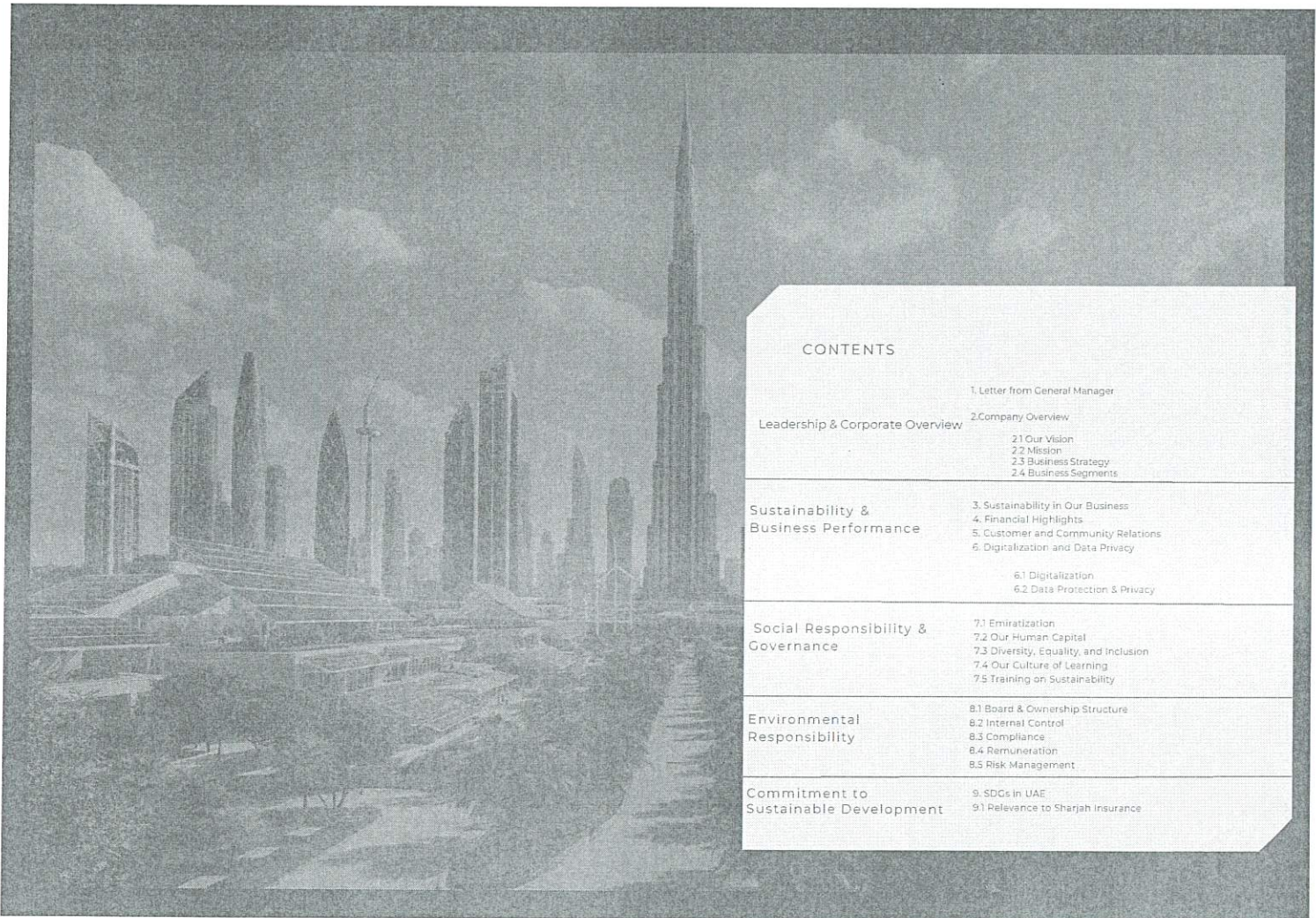




**Sharjah Insurance Company**

**2024**

**SUSTAINABILITY REPORT**



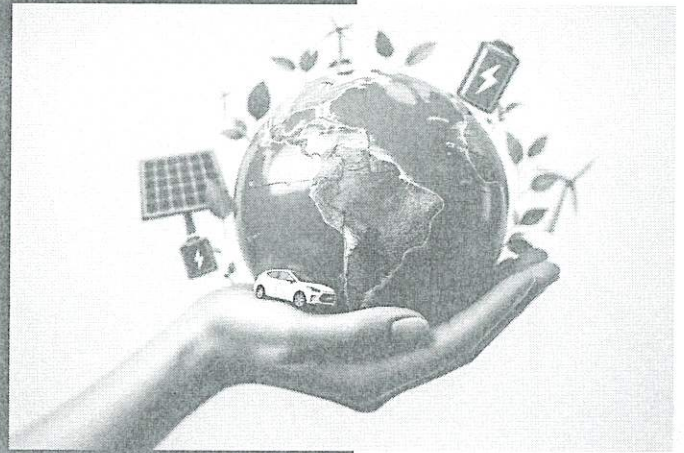
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### Message from CEO

I am honoured to present Sharjah Insurance's Sustainability Report for 2024, showcasing our unwavering commitment to responsible and sustainable business practices. Over the past year, we have made significant strides in integrating Environmental, Social, and Governance (ESG) principles into our core operations, ensuring that sustainability remains at the heart of our corporate strategy. Our efforts align with UAE Vision 2030 and global sustainability frameworks, reinforcing our dedication to long-term value creation for our clients, shareholders, and the communities we serve.

Throughout 2024, we have prioritized reducing our carbon footprint, enhancing operational efficiency, and strengthening our governance structures to foster transparency and ethical business conduct. Our focus on Emiratization, workforce development, and financial inclusion reflects our dedication to fostering an inclusive economy while promoting digitalization and data security to enhance customer experience and service delivery.. I extend my sincere gratitude to our employees, clients, and stakeholders for their ongoing support in shaping a more sustainable and resilient future for Sharjah Insurance and the broader UAE community.



A handwritten signature in blue ink, consisting of a large, stylized 'S' followed by several horizontal strokes.

## ABOUT THIS REPORT

The Sharjah Insurance Company Sustainability Report 2024 highlights the company's commitment to Environmental, Social, and Governance (ESG) principles, integrating sustainability into its operations. It emphasizes initiatives to reduce carbon footprint, enhance energy efficiency, and promote waste reduction, aligning with UAE Vision 2030. The report showcases financial performance growth, strong customer and community engagement, and a focus on governance, compliance, and ethical conduct. Additionally, it outlines efforts in digitalization, Emiratisation, diversity, and workforce development, reinforcing the company's dedication to long-term sustainable growth and responsible business practices.

## ABOUT SHARJAH INSURANCE

Sharjah Insurance Company (SIC) is one of the leading insurance providers in the UAE, with a legacy spanning over five decades. Established in 1970, it holds the distinction of being the first insurance company in the UAE and has since evolved into a trusted name in the industry. The company is publicly listed on the Abu Dhabi Securities Exchange (ADX) and operates with a strong financial foundation, ensuring stability and growth. With a vision to provide comprehensive, customer-centric insurance solutions, Sharjah Insurance has built a reputation for reliability, transparency, and innovation in the insurance sector. Its services cater to individuals, businesses, and government entities, offering tailored insurance products that safeguard assets, businesses, and lives.

### OUR VISION

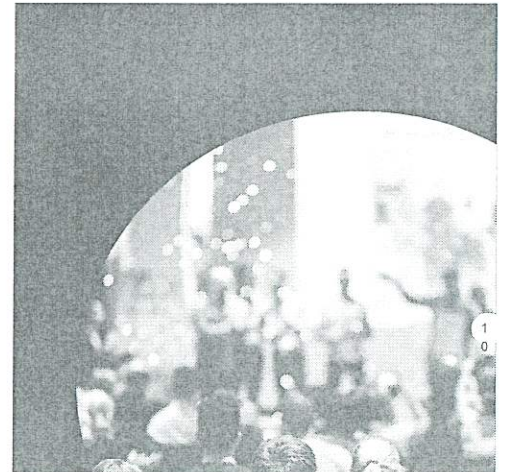
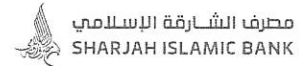
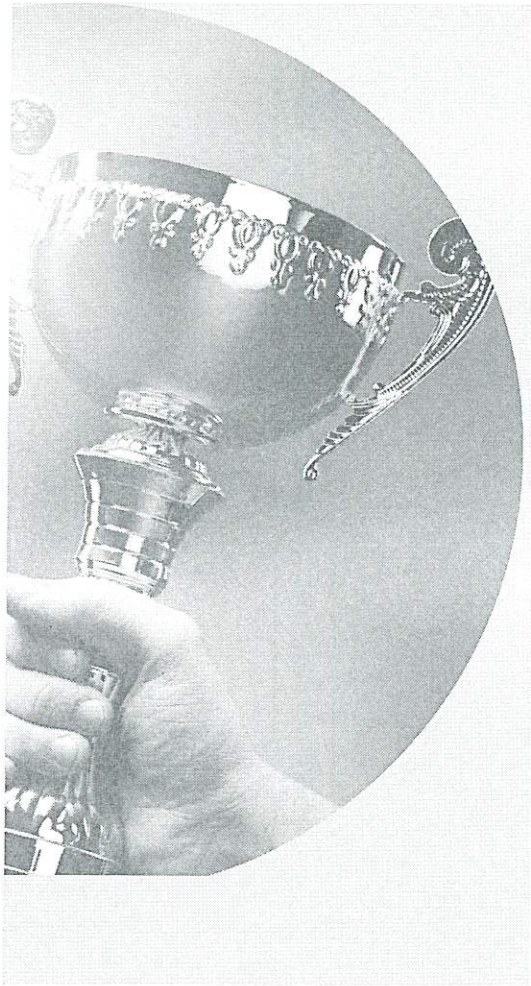
**A Leading Insurance Company in the region with the potential to offer a vivid range of quality products and services to our customers and to produce highest returns to our shareholders.**

### OUR MISSION

**We are committed to the highest standards of ethics and integrity. We are responsible to our customers, to our employees, to the societies we serve in UAE. We do not take professional or ethical shortcuts to achieve targets but our interactions with the society must reflect the high standards of professionalism in the Insurance industry.**



# Major Clients





## BUSINESS STRATEGY

Sharjah Insurance Company places a strong emphasis on providing premium insurance coverage through a diverse and robust portfolio. The company is committed to delivering high-quality insurance services while maintaining a conservative approach that reflects its unwavering dedication to meeting promises, fostering long-lasting relationships with stakeholders, and maximizing value for all parties.

With a focus on innovation and sustainability, Sharjah Insurance actively promotes forward-thinking solutions that address evolving market needs and future challenges, particularly those posed by climate change. The company's strategic approach includes embedding sustainable business practices across its operations, contributing to an ethical transition toward climate resilience and achieving net-zero emissions. This commitment underscores its role as a responsible corporate entity focused on building a sustainable future.

To ensure these goals are met, Sharjah Insurance's management committee conducts ongoing assessments of its operations, ensuring that all initiatives align with global and local sustainability standards. By adhering to international best practices and fostering innovation, the company strengthens its ability to deliver on its mission of creating a resilient, sustainable business model that not only supports its clients but also contributes to the broader goals of environmental stewardship and social responsibility.

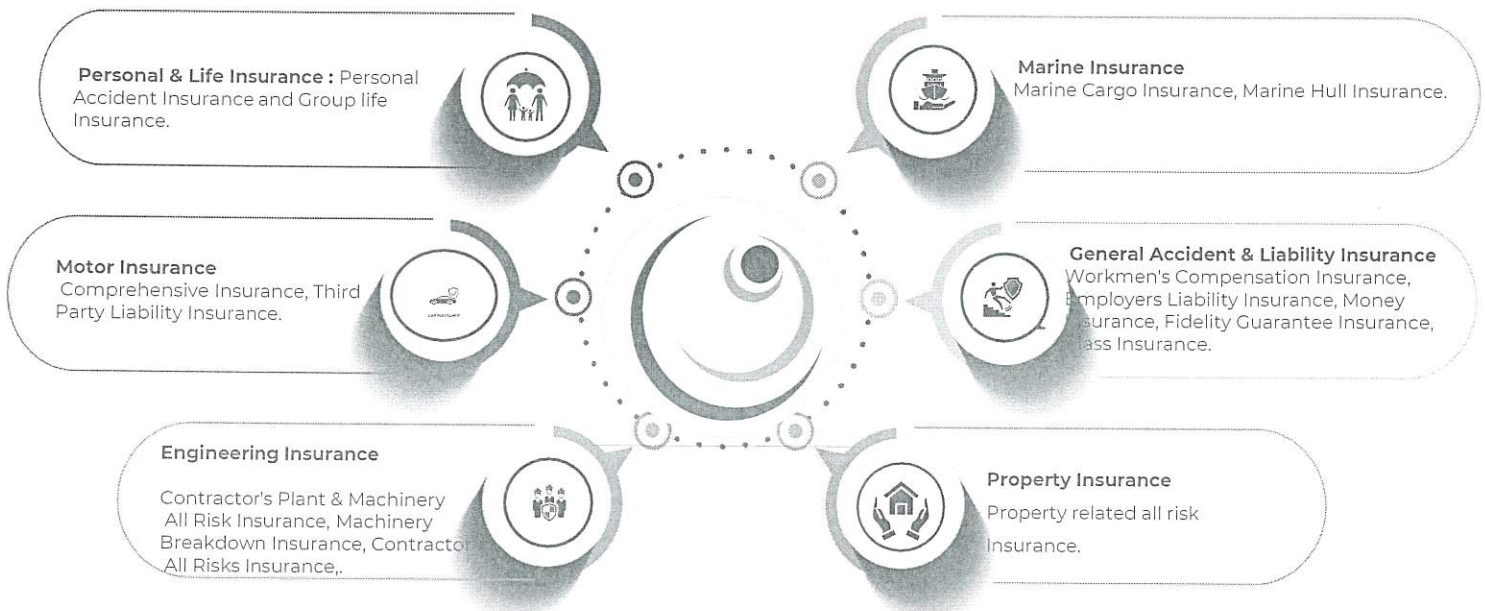


## BUSINESS SEGMENTS

Sharjah Insurance offers a comprehensive suite of insurance services designed to meet the diverse needs of its clients across personal, commercial, and industrial sectors. By addressing the unique requirements of individuals and businesses alike, the company ensures holistic coverage that provides protection and peace of mind. With its tailored solutions, Sharjah Insurance demonstrates its commitment to delivering reliable and adaptable insurance options, catering to a wide range of industries and personal circumstances. This approach reflects the company's dedication to building trust and long-term relationships with its valued clientele.



# Sharjah Insurance Product Portfolio



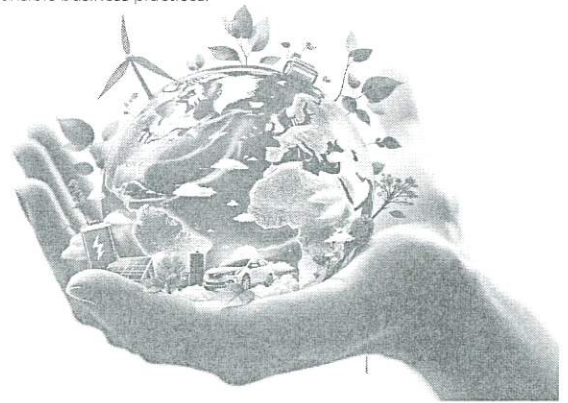


## SUSTAINABILITY IN OUR BUSINESS

At Sharjah Insurance, sustainability is deeply embedded in our core values and operational philosophy, guiding every aspect of our business. As an insurance company, we recognize the significant role we play in addressing global and local challenges by integrating sustainability principles into our operations, stakeholder engagement, and risk management strategies. Our commitment aligns closely with the Sustainable Development Goals (SDGs), ensuring that our actions contribute to a more equitable, resilient, and sustainable future. With decades of expertise in risk mitigation and comprehensive insurance coverage, we continuously strive to enhance our risk identification and management tools, enabling us to anticipate and address emerging challenges effectively.



Our commitment to sustainability also extends to fostering societal resilience and inclusive growth. We focus on developing affordable and tailored insurance solutions to cater to the needs of emerging consumers and underserved communities, ensuring that everyone has access to financial protection. By supporting inclusive economic opportunities and promoting financial literacy, we empower individuals and businesses to thrive in a rapidly changing world. Through continuous engagement with stakeholders, including clients, regulators, and communities, we ensure that our practices reflect their evolving expectations and align with global sustainability standards. Our management committee conducts regular assessments to ensure compliance with frameworks such as the Global Reporting Initiative (GRI) and Task Force on Climate-Related Financial Disclosures (TCFD), further reinforcing our dedication to transparency, accountability, and responsible business practices.

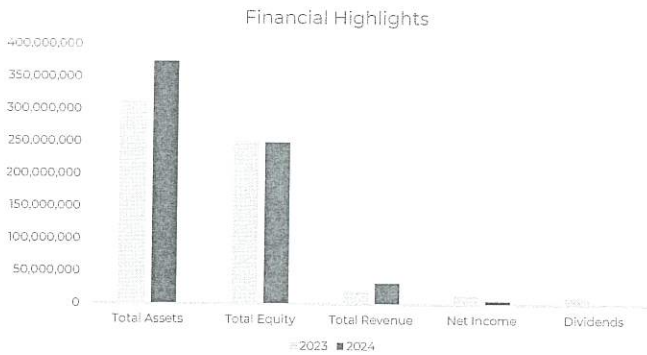




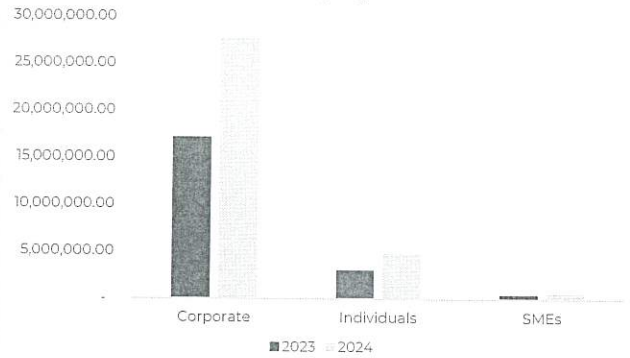


## FINANCIAL HIGHLIGHTS

The financial performance report for 2023 and 2024 highlights key changes in total assets, equity, revenue, net income, and dividends. In 2023, total assets stood at AED 311.86 million, with total equity of AED 250.36 million, total revenue of AED 20.38 million, and a net income of AED 14.51 million, alongside declared dividends of AED 10.50 million. By 2024, total assets increased to AED 374.03 million, while total equity slightly declined to AED 249.57 million, and total revenue grew significantly to AED 33.05 million. However, net income dropped to AED 5.45 million, and no dividends were declared. Revenue growth was primarily driven by the corporate segment, which saw an increase from AED 17.08 million in 2023 to AED 27.70 million in 2024, followed by individual revenue rising from AED 2.94 million to AED 4.78 million, and SME revenue improving from AED 0.35 million to AED 0.56 million. Revenue and asset growth has indicated sound business expansion of Sharjah Insurance which we wish to continue in year 2025.



Revenue by Segment

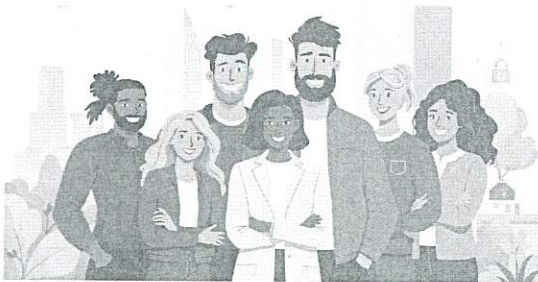




## CUSTOMER AND COMMUNITY RELATIONS

At the heart of our corporate values is an unwavering dedication to client satisfaction. We strive to not only meet but exceed our clients' expectations by fostering trust-based relationships and consistently delivering business excellence. By maintaining strong connections with our clients, many of whom are leaders in their respective industries, and keeping open lines of communication, we gain a deep understanding of their needs and provide tailored, responsible solutions.

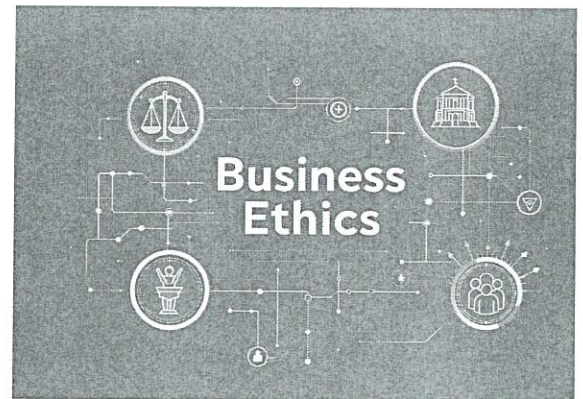
Over the past year, our sales windows at Injazat Khalidiya, Aljazzat Tawjeeh, and the Sharjah Municipality have enabled direct engagement with customers, further strengthening our community relationships. Moving forward, our focus is on expanding our producer network at both the Sharjah head office and branch levels, while enhancing collaboration with insurance brokers to extend market coverage and drive overall growth. These initiatives reflect our steadfast commitment to delivering outstanding service and reinforcing our position as a leading player in the insurance industry.



## BUSINESS ETHICS

The company recognizes that ethical business conduct is fundamental to its success and long-term sustainability. To foster transparency, several deliberate measures have been implemented, including an open-door policy, the use of collaborative task and project management tools, and the promotion of open communication at all hierarchical levels. These initiatives ensure that every individual within the organization actively engages in business activities with unwavering honesty, integrity, and alignment with applicable laws, regulations, and the company's mission.

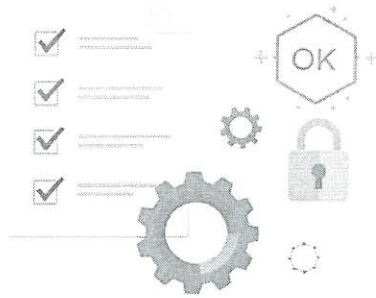
The company's commitment to combating bribery and corruption is deeply embedded in its operational framework and reflected in its systems and programs. Employees at all levels share the responsibility of upholding the company's ethical standards, which are central to its corporate mission. This dedication to integrity and transparency serves as a cornerstone of the organization's values, ensuring sustainable growth and trust among stakeholders.



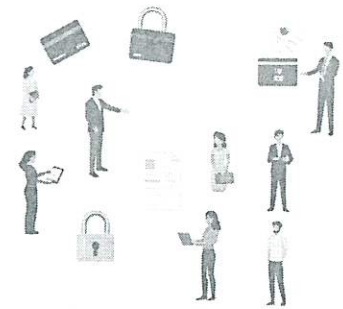


## MARKETING AND LABELLING

		2023	2024
	<b>Incidence of non-compliance concerning product and service information and labelling</b>		
<b>Labelling</b>	Number of incidents of non-compliance with regulations resulting in a warning, fine or penalty	0	0
	Number of incidents of non-compliance with voluntary codes	0	0
	<b>Incidence of non-compliance concerning marketing communications</b>		
<b>Marketing</b>	Number of incidents of non-compliance with regulations resulting in a warning, fine or penalty	0	0
	Number of incidents of non-compliance with voluntary codes	0	0



Labeling Compliance



Marketing Compliance



## DIGITALIZATION AND DATA PRIVACY

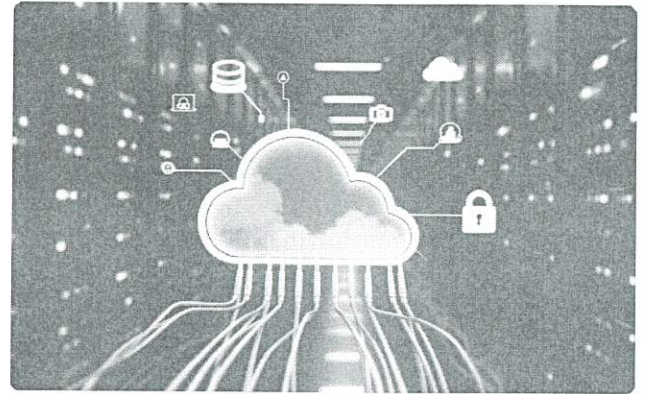
In today's rapidly evolving digital landscape, our company is proactively adapting to the demands of digitalization, aligning strategies with client expectations, and making significant investments in technology to ensure long-term sustainability and competitiveness. These efforts underscore our commitment to optimizing operational performance and enhancing customer experiences.

### Digitalization Initiatives



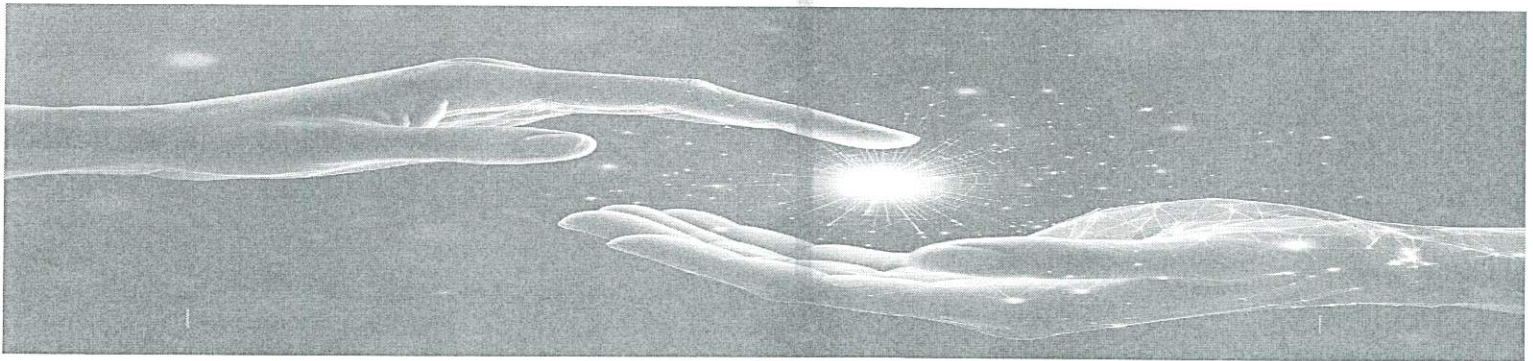
#### Digital Products

We are committed to innovation and meeting the evolving needs of our clients by enhancing their experience, efficiency, competitiveness, and profitability.



#### Technology Enablement

We emphasize creating a modern and scalable infrastructure that supports evolving work patterns and enables seamless core processes for delivering high-quality services.





## CUSTOMER PRIVACY

Customer Privacy	2023	2024
Substantiated complaints concerning breaches of customer privacy and losses of customer data		
Number of complaints received from outside parties and substantiated by the organization	0	0
Number of complaints from regulatory bodies	1	2
Number of identified leaks, thefts, or losses of customer data	0	0
Customer Complaints Resolution		
Total no. of customer complaints received	0	0
Total no. of customer complaints resolved	0	0
Average turnaround time for complaints resolution	0	0

## COMMUNITY RELATIONS

Sharjah Insurance understands that active community engagement is essential for addressing societal challenges and fostering meaningful change. As part of this commitment, the company is developing a comprehensive community relations program centered on collaboration, stakeholder feedback, and impactful initiatives. By partnering with local organizations and supporting community-driven projects, the company aims to better understand local needs and contribute to social and environmental well-being.

This dedication is reflected in a range of initiatives, including charitable contributions, infrastructure enhancements, and direct support for social programs. More than just financial contributions or event sponsorships, our approach emphasizes genuine integration with the community, ensuring that their concerns are considered in our business operations. This not only supports the company's growth but also enhances the overall well-being of society.

### Key Focus Areas:



**Strengthenin  
g Operational  
Resilience**



**Enabling  
Project  
Expansion**



**Addressing  
Community  
Concerns**



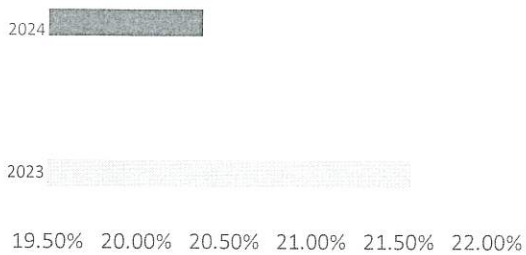
**Enhancing  
Local  
Stakeholde  
Relationships**



## EMIRATIZATION

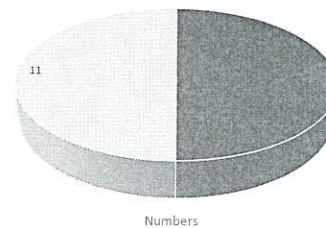
The Community & Emiratization Report for 2024 highlights Sharjah Insurance Company's dedication to fostering local community investments and advancing Emiratization initiatives. In 2024, the company made a significant community investment of AED 400,000, reflecting its commitment to societal development, compared to no investment in 2023. The organization maintained a consistent workforce of 11 Emirati employees, with three males and eight females, showcasing a balanced approach to gender representation. While the Emiratization rate decreased slightly from 21.57% in 2023 to 20.37% in 2024, the company continues to prioritize the inclusion of national talent, reinforcing its alignment with UAE's socio-economic objectives.

Emiratization Rate

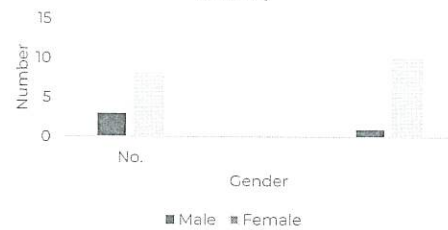


The company is strongly dedicated to fostering the inclusion of Emiratis in the UAE by ensuring substantial representation within our workforce. Last year, we set a goal to achieve a 20% Emiratization rate, and we successfully exceeded this target, reaching 21.60%. This achievement reflects our recognition of Emiratization as a key driver of national development and prosperity. Looking ahead, we remain committed to cultivating a highly skilled and resilient local workforce, further contributing to the UAE's economic and social growth.

Number of Emirati Employees



Number of Emirati employees by gender (2023 and 2024)

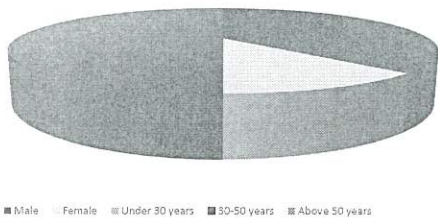




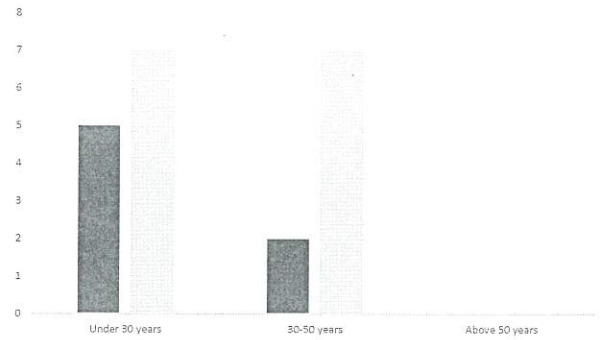
## OUR HUMAN CAPITAL

Recognizing that our employees are integral to our success, we have implemented a strategic hiring approach that ensures individuals are placed in the right roles while prioritizing skill development and career progression. Our commitment extends beyond recruitment, with a strong emphasis on continuous training and professional growth to equip our workforce for the ever-evolving global landscape. Our dedication to gender equality, diversity and inclusion (D&I), training and development, and employee engagement reflects our pledge to creating an inclusive and high-performing workplace. By integrating gender-inclusive language into all communications, we foster a neutral and unbiased environment, eliminating any form of discrimination based on gender or social identity.

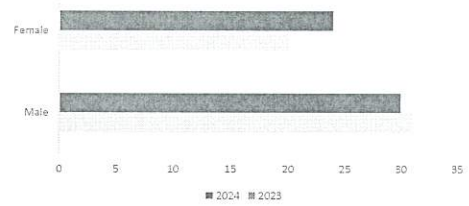
Total Employees that left



Age wise



Total work force





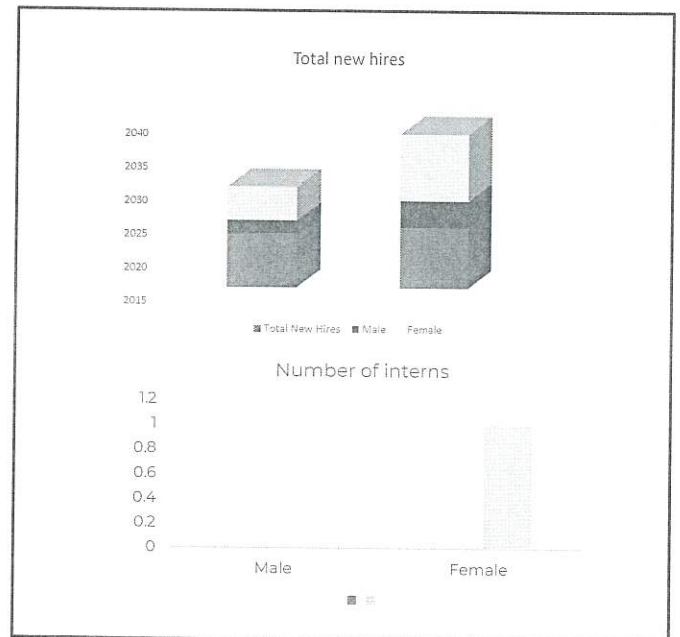
## DIVERSITY, EQUALITY AND INCLUSION

Sharjah Insurance is committed to fostering diversity, equity, and inclusion within its workforce. Currently, the company employs 51 individuals, with 39% representation of female employees, a percentage that has steadily increased over the years. This reflects our ongoing efforts to build a more balanced and inclusive workplace.

We are dedicated to cultivating a culture of continuous learning, ensuring that all employees have access to opportunities for skill development, knowledge enhancement, and career progression. To uphold transparency and fairness, we have implemented a comprehensive appraisal system, which includes quarterly performance reviews. Employees first conduct self-assessments, followed by evaluations and discussions with their direct supervisors, reinforcing an equitable and merit-based approach to professional growth.



The report highlights a significant increase in total new hires, doubling from 7 in 2023 to 14 in 2024, with female hires consistently dominating both years (5 in 2023 to 10 in 2024). Male hires also grew from 2 to 4 but remain proportionally lower, indicating a strong emphasis on gender diversity. Internships saw a minimal start in 2024, with only one female intern and no male participation, signaling a need to expand internship opportunities for both genders. While the hiring trends demonstrate positive growth and a focus on inclusivity, enhancing male engagement in hiring and internships, along with tracking training participation rates, could further strengthen workforce balance and development.







## OUR CULTURE OF LEARNING

The company is dedicated to fostering a culture of continuous learning and professional development among its employees through a strategic and comprehensive approach. Aligned with industry standards and regulations, this commitment reflects the company's dedication to excellence and ongoing improvement. The outlined training initiatives are designed to positively impact employees by enhancing their skills, expanding their knowledge, and supporting their career growth. By investing in diverse learning opportunities, the company aims to empower its workforce with the tools needed to address technical challenges, achieve personal and professional development, and contribute to the overall success of the organization.

### Category of courses



Insurance Life Program



Sales, Marketing and Customer Experience



Quality Management Program for Insurance



Insurance Non-Life Program



Insurance Management Program



Insurtech Programs



Cybersecurity



Insurance Operation Programs



Personal Development



Management Skills



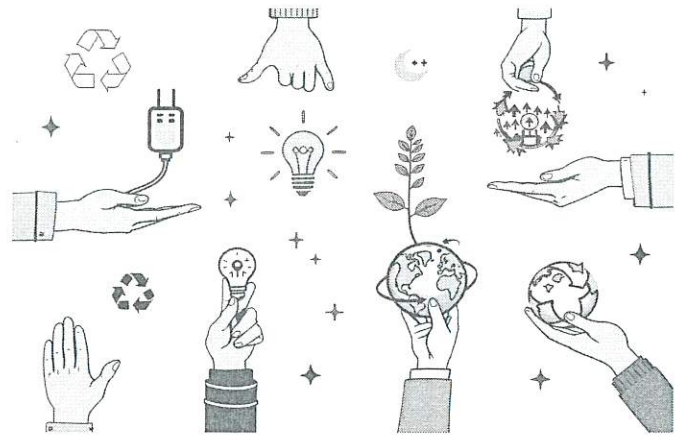
Quality and Ethics



## TRAINING ON SUSTAINABILITY

Our organization is deeply committed to ensuring a comprehensive understanding of sustainable practices and their implications within the insurance sector. Recognizing the critical role of employee education in driving meaningful progress, we believe that providing accurate knowledge empowers individuals to make informed decisions and encourages positive behavior change.

As part of this commitment, we are developing a sustainability training program for all employees in the coming years. This initiative aims to equip our workforce with the knowledge and skills required to navigate the complexities of sustainability in the insurance industry. By doing so, we reinforce our dedication to building a team that not only values the importance of sustainability but also actively integrates it into our organizational practices.



## SUSTAINABILITY AND ESG

The focus of our sustainability training program will encompass key areas, including:

Developing a deep understanding of sustainability issues and their organizational impact, while staying informed on advancements in Environmental, Social, and Governance (ESG) practices, is crucial for long-term success. This involves prioritizing the measurement and management of ESG-related performance to adopt a comprehensive and integrated approach to sustainability.

Exploring global frameworks, standards, and local regulations within the ESG domain, alongside insights into disclosure requirements, ensures alignment with best practices and compliance mandates. Additionally, leveraging case studies from both global and local companies highlights the connection between effective ESG implementation and enhanced financial performance, demonstrating the tangible benefits of sustainability-driven strategies.



### ESG Key Highlights and Metrics

Comprehensive tracking and reporting of environmental, social, and governance performance indicators



### ESG Policy

Structured framework defining our commitment to sustainable and ethical business practices



### ESG Strategy

Integrated approach to embedding sustainability across our organizational operations and decision-making



### ESG Global and Local Regulation

Alignment with international and local regulatory requirements for responsible business conduct

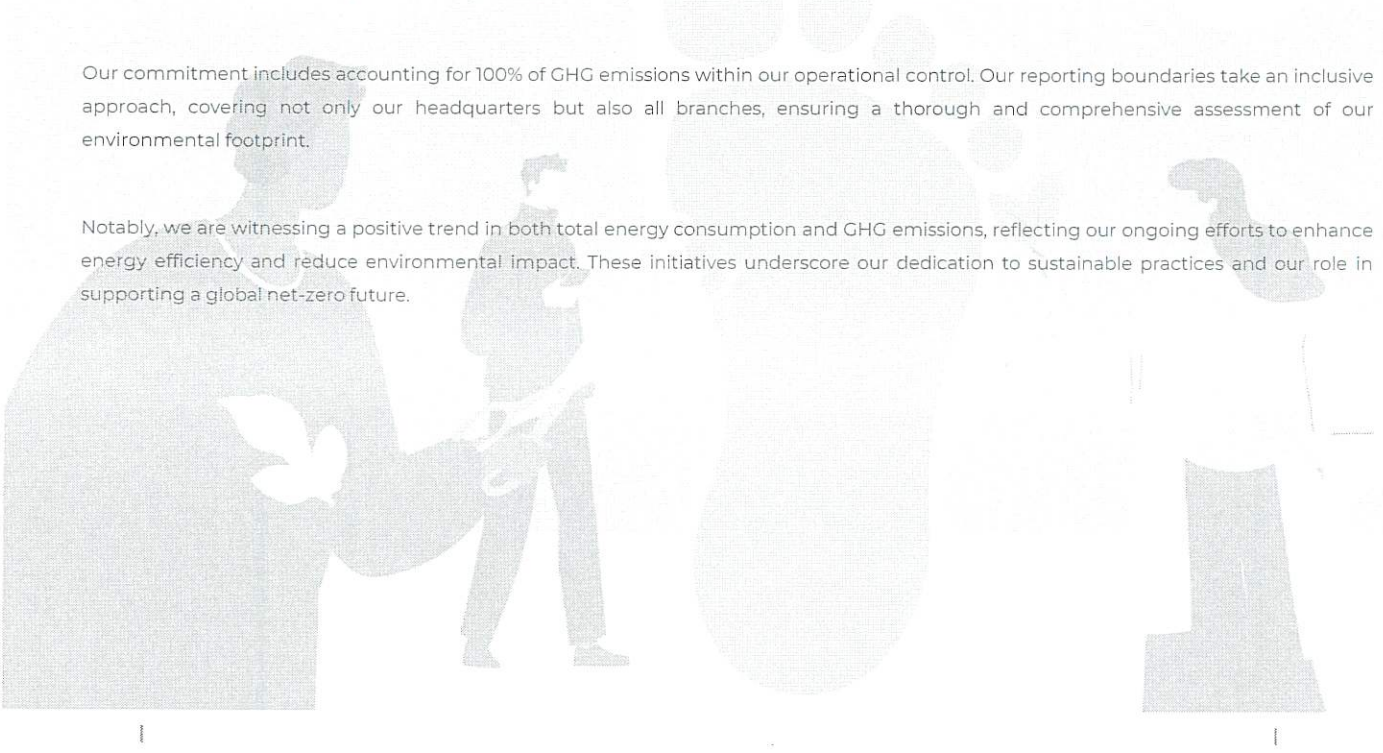


### REDUCING OUR CARBON FOOTPRINT

We are deeply committed to facilitating the transition to net-zero emissions, not only within our internal operations but also for our investees and insurance customers. This positions us as a key insurance partner in advancing net-zero transformation across diverse industries. To solidify our pledge to achieve net-zero greenhouse gas (GHG) emissions by 2050, in line with the Paris Agreement, we are actively developing long-term climate targets that encompass both our operations and business lines.

Our commitment includes accounting for 100% of GHG emissions within our operational control. Our reporting boundaries take an inclusive approach, covering not only our headquarters but also all branches, ensuring a thorough and comprehensive assessment of our environmental footprint.

Notably, we are witnessing a positive trend in both total energy consumption and GHG emissions, reflecting our ongoing efforts to enhance energy efficiency and reduce environmental impact. These initiatives underscore our dedication to sustainable practices and our role in supporting a global net-zero future.





## GOVERNANCE, COMPLIANCE AND RISK BOARD & OWNERSHIP STRUCTURE

Transparent governance holds paramount importance at Sharjah Insurance. Our dedication lies in the continuous evaluation and enhancement of our corporate governance framework. This commitment is geared towards safeguarding the interests of our stakeholders and fostering the creation of shared values.

It is noteworthy that our board management includes a female director, demonstrating our commitment to diversity and inclusivity.

Supporting the board functions, there are four specialized committees: the Executive Committee, the Audit Committee, the Nomination & Remuneration Committee, and the Follow-Up & Supervision Committee on insiders' transactions.

In terms of ownership structure, Sharjah Insurance maintains a robust national ownership base, with 100% of the company's shares held by nationals. Notably, our largest four shareholders collectively hold just under 60% of the company, reflecting a diversified and balanced ownership distribution. This structure underscores our commitment to accountability, transparency, and responsible corporate stewardship. Not sure of diversified is appropriate as it is talking about only national shareholders

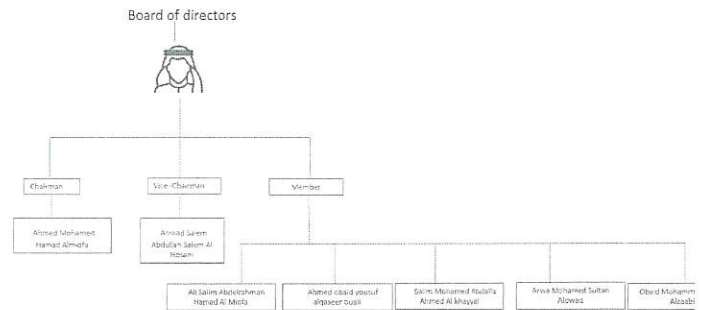
### Internal Control

Responsibility for selecting and applying suitable methods of sustainability reporting, along with making reasonable assumptions and estimations related to individual sustainability disclosures, lies with the Company's executive directors. Moreover, their responsibility includes the implementation of internal controls to protect the report from substantial misstatements arising due to error or fraudulent activities.

To ensure the integrity of our reporting processes, Sharjah Insurance has established stringent policies and procedures governing internal controls. These protocols have been meticulously crafted in alignment with internationally recognized frameworks

### Board of directors

This report presents key governance and Environmental, Social, and Governance (ESG) metrics for the Board of Directors for 2023 and projections for 2024, focusing on CEO pay ratio, board diversity, board independence, and environmental certifications. The board consists of seven independent UAE nationals, including a Chairman, a Vice Chairman, and five members. ESG disclosures indicate that the company lacks environmental certifications, with a CEO pay ratio rising from 9.50% in 2023 to 10.54% in 2024. The gender pay ratio remains at 0.00%, reflecting a potential lack of female representation in leadership, while board diversity remains at 14.29%. Although the board is fully independent, improvements in environmental management and gender diversity are recommended to align with global sustainability standards. Strengthening governance transparency and enhancing female leadership representation will further improve ESG performance and corporate accountability.





### Compliance

Sharjah Insurance has established a robust compliance function with a primary focus on adhering to Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) regulations. A comprehensive compliance policy has been developed to safeguard against illicit activities, aligning with the core principles outlined by the Central Bank. This policy serves as a documented framework detailing employee responsibilities and reporting obligations. It encompasses key components such as Know-Your-Customer (KYC) principles, due diligence processes, screening protocols, and transaction monitoring mechanisms.

To strengthen compliance efforts, the majority of employees, particularly those in front-line and end-line roles, along with internal auditors and senior leadership, including the general manager, undergo regular AML/CFT training. Additionally, the compliance department provides stringent oversight by requiring its approval for transactions conducted by underwriters before finalization, ensuring full regulatory adherence.

### Remuneration

Our remuneration policy is designed to attract, motivate, and retain top-tier talent within the organization, including members of the highest governance bodies, senior executives, and employees. In line with regulatory requirements, we report the total annual compensation of the CEO, including all bonus payments, which reflects a CEO-to-median employee salary ratio of 9.5%.

Strategically, the remuneration policy incentivizes company executives to prioritize sustainability performance, aligning with our commitment to managing the company's economic, environmental, and societal impact. These remuneration arrangements reinforce the alignment of organizational goals with sustainable business practices.

### Risk Management

Sharjah Insurance is dedicated to adhering to the UNEP-FI Principles for Sustainable Insurance by integrating robust sustainable risk management practices across its operations. Our primary risk exposure arises indirectly through the risks carried on behalf of insured clients. To provide a holistic assessment, we have developed a comprehensive risk assessment model to determine an overarching risk rating.

Our risk mitigation strategy is structured to achieve two key objectives: reducing the likelihood of adverse events that could lead to financial losses and enhancing operational efficiency. This dual approach strengthens our resilience to potential risks while simultaneously supporting growth aligned with sustainable business practices, underscoring our commitment to long-term sustainability and operational excellence



## SUSTAINABLE DEVELOPMENT GOALS

The adoption of the 17 Sustainable Development Goals (SDGs) and their 169 targets by United Nations Member States marked a transformative milestone, representing a unified call to action for all stakeholders to drive the transition toward sustainable development. These goals encompass a broad spectrum of aspirations, including ending poverty and hunger, ensuring equitable access to education and healthcare, and safeguarding the planet. Achieving these ambitions by the 2030 deadline requires focused and collaborative efforts from all sectors of society.

Initially designed as a framework for governments, the SDGs now serve as a strategic blueprint for all stakeholders, including corporations, civil society, and academia. They provide clear guidance on where collective efforts should be directed and how cross-sector collaboration can be harnessed to achieve shared objectives. By aligning their actions with the SDGs, stakeholders can make meaningful contributions to advancing sustainable development, fostering global progress, and building a better future for all.





## SUSTAINABLE DEVELOPMENT GOALS

The UAE, in its pursuit of sustainable development, has embraced the principles of the 2030 Agenda as a roadmap to a brighter and more inclusive future. Upholding the pledge of "leaving no one behind," the nation is dedicated to ensuring that the benefits of development are distributed equitably across all segments of society.

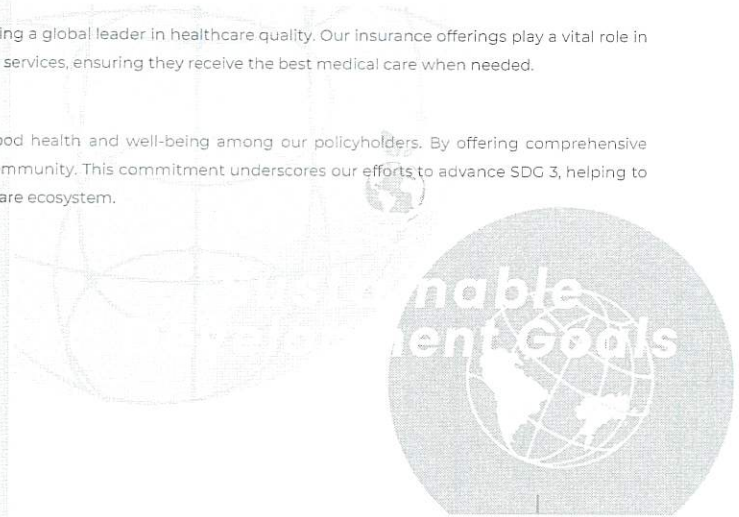
Recognizing the critical role of robust data collection and monitoring, the UAE prioritizes fostering both existing and new partnerships. These collaborations are key to strengthening the efficiency and accuracy of data-driven efforts to track progress toward achieving the Sustainable Development Goals (SDGs).

Grounded in evidence-based policymaking, the UAE acknowledges the importance of institutional adaptability to align with the evolving demands of the 2030 development framework. This flexibility is essential for addressing emerging challenges effectively and capitalizing on new opportunities, ensuring sustained progress toward a sustainable future.

### Relevance to Sharjah Insurance

Contributing significantly to the healthcare system aligns with the UAE's vision of becoming a global leader in healthcare quality. Our insurance offerings play a vital role in providing individuals and families across the nation with access to high-quality healthcare services, ensuring they receive the best medical care when needed.

In alignment with Sustainable Development Goal 3, we are dedicated to promoting good health and well-being among our policyholders. By offering comprehensive insurance coverage, we actively support healthy living and foster well-being within our community. This commitment underscores our efforts to advance SDG 3, helping to build a healthier and more resilient society while contributing meaningfully to the healthcare ecosystem.



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# GRI & ADX

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418 – 1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<b>G6: Data Privacy</b>	15,21

DX DISCLOSURE	CONTENT	REFERENCE PAGE	NOTES
<b>Environmental</b>			
<b>E10</b>	<b>Climate Risk Mitigation</b> Total amount invested, annually, in climate-related infrastructure, resilience, and product development	15	<i>Cumulative community investments included</i>
<b>Social</b>			
<b>S1</b>	<b>CEO Pay Ratio</b> Ratio: CEO total compensation to median Full Time Equivalent (FTE) total compensation	35	<i>The CEO's salary along with that of the executive team is currently disclosed in our Corporate Governance Report</i>
	Does your company report this metric in regulatory filings?	Yes	
<b>S6</b>	<b>Non-Discrimination</b> Does your company follow a sexual harassment and/or non-discrimination policy?	Yes	<i>Our Code of Conduct includes Non-Discrimination clause</i>
<b>S7</b>	<b>Injury Rate</b> Percentage: Frequency of injury events relative to total workforce time	-	<i>The industry in which we operate is not prone to injuries</i>
<b>S8</b>	<b>Global Health &amp; Safety</b> Does your company follow an occupational health and/or global health & safety policy?	-	<i>While the Health &amp; Safety of our employees are a priority, we consider such risks to be minimal</i>
<b>Social</b>			
<b>S9</b>	<b>Child &amp; Forced Labor</b> Does your company follow a child and/or forced labor policy?  If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No	-	<i>We are in full support of combating child and/or forced labor, this risk is less applicable to the insurance sector</i>

<b>S10</b>	<b>Human Rights</b>		
	Does your company follow a human rights policy?	Yes	<i>Our Code of Conduct includes Human Rights clauses</i>
	If yes, does your human rights policy also cover suppliers and vendors?	-	

<b>S11</b>	<b>Nationalization</b>		
	Percentage of national employees	25	<i>Recorded growth in Emiratization</i>
	Direct and indirect local job creation	25	
<b>S12</b>	<b>Community Investment</b>		
	Amount invested in the community, as a percentage of company revenues	-	

**Governance**

<b>G3</b>	<b>Incentivized Pay</b>		
	Are executives formally incentivized to perform on sustainability?	Yes	
<b>G5</b>	<b>Ethics &amp; Anti-Corruption</b>		
	Does your company follow an Ethics and/or Anti-Corruption policy?	Yes	<i>Our Code of Conduct includes Ethics clauses</i>
	If yes, what percentage of your workforce has formally certified its compliance with the policy?	100%	