



دار التأمين
INSURANCE HOUSE
P.J.S.C - عمان



ENVIRONMENTAL, SOCIAL AND GOVERNANCE **REPORT 2023**

TABLE OF CONTENTS

4	EXECUTIVE SUMMARY
5	IH OVERVIEW
6	STAKEHOLDER ENGAGEMENT
11	IH APPROACH TO ESG SUSTAINABILITY
12	SUSTAINABLE BUSINESS OPERATIONS
13	FINANCIAL & OPERATIONAL HIGHLIGHTS
14	BUSINESS ETHICS
15	CODE OF CONDUCT
16	DATA PRIVACY AND SECURITY
17	WORKPLACE SAFETY
18	ANTI MONEY LAUNDERING
19	EMPLOYEE CULTURE
20	HEAD COUNT OF IH
21	EMPLOYEE ENGAGEMENT
21	EMPLOYEE TURNOVER
22	OUR ESG INTEGRATION OBJECTIVES
25	OUR ESG ACHIEVEMENTS: A YEAR IN REVIEW
26	ENVIRONMENTAL INITIATIVES
28	SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT
33	ECONOMIC INITIATIVES



EXECUTIVE SUMMARY

In 2023, Insurance House PJSC reaffirmed its commitment to sustainability and responsible corporate governance through the development and implementation of our Environmental, Social, and Governance (ESG) strategy. As a leading insurance provider in the region, we understand the significant impact our operations have on the environment and society. This report outlines our initiatives, accomplishments, and future goals aimed at aligning our business practices with sustainable development principles.

ENVIRONMENTAL STEWARDSHIP

In 2023, Insurance House PJSC focused on reducing our carbon footprint by implementing energy-efficient practices across our operations. We promoted a digital-first approach that reduces waste and enhances operational efficiency.

SOCIAL RESPONSIBILITY

Our commitment to social responsibility is evident in our employee engagement and community outreach programs. In 2023, we launched initiatives aimed at enhancing employee well-being, including enhanced training programs, diversity and inclusion workshops, and mental health support initiatives. Our community engagement has also expanded, with our team actively participating in local charity events, environmental clean-ups, and internship programs, reflecting our dedication to making a positive social impact.

GOVERNANCE FRAMEWORK

Transparency and ethical governance are pillars of our corporate philosophy. In 2023, we strengthened our governance framework by implementing stricter compliance measures and enhancing our reporting mechanisms. Our Board of Directors has prioritized ESG in strategic oversight, ensuring that we maintain accountability and integrity in all our operations. Training programs for employees regarding ethics, compliance, and regulatory standards have increased awareness and adherence to best practices across the organization.

FUTURE OUTLOOK

As we move forward, Insurance House PJSC is committed to continuously improving our ESG framework. Our goals for the coming years include expanding our sustainable product offerings, enhancing stakeholder engagement, and further integrating ESG considerations into our business strategy. We will continue to seek feedback from our stakeholders, ensuring our efforts align with their expectations and contribute positively to our community and the environment.

In conclusion, the ESG Report for 2023 demonstrates our dedication to sustainable practices and our vision for a responsible future. We are proud of the progress we have made this year and are excited about the opportunities that lie ahead as we work towards becoming a benchmark for sustainability in the insurance sector.



IH - OVERVIEW

Insurance House PJSC engages in the insurance businesses, which provides non- life insurance solutions. It operates through two business segments: underwriting of general insurance business and investments. The company was founded in 2010 and is headquartered in Abu Dhabi, the United Arab Emirates.

Offering a diverse portfolio of consumer and corporate insurance products and services that are in compliance with local requirements and up to par with international standards, our utmost goal is catering to a growing pool of insurance policy demanders. We take pride in offering a range of customized covers that encompass both conventional and specialized insurance classes.

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

CLIENTS & PARTNERS

Frequent communication with our clients & partners as they provide innovative solutions in our products and service offerings.

- Welcome calls
- Customer surveys
- Feedback from customer buy, service, claim transactions
- Innovative and solutions



COLLEAGUES

Internal communications & feedback networks are fundamental to IH performance fair place to work development goals and sustainable growth.

- Conferences, training, and other talent development programs
- Employee Resource events and programming, and
- Employee surveys



COMMUNITY

Engagement and knowledge sharing, IH is a partnership and corporate volunteering for positive change through:

- Social media interactions
- Corporate website and other correspondence
- Knowledge sharing, corporate volunteering



STAKEHOLDER ENGAGEMENT

INVESTORS

Focusing on improving investor trust and creating long-term added value through a disciplined approach to growing our business to communicate our progress in the ESG Strategy:

- Annual general meeting
- Quarterly financial report
- Benchmarking, ratings, and rankings
- Investor conferences, meetings, and calls



GOVERNMENTS AND REGULATORS

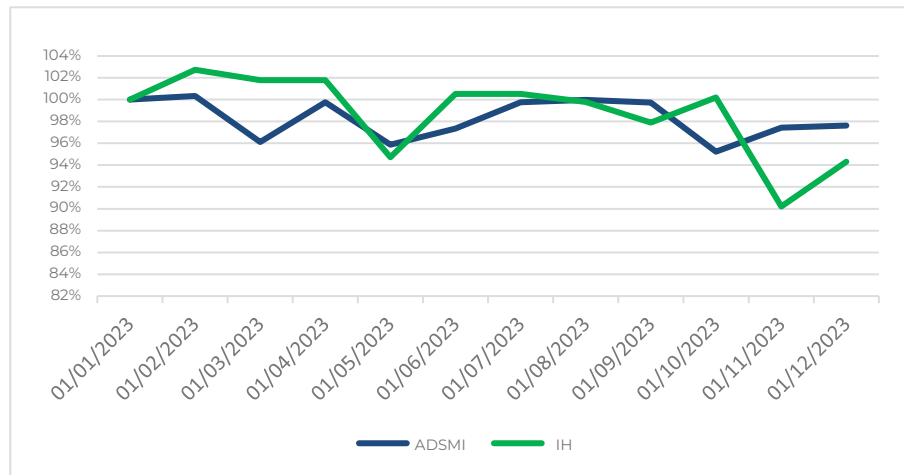
IH communicate with government agencies and regulators in the business to elevate sustainable business operations and to align with new regulatory requirements and other dialogue:

- Regulatory and other reporting
- New regulatory requirements and other dialogue
- Panel discussions and roundtables in workshop



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 2023

A statement of Company's shareholding distribution in ADX as of 31/12/2023

S/N	Shareholder Category	Percentage of Shares Held			
		Individual	Companies	Government	Total
1	Local	5.86%	92.92%	0.84%	99.62%
2	Arab	0.08%	0.08%	0.00%	0.16%
3	Foreign	0.04%	0.18%	0.00%	0.22%
	Total	5.98%	93.18%	0.84%	100.00%

STAKEHOLDER ENGAGEMENT

A statement of the shareholders who hold 5% or more of the Company's capital as of 31/12/2023 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 31/12/2023

S/N	Share(s) Owned	Number of Shareholders	Number of Share Held	% of the Shares Held of the Capital
1	Less than	49.0	764,816	0.64%
2	From 50,000 to less than 500,000	16.0	1,716,815	1.45%
3	From 500,000 to less than 5,000,000	13.0	16,091,762	13.55%
4	More than 5,000,000	4.0	100,207,107	84.36%
Total		82.0	118,780,500	100.00%

STAKEHOLDER ENGAGEMENT

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

- 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:
<http://www.insurancehouse.ae/TopMenu/English/Investorelat.html>

A statement of the special resolutions presented in the General Assembly held in 2023 and the procedures taken with respect thereto.

Special Resolutions presented and approved in the General Assembly Meeting held on 07 July 2023:

- Ratify and approve the option of the Company's continuation according to the requirements of Article 309 of the Federal Decree Law no. 32/2021 on Commercial Companies, and to proceed with the implementation of the Recovery Plan.



IH APPROACH TO ESG SUSTAINABILITY GOALS AND OBJECTIVES

IH is implementing ESG initiatives for both internal and external stakeholders to uphold the commitment we made to our customers. By addressing sustainability challenges in 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

Resting on a solid foundation of stability, trust and enduring values, our aim is to bring vital features such as speed, care and added value into the insurance arena. Committing to always ensuring our clients' most intricate of needs are addressed through offering abundant policies which are not limited to:

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



FINANCIAL & OPERATIONAL HIGHLIGHTS

YEAR 2023

REGULAR DIVIDEND PAYOUT TO SHAREHOLDERS	
YEAR	IN '000' AED
2018	1,188
2019	4,751
2020	4,751
2021	4,751

OPERATIONAL PERFORMANCE	IN '000' AED
Insurance Revenue	242,947
Insurance Service Expense	-270,141
Insurance Service Result	-42,327

FINANCIALS PERFORMANCE	IN '000' AED
Net Profit/(Loss)	-41,975
Investment Income	3,780
Total Asset	217,215

WEALTH CREATION FOR SHAREHOLDERS	IN '000' AED
Earning Per Share	-0.35
Dividend Per Share	N/A

	IN '000' AED
Retained Earning	-119,136
Shareholders Equity	18,838

BUSINESS ETHICS

In line with our commitment to upholding the highest standards of corporate governance and ethics, Insurance House continued to prioritize the well-being of its stakeholders in 2023.

Our Board of Directors (BOD) and management team remain dedicated to creating value for our shareholders, customers, employees, and the wider community, by focusing on:

- a. Enhanced shareholder value
- b. Stakeholder engagement
- c. Corporate social responsibility (CSR)
- d. Compliance and governance



CODE OF CONDUCT

The Insurance House code of conduct is to provide a statement of the policies and procedures of Insurance House for continuing to conduct its business in a legally and ethically appropriate manner. As such, this code constitutes an integral part of Insurance House personnel policies and procedures. Specific guidance is provided with respect to the following topics:

- a. Insurance House values
- b. The role of Insurance House supervision
- c. Conflicts of interest
- d. Protecting Insurance House information and assets
- e. Compliance with laws and regulations
- f. Violations of policy: reporting obligations and discipline

Insurance House Board of Directors has charged all the company's employees with the responsibility of enforcing the compliance program and ensuring that the code and Insurance House related policies govern the business activities of all company employees.

This charge, however, in no way diminishes each employees responsibility to understand and comply with the code and Insurance House related policies. It also does not diminish each supervisors responsibility to ensure that those employees for which he or she has responsibility comply with the code and all related Insurance House policies in effect including, without imitation, the contract policy, security policy, purchasing policy, travel and entertainment policy, accounting policy and procedure, privacy policy, immigration policy and equal employment opportunity and with 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. These services are offered to instil a sense of trust with our customers, employees, and business partners who have provided us with a range of sensitive information. Insurance House has in place a Data Privacy and Cybersecurity Policy to ensure adequate safeguards for our customer and business data as well as compliance with data protection legislation. 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.

WORKPLACE SAFETY

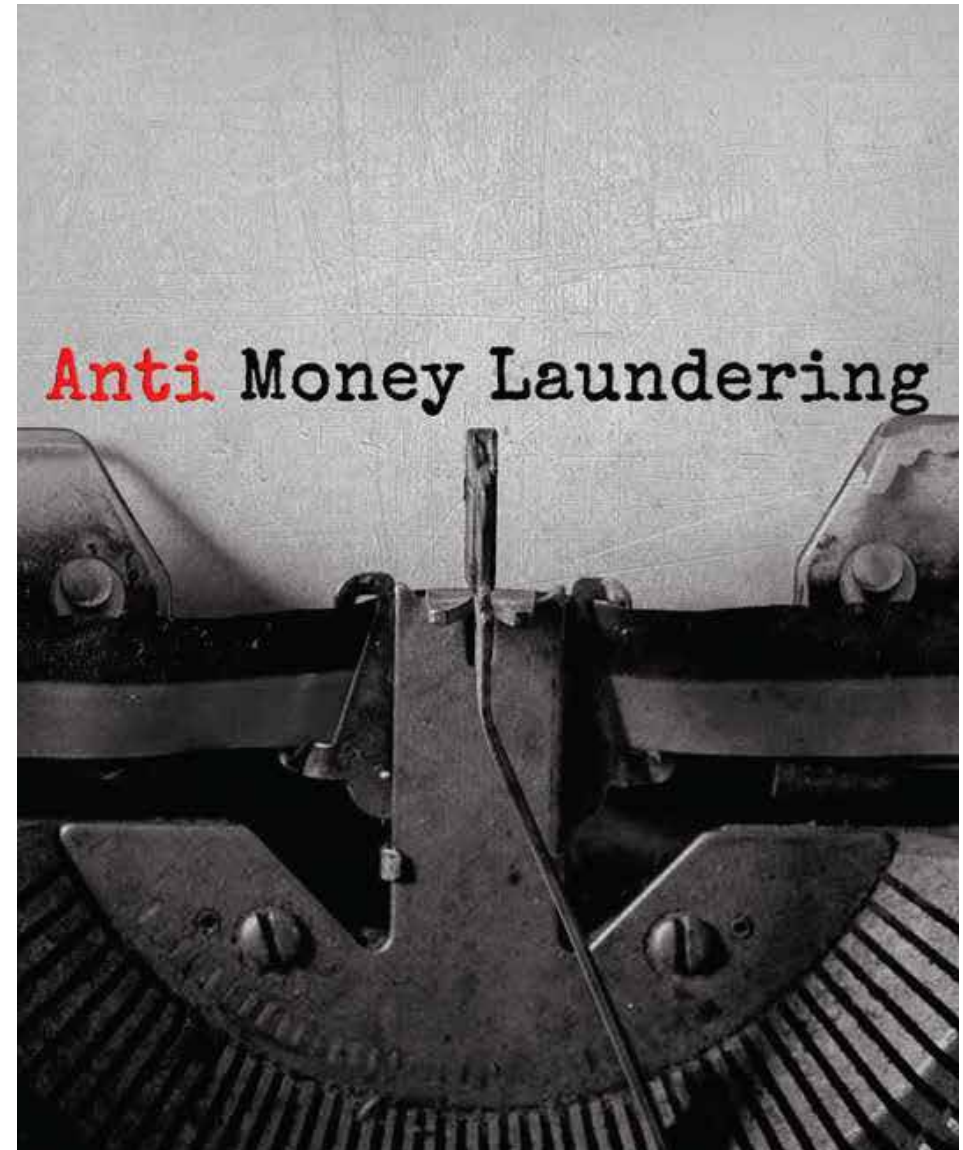
At Insurance House, we take measures to ensure a healthy, safe, and secure environment for all our employees, agents, and customers. Our admin team is responsible for conducting fire drills at all premises. IH support and protect the health of their staff, communities, service providers, and clients. The core business moved to remote or flexible working in a safe working environment, to understand how senior management was adapting to the new sustainable business operations.



ANTI MONEY LAUNDERING

Insurance House is committed to the efforts of the Government of UAE, Central Bank of UAE, and Global efforts in combating Money Laundering & Terrorist Financing. These operational policies are primarily derived from the UAE Federal Law. This applies to Insurance House businesses (or business units), business under IH's management control, and staff in all departments and subsidiaries.

These policies include a risk-based approach to conducting customer due diligence, ongoing monitoring, suspicious activity reporting, training, and record keeping. Insurance House uses comprehensive AML/CTF monitoring software/ online tool to screen, risk profile, and monitor customer activity. In addition, all Insurance House employees have completed AML and CTF training.

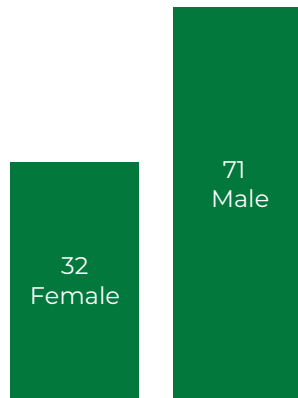


EMPLOYEE CULTURE

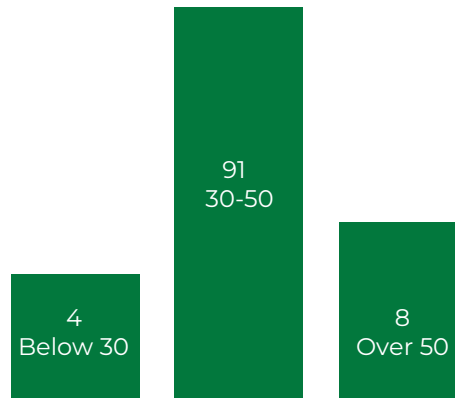
Insurance House employees are one of the vital resources of our organization. The company believes in the effective management of Human Capital in order to achieve the organization's objectives. Hence, the company aspires to recruit the right people, develop and retain the best talent, and create robust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



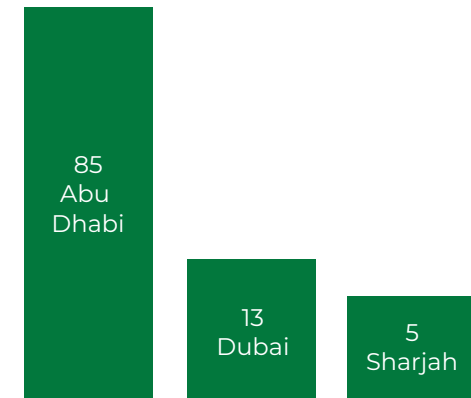
TOTAL HEAD COUNT OF IH EMPLOYEES ON 31 DECEMBER 2023



IH Employees by Gender



IH Employees by Age



IH Employees across UAE

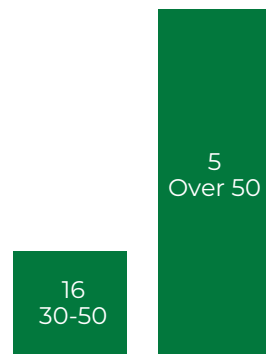
EMPLOYEE ENGAGEMENT

Insurance House creates and maintains a positive work environment, Whereby all new employees are required to complete the company orientation program in addition to a set of e-learning modules centered on the learning and development framework Our Code of Conduct includes the professional services that we offer our customers and all external stakeholders. It provides clear guidance on how to conduct business at all times, and it is protected by the risk management matrix Employees are encouraged to resolve issues by talking to and working with their direct line managers and the Human Resources department (open door policy). This builds a collaborative and inclusive workplace which prioritizes employee engagement.

EMPLOYEE TURNOVER



Employees by Gender



Employees by Age





CHARTING THE COURSE: OUR ESG INTEGRATION OBJECTIVES

ENVIRONMENTAL



Resource Efficiency and Waste Management

This objective encapsulates all our efforts towards waste reduction, energy conservation, and the principle of 'Reduce, Reuse, Recycle'. This includes use of natural lighting, and sorting biodegradable and non-biodegradable waste, among other activities.



Community Environmental Engagement

Through initiatives such as the “Clean-up campaign” this objective aims to involve both employees and the wider community in environmental sustainability.

SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT



Employee Well-being and Stakeholder Engagement

Incorporating health-check-up initiatives, staff reward programs for sustainability this objective aims to enhance the well-being of our employees and other stakeholders.



Social Equity and Inclusion

Insurance House focuses on diversity and inclusion efforts, aiming to increase female representation in management roles and promote social equity through partnerships in community service.

COMMUNITY INITIATIVES



Aligned with charitable donations and community service, this objective focuses on resource allocation for societal betterment through contributions and community involvement.

ECONOMIC RESPONSIBILITY



Local Economic Development

Our investments covers local entrepreneurship and focuses to economic growth, incorporating responsible investment practices and considers ESG factors in company investment decisions.

GOVERNANCE



ESG issues have the potential to impact business performance. All Insurance House employees are responsible for contributing to the realization of our ESG priorities. This is core to who we are and how we operate. The Insurance House ESG team is responsible for overseeing governance around ESG, in addition to integrating and addressing ESG issues within our business and providing input on our ESG approach, environmental targets, submissions to sustainability indices, and in reviewing this Report. The Insurance House ES team also considers the latest ESG research and feedback raised by key stakeholders in order to provided input on specific ESG issues relevant to the Insurance House operations.

OUR ESG ACHIEVEMENTS: A YEAR IN REVIEW

Driven by a firm conviction that growth can only be sustained if shared, Insurance House, in 2023 as every year, contributed to the development of the community and to protecting our precious environment. As part of its social responsibility commitments, the company participated in a number of social activities dedicated to building a better quality of life.



ENVIRONMENTAL INITIATIVES



Insurance House, support UAE's **"Year of Sustainability 2023"** initiative, which envisions a future with minimal carbon emissions, waste production, and harm to biodiversity. Central to this endeavour is the launch of **"Insurance House's Recycling Initiative"** in collaboration with Tadweer, aimed at collecting plastic bottles, cans, and papers within Insurance House. Our ambition is to transform our office spaces into community collection points, serving as beacons of change and awareness for recycling. This is a remarkable partnership with Tadweer, the Abu Dhabi Waste Management Center, to embark on a journey towards a greener, cleaner, and more sustainable future.



Insurance House joined millions of people around the world in observing the **"Earth Hour"**, an annual event that symbolizes our commitment to the planet we call home. By turning off our lights for one hour, we show our solidarity in the fight against climate change and remind ourselves of the urgent need to protect our environment.

ENVIRONMENTAL INITIATIVES



Insurance House shared the success of our **“Valley Clean-Up Campaign”**, conducted in collaboration within Finance House Group and Fujairah Adventure, Fujairah Environment Authority, Adventures with Nature, Dibbah Municipality, and Civil Defense. Together, our collective efforts have not only made a positive impact on our surroundings but have also taken a significant step towards realizing a cleaner, greener future. As stewards of our community and environment, each of us plays a crucial role in shaping a sustainable tomorrow.



As the UAE celebrates the 'Year of Sustainability 2023' – Insurance House has launched the **“Switch off the Lights Campaign”** within the organization. We have created a post to our social media page as well to educate our customers and encourage them to participate on the same initiative to help reduce energy consumption. We believe, small actions can lead to a big impact, together we can do our bit for energy conservation and the environment.

SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT



Among the community initiatives that Insurance House takes great pride in is the **“Organic Food Market”**, a collaborative effort featuring locally produced goods crafted by individuals of determination, in partnership with the Zayed Agricultural Center for Development and Rehabilitation. This initiative stands as a testament to our ongoing commitment to support, integrate, and empower these individuals, facilitating their active participation in both work and daily life. We are dedicated to fostering inclusivity and creating opportunities for a more vibrant and interconnected community.



Insurance House yearly **Blood Donation** day help save lives to those in need. The event was organized in collaboration with Abu Dhabi Health Services Co. (SEHA) organized blood donation participated by our employees and the community.

SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT



Insurance House supported the initiative of **Dubai Health Insurance Corporation** about **Basmah and Hepatitis Awareness**. Promoted the campaign to its social media pages to raise awareness to its customers and to the public audience in general.



In a proactive commitment to employee well-being, Insurance House, in collaboration with Emirates Hospital and Al Ahalia Hospital, organized **“Free Health Screenings”** for all employees. Recognizing that quality of life begins with good health, this initiative underscores our dedication to supporting our team members in maintaining their well-being and staying at the top of their game. This complimentary health screenings, emphasizing our belief that a healthy team is an empowered team.

SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT



Insurance House (IH) have partnered with the Bahrain Institute of Banking & Finance (BIBF), a reputable financial institute in the GCC, to deliver a bespoke insurance programme approved by the Chartered Institute of Insurance UK. The partnership will provide Insurance House identified talents/employees with exclusive opportunity to participate in this six-month programme for their professional growth and development. Our partnership with BIBF allows us to offer a prestigious programme that will equip our talents with the knowledge and skills necessary to excel in the insurance industry.



Insurance House PJSC (IH), supported the Federal Traffic Council the **Accident Free Day** campaign, by slashing its motor insurance premiums by up to 28% on 28th August 2023. The nationwide campaign, launched by the UAE Ministry of Interior and the General Headquarters of the Police, aims to promote safe driving during the first day back-to-school and highlight the significance of road safety, particularly for families commuting with children.

The initiative, which coincides with the 'Our Children are a Trust' traffic campaign, offers motorists the chance to get an official certificate and four black points removed from their traffic files by registering with the Ministry of Interior and signing an online pledge to participate in a day without accidents, in addition to not recording any traffic violations or accidents on 28th August 2023.

SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT



In alignment with our dedication to train young Emirati students to learn the skills of the future and transition into the private sector of the UAE, we proudly support the **“Work Experience Program Pilot Project (WEPP)”**, a nationwide initiative by the UAE Ministry of Human Resources and Emiratization (MOHRE) in collaboration with Higher Colleges of Technology (HCT).



At Insurance House, our commitment extends beyond mere operation—we are dedicated to maintaining an engaged and motivated team. It is our steadfast endeavor to perpetually navigate the path towards excellence. Believing in empowering our team's success, Insurance House's **Learning and Development** Function tirelessly works to provide learning tools for our employees. Through initiatives like Learn & Earn, in-house classes, structured and specialized training, professional development, and LinkedIn Learning—powerful tools supporting staff professional development throughout the year—we acknowledge and celebrate all participants quarterly. Moreover, we provide cash rewards to our employees who successfully complete learning courses to value their dedication towards success and advancement. This initiative reflects our dedication to fostering education and a culture of growth, innovation, and excellence.

SOCIAL RESPONSIBILITY AND COMMUNITY ENGAGEMENT



Insurance House our commitment to cultivating a world of equality, inclusivity, and opportunity includes a strong emphasis on **“women empowerment”**. We express our heartfelt appreciation for the invaluable contributions of our female employees by presenting tokens of gratitude during both International Women’s Day and Emirati Women’s Day.



A vibrant display of community and employee engagement, Insurance House celebrated the **UAE National Day** with a traditional event. Filled with cultural richness to the occasion with a captivating traditional dance performance. The event featured intricately set-up tents where employees enjoyed Emirati arts and crafts, delicacies like "Reqaq" and "Luqeimat catered by Emirati entrepreneurs.

ECONOMIC INITIATIVES



Insurance House launched its **Easy Payment Plan** specifically designed to cater to the specific requirements of small to medium-sized enterprises (SMEs) seeking Group Health Insurance. This pioneering offering aims to deliver utmost convenience, flexibility, and cost-effectiveness to businesses, ensuring the provision of extensive health coverage for their valued employees. Leveraging Finance House's unparalleled backing, Insurance House draws upon the expertise to deliver the installment offering at ZERO interest rate as a limited period promotion.



Insurance House continued its partnership with **ADCB** to provide our customers with the opportunity to pay with their ADCB Touchpoints to pay for their Motor Insurance Policy or any other Insurance Policy at Insurance House. Customers can even earn a remarkable 200 bonus TouchPoints for every AED 100 spent. It's the perfect way to supercharge your rewards while ensuring they have the coverage they need.

ECONOMIC INITIATIVES



Insurance House PJSC and Copart UAE Auctions have signed an Agreement for digitally automated auction services. This collaboration will see Copart offering vehicles for sale at its online auctions on behalf of Insurance House. By partnering with a renowned entity like Copart, we aim to enhance our digitally automated auction services, ensuring efficiency and value for our clients.



Insurance House renewed its partnership with **Fazaa**, a social initiative deployed across the emirate of Abu Dhabi, to develop social interdependence and effective solidarity bonds within the UAE community. "Fazaa" members could benefit from IH motor insurance policy offers, by showing their "Fazaa" membership card at any IH branch across the UAE. Similar partnership with Esaad, to benefit the Dubai business community, and offered Esaad Members discounts on its Motor Insurance policies.



Insurance House also offered **Golden visa holders** exclusive discounts on a large variety of insurance policies, including Personal Accident, Home, Jet Ski, Medical, Motor, and Travel Insurance.



Insurance House **Economic Sustainability Governance** (ESG) Strategy sets the direction to lead in sustainability within the insurance sector. Our strategy aims to systemically integrate the principles of environmental care, social equity, and good governance into our business model. These imperatives are not mere policies but rather pressing calls for action. They inform our corporate ethos, shaping not just our business models but also the values we want to represent and propagate. Our objectives and tactical plans are built to create long-term value for stakeholders and contribute to both national and global sustainability initiatives. It serves as our blueprint to contribute positively to environmental stewardship, social well-being, and robust governance.