دار التأمين
INSURANCE HOUSE
P.J.S.C - ش.م.ع



# ENVIRONMENTAL SOCIAL GOVERNANCE REPORT 2025


Environment
ESG
Social





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# EXECUTIVE SUMMARY

At Insurance House, we remain dedicated to embedding Environmental, Social, and Governance (ESG) principles at the heart of our operations, reinforcing our commitment to sustainable growth and responsible business conduct. In presenting our 2025 ESG Report, we outline the progress we have made in aligning with global sustainability standards while responding to the evolving expectations of our stakeholders and the communities we support.

Throughout 2025, we achieved meaningful progress across our ESG priorities. On the environmental front, we concentrated on lowering our carbon footprint, improving energy efficiency, and encouraging sustainable practices across our business activities. From a social perspective, we continued to focus on employee well-being, advancing diversity and inclusion, and strengthening community engagement to ensure our contributions create a positive and lasting societal impact. In governance, we enhanced our ethical standards, strengthened risk management frameworks, and increased transparency to maintain the highest levels of corporate accountability and integrity.

This report reflects our dedication to generating long-term value for our shareholders, customers, employees, and partners. It also demonstrates our forward-looking approach to navigating emerging ESG risks and opportunities, positioning us as a responsible and progressive leader within the insurance sector.

As we move forward, Insurance House remains committed to driving sustainable innovation, building organizational resilience, and contributing meaningfully to society's well-being. We invite our stakeholders to partner with us as we continue shaping a more sustainable and inclusive future.

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# IH OVERVIEW

Insurance House PJSC operates within the insurance industry, specializing in non-life insurance solutions. The company conducts its activities through two primary segments: general insurance underwriting and investments. Established in 2010, Insurance House PJSC is headquartered in Abu Dhabi, United Arab Emirates.

The company offers a comprehensive portfolio of insurance products and services tailored to both individual and corporate clients. All offerings are designed to comply with local regulations while meeting international standards. Its core objective is to address the increasing demand for insurance coverage by delivering customized and flexible solutions. Insurance House takes pride in providing a wide range of tailored policies covering both conventional and specialized classes of insurance.

### MISSION

To be alert to our clients' needs by providing out-of-the-box insurance solutions through experienced and dedicated staff members.

### VISION

Insurance House aspires to be a leader in its domain by providing superior insurance solutions to its clients within the UAE market.



# STAKEHOLDER ENGAGEMENT

The success of our IH ESG strategy relies on our ability to actively engage with stakeholders, enabling us to better understand and effectively address ESG challenges while advancing our social and environmental priorities. We maintain open, two-way communication channels to encourage meaningful dialogue, ensuring transparency, strengthening relationships, and upholding accountability.



## CLIENTS & PARTNERS

In 2025, we continue to prioritize consistent and meaningful engagement with our clients and strategic partners, recognizing their critical role in driving innovation across our products and service offerings. Through structured communication channels and collaborative initiatives, we seek to enhance customer experience and deliver forward-thinking insurance solutions.

Our engagement mechanisms include:

- Welcome calls to strengthen onboarding and relationship building
- Structured customer satisfaction surveys
- Systematic feedback collection across policy purchase, servicing, and claims interactions
- Ongoing collaboration to develop innovative and value-added solutions



## INTERNAL COMMUNICATION AND EMPLOYEE ENGAGEMENT

Robust internal communication frameworks and feedback networks remain fundamental to IH's operational excellence, employee value proposition, and sustainable growth objectives in 2025. We are committed to fostering a fair, inclusive, and high-performance workplace that supports professional development and organizational resilience.

Key initiatives include:

- Conferences, technical training, and structured talent development programs
- Employee engagement events and resource-driven initiatives
- Regular employee surveys to assess engagement, culture, and organizational effectiveness

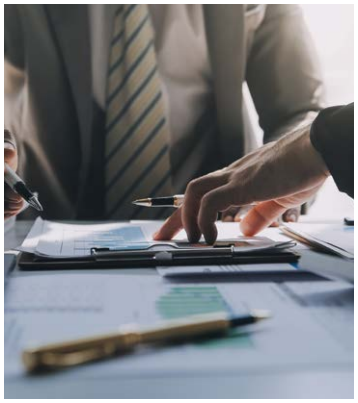


## COMMUNITY

In 2025, IH remains committed to meaningful community engagement through active knowledge sharing, strategic partnerships, corporate volunteering, and employee-led charitable initiatives. Our Corporate Social Responsibility (CSR) programs are designed to create sustainable and measurable positive impact within the communities we serve.

Our key engagement channels and initiatives include:

- Active interaction through social media platforms
- Communication via our corporate website and formal correspondence
- Knowledge-sharing initiatives that promote awareness and capacity building
- Corporate volunteering programs and employee donation campaigns supporting social causes



## INVESTORS AND REGULATORS

We are committed to strengthening investor confidence and delivering long-term value through a disciplined and sustainable approach to business growth. Our engagement framework promotes transparency and ensures regular communication on financial performance, strategic priorities, and ESG progress.

Our investor engagement channels include:

- Annual General Meetings (AGMs)
- Quarterly financial reporting and disclosures
- Participation in benchmarking exercises, ratings, and industry rankings
- Investor conferences, meetings, and earnings calls



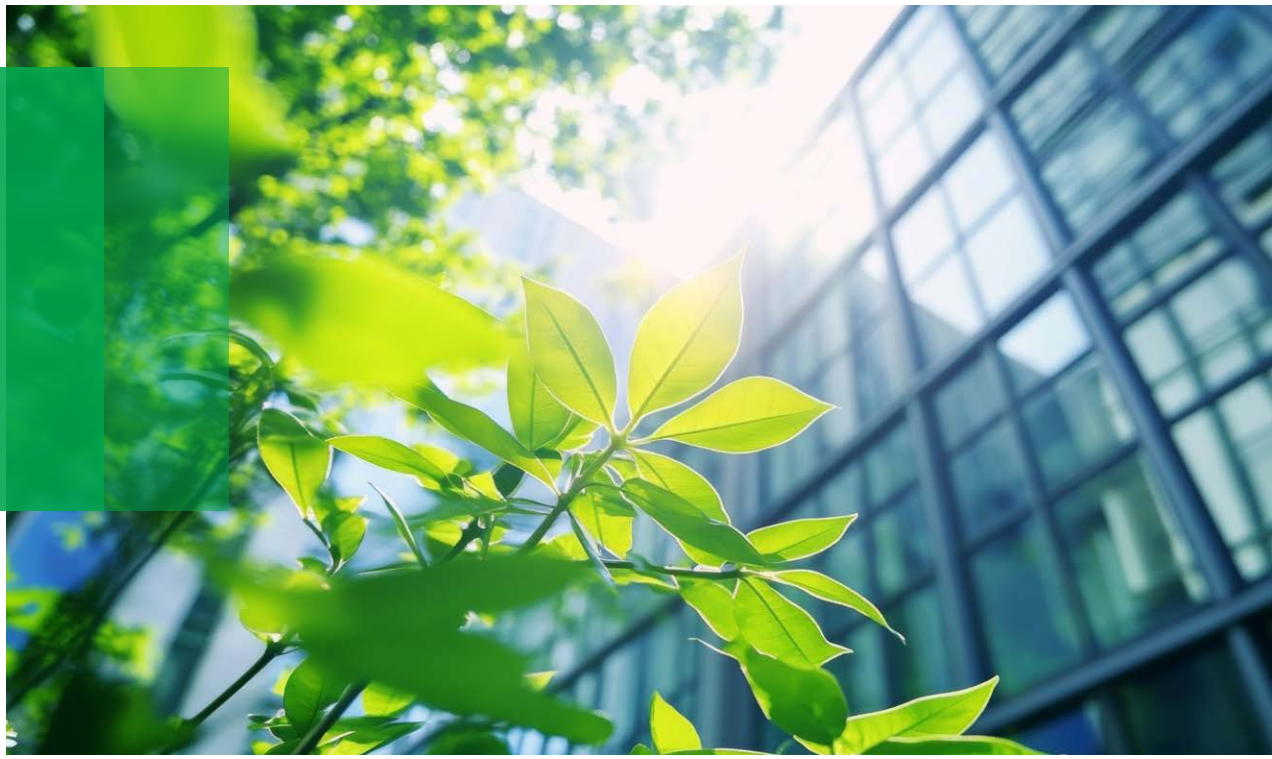
## GOVERNMENTS AND REGULATORS

In parallel, IH maintains proactive and constructive engagement with government authorities and regulatory bodies to support sustainable operations and ensure full compliance with evolving regulatory framework.

Our regulatory engagement includes:

- Statutory and regulatory reporting requirements
- Ongoing dialogue regarding new and emerging regulations
- Participation in panel discussions, industry roundtables, and regulatory workshops

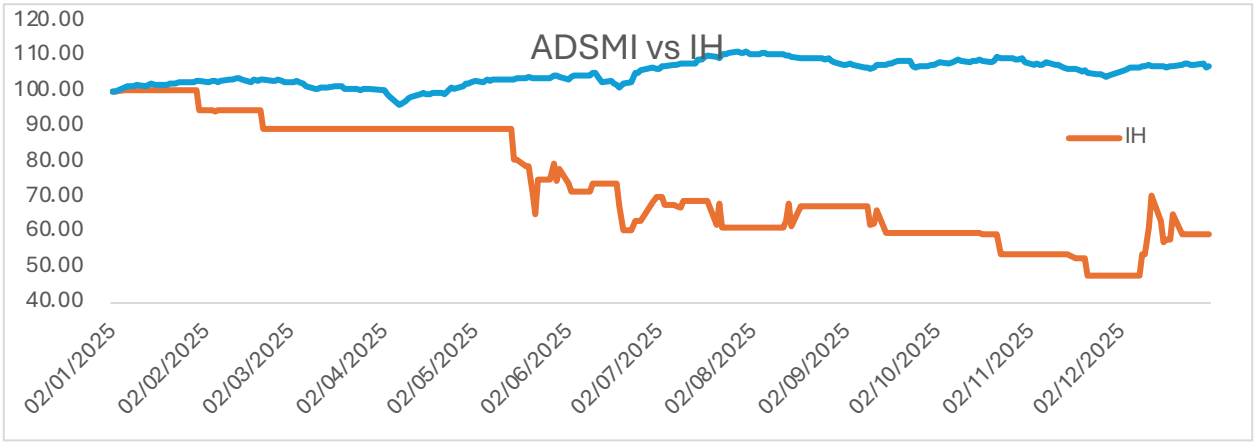
Through these efforts, we reinforce our commitment to governance excellence, compliance, and responsible corporate stewardship.



# STAKEHOLDER ENGAGEMENT

The achievement of our IH ESG strategy is dependent on our ability to effectively engage with stakeholders to better understand and more successfully address the ESG challenges and accelerate progress on our social and environmental initiatives. However, we listen to our stakeholders' views through two-way conversation and believe this positive transparency and accountability.

**A statement of the comparative performance of the Company's shares with the market index during year 2025.**



# STAKEHOLDER ENGAGEMENT

**A statement of Company's shareholding distribution in ADX as of 31/12/2025:**

| S/N | Shareholder Category | Percentage of Shares Held | | | |
|---|---|---|---|---|---|
| | | Individual | Companies | Government | Total |
| 1 | Local | 5.75% | 93.93% | 0% | 99.67% |
| 2 | Arab | 0.08% | 0.00% | 0% | 0.08% |
| 3 | Foreign | 0.07% | 0.18% | 0% | 0.24% |
| | **Total** | **5.90%** | **94.10%** | **0%** | **100.00%** |

**A statement of the shareholders who hold 5% or more of the Company's capital as of 31/12/2025 according to the following schedule:**

| S/N | Name | Number of Shares Held | % of the Shares Held of the Company's Capital | | |
|---|---|---|---|---|---|
| | | | Individual | Companies | Government |
| 1 | Finance House PJSC | 54,175,000 | 0.00% | 45.61% | 0.00% |
| 2 | Al Mazroui Investment LLC | 35,000,000 | 0.00% | 29.47% | 0.00% |
| | **Total** | **89,175,000** | **0.00%** | **75.08%** | **0.00%** |

**A statement of shareholders' distribution by the size of equity as of 31/12/2025:**

| S/N | Share(s) Owned | Number of Shareholders | Number of Shares Held | % of the Shares Held of the Capital |
|---|---|---|---|---|
| 1 | Less than 50,000 | 66 | 685,239 | 0.58% |
| 2 | From 50,000 to less than 500,000 | 16 | 2,296,392 | 1.93% |
| 3 | From 500,000 to less than 5,000,000 | 12 | 15,591,762 | 13.13% |
| 4 | More than 5,000,000 | 4 | 100,207,107 | 84.36% |
| | **Total** | **98** | **118,780,500** | **100.00%** |

# STAKEHOLDER ENGAGEMENT

- The Company has complied with regulatory requirements on controls of investors' relations.
- Appointment of an Investor Relations Officer.
- Name and contact details of Investor Relations Officer:
    - Ms. Nada Mahmoud Elgindi
    - Insurance House PJSC, Orjowan Building, Zayed 1st Street
    - Al Khalidiya PO Box: 129921 Abu Dhabi, United Arab Emirates.
    - Telephone : +97124934809
    - Mobile : +971561238842
    - E-mail : nada.elgindi@insurancehouse.ae
    - Fax No : +97124934400
- Creating a section specialized for investor relations on the Company's website. Investor Relations webpage link: *https://www.insurancehouse.ae/investor-relations/investor-relationcontact-us*

**Statement of procedures taken with respect to the controls of investors' relations:**

A statement of the special resolutions presented in the General Assembly held in 2025 and the procedures taken with respect thereto.

a. Approve the Revised Recovery Plan as per the discussions with and the instructions of the Central Bank of the UAE (Insurance Supervision).

b. Approve the related party transaction on the issuance of a Shareholder's Guarantee by the principal shareholder Insurance House PJSC in an amount not exceeding AED 100M, subject to the final approval of Insurance House PJSC' shareholders (the Principal Shareholder).

c. Approve a related party transaction: Renewal of the Service Level Agreement (SLA) with Insurance House PJSC in amount of AED Six (6) Millions per annum, for a similar period of three (3) years.



# IH APPROACH TO ESG SUSTAINABILITY GOALS AND OBJECTIVES

IH is committed to integrating ESG principles across all aspects of our operations, ensuring we uphold the promises made to our customers.  By addressing sustainability challenges within our business, we are able to manage four key areas that impact our operations:

- Sustainable Business Operations
- Employee and Culture
- Community and Responsibility
- Governance and Business Ethics




# SUSTAINABLE BUSINESS OPERATIONS

Built on a solid foundation of stability, trust and enduring values, our goal is to bring essential features such as speed, care and added value into the insurance industry. We are committed to addressing our clients' most intricate needs by offering comprehensive range of policies, including but not limited to:

- Medical Insurance,
- Personal Insurance,
- Aviation Insurance,
- Energy Insurance, and more
- Motor Insurance,
- Engineering Insurance,
- Fire Insurance,
- Liability Insurance,
- Marine Insurance,

# FINANCIAL & OPERATIONAL HIGHLIGHTS YEAR 2025

| OPERATIONAL PERFORMANCE | IN '000' AED |
|---|---|
| Insurance Revenue | 403,987 |
| Insurance Service Expense | -417,660 |
| Insurance Service Result | 4,021 |

| FINANCIALS PERFORMANCE | IN '000' AED |
|---|---|
| Net Profit/(Loss) | 4,807 |
| Investment Income | 1,507 |
| Total Asset | 315,071 |

| WEALTH CREATION FOR SHAREHOLDERS | IN '000' AED |
|---|---|
| Earning Per Share | 0 |
| Dividend Per Share | N/A |

| | IN '000' AED |
|---|---|
| Retained Earning | -138,177 |
| Shareholders Equity | 2,184 |




# BUSINESS ETHICS

Consistent with our commitment to the highest standards of corporate governance and ethical conduct, Insurance House continued in 2025 to place the well-being of its stakeholders at the forefront of its operations. The Board of Directors and management team remain focused on delivering sustainable value to shareholders, customers, employees, and the broader community through:

a. Enhanced shareholder value
b. Active stakeholder engagement
c. Commitment to corporate social responsibility (CSR)
d. Robust compliance and governance practices




# CODE OF CONDUCT

The Insurance House Code of Conduct sets out the policies and procedures that guide our business activities in a lawful and ethical manner. As a core component of our personnel framework, it ensures that all employees consistently reflect the company's values and uphold the highest standards of integrity.

The Code provides specific guidance on the following key areas:

a. Insurance House values
b. Oversight and supervisory responsibilities
c. Management of conflicts of interest
d. Protection of company information and assets
e. Adherence to applicable laws and regulations
f. Policy violations, including reporting requirements and disciplinary actions

The Board of Directors has entrusted all employees with supporting and enforcing the company's compliance program, ensuring that the Code and related Insurance House policies govern daily business activities. This collective responsibility does not lessen the individual obligation of each employee to understand, follow, and apply the Code and company policies.

Supervisors are additionally responsible for ensuring that their teams comply fully with the Code and all applicable company policies, including, but not limited to:

- Contract Policy
- Security Policy
- Purchasing Policy
- Travel and Entertainment Policy
- Accounting Policy and Procedures
- Privacy Policy
- Immigration Policy
- Equal Employment Opportunity Policy
- Other employment-related policies



# DATA PRIVACY AND SECURITY

**Insurance House** implemented a Data Leakage Prevention (DLP) system across its network in order to ensure appropriate preservation of data confidentiality, secure data and ensure applicable compliance standards are met. DLP consistently monitors and identifies sensitive data on the network where intentional/ unintentional leakage is happening, however, the risk to the company is substantial. A DLP system has the ability to locate (Discover) confidential electronic data within Insurance House's core system and determine if there is a potential data leakage. The system has the ability to monitor and detect data leakages happening at:

- Data in motion: Email, Uploads to internet websites and FTP servers, Transmitted over file shares, Instant Messaging
- Data at rest, compressed data storage drives, removable media, file servers etc.
- Data in Desktop and Laptops. Data Leakage Prevention - Cybersecurity Preparedness

On Cybersecurity Preparedness, the increasing complexity of the Insurance House environment requires the creation of a Cybersecurity Incident Respond Plan (CSIRP) to efficiently handle cybersecurity incidents, while further protecting Insurance House›s sensitive and critical information damage and/ or exposure due to any security breach. To reinforce trust with customers, employees, and business partners, Insurance House has established a Data Privacy and Cybersecurity Policy that ensures the protection of business and customer data while maintaining compliance with data protection regulations. This Policy is communicated via classroom sessions and e-learning to all employees when they join Insurance House and_ are regularly given refresher training and awareness activities focusing on topics such as proper data handling, breach reporting and phishing prevention.



# HEALTH, SAFETY, AND WORKPLACE ENVIRONMENT

At Insurance House, we are committed to maintaining a healthy, safe, and secure environment for our employees, agents, and customers. The administration team conducts regular fire drills across all company premises to ensure preparedness and compliance with safety standards.

Insurance House actively promotes and safeguards the well-being of its staff, communities, service providers, and clients. In line with evolving business practices, core operations transitioned to remote or flexible working arrangements within a secure framework, enabling senior management to adapt effectively to sustainable business operations while maintaining a safe working environment.

# ANTI MONEY LAUNDERING

Insurance House fully supports the initiatives of the Government of the United Arab Emirates, the Central Bank of the United Arab Emirates, and international efforts to combat money laundering and terrorist financing. The company's operational policies are primarily based on applicable UAE Federal Laws and regulatory requirements. These policies apply to all Insurance House business units, operations under its management control, and employees across all departments and subsidiaries.

The AML/CTF framework incorporates a risk-based approach that includes customer due diligence, ongoing transaction monitoring, suspicious activity reporting, employee training, and proper record retention. Insurance House utilizes advanced AML/CTF monitoring systems and online tools to conduct customer screening, risk profiling, and continuous activity monitoring. Additionally, all employees are required to complete comprehensive AML and counter-terrorist financing training to ensure full compliance and awareness.

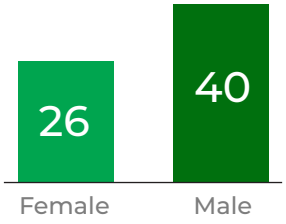


# EMPLOYEE CULTURE

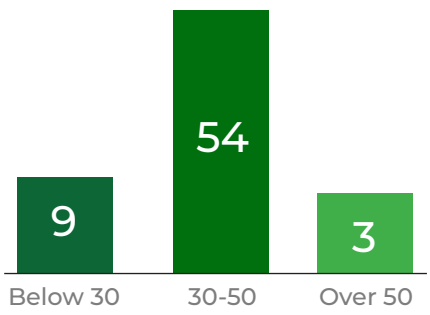
Insurance House recognizes its employees as one of its most valuable assets. The company is committed to the effective management of its human capital to support the achievement of its strategic goals. Accordingly, Insurance House strives to attract the right talent, nurture and retain high-performing individuals, and implement strong human capital policies and procedures that foster engagement and enable the organization to realize its objectives and long-term ambitions.

## Total Head Count of IH Employees on 31 December 2025

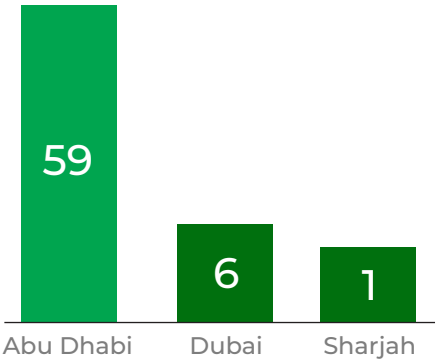
Insurance House employees are one of the vital resources of our organization.
The company believes in the effective management of Human Capital in order to achieve the organization's objectives. Hence, the company aspires to recruit the right people, develo p and retain the best talent, and create robust policies and procedure on Human Capital engagement that will enable the company to achieve its objectives and aspirations.




IH Employees by Gender




IH Employees by Age




IH Employees Across UAE



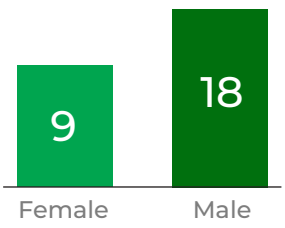
# EMPLOYEE ENGAGEMENT

Insurance House fosters and sustains a positive and supportive work environment. All new employees are required to complete a comprehensive orientation program, along with a series of e-learning modules aligned with the company's learning and development framework.

The Code of Conduct outlines the professional standards that guide the services provided to customers and external stakeholders. It offers clear direction on appropriate business practices at all times and is reinforced by the company's risk management framework.

Employees are encouraged to address concerns openly by engaging with their direct line managers or the Human Resources department under the company's open-door policy. This approach promotes collaboration, inclusivity, and a workplace culture that values and prioritizes employee engagement.

## Employee Turnover




IH Employees by Gender




# CHARTING THE COURSE: OUR ESG INTEGRATION OBJECTIVES

## Environmental

### Resource Efficiency and Waste Management

This objective reflects our commitment to minimizing waste, conserving energy, and promoting the “Reduce, Reuse, Recycle” principle across our operations.

Key initiatives include maximizing the use of natural lighting, segregating biodegradable and non-biodegradable waste, and adopting additional sustainable practices to enhance environmental responsibility.

### Community Environmental Engagement

This objective focuses on encouraging active participation from both employees and the wider community in advancing environmental sustainability. Initiatives such as the “Clean-up Campaign” are designed to promote collective action and strengthen environmental awareness and responsibility.

## Social Responsibility and Community Engagement



### Employee Well-being and Stakeholder Engagement

This objective emphasizes promoting the health and well-being of employees and stakeholders through initiatives such as regular health check-up programs and staff recognition schemes. These efforts are designed to encourage sustainable practices while enhancing overall engagement, satisfaction, and wellness.



### Social Equity and Inclusion

Insurance House is committed to fostering diversity and inclusion by increasing female representation in management positions and advancing social equity through collaborative community service initiatives.

## Community Initiatives



This objective centers on directing resources toward societal improvement by supporting charitable donations and actively participating in community initiatives.

## Governance Initiatives



Insurance House's governance initiatives, guided by Environmental, Social, and Governance (ESG) principles, are designed to enhance transparency, ensure accountability, uphold ethical business practices, and maintain full compliance with regulatory requirements.

## Economic Responsibility



### Local Economic Development

Our investments support local entrepreneurship and contribute to economic growth by adopting responsible investment practices that integrate Environmental, Social, and Governance (ESG) considerations into the company's investment decisions.



# GOVERNANCE

Environmental, Social, and Governance (ESG) considerations are central to Insurance House's business strategy, as they significantly influence long-term performance and sustainability. We recognize that every employee has a role in advancing our ESG priorities, which are deeply embedded in our corporate identity and day-to-day operations.

The Insurance House ESG Team is responsible for managing the governance framework for all ESG initiatives. This includes integrating ESG considerations into business processes, addressing emerging challenges, and providing strategic guidance on our ESG approach. The team also sets environmental targets, manages submissions to global sustainability indices, and ensures the accuracy and completeness of our ESG reporting.

To keep our ESG strategy aligned with global best practices and stakeholder expectations, the ESG Team continuously monitors the latest research and incorporates input from key stakeholders. This approach helps identify and address ESG issues that are most relevant to our operations, allowing Insurance House to deliver value to stakeholders while maintaining a focus on sustainable growth.

Overall, ESG considerations have the potential to impact business performance, and all employees are expected to contribute to achieving our ESG objectives. The ESG Team plays a central role in overseeing ESG governance, integrating ESG into business operations, setting environmental targets, guiding sustainability submissions, and reviewing reporting, while also incorporating the latest research and stakeholder feedback to ensure relevance and effectiveness.

Get smarter responses, upload files and images, and more.




# OUR ESG ACHIEVEMENTS: 2025 YEAR IN REVIEW

Guided by the belief that sustainable growth must benefit all, Insurance House continued in 2025 to support community development and environmental protection. As part of its ongoing social responsibility efforts, the company actively participated in a range of initiatives aimed at enhancing the quality of life and fostering positive social impact.

## Environmental Initiatives




**Earth Hour: Collective Action for the Planet**
Insurance House P.J.S.C. observed Earth Hour by switching off non-essential lights for one hour in alignment with the global call to action. The initiative was accompanied by internal awareness efforts encouraging participation and reflection on climate responsibility.

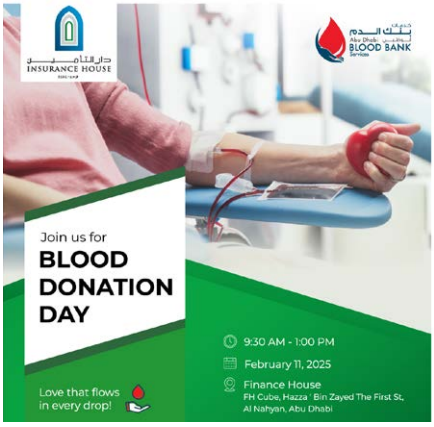
By taking part in the “Biggest Hour for Earth”, the organization reinforced the message that meaningful change begins with simple actions. Whether through switching off lights, learning about climate change, or promoting awareness, every step contributes to a more sustainable future.



**Plant. Preserve. Protect.**
is a community-driven sustainability initiative developed in collaboration with the RAK Public Services Department, the Environment Protection & Development Authority (EPDA RAK), Ras Al Khaimah Municipality Department, the Environment Agency – Abu Dhabi, and Adventure with Nature. The initiative was designed to advance environmental awareness and foster meaningful community engagement through structured and responsible action. The campaign incorporated a public clean-up drive to enhance shared natural spaces, alongside

a tree-planting program aimed at supporting long-term environmental objectives. Most recently, participants gathered at Wadi Naqab to contribute through tree planting, clean-up efforts, and guided hiking activities. The day reflected collective action, shared responsibility, and a tangible commitment to environmental stewardship.

Through this collaboration, Imsurance House P.J.S.C. reinforces its commitment to corporate responsibility and to contributing toward a greener, more sustainable future.




**Blood Donation Drive**

Insurance House P.J.S.C. organized a Blood Donation Drive in association with the Abu Dhabi Blood Bank, reinforcing its commitment to community health and social responsibility.

Employees came together to participate in this life-saving initiative, demonstrating collective compassion and solidarity. The drive reflected the organization's belief that meaningful impact often begins with simple acts that contribute to the well-being of the wider community.




**World Water Day: Promoting Awareness on Glacier Preservation**

In recognition of World Water Day, Insurance House P.J.S.C marked the occasion by sharing awareness on the urgent need to protect glaciers, one of the planet's most vital freshwater sources. As climate change accelerates glacier loss, the long-term security of freshwater supplies for billions of people remains at increasing risk. Through this awareness initiative, the organization emphasized the importance of environmental consciousness and collective responsibility in safeguarding critical natural resources for future generations.




**World Environment Day: Advancing Environmental Awareness**

In observance of World Environment Day, Insurance House P.J.S.C. marked the occasion by promoting awareness on the importance of environmental protection and sustainable living. Through dedicated awareness initiative, the organization reinforced the message that collective action today contributes to a stronger and more resilient tomorrow. By highlighting the theme of building a greener future, the initiative underscored Insurance House's continued commitment to environmental responsibility and longterm sustainability.



**Empowering People of Determination Through the Organic Food Market**

Insurance House P.J.S.C., in partnership with the Zayed Humanitarian Organization and the Zayed Agricultural Centre for Development and Rehabilitation, organized an Organic Food Market to support the sale of organic products produced by People of Determination.

This initiative reflects the organization's ESG commitment to advancing inclusive community development. The market featured a diverse range of organic products proudly produced by People of Determination, creating a platform that supports their empowerment and economic participation. Through this collaboration, Insurance House reinforces its commitment to social inclusion, integration, and enabling meaningful participation in both professional and everyday life.



**Employee Talent Carnival: Celebrating People and Purpose**

At Insurance House P.J.S.C., every initiative is designed to contribute not only to professional development but also to a broader culture of responsibility and shared purpose. Recognizing that employees are central to the organization's continued success, the Employee Talent Carnival was organized as a celebration of teamwork, camaraderie and appreciation. The event brought colleagues together in an atmosphere of collaboration and positivity, creating meaningful connections and lasting memories. It reflects Insurance House's commitment to fostering an inclusive workplace
culture where employees feel valued, engaged and inspired to contribute both professionally and socially.



**Breast Cancer Awareness Initiative: Promoting Early Detection and Care**

Insurance House recognizes the importance of awareness and early detection in safeguarding health and well-being. In partnership with Emirates Hospitals, the organization hosted a dedicated Breast Cancer Awareness Day aimed at empowering women through education, preventive guidance and access to information. The initiative focused on reinforcing the importance of regular screening and informed health decisions.

Through collaborative efforts, Insurance House continues to support initiatives that promote care, awareness and community well-being.

## Social Responsibility and Community Engagement
## Fostering a Culture of Care and Giving:



### Celebrating UAE National Day: Honouring Culture and Community

Insurance House P.J.S.C. commemorated UAE National Day with a vibrant celebration that brought together culture, community and shared pride. The event reflected the organization's deep respect for the nation's heritage and its commitment to fostering unity within the workplace.

The celebration featured a traditional dance performance that showcased the rich cultural legacy of the UAE. Employees gathered in thoughtfully designed spaces inspired by Emirati tradition, where they engaged with authentic arts and crafts and enjoyed local delicacies such as Regaq and Luqaimat, prepared by a local Emirati entrepreneur.

By supporting local businesses and embracing cultural traditions, Insurance House reinforced its connection to the community and its dedication to preserving and celebrating the values that define the UAE.



### Employee Health Check-Up Day: Prioritizing Workplace Well-Being

Insurance House P.J.S.C. organized a Health Check-Up Day as part of its ongoing commitment to employee wellbeing and preventive care. The initiative provided team members with convenient access to essential health screenings, reinforcing the importance of proactive health management. By prioritizing physical well-being, Insurance House fosters a supportive workplace environment where employees can thrive both personally and professionally.



**Ramadan Iftar Meal Distribution: Spreading Kindness and Care**

During the holy month of Ramadan, Insurance House P.J.S.C. organized an Iftar meal distribution initiative to extend support to those in need. Through the distribution of meal boxes, the initiative sought to provide nourishment and comfort while reinforcing the spirit of generosity that defines the month. As Ramadan concluded, the organization reaffirmed its commitment to compassion, community support, and shared values of togetherness and giving.



**Emotional Intelligence Training: Strengthening Workplace Resilience**

Insurance House P.J.S.C. recognizes emotional intelligence as a critical driver of personal effectiveness and professional growth. Employees participated in a dedicated Emotional Intelligence Training program focused on enhancing self-awareness, empathy and communication capabilities.

The initiative supports the development of stronger interpersonal skills and more collaborative working relationships. Through programs such as this, Insurance House continues to foster a mindful, connected and resilient workplace culture.

# KEY ACHIEVEMENTS

**Risk Management & Threat Mitigation:**

- Insurance House continues to conduct proactive risk assessments to identify emerging cyber security threats and implemented robust mitigation strategies to enhance resilience.
- Insurance House continues to enhance the access controls, encryption protocols, and endpoint security measures to minimize vulnerabilities and reduce the risk of data breaches.
- Insurance House continues to enhance security awareness programs to educate employees on best practices, phishing detection, and cyber hygiene.

**Regulatory Compliance & Industry standards:**

- Insurance House continued to successfully maintain PCI DSS (Payment Card Industry Data Security Standard) compliance, ensuring the secure processing of financial transactions and protecting customer data.

- Insurance House continued to ensure ongoing adherence to ISO 27001, the internationally recognized standard for Information Security Management Systems, reinforcing IH's commitment to a structured and secure approach to data protection.

- Insurance House previously achieved a high score in the ADHICS (Abu Dhabi Healthcare Information and Cyber Security Standard) certification for Insurance House, demonstrating compliance with stringent healthcare dat protection requirements.

**Governance & Strengthening security Frameworks:**

- Insurance House continued to revamp internal security policies, standards, and guidelines, introducing enhanced controls to ensure compliance and prevent regulatory violations.

- Insurance House continued to align security practices with ADGM (Abu Dhabi Global Market) and FSRA (Financial Services Regulatory Authority) requirements, successfully meeting all obligations.

- Insurance House continued to implement enhanced security monitoring and incident response capabilities, ensuring swift detection and remediation of potential threats.



# IMPACT ON IH'S STRATEGIC OBJECTIVES

These efforts support Insurance House's broader business objectives by:

- Reinforcing governance and regulatory compliance to safeguard stakeholder interests.
- Improving operational resilience through effective cybersecurity risk management.
- Creating a secure and reliable digital environment for customers and business partners.

By continuously enhancing security frameworks, risk management practices, and compliance measures, Information Security remains a key driver in advancing Insurance House's mission and ensuring long-term success in today's increasingly complex cyber landscape.

# MARKET CONDUCT COMPLIANCE: UPHOLDING CONSUMER PROTECTION & ETHICAL STANDARDS

The Central Bank of the United Arab Emirates (CBUAE) mandates that Licensed Financial Institutions (LFIs) establish a comprehensive Market Conduct Compliance Policy to ensure adherence to regulatory principles and promote fair treatment of consumers as part of implementing the Consumer Protection Regulations and Standards issued in year 2020. In this respect, Insurance House has taken the required initiative for its implementation and ensures that its Market Conduct Compliance Policy encompasses the following Key requirements:

1. **Governance Framework Objectives:**
   The governance framework clearly defines the roles and responsibilities for all business, control, and assurance functions, ensuring effective oversight of retail operations. It aims to minimize potential harm to consumers. Prevent conflicts of interest with consumers. Ensure that the best interests and well-being of consumers are appropriately addressed.

2. **Promoting a Consumer-Centric Culture:**
   The Board and Senior Management foster a culture emphasizing consumer service, fairness, transparency, and disclosure. The Board and Senior Management hold accountability for aligning business practices with consumer protection regulatory requirements.

3. **Ensuring Responsible Market Conduct:**
   Insurance House must conduct itself with integrity and in a fair, honest, competent, and transparent manner at all times. Insurance House has to ensure that staff are appropriately qualified, fit, and proper to fulfil their duties. Insurance House must monitor its marketplace behaviour, including sales, marketing, financing/lending, and advisory services, and implement controls to prevent inappropriate conduct and risks towards consumers, and be responsive with the CBUAE in the examination process of the same.



## SCOPE & COMMITMENT TO COMPLIANCE

This policy applies to all employees, contracted staff, and outsourced personnel, setting clear behavioral standards for anyone representing Insurance House in the financial sector. By following these guidelines, the company ensures compliance with CBUAE regulations and supports a fair and transparent financial marketplace in the UAE.

## INSURANCE HOUSE ESG STRATEGY: DRIVING SUSTAINABILITY & RESPONSIBLE GROWTH:

At Insurance House, our ESG strategy is crafted to establish us as a sustainability leader within the insurance industry. It provides a clear framework for embedding environmental responsibility, social equity, and robust governance into all aspects of our operations. These pillars are not merely aspirational—they are essential priorities that guide our decisions and shape our corporate identity.

Our approach focuses on generating long-term value for all stakeholders while aligning with the UAE's national sustainability objectives and global sustainability initiatives. By integrating ESG principles into our business model, we aim to advance environmental stewardship, enhance social well-being, and maintain the highest standards of governance. This strategy forms the foundation of our commitment to sustainable growth, ensuring that we address today's needs while contributing to a more resilient and equitable future.




# SUSTAINABILITY IN ACTION: ALIGNING ESG WITH BUSINESS EXCELLENCE

The Insurance House Economic Sustainability Governance (ESG) Strategy provides a clear roadmap for leading sustainability efforts within the insurance sector. It seeks to systematically embed environmental responsibility, social equity, and strong governance into our business operations. These priorities are more than policies—they are urgent calls to action that shape our corporate culture, influence our business practices, and reflect the values we strive to uphold. Our goals and action plans are designed to generate long-term value for stakeholders while supporting both national and global sustainability initiatives. The strategy serves as a guiding framework for promoting environmental stewardship, social well-being, and effective governance.

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