COMPANY NAME :

SECTOR : NON-LIFE INSURANCE

FINANCIAL YEAR END : 2022

COMPANY STRUCTURE : CLASS 3

Level 2. BONUS ITEMS

Dest the company allow the use of secure electronic voting in absentia at the general meetings of shareholders? OECD Principle II (C) (4) Shareholders should be given to votes in person or in absentia. N 3 Equitable treatment of shareholders N 3.1 Notice of AGM Notice of AGM 0ECD Principle II (C) (1) Shareholders should be furnished with sufficient and timely information concerning the date, location and agenda of general meeting, 3) Effective shareholder participation in key corporate governance decisions, such as the right to participation in governance decisions, such as the right to participation in governance decisions, such as the right to participation in governance decisions, such as the right to participation in governance decisions, such as the right to appoint external outlidviaul basis and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting? V Notice of Annual Meeting of Stockholders, Annual Stockholders Meeting 2. Roles of Stakeholders Moles of Stakeholders Moles of Stakeholders Moles of Stakeholders				Yes/No	Reference/Source Documents
Dest the company allow the use of secure electronic voting in absentia at the general meetings of shareholders? OECD Principle II (C) (4) Shareholders should be able to vote in person or in absentia. N 3 Equitable treatment of shareholders N 3.1 Notice of AGM Notice of AGM 0ECD Principle II (C) (1) Shareholders should be furnished with sufficient and timely information concerning the date, location and agenda of general meetings, as well as full and timely information regarding the issues to be decided at the meeting. (3) Effective shareholder participation in key corporate governance decisions, such as the right to participation in governance Shareholder should have the right to participation in governance decisions, such as the right to nominate, applent in deremaination and reameder should have the right to nominate, applent in deremanal deficition of mean and adquent encice of all matters proposed for shareholders V 3.1.1(B) Notice of Annual Meeting of Stockholders, announced to the Exchange, at least 28 days before the date of the meeting? Notice of Annual Meeting of Stockholders, annual Stockholders Meeting 3.1.1(B) Company release its notice of AGM (with date of the meeting? Notice of Annual Meeting of Stockholders, annual stockholders and adequate notice of all matters proposed for shareholder workers, before the date of the meeting? Notice of Annual Meeting of Stockholders, annual Stockholders (it) days before the date of the meeting?	Α	Rights of shareholders	Rights of shareholders		
A.1.1(B) voting in absentia at the general meetings of shareholders? person or in absentia, and equal effect should be given to votes whether cast in person or in absentia. N 3 Equitable treatment of shareholders Image: Comparison of the person or in absentia. Image: Comparison or in absentia. Image:	A.1	Right to participate effectively in and vote in general sh	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including		
3.1 Notice of AGM OECD Principle II (C) (1) Shareholders should be furnished with sufficient and timely information concerning the date, location and agenda of general meetings, as well as full and timely information regarding the issues to be decided at the meeting. (3) Effective shareholder participation in key corporate governance decisions, such as the nomination and election of board members, should be facilitated. OECD Principle III (A) ICGN 8.3.2 Shareholder Notice of Annual Meeting of Stockholders, and agenda of general meetings, as well as the right to participation in governance decisions, such as the right to appoint external auditors. ICGN 8.4.1 3.1.1(B) Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting? Notice of Annual Meeting of Stockholders, Annual Stockholders, Annual Stockholders Meeting and algound acquate notice of all matters proposed for shareholder vote. CLSA-ACGA (2010) CG Watch 2010 - Appendix 2. (I) CG rules and practices (25) Do company release their AGM notices (with detailed agendas and explanatory circulars) at least 28 days before the date of the meeting? Y C. Roles of Stakeholders Roles of Stakeholders Meeting	A.1.1(B)	voting in absentia at the general meetings of	person or in absentia, and equal effect should be given to votes	Ν	
Baseline OECD Principle II (C) (1) Shareholders should be furnished with sufficient and timely information concerning the date, location and agenda of general meetings, as well as full and timely information regarding the issues to be decided at the meeting. (3) Effective shareholder participation in key corporate governance decisions, such as the nomination and election of board members, should be facilitated. OECD Principle III (A) ICGN 8.3.2 Shareholder Y Notice of Annual Meeting of Stockholders, annual Meeting of Stockholders, and annuonced to the Exchange, at least 28 days before the date of the meeting? Y Notice of Annual Meeting of Stockholders, annual Stockholders, Annual Stockholders, Annual Stockholders, Annual Stockholders, and adequate notice of all matters proposed for shareholders with adding giving shareholders (25) Do company release their AGM notices (with detailed agendas and explanatory circulars) at least 28 days before the date of the meeting? Y C. Roles of Stakeholders Roles of Stakeholders Roles of Stakeholders Items to annual state of the meeting? Items to annual state of the meeting?	В	Equitable treatment of shareholders	•		
s.1.1(B)Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?sufficient and timely information concerning the date, location and agenda of general meetings, as well as full and timely information regarding the issues to be decided at the meeting. (3) Effective shareholder participation in key corporate governance decisions, such as the nomination and election of board members, should be facilitated. OECD Principle III (A) ICGN 8.3.2 Shareholder participation in governance Shareholders should have the right to participate in key corporate governance decisions, such as the right to nominate, appoint and remove directors on an individual basis and also the right to appoint external auditors. ICGN 8.4.1 Shareholder should bue facilitated, including giving shareholders to nominate, appoint and remove directors of shareholders to nominate, appoint and remove directors on an individual basis and also the right to appoint external auditors. ICGN 8.4.1 Shareholder shareholder Should bue facilitated, including giving shareholders timely and adequate notice of all matters proposed for shareholders the date of the meeting?Notice of Annual Meeting of Stockholders. Annual Stockholders MeetingC.Roles of StakeholdersMeeting adequate notice of all matters proposed for shareholder the date of the meeting?VNotice of Annual Meeting of Stockholders Annual Stockholders in the date of the meeting?V	B.1	Notice of AGM			
	B.1.1(B)	detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?	sufficient and timely information concerning the date, location and agenda of general meetings, as well as full and timely information regarding the issues to be decided at the meeting. (3) Effective shareholder participation in key corporate governance decisions, such as the nomination and election of board members, should be facilitated. OECD Principle III (A) ICGN 8.3.2 Shareholder participation in governance Shareholders should have the right to participate in key corporate governance decisions, such as the right to nominate, appoint and remove directors on an individual basis and also the right to appoint external auditors. ICGN 8.4.1 Shareholder ownership rights The exercise of ownership rights by all shareholders should be facilitated, including giving shareholders timely and adequate notice of all matters proposed for shareholder vote. CLSA-ACGA (2010) CG Watch 2010 - Appendix 2. (I) CG rules and practices (25) Do company release their AGM notices (with detailed agendas and explanatory circulars) at least 28 days before	Y	
	C.1				

released within 60 days from the financial year end? annually the accuracy of the company's financial statements or financial statements or financial accounts. Sovernance - inancial Report D.1.2(B) Does the company disclose details of remuneration of the CD? N Image: Company disclose details of remuneration of financial accounts. E Responsibilities of the Board Image: Company disclose details of remuneration of financial accounts. N E.1 Board Competencies and Diversity Image: Competencies and Diversity Image: Competencies and Diversity Image: Competencies and Diversity E.1.1(B) Does the company have at least one female independent director/commissioner? ICGN 2.4.1 Skills and experience The board should consist of directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the context for appropriate board behaviours and to enable it to independent director/commissioner? N N E.2 Nominating Committee ICGN 2.4.4 Composition of board committees, solely independent directors, and in the case of the audit and remuneration committee, solely independent directors/commissioners? N Minutes of the Organizational and Regular Board Meeting. 3 Independent Directors, 1 Executive Director and Non-Executive Director E.2.1(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company strategic directors? N Minutes of the Or					
D.1 Quality of Annual Report Image: Constraint of the comparity of Annual Report D.1.1(8) Are the audited annual financial report /statement released within 60 days from the financial year end? OECD Principle V (C) OECD Principle V (E) ICGN 7.2 Timely disclosure in the compary should affirm at least annual the corporate officers of the company should affirm at least annual the corporate officers of the company should affirm at least annual the corporate officers of the company should affirm at least annual ty the accuracy of the company should affirm at least annual ty the accuracy of the company sinancial statements or financial accounts. N Company Website - About us: Corporate Givernance - Financial Report D.1.2(B) Does the company disclose details of remuneration of the CO? N N E.1.1(B) Board Competencies and Diversity ICGN 2.4.1 Skills and experience The board should consist of directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the construct for appropriate board behaviours and to enable it to discharge its duties and responsibilities effectively. N N E.2.1(B) Does the Nominating Committee comprise entirely of independent directors/commissioners? ICGN 2.4.4 Composition of board committees. The members of the environment on enable it to independent directors, 1 Executive independent from dominant owners. N E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of director	С.1.1 (В)		of 5 December 2013 "Integrated Reporting <ir> promotes a more cohesive and efficient approach to corporate reporting and aims to improve the quality of information available to providers of financial capital to enable a more efficient and productive allocation of capital. The IIRC's vision is a world in which integrated thinking is embedded within mainstream business practice in the public and</ir>	Y	
D.1 Quality of Annual Report Image: Constraint of the comparity of Annual Report D.1.1(8) Are the audited annual financial report /statement released within 60 days from the financial year end? OECD Principle V (C) OECD Principle V (E) ICGN 7.2 Timely disclosure in the compary should affirm at least annual the corporate officers of the company should affirm at least annual the corporate officers of the company should affirm at least annual the corporate officers of the company should affirm at least annual ty the accuracy of the company should affirm at least annual ty the accuracy of the company sinancial statements or financial accounts. N Company Website - About us: Corporate Givernance - Financial Report D.1.2(B) Does the company disclose details of remuneration of the CO? N N E.1.1(B) Board Competencies and Diversity ICGN 2.4.1 Skills and experience The board should consist of directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the construct for appropriate board behaviours and to enable it to discharge its duties and responsibilities effectively. N N E.2.1(B) Does the Nominating Committee comprise entirely of independent directors/commissioners? ICGN 2.4.4 Composition of board committees. The members of the environment on enable it to independent directors, 1 Executive independent from dominant owners. N E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of director	D	Disclosure and transparency			
D.1.1(B) Are the audited annual financial report /statement released within 60 days from the financial year end? OECD Principle V (C) OECD Principle V (E) ICGN 7.2 Timely disclosure and the comparts officers of the comparity financial attements The board of directors and the comparity financial attements or financial accounts. Y Company Website - About us: Corporate Governance - Financial Report D.1.2(B) Does the company disclose details of remuneration of the CEO? N N E Reponsibilities of the Board N E.1.1(B) Does the company have at least one female independent director/commissioner? C(SN 2.4.1 Skills and experience The board should consist of directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the context for appropriate board behaviours and to enable it to discharge its duites and responsibilities effectively. N N E.2 Nominating Committee ICGN 2.4.4 Composition of board committees, solubly independent director/commissioner? ICGN 2.4.4 Composition of board committees, solubly independent director/commissioners? N E.2.1(B) Does the Nominating Committee comprise entirely of independent directors/commissioners? ICGN 2.4.4 Composition of board committees, solubly in chease of the audit and remuneration committee, solubly independent directors/commissioners? N E.2.2(B) Does the Nominating Committee undertake the process if identifying the quality of directors aligned with the company's strategic directions? Incense the audit and remuner	D 1				
D.1.2(B) the CEO? N N E Responsibilities of the Board Image: Comparison of the Board Image: Comparison of the Board E.1 Board Competencies and Diversity Image: Comparison of the Comparis of the Comparison of	D.1.1(B)	Are the audited annual financial report /statement	ICGN 7.3 Affirmation of financial statements The board of directors and the corporate officers of the company should affirm at least annually the accuracy of the company's financial statements or	Y	
E.1 Board Competencies and Diversity E.1.1(B) Does the company have at least one female independent director/commissioner? ICGN 2.4.1 Skills and experience The board should consist of directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the context for appropriate board behaviours and to enable it to discharge its duties and responsibilities effectively. N N E.2 Nominating Committee ICGN 2.4.4 Composition of board committees for the context for appropriate board behaviours and to enable it to discharge its duties and responsibilities effectively. N Minutes of the Organizational and Regular Board Meeting, 3 Independent Directors, 1 Executive board behaviours and at least a majority should be independent form dominant owners. N E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company is strategic directors? ICGN 2.4.4 Composition of board committees, solely independent from dominant owners. N E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directors? Manual on Corporate Governance: Annex FCharter of the Corporate Governance: Annex FCharter of the Corporate Governance Committee serve as the mother of Nomination and Remuneration Committee	D.1.2(B)	the CEO?		Ν	
E.1.1(B) Does the company have at least one female independent director/commissioner? ICGN 2.4.1 Skills and experience The board should consist of directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the context for appropriate board behaviours and to enable it to discharge its duties and responsibilities effectively. N E.2 Nominating Committee ICGN 2.4.4 Composition of board committees The members of these key board committees should be solely non-executive directors, and in the case of the audit and remuneration committees, solely independent directors/commissioners? N Minutes of the Organizational and Regular Board Meeting, 3 Independent Directors, 1 Executive Director and Non-Executive Director should be independent from management and at least a majority should be independent from dominant owners. N E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions? S Manual on Corporate Governance: Annex F - Charter of the Corporate Governance Committee serve as the mother of Nonination and Remuneration Committee	E	Responsibilities of the Board			
Does the company have at least one female independent director/commissioner?Company have at least one female directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the context for appropriate board behaviours and to enable it to discharge its duties and responsibilities effectively.NNE.2Nominating CommitteeICGN 2.4.4 Composition of board committees The members of these key board committees should be solely non-executive directors, and in the case of the audit and remuneration committees, solely independent directors/commissioners?Minutes of the Organizational and Regular Board Meeting, 3 Independent Directors, 1 Executive Director and Non-Executive DirectorE.2.2(B)Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?Company have at least end the process of identifying the quality of directors aligned with the company's strategic directions?Manual on Corporate Governance: Annex E- Charter of the Corporate Governance: Committee serve as the mother of Nomination and Remuneration Committee	E.1	Board Competencies and Diversity			
E.2.1(B) ICGN 2.4.4 Composition of board committees The members of these key board committees should be solely non-executive directors, and in the case of the audit and remuneration committees, solely independent directors/commissioners? N Minutes of the Organizational and Regular Board Meeting, 3 Independent Directors, 1 Executive Director E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions? ICGN 2.4.4 Composition of board committees The members of these wey board committees should be solely non-executive directors, and in the case of the audit and remuneration committees, solely independent Directors, 1 Executive bioly bioly be independent from management and at least a majority should be independent from dominant owners. N Minutes of the Organizational and Regular Board Meeting, 3 Independent Directors, 1 Executive Director E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions? Manual on Corporate Governance: Annex F - Charter of the Corporate Governance Committee Strategic directions?	E.1.1(B)		directors with the requisite range of skills, competence, knowledge, experience and approach, as well as a diversity of perspectives, to set the context for appropriate board behaviours and to enable it to	N	
E.2.1(B) Does the Nominating Committee comprise entirely of independent directors/commissioners? ICGN 2.4.4 Composition of board committees The members of these key board committees should be solely non-executive directors, and in the case of the audit and remuneration committees, solely independent directors. All members of the nominations committee should be independent from management and at least a majority should be independent from dominant owners. N N Nunutes of the Organizational and Regular Board Meeting, 3 Independent Directors, 1 Executive Directors, 1 Executive Directors, 1 Executive Should be independent from management and at least a majority should be independent from dominant owners. E.2.2(B) Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions? Serve as the mother of Nomination and Reputer Committee	E.2	Nominating Committee			
Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?		independent directors/commissioners?	key board committees should be solely non-executive directors, and in the case of the audit and remuneration committees, solely independent directors. All members of the nominations committee should be independent from management and at least a majority should be independent from dominant owners.	Ν	Meeting, 3 Independent Directors, 1 Executive Director and Non-Executive Director
E.3 Board Appointments and Re-Election		of identifying the quality of directors aligned with the		Y	Charter of the Corporate Governance Committee serve as the mother of Nomination and
	E.3	Board Appointments and Re-Election			

E.3.1(B)	Does the company use professional search firms or other external sources of candidates (such as directo databases set up by director or shareholder bodies) when searching for candidates to the board of directors/commissioners?		N	
E.4	Board Structure & Composition			
E.4.1(B)	Do independent non-executive directors/commissio make up more than 50% of the board of directors/commissioners?	ners	Y	Minutes of the Organizational and Regular Board Meeting III. Election of Officers and Organization of Committees
E.5	Board Performance			
E.5.1(B)	Does the company have a separate level Risk Committee?	International Financial Corporation's Global Corporate Governance Forum Publication: When Do Companies Need a Board-level Risk Management Committee? (Volume 31, pp.11, March 2013) Benefits of a Board Level Risk Committee: 1. elevate risk oversight to the highest level in the company; 2. strengthen the quality of risk management; 3. inculcate a risk culture and risk-management environment to mitigate and manage risks effectively across the organization; 4. establish a platform for continuous assessment of risks in light of the changing internal and external environments; 5. improve communication among the board, management, and other stakeholders about risk management; and 6. demonstrate to internal and external stakeholders the company's commitment to risk management.	Y	<u>Minutes of the Organizational and Regular Board</u> <u>Meeting III. Election of Officers and Organization</u> <u>of Committees - Audit and Risk Oversight</u> <u>Committee / Manual on Corporate Governance</u> <u>Annex G. Charter of the Board Risk Oversight</u> <u>Committee</u>