

Peoples General Insurance Corporation —

Sustainability Report

People's General Insurance Corporation (PGIC) has a long-standing commitment to serving the Filipino public with dependable non-life insurance solutions grounded in regulatory compliance, prudent governance, and a focus on safeguarding communities and assets. As a licensed non-life insurer in the Philippines, PGIC continually meets the requirements set by the Insurance Commission and adheres to sound business practices in its operations, reflecting accountability and service integrity.

The Company's vision, values, and long-standing business practices clearly reflect a forward-looking commitment to sustainable growth and responsible corporate stewardship. Sustainability is embedded in the way the Company conducts its operations—through strong governance, prudent risk management, ethical business practices, and a people-centered approach to insurance. Guided by its mission to protect what matters most, People's General Insurance continues to strengthen community resilience, foster stakeholder trust, and contribute to long-term national development in an evolving risk environment.

In today's dynamic risk landscape — marked by environmental, social, and economic challenges — sustainability for an insurance provider means balancing risk protection with community resilience and ethical governance. As a trust-based service provider with over 70 years of history in the Philippines, People's General Insurance addresses market needs by maintaining regulatory

compliance, expanding accessibility to insurance products, and striving to enhance stakeholder confidence through dependable service delivery.

People's General Insurance Corporation is firmly committed to supporting sustainable development in the Philippines by responsibly managing the impact of its business operations and aligning its strategies with long-term value creation. Guided by strong governance, regulatory compliance, and a people-centered approach, the Company strives to deliver sustainable benefits to its stakeholders while contributing to national resilience and inclusive growth, with particular focus on the **following areas**:

Expanding Access to Insurance Protection

People's General Insurance Corporation supports the national objective of financial inclusion by providing *accessible* and *affordable non-life insurance* solutions designed to meet the needs of individuals, families, and businesses across diverse market segments. Through its wide range of insurance products—covering motor vehicles, property, marine, personal accident, and other non-life risks—the Company helps broaden access to financial protection and risk mitigation.

By maintaining a strong branch network and service channels, *People's General Insurance* enables customers to obtain insurance coverage that safeguards life, livelihoods, and assets at reasonable cost. The Company's commitment to responsible underwriting, clear policy communication, and efficient claims processing helps promote trust and inclusion, allowing more Filipinos to participate in the formal financial system and strengthen their financial resilience.

Commitment to Environmental Stewardship

People's General Insurance Corporation recognizes climate change as a growing risk to communities, businesses, and the insurance industry. In line with *sound risk management and SEC sustainability reporting principles*, the Company integrates environmental responsibility into its operations through improved digitalization, efficient processes, and prudent governance.

The continued adoption of electronic documentation and online transactions supports reduced paper consumption and resource efficiency while enhancing service delivery. In addition, the Company's strategic branch presence improves accessibility to insurance services and helps

minimize unnecessary travel, contributing to operational efficiency and reduced environmental impact.

Through responsible underwriting, regulatory compliance, and continuous process improvement, People's General Insurance remains committed to supporting climate resilience and sustainable development while fulfilling its mandate to protect people and property.

Insurance Awareness and Financial Empowerment

People's General Insurance Corporation recognizes the importance of financial literacy in strengthening risk awareness and informed decision-making among its policyholders, partners, and the insuring public. The Company supports insurance education through clear communication of its products and services, helping customers understand the value of non-life insurance in protecting properties such as homes, motor vehicles, and business assets.

Through its branch network, marketing initiatives, and client engagements, *People's General Insurance* provides guidance on policy coverage, risk protection, and claims processes to promote transparency and trust. By enhancing understanding of insurance benefits and responsibilities, the Company empowers stakeholders to make sound *financial decisions and reinforces the role of insurance in promoting financial security and resilience*.

Employee Welfare, Health, and Professional Development

People's General Insurance Corporation recognizes its employees as a vital foundation of the Company's long-term success. Guided by this principle, the Company promotes a supportive and safe work environment that prioritizes employee well-being, health, and professional growth.

The Company implements workplace practices that support *employee safety, including health-conscious office protocols, appropriate sanitation measures, and flexible work arrangements when necessary*, in line with government regulations and public health guidelines. These measures are designed to safeguard employees while *ensuring continuity of operations and service delivery*.

People's General Insurance also remains committed to the continuous development of its workforce. Through internal training programs, skills enhancement initiatives, and participation in relevant industry and management seminars, employees are provided opportunities to strengthen their competencies and prepare for greater responsibilities within the organization. By investing in employee welfare and professional development, the Company fosters a *culture of engagement, resilience, and shared growth*.

People's General Insurance Corporation continues to integrate sustainability principles into its business operations, guided by responsible governance, prudent risk management, and a commitment to long-term value creation. Through these efforts, the Company seeks to protect the interests of its stakeholders, strengthen community resilience, and contribute positively to the *well-being of present and future generations*.