CIC GROUP

THE CIC INSURANCE GROUP PLC SUSTAINABILITY REPORT 2025

DRIVING FINANCIAL INCLUSION, CREATING SUSTAINABLE IMPACT

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CIC GROUP

ABBREVIATIONS

GRI- Global Reporting Initiative

SDG- Sustainable Development Goals

BOM- Board of Management

GHG- Greenhouse Gas

OSH- Occupational Safety and Health

ICMIF- International Cooperative and Mutual Insurance Federation

NDSI - The Nairobi Declaration on Sustainable Insurance

UNGCN- United Nations Global Compact Network

UN WEPS- United Nations Women's Empowerment Principles

ABOUT THE REPORT

Driving Financial Inclusion, Creating Sustainable Impact

At CIC Insurance Group, sustainability is how we create enduring value for our stakeholders. Our 2025 Sustainability Report is themed "Driving Financial Inclusion, Creating Sustainable Impact," reflecting our conviction that expanding access to inclusive insurance and financial solutions goes hand in hand with creating resilient businesses, stronger communities and sustainable economic growth.

As Africa's leading cooperative insurer, our purpose is to enable people to achieve financial freedom. Our value proposition extends beyond providing insurance protection. By making insurance and investment solutions more accessible, supporting the cooperative movement, strengthening climate resilience, investing in our people, embracing digital innovation and maintaining strong governance, we help individuals, businesses and communities thrive while delivering sustainable financial performance for our shareholders.

This report demonstrates how sustainability continues to strengthen our business model and competitive advantage while contributing to inclusive economic development across Kenya, Uganda, South Sudan and Malawi.

Reporting Framework

This sustainability report has been prepared in reference to the Global Reporting Initiative (GRI) Standards (2021) for the period 01/01/2025 – 31/12/2025. CIC Insurance Group publishes this report annually as part of our commitment to transparency and sustainable business practices.

In addition, CIC has mapped out its contribution to the Sustainable Development Goals (SDGs) throughout the report. The GRI Standards (2021) have been used as a framework for the planning, structuring and presentation of the results.

The results of this report reflect the consolidation of information from CIC General Insurance Limited, CIC Life Assurance Limited, CIC Asset Management Limited, CIC Africa Insurance (SS) Limited, CIC Africa (Uganda) Limited and CIC Africa Co-operatives Insurance (Malawi) Limited.

Restatement of Information

Workforce Diversity

The Group has restated previously reported workforce diversity data by management level to reflect a revised classification methodology for executive management. In the current reporting period, executive management is defined as employees that sit within the apex body of management i.e. Board of Management (BOM), resulting in a reclassification of certain statistics previously included within the executive category. This restatement improves consistency and accuracy in reporting management-level diversity metrics and affects the comparative gender distribution data presented for the prior reporting period.

Emissions

The Group has restated its prior-year Scope 1 GHG emissions following the identification of data gaps in the activity data reported for one of the subsidiaries operations. This correction reduced the previously reported Scope 1 emissions by 40 tCO_2e . All comparative emissions data presented in this report have been updated to reflect the restated figures.

Assurance & Verification

We ensure the accuracy and reliability of this Sustainability Report through an internal assurance process. Sustainability information is reviewed by the Board of Management, which oversees the implementation of the Group's sustainability strategy and the integrity of the reported information, before being submitted to the Board of Directors for review and approval prior to publication. This governance process reinforces our commitment to transparency, accountability and effective oversight. While we do not currently obtain external assurance over this report, we continue to strengthen our internal controls and reporting processes and may consider external assurance in the future

The GRI index on pages 63-67 presents the distribution of disclosures.

If you have any questions regarding this report, please contact the sustainability team at investorrelations@cic.co.ke 0703099149 / 0703099236.

Publication Date: 31st August 2026

CIC GROUP

SUSTAINABILITY HIGHLIGHTS-2025

ENVIRONMENT

5172.4
Kgs Of Co2 avoided through e-waste recycling

80M
Agricultural insurance claims paid

3.8%
decrease in electricity consumption

SOCIAL

COMMUNITY & EDUCATION

43M
cumulative spent on educating needy students

EMPLOYEES

Reduced employee turnover rate from 16% to 12%

32%
increase in Co-operatives Board members trained

SUPPLY CHAIN

One sustainability, supplier sensitization held

4 suppliers signed up to the UNGCN Spark program

CUSTOMERS

41+ Net Promote Score

91%
Customer Satisfaction Score

79%
Customer Effort Score

SUSTAINABILITY HIGHLIGHTS-2025

SOCIAL

Products Enhancing Financial Inclusion

CUSTOMERS

72% increase to 1060 in the nunber of individuals covered under Seniors Mediplan

267% increase to 327 in the number of individuals covered under Coopcare

130% increase to 2154 in the number of individuals covered under Kameeza

CLAIMS

238% increase to Kshs 42M in claims paid for Seniors Mediplan

213% increase to Kshs 14.5 M in claims paid for Coopcare

227% increase to Kshs 140,097 in claims paid for through Kameeza

GOVERNANCE

Review of our board committee TOR's to incorporate sustainability oversight responsibilities

Reviewed our IPS to incorporate ESG

285M Investment in ICT

FIRE Awards - ESG reporting (GRI Category) 2nd runner up

82% CMA Corporate Governance Score

4 Trainings on compliance

CIC GROUP

WHO WE ARE

CIC Insurance Group is a leading Co-operative Insurer in Africa, providing insurance and related financial services in Kenya, Uganda, South Sudan and Malawi.

Our Purpose (Mission)

Enable people achieve financial freedom

Vision

To be a world-class provider of insurance and other financial services

CIC Tagline/ Slogan

"We keep our word"

We recognize that for our business to grow, we have a role to play in reversing the mistrust partly contributed by our industry players through various malpractices such as mis-selling or failure to honor claims thus undermining the growth we desire.

We shall honor our promises to all our stakeholders.

Our Values

Trust & Integrity - We keep our word Trust & Integrity - We keep our word

Human Centered Innovation - We pioneer solutions that transforms lives

Resourceful Collaboration - We achieve the impossible together

Inclusive Impact - We create prosperity for every community

Velocity and Excellence - We deliver exceptional results with unstoppable momentum.

Empathy & Cooperative Spirit - We honor our cooperative heritage

CIC GROUP QUICK FACTS

29.46B
Insurance Revenue

19.89B
Total Claims Paid

1.25B
Profit before tax

73.7B
Total Assets

195B
Assets Under Management

6590
Co-operative Board members trained

13.50%
Unit Trust Market Share

5.6%
Life Assurance Market share

9.1%
General Business Market share

Over
8000 *Agents and brokers*

1068 *Employees*

38 Cooperative training engagements

OVER 2M *Lives covered*

CIC GROUP

BRANCHES

4 Countries

Our Prioritized SDGs

SDG 1: No Poverty
SDG 3: Good Health and Well-Being
SDG 8: Decent Work and Economic Growth
SDG 9: Industry, Innovation, and Infrastructure
SDG 12: Responsible Consumption and Production
SDG 13: Climate Action

Investment in Digital

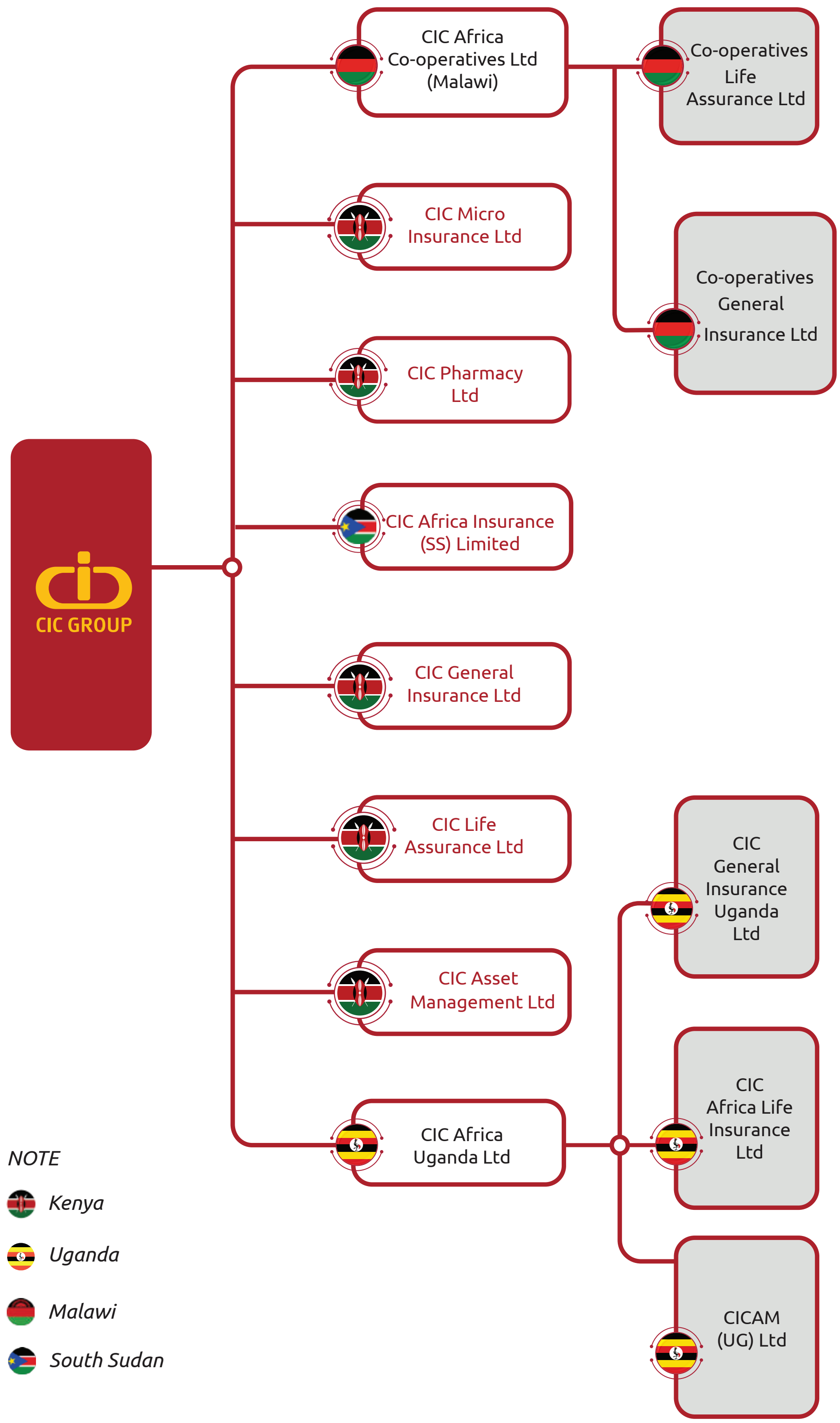
- EasyBima digital platform - self-service, customized payment options, including monthly payment of premiums.
- Asset management mobile App - upgraded with unique offering for chamas
- Launch of CICAM chartbot and USSD
- Development of impaq system for our Micro business

COMPANY GROUP STRUCTURE & SHAREHOLDING

CIC Insurance Group is a leading Co-operatives insurer in Africa, offering insurance and investment services across Kenya,Uganda, South Sudan, and Malawi.

Our diverse portfolio includes General Insurance, Life Assurance, Microinsurance, Asset Management and Pharmaceutical services.

As a pioneer and market leader in microinsurance, we are committed to driving financial inclusion. Through continuous innovation and a strong focus on service excellence, CIC has earned both national and international recognition.



ACTIVITIES

Products and Services

i Products

We offer a comprehensive range of products tailored to meet diverse insurance and investment needs.

- **a) Life Assurance:** Term policies (Protection), Endowment (Savings + protection), Whole life (Savings + protection), Unit link (Investments + Protection), Pensions and Annuities, Education policies, Group Life and Group Credit Life for Banks and Co-operatives across Kenya, Uganda and Malawi.
- **b) General Insurance:** Engineering, Fire, Liability, Marine, Motor private, Motor commercial, Accident, Theft, Workmen's compensation, Miscellaneous (includes livestock and crop insurance, political violence and terrorism, sportsmen, forestry and aquaculture insurance), medical insurance products covering corporate schemes, individuals, SMEs and Micro across Kenya, Uganda, Malawi and South Sudan
- **c) Asset Management**: Unit trusts with various funds i.e. Money Market, Equity Fund, Balanced Fund, Fixed Income, Wealth Fund, Dollar Fund and pension fund management that include Segregated Schemes, Umbrella Retirement Schemes, Discretionary Wealth Management & Income Drawdown Fund in Kenya and Uganda
- **d) Micro insurance:** Coopcare product, Livestock, Biashara Salama, Jikinge, Group Funeral Expense and personal accident cover for students on attachment in Kenya
- **e) Pharmaceutical Services:** CIC Pharmacy provides comprehensive pharmaceutical services that adhere to industry best practices and regulatory guidelines. Our goal is to ensure our clients have easy access to reliable, safe, and efficient healthcare solutions in Kenya

Through these diverse products, we demonstrate our commitment to providing comprehensive, flexible, and reliable insurance and investment solutions, catering to a wide range of needs and financial goals.

ii Services

The Group provides a comprehensive suite of services designed to meet the diverse needs of its clients, ensuring risk management, seamless customer experience, and proactive engagement. These services underscore our commitment to excellence, innovation, and customer satisfaction.

The key services provided include:

- a) Risk Assessment and Underwriting
- b) Claims Processing and Settlement
- c) Policy Management
- d) Investment management
- e) Financial Planning and Retirement Solutions
- f) Insurance Education and Training Programs
- g) Loss Prevention
- h) Fraud Prevention
- g) Pharmaceutical services

Customer engagement and communication are key in delivering the above services. Through these comprehensive services, we not only meet the diverse needs of our stakeholders but also foster a culture of trust, transparency, and proactive engagement. Our dedication to risk management, customer service, and education ensures that clients are well-protected, informed, and supported throughout their insurance journey.

Message from the LEADERSHIP

MESSAGE FROM THE CHAIRMAN

Dr. Nelson Kuria, OGW, MBS
Group Chairman, CIC Insurance Group

Through 38 cooperative training engagements, we reached and empowered 6,590 cooperative leaders, helping strengthen governance, financial literacy and institutional capacity within the cooperative movement.

As we present CIC Insurance Group's 2025 Sustainability Report, I am pleased to reflect on another year of meaningful progress in our sustainability journey and our continued commitment to creating long-term value for our stakeholders.

For us, sustainability is deeply rooted in our cooperative heritage and our purpose of enabling people to achieve financial freedom. We recognize that long-term business success and sustainable financial performance are inseparable from our ability to create value for our stakeholders. By embedding sustainability into our strategy, governance, risk management and capital allocation decisions, we strengthen business resilience, enhance customer trust, improve operational efficiency, manage emerging risks and unlock new growth opportunities. This integrated approach enables us to safeguard profitability, protect capital and create sustainable long-term shareholder value while delivering positive social and environmental outcomes

The year 2025 was characterized by an increasingly complex operating environment marked by economic uncertainty, evolving customer expectations, rapid technological advancement and the growing impact of climate change. At the same time, stakeholders are placing greater emphasis on transparency, accountability and responsible business conduct. These developments reinforce the importance of integrating sustainability into business strategy, risk management and governance processes.

The Board remains committed to ensuring that sustainability considerations are embedded within the Group's operations and long-term strategy. We recognize that environmental, social and governance considerations are increasingly material to financial performance, influencing underwriting outcomes, investment returns, capital resilience, regulatory preparedness and our ability to maintain stakeholder confidence. Accordingly, we are continuously working on integrating sustainability into strategic planning, investment decisions, product development, risk management and performance oversight to support resilient and profitable long-term growth.

During the year, we continued to strengthen sustainability oversight through our governance structures while monitoring progress against the commitments outlined in our Sustainability Strategy 2025–2030. Sustainability remains anchored within the mandates of the Board and its Committees, ensuring that environmental, social and governance considerations are incorporated into business planning, investment decisions, risk management and performance monitoring.

I am encouraged by the progress achieved during the year. The Group delivered strong business performance while continuing to create value for society. We recorded insurance revenue of KSh 29.46 billion, total assets of KSh 73.7 billion and assets under management of KSh 195 billion. More importantly, we provided financial protection to over 2 million lives across Kenya, Uganda, South Sudan and Malawi, demonstrating the critical role we continue to play in supporting economic resilience and financial inclusion.

Beyond financial performance, we continued to strengthen our contribution to community development and cooperative growth. Through 38 cooperative training engagements, we reached and empowered 6,590 cooperative leaders, helping strengthen governance, financial literacy and institutional capacity within the cooperative movement. Through the CIC Foundation, we continued to invest in education as a catalyst for social transformation, supporting 66 students and cumulatively contributing over KSh 43 million towards scholarships for students from vulnerable backgrounds

.Our people remain central to our success. We continued to foster a diverse and inclusive workplace, with women representing 52% of our workforce. We also strengthened employee wellness, learning and development initiatives, helping create a resilient and future-ready workforce capable of delivering sustainable value to our stakeholders.

Environmental stewardship continues to be an increasingly important area of focus for the Board. Climate change presents significant risks and opportunities for the insurance industry, requiring us to strengthen our understanding of climate-related impacts while supporting the transition to a more sustainable future. During the year, we advanced our climate risk management agenda, strengthened ESG integration within our investment processes through our Group investment Policy and continued to support environmental conservation initiatives. Through responsible e-waste management practices, the Group contributed to the avoidance of approximately 5,172 kilograms of carbon emissions.

As we look ahead, we remain focused on strengthening our sustainability maturity and enhancing our reporting capabilities in line with emerging global and local requirements. We are actively preparing for evolving sustainability disclosure expectations, including alignment with the International Sustainability Standards Board (ISSB) standards. We view these developments not simply as compliance requirements but as opportunities to strengthen transparency, improve decision-making and build greater stakeholder confidence.

Sustainability is a journey that requires collaboration, innovation and shared commitment. On behalf of the Board of Directors, I extend my sincere appreciation to our stakeholders and the wider cooperative movement for their continued trust and support. I also thank my fellow Directors and Management for their leadership and dedication in advancing our sustainability agenda.

Together, we will continue building a resilient, responsible and future-ready organisation that delivers sustainable value through profitable growth, disciplined capital stewardship, responsible risk management and meaningful impact for our stakeholders

Dr. Nelson Kuria, OGW, MBS
Group Chairman, CIC Insurance Group

Dr. Richard Nyakenogo, Director of Cooperatives, delivering his remarks during the Cooperative Leaders Training held at the Kenya Bankers Association.

CIC GROUP

BOARD OF DIRECTORS

Dr. Nelson Kuria, OGW, MBS
Group Chairman

Mr. James Njue
Group Vice Chairman

Patrick Nyaga
Group Managing Director
and Chief Executive Officer

Mr. Michael Wambia

Dr. Rogers Kinoti

CS Commissioner Sharon Kisire

FCPA Julius Mwatu

Ludia Rono

Agnes Gathaiya

MESSAGE FROM THE GROUP MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER

We continued to invest in employee growth and capability development, recording 12,935 learning hours and supporting 1,033 employees through training and professional development programmes. These investments reflect our belief that a skilled, empowered and engaged workforce is essential for long-term business success.

The year 2025 was a year of continued growth, innovation and impact for CIC Insurance Group. As we navigated an evolving business environment, we remained focused on delivering value to our stakeholders while embedding sustainability into our operations, culture and decision-making processes.

Our purpose of enabling people to achieve financial freedom continues to guide how we serve our customers, support our employees, engage our communities and create long-term value for shareholders. Sustainability is not a separate agenda for CIC; it is integral to how we operate and to our vision of being a world-class provider of insurance and financial services.

During the year, we made significant progress as we concluded our 2021-2025 strategy, advancing initiatives across environmental stewardship, social responsibility, economic resilience and responsible governance. These efforts continue to strengthen our ability to deliver sustainable growth while responding to emerging stakeholder expectations and evolving market needs. Our new 2026-2030 Corporate strategy was initiated in the same year focusing on customer excellents, digital transformation, growth and sustainability and one CIC.

Our business continued to create meaningful impact across the region. Through our network of 37 branches, over 8,000 agents and brokers, and a growing suite of digital solutions, we served more than 2 million lives across four countries. We recorded insurance revenue of KSh 29.46 billion and maintained our position as a leading cooperative insurer in Africa. Our commitment to customer-centricity resulted in a Customer Satisfaction Score of 91%, reflecting the trust our customers continue to place in our brand and our promise to keep our word.

Digital transformation remained one of the strongest enablers of business execution during the year. We invested KSh 285 million in ICT infrastructure and digital capabilities to simplify customer journeys, improve operational efficiency and strengthen service delivery. Enhancements to our digital ecosystem—including EasyBima, the CICAM chatbot, Virtual Branch, USSD services and the 24/7 Contact Centre—have improved accessibility, accelerated service turnaround and enabled customers to interact with us whenever and wherever they choose. These investments contributed to maintaining a Customer Satisfaction Score of 91% while positioning the Group for scalable future growth.

Financial inclusion remains central to our purpose. We continued to expand access to insurance solutions designed to meet the needs of individuals, cooperatives and underserved communities. Through our agricultural insurance solutions, we continued to strengthen resilience within farming communities by providing protection against climate-related risks and supporting livelihoods across our markets.

Our people remain our greatest strength. During the year, we employed 1,068 staff across Kenya, Uganda, South Sudan and Malawi, with women representing 52% of the workforce. We continued to invest in employee growth and capability development, recording 12,935 learning hours and supporting 1,033 employees through training and professional development programmes. These investments reflect our belief that a skilled, empowered and engaged workforce is essential for long-term business success.

Operational excellence remained central to our execution strategy. We continued to optimise business processes, strengthen governance and invest in employee capability, recording 12,935 learning hours across 1,033 employees. These investments have strengthened organisational agility, enhanced productivity and equipped our workforce to deliver exceptional customer experiences while supporting sustainable business growth.

Employee wellness also remained a priority. We enhanced staff medical benefits, strengthened workplace wellness programmes and maintained a strong occupational health and safety record, recording zero work-related fatalities, injuries or occupational illnesses during the reporting period. We also continued to promote diversity, inclusion and employee engagement as part of our commitment to creating a workplace where all employees can thrive.

Beyond our operations, we remained committed to creating positive social impact within the communities we serve. Through the CIC Foundation, we supported 66 students through educational scholarships and continued to invest in programmes that create opportunities and transform lives. We also strengthened the cooperative movement through 38 training engagements that reached 6,590 cooperative leaders across the region.

Climate change remains one of the defining challenges of our time and a key focus area for our business. During the year, we advanced the development of our Climate Risks and Opportunities Assessment framework, strengthened ESG integration within our investment processes and supported environmental conservation initiatives.

Looking ahead, our focus remains on strengthening sustainability integration across the business, enhancing climate-related disclosures, advancing financial inclusion, investing in our people and delivering exceptional customer experiences. We are also preparing for future sustainability reporting requirements, including alignment with ISSB standards, as we continue building a more resilient and sustainable organization.

As we look ahead, we remain committed to driving financial inclusion while creating sustainable impact across every market in which we operate. We will continue executing our Sustainability Strategy 2026–2030 through innovation, responsible governance, customer-centric solutions, operational excellence, and the development of products and services that respond to emerging environmental, social and governance (ESG) risks and opportunities. By embedding sustainability into our product innovation, we aim to strengthen climate resilience, expand financial inclusion and deliver solutions that create long-term value for our customers and communities. The achievements presented throughout this report demonstrate that when sustainability is embedded in how we do business, it creates stronger communities, more resilient customers and a more profitable, future-ready organisation. Together, we will continue delivering on our promise to keep our word while creating sustainable value for generations to come.

Patrick Nyaga,
Group Managing Director & Chief Executive Officer
CIC Insurance Group PLC

BOARD OF MANAGEMENT

Patrick Nyaga
Group Managing Director and Chief Executive Officer

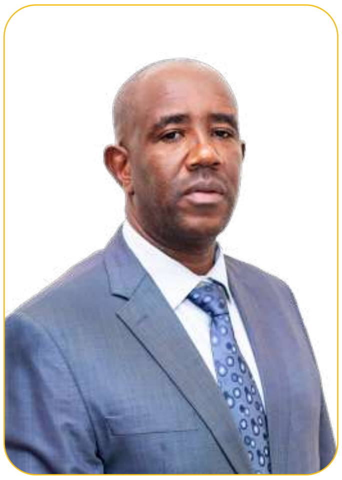
Philip Kimani
Group Chief Finance Officer

Fred Ruoro
Managing Director, CIC General Insurance Limited

Meshack Miyogo
Managing Director, CIC Life Assurance Limited

Humphrey Gathungu
Managing Director, CIC Asset Management Limited

Julius Ndugire
Managing Director, CIC Africa Insurance (SS) Limited



Zachary Wambugu
Managing Director, CIC Africa Co-operatives Insurance Limited

James Kinyua
Managing Director, CIC Africa (Uganda) Limited

Gail Odongo
Director, Legal and Company Secretary

CIC GROUP

BOARD OF MANAGEMENT

Muyesu Luvai
Director, Special Projects

Susan Robi
Director, Risk and Compliance

Richard Nyakenogo
Director, Co-operatives

Michael Mugo
Group Director Partnerships & Inclusive Finance

Joyce Mwashigadi
Director, People & Culture

Dr. Lydiah Kiburu
Group Director, Business Excellence

Henry Njerenga
Director, Branch & Distribution

Collins Kiriyo
Ag. Director, Internal Audit

Cyril Juma
Ag. Group Actuary

GOVERNANCE

At CIC Insurance Group, sound governance is the pillar of our ability to create long-term sustainable value for our stakeholders. Guided by our corporate values, we have institutionalized governance practices that ensure sustainability is embedded across strategic, operational, and risk management levels of our organization.

In line with our 2025–2030 Sustainability Strategy, we have aligned our governance structures to drive the integration of sustainability considerations into decision-making across the business. This approach ensures that our sustainability commitments are not only top-down but also rooted in our business culture and day-to-day operations.

Leadership and Oversight

The governance framework of the Group guides its strategic direction. The daily operations are managed by the Board of Management (BOM), led by the Group Managing Director & Chief Executive Officer. The Board of Directors oversees the BOM, ensuring the strategy is well executed. The Board is supported by four main committees — the Governance & Nomination Committee, Human Resource Committee, Audit & Risk Committee, and Finance & Investment Committee — and may set up additional temporary committees as needed. Sustainability matters are reported to the Board Finance & Investments Committee for strategic oversight and to the Board Audit & Risk Committee for assurance oversight.

The Board is diverse, comprising of eight non-executive directors and one executive director, with women making up 22% of its members. Some of the directors also serve on the boards of subsidiary companies. All directors regularly participate in training, including sustainability training, to stay skilled and informed about the industry's latest developments, both locally and globally. The directors are appointed for three-year terms and can be re-elected. Directors retire every three years and, if eligible, can, seek re-election. The Group communicates to the shareholders of their right to nominate a candidate for election as a director by a notice convening the shareholders' meeting if any director election or re-election is to occur at a shareholder meeting.

A section of CIC Board of Management

The Board is led by an independent non-executive chairman. The chairman's role is to keep communication clear and timely, promote good governance practices, manage the Group's reputation, and ensure that the Group's strategies are sustainable over the long term. The chairman also plays a key role in monitoring performance and integrating sustainability into the Group's governance and reporting processes.

Sustainability Workstream

To support senior management in delivering the goals of our 2025–2030 Sustainability Strategy, we established a Sustainability Workstream. This workstream serves as the implementation backbone of our sustainability agenda, translating strategy into action and ensuring consistent progress. The Workstream is led by the Group Head of Strategy and Sustainability and supported by the departmental Sustainability Champions. The Sustainability Workstream collaborates closely with the Strategy function to ensure sustainability commitments are embedded in business performance evaluations.

Management of Sustainability Impacts

The Board of Directors provides overall oversight of the Company's sustainability agenda and is responsible for approving material sustainability topics, overarching goals and targets, and the Sustainability Report. To support the discharge of these responsibilities, the Board has designated the Finance and Investment Committee to oversee strategic sustainability matters, while the Audit and Risk Committee provides assurance oversight. The Board of Directors has delegated the day-to-day management of sustainability impacts to the Board of Management, which is responsible for developing, implementing and regularly reviewing the Company's sustainability strategies and policies

Additionally, we have a Sustainability Workstream that includes the sustainability Secretariat along with departmental and subsidiary sustainability champions.

Policies, Practices and Ethical Commitment

We are committed to conducting business in an ethical and responsible manner. Our key guiding policies include the Code of Business Conduct and Ethics, the Fraud Risk Management Framework, Employee Wellness Policy, Health, Safety and Security Policy, Staff Welfare Policy, Leave Management Policy, Sexual Harassment Policy, Whistleblower Policy, and Grievance Handling Policy. These policies are available and form part of employee onboarding and ongoing training to ensure widespread understanding and application.

We align our practices with relevant intergovernmental frameworks, notably the United Nations Global Compact (UNGC) Principles, the UN Sustainable Development Goals (SDGs), the Nairobi Declaration on Sustainable Insurance (NDSI) and UN Women Empowerment Principles. As a UNGC participant, we are committed to its Ten Principles on human rights, labor, environment, and anti-corruption.

Through these policies, we uphold the precautionary principle, particularly in our business operations by assessing and mitigating potential environmental and social risks before they materialize.

Human Rights and Responsible Business Conduct

We respect and promote internationally recognized human rights throughout our operations. This includes fair labor practices, non-discrimination, safe working conditions, and equal opportunities.

Due diligence mechanisms are in place to identify, prevent, and address actual or potential negative ESG impacts. For example, internally, we continuously assess operations through audits, internal controls, and grievance mechanisms.

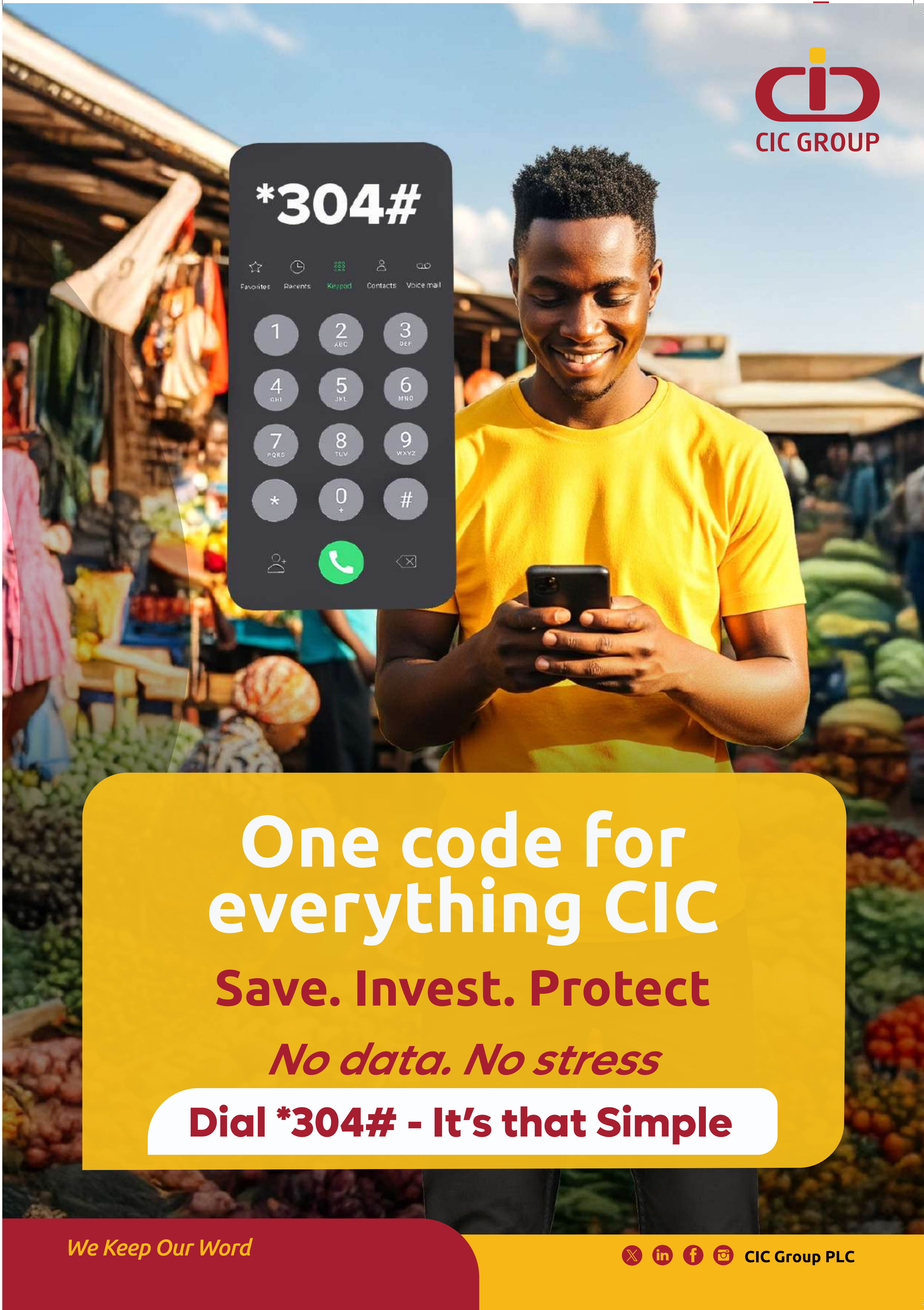
We have strong grievance and remediation processes through our various policies to ensure that any stakeholder who suffers harm linked to our activities or operations can seek fair and timely redress. Employees, suppliers, and clients are encouraged to report concerns or suspected violations through multiple channels, including an anonymous whistleblower platform.

Membership Associations

CIC Group is a member of various associations as listed below:

- **a.** **The Association of Kenya Insurers (AKI)** plays a significant role in the insurance industry in Kenya. It serves as a platform for collaboration and information-sharing among insurance companies in the country. AKI is involved in setting industry standards, advocating for regulatory changes, and promoting consumer awareness about insurance products and services.
- **b.** **The International Co-operative and Mutual Insurance Federation (ICMIF)** is a global association that aims to support and promote the Co-operative and mutual insurance sector. By becoming a member of ICMIF, CIC Group demonstrates its dedication to mutual values, Co-operative principles, and the promotion of socially responsible and sustainable insurance practices. This membership underscores the Group's commitment to ethical business conduct, community development, and financial inclusion.
- **c.** **The International Co-operative Alliance (ICA)** which represents Co-operatives worldwide and promotes Co-operative principles and values. Our membership in ICA underscores its alignment with the global Co-operative movement, emphasizing cooperation, mutual aid, and sustainable development.
- **d.** **The Co-operative Alliance of Kenya (CAK)** which advocates for the interests of Co-operative societies in Kenya. Our membership in CAK reflects its strong ties to the Co-operative movement and its focus on community development and financial inclusion.
- **e.** **The UN Global Compact Network Kenya (UNGCK)** is part of the larger UN Global Compact initiative, which aims to promote sustainable and socially responsible business practices. By participating in the UNGCK, we demonstrate our commitment to corporate sustainability, ethical business conduct, and environmental stewardship.
- **f.** **The UN Women Empowerment Principles (UNWEPs)** is a set of principles that offer guidance to businesses on how to promote gender equality and empower women in the workplace, marketplace, and community. It provides a holistic framework for companies to align their policies and practices with international standards on women's rights
- **g.** **The Nairobi Declaration on Sustainable Insurance (NDSI)** is a commitment by insurance industry stakeholders to promote sustainable development through insurance practices. By endorsing the NDSI, AKI shows its dedication to integrating sustainability principles into its operations, risk management, and product offerings.
- **h.** **The African Insurance Organisation (AIO)** is a pan-African organization that fosters the development of a healthy insurance industry across the continent. The Group's membership in AIO highlights its commitment to contributing to the growth and stability of the African insurance sector while embracing innovation and regional cooperation.
- **i.** **The African Confederation of Cooperative Savings and Credit Associations (ACOSCA)** is an organization dedicated to advancing Co-operative savings and credit unions in Africa. The Group's involvement in ACOSCA demonstrates its commitment to the Co-operative principles of financial inclusion, community development, and empowerment through access to savings and credit facilities.

More information on our corporate governance can be obtained from Pg 58-75 of our 2025 Integrated Report at https://www.cicinsurancegroup.com/wp-content/uploads/2026/05/CIC-GROUP-ANNUAL-REPORT-LATEST-2025-7_compressed.


CIC GROUP
*304#
Favorites
Recents
Keypad
Contacts
Voice mail
One code for everything CIC
Save. Invest. Protect
No data. No stress
Dial *304# - It's that Simple
We Keep Our Word
CIC Group PLC

OUR STAKEHOLDERS

OUR STAKEHOLDERS

We recognize that our long-term success is closely tied to the trust, expectations, and experiences of our stakeholders. We are committed to building and maintaining strong, transparent, and mutually beneficial relationships with all those who are impacted by or have an influence on our operations.

Our value chain is a well-structured network of services, partnerships, and relationships designed to deliver reliable, inclusive, and innovative insurance and investment solutions. At the core of our downstream value chain are key stakeholders such as co-operatives, customers, policyholders, brokers, agents, and the communities we serve. These groups are integral to our operations and play a vital role in advancing our mission to help individuals achieve financial freedom.

By placing our clients' needs at the center, empowering our agents, and investing in community development, we embrace a holistic business approach. This commitment not only enhances service delivery but also strengthens our position as a trusted, purpose-driven brand that values social responsibility and stakeholder well-being.

On the upstream end, our ecosystem includes a broad range of stakeholders who are critical to our success. These include investors, shareholders, and co-operatives that provide capital and strategic direction; suppliers and service providers that support our technological and operational needs; employees who execute our strategy and drive innovation; and financial partners such as banks and reinsurers who ensure our financial resilience and effective risk management.

Beyond our immediate operations, we also engage with regulatory bodies, government institutions, and industry associations, all of whom contribute to the integrity, governance, and sustainability of our business. These relationships reflect our inclusive stakeholder approach and reinforce our long-term commitment to shared value creation and sustainable growth.

This section outlines our key stakeholder groups and the nature of our engagement with each. Through continuous dialogue and collaboration, we aim to respond to stakeholder needs while delivering on our sustainability and business objectives in an inclusive and responsible manner.

STAKEHOLDER CATEGORY	WHO THEY ARE AT CIC	IDENTIFIED NEEDS & EXPECTATIONS	HOW WE MET THE NEEDS AND EXPECTATIONS DURING THE YEAR
SHAREHOLDERS (OWNERS)	A shareholder is a person, company or institution that own shares in CIC Insurance Group Plc. Shareholders exercise their role as follows; Contribute capital. Participate in AGMs Approval of audited accounts Election of directors Approval of directors remuneration Appointment of external auditors Approval of dividends payment	Strong financial performance Maximum shareholder returns Transparent communication and reporting Strong corporate governance Commitment to sustainability Long term sustainable value	2025 Annual General Meeting The second sustainability report publication Payment of dividends. Transparent reporting through the annual integrated report, half and yearly publication of the financial statements. Continuous effective communication through the CIC website and emails Appointment of Directors. Engagement of a dedicated share registrar to deal with shareholder queries. An in-house investor relations team to deal with shareholder queries. Recognition of availed proxy forms and voting rights Addressed frequently asked questions and posted on the website. Voting and appointment of an external auditor during the AGM.
CO-OPERATIVES	Co-operative entities play a significant role as key stakeholders of CIC Group. We engage with them in dual capacity both as shareholders and as customers. The Co-operative Insurance Society Limited owns 74.3% of CIC shareholding.	Tailored insurance and financial solutions Training and capacity building Sustainability and social impact. Responsive customer practices Community engagement Collaborative partnerships	Implemented the co-operatives strategy Offered 38 training sessions to Co-operatives Supported Ushirika day celebration activities Supported creation of 100 Co-operatives

STAKEHOLDER CATEGORY	WHO THEY ARE AT CIC	IDENTIFIED NEEDS & EXPECTATIONS	HOW WE MET THE NEEDS AND EXPECTATIONS DURING THE YEAR
BOARD OF DIRECTORS	The Board of Directors is the Governing body that sets strategy and offers oversight.	Regular and accurate financial reports. Adherence to relevant laws and regulations. Proactive exploration and pursuit of strategic opportunities to enhance the company's position in the market. Effective implementation of the Company's strategy Positive relationships with key stakeholders. Integration of sustainable and responsible business practices into company operations	Accurate statutory reporting. Approval of policies. Annual Board Retreat Annual Board Evaluation Institute of Directors membership Setting Board KPIs Compensation Package & Benefits Maintaining the conflicts and interests register Regular communication through the e-board system, SMS Alert, phone calls, emails. Board meetings and board reports.
EMPLOYEES	The group has 1068 employees. 52% are female while 48% are male.	Fair compensation structures Access to training, mentorship and career development within the Company. A healthy work environment Open and transparent communication channels Healthy work-life balance Competitive benefits Responsible leadership Fair performance management and recognition	Regular Jipashe (staff magazine) updates Employee engagement & Satisfaction surveys Quarterly automated performance appraisals. Digital learning solutions. Jumuika: Intranet (Policies) 2025 performance incentive and bonus awards. Career growth planning and mentorship. Clear career growth Equitable remuneration Clear, fair and equitable performance management framework Health, safety and security policy as well as Safety & Health Committee to provide safety at work.
CUSTOMERS	Our customers range from our shareholders i.e. the cooperative movement and its membership, to corporate clients and individuals.	Quality products and service offerings. Competitive Pricing Seamless processes and communication. Product accessibility. Sustainable products Timely and efficient payment of claims Accessible and responsive customer support	Awareness creation on products and services Technological advancements 14 Customer experience training for staff Digital interaction through social media Responsible marketing and advertisement Introduction of a 24/7 Contact Centre to assist client any day, any time. Efficient Complaint Management including speedy follow up and closure, and root cause analysis of the problems to prevent them from reoccurring. Implementation First Call Resolution. Enhancement of the Virtual Branch for better management of prospects. Implementation of CICAM chatbot via WhatsApp. Implementation of Social Media tools for better customer engagement and effective Social Media Management.
REGULATORS AND GOVERNMENT INSTITUTIONS	These are our regulators: Insurance Regulatory Authority Capital Markets Authority Nairobi Securities Exchange Financial Reporting Centre Retirement Benefits Authority Kenya Revenue Authority Office of the Data Protection Commission Unclaimed Financial Assets Authority	Adherence to relevant laws and regulations. Transparency and accountability Robust risk management practices Strong governance mechanisms Consumer protection Data protection and privacy Ethical business practices Integration of ESG into the business Effective AML and CFT policies	Compliance with legal and regulatory requirements. Transparent reporting

STAKEHOLDER CATEGORY	WHO THEY ARE AT CIC	IDENTIFIED NEEDS & EXPECTATIONS	HOW WE MET THE NEEDS AND EXPECTATIONS DURING THE YEAR
STRATEGIC ALLIANCES AND PARTNERSHIPS	These include: The Association of Kenya Insurers Banks e.g., Co-operative Bank National and County Governments Professional bodies; Institute of Directors, Institute of Certified Secretaries, Institute of Certified Public Accountants of Kenya, Law Society of Kenya etc.	Advocacy and representation Information and education Access to resources Collaboration and partnerships	Participation in industry conferences and trainings Market visits MOUs with strategic partners and stakeholders Sponsoring and participating in AKI activities e.g. AKI games Partnering with UNGCN and NDSI to integrate sustainability practices.
SERVICE PROVIDERS & SUPPLIERS	Outsourcing companies, providers of business support services i.e. Consulting companies. i. As required or dictated by performance contracts and/ or agreements. ii. To obtain products or services required for conducting the company's business. iii. To maintain an ideal and timeous service for operations. iv. To encourage responsible practices across our client, local procurement, supplier conduct and environmental considerations. v. To include critical suppliers in cross-functional teams to contribute expertise and advice	Timely payments Opportunity for long-term partnerships Fair and equitable contract terms Commitment to sustainable business practices Fair competition Reliable demand and supply chain planning	Prequalification of suppliers Service providers and supplier engagement forums about specific engagements Revamped service providers and supplier portals Service providers and supplier surveys Timely and accurate notifications on payments and renewals Digital client onboarding.
SOCIETY	Individual citizens	Socially and responsible initiatives Job creation and economic development Consideration of public health and safety Affordable and accessible products and services	CSR Activities CIC Foundation education scholarship Job creation through our employees, agents, brokers etc.

Our approach to SUSTAINABILITY

SUSTAINABILITY STRATEGY

Our sustainability strategy framework is anchored on Environmental Stewardship, Social Responsibility, Economic Resilience and Responsible Governance. The strategic foundation of sustainability is based on the materiality assessment and is built on five commitments as highlighted below:

To be an impact and growth catalyst for sustainable insurance and investment in Africa by integrating sustainability into business operations to drive decisions

- **Environmental Stewardship**
- **Social Responsibility**
- **Economic Resilience**
- **Responsible Governance**

To enable people achieve financial freedom

- **Trust & Integrity**
- **Human-centered innovation**
- **Resourceful collaboration**
- **Inclusive impact**
- **Velocity & Excellence**
- **Empathy & Co-operative spirit**

CIC GROUP

OUR COMMITMENTS TARGETS (BY 2030)

ECONOMIC

Encourage Community Development Through CIC Foundation

- Increase Proportion of Revenue spent on Social Investment

Support Local Entrepreneurship

- Increase Microbusiness to 25% of the total number policies

08 DECENT WORK AND ECONOMIC GROWTH

ENVIRONMENT

Foster Sustainable Practices

- Climate-related risk and opportunity analysis of our policies.
- ESG Rating Business Relations
- Recycle water at our facilities
- Reduce Scope 1 and 2 GHG emissions

09 INDUSTRY, INNOVATION AND INFRASTRUCTURE

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

SOCIAL

Promote diversity, equality and inclusion

- Achieve Gender Balance across the work force
- Increase PWD Representation to 5% of the total workforce at CIC Group.

Improve Employee Engagement Index

- Improve employee engagement Index to 80% by 2030

Enhance customer engagement

- Improve Customer Satisfaction index and Net Promoter Score to 90%

01 NO POVERTY

03 GOOD HEALTH & WELL-BEING

SUSTAINABILITY METRICS TARGETS TRACKING

GOAL	TARGET	OUTPUT, ACTIVITY & IMPACT METRICS	BASE (2023)	2024	2025
Encourage community development through CIC Foundation	Increase the proportion of revenue spent on Social Investment to 1% of PAT by 2030	Amount and % of PAT spent on social investment.	0.50%	0.50%	0.75%
Support local entrepreneurship	Increase microbusiness policies proportion at CIC to 25% by 2030	% of total policies that are microbusiness	11%	18%	12%
Foster sustainable practices	Climate-related risk and opportunity analysis of 100% of our policies by 2030	No. of partnerships to strengthen climate resilience	2	1	2
	Recycle 80% of water at CIC facilities by 2030	Total water consumption in megalitres (Kenya & SS in megalitres)	17,638	23,735	31,761.588
	Reduce Scope 1 and 2 GHG emissions by 30% by 2030	Scope 1 & Scope 2 emissions (tCO2e)	469 tCO_2e	552 $tC0_2e$	566 tCO_2e
Promote diversity, equality and inclusion (DEI)	Achieve gender balance across the workforce by 2030. (Gender distribution across all levels (entry level, middle management, senior management)-	Executive Management	Not measured	M – 72% F-28%	M – 78% F-22%
		Senior Management	Not measured	M- 56% F-44%	M- 56% F-44%
		Middle Management	Not measured	M-46% F-54%	M-47% F-53%
		Entry Level	Not measured	M-46% F-54%	M-45% F-55%
		Employee engagement index	Not measured	67%	Not measured
		No of PWDs	1	1	3
Enhance customer engagement	Improve the customer engagement Index to 90% by 2030	Customer satisfaction score	84%	86%	91%

CIC GROUP

OUR ALIGNMENT AND CONTRIBUTIONS TO SDGs

SDG	Relevant SDG Indicator	Activity	2024	2025
SDG 1: No poverty	Target 1.5	Number of active microinsurance policies	23,526	18,089
		Number of Co-operative trainings	35	38
		Number of Co-operative board members trained	5,000	6,590
		Value of claims paid through agricultural insurance (Ksh)	181M	80M
	Target 1.4	Number of jobs created	892 employees 4,229 agents and brokers	1,068 employees 8,000 agents and brokers
		Value of CIC Foundation scholarships for needy students (Ksh)	5.1M	4.3M
		No of students sponsored through CIC Foundation	88	66
SDG3: Good Health and Well-being	Target 3.4	Number of health awareness sessions conducted for staff	4	4
		Percentage of employees participating in the medical camp	36%	31%
	Target 3.8	Medical claims paid (Ksh)	7.6B	8.1B
SDG8: Decent Work and Economic Growth	Target 8.5	Number of employees across the group	892	1068
		Number of employees trained	832	1,033
		Gender diversity in the workplace	52% Female 48% Male	52% Female 48% Male
		Cases of labor-related non-compliance	0	0
		Number of training hours	10,642	12,935
	Target 8.8	Employee satisfaction index	67%	Not measured
		Employee turnover rate	16.22%	12%
SDG 9: Industry, Innovation and Infrastructure	Target 9.1	Value of investments in ICT (Ksh)	271M	285M
SDG 12: Responsible Consumption and Production	Target 12.6	Electricity consumption	959,541 Kwh	913,378 Kwh
		Emissions tCO_2e	552 $tC0_2e$	566 tCO_2e
		Emission intensity	0.0045 $tC0_2e$	0.006 tCO_2e
		Water Consumption	23,734 Megalitres	31,762 Megalitres
	Target 12.8	Number of internal sustainability awareness sessions held	3	6
SDG 13: Climate Action	Target 13.2	Emissions tCO_2e	552 $tC0_2e$	566 tCO_2e
	Target 13.1	Agricultural claims paid (Ksh)	181M	80M
		No of agricultural claims	2,749	2,394

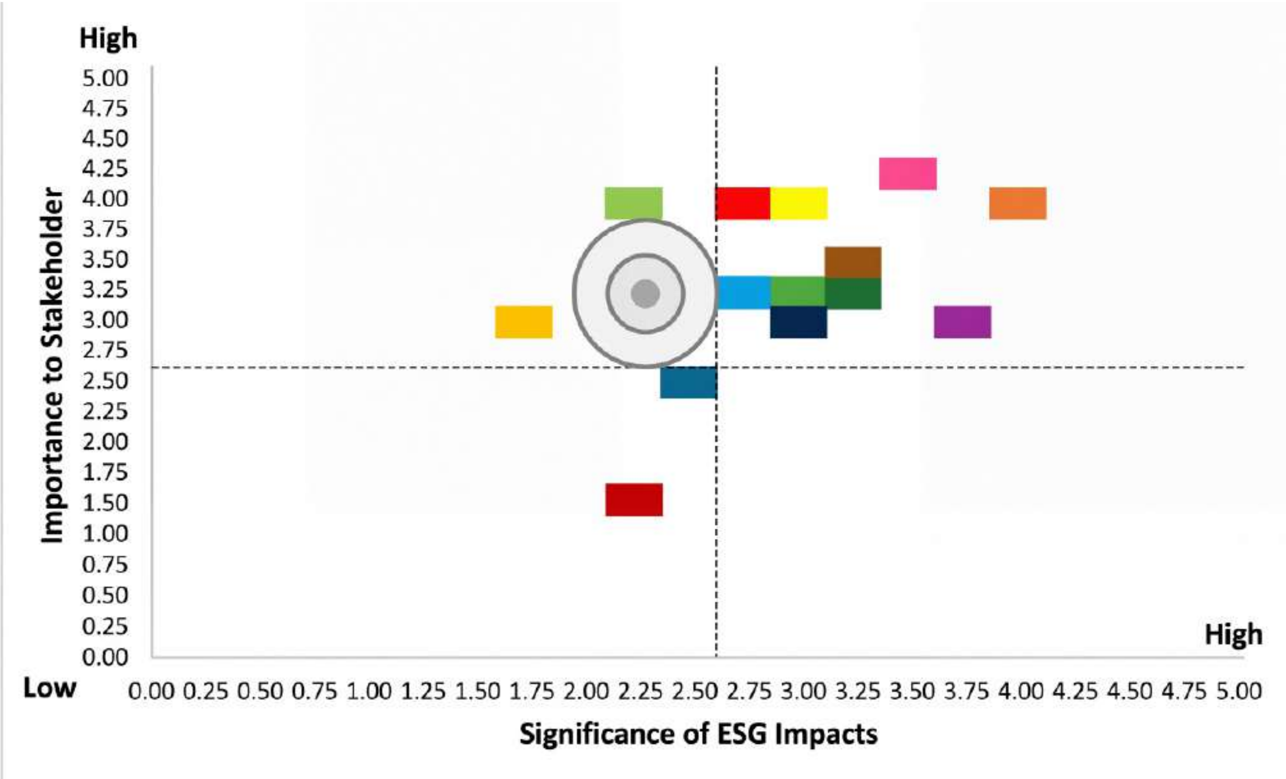
MATERIALITY

We implement a detailed materiality assessment process by engaging stakeholders to determine and prioritize our environmental and social impacts. We collaborate with our stakeholders to focus on issues that are most urgent, significant, and impactful. After recognizing their concerns and priorities, we align these impacts with corresponding topics within the Global Reporting Initiative (GRI) framework. This alignment ensures comprehensive coverage of material issues that are pertinent to both our stakeholders and our long-term sustainability objectives.

We proactively identify and address potential negative and negative impacts that might need remediation. This includes assessing potential risks and detrimental effects linked to our operations, products, and services. Identifying these potential negative and negative impacts early allows us to formulate specific strategies to mitigate them effectively, thus reducing harm and enhancing our sustainability performance.

CIC Group has constituted a Sustainability Workstream within the organization to advance sustainability initiatives. These champions facilitate the integration of sustainable practices across departments, promote best practices, and lead projects that yield positive social and environmental outcomes. Their role is vital in ensuring sustainability is considered in decision-making processes throughout the organization. We identified fourteen and prioritized eight material topics as below:

MATERIALITY ASSESSMENT GRID



PRIORITIZED MATERIAL TOPICS

We prioritized the following material topics after a detailed stakeholder feedback analysis

IMPACT	GRI CODE	MATERIAL TOPIC	SDG	UNGC PRINCIPLE
Water	303	Water and Effluents		
Sustainable products and services	417	Marketing and Labelling	07 AFFORDABLE AND CLEAN ENERGY; 08 DECENT WORK AND ECONOMIC GROWTH	Principles 7 & 8
Impact on communities	413	Local Communities	07 AFFORDABLE AND CLEAN ENERGY; 08 DECENT WORK AND ECONOMIC GROWTH; 09 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Principles 7, 8 & 9
Physical climate risk Climate transition risk	201	Economic Performance	01 NO POVERTY; 03 GOOD HEALTH & WELL-BEING; 05 GENDER EQUALITY; 06 CLEAN WATER AND SANITATION	Principles 1, 3 5 & 6
Workforce health and safety	403	Occupational Health and Safety	07 AFFORDABLE AND CLEAN ENERGY; 08 DECENT WORK AND ECONOMIC GROWTH; 09 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Principles 7, 8 & 9
Working conditions	403	Occupational Health and Safety		
Pollution	305	Emissions	07 AFFORDABLE AND CLEAN ENERGY; 08 DECENT WORK AND ECONOMIC GROWTH; 09 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Principles 7, 8 & 9

WHY THE PRIORITIZED TOPICS MATTER

PHYSICAL CLIMATE RISK

Addressing increasing extreme weather events affecting claims and performance. Improves risk selection, pricing, product innovation and supporting customer

CLIMATE TRANSITION RISK

Adapting to a low-carbon economy by managing regulatory, market, and technological risks.Protects capital, ensures readiness, develops sustainable solutions and maintains competitiveness.

SUSTAINABLE PRODUCTS & SERVICES

Developing inclusive insurance and investment solutions for financial inclusion and resilience.
Meets evolving needs, drives growth, and creates positive societal impact.

WATER

Efficient water management for responsible resource use and reduced costs. This reflects commitment to sustainable resource management and operational sustainability.

IMPACT ON COMMUNITIES

Strengthening livelihoods, building trust, and expanding financial inclusion as a cooperative insurer. Contributes to stronger markets for sustainable long-term growth.

POLLUTION

Responsible management of waste and emissions to reduce footprint. Improves efficiency, supports compliance, and demonstrates responsible stewardship.

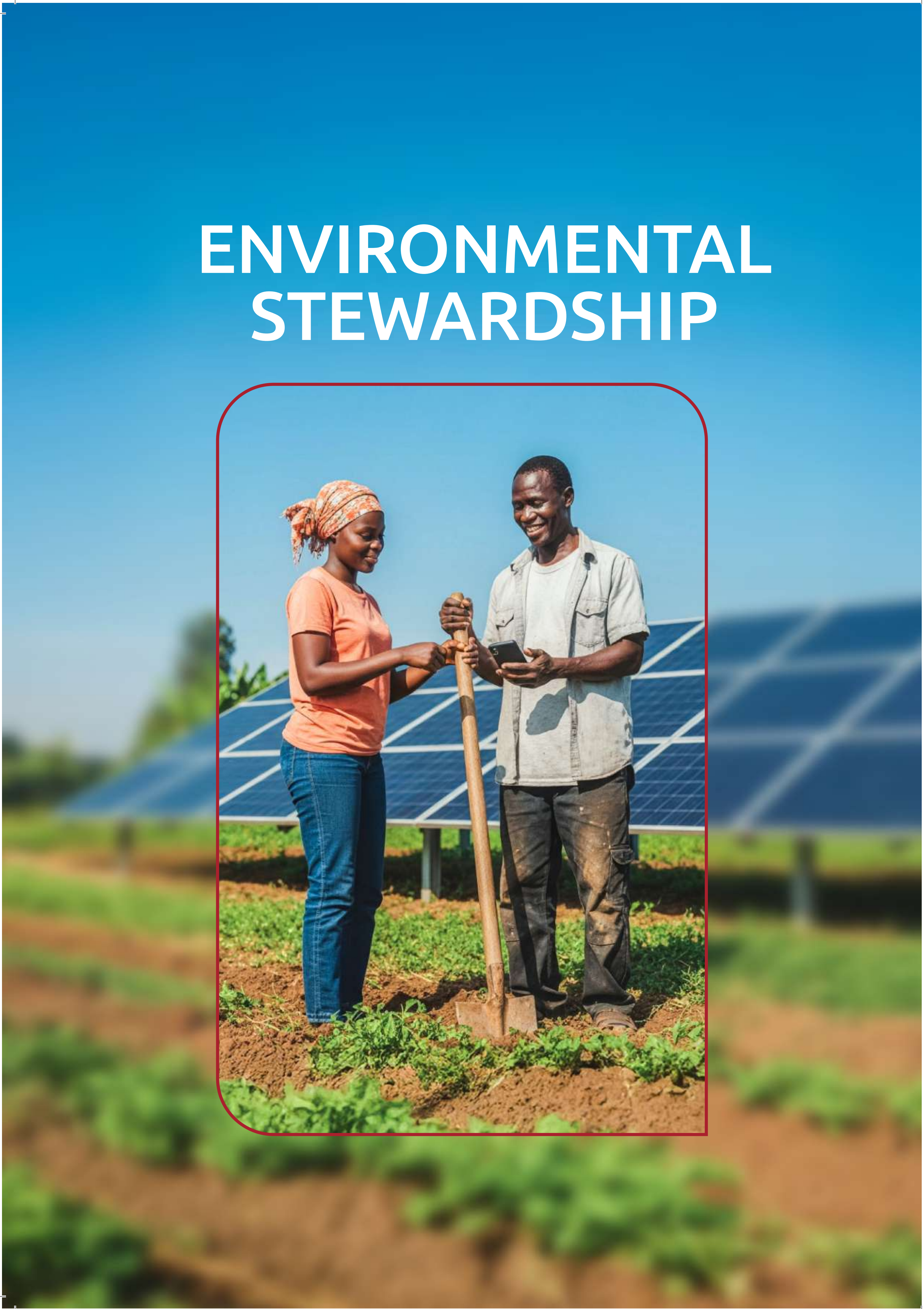
WORKFORCE HEALTH & SAFETY

Protecting employee well-being for business continuity and reduced disruption. Fosters a high-performing workforce delivering exceptional service.

WORKING CONDITIONS

Attracting and retaining talent for operational excellence.
Safe, inclusive environments improve engagement, productivity, innovation, and resilience.

ENVIRONMENTAL STEWARDSHIP



ENVIRONMENTAL STEWARDSHIP

We are committed to reducing our environmental footprint while embedding sustainability into our operations, decision-making and stakeholder engagement. Guided by our Sustainability Strategy (2025–2030), our environmental priorities focus on emissions reduction, water stewardship and responsible waste management, aligned with our broader ambition to support climate resilience.

Managing our climate footprint

We recognize climate change as a material risk with direct implications for both our operational footprint and our underwriting and investment portfolio. In response, the Group continues to strengthen its greenhouse gas (GHG) management framework, with a primary focus on Scope 1 and Scope 2 emissions.

As part of our climate ambition, we have committed to reducing Scope 1 and Scope 2 emissions by 2030. This target reflects the Group's broader sustainability strategy and its commitment to supporting the transition to a low-carbon economy.

Our Scope 1 primarily arises from the use of fuel in company-owned vehicles and standby generators. However, we recognize their contribution to our carbon footprint and are actively exploring opportunities to transition to more energy-efficient and cleaner alternatives.

Fuel Consumption per Country

REF	2024 CONSUMPTION(L)	2025 CONSUMPTION(L)	%INCREASE/DECREASE
Kenya	50,132.47	61,403.7	22.5%
Uganda	6,049.00	5,925	(41%)
South Sudan	27,336.00	25,375	(7.2%)
Malawi	8,600	11,400	32.6%
TOTAL	**92,118**	**104,103**	**13%**

Fuel consumption across the Group reflected changes in operational activities and business growth during the year under review. In Kenya, fuel consumption increased by 22.5% from 50,132 litres in 2024 to 61,404 litres in 2025, while Malawi recorded a 32.6% increase from 8,600 litres to 11,400 litres over the same period. The increase in fuel usage was largely driven by expanded business operations, increased branch and market support activities, customer engagement initiatives and enhanced mobility across the Group's regional operations. South Sudan recorded a 7.2% decrease in fuel consumption from 27,336 litres in 2024 to 25,375 litres in 2025, reflecting operational efficiency measures implemented during the year. Despite the growth in operational activities, the Group continues to pursue opportunities to improve energy efficiency, optimize resource utilization and strengthen sustainable operational practices across its markets.

Our Scope 2 emissions is mainly from the electricity we purchase to power our offices and facilities. In 2025, our total electricity consumption stood at 922,181 kWh, with per country consumptions as below:

Electricity Consumption per country

REF	2024 CONSUMPTION (KWH)	2025 CONSUMPTION (KWH)	%INCREASE/DECREASE
Kenya	873,038	826,003	(5.4%)
Uganda	54,203	41,079	(24%)
Malawi	32,300	55,099	71%
TOTAL	959,541	922,181	(3.8%)

We also contributed to emissions reduction in 2025 through the recycling of 3,751.6 kg of electronic waste, avoiding approximately 5,172.4 kg of CO_2 emissions. This demonstrates the role of waste management and resource efficiency in supporting broader climate objectives.

Avoided emissions through sustainable water solutions

As part of our commitment to reducing our environmental footprint, the Group continues to utilize bottleless drinking water dispensers across our operations, reducing reliance on single-use plastic bottles while promoting sustainable consumption practices. The dispensers, deployed across 17 locations in Kenya and serving approximately 835 employees, continued to generate measurable environmental benefits. According to an independent impact assessment by our supplier, the initiative eliminates an estimated **1,149 plastic bottles every month,** resulting in approximately **855,965 kg of avoided carbon emissions annually**, with a projected cumulative impact of **5,136 tonnes of avoided emissions over six years.** Beyond reducing greenhouse gas emissions, the initiative minimizes plastic waste, supports responsible resource use and provides employees with reliable access to safe drinking water.

CIC GROUP

Summary of our GHG Emissions

SCOPE	ACTIVITY TYPE	2025		
		Carbon equivalent (CO_2e) metric tonnes	Methane (CH_4) metric tonnes	N_2o metric tonnes
Scope 1	Stationary Combustion	74	0.08	0.91
	Mobile Combustion	205	0.09	2.29
	Scope 1 – Total	**277**	**0.17**	**3.2**
Scope 2	Purchased electricity – location based	288		
	Scope 2 - Total	**288**		
	TOTAL SCOPE 1&2	**551**		

In 2025, CIC Group participated in the Ushirika Tree Planting Initiative, which brought together cooperative organisations, partners, and community members to increase tree cover and restore greenspaces. The activity contributed to national efforts to promote reforestation, strengthen ecosystem resilience, and support longterm environmental sustainability. The CIC South Sudan team brought this commitment to life in the heart of Juba through a hands-on tree planting initiative rooted in purpose and community. Partnering with the Central Equatoria State Ministry of Agriculture, Environment and Forestry, the team supported greening campaigns by planting 1,005 tree seedlings at Jubek Model Secondary School.

The initiative focused on nurturing both shade and fruit trees that will improve air quality, provide cooling cover for students, and contribute to local food resilience over time. CIC Group remains committed to environmental stewardship and active community engagement, working consistently with stakeholders toward a greener and more sustainable future for generations to come.

CIC staff participate in a tree-planting exercise as part of their commitment to environmental conservation and sustainability.

The Group has also progressively embedded climate considerations into our core business activities. In underwriting, we are advancing the development of our Climate Risk and Opportunities Assessment (CROOA) framework to identify, assess, and manage climate related risks and opportunities across our insurance and investment portfolios. This will include quantifying exposure to climate sensitive risks and integrating the insights into underwriting and investment decision-making and product development.

Our environmental initiatives extend beyond operational efficiency to support the long-term sustainability of our insurance business. By strengthening our understanding of climate-related risks and embedding environmental considerations into our risk management processes, we are continuously enhancing our underwriting discipline, improving portfolio resilience and supporting the development of insurance solutions that respond to emerging climate risks. This approach enables the Group to better anticipate loss trends, manage claims volatility and create long-term value for our stakeholders.

On the investment side, we incorporated ESG considerations within our Investment Policy Statement, recognizing ESG factors as integral to investment risk management, value preservation, and long-term returns. This formalizes a more structured approach to responsible investment, including enhanced ESG integration across the investment lifecycle, improved monitoring and reporting of ESG performance, and alignment with global best practices in sustainable and impact-oriented investing.

Looking ahead, CIC will continue to enhance its emissions management approach by expanding visibility on Scope 3 emissions, particularly those linked to investments and underwriting activities. The Group also plans to integrate climate scenario analysis into its business strategy to better understand and manage long-term climate risks and opportunities. In addition, we are working towards aligning our climate related disclosures with the requirements of the International Financial Reporting Standards Foundation under IFRS S2, ensuring greater transparency, comparability, and decision-useful information for stakeholders.

Enhancing Climate Resilience Through Agricultural Risk Solutions

Agriculture remains one of the sectors most exposed to the impacts of climate change, including erratic weather patterns, prolonged droughts, flooding, and pest outbreaks. We continue to play an important role in strengthening resilience within agricultural value chains by providing risk transfer solutions that protect farmers and agribusinesses from climate-related shocks.

Our agricultural insurance solutions are designed to enhance the adaptive capacity of farmers, safeguard livelihoods, and contribute to food security. These include crop and livestock insurance.

During the year, our agricultural insurance portfolio recorded continued growth, expanding coverage to farmers across Kenya, Uganda, and Malawi. Through these solutions, we enabled farmers to recover from climate-related events and other environmental stressors, supporting the stability and continuity of agricultural production systems.

We underwrote agricultural premiums amounting to Ksh 193,738,046 and paid claims totaling Ksh 79,998,000, demonstrating our ongoing commitment to supporting farmers. In total, 2,394 farmers were compensated for losses during the year, directly contributing to the preservation of rural incomes.

COUNTRY	NO. OF FARMERS COVERED		UNDERWRITTEN PREMIUMS		CLAIMS PAID (KSH)		NO. OF FARMERS CLAIMS	
	2024	2025	2024	2025	2024	2025	2024	2025
Kenya	4,187	9,500	155,605,254	168,122,043	131,068,348	79,998,078	166	2,394
Uganda	55,512	0	566,011,224	0	50,261,053	0	2,583	0
Malawi	80	1,273	303,796.55	25,616,003	0	0	0	0
TOTAL	**59,779**	**10,773**	**721,919,275**	**193,738,046**	**181,329,401**	**79,998,078**	**2,749**	**2,394**

Responsible Water Management

While our direct water footprint is modest given the nature of our operations as a financial services provider, we recognize the importance of responsible water stewardship and the need to manage both our direct and indirect water related impacts.

Our water consumption is limited to essential office activities use including sanitation, cleaning, and kitchen use. All wastewater is discharged through designated urban sewer systems and in compliance with applicable regulatory requirements.

We recognize water as a finite resource. At our facilities, drinking water provided to employees and stakeholders undergoes on-site treatment and purification processes to meet stringent health and safety standards. This approach enhances water quality while reducing reliance on bottled water, thereby minimizing plastic waste and associated emissions from transportation. It also supports employee well-being and contributes to our broader environmental objectives.

South Sudan recorded a reduction in water consumption from 1.308 megalitres in 2024 to 0.588 megalitres in 2025 following operational efficiency measures implemented during the year. Despite the increase associated with business expansion, the Group continues to promote responsible water use practices and resource efficiency initiatives aimed at minimizing environmental impact and supporting sustainable operations across the business.

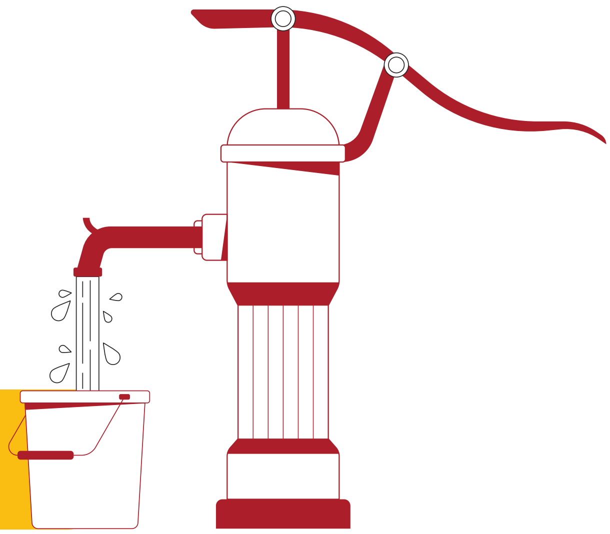
CIC GROUP

Offices and operational facilities.

South Sudan recorded a reduction in water consumption from

1.308 megalitres in 2024

to 0.588 megalitres in 2025



To ensure water quality, we conduct regular biochemical analyses of borehole water in accordance with the requirements of the Water Resources Authority. These assessments confirm the suitability of the water for human consumption and support compliance with national standards.

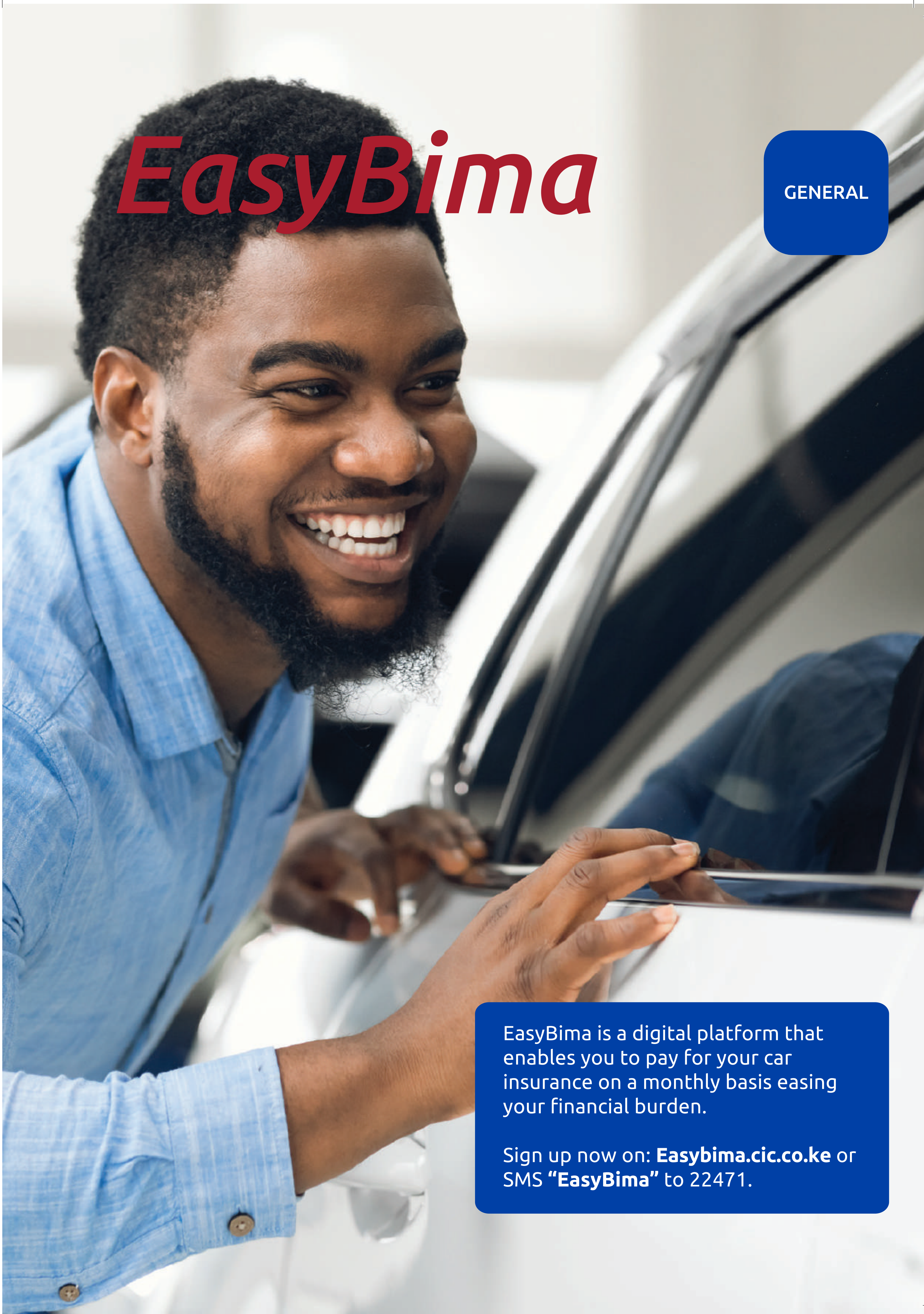
Consumption per country

Water consumption across the Group increased during the year. Total water consumption increased by 33.8% from 23,735 megalitres in 2024 to 31,762 megalitres in 2025. Kenya recorded a 33.8% increase in water consumption from 23,734 megalitres to 31,761 megalitres, reflecting increased utilization across the business

WATER CONSUMPTION TRENDS (MEGALITRES) 2023-2025

Comparison for Kenya, South Sudan, and Total Consumption

	2023 CONSUMPTION	2024 CONSUMPTION	2025 CONSUMPTION	% INCREASE/DECREASE (2024-2025)
KENYA	17,637.65 ML	23,734.00 ML	31,761.00 ML	33.82% INCREASE
S. SUDAN	0.66 ML	1.308 ML	0.588 ML	55% DECREASE
TOTAL	17,637.31 ML	23,735.308 ML	31,761.588 ML	33.81% INCREASE


EasyBima
GENERAL
EasyBima is a digital platform that enables you to pay for your car insurance on a monthly basis easing your financial burden.
Sign up now on: **Easybima.cic.co.ke** or SMS **“EasyBima”** to 22471.

SOCIAL IMPACT

SOCIAL IMPACT

We recognize that sustainable growth is interconnected with the well-being of our people: employees, customers and the community. Guided by our purpose and cooperative heritage, we remain committed to creating meaningful social impact through inclusive insurance solutions, employee empowerment, customer-centric innovation, financial literacy, community investment, and responsible business practices.

In 2025, we continued to strengthen our contribution towards building resilient communities and improving livelihoods across the markets we serve. Through our people-focused initiatives, partnerships, customer engagement programmes, and community investments, we sought to create shared value while addressing evolving social and economic challenges. Our approach is anchored on promoting inclusion, enhancing access to financial protection, and fostering a culture of diversity, equity, and empowerment across the Group.

PEOPLE, CULTURE & WELLBEING

Our people are the foundation of our ability to deliver on our purpose of enabling people to achieve financial freedom and our commitment to driving financial inclusion while creating sustainable impact. We recognise that an engaged, healthy and highly skilled workforce is a strategic differentiator that enables innovation, operational excellence, exceptional customer service and sustainable business performance. Our people strategy therefore focuses on attracting, developing and retaining talent while fostering a culture where employees are empowered to perform, collaborate and grow.

Throughout 2025, we invested in employee capability, leadership development, wellbeing, engagement and talent management to strengthen organisational capability and build a resilient, future-ready workforce. These investments enhanced employee experience, strengthened leadership capacity, improved collaboration and enabled our teams to respond more effectively to evolving customer needs and business priorities

Workforce Diversity

We have a diverse and talented workforce consisting of 1068 staff. 52% of whom are female and 48% male. We have been tracking several metrics of our workforce to enable us to serve our employees better.

CIC staff participate in a fire drill as part of the Group's commitment to fostering a culture of safety, preparedness, and employee well-being.

CIC GROUP

Regional Employee Breakdown

	KENYA		UGANDA		SOUTH SUDAN		MALAWI		
	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Permanent Employees	302	342	23	29	11	8	41	40	**796**
Contract Employees	35	36	5	2	11	6	1	0	**96**
TOTAL	**337**	**378**	**28**	**31**	**22**	**14**	**44**	**39**	**892**

Regional employee breakdown 2024

COUNTRY	KENYA		UGANDA		SOUTH SUDAN		MALAWI		
	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Full Time Employees	403	463	20	35	27	15	58	47	**1068**
Permanent Employees	354	404	18	32	5	3	47	42	**905**
Temporary Employees	49	59	2	3	22	12	11	5	**163**
TOTAL	**806**	**926**	**40**	**70**	**54**	**30**	**116**	**94**	

Regional employee breakdown 2025

Breakdown per gender at different levels of management

	KENYA		UGANDA		SOUTH SUDAN		MALAWI		
	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Executive	8	5	1	0	1	0	1	0	**16**
Senior Management	52	38	11	10	3	1	7	5	**127**
Middle Management	76	85	4	11	6	6	4	4	**196**
Entry Level	201	250	12	10	12	7	30	31	**553**
TOTAL	**337**	**378**	**28**	**31**	**22**	**14**	**42**	**40**	**892**

*Breakdown per gender 2024**

	KENYA		UGANDA		SOUTH SUDAN		MALAWI		TOTAL
	Male	Female	Male	Female	Male	Female	Male	Female	
Executive	11	4	1	0	1	0	1	0	**18**
Senior Management	63	49	1	10	3	1	15	6	**148**
Middle Management	126	144	11	14	1	0	18	19	**333**
Entry Level	203	266	7	11	22	14	24	22	**569**
TOTAL	**403**	**463**	**20**	**35**	**27**	**15**	**58**	**47**	**1068**

Breakdown per gender 2025

We remain committed to fostering a diverse, inclusive and equitable workplace across all levels of the organization. At the Executive level, women accounted for 33% of leadership positions, while female representation at Senior Management and Middle Management levels stood at 44% and 53% respectively, demonstrating continued progress towards inclusive leadership and gender balance. Female representation was also strong at entry Level, accounting for 55% of employees within the category. These outcomes reflect CIC's ongoing commitment to promoting diversity, equal opportunity and inclusive talent development across the Group.

Breakdown of employees by age

	KENYA		UGANDA		SOUTH SUDAN		MALAWI		
	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Below 30	89	88	9	7	6	2	8	18	**227**
30-50	237	279	18	24	16	12	32	22	**640**
Above 50	11	11	1	0	0	0	2	0	**25**
TOTAL	**337**	**378**	**28**	**31**	**22**	**14**	**42**	**40**	**892**

Employee breakdown by age 2024

	KENYA		UGANDA		SOUTH SUDAN		MALAWI		
Age Bracket	Male	Female	Male	Female	Male	Female	Male	Female	TOTAL
Below 30	122	132	5	7	9	3	14	21	313
30-50	270	320	14	28	18	12	42	26	730
Above 50	11	11	1	0	0	0	2	0	25
TOTAL									1068

Employee breakdown by age 2025

We continue to maintain a diverse and multi-generational workforce that supports innovation, knowledge transfer and long-term organizational sustainability. In 2025, employees aged between 30 and 50 years represented the largest proportion of the workforce at 730 employees, accounting for 68% of total staff across the Group. Employees below the age of 30 totaled 313, reflecting CIC's continued investment in youth employment and talent development, while 25 employees were above 50 years, contributing valuable experience and institutional knowledge to the organization. Overall, the workforce composition demonstrates a balanced mix of youthful talent and experienced professionals across Kenya, Uganda, South Sudan and Malawi, supporting business continuity, leadership development and inclusive workforce growth.

Our diverse workforce strengthens our ability to innovate, make balanced decisions and better understand the needs of the diverse communities we serve across our markets. By fostering an inclusive culture where different perspectives are valued, we continue to strengthen employee engagement, improve collaboration and enhance our ability to deliver customer-centric solutions.

Exits, Promotions and New Hires

During the year, we continued to strengthen our workforce through strategic talent acquisition, internal career progression, and workforce optimization initiatives. The Group recorded 293 new hires and 46 employee promotions with gender distributions as outlined below, reflecting continued investment in attracting, developing, and retaining talent across the business. Employee turnover rate reduced to 2% during the year from 6% the previous period. Employee exits stood at 106 during the year, with the overall workforce movements demonstrating a relatively balanced gender distribution and supporting the Group's commitment to equitable employment practices and sustainable talent management.

	MALE	FEMALE	TOTAL
New Hires	83	79	162
Promotions	39	13	52
Exits	72	72	144
Total	194	164	

Exits, Promotions and New Hires 2024

	MALE	FEMALE	TOTAL
New Hires	142	151	293
Promotions	25	21	46
Exits	55	51	106
Total	222	223	

Exits, Promotions and New Hires 2025

Employee Upskilling and Training

CIC Group remains committed to building a skilled, future-ready and high-performing workforce through continuous learning and professional development initiatives. In 2025, the Group recorded 12,935 learning hours across the organization, representing a 22% increase from 10,642 learning hours recorded in 2024. During the year, a total of 1,033 employees received training and development support, compared to 832 employees trained in the previous year, demonstrating enhanced investment in employee capability development across the Group. The Group invested approximately Ksh 39.99 million towards employee upskilling initiatives in 2025, supporting technical training, leadership development, digital learning and continuous professional growth. These investments have strengthened employee productivity, increased organisational agility and equipped our workforce to deliver innovative solutions, navigate a rapidly evolving business environment and improve customer service delivery.

2025

CIC Group organization personel learning hours

12,935

22%↑

No. of staff trained

1,033

Total spend on upskilling Ksh **39.99** million

2024

learning hours

10,642

No. of staff trained

832

Total spend on upskilling Ksh **40** million

2023

learning hours

18,203

No. of staff trained

845

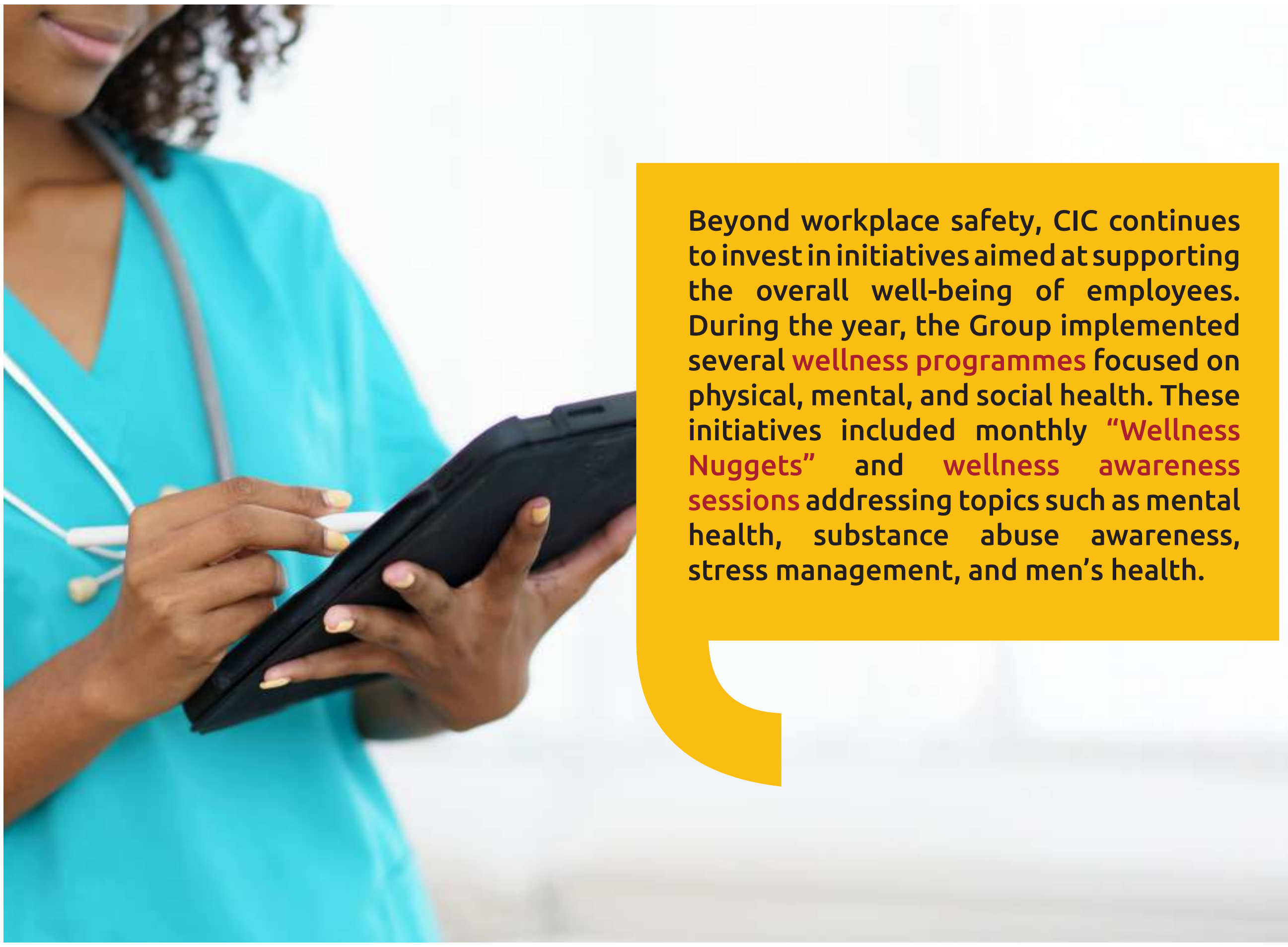
Total spend on upskilling Ksh **62** million

Prioritising Employee Well-being and Workplace Safety

At CIC Insurance Group, we believe that a healthy, safe, and empowered workforce is fundamental to delivering sustainable value. Our people strategy is therefore anchored on fostering a workplace culture that promotes employee well-being, safety, inclusion, engagement, and professional growth across all our regions of operation. Guided by the Occupational Safety and Health Act, 2007, the Group continues to strengthen workplace practices that support both the physical and psychological well-being of employees.

Occupational Safety and Health (OSH) remains an integral component of our enterprise risk management and people agenda. The Group has established an Occupational Safety and Health Management System applicable across all operations, focused on proactive risk identification, workplace hazard mitigation, incident reporting, emergency preparedness, and continuous safety monitoring.

Oversight of workplace safety is provided through the Group's Safety and Health Committee, which comprises representatives from key functions and business units. The Committee supports implementation of health and safety initiatives, reviews workplace-related concerns, and facilitates continuous improvement in preventive and corrective safety measures.



Beyond workplace safety, CIC continues to invest in initiatives aimed at supporting the overall well-being of employees. During the year, the Group implemented several wellness programmes focused on physical, mental, and social health. These initiatives included monthly "Wellness Nuggets" and wellness awareness sessions addressing topics such as mental health, substance abuse awareness, stress management, and men's health.

Employee Wellness and Support Programmes

Beyond workplace safety, CIC continues to invest in initiatives aimed at supporting the overall well-being of employees. During the year, the Group implemented several wellness programmes focused on physical, mental, and social health. These initiatives included monthly "Wellness Nuggets" and wellness awareness sessions addressing topics such as mental health, substance abuse awareness, stress management, and men's health.

The Group maintained a strong workplace safety record during the reporting period, with zero reported cases of work-related fatalities, injuries, or occupational ill health across all operations. Annual occupational safety and health training was also conducted to strengthen employee awareness of workplace safety responsibilities and emergency response preparedness. Maintaining a safe and healthy workplace minimises operational disruption, supports employee wellbeing and reinforces a culture where employees can perform confidently and effectively. This contributes directly to business continuity and operational resilience

To further support preventive healthcare and early intervention, the Group also organised an annual medical camp that benefited 329 employees through access to health screenings and wellness services. These programmes complement the Group's broader commitment to fostering a healthy, informed, and resilient workforce.

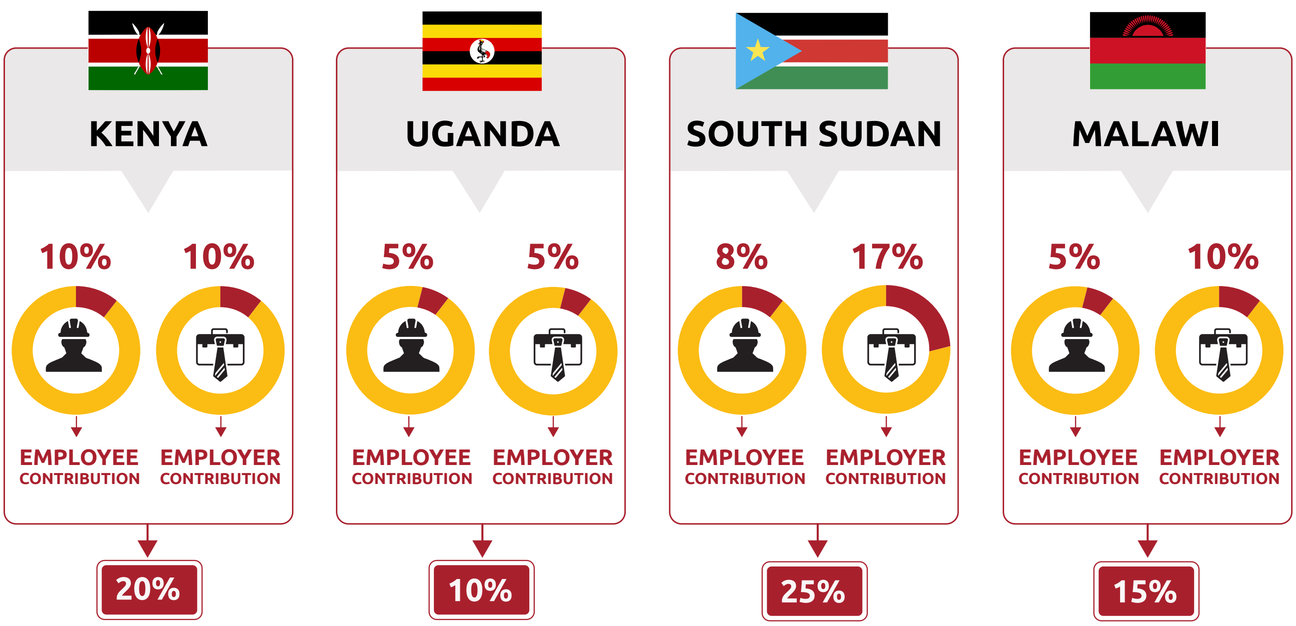
During the year, we enhanced our employee health and wellness benefits through improvements to the staff medical scheme. The enhancements included increased outpatient limits for selected employee categories, enhanced maternity benefits, expanded fertility treatment coverage, family planning services, hormonal replacement therapy, allergy testing and treatment, private vaccinations, and improved dental, optical and annual health check-up benefits for employees and their dependents. The Group also expanded inpatient benefits, including infertility treatment support, enhanced maternity complication cover, increased dependent last expense benefits and improved hospital bed limits. These enhancements provide employees and their families with greater access to quality healthcare, improve financial security during times of need and promote overall wellbeing. By investing in preventive healthcare and comprehensive employee support, the Group is fostering a healthier, more engaged and resilient workforce, contributing to improved productivity, reduced absenteeism, higher employee retention and sustained service excellence for our customers.

Recognising the importance of supporting employees through different life stages, we introduced a flexible work-from-home programme for nursing mothers with children below six months of age. The initiative enables eligible employees to work remotely for up to six months following childbirth while maintaining performance expectations and access to the tools and resources required to perform their roles effectively.

In addition, CIC continued to strengthen employee capability through investment in learning and development programmes, digital learning solutions, leadership development initiatives, and performance management processes aimed at supporting career growth and employee engagement. During the year, employees completed over 12,935 online training hours, while 46 employees were promoted across the Group, reinforcing our commitment to talent development and internal career progression.

During the reporting period, a total of 31 employees benefited from parental and caregiving support programmes, comprising 16 female employees and 15 male employees, demonstrating the Group's commitment to supporting employees through life transitions and fostering an inclusive workplace where both women and men can balance their professional and family responsibilities.

CIC Group operates a defined contribution retirement plan for all its permanent and pensionable employees across its subsidiaries. Participation in the scheme is mandatory and governed by applicable local regulations in each country of operation. Under this plan, the employee and the employer contribute a specified percentage of the employee's salary. The contributions in Uganda, Kenya and Malawi are managed by independent administrators and invested in accordance with approved asset allocation strategies. In South Sudan, the retirement benefit is accrued within CIC South Sudan's financial books and staff are compensated upon exit. Below is a breakdown of the details:



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CIC GROUP

CUSTOMER VALUE AND MARKET IMPACT

CUSTOMER VALUE AND MARKET IMPACT

We remain committed to creating sustainable value for our customers through innovative insurance and investment solutions that respond to evolving market needs. Across our General Business, Life Assurance, Pharmacy, Asset Management and Microinsurance businesses, we continue to support individuals, businesses, co-operatives and communities by enhancing financial protection, promoting resilience and improving access to financial services across the region.

Guided by our customer-centric approach and long-term growth strategy, we continued to strengthen market impact through inclusive products, strategic partnerships, digital innovation and customer engagement initiatives. Beyond providing financial protection, our solutions contribute to economic empowerment and financial inclusion reinforcing our role as a trusted partner in supporting the social and economic wellbeing of our customers.

CIC Group Managing Director and CEO, Mr. Patrick Nyaga and Women's World Banking CEO, Mary Ellen Iskenderian, during the signing of a Memorandum of Understanding (MoU) between CIC Group PLC and Women's World Banking.

Innovative and Inclusive Solutions

Kangachepe Funeral Cover

Kangachepe Funeral Cover is a group funeral insurance scheme offered by CIC Malawi that is designed to reduce the financial burden associated with funeral expenses following the death of a family member. It is targeted at staff groups, SACCOs, churches, community groups, cooperatives, and other organized groups. Benefits include: Payment upon death or total permanent disability; an annual premium paid once at policy inception and guaranteed for the policy year, claims settled within five days of receipt of all required documentation.

The product has also been used to extend affordable funeral cover to low-income women and families in rural Malawi through cooperatives, village savings and loan groups, and community organizations. The initiative aims to improve financial resilience and access to insurance among underserved populations.

	2025
No. of individuals covered	33,059
Claims paid	334,800
Underwritten Premiums	2,322,267
No of individuals compensated	12

Kameeza Product – Supporting Family Resilience in Uganda

Kameeza is a low-cost funeral and family support insurance solution offered in Uganda to cushion families during periods of bereavement and financial distress. The product provides funeral expense support and monthly family upkeep benefits following the death of the policyholder, helping households maintain financial stability during difficult times.

The product continues to promote financial inclusion by offering affordable protection to informal sector workers and low-income households through SACCOs and community-based organizations. By simplifying claims processing and leveraging community-centered distribution channels, Kameeza enhances accessibility while supporting long-term financial resilience among underserved populations.

	2023	2024	2025	%CHANGE
No. of individuals covered	928	938	2,154	130%
Claims paid	0	42,903	140,097	227%
Underwritten Premiums	768,499	918,217	1,637,315	78%
No of individuals compensated	Not Measured	Not Measured	5	

In 2025, the Kameeza product continued to strengthen financial resilience among underserved households in Uganda by expanding access to affordable funeral and family support insurance solutions. The number of individuals covered more than doubled from 938 in 2024 to 2,154 in 2025, reflecting increased market trust and growing uptake of inclusive insurance solutions within low-income and informal sector communities. Underwritten premiums grew by 78% to Ksh 1.64 million, demonstrating improved product penetration. During the year, the product also provided financial relief to five beneficiaries through claims payouts amounting to Ksh 140,097, highlighting its critical role in cushioning families against financial shocks during periods of bereavement and uncertainty. Through Kameeza, CIC Uganda continues to promote dignity, financial inclusion and community resilience by offering accessible protection tailored to the realities of everyday households.

Co-op Care – Affordable Healthcare Solutions for Co-operatives

Co-op Care is a tailored medical insurance solution designed specifically for co-operatives and SACCO members in Kenya. The product was developed to address the healthcare financing needs of the co-operative movement by offering affordable and flexible medical cover for members and their dependents.

The product continued to scale its impact through expanded access to healthcare protection, financial literacy initiatives and strategic partnerships under the UNDP–ICMIF Insurance Innovation Challenge Fund. Through Co-op Care, CIC continues to strengthen healthcare accessibility within the co-operative sector while contributing to improved financial resilience and wellbeing among low-income households and underserved communities.

The target of the project is to issue 8,800 insurance policies by March 2026, extending health protection to approximately 44,000 individuals across Kenya's cooperative sector. In addition to expanding insurance coverage, the project also aims to deliver financial and insurance education to 16,000 people, with a focus on building awareness, enhancing financial literacy, and empowering communities.

	2023	2024	2025	% CHANGE
No. of individuals covered	Not reported	89	327	267%
Claims paid	635,734	4,615,481	14,465,914	213%
Underwritten Premiums	Not reported	10,481,094	35,026,352	234%
No of individuals compensated	Not reported	464	1,518	227%

Co-op Care continued to deepen healthcare access and financial protection for members of the co-operative movement in Kenya, demonstrating significant growth and social impact in 2025. The number of individuals covered under the product increased from 89 in 2024 to 327 in 2025, reflecting growing confidence in affordable and inclusive healthcare solutions tailored for SACCOs and co-operatives. Underwritten premiums more than tripled to Ksh 35.03 million, compared to Ksh 10.48 million in 2024, signaling strong product uptake and expanding market penetration. During the year, the product supported 1,518 individuals through claims compensation amounting to Ksh 14.47 million, a substantial increase from Ksh 4.62 million paid in the previous year. Through Co-op Care, CIC continues to strengthen healthcare accessibility, reduce financial vulnerability among low-income households and promote long-term resilience within the co-operative sector.

Seniors Mediplan – Dignified Health Cover for Senior Citizens

Seniors Mediplan is a specialized health insurance solution designed for individuals aged between 60 and 80 years, with continued coverage beyond entry age once enrolled. The product addresses a critical market gap by providing accessible and affordable healthcare protection for older adults, a demographic often excluded from traditional insurance products.

Through Seniors Mediplan, we continue to promote dignified ageing by improving access to inpatient and outpatient healthcare services for senior citizens. The product has contributed to improved financial security and peace of mind for older adults and their families while reinforcing our commitment to inclusive insurance solutions that cater to all segments of society.

	2023	2024	2025	% CHANGE
No. of individuals covered	412	618	1,060	72%
Claims paid	17,647,159	12,460,000	42,077,288	238%
Underwritten Premiums	Not reported	67,280,000	130,935,522	95%

Through Seniors Mediplan, we continue to promote dignified ageing by improving access to inpatient and outpatient healthcare services for senior citizens.

Seniors Mediplan continued to enhance healthcare access and financial security for older adults by providing specialized and inclusive health insurance solutions tailored for senior citizens. In 2025, the number of individuals covered under the product grew significantly to 1,060 from 618 in 2024, reflecting increased demand for accessible healthcare protection among an often underserved demographic. Underwritten premiums nearly doubled from Ksh 67.28 million in 2024 to Ksh 130.94 million in 2025, demonstrating growing market confidence in the product and the increasing relevance of senior-focused insurance solutions. During the year, claims paid rose substantially to Ksh 42.08 million compared to Ksh 12.46 million in the previous year, highlighting the product's critical role in enabling timely access to healthcare services and reducing the financial burden associated with medical care for older adults. Through Seniors Mediplan, we continue to promote dignified ageing, financial resilience and improved wellbeing for senior citizens and their families.

Easy Bima – Driving Digital Insurance Accessibility

Easy Bima is a fully digital motor insurance platform developed to enhance convenience, affordability and accessibility for customers seeking motor insurance solutions. The platform enables customers to purchase or renew insurance cover online through a seamless and user-friendly digital experience.

The solution reflects our commitment to digital transformation and customer-centric innovation by offering flexible premium payment options, real-time policy processing and secure online transactions. By leveraging technology to simplify insurance access, Easy Bima continues to support the evolving needs of digitally connected consumers while promoting broader financial inclusion and service accessibility

During the year, we continued to strengthen our digital infrastructure to expand access to insurance solutions and improve service delivery. Through the EasyBima four new products were launched to the platform in 2025 — Motor Commercial, Family Medisure, Senior Medisure, and Marine broadening the range of accessible and affordable insurance solutions available to customers. Easy Bima also offers flexible payment options, including single premium payments and monthly instalments through mobile money, making insurance more accessible and affordable to a wider segment of the population. During the year, the platform recorded strong adoption and growth, with customer sign-ups increasing by 64%. On average, 5,121 paid-for policies were issued per product, while premiums purchased through the platform amounted to KSh 72.8 million, demonstrating the growing role of digital channels in supporting customer acquisition, service delivery and business growth.

We also enhanced customer accessibility through the launch of the CIC Asset Management (CICAM) USSD platform, providing a convenient channel for clients to interact with investment services. Further technological advancements included the rollout of the AML system, CICAM Enhanced Mobile App (MVP2), designed to improve user experience and digital service capabilities, as well as the launch of the CICAM Chatbot to support real-time customer engagement and inquiries. These enhancements strengthen our digital ecosystem and support our broader strategy of leveraging technology to improve operational efficiency, customer convenience, and market reach.

Responsible marketing

We uphold responsible marketing as a core aspect of customer trust and ethical business conduct. Guided by our internal policies and industry regulations, all marketing and promotional activities are conducted in a transparent, accurate, and customer-centric manner.

We ensure that all our insurance products are accompanied by accurate and accessible information. Key terms, conditions, benefits, and exclusions are clearly stated in policy documents to enable customers to make informed decisions. Our marketing teams are trained to adhere to approved templates and messaging guidelines that comply with regulatory frameworks. In 2025, we recorded zero incidents of non-compliance related to product and service information, marketing communications, or labeling requirements.

Customer Experience

Customer engagement remains central to our commitment to creating sustainable value and strengthening long-term relationships with the individuals, businesses and communities we serve. Guided by our purpose of enabling financial security and resilience, we continue to provide accessible, reliable and customer-centric insurance and financial solutions that respond to evolving customer needs while supporting broader socio-economic wellbeing.

During the year under review, the Group continued to strengthen its market presence by providing insurance protection to over one million lives and serving a growing base of corporate and individual customers across our markets. This reflects the strength of our diversified distribution channels and our continued commitment to advancing financial inclusion through innovative and inclusive solutions.

Maintaining high standards of service delivery and customer trust remains a strategic priority. The Group continuously monitors customer satisfaction and service responsiveness to enhance customer experience across all touchpoints. During the year, we recorded a Net Promoter Score (NPS) of 41+, demonstrating continued progress in strengthening service quality, responsiveness and customer loyalty across the organisation.

We also continued to strengthen engagement with intermediaries, including agents and brokers, who play a critical role in extending access to our products and services. Through ongoing training, collaboration and performance support initiatives, we are enhancing service delivery standards and promoting consistent customer experiences across our distribution network.

Digital transformation continues to play a key role in improving customer accessibility, convenience and engagement. Through investments in digital platforms and customer-focused technologies, including solutions such as Easy Bima, we are simplifying access to insurance services while enhancing operational efficiency and responsiveness. As a result of these initiatives, the Group recorded a 1.5% growth in digital customer interactions during the year.

Through these efforts, CIC continues to strengthen customer trust, enhance financial inclusion and reinforce its position as a trusted partner in delivering sustainable insurance and financial solutions.

Customer Experience Metric	2023	2024	2025
Customer Satisfaction Score	83%	86%	91%
Growth in social media Interactions	22%	9%	1.5%
Net Promoter Score	Not measured	Not measured	41+
Customer Effort Score	Not measured	Not measured	79%

Our continued focus on customer-centric service delivery, digital engagement and responsive support contributed to notable improvements in customer experience indicators during the year. Customer Satisfaction Score improved from 86% in 2024 to 91% in 2025, reflecting enhanced service quality and stronger customer confidence across our businesses. Digital engagement also continued to grow, with social media interactions increasing by 1.5% during the year as customers increasingly embraced digital channels for engagement and support.

In 2025, the Group also introduced additional customer experience metrics, recording a Net Promoter Score (NPS) of 41+ and a Customer Effort Score (CES) of 79%, demonstrating strong customer loyalty, advocacy and ease of interaction across our service platforms. These outcomes reflect our ongoing commitment to delivering accessible, efficient and customer-focused insurance and financial solutions.

EMPOWERING COMMUNITIES

Our commitment to society goes beyond providing insurance—it is about creating meaningful, lasting impact in the communities we serve. As a Co-operative insurer, our business model is rooted in social good and mutual support, driving us to design solutions that not only protect livelihoods but also uplift them.

We continuously assess the impact of our activities on local communities. In 2025, no significant adverse impacts were identified. However, we have implemented safeguards in our claims processes to mitigate unintended consequences such as exclusion or delayed access to services. Our grievance mechanism remains open to community members for feedback or complaints. This section highlights the initiatives, partnerships, and outcomes that reflect our dedication to building stronger, more resilient societies across our regions of operation.

Enhancing Co-operative Resilience and Inclusion

Supporting the growth and resilience of the co-operative movement remains central to CIC Group's purpose and heritage. Through strategic partnerships, capacity building initiatives and tailored financial solutions, we continue to strengthen co-operatives as key drivers of financial inclusion, community empowerment and socio-economic development across Kenya. Our engagement focuses on enhancing governance, institutional sustainability and financial resilience within the co-operative ecosystem.

In 2025, CIC conducted 38 co-operative training engagements across the country, compared to 35 trainings conducted in 2024. These included 36 regional co-operative leaders' trainings, one National Co-operative Leaders Conference and one Co-operative CEOs Summit. Through these initiatives, we trained 6,590 co-operative board members, representing a 32% increase from the 5,000 board members trained in the previous year. Of those trained, 2,390 were women while 4,199 were men, reflecting our continued commitment to promoting inclusive participation and strengthening leadership capacity within the co-operative sector.

CIC Group staff, led by Director, Cooperatives Division, Mr. Richard Nyakenogo, at Kangemi Primary School during a sanitary towel donation initiative.

Beyond training, CIC continued to support the establishment and strengthening of more than 100 co-operatives across various regions including Meru, Narok, Nakuru and Western Kenya, building on our previous partnership initiatives aimed at expanding financial inclusion and strengthening community-based institutions. Through our insurance, investment and financial advisory solutions, we continue to support co-operatives in enhancing operational resilience, protecting member assets and promoting long-term sustainability.

Our branches and co-operative teams also remained actively engaged within the co-operative ecosystem through participation in Annual General Meetings (AGMs), education days, board meetings and county-level co-operative engagements. During the year, CIC participated in over 1,300 engagements comprising AGMs, education forums and board meetings, reinforcing our commitment to maintaining strong relationships with co-operative societies and supporting their long-term growth and sustainability.

Through these interventions, we continue to empower co-operatives to become more resilient, transparent and member-focused institutions while advancing inclusive economic growth and sustainable community development. This work remains aligned to our broader sustainability agenda of strengthening financial inclusion, promoting social equity and building resilient economic ecosystems that uplift communities across our markets.

Partnerships for community impact

Through targeted partnerships and social investments, we continue to support initiatives that promote education, health, inclusion, and youth empowerment in the society in which we serve.

Bible Translation and Literacy East Africa (BTL) Partnership

CIC partnered with Bible Translation and Literacy East Africa (BTL) through the Run for the Bibles initiative to support literacy and language inclusion among underserved communities. Through this partnership, CIC contributed towards a broader fundraising effort that raised Ksh 10 million, facilitating the production and distribution of over 5,000 Bibles translated into local dialects. Beyond spiritual impact, the initiative enhanced access to literacy materials in native languages, helping promote inclusive learning, preserve local languages and improve access to information among marginalized communities.

Wanariadha Run Partnership – Supporting Inclusive Education

In partnership with Rotary Kilifi, CIC supported the Wanariadha Run initiative aimed at strengthening special needs education in Matsangoni, Mnarani and Utange Primary Schools. The initiative focused on improving learning environments and increasing enrollment and retention of learners with disabilities by supporting access to educational resources and inclusive learning opportunities. Through this partnership, CIC contributed to advancing equitable access to education while promoting dignity, inclusion and empowerment for children with special needs.

Community Impact Through Charity Golf Partnerships

CIC continued to leverage strategic sports partnerships to drive social impact and community development. Through sponsorship of various charity golf tournaments, including the Women Corporate Directors Golf Tournament, Parklands Golf Club Charity Tournament, Nyeri Hospice Charity Tournament, Queen of Apostles Parish Charity Golf and ACK St. Mark's Golf Tournament, CIC supported initiatives focused on women leadership, children's welfare, healthcare access, mentorship and youth development. These initiatives collectively contributed to education support, healthcare services, community infrastructure development and strengthening social support systems for vulnerable groups across society.
Kabeberi Sevens Rugby Tournament Sponsorship

Through the sponsorship of the Kabeberi Sevens Rugby Tournament, CIC continued to support youth empowerment, talent development and community engagement through sports. The tournament provided a platform for nurturing grassroots rugby talent while promoting teamwork, discipline, resilience and mentorship among young people. By investing in sports development, CIC contributed to creating positive social spaces that empower youth and strengthen community cohesion.

Menstrual Health and Girls' Education Initiative

Recognising the impact of period poverty on girls' education and wellbeing, CIC undertook a menstrual health support initiative aimed at promoting dignity and uninterrupted learning for girls in underserved communities. During the year, CIC mobilised and distributed 2,052 sanitary packs to 1,600 girls at Kangemi Primary School in Nairobi. The initiative helped reduce barriers to school attendance, supported menstrual health awareness and contributed to creating a more inclusive and supportive learning environment for vulnerable learners.

CIC Group representatives distribute sanitary towels to girls at Kangemi Primary School as part of the Group's community impact programme, supporting menstrual health and education

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Community Welfare and Vulnerable Children Support

CIC continued to strengthen community welfare through partnerships that support vulnerable children and disadvantaged households. Through initiatives such as the Parklands Golf Club Charity Golf Tournament, CIC contributed towards programmes benefiting 48 community-based care institutions focused on children's education, healthcare and general wellbeing. These partnerships reinforced CIC's commitment to strengthening social support systems, improving access to essential services and creating sustainable positive impact within vulnerable communities

Across these diverse partnerships, CIC Insurance Group has positioned itself not just as a financial services provider but as a force for good, committed to enhancing literacy, supporting inclusive education, advancing healthcare, and building future-ready communities. These initiatives reflect our belief in creating shared value and align with our broader sustainability strategy focused on social equity, empowerment, and community well-being.

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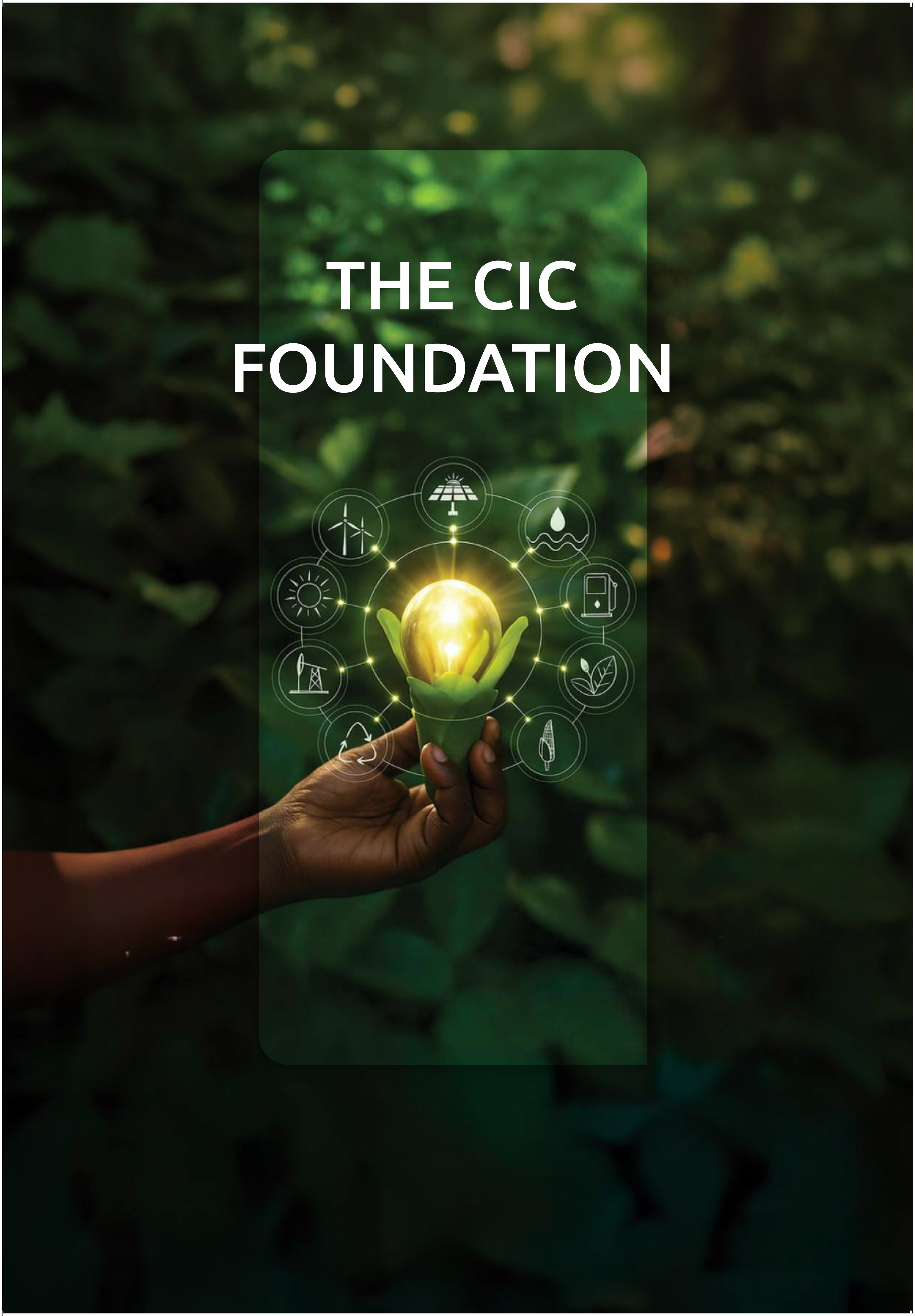
THE CIC FOUNDATION



THE CIC FOUNDATION

The CIC Foundation remains a key platform through which CIC Group delivers long-term social impact and strengthens community resilience across Kenya. Established in 2014, the Foundation focuses on advancing education, environmental sustainability, mentorship and financial inclusion, reflecting CIC's commitment to empowering communities and creating shared value. Guided by its 2026–2030 Strategy, the Foundation continues to position itself as a catalyst for transformative change by leveraging strategic partnerships, cooperative networks and sustainable investments to uplift vulnerable populations and create lasting impact.

The Foundation's 2026–2030 Strategy is anchored on four strategic pillars: Education, Financial Inclusion, Environmental Sustainability, and Mentorship & Capacity Building. Through these focus areas, the Foundation seeks to expand access to quality education, strengthen financial resilience among underserved communities, promote environmental stewardship, and equip youth with the skills, networks and opportunities needed to thrive. Leveraging CIC Group's cooperative heritage and insurance expertise, the strategy aims to create innovative social protection solutions while fostering sustainable livelihoods and resilient communities. Supported by strong governance structures, strategic partnerships, digital innovation and a robust Monitoring, Evaluation and Learning (MEL) framework, the Foundation is committed to delivering measurable and sustainable impact aligned with the Sustainable Development Goals (SDGs) and national development priorities

Members of the CIC Board of Directors together with beneficiaries of the CIC Foundation at the CIC Foundation Annual General Meeting (AGM).

Education continued to be one of the Foundation's flagship focus areas during the year under review. In 2025, the Foundation supported 66 students under its secondary school scholarship programme, comprising 22 students each in Form Two, Form Three and Form Four. During the year, Ksh 4.3 million was disbursed towards school fees, enabling beneficiaries from vulnerable backgrounds to continue accessing quality education without disruption.

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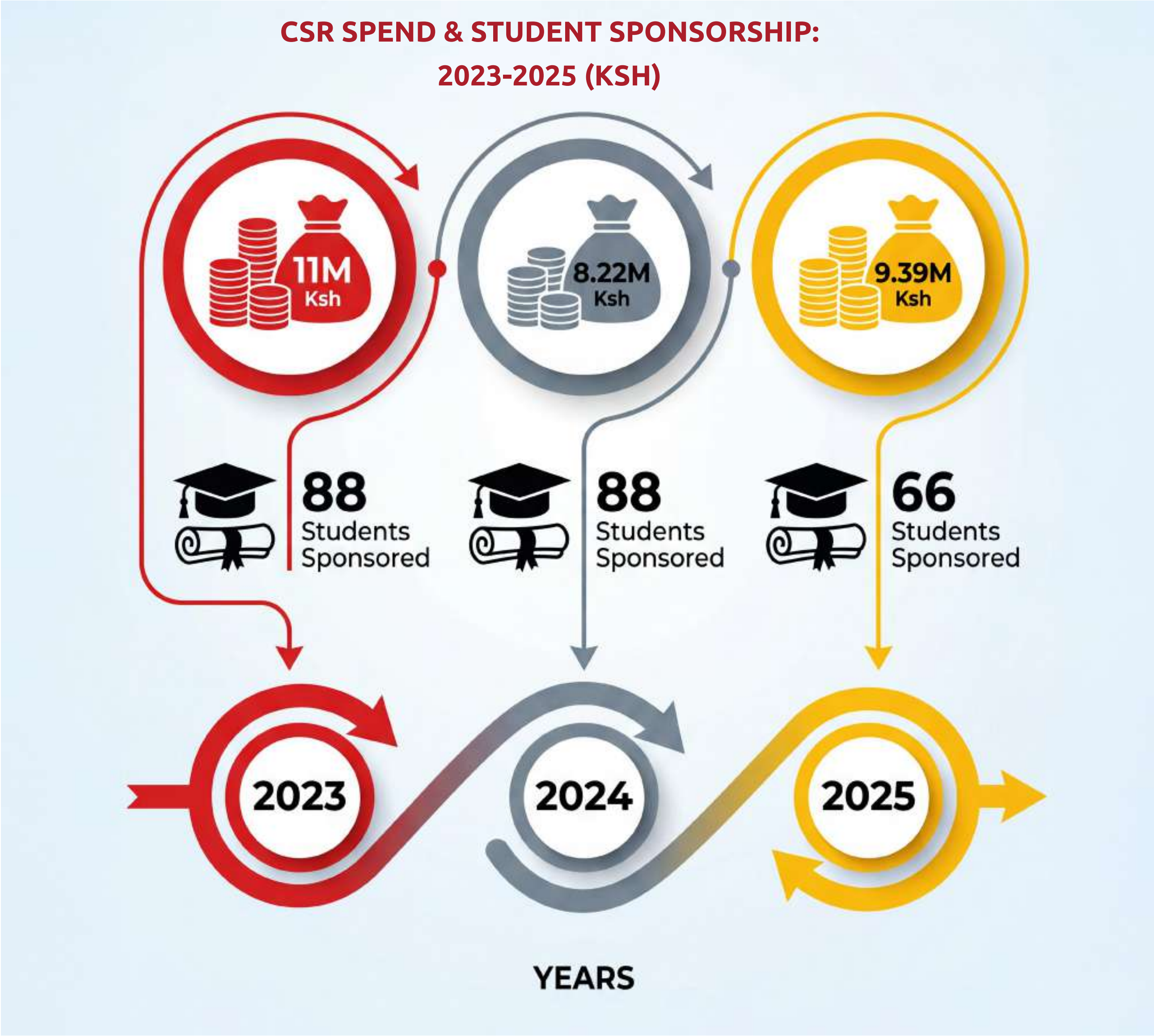
Beyond financial support, the Foundation strengthened its focus on mentorship and youth development through strategic engagements with institutions including Co-operative University, Zetech University, Pan Africa Christian University and Strathmore University. Through mentorship programmes conducted during the year, the Foundation reached over 2,500 young people with initiatives focused on leadership development, career guidance, financial literacy and personal growth. These engagements provided students with practical exposure, mentorship and life skills aimed at improving employability, confidence and preparedness for future opportunities.

To enhance the long-term sustainability and scalability of its programmes, the Foundation continues to strengthen collaboration with co-operatives, educational institutions, development partners and community organisations. Its strategic approach emphasizes measurable impact, accountability and innovation through strong governance structures and a robust Monitoring, Evaluation and Learning framework aligned to ESG principles and sustainable development goals. Guided by CIC Group's cooperative heritage and THRIVE values, the Foundation remains committed to delivering transformative and sustainable impact that empowers individuals, strengthens institutions and builds resilient communities for generations to come.



ECONOMIC IMPACT

Our approach to economic sustainability is anchored on responsible financial performance, inclusive growth, innovation and Co-operative-driven transformation. Guided by our mission of enabling people to achieve financial freedom, we continue to leverage our strong Co-operative heritage and diversified business model to create sustainable long-term value for shareholders, customers, employees and the wider communities across our regional markets.

We remain committed to enhancing our positive economic impact through job creation, innovation, sustainable investments and responsible business practices. At the same time, we recognize the increasing significance of climate-related physical and transition risks and continue to strengthen our resilience through proactive risk management, stakeholder engagement and sustainable growth strategies. Through collaborative partnerships, sound governance and continued integration of sustainability into our operations, we aim to contribute to inclusive economic development while supporting environmental stewardship and long-term business sustainability in an evolving operating environment.

Economic value generated and distributed

	2023 KSH (THOUSANDS)	2024 KSH (THOUSANDS)	2025 (THOUSANDS)
Direct economic value generated	25,400,902	26,348,750	29,457,840
Operating costs (Excluding employee benefits and payment to capital providers)	3,465,719	4,034,933	4,377,580
Social Investments	11,000	8,220	9,388
Employee Salaries	2,209,189	2,211,385	2,572,628
Payment to capital providers	122,796	475,706	750,894
Payment as dividends to shareholders	345,000	345,000	374,000
Payment to Government	2,758,708	3,231,475	3,297,674
Economic value retained	5,017,650	6,711,325	6,516,592
Tax Credits	0	39,228	84,865

Financial Performance and Resilience

In 2025, we delivered strong financial results, demonstrating resilience amidst dynamic market conditions. Our performance reflects sound strategy execution, prudent risk management, and an unwavering commitment to delivering value.

- Profit Before Tax (PBT): Kshs. 1.25 billion, a decrease from Kshs. 3.9 billion in 2024
- Insurance Revenue: Kshs. 29.5 billion, a 12% increase from Kshs. 26.3 billion in 2024
- Total Assets: Kshs. 73.7 billion, a 19% growth from Kshs. 61.9 billion
- Assets Under Management (AUM): Kshs. 195 billion, a 28% increase from Kshs. 152 billion
- These outcomes were driven by strong growth across business lines and geographies.

Climate-Related Risk and Opportunities

As part of strengthening our sustainability and risk management approach, we undertook an assessment of climate-related financial risks and opportunities across the Group. The assessment forms part of our Sustainability Risk Register, which identifies and monitors key ESG-related risks and opportunities across our business operations. In recognition of the increasing significance of climate-related matters, we prioritized both physical and transition risks that could potentially impact our financial performance, strategic objectives, operational resilience and long-term sustainability.

Physical risks stem from acute and chronic climate impacts, including extreme weather events such as droughts, floods, and temperature fluctuations that affect insured assets and agricultural outputs. These risks are especially relevant to our agricultural insurance portfolio, which operates in climate-vulnerable regions. In 2025, we observed a significant increase in agricultural claims—an early indicator of the growing financial exposure linked to climate variability. We are enhancing our risk analytics capabilities to better quantify and respond to these risks, ensuring our products remain responsive and sustainable.

Transition risks, on the other hand, arise from the global shift to a low-carbon economy. These include tightening regulatory requirements around sustainability disclosures and compliance, potential asset devaluation due to carbon exposure, and reputational risks related to perceived inaction on climate change. Our sustainability risk register captures these under investment, environmental, and reputational risk categories. Mitigation measures include portfolio diversification, ESG-integrated due diligence, and continuous climate risk training for our senior management. We are also working on embedding ESG risk evaluation within our underwriting and investment frameworks.

Despite these challenges, we continue to see significant opportunities arising from the transition towards a greener and more resilient economy. These opportunities include expanding climate-resilient insurance solutions, enhancing energy efficiency and renewable energy adoption within our operations, and increasing investments in sustainable financial instruments such as green bonds and other responsible investment vehicles.

As part of strengthening our climate resilience and sustainability reporting practices, CIC will continue to enhance its climate-related financial disclosures through progressive alignment with IFRS S1 and IFRS S2 reporting standards. This will support improved transparency, stronger risk management and enhanced preparedness for emerging sustainability-related risks and opportunities, while advancing the implementation of our 2025–2030 Sustainability Strategy and long-term value creation objectives

GRI CONTENT INDEX

GRI CONTENT INDEX

Statement of use	**CIC Insurance Group PLC has reported in accordance with the GRI Standards for the period 01/01/2025 – 31/12/2025**
GRI 1 used	**GRI 1: Foundation 2021**

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION REQUIREMENT(S) OMITTED	REASON	EXPLANATION
General disclosures					
GRI 2: General Disclosures 2021	2-1 Organizational details	Pg 11			
	2-2 Entities included in the organization's sustainability reporting	Pg 5			
	2-3 Reporting period, frequency and contact point	Pg 5			
	2-4 Restatements of information	Pg 5			
	2-5 External assurance		2-5	Not Applicable	This report has not been externally assured
	2-6 Activities, value chain and other business relationships	Pg 12, 25-27			
	2-7 Employees	Pg 44-45			
	2-8 Workers who are not employees		2-8	Information unavailable/ incomplete	CIC Insurance Group does not track this indicator currently.
	2-9 Governance structure and composition	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-10 Nomination and selection of the highest governance body	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-11 Chair of the highest governance body	Pg 16			
	2-12 Role of the highest governance body in overseeing the management of impacts	Pg 21-23			
	2-13 Delegation of responsibility for managing impact	Pg 21-23			
	2-14 Role of the highest governance body in sustainability reporting	Pg 21-23			

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GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION REQUIREMENT(S) OMITTED	REASON	EXPLANATION
	2-15 Conflicts of interest	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-16 Communication of critical concerns	Pg 21-23			
	2-17 Collective knowledge of the highest governance body	Pg 29-31 of The CIC Insurance Group Plc Integrated Report 2025			
	2-18 Evaluation of the performance of the highest governance body	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-19 Remuneration policies	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-20 Process to determine remuneration	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-21 Annual total compensation ratio	Pg 90,150 of The CIC Insurance Group Plc Integrated Report 2025			
	2-22 Statement on sustainable development strategy	Pg 29-35			
	2-23 Policy commitments	Pg 21-22			
	2-24 Embedding policy commitments	Pg 21-22			
	2-25 Processes to remediate negative impacts	Pg 21-22			
	2-26 Mechanisms for seeking advice and raising concerns	Pg 21-22			
	2-27 Compliance with laws and regulations	Pg 58-75 of The CIC Insurance Group Plc Integrated Report 2025			
	2-28 Membership associations	Pg 22			
	2-29 Approach to stakeholder engagement	Pg 25-27			
	2-30 Collective bargaining agreements	Pg 48			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Material topics					
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Pg 29-35			
	3-2 List of material topics	Pg 35			
Economic performance					
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg 61			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Pg 61			
	201-2 Financial implications and other risks and opportunities due to climate change	Pg 61			
	201-3 Defined benefit plan obligations and other retirement plans	Pg 48			
	201-4 Financial assistance received from government			Not Applicable	CIC Insurance Group Plc does not receive any financial assistance from the government
Water and effluents					
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg 39-40			
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Pg 39-40			
	303-2 Management of water discharge-related impacts	Pg 39-40			
	303-3 Water withdrawal	Pg 39-40			
	303-4 Water discharge	303-4		Information unavailable/ incomplete	The available information on water discharge was not complete.
	303-5 Water consumption	Pg 39-40			
Emissions					
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg 37-38			
	303-1 Interactions with water as a shared resource	Pg 37-38			
	305-1 Direct (Scope 1) GHG emissions	Pg 37-38			
	305-2 Energy indirect (Scope 2) GHG emissions	Pg 37-38			

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GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 305: Emissions 2016	305-3 Other indirect (Scope 3) GHG emissions		305-3	Information unavailable/ incomplete	The data required to establish this information is currently not available
	305-4 GHG emissions intensity	Pg 37-38			
	305-5 Reduction of GHG emissions	Pg 37-38			
	305-6 Emissions of ozone-depleting substances (ODS)		305-6	Information unavailable/ incomplete	The data required to establish this information is currently not available
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions		305-7	Information unavailable/ incomplete	The data required to establish this information is currently not available
Occupational health and safety					
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg 46-47			
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Pg 46-47			
	403-2 Hazard identification, risk assessment, and incident investigation	Pg 46-47			
	403-3 Occupational health services	Pg 46-47			
	403-4 Worker participation, consultation, and communication on occupational health and safety	Pg 46-47			
	403-5 Worker training on occupational health and safety	Pg 46-47			
	403-8 Workers covered by an occupational health and safety management system	Pg 46-47			
	403-9 Work-related injuries	Pg 47			
	403-10 Work-related ill health	Pg 47			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Local communities					
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg 55-57			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Pg 55-57			
	413-2 Operations with significant actual and potential negative impacts on local communities	Pg 55-57			
Marketing and labeling					
GRI 3: Material Topics 2021	3-3 Management of material topics	Pg 51-54			
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Pg 51-54			
	417-2 Incidents of non-compliance concerning product and service information and labeling	Pg 51-54			
	417-3 Incidents of non-compliance concerning marketing communications	Pg 51-54			

CIC GROUP

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