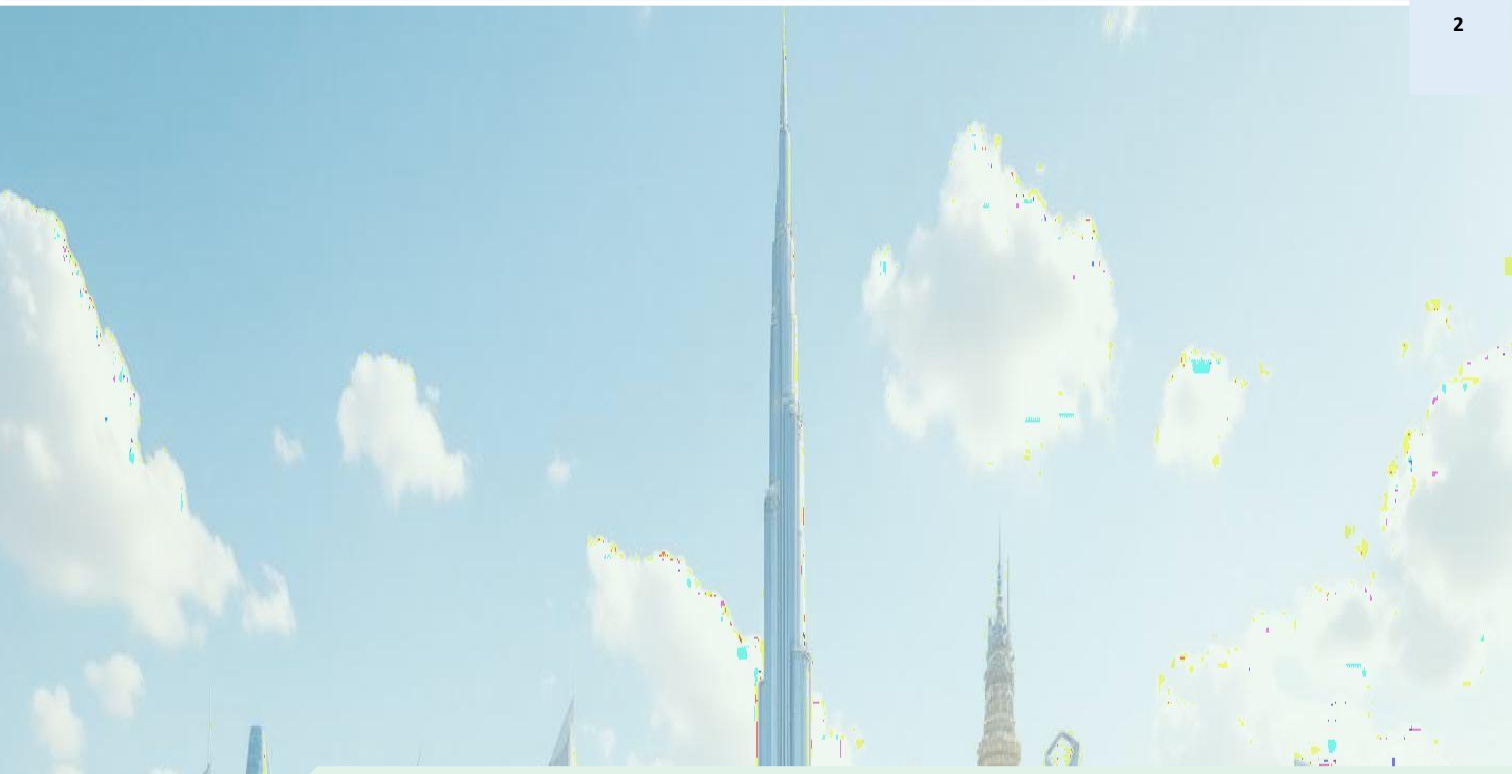
Sharjah Insurance Company



2025
SUSTAINABILITY REPORT



CONTENTS

1. Letter from General Manager

2. Company Overview

Leadership & Corporate Overview

1. Our Vision..... 3
2. Mission..... 3
3. Business Strategy..... 5
4. Business Segments..... 6

Sustainability & Business Performance

3. Sustainability in Our Business.....8
4. Financial Highlights.....9
5. Customer and Community Relations.....12
6. Digitalization and Data Privacy.....13

1. Digitalization.....13
2. Data Protection & Privacy 13

Social Responsibility & Governance

1. Emiratization.....15
2. Our Human Capital.....17
3. Diversity, Equality, and Inclusion.....18
4. Our Culture of Learning.....19

7.5 Training on Sustainability 22

Environmental Responsibility

1. Reducing our carbon footprint 24
2. Governance, compliance and risk Board & ownership structure 25
3. Compliance.....26
4. Remuneration.....27

Commitment to Sustainable Development

9. SDGs in UAE.....28
1. GRI INDEX.....30



Message from CEO

I am honoured to present Sharjah Insurance's Sustainability Report for 2025, 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 2025, 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.

ABOUT THIS REPORT

The Sharjah Insurance Company Sustainability Report 2025 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, Emiratization, diversity, and workforce development, reinforcing the company's dedication to long-term sustainable growth and responsible business practices.



ABOUT SHARJAH INSURANCE

Sharjah Insurance Company (SIC0) 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 MISSION

We are committed to the highest standards of ethics and integrity. W are responsible to our customers, to our employees, to the societies 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.

OUR VISION

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

Major Clients

بلدية الشارقة
SHARJAH MUNICIPALITY

هيئة كهرباء ومياه الشارقة
Sharjah Electricity & Water Authority

SHARJAH CEMENT FACTORY

American University of Sharjah
1997

ALKHAYYAL GROUP

AL DARWISH ENGINEERING
1950

بنك أم القيوين
NBQ

مصرف الشارقة الإسلامي
SHARJAH ISLAMIC BANK

EMIC

AL-KHADIM
Estd : 1976

HASAWI

bin ghalib
GROUP OF COMPANIES





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.

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





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.

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.



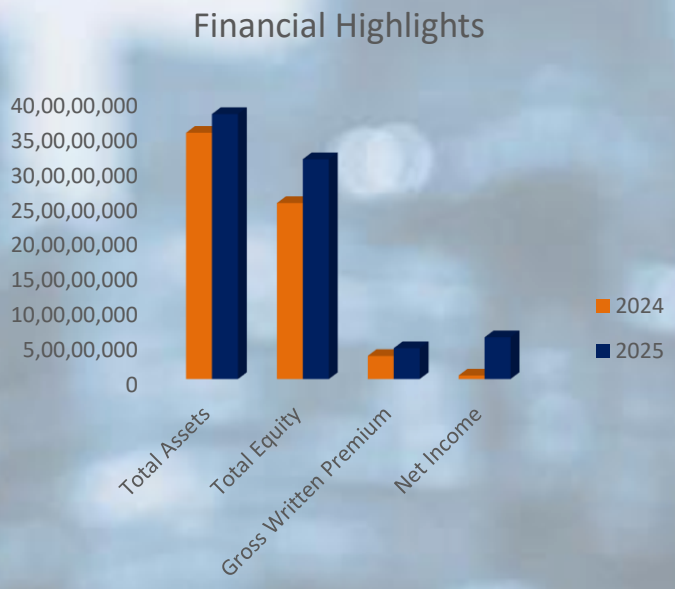
With decades of expertise in risk mitigation and comprehensive insurance coverage, we continuously strive to enhance our risk identification and management tools, enabling us to anticipate and address emerging challenges effectively. Our commitment to sustainability also extends to fostering societal 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 2024 and 2025 highlights key changes in total assets, equity, gross written premium, net income, and dividends. In 2024, total assets stood at AED 352.10 million, with total equity of AED 251.59 million, total gross written premium of AED 33.05 million, and a net income of AED 5.01 million, while dividends of AED 10.50 million were recorded. By 2025, total assets increased to AED 378.95 million, while total equity rose significantly to AED 314.31 million, and total gross written premium grew to AED 44.08 million. Net income also increased substantially to AED 59.80 million, while dividends of AED 7.50 million were recorded.

Gross written premium growth was primarily driven by the corporate segment, which increased from AED 27.71 million in 2024 to AED 33.82 million in 2025, followed by individual revenue rising from AED 4.78 million to AED 7.06 million, and SME revenue improving from AED 0.57 million to AED 3.21 million. Overall, the increase in gross written premium, assets, and equity reflects the company's continued business expansion and strengthening financial performance.





Revenue growth was primarily driven by the corporate segment, which increased from AED 27.71 million in 2024 to AED 33.82 million in 2025, followed by individual revenue rising from AED 4.78 million to AED 7.06 million, and SME revenue improving from AED 0.57 million to AED 3.21 million. Overall, the increase in revenue, assets, and equity reflects the company's continued business expansion and strengthening financial performance.

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.





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

Customer satisfaction



Sharjah Insurance recognizes customer satisfaction as a key element in building trust and long-term relationships with its clients. The company is committed to understanding customer needs and delivering reliable, transparent, and responsive insurance services. By maintaining open communication channels and encouraging customer feedback, Sharjah Insurance continuously evaluates its service quality and identifies opportunities for improvement.

To enhance the overall customer experience, the company focuses on efficient service delivery, clear policy information, and a smooth claims process. Efforts are also made to strengthen digital platforms and customer support systems so that clients can easily access services and receive timely assistance. Through these initiatives, Sharjah Insurance aims to ensure a positive customer experience, strengthen customer loyalty, and support sustainable business growth.

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



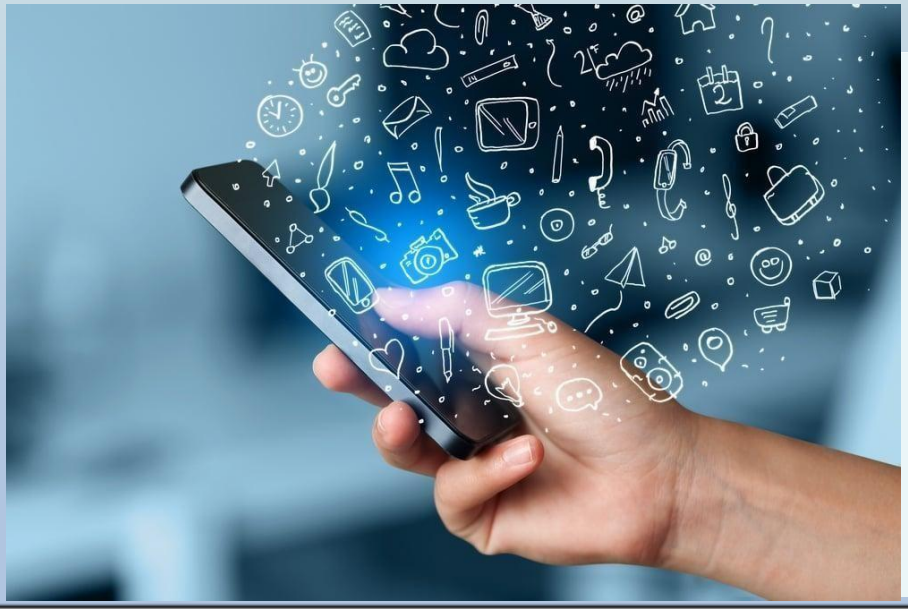
Digitalization Initiatives

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.

Digital Products

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



CUSTOMER PRIVACY

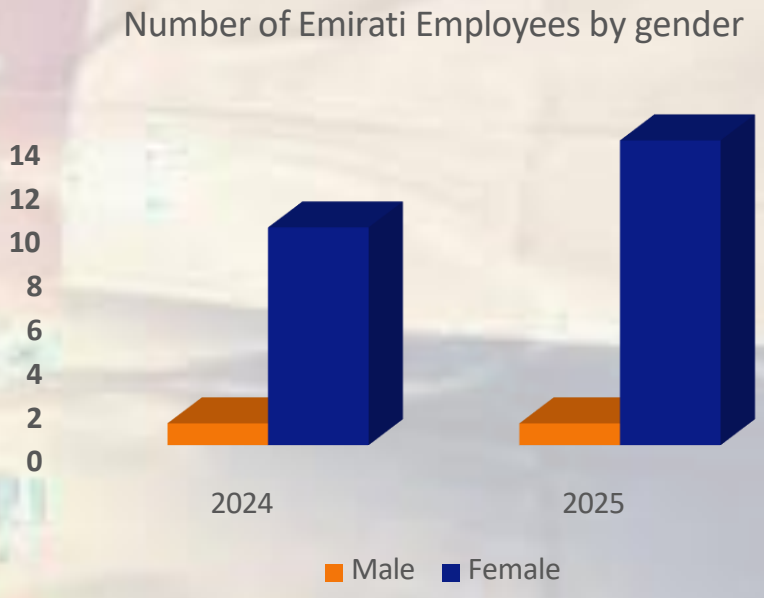
Category	Indicator	2024	2025
Customer Privacy	Number of complaints received from outside parties and substantiated by the organization	0	0
	Number of complaints from regulatory bodies	2	0
	Number of identified leaks, thefts, or losses of customer data	0	0
Customer Complaints Resolution	Total number of customer complaints received	0	12
	Total number of customer complaints resolved	0	7
	Average turnaround time for complaints resolution	0	7 days

COMMUNITY RELATIONS

In 2025, the organization maintained a strong commitment to protecting customer privacy and ensuring effective complaint resolution. During the reporting period, no substantiated complaints were received from outside parties regarding breaches of customer privacy or loss of customer data, and no complaints were reported by regulatory bodies. Additionally, no incidents of identified leaks, thefts, or losses of customer data were recorded, indicating the continued effectiveness of the organization's data protection measures. In terms of customer service performance, the company received a total of 12 customer complaints in 2025, of which 7 complaints were successfully resolved within the reporting period. The average turnaround time for resolving complaints was approximately 7 days, reflecting the organization's ongoing efforts to address customer concerns promptly and improve service

EMIRATIZATION

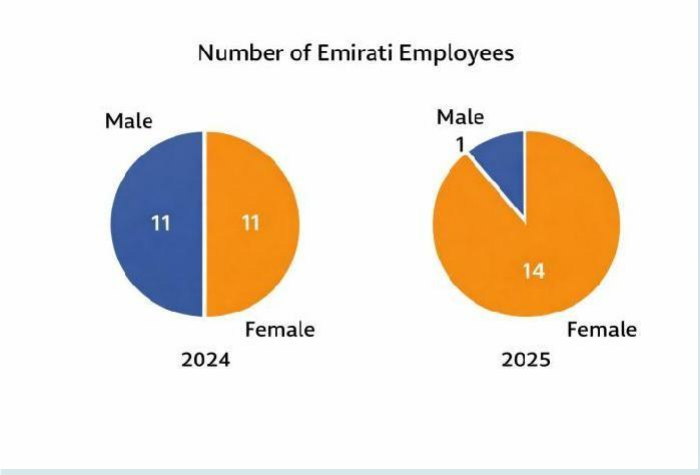
The number of Emirati employees increased from 11 in 2024 to 15 in 2025, demonstrating a positive trend in national workforce participation within the organization. In 2024, the workforce comprised 1 male Emirati employee and 10 female Emirati employees. In 2025, the number of male Emirati employees remained stable at 1, while the number of female Emirati employees increased significantly to 14, highlighting stronger female representation in the organization's national workforce. In addition, the company contributed AED 400,000 towards community investment in 2024, supporting community development initiatives and social impact activities. No community investment was recorded in 2025 during the reporting period. These initiatives reflect the organization's commitment to supporting local communities while promoting inclusive workforce participation.



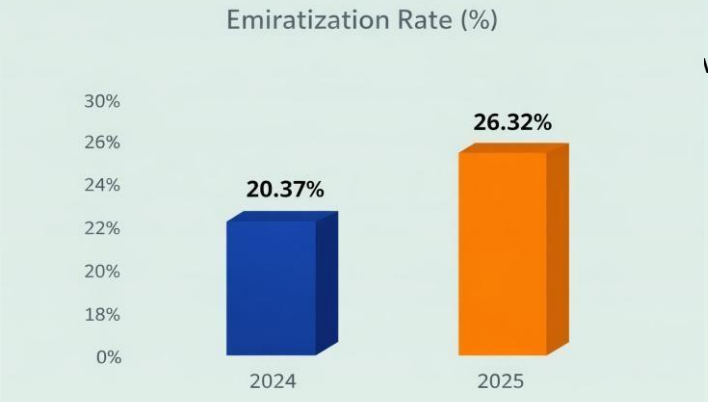


Emirati Workforce and Emiratization Rate

The organization continues to demonstrate its commitment to supporting national workforce participation through the employment of Emirati nationals. During the reporting period, the number of Emirati employees showed a notable increase, particularly among female employees. In 2024, the organization employed a total of 11 Emirati employees, comprising 1 male and 10 female employees.



This reflects a strong representation of female Emirati professionals within the workforce. In 2025, the total number of Emirati employees increased to 15, with 1 male and 14 female employees. While the number of male Emirati employees remained stable, the significant increase in female Emirati employees highlights the organization's continued efforts to promote gender diversity and female participation within the national workforce. Correspondingly, the Emiratization rate improved from approximately 20.37% in 2024 to around 26% in 2025. This upward trend reflects the organization's ongoing commitment to supporting national talent development, aligning with the UAE's Emiratization objectives, and fostering inclusive workforce growth.



OUR HUMAN CAPITAL

The organization continues to maintain a diverse and growing workforce, reflecting its commitment to creating an inclusive and supportive working environment. During the reporting period, the company experienced a positive increase in overall workforce participation, particularly among female employees.



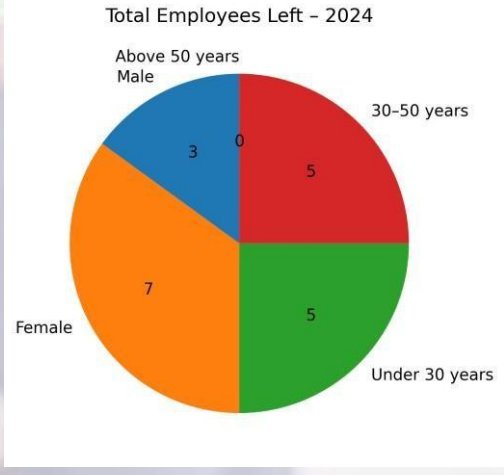
In 2024, the organization employed a total of 54 employees, comprising 30 male employees and 24 female employees. In 2025, the total workforce increased to 61 employees, with 32 male employees and 29 female employees. This growth highlights the organization's ongoing efforts to strengthen its workforce while promoting greater gender diversity and balanced representation.

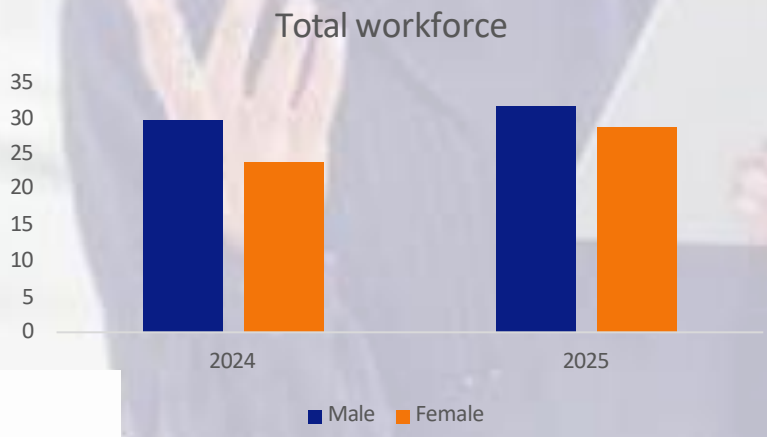
Employee movement during the reporting period reflects the natural dynamics of workforce development and career progression. In 2024,3 male employees and 7 female employees transitioned from the organization, while in 2025, 5 male employees and 8 female employees moved on to pursue other professional opportunities.

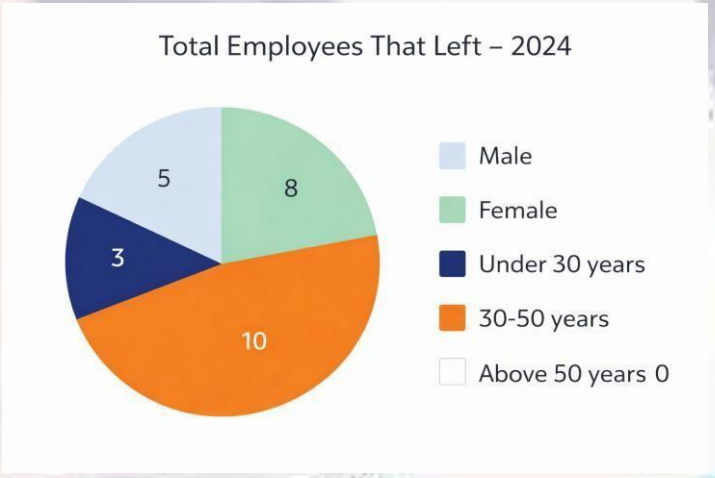
OUR HUMAN CAPITAL

From an age perspective, most transitions occurred within the 30–50 years age group, with 5 employees in 2024 and 10 employees in 2025, reflecting career mobility within experienced professionals. Additionally, 5 employees under the age of 30 transitioned in 2024 and 3 in 2025, indicating opportunities for new talent to enter the organization. Notably, no employees above 50 years left the organization, demonstrating stability and retention among senior and experienced staff.

Overall, these trends reflect a healthy and evolving workforce structure, supporting the organization's commitment to talent development, workforce diversity, and sustainable organizational growth.







DIVERSITY, EQUALITY AND INCLUSION





The organization remains committed to fostering a workplace culture that promotes diversity, equality, and inclusion (DEI). By encouraging equal opportunities and creating an inclusive environment, the company ensures that individuals from diverse backgrounds are supported in their professional growth and development. During the reporting period, the organization continued to support internship opportunities as part of its commitment to nurturing young talent. In 2024, the company welcomed one female intern, providing early career exposure and learning opportunities. In 2025, there were no interns recorded, reflecting the organization's selective internship engagement based on operational requirements. The company also maintained a strong focus on recruitment and talent acquisition to strengthen its workforce.



DIVERSITY, EQUALITY AND INCLUSION





In 2024, the organization recruited 4 male employees and 10 female employees, highlighting a strong representation of female professionals among new hires. In 2025, recruitment activity increased significantly, with 12 male and 12 female employees joining the organization, demonstrating a balanced and inclusive hiring approach. Overall, these initiatives reflect the organization's continued efforts to promote gender equality, support emerging talent, and build a diverse and inclusive workforce aligned with its long-term sustainability goals.

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.



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.



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.



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 standards and local regulatory requirements for responsible business conduct

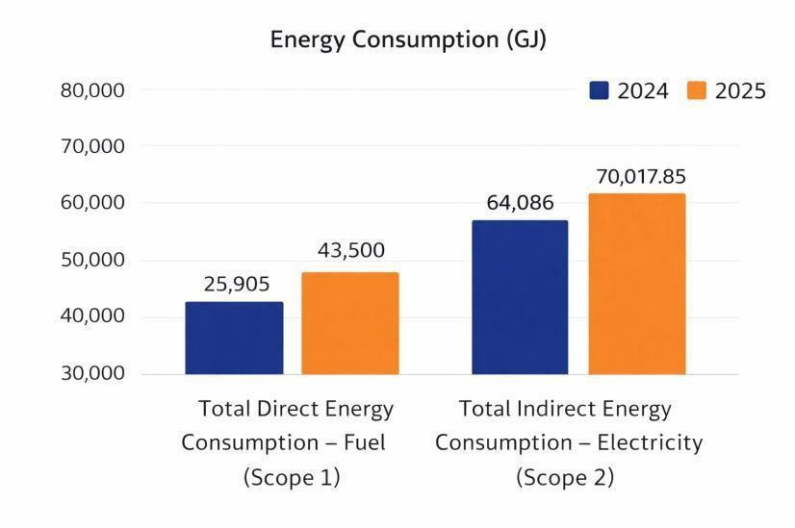
Exploring global frameworks, standards, and local regulations within the ESG domain, alongside insights into disclosure requirements, ensures alignment with best practices and compliance mandates. Additionally, leveraging case studies from both global and local companies highlights the connection between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

REDUCING OUR CARBON FOOTPRINT

We are committed to supporting the transition to net-zero emissions across our operations and insurance solutions. In line with the Paris Agreement, we are developing long-term climate targets aimed at achieving net-zero greenhouse gas (GHG) emissions by 2050.

Our reporting covers 100% of GHG emissions under our operational control, including headquarters and all branches, ensuring a comprehensive assessment of our environmental impact.

We are also observing a positive trend in energy consumption and emissions management, reflecting our efforts to improve energy efficiency and strengthen sustainable practices. These initiatives reinforce our commitment to reducing our environmental footprint and contributing to a sustainable, low-carbon future.



Energy Consumption

The chart illustrates the organization's energy consumption for the years 2024 and 2025, categorized into direct energy consumption from fuel (Scope 1) and indirect energy consumption from electricity (Scope 2).In 2024, the organization recorded approximately 25,905 GJ of direct energy consumption from fuel, while indirect energy consumption from electricity accounted for around 64,086 GJ. In 2025, both categories showed an increase, with direct energy consumption rising to approximately 43,500 GJ and indirect energy consumption reaching around 70,018 GJ. Electricity consumption continues to represent the largest portion of total energy use, reflecting the operational energy requirements of the organization

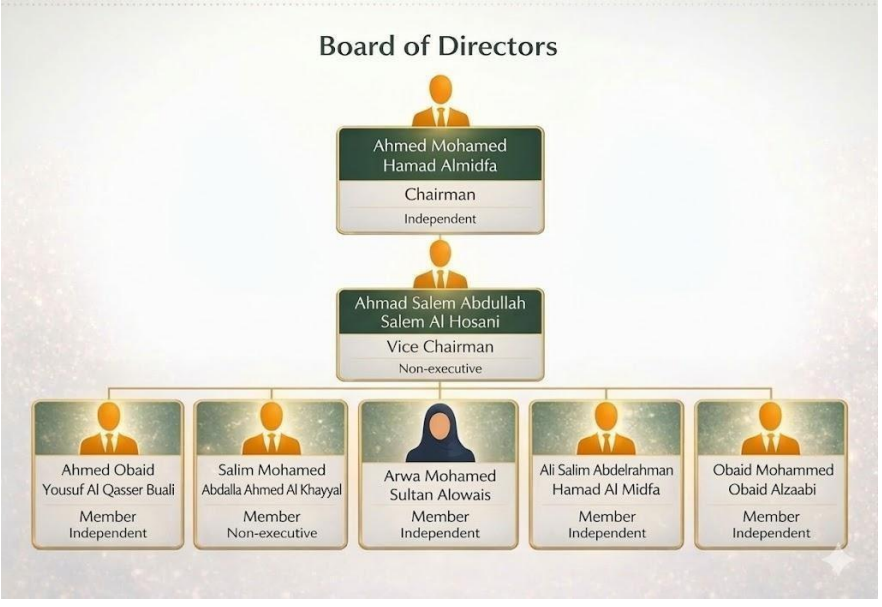
GOVERNANCE, COMPLIANCE AND RISK
BOARD & OWNERSHIP STRUCTURE

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



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 10.71%.

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.

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.

GRI & ADX

GRI STANDARDS			
GENERAL DISCLOSURES			
GRI DISCLOSURE	CONTENT	ADX DISCLOSURE	REFERENCE SECTION
2-1	Name of the organization		3,4
2-6	Activities, brands, products, and services		3,4
2-1	Location of headquarters		
2-1	Location of operations		3
2-1	Ownership and legal form		3,33
2-1	Markets served		4,5
02-Jan	Scale of the organization		3,28
2-7, 2-8	Information on employees and other workers	S4: Gender Diversity	24,27
		S5: Temporary Worker Ratio	
2-6	Supply Chain	G4: Supplier Code of Conduct	3
2-6	Significant changes to the organization and its supply chain		25

2-28	Membership of associations		3
Strategy			
2-22	Statement from senior decision-maker		1
Ethics & Integrity			3,25,33
2-23	Describe your organization's values, principles, standards, and norms of behavior		
Governance			
2-9	Governance structure	G1: Board Diversity	33
		G2: Board Independence	
Stakeholder Engagement			
2-29	List of stakeholder groups	22	
2-30	Collective bargaining agreements	27	Not applicable for companies operating in UA
2-29	Identifying and selecting stakeholders	22	
F2-29	Approach to stakeholder engagement	26	
2-26	Key topics and concerns raised	3	
Reporting Practice			
2-2	Entities included in the consolidated financial statements		3
2-2	Defining report content and topic boundaries	G7: Sustainability Reporting	3
		G8: Disclosure Practices	
3-2	List of material topics		28
3-2	Process to determine material topics		28
2-4	Restatements of information		3
2-4	Changes in reporting		3
2-3	Reporting period		3
2-3	Date of the most recent report		3
2--	Reporting cycle		3

2-3	Contact point for questions regarding the report		3
1-F2021	Claims of reporting in accordance with the GRI standards		3
1-F2021	GRI content index		41,42
2-5	External assurance	G9: External Assurance	36,37

Material topic				
GRI 200: Economic Standard Series				
GRI 201: Economic Performance 2016				
Management approach				
02-23	Policy commitments		3	
02-24	Embedding policy commitments		3,	
GRI 201 Topic-Specific				
201-1	Direct economic value generated and distributed		Refer to our 2025 audited financial statements	
GRI 300: Environmental Standard Series				
GRI 302: Energy 2016				
2- -23	Policy commitments	E8, E9: Environmental Oversight	19, 25	
2-24	Embedding policy commitments	E7: Environmental Operations	19,39,40	
GRI 302 Topic-Specific				
302-1	Energy consumption within the organization	E3: Energy Usage	33	
		E5: Energy Efficiency		
		E4: Energy Intensity	33	
302-2	Energy intensity			
GRI 305: Emission 2016				
Management approach				
2-23	Policy commitment		33,40	
2-24	Embedding policy commitment	E8,E9 – Environmental oversight	33	

GRI 305 Topic-Specific			
305-1	Direct (Scope 1) GHG emissions	E1: GHG Emissions	33
305-2	Energy indirect (Scope 2) GHG emissions	E1: GHG Emissions	33
305-4	GHG emissions intensity	E2: Emissions Intensity	33

GRI 400 : Social standard series				
GRI 401: Employment 2016				
Management Approach				
2 – 23	Policy commitment		15,34	
2-24	Embedding policy commitment		15	
GRI 401 Topic Specific				
401 – 1	New employee hires and employee turnover		15	S3: Employee Turnover
401 – 2	Benefits provided to full-time employees that are not provided to part-time employees		15	
GRI 405: Diversity and Equal Opportunity 2016				
Management Approach				
2 – 23	Policy commitment		15,38	
2 – 24	Embedding policy commitment		15	
GRI 405 Topic Specific				
405 – 1		Diversity of governance bodies and employees	S4: Gender Diversity	15,27,28
			S2: Gender Pay Ratio	
			S6: Non-Discrimination	

I 417: Marketing & Labelling 2016			
Management Approach			
2 – 23	Policy commitment	17, 33	
2 – 24	Embedding policy commitment	17	
GRI 417 Topic Specific			
417 – 2	Incidents of non-compliance concerning product and service information and labeling	17	
417 – 3	Incidents of non-compliance concerning marketing communications	17	
GRI 418: Customer Privacy 2016			
Management Approach			
2 – 23	Policy commitment	11, 33	
2 – 24	Embedding policy commitment	15,17	
GRI 418 Topic Specific			
418 – 1	Substantiated complaints concerningbreaches of customer privacy and losses of customer data	**G6: Data Privacy**	
		15,21	

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

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

S11	**Nationalization**		
	Percentage of national employees	25	*Recorded growth in Emiratization*
	Direct and indirect local job creation	25	
S12	**Community Investment**		
	Amount invested in the community, as a percentage of company revenues	-	
Governance			
G3	**Incentivized Pay**		
	Are executives formally incentivized to perform on sustainability?	Yes	
G5	**Ethics & Anti-Corruption**		
	Does your company follow an Ethics and/or Anti-Corruption policy?	Yes	
	If yes, what percentage of your workforce has formally certified its compliance with the policy?	100%	*Our Code of Conduct includes Ethics clauses*