

Corporate Governance Report

Of 2021

Dubai Insurance Company (PJSC)

Based on Resolution No. (3/R.M) of 2020 issued by Chairman of Securities and Commodities Authority on Corporate Discipline and Governance Standards of Public Joint Stock Companies, the Extraordinary General Assembly adopted on 7/3/2010, the provision set out in DIC's Articles of Association.

Accordingly, in 2021, DIC has taken the following measures to implement the Resolution above:

1- The Measures Taken to Satisfy the Corporate Governance Regulations in 2021:

- A- DIC (the "Company") has disclosed its quarterly financial results audited and approved by an external auditor and the most important decisions taken by the Company's BOD, and has sent copies of those results and decisions to the Securities and Commodities Authority (SCA) and Dubai Financial Market (DFM).
- B- On 13/01/2021, the Nominations and Remunerations Committee ascertained the extent of the independence of the independent members of the Board of Directors and that there was no change in their status by signing an acknowledgment of this.

2- Transactions of the Directors, their Spouses and Children in securities during 2021:

- A. Regarding the transactions of the Directors, their spouses and children in the Company's securities during 2021, according to a statement of the shareholders names received from DFM until 31/12/2021.

No.	Name	Position/ Relation	Owned shares as on 31.12.2021	Total of Sale	Total of Purchase
1	Abdul Wahid Al Rostamani Group	Related to board member Khalid Al Rostamani	17,706,654	N/A	493,674
2	Obaid Buti Almulla	Chairman's Son	5,000,000	N/A	1,000,000
4	Hana Obaid Almulla	Abdullah Al- Huraiz's Wife (Director's Wife)	1,673,195	N/A	588,309

(Kindly see attachment No. 1 which includes a statement from DFM of the company's shares)

3- Composition of Board of Directors:

- a) The current Board of Directors consists of the following non-executive directors:

No.	Name	Category	Experience and Qualifications	The date of the first election as a member of the Council
1	Buti Obaid Almulla	Non-independent	* 1 below	11/04/1991
2	Marwan Abdullah Al Rostamani	Non-independent	* 2 below	29/03/2006
3	Khalid Abdul Wahid Al Rustamani	Non-independent	* 3 below	29/03/2006
4	Ahmed bin Issa Al-Serkal	Independent	* 4 below	16/03/2008
5	Abu Bakr Abdullah Al - Futtaim	Independent	* 6 below	25/03/2003
6	Mohammed Ahmed Al Moosa	Independent	* 5 below	04/03/2009
7	Abdullah Al-Huraiz	Independent	* 7 below	13/03/2012

(Kindly see attachment No. 2 which includes acknowledgment of the validity of what was stated in clause 2 + 3 above)

- b) There are no female members in the Board of Directors.
- c) No females have been nominated for this position in the elections held on 28/02/2021. The Board membership period according to the Company's Articles of Association shall be three years. The current Board members were elected by the General Assembly on 28/02/2021 and their membership expires on 27/02/2024.

* - Board Members Experiences and Qualifications and their Memberships in other Companies' Boards:

1. **Buti Obeid Almulla:** born in 1967 and holds a Diploma in Business Administration from Newberry College in Boston, USA. He is the Chairman of Mohammed & Obaid Almulla Group LLC and the Chairman of Dubai Insurance Company. He is also a Board member of Emaar Properties Group, a Board member of Emirates NBD and Board member in Dubai Refreshment and vice chairman of Emirates Islamic Bank.
2. **Marwan Abdullah Hassan Al Rostamani:** born in 1968 and obtained a bachelor's degree in public administration in 1992 from the George Washington University, USA and a Master's degree in information management in 1995 from the same university. He is the chairman of Al Rostamani Group, vice chairman of Dubai Insurance Company and Board Member of Umm Al Quwain National Bank.
3. **Khalid Abdul Wahid Hassan Al Rustamani:** born in 1967 and holds a bachelor degree in business administration, finance division, from the George Washington University. He is the chairman of Abdul Wahid Al Rostamani Group, a Board member of Dubai Insurance Company, a Board member of Dubai Commercial Bank and a member of Etisalat's Board of Directors

4. **Ahmed bin Issa Al-Sarkal:** born in 1968 and holds a bachelor's degree in administrative sciences, business administration, from the United Arab Emirates University - Al Ain. He is the chairman of Al Sarkal Group, vice chairman of Nasser bin Abdul Latif Alserkal, a Board member of Dubai Insurance Company and Chairman of Dubai Refreshments Company.
5. **Mohammed Ahmed Abdullah Al-Moosa:** born in 1967 and holds a bachelor of computer science and a Bachelor of business administration from the University of Seattle Pacific, USA since 1993. He is the CEO of United Emirates Real Estate Co. L.L.C., the CEO of Ahmed Abdullah Al Moosa Real Estate LLC and a Board member of Dubai Insurance Company.
6. **Abu Bakr Abdullah Al-Futtaim:** born in 1964 and obtained a bachelor's degree in business administration in 1987 from the Macalester College, USA. He is a Board member of Dubai Insurance Company.
7. **Abdullah Mohammed Al-Huraiz:** born in 1973 and obtained a bachelor's degree in accounting from the Emirates University in 1994. He is the Deputy of Director General of the Financial Control Authority of the Government of Dubai, a Board member of Dubai Insurance Company and a Board Member of Dubai Refreshments Company

d) Board Members' Remuneration:

Board members' Remuneration shall be distributed by a percentage of net profit. The Company shall also pay additional expenses or fees or a monthly salary as may be decided by the Board of Directors to any of its Board members if such member, in addition to his ordinary duties as a member of the Company's board of Directors, is also a member of a committee, makes special efforts or performs additional work on behalf of the Company. Under no circumstances the Board members' Remuneration shall exceed 10% of the net profit after deduction of depreciations and retentions and distribution of profits of not less than 5% of the capital to the shareholders.

- 1) The total Board members' Remuneration paid for 2020 was AED 3,800,000.
- 2) The Board of Directors propose 4,500,000 Dhs as remuneration to the directors for the year 2021, and
- 3) The allowances for attending the committees meetings was limited to the Nomination and Remuneration Committee only.

Name	Committee	Allowance Value per each meeting	Number of meetings
Ahmed Alserkal	Nomination Committee	AED 2,000	2
Mohammed Al Moosa	Nomination Committee	AED 2,000	2
Abu Bakr Al-Futtaim	Nomination Committee	AED 2,000	2
Total		AED 12000	

4. No more allowances or fees were paid to any director save as the committees' attendance allowances.

e) Board Meetings:

In 2021, the Board of Directors met six times on the dates below:

Date of the Meeting	Attendance	Attendance by Proxy	Absence
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13/01/2021	6	0	Khalid Rustamani
27/01/2021	6	0	Khalid Rustamani
28/04/2021	6	0	Khalid Rustamani
01/08/2021	7	0	No Absence
25/10/2021	7	1	No Absence
21/12/2021	7	1	No Absence

(Kindly see attachment No. 3)

- f) No decisions by circulation have been made during 2021.
- g) A statement of the duties and responsibilities of the board of directors by one of the board member or the executive management based on the board's authorization and the period /term of the authorization :

- According to the Articles of Association of Dubai Insurance Company, the CEO shall be authorized to sign all documents, enter into contracts, and conduct all business on behalf of the company under the open authorization given to him by the Board chairman, and being the legal representative under the company's articles of association. .

- DIC's CEO, however, has not been given special authorization in 2021.

No.	Authorized Person	Authorization Power	Authorization Period
1	Abdellatif Abuqurah	Management of all the Company's affairs	Open

- h) The Company's Transactions with the Stakeholders and Related Parties in 2021:

Stakeholder	Nature of Relation	Nature of Engagement	Value of Transaction
Mohammed & Obaid AlMulla	Related to the Chairman; Mr. Buti AlMulla	Debtor / Rent	AED 747,700

(Kindly see attachment No. 4 Which includes all transactions by the company, which are equal to 5% of the capital or more)

i) The Company Organizational Structure



- j) Detailed Description of the senior executives' names, positions, appointment dates and total salaries and Remuneration:

S.	Position	Appointment Date	Total paid Salaries and Allowances for 2020	Total Remuneration Paid for 2020	Any other Cash/in Kind Remuneration for 2020 or payable in the future
1	CEO	17/7/2006	2,172,000	TBD	407,087
2	CFO	13/8/2006	655,920	TBD	103,225
3	COO	10/12/2007	642,216	TBD	14,859
5	Head of Legal & Compliance	23/05/2010	394,500	TBD	115,528
6	Director-Life & medical *	02/06/2019	480,000	TBD	20,548
7	Distribution Manager	15/02/2021	435,750	TBD	15,491

4- External Auditor (Grant Thornton):

- a. About the External Auditor:

The Company's auditor is one of the largest auditors in the world and has branches in more than 130 countries. The Company's General Assembly, at its meeting held on 28/02/2021, reappointed M/s. Grant Thornton to perform a financial audit, match the financial statements to the payments, expenses and profits, ensure that the financial documents are archived, indexed and in their proper place and ensure that all the activities performed by the Company's Finance Department is in compliance with the Country's laws and international accounting standards.

b. Auditor's Fees:

Name of Auditing Firm-Partner	Grant Thornton
Years of experience as the Company's External Auditor & the partner	3
Total fees for auditing the financial statements for 2021	AED 210,000
Fees and charges for other special services other than auditing the financial statements for 2021	15,600
Details and nature of the other services	Additional copies and translations of data
Services of another external auditor	N/A

- c. The Auditor's reservations on the interim / annual financial statements N/A

5- Audit Committee:

- a- Mr. Mohammed Ahmed Al-Moosa, Chairman of Audit Committee acknowledges his responsibility for performing the Committee's rule in the Company, reviewing its business and ensuring its effectiveness.

b- The Committee shall consist of the following persons,

1. Mr. Mohammed Ahmed Abdullah Al-Moosa, chairman / independent member for his extensive experience in accounting and financial statements.
2. Mr. Ahmed bin Issa Al-Sarkal - member /independent.
3. Mr. Abdulla AlHuraiz- member /independent.

The Audit's Committee shall:

1. Develop and implement the policy of contracting with the external auditor and submit a report to the Board of Directors setting out the issues in respect of which the Audit Committee finds an action should be taken and recommends the measures to be taken.
2. Ensure and verify the external auditor independence and objectivity and discuss the external auditor on the nature, scope and effectiveness of the audit in accordance with the approved auditing standards.
3. monitor the integrity of and audit the Company's (annual, semi-annual and quarterly) financial statements and reports as part of its normal duties during the year, focusing in particular on the following:
4. Be liable for any changes in accounting policies and practices.
5. Highlight the areas subject to the discretion of the Board of Directors.
6. Be liable for the significant amendments resulting from the audit.
7. Assume that the Company's business is continuous.
8. Comply with the accounting standards as determined by the SCA.
9. Comply with the listing and disclosure rules and the other legal requirements on the development of financial reports.
10. Coordinate with the Company's Board of Directors, Executive Management, Financial Manager or the manager acting on behalf of the financial manager. The Committee shall meet at least once a year with the Company's External Auditor
11. consider any important and unusual items that are or to be included in such reports and accounts and exercise the due diligence to any matters raised by the Company's CFO, acting CFO, Compliance Officer or the External Auditor.
12. Review the Company's financial control, internal control and risk management regulations.
13. Discuss the internal control regulation with the management and ensure that it fulfills its duty to develop an effective internal control regulations.
14. Consider the results of the main investigations into the internal control issues assigned to the Audit Committee by the Board of Directors or initiated by the Committee and approved by the Board of Directors.
15. Ensure that there is coordination between the Internal Auditor and the External Auditor and ensure that the due resources are available to the internal audit team and to discuss and monitor the effectiveness of such team.
16. Review the Company's financial and accounting policies and procedures.
17. Review the External Auditor's report and action plan and any material inquiries raised by the auditor to the executive management in respect of the accounting records, financial accounts or control regulations and its replies and approval thereof.

18. Ensure that the Board of Directors responds in a timely manner to the inquiries and material issues raised in the external auditor's report.
 19. Develop the controls that secretly enable the Company's employees to report any potential violations in the financial reports, internal control or any other matters and the measures ensuring that independent and fair investigations of such violations are made.
 20. Monitor the company's compliance with the code of professional conduct.
 21. Ensure that the business rules related to the Audit Committee obligations and the powers entrusted to the Audit Committee by the Board of Directors are implemented.
 22. Submit a report to the Board of Directors on the matters included in this Clause.
 23. Consider any other matters determined by the Board of Directors.
- c- In 2021, the Audit Committee held four meetings on the dates set out below:
1. 27/01/2021 (No absence)
 2. 28/04/2021 (No absence)
 3. 01/08/2021 (No absence)
 4. 25/10/2021 (No absence)

6- Nomination and Remuneration Committee:

- a- Mr. Ahmed Al- Sarkal, Chairman of Nomination and Remuneration Committee acknowledges his responsibility for performing the Committee's rule in the Company, reviewing its business and ensuring its effectiveness.
- b- The Committee shall be composed of the following persons,
 1. Mr. Ahmed bin Issa Al-Sarkal, chairman / independent member
 2. Mr. Abu Baker Abdullah Al-Futtaim - member /Independent.
 3. Mr. Mohammed Ahmed Abdullah Al-Moosa –member/independent.

The Nomination and Remuneration Committee shall:

1. Continuously ensure that the independent board members are actually independent.
 2. Develop and annually review the policy of Remuneration, benefits, incentives and salaries related to the Company's Board members and employees. The Committee shall ensure that the Remuneration and benefits given to the Company's senior executive management are reasonable and commensurate with the Company's performance.
 3. Determine the Company's requirements of efficient and effective persons at the senior executive management and employees levels and how shall they be selected.
 4. Develop, monitor the implementation of and annually review the Company's HR policy and training.
 5. Organize and monitor the procedures for nomination to the Board membership in accordance with the applicable laws and regulations and the provisions hereof.
- c- The Nomination and Remuneration Committee held two meetings in 2021 on the dates set out below:
- 13/01/2021 (No absence)
 - 25/10/2021 (No absence)

d- Committee of Monitoring and supervision of the Insiders' Transactions:

- a- Mr. Mohammad Al-Moosa, Chairman of Committee of Monitoring and supervision of the Insiders' Transactions acknowledges his responsibility for performing the Committee's rule in the Company, reviewing its business and ensuring its effectiveness.
- b- The Committee consists of Mr. Mohammad Al-Moosa, Chairman, Ghareen Dayas, and Samer Helo.

The Committee shall:

1. Monitor the implementation of the provisions of the Code of Professional Conduct relating to the transactions of the Company's Board and its employees in securities issued by the company and ensure compliance with their content.
 2. Develop a special and integrated register for all the insiders including the temporarily insiders having or may have the right to access to the Company's internal information prior to publication.
 3. Monitor and supervise the transactions of the insiders and their title of securities traded in the market.
 4. Maintain the insiders' records to ensure that the information obtained is not used to the individual's interest.
 5. Submit the periodic statements and reports to and coordinate with the market to satisfy the Committee's objectives.
 6. Submit an annual report to the Board members on the activities performed and any notes regarding the insiders' transactions, in particular during the no-trade period.
 7. The Committee shall verify whether the speculative transactions in securities by the employees and temporary employees are performed in compliance with the terms and requirements of such rules. The committee shall submit a report of its conclusions to the Board of Directors.
- c- The Committee held a meeting on 25/10/2021 in which it reviewed the names of persons deemed as insiders and they have provided an acknowledgment to the Committee on the quarterly disclosure relating to the rules governing the Company's transactions in securities and verify that such rules are not violated, in particular during the no-trade period.

8. Other Committees:

- a) Mr. Khalid Al-Rustamani, Chairman of Investment Committee acknowledges his responsibility for performing the Committee's rule in the Company, reviewing its business and ensuring its effectiveness.
- b) Investment Committee:
- c) The Committee shall consist of (Mr. Khalid Al-Rustamani as a Chairman, Mr. Buti Al-Mulla, Mr. Mohammed Al-Moosa and Mr. Abdullah Al-Huraiz as members). The Committee shall review the investment plans and proposals and ensure that they are useful and make recommendations to the Board of Directors with their regard.
- d) The committee did not hold any meetings (the investment decisions were taken by circulation).

9. Internal Audit System:

- a. The Board approved the Company's internal control policy and its liability for the same, reviewing its business and ensuring its effectiveness. For this purpose, on 27/10/2010, the

Board established the Department of Internal Control to report directly to the Board and assigned to it following roles and responsibilities:

- i. To follow up and monitor the quality of the course of actions by developing a coherent schedule for this purpose addressing all activities, with focusing on the control side.
- ii. To select different samples of documents and conduct various interviews with employees for evaluating and monitoring the same.
- iii. To examine and evaluate documents and procedures and monitor their compatibility with the requirements of the applicable laws and regulations.
- iv. To report to the Board of Directors to find out the weaknesses and shortcomings with the recommendations and suggestions for their treatment.
- v. To discuss the heads of departments regarding the mistakes found out and how to treat the same and the suggestions on them.
- vi. To monitor the compliance with the recommendations and directives of the internal auditor.
- vii. To monitor the compliance with the guide of applicable procedures and the service contracts for each department.
- viii. To ensure that the management information, quality control and work procedures regulations are processed.
- ix. To ensure that the customer is committed to his obligations and that all the due documents are maintained in his file.
- x. To ensure that the documents relating to the customers studies and referendums have been renewed and maintained both in the competent division and the control department.

The Internal Audit Department and the Audit Committee, on behalf of the Board of Directors, shall regularly monitor the Company's internal control environment. The Department shall meet with the Committee almost every three months to review the proposed reports and recommendations in this regard by ensuring the Company's departments and divisions compliance with the senior management instructions, objectives and policies.

- b. Since 6/4/2010, the duties of the Internal Control Department shall be performed by the department head, Ms. Garene Dias, an Indian national who has worked for more than 17 years in this field, holds a Bachelor of Arts from the Ottoman University, Hyderabad, India, diploma in commercial practice, Kamala Nehru College for women, Hyderabad, India, a Bachelor from India Insurance Institute, Mumbai, (Subjects: commercial / maintaining bookkeeping/ insurance principles / insurance practice) and a fellow, India Insurance Institute, Mumbai, Internal Auditor, Quality Management System and registered at Lloyd Foundation in London .

- c. Compliance officer:

On 3/5/2017, pursuant to Article (51) of the Chairman of Securities and Commodities Authority's Resolution No. (7/M.R) of 2016 concerning the Standards of Corporate Discipline

and Governance of Public Shareholding Companies, the Company appointed the head of the internal control department, Ms. Garene Dias, as an independent compliance officer to verify the Company and its employees compliance with the laws and the regulations in force in the Country. She has the qualifications and experience mentioned in item (b) above.

d. How the Internal Control Department deal with the Big Problems:

In the event of an emergency, a major problem or such a major problem is mentioned within the reports and annual accounts, the Internal Control Department shall identify such a problem or an emergency or assess its impact on the Company and call the Audit Committee for an urgent meeting to discuss this problem and its causes, methods of treatment, how to mitigate its effects and the measures to prevent the aggravation and recurrence of the problem in the future and make recommendations to the Board of Directors for appropriate decision. The Company has not experienced any major problem during 2021.

e. The number of reports issued to the Board of Directors are two reports of the 1st and 2nd quarters of 2021, as for the reports related to the 3rd and 4th quarters, they will be completed during the 1st quarter of 2022.(Please attach No. 6)

10. Violations Committed in 2021:

The company was violated by the DHA for not including the IPromes link for complaints on the company's information page and not updating some data.

11. Cash and In-Kind Contributions during 2021 to Develop Local Community:

- a. During the month of Ramadan of 2021, the company donated AED 500,000 from 2020's profits in to the initiative of "Your Donation is Life", which was adopted by Emirates Today newspaper in cooperation with the Mohammed bin Rashid University of Medicine and Health Sciences, and the Department of Islamic Affairs and Charitable Activities in Dubai. The initiative aims to support 38 people with kidney failure of different nationalities, by performing kidney transplants for them, providing medication and following up after the operation.
- b. Coordination with Zulekha Hospital - Sharjah to conduct a free examination for female employees and employees' families on the occasion of the International Day against Breast Cancer.
- c. Providing a 40% discount of the EXPO 2020 entry fee for the company's employees.
- d. Providing a discount on some types of insurance policies for members of the Emirates Association for Lawyers and Legal.

12. General Information:

A- The Company's share price in the market (highest price and lowest price) at the end of each month during the financial year 2021 (according to Dubai Financial Market) as follows:

Closing price	Lowest Price	Highest Price	Month
4.2	No Trade	No Trade	January
7.5	4.830	7.5	February
7.5	7.300	7.5	March
7.5	7.500	7.5	April
7.5	No Trade	No Trade	May
7.5	No Trade	No Trade	June
7.5	No Trade	No Trade	July
7.5	8.330	7.250	August
8.33	8.00	8.330	September
8.00	4.00	8.330	October
7.5	7.700	7.5	November
7.5	7.250	7.5	December

B- The comparative performance of the Company's share with the general market index and the sector index to which the Company belongs:

- The General Index of the price of Dubai Insurance Company's share at the beginning of 2021 amounted to 4.2 while, at the end of 2021, it amounted to 7.75, with an increase by 84.5% during the year.
- In comparison with the Insurance Sector index, the price of Dubai Insurance Company's share at the beginning of 2021 amounted to 2017.14 while, at the end of the year, it amounted to 2262.63 with an increase by 12.1% during the year.
- In comparison with DFM index, the price of Dubai Insurance Company's share at the beginning of 2021 amounted to 2654.06 while, at the end of the year, it amounted to 3195.91 with an increase by 20.4% during the year.
- In comparison between the two sectors, the price of Dubai Insurance Company's share increased by 84.5% during 2021.

C- The distribution of shareholders' equity as on 31/12/2021 (individuals, Companies, governments) classified as follows: local, gulf, Arabic, foreign:

Sector	Local	Gulf	Arabic	Foreign
Individuals	42.791%	2.025%	0.003%	0
Companies	55.181%	0	0	0
Governments	0	0	0	0

D- The shareholders holding 5% or more of the capital as on 31/12/2021:

Name	Nationality	Number of owned shares	Shareholder Equity Ratio to the Capital
Abdul Wahid Al Rustamani Group LLC	UAE	17,706,654	17.7%
Barah Investment Company LLC	UAE	16,467,600	16.4%
Mohammed and Obaid Almulla LLC	UAE	8,447,270	8.4%
Buti Obaid Buti Almulla	UAE	8,271,570	8.2%
Abdullah Hamad Majid Al Futtaim	UAE	7,195,200	7.1%
Muna Hassan Ali Saleh	UAE	5,034,340	5%
Saeed Ahmed Omran Al Mazroui	UAE	5,000,000	5%
Obaid Buti Almulla	UAE	5,000,000	5%
Total		73,122,634	73.1%

E- Distribution of shares according to the equity rate as on 31/12/2021:

No.	Ownership of Shares (share)	Number of Shareholders	Number of Owned shares	Shareholder Equity Ratio to the Capital
1	Less than 50,000	75	833,920	0.8%
2	50,000 to less than 500,000	38	5,836,386	5.8%
3	500,000 to less than 5,000,000	15	20,207,060	20.2%
4	More than 5,000,000	8	73,122,634	73.1%

F- The Investor Relations Officer is Mr. Sahem Abdel Haq. He may be contacted on the following telephone No. 04 2693030 ext. 158, email: abdelhaq.s@dubins.ae fax: 042693727.

- The reports can be found at:

<http://dubins.ae/Investors-Relation>

The company has published its financial statements, minutes of the general assembly's meetings, board reports, governance reports, unpaid profits, and any other information for the previous years and the contact details with the Investor Relations Officer on its website in the investor relations section.

G- The General Assembly's special decisions:

The General Assembly, held on 28/02/2021, decided by a special decision to make the proposed amendments to Articles (41, 42, 51, 52) of the statute, as approved by the Insurance Authority and the Securities and Commodities Authority.

H- The Board Secretary is Mrs. Athary Kassim, who was appointed on 4/11/2020.

- Qualifications: she holds a bachelor degree in law from Shat Al Arab University-Al Basrah-Iraq in 1999. Practice as a lawyer.
- Duties: serve invitations for Board's and Committees' meetings, write down and file the minutes of meetings, and follow up the decisions issued thereon.

I- No major events experienced by the Company in 2021.

J- Transactions amounted 5% of the Capital or more which not related to the main business nature:

Party	Type of business	amount
Dubai Commercial Bank	fixed deposit	10,000,000
Invest corp	Excellent shares	29,408,156

K- The Company's Emiratization rate in the following years:

2019	2020	2021
16%	17%	34%

Noting that the highest percentage of employees in terms of nationality for the year 2021 are of Emirati nationality, followed by Indian nationality.

L- The innovative projects and initiatives developed or are being developed by the company during 2021

- After the notable success of Worker's Protection Scheme, further steps was taken in order to enhance it for more protection to the Workers inside UAE. The Insurance Pool will establish and operate a call center to receive and process labor complains from all UAE districts. The Center will answer questions and legal consultants received from labors or employers. Also, an enhance to the coverage on behalf of the labors is under process aiming to increase the coverage period & to be apply for more workers which is expected to be ready on 2021.

Buti Obaid Almulla/Chairman

Ahmed Al- Serkal /Chairman of Nomination and Remuneration Committee

Mohammed Ahmed Al-Moosa/ Chairman of Audit Committee

Garin Dayas/Internal Audit Manager