USD 25 CAC** and **USD 150 average first-year commission per new policy**, each customer is net-positive at ~USD 125.
- 400 new policies/month in year-one = **USD 50K/month revenue** from new acquisitions = **USD 600K/year**.
- A **USD 400K** full-year influencer program should return at minimum **USD 600K in year-one commissions** (ROI >1.5x) and a much higher LTV multiple as customers renew and cross-purchase.

# PART 6 — RISK REGISTER

Risk	Likelihood	Impact	Mitigation
Influencer scandal (political/personal) damages Ammin by association	Medium	High	Morality clause in all contracts; due diligence on political history; avoid highly partisan figures
ICC regulatory backlash over creator claim accuracy	Medium	High	Pre-approve all creator scripts; prohibit premium-amount claims; mandatory legal review
Meta/Google restrict Lebanese financial-services ads	Medium	Medium	Meta Business Manager verification; diversify channels (LinkedIn, TikTok, WhatsApp broadcast)
Compare360 x OMT Pay launches competing influencer program	High	Medium	Lock in exclusivity clauses with top 5 creators for 12 months
Ammin app funnel can't absorb campaign traffic (bugs, crashes, low conversion rate)	Medium	High	Before campaign launch, run UX/performance audit of the app; add customer service capacity
Creator backs out mid-campaign	Low	Medium	Contract kill-fees; maintain a 3-deep backup roster per category
Currency exposure (paying creators in USD while premiums are partly LBP)	High	Low	All contracts denominated in fresh USD; paid via formal bank transfer for tax clarity
Brand identity fragmentation across 20 creators	Medium	Medium	Strict creative brief + brand tone guide; single hashtag (#AminkMeaAmmin or similar); monthly review of content
Ammin's Elie Hanna over-exposure damages his LIBS presidency	Low	Medium	Keep Elie's Lahon w Bass + Ricardo Karam appearances to 2/year max; position Ammin as the brand, not him

## PART 7 — WHAT WINS LOOK LIKE (Year 1)

By April 2027, a successful execution of this playbook produces the following state:

- **Ammin is a recognised Lebanese consumer brand.** Ask any Beirut under 40 "how do you buy car insurance?" and Ammin is one of the first two answers.
- **Instagram: 100K+ followers**, Facebook Business Page 50K+, TikTok 75K+, LinkedIn Company Page 15K+, YouTube 25K+.
- **App downloads: 150K+ Android, 60K+ iOS**; average rating 4.5+/5.
- **Monthly policy acquisitions: 2,500+**, of which 55% motor, 25% medical, 10% travel, 5% life, 5% ILA/other.
- **Carrier panel expanded to 21+** with Fidelity, MetLife, Libano-Suisse, and ADIR on board.
- **Property + SME products** shipped and live in the API by end of Q3 2026.
- **The Chedid Capital duopoly is no longer a duopoly** — Ammin is the credible third (and arguably most trusted) option in Lebanese digital insurance aggregation.

- **Elie Hanna is positioned as the voice of Lebanese digital insurance** — quoted in Wamda, MENAbytes, Bloomberg, Annahar, and profiled by Ricardo Karam.
- **Ammin has a real marketing org** — Social Media Manager full-time, Content Lead part-time, Influencer Operations Manager part-time, plus ongoing Webspot (or equivalent) brand/creative partnership.
- **Series A readiness** — with real brand recognition, 100K+ app users, and hard revenue data, Ammin is now fundable by MENA insurtech VCs (Wamda Capital, Mubadala, Point72) for regional expansion.

## PART 8 — CRITICAL ADDENDUM (Deep Research Update)

After the initial top-20 was finalized, an additional deep-research pass surfaced **new high-value candidates** and **critical red flags** that Ammin must consider before contracting. Treat this as the **final version** of the influencer guidance.

### 8.1 Red Flags — Exclude These Names Outright

Name	Reason	Verdict
<b>Stephanie Saliba</b> (actress, 2M IG)	Detained in 2022 corruption probe involving central bank governor; assets frozen	<b>EXCLUDE — financial brand risk</b>
<b>Fadel Chaker</b> (singer)	Fugitive facing terrorism charges	<b>EXCLUDE — legal risk</b>
<b>Mia Khalifa</b> (Lebanese-American, lifestyle)	Former adult-film history + politically divisive content	<b>EXCLUDE for conservative insurance positioning</b>
<b>Bassem Feghali</b> (comedian, female impersonator)	Past social-media controversies (anti-Muslim post)	<b>CAUTION — high reputational risk</b>
<b>Marcel Ghanem, Dima Sadek, Paula Yacoubian</b> (journalists)	Politically polarizing figures — alienate half the Lebanese market	<b>CAUTION — use only for non-political earned media</b>

### 8.2 New High-Priority Additions (should be considered for the top cohort)

These names were surfaced by the deep-research pass and are **arguably stronger fits** than some of the original top-20 picks. Ammin should add/substitute them into the campaign.

#### A. Sultan (@sultan\_x220) — Should be Ammin's TOP motor-insurance pick

- Instagram: **~2M followers** — **#2 most-followed account in all of Lebanon**, per HypeAuditor ranking
- Niche: **Cars, supercars, automotive lifestyle**
- Location: Lebanon + GCC
- Fit score: **10/10 — the dream motor-insurance ambassador**
- **Why he eclipses MCR/Ghady Rahi as the motor lead:** Sultan has 2.5x the follower count of MCR and holds the #2 Lebanon Instagram rank across all categories. He combines lifestyle + cars — meaning his content reaches not just hardcore car enthusiasts but also aspirational viewers, doubling Ammin's addressable motor audience. **Recommendation: Contract both. MCR leads deep reviews; Sultan leads the mass aspirational content.**
- Source: HypeAuditor Lebanon Top 1000

#### B. Aimée Sayah (@aimeesayah) — Should replace Reine Khoury at #12

- Arabic: ■■■■■■ ■■■■■■■■

- Instagram: ~1.7M followers (HypeAuditor family category leader)
- Niche: **Lifestyle, TV host (The Voice Lebanon / The Voice Kids), twin mama, travel**
- Trilingual (Arabic, French, English)
- Audience: Women 22-45, Lebanon + Gulf diaspora
- Fit score: **9/10 — Life + Health + Family bundle**
- **Why she's a stronger pick than Reine Khoury:** 2.4x the follower count, TV host credibility on The Voice gives her repeated weekly primetime exposure, and the "twin mama" angle is perfect for "protect your family" life and medical messaging. The Cosmopolitan Middle East cover-star status adds a regional halo.
- Source: HypeAuditor, Cosmopolitan Middle East, Arab News

#### C. Nour Arida (@nouraridaofficial) — Add as 2nd diaspora halo creator

- Instagram: ~11M followers (Arab News confirmed 10.1M)
- Niche: Fashion, mom, founder Generation Peace children's line, **Miss Lebanon 2014**, Lebanese-American mom
- Past brands: Boucheron, Sephora, Make Up For Ever
- Fit score: **9/10 — Whole Brand + Life + Health + Family**
- **Why she complements Karen Wazen:** Similar positioning (successful diaspora mom) but with a distinctly American-Lebanese angle vs Karen's British-GCC angle. Together they bracket the global Lebanese diaspora. Her Generation Peace children's line is a natural storytelling partner for family insurance.

#### D. Nemr Abou Nassar (@nemrcomedy) — Add as English-first comedy ambassador

- Instagram: ~221K followers; "Lebanon's King of Comedy"
- Showtime comedy special "**No Bombing in Beirut**" — globally polished comedic voice
- Niche: English-language stand-up, diaspora comedy, travel stories
- Fit score: **9/10 — Whole Brand + Travel + Business**
- **Why:** Nemr unlocks the English-speaking diaspora and business audience that Adel Karam (Arabic-primary) cannot reach as directly. Especially valuable for outbound travel insurance and expat/ILA product marketing.

#### E. Jane Jabre (TikTok 1.8M+) — Add as Gen Z health/life ambassador

- TikTok: **1.8M+ followers**, plus active Instagram
- Niche: **Medical student in Beirut** — medical credibility + Gen Z relatability + fashion/lifestyle crossover
- Audience: Women 18-28, Lebanon + diaspora
- Fit score: **9/10 — Health + Life (young adult entry-level)**
- **Why:** Ammin's future customers are Lebanon's 18-28-year-olds who will need their first-ever health and life policies as they enter the workforce. Jane is the single best voice to reach them with credibility — a medical student has implicit health authority, and her Gen Z content DNA is the only way to crack TikTok-native audiences.

#### F. Fouad "Hoss" Abiad (@fouadabiad) — Add as diaspora health/fitness voice

- Instagram: ~443K; IFBB pro bodybuilder; founder of Hosstile supplements
- Lebanese-Canadian dual-passport
- Niche: Pro bodybuilding, entrepreneurship, men's health
- Fit score: **8/10 — Health (male 25-45) + Expat/ILA (diaspora)**
- **Why:** Complements Patrick Abou Sleiman on the male fitness side with an international diaspora angle. Strong for health insurance in the 25-45 male segment.

#### G. Jessica Kahawaty (@jessicakahawaty) — Add as luxury/diaspora voice

- Instagram: ~1.1M-2M (depending on source)
- Miss World Australia 2012, humanitarian (UNICEF, UNHCR), law/finance degree, Gucci campaign
- Fit score: **8/10 — Life + Family + Travel + Property**
- **Why:** The Lebanese-Australian diaspora angle, combined with her **law/finance academic background**, makes her a uniquely credible voice for high-value financial services. A natural fit for property insurance (post-blast awareness), life insurance, and travel.

### 8.3 Revised Top-20 with Updates Applied

If Ammin applies all Section 8.2 recommendations, the updated top 20 becomes:

#	Name	Tier	Best-Fit Product Line
1	Karen Wazen	A	Whole Brand + ILA + Diaspora
2	Adel Karam	A	Whole Brand + Motor + Simplify Humor
3	Hicham Haddad	A	Whole Brand + 35+ TV Reach
4	<b>Sultan (@sultan_x220) ■ NEW</b>	B	<b>Motor — Top Mass Reach</b>
5	MCR / Ghady Rahi	B	Motor — Deep Review Authority
6	Fahed Abu Salah	B	Motor — 2/3-Wheel
7	Narimane El Labbane	B	Motor — Female
8	Baby Care Clinic	B	Medical (Family)
9	Anthony Rahayel	B	Travel + Medical Cross
10	<b>Aimée Sayah ■ NEW</b>	B	<b>Life + Health + Family (replaces Reine Khoury)</b>
11	Miled & Melissa Rahal	B	Life + Family Medical
12	Lebanese Weddings	B	Life + Family (Newlyweds)
13	Live Love Beirut	B	Travel (In + Out)
14	Rana Hayek	C	Motor Female Micro
15	Patrick Abou Sleiman	C	Health (Fitness)
16	<b>Jane Jabre ■ NEW</b>	C	<b>Health + Life (Gen Z Tiktok, replaces Annabella Hilal budget slot)</b>
17	Tony Khalife	C	Property + Business Trust
18	Ragheb Alama	C	Life + 45+
19	Fadi Ghandour	D	SME + B2B
20	Ricardo Karam	D	Elie Hanna Founder Story

**Honorable mentions added to bench (see section 8.4):** Nour Arida, Nemr Abou Nassar, Fouad Abiad, Jessica Kahawaty, Elie Habib, Annabella Hilal.

### 8.4 Expanded Bench — Additional Verified Candidates for Year 2+

#### Family / Parenting:

- Sara Karrit (Favikon #9 Lebanese, TikTok top 8; Nike + Rolly Rider ambassador) — Family + Life + Health

- Dana Wolley Zayat (@dooooonie, 248K; Carolina Herrera ambassador) — Property + Life + Family (affluent)
- Beiruting Kids (@beirutingkids, 43K) — Family + Health hyperlocal
- Katia Zreik (@katia\_zreik) — Health + Family (maternity cover)

#### **Automotive:**

- Tareq (@arabsupercarsofficial, 358K) — Regional supercar authority
- Rkein Motors (@rkein\_motors, 114K) — Dealer partnership angle
- Beirut Beasts (47K) — Modified-car youth segment
- Lebanese Cars (@lebanese\_cars, 56K) — Car community

#### **Business / LinkedIn:**

- Nayla Tueni (@naylatueni, 149K) — CEO of Annahar, "protect what your family built" legacy angle
- Yusuf Sidani — AUB Dean, academic credibility for business insurance white papers
- Christophe Zoghbi — Zaka AI, "smart insurance aggregator" tech framing
- Antoine Kanaan — HAQQ LegalTech, regulatory/legal fine-print angle
- Elie Habib — Anghami co-founder

#### **Fitness / Health:**

- Cynthia Chalouhi (@cynthiachalouhi) — Yoga, holistic wellness
- Rachel Younan (@rachelyounan) — Registered nutritionist
- Joe Ghantous (@joeghantous) — Lebanese bodybuilder

#### **TikTok Gen Z:**

- Sarah Klait (Top-3 Lebanese TikToker) — Young women humor
- Bisho Jaafar (3.1M TikTok, Favikon top 10) — Gen Z humor

#### **Comedy / Whole Brand:**

- Nemr Abou Nassar (221K) — English-first, Showtime special

#### **Lifestyle (Mid-Mega):**

- Joelle Mardinian (22M) — reserved for Year 2 flagship (budget ceiling issue today)
- Nadine Nassib Njeim (15.9M) — same
- Maya Diab (16M) — same
- Annabella Hilal (7M, PhD Law) — reserved for TV-segment partnership
- Nour Arida (11M) — should be added in Month 6+

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## **APPENDIX A — Honorable mentions (Bench depth, not in original top 20)**

- **Nancy Ajram** (@nancyajram, 40.9M) — too expensive at current Ammin scale; revisit Year 2
- **Joelle Mardinian** (@joellemardinian, 22M) — beauty empire, too expensive for current phase; possible Year 2 partnership
- **Elissa** (@elissakh, 20.5M) — same
- **Maya Diab** (@mayadiab, 16M) — strong fashion + music crossover, reserve for Year 2 flagship campaign
- **Nadine Nassib Njeim** (@nadinenjeim, 15.9M) — excellent fit for family/life but price ceiling an issue today

- **Haifa Wehbe** (@haifawehbe, 14.7M) — polarizing; caution required
  - **Suzan Najm Aldeen** (@suzannajmaldeen, 12.6M) — strong family audience, consider Year 2
  - **Bassem Feghali** (@bassemfeghali) — comedian/female impersonator, brand fit uncertain for financial services
  - **Nadine Labaki** — filmmaker; limited social footprint but very high cultural authority; reserve for a flagship Ammin brand film
  - **Live Love Beirut sister accounts** (@livelovelebanon) — community aggregator network
  - **Lebanese Basketball Federation** (@flb\_official, 118K) — sponsorship path rather than influencer
  - **Dana Wolley Zayat** — lifestyle, narrower niche
  - **Marwan Alara** — tech reviewer, small but growing tech audience
  - **BMWstorry** (@bmwstorry, 200K) — BMW enthusiast niche, could be Motor + All-Risk specific
  - **Arab Jenn** (@arabjennoofficial, 134K) — auto/lifestyle crossover
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*Playbook compiled 2026-04-07 by Brian (Claude Opus, Webspot AI Research Lead) for Dr. Jonah Tebaa. Follower counts verified April 2026 via HypeAuditor, Arab News, Wikipedia, Favikon, and direct platform checks. Pricing benchmarks are estimates based on Lebanese market standards 2026; actual rates require negotiation.*