

## QUALITY POLICY STATEMENT

Al Koot Insurance & Reinsurance (P.J.S.C) was founded in 2003 with the core purpose of delivering insurance services across sectors such as Energy, Oil & Gas, Construction, Marine, and Medical & Group Life. Our operational hub is situated in Doha, Qatar, where a dedicated team of professionals drive our business activities.

Al Koot's firm commitment to quality is embedded in a profound appreciation for its valued customers. Striving for excellence, we consistently endeavor to provide products and services that exceeds our customers' expectations. We are also committed to comply with applicable legal requirements, Qatar Central Bank (QCB) regulations, and ISO 9001:2015 International Standard.

To materialize this commitment, we have established a robust Quality Management System, which provides a framework that serves as guidance to continually measure and enhance our performance. We have implemented a comprehensive range of systems and procedures to support our total satisfaction and continuous improvement throughout our business:

- **Feedback Loop:** We regularly gather and monitor customer feedback, using it as a compass to steer our continual improvement efforts.
- **Empowered Customer Support:** Our customer complaints procedure ensures that any concerns are promptly addressed and resolved, showcasing our dedication to customer satisfaction.
- **Supplier Excellence:** We meticulously select and continually assess our suppliers against predefined criteria, upholding a high standard in all facets of our operations.
- **Investment in Our Team:** Employee training and development initiatives are pivotal, equipping our workforce to meet challenges effectively and enhance their skills.
- **Internal Process Vigilance:** Regular internal process audits are conducted, reinforcing our commitment to consistency and refinement.
- **Strategic Objectives:** We have established measurable quality objectives harmonized with our overarching business goals, fostering alignment and progress.
- **Holistic Evaluation:** Our Top Management regularly reviews Quality Management System performance, audit results, customer feedback, and complaints, paving the way for informed decisions and actions.

Our procedures are living documents, subject to periodic reviews to ensure their relevance and effectiveness. This policy is communicated within our organization through the Company Intranet and is available to interested parties through our website.

  
**AHMED RAFEE AL-EMADI**  
Chief Executive Officer