

البند الرابع إلى البند السادس عشر:  
التصويت على الأعمال والعقود.

Item 4 to 16: Voting on the business and  
contracts concluded.

# Chubb Arabia Cooperative Insurance Co.

Saudi Public Listed Company  
CR. 2051043431 – Paid up Capital SAR 400 Million  
Address 7052 Al-Bustan Unit No. 5  
Al-Khobar 34422 – 3586  
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# شركة تُشب العربية للتأمين التعاوني

شركة مساهمة عامة سعودية  
س.ت. ٢٠٥١٠٤٣٤٣١ – رأس مال مدفوع ٤٠٠ مليون رس  
العنوان الوطني ٧٠٥٢ البستان وحدة رقم ٥  
الخير ٣٤٤٢٢ – ٣٥٨٦  
المملكة العربية السعودية  
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## تبليغ مقدم من مجلس ادارة

## شركة تُشب العربية للتأمين التعاوني

**CHUBB**

To shareholders

## Chubb Arabia Cooperative Insurance Company

Khobar, Kingdom of Saudi Arabia

إلى السادة المساهمين

## شركة تُشب العربية للتأمين التعاوني

الخير، المملكة العربية السعودية

The following is a statement of the business and contracts in which the members of the Board of Directors have a direct or indirect personal interest, including the transactions that took place with the shareholders of the company and represented by the member of the Board of Directors in the Board or with the companies owned by the members of the Board of Directors during the year ending on December 31, 2025, as follows:

فيما يلي بيان بالأعمال والعقود التي لأعضاء مجلس الإدارة مصلحة شخصية مباشرة أو غير مباشرة فيها بما فيها المعاملات التي تمت مع المساهمين في الشركة والتي يمثلهم عضو مجلس الإدارة في المجلس أو مع الشركات المملوكة من قبل أعضاء مجلس الإدارة خلال السنة المنتهية في ٣١ ديسمبر ٢٠٢٥م وهي كالتالي:

- 1 Voting on the business and contracts concluded for the fiscal year ending 12/31/2025 between the company and El-Khereiji Real Estate Company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are insurance contracts for a period of one year without any preferential terms, in the amount of 290,227 Saudi Riyals.
- 2 Voting on the business and contracts concluded for the fiscal year ending 12/31/2025 between the company and El-Khereiji Trading and Electronics company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are insurance contracts for a period of one year without any preferential conditions, for an amount of 37,398 Saudi Riyals.
- 3 Voting on the business and contracts concluded for the fiscal year ending 12/31/2025 between the company and the Saudi Ceramics Company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are insurance contracts for a period of one year without any preferential conditions, amounting to 382,945 Saudi Riyals.

التصويت على الأعمال والعقود التي تمت عن السنة المالية المنتهية في ٣١/١٢/٢٠٢٥م بين الشركة وشركة الخريجي العقارية والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز بن عبد الكريم الخريجي مصلحة غير مباشرة فيها، وهي عبارة عن عقود تأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٢٩٠,٢٢٧ ريال سعودي.

التصويت على الاعمال والعقود التي تمت عن السنة المالية المنتهية في ٣١/١٢/٢٠٢٥م بين الشركة وشركة الخريجي للتجارة والالكترونيات والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز بن عبد الكريم الخريجي مصلحة غير مباشرة فيها، وهي عبارة عن عقود تأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٣٧,٣٩٨ ريال سعودي.

التصويت على الاعمال والعقود التي تمت عن السنة المالية المنتهية في ٣١/١٢/٢٠٢٥م بين الشركة وشركة الخزف السعودي والتي لأعضاء مجلس الإدارة الأستاذ/ محمد الخريجي والأستاذ/ عبد العزيز الخريجي مصلحة غير مباشرة فيها وهي عبارة عن عقود تأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٣٨٢,٩٤٥ ريال سعودي.

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- 4 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and Knowledge Enrichment Co. in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are insurance contracts for a period of one year without any preferential conditions, in the amount of 21,610 Saudi riyals. ٤
- 5 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and Al Khereiji Construction Co, in which the members of the Board of Directors, Mr. Mohammed bin Abdul Karim Al-Khereiji and Mr. Abdulaziz bin Abdul Karim Al-Khereiji, have an indirect interest. These contracts are insurance contracts for a period of one year without any preferential conditions, in the amount of 41,112 Saudi Riyals. ٥
- 6 Voting on the business transactions and contracts concluded for the fiscal year ending 12/31/2025, between the Company and Chubb Group, of which Chubb INA International Holdings Limited is also a member. The Company is represented by three members of the Board of Directors: Mr. Stephen Dixon, Mr. Giles Ward, and Mr. Nikolay Dmitriev. These transactions consist of reinsurance transactions for one year, without any preferential terms, amounting to 58,781,677 SAR. ٦
- 7 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and El-Khereiji Trading and Electronics Company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are lease contracts for buildings, the company's main office and the Riyadh branch, for a period of one year without any preferential conditions, in the amount of 1,716,657 Saudi Riyals. ٧
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٢٠٢٥/١٢/٣١م بين الشركة وشركة إثراء المعرفة والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز بن عبد الكريم الخريجي مصلحة غير مباشرة فيها وهي عبارة عن عقود تأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٢١,٦١٠ ريال سعودي.
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٢٠٢٥/١٢/٣١م بين الشركة وشركة للمقاولات والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز بن عبد الكريم الخريجي مصلحة غير مباشرة فيها وهي عبارة عن عقود تأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٤١,١١٢ ريال سعودي.
- التصويت على الأعمال التجارية والعقود المبرمة عن السنة المالية ٢٠٢٥/١٢/٣١م بين الشركة والشركات الأعضاء في مجموعة تشب والتي تعتبر شركة تشب أي إن إيه العالمية القابضة المحدودة عضواً فيها أيضاً. يمثلها ثلاثة أعضاء في مجلس الإدارة وهم السيد/ ستيفن ديكسون، والسيد/ جايلز وارد، والسيد/ نيكولاي ديميتريف والتي تتكون من معاملات إعادة التأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٥٨,٧٨١,٦٧٧ ريال سعودي.
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٢٠٢٥/١٢/٣١م بين الشركة وشركة الخريجي للتجارة والإلكترونيات والتي لأعضاء مجلس الإدارة الأستاذ/ محمد الخريجي والأستاذ/ عبدالعزيز الخريجي مصلحة غير مباشرة فيها وهي عبارة عن عقود اجار مباني، المركز الرئيسي للشركة وفرع الرياض ولمدة عام دون أي شروط تفضيلية بمبلغ ١,٧١٦,٦٥٧ ريال سعودي.

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- 8 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and the General Maintenance Center for cars , in which the members of the Board of Directors, Mr. Mohammed bin Abdul Karim Al-Khereiji and Mr. Abdulaziz bin Abdul Karim Al-Khereiji, have an indirect interest. This is to provide maintenance services to customers' vehicles for a period of one year without any preferential conditions for an amount of 4,698,497 Saudi Riyals.
- 9 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and Al-Khwarizmi Actuarial Services Company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest, which is to Insurance services for a period of one year without any preferential conditions for an amount of 59,524 Saudi Riyals.
- 10 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and Taysers Reinsurance Brokerage Company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are reinsurance transactions for a period of one year without any preferential terms, amounting to 8,848,510 Saudi Riyals.
- 11 Voting on the business and contracts concluded for the fiscal year 12/31/2025 between the company and Sahara Net Company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are cyber services for a period of one year without any preferential terms, amounting to 113,457 Saudi Riyals.
- 12 Voting on the business and contracts concluded for the fiscal year ending 12/31/2025 between the company and El-Khereiji Trading and Electronics company, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are electronic purchases for a period of one year without any preferential conditions, for an amount of 69,650 Saudi Riyals.
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٣١/١٢/٢٠٢٥م بين الشركة و مركز الصيانة العامة للسيارات والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز الخريجي مصلحة غير مباشرة فيها وهي عبارة عن تقديم خدمات الصيانة لمركبات العملاء لمدة عام دون أي شروط تفضيلية بمبلغ ٤,٦٩٨,٤٩٧ ريال سعودي.
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٣١/١٢/٢٠٢٥م بين الشركة وشركة الخوارزمي للخدمات الاكتوارية والتي لأعضاء مجلس الإدارة الأستاذ/ محمد الخريجي والأستاذ/ عبدالعزيز الخريجي مصلحة غير مباشرة فيها وهي عبارة عن عقود تأمينية لمدة عام دون أي شروط تفضيلية بمبلغ ٥٩,٥٢٤ ريال سعودي. (مرفق)
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٣١/١٢/٢٠٢٥م بين الشركة وشركة تايزرز لوساطة إعادة التأمين والتي لأعضاء مجلس الإدارة الأستاذ/ محمد الخريجي والأستاذ/ عبدالعزيز الخريجي مصلحة غير مباشرة فيها وهي عبارة عن معاملات إعادة التأمين لمدة عام دون أي شروط تفضيلية بمبلغ ٨,٨٤٨,٥١٠ ريال سعودي.
- التصويت على الاعمال والعقود التي تمت عن السنة المالية ٣١/١٢/٢٠٢٥م بين الشركة وشركة صحراى نت والتي لأعضاء مجلس الإدارة الأستاذ/ محمد الخريجي والأستاذ/ عبدالعزيز الخريجي مصلحة غير مباشرة فيها وهي عبارة عن خدمات امن سيبراني لمدة عام دون أي شروط تفضيلية بمبلغ ١١٣,٤٥٧ ريال سعودي.
- التصويت على الاعمال والعقود التي تمت عن السنة المالية المنتهية في ٣١/١٢/٢٠٢٥م بين الشركة وشركة الخريجي للتجارة والالكترونيات والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز بن عبد الكريم الخريجي مصلحة غير مباشرة فيها، وهي عبارة عن مشتريات دون أي شروط تفضيلية بمبلغ ٦٩,٦٥٠ ريال سعودي.

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13 Voting on the business and contracts concluded for the fiscal year ending 12/31/2025 between the company and Risk Solutions Corporation for Loss Adjusting and Survey, in which the members of the Board of Directors, Mr. Mohammed Al-Khereiji and Mr. Abdulaziz Al-Khereiji, have an indirect interest. These contracts are insurance contracts for a period of one year without any preferential conditions, for an amount of 19,450 Saudi Riyals.

We also assure the honorable shareholders that the transactions described in this notification have been reviewed and approved by the company's chief financial officer, the company's CEO, and the board of directors.

Further the relevant Board members abstained from voting while approving the transaction.

We also assure the respected shareholders of the correctness of the calculations described in this notification.

١٣ التصويت على الاعمال والعقود التي تمت عن السنة المالية المنتهية في ٣١/١٢/٢٠٢٥م بين الشركة شركة حلول المخاطر لتقدير الأضرار ومعاينة الخسائر والتي لأعضاء مجلس الإدارة الأستاذ/ محمد بن عبد الكريم الخريجي والأستاذ/ عبد العزيز بن عبد الكريم الخريجي مصلحة غير مباشرة فيها، وهي عبارة عن عقود تأمين لمدة عام دون أي شروط تفضيلية بمبلغ ١٩,٤٥٠ ريال سعودي.

كما نؤكد للسادة المساهمين المحترمين أن المعاملات الموضحة في هذا التبليغ تمت مراجعتها واعتمادها من قبل الرئيس المالي التنفيذي للشركة والرئيس التنفيذي للشركة ومجلس الإدارة.

علاوة على ذلك، سيتم منع أعضاء مجلس الإدارة المعنيون عن التصويت أثناء الموافقة على الصفقة.

وكذلك نؤكد للسادة المساهمين المحترمين صحة العمليات الحسابية الموضحة في هذا التبليغ.

1) Mr. Serge Osouf

الأستاذ/ سيرج أوسوف

SO  
SR

2) Stephen Brian Dixon

الأستاذ/ ستيفن براين ديكسون

3) Abdul Aziz A. K. Al Khereiji

الأستاذ/ عبد العزيز عبد الكريم الخريجي

4) Wahdan Suliman Al Kadi

الأستاذ/ وهدان سليمان القاضي

5) Engr. Hisham A. A. El Khereiji

الأستاذ/ هشام عبد الرحمن الخريجي

6) Mohamed A. K. Al Khereiji

الأستاذ/ محمد عبد الكريم الخريجي

7) Christian R. H. Mounis

الأستاذ/ كريستيان مونييس

8) Nikolay Dmitriev

الأستاذ/ نيكولاي دميتير

9) Giles Richard Ward

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## CHUBB

### Appendix No. (1)

Announcement submitted by the Chairman of the Board of Directors

### Chubb Arabia Cooperative Insurance Company

To the General Assembly  
Chubb Arabia Cooperative Insurance Company  
Al Khobar, Kingdom of Saudi Arabia

A statement of the business and contracts in which the members of the Board of Directors have a direct or indirect personal interest, including the transactions that took place with the shareholders of the Company and represented by the member of the Board of Directors or with the companies owned by the members of the Board of Directors during the year ended on December 31, 2025.

List of transactions and outstanding balances with the members of the Board of Directors "related parties" are as follows;

#### 1. Transaction with Related parties

a. The total Gross written premium (forming part of insurance revenue) by the company from related parties are as follows:

Company Name	Relationship	Amount #
Saudi Ceramics Company	Related party	382,945
El Khereiji Real Estate	Related party	290,227
Al Khawarizmi Actuarial Services Company	Related party	59,524
El Khereiji Construction Company	Related party	41,112
El Khereiji Trading and Electronic	Related party	37,398
Knowledge Enrichment Company	Related party	21,610
Risk Solutions Corporation for Loss Adjusting and Survey	Related party	19,450
		<b>852,266</b>

b. The total reinsurance premium ceded (forming part of net expenses from reinsurance contracts) assigned to related parties, are as follows:

Company Name	Relationship	Amount #
Chubb Tempest Re – Treaty	Related party	41,876,769
Chubb European Group Ltd Spain – Treaty	Related party	11,070,366
Tysers for Reinsurance Brokerage	Related party	8,848,510
Chubb Underwriting (Difc) Limited, Dubai	Related party	4,656,416
Chubb European Group Ltd. UK	Related party	1,050,321
Chubb European Group Ltd Spain – Facultative	Related party	175,195
Chubb Tempest Re – Facultative	Related party	8,149
Chubb Insurance Company of Canada	Related party	(3,927)
Chubb American Insurance Company, Wilmington USA	Related party	(16,401)
Chubb European Group Ltd. France	Related party	(35,211)
		<b>67,630,187</b>

## Chubb Arabia Cooperative Insurance Co.

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## شركة تشب العربية للتأمين التعاوني

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س.ت. ٢٠٥١٠٤٣٤٣١ – رأس مال مدفوع ٤٠٠ مليون رس  
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الخبير ٣٤٤٢٢ – ٢٥٨٦ المملكة العربية السعودية  
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### c. Reinsurance share of paid claims (forming part of net expenses from reinsurance contracts) with respect to following related parties:

Company Name	Relationship	Amount ﷲ
Chubb Tempest Re – Treaty	Related party	2,853,309
Chubb European Group Ltd. Spain	Related party	1,419,984
Chubb American Insurance Company, Wilmington USA	Related party	941,011
Chubb Underwriting (Difc) Limited, Dubai	Related party	34,191
Chubb Tempest Re – Facultative	Related party	9,942
Chubb European Group Ltd. UK	Related party	9,707
Tysers for Reinsurance Brokerage	Related party	9
		<b>5,268,153</b>

### d. The reinsurance commission income (forming part of net expenses from reinsurance contracts) from the related parties, are as follows:

Company Name	Relationship	Amount ﷲ
Chubb Tempest Re – Treaty	Related party	8,177,748
Chubb Underwriting (Difc) Limited, Dubai	Related party	786,053
Tysers for Reinsurance Brokerage	Related party	634,976
Chubb European Group Ltd. UK	Related party	60,242
Chubb European Group Ltd Spain – Facultative	Related party	14,016
Chubb Tempest Re – Facultative	Related party	1,793
Chubb Insurance Company of Canada	Related party	(4,516)
Chubb European Group Ltd. France	Related party	(5,919)
Chubb American Insurance Company, Wilmington USA	Related party	(7,110)
Chubb European Group Ltd Spain – Treaty	Related party	(61,518)
		<b>9,595,765</b>

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2- The rental expenses (forming part of other operating expenses) charged during the year from related parties, are as follows:

Company Name	Relationship	Amount ﷲ
El Khereiji Real Estate	Related party	1,716,657

3- The Company had the following transactions related to the total amounts paid to the Board of Directors (BODs) during the year ended December 31, 2025, as follows:

Nature of transactions	Amount ﷲ
Meeting fee	1,643,250
Remuneration	1,425,000
Expenses	533,448
	<b>3,601,698</b>

4- The Company also had the following transactions related to the total amounts paid to the CEO and five senior executives during the year ended December 31, 2025, as follows:

Nature of transactions	Amount ﷲ
Salaries	4,739,992
End of service indemnities	493,542
	<b>5,233,534</b>

5- The claims expenses (forming part of insurance service expenses) related to related parties, are as follows:

Company name	Relationship	Amount ﷲ
National Miles Auto Services Company	Related party	4,527,415
Saudi Ceramics Company	Related party	105,387
El Khereiji Construction Company	Related party	57,638
El Khereiji Trading & Electronics Company	Related party	8,057
		<b>4,698,497</b>

6- Balances payable / receivable to Related Parties

أ. Balance due from related parties are comprised of following

Company Name	Amount ﷲ
Saudi Ceramics Company	31,802
El Khereiji Construction Company	1500
	<b>33,302</b>

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### 6- Balances payable / receivable to Related Parties (Continued)

#### ٤. Reinsurance contract liabilities/assets (including expected reinsurance recoveries) due to / (from) related parties

Company Name	Relationship	Amount #
Chubb American Insurance Company, USA. Wilmington – Treaty	Related party	6,403,241
Chubb Europe London UK – Treaty	Related party	5,073,943
Chubb Europe London UK – Facultative	Related party	4,507,877
Chubb Dubai	Related party	3,858,520
Chubb European Group Spain - Treaty	Related party	3,362,474
Chubb European Group France – Facultative	Related party	1,001,257
Chubb European Group Ltd. Italy – Treaty	Related party	994,062
Chubb European Group France – Treaty	Related party	914,970
Chubb South Africa Treaty	Related party	767,463
Tysear for Reinsurance Brokers – Facultative	Related party	676,441
Chubb Netherland – Facultative	Related party	486,574
Chubb Tempest Re	Related party	444,211
Tysear - Treaty	Related party	422,638
Chubb Hongkong - Treaty	Related party	315,616
Chubb Spain – Facultative	Related party	298,636
Chubb European Group Ltd Germany – Facultative	Related party	277,807
Chubb Switzerland -Treaty	Related party	251,136
Chubb Netherland – Treaty	Related party	219,428
Chubb European Group Ltd. Italy – Facultative	Related party	183,932
Chubb Singapore – Treaty	Related party	170,666
Chubb Singapore – Facultative	Related party	157,747
Chubb Australia – Treaty	Related party	62,185
Chubb Switzerland – Facultative	Related party	49,983
Chubb Insurance Hongkong - Facultative	Related party	43,908
Chubb European Group Ltd Germany – Treaty	Related party	29,982
Chubb INA Insurance Company Canada – Facultative	Related party	25,929
Chubb Brazil – Facultative	Related party	17,927
Chubb European Group Limited – Finland	Related party	17,534
Chubb New Zealand Ltd.	Related party	16,552
Chubb Sweden – Treaty	Related party	15,356
Chubb INA Insurance Company Canada – Treaty	Related party	13,995
Chubb Brazil – Treaty	Related party	5,774
Tysear - Facultative	Related party	2,411
Chubb Tempest Re Property Facility	Related party	668
Chubb Australia – Facultative	Related party	(37,094)
Taiwan Co Of North America	Related party	(104,790)
Chubb American Insurance Company, USA. Wilmington – Facultative	Related party	(695,237)
		<b>30,253,722</b>

#### ٥. Balances payable to the Board of Directors - shareholder accounts

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<b>Nature of Balance</b>	<b>Amount</b> #
Meeting Fees of the BOD and other committees	1,684,500
Remuneration of the BOD	1,425,000
	<b>3,109,500</b>

### 7- Other operating expenses

<b>Company Name</b>	<b>Relationship</b>	<b>Amount</b> #
Sahara Net Co. – Cyber Service Provider	Related party	113,457
El Khereiiji Trading and Electronics	Related party	69,650
		<b>183,107</b>

- 8- We confirm to the respected shareholders that the transactions described in this announcement have been reviewed and approved by the Company's CFO, the company's CEO, and the board of directors.
- 9- We confirm to the respected shareholders the correctness of the calculations for the purchase transactions described in this announcement.

Serge Michel Osouf  
(Chairman of Board of Directors)

## INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

### TO THE SHAREHOLDERS OF CHUBB ARABIA COOPERATIVE INSURANCE COMPANY A SAUDI JOINT STOCK COMPANY

(1/3)

#### INTRODUCTION

We have undertaken a limited assurance engagement in respect of the accompanying declaration of related party transactions for the year ended December 31, 2025 relating to Chubb Arabia Cooperative Insurance Company (the "Company") prepared by the management and approved by the Board Directors (the "Board") of the Company in accordance with the applicable criteria mentioned below so as to comply with the requirements of Article 71 of the Saudi Companies Law (the "Declaration").

#### SUBJECT MATTER

The Subject Matter for our limited assurance engagement is the Declaration prepared by the management of the Company and approved by the Board, as attached to this report and submitted to us.

#### APPLICABLE CRITERIA

The applicable Criteria is the requirement of Article 71 of the Saudi Companies Law issued by the Ministry of Commerce which states that, subject to the provision of Article 27 of the Saudi Companies Law, any member of the Board with any interest, both directly or indirectly, in the transactions or contracts made for the account of the Company shall declare such interests to the Board for the approval of the general assembly of the Company. The board member must notify the Board of such interest and excuse himself in vote by the Board to approve such transactions or contracts. The Board will notify the general assembly of transactions and contracts in which a member of the Board has a direct or indirect interest.

#### MANAGEMENT RESPONSIBILITY

The management of the Company is responsible for the preparation of the Declaration in accordance with the Criteria and ensuring its completeness. This responsibility includes the design, implementation, and maintenance of internal controls relevant to the preparation of the Declaration that is free from material misstatement, whether due to fraud or error.

#### OUR RESPONSIBILITY

Our responsibility is to express a limited assurance conclusion on the Declaration based on the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised), 'Assurance Engagements Other Than Audits or Reviews of Historical Financial Information', that is endorsed in the Kingdom of Saudi Arabia. This standard requires that we plan and perform this engagement to obtain limited assurance about whether anything has come to our attention that causes us to believe that the Company has not complied, in all material respects, with the applicable requirements of Article 71 of the Saudi Companies Law in the preparation of the Declaration for the year ended December 31, 2025.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

#### PROFESSIONAL ETHICS AND QUALITY MANAGEMENT

We have complied with the International Code of Ethics for Professional Accountants, issued by the International Ethics Standard Board for Accountants, that is endorsed in the Kingdom of Saudi Arabia by the Saudi Organization for Chartered and Professional Accountants ("SOCPA"), "referred as IESBA Code" and the independence requirements in Part 4A of IESBA Code.

## INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT

### TO THE SHAREHOLDERS OF CHUBB ARABIA COOPERATIVE INSURANCE COMPANY A SAUDI JOINT STOCK COMPANY

(2/3)

#### PROFESSIONAL ETHICS AND QUALITY MANAGEMENT (Continued)

Our firm applies International Standard on Quality Management (ISQM) 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, that is endorsed in the Kingdom of Saudi Arabia and accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

#### SUMMARY OF WORK PERFORMED

We planned and performed the following procedures to obtain limited assurance over the Company's compliance with the requirements of Article 71 of the Saudi Companies Law in the preparation of the Declaration:

- Discussed with the management the process for obtaining business and contracts by any of the board members with the Company.
- Obtained the accompanying Declaration that includes the list of all transactions and agreements entered into by any of the board members of the Company, either directly or indirectly, with the Company during the year ended December 31, 2025.
- Reviewed the minutes of the Board meetings that indicate that the board member notified the Board on the transactions and agreements entered into by the board member during the year ended December 31, 2025; and further that the concerned board member did not vote on the resolution issued in this regard at the meetings of the Board.
- Reviewed confirmation obtained by the management from the concerned board member of the transactions and agreements entered into by the board member during the year.
- Reviewed the consistency of the transactions and agreements included in the Declaration with the disclosure in Note 22 to the audited financial statements for the year ended December 31, 2025.

#### INHERENT LIMITATIONS

Our procedures relating to the preparation of the Declaration in accordance with the requirements of the Article 71 of the Saudi Companies Law are subject to inherent limitations and, accordingly, errors or irregularities may occur and not be detected.

A limited assurance engagement is substantially less in scope than a reasonable assurance engagement under ISAE 3000 (Revised), 'Assurance Engagements Other Than Audits or Reviews of Historical Financial Information', that is endorsed in the Kingdom of Saudi Arabia. Consequently, the nature, timing and extent of the procedures outlined above for gathering sufficient appropriate evidence were deliberately limited relative to a reasonable assurance engagement, and therefore less assurance is obtained with a limited assurance engagement than for a reasonable assurance engagement.

Our procedures did not constitute either an audit or a review made in accordance with International Standards on Auditing or International Standards on Review Engagements, that is endorsed in the Kingdom of Saudi Arabia, and, accordingly, we do not express an audit opinion or a review conclusion in relation to the adequacy of systems and controls around the preparation of the Declaration.

**INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT**

**TO THE SHAREHOLDERS OF CHUBB ARABIA COOPERATIVE INSURANCE COMPANY  
A SAUDI JOINT STOCK COMPANY**

(3/3)

**INHERENT LIMITATIONS (Continued)**

This conclusion relates only to the Declaration for the year ended December 31, 2025 and should not be seen as providing assurance as to any future dates or periods, as changes to systems or controls may alter the validity of our conclusion.

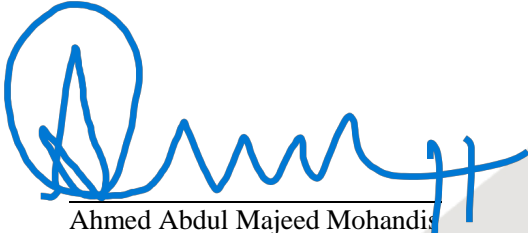
**CONCLUSION**

Based on our work described in this report, nothing has come to our attention that causes us to believe that the Company has not complied, in all material respects, with the applicable requirements of Article 71 of the Saudi Companies Law in the preparation of the Declaration.

**RESTRICTIONS ON THE USE OF OUR REPORT**

This report, including our conclusion, has been prepared solely upon the request of the management of the Company, to assist the Company and its Board in fulfilling its reporting obligations to the general assembly in accordance with Article 71 of the Saudi Companies Law. The report should not be used for any other purpose or to be distributed to or otherwise quoted or referred to without our prior consent to any other parties other than the Ministry of Commerce, Capital Market Authority, and the shareholders of the Company. To the fullest extent permitted by law, we do not accept or assume responsibility to any third party.

**PKF Al-Bassam**  
Chartered Accountants



Ahmed Abdul Majeed Mohandis  
Certified Public Accountant  
License No. 477  
Al Khobar, Kingdom of Saudi Arabia  
Dhul Qidah 13, 1447  
Corresponding to: April 30, 2026

