

CIC INSURANCE GROUP PLC - 47TH ANNUAL GENERAL MEETING

Date: 8th May 2026

Time: 10:00 a.m. EAT

SHAREHOLDERS QUESTIONS AND RESPONSES

These were the questions that were received prior and during the AGM, and the responses.

No.	Question	Response
1	How do they pay dividends	Dear shareholder, Thank you for your question. Dividends are paid through MPESA, Cheques and Bank. Please contact your broker or the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment method
2	how much has been declared dividend this year	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
3	Dividend payment	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
4	How do I receive dividends?	Dear shareholder, Thank you for your question. Dividends are paid through MPESA, Cheques and Bank. Please contact your broker or the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment method
5	For how long do we start getting dividends	Dear shareholder, Thank you for your question. Declaration of dividends depends on the Company's performance. Shareholders become eligible to receive dividends once they are on the Company's register of members by the record date for a declared dividend.
6	Dividends increase?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held similar to last year for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.

7	Dividends increase amount	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
8	How and what revenue generation products to safeguard the current global and local working conditions, have you sort after? How will you keep growing the business?	Dear shareholder, as the business executes the new strategy - EDGE, the focus remains on disciplined execution, innovation, operational excellence and sustainable value creation. We are also actively integrating sustainability into our business which includes products that support the economy to remain resilient amidst rising risks
9	What are the mode of payment - MPESA or to bank account	Dear shareholder, Thank you for your question. Dividends are paid through either MPESA, Cheques and Bank according to the preference of the shareholder. Please contact your broker or the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment method
10	Why can't you be giving small proportion or earnings to us so that after AGM we get something small for bundles recovery, I save ,I don't get anything at the end of the year , until I retire. It's good to a enjoy.	Dear shareholder, Thank you for your suggestion on complementing the dividend payout with tokens. While dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
11	When does a company typically pay dividends to its shareholders monthly, quarterly, or annually and what factors influence this decision?	Dear shareholder, Thank you for your question. The Company declares dividends annually, depending on its performance
12	Kindly let us know the rate of dividend payment and the dates of payment	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
13	Dividends	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.

14	How comes i don't receive the dividend?	Dear shareholder, thank you for the question. For dividend follow-up, please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237.
15	Why are the Apps not functioning well till to date.	Dear shareholder, management acknowledges the challenges experienced with some of our newly launched digital platforms. The Group continues to invest in system upgrades, infrastructure improvement and enhanced customer support to improve stability, user experience and service reliability across all applications. Our contact center is available 24/7 to support our customers as we work to stabilise the systems.
16	Hello, what are the requirements needed for one to be a proxy?	Dear shareholder, Thank you for your question. To appoint a proxy, a shareholder is required to complete and sign the prescribed proxy form, indicating the name and details of the person being appointed. The completed proxy form must then be submitted within the timelines as indicated in the AGM notice.
17	What's the percentage of dividends	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
18	what is the total annual dividends...	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
19	Why has the value of the shares been declining over time? What are t we doing right?	Dear shareholder, thank you for your question. Share price performance is influenced by market conditions, investor sentiment and broader economic factors, in addition to company fundamentals. Management remains focused on strengthening profitability, improving operational efficiency, enhancing customer experience and executing the 2026-2030 strategy to support sustainable long-term shareholder value.
20	Have you ever paid dividend	Dear shareholder, thank you for your question. Yes we have declared and paid dividends before. Please reach out to the share registrar through shares@co-opbank.co.ke for assistance with your dividend payment.
21	1. Financial Performance Decline	Dear shareholder, thank you for your question. Profitability in 2025 was mainly impacted by the non-recurrence of a significant one-off fair value gain recognised in 2024, alongside elevated claims experience during the year, which affected underwriting performance and earnings per share despite growth in revenue and total assets. The insurance service result was further impacted by higher claims costs in certain business lines and a challenging operating environment.

	<p>a) What specific factors led to the significant decline in profit and earnings per share in 2025 despite growth in revenue and total assets?</p>	<p>Dear shareholder. Thank you for your question. The decline in profit was primarily driven by the non-recurrence of a significant one-off fair value gain recognized in 2024 financials and elevated claims.</p>
	<p>2. Core Insurance Business Performance</p>	<p>Dear shareholder. Thank you for your question. Management continues to strengthen underwriting discipline, pricing adequacy, claims management, digital efficiency and portfolio diversification to improve the sustainability and quality of earnings going forward. In addition, the Group is focused on strengthening operational earnings through improved insurance service performance, growth in customer-focused products, operational efficiency initiatives and disciplined cost management to reduce reliance on investment income over time.</p>
22	<p>The insurance service result moved from a profit in 2024 to a loss in 2025. What were the key drivers behind this decline, particularly in underwriting performance and claims experience?</p>	<p>Dear shareholder The decline was largely driven by increased claims experience that affected underwriting margins. However, management is implementing corrective measures focused on underwriting discipline, pricing reviews, claims management, fraud control, and operational efficiency to restore sustainable profitability.</p>
23	<p>3. Strategy for Recovery</p> <p>What concrete measures is Management implementing to restore profitability and ensure the core insurance business returns to sustainable profitability from 2026 onwards?</p>	<p>Dear shareholder, Management continues to strengthen underwriting discipline, pricing adequacy, claims management, digital efficiency and portfolio diversification to improve the sustainability and quality of earnings going forward. In addition, the Group is focused on strengthening operational earnings through improved insurance service performance, growth in customer-focused products, operational efficiency initiatives and disciplined cost management to reduce reliance on investment income over time.</p>
24	<p>4. Earnings Quality & Dependence on Investment Income</p> <p>Given the decline in investment returns and the impact on overall profitability, what steps is the Company taking to strengthen operational earnings and reduce reliance on investment income?</p>	<p>Dear shareholder, the Group is focused on strengthening core insurance profitability through improved underwriting discipline, enhanced claims management, operational efficiency, digital transformation, and product innovation. In addition, CIC is diversifying revenue streams, growing customer volumes, and optimizing business performance under the EDGE Strategy to support more sustainable operational earnings over the long term.</p>

25	<p>5. Governance & Shareholder Value</p> <p>In light of the decline in earnings, how does the Board balance director remuneration, dividend payouts and long-term shareholder value, and how sustainable is this approach going forward?</p>	<p>Director remuneration is guided by governance frameworks, benchmarking and shareholder-approved policies, and is reviewed through the appropriate Board committees. The Board remains committed to balancing prudent capital management, sustainable dividend payouts and long-term shareholder value creation.</p>
26	<p>I have never received any dividend</p>	<p>Dear shareholder, thank you for your question. Please reach out to the share registrar through shares@co-opbank.co.ke for assistance with your dividend payment.</p>
27	<p>When we were meeting physically we used to receive some gifts eg umbrellas, travelling bags etc. Now that we meet virtually, what can the company do to appreciate their investors/members?</p>	<p>Dear shareholder, Thank you for your suggestion on complementing the dividend payout with gifts. While dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.</p>
28	<p>Who are the beneficiaries of the bonus shares Tobe allotted?</p>	<p>Dear shareholder, Thank you for your question. The Company has not proposed or approved any bonus share allotment for the past financial year. Accordingly, there are no beneficiaries of bonus shares for this period.</p>
29	<p>How much is the proposed dividend</p>	<p>Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.</p>
30	<p>How does the war in middle east affect our investments/savings? How are we coshioned from possible adverse effects?</p>	<p>Dear shareholder. The Middle East war has led to reduced foreign investment participation in the NSE, which can lower share prices and short-term returns. However, diversification, strong fixed-income exposure, and active management cushions savings while targeting returns above inflation over the long term.</p>
31	<p>Will there be another bonus share issue...?</p>	<p>Dear shareholder, Thank you for your question. The Company has not proposed any bonus share allotment for the past financial year</p>

32	Why the 25 percent decrease of profit for 2025 FY?	Dear shareholder, thank you for your question. The decline in profitability in 2025 was mainly driven by the non-recurrence of a significant one-off fair value gain recognised in 2024, together with elevated claims experience during the year. Management is focused on improving underwriting performance, operational efficiency and sustainable earnings growth.
33	How much dividend for this year?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
34	What's the board doing to improve on the rate of dividend paid	Dear shareholder. Thank you for your question. Dividend payments are guided by profitability, capital adequacy, cash flow requirements and future growth plans. The Board remains committed to balancing sustainable shareholder returns with maintaining a strong financial position to support long-term business growth
35	Are dividends submitted directly to bank account or cheque?	Dear shareholder, Thank you for your question. Dividends are paid through either MPESA, Cheques and Bank depending on the shareholders' preferred mode. Please contact your broker or the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment method
36	How can I get job in CIC INSURANCE	Dear shareholder. Thank you for your question. Opportunities at CIC Insurance Group are advertised on the Company's official careers portal and other digital platforms. Please monitor these channels regularly and submit applications when suitable vacancies arise.
37	Will tea be provided in away	Dear shareholder. Thank you for the question. Kindly note that this year's AGM will be held virtually. A link has been shared by Image registrars who are our authorized partners in running the AGM.
38	What ratio will be used to pay out dividends to existing shareholders?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
39	what percentage is per share	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
40	Greetings. Virtual meetings were COVID 19 mitigation measures. Isn't time to resort to virtual	Dear shareholder. Thank you for your question. The Company continues to leverage virtual meetings as part of its broader commitment to accessibility, efficiency, and enhanced shareholder participation. We, however, note your suggestion and will explore its practicability.

	meetings now that COVID is behind us?	
41	When will the payments be made	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
42	I observe alot of CIC branding all over town. Is it not good to have some T-shirts, jackets etc specifically made and branded for share holders with Incription, 'I OWN CIC!'	Dear shareholder. Thank you for the suggestion. We appreciate the strong sense of ownership and loyalty from our shareholders. The proposal for shareholder-branded merchandise is a valuable idea and Management will consider it as part of future shareholder engagement and brand visibility initiatives depending on its practicability
43	I believe by now, with mobile money payment advances, any payments below Kes 10,000 should automatically be remitted via mobile money.	Dear shareholder. Thank you for the question. Dividends can be paid via Mpesa. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance in updating your dividend payment mode to MPESA
44	Financial statements	Dear shareholder, thank you for your question. Please see below the link to the comprehensive financials https://www.cicinsurancegroup.com/wp-content/uploads/2026/04/The-CIC-Group-2025-Signed-FS.pdf The same can be obtained from our website.
45	Hello,why is it that the dividends payout is low,even though the company diversifying to other countries	Dear shareholder, Dividend payments are guided by profitability, capital adequacy, cash flow requirements and future growth plans. The Board remains committed to balancing sustainable shareholder returns with maintaining a strong financial position to support long-term business growth
46	Will dividends be approved	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025. We will be seeking shareholder approval during the upcoming AGM.
47	I would like to see the financial statement.	Dear shareholder, Thank you for your question. Please see below a link to our comprehensive financial statements https://www.cicinsurancegroup.com/wp-content/uploads/2026/04/The-CIC-Group-2025-Signed-FS.pdf The statements can also be obtained from the CIC Insurance Group Website
48	When is a member eligible for the group Dividends and what's the	Dear shareholder, thank you for your question. A member becomes eligible for dividends once their name appears on the Company's register of members as

	Minimum shares a member ought to have and for how long?	at the declared record date for that dividend. There is no minimum number of shares required to qualify; all shareholders on the register are eligible.
49	My question is what is ur plan as the management coz have seen in recent times insurance business isnt doing that well, apart from pharmacy what other business are you going to venture in so that our revenue & income can raise?	Dear shareholder, Management remains focused on strengthening the core insurance business while diversifying revenue streams through digital transformation, innovative insurance and investment solutions, asset management expansion, microinsurance and strategic partnerships. The EDGE strategy is designed to drive long-term sustainable growth, operational efficiency and improved profitability across the Group.
50	When is the dividend going to be increased?	Dear shareholder. Thank you for your question. Dividends depend on the Companys financial performance, profitability, cash flow position, and future investment needs. Any increase is subject to Board recommendation and shareholder approval at the AGM.
51	Since the government is reducing its intake in private insurance what is it plan as the management so that it cant affect us & what I will need to know as a young investor about ur 5 years plan in expansion, revenue growth,digitalization & AI integration to the business?	Dear shareholder, management continues to diversify the Group's revenue streams through digital transformation, product innovation, strategic partnerships, microinsurance, asset management growth and regional expansion. The EDGE strategy also places significant focus on technology, customer experience, operational efficiency and data-driven decision-making, including the responsible adoption of AI and digital capabilities.
52	How much is recomended dividend	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
53	I want to know my benefits interms of cash and how can I get since then I haven't received any or who to call for directions ok ??.	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
54	Dividends	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.

55	how much do you buy a share?	Dear shareholder, Thank you for your question. The share price varies depending on a number of factors. As of Friday 24th, the share price closed at Kshs.4.45
56	Request for my financial statement	Dear shareholder, Thank you for your question. Please see below a link to our comprehensive financial statements https://www.cicinsurancegroup.com/wp-content/uploads/2026/04/The-CIC-Group-2025-Signed-FS.pdf The statements can also be obtained from the CIC Insurance Group Website
57	How comes I didn't receive my dividend	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to resolve your dividend payment issue.
58	What is the current dividend payout for the last financial year?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
59	Is the appointment of auditors competitive?	Dear shareholder, thank you for your question. Yes. External auditors are appointed through a competitive and governance-driven process in line with regulatory requirements and Board oversight procedures.
60	Dividends amount?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
61	Dividend	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
62	When will dividend be paid	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
63	dividends rates	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
64	Which criteria does the board deploy during election and termination of director	Dear shareholder, Directors' appointment, tenure, evaluation and retirement are governed by the Company's governance framework, the CMA Corporate Governance Code, regulatory requirements and the Company's Articles of Association. Non-Executive Directors undergo periodic performance evaluations,

		while appointments and retirements are subject to shareholder approval where applicable.
65	How do the company make use of a pool of bonus dividend not added to it's shareholders?	Dear shareholder, The Company has established processes for managing any unclaimed or undistributed dividends in line with applicable regulatory requirements and prudent financial management practices.
66	I would like to know more about the financial statements, please make sure to break it down.	Dear shareholder, Thank you for your question. Please see below a link to our comprehensive financial statements https://www.cicinsurancegroup.com/wp-content/uploads/2026/04/The-CIC-Group-2025-Signed-FS.pdf The statements can also be obtained from the CIC Insurance Group Website
67	can i get my divided through Mpesa	Dear shareholder, Thank you for your question. To be paid via Mpesa, please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to update your mode of payment.
68	I are giving members t shirt or caps for advertising the company	Dear shareholder, Thank you for your question. At the moment, dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
69	And is is yes how can you access one	Dear shareholder, Thank you for your question. At the moment, dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
70	When do we expect dividend payments	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
71	How do I get my dividend	Dear shareholder, thank you for the question. All our shareholders are entitled to dividends when declared. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance in updating your dividend payment mode.
72	Share the financial report so that we are in a position to ask appropriate questions	Dear shareholder, Thank you for your question. Please see below a link to our financial statements https://www.cicinsurancegroup.com/wp-content/uploads/2026/04/The-CIC-Group-2025-Signed-FS.pdf The statements can also be obtained from the CIC Insurance Group Website
73	what are the future dividend predictions	Dear shareholder, Dividend distributions are based on a number of factors, including the business performance and liquidity position and capital

		requirements for the business. Delivering sustainable returns to shareholders remains a core priority for the Board and Management.
74	How much per share	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
75	Bonus shares this year. I missed last time	Dear shareholder, thank you for the question. All shareholders who were part of the share register at the stipulated time were entitled to the bonus issue. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance in updating your bonus share allocation.
76	Will the share price rise this year?	Dear shareholder, thank you for your question. Share price performance is influenced by a number of market and economic factors beyond management control. However, the Group continues to focus on strengthening profitability, improving operational efficiency and delivering sustainable long-term shareholder value.
77	More Dividend and Gift like other companies	Dear shareholder, Thank you for your suggestion on complementing the dividend payout with a gift. While dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
78	When can we expect dividend payment and how do we update our payment information.	Dear shareholder, To change the mode of payment details, please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance in updating your dividend payment mode. The dividend is to be paid on or before 9th June 2026,
79	How much per share?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
80	Clarification based on dividend payments and the dates should be made out	Dear shareholder, Thank you for your question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
81	why i dont receive dividends from the time i purchased	Dear shareholder, Thank you for the question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.

82	What is the projected profitability of CIC in the next 5 years?	Dear shareholder, The Group projects steady long-term growth over the next five years, supported by the 2026-2030 EDGE strategy focused on operational excellence, digital transformation, customer experience, innovation and regional growth. Management remains focused on sustainable profitability and long-term shareholder value creation.
83	how does it work, dividend payment? I'm new and have heard of it so tell us more.	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
84	can i still buy more shares kindly	Dear shareholder, Thank you for your interest. Yes, you can. Please coordinate with your broker to buy additional shares.
85	How can members get an update earlier on dividends?	Dear shareholder. Thank you for your question. Updates on dividends are communicated through official channels once approved by the Board, including public announcements and the Company's digital platforms.
86	When is the next payment of dividends?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
87	What is the long term outlook for CIC (10 years into the future)?	Dear shareholder, CIC Group's long-term outlook remains positive, supported by its diversified business model, digital transformation agenda, regional presence, product innovation and the growing demand for insurance and investment solutions. The Group remains focused on sustainable growth and long-term value creation for shareholders.
88	When.	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
89	It is time you increase your dividends to 1 Kenya Shilling.	Dear shareholder, Dividend payments are guided by profitability, capital adequacy, cash flow requirements and future growth plans. The Board remains committed to balancing sustainable shareholder returns with maintaining a strong financial position to support long-term business growth.
90	tea and snacks for virtual attendees via dividends Will be highly appreciated	Dear shareholder, Thank you for your suggestion on complementing the dividend payout with tea & snacks. While dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your

		suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
91	Why CIC is no longer the go to player in the market despite its history	Dear shareholder, CIC remains a strong and competitive player within the financial services industry despite increased competition and changing customer expectations. CIC General business was ranked number 1 in the industry as at Q4 2025, while the Life and Asset Management businesses ranked number 6 and 3 respectively. The Group was also recognised among the top 10 most valuable brands in Kenya by Brand Finance. Through the EDGE strategy, Management is enhancing customer experience, driving digital innovation, improving operational efficiency and strengthening product offerings to support long-term growth.
92	Dividend	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
93	when do you give dividends for a while I have not received	Dear shareholder, Thank you for the question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment.
94	when l we getting dividends	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
95	As an insurance group, how have claims liabilities and provisions been assessed in the audited statements, and are there any emerging risks investors should be aware of?	Dear shareholder, thank you for your question. Claims liabilities and provisions are assessed using actuarial methodologies that consider historical claims experience, expected future claims trends, management judgement and prevailing market conditions. These provisions are reviewed regularly by both internal and independent external actuarial experts to ensure adequacy and compliance with applicable reporting standards.
96	How many countries does cic work or it's only in Kenya?	Dear shareholder. Thank you for your question. CIC's geographical footprint is in four countries. Kenya, Uganda, Malawi and South Sudan
97	How much is the Dividend payout and when do we expect it	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.

98	How come the shares have been so low for all this time?	Dear shareholder, thank you for your question. Share price performance is influenced by market conditions, investor sentiment and broader economic factors. Despite this, CIC Group continues to strengthen its operations, diversify revenue streams and execute its long-term growth strategy to enhance shareholder value.
99	I hope the Financial statement thatnl we are seeing is one well Audited with clear info. How long was the auditing done?	Dear shareholder, thank you for your question. The Group financial statements for the year ended December 2025 were independently audited by PricewaterhouseCoopers (PwC) LLP in accordance with applicable auditing and financial reporting standards.
100	Dividends amounts and when	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
101	What is the percentage of paying dividends	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
102	what is the percentage dividend	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
103	who are the auditors appointed	Dear shareholder. Thank you for your question. Our current Auditors are PricewaterhouseCoopers (PWC) LLP
104	Will there be any dividend this year?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
105	Any dividend payment?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
106	Whats the dividend payout this FY.	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.

107	Issue of dividend to share holders	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
108	What are the future plans?	Dear shareholder, thank you for your question. The Group's future plans are guided by the 2026-2030 EDGE strategy, which focuses on sustainable growth, digital transformation, customer experience, operational efficiency, product innovation and regional expansion.
109	Queries about the stability of CIC. Rumours are that CIC is about to collapse.	Dear shareholder, thank you for your question. CIC Insurance Group remains financially stable and compliant with all applicable regulatory requirements. The Board and Management continue to focus on strengthening performance, capital position, liquidity and operational efficiency while delivering long-term value to shareholders.
110	how to get dividends	Dear shareholder. Thank you for your questions. All shareholders in the register at the record date are eligible for dividends. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for your dividend matters.
111	How much dividood?	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
112	How can I ensure the dividends are reinvested to my shares account?	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for your dividend matters.
113	Which directors are retirement and their replacements?	Dear shareholder, As highlighted in the AGM Notice, the directors retiring by rotation and offering themselves for re-election are James Njue, Michael Wambia, and Sharon Kisire. In addition, Agnes Gathaiya, who was appointed by the Board in August 2025, is offering herself for election by shareholders
114	how much per share	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
115	I request that my dividends is reinvested and a confirmation email sent please.	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for your dividend matters.

116	Why not a physical meeting	Dear shareholder. Thank you for your question. We adopt virtual meetings to allow broader shareholder participation. This approach also improves efficiency while ensuring compliance with regulatory guidance. We will continue to review the format of our meetings and may incorporate physical elements where appropriate.
117	where the meeting will be held	Dear shareholder, Thank you for the question. Kindly note that this year's AGM will be held virtually. A link has been shared by Image registrars who are our authorized partners in running the AGM.
118	what is the future of better payment dividends	Dear shareholder, thank you for your question. Dividend payments depend on the Company's performance and capital needs. Our focus is on driving sustainable growth, which supports better dividends over time. The Board reviews dividends annually to balance shareholder returns with future growth.
119	payment	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
120	Hello, good morning hope the meeting will be through online for those who are not in the country	Dear shareholder, Thank you for the question. Kindly note that this year's AGM will be held virtually. A link has been shared by Image registrars who are our authorized partners in running the AGM.
121	is mpesa payment of dividend an option	Dear shareholder, thank you for the question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance in updating your dividend payment mode to MPESA.
122	divestment from takaful insurance ? Why have cic insurance divest out of pioneer business at losses offset of one hundred seven million it's because of, assets sale, spin off, equity carve out, management buy out(m.b.o) ? my name, David gitari CDs no123846 from kirinyaga county.thanks!!	Dear shareholder, Thank you for your question. The reduction in shareholding was not as a result of divestment, but rather a 65% acquisition by a new investor into Takaful insurance. This eventually led to dilution of all the other existing shareholders including CIC
123	Can someone get a loan according with shares status?	Dear shareholder. Thank you for your question. Shareholders may use their shares as collateral for loans subject to the terms and conditions of their respective financial institutions. CIC Group itself does not directly issue loans against shares held by shareholders

124	Thank you Board of Management for the work done for the Company When do you intend to hold physical or rather hybrid meeting for the shareholders	Dear shareholder, Thank you for your question. The Company continues to leverage virtual AGM platforms to enhance accessibility, convenience and broader shareholder participation across all regions. We will continue reviewing shareholder feedback and may consider hybrid formats in future where practical.
125	Why cant you hold a hybrid AGM...this will go well with the shareholders who would also want to physically meeting the directors and have a chat .	Dear shareholder. Thank you for your question. The Company continues to leverage virtual AGM platforms to enhance accessibility, convenience and broader shareholder participation across all regions. We will continue reviewing shareholder feedback and may consider hybrid formats in future where practical.
126	What criteria will be used to pay the dividend	Dear shareholder. Thank you for your question. All shareholders in the register at the record date are eligible for dividends.
127	GIVE SHAREHOLDERS GIFT VOUCHERS	Dear shareholder, Thank you for the suggestion to give gift vouchers. At the moment, dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
128	After the agm how long will it take to receive the dividends	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
129	Why is there drop in the share	Dear shareholder, Share price performance is influenced by market conditions, investor sentiment and economic factors. Despite this, CIC Group has continued to diversify its revenue streams, strengthen profitability, drive digital transformation and deliver sustainable shareholder returns. Notably, the CIC share price has appreciated by over 50% in the last one year.
130	habari, vipi kuhusu dividend?	Mzuri sana , asante kwa swali lako. Kampuni imetangaza gawio la KShs 0.13 kwa kila hisa iliyoshikiliwa kwa mwaka uliomalizika tarehe 31/12/2025, ambalo litalipwa kabla au ifikapo tarehe 9 Juni 2026, kwa wanahisa watakaonekana kwenye sajili la Wanahisa mwishoni mwa shughuli za biashara tarehe 23 Aprili 2026.
131	can the board increase dividend payments?	Dear shareholder, Dividend payments are guided by profitability, capital adequacy, cash flow requirements and future growth plans. The Board remains committed to balancing sustainable shareholder returns with maintaining a strong financial position to support long-term business growth

132	why is there no dividends	Dear shareholder, Thank you for the question. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
133	the share price has never grown since launching	Dear shareholder, Share price performance is influenced by market conditions, investor sentiment and economic factors. Despite this, CIC Group has continued to diversify its revenue streams, strengthen profitability, drive digital transformation and deliver sustainable shareholder returns. Notably, the CIC share price has appreciated by over 50% in the last one year.
134	How is the company looking for new investment opportunities to compete with the like of mansa-x? and lower the barrier to entry to allow young people to start their journey towards financial independence?	Dear shareholder, CIC recently launched a special fund which offers our investors opportunities to diversify their portfolios in addition to other existing funds such as equity and balanced funds. In addition we are progressively enhancing digital investment solutions through CIC Asset Management to make investing more accessible, affordable, and convenient for young people. Under the EDGE Strategy, we are expanding innovative products and digital channels to support long-term financial independence.
135	I have never received any dividend for several years and I have no update why I have never by received any dividend	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for your dividend matters.
136	Will there be a dividend payout?	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
137	I don't have sound. is it a technical problem or it's on my side?	Dear shareholder, We apologize for the inconvenience. The sound on the main broadcast was functioning well. We hope you were eventually able to follow the proceedings. In case you have any specific questions you can reach out to our investor relations team via 0703099120
138	Do you offer internship or attachment opportunities for ICT	Dear shareholder. Thank you for your question. Opportunities at CIC Insurance Group are advertised on the Company's official careers portal and other digital platforms. Please monitor these channels regularly and submit applications when suitable vacancies arise.

139	How do we compare with other competitors in the market? what are we doing to gain competitive advantage? thumbs up on the venture into the cic pharmacy move. our earnings per share is low. something worth looking at.	Dear shareholder, CIC remains a strong and competitive player within the financial services industry despite increased competition and changing customer expectations. CIC General business was ranked number 1 in the industry as at Q4 2025, while the Life and Asset Management businesses ranked number 6 and 3 respectively. The Group was also recognised among the top 10 most valuable brands in Kenya by Brand Finance. Through the EDGE strategy, Management is enhancing customer experience, driving digital innovation, improving operational efficiency and strengthening product offerings to support long-term growth.
140	What is the company doing to increase the share valuation?	Dear shareholder, Share price performance is influenced by market conditions, investor sentiment and economic factors. Despite this, CIC Group has continued to diversify its revenue streams, strengthen profitability, drive digital transformation and deliver sustainable shareholder returns. Notably, the CIC share price has appreciated by over 50% in the last one year.
141	What levels of hospitals to cic insurance cover?	Dear shareholder, CIC medical covers provide access to hospitals across different levels in Kenya, including major private and national referral hospitals within our approved provider network. Access depends on the specific medical package and provider panel applicable. Incase of any specific questions you can reach out to our medical team via 0703099120
142	I heard that there was a resolution on bonus shares, has it been effected or when should we expect it and what is the ratio?	Dear shareholder, shareholders approved a bonus share issue at the AGM held on 9th May 2025, and it was already effected. The current AGM only seeks shareholder ratification of an additional 53,587 shares that arose from the adjustment of fractional entitlements during implementation of the approved bonus issue. The approved bonus share ratio was 1 bonus share for every 10 ordinary shares held.
143	How can i receive my dividend since am trading with sib and by bank or mpesa?	Dear shareholder, Thank you for your question. Dividends are paid through MPESA, Cheques and Bank. Please contact your broker or the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for assistance with your dividend payment method
144	When is dividend payment	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
145	How can i receive my dividend since am trading with sib and by bank or mpesa?	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to change your payment mode to MPESA

146	How much dividend per share and when will be paid	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
147	How much is our dividend	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
148	Please may i get my dividend through mpesa.	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 to change your payment mode to MPESA
149	With all those investments, why are the dividends so minimal?	Dear shareholder, the Group continues to balance dividend payments with the need to preserve capital, support business growth, strengthen reserves, and invest in strategic opportunities that deliver long-term shareholder value. Despite a challenging operating environment, the Board has still recommended a dividend while prioritizing sustainability, regulatory capital requirements, and future growth under the EDGE Strategy.
150	Provide us with communication data for attending the meeting	Dear shareholder, Thank you for the suggestion to give data bundles. At the moment, dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
151	Are you projecting an upward increase in dividends?? if so what plans have you put in place ???	Dear shareholder, Dividend payments are guided by profitability, capital adequacy, cash flow requirements and future growth plans. The Board remains committed to balancing sustainable shareholder returns with maintaining a strong financial position to support long-term business growth.
152	Why did you have to shy away from takaful insurance?	Dear shareholder, Thank you for your question. The reduction in shareholding was not as a result of divestment, but rather a 65% acquisition by a new investor into Takaful insurance. This eventually led to dilution of all the other existing shareholders including CIC
153	Why does the management arrange for a hybrid meeting for those willing to attend can do so	Dear shareholder. Thank you for your question. The Company continues to leverage virtual meetings as part of its broader commitment to accessibility, efficiency, and enhanced shareholder participation. We, however, note your suggestion and will explore its practicability.

154	Who is allowed to vote	Dear shareholder, All shareholders appearing in the Company's Register of Members and duly registered to participate in the AGM are eligible to vote, either in person virtually or through a duly appointed proxy
155	I suggest that the shareholders be given special discounts on some of the products e.g third party motor vehicle insurance. some of the holders are not able to do business with the company due to the high prices of the products.	Dear shareholder, thank you for your proposal. CIC is focused on providing affordable solution to all our customers. To this end we are investing in product innovations that allow flexible payment terms and customizable offerings based on customer preferences. We are also improving underwriting discipline, enhancing claims management, strengthening fraud detection, optimizing pricing models, and driving operational efficiency across the business. The Group is also leveraging digital transformation, data analytics, and portfolio diversification under the EDGE Strategy to support sustainable value creation for our stakeholder, profitability and resilience in 2026 and beyond.
156	Could management clarify whether cic intends to maintain or increase dividend payouts this year, given current market conditions? this is important for shareholders who rely on consistent returns.	Dear shareholder. Thank you for your question. Dividend payments are guided by profitability, capital adequacy, cash flow requirements and future growth plans. The Board remains committed to balancing sustainable shareholder returns with maintaining a strong financial position to support long-term business growth
157	what measures is cic taking to strengthen profitability and manage claims ratios in 2026? understanding this will help us gauge the company's resilience and efficiency	Dear shareholder, Management continues to strengthen underwriting discipline, pricing adequacy, claims management, digital efficiency and portfolio diversification to improve the sustainability and quality of earnings going forward. In addition, the Group is focused on strengthening operational earnings through improved insurance service performance, growth in customer-focused products, operational efficiency initiatives and disciplined cost management to reduce reliance on investment income over time.
158	Are there plans to expand into new markets or introduce digital insurance products, particularly targeting gen z and younger customers who prefer mobile-based solutions? this would ensure cic remains competitive and relevant to future generations.	Dear shareholder, Yes. Under the EDGE Strategy 2026-2030, CIC is prioritizing digital transformation, customer-centric innovation, and market growth. The Group is enhancing mobile and digital platforms, developing more accessible insurance and investment solutions, and exploring products tailored to younger, digitally savvy customers to remain competitive and relevant to future generations.

159	how does cic plan to enhance shareholder engagement and ensure timely communication of corporate actions such as rights issues, bonuses, or buybacks? transparency here is key to building long-term trust.	Dear shareholder, we remain committed to strengthening shareholder engagement through timely disclosures, investor briefings, AGM engagements, digital communication channels, and regulatory announcements through the NSE and CMA platforms. The Group will continue enhancing transparency and proactive communication on key corporate actions to build long-term shareholder confidence and trust.
160	Bonus shares this year?	Dear shareholder, Thank you for your question. The Company has not proposed or approved any bonus share allotment for the past financial year.
161	Compliment dividend with a gift voucher	Dear shareholder, Thank you for the suggestion to give gift vouchers. At the moment, dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
162	There is a need for payment of at least kes 3,000 to facilitate data budles to shareholders	Dear shareholder, Thank you for the suggestion to give data bundles. At the moment, dividends remain our primary means of delivering returns to shareholders, we will consider the practicality of your suggestion as we explore ways to deepen shareholder engagement and appreciation in the future.
163	How much is the dividend this year and yet the company made a huge profit	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
164	Hello, i want to know if there's prospect for company growth. if there's is, can yo please highlight	Dear shareholder, The Group projects steady long-term growth over the next five years, supported by the 2026-2030 EDGE strategy focused on operational excellence, digital transformation, customer experience, innovation and regional growth. Management remains focused on sustainable profitability and long-term shareholder value creation.
165	Thank you board members for your tremendous work for the company. 1. when do you intend to hold physical or rather hybrid meeting for the shareholders	Dear shareholder. Thank you for your question. The Company continues to leverage virtual meetings as part of its broader commitment to accessibility, efficiency, and enhanced shareholder participation. We, however, note your suggestion and will explore its practicability.
166	How much dividends are you paying per share for the shareholders? are there gifts? if	Dear shareholder, Thank you for the question. Dividends are paid per number of shares held. The company has declared a dividend of KShs 0.13 per share held for the year ended 31/12/2025 to be paid on or before 9th June 2026, to

	yes how do shareholders pick them up?	shareholders appearing on the Register of Members at the close of business on 23rd April 2026.
167	I have never been able to access my dividends. i tried to follow up in 2021 and gave up. my cds account number is 7598955.	Dear shareholder, Thank you for your question. Please contact the share registrar through Custodial@co-opbank.co.ke or call 0711049237 for your dividend matters.