

# 2025

## SUSTAINABILITY REPORT



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# About this Report

This is the twelfth sustainability report (hereinafter referred to as this report) published by Tokio Marine Nawa Insurance Co., Ltd. (hereinafter referred to as Tokio Marine Nawa Insurance, TMNEWA, the Company, or we, our, us). Our core sustainable development pillars align with the sustainability strategy of our parent company, the Tokio Marine Group in Japan (hereinafter referred to as the Tokio Marine Group/parent company), "Solving Social Issues Through Insurance Business." We hope this report enables the public and our stakeholders to gain a better understanding of Tokio Marine Nawa Insurance's corporate governance, economic, environmental, and social performance and achievements.

## Reporting Principles

Our reporting framework references the 2021 Global Reporting Initiative (GRI) Sustainability Reporting Standards (GRI Standards), the Taiwan Stock Exchange (TWSE) "Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies," the United Nations "Sustainable Development Goals (SDGs)," the United Nations Environment Programme Finance Initiative "Principles for Sustainable Insurance (PSI)," and the Sustainability Accounting Standards Board (SASB) Insurance Sector Standards. Please refer to Appendix II for the GRI Standards Index.

## Report Boundary

The disclosure boundary of this report aligns with the reporting boundary of our financial statements, and encompasses operational activities, services, and relevant information from TMNEWA's Taipei Headquarters and all service locations in Taiwan. The reporting period spans from January 1, 2025 to December 31, 2025, with certain information extending to 2026, and some data tracing back to 2023 and 2024. The non-financial performance data disclosed in this report were derived from our internal statistical analyses and surveys, and were compiled and reported in accordance with GRI disclosure requirements. The financial data in this report have been audited and attested by PwC Taiwan; all financial figures in this report are presented in New Taiwan Dollars (TWD). No material changes were made to organization scale or structure during the reporting period. Any restatements of information in the report are noted in relevant sections.

## Report Compilation Process and Independent Third-Party Verification

This report was prepared by our Sustainability Governance Department (a department dedicated to sustainability matters), reviewed and revised by members of the editorial team based on their respective responsibilities, and issued following Board approval. To enhance alignment with the latest GRI Standards, AA1000 Assurance Standard v3 (AA1000AS v3), and 2018 AA1000 AccountAbility Principles (AA1000AP 2018), we commissioned the British Standards Institution (BSI), an independent third-party assurance provider, to conduct independent assurance in accordance with the 2021 GRI Standards and AA1000AS v3 Type 2 Moderate Assurance requirements. Please refer to Appendix VI for the BSI Independent Assurance Statement. TMNEWA and BSI are independent organizations and have no financial relationship.

## Report Issuance Dates

The Company publishes its Sustainability Report on an annual basis and simultaneously discloses it on its official website.

**Current Edition:** Issued in August 2026

**Previous Edition:** Issued in August 2025

**Next Edition:** Expected to be published in August 2027.

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# Message from Management

The world faced a multitude of challenges in 2025. Extreme climate events continued to impact regions around the world, while floods, wildfires, and earthquakes served as constant reminders of the unpredictability of natural disasters and the urgency of environmental risks. Meanwhile, artificial intelligence (AI) and other technological innovations rapidly evolved, market competition intensified, and corporate resilience and sustainable management became key factors for stable progress. As a property insurance provider, TMNEWA upholds the Tokio Marine Group's mission to "Protect Our Customers & Society in Times of Need," and we continue to optimize our business structure and underwriting expertise. Interdepartmental collaborations strengthened our risk resilience and ensured steady advancement through volatile environments as we worked to safeguard our clients and society.

Looking back on 2025, we strengthened our sustainability foundations across multiple dimensions. Apart from once again receiving the Insurance Quality Award, Insurance Excellent Performance Award, and Financial Education Contribution Award, we also received two Treating Customers Fairly Assessment awards as well as multiple other awards and recognitions. Additionally, our direct written premiums reached a record high, and we received an "A" rating from Standard & Poor's (S&P) in the United States. Taiwan Ratings Corporation affirmed our "twAA+" long-term issuer credit rating and financial strength rating, and our capital and profitability remained at the "Strong" level. Our outlook was revised from "Stable" to "Positive," demonstrating the trust that the market and professional rating agencies place in our capabilities. In terms of information security and privacy protection, we continued to invest in

information security resources, maintained our ISO 27001:2022 and ISO 27701:2019 certifications, and strengthened our AI and digital protection mechanisms to protect client information and maintain the trust of our clients and the public.

We understand that a client-oriented, integrity-based approach is the only way to maintain progress in an ever-changing environment. Looking back on 2025, we continued to optimize our insurance products and services while actively expanding our e-commerce channels and building relationships with more collaborators. We enhanced all aspects of the policyholder experience using intelligent technologies, big data risk models, online insurance application mechanisms, and digital customer service platforms. We solidified collaborations across all channels and strengthened integration of Group resources while implementing Treat Customer Fairly, inclusive finance, digital development, and information privacy policies to safeguard client rights through concrete actions. We maintained ISO 10002:2018 certification and are working to obtain ISO 10004:2018 certification, aiming to become the first company in the property insurance industry to receive this certificate. We will then become the only property insurance company to have obtained dual customer service certification, demonstrating our strong commitment to service excellence.

People are at the heart of sustainable business, and talent is a company's greatest asset. We continued to enhance our human resource systems and fully leveraged Group resources such as global training opportunities to provide diverse learning and development opportunities for cultivation of highly-skilled and globally competitive talent. We established bidirectional communication mechanisms through executive symposiums to strengthen employee cohesion and integrate employee suggestions, and complemented these mechanisms with diverse and flexible leave policies to strengthen employee work-life balance, enhance employee well-being and sense of belonging, and shape a happy enterprise culture, ensuring that all employees can become a core driving force for continued growth at TMNEWA.

In terms of global warming and sustainable development, we strengthened our greenhouse gas inventories and disaster resilience assessments in 2025, continued to promote green insurance products and loss prevention services, supported carbon reduction actions and sustainable development, and made strides toward our net zero transformation goals. Insurance not only transfers risk, but also serves as a driving force for promoting social value. We strengthened outreach to and support for vulnerable groups through ongoing anti-fraud and disaster preparedness awareness campaigns, as well as other charitable and volunteer activities, demonstrating the property insurance industry's continued commitment to charitable and educational initiatives.

We will continue to focus on our core insurance business while strengthening our corporate resilience and organizational capabilities by leveraging the support of the Group and all stakeholders. We will actively fulfill our corporate social responsibilities, promote digital innovation, and strengthen our connections with society. We understand that sustainable development is not only a corporate responsibility, but also a joint social mission. We therefore utilized digital technologies and an innovation mindset to respond to social challenges through insurance services, and are working with all stakeholders to jointly build a safe, inclusive, resilient, and sustainable future that can create a better environment for the next generation.

Looking to the future, TMNEWA will continue to expand into different markets and products, implement Treat Customer Fairly and regulatory compliance principles, build a corporate risk culture, and promote sustainable and green insurance products. We take "Protect Our Customers & Society in Times of Need" as our mission, "To Be a Good Company" as our vision, and continue to provide security and peace of mind for our clients, shareholders, employees, and society. We express our sincerest gratitude to our long-term clients, shareholders, employees, and collaborators for their continued support and trust.



**Chairman  
Keiko Fujita**



**President  
Roy Wang**

# 2025 Awards and Recognitions

## The 11th Insurance Excellent Performance Awards (Taiwan Insurance Institute)

- Excellence in Promotion of Information Security Gold Award
- Excellence in Residential Earthquake Insurance Promotion Gold Award
- Excellence in Policyholder Services Silver Award
- Excellence in Public Care Silver Award

## Commercial Times Digital Finance Awards (Commercial Times)

- Digital Inclusion Gold Award
- Digital Treat Customer Fairly Excellence Award
- Green Net Zero Finance Excellence Award
- Digital Information Security Award (Security Group) Gold Award

## Risk Management & Insurance Magazine Insurance Dragon and Phoenix Awards (Risk Management & Insurance Magazine Insurance)

- Property Insurance Category Excellence Award

## Risk Management & Insurance Magazine Insurance Quality Award (Risk Management & Insurance Magazine Insurance)

- Best Image Award
- Best Professional Award
- Best After-Sales Service Award
- Most Recommended Award

## The 27th Reader's Digest Trusted Brands Survey (Reader's Digest)

- Property Insurance Category Gold Award

## Financial Supervisory Commission Financial Education Contribution Awards (Financial Supervisory Commission)

- Best Inclusive Excellence Award

## Wealth Magazine Wealth Financial Award (Wealth Magazine)

- Property Insurance Client Referral Award

## Excellence Magazine Excellence Insurance Evaluation (Excellence Magazine)

- Excellence in Brand Image Award
- Excellence in Financial Fraud Prevention Award
- Excellence in Claims Services Award

## The 2nd National Chengchi University Task Force on Climate-Related Financial Disclosures Report Evaluation (National Chengchi University)

- Rated as an outstanding company with notable progress

## Financial Supervisory Commission Financial Industry Treating Customers Fairly Assessment (Financial Supervisory Commission)

- Top 25% Outstanding Property Insurance Provider and Best Progress Award

## Financial Supervisory Commission Six Core Strategic Industries and Public Construction Investment Competition (Financial Supervisory Commission)

- Financial Investment Category Excellence Award

# Ch01

## About Tokio Marine Newa Insurance

TMNEWA regards customer trust as the cornerstone of its business and integrates sustainable development into its corporate operations. Through sound business management, robust governance, and proactive stakeholder engagement, we continuously enhance our corporate value and resilience. This chapter outlines our sustainability strategy and management framework, as well as the mechanisms in place to support sustainable development.

## 1.1 Corporate Vision

### Management Vision

TMNEWA upholds the Tokio Marine Group's business philosophy of "Raising corporate value on a foundation of customer trust." Our core insurance business is customer-oriented and built on integrity, and we combine robust risk management mechanisms with innovative digital services to address challenges from climate change and emerging risks. We support our customers and society through insurance services and solutions, providing safety and peace of mind when risks materialize, leveraging the positive role of insurance to provide social support and become a force for solving societal problems. We also value talent development and employee well-being, implement Treat Customer Fairly principles and information security management measures, and work with stakeholders to promote public safety and inclusive development as we steadily advance toward our vision, "To Be a Good Company."

### About the Organization

|                                 |                                                                                                                                                       |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Date of establishment</b>    | January 20, 1999                                                                                                                                      |
| <b>Company type</b>             | Non-public company                                                                                                                                    |
| <b>Location of headquarters</b> | 8~13F, No. 130, Sec. 3, Nanjing E. Rd., Zhongshan District, Taipei City 104505                                                                        |
| <b>Total capital</b>            | NT\$20 billion                                                                                                                                        |
| <b>Paid-in capital</b>          | NT\$12 billion<br>(Base date: December 31, 2025; paid-in capital following the capital reduction implemented on June 30, 2026, was NT\$6.763 billion) |
| <b>Number of employees</b>      | 1,636 people<br>(Base date: December 31, 2025; 1,613 full-time employees and 23 part-time employees)                                                  |
| <b>Main products</b>            | Automobile insurance, fire insurance, marine insurance, engineering insurance, miscellaneous insurance, accident & health insurance                   |
| <b>Main market</b>              | Taiwan                                                                                                                                                |
| <b>Credit ratings</b>           | Standard & Poor's (S&P): A, Outlook "Positive"<br>Taiwan Ratings: twAA+, Outlook "Positive"                                                           |

### Main Operational Sites

TMNEWA has multiple service locations across Taiwan, including 1 head office; 6 branch offices in Taipei, New Taipei, Taoyuan, Taichung, Tainan, and Kaohsiung; and 28 service locations nationwide, making a total of 35 locations. Our service locations in Hualien and Taitung provide convenient access to services for people in areas with low population density or remote areas.

**N.** The Ministry of the Interior defines low population density as a population density of fewer than 100 people per square kilometer.



## 1.2 Business Performance

There was no political contribution in 2025. For more information, please refer to the annual financial reports on the Insurance Information Platform website.

(NT\$ Million)

| Business Performance and Distributed Economic Value Over Past Three Years |         |         |         |
|---------------------------------------------------------------------------|---------|---------|---------|
| Indicator/Year                                                            | 2023    | 2024    | 2025    |
| Operating revenues                                                        | 15,485  | 17,432  | 18,244  |
| Gross margin                                                              | 6,766   | 5,845   | 6,851   |
| Operating income (loss)                                                   | 3,922   | 2,256   | 2,916   |
| Non-operating income and expenses                                         | 67      | 43      | 14      |
| Profit from continuing operations for the period                          | 3,988   | 2,299   | 2,930   |
| Net profit (loss) for the period                                          | 3,231   | 2,049   | 2,539   |
| Other comprehensive income (loss) for the period (net after tax)          | 312     | 206     | 98      |
| Total comprehensive profit and loss for the period                        | 3,544   | 2,255   | 2,637   |
| Earnings per share (EPS) after tax                                        | 5       | 1.71    | 2.12    |
| Employee benefits                                                         | 2,027   | 2,030   | 2,209   |
| Dividends paid to shareholders                                            | 0       | 0       | 0       |
| Taxes paid to government                                                  | 60      | 536     | 548     |
| Capital                                                                   | 12,000  | 12,000  | 12,000  |
| Shareholders' equity                                                      | 6,174   | 8,429   | 11,066  |
| Retained premiums                                                         | 14,851  | 16,751  | 17,326  |
| Direct written premiums                                                   | 18,512  | 21,063  | 21,684  |
| Total assets                                                              | 25,526  | 30,836  | 34,252  |
| D/E ratio                                                                 | 313.44% | 265.82% | 209.52% |
| Risk based capital (RBC)                                                  | 341.75% | 365.50% | 414.25% |
| Return on common shareholders' equity (ROE)                               | 52.34%  | 26.75%  | 23.83%  |
| Donations to social welfare                                               | 9       | 11      | 9       |

N. 1:Source -CPA-audited financial statements.

2: Earnings per share (EPS) after tax is expressed in NT\$.

3: Retained premiums for 2024 were incorrectly stated in 2.1.3 Operating Performance of our 2024 Sustainability Report; this figure has been corrected to NT\$16,751 million.

## Tax Governance

Tax matters at TMNEWA are managed by the Finance Department, and the Chief Financial Officer supervises tax procedures and risk controls. Apart from reporting tax information on an annual basis every May, we also report tax implementations to our President on an ad hoc basis to ensure that our management mechanisms are operating effectively.



### Legal compliance

Comply with local tax laws, uphold the spirit of relevant legislation, and file tax returns and pay taxes within prescribed deadlines to fulfill our responsibilities as taxpayers.



### Routine transactions

Require transactions with related parties to comply with transfer pricing regulations and the arm's length principle under relevant national tax laws.



### Information transparency

Disclose tax information to stakeholders through public channels in accordance with regulations to ensure transparency.



### Proactive communication

Communicate honestly and professionally with local tax authorities and also maintain constructive relationships with these authorities.



### Risk management

Comprehensively assess tax risks and formulate response measures to address changes in local and international tax laws.



### Talent training

Enhance tax literacy and continue to strengthen talent development.

## Income Tax Information

(NT\$)

| Indicator             | 2023          | 2024          | 2025          |
|-----------------------|---------------|---------------|---------------|
| Net profit before tax | 3,988,459,082 | 2,299,377,006 | 2,929,556,680 |
| Income tax expenses   | 756,994,850   | 250,558,073   | 390,836,283   |
| Income tax paid       | 757,875,158   | 250,558,073   | 390,836,283   |

N. Income tax information for 2023 was taken from filed tax returns; we began using financial figures from our annual reports starting in 2024.

## 1.3 Stakeholder Communication and Material Issues

### 1.3.1 Stakeholder Communication and Engagement

TMNEWA worked with external consultants and referenced industry peers to identify seven stakeholder categories based on property insurance industry characteristics and potential impacts of our operating activities on stakeholders: (1) Shareholders, (2) Associations/Government Agencies/Experts, (3) Employees, (4) Customers/Online Communities, (5) Media/External Rating Agencies, (6) Channel Partners/Suppliers/Collaborators, and (7) Local Communities/Non-Governmental Organizations/Non-Profit Organizations.

We have established diverse communication channels and convey important information to internal and external stakeholders as necessary to ensure smooth bidirectional communication. In 2025, we received no grievances related to employee human rights, complaints from suppliers, or personal information leaks. We received a total of 279 customer service complaints across all insurance types.

Issues of concern, implementation policies, and communication channels for our seven stakeholder categories in 2025 were as follows:

| Stakeholder Issues of Concern and Communication Channels                                                                               |                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stakeholders                                                                                                                           | Issues of Concern                                                                                                       | Implementation Policies                                                                                                                                                                                                                                                                                                                                                                     | Communication Channels/Frequencies                                                                                                                                                                                                                                                                                                                                                                                            | Communication Achievements                                                                                                                                                                                                                                                                                                     |
| <br>Shareholders                                      | Talent Development & Diversity, Equity and Inclusion (DEI)<br>Treat Customers Fairly & Customer Relationship Management | <ul style="list-style-type: none"> <li>Optimize operational achievements and improve risk management mechanisms.</li> <li>Enhance information disclosures and strengthen presentations of financial and non-financial information.</li> <li>Improve effectiveness of Board operations to enhance corporate governance.</li> </ul>                                                           | <ul style="list-style-type: none"> <li>Convene annual shareholders meetings</li> <li>Publish annual reports every year</li> <li>Convene extraordinary general meetings as necessary</li> <li>Established dedicated shareholder services contact page on official website and a dedicated unit for promoting shareholder relations</li> </ul>                                                                                  | <ul style="list-style-type: none"> <li>Hosted 1 annual shareholders meeting.</li> </ul>                                                                                                                                                                                                                                        |
| <br>Associations<br>Government<br>Agencies<br>Experts | Talent Development & Diversity, Equity and Inclusion (DEI)<br>Ethical and Transparent Governance                        | <ul style="list-style-type: none"> <li>Formulate solutions for emerging risks; comply with social, product, and marketing regulations; and establish sound internal control mechanisms.</li> <li>Monitor international and domestic sustainability trends, implement robust corporate governance mechanisms, attend various meetings, and respond to relevant industry policies.</li> </ul> | <ul style="list-style-type: none"> <li>File business information in accordance with the requirements set by competent authorities</li> <li>Participate in relevant meetings, forums, and seminars</li> <li>Official documents, phone calls, emails</li> </ul>                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Published regular financial reports, annual reports, and sustainability reports in accordance with the requirements set by competent authorities.</li> </ul>                                                                                                                            |
| <br>Employees                                       | Occupational Safety & Health<br>Employee Rights and Benefits                                                            | <ul style="list-style-type: none"> <li>Comply with labor laws and prioritize labor rights.</li> <li>Establish effective employee grievance channels and communication mechanisms.</li> <li>Create favorable career development environments for employees and formulate reasonable and fair remuneration systems.</li> <li>Provide safe and healthy workplace environments.</li> </ul>      | <ul style="list-style-type: none"> <li>Conduct performance evaluations every year</li> <li>Convene labor-management meetings every quarter</li> <li>Conduct necessary internal and external training, and issue educational communications via email</li> <li>Established "Voice of the Employee - Good Company Mailbox," grievance mailbox and hotline, and independent director mailbox</li> </ul>                          | <ul style="list-style-type: none"> <li>Convened 4 labor-management meetings</li> <li>Hosted a total of 14 online briefings.</li> <li>Hosted 2 health seminars and achieved an employee satisfaction rate of 94%.</li> <li>Hosted 6 training courses to prevent bullying and unlawful infringement in the workplace.</li> </ul> |
| <br>Customers<br>Online<br>Communities              | Ethical and Transparent Governance<br>Information Security & Data Privacy                                               | <ul style="list-style-type: none"> <li>Comply with Personal Data Protection Act regulations and establish rigorous protection measures.</li> <li>Provide effective customer grievance channels to safeguard customer rights and ensure proper handling of feedback.</li> <li>Provide loss control and prevention services that meet customer demands.</li> </ul>                            | <ul style="list-style-type: none"> <li>Conduct quarterly telephone satisfaction surveys on motor insurance claims personnel</li> <li>Established independent director mailbox, whistleblowing mailbox, and dedicated hotline</li> <li>Established Line@ account, 0800 customer service hotline, Online Customer Service Platform, and mailbox on official website</li> <li>Publish social media posts as necessary</li> </ul> | <ul style="list-style-type: none"> <li>Hosted 40 disaster prevention seminars/ themed courses in 2025 which were attended by more than 1,000 corporate personnel.</li> <li>Hosted 1 enterprise risk management seminar.</li> </ul>                                                                                             |

## Stakeholder Issues of Concern and Communication Channels

| Stakeholders                                                                                                                                                                       | Issues of Concern                                                                                                                                                                                                                                                  | Implementation Policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Communication Channels/Frequencies                                                                                                                                                                                                                                                                                                                                                                         | Communication Achievements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Media<br/>External Rating<br/>Agencies</p>                                                    | <p>Information Security &amp; Data Privacy<br/>Risk Culture &amp; Disaster Resilience<br/>Digital Finance &amp; Innovation<br/>Ethical and Transparent Governance<br/>Responsible Investment<br/>Treat Customers Fairly &amp; Customer Relationship Management</p> | <ul style="list-style-type: none"> <li>Maintain solid credit ratings and strengthen market competitiveness.</li> <li>Established a spokesperson system</li> <li>Designated dedicated personnel to coordinate and liaise with the media on interviews and establish relationships based on mutual trust.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Host annual credit rating review meetings with external credit rating agencies.</li> <li>Issue press releases, give interviews, and host press conferences</li> <li>Established email and phone communication mechanisms, and conduct follow-up calls as needed.</li> </ul>                                                                                         | <ul style="list-style-type: none"> <li>Hosted 1 executive meeting to discuss credit ratings.</li> <li>Issued a total of 35 press releases, and also hosted multiple press conferences.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                           |
|  <p>Channel Partners<br/>Suppliers<br/>Collaborators</p>                                          | <p>Ethical and Transparent Governance<br/>Information Security &amp; Data Privacy</p>                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Continue optimizing digital tools and support mechanisms to reduce burdens on channel partners.</li> <li>Establish satisfaction survey and feedback mechanisms to promote long-term collaborations with channel partners.</li> <li>Assess environmental and social impacts from procurement practices and supplier actions.</li> <li>Work with suppliers to comply with environmental, safety, and sanitation regulations.</li> <li>Promote green procurement and use products with eco-friendly and energy-efficiency labels.</li> <li>Participate in and organize international exchange and training activities to promote sharing of professional expertise and strengthen collaborative relationships.</li> </ul> | <ul style="list-style-type: none"> <li>Conduct annual supplier assessments; new suppliers are required to sign the Supplier Corporate Social Responsibility Commitment Statement</li> <li>Conduct external training every year</li> <li>Conduct phone calls and in-person visits as necessary</li> <li>Established grievance mailbox and hotline</li> <li>Established Line@ account and mailbox</li> </ul> | <ul style="list-style-type: none"> <li>Accumulated more than 10,000 Line@ friends and collected more than 350 satisfaction survey responses within 2 weeks.</li> <li>14 suppliers signed our supplier commitment statement, bringing the cumulative total of signatories to 167 suppliers.</li> <li>Invited TMA Singapore loss prevention engineers to attend an exchange and training activity with engineers from our Loss Control and Prevention Department.</li> <li>Dispatched personnel to attend the annual TMA conference for loss prevention engineers.</li> </ul> |
|  <p>Local Community<br/>Non-Governmental<br/>Organizations<br/>Non-Profit<br/>Organizations</p> | <p>Information Security &amp; Data Privacy<br/>Ethical and Transparent Governance</p>                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Encourage employees to participate in community charity activities.</li> <li>Engage with social issues and support disadvantaged groups.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>Established grievance mailbox and hotline</li> <li>Make donations and provide sponsorships</li> <li>Proactively organize or participate in seminars and philanthropic activities</li> </ul>                                                                                                                                                                         | <ul style="list-style-type: none"> <li>In 2025, we hosted a total of 55 educational seminars on insurance fraud prevention and risk awareness, benefiting 13,637 participants.</li> <li>Our employees assembled 240 disaster preparation kits for schoolchildren on our 2025 Family Day for donation to Zhong Zheng Elementary School and Tanmei Elementary School in Taipei City.</li> <li>Partnered with the Chinese National Association of the Deaf to conduct an anti-fraud activity for 1,800 participants.</li> </ul>                                                |

### 1.3.2 Analysis of Material Sustainability Issues

#### Process for Determining Material Sustainability Issues

TMNEWA determined material issues using six steps in accordance with the Global Reporting Initiative Sustainability Reporting Standards (GRI Standards) by considering issues of stakeholder concern and our own sustainable development perspectives, then developed associated sustainability strategies and actions. Our analysis of material issues serves as an important basis for preparing sustainability reports, formulating sustainability blueprints and goals, and communicating with stakeholders.

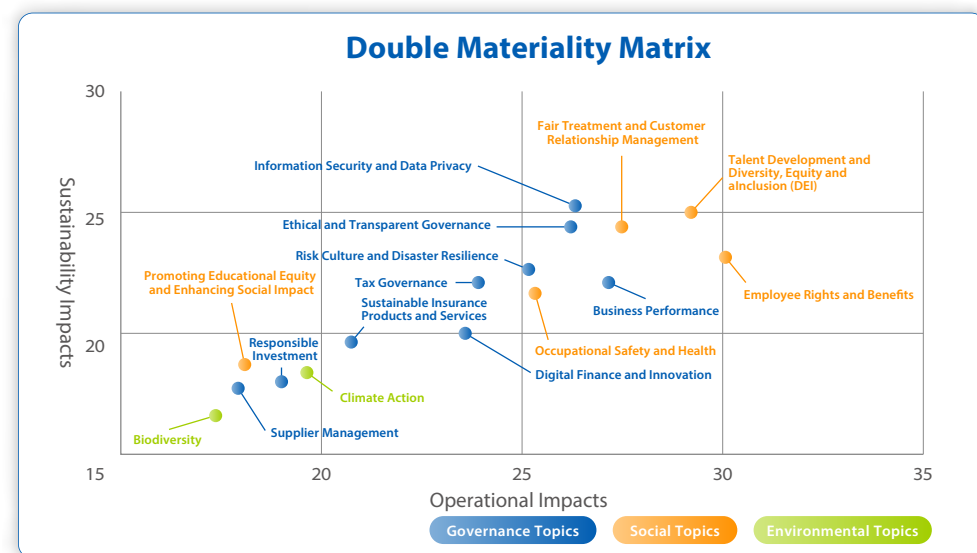
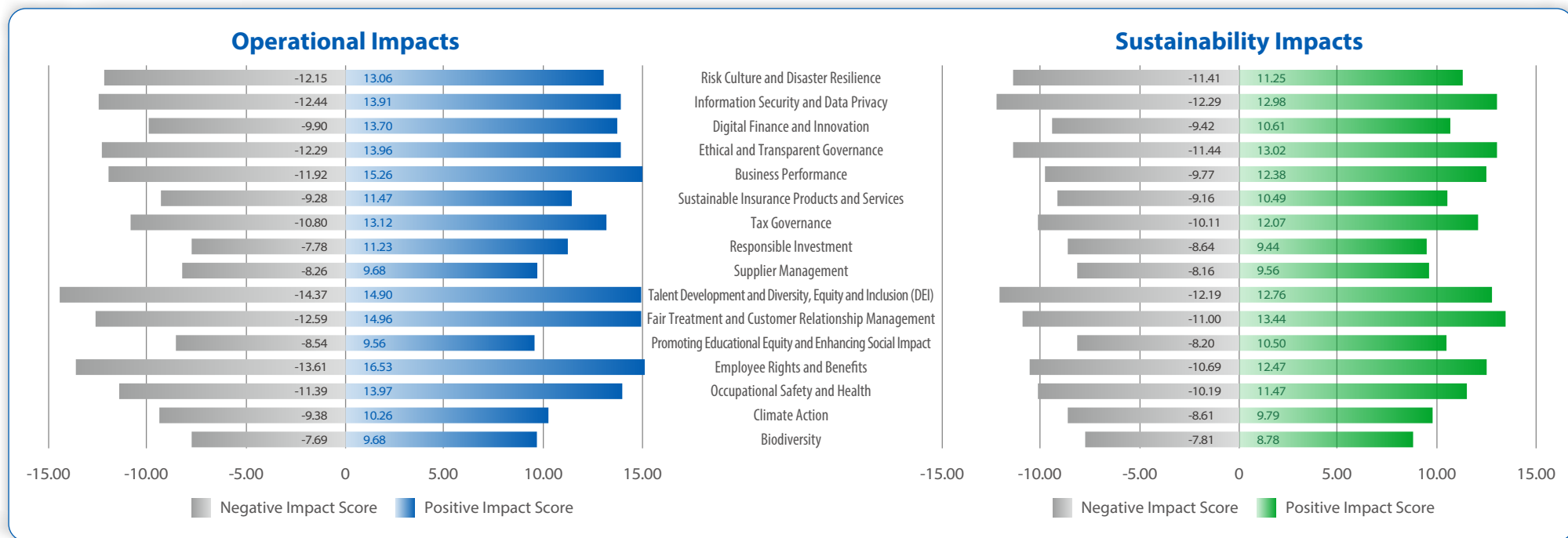
Starting from 2024, we adjusted the frequency of material issues analyses to twice per year to ensure that we align with sustainability trends and continually monitor progress on our sustainability targets. In 2025, we identified material issues in accordance with GRI 3: Material Topics guidelines, using the double materiality principle to assess material issues with significant economic, environmental, and social (human rights) impacts on external environments or corporate operations to respond to stakeholder concerns and expectations, using this as a basis for formulating sustainable development strategies.

| Identification Process                                                                                                 | Participating Units                                                                                                                              | Implementations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Generated Results                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Compile sustainability issues</b> | Coordinated by the Sustainability Governance Department, which worked with senior executives and external consultants to discuss related topics. | The list of sustainability issues for the year was compiled using the following sources: <ul style="list-style-type: none"> <li>• Domestic and foreign trends/initiatives/disclosure guidelines and topics of concern for domestic finance and insurance industries.</li> <li>• Stakeholder communications.</li> <li>• Our current operational status, sustainable development context, and previous sustainability issues.</li> <li>• We convened meetings with senior executives to confirm and consolidate 16 sustainability issues across three major dimensions (Governance/Social/Environmental).</li> </ul> | <ul style="list-style-type: none"> <li>• 9 Governance issues</li> <li>• 5 Social issues</li> <li>• 2 Environmental issues</li> </ul> |
|  <b>Clarify stakeholder concerns</b>  | Seven stakeholder categories                                                                                                                     | Distributed questionnaires on corporate sustainability issues to survey levels of concern on our 16 sustainability issues among internal and external stakeholders.                                                                                                                                                                                                                                                                                                                                                                                                                                                | Valid responses: 1,077                                                                                                               |
|  <b>Assess impacts from topics</b>   | Senior executives                                                                                                                                | <ul style="list-style-type: none"> <li>• Compiled positive/negative impacts on organizational operations and sustainable development from our 16 sustainability issues after discussion with external consultants and based on our current operations.</li> <li>• Assessed severities and likelihoods of the positive/negative impacts arising from the 16 topics through a senior executive impact survey workshop.</li> </ul>                                                                                                                                                                                    | Valid responses: 27                                                                                                                  |
|  <b>Impact rankings</b>             | Sustainability Governance Department                                                                                                             | Analyzed impact questionnaires collected during the workshop to determine impact rankings for the sustainability issues.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Assessment of impacts from sustainability issues                                                                                     |
|  <b>Confirm material issues</b>     | Coordinated by the Sustainability Governance Department, which convened meetings with senior executives                                          | Convened a material sustainability issue analysis meeting with senior executives to determine the material sustainability issues for the year based on impact rankings, issues of concern raised by internal and external stakeholders, and current operations.                                                                                                                                                                                                                                                                                                                                                    | Material sustainability issues for the year                                                                                          |
|  <b>Regular review</b>              | <ul style="list-style-type: none"> <li>• Sustainable Development Committee</li> <li>• Sustainability Governance Department</li> </ul>            | <ul style="list-style-type: none"> <li>• Disclosed information on our policies and commitments for 6 material issues in response to stakeholder expectations according to GRI Standards.</li> <li>• Conduct material issue analysis processes every two year to review relevant topics.</li> </ul>                                                                                                                                                                                                                                                                                                                 | Management approaches for material issues                                                                                            |

(N) 1.Ranks for positive/negative impact severity ranged from 1 to 5 points, with 1 point representing very minor impacts and 5 points representing very significant impacts. Ranks for positive/negative impact likelihood ranged from 1 to 5 points, with 1 point representing extremely unlikely impacts and 5 points representing extremely likely impacts.

2.Following review by senior executives at the material issueanalysis meeting convened in 2025, we adjusted the titles and ranks of material issueto better align with our current operations and international sustainability trends.

## Assessment of Impacts from Sustainability Issues



TMNEWA assessed the significance levels of the 16 sustainability issues compiled for 2025 by conducting a comprehensive assessment of positive/negative impacts on organizational operations and sustainable development, as well as associated impact severities and likelihoods for each topic. We referenced the results of our questionnaires on topics of concern for internal and external stakeholders, consolidated topics with high levels of significance during our senior executive material issue analysis meeting, and also incorporated specific topics with strategic importance based on current corporate operations and sustainability strategies to determine 6 material issues which were approved by our President: Talent Development and Employee Well-Being, Treat Customers Fairly & Customer Relationship Management, Information Security & Data Privacy, Risk Culture & Ethical and Transparent Governance, Sustainable Insurance and Digital Innovation, and Climate Action and Disaster Resilience. We also submitted our impact assessment results and corresponding measures to the Board.

## Changes to Material Issues for 2025

| Material Issues for 2024                                                                                                                                 | Material Issues for 2025                                  | Explanations of Changes in Material Issues for 2025 |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Talent Development &amp; Diversity, Equity and Inclusion (DEI)</b>  | Talent Development and Employee Well-Being                | Adjusted topic title                                | Two topics with higher levels of significance, “Talent Development & Diversity, Equity and Inclusion (DEI)” and “Employee Benefits and Well-Being” were merged to better align with our management strategies and implementations.                                                                                                                                                                                                  |
|  <b>Risk Culture &amp; Disaster Resilience</b>                          | Risk Culture & Ethical and Transparent Governance         |                                                     | The original topic, “Risk Culture & Disaster Resilience,” covered the two main aspects of risk management culture and extreme event response capabilities. To better reflect our management framework and key priorities, the topic was separated into two aspects, “Risk Culture” and “Disaster Resilience,” and merged “Risk Culture” with “Ethical and Transparent Governance” to strengthen our internal governance mechanisms. |
|  <b>Digital Finance &amp; Innovation</b>                                | Sustainable Insurance and Digital Innovation              |                                                     | “Digital Finance & Innovation” and “Sustainable Insurance Products and Services” were incorporated and merged to better align with our management strategies and implementations.                                                                                                                                                                                                                                                   |
|  <b>Climate Strategies and Financial Impacts</b>                        | Climate Action and Disaster Resilience                    |                                                     | The original topic, “Risk Culture & Disaster Resilience,” covered the two main aspects of risk management culture and extreme event response capabilities. To better reflect our management framework and key priorities, we separated this topic into two aspects, “Risk Culture” and “Disaster Resilience,” and merged “Disaster Resilience” with “Climate Action” to strengthen our operational resilience.                      |
|  <b>Social Contributions and Influence</b>                            | --                                                        | Materiality adjustment                              | TMNEWA continues to participate in various social and charitable initiatives, but stakeholder levels of concern for this topic has declined compared to previous years; our senior executives determined that this topic had limited impacts on our operations and sustainability risks. Based on these assessment results, this topic was not listed as a material sustainability issue for the year.                              |
|  <b>Information Security &amp; Data Privacy</b>                       | Information Security & Data Privacy                       | No adjustment                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|  <b>Treat Customers Fairly &amp; Customer Relationship Management</b> | Treat Customers Fairly & Customer Relationship Management |                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                     |

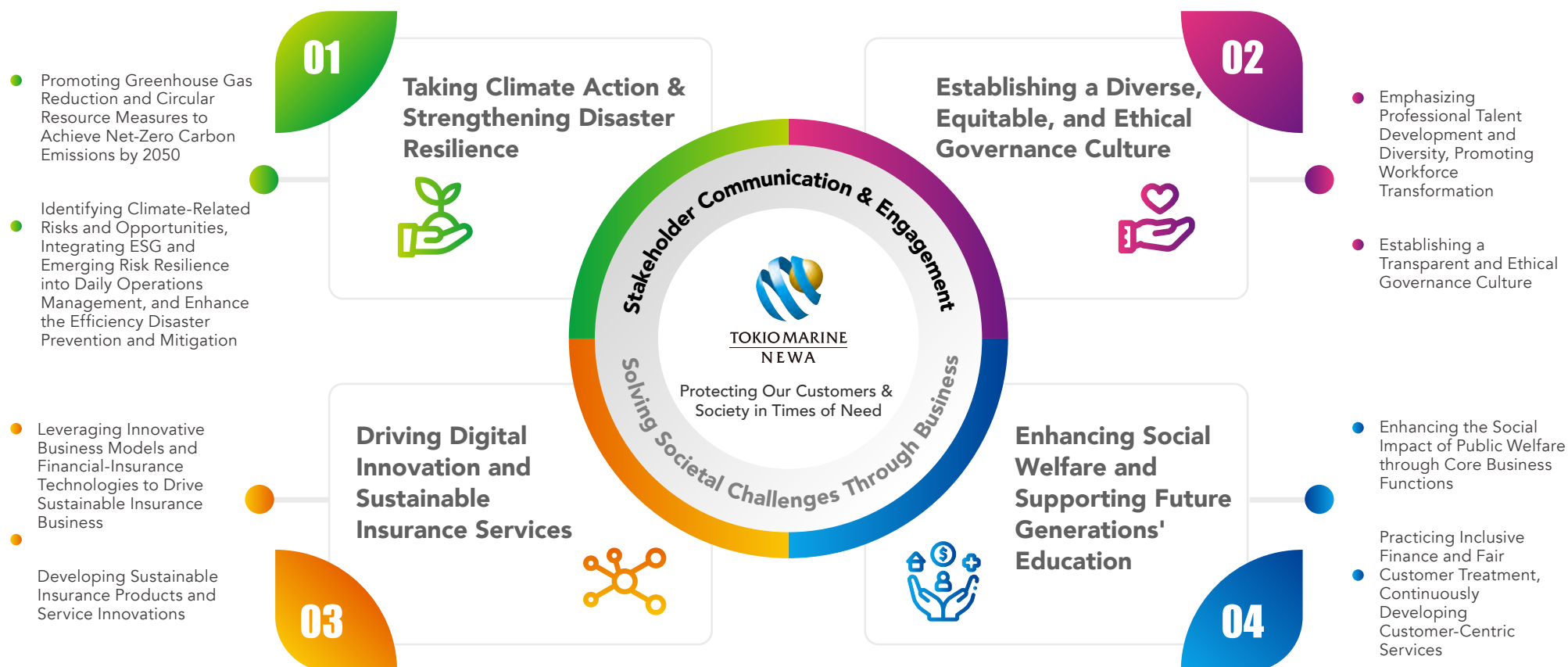
| Material Sustainability Issues                            |                                                                                                                                                                                                                                                                                                                                                          |                           |                            |                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Material Issue                                            | Significance for TMNEWA                                                                                                                                                                                                                                                                                                                                  | Significant Impacts       |                            |                                                                                                                                                                                                                                                                                                                                                          | Responsible Unit                                                                                                                | Management Commitments                                                                                                                                                                                                                                                                                                                                                   | Achievements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Talent Development and Employee Well-Being                | We have established a diverse and inclusive corporate culture as well as comprehensive remuneration and benefits systems which ensure that performance evaluations and promotions are fair and transparent, enabling our employees to realize their potential and expertise while enhancing our service quality, efficiency, and market competitiveness. | Organizational operations | Positive actual impacts    | A well-developed talent development program, policies promoting diversity and inclusion, and competitive remuneration and benefits systems help to improve employee retention and competitiveness while strengthening operating performance and workforce stability.                                                                                     | Human Resource Department                                                                                                       | Build a resilient organization, happy enterprise, and supportive workplace environment while promoting a diverse, equitable, and inclusive culture to enhance our operational performance.                                                                                                                                                                               | <ul style="list-style-type: none"><li>Added multiple employee benefits: Added annual leave and birthday leave benefits exceeding statutory regulations, and also added one day a month where employees could leave work early (“Early Home”).</li><li>Developed talent development and management capabilities aligned with organizational goals to strengthen employee skills and encourage positive behaviors through career development mechanisms.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                           |                                                                                                                                                                                                                                                                                                                                                          |                           | Negative potential impacts | Failure to cultivate talent and protect labor rights lead to loss of key talent and damage to corporate reputation, affecting corporate operations and competitiveness.                                                                                                                                                                                  |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                           |                                                                                                                                                                                                                                                                                                                                                          | Sustainable development   | Positive potential impacts | Strengthening the professionalism of business partners through training improves their lives, families, and well-being while promoting social benefits and positive industry developments.                                                                                                                                                               |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                           |                                                                                                                                                                                                                                                                                                                                                          |                           | Negative potential impacts | Failure to prioritize issues associated with human rights, labor rights, and talent development may affect talent attraction and retention, impacting operational performance, brand image, and market competitiveness.                                                                                                                                  |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Treat Customers Fairly & Customer Relationship Management | We incorporate Treat Customer Fairly principles in financial products, customer services, sales solicitation processes, marketing measures, and grievance and claims handling procedures to protect customer rights while maintaining and enhancing customer relationships.                                                                              | Organizational operations | Positive actual impacts    | Implementing Treat Customers Fairly principles and strengthening customer relationship management improves customer satisfaction and loyalty, increases policy renewal rates, and promotes corporate growth and long-term stability.                                                                                                                     | Compliance Department, Integrated Marketing Communication Center (IMCC), Customer Service Center, Insurance product departments | Our corporate culture is oriented around Treat Customer Fairly principles. We continuously strengthen employee awareness of Treat Customer Fairly principles, improve consumer protection and risk prevention mechanisms, and optimize service quality and communication mechanisms to ensure protection of customer rights while enhancing overall service experiences. | <ul style="list-style-type: none"><li>Launched multilingual videoconferencing interpretation service booking platform and obtained a utility model patent.</li><li>Established 0800 senior-friendly hotline and assigned customer service personnel with relevant experience to provide associated services.</li><li>Produced multilingual anti-fraud videos and insurance information sign language videos; both of these productions were recognized by the Ministry of Culture’s Language-Friendly,Creative Applications, and Promotion Awards.</li><li>Hosted 153 anti-fraud seminars for rural communities, indigenous people, youth, and older adults from 2023 to 2025; a cumulative total of 16,000 people participated in these activities.</li><li>In 2025, we expanded our microinsurance services to new immigrants. Cumulative investments exceeded NT\$0.8 million and we provided coverage to 1,875 beneficiaries.</li><li>Developed transparent folder template for senior insurance products with cutouts for fields requiring signatures to facilitate policy explanations to older customers.</li></ul> |
|                                                           |                                                                                                                                                                                                                                                                                                                                                          |                           | Negative potential impacts | Incidents involving damages to customer rights stemming from failure to implement Treat Customer Fairly principles may result in penalties from competent authorities, negative media coverage, and decreased customer trust, leading to policy cancellations, lower renewal rates, and fewer new policies, affecting revenues and corporate reputation. |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                           |                                                                                                                                                                                                                                                                                                                                                          | Sustainable development   | Positive actual impacts    | Safeguarding customer rights through transparent communications and appropriate promotions increase trust in the insurance industry and society as a whole.                                                                                                                                                                                              |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                           |                                                                                                                                                                                                                                                                                                                                                          |                           | Negative potential impacts | Damage to customer rights caused by lack of communication or inappropriate marketing measures may decrease trust in the insurance industry and undermining social trust.                                                                                                                                                                                 |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Material Sustainability Issues                    |                                                                                                                                                                                                                                                                                                                                                                 |                           |                            |                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| Material Issue                                    | Significance for TMNEWA                                                                                                                                                                                                                                                                                                                                         | Significant Impacts       |                            |                                                                                                                                                                                                                                                                                               | Responsible Unit                                                                                                                                                                         | Management Commitments                                                                                                                                                                                                                                                                         | Achievements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Information Security & Data Privacy               | We safeguard personal and confidential information of internal and external stakeholders to enhance our reputation and customer trust while lowering infringement risks from data breaches.                                                                                                                                                                     | Organizational operations | Positive potential impacts | Maintaining information security systems helps to ensure stable operation of core systems, reducing operational disruptions and information security risks, enhancing customer trust and corporate competitiveness.                                                                           | Information Security Department                                                                                                                                                          | <ul style="list-style-type: none"><li>Comply with laws and regulations set by competent authorities.</li><li>Protect confidential and sensitive customer information.</li><li>Ensure continuity of financial services.</li><li>Implement information security risk control measures.</li></ul> | <ul style="list-style-type: none"><li>Received the Information Security Promotion Gold Award at the 11th Insurance Excellent Performance Awards and the Digital Information Security Gold Award at the 2025 Commercial Times Digital Finance Awards.</li><li>Continued to pass external ISO 27001:2022, ISO 27701:2019, and ISO 22301:2019 verifications.</li><li>Commissioned a third-party institute to conduct a computer system information security assessment; no discrepancies were discovered during the assessment.</li><li>Implemented multiple information security protection mechanisms encompassing endpoint security, cloud environments, system development, and external services, and continued to strengthen information security governance and risk monitoring capabilities to enhance operational resilience and reduce impacts from information security risks.</li></ul> |
|                                                   |                                                                                                                                                                                                                                                                                                                                                                 |                           | Negative potential impacts | Information security incidents could result in fines, reputational damage, and customer attrition, increasing internal management costs and compliance pressures, affecting operational stability, business continuity, and financial performance.                                            |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                   |                                                                                                                                                                                                                                                                                                                                                                 | Sustainable development   | Positive potential impacts | Robust personal information protection mechanisms reduce information security risks, safeguard the rights of financial consumers, and enhance social trust in the insurance industry.                                                                                                         | Risk Management Department                                                                                                                                                               |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                   |                                                                                                                                                                                                                                                                                                                                                                 |                           | Negative potential impacts | Insufficient information security and privacy protection mechanisms may result in leaks of customer information or sensitive corporate information, causing financial losses, affecting the stability and safety of financial services, and undermining social trust in the financial system. |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Risk Culture & Ethical and Transparent Governance | We established a sound risk management culture and response capabilities, ensured capital adequacy and solvency, and maintained steady operations and service stability. We also strengthened internal controls and compliance based on principles of honesty, trustworthiness, and transparency, and ensure that disclosed information is timely and accurate. | Organizational operations | Positive potential impacts | Robust risk management combined with sound governance and ethical management reduces operational and compliance risks while creating long-term value for stakeholders.                                                                                                                        | <p><b>First line:</b><br/>All business systems</p> <p><b>Second line:</b><br/>Risk Management Department and Compliance Department</p> <p><b>Third line:</b><br/>Auditing Department</p> | We work to establish a transparent and ethical governance culture, build employee values, and ensure all business activities adhere to ethical and compliance principles to form an internal risk culture and strengthen internal control.                                                     | <ul style="list-style-type: none"><li>Training courses: Hosted 37 risk culture training courses last year, achieved a company-wide coverage rate of 99%, and cultivated 33 risk culture seed instructors.</li><li>Systems and mechanisms: Optimized risk incident notification processes; we plan to establish and monitor risk culture indicators this year.</li><li>Case studies and discussions: Hosted 4 risk culture training courses and 6 risk incident case study workshops for seed instructors, and also conducted 2 company-wide risk culture surveys.</li></ul>                                                                                                                                                                                                                                                                                                                      |
|                                                   |                                                                                                                                                                                                                                                                                                                                                                 |                           | Negative potential impacts | Improper management or unethical conduct may result in harm to investors, penalties, and reputational damage, while inadequate crisis response capabilities may lead to financial losses, operational disruptions, customer attrition, and other sustainable management challenges.           |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                   |                                                                                                                                                                                                                                                                                                                                                                 | Sustainable development   | Positive potential impacts | Sound risk management enhances operational resilience and maintains the stability of financial markets, while honest and transparent governance promotes market fairness, curbs corruption, and strengthens social trust.                                                                     |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                   |                                                                                                                                                                                                                                                                                                                                                                 |                           | Negative potential impacts | Failure to manage traditional and emerging risks may cause economic, environmental, and social impacts, while weak governance or insufficient information disclosures undermine public trust and harm public interests.                                                                       |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| Material Sustainability Issues               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                           |                            |                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| Material Issue                               | Significance for TMNEWA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Significant Impacts       |                            |                                                                                                                                                                                                                                                                                                                                                                                                               | Responsible Unit                                                                                                                                                                                               | Management Commitments                                                                                                                                                                                                                                                                                                                                              | Achievements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Sustainable Insurance and Digital Innovation | We promote positive social and environmental impacts through our insurance products and services, and help our customers respond to sustainability issues and emerging risks. We continually launch innovative products and insurance models to lower barriers to insurance and meet customer coverage needs in the face of emerging market risks while creating new value through digital services, thereby strengthening corporate sustainability competitiveness, and enhancing overall industrial value. | Organizational operations | Positive potential impacts | Development of sustainable insurance products and services strengthens risk management, enables expansion into emerging markets, and enhances operational resilience, while investing in financial technologies and digital tools reduces paper-based procedures, improves process efficiency, and optimizes policy application and claims experiences, leading to increased customer satisfaction.           | Digital Development Center, Information Systems Development Department II, Information Systems Maintenance Department, Customer Relationship Department, Operation Management Department, Personal Lines Group | We promote digital transformation and AI applications; build data-driven operational and risk management mechanisms; and continue to strengthen corporate governance, process optimization, and decision-making quality in accordance with our corporate development strategies.                                                                                    | <ul style="list-style-type: none"><li>Completed three data application projects:<ol style="list-style-type: none"><li>Established a risk identification and classification mechanism to enhance channel management decisional quality.</li><li>Completed customer segmentation analysis; analysis results were used to support precise marketing strategies and enhance performance.</li><li>Executed business process diagnosis and improvement procedures to optimize operational efficiency and service quality.</li></ol></li><li>Strategic AI executions:<ol style="list-style-type: none"><li>Utilized AI applications in three POCs (database searches, training material generation, and intelligent voice-enabled role-play practice)</li><li>Established AI governance framework to ensure compliance and manage risks</li><li>Implemented AI training and designed and completed the first round of courses for personnel in different roles.</li></ol></li><li>Launched the data matching and entry system, decreasing data error correction rates by almost 90%.</li><li>Optimized motor insurance underwriting model to manage insurance product loss experiences, mitigate impacts from premium rate changes, and accelerate system-based underwriting review processes.</li></ul> |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                           | Negative potential impacts | Improper investments in digital transformation and problematic digital transformation implementations lead to inefficient processes and increased costs; failure to proactively develop sustainable insurance products may result in missed market opportunities and weakened risk management, which will ultimately affect business growth and long-term operational stability.                              |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Sustainable development   | Positive potential impacts | Innovative insurance services enhance inclusive finance and strengthen society's adaptation capabilities toward climate and emerging risks; providing insurance products with environmental and social benefits (such as green energy development, accidental pollution liability, and product recall liability insurance products) also increase positive ESG impacts and reduce potential negative impacts. |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                           | Negative potential impacts | Digital divides or insufficient risk assessments may result in some groups being unable to obtain insurance coverage, increasing social inequality.                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Climate Action and Disaster Resilience       | We implement internal energy conservation and low-carbon measures, enhance our operational resilience toward climate change through external insurance products and investment actions, address both traditional risks and emerging climate change risks, maintain stable operations, and safeguard the rights of our internal and external stakeholders.                                                                                                                                                    | Organizational operations | Positive potential impacts | Proactive climate actions can simultaneously reduce operational risks and environmental impacts, enhance corporate resilience, and strengthen long-term competitiveness.                                                                                                                                                                                                                                      | Risk Management Department                                                                                                                                                                                     | We uphold business philosophies oriented around sustainable management and set our risk appetite threshold as the "regulatory capital adequacy we can maintain even after encountering extreme risks exceeding a once-in-a-century event"; we adhere to this threshold when maintaining regulatory capital adequacy and executing climate risk management measures. | <ul style="list-style-type: none"><li>Completed annual climate scenario analyses, extreme climate stress tests, and sensitivity reviews of various risk factors to confirm our capital adequacy; these results were submitted to the Risk Management Committee for review.</li><li>Continued to maintain the validity of ISO 22301:2019 business continuity management system (BCMS) certification.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                           | Negative potential impacts | Failure to implement carbon reduction and low-carbon operations could result in exposure to climate risks arising from rising energy and carbon fee costs, as well as operational disruptions. Inadequate responses to climate risks may also result in financial losses, customer attrition, and heightened sustainable management risks.                                                                    |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Sustainable development   | Positive potential impacts | Strengthening social disaster resilience helps mitigate or avoid disaster losses, while channeling investments, products, and services into activities that contribute to climate mitigation and adaptation enhances overall economic and social climate resilience.                                                                                                                                          |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                           | Negative potential impacts | Failure to incorporate climate risks in value chain activities such as operational, product, procurement, and investment processes exacerbate negative economic, environment, and social impacts from climate change.                                                                                                                                                                                         |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

## 1.4 Sustainable Development Blueprint

In 2025, our Sustainable Development Committee formulated and approved a sustainability blueprint focused on four pillars ("Taking Climate Action & Strengthening Disaster Resilience"; "Establishing a Diverse, Equitable, and Ethical Governance Culture"; "Enhancing Social Welfare and Supporting Future Generations' Education"; and "Driving Digital Innovation and Sustainable Insurance Services") and eight dimensions ("Promoting Greenhouse Gas Reduction and Circular Resource Measures to Achieve Net-Zero Carbon Emissions by 2050"; "Identifying Climate-Related Risks and Opportunities, Integrating ESG and Emerging Risk Resilience into Daily Operations Management, and Enhancing the Efficiency Disaster Prevention and Mitigation"; "Emphasizing Professional Talent Development and Diversity, Promoting Workforce Transformation"; "Establishing a Transparent and Ethical Governance Culture"; "Leveraging Innovative Business Models and Financial-Insurance Technologies to Drive Sustainable Insurance Business"; "Developing Sustainable Insurance Products and Service Innovations"; "Enhancing the Social Impact of Public Welfare Through Core Business Functions, and Promoting Insurance and Sustainability Environmental Education"; and "Practicing Inclusive Finance and Fair Customer Treatment, Continuously Developing Customer-Centric Services." We fulfill our corporate mission of "Protecting Our Customers & Society in Times of Need" through ongoing stakeholder communication and engagement.



| Sustainability Blueprint                                                                                                                                     |                                                                                                                                                                                                          | TMNEWA<br>Material Issues                         | Sustainability Targets for 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Mid- to Long-Term Targets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Four Pillars                                                                                                                                                 | Eight Dimensions                                                                                                                                                                                         |                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|  <b>Taking Climate Action and Strengthening Disaster Resilience</b>         | <b>Promoting Greenhouse Gas Reduction and Circular Resource Measures to Achieve Net-Zero Carbon Emissions by 2050</b>                                                                                    | Climate Action and Disaster Resilience            | <ul style="list-style-type: none"> <li>Complete full greenhouse gas inventories (including financed emissions) for 2025 and propose a preliminary carbon reduction plan for Scope 3 emissions to facilitate completion of our carbon reduction pathway by 2027.</li> <li>Reduce Scope 1 and Scope 2 emissions from operations by implementing a carbon reduction strategy that reduces emissions from electricity consumption and increases use of purchased renewable energy. Our emissions target for 2026 is 1,390.88 tCO<sub>2</sub>e.</li> <li>Establish a sustainable and traceable quantitative waste management mechanism to strengthen environmental management.</li> <li>Apply resource circularity principles to product designs and claims processes.</li> </ul> | <ul style="list-style-type: none"> <li>Our mid- to long-term emission targets are as follows: Reduce emissions by 30% compared with 2024 (base year) by 2030, gradually lower carbon emissions year over year, and achieve net zero emissions by 2050.</li> <li>Establish phased near-term and long-term carbon reduction goals and strategic plans for Scope 1, Scope 2, and Scope 3 emissions in line with greenhouse gas reduction regulations as well as domestic and foreign carbon reduction methodologies; track achievement of carbon reduction targets on an annual basis and continue to expand coverage; and conduct third-party assurance processes over several stages, prioritizing Scope 3 assurance for portfolio companies.</li> <li>Incorporate resource circularity principles in daily operations as well as product and service processes.</li> </ul> |
|                                                                                                                                                              | <b>Identifying Climate-Related Risks and Opportunities, Integrating ESG and Emerging Risk Resilience into Daily Operations Management, and Enhance the Efficiency Disaster Prevention and Mitigation</b> | Climate Action and Disaster Resilience            | <ul style="list-style-type: none"> <li>Implement sustainable economic activity assessment procedures, monitor 2025 premium income ratios and ratio of sustainable domestic investments, and use these as considerations for product design and investment assessment decisions, then formulate mid- to long-term sustainable economic activity plans in preparation for establishing transition plans.</li> <li>Incorporate natural disaster and emerging risks into product development, underwriting, and sales processes to enhance product sustainability.</li> <li>Strengthen employee awareness of risk issues through risk culture training and communications, and establish risk culture measurement indicators.</li> </ul>                                         | <ul style="list-style-type: none"> <li>Assess financial and operational impacts of climate risks and opportunities on financial, business, product, and investment matters, and take necessary actions.</li> <li>Incorporate impacts of climate and nature risks and opportunities into management decisions and strategic considerations for business, product, and investment matters, and execute transition strategies and plans.</li> <li>Enhance employee risk awareness and establish a corporate risk culture.</li> </ul>                                                                                                                                                                                                                                                                                                                                          |
|                                                                                                                                                              |                                                                                                                                                                                                          | Risk Culture & Ethical and Transparent Governance | <ul style="list-style-type: none"> <li>Initiate preparations for implementing IFRS Sustainability Disclosure Standards S1 and S2, analyze discrepancies between TCFD and IFRS S2 frameworks, and propose improvement measures to enhance the quality of climate-related disclosures in 2026.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Enhance climate-related financial disclosures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|  <b>Establishing a Diverse, Equitable, and Ethical Governance Culture</b> | <b>Emphasizing Professional Talent Development and Diversity, Promoting Workforce Transformation</b>                                                                                                     | Talent Development and Employee Well-Being        | <ul style="list-style-type: none"> <li>Assist executives (at the department level and above) and key talent in developing management and leadership capabilities through our talent development plan.</li> <li>Carry out succession plans for executives (at the department level and above) to ensure the sustainability of our talent pipeline.</li> <li>Align with corporate AI strategies to optimize employee experiences.</li> <li>Strengthen sustainability awareness in all personnel, increase sustainability certification rates, and implement cross-disciplinary learning and development plan for core sustainability personnel.</li> </ul>                                                                                                                     | Build a sustainability-focused, employee-centric human resource management system to drive talent transformation, and establish a sustainable talent pipeline through career development measures, flexible benefits, and enhanced employee experiences.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                              | <b>Establishing a Transparent and Ethical Governance Culture</b>                                                                                                                                         | Risk Culture & Ethical and Transparent Governance | <ul style="list-style-type: none"> <li>Formulate legal compliance review procedures for whistleblowing system to strengthen system management.</li> <li>Strengthen "Voice of the Employee - Good Company Mailbox" proposal handling efficiency and communication transparency to enhance employee trust.</li> <li>Ensure effective operations of Responsibility Map and establish clear organizational and individual divisions of responsibilities.</li> </ul>                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Improve whistleblowing mechanisms and employee communication channels to create a transparent, smooth, and trustworthy communication environment.</li> <li>Establish an accountability-based governance framework, clarify division of responsibilities, and shape an accountability culture.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Sustainability Blueprint                                                                                                                                         |                                                                                                                           | TMNEWA<br>Material Issues                                                                               | Sustainability Targets for 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Mid- to Long-Term Targets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Four Pillars                                                                                                                                                     | Eight Dimensions                                                                                                          |                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|  <b>Driving Digital Innovation and Sustainable Insurance Services</b>           | <b>Leveraging Innovative Business Models and Financial-Insurance Technologies to Drive Sustainable Insurance Business</b> | Sustainable Insurance and Digital Innovation<br><br>Information Security & Data Privacy                 | <ul style="list-style-type: none"> <li>Apply AI technologies and insurance technologies to underwriting and claims procedures while maintaining risk control and information security to enhance operational efficiency and decisional quality while providing service experiences oriented around customer needs.</li> <li>Leverage digital technologies to develop innovative business models while strengthening personnel training and anti-fraud promotions to reduce risks from social engineering attacks, ensuring information security and data privacy.</li> <li>Increase proportion of digitally issued policies and digital applications, establish different implementation strategies based on insurance categories, and strengthen integrated benefits from digital and sustainable operations.</li> </ul>                                                                                                                   | <ul style="list-style-type: none"> <li>Leverage innovative business models and insurance technologies to provide insurance products and service models that meet customer needs and advance economic and social developments.</li> <li>Continue to promote digital applications, increase the proportion of digitally issued policies, establish different promotion strategies and goals based on insurance categories, and propose social feedback programs.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                                                                                                                  | <b>Developing Sustainable Insurance Products and Service Innovations</b>                                                  | Sustainable Insurance and Digital Innovation                                                            | <ul style="list-style-type: none"> <li>Apply Principles for Sustainable Insurance (PSI) to product design and development, claims, sales, and service processes, and incorporate these principles into decision-making considerations.</li> <li>Formulate designs and measures to avoid greenwashing, and establish internal controls and risk management mechanisms to manage disclosures of information associated with insurance products or services.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Develop new insurance products and services that support business continuity for clients, help clients identify risks and establish risk mitigation measures, design products and services that enable rapid settlement of insurance claims in the event of large-scale disasters, and jointly work with corporate clients on disaster prevention and mitigation, supply chain management, sales services, and facility maintenance.</li> <li>Develop sustainable insurance products and services that address natural ecology, climate adaptation, and eco-friendly practices, as well as comply with the Principles for Sustainable Insurance (PSI); promote green insurance; and formulate anti-greenwashing designs and measures to enhance product relevance and strengthen client trust.</li> </ul> |
|  <b>Enhancing Social Welfare and Supporting Future Generations' Education</b> | <b>Enhancing the Social Impact of Public Welfare Through Core Business Functions</b>                                      | Treat Customers Fairly & Customer Relationship Management<br><br>Climate Action and Disaster Resilience | <ul style="list-style-type: none"> <li>Host sustainability, disaster prevention, anti-fraud, and financial and insurance knowledge courses, training, or advocacy activities for customers, disadvantaged groups, and youth to strengthen their information accessibility and ability to respond to environmental changes.</li> <li>Establish benefit measurement indicators for philanthropic projects to ensure project effectiveness and enhance alignment between our core insurance business and sustainable development strategies.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Organize courses that help stakeholders understand insurance principles, environment concepts, and sustainable development, such as disaster prevention courses that enhance awareness, green lectures, or insurance seminars.</li> <li>Implement social welfare development strategies and targets based on core insurance functions, and regularly assessed project benefits and social returns on investment.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                                                  | <b>Practicing Inclusive Finance and Fair Customer Treatment, Continuously Developing Customer-Centric Services</b>        | Treat Customers Fairly & Customer Relationship Management                                               | <ul style="list-style-type: none"> <li>Propose Treat Customer Fairly enhancement plan for important issues such as anti-fraud measures, grievance handling mechanisms, measures for bridging digital divides in older adults and persons with disabilities, and other financial inclusion services; set performance targets; and regularly assess implementation effectiveness and make adjustments as needed.</li> <li>Drive growth in premiums and insurance policies issued for disadvantaged groups (such as microinsurance), and establish implementation strategies.</li> <li>Implement online courses and Treat Customer Fairly scenario drills for frontline personnel (such as sales representatives, customer service staff, and channel support staff) encompassing scenarios with disadvantaged customer groups, language barriers, contentious claims, and anti-fraud notifications to help participants gain hands</li> </ul> | Implement inclusive finance measures and adhere to Treating Customers Fairly principles, build company-wide consensus and a corporate culture oriented around Treating Customers Fairly principles, establish service systems and processes that meet customer needs, ensure frontline personnel are equipped with the professional capabilities and service skills to treat clients fairly, and make necessary adjustments to continually optimize customer-oriented services.                                                                                                                                                                                                                                                                                                                                                                  |

## 1.5 Sustainability Governance Framework

TMNEWA has established the Sustainable Development Committee under the Board to make resolutions on sustainability policies, strategies, and annual plans. The Committee is composed of no fewer than three members, and is chaired by a Board-appointed director.

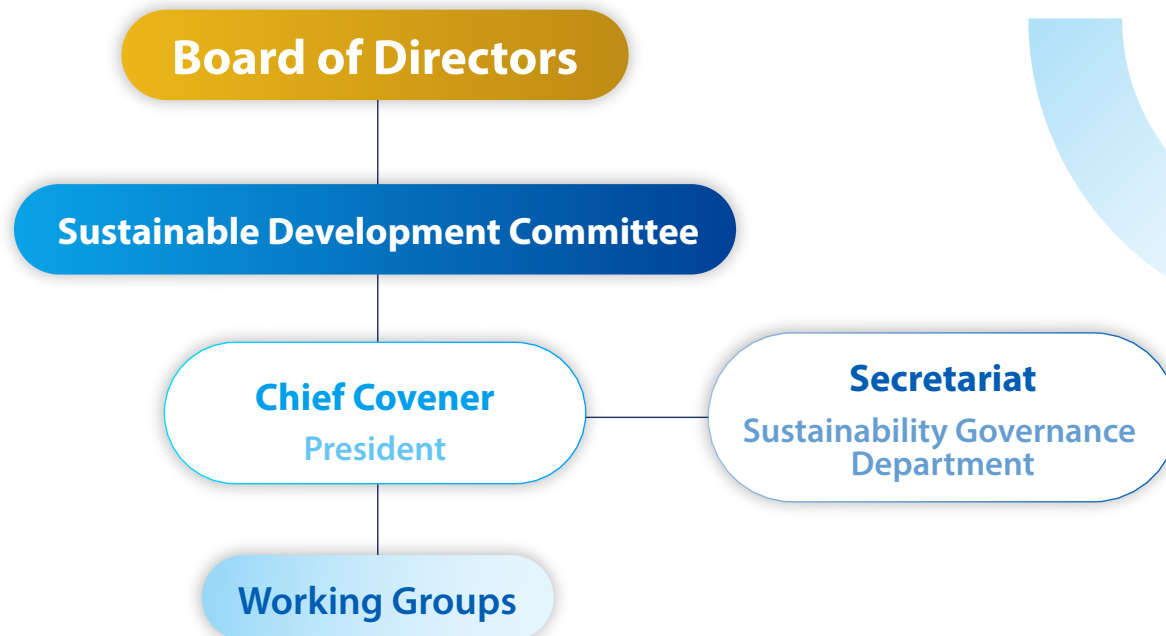
To ensure smooth implementation of sustainability matters, we established several working groups under the Sustainable Development Committee, with our President serving as the Chief Convener of each working group. The Committee executes various sustainable development plans and reports to the Board at least once a year in accordance with approved sustainability action plans and annual work targets; the Committee convened 4 meetings in 2025 and achieved an average attendance rate of 100%.

Our “Sustainability Governance Department” serves as the dedicated unit for overseeing sustainable development. This department is responsible for managing Committee operations; implementing corporate governance and sustainable development policies, systems, and management guidelines; and compiling company-wide operational plans and ESG strategic targets to ensure gradual alignment with sustainable development goals.

To achieve our corporate sustainable development goals, we incorporate Committee-approved sustainability targets into individual annual performance evaluations, regularly tracking implementation progress through the Sustainable Development Committee, convening regular working group meetings, promoting interdepartmental collaborations and innovative proposals, and integrating sustainability concepts into daily operations and decision-making processes to ensure stable growth in sustainability performance over the long term.

Approved by the Board of Directors, we incorporated sustainability information management into our internal control systems and annual audit plans, and integrated “Sustainable Development” into regulatory compliance review procedures and legal compliance risk inventory & evaluation processes.

### Sustainable Development Committee Organizational Structure



# Ch02

## Taking Climate Action and Strengthening Disaster Resilience

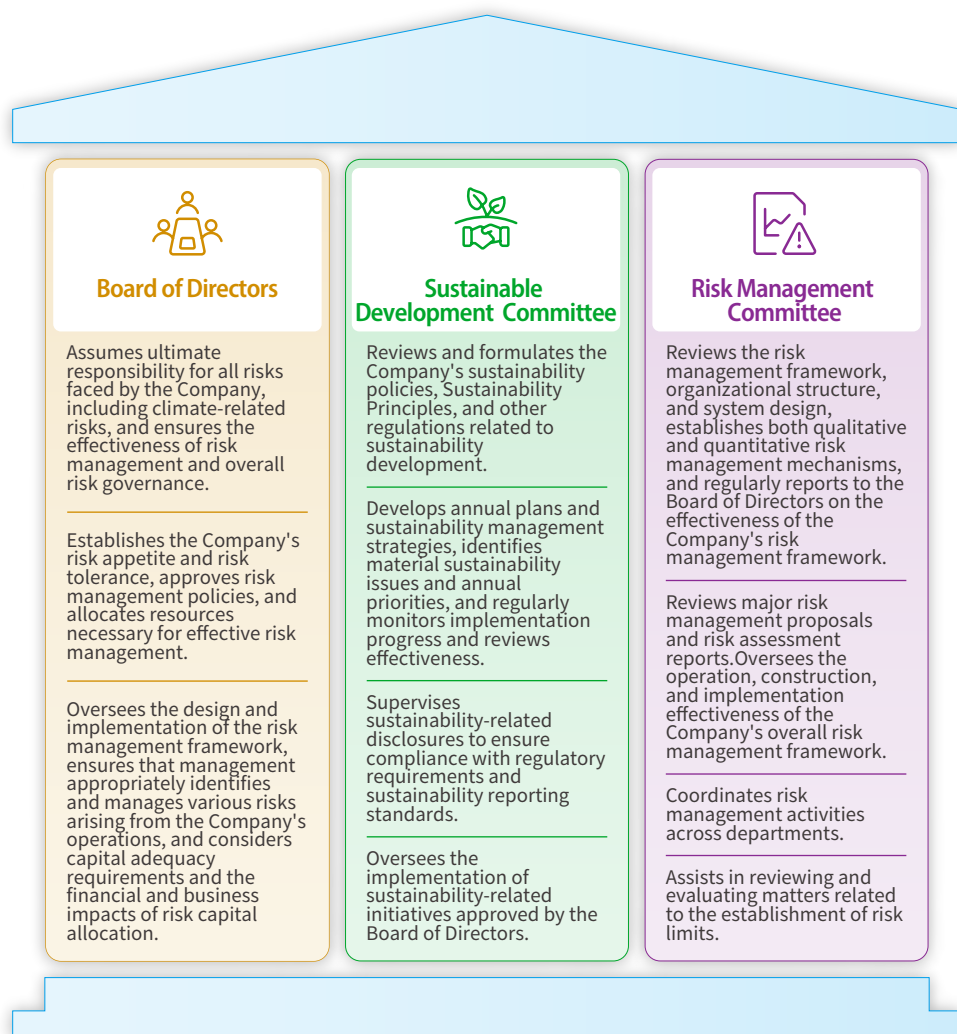


In response to the risks and challenges posed by climate change, TMNEWA has incorporated climate-related issues into its enterprise risk management framework. Through the identification, assessment, management, and monitoring of climate-related risks and opportunities, we continue to strengthen our climate governance and operational resilience. This chapter outlines our strategies and actions for addressing climate change and advancing sustainable business development.

## 2.1 Climate Risk Governance

TMNEWA continues to advance climate risk governance, develop adaptation measures for climate-related risks and opportunities, incorporate sustainability issues into corporate management decisions and operational goals, formulate relevant management policies, and submit regular reports to our Sustainable Development Committee, Risk Management Committee, and Board of Directors.

### Climate Risk Governance

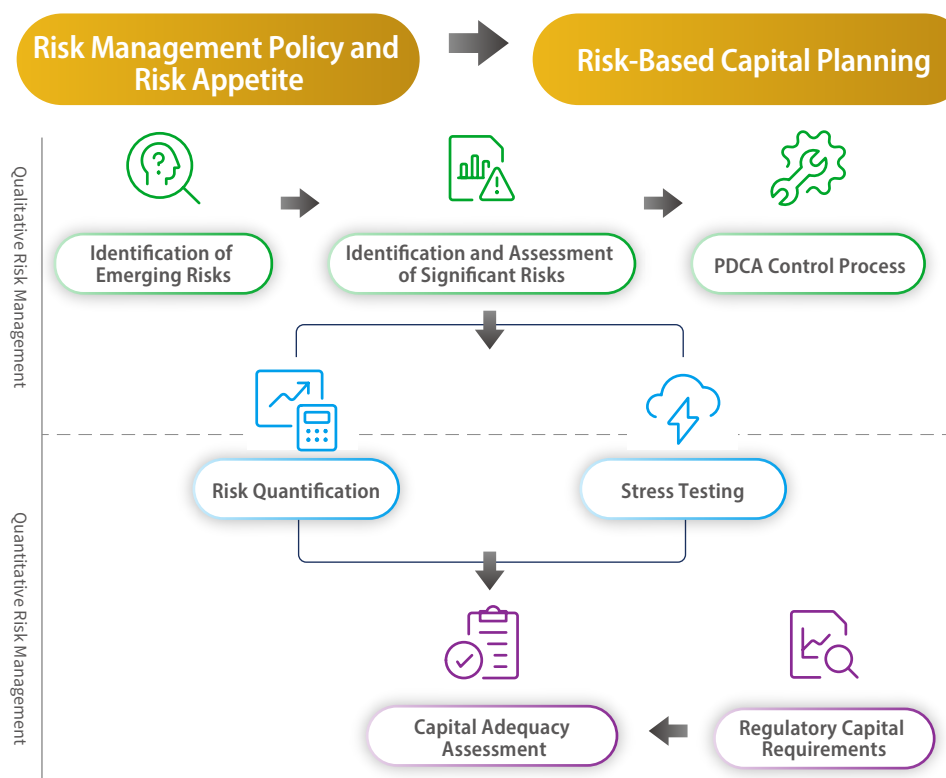


## Climate Risk Management Framework and Processes

In response to emerging challenges from climate change, we incorporated climate-related risks into our enterprise risk management cycle and risk management processes, building on our established risk management culture. Our risk management processes include risk identification, measurement, response, monitoring, information compilation, communication, and documentation processes. We also integrated climate risks into our routine systems for managing individual risks, emergency response systems, and integrated risk management systems; our enterprise risk management framework is formed around these three major systems.

We established the "Climate-Related Risk Management Measures" and included different climate scenarios such as earthquakes, typhoons, and floods into capital adequacy assessments while incorporating the Company's climate action commitments into its capital adequacy assessments.

### Enterprise Risk Management (ERM) Integrated Framework

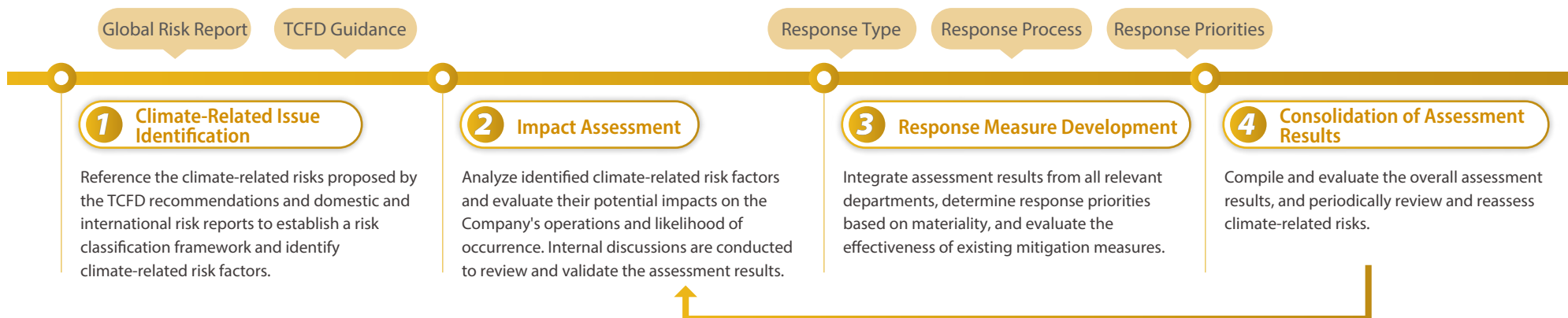


## 2.2 Climate Risk Identification

### 2.2.1 Climate Risk Identification Process

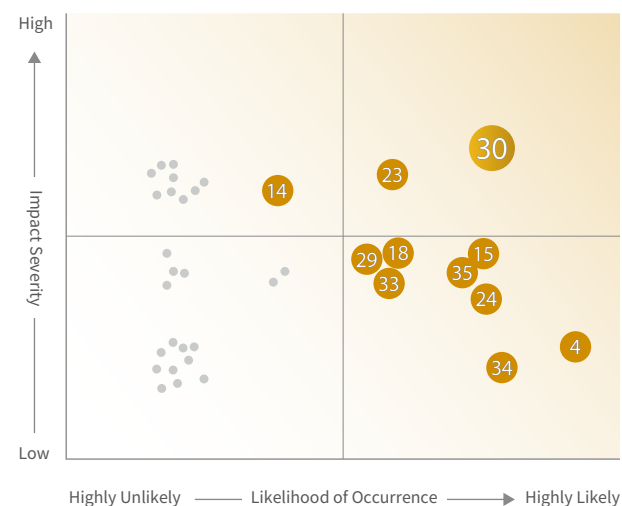
TMNEWA faces transition risks across policy, legal, technology, market, and reputational aspects, as well as physical risks arising from acute or chronic extreme weather events. We therefore worked to identify climate-related risks and opportunities arising from our core business and current operations.

#### Identification Process



| Primary Risks   |                                                                                                                                                                                                                                                                                                                                        |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 30              | Higher sea surface temperatures may intensify tropical cyclones, including typhoons, by enabling them to carry more moisture and generate heavier rainfall.                                                                                                                                                                            |
| Secondary Risks |                                                                                                                                                                                                                                                                                                                                        |
| 4               | Mandatory filing of greenhouse gas emission sources                                                                                                                                                                                                                                                                                    |
| 14              | Growing demand for the development of new products in response to climate change may increase our risk exposures                                                                                                                                                                                                                       |
| 15              | Increased demand for green insurance due to sustainable development policies may lead to higher underwriting risks (such as risks from offshore wind turbines or solar power equipment)                                                                                                                                                |
| 18              | Replacing existing air-conditioning systems with variable-frequency air-conditioning equipment necessitates accelerated depreciation of existing equipment                                                                                                                                                                             |
| 23              | Climate change abnormalities may increase the volatility and uncertainty of catastrophe simulation analysis results, introducing uncertainty into our assessment, structuring, and procurement processes for catastrophe excess-of-loss reinsurance contracts                                                                          |
| 24              | Extreme climate events may affect our combined ratios and lower underwriting profitability, causing us to raise premiums, adjust allocations of related insurance businesses, or make additional reinsurance arrangements to maintain stable profits                                                                                   |
| 29              | Clients may have concerns regarding our capacity to underwrite climate-related risks, and reduced underwriting capacity in the insurance market may limit the coverage available to clients, reducing the availability of insurance coverage and leaving clients more exposed to risk.                                                 |
| 33              | Climate change leads to greater rises in global temperatures, which may result in more fires caused by drought or more flooding caused by abnormal climate conditions; high temperatures and air pollution also exacerbate wear and tear on our facilities, vehicles, and equipment, increasing uncertainty regarding potential losses |
| 34              | Extreme climate change may increase the severity of losses from individual incidents, and increased risk retention and loss uncertainty may lead to more stringent terms or higher prices on catastrophe excess-of-loss reinsurance contracts                                                                                          |
| 35              | Rising sea levels may lead to floods and increase losses                                                                                                                                                                                                                                                                               |

#### Risk Identification



## 2.2.2 Climate Risk Assessment

We reviewed relevant climate risks identified in the previous section, and assessed the likelihoods of occurrence and severities of impact for identified scenarios in terms of future trends, potential effects, and interdependence with operational activities. We assessed the significance of these risks to our core business and operations, establishing a basis for formulating subsequent risk management measures.

### Flooding Scenario Analysis

#### 1. Assessment of own operational sites

To understand the operational interruption risks that extreme rainfall events pose to our operating locations, we conducted flood scenario analyses on all Company-owned operational sites across Taiwan. As flooding is mostly driven by heavy, short-duration rainfall, we used the IOD model to simulate flooding probabilities under a 200-year return period (a 24-hour cumulative rainfall intensity which occurs once every 200 years), and analyzed the exposure levels and potential impacts for each operating site under an extreme rainfall scenario.

| Region          | No flooding | Flooding depth 0–0.3 meters | Flooding depth 0.3–1 meters | Flooding depth 1–2 meters | Flooding depth 2–3 meters |
|-----------------|-------------|-----------------------------|-----------------------------|---------------------------|---------------------------|
| Northern Region | 12          | 0                           | 1                           | 1                         | 0                         |
| Central Region  | 4           | 3                           | 1                           | 0                         | 0                         |
| Southern Region | 6           | 2                           | 2                           | 0                         | 0                         |
| Eastern Region  | 1           | 0                           | 1                           | 1                         | 0                         |
| Total           | 23          | 5                           | 5                           | 2                         | 0                         |

(N.) Source of flooding probability data: Climate Physical Risk Information Integration Platform for the Financial Industry: Ministry of Economic Affairs Water Resources Agency Third-Generation Inundation Probability Maps

Simulation results showed that our 35 operating locations across Taiwan are distributed across different risk areas as detailed below:

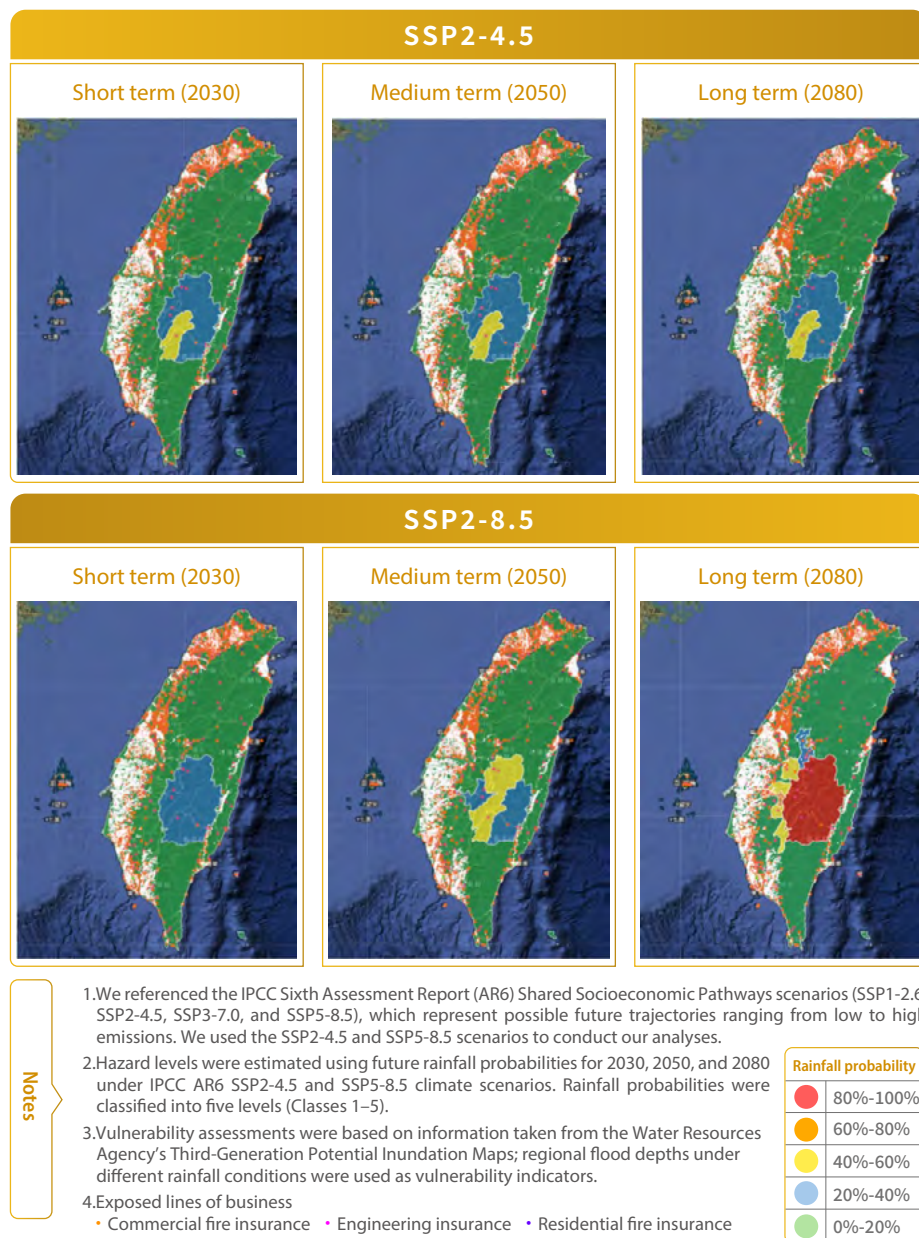
- 33 business locations are located in low-risk areas (flood depths of 0–1 meters); the main impacts would be concentrated on temporary flooding of surrounding roads, as there are limited impacts on the buildings themselves.
- 2 business locations are located in moderate-risk areas (flood depths of 1–2 meters); entrances, exits, and ground-floor equipment may be exposed to seepage risks under extreme scenarios, and therefore the effectiveness of drainage capacity and protective facilities need to be reviewed.
- 0 business locations are located in high-risk areas (flood depths of 2–3 meters), which may face operational disruptions and equipment damage under the most adverse scenario, so require strengthening of wicket gates, relocation of equipment on lower floors, and enhanced backup capabilities.

#### 2. Assessment of climate risks associated with underwriting positions

We referenced Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6) scenarios and climate data from the Climate Physical Risk Information Integration Platform for the Financial Industry in Taiwan, and used the National Science and Technology Center for Disaster Reduction risk assessment methodology to conduct analyses aligned with our “Hazard × Vulnerability × Exposure” framework.

To determine Vulnerability levels, we primarily referenced flood depth information shown on Third-Generation Potential Inundation Maps released by the Ministry of Economic Affairs Water Resources Agency. The Third-Generation Potential Inundation Maps were developed using a structured grid and the SOBEK model, and simulated potential inundation scope and depth based on sewerage systems and 24-hour design rainfall scenarios (including 200mm, 350mm, 500mm, and 650mm scenarios). To determine Hazard levels, we used the AR6 SSP2-4.5 and SSP5-8.5 climate scenarios to assess changes in inundation probabilities under a 24-hour, 650mm extreme rainfall scenario across three time horizons: short term (2030), medium term (2050), and long term (2080). These scenario settings reflect the temporal changes of extreme storms under different emission pathways, and are comparable to the 24-hour design rainfall scenarios shown in the Third-Generation Potential Inundation Maps, with the former representing the threat of extreme rainfall (Hazard level) under climate scenarios, and the latter representing a baseline for regional flood-handling capacity (Vulnerability level). This analysis overlaid inundation probabilities over the flood depths set out in Third-Generation Potential Inundation Maps to illustrate relative changes in flood risks under different climate scenarios and spatial distributions of insured exposures.

## Risk Distribution Maps (Hazard × Vulnerability × Exposure)



## Scenario Analysis on Investment Positions

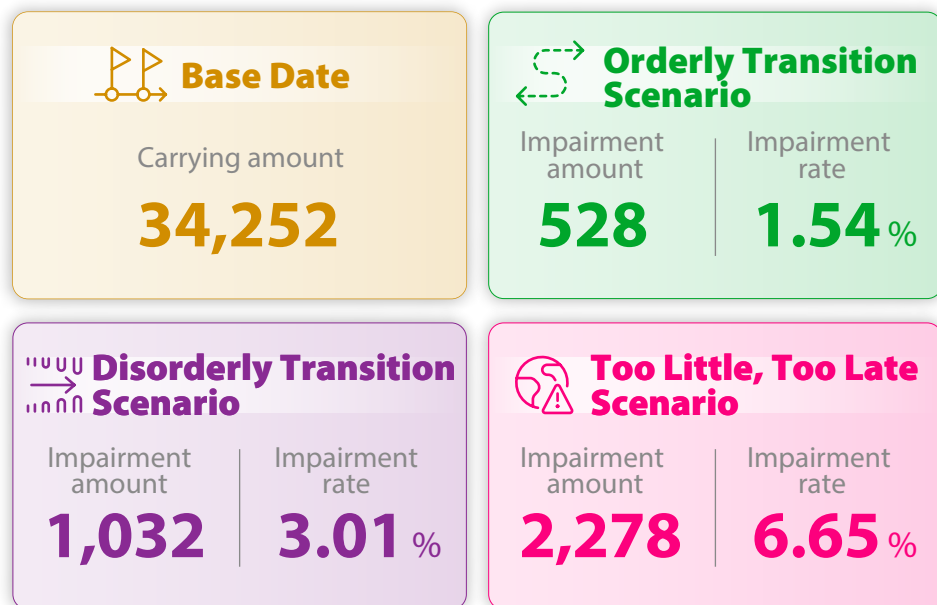
## 1. Scenario assessment methodology

We referenced the International Association of Insurance Supervisors (IAIS) 2021 Special Edition Global Insurance Market Report to assess potential financial losses from asset exposures under three different climate scenarios, and evaluated associated risks and valuation impacts on our investment positions under different climate pathways.

## 2. Climate scenarios

- **Orderly Transition Scenario:** A hypothetical scenario in which the global community implements immediate and progressive transitions to achieve a specific carbon reduction target (RCP2.6).
- **Disorderly Transition Scenario:** A scenario in which global transitions are delayed or encounter multiple challenges during policy implementation, resulting in abrupt transition measures being implemented to achieve a specific carbon reduction target (RCP2.6).
- **Too Little, Too Late Scenario:** A scenario describing the outcome of global inaction on transition policies, resulting in more severe climate change impacts over the medium to long term (RCP8.5).

- N.** 1. Both Orderly and Disorderly Transition Scenarios align with the RCP2.6 pathway; the key difference between these scenarios lies in the timing of transition initiation and the smoothness of the transition process. The Orderly Transition Scenario is characterized by early and gradual implementations as well as milder transition impacts, while the Disorderly Transition Scenario is characterized by delayed or impeded implementations, and require abrupt changes over a shorter period of time, resulting in greater transition pressures.
2. Asset impairment estimations were based on financial projections conducted for the different time horizons set for each climate scenario. Risks under the Orderly and Disorderly Transition Scenarios (RCP2.6) are expected to emerge primarily between 2030 and 2050. Under the Too Little, Too Late Scenario (RCP8.5), risks are expected to intensify rapidly from 2030 onward and high-magnitude impacts are expected to occur after 2050. Therefore, the impairment levels presented in our model represent total financial risk impacts within future time windows for respective scenarios.

**3. Assessment results**

Unit: NT\$ million

- Application of Assessment Results

These scenario analysis results helped us to gain a comprehensive grasp of climate change impacts on our investment assets and better understand potential impacts from various climate factors, serving as an important basis for investment risk management and formulation of future investment strategies. Assessing the sensitivity of asset values under different climate scenarios enables us to optimize asset allocations, and we confirmed that our portfolio remained sufficiently resilient under extreme and long-term change scenarios. Associated results also served as a reference for corporate capital planning and solvency management. These scenario analyses further strengthened our climate change responses, and provided the Board and senior executives with a basis for decision-making when reviewing investment risk appetite, setting strategic directions, and evaluating sustainability goals.

## 2.3 Climate Risk Management

### 2.3.1 Climate Risk Management and Monitoring Procedures

#### Physical Risks

##### (1) Corporate operations

To reduce operational impacts from extreme rainfall events, we developed a business continuity strategy and business continuity plan to ensure emergency response mechanisms are in place for extreme incidents. We established disaster recovery mechanisms to maintain the essential functions of key operations following operational disruptions, and conduct annual drills to continuously improve our response and recovery procedures.

#### Emergency response organization structure

- Our general manager serves as the emergency response commander, and is responsible for coordinating activation of response plans and reporting any incident that may have material operational impacts to the Board.
- We established an emergency response management team to rapidly identify and assess emergency situations, and make appropriate decisions as needed (team members and respective responsibilities are detailed in the table below).

#### Emergency Response Management Team Responsibilities



##### Emergency response coordinator

- Survey damage to facilities
- Prepare necessary equipment and devices
- Provide emergency supplies
- Maintain communication systems
- Assess transportation and security demands



##### Emergency recovery coordinator

- Maintain and restore information systems
- Assess operational impacts on each unit
- Implement disaster recovery backup procedures when necessary to restore essential operations
- Ensure secure storage of important documents



##### Emergency information coordinator

- Internal and external response and communication
- Provide advice on litigation and legal liabilities
- Plan and coordinate client support services



##### Emergency support coordinator

- Dispatch required emergency response personnel
- Plan emergency fund allocations
- Compile information on personnel statuses

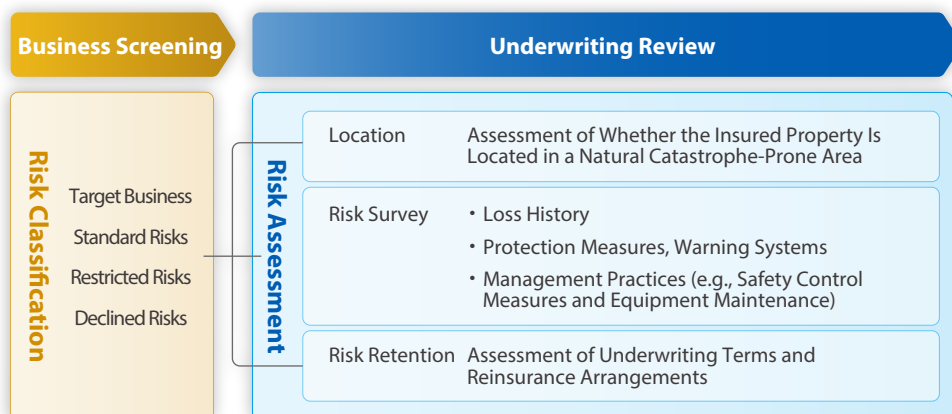
## Ch2 Taking Climate Action and Strengthening Disaster Resilience

2.1 | 2.2 | **2.3** | 2.4

- Establishment of emergency response mechanisms  
We have formulated business continuity management mechanisms and business crisis response measures, as well as emergency response plans and disaster recovery plans that ensure our operations continue to run smoothly during emergencies, thereby minimizing losses and maintaining business continuity. Amendments to associated regulations must be submitted to the Risk Management Committee.
- Operational impact analysis  
We conduct annual operational impact analyses to identify and assess impacts from emergency events, determine the consequences of operational disruptions for each unit, and collect relevant information in advance to formulate contingency strategies and recovery plans.
- Evacuation drills, emergency response drills, and remote backup drills  
-Evacuation drills: The General Affairs Department conducts annual drills to ensure that all personnel are familiar with evacuation routes and to assess building management response capabilities during emergencies.  
-Emergency response drills: The Risk Management Department conducts annual drills to ensure that all employees are familiar with emergency response procedures and can respond promptly in the event of major accidents.  
-Remote backup drills: The Risk Management Department conducts annual drills to prevent severe operational disruptions in the event of a disaster.

### Underwriting

- Prior to underwriting, each dedicated underwriting unit (commercial fire insurance, residential fire insurance, and engineering insurance departments) conducts risk assessments in accordance with established procedures.



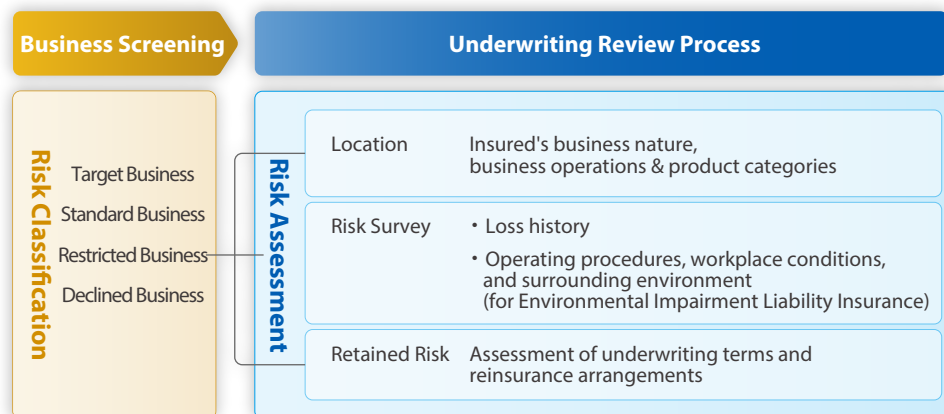
- We have also established post-underwriting monitoring and management procedures to ensure that our insurance portfolio maintains sufficient resilience to climate risks.

| Risks Monitored         | Items Monitored                                                                                                          | Climate Risks Monitored                                                           |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Typhoon and flood risks | Typhoon and flood insurance (including residential fire insurance, commercial fire insurance, and engineering insurance) | SCM risk capital<br>Cumulative retention and limits for natural catastrophe risks |

### Transition Risks

#### (1) Underwriting

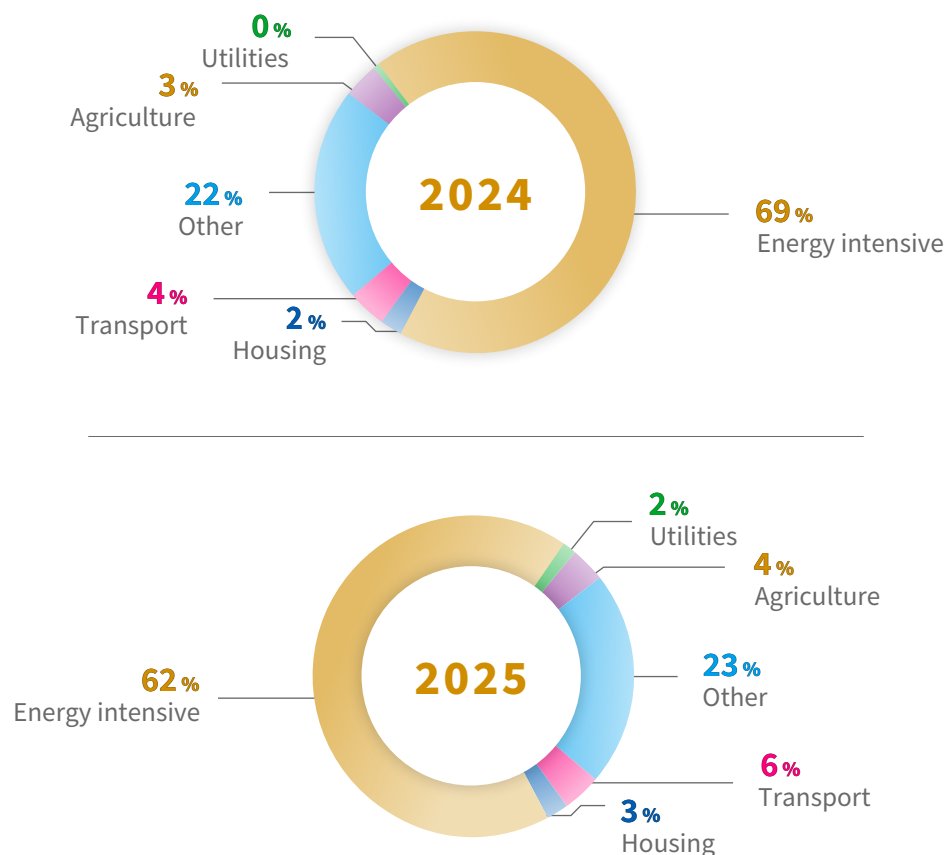
- Prior to underwriting, the Miscellaneous Insurance Department performs preliminary transition risk assessments for insured assets to determine underwriting strategies (premium adjustments, coverage limits, or coverage declination) based on risk levels, providing a foundation for ongoing risk management.



- After underwriting, the Risk Management Department is responsible for monitoring changes in transition risks and tracking the proportions of transition-risk-related

| Risks Monitored | Items Monitored                                                                                                                                                                                                                                                                                         | Climate Risks Monitored          |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Litigation risk | Environmental pollution liability insurance (currently not offered)<br>Director, supervisor, and key officer liability insurance<br>• Pollution litigation coverage endorsement<br>• Expanded coverage for pollution litigation defense costs and shareholder pollution litigation coverage endorsement | Cumulative retention by industry |

### Litigation Coverage Endorsement: Retention Proportions by Industry



These results indicate that a significant proportion of our underwriting portfolio remains concentrated in energy-intensive industries.

In 2024, energy-intensive industries accounted for 69% of our underwriting portfolio; this proportion decreased to 62% in 2025. This reduction was offset by increases across other industry categories, with no significant changes in the overall composition of our underwriting portfolio.

### Investments

- Prior to investment



#### Investment Screening

Investments are screened using an ESG assessment checklist to identify sustainability-related concerns.

#### Investment Review

##### Risk Assessment



##### Industry Screening

Investments in coal mining, coal-fired power generation, oil sands extraction, and Arctic oil and natural gas exploration are prohibited.



##### Environmental Controversy Assessment

Companies engaged in coal-fired power generation, thermal power generation, or cement production, as well as companies that have received major environmental penalties within the past year, are reviewed to determine whether relevant improvement plans have been established.

1. Our Risk Management Department is responsible for monitoring post-investment climate risks based on our self-established climate scenarios (Orderly Transition, Disorderly Transition, and Too Little, Too Late scenarios), and continuously tracks changes in the risk exposures of our investment holdings under different scenarios. We regularly review changes in transition pressures, regulatory developments, and industry exposure levels of our investment holdings, and adjust our portfolio, optimize asset allocations, and strengthen risk controls accordingly to ensure that our investments are aligned with our climate risk appetite and sustainability strategies.

### Future Challenges and Strategic Responses

2. Natural disaster model (quantitative climate risks): We continue to improve data granularity to further optimize the accuracy of model assessments.
3. Collection of climate information: Although it is difficult to obtain timely and comprehensive climate information, we continue to collect relevant information and also assess the feasibility and scalability of incorporating this information into existing tools or models.

2.4 Climate Metrics and Targets

2.4.1 Climate Metrics and Targets

| Key Climate Metrics                                                                                           | Climate-Related Targets                                                                                                                                                                         | Implementation in 2025                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <br>Greenhouse gas emissions | Achieve a 30% reduction in greenhouse gas emissions by 2030 compared with the 2024 baseline year, and gradually lower corporate emissions in response to international carbon reduction trends. | <ul style="list-style-type: none"><li>Energy-efficient equipment upgrades: Replaced office lighting with LEDs at 33 locations as part of our decarbonization initiative.</li><li>Electricity consumption: Total electricity use decreased by 4.4% in 2025 compared with 2024.</li></ul> |

2.4.2 Energy Consumption

TMNEWA does not currently use renewable energy (including renewable electricity or renewable fuels for company vehicles). Our energy consumption data is shown in the table below.

| Electricity Consumption and Intensity                          |                                        |              |           | Gasoline Consumption and Intensity                          |                                        |           |        |
|----------------------------------------------------------------|----------------------------------------|--------------|-----------|-------------------------------------------------------------|----------------------------------------|-----------|--------|
| Quantitative indicators                                        | Unit of measurement/year               | 2024         | 2025      | Quantitative indicators                                     | Unit of measurement/year               | 2024      | 2025   |
| Electricity consumption                                        | kWh                                    | 2,964,059.41 | 2,833,623 | Gasoline consumption                                        | liters                                 | 34,225.08 | 34,498 |
| Electricity consumption intensity                              | kWh/number of employees                | 1,921        | 1,757     | Greenhouse gas emissions equivalent of gasoline consumption | (tCO <sub>2</sub> e)                   | 80.04     | 79.10  |
|                                                                | kWh/ping                               | 400          | 374       |                                                             |                                        |           |        |
| Greenhouse gas emissions equivalent of electricity consumption | (tCO <sub>2</sub> e)                   | 1,404.96     | 1,343     | Greenhouse gas emissions intensity                          | tCO <sub>2</sub> e/number of employees | 0.05      | 0.05   |
| Greenhouse gas emissions intensity                             | tCO <sub>2</sub> e/number of employees | 0.89         | 0.83      |                                                             |                                        |           |        |

**N.** 1.Our electricity consumption data encompassed all of our operating sites across Taiwan, while gasoline consumption data were limited to our headquarters and branch offices. In 2025, both total electricity consumption and average electricity consumption intensity per employee decreased compared with the previous year. These figures were based on actual procurement volumes for 2024 and 2025.

2. The total number of employees was 1,571 employees in 2024 and 1,613 employees in 2025.

3.The total area was 7,537.24 pings in 2024 and 7,582.54 pings in 2025.

### 2.4.3 Greenhouse Gas Emissions

#### Greenhouse Gas Emissions of Operational Organizations

Our greenhouse gas inventories for 2025 encompassed the entire Company, including our headquarters, 6 branch offices, and 28 service locations. Emissions data for our headquarters and 6 branch offices were externally verified by a third-party institution, while the remaining data were internally verified. Our greenhouse gas emissions for 2025 are shown in the table below:

| Greenhouse Gas Emissions<br>(Entire Company: Headquarters, 6 Branch Offices, and 28 Service Locations; tCO <sub>2</sub> e) |                                          |                 |         |
|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-----------------|---------|
| Indicator                                                                                                                  |                                          | 2024(Base year) | 2025    |
| Scope 1: Direct greenhouse gas emissions                                                                                   |                                          | 140.45          | 120.74  |
| Scope 2: Indirect greenhouse gas emissions                                                                                 |                                          | 1404.96         | 1343.14 |
| <b>Total emissions =<br/>Scope 1 + Scope 2 emissions</b>                                                                   |                                          | 1545.42         | 1463.88 |
| Scope 3                                                                                                                    | Employee commuting                       | 887.43          | 918.82  |
|                                                                                                                            | Business travel                          | 67.26           | 57.80   |
|                                                                                                                            | Capital goods (including leased goods)   | 1465.16         | 102.13  |
|                                                                                                                            | Upstream purchased goods and services    | 507.65          | 636.72  |
|                                                                                                                            | Upstream transportation and distribution | 2.32            | 0.34    |
|                                                                                                                            | Waste generated in operations            | 197.25          | 139.44  |

Externally verified greenhouse gas emissions data for 2025 are shown in the table below. The total emissions of our headquarters and 6 branch offices amounted to 1,030 tCO<sub>2</sub>e, a 4.4% reduction compared with 2024; emissions intensities were 0.99 (tCO<sub>2</sub>e/total number of full-time employees) and 0.06 (tCO<sub>2</sub>e/annual operating revenues).

| Greenhouse Gas Emissions and Intensities<br>(tCO <sub>2</sub> e) (Headquarters and 6 Branch Offices)                                                              |                 |          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------|
| Indicator                                                                                                                                                         | 2024(Base year) | 2025     |
| Scope 1: Direct greenhouse gas emissions                                                                                                                          | 118.05          | 95.11    |
| Scope 2: Indirect greenhouse gas emissions                                                                                                                        | 960.11          | 935.70   |
| <b>Total emissions =<br/>Scope 1 + Scope 2 emissions</b>                                                                                                          | 1,078.16        | 1,030.80 |
| Greenhouse gas emissions intensity:<br>Scope 1 + Scope 2 emissions<br>(tCO <sub>2</sub> e ÷ total number of full-time employees<br>within the verification scope) | 1.08            | 0.99     |
| Greenhouse gas emissions intensity:<br>Scope 1 + Scope 2 emissions<br>(tCO <sub>2</sub> e ÷ operating revenues)                                                   | 0.06            | 0.06     |
| Other indirect emissions                                                                                                                                          | 1,053           | 1,110    |

- N.** 1: We used the greenhouse gas emission coefficients released by the Ministry of Environment on February 5, 2024, and global warming potential (GWP) values were taken from IPCC AR6. We plan to adjust references for GWP values in future based on government requirements.
- 2: Our greenhouse gas inventories were prepared using the operational control approach and location-based reporting. The inventory scope encompassed our headquarters, 6 branch offices, and 28 service locations.
- 3: Greenhouse gas disclosure items included Scope 1 emissions (gasoline consumption of company cars) and Scope 2 emissions (purchased electricity). Total greenhouse gas emissions included emissions of CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>, and HFCs. We did not recharge or purchase refrigerants in 2024, and there were no biogenic CO<sub>2</sub> emissions in 2025.
- 4: We completed greenhouse gas inventories of all operating sites for the first time in 2024, and therefore set 2024 as our base year.

- N.** 1: We used the greenhouse gas emission coefficients released by the Ministry of Environment on February 5, 2024, and global warming potential (GWP) values were taken from IPCC AR6. We plan to adjust references for GWP values in future based on government requirements.
- 2: Our greenhouse gas inventories were prepared using the operational control approach and location-based reporting. The inventory scope encompassed our headquarters and 6 branch offices, and we plan to adjust our scope in future based on relevant requirements.
- 3: Greenhouse gas emissions intensities were reported using two indicators: tCO<sub>2</sub>e ÷ total number of full-time employees within the verification scope and tCO<sub>2</sub>e ÷ annual operating revenues (NT\$ million). In 2024, the total number of employees was 1,001 employees and operating revenue reached NT\$17,432 million; in 2025, the total number of employees was 1,042 employees and operating revenue reached NT\$18,244 million.
- 4: Greenhouse gas disclosure items included Scope 1 emissions (gasoline consumption of company cars) and Scope 2 emissions (purchased electricity). Total greenhouse gas emissions included emissions of CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>, and HFCs. We did not recharge or purchase refrigerants in 2024, and there were no biogenic CO<sub>2</sub> emissions in 2025.
- 5: Other indirect emissions included emissions from employee commuting and emissions from purchased goods and services. As different calculation methodologies were used, changes in reported figures are not directly comparable.
- 6: We began preparing greenhouse gas inventories in 2021 in accordance with ISO 14064-1:2018 standards; as the method used for calculating emissions from employee commuting changed in 2024, we set 2024 as our base year.

## Ch2 Taking Climate Action and Strengthening Disaster Resilience

2.1 | 2.2 | 2.3 | **2.4**

### Financed Emissions

TMNEWA began calculating financed emissions using the Partnership for Carbon Accounting Financials (PCAF) methodology in 2024 and is actively seeking opportunities to reduce greenhouse gas emissions.

### Investment Portfolio Carbon Emissions

Financed emissions inventory results for our investment portfolio in 2025 are shown in the table below. As our first inventory was conducted in 2024 and our asset allocations had not yet returned to normal following the COVID-19 pandemic, the scope of inventory and carbon emissions data reported by our investee companies were limited. Therefore, our total attributable Scope 3 financed emissions for 2024 amounted to 28,573.73 tCO<sub>2</sub>e. Our investment activities gradually returned to normal in 2025, and we increased our asset allocations. Our investee companies also expanded their disclosures of carbon emissions data. As a result, our reported carbon emissions for 2025 were significantly higher than for 2024.

| Year                                                                                                   |                                                            | Investment Portfolio Financed Emissions for 2024 |                                                           |                                                 |                          |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------|--------------------------|
| Asset class                                                                                            |                                                            | Absolute emissions<br>(tCO <sub>2</sub> e)       | Emissions intensity<br>(tCO <sub>2</sub> e//NT\$ million) | Inventory coverage rate<br>(%, NT\$ proportion) | Data quality<br>(points) |
| <br>Equity            | Exchange-listed and OTC equity securities                  | 2,064.40                                         | 0.99                                                      | 100.00%                                         | 1.27                     |
|                                                                                                        | Unlisted equity securities                                 | 36.57                                            | 0.09                                                      | 100.00%                                         | 4.00                     |
|                                                                                                        | <b>Total</b>                                               | <b>2,100.97</b>                                  | <b>0.85</b>                                               | <b>100.00%</b>                                  | <b>1.71</b>              |
| <br>Bonds             | Listed and OTC bonds                                       | 7,548.58                                         | 6.30                                                      | 100.00%                                         | 1.00                     |
|                                                                                                        | Unlisted bonds                                             | 310.10                                           | 1.24                                                      | 100.00%                                         | 1.00                     |
|                                                                                                        | <b>Total</b>                                               | <b>7,858.69</b>                                  | <b>5.43</b>                                               | <b>100.00%</b>                                  | <b>1.00</b>              |
| <br>Project finance | Investments in renewable energy projects <sup>(Note)</sup> | 2,066.28                                         | 15.22                                                     | 100.00%                                         | 3.00                     |
|                                                                                                        | Investments in other projects                              | 4.03                                             | 0.03                                                      | 100.00%                                         | 4.00                     |
| <br>Sovereign debt  | Excluding LULUCF                                           | 18,610.04                                        | 5.01                                                      | 100.00%                                         | 2.00                     |
|                                                                                                        | Including LULUCF                                           | 17,158.91                                        | 4.61                                                      | 100.00%                                         | 2.00                     |

**N.** 1: Emissions associated with investments in renewable energy projects are calculated as avoided emissions.

2: Sustainability bonds and derivatives have been excluded from calculations.

| Year                                                                                                        |                                           | Investment Portfolio Financed Emissions for 2025                                      |                                                                                                     |                                                 |                          |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------|
| Asset class                                                                                                 |                                           | Absolute emissions<br>(Scope 1 + Scope 2 + Scope 3 emissions)<br>(tCO <sub>2</sub> e) | Emissions intensity<br>(Scope 1 + Scope 2 + Scope 3 emissions)<br>(tCO <sub>2</sub> e/NT\$ million) | Inventory coverage rate<br>(%, NT\$ proportion) | Data quality<br>(points) |
| <br><b>Equity</b>          | Exchange-listed and OTC equity securities | 35,394.15                                                                             | 9.84                                                                                                | 100.00%                                         | 1.10                     |
|                                                                                                             | Unlisted equity securities                | 3,311.91                                                                              | 7.24                                                                                                | 100.00%                                         | 3.07                     |
|                                                                                                             | <b>Total</b>                              | <b>38,706.06</b>                                                                      | <b>9.55</b>                                                                                         | <b>100.00%</b>                                  | <b>1.32</b>              |
| <br><b>Bonds</b>           |                                           | 22,902.58                                                                             | 8.40                                                                                                | 71.27%                                          | 1.00                     |
| <br><b>Project finance</b> |                                           | 289.08                                                                                | 1.19                                                                                                | 100.00%                                         | 3.48                     |
| <br><b>Sovereign debt</b>  | Excluding LULUCF                          | 13,907.58                                                                             | 4.45                                                                                                | 100.00%                                         | 2.00                     |
|                                                                                                             | Including LULUCF                          | 12,823.13                                                                             | 4.11                                                                                                | 100.00%                                         | 2.00                     |

**N.** 1: "Bonds" did not include green bonds, social responsibility bonds, or sustainability bonds.

2: Attributable greenhouse gas emissions =  $\sum$  Attribution factor for each investee company \* Greenhouse gas emissions of each investee company

(1) Attribution factors for individual listed equity and corporate bond investee companies are calculated as = Outstanding Amount / Enterprise Value Including Cash (EVIC); EVIC refers to the sum of said investee company's market capitalization of common and preferred shares, total debt, and minority interests.

(2) Attribution factors for individual unlisted equity and corporate bond investee companies are calculated as = Outstanding Amount / Total Equity + Total Debt.

(3) Attribution factors for sovereign debt investees are calculated as = Outstanding Amount / PPP-Adjusted GDP (gross domestic product calculated on purchasing power parity basis).

(4) Greenhouse gas emissions for each investee company were adopted in the following order: Disclosed emissions > Actual activity-based emissions > Economic activity-based emissions.

3: The data used to calculate attribution factors were mainly sourced from internal investment information and information associated with our investees and borrowers; however, the availability of greenhouse gas emissions data from our investees and borrowers was subject to certain limitations, and data quality may have been affected by estimation methods, assumptions, and data integrity. In cases where there was insufficient information, we estimated and calculated emissions based on the best available information we could obtain.

**Insurance-Associated Emissions: Commercial Insurance**

| Year                                                                                                                               | Insurance-Associated Emissions in 2024                                                  |                                                                   |                                                 |                                   | Insurance-Associated Emissions in 2025                                                  |                                                                   |                                                 |                                   |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------|-----------------------------------|
| Business segment                                                                                                                   | Insurance-Associated Emissions<br>(Scope 1 + Scope 2 emissions)<br>(tCO <sub>2</sub> e) | Economic emissions intensity<br>(tCO <sub>2</sub> e/NT\$ million) | Inventory coverage rate<br>(%, NT\$ proportion) | Weighted data quality<br>(points) | Insurance-Associated Emissions<br>(Scope 1 + Scope 2 emissions)<br>(tCO <sub>2</sub> e) | Economic emissions intensity<br>(tCO <sub>2</sub> e/NT\$ million) | Inventory coverage rate<br>(%, NT\$ proportion) | Weighted data quality<br>(points) |
| <br><b>Marine insurance</b>                       | 300.61                                                                                  | 2.23                                                              | 97.41%                                          | 2.18                              | 1,620.32                                                                                | 13.50                                                             | 87.87%                                          | 3.96                              |
| <br><b>Engineering insurance</b>                  | 138.39                                                                                  | 1.63                                                              | 98.85%                                          | 3.76                              | 984.64                                                                                  | 2.24                                                              | 92.82%                                          | 3.64                              |
| <br><b>Commercial fire insurance</b>              | 1,053.02                                                                                | 2.92                                                              | 96.14%                                          | 3                                 | 8,990.11                                                                                | 5.91                                                              | 96.32%                                          | 3.08                              |
| <br><b>Miscellaneous insurance</b>                | 4,660.84                                                                                | 10.37                                                             | 89.68%                                          | 3.69                              | 4,299.10                                                                                | 6.20                                                              | 90.81%                                          | 3.69                              |
| <br><b>Corporate automobile insurance</b>         | 24,270.03                                                                               | 15.06                                                             | 93.60%                                          | 3.96                              | 57,276.52                                                                               | 13.56                                                             | 96.76%                                          | 3.96                              |
| <br><b>Total commercial insurance emissions</b> | <b>30,422.89</b>                                                                        | <b>11.52</b>                                                      | <b>93.59%</b>                                   | <b>3.69</b>                       | <b>73,170.69</b>                                                                        | <b>10.45</b>                                                      | <b>95.63%</b>                                   | <b>3.72</b>                       |

**N.** 1:In 2024, recognition was based on insured amounts under in-force policies for the year; in 2025, recognition was based on the effective periods of in-force policies.

2:Emissions intensity was calculated as Insurance-related emissions / Gross premiums.

3:The inventory coverage rate represents the ratio of inventoried insurance coverage amounts to total insurance portfolio amounts.

4:PCAF data quality scores ranged from 1 to 5 points, with 1 indicating lower uncertainty. Revenues and other proxy data were estimated using the latest available information. We prioritized the latest Scope 1 and Scope 2 emissions data from insured parties; if no data was available, average estimates based on corporate economic activities were used. In future, we plan to gradually replace estimated values with company-reported data as more information becomes available.

5:Our 2024 inventory was prepared in accordance with Part C - Insurance-Associated Emissions First Edition (2022), and our 2025 inventory was prepared in accordance with Part C - Insurance-Associated Emissions Second Edition (2025).

Insurance-Related Emissions: Personal Motor Insurance

| Year                                                                              |                                                     | 2024 (Policies with Effective Dates in the Current Year)                    |                                                            |                                                                               |                                                                       | 2025 (Policies with Effective Dates in the Current Year)                    |                                                            |                                                                               |                                                                       |
|-----------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| Vehicle                                                                           | Type                                                | Absolute emissions<br>(Scope 1 + Scope 2 emissions)<br>(tCO <sub>2</sub> e) | Emissions intensity                                        |                                                                               | Weighted data<br>quality<br>(Scope 1 + Scope 2 emissions)<br>(points) | Absolute emissions<br>(Scope 1 + Scope 2 emissions)<br>(tCO <sub>2</sub> e) | Emissions intensity                                        |                                                                               | Weighted data<br>quality<br>(Scope 1 + Scope 2 emissions)<br>(points) |
|                                                                                   |                                                     |                                                                             | Physical emissions<br>intensity<br>(tCO <sub>2</sub> e/km) | Insurance-related<br>emissions intensity<br>(tCO <sub>2</sub> e/NT\$ million) |                                                                       |                                                                             | Physical emissions<br>intensity<br>(tCO <sub>2</sub> e/km) | Insurance-related<br>emissions intensity<br>(tCO <sub>2</sub> e/NT\$ million) |                                                                       |
|  | Motor scooter                                       | 2,119.53                                                                    | 0.000048                                                   | 12.01                                                                         | 3.13                                                                  | 10,359.1                                                                    | 0.000046                                                   | 11.54776                                                                      | 3.25                                                                  |
|  | Passenger car                                       | 15,345.25                                                                   | 0.000153                                                   | 6.35                                                                          | 3.82                                                                  | 45,223.84                                                                   | 0.000153                                                   | 6.19                                                                          | 3.21                                                                  |
|  | Light-duty truck                                    | 1,406.75                                                                    | 0.000175                                                   | 9.02                                                                          | 3.97                                                                  | 3,986.72                                                                    | 0.000176                                                   | 8.85                                                                          | 3.81                                                                  |
|  | Heavy-duty truck                                    | 4.09                                                                        | 0.000299                                                   | 17.48                                                                         | 4.00                                                                  | 15.80                                                                       | 0.000278                                                   | 20.26                                                                         | 3.95                                                                  |
|  | Total emissions<br>from personal<br>motor insurance | 18,875.63                                                                   | 0.000123                                                   | 6.87                                                                          | 3.79                                                                  | 59,585.37                                                                   | 0.000110                                                   | 6.88                                                                          | 3.25                                                                  |

**N.** 1:In 2024, recognition was based on insured amounts under in-force policies for the year; in 2025, recognition was based on the effective periods of in-force policies.  
2:Emissions intensity was calculated as Insurance-related emissions / Gross premiums.  
3:The inventory coverage rate represents the ratio of inventoried insurance coverage amounts to total insurance portfolio amounts.  
4:PCAF data quality scores ranged from 1 to 5 points, with 1 indicating lower uncertainty. Revenues and other proxy data were estimated using the latest available information. We prioritized the latest Scope 1 and Scope 2 emissions data from insured parties; if no data was available, average estimates based on corporate economic activities were used. In future, we plan to gradually replace estimated values with company-reported data as more information becomes available.  
5:Our 2024 inventory was prepared in accordance with Part C - Insurance-Associated Emissions First Edition (2022), and our 2025 inventory was prepared in accordance with Part C - Insurance-Associated Emissions Second Edition (2025). However, the calculation methodology for personal motor insurance was not updated in the new guidelines.

2.4.4 Water Consumption

Apart from well water used at our Hualien Service Center, all water used at TMNEWA was sourced from the Taiwan Water Corporation. We did not use ground water or any other water supplies. The water consumed at all office locations across Taiwan was used by employees and some consumers. Water consumption volumes for 2025 increased by 18.23% compared with 2024. We will continue to implement water conservation and energy conservation measures to reduce environmental impacts from our operations.

| Water Withdrawal Volumes for Past Three Years                        |          |          |          |
|----------------------------------------------------------------------|----------|----------|----------|
| Year                                                                 | 2023     | 2024     | 2025     |
| Tap water (million liters)                                           | 11.30    | 12.91    | 15.26    |
| Total number of full-time employees                                  | 1,517    | 1,571    | 1,613    |
| Water intensity (million liters/total number of full-time employees) | 0.01     | 0.01     | 0.01     |
| Total water consumption compared with the previous year              | ↓ 10.25% | ↑ 14.25% | ↑ 18.23% |

**N.** Total water consumption in 2025 increased due to growth in the total number of employees and the addition of two office locations in 2024, as the data for these two locations did not reflect a full year of water consumption in 2024.

# Ch03

## Establishing a Diverse, Equitable, and Ethical Governance Culture



TMNEWA is committed to fostering a diverse, equitable, and inclusive workplace and a culture of integrity-based governance. Through talent development, the cultivation of a diverse, equitable, and inclusive work environment, and the establishment of sound and ethical management mechanisms, we continue to enhance organizational effectiveness and corporate competitiveness. This chapter outlines our management policies and initiatives in the areas of talent development, diversity, equity and inclusion, and integrity governance.



## 3.1 Talent Development and Employee Welfare

### Employee Overview

TMNEWA complies with labor laws and does not employ any child laborers. Employment of foreign personnel is handled in accordance with the Employment Service Act and Regulations on the Permission and Administration of the Employment of Foreign Workers. Our total workforce as of year-end 2025 comprised 1,636 employees (1,613 full-time employees and 23 part-time employees), including 13 employable persons with disabilities, 9 foreign employees, and 9 indigenous employees. Male employees made up 50.1% of our workforce and female employees made up 49.9%, showing that our workforce maintains a balanced gender ratio while promoting diversity and equality. Please refer to Appendix I ESG Performance Index for more information.

### Workforce Distribution by Gender



### Workforce Distribution by Diversity Indicators for 2025



- N. 1: The data scope encompassed employees at TMNEWA's Taipei Headquarters, all branch offices, and service locations.  
 2: The workforce figures shown above were compiled using the actual number of employees listed in our human resources system on the last day of the reporting period, excluding directors.  
 3: As of year-end 2025, a total of 3,981 insurance agents (1,480 male agents and 2,501 female agents) have signed contractor contracts with TMNEWA.  
 4: Definition of full-time employees: Employees whose weekly, monthly, or annual working hours fulfill the legal and practical definitions of full-time working hours in respective regions.  
 5: Definition of part-time employees: Employees whose weekly, monthly, or annual working hours are less than those of full-time employees; includes student workers, interns, and rehired retirees.

### 3.1.1 Employee Training and Cultivation

TMNEWA places great importance on talent development and strives to create learning environments that support continued employee growth. We encourage our colleagues to enhance their professional capabilities through our robust training, performance, promotion, incentive, rotation, and evaluation systems to strengthen our operational momentum. We also actively introduce internal and external training resources that help employees keep informed of the latest workplace trends to enhance our professionalism and competitiveness.

#### Development of Sustainable Finance Talents

In 2025, our actual expenditures on professional ESG underwriting and investment training accounted for 0.48% of our annual training budget; the number of personnel who obtained basic or advanced certifications related to sustainable finance accounted for 10.04% of all full-time employees. To foster a corporate sustainability culture, we established the “Sustainable Finance Certification Subsidy Regulations” to enhance employees’ sustainability capabilities and encouraged our colleagues to obtain related certifications that strengthened their sustainability expertise. The head of our dedicated sustainable development unit has obtained advanced certifications across the three core functions of sustainable finance, and all three of our dedicated sustainability personnel have also obtained basic sustainable finance competency certifications. In future, we plan to actively increase sustainable finance certification rates for all employees to ensure that they are equipped with the professional capabilities and capabilities to implement sustainable finance initiatives required to advance sustainable development.

We continue to enhance employee training associated with sustainable finance and other professional sustainability capabilities in alignment with the Financial Supervisory Commission Green Finance Action Plan 3.0. We adhere to our sustainability blueprint and began establishing “Core Sustainability Seed Personnel” for each department starting in 2025 to implement various sustainability projects, integrate sustainability principles into core business processes, and form an important internal force for driving sustainable development. When formulating education and training plans for sustainability seed personnel, we designed a cross-disciplinary learning plan focused on sustainable development: This plan encompasses professional courses that enhance understanding of sustainable development and strengthen the key capabilities needed to implement sustainability strategies.

We encouraged sustainability seed personnel to actively participate in sustainable development initiatives by issuing a list of sustainability seed personnel with outstanding work performance based on “Work Performance Assessment Forms” at the end of 2025. Following approval by our President, we distributed bonuses to listed personnel to reward their efforts and contributions to sustainability initiatives.

Apart from cultivating sustainability seed personnel, TMNEWA requires directors and senior executives to complete at least 3 hours of continuing training on sustainable development, and also launched online sustainability courses for general employees to enable continued enhancement of related knowledge and skills outside of working hours. These measures have been implemented since 2025. A total of 1,267 employees completed relevant courses in 2025. Cumulative learning hours reached 3,801 hours, and nearly 80% of employees completed training.

## Ch3 Establishing a Diverse, Equitable, and Ethical Governance Culture

**3.1** | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.7

### AI and Talent Empowerment

In response to rapid advancements of AI applications, TMNEWA proactively introduced AI technologies to enhance operational efficiency and service quality. We successfully developed three generative AI application prototypes in 2025 to improve database searches, training material generation, and intelligent voice-enabled role-play practice. Additionally, we continued to provide training courses focused on “empowering employees to leverage AI capabilities” to enhance awareness of AI concepts. We also conducted scenario-based compliance exercises to assist employees in converting conceptual information into practical applications. To enhance learning effectiveness, we established the seed talent system and hosted interdepartmental AI hackathon challenges that encouraged employee teams to share experiences and jointly build applications. We also established the “Artificial Intelligence (AI) Governance Regulations” to ensure that all applications comply with information security requirements and internal governance standards.

### Average Training Hours per Person per Year by Position and Gender for 2025



- N.** 1: Training hours included time spent on online courses.  
2: Managerial employees refer to personnel at the section level and above, and non-managerial employees refer to general employees (excluding part-time personnel).

### Employee Training Achievements in 2025



- N.** 1: The figures listed in this table include all full-time employees who completed training.  
2: Please refer to Appendix I ESG Performance Index for more information.  
3: The course covering protection for disadvantaged groups was a training course that encompassed information on the United Nations Convention on the Rights of Persons with Disabilities (CRPD) and Financial Friendly Service Guidelines.

## Ch3 Establishing a Diverse, Equitable, and Ethical Governance Culture

3.1 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.7

### 3.1.2 Employee Well-Being

TMNEWA established an Employee Welfare Committee in accordance with the “Employee Welfare Fund Act” to review, execute, and oversee employee welfare measures. To promote employee interactions and enhance work efficiency, we encourage our employees to establish social clubs and provide funding subsidies in accordance with our “Regulations Governing Establishment of Social Clubs and Activity Subsidies.” Our human resources policies offer the following benefits, and we have established protection and management measures aligned with ILO fundamental labor conventions:

1. Leave policies exceed Labor Standards Act requirements.
2. A balanced gender ratio while promoting diversity and equality. In 2025, 87 male and 92 female full-time employees were newly recruited. The workforce also includes 13 persons with disabilities, 9 foreign employees, and 9 indigenous employees.
3. Implementing training, performance evaluation, and career development systems encourage employees to continue learning and growing. The performance management system encompasses goal setting and capability development plans at the beginning of each period, interim progress tracking, and end-of-period evaluations. Managers are required to conduct one-on-one meetings with employees to provide feedback and assistance.
4. Comprehensive remuneration and retirement systems encompass childcare benefits and health promotion activities, help foster an employee-friendly workplace.
5. Occupational safety risks are mitigated through regular drills, risk identification and physician consultations.
6. A well-established human capital management framework continuously strengthens talent recruitment, development, remuneration and benefits, and workplace safety. Employee compensation distribution policies have been established in accordance with the Articles of Incorporation, with salary adjustments and bonus distributions determined based on operations and individual performance. In 2025, the starting salary for entry-level personnel (junior associates) was 1.1 times the statutory minimum wage (NT\$28,590), and our average salary adjustment rate was 5%.

#### Compensation and Compensation Adjustment Ratios

| Compensation for Full-Time, Non-Managerial Employees                             |           |           |
|----------------------------------------------------------------------------------|-----------|-----------|
| Indicator/Year                                                                   | 2024      | 2025      |
| Number of full-time, non-managerial employees (headcount)                        | 1,450     | 1,486     |
| Total compensation of full-time, non-managerial employees (NT\$ thousand/year)   | 1,719,960 | 1,841,649 |
| Average compensation of full-time, non-managerial employees (NT\$ thousand/year) | 1,186     | 1,239     |
| Median compensation of full-time, non-managerial employees (NT\$ thousand/year)  | 772       | 805       |

- N.** 1: Managerial positions are defined in accordance with the Insurance Industry Public Information Observation Website with the scope covering personnel at the department head level and above.
- 2: The number of full-time, non-managerial employees was calculated by deducting the number of employees serving in managerial positions and the number of part-time employees from the total number of employees.
- 3: Information for 2024 was restated in accordance with the Taiwan Stock Exchange definition for full-time, non-managerial employees.

Salaries and allowances are determined based on internal job grades and regional cost-of-living considerations, with compensation structures adjusted in reference to market salary surveys to maintain external competitiveness. Compensations are reviewed and adjusted every year based on salary structures and individual performance, while annual bonuses are based on overall, departmental, and individual performance. In 2025, the total compensation of the highest-paid individual was 13.95 times the median total compensation of other employees.

#### Compensation and Compensation Adjustment Ratio of the Highest-Paid Individual

|                                                                                                                                                                                | 2024  | 2025  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|
| Ratio of total compensation of the highest-paid individual to the median total compensation of other employees                                                                 | 13.27 | 13.95 |
| Ratio of the percentage increase in annual total compensation of the highest-paid individual to the percentage increase in median annual total compensation of other employees | -0.6  | 1.9   |

- N.** 1: These figures were calculated using annual total compensation, which includes base salaries plus tenure allowances, bonuses, benefits, overtime payments, compensatory leave, and other allowances.
- 2: Calculation formula: Annual compensation = Withheld income tax for the year + Tax-exempt income for the year.
- 3: Employees: Refers to all employees, including full-time and part-time employees.
- 4: The figures for 2024 were restated in accordance with the GRI 2-7 definition for employees and the GRI 2-21 compensation formula.
- 5: The ratio of percentage increase in total compensation for 2024 was negative as the percentage increase in the total compensation of the highest-paid individual was negative.

## Ch3 Establishing a Diverse, Equitable, and Ethical Governance Culture

### 3.1 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.7

#### Performance Evaluations

Our performance management system encompasses goal setting and capability development plans at the beginning of each period, interim progress tracking, and end-of-period evaluations. Managers are required to conduct one-on-one meetings with employees to provide feedback and support. Over the past three years, the performance evaluation coverage rate for all eligible employees reached 100%, while the proportion of personnel who actually underwent evaluations was 97.33%<sup>Note</sup>.

**Percentage of Employees Who Underwent Performance and Career Development Evaluations in 2025**

| Categories of Evaluated Employees | Number of Employees | Ratio  |
|-----------------------------------|---------------------|--------|
| All employees                     | 1,570               | 97.33% |
| All managerial employees          | 276                 | 17.11% |
| All non-managerial employees      | 1,294               | 80.22% |
| Male employees                    | 791                 | 49.04% |
| Female employees                  | 779                 | 48.30% |
| Male managerial employees         | 191                 | 11.84% |
| Male non-managerial employees     | 600                 | 37.20% |
| Female managerial employees       | 85                  | 5.27%  |
| Female non-managerial employees   | 694                 | 43.03% |

**N.** 1: Employees not subject to evaluations included: (1) Full-time employees who joined the company on or after October 1; and (2) Employees who worked for the company for less than three months during the year (employees on unpaid leave were not considered to have worked during the period).

2: The denominator used to calculate ratios of evaluated employees in 2025 was the total number of employees (1,613 employees).

#### Happy Workplace

TMNEWA values employee family and child-rearing needs. We established a lactation room at our headquarters and collaborate with licensed childcare institutions to help employees balance family and work. Employees can apply for parental leave without pay when their children are under 3 years of age, and can return to their original job positions when their leave is concluded. In 2025, the rate of reinstatement after parental leave without pay reached 60%, and the retention rate reached 100%. Several of our male colleagues applied for parental leave without pay, reflecting our continued efforts in promoting gender equality in the workplace and our focus on a family-friendly cultural environment.

**Parental Leave Without Pay Implementations**

| Year                                                                                                  | 2024   |        |        | 2025 |        |        |
|-------------------------------------------------------------------------------------------------------|--------|--------|--------|------|--------|--------|
| Indicator/Gender                                                                                      | Male   | Female | Total  | Male | Female | Total  |
| Number of employees eligible to apply for parental leave without pay in the current year (A)          | 18     | 15     | 33     | 10   | 11     | 21     |
| Actual number of employees who applied for parental leave without pay in the current year (B)         | 3      | 11     | 14     | 6    | 9      | 15     |
| Number of employees on parental leave without pay expected to be reinstated in the current year (C)   | 1      | 13     | 14     | 6    | 4      | 10     |
| Actual number of employees who applied for reinstatement during the current year (D)                  | 0      | 9      | 9      | 2    | 4      | 6      |
| Number of employees who were reinstated in the previous year (E)                                      | 0      | 15     | 15     | 0    | 9      | 9      |
| Number of employees who had worked for one full year following reinstatement in the previous year (F) | 0      | 15     | 15     | 0    | 9      | 9      |
| Application rate (B/A)                                                                                | 16.67% | 73.33% | 42.42% | 60%  | 81.82% | 71.43% |
| Reinstatement rate (D/C)                                                                              | 0%     | 69.23% | 64.29% | 33%  | 100%   | 60%    |
| Retention rate (F/E)                                                                                  | 0%     | 100%   | 100%   | -    | 100%   | 100%   |

**N.** The number of employees eligible to apply for parental leave in the current year (A) was estimated based on the number of employees who took paternity leave (male) and maternity leave (female).

## 3.2 Human Rights Commitment and Diversity, Equity, and Inclusion (DEI)

### Human Rights Protection Measures

Our Employee Code of Conduct has been approved by the Board and encompasses privacy protection, human rights protections, prevention of unlawful infringement in the workplace, and gender equality. We endorse and support the Universal Declaration of Human Rights, the United Nations Guiding Principles on Business and Human Rights, the United Nations Global Compact, and relevant International Labor Organization principles, and comply with domestic labor regulations, ensuring that there is no differential treatment or discrimination based on differences in gender, sexual orientation, ethnicity, age, marital status, religion, and other identity factors. All new employees are required to study the Employee Code of Conduct and sign a commitment statement.

### Employee Rights and Communication Channels

We established the “Measures for Prevention, Correction, Complaint, and Punishment of Sexual Harassment in the Workplace” which strictly prohibits workplace violence, and set up a grievance committee with equal female/male representation to handle related incidents. We formulated the “Program to Prevent Unlawful Infringement When Performing Duties” in accordance with the Occupational Safety and Health Act and also established grievance and reporting channels to protect employee safety and dignity in the workplace. The Program covers hazard identification and assessment, environmental management, protective measures, and education and training, and we regularly review program effectiveness and propose improvement measures. Our grievance handling committee conducts interviews within 10 days of receiving grievances and communicates outcomes of grievance handling processes within 30 days. Handling processes are not made public and are kept strictly confidential.



We convene quarterly labor-management meetings to ensure that 100% of our colleagues are covered under labor-management coordination meetings, with no employee subjected to unequal treatment. We did not incur any penalties due to labor-management disputes or grievances in 2025. We comply with the Labor Standards Act and other labor laws, and provide advance notification of significant operational changes that may materially affect employee rights in accordance with applicable regulations.

|                                                                             |          |                                                                             |          |
|-----------------------------------------------------------------------------|----------|-----------------------------------------------------------------------------|----------|
| <b>2024</b>                                                                 | <b>4</b> | <b>2025</b>                                                                 | <b>4</b> |
| Number of meetings                                                          |          | Number of meetings                                                          |          |
| Number of penalties incurred due to labor-management disputes or grievances | <b>0</b> | Number of penalties incurred due to labor-management disputes or grievances | <b>0</b> |

## 3.3 Occupational Safety and Health

### 3.3.1 Employee Health Promotion

TMNEWA continues to implement diverse health promotion activities such as sports competitions, professional consultations, and employee benefits measures to enhance employee participation and health awareness. Activity achievements for 2025 were as follows:

**Health Month Activity: Go! Go! Step Challenge**

A total of **35** employee teams participated in this activity, and all teams successfully completed the challenge of achieving **7,000** steps per person per day.

**Workplace mental health and support services**

A total of **662** people attended the activity briefing and **35** people attended the lecture.

**Nation-wide mobile health checkups**

Employee participation rate reached **95.2%**, and the satisfaction rate for the activity reached **95.5%**.

**Health lectures**

Invited the Teacher Chang Foundation to host **2** health lectures for **85** participants, and achieved a satisfaction rate of **94%**.

### 3.3.2 Occupational Safety Protections

#### Occupational Safety and Health Committee

TMNEWA formulated the “Safety and Health Work Rules” and established the “Occupational Safety and Health Management Committee,” which convenes meetings on a quarterly basis to review, coordinate, and make recommendations on safety and health-related matters. Our “Safety and Health Work Rules” encompass our Human-Induced Hazards Prevention Program, Program to Prevent Unlawful Infringement When Performing Duties, Prevention Program for Diseases Caused by Abnormal Workloads, and Maternal Health Protection Program.

To enhance workplace safety and employee health awareness, we continued to implement a number of occupational safety and health management measures in 2025 through meetings, drills, training, and health-related services. We convened 4 Occupational Safety and Health Committee meetings throughout the year to review and coordinate safety and health-related measures.

Our head office established a health room and installed AEDs to provide a safe and healthy workplace environment. We arranged for the health room to be staffed with professional nurses and also organized CPR+AED courses. We conducted a total of 4 on-site physician consultation activities in 2025. Every year, nurses and physicians identify work environment risks, propose improvement recommendations, and follow up on corrective actions within 3 months. We incurred no significant risks or work-related injuries in 2025.

#### Occupational Safety and Health Training

In 2025, we conducted a total of 4 on-site physician consultation activities which encompassed our Human-Induced Hazards Prevention Program, Prevention Program for Diseases Caused by Abnormal Workloads, Maternal Health Protection Program, and Program to Prevent Unlawful Infringement When Performing Duties. We strive to improve employee work conditions, and provide consultation services and recommendations as needed.

Fire equipment inspections were conducted at offices nationwide in the second quarter of 2025 and completed all equipment improvements in the fourth quarter of the year to provide our colleagues with safe and secure office environments. We also implemented fire drills, earthquake preparedness courses, fire extinguisher operator training, CPR + AED courses, and Heimlich maneuver courses to strengthen employee emergency response capabilities and knowledge of disaster prevention concepts. The activities were attended by 600 participants . Our actions continue to enhance employee safety awareness, environmental health, and emergency response capabilities, thereby creating safer workplace environments.

#### Employee Occupational Safety & Health Courses and Drills:

##### Online occupational safety and health training

Covered information on occupational safety and health, disaster prevention, and unlawful infringement in the workplace.



**1,468**

Number of Participants

##### In-person first aid training course

Covered information on fire safety, AEDs, CPR, the Heimlich maneuver, fire safety for electric vehicles and lithium batteries, and use of indoor fire hydrants.



**604**

Number of Participants  
(including online participants)

##### Evacuation drills

We held the first drill in the first half of the year and the second drill in the second half of the year.

participated in the first drill

**1,207**

Number of Participants

participated in the second drill

**1,221**

Number of Participants

**(N.)** Our workforce includes permanent and temporary employees; building management cleaning & security personnel and contracted insurance agents were not included in our occupational safety management system.

## Ch3 Establishing a Diverse, Equitable, and Ethical Governance Culture

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### Occupational Accidents

We continued to implement management measures and improve hardware facilities. This year, we completed nation-wide fire safety equipment inspections and improvements to provide our colleagues with safe and secure work environments. No major occupational fatalities have occurred over the past three years. Employee occupational accident statistics for the past three years are shown below:

| Year                                                   | 2023      |           |           | 2024      |           |           | 2025      |           |           |
|--------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Indicator/Gender                                       | Male      | Female    | Total     | Male      | Female    | Total     | Male      | Female    | Total     |
| Number of employees sustaining disabling injuries      | 2         | 5         | 7         | 5         | 6         | 11        | 6         | 1         | 7         |
| Number of fatalities resulting from disabling injuries | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Number of work days lost to disabling injuries         | 38.5      | 32        | 70.5      | 93.2      | 88.72     | 181.92    | 278.47    | 3         | 281.47    |
| Disabling injury frequency rate                        | 1.36      | 3.65      | 2.47      | 3.36      | 4.11      | 3.73      | 3.94      | 0.67      | Q2.31     |
| Disabling injury severity rate                         | 26.19     | 23.38     | 24.83     | 62.68     | 60.82     | 61.76     | 182.9     | 2         | 93.07     |
| Disabling injury absence rate                          | 0.02%     | 0.02%     | 0.02%     | 0.05%     | 0.05%     | 0.05%     | 0.14%     | 0.00%     | 0.07%     |
| Total work hours                                       | 1,470,000 | 1,368,750 | 2,838,750 | 1,486,875 | 1,458,750 | 2,945,625 | 1,522,500 | 1,501,875 | 3,024,375 |
| Total work days                                        | 196,000   | 182,500   | 378,500   | 198,250   | 194,500   | 392,750   | 203,000   | 200,250   | 403,250   |

- N.** 1: Our main injury categories were injuries sustained during commuting and non-commuting (business travel) traffic accidents.  
 2: We used paper-based procedures for part-time personnel as they were not incorporated into our system. Therefore, this table does not include work-related injury information for part-time personnel.  
 3: Number of employees sustaining disabling injuries: The number of employees who were temporarily unable to return to work after a work-related injury.  
 4: Number of work days lost to disabling injuries: The total number of days during which employees were temporarily unable to return to work after a work-related injury.  
 5: Disabling frequency rate (FR) = Number of employees sustaining disabling injuries × 1,000,000 / Total work hours.  
 6: Disabling severity rate (SR) = Number of work days lost to disabling injuries × 1,000,000 / Total work hours.  
 7: Disabling injury absence rate = Number of work days lost to disabling injuries ÷ Total work days × 100%.  
 8: Total work hours (Total number of employees × Daily work hours × Actual number of work days in a year); Total work days (Total number of employees × Actual number of work days in a year).  
 9: In 2025, 2 of our colleagues took a combined total of more than 200 leave days due to occupational injury/ill health, so some figures are conspicuously higher than for the previous two years.

## 3.4 Corporate Governance and Ethical Management

### 3.4.1 Board Operations

The Board of Directors serves as our highest governance body, and is composed of 7 to 15 directors in accordance with our Articles of Incorporation. Directors are elected using a candidate nomination system based on our “Rules for Election of Directors” and “Board Diversity Policy,” and candidates are selected from insurance industry, corporate management, finance, and other domain experts to align with Board composition and diversity standards. Directors who are employees (including employees of our parent, subsidiary, or sister companies) do not account for more than one-third of Board members.

Please refer to the Insurance Industry Public Information Observation Station for our full [“Rules for Election of Directors”](#)

Our Chairman does not concurrently serve as our President or Chief Executive Officer. Representative of an institutional directors that have conflicts of interest with proposal or transaction counterparties recuse themselves in accordance with law, and relevant recusal information is recorded in meeting minutes. In 2025, the Board considered 2 proposals that required certain directors to recuse themselves due to conflicts of interest. None of our directors are related to one another by marriage or by blood within the second degree of kinship. We have established and regularly update our database of related parties, and all concurrent positions held by our directors comply with relevant laws and regulations.

The Board convenes at least once every quarter, and our Chairman serves as the Board convener and meeting chair. In 2025, the Board discussed a total of 4 sustainability-related items, including the publication of our 2024 Sustainability Report and 3 Sustainability Business Reports. A total of 9 Board meetings were convened in 2025, and the average attendance rate for all directors was 100%.

- (N)** 1:Details of our transactions with related parties and controlling shareholder information are available on the Insurance Industry Public Information Observation Station. [\(Transactions with Related Parties\)\(Company Overview: Directors, Supervisors, and Major Shareholders\)](#).
- 2.Please refer to the Insurance Industry Public Information Observation Station [\(Corporate Governance - Training Status\)](#) for more information.

### Board Functions

To enhance the Board’s decision-making capabilities and professional competencies, each director receives continued training related to corporate governance and sustainable development each year. The average number of training hours for 2025 was 13.5 hours, and included training on financial inclusion and information security.

In accordance with our “Rules for Performance Evaluations of the Board of Directors and Functional Committees,” we conduct annual performance evaluations on directors who had served on the Board for more than six months to ensure that the Board is fulfilling its corporate governance and operational responsibilities. The results of our Board performance evaluation conducted in 2025 showed that the average self-assessment score was 96 points and the average peer review score was 96 points. Average functional committee (including the Audit Committee, Compensation Committee, Sustainable Development Committee, and Risk Management Committee) assessment scores ranged from 4.7–4.9 points, and we received “Excellent” ratings on all assessments. Directors who concurrently held other internal company positions or positions in investee companies were subject to a performance evaluation that assessed their concurrent roles, and the results of this evaluation was used to determine whether said director should continue to hold concurrent positions, have their concurrent duties reduced, or be reappointed. All director evaluation results were reported to the Board. We purchased director and

officer liability insurance for our directors and senior executives to ensure that they could perform their duties with peace of mind and operational coverage.

For more information on the composition, responsibilities, and operations of our Audit Committee and various functional committees, please refer to the [Insurance Industry Public Information Observation Station](#).

### Director and Senior Executive Remuneration Policies

TMNEWA formulated the “Director Remuneration Policy” and the “Executive Performance Evaluation and Remuneration Standards” to serve as a basis for determining director and executive remuneration. We voluntarily established a “Compensation Committee” with recusal mechanisms for conflicts of interest to ensure Committee independence and integrity. The Compensation Committee convened 7 meetings in 2025, and the average meeting attendance rate was 100%.

Director remuneration is governed by the shareholder-established “Director Remuneration Policy,” which authorizes the Board to determine remuneration based on director participation in company operations and the value of their contribution, prevailing industry standards, and Compensation Committee recommendations. The shareholders meeting may review the reasonableness of director remuneration at any time. In 2025, all directors received fixed compensation as approved by the Board and did not receive any profit-sharing compensation.

Salaries and remuneration for senior executives are determined by the Compensation Committee, which considers individual performance as well as the Company’s operating performance; salaries and remuneration are distributed following approval by the Board.

### Executive Performance Evaluations and Remuneration Policies

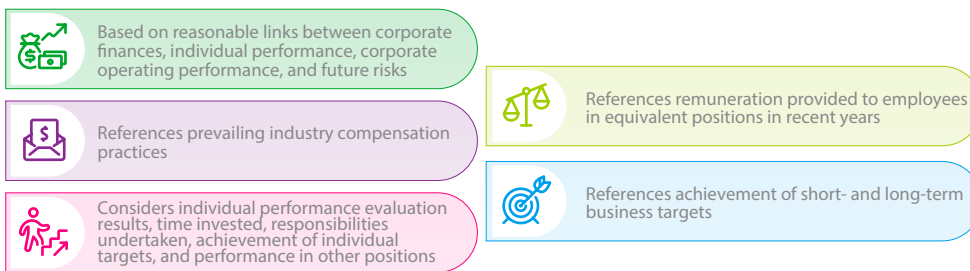
#### ● Executive remuneration policies:

- 1.Includes fixed salaries and variable remuneration
- 2.We formulate target values and weights for each indicator based on our annual business plan to serve as the performance evaluation indicators for the year.
- 3.Executives that retire in accordance with our retirement policy are entitled to receive retirement benefits.

#### ● Executive performance and remuneration standards:

- 1.Form reasonable links between achievement of executive work performance targets and organizational sustainability aspects.
- 2.Consider unexpired risks to avoid improper conduct where losses are incurred after remuneration has been paid.
- 3.Executives should not be directed to engage in conduct exceeding the Company’s risk appetite in pursuit of remuneration.
- 4.Review remuneration systems, incentive systems, and performance on a regular basis to ensure alignment with the Company’s risk appetite.

### Executive Remuneration Policies and Decision-Making Process



### 3.4.2 Ethical Governance

We adopted and implemented multiple ethical management policies and systems, and required directors and executives at the vice president level and above to sign compliance statements, thereby incorporating our ethical culture into daily operations. To improve our whistleblowing mechanism, we formulated a “Whistleblowing Policy” in 2025 and established management measures which will take effect in January 2026. The applicable scope of the Policy encompasses crimes, misconduct, discrimination, sexual harassment, regulatory violations, and other relevant matters. Our reporting channels include an external third-party mailbox, a hotline, and employee and customer grievance mechanisms. Whistleblowing cases are handled by our Whistleblowing Review Committee in accordance with regulations, reported to the Board every six months, and kept strictly confidential throughout investigation processes to protect whistleblower rights.

In terms of response and notification measures for key material incidents, we have established the “Business Crisis Response Measures” and related notification mechanisms, and ensure that relevant incidents are promptly reported to our President through our legal compliance risk incident notification system. External notifications and information disclosures are handled in accordance with the requirements set by competent authorities. All units escalate incident handling through appropriate management levels, and associated measures have been incorporated into Group oversight procedures. Key material incidents are not judged solely by the amount of financial loss incurred; any matter that may have any significant impacts on our operations, reputation, or finances are included in our management and oversight scope. Key material incidents may include matters reported through internal and external whistleblowing mechanisms, compliance notifications, and operational crisis events. No key material incidents occurred in 2025.

Please refer to the “[Corporate Governance](#)” section of our official website for more information on our ethical management policies, related systems, and whistleblowing channels.

#### Internal Control Framework and Three Lines of Defense

We have established a robust internal control system and adopted a governance framework with “Three Lines of Defense” to serve as our core internal oversight mechanism. We implement clear delineation of responsibilities and hierarchical management to ensure that appropriate oversight and checks and balances are in place for all business operations, thereby enhancing our operational management efficiency and risk management capabilities.



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### Anti-Corruption and Assessment of Unethical Conduct Risk Assessment

We have established a risk assessment mechanism for unethical conduct in accordance with our “Ethical Management Operating Procedures and Code of Conduct.” We regularly analyze and assess business activities within our scope of operations that carry higher risks of dishonest conduct. We determined that all residual risks for 2025 were low-level risks after mitigation measures had been applied, and accepted these risks as part of our risk response strategy. No incidents involving corruption from employee acceptance of rebates or bribes occurred during the year. Our Auditing Department, in formulating the 2026 Audit Plan, incorporated the aforementioned risk assessment results as a reference and, after comprehensively considering other relevant factors, finalized the plan and submitted it to the Board for approval.

Our Compliance Department is the unit responsible for accepting and investigating reports of dishonest conduct. In 2025, we received 1 report, but as the content of the report did not constitute dishonest conduct, the case was transferred to another unit for investigation. We have established whistleblower protection mechanisms and permit submission of anonymous whistleblowing reports. Investigation reports for whistleblowing cases involving directors or senior executives must be submitted to independent directors and presented to the Audit Committee for review.

In accordance with our “Regulations Governing Supplier Corporate Social Responsibility,” we require suppliers with procurement amounts that exceed a certain threshold to sign the “Supplier Corporate Social Responsibility and Ethical Management Commitment Statement,” agree to comply with our ethical management policies and related regulations, and explicitly refuse to directly or indirectly provide, promise, request, or accept any improper benefits in any form or name. No suppliers terminated contracts with TMNEWA due to corruption incidents in 2025. Please refer to 3.7 Sustainable Supply Chain Management for more information.

<https://www.tmnewa.com.tw/aboutus/governance>

### Integrity Management Reporting Channels

Regarding the prohibition of dishonest conduct, the following behaviors are strictly prohibited:

If you discover concrete evidence of dishonest conduct, please report it through the following channels:

1. Internal Reporting Channel (Anonymous reporting is permitted. Personnel handling reports are required to sign confidentiality agreements to ensure that the whistleblower's identity and report contents remain confidential.)  
Email: [whistleblower@tmnewa.com.tw](mailto:whistleblower@tmnewa.com.tw)  
Hotline: 070-1010-8863
2. Tokio Marine Holdings (TMHD) Reporting Channel  
Website: <https://whistle.jp/tokiomarine/>  
Access Password: tokio
3. Third-Party Reporting Channel (The Truth Forum third-party reporting platform is administered by OmniBalance International Law Firm, which is responsible for handling and investigating related matters.)  
Website: <https://www.truthforum.tw/about>  
Email: [service@truthforum.tw](mailto:service@truthforum.tw)

### Anti-Money Laundering and Countering the Financing of Terrorism

We formulated the “Guidelines on Anti-Money Laundering and Counter-Terrorist Financing” to assess and manage related risks. All employees are required to receive at least 2 hours of anti-money laundering and counter-terrorist financing training each year. In 2025, a total of 1,538 employees underwent training, and total training hours amounted to 3,076 hours. Please refer to Appendix I ESG Performance Index for more information. No related events occurred in 2025.

#### Risk-Based Approach (RBA)



### Legal Compliance

We adopted the Board-approved “Compliance System” and “Annual Compliance Plan,” and regularly report compliance implementations to the Board. We further convene company-wide legal compliance meetings every year and enhance employee awareness of legal compliance matters through our Dissemination of Peer Company Penalty Cases and Inspection and Control Measures, Management of Legal Changes, Compliance Education and Training, and Compliance Self-Assessment management systems. We hosted 13 online compliance courses in 2025, and a total of 1,538 participants completed training. We also hosted 6 “Treat Customer Fairly and Compliance” culture promotion seminars where we invited directors and experts to discuss issues associated with Treat Customer Fairly principles, financial friendliness, fraud prevention in the finance industry, and privacy protection with frontline employees.

No material regulatory violations occurred in 2025. We did not violate any environmental protection, labor, or human rights regulations, and also did not violate any property insurance, service information, labeling, or marketing communication regulations.

- N. Definition of material regulatory violations: According to Article 2 of the Financial Supervisory Commission “Regulations Governing Public Disclosure of Major Penalties for Violations of Financial Laws and Regulations,” major penalties for a single violation are defined as a fine that meets any of the following conditions: (1) A fine that exceeds NT\$3 million; (2) a fine of less than NT\$3 million that is equal to or greater than one-half of the statutory maximum fine, although this does not apply if maximum statutory fines are lower than NT\$1 million.

#### Anti-Corruption Policy Training (Actual Number of Participants/Expected Number of Participants, %)

| Training/Region    | Taiwan              |                 | Southeast Asia      |           |
|--------------------|---------------------|-----------------|---------------------|-----------|
| Ethical management | 1,538/1,730(88.90%) |                 | 0/0(0%)             |           |
| Legal compliance   | 1,538/1,730(88.90%) |                 | 0/0(0%)             |           |
| Training/Target    | Board of Directors  | Senior managers | Non-senior managers | Suppliers |
| Ethical management | 11/11(100%)         | 29/31(93.54%)   | 1,509/1,699(88.82%) | 0/0(0%)   |
| Legal compliance   | 11/11(100%)         | 29/31(93.54%)   | 1,509/1,699(88.82%) | 0/0(0%)   |

- N. The number of participants includes employees who have since left the Company.

## 3.5 Risk Management and Disaster Resilience

We uphold sustainable management philosophies and have set our risk appetite threshold as the “regulatory capital adequacy we can maintain even after encountering extreme risks exceeding a once-in-a-century event.” Our Board approved a “Risk Management Policy” and bears ultimate responsibility for maintaining adequate capital and sound solvency capabilities, and we work to balance risks and returns so we can make steady progress on our business targets. We established a “Risk Management Committee” under the Board which makes quarterly reports to the Board and shapes the highest decision-making framework for risk governance at TMNEWA. Our President and Chief Risk Officer host occasional risk culture forums at our head office and six major regions to explain corporate expectations and engage in bidirectional communication, ensuring that relevant policies are implemented.

In terms of Group governance, TMNEWA actively responds to “enhancing disaster resilience” targets formulated by the Tokio Marine Group; we have also incorporated these targets into our risk governance framework and operational practices. We strengthen our identification and assessment of high-impact risks such as extreme climate, earthquakes, and environmental change through natural disaster risk models, human-induced risk assessments, and operational resilience management techniques while implementing site risk assessments, corporate loss control and prevention services, and disaster management capability enhancements aligned with the Group’s “Global Disaster Prevention and Resilience Enhancement” strategy to help our clients and supply chain partners strengthen disaster preparedness and jointly reduce social vulnerabilities in the face of major disasters.

### 3.5.1 Enterprise Risk Management and Associated Procedures

We implement risk controls based on our enterprise risk management (ERM) model through three major frameworks (“Individual Risk Management,” “Emergency Response System,” and “Integrated Risk Management”). We use the World Economic Forum (WEF) Global Risks Perception Survey (GRPS) and Tokio Marine Group data to assess loss amounts and likelihoods of occurrence for emerging risks, and our assessment reports are reviewed by the Risk Management Committee before submission to the Board for approval. Additionally, we have established an internal real-time notification mechanism to strengthen interdepartmental communication and information integration, thereby improving response efficiency, reducing decision-making risks, safeguarding client rights, and enhancing service quality.

#### Own Risk and Solvency Assessment

We carry out Own Risk and Solvency Assessment (ORSA) processes to strengthen capital management and assess capital adequacy, and review risk appetite and limit settings through stress tests and related measurement methods. Assessment results provide the Board and executives with a basis for own risk and solvency decision-making and management.

#### ORSA implementation process



(N) Stress tests use historical scenarios or relevant scenarios provided by competent authorities (such as scenarios in which the market experienced significant fluctuations) to assess potential profit and loss impacts generated by our current asset portfolio.

### 3.5.2 Crisis Management Mechanisms and Business Continuity Management

We formulated the “Business Crisis Response Measures” to prevent major incidents from affecting our reputation, jeopardizing normal operations, or disrupting financial order. Identified business crisis precursors are immediately reported to relevant units to enable prompt responses, avoid escalation, and initiate implementation of emergency remediation measures. Following occurrence of business crisis events, our President will establish a business crisis task force to monitor developments, enabling rapid and effective implementation of response actions.

We established business continuity management (BCM) procedures to minimize organizational impacts and maintain risk impacts at acceptable levels, and we adopt a combination of preventive and recovery measures to identify critical business operations & required assets and develop business continuity strategies. We have also established response and notification plans for different emergencies, conduct annual response drills, strengthen risk awareness for emergencies, and continue to maintain the validity of our ISO 22301:2019 Business Continuity Management System certification. We hosted 2 business continuity drills in 2025, including 1 remote backup drill to restore the basic operations of important business functions and 1 emergency response drill to address additional disasters triggered by an earthquake.

### 3.5.3 Establishing a Risk Culture

We launched a “Corporate Risk Culture Transformation Project” in December 2024 to review and analyze all aspects of our existing risk culture system, and cultivated seed instructors by providing training to department executives and risk representatives in core business units. These seed instructors promote risk culture concepts to other employees, enhancing our organizational risk management awareness and capabilities while establishing a risk management framework that meets our corporate sustainability needs.

#### Risk Culture Promotion Course



## 3.6 Client Privacy and Information Security Management

### 3.6.1 Protection of Customer Information and Trade Secrets

We formulated privacy & security policies and procedures; introduced international ISO 27001:2022 Information Security Management System, ISO 27701:2019 Privacy Information Management System, and ISO 22301:2019 Business Continuity Management System standards; obtained external certifications; and established comprehensive privacy protection measures. We also continue to maintain our data protection insurance to reduce compensation risks arising from losses suffered by clients or third parties due to personal information breaches, and the scope of coverage encompasses contractual breach and infringement liabilities. No breaches of customer information or material information security incidents occurred in 2025, and we did not receive any grievances involving material matters associated with personal information.

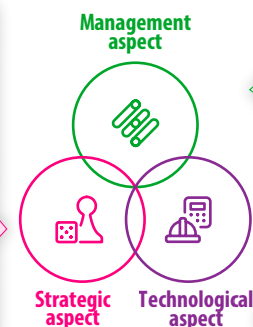
**N.** Material information security incidents were defined in accordance with the preliminary assessment indicators in our “Regulations Governing Insurance Company Notifications of Major Emergency Incidents.”

### 3.6.2 Information Security Management

TMNEWA has appointed an information security advisor to the Board who is responsible for reporting computer system information security assessment results to the Board each year. In 2025, all directors completed information security training which strengthened the Board’s information security governance capabilities.

We have established an “Information Security Department” as well as 1 dedicated information security department supervisor and 2 information security section executives to oversee our corporate information security strategy and daily management procedures. In 2025, we convened a total of 9 information security meetings, and our information security expenditures (including tangible/intangible assets and licensing-related expenses) accounted for 11.7% of our total IT budget. As of year-end 2025, our information security personnel had obtained a total of 24 information security certifications, including 12 cybersecurity certifications that align with the Financial Cybersecurity Workforce Framework.

We formulated information security policies and established an information security risk management framework based on our three lines of defense. We regularly assess the maturity of our financial information security governance measures in accordance with Tokio Marine Group global information security policies and the Financial Supervisory Commission Financial Cybersecurity Action Plan 2.0, and formulate action plans to enable gradual improvements every year. In 2024, we commissioned an information security consultant to conduct a financial cybersecurity governance maturity assessment, and assessment results indicated that we were at the “In development” level.



We implement the ISO 27001:2022 Information Security Management System and ISO 27701:2019 Privacy Information Management System, and continue to maintain the validity of associated certificates. We conduct information security training, strengthen supply chain information security risk management, make effective use of threat intelligence, and ensure effective operation of proactive defense mechanisms.

We deployed a defense-in-depth network architecture, established an outsourced security operations center (SOC) for information security monitoring, strengthened information security protection mechanisms, and conducted regular information security tests and drills.

Information Security Incident Notification Process

Upon occurrence of an information security incident, we initiate information security incident response procedures in accordance with relevant management measures and notify responsible executives. If said information security incident involves hacker attacks, we immediately notify our parent company and external information security experts, then jointly work with internal and external units to contain the scope of damages. We implement corrective measures after incidents have been resolved to prevent recurrences.

Information Security Governance and Training Management

To strengthen information security risk awareness, we require all personnel (including directors, senior executives, all employees, and contracted insurance agents) to complete annual information security training, and we also provide professional training to dedicated information security personnel. Please refer to Appendix I ESG Performance Index for education and training-related data.

We have purchased data protection insurance since 2020 to mitigate compensation risks arising from damage suffered by clients or third parties, and we conduct annual ICT security drills and remote backup drills to ensure that we can effectively protect customer information and maintain normal corporate operations when information security incidents occur. We conduct quarterly phishing simulation exercises to enhance employee information security awareness and prevent leaks of sensitive information caused by malicious emails, and conduct at least 1 business continuity management drill and 1 online privacy management course for all employees each year.



### Email social engineering drill

Conduct annual social engineering drills. In 2025, the average image download rate was below 1%, the average link click-through rate was below 2%, and the average attachment opening rate was below 1%.



### Distributed denial-of-service (DDoS) drill

Effectively mitigate network attacks and restore normal website services by implementing Chunghwa Telecom’s DDoS attack traffic scrubbing mechanism every year.



### Personal information breach drill

Each department completes drill procedures in accordance with standard incident response procedures to confirm



### Remote backup system drill

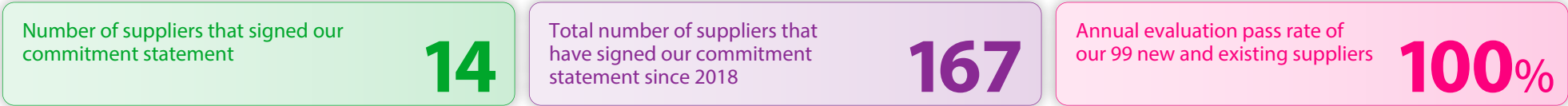
Verified that online insurance application function are operating normally, and that all backup systems could be restored within target service recovery times.

3.7 Sustainable Supply Chain Management

Supplier Management

Our procurement system indicated that we had 232 suppliers in 2025. These suppliers were classified into six major categories based on the products or services provided: labor services, printed materials, office equipment, maintenance and renovation, information equipment/services, and general consumables. We formulated the “Regulations Governing Management of Supplier Corporate Social Responsibility” and require suppliers with procurement amount exceeding a certain threshold to sign the “Supplier Corporate Social Responsibility and Ethical Management Commitment Statement.” These Regulations explicitly prohibit employment of child labor and forced labor, and require respect for freedom of association and other human rights matters. We work with our suppliers to implement responsibilities related to labor rights, labor health and safety, environmental protection, and ethical management. All eligible suppliers have signed the commitment statement.

Supplier management performance achievements for 2025



Supplier Evaluations

We include our “Supplier Corporate Social Responsibility and Ethical Management Commitment Statement” in supplier contracts and the General Affairs Department conducts regular supplier assessments and promotes our ethical management policies to suppliers. To ensure the safety and security of personal information processing, we conduct annual on-site visits to suppliers commissioned to handle personal information. Suppliers with assessment scores that fail to meet our standards are required to make improvements within a specified period or face exclusion from our supplier list.

New Supplier Selection

New suppliers handling single procurement amounts of more than NT\$300,000 or annual total purchase amounts exceeding NT\$1,000,000 are required to complete self-assessment surveys. Survey items require suppliers to confirm whether they are legally and properly registered, whether they have established order and material management mechanisms, and there are also items related to labor safety and equality as well as the degree of compliance with environmental regulations. Our General Affairs Department completes supplier assessment forms based on survey responses to confirm whether suppliers are qualified.

Green Procurement

We prioritize purchases of green procurement products and require suppliers to provide products with eco-friendly labels. To support the government's Green Procurement Promotion Policy, we have reported our green procurement expenditures through the Ministry of Environment's Green Living Information Platform since 2022.Green procurement items for 2025 included information products, office supplies, energy-saving products, FSC (Forest Stewardship Council™)-certified printed materials, home appliance products, and services. We began using recycled paper for photocopies starting in March 2025. We require at least 65% of expenditures on new information hardware purchases to be allocated to green procurement items and achieved a 71% ratio in 2025.

| Year of Procurement             | 2023        | 2024        | 2025        |
|---------------------------------|-------------|-------------|-------------|
| Green procurement amount (NT\$) | 21,213,497  | 49,052,408  | 50,889,757  |
| Total procurement amount (NT\$) | 195,240,812 | 250,551,212 | 242,845,229 |
| Green procurement ratio         | 10.87%      | 19.58%      | 20.96%      |

# Ch04

## Enhancing Social Welfare and Supporting Future Generations' Education



TMNEWA remains committed to supporting social welfare and educational development. Through volunteer services, resource contributions, and collaboration with stakeholders, we strive to create positive social impact and promote shared prosperity. This chapter provides an overview of our actions and commitments in the areas of social care, community engagement, and support for the education of future generations.

## 4.1 Social Impact

TMNEWA connects local and private-sector resources through participation in volunteer and charitable donation activities, and continues to promote inclusive and sustainable social development initiatives. In 2025, we received the Best Inclusive Excellence Award at the Financial Education Contribution Awards hosted by the Financial Supervisory Commission for our outstanding performance in insurance fraud prevention and risk education; we were the only property insurance company to receive this award. We encourage our employees to give back to society through our “volunteer leave” policy, which supports employee participation in charity volunteer services. Our employees not only enjoy opportunities to make social contributions and broaden their perspectives, but also accumulate positive impacts through social participation, strengthening virtuous interactions between the Company and society.

### 4.1.1 Risk Awareness and Education

TMNEWA hosted the “Insurance Fraud Prevention and Risk Awareness Education” charity awareness seminar to help the public understand common insurance fraud tactics and methods for identifying risks. In 2025, we organized a total of 55 insurance fraud prevention risk education activities for indigenous communities in remote areas, young students, older adults, persons with hearing and speech impairments, new immigrants, and other groups. These activities reached nearly 14,000 participants and enabled us to expand our social impact through fraud prevention education.

| Target audience                                                                                                                 | Topic                      | Description                                                                                                                                                                                                                                | Number of activities (sessions) | Number of participants (persons) |
|---------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|----------------------------------|
|  Indigenous communities in remote areas       | Insurance fraud prevention | The “Insurance Fraud Prevention Through Case Studies” course series was developed based on our professional property insurance competencies to guide the public in understanding common insurance fraud tactics and identifying key risks. | 13                              | 1,305                            |
|  Young students                              |                            |                                                                                                                                                                                                                                            | 7                               | 3,804                            |
|  Older adults                                |                            |                                                                                                                                                                                                                                            | 3                               | 225                              |
|  Persons with hearing and speech impairments |                            |                                                                                                                                                                                                                                            | 2                               | 1,932                            |
|  New immigrants                              |                            |                                                                                                                                                                                                                                            | 1                               | 90                               |
|  Members of the public                       |                            |                                                                                                                                                                                                                                            | 16                              | 5,600                            |
|  Other corporate associations                |                            |                                                                                                                                                                                                                                            | 13                              | 227                              |
| Total                                                                                                                           |                            |                                                                                                                                                                                                                                            | 55                              | 13,637                           |

### 4.1.2 Local Community Investment Initiatives

#### Delivering warmth to disaster-affected areas Disaster relief donations

Tainan City Jiali Shopping District Development Association and other local organizations

Typhoon Danas severely impacted Tainan in July 2025. Our Tainan branch office launched a charitable fundraising campaign and distributed relief supplies to stand with and support those in need. We distributed food and other items to more than 800 local residents in Tainan, and also donated NT\$200,000, 30 tarpaulin sheets, and 300 lightweight quilts as part of this campaign.

#### Participated in the Yulon Group post-disaster reconstruction initiative in Hualien

Yulon Group

Participated in cash-for-work relief efforts at Hualien's Guangfu Township, assisted local farmers and the indigenous community, transported and assembled furniture from affected homes in the Matai'an area, and supported post-disaster revitalization efforts. A total of NT\$100,000 was donated.

### 4.1.3 Participation in Associations

TMNEWA has long been actively involved in industry associations, working with industry peers and government organizations to promote positive environmental, social, and economic developments.

#### List of Affiliated Government, Industry, and Academic Organizations in 2025

| Organization type    | Name of the organization                                  | Position                                                                                                      |
|----------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| Industry association | Non-Life Insurance Association of the Republic of China   | Committee member                                                                                              |
|                      | Chinese Insurance Service Association                     | Company representative                                                                                        |
| Business association | Computer Audit Association                                | Member                                                                                                        |
|                      | The Institute of Internal Auditors--Chinese Taiwan        | Member                                                                                                        |
|                      | Taiwan Internet and E-Commerce Association (TIEA)         | Member                                                                                                        |
|                      | Taiwan International Logistics & Supply Chain Association | Member                                                                                                        |
|                      | Taiwan Against Drunk Driving                              | Company representative                                                                                        |
| Academic societies   | Actuarial Institute of Chinese Taipei                     | Member                                                                                                        |
|                      | Non-Life Underwriters Society of the Republic of China    | Member                                                                                                        |
|                      | Risk Management Society of Taiwan                         | Group member representative                                                                                   |
|                      | Insurance Society of the Republic of China                | Company representative                                                                                        |
|                      | Taiwan Insurance Law Association                          | Member                                                                                                        |
| Other                | Taiwan Residential Earthquake Insurance Fund              | Committee representative/Residential Earthquake Insurance Co-Insurance Working Group committee representative |
|                      | Institute of Financial Law and Crime Prevention (IFLCP)   | Member representative                                                                                         |
|                      | Insurance Crime Prevention Foundation Center              | Member                                                                                                        |
|                      | Nuclear Energy Insurance Pool of the Republic of China    | Company representative                                                                                        |
|                      | The Japanese Chamber of Commerce & Industry Taipei        | Member                                                                                                        |

## 4.2 Public Welfare Initiatives

### 4.2.1 Philanthropic Activities

TMNEWA continues to make social contributions through donations and sponsorships, collaborative initiatives, and support for vulnerable groups. We made a total of 28 donations in 2025. For more information, please refer to the Insurance [Industry Public Information Observation Station Donation Details](#)

(Unit: NT\$)



(Unit: NT\$)

| Category                                                                                                                                                                 | Target and initiative                                                                       | Invested amount |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------|
| <br><b>Education and care for disadvantaged children</b>                              | Taiwan Financial Services Roundtable- Education and Public Welfare Fund                     | 80,000          |
|                                                                                                                                                                          | Microinsurance Donation Program                                                             | 801,037         |
| <br><b>Community care and social welfare support</b>                                  | Social Welfare and Support Strategy                                                         | 8,881,542       |
| <br><b>Sports and health promotions</b>                                               | 2025 Chinese Professional Baseball League Games                                             | 580,000         |
|                                                                                                                                                                          | The 17th International Dragon Boat Federation (IDBF) World Dragon Boat Racing Championships | 80,000          |
|                                                                                                                                                                          | 2025 Taiwan Ladies Professional Golf Association (LPGA) Tour                                | 35,000          |
|                                                                                                                                                                          | Taiyuan Textile Women's Basketball Team (21st Women's Super Basketball League, WSBL)        | 200,000         |
|                                                                                                                                                                          | Yulon Luxgen Dinos basketball team (23rd Super Basketball League, SBL)                      | 2,000,000       |
| <br><b>Industry advancement and innovative technologies</b>                         | 2025 East Asia Pacific Insurance Forum                                                      | 60,000          |
|                                                                                                                                                                          | Taiwan Financial Services Roundtable - Education and Public Welfare Fund                    | 80,000          |
|                                                                                                                                                                          | 2026 Insurance & Economic Development Forum                                                 | 60,000          |
|                                                                                                                                                                          | Financial Technology Development Fund                                                       | 250,000         |
|                                                                                                                                                                          | The 3rd Property Insurance Blockchain Consortium Member Conference                          | 10,000          |
| <br><b>International exchanges and shared prosperity through trade and commerce</b> | Japanese Association in Taiwan 37th Exchange Meeting                                        | 10,000          |
|                                                                                                                                                                          | The 20th Annual ANZCham Business Awards                                                     | 50,000          |

# Ch05

## Driving Digital Innovation and Sustainable Insurance Services



TMNEWA places customers at the center of its business and is committed to creating a fair, convenient, and customer-friendly insurance service environment through digital innovation and service optimization. At the same time, we continue to develop sustainable insurance products and services to help customers address social and environmental challenges. This chapter provides an overview of our strategies and initiatives in the areas of fair customer treatment, customer service, digital innovation, and sustainable insurance development.

## 5.1 Treat Customers Fairly & Customer Relationship Management

### 5.1.1 Treat Customers Fairly

TMNEWA strives to ensure that all customers enjoy equal treatment and reasonable convenience when accessing financial and insurance services. We continue to provide accessible measures that consider the insurance demands of different groups to enhance service quality and create a customer-friendly financial environment. We regularly review whether the information provided to customers with disabilities and customers aged 65 and above meets their needs, and report associated findings to the Board at least once every six months.

Our accessible website has passed National Communications Commission accessibility inspections and obtained the highest-level WCAG 2.1 Level AAA certification. The website is designed to be accessible to people with color vision deficiencies, including color blindness, and we also provide customized services for people with hearing or speech impairments.



#### Physical business premises

- Installed service bells and various accessibility facilities, and also provide magnifying glasses and reading glasses.
- Dedicated personnel provide appropriate services according to customer needs.
- Installed video equipment at counters to provide sign language video interpretation services and real-time assistance from professional sign language interpreters at our headquarters and branch offices (services can be booked on our official website).



#### Sales representative solicitation services

- After receiving accident and health insurance applications from customers with physical or mental disabilities, our sales representatives fill out assessment forms and retain associated records; if said applications are subsequently rejected, we notify our customers by registered mail, and state the reasons for rejecting their applications.



#### Official website and online services

- Set up a “Multilingual Compulsory Insurance Rights” page on our official website to safeguard the rights of older adults and people with disabilities, and our e-Insurance Network quotation system provides summary explanations and auxiliary documents with enlarged text.
- Added voice assistance and color-interactive reading features to our accessible website, and also provide assistance on online insurance applications for middle-aged/older customers and customers with limited digital literacy, with dedicated personnel offering guidance and support through our online service hotline.



#### Complaint procedures

- Response letters sent to complainants who are older adults are formatted using a reader-friendly layout.
- Established a 0800 customer service hotline for older adults.

#### Sustainability Highlight

#### Empathetic & Healthy Aging: Aging Simulation Experiential Workshop

Continue to strengthen and realize Treat Customers Fairly principles to build a customer-friendly financial environment.

Invited our independent directors, colleagues from our front-line sales and service teams, and personnel responsible for planning accessible facilities to participate in this activity; there were more than 30 attendees. Participants donned aging simulation equipment and personally experienced the daily inconveniences and challenges of older adults. These firsthand experiences helped attendees develop a “service innovation” mindset. After completing the experiential activities, the participants collectively brainstormed concrete ideas for age-friendly services, which served as an important starting point for future service upgrades. This activity encompassed the “Four Principles of Communication” (Empathy, Patience, Care, and Compassion). Multiple improvement initiatives were proposed, including the use of enlarged fonts and contrasting colors in documents, assistive communication tools at service counters, measures to simplify processes and optimize waiting times, and auxiliary voice and visual functions on digital service interfaces.

TMNEWA complies with Treat Customers Fairly principles for the financial services industry. Our Treat Customers Fairly policy and strategy has been approved by the Board, and we developed an execution plan to enhance associated practices and track implementation effectiveness. We established the “Fair Customer Treatment Working Group” under the Sustainable Development Committee to implement regular cross-functional collaborations and build a corporate culture oriented around Treat Customers Fairly principles and regulatory compliance. We also organized training and promotion activities to ensure that our personnel incorporated Treat Customers Fairly principles in their daily operations, enhancing employee understanding of fair and reasonable treatment for financial consumers.

TMNEWA was recognized by the Financial Supervisory Commission's 2025 Treat Customers Fairly Assessment, and received the Top 25% Outstanding Property Insurance Provider and Best Progress Awards, being the only property insurance company to receive both honors. We established a “[Financial Contributions](#)” section on our official website to publicly disclose information on our various social contributions, and to promote inclusive finance, shared benefits, and sustainable development. Please refer to Appendix I ESG Performance Index for more information.



### 5.1.2 Customer Relationship Management and Complaint Handling

TMNEWA places great importance on customer feedback, and handles customer complaints and consumer disputes in accordance with internal systems and regulations. We also propose specific improvement plans for major issues requiring improvement. Due to our continued optimization of service processes and full implementation of our “Voice of Customer” tracking system, the number of customer complaints received in 2025 decreased significantly compared with 2024, indicating that our efforts to enhance service quality have gradually begun to deliver results.

We regularly report complaint analysis results, procedural deficiency reviews, and improvement plan implementations to the Sustainable Development Committee and the Board, and also convene periodic meetings to conduct in-depth analyses and reviews of general policies and specific deficiencies related to consumer disputes so we can assess the appropriateness of claims procedures and service processes, deliberate improvement measures, and effectively reduce the incidence rates of recurring issues. Our overall satisfaction score on our 2025 customer satisfaction survey for motor insurance claims services was 8.95 out of 10 points, and our Net Promoter Score was 55.9 points, indicating high satisfaction and strong brand loyalty. In future, we will continue to fulfill our commitment to customer-oriented services through regular surveys and feedback mechanisms, and use collected feedback as an important basis for formulating subsequent improvement actions.

To strengthen our complaint management system, we obtained the ISO 10002:2018 Complaint Handling Management System certification in 2024 and established an institutionalized, standardized complaint management framework with ongoing improvement mechanisms, and we continue to maintain system effectiveness. This system clearly regulates intake, review, response, closure, improvement, and follow-up processes for complaints, enhancing the consistency, transparency, and timeliness of complaint handling.

#### Complaints and Reviews

##### Financial Ombudsman Institution Complaint Rate

| 2023                      | 2024                      | 2025                      |
|---------------------------|---------------------------|---------------------------|
| Number of complaints      | Number of complaints      | Number of complaints      |
| 1,303                     | 319                       | 225                       |
| Number of policies issued | Number of policies issued | Number of policies issued |
| 4,751,499                 | 5,129,298                 | 5,221,129                 |
| Complaint rate(‰)         | Complaint rate(‰)         | Complaint rate(‰)         |
| 2.70                      | 0.60                      | 0.40                      |

- N. 1: In 2025, 225 complaints were filed against TMNEWA with the Financial Ombudsman Institution (173 claims-related complaints and 52 non-claims-related complaints). All complaints were resolved and closed, achieving a resolution rate of 100%.  
2: Complaint rate (‰) = Number of complaints / Number of policies issued x 10,000

##### Financial Ombudsman Institution Ombudsman Rate

| 2023                      | 2024                      | 2025                      |
|---------------------------|---------------------------|---------------------------|
| Number of ombudsman cases | Number of ombudsman cases | Number of ombudsman cases |
| 288                       | 114                       | 54                        |
| Number of policies issued | Number of policies issued | Number of policies issued |
| 4,751,499                 | 5,129,298                 | 5,221,129                 |
| Ombudsman rate (‰)        | Ombudsman rate (‰)        | Ombudsman rate (‰)        |
| 0.60                      | 0.22                      | 0.10                      |

- N. 1: In 2025, 54 cases filed against TMNEWA were adjudicated by the Financial Ombudsman Institution (52 claims-related cases and 2 non-claims-related cases). As of June 2026, 1 case remains open, pending a decision by the Financial Ombudsman Institution. Therefore, our resolution rate was 98.1%. The open case involves disability assessments for motor insurance. Our position is based on applicable legal provisions, and we are awaiting the Financial Ombudsman Institution's final decision.  
2: Mediation results for 2025 were classified as follows: 2 cases were resolved against TMNEWA, 25 cases were resolved in favor of TMNEWA, 14 cases were settled through adjudication, 7 cases were not accepted for adjudication, and 5 cases were withdrawn.  
3: Regarding the two cases resolved against TMNEWA, our Customer Service Center reported the reasons for the resolutions and corresponding improvement measures for each case at the Sustainable Development Committee meeting held in the third quarter of 2025 and the fourth mediation review meeting held in 2025.  
4: Ombudsman Rate (‰) = Number of ombudsman cases / Number of policies issued x 10,000

## 5.2 Sustainable Insurance and Digital Innovation Services

### 5.2.1 Insurance Product Designs and Sales

TMNEWA formulated principles and rules for product designs, advertising/promotion and sales, underwriting/claims, and dispute and complaint handling procedures in accordance with supervisory policies, various regulations, and consumer service standards. All products must comply with the Regulations Governing Pre-sale Procedures for Insurance Products before they can be listed. Our internal policies require sales personnel to fully explain product information, conduct KYC/suitability analysis, and fully disclose policy terms and warnings when soliciting business. We also added enhanced assessment items for older customers aged 65 and above.

We also encourage use of low-carbon and recycled building materials by incorporating core principles associated with “renewable energy upgrades” and “residential restoration” when developing residential insurance products to balance environmental sustainability and residential safety. To improve operational efficiency, we optimized renewal processes and enabled digital applications in accordance with the latest Financial Supervisory Commission regulations.

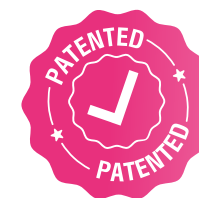
Additionally, we collaborated with Chang Hwa Bank to launch a dedicated insurance solution for electric vehicles which offers diversified premiums, vehicle driving data utilizations, and battery protection measures, thereby supporting low-carbon transportation, quantifying carbon reduction and road safety benefits, and demonstrating the tangible impacts of sustainable insurance.

### 5.2.2 Digital Innovations

TMNEWA actively delivers innovative, differentiated, and high-quality insurance services to customers. In recent years, we have benefited from continued advancements in financial technologies and digital transformation measures, and have built a patent portfolio to strengthen our corporate competitiveness. In 2025, we obtained utility model patents for our “Power contract optimization and sustainability evaluation recommendation system” and “Multilingual video translation and content delivery system for insurance services,” and also obtained an invention patent for our “Insurance claim assistance decision-making system”; we have cumulatively obtained 28 patents to date.

#### Obtained 3 Financial Patents in 2025

| Utility model patents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Invention patents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Automated customer service platform</li> <li>Accident site guidance system</li> <li>Insurance claim assistance decision-making system</li> <li>Repair shop claim application for automobile and motorcycle insurance</li> <li>Automatic insurance claim online service platform</li> <li>Claim management system</li> <li>System for providing insurance</li> <li>Insurance service auxiliary system</li> <li>Maintenance request system and maintenance management system</li> </ul> | <ul style="list-style-type: none"> <li>Human-machine environment situational loss prevention system and architecture</li> <li>Staff dispatching system</li> <li>Automatic case distribution system</li> <li>Claim progress notification system</li> <li>Mobile device insurance claims application system</li> <li>System of integrating social network software communication and management</li> <li>Smart insurance auxiliary device</li> <li>Online Auto Insurance Claims Service System</li> <li>Multilingual video translation and content delivery system for insurance services</li> </ul> |



## Ch5 Driving Digital Innovation and Sustainable Insurance Services

5.1 | [5.2](#) | 5.3

### Continued Promotion of Electronic Insurance Policies

TMNEWA encourages use of electronic insurance policies by optimizing online application processes, enhancing digital document functions, and integrating claims services. Usage rates have grown steadily year over year. Electronic insurance policies not only enhance service convenience and timeliness, but also effectively reduce paper consumption and operating costs. In 2025, we issued a total of 3,939,832 policies, 3,259,426 of which were digitally issued, accounting for 82.73% of all policies.

| Indicator                                             | Motor insurance     |                      | Marine insurance | Fire insurance             |                           | Engineering insurance | Miscellaneous insurance                                                                                       |                                                             | Accident insurance |
|-------------------------------------------------------|---------------------|----------------------|------------------|----------------------------|---------------------------|-----------------------|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|--------------------|
|                                                       | Voluntary insurance | Compulsory insurance |                  | Residential fire insurance | Commercial fire insurance |                       | Miscellaneous Insurance Dept. I (other insurance and liability insurance, excluding mobile devices insurance) | Miscellaneous Insurance Dept. II (mobile devices insurance) |                    |
| Total number of policies issued in 2025               | 1,303,097           | 1,354,384            | 101,924          | 53,169                     | 32,312                    | 21,130                | 39,746                                                                                                        | 371,101                                                     | 662,969            |
| Total number of electronic insurance policies in 2025 | 1,027,586           | 1,354,384            | 0                | 42,747                     | 0                         | 0                     | 0                                                                                                             | 371,101                                                     | 463,608            |
| Electronic policy issuance rate in 2025 (%)           | 78.86%              | 100%                 | 0%               | 80.4%                      | 0%                        | 0%                    | 0%                                                                                                            | 100%                                                        | 69.93%             |
| Electronic policy issuance rate in 2024 (%)           | 77.53%              | 100%                 | 0%               | 79.14%                     | 0%                        | 0%                    | 0%                                                                                                            | 100%                                                        | 66.78%             |
| Annual growth in electronic policy issuance rate (%)  | 1.72%               | -                    | -                | 1.59%                      | -                         | -                     | -                                                                                                             | -                                                           | 4.72%              |

### Online Customer Service Platform

We launched our Online Customer Service Platform in September 2021 and continued to integrate and develop innovative services in 2025 to offer frictionless, one-stop web integration services. We received a total of 81,477 clicks on our Online Customer Service Platform in 2025, and accumulated 264,060 user interactions as of year-end 2025.



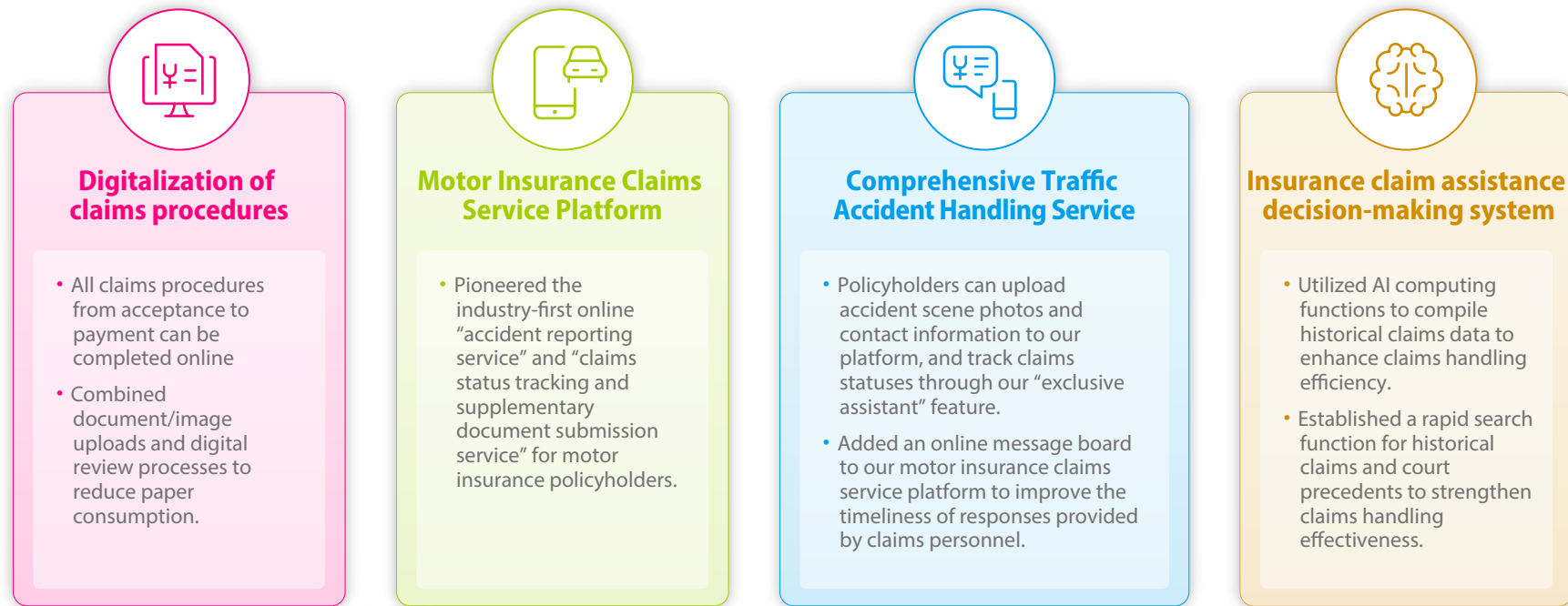
### Pioneered Comprehensive Traffic Accident Handling Service

We pioneered the Comprehensive Traffic Accident Handling Service, under which our service personnel are required to arrive at the accident scene and use digital tools to provide comprehensive assistance. In 2025, a total of 1,519 customers rated our traffic accident handling services; 99.8% of these customers gave us a full-score rating.

| Comprehensive Traffic Accident Handling Service                                                                        |                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Positioning and dispatching</b> | Our Customer Service Center dispatches the nearest service personnel to the scene, ensuring that they reach the scene of the accident as soon as possible, shortening customer waiting times. |
|  <b>Exclusive assistant</b>         | Customers can check claims handling progress and contact channels, and utilize an exclusive online channel for submitting supplementary documents, reducing paper consumption.                |
|  <b>Automatic case assignment</b>   | Our claims center initiates subsequent claims service processes after receiving claims cases.                                                                                                 |

### Digital Claims Service

We continue to promote use of digital applications and develop various functions and online platforms that provide our customers with faster and more convenient services.



TMNEWA added and optimized two new digital claims services in 2025 (the “Remote videoconferencing inspection and assessment app” and the “Total loss vehicle salvage auction system”), enabling customers to complete claims applications in a more convenient manner and improving claims handling efficiency.

We further added a “Travel Insurance Claims Guide” to our digital policies and provided related information in the claims application link on our official website. We estimate this feature will benefit approximately 30,000 to 40,000 travel insurance customers each month, helping them better understand claims application methods, enhancing the accessibility of claims information, and improving our service experiences.

### Cross-Platform Collaborations Integrating Insurance into Daily Life

TMNEWA continues to collaborate with e-commerce platforms such as Yahoo, Rakuten, PChome, and Momo. We expanded our digital channels in 2025 to include uTagGo, 35 Real Estate, 591, and Funliday. We share insurance tips through diverse media channels and offer convenient online application services to reduce friction, simplifying application processes while integrating insurance into people’s daily lives. We plan to continue expanding application scenarios across platforms and integrating insurance services into everyday life. Our cross-industry collaborations enable selection of digitally issued insurance applications, promoting paper-free practices as we implement our green finance goals.

### 5.2.3 Sustainable Insurance Products and Services

Faced with changes in international trends and threats from extreme climate events, TMNEWA continues to uphold the social values of the property insurance industry through ongoing promotion of insurance products that contribute to environmental and social sustainability. We have developed green insurance products that help our customers address future risks and strengthen resilience. In 2025, we launched multiple green insurance products ("Microcomputer gas meter endorsement," "Comprehensive machinery insurance (CMI)," and "Battery performance insurance") to support our customers in utilizing energy-saving equipment, thereby promoting application of low-carbon technologies while strengthening transitions toward sustainable management. Our product designs encompass multiple forms of coverage and help our customers improve energy efficiency and equipment safety through concrete actions that support the development of sustainable technologies.

We conducted inventories and calculations in accordance with the methodology laid out in the Taiwan Sustainable Taxonomy, Second Edition. In 2025, 12.50% of our insurance products were aligned with the sustainability criteria of the Taiwan Sustainable Taxonomy. These qualifying products are presented in the table below:

| Aspect                | Product Type                                               | Product Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Number of Policies Underwritten in 2025 | Direct Written Premiums in 2025 (NT\$) |
|-----------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|
| Green energy products | Insurance related to green energy developments             | This property insurance product protects wind turbines, solar power equipment and equipment manufacturing, hydropower equipment, and other renewable energy assets against damages caused by fires, typhoons, floods, earthquakes, and other hazards.                                                                                                                                                                                                                                                                          | 138                                     | 167.846 million                        |
|                       | Comprehensive insurance for self-use charging stations     | To support safe and convenient use of self-owned charging equipment by electric vehicle owners, and to ensure comprehensive coverage for property and third-party liability risks, we provide coverage for property losses caused by fires, lightning, explosions, collisions with external objects, and other incidents; we also offer third-party liability coverage to help policyholders enjoy safer green transportation.                                                                                                 | 32                                      | 16,000                                 |
|                       | Comprehensive insurance for electric bicycles              | Provides full coverage for policyholders who use eco-friendly electric bicycles.                                                                                                                                                                                                                                                                                                                                                                                                                                               | 693                                     | 1.112 million                          |
|                       | Electric vehicle-specific insurance                        | Electric vehicle insurance is based on traditional automobile insurance and covers basic coverage such as compulsory insurance, third-party liability insurance, theft insurance, and automobile physical damage insurance, as well as coverage for battery- and charging-related risks. Losses from accidents that occur during charging, spontaneous battery combustion, or explosions are covered by dedicated endorsements to ensure that our electric vehicle insurance product addresses a comprehensive range of risks. | 39,989                                  | 495.53 million                         |
|                       | Compulsory insurance for micro electric two-wheel vehicles | Micro electric two-wheel vehicles are an integral part of the transition toward green energy solutions. We therefore supported governmental legislative amendments by expanding our compulsory insurance coverage to include micro electric two-wheelers.                                                                                                                                                                                                                                                                      | 3,176                                   | 2.321 million                          |
|                       | Comprehensive home insurance                               | Green energy upgrade endorsement: Following damage caused by a hazardous incident covered under our primary property insurance products, we repair or rebuild insured properties using green building materials and equipment, or pay cash compensation for the costs required to repair or rebuild insured properties using green building materials and equipment.                                                                                                                                                           | 2,888                                   | 37,900                                 |

## Ch5 Driving Digital Innovation and Sustainable Insurance Services

5.1 | **5.2** | 5.3

| Aspect                    | Product Type                                                                                                          | Product Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Number of Policies Underwritten in 2025 | Direct Written Premiums in 2025 (NT\$) |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|
| Natural disaster products | Engineering insurance                                                                                                 | Includes electronic equipment insurance, comprehensive machinery insurance (CMI), comprehensive construction equipment insurance, and other insurance products. These products mainly protect mechanical equipment against damage caused by natural disasters (typhoons, floods, heavy rains, and earthquakes) or accidents that occur during operation or use.                                                                                                                                                                                                                                                                    | 11,040                                  | 663.529 million                        |
|                           |                                                                                                                       | Includes contractors' all-risk insurance and erection all risks insurance, and protects against property damage and third-party liability compensation obligations arising from natural disasters (typhoons, floods, heavy rains, and earthquakes), accidents, or construction risks during the construction period to ensure progress on projects.                                                                                                                                                                                                                                                                                |                                         |                                        |
|                           | Transportation insurance                                                                                              | Includes cargo transportation insurance, marine hull insurance, aviation insurance, fishing vessel insurance, inland cargo insurance, commercial property floater comprehensive insurance, and other related insurance products. This product mainly protects against losses of cargo or vehicles during sea, land, and air transportation caused by natural disasters (typhoons, floods, heavy rains, and earthquakes) or accidents, offering loss coverage during transportation and operation processes to help clients strengthen transportation planning and disaster prevention measures, reducing the impacts of disasters. | 100,014                                 | 384.179 million                        |
|                           | Commercial fire insurance                                                                                             | Earthquake insurance endorsement: Protects property owners against direct losses caused by earthquakes, diversifying operational risks and strengthening asset safety.                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 3,001                                   | 393.267 million                        |
|                           |                                                                                                                       | Typhoon and flood insurance endorsement: Protects property owners against direct losses caused by typhoons and floods, diversifying operational risks, reducing business impacts, and strengthening asset protections.                                                                                                                                                                                                                                                                                                                                                                                                             | 1,784                                   | 298.354 million                        |
|                           | Residential fire insurance                                                                                            | Includes basic insurance/comprehensive insurance products for residential fires and earthquakes; residential fire and earthquake endorsements that provide coverage for typhoons and floods, land subsidence, landslides or mudslides; residential earthquake insurance, minor loss earthquake insurance, extended earthquake insurance, and other coverage against natural disaster risks, reducing losses to homes and property caused by natural disasters.                                                                                                                                                                     | 321,215                                 | 237.859 million                        |
|                           | Comprehensive home/residential insurance                                                                              | Compensates losses to homes and household property caused by natural disasters such as typhoons, earthquakes, and floods, reducing the economic impacts caused by unexpected disasters; coverage can be strengthened through endorsements.                                                                                                                                                                                                                                                                                                                                                                                         | 15,522                                  | 7.025 million                          |
|                           | Automobile physical damage insurance                                                                                  | Typhoon, earthquake, tsunami, hail, flood, or rain-induced water accumulation endorsement: Further expands coverage for vehicle losses caused by natural disasters such as typhoons, earthquakes, tsunamis, hail, floods, or road flooding resulting from storms in addition to the original coverage offered under automobile physical damage insurance.                                                                                                                                                                                                                                                                          | 16,910                                  | 51.022 million                         |
|                           | Comprehensive art insurance                                                                                           | Protects artworks and cultural relics against damage caused by accidents and natural disasters (typhoons, floods, heavy rains, and fires) to reduce risk uncertainty and asset losses, ensuring that cultural assets can be properly preserved and maintained.                                                                                                                                                                                                                                                                                                                                                                     | 77                                      | 1.567 million                          |
| Sustainability products   | Event cancellation insurance                                                                                          | Protects organizers against financial losses from events that are canceled, postponed, or suspended due to force majeure factors such as heavy rains or typhoons, reducing operational uncertainty and economic impacts, and maintaining stable operations in the events industry.                                                                                                                                                                                                                                                                                                                                                 | 3                                       | 3.849 million                          |
|                           | Comprehensive insurance for self-use charging stations                                                                | Typhoon and flood endorsement: Provides coverage for any damage to charging stations caused by typhoons, floods, or water accumulation from heavy rains in addition to existing comprehensive insurance protections for self-use charging stations, expanding protections against losses caused by natural disasters.                                                                                                                                                                                                                                                                                                              | 32                                      | 3,000                                  |
|                           | Tokio Marine Nawa Battery Performance Insurance (provides extended coverage for electric vehicle battery performance) | Provides extended coverage for battery performance in electric vehicles, effectively extending the service lives of electric vehicles and reducing waste generated from vehicle replacements.                                                                                                                                                                                                                                                                                                                                                                                                                                      | 99                                      | 2.342 million                          |

**Other sustainability insurance products**

| Product                                                                                                                                                                                                     | Product Description                                                                                                                                                                                                                                                                                                                                                                                  | Number of Policies Underwritten in 2025 | Direct Written Premiums in 2025 (NT\$) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|
|  <b>Product recall insurance</b>                                                                                           | Covers corporate costs associated with product recalls, ensuring that enterprises can actively implement recall procedures when faced with product safety concerns to protect consumer rights.                                                                                                                                                                                                       | 10                                      | 14.994 million                         |
|  <b>Accidental pollution liability insurance</b>                                                                           | Supports enterprises in managing environmental risks, providing compensation and recovery mechanisms for personal injuries and property damage caused by environmental pollution.                                                                                                                                                                                                                    | 97                                      | 4.04 million                           |
|  <b>Damage, theft, and loss of rental income insurance for rental passenger cars (additional coverage for shared cars)</b> | Launched Taiwan's first fragmented, time-based insurance policy specifically designed for shared cars in response to current trends, providing comprehensive coverage for deductibles and business losses arising from collisions or theft involving shared cars.                                                                                                                                    | 10,418                                  | 1.438 million                          |
|  <b>Driver liability insurance</b>                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                      | 198,634                                 | 32.385 million                         |
|  <b>Senior insurance</b>                                                                                                 | In response to the needs of an aging society, we offer insurance policies specifically designed for older adults aged 50 to 84 that provide coverage for fatalities and disabilities, severe burns and scalds, hospitalizations, and assistive device expenses. We added a new senior insurance product for "assistive device expenses" to lower economic burdens from purchasing assistive devices. | 3,178                                   | 16.778 million                         |

### 5.2.4 Corporate Loss Control and Prevention Services

TMNEWA established the Loss Control and Prevention Department to offer corporate clients loss control and prevention services, risk surveys, and specific improvement recommendations. We strengthen risk management awareness, prevent accidents, and assist corporations in formulating emergency response and post-disaster recovery plans through education and training to reduce incident likelihoods and enhance business continuity. We also improve underwriting quality by identifying, assessing, and measuring risks while enhancing the effectiveness of our risk management measures. In 2025, we completed 338 risk surveys and provided loss control and prevention services to 237 clients.

In terms of professional methodologies, we adopted the Tokio Marine Group's ergonomic assessment technologies to identify potential risks and propose improvement measures by examining the interactions between operators, equipment, environments, and work procedures, effectively preventing occupational accidents. In 2025, we successfully assisted 6 companies in completing improvement plans and enhancing on-site safety standards. In response to extreme climate risks, we utilized professional natural disaster models to conduct quantitative risk analyses for earthquakes, typhoons, floods, and other risks. In 2025, we helped 7 companies develop improvement measures to strengthen their climate resilience.

#### Corporate Loss Control and Prevention Achievements in 2025

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Ergonomic loss prevention services</b>                | By adopting the ergonomics assessment techniques developed by Tokio Marine Group (our parent group), we analyzed potential risks in work procedures by examining the interactions between operators and their environments to prevent occupational accidents and enhance operational safety. In 2025, we successfully assisted and proposed improvement recommendations to 6 companies.                                      |
| <b>Natural disaster resilience optimization services</b> | In response to the challenges brought on by global climate change, we used professional natural disaster models to conduct quantitative risk assessments; analyzed risks from earthquakes, typhoons, floods, and climate change in the regions where we operate; and formulated strategic responses. In 2025, we successfully assisted 7 companies in strengthening their resilience capabilities against natural disasters. |
| <b>Infrared thermal imaging inspection services</b>      | Using infrared thermal imaging technology to assist clients in detecting abnormal temperature rises in machinery and electrical systems, we helped clients prevent fires and explosion hazards. In 2025, we successfully assisted 45 companies across 76 testing sites.                                                                                                                                                      |
| <b>Disaster prevention training/themed courses</b>       | By assisting corporations in establishing a risk culture and strengthening risk awareness, we hosted a total of 40 disaster prevention seminars and themed courses in 2025, reaching more than 1,000 corporate personnel, and achieving an average satisfaction rate of 97% and an average Net Promoter Score of 81 points.                                                                                                  |
| <b>Electricity-saving project services</b>               | In 2025, we provided "electricity-saving project services" to 28 companies and completed energy conservation measures at 71 sites, helping 31 of these sites reduce their annual basic electricity charges by 10% through lowering their contracted electricity usage. 40 lighting and small-power electricity users achieved potential annual savings equivalent to 14% of their total annual electricity expenses.         |
| <b>Loss prevention and disaster prevention services</b>  | Following analyses of fire hazards and other potential factory safety hazards, we conduct in-depth discussions with our clients, detailing the risks currently faced by their facilities as well as potential consequences, and also provide concrete improvement recommendations for identified issues. In 2025, we successfully assisted and proposed improvement recommendations to 38 companies.                         |
| <b>Solar power loss prevention services</b>              | In response to new energy policies formulated by the government, our Loss Control and Prevention Department promoted solar power loss prevention services and successfully proposed loss prevention recommendations to 5 project sites in 2025.                                                                                                                                                                              |
| <b>Electric vehicle loss prevention services</b>         | In response to governmental initiatives and strategies for electric vehicles, our Loss Control and Prevention Department promoted electric vehicle loss prevention services and assisted Group collaborator Luxgen in providing loss prevention recommendations to a total of 9 sites in 2025.                                                                                                                               |
| <b>Branch office disaster prevention project</b>         | Our Loss Control & Prevention Department and General Affairs Department jointly conducted a nationwide disaster prevention project, completing comprehensive risk assessments, infrared thermal imaging inspections, and disaster prevention drills at 35 locations.                                                                                                                                                         |

In 2025, we hosted an enterprise risk management seminar focused on AI applications in risk management, which discussed how AI technologies are revolutionizing corporate risk management models and helping companies formulate cutting-edge digital transformation strategies. The seminar covered practical cases and the latest trends in AI risk identification, predictive models, process automation, and decisional support, and helped corporations strengthen their operational resilience and management effectiveness. Representatives from a total of 32 companies attended this seminar. The event received positive feedback and achieved a satisfaction rate of 99% and a Net Promoter Score of 94 points.

## 5.3 Sustainable Investment

### 5.3.1 Responsible Investment

TMNEWA supports and references the United Nations Principles for Responsible Investment (PRI). Our Board approved a “Responsible Investment Policy” which clearly prohibits specific investment activities. Since 2016, we have incorporated ESG and other sustainability issues into investment selection, assessment, decision-making, and management procedures in accordance with the requirements of the “Self-Regulatory Guidelines for Asset Management of Insurance Companies” while also implementing stewardship actions.

During the investment evaluation stage, we conduct ESG due diligence and screening on potential investment targets using an ESG checklist which serves as an important reference for decision-making. We also continue to monitor the ESG information, risks, and opportunities of investee companies after investment, and conduct necessary analysis and assessment procedures to maintain the stability and sustainability of our portfolio.

Our ESG checklist covers the sustainability ratings and performance of domestic and foreign investment targets. When assessing domestic targets, we reference the ESG information provided by the TDCC IR Platform, which includes international ESG ratings and the results of evaluations conducted in Taiwan; when assessing overseas targets, we mainly refer to information taken from the Bloomberg ESG database and fully disclose related information in our investment assessment reports.

We use an integrated ESG score as an important tool for managing ESG investment risks, and set a minimum ESG score threshold to further screen potential targets that meet our standards. For potential targets that have not yet received ESG ratings, we designed an ESG risk assessment table to review potential environmental, social, and governance-related risks, thereby strengthening our risk identification capabilities in situations where there is insufficient information.

In terms of our investment policy, we continue to channel investment funds into sustainable bonds, green deposits, and various thematic investments to support low-carbon transitions and sustainable development while balancing return-on-investment targets with sustainable development benefits through our capital allocation strategy. We prioritize the government’s “12 Key Strategies” when assessing investment targets, and have invested in multiple projects related to wind and solar power; electricity systems and energy storage; carbon capture, utilization, and storage; resource circularity and zero waste; and green finance, demonstrating strong alignment between our investment portfolio and sustainable development strategy.

| Pre-Investment Assessment                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prohibited investment sectors                                                                             | <b>Environmental aspect:</b> <ul style="list-style-type: none"> <li>100% coal mining industry.</li> <li>100% coal-fired power generation industry.</li> <li>Oil sands extraction industry.</li> <li>Arctic oil and natural gas extraction industry.</li> </ul>                                                                                                                                                                                                                                                                                                               |
|                                                                                                           | <b>Social aspect:</b><br>Industries with substantiated involvement in pornography, tobacco production, gambling, illegal drugs, money laundering, terrorist financing, forced labor, child labor, or human rights violations.                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                           | <b>Corporate governance aspect:</b> <ul style="list-style-type: none"> <li>Investment targets where there is concrete evidence that the Board of Directors violated laws and regulations, the articles of incorporation, or resolutions of shareholders meetings when conducting business operations, resulting in material impacts on shareholder or investor rights.</li> <li>Our parent company, Tokio Marine Holdings, has published a list of companies identified as manufacturers of inhumane weapons, as well as a list of prohibited investment targets.</li> </ul> |
| Other considerations                                                                                      | For investment targets involved in coal-fired power generation, thermal power generation, or cement businesses that have been subject to environmental pollution penalties imposed by competent environmental authorities within the past year, we review whether there are any related improvement measures or plans, and provide additional explanations in our ESG checklist.                                                                                                                                                                                             |
| Post-Investment Monitoring                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Continued analysis and assessment of information, risks, and opportunities related to investee companies. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

### Climate-Related Risk Management and Monitoring Procedures for Investments

In terms of climate-related risks associated with our portfolio, we regularly monitor and assess changes in exposures to climate-related risks according to Climate Policy Relevant Sectors (CPRS) classification standards. Please refer to [2.3 Climate Risk Management](#) for more information.

### 5.3.2 Sustainable Investment



#### Green energy industry

- Continued investment in a green energy holding company that owns a solar power generation business. The investment fair value estimate at year-end 2025 was NT\$127 million.
- Continued investment in a sustainable fund which primarily invests in key industries promoting sustainable development in Taiwan. The investment fair value estimate at year-end 2025 was NT\$246 million.



#### Environmental investments

The government actively promoted widespread adoption of sewerage systems in 2003 by injecting private capital, manpower, and technology. In 2016, we submitted applications to the competent authorities and obtained approval to invest in a domestic sewerage remediation project. The investment fair value estimate at year-end 2025 was NT\$117 million.



#### Sustainability bonds

Our green bonds, sustainability bonds, and social bonds holdings amounted to NT\$1.1 billion, accounting for 28.75% of our corporate bonds and financial debenture portfolio.

## Ch5 Driving Digital Innovation and Sustainable Insurance Services

5.1 | 5.2 | **5.3**

### Investments in Green Energy Industry

In 2025, we began investing in activities with environmental benefits (such as renewable energy, green buildings, clean transportation, energy efficiency improvements, and sustainable water resource management) through green deposits to support carbon reduction efforts and improve resource efficiency. Related capital allocations adhere to established sustainability frameworks and undergo annual reviews by independent third-party institutes to ensure that investment sustainability attributes and material benefits continued to meet standards. Our total green deposits at year-end 2025 amounted to NT\$500 million.

| Investment Project            | Investment Type (Equity/Bonds/Funds)                    | Holdings (NT\$ Million) |               |               |
|-------------------------------|---------------------------------------------------------|-------------------------|---------------|---------------|
|                               |                                                         | Year-end 2023           | Year-end 2024 | Year-end 2025 |
| Green deposits                | Deposits                                                | 0                       | 0             | 500           |
| Green bonds                   | Bonds                                                   | 100                     | 200           | 650           |
| Social bonds                  | Bonds                                                   | 100                     | 250           | 250           |
| Sustainability bonds          | Bonds                                                   | 200                     | 300           | 200           |
| Renewable energy industry     | Equity                                                  | 169.1                   | 135.8         | 127.3         |
| Sewage remediation            | Equity                                                  | 176.5                   | 147.3         | 116.5         |
| Six core strategic industries | Equity + bonds + venture capital + limited partnerships | 2,266.5                 | 3,371.8       | 4,937.2       |

**N.** The six core strategic industries include information and digital technology industries, cybersecurity industries, medical technology and precision health industries, national defense and strategic industries, green and renewable energy industries, and strategic stockpile industries.

### Sustainable Investment Ratio

To identify and disclose investments in economic activities that are eligible under or aligned with the Taiwan Sustainable Taxonomy, we conducted an inventory of the sustainable stocks, bonds, and investment properties in our portfolio based on available information and the Taiwan Sustainable Taxonomy.

| Indicator             | Taxonomy-Eligible Ratio | Taxonomy-Aligned Ratio | Taxonomy-Aligned/<br>Taxonomy-Eligible Ratio | Description                   |
|-----------------------|-------------------------|------------------------|----------------------------------------------|-------------------------------|
| Equity                | 49.46%                  | 17.36%                 | 35.09%                                       |                               |
| Bonds                 | 59.78%                  | 45.99%                 | 76.93%                                       | Includes sustainability bonds |
| Investment properties | 0.00%                   | 0.00%                  | 0.00%                                        |                               |
| Total                 | 44.21%                  | 26.12%                 | 59.09%                                       |                               |

### Leveraging Institutional Investor Influence to Promote Shared Sustainability Benefits

We aim to leverage our influence as an institutional investor to drive corporate developments in corporate governance, social prosperity, and environmental protection through our capital investments, exerting our corporate influence and promoting industrial responses to climate change issues through continued engagement with investee companies.

For publicly listed investee companies, we mainly engage through a range of communication channels, including conference calls, investor forums, and shareholders meetings; relevant contact methods are disclosed in our stewardship report. We also maintain communication with non-public investee companies through phone calls, emails, reports to Board and shareholders meetings, and regular investment meetings to ensure information transparency and strengthen governance.

Please refer to the Stewardship section on our official website and our Stewardship Report for more information. [Tokio Marine Nawa Insurance | Stewardship section](#)

| Engagement Activities in 2025                                                                                   |                                              |                                                |                                               |                                                                                  |
|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------|
| Engagement Target                                                                                               | Communication Channel/<br>Frequency          | Engagement Topic                               | Engagement Topics and Issues                  | Engagement Outcomes in 2025                                                      |
| <br>Venture capital industry | Face-to-face meetings/<br>quarterly          | Corporate governance/<br>environmental aspects | Capital increases/<br>ESG-related investments | Capital injection plans, implementations, and actual benefits of ESG investments |
| <br>Green energy industry   | Face-to-face meetings/on an<br>ad hoc basis  | Corporate governance                           | Consolidation                                 | Continue tracking of consolidation progress                                      |
| <br>Private equity fund    | Video conferences/<br>meetings with partners | Corporate governance                           | Media disclosures of investment projects      | Tracking fund response plans and progress of follow-up actions                   |
| <br>Technological industry | Face-to-face meetings                        | Corporate governance                           | Financial structure                           | Operational performance improvement plan/listing progress tracking               |

# Appendices



## Appendix I ESG Performance Index

### 2025 TMNEWA Employee Data Statistics

#### Employee Distribution by Region

| Year                | 2023   |                | 2024   |                | 2025   |                |
|---------------------|--------|----------------|--------|----------------|--------|----------------|
| Indicator/Region    | Taiwan | Southeast Asia | Taiwan | Southeast Asia | Taiwan | Southeast Asia |
| Full-time Employees | 1,514  | 3              | 1,570  | 1              | 1,612  | 1              |
| Part-time Employees | 44     | 0              | 24     | 0              | 23     | 0              |

(N.) 1: Definition of full-time employee: Employees whose weekly, monthly, or annual working hours fulfill the legal and practical definitions of full-time working hours in respective regions.

2: Definition of part-time employee: Employees whose weekly, monthly, or annual working hours are less than those of full-time employees; includes student workers, interns, and rehired retirees.

#### New Hire Statistics

| Year                      | 2023                |        |               |       | 2024                |        |               |       | 2025                |        |               |      |
|---------------------------|---------------------|--------|---------------|-------|---------------------|--------|---------------|-------|---------------------|--------|---------------|------|
| Age/Gender                | Number of Employees |        | New Hire Rate |       | Number of Employees |        | New Hire Rate |       | Number of Employees |        | New Hire Rate |      |
|                           | Male                | Female | Subtotal      | %     | Male                | Female | Subtotal      | %     | Male                | Female | Subtotal      | %    |
| Under 30 Years of Age     | 62                  | 60     | 122           | 43.42 | 33                  | 47     | 80            | 29.25 | 24                  | 36     | 60            | 3.77 |
| 30-49 Years of Age        | 66                  | 56     | 122           | 14.73 | 54                  | 66     | 120           | 13.63 | 54                  | 51     | 105           | 6.60 |
| 50 Years of Age and Above | 3                   | 2      | 5             | 1.33  | 5                   | 5      | 10            | 2.56  | 9                   | 5      | 14            | 0.88 |
| Total                     | 249                 |        |               |       | 210                 |        |               |       | 179                 |        |               |      |
| Total Number of Employees | 1,517               |        |               |       | 1,571               |        |               |       | 1,613               |        |               |      |
| Total New Hire Rate       | 16.77%              |        |               |       | 13.60%              |        |               |       | 11.25%              |        |               |      |

(N.) 1: The number of new hires has not been adjusted to exclude employees who left the Company during the reporting period.

2: New hire rate (%) = Total number of new hires/Average number of employees at the beginning and end of the reporting period x 100%.

| Employee Turnover Statistics |                     |        |               |       |                     |        |               |        |                     |        |               |       |
|------------------------------|---------------------|--------|---------------|-------|---------------------|--------|---------------|--------|---------------------|--------|---------------|-------|
| Year                         | 2023                |        |               |       | 2024                |        |               |        | 2025                |        |               |       |
| Age/Gender                   | Number of Employees |        | Turnover Rate |       | Number of Employees |        | Turnover Rate |        | Number of Employees |        | Turnover Rate |       |
|                              | Male                | Female | Subtotal      | %     | Male                | Female | Subtotal      | %      | Male                | Female | Subtotal      | %     |
| Under 30 Years of Age        | 26                  | 22     | 48            | 17.08 | 27                  | 26     | 53            | 20.38% | 24                  | 29     | 53            | 3.33% |
| 30-49 Years of Age           | 58                  | 56     | 114           | 13.77 | 39                  | 40     | 79            | 8.93%  | 58                  | 47     | 105           | 6.60% |
| 50 Years of Age and Above    | 12                  | 8      | 20            | 5.32  | 16                  | 5      | 21            | 5.28%  | 18                  | 12     | 30            | 1.89% |
| Total                        | 249                 |        |               |       | 153                 |        |               |        | 188                 |        |               |       |
| Total Number of Employees    | 1,517               |        |               |       | 1,571               |        |               |        | 1,613               |        |               |       |
| Total Turnover Rate          | 12.26%              |        |               |       | 9.92%               |        |               |        | 11.82%              |        |               |       |

**(N.)** 1: The number of departed employee includes employees who were voluntarily terminated, were dismissed, or retired.  
2: Turnover rate (%) = Number of departed employee/Average number of employees at the beginning and end of the reporting period × 100%.  
3: The number of departed employee did not include employees on leave without pay.

| Reasons for Employee Turnover |      |        |       |                           |                         |
|-------------------------------|------|--------|-------|---------------------------|-------------------------|
| Reason for Turnover           | Male | Female | Total | Total Number of Employees | Voluntary Turnover Rate |
| Voluntary Turnover            | 98   | 86     | 184   | 1,613                     | 11.41%                  |
| Involuntary Turnover          | 2    | 2      | 4     |                           |                         |

## Employee Education and Training Activities in 2025

| Training Category                                                                                                          | Implementations in 2025                                                                                                                                                                                                                                                                                                                                                                                                                          | Training Target                                                                                                                                          | Number of Participants (Persons) | Total Number of Training Sessions (Classes) | Total Training Hours (Hours)<br>(Total Participants * Training Hours) |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------|-----------------------------------------------------------------------|
|  Ethical Management                       | We adhered to our "Ethical Management Policy" and incorporated integrity and ethical principles into management measures. Our online ethical management training course was set as a mandatory course for all employees, and the course could only be completed after passing the post-training examination.                                                                                                                                     | All employees                                                                                                                                            | 1,538                            | 13                                          | 508                                                                   |
|  Legal Compliance                         | <ul style="list-style-type: none"> <li>After completing self-registration, property insurance representatives were required to attend annual legal compliance courses organized by the Taiwan Insurance Institute and pass course examinations.</li> <li>Internal training was conducted via online courses using self-developed digital materials, and the courses could only be completed after passing post-training examinations.</li> </ul> | <ul style="list-style-type: none"> <li>Insurance sales representatives</li> <li>All employees</li> <li>Legal compliance managers at each unit</li> </ul> | 1,538                            | 14                                          | 2,307                                                                 |
|  ESG/Climate                              | Employees attended external ESG and climate-related training programs based on operational needs.                                                                                                                                                                                                                                                                                                                                                | All employees                                                                                                                                            | 17                               | 17                                          | 90                                                                    |
|  Treat Customer Fairly                    | Organize a minimum of 3 hours of online dissemination training each year to strengthen employee awareness and professional knowledge of Treating Customers Fairly principles associated with financial consumers.                                                                                                                                                                                                                                | All employees                                                                                                                                            | 1,535                            | 14                                          | 4,605                                                                 |
|  Personal Information Protection          | Conduct a 1-hour online course every year in accordance with the Personal Data Protection Act; these courses can only be completed after passing post-training examinations.                                                                                                                                                                                                                                                                     | All employees                                                                                                                                            | 1,538                            | 13                                          | 1,282                                                                 |
|  Information Security                   | Conduct a minimum of 3 hours of online information security training each year to strengthen employee information security awareness in accordance with Article 6-1 of the Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises.                                                                                                                                                                | All employees                                                                                                                                            | 1,537                            | 13                                          | 4,611                                                                 |
|  Gender Equality/<br>Friendly Workplace | Conduct employee sexual harassment prevention training every year in accordance with Article 9 of the Amendments to the Regulations for Establishing Measures on Prevention of Sexual Harassment in the Workplace.                                                                                                                                                                                                                               | All employees                                                                                                                                            | 1,537                            | 13                                          | 128                                                                   |
|  Anti-Money Laundering                  | All employees are required to receive a minimum of 2 hours of related training each year.                                                                                                                                                                                                                                                                                                                                                        | All employees                                                                                                                                            | 1,538                            | 13                                          | 3,076                                                                 |

**N.** Participant figures include employees who subsequently left the Company.

## Number of In-Force Policies

| Policy Type                                                            | Number of In-Force Policies in 2025 |
|------------------------------------------------------------------------|-------------------------------------|
| Marine insurance and Other insurance (including Engineering insurance) | 38,582                              |
| Liability insurance and Other insurance                                | 33,495                              |
| Commercial Fire insurance                                              | 31,501                              |
| Accident & Health insurance                                            | 237,735                             |
| Motor insurance                                                        | 2,822,776                           |
| Residential Fire insurance                                             | 163,818                             |
| Mobile Device insurance                                                | 411,227                             |
| Comprehensive insurance                                                | 922                                 |

(N.) Data are current as of December 31, 2025.

## Customer Retention Rate

| Policy Type                             | Number of Policies that Expired in 2025 | Number of Policies That Were Renewed in 2025 | Customer Retention Rate (%) in 2025 |
|-----------------------------------------|-----------------------------------------|----------------------------------------------|-------------------------------------|
| Marine insurance and Other insurance    | 1,914                                   | 1,593                                        | 83.23%                              |
| Liability insurance and Other insurance | 26,422                                  | 21,633                                       | 81.87%                              |
| Commercial Fire insurance               | 31,652                                  | 26,224                                       | 82.85%                              |
| Accident & Health insurance             | 228,166                                 | 206,980                                      | 90.71%                              |
| Motor insurance                         | 1,178,664                               | 988,391                                      | 83.9%                               |
| Residential Fire insurance              | 157,828                                 | 145,962                                      | 92.5%                               |
| Mobile Device insurance                 | 4,648                                   | 406                                          | 8.73%                               |
| Comprehensive insurance                 | 45                                      | 21                                           | 46.67%                              |

(N.) Data are current as of December 31, 2025.

**Appendix II GRI Standards Index**

| Statement of Use                                                                                        | GRI 1 Standards Used   | Applicable GRI Industry Standards |
|---------------------------------------------------------------------------------------------------------|------------------------|-----------------------------------|
| TMNEWA reported information from January 1, 2025 to December 31, 2025 in accordance with GRI Standards. | GRI 1: Foundation 2021 | NA                                |

| Disclosure Item                              |     | Material Sustainability Topic                                    | Corresponding Sections                                                                                                                                    | Page                                                                               |
|----------------------------------------------|-----|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| The organization and its reporting practices | 2-1 | Organizational details                                           | About This Report<br>1.1 Corporate Vision                                                                                                                 | <a href="#">3</a><br><a href="#">7</a>                                             |
|                                              | 2-2 | Entities included in the organization’s sustainability reporting | About This Report                                                                                                                                         | <a href="#">3</a>                                                                  |
|                                              | 2-3 | Reporting period, frequency and contact point                    | About This Report                                                                                                                                         | <a href="#">3</a>                                                                  |
|                                              | 2-4 | Restatements of Information                                      | About This Report<br>1.2 Business Performance<br>3.1 Talent Development and Employee Welfare<br>5.2 Sustainable Insurance and Digital Innovation Services | <a href="#">3</a><br><a href="#">8</a><br><a href="#">36</a><br><a href="#">57</a> |
|                                              | 2-5 | External assurance                                               | About This Report                                                                                                                                         | <a href="#">3</a>                                                                  |
| Activities and workers                       | 2-6 | Activities, value chain and other business relationships         | 3.7 Sustainable Supply Chain Management                                                                                                                   | <a href="#">50</a>                                                                 |
|                                              | 2-7 | Employees                                                        | 3.1 Talent Development and Employee Welfare                                                                                                               | <a href="#">36</a>                                                                 |
|                                              | 2-8 | Workers who are not employees                                    | 3.1 Talent Development and Employee Welfare                                                                                                               | <a href="#">36</a>                                                                 |

| Disclosure Item                  |      | Material Sustainability Topic                                               | Corresponding Sections                                                                                                    | Page                                     |
|----------------------------------|------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Governance                       | 2-9  | Governance structure and composition                                        | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-10 | Nomination and selection of the highest governance body                     | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-11 | Chair of the highest governance body                                        | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-12 | Role of the highest governance body in overseeing the management of impacts | 1.3 Stakeholder Communication and Analysis of Material Themes                                                             | <a href="#">9</a>                        |
|                                  | 2-13 | Delegation of responsibility for managing impacts                           | 1.5 Sustainability Governance Framework                                                                                   | <a href="#">20</a>                       |
|                                  | 2-14 | Role of the highest governance body in sustainability reporting             | 1.3 Stakeholder Communication and Material Topics                                                                         | <a href="#">9</a>                        |
|                                  | 2-15 | Conflicts of interest                                                       | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-16 | Communication of critical concerns                                          | 1.3 Stakeholder Communication and Material Topics<br>3.4 Corporate Governance and Ethical Management                      | <a href="#">9</a><br><a href="#">44</a>  |
|                                  | 2-17 | Collective knowledge of the highest governance body                         | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-18 | Evaluation of the performance of the highest governance body                | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-19 | Remuneration policies                                                       | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-20 | Process to determine remuneration                                           | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-21 | Annual total compensation ratio                                             | 3.1 Talent Development and Employee Welfare                                                                               | <a href="#">36</a>                       |
| Strategy, policies and practices | 2-22 | Statement on sustainable development strategy                               | Letter from the Chairman                                                                                                  | <a href="#">4</a>                        |
|                                  | 2-23 | Policy commitments                                                          | 3.2 Human Rights Commitment and Diversity, Equity, and Inclusion (DEI)<br>3.4 Corporate Governance and Ethical Management | <a href="#">41</a><br><a href="#">44</a> |
|                                  | 2-24 | Embedding policy commitments                                                | 3.7 Sustainable Supply Chain Management                                                                                   | <a href="#">50</a>                       |
|                                  | 2-25 | Processes to remediate negative impacts                                     | 3.2 Human Rights Commitment and Diversity, Equity, and Inclusion (DEI)                                                    | <a href="#">41</a>                       |
|                                  | 2-26 | Mechanisms for seeking advice and raising concerns                          | 1.3 Stakeholder Communication and Material Topics<br>3.4 Corporate Governance and Ethical Management                      | <a href="#">9</a><br><a href="#">44</a>  |
|                                  | 2-27 | Compliance with laws and regulations                                        | 3.4 Corporate Governance and Ethical Management                                                                           | <a href="#">44</a>                       |
|                                  | 2-28 | Membership associations                                                     | 4.1 Social Influence                                                                                                      | <a href="#">52</a>                       |
|                                  | 2-29 | Approach to stakeholder engagement                                          | 1.3 Stakeholder Communication and Material Topics                                                                         | <a href="#">9</a>                        |
|                                  | 2-30 | Collective bargaining agreements                                            | 3.2 Human Rights Commitment and Diversity, Equity, and Inclusion (DEI)                                                    | <a href="#">41</a>                       |

| Material Sustainability Topic                                              |       | Disclosure Item                                                                      | Corresponding Sections                                                                                                                              | Page                                                          |
|----------------------------------------------------------------------------|-------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| GRI 3 Material Topics 2021                                                 | 3-1   | Process to determine material topics                                                 | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
|                                                                            | 3-2   | List of material topics                                                              | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
|                                                                            | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
| Material topic: Risk culture, integrity, and transparent governance        | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics<br>3.4 Corporate Governance and Ethical Management<br>3.5 Risk Management and Disaster Resilience | <a href="#">9</a><br><a href="#">44</a><br><a href="#">47</a> |
|                                                                            | 205-2 | Communication and training about anti-corruption policies and procedures             | 3.4 Corporate Governance and Ethical Management                                                                                                     | <a href="#">44</a>                                            |
|                                                                            | 205-3 | Confirmed incidents of corruption and actions taken                                  | 3.4 Corporate Governance and Ethical Management                                                                                                     | <a href="#">44</a>                                            |
| Material topic: Information security and data privacy                      | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
| Material topic: Talent development and employee welfare                    | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
|                                                                            | 404-1 | Average hours of training per year per employee                                      | 3.1 Talent Development and Employee Welfare                                                                                                         | <a href="#">36</a>                                            |
|                                                                            | 404-3 | Percentage of employees receiving regular performance and career development reviews | 3.1 Talent Development and Employee Welfare                                                                                                         | <a href="#">36</a>                                            |
| Material topic: Treat customer fairly and customer relationship management | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
| Material topic: Sustainable insurance and digital innovation services      | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
| Material topic: Climate action and disaster resilience                     | 3-3   | Management of material topics                                                        | 1.3 Stakeholder Communication and Material Topics                                                                                                   | <a href="#">9</a>                                             |
|                                                                            | 305-1 | Direct (Scope 1) GHG emissions                                                       | 2.4 Climate Metrics and Targets                                                                                                                     | <a href="#">29</a>                                            |
|                                                                            | 305-2 | Energy indirect (Scope 2) GHG emissions                                              | 2.4 Climate Metrics and Targets                                                                                                                     | <a href="#">29</a>                                            |
|                                                                            | 305-3 | Other indirect (Scope 3) GHG emissions                                               | 2.4 Climate Metrics and Targets                                                                                                                     | <a href="#">29</a>                                            |
|                                                                            | 305-4 | GHG emissions intensity                                                              | 2.4 Climate Metrics and Targets                                                                                                                     | <a href="#">29</a>                                            |

## Appendix III Sustainability Accounting Standards Board (SASB) Standards Index (Insurance Sector, Version 2023-12)

| Disclosure Topics                                                                      | Code                | Metric                                                                                                                                                                               | Category                | Corresponding Section/Notes                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transparent Information & Fair Advice for Customers                                    | <b>FN-IN-270a.1</b> | Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers | Quantitative            | There were no related litigation cases in 2025, and no monetary losses were incurred.                                                                                                                                                                                                                     |
|                                                                                        | <b>FN-IN-270a.2</b> | Complaints-to-claims ratio                                                                                                                                                           | Quantitative            | 5.1 Treat Customers Fairly & Customer Relationship Management                                                                                                                                                                                                                                             |
|                                                                                        | <b>FN-IN-270a.3</b> | Customer retention rate                                                                                                                                                              | Quantitative            | Appendix I                                                                                                                                                                                                                                                                                                |
|                                                                                        | <b>FN-IN-270a.4</b> | Description of approach to informing customers about products                                                                                                                        | Discussion and Analysis | 5.1 Treat Customers Fairly & Customer Relationship Management                                                                                                                                                                                                                                             |
| Incorporation of Environmental, Social and Governance Factors in Investment Management | <b>FN-IN-410a.2</b> | Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies                                     | Discussion and Analysis | 5.3 Sustainable Investment                                                                                                                                                                                                                                                                                |
| Policies Designed to Incentivise Responsible Behaviour                                 | <b>FN-IN-410b.1</b> | Net premiums written related to energy efficiency and low carbon technology                                                                                                          | Quantitative            | 5.3 Sustainable Investment                                                                                                                                                                                                                                                                                |
|                                                                                        | <b>FN-IN-410b.2</b> | Discussion of products or product features that incentivise health, safety or environmentally responsible actions or behaviours                                                      | Discussion and Analysis | 5.2 Sustainable Insurance and Digital Innovation Services                                                                                                                                                                                                                                                 |
| Financed Emissions                                                                     | <b>FN-IN-410c.1</b> | Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3                                                                                         | Quantitative            | 2.4 Climate Metrics & Targets                                                                                                                                                                                                                                                                             |
|                                                                                        | <b>FN-IN-410c.2</b> | Gross exposure for each industry by asset class                                                                                                                                      | Quantitative            | 2.4 Climate Metrics & Targets                                                                                                                                                                                                                                                                             |
|                                                                                        | <b>FN-IN-410c.3</b> | Percentage of gross exposure included in the financed emissions calculation                                                                                                          | Quantitative            | 2.4 Climate Metrics & Targets                                                                                                                                                                                                                                                                             |
|                                                                                        | <b>FN-IN-410c.4</b> | Description of the methodology used to calculate financed emissions                                                                                                                  | Discussion and Analysis | Adopted the calculation methodologies detailed in the Partnership for Carbon Accounting Financials (PCAF) "Global GHG Accounting and Reporting Standard for the Financial Industry" and the "Practical Handbook on Financed Emissions for Investment and Financing Portfolios in the Insurance Industry." |

| Disclosure Topics        | Code                | Metric                                                                                                                                                                                                                                              | Category                | Corresponding Section/Notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Physical Risk Exposure   | <b>FN-IN-450a.1</b> | Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes                                                                                                                                                           | Quantitative            | Apart from adopting the regulatory risk-based capital (RBC) system to measure catastrophe risks, we also used the 99% value at risk (VaR) as a risk metric for assessing catastrophic events. Scenario analyses and other methodologies were also employed to estimate probable maximum loss (PML), and our assessments also considered the cumulative effects of catastrophe risks. We used the RMS and AIR catastrophe models to assess potential losses from catastrophe insurance underwriting, and incorporated climate change risk factors into our models. PML estimations are considered to be sensitive information and were deemed not suitable for public disclosure. |
|                          | <b>FN-IN-450a.2</b> | Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)                       | Quantitative            | 2.2 Climate Risk Identification<br>Please refer to the Market Observation Post System. Insurance Industry Public Information Observation Station/Tokio Marine Nawa Insurance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                          | <b>FN-IN-450a.3</b> | Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy                                                        | Discussion and Analysis | 3.5 Risk Management and Disaster Resilience<br>5.3 Sustainable Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Systemic Risk Management | <b>FN-IN-550a.1</b> | Exposure to derivative instruments by category: (1) total exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives | Quantitative            | Total investments in non-hedging derivative instruments in 2025 amounted to NT\$0.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                          | <b>FN-IN-550a.2</b> | Total fair value of securities lending collateral assets                                                                                                                                                                                            | Quantitative            | The Company did not engage in any securities lending transactions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                          | <b>FN-IN-550a.3</b> | Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities                                                                                                                          | Discussion and Analysis | 3.5 Risk Management and Disaster Resilience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Activity Metrics         | <b>FN-IN-000.A</b>  | Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance                                                                                                                                               | Quantitative            | Appendix I                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

## Appendix IV TCFD Index

| Core                | Indicators                                                                                                                                                   | Corresponding Sections          |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| Governance          | a) Describe the board's oversight of climate-related risks and opportunities.                                                                                | 2.1 Climate Risk Governance     |
|                     | b) Describe management's role in assessing and managing climate-related risks and opportunities.                                                             |                                 |
| Strategy            | a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.                               | 2.2 Climate Risk Identification |
|                     | b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.                        |                                 |
|                     | c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario. |                                 |
| Risk Management     | a) Describe the organization's processes for identifying and assessing climate-related risks.                                                                | 2.3 Climate Risk Management     |
|                     | b) Describe the organization's processes for managing climate-related risks.                                                                                 |                                 |
|                     | c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.     |                                 |
| Metrics and Targets | a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.    | 2.4 Climate Metrics & Targets   |
|                     | b) Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.                                              |                                 |
|                     | c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.                          |                                 |

## Appendix V Taiwan Stock Exchange “Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies”

### Enhanced Sustainability Disclosure Indicators for the Financial and Insurance Industry Index

| No. | Indicator                                                                                                                              | Indicator Type          | Annual Disclosure                                         | Unit                         | Remarks                                                                                       |
|-----|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------|
| 1   | <b>Number of data breaches, percentage involving personally identifiable information, and number of account holders affected.</b>      | Quantitative            | 3.6 Client Privacy and Information Security Management    | Quantity, percentage (%)     | No incidents involving information security breaches or personal data leaks occurred in 2025. |
| 2   | <b>Number and amount of loans outstanding qualified to programs designed to promote development of small business and communities.</b> | Quantitative            | The Company does not engage in any lending activities.    | Quantity, reporting currency |                                                                                               |
| 3   | <b>Number of participants in financial literacy initiatives provided to minority groups without adequate banking services.</b>         | Quantitative            | 4.1 Social Influence                                      | Quantity                     |                                                                                               |
| 4   | <b>Products and services designed by individual operating units to create benefits for the environment or society.</b>                 | Qualitative description | 5.2 Sustainable Insurance and Digital Innovation Services | Not applicable               |                                                                                               |

## Appendix VI Independent Assurance Statement from British Standards Institution (BSI)



### INDEPENDENT ASSURANCE OPINION STATEMENT

#### Tokio Marine Nawa 2025 Sustainability Report

The British Standards Institution is independent to Tokio Marine Nawa Insurance Co., Ltd. (hereafter referred to as TMNEWA in this statement) and has no financial interest in the operation of TMNEWA other than for the assessment and verification of the sustainability statements contained in this report.

This Independent assurance opinion statement has been prepared for the stakeholders of TMNEWA only for the purposes of assuring its statements relating to its sustainability report, more particularly described in the Scope below. It was not prepared for any other purpose. The British Standards Institution will not, in providing this independent assurance opinion statement, accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used, or to any person by whom the independent assurance opinion statement may be read.

This independent assurance opinion statement is prepared on the basis of review by the British Standards Institution of information presented to it by TMNEWA. The review does not extend beyond such information and is solely based on it. In performing such review, the British Standards Institution has assumed that all such information is complete and accurate.

Any queries that may arise by virtue of this independent assurance opinion statement or matters relating to it should be addressed to TMNEWA only.

#### Scope

The scope of engagement agreed upon with TMNEWA includes the followings:

1. The assurance scope is consistent with the description of Tokio Marine Nawa 2025 Sustainability Report.
2. The evaluation of the nature and extent of the TMNEWA's adherence to AA1000 AccountAbility Principles (2018) and the reliability of specified sustainability performance information in this report as conducted in accordance with type 2 of AA1000 AS v3 sustainability assurance engagement.

This statement was prepared in English and translated into Chinese for reference only.

#### Opinion Statement

We conclude that the Tokio Marine Nawa 2025 Sustainability Report provides a fair view of the TMNEWA sustainability programmes and performances during 2025. The sustainability report subject to assurance is materially correct without voluntary omissions based upon testing within the limitations of the scope of the assurance, the information and data provided by the TMNEWA and the sample taken. We believe that the performance information of Environment, Social and Governance (ESG) are correctly represented. The sustainability performance information disclosed in the report demonstrate TMNEWA's efforts recognized by its stakeholders.

Our work was carried out by a team of sustainability report assurers in accordance with the AA1000AS v3. We planned and performed this part of our work to obtain the necessary information and explanations we considered to provide sufficient evidence that TMNEWA's description of their approach to AA1000AS v3 and their self-declaration in accordance with GRI Standards were fairly stated.

#### Methodology

Our work was designed to gather evidence on which to base our conclusion. We undertook the following activities:

- a review of issues raised by external parties that could be relevant to TMNEWA's policies to provide a check on the appropriateness of statements made in the report.
- discussion with managers on TMNEWA's approach to stakeholder engagement. Moreover, we had sampled 1 external stakeholder to conduct interview.
- Interview with 24 staffs involved in sustainability management, report preparation and provision of report information were carried out.
- review of materiality assessment process.
- review of key organizational developments.
- review of the extent and maturity of the relevant accounting systems for financial and non-financial reports.
- review of the findings of internal audits.
- the verification of performance data and claims made in the report through meeting with managers responsible for gathering data.
- review of the processes for gathering and ensuring the accuracy of data, followed data trails to initial aggregated source and checked sample data to greater depth during site visits.
- the consolidated financial data are based on audited financial data, we checked that this data was consistently reproduced.
- review of supporting evidence for claims made in the reports.
- an assessment of the organization's reporting and management processes concerning this reporting against the principles of Inclusivity, Materiality, Responsiveness, and Impact as described in the AA1000AP (2018).

#### Conclusions

A detailed review against the Inclusivity, Materiality, Responsiveness, and Impact of AA1000AP (2018) and sustainability performance information as well as GRI Standards is set out below:

#### Inclusivity

In this report, it reflects that TMNEWA has continually sought the engagement of its stakeholders and established material sustainability topics, as the participation of stakeholders has been conducted in developing and achieving an accountable and strategic response to sustainability. There are fair reporting and disclosures for the information of Environment, Social and Governance (ESG) in this report, so that appropriate planning and target-setting can be supported. In our professional opinion the report covers the TMNEWA's inclusivity issues and has demonstrated sustainable conduct supported by top management and implemented in all levels among organization.

#### Materiality

The TMNEWA publishes material topics that will substantively influence and impact the assessments, decisions, actions and performance of TMNEWA and its stakeholders. The sustainability information disclosed enables its stakeholders to make informed judgements about the TMNEWA's management and performance. In our professional opinion the report covers the TMNEWA's materiality assessment process and material issues.

#### Responsiveness

TMNEWA has implemented the practice to respond to the expectations and perceptions of its stakeholders. An Ethical Policy for the TMNEWA is developed and continually provides the opportunity to further enhance TMNEWA's responsiveness to stakeholder concerns. Topics that stakeholder concern about have been responded timely. In our professional opinion the report covers the TMNEWA's responsiveness issues.

#### Impact

TMNEWA has identified and fairly represented impacts that were measured and disclosed in probably balanced and effective way. TMNEWA has established processes to monitor, measure, evaluate, and manage impacts that lead to more effective decision-making and results-based management within an organization. In our professional opinion the report covers the TMNEWA's impact issues.

#### Performance information

Based on our work described in this statement and with no conflict of interest with the TMNEWA in relation to providing the assurance of ESG performance information, which has been assured, specified sustainability performance information such as GRI Standards disclosures disclosed in this report, TMNEWA and BSI have agreed upon to include in the scope. In our view, nothing has come to our attention that the data and information contained within Tokio Marine Nawa 2025 Sustainability Report were no significant errors, omissions, or misstatements based on procedures undertaken by means of vouching, re-tracking, re-computing and confirmation.

#### GRI Sustainability Reporting Standards (GRI Standards)

TMNEWA provided us with their self-declaration of in accordance with GRI Standards 2021 (For each material topic covered in the applicable GRI Sector Standard and relevant GRI Topic Standard, including the disclosures of applicable economic, environmental, and social information, comply with all reporting requirements for disclosures). Based on our review, we confirm that sustainable development disclosures with reference to GRI Standards' disclosures are reported, partially reported, or omitted. In our professional opinion the self-declaration covers the TMNEWA's sustainability topics.

#### Assurance level

The moderate level assurance provided is in accordance with AA1000AS v3 in our review, as defined by the scope and methodology described in this statement.

#### Responsibility

This sustainability report is the responsibility of the TMNEWA's chairman as declared in his responsibility letter. Our responsibility is to provide an independent assurance opinion statement to stakeholders giving our professional opinion based on the scope and methodology described.

#### Competency and Independence

The assurance team was composed of auditors experienced in relevant sectors, and trained in a range of sustainability, environmental and social standards including AA1000AS, ISO 14001, ISO 45001, ISO 14064, and ISO 9001. BSI is a leading global standards and assessment body founded in 1901. The assurance is carried out in line with the BSI Fair Trading Code of Practice.

For and on behalf of BSI:

Joe Hsieh, Managing Director Northeast Asia, APAC Assurance



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BSI Taiwan is a subsidiary of British Standards Institution.

## Appendix VII External Verification Certificates

### ISO 10002:2018 Complaint Handling Management System



### ISO 27001:2022 Information Security Management System



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