

Sustainability Performance Indicators

In 2025, the company integrated sustainability performance indicators as part of the organization's performance indicators to drive the organization toward sustainable growth.

Performance Framework	Indicator	Unit	Target		2025 Performance
			Target 2030	Target 2025	
 Business Sustainability	<ul style="list-style-type: none"> Portfolio management efficiency and underwriting Combined Ratio 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> Manage the portfolio mix from various product revenues to maintain balance for growth and appropriate risk management Reduce claim-related costs by building awareness on health maintenance through health tracker applications Reduce commission-related costs by aligning with product pricing, setting commission payment terms based on underwriting quality Develop reporting and data analysis systems for faster decision-making in a data-driven and timely manner 	<ul style="list-style-type: none"> Improve premium terms for group health insurance policies to reflect capital costs and increase new product premiums 	<ul style="list-style-type: none"> Group health insurance was able to adjust premiums to meet targets, approximately 20–30% increase Group insurance premiums decreased 14% due to cancellations of policies with poor loss experience, and premium terms were adjusted to control loss quality and balance the portfolio mix Combined ratio remained below 99.80%, lower than the previous year (2024 = 123.9%)
	<ul style="list-style-type: none"> Revenue Growth rate Number of new policies or clients 	<ul style="list-style-type: none"> THB million Percentage Number of policies 	<ul style="list-style-type: none"> Grow the business to 2x over the next 10 years Target revenue of THB 4,000 million by 2030 Contribute to increasing Thailand's insurance penetration rate from 40% to at least 50% 	<ul style="list-style-type: none"> New business premium of not less than 10% of total premium or approximately THB 400 million New policies from Non-major customers to build a diversified client base Growth rate of at least 10% 	<ul style="list-style-type: none"> Total insurance premium of THB 4,040 million, down 11%, but excluding policies terminated by the Company for portfolio improvement Approximately THB 900 million; the Company has a growth rate of 10% 3 new policies from Non-major customer companies 6 health insurance premium adjustments for 2025 renewals

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E Environmental Sustainability	<ul style="list-style-type: none"> Reduce Scope 1 and 2 greenhouse gas emissions compared to baseline⁽¹⁾ 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> Under consideration 	-	<ul style="list-style-type: none"> 42.11 tons of CO₂ equivalent⁽²⁾
	<ul style="list-style-type: none"> Reduce total energy consumption⁽³⁾ (fuel + electricity) compared to baseline⁽¹⁾ 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> Under consideration 	-	<ul style="list-style-type: none"> 67,029 kilowatt-hours 2,991.88 liters
	<ul style="list-style-type: none"> Reduce waste to landfill compared to baseline⁽¹⁾ 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> Under consideration 	-	<ul style="list-style-type: none"> 1,445.26 kilograms⁽⁴⁾
S Social Sustainability	<ul style="list-style-type: none"> Number of employee training hours per person per year 	<ul style="list-style-type: none"> Hours 	<ul style="list-style-type: none"> ≥ 80 hours per person per year 	<ul style="list-style-type: none"> ≥ 60 hours per person per year 	<ul style="list-style-type: none"> 59.5 hours per person per year
	<ul style="list-style-type: none"> Employee engagement score 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> 88% 	<ul style="list-style-type: none"> 82% 	<ul style="list-style-type: none"> 81.73%
	<ul style="list-style-type: none"> Succession Readiness Rate of successors ready to take over within 3–5 years 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> > 50% 	<ul style="list-style-type: none"> Successors developed according to development plan at 100% 	<ul style="list-style-type: none"> Successors developed according to development plan at 100%
	<ul style="list-style-type: none"> Number of social projects / activities 	<ul style="list-style-type: none"> Number of activities 	<ul style="list-style-type: none"> 3 activities 	<ul style="list-style-type: none"> 2 activities 	<ul style="list-style-type: none"> 2 activities
	<ul style="list-style-type: none"> Number of human rights violation cases reported 	<ul style="list-style-type: none"> Cases 	<ul style="list-style-type: none"> 0 cases 	<ul style="list-style-type: none"> 0 cases 	<ul style="list-style-type: none"> 0 cases
	<ul style="list-style-type: none"> Zero-incident occurrences 	<ul style="list-style-type: none"> Cases 	<ul style="list-style-type: none"> 0 cases 	<ul style="list-style-type: none"> 0 cases 	<ul style="list-style-type: none"> 0 cases

Notes: (1) 2025 is designated as the base year.
 (2) Reported values are greenhouse gas emission volumes.
 (3) Reported values are electricity and fuel consumption volumes.
 (4) Reported values are landfill waste volumes.

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 <p>Governance Sustainability</p>	<ul style="list-style-type: none"> Corporate Governance Report (CGR) assessment score 	<ul style="list-style-type: none"> Score 	<ul style="list-style-type: none"> 100 	<ul style="list-style-type: none"> 100 	<ul style="list-style-type: none"> 105
	<ul style="list-style-type: none"> Certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC) 	<ul style="list-style-type: none"> Yes/No 	<ul style="list-style-type: none"> Certified 	<ul style="list-style-type: none"> Certified 	<ul style="list-style-type: none"> Certified
	<ul style="list-style-type: none"> ESG risk management aligned with the criteria of the relevant regulatory body 	<ul style="list-style-type: none"> Yes/No 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes
	<ul style="list-style-type: none"> Percentage of employees who received cybersecurity training and passed the assessment 	<ul style="list-style-type: none"> Percentage 	<ul style="list-style-type: none"> 100 	<ul style="list-style-type: none"> 100 	<ul style="list-style-type: none"> 99