



臺灣產物保險

Taiwan Fire & Marine Insurance Co., Ltd.



SUSTAINABILITY
REPORT

2025

CONTENT

✎ About the Report

✎ Letter from the Chairman

✎ Sustainability Highlights

✎ Financial Contribution to Society

✎ Sustainability Special

01

Company Profile and Sustainability Blueprint

1-1 About TFMI	09
1-2 Sustainability Governance	11

02

Sustainable Management and Ethical Governance

2-1 Corporate Governance and Ethical Management	28
2-2 Information Security and Customer Privacy Protection	35
2-3 Risk Management	38

03

Cherish the Earth, Sustain the Environment

3-1 Climate Change	42
3-2 Environmental Sustainability	50

04

Sustainable Brand and Innovative Finance

4-1 Fair Treatment of Customers and Customer Experience	60
4-2 Sustainable Products	64

05

Employee Care, Friendly Workplace

5-1 Workforce Structure	68
5-2 Talent Attraction and Retention	69
5-3 Talent Cultivation and Development	71
5-4 Healthy and Happy Workplace	74

06

United in Kindness, Moving Forward Together

6-1 Inclusive Finance	81
6-2 Community Engagement	82

Appendices

Appendix 1: GRI Standards Index Comparison Table	85
Appendix 2: Strengthening the Disclosure of “Sustainability Indicators per Industry” and the “Summary Sheet of Assurance Items”	92
Appendix 3: TCFD Index Comparison Table	93
Appendix 4: Sustainability Accounting Standards Board (SASB) Index Comparison Table	95
Appendix 5: Principles for Sustainable Insurance (PSI) Index Table	98
Appendix 6: Principles for Responsible Investment (PRI) Comparison Table	100
Appendix 7: Financial Patents	101
Appendix 8: Chinese-English Glossary	103
Appendix 9: External Certification	104
Appendix 10: Limited Assurance Report	105

Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

About the Report

Report Editorial Information

Taiwan Fire & Marine Insurance Co., Ltd. (TFMI) has long been committed to advancing environmental, social, and governance (ESG) initiatives. The company creates long-term value for its customers, employees, and investors by upholding the spirit of sustainable social prosperity and responding to stakeholder expectations. This Report is the Company's 12th ESG Report. By presenting the Company's efforts in economic, social, and environmental aspects, the Report aims to help customers, enterprises, society, government agencies, and other stakeholders better understand TFMI's performance in corporate social responsibility.

This Report communicates TFMI's current actions and future plans in environmental, social, and governance (ESG) across its business processes to the general public and all stakeholders. TFMI welcomes stakeholder advice and feedback to support the Company's continued progress toward its sustainable development goals.

Reporting Period and Coverage

This Report covers 2025 (from January 1, 2025 to December 31, 2025), consistent with the reporting period of the financial statements. It is published annually, with this edition scheduled for publication in August 2026. The Report focuses on specific actions and performance data related to corporate governance, economic performance, products and services, environmental and social commitments, and other areas. The scope of disclosure focuses on operating activities in Taiwan, covering the activities and services of 43 services centers. To strengthen the integrity of disclosure information and present continuous improvements in sustainable management, some content and implementation results also include relevant information and data from the first quarter of 2026.

Internal Review Process of the Report

Data for this Report were provided by the Sustainable Development Taskforce. The Planning Department integrated the data and compiled the Report. The Sustainable Development Committee supervised the sustainability disclosures and submitted them for Board review and deliberation. The Sustainability Report, including material topics, will be subject to final review and approval by the Board of Directors and publicly disclosed on the Market Observation Post System and the Company's official website in August 2026 following approval by resolution of the Board of Directors.

Official Website Corporate Sustainability Section



External Assurance

Deloitte & Touche performed assurance work in accordance with International Standard on Assurance Engagements 3000 (ISAE 3000), "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information", and issued an independent auditor's limited assurance report. Please refer to [Appendix 10](#) for the independent auditor's limited assurance report, including the assurance scope and conclusions.

Reporting Frameworks and Guidelines

Issuing organization	Framework, Standard, or Guideline Followed
Global Reporting Initiative (GRI)	GRI Standards 2021
United Nations Environment Programme (UNEP)	Principles for Sustainable Insurance (PSI)
United Nations	Sustainable Development Goals, (SDGs)
Taiwan Stock Exchange Corporation	Guidelines for Sustainable Development Practice of TWSE Listed Companies; Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies

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Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Letter from the Chairman

Since its establishment in 1948, Taiwan Fire & Marine Insurance Co., Ltd. (TFMI) has adhered to the core principles of “stable operations” and “customer orientation”, while continuously improving the quality of its insurance services and responding to global concerns regarding environmental, social, and governance (ESG) issues, including human rights. As the longest-established non-life insurance company in Taiwan, we recognize that corporate value is reflected not only in business performance but also in the long-term impact created on society and the environment. We hereby present the 2025 Taiwan Fire & Marine Insurance Sustainability Report, which systematically discloses our concrete actions and achievements across all aspects of sustainable development.

Stable Operations and Corporate Governance

Facing changes in the global economy and challenges in the financial markets, the Company continues to based on our prudent management, deepen risk management and internal control mechanisms, strengthen regulatory compliance and improve information transparency to ensure governance quality and operational resilience. In 2025, the Company's written premium income reached NTD 9.5 billion, representing a growth rate of 6.98%. The Risk-Based Capital (RBC) ratio was 743.80%, far exceeding the statutory standard. These results demonstrate the Company's sound financial position. The Company continued to receive credit ratings of “A-/Stable” from Standard & Poor's (S&P) and “twAA” with a “Stable” outlook from Taiwan Ratings, reflecting market recognition of the Company's operating capability and credit standing.

Actively Implementing Corporate Social Responsibility

The Company actively responds to government policies by promoting policy-based insurance and inclusive financial measures, including micro-insurance, agricultural insurance, and green insurance to expand insurance coverage and strengthen the social safety net. In 2025, the Company won first place for the “Residential Earthquake Insurance Excellence Award” and received the “Board Diversity Policy Promotion Award” at the “Property Insurance Industry Leaders Forum and Awards Ceremony” held by the Financial Supervisory Commission, demonstrating the Company's performance in policy promotion and corporate governance. The Company also received the “Commodity Improvement Excellence Award” and the “ESG Sustainable Agricultural Insurance Excellence Award” from the Ministry of Agriculture, while its market share in residential fire insurance continued to lead the industry. Supported by stable profitability and consistent dividends, the Company was selected as a component stock of the TIP Taiwan Pristine Stock Index in January 2026.

Furthermore, through the “TFMI Cultural Foundation” established by the Company, TFMI integrates relevant resources and has long supported in diverse public welfare areas, including special education, anti-drug awareness, art and cultural promotion, grassroots sports, care for disadvantage groups, and the improvement of rural medical care. The “Taipei TFMI Softball Team” and the “Taoyuan TFMI Falcon Volleyball Team” were established to cultivate sports talent and fulfill the Company's commitment to society. At the same time, by sponsoring National Taiwan University's “Leadership and Talent Program,” fostering the development and retention of local talents.

Environmental Sustainability and Green Operations

The Company actively responds to climate change issues by promoting low-carbon transformation through product innovation and operational management. In 2025, the Company's investment in AcSun Energy Inc. supported green electricity generation of 92.44 million kilowatt-hours and annual carbon emissions reductions by 43,817 metric tons. Through this investment, the Company supports Taiwan's energy transformation. At the operational level, the Company continues to promote electronic insurance policies, digital workflow processes, and equipment optimization measures to reduce operational carbon emissions. The Company also encourages suppliers and customers to participate in sustainable actions.

Looking to the future, Taiwan Fire & Marine Insurance Company will continue to build on stable operations, and combine financial technology innovation with risk management expertise to improve service efficiency and meet diverse market demands. At the same time, the Company will deepen its ESG strategy, strengthen the management of climate and natural risks, and expand the impact of sustainable finance. The Company will work with shareholders, customers, employees, and all sectors of society to advance toward a low-carbon, inclusive, and resilient sustainable future.



Chairman

李泰宏
Steve Lee

Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Sustainability Highlights

Environment

Environmental Protection



- Obtained ISO 14064-1 Greenhouse Gas Emissions Certificate
- Obtained ISO 14067:2018 Product Carbon Footprint Standard certification and the Carbon Footprint Label of the Ministry of Environment
- Green procurement amount reached NTD 9,873,977

Social

Social Responsibility



- Awarded the “2025 Sports Enterprise Certification Mark” by the Sports Administration, Ministry of Sports
- Official website obtained Class A certification mark for full-site accessibility
- Average education and training hours for all employees 47.34 hours

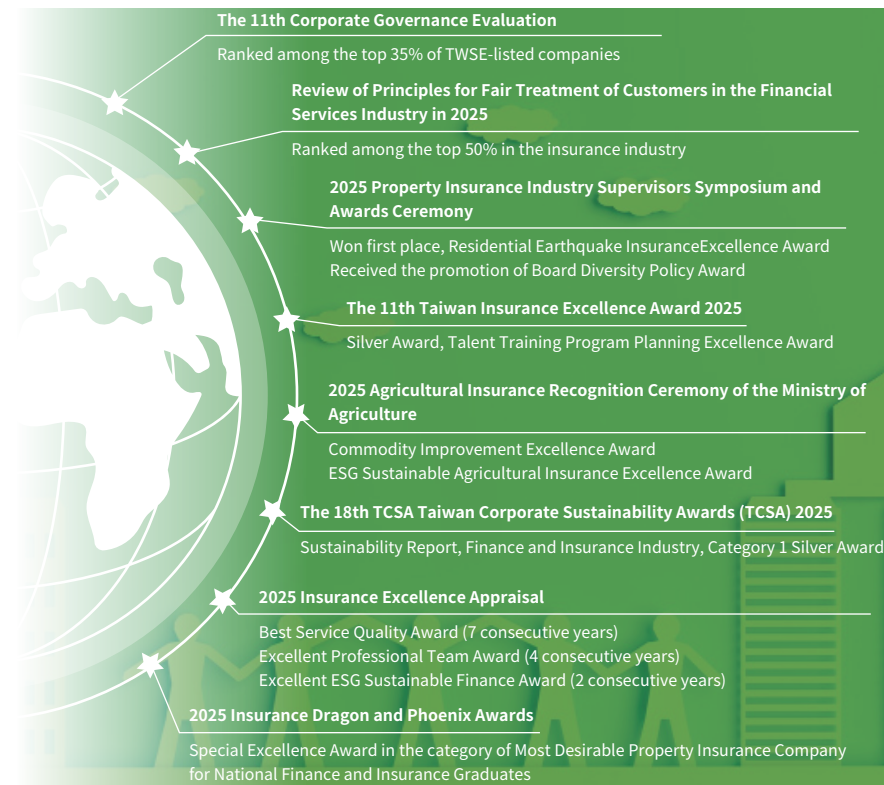
Governance

Corporate Governance



- Ranked first in residential fire insurance market share for 12 consecutive years
- Continued to obtain ISO 27001 Information Security Management System certification from the British Standards Institution (BSI)
- Developed four new patents for the “File Overprint System”, “Electronic Verification System”, “Premium Billing and Write-off System”, and “Digital Auxiliary System for Residential Building Data”
- First to adopt the “Case-by-Case Disclosure Voting System”

Annual Honors



Credit Rating



★2025 Taiwan Rating “twAA/Stable”

★2025 Standard & Poor’s “A-/Stable”

Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Financial Contribution to Society



【Contribution to Consumers】

The Company provides diversified preferential benefits and thoughtful services to customers for their long-term support and jointly create secure protection.

▪ Walking alongside affected people on the path to recovery through real-time response and claims support

During typhoons and barrier lakes disasters, the Company immediately activates disaster response and policyholder care mechanisms, proactively contacts affected policyholders, and provides claims assistance. The Company sets up temporary service points in disaster areas to accelerate claim review and payment processes, helping affected people receive financial support in real time. At the same time, flexible measures such as premium refunds for affected vehicles, policy adjustments, and premium deferrals are provided to reduce the post-disaster burden. Through rapid response and on-site services, the Company supports post-disaster recovery and demonstrates the role of insurance in emergency relief.

▪ Combining cybersecurity risk management with insurance protection mechanisms to strengthen corporate digital protection capabilities

In collaboration with Taiwan Business Bank, the Company held a cyber insurance client briefing, inviting experts to analyze the cybersecurity risks faced by enterprises during the digital transformation. The briefing also promoted the risk management function of cyber insurance to assist enterprises in establishing comprehensive protection mechanisms. By combining insurance coverage with cybersecurity protection concepts, the Company strengthens enterprises' ability to respond to cyberattacks and digital risks, helping reduce operational disruptions and financial losses. The Company continues to deepen cooperation with financial institutions, promote cybersecurity risk awareness and solutions, and support stable development across the industry.



【Contribution to Employees】

Create a supportive and growth-conducive workplace, safeguard employee well-being, and drive corporate cohesion for shared prosperity.

▪ Providing support to foster work-life harmony, standing by our employees as they face various challenges

The Company places highest priority on employees' physical and mental health, as well as their overall well-being, and regards employee care as an important foundation for sustainable development. The Company has implemented Employee Assistance Programs (EAP) to provide diverse and professional support resources covering psychological counseling, stress management, interpersonal relationships, and family issues. The program helps employees obtain timely and appropriate assistance when facing work and life challenges. Through a comprehensive service mechanism with privacy protections, the Company is committed to creating a safe, trusting, and supportive workplace environment that allows employees to realize their potential in a balanced physical and mental state. In addition, by promoting the use of EAP resources and related awareness activities, the Company enhances employees' awareness of mental health and self-care and strengthens personal resilience and stress-management capabilities. The Company continues to promote a positive workplace culture and implement a people-centered approach for sustainable development.



▪ Addressing the needs of different age groups and safeguarding the health and quality of life of every employee

The Company values employee health management and incorporates preventive medicine and health promotion into employee care policies. Each year, the Company provides employees with free health check-ups conducted by Taipei Medical University Hospital to ensure examination quality and medical professionalism. The health check-up items are divided into two categories based on age: employees aged 40 and above and employees below 40. Differentiated check-up plans are designed to address the health needs of different age groups and enhance the accuracy and practicality of the screenings. At the same time, the Company continuously collects employee feedback to review and optimize the check-up process, service quality, and on-site flow. The Company maintains close communication with medical institutions to adjust related arrangements as needed and improve the overall health check-up experience and service efficiency. Through structured health management and continuous improvement mechanisms, the Company strengthens employee health awareness and creates a healthy, safe, and supportive work environment.

Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices



Contribution to Society

The Company invests in public welfare and sustainability actions, cares for disadvantaged groups, protects the environment, and actively fulfill corporate social responsibility

■ Entering communities to address the needs of older adults and reduce fraud risks through knowledge and practice

In partnership with the Huashan Social Welfare Foundation, the Company promotes the Anti-fraud Awareness Campaign in communities, focusing on common issues affecting older adults, such as “claims touts”, claims fraud, and traffic safety. Through scenario simulations, case studies, and interactive outreach, the Company helps older adults establish proper claims concepts, improve risk identification abilities, and strengthen traffic safety awareness, reducing the risk that information gaps may affect their rights and interests. In addition to the Yingge sessions, the Company also held themed lectures with the Huashan Social Welfare Foundation in the Banqiao area under the title “Pay Attention to Traffic Safety to Prevent Fraud”, further expanding the outreach scope and strengthening older adults’ understanding of common fraud methods and traffic risks. The activities are conducted in a simple and easy-to-understand interactive format, improving outreach effectiveness and strengthening older adults’ self-protection abilities. The Company continues to cultivate local anti-fraud education, enhance the financial safety awareness of vulnerable groups through cross-organizational cooperation and diverse outreach formats, and strengthen overall social fraud resilience.



■ Deepening campus financial anti-fraud education and cultivating proper risk awareness and self-protection capabilities



The Company visits campuses to promote financial anti-fraud education and held an outreach lecture at Daji Junior High School in Chiayi County, Taiwan. The lecture focused on common online fraud risks facing teenagers, including fake websites, phishing links, and personal data leakage. Through scenario simulations and interactive teaching, the Company strengthened students’ ability to identify fraud tactics and their awareness of personal data protection. Combining practical cases and operational drills, the activity helped improve learning effectiveness and cultivate proper financial risk awareness. The Company will continue to work with local campuses and communities to launch a series of outreach courses and interactive activities. This initiative will further improve public awareness of financial anti-fraud awareness, fulfill corporate social responsibility, and protect people’s property safety and quality of life.

Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

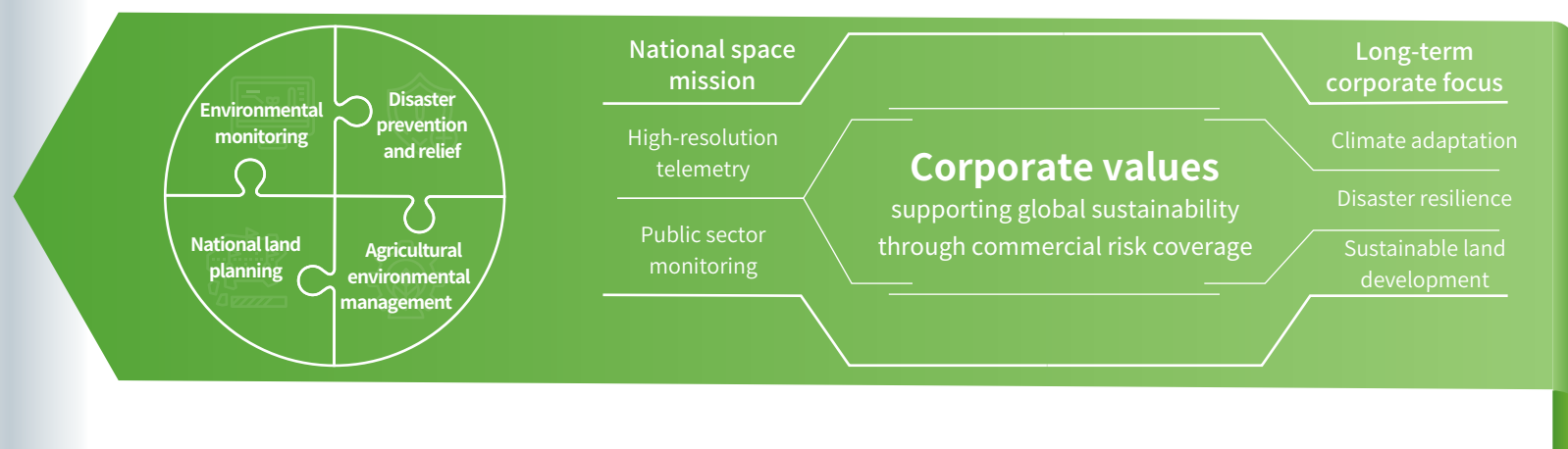
Appendices

Sustainability Special

Highlight 1 | The first FS-8 satellite was successfully launched, and Taiwan Fire & Marine Insurance Company once again supports national space mission

The Company continues to support major national scientific and technology development through its professional insurance capabilities. On November 29, 2025, the Company provided in-orbit risk coverage for FS-8A, a high-resolution optical remote sensing satellite independently developed in Taiwan. The satellite was successfully launched from Vandenberg Air Force Base in the United States and entered its scheduled orbit. In the future, it will be applied to public uses including environmental monitoring, disaster prevention and relief, national land planning and agricultural environmental management. These applications are highly aligned with the Company's long-standing focus on climate adaptation, disaster resilience, and sustainable land development.

The Company provides risk coverage for the satellite during its one-year in-orbit operation, demonstrating its professional expertise and underwriting capacity in the space insurance sector. By participating in this national-level space mission, the Company uses insurance functions to support the resilience of key infrastructure in Taiwan and fulfills its corporate mission of inclusive insurance and common prosperity in line with national development.



Foreword

About the Report

Letter from the Chairman

Sustainability Highlights

Financial Contribution to Society

Sustainability Special

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Highlight 2 | Partnering with the Solar Photovoltaics Industry Association to promote green energy resilience and support energy transformation in Taiwan

In response to the government's "2050 Net Zero Emissions" policy, solar power has become a core pillar of the green energy transition. With the vigorous development of solar photovoltaic facilities in Taiwan, operators face challenges arising from Taiwan's unique geography and climate change, including typhoons, earthquakes and extreme rainfall. To ensure the safety and operational resilience of power generation facilities, solar photovoltaic operators urgently need sound disaster prevention mechanisms.

Against this backdrop, on June 3, 2025, the Company co-organized the "Solar Photovoltaic Equipment Risk Management and Disaster Prevention Seminar" with the Solar Photovoltaics Industry Sustainable Development Association of the Republic of China at the Chang Yung-Fa Foundation. The event attracted more than 100 participants from the photovoltaic, financial, investment, manufacturing, insurance brokerage, and agency sectors.

The seminar brought together experts in reinsurance, loss adjusting, the green energy industry, and bank lending to examine the complex risks facing solar photovoltaic projects—including natural disasters, fires, equipment failures, and third-party liability—from five perspectives: site inspections, reinsurance arrangements, practical operations, financing and credit, and underwriting experience.

In recent years, Taiwan Fire & Marine Insurance has strengthened its expertise in Erection All Risks Insurance and Electronic Equipment Insurance to help address protection gaps in green energy infrastructure. Through knowledge sharing, the Company aims to work with industry partners to enhance green energy resilience and fulfill the insurance industry's risk governance role in the energy transition.



Deconstructing Compound Risks of Solar Photovoltaics Sites

Natural
disasters

Fire
accidents

Equipment
failure

Third-party
liability

Building a Comprehensive Protection Network through Five Dimensions

On-site
investigation

Underwriting
experience

Reinsurance
arrangement

Practical
operation

Financing
and
credit
extension

This approach brings together authoritative experts from fields including reinsurance, insurance adjusting, the green energy industry, and bank credit to connect practical project-site pain points with financial risk protection mechanisms.

CH1

1-1 About Taiwan Fire & Marine Insurance Company	09
1-2 Sustainability Governance	11

Company Profile and Sustainability Blueprint

Corresponding United Nations Sustainable Development Goals (SDGs):



1-1 About TFMI

1-1-1 Company Profile

Taiwan Fire & Marine Insurance Company is the oldest non-life insurance company in Taiwan and has operated for over 70 years. By upholding the long-term business principles of “stable operations” and “customer orientation”, the Company is committed to creating shared value for customers, shareholders, employees, and society. Guided by a service spirit of integrity and pragmatism, the Company has adopted “professionalism, integrity, innovation, teamwork, care, and efficiency” as its six core values. The Company’s service locations are located across Taiwan, and the operating locations disclosed in this Report are its principal operating locations. On this basis, the Company continues to promote the application of digital technology, product innovation, and service quality improvement, while refining professional capabilities and operational efficiency, providing customers with higher-quality insurance services and building a friendly workplace that supports development. The Company is working toward becoming a non-life insurance brand deeply trusted by both customers and employees.

Basic Information of TFMI

Company name	Taiwan Fire & Marine Insurance Co., Ltd. (Stock Code: 2832)
Industry sector	Financial and Insurance Industry
Main product lines	Fire Insurance, Marine Insurance, Automobile Insurance, Miscellaneous Insurance, Accident and Health Insurance, Liability Insurance, Reinsurance, and other insurance
Operating locations	43 service locations across Taiwan
Headquarters address	8 & 9F., No. 49, Guanqian Rd., Zhongzheng Dist., Taipei City
Year established	1948
Number of employees	924 (2025/12/31)
Paid-in capital	NTD 2.535 billion



The corporate logo embodies Taiwan Fire & Marine Insurance Company’s (TFMI) business philosophy of working hand in hand with clients to create a better future and draws inspiration from the geographical shape of Taiwan. The circular portion of the logo represents the island of “Taiwan”, while the overlapping triangles symbolize the Central Mountain Range. As a whole, the logo signifies that TFMI stands as a guardian of Taiwan, much like the Central Mountain Range itself, reflecting the Company’s enduring commitment to integrity, care, and ethical business practices.

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

1-1-2 Operating Performance

In 2025, TFMI's operating revenue amounted to NTD 7.275 billion, and earnings per share after tax were NTD 3.91. Direct written premiums amounted to NTD 9.494 billion, and residential fire insurance ranked first in market share for the 12th consecutive year.

The Company has disclosed a specific dividend policy on its [website](#) and in its [annual report](#). For the next three years, the principle for dividend distribution is that the year-end settlement surplus, after income tax, offsetting accumulated losses and appropriating legal surplus reserves, special surplus reserves, directors' compensation, and employee remunerations, shall be treated as distributable earnings. Dividends are distributed based on the principle that total annual dividends shall not be less than 20% of total distributable earnings, and cash dividends shall not be less than 10% of the total dividends.

▼ Summary of Consolidated Financial and Economic Value Information for the Past Three Years

Unit: NTD 100 million

Item		2023	2024	2025
Capital		36.22	36.22	25.35
Operating result	Operating revenue	67.68	73.40	72.75
	Assets	228.10	249.10	256.20
	Shareholders' equity	111.90	122.72	118.41
	Net income	9.78	11.62	12.43
Profitability	Return on assets (%)	4.48	4.87	4.92
	Return on equity (%)	9.26	9.91	10.31
	Net profit margin (%)	14.45	15.83	17.08
	Earnings per share (NTD)	2.70	3.21	3.91
Direct economic value generated (A)	Operating revenue	67.68	73.40	72.75
Economic value distributed (B)	Operating costs	41.16	44.53	40.90
	Employee remuneration and welfare	11.53	11.75	12.61
	Dividends distributed to shareholders	4.71	7.24	8.87
	Income tax expenses	2.00	2.17	2.91
	Donations	0.16	0.21	0.15
Subtotal of economic value distributed		59.56	65.90	65.44
Economic value retained (A-B)		8.12	7.50	7.31

▼ 2025 Direct Written Premium by Insurance Type, Composition, and Market Share

Unit: NTD thousand

Type of Insurance	Direct Written Premium	Composition Ratio	Market Share
Non-Compulsory Automobile and Motorcycle Insurance	3,425,817	36.09%	2.88%
Commercial Fire Insurance	1,374,557	14.48%	3.78%
Residential Fire Insurance	1,049,720	11.06%	14.10%
Compulsory Automobile and Motorcycle Liability Insurance	730,935	7.70%	3.66%
Accident Insurance	697,027	7.34%	2.90%
Engineering Insurance	475,607	5.01%	2.06%
Liability Insurance	468,944	4.94%	2.20%
Cargo Transit Insurance	429,672	4.53%	5.05%
Other Property Insurance	208,715	2.20%	3.76%
Other (see note)	632,583	6.66%	-
Total	9,493,579	100.00%	3.32%

Note: Insurance types that accounted for less than 2% of direct written premiums are included under "Other".

1-2 Sustainability Governance

1-2-1 Sustainable Development Organization

To practice corporate sustainability, promote economic, environmental, and social progress, and achieve sustainable development goals, the Company established the Sustainable Development Committee under the Board of Directors. The Committee was established by resolution of the first meeting of the 27th Board of Directors on June 16, 2023. Three independent directors with professional knowledge and expertise in corporate sustainability were appointed to the first Sustainable Development Committee to strengthen the Company's sustainable governance culture.

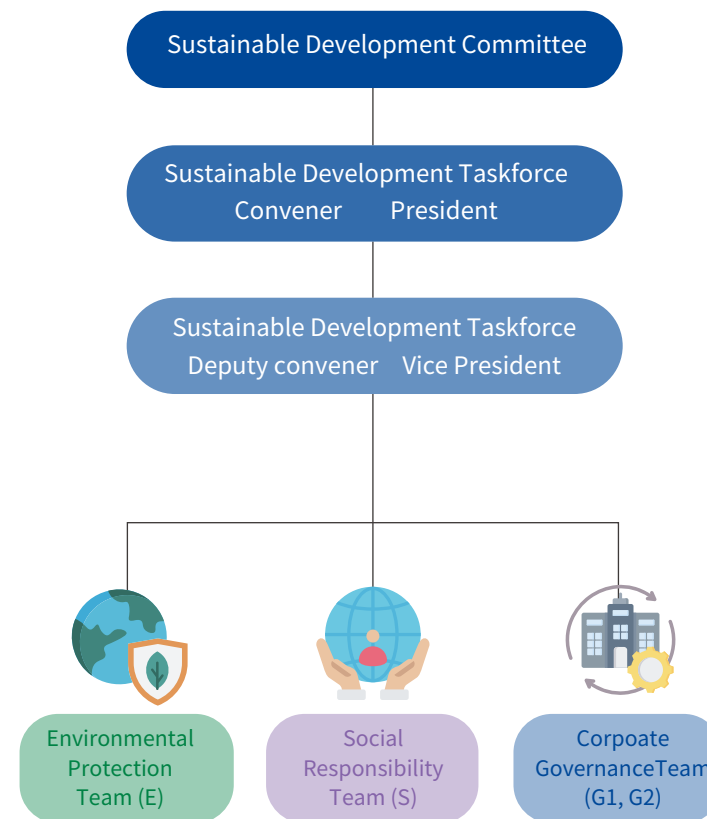
The Planning Department serves as the unit responsible for promoting sustainable development. A "Sustainable Development Taskforce" was formed under the Sustainable Development Committee, with the President serving as convener and responsible for planning integrated sustainability strategies, coordinating across departments, and supervising the promotion of sustainable development affairs. The Vice President serves as deputy convener. Under the Taskforce, the Environmental Protection Team, Social Responsibility Team, Corporate Governance Team 1, and Corporate Governance Team 2 were established, with each team composed of a team lead, secretary, and several team members. Short-, medium-, and long-term goals and promotion plans are based on material topics identified through stakeholder engagement.

To continuously enhance the management effectiveness of these sustainability goals, align with international sustainability disclosure standards, and strengthen the transparency of climate-related financial information, The Company's "Sustainable Development Taskforce" has officially launched an integration plan for the IFRS Sustainability Disclosure Standards, including IFRS S1 (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S2 (Climate-related Disclosures). The Company expects to conduct an internal gap analysis and assessment of financial and sustainability data in 2026 and plans to complete the formal implementation plan by 2029.

Unit	Meeting frequency	Reporting method and frequency
Sustainable Development Committee	At least two meetings are held each year, and additional meetings may be convened when necessary.	At least once a year, after review by Sustainable Development Committee, the Planning Department reports sustainable development implementation progress to the Board of Directors.
Sustainable Development Taskforce	A review meeting on the promotion and implementation progress of sustainable development is held quarterly.	The Planning Department compiles and summarizes the Company's sustainability planning and implementation effectiveness and submits the report to the Sustainable Development Committee twice a year.

Sustainability Information Internal Control and Audit Process

To ensure the accuracy and consistency of sustainability information, the Company has formulated "Chapter 15 of Control Operation Procedures: Sustainability Information Management", establishing a comprehensive internal control system for sustainability information and clearly defining control activities and responsibilities across all stages, including information collection, recording, preparation, assurance, and disclosure. Each business unit is responsible for providing data and conducting self-verification in accordance with indicator definitions. After the Planning Department aggregates the data, it conducts cross-audit, and the Sustainable Development Taskforce reports the implementation status to the Sustainable Development Committee twice a year. After the report is completed, it is submitted to the Board of Directors for review and approval. The Board of Directors is responsible for supervising the design and implementation effectiveness of the overall internal control system. Through this mechanism, the Company continuously improves the quality of sustainability information disclosure and ensures that the report content complies with the GRI Standards and relevant regulations of the competent authority.



✧ Independent Director's Sustainability-related Professional Knowledge and Competence

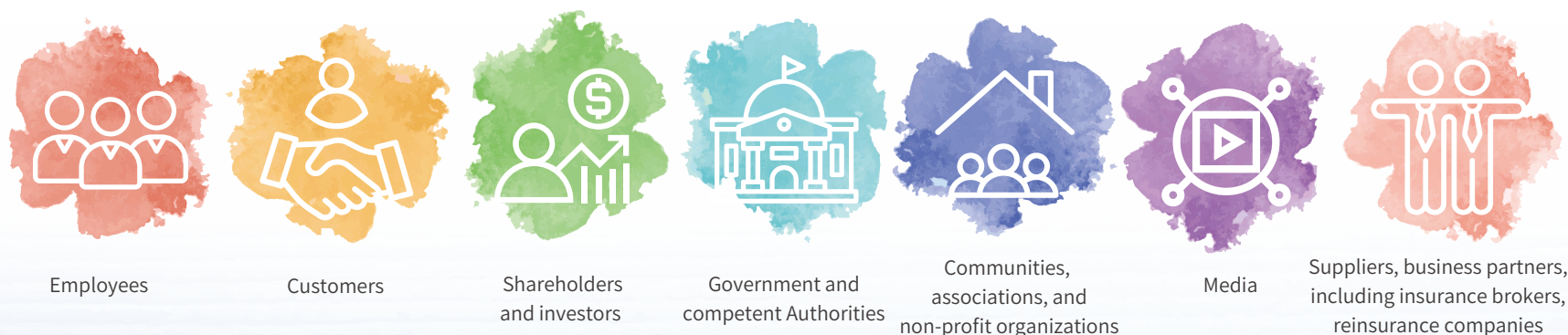
Title	Name	Sustainability-related Professional Knowledge and Competence	Actual Attendances (B)	Proxy Attendances	Actual Attendance Rate (%) (B/A)	Remarks
CH1 Company Profile and Sustainability Blueprint 1-1 About TFMI 1-2 Sustainability Governance CH2 Sustainable Management and Ethical Governance CH3 Cherish the Earth, Sustain the Environment CH4 Sustainable Brand and Innovative Finance CH5 Employee Care, Friendly Workplace CH6 United in Kindness, Moving Forward Together Appendices	Independent Director	▶ Doctor, College of Law, National Chengchi University ▶ Summary of qualifications and sustainability-related professional competence: ▶ Chairperson, Taipei Awakening Association ▶ Member, Taipei City Gender Equality Committee ▶ Advisory Committee Member, Pan-Pacific Sustainable Intelligence Alliance Center, Sustainability Energy Cross-domain Application Talent Cultivation Alliance Program of the Ministry of Education ▶ Full-time Associate Professor, Rift Valley Interdisciplinary Shuyuan, National Dong Hwa University, teaching the Corporate Social Responsibility (CSR) course ▶ Co-author, Compulsory Legal Course for the Sustainability Generation: From CSR, ESG, SDGs to Social Innovation ▶ Ministry of Environment Net-Zero Green Workforce Training Certificate ▶ Sustainability education and social innovation ▶ Gender equality, diversity, and inclusion ▶ Climate change management	2	0	100	Serving as convener from January 1, 2025
	Independent Director	▶ MBA University of Tennessee, Knoxville ▶ Summary of qualifications and sustainability-related professional competence: ▶ Deputy General Manager, Land Bank of Taiwan ▶ Director, Agricultural Credit Guarantee Fund ▶ Ethical management and risk control ▶ Climate-related financial disclosure ▶ Green finance and responsible investment	2	0	100	Stepped down as convener on January 1, 2025
	Independent Director	▶ College of Law, National Chengchi University ▶ Summary of qualifications and sustainability-related professional competence: ▶ Independent Director and Member, Sustainable Development Committee, Wistron Corporation ▶ Partner and Senior Advisor, Lee and Li, Attorneys-at-Law ▶ Director, Sanlien Technology Education Foundation ▶ Regulatory compliance and corporate governance ▶ Business operations and risk management ▶ Employee rights protection	2	0	100	-

1-2-2 Stakeholder Engagement

TFMI collects and discusses economic, environmental, social, and corporate governance issues with reference to GRI Standards, SDGs, Sustainability Accounting Standards Board (SASB), Principles for Responsible Investment (PRI), industry reports and other relevant issues as the basis for stakeholder communication and feedback. The Company reviews its key stakeholders annually to understand and analyze their needs and expectations. The Company also evaluates the impact and likelihood of sustainability issues to prioritize 13 material topics and formulate sustainable business objectives, which serve as the basis for this Report.

Identification of Stakeholders

The Company seeks valuable suggestions and guidance through stakeholder communication, learning about stakeholders' substantive needs and expectations, identifying potential risks and management opportunities, and pursuing continuous improvement with an open-minded attitude. Through close communication with stakeholders, the Company aligns sustainable management practices with stakeholder expectations. This Report uses the AA1000 SES (Stakeholder Engagement Standard) to assess the importance of stakeholders to the organization. Based on five significant aspects, dependency, responsibility, influence, diverse perspectives, and tension, the Company identified the following seven categories of stakeholders:



Compared with the 2024 Report, there were no significant changes in the stakeholder categories this year.

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Stakeholder Communication Channels and Effectiveness

The Sustainable Development Taskforce communicates with stakeholders through multiple channels, coordinates internally, and integrates stakeholder feedback into management assessment. The Sustainability Report discloses the Company's responses to different issues and the related implementation results. In addition, the Company has established a "Stakeholder Section" on its official website, which discloses engagement items for different stakeholder groups, communication frequency, communication channels, and dedicated contact methods.

Stakeholder	Importance to TFMI	Issues for communication	Communication channels and frequency		Responses	Communication performance in 2025
 Employees	Talent is the core driving force for the Company's innovation and growth and the foundation of its sustainable development practices.	▷ Talent attraction and retention ▷ Talent cultivation and development ▷ Employee health and workplace safety ▷ Information security and customer privacy	Quarterly	Labor management meeting	▷ Provided differentiated salaries, promotion opportunities, and year-end bonuses based on performance appraisal, and offered maternity allowance subsidies. ▷ Conducted Employee Satisfaction Survey annually. ▷ Launched the Employee Assistance Program (EAP), providing support services, including psychological counseling, legal consulting and financial consulting. ▷ Planned a comprehensive training blueprint and formulated a professional license reward scheme.	▷ Employee retention rate: 89.5%. ▷ Employee Satisfaction Survey: 4.05 points, with a full score of 6 points. ▷ Nine employees with excellent work contributions were publicly recognized at the year-end function. ▷ Average education and training hours: 47.34 hours. ▷ The Company regularly published "Health e-News" each month, with 12 issues released in 2025.
			Annually	Performance appraisal		
			Quarterly	Employee Welfare Committee, Occupational Safety and Health Committee, and Labor Pension Supervisory Committee		
			As Needed	Diversity education and training courses		
			Ongoing	Internal employee email, e-communication channels, and sexual harassment complaint hotline		
 Customers	Understanding customer requirements, providing high-quality services and products, establishing long-term customer relationships, and contributing to the Company's brand value and market competitiveness are important to TFMI.	▷ Ethical management ▷ Information security and customer privacy protection ▷ Operating performance ▷ Fair treatment of customers and customer experience ▷ Product marketing and information transparency	Ongoing	Service line, customer complaint platform, customer satisfaction survey, contact windows of various departments, TFMI official website, social media platforms, and toll-free customer service hotline	▷ Established the Fair Treatment of Customers Task Force to regularly review whether all business processes comply with consumer protection regulations. ▷ Provided multiple service channels, including a toll-free 0800 customer service hotline, online claims reporting, and cloud-based supplementary document submission.	▷ Satisfaction score for on-site handling of traffic accidents: 9.88 points out of 10). ▷ Satisfaction score for claims case handling: 9.74 out of 10. ▷ Satisfaction score for sales services: 8.49.
 Shareholders and Investors	Shareholders and investors provide the Company with necessary capital support and are important to the Company's financial health and long-term development.	▷ Operating performance ▷ Corporate governance ▷ Ethical management ▷ Risk management ▷ Fair treatment of customers and customer experience	Quarterly	Publication of financial reports	▷ Published financial reports every quarter and held annual investor conferences to explain business performance and strategic direction. ▷ Designated spokespersons to respond to investor concerns in real time.	▷ Held investor conferences twice in the year to explain the business performance and future strategic development direction. ▷ Published 28 material information announcements.
			Annually	Investor conferences, shareholders' meetings, publication of the shareholders' meeting annual report and sustainability report		
			As needed	Material information announcements		

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Stakeholder	Importance to TFMI	Issues for communication	Communication channels and frequency	Responses	Communication performance in 2025
 Government and Competent Authorities	The government and competent authorities establish regulations and policies that significantly affect corporate operations.	▷ Corporate governance ▷ Ethical management ▷ Information security and customer privacy protection ▷ Compliance with laws and regulations ▷ Inclusive finance ▷ Climate change management	As needed	▷ Helpline, e-mail and meetings, official letters, seminars, forums, public hearings, and Market Observation Post System disclosures of operating information ▷ Established a Compliance Risk Assessment Management System. ▷ Actively promoted micro-insurance, agricultural insurance, and residential earthquake insurance, and implemented inclusive financial policies.	▷ Continued to promote the Fair Treatment of Customers Policy .
 Communities, Associations, and Non-Profit Organizations	Close interaction with communities and non-profit organizations helps the Company and society achieve harmony and mutual benefit.	▷ Social participation and charity ▷ Inclusive finance ▷ Fair treatment of customers and customer experience	As needed	▷ Community care activities, co-organized public welfare activities, donations, and sponsorships ▷ Engaged in special education, anti-drug advocacy, arts and culture promotion, and support for vulnerable groups through the Taiwan Fire & Marine Insurance Foundation. ▷ Entered schools and communities to conduct financial anti-fraud education, helping older adults and young people develop risk awareness and self-protection capabilities.	See Chapter 6, "United in Kindness, Moving Forward Together"
 Media	Through the media, the Company can communicate corporate information effectively and respond promptly to the market and the general public. Media oversight also supports corporate transparency and continual growth.	▷ Operating performance ▷ Climate change management ▷ Compliance with laws and regulations	As needed	▷ Dedicated lines, e-mail, social media platforms, and magazine reports ▷ Designated spokespersons and deputy spokespersons to respond to media inquiries and market concerns in real time. ▷ Published an independent TCFD report disclosing information on climate governance, risks, and opportunity management.	▷ Won three awards in the 2025 Insurance Excellence Appraisal organized by Magazine of Excellence: Excellent ESG Sustainable Finance Award, Best Service Quality Award, and Excellent Professional Team Award. ▷ Won the Special Excellence Award in the category of "Most Desirable Property Insurance Company for National Finance and Insurance Graduates" in the 2025 Insurance Dragon and Phoenix Awards of Risk Management & Insurance Magazine. ▷ Published information related to insurance product introductions and insurance knowledge.
 Suppliers and Business Partners	Suppliers and business partners provide the products and services needed to support the Company's sustainable management.	▷ Operating performance ▷ Operational risk management ▷ Supplier management	Regularly	▷ Supplier evaluations and contracts ▷ Required suppliers to sign the Corporate Social Responsibility (CSR) Commitment and ESG Self-Assessment Form. ▷ Prioritized procurement from local Taiwanese manufacturers and incorporated green procurement into evaluation criteria.	▷ Incorporated Corporate Social Responsibility (CSR) clauses into contracts signed with business partners. ▷ Proportion of suppliers signing the Corporate Social Responsibility (CSR) commitment:100%

CH1
Company Profile and
Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability
Governance

CH2
Sustainable Management
and Ethical Governance

CH3
Cherish the Earth, Sustain
the Environment

CH4
Sustainable Brand and
Innovative Finance

CH5
Employee Care, Friendly
Workplace

CH6
United in Kindness,
Moving Forward Together

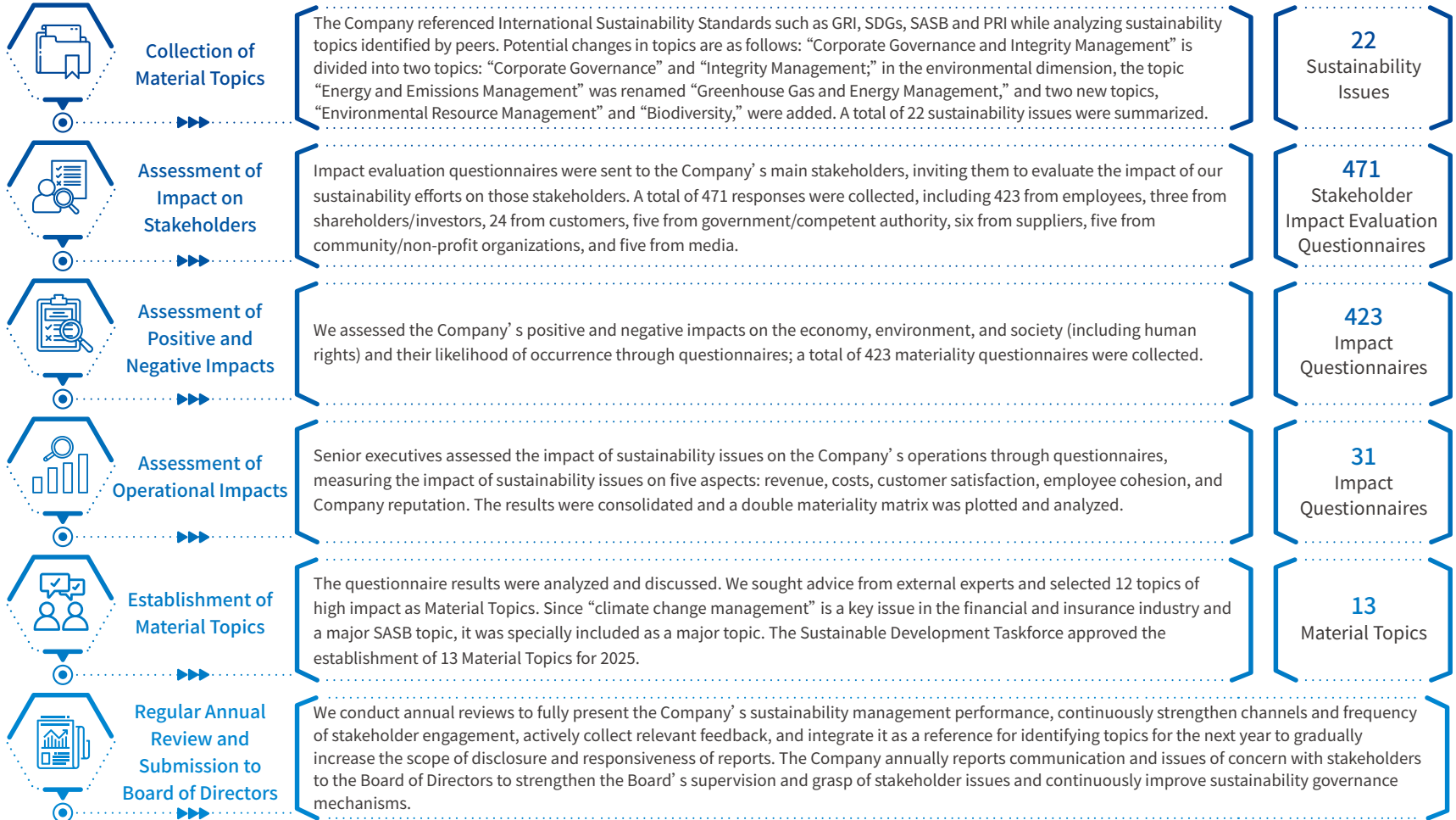
Appendices

1-2-3 Materiality Assessment

✧ Identifying Material Topics

▪ Material Topic Identification Process

The Company follows GRI 3 Material Topics 2021 while adopting the EU Double Materiality principle, assessing both the “impacts of sustainability issues on the Company’s operations” and “the Company’s impacts on the external economy, environment, and society” simultaneously. We also strengthen engagement with stakeholders and selected 13 Material Topics. In the future, we will continue to review these topics annually to ensure full communication with stakeholders while remaining aligned with industry trends. The materiality assessment process is as follows:



CH1
Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

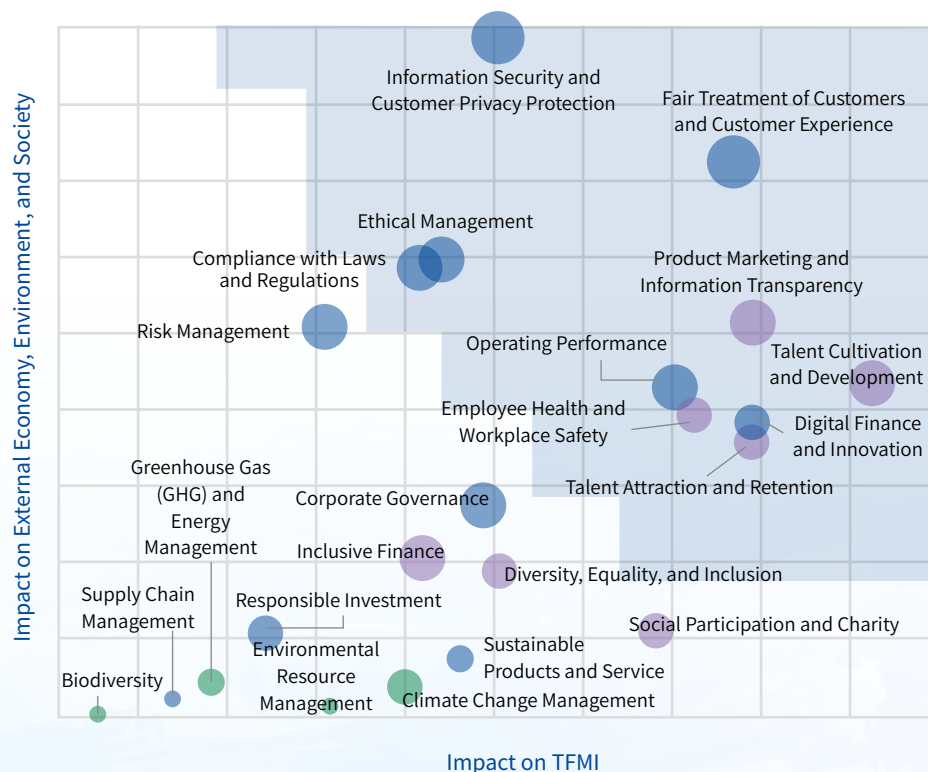
Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

The Company analyzed the impact of sustainability issues on Company operations and its impact on the external economy, environment, and society by drawing a double materiality matrix. Through internal discussions by the Sustainable Development Taskforce, 13 key topics for the year were identified. Compared with last year's Material Topics, two new topics have been added: "Product Marketing and Information Transparency" and "Employee Health and Workplace Safety" to strengthen disclosure. The related double materiality assessment results and corresponding measures were submitted to the Board for review in April 2025, which were approved.

▼ Double Materiality Impact Matrix


List of Material Topics		
No.	Dimension	Material Topics
1	Economic	Information Security and Customer Privacy Protection
2	Economic	Fair Treatment of Customers and Customer Experience
3	Social	Product marketing and Information Transparency
4	Social	Talent Cultivation and Development
5	Economic	Ethical Management
6	Economic	Compliance with Laws and Regulations
7	Economic	Operating Performance
8	Economic	Digital Finance and Innovation
9	Social	Talent Attraction and Retention
10	Social	Employee Health and Workplace Safety
11	Economic	Risk Management
12	Economic	Corporate Governance
13	Environment	Climate Change Management

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

 Impact Boundaries of Material Topics

■ Importance and Significance of Sustainability for Taiwan Fire and Marine Insurance Company

The Company integrates the concept of sustainability into value chain management. Through systematic analysis of the internal and external operational environment, we closely monitor global industry trends, regulatory changes, and stakeholder expectations, comprehensively identifying potential risks and transformation opportunities in operations. We fully recognize that each step of our services has a profound impact on the environment and society. By thoroughly examining the sustainability path, we not only clarify the positive and negative impact points along the value chain but also allocate resources to the most critical areas for improvement. At the same time, we implement risk mitigation measures to enhance the Company's sustainability competitiveness.

★ Direct Impact ● Indirect Impact ▲ Business Relationship

Material Topics	Significance of Material Topics to TFMI	Corresponding GRI and SASB Index	Impact Boundaries and Degrees						
			Internal	External					
			Taiwan Fire and Marine Insurance Company	Shareholders/Investors	Customers	Suppliers	Communities/Non-Profit Organizations	Government/Competent Authority	Media
Information Security and Customer Privacy Protection	Improve information security protection to ensure the security of the Company's confidential information and customer data, preventing significant losses or unlawful events.	GRI 418 Customer Privacy	★		★			●	
Compliance with Laws and Regulations	Adhere to government regulations to safeguard the corporate image, minimize operational risks, and strengthen investor confidence.	GRI 2-27 Compliance with laws and regulations	★	●				★	
Corporate Governance	Improve the functions and organizational structure of the Board of Directors, enhance information disclosure transparency, implement mechanisms for protecting shareholder rights and communicating with stakeholders, establish a sound governance foundation, and support the Company's long-term stable development.	GRI 2-9~2-21 Governance	★	★				●	
Ethical Management	Implement an ethical management culture, strengthen employees' awareness of ethics and compliance education, establish comprehensive anti-corruption management mechanisms and whistleblowing and reporting channels, discourage improper conduct, and safeguard the Company's reputation and stakeholders' trust.	▷ GRI 205 Anti-Corruption	★	★	▲	▲		●	
Risk Management	Identify risks, develop responsive measures, strengthen the Company's operational resilience, and mitigate significant losses and unlawful events in case of risk.	▷ Self-Selection of Material Topics ▷ SASB FN-IN-450a.1~450a.3, 550a.1~550a.3	★	★	●	●		●	
Operating Performance	Sustaining stable operation and performance growth is the most essential commitment of the Company to investors and policyholders. Establish a driving force for corporate sustainable management and continual innovation with diversified and innovative products, steady, conservative investment policies, and risk management.	▷ GRI 201 Economic Performance ▷ SASB FN-IN-000.A	★	★	●	●		★	▲

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Material Topics	Significance of Material Topics to TFMI	Corresponding GRI and SASB Index	Impact Boundaries and Degrees						
			Internal	External					
			Taiwan Fire and Marine Insurance Company	Shareholders/ Investors	Customers	Suppliers	Communities/ Non-Profit Organizations	Government/ Competent Authority	Media
Fair Treatment of Customers and Customer Experience	Enhance customer experience and protect their rights and interests through product design, sales, after-sales services, and the appeals and claim settlement processes, highlighting fairness, mutual benefit, and equality.	▷ Self-Selection of Material Topics ▷ SASB FN-IN-270a.1, 270a.2, 270a.3, 270a.4	★		★	▲		●	
Digital Finance and Innovation	Offer customers efficient and diverse digital FinTech products and service efficiencies, seize business opportunities in digital transformation, and strengthen the Company's operational resilience and customer satisfaction.	Self-Selection of Material Topics	★		★	▲		●	
Climate Change Management	Include the risks and opportunities of climate change in operational decision-making, drive green operations and market transformation, promote green growth in corporate sustainability, and elevate the positive impact on the environment.	▷ GRI 201-2 Financial Implications and Other Risks and Opportunities due to Climate Change ▷ GRI 302 Energy ▷ GRI 305 Emissions ▷ SASB FN-IN-410a.2, 410b.1~410b.2, 410c.1~410c.4, 450a.1~450a.3	★	●	★		★	★	●
Product Marketing and Information Transparency	Uphold the principle of honesty and disclosure, provide clear and transparent product information and insurance policy explanations, implement responsible marketing standards, assist customers in fully understanding product content and rights, and establish long-term trust relationships.	▷ GRI 417 Marketing and Labeling ▷ SASB FN-IN-270a.1, 270a.4, 410b.2	★		★			●	
Talent Attraction and Retention	Build a high-quality work environment, provide competitive remuneration and welfare, strengthen internal communications, provide diversified and equal promotion channels, offer holistic employee benefits, and cultivate a happy workplace.	▷ GRI 401 Employment ▷ GRI 402 Labor and Management Relations ▷ GRI 405 Diversity and Equal Opportunity	★						
Talent Cultivation and Development	Establish a complete training mechanism, provide a digital learning platform, encourage employees to obtain professional skills and licenses, strengthen their professional competency, improve service awareness and market competitiveness, and cultivate the company's overall capabilities.	GRI 404 Education and Training	★						
Employee Health and Workplace Safety	Implement the Occupational Health and Safety (OHS) management system, establish a safe and healthy work environment, promote employee physical and mental health programs, prevent occupational injuries and work-related diseases, and safeguard employee health and well-being.	GRI 403 Occupational Health and Safety (OHS)	★						

✧ Material Topics Management Policy

Material Topics	Specific Management Approach	Evaluation Mechanism	Responsible Units and Resources	Chapter
Information Security and Customer Privacy Protection 1-1 About TFMI 1-2 Sustainability Governance	▷ Introduce the ISO 27001 Information Security Management System and BS10012 Personal Information Management System. Conduct annual inventories of personal data in each unit, perform risk assessments; carry out personal data security incident response drills and related education and training to strengthen information security management and ensure the protection of customer data.	▷ The Information Department carries out social engineering simulation drills every year to assess the cybersecurity awareness level of all employees.	▷ Information Technology Service Department	2-2 Information Security and Customer Privacy Protection
Compliance with Laws and Regulations CH2 Sustainable Management and Ethical Governance	▷ Continuously monitor changes of various laws and regulations; timely revise relevant internal rules and operational procedures to comply with the laws and standards of the competent authorities. ▷ Enhance frontline employees' awareness and knowledge of regulatory compliance; strengthen legal compliance training in each unit so that all employees clearly understand that operational processes must comply with relevant internal and external regulations.	▷ Head of the Regulatory Compliance Office reports the implementation of the Company's compliance operations to the President every six months. ▷ Conducts regular Regulatory Compliance risk assessments and submits reports to the Board of Directors.	▷ Regulatory Compliance Office	2-1-3 Regulatory Compliance
Corporate Governance CH3 Cherish the Earth, Sustain the Environment	▷ Implement the "Corporate Governance Best Practice Principles," continuously enhance the diversity and functions of the Board of Directors and monitor corporate governance evaluation indicators to improve corporate governance.	▷ The Company undergoes the Corporate Governance Evaluation conducted by Taiwan Stock exchange yearly.	▷ Board of Directors ▷ Audit Committee	2-1-1 Corporate Governance
Ethical Management CH4 Sustainable Brand and Innovative Finance	▷ Establish the "Sustainability Development Committee" to strengthen employee integrity education and testing and build a corporate culture of integrity.	▷ Reports the implementation of integrity management to the Board of Directors at least once a year.	▷ Sustainable Development Committee	2-1-2 Ethical Management
Risk Management CH5 Employee Care, Friendly Workplace	▷ Establish the "Risk Management Committee" to regularly review the development, establishment, and effectiveness of the Company's overall risk management mechanisms. Establish a comprehensive risk control process and strengthen employee education and training.	▷ The Risk Management Office submits four risk management reports annually and reports to the Board of Directors every six months. ▷ The Company undergoes credit rating assessments by Taiwan Ratings and Standard and Poor's yearly.	▷ Risk Management Committee ▷ Risk Management Office	2-3 Risk Management
Operating Performance CH6 United in Kindness, Moving Forward Together	▷ Continuously develop management and service systems, obtain relevant patents, and make good use of channels to promote diversity of products, capture niche markets; continuously expand car insurance businesses with car dealers, military, civil servants, teachers, and bidding operation. ▷ Activate assets and adopt diversity investments while increasing investments related to the ESG field. Carefully select investment targets to reduce risks and improve expected returns.	▷ Regular annual business meetings are held for setting and tracking business directions.	▷ Finance Department	1-1-2 Operating Performance 4-2-1 Responsible Investment
Fair Treatment of Customers and Customer Experience Appendices	▷ Establish the "Principles for Fair Treatment of Customers Policy," and "Strategy for Fair Treatment of Customers Policy." Set up a "Executive Team of Principles for Fair Treatment of Customers Policy" to promote various operations of Principles for Fair Treatment of Customers Policy. ▷ Establish a "Customer Orientation" service policy; measure the needs of various aspects of society; innovatively develop insurance products close to the needs of the public and the Company. ▷ Provide suitable service measures in response to the individual needs of consumers with differing physical and mental disabilities, clearly explain precautions, and seek their opinions and consent.	▷ Implementation of fair treatment of customers is regularly reported to the Board of Directors. ▷ The Company undergoes the Financial Supervisory Commission's Fair Treatment of Customers Assessment annually. ▷ Regular satisfaction surveys are conducted through market research companies. ▷ Customer feedback of the month is regularly presented at business meetings, with the formulation of improvement plans, and tracking progress.	▷ 0800 Toll-Free Customer Service Hotline ▷ Planning Department ▷ Commodity Department ▷ Claims Settlement Department ▷ Business Units	4-1 Fair Treatment of Customers and Customer Experience



CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Material Topics	Specific Management Approach	Evaluation Mechanism	Responsible Units and Resources	Chapter
Digital Finance and Innovation	▷ Provide more online insurance products, simplify the insurance application process with member OTP verification, leverage digital policies and online underwriting assessment to reduce paperwork. Future planning for technology-based vehicle inspection, fast claims settlement and automatic case assignment. ▷ Optimize digital platforms by monitoring system stability and enriching website information to establish convenient insurance applications and secure services. ▷ Establish diversified marketing channels and maintain good interactive relationships with customers by using Taiwan Fire and Marine Insurance Company's blog, LINE@ lifestyle circle, and Facebook fan page as digital marketing platforms.	▷ The business direction of digital products is set and tracked at regular business meetings annually.	▷ 0800 Toll-Free Customer Service Hotline ▷ Online customer service platform ▷ E-commerce Department	4-1-2 Digital Finance and Innovation
Climate Change Management	▷ The Sustainable Development Committee is responsible for reviewing and supervising the Company's climate-related risks and opportunities, discussing and controlling climate change issues, and formulating the Company's climate-related goals, strategies, and implementation plans. ▷ The Risk Management Committee is responsible for assisting the Board of Directors in supervising the implementation of strategies related to the Company's climate risks and opportunities, executing the Board's risk management decisions, drafting risk management policies, frameworks, and organizational functions, and establishing qualitative and quantitative management standards. ▷ Actively seek opportunities in new or emerging markets and have innovative research and development of green products and digitized low-carbon services.	▷ The Sustainability Development Committee and the Risk Management Committee report to the Board of Directors regularly every year.	▷ Sustainability Development Committee ▷ Risk Management Committee ▷ Commodity Department	3-1 Climate Change
Product Marketing and Information Transparency	▷ Ensure that all product information (e.g., insurance clauses, rate structure, risk description, etc.) is fully disclosed to customers and presented in a clear and straightforward manner to avoid misleading consumers.	▷ Information disclosure of insurance products complies with regulatory requirements and is disclosed on the official website and the Market Observation Post System for the insurance industry.	▷ Commodity Department	4-2-2 Sustainable Insurance Products
Talent Attraction and Retention	▷ Establish diversified communication channels to ensure smooth communication with employees, continuously provide and review the incentive-based salary and welfare system, and build diversified and effective talent retention mechanisms.	▷ Employee Satisfaction Survey is conducted regularly.	▷ Human Resources and Workplace Services Department	5-2 Talent Attraction and Retention
Talent Cultivation and Development	▷ Build succession teams and develop key talents, provide adapted and differentiated education and training, and implement planned cultivation of insurance professionals and management talents. ▷ Actively cultivate talents for digital transformation, develop and improve employees' professional and digital capabilities, and boost work efficiency to respond to market changes. ▷ Strengthen performance management and implement work counseling and improvement plans to accelerate the improvement of personnel quality and work efficiency.	▷ Annual review of employees' career development and growth, and annual performance evaluation are carried out. II	▷ Human Resources and Workplace Services Department	5-3 Talent Cultivation and Development
Employee Health and Workplace Safety	▷ Care about employees' physical and mental health, support physical and mental health promotion initiatives, and continuously encourage colleagues to participate in and promote diverse employee clubs.	▷ Club president meetings are regularly held to understand the current operation of clubs and review the Company's "Club Subsidy Policy" for evaluation and revision. I	▷ Human Resources and Workplace Services Department	5-4 Healthy and Happy Workplace

Note: Impacts of material topics cover positive, negative, actual, and potential impacts.

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

 Sustainable Management Targets

Material Topics	Management Approach	Environmental Protection (E)				Corresponding to UN SDGs	Chapter
		Implementation	Short-term Quantitative Target	Medium-term Quantitative Target	Long-term Quantitative Target		
		2025	2025	2030	2050		
 Climate Change Management	Greenhouse Gas Inventory	In 2025, ISO 14064-1 external verification was complete with 44 operating sites and four non-operating sites as the organizational boundaries; the certificate was obtained.	Manage greenhouse gas inventory for all the Company's operating sites.	Continually manage greenhouse gas inventory for all the Company's operating sites and obtain ISO 14064-1 external verification.	Continually manage greenhouse gas inventory for all the Company's operating sites and obtain ISO 14064-1 external verification.		3-2-2 Managing Greenhouse Gas Emissions
	Carbon Emissions Reduction	In 2025, total greenhouse gas (GHG) carbon emissions decreased by 29.0395 metric tons CO ₂ e compared to the base year, a reduction of 2.79%.	3% reduction in carbon emissions from the base year.	30% reduction in carbon emissions from the base year.	Net-zero carbon emissions.		3-2-2 Managing Greenhouse Gas Emissions
	Energy Use Management	Adopt a high-efficiency energy-saving air conditioning system to improve carbon reduction benefits. In 2024, a total of three air conditioners were replaced, and four new air conditioners were added. There are 178 independent air conditioning units at both the headquarters and branches; 164 air conditioning units have been cleaned and maintained, with the proportion of cleaning and maintenance of 92.13%.	Continue to replace the air conditioners with equipment from Energy Efficiency 1 and replace 8 to 10 air conditioning units yearly. Continuously execute the cleaning and maintenance of air conditioning systems at both head offices and branches to optimize the internal heat conduction efficiency and facilitate operation at a reduced speed. This will result in an approximate 10% reduction in power consumption.	Continue to replace the air conditioners with equipment from Energy Efficiency 1 and replace 8 to 10 air-conditioning units yearly. Continuously execute the cleaning and maintenance of air conditioning systems at both head offices and branches to optimize the internal heat conduction efficiency and facilitate operation at a reduced speed. This will result in an approximate 10% reduction in power consumption.	Ratio of independent air conditioning equipment with Energy Efficiency 1 rating in the total quantity of air conditioners configured is targeted at 100%. Continuously execute the cleaning and maintenance of air conditioning systems at both head offices and branches to optimize the internal heat conduction efficiency and facilitate operation at a reduced speed. This will result in an approximate 10% reduction in power consumption.	 	3-2-1 Energy and Resource Management
	Comprehensively use LED energy-saving lamps.	We replaced 65 panel lamps and 273 LED lamps at both our head offices and branches.	Our head offices and various branches replace approximately 200 original lamps with energy-saving panel/LED lamps each year. This helps achieve our goal of saving 5% to 8% of electricity annually compared to the base year.	We will continue replacing about 200 original lamps with energy-saving panel/LED lamps each year to reach our target of saving approximately 5~8% of electricity a year compared to the base year.	The energy-saving panel/LED lamps used by our head offices and branches comprise a ratio of 100%.		
	Water Resource Management	The Company's total water consumption in 2025 was reduced by 734 cubic meters compared to the base year, a reduction of 5.92%.	Reduce total water consumption by 2%.	Reduce total water consumption by 5%.	Reduce total water consumption by 10%.		3-2-3 Water Resources and Waste Management
	Paper Reduction	In 2025, paper consumption decreased by 11,500 sheets compared to the same period last year, a reduction of about 0.12%.	Reduce the Company's paper consumption by 10%.	Reduce the Company's paper consumption by 30%.	Reduce the Company's paper consumption by 50%.		3-2-1 Energy and Resource Management
	Complete the Task Force on Climate-related Financial Disclosures (TCFD) as stipulated.	The 2024 Task Force on Climate-related Financial Disclosures (TCFD) Report was released on June 30, 2025, revealing the Company's risks and opportunities in the face of climate change and actions.	Include the management conditions of climate-related risks and opportunities in the sustainability report before June 30th each year.	Complete the disclosure of climate-related risks and opportunities according to the regulations established by the competent authority.	Complete the disclosure of climate-related risks and opportunities according to the regulations established by the competent authority.		Refer to the 2025 Task Force on Climate-Related Financial Disclosures (TCFD) for Details

Note 1: The greenhouse gas inventory base year has been adjusted to 2024 to ensure the representativeness of the base year greenhouse gas inventory and comply with the ISO 14064-1 standard.

Note 2: The short-term quantitative target (2025) is a phased goal set in 2023. The Company expects to set the short-term quantitative target of the next phase (2027) in 2026.

CH1

Company Profile and Sustainability Blueprint

1-1 About TFMI

1-2 Sustainability Governance

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Material Topics	Management Approach	Social Responsibility (S)				Corresponding to UN SDGs	Chapter
		Implementation 2025	Short-term Quantitative Target 2025	Medium-term Quantitative Target 2030	Long-term Quantitative Target 2035		
 Product Marketing and Information Transparency	Product information transparency: Ensure that all product information (e.g., insurance terms, rate structures, risk disclosures) is fully disclosed to customers and presented in a simple and clear manner to avoid misleading consumers.	Disclosure rate of insurance product information reached 100%, with 68 insurance product changes disclosed, including 47 for personal insurance, 16 for auto insurance, three for property insurance, and two for liability insurance.	Disclosure transparency rate required by regulations: 100%.	Disclosure transparency rate required by regulations: 100%	Disclosure transparency rate required by regulations: 100%	  	4-2 Sustainable Products
				Disclosure transparency rate not required by regulations: 90%.	Disclosure transparency rate not required by regulations: 95%.		
 Talent Cultivation and Development	Develop succession teams and develop key talents: Continue to increase and develop corporate talents to promote corporate development.	Retention rate of managers: 94.1%.	Retention rate of operations teams (managers): 90%.	Retention rate of operations teams (managers): 90%	Retention rate of operations teams (managers): 90%	  	5-3 Talent Cultivation and Development
		Retention rate of key talents: 93.2%.	Retention rate of key talents: 90%.	Retention rate of key talents: 90%	Retention rate of key talents: 90%		
	Digital skill transformation: Cultivate and strengthen employees' professional and digital capabilities to enhance efficiency and respond to market changes.	Completion rate of digital training: 96.4%.	Completion rate of digital training: 25%	Completion rate of digital training: 25%	Completion rate of digital training: 25%		
		A total of 33 people passed the "Financial Technology (FinTech) Knowledge Certification Test."					
 Talent Attraction and Retention	Expand the proportion of female executives (managers and non-managers).	Proportion of female managers: 12.5%.	Proportion of female managers: 10% or higher.	Proportion of female managers: 15% or above	Proportion of female managers: 20% or above	 	5-2 Talent Attraction and Retention
		The proportion of female non-managers was 48.3%.	More than 45% of female employees in non-managerial positions.	More than 45% of female employees in non-managerial positions.	More than 45% of female employees in non-managerial positions.		
 Employee Health and Workplace Safety	Competitive remuneration and welfare: Develop diversified communication channels, ensure unimpeded communication with employees, continually offer and review incentive remuneration and welfare systems, and develop a diversified and effective talent retention mechanism.	Employee satisfaction 4.05 points (full score: 6 points).	Employee satisfaction 4 points or above (full score: 6 points).	Employee satisfaction 4 points or above (full score: 6 points).	Employee satisfaction 4 points or above (full score: 6 points).	 	5-2 Talent Attraction and Retention
		Accumulated employee retention rate: 89.5%.	Employee retention rate: 85% or above.	Employee retention rate: 85% or above.	Employee retention rate: 85% or above.		
		Number of participants in club activities was 314, accounting for approximately 33.9% of total number of employees.	Number of participants in club activities is 140 or above (accounting for approximately 15% of the total number of employees).	Number of participants in club activities is 180 or above (accounting for approximately 20% of the total number of employees)	Number of participants in club activities is 230 or above (accounting for approximately 25% of the total number of employees)		
		On October 27, 2025, the Company was awarded the "Sports Enterprise Certification."	Sports Enterprise Certification	Sports Enterprise Certification	Sports Enterprise Certification		
 Employee Health and Workplace Safety	Build a safe and comfortable workplace: Care for employee mental and physical health, strengthen the implementation of the four major health protection plans, encourage physical and mental health promotion measures, and continuously encourage colleagues to participate in diverse clubs.	Workplace health promotion measures were revised in response to employee health check results showing relatively high body fat in most employees with normal weight. In addition to continuing the existing weight loss programs, new fat-reduction activities were added and scheduled to be implemented from February 5, 2026.	Healthy Workplace Promotion Activities and Certification	Healthy Workplace Promotion Activities and Certification	Healthy Workplace Promotion Activities and Certification		5-4 Healthy and Happy Workplace
		Employee Assistance Programs (EAP) have been used 57 times, with consultation content mainly focusing on work-related issues, followed by psychological counseling.	Employee Assistance Programs (EAP)	Employee Assistance Programs (EAP)	Employee Assistance Programs (EAP)		

Note 1: Base year for target setting is 2023.

Note 2: The short-term quantitative target (2025) is a phased goal set in 2023. The Company expects to set the short-term quantitative target of the next phase (2027) in 2026.

CH1	Company Profile and Sustainability Blueprint
1-1	About TFMI
1-2	Sustainability Governance
CH2	Sustainable Management and Ethical Governance
CH3	Cherish the Earth, Sustain the Environment
CH4	Sustainable Brand and Innovative Finance
CH5	Employee Care, Friendly Workplace
CH6	United in Kindness, Moving Forward Together
Appendices	

Material Topics	Management Approach	Corporate Governance (G1)				Corresponding to UN SDGs	Chapter
		Implementation 2025	Short-term Quantitative Target 2025	Medium-term Quantitative Target 2030	Long-term Quantitative Target 2035		
 Fair Treatment of Customers and Customer Experience	Establishing fair treatment of customers is the key value of the Company.	The Company ranked in the top 50% in 2025 as per the assessment outlined in the "Principles for Fair Treatment of Customers for Financial Service Industry" of the Financial Supervisory Commission in terms of the implementation of fair treatment of customers in 2025.	Rank the top 25% as per the assessment outlined in the "Principles for Fair Treatment of Customers for Financial Service Industries" of the Financial Supervisory Commission.	Rank the top 25% as per the assessment outlined in the "Principles for Fair Treatment of Customers for Financial Service Industries" of the Financial Supervisory Commission.	Rank the top 25% as per the assessment outlined in the "Principles for Fair Treatment of Customers for Financial Service Industries" of the Financial Supervisory Commission.	  	4-1 Fair Treatment of Customers and Customer Experience
		Customer satisfaction survey score was 9.53.	Widen the scope of the policyholder service satisfaction survey to include the clients served by colleagues, refine the requirement and suggestion items, and ensure a service satisfaction score of over 9.0 points (full score: 10 points).	Expand the scope of the policyholder service satisfaction survey to external channels (by adding agency channels), refine the requirements and suggestion items, and ensure a service satisfaction score of over 9.5 points (full score: 10 points).	Continuously conduct policyholder service satisfaction surveys for clients served by both external channels and colleagues, refine the requirement and suggestion items, and ensure a service satisfaction score of over 9.5 points (full score: 10 points).		
	Optimize operational processes to improve service quality and have the Board of Directors supervise the implementation and execution of fair treatment of customers.	Strengthen improvements based on assessment priorities, increasing regular reporting to the Board of Directors on the annual execution KPIs of fair treatment of customers; actively strive to be among the top 25% of operators.	The commodity, marketing, and claims settlement units set annual KPI targets for fair treatment of customers and regularly report execution progress to the Board of Directors.	The commodity, marketing, and claims settlement units set annual KPI targets for fair treatment of customers and regularly report execution progress to the Board of Directors.	The commodity, marketing, and claims settlement units set annual KPI targets for fair treatment of customers and regularly report execution progress to the Board of Directors.		
 Ethical Management	Establish a corporate integrity culture, attach importance to corporate ethics and social responsibility, and strengthen corporate sustainable governance.	Test scores of all subjects of ethical management education and training were 100. The training completion rate reached 100%.	Implement ethical management education and training, with test subjects required to achieve 100 points to meet the requirements. The training completion rate must reach 100%.	Implement ethical management education and training, with test subjects required to achieve 100 points to meet the requirements. The training completion rate must reach 100%.	Implement ethical management education and training, with test subjects required to achieve 100 points to meet the requirements. The training completion rate must reach 100%.		2-1-2 Ethical Management
		There was no incident of violation of ethical management in 2025.	No major violation event for ethical management.	No major violation event for ethical management.	No major violation event for ethical management.		
 Compliance with Laws and Regulations	Develop and modify the regulatory compliance plans to ensure that each business of the Company complies with relevant laws and regulations. Develop a self-inspection plan and handle self-evaluation work according to the regulatory compliance plan.	There was no major violation event related to corporate governance, environment, or labor in 2025.	No major violation event related to corporate governance, environment, or labor.	No major violation event related to corporate governance, environment, or labor.	No major violation event related to corporate governance, environment, or labor.	 	2-1-3 Regulatory Compliance
	Enhance first-line employees' concept and knowledge of regulatory compliance and strengthen each unit's education and training in regulatory compliance. Ensure that all employees have a thorough understanding of the concept and adhere to the relevant internal and external regulations.	Number of employees of each unit with a score above 80 points in the regulatory compliance test accounted for 100% of total employees.	The number of employees of each unit with a score above 80 points in the regulatory compliance test accounted for 99% of total employees.	The number of employees of each unit with a score above 85 points in the regulatory compliance test accounted for 99% of total employees.	The number of employees of each unit with a score above 90 points in the regulatory compliance test accounted for 99% of total employees.		
		Training completion rate of education and training courses on regulatory compliance reached 100% in 2025.	The training completion rate of education and training courses on regulatory compliance must reach 100%.	The training completion rate of education and training courses on regulatory compliance must reach 100%.	The training completion rate of education and training courses on regulatory compliance must reach 100%.		
 Corporate Governance	Review the current status of corporate governance implementation in accordance with each indicator of the Corporate Governance Evaluation conducted by the Taiwan Stock Exchange, as well as other relevant laws and regulations.	The Company's 11th Corporate Governance Evaluation score was 93.7, ranking among the top 50% of TWSE listed companies. The Company is actively working toward ranking among the top 20% of TWSE listed companies.	The result of the Corporate Governance Evaluation ranks among the top 20% of TWSE listed companies.	The result of the Corporate Governance Evaluation ranks among the top 20% of TWSE listed companies.	The result of the Corporate Governance Evaluation ranks among the top 20% of TWSE listed companies.		2-1-1 Corporate Governance

Note 1: The base year for target setting is 2023.

Note 2: The short-term quantitative target (2025) is a phased goal set in 2023. The Company expects to set the short-term quantitative target of the next phase (2027) in 2026.

CH1	Company Profile and Sustainability Blueprint
1-1 About TFMI	
1-2 Sustainability Governance	
CH2	Sustainable Management and Ethical Governance
CH3	Cherish the Earth, Sustain the Environment
CH4	Sustainable Brand and Innovative Finance
CH5	Employee Care, Friendly Workplace
CH6	United in Kindness, Moving Forward Together
Appendices	

Material Topics	Management Approach	Corporate Governance (G2)				Corresponding to UN SDGs	Chapter
		Implementation	Short-term Quantitative Target	Medium-term Quantitative Target	Long-term Quantitative Target		
		2025	2025	2030	2035		
 Information Security and Customer Privacy Protection	Introduce (ISO 27001) Information Security Management System; regularly implement risk assessments for information security; reinforce information security management.	ISO 27001 version transition work was completed in September 2025 to ensure the certificate remains valid.	The ISO 27001: 2022 Information Security Management System new version verification work was completed.	Continually maintain the effectiveness of verifying ISO 27001 Information Security Management System.	Continually maintain the effectiveness of verifying ISO 27001 Information Security Management System.	 8 DECENT WORK AND ECONOMIC GROWTH	2-1-1 Information Security Management
	Actively develop digital financial business, prioritize "Information Security," strengthen information security management, improve information and service quality; assure information risk control of customer service and trading process through systematic and institutional management.	Members of the information security unit obtained the ISO27001:2022-LA leading auditor license in 2025.	Members of the information security unit maintain the validity of the ISO27001-LA auditor license.	Members of the information security unit maintain the validity of the ISO27001-LA auditor license.	Members of the information security unit maintain the validity of the ISO27001-LA auditor license.		
		A zero-trust network architecture was introduced; the multi-factor authentication for office application system identities was completed.	Implement a zero-trust network architecture, complete initial phase operations in accordance with short-term plans.	Implement a zero-trust network architecture; complete operations in each phase according to the implementation plan.	Strengthen the zero-trust network architecture and optimize various control measures.		
		POC testing has been conducted for the zero-trust authentication for the endpoint and network, and procurement and deployment are expected to be completed by 2026.					
	Introduce the BS10012 Personal Information Management System; establish management measures based on "PDCA," and implement the protection of customer data.	A recertification audit for the international standard "BS10012:2017 Personal Information Management System" was completed on February 6 and 7, 2025. Verification scope: Automobile Insurance Department, Personal Insurance Department, Personal Insurance Claims Department, E-Commerce Department, Information Department; valid until April 17, 2028.	Continue to maintain the validity of the BS10012 Personal Information Management System Certificate.	Continue to maintain the validity of the BS10012 Personal Information Management System Certificate. Expand the scope of verification of personal information to the Marketing Department, Finance Department, and Human Resources Department.	Continue to maintain the validity of the BS10012 Personal Information Management System Certificate. Expand the scope of verification of personal information to the branches.		
		Self-review of the regulatory compliance for the first half of 2025 was completed from September 16 to 18, 2025; an external consultant conducted a personal information audit to ensure the effectiveness of the implementation of personal data management across all units of the head office.	Execute a self-review of the personal data management system and self-evaluation of regulatory compliance annually, with the head office having external consultants carry out personal data inspections.	Execute a self-review of the personal data management system and self-evaluation of regulatory compliance annually, with the head office having external consultants carry out personal data inspections.	Execute a self-review of the personal data management system and self-evaluation of regulatory compliance annually, with the head office having external consultants carry out personal data inspections.		
		A personal data management review meeting was held on December 11, 2025.	Conduct a personal data management review meeting at least once a year.	Conduct a personal data management review meeting at least once a year.	Conduct a personal data management review meeting at least once a year.		
	Conduct personal data protection education and training irregularly, conduct personal data security incident response drills, and perform personal data inventory and risk assessment for each unit.	Personal data protection education and training was completed on July 11, 2025; no major personal data violations occurred this year.	Enhance employees' awareness of the security protection of personal data to avoid major personal data violations.	Enhance employees' awareness of the security protection of personal data to avoid major personal data violations.	Enhance employees' awareness of the security protection of personal data to avoid major personal data violations.		
 Operating Performance		Personal data inventory and risk education and training were completed on July 11, 2025.	Conduct an annual personal data inventory and risk assessment.	Conduct an annual personal data inventory and risk assessment.	Conduct an annual personal data inventory and risk assessment.	 8 DECENT WORK AND ECONOMIC GROWTH	1-1-2 Operating Performance
	Maintain stable operations.	Capital Adequacy Ratio was 743.80% in 2025.	Capital Adequacy Ratio (RBC) reaches 400% or above.	Insurance Capital Standard (ICS) reaches 150% or above.	Insurance Capital Standard (ICS) reaches 150% or above.		

CH1
Company Profile and Sustainability Blueprint
1-1 About TFMI
1-2 Sustainability Governance
CH2
Sustainable Management and Ethical Governance
CH3
Cherish the Earth, Sustain the Environment
CH4
Sustainable Brand and Innovative Finance
CH5
Employee Care, Friendly Workplace
CH6
United in Kindness, Moving Forward Together
Appendices

Corporate Governance (G2)							
Material Topics	Management Approach	Implementation	Short-term Quantitative Target	Medium-term Quantitative Target	Long-term Quantitative Target	Corresponding to UN SDGs	Chapter
		2025	2025	2030	2035		
 Digital Finance and Innovation	Diversify marketing channels; establish digital marketing e-platforms, including Taiwan Fire and Marine Insurance Company Blog, LINE@Life Circle, and FB (Fan Base).	The number of customers purchasing insurance online reached 346,000.	The number of customers purchasing insurance online reaches 280,000.	The number of customers purchasing insurance online reaches 460,000.	The number of customers purchasing insurance online reaches 1,200,000.	 8 DECENT WORK AND ECONOMIC GROWTH	4-1-2 Digital Finance and Innovation
		The number of customers using online insurance services reached 127,000.	The number of customers using online insurance services reaches 120,000.	The number of customers using online insurance services reaches 190,000.	The number of customers using online insurance services reaches 500,000.		
		The accumulated number of members reached 579,000.	The accumulated number of members reached 520,000.	The accumulated number of members reached 870,000.	The accumulated number of members reached 2,300,000.		
		The accumulated number of friends on the LINE official account reached 148,000.	The accumulated number of friends on the LINE official account reached 135,000.	The accumulated number of friends on the LINE official account reached 220,000.	The accumulated number of friends on the LINE official account reached 580,000.		
	Online underwriting assessment: (Underwriters rely on system assistance to perform underwriting assessments online, replacing paper underwriting.	Ratio of underwriting assessment cases using online underwriting for personal insurance (excluding Compulsory Automobile Liability Insurance) reached 68.96%.	The ratio of underwriting assessment cases using online underwriting assessment reaches 50% or higher.	The ratio of underwriting assessment cases using online underwriting assessment reaches 60% or higher.	The ratio of underwriting assessment cases using online underwriting assessment reaches 70% or higher.		
	Digital claims settlement: plan technological car surveys and digital claims operation processes.	The digital car survey has been implemented across all units, with equipment and accounts all set up. The process advocacy and digital survey education and training were conducted at each claims settlement meeting. Regular follow-ups on usage will continue.	Prepare the provision of a technological car survey service.	Increase the ratio of the technological car survey service.	Develop a motor insurance loss survey platform.		
	 Operational Risk Management	The claims settlement progress inquiry system has officially been launched online.	Review the claims operations of all personal insurance claims; implement digitalization at each workflow node in the system, optimizing claim status tracking to enhance customers' digital service experience. Transition to online claim review operations can reduce paper documentation and streamline claims operation processing (reducing paper usage by 30%).	After the operation process is digitized, develop a semi-automated identification system and AI assistance to use various digital technologies to enhance operational efficiency for claims operations. This will reduce manual case input operations by 30%, improve efficiency, strengthen digital claims services, and enhance customers' digital experience.	Connect various digital operations completed in the short and medium-term on a digital basis, establish new service models and operations, and combine with AI to create paperless internal operations and automated digital claims services.		
		Business Continuity Management (BCM): Ensure continuous operations even in emergencies such as an accident or disaster, reduce the impact and duration of the interruption resulting from an accident, disaster, or management deficiency.	The analysis table of operational impacts was reviewed and updated in October 2025.	Review the key operational activities and processes in the annual analysis table of operational impacts.	Review the key operational activities and processes in the annual analysis table of operational impacts.		
		Education and training: The education and training on business continuity management was held on November 7, 2025.	Execute education and training once a year for section-level supervisors at the head office and risk management personnel of each unit.	Execute education and training once a year for section-level supervisors at the head office and risk management personnel of each unit.	Execute education and training once a year for section-level supervisors at the head office and risk management personnel of each unit.		
		The business continuity drill was completed on November 7, 2025.	Perform a business continuity drill once yearly.	Perform a business continuity drill once yearly.	Perform a business continuity drill once yearly.		
	Standardize rigorous risk control processes and strengthen the monitoring of liquidity through the Risk Management Committee.	The Risk Management Committee meeting was held on December 24 to submit the risk management report for the third quarter of 2025.	Compile four risk management reports yearly for the Risk Management Committee to submit to the Board of Directors every six months.	Compile four risk management reports yearly for the Risk Management Committee to submit to the Board of Directors every six months.	Compile four risk management reports yearly for the Risk Management Committee to submit to the Board of Directors every six months.	 12 RESPONSIBLE CONSUMPTION AND PRODUCTION  13 CLIMATE ACTION	2-3 Risk Management
		The self-owned risk and liquidity evaluation report was completed on March 31, 2025, and submitted to the Insurance Bureau.	Arrange a self-owned risk and liquidity evaluation report yearly.	Arrange a self-owned risk and liquidity evaluation report yearly.	Arrange a self-owned risk and liquidity evaluation report yearly.		

Note 1: The base year for target setting is 2023.

Note 2: The short-term quantitative target (2025) is a phased goal set in 2023. The Company expects to set the short-term quantitative target of the next phase (2027) in 2026.

CH2

2-1 Corporate Governance and Ethical Management	28
2-2 Information Security and Customer Privacy Protection	35
2-3 Risk Management	38

Sustainable Management and Ethical Governance

Corresponding United Nations Sustainable Development Goals (SDGs):



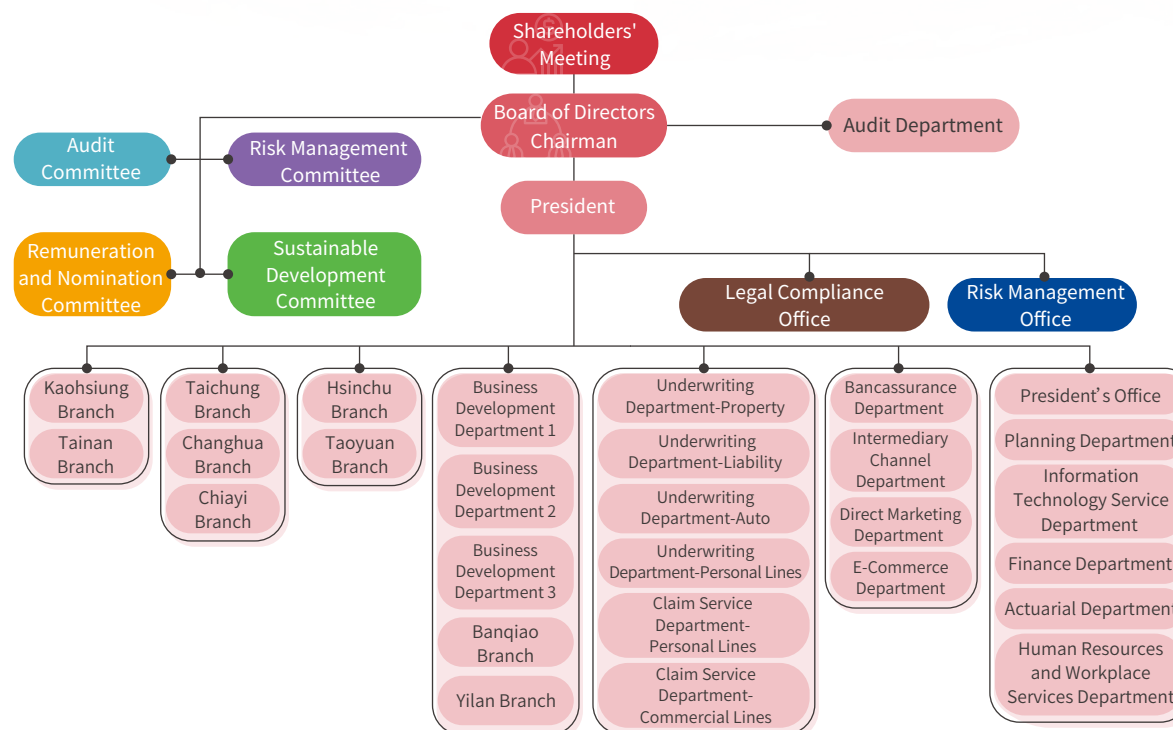
2-1 Corporate Governance and Ethical Management

2-1-1 Corporate Governance

The Company upholds integrity in its corporate culture while maintaining a strong corporate governance system with a professional management team, strict risk control, and internal audit and control mechanisms. Members of the Board of Directors bring expertise and practical experience across various fields, including operations management, accounting and finance, law, insurance, and other areas. The Board complies with the principles of director diversity and gender equality while exhibiting rich practical experience and professional competencies. This is conducive to improving the quality of board decision-making, strengthening the internal supervision mechanism, and enhancing the Company's performance in upholding corporate values, thereby achieving the enterprise's sustainable development goals. In the long-term interests of TFMI and all shareholders, Company directors shall all ensure the effective and smooth operation of the Board of Directors in accordance with high standards of corporate governance, exercise their directorships objectively and independently, and abide by the norms of the Company Act. Several internal regulations have been enacted recently, including the "Guidelines for Corporate Governance Practice," "Policy for Principles for Fair Treatment of Customers," "Strategies for Principles for Fair Treatment of Customers," "Salespeople Remuneration System," "Guidelines for Sustainable Development Practice," "Sustainable Development Policy," "Ethical Management Guidelines," along with other internal control specifications. These serve to supervise organizational activities and improve the Company's management system and corporate governance.

Organizational Chart

The Board of Directors is the highest governance unit of the Company. It appoints the Deputy President as the Corporate Governance Director, whose primary responsibilities include supervising and handling matters related to meetings of the Board of Directors and Shareholders' Meetings in accordance with the law. They prepare meeting minutes of the Board of Directors and Shareholders' Meetings, assist directors in their roles and professional development, provide directors with information required for business processes, and assist directors in complying with laws and regulations. The Corporate Governance Director is responsible for reporting to the Board of Directors on the results of its inspection regarding whether the qualifications of independent directors comply with relevant laws and regulations during nomination, election, and tenure. They are also responsible for other matters stipulated in accordance with the Company's Corporate Charter.



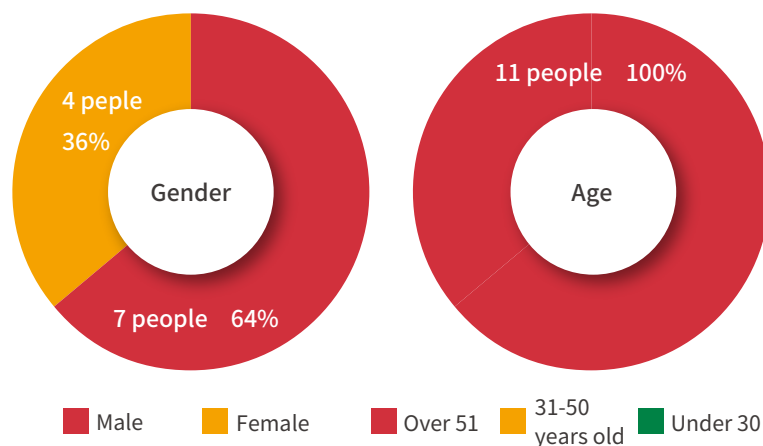
▲ Figure 2-1. Organizational Chart of Taiwan Fire & Marine Insurance Co., Ltd.

✧ Diversity and Professionalism of the Board of Directors

■ Board of Directors Decision-Making Diversification

The 27th Board of Directors of TFMI comprises 11 directors, including three independent directors. Director elections follow the candidate nomination system set out in Article 192-1 of the Companies Act. The composition of the Board of Directors emphasizes diversity in both professional background and gender. It is made up of elites from law, finance, and industry, including three with doctorates and six with master's degrees, comprising fields such as business management, information technology, law, and commerce. Members possess the knowledge, skills, and qualities necessary to execute their duties, strengthen corporate governance, and promote the healthy development of the Board's composition and structure. Suitable diversity policies are formulated based on the organization's operations, business model, and development needs.

The Company values the diversity and operational effectiveness of the Board of Directors and has incorporated this into specific management objectives. No less than one-third of the board seats are held by any gender. Regarding performance, the Company held seven meetings of the Board of Directors in 2025; the average attendance rate of all directors (excluding proxy attendance) reached 96% (each director's attendance rate exceeded 85%). At each meeting of the Board of Directors, at least two independent directors attended in person to implement the independent supervisory functions of the Board.



■ Competence Enhancement and Performance Evaluation of the Board of Directors

The Board of Directors follows the “Directions for the Implementation of Continuing Education for Directors and Supervisors of TWSE Listed and TPEx Companies” while conducting director refresher courses each year. Directors participate in a range of continuing education courses and focus on numerous relevant topics. Their professionalism is enhanced through continuous, diverse external training courses. This enables them to faithfully perform business duties and the duties of a good manager, fully exercise decision-making in operational and leadership supervision functions, ensure the operational effectiveness of the Board of Directors, and keep pace with international trends. The internal performance evaluation is conducted each year in accordance with the Board of Directors' Performance Evaluation Measures and Evaluation Methods, encompassing the Board of Directors, individual directors, the Auditing Committee, the Remuneration Committee, the Sustainable Development Committee, and the Risk Management Committee. An evaluation is carried out by an external professional, independent institution, or an external team of experts and scholars at least once every three years. The Company commissioned the Taiwan Corporate Governance Association to conduct the 2024 external performance evaluation of the Board of Directors. External perspectives and communication opportunities enhance the Board's self-awareness and strategic leadership capabilities.

■ Board Independence and Conflict of Interest Avoidance

The 27th Board of Directors of TFMI comprises 11 directors, including three independent directors, who together account for 27%. The Company currently has neither directors who concurrently serve as managers nor directors with employee status. Over 81% of the Board seats are held by individuals who have no spousal or second-degree kinship relationships, which is in compliance with the relevant provisions of the Securities and Exchange Act.

The Company's “Board of Directors' Procedure” clearly stipulates that if a director has an interest in a matter of the meeting, whether for themselves or a legal entity they represent, they should explain the relevant details of their interest at that Board meeting, may not join in the discussion or vote, must recuse themselves during the discussion and voting, and shall not interfere with other directors exercising their voting rights.

■ Director's Professionalism and Functional Committees

To effectively fulfill the functions of the Board of Directors and improve the quality of the Board's decision-making for achieving the “Most Valuable and Trusted Insurance Company” as the Company's vision, TFMI invites professionals from various fields to serve as independent directors and members of functional committees. Committees are responsible for discussing essential bills and issues, including the economy, the environment, society, and risks. Based on their expertise, committees help to strengthen corporate governance and encourage the participation of independent directors in the Company's important business.

Refer to the Company's 2025 [Annual Report](#) for detailed information on this chapter.

✧ Remuneration Policy for Directors and Managers

▪ Directors' Remuneration

Reasonable remuneration of TFM's directors is provided in accordance with Article 35-1 of the Articles of Association. It states that "if the Company makes a profit for the year, it shall allocate 1%–5% of the profit as employee compensation, including more than 20% for grassroots employee compensation; allocate up to 5% as director compensation. In consideration of the Company's operating results with reference to their contribution to the Company's performance, independent directors shall not participate in the distribution of director compensation."

▪ Managers' Remuneration

Managers' remuneration includes monthly salary, festival bonuses, year-end performance bonuses, managers' benefits, and special bonuses granted based on managers' professional qualifications, special contributions, and outstanding achievements. The remuneration of each manager is determined in accordance with the Measures for the Administration of Managers' Remuneration. It is deliberated by the Remuneration and Nomination Committee and approved by the Board of Directors following a resolution. The Company has formulated management methods and targets for material topics of sustainable development (short-term, medium-term, and long-term), covering the three significant aspects of ESG, thereby committing to making the most significant contribution to society and the environment in achieving the Company's sustainable operations. Senior managers' variable bonuses are linked to sustainable development indicators and are listed as one of the annual personal performance appraisal items.

▪ Responsibility and Operation of Remuneration and Nomination Committee



The Remuneration and Nomination Committee comprises three independent directors. Five meetings were held in 2025 with an attendance rate of 100%.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

 2-1 Corporate
Governance and
Ethical Management

 2-2 Information Security
and Customer Privacy
Protection

2-3 Risk Management

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

■ Relevance of Procedures for Determining Remuneration to Operating Performance and Future Risks

The remuneration procedures follow the relevant performance evaluation methods of TFMI's directors and managers as the basis for evaluation. Evaluation items for directors' performance include directors' participation in the Company's operations, improvement in the Board of Directors' decision-making quality, understanding of the Company's goals and missions, understanding of directors' responsibilities, management and communication of internal relations, and strengthening expertise and continuing education. Evaluation items for managers' performance include goal attainment rate, profit rate, project performance, management performance, etc. Reasonable remuneration is provided based on evaluation. The Remuneration Committee and the Board of Directors review relevant performance assessments and the reasonableness of remuneration. Based on actual operating conditions and in accordance with relevant laws and regulations, the remuneration system is reviewed as appropriate to balance corporate sustainable management and risk control.

Performance Indicators		Weight of performance (%)
Unit Performance		50
Management Performance		5
Corporate Governance Performance (Audit/Compliance)		15
Sustainable Development	Practice of Major ESG Issues:	4
	▷ Environmental Protection (E): Climate change management.	
	▷ Social Responsibility (S): Product marketing and information transparency, talent cultivation and development, talent attraction and retention, employee health and workplace safety.	
	▷ Corporate Governance (G): Ethical management, compliance, corporate governance, information security and customer privacy, operating performance, digital finance and innovation, risk management.	
Talent Cultivation		4
Work Innovation and Other Optional Items		12
Work Attitude		10
Total		100

✧ Participation in Associations and Memberships

To promote the development of the insurance finance industry in Taiwan, TFMI actively participates in the activities and various matters of relevant unions, associations, institutions, and other organizations. It frequently engages in intensive communication and exchanges with industry members, aiming to contribute to the property insurance and financial services markets. The Company provides feedback on exchange outcomes for the community and its customers. It continues to introduce a wide range of insurance products and services that closely align with customer needs. In the future, we will continue to participate in organizations and initiatives related to sustainability—such as externally initiated ESG efforts, in addition to existing fields, to promote the sound and sustainable development of the Company and the insurance industry.

▼ List of Participating Organizations as of December 2025

No.	Name of Organization	Member representative	Position held
1	Taiwan Chamber of Commerce and Industry	Steve Lee	Governor
2	Taoyuan Enterprise Chamber	Steve Lee	Member Representative
3	Insurance Society of the Republic of China	John Chen Chia-Lin Sheu	Member Representative Member Representative
4	The Non-Life Insurance Association of the Republic of China	John Chen Chia-Lin Sheu Andrew Hsieh	Member Representative/Governor Member Representative Member Representative
5	Nuclear Insurance Association of the Republic of China	John Chen	Member Representative
6	Taiwan Financial Services Roundtable	John Chen	Member Representative
7	Risk Management Society of Taiwan	Chih-Hui Hsu	Member Representative
8	Engineering Insurance Association (EIA)	John Chen Andrew Hsieh	Member Representative/Director
9	Taiwan Residential Earthquake Insurance Fund	Ming-Da Tan	Member
10	Taiwan Listed Companies Association	Steve Lee John Chen Wen-Chin Chu	Member Representative Member Representative/ Governor Member Representative
11	Institute of Financial Law and Crime Prevention	Kuan-Yu Chen	Member Representative
12	CR Classification Society	John Chen	Corporate Director
13	Actuarial Institute of the Republic of China (Taiwan)	Chin-He Lin	Group Member



2-1-2 Ethical Management

To strengthen ethical Management, TFMI has established a Sustainable Development Committee under the Board of Directors and appointed the Planning Department as the full-time (part-time) unit responsible for promoting corporate ethical management. This department oversees the formulation and supervision of the implementation of the policies, operating procedures, and code of conduct for ethical business practices, and regularly submits an execution report on the promotion of corporate ethical business practices for the previous year to the Board of Directors. At the institutional level, the Company has established the “Ethical Management Code” and the “Operating Procedures and Code of Conduct for Ethical Business Practices” to clearly define various forms of dishonest behavior and to establish control mechanisms and procedures to prevent such behavior. Moreover, “Work Rules” and a “Code of Ethical Conduct” are distributed to all employees to ensure full understanding and compliance. Through the simultaneous construction of systems and promotion of culture, the Company is committed to deepening the concept of ethical management, so that employees, managers at all levels, and Board Members can adhere to high ethical standards in performing their duties and implement them in daily operations.

✧ Highlights for Promoting Ethical Management

- 1** Assist in integrating integrity and ethical values into the Company’s business strategy; ensure the formulation of relevant anti-harm measures of ethical management in conjunction with the statutory system.
- 2** Regularly analyze and evaluate the risks of dishonest behavior within the business scope; develop operating procedures and behavioral guidelines accordingly; establish work- and business-related standard operating procedures and behavioral guidelines for each plan.
- 3** Plan internal organization, preparation, and function; set up mutual supervision and checks and balances mechanisms for business activities that have the risk of dishonest behavior within the scope of business.
- 4** Promote and coordinate the training of integrity policy advocates.
- 5** Establish a whistleblowing system to ensure effective implementation.
- 6** Assist the Board of Directors and management in verifying and evaluating the effectiveness of the preventive measures established by the implementation of ethical management; regularly report on the assessment of relevant business processes and compliance.

✧ Summary of Key Points for the Code of Ethical Conduct

- 1 Prevention of Conflict of Interest**
State proactively whether there is a potential conflict of interest with the Company.
- 2 Avoidance of Opportunities for Self-Interest**
Responsible for increasing the legitimate benefits the Company can obtain when it has the opportunity to profit.
- 3 Responsibility for Confidentiality**
Obligation to keep confidential the information of the Company itself or its upstream and downstream suppliers, except for the disclosure of the information authorized or required by law.
- 4 Fair trade**
Treat fairly the Company’s suppliers, customers, competitors, and employees; do not manipulate, conceal, or misuse the information obtained due to their positions.
- 5 Protection and Appropriate Use of Company Assets**
All employees and stakeholders are responsible for protecting the Company’s assets and ensuring they are used effectively and legally for official business.

✧ Anti-Corruption and Dishonest Risk Assessment

TFMI conducts business activities based on the principles of fairness, honesty, trustworthiness, and transparency. To implement ethical management policies and actively prevent dishonest behaviors, the Company has established an assessment mechanism for the risk of dishonest behavior in accordance with the Company’s “Ethical Management Guidelines” and “Ethical Management Operating Procedures and Conduct Guidelines.” This serves to analyze and evaluate business activities at high risk of dishonest behavior within the business scope and is regularly reported to the Board of Directors. In 2025, the Company’s 43 operating locations conducted self-assessments of business activities at high risk of dishonest behavior within their scope: the results showed no dishonest behavior.

Foreword

CH1

Company Profile and
Sustainability Blueprint

CH2

**Sustainable Management
and Ethical Governance**

2-1 Corporate

Governance and
Ethical Management

2-2 Information Security
and Customer Privacy
Protection

2-3 Risk Management

CH3

Cherish the Earth, Sustain
the Environment

CH4

Sustainable Brand and
Innovative Finance

CH5

Employee Care, Friendly
Workplace

CH6

United in Kindness,
Moving Forward Together

Appendices



The Company has set up a whistleblower hotline (2371-7019) and an e-mail address (EthicalManagement@tfmi.com.tw) in accordance with the “System for Handling Whistleblowing of Illegal Cases,” providing internal and external personnel with reporting channels to contact the dedicated unit responsible for handling discovered matters. It implements a whistleblower protection mechanism to safeguard whistleblowers’ identities and make the Company’s operations more transparent. The Company requires employees to adhere to moral values and professional behavior internally and strictly prohibits conflicts of interest arising externally or between suppliers and the parties concerned. In addition to requiring suppliers not to provide improper benefits to the concerned parties, the Company may simply cancel or terminate the contract if there is a breach of integrity or corruption.

The Company’s management strictly adheres to the principle of integrity. The heads of each department are responsible for carrying out anti-corruption advocacy within their departments to instill the appropriate concepts among their employees. The Company had not committed any illegal acts during the reporting period. All staff are 100% compliant with ethical standards and regulations; internal education and training are conducted annually to ensure that directors, managers, employees, authorized personnel, and actual controllers understand the Company’s commitment to ethical management, policies, prevention plans, and the consequences of dishonest behavior. In 2025, directors, senior executives, and employees of the Company all completed the “Corporate Ethical Management Education and Training,” with a total of 934 participants, and a total training duration of 1,871 hours.

✧ Anti-Money Laundering and Combating the Financing of Terrorism

▪ Policy and Process

TFMI has formulated management policies for risk assessment and prevention of money laundering and the financing of terrorism and regularly reviews relevant policies and procedures each year. It has established a name verification system to connect to the core system. This system screens and verifies the identities of all parties involved in business transactions with the Company, including policyholders and insured persons from quotation to policy issuance, beneficiaries of claim payouts during claims settlement, third-party refund recipients for premium returns, investment objects handled by the Finance Department, and the Company’s employees and contractors.

To adhere to laws and regulations related to the prevention of money laundering and the fight against financing terrorism formulated by the competent authorities, the Company has drafted a list of absolutely prohibited transactions; if anyone is found on the list, the Ministry of Justice Investigation Bureau will be notified in accordance with the regulations after internal operating procedures are completed. If not appearing on this list, the customer’s risk level will be assessed based on the nature of the business and the customer’s background; customer due diligence will be conducted. A dedicated officer reviews customer profiles above the medium risk level. A transaction status report is established in the system to monitor suspicious transactions continually.

▪ Education and Training

A dedicated unit regularly implements awareness around anti-money laundering among colleagues each year. All employees undergo two-hour online e-learning anti-money laundering education and training, totaling 924 person-hours yearly and 1,848 hours. Underwriting, claims settlement, financial personnel, and colleagues engaged in anti-money laundering activities are provided with two hours of physical education and training through the dedicated unit. Content includes updates on anti-money laundering prevention, information on fraud prevention, and teaching colleagues how to detect fraud. The management supervisors, special supervisors, and dedicated personnel of each unit also receive 12 hours of physical education and training each year to provide colleagues with knowledge and professionalism regarding anti-money laundering.

▪ Verification Mechanism

Through the insurance industry’s three lines of defense, the Legal Compliance Office conducts self-assessments of legal compliance twice a year in accordance with relevant anti-money laundering laws and regulations. To ensure the effective implementation of money-laundering prevention measures, the Audit Department develops self-auditing procedures based on relevant internal control regulations and conducts regular general audits.



2-1-3 Regulatory Compliance

✧ [Regulatory Compliance Risk Management System]

To respond to strict financial supervision trends and improve law compliance risk monitoring, TFMI has established a regulatory compliance with laws and regulations and supervision mechanism while conducting semi-annual regulatory compliance assessments. Given long-term concerns about the requirements and updates to regulations that impact relevant company operations as well as the financial, insurance, and legal environment, both internally and externally, the Company has established a Regulatory Compliance System. This system ensures that all departments adhere to legal requirements and promote a culture of compliance. The Company has established the Regulatory Compliance Office, which is responsible for promptly reviewing and updating the Company's regulatory compliance system in response to changes in laws and regulations issued by the Financial Supervisory Commission and other relevant units. The head of the Regulatory Compliance Office reports to the President semi-annually on the Company's regulatory compliance implementation. It periodically implements regulatory compliance risk assessments while reporting to the Board of Directors. In 2025, there were no major violations related to corporate governance, the environment, or labor.

Each unit shall follow internal and external laws and regulations and, if necessary, establish rules for internal operations. The Regulatory Compliance Office urges departments to review their operational regulations to ensure compliance. It conducts cause analysis and impact assessments for significant deficiencies or shortcomings, providing recommendations for improvement. Relevant documents are submitted to the Board of Directors for real-time updates and decision-making.

To promote the insurance industry's development of an ethical management corporate culture, establish a responsibility-based corporate governance framework, and strengthen accountability for senior management, the Company passed the "TFMI Responsibility Map System Management Measures" through the Board of Directors in December 2025. The accountability system and procedures are stipulated for senior management personnel with decision-making authority over business or management activities, including the President, General Manager, and Vice Presidents. To ensure the implementation and practice of the responsibility map system, the Audit Committee is designated as the deliberation committee for accountability cases.

The Company has established the "Measures for Preventing Conflicts of Interest and Insider Trading" and disclosed them on the company website and in the annual report. The regulations clearly require that directors must not trade the Company's stock during the closed periods, which are 30 days before the annual financial report announcement and 15 days before each quarterly financial report announcement.

✧ [Technology-Based Risk Management of Regulatory Compliance-Establishment of Regulatory Compliance Risk Assessment Management System]

Within the existing management and supervision framework for regulatory compliance, the Company's Regulatory Compliance Office continuously focuses on identifying and evaluating regulatory compliance risks. It has established a regulatory compliance risk assessment and management system to ensure adherence to external laws and regulations, as well as the Company's internal policies, throughout corporate operations. A comprehensive regulatory compliance risk assessment management system is used to measure the risk weight of each business, review high-risk business projects and units, and, based on the risk assessment test results, provide analyses and suggestions to lower the legal risks of the Company's operations and the degree of impact.

The Company was granted a utility model patent for the "Compliance Risk Assessment Management System" by the Ministry of Economic Affairs in April 2022. This system was established in the 4th quarter of 2023. By the end of 2025, 111 risk cases had been identified and preliminarily assessed to gauge the Company's current legal risks. The regulatory compliance tests were conducted on risk units to gradually inspect the Company's regulatory compliance and strengthen the monitoring mechanisms.

✧ [Education and Training for Regulatory Compliance]

The Company continually provides regulatory compliance-related education, training, and business advocacy to enhance employees' knowledge and capabilities in regulatory compliance, strengthen their legal expertise, and promote key compliance concepts. Employees are educated on risks and preventive measures in processes, operations, and systems, and required to implement them to ensure that all operating procedures comply with relevant regulatory requirements. The cumulative number of participants in regulatory compliance education and training totaled 1,912 in 2025, with a total training duration of 1,978 hours, achieving a 100% completion rate. The Company organized an online "Annual Regulatory Compliance Test" for employees to review their understanding of relevant laws and regulations. The average score of TFMI's 2025 Regulatory Compliance Test reached 99.45 points, which indicates that employees' awareness of regulatory compliance has been integrated into daily operations.

✧ [Penalty Cases]

With rigorous internal control and audit mechanisms, the Company did not incur any penalties from regulatory authorities in 2025. In areas such as corporate governance, environmental protection, and labor rights, the total number of major violations and the total amount of fines were both 0. In the event of major violations, the penalties will be disclosed on the company's website and in the Sustainability Report.

Note: Major violations of the Company are determined according to the "Guidelines for Public Disclosure of Major Penalties Imposed by the Financial Supervisory Commission for Violations of Financial Laws."





2-2 Information Security and Customer Privacy Protection

Amid rapid digital development, information security and customer privacy protection have become key responsibilities of corporate operations. Upholding the concept of “trust, integrity and security,” the Company is committed to establishing a sound information security management mechanism, ensuring the confidentiality and integrity of customer information. It continuously strengthens cybersecurity protection measures, complies with relevant regulations and international standards, and mitigates cybersecurity risks through employee training and technological innovation. We offer customers a safe service experience and implement sustainable business commitments.

Information security is comprehensively protected through the following safety management measures:

- Execute and promote the “Personal Data Management” and “Information Security Management” systems to conduct a comprehensive inventory-taking of current processes, security controls, and equipment security regularly; implement risk assessment and analysis.
- Establish an automatic email filtering system, proactively intercept the scanning of personal data, and strengthen network information security.
- To strengthen the system’s personal data protection procedures, regularly update the firewall system, establish IP defense control systems, prevent the invasion of malware, introduce an allow list management system, etc.
- Carry out information classification and personal computer installation program control, establish network isolation and cyberattacks block facilities, and continually monitor external threats.
- Prioritize and uphold the preservation of customer privacy, protection of sensitive data, respect for intellectual property, application of electronic communication, etc., fulfill the responsibilities of management and protection; comprehensively implement customer privacy and personal data work systematically and organizationally.
- Conduct simulation drills of emergency events regularly to strengthen the response capacity against information security incidents.



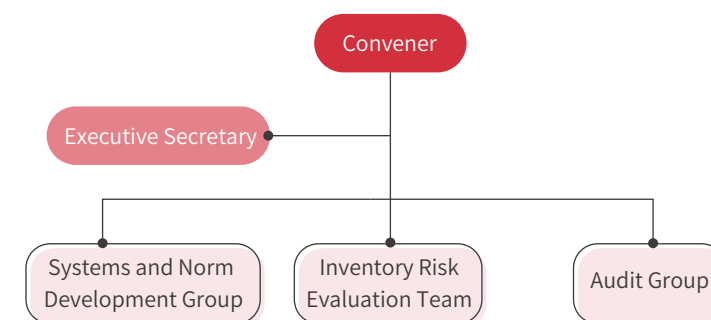
2-2-1 Information Security Management

TFMI has established an information security management plan, adopted the “Plan-Do-Check-Act” (PDCA) management model. It implemented an Information Security Management System (ISMS) in accordance with the ISO/IEC 27001 standard. We ensure the confidentiality, integrity, and availability of customer and internal operating information, reducing operational risks by continuously optimizing and strengthening information security management.

Information Security Policy

The Company has established an “Information Security Management Committee” to regularly review the information security management system and implementation effectiveness each year, ensuring the effectiveness of information security management operations. We have established an information asset inventory and risk management mechanism and implemented suitable risk management and control measures for risks above acceptable levels to reduce cybersecurity risks.

Responsibility for Information Asset Protection	All internal employees, contractors, and vendors who use the Company's information assets shall ensure that the information assets are protected from unauthorized access, alteration, destruction, or improper disclosure. The Business Continuity Plan (BCP) is developed and reviewed regularly to ensure business continuity during emergencies. The BCP is continuously adjusted and updated as the organization evolves. We have established a safe and reliable information-trading environment to ensure the security of business operations while promoting corporate sustainability.
Consumer Data Protection	Customer information shall be treated the same as the Company's business secrets and shall not be processed or used beyond the authorized scope in accordance with authorized specifications.
Regulatory Compliance and Information Security Education	All personnel shall abide by regulations and information security policies; supervisors shall oversee the implementation of information security and continue to improve employees' awareness of information security and compliance concepts.
Continuous Improvement	Information security is the shared responsibility of all personnel. Through continuous review and improvement, we ensure continual optimization of the information security system.



▲ Figure 2-2. Organizational Chart of the TFMI Information Security Management Committee

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

**Sustainable Management
and Ethical Governance**

 2-1 Corporate
Governance and
Ethical Management

 2-2 Information Security
and Customer Privacy
Protection

2-3 Risk Management

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Investment of Resources in Information Security Management

TFMI currently has two dedicated information security units and 10 members of the Information Security Management Committee. Information security insurance is renewed annually, with the scope of coverage including data leakage response, administrative fines and penalties, restoration, business interruption, cyber extortion, cybercrime, payment card industry data security standards, confidentiality and privacy responsibilities, cybersecurity responsibilities, media responsibilities, etc. Regular management review meetings are held yearly to review the implementation of information security strategies and systems. This ensures continuous optimization and adjustment of information security management.

Information security education and training/advocacy	Participants	Total hours
Information Security Advocacy Course	924	2,772

✧ Information Security Risk Management Structure and Specific Management Plan

The Company conducts information security risk assessments each year to identify and remediate risks and strengthen defense mechanisms for assets or operating processes that are above acceptable levels. These assessments ensure that information security risks can be effectively managed and reduced.

The functions and responsibilities of the Information Department include controlling system development and program modifications; preparing system documentation; managing access to programs and data; overseeing data input, output, and processing; controlling access to computer rooms; ensuring the security of systems, files, computers, and communication equipment; managing the purchase, use, and maintenance of hardware and system software; preventing and controlling computer viruses and network intrusions; overseeing system recovery plans, disaster preparedness plans, and testing procedures; managing the outsourcing of core operations; safeguarding the confidentiality and security of customer and Company information; and preventing and controlling computer-related crimes. These activities are conducted in accordance with the self-regulatory standards established by the relevant commercial trade association.

✧ Information Security Engineering, Testing, and Vulnerability Scanning

The Company regularly conducts vulnerability scanning, penetration testing, source code scanning, and other testing operations across various systems. It performs risk assessments based on each test result. For high-risk items, repair or compensatory control measures are initiated immediately. For medium- and low-risk items, appropriate improvement measures and completion schedules are established, and progress is continuously tracked.

In accordance with the "Principles for Information Security Assessment Operation of Computer Systems in the Insurance Industry," information security assessment operations are conducted annually. These encompass various aspects of the system's information architecture, network activities, security testing, and compliance with information security policies. This ensures the system's ability to prevent various attacks and comply with relevant security standards. It continuously improves system stability and reliability, reduces potential information security risks, and protects the data security of the Company and its customers.

✧ Information Security Inventory and Drills

The Company regularly conducts an inventory of assets such as permissions, accounts, and equipment to ensure the security and legitimacy of each asset; it prevents unauthorized access and resource waste, ensuring the safe and stable operations of the information system.

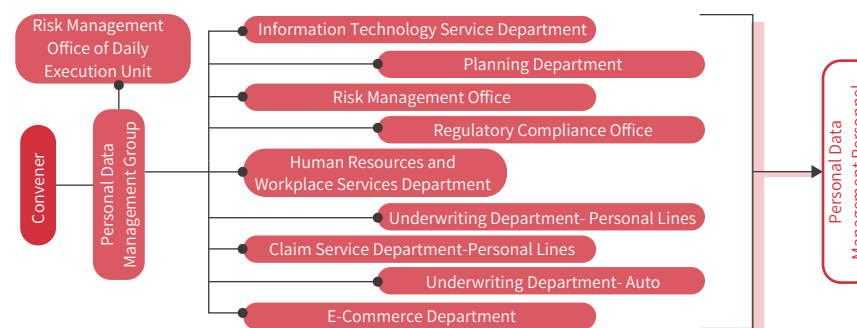
A comprehensive, continuous operation drill plan has been established. Relevant tests are regularly carried out in accordance with the plan to ensure that the systems in the information room can quickly resume operations in the event of attacks or emergencies, thereby minimizing the risk of business interruption. The effectiveness of various emergency plans is reviewed, and improvements are made based on drill results to enhance the system's resilience and stability.

To ensure business continuity, the Company launched the "Taiwan Fire and Marine Insurance Company Information Management System Off-site Backup Drill Implementation Plan" on December 20, 2025. Its purpose is to ensure that when the Company's information management system is subject to cyber-attacks, ransomware, file system abnormalities, or other catastrophic scenarios that may cause system interruption, the off-site system backup can start remotely at the Company's external location. Thus, the system can operate continuously to ensure normal business operations.

There were 0 incidents of violations of information security in 2025.

2-2-2 Personal Data Protection

To fulfill its responsibilities for protecting and managing customers' personal data and implement the personal data management system, TFMI has established a "Personal Data Management Organization." The organization implements a personal data management system based on hierarchical responsibilities, with the convener, the personal data management team, and the personal data management personnel. The Risk Management Office of the Company's Personal Data Management Group serves as a daily execution unit to assist in the maintenance and implementation of the Company's personal data management system. It proposes new or revised suggestions regarding personal data policies, internal specifications, and procedures. It establishes annual effectiveness measurement settings and target values for the personal data management system, assists each unit in conducting a personal data inventory and risk evaluation, and helps identify potential business risks and track the progress of implementing improvement plans. It also organizes the audit team for the personal information management system. It conducts audits, tracks corrective and preventive measures, and implements company-wide advocacy, education, and training on personal data protection.



▲ Figure 2-3. TFMI Personal Data Management Organizational Chart

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

**Sustainable Management
and Ethical Governance**

 2-1 Corporate
Governance and
Ethical Management

 2-2 Information Security
and Customer Privacy
Protection

2-3 Risk Management

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

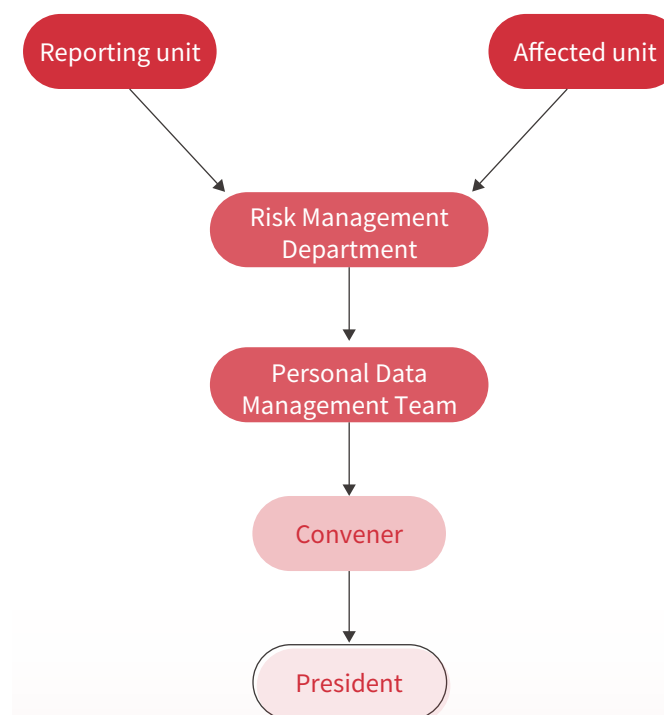
CH6

 United in Kindness,
Moving Forward Together

Appendices

International Certification and Compliance with Laws and Regulations	The Company obtained BS10012: 2017 Personal Information Management System certification in 2022. It entrusts a third-party agency to conduct annual certification rechecks to ensure the certificate's validity. In 2023 and 2024, the Company passed the annual review to maintain the certificate's validity. In 2025, the recheck operation was completed to maintain the certificate's validity.
Employee Personal Data Protection Education and Training	To ensure the lawful collection, processing, and use of customer data and to protect the security of customers' personal information, the Company regularly updates internal policies in accordance with applicable laws and regulations. It also conducts self-assessment of compliance with the law, internal verification, and regular training to ensure that colleagues implement personal data protection practices. The Personal Data Management Group also holds a personal data management review meeting each year. To review the implementation status of relevant work operations and discuss internal and external issues, a personal data management review meeting was held on December 11, 2025.
Personal Data Accident Response Mechanisms	To respond to personal data incidents and minimize potential damage, when a suspected or confirmed risk of personal data leakage occurs, the "Personal Data Safety Incident Notification Form" must be completed within four hours to notify the Daily Execution Unit. After receiving the "Personal Data Safety Incident Notification Form," the Daily Execution Unit will convene a meeting with the Personal Data Management Team to determine emergency response measures jointly; the meeting minutes will be recorded. The Daily Execution Unit will report to the convener before implementation. If a Level 3 accident occurs, the unit where the accident occurred must complete the "Personal Data Infringement Accident Notification and Recording Form" and notify the Personal Data Management Team. After the form is submitted to the convener for a report to the President, the President will notify the competent authority. After the handling of the personal data accident is completed, the Daily Execution Unit will convene a review meeting.
Personal Data Accident Drills	The Daily Execution Unit conducts a personal data safety accident drill annually and formulates a drill plan, an actual drill notification process, and related handling measures. The execution of the drill, drill results, and relevant evidence are recorded and preserved by the Daily Execution Unit.
Personal Data Accident Complaint and Incident Handling	In 2025, two complaints related to personal data were received. After an investigation, the results indicate no personal data leakage or infringement of customers' personal data; replies were sent to all complainants within 30 days.

There were no "incidents of personal information leakage" in 2025. The protection goal of **zero** personal data leakage was achieved.



▲ Figure 2-4. TFMI Personal Data Emergency Response Process Flowchart



2-3 Risk Management

Risk Management Policies and Objectives

TFMI regards the assumption of risks and the safeguarding of clients' rights as its core responsibilities. To ensure the Company's long-term stable operations and sustainable development, the Company has established a "Risk Management Policy," developed a comprehensive risk management system, and integrated risk management into daily operations and strategic decision-making.

The objectives of the Company's risk management are as follows:



The Company incorporates climate change risks into its overall risk management mechanism by aligning with the Task Force on Climate-related Financial Disclosures (TCFD) international framework, improving its capacity to manage environmental and emerging risks.

Risk Management Governance Framework

The Company has established a comprehensive risk management governance framework, with the Board of Directors bearing ultimate supervisory responsibility. Through division of labor across organizational levels and cross-departmental collaboration, the Company implements a company-wide risk management mechanism and establishes a top-down management system.

Board of Directors

As the Company's highest decision-making body for risk management, the Board of Directors bears ultimate responsibility for overall risk management. In addition to approving risk management policies, it reviews the impact of various risks on the Company's capital, business, and finances from an overall risk-aggregation perspective to ensure the effectiveness of the risk management mechanism and the appropriate allocation of resources.

Risk Management Committee

Affiliated with the Board of Directors, it assists the Board in managing risk. Its main responsibilities include the following:

- Drafts risk management policies, frameworks, and management standards.
- Regularly reviews the establishment and effectiveness of the integrated risk management mechanism.
- Reviews risk limit allocation and the assessment of capital adequacy.
- Coordinates cross-departmental risk management matters and supervises its implementation across various units.
- Periodically reports on the execution of risk management to the Board of Directors.

Senior Management

Responsible for implementing the risk management policies approved by the Board of Directors, overseeing each unit's application of risk controls while ensuring that risk management aligns with business strategy and performance management.

Foreword

CH1

Company Profile and
Sustainability Blueprint

CH2

**Sustainable Management
and Ethical Governance**

2-1 Corporate
Governance and
Ethical Management
2-2 Information Security
and Customer Privacy
Protection

2-3 Risk Management

CH3

Cherish the Earth, Sustain
the Environment

CH4

Sustainable Brand and
Innovative Finance

CH5

Employee Care, Friendly
Workplace

CH6

United in Kindness,
Moving Forward Together

Appendices

Business Units (First Line of Defense)

Responsible for the daily identification, measurement, monitoring, and reporting of risks, and carrying out risk management operations as required, including the following:

- Regularly reviews risk exposures and limit usage.
- Immediately reports and responds to any breaches or anomalies.
- Assists in building risk models and providing data.
- Ensures internal controls and regulatory compliance.

Risk Management Office (Second Line of Defense)

An independent unit separate from business units, responsible for planning, promoting, and monitoring the risk management system. Key responsibilities include the following:

- Assist in drafting and implementing risk management policies and guidelines.
- Consolidate risk information from all units and regularly issue risk management reports.
- Help set risk limits based on risk appetite and monitoring execution.
- Conduct stress testing and necessary back-testing.
- Monitor risk exposures and breaches and coordinate corrective measures.

Internal Audit (Third Line of Defense)

To ensure the effectiveness of internal controls and risk management mechanisms, it independently audits the risk management practices of each unit in accordance with relevant laws and regulations.

Through the governance structure and the “three lines of defense” system outlined above, the Company strengthens the independence and comprehensiveness of risk management. It ensures that risk information is effectively communicated and incorporated into business decisions.

Risk Management Process Flow

The Company has established complete risk management procedures, encompassing five main steps: risk identification, assessment, response, monitoring, and reporting, and a continuous management cycle has been formulated as follows:



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

 2-1 Corporate
Governance and
Ethical Management

 2-2 Information Security
and Customer Privacy
Protection

2-3 Risk Management

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Main Types of Risks and Risk Management

The Company identifies and assesses potential risks in its operations through a systematic risk identification and evaluation process aligned with its risk management policies. We establish corresponding management mechanisms and control measures based on the nature of each risk to ensure overall risk exposure remains within an acceptable range.

The main risk types for the Company include Market Risk, Credit Risk, Liquidity Risk, Operational Risk, Insurance Risk, Asset-Liability Matching Risk, Climate Change Risk, and Emerging Risk. The Risk Management Committee develops related risk management guidelines and limit mechanisms for continuous monitoring and adjustment.

▼ Main Types of Risks and Management Measures

Types of risks	Management measures
Market Risk	Establish a market risk management system to identify, measure, and monitor interest rate, equity, currency, and real estate price risks during the investment decision-making process; use position limits and asset allocation strategies to keep risks within a bearable range.
Credit Risk	Establish a credit risk management system to carefully assess the credit ratings of counterparties and issuers and reduce default risk through credit rating-based limits and continuous monitoring of credit conditions.
Liquidity Risk	Establish a liquidity risk management system to ensure the ability to meet obligations by diversifying funds, holding highly liquid assets, and maintaining an emergency cash allocation mechanism.
Operational Risk	Establish an internal control system and risk reporting mechanism and reduce operational errors and system interruptions through a system that collects, analyzes, and alerts on risk events.
Insurance Risk	Manage risks such as underwriting assessment, pricing, catastrophes, and claims settlement through product design, underwriting assessment policies, rate reviews, claims management, reinsurance arrangements, stress tests, and reserve evaluations.
Asset-Liability Matching Risk	Establish an asset-liability management mechanism, regularly review the structure of assets and liabilities, and make strategic adjustments to ensure financial stability and achieve revenue goals.
Climate Change Risk	Use a suitable climate risk management mechanism to assess physical and transition risks from climate change; incorporate relevant risk factors into underwriting, reinsurance, and investment decisions to reduce the potential impact of climate change on operations and finances.

▪ Emerging Risk Management

As the business environment changes rapidly, the Company continues to monitor the potential impact of emerging risks on operations. It has incorporated these risks into its risk identification and assessment procedures. We conduct regular reviews and analyses. The emerging risks of concern currently include information security risk, digital transformation risk, changes in political and economic environments, and regulatory changes. We work to reduce the potential impact of these emerging risks by establishing relevant management mechanisms and strengthening internal controls.

For instance, addressing information security risk, the Company has established a dedicated IT security unit and implemented an information security management system certified to ISO 27001. We regularly conduct cybersecurity risk assessments, provide education and training, and use cyber insurance to mitigate potential loss.

✧ Business Continuity and Crisis Management

To mitigate the impact of information system interruptions and major unexpected events on operations, the Company has established a Business Continuity Management (BCM) mechanism. By identifying key operational activities and setting recovery objectives, we ensure that core business operations can be quickly restored during risk events and gradually return to normal operations.

The Company regularly conducts education and training, drills, and testing related to business continuity, and continuously reviews the effectiveness of our business continuity plans. This ensures that recovery mechanisms can operate smoothly across various operational disruption scenarios and that potential losses remain within an acceptable range.

Moreover, to strengthen our ability to respond to major risk events, the Company has established “Emergency Incident Response Operating Guidelines” and “Business Crisis Management Team Procedures,” which clearly outline reporting processes, response mechanisms, and responsibilities. These guidelines ensure that the Company can monitor situations in real time and take appropriate actions during major incidents or crises. We can continue to protect employee safety and safeguard company assets while reducing operational impacts.

Through a comprehensive risk management structure, we clearly define risk appetite and systematic risk management processes. The Company continuously enhances the identification, assessment, monitoring, and response capabilities for various types of risks to ensure stable operations and protect customer interests in a changing business environment.

Facing material topics such as climate change and emerging risks, the Company has gradually incorporated related risks into the overall risk management system. They are also connected with business strategy and capital management to enhance corporate resilience and long-term value.

The Company will continue to strengthen its risk management framework and the use of risk information in decision-making, actively responding to domestic and international regulatory developments and market changes while implementing the goals of sustainable management and ethical governance.



CH3

3-1 Climate Change 42

3-2 Environmental Sustainability 50

Cherish the Earth, Sustain the Environment

Corresponding United Nations Sustainable Development Goals (SDGs):



3-1 Climate Change

3-1-1 Climate Governance Framework

For managing climate-related risks and opportunities in the Company, the Board of Directors is the top governance and decision-making body. The Board is responsible for overseeing the management structure and decisions related to climate risks and opportunities; it guides the development and execution of our climate risk strategies and business plans and reviews emerging regulatory measures related to climate risks and their impact on reputation and legal obligations. Ultimately, it holds the final responsibility for managing climate-related risks and opportunities. Under the Board of Directors, the Risk Management Committee and Sustainable Development Committee regularly review the development, establishment, and effectiveness of implementing the Company's overall risk management mechanism in accordance with their functions. These committees disclose relevant information across four major areas of governance, policy, risk management, indicators, and goals based on the guidance framework for the "Recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)" released by the Task Force on Climate-Related Financial Disclosures (TCFD). They identify and assess potential climate change risks, opportunities, and financial impacts in Company operations, and develop risk management strategies to address significant climate-related threats. Dedicated units report on the implementation of relevant risk management strategies to the Board of Directors at least once per year. The Board of Directors reviews implementation status and outcomes and encourages the Taskforce to make necessary adjustments to strengthen climate governance and management.

To understand the risks and opportunities that climate change poses to our operations, financial activities, and services, the Company prioritizes the Sustainable Development Taskforce. Following our risk management mechanism, we identify and manage climate-related risks and opportunities and assess and plan corresponding response measures for the climate and environmental risks we face. Additionally, the Risk Management Committee regularly presents risk management reports (including general risks and climate change risks) to the Board for review so that Board members are aware of and can oversee the various risks the Company encounters. In 2022, the Company updated the <Climate Risk Management Guidelines> to include climate risks within our risk management scope, improving our mechanisms for managing climate risks and opportunities.



▲ Figure 3-1. TFMI Climate Governance Framework

▼ Main Work Content of Climate Governance Units

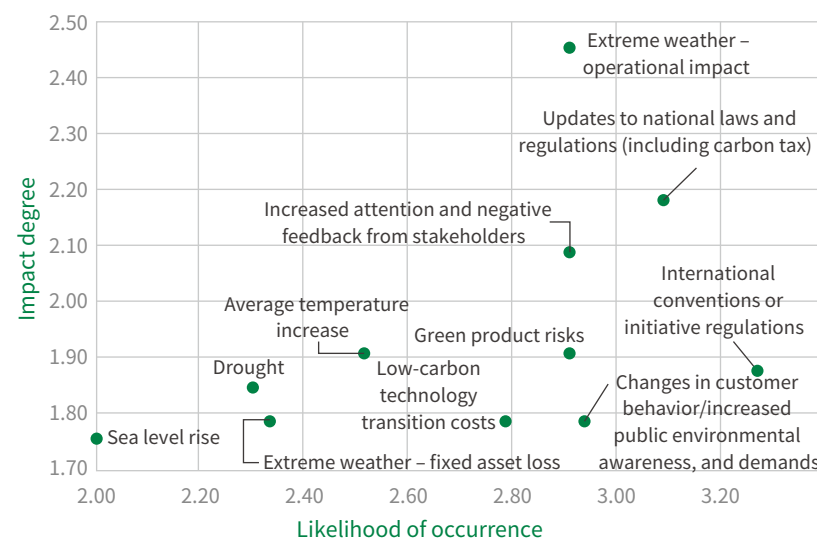
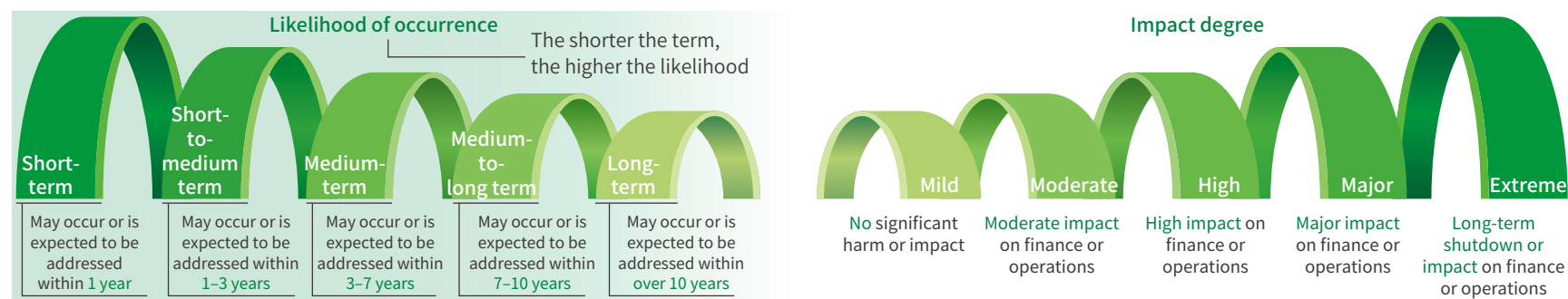
Unit	Convener	Meeting frequency	Operations in 2025	Key discussion topics related to climate governance	Role in climate governance
Board of Directors	President	▷ At least one meeting per quarter; ▷ Additional meetings may be convened based on actual needs	Six meetings	Implementation effectiveness of climate risk management	The highest decision-making body for climate governance, assuming ultimate responsibility for climate risk governance
Risk Management Committee	Independent Director	▷ One meeting per quarter; ▷ Additional meetings may be convened based on actual needs	Five meetings, two reports to the Board of Directors on the implementation of the Company's risk management	Identify material climate-related risks and opportunities	Supervising the implementation of the Company's climate risk management strategy, regularly reviewing climate risk assessment analysis and implementation results, and reporting to the Board of Directors
Sustainable Development Committee	Independent Director	▷ At least two meetings per year; ▷ Additional meetings may be convened based on actual needs	Two meetings, two reports to the Board of Directors, and four sustainable development progress tracking meetings	▷ Greenhouse gas inventory ▷ Carbon emission reduction ▷ Adoption of high efficiency energy-saving air conditioning systems to enhance carbon-reduction benefits ▷ Full adoption of energy-saving LED lighting fixtures ▷ Water resource management ▷ Paper use reduction ▷ Online underwriting assessment	The core unit is responsible for promoting and implementing the corporate sustainability business strategy, regularly tracking the implementation effectiveness of climate risk items, and reporting to the Board of Directors



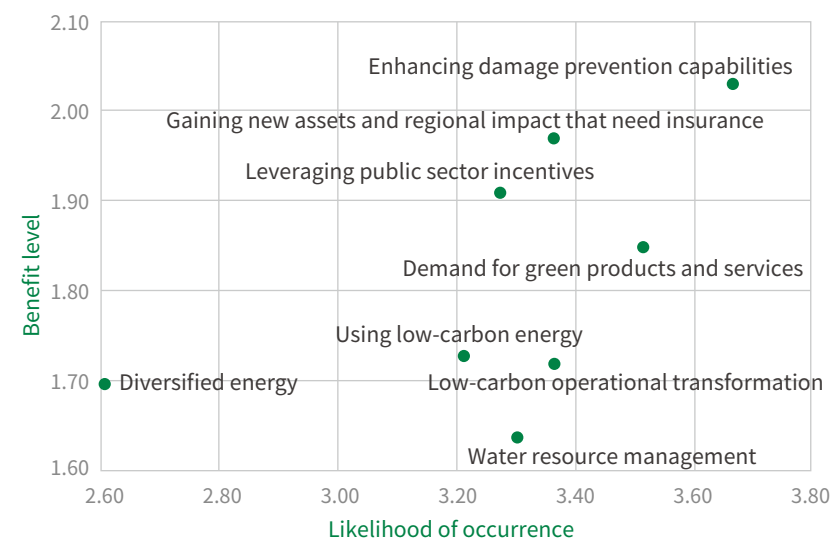
3-1-2 Climate Strategy

To establish appropriate strategies and risk management mechanisms for climate-related risks and opportunities, the Company assesses the impact of climate change on its operations based on its business scope and with reference to domestic and international issues of concern. The Company then determines the potential financial, business, and operational impacts of these risks and opportunities. We identified 11 climate-related risk topics and eight climate-related opportunity topics while arranging for senior executives to complete identification questionnaires. After comprehensively considering the investment business, insurance business, and the Company's own operating status, we assess the likelihood of occurrence and the degree of impact for each climate-related risk and opportunity, calculate the composite score, and rank all risk and opportunity topics. The topic with the highest score is defined as the most material climate risk and opportunity.

Regarding the occurrence horizons of climate risks and opportunities, the Company defines five time intervals: the short term is within the next year, the short-to-medium term is one to three years, the medium term is three to seven years, the medium-to-long term is seven to 10 years, and the long term is more than 10 years. These intervals are used as the assessment horizon for potential impacts. The impact degree is divided into 1-5 grades, with Grade 5 being the most severe, which has the most severe impact on corporate finance and may also lead to a long-term shutdown of operations.



▲ Figure 3-2. TFMI Climate Risk Matrix



▲ Figure 3-3. TFMI Climate Opportunity Matrix

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth,
Sustain the Environment

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Scenario Analysis and Resilience Assessment

When identifying climate change risks, the Company considers both physical risks and transition risks. We incorporate our services centers and underwrite information into scenario analysis to assess how Taiwan Fire & Marine Insurance Company might be impacted in terms of operations, business strategy, financial status, and insurance business under various climate scenarios. Aligning with climate scenario analysis practices in the insurance industry, we analyze fair value changes of asset positions and evaluate asset loss rates under various climate scenarios. Our scenario analysis method refers to international climate models and scenario assumptions, including the high-emission scenario (RCP8.5) proposed in the IPCC Fifth Assessment Report (AR5), the decarbonization pathways of the International Energy Agency (IEA), and the three transition scenarios from the International Association of Insurance Supervisors (IAIS). We assess the potential impact of different climate and policy scenarios on services centers, underwriting risks, retention limits, fair value of invested assets, and overall financial condition based on our business characteristics.

▼ Climate Scenarios for Each Analysis Item

Analysis item	Risk-associated department	Risk type	Analysis scope	Analysis time point	Climate scenario
Extreme climate – operational impact: flooding	Risk Management Office, Human Resources and Workplace Services Department, Finance Department, Claim Service Department-Personal Lines, Claim Service Department-Commercial Lines, Actuarial Department, Planning Department	Physical risk	Services centers in Taiwan, additional typhoon and flood insurance coverage points for commercial fire insurance, and engineering insurance coverage points	2021-2040	IPCC RCP8.5
Update of national laws and regulations: carbon tax	Regulatory Compliance Office, Risk Management Office, Audit Department, Planning Department, Actuarial Department, Finance Department	Transition risk	Operational carbon emissions	To 2050	Three scenarios: NZE, APS, and Steps, combined with five carbon pricing levels
Impact of asset position loss	Risk Management Office, Finance Department, Actuarial Department	Transition risk	Securities, corporate bonds, government bonds, and real estate are held	To 2050	The three transition scenarios by the International Association of Insurance Supervisors (IAIS) are the orderly transition, the disorderly transition, and “the too little too late” scenario



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Climate Risk and Opportunity Development Strategy

After identifying climate-related risks and opportunities and determining their potential impacts on financial, business, and operational performance, the Company combines the likelihood of occurrence to identify material climate-related risks and opportunities for the Company and to formulate sound, long-term response policies and action plans. We regularly track implementation effectiveness to ensure we can understand and control climate-related risks and opportunities, and to continuously improve risk management.

▼ Climate Risk Strategy

Risk category	Risk dimension	Risk name	Risk description and possible financial/operational impact	Response strategy/action	Impact cycle
Physical risk	Immediacy	Extreme climate-operational impact	▷ Increased extreme weather events may lead to more flooding and heavy rain, potentially damaging Company buildings, equipment, information security, transportation, and personnel safety, and causing operational interruptions. ▷ Extreme weather increases the risk of losses for policyholders, which may lead to higher claims frequency and amounts, raising Company operating costs. ▷ Damage to investment targets may lead to asset losses.	Incorporate into the risk governance framework: List physical risks caused by climate change as material topics for the Risk Management Committee and set up and implement related risk management mechanisms. Strengthen contingency planning and response capabilities: The headquarters and all branch offices in Taiwan, along with services centers, are required to develop emergency response plans for extreme weather events to proactively handle unexpected situations and reduce disaster losses and personnel risk.	Short-term
	Long-term	Rising average temperature	▷ More days of extreme heat each year may increase energy consumption in offices and operational environments and damage equipment, causing operational interruptions and property loss. ▷ Higher employee illness rates could harm employee health and affect the Company's business continuity ability.	Use disaster models for risk quantification: Regularly use disaster models to assess the cumulative risk of operations and integrate them into the overall risk appetite assessment system to ensure all risks are controlled within acceptable levels.	Long-term
	Long-term	Drought	▷ Droughts may increase the likelihood of fire incidents, potentially causing damage to Company buildings, facilities, and personnel safety, leading to business interruptions. ▷ Drought events will raise the risk coverage of agricultural insurance for disaster losses, leading to higher claim amounts and frequencies, and increasing operating costs for the Company.	Diversify risk through reinsurance mechanisms: Evaluate related disaster insurance for high-risk targets to mitigate potential losses and strengthen creditor protection.	Long-term
	Immediacy	Extreme climate - fixed asset loss	▷ May cause damage to Company equipment, leading to asset losses on the books. ▷ The increased number of extreme hot and cold days each year raises energy consumption in offices and operational environments and may damage equipment, causing business interruptions and property losses. ▷ May cause damage to investment targets, leading to asset losses.	Strengthening climate resilience at services centers: Consider extreme weather in site selection before establishing new bases; thoroughly review physical risks and implement measures at existing sites, such as floodgates and backup power systems. Raise employees' awareness of climate risks to ensure smooth and uninterrupted operations.	Short-term to long-term
	Long-term	Sea level rise	▷ Some operational units or equipment may face flooding risks. ▷ Coastal policyholders could see an increase in disaster losses, which might raise claim amounts and frequency, leading to higher operating costs for the Company.		Long-term

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

Risk category	Risk dimension	Risk name	Risk description and possible financial/operational impact	Response strategy/action	Impact cycle
Transition risk	Policy risk	Updates to national laws and regulations (including carbon tax)	▷ Taiwan's environmental laws and policies, such as the national self-contribution and renewable energy policies, require that renewable energy accounts for over 20% by 2025. Complying with these laws may increase related operating costs. ▷ Investing in traditional industries, energy, and high-carbon sectors could lead to a drop in profits due to the carbon tax, affecting investment returns and asset value. ▷ Higher carbon costs of corporate clients may cause financial pressure that could impact insurance demand and their ability to pay premiums. ▷ Failing to reduce greenhouse gas emissions through carbon-reduction measures could result in higher operating costs and GHG emissions.	Respond to climate risk following the TCFD framework: Disclose climate risk information and response plans and incorporate them into performance goals with regular review and optimization.	Medium-to-long term to long-term
		International conventions or initiative standards	The Company must develop relevant policies and take appropriate actions in accordance with international conventions and initiatives.	Promote green insurance products and services: Actively plan and promote environmentally friendly insurance products and services to align with trends in environmental sustainability and customer needs.	
	Reputation risk	Increased attention and negative feedback from stakeholders	▷ If the Company continues to underwrite a large number of high-carbon-emitting businesses or does not actively manage climate risks, it could face negative feedback from investors, which would affect its brand reputation and market value. ▷ Regulators may require the Company to disclose more information on climate risks and opportunities in the future, which could increase compliance costs and operational pressure.	Develop low-carbon e-commerce services: Build a comprehensive e-commerce platform to enhance policyholder convenience and reliance, achieving low-carbon service goals.	Medium-to-long term to long-term
		Risks associated with green products	If the green insurance products the Company develops fail to achieve the expected carbon reduction or are not well received in the market, it could hinder business promotion and affect both premium income and brand reputation.	Research and develop green energy insurance: Design innovative insurance products that align with environmental issues to support better the green energy industry and policyholders' environmental expectations.	
	Market risk	Changes in customer behavior/increased public environmental awareness, and demands	Policyholders and the general public are becoming more eco-conscious, requiring the Company to offer services and products related to sustainability, environmental protection, and low-carbon practices.	Integrate innovative climate adaptation solutions: Promote self-driven carbon-reduction measures and develop climate adaptation solutions such as risk transfer products, while planning related initiatives to improve operational efficiency fully.	Short-term to long-term
		Low-carbon technology transition costs	More investment is needed for the development and implementation of low-carbon products and services, along with changes to existing operational processes, which may pose adaptation challenges during the transition.		

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

▼ Climate Opportunity Strategy

Opportunity category	Opportunity name	Opportunity description and possible financial/operational impact	Response strategy/action	Impact cycle
Resilience	Enhancing damage prevention capabilities	▷ Help clients boost their damage prevention capabilities and risk prevention, strengthening their climate resilience. ▷ Continuously improve our own operation management and set up backup systems to maintain operational resilience.	▷ Regularly conduct disaster drills to raise employees' disaster awareness. ▷ Regularly back up data and check backup systems.	Short-term to long-term
	Demand for green products and services	▷ Follow market and public demand, respond to government or global environmental topics, and actively look for opportunities in new or emerging markets. ▷ Develop innovative green products and digital low-carbon services, while reducing environmental impact from operations, which can also improve Company efficiency and boost customer satisfaction. ▷ All services centers across Taiwan implement energy-saving management policies to cut electricity usage and comply with government greenhouse gas reduction policies.	▷ Actively evaluate market demand for green products and develop related products. ▷ Continuously expand online insurance and claims settlement options, while offering more convenient digital low-carbon services.	Short-term to long-term
Products and services	Acquiring new assets and areas that need insurance coverage	▷ Companies' investment in low-carbon initiatives such as new energy equipment (wind power, solar), carbon capture technology, and sustainable infrastructure will drive demand for related property and engineering insurance, opening up new market opportunities. ▷ Extreme weather increases companies' attention to disaster risk management. In areas with high climate risk, demand for insurance products may rise. The Company can develop policies specifically to address climate risks, thereby increasing premium income and expanding the market.	Assess the insurance needs and risks associated with new green energy and carbon-reduction technologies.	Medium-term to long-term
	Making good use of public sector incentive programs	▷ Actively participate in green investments in response to government policy promotion, and the growth of the green energy market may boost the Company's investment returns. ▷ Support our clients in reducing carbon emissions following government policies and the decarbonization trend. Optimize existing products by introducing spillover insurance policy mechanisms, offering policyholders who meet low or carbon-reduction standards corresponding premium discounts and creating more refined product offerings.	Continuously monitor related government policies and adjust the Company's investment and insurance plans as needed.	Medium-term to long-term
	Low-carbon operational transformation	Lower operating costs and greenhouse gas emissions by improving energy and resource use efficiency.	Choose products with higher energy efficiency and improve resource utilization.	Short-term to long-term
Energy/ resource efficiency Water Resource Management	Water resource management	Reduce water consumption, enhance water resource recycling, and manage water properly to cut water costs.	Keep saving water to achieve water resource management goals.	
	Using low-carbon energy	Reduce the Company's greenhouse gas emissions, lowering potential future carbon fee burdens.	Take action to reduce carbon emissions to meet emissions reduction targets.	
	Diverse energy	Reduce the risk of instability from relying on a single energy source.	Assess the possibility of using other renewable energy sources.	



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

3-1-3 Climate Risk Management

The Company refers to the “Insurance Industry Risk Management Practice Code” issued by the Life Insurance Association of the Republic of China (LIARG) and the Non-Life Insurance Association of the Republic of China. It systematically identifies the causes and impact consequences of potential risks, establishes a holistic risk management strategy, and assesses the effectiveness of internal control. This approach serves as the foundation for establishing risk indicators and quantifying risk to ensure the achievement of operational objectives. After identification, the risks that the Company’s operations may face include market risk, credit risk, liquidity risk, operational risk, insurance risk, asset-liability matching risk, climate change risk, and others. As such, risk management policies and related management mechanisms are formulated through the Risk Management Committee under strict requirements for all units to follow.

To manage and monitor the risks brought by climate change, the Company has formulated the Climate Change Risk Management Guidelines in accordance with the risk management policy. Climate-related risks are divided into two categories: (1) Physical Risk and (2) Transformation Risk. We control climate-related risks within the tolerable range through the procedures of identification, measurement, response, and monitoring. The Guidelines clearly define the responsibilities of relevant units, including the Board of Directors, Risk Management Committee, Risk Management Office, business units, and Audit Department; the Guidelines also emphasize the integration of climate risk into the Company’s overall internal control and risk management framework. Through scenario analysis, stress testing, investment risk control, and other mechanisms, we ensure that climate risk management is systematic and forward-looking.

✦ Three Lines of Internal Control

To monitor and manage climate risk, the Company follows a climate risk management process that identifies, assesses, monitors, and manages such risks. Based on the “Three Lines of Defense in Internal Control for the Insurance Industry Practice Guidelines,” we have established three lines of defense for climate risk and clearly defined the climate risk management responsibilities for each line.



✦ Risk Management in the Insurance Business

There may be changes in insurance demand or underwriting restrictions for industries with high climate risk due to changes in climate policies and regulations. For the sake of risk appetite, the Taiwan Fire & Marine Insurance Company continues to monitor the underwriting of insurance products for industries or enterprises with high climate risks and sets quantitative targets for insurance underwriting volume for high-carbon emission industries. We strive to avoid excessive business concentration in specific industries with high climate risks, such as coal and gas power generation, iron and steel smelting, oil and gas mining, petroleum and coal product manufacturing, cement manufacturing, and other clients, to diversify potential risks.

Moreover, the Company regularly assesses the accumulated risk of our underwriting business using natural catastrophe models and conducts stress tests. We incorporate the results of risk quantification into the Company’s overall risk appetite assessment and set corresponding quantitative and qualitative targets to ensure that all types of risk are controlled within acceptable ranges. This helps the Company effectively manage risks brought by uncontrollable factors such as natural disasters.

✦ Business Continuity Management Mechanism

Post-evaluation, the Company has identified disasters caused by extreme weather as our top climate-related risk, with flooding posing the highest potential for damage. Half of our services centers are located in areas with Level 5 flood risk, which means that these regions face a higher likelihood and greater impact of disasters. To reduce the risk of operational and service interruptions from extreme weather events in the future, we have implemented a business continuity management mechanism to control risks. We conduct business continuity drills focused on climate disasters and have established comprehensive backup and data recovery processes each year.

✦ Risk Management for Investment Positions

The Company establishes appropriate procedures to assess and manage climate-related risks associated with our investments. We establish extra review mechanisms for investments with higher climate-related risks. We regularly assess changes in the climate-related risks of our investments to inform adjustments to our investment positions.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

3-1-4 Climate-related Metrics and Targets

To implement the management and response measures for climate change risks, the Company has integrated related operations into the existing governance framework and business processes while continuing to promote climate change risk management work in accordance with the annual plan.

Item	Matters completed in 2025	Ongoing matters
Governance and system setup	Climate governance mechanisms were promoted through the Sustainable Development Committee and the Risk Management Committee under the supervision of the Board of Directors: the Sustainable Development Committee is responsible for climate strategies, goals, and sustainability project implementation; the Risk Management Committee incorporates climate change risks into the overall risk management framework and decisionmaking processes.	The Sustainable Development Committee continuously tracks the execution of climate-related strategies and projects; the Risk Management Committee continuously oversees the identification, measurement, and management of climate risks, and regularly reports to the Board.
Risk identification and assessment	Climate change risks were identified according to business characteristics, spanning physical risk, transformation risk, and liability risk, and are incorporated into the ORSA risk assessment process.	We continuously review changes in the types and scope of climate change risks and adjust risk assessment content as needed.
Scenario analysis and quantitative assessment	Following the TCFD framework, we conducted climate change scenario analysis covering extreme weather events, carbon pricing policies, and impacts on asset holdings, and evaluated their potential effects on operations and finances.	Aligned with regulator guidance, we continuously review and update the scenario analysis results to strengthen long-term climate risk assessment.
Insurance business management	In the underwriting assessment process, we used the 3D disaster potential map from the National Science and Technology Center for Disaster Reduction to evaluate physical risks such as typhoons and floods, and to spread the risk through retention and reinsurance arrangements.	We continuously monitor how climate change affects loss frequency and severity while regularly reviewing underwriting policies and reinsurance strategies.
Investment management	Climate change and transformation risk were considered in the investment evaluation process; an analysis of the fair value impact of asset positions under different climate scenarios was completed.	We track investment exposure to high-carbon and high climate risk industries and adjust the investment portfolio in response to market changes.
Business continuity management	The Company established and implemented business continuity management mechanisms for information systems in accordance with ISO 27001 standards and conducted regular drills to ensure the rapid recovery of critical operations.	We continue to strengthen the resilience of services centers and information systems to better handle extreme weather events.
Carbon reduction and internal management	▷ Completed the greenhouse gas inventory work and obtained ISO 14064-1 certification. ▷ Calculated the carbon footprint of each property insurance service product and obtained ISO 14067 certification and the “Carbon Footprint Label” certification from the Ministry of Environment. ▷ Continuously carried out air conditioning equipment cleaning and maintenance at all branch offices and the head office. We replaced it with energy-saving flat panels and LED lighting, effectively reducing electricity consumption. ▷ Continuously improved the e-commerce platform and established a “cloud-based e-operation platform” system to implement internal electronic and paperless workflow.	We expand the scope of carbon-reduction measures and continuously assess the feasibility of increasing the use of renewable energy.



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

**3-2 Environmental
Sustainability**

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

3-2 Environmental Sustainability

Extreme weather events driven by global climate change in recent years have threatened human lives and properties, underscoring the urgent need to protect the Earth and reduce resource consumption in corporate operations. To address these challenges, the Company has established a Sustainable Development Committee, with the President serving as convener. This committee collaborates with relevant departments to plan and promote sustainable development strategies and project plans. There are four groups under the Taskforce: Environmental Protection Group, Social Responsibility Group, Corporate Governance Group 1, and Corporate Governance Group 2, each addressing environmental (E), social (S), and corporate governance (G) aspects of sustainable development. Through regular reporting and review meetings, the teams stay informed about environmental changes and sustainable development trends, propose practical solutions to operational challenges, and swiftly adjust strategies to address environmental risks.

To achieve its sustainability goals, the Company optimizes equipment usage, promotes green awareness and culture, and encourages employees to adopt environmentally friendly habits. These efforts aim to significantly reduce the Company's carbon footprint while extending the impact of green protection and contributing to environmentally sustainable development.

Green operations are both a business strategy and a reflection of social responsibility. The Company is dedicated to cultivating a new green operational model through product innovation and social participation. By leading the industry toward a sustainable future, the Company aims to realize global environmental sustainability through active enterprise participation and joint social efforts. This commitment is for future generations and reflects our responsibility to the Earth. Moving forward, the Company continues to promote green operations concepts, striving for a win-win between environmental protection and corporate sustainable development.

3-2-1 Energy and Resource Management

To boost our corporate sustainability image while ensuring stable environmental and ecological development, the Company actively promotes climate change management mechanisms, strengthens environmental management, and builds a low-carbon operation model. Through measures such as greenhouse gas management, energy efficiency improvements, and water and waste management, we continuously improve environmental performance using the PDCA (Plan-Do-Check-Act) cycle. Furthermore, we strive for energy savings and carbon reduction across hardware and software, including replacing equipment with energy-efficient models, optimizing office management, promoting digital operations, and reducing paper use. Focusing on “saving water,” “saving electricity,” and “green procurement,” we enhance resource management and raise environmental awareness among employees to continuously reduce our operational impact on the environment while moving toward sustainability goals.

▼ The relevant measures promoted by the company are as follows:

Energy-saving items	Description
Electricity distribution system	▷ Based on the excellent results of TFMI's electricity and power savings management, the head office's "Contract Capacity" of total electricity dropped from 900 KW to 750 KW, reducing the power grid burden of Taiwan Power Company.
Air conditioning equipment	▷ TFMI sets "Improving the Air Conditioning Efficiency" and "Lowering the Air Conditioning Electricity" as two main directions to further improve engine room management. The entire building's air conditioning equipment has recently been updated, with strict advocacy requiring that the summer air conditioning temperature be set above 26 degrees and limit the opening of doors and windows. ▷ Cooling water tower cleansing and maintenance are implemented twice yearly; the cleansing frequency may vary depending on water quality. ▷ A/C operation is adjusted flexibly by season: its start time is set at 7:30 am with an early shutdown time at 5:30 pm from May to September; its start time is delayed to 8:30 am with an early shutdown time at 5:00 pm from October to April.
Lighting devices	▷ In support of the World Wide Fund for Nature's "Earth Hour," TFMI turns off office lights for one hour during the lunch break and switches off unused lighting after office hours. This also reduces electricity consumption and lowers Earth's temperatures. ▷ The latest model of LED lighting has been installed at the head office and Company branches.
Resource recycling	▷ We promote efficient paper use by encouraging double-sided printing for non-confidential and non-sensitive documents. ▷ We emphasize resource recycling and reuse ideas to reduce waste. ▷ Regenerated items are destroyed and recycled by qualified vendors.
Water resource management	▷ Water-saving devices have been installed on water taps and in restrooms to adjust water flow and manage the water supply effectively.
Cloud office	▷ We implement cloud E-offices, establish various cloud operating systems, and adopt electronic sign-off for important administrative operations to achieve energy conservation and carbon reduction. ▷ Paper copies are not distributed or printed for meetings.
Green supply procurement	▷ TFMI continues to implement green procurement by purchasing environmentally friendly toner cartridges made from non-toxic materials, reducing both environmental impact and waste generation.
Minimizing business trips	▷ TFMI uses a video system to implement teleconferences and internal training courses. This reduces personnel's travel time and expenses and lowers carbon emissions from round-trip travel.
Drinking water safety	▷ TFMI provides quality, safe drinking water to reduce the waste generated by employees' purchasing bottled water or other beverages.



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

Green Operation Plan

▪ Digital E-Services and Brand-New Digital Experience

With the development of financial technology (FinTech) and the continuous improvement of various electronic information technologies, TFMI continually considers how to actively promote carbon reduction and help society transition toward a low-carbon economy in line with the new trend of financial technology. In recent years, we have continued to promote the digital e-operation of internal operation processes and external policyholder services; under the premise of a high degree of information security, we actively electronically integrate administrative operations, business operations, and other processes, significantly reduce the consumption of paper and logistics resources generated by the round-trip of internal documents, and reduce environmental impacts.

In collaboration with the Insurance Bureau of the Financial Supervisory Commission, we are investing in the development and rollout of various electronic insurance policies, with the goal of implementing electronic policies within the next three years. Moreover, with the adoption of electronic processes, the processing time for insurance, energy consumption, and carbon emissions from mailing to policyholders are eliminated, and a low-carbon financial service model is established.

▪ Paper-Free Policy Documents to Reduce Paper Usage and Carbon Emissions

In August 2014, the Financial Supervisory Commission approved the “Precautions for the Insurance Industry to Handle e-commerce,” which opened the insurance industry’s operational network to the application of insurance for the first time. It encouraged the financial enterprises to cooperate with the FinTech policy. TFMI responded quickly to the Financial Supervisory Commission’s policy; it has gradually launched various online insurance products since February 2015 to meet consumers’ insurance needs.

In property insurance services, online insurance products such as compulsory auto insurance and optional auto insurance renewed yearly have shown a gradual and steady upward growth. In 2025, the number of electronic insurance policies was 221,827, accounting for 19.96%. This shows that the public’s acceptance of the electronification of insurance policies is increasing. Based on calculating the number of electronic insurance policies, the greenhouse gas emissions and resource consumption benefits generated by more than 887,308 insurance paper documents can be saved. This not only improves the efficiency of operations, but also demonstrates the performance of protecting the environment and caring for the Earth, promoting the realization of green value chains for coexisting with the natural environment.

In the future, the Company will continue to improve the construction of e-commerce platforms. In addition to offering consumers a variety of insurance products, we will launch online and personalized messaging notification services. This makes it more convenient and immediate for policyholders to inquire about personal insurance-related information, aligning with the high efficiency and paperless environmental protection trend of modern society. We will further lead and promote the use of online insurance and electronic insurance policies for policyholders; customers can experience instant, convenient services while working together to care for the environment and move toward the goal of paper reduction.



Insurance products	2025			
	Number of electronic insurance policies (A)	Total number of contracts (B)	Ratio (A/B)	Number of pieces of paper saved
Arbitrary auto insurance	217,524	590,841	36.82%	870,096
House rental expense compensation insurance (lessee edition)	188	690	27.25%	752
House rental expense compensation insurance (lessor edition)	134	1,793	7.47%	536
Residential fire and earthquake basic insurance	3,981	518,124	0.77%	15,924
Total	221,827	1,111,448	19.96%	887,308

Note 1: The statistical method is based on the electronic/paper type applied when the policy is introduced.

Note 2: The size of a physical receipt is approximately four pieces of A4 paper.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

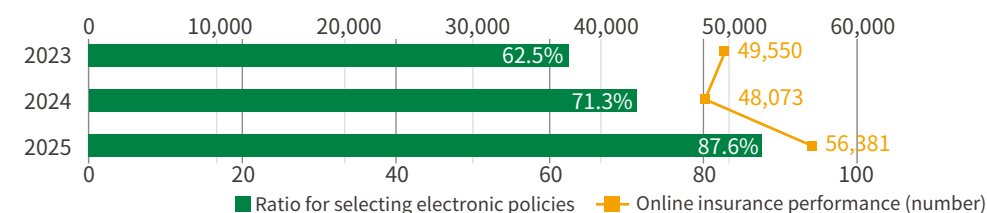
Appendices

✧ Online Service Platform

Through the well-established online e-commerce platform with various options for instant premium calculation and 24/7 non-stop convenience insurance service, consumers can easily and simply complete the application process with the network platform and online payment function only. This is not only convenient and prompt but also reduces transportation time, paper waste, and all other related process costs. The e-commerce platform ensures that policyholders enjoy a wonderful technological experience, significantly reduces greenhouse gas emissions, and further builds an innovative, low-carbon service process. The platform also offers an online claims settlement zone for reporting services, online document addition for auto insurance, etc., reducing carbon emissions from round-trip travel, and meeting customer needs for rapid service. The currently available online process insurance items at the “Online Zone” of the e-commerce Online Insurance Platform of Taiwan Fire & Marine Insurance Company include:

Automobile insurance	
Motorcycle insurance	
Comprehensive travel insurance	
Personal accident insurance (applicable to persons for overseas travel, studying abroad, and working holiday)	
Home property/residential gas insurance	
Residential fire and earthquake basic insurance; home comprehensive insurance	
Ticket cost loss insurance	
House rental expense compensation insurance (renter insurance-lessee edition and lessor edition)	

▼ Number and Ratio of Electronic Auto Insurance Policies



✧ E-Process Operation of Office Work Progress

TFMI has developed the “Cloud E-Process Platform” as an industry-leading system to fully implement internal official document handling and work processes electronically and paper-free. This approach not only reduces energy consumption and carbon emissions by minimizing paper use and round-trip transportation but also enhances confidentiality management, lowering the risk of information leaks.

TFMI has already implemented a paper-free policy for its internal meetings, general official matters, training and lectures, and administrative processes (e.g., requesting leave, signing official documents, applying for asset changes, fee requests, and general and financial affairs) via an electronic signature mechanism. Through the internal e-process platform and the official document system bulletin Board, the Company's internal and external announcements and meeting records are all electronic, minimizing environmental impact. If hard copies of any documents are required, double-sided or multi-page printing is encouraged; non-essential documents are printed on the back of recycled paper to minimize paper and toner use. Through the systematic implementation of the e-process platform, paper waste has been dramatically reduced in recent years, helping the Company achieve energy-saving and carbon-reduction goals.

▪ Product Carbon Footprint

Facing the global challenge of climate change, the Company has begun with our own operations and introduced the concept of Life Cycle Assessment (LCA) to inventory carbon emissions across all stages of our property insurance services—from operations to post-service handling. This approach helps us identify the main sources of emissions and serves as a basis for carbon management. In April 2024, the Company obtained the ISO 14067:2018 Product Carbon Footprint verification. Following the assessment, each property insurance service (regardless of type) emits 2.4 kg CO₂e. We also received the Carbon Footprint Label certification from the Ministry of the Environment in June of the same year, showcasing our specific achievements in product carbon management.

Through the carbon footprint assessment, we identify key emission sources in our insurance service processes and use them as a foundation to push for carbon-reduction measures. This includes continuing to promote digital services, optimizing internal workflows, and reducing paper use to lower the carbon emissions intensity of our services. Moreover, the carbon footprint data also serves as an important reference for the future development of green products and operational optimization. We are gradually integrating carbon management thinking into product design and service processes.



碳標字第2416520001號
每件財產保險服務(不分險種)

▲ Figure 3-4. TFMI Product Carbon Footprint Label

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices



3-2-2 Managing Greenhouse Gas Emissions

While preparing the Sustainability Report, the Company statistically analyzed the greenhouse gas emissions generated by its 44 services centers and four nonoperating bases (the Information Technology Service Department and warehouses used solely for document storage) in 2025. The Company's greenhouse gas emissions are primarily from electricity consumption for office use. The carbon dioxide equivalent generated by electricity use is calculated and disclosed based on monthly electricity consumption statistics. (Note: the Company's greenhouse gas inventory organizational boundaries are based on the "operational control approach." The number of bases covered during the inventory period is recorded according to the actual operational status of the year. Since the Company closed the Linkou Service Center on November 1, 2025, there is a difference between the number of operational bases in the greenhouse gas inventory scope and the information disclosed in the report, which is due to the different disclosure benchmarks.)

In 2025, TFMI's total greenhouse gas emissions were 1,012.0413 metric tons of CO₂e, down 29.0395 metric tons of CO₂e (approximately 2.79%) from the base year. The increase in "4.1 Emissions from the Purchase of Products" is due to an adjustment in the electricity indirect carbon emission factor announced by Taiwan Power Company. Going forward, TFMI will focus on "improving air conditioning efficiency" and "reducing air conditioning electricity consumption" to manage computer room energy use, and will use ISO 14064-1 inventory results to formulate energy-saving and carbon reduction strategies, progressively lowering overall greenhouse gas emissions.

▼ Electricity Usage Statistics

Year	Total electricity amount	Total joules (MJ)	Source density (total joules per person)	Total carbon dioxide emission (tons)	CO ₂ emission per person (kg)
2023	1,589,566	5,722,437.6	6,295.3109	786.835	862.8
2024	1,570,047	5,652,169.2	6,123.6936	744.203	806.3
2025	1,496,140	5,386,104	5,829.1169	709.170	767.5

Note 1: Emissions data were determined based on the Company's power consumption. Concerning ISO 14064-1 Organizational Greenhouse Gas Inventory Standard, and pursuant to the statistics of power emission coefficient released by the Bureau of Energy in 2024, 1 kWh of electricity would generate 0.474 kg CO₂e.

Note 2: CO₂ emission density per person was calculated using the number of employees of the Company on December 31, 2025, as the denominator.

▼ Total Greenhouse Gas Emissions

Greenhouse gas emissions (tons of CO ₂ e)			2023	2024	2025
Scope 1	Category 1: Direct greenhouse gas emissions		87.6838	68.6570	68.5918
Scope 2	Category 2: Indirect greenhouse gas emissions from input power		786.8314	744.2025	709.1706
Scope 3	Category 4: Indirect greenhouse gas emissions from product use	4.1 Emissions from the purchase of products	187.3061	215.5666	223.7088
		4.3 Emissions from the disposal of solid and liquid waste	14.4038	12.6547	10.5701
Total			1,076.2251	1,041.0808	1,012.0413

Note 1: ISO 14064-1:2018, Greenhouse Gas Inventory Protocol: Specification with Guidance at the Organization Level for Quantification and Reporting of Greenhouse Gas Emissions and Removals was used as the inventory method for Category 1; 2022 IPCC AR6 was sourced for GWP values; emission factors were cited from EMA's Greenhouse Gas Emission Factor Management Table Version 6.0.4.

Note 2: ISO 14064-1:2018, Greenhouse Gas Inventory Protocol: Specification with Guidance at the Organization Level for Quantification and Reporting of Greenhouse Gas Emissions and Removals was used as the inventory method for Category 1; 2022 IPCC AR6 was sourced for GWP values; emission factors were cited from the latest factors published by the Energy Administration; the emission factor for electricity in 2024 was 0.474 kg of CO₂e/kWh.

Note 3: Company's Category 1 greenhouse gas emissions include direct greenhouse gas emissions. These are primarily emissions from diesel emergency generators, gasoline and diesel official vehicles, septic tanks, and refrigeration equipment. Category 2 greenhouse gas emissions come from purchased electricity. Category 4 includes waste from purchasing tap water, photocopy paper, fuel, and energy-related activities and operations. Boundary settings and emissions sources include carbon dioxide (CO₂), nitrous oxide (N₂O), methane (CH₄), and hydrofluorocarbons (HFCs).

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Density of Greenhouse Gas Emissions

The Company's greenhouse gas organizational boundaries are set in accordance with the "Operational Control Law." In 2024 and 2025, the Company's 44 operational and four non-operational sites comprised the organizational boundaries.

Year	Category 1(tCO ₂ e)	Category 2(tCO ₂ e)	Total(tCO ₂ e)	Density(tCO ₂ e/ NTD million)
2023	87.6838	786.8314	874.5152	0.1292
2024	68.6570	744.2025	812.8595	0.1107
2025	68.5918	709.1706	777.7624	0.1069

Note: Greenhouse gas intensity was calculated using the Company's annual operating income as the denominator.

3-2-3 Water Resources and Waste Management

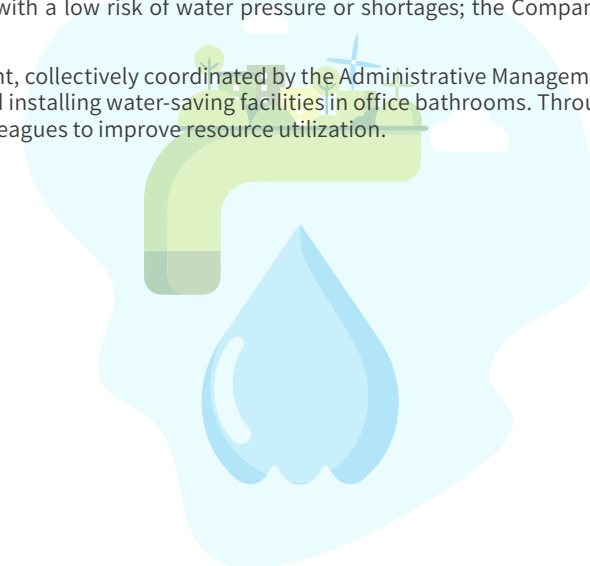
✧ Water Resource Management

The Company is continually mindful of the potential water shortage crisis, given the impact of climate change on the global environment and the frequent occurrence of natural disasters. Currently, 100% of the Company's water sources (including the head office and each branch) are supplied by the Taiwan Water Corporation and are all fresh water. Water is not drawn from water-stressed areas; neither groundwater nor other water sources that impact the environment are used. The water used in each building is limited to domestic water for employees (including drinking, washing, air conditioning, and environmental cleaning). Wastewater is lawfully discharged through the sewage system in accordance with applicable laws and regulations, meets relevant treatment standards, and has no significant impact on environmental water sources. The World Resources Institute (WRI)'s "Aqueduct Water Risk Atlas" indicates that Taiwan is generally in an area with a low risk of water pressure or shortages; the Company's operating sites are all located in Taiwan and are thus not in areas with limited water resources.

To implement water resource management, the Company maintains and strengthens equipment management, collectively coordinated by the Administrative Management Center, to prevent water leakage; measures include regularly cleaning the water towers of office buildings and installing water-saving facilities in office bathrooms. Through slogans and employee engagement, we continue to advocate water conservation measures to encourage colleagues to improve resource utilization.

▼ Water Resource Use in the Past Three Years

Item	2023	2024	2025
Water consumption (millions of liters)	11.400	12.407	11.674
Operating income (NTD million)	6,768	7,340	7,275
Water consumption intensity (million liters/NTD million)	0.00168	0.00169	0.00160
Number of employees (millions of liters)	912	923	924
Water consumption per person (millions of liters)	0.0125	0.0134	0.0126



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

Waste Management

The Company is committed to waste reduction through these measures and actively participates in environmental protection initiatives to help cherish Earth's resources.



Unit: metric ton

The Company			
Year	General waste	Paper	Plastic bottle /PET bottle
2024	9.026	2.443	0.289
2025	10.218	1.899	0.331



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

**3-2 Environmental
Sustainability**

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

3-2-4 Sustainable Supply Chain

The Company operates in financial and insurance services, covering the design, underwriting, claims settlement, and after-sales support of insurance products. It provides professional insurance coverage for individual and corporate clients through multiple channels. Along the value chain, the Company primarily relies on contractors, distributors, consultants, and other suppliers to provide professional services, including information systems support, marketing, human resources, and regulatory compliance. Most of the Company's key suppliers are located in Taiwan, with geographical and linguistic advantages that ensure efficient communication and real-time responsiveness, thereby improving operational efficiency.

In addition to suppliers, the Company maintains close commercial partnerships with major insurance brokers, insurance agents, cooperative banks, and strategic alliance partners, jointly expanding markets while enhancing service accessibility. Downstream activities include insurance services, claims processing, aftersales tracking, and customer satisfaction management. The Company values long-term customer relationships and continues to optimize service processes and digital tools to enhance the customer experience and build trust.



Supplier Commitment

To collaborate with suppliers on corporate social responsibility and ESG, the Company has formulated the "Procurement Operation Measures." When procurement related to property, engineering, or labor services is handled, suppliers must complete the "Supplier's Commitment to Implement Corporate Social Responsibility" and the "Supplier's Self-Assessment Form for Implementing Corporate Social Responsibility and ESG." This guides them to understand and review their practices in environmental protection, labor rights, workplace safety, and ethical management. We aim to establish long-term, trustworthy, and socially responsible cooperative relationships with suppliers through an institutionalized sustainable management process, working to achieve sustainable management goals.

In 2025, 100% of new suppliers have signed the "Supplier Commitment to Implement Corporate Social Responsibility (CSR)" and the "Supplier Self-Assessment Form for Implementing Corporate Social Responsibility and ESG."

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3
**Cherish the Earth,
Sustain the Environment**

3-1 Climate Change

 3-2 Environmental
Sustainability

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

Local Procurement

TFMI continues to adhere to local procurement policy; Taiwanese local manufacturers are given priority in all procurement cases. We incorporate green environmental protection in the procurement process to promote the upgrading of environmental protection in Taiwan. This serves to improve society's overall environmental conditions, exert a positive social influence, and jointly create sustainable supply chain opportunities by procuring green building materials, recyclable, reusable, and energy-saving products, and reducing the procurement of energy-intensive machinery and equipment with high pollution rates.

The local procurement rate in 2025 is 100%.



▼ Green Procurement Amount

(Unit: NTD)

Unit	2024	2025
Head Office	4,731,574	6,609,553
Banqiao Branch	227,780	219,200
Taoyuan Branch	314,005	244,843
Hsinchu Branch	1,325,514	871,803
Taichung Branch	1,070,277	673,760
Chiayi Branch	98,541	105,530
Changhua Branch	197,610	423,854
Tainan Branch	59,175	16,000
Kaohsiung Branch	365,310	422,114
Yilan Branch	404,770	287,320
Total	8,794,556	9,873,977

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

3-1 Climate Change

3-2 Environmental Sustainability

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

✧ Reinsurance Providers

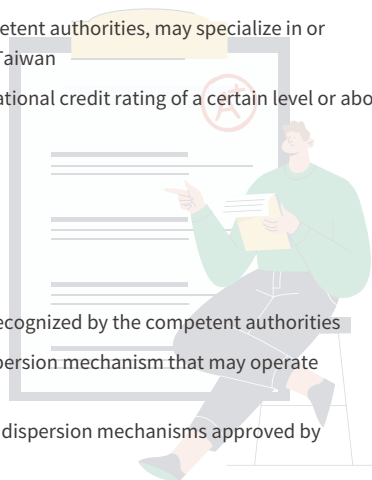
The insurance company that bears risks can use a reinsurance company to bear and transfer them jointly. TFMI has always selected reinsurance providers with a cautious, steady approach and maintains stable collaborative relationships with partners who value risk management and sustainable operations. In recent years, as climate change has increased the frequency and intensity of extreme weather events, the overall risk environment has become more complex. The Company has also been continuously strengthening risk diversification through reinsurance mechanisms to respond to changes in the external environment. With the support of such reinsurance companies, TFMI's risks can be spread; its underwriting capacity, experience in stabilizing losses, and technical exchanges can be expanded to achieve sustainable operational goals.

TFMI's reinsurance providers include insurance companies and reinsurance companies that operate in the reinsurance business. TFMI follows the Regulations Governing Insurance Enterprises Engaging in Operating Reinsurance and Other Risk Spreading Mechanisms and has established the Reinsurance Risk Management Practice Guidelines and Operation Main Point of Reinsurance Exchanges Maintenance and Control Management for the selection and regulation of reinsurers and reinsurance brokers.

The Company continues to rigorously assess the credit ratings, operational direction, underwriting policies, risk management, compensation amortization efficiency, and profitability of reinsurance companies. We stay up-to-date on changes at reinsurance companies and maintain strong, long-term relationships with them. Regular quarterly reinsurance review meetings are held with the Commodity Department to understand the use of reinsurance contracts, company business development, new reinsurance needs, changes in the international reinsurance market, changes in the domestic product insurance industry market, and compensation development, etc. Colleagues in TFMI's reinsurance business unit regularly participate in internal (external) reinsurance education and training courses, which enhances the professional ability of the reinsurance personnel and enables them to select the most suitable reinsurance conditions and resources to provide strong and stable support to the Company's operations.

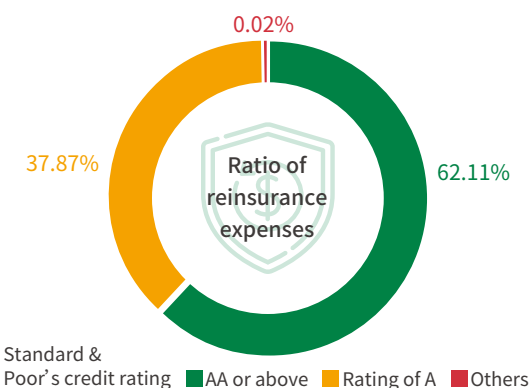
TFMI's choice of reinsurance providers is subject to the following stringent standards

- ☑ The insurance company, with the approval of the competent authorities, may specialize in or concurrently engage in the operation of reinsurance business in Taiwan
- ☑ The foreign insurance company, with the permission of the competent authorities, may specialize in or concurrently engage in the operation of reinsurance business in Taiwan
- ☑ The foreign reinsurance or insurance organization with an international credit rating of a certain level or above
 - BBB rating by Standard & Poor's Corporation
 - B++ rating by A.M. Best Company
 - Baa2 rating by Moody's Investors Service
 - BBB rating by Fitch Group
 - twA+ rating by Taiwan Ratings
 - Other equivalent ratings accredited by credit rating agencies recognized by the competent authorities
- ☑ The reinsurance organization, insurance organization, or risk dispersion mechanism that may operate reinsurance business in accordance with the laws of our nation
- ☑ Other reinsurance organizations, insurance organizations, or risk dispersion mechanisms approved by the competent authorities



In the case of reinsurance broker selection specifications, the reinsurance brokers selected by TFMI for reinsurance division business must be approved by the competent authorities in Taiwan and have a practicing certificate.

In 2025, regarding the credit rating of TFMI's reinsurance providers, 99.98% of our reinsurance providers achieved a Standard & Poor's credit rating of A or above, with the credit status in good condition. We also keep abreast of reinsurance companies' movements, track the progress of reinsurance payment amortization monthly, and review their credit rating information semi-annually to ensure the effectiveness of risk control.



In addition to carefully selecting reinsurance providers, the Company places great importance on maintaining strong working relationships. Through interactive communication and information sharing, we gain an in-depth understanding of sustainable operations, financial status, underwriting policies, risk management, and efficiency of claims amortization of the reinsurance companies. We can understand global market changes in real time as the basis for assessing long-term transactions. These serve as the basis for our evaluation of long-term collaborations.

Reinsurance providers not only have the functions of dispersing risk liability, expanding underwriting capacity, and stabilizing loss experience, but are also important partners in our professional development. They provide domestic and international training and seminars on underwriting, claims, and reinsurance, and provide professional insights and analysis on catastrophe risks, emerging risks, and trends in the international reinsurance market. With experience in underwriting, actuarial specialties, and the insurance market in other countries, they actively assist the Company in developing new products and become a key force supporting the Company's ongoing business growth.

CH4

4-1 Fair Treatment of Customers
and Customer Experience 60

4-2 Sustainable Products 64

Sustainable Brand and Innovative Finance

Corresponding United Nations Sustainable Development Goals (SDGs):



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

 4-1 Fair Treatment of
Customers and
Customer Experience

 4-2 Sustainable
Products

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices



4-1 Fair Treatment of Customers and Customer Experience

4-1-1 Diversified Communication Channels

✧ Operation of Customer Care and Division of Work

Adhering to the “customer-orientation” business strategy, the Company plans and designs tailored product schemes and risk control plans for various customer groups and insurance products. Ensuring that the service flows from customers applying for insurance and policy services to final claim services, the executive management is committed to the principle of “Customers Come First.” TFMI provides a professional service team with well-managed divisions of labor to enhance service quality and minimize potential risks to customers. Supported by our insurance tech streaming platform, we aim to establish a processflow management system with monitoring mechanisms, which digitizes, specializes, and streamlines processes. Assisted by continuous internal staff education and training, regular departmental follow-ups, and reviews of processes and performance, we continue to enhance pre-sales and after-sales services. Looking ahead, we will integrate artificial intelligence (AI) and automation technology to create high-quality online and offline service experiences. This includes offering differentiated insurance products, developing automatic claims, personalized rates, proactive planning, and other advanced services to enhance customer loyalty and satisfaction.

✧ Listening Attentively to the Voice of Policyholders

We have conducted a market survey to assess policyholders’ satisfaction with our services. TFMI regularly presents information on customer feedback in monthly business meetings. It develops improvement plans, tracks progress, and continuously optimizes customer relationships via digital technology. This approach brings us closer to the goal of intelligent operations while offering a proactive, personalized service platform to become the preferred quality property insurance company in consumers’ minds.

Each year, the Poll Center of Shih Hsin University is commissioned by the Magazine of Excellence to conduct an online survey by experts and scholars. TFMI has been awarded the “Best Service Quality Award for Insurance Excellence” for seven consecutive years. TFMI develops front-end sales staff’s attention to detail and listening skills through professional education, training, and advocacy. This ensures that employees understand customer needs and clearly explain policy terms and the scope of claims, upholding the principle of treating customers fairly. Using digital technology and social media to improve service flow and maintain continuous interactive contact with customers, we have strengthened our brand image, actively developed additional online insurance products, and enhanced claim processing efficiency and care.

✧ Diversified Service Platform and Communication Channels

TFMI has established a customer service center that includes an 0800 special-purpose phone line, email, fax, online messenger, and other various channels, providing customers with a personal and convenient one-stop service. We offer product consulting, satisfaction, approval of guarantees, and assistance with inquiries related to the claims process, case progress, complaint feedback, and more, saving valuable time. This approach expands our opportunities to communicate directly with customers to help solve problems. Our systems also enable responses to ideas from related departments, as well as ongoing reviews and process improvements, further enhancing quality and efficiency in customer service.

Communication channels	Communication channels
Company official website	▷ Provides comprehensive product information. ▷ Insurance service consultation. ▷ Professional customer service that understands customer needs and offers suitable insurance products to save customers’ time. ▷ A digital platform that meets the needs of timely insurance arrangements.
Free phone service, email, and network insurance platform	▷ Setting up an 0800-specific service line to promptly respond to customer needs and provide relevant information. ▷ Provides the most complete product information and prompt insurance channels from the network insurance platform.
Official FB, blog	▷ Providing people with insurance-related knowledge to understand insurance commodities and building people’s awareness of insurance and disaster loss prevention. ▷ Providing the latest information to protect the rights and interests of policyholders, and social news sharing.
Official Line account	▷ Convenient personal motor insurance service for the inquiry of motor insurance policies and the download of compulsory electronic certificates. ▷ Online insurance services for various personal insurance products. ▷ Car insurance claims settlement service area, where you can report claims online, upload documents to the cloud, and check the progress of your claims settlement.
Official press releases (from time to time)	▷ Provides important information to stakeholders such as investors, policyholders, and others. ▷ Describes the general condition of corporate governance and operations. ▷ Focuses on social issues.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

 4-1 Fair Treatment of
Customers and
Customer Experience

 4-2 Sustainable
Products

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Thoughtful Customer Service

Through regular education, training, and advocacy as required, claims service personnel are required to actively listen to customers' actual needs, reduce complaints, take every commitment to policyholder protection seriously, and uphold the principles of the Financial Consumer Protection Act. We continuously innovate and optimize operational processes to make claims processing more efficient while remaining committed to providing customers with better goods and services. By implementing digital financial technology, TFMI provides online insurance claims reporting, cloud document upload services, and claims progress inquiry services, significantly reducing travel time and enhancing customer convenience.

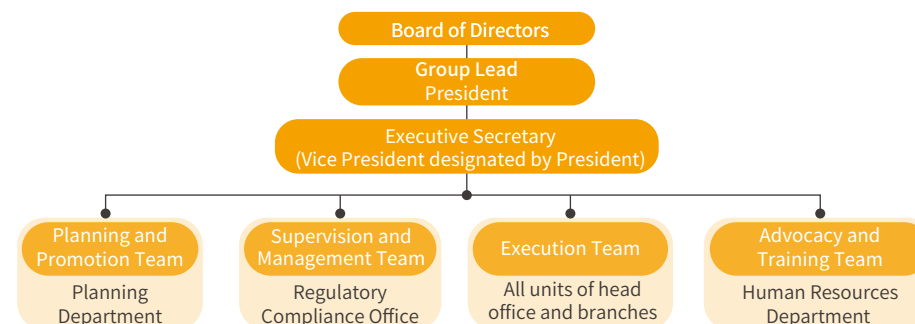
We offer a higher rate for automobile insurance. When a policyholder is involved in a traffic accident, TFMI promptly dispatches professionals to the scene to assist, effectively reducing the policyholder's stress and offering support. Policyholders who receive assistance are invited to complete a customer satisfaction survey afterward. We remain committed to providing active care and assistance, and the most efficient and professional service to meet customer needs.

✧ Implementation of the Principles for Fair Treatment of Customers

To build a corporate culture centered on "Fair Treatment of Customers," the Company has established the "Policy for Principles of Fair Treatment of Customers" based on the "Principle for Financial Service Industries to Treat Clients Fairly" issued by the Financial Supervisory Commission. The goal is to increase all employees' awareness of financial consumer protection and compliance with related regulations, reduce the risk of violations, and enhance financial consumers' trust in the Company, thereby promoting sustainable development. In addition, based on the aforementioned policy and integrating the "Inclusive Financial Services Guidelines for the Insurance Industry," "Points to Strengthen Regarding Principles of Fair Treatment of Customers," the "Financial Consumer Protection Act," relevant self-regulatory standards, and internal Company rules, and also considering various court rulings and examples from the Financial Ombudsman Institution, we have formulated the "Strategy for Principles for Fair Treatment of Customers" as a concrete guide for practical implementation.

To make the implementation of the Principles for Fair Treatment of Customers more comprehensive and ensure the effective implementation of relevant policies and strategies, the Company established the "Implementation Group of Principles for Fair Treatment of Customers" in 2016. The President serves as the head of the Group, and the Vice President serves as the executive secretary. A dedicated department coordinates the planning and promotion of related operations and is responsible for supervising the implementation of all departments. The Group formulates action Guidelines in accordance with the ten principles of fair treatment of customers, covering processes such as product design, advertising and marketing, sales, contract performance, service consulting, and customer complaint handling, to ensure that all products and services comply with applicable financial consumer protection regulations. The Group reviews links that may violate the principles of fair treatment of customers in various departments and proposes specific improvement measures. Additionally, the Group regularly compiles implementation status reports and conducts reviews and responses at the supervision meeting for supervisors at the Vice President level and above every quarter. Then, the executive secretary reports to the Board of Directors so that the Board of Directors can understand the promotion results and improvement directions in real time and strengthen supervision and guidance over the implementation of the principles of fair treatment of customers.

When engaging in business solicitation, underwriting assessment, claims settlement, and other relevant work, the Company provides insurance products and services in accordance with the principles of fairness, reasonableness, equality, mutual benefit, and good faith. When a dispute regarding the interpretation of an insurance contract arises, the Regulatory Compliance Office is assigned to handle the matter aligned with the principle of interpretation most favorable for the insured. The development and design of products begin with a focus on ensuring the customers' best interests. To safeguard the rights and interests of consumers with physical and mental disabilities, the Company provides service channels for communication, consultation, and appeals (e.g., a customer service hotline, a dedicated webpage for online messaging, and a dedicated webpage for inclusive financial services) so they may express their opinions. The Company provides relevant business services with an active and friendly service attitude. It responds to the needs of consumers with physical and mental health issues and offers appropriate service measures. The Company also conducts direct face-to-face communication from a fair, objective, and considerate standpoint, and clarifies and responds to queries.



▲ Figure 4-1. TFMI Treating Clients Fairly Principle Implementation Group Organizational Chart

■ Complaint Cases and Complaint Rate

Number of complaints	Total number of cases (persons) for contract signing ^{Note 1}	Complaint rate (0.01%) ^{Note 2}
128	3,176,431	0.40

Note 1: Total number of cases (persons) for contract signing: This refers to the sum of the total number of property insurance policies signed, the total number of effective personal insurance contracts, and the total number of people signing effective group insurance contracts of this insurance company within the statistical period of complaint rate.

Note 2: Complaint rate = [Number of complaints/Total number of cases (persons) for contract signing] *10000, Method of ratio calculation: the ratio is calculated to two decimal places, and the third decimal place is rounded down unconditionally.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4
**Sustainable Brand and
Innovative Finance**

 4-1 Fair Treatment of
Customers and
Customer Experience

 4-2 Sustainable
Products

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

4-1-2 Digital Finance and Innovation

Digital transformation of insurance is a future trend in response to rapid changes in the digital era. The Company has been dedicated to promoting and developing an e-commerce platform in recent years. The Company has developed an online insurance platform and other digital platform services in accordance with the Directions for Insurance Enterprises Conducting Electronic Commerce issued by the Financial Supervisory Commission. It provides diversified, individualized, and accurate services and insurance products, offering clients a convenient, fast e-commerce platform with complete information transparency, allowing more consumers' needs to be met.

Continuous Optimization of the Digital Platform

The Company has been continuously deepening its digital transformation strategy in recent years, gradually building a complete, rich, and diverse ecommerce platform. We integrate product design, online insurance, digital services, and data-driven application mechanisms to meet consumers' insurance needs across areas such as transportation, travel, home, and daily life. The products we currently offer include compulsory automobile liability insurance, supplementary automobile insurance, comprehensive travel insurance, personal accident insurance, comprehensive home contents insurance, comprehensive home insurance, residential gas insurance, ticket cost loss insurance, and rental expense compensation insurance, among others. Extending the scope of online insurance products and optimizing digital service processes are key directions for our continual development. In addition to providing a wide range of products, we enhance the insurance experience, claims settlement transparency, and the real-time nature of our services. Through process digitization, system function optimization, and user feedback mechanisms, we aim to strengthen operational efficiency and customer satisfaction.

Our e-commerce platform features a dual-track model integrating online insurance with offline customer service. Policyholders can complete insurance applications and receive coverage in real time online, while also accessing follow-up consultations and support services. Aligning with information disclosure principles, the platform clearly presents product details, insurance terms, and related rights on our website, ensuring transparency and accuracy and facilitating fair treatment of customers. By 2025, the number of members on the e-commerce platform had increased by 127,283 to 578,909, an increase of 28.2% from 2024. With changing consumer behaviors and online insurance discount policies, self-service online insurance has become the norm. In 2025, online automobile insurance policies totaled 56,381 cases with a total premium of NTD 185 million; online comprehensive travel insurance policies totaled 152,588 cases with a total premium of NTD 150 million, indicating that applying for insurance online is now the preferred method among customers. As consumers gradually become accustomed to electronic policies, the risk of lost documents decreases, and we reduce the environmental impact of mailing and paper use, contributing to environmental protection and lower CO2 emissions. In 2025, 87.6% of online automobile insurance policies were issued electronically. With government support and convenient platforms, policyholders have embraced the changes that have emerged in the digital era. Moving forward, we continue to prioritize technological applications, integrating data analysis and user experience design to drive product innovation, process reengineering, and service optimization. This approach enhances accessibility, transparency, and efficiency of digital financial services and strengthens the overall value for our policyholders.

▼ E-commerce Platform Operation and New Service Items in 2025

Theme	Optimization item
Platform instant monitoring and optimization	Daily monitoring of the stability of the website platform services and strict control of information security and privacy protection to effectively reduce the error rate and avoid hacking.
Insurance life blog	Based on the Treating Customers Fairly Principle and the Principle of Notification and Disclosure, consumers are provided with clear, accurate information to help them understand how to obtain the most suitable insurance product to transfer risks. Therefore, the Company has specifically drafted blog articles to share insurance knowledge through daily updates. Article titles and contents are provided below: ▷ It's Kid's First Trip Abroad: Six Popular Summer Vacation Check-in Spots + Quick Tips for Buying Online Travel Accident Insurance for Minors under 15 ▷ Do You Have These Nine Must-Have Car Accessories? The Secret to Elevating Your Life Quality!

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

4-1 Fair Treatment of Customers and Customer Experience

4-2 Sustainable Products

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

Theme	Optimization item
E-service	The Company continuously promotes digital transformation and enhances the accessibility and ease of use of financial services through product design innovation, online process optimization, and the development of data feedback mechanisms. We strengthen the comprehensiveness of risk protection and the quality of customer experience through technology applications, producing a digital financial service model that amalgamates efficiency with equity. ▷ Product design innovation—optimizing accessibility of travel insurance for minors: Responding to market feedback that minors under 15 cannot purchase comprehensive travel insurance because funeral expense coverage has reached the statutory limit, the Company has adjusted its product structure. Starting from April 1, 2025, we launched a new product, “Comprehensive Travel Insurance for Under 15 without funeral expenses.” Through modular coverage design, funeral expenses are excluded to comply with regulations, so minors can still obtain comprehensive travel risk protection. This product innovation not only addresses real market needs but also strengthens the practice of inclusive finance in digital insurance. The insurance coverage is increased accordingly. ▷ Online process redesign—digital service for comprehensive travel insurance policy extension: Previously, if travel insurance policyholders were unable to return to Taiwan on time due to flight changes or other uncontrollable factors, they had to apply for policy extensions manually, which was a complex process. To enhance service immediacy and autonomy, starting from May 22, 2025, we launched an online service for “comprehensive travel insurance policy extension.” Policyholders who purchased insurance through e-commerce platforms can submit extension applications directly through the online system before the original insurance period expires. Through digital process redesign, the need for manual intervention and processing time is reduced, the risk of discontinuity is minimized, and coverage flexibility under cross-border travel conditions is enhanced. These demonstrate the ability of digital finance to respond to changes in risk in real time. ▷ Claims settlement informatization—optimization of automobile insurance claims settlement progress inquiry: To enhance transparency of claims services and customer trust, the Company completed an upgrade of the automobile insurance claims inquiry system in the first quarter. Previously, the query screen only displayed three status stages. After optimization, detailed processing nodes such as “Pending Documents,” “Verification,” “Damage Assessment,” and “Review” were added, along with an online messaging feature to contact claims settlement personnel. By visualizing claims process nodes and implementing real-time interaction mechanisms, information disclosure completeness improves. This enables policyholders to track case progress and handling directions in real time, reduces information asymmetry, and enhances the digital claims experience and service transparency. ▷ Data-driven service optimization—establishing a user experience feedback system: To build a quantifiable, trackable digital service quality management system, we introduced a “User Experience Rating and Feedback” feature after online insurance payments are completed for all policy types, starting May 28, 2025. A real-time feedback loop is created by collecting actual user experiences through star ratings and written suggestions. During the period (from May 28 to December 31, 2025), total rating entries: 50,509; overall participation rate: 34%; average user satisfaction score: 93.2; written feedback collected: 1,740 comments. Even as the number of users and service touchpoints continues to grow, satisfaction remains high, indicating the stability of the digital insurance process. Responding to user feedback regarding website loading speed and operational smoothness, we launched a mobile web performance optimization project. Mobile performance metrics improved by around 28% after optimization, effectively enhancing operational smoothness and page response speed. This improvement showcases a continuous data-based optimization mechanism, forming a digital service management loop of “Collect—Analyze—Optimize—Validate.” We shall continue to leverage data analysis and user research methods to deepen digital service experience design (UX Design) and process optimization, and to strengthen the integration of technology and financial protection to drive the development of more flexible, efficient, and inclusive digital financial services.
	Leveraging LINE’s immediacy and personal media features, the Company has developed LINE-personalized services, positioning them as “LINE Insurance Butler.” This approach ensures that the needs of policyholders can be met at any time, e.g., auto insurance claim assistance, policy inquiries, online insurance, and other applications, which shortens the distance with policyholders and integrates insurance into their daily lives. ▷ Auto insurance online reporting notification completion notice: anyone who uses the auto insurance online reporting service via LINE can receive a real-time confirmation notice in the LINE chat window. This enables policyholders to confirm they have completed the reporting process as soon as possible, without contacting customer service or claims personnel again. ▷ In addition to online auto insurance reporting and cloud document addition services, the auto insurance claims progress query service is integrated into the LINE personalized service. This makes it more convenient for policyholders to use the claims service and obtain relevant information through a single user interface. ▷ More insurance services: these include online insurance, road rescue service, information on insurance products, etc. Policyholders who purchase motor insurance through the e-commerce platform can also receive a reminder about insurance renewal via LINE 30 days before the auto insurance policy’s expiry, keeping insurance services unimpeded. By the end of 2025, the number of LINE official account friends reached 148,458, an increase of 34,501 this year, representing a significant annual growth of 30%.
FB (official Facebook fan group)	The number of members in the official Facebook fan group has exceeded 15,000. By continuously posting articles in the official FB fan group throughout the year, TFMI strengthens community services and connections, narrows the distance between consumers and TFMI, and provides accurate insurance concepts and information.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4
**Sustainable Brand and
Innovative Finance**

 4-1 Fair Treatment of
Customers and
Customer Experience

**4-2 Sustainable
Products**

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

4-2 Sustainable Products

4-2-1 Responsible Investment

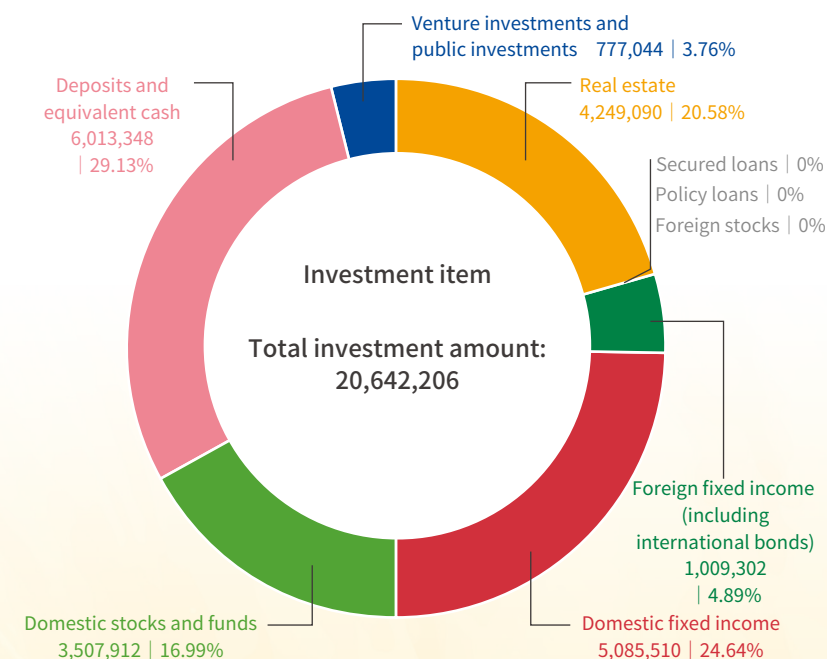
In accordance with Article 4 of the “Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies”—which guides the financial and insurance industry to strengthen the disclosure of specific policies on environmental and social aspects of corporate financial products or services as well as the policies as mentioned earlier—the industry should focus on customers and other clients within the scope of agreement or transaction; follow operating procedures required by financial and insurance providers for environmental and social aspects; and achieve reasonable performance indicators. The above corporate financial instruments should include at least lending, project financing, mutual funds, insurance, and the enterprise’s own investments.

Facing increasingly severe environmental pollution, climate change, energy supply and demand issues, and other ecological crises—as well as social and industrial economic challenges—the Company has developed the Investment Management Process Practices based on the Stewardship Principles for Institutional Investors by the Taiwan Stock Exchange Corporation and the Principles for Responsible Investment (PRI), including social responsibility as a consideration in corporate investment. When selecting investment targets, the Company not only complies with applicable financial norms but also considers whether each investment target protects the environment and upholds corporate integrity and social responsibility. This approach ensures that the Company’s investments deliver positive economic benefits to society, creating sustainable social value for the capital market and the public through corporate social responsibility.

By the end of 2025, the face value of sustainable development bonds invested by the Company in the TPEx reached NTD 50 million. Public stock investments in solar power plants totaled NTD 200 million. The Company invested NTD 200 million in AcSun Energy Inc., earning investment income from stable annual electricity sales. AcSun Energy Inc. has two subsidiaries with 71.18 MW solar power generation projects currently. Green electricity generation reached 92.44 million kilowatt-hours in 2025. Based on calculations using the Bureau of Energy’s 2024 annual electricity carbon emission coefficient of 0.474 kg CO₂/kWh, 43,817 metric tons of CO₂ emissions can be reduced. In addition to signing power purchase and sales contracts for solar photovoltaic power generation systems with Taiwan Power Company, AcSun Energy Inc. has signed green power transfer contracts with private companies. It will continue to develop the project site and actively promote green power sales services in the future.

▼ Total Investment Assets Classified per Industry and Asset

Unit:NTD Thousand



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4
**Sustainable Brand and
Innovative Finance**

 4-1 Fair Treatment of
Customers and
Customer Experience

**4-2 Sustainable
Products**

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

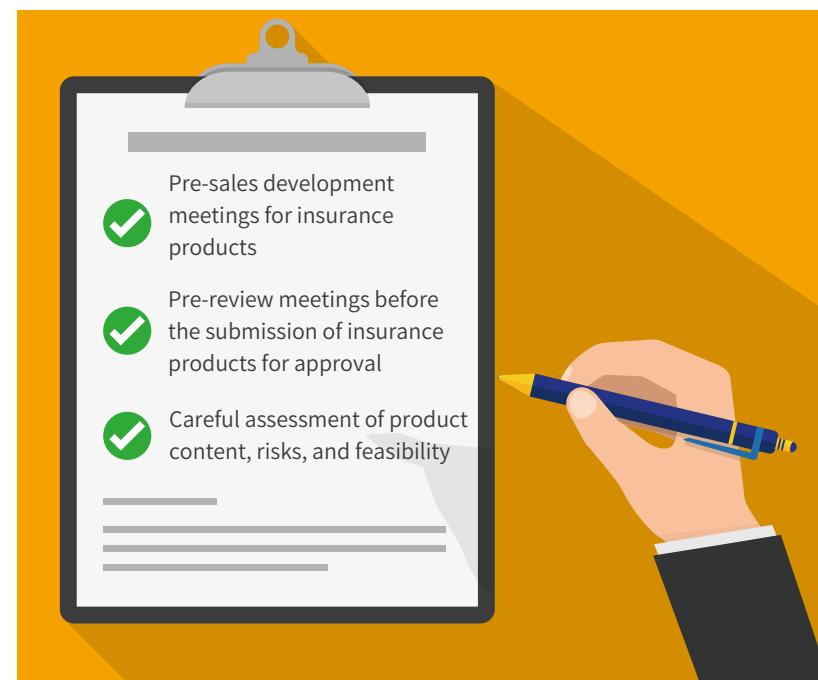
4-2-2 Sustainable Insurance Products

Centered on sustainable development, the Company extends the role of insurance from traditional risk transfer to supporting low-carbon transition and enhancing social resilience. We continuously develop sustainable insurance products that balance economic, environmental, and social values. Following the TCFD framework, we are carefully assessing the potential impact of climate change on our property insurance business and addressing the “physical risk” posed by frequent extreme weather events and the “Transition Risk” associated with the transition to Net Zero Emissions. We establish diverse products and services across risk prevention, risk assumption, and recovery support.

Following the Global Risks Report published by the World Economic Forum (WEF), “extreme weather events” and “declining biodiversity” have risen to be the two most severe short-term and next-decade global challenges. Responding to policies and underwriting agricultural and green energy equipment, the Company has realized the profound impact of environmental changes on insurance targets. Agricultural and fisheries underwriting targets inherently rely on stable ecosystem services, making the exposure to natural capital loss a risk we cannot ignore. As such, we actively follow the development trends of the Taskforce on Nature-related Financial Disclosures (TNFD) Recommendations. We consistently explore the connection between natural capital and our property insurance business while gradually deepening the overall resilience of our risk management.

Regarding product development, the Company actively responds to government policies and aligns with market demands by taking practical actions to provide Climate Risk protection. In cooperation with local governments, we launched the “Precipitation Parameter Aquaculture Insurance” and the “Typhoon Wind Speed and Precipitation Parameter Wax Apple Insurance” to help the farming and fishing industries reduce losses caused by extreme weather. Since the ecosystems and agricultural production covered by these products rely on healthy water environments and farmland ecosystem services, these products are not only the Company’s initial effort in protecting local natural capital but also demonstrate the symbiotic relationship between the property insurance business and natural ecosystems. Moreover, to address “transformation risk,” the Company encourages people to take energy-saving and carbon-reducing actions through the “Residential Green Energy Upgrade Additional Clauses.” We also support the setup and operation of renewable energy equipment, such as solar panels, through “Contractors’ All Risks Insurance” and “Electronic Equipment Comprehensive Insurance.” While handling green insurance business, we continue to pay attention to the potential ecological impact of renewable energy development and help maintain social stability through the property insurance industry.

Moreover, in reference to the “Financial Institutions Anti-Money Laundering Guidelines,” the Company has strengthened its information disclosure and risk control mechanisms. During the insurance product development phase, we have established a thorough review and evaluation system in accordance with the “PreSales Procedures for Insurance Products” and the Company’s “Operational Control Procedures Chapter 1: Insurance Product Development and Management.” The following have been implemented:



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4
**Sustainable Brand and
Innovative Finance**

 4-1 Fair Treatment of
Customers and
Customer Experience

 4-2 Sustainable
Products

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

The Company also refers to the “Sustainability Economic Activity Recognition Guidelines” (2nd edition), issued by the regulatory authority, to identify business lines in underwriting that fall under sustainable economic activities. We have established classification and measurement mechanisms to identify insurance products with climate change mitigation and adaptation benefits, encourage green transformation, and generate social value. After evaluation, the Company’s new premium income in 2025 was NTD 9,493,579,000, of which approximately 1.99% is from underwritten products that meet sustainable economic activity criteria. This demonstrates that the Company continues to integrate sustainability into our core business and gradually expand the influence of sustainable products. The types of sustainable insurance products are summarized in the table below.

Sustainable products	Product features	2024			2025		
		Number of underwriting cases	Premium revenue (NTD)	Claim settlement amount (NTD)	Number of underwriting cases	Premium revenue (NTD)	Claim settlement amount (NTD)
Precipitation Parameter Aquaculture Insurance	The product uses accumulated rainfall as a requirement for initiating compensation. This product encourages aquaculture operators in the Kaohsiung and Pingtung areas to implement safety, disaster prevention, and loss prevention measures related to aquaculture and fisheries. If the accumulated rainfall meets the agreement’s coverage terms, this product is a risk management tool for transferring rainfall risk. It serves as a backup for aquaculture operators to reduce losses.	30	3,218,013	2,235,428	166	21,331,798	0
Typhoon Wind Speed and Precipitation Parameter Wax Apple Insurance	The product uses typhoon wind speed, cumulative rainfall, and temperature as the requirements for initiating compensation. With this product, farmers farming wax apples in Liugui District, Kaohsiung City, are encouraged to take relevant safety measures. If typhoon wind speed or cumulative rainfall meets the terms of insurance coverage, farmers can rapidly obtain compensation and resume cultivation to reduce losses.	39	1,402,638	1,555,637	49	1,981,500	1,818,243
Exclusive Insurance for Electric Vehicles	To support the sustainable development policy and in response to the growing popularity of electric vehicles (EVs), FTMI has launched exclusive insurance for EVs. Since EVs differ from traditional cars in structure and drive systems, the risks are also different. The underwriting of exclusive insurance for electric vehicles covers things like vehicle damage, theft loss, and third-party liability. Owners can add coverage for damage caused by charging, third-party liability, or battery self-combustion. The product not only helps people feel safer and more secure when using EVs but also supports actions toward environmental sustainability.	6,522	18,331,755	2,939,080	15,775	47,275,030	16,825,444
Residential Green Energy Upgrade Additional Clauses	For policyholders who are insured under FTMI’s residential fire and earthquake basic or comprehensive insurance products in Taiwan, the product is designed to support environmental protection and create a better living environment. When the subject matter of insurance is damaged in an accident, policyholders can choose green energy building materials and equipment that are energy-efficient, carbon-reducing, and environmentally friendly.	1,165	113,314	0	1,916	200,745	0
Installation Engineering Comprehensive Insurance	Covers the contractor against damage or loss caused by sudden and unforeseen accidents during the insurance period for the construction of solar energy equipment; third-party accident liability insurance may also be added.	1,025	23,472,135	14,255,886	960	20,397,409	14,262,583
Electronic Equipment Comprehensive Insurance	Insures the finished products of solar energy equipment (solar panels and inverters, etc., subject to the equipment specifications) for damage or loss of the subject matter due to sudden and unforeseen accidents in the insurance period.	2,313	84,829,374	15,582,749	2,584	97,816,275	32,579,716

CH5

5-1 Workforce Structure	68
5-2 Talent Attraction and Retention	69
5-3 Talent Cultivation and Development	71
5-4 Healthy and Happy Workplace	74

Employee Care, Friendly Workplace

Corresponding United Nations Sustainable Development Goals (SDGs):



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5
**Employee Care,
Friendly Workplace**
5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

 5-3 Talent Cultivation
and Development

 5-4 Healthy and Happy
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

5-1 Workforce Structure

Employees are the driving force for TFMI's continuous progress and our strongest supporters of sustainable development. The Company has built a diverse and inclusive workplace based on co-prosperity, and we provide employees with SDGs, a good working environment, diversified and equal working conditions, and close employee relations. In 2025, the total number of employees was 924, including 183 supervisors and 741 general staff members. Supervisors accounted for 19.81%, of which female supervisors accounted for 39.89%. At the senior management level are deputy general managers and above, 100% of whom are Taiwanese. Among all employees, we have 389 male employees (42.10%) and 535 female employees (57.90%). In terms of age, 13.31% of employees are under 30, 61.58% are 31 to 50, and 25.11% are over 50. Moreover, 9.63% of employees hold a master's degree or higher. Head office also employs four cleaning personnel.

The total number of employees in 2025 increased by one from 2024. Regarding regular employment and resignation, there were no significant fluctuations. The number of cleaning personnel employed by head office remains unchanged from 2024.



▼ Table of Composition of Employees in 2025

Category		Head office				Branch				Total
		Male		Female		Male		Female		
		Number	Ratio	Number	Ratio	Number	Ratio	Number	Ratio	Number
Statutory working hours	Full-time employee	173	18.72%	237	25.65%	215	23.27%	299	32.36%	924
	On-call employee	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Employment contract	Full-time employee (including work-study student)	173	18.72%	237	25.65%	215	23.27%	299	32.36%	924
	Part-time employee	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
	External personnel (cleaning personnel)	0	0.00%	4	100.00%	0	0.00%	0	0.00%	4
Position	Department head (manager or above)	21	61.76%	4	11.76%	9	26.47%	0	0.00%	34
	General staff	153	17.19%	233	26.18%	206	23.15%	298	33.48%	890
Age	Under 30	18	14.63%	35	28.46%	42	34.15%	28	22.76%	123
	30 to 50	109	19.16%	169	29.70%	95	16.70%	196	34.45%	569
	50 or above	47	20.26%	33	14.22%	92	39.66%	60	25.86%	232
Education	Doctorate	1	100.00%	0	0.00%	0	0.00%	0	0.00%	1
	Master's	31	35.23%	23	26.14%	21	23.86%	13	14.77%	88
	Bachelor's	134	17.03%	202	25.67%	183	23.25%	268	34.05%	787
	Senior high school or below	8	16.67%	12	25.00%	11	22.92%	17	35.42%	48
Diversity indicator	Indigenous people	0	0.00%	4	36.36%	3	27.27%	4	36.36%	11
	New residents	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
	The physically and mentally disabled	3	33.33%	2	22.22%	1	11.11%	3	33.33%	9

Note: Statistical data as of December 31, 2025, with no on-call employees in the Company.

Foreword
CH1 Company Profile and Sustainability Blueprint
CH2 Sustainable Management and Ethical Governance
CH3 Cherish the Earth, Sustain the Environment
CH4 Sustainable Brand and Innovative Finance
CH5 Employee Care, Friendly Workplace
5-1 Workforce Structure
5-2 Talent Attraction and Retention
5-3 Talent Cultivation and Development
5-4 Healthy and Happy Workplace
CH6 United in Kindness, Moving Forward Together
Appendices

All TFMI employees have formal employment contracts and are entitled to full employment and collective labor security. TFMI is committed to strictly complying with the International Labor Organization (ILO) conventions. The Company has formulated commitments for social responsibility, aligning with social responsibility policies such as freedom of association, no forced labor, prohibition of child labor, and others. These commitments demonstrate the Company's emphasis on Human Rights encompassing all employees, business partners, suppliers, and contractors. These policies serve as the basic standards and specifications that all colleagues shall adhere to in their work and business activities; systems, such as principles for reporting and appeals, and management measures for workplace illegal infringement, are in place. In terms of talent recruitment policies—which are based on the principles of equality, antidiscrimination, diversity, and inclusion—there are no differences in the recruitment, screening, salary and benefits, promotion, education and training, or retirement plans of employees based on race, class, religion, party, gender, age, marital status, appearance, physical and mental disability, etc.

Moreover, we are fully committed to ensuring fair and pluralistic employment rights for people with disabilities while complying with applicable laws and regulations. TFMI had 11 people with disabilities employed in 2024 (under higher regulatory requirements), who were provided with suitable recruitment channels and job opportunities. Based on the ratio of employees with disabilities, there are 1.19 employees with disabilities for every 100 staff members. We offer appropriate positions, necessary assessments, and assistance tailored to the individual needs of each colleague with physical or mental disabilities. We create an inclusive and equitable work environment—both physically and culturally—so that individuals from vulnerable groups can contribute their talents and thrive in a fair and mutually respectful workplace.



5-2 Talent Attraction and Retention

TFMI maintains a comprehensive talent management system that includes competitive compensation, robust workplace welfare measures, and short-, medium-, and long-term career development plans tailored to each employee's profession and skillset. The Company's transparent, robust internal appraisal system is aligned with a differentiated bonus structure, grounded in the principle of equal opportunity. This system ensures that all employees receive a fair and transparent path for promotions and performance evaluations.

Regarding employee turnover, 130 employees left the Company in 2024—55 men and 75 women—for a turnover rate of 14.08%, while 142 new employees were hired during the same period, with a recruitment rate of 15.38%, and 63 men and 79 women. In 2025, 116 employees left the Company—39 men and 77 women—with a turnover rate of 12.55%. Furthermore, 117 new employees were hired with a recruitment rate of 12.66%, and 28 men and 89 women. Compared to 2024, the overall turnover rate in 2025 decreased from 14.08% to 12.55%, indicating that employee retention is becoming more stable. This is primarily due to the Company's ongoing strengthening of its benefits system, including rewards and subsidies for professional certification exams, maternity allowances, EAP (Employee Assistance Program) services, and club subsidies.

Category of employee (Taiwan)	Per age	Male		Female		Subtotal	
		Number	Rate	Number	Rate	Number	Rate
New employees	Under 30	12	1.30%	31	3.35%	43	4.65%
	31-50	15	1.62%	57	6.17%	72	7.79%
	Above 51	1	0.11%	1	0.11%	2	0.22%
Total		28	3.03%	89	9.63%	117	12.66%
Separating employees	Under 30	6	0.65%	14	1.52%	20	2.16%
	31-50	20	2.16%	57	6.17%	77	8.33%
	Above 51	13	1.41%	6	0.65%	19	2.06%
Total		39	4.22%	77	8.33%	116	12.55%

Note 1: New recruit rate = number of new employees for the year/number of full-time employees for the year * 100%

Note 2: Turnover rate = number of separate employees for the year/number of full-time employees for the year * 100%

TFMI establishes a work-life balance environment, establishes a structured talent development program, cultivates professional management skills, and provides employees with career development opportunities to promote employee retention. We encourage colleagues to rotate across departments and expand their work capacity in other areas. Every year, we select colleagues who have made outstanding contributions to present awards at the year-end banquet and affirm their performance. This approach ensures we maintain competitiveness and endurance regarding the Company's resources and operations.

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

5-1 Workforce Structure

5-2 Talent Attraction and Retention

5-3 Talent Cultivation and Development

5-4 Healthy and Happy Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

✧ Employee Satisfaction Survey Implementation

In 2025, the Company entrusted 104 Corporation to conduct the Employee Satisfaction Survey. The purpose is to gain a comprehensive understanding of employees' satisfaction and dissatisfaction with their work through an external professional institution. The survey results serve as an essential reference for the Company's improvement of its management environment and systems to enhance employees' job satisfaction and continually promote employees' engagement and organizational identity.

The survey spans seven major dimensions: work efficiency, collaboration, compensation, sustainability, leadership, career development, promotion, and engagement. To help the Company understand its relative performance among peers, the survey results are cross-compared with the industry's PR values.

Subject	All employees
Survey dimensions	Work efficiency, collaboration, compensation, sustainability, leadership, career development, promotion, and engagement
Number of respondents	869
Response rate	92%
Survey unit	104 Corporation, Human Resources and Workplace Services Department
Survey frequency	Once every two years
Survey period	July 2025
Overall satisfaction	4.05 points (minimum 0, maximum 6)
Survey results	Employees are generally satisfied with aspects like work efficiency, collaboration, sustainability, and leadership. However, regarding compensation, career development, and promotion opportunities, employee satisfaction is slightly lower than that of other dimensions.
Improvement plan	Based on the survey results, a project briefing was held at the strategy meeting in December 2025, with the theme "Employee Satisfaction Improvement Plan." The content included key success factors for high employee satisfaction, directions for improving work efficiency (work environment), and directions for enhancing career development (compensation, benefits, internal equity). Additionally, management practices were shared or specific improvement measures were proposed based on satisfaction levels across departments. For work efficiency, improvements will be made through office repairs and relocation, process optimization, and environmental setup. Regarding career development, the focus will be on education and training, learning and development, professional certification, compensation systems, benefits, and performance-based promotions.



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5
**Employee Care,
Friendly Workplace**

5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

**5-3 Talent Cultivation
and Development**

 5-4 Healthy and Happy
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

5-3 Talent Cultivation and Development

5-3-1 Complete Employee Development System

TFMI holds that talent is the most critical asset of the Company and the key foundation for sustainable management. The Company continues to identify and cultivate key, dedicated talent, strengthening the organization's ability to develop and cultivate diversified talent during digital transformation. Regarding talent cultivation, we actively recruit elite, outstanding talent in the industry through diverse channels and industry-academia collaboration. We develop various employee training blueprints aligning with the Company's operating policy direction and objectives. In 2025, the internal and external education and training per person, in annual training hours, was 47.34 hours. Once employees report for duty, they engage in a robust education and training plan to develop the core knowledge required for their roles. From basic systems to professional skills training, this meets the work needs of departments at various levels. Employee development plans are tailored to enable colleagues to continuously enhance their skillsets, acquire new knowledge, and expand their professional capacity.

TFMI has established "Internal Self-Organized Training, External Institution Training, Department Internal Training, and Overseas Professional Training" as the four core pillars of employee development. It conducts an annual review of employee career development and growth, encourages employees to actively participate in internal and external training courses and obtain professional licenses required for various business functions, and enhances innovative professional capabilities in work and management. Through a systematic approach, TFMI nurtures employees' professional and management capabilities, establishes a talent development and training program, improves the efficiency and effectiveness of talent utilization, ensures employees are placed in roles suited to their strengths, and significantly enhances company productivity and efficiency.

Training programs are divided into two categories: on-the-job training (OJT) and off-the-job training (Off-JT). Based on job function and role, training programs—including new hire onboarding, individual development, self-directed learning, and other methods—are designed to deepen talent capabilities and enhance professional skills. These initiatives support talent development and workforce diversity, strengthen core business competencies, and cultivate employees' digital finance expertise and technology application capabilities.

	Certificate rate in 2024	Certificate rate in 2025 (cumulative)
Certificate of basic sustainable financial capabilities	3.6%	7.6%
Certificate of advanced sustainable financial capabilities	0.3%	0.6%

Regarding management levels, the Company designs various training courses according to personnel competency development. It provides them with appropriate management skills and knowledge to strengthen the management mindset of leadership and team communication and cohesion, deepen their understanding of market dynamics, stimulate departmental and team momentum, and improve departmental work efficiency and management performance. The Company also encourages all colleagues to learn spontaneously to enhance their skills and strengthen professional knowledge. It has established clubs, such as a book club, and classes on underwriting assessment and claim examination to facilitate the exchange of relevant professional knowledge. Moreover, the Company has established the Professional License Examination Incentive Scheme to subsidize application fees for obtaining external licenses or certificates, textbook costs, leave for review before tests, bonuses for passing tests, and other preferential benefits for colleagues.

To continuously strengthen the directors' understanding of ESG topics, Board Members are regularly arranged to participate in relevant education and training each year. In 2024, the course "ESG-related Legal Issues the Board Should Consider," organized by the Taiwan Corporate Governance Association, will last for a duration of three hours. Board members had a 100% attendance rate.

5-3-2 Education and Training Status

▼ Profile of Education and Training Courses Offered in 2025

Primary classification	Secondary classification	Internal training (hours)	External training (hours)	Total time (hours)	Average time (hours)
Employee category	Supervisory position	9,329.24	2,677.42	12,006.66	64.21
	Non-supervisory position	29,094.03	2,597.09	31,691.12	43.06
Gender	Female	21,527.93	3,117.74	24,645.67	45.98
	Male	16,895.34	2,156.77	19,052.11	49.23
Total time (hours)		38,423.27	5,274.51	43,697.78	47.34
Average time (hours)		41.63	5.71	47.34	-



Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

5-1 Workforce Structure

5-2 Talent Attraction and Retention

5-3 Talent Cultivation and Development

5-4 Healthy and Happy Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

▼ Top 10 Courses with the Most Participants in 2025

Course name	Course name	Date	Number of people	Total hours
Internal training	1 Treating Customers Fairly Principle in the Financial Services Industry	January ~ December	923	2,769
	2 Financial Friendliness and Convention on the Rights of Persons with Disabilities (CRPD)	January ~ December	923	461.5
	3 Education and Training: Procedures for Handling of Internal Major Information	January ~ December	923	461.5
	4 Education and Training: Information Security Advocacy	January ~ December	923	2,769
	5 Education and Training: Ethical Corporate Management	January ~ December	923	1,846
	6 Education and Training: Anti-Money Laundering and Combating of Terrorism Financing (AML and CFT)	January ~ December	923	1,846
	7 Education and Training: Personal Data Protection Act	January ~ December	923	1,846
	8 Education and Training: Occupational Health and Safety	January ~ December	923	2,769
	9 Rules for Management of Insurance Agents	January ~ December	923	461.5
	10 Education and Training on Prevention & Control of Sexual Harassment in the Workplace	January ~ December	923	461.5



Course name	Course name	Date	Number of people	Total hours
External Training	1 OJT of AML and CFT Personnel: New Amendments to Domestic and Foreign Laws on AML and CFT (including Targeted Financial Sanctions and International Weapons Proliferation Prevention)	May	28	84
	2 OJT of AML and CFT Personnel: Money Laundering and Terrorist Risk Trends and Patterns	May	28	84
	3 OJT of AML and CFT Personnel: Application of Financial Technology (FinTech) in Anti-Money Laundering	June	28	84
	4 OJT of AML and CFT Personnel: Transaction Monitoring, Risk Identification, and Reporting of Suspicious Money Laundering and Terrorist Financing Transactions	June	28	84
	5 OJT of Regulatory Compliance Personnel: Case Studies on Property Insurance Regulations	June	27	81
	6 OJT of Regulatory Compliance Personnel: New Insurance Products	June	27	81
	7 OJT of Regulatory Compliance Personnel: Insurance Fraud Case Analysis	July	27	81
	8 OJT of Regulatory Compliance Personnel: Discussing Gender Equality in the Workplace Law and Workplace Bullying Cases	August	27	81
	9 OJT of Regulatory Compliance Personnel: Newly Revised Insurance Laws and Regulations	August	27	81
	10 Analysis of Accident Causes and Development of Liability Assessment Techniques	June	49	98

In 2025, total training hours for all employees reached 43,697 hours, averaging 47.34 hours per employee. By job category, the average number of training hours was 62.42 per management employee and 41.67 per non-management employee.

Looking to the future, we will continue strengthening investment in talent cultivation, education, and training resources, dynamically adjusting the training plan each year. We strive to accelerate talent development by enhancing the training and promotion system. We aim to strengthen employees' functional capabilities and ensure access to multi-level education pathways and comprehensive vocational training resources. We strive to ensure that employees perform at their highest potential and that their skills align with business needs, strengthening the Company's capability and competitiveness.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care,
Friendly Workplace

5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

 5-3 Talent Cultivation
and Development

 5-4 Healthy and Happy
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

5-3-3 Employee Performance Evaluation

The performance management system is the core of the Company's talent development, management, salary, and bonus design and planning. Through a talent development-oriented performance management plan and two-way communication, the Company's supervisors and colleagues jointly review annual work performance, set appropriate work goals, explore development directions with potential, identify the most suitable talent for each role, and provide them with diversified development stages. This process helps employees establish fulfilling careers while supporting colleagues who do not meet expectations to grow in their roles and receive coaching.

To initiate a multi-phase evaluation structure, department managers and staff conduct performance appraisals using established evaluation systems. This approach not only prioritizes annual key mission targets but also values daily work behavior that delivers results with instant feedback. Through annual work performance management cycles, the Company supports the development of targeted training plans aligned with job roles to enhance individual motivation and effectiveness. This process fosters stronger communication between managers and staff, inspires individual and team potential, and ultimately improves overall organizational performance.

All employees undergo annual performance evaluations and appraisals, serving as the basis for promotions and bonuses. To ensure objective performance evaluations, TFMI provides an annual summary of related issues for each manager as a reference at year-end. Managers assist employees with specific project training to ensure they meet their performance goals and improve in their roles. TFMI provides opportunities for promotion, salary increases, and year-end bonuses based on annual performance review and individual work performance. Managers connect corporate-wide and individual targets to measure employees' skill development and create a win-win situation for the Company and individuals.



▼ Number of Employees Receiving Target Performance Assessment

Appraisal or no appraisal	Persons
Performance appraisal conducted (not including employees on probation)	889
Performance appraisal not conducted (employees on probation)	19

▼ Job Performance Appraisal by Gender and Category

Category	Male		Female	
	Number of people	Proportion	Number of people	Proportion
Supervisory position	110	59.78%	74	40.22%
General staff	270	38.30%	435	61.70%
Total	380	42.75%	509	57.25%

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5
**Employee Care,
Friendly Workplace**

5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

 5-3 Talent Cultivation
and Development

**5-4 Healthy and Happy
Workplace**

CH6

 United in Kindness,
Moving Forward Together

Appendices

5-4 Healthy and Happy Workplace

5-4-1 Employee Compensation and Benefits

To cultivate a positive working environment, TFMI treats all colleagues as valued members of the Company family. To support employees' physical and mental health and boost morale, the Company offers a robust welfare system, including various welfare programs and employee health management initiatives. We aim to cultivate a "Happy Enterprise" by fostering a supportive work environment that promotes work-life balance and a strong sense of belonging. Through annual performance appraisals, we implement a differentiated compensation and rewards system that recognizes employees with outstanding performance through promotions, performance-based salary adjustments, year-end bonuses, and formal commendation at annual events.

The Company regularly hosts internal and external sports, cultural, and entertainment activities, e.g., birthday celebrations, corporate club activities, employee travel activities, and others, to build friendships among colleagues and cultivate a healthy, ambitious workforce. The Company offers a robust employee welfare plan, including three festival bonuses, year-end bonuses, and various welfare subsidies (e.g., insurance, subsidies, leisure), and several welfare policies, encompassing marriage, miscarriage, childbirth, birthdays, travel subsidies, annual health examinations, labor health insurance, labor health insurance, group insurance pensions, and emergency assistance and care.



✦ Main Employee Welfare Items

Employee health management	▷ In addition to labor and universal health insurance, the Company also offers comprehensive staff group insurance plans, including occupational disaster insurance, life insurance, cancer insurance, accident insurance, etc. ▷ Each year, a health check-up is held for all colleagues to prioritize their physical and mental health.
Establishment of a staff welfare committee	The Welfare Committee is responsible for planning and implementing welfare initiatives that align with the needs of colleagues, including the Mid-Autumn Festival, Dragon Boat Festival, wedding and funeral cash gifts/condolence money, travel subsidies, vouchers from department stores/shopping malls, dinners and fellowship, and other diversified welfare activities.
Fair, reasonable, and competitive pay policy	The Company adheres to the fairness principle of "internal fairness and external competitiveness." It has formulated a performance management system that addresses indicators such as job title, annual performance, and work ability. We recognize and reward colleagues with excellent performance, maintain competitive market salary levels, and establish a fair, transparent salary structure to ensure internal equity. TFMI salaries are primarily based on personal experience, job responsibilities, and performance; they do not vary by gender, race, religion, marital status, or other demographics. The proportion of women and men who are paid is essentially the same, which is essential for fully implementing the concept of gender equality.
Comprehensive retirement system	▷ To ensure employee well-being after retirement and promote labor management cooperation to enhance work efficiency, the Company has established specific regulations governing employee retirement. ▷ Aligned with the Labor Retirement Pension Act implemented since July 1, 2005, the Company regularly contributes to the pension accounts of employees who opt for the new system. Actuaries are entrusted with evaluating and calculating the employee retirement reserve and presenting relevant actuarial reports in accordance with the provisions of IAS 19. These reports serve as a critical basis for adjusting the Company's retirement reserve ratio, ensuring a full guarantee of employees' retirement benefits. ▷ In 2025, the Company allocated NTD 5,041,000 to the Trust Department of Bank of Taiwan for the reserve of employee retirement under the old system, bringing the cumulative reserve in this account to NTD 74,902,000 by year-end. Additionally, the Company sets aside 6% of employees' monthly salaries for their personal pension accounts at the Bureau of Labor Insurance, Ministry of Labor, for those participating in the new pension system. In 2025, the Company contributed a total of NTD 31,896,000 under the new system, ensuring full retirement benefits for its employees.
Specific urgent assistance and care for the young and elderly	We proactively visit colleagues and offer ongoing support to those whose families are facing financial difficulties or property loss due to natural disasters. The Company provides substantive assistance on a case-by-case basis to overcome difficulties.
Diversified cultural and entertainment activities	We organize birthday celebrations, staff trips, year-end parties, and lucky draws to promote colleagues' physical and mental well-being outside of work.
Community support	We support the Company's club activities in the long term. Currently, 10 employees have established clubs to connect with and support one another's physical and mental health.
Various grants and support	We encourage colleagues to continue their studies and provide further education grants to obtain professional certificates.

Note: The Company does not currently provide benefits related to employee shareholding.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5
**Employee Care,
Friendly Workplace**

5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

 5-3 Talent Cultivation
and Development

**5-4 Healthy and Happy
Workplace**

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Expenses of Average Salary and Welfare of Full-time Employees Not in Supervisory Positions

▼ Average Salary of Full-time Employees Not in Supervisory Positions

Unit: NTD 10,000

Item	2023	2024	2025
Total number of full-time employees not in supervisory positions (unit: person)	840	841	857
“Average salary” of full-time employees not in supervisory positions	105.5	107.6	110.5
“Median salary” of full-time employees not in supervisory positions	83.1	83.6	88.2

▼ Average Benefit Expenses for Employees Not in Supervisory Positions

Unit: NTD thousand

Item	2023	2024	2025
Total employee benefit expenses for employees not in supervisory positions	1,002,396	832,404	874,171
Number of employees not in supervisory positions	877	732	739
Average employee benefit expenses for each employee not in supervisory positions	1,142	1,137	1,183

5-4-2 Labor Management Communication Channels

The Company attaches great importance to effective communication with each employee. It has established a diversified communication platform to foster effective communication between labor and management, ensuring smooth, confidential channels to listen directly and effectively to each employee's voice and to seek consensus in resolution. Colleagues can email suggestions or complaints to the President and department heads so that employees' feedback and complaints can be handled accordingly. The Company promotes key issues through various channels, including new employee training, monthly business meetings, internal communications, process development, and official announcements.

During the reporting period, there were no significant operational changes that materially affected employees' rights. The Company listens to each colleague's opinions with respect, equality, and open-mindedness, and maintains smooth communication channels. This approach fosters peer learning, strengthening employees' sense of identity and commitment to the Company as they collaborate to achieve its next milestone.

Discuss issues regarding communication between labor and management	Description of conclusions
Labor management meeting	▷ In accordance with the Regulations for Implementing Labor Management Meetings, the Company holds at least quarterly labor management meetings. These meetings address the Company's business development, employee health, safety, welfare, salary, rewards, and punishments, and other key operational decision-making to labor representatives. Every four years, labor representatives are formally elected by all employees and join management-appointed representatives to establish and maintain effective channels for employee consultation. Meeting minutes are shared with all employees. ▷ In accordance with the Rules Governing Organization of Supervisory Committee of Business Entities' Labor Retirement Reserve, TFMI holds quarterly meetings of the Labor Retirement Reserve Supervisory Board. ▷ Facing significant labor welfare issues, TFMI facilitates close communication between management and labor through transparent communication and discussion with employees, thereby promoting good labor and management relations. This approach helps provide an effective work environment while reducing employee turnover, maintaining employee satisfaction and enthusiasm.
Prevention of sexual harassment	▷ TFMI provides a working environment in which employees are free from sexual harassment. It comprehensively publicizes its stance on zero tolerance for sexual harassment in the workplace to avoid workplace sexual harassment incidents while establishing a safe work environment. ▷ The Company cooperates with the competent authorities to revise the “Regulations for Measures of Prevention, Correction, Complaint and Punishment of Sexual Harassment at the Workplace.” It has established a dedicated telephone line for staff complaints regarding sexual harassment. It has also fulfilled business implementation and created an equal employment environment to protect the rights and interests of its employees.
Employee complaint channels	TFMI has established a “Staff Complaint Handling Method.” Employee complaints are generally resolved within two months of submission. If necessary, the period can be extended by one month. The case closure rate is 100%.
Notice period for major operation changes	Regarding the minimum notice period for job changes, TFMI informs employees of changes in advance—whether the role is being eliminated, transferred, is no longer needed due to market changes, or whether the employee is not suited for the job. In accordance with the provisions of the Act, depending on the employee's seniority, 10 to 30 days before the termination of the labor contract is announced, the competent authorities and labor representatives shall be notified of the dismissal plan.



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5
**Employee Care,
Friendly Workplace**

5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

 5-3 Talent Cultivation
and Development

**5-4 Healthy and Happy
Workplace**

CH6

 United in Kindness,
Moving Forward Together

Appendices

5-4-3 Human Rights Protection

The Company strictly complies with labor laws to protect employees' legal rights. We support and voluntarily adhere to internationally recognized Human Rights standards, including the United Nations Universal Declaration of Human Rights, the United Nations Global Compact, the United Nations Guiding Principles for Business and Human Rights, and the International Labor Organization. According to our Human Rights Management Policy, we respect the protections outlined in Human Rights conventions and publish them on the Company website. Every year, we continually consider major social issues and conduct surveys to identify and assess groups at risk and potential Human Rights risks. Based on these risks, we develop plans to address Human Rights issues and continuously monitor and improve their results. Responding to the Gender Equality goal of the Sustainable Development Goals (SDGs), TFMI is committed to gender equality across recruitment, performance evaluations, promotions, education and training, and all other areas. Based on the 2025 year-end statistics, full-time female employees accounted for 57.9% of staff, female managers accounted for 39.9% of management, and female senior executives accounted for 12.5% of all senior executives. These statistics illustrate the Company's commitment to promoting gender equality in the workplace.

We actively promote the Act on Gender Equality in Employment and Sexual Harassment Prevention, as well as related policies. TFMI is a voice for nondiscrimination and fairness in the workplace and asks all employees to respect and cooperate. TFMI effectively implements gender equality in the workplace. It encourages colleagues to take active action to achieve the goal of eliminating gender discrimination and substantive gender equality in employment. TFMI had no incidents of discrimination, sexual harassment, coercion, or other related violations of employee rights during the reporting period. The Company is committed to caring for employees while implementing Human Rights and gender equality. Training on Human Rights-related issues is included in the annual compulsory education and training for colleagues, thereby enhancing colleagues' attention to these issues. The overall training completion rate in 2025 was 100%. Directors also participated in the "Financial Friendliness and Convention on the Rights of Persons with Disabilities (CRPD) Advocacy Course," with a 100% participation rate. The Company will continue to conduct regular Human Rights risk assessments and implement improvements based on the results, working toward zero Human Rights violations and no workplace inequality incidents.

Specific Implementation Guidelines and Practices for Gender Equality



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care,
Friendly Workplace

5-1 Workforce Structure

 5-2 Talent Attraction
and Retention

 5-3 Talent Cultivation
and Development

 5-4 Healthy and Happy
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

✧ Gender Equality in the Workplace

TFMI promotes work-life balance, considers the needs of employees with young children, and enables employees to care for their families while developing their careers. To support colleagues caring for young children, we offer corporate family care leave, paternity leave, childcare leave without pay, and other benefits. Family care leave is seven days each year and is counted as personal leave. Female employees are additionally entitled to menstrual leave and pregnancy-related bed rest leave. If employees have childcare needs, they can apply for childcare leave without pay in accordance with the Management Measures for Leave Without Pay and return to the same role in the same department upon completion of the leave. In addition, employees who need to care for children under three can apply for an adjustment to their working hours. In 2025, the Company added a maternity allowance subsidy: if an employee or their spouse gives birth to one child, a maternity allowance of NTD 12,000 will be issued; if the employee or their spouse gives birth to twins, a maternity allowance of NTD 30,000 will be issued (this measure is more favorable than the requirements of the Labor Act).

▼ Statistics for Employees Applying for Childcare Leave without Pay in 2025

Item	Male	Female	Subtotal
Headcount of childcare leave without pay: use in 2025	10	15	25
Headcount of childcare leave without pay: applications in 2025	1	5	6
Headcount of employees who should be reinstated as of 2025 (A)	0	5	5
Headcount of employees actually reinstated in 2025 (B)	0	5	5
Reinstatement rate % (B/A)	0%	100.0%	100.0%
Headcount of reinstated employees in 2024 (C)	0	7	7
Headcount of reinstated employees who continued to work over 12 months after childcare leave without pay in 2024 (D)	0	5	5
Retention rate % (D/C)	0%	71.4%	71.4%

Description:

- 1.Reinstatement rate = (headcount of employees actually reinstated in 2025 / Headcount of employees who should be reinstated in 2025) * 100%.
- 2.Retention rate = (headcount of reinstated employees who continued to work over 12 months after childcare leave without pay in 2023 / Headcount of reinstated employees in 2024) * 100%.
- 3.According to the Act of Gender Equality in Employment, TFMI agrees that an employee may apply for childcare leave without pay until the participants' children are age three, only when they have been on duty for six months, and children are not over three years old; but not to leave for over two years.



Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

5-1 Workforce Structure

5-2 Talent Attraction and Retention

5-3 Talent Cultivation and Development

5-4 Healthy and Happy Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

5-4-4 Safe Working Environment

TFMI is committed to creating a safe, comfortable, happy, and harmonious working environment. It aims to improve employees' healthcare and workplace safety measures continuously. The Company places strong emphasis on workplace safety by promoting occupational health and safety and reducing the risk of incidents.

TFMI has a total of 11 occupational health and safety business executives and 46 emergency priority responders, spanning all Company employees and operating sites. The Company has formulated the Occupational Health and Safety Code of Conduct in accordance with the Occupational Health and Safety Act. It also implements workplace health and safety while promoting employee health through ongoing education and training courses on workplace health and safety, as well as communication and training on various internal health and safety issues. This approach ensures that all employees are aware of emergency accident handling, fire response, occupational health and safety, and other safety matters. All offices in the province have public accident insurance coverage for property protection. In accordance with the Fire Services Act, the head office regularly conducts fire drills for office building fires to reduce potential hazards in the work environment and to raise employees' awareness of workplace safety and self-protection.



Deployment of Emergency Responders

Emergency responders are deployed at the head office building to strengthen the health protection of Company employees.



Implementation of Safety and Health Education and Training

In compliance with applicable regulations, each unit's occupational safety and health supervisors must complete six hours of OJT every two years through certified external organizations. Priority emergency responders undergo three hours of OJT from an external accreditation organization every three years. New employees receive three hours of pre-service general safety education and training. In-service employees are provided with three years of three-hour occupational safety training courses to improve personnel safety awareness.



Office Air Quality Testing

In accordance with the "Implementation Measures for the Monitoring of Labor Operation Environment," head office regularly tests the carbon dioxide levels in the office environment. This helps prevent excessive carbon dioxide concentration, which can impair concentration and endanger health, by maintaining employees' respiratory health. The annual test results are better than the statutory permissible standards.

▼ Number of Work-Related Injuries and Hours among Male and Female Employees in 2025

Statistics of work-related injuries	Gender	
	Male	Female
Number	1	1
Hours	480	528

Note 1: The above statistics are related to traffic accidents that occurred on the way to/from home/work among employees. The number of deaths from occupational injuries was ZERO; no employee suffered from work-related injuries while working or at the Company's workplace.

Note 2: There were no incidents of non-employee occupational injuries in the Company in 2025.

▼ Disability Injury Statistics for 2025

Category of work-related injuries	Gender	Statistical data
Disability injury frequency rate (FR)	Male	0%
	Female	0%
	Total	0%
Disability injury severity rate (SR)	Male	0%
	Female	0%
	Total	0%
Frequency-severity indicator (FSI)	Male	0%
	Female	0%
	Total	0%
Absence rate (AR)	Male	0.26%
	Female	0.35%
	Total	0.61%

Note 1: In 2025, the number of personal leave hours was 2,705 hours; sick leave was 7,292 hours; work-related injury leave was 1,008 hours.

Note 2: Disability injury frequency rate (FR) = total number of disability injuries per million hours of work. Total number of injuries caused by incompetence is calculated to include the total number of people who died, had a permanent total disability, permanent partial disability, or temporary total disability.

Note 3: Disability injury severity rate (SR) = total number of days lost per million hours of work due to a disability injury.

Note 4: Frequency-severity indicator (FSI) = F.R. times S.R. and divided by the square root of 1,000.

Note 5: Absence rate (AR) = (total absence days / total working days) * 100%.

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

5-1 Workforce Structure

5-2 Talent Attraction and Retention

5-3 Talent Cultivation and Development

5-4 Healthy and Happy Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

A Healthy and Active Workplace



▲ Weekly Health e-News

Starting in 2025, the Company introduced Employee Assistance Programs (EAPs) to help employees address personal issues that might affect their work performance, including mental health counseling, legal, financial, and medical information. This can boost employees' mental well-being and organizational effectiveness and create a positive and energetic workplace.

TFMI actively encourages employees to establish regular exercise habits. It supports employee sports and sports-related employee benefits. These activities effectively boost employee morale, enhance corporate image, and strengthen management effectiveness and economic advantages. Recently, the Company has continued to hold the "Certification of Sports Companies" and was recertified in 2025. We have obtained the Smoke-Free Workplace Health Start-Up Certification from the National Health Department of the Ministry of Health and Welfare, establishing a smoke-free, healthy working environment. To promote workplace health, the "Healthy Weight Loss E-together Activity" was held in 2024, with 35 groups of 120 individuals participating. The activity was divided into two phases. The first phase of testing (weight loss period) ran from May 27 to December 15, 2024; the second phase of testing (maintenance period) was conducted on March 4, 2025. To the end of 2025, staff lost a total of 459 kilograms.

TFMI is a team full of energy and a love of sports. As such, the Company allocates a budget to support various after-work associations and clubs, hoping employees can engage in activities that enhance physical and mental health. Currently, the Company boasts ten employee-established clubs, including aerobic dance, mountain climbing (Changhua, Tainan), bowling, walking, billiards, archery, table pool, badminton, and golf (Kaohsiung). These clubs encourage colleagues to engage in various sports and enjoy competitions.

We aim to foster an environment that promotes healthy exercise habits and overall well-being, enhances work efficiency, strengthens team spirit, and fosters vitality. Looking ahead, we will continue to encourage employees to establish good exercise habits and embed these practices into our corporate culture. This commitment reflects our dedication to corporate social responsibility by caring for our employees and promoting sports within the Company.

TFMI provides a comfortable, safe, and healthy working environment, protecting the rights and interests of its employees. All TFMI employees enjoy group insurance, including life, accident, medical, and cancer insurance, safeguarding their health and safety. TFMI also provides annual employee health examinations by engaging a dedicated unit to address employee healthcare-related issues. We hire a well-being group to visit Company sites and provide our employees with health checks as required by the government; we offer additional abdominal ultrasounds, ovarian cancer index checks, prostate checks, colorectal cancer checks, liver cancer checks, and other tests. This process is designed to provide employees with more comprehensive and convenient health examinations, reducing travel time to and from clinics.

In 2025, to better meet the differing health examination needs across age groups, we continued adjusting the number of examination items and the reimbursement amounts by age. Holistic health reports and professional explanations from medical personnel are provided after health checks to help employees better understand their health. We also provide an online health check report query that not only offers information services but also allows employees to access personal health information in real time. We assign contract physicians for further individual investigations and regular management if any test results show abnormalities, rearranging work where reasonably possible to support colleagues. We aim to improve employee health through analyzing health management statistics.

Internally, in accordance with regulations, TFMI hires nursing staff and professional contract physicians to provide health education, related forums, and consultations to promote colleagues' health and safety awareness. This service encompasses health-related instruction, the prevention and treatment of work-related injuries and diseases, first aid and emergency treatment, and others. To support employee health and safety, TFMI periodically shares relevant information and educational content on the internal website to help employees maintain a balance across work, physical, and mental well-being. Furthermore, TFMI publishes "Weekly Health e-News," which offers professional health guidance from medical experts and includes the latest health-related news and issues, both within and outside the organization.



CH6

6-1 Inclusive Finance 81

6-2 Community Engagement 82

United in Kindness, Moving Forward Together

Corresponding United Nations Sustainable Development Goals (SDGs):



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

6-1 Inclusive Finance

 6-2 Community
Engagement

Appendices

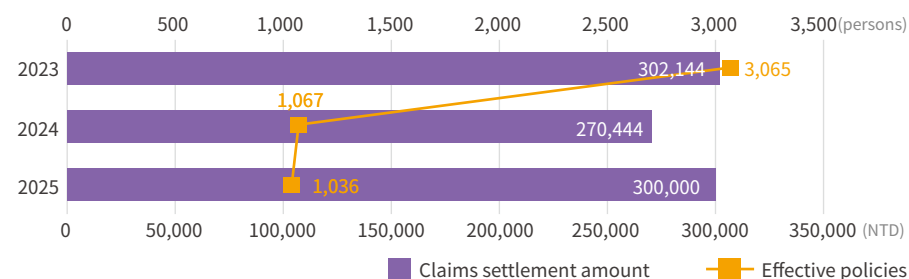
6-1 Inclusive Finance

Inclusive finance emphasizes more equal access to and sustainable financial services. This ensures that all individuals and businesses, especially disadvantaged groups, have access to appropriate and affordable financial products. The Company is committed to promoting inclusive finance, lowering financial thresholds, and improving risk protection through innovative insurance products, digital technology applications, and education initiatives to enable more people to enjoy comprehensive financial services.

6-1-1 Micro-Insurance

Micro-insurance can be defined as a low sum insured, low premium, and simple coverage. It provides basic risk protection for economically disadvantaged groups and strengthens the completeness of the social safety net. The Company actively responds to the policies of the competent authority by promoting micro-insurance business. We extend insurance coverage to groups with lower incomes, specific identities, or insufficient protection resources to improve the accessibility and affordability of insurance services.

Through simplified underwriting procedures and product design, the Company provides basic coverage focused on accidental risks, enabling vulnerable groups to obtain timely financial support in the event of sudden accidents. This approach not only reduces the financial impact on families but also realizes the functions of risk dispersion and loss compensation. At the same time, micro-insurance serves as a supplementary mechanism to the social assistance system, helping to fill gaps in insufficient public resources and improve overall social resilience.



6-1-2 Utility Model Patents

To improve service quality and the customer experience while promoting sustainable industry development, the Company continuously invests in technology research and innovation. According to Taiwan's patent laws, patents are divided into three types: inventions, utility model patents, and design patents. Utility model patents are granted for creations related to shapes, structures, or combinations that have practical use and industrial value. Moreover, we actively encourage our colleagues to develop innovative ideas and apply for patents so they can turn creativity into tangible results that strengthen our core competitiveness while cultivating customer value. In 2025, we obtained four utility model patents, demonstrating our R&D strength and innovation.

Patent name	Description
File overprint system	Responding to the cumbersome requirement to attach various channel documents for policy applications across different insurance types, the system was developed to directly overprint and output all required documents for channel review when quoting insurance. By integrating documents through the system, it provides complete channel documents to salespeople after quotation. It shortens the time required to write and attach channel documents considerably. It also reduces cumbersome processes for returning and supplementing missing documents, which may even affect the case review schedule.
Electronic verification system	The current manual processing of proposal delivery, review operations, and scanning and archiving of insurance applications is cumbersome. We plan to complete the above operations through the system. Therefore, the electronic verification system for insurance proposals was developed. It connects platforms, including quotation, proposal delivery, channel electronic review, and verification service systems. The simplifies paper-based transmission, improves case processing efficiency, and retains the review track records for electronic insurance proposals.
Premium billing and write-off system	This patent proposes a set of premium requisition and write-off processes that make premium collection and reconciliation between insurance companies and cooperative partners more efficient. The system first establishes a premium reconciliation statement based on the policy information provided by the cooperative partner and sends it for confirmation. After the content is verified, it generates a set of exclusive accounts for payment collection that can correspond to multiple insurance policies. It then integrates account information with reconciliation data and sends it back to the cooperative partner, so that the partner can make a payment directly based on the information.
Digital auxiliary system for residential building data	This process reduces the time and error risks associated with manual reconciliation and item-by-item verification, and avoids omissions, incorrect entries, and delays. Through standardized charging and verification methods, it not only improves the efficiency of financial processing but also ensures that premiums are remitted on time in accordance with regulatory requirements. It brings practical benefits to both internal human resource allocation and external cooperative relations.
Digital auxiliary system for residential building data	The main content of this patent is to improve the accuracy of building data for residential fire insurance and simplify the operation process for sales and underwriting staff. It uses digital processes (APIs) to assist sales and underwriting staff in querying building data and automatically importing the query results into the system.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6
**United in Kindness,
Moving Forward Together**

6-1 Inclusive Finance

 6-2 Community
Engagement

Appendices

6-2 Community Engagement

The Company has long upheld the belief of “giving back to society,” continually deepening social care and supporting diverse social development initiatives. To integrate resources into practical actions, the Company established the “Taiwan Fire & Marine Insurance Foundation” in September 2015. Initiatives include special education for children with developmental delays and anti-drug programs for youth, focusing on four main areas of public welfare: promoting artistic and cultural activities, cultivating sports talent, caring for disadvantaged groups, and awarding scholarships to young students. This Foundation works to optimize medical environments, bridge social gaps, promote community education and volunteer services, fostering a cycle of kindness and social care.

Through collaborating with the parent company, Navigator Group, the Company effectively integrates resources to engage in public welfare activities with compassion and care, aiming to provide both immediate assistance and long-term development support. The goal is not only to “recognize needs” but to “participate together” and foster lasting “ripple effects.” Looking ahead, the Company continues to practice its corporate social responsibility (CSR), actively responds to social needs and policy directions, deepens cross-sector cooperation, and expands its positive influence. We will work with all sectors of society to promote social progress and sustainable development.

6-2-1 Charitable Donations

✧ Charitable Donation Venues of the Taiwan Fire & Marine Insurance Foundation

Activity venue	Work item	Implementation method and content	Implementation benefits
Various places across Taiwan	Activities of sponsoring and rewarding academic research, exchange, etc.	The Company's donations help relevant units host academic seminars on public policy and social welfare, as well as various exchange activities, to support communication between the government and the public. It helps cultivate young students' ability to work together and care for society.	We support Taiwan University's "Education and Summit Plan" to achieve the goal of cultivating, recruiting, and retaining talents. The estimated number of participants (beneficiaries) is approximately 3,000.
	Promotion of artistic, cultural, and sports activities	The Company's donations help the Chen Chung-Kuang Cultural and Educational Foundation, New Taipei City Culture Foundation, The Paper Windmill Arts and Educational Foundation, Chung Tai Art and Culture Foundation, Youth Development Foundation, Chen-Yung Foundation, and other units promote artistic and cultural activities.	▷ By sponsoring artistic, cultural, and sports activities, we help people gain more opportunities to participate. ▷ Sports activities include competitions in Little League Baseball. ▷ Art and cultural activities include performances such as the Paper Windmill "Paper Windmill 368 Townships and Urban Children's Art Project," and "Saving Faust," which promotes anti-drug awareness among youth, along with performances in remote areas. They also include "Heroes with Love Concert" held by the Chen-Yung Foundation, and the "New Taipei Cultural Brand" programs hosted by the New Taipei City Cultural Foundation. ▷ The estimated number of participants (beneficiaries) is approximately 10,000.
	Awarding and assisting public welfare groups	The Company collaborates with various public welfare groups, including Eden Social Welfare Foundation, The Affiliated Special Education School in Taipei of the First Social Welfare Foundation, Heng-Shan Social Welfare Foundation, Huashan Social Welfare Foundation, and Taipei Awakening Association.	We have sponsored the Eden Social Welfare Foundation's "Rural Home Repair Project" to assist economically disadvantaged and disabled people, providing assistive cleaning services. We cooperate with other public welfare groups to promote special education for children with developmental delays and to develop regional culture. The estimated number of participants (beneficiaries) is approximately 5,000.
	Other relevant public welfare, cultural, and educational affairs align with the Foundation's purpose.	We implement the "Micro-Insurance, Warmth for the Weak" social welfare program and design cultural activities for older adults to foster cross-generational learning and co-creation.	We collaborate with the offices of Taipei City's Xinyi, Zhongshan, Datong, and Wanhua Districts. The Chinese Association for Vocational Skills of Persons with Disabilities, the Chinese Social Care and Welfare Association for the Visually Impaired, the Self-reliance Entrepreneurship Association for Persons with Disabilities of the Republic of China, and the Taiwan Rett Syndrome Association will promote micro-insurance. The estimated number of participants (beneficiaries) is approximately 800. We co-organized a cultural event with the New Taipei City Cultural Foundation and entrusted Rolling in Life Co., Ltd. The cultural event "New Taipei Culture Podcast Planning, Production, and Promotion" we organized is expected to reach over 25,000 people.



Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6
**United in Kindness,
Moving Forward Together**

6-1 Inclusive Finance

 6-2 Community
Engagement

Appendices

✧ Charitable Donations: Recipient of the Taiwan Fire & Marine Insurance Company

Category	Recipient	Date of Donation	Donated Amount (NTD)
Public welfare groups	Xingtian Temple	February 3, 2025	60,000
	Eden Social Welfare Foundation	September 25, 2025	50,000
	Taiwan Foundation for Disaster Relief (0923 Hualien Matai'an River Landslide Dammed-lake Disaster Fundraising Project)	October 1, 2025	1,000,000
Stakeholders	Taiwan Fire & Marine Insurance Company Cultural Foundation	September 16, 2025	8,000,000
Academic groups	National Dong Hwa University - Academic reward money for the 3rd period	January 5, 2025	180,000
	University of Taipei	May 28, 2025	1,500,000
	National Dong Hwa University - Academic reward money for the 4th period	July 5, 2025	180,000
	University of Taipei	August 8, 2025	1,500,000
	University of Taipei	August 8, 2025	375,000
Occupational groups	The Non-Life Insurance Association of the Republic of China- Financial Service Education Public Welfare Foundation	February 3, 2025	80,000
	Rotary Club of Taipei Oriental Cheers	February 8, 2025	300
	Rotary Club of Taipei Oriental Cheers	February 8, 2025	600
	Rotary Club of Taipei Oriental Cheers	March 11, 2025	600
	Rotary Club of Taipei Oriental Cheers	April 11, 2025	300
	Rotary Club of Taipei Oriental Cheers	May 20, 2025	300
	Rotary Club of Taipei Oriental Cheers	August 12, 2025	900
	Rotary Club of Taipei Oriental Cheers	September 9, 2025	300
	The Non-Life Insurance Association of the Republic of China -Financial Technology (FinTech) Development Fund	October 23, 2025	250,000
	Rotary Club of Taipei Oriental Cheers	November 7, 2025	300
	Chinese Taipei Volleyball Association	December 4, 2025	2,000,000
Total			15,178,600



Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness,
Moving Forward Together

6-1 Inclusive Finance

6-2 Community Engagement

Appendices

✧ Supporting Blood Donation Carnival

The Company believes in giving back to society and continuously engages in various public welfare activities. To support the stable operation of the healthcare system through concrete actions, we actively participate in the “Big Hands Together for Love to Sustain” Blood Donation Carnival. Blood donation is essential to maintaining medical resources, particularly during periods of tight blood supply. By sponsoring this event, the Company encourages employees and the public to donate blood actively, promoting a spirit of mutual help while injecting positive energy into society.

This event combines public welfare with health promotion. It not only raises awareness about the importance of blood donation but also strengthens the connection between businesses and the community. The Company hopes that by participating in such public welfare activities, we can encourage more people to pay attention to public issues and practice corporate social responsibility. In the future, we will continue to leverage internal and external resources to promote diverse charitable actions, strengthen social care, and contribute to building a caring, inclusive, and sustainable society.



6-2-2 Promotion of Sports Programs

The Company has supported sports and public welfare activities over the long term. It is dedicated to cultivating local grassroots sporting talent in Taiwan in response to the government's promotion of enterprises' sponsorship of sports activities. In 2017, the University of Taipei's softball team was established and participated in the corporate women's softball league as “Taiwan Bulldogs.” In 2021, the softball team was sponsored by the Taipei City Government and renamed the “TFMI Bulldogs.” In 2022, the softball team was engaged in the corporate women's softball league named “Taipei TFMI Bear Awesome”. The Company collaborated with the Taoyuan City Government in 2019 to jointly form the Taoyuan TFMI Eagle Volleyball Team. Players from Chung Yuan Christian University were recruited to participate in the corporate volleyball league through industry-government-university collaboration, contributing to the development of volleyball and local athletic talent in Taiwan.

The Company firmly believes in the importance of sports activities for personal growth and social cohesion. It is committed to continually supporting sports development in Taiwan by providing high-quality training resources, organizing sports events, and promoting sports culture. These efforts aim to inspire more people to participate in sports, cultivate elite athletes, and advance sports in Taiwan. Looking ahead, the Company continues to collaborate with all levels of government, sports organizations, and various sectors of society to optimize the sports environment; this serves to cultivate a healthy and energetic sports atmosphere while encouraging everyone to get active. We hope that more outstanding athletes may be nurtured to show their skills on the international stage, boosting Taiwan's sports competitiveness.



Foreword
 CH1
 Company Profile and
 Sustainability Blueprint

CH2
 Sustainable Management
 and Ethical Governance

CH3
 Cherish the Earth, Sustain
 the Environment

CH4
 Sustainable Brand and
 Innovative Finance

CH5
 Employee Care, Friendly
 Workplace

CH6
 United in Kindness,
 Moving Forward Together

Appendices

GRI Standards Index
 Comparison Table

Strengthening the Disclosure
 of "Sustainability Indicators
 per Industry" and the
 "Summary Sheet of
 Assurance Items"

TCFD Index Comparison
 Table

Sustainability Accounting
 Standards Board (SASB)
 Index Comparison Table

Principles for Sustainable
 Insurance (PSI) Index Table

Principles for Responsible
 Investment (PRI)
 Comparison Table

Financial Patents

Chinese-English Glossary

External Certification
 Limited Assurance Report

Appendix 1: GRI Standards Index Comparison Table

Statement of Use	Taiwan Fire & Marine Insurance Company has already reported the contents for the period from January 1, 2025, to December 31, 2025, in accordance with GRI standards.
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Industry Standards	Not applicable; the GRI industry standards for the financial insurance industry have not yet been published.

GRI 2021 Standards

GRI 2 General Disclosures (2021)						
GRI Standard Category/Issue	No.	GRI Standard Disclosures	Material topics	Chapter	Page	Description
The Organization and Its Reporting Practices	2-1	Organizational details	No corresponding material topics	1-1-1 Company Profile	9	
	2-2	Entities included in the Organization's sustainability reporting	No corresponding material topics	About the Report	1	
	2-3	Reporting period, frequency, and contact point	No corresponding material topics	About the Report	1	
	2-4	Restatements of information	No corresponding material topics	About the Report	-	No restatements of information
	2-5	External assurance	No corresponding material topics	About the Report	1	
Activities and Workers	2-6	Activities, value chain, and other business relationships	No corresponding material topics	About the Report 1-1-1 Company Profile 3-2-4 Sustainable Supply Chain	1 9 56	Compared to 2024, the Company has seen no significant changes in the value chain, products and services and other business relationships.
	2-7	Employees	Talent Cultivation and Development Talent Attraction and Retention	5-1 Workforce Structure	68	
	2-8	Workers who are not employees	Talent Attraction and Retention	5-1 Workforce Structure	68	
Governance	2-9	Governance structure and composition	Corporate Governance and Ethical Management	2-1-1 Corporate Governance	28	
	2-10	Nomination and selection of the highest governance body	Corporate Governance and Ethical Management	Diversity and Professionalism of Board of Directors	29	
	2-11	Chair of the highest governance body	Corporate Governance and Ethical Management	Diversity and Professionalism of Board of Directors	29	
	2-12	Role of the highest governance body in overseeing the management of impacts	Corporate Governance and Ethical Management	1-2-1 Sustainable Development Organization 1-2-2 Stakeholder Engagement	11 13	
	2-13	Delegation of responsibility for managing impacts	Corporate Governance and Ethical Management	1-2-1 Sustainable Development Organization	11	
	2-14	Role of the highest governance body in sustainability reporting	Corporate Governance and Ethical Management	About the Report 1-2-1 Sustainable Development Organization	1 11	

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

 GRI Standards Index
Comparison Table

 Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

 TCFD Index Comparison
Table

 Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

 Principles for Sustainable
Insurance (PSI) Index Table

 Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

GRI 2 General Disclosures (2021)						
GRI Standard Category/Issue	No.	GRI Standard Disclosures	Material Topics	Chapter	Page	Description
Governance	2-15	Conflicts of interest	Corporate Governance and Ethical Management	Diversity and Professionalism of Board of Directors 2-1-2 Ethical Management	29 32	The Company doesn't have any controlling shareholders, and we haven't tracked cross-shareholding with suppliers or other stakeholders, nor the related parties and their relationships, transactions, and outstanding balances.
	2-16	Communication of critical concerns	Corporate Governance and Ethical Management	1-2-1 Sustainable Development Organization	11	
	2-17	Collective knowledge of the highest governance body	Corporate Governance and Ethical Management	Diversity and Professionalism of Board of Directors	29	
	2-18	Evaluation of the performance of the highest governance body	Corporate Governance and Ethical Management	1-2-1 Sustainable Development Organization Diversity and Professionalism of Board of Directors	11 29	
	2-19	Remuneration policies	Corporate Governance and Ethical Management	Remuneration Policy for Directors and Managers 5-4-1 Employee Compensation and Benefits	30 74	
	2-20	Process to determine remuneration	Corporate Governance and Ethical Management	Remuneration Policy for Directors and Managers	30	
	2-21	Annual total compensation ratio	No corresponding material topics		-	Total annual remuneration ratio is the Organization's confidential information.
	2-22	Statement on sustainable development strategy	Corporate Governance and Ethical Management	Letter from the Chairman	2	
Strategy, Policies and Practices	2-23	Policy commitments	No corresponding material topics	5-4-3 Human Rights Protection	76	
	2-24	Embedding policy commitments	Corporate Governance and Ethical Management	1-2-2 Stakeholder Engagement 2-1-2 Ethical Management 5-4-3 Human Rights Protection	13 32 76	
	2-25	Processes to remediate negative impacts	Regulatory Compliance Operating Performance Digital Finance and Innovation Talent Attraction and Retention	4-1-1 Diversified Communication Channels 4-1-2 Digital Finance and Innovation 5-4-2 Labor Management Communication Channels 5-4-3 Human Rights Protection	60 62 75 76	
	2-26	Mechanisms for seeking advice and raising concerns	Corporate Governance and Ethical Management	2-1-2 Ethical Management	32	
	2-27	Compliance with laws and regulations	Regulatory Compliance	2-1-3 Regulatory Compliance	34	
	2-28	Membership associations	Operational Risk Management	Participation in Associations and Memberships	31	
	2-29	Approach to stakeholder engagement	No corresponding material topics	1-2-2 Stakeholder Engagement	13	
	2-30	Collective bargaining agreements	Talent Attraction and Retention		-	No collective agreement since there was no association.

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

 GRI Standards Index
Comparison Table

 Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

 TCFD Index Comparison
Table

 Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

 Principles for Sustainable
Insurance (PSI) Index Table

 Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Main Material Topics

GRI Standard Topic	Disclosure Items	Chapter	Page	Description
Corporate Governance and Ethical Management				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 205 Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	2-1-2 Ethical Management	32	
GRI 205 Anti-corruption 2016	205-3 Confirmed incidents of corruption and actions taken	2-1-2 Ethical Management	-	No corruption incident.
Information Security				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 418 Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	2-2 Information Security and Customer Privacy Protection 4-1-2 Digital Finance and Innovation	-	No substantiated complaint concerning breaches of customer privacy or losses of customer data.
Digital Finance and Innovation				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
Operating Performance				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

GRI Standards Index Comparison Table

Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"

TCFD Index Comparison Table

Sustainability Accounting Standards Board (SASB) Index Comparison Table

Principles for Sustainable Insurance (PSI) Index Table

Principles for Responsible Investment (PRI) Comparison Table

Financial Patents

Chinese-English Glossary

External Certification Limited Assurance Report

GRI Standard Topic	Disclosure Items	Chapter	Page	Description
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 201 Economic Performance 2016	201-1 Direct economic value generated and distributed	1-1-2 Operating Performance	10	
Regulatory Compliance				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 205 Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	2-1-2 Ethical Management	32	
GRI 205 Anti-corruption 2016	205-3 Confirmed incidents of corruption and actions taken	2-1-2 Ethical Management	32	No corruption incident.
Operational Risk Management				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
Fair Treatment of Customers and Customer Experience				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 416 Customer Health and Safety 2016	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Implementation of the Principles for Fair Treatment of Customers	61	No violation of regulations.
Talent Cultivation and Development				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

GRI Standards Index Comparison Table

Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"

TCFD Index Comparison Table

Sustainability Accounting Standards Board (SASB) Index Comparison Table

Principles for Sustainable Insurance (PSI) Index Table

Principles for Responsible Investment (PRI) Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

GRI Standard Topic	Disclosure Items	Chapter	Page	Description
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 404 Training and Education 2016	404-1 Average hours of training per year per employee	5-3-2 Education and Training Status	71	
GRI 404 Training and Education 2016	404-3 Percentage of employees receiving regular performance and career development reviews	5-3-3 Employee Performance Evaluation	73	
GRI 405 Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Diversity and Professionalism of Board of Directors	29	
		5-1 Workforce Structure	68	
Talent Attraction and Retention				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 401 Employment 2016	401-1 New employee hires and employee turnover	5-2 Talent Attraction and Retention	69	
GRI 401 Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	5-4 Healthy and Happy Workplace	74	
GRI 401 Employment 2016	401-3 Parental leave	Gender Equality in Workplace	77	
Climate Change Management				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021 Disclosures	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 302 Energy 2016	302-1 Energy consumption within the organization	3-2-2 Managing Greenhouse Gas Emissions	53	No renewable energy consumption.
GRI 302 Energy 2016	302-3 Energy intensity	3-2-2 Managing Greenhouse Gas Emissions	53	
GRI 305 Emissions 2016	305-1 Direct (Scope 1) Greenhouse Gas Emissions	3-2-2 Managing Greenhouse Gas Emissions	53	

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

GRI Standards Index Comparison Table

Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"

TCFD Index Comparison Table

Sustainability Accounting Standards Board (SASB) Index Comparison Table

Principles for Sustainable Insurance (PSI) Index Table

Principles for Responsible Investment (PRI) Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

GRI Standard Topic	Disclosure Items	Chapter	Page	Description
GRI 305 Emissions 2016	305-2 Energy indirect (Scope 2) Greenhouse Gas Emissions	3-2-2 Managing Greenhouse Gas Emissions	53	
GRI 305 Emissions 2016	305-4 Density of Greenhouse Gas Emissions	3-2-2 Managing Greenhouse Gas Emissions	53	
Product Marketing and Information Transparency				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 417 Marketing and Labeling 2016	417-2 Incidents of non-compliance concerning product and service information and labeling	Implementation of the Principles for Fair Treatment of Customers	61	No violation of regulations.
GRI 417 Marketing and Labeling 2016	417-3 Incidents of non-compliance concerning marketing communications	Implementation of the Principles for Fair Treatment of Customers	61	No violation of regulations.
Employee Health and Workplace Safety				
GRI 3 Material Topics 2021	3-1 Process to determine material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-2 List of material topics	1-2-3 Materiality Assessment	16	
GRI 3 Material Topics 2021	3-3 Management of material topics	1-2-2 Stakeholder Engagement	13	
		1-2-3 Materiality Assessment	16	
GRI 403 Occupational Health and Safety (OHS) 2018	403-1 Occupational health and safety management system	5-4-4 Safe Working Environment	78	
GRI 403 Occupational Health and Safety (OHS) 2018	403-3 Occupational health services	5-4 Healthy and Happy Workplace	74	
GRI 403 Occupational Health and Safety (OHS) 2018	403-5 Worker training on occupational health and safety	5-4 Healthy and Happy Workplace	74	
GRI 403 Occupational Health and Safety (OHS) 2018	403-6 Promotion of worker health	5-4 Healthy and Happy Workplace	74	
GRI 403 Occupational Health and Safety (OHS) 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5-4 Healthy and Happy Workplace	74	

Foreword

CH1

Company Profile and
Sustainability Blueprint

CH2

Sustainable Management
and Ethical Governance

CH3

Cherish the Earth, Sustain
the Environment

CH4

Sustainable Brand and
Innovative Finance

CH5

Employee Care, Friendly
Workplace

CH6

United in Kindness,
Moving Forward Together

Appendices

GRI Standards Index
Comparison Table

Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

TCFD Index Comparison
Table

Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

Principles for Sustainable
Insurance (PSI) Index Table

Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Other Corresponding Indicators

GRI Standard Topic	Disclosure Items	Chapter	Page	Description
GRI 201 Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	Climate Risk and Opportunity Development Strategy	45	
GRI 201 Economic Performance 2016	201-3 Defined benefit plan obligations and other retirement plans	5-4 Healthy and Happy Workplace	74	Please refer to the Company's financial reports for the fourth quarter of 2025 P.49~P.54.
GRI 202 Market Presence 2016	202-2 Proportion of senior management hired from the local community	5-1 Workforce Structure	68	
GRI 204 Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Local Procurement	57	
GRI 206 Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopolistic practices	2-1-2 Ethical Management	32	No legal action involving anti-competitive behavior, antitrust, or monopolistic practices occurred.
GRI 303 Water and Effluents 2018	303-3 Water withdrawal	Water Resource Management	54	
GRI 402 Labor and Management Relations 2016	402-1 Minimum notice periods regarding operational changes	5-4-2 Labor Management Communication Channels	75	
GRI 403 Occupational Health and Safety (OHS) 2018	403-1 Occupational health and safety management system	5-4-4 Safe Working Environment	78	
GRI 403 Occupational Health and Safety (OHS) 2018	403-3 Occupational health services	5-4 Healthy and Happy Workplace	74	
GRI 403 Occupational Health and Safety (OHS) 2018	403-5 Worker training on occupational health and safety	5-4 Healthy and Happy Workplace	74	
GRI 403 Occupational Health and Safety (OHS) 2018	403-6 Promotion of worker health	5-4 Healthy and Happy Workplace	74	
GRI 403 Occupational Health and Safety (OHS) 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5-4 Healthy and Happy Workplace	74	
GRI 406 Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	5-4-3 Human Rights Protection	76	No discrimination incident.
GRI 417 Marketing and Labeling 2016	417-2 Incidents of non-compliance concerning product and service information and labeling	Implementation of the Principles for Fair Treatment of Customers	61	No violation of regulations.
GRI 417 Marketing and Labeling 2016	417-3 Incidents of non-compliance concerning marketing communications	Implementation of the Principles for Fair Treatment of Customers	61	No violation of regulations.

Foreword

 CH1
 Company Profile and
 Sustainability Blueprint

 CH2
 Sustainable Management
 and Ethical Governance

 CH3
 Cherish the Earth, Sustain
 the Environment

 CH4
 Sustainable Brand and
 Innovative Finance

 CH5
 Employee Care, Friendly
 Workplace

 CH6
 United in Kindness,
 Moving Forward Together

Appendices

 GRI Standards Index
 Comparison Table

 Strengthening the Disclosure
 of "Sustainability Indicators
 per Industry" and the
 "Summary Sheet of
 Assurance Items"

 TCFD Index Comparison
 Table

 Sustainability Accounting
 Standards Board (SASB)
 Index Comparison Table

 Principles for Sustainable
 Insurance (PSI) Index Table

 Principles for Responsible
 Investment (PRI)
 Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Appendix 2: Strengthening the Disclosure of “Sustainability Indicators per Industry” and the “Summary Sheet of Assurance Items”

In accordance with Paragraph 1, Article 4 of the “Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies”: Appendix 1-3-Financial and Insurance Industry

No.	Indicator	Indicator Type	Annual Disclosure	Unit	Remarks
1	Number of data breaches; percentage involving personally identifiable information; number of account holders affected.	Quantitative	V	Quantity, percentage (%)	No information leakage incidents occurred (0%); no customers were affected by information breaches.
2	Number and amount of loans outstanding qualified to programs designed to promote development of small business and communities.	Quantitative		Quantity, reporting currency	There is no such loan-related business as a Company service item.
3	Number of participants in financial literacy initiatives provided to minority groups without adequate banking services.	Quantitative	V	Quantity	Financial Contribution to Society (this year, we held insurance fraud prevention education seminars for elderly groups with lower access to financial services, with a total of 27 participants).
4	Products and services designed by individual operating units to create benefits for the environment or society.	Qualitative description	V	Not applicable	Micro-insurance and agricultural insurance are products designed by the Company to create social benefits. Specifically, 1,036 individuals hold effective micro-insurance policies. The Company has underwritten 166 aquaculture insurance cases and 49 wax apple insurance cases.

Foreword

 CH1
 Company Profile and
 Sustainability Blueprint

 CH2
 Sustainable Management
 and Ethical Governance

 CH3
 Cherish the Earth, Sustain
 the Environment

 CH4
 Sustainable Brand and
 Innovative Finance

 CH5
 Employee Care, Friendly
 Workplace

 CH6
 United in Kindness,
 Moving Forward Together

Appendices

 GRI Standards Index
 Comparison Table

 Strengthening the Disclosure
 of "Sustainability Indicators
 per Industry" and the
 "Summary Sheet of
 Assurance Items"

 TCFD Index Comparison
 Table

 Sustainability Accounting
 Standards Board (SASB)
 Index Comparison Table

 Principles for Sustainable
 Insurance (PSI) Index Table

 Principles for Responsible
 Investment (PRI)
 Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Appendix 3: TCFD Index Comparison Table

In accordance with Article 4-1 of the "Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies": Appendix 2-Climate-Related Information of TWSE/TPEX Listed Company

Disclosure title	Disclosure Items	Implementation Status in 2025
Governance	Describe the Board's and management's role in assessing and managing climate-related risks and opportunities.	The Company has established a Risk Management Committee and a Sustainable Development Committee under the Board of Directors. Each committee regularly reviews the development, establishment, and implementation effectiveness of the Company's overall risk management mechanism in accordance with its functions. Committees disclose relevant information across four significant areas of governance, policy, risk management, and indicators and goals, based on the guidance framework for the "Recommendations on Climate-Related Financial Disclosures" released by the TCFD. They identify and take stock of potential climate change risks, opportunities, and financial impacts in the Company operations. They formulate risk management strategies for major risks, such as action measures for climate change. The dedicated unit reports the implementation of relevant risk management strategies to the Board of Directors at least once a year. The Board of Directors reviews the implementation status and results and encourages the Taskforce to make adjustments to implement relevant plans as needed.
	Describe the climate-related risks and opportunities the Organization has identified over the short-, medium-, and long-term.	Each department primarily identifies climate-related risks and opportunities based on its business characteristics, and relevant risks are also assessed for physical and transition risks. In the short term, sudden climate disasters may increase claim demand, affecting the Company's operating performance. In the medium term, climate change may increase insurance risks, affecting the Company's reinsurance costs and capital requirements. In the long term, climate change may lead to structural changes in insurance demand, such as a possible reduction in policy supply in high-risk areas. However, new business opportunities can also be created by climate change, such as developing climate-related insurance products and services and using climate data to assess risks and set prices.
Strategy	Describe the financial impact of extreme climate events and relevant corporate transformation.	Extreme climate events have a considerable financial impact on the Company, including but not limited to the following:
		Increased claims settlement costs: extreme climate events may lead to a large number of insurance claims, increasing the Company's claims settlement costs.
		Reassessment of risks: extreme climate events may increase the risk of some areas or events, causing the Company to reassess risks and adjust insurance premiums, affecting the Company's revenue.
		Rise in reinsurance costs: when extreme climate events occur frequently, reinsurance companies will increase reinsurance premiums to cope with higher risks.
		Damage to brand image: if the Company fails to respond to the impact of extreme climate events effectively, it may damage its brand image, affecting customer loyalty and business growth.
Strategy	Describe the financial impact of extreme climate events and relevant corporate transformation.	Falling return on investment: extreme climate events may cause market instability, affect investment returns, and negatively impact the Company's financial condition.
		To meet these challenges, the Company has developed adequate risk management strategies for extreme climate events, including assessing extreme weather risks, setting appropriate reinsurance policies, formulating climate change response measures, and developing innovative insurance products to address emerging risks.

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

GRI Standards Index Comparison Table

Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"

TCFD Index Comparison Table

Sustainability Accounting Standards Board (SASB) Index Comparison Table

Principles for Sustainable Insurance (PSI) Index Table

Principles for Responsible Investment (PRI) Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Disclosure title	Disclosure Items	Implementation Status in 2025
Risk management		The Company revised the "Risk Management Policies" in 2022 to include climate change risks as one of the risks that may significantly impact the Company. Accordingly, it formulated the "Climate Change Risk Management Guidelines" as the norm for managing and monitoring climate change risks. The climate change risk management items are described as follows: Risk management and monitoring: develop assessment methods to identify sectors, counterparties, and customers with climate-related risks (including existing and potential counterparties and customers) while assessing their impact. Establish a continuous management monitoring mechanism for climate-related risk exposure. For sectors, counterparties, and customers with significant climate-related risks, relevant mechanisms should be established to manage these risks while encouraging counterparties and customers to take necessary measures to reduce them. Scenario analysis and stress testing: expand the capacity for qualitative and quantitative scenario analysis and stress testing to assess the impact of climate-related risks. Establish general and severe scenarios with qualitative or quantitative risk indicators. Set long- and short-term scenarios for strategic planning and risk management purposes. Investment management: establish adequate procedures to assess and manage climate-related risks associated with investment targets. There should be additional review mechanisms for investment targets involving higher climate-related risks. Regularly assess changes in climate-related risks associated with investment targets to inform adjustments to investment positions. Rights and responsibilities of the Company's climate change risk management units: The Board of Directors shall continue supervising the management and disclosure of climate-related risks. Business units shall assess the impact of climate-related risks and integrate corresponding control measures into various operating mechanisms for business execution. The Risk Management Office shall supervise business units' performance, ensuring they comply with relevant specifications. Auditing units shall ensure that business and risk management units implement/supervise climate-related risk management measures.
	Describe how to integrate climate risk identification, evaluation, and management processes into the risk management system.	
Metrics and targets	If scenario analysis is used to evaluate resilience against climate change risks, the scenarios, parameters, assumptions, analysis factors, and main financial impacts shall be described.	The Company utilizes the Representative Concentration Pathway (RCP) 4.5 and 8.5 scenarios of the Intergovernmental Panel on Climate Change (IPCC) to analyze and assess potential climate-related impacts on its business, operational strategy, and financial and investment positions across various climate scenarios. All units collaborate through the Risk Management Department to discuss and evaluate the effects of climate change on operations within the scope of the business. They actively identify risks and opportunities and assess their potential impact on finance, business, and operations. Combined with the likelihood of occurrence, they identify the Company's significant climate-related risks and opportunities. The Risk Management Committee subsequently develops long-term policies and action plans, regularly tracking implementation to ensure effective control while supporting the management of climate-related risks and opportunities.
	If there is a transition plan in response to climate-related risks, the contents of this plan, as well as the metrics and targets used to identify and manage physical and transformation risks, shall be described.	The Company actively develops a low-carbon operating environment through a digital and low-carbon business strategy to support carbon-reduction initiatives aligned with international and social standards. It has established the ISO 14064-1 greenhouse gas inventory and assurance operations. Plans to introduce and implement certifications, such as the ISO 14001 Environmental Management System, are also underway. The Company is guided toward low-carbon transformation, strengthening sustainable investment, and increasing the proportion of digital green products and services. This promotes the development of the energy resource industry. The development of environmentally resilient insurance products can accelerate the green transformation of the entire insurance industry chain, achieving the shared goal of slowing global warming.
	If internal carbon pricing is used as a planning tool, the price-setting basis shall be described.	The Company has not yet established internal carbon pricing. We plan to discuss using internal carbon pricing as an operating mechanism for reducing carbon emissions after completing the greenhouse gas inventory and assurance operations for the Company's head office and each branch.
	If climate-related targets have been established, the activities, scope of greenhouse gas emissions, planned schedule, progress to achieve each year, and other relevant information shall be described; if carbon offsets or Renewable Energy Certificates (RECs) are used to achieve relevant targets, the source or quantity of the carbon-reduction quota offset or the amount of RECs shall be described.	The Environmental Protection Group under the Company's Sustainable Development Committee has formulated management policies, including greenhouse gas inventory and carbon emissions reduction, energy use management, comprehensive use of LED energy-saving lamps, water resources management, and paper reduction. It has also set short-, medium-, and long-term carbon emission reduction targets. The Company did not use carbon offsets or RECs in 2025.
	Greenhouse gas inventory and assurance	3-2-2 Managing Greenhouse Gas Emissions

Foreword

 CH1
 Company Profile and
 Sustainability Blueprint

 CH2
 Sustainable Management
 and Ethical Governance

 CH3
 Cherish the Earth, Sustain
 the Environment

 CH4
 Sustainable Brand and
 Innovative Finance

 CH5
 Employee Care, Friendly
 Workplace

 CH6
 United in Kindness,
 Moving Forward Together

Appendices

 GRI Standards Index
 Comparison Table
 Strengthening the Disclosure
 of "Sustainability Indicators
 per Industry" and the
 "Summary Sheet of
 Assurance Items"
 TCFD Index Comparison
 Table
 Sustainability Accounting
 Standards Board (SASB)
 Index Comparison Table
 Principles for Sustainable
 Insurance (PSI) Index Table
 Principles for Responsible
 Investment (PRI)
 Comparison Table
 Financial Patents
 Chinese-English Glossary
 External Certification
 Limited Assurance Report

Appendix 4: Sustainability Accounting Standards Board (SASB) Index Comparison Table

SASB Topic	Index Code	Description of index	Implementation Status/Corresponding Chapter	Improvement Measures /Future Goals
Social capital				
Transparent information and fair advice for customers	FN-IN-270a.1	Total amount of monetary losses due to legal proceedings associated with the marketing and communication of insurance product-related information to new and returning customers	In 2025, the Company was not corrected by the competent authorities due to a violation of laws or regulations.	Continuously comply with regulatory requirements and achieve the goal of zero violations of laws and regulations.
	FN-IN-270a.2	Complaints-to-claims ratio	Implementing the Principles for Fair Treatment of Customers	Continuously optimize the claims settlement progress inquiry system and digital claims services, with a medium- and long-term goal of maintaining policyholder service satisfaction above 9.5 points.
	FN-IN-270a.3	Customer retention rate	This indicator was not disclosed in the current year.	Not applicable.
	FN-IN-270a.4	Description of the approach to informing customers about products	Implementing the Principles for Fair Treatment of Customers	Maintain 100% transparency in product information disclosure as required by regulations and protect consumer rights and interests.
Business model and innovation				
Incorporation of ESG factors in investment management	FN-IN-410a.2	Description of the approach to incorporating Environmental, Social, and Governance (ESG) factors in investment management processes and strategies	In accordance with Article 4 of the "Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies"—which guides the financial and insurance industry to strengthen the disclosure of specific policies on environmental and social aspects of corporate financial products or services as well as the policies as mentioned earlier—the industry should focus on customers and other clients within the scope of agreement or transaction; follow operating procedures required by financial and insurance providers for environmental and social aspects; and achieve reasonable performance indicators. The above corporate financial instruments should include at least lending, project financing, mutual funds, insurance, and the enterprise's own investments. The Company is dedicated to fulfilling its sustainability responsibilities as an institutional investor. By establishing the "Operational Procedures for Investment Management Process," the Company has adopted the United Nations' Principles for Responsible Investment (PRI) and the Stewardship Best Practice Principles issued by the Taiwan Stock Exchange. These principles consider environmental protection, corporate integrity, and social responsibility in investment decision-making. The Company prioritizes investment in companies that offer stable profits or sustainable dividend distributions, with an emphasis on consistent growth in core management areas. The Company also focuses on companies that actively engage in ESG and sustainable development. This includes evaluating whether target companies take action against anti-money laundering, combating the financing of terrorism, environmental protection, corporate integrity, and social responsibility. To ensure responsible investment, the Company rejects targets listed on blocklists by conducting relevant checks on LexisNexis. It reviews the descriptions of environmental protection (E), social responsibility (S), and corporate governance (G) in the annual reports and sustainability reports of target companies. The Company also references relevant corporate ESG information disclosed on the target companies' official websites or MOPS. In evaluation reports, the Company describes the ESG practices and achievements of target companies, refers to the EGS IR platform of the CIC Clearing House, the official website of the evaluation agency, and a large-scale system database; disclosure scores from third-party rating agencies such as Bloomberg ESG disclosure scores, S&P Global ESG ratings, Sustainalytics ESG risk ratings, CDP climate ratings, and MSCI ESG ratings. The Company considers rankings in corporate governance assessment systems and whether companies are constituent stocks in ESG indices recognized by domestic and foreign institutions. After investing, the Company continues to monitor the operating conditions and related news of investee companies; actively participates in the investee company's legal person briefing meetings and company symposiums for engagement activities and opportunities.	Continue to expand relevant investments in the ESG field and integrate environmental and social factors into investment decisions in accordance with the PRI principles. The short-term, medium-term, and long-term goals are to ensure the consistent integration of climate and ESG risk assessment into investment position management to maintain sound solvency and reduce asset exposure.

Foreword

CH1

Company Profile and Sustainability Blueprint

CH2

Sustainable Management and Ethical Governance

CH3

Cherish the Earth, Sustain the Environment

CH4

Sustainable Brand and Innovative Finance

CH5

Employee Care, Friendly Workplace

CH6

United in Kindness, Moving Forward Together

Appendices

GRI Standards Index Comparison Table

Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"

TCFD Index Comparison Table

Sustainability Accounting Standards Board (SASB) Index Comparison Table

Principles for Sustainable Insurance (PSI) Index Table

Principles for Responsible Investment (PRI) Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

SASB Topic	Index Code	Description of index	Implementation Status/Corresponding Chapter	Improvement Measures /Future Goals
Policies designed to incentivize responsible behavior	FN-IN-410b.1	Net premiums related to energy efficiency and low-carbon technology	2-9 Sustainable Products	Actively develop innovative green insurance products (e.g., those for renewable energy and agriculture) to support the low-carbon transition.
	FN-IN-410b.2	Discussion of products and product features that incentivize health, safety, and environmentally responsible actions and behaviors	2-9 Sustainable Products	Continuing to promote online insurance purchase and paperless services, with the target for the proportion of online underwriting assessment set as: above 50% in the short term, above 60% in the medium term, and above 70% in the long term.
Financed carbon emissions	FN-IN-410c.1	Absolute gross-financed carbon emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3	The carbon emissions from the financing component have not yet been calculated, and the related methods are still being developed.	Not applicable.
Financed carbon emissions	FN-IN-410c.2	Gross exposure for each industry by asset class	The carbon emissions from the financing component have not yet been calculated, and the related methods are still being developed.	Not applicable.
Financed carbon emissions	FN-IN-410c.3	Percentage of gross exposure included in the financed carbon emissions calculation	Carbon emissions from the financing component have not yet been calculated, and the related methods are still being developed.	Not applicable.
Financed carbon emissions	FN-IN-410c.4	Description of the methodology used to calculate financed carbon emissions	Carbon emissions from the financing component have not yet been calculated, and the related methods are still being developed.	The IFRS S1/S2 alignment plan has been launched to complete the implementation in the medium term.
Physical risk exposure	FN-IN-450a.1	Probable Maximum Loss of insured products from weather-related natural catastrophes (PML)	3-1-3 Climate Risk Management	We will continue to optimize the natural disaster risk model and the physical risk scenario analysis for possible maximum loss (PML) to strengthen the assessment of climate resilience.
	FN-IN-450a.2	Total amount of monetary losses, three attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance) by incident type and region	Not disclosed in the current year.	Continuously comply with regulatory requirements and achieve the goal of zero violations of laws and regulations.
	FN-IN-450a.3	Description of the approach to incorporating environmental risks into (1) the underwriting process for individual contracts and (2) the management of individual-level risks and capital adequacy	Climate Risk and Opportunity Development Strategy	Continuously comply with regulatory requirements and achieve the goal of zero violations of laws and regulations.

Foreword

CH1
Company Profile and
Sustainability Blueprint

CH2
Sustainable Management
and Ethical Governance

CH3
Cherish the Earth, Sustain
the Environment

CH4
Sustainable Brand and
Innovative Finance

CH5
Employee Care, Friendly
Workplace

CH6
United in Kindness,
Moving Forward Together

Appendices

GRI Standards Index
Comparison Table

Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

TCFD Index Comparison
Table

Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

Principles for Sustainable
Insurance (PSI) Index Table

Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

SASB Topic	Index Code	Description of index	Implementation Status/Corresponding Chapter	Improvement Measures /Future Goals
Leadership and corporate governance				
Systematic risk management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total exposure to centrally cleared derivatives	In 2025, the amount of derivative financial products engaged in by the Company was NTD 0.	Not applicable.
	FN-IN-550a.2	Total fair value of securities lending collateral assets	In 2025, the amount of securities lending agreements of the Company's financial assets was NTD 0.	Not applicable.
	FN-IN-550a.3	Description of the approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	Liquidity Risk Management Measures: Liquidity risks are classified into capital and market liquidity risks. Capital liquidity risk refers to the risk of failing to realize assets or to acquire sufficient capital to meet due liabilities. Market liquidity risk refers to the risk of significant price changes when handling or offsetting positions held due to insufficient or disorderly market depth. Relevant indicators and quotas have been established for capital liquidity and market liquidity risks in the management mechanism; establishing funding units that are independent from transaction units to control incoming and outgoing capital of the Company and the impact of the capital amount on liquidity to avoid centralization of risks in terms of asset allocation and risk exposure of counterparties. Asset allocation management measures: When establishing investment policies and drafting annual asset allocation strategies, the Company reviews the asset-liability relationships, risk tolerance, long-term risk-reward requirements, liquidity, and solvency conditions, etc. It reports to the Board of Directors for approval. Investment quotas for various investment projects have been established in internal rules and regulations to control risk exposure across the overall asset portfolios and avoid risk concentration.	Regularly review the relationship between assets, liabilities, and risk tolerance; avoid over-concentrating investments; and continuously monitor liquidity and systemic risks.
Activity metrics	FN-IN-000.A	Number of policies in force by segment: (1) property and casualty, (2) life, and (3) assumed reinsurance	1-1 Operating Performance	Not applicable.

Foreword

 CH1
 Company Profile and
 Sustainability Blueprint

 CH2
 Sustainable Management
 and Ethical Governance

 CH3
 Cherish the Earth, Sustain
 the Environment

 CH4
 Sustainable Brand and
 Innovative Finance

 CH5
 Employee Care, Friendly
 Workplace

 CH6
 United in Kindness,
 Moving Forward Together

Appendices

 GRI Standards Index
 Comparison Table

 Strengthening the Disclosure
 of "Sustainability Indicators
 per Industry" and the
 "Summary Sheet of
 Assurance Items"

 TCFD Index Comparison
 Table

 Sustainability Accounting
 Standards Board (SASB)
 Index Comparison Table

 Principles for Sustainable
 Insurance (PSI) Index Table

 Principles for Responsible
 Investment (PRI)
 Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Appendix 5: Principles for Sustainable Insurance (PSI) Index Table

PSI	Dimension		Chapter
Principle 1: Incorporate ESG into the insurance company's decision- making	Company Strategy	Establish a Company strategy at the Board and executive management levels to identify, assess, manage, and monitor ESG issues in business operations.	1-2-1 Sustainable Development Organization
		Dialogue with Company owners on the relevance of ESG issues to Company strategy.	1-2-1 Sustainable Development Organization
		Integrate ESG issues into recruitment, training, and employee engagement programs.	1-2-1 Sustainable Development Organization 5-3-1 Complete Employee Development System
	Risk Management and Underwriting	Establish processes to identify and assess ESG issues inherent in the portfolio and be aware of potential ESG-related consequences of the Company's transactions.	3-1-1 Climate Governance Framework
		Integrate ESG issues into risk management, underwriting, and capital adequacy decision-making processes, including research, models, analytics, tools, and metrics.	3-1-1 Climate Governance Framework 3-1-3 Climate Risk Management
	Product and Service	Develop products and services that reduce risk, positively impact ESG, and promote better risk management.	4-2-2 Sustainable Insurance Products 6-1 Inclusive Finance
		Develop or support literacy programs on risk, insurance, and ESG issues.	5-3-1 Complete Employee Development System
	Claims Management	Respond to clients promptly, fairly, sensitively, and transparently at all times; ensure claims processes are clearly explained and understood.	4-1 Fair Treatment of Customers and Customer Experience
		Integrate ESG issues into repairs, replacements, and other claims services.	4-1 Fair Treatment of Customers and Customer Experience
	Sales and Marketing	Educate sales and marketing staff on ESG issues relevant to products and services; integrate key messages responsibly into strategies and campaigns.	5-3-1 Complete Employee Development System
		Ensure product and service coverage, benefits, and costs are relevant, clearly explained, and understood.	4-1 Fair Treatment of Customers and Customer Experience
	Investment Management	Integrate ESG issues into investment decision-making and governance due diligence, such as by following the PRI).	4-2-1 Responsible Investment Appendix 6: Principles for Responsible Investment (PRI) Comparison Table

Foreword

CH1

 Company Profile and
Sustainability Blueprint

CH2

 Sustainable Management
and Ethical Governance

CH3

 Cherish the Earth, Sustain
the Environment

CH4

 Sustainable Brand and
Innovative Finance

CH5

 Employee Care, Friendly
Workplace

CH6

 United in Kindness,
Moving Forward Together

Appendices

 GRI Standards Index
Comparison Table

 Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

 TCFD Index Comparison
Table

 Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

 Principles for Sustainable
Insurance (PSI) Index Table

 Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

PSI	Dimension		Chapter
Principle 2: Inspire customers and business partners to attach greater importance to ESG	Clients and suppliers	Dialogue with clients and suppliers regarding the benefits of managing ESG issues and the Company's expectations and requirements on these issues.	1-2-2 Stakeholder Engagement
		Provide clients and suppliers with information and tools that may help them manage ESG issues.	1-2-2 Stakeholder Engagement
		Integrate ESG considerations into the tender and supplier selection processes.	1-2-2 Stakeholder Engagement
		Encourage clients and suppliers to disclose ESG issues and to utilize a relevant disclosure or reporting framework.	1-2-2 Stakeholder Engagement
	Insurers, Reinsurers, and Intermediaries	Promote the adoption of the principles by relevant organizations.	1-2-2 Stakeholder Engagement
		Support the inclusion of ESG issues in professional education and ethical standards within the insurance industry.	5-3-1 Complete Employee Development System
Principle 3: Jointly promote ESG issues with the government and insurance supervisors	Governments, Regulators, and Other Policymakers	Support prudential policy, regulatory, and legal frameworks that enable risk reduction, innovation, and better management of ESG issues.	2-1-3 Regulatory Compliance
		Dialogue with governments and regulators to develop integrated risk management approaches and risk transfer solutions.	Climate Risk and Opportunity Development Strategy
	Other Key Stakeholders	Dialogue with intergovernmental and non-governmental organizations to support sustainable development by providing risk management and risk transfer expertise.	1-2-2 Stakeholder Engagement
		Dialogue with business and industry associations to better understand and manage ESG issues across industries and geographies.	1-2-2 Stakeholder Engagement
		Dialogue with academia and the scientific community to foster research and educational programs on ESG issues within the insurance business.	1-2-2 Stakeholder Engagement
		Dialogue with the media to promote public awareness of ESG issues and sound risk management.	1-2-2 Stakeholder Engagement
Principle 4: Regularly and publicly disclose the progress of PSI implementation	Evaluate, measure, and supervise the progress of corporate management ESG issues; actively and regularly disclose relevant information publicly.		About the Report
	Follow the relevant reporting framework and disclosure requirements.		About the Report
	Communicate with customers, government agencies, appraisal agencies, and other stakeholders to reach consensus on the disclosure of benefits in accordance with PSI standards.		1-2-2 Stakeholder Engagement

Foreword

CH1
Company Profile and
Sustainability Blueprint

CH2
Sustainable Management
and Ethical Governance

CH3
Cherish the Earth, Sustain
the Environment

CH4
Sustainable Brand and
Innovative Finance

CH5
Employee Care, Friendly
Workplace

CH6
United in Kindness,
Moving Forward Together

Appendices

GRI Standards Index
Comparison Table

Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

TCFD Index Comparison
Table

Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

Principles for Sustainable
Insurance (PSI) Index Table

Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Appendix 6: Principles for Responsible Investment (PRI) Comparison Table

Principle	Reference section
Principle 1: Incorporate ESG into investment decisions	4-2-1 Responsible Investment
Principle 2: Incorporate ESG issues into all ownership policies and practices	1-2-1 Sustainable Development Organization
Principle 3: Encourage investees to disclose appropriate ESG information	Appendix 4: SASB Index Comparison Table
Principle 4: Promote acceptance and implementation of the principles within the investment industry	4-2-1 Responsible Investment
Principle 5: Establish cooperation mechanisms and strengthen effectiveness in implementing PRI principles	4-2-1 Responsible Investment
Principle 6: Publish reports on activities and progress in PRI implementation	4-2-1 Responsible Investment

Foreword

 CH1
 Company Profile and
 Sustainability Blueprint

 CH2
 Sustainable Management
 and Ethical Governance

 CH3
 Cherish the Earth, Sustain
 the Environment

 CH4
 Sustainable Brand and
 Innovative Finance

 CH5
 Employee Care, Friendly
 Workplace

 CH6
 United in Kindness,
 Moving Forward Together

Appendices

 GRI Standards Index
 Comparison Table

 Strengthening the Disclosure
 of "Sustainability Indicators
 per Industry" and the
 "Summary Sheet of
 Assurance Items"

 TCFD Index Comparison
 Table

 Sustainability Accounting
 Standards Board (SASB)
 Index Comparison Table

 Principles for Sustainable
 Insurance (PSI) Index Table

 Principles for Responsible
 Investment (PRI)
 Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Appendix 7: Financial Patents

Type of Patent	Name of Patent	Commencement Date of Patent	Applied Content of the Patent
Utility model	Regulatory compliance evaluation management system	April 1, 2022	Classify all penalties and audit deficiencies using risk management methods. Based on penalties and audit deficiencies observed in similar trades, conduct a post-classification risk comparison grounded in corporate operations. Provide relevant risk values and calculate a customized set of risk evaluation results for the Company. Monitor legal risk-taking capability and status of risk tolerance. This information shall be provided to management as a reference for decision-making.
Utility model	Digital underwriting and survey assistance system	June 1, 2022	List the necessary information and photos for underwriting evaluation, and arrange them in standardized formats. For targets with simple uses, a mobile app can be used to enter the acquired information directly into standardized on-site forms. This information will be organized and transmitted back to the underwriting mailbox via the network, producing a report required for underwriting evaluation and significantly reducing the time spent on report drafting. Standardized data can be integrated into the default scoring module to generate consistent, quantified risk indicators. This reduces data judgment errors due to human error.
Utility model	Claim settlement progress query system	September 11, 2022	Policyholders receive acceptance SMS notifications when filing motor insurance claims, including the claim number and the contact details of the claim settlement personnel. Once relevant data is entered into the online insurance platform system, the progress and status of a claim can be queried 24/7. The system allows policyholders to stay informed about the progress and status of their claims at any time, without waiting for responses from claims personnel.
Utility model	Online automatic case assignment system for claim settlement	November 1, 2022	After customers enter relevant data for claim settlement in the online claims system, the system automatically assigns a claim number and notifies the policyholder and driver. The data entered by the customer will be printed on the claim settlement application form, which the customer then prints, signs, and seals.
Utility model	Digital cross-sale insurance service platform	November 21, 2022	To expand cross-selling opportunities, the Company enables employees to independently inquire online and provide insurance solutions tailored to customers' needs. The Company conducts cross-sale services for all insurance types.
Utility model	Motor insurance auxiliary underwriting system	December 21, 2022	For extensive motor insurance data, automated and procedural systems query relevant platforms, compare query results with insurance data, and execute the underwriting process, thereby completing order delivery promptly and accurately.
Utility model	Automatic motor insurance underwriting risk evaluation system	August 21, 2023	The automatic motor insurance underwriting risk evaluation system helps sales personnel understand customers' risk attributes when issuing quotations and make informed judgments. This system underwrites systematically, reducing the sales personnel's workload. It enhances colleagues' efficiency and enables quick quotations, improving customer satisfaction. The system ensures consistent case review standards and lightens underwriters' burden, facilitating prompt customer service and achieving a win-win situation for the Company and policyholders. The online system evaluation also reduces paper usage, contributing to energy conservation, carbon reduction, and environmental friendliness.
Utility model	Travel insurance real-time service system	December 1, 2023	The patented system's content focuses on services and care. It offers policyholders emergency information notifications, "flight delay" claim settlement acceptance notifications, and progress tracking for overseas claim settlements. During the insurance period, notifications are sent via Line or email to provide care and services. Before the travel itinerary is finalized, the system reminds policyholders of necessary pre-departure checklists, required claim documents, flight adjustments, travel destination alerts, and other relevant service items. During travel, the system provides local emergency care notifications for events such as earthquakes, storms, and blizzards, reminding policyholders to prioritize their personal safety. The "flight delay" claim settlement and acceptance notification services allow policyholders to apply for claim settlement immediately in the event of a flight delay and track the claim settlement process at any time.
Utility model	Auxiliary underwriting system	December 11, 2023	Patent content primarily assists in residential fire underwriting. An API is used to detect duplicate insurance from the Taiwan Residential Earthquake Insurance Fund and automatically send emails to service colleagues. This system saves time on manual queries and data entry, enhancing underwriting efficiency while ensuring compliance with regulations that govern residential earthquake reinsurance inspections. Real-time acquisition of reinsurance information at the client level prevents repeated insurance and protects customers' benefits.

Foreword

CH1
Company Profile and
Sustainability Blueprint

CH2
Sustainable Management
and Ethical Governance

CH3
Cherish the Earth, Sustain
the Environment

CH4
Sustainable Brand and
Innovative Finance

CH5
Employee Care, Friendly
Workplace

CH6
United in Kindness,
Moving Forward Together

Appendices

GRI Standards Index
Comparison Table

Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

TCFD Index Comparison
Table

Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

Principles for Sustainable
Insurance (PSI) Index Table

Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Type of Patent	Name of Patent	Commencement Date of Patent	Applied Content of the Patent
Utility model	Group insurance risk assessment system	April 11, 2024	This patent subdivides group insurance risk factors into data such as "enterprise attributes (occupational classification), work nature (work content), age of the insured, gender of the insured, loss rate parameters," etc. It builds modules based on the above data, conducts system analysis, and uses five color lights to represent high-quality, excellent, good, poor, and inferior business. This allows salespersons to assess corporate risks in real time when quoting and to quote on the front lines; underwriters can also quickly and objectively evaluate cases during their review. The loss rate after insurance or underwriting evaluation can be fed back into the system to enhance module data.
Utility model	Auxiliary system for commercial fire insurance intelligent underwriting	August 11, 2024	Since the Auxiliary System for Commercial Fire Insurance Intelligent Underwriting was adopted, all underwriting notices and related information are transmitted online through the system. Goals that can now be achieved include: ▷ Establishing the agent system: Set up an agent in advance. Agents and supervisors can continue operations through the system to maintain service quality when a colleague is on leave. ▷ Transparency regarding approval progress: the system can reveal the current approval progress and time for easy tracking and management. ▷ Quotation date and contract effective date reminders: the date of quotation and the effective date are set in advance during signing and approval. The system sends a daily email reminder starting three days before the deadline; thus, omissions and delays can often be avoided. ▷ Business conflict check: mandatory input of information such as the policyholder, insured, and the address of the largest target object during signing and approval. If the system detects any duplication, it will be handled in accordance with the Company's business conflict management rules. ▷ Achieving carbon-reduction goals: the delivery via the system can reduce paper use, which aligns with the Company's energy conservation and carbon-reduction policies.
Utility model	File Overprint System	August 1, 2025	In response to the cumbersome requirement to attach various channel documents for policy applications across different insurance types, this system was developed to directly overprint and output all required documents for channel review when quoting insurance. Integrating documents through the system provides complete channel documents to salespeople after quotation. It significantly shortens the time required to write and attach channel documents. It reduces cumbersome processes for returning and supplementing missing documents, which may even affect the case review schedule.
Utility model	Electronic Verification System	August 11, 2025	The current manual processing of proposal delivery, review operations, and scanning and archiving of insurance applications is cumbersome. We hope to complete the above operations through the system. Therefore, the electronic verification system for insurance proposals was developed. It connects platforms, including quotation, proposal delivery, channel electronic review, and verification service systems. It simplifies paper transmission, improves case processing efficiency, and retains the review track records of electronic insurance proposals.
Utility model	Premium Billing and Write-off System	September 11, 2025	This patent proposes a set of premium requisition and write-off processes that make premium collection and reconciliation between insurance companies and cooperative partners more efficient. The system first establishes a premium reconciliation statement based on the policy information provided by the cooperative partner and sends it for confirmation. After the content is verified to be correct, it generates a set of exclusive accounts for payment collection that can correspond to multiple insurance policies. Then it integrates the account information with reconciliation data and sends it back to the cooperative partner, so that the partner can make a payment directly based on the information. This process reduces the time and error risks associated with manual reconciliation and item-by-item verification, and avoids omissions, incorrect entries, and delays. Through standardized charging and verification methods, it not only improves the efficiency of financial processing but also ensures that premiums are remitted on time in accordance with regulatory requirements. It brings practical benefits to both internal human resource allocation and external cooperative relations.
Utility model	Digital Auxiliary System for Residential Building Data	November 1, 2025	The main content of this patent is to improve the accuracy of building data for residential fire insurance and to simplify the operational process for sales and underwriting staff. It will use digital processes (APIs) to assist sales and underwriting staff in querying building data and automatically importing the query results into the system.

Foreword

CH1

Company Profile and
Sustainability Blueprint

CH2

Sustainable Management
and Ethical Governance

CH3

Cherish the Earth, Sustain
the Environment

CH4

Sustainable Brand and
Innovative Finance

CH5

Employee Care, Friendly
Workplace

CH6

United in Kindness,
Moving Forward Together

Appendices

GRI Standards Index
Comparison Table

Strengthening the Disclosure
of "Sustainability Indicators
per Industry" and the
"Summary Sheet of
Assurance Items"

TCFD Index Comparison
Table

Sustainability Accounting
Standards Board (SASB)
Index Comparison Table

Principles for Sustainable
Insurance (PSI) Index Table

Principles for Responsible
Investment (PRI)
Comparison Table

Financial Patents

Chinese-English Glossary

External Certification

Limited Assurance Report

Appendix 8: Chinese-English Glossary

Chinese Name	English Name
International Standards and Initiatives	
氣候相關財務揭露	Task Force on Climate-related Financial Disclosures (TCFD)
自然相關財務揭露建議	Taskforce on Nature-related Financial Disclosures (TNFD)
永續會計準則 / 永續會計準則委員會	Sustainability Accounting Standards Board (SASB)
責任投資原則	Principle Responsible Investment (PRI)
國際財務報導準則	International Financial Reporting Standards (IFRS)
聯合國永續發展目標	Sustainable Development Goals (SDGs)
全球永續性報導準則	Global Reporting Initiative (GRI)
世界經濟論壇	World Economic Forum (WEF)
聯合國責任投資原則	Principles for Responsible Investment (PRI)
Environmental and Governance	
環境、社會及治理	Environmental, Social, and Governance (ESG)
溫室氣體	Greenhouse Gas (GHG)
台灣企業永續獎	Taiwan Corporate Sustainability Awards (TCSA)
國際自然保護聯盟	International Union for Conservation of Nature (IUCN)
Employees and Society	
員工協助方案	Employee Assistance Programs (EAP)

Appendices

Appendix 10: Limited Assurance Report



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INDEPENDENT AUDITORS' LIMITED ASSURANCE REPORT

The Board of Directors and Stockholders
Taiwan Fire & Marine Insurance Co., Ltd.

We have undertaken a limited assurance engagement on the selected performance indicators in the Sustainability Report ("the Report") of Taiwan Fire & Marine Insurance Co., Ltd. ("the Company") for the year ended December 31, 2025.

Subject Matter Information and Applicable Criteria

See Appendix for the Company's selected performance indicators ("the Subject Matter Information") and applicable criteria.

Responsibilities of Management

The management of the Company is responsible for the preparation of the Subject Matter Information in accordance with Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies, and the Universal Standards, Sector Standards and Topic Standards published by the Global Reporting Initiative (GRI), and for such internal control as management determines is necessary to enable the preparation of the Subject Matter Information that are free from material misstatement resulted from fraud or error.

Auditors' Responsibilities

Our responsibility is to plan and conduct our limited assurance engagement in accordance with Standard on Assurance Engagement 3000 "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" issued by the Accounting Research and Development Foundation of the Republic of China to issue a limited assurance report on whether the Subject Matter Information (see Appendix) is free from material misstatement. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and, therefore, a lower assurance level is obtained than a reasonable assurance.

We based on our professional judgment in the planning and conducting of our work to obtain evidence supporting the limited assurance. Because of the inherent limitations of any internal control, there is an unavoidable risk that even some material misstatements may remain undetected. The procedures we performed include, but not limited to:

- Inquiring of management and the personnel responsible for the Subject Matter Information to obtain an understanding of the policies, procedures, internal control, and information system relevant to the Subject Matter Information to identify areas where a material misstatement of the subject matter information is likely to arise.
- Selecting sample items from the Subject Matter Information and performing procedures such as inspection, re-calculation, re-performance, and observation to obtain evidence supporting limited assurance.

- 1 -

Inherent Limitations

The Subject Matter Information involved non-financial information, which was subject to more inherent limitations than financial information. The information may involve significant judgment, assumptions and interpretations by the management, and the different stakeholders may have different interpretations of such information.

Independence and Quality Control

We have complied with the independence and other ethical requirements of the Norm of Professional Ethics for Certified Public Accountant in the Republic of China, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies Standard on Quality Management 1 "Quality Management for Public Accounting Firms" issued by the Accounting Research and Development Foundation of the Republic of China, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Subject Matter Information is not prepared, in all material respects, in accordance with the applicable criteria.

Other Matters

We shall not be responsible for conducting any further assurance work for any change of the Subject Matter Information or the applicable criteria after the issuance date of this report.

The engagement partner on the limited assurance report is Jian-hung Shih.

Deloitte & Touche
Taipei, Taiwan
Republic of China

June 5, 2026

Notice to Readers

For the convenience of readers, the independent auditors' limited assurance report and the accompanying summary of subject matter information have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language independent auditors' limited assurance report and summary of subject matter information shall prevail.

- 2 -

APPENDIX

SUMMARY OF SUBJECT MATTER INFORMATION

#	Subject Matter Information	Corresponding Section	Applicable Criteria
1.	No information leakage incidents occurred (0%); no customers were affected by information breaches.	Appendix 2: Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"	No. 1, Appendix 1-3 to Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies.
2.	There is no such loan-related business as a Company service item.	Appendix 2: Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"	No. 2, Appendix 1-3 to Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies.
3.	This year, we held insurance fraud prevention education seminars for elderly groups with lower access to financial services, with a total of 27 participants.	Appendix 2: Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"	No. 3, Appendix 1-3 to Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies.
4.	Micro-insurance and agricultural insurance are products designed by the Company to create social benefits. Specifically, 1,036 individuals hold effective micro-insurance policies. The Company has underwritten 166 aquaculture insurance cases and 49 wax apple insurance cases.	Appendix 2: Strengthening the Disclosure of "Sustainability Indicators per Industry" and the "Summary Sheet of Assurance Items"	No. 4, Appendix 1-3 to Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies.

