

## CIC INSURANCE GROUP PLC SUSTAINABILITY POLICY

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### 1. Introduction

CIC Insurance Group Plc is a leading cooperative insurer in Africa, listed on the Nairobi Securities Exchange. The Group provides insurance and related financial services in Kenya, Uganda, South Sudan and Malawi.

It offers a wide range of products including General Insurance, Life Assurance, Medical Insurance, Micro-Insurance and Asset Management Services. The Group's focus on innovation and excellence in service delivery has differentiated it in the market and earned it National and International recognition.

Guided by a commitment to sustainable practices, CIC Group integrates Environmental, Social, and Governance (ESG) considerations into its operations, aiming to drive positive impact and resilience in the communities it serves.

### 2. Our Sustainability Policy Statement

CIC commits to be an impact and growth catalyst for sustainable insurance and investment in Africa by integrating sustainability into business strategy and operations to drive decisions. We aim for continuous improvement in economic, environmental, and social sustainability performance. We acknowledge our responsibility to ensure that insurance and financial services are accessible for all, to protect the economy, environment and society.

In alignment with our sustainability commitment, we pledge to encourage community development through the CIC Foundation, support local entrepreneurship, foster sustainable practices, promote diversity, equality and inclusion, improve employee engagement index and improve the customer satisfaction index.

## CIC INSURANCE GROUP PLC.

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Directors: Dr. N. Kuria (Chairman), J. Njiru (Vice Chairman), P. Nyaga (Group MD & C.E.O),  
G. Owuor, M. Wambia, L. Cherono, J. Mwatu, R. Kinoti, S. Kisire.

KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*

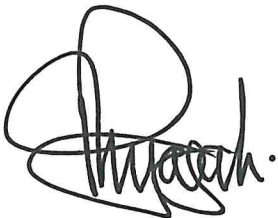
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We will achieve this through:

1. **Environmental Stewardship:** We are committed to reducing our carbon footprint and actively engaging with our stakeholders to promote environmental conservation and responsible resource management.
2. **Social Responsibility:** We are committed to supporting the well-being and prosperity of the communities in which we operate by promoting diversity, equity, and inclusion within our workforce, ensuring equal opportunities for all employees.
3. **Economic Resilience:** We are committed to integrating sustainability considerations into our risk assessment, underwriting and investment processes, incentivizing and rewarding sustainable practices among our clients.
4. **Responsible Governance:** We are committed to ethical leadership, transparency, and stakeholder engagement.

This policy applies to CIC Insurance Group Plc and its subsidiaries. Due to the constantly evolving sustainability needs, the policy will be reviewed as needed to ensure its relevance and effectiveness.

This policy shall complement and reinforce other relevant policies and regulations within CIC.

A handwritten signature in black ink, appearing to read 'Patrick Nyaga', with a stylized flourish at the end.

**PATRICK NYAGA**  
**GROUP MANAGING DIRECTOR & CEO**