

Integrated Report

2024

This report includes the following:

- Sustainability Report 2024
- Corporate Governance Report 2024
- Financial Reports 2024



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01

About this Report

About this Report

We are pleased to present Al Wathba Insurance's fourth Integrated Report for 2024, which highlights our unwavering commitment to sustainable development. This comprehensive report underscores our dedication to integrating sustainability into every aspect of our operations within the insurance sector, both locally and globally. As advocates for responsible business practices, we align with industry best practices and support initiatives such as ADX's sustainability agenda and the Abu Dhabi Economic Vision 2030. Built on principles of transparency, integrity, and expertise, this report outlines our achievements and contributions toward promoting sustainability in the insurance industry.

We endeavour to demonstrate our commitment to sustainability, business excellence, and strategic investments by seamlessly integrating these principles across our organization, as reflected in our quantitative objectives, key performance indicators (KPIs), and performance metrics. It is essential to acknowledge that these measures are dynamic and may evolve as our organization grows and adapts to the continuously shifting market landscape. Our objective is to achieve an equitable balance among the interests of all stakeholders while attaining industry-leading outcomes on a broader scale and fostering resilience in an increasingly complex and evolving global environment.

Adopted Principles



Transparency



Accountability



Sustainability



Inclusivity



Resilience

Chairman's Statement



"At Al Wathba Insurance, sustainability is not merely a pursuit but an integral part of our commitment to the future. Aligned with the UAE's vision, we incorporate innovation and environmental stewardship into our operations, ensuring that every step we take today contributes to a sustainable and prosperous future."

Dear Stakeholders,

As we reflect on the challenges and successes we faced in the past year, I am proud to see how our unwavering commitment to excellence and innovation, while embracing change and embracing the future, has driven our success.

Our 2023 Integrated Report is a testament to the high levels of achievement across the Environmental, Social, Governance, and Economic (ESG & Financial) pillars, while outlining our ambitious plans for the coming year and beyond. It is a testament to the resilience and adaptability of our organization, and the unwavering commitment to the mission.

Our sustainability initiatives for 2023 have a clear focus on the future, ensuring that we are not only sustainable but also resilient to the challenges of the future. These initiatives reflect our commitment to the future and the progress we have made in the past year.

With the help of our stakeholders, we are committed to creating a sustainable and resilient future. Our commitment to excellence and innovation, while embracing change and embracing the future, has driven our success. We are committed to the future and the progress we have made in the past year.

At WATHBA, sustainability is not merely a pursuit but an integral part of our commitment to the future. Aligned with the UAE's vision, we incorporate innovation and environmental stewardship into our operations, ensuring that every step we take today contributes to a sustainable and prosperous future.

WATHBA has achieved a unified mission by achieving a Sustainable Development Goals (SDG) score of 80.0. This score is a testament to our commitment to the future and the progress we have made in the past year. We are committed to the future and the progress we have made in the past year.

Our greatest achievement is our ability to embrace change and embrace the future. Our commitment to excellence and innovation, while embracing change and embracing the future, has driven our success. We are committed to the future and the progress we have made in the past year.

Beyond our business operations, WATHBA is deeply committed to creating a lasting positive impact on society and the environment. Through active engagement in community development and sustainable initiatives—such as supporting education, healthcare, and environmental initiatives—we strive to drive meaningful change.

As we reflect on WATHBA's journey this year, we are more focused than ever toward a sustainable future. Our financial performance stands as a testament to our excellence, while strong growth and profitability achieved through strategic initiatives, including innovation, enhance operational efficiency and diversity in our business.

Investment in cutting-edge technology and digital transformation has enabled us to better serve our customers and adapt to evolving market dynamics. As we look ahead, we remain optimistic about the opportunities before us. With a clear strategic vision and a highly skilled team, we are well-positioned to maintain leadership and capitalise on emerging trends.

I extend my heartfelt gratitude to the WATHBA team for their innovative ideas and dedicated efforts, which have enabled us to secure the future for many years. I also express my profound appreciation to the industry leaders of the UAE for their unwavering belief in and support for the extraordinary growth and qualitative efforts.

Together, let us continue to innovate, grow, and create enduring value.

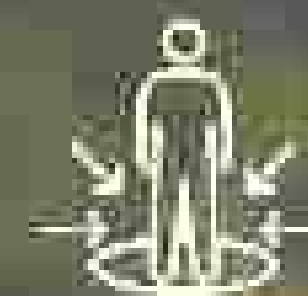
Thank you.

- Sheikh Saf bin Mohammed bin Dahi Al Nahed
Chairman

Board Oversight

We are pleased to present Al Wathba Insurance's fourth Integrated Report for the year 2024, which underscores our unwavering commitment to sustainable development and advancement. This comprehensive document reflects our steadfast dedication to integrating sustainability into every dimension of our operations within the insurance sector both domestically and internationally. As proponents of responsible business conduct, we adhere to industry best practices and actively support initiatives such as ADX's sustainability agenda and the Abu Dhabi Economic Vision 2030. Grounded in principles of transparency, integrity, and expertise, this report seeks to elucidate our accomplishments and contributions toward fostering sustainable practices within the insurance industry.

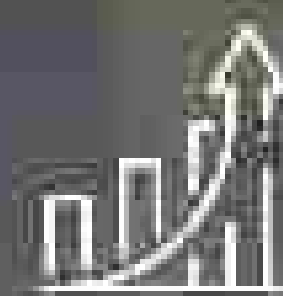
Values



Customer
Centricity



Service
Quality



Growth
Mindset



Innovation



Integrity



MOST TRUSTED
INSURANCE PROVIDER



SUSTAINABILITY PIONEER IN THE
INSURANCE INDUSTRY IN THE UAE

02

Al Wathba Insurance at a Glance



Snapshot of the Business



Vision

To be the most trusted and innovative insurance provider in the UAE, empowering individuals and businesses with comprehensive solutions that safeguard their future and enhance their quality of life.



Mission

At Al Wathba Insurance, our mission is to deliver exceptional insurance services that prioritize customer needs, maintain the highest standards of quality and integrity, and continuously innovate to meet the evolving challenges of a dynamic world. We are committed to fostering a culture of growth, collaboration, and excellence that supports our employees, strengthens our community, and builds lasting relationships with our customers.

Ratings and Certifications



First listed insurance company in the UAE to become triple certified with ISO 9001:2015 (QMS), ISO 14001:2015 (EMS) and ISO 27001:2013 (ISMS).



BBB - with a positive outlook by S&P (Standard & Poor's)



As of 2024, Awnic maintains its firm position within UAE's conventional listed insurers in the UAE in terms of overall profitability.



Recognized by the UAE's insurance regulatory body for two consecutive years - 2018 & 2019, for its transformative digital and smart technology.



Recognized for excellence in claims settlements by the UAE Insurance Authority in 2020.



Certified by Leading Quality Institution.



Compliant with ADI (CS Standard) - achieved 893/900 score.



CV Score of 55.20% as of 2024 - Reflecting strong compliance with UAE's in Country Value (IOV) Program.

Al Wathba National Insurance Company (AWNIC) is a premier insurance provider headquartered in Abu Dhabi, United Arab Emirates. Since its inception in 1996, AWNIC has established a distinguished reputation for delivering a comprehensive portfolio of insurance products and services, meticulously designed to meet the needs of both individual and corporate clients. With a steadfast commitment to customer satisfaction, innovation, and financial stability, AWNIC remains a trusted partner for clients seeking dependable insurance solutions. Our offerings encompass a wide array of coverage, including motor, property, marine, health, and travel insurance, among others, ensuring tailored protection to address diverse risk profiles.

Al Wathba Insurance digital initiatives are aligned with the UAE government's strategic vision to advance toward a digitally empowered nation. We have deployed a comprehensive suite of flexible digital solutions, designed to streamline both internal operations and external client interactions. By embracing technological advancements, we are able to elevate our insurance offerings for individual and corporate clients alike, enhancing the quality, efficiency, and accessibility of our products and services.

Major Lines of Business

AWNIC operates through 3 branches and 6 satellite offices - its head office in Abu Dhabi, primary branches in Dubai & Al Ain and AWNIC Online Smart Services, Brokers and Agents.

Motor Insurance - Contributing to 58% of Revenue :

Motor Insurance - 58%

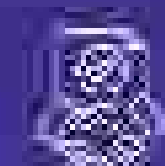
Others

Our USP



DELIVERING MOTOR INSURANCE SOLUTIONS ENRICHED WITH DISTINCTIVE AND UPGRADED SUPPLEMENTARY BENEFITS, ENSURING ALIGNMENT WITH, OR EVEN SURPASSING, CUSTOMER EXPECTATIONS.

- Built-in replacement vehicle
- Roadside assistance service
- Registration service
- International driving license



ESTABLISHING ALLIANCES WITH PROMINENT ENTITIES IN THE MARKET AND INTRODUCING EXCLUSIVE ADVANTAGES

- Etihad Miles Program
- FAB EPP
- AQCB Touchpoints
- Tabby - Buy Now Pay Later

First Insurshoe in the UAE to have such a tie up



OMNI CHANNEL TOUCHPOINT APPROACH

- Dedicated customer care centre (CCC)
- Online Platform
- Physical presence across UAE
- Mobile App



AWNIC PRIVILEGE CLUB (LOYALTY PROGRAM)

With a network comprising over 30 esteemed partners throughout the UAE, we provide AWNIC policyholders with preferential rates and exclusive redemption offers. These perks are accessible through accumulated loyalty points garnered via referrals or purchases.

Awards and Accolades

	Excellence in Digital Transformation and Smart Services	2018
	Excellence in Digital Transformation and Smart Services	2019
	(Mid-Size Direct Insurer of the Year)	
	Recognized by CB UAE for support during COVID-19 – Digital Insurance Initiative of the Year	2020
	Sheikh Khalifa Excellence Award	2022
	8th Place in Future Most Sustainable Insurance Companies	
	Insurance Technology Leader of the Year	
	Customer Centricity Summit & Awards	2024

Sustainability Commitment



First Insurer in UAE to Publish a Sustainability Report (2019)

- Aligned with ADX ESG Disclosure Guidance 2019.
- Supports UAE National Vision 2021 & Abu Dhabi Economic Vision 2030.
- Sustainability integrated into corporate strategy with clear indicators and targets.

Sustainability Commitment



CSAT in 2024

13%

Higher than market benchmark



CX Score in 2024

6%

Higher than market benchmark



Google Rating

4.3

Scored one of the highest among UAE insurers



Serving over

300K

Happy Customers yearly



03

Our Value Creation Model

Al Wathba Insurance is committed to developing a robust and inclusive framework designed to enhance the wellbeing of all stakeholders, both internal and external. Our dedication is focused on delivering the highest standard of security, and convenience through innovative, digitally driven solutions within the insurance sector. BEAUNED: the results of value is deeply rooted in our strategic vision and foundational principles, guiding our efforts to achieve sustainable and sustainable growth.

Sustainable Value Add

Business Model



Vision

To be the most trusted and innovative insurance provider in the UAE, empowering individuals and businesses with comprehensive solutions that safeguard their future and enhance their quality of life

Values



Transparency



Accountability



Sustainability



Inclusivity



Resilience



Commitment

Continuously provide first-class security and comfort through innovative and digitally empowering solutions

AWNIC's Product Segmentation

INDIVIDUAL

Motor Insurance

Jet Ski Insurance

Home Insurance

Pet Insurance

Travel Insurance

Visit Visa Insurance

Yacht Insurance

CORPORATE

Fire & General Insurance

Oil & Energy

Marine & Aviation

Fleet Insurance

Engineering

Core Capabilities



Insurance



Investments



Partnership



Technology

Critical Success Factors

Diversified Channels of Revenue

49.9%

BUSINESS
THROUGH DIRECT
CHANNEL

50.1%

BUSINESS
THROUGH
INTERMEDIARIES

Reinsurance

'A rated' panel of renowned reinsurers enhancing the risk carrying capacity

Treasury Management

Healthy balance sheet position, in one of top listed conventional insurance companies in terms of net assets.

Focused Leadership

-  Corporate Governance
-  Digitization
-  Ethical Business Practice
-  Regulatory Updates and Compliance
-  ESG (Risks, Opportunity & Performance)
-  Sustainable Development Goals
-  Cyber Security

360 Degree Value-Add

Financial Capital



Social & Relationship Capital



Community



Business Partners



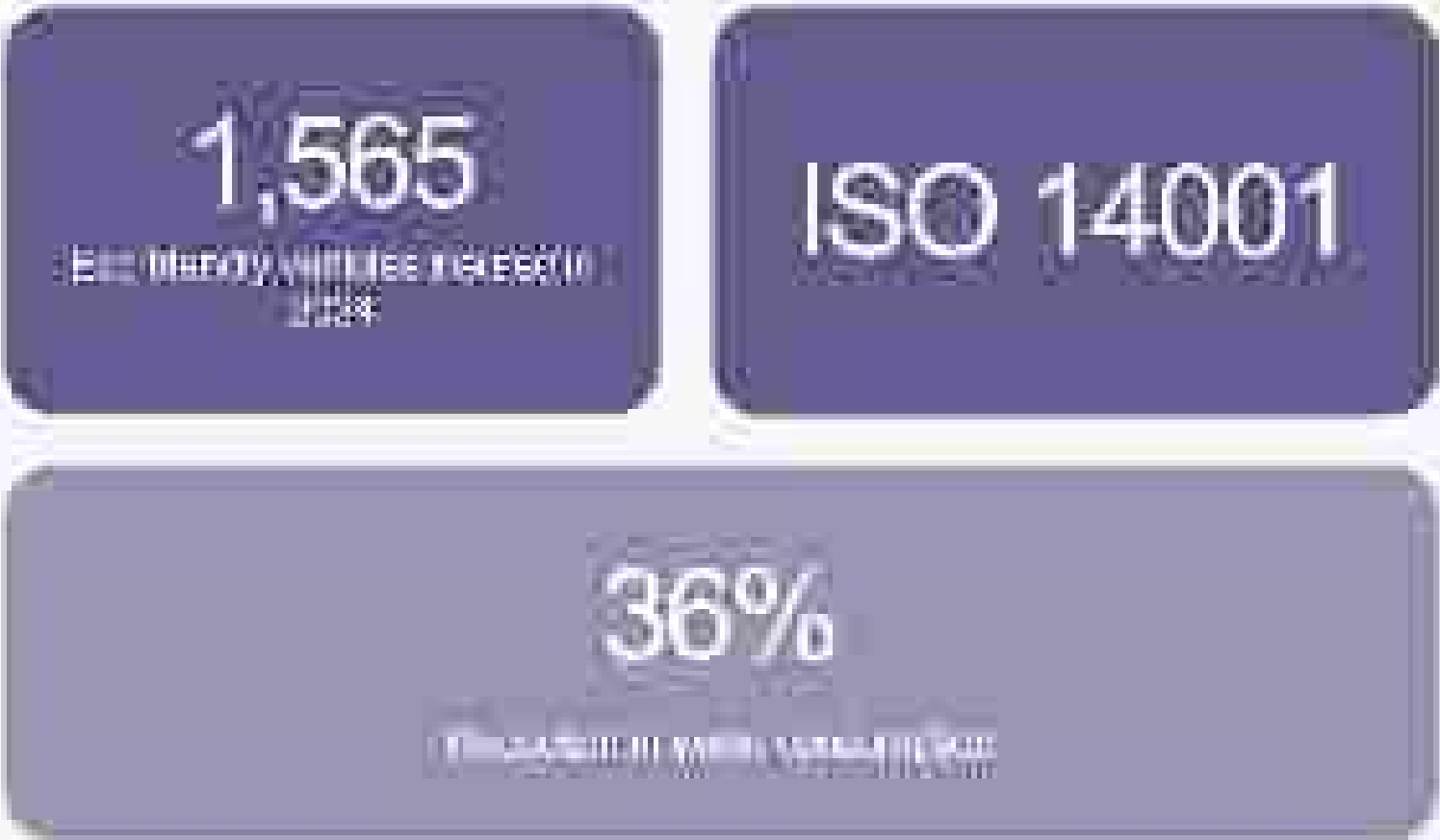
Human Capital



Intellectual Capital



Natural Capital



Acknowledging the inherent risks associated with insurance business operations and their potential implications for society and the environment, we are steadfast in our commitment to integrating ESG (Environmental, Social, and Governance) factors into our strategic framework. By embedding sustainable insurance principles into our core activities, we strive to achieve our long-term strategic objectives. This entails evolving into a sustainable insurer characterized by profitable growth, while concurrently fostering a positive impact on society and the environment.

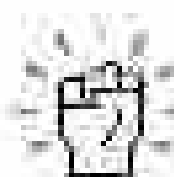
Reinsurance





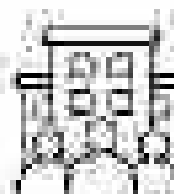
Environmental Stewardship

AWNIC is acutely cognizant of the profound threat posed by climate change and, as such, is resolutely committed to minimizing its environmental footprint to the greatest extent possible. Our strategic focus emphasizes the prudent utilization of energy and water resources, the implementation of waste recycling programs, the promotion of environmentally friendly products, and the advancement of ecological sustainability across our entire value chain. In alignment with the outcomes of COP25, we remain steadfast in our dedication to enhancing our climate action initiatives, striving to achieve even more ambitious targets in environmental stewardship.



Empowering people and the community

By laying the foundation for a secure and inclusive workplace, we strive to exemplify our commitment to upholding human rights and fostering a culture of non-discrimination. These principles are firmly embedded within our Code of Conduct and supporting policies. In doing so, we reaffirm our social responsibility to the communities in which we operate, ensuring that our actions align with the highest standards of ethical and accountable practices.



Corporate governance and responsible business practices

AWNIC is committed to fostering long-term relationships with stakeholders by exemplifying responsible conduct across every facet of our business value chain. This commitment is reinforced through comprehensive compliance policies, which form the cornerstone of ethical business practices for all stakeholders. With an exemplary compliance track record, AWNIC remains steadfast in its dedication to adhering to regulatory requirements, underpinned by robust governance standards.

Stakeholder Relationships and Engagement Channels

Our connections with stakeholders are essential for grasping both internal and external viewpoints, crucial for assessing materiality. Continuously enhancing stakeholder engagement is vital for crafting comprehensive solutions and tackling concerns effectively. Engagement occurs across diverse platforms, and stakeholders can be categorized as follows:



Employees

By actively listening to our employees' suggestions, opinions, and their ideas, AWNIC can guarantee positive growth within its workplace, thus sustaining long-term value for both employees and customers alike.

- Intranet
- Newsletters
- Management Meetings
- Town Hall Meetings
- Surveys
- Team Building & In-house Training Events



Customers

Interacting with customers is crucial as it enables us to optimize our services, product delivery, and operational procedures. Customer services & Interaction via Call, Website, WhatsApp Business, email, etc. NPS Surveys & Feedback.



Suppliers and Business Partners

- Trainings & Workshops
- Events
- Service portals
- Personal contacts



Shareholders and Investors

At AWNIC, we hold the belief that ongoing interaction with our investors and shareholders enables us to effectively convey our sustainability strategy and performance. Utilizing various communication channels, we empower them to make informed investment decisions and comprehend their expectations regarding our business.

- Market Disclosures
- General Assembly Meeting
- Personal Contacts by Investor Relations
- Corporate Websites



Regulatory Authorities, Media, Society and Others

- Voluntary Participations
- Interviews
- Publications & Social Events
- Exchange of Ideas & Communications with regulators
- Projects & Surveys



Industry

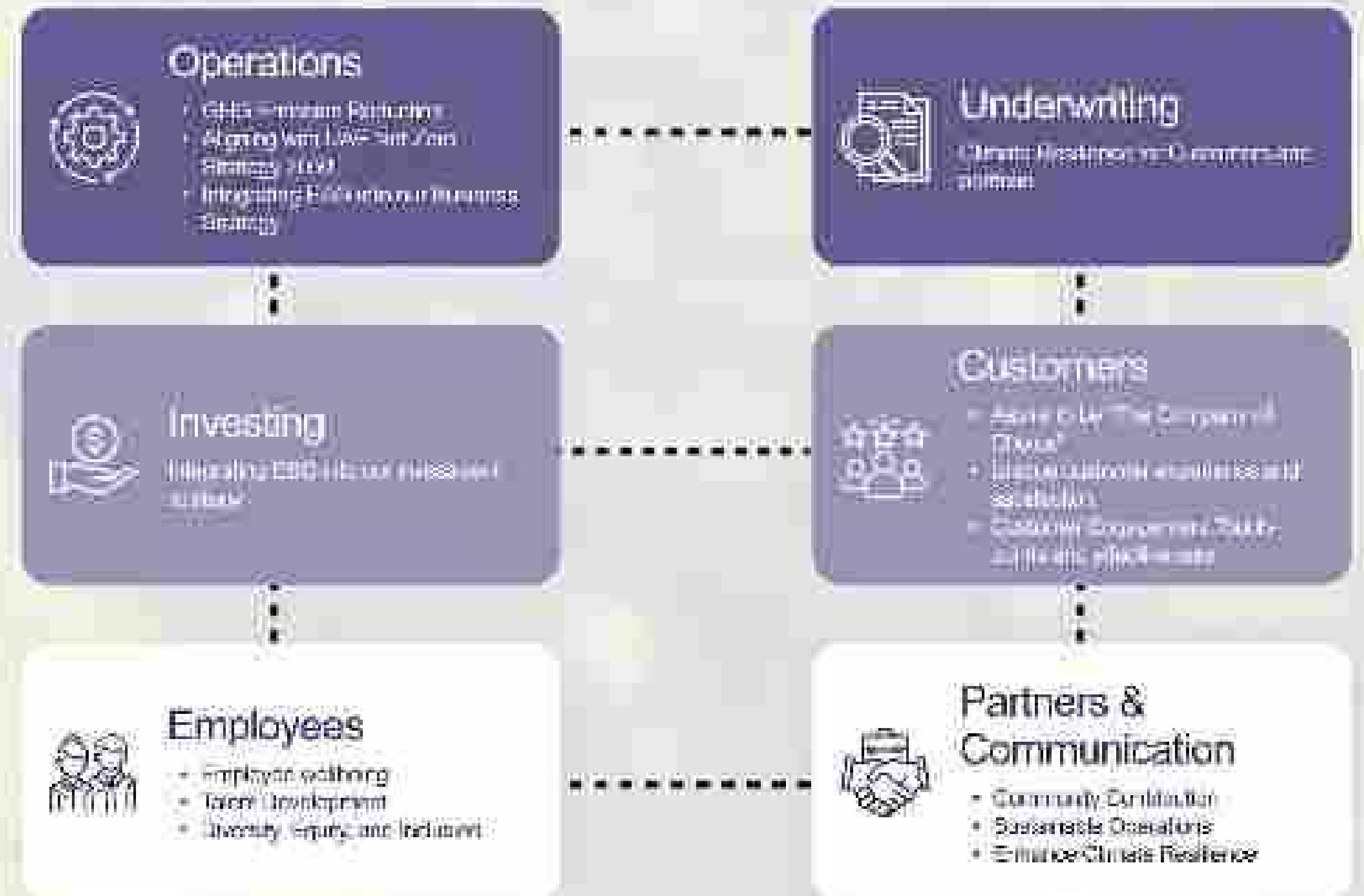
- Networking Events / Conferences
- Collaborations
- Personal Contacts

Materiality Metrics



Performing a materiality analysis is essential as it helps pinpoint the societal goals most pertinent to our vision and business strategy. Through engaging our stakeholders and plotting their concerns on a matrix, we can identify the areas exerting the greatest impact on our economic, social, and environmental performance, including those likely to influence stakeholder perspectives and decisions down the line. We aim to engage both internal and external stakeholders and incorporate strategic insights into our analysis.

Integrating ESG into our DNA



04

Our Operating Environment

MANAGEMENT APPROACH

We navigate a competitive landscape with tight laws affecting us directly and indirectly. Recognizing the importance of digitalization in the insurance market, we actively work to improve our position in the current competitive market.

- Regulatory Rules
- Competitive Environment
- Competitive Landscape
- Risks and Opportunities

Regulatory Review

Since the inception of insurance services in the UAE, oversight and regulation have been entrusted to four distinct regulatory authorities.

MINISTRY OF FINANCE, ECONOMY & INDUSTRY

Federal Law No. 11 of 1972 on the
Jurisdiction of the Minister and
the Characteristics of the Minister

1972

MINISTRY OF ECONOMY

Federal Law No. 5 of 1984 on
Insurance Companies and Agents

1984

INSURANCE AUTHORITY

Federal Law No. 8 of 2007 on
Establishment of the Insurance
Authority and Organization of its
Operations

2007

CENTRAL BANK OF THE UAE

Federal Law No. 25 of 2020
regarding the amendment of some
provisions of the Decree of Federal
Law No. (14) of 2018 regarding the
Central Bank & Organization of
Financial Institutions & Activities

2020

In the year 2024, there were several primary regulatory changes that impacted AWWNIC's operations in the UAE. These changes included:

CONSTANTLY UPDATE INSURANCE LAWS AND REGULATIONS

AWWNIC actively reviewed the new laws requirements to ensure its capital allocation strategies and risk management practices align with the updated regulatory standards. We assessed our corporate governance framework to implement any necessary adjustments for enhanced transparency and accountability as mandated by the law. AWWNIC re-evaluated its product offerings and claims handling procedures to confirm adherence to the strengthened policyholder protection measures outlined in the legislation.

RISK MANAGEMENT AND INTERNAL CONTROLS REGULATION

At AWWNIC, we prioritize robust corporate risk management by systematically identifying, assessing, and mitigating risks that could impact our strategic objectives, operational resilience, or reputation. To ensure effective risk management, it has established comprehensive processes and systems in alignment with internal control regulations. These measures enable us to maintain compliance, enhance operational efficiency, and safeguard AWWNIC's integrity. AWWNIC's approach encompasses key elements including risk assessment, control activities, continuous monitoring, and transparent reporting, to foster resilience and sustainable growth.

OMBUDSMAN REGULATION

AWWNIC established clear communication channels and efficient procedures for handling inquiries and complaints that may be directed to the Ombudsman. We trained its staff on the new regulations and dispute resolution protocols to ensure prompt and professional responses to customer concerns.

FOCUS ON INNOVATION

AWWNIC actively explored opportunities to leverage InsurTech solutions and data analytics to streamline operations, personalize offerings, and provide exceptional customer experiences. We investigated potential partnerships and investments in the InsurTech domain to stay ahead of the curve in a rapidly innovating industry.

OVERALL IMPACT

AWWNIC adopted a proactive approach to navigating the regulatory changes in 2024, viewing them as an opportunity to strengthen its operations and solidify its position as a leader in the UAE's insurance sector. We adapted our policies, procedures, and product portfolio to comply with the new regulations while maintaining our commitment to delivering superior insurance solutions to its customers.

	Regulations / Notice	Effective Date	Compliance Status	Actions Taken
1	Financial Reporting and External Audit Regulation for Insurance Companies The objective of this Regulation is to establish the minimum acceptable standards for Companies' approach to financial reporting and external audit.	30-Apr-24	Complied	Updated the External Audit policy. Appointment of external auditor will be as per new regulations.
2	Open Finance Regulation The Open Finance Framework consists of a Trust Framework, an API Hub and Common Infrastructure Services, which provide Open Finance access for the cross-sectoral sharing of data and the initiation of transactions on behalf of Users.	15-Apr-24	In-progress	Open finance consultant approval in progress.
3	Payment Token Services Regulation Payment Token Services are digital payment services in the UAE and comprise three categories, namely, Payment Token Issuance, Payment Token Conversion and Payment Token Custody and Transfer.	21-Aug-24	Not Applicable	AW/NIC is not involved in digital payment services.
4	Recovery Planning Regulation All Insurance Companies are required to have a recovery plan in place by 30 June 2024. The purpose of the recovery plan is to prepare a financial institution to be more resilient to periods of severe financial stress and guide it to stabilize itself and restore its financial position.	30-Jun-24	Complied	Submitted the recovery plan to CBUAE by 30-Apr-2024.
5	UAE Information Assurance Regulation In light of an evolving risk landscape and increasing number of cyber-attacks, the Central Bank of UAE (CBUAE) requires (LHs) to target full compliance with the UAE Information Assurance Regulation (UAE IA).	21-Jun-24	Complied	Submitted the required self-assessment for FY 2024 on 02-Jan-2025.
6	Insurance Broker's Regulation Regulation came requiring premium directly to be deposited to the Company's account by customer and Company need to pay the commission to brokers within 10 working days.	15-Feb-24	In-progress	IT changes for payment gateway are in progress.
7	Credit Risk Management Regulation and Standards Each LFI is required to implement a comprehensive framework to manage the credit risk it requires to ensure its financial resilience.	30-Nov-24	In-progress	Update the policy and framework.
8	Fitness and Propriety Regulation and Standards The Central Bank is seeking to establish the framework for assessing fitness and propriety of Applicants, Authorized Individuals and Material Risk Takers and other Persons designated by the Central Bank.	31-Oct-24	Complied	Approval requests are being sent to CBUAE as per regulations.
9	Notices issued for AD HOC data requests by CBUAE including below: • Motor Claims Information • Flood Claims Information • Balance of payments Information • AML/CFT data collection exercise • Customer screening and freezing orders	Continuous	Complied	Shared the data requested to CBUAE as per required timelines.

Type of Risk Identified	Description	Mitigation Strategies
Cybersecurity Risks	Vulnerabilities in software that affect the company's IT systems, data breaches, or ransomware.	- Implement robust firewalls, encryption, and multi-factor authentication (MFA). - Conduct regular penetration testing and vulnerability assessments. - Train employees on cybersecurity best practices and phishing prevention. - Keep software updated with the latest security patches.
Data Integrity Risks	Errors, corruption, or loss of data due to software malfunctions or poor data management practices.	- Use data validation and error-checking mechanisms in software design. - Implement automated backups and data recovery solutions. - Regularly monitor and audit data for accuracy and consistency.
Vendor and Third-Party Risks	Risks arising from reliance on third-party software vendors, such as poor service quality or security vulnerabilities.	- Conduct due diligence before selecting software vendors. - Include service-level agreements (SLAs) in contracts to ensure accountability. - Regularly review and assess vendor performance and security practices.
Compliance Risks	Failure to comply with industry regulations (e.g., GDPR, HIPAA) or software licensing agreements.	- Regularly audit software usage to ensure compliance with licensing terms. - Stay updated on regulatory changes and implement necessary adjustments. - Use compliance management software to track and report adherence.

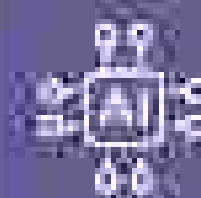
Technological Environment

We observed a few technological changes to the UAE market. The integration of IoT, AI, ML, and big data analytics is reshaping the insurance sector.



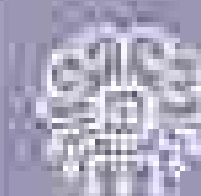
CLOUD NATIVE EXCELLENCE

Cloud-native innovation fuels agility, speed, and exceptional customer experiences, driving digital transformation success.



ARTIFICIAL INTELLIGENCE (AI)

Enhances customer service with chatbots, claims processing, and personalized recommendations.



MACHINE LEARNING (ML)

Automates tasks, optimizes pricing, and improves risk assessment and claims management.



DATA ANALYTICS

Provides insights and informs marketing, product development, and risk management.

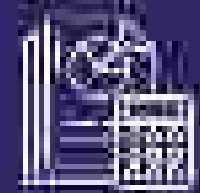
These technologies streamline operations, enhance risk management, and improve customer experiences, positioning insurers for greater competitiveness in a digitalized marketplace.

To stay ahead in the insurance industry's technological landscape, Awnic consistently invests in technology, research, and development. As the technological landscape evolves, Awnic remains dedicated to harnessing technology to improve our products and services, adapting to the evolving needs of our customers.

- AI Powers Exceptional Customer Experiences with Intelligent Support and Service Solutions
- Future-proofed our cybersecurity with next-generation AI/ML technology, compliant with Regulations and market standards
- Expansion of digital platforms and mobile apps for convenient policy management and customer service.
- Integration of data analytics tools to gain insights into customer behavior and preferences, facilitating targeted marketing strategies.
- Emphasis on InsurTech partnerships and collaborations to leverage innovative solutions and stay competitive in the market.
- Enhancement of cybersecurity measures to safeguard sensitive customer information and protect against cyber threats and data breaches.

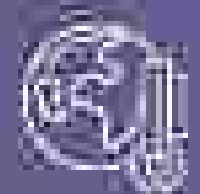
Competitive Landscape

Throughout 2024, the UAE's insurance market continued to be a dynamic environment characterized by strong competition. Awnic, like other industry participants, encountered both obstacles and promising prospects within this competitive landscape.



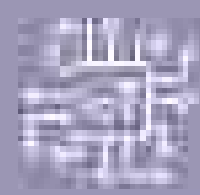
IFRS 17 IMPLEMENTATION

At Watiba National Insurance was among the pioneering insurers to successfully complete all three phases of the IFRS 17 implementation in accordance with the UAE Insurance Authority's guidelines, achieving seamless integration of IFRS 17 into its financial reporting framework.



CLIMATE CHANGE

Numerous climate change and meteorological caused an unprecedented and intense rainfall in the UAE during 2024 reflecting the severe and exceptional global climate shifts driven by record-high carbon emissions. Despite these challenges, Awnic successfully maintained elevated customer service standards and, through robust reinsurance agreements, effectively mitigated the financial impact of the floods.

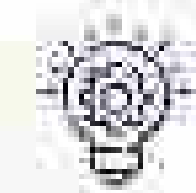


INTERNET OF THINGS (IoT)

New regulations and directions from the UAE Insurance Authority can necessitate adjustment in insurance practices and product offerings.

Opportunities

In 2024, Awnic capitalized on emerging market opportunities in the UAE by expanding its digital offerings, including AI-driven underwriting and automated claims processing, to enhance customer experience and operational efficiency. It also leveraged the growing demand for specialized insurance products, such as cyber insurance and climate risk coverage, driven by increasing regulatory and environmental awareness. Additionally, Awnic strengthened its presence in the health insurance sector, benefiting from the expansion of compulsory health insurance in regions like Sharjah and the Northern Emirates. These strategic initiatives positioned Awnic to achieve sustainable growth and maintain a competitive edge in the evolving UAE insurance market.



DIGITAL TRANSFORMATION

Leveraging technology to streamline processes, personalize offerings, and enhance customer experience can be a key differentiator.



FOCUS ON INNOVATION

Developing Sharia-compliant insurance products, parametric insurance solutions, and micro-insurance options can cater to diverse customer needs.



CYBERSECURITY INSURANCE

The growing threat of cyberattacks creates a demand for robust cyber insurance solutions. In case of cyber attack, unauthorised access, compromise of server, application failure or fire (Risks). Company has established Disaster Recovery Site in Place, obtains Daily Data Backup, Business Continuity Arrangements and Insurance. (Controls)

05

Financial Capital

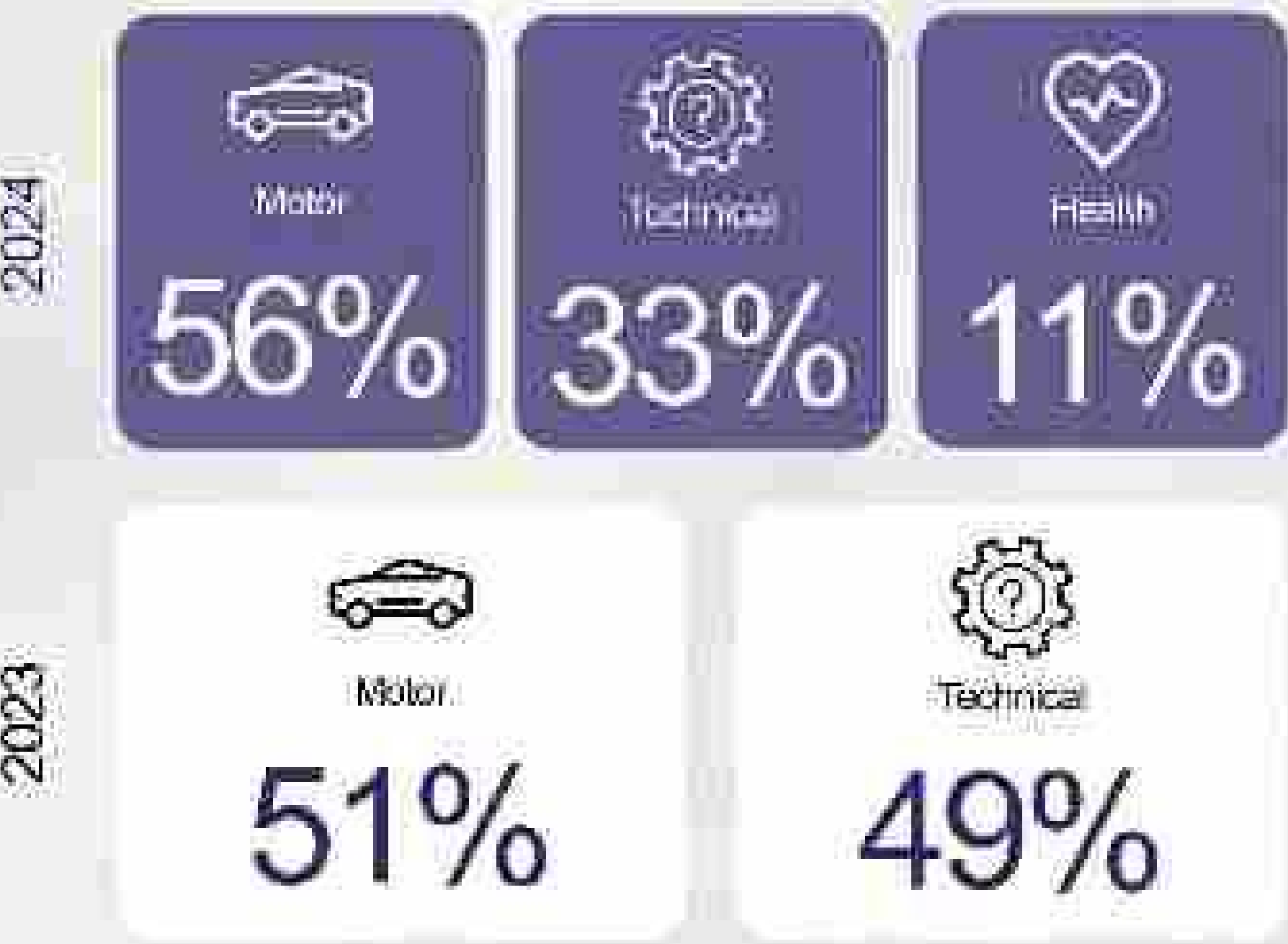
Our foremost objective is to create sustained value for our shareholders while safeguarding the interests of our policyholders through a diversified insurance portfolio, with a primary emphasis on motor insurance. We place a high priority on financial stability and profitability to ensure long-term sustainable growth. In alignment with this goal, we are dedicated to striking a balance between achieving profitability and delivering exceptional coverage and services to our policyholders.



Financial Performance

This section provides a comprehensive analysis of the company's financial performance, highlighting its ability to generate long-term value. It presents key financial metrics and strategic initiatives implemented by the company throughout the year. For the fiscal year 2024, the total insurance revenue achieved was AED 376 Million. Product Mix for year 2024:

Product Mix



Insurance Service Revenue		Profit After Tax	
AED'000		AED'000	
2024	376,325	2024	36,799
2023	284,649	2023	177,089



Management Ratios

Gross Risk Ratio (Gross Insurance Revenue to Equity)



Employee wages & benefits as a % of total G&A exps

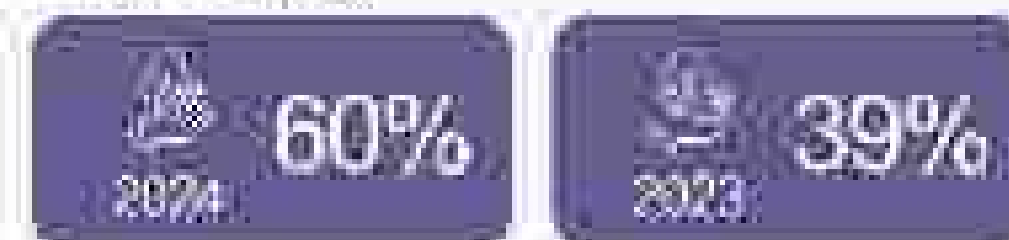


Net Risk Ratio (Net Insurance Service to Equity)

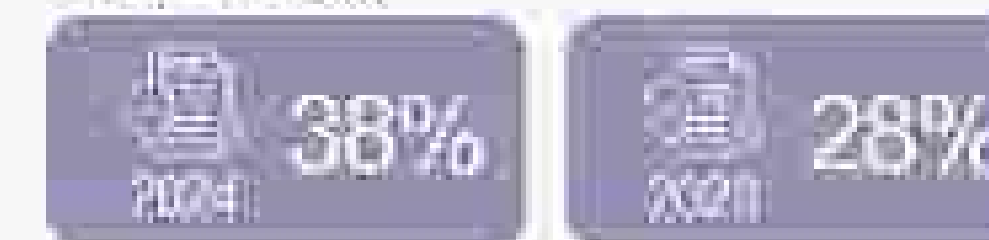


Capital Adequacy Ratios

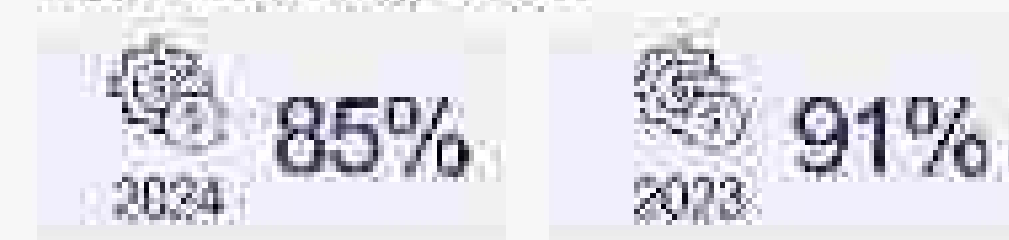
Liabilities to Equity



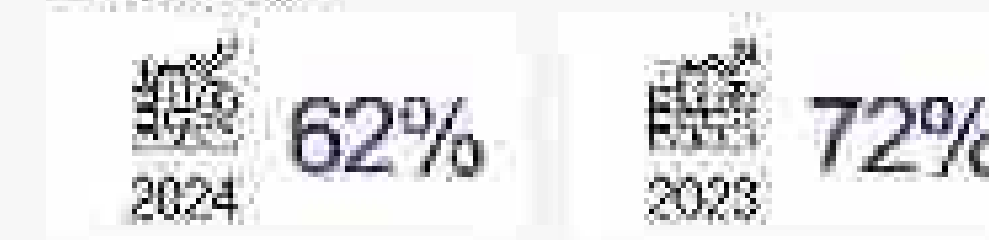
Liabilities to Assets



Invested Assets to Total Assets



Equity to Assets



Earning Ratios

Net Total Profit to Net Insurance Revenue



Return on Shareholder's Equity



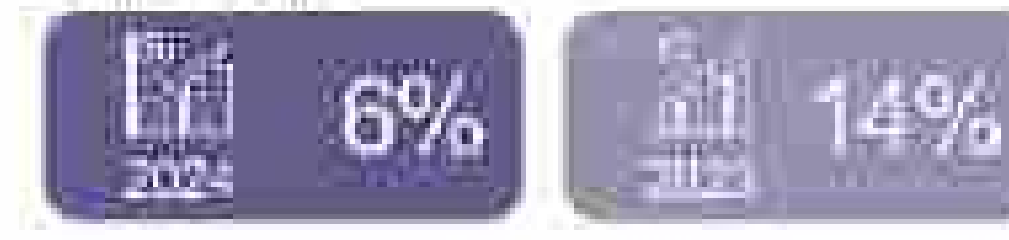
Net Insurance Result to Net Insurance Revenue



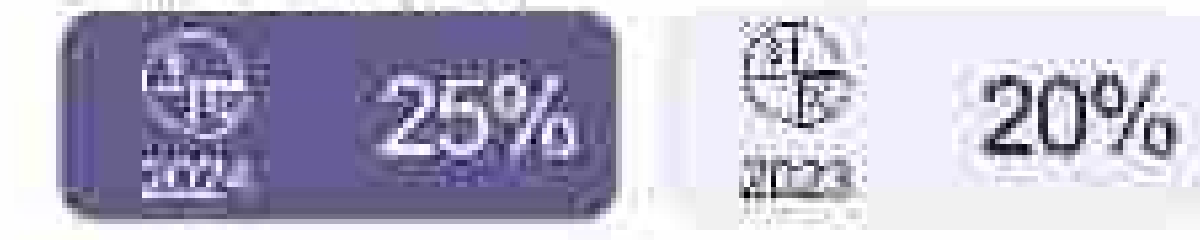
Earning Per Share (EPS)



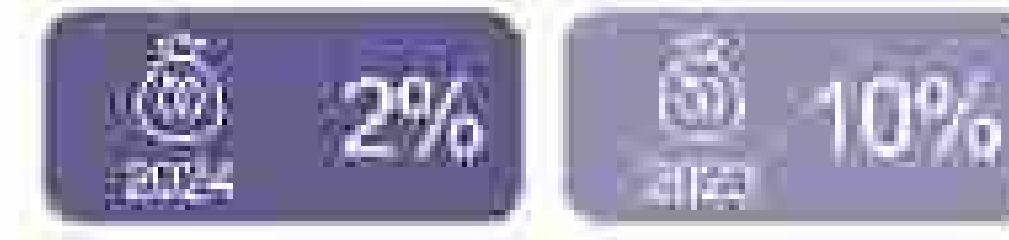
Investment Yield



Dividend Per Share (DPS)



Return on Assets

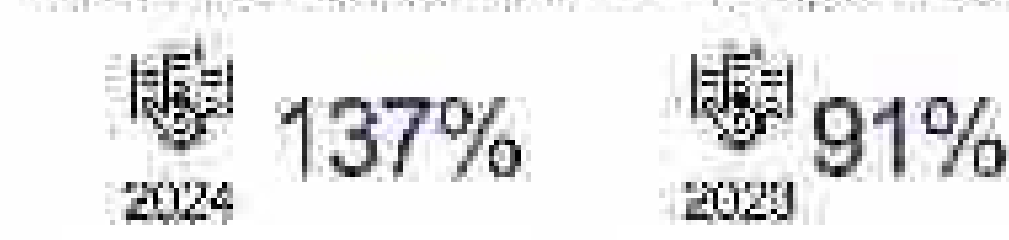


Dividend Payout Ratio (Dividend Paid to Net Profit Ratio)

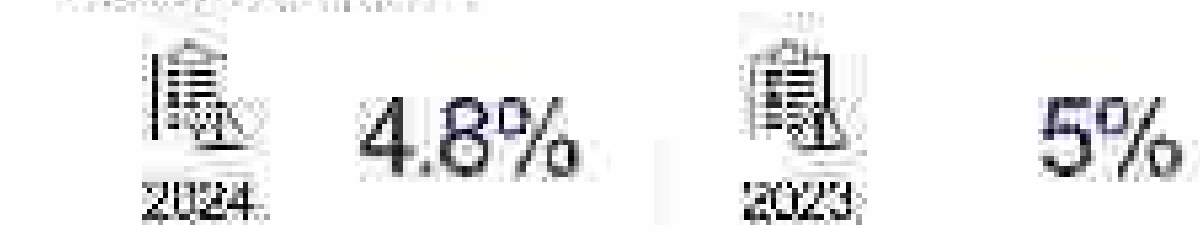


Insurance Service Expense Ratio

Insurance Service Expense to Insurance Revenue Ratio



Risk Adjustment to LIC



Liquidity Ratios

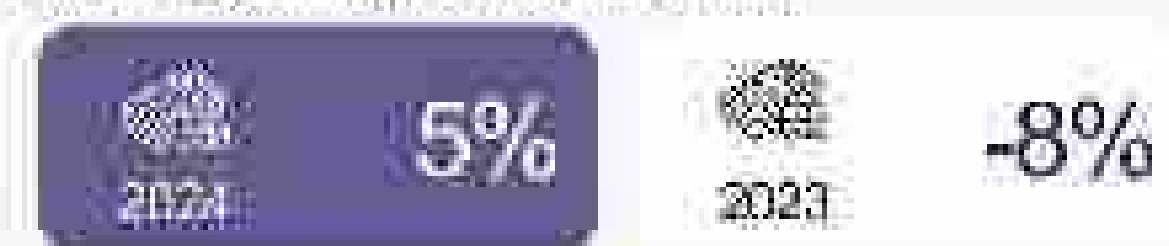
Assets to Liability Ratio



Cash ratio



Operating cash flow (as a ratio of liabilities)



Equity + Liabilities = Assets

AED'000



The financial highlights demonstrate Awnic's sustained growth and its ability to deliver sustainable returns to stakeholders. Awnic remains dedicated to creating value for its shareholders while offering exceptional products and services to its customers.

	2024	2023
Insurance Revenue (million)	376,325	284,649
Insurance service result (million)	(24,112)	(33,144)
Net investment income (million)	96,043	229,069
Net insurance finance income (million)	(4,027)	848
Net insurance and investment result (million)	67,904	196,773
Profit before tax (million)	39,182	177,089
Earning Per Share	0.18	0.86

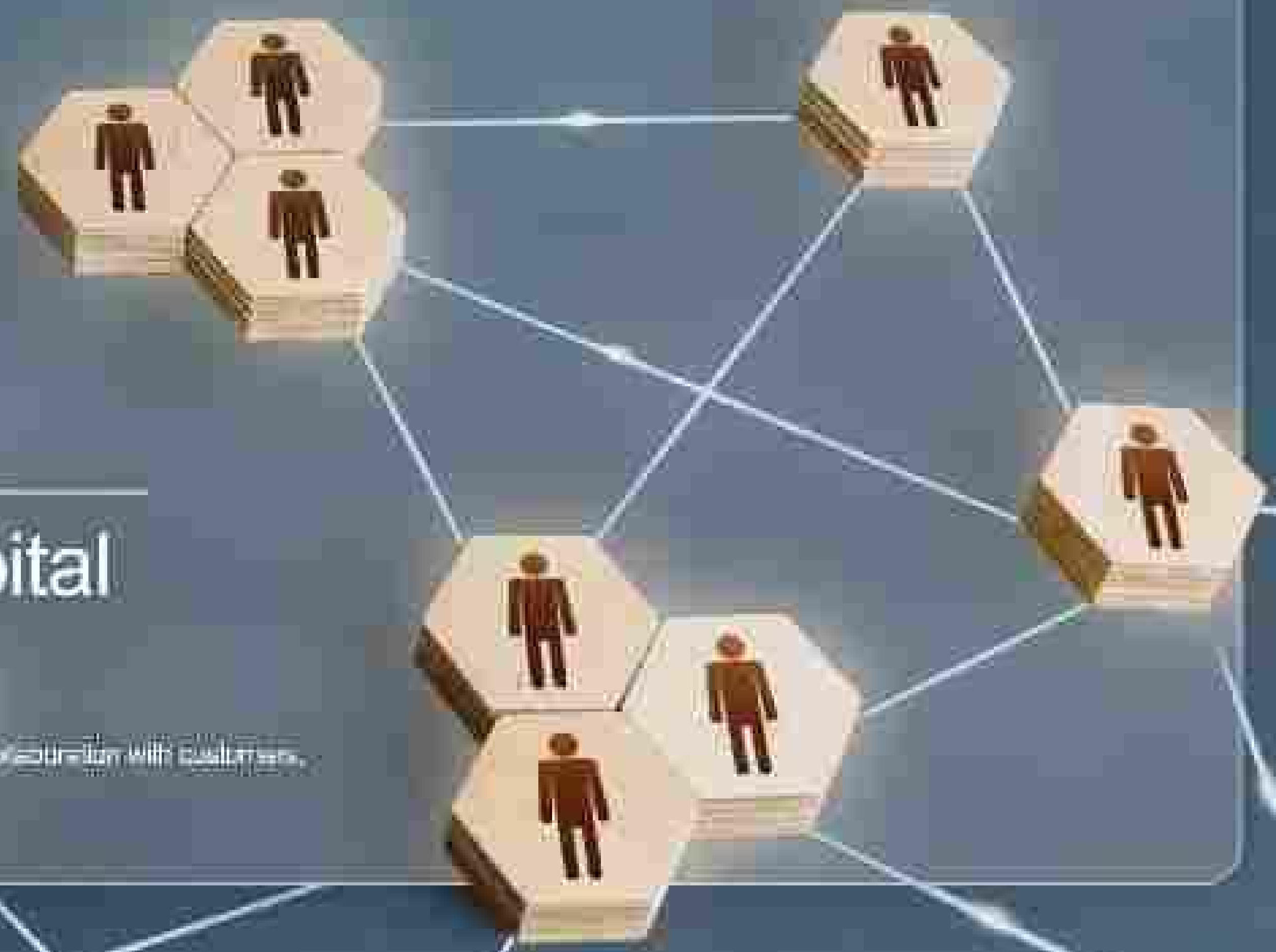


06

Social & Relationship Capital

MANAGEMENT APPROACH

Through our social and relationship capital strategy, we promote building trust and collaboration with customers, partners, suppliers, and the community, ensuring mutual benefits.



2024 Objectives and Achievements



Diversify Product Portfolio

Re-establish health insurance market

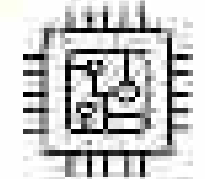
Re-established health insurance business line with approx. AED 60 Mn top line.



Market Reputation

Improve market standing of Al Watbba Insurance

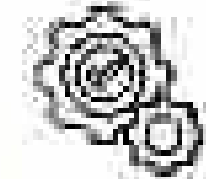
Al Watbba Insurance market standing has improved with substantial amount of new business and healthy renewals



Modernize Technology Landscape

Implement of technology projects, i.e. cloud migration, low code and others

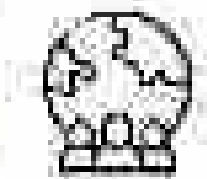
Complete infrastructure migrated to AWS with other technological upgrades currently in progress



Operational Excellence

Optimize processes across organization to improve efficiency

Multiple efficiency projects completed, i.e. motor claims optimization which lead to automation LPO issuance for 30% of overall claims



Cultural Change

Improve the culture with more inclusive environment and engagement activities

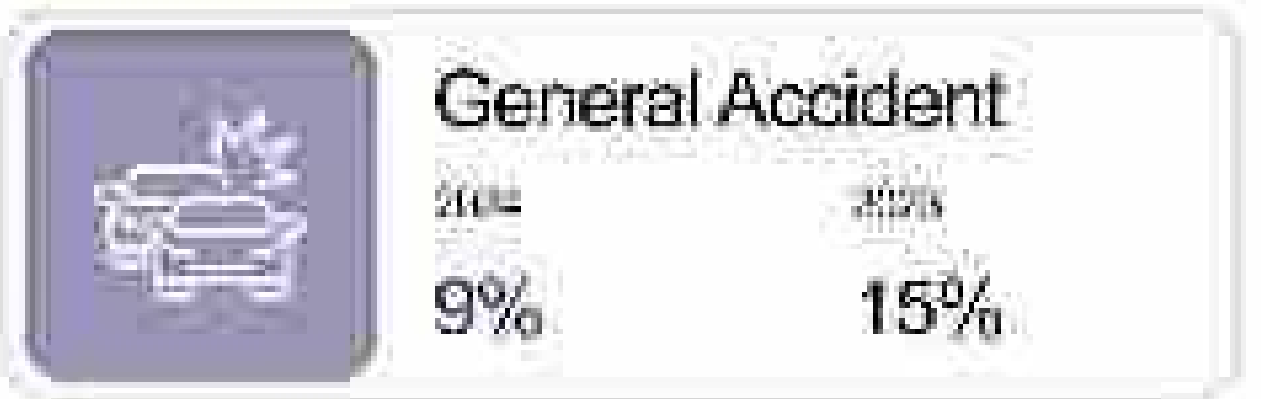
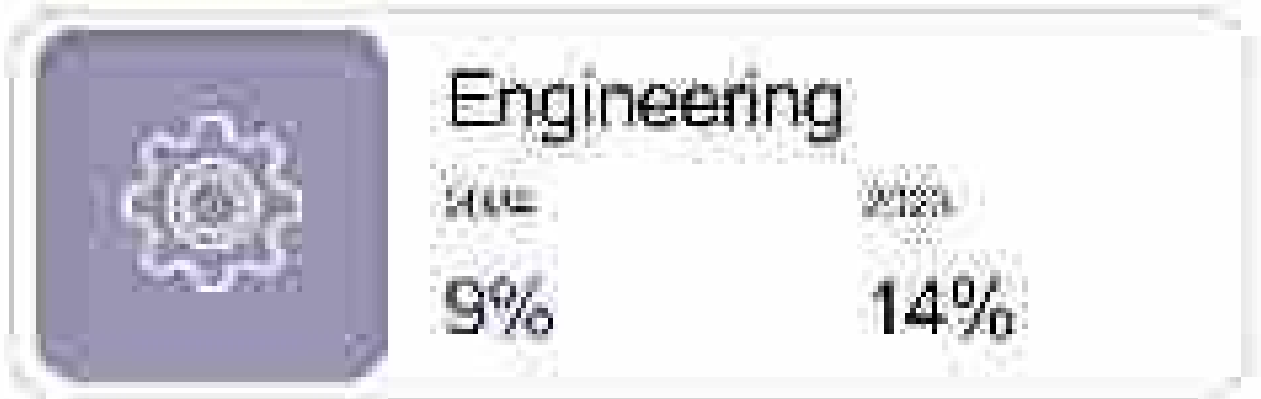
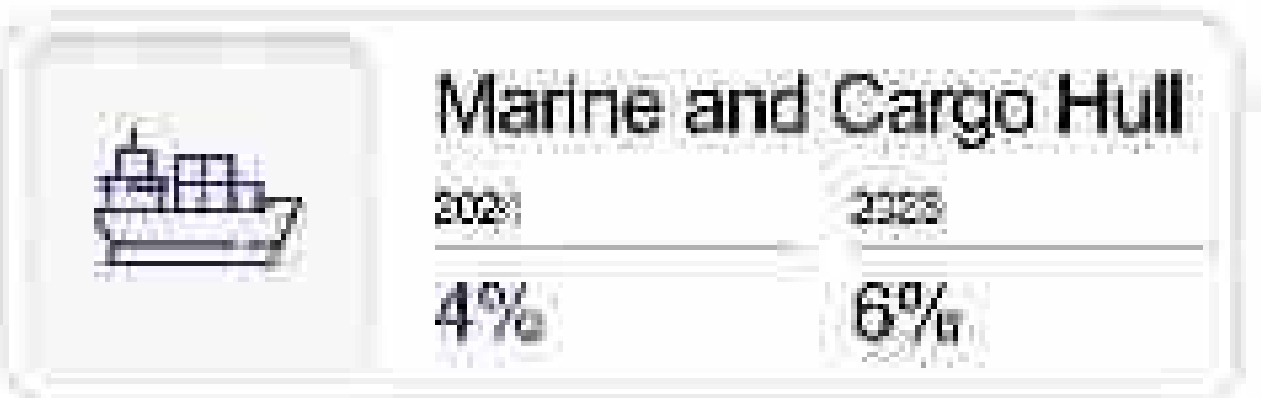
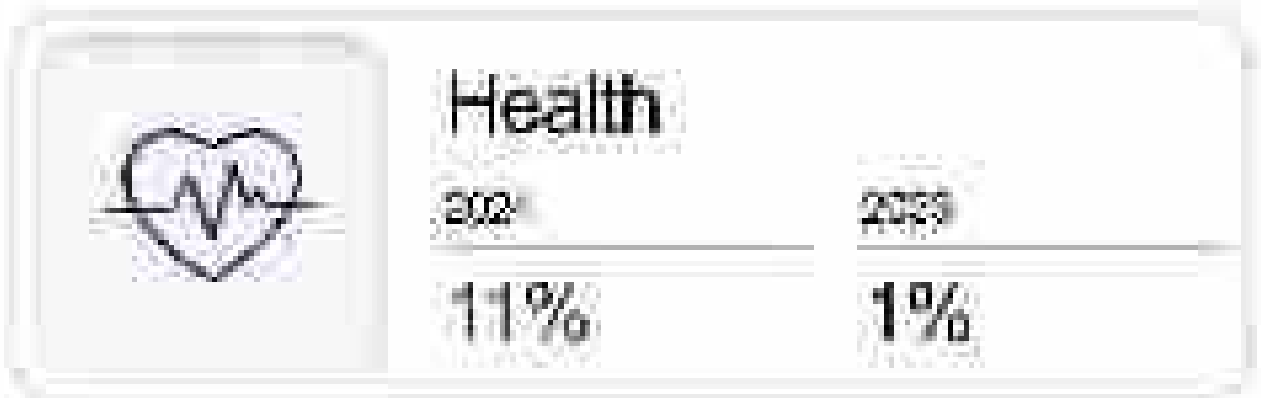
Number of engagement activities and policy changes led to improved company culture leading to lowest attrition rate for past 3 years



Policy Count	
2022	218,613
2023	116,170
2024	159,320

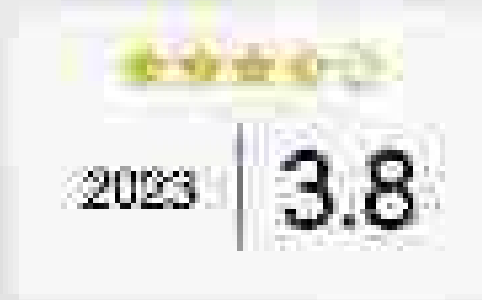
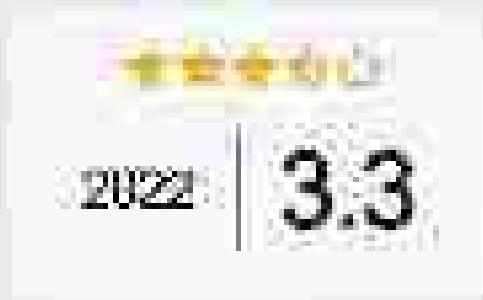
Total Customer Renewal Ratios	
2022	29%
2023	23%
2024	46%

Product Mix



Customers

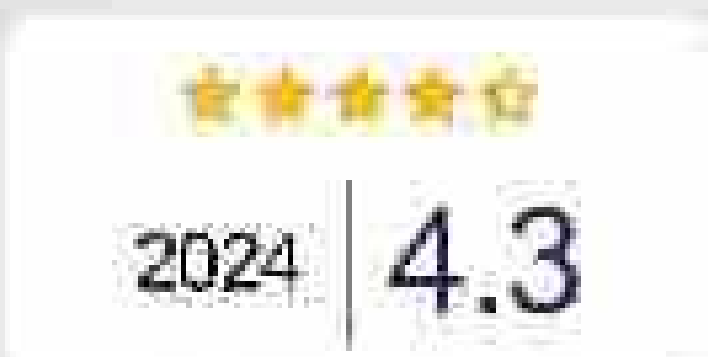
Google Business Ratings



Apple Store Ratings

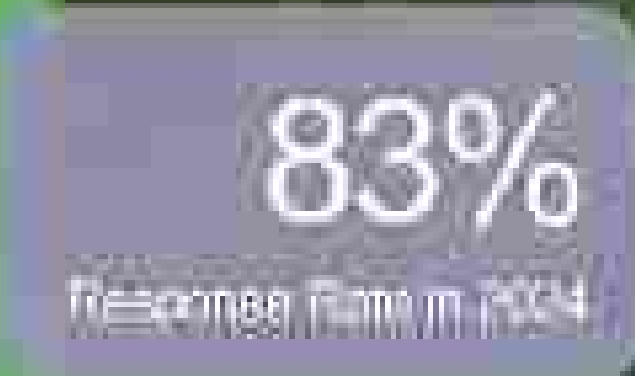
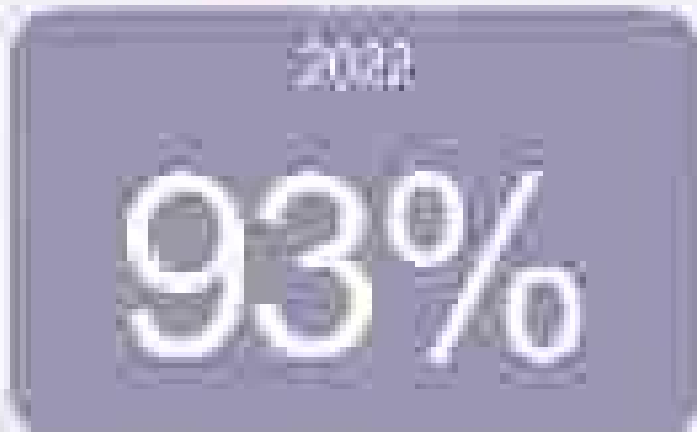


Google Play Store Ratings



Customer Feedback

CSAT



Now, Customer feedback is through IVR, Mobile App and Email

We provide risk mitigation recommendations during the insurance survey to the potential customer



Queue-wise Break Up YTF 2024



Digital Platform Performance

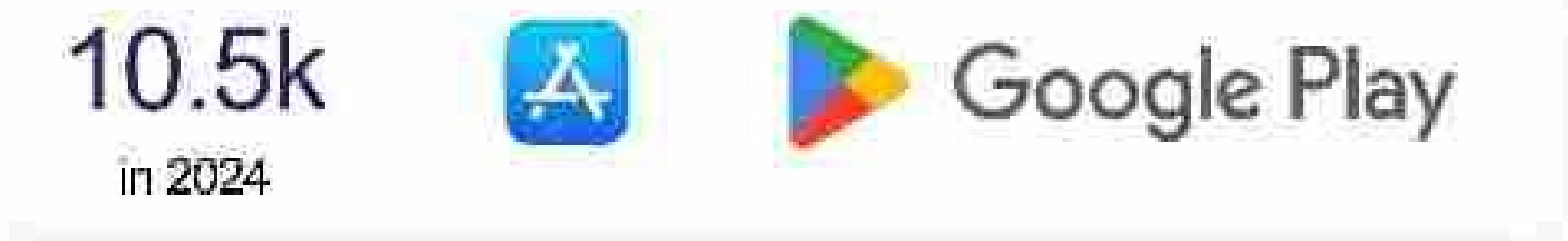
Social Media Followers



Social Media Followers



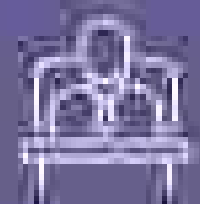
APP Downloads



Community

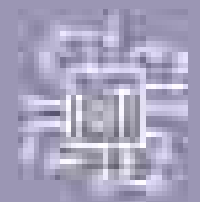
We express deep appreciation and convey our thanks to our community and individuals by actively promoting employee participation in corporate community programs. Our collaboration with NGOs plays a crucial role in the successful implementation of our community initiatives.

CSR Committee



CEO/CDO

- Develop strategy, monitor and report company's CSR initiative
- Review the company's management system and CSR performance
- Approve CSR implementation plan



INTERNAL CONTROLS MANAGER

- Coordinate CSR activities and ensure compliance
- Monitor CSR performance

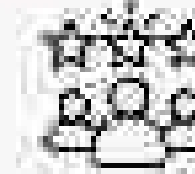


COMMITTEE MEMBER AND SECRETARY

Primary accountability for executing CSR initiatives and providing updates on CSR performance



Employees



Customers



Environment & Community

CSR Strategy

Blood Donation Camp

Blood Donation Camp in cooperation with SEHA with

51 Volunteers



Donation to Al Ibtisamah Center

Donation to Al Ibtisamah Center for the Rehabilitation of Children of Determination

AED 8,000



Ramdan Food Donation

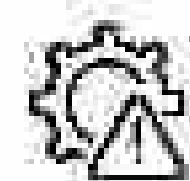
Ramadan Food Donation

AED 55,000



Supplier Selection / Procurement Process

At Al Watba National Insurance Company (AWNIC), our procurement process ensures we select suppliers who align with our ESG principles. This process is key to maintaining operational effectiveness, ISO compliance, and enhancing service quality and information security management. Our approach ensures transparency, efficiency, and alignment with our sustainability goals.



Risk Management

Our procurement process includes a comprehensive risk management framework. We identify and assess key external risks, evaluate their priority and impact, and promote them. Procurement strategies and contractual terms are implemented to manage risks. Regular monitoring, transparent communication, and effective risk management, with detailed record-keeping for audit and continuous improvement.



Sustainability Commitment

We are committed to integrating sustainability into our procurement practices. Sustainability is a key criterion in selecting vendors and subcontractors, assessing not only their corporate procurement, but also their social and environmental performance. We seek vendors who share our dedication to sustainable practices, ensuring alignment with our vision and making a more sustainable future.



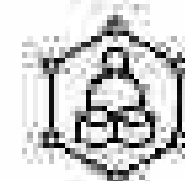
Innovation and Technology Adoption

We are committed to innovation and adopting cutting-edge technologies to enhance procurement efficiency. Our process incorporates integrating the latest AI for predictive analysis and ERP for streamlined operations. This includes a process automation and contract management, boosting the procurement value chain.



Internal Training and Capacity Building

We provide continuous training and capacity building initiatives for all stakeholders involved in procurement and vendor management. This includes ongoing education on best practices, legal compliance, and ensuring moral alignment with internal stakeholders with our organizational goals and values.



Vendor Relationship Ethics

We prohibit employees from accepting significant gifts from vendors and maintain strict policies to avoid conflicts of interest in vendor selection. Any potential conflicts should be reported to the Chief Financial Officer immediately.

07

Natural Capital

MANAGEMENT APPROACH

We are committed to promoting and integrating the three pillars of ESG (Environmental, Social and Governance) into our business and investment practices for the future generations.

- Emission Management
- Energy Management
- Water Management
- Climate Change Management
- Collaboration with external stakeholders

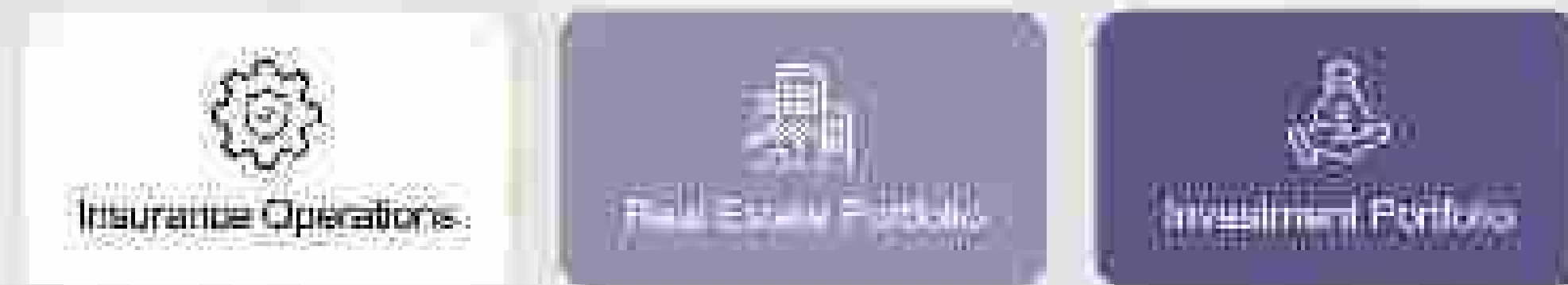
Emission Management

AWNIG began Reporting it's Natural Capital in 2019,

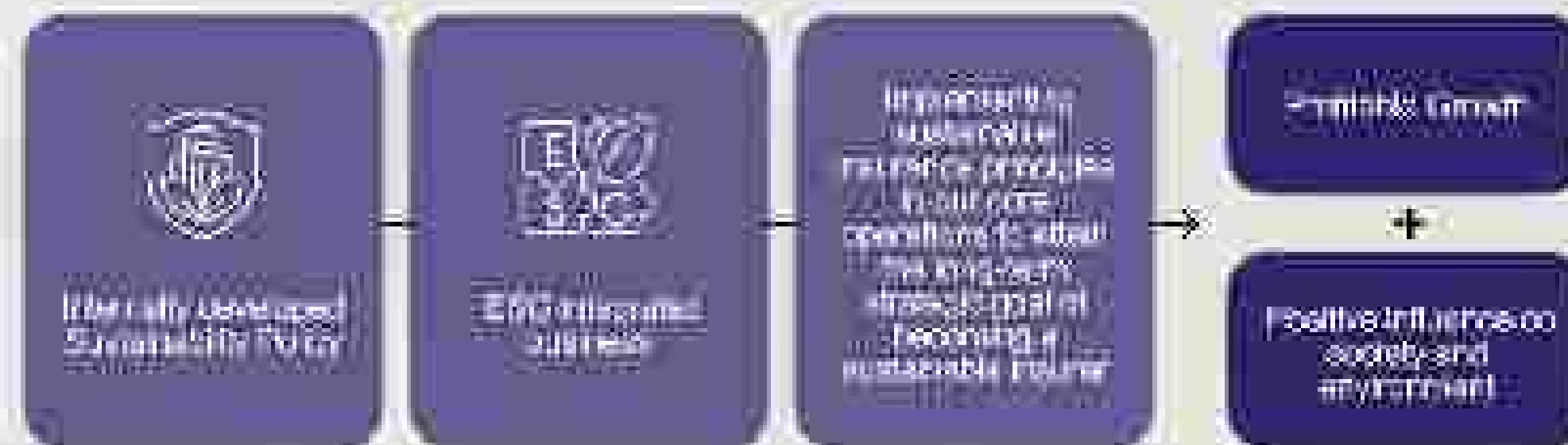
The UAE Net Zero by 2050 strategic initiative is a national drive to achieve net-zero emissions by 2050, making the Emirates the first Middle East and North Africa (MENA) nation to do so.

Our Environmental Impact

Aim to integrate sustainability into our entire portfolio.



At AWNIC, we acknowledge the influence of greenhouse gas emissions on the environment and climate.



Our Targeted Frameworks



“ We measure GHG emissions from our operations and building owned in Abu Dhabi

Our Commitment to EVM - Sustainable Transportation

Eco-friendly vehicle insurance at a discounted premium.



Carbon Footprint Reduction Strategy

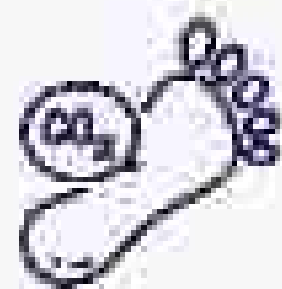
We encourage our employees to follow eco-friendly practices such as:

- Support Recycling Initiatives
- Minimize Paperless Requests
- Practice Energy Conservation
- Prioritize Public Transportation

We provide incentives to employees following such eco-friendly practices.



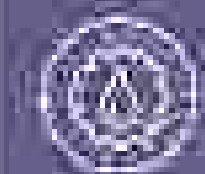
Initiative to track and report our emissions
Comprehensive Reporting System



This ensures compliance with international standards and accuracy in our operations

Through these actions, AWWNIC is dedicated to overseeing our emissions and diminishing our carbon footprint, thereby aiding in the advancement of a more sustainable future for everyone.

Identified Emission Sources

-  Scope 1 (Direct Emissions) - Fuel Consumption
-  Scope 2 (Indirect Emissions) - Purchased Electricity in office building and common areas of owned buildings
-  Scope 3 (Other Indirect Emissions) - Water Consumption and Waste Disposal

GHG Emissions in TCO2e

	2022	2023	2024
 Scope 1	54.72	63.49	55.61
 Scope 2	2219.02	968.19	2,463.65
 Scope 3	185.85	155.50	9.7

Emissions factors used for the electricity emissions calculations is the global emissions factor of 0.475 kgco2/kwh / for water emissions calculations global factors of 0.344 kgco2/m3 and for petrol global factor of 2.31 kgco2/m3

Energy Management

Recognizing the pivotal role of energy management, particularly within the insurance industry, AWWIC highlights the importance of sustainable practices and their profound impact on the environment. As part of our commitment to reducing our carbon footprint, we have implemented a series of measures aimed at enhancing energy efficiency and promoting the integration of renewable energy sources. These proactive initiatives align with our environmental goals while exemplifying our dedication to responsible business practices, setting the stage for a more sustainable future within the insurance sector and beyond.



Water Management

We are dedicated to minimizing our water usage. Our Water Management strategy emphasizes the reduction of water consumption and advocates for efficient water utilization across the organization.

Our Water Conservation Initiatives

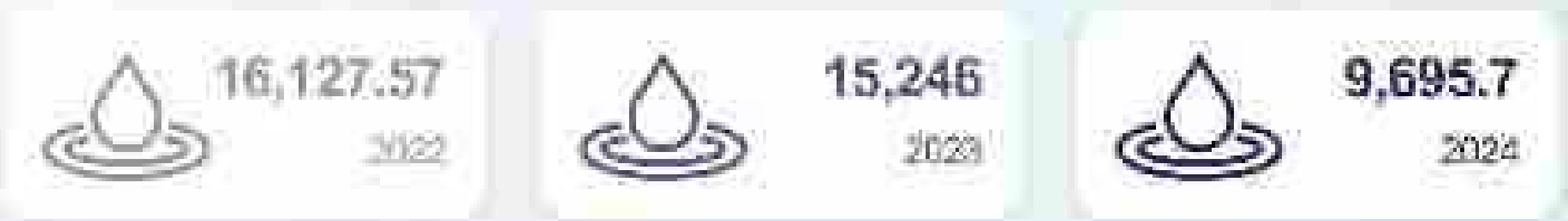
- 1

Constant check on water leaks
- 2

Low-flow faucets & fixtures
- 3

Recycled water for irrigation

Water Consumption in Liters



We regularly organize training and awareness sessions for employees regarding water conservation and the efficient utilization of water resources.

Water Reduction Targets

AWNIC has established targets for reducing water consumption, which undergo regular review and monitoring.

In 2024, we achieved a **36%** reduction in water consumption compared to 2023

Our Water Conservation Initiatives

AWNIC is committed to the ongoing improvement of its water management practices and the reduction of its water footprint, in alignment with both local regulatory requirements and international standards of excellence.

Effluent & Waste Management

At AWWNIC, we acknowledge the significance of waste and effluent management in mitigating our environmental footprint.

Comprehensive Waste Management System implemented across all our Offices and Branches.

Waste Segregation

Recycling

Disposal

Treaty compliance

Partnership with accredited waste management companies to collect, transport, and dispose of all waste in an environmentally responsible manner.

Compliance with Environmental Regulations

At AWWNIC, we acknowledge our duty to safeguard the environment and pledge to adhere to all relevant environmental regulations. We endeavor to reduce our environmental footprint through conscientious management practices and ongoing enhancement. Here are some approaches through which we ensure adherence to environmental regulations:

- Regular monitoring of emissions and waste streams for compliance with local and national regulations.
- Implementation of an Environmental Management System (EMS) certified to ISO 14001 standard to monitor and manage environmental impacts.
- Continuous efforts to reduce carbon footprint through the use of energy-efficient equipment and systems, alongside promoting sustainable practices company-wide.
- Engagement with regulators and stakeholders to stay updated with changes in environmental regulations and ensure compliance.
- Participation in industry-wide initiatives and programs advocating for sustainable practices and compliance with environmental regulations.



We hold the belief that our dedication to adhering to environmental regulations not only serves to safeguard the environment but also plays a crucial role in securing our long-term success as a responsible and sustainable business."

We are partnered with WECIRCULARS for RECYCLING OF E-WASTE . / In addition we are also partnered with Aventa Waste Management Services for general waste disposal for Mussafah Store.

 **Total Waste**
6,780kg

General Waste Eurobin Service (1.1 CBM) quantity of 5 amount of 250 KG

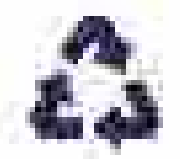
2024 Waste Summary



Waste Type	Quantity (kg)	Recycled (kg)	Landfilled (kg)
General Waste	250	250	0
E-waste	6,780	6,780	0
Total	7,030	7,030	0



A Watba National Insurance Company for contribution towards environmental stewardship during the period 1/03/2024 to 31/03/2025 in partnership with EndoShred by successfully shredding and recycling documents while making a positive impact on the environment in the following ways:



6,780 kgs
of paper recycled



115.26
Hours Saved



47,460
Litres of Water Saved



27,120kW
of Energy Saved



CERTIFICATE
OF
ENVIRONMENTAL STEWARDSHIP

This certificate is awarded to:

A Watba National Insurance Company

For successfully shredding and recycling documents during the period 1/03/2024 to 31/03/2025, contributing to environmental stewardship and making a positive impact on the environment in the following ways:






6,780 kgs of paper recycled
115.26 Hours Saved
47,460 Litres of Water Saved
27,120 kW of Energy Saved

This certificate is awarded to the company for its commitment to environmental stewardship and its contribution to the sustainable development of the community.

Thank you for your contribution to the environment.




Signature **Signature**

08

Human Capital

MANAGEMENT APPROACH

We cultivate a constructive work environment through employee engagement initiatives and ongoing education. As a responsible employer, we are dedicated to being 'The company of choice' even for our employees.



Diversity and Inclusion

We endeavor to establish a workplace that embraces diversity and inclusivity, ensuring every employee feels appreciated and respected.



Female Employees

32%

Total Employees, t



41
41
82

Female to male compensation

2022

2023

2024

Age Wise Composition

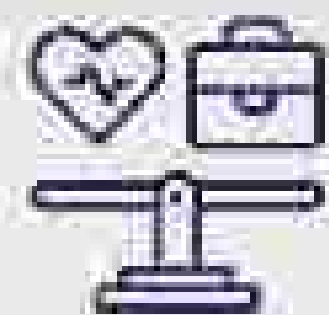
	20-29	30-39	40-49	50-59	60-69
2022	20	71	44	05	03
2023	20	62	45	05	02
2024	35	66	21	13	02

Total	2022	151	2023	142	2024	193
-------	------	-----	------	-----	------	-----

1	Arabic	3	Spanish	2	English	23	Spanish
15	Portuguese	18	English	68	Italian	4	Irish
14	Arabic	6	Italian	2	Spanish	17	Portuguese

Employee Engagement

At Awnic, we place paramount importance on employee well-being as a cornerstone of our organizational success, and we are unwavering in our commitment to providing our workforce with the essential resources and support required to achieve optimal physical and mental health. To further this objective, we conduct a series of workshops and awareness programs annually, aimed at promoting healthy lifestyles and empowering our employees to take proactive measures in managing their well-being. Our dedication to fostering a culture centered on wellness remains resolute, and we consistently invest in initiatives that enhance the health and satisfaction of our employees. Notably, we are proud to report zero work-related injuries in 2024, reflecting our steadfast commitment to workplace safety and employee care.



We believe in
work-life balance

1. Continuous Employee
Engagement Activities

2. Celebrating Festivals



ADCB Pink Run for Breast Cancer Awareness

Awnic is keen to encourage Employees' participation that demonstrates their commitment to social causes, reflecting the organization's values and community impact.

Al Ahlia Hospital Session for Heart Disease Awareness

Awnic Encourages Employees' engagement in health education underscores their well-being as a priority, fostering a healthier and more productive workforce.





Blood Donations Event

Employees' willingness to donate blood highlights their compassion and the organization's role in supporting critical healthcare needs.



Breast Cancer Awareness Event

AWNIC makes sure to applaud Employees' involvement in awareness initiatives showcases their solidarity and the organization's commitment to health and social responsibility.



Monthly Employees Birthday Celebrations

Celebrating employees' birthdays shows appreciation for their contributions, boosting morale and strengthening workplace bonds.



Yearly Corporate Townhall Meeting Event

Employees' attendance and engagement in the townhall demonstrate their alignment with the organization's vision and goals.

Celebrating Festivities



UAE Flag Day Event

AWNIC proudly joins its Employees in the celebration of UAE Flag Day highlights their national pride and the organization's support for cultural and patriotic values.



Office Christmas Celebrations Event

Sharing the religious events with AWNIC's Employees and encouraging them to participate in festive activities fosters a sense of belonging and enhances the organization's inclusive culture.



Office Wellness Day Awareness Event

Employees' active participation in wellness activities underscores the organization's commitment to their health and work-life balance.



Ramadan Iftar Event

Sharing the religious events with AWNIC's Employees and encouraging Employees to come together for Iftar reflects the organization's respect for cultural diversity and its emphasis on unity.

Open-Door Communication

Discussions between employees and senior management, enriching the decision-making process.

An illustrative instance of this approach is the inception of the:

Go Green Initiative

which invites employees to propose ideas for enhancing workplace sustainability.



ATMOSPHERE OF TRANSPARENCY AND OPENNESS.



INTERNAL PORTAL AND SELF-SERVICE MOBILE APPLICATION

- Facilitate internal communication.
- Enabling employees to manage vacation and retrieve payroll details, while such as health and safety processes, training opportunities, wellness programs, and EAP-based information.

Our Energy-Saving Measures

Recognize the importance of rewarding our assets (employees)

Annual awards to top-performing employees, department & branches

Create awards and recognition program

Integrated into HR's objectives to give incentives to employees

Special awards to employees who have served for a period of 15-years

84%

of Employees are Happy Working at Al Wathba Insurance

Training & Development

1

Improved Employee Performance
Training equips employees with the skills and knowledge needed to perform their roles more efficiently, leading to higher productivity and quality of work.

2

Increased Employee Engagement and Retention
Investing in employee development demonstrates a commitment to their growth, boosting morale and job satisfaction. This reduces turnover and retains top talent.

3

Enhanced Adaptability to Change
Training helps employees stay updated with industry trends, new technologies, and evolving business practices, making the organization more agile and competitive.

4

Better Risk Management
Training programs on compliance, safety, and cybersecurity reduce the likelihood of errors, accidents, and regulatory violations, protecting the organization from risks.

5

Leadership Development
Development programs prepare employees for leadership roles, creating a pipeline of skilled leaders to drive the organization's future success.

6

Improved Innovation and Creativity
Training encourages employees to think critically and creatively, fostering innovation and problem-solving within the organization.

7

Positive Organizational Culture
A focus on training and development promotes a culture of continuous learning, collaboration, and excellence, enhancing overall workplace dynamics.

Employee trainings provided during 2024

Month	Training
Apr-24	Introduction to Anti-Money Laundering & Combating Financing Terrorism
Oct-24	Highfield Level 3 International Award in Emergency First Aid at work
Nov-24	Business Communication Skills and Strategies (Tatweer)
Nov-24	Self and time Management Skills (Tatweer)
Dec-24	Training Analysis for HR (Docsta)
Dec-24	AML, CFT, TFS and Anti Bribery Training - Hayford

Total Training Hours

1600

Hours

E-Learning

We provide in-house and external compliance training through mandatory e-learning courses:

- AML, CFT training
- Anti-bribery & corruption
- Cybersecurity
- Code of conduct, etc.

09

Intellectual Capital

MANAGEMENT APPROACH

At AWMNC, we recognize that intellectual capital serves as the driving force behind our success. From our talented employees to our innovative processes and proprietary technologies, we leverage our intellectual capital to drive sustainable growth and deliver exceptional value to our stakeholders.



Digital Transformation & Brand Value

FIRST INSURANCE COMPANY IN THE UAE TO IMPLEMENT BLOCKCHAIN TECHNOLOGY.

At Awnic, our digital transformation journey is not merely a technological evolution but a strategic imperative to enhance our brand value. By seamlessly integrating cutting-edge technologies and promoting a customer-centric digital experience, we aim to elevate our brand's relevance and engagement in the ever-evolving marketplace. This commitment to digital innovation reinforces our position as a forward-thinking industry leader, driving value for both our customers and stakeholders.

The Awnic Edge – Meeting the Criteria

Digital Vision

Intelligent Communication Management System (iCMS)

(Central theme to multiple, real-time, finance processes to workflow, results, and deal boards, has enhanced the slip processing time by 70%)

Motor Portal

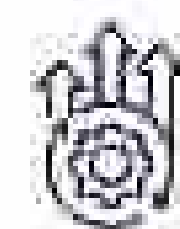
(Home, up and down, application, power, intelligent number, prices of customer, automated internally generated)

Human Resources Management System (HRMS)

Motor Portal

(Automated home, forward, empowered by data, 24x7, Home, Customer, 24x7, 24x7, 24x7)

Digital Salvage Auction 360-degree view access for vehicles



Business Process Improvements

(Digital transformation of end-to-end business operations and service delivery to customers)

IT Service Desk

(Proper project management, timely resolution of queries, fast claim requests)

Prioritizing Customer Experience

Access on products and services anytime, anywhere on the go

#Channel

WhatsApp, Business, Website, Mobile app, Web portal with a 20% increase in premium production, 10% increase in claims for customer

Redwood is customer satisfaction rate of 93%

CUSTOMER SATISFACTION RATE (CSAT) SCORE (2020-2021) 93%

Instant (same day) processing of payments for premium refunds and cash claims

01

Our State-of-the-art CMS System

02

Claim Office Dashboard Screen

03

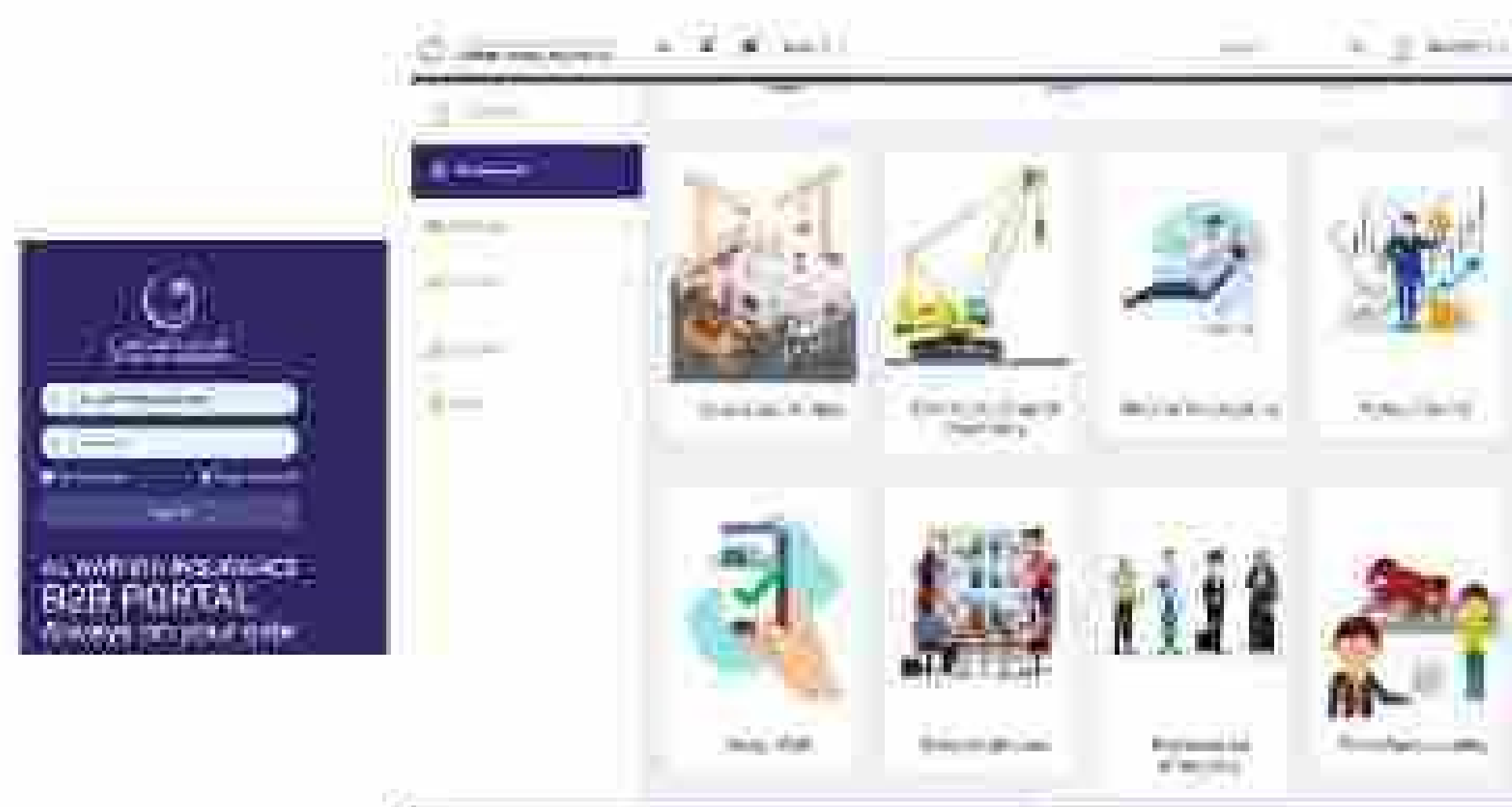
Box Contents (Policy, Accident, Claims, Survey, Citations, Repair, Dispatching)

04

Comprehensive Workflow Management

Smart E-Commerce Portal B2C

Our smart B2C eCommerce Portal allows consumers to purchase policies with just a few clicks.



Motor Claims Automation Project Overview

Al Wathba Insurance has experienced robust growth in recent years, necessitating enhanced processes to manage the increased workload across all functions. The adverse weather events last year provided critical insights into how our operations must adapt to higher volumes. In response, the Motor Claims Automation Project was launched to streamline the claims process while safeguarding ongoing operational efficiency.

Following a comprehensive post-flood analysis, several improvement opportunities were identified. A key initiative involved introducing auto-approval for claims estimated below **AED 5,000**, utilizing pre-negotiated flat rates with partnering garages. This strategic change has resulted in:



Building on the current success, further refinements and additional user training are projected to boost the automation rate to at least 60%. This evolution of the motor claims process underscores Al Wathba Insurance's commitment to innovation and operational excellence, ensuring that we continue to deliver efficient, high-quality service to our customers amidst ongoing growth.

Since its establishment, Awnic has been a reputable brand within the UAE insurance sector. Our dedication to delivering outstanding service, pioneering products, and a focus on customer satisfaction has been instrumental in solidifying our brand's esteemed reputation throughout the years.

Our Digital Achievements

	Intelligent Communication Management System (iCMS)	Reduction in Avg. time required for approvals from 5 to 2 days.
	Enterprise Content Management System	85-90% of documents are handled electronically
	Mobile Application	10.5K+ app downloads
	Customer Relationship Management (CRM)	Efficient eCommerce CRM system
	Marine Portal	The average process time has gone down to as low as 2 minutes.
	Auto LPO Initiative for Motor Claims	A digital initiative we have done to improve employee efficiency and CX.
	Motor Corporate Fleet Portal	Allows brokers and corporate customers to download certificates of insurance from fleet policy without depending on UW Team.

Awards in Digital Space



Digital Initiative Award by the UAE Insurance Authority in 2018, 2019



Best innovative company award by TechTad in 2021



Our social media presence has grown significantly in the past year, with a steady increase in followers on major platforms such as Twitter, Facebook, and LinkedIn.

#awniclive

AWNIC Live Insurance

AWNIC Live Insurance is a digital platform for insurance services.

AWNIC Live Insurance is a digital platform for insurance services.

AWNIC Live Insurance

Show your Car Information

AWNIC Live Insurance



Pioneering Innovation

At Al Wathba Insurance, we are redefining the future of insurance through bold innovation, AI-driven automation, and seamless digital experiences. Our leadership actively champions transformation, fostering a culture of creativity and agility to enhance customer satisfaction and operational efficiency.

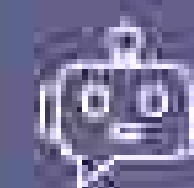
Key breakthroughs in 2024 included:



SUCCESSFUL INNOVATION CHALLENGE TO BRING GAME-CHANGING IDEAS TO LIFE



REVOLUTIONIZED CUSTOMER JOURNEYS WITH A FRICTIONLESS POLICY BUYING EXPERIENCE



DEPLOYMENT OF A NEXT-GEN GENERATIVE AI CHATBOT FOR 24/7 SMART SUPPORT



UPGRADED IVR WITH AI-ENABLED SMART ROUTING FOR INSTANT QUERY RESOLUTION



CLOUD MIGRATION & OPTIMIZATION, BOOSTING PERFORMANCE AND SCALABILITY

These initiatives have supercharged customer engagement, accelerated processes, and positioned us at the forefront of digital insurance innovation. The future is now, and we're leading the way!

Data Privacy



Safeguarding your Data at AWNIC

AWNIC is committed to providing the utmost protection for our clients' data and privacy.



Employee Know-How



10

Corporate Governance

MANAGEMENT APPROACH

For more than 25 years, our service has been synonymous with independence, strong governance, and integrity. Our corporate governance protocols safeguard the different interests of our partners.

Board of Directors

The Board of Directors directs its attention to corporate governance and discipline through its committees:

They oversee the management and execution of entrusted responsibilities and duties through their authority.

Supervision extends to the implementation and refinement of policies and procedures to optimize the efficiency and effectiveness of internal controls.

This oversight is pivotal in upholding our commitment to integrity, transparency, and accountability.

The Board closely monitors the Audit Committee and Nomination & Remuneration Committees in compliance with governance regulations.

They safeguard shareholders' rights by striving to maximize company profitability.

Composition of the Board

Our Board is composed of a diverse group of individuals with complementary skills and backgrounds.

Our Board consists of nine board members, two of whom are independent, who have extensive experience and expertise in their respective fields.

Our CEO Pay Ratio FY 2024 is 7.25 % (Monthly)

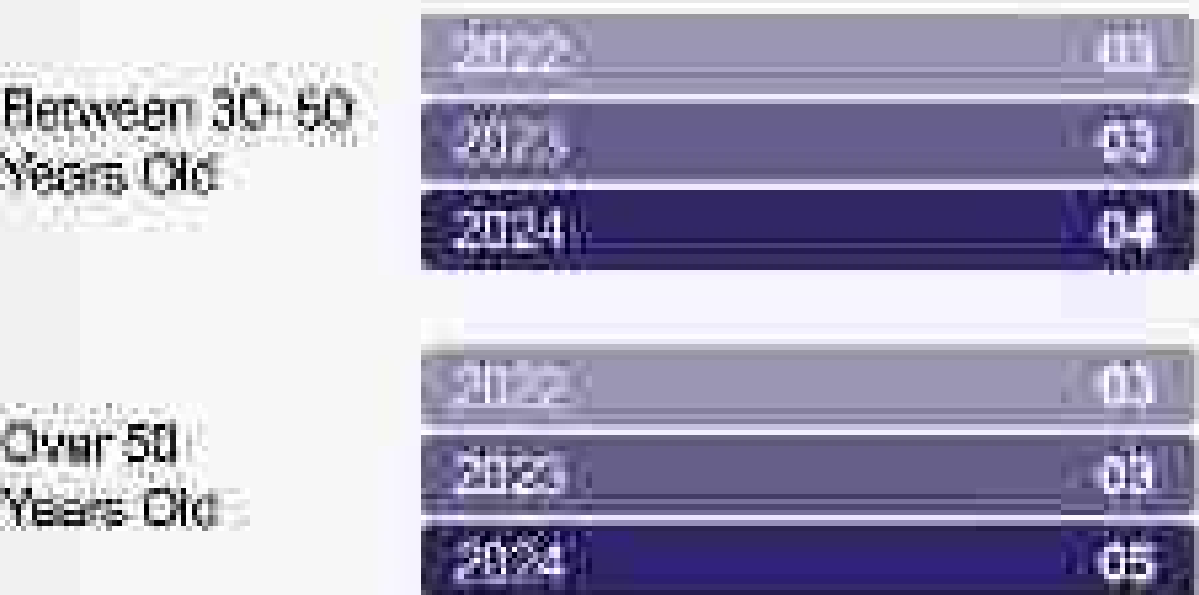


In 2024, Women Represented
11%
of Our Board Membership

Members of the Board



Board Members Age Group



Our focus is on applying policies derived from the rules and standards of institutional discipline established in the UAE.

We believe this approach will align with stakeholder interests and enhance sustainable value for them.

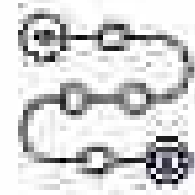
This commitment extends to prioritizing the interests of customers and employees.

We aim to improve elements of the control environment and ensure compliance with transparency, standards, accountability, responsibility, and disclosure.

Upholding the integrity of our work is a priority shared by our Board of Directors and Executive Management.

Both entities are dedicated to implementing and maintaining these principles.

Board Roles and Responsibilities



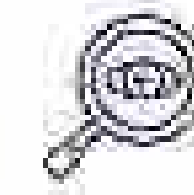
Set Direction & Strategy

- Participate in regular strategic planning and approve annual plans
- Determine Vision and Purpose and Advocate for them
- Establish organizational values



Ensure Resources

- Hire, oversee and support executive leadership
- Ensure adequate financial resources
- Enhance the organization's public standing
- Ensure the presence of a capable and responsible board



Provide Oversight

- Oversee financial management
- Minimize exposure to risk
- Measure progress against the strategic plan
- Monitor and evaluate programs and services
- Provide legal and moral oversight
- Formally evaluate the chief executive (annually)
- Evaluate itself (self-assessment annually and external assessment at least once every five years)

Board Nominees

All nominees submitted their documents in accordance with SCA requirements.

No.	Name	Education	Experience	Nature of Membership
1	Sheikh Saif Bin Mohammed bin Butti Al Hamad	Bachelor's Degree in Political Sciences / Economics	- CEO and Deputy Owner of United Al Sager Non executive/ Non- Group from 02/04/2008 to date. - CEO and Deputy Owner of Al Atheer Group from 02/04/2008 to date. - Owner and CEO of Saif Group from 01/11/1999 to date. - Vice Chairman of the Board of Directors of the Bank of Sharjah from 1999 to date.	Non-Executive / Non-Independent
2	H.E. Rashed Darwish Al Ketbi	- Bachelor's Degree in Business Administration - Master of Business Administration	- Chairman of the Board of Directors and Owner of Non-executive/ Non- of Rashid Darwish Al Ketbi Commercial Investment from 2007 to date. - Financial and Administrative director of Darwish Bin Ahmed and Sons from 1995 to 2006. - Assistant Undersecretary for Financial and Administrative Affairs at the Ministry of Health - UAE from 1991 to 1995. - Financial and Administrative Director of Saif Bin Darwish from 1985 to 1991.	Non-Executive / Non-Independent

Board Nominees

All nominees submitted their documents in accordance with SCA requirements.

No.	Name	Education	Experience	Nature of Membership
3	Sheikh Zayed Butti Suhail Butti Al-Maktoum	Bsc with Honours in Business Management University of Roehampton, London, UK (2014- 2017)	- Head of Sales at Emirates National Oil Company (April '19 - Present) - Head of sales team and oversaw the departmental financial budget, including revenue forecasting, expense management, and profitability targets. Collaborated with finance to ensure accurate budgeting and reporting of sales-related expenses.	Non-Executive / Independent
4	Mr. Shukri Salem Al Mhairi	- Bachelor's Degree in Economics. - Masters in Public Administration Development.	- Businessman. - General Manager of Dubai Investment Industries Company from 2006 to 2014. - Business Development Manager for Dubai Investments Company from 2001 to 2006. - Executive Director of Abu Dhabi Investments Company and Oman Emirates Holding Company (Emirates Branch) from 1995 to 2006 - Director of Finance at Tawam Hospital - Ministry of Health from 1992 to 1995. - Marketing Manager at Abu Dhabi National Oil Company (ADNOC) from 1985 to 1990.	Non-Executive / Non-Independent

Board Nominees

All nominees submitted their documents in accordance with SCA requirements.

No.	Name	Education	Experience	Nature of Membership
5	Mr. Khalifa Saif Al Ketbi	Bachelor's Degree in Business Administration	- United Motors & Heavy Equipment (UMHECO) - 2001 - Executive Director with 20 years' experience in marketing and sales. - Experience in business management. - Experience in services and investment in a company specialized in the field of heavy equipment and spare parts.	Non-Executive / Independent
6	Mr. Rasheed Ali Al Omaira		- CEO of Bildco during the period 2018-2021. - Businessman from 2010-2017. - CEO and Board Member of Vision Capital from 2006 to 2010. - Employee at Abu Dhabi Securities Market from 2000 to 2006. - Businessman from 1996 to 2000. - Employee at RAK Bank for the period 1991- 1996. - Employee at United Arab Bank for the period 1988-1991.	Non-Executive / Non-Independent

Board Nominees

All nominees submitted their documents in accordance with SCA requirements.

#	Name	Education	Experience	Nature of Membership
7	Mr. Mohamed Rashed Darwish Ahmed Alkatbi	Bachelor in Human Resource Management from Zayed University.	- Established self-Funded Investment Fund - Established and managed an investment fund focused on various asset and financial markets - implemented investment strategies to achieve positive returns for investors. (Apr 2018 - present) - Director at RDK group of companies (Mar 2018-Mar 2020) - Established an investment portfolio in the US Market at Entrepreneurial Experience. (Jul 2012-present)	Non-Executive / Non-Independent
8	Mr. Salam Mohamed Omar Salem Boabaid	- College of Business, Bachelor Degree in Business (Finance) - Certified Financial Analyst (CFA)	- Internal Audit, Al Hilal Bank, Abu Dhabi Non-executive (internship) 2016 - Teaching assistant (Volunteer), Zayed University, Abu Dhabi 2014	Non-Executive / Independent
9	Ms. Fatima Khalifa Saif Darwish Alkatbi	- Bachelor of Marketing and Entrepreneurship - Zayed University (2018-2022) - Graphic design Certification - Shillington school of Graphics Design - New York (2023)	- Social media Accounts manager Remedy Room Beauty Lounge (2018 - Present) - Marketing and Communications Intern - Abu Dhabi Independent Global Markets - ADGM (2022)	Non-Executive / Independent

Board of Directors' Meetings

Meeting	Date of Meeting	Number of Attendees
1st Meeting	07/02/2024	8
2nd Meeting	25/03/2024	6
3rd Meeting	23/04/2024	8
4th Meeting	13/05/2024	9
5th Meeting	13/09/2024	7
6th Meeting	13/11/2024	6

The Number of Personal Attendances of Board Members

Board Member Name	Number of Attendances
Sheikh Saif Bin Mohamed Bin Butti Al Hamad	3
HE Rashed Darwish Al Ketbi	0
Shukri Al Salam Musebah Almhair	5
Shukri Al Salam Musebah Almhair	1
Mohamed Saeed Al Qubaisi - Not Nominated for the Cycle 2024-2027	2
Ahmed Ali Al Dhaher - Not Nominated for the Cycle 2024-2027	3
Rashied Ali Rashied Nasser Al Omairi	0
Khalifa Saif Darwish Alketbi	2
Khaled Khalifa Al Mhairi -Not Nominated for the Cycle 2024-2027	2
Sanaa Rashed Darwish Al Ketbi - Not Nominated for the Cycle 2024-2027	2
New Board Members as on AGM held in 23/04/2024	
Shaikh Zayed Butti Suhail Butti Al Maktoum	4
Mohamed Rashed Darwish Al Ketbi	3
Salim Mohamed Omar Salim Babbar	4
Fatima Khalifa Saif Darwish Alketbi	2

Enterprise Risk Management

MANAGEMENT APPROACH

Ensuring the ongoing consistency of the business plan with the company's risk management approach and the internal control components within the corporate governance process.

- Risk Management
- Risk Management Framework
- ERM Framework
- Risk Committee

Mission and Objective of Risk Management

To proactively identify, assess, and mitigate risks that could impact the company's financial stability, operational efficiency, and reputation, while ensuring compliance with regulatory requirements and fostering long-term value creation for stakeholders.

- **We are eager to Safeguard the company's Financial Stability** by Identifying and managing risks that could affect the company's solvency, profitability, and capital adequacy. While Ensuring robust risk modeling and stress testing to withstand adverse scenarios.
- **Enhancing Operational Resilience** by Mitigating risks related to business disruptions, technology failures, and operational inefficiencies. Along with Implementation of business continuity plans and disaster recovery strategies.
- **AWNIC always Ensures Regulatory Compliance** by Monitoring and adhering to evolving regulatory requirements and industry standards and Maintaining transparency in reporting and disclosures to regulators and stakeholders.
- **Protecting Policyholder Interests while Managing** underwriting, claims, and investment risks to ensure fair treatment of policyholders while making sure to Maintain adequate reserves to meet policyholder obligations.
- **Support Strategic Decision-Making through** Integrating risk management into the company's strategic planning and decision-making processes and Providing insights on emerging risks and opportunities to guide business growth.
- **Manage Reputational Risks** by Identifying and mitigating risks that could harm the company's reputation or brand value making sure that ethical business practices and transparent communication with stakeholders is withheld.
- **We are Leveraging Technology and Data.** Utilizing advanced analytics, AI, and machine learning to improve risk identification and mitigation and Enhancing data security and privacy to protect sensitive information.
- **Promoting Sustainability and ESG Integration.** Identify and manage environmental, social, and governance (ESG) risks, such as climate change and diversity issues and Align risk management practices with the company's sustainability goals and global standards.

To achieve this Mission, our aim for Risk Management includes:



Identifying and evaluating risks that may hinder the attainment of our strategic objectives and targets.



Implementing suitable risk mitigation measures aligned with our risk appetite and tolerance levels.



Ensuring effective communication and transparency with stakeholders through consistent reporting and dialogue.



Cultivating a risk-aware culture through our comprehensive training programs and continuous learning and awareness programs.



To accomplish these aims, we've formed a Risk Management Committee (RMC) tasked with overseeing the development of our ERM framework. The RMC comprises senior executives from diverse business units responsible for risk identification, assessment, mitigation, strategy development, and monitoring the efficacy of our risk management procedures.

To achieve these objectives, we have established a Risk Management Committee (RMC), entrusted with the oversight and implementation of our Enterprise Risk Management (ERM) framework. The RMC is composed of senior executives representing various business units, who are responsible for identifying risks, conducting assessments, developing mitigation strategies, and monitoring the effectiveness of our risk management processes.

Risk Management Process

Risk
Identification

Risk
Assessment

Risk Prioritization &
Measurement

Exception
Reporting

Monitoring & Decision
Making

Control / Exploit
Risk

Risk Management Policy



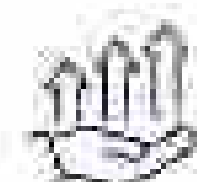
This policy sets out our risk management (RM) which is exercised across our organisation and defines the risk management principles and guidelines with which we need to comply.



The policy stipulates the basic processes of the company wide framework for risk management and defines the categories of risks which the divisions should identify and approaches to managing them.



As a basis for risk management, a risk management policy has been created for AWWIC and approved by the Management and Board.



The policy is based on the board approved annual business plan and three years strategy. The policy is reviewed by the Management and Board annually.



We take risks inherent to our strategy in order to achieve our objectives and to deliver operational excellence for all stakeholders.

Risk Management Framework

- Our organization places a strong emphasis on identifying and managing risks proactively to prevent disruptions to business operations.
- We aim to establish a unified, formalized, and systematic approach to risk management across all operational areas.
- Divisions are encouraged to adopt best practices in risk management, fostering knowledge sharing and transparency with shareholders regarding key risks.
- This approach enhances overall risk awareness and ensures transparency in divisional risk profiles.
- Our proficient risk management enables us to scrutinize potential business decisions and swiftly capitalize on alternative options to address potential challenges.
- Recognizing the potential for financial, operational, and IT risks to result in losses, we prioritize minimizing their impact through proactive measures.
- Operating within a clear risk management framework, our primary objective is to identify and manage risks within the board-approved risk appetite.
- Our risk management system facilitates proactive identification, evaluation, and mitigation of relevant risks to minimize their potential impact on the organization.

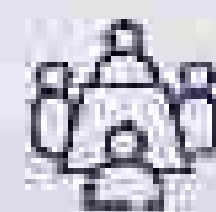
ERM Framework

Risk Management Structure

Our risk policy outlines a comprehensive risk management framework.

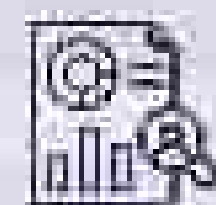
Roles and Responsibilities

The board directly supervises the Risk Management function, with responsibility for implementing risk management resting primarily with the following:



Board & Audit Committee Responsibilities

- Review and approve the Risk Management Policy and related manual in so far as it is consistent with our corporate objectives.
- Review and approve the corporate risk appetite and risk tolerance.
- Oversee the appropriate application of the Risk Management Policy and its related procedures within the divisions.



Internal Controls Department & Management

- The individual/team overseeing our risk management policy, manuals, and execution.
- Review and consolidate risk tolerance statements from division managers to formulate corporate risk appetite and tolerance for Board approval.
- Critically evaluate divisional risk reports and provide constructive feedback.
- Ensure the adequacy of structure, processes, and competencies to meet the requirements outlined in the risk management policy and manuals.
- The Internal Controls department conducts risk-based audits and reviews for corporate governance compliance.
- Provide risk identification and mitigation recommendations to division managers and top management.
- Keep division managers and management informed about changes in laws and regulatory requirements and their implications on operations.
- Report risks to the Board and audit committee.

Review Committees

- Engage in discussions regarding specific risks identified by divisions and offer advice for decision making.
- Conduct actuarial reviews of technical provisions, experience analysis, asset allocation, and reinsurance structure, reporting deviations from the risk appetite to management.
- Ensure that discussed specific risks are accurately documented in meeting minutes.
- Deliver timely reports to management regarding the aforementioned activities.
- Assess the quality of risk management within divisions.
- Coordinate and support the Internal Controls department in conducting risk reviews as directed by the committee.

Operational & Support Division Management

- Implement the risk management policy and associated divisional risk manual within the division.
- Establish and review the division's risk appetite and tolerance in alignment with corporate risk standards.
- Ensure the identification, assessment, management, and reporting of (project) risks adhere to the RM Policy and Division Risk Manuals.
- Operational divisions are required to submit weekly reports management detailing divisional performance and significant risk acceptances and implications.
- The support division furnishes management with monthly financial statement analyses, including performance breakdowns at corporate, department, and division levels.
- Divisional management provides insights into the risks contributing to discrepancies between expected and actual revenue/profit.

Key Elements of Risk Management

Risk management is an essential aspect of our business, and we have a robust framework in place to identify, assess, and manage various types of risks.

Our risk management framework comprises the following components:

Risk Governance

We have established a Risk Management Committee that oversees the risk management process and ensures alignment with our overall strategic objectives.

Risk Identification

We employ various techniques to identify potential risks, including scenario analysis, risk mapping, and internal and external risk assessments.

Risk Assessment

We use a comprehensive risk assessment process that considers both the likelihood and impact of each risk. The process involves the use of risk heat maps and risk registers to facilitate monitoring and management of identified risks.

Risk Mitigation

We have implemented risk mitigation measures to manage identified risks effectively. These measures include risk transfer through insurance, risk avoidance, risk reduction, and risk acceptance.

Risk Monitoring and Reporting

We continuously monitor and review identified risks to ensure their effective management. We report the status of risk management to the Board of Directors and other stakeholders through regular risk management reports.

Our mission in risk management is to identify and assess potential risks to our business operations and create a framework for managing these risks that aligns with our strategic objectives. We recognize that managing risks is critical to maintaining the sustainability of our business, and we are committed to ensuring that our risk management framework remains effective and relevant in a changing environment.

Through our robust risk management framework, we aim to ensure that our operations are sustainable and that we are well-positioned to achieve our strategic objectives.

Risk Governance

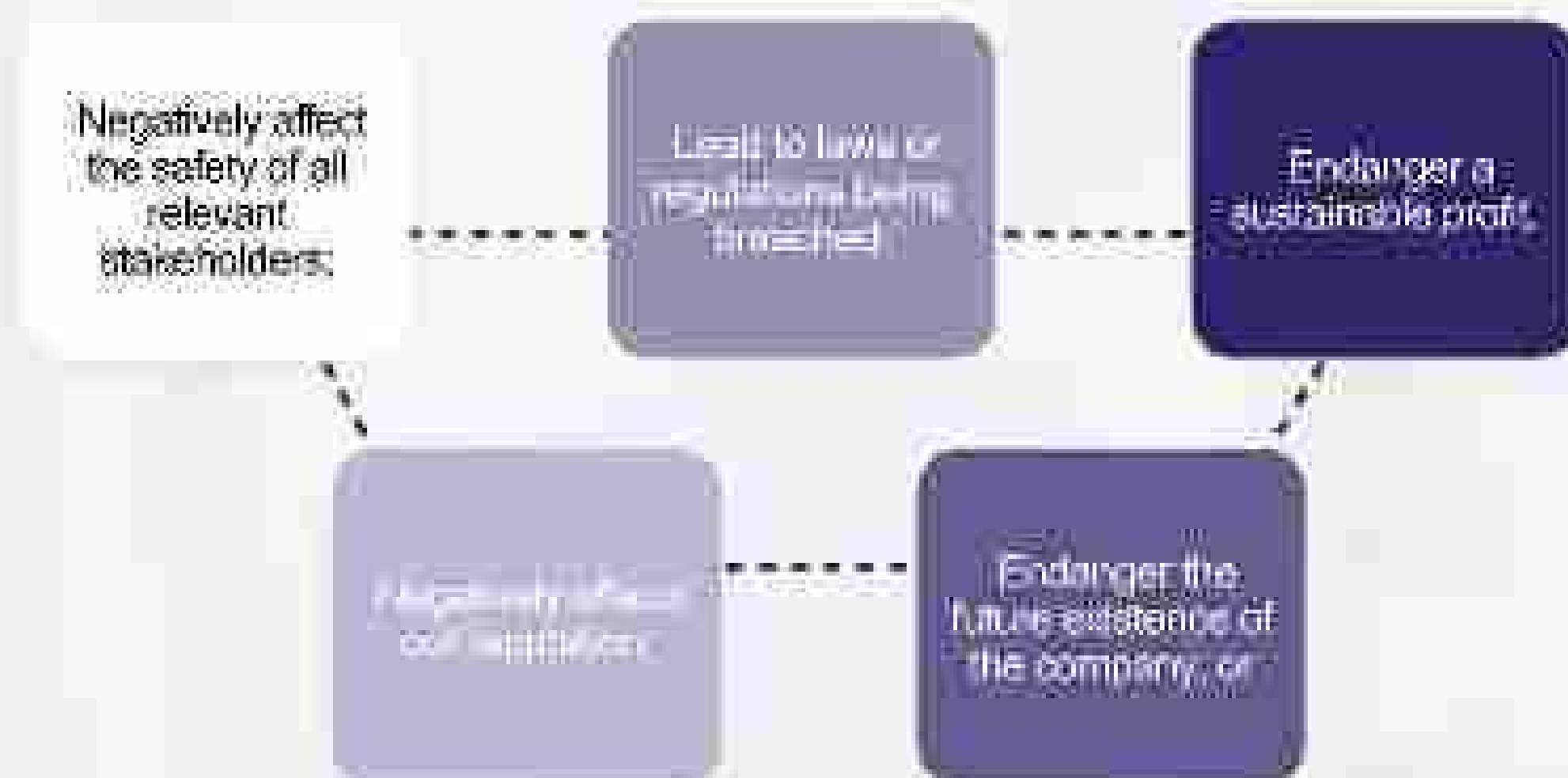
Risk governance is an integral part of our Enterprise Risk Management (ERM) strategy. We are committed to implementing best practices in risk management to ensure the protection of its stakeholders and assets. Our Board of Directors is responsible for overseeing the risk management process and ensuring that it is aligned with the company's overall strategy and objectives.

To achieve an effective risk governance, we have implemented the following measures:

Risk Appetite and Tolerance

AWNIC has established a clear risk appetite and tolerance framework to guide its decision-making process. The company regularly monitors and reviews its risk exposure to ensure that it is within acceptable levels.

AWNIC aims to be risk aware, but not overly risk averse. We are constantly aware of potential risks and opportunities within an individual area. We aim to actively avoid risks that could:



Management at the appropriate organizational level will establish risk responses as required to achieve the corporate objectives. The responses are within division risk tolerance levels, which are formulated and regularly updated by management.

Individual risk category wise risk appetite and tolerance limits are articulated in the risk register.

Risk Management Roles and Responsibilities

We have clearly defined the roles and responsibilities of all stakeholders involved in the risk management process. This includes the board of directors, executive management, risk management committees, and individual employees.

Risk Management Policies and Procedures

We have developed a comprehensive set of risk management policies and procedures that are regularly reviewed and updated. These policies and procedures cover all areas of the business, including operational, financial, legal, reputational and strategic risks.

Risk Management Culture

We have established a risk aware culture that encourages employees to identify and report risks. The company provides regular training and awareness programs to ensure that employees are equipped with the necessary skills to manage risks effectively.

Risk Reporting and Monitoring

We have implemented a robust risk reporting and monitoring system that enables us to identify, assess and respond to risks in a timely and effective manner. The system is designed to provide management with the necessary information to make informed decisions on risk management.

By implementing these measures, we ensure that its risk management process is aligned with our strategic objectives and that it is well-governed, transparent, and accountable. We believe that effective risk governance is essential to its long-term success and sustainability.

Risk categories are defined risks groupings that help organize consistent identification, assessment, measurement, and monitoring across risks. Using consistent risk categories across an enterprise enables risks to be aggregated to determine their overall impact to the organization.

Risk Category	Context
Underwriting Risk	The risks arising from the failure to correctly price the insurance risks the company evaluates, writes, or rejects.
Reinsurance Risk	The risks arising from different treaties and facultative contracts with various reinsurers.
Market Risk	The risks arising from changes in market prices or liquidity that affect the Company's portfolio.
Credit Risk	The risks arising from defaults on insurance and reinsurance receivables.
Operating Risk	The risk of loss resulting from inadequate or failed internal processes, people, and systems.
Regulatory and Compliance Risk	The risks arising from the inability to comply with existing regulations, or unexpected changes to existing regulations.
Strategic Risk	The risks arising from the Company's inability to appropriately define and/or execute a successful business strategy.
Information Technology Risk	The risk arising from inadequate information technology resources or inappropriate use of available resources.
External Risk	The risks arising from events over which the Company has no direct control e.g. natural disasters or new competitors.

A Key Risk Measure (KRM) is a quantifiable metric used by organizations to assess, monitor, and manage the potential risks they face. Risk management department has identified KRMS for the following areas that are being monitored against the target and tolerance limits:

- Motor Underwriting Key Risk Measures
- Motor Claims Key Risk Measures
- Operational Key Risk Measures
- Technical Underwriting Key Risk Measures
- Technical Claims Key Risk Measures
- Investments Key Risk Measures
- Finance Key Risk Measures
- Credit Control Key Risk Measures
- Human Resource Key Risk Measures
- Marketing & Business Key Risk Measures
- Reinsurance Key Risk Measures
- IT Key Risk Measures
- Regulatory Compliance and Legal Key Risk Measures
- AML Key Risk Measures

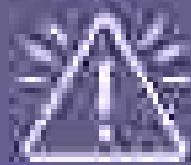
Analysis by Risk Type

We believe in proactively identifying and managing risks that could potentially impact our business objectives. As part of our Enterprise Risk Management (ERM) framework, we conduct a thorough analysis of various risk types that we may encounter.



Operational Risks

Operational risks are those risks that arise from the execution of our day-to-day operations. We have implemented strong internal controls, processes and procedures to mitigate these risks. Our focus is to ensure that our employees are well trained, and we have implemented regular monitoring and testing of our controls to minimise operational risks.



Market Risks

Market risks arise from adverse market movements or changes in market conditions. We manage market risks through a combination of diversification, hedging strategies and active monitoring of market trends. We set market risk limits and regularly review them to ensure the impact of market volatility.



Credit Risks

Credit risks arise from default or non-payment by counterparties on risk financial obligations. We have implemented a credit risk management framework, including credit limit reviews, credit ratings, credit agreements, and provisions. Our financial reporting department monitors and follows up on credit risk rating updates.



Reputational Risks

Reputational risk is the risk of negative impact to our brand and reputation. We have a strong focus on maintaining our reputation by conducting business with integrity and transparency. We have implemented robust compliance frameworks and training programs to ensure that our employees adhere to high ethical standards.

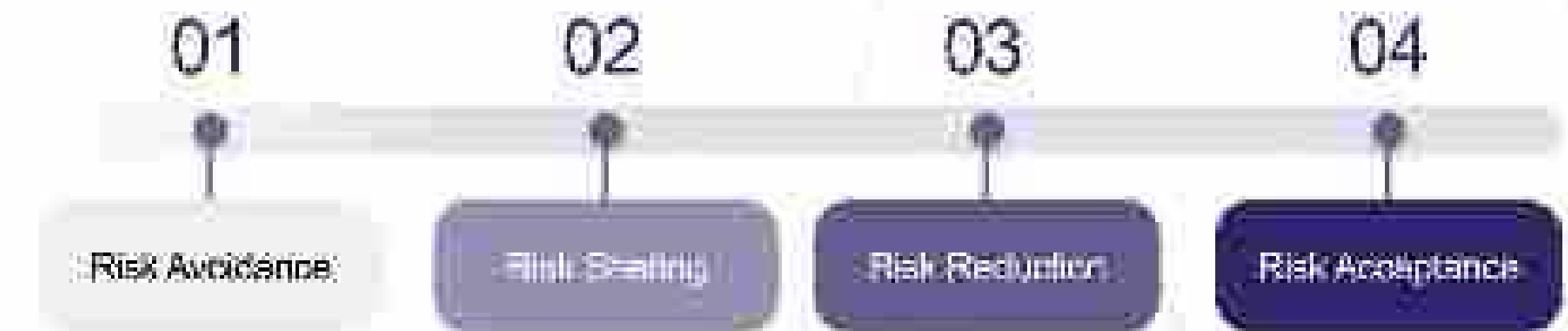


Financial Risks

Financial risks arise from changes in interest rates, currency fluctuations, liquidity risk and other factors that could impact our financial performance. We manage financial risks through a combination of active monitoring and hedging strategies to mitigate their impact on our business.

Risk Response

We believe in proactively identifying and managing risks that could potentially impact our business objectives. As part of our Enterprise Risk Management (ERM) framework, we conduct a thorough analysis of various risk types that we may encounter.



Risk Response Mechanism

- 1 Through measurement, risk identified risks are reported to the management and board with the response received from the risk management review committee.
- 2 The various subcommittees (e.g. insurance, remuneration, investment, claims, system review committee) plays an important role in identifying the opportunities from the risks identified and suggests plans to capitalise those in order to benefit the company.
- 3 Internal control department reviews the possible new risks for the business and also recommends various ways in which risks should be measured.
- 4 Our management information system (MIS) plays an active role in planning appropriate strategies for measured risks and also to monitor the effectiveness of the strategies implemented during the whole period.
- 5 Internal control department conducts follow up internal audits/external reviews to ensure execution of the agreed risk management recommendations.

Our comprehensive risk management framework is designed to identify, assess, monitor and manage risks across our business. By proactively managing risks, we are able to minimise their impact on our business objectives and ensure the sustainable growth of our company.

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102-43	Approach to stakeholder engagement		15, 16
102-44	Key topics and concerns raised		16

GRI Standards			
GRI Disclosure			
GRI Outcome	Content	ADX Outcome	Reporting Practice
Reporting Practices			
102-45	Entities included in the consolidated financial statements		-
102-46	Setting report content and topic boundaries	07: Sustainability Reporting 06: Disclosure Practices	4, 5
102-47	List of material topics		16
102-48	Restatements of information		6
102-49	Changes in reporting		-
102-50	Reporting period		4
102-51	Date of the most recent report		4
102-52	Reporting cycle		4
102-53	Contact point for questions regarding the report		5
102-54	Claims or reporting in accordance with the GRI standards		4
102-55	GRI content index		70
102-56	External assurance	09: External Assurance	6

GRI 200: Economic Standard Series

GRI 201: Economic Performance 2016

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Source Score
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary		5.13
103-2	The management approach and its components		5.16
103-3	Evaluation of the management approach		5.14
GRI 201: Topic Specific			
201-1	Direct economic value generated and distributed		24
201-2	Financial implications and other risks and opportunities due to climate change	E10: Climate Risk Mitigation	0
GRI 204: Procurement Practices 2018			
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary	G1: CEO Pay Ratio	31.02
103-2	The management approach and its components		31.32
103-3	Evaluation of the management approach		31.32

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Source Score
GRI 204: Topic Specific			
204-1	Proportion of spending on local suppliers	G4: Supplier Code of Conduct	31
GRI 205: Anti-Corruption 2018			
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary		60
103-2	The management approach and its components		60
103-3	Evaluation of the management approach		60
GRI 205: Topic Specific			
205-3	Confirmed incidents of corruption and actions taken	G5: Ethics & Prevention of Corruption	60
GRI 300: Environmental Standard Series			
GRI 302: Energy 2018			
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary	E7: Environmental Operations	33.38

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosures			
GRI Disclosure	Content	ADX Disclosure	Source Page
GRI 103 Management Approach			
103-1	The management approach and its components	E0: Environmental Operations	39-39
103-2	Evaluation of the management approach	E0: Environmental Operations	38-38
GRI 102 Topic Specific			
102-1	Energy consumption within the organization	E3: Energy Usage E6: Energy Mix	36-37
102-2	Energy intensity	E4: Energy Intensity E6: Water Usage	36-37
GRI 305 Emissions 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary	E7: Environmental Oversight	32-35
103-2	The management approach and its components	E0: Environmental Oversight	33-36
103-3	Evaluation of the management approach	E3: Environmental Oversight	34-36

GRI Standards			
GRI Disclosures			
GRI Disclosure	Content	ADX Disclosure	Source Page
GRI 300 : Environmental Standard Series			
GRI 301 : Emissions 2016			
GRI 302 Topic Specific			
105-1	Direct (Scope 1) GHG emissions	E1: GHG Emissions	35
105-2	Energy indirect (Scope 2) GHG emissions	E2: Greenhouse Gas Intensity	35
105-3	GHG emissions intensity		35
GRI 400 : Social Standard Series			
GRI 401 : Employment 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		41
103-2	The management approach and its components		40
103-3	Evaluation of the management approach		40
GRI 401 Topic Specific			
401-1	New employee hires and employee turnover	S3: Employee Turnover	40
401-2	Benefits provided to full-time employees that are not provided to part-time employees	S3: Employee Turnover	41

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Source Section
GRI 403 – Occupational Health and Safety 2018			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		39-46
103-2	The management approach and its components		39-46
103-3	Evaluation of the management approach		39-46
403-1	Occupational health and safety management system		8
403-2	Hazard identification, risk assessment, and incident investigation		46
403-3	Occupational health services		46
403-4	Worker participation, consultation and communication on occupational health and safety		46
403-5	Worker training on occupational health and safety		46
403-6	Promotion of worker health		42-46
403-7	Freedom and violation of occupational health and safety: Impacts directly linked by business relationships		42-46

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Source Section
GRI 403 Topic Specific			
403-9	Workers covered by an occupational health and safety management system	S6: Good Health & Safety	8
403-9	Work-related injuries	S7: Injury Rate	No work related injuries
GRI 404: Training and Education 2018			
GRI 104 Management Approach			
104-1	Explanation of the material topic and its boundary		45
104-2	The management approach and its components		45
104-3	Evaluation of the management approach		45
GRI 404 Topic Specific			
404-1	Average hours of training per year per employee		45
404-3	Percentage of employees receiving regular performance and career development reviews		100%

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosures			
Disclosures	Content	ADX Codes	Page Number
GRI 405: Diversity and Equal Opportunity 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		40,41
103-2	The management approach and its components		40,41
103-3	Evaluation of the management approach		40,41
GRI 405 Topic Specific			
405-1	Diversity of governance bodies and employees	54: Gender Diversity 55: Non-Discrimination 511: Nationalisation 51: Board Diversity	41,55
GRI 413: Local Community 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		41,44
103-2	The management approach and its components	511: Nationalisation 512: Community Investment	41,44
103-3	Evaluation of the management approach		41,44

GRI Standards			
GRI Disclosures			
Disclosures	Content	ADX Codes	Page Number
GRI 417: Marketing and Labeling 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		50
103-2	The management approach and its components		50
103-3	Evaluation of the management approach		50
GRI 417 Topic Specific			
417-2	Incidents of non-compliance concerning product and service information are labeled		No incidents
417-3	Incidents of non-compliance concerning marketing communications		No incidents
GRI 418: Customer Privacy 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		51,52
103-2	The management approach and its components		51,52
103-3	Evaluation of the management approach		51,52
GRI 417 Topic Specific			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	G6: Data Privacy	51,52

Sustainability Report

2024



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01

About this Report

About this Report

We are pleased to present Al Wathba Insurance's Fourth Integrated Report for 2024, which highlights our unwavering commitment to sustainable development. This comprehensive report underscores our dedication to integrating sustainability into every aspect of our operations within the insurance sector, both locally and globally. As advocates for responsible business practices, we align with industry best practices and support initiatives such as ADX's sustainability agenda and the Abu Dhabi Economic Vision 2030. Built on principles of transparency, integrity, and expertise, this report outlines our achievements and contributions toward promoting sustainability in the insurance industry.

We endeavour to demonstrate our commitment to sustainability, business excellence, and strategic investments by seamlessly integrating these principles across our organization, as reflected in our quantitative objectives, key performance indicators (KPIs), and performance metrics. It is essential to acknowledge that these measures are dynamic and may evolve as our organization grows and adapts to the continuously shifting market landscape. Our objective is to achieve an equitable balance among the interests of all stakeholders while attaining industry-leading outcomes on a broader scale and fostering resilience in an increasingly complex and evolving global environment.

Adopted Principles



Transparency



Accountability



Sustainability



Inclusivity



Resilience

Chairman's Statement



"At Al Wathba Insurance, sustainability is not merely a pursuit but an integral part of our commitment to the future. Aligned with the UAE's vision, we incorporate innovation and environmental stewardship into our operations, ensuring that every step we take today contributes to a sustainable and prosperous future."

Dear Stakeholders,

As we reflect on the challenges and successes we faced in the past year, I am proud to share with you our vision for a sustainable and prosperous future, one that thrives on innovation and resilience.

Our 2023 Integrated Report is a testament to the hard work of our employees, guided by the Environmental, Social, and Governance (ESG) & Sustainability, while outlining our ambitious strategic measures, year-on-year, to ensure that we are at the forefront of change and innovation. We are proud to play a pivotal role in fostering a future, defined by comprehensive insurance solutions. At Wathba Insurance, we are dedicated to our commitment to the mission.

Our sustainability initiatives for 2023 had a clear focus on innovation, resilience, and growth, driven by a commitment to sustainable and responsible business practices. These initiatives reflect our vision for a sustainable and prosperous future.

With a focus on innovation, we are committed to our core business practices, ensuring that every step we take today contributes to a sustainable and prosperous future. The Board of Directors, under the leadership of the Chairman, is committed to ensuring alignment with our vision and goals.

At Wathba Insurance, sustainability is not merely a pursuit but an integral part of our commitment to a sustainable and prosperous future. Aligned with the UAE's vision, we incorporate innovation and environmental stewardship into our operations, ensuring that every step we take today contributes to a sustainable and prosperous future.

Wathba Insurance has achieved a unified mission to achieve a Sustainable Future. Our vision is to be a leading insurance company in the UAE, aligned with the UAE's vision, the UAE's vision, and both national and global efforts to achieve sustainable development goals (SDGs) through innovative value creation.

Our greatest achievement is our ability to deliver a sustainable future, driven by innovation and resilience. Our vision is to be a leading insurance company in the UAE, aligned with the UAE's vision, the UAE's vision, and both national and global efforts to achieve sustainable development goals (SDGs) through innovative value creation.

Beyond our business operations, Wathba Insurance is deeply committed to creating a lasting positive impact on society and the environment. Through active engagement in community development and sustainable initiatives—such as supporting education, healthcare, and environmental efforts—we strive to drive meaningful change.

As we reflect on Wathba's journey this year, we are more focused than ever toward a sustainable future. Our financial performance stands as a testament to our excellence, with strong revenue growth and profitability achieved through strategic initiatives, including innovation, efficiency, operational excellence, and diversity.

Investment in cutting-edge technology and digital transformation has enabled us to better serve our customers and adapt to evolving market dynamics. As we look ahead, we remain optimistic about the opportunities before us. With a clear strategic vision and a highly skilled team, we are well-positioned to maintain our leadership and continue to deliver value.

I extend my heartfelt gratitude to the Wathba team for their innovative ideas and dedicated efforts, which have enabled us to secure the future for many years. I also express my profound appreciation to the industry leaders of the UAE for their unwavering belief in and support for the extraordinary growth and qualitative efforts.

Together, let us continue to innovate, grow, and create lasting value.

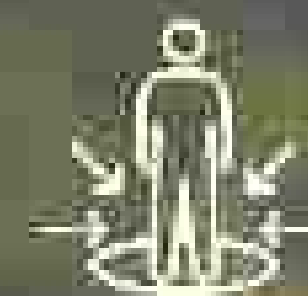
Thank you.

- Sheikh Saf bin Mohammed bin Dahi Al Nahed
Chairman

Board Oversight

We are pleased to present Al Wathba Insurance's fourth Integrated Report for the year 2024, which underscores our unwavering commitment to sustainable development and advancement. This comprehensive document reflects our steadfast dedication to integrating sustainability into every dimension of our operations within the insurance sector both domestically and internationally. As proponents of responsible business conduct, we adhere to industry best practices and actively support initiatives such as ADX's sustainability agenda and the Abu Dhabi Economic Vision 2030. Grounded in principles of transparency, integrity, and expertise, this report seeks to elucidate our accomplishments and contributions toward fostering sustainable practices within the insurance industry.

Values



Customer
Centricity



Service
Quality



Growth
Mindset



Innovation



Integrity



MOST TRUSTED
INSURANCE PROVIDER



SUSTAINABILITY PIONEER IN THE
INSURANCE INDUSTRY IN THE UAE

02

Al Wathba Insurance at a Glance



Snapshot of the Business



Vision

To be the most trusted and innovative insurance provider in the UAE, empowering individuals and businesses with comprehensive solutions that safeguard their future and enhance their quality of life.



Mission

At Al Watthba Insurance, our mission is to deliver exceptional insurance services that prioritize customer needs, maintain the highest standards of quality and integrity, and continuously innovate to meet the evolving challenges of a dynamic world. We are committed to fostering a culture of growth, collaboration, and excellence that supports our employees, strengthens our community, and builds lasting relationships with our customers.

Ratings and Certifications



First listed insurance company in the UAE to become triple certified with ISO 9001:2015 (QMS), ISO 14001:2015 (EMS) and ISO 27001:2013 (ISMS).



BBB - with a positive outlook by S&P (Standard & Poor's)



As of 2024, Awnic maintains its firm position within UAE's conventional listed insurers in the UAE in terms of overall profitability.



Recognized by the UAE's insurance regulatory body for two consecutive years - 2018 & 2019, for its transformative digital and smart technology.



Recognized for excellence in claims settlements by the IAE Insurance Authority in 2020



Certified by Leading Quality Institution



Compliant with ADI (CS Standard) - achieved 893/900 score



CV Score of 55.20% as of 2024 - Reflecting strong compliance with UAE's in Country Value (ICV) Program

Al Watthba National Insurance Company (AWNIC) is a premier insurance provider headquartered in Abu Dhabi, United Arab Emirates. Since its inception in 1996, AWNIC has established a distinguished reputation for delivering a comprehensive portfolio of insurance products and services, meticulously designed to meet the needs of both individual and corporate clients. With a steadfast commitment to customer satisfaction, innovation, and financial stability, AWNIC remains a trusted partner for clients seeking dependable insurance solutions. Our offerings encompass a wide array of coverage, including motor, property, marine, health, and travel insurance, among others, ensuring tailored protection to address diverse risk profiles.

AWNIC's digital initiatives are aligned with the UAE government's strategic vision to advance toward a digitally empowered nation. We have deployed a comprehensive suite of flexible digital solutions designed to streamline both internal operations and external client interactions. By embracing technological advancements, we are able to elevate our insurance offerings for individual and corporate clients alike, enhancing the quality, efficiency, and accessibility of our products and services.

Major Lines of Business

AWNIC operates through 3 branches and 6 satellite offices - its head office in Abu Dhabi, primary branches in Dubai & Al Ain and AWNIC Online Smart Services, Brokers and Agents.

Motor Insurance - Contributing to 58 % of Revenue

Motor Insurance - 58%

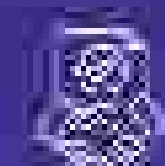
Others

Our USP



DELIVERING MOTOR INSURANCE SOLUTIONS ENRICHED WITH DISTINCTIVE AND UPGRADED SUPPLEMENTARY BENEFITS, ENSURING ALIGNMENT WITH, OR EVEN SURPASSING, CUSTOMER EXPECTATIONS.

- Built-in replacement vehicle
- Roadside assistance service
- Registration service
- International driving license



ESTABLISHING ALLIANCES WITH PROMINENT ENTITIES IN THE MARKET AND INTRODUCING EXCLUSIVE ADVANTAGES

- Etihad Miles Program
- FAB EPP
- AQCB Touchpoints
- Tabby - Buy Now Pay Later

First Insurshoe in the UAE to have such a tie up



OMNI CHANNEL TOUCHPOINT APPROACH

- Dedicated customer care centre (CCC)
- Online Platform
- Physical presence across UAE
- Mobile App



AWNIC PRIVILEGE CLUB (LOYALTY PROGRAM)

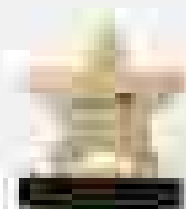
With a network comprising over 30 esteemed partners throughout the UAE, we provide AWNIC policyholders with preferential rates and exclusive redemption offers. These perks are accessible through accumulated loyalty points garnered via referrals or purchases.

Awards and Accolades



Excellence in Digital Transformation and Smart Services

2018



Excellence in Digital Transformation and Smart Services

2019



Mid-Size Direct Insurer of the Year



Recognized by CB UAE for support during COVID-19 – Digital Insurance Initiative of the Year

2020



Sheikh Khalifa Excellence Award

2022

Forbes

8th Place in Future Most Sustainable Insurance Companies



Insurance Technology Leader of the Year



Customer Centricity Summit & Awards

2024

Sustainability Commitment



First Insurer in UAE to Publish a Sustainability Report (2019)

- Aligned with ADX ESG Disclosure Guidance 2019.
- Supports UAE National Vision 2021 & Abu Dhabi Economic Vision 2030.
- Sustainability integrated into corporate strategy with clear indicators and targets.

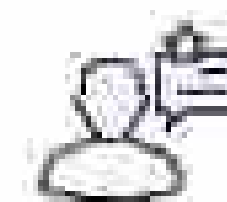
Sustainability Commitment



CSAT in 2024

13%

Higher than market benchmark



CX Score in 2024

6%

Higher than market benchmark



Google Rating

4.3

Scored one of the highest among UAE insurers



Serving over

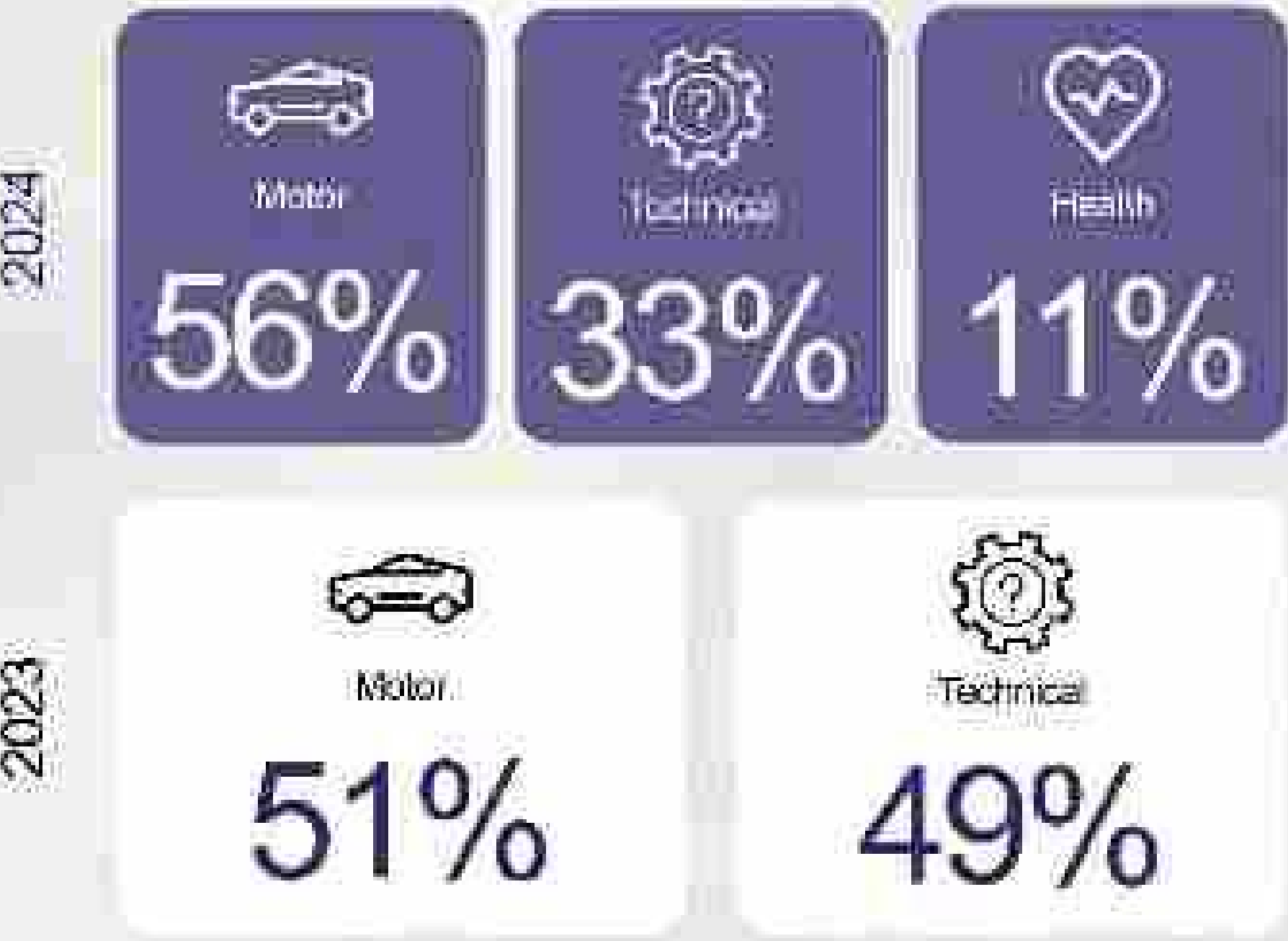
300K

Happy Customers yearly

Financial Performance

This section provides a comprehensive analysis of the company's financial performance, highlighting its ability to generate long-term value. It presents key financial metrics and strategic initiatives implemented by the company throughout the year. For the fiscal year 2024, the total Insurance revenue achieved was AED 376 Million.

Product Mix



Insurance Service Revenue		Profit After Tax	
AED'000		AED'000	
2024	376,325	2024	36,799
2023	284,649	2023	177,089

Gross Insurance Revenue Growth Rate			2024
Motor	41%	Technical	9%
Health	100%		

Net Insurance Service Result Growth Rate			2024
Motor	17%	Technical	46%
Total	27%		

03

Sustainability Management

AWINIC is committed to developing robust and inclusive frameworks designed to enhance the well-being of all stakeholders, both internal and external. Our dedication is focused on delivering the highest standards of security and services via through innovative, digitally driven solutions within the insurance sector. At AWINIC, the creation of value is deeply rooted in our strategic vision and foundational principles, guiding our efforts to achieve excellence and sustainable growth.



Sustainable Value Add

Business Model



Vision

To be the most trusted and innovative insurance provider in the UAE, empowering individuals and businesses with comprehensive solutions that safeguard their future and enhance their quality of life

Values



Transparency



Accountability



Sustainability



Inclusivity



Resilience



Commitment

Continuously provide first-class security and comfort through innovative and digitally empowering solutions

AWNIC's Product Segmentation

INDIVIDUAL

Motor Insurance

Jet Ski Insurance

Home Insurance

Pet Insurance

Travel Insurance

Visit Visa Insurance

Yacht Insurance

CORPORATE

Fire & General Insurance

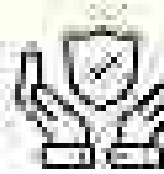
Oil & Energy

Marine & Aviation

Fleet Insurance

Engineering

Core Capabilities



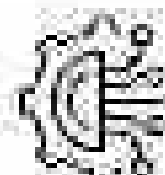
Insurance



Investments



Partnership



Technology

Critical Success Factors

Diversified Channels of Revenue

49.9%

BUSINESS
THROUGH DIRECT
CHANNEL

50.1%

BUSINESS
THROUGH
INTERMEDIARIES

Reinsurance

'A rated' panel of renowned reinsurers enhancing the risk carrying capacity

Treasury Management

Healthy balance sheet position, in one of top listed conventional insurance companies in terms of net assets.

Focused Leadership

-  Corporate Governance
-  Digitization
-  Ethical Business Practice
-  Regulatory Updates and Compliance
-  ESG (Risks, Opportunity & Performance)
-  Sustainable Development Goals
-  Cyber Security

360 Degree Value-Add

Financial Capital



Social & Relationship Capital



Community



Business Partners



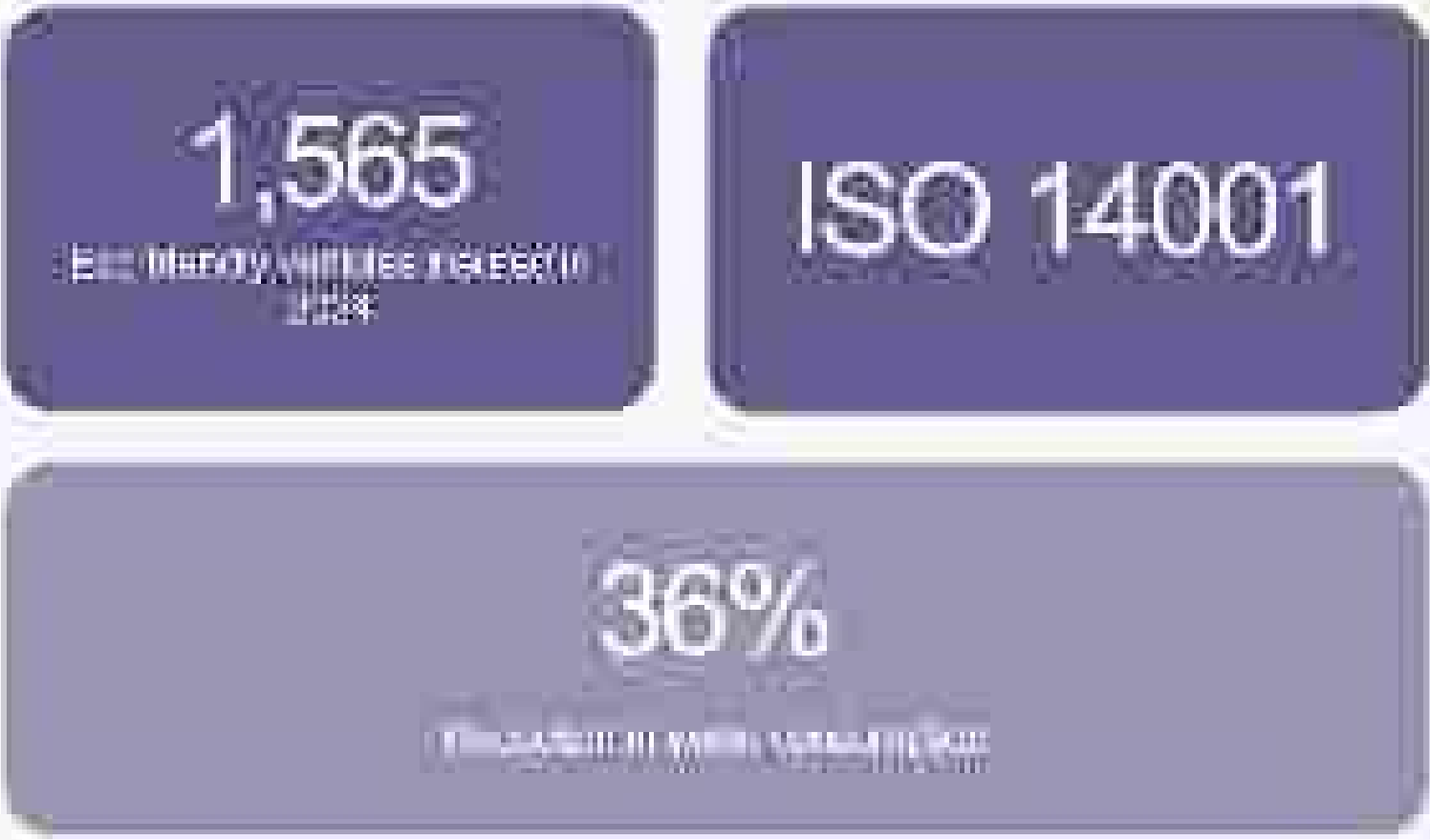
Human Capital



Intellectual Capital



Natural Capital



Acknowledging the inherent risks associated with insurance business operations and their potential implications for society and the environment, we are steadfast in our commitment to integrating ESG (Environmental, Social, and Governance) factors into our strategic framework. By embedding sustainable insurance principles into our core activities, we strive to achieve our long-term strategic objectives. This entails evolving into a sustainable insurer characterized by profitable growth, while concurrently fostering a positive impact on society and the environment.

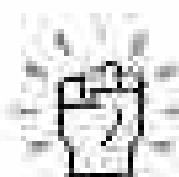
Reinsurance





Environmental Stewardship

AWNIC is acutely cognizant of the profound threat posed by climate change and, as such, is resolutely committed to minimizing its environmental footprint to the greatest extent possible. Our strategic focus emphasizes the prudent utilization of energy and water resources, the implementation of waste recycling programs, the promotion of environmentally friendly products, and the advancement of ecological sustainability across our entire value chain. In alignment with the outcomes of COP25, we remain steadfast in our dedication to enhancing our climate action initiatives, striving to achieve even more ambitious targets in environmental stewardship.



Empowering people and the community

By laying the foundation for a secure and inclusive workplace, we strive to exemplify our commitment to upholding human rights and fostering a culture of non-discrimination. These principles are firmly embedded within our Code of Conduct and supporting policies. In doing so, we reaffirm our social responsibility to the communities in which we operate, ensuring that our actions align with the highest standards of ethical and accountable practices.



Corporate governance and responsible business practices

AWNIC is committed to fostering long-term relationships with stakeholders by exemplifying responsible conduct across every facet of our business value chain. This commitment is reinforced through comprehensive compliance policies, which form the cornerstone of ethical business practices for all stakeholders. With an exemplary compliance track record, AWNIC remains steadfast in its dedication to adhering to regulatory requirements, underpinned by robust governance standards.

Stakeholder Relationships and Engagement Channels

Our connections with stakeholders are essential for grasping both internal and external viewpoints, crucial for assessing materiality. Continuously enhancing stakeholder engagement is vital for crafting comprehensive solutions and tackling concerns effectively. Engagement occurs across diverse platforms, and stakeholders can be categorized as follows:

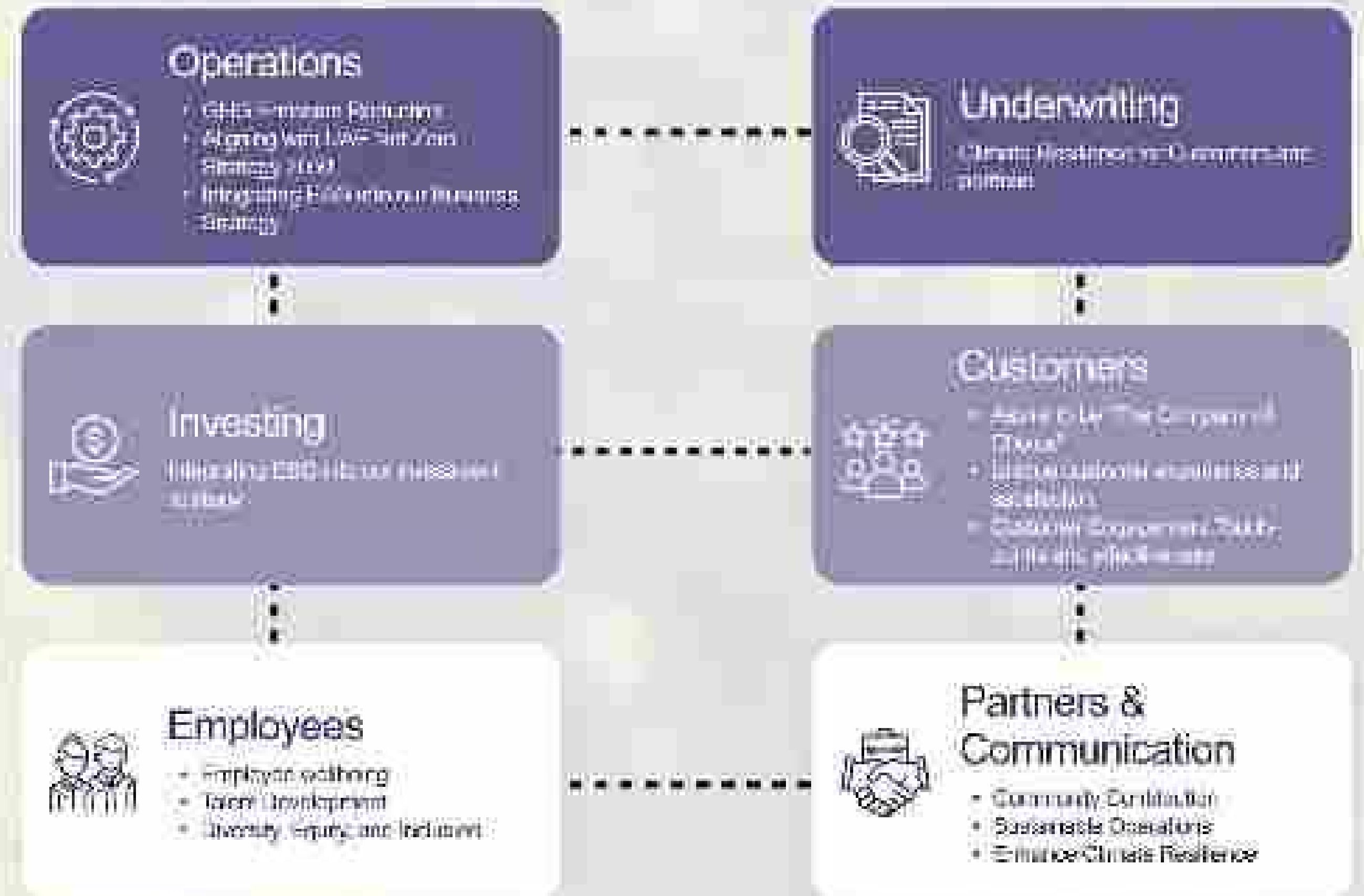


Materiality Metrics



Performing a materiality analysis is essential as it helps pinpoint the societal goals most pertinent to our vision and business strategy. Through engaging our stakeholders and plotting their concerns on a matrix, we can identify the areas exerting the greatest impact on our economic, social, and environmental performance, including those likely to influence stakeholder perspectives and decisions down the line. We aim to engage both internal and external stakeholders and incorporate strategic insights into our analysis.

Integrating ESG into our DNA



04

Environmental Stewardship

MANAGEMENT APPROACH

We remain steadfast in our commitment to advancing and embedding the three fundamental pillars of Environmental, Social, and Governance (ESG) principles across our business operations and investment strategies, ensuring sustainable value creation for future generations.

Emission Management

AWNIG began Reporting it's Natural Capital in 2019,

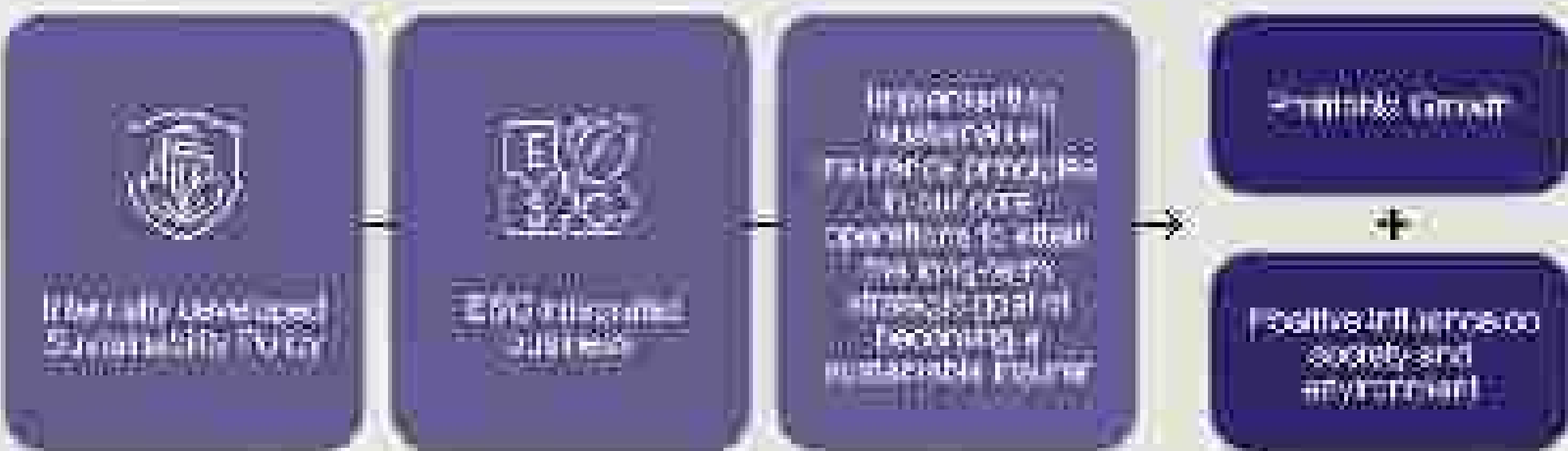
The UAE Net Zero by 2050 Strategic Initiative represents a comprehensive national endeavor to attain carbon neutrality by 2050, positioning the United Arab Emirates as the inaugural nation within the Middle East and North Africa (MENA) region to establish this commitment.

Our Environmental Impact

Aim to integrate sustainability into our entire portfolio.



AtAWNIG, we acknowledge the influence of greenhouse gas emissions on the environment and climate.



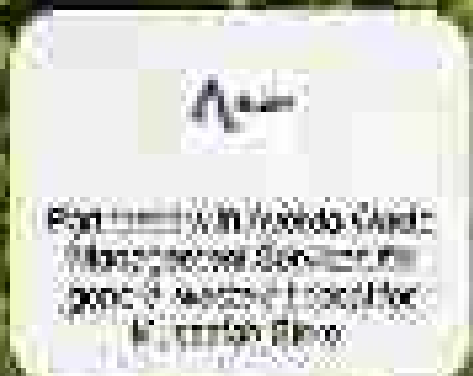
Our Targeted Frameworks



Green IT Policy



ISO 14001
Environmental
Management
Certified



“ We measure GHG emissions from our operations and building owned in Abu Dhabi

Our Commitment to EVM - Sustainable Transportation

Eco-friendly vehicle insurance at a discounted premium.



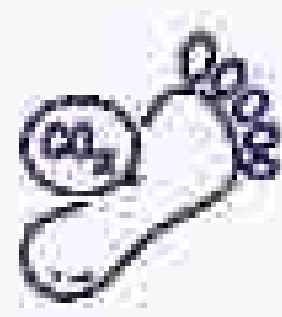
Carbon Footprint Reduction Strategy

We encourage our employees to follow eco-friendly practices such as:

- Support Recycling Initiatives
- Minimize Paperless Requests
- Practice Energy Conservation
- Public Transportation

We provide incentives to employees following such eco-friendly practices.

Initiative to track and report our emissions
Comprehensive Reporting System



This ensures compliance with international standards and accuracy in our operations

Through these actions, AWWNIC is dedicated to overseeing our emissions and diminishing our carbon footprint, thereby aiding in the advancement of a more sustainable future for everyone.

Identified Emission Sources

- Scope 1 (Direct Emissions) - Fuel Consumption
- Scope 2 (Indirect Emissions) - Purchased Electricity in office building and common areas of owned buildings
- Scope 3 (Other Indirect Emissions) - Water Consumption and Waste Disposal

GHG Emissions in TCO2e

	2022	2023	2024
Scope 1	54.72	63.49	55.61
Scope 2	2219.02	968.19	2,463.65
Scope 3	185.85	155.50	9.7

Emissions factors used for the electricity emissions calculations is the global emissions factor of 0.475 kgco2/kwh / for water emissions calculations global factors of 0.344 kgco2/m3 and for petrol global factor of 2.31 kgco2/m3

Energy Management

Recognizing the pivotal role of energy management, particularly within the insurance industry, AWWIC highlights the importance of sustainable practices and their profound impact on the environment. As part of our commitment to reducing our carbon footprint, we have implemented a series of measures aimed at enhancing energy efficiency and promoting the integration of renewable energy sources. These proactive initiatives align with our environmental goals while exemplifying our dedication to responsible business practices, setting the stage for a more sustainable future within the insurance sector and beyond.



We aim to align with



UAE Energy Strategy 2050



Agenda for Sustainable Development 2030



Paris Climate Agreement



UNSDG

Energy Consumption
Reduced by

8%

Equivalent to 201.03 tons of CO₂ emissions

We are committed to regular improvement of our energy management practices and reducing our carbon footprint. We will continue to monitor and report our energy consumption and work towards reducing our adverse environmental impact.

Our Energy-Saving Measures

We are dedicated to the ongoing enhancement of our energy management practices and the reduction of our carbon footprint. We will persistently monitor and disclose our energy consumption metrics, striving to minimize our adverse environmental impact and align with sustainable operational standards.



Energy Consumption
Electricity (kWh)

2021
5,689,806

2020
5,378,850

2019
5,106,834



Fuel (Liters)

2021
23,368.22

2020
27,019.03

2019
24,072.33



Energy Intensity per employee

2021
37.680

2020
29.882

2019
27.443



Fuel (Liters) / Employee

2021
154

2020
150

2019
127

Water Management

We are dedicated to minimizing our water usage. Our Water Management strategy emphasizes the reduction of water consumption and advocates for efficient water utilization across the organization.

Our Water Conservation Initiatives

- 1

Constant check on water leaks
- 2

Low-flow faucets & fixtures
- 3

Recycled water for irrigation

Water Consumption in Liters



We regularly organize training and awareness sessions for employees regarding water conservation and the efficient utilization of water resources.

Water Reduction Targets

AWNIC has established targets for reducing water consumption, which undergo regular review and monitoring.

In 2024, we achieved a **36%** reduction in water consumption compared to 2023

Our Water Conservation Initiatives

AWNIC is committed to the ongoing improvement of its water management practices and the reduction of its water footprint, in alignment with both local regulatory requirements and international standards of excellence.

Effluent & Waste Management

At AWWNIC, we acknowledge the significance of waste and effluent management in mitigating our environmental footprint.

Comprehensive Waste Management System implemented across all our Offices and Branches.

Waste Segregation

Recycling

Disposal

Treaty compliance

Partnership with accredited waste management companies to collect, transport, and dispose of all waste in an environmentally responsible manner.

Compliance with Environmental Regulations

At AWWNIC, we acknowledge our duty to safeguard the environment and pledge to adhere to all relevant environmental regulations. We endeavor to reduce our environmental footprint through conscientious management practices and ongoing enhancement. Here are some approaches through which we ensure adherence to environmental regulations:

- Regular monitoring of emissions and waste streams for compliance with local and national regulations.
- Implementation of an Environmental Management System (EMS) certified to ISO 14001 standard to monitor and manage environmental impacts.
- Continuous efforts to reduce carbon footprint through the use of energy-efficient equipment and systems, alongside promoting sustainable practices company-wide.
- Engagement with regulators and stakeholders to stay updated with changes in environmental regulations and ensure compliance.
- Participation in industry-wide initiatives and programs advocating for sustainable practices and compliance with environmental regulations.



We hold the belief that our dedication to adhering to environmental regulations not only serves to safeguard the environment but also plays a crucial role in securing our long-term success as a responsible and sustainable business."

We are partnered with WECIRCULARS for RECYCLING OF E-WASTE . / In addition we are also partnered with Aventa Waste Management Services for general waste disposal for Mussafah Store.

 Total Waste
6,780kg

General Waste Eurobin Service (1.1 CBM) quantity of 5 amount of 250 KG

2024 Waste Summary

Waste Type	Quantity (kg)	Recycled (kg)	Landfilled (kg)
General Waste	250	250	0
...	...	...	...



A Watba National Insurance Company for contribution towards environmental stewardship during the period 1/03/2024 to 31/03/2025 in partnership with EndoShred by successfully shredding and recycling documents while making a positive impact on the environment in the following ways:



6,780 kgs
of paper recycled



115.26
Trees Saved



47,460
Litres of Water Saved



27,120kW
of Energy Saved



CERTIFICATE

OF

ENVIRONMENTAL STEWARDSHIP

This certificate is awarded to:

A Watba National Insurance Company

For successfully shredding and recycling documents during the period 1/03/2024 to 31/03/2025, contributing to environmental stewardship and making a positive impact on the environment in the following ways:



6,780 kgs
of paper recycled



115.26
Trees Saved



47,460 Litres
of Water Saved



27,120 kW
of Energy Saved

Thank you for your contribution to environmental stewardship.

EndoShred

A Watba National Insurance Company

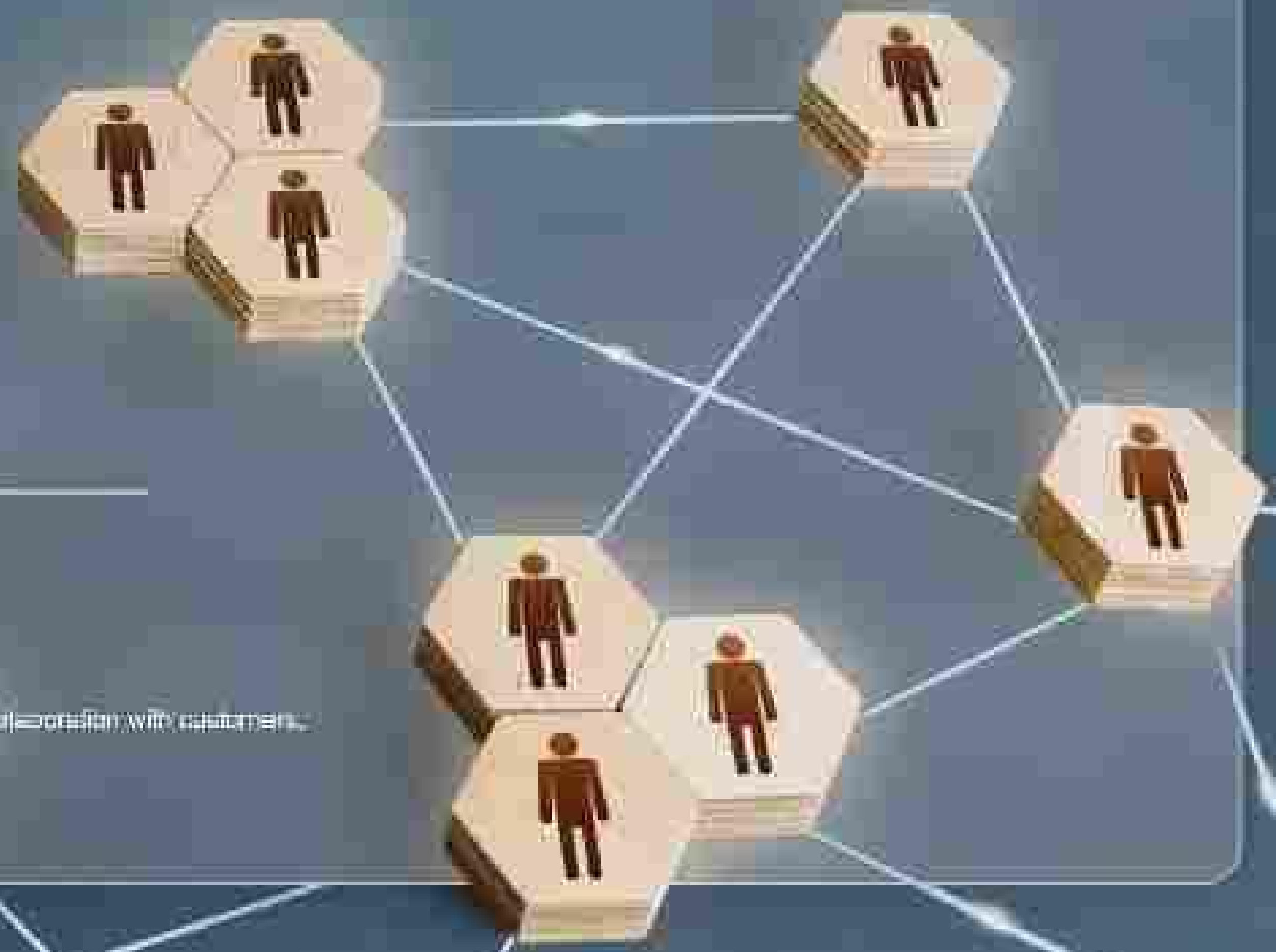


05

Social Stewardship

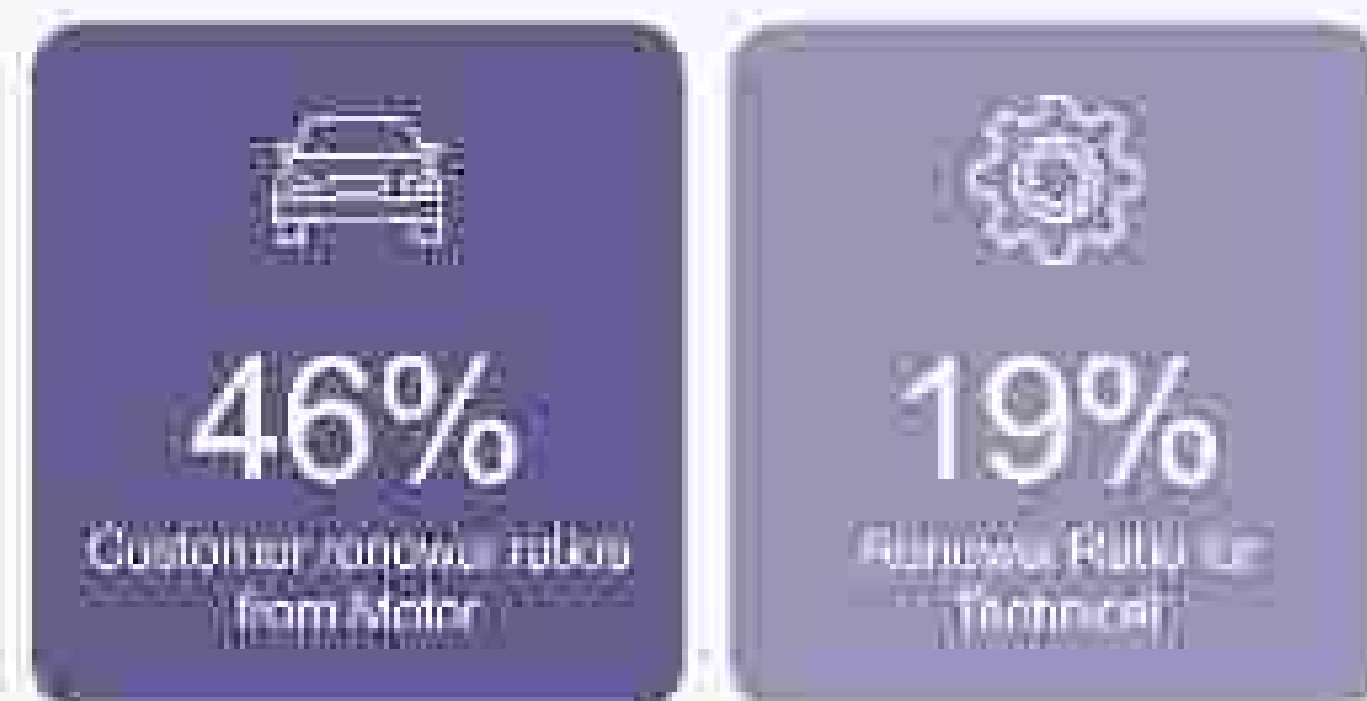
MANAGEMENT APPROACH

Through our social and relationship capital strategy, we promote building trust and collaboration with customers, partners, suppliers, and the community, ensuring mutual success.



2024 Objectives and Achievements





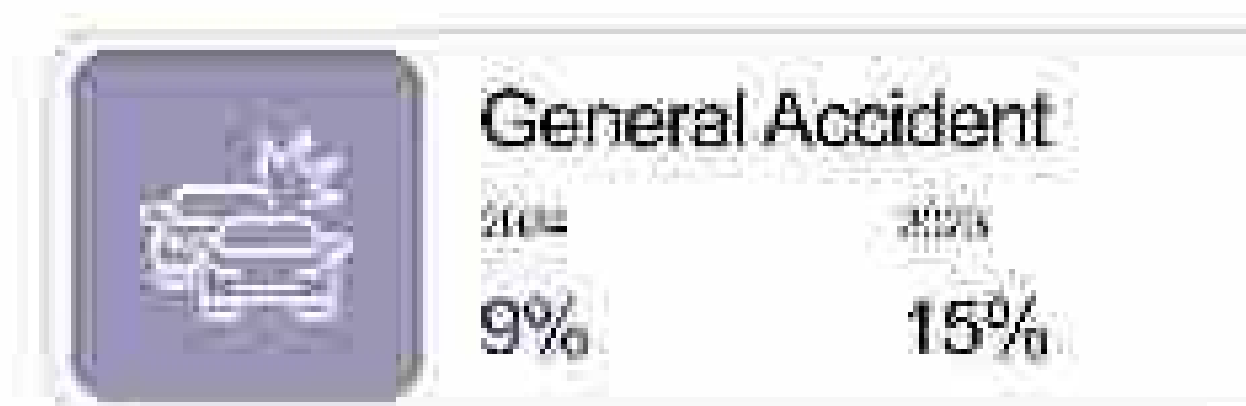
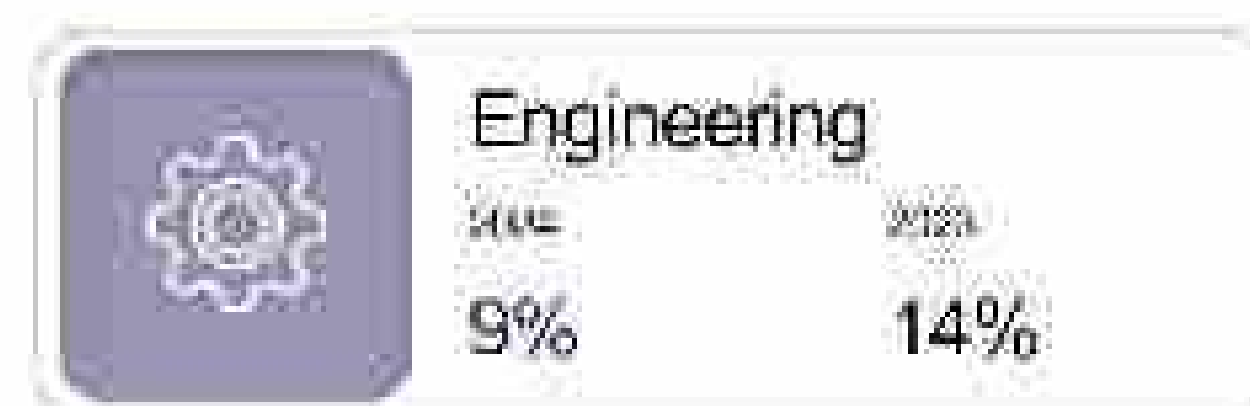
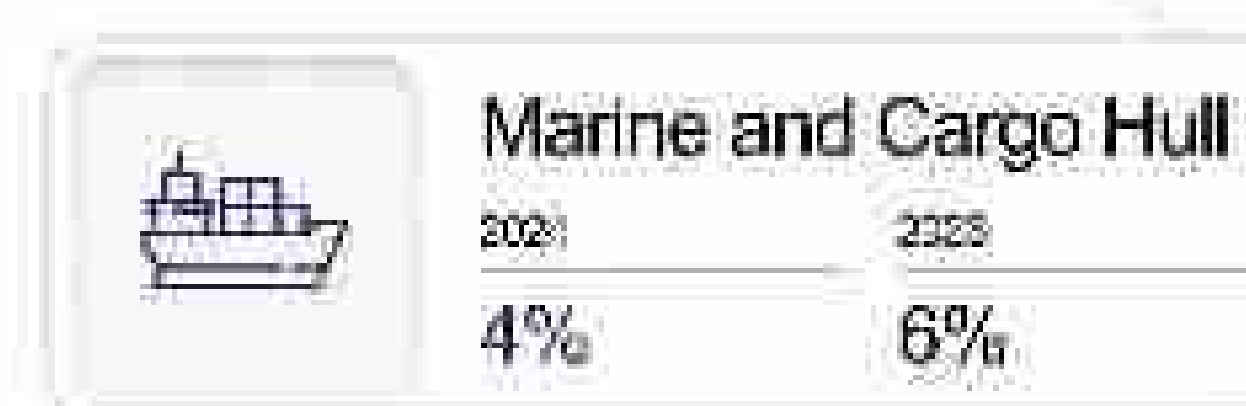
Policy Count

2022	218,613
2023	116,170
2024	159,320

Total Customer Renewal Ratios

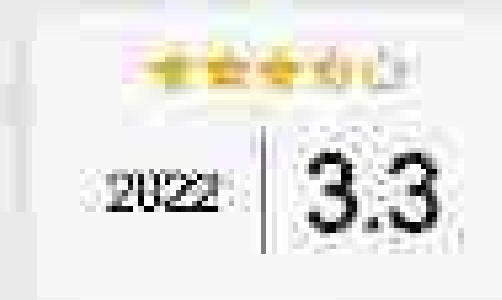
2022	29%
2023	23%
2024	46%

Product Mix



Customers

Google Business Ratings



Apple Store Ratings

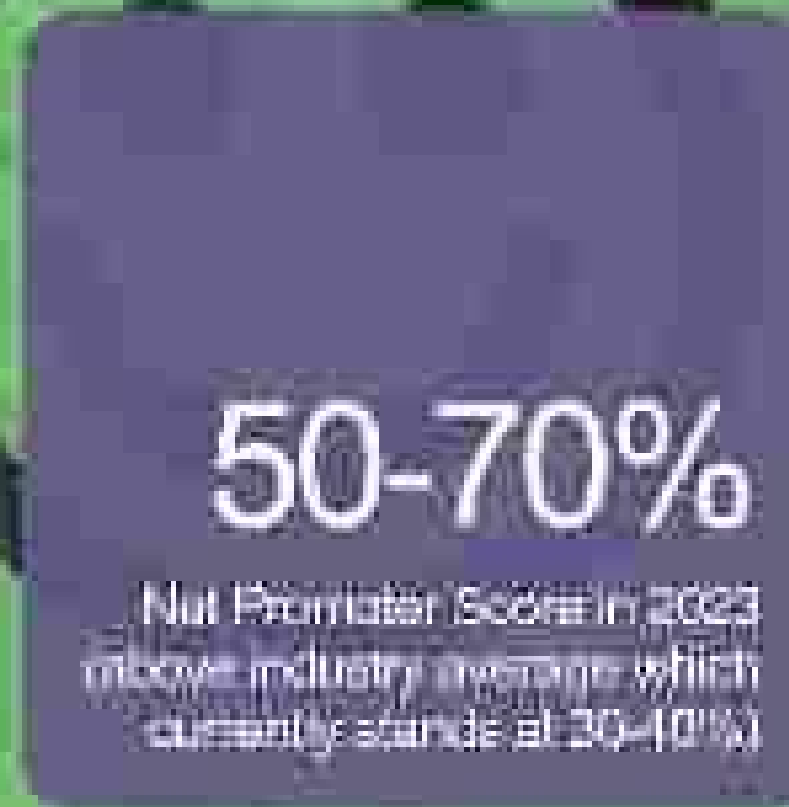
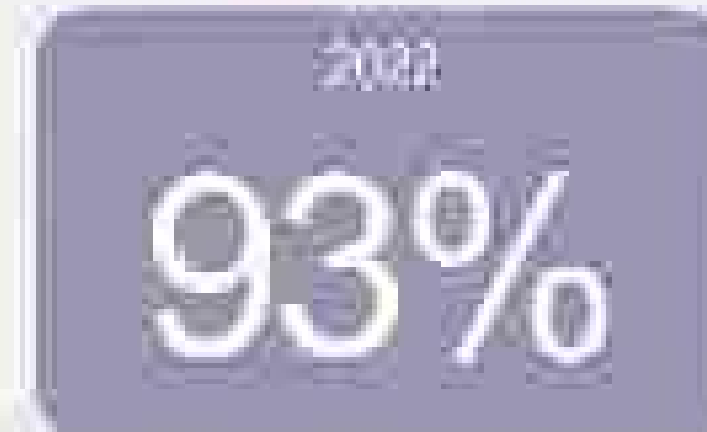


Google Play Store Ratings



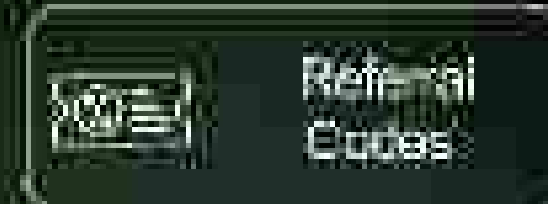
Customer Feedback

CSAT



Now, Customer feedback is through IVR, Mobile App and Email

We provide risk mitigation recommendations during the insurance survey to the potential customer



Referral Codes



Points system



Customer Loyalty and 83% Referral Program for our active customers

Queue-wise Break Up YTF 2024



Digital Platform Performance

Social Media Followers



Social Media Followers



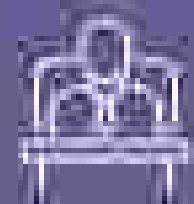
APP Downloads



Community

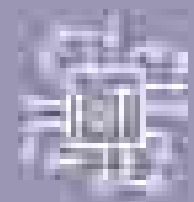
We express deep appreciation and convey our thanks to our community and individuals by actively promoting employee participation in corporate community programs. Our collaboration with NGOs plays a crucial role in the successful implementation of our community initiatives.

CSR Committee



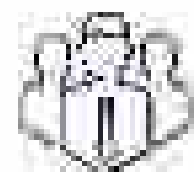
CEO/CDO

- Develop strategy, monitor and control company's CSR initiative
- Review the status, management and CSR resources
- Approve CSR responsibilities to the staff



INTERNAL CONTROLS MANAGER

- Create and implement CSR policies
- Control CSR performance

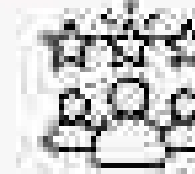


COMMITTEE MEMBER AND SECRETARY

- Primary accountability for executing CSR initiatives and providing
- Updates on CSR interventions



Employees



Customers



Environment &
Community

CSR Strategy

Blood Donation Camp

Blood Donation Camp in
cooperation with SEHA with

51 Volunteers



Donation to Al Ibtesamah Center

Donation to Al Ibtesamah
Center for the Rehabilitation
of Children of Determination

AED 8,000



Ramdan Food Donation

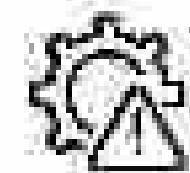
Ramadan Food Donation

AED 55,000



Supplier Selection / Procurement Process

At Al Watba National Insurance Company (AWNIC), our procurement process ensures we select suppliers who align with our ESG principles. This process is key to maintaining operational effectiveness, ISO compliance, and enhancing service quality and information security management. Our approach ensures transparency, efficiency, and alignment with our sustainability goals.



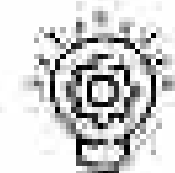
Risk Management

Our procurement process includes a comprehensive risk management framework. We identify and assess key external risks, evaluate their priority and impact, and promote them. Procuring strategies and their contractual terms are implemented to manage risks. Regular monitoring, transparent communication, and effective risk management, with detailed record-keeping for audit and continuous improvement.



Sustainability Commitment

We are committed to integrating sustainability into our procurement practices. Sustainability is a key criterion in selecting vendors and subcontractors, assessing not only their corporate procurement, but also their social and environmental performance. We seek vendors who share our dedication to sustainable practices, ensuring alignment with our vision and making a more sustainable future.



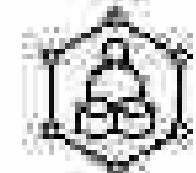
Innovation and Technology Adoption

We are committed to innovation and adopting cutting-edge technologies to enhance productivity, efficiency. Our process emphasizes integrating the latest AI for predictive analysis and ERP for streamlined operations. This includes a process automation and contract facilitation, boosting the procurement value chain.



Internal Training and Capacity Building

We provide continuous training and capacity building initiatives for all stakeholders involved in procurement and vendor management. This includes ongoing education on best practices, legal compliance, and ensuring moral alignment with internal stakeholders with our organizational goals and values.



Vendor Relationship Ethics

We prohibit employees from accepting significant gifts from vendors and maintain strict policies to avoid conflicts of interest in vendor selection. Any potential conflicts should be reported to the Chief Financial Officer immediately.

Diversity and Inclusion

We endeavor to establish a workplace that embraces diversity and inclusivity, ensuring every employee feels appreciated and respected.



Female Employees

32%



Male Employees

68%

Total Employees, by Gender

	41	2022	140	
	41	2023	101	
	82	2024	132	

Female to male compensation ratio

2022	1:2.7
2023	1:2.5
2024	1:2.1

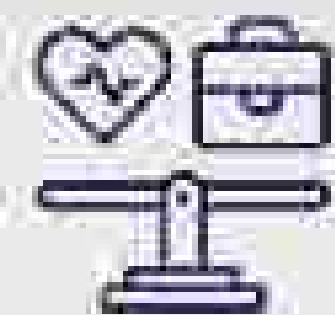
Age Wise Composition

	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	
2022	30	7	44	35	32	
2023	28	83	45	35	35	
2024	30	88	61	17	32	
Total	2022	151	2023	142	2024	193

1	Algerian	3	Bangladeshii	2	Chinese	23	Egyptian
15	Emirati	18	Ethiopia	68	Indian	4	Irish
14	Jordanian	6	Lebanese	2	Mexican	17	Pakistani
1	Palestinian	1	Si Leone	6	Sudanese	12	Syrian
1	Yemeni	193	Total				

Employee Engagement

At Awnic, we place paramount importance on employee well-being as a cornerstone of our organizational success, and we are unwavering in our commitment to providing our workforce with the essential resources and support required to achieve optimal physical and mental health. To further this objective, we conduct a series of workshops and awareness programs annually, aimed at promoting healthy lifestyles and empowering our employees to take proactive measures in managing their well-being. Our dedication to fostering a culture centered on wellness remains resolute, and we consistently invest in initiatives that enhance the health and satisfaction of our employees. Notably, we are proud to report zero work-related injuries in 2024, reflecting our steadfast commitment to workplace safety and employee care.



We believe in
work-life balance

1. Continuous Employee
Engagement Activities

2. Celebrating Festivals



ADCB Pink Run for Breast Cancer Awareness

Awnic is keen to encourage Employees' participation that demonstrates their commitment to social causes, reflecting the organization's values and community impact.

Al Ahlia Hospital Session for Heart Disease Awareness

Awnic Encourages Employees' engagement in health education underscores their well-being as a priority, fostering a healthier and more productive workforce.





Blood Donations Event

Employees' willingness to donate blood highlights their compassion and the organization's role in supporting critical healthcare needs.



Breast Cancer Awareness Event

AWNIC makes sure to applaud Employees' involvement in awareness initiatives showcases their solidarity and the organization's commitment to health and social responsibility.



Monthly Employees Birthday Celebrations

Celebrating employees' birthdays shows appreciation for their contributions, boosting morale and strengthening workplace bonds.



Yearly Corporate Townhall Meeting Event

Employees' attendance and engagement in the townhall demonstrate their alignment with the organization's vision and goals.

Celebrating Festivities



UAE Flag Day Event

AWNIC proudly joins it's Employees in the celebration of UAE Flag Day highlights their national pride and the organization's support for cultural and patriotic values.



Office Christmas Celebrations Event

Sharing the religious events with AWNIC's Employees and encouraging them to participate in festive activities fosters a sense of belonging and enhances the organization's inclusive culture.



Office Wellness Day Awareness Event

Employees' active participation in wellness activities underscores the organization's commitment to their health and work-life balance.



Ramadan Iftar Event

Sharing the religious events with AWNIC's Employees and encouraging Employees to come together for Iftar reflects the organization's respect for cultural diversity and its emphasis on unity.

Open-Door Communication

Discussions between employees and senior management, enriching the decision-making process.

An illustrative instance of this approach is the inception of the:

Go Green Initiative

which invites employees to propose ideas for enhancing workplace sustainability.



ATMOSPHERE OF TRANSPARENCY AND OPENNESS.



INTERNAL PORTAL AND SELF-SERVICE MOBILE APPLICATION

- Facilitate internal communication.
- Enabling employees to manage vacation and retrieve payroll details while such as leave, and salary processes, training opportunities, wellness programs, and EAP-based information.

Our Energy-Saving Measures

Recognize the importance of rewarding our assets (employees)

Annual awards to top-performing employees, department & branches

Create awards and recognition program

Integrated into HR's objectives to give incentives to employees

Special awards to employees who have served for a period of 15-years

84%

of Employees are Happy Working at Al Wathba Insurance

Training & Development

1

Improved Employee Performance

Training equips employees with the skills and knowledge needed to perform their roles more efficiently, leading to higher productivity and quality of work.

2

Increased Employee Engagement and Retention

Investing in employee development demonstrates a commitment to their growth, boosting morale and job satisfaction. This reduces turnover and retains top talent.

3

Enhanced Adaptability to Change

Training helps employees stay updated with industry trends, new technologies, and evolving business practices, making the organization more agile and competitive.

4

Better Risk Management

Training programs on compliance, safety, and cybersecurity reduce the likelihood of errors, accidents, and regulatory violations, protecting the organization from risks.

5

Leadership Development

Development programs prepare employees for leadership roles, creating a pipeline of skilled leaders to drive the organization's future success.

6

Improved Innovation and Creativity

Training encourages employees to think critically and creatively, fostering innovation and problem-solving within the organization.

7

Positive Organizational Culture

A focus on training and development promotes a culture of continuous learning, collaboration, and excellence, enhancing overall workplace dynamics.

Employee trainings provided during 2024

Month	Training
Apr-24	Introduction to Anti-Money Laundering & Combating Financing Terrorism
Oct-24	Highfield Level 3 International Award in Emergency First Aid at work
Nov-24	Business Communication Skills and Strategies (Tatweer)
Nov-24	Self and time Management Skills (Tatweer)
Dec-24	Training Analysis for HR (Docsta)
Dec-24	AML, CFT, TFS and Anti Bribery Training - Hayford

Total Training Hours

1600
Hours

E-Learning

We provide in-house and external compliance training courses through mandatory e-learning courses:

- AML, CFT training
- Anti-bribery & corruption
- Cybersecurity
- Code of conduct, etc.

06

Corporate Governance and Risk

MANAGEMENT APPROACH

Ensuring the ongoing sustainability of our business and maximization of enterprise risk

Management Approach & Framework / Corporate Governance / 2023

- Risk Management
- Risk Management Framework
- Risk Framework
- Risk Committee

Board of Directors

The Board of Directors directs its attention to corporate governance and discipline through its committees:

They oversee the management and execution of entrusted responsibilities and duties through their authority.

Supervision extends to the implementation and refinement of policies and procedures to optimize the efficiency and effectiveness of internal controls.

This oversight is pivotal in upholding our commitment to integrity, transparency, and accountability.

The Board closely monitors the Audit Committee and Nomination & Remuneration Committees in compliance with governance regulations.

They safeguard shareholders' rights by striving to maximize company profitability.

Composition of the Board

Our Board is composed of a diverse group of individuals with complementary skills and backgrounds.

Our Board consists of nine board members, two of whom are independent, who have extensive experience and expertise in their respective fields.

Our CEO Pay ratio for the year 2024 is 7.25%(Monthly.)



In 2024, Women Represented
11%
of Our Board Membership

Members of the Board



Board Members Age Group



Our focus is on applying policies derived from the rules and standards of institutional discipline established in the UAE.

We believe this approach will align with stakeholder interests and enhance sustainable value for them.

This commitment extends to prioritizing the interests of customers and employees.

We aim to improve elements of the control environment and ensure compliance with transparency, standards, accountability, responsibility, and disclosure.

Upholding the integrity of our work is a priority shared by our Board of Directors and Executive Management.

Both entities are dedicated to implementing and maintaining these principles.

Mission and Objective of Risk Management

To proactively identify, assess, and mitigate risks that could impact the company's financial stability, operational efficiency, and reputation, while ensuring compliance with regulatory requirements and fostering long-term value creation for stakeholders.

- **We are eager to Safeguard the company's Financial Stability** by Identifying and managing risks that could affect the company's solvency, profitability, and capital adequacy. While Ensuring robust risk modeling and stress testing to withstand adverse scenarios.
- **Enhancing Operational Resilience** by Mitigating risks related to business disruptions, technology failures, and operational inefficiencies. Along with Implementation of business continuity plans and disaster recovery strategies.
- **AWNIC always Ensures Regulatory Compliance** by Monitoring and adhering to evolving regulatory requirements and industry standards and Maintaining transparency in reporting and disclosures to regulators and stakeholders.
- **Protecting Policyholder Interests while Managing** underwriting, claims, and investment risks to ensure fair treatment of policyholders while making sure to Maintain adequate reserves to meet policyholder obligations.
- **Support Strategic Decision-Making through** Integrating risk management into the company's strategic planning and decision-making processes and Providing insights on emerging risks and opportunities to guide business growth.
- **Manage Reputational Risks** by Identifying and mitigating risks that could harm the company's reputation or brand value making sure that ethical business practices and transparent communication with stakeholders is withheld.
- **We are Leveraging Technology and Data.** Utilizing advanced analytics, AI, and machine learning to improve risk identification and mitigation and Enhancing data security and privacy to protect sensitive information.
- **Promoting Sustainability and ESG Integration.** Identify and manage environmental, social, and governance (ESG) risks, such as climate change and diversity issues and Align risk management practices with the company's sustainability goals and global standards.

To achieve this Mission, our aim for Risk Management includes:



Identifying and evaluating risks that may hinder the attainment of our strategic objectives and targets.



Implementing suitable risk mitigation measures aligned with our risk appetite and tolerance levels.



Ensuring effective communication and transparency with stakeholders through consistent reporting and disclosures.



Cultivating a risk-aware culture through our comprehensive training programs and continuous learning and development initiatives.



To accomplish these aims, we've formed a Risk Management Committee (RMC) tasked with overseeing the development of our ERM framework. The RMC comprises senior executives from diverse business units responsible for risk identification, assessment, mitigation, strategy development, and monitoring the efficacy of our risk management procedures.

To achieve these objectives, we have established a Risk Management Committee (RMC), entrusted with the oversight and implementation of our Enterprise Risk Management (ERM) framework. The RMC is composed of senior executives representing various business units, who are responsible for identifying risks, conducting assessments, developing mitigation strategies, and monitoring the effectiveness of our risk management processes.

Risk Management Process

Risk Identification

Risk Assessment

Risk Prioritization & Measurement

Exception Reporting

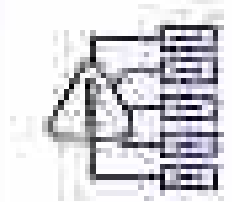
Monitoring & Decision Making

Control / Exploit Risk

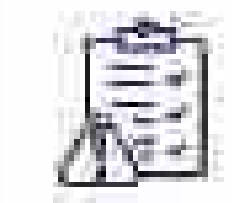
Risk Management Policy



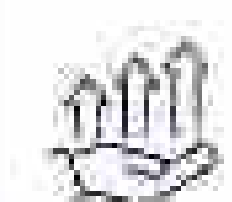
This policy sets out our risk management (RM) which is exercised across our organisation and defines the risk management principles and guidelines with which we need to comply.



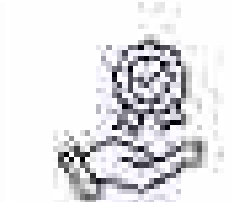
The policy stipulates the basic processes of the company wide framework for risk management and defines the categories of risks which the divisions should identify and approaches to managing them.



As a basis for risk management, a risk management policy has been created for AWWIC and approved by the Management and Board.



The policy is based on the board approved annual business plan and three years strategy. The policy is reviewed by the Management and Board annually.



We take risks inherent to our strategy in order to achieve our objectives and to deliver operational excellence for all stakeholders.

Risk Management Framework

- Our organization places a strong emphasis on identifying and managing risks proactively to prevent disruptions to business operations.
- We aim to establish a unified, formalized, and systematic approach to risk management across all operational areas.
- Divisions are encouraged to adopt best practices in risk management, fostering knowledge sharing and transparency with shareholders regarding key risks.
- This approach enhances overall risk awareness and ensures transparency in divisional risk profiles.
- Our proficient risk management enables us to scrutinize potential business decisions and swiftly capitalize on alternative options to address potential challenges.
- Recognizing the potential for financial, operational, and IT risks to result in losses, we prioritize minimizing their impact through proactive measures.
- Operating within a clear risk management framework, our primary objective is to identify and manage risks within the board-approved risk appetite.
- Our risk management system facilitates proactive identification, evaluation, and mitigation of relevant risks to minimize their potential impact on the organization.

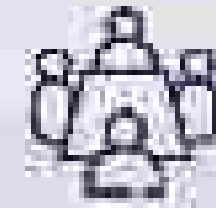
ERM Framework

Risk Management Structure

Our risk policy outlines a comprehensive risk management framework.

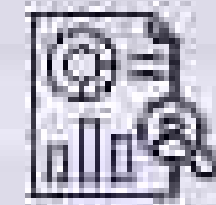
Roles and Responsibilities

The board directly supervises the Risk Management function, with responsibility for implementing risk management resting primarily with the following:



Board & Audit Committee Responsibilities

- Review and approve the Risk Management Policy and related manual in so far as it is consistent with our corporate objectives.
- Review and approve the corporate risk appetite and risk tolerance.
- Oversee the appropriate application of the Risk Management Policy and its related procedures within the divisions.



Internal Controls Department & Management

- The individual/team overseeing our risk management policy, manuals, and execution.
- Review and consolidate risk tolerance statements from division managers to formulate corporate risk appetite and tolerance for Board approval.
- Critically evaluate divisional risk reports and provide constructive feedback.
- Ensure the adequacy of structure, processes, and competencies to meet the requirements outlined in the risk management policy and manuals.
- The Internal Controls department conducts risk-based audits and reviews for corporate governance compliance.
- Provide risk identification and mitigation recommendations to division managers and top management.
- Keep division managers and management informed about changes in laws and regulatory requirements and their implications on operations.
- Report risks to the Board and audit committee.

Review Committees

- Engage in discussions regarding specific risks identified by divisions and offer advice for decision making.
- Conduct actuarial reviews of technical provisions, experience analysis, asset allocation, and reinsurance structure, reporting deviations from the risk appetite to management.
- Ensure that discussed specific risks are accurately documented in meeting minutes.
- Deliver timely reports to management regarding the aforementioned activities.
- Assess the quality of risk management within divisions.
- Coordinate and support the Internal Controls department in conducting risk reviews as directed by the committee.

Operational & Support Division Management

- Implement the risk management policy and associated divisional risk manual within the division.
- Establish and review the division's risk appetite and tolerance in alignment with corporate risk standards.
- Ensure the identification, assessment, management, and reporting of (project) risks adhere to the RM Policy and Division Risk Manuals.
- Operational divisions are required to submit weekly reports management detailing divisional performance and significant risk acceptances and implications.
- The support division furnishes management with monthly financial statement analyses, including performance breakdowns at corporate, department, and division levels.
- Divisional management provides insights into the risks contributing to discrepancies between expected and actual revenue/profit.

Key Elements of Risk Management

Risk management is an essential aspect of our business, and we have a robust framework in place to identify, assess, and manage various types of risks.

Our risk management framework comprises the following components:

Risk Governance

We have established a Risk Management Committee that oversees the risk management process and ensures alignment with our overall strategic objectives.

Risk Identification

We employ various techniques to identify potential risks, including scenario analysis, risk mapping, and internal and external risk assessments.

Risk Assessment

We use a comprehensive risk assessment process that considers both the likelihood and impact of each risk. The process involves the use of risk heat maps and risk registers to facilitate monitoring and management of identified risks.

Risk Mitigation

We have implemented risk mitigation measures to manage identified risks effectively. These measures include risk transfer through insurance, risk avoidance, risk reduction, and risk acceptance.

Risk Monitoring and Reporting

We continuously monitor and review identified risks to ensure their effective management. We report the status of risk management to the Board of Directors and other stakeholders through regular risk management reports.

Our mission in risk management is to identify and assess potential risks to our business operations and create a framework for managing these risks that aligns with our strategic objectives. We recognize that managing risks is critical to maintaining the sustainability of our business, and we are committed to ensuring that our risk management framework remains effective and relevant in a changing environment.

Through our robust risk management framework, we aim to ensure that our operations are sustainable and that we are well-positioned to achieve our strategic objectives.

Risk Governance

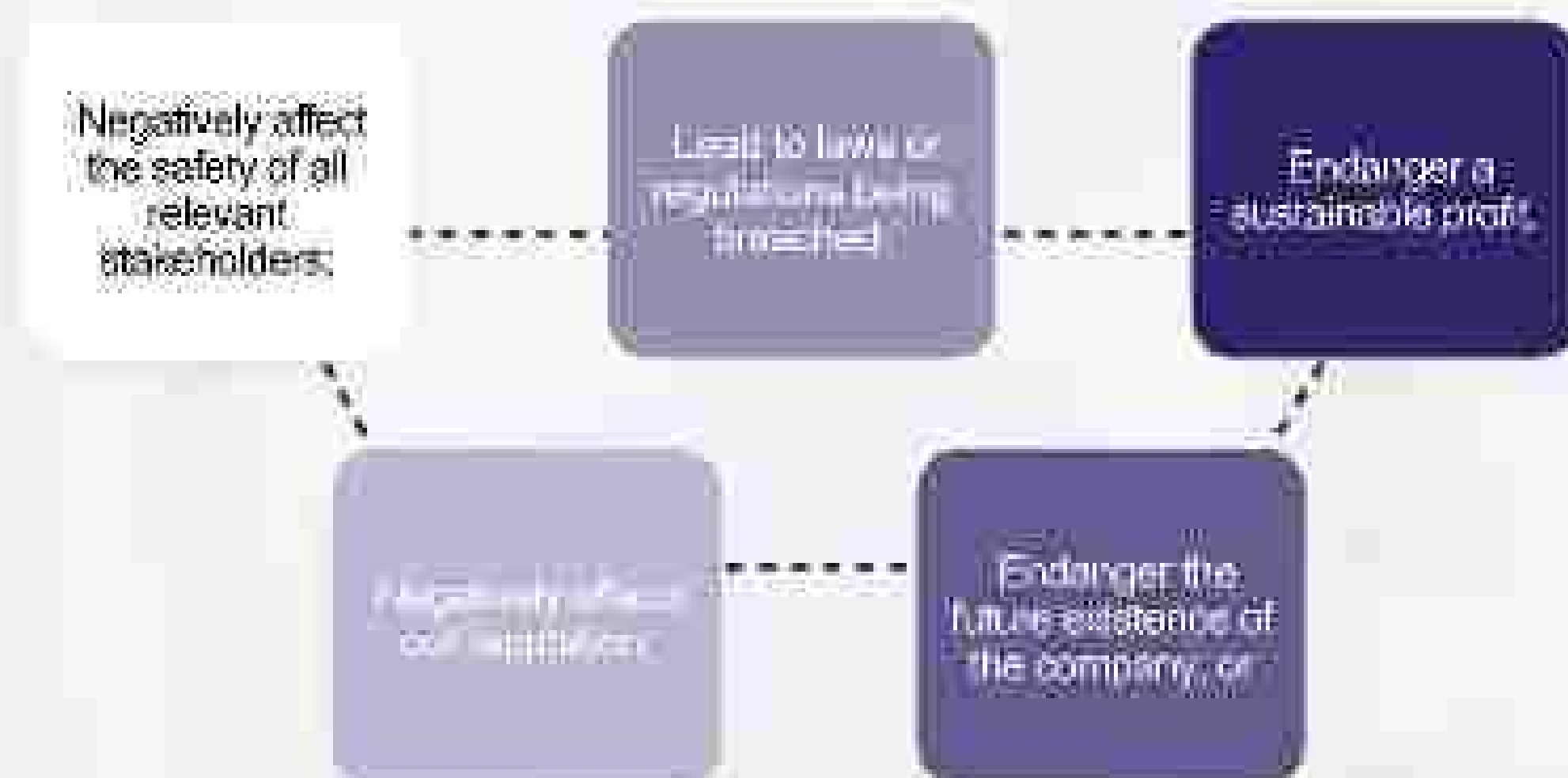
Risk governance is an integral part of our Enterprise Risk Management (ERM) strategy. We are committed to implementing best practices in risk management to ensure the protection of its stakeholders and assets. Our Board of Directors is responsible for overseeing the risk management process and ensuring that it is aligned with the company's overall strategy and objectives.

To achieve an effective risk governance, we have implemented the following measures:

Risk Appetite and Tolerance

AWNIC has established a clear risk appetite and tolerance framework to guide its decision-making process. The company regularly monitors and reviews its risk exposure to ensure that it is within acceptable levels.

AWNIC aims to be risk aware, but not overly risk averse. We are constantly aware of potential risks and opportunities within an individual area. We aim to actively avoid risks that could:



Management at the appropriate organizational level will establish risk responses as required to achieve the corporate objectives. The responses are within division risk tolerance levels, which are formulated and regularly updated by management.

Individual risk category wise risk appetite and tolerance limits are articulated in the risk register.

Risk Management Roles and Responsibilities

We have clearly defined the roles and responsibilities of all stakeholders involved in the risk management process. This includes the board of directors, executive management, risk management committees, and individual employees.

Risk Management Policies and Procedures

We have developed a comprehensive set of risk management policies and procedures that are regularly reviewed and updated. These policies and procedures cover all areas of the business, including operational, financial, legal, reputational and strategic risks.

Risk Management Culture

We have established a risk aware culture that encourages employees to identify and report risks. The company provides regular training and awareness programs to ensure that employees are equipped with the necessary skills to manage risks effectively.

Risk Reporting and Monitoring

We have implemented a robust risk reporting and monitoring system that enables us to identify, assess and respond to risks in a timely and effective manner. The system is designed to provide management with the necessary information to make informed decisions on risk management.

By implementing these measures, we ensure that its risk management process is aligned with our strategic objectives and that it is well-governed, transparent, and accountable. We believe that effective risk governance is essential to its long-term success and sustainability.

Risk categories are defined risks groupings that help organize consistent identification, assessment, measurement, and monitoring across risks. Using consistent risk categories across an enterprise enables risks to be aggregated to determine their overall impact to the organization.

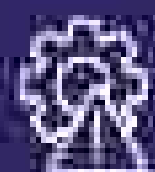
Risk Category	Context
Underwriting Risk	The risks arising from the failure to correctly price the insurance risks the company evaluates, writes, or rejects.
Reinsurance Risk	The risks arising from different treaties and facultative contracts with various reinsurers.
Market Risk	The risks arising from changes in market prices or liquidity that affect the Company's portfolio.
Credit Risk	The risks arising from defaults on insurance and reinsurance receivables.
Operating Risk	The risk of loss resulting from inadequate or failed internal processes, people, and systems.
Regulatory and Compliance Risk	The risks arising from the inability to comply with existing regulations, or unexpected changes to existing regulations.
Strategic Risk	The risks arising from the Company's inability to appropriately define and/or execute a successful business strategy.
Information Technology Risk	The risk arising from inadequate information technology resources or inappropriate use of available resources.
External Risk	The risks arising from events over which the Company has no direct control e.g. natural disasters or new competitors.

A Key Risk Measure (KRM) is a quantifiable metric used by organizations to assess, monitor, and manage the potential risks they face. Risk management department has identified KRMs for the following areas that are being monitored against the target and tolerance limits:

- Motor Underwriting Key Risk Measures
- Motor Claims Key Risk Measures
- Operational Key Risk Measures
- Technical Underwriting Key Risk Measures
- Technical Claims Key Risk Measures
- Investments Key Risk Measures
- Finance Key Risk Measures
- Credit Control Key Risk Measures
- Human Resource Key Risk Measures
- Marketing & Business Key Risk Measures
- Reinsurance Key Risk Measures
- IT Key Risk Measures
- Regulatory Compliance and Legal Key Risk Measures
- AML Key Risk Measures

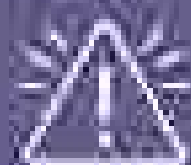
Analysis by Risk Type

We believe in proactively identifying and managing risks that could potentially impact our business objectives. As part of our Enterprise Risk Management (ERM) framework, we conduct a thorough analysis of various risk types that we may encounter.



Operational Risks

Operational risks are those risks that arise from the execution of our day-to-day operations. We have implemented strong internal controls, processes and procedures to mitigate these risks. Our focus is to ensure that our employees are well trained, and we have implemented regular monitoring and testing of our controls to minimise operational risks.



Market Risks

Market risks arise from adverse market movements or changes in market conditions. We manage market risks through a combination of diversification, hedging strategies and active monitoring of market trends. We also maintain a robust risk appetite framework to ensure the impact of market volatility.



Credit Risks

Credit risks arise from the default or non-payment of debtors or financial obligations. We have implemented a robust credit management framework, including credit assessments, credit limits, active monitoring and regular portfolio reviews to ensure the timely collection of receivables and minimise credit losses.



Reputational Risks

Reputational risk is the risk of negative impact to our brand and reputation. We have a strong focus on maintaining our reputation by conducting business with integrity and transparency. We have implemented robust compliance frameworks and training programs to ensure that our employees adhere to high ethical standards.



Financial Risks

Financial risks arise from changes in interest rates, currency fluctuations, liquidity risk and other factors that could impact our financial performance. We manage financial risks through a combination of active monitoring and hedging strategies to mitigate their impact on our business.

Risk Response

We believe in proactively identifying and managing risks that could potentially impact our business objectives. As part of our Enterprise Risk Management (ERM) framework, we conduct a thorough analysis of various risk types that we may encounter.



Risk Response Mechanism

- 1 Through measurement, risk identified risks are reported to the management and board with the response received from the risk management review committee.
- 2 The various subcommittees (e.g. insurance, remuneration, investment, claims, system review committee) plays an important role in identifying the opportunities from the risks identified and suggests plans to capitalise those in order to benefit the company.
- 3 Internal control department reviews the possible new risks for the business and also recommends various ways in which risks should be measured.
- 4 Our management information system (MIS) plays an active role in planning appropriate strategies for measured risks and also to monitor the effectiveness of the strategies implemented during the whole period.
- 5 Internal control department conducts follow up internal audits/external reviews to ensure execution of the agreed risk management recommendations.

Our comprehensive risk management framework is designed to identify, assess, monitor and manage risks across our business. By proactively managing risks, we are able to minimise their impact on our business objectives and ensure the sustainable growth of our company.



07

Digitization

MANAGEMENT APPROACH

AWIIC is committed to developing a robust and inclusive framework designed to enhance the well-being of all stakeholders, both internal and external. Our dedication is focused on delivering the highest standards of service and convenience through innovative, digitally driven solutions within the insurance sector. At AWIIC, the creation of value is deeply rooted in our strategic vision and foundational principles, guiding our efforts to achieve excellence and sustainable growth.

Digital Transformation & Brand Value

FIRST INSURANCE COMPANY IN THE UAE TO IMPLEMENT BLOCKCHAIN TECHNOLOGY.

At Awnic, our digital transformation journey is not merely a technological evolution but a strategic imperative to enhance our brand value. By seamlessly integrating cutting-edge technologies and promoting a customer-centric digital experience, we aim to elevate our brand's relevance and engagement in the ever-evolving marketplace. This commitment to digital innovation reinforces our position as a forward-thinking industry leader, driving value for both our customers and stakeholders.

The Awnic Edge – Meeting the Criteria

Digital Vision

Intelligent Communication Management System (iCMS)

(Central theme communication, claims, finance processes & workflows, reports, and deal boards, has enhanced the slip processing time by 70%)

Motor Portal

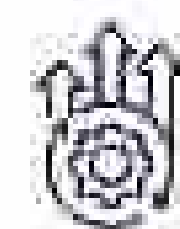
(Home, up and down application, power, intelligent customer, process of customer, automated internally generated)

Human Resources Management System (HRMS)

Motor Portal

(Automated home, down and up, powered by data, data, home, down and up, down and up, down and up)

Digital Salvage Auction 360-degree view access for vehicles



Business Process Improvements

(Digital transformation of end-to-end business operations and service delivery to customers)

IT Service Desk

(Proper project management, timely resolution of queries, fast claim requests)

Prioritizing Customer Experience

Access on products and services anytime, anywhere on the go

#Channel

WhatsApp, Business, Website, Mobile app, Web portal with a 100% increase in customer satisfaction and a 10% increase in claims processing time

Redwood is customer satisfaction rate of 93%

Customer satisfaction at Awnic, 2020, 2021, 2022, 2023, 2024

Instant (same day) processing of payments for premium refunds and cash claims

01

Our State-of-the-art CMS System

02

Claim Office Dashboard Screen

03

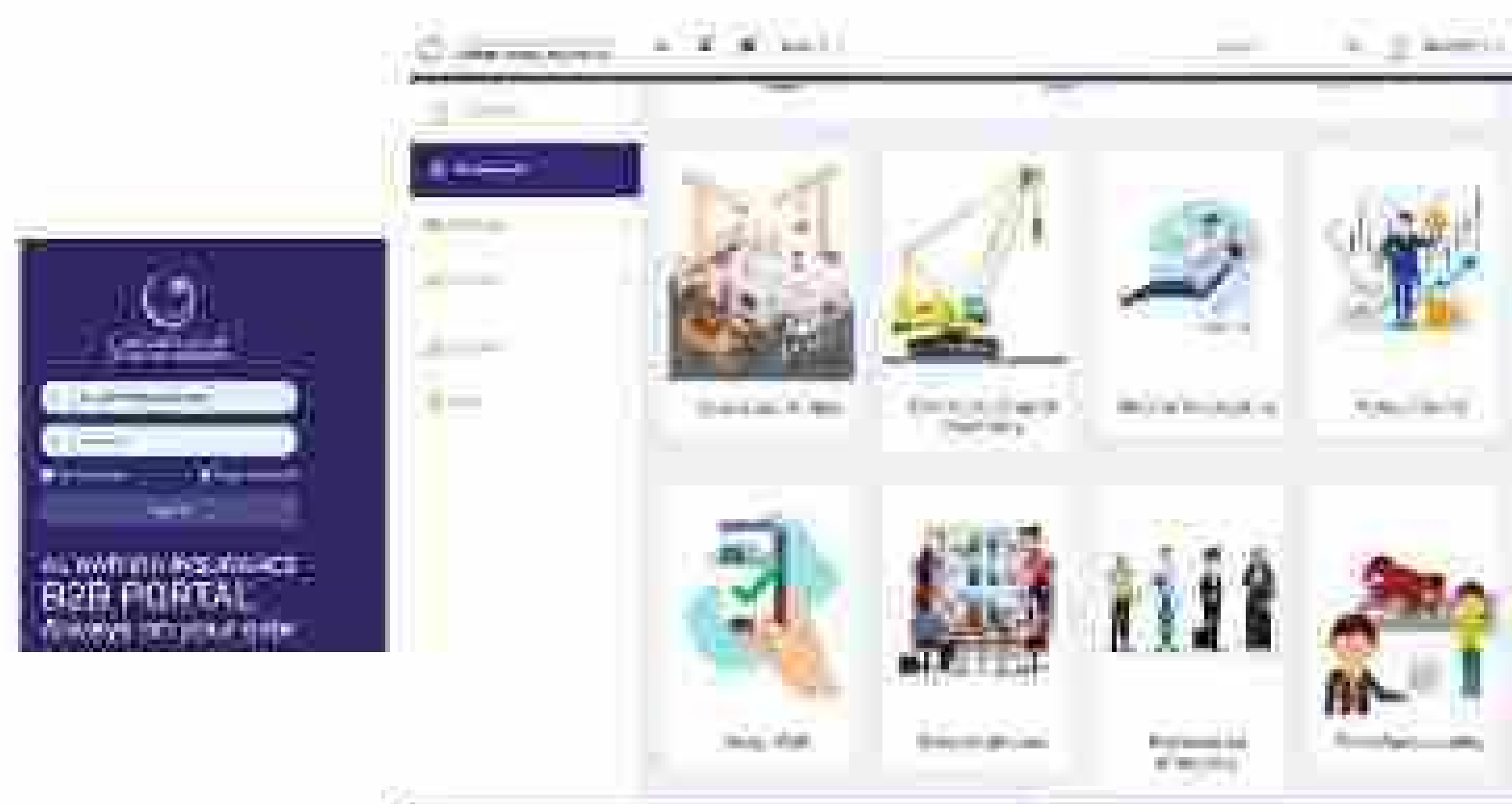
Box Contents (Policy, Accident, Claims, Survey, Citations, Repair, Dispatching)

04

Comprehensive Workflow Management

Smart E-Commerce Portal B2C

Our smart B2C eCommerce Portal allows consumers to purchase policies with just a few clicks.



Motor Claims Automation Project Overview

Al Wathba Insurance has experienced robust growth in recent years, necessitating enhanced processes to manage the increased workload across all functions. The adverse weather events last year provided critical insights into how our operations must adapt to higher volumes. In response, the Motor Claims Automation Project was launched to streamline the claims process while safeguarding ongoing operational efficiency.

Following a comprehensive post-flood analysis, several improvement opportunities were identified. A key initiative involved introducing auto-approval for claims estimated below **AED 5,000**, utilizing pre-negotiated flat rates with partnering garages. This strategic change has resulted in:



Building on the current success, further refinements and additional user training are projected to boost the automation rate to at least 60%. This evolution of the motor claims process underscores Al Wathba Insurance's commitment to innovation and operational excellence, ensuring that we continue to deliver efficient, high-quality service to our customers amidst ongoing growth.

Since its establishment, Awnic has been a reputable brand within the UAE insurance sector. Our dedication to delivering outstanding service, pioneering products, and a focus on customer satisfaction has been instrumental in solidifying our brand's esteemed reputation throughout the years.

Our Digital Achievements

	Intelligent Communication Management System (iCMS)	1. Reduction in Avg. time required for approvals from 5 to 2 days.
	Enterprise Content Management System	85-90% of documents are handled electronically
	Mobile Application	10.5K+ app downloads
	Customer Relationship Management (CRM)	Efficient eCommerce CRM system
	Marine Portal	Process time of less than 2 minutes
	Auto LPO Initiative for Motor Claims	A digital initiative we have done to improve employee efficiency and CX
	Motor Corporate Fleet Portal	Allows brokers and corporate customers to download certificates of insurance from fleet policy without depending on UW Team

Awards in Digital Space



Digital Initiative Award by the UAE Insurance Authority in 2018, 2019



Best innovative company award by TechTad in 2021



Our social media presence has grown significantly in the past year, with a steady increase in followers on major platforms such as Twitter, Facebook, and LinkedIn.

#awniclive

AWNIC Live Insurance

AWNIC Live Insurance is a digital platform for insurance services.

AWNIC Live Insurance is a digital platform for insurance services.

AWNIC Live Insurance

Show your Car Information

AWNIC Live Insurance



Pioneering Innovation

At Al Wathba Insurance, we are redefining the future of insurance through bold innovation, AI-driven automation, and seamless digital experiences. Our leadership actively champions transformation, fostering a culture of creativity and agility to enhance customer satisfaction and operational efficiency.

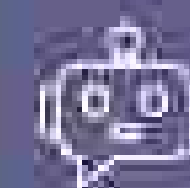
Key breakthroughs in 2024 included:



SUCCESSFUL INNOVATION CHALLENGE TO
BRING GAME-CHANGING IDEAS TO LIFE



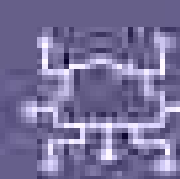
REVOLUTIONIZED CUSTOMER JOURNEYS
WITH A FRICTIONLESS POLICY BUYING
EXPERIENCE



DEPLOYMENT OF A NEXT-GEN GENERATIVE
AI CHATBOT FOR 24/7 SMART SUPPORT



UPGRADED IVR WITH AI-ENABLED SMART
ROUTING FOR INSTANT QUERY
RESOLUTION



CLOUD MIGRATION & OPTIMIZATION,
BOOSTING PERFORMANCE AND
SCALABILITY

These initiatives have **supercharged customer engagement, accelerated processes, and positioned us at the forefront of digital insurance innovation.** The future is now, and we're leading the way!



Safeguarding your Data at AWNIC

AWNIC is committed to providing the utmost protection for our clients' data and privacy.



Employee Know-How



GRI & ADX Content Index

GRI Standards			
GRI Disclosures			
Indicator	Content	ADX Disclosure	Relevant Section
Organizational Profile			
102-1	Name of organization		8
102-2	Activities, brands, products, and services		8
102-3	Location of headquarters		8
102-4	Location of operations		8
102-5	Ownership and legal form		6
102-6	Markets served		8
102-7	Scale of the organization		14, 11, 25
102-8	Information on employees and other workers	S4 Gender Diversity S6 Temporary Worker Ratio	15, 21, 32
102-9	Supply Chain	G4 Supplier Code of Conduct	5, 30
102-10	Significant changes to the organization and its supply chain		No Significant Changes
102-11	Precautionary Principle or approach		16
102-12	External relations		10
102-13	Memberships or associations		10
Strategy			
102-14	Statement from senior decision maker	U7 Sustainability Reporting G6 Disclosure Practices	6

GRI Standards			
GRI Disclosures			
Indicator	Content	ADX Disclosure	Relevant Section
Ethics and Integrity			
102-18	Describe your organization's values, principles, standards and norms of behavior	S6 Non-Discrimination S9 Child & Forced Labor S10 Human Rights	6
102-19	Mechanisms for advice and concerns about ethics	G5 Ethics & Prevention of Corruption	6
Governance			
102-18	Environment structure	G1 Board Diversity G2 Board Independence G5 Interrelated Pay	20, 36
102-20	Executive-level responsibility for economic, environmental, and social topics	G8 ESG Environmental Oversight	15, 14
102-21	Consulting stakeholders on economic, environmental, and social topics		16, 17
102-22	Composition of the highest governance body and its committees		58-61
102-23	Chair of the highest governance body		59-61
102-24	Nominating and selecting the highest governance body		57-60
102-26	Role of highest governance body in setting purpose, values, and strategy	S4 Gender Diversity	57-60

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	ADX Score
Governance			
101-09	Identifying and managing economic, environmental, and social impacts		15
102-40	Effectiveness of risk management processes		15/64
102-01	Review of economic, environmental, and social topics		15
102-02	Highest governance body's role in sustainability reporting		5/8
101-23	Communicating critical concerns		15/44
102-36	Annual total compensation ratio	51: CEO Pay Ratio	50
Stakeholder Engagement			
102-40	List of stakeholder groups		10
102-41	Identifying and selecting stakeholders		-
102-42	Collective bargaining agreements		-
102-43	Approach to stakeholder engagement		15/16
102-44	Key topics and concerns raised		16

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	ADX Score
Reporting Practices			
102-45	Entities included in the consolidated financial statements		0
102-46	Setting report content and topic boundaries	07: Sustainability Reporting 06: Disclosure Practices	4/3
102-47	List of material topics		18
102-48	Restatements of information		0
102-49	Changes in reporting		-
102-50	Reporting period		4
102-51	Date of the most recent report		4
102-52	Reporting cycle		4
102-53	Contact point for questions regarding the report		5
102-54	Claims of reporting in accordance with the GRI standards		4
102-55	GRI content index		70
102-56	External assurance	09: External Assurance	0

GRI 200: Economic Standard Series

GRI 201: Economic Performance 2016

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Source Score
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary		5.13
103-2	The management approach and its components		5.16
103-3	Evaluation of the management approach		5.14
GRI 201: Topic Specific			
201-1	Direct economic value generated and distributed		24
201-2	Financial implications and other risks and opportunities due to climate change	E10: Climate Risk Mitigation	0
GRI 204: Procurement Practices 2018			
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary	G1: CEO Pay Ratio	31.02
103-2	The management approach and its components		31.32
103-3	Evaluation of the management approach		31.32

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Source Score
GRI 204: Topic Specific			
204-1	Proportion of spending on local suppliers	G4: Supplier Code of Conduct	31
GRI 205: Anti-Corruption 2018			
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary		60
103-2	The management approach and its components		60
103-3	Evaluation of the management approach		60
GRI 205: Topic Specific			
205-3	Confirmed incidents of corruption and actions taken	G5: Ethics & Prevention of Corruption	60
GRI 300: Environmental Standard Series			
GRI 302: Energy 2018			
GRI 103: Management Approach			
103-1	Explanation of the material topic and its boundary	E7: Environmental Operations	33.38

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosures			
GRI Disclosure	Content	ADX Disclosure	Source Section
GRI 103 Management Approach			
103-1	The management approach and its components	E0: Environmental Operations	39-39
103-2	Evaluation of the management approach	E0: Environmental Operations	35-38
GRI 102 Topic Specific			
102-1	Energy consumption within the organization	E3: Energy Usage E0: Energy Mix	36-37
102-2	Energy intensity	E4: Energy Intensity E0: Water Usage	36-37
GRI 305 Emissions 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary	E0: Environmental Oversight	32-35
103-2	The management approach and its components	E0: Environmental Oversight	33-36
103-3	Evaluation of the management approach	E0: Environmental Oversight	32-36

GRI Standards			
GRI Disclosures			
GRI Disclosure	Content	ADX Disclosure	Source Section
GRI 300 : Environmental Standard Series			
GRI 301 : Emissions 2016			
GRI 302 Topic Specific			
105-1	Direct (Scope 1) GHG emissions	E1: GHG Emissions	35
105-2	Energy indirect (Scope 2) GHG emissions	E2: Greenhouse Intensity	35
105-3	GHG emissions intensity		35
GRI 400 : Social Standard Series			
GRI 401 : Employment 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		40
103-2	The management approach and its components		40
103-3	Evaluation of the management approach		40
GRI 401 Topic Specific			
401-1	New employee hires and employee turnover	S3: Employee Turnover	40
401-2	Benefits provided to full-time employees that are not provided to part-time employees	S3: Employee Turnover	41

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Reference Section
GRI 403 – Occupational Health and Safety 2018			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		39-40
103-2	The management approach and its components		39-40
103-3	Evaluation of the management approach		39-40
403-1	Occupational health and safety management system		8
403-2	Hazard identification, risk assessment, and incident investigation		45
403-3	Occupational health services		45
403-4	Worker participation, consultation and communication on occupational health and safety		45
403-5	Worker training on occupational health and safety		45
403-6	Promotion of worker health		42-45
403-7	Freedom and violation of occupational health and safety: Impacts directly linked to business relationships		42-45

GRI Standards			
GRI Disclosure			
GRI Disclosure	Content	ADX Disclosure	Reference Section
GRI 403 Topic Specific			
403-9	Workers covered by an occupational health and safety management system	S6: Good Health & Safety	8
403-9	Work-related injuries	S7: Injury Rate	No work related injuries
GRI 404: Training and Education 2018			
GRI 104 Management Approach			
104-1	Explanation of the material topic and the boundary		45
104-2	The management approach and its components		45
104-3	Evaluation of the management approach		45
GRI 404 Topic Specific			
404-1	Average hours of training per year per employee		45
404-3	Percentage of employees receiving regular performance and career development reviews		100%

GRI & ADX Content Index (cont')

GRI Standards			
GRI Disclosure			
Content Area	Content	ADX Codes	Reference Score
GRI 405: Diversity and Equal Opportunity 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		40,41
103-2	The management approach and its components		40,41
103-3	Evaluation of the management approach		40,41
GRI 405 Topic Specific			
405-1	Diversity of governance bodies and employees	54: Gender Diversity 55: Non-Discrimination 511: Nationalisation 51: Board Diversity	41,55
GRI 413: Local Community 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		41,44
103-2	The management approach and its components	511: Nationalisation 512: Community Investment	41,44
103-3	Evaluation of the management approach		41,44

GRI Standards			
GRI Disclosure			
Content Area	Content	ADX Codes	Reference Score
GRI 417: Marketing and Labelling 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		50
103-2	The management approach and its components		50
103-3	Evaluation of the management approach		50
GRI 417 Topic Specific			
417-2	Incidents of non-compliance concerning product and service information labelling		No Incidents
417-3	Incidents of non-compliance concerning marketing communications		No Incidents
GRI 418: Customer Privacy 2016			
GRI 103 Management Approach			
103-1	Explanation of the material topic and its boundary		51,52
103-2	The management approach and its components		51,52
103-3	Evaluation of the management approach		51,52
GRI 417 Topic Specific			
418-3	Substantiated complaints concerning breaches of customer privacy and loss of customer data	00: Data Privacy	51,52

Corporate Governance Report for The Year (2024)



Contact us:
 Email: info@wathba.com
 Website: www.wathba.com





- A. Identifying and reviewing the integrity of the Company's internal controls and reports on internal controls
- B. Reviewing the effectiveness of internal management information systems
- C. Identifying that the Company complies with the accounting standards

1.2.2.2. **Internal Control**

The internal control system of a company is the system of procedures and controls that are designed to ensure the reliability of the company's financial statements, the effectiveness and efficiency of its operations, and the compliance with applicable laws and regulations. The internal control system is designed to provide reasonable assurance regarding the achievement of these objectives.

Internal control is a process that involves the design, implementation, and monitoring of controls that are intended to ensure the reliability of financial reporting, the effectiveness and efficiency of operations, and the compliance with applicable laws and regulations.

The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives. The internal control system is designed to provide reasonable assurance regarding the achievement of these objectives.

1.2.2.3. **Internal Control System**

The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives. The internal control system is designed to provide reasonable assurance regarding the achievement of these objectives.

1.2.2.4. **Internal Control System**

The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives. The internal control system is designed to provide reasonable assurance regarding the achievement of these objectives.

1.2.2.5. **Internal Control**

- The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives.
- The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives.
- The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives.

1.2.2.6. **Internal Control**

The internal control system of a company is designed to provide reasonable assurance regarding the achievement of these objectives. The internal control system is designed to provide reasonable assurance regarding the achievement of these objectives.



2. Transactions in the Company's Securities

The following table lists the transactions of the company in the securities market during the year 2024.

According to the provisions of the Companies Law, the company is required to disclose the transactions in the securities market during the year 2024. The transactions in the securities market are recorded in the company's financial statements. The transactions in the securities market are recorded in the company's financial statements. The transactions in the securities market are recorded in the company's financial statements.

All these transactions are recorded in the company's financial statements and are subject to the audit of the external auditors.

Item	Description of the transaction	Amount (USD)	Unit	Total
1. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
2. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
3. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
4. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
5. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
6. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
7. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
8. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
9. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
10. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
11. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
12. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
13. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
14. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
15. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
16. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
17. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
18. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000
19. Purchase of shares of the company	Purchase of shares of the company	100,000	100,000	100,000
20. Sale of shares of the company	Sale of shares of the company	100,000	100,000	100,000



2. Board of Directors

2.1. Board of Directors, as per the Charter of the Board of Directors, Article II.

The Board of Directors is composed of seven members, five from the Board of Directors, one from the Board of Supervisors, and one from the Board of Public Works.

2.2. Board of Directors, as per the Charter of the Board of Directors, Article II.

The Board of Directors shall be the governing body of the City of San Francisco, and shall have the authority to make all laws, ordinances, resolutions, and orders, subject to the approval of the Board of Supervisors.

The Board of Directors shall also have the authority to make all laws, ordinances, resolutions, and orders, subject to the approval of the Board of Supervisors, and to make all laws, ordinances, resolutions, and orders, subject to the approval of the Board of Supervisors.

3. Board of Directors, as per the Charter of the Board of Directors, Article II.

The Board of Directors

Item	2023	2024
Board of Directors	4,000,000	4,000,000

4. Board of Directors, as per the Charter of the Board of Directors, Article II.

The Board of Directors shall be the governing body of the City of San Francisco, and shall have the authority to make all laws, ordinances, resolutions, and orders, subject to the approval of the Board of Supervisors.

4.1. Board of Directors, as per the Charter of the Board of Directors, Article II.

The Board of Directors shall be the governing body of the City of San Francisco, and shall have the authority to make all laws, ordinances, resolutions, and orders, subject to the approval of the Board of Supervisors.

4.2. Board of Directors, as per the Charter of the Board of Directors, Article II.

5. Board of Directors

Item	Amount (2024)
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100

6. Board of Directors, as per the Charter of the Board of Directors, Article II.

Item	Amount (2024)
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100

7. Board of Directors

Item	Amount (2024)
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100

8. Board of Directors

Item	Amount (2024)
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100
Board of Directors, as per the Charter of the Board of Directors, Article II.	100



Mr. Mayur Maheshwar - Legal & Compliance Manager -	- Identifying existing and signing in relation to the company as all transactions with members (such as general assemblies, public relations, resolutions and others) should be done. - The authority to sell regular shares and irregular shares is under the company with funds and having sufficient assets and the authority to purchase them in the company's name. - The right to issue a request to engage lawyers to represent the company in the judicial or administrative field. - The power to draw up new contracts, either with or without the clause right to sue & provide security, except at such cases that require a special resolution as per the company's articles.	The signature can be done as follows: 1- By the Board of Directors 2- By the Chairman of the Board 3- By the Chairman of the Board 4- By the Chairman of the Board 5- By the Chairman of the Board 6- By the Chairman of the Board 7- By the Chairman of the Board 8- By the Chairman of the Board 9- By the Chairman of the Board 10- By the Chairman of the Board
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Journal of Internal Medicine 247: 391–397





Financial Statement

Financial Statement is the summary of the financial position of the Ministry of Planning and Economic Development for the reporting period and is prepared in accordance with the provisions of the Accounting Law No. 15 of 1988 and the Accounting Regulations No. 1 of 1989.

No.	Item	Amount (PES)
1	Operating Income	11,700,000.00
2	Operating Expenses	(8,700,000.00)
3	Operating Income	3,000,000.00
4	Operating Expenses	(1,000,000.00)
5	Operating Income	2,000,000.00
6	Operating Expenses	(1,000,000.00)
7	Operating Income	1,000,000.00
8	Operating Expenses	(1,000,000.00)
9	Operating Income	0.00
10	Operating Expenses	(0.00)

Item	Number of Items	Total Income and Expenses for the period from January 1, 2014, to December 31, 2014 (PES)	Total Income and Expenses for the period from January 1, 2014, to December 31, 2014 (PES)	Net Other Income and Expenses for the period
Operating Income	1	1,700,000	(0.00)	0.00

The Ministry of Planning and Economic Development is responsible for the preparation and presentation of the financial statement for the reporting period and is responsible for the accuracy and reliability of the information presented in the financial statement.



Appendix: Financial and Operational Details

Item	Accounting Period
1. Initial Investment	1
2. Annual Operating Costs	2
3. Annual Revenue	3
4. Annual Profit	4
5. Annual Cash Flow	5
6. Annual Depreciation	6
7. Annual Tax	7
8. Annual Net Income	8

1. Initial Investment: \$1,000,000

2. Annual Operating Costs: \$200,000

Appendix: Financial and Operational Details

The financial and operational details of the project are as follows:

- Initial Investment:** \$1,000,000
- Annual Operating Costs:** \$200,000
- Annual Revenue:** \$300,000
- Annual Profit:** \$100,000
- Annual Cash Flow:** \$100,000
- Annual Depreciation:** \$100,000
- Annual Tax:** \$20,000
- Annual Net Income:** \$80,000

Appendix

Financial Data

- Revenue: \$1,000,000 (Year 1), \$1,200,000 (Year 2), \$1,400,000 (Year 3), \$1,600,000 (Year 4), \$1,800,000 (Year 5)
- Costs: \$200,000 (Year 1), \$250,000 (Year 2), \$300,000 (Year 3), \$350,000 (Year 4), \$400,000 (Year 5)
- Profit: \$800,000 (Year 1), \$950,000 (Year 2), \$1,100,000 (Year 3), \$1,250,000 (Year 4), \$1,400,000 (Year 5)
- Cash Flow: \$600,000 (Year 1), \$750,000 (Year 2), \$900,000 (Year 3), \$1,050,000 (Year 4), \$1,200,000 (Year 5)
- Depreciation: \$200,000 (Year 1), \$200,000 (Year 2), \$200,000 (Year 3), \$200,000 (Year 4), \$200,000 (Year 5)
- Tax: \$100,000 (Year 1), \$120,000 (Year 2), \$140,000 (Year 3), \$160,000 (Year 4), \$180,000 (Year 5)
- Net Income: \$400,000 (Year 1), \$530,000 (Year 2), \$660,000 (Year 3), \$790,000 (Year 4), \$920,000 (Year 5)

- Profit: \$800,000 (Year 1), \$950,000 (Year 2), \$1,100,000 (Year 3), \$1,250,000 (Year 4), \$1,400,000 (Year 5)

Operational Data

- Production: 10,000 units (Year 1), 12,000 units (Year 2), 14,000 units (Year 3), 16,000 units (Year 4), 18,000 units (Year 5)
- Quality: 95% (Year 1), 96% (Year 2), 97% (Year 3), 98% (Year 4), 99% (Year 5)
- Costs: \$200,000 (Year 1), \$250,000 (Year 2), \$300,000 (Year 3), \$350,000 (Year 4), \$400,000 (Year 5)
- Revenue: \$300,000 (Year 1), \$360,000 (Year 2), \$420,000 (Year 3), \$480,000 (Year 4), \$540,000 (Year 5)
- Profit: \$100,000 (Year 1), \$120,000 (Year 2), \$140,000 (Year 3), \$160,000 (Year 4), \$180,000 (Year 5)
- Cash Flow: \$100,000 (Year 1), \$120,000 (Year 2), \$140,000 (Year 3), \$160,000 (Year 4), \$180,000 (Year 5)
- Depreciation: \$100,000 (Year 1), \$100,000 (Year 2), \$100,000 (Year 3), \$100,000 (Year 4), \$100,000 (Year 5)
- Tax: \$20,000 (Year 1), \$24,000 (Year 2), \$28,000 (Year 3), \$32,000 (Year 4), \$36,000 (Year 5)
- Net Income: \$80,000 (Year 1), \$96,000 (Year 2), \$112,000 (Year 3), \$128,000 (Year 4), \$144,000 (Year 5)

Operational Data

- Production: 10,000 units (Year 1), 12,000 units (Year 2), 14,000 units (Year 3), 16,000 units (Year 4), 18,000 units (Year 5)
- Quality: 95% (Year 1), 96% (Year 2), 97% (Year 3), 98% (Year 4), 99% (Year 5)
- Costs: \$200,000 (Year 1), \$250,000 (Year 2), \$300,000 (Year 3), \$350,000 (Year 4), \$400,000 (Year 5)
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Appendix: Financial and Operational Details

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- Profit: \$800,000 (Year 1), \$950,000 (Year 2), \$1,100,000 (Year 3), \$1,250,000 (Year 4), \$1,400,000 (Year 5)
- Cash Flow: \$600,000 (Year 1), \$750,000 (Year 2), \$900,000 (Year 3), \$1,050,000 (Year 4), \$1,200,000 (Year 5)
- Depreciation: \$200,000 (Year 1), \$200,000 (Year 2), \$200,000 (Year 3), \$200,000 (Year 4), \$200,000 (Year 5)
- Tax: \$100,000 (Year 1), \$120,000 (Year 2), \$140,000 (Year 3), \$160,000 (Year 4), \$180,000 (Year 5)
- Net Income: \$400,000 (Year 1), \$530,000 (Year 2), \$660,000 (Year 3), \$790,000 (Year 4), \$920,000 (Year 5)

Operational Data

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- Revenue: \$300,000 (Year 1), \$360,000 (Year 2), \$420,000 (Year 3), \$480,000 (Year 4), \$540,000 (Year 5)
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- Tax: \$20,000 (Year 1), \$24,000 (Year 2), \$28,000 (Year 3), \$32,000 (Year 4), \$36,000 (Year 5)
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- Revenue: \$1,000,000 (Year 1), \$1,200,000 (Year 2), \$1,400,000 (Year 3), \$1,600,000 (Year 4), \$1,800,000 (Year 5)
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- Cash Flow: \$600,000 (Year 1), \$750,000 (Year 2), \$900,000 (Year 3), \$1,050,000 (Year 4), \$1,200,000 (Year 5)
- Depreciation: \$200,000 (Year 1), \$200,000 (Year 2), \$200,000 (Year 3), \$200,000 (Year 4), \$200,000 (Year 5)
- Tax: \$100,000 (Year 1), \$120,000 (Year 2), \$140,000 (Year 3), \$160,000 (Year 4), \$180,000 (Year 5)
- Net Income: \$400,000 (Year 1), \$530,000 (Year 2), \$660,000 (Year 3), \$790,000 (Year 4), \$920,000 (Year 5)



Section	Page
General Accounting	1000171000
Financial Accounting	1000171000
Cost Accounting	1000171000

Students are provided with a copy of the general ledger for reference.

- (1) Basic Accounting: General Ledger
- (2) Basic Accounting: Financial Accounting

Page	Section/Description
100. Financial Accounting: General Ledger	1000171000
100. Financial Accounting: Financial Accounting	1000171000
100. Financial Accounting: Financial Accounting	1000171000
100. Financial Accounting: Financial Accounting	1000171000

1. Basic Accounting

- 1.1. A company's assets are the resources that it owns and controls. These are the resources that the company uses to produce goods and services.
- 1.2. A company's liabilities are the obligations that it owes to others. These are the resources that the company uses to produce goods and services.

2. Basic Accounting: General and Financial Accounting

Students are provided with a copy of the general ledger for reference.

General Accounting

Page	Section
100. General Accounting: General Accounting	1000171000
100. General Accounting: General Accounting	1000171000
100. General Accounting: General Accounting	1000171000

Financial Accounting

- 2.1. Financial Accounting: General Accounting
- 2.2. Financial Accounting: General Accounting
- 2.3. Financial Accounting: General Accounting
- 2.4. Financial Accounting: General Accounting
- 2.5. Financial Accounting: General Accounting
- 2.6. Financial Accounting: General Accounting
- 2.7. Financial Accounting: General Accounting
- 2.8. Financial Accounting: General Accounting
- 2.9. Financial Accounting: General Accounting
- 2.10. Financial Accounting: General Accounting



11. Statement of Contributions and Fundraising Contributions

Statement of Contributions and Fundraising Contributions, Ministry of Health and Family Welfare, Government of Punjab, Pakistan, 2023-2024

The statement of contributions and fundraising contributions is based on the following information:

- Contributions from the private sector for the establishment of health facilities
- Contributions from the private sector for the establishment of health facilities
- Contributions from the private sector for the establishment of health facilities

For more information, please visit the website: www.mohfw.gov.pk

12. General Information

12.1. The Government of Punjab, Pakistan, Ministry of Health and Family Welfare

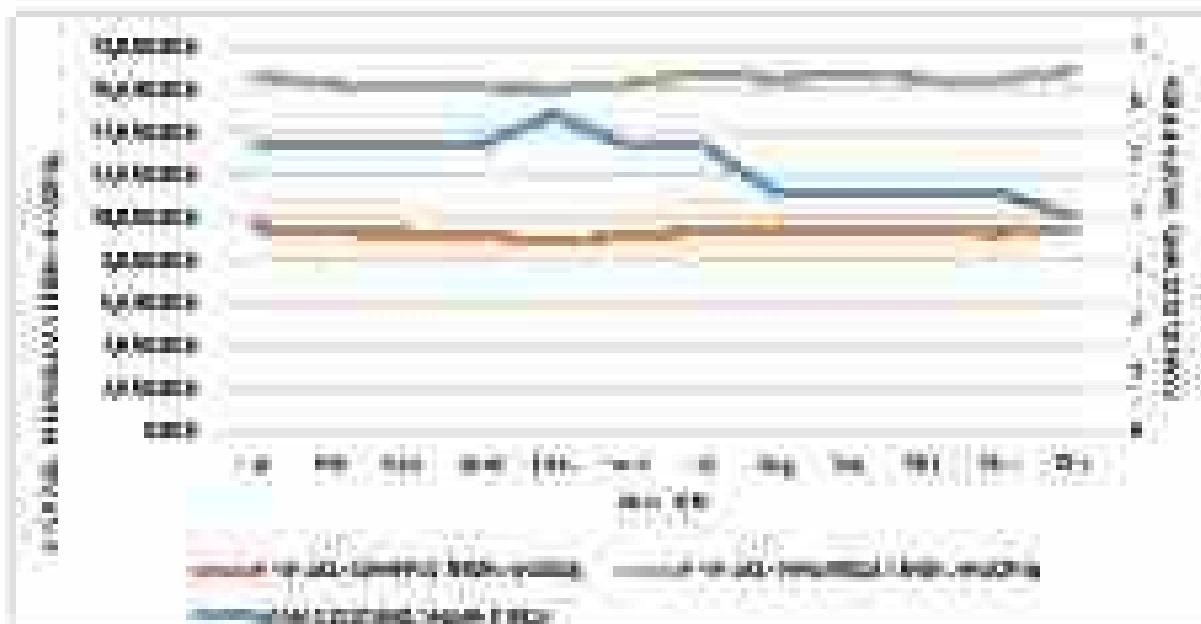
Statement of the Government of Punjab, Pakistan, Ministry of Health and Family Welfare, 2023-2024

Month	Report Title	Report Price	Report Price	Month	Report Title	Report Price	Report Price
January	1.70	1.70	1.70	July	1.70	1.70	1.70
February	1.70	1.70	1.70	August	1.70	1.70	1.70
March	1.70	1.70	1.70	September	1.70	1.70	1.70
April	1.70	1.70	1.70	October	1.70	1.70	1.70
May	1.70	1.70	1.70	November	1.70	1.70	1.70
June	1.70	1.70	1.70	December	1.70	1.70	1.70



III. Domestic and International Operations

Assessment of the operational performance of the company, compared to the world index and domestic index, to show the company's progress during the year.



III. Financial Performance

Assessment of the company's financial performance

Indicator	Actual		Target		Variance		Total
Category	Amount (USD)	%	Amount (USD)	%	Amount (USD)	%	
Total	70,120,741	100%	120,000,000	100%	-49,879,259	-41.5%	70,120,741
Profit	1,000	0.001%	-	-	-	-	1,000
Total	70,120,741	100%	120,000,000	100%	-49,879,259	-41.5%	70,120,741



III. Shareholders' Rights and Shareholder Services

Statement of Shareholders' Rights (Rights of the Company's Capital and Systems)

Item	Item	Number of Shares Held	Percentage of Total Shares Held
1	Shareholder's Name: Mr. Zhang, Mr.	10,000,000	0.01%
2	Shareholder's Name: Mr. Li, Mr.	10,000,000	0.01%
3	Shareholder's Name: Mr. Wang, Mr.	10,000,000	0.01%
4	Shareholder's Name: Mr. Zhang, Mr.	10,000,000	0.01%
5	Shareholder's Name: Mr. Li, Mr.	10,000,000	0.01%
6	Shareholder's Name: Mr. Wang, Mr.	10,000,000	0.01%
7	Shareholder's Name: Mr. Zhang, Mr.	10,000,000	0.01%
8	Shareholder's Name: Mr. Li, Mr.	10,000,000	0.01%
9	Shareholder's Name: Mr. Wang, Mr.	10,000,000	0.01%

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3	Shareholder's Name: Mr. Wang, Mr.	10,000,000	0.01%
4	Shareholder's Name: Mr. Zhang, Mr.	10,000,000	0.01%



1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

1. *Journal of Management Studies*, 1997, 34, 1, 1-14.

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[illegible]



2.2.2. Approval of the Board Resolution

A proposed dividend resolution passed by the board, usually with a more stringent standard than normal practice

1. Approval of the Board of Directors is required to authorize the company's Articles of Association to agree with the Corporate Governance Committee on financial statements, financial performance, and other matters of the company, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements.	The General Assembly approves the company's financial statements and the Board of Directors.
2. The Board of Directors is authorized to authorize the company to provide financial statements and other matters of the company, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements. 3. The Board of Directors is authorized to authorize the company to provide financial statements and other matters of the company, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements.	The General Assembly approves the company's financial statements and the Board of Directors.
4. Approval of the company to make, reduce, increase, or otherwise modify the company's capital, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements, and to authorize the Board of Directors to agree with the Corporate Governance Committee on the company's financial statements.	The General Assembly approves the company's financial statements and the Board of Directors.



6. Handling the Human Resource Management (HRM) process through a HRM system, including recruitment, training, performance management, compensation and benefits, and employee relations.
7. Developing a business plan and marketing strategy for the HRM system, including a business plan, a marketing strategy, and a financial plan.
8. Implementing a business plan and marketing strategy for the HRM system, including a business plan, a marketing strategy, and a financial plan.
9. All of these, and all of them, are part of the HRM process, and all of them are important for the success of the organization.
10. All of these, and all of them, are part of the HRM process, and all of them are important for the success of the organization.


Dr. Ali H. Al-Hadi

Dr. Ali H. Al-Hadi

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Dr. Ali H. Al-Hadi

Dr. Ali H. Al-Hadi

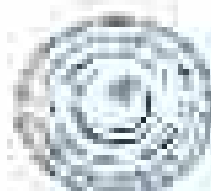
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Dr. Ali H. Al-Hadi

Dr. Ali H. Al-Hadi


UNIVERSITY OF AL-QADISIYA
The University of Al-Qadisiya
Al-Qadisiya, Iraq



11 Wallby National Insurance Company, P&H
12 Archibald, Frederick William
13 Alexander, John

14 Alexander, John
15 Alexander, John
16 Alexander, John
17 Alexander, John
18 Alexander, John

Atchafalaya National Recreation Company (ANRC)

Consolidated financial statements

Assets

Plant and equipment, net

Intangible assets, net

Goodwill and other intangible assets

Investment in equity securities

Investment in debt securities, at fair value less impairment

Investment in debt securities, at amortized cost

Other financial instruments

Investment in real estate, net

Liabilities

Accounts payable

Accrued liabilities

Deferred income

Other liabilities

Long-term debt

Other long-term liabilities

Other long-term liabilities

Other long-term liabilities



Report of Directors Report For the Financial Year Ended 31/12/2011

The Board of Directors of the American Chamber of Commerce in China is pleased to present the Annual Report for the year 2011, summarizing its activities and the chamber's business operations and activities. This report is prepared by the Board of Directors, members of the Board, and other staff members of the chamber, providing an overview of the chamber's activities, its performance, and the challenges it has faced in the past year.

During 2011, the global economy continued to be affected by economic challenges, with a significant impact on the global economy and the chamber's activities. The chamber has continued to work with its members to address these challenges and to provide support and assistance to its members.

The chamber has also been active in the local economy, with the Board of Directors and the chamber's staff working to address the challenges faced by its members. The chamber has also been active in the local economy, with the Board of Directors and the chamber's staff working to address the challenges faced by its members.

During the reporting period, the American Chamber of Commerce in China (ACC) continued to work with its members to address the challenges faced by its members. The chamber has also been active in the local economy, with the Board of Directors and the chamber's staff working to address the challenges faced by its members.

For the year 2011, the American Chamber of Commerce in China (ACC) continued to work with its members to address the challenges faced by its members. The chamber has also been active in the local economy, with the Board of Directors and the chamber's staff working to address the challenges faced by its members.

During the reporting period, the ACC continued to work with its members to address the challenges faced by its members. The chamber has also been active in the local economy, with the Board of Directors and the chamber's staff working to address the challenges faced by its members.

The local economy in the reporting period continued to be affected by economic challenges, with a significant impact on the local economy and the chamber's activities. The chamber has continued to work with its members to address these challenges and to provide support and assistance to its members.

Board of Directors

The chamber's Board of Directors is composed of members of the chamber and other staff members of the chamber, providing an overview of the chamber's activities, its performance, and the challenges it has faced in the past year.

Board of Directors

The Board of Directors is composed of members of the chamber and other staff members of the chamber, providing an overview of the chamber's activities, its performance, and the challenges it has faced in the past year. The chamber has also been active in the local economy, with the Board of Directors and the chamber's staff working to address the challenges faced by its members.



Modern Industrial Production System

As modern industry has developed, the mass production system has become the dominant form of production, and the modern industrial system has become the dominant form of production. The modern industrial system is characterized by the use of machinery and the division of labor, and it is the basis of the modern industrial system.

Modern Industrial System

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Department of Health and Human Services
Office of the Assistant Secretary for Health

On the basis of the information provided, the Assistant Secretary for Health has determined that the information is not relevant to the Department's mission and is not in the public interest. The information is being withheld from public release under the Freedom of Information Act, 5 U.S.C. 552(b)(7)(D).



Department of Health and Human Services
Office of the Assistant Secretary for Health



PWC LLP, a U.S. limited liability partnership
and the U.S. member firm of the
Deloitte & Touche P.C. (“D&T”), a
public accounting firm, is a U.S. member firm of
the “Big 4” accounting firms.

EXHIBIT B

Three Shareholders of M. Wahlberg National Insurance Company (“WNC”)

Report on the audit of the financial statements of WNC.

WNC

The audit was performed in accordance with the standards of the American Institute of Certified Public Accountants (“AICPA”) and the standards of the Public Company Accounting Standards Board (“PCASB”) for audits of companies that are not subject to the requirements of the Securities Exchange Act of 1934, as amended, and the rules and regulations of the Securities and Exchange Commission (“SEC”). The audit was performed in accordance with the standards of the AICPA and the PCASB, and the results of the audit are presented in the accompanying financial statements.

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一、重要会计政策及会计估计

1. 财务报表的编制基础

本财务报表按照财政部颁布的《企业会计准则》编制。

2. 持续经营假设

本报告按照持续经营假设编制。管理层评估了公司的持续经营能力，认为公司在未来12个月内不存在导致对持续经营假设产生重大疑虑的事项或情况。

本公司在编制财务报表时，以持续经营假设为基础。

如果管理层对持续经营能力产生重大疑虑，则应当在财务报表附注中披露导致对持续经营能力产生重大疑虑的事项或情况，以及管理层拟采取的改善措施。

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3. 重要会计政策和会计估计的变更

本报告期会计政策和会计估计未发生变更。

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1. The first step in the process of the scientific method is to ask a question. This question should be clear, specific, and measurable. For example, "Does the amount of sleep affect the performance of a person?"
2. The second step is to do background research. This involves looking up information about the topic to see what is already known. This can be done through books, articles, and online resources.
3. The third step is to form a hypothesis. A hypothesis is a statement that predicts the outcome of the experiment. For example, "If a person gets more sleep, then they will perform better on a task."
4. The fourth step is to design an experiment. This involves deciding what to do, how to do it, and what to measure. The experiment should be designed to test the hypothesis.
5. The fifth step is to collect data. This involves carrying out the experiment and recording the results. The data should be collected in a systematic and unbiased way.
6. The sixth step is to analyze the data. This involves looking at the results and seeing if they support the hypothesis. This can be done using statistical methods.
7. The seventh step is to draw a conclusion. This involves stating whether the hypothesis was supported or not, and what the implications are. The conclusion should be based on the evidence from the experiment.
8. The eighth step is to communicate the results. This involves sharing the findings with others, either through a presentation or a written report. This allows others to see the results and to use them in their own work.

For more information, please contact: Shirley.Alexander@hawaii.gov, Director, Department of Health and Human Services, 200 South Beretania Street, Honolulu, HI 96813-2000, (808) 586-8000.

THE RESULTS:

1. The first step is to identify the problem.
 2. The second step is to define the problem.
 3. The third step is to analyze the problem.
 4. The fourth step is to develop a solution.
 5. The fifth step is to implement the solution.
 6. The sixth step is to evaluate the solution.
 7. The seventh step is to monitor the solution.
 8. The eighth step is to maintain the solution.
 9. The ninth step is to improve the solution.
 10. The tenth step is to document the solution.

27 MAY 2016

At Franchise National Investments Company (FNSC)

For the full calendar year ended December 31, 2012

	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013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All World National Insurance Company, Inc.

Helicobacter-associated disease of the gastrointestinal tract

1. **Number of regularly scheduled**

19 The above was revised and was 5.000000.

[illegible]

Received 2 October 1998; accepted 15 November 1998

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10. When the legal and personal obligations of the company, including the obligations of the company to its shareholders, are not met, the company is in a state of financial distress, and the company is in a state of financial distress.

It is important to be clear that the fact that the Internet is a global network does not mean that it is a single, unified entity. The Internet is a complex of many different networks, each with its own set of rules and protocols. This complexity is what makes the Internet so powerful, but it also makes it difficult to control. The Internet is a global network, but it is not a single entity. It is a complex of many different networks, each with its own set of rules and protocols. This complexity is what makes the Internet so powerful, but it also makes it difficult to control.

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Al Wirthbe National Insurance Company 1991

Handwritten notes for individual policyholders

II. Important information, subject to review

For more information:

Company Name: Al Wirthbe National Insurance Company

Policy Number:

6. The policyholder is responsible for the payment of the premium for the policy. The policyholder is responsible for the payment of the premium for the policy.

7. The policyholder is responsible for the payment of the premium for the policy. The policyholder is responsible for the payment of the premium for the policy.

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20. The policyholder is responsible for the payment of the premium for the policy. The policyholder is responsible for the payment of the premium for the policy.

AJW Indian National Insurance Company Ltd.

Statement of financial position as at the end of the year

8. Mutual investing in the portfolio

Reported financial statements

The Company's financial statements are audited by independent member firms of the Institute of Chartered Accountants of India.

Capital and Reserves

The Company's capital and reserves are disclosed in the financial statements and are subject to the provisions of the Companies Act, 2013 and the Companies (Share Capital and Debts) Regulations, 2017.

Investment in securities

The Company's investment portfolio is disclosed in the financial statements and is subject to the provisions of the Companies Act, 2013 and the Companies (Investment in Securities) Regulations, 2017. The Company's investment portfolio is disclosed in the financial statements and is subject to the provisions of the Companies Act, 2013 and the Companies (Investment in Securities) Regulations, 2017.

Investment in debt securities

The Company's investment portfolio is disclosed in the financial statements and is subject to the provisions of the Companies Act, 2013 and the Companies (Investment in Securities) Regulations, 2017. The Company's investment portfolio is disclosed in the financial statements and is subject to the provisions of the Companies Act, 2013 and the Companies (Investment in Securities) Regulations, 2017.

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Reserves

The Company's investment portfolio is disclosed in the financial statements and is subject to the provisions of the Companies Act, 2013 and the Companies (Investment in Securities) Regulations, 2017. The Company's investment portfolio is disclosed in the financial statements and is subject to the provisions of the Companies Act, 2013 and the Companies (Investment in Securities) Regulations, 2017.

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2. Material accounting policies continued

2.1.2. Investment policy

The Company's investment policy is implemented in accordance with the Board's investment policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the investment policy is to ensure the achievement of the Company's objectives.

2.1.2.1. Investment policy

The Company's investment policy is implemented in accordance with the Board's investment policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the investment policy is to ensure the achievement of the Company's objectives.

2.1.2.2. Risk policy

The Company's risk policy is implemented in accordance with the Board's risk policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the risk policy is to ensure the achievement of the Company's objectives.

2.1.2.3. Insurance policy

The Company's insurance policy is implemented in accordance with the Board's insurance policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the insurance policy is to ensure the achievement of the Company's objectives.

2.1.2.4. Investment policy

2.1.2.5. Risk policy

The Company's risk policy is implemented in accordance with the Board's risk policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the risk policy is to ensure the achievement of the Company's objectives.

2.1.2.6. Insurance policy

The Company's insurance policy is implemented in accordance with the Board's insurance policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the insurance policy is to ensure the achievement of the Company's objectives.

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The Company's insurance policy is implemented in accordance with the Board's insurance policy, which is approved by the Board of Directors, and is subject to the Company's internal control system. The objective of the insurance policy is to ensure the achievement of the Company's objectives.

Al Wuthba National Insurance Company PJSC

Statement of Financial Position as at 31 December 2022

3. Financial statementing policies continued

Financial instruments

The company has adopted IFRS 9, Financial Instruments, effective 1 January 2018, which requires the company to apply the IFRS 9 classification and measurement criteria for financial assets and liabilities.

Measurement of FVTPL

For assets and liabilities that are classified as financial assets and liabilities at FVTPL, the company has adopted the following measurement criteria:

Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition. Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition.

Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition. Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition.

Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition. Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition.

Financial assets at FVTPL

Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any changes in fair value recognized in profit or loss. Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any changes in fair value recognized in profit or loss.

Financial liabilities at FVTPL

Financial liabilities at FVTPL are measured at fair value at the end of each reporting period, with any changes in fair value recognized in profit or loss.

Financial liabilities at FVTPL are measured at fair value at the end of each reporting period, with any changes in fair value recognized in profit or loss. Financial liabilities at FVTPL are measured at fair value at the end of each reporting period, with any changes in fair value recognized in profit or loss.

Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition. Financial assets and liabilities are classified as FVTPL if they are held for trading or if they are designated as FVTPL at initial recognition.

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ALL SYSTEMS Spinal Treatment Centers, PLLC

Notes: 1) The correlation coefficient is 0.9999.

¹¹ *Journal of Macroeconomics*, 1990, 12, 101–116.

Edward J. Connelley, Jr.

The Group always recognizes the importance of having a strong and effective internal control system. It has established a robust internal control system, which is designed to ensure the integrity of financial reporting, the reliability of financial statements, and the effectiveness of internal control systems. The Group has also established a robust internal control system, which is designed to ensure the integrity of financial reporting, the reliability of financial statements, and the effectiveness of internal control systems. The Group has also established a robust internal control system, which is designed to ensure the integrity of financial reporting, the reliability of financial statements, and the effectiveness of internal control systems.

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1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

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Figure 1

[illegible]

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[illegible]

Abstract

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- All Negative National Insurance Community PSC.

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TABLE 1. *Continued*

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www.pearsoned.com.au

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1. The purpose of the proposed project is to develop a new method for the detection and identification of the presence of a specific chemical compound in a sample. The method involves the use of a novel sensor technology that can detect the presence of the compound at very low concentrations. The method is expected to be more accurate and reliable than existing methods, and it is expected to have a wide range of applications in the field of chemical analysis.

For a full year, 1994-1995, the average number of children in the sample was 1.67, and the standard deviation was .76.

1125 7th Avenue, Suite 100, San Francisco, CA 94118

[illegible]

Keywords: *workplace spirituality, organizational commitment, organizational citizenship behavior, organizational trust, organizational identification*

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

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Al-Wachbi National Insurance Company (WACI)

Since the consolidated financial statements are audited
they are also audited for the following:

Insurance and reinsurance contracts (IAS 40)

IFRS 17 Insurance Contracts

IFRS 17 requires companies to use the expected credit loss (ECL) model to measure and recognise insurance contracts. The ECL model requires companies to estimate the expected cash flows from the contracts, taking into account the time value of money and the risk of non-payment. The ECL model also requires companies to recognise a liability for the expected claims payable on the contracts.

The consolidated financial statements for the year ended 31 December 2023 show that the company has applied the ECL model to its insurance contracts. The company has recognised a liability for the expected claims payable on the contracts of approximately 1,200 million Saudi Riyals.

1. Insurance

- Insurance contracts (IAS 40)
- Insurance contracts (IAS 40)
- Insurance contracts (IAS 40)
- Insurance contracts (IAS 40)

2. Reinsurance

- Reinsurance contracts (IAS 40)
- Reinsurance contracts (IAS 40)
- Reinsurance contracts (IAS 40)
- Reinsurance contracts (IAS 40)

Since the consolidated financial statements are audited, they are also audited for the following:

- Insurance contracts (IAS 40)
- Insurance contracts (IAS 40)
- Insurance contracts (IAS 40)
- Insurance contracts (IAS 40)

3. Reinsurance

The consolidated financial statements for the year ended 31 December 2023 show that the company has applied the ECL model to its reinsurance contracts. The company has recognised a liability for the expected claims payable on the reinsurance contracts of approximately 1,200 million Saudi Riyals.

The consolidated financial statements for the year ended 31 December 2023 show that the company has applied the ECL model to its reinsurance contracts. The company has recognised a liability for the expected claims payable on the reinsurance contracts of approximately 1,200 million Saudi Riyals.

The consolidated financial statements for the year ended 31 December 2023 show that the company has applied the ECL model to its reinsurance contracts. The company has recognised a liability for the expected claims payable on the reinsurance contracts of approximately 1,200 million Saudi Riyals.

Al Wajeha National Insurance Company JSC

Form to the non-official financial statements users

Model Accounting policy (Article 5)

Management review and approval (Article 6)

Financial statements of the company are prepared in accordance with the accounting standards and policies approved by the board of directors and the shareholders of the company. The company is a public company and its financial statements are audited by the external auditors. The company is a public company and its financial statements are audited by the external auditors.

Accounting policies (Article 7)

The company uses the accounting policies and procedures approved by the board of directors and the shareholders of the company. The company is a public company and its financial statements are audited by the external auditors. The company is a public company and its financial statements are audited by the external auditors.

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Financial statements and financial reporting (Article 8)

The company uses the accounting policies and procedures approved by the board of directors and the shareholders of the company. The company is a public company and its financial statements are audited by the external auditors. The company is a public company and its financial statements are audited by the external auditors.

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NEWBORN National Insurance Company P.A.S.C.

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Interim Statement of Accounts as of the Year-End

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

- a. Balance Sheet as of the Year-End Statement of Accounts
- b. Balance Sheet as of the Year-End Statement of Accounts
- c. Balance Sheet as of the Year-End Statement of Accounts
- d. Balance Sheet as of the Year-End Statement of Accounts
- e. Balance Sheet as of the Year-End Statement of Accounts
- f. Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

Balance Sheet as of the Year-End Statement of Accounts

- a. Balance Sheet as of the Year-End Statement of Accounts
- b. Balance Sheet as of the Year-End Statement of Accounts
- c. Balance Sheet as of the Year-End Statement of Accounts
- d. Balance Sheet as of the Year-End Statement of Accounts
- e. Balance Sheet as of the Year-End Statement of Accounts
- f. Balance Sheet as of the Year-End Statement of Accounts

Al Vrachha National Insurance Company LTD

Noted to the effect that all financial statements prepared

2. State of Accounts prepared in accordance with

General and Special Accounts of the Company

Accounting and Financial Statements

1. Financial Statements

The following financial statements are prepared in accordance with the provisions of the Companies Act, 1956 and the Companies (Accounts) Regulations, 1988, and are true and correct in all material aspects. The financial statements are prepared in accordance with the provisions of the Companies Act, 1956 and the Companies (Accounts) Regulations, 1988, and are true and correct in all material aspects.

The following financial statements are prepared in accordance with the provisions of the Companies Act, 1956 and the Companies (Accounts) Regulations, 1988, and are true and correct in all material aspects.

Financial Statement	1997	1998	1999	2000	2001
Profit and Loss	100	100	100	100	100
Balance Sheet	100	100	100	100	100

1. Financial Statements

The following financial statements are prepared in accordance with the provisions of the Companies Act, 1956 and the Companies (Accounts) Regulations, 1988, and are true and correct in all material aspects. The financial statements are prepared in accordance with the provisions of the Companies Act, 1956 and the Companies (Accounts) Regulations, 1988, and are true and correct in all material aspects.

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33-44956- National Insurance Company PISC

Business Development International

4. *How and how often should we measure the performance of the system?*

These results suggest that the use of the proposed model is not limited to the case of a single input variable.

Figure 37-6

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1. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1089-1092.	1997, 92(439), 1089-1092
2. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1093-1096.	1997, 92(439), 1093-1096
3. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1097-1100.	1997, 92(439), 1097-1100
4. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1101-1104.	1997, 92(439), 1101-1104
5. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1105-1108.	1997, 92(439), 1105-1108
6. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1109-1112.	1997, 92(439), 1109-1112
7. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1113-1116.	1997, 92(439), 1113-1116
8. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1117-1120.	1997, 92(439), 1117-1120
9. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1121-1124.	1997, 92(439), 1121-1124
10. <i>Journal of the American Statistical Association</i> , 1997, 92(439), 1125-1128.	1997, 92(439), 1125-1128

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A) Vnashin National Insurance Company (VNC)

² <http://www.fishbase.org>

Procedo a pagar a través de otros medios de pago.

	2010	2011
Operating income	1,000	1,000
Depreciation	100	100
Amortization	100	100
Change in working capital	100	100
Change in cash	100	100
Change in debt	100	100
Change in equity	100	100
Change in cash	100	100

doi:10.1017/S0022292412001909 Printed in the United Kingdom

	At the end of Year	At the end of Year
	2004	2005
Accounts receivable	100,000	120,000
Inventory	50,000	60,000
Prepaid expenses	20,000	15,000
Plant and equipment	200,000	180,000
Accumulated depreciation	(80,000)	(100,000)
Total	290,000	375,000

www.elsevier.com/locate/jmb

Figure 1 *Flowchart of the study*

► <http://www.fishbase.org> for more information on fish species profiles or to view

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1. <i>Chrysomelidae</i> 200 2. <i>Curculionidae</i> 200 3. <i>Chrysomelidae</i> 200	1. <i>Chrysomelidae</i> 200 2. <i>Curculionidae</i> 200 3. <i>Chrysomelidae</i> 200
--	--

A1 Watchin' National Insurance Company P.L.C.

Your table should show results of the insurance to

11 Insurance (insurance company)

Item (if applicable)	1999 USD	2000 USD	2001 USD
1. Insurance income			
2. Insurance expense			
3. Insurance income			
4. Insurance expense			
5. Insurance income			
6. Insurance expense			
7. Insurance income			
8. Insurance expense			
9. Insurance income			
10. Insurance expense			
11. Insurance income			
12. Insurance expense			
13. Insurance income			
14. Insurance expense			
15. Insurance income			
16. Insurance expense			
17. Insurance income			
18. Insurance expense			
19. Insurance income			
20. Insurance expense			
21. Insurance income			
22. Insurance expense			
23. Insurance income			
24. Insurance expense			
25. Insurance income			
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27. Insurance income			
28. Insurance expense			
29. Insurance income			
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31. Insurance income			
32. Insurance expense			
33. Insurance income			
34. Insurance expense			
35. Insurance income			
36. Insurance expense			
37. Insurance income			
38. Insurance expense			
39. Insurance income			
40. Insurance expense			
41. Insurance income			
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43. Insurance income			
44. Insurance expense			
45. Insurance income			
46. Insurance expense			
47. Insurance income			
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80. Insurance expense			
81. Insurance income			
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83. Insurance income			
84. Insurance expense			
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87. Insurance income			
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89. Insurance income			
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91. Insurance income			
92. Insurance expense			
93. Insurance income			
94. Insurance expense			
95. Insurance income			
96. Insurance expense			
97. Insurance income			
98. Insurance expense			
99. Insurance income			
100. Insurance expense			

All-Walden National Insurance Company, Inc.

Keywords

15. **Explain the role of the following:**

	July 31, 2014 USD m	December 31, 2013 USD m	Total column 2014-2013	Comparison column 2014-2013	Total column 2014-2013
Col					
1. 2014-2013	2014	2013	2014	2013	2014
2. 2014			1.1		1.1
3. 2014-2013	2014	2013	2014	2013	2014
4. 2014-2013	2014	2013	2014	2013	2014
5. 2014-2013	2014	2013	2014	2013	2014
6. 2014-2013	2014	2013	2014	2013	2014
7. 2014-2013	2014	2013	2014	2013	2014
8. 2014-2013	2014	2013	2014	2013	2014
9. 2014-2013	2014	2013	2014	2013	2014
10. 2014-2013	2014	2013	2014	2013	2014
11. 2014-2013	2014	2013	2014	2013	2014
12. 2014-2013	2014	2013	2014	2013	2014
13. 2014-2013	2014	2013	2014	2013	2014
14. 2014-2013	2014	2013	2014	2013	2014
15. 2014-2013	2014	2013	2014	2013	2014
16. 2014-2013	2014	2013	2014	2013	2014
17. 2014-2013	2014	2013	2014	2013	2014
18. 2014-2013	2014	2013	2014	2013	2014
19. 2014-2013	2014	2013	2014	2013	2014
20. 2014-2013	2014	2013	2014	2013	2014
21. 2014-2013	2014	2013	2014	2013	2014
22. 2014-2013	2014	2013	2014	2013	2014
23. 2014-2013	2014	2013	2014	2013	2014
24. 2014-2013	2014	2013	2014	2013	2014
25. 2014-2013	2014	2013	2014	2013	2014
26. 2014-2013	2014	2013	2014	2013	2014
27. 2014-2013	2014	2013	2014	2013	2014
28. 2014-2013	2014	2013	2014	2013	2014
29. 2014-2013	2014	2013	2014	2013	2014
30. 2014-2013	2014	2013	2014	2013	2014
31. 2014-2013	2014	2013	2014	2013	2014
32. 2014-2013	2014	2013	2014	2013	2014
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34. 2014-2013	2014	2013	2014	2013	2014
35. 2014-2013	2014	2013	2014	2013	2014
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37. 2014-2013	2014	2013	2014	2013	2014
38. 2014-2013	2014	2013	2014	2013	2014
39. 2014-2013	2014	2013	2014	2013	2014
40. 2014-2013	2014	2013	2014	2013	2014
41. 2014-2013	2014	2013	2014	2013	2014
42. 2014-2013	2014	2013	2014	2013	2014
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47. 2014-2013	2014	2013	2014	2013	2014
48. 2014-2013	2014	2013	2014	2013	2014
49. 2014-2013	2014	2013	2014	2013	2014
50. 2014-2013	2014	2013	2014	2013	2014
51. 2014-2013	2014	2013	2014	2013	2014
52. 2014-2013	2014	2013	2014	2013	2014
53. 2014-2013	2014	2013	2014	2013	2014
54. 2014-2013	2014	2013	2014	2013	2014
55. 2014-2013	2014	2013	2014	2013	2014
56. 2014-2013	2014	2013	2014	2013	2014
57. 2014-2013	2014	2013	2014	2013	2014
58. 2014-2013	2014	2013	2014	2013	2014
59. 2014-2013	2014	2013	2014	2013	2014
60. 2014-2013	2014	2013	2014	2013	2014
61. 2014-2013	2014	2013	2014	2013	2014
62. 2014-2013	2014	2013	2014	2013	2014
63. 2014-2013	2014	2013	2014	2013	2014
64. 2014-2013	2014	2013	2014	2013	2014
65. 2014-2013	2014	2013	2014	2013	2014
66. 2014-2013	2014	2013	2014	2013	2014
67. 2014-2013	2014	2013	2014	2013	2014
68. 2014-2013	2014	2013	2014	2013	2014
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82. 2014-2013	2014	2013	2014	2013	2014
83. 2014-2013	2014	2013	2014	2013	2014
84. 2014-2013	2014	2013	2014	2013	2014
85. 2014-2013	2014	2013	2014	2013	2014
86. 2014-2013	2014	2013	2014	2013	2014
87. 2014-2013	2014	2013	2014	2013	2014
88. 2014-2013	2014	2013	2014	2013	2014
89. 2014-2013	2014	2013	2014	2013	2014
90. 2014-2013	2014	2013	2014	2013	2014
91. 2014-2013	2014	2013	2014	2013	2014
92. 2014-2013	2014	2013	2014	2013	2014
93. 2014-2013	2014	2013	2014	2013	2014
94. 2014-2013	2014	2013	2014	2013	2014
95. 2014-2013	2014	2013	2014	2013	2014
96. 2014-2013	2014	2013	2014	2013	2014
97. 2014-2013	2014	2013	2014	2013	2014
98. 2014-2013	2014	2013	2014	2013	2014
99. 2014-2013	2014	2013	2014	2013	2014
100. 2014-2013	2014	2013	2014	2013	2014

Wang et al.

Abstract

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Abstract

[illegible]

Abstract

For the full text of this journal article, please refer to the full text of the article in the journal, *Journal of Management Education*, 34(1), 1-10. The full text of this article is available online at <http://jme.sagepub.com>. The full text of this article is also available in the journal's print edition, *Journal of Management Education*, 34(1), 1-10.

Al Wachda Physical Insurance Company PJSC

Notes to the consolidated financial statements

11 Insurance contracts

Contract reserve

The contract reserve is calculated by using the actuarial method approved by the Board of Directors. The contract reserve is calculated by using the actuarial method approved by the Board of Directors. The contract reserve is calculated by using the actuarial method approved by the Board of Directors.

Unearned premium

The unearned premium is calculated by using the actuarial method approved by the Board of Directors. The unearned premium is calculated by using the actuarial method approved by the Board of Directors.

12 Insurance receivable from reinsurers

The insurance receivable from reinsurers is calculated by using the actuarial method approved by the Board of Directors. The insurance receivable from reinsurers is calculated by using the actuarial method approved by the Board of Directors.

13 Insurance payable

At the end of	At the start of
2024	2023
QED	QED

The insurance payable is calculated by using the actuarial method approved by the Board of Directors.

2024	2023
------	------

The insurance payable is calculated by using the actuarial method approved by the Board of Directors. The insurance payable is calculated by using the actuarial method approved by the Board of Directors.

14 Insurance expense

At the end of	At the start of
2024	2023
QED	QED

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

2024	2023
------	------

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

At the end of	At the start of
2024	2023

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

QED	QED
-----	-----

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

QED	QED
-----	-----

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

QED	QED
-----	-----

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

QED	QED
-----	-----

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

QED	QED
-----	-----

The insurance expense is calculated by using the actuarial method approved by the Board of Directors.

QED	QED
-----	-----

At Washed National Insurance Company, FNCCI

Now to the Financial Statement Review

17. Financial Statement

Financial

As a company, the Financial Statement is a key document that provides a snapshot of the company's financial health. It is a comprehensive report that details the company's assets, liabilities, and equity, as well as its income and expenses. The Financial Statement is a critical tool for investors, creditors, and other stakeholders to assess the company's financial performance and risk. It is also a key component of the company's overall financial strategy.

Financial

The Financial Statement is a key document that provides a snapshot of the company's financial health. It is a comprehensive report that details the company's assets, liabilities, and equity, as well as its income and expenses. The Financial Statement is a critical tool for investors, creditors, and other stakeholders to assess the company's financial performance and risk. It is also a key component of the company's overall financial strategy.

18. Financial Statement (continued)

Assets

Liabilities

Equity

Assets	Liabilities
2000	2000
100,000	100,000
100,000	100,000
100,000	100,000
100,000	100,000
100,000	100,000

19. Financial Statement

Assets

Liabilities

Equity

Assets	Liabilities
2000	2000
100,000	100,000
100,000	100,000
100,000	100,000
100,000	100,000
100,000	100,000

20. Financial Statement

Financial Statement is a key document that provides a snapshot of the company's financial health. It is a comprehensive report that details the company's assets, liabilities, and equity, as well as its income and expenses.

The Financial Statement is a key document that provides a snapshot of the company's financial health. It is a comprehensive report that details the company's assets, liabilities, and equity, as well as its income and expenses. The Financial Statement is a critical tool for investors, creditors, and other stakeholders to assess the company's financial performance and risk. It is also a key component of the company's overall financial strategy.

The Financial Statement is a key document that provides a snapshot of the company's financial health. It is a comprehensive report that details the company's assets, liabilities, and equity, as well as its income and expenses. The Financial Statement is a critical tool for investors, creditors, and other stakeholders to assess the company's financial performance and risk. It is also a key component of the company's overall financial strategy.

The Financial Statement is a key document that provides a snapshot of the company's financial health. It is a comprehensive report that details the company's assets, liabilities, and equity, as well as its income and expenses. The Financial Statement is a critical tool for investors, creditors, and other stakeholders to assess the company's financial performance and risk. It is also a key component of the company's overall financial strategy.

AT&T World Wide National Insurance Company (P)SC

Report to the annual financial statement review.

18. **Related parties (continued)**

18.1. Related parties (continued)

18.1.1. Related parties (continued)

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2019.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2018.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2017.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2016.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2015.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2014.

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2013.

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2012.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2011.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2010.

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2009.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2008.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2007.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2006.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2005.

2019
USD 000

2018
USD 000

The following table shows the related parties of the Group and the amounts of the related parties' transactions with the Group for the period ended 31 December 2004.

2019
USD 000

2018
USD 000

ATWacha Mahoul Insurance Company Plc.

8.4.2018 to 31.03.2019 (12 Months) (Interim) (audited)

21. Information on the company

	2018/2019 2018/2019 2018/2019 2018/2019	2017/2018 2017/2018 2017/2018 2017/2018
General, Life, Fire, Marine, and other insurance	100%	100%
Reinsurance of General, Life, Fire, Marine, and other insurance	100%	100%
Other services, such as, insurance, reinsurance, etc.	100%	100%
Investment income	100%	100%
Other income	100%	100%
Expenses	100%	100%
Profit	100%	100%

22. Other operating income

Particulars (2018/2019)	2018/2019 2018/2019	2017/2018 2017/2018	2016/2017 2016/2017
General, Life, Fire, Marine, and other insurance	100%	100%	100%
Reinsurance of General, Life, Fire, Marine, and other insurance	100%	100%	100%
Other services, such as, insurance, reinsurance, etc.	100%	100%	100%
Investment income	100%	100%	100%
Other income	100%	100%	100%
Expenses	100%	100%	100%
Profit	100%	100%	100%

At Warba National Insurance Company PSC
Hagerman Road, Suite 100, Hagerman, ID 83422

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2017年12月15日 星期五

Exercice 1. Soit $\mathcal{A}$ un anneau commutatif à l'unité, $\mathcal{M}$ un $\mathcal{A}$ -module. On suppose que $\mathcal{M}$ est de type fini et que $\mathcal{M} \otimes_{\mathcal{A}} \mathcal{K} = 0$, où $\mathcal{K}$ est le corps des fractions de $\mathcal{A}$. Montrer que $\mathcal{M} = 0$.

that some are, and that others are not, is a matter of fact.

2.2. Laboratory colony belt check

10. Total Columnar, 10.1		10.2, 10.3, 10.4, 10.5, 10.6, 10.7, 10.8, 10.9, 10.10, 10.11, 10.12, 10.13, 10.14, 10.15, 10.16, 10.17, 10.18, 10.19, 10.20, 10.21, 10.22, 10.23, 10.24, 10.25, 10.26, 10.27, 10.28, 10.29, 10.30, 10.31, 10.32, 10.33, 10.34, 10.35, 10.36, 10.37, 10.38, 10.39, 10.40, 10.41, 10.42, 10.43, 10.44, 10.45, 10.46, 10.47, 10.48, 10.49, 10.50, 10.51, 10.52, 10.53, 10.54, 10.55, 10.56, 10.57, 10.58, 10.59, 10.60, 10.61, 10.62, 10.63, 10.64, 10.65, 10.66, 10.67, 10.68, 10.69, 10.70, 10.71, 10.72, 10.73, 10.74, 10.75, 10.76, 10.77, 10.78, 10.79, 10.80, 10.81, 10.82, 10.83, 10.84, 10.85, 10.86, 10.87, 10.88, 10.89, 10.90, 10.91, 10.92, 10.93, 10.94, 10.95, 10.96, 10.97, 10.98, 10.99, 11.00	
10.1	10.2	10.3	10.4
10.5	10.6	10.7	10.8
10.9	10.10	10.11	10.12
10.13	10.14	10.15	10.16
10.17	10.18	10.19	10.20
10.21	10.22	10.23	10.24
10.25	10.26	10.27	10.28
10.29	10.30	10.31	10.32
10.33	10.34	10.35	10.36
10.37	10.38	10.39	10.40
10.41	10.42	10.43	10.44
10.45	10.46	10.47	10.48
10.49	10.50	10.51	10.52
10.53	10.54	10.55	10.56
10.57	10.58	10.59	10.60
10.61	10.62	10.63	10.64
10.65	10.66	10.67	10.68
10.69	10.70	10.71	10.72
10.73	10.74	10.75	10.76
10.77	10.78	10.79	10.80
10.81	10.82	10.83	10.84
10.85	10.86	10.87	10.88
10.89	10.90	10.91	10.92
10.93	10.94	10.95	10.96
10.97	10.98	10.99	11.00

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1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

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Al Waraba National Insurance Company P.S.C **Report on the consolidated financial statements for 2014**

1- Risk and capital management

1.1- Risk management

The primary risk faced by the company is the risk of non payment of insurance claims. The company has adopted the best practices in the insurance industry to minimize this risk. The company has a strong financial position and a high level of capitalization. The company has a strong track record of paying claims and a high level of customer satisfaction.

The company has a strong financial position and a high level of capitalization. The company has a strong track record of paying claims and a high level of customer satisfaction. The company has a strong financial position and a high level of capitalization. The company has a strong track record of paying claims and a high level of customer satisfaction.

Capital management and the use of financial resources

The company has a strong financial position and a high level of capitalization. The company has a strong track record of paying claims and a high level of customer satisfaction.

1.2- Capital management

- The company has a strong financial position and a high level of capitalization.
- The company has a strong track record of paying claims and a high level of customer satisfaction.
- The company has a strong financial position and a high level of capitalization.
- The company has a strong track record of paying claims and a high level of customer satisfaction.
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- The company has a strong track record of paying claims and a high level of customer satisfaction.

The company has a strong financial position and a high level of capitalization. The company has a strong track record of paying claims and a high level of customer satisfaction.

1.3- Capital management

The company has a strong financial position and a high level of capitalization. The company has a strong track record of paying claims and a high level of customer satisfaction.

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ATW Article: National Labor Law Compliance #106

Source: *Journal of the American Statistical Association*, 1997, 92, 103-114.

26. **U.S. and foreign membership in the U.S.**

Fig. 10. The effect of the number of iterations on the accuracy of the proposed algorithm for the two-dimensional problem, with the parameters $\alpha = 1$ and $\beta = 1$. The number of iterations is 1000000 and the error is 10^{-10} .

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Figure 10. Comparison of the measured and calculated C_{max} and C_{min} for the 100 mg and 200 mg formulations. C_{max} and C_{min} are the maximum and minimum plasma concentrations, respectively. C_{max} and C_{min} are the maximum and minimum plasma concentrations, respectively.

	1994	1995
	1,000,000	1,000,000
1994-95 (H.P. 1994-95)	1,000,000	1,000,000
1995-96 (H.P. 1995-96)	1,000,000	1,000,000
1996-97 (H.P. 1996-97)	1,000,000	1,000,000
1997-98 (H.P. 1997-98)	1,000,000	1,000,000
1998-99 (H.P. 1998-99)	1,000,000	1,000,000
1999-00 (H.P. 1999-00)	1,000,000	1,000,000
2000-01 (H.P. 2000-01)	1,000,000	1,000,000
2001-02 (H.P. 2001-02)	1,000,000	1,000,000
2002-03 (H.P. 2002-03)	1,000,000	1,000,000
2003-04 (H.P. 2003-04)	1,000,000	1,000,000
2004-05 (H.P. 2004-05)	1,000,000	1,000,000
2005-06 (H.P. 2005-06)	1,000,000	1,000,000
2006-07 (H.P. 2006-07)	1,000,000	1,000,000
2007-08 (H.P. 2007-08)	1,000,000	1,000,000
2008-09 (H.P. 2008-09)	1,000,000	1,000,000
2009-10 (H.P. 2009-10)	1,000,000	1,000,000
2010-11 (H.P. 2010-11)	1,000,000	1,000,000
2011-12 (H.P. 2011-12)	1,000,000	1,000,000
2012-13 (H.P. 2012-13)	1,000,000	1,000,000
2013-14 (H.P. 2013-14)	1,000,000	1,000,000
2014-15 (H.P. 2014-15)	1,000,000	1,000,000
2015-16 (H.P. 2015-16)	1,000,000	1,000,000
2016-17 (H.P. 2016-17)	1,000,000	1,000,000
2017-18 (H.P. 2017-18)	1,000,000	1,000,000
2018-19 (H.P. 2018-19)	1,000,000	1,000,000
2019-20 (H.P. 2019-20)	1,000,000	1,000,000
2020-21 (H.P. 2020-21)	1,000,000	1,000,000
2021-22 (H.P. 2021-22)	1,000,000	1,000,000
2022-23 (H.P. 2022-23)	1,000,000	1,000,000
2023-24 (H.P. 2023-24)	1,000,000	1,000,000
2024-25 (H.P. 2024-25)	1,000,000	1,000,000
2025-26 (H.P. 2025-26)	1,000,000	1,000,000
2026-27 (H.P. 2026-27)	1,000,000	1,000,000
2027-28 (H.P. 2027-28)	1,000,000	1,000,000
2028-29 (H.P. 2028-29)	1,000,000	1,000,000
2029-30 (H.P. 2029-30)	1,000,000	1,000,000
2030-31 (H.P. 2030-31)	1,000,000	1,000,000
2031-32 (H.P. 2031-32)	1,000,000	1,000,000
2032-33 (H.P. 2032-33)	1,000,000	1,000,000
2033-34 (H.P. 2033-34)	1,000,000	1,000,000
2034-35 (H.P. 2034-35)	1,000,000	1,000,000
2035-36 (H.P. 2035-36)	1,000,000	1,000,000
2036-37 (H.P. 2036-37)	1,000,000	1,000,000
2037-38 (H.P. 2037-38)	1,000,000	1,000,000
2038-39 (H.P. 2038-39)	1,000,000	1,000,000
2039-40 (H.P. 2039-40)	1,000,000	1,000,000
2040-41 (H.P. 2040-41)	1,000,000	1,000,000
2041-42 (H.P. 2041-42)	1,000,000	1,000,000
2042-43 (H.P. 2042-43)	1,000,000	1,000,000
2043-44 (H.P. 2043-44)	1,000,000	1,000,000
2044-45 (H.P. 2044-45)	1,000,000	1,000,000
2045-46 (H.P. 2045-46)	1,000,000	1,000,000
2046-47 (H.P. 2046-47)	1,000,000	1,000,000
2047-48 (H.P. 2047-48)	1,000,000	1,000,000
2048-49 (H.P. 2048-49)	1,000,000	1,000,000
2049-50 (H.P. 2049-50)	1,000,000	1,000,000
2050-51 (H.P. 2050-51)	1,000,000	1,000,000
2051-52 (H.P. 2051-52)	1,000,000	1,000,000
2052-53 (H.P. 2052-53)	1,000,000	1,000,000
2053-54 (H.P. 2053-54)	1,000,000	1,000,000
2054-55 (H.P. 2054-55)	1,000,000	1,000,000
2055-56 (H.P. 2055-56)	1,000,000	1,000,000
2056-57 (H.P. 2056-57)	1,000,000	1,000,000
2057-58 (H.P. 2057-58)	1,000,000	1,000,000
2058-59 (H.P. 2058-59)	1,000,000	1,000,000
2059-60 (H.P. 2059-60)	1,000,000	1,000,000

YOUR OWN BUSINESS

Mr. GALT — **Q** — Now, you said that the

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The authors are indebted to Dr. J. D. Dwyer, STC, Auburn, Maine, for the 2,3,4,5-tetrahydro-2H-pyran-2-one and 2,3,4,5-tetrahydro-2H-pyran-2-one-2-thiol. The authors also wish to thank Dr. J. D. Dwyer for his helpful discussions and for his critical reading of the manuscript.

Il est possible de faire un test de la façon suivante :

100

1. The first thing we do is to get the data from the file.
 2. We then use the data to create a graph.
 3. The graph is then used to find the shortest path.
 4. The shortest path is then used to find the shortest path.
 5. The shortest path is then used to find the shortest path.
 6. The shortest path is then used to find the shortest path.
 7. The shortest path is then used to find the shortest path.
 8. The shortest path is then used to find the shortest path.
 9. The shortest path is then used to find the shortest path.
 10. The shortest path is then used to find the shortest path.

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[illegible]

At Vastika National Insurance Company P.L.C.

Share of the consolidated financial statements for the year

2011 Insurance and Reinsurance companies

Report of the Board of Directors

Dear Shareholders,

I have the pleasure to present to you the consolidated financial statements of Vastika National Insurance Company P.L.C. for the year 2011. The consolidated financial statements have been audited by the independent auditors, and the results of the audit are set out in the report of the auditors.

The consolidated financial statements for the year 2011 show that the company has achieved a significant increase in its revenue and profit. This is due to the company's strong performance in the insurance and reinsurance business, and its successful expansion into new markets. The company's financial position is strong, and it is well positioned to continue its growth in the future.

Thank you for your support.

I am pleased to report that the company has achieved a significant increase in its revenue and profit. This is due to the company's strong performance in the insurance and reinsurance business, and its successful expansion into new markets. The company's financial position is strong, and it is well positioned to continue its growth in the future.

Thank you for your support.

Yours truly,

I am pleased to report that the company has achieved a significant increase in its revenue and profit. This is due to the company's strong performance in the insurance and reinsurance business, and its successful expansion into new markets. The company's financial position is strong, and it is well positioned to continue its growth in the future.

Yours truly,

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Thank you for your support.

I am pleased to report that the company has achieved a significant increase in its revenue and profit. This is due to the company's strong performance in the insurance and reinsurance business, and its successful expansion into new markets. The company's financial position is strong, and it is well positioned to continue its growth in the future.

AT Wadhwani National Insurance Company P.L.C.

Report on the consolidated financial statements for the year ended 31st March 2021

For the year ended 31st March 2021 (Rs. in Lakhs)

Particulars for the year ended 31st March 2021

For the year ended 31st March 2020

The consolidated financial statements of the Company for the year ended 31st March 2021 have been audited by the independent auditors, Messrs. PwC Chartered Accountants, who have issued their audit report dated 29th April 2021, in which they have expressed their opinion on the consolidated financial statements of the Company for the year ended 31st March 2021.

Consolidated Statement of Profit and Loss

For the year ended 31st March 2021

For the year ended 31st March 2020

For the year ended 31st March 2021

For the year ended 31st March 2020

For the year ended 31st March 2021

For the year ended 31st March 2020

For the year ended 31st March 2021

For the year ended 31st March 2020

The consolidated financial statements of the Company for the year ended 31st March 2021 have been audited by the independent auditors, Messrs. PwC Chartered Accountants, who have issued their audit report dated 29th April 2021, in which they have expressed their opinion on the consolidated financial statements of the Company for the year ended 31st March 2021.

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For the year ended 31st March 2021

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All Weather National Insurance Company P.L.C.

Revised: 10/20/2014

76 Inorganic and Organometallic Chemistry...

By the way, I am not a scientist.

Performance Summary: 100%

[illegible][illegible]

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

For information on the various services and products we offer, please contact your local distributor or visit our website at www.3m.com. We are committed to providing you with the highest quality products and services, and we are dedicated to helping you achieve your goals. Thank you for choosing 3M.

Types of non-ferrous alloys that have been used in the past include: aluminum, magnesium, copper, nickel, titanium, and zirconium. The use of these alloys has been limited by their high cost and poor mechanical properties. However, recent advances in materials science have led to the development of new non-ferrous alloys that are both lightweight and strong. These alloys are now being used in a wide range of applications, from aerospace to automotive.

2000-2001

[illegible][illegible]

21. Why did National Indemnity Company Fail?

Notes: 1. Unsuccessful financial strategy

2a. Insurance and financial strategy

Financial risk (overly)

Overly leveraged

As a result of the company's decision to use a high level of debt to finance its growth, the company's financial position was weakened. The company's high level of debt led to a high level of financial risk, which in turn led to a high level of financial distress. The company's financial strategy was overly leveraged, and this led to its failure.

The company's financial strategy was overly leveraged, and this led to its failure. The company's high level of debt led to a high level of financial risk, which in turn led to a high level of financial distress. The company's financial strategy was overly leveraged, and this led to its failure.

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2b. Financial risk

The company's financial strategy was overly leveraged, and this led to its failure. The company's high level of debt led to a high level of financial risk, which in turn led to a high level of financial distress. The company's financial strategy was overly leveraged, and this led to its failure.

Financial risk (overly)

The company's financial strategy was overly leveraged, and this led to its failure. The company's high level of debt led to a high level of financial risk, which in turn led to a high level of financial distress. The company's financial strategy was overly leveraged, and this led to its failure.

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2c. Financial risk

The company's financial strategy was overly leveraged, and this led to its failure. The company's high level of debt led to a high level of financial risk, which in turn led to a high level of financial distress. The company's financial strategy was overly leveraged, and this led to its failure.

The company's financial strategy was overly leveraged, and this led to its failure. The company's high level of debt led to a high level of financial risk, which in turn led to a high level of financial distress. The company's financial strategy was overly leveraged, and this led to its failure.

Altitude National Insurance Company, P.L.C.

Notes to the consolidated financial statements for the year ended 31 December 2019

26 Insurance contract liabilities and provisions

Financial risk management

Insurance contract liabilities

Insurance contract liabilities	Change in liability	Total income and expense	At 31 December 2019	
			Insurance contract liabilities	Insurance contract provisions
Long-term contracts in hand	100	2,100	1,000	1,100
Short-term contracts in hand	10	10	10	10
Total	110	2,110	1,010	1,110

Insurance contract liabilities	Change in liability	Total income and expense	At 31 December 2019	
			Insurance contract liabilities	Insurance contract provisions
Long-term contracts in hand	100	2,100	1,000	1,100
Short-term contracts in hand	10	10	10	10
Total	110	2,110	1,010	1,110

(continued)

The company has a policy of maintaining a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity.

The company has a policy of maintaining a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity.

Insurance contract liabilities

The company has a policy of maintaining a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity.

(continued)

The company has a policy of maintaining a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity.

The company has a policy of maintaining a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity.

(continued)

The company has a policy of maintaining a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity. The company has a strong financial position and a high level of liquidity.

Al Wathba National Insurance Company P.S.C.

Review by the external auditor financial statements for year 2018

2018 - Insurance and Finance (P.S.C.)

1. Summary of observations

The audit was conducted in accordance with the standards of the International Standards on Auditing (ISAs) issued by the International Federation of Accountants (IFAC). The audit was conducted in accordance with the standards of the International Standards on Auditing (ISAs) issued by the International Federation of Accountants (IFAC). The audit was conducted in accordance with the standards of the International Standards on Auditing (ISAs) issued by the International Federation of Accountants (IFAC).

As at 31 December 2018	2018 (AED)	2017 (AED)	2016 (AED)	Total of the above three periods (AED)
	2018 (AED)	2017 (AED)	2016 (AED)	2018 (AED)

Revenue	1,000	1,000	1,000	3,000
Operating expenses	500			500
Income before tax				2,500
Income tax expense				500

Income before tax	1,000 (AED)	1,000 (AED)	1,000 (AED)	3,000 (AED)
	2018 (AED)	2017 (AED)	2016 (AED)	2018 (AED)

Operating expenses	500	500	500	1,500
Income before tax	500			500
Income tax expense				100
Income after tax				400

The audit was conducted in accordance with the standards of the International Standards on Auditing (ISAs) issued by the International Federation of Accountants (IFAC). The audit was conducted in accordance with the standards of the International Standards on Auditing (ISAs) issued by the International Federation of Accountants (IFAC). The audit was conducted in accordance with the standards of the International Standards on Auditing (ISAs) issued by the International Federation of Accountants (IFAC).

2. Management's response

The management has responded to the audit findings and has provided a written explanation of the reasons for the findings. The management has provided a written explanation of the reasons for the findings. The management has provided a written explanation of the reasons for the findings.

The management has responded to the audit findings and has provided a written explanation of the reasons for the findings. The management has provided a written explanation of the reasons for the findings. The management has provided a written explanation of the reasons for the findings.

The management has responded to the audit findings and has provided a written explanation of the reasons for the findings. The management has provided a written explanation of the reasons for the findings. The management has provided a written explanation of the reasons for the findings.

U.S. with the National Business Campaign Pledge

Note: To make a related financial statement, see page

16. *Can you watch and do more of the same?*

Continuing Care

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20247 of this investigation is the study of the effect of a second exposure to the same stimulus on the second exposure. The effect of the second exposure is studied by comparing the response to the second exposure with the response to the first exposure. The effect of the second exposure is studied by comparing the response to the second exposure with the response to the first exposure. The effect of the second exposure is studied by comparing the response to the second exposure with the response to the first exposure.

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[illegible]

* 1997年12月1日以前に発行されたもの

File **Help** **View** **Window** **Database** **Tools** **Help**

— *Journal of the American Medical Association*, 1997

Abstract

The second part of the paper discusses the different types of problems that can arise in the context of the first part. It is shown that the different types of problems can be classified into three main categories: (i) problems of the first kind, (ii) problems of the second kind, and (iii) problems of the third kind. The first kind of problems are those that can be solved by the use of the first part of the paper. The second kind of problems are those that can be solved by the use of the second part of the paper. The third kind of problems are those that can be solved by the use of the third part of the paper.

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1. The first step is to identify the problem. In this case, the problem is that the company is not meeting its sales targets. The second step is to analyze the data. The third step is to develop a plan. The fourth step is to implement the plan. The fifth step is to evaluate the results.

All Wildlife Natural Resources Company, Inc.

Klein, D., & Glickman, H.

77. *Journal of Biological Chemistry*, 1960, 235: 1100-1102

The following table provides a summary of the results of the regression analysis. The dependent variable is the number of hours of overtime work per week. The independent variables are the control variables and the variables of interest. The results show that the control variables explain a significant portion of the variance in overtime work, while the variables of interest explain a smaller portion.

1000

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	1999 Actual	2000 Actual	2001 Actual	2002 Actual
Operating income	1,000	1,000	1,000	1,000
Operating expenses	(500)	(500)	(500)	(500)
Operating income	500	500	500	500
Operating expenses	(250)	(250)	(250)	(250)
Operating income	250	250	250	250
Operating expenses	(125)	(125)	(125)	(125)
Operating income	125	125	125	125

Category	2007	2008	2009	2010
Population	1,000,000	1,050,000	1,100,000	1,150,000
Population density	100	105	110	115
Population growth rate	0.01	0.02	0.03	0.04
Population density growth rate	0.01	0.02	0.03	0.04
Population growth rate	0.01	0.02	0.03	0.04
Population density growth rate	0.01	0.02	0.03	0.04

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11.2. Suppose that the n th order approximation of the solution of the initial value problem $y' = f(x, y)$, $y(x_0) = y_0$ is $y_n(x)$. Suppose that $y_n(x)$ is a polynomial of degree n . Find the n th order approximation of the solution of the initial value problem $y' = f(x, y)$, $y(x_0) = y_0$ if $f(x, y) = x^2 + y^2$ and $y(0) = 0$.

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1. The author is a full-time writer and editor. She has been writing for over 20 years and has published over 100 articles in various magazines and newspapers. She is also a frequent speaker at conferences and seminars. She lives in New York City with her husband and two children.

A) Waikato National Investment Company PSC

Answer to the Capital Budget Financial Statements as at 30/06/2020

2) Statement of Operating

For each period, the company has adopted a policy of full cost recovery, and the full cost of the project has been included in the operating costs of the project. The full cost of the project has been included in the operating costs of the project.

The company has adopted the following policy of full cost recovery, and the full cost of the project has been included in the operating costs of the project. The full cost of the project has been included in the operating costs of the project.

The following table shows the results of the company's operations as at 30/06/2020.

As at 30/06/2020				
	Income	Operating Costs	Profit	Net Profit
	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Income from operations	100.00			
Operating costs		(100.00)		
Profit			0.00	
Net Profit				0.00
Income from operations	100.00			
Operating costs		(100.00)		
Profit			0.00	
Net Profit				0.00
Income from operations	100.00			
Operating costs		(100.00)		
Profit			0.00	
Net Profit				0.00

As at 30/06/2020				
	Income	Operating Costs	Profit	Net Profit
	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Income from operations	100.00			
Operating costs		(100.00)		
Profit			0.00	
Net Profit				0.00
Income from operations	100.00			
Operating costs		(100.00)		
Profit			0.00	
Net Profit				0.00
Income from operations	100.00			
Operating costs		(100.00)		
Profit			0.00	
Net Profit				0.00

All Weather Personal Insurance Company Policy Note: This is a fictional insurance policy for illustrative purposes only.

This policy is designed to provide comprehensive coverage for personal and family members, including life, health, and property insurance.

Policy Information		Policyholder Information		Policy Details	
Policy Number	Effective Date	Policyholder Name	Address	Policy Type	Annual Premium
123456789	01/01/2024	John Doe	123 Main St, Anytown, USA	Life, Health, Property	\$1,200.00

Coverage Details		Benefit Limits	
Life Insurance	Health Insurance	Property Insurance	Other Benefits
\$1,000,000 \$50,000 \$100,000 \$200,000 \$1,000,000	\$500,000 \$100,000 \$50,000 \$100,000 \$500,000	\$100,000 \$50,000 \$25,000 \$100,000 \$500,000	\$100,000 \$50,000 \$25,000 \$100,000 \$500,000

Policyholder Information		Policy Details	
Policyholder Name	Address	Policy Type	Annual Premium
John Doe	123 Main St, Anytown, USA	Life, Health, Property	\$1,200.00

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John Doe	123 Main St, Anytown, USA	Life, Health, Property	\$1,200.00

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John Doe	123 Main St, Anytown, USA	Life, Health, Property	\$1,200.00

Al Wadiya National Insurance Company P.L.C. **Balance Sheet consolidated financial statements (continued)**

46. Investments and participations

Investments

46.1 Cash and cash equivalents, deposits, loans, receivables, investments in securities and companies, bonds, etc.
 46.2 Investments in subsidiaries, associates and joint ventures

46.3 Investments in real estate, infrastructure, etc. 46.4 Investments in other assets and liabilities, including derivatives, etc.
 46.5 Investments in other assets and liabilities, including derivatives, etc.
 46.6 Investments in other assets and liabilities, including derivatives, etc.

Participations

46.7 Investments in subsidiaries, associates and joint ventures, including investments in real estate, infrastructure, etc.
 46.8 Investments in other assets and liabilities, including derivatives, etc.
 46.9 Investments in other assets and liabilities, including derivatives, etc.
 46.10 Investments in other assets and liabilities, including derivatives, etc.

47. Corporate tax

47.1 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.
 47.2 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.
 47.3 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.4 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.
 47.5 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.
 47.6 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

Million Euro 2011 2010

47.7 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.8 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.9 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.10 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.11 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.12 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.13 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.14 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.15 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.16 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.17 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.

47.18 Corporate tax, including tax on income, tax on capital gains, tax on dividends, etc.



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