

Takaful Emarat Insurance PSC

Governance Report for the year 2018

1. A statement of the procedures taken to complete the Corporate Governance system during 2018, and how they are applied.

The Board of Directors of Takaful Emarat Insurance PSC, in cooperation with the Audit Committee, the Nomination and Remuneration Committee of the Board, the External Auditor of the Company and the Compliance and Internal Audit Departments, have applied the rules of the corporate governance and standards of corporate discipline under Federal Law No. (2) concerning the Commercial Companies and the Resolution of the Chairman of the Board of Directors No. (7 / R) regarding the standards of institutional discipline and corporate governance which was issued subsequently, in order to find an integrated system of financial and non-financial control through which the Company's management and control .

The Board of Directors urged the Company's team to participate in the training programs and workshops organized by the regulatory bodies such as the Securities and Commodities Authority and the Dubai Financial Market in order to raise the level of compliance and transparency by protecting the rights of shareholders

In addition, the Company has committed itself to arrange with Hawkamah Institute where the Secretary of the Board of Directors was registered in the governance program designed for Secretaries. The Board Secretary was granted a Certified Board Secretary during the legal period referred to in Administrative Decision No. 14 of 2017.

The Board of Directors works throughout the year to review and adopt the policies and procedures followed in the Company.

The Administration has committed itself to providing the Board of Directors and its committees with sufficient information in a timely and complete manner to enable it to make decisions on the basis of proper performance of its duties and responsibilities. The Board of Directors shall take all means to obtain the information that enables it to take its decisions on a sound basis.

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The Company's management presents the developments of the work on the Board to be discussed at its regular meeting and taking the appropriate decisions. The Company is committed to implementing the Board of Directors' Resolution No. (3) for the year 2000 regarding disclosure and transparency in addition to the laws and legislation in force in the the United Arab Emirates

2. A statement of the transactions of the members of the Board of Directors, and spouses and children thereof in the Company' securities during 2018 using the table below:

S/N	Name	Position/Relationship	Shares Held as at 31/12/2018	Total Sale Transactions	Total Purchase Transactions
	Mr. Abdulla Bakheet Saif Murshed Almarar	Chairman	-	-	-
	Mr. Abdulla Subhi Ahmed Aratreh	Deputy Chairman	-	-	-
	Dr. Nooraldeen Subhi Ahmed Aratreh	Board Member	-	-	-
	Mr. Omar Saeed Abdulla Brouk Al Hammeiri	Board Member	-	-	-
	Mr. Mohammad Ziad Tariq AlHawari	Board Member	566,467	-	-
	Mr. Zafar Habib Zafar Bashir Khan	Board Member	-	11,634,372	-
	Mr. Khalifa Yousif Abdulla Husain ALKhoori	Board Member	500	-	-

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3. Board of Directors Composition:

- a. A Statement of the current Board of Directors (BOD) composition (adding the names of the independent and appointed BOD members) using the table below:

S/N	Name	Category (Executive, Non-executive, and Independent)	Experience Qualifications	Period served as a BOD member of the Company since his first election date	Their memberships and positions in any other joint-stock companies	Their positions in any other important supervisory, governmental or business entities.
	H.E. Abdulla Bakheet Saif Murshed Almarar	Non Executive Non-Independent	Holds a Bachelor's and Master's degree in Business Administration (Finance and Banking)	In Government and Business Sector 15/04/2015	-	Ministry of Presidential Affairs
	Mr. Abdulla Subhi Ahmed Atatreh	Non Executive Non Independent	Holds a Bachelor's	More than 14 years of	Board Member at Drake and Scull	-

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Dr. Nooraldeen Subhi Ahmed Atareh	Non Executive Non Independent	Holds a PhD degree in Pharmacy MSc in Drug Chemistry	11 years of experience in Research and He is a member of the Royal Society of Chemistry in the UK, a member of the British Association of Cancer	14/12/2017	Board Member at Tabarak Investments	Chancellor of Al Ain university of Science and Technology Al Falah University		

Board Member at
Wahet Al Zaweya

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Mr. Omar Saeed Abdulla Brouk Al Hameiri	Non Executive Independent	Holds a Bachelor's degree in Finance	9 years of Experience in Finance	14/12/2017	-	Ministry of Presidential Affairs
Mr. Mohammad Ziad Tariq ALHawari	Executive Non Independent	Holds a Bachelor's and Master's Degree in Business Administration	More than 13 years of Experience in Financial Institutes	15/04/2015	Board Member at Gulf Navigation Holding PJSC Until 07/01/2019	-
Mr. Zafar Habib Zafar Bashir Khan	Non Executive Independent	Holds a Bachelor of Economics	More than 20 years of Experience in Financial	15/04/2015 Until 21st of January 2019	-	-

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Mr. Khalifa Youisif Abdulla Husain AlKhoori	Non Executive Independent	Holds Master's degree in Business Administration	Sector and Banking A well know Businessman, He is founder of Arte Casa	15/04/2015	<ul style="list-style-type: none"> Board Member at Ras Al Khaimah Cement Company Board Member at Abu Dhabi Aviation 	Vice chairman Member at Ras Al Khaimah Cement Company
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- b. A statement of women's representation in the Board of Directors in 2018 (in case there is no representation, kindly state 'no representation').
No women representation in the Board of Directors in 2018.
- c. A statement of reasons why no women were nominated for the membership of the Board of Directors (for example: no women were nominated for the membership of the Board of Directors)

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The Board of Directors of Takaful Emarat Insurance has opened the door for elections for a period from 15/03/2018 to 25/03/2018 to elect new Board of Directors (seven members) as stipulated in the Companies Law. The Company received Some applications from women, but none of them had the opportunity to win the membership at the time of the elections on 29/03/20

d. A statement of the following:

1. Total remunerations paid to the members of the Board of Directors for the year 2017.
An amount of AED 700 thousand was paid as a total remuneration for the Board of Directors for the Year 2017 at an amount of AED 100 thousand for each member of the Board of Directors after obtaining the shareholders' approval at the general assembly meeting held on 29/03/2018.

2. Total remunerations proposed to be paid to the members of the Board of Directors for the year 2018, which shall be presented in the annual General Assembly for approval.
The Board is proposing a Board Remuneration for the year 2018, amount to be discussed and agreed in the Annual General Assembly.

3. A statement of the details of allowances for attending the sessions of committees derived from the BO, which were paid to the BOD members for the fiscal year 2018 using the table below:
The Board members didn't receive any allowance for attending committee meetings in 2018.

e. The number and dates of BOD meetings held during the FY 2018 as well as the attendance frequency by all the members; in person and by proxy (the names of the BOD members should match the information set out in item (3a) above).

f.

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#	Date of the meeting	Number of Attendees	Number of attendance by proxy	Names of absent members
1	14/02/2018	Seven Members		
2	25/02/2018	Seven Members	*One Member	
3	18/04/2018	Seven Members		
4	22/04/2018	Seven Members		
5	01/08/2018	Seven Members		
6	13/11/2018	Seven Members		
7	31/12/2018	Seven Members	*One Member	

* Mr. Khalifa Yousif Abdulla Husain ALKhoori

g. A statement of the BOD's tasks and functions which were performed by the Executive Management pursuant to an authorization by the BOD to the Management, stating the period and validity of the delegation.

#	Name of the authorized person	Delegation authority	Duration of Delegation
	Mohammad Ziad Tariq ALHawari Managing Director	The Board delegated to the executive management the day-to-day management of the Company and this was documented through an attested POA	Until 22/04/2021 unless terminated earlier for any reason
	Fadi Jawdat Hindi Chief Executive Officer	The Board delegated to the executive management the day-to-day management of the Company and this was documented through an attested POA	Until 22/04/2021 unless terminated earlier for any reason

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h. A statement of the details of transactions made with the related parties (stakeholders), indicating the nature of relationship and transaction type.

Related parties consist of companies under common ownership or management, senior management, companies controlled by shareholders and members of the board of directors as well as companies that has effective influence.

Key management personnel include the Chief Executive Officer and the heads of departments.

During the period, Takaful Emarat concluded transactions with related parties in the ordinary course of business and these transactions were carried out at market rates:

Transactions with related parties and balances arising from such transactions are as follows:

Group Medical Contribution	AED 8,509,933
Group Medical Claims	AED 2,557,810
Individual Life Contribution	AED 321,223
Equity Investment	AED 5,139,436
Group Life Contribution	AED 687,287.27

i. The organizational structure of the Company, including at least the first and second levels, and including the General Director and/or Executive Manager, Deputy General Director, and the managers of the Company such as the Financial Manager

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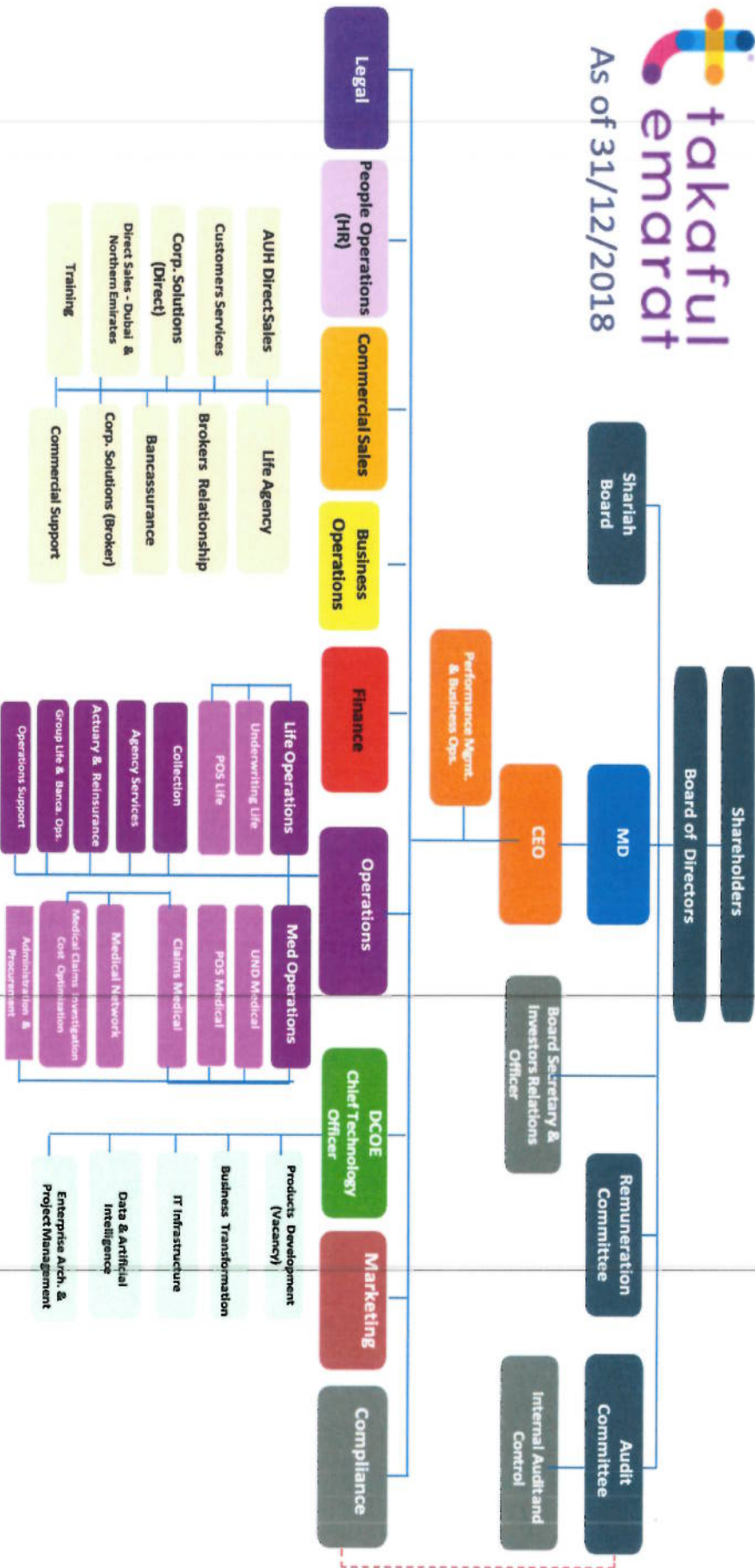
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j. A detailed statement of the senior executive staff in the first and second levels according to the Company's organizational structure (as set out in item (3h) above), their positions and appointment dates, and total salaries and benefits paid thereto, using the table below:

S/N	Position	Date of Appointment	Total Salaries and Allowances paid in 2018 (AED)	Total Bonuses paid in 2018 (AED)	Any other Cash/in-kind benefits for 2018 or payable in the future
1	Managing Director	01/05/2015	2,115,225	-	To be approved in the AGM
2	Chief Executive Officer	07/01/2018	1,514,856.17	-	-
3	Chief Operating Officer	16/12/2010	813,917.25	-	-
4	Chief Commercial Officer	08/03/2015	711,000	-	-
5	Chief Financial Officer	06/05/2018	440,413.94	-	-
6	Director – People Operations (HR)	25/08/2013	497,700	-	-
7	Digital Marketing Manager	05/03/3017	420,240.82	-	-
8	Chief Technology Officer	Vacant	-	-	-
9	Senior Compliance Manager	16/12/2013	364740.82	-	-
10	Legal Manager	18/04/2011	261,390.82	-	-

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4. External Auditor:

a. A brief about the external auditor of the Company's to the shareholders.

Ernst & Young is a multinational professional services firm headquartered in London, EY is one of the " Big Four" accounting firms. It operates in over 700 offices around 150 countries in the world.

The UAE office of EY opened in 1966, presently having close to 1,000 professional staff.

b. A statement of the fees or costs of auditing or the services provided by the external auditor, using the table below:

Name of Auditing Firm	Ernst & Young
Number of years served as an external auditor for the Company	2017, 2018
Total fees for auditing the financial statements of 2018 (in AED)	AED 297,500
The fees and costs of the special services other than the auditing of the financial statements in 2018 (in AED), if any, and in case there are no other fees, this shall be expressly stated	None
The details and nature of other services provided (if any), and in case there are no other services, this shall be expressly stated	None
A statement of the other services performed by an <u>external auditor other than</u> the Company's auditor in 2018 (if any), and in case there is no another auditor, this shall be expressly stated	<ul style="list-style-type: none"> IFRS 9 assessment – PWC VAT Implementation Service – Grant Thornton

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A statement of the qualified opinions made by the company's external auditor in the interim and annual financial statements for 2018. In the absence of any qualified opinions, this shall be stated clearly.

The interim and annual financial Statements for the year 2018 did not contain any qualified opinion made by the Company's external auditor.

5. Audit Committee:

- a. The names of members of the audit committee, and a statement of its functions and the duties assigned thereto.

Audit Committee Members:

Mr. Zafar Habib Khan Zafar Bashir

Mr. Omar Saeed Abdulla Brouk Al Hameiri

Dr. Nooraldeen Subhi Ahmed Atatreh

Duties of the Audit Committee:

- It shall develop and apply the policy for contracting with external auditors and make a report to the board of directors to set forth the issues in respect of which an action shall be adopted together with recommendations on necessary to-be-adopted steps;
- It shall follow up and oversee the independence and objectivity of the external auditor and hold discussions with the external auditor on the nature, scope and efficiency of auditing pursuant to approved audit standards;

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- It shall oversee the integrity of and review the Company's financial statements and annual, semiannual and quarterly reports in the course of its operations during the year and shall, in particular, focus on:
 - (1) Any changes of accounting policies and practices;
 - (2) Highlighting matters that are subject to the management's judgment;
 - (3) Material amendments emerging out of auditing;
 - (4) Assumption of the Company's going concern;
 - (5) Adherence to the accounting criteria set by the Authority; and
 - (6) Adherence to listing and disclosure rules as well as other financial reporting legal requirements;
- It shall coordinate with the board of directors, the executive management and the financial manager or the manager assuming the same duties in the company in order to duly fulfill its duties. The Committee shall hold a meeting with the company's external auditor at least once per annum;
- It shall consider any outstanding unconventional issues that are or have to be reflected in these reports and accounts and shall pay necessary attention to any issues raised by the financial manager of the Company, the manager assuming the same duties, the compliance officer or the external auditor;
- Fit shall review the Company's financial control, internal control and risk management systems;
- It shall discuss the internal control system with management and make sure that it fulfills its duty to develop an effective internal control system;
- It shall consider findings of main investigations into internal control issues to be assigned thereto by the board of directors or at the initiative of the Committee upon the approval of the board of directors;
- It shall ensure coordination between internal and external auditors, ensure availability of necessary resources for internal audit body, review and control the efficiency of this body;

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- It shall review the Company's financial and accounting policies and procedures;
- It shall review the mission and action plan of the external auditor and any material inquiries raised by the auditor to the management in respect of accounting records, financial accounts or control systems, respond thereto and approve the same;
- It shall make sure that the board of directors responds on a timely basis to inquiries and material issues raised in the external auditor's mission;
- It shall develop rules that enable the employees of the Company to secretly report any potential violations in financial reports, internal control or other issues and adequate steps to conduct independent, fair investigations into these violations;
- It shall oversee the scope of the Company's compliance with its code of conduct;
- It shall ensure application of rules of operation in connection with their duties and powers assigned thereto by the board of directors.
- It shall make a report to the board of directors on the issues set in this clause; and
- It shall consider any other issues as the board of directors may determine.
- In case the board of directors disapproves of the recommendations of the Audit Committee on the selection, appointment, resignation or dismissal of the external auditor, the board of directors shall include in the governance report a statement that explains the recommendations of the Audit Committee and causes of the board's disapproval.

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- b. The number and dates of the meetings held by the audit committee during the year 2018 to discuss issues related to the financial statements and any other issues, and a statement of the attendance frequency in person by the committee's members.

Name	First Meeting	Second Meeting	Third Meeting	Fourth Meeting
Mr. Zafar Habib Khan Zafar Bashir	05/03/2018	01/08/2018	22/04/2018	13/11/2018
Mr. Omar Saeed Abdulla Brouk Al Hameiri	√	√	√	√
Dr. Nooraldeen Subhi Ahmed Atatreh	√	√	√	√

6. Nomination and Remuneration Committee:

- a. The names of members of the Nomination and Remuneration Committee, and a statement of its functions and the duties assigned thereto.

Nomination and Remuneration Committee Members:

- Mr. Omar Saeed Abdulla Brouk Al Hameiri
- Dr. Nooraldeen Subhi Ahmed Atatreh
- Mr. Zafar Habib Khan Zafar Bashir

Duties of the Nomination and Remuneration Committee:

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A Public Share holding Company subject to Federal Law
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"UAE Insurer of the Year"
"Takaful Insurer of the Year"



"Takaful Insurer of the Year"

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ص.ب. 57589، دبي، الإمارات العربية المتحدة
هاتف: +971 4 230 9333 فاكس: +971 4 230 9300

شركة مساهمة عامة خاضعة لنظام القانون التجاري رقم
(6) لسنة 2007 و مقيمة في سجل شركات التأمين تحت
الرقم: (86) بتاريخ 14/10/2008

1. Verification of ongoing independence of independent board members.
2. Formulation and annual review of the policy on granting remunerations, benefits, incentives and salaries to board members and employees of the Company and the committee shall verify that remunerations and benefits granted to the senior executive management of the Company are reasonable and in line with the Company's performance;
3. Determination of the Company's needs for qualified staff at the level of the senior executive management and employees and the basis of their selection;
4. Formulation, supervision of application and annual review of the Company's human resources and training policy; and
5. Organization and follow-up of procedures of nomination to the membership of the board of directors in line with applicable laws and regulations as well as this Resolution.
 - b. A statement of the number and dates of the meetings held by the committee during the year 2018, stating the frequency of attendance in person by all the members of the committee.

Name	First Meeting	Second Meeting
Mr. Zafar Habib Khan Zafar Bashir	26/03/2018	31/12/2018
Mr. Omar Saeed Abdulla Brouk Al Hameiri	✓	✓
Dr. Nooraldeen Subhi Ahmed Atatreh	✓	✓

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7. Insiders' Trading Follow-Up and Supervision Committee:

- a. The names of members of the Insiders' Trading Follow-Up and Supervision Committee, and a statement of its functions and the duties assigned thereto.
- Mahmoud Rahhal - Director – People Operations
 - Nour Al Jafari – Legal Manager
 - Salman Qureshi – Senior Compliance Manager
 - Adnan Sabalaish - Senior Finance Manager
- b. A summary of the Committee's activities in 2018. (In case the Committee not formed, state the reasons).

The Insider Trading Committee formed in Sep 2016. There are four members of the Committee – Head of Human Resource, Head of Legal, Senior Finance Manager and Head of Compliance. The role of the Committee is to develop Insider Trading Policy and Procedures, communication and training on the policy, ensuring that process is in place to make appropriate disclosures regarding insider trading, blackout periods, providing copies of this Policy and other appropriate materials to all current and new directors, officers and employees, and such other persons who are considered as insiders, maintaining insider trading register and a process responding to all inquiries relating to this policy and its procedures. The Committee meets on regular basis however minimum one Committee meeting is required annually to look into the transactions during the period, updating the policy, procedures, disclosures and training requirements. For 2018, the Committee met on 27 Sep 2018,. The Committee reviewed the insider trading during the period if any, approved the updated policy and procedures and resolved to provide refresher training to the employees on the policy and procedures.

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8. Any committee or other committees approved by the Board of Directors

a. Name of committee or committees.

Investment Committee.

b. The names of the members of each committee, and a statement of its functions and the duties assigned thereto.

Investment Committee Members :

Mr. Abdulla Subhi Ahmed Atareh

Dr. Nooraldeen Subhi Ahmed Atareh

Mr. Mohammad Ziad Tariq ALHawari

Investment Committee role is:

- i) Setting the investment guidelines;
- ii) Reviewing / monitoring the investments;
- iii) In conjunction with the Audit Committee, determining the scope of the rigorous audit procedures that include full coverage of the investment activities to ensure timely identification of internal control weaknesses and operating system deficiencies;

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iv) Assisting the Board of Directors in its evaluation of the adequacy and efficiency of the investment policies, procedures, practices and controls applied in the day-to-day management of its business through an audit report (either independent internal or external) that is to be submitted to the Audit Committee.

c. A statement of the number and dates of the meetings held by the committee during the year 2018, stating the frequency of attendance in person by all the members of the committee.

Name	First Meeting	Second Meeting	Third Meeting	Fourth Meeting	Fifth Meeting
Mr. Abdulla Subhi Ahmed Atatreh	28/02/2018	11/03/2018	23/04/2018	17/07/2018	6/12/2018
Dr. Nooraldeen Subhi Ahmed Atatreh	✓	✓	✓	✓	✓
Mr. Mohammad Ziad Tariq ALHawari	✓	✓	✓	✓	✓

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شركة مساهمة عامة تابعة للحكام القانوني النظام
(6) لسنة 2007 و مقيدة في سجل شركات التأمين تحت
الرقم (86) بتاريخ 14/10/2008

Internal Control System:

a. The BOD's acknowledgement of its responsibility for the Internal Control System in the Company and its review of the functioning mechanism of internal control and ensuring its effectiveness.

The BOD's acknowledge its responsibility for the Internal Control System in the Company and its review of the functioning mechanism of internal control and ensuring its effectiveness.

b. The name, qualifications, and date of appointment of the Director of Internal Control Department.

Name: Ali Imran Memon – Internal Control and Audit Manager

Date of appointment: 11/06/2017

Qualifications and educational background : Bachelor of Commerce (B.Com) and Certified Internal Auditor (CIA)

Experience: 13+ years

c. The name, qualifications, and date of appointment of the Compliance Officer.

Name: Salman Qureshi – Senior Compliance Manager

Date of Appointment: 16/12/2013

Qualifications and educational background : Associate Cost and Management Accountant

Experience: 21+ years

d. How the Internal Control Department handle any significant issues in the company, or issues disclosed in the annual reports and accounts (in case there are no significant issues, it should state that the Company did not have any significant issues).

The Company did not have any significant issues during the year 2018.

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The purpose of Company's Internal Audit, Internal Control system is to ensure that Board and Management are able to achieve their business objectives by safeguarding shareholders interest and by complying with the laws and regulations. Management is responsible to ensure adequate financial and internal control system to safeguard Company assets.

The Internal Audit and Internal Control function is headed by Mr. Ali Imran Memon who was appointed on 11/06/2017 as Internal Audit and Internal Control Manager.

9. Details of the violations committed during the year 2018 and a statement of reasons thereof, and how they addressed and how they will avoided in the future.

One day delay in disclosure of annual financial statements through the XBRL System for the year 2017 during the period specified and ending on 31/03/2018.

The responsible team interpreted the circular wrongly , the company apologized to SCA and disclosed immediately upon receiving the notice and took the necessary actions to avoid this delay again.

10. A statement of the cash and in-kind contributions made by the Company during the year 2018 toward the local community development and environmental conservation. (In case there are no contributions, it should be stated that the Company did not make any contributions).

- The Company has registered the employees to participate in Marathon Standard Chartered Bank for distances 4 and 10 km to encourage interest in sports.
- The initiative to use stairs instead of elevators has been announced during the year : to preserve the environment and to regulate the use of electricity and maintain the fitness of staff.

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- The Company appreciates the importance of contributing to the preservation of the environment and the development of the local community and does not require the staff to save paper files, but the electronic except for legal documents with a limited number of paper printers in the headquarters of the Company in addition to the Human Resources Department to spread awareness among employees to minimize of the paper consumption during the work and the use of e-mail in all correspondence, in addition to the Company renewed the contract with a specialized company to save files in electronic form instead of paper publications.
- Energy saving methods are used in the lighting of offices and workplaces. The Company decorated the office with trees and natural plants, in order to ensure a clean hygienic atmosphere within the offices of the Company.
- In 2018, the Company focused on raising the level of staff efficiency and providing training opportunities at different levels, such as encouraging reading through the providing free subscriptions to employees "Audible books". The Company requested the employees to complete at least one book during the year. In addition Takaful/Insurance, e-learning courses (development of managerial and behavioral skills), as well as registering the employees to participate in international conferences and training courses.
- Takaful Emarat's social media focuses on several topics related to health, lifestyle, fitness, travel, etc.

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11. General Information:

a. A statement of the Company share price in the Market (closing price, highest price, lowest price) in the end of each month during year 2018.

Month	Highest Price	Lowest Price	Closing Price	DFM Index	Insurance Index
Jan	2.00	1.86	1.95	3394.36	1570.84
Feb	1.99	1.82	1.99	3244.12	1484.05
Mar	1.99	1.85	1.92	3108.53	1423.65
Apr	1.92	1.70	1.84	3065.96	1412.76
May	1.85	1.80	1.85	2964.13	1445.06
Jun	2.23	1.71	2.08	2821.00	1391.19
Jul	2.38	2.35	2.28	2955.95	1405.03
Aug	2.21	1.83	1.87	2840.16	1403.56
Sep	1.86	1.70	1.82	2834.95	1676.64
Oct	1.81	1.63	1.70	2784.60	1811.71
Nov	1.76	1.70	1.70	2668.66	1535.35
Dec	1.76	1.63	1.64	2529.75	1410.15

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b. A statement of the comparative performance of the company's shares with the market index and the sector index to which the company belongs during year 2018.

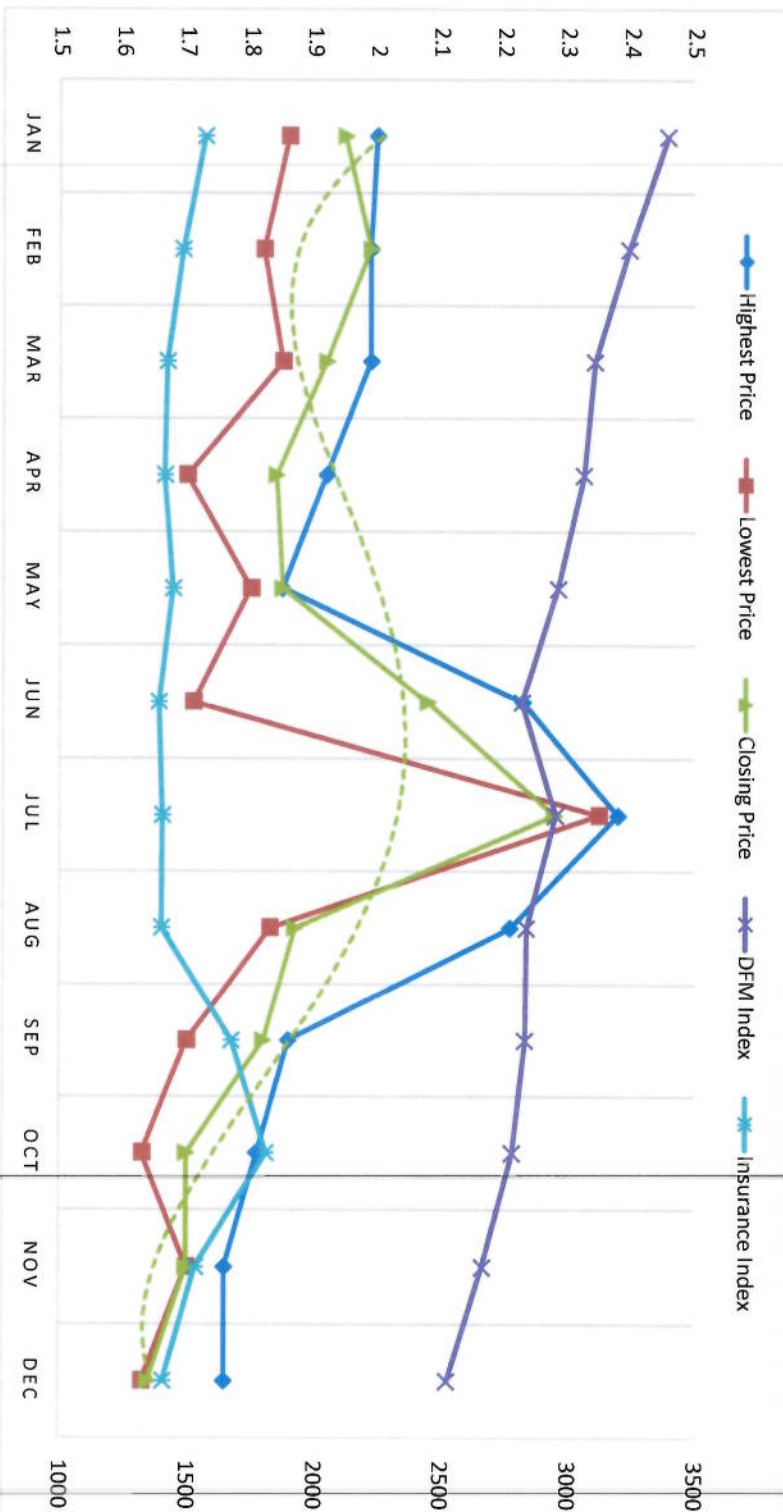
Month	DFM Index	Insurance Index
Jan	3394.36	1570.84
Feb	3244.12	1484.05
Mar	3108.53	1423.65
Apr	3065.96	1412.76
May	2964.13	1445.06
Jun	2821.00	1391.19
Jul	2955.95	1405.03
Aug	2840.16	1403.56
Sep	2834.95	1676.64
Oct	2784.60	1811.71
Nov	2668.66	1535.35
Dec	2529.75	1410.15

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c. A statement of shareholding distribution as of 31/12/2018 (individuals, companies, governments) classified as follows: local, GCC, Arab, foreign using the table below:

S/N	Shareholder Category	Percentage of Shares Held			Total
		Individual	Companies	Government	
	Local	8.11%	87.77%	-	95.88%
	GCC	1.51%	0.14%	-	1.65%
	Arab	1.92%	0.01%	-	1.93%
	Foreign	0.54%	-	-	0.54%
	Total	12.08%	87.92%	-	100%

d. A statement of the shareholders who hold 5% or more of the Company's capital as of 31/12/2018 using the table below:

S/N	Name	Number of Shares Held	% of the Shares Held of the Company's Capital
	Rock Al Owla General Trading	40,000,234	26.67%
	International Avenue Investment LLC	12,916,576	8.61%
	Goldlocks Investment Company Limited.	44,229,165	29.49%
	Ajman Bank	34,000,000	22.67%

e. A statement of shareholders distribution by the size of equity as of 31/12/2018 using the table below:

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S/N	Share(s) Owned	Number of Shareholders	Number of Share Held	% of the Shares Held of the Capital
1	Less than 50,000	3,431,521	4,884	2.29%
2	From 50,000 to less than 500,000	5,950,848	45	3.97%
3	From 500,000 to less than 5,000,000	9,471,656	9	6.31%
4	More than 5,000,000	131,145,975	4	87.43%

f. A statement of the procedures taken with respect to the controls of investors' relations, indicating the following:

The Company appointed Mrs. Nour Al Jafari Investors' Relations Officer

The Company created a dedicated section on its website for investor relations

The Company updated its website to be able to upload any disclosed information and any other information related to the shareholders rights, such as corporate governance reports, Financials, Shareholders Structure, Contact details of the investor relations officer

- The name and contact information of the Investors' Relations Officer
- Nour Al Jafari - 042309415
- n.aljafari@takafulemarat.com
- The link of the Investor Relations webpage on the website of the Company.

<https://takafulemarat.com/investor-information/>

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- g. A statement of the special resolutions presented to the General Assembly held in 2018 and the procedures taken with respect thereto.
Takaful Emarat conducted its Annual General Assembly Meeting on 29th of March 2018 where no special resolutions were passed.
- h. The name of the board secretary and the date of his/her appointment.
The Board Secretary is Nour Al Jafari and she was appointed on 18/04/2011
- i. A statement of the significant events that took place in the Company in 2018.
First : The Net profit for the 12 months ended 31st December 2018 is AED 14 million.
Second: Takaful Emarat has been awarded 'Takaful Insurer' of the year 2018 by the MENA Insurance Awards (MENAIR) 2019.
Third: Takaful Emarat has been awarded 'UAE Insurer' and "Takaful Insurer" of the year 2017 by the MENA Insurance Awards (MENAIR) 2018.
Fourth: In May 2018 Takaful Emarat moved to a state of the art offices on Sheikh Zayed Road
Fifth: In May 2018 Takaful Emarat launched new brand to reflect major digital transformation
Sixth: In 2018 Takaful Emarat started the process of completing the acquisition of Al Hilal Takaful.
Seventh: Takaful Emarat is one of the participating insurers to provide essential benefit plan in Dubai.

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j. A statement of the Emiratization percentage in the Company as of 2018 (excluding workers for companies operating in contracting).

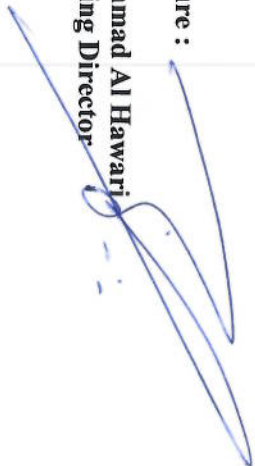
Takaful Emarat Insurance PSC holds Emiratization percentage of 1.25 of the total headcount in 2018.

k. A statement of the innovative projects and initiatives implemented by the Company or which were under development during 2018.

- In February 2018, Takaful Emarat won the third place of the Securities and Commodities Authority's Award for Financial Market Innovation.
- In December 2018 Takaful Emarat participated in the Securities and Commodities Authority's Award for Financial Market Innovation – Second Round 2019.
- During 2018 we created i-labs, a segment of our business dedicated to exploring new technologies and their applications to the insurance industry
- We implemented Artificial Intelligence (AI) to enhance fraud detection in medical claims and adopted blockchain Pilot Projects to identify fraud in Life insurance underwriting.
- Takaful Emarat has adopted using Apple's Device-as-a-Service solution through Media Data Systems (MDS) "Takaful Emarat sales Center is equipped with Apple devices to accelerate delivery of services and enhance data security, our sales center is now paperless
- There is an assessment conducted by an independent third party Pearl Initiative on Company's integrity practices. The initiative is part of *Gulf Integrity Indicator programme launched across UAE and GCC via a grant from the Siemens Integrity Initiative with an aim to enable organisations to measure their performance relative to international benchmarks and regional best practices. The Pearl Initiative is not-for-profit organization promoting corporate culture and of accountability and transparency as a driver for competitiveness. The Company's integrity practices are rated as "Above Average".

Signature :

Mohammad Al Hawari
Managing Director



Date: 28/02/2018

Company Official Seal



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شركة مساهمة عامة خاضعة للحكم القانون الاتحادي رقم

(6) لسنة 2007 م مقفدة في سجل شركات التأمين تحت

الرقم (86) بتاريخ 14/10/2008