



Corporate Sustainability





Introduction

In today's business landscape, ESG reporting is an essential activity, not only because industry regulatory bodies require it, but also because it ensures that a company's principles and practices align with environmental, social, and governance principles worldwide.



Country Bankers Insurance Corporation

is a non-life Insurance company committed to promoting responsible and sustainable business practices. Our goal is to provide financial protection to our clients while ensuring that our operations contribute positively to our employees, stakeholders, and the environment.



www.nonlife.countrybankers.com



ESG Areas

Guided by the principles of Environmental, Social, and Governance (ESG) responsibility, the Company strives to balance business growth with positive environmental and social impact

Environmental Strategies

- Issuing e-policies instead of printed ones
- Participating in disaster resilience and climate risk awareness
- Supporting Environmental Programs (e.g., tree planting, disaster preparedness)



Social Strategies

- Providing employee wellness programs
- Ensuring fair claims handling and customer protection
- Supporting disaster relief efforts for policyholders and affected areas

Governance Strategies

- Having an independent audit committee
- Maintaining strict compliance with Insurance Commission regulations
- Enforcing anti-money laundering and data privacy policies





Environmental Responsibility

Although our business has a relatively low environmental footprint, we recognize our responsibility to help protect the planet



Our environmental initiatives include:

- Reducing paper consumption by promoting electronic policy issuance and e- statements
- Implementing energy-saving practices in offices (LED lighting, air-conditioning efficiency, reduced printing).
- Encouraging employees to adopt sustainable habits within and outside the workplace



Social Responsibility

We are committed to the well-being of our employees, clients, and communities.



Our key social initiatives include:

- maintaining a safe and healthy work environment through compliance with occupational safety standards.
- Conducting training and development programs enhance employee competence and professional growth.
- Participating in community outreach programs such as disaster relief assistance and financial literacy seminars.
- Ensuring fair and inclusive employment practices and providing equal opportunities regardless of gender or background.



Governance and Ethical Business Practices

The Company upholds the highest standards of corporate governance in compliance with the Insurance Commission's regulations and the Revised Code of Corporate Governance



- The Board of Directors ensures that sustainability principles are integrated into business decisions.
- Policies on anti-corruption, whistleblowing, and data privacy are implemented and regularly reviewed.
- The company maintains transparent relationships with stakeholders through timely disclosure of material information



Economic Sustainability

- The Company continues to maintain a strong capital position and a sound underwriting framework.
- We invest prudently in low-risk, sustainable assets and ensure compliance with regulatory investment limits
- Our operations create employment and contribute to economic activity through payment of taxes, supplier engagement, and claim settlements.
- Efforts are made to enhance operational efficiency through digitalization and paperless transactions where feasible.

