

الشركة العربية الإسكندنافية للتأمين (ش.م.ع) - تكافل - أسكانا للتأمين

ARABIAN SCANDINAVIAN INSURANCE COMPANY (P.L.C.) – TAKAFUL – ASCANA INSURANCE

Incorporated with limited liability by Amiri decree
A company subject to Federal law no. (6) of year 2007 of Insurance
Authority and registered in the insurance companies register under
No. (6) on 15/12/1984 Paid Up Capital Dirhams One Hundred Fifty Four Million.

أسست بموجب مرسوم أميري بضمأن محدود
شركة خاضعة لأحكام لتانون الاتحادى رقم (6) للعام 2007 فى شان هيئة التأمين
وتنظيم أعماله ومفيدة فى سجل شركات التأمين تحت رقم (6) بتاريخ 15\12\1984 م
رأس المال المدفوع مائة وأربعة وخمسون مليون درهم



Date: 16 May 2023

التاريخ: 2023/05/16

**Sub: List of candidates for membership of Board of
Directors of Arabian Scandinavian Insurance Company
(PLC)-Takaful-ASCANA Insurance ("Company")**

**الموضوع / قائمة المرشحين لعضوية مجلس إدارة الشركة
العربية الإسكندنافية للتأمين (ش.م.ع) - تكافل - اسكانا
للتأمين ("الشركة")**

Reference to the above subject, Kindly be informed that complete applications have been received from candidates for the Company's Board of Directors membership from the following:

بالإشارة إلى الموضوع أعلاه. يرجى العلم بأنه قد تم استلام طلبات الترشيح لعضوية مجلس إدارة الشركة من السادة التالية أسمائهم:

رقم No	الاسم Name	الجنسية Nationality	صفة العضوية Membership
1	سعود عبد العزيز عبد الله احمد الغرير Saood Abdulaziz Abdulla Ahmad Al Ghurair	الإمارات UAE	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
2	بدر عبد الله احمد الغرير Badr Abdulla Al Ghurair	الإمارات UAE	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
3	راشد سيف سعيد الجروان الشامسي Rashed Saif Saeed Al Jarwan Al Shamsi	الإمارات UAE	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
4	حمد رضا خان محمد اكرم خان Hammad Raza Khan	باكستان Pakistan	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
5	جان لويس كريستيان م لوران جوزى Jean-Louis Christian M. Laurent Josi	بلجيكا Belgium	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
6	عبد العزيز عبد الله الغرير ABDULAZIZ ABDULLA ALGHURAIR	الإمارات UAE	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
7	فريدا ديانا ريغو لوبو مايكل Freeda Diana Rego	الهند Indian	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent
8	مازن دلاتي Mazen Dalati	كندي Canadian	عضو غير تنفيذي / عضو مستقل Non-executive/ Independent

Yours Faithfully,

Arabian Scandinavian Insurance Company (PLC)-Takaful

Khalid Ahmad Al Kazim

Chief Executive Officer

وتفضلوا بقبول وافر الاحترام والتقدير،

الشركة العربية الإسكندنافية للتأمين (ش.م.ع) - تكافل

خالد أحمد الكاظم

الرئيس التنفيذي





SAOOD AL GHURAIR

✉ s@ned.ae ☎ +971 50 888 8890

Education

2005-2009 – Bsc Finance
University of San Diego, CA.

Experience

2023-Present - Al Ghurair Investments
Executive Committee and Board of Directors

2018-Present - Masafi LLC
Vice Chairman and Chief Executive Officer

2018-Present – NED Investments
Chief Executive Officer

2018 – Present - OTG
Chief Executive Officer

2012-2015 - Mashreq Bank, Retail Banking
Branch Manager

2009-2012 – HSBC, Corporate Banking
Assistant Relationship Manager

RESUME

Personal Information :

- Name : Badr Abdulla Al Ghurair
- Nationality : Emarati
- Date of Birth : 19/07/1982
- Contact No : 052-9696666

Education:

- **Major in Economics, Bachelors of Arts**, College of Arts & Science, Boston University, Boston, May 2004.
- **I.G.C.S.E and High School certificate**, Alittihad PVT School, Dubai, 2000.

Experience:

- **Cars Taxi** **Aug. 2018 till Date**
CEO
- **Alghurair Construction** **February 2010 – Aug. 2018**
CEO
- **Real Estate Alghurair Investment** **March 2007- January 2010**
Director
- **Bawadi** **May 2006- Feb 2007**
Senior- Executive Business Development
- **Investment management department, Group Finance, Dubai Development**
Investment Authority **November 2004- May 2006**
Senior-Executive Finance

Languages:

- Arabic – Mother tongue
- English – Writing & Speaking

Sports:

- Soccer
- Swimming

Training:

- Advanced Excel course, December 2004.
- Hospitality and tourism industry workshop in Emirates hospitality academy.
- Innovation workshop in San Francisco (KAO company), how to create a platform for innovation in organizations (case studies of Google and Apple when they introduced innovation.)
- Effective communication and presentation skills course.



Rashid Saif Al-Jarwan

Mr. Rashid Saif Al-Jarwan is the Vice Chairman of Dana Gas. He also serves on the Board of several institutions as the Emirates General Petroleum Corporation (Emarat), Oman Insurance Company, Mashreq Bank, Al Ghurair Investments Company, Gulf Marine Services (GMS) and Abdullah Al Ghurair Education Foundation.

Also previously served as a Board Director on Dubai International Financial Center (DIFC) 2012-2021.

Through his extensive oil and gas experience extends over than 40 years, Mr. Al-Jarwan held the position of Acting CEO for one year, and General Manager in Dana Gas for 3 years. Earlier he held the position of General Manager in ADGAS for 8 years and several technical and managerial posts in ADNOC Group of companies in Abu Dhabi for 28 years.

Mr. Rashid Al-Jarwan holds a bachelor's degree in Petroleum & Natural Gas Engineering from Pennsylvania State University, USA.

السيد/ راشد سيف الجروان

يتولى السيد راشد سيف الجروان منصب نائب رئيس مجلس إدارة شركة دانة غاز. كما إنه عضو في مجالس إدارة عدة مؤسسات منها مؤسسة بترول الإمارات العامة (إمارات)، شركة عمان للتأمين، بنك المشرق وشركة الغرير للاستثمار وشركة الخليج للخدمات البحرية ومؤسسة عبدالله الغرير.

كما سبق وأن شغل عضوية مجلس إدارة مركز دبي المالي العالمي للفترة من 2012 – 2021 ومن خلال عملة المتواصل لأكثر من 40 عاما في قطاع النفط والغاز، اكتسب السيد الجروان خبرة كبيرة حيث تولى مهام الرئيس التنفيذي بالإنابة لمدة عام ومن قبلها منصب مدير عام شركة دانة غاز لمدة ثلاثة أعوام. ومن قبلها شغل منصب مدير عام شركة "أدغاز" في أبوظبي لمدة ثمانية أعوام، وعدة مناصب إدارية وفنية في مجموعة شركات أدنوك لمدة 28 عاما.

السيد راشد الجروان حاصل على شهادة بكالوريوس هندسة النفط والغاز الطبيعي من جامعة بنسلفانيا في الولايات المتحدة الأمريكية ..



Hammad Raza Khan Biography

Hammad is the Chief Financial Officer at Sukoon Insurance Company, UAE. He leads Finance and Investments functions. He is also serving as Chairman- Board of Directors at Oman Insurance Management Services Ltd, DIFC, UAE

He is a Chartered Account - Fellow Member of the Institute of Chartered Accountants in Pakistan and holds a Bachelor of Science.

Hammad has been instrumental and a key team member in the implementation of transformation strategy at Sukoon Insurance, improved the Company's Balance Sheet, exponentially strengthened company's solvency ratio, and generated free cashflows.

He has massively contributed to the process improvisation and improved investment yields on Company's investment portfolio of over USD 1 Billion. His initiative of implementing data tools to utilize "Big Data" through ETL process (Extract, Transform & Load) where more than one data sources can be used to import the data for data blending but also report generation, complex & statistical analytics, descriptive analytics, predictive analytics, and special analytics can be performed. Furthermore, linking these data tools to Power BI was another successful project.

Hammad, has over two decades of experience, including over 20 years in a leadership role in the Insurance Industry. He has been a founding team member of various start-ups, both conventional insurance and takaful companies in GCC including setting up a joint venture.

Some of his key accomplishments involved in various business areas include transformation, IFRS implementation, process re-engineering, data analytics, M&A related projects and development of company-wide policies including integrated cash management solutions to enhance the overall customer experience.

He has worked with several institutions like Allianz EFU (Pakistan), Abdul Latif Jameel (KSA), American International Group (AIG) UAE, Abu Dhabi National Insurance Company (UAE), Watania Takaful (UAE), and Noor Takaful (UAE).

Hammad was awarded "CFO of the Year" in 2017 by Middle East CFO Magazine, that recognized his contribution in the Finance function.

Hammad has been invited as a speaker in different professional regional and global forums on a regular basis on several topics that includes insurance industry landscape, new insurance regulatory framework, predictive analytics and on International Financial Reporting Standards.

BIOGRAPHY

JEAN-LOUIS LAURENT JOSI, CHIEF EXECUTIVE OFFICER



Jean-Louis Laurent Josi, a Belgian citizen, is the Chief Executive Officer of Sukoon, a leading GCC insurer and the largest in the UAE in earned premiums. The company is based and listed on the Dubai Financial Market and is A rated by S&P, A2 by Moody's and A rated by AM Best. Jean-Louis was appointed to this position in April 2018.

Prior to joining Sukoon, Jean-Louis held a number of executive positions notably in the AXA Group where he worked for 12 years. His most recent position was CEO of AXA in Asia based in Hong

Kong and member of AXA Group's Management Committee. Jean-Louis was overseeing all operations across Life and General insurance in AXA's 16 businesses across Asia.

Prior to this, Jean-Louis was based in Tokyo and was President and CEO of AXA Life Japan Insurance as well as Director of AXA General Insurance in Japan. Before moving to Asia, Jean-Louis was for 3 years CEO of AXA Gulf and the Middle East and based in Dubai.

He has spent his entire career in the banking and insurance industry holding numerous senior executive roles.

Jean-Louis holds a postgraduate degree in Actuarial Sciences from the Université de Louvain, Belgium, and a MBA from the College of Insurance in New York, United States of America.



H.E. Abdul Aziz Al Ghurair

Chairman of Dubai Chamber

Chairman of the Board of Directors of Mashreq Bank PJSC

Chairman of the UAE Banks Federation

Chairman of the Board of Directors of Oman Insurance PJSC

Vice Chairman Al Ghurair Investment

Chairman of Masafi LLC

Board Member of National Cement Company PJSC

Chairman of Abdullah Al Ghurair Education Foundation

Chairman of Abdul Aziz Al Ghurair Refugee Education Fund

Board Member of The Emirates Foundation

Emeritus Chairman and Board member of Family Business Council-Gulf

Governing Council Member of the Global Muslim Philanthropy Fund for Children in partnership with UNICEF and Islamic Development Bank

His Excellency, Abdul Aziz Al Ghurair, is the **Chairman of the Board of Directors** of Mashreq Bank. He was the CEO of Mashreq for nearly 30 years and under his leadership, Mashreq grew from a small local bank, to a leading customer centric financial institution in the region known for its innovative products and services.

Furthermore, His Excellency is a member of the Board of Directors of Abdullah Al Ghurair Group of Companies, one of the biggest and most successful business groups in the United Arab Emirates and the Middle East, with operations spanning more than 20 countries and business roots stretching back half a century.

His Excellency was elected as a speaker on the United Arab Emirates Federal National Council (UAE Parliament), from 2007 until 2011. Previously, he sat on the Board of Directors of major companies such as Emaar, Dubai Investments, Visa International, MasterCard, Dubai Chamber of Commerce and Industry and Co-Chairman of the Arab Business Council – World Economic Forum (WEF). He was also a member of the Consultative GCC Council for the GCC Leaders

and President of The Knowledge Fund, and a member of the Board of Trustees of New York University, USA.

His Excellency holds an Honours' Degree from the California Polytechnic State University in Industrial Engineering.

Freeda Diana Rego

Summary

Accomplished Management and Service Delivery Professional with more than 23 years of significant experience within the Financial Services and Leisure Travel Industry. Portfolio of achievements include designing and implementing service models, driving service/process efficiencies, audit, compliance, portfolio management, increasing revenues and improving productivity thereby maintaining cost efficiencies.

Background encompasses exceptional work ethic, good communication skills, willingness to learn from feedback, positive attitude, adaptability, problem solving ability and commitment to organizational deliverables

Work Experience

Jun'12 to Present: Oman Insurance Company.

Various positions held.

Currently EVP - Head of Customer Operations. Part of Executive Management Team.

May 07-June'12 : Chartis Memsa Holdings Inc (An AIG Group Company), Dubai UAE.

Various positions held.

Mainly in relation to Customer Services, Operations, Sanctions

May 04 - Jan 07 : Apollo Flight Centre

Operations Manager

Mar'98 – Apr'04 : Various positions.

Educational Qualifications

Feb 10	Project Management Professional	Project Management Institute
Mar 07	Senior Management Diploma	International Air Transport Association
Sep 06	Management Diploma	International Air Transport Association
Mar 99	Advanced Course	International Air Transport Association
Mar 98	Standard Course	International Air Transport Association
Jun 90 - Oct 96	Bachelor of Science (Chemistry)	University Of Mumbai
Jun 82 - Mar 90	Divine Child High School	Mumbai, India



Mazen DALATI

Dubai, UAE

Mobile1: +971-52-8006022

Mobile2: +971-56-4099911

e-mail: mmdalati66@gmail.com

Executive Level Leadership

- Over 25 years leadership experience in General Management, and Senior Executive Levels leading to double digit growth in Multinational and Regional MedTech/Pharma and infrastructure companies
- International business acumen with proven track record to lead multicultural diverse team in multi-market presence with remote monitoring capabilities
- Influencer and contributor to various strategic initiatives and Must Win Battles leading to successful penetration of NPIs and green fields
- Social Media influencer with strong network in the Medtech Industry
- MECOMED elected Board Member
- Excellent communicator and negotiator with history of successful beneficial results for all stakeholders and investors
- Strong market knowledge and understanding of the Geopolitical dynamics driving sustainable growth in MEA

PROFESSIONAL EXPERIENCE

General Manager/Cluster Head – Alcon Services, ME & Asia @150 M USD

December 2019 – Present

Promoted to the position after leading the restructuring of Alcon across all Growth Exports Markets:

- Full P/L ownership of the entire cluster
- Represent the company in industry meetings and build relations with senior government officials
- Lead and inspire our people with specific plans for leadership and development
- Working with our Franchise heads and RA teams to lead the geographical expansion in Asia
- Leading a strong double-digit growth and growing versus 2019
- Driving the GTM reviews in Saudi Arabia with scenario plans to change the legal presence of our TSO
- Presented strategic projects to double the business in 5 years
- Restructured the closure of four Asia Rep Offices (Indonesia, Bangladesh, Pakistan, & Vietnam)
- Led the negotiations with distributors across Asia for the transfer of all Alcon associates
- Concluded an excellent report for the Alcon Internal Audit of our entire HQ activities

General Manager/MD – Baxter International, MEA @305 M USD

March 2018 – December 2019

Appointed as GM to lead the entire Baxter P/L in the entire MEA region:

- Started as MD for 7 legal entities in 7 countries
- Delivered strong growth: 9% in Topline, 15% in SGP, and 30% in OpInc
- Appointed as Board member in the BCL JV with Olayan Financial Company
- Led the consolidation of Baxter Company Limited in Saudi for \$35 M additional revenue

- Led the Renal Care Services discussions with MOH in Saudi Arabia at Minister's level and with SAGIA Governor in preparation for the next outsourcing tender
- Led all the MEA RCS projects discussions
- Pioneered the discussions for PD First initiatives in Saudi, Algeria, Morocco, and UAE

Chief Operating Officer – GE, Saudi Arabia and Bahrain @ **3.5 B USD**

September 2016 – February 2018

Promoted to this role to supervise and help growing GE businesses in Saudi and Bahrain:

- Strengthen relations with all government entities in order to promote our business and improve our solution position and proposition with all customers
 - Work closely with all business leaders to craft and design GE's new investment initiatives called Partners for Transformation (PFT) in the following sectors: Healthcare, Power Generation, Aviation and Military Aviation, and Oil & Gas
 - Responsible for presenting GE's localization plans and ensure delivering the offset obligation
 - Responsible to present GE plans to ministers and senior government officials
 - Coordinate and negotiate with our investment partner SAIIC to plan for the new JV investments valued at 3.5 B USD – member of the board of the Executive Committee between GE & SAIIC
 - Lead Government Affairs and Policy matters in Saudi and Bahrain as well as build relations with US Embassies and all related American trade missions

President and CEO – GE Healthcare, Saudi Arabia @ **270 M USD**

January 2014 – August 2016

Promoted to this role to manage the newly established independent Saudi Region:

- Running the full one GEHC Saudi P/L
- Helping in preparing the local manufacturing in coordination with the global BD and product teams – including negotiations with MOCI Minister, KACST, SAGIA, and Taqnia
- Leading and building partnerships and MOUs with private and public entities
- Crafting a new Saudi 2.0 organization focusing on customers, execution excellence, coverage expansion, and team expertise
- Growing Saudization from 39% to 45% and Women Diversity from 8 to 12%
- Leading the entire GEHC portfolio including all the verticals in HCS, HCIT, Life Science, and Services
- Strengthening the position of GEHC Solutions: i.e., review Health Care Partners programs at MOH, setting strategic reference research and site agreements, establishing a new training program for Women Biomedics at GE training center in Milwaukee
- Coordinating with GGO on all country level initiatives on the 1B USD GE Kingdom project
- Acting as speaker and representative of GE and GEHC in many forums, events, Media coverage, and congresses

Regional Executive Manager (LCS) – GE Healthcare, EAGM (MEAT + RCIS) @ **250 M USD**

July 2009 – December 2013

Promoted to the Executive Band to manage all Life Care Solutions portfolio in EAGM:

- Managing the integration of the entire Russia and CIS countries in the region
- Helping in preparing the localization plan of product manufacturing in Russia
- Setting up our Distribution network based on the most compliant eco-system
- Closing many deals with the Russian Federal, National, and local programs
- Developing, implementing, and executing the Growth Play Book 3-5 years strategic plans
- Defining the Must Win Battles in terms of countries and products where the growth is expected
- Grew the RCIS business from 20 M to 100 M USD
- Overall 7 year LCS P/L growth from 30 M to 250 M USD, while building talents and growing the team from 20 to 140 employees

Regional General Manager (Devices) – GE Healthcare, MEAT (MEA + Turkey & CA) @ **95 M USD**

September 2008 – July 2009

Responsible for all the MEA business & the expanded region including Turkey and CA:

- Setting-up our direct business in Turkey and partnering with 15 distributors
- Growing the business from a 8 M to 28 M USD in span of 3 years
- Leading the successful acquisition & integration of our Turkey distributor in GE

Regional General Manager (Devices) – General Electric Healthcare, MEA @ **65 M USD**
September 2006 – September 2008

Responsible for managing the entire MEA Region for Clinical Systems Devices:

- Growing the P/L from 30 M to a 60 Million USD
- Strengthening the distribution network from 35 to 50 channels
- Managing a direct distribution business in Egypt
- Supervising the weekly electronic sales, backlog, and orders pipeline
- Leading and managing a team of around 60 employees in the region
- Negotiating contracts with distributors
- Overseeing the implementation of all compliance trainings for staff and ICP
- Responsible for Strategic direction of the region
- Supervising necessary government contracts
- Supervising the Net Promoter Score (NPS) in the region

General Manager – Al-Jeel Medical & Trading / El-Ajou Holding, Saudi Arabia @ **100 M USD**

July 1997 – August 2006

Responsible for managing the entire organization:

- Winning and executing the award for 40 hospitals on a turn-key basis
- Establishing short and long-term objectives for the company
- Growing the yearly turnover from 8 M to 100 M USD in 9 years
- Supervising the yearly tender offering for the gulf countries called the “SGH”
- Preparing and consolidating monthly, quarterly, and annual P&L reports to the board of directors in cooperation with the finance teams
- Coordinating the efforts of seven medical divisions, three branches, and 330 employees
- Representing the company in Public and private functions, and international meetings
- Negotiating terms and contracts with suppliers and principals
- Supervising the ISO 9902 certification process
- Devising the marketing and strategic plans of the company

PROFESSIONAL DEVELOPMENT

- Corporate Governance, Wharton School Executive Education, May 2022
- Certificate of Directorship, Mudara Institute of Directors (IOD), April 2022
- LinkedIn Leadership Certificates, January 2020 – now (26 certificates)
- Experienced Leadership Course, GE Leadership Center, Crotonville, 2015
- Leadership Innovation and Strategy for Customer, GE Course, Dubai, 2014
- Leadership Innovation and Strategy for Customers, GE Course, Istanbul, 2013
- Leadership Innovation and Strategy, GE Leadership Center, Crontonville, 2012
- Leadership Innovation and Strategy, GE Leadership Center, Crontonville, 2010
- Leadership Innovation and Growth, GE Leadership Center, London, 2009
- Manager Development Course, GE Leadership Center, Crontonville, 2008
- Driving Corporate Performance, Harvard University, 2005
- Strategic Planning and Implementation, Michigan University, 2002
- Management of Managers, Michigan University, 2002
- Advanced Marketing Management, Columbia University, 2002
- General Management Program, Columbia University, 2002
- Balanced Score Card Management, Robert Kaplan, 2000 & 2002

- Customer Focused Selling, Ron Kaufman, 2002
- Negotiation Skills, USC, 1995

- Leadership Training, USC, 1993 & 1994
- Conflict Resolution, USC, 1994 & 1995
- Listening Skills, USC, 1993 & 1994

MEMBERSHIP

- Member, Lebanese Syndicate of Professional Engineers, 1995-present
- Member, Canadian Professional Engineers, 1997
- Associate, American College of Healthcare Executives, 1992-1995
- Member, American Society of Public Administration, 1992-1995
- Student Senator, Student Senate, USC, 1990-1992
- President, Lebanese Cultural Club, Los Angeles, 1988-1990

HONORS

- President Club Award: Sicily 2008, Sorrento 2012, Marrakesh 2013
- GE LCS Global Growth Awards: 2012 & 2013
- GE Devices Global Compliance Award: Milwaukee 2012
- GE International Growth Award, Paris 2010
- EMEA Business Growth and Leadership awards: 2007 - 2013
- Outstanding Graduate Student for Scholarship and Leadership, Spring 1992
- Leadership Award, Office of International Scholars, Spring 1990
- Outstanding Young American Award, Spring 1989
- Graduate Recognition Award for Academic Excellence GPA 3.7/4.0

EDUCATION

University of Southern California, Los Angeles, California

- Ph.D./ABD (all but dissertation) Candidate, School of Public Policy and Planning, May 1995
- Master of Public Administration – May 1995
- Master of Health Service Administration – May 1994
- Master of Science in Biomedical Engineering – May 1992
- Bachelor of Science in Biomedical and Electrical Engineering – Dec. 1989

SKILLS English, French, and Arabic (Fluency in speaking and writing)

HOBBIES Sports and outdoor recreational activities

REFERENCES Available upon request