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Nurturing Diverse Talents

GRI 3-3

Plan

- Encourage diverse experiences.
- Listen to the employees' opinions.
- Competency-oriented training.
- Diversity and equality measures.
- Improve sustainable health of employees.

Commitment

SKL recognizes talent as an important asset for sustainable operations and employs people on the basis of merit. SKL not only promises to be a benchmark company in providing quality protection to its policyholders, but also aims to be a company that takes care of its employees with peace of mind, and strives to create a friendly and happy workplace.



Material Topic	2024 Target	Status of Achievement	Major Performances in 2024	Short-term Target (2025)	Medium- to Long-term Target (2030 as the Target Year)
Talent recruitment and retention	Regularly monitor the retention intentions of outstanding talent	<input checked="" type="checkbox"/>	• Retention rate of outstanding talent: 95%	• Retention rate of outstanding talent > 90%	• Retention rate of outstanding talent > 90%
	Conduct employee commitment surveys every two years	<input checked="" type="checkbox"/>	• Employee commitment survey was 65% in 2024	• Employee commitment survey will reach 70%	• Employee commitment will reach 75%
	Increase training hours	<input checked="" type="checkbox"/>	• Average employee training hours were 101 hours for office staff; 153 hours for field personnel	• Employee training hours will reach 80 hours for office staff; 100 hours for field personnel	• Average training hours per employee will reach 100 hours
	Provide training programs designed for female employees	<input checked="" type="checkbox"/>	• Percentage of females in senior management positions: 23%	• Percentage of females in senior management positions will reach 27%	• Percentage of females in senior management positions will reach 30%
Happy and healthy workplace*	The percentage of employees with high health risks will decrease by 0.1% compared to the previous year	<input checked="" type="checkbox"/>	• The ratio of fixed salary for professional positions by gender reached 89%	• The ratio of fixed salary for professional positions by gender will reach 89%	• Improve the gender pay ratio
		<input checked="" type="checkbox"/>	• The percentage of employees with high health risks decreased by 0.18% compared to the previous year	• The percentage of employees with high health risks will decrease by 0.1% compared to the previous year The coverage ratio of health promotion activities will increase by 5%	• Management KPIs will be linked to employee health indicators

*Note: A happy and healthy workplace was included as the sustainability material topic of SKFH in 2024.

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4. Nurturing Diverse Talent

4.1 Diverse Recruitment | GRI 3-3 |

Adhering to the spirit of "Endless Heritage, Unlimited Innovation", we strengthen the human capital strategy of function building and ensuring the sustainable development of the organization's talents. We adopt the Balanced Scorecard development and operation plan, together with a performance development system that integrates functions, to plan and promote the overall human capital development of the "Selection, Employment, Nurturing, and Retention" program.

4.1.1 Building Inclusive Workplace | GRI 2-7、2-8、401-1 |

A. Employee Structure

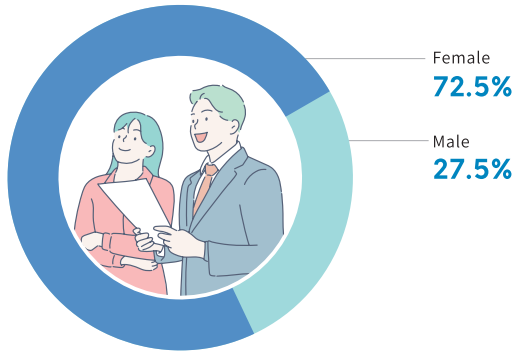
We emphasize local talent and diversity. SKL's workforce consists mainly of local Taiwanese employees, with 100% of senior executives being Taiwanese nationals. In 2024, the total number of regular employees will be 9,992 (excluding unofficial salespersons), with 2,431 in-house employees and 7,561 in the field, with 28% of them being male and 72% being female. Male supervisors accounted for 45% and female supervisors accounted for 55% of the total.



2024 Full-time Employee Structure

Number of People		Unit: Person
Office Staff	2,431	
Insurance Agents	7,561	
Full-time	9,992	

	Number of People	Percentage
Female	7,243	72.5%
Male	2,749	27.5%



Category		Internal Staff					Insurance Agent					Total
		Taiwan	Overseas	Taiwanese	Foreign National	Subtotal	Taiwan	Overseas	Taiwanese	Foreign National	Subtotal	
Female	Full-time	1,538	0	1,537	1	1,538	5,705	0	5,705	0	5,705	7,243
	Contingent	35	0	34	1	35	2,659	0	2,659	0	2,659	2,694
	Subtotal	1,573	0	1,571	2	1,573	8,364	0	8,364	0	8,364	9,937
Male	Full-time	889	4	889	4	893	1,856	0	1,856	0	1,856	2,749
	Contingent	34	0	34	0	34	288	0	288	0	288	322
	Subtotal	923	4	923	4	927	2,144	0	2,144	0	2,144	3,071
Total	Full-time	2,427	4	2,426	5	2,431	7,561	0	7,561	0	7,561	9,992
	Contingent	69	0	68	1	69	2,947	0	2,947	0	2,947	3,016
		2,496	4	2,494	6	2,500	10,508	0	10,508	0	10,508	13,008

Note 1: Official employees refer to full-time employees.
Note 2: Non-official office employees include dispatched workers, part-time student workers, interns, and massage therapists. Non-official field employees refer to sales representatives who have signed contract agreements with the company. Together, non-official employees account for nearly 30% of the total workforce.

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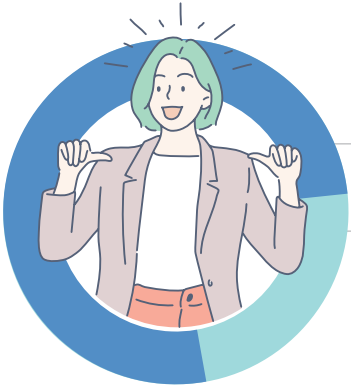
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2024Full-time Employee Structure

Unit: Person

	Female	Male	Percentage
Office Staff	1,538	893	24.3%
Insurance Agents	5,705	1,856	75.7%

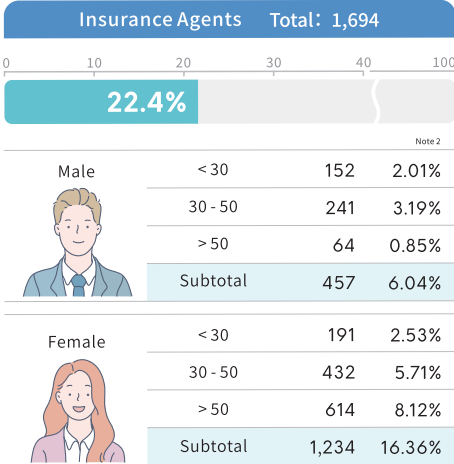
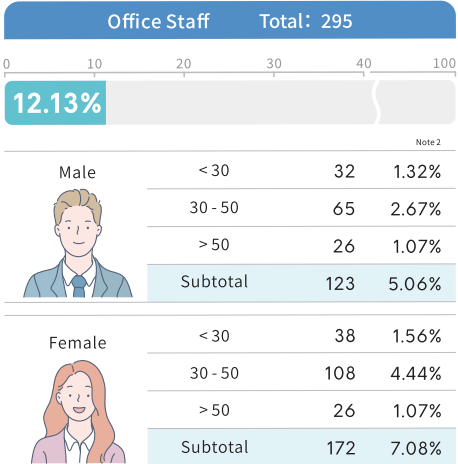
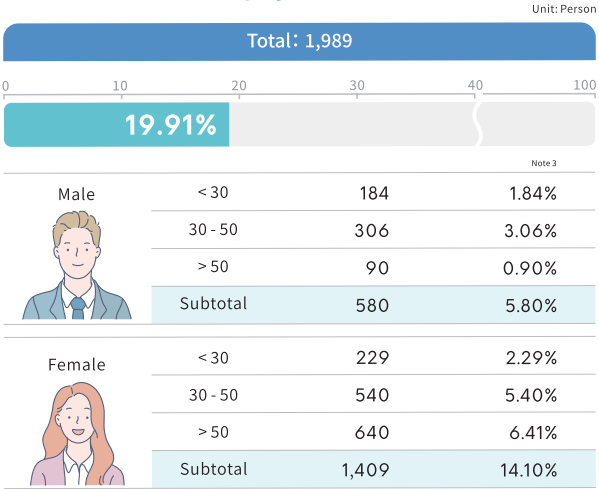


Insurance Agents
75.7%
 Office Staff
24.3%

Gender	Age	Internal Staff						Insurance Agent					
		Senior-level managers	Mid-level managers	Junior-level managers	Management Subtotal	General employees	Age group Proportion ^{Note 1}	Senior-level managers	Mid-level managers	Junior-level managers	Management Subtotal	General employees	Age group Proportion ^{Note 2}
Male	< 30	0	0	0	0	161	6.62%	-	-	39	39	377	5.50%
	30 - 50	17	78	30	125	369	20.32%	-	-	371	371	813	15.66%
	> 50	34	57	28	119	119	9.79%	-	-	45	45	211	3.39%
	Subtotal	51	135	58	244	649	36.73%	-	-	455	455	1,401	24.55%
Female	< 30	0	0	0	0	261	10.74%	-	-	29	29	531	7.41%
	30 - 50	6	60	19	85	878	39.61%	-	-	343	343	1,928	30.04%
	> 50	9	23	8	40	274	12.92%	-	-	347	347	2,527	38.01%
		15	83	27	125	1,413	63.27%	-	-	719	719	4,986	75.45%
Total		66	218	85	369	2,062	100.00%	-	-	1,174	1,174	6,387	100.00%
Proportion of each Category ^{Note 3}		2.71%	8.97%	3.50%	15.18%	84.82%		-	-	15.53%	15.53%	84.47%	

Note 1: Senior-level manager refer to the president, department heads and above; Mid-level manager refer to deputy heads of department, section managers, and the managers of regional sales divisions; Junior-level managers refer to project managers, sales office supervisors, and sales managers.
 Note 2: Proportion of full-time office staff and field personnel of each age group (%) = (Number of full-time office staff and field personnel of each age group/Total number of full-time office staff and field personnel).
 Note 3: Proportion of full-time employees of each age group (%) = (Number of full-time employees of each age group/Total number of all full-time employees).
 Note 4: Proportion of full-time office staff and field personnel of each rank (%) = (Number of full-time office staff and field personnel of each rank/Total number of full-time office staff and field personnel).

Turnover of full-time Employees in 2024



Note 1: Turnover refers to the number of employees who leave an organization voluntarily or as a result of layoff, retirement, illness, or death at work, excluding secondment.
 Note 2: Turnover rate of internal staff and insurance agents = (Number of internal staff or insurance agents left SKL/Total number of full-time employees of SKL).
 Note 3: Total Turnover rate = (Number of full-time employees left office/Total number of full-time employees of SKL).
 Note 4: No full-time employees overseas left SKL in 2024.

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B. Equal employment

We are committed to building a corporate culture that respects diversity and gender equality. By hiring employees from different ethnic groups, we are able to gain more diverse perspectives and insights, and bring more innovation and vitality to the company.

(1) Respect for the rights and interests of the physically and mentally challenged and indigenous communities at work

We respect the rights and interests of the physically and mentally challenged and indigenous I communities at work, and relevant acts include:

- Enhancement of employment of physically and mentally challenged staff in compliance with regulatory requirements; a total of 140 physically and mentally challenged staff to be employed in 2024.
- Establishes the "Regulations for Incentive for Increased Recruitment of Indigenous employees" to provide employment opportunities for indigenous peoples. In 2024, we made incentive payments amounting to NT\$8.27 million.
- Indigenous employees who return to their hometowns to participate in the Yearly Ceremony are provided with one additional day of special leave and a one-time supplement of \$6,000 for returning to their hometowns; a total of 28 people will be subsidized in 2023, with a total of \$168,000 in subsidies.

Diversity in Employment

Group of Employees		2021	2022	2023	2024
Indigenous employees	Number of employees	165	165	153	216
	Percentage	1.59%	1.71%	1.66%	2.16%
Employees with disabilities	Number of employees	124	125	125	140
	Percentage	1.20%	1.30%	1.35%	1.40%

Note: The statutory number of employees with disabilities to be employed is 100.



(2) Gender Equality

In 2024, a total of 843 employees were assessed as outstanding performers, of whom 313 were men and 530 were women, with women accounting for 62.8% of the total, reflecting SKL's positive results of the mechanism of designing women's workplaces.

Statistics of Female Managers in 2024

	Number of People	Percentage
Senior-level managers	15	22.7%
Mid-level managers	83	38.1%
Junior-level managers	27	31.8%
Sales Department managers	719	61.2%

Note 1: Senior-level manager refer to the president, department heads and above; Mid-level manager refer to deputy heads of department, section managers, and the managers of regional sales divisions; Junior-level managers refer to project managers, sales office supervisors, and sales managers.

Note 2: Sale Department managers refer to heads of revenue-generating business units, regardless of rank.

4.1.2 Recruiting New Generation Talent

A. Sales Representative Recruitment Program

With respect to annual expansion of recruitment programs, we not only continued to promote recruitment for various groups, but also planned to recruit specific groups to enhance the team's business capabilities. The business recruitment programs implemented in 2024 are as follows:

1. Elite Program: Continuing the spirit of the Young Program, cultivating the next generation of reserve business executives, and accelerating the rejuvenation of junior business executives.
2. Industry Peers Transfer Program: Recruiting outstanding business partners of other life insurance companies and insurance brokers to transfer to Shin Kong and formulating relevant incentive measures.
3. New Talent Training Project: Enhancing the recruitment momentum of weak units and attracting quality transferees from all over the world to join the insurance industry.
4. Measures Governing Campus Interns Recruitment: Providing interns with incentives for license counseling and retention in the workforce in conjunction with the New Employee Program of business channels and the Industry-Academia Collaboration Program of the Public Relations Department to exert an in-depth impact on campuses.
5. Elite Representative Manager Training Program: Recruiting sales personnel with immediate ability to assist in the development of the Company within one year.
6. Digital Recruitment: Collaborating with well-known Key Opinion Leaders (KOLs) to recruit through videos disseminated on social media and digital platforms, expanding the brand presence of SKL online.



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B. Industry-Academia Collaboration Program

- Providing opportunities for students to visit companies and learn about the Company's philosophy and profile.
- In 2024, we collaborated with domestic universities and colleges to organize industry-academia internships. A total of 231 students from 63 schools and 105 departments participated in the program, with an investment of approximately NT\$2 million.

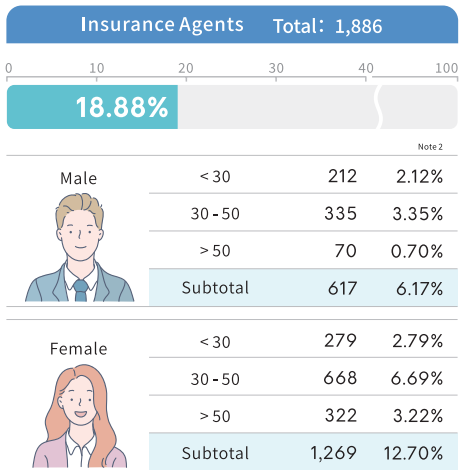
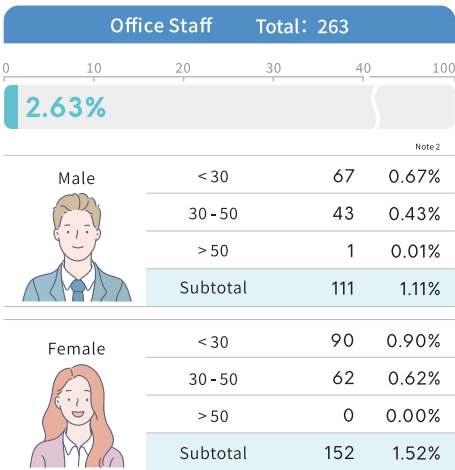
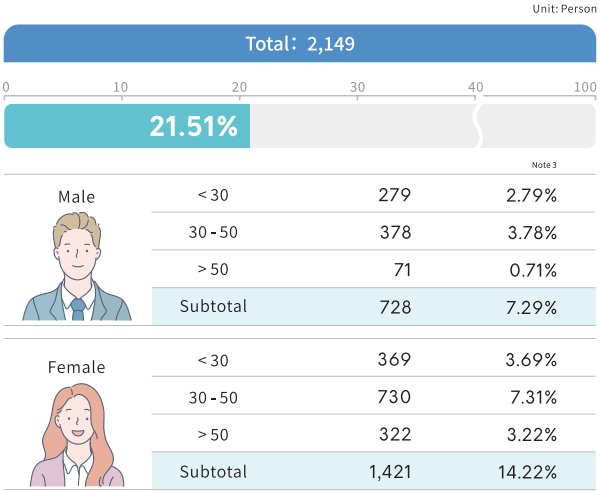


C. Internship

We continue to promote student corporate internships, summer internships, insurance practical courses, and corporate visits, etc., to help students understand themselves and plan their future by sharing their knowledge and experience through a variety of courses and interesting activities. 2024 internship program invested about \$3.49 million to recruit 32 summer interns, 33 industry-academia cooperation interns, and 11 information technology interns, of which 7 interns worked at SKL after graduation.



New Full-time Employees in 2024



Note 1: New insurance agents refer to the insurance agents employed within one year.

Note 2: Proportion of new full-time office staff and field personnel (%) = (Number of new full-time office staff and field personnel / All Total number of full-time office staff and field personnel).

Note 3: Percentage of new full-time employees of the year (%) = (Number of all new full-time employees/Total number of all full-time employees).

Note 4: There was no new full-time employees overseas in 2024.

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4.2 Nurturing Talent | GRI 3-3 |

4.2.1 Training Strategies and Programs | GRI 404-2 |

The retention rate of top performers reached 94.7% in 2024. (Note: Retention rate of top performers = number of employees retained above the median (excluding the median) of office staff performance ratings/target number of employees)

In accordance with the Company's annual strategy of "Driving Transformation and Co-creating a New Future", an annual training program was established to achieve the Company's operational strategy performance.

A. Digital learning platform and flexible training methods

- We introduced an online education and training platform, "Hahow for business", with an annual training budget of NT\$3.3 million, which allows employees to learn and utilize the platform regardless of geographic location and strengthens their all-round abilities. Encourage employees to learn on-line and promote a study leave system, whereby any employee who reads on the online platform for eight hours can apply for one day of study leave, with a limit of two days per year. In 2024, more than 2,145 employees reached the goal of study leave, and the total number of hours spent on the platform amounted to 79,358 hours of study.
- Promote the digital learning platform "Common Wealth Leader Campus" (CWLC) to encourage employees to utilize their spare time for independent learning and to strengthen their competitive edge in their career. In 2024, the usage per capita and attendance outperformed the life insurance industry and the platform as a whole, with a total of 8,667 learning hours on the platform.

B. Digital transformation and AI application

- Digital Finance Seminar: Industry consultants from the Institute for Information Industry gave a lecture on "AIGC Trends and Industry Application Cases" to understand the changes, limitations, and challenges brought by the technology development, financial applications, and management issues through generative AI. Esor Huang gave a lecture on "Increasing Work Productivity with AI", sharing AI skills and experiences, understanding the applications of various AI tools, and learning how to use prompts and AI tools in practice.
- Spark Heroes Digital Training Program: Continued to promote the SPARK Heroes Digital Training Program to accelerate digital transformation. Selecting digital talent who are willing to learn and try to make changes from each department, and cultivating abilities and qualities such as strategic thinking, digital expertise, high adaptability, teamwork, and willingness to change, to assist the Group in deepening digital transformation and developing intelligent technology talent through diverse training programs, including AI compliance, risk control, and information security.

- Assign employees to attend Fin & Tech and Bellwether on a regular basis: Sent to train 67 people in 42 sessions with a total of 645 hours of training for POC (Proof-of-experimentation) Training Program on Technology in Financial Applications, Financial Digital Transformation WORKSHOP, Financial Information Security Series, Fin&Tech Collision Salon, AI Series program, and Financial Information Security Executive Reserve Program (CISE). Promoted colleagues to enroll in the Fintech online and offline courses/seminars of Northway Forum, with a total of 18 trainings delivered.
- Online courses of Taiwan Academy of Banking and Finance (TABF): This year, we continued to collaborate with the Financial Services Research Institute (FSRI) on a series of Fintech digital courses, and planned for a mandatory elective system to encourage all staff to study the "Introduction to Popular AI Tools and Scenario Applications" and "AI Development Trends and Impact on the Financial Industry". A total of more than 4,000 people completed the two courses.
- Develop Tech / Social Media / Big Data Talent: Promote financial digital literacy certification and implement cloud-based marketing training resources. Utilize iPad to integrate business opportunity system and provide diversified and convenient e-services to business colleagues. Provided seminars on new knowledge trends to help colleagues understand the application and development of the Internet of Things and big data in the insurance industry.

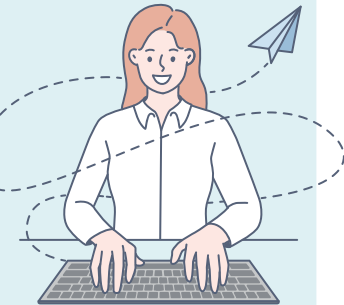


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- **Big Data Process Transformation:** Combining technology, social media and big data analysis to transform processes and actively cultivate FinTech professionals.
- **Organize workshops on leading change to replicate success quickly:** Carried out new product development training through workshops.
- **Digital Sales Representative Program:** The development of digital technology has become one of the Company's strategic directions. The strategic management jurisdiction integrates practical sales processes and digital tools, starting from customer management to relationship development, and then reaches customers for policy planning to complete transactions and subsequent related services. It integrates the required "Six Basic Skills" for sales representatives, which include member section, claims and contract changes, rights and interests protection, sales management support tools, precision marketing lists, and AI data models, in order to integrate business and services with digital technology. In 2024, we launched the "Digital Empowerment Plan for Sales Representatives" to promote the digital culture among sales representatives. We inventory the existing teaching materials of various digital tools and set up the "Digital Power Learning Section" in the training and development system to provide employees with learning opportunities, as well as design a test that identifies learning results to organize the "National Digital Power Test" for sales representatives. In 2024, a total of 6,084 people took the test, with an enrollment rate of 99.91% and a pass rate of 99.79%. According to the test results, we will continue to strengthen the promotion of the test, as well as implement the basic training for sales representatives and training for newly promoted sales supervisors, aiming to facilitate the use of digital tools and improve business efficiency.



C. Leadership Development and Successor Program

- **Domestic and overseas training:** In 2024, a total of 1,647 people participated in independent professional courses according to business attributes. Among them, a total of 53 people were assigned overseas for training, with 13 people in the leadership team. Through international seminars, overseas conferences, and on-site visits, we have expanded international mindset and enhanced diverse experiences.
- **Talent Exchange Program:** We provide a diversity of flexible talent exchange programs after confirming with employees about their career plans and willingness to participate. We provide talent in every function with opportunities to delve into their fields and even other financial sectors and take up management positions and even get promoted to executives.
- **Connecting with International Financial Development:** In 2024, expenditure on English training fund will reach 1.55 million dollars. Mechanisms include: language subsidies and commercial English online courses, combining online learning platforms/apps and TOEIC tests. The average TOEIC score for students was approximately 595 in 2024.

Sound training system

(I) Comprehensive Training Plan and Career Development

- The training system is mainly divided into two major categories: the Business System and the Administrative System. Based on the training needs of core personnel, a diversified learning mechanism is planned to expand career development pathways. In 2024, the Business System launched 555 training sessions, with a total of 13,285 completions.

(II) Leadership Team

- The leadership development program was launched in 2011. As of 2024, 711 office staff have been trained and 294 have been promoted, representing a promotion rate of 41.3%; 399 field personnel have been trained and 212 have been promoted, representing a promotion rate of 53%. In addition, in 2024, in line with the new marketing system, the Lung Yueh Program was added to cultivate the management competencies of district business managers and district directors prior to promotion. A total of 12 quasi district directors and 20 quasi district managers had been trained. Since 2021, we have been implementing Key Talent (High Potential Talent) Promotion Planning and Development Program with SKFH to regularly track, review and adjust candidates every year for the purpose of sustainable corporate development and ensuring the capabilities and value of management talent. 186 office staff have been nominated and 56 have been promoted, representing a promotion rate of 30%.

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- License Incentives**
- To encourage employees to pursue self-directed learning and obtain professional certifications, the company provides subsidies for related learning and certification expenses.
 - Subsidies include: registration fees, annual fees, foreign language study support, EMBA and part-time master's programs (including in-service master's students).
 - Benefits include professional certification bonuses, ongoing incentive allowances, and study leave.
 - In 2024, a total of NT\$29.74 million was granted in professional certification incentive allowances and bonuses.

Category		2023	2024
Internal Staff	Life insurance certification	8,620	8,948
	1. Life insurance agent certification examination	14,452	14,703
	2. Non-investment-type life insurance in foreign currency examination	11,777	11,383
	3. Investment-type life insurance examination	8,576	8,289
	4. Million Dollar Round Table (MDRT)	200	325
	5. International Dragon Award (IDA)	161	307
	6. Registered Financial Consultants (RFC)	78	64
	7. Associate Financial Planner (AFP)	14	17
	8. Certified Financial Planner (CFP)	59	45
Subtotal		43,937	44,081

D.Comprehensive inclusion of sustainable development

SKL is committed to cultivating sustainable ESG talent and investing resources to organize sustainability-related education and training, so as to enable the concept of sustainable finance to be deeply embedded in the organization and corporate culture from top to bottom. The "Sustainability Journal" course was established in the co-broadcasting morning meetings of field personnel. A total of 4 sessions were broadcast in 2024 to promote the latest sustainability trends in a lifestyle-based manner. In addition to internal education and training, employees can also apply for external training courses based on their business needs. Two major online learning platforms, namely, Hahow/Bingotimes Digital have been provided with course resources. According to the data report, in 2024, 26,692 hours of sustainability-related training were provided, with nearly 16,000 participants. We promoted sustainability education and enhanced employees' awareness of and action on sustainability. As of the end of 2024, the pass rate of the basic competency tests for corporate sustainability managers and sustainable development for staff members of the dedicated sustainability unit reached 100%.

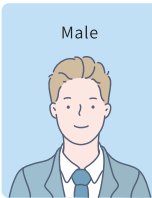
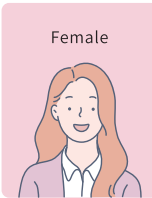
4.2.2 Training Input and Output
 | GRI 404-1 |

A. Employee Training Input

SKL considers employees as its most important asset. In addition to continuously promoting strategic products, SKL also focuses on recruiting young people and cultivating professionals through its business transformation plan, investing abundant education and training resources every year to enhance the productivity of its employees; and in terms of digital services, SKL continues to strengthen the training of digital financial talents in order to provide its policyholders with more diversified, convenient, and intelligent new experiences. In 2024, a total of \$29.74 million will be allocated for professional license incentive allowances and awards.

Employee Training Output in 2024

Unit: Hour

Employee Training Hours						
		Office staff	Insurance agents	Total hours	Hours per capita	
<div>Male</div> <div></div>	Management	Senior-level	4,162	12	4,174	82
		Mid-level	12,977	410	13,387	99
		Junior-level	5,459	48,283	53,742	105
		Subtotal	22,597	48,705	71,302	102
	General Employees	64,500	229,573	294,072	143	
<div>Female</div> <div></div>	Management	Senior-level	1,731	-	1,731	115
		Mid-level	9,902	751	10,653	128
		Junior-level	2,636	73,177	75,813	102
		Subtotal	14,269	73,928	88,197	104
	General Employees	144,139	804,772	948,911	148	
Total		245,505	1,156,978	1,402,482	140	

Note 1: Training hours in this table included hours of internal training, external training, overseas training, online training, and orientation.
 Note 2: Internal training refers to internal training organized by the Human Resources Department; external training refers to external training which departments assign employees (either internal staff or insurance agents) to attend; overseas training refers to training which the Company assigns employees (either internal staff or insurance agents) to attend overseas.
 Note 3: Senior-level manager refers to the president, heads of department and above; Mid-level manager refer to deputy heads of department, section managers, and the managers of regional sales divisions; Junior-level managers refer to project managers, heads of sales offices, and the managers of sales offices.

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Unit: NTS

Employee Training Expenses						
		Office staff	Insurance agents	Total Expense	Expense per capita	
<div>Male</div> 	Management	Senior-level	1,194,578	94	1,194,672	23,425
		Mid-level	3,724,475	3,226	3,727,701	27,613
		Junior-level	1,566,655	379,944	1,946,598	3,795
		Subtotal	6,485,707	383,264	6,868,971	9,827
	General Employees	18,512,490	1,806,534	20,319,024	9,912	
<div>Female</div> 	Management	Senior-level	496,763	-	496,763	33,118
		Mid-level	2,842,166	5,910	2,848,076	34,314
		Junior-level	756,459	575,840	1,332,299	1,786
		Subtotal	4,095,388	581,750	4,677,138	5,542
	General Employees	41,370,433	6,332,846	47,703,279	7,455	
Total		70,464,018	9,104,394	79,568,412	7,963	

Note 1: Training hours in this table included hours of internal training, external training, overseas training, online training, and orientation.
 Note 2: Internal training refers to internal training organized by the Human Resources Department; external training refers to external training which departments assign employees (either internal staff or insurance agents) to attend; overseas training refers to training which the Company assigns employees (either internal staff or insurance agents) to attend overseas.
 Note 3: Senior executives refer to the General Manager and heads of departments or above; mid-level managers include Associate Vice Presidents, Section Heads, and Regional Managers; front-line managers include Project Managers, Division Managers, and Area Managers.

4.2.3 Talent Development
 | GRI 404-2、404-3

A. Performance and competence evaluation

To provide employees with clear career development paths, we set competences at all levels according to the Company's annual business strategies and evaluate the employees' performances (70%) and competences (code of conduct) (30%) at midyear and the end of the year respectively. In 2023, the evaluation rates for both formal employee performance and professional development reached 100%.

B. Job rotation program

In order to achieve optimal utilization of human resources and link corporate development with individual career paths of employees, we conduct annual surveys on the direction of internal staff transfers, and then through job rotation, we appropriately adjust the work content and environment, and at the same time receive the benefits of enhancing the work capacity and efficiency, and the internal rotation rate will be 78.7% in 2024.

Method	Description	2024
Job rotation	For those who have reached a certain level of seniority in their assigned units or special positions, they will be subject to cross unit or cross position permanent job transfers in order to enhance their work motivation or to meet management needs.	188
Internal recruitment	Job vacancies in each department are posted on the internal website in a timely manner, and employees can apply according to their personal interests and career planning needs.	239
Reservation for transfer	In the event of a vacancy in a position for which there is no expectation, an employee may also submit an application for a pre-scheduled transfer in accordance with his/her personal needs, so that he/she can make a change when the position becomes vacant.	4

C. Re-employment of retiring field personnel

To encourage retirees to continuously contribute to the insurance industry, SKL has established a "re-employment project," which re-employs retirees based on their ranks at the time of retirement. In 2024, 245 retirees were re-employed. This mechanism only enables returnees to contribute their years of experience, but also allows the seamless integration of business to create excellent results.

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4.3 Friendly and Happy Workplace | GRI 3-3 |

4.3.1 Establishing a culture of diversity and communication

| GRI 2-25 · 2-26 |

A. Protecting employees' human rights

In recruiting employees and approving their salaries, SKL does not discriminate on the basis of gender, race, physical condition, religion, political stance, marital status, or union position. SKL also prohibits the employment of child laborers under the age of 16 and eliminates the possibility of forced labor.

In the event of major operational changes, we will follow the provisions of Article 16 of the Labor Standards Law to protect the rights of our employees. In addition, we attach importance to human rights in the workplace, and we have incorporated human rights issues into our human resources policies in accordance with internationally recognized basic labor rights conventions. We value our employees' rights to work and freedom of assembly and association, and we safeguard the dignity and privacy of all our employees. At the same time, we cooperate with our parent company, SKFH, in conducting human rights due diligence every year to minimize and eliminate potential human rights risks.



Gender Equality Mechanisms

Item/Description	2024 Results
Policy Formulation of Shin Kong Life's policy statement on prevention of sexual harassment, complaint, investigation and handling mechanism	Continuing to organize publicity on prevention of sexual harassment and operation of the reporting mechanism
Committee Established the "Gender Equality Promotion Committee Organizational Rules" to foster a gender-friendly, respectful, inclusive, and supportive corporate culture and environment that supports adaptive development, thereby enhancing employee identification with the company and corporate operational value; dedicated to promoting gender equality in inclusive financial services, financial literacy, and overall social initiatives and support activities to achieve sustainable financial goals through gender equality.	Conducted working group executive meetings and committee meetings according to the responsibilities of the Gender Equality Promotion Committee to track various work plans and implementation results, with the implementation rate of all work plans reaching 100% .
Training Sexual harassment and other unlawful infringement prevention courses in the workplace, and promotion of DEI courses.	1. Provided a total of 2 hours of training for sexual harassment and other unlawful infringement prevention courses in the workplace, with an employee coverage rate of 100% . 2. In 2024, provided mandatory and elective DEI courses for different targets (new supervisors, heads of sales offices, all employees, DEI Ambassadors) and periodically distributed DEI information. The completion rate for training assignments was 100% .
Whistle-blowing shinkong113@skl.com.tw	One case reported
Audit Review Annually Review internal systems and amend regulations as necessary.	100% of operational sites have completed the audit



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B. Valuing the voice of employees

In order to improve labor-management communication, we have established a diversified and open platform, and the following communication mechanisms and results are used as the basis for the annual review and evaluation of employee rights.

Mechanism	Action	2024 Results
Labor-management meeting	Unions were formed in Taipei City, New Taipei City, Hsinchu City, Nantou County, Yunlin County, and Kaohsiung City, and no organization agreement has been signed.	<ul style="list-style-type: none"> Replace negotiation or mediation of labor-management confrontation with regular meetings (quarterly) and friendly communication with unions
Grievance	<ul style="list-style-type: none"> Established the Employee Grievance Handling Team and the Major Labor Disputes Handling Team. Established the "Shin Kong Life Insurance Company Employee Grievance Handling Regulations" to create a workplace communication environment that "replaces confrontation with communication". 	<ul style="list-style-type: none"> Received four employee grievance (including consultation and referral to business units for assistance). Reported two labor disputes.
Employee survey and employee symposium	<ul style="list-style-type: none"> Regularly conduct "Employee Opinion Surveys" to understand the level of employee recognition and opinions about the company. Survey results are referenced to external benchmarks to strengthen consensus and plan improvement actions. 	<ul style="list-style-type: none"> Annual employee survey to be completed in 2024. The survey can be completed from personal mobile devices to ensure the privacy of employees. The interface and data storage are all located in the consultant's system, and the results are kept strictly confidential.
Internal Feedback Mailbox	<ul style="list-style-type: none"> We have set up the "Employee's Opinion Mailbox", which is handled by a special person, and the opinions and voices of the employees are submitted to the top management. Employee communication box: speaklouder@skl.com.tw 	<ul style="list-style-type: none"> Six employee feedback or proposal.
Intranet Opinion Forum	An area on the company's intranet is set up for posting opinions, with a dedicated unit responsible for responding to them, providing an immediate and convenient consultation platform for employees.	<ul style="list-style-type: none"> Continued use of the comments section for staff consultation.
Unlawful infringement Handling Mechanism	<ul style="list-style-type: none"> Established the "Prevention Plan for Duty-related Wrongful Acts of Violence" and posted the "Written Statement on Prohibition of Workplace Wrongful Acts of Violence" on the company's intranet site as a standard for all behavioral rules. Established the "Workplace Violence Complaint and Punishment Regulations" and has set up a special investigation team to investigate workplace violence complaints involving physical/ verbal/ psychological/ harassment styles. Specialized complaint mailbox: SKL1999@skl.com 	<ul style="list-style-type: none"> A total of 5 complaints were accepted and investigated, of which 1 was classified as verbal violence and penalties were announced. <ul style="list-style-type: none"> 3 cases were closed in 2024 and 2 cases were closed in early 2025. The complaints were deemed to be forms of verbal violence such as public insult, defamation, and contempt. The targets of the complaints were mostly unit supervisors or personnel with managerial authority. Therefore, in order to strengthen supervisors' management skills and response capabilities, we planned to arrange seminars related to unlawful infringement for front-line supervisors of business units in 2025, and will organize six sessions of compulsory training courses throughout Taiwan, including: <ol style="list-style-type: none"> Discussion on Common Management Issues Legal Boundaries and Recognition Conflict Management Skills and Team Communication and Leadership

Violation of labor laws and regulations in the past two years:

Date of penalty	Laws and regulations violated	Violation	Fine amount (NTD)
2023/07/05	Article 30, Paragraph 6 of the Labor Standards Act	Failure to register the attendance of workers on a daily basis to the minute for attendance records in accordance with regulations.	80,000
2024/06/24	Article 39 of the Labor Standards Act	Failure to pay for holidays or failure to pay for work on holidays in accordance with regulations.	50,000
2024/06/24	Article 36 of the Labor Standards Act	Failure to provide workers with regular leave.	50,000
2024/06/24	Article 24 of the Labor Standards Act	Failure to pay for overtime work in accordance with regulations.	50,000



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4.3.2 Establishment of a employee compensation and welfare system | GRI 2-20、401-2、401-3

A.Employee Compensation System

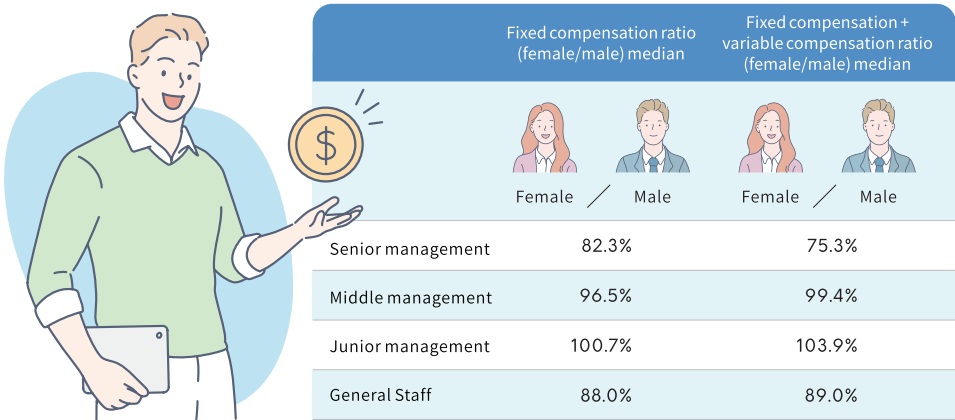
Shin Kong Life’s overall compensation strategy is based on position, performance, and capability, without any gender-based differences. For field employees, we offer a base salary and various performance incentives to newly recruited sales personnel, encouraging them to build a strong foundation and pursue continuous growth and excellence. For office employees, new hires are provided with a special salary adjustment guarantee for the first three years, along with professional and technical incentive allowances and bonuses. These measures aim to enhance job stability and motivate employees to strengthen their professional skills. To support sound corporate governance, business stability, and market competitiveness, we engage professional consultants to review and optimize the compensation system to ensure continuous improvement in overall performance. Additionally, an Audit Committee composed of independent directors is responsible for reviewing compensation proposals to fulfill supervisory functions.

Employee Compensation and Benefits

Category/Description	2024 Results
Performance Bonus With reference to the annual surplus and achievement status, performance bonuses will be granted to internal staff according to their annual performance demonstration and contribution to the organization; and in order to encourage the three-step salespersons and district managers to achieve business results, a special performance bonus scheme for field staff has also been formulated.	<ul style="list-style-type: none">● Employees with Merits or Awards for Outstanding Performance: 53● Approved Individual Bonus: NT\$216,000● Departmental Group Wellness Bonus: NT\$1,020,000● Outstanding Employees: 8 internal and 25 Insurance Agent. (Awarded plaques & gifts from the President and First-line Manage)
Expertise Bonus Professional and Technical Incentive Allowance and Bonus.	
Special Performance Bonus Special performance bonuses are determined based on the nature of the business and are awarded based on the achievement of the business.	

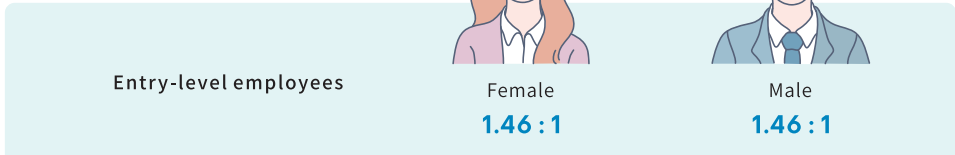


Female-to-male Compensation Ratio in 2024



Note 1: Senior-level manager refer to the president, heads of department and above; Mid-level manager refer to vice heads of department, section directors, and the managers of regional sales divisions; Junior-level managers refer to project managers, heads of sales offices, and the managers of sales offices.
Note 2: The remuneration of insurance agents varies with individual business performance and is relatively unrelated to gender. Therefore, it is not disclosed here.
Note 3: Yearly remuneration refers to base salary, bonus, stock, etc.
Note 4: The fixed compensation ratio was calculated based on the fixed compensation in December 2024.

New Recruit Salary Range Compared with Local Minimum Wage



Note 1: Entry-level employees refer to new employees without work experience and they should hold a bachelor's degree (internal staff only; there is no difference in salaries between male and female insurance agents).
Note 2: The minimum wage refers to NT\$27,470 announced by the Ministry of Labor, which took effect on January 1, 2024.
Note 3: Compensation for entry-level employees is the minimum base salary (not including variable salary such as a year-end bonus) and may be adjusted according to work experience, education, and positions.

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B. Employee benefits

Shin Kong Life places great emphasis on employee welfare, designing benefit packages tailored to different job categories to reasonably reflect the specific needs of each role. In accordance with the law, the "Employee Welfare Committee Foundation" has been established to plan and implement various employee welfare initiatives.



Benefits	Summary
Leave	<ul style="list-style-type: none">Including special leave, marriage leave, bereavement leave, official leave, public injury leave, paternity leave, maternity leave, sick leave, physiological leave, personal leave, family care leave, maternity leave, natural disaster leave, epidemic prevention leave, and pregnancy companion leave.Among them, marriage leave, maternity leave, paternity leave and paternity leave are superior to the standards of labor laws.
Insurance	<ul style="list-style-type: none">If employees have group term life insurance, the company will increase the insurance coverage by 30%, and the insurance premium will be fully covered by the company's Welfare Committee.To provide additional protection for contractors, new contractors can join the group insurance program at their own expense.
Retirement	<ul style="list-style-type: none">In accordance with the Labor Standards Law and the Labor Pension Act, the Company has an employee pension system and makes full contributions to ensure that employees have stable pension contributions and benefits. Please refer to the 2024 Financial Report (P.) for the 2024 contribution amount.Assists employees in building retirement plans, develops retirement-specific annuity products, and offers incentives for employees to enroll in the plan to encourage participation and early retirement planning.
Healthcare	<ul style="list-style-type: none">Provides regular health checkups, medical doctors to provide physical examination services and medical consultation, disaster hospitalization subsidies, hospitalization discounts, health lectures, CPR first aid training, and immunization care.Encourages employees to promote their physical and mental health through sports. There are tennis, billiards, yoga, basketball, badminton, hiking, and tai chi clubs.
Marriage and childbirth	<ul style="list-style-type: none">Provide breastfeeding rooms for breastfeeding during normal work hours, provide parenting time adjustments, childcare privileges, and a good baby-sitting leave-without-pay system to protect employees' rights and opportunities at work.In 2024, about NT\$3.18 million in maternity grants were paid out, benefiting 159 people.Parenting supplement is up to NT\$30,000/child (NT\$100,000/child at the age of one full year). In 2024, about NT\$4.13 million of parenting supplement will be paid, benefiting a total of 413 persons.
Maternal healthcare	<ul style="list-style-type: none">In order to ensure the physical and mental health of female workers during pregnancy, after childbirth, and during the nursing period, the "Maternal Health Protection Program for Female Workers" has been established. During the protected period, the nursing staff of the Workers' Clinical Health Service provides regular care to assess the status of work, family, and physical and mental adjustment, and to take care of the health, safety, and psychological aspects of the situation, as well as to provide rich gifts for mothers and babies during each of the three periods.
Welfare Benefit	<ul style="list-style-type: none">Provided iPad purchase subsidy of NT\$2,000/person, with a total of 345 people subsidized for iPad in 2024.
Autonomous Learning Benefits	<ul style="list-style-type: none">A total of NT\$2.705 million was allocated for professional license incentive allowances and awards in 2024. (Office staff only)
Employee Relations	<ul style="list-style-type: none">Planning for staff promotion benefits such as year-end party lucky draw, subsidies for club activities, travel subsidies, and staff recognition.
Others	<ul style="list-style-type: none">Combining the concepts of savings and investment management to enable employees to plan for their retirement early, the Company has formulated the LOHAS Winning Variable Annuity Insurance Plan and the Employee Stock Ownership Trust (ESOT), which provide corresponding subsidies to strengthen the third pillar of employees' retirement preparation through the purchase of stocks and annuity insurance.In 2024, the total subsidy for the LOHAS Winning Variable Annuity Insurance will be \$2.05 million, and the total subsidy for the Employee Stock Ownership Trust will be \$69.81 million.

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Unpaid Parental Leave in 2024

	Internal Staff		Insurance Agents		
Parental leave application rate = (B)/(A)	24%				
Reinstatement rate = (D)/(C)	73%				
Retention rate = (F)/(E)	78%				
	Male	Female	Male	Female	Total
Number of employees eligible for unpaid parental leave in 2024 (A)	73	152	86	454	765
Unpaid parental leave applicants in 2024 (B)	3	52	25	101	181
Parental leave application rate = (B)/(A)	4%	34%	29%	22%	24%
Employees who should be reinstated in 2024 (C)	3	44	30	109	186
Reinstated employee in 2024(D)	0	40	23	72	135
Reinstatement rate = (D)/(C)	0%	91%	77%	66%	73%
Reinstated employees in 2023 (E)	4	31	17	83	135
Retained for at least one year after returning to work in 2023(F)	3	20	12	70	105
Retention rate = (F)/(E)	75%	65%	71%	84%	78%

Note 1: "Number of employees eligible for unpaid parental leave in 2024" refers to number of employees who have taken maternity and paternity leave within four years (2021~2024).

Note 2: "Employees who should be reinstated in 2024" refers to number of employees who applied in 2022 and should be reinstated in 2024, who applied in 2023 and should be reinstated in 2024, and who applied in 2024 and should be reinstated in 2024.

Note 3: "Reinstated employees in 2024" refer to number of employees who applied in 2022 and reinstated in 2024, who applied in 2023 and reinstated in 2024, and who applied in 2024 and reinstated in 2024.

Note 4: Retention rate in 2024 = (Number of employees continuing to work for one year after reinstatement in 2023/Number of employees reinstated in 2023).

Note 5: Employees not reinstated included those who continued to apply for parental leave without pay.



4.4 Occupational health and safety

Employee health and safety is the foundation of an enterprise, and creating a quality work environment not only brings tangible positive benefits to an enterprise, but also brings intangible human influence. Therefore, SKL is committed to promoting the concept of "Holistic, Comprehensive, and Full Protection," and the Occupational Safety and Health Committee has worked together to formulate an occupational health and safety policy, which is signed by the highest level of supervisors and then publicized for public information. At the same time, SKL also protects the physical and mental health of its employees, and their balance of work and life through a wide range of fun and interesting health-promoting activities, as well as through health and safety risk control, in order to become a happy company for its employees.

4.4.1 Strengthening workplace safety

A. Establishment of the Occupational Safety and Health Committee

SKL has established the Occupational Safety and Health Committee. The committee is chaired by the President and includes 7 ex-officio members and 6 employee representative members, constituting 43% of the committee, which is superior to the ratio required by laws and regulations. The Committee formulates Occupational Health and Safety plans, reviews annual goals and plans, holds regular quarterly meetings to track the implementation progress, and consults and reviews various safety and health issues. In 2024, a total of 79 items, 2 recommendations, and 2 new proposals were presented to the Occupational Health and Safety Committee meetings, and 5 proposals from the previous year had been tracked.

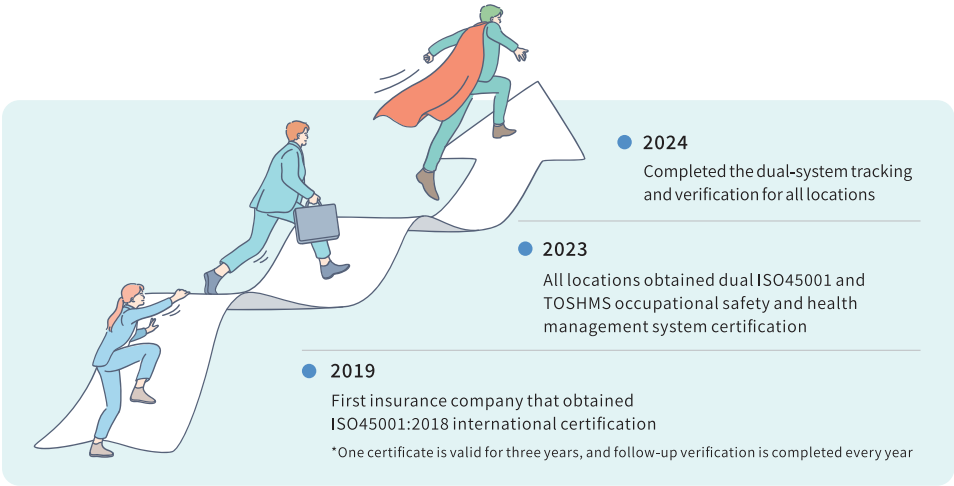
B. Improvement of "ISO45001 Occupational Health and Safety Management System (OHSMS)" and "Taiwan Occupational Safety and Health Management System (TOSHMS)"

SKL adheres to the workplace health and safety policy and is committed to "building a safe and healthy workplace environment, strengthening self-management, and continuously improving safety and health performance". In response to the spirit of corporate sustainability, SKL revised the policy of "ensuring healthy lives, promoting the well-being of workers at all ages, and improving workplace productivity and innovation." It demonstrates the Company's high level of concern and commitment to employees' occupation and health, and sets up occupational safety managers and health managers in key buildings across various regions to provide comprehensive and holistic care that is superior to those required by laws and regulations. Since 2019, the Company has voluntarily introduced the Occupational Safety and Health System ISO45001:2018 regulatory requirements, and was the first insurance company to obtain this certification. In 2023, we expanded the Occupational Safety and Health System to cover all of our workplaces (154 locations), including administrative personnel, sales personnel, and construction contractors. All of our workplaces were certified by a third-party organization as having "no major deficiencies", and successfully obtained dual ISO45001 and TOSHMS occupational safety and health management system certification. In 2024, we continued to receive tracking audits and passed the audits upon confirmation.

C. Implementation of occupational health and safety education and training

SKL has established the "Occupational Health and Safety Management Regulations" to clearly stipulate the responsibilities of managers and personnel at all levels in safety and health operations. In order to equip all administrative and sales personnel with relevant knowledge and capabilities, we train Type A Occupational Health and Safety business supervisors and first aid personnel with better allocation than that required by law, and regularly arrange on-the-job education and training. In addition, we also arrange for all units to conduct regular simulated emergency evacuation drills to ensure basic response capabilities in the first instance of an emergency. In 2024, we organized Type A Occupational Health and Safety business supervisor training for 102 people (18 people in initial training and 84 people in on-the-job training), first aid personnel training for 190 people (36 people in initial training and 154 people in on-the-job training), 7 hours of pre-employment safety and health training for new employees, 1 hour of safety and health education and training for current employees, and at least 1 emergency response and evacuation drill at each location.

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Comprehensive procedures and internal regulations have been established for SKL's occupational health and safety management. Through regular quarterly work environment inspections by on-site supervisors, the head office's occupational health and safety management personnel carry out unannounced audits. In the event of any deficiencies, correction or improvement orders are created to track the improvement status, ensuring the continuous effectiveness of the management system. We track and verify the operations every year and continue to promote various safety and health protection measures. SKL has planned mid- and long-term improvement goals and invested more than NT\$10 million resources in the occupational health and safety management system to optimize the workplace environment and prevent occupational injuries and diseases.

Occupational Health and Safety Management System Performance (ISO45001/TOSHMS)		
Item	Content	Control Mechanism
Legal identification	We identified a total of 11 major categories, including occupational health and safety, labor inspection, labor conditions and employment equality, labor insurance, and employment welfare, 355 regulations and other requirements. All of the results met the requirements.	Regularly update and review are conducted in April and October each year.
Hazard identification and risk assessment	Identified 2 intolerable risks of 4 points in 2024: Although there is management control and personal protective equipment for climbing water towers over 2 meters and over 6 meters, there is still a risk of falling for contractors.	We formulated 2 safety and health plans for follow-up, prioritizing the installation of cages and movable ladders for engineering control. The expected effectiveness can reduce the risk tolerance to 3 points.
Internal audit	Trained and qualified internal audit personnel, occupational health and safety management personnel, and on-site supervisors confirm the effectiveness of each unit's system operations in accordance with internal audit plans and inspection forms. The results of internal audits in 2024 showed 1 operational deficiency.	A corrective measures order has been created to track improvement results of deficiencies identified in internal audits in a time-efficient manner. This case has been improved upon confirmation.
Target plan	In 2024, 2 target plans and implementation plans were formulated for the risks identified as intolerable: • Upright ladder fall prevention plan for water towers over 2 meters in every building in Taiwan • Upright ladder fall prevention program for ultra-high water storage tanks in the Shin Kong Life Tower	Included in the Occupational Safety Committee meetings' progress report on a quarterly basis.
Corrective measures	In 2024, 1 corrective measure was implemented for internal audit deficiencies.	Included in the Occupational Safety Committee meetings' progress report on a quarterly basis.

4.4.2 Creating a healthy and safe workplace environment

SKL provides comprehensive employee care, and has established a dedicated and all-round occupational safety and health team superior to statutory requirements: occupational health and safety management personnel, health managers, counseling psychologists. We formulate occupational health and safety management plans, labor health management plans, and mental health promotion plans every year to jointly promote various measures for the physical and mental health and safety of employees, and implement systematic management using the Plan-Do-Check-Act (PDCA) cycle. The Company conducts phased reviews and demand adjustments during the implementation of each plan, and reports the effectiveness of the review and improvement actions to senior management to ensure that the goals of each program are achieved and continuous improvement is made.

A. Occupational safety and health risk assessment and control measures

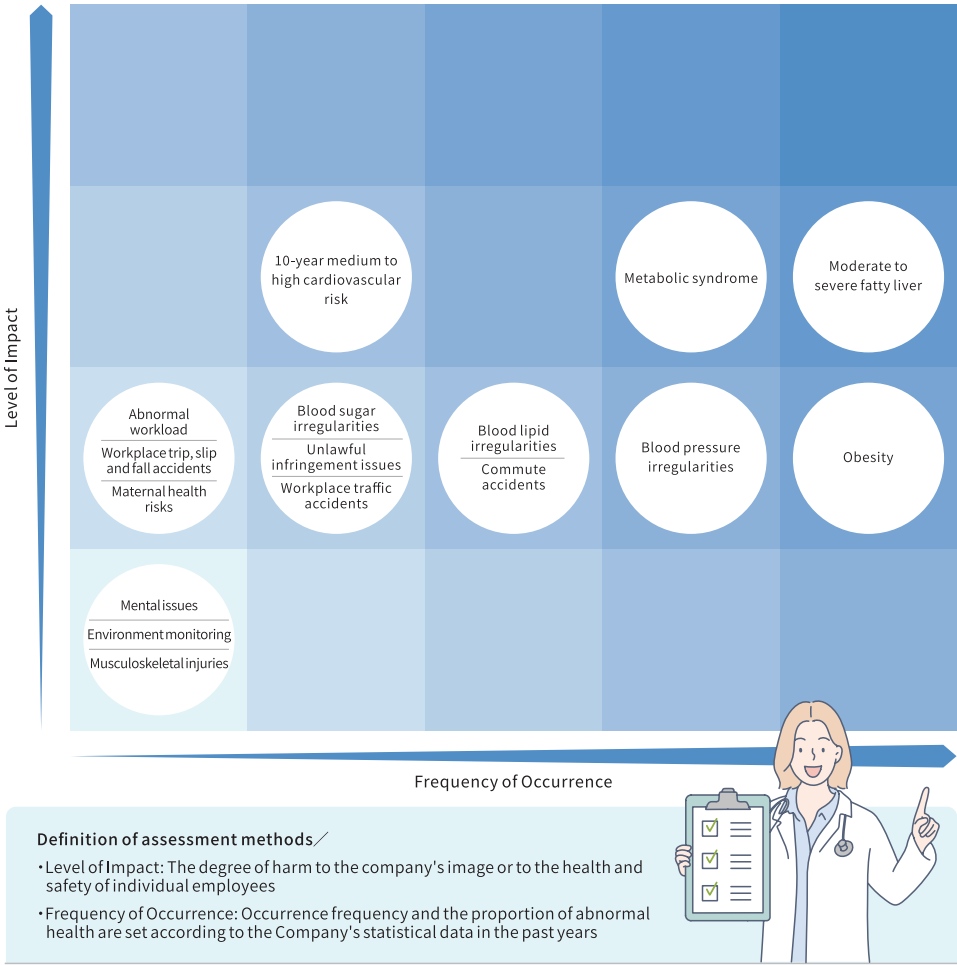


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Risk issues	Risk level	Control measures	Effectiveness
Metabolic syndrome, moderate to severe fatty liver, obesity, prevention of the three highs, 10-year medium to high cardiovascular risk	High/Moderate Risk	<ul style="list-style-type: none">Implement a health risk classification management system.Organize national health promotion competitions and activities.Conduct diverse health promotion seminars.On-site health service provided by contracted occupational physicians and nurses.Establish health measurement and blood pressure measuring stations.Diverse club subsidies.Establish a multifunctional fitness center.Establish the "Shin Kong iHealth" health management system.	<ol style="list-style-type: none">In 2024, 1,061 employees were included in the health risk management program. Occupational health nursing personnel provided care and health guidance, and arranged interviews with occupational physicians as needed, achieving 100% follow-up.Organized national [Sen Tung] sustainable health promotion activities, with a total of 1,618 participants, a cumulative of over 747 million steps taken, and a total carbon reduction of more than 99,000 kg, equivalent to approximately 17.5 times circumnavigating the Earth. A total reward of NT\$476,400 had been granted.Organized 72 "Champion of Grip Strength" activities and sarcopenia awareness seminars for national business units, with a total of 1,274 participants. The accuracy rate of the test before and after the seminars increased by more than 30%, with a total reward of NT\$33,000.Organized a variety of health promotion activities/lectures (physical/psychological), with a total of 133 sessions and a total of 2,868 participants, including: prevention of the three highs, musculoskeletal prevention and health, fitness, and psychological stress relief, etc.A total of 24 sessions of on-site health services were provided by contracted occupational physicians, serving 127 people. Provided on-site health services by contracted nurses in business units, with a total of 632 service sessions and 1,264 service hours. 7.Subsidized diverse sports clubs, such as: table tennis club, basketball club, yoga club, mountain climbing club, etc.Established the "Lovely Fitness" and provided a variety of fitness equipment, allowing employees to apply for fitness-related training at their own expense after work, thereby improving employees' exercise habits and activating the use of the venue.The rate of abnormality of metabolic syndrome decreased by 3.1% compared to 2023.The "Shin Kong iHealth" system introduced personal health examination reports for inquiry and historical analysis. 
Commute accidents/ Workplace traffic accidents	Moderate / Low risk	<ul style="list-style-type: none">Implement traffic safety awareness campaigns for specific units.Conduct safety education training and awareness campaigns highlighting "early" departure, "slow" driving, and increased "safety".Introduce flexible leave policies, allowing a minimum of half-hour increments and a ten-minute buffer time for arrival to reduce employees' stress regarding time constraints.	<ol style="list-style-type: none">Organized a total of 30 safety education and training courses based on the theme of "defensive driving"The traffic accident rate decreased by 4% compared to the average ratio in the past three years, all of which were minor injuries without disability and fatalities.

B.Formulating 4+1 prevention plans for various health and safety risks

We conduct health examinations for supervisors and employees each year, which is superior to regulatory requirements. In 2024, 3,109 people received health examinations, with an examination rate of 91.2%. The amount of health examination subsidies reached NT\$14.3 million. Through abnormal analysis of health check-up results and feedback from questionnaires, we continuously provide health care for employees and implement a classification management system for high-risk employees. We also attach importance to mental health and stress management.We cooperated with the Teacher Chang Foundation to provide Employee Assistance Program

(EAP) psychological counseling services, offering a total of 203 people with counseling services in 2024. We provided articles on spiritual comfort every month, organized stress relief activities, arranged for video promotions on psychological topics in co-broadcasting morning meetings, and held departmental health clinics to provide diverse psychological themed activities and guide employees to positively relieve stress. The Company has established various prevention plans:

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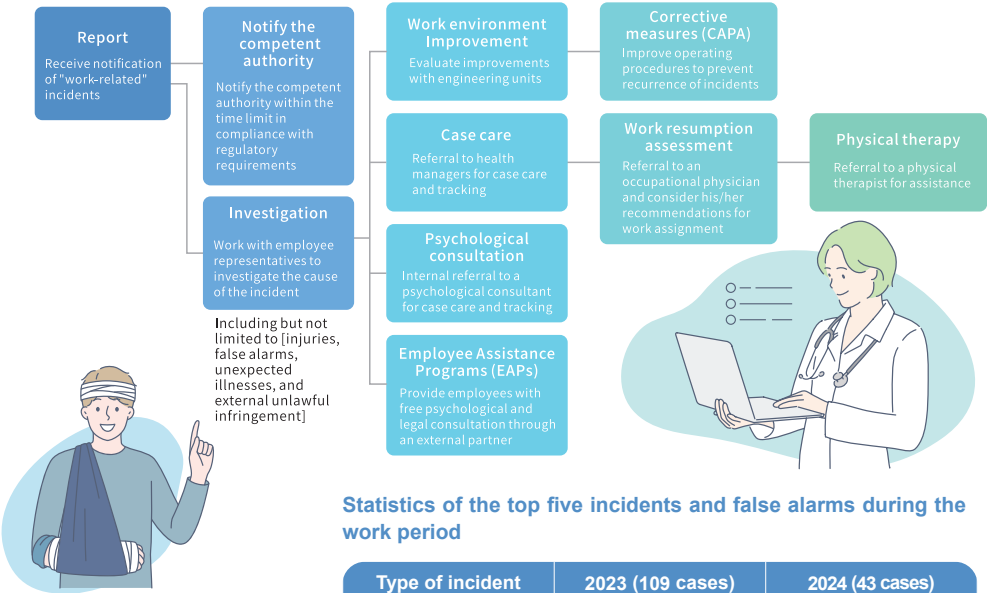
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Program Title	Effectiveness in 2024
<div> Prevention Plan for Musculoskeletal Disorders Induced by Repetitive Operations</div>	<div><ul style="list-style-type: none">Revised the fourth version of the "Prevention Plan for Musculoskeletal Disorders Induced by Repetitive Operations".Actively case-managed 59 individuals on the high-risk list, providing individual assessments, health education guidance, health promotion, and massage services by the visually impaired from Shu Huo Yuan.Referred individuals to physical therapists or occupational medicine specialists for further musculoskeletal adjustments and recommendations based on employee conditions or needs. Regularly assessed the improvement of musculoskeletal conditions in each case.Over the past two years, the improvement rate of musculoskeletal discomfort based on questionnaire comparisons reached as high as 92.3% (an increase of 5% from last year).</div> <div><div>Friendly Workplace: Musculoskeletal Improvement - Physical Therapy Case Study</div><div><ul style="list-style-type: none">An employee self-assessment score of musculoskeletal discomfort in the right wrist reached 3 points in the Nordic Musculoskeletal Questionnaire (NMQ) (basic point: joint activity is half that of a normal person, which will affect work).After assessment by a nurse, a "highly work-related" case was referred to a physical therapist for manual therapy, who provided stretching instruction to remind employees to change their posture at work to reduce discomfort.Follow-up: The employee indicated that the musculoskeletal discomfort in the right wrist has improved, with a NMQ score of <3.</div><div></div></div>
<div> Prevention of Unlawful Infringement at Work Plan</div>	<div><ul style="list-style-type: none">In terms of prevention, the fourth version of the "Prevention of Unlawful Infringement at Work Plan" was revised. The occupational safety managers and the unit supervisors jointly completed the hazard identification and risk assessment of unlawful infringement in the workplace through interviews. From 2021 to 2024, the risk assessment for all units of the Company was completed. The highest risk ratio was "verbal" (35 units), followed by "physical" injuries (5 units) and "sexual harassment (5 units).In addition to the high risk of unlawful infringement by verbal and psychological violence in the "handling of complaint cases," the "solicitation" operation of sales personnel required frequent contact such as cold visits and customer visits, which may lead to the possibility of verbal and physical unlawful infringement. We will formulate improvement measures according to the risk improvement process, such as adjusting service counter specifications, telephone recording system, dedicated meeting rooms with video and audio complaints, establishing safety standard operating procedures, strengthening emergency response and capabilities, and providing relevant units with suggestions as references for subsequent planning.In terms of behavior construction: The President signed the "Written Statement on the Prohibition of Workplace Violence" and announced it to all employees and workers. Every year, managers at all levels are required to identify potential risks and fill out the "Self-Assessment Form for Workplace Unlawful Infringement" to conduct self-examination as to whether there is any management behavior involving unlawful infringement, such as inequality management of specific employees, overly heavy or light work assignments, nitpicking, etc., and actively track supervisors with potential management issues, along with internal psychologists providing appropriate resources and assistance.We organize education and training on prevention and communication of unlawful infringement in the workplace, and conduct general education on safety and health education and training for new and current employees. In 2024, we organized "Education and Training on Occupational Unlawful Infringement Prevention and Communication" and "Education and Training on Occupational Health and Safety" for supervisors. A total of 164 supervisors participated in 3 sessions, with a satisfaction score of 4.7 (out of 5).With respect to public complaint channels, we established the second version of the "Complaints and Punishment Measures for Workplace Violence in the Performance of Duties", and established the Investigation and Review Task Force, which is responsible for investigating relevant complaint cases. In response to the implementation of relevant education and training and awareness promotion, public complaint channels and clear investigation procedures are established to encourage employees to make a report on illegal incidents. A total of 5 internal complaints were received in 2024, and 1 complaint was established and punished upon review.</div>
<div> Abnormal Workload-Triggered Diseases Prevention Plan</div>	<div><ul style="list-style-type: none">Revised the fourth version of the "Abnormal Workload-Triggered Diseases Prevention Plan".Actively case-managed 135 individuals on the high-risk list, using the "Abnormal Workload Assessment Form" for evaluations. Six individuals were recommended for physician consultations. Occupational physicians conducted consultations, provided health care, and offered relevant EAP cards, relevant stress relief and educational information, achieving a 100% care completion rate.</div>
<div> Health and Safety Protection Plan for Middle-Aged and Elderly Employees</div>	<div><ul style="list-style-type: none">Implemented the "Health and Safety Protection Plan for Middle-Aged and Elderly Employees".A total of 60 physical fitness activities, 8 lectures, and 2 promotional materials were organized in line with the plan (topics: "Muscle" Awareness and Early "Muscle Development", Maintenance of and Care for Strong and Healthy Bones). Specifically, we organized a small-scale "Muscle Strength UP UP Challenge" for the elderly at the Songsshan Financial Tower and the Xinban Financial Building, and held the fitness activity for the elderly at the Shin Kong Life Tower.</div> <div></div>
<div> Maternal Health Protection Plan for Female Employees</div>	<div><ul style="list-style-type: none">The fifth version of the "Maternal Health Protection Plan for Female Employees" was revised and integrated with the human resources leave system for care management.Conducted workplace environmental hazard identification and assessment nationwide, with recommendations provided based on the assessment results, and relevant preventive education provided.Case-managed a total of 152 female employees based on prenatal check-up leave/maternity leave/unpaid parental leave lists or employee reports. Occupational physicians assisted in conducting graded assessments, all resulting in first-level management (no maternal-infant hazards), with a care rate of 100%. Three gifts of motherhood (pregnancy gift, baby gift and nursing gift) were also granted.</div>

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C. Handling of Occupational Safety Incidents

In response to Article 37, Paragraph 2 of the Occupational Safety and Health Act, which stipulates that notification of occupational accidents must be made in a timely manner, we cooperated with the information unit to establish a convenient "Occupational Safety Incident Reporting" system and established relevant authorities and regulations. For years, we have advocated "notification of occupational health and safety incidents or concerns regardless of the size of the incident" and stipulated that incidents or contractor accidents, false alarms, and even unexpected illnesses during the work period should be notified. Occupational health and safety management personnel can receive notifications at any time using their official mobile phones for investigation and handling. We also actively refer health managers to provide nursing, health education and care as well as psychological counselors to provide mental health care and other support.



Statistics of the top five incidents and false alarms during the work period

Type of incident	2023 (109 cases)	2024 (43 cases)
Traffic accidents	69%	55%
Trips, slips, and falls	19%	25%
External unlawful infringement	4%	5%
Wrap hazards	0%	2.5%
Falling items	0%	2.5%
False alarms	3%	2.5%

*Excluding commuting to and from work

In 2024, all of SKL reports were minor injuries and false alarms, and there were no occupational injuries involving serious injuries or fatalities. The disabling injury frequency rate (FR, 0.18) and the disabling injury severity rate (SR, 4.46) was lower than the industry average.

D. Formulating occupational health and safety management for contractors or suppliers

Following the "SKFH Supplier Management Regulations," Shin Kong Life formulated the "SKL Supplier's Commitment Statement," requiring suppliers and contractors to sign and commit to upholding basic labor rights, insurance, training, and occupational safety and health management. In 2024, all cooperating suppliers (143) and suppliers participating in price negotiations (228) signed the commitment statement. Risk assessments were conducted for 42 suppliers, with one identified as high risk, leading to an on-site audit to review their improvement measures and status. Besides suppliers, we also engaged the supervisors at all levels of Shin-Kong Life Real Estate Service, the largest contractor, in the implementation of the "GRI 403 Occupational Health and Safety" standard for sustainable development. We provided on-site descriptions of various indicators, shared best practices, and offered suggestions for improving safety and health management. By offering relevant training and resources free of charge to all parties, we aim to foster common good from within. On our journey toward a sustainable and healthy workplace, we continually strive for improvement and growth.

SKL has established the "Guidelines for Implementing Safety and Health of Contractor Work and Change Management" for the occupational health and safety management of contractors. Upon confirmation of labor contract procurement, the contractor shall be requested to fill out an application for entry into the construction site and submit it to the building's service department personnel for exit and entry management. For high-risk operations such as washing exterior walls, relevant safety and health certificates, relevant education and training records, health examination reports, and pre-operation checklist shall be provided. In addition, an agreement organizational meeting shall be held. In 2024, the implementation was confirmed through internal and external audits of the management system.

The "Guidelines for Implementing Safety and Health of Contractor Work and Change Management" was revised in 2024 to strengthen contractor management: During labor procurement or electrical and equipment procurement, the Company is required to first confirm its safety and health regulations and actual needs, take into account the possible safety and health hazards and risks, and include the required safety and health specifications in the procurement requirement statement or contract. The procurement unit will select vendors from those who have better safety and health performance (having received safety and health related awards, having introduced the relevant system, etc.), not violating labor laws as announced by the competent authority in the last three years, and agreed to sign the Suppliers' Commitment Statement. For renovation and engineering contracts with a total value of more than NT\$1 million, the safety and health expenses required must be listed separately (0.3% to 3% of the total price) to avoid lowering safety and health standards due to bidding. The Company also stipulates that dedicated funds should be used for a specific purpose.



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Excellent Customer Experience

GRI 3-3

Plan

- Promote inclusive finance.
- Strengthen insurance knowledge.
- Expand financial accessibility.
- Enhance customer experience.
- Strengthen business digital capabilities.

Commitment

SKL is committed to creating a quality and comprehensive insurance journey for its customers through the development of innovative financial services, digital technology transformation, and the continuous fulfillment of its responsibility to improve fairness in customer treatment.



Material Topic	2024 Target	Status of Achievement	Major Performances in 2024	Short-term Target (2025)	Medium- to Long-term Target (2030 as the Target Year)
Financial inclusion	Develop at least one inclusive finance product or service		<ul style="list-style-type: none">Provided document translation and interpretation services in 9 languages to offer new immigrants with real-time services	<ul style="list-style-type: none">Offer exclusive customer groups with at least 3 friendly servicesAccumulate at least one inclusive finance product or service project	<ul style="list-style-type: none">Expand inclusive groups and cooperate with different industries to enhance non-financial support
			<ul style="list-style-type: none">Promoted the Wealth Gatekeeper, Golden Shield Guardian, Shin Kong 165 National Fraud Prevention, and Literary Revolution to strengthen the financial literacy of all people	<ul style="list-style-type: none">Organize insurance knowledge and fraud prevention campaigns, reaching 1,000 people	<ul style="list-style-type: none">Continue to organize insurance knowledge and fraud prevention campaigns, reaching a total of 12,000 people
Customer relations and service experience	Promote friendly finance and continue to maintain top-of-the-class fair customer treatment evaluation results		<ul style="list-style-type: none">Ranked in the top 50% among industry peers in the Treating Customers Fairly Evaluation	<ul style="list-style-type: none">Facilitate friendly finance and continue to maintain top-of-the-class fair customer treatment evaluation results	<ul style="list-style-type: none">Promote friendly financial services, and maintain top-of-the-class fair customer treatment evaluation results
	Expand digital customers and services to boost customer satisfaction		<ul style="list-style-type: none">Overall NPS increased from 89.2% to 91.0%	<ul style="list-style-type: none">Overall NPS remains above 82%	<ul style="list-style-type: none">Each year, the Net Promoter Score (NPS) increases compared to the previous period, or the proportion of detractors (scoring 0-6) decreases.
Innovation and digital finance	Improve the digital capabilities of sales representatives and sales channels		<ul style="list-style-type: none">Percentage of own channel e-insured usage rate reached 93.5%	<ul style="list-style-type: none">Maintain the e-insured usage rate in our own channels at 95%	<ul style="list-style-type: none">Maintain the e-insured usage rate in our own channels at 95%
			<ul style="list-style-type: none">The number of online members reached 1.15 million	<ul style="list-style-type: none">The number of online members reach 1.23 million	<ul style="list-style-type: none">The number of online members reach 1.23 million

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5. Excellent Customer Experience

5.1 Sustainable Insurance | GRI 417-1 |

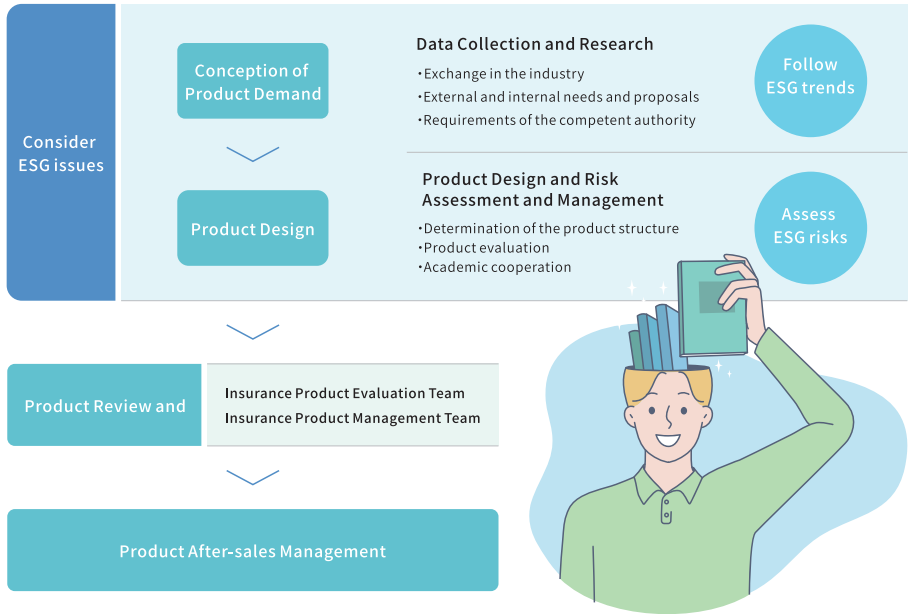
5.1.1 Providing a Sense of Security | GRI 2-27、3-3、417-2、417-3 |

SKL adheres to the Principles of Sustainable Insurance (PSI), incorporating ESG and sustainability issues into the company's decision-making. In response to trends in social structure changes and policyholder needs. We are committed to developing and providing insurance products that meet the life planning needs of citizens, ensuring that product designs and service processes are in compliance with regulations, and fully protecting consumers' rights and interests.

1
Product design

- Continuously monitor ESG trends and incorporate ESG issues into the product development process. Establish inclusive product measurement mechanisms and consistently provide insurance products that align with the public's life plans. Ensure fair treatment of customers and achieve financial inclusion.
- Adhere to relevant regulations governing insurance product design and development during the product development process. Conduct pre-sale "Insurance Product Management Committee" meetings and "Insurance Product Evaluation Team" meetings. Implement post-sale review mechanisms through the "Insurance Product Management Committee" to regularly assess sales conditions, ensuring sustainable operations and the protection of consumer rights.

SKL Product Development and Design Process



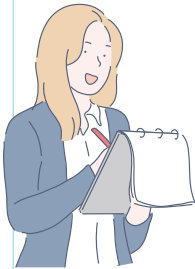
2
Sales and advertising promotion

- Ensure all product sales and promotions comply with legal information disclosure requirements. Draft product terms and conditions in accordance with the demonstration clauses provided by the competent authority, and complete reviews according to legal procedures. Following the "Regulations Governing Public Disclosure of Information by Life Insurance Enterprises," we provide sample policy contract clauses in the information disclosure and product sections of our official website, allowing customers to understand the details of our products.
- With respect to the review and approval mechanisms of application documents, the Company has formulated the "Insurance Product Sales Operations" and "Advertising and Press Release Operations" in accordance with the "Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises" in the internal control system. In compliance with the "Self-Regulations for Solicitation Advertisement in the Insurance Industry", the Company has formulated the "Management Regulations on the Use of Promotion Materials for Product Sales" to specify that information on insurance products, advertisements, and business solicitation activities should be truthful and accurate, and the contents should be clear and precise with a warning message to protect the rights and interests of policyholders. For products or services labeled as "green" or "sustainable", it is required to check whether the relevant statements comply with the principles set forth in the "Reference Guidelines for Financial Institutions on Anti-Greenwashing" when they are disclosed in external press releases.
- Establish the "Business Solicitation Processing and Procedures System" to ensure that business units and insurance agents provide policyholders with sufficient, truthful and accurate information when engaging in advertising, business solicitation, and business promotion activities to protect the rights and interests of policyholders.
- Launch the "fraud prevention and risk control model for external agents" to prevent the abnormal solicitation of external agents, misappropriation of premiums, improper marketing, and improper persuasion of policyholders through risk warnings.
- In 2024, there were no cases of non-compliance in marketing and communications. We will continue to implement existing improvement plans and review mechanisms, strictly control the quality of solicitation, ensure the legal compliance of marketing and communications activities, maintain a high level of compliance with laws and regulations, and continue to improve internal monitoring and management to provide customers and society with higher quality and more reliable services.



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3
 Underwriting



- Establish "Risk Management Mechanisms" and "Insurance Product Sales Operations" in the internal control system to strictly control the underwriting of new contracts and relevant underwriting processes. Underwriting is conducted in accordance with the "Underwriting System and Procedures" and the "Offshore Insurance Units (OIU) Underwriting System and Procedures".
- Underwriting personnel all have the underwriting expertise required to evaluate the risk-bearing capacity of the company, to assess the basic information of the insurer and the insured, motives for insurance, benefits of insurance, degrees of need, suitability, occupations, income, finance, sources of funds for insurance premiums, and health status, as well as to watch out for moral hazards or improper tax savings to ensure just and impartial underwriting services.
- Establish the Underwriting Risk-ranking Model and apply big data in underwriting risk management to combine past claims data and underwriting experience with data mining techniques for risk screening and for conducting random physical checks of high-risk customers.
- In accordance with the inclusive finance policy, ensure that no form of unfair treatment is tolerated in underwriting for insured parties with certain conditions or those with physical or mental disabilities. For elderly applicants, underwriters should proactively show care and conduct thorough evaluations during the underwriting process, ensuring the appropriateness of the insurance coverage and the applicant's ability to recognize any potential harm to their insurance interests. This helps protect elderly customers and prevent elder abuse, aligning with the nature of insurance products and the principle of fair treatment.



4
 Claims



- Continuous improve compensation mechanisms and processes, and establish the advanced quick claim risk analysis system to divide operations: Low-risk cases are processed with the automatic compensation mechanism for the system to automatically adjust the payment amount for quick payments, shortening the time required for processing claims to within hours.
- Since 2021, policyholders who are over the age of 18 can access mobile claims services with the assistance of sales personnel through the Insurance Technology Sharing Platform. Policyholders with policies from multiple insurance companies can apply online for medical, disability, and critical illness claims with any insurer. This service offers simultaneous processing across multiple insurers and integrates Mobile ID (MID) technology for digital identity verification, streamlining the claims application process, enabling policyholders to complete claims online with a single click.
- In compliance with regulatory requirements, we provide clear reasons and explanations, along with the applicable laws or contractual terms, in written notifications to policyholders regarding cases where claims have not been paid.

5.1.2 Innovative Sustainable Products

SKL is committed to brand and product innovation, developing products that go in line with the market trends by strengthening inter-departmental cooperation in delving into the most authentic needs of customers. We believe that while creating more value for customers, SKL can also exert a positive impact on society and the environment.

Market Trend	Type of Product	Results
 ESG Investment-linked Products	Environmental Sustainability Products	Launched Taiwan's first investment-linked policy linked to ESG offshore structured products, namely, "Wen Wan Li Foreign Currency Investment-linked Annuity Insurance". This product is linked to green bond investment targets guaranteed by BNP Paribas, in combination with the "tree planting campaign", whereby the policyholders of SKL can plant one tree in Aceh, Sumatra, Indonesia for every US\$10,000 invested. A total of 2,283 policies were sold during the fundraising period (April 8 - April 30), with a final underwriting amount of AUD103 million. A total of 6,590 trees were planted to contribute to the restoration of mangroves. (For details, please refer to the Featured Column on Sustainability 📄)
 Promoting Health The spillover-effect insurance product encourages policyholders to improve their health management and reduce the risk of illness with premium discounts.	Spillover-effect Insurance Products	Encouraging Taiwanese people to manage their health, we have launched various innovative spillover-effect insurance products. Through the design of mechanisms such as effective step count, effective exercise, and healthy sleep, insurance can be extended from post-incident compensation to early prevention for health promotion of policyholders. Since the launch of the products, a total of 160,088 policies have been sold, with FYP reaching NT\$4.269 billion by 2024.

For more information on our insurance products, visit the company website. 🌐

Awards and Honors of Innovative Sustainable Products

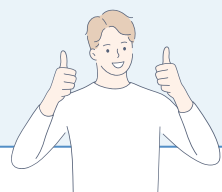

SKL Wen Wan Li Foreign Currency Investment-linked Annuity Insurance 	Linked to green bond investment targets guaranteed by BNP Paribas, in combination with the tree planting campaign, to integrate environmental protection factors with insurance products and investment decision-making, providing the public with a choice of socially responsible investment tools.	21st National Brand Yushan Award "Best Product" 
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5.2 Realizing Financial Accessibility
 | GRI 3-3 |

Following the "SKFH Inclusive Finance Policy", SKL is committed to planning diverse and inclusive friendly insurance services to ensure all groups of people can enjoy equal financial services. Since the establishment of the Financial Inclusion Integration Task Force in March 2022, SKL has focused on promoting key aspects and principles of friendly finance, conducted cross-departmental reviews to assess the measures on digital finance, insurance products, sales mechanisms, and caring programs through quarterly meetings, ensuring that the needs of different groups can be met. Moreover, we dynamically adjust related management mechanisms in response to regulatory changes and report these initiatives to the Board of Directors in order to strengthen the governance structure of financial inclusion.

In addition to deepening the accessibility of financial services, SKL also actively supports the development of domestic cultural activities, and entered into a MOU with the Taiwan Creative Content Agency (TAICCA) to

promote "ESG for Culture" through cross-sector cooperation, thereby supporting the sustainable development of Taiwan's cultural industry with practical actions. We firmly believe that finance not only drives economic development, but also promotes social diversity and inclusion through cultural co-creation to facilitate the creation of a more humanistic financial ecosystem.

In the future, SKL will continue to upgrade friendly insurance services in all channels, consider treating customers fairly and financial inclusion as the core value, and incorporate them into our corporate culture to respond to customers' diverse needs and practice financial inclusion.

Joined hands with the TAICCA to realize financial inclusion through culture co-creation

In response to the incorporation of corporate cultural development into the scope of sustainable development practices in Taiwan, SKL and the TAICCA entered into the Letter of Intent on Cooperation in Financial Inclusion for Cultural Treatment of Customers and committed to abiding by the principle of ESG for Culture, with the aim of combining financial inclusion with social welfare from the perspective of creative content, promoting cross-cultural exchanges and understanding, and building a harmonious and inclusive social environment.

In 2023, SKL collaborated with the Syin-Lu Social Welfare Foundation and Zero Waste Fashion Story Wear on the "New Life for Old Clothes, Light up the World" charity project (see 3.2.3.B Promoting Low Carbon Green Living for project details). Through an innovative cooperation model, SKL demonstrates its actual actions in promoting financial inclusion and social welfare, and verifies the development potential of diversified cooperation between the financial/insurance industry and creative content.

Note: Principle of ESG for Culture: Both parties are committed to integrating environmental, social, and corporate governance principles into cooperation, ensuring that the content of cooperation complies with the principle of ESG for Culture, and abides by domestic corporate governance evaluation standards.



Representatives: Min-Yi Huang, President of SKL; Chia-Chun Tsai, Chairman of TAICCA

Common goals: Both parties will work together to promote the concept of integrating cultural treatment of customers, financial inclusion and social welfare, facilitate cross-cultural exchanges and understanding, build a harmonious and inclusive social environment, and highlight the contribution and benefits of cultural influence to society.

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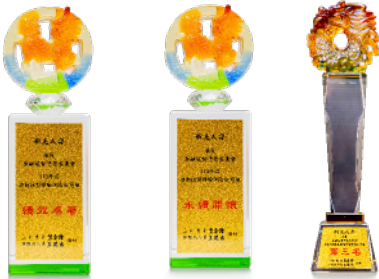
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5.2.1 Promoting Financial Accessibility
 | GRI 203-2 |

SKL actively responds to Sustainable Development Goals (SDGs) 1 and 8, and implements fair treatment of customers to achieve inclusive growth. We prioritize the diverse product needs of all groups by creating diverse and comprehensive products, aiming to realize our corporate mission of "making insurance available to all and providing security for every family."



Benefited Group	Type of Product	Results
 Seniors and people with disabilities	Long-term care insurance	Offered a diverse range of long-term care products, including lifelong, term, pure long-term care, long-term care with death benefit, installment payment, and lump-sum payment options, to offer policyholders more choices that align with their risk gaps.
	Reimbursement insurance	We continued to sell "SKL Ho-Hu-An-Hsin Reimbursement Benefits Rider" and "SKL Tseng-An-Hsin deductible Reimbursement Benefits Rider."
	Retirement planning insurance	In order to provide the public with more retirement planning options, we have launched a number of variable annuity insurance and return of premium life insurance, aiming to meet the financial needs of different groups and secure people's retirement life.
	Retirement Preparation Platform	We launched a variety of exclusive products in "FundRich Good Retirement Protection Insurance Platform" to publicize the concept of enhanced protection.
	Small-amount Whole Life Insurance	We rolled out "Songaixin Small-amount Whole Life Insurance" featuring low premium and whole-life protection. In 2024, we sold 2,488 small-amount whole life insurance policies and handled over 32,000 new contracts.
 Economically Disadvantaged Groups	Micro-insurance	<ul style="list-style-type: none"> SKL provides the disadvantaged with basic insurance products, and continues to collaborate with institutions including county and city government departments of social welfare, charitable organizations, and farmers' associations to sponsor insurance for the economically disadvantaged, physically or mentally challenged, or groups with specific identities who are eligible for microinsurance, in order to assist them in obtaining more comprehensive coverage. Due to our full efforts in 2024, a total of NT\$13.804 million of commercial benefits were generated, benefiting 79,500 people and providing coverage of over NT\$20.39 billion. We were honored with the "Micro-insurance Business Performance Award", the "Micro-insurance Disability Care Award", and ranked third in the life insurance industry by the Financial Supervisory Commission.
 Young People	Exclusive insurance for young people	<ul style="list-style-type: none"> We launched the "SKL Hao Shi Guang Insurance Plan" for young people, offering a small premium in exchange for great protection, and providing the most suitable insurance plans according to the needs of their career stages. The "Huoli series" features the five basic protections most needed by young people, with more affordable rates than traditional lifetime medical insurance, which can be paid without any burden. A total of 178,000 policies were underwritten.




For more information on our insurance products, visit [the company website](#).

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5.2.2 Expanding Financial Accessibility

SKL pays attention to changes in the external environment, recognizes the pain points in the use of financial services by all groups, and develops and provides convenient and friendly financial services and tools. The Company provided more than 12,000 people with a warm and friendly financial experience in 2024.




Individuals with disabilities

Financial inclusive services



Hearing-impaired

- Barrier-free communication**
 In recognition of the fact that the hearing impaired often need to be accompanied by a dedicated person to handle business at the counter, in order to provide better services, we introduced industry-leading Sign Language Video Translation Service for policyholders with hearing and speech impairment to communicate smoothly through connection with professional sign language interpreters when requiring policy services at the counter.
- Daily Sign Language House**
 In order to make it inconvenient for people with hearing impairment, we arranged for personnel at service locations to learn sign language and break down language barriers, thereby facilitating smooth communication and enhancing the professional skills of our employees.



Visually and physically impaired

- Friendly environment**
 Equip service locations with accessible passages, service bells, dedicated mobile service bells, facility buttons with braille labels, guidance signs, as well as assisted facilities for wheelchair users at service counters.
- Accessible website**
 Set up a "Friendly Financial Services Section" to enhance user-friendliness of the user interface and reduce the barriers to online applications for people with disabilities. Optimize the smart customer service interface "Hsi Kua" to assist users in browsing and capturing information.
- Service process optimization for the visually impaired**
 Collaborated with Tamkang University's Resource Center for the Visually Impaired to upgrade services for visually impaired groups, review current service processes from the perspective of visually impaired users, and established SOPs for visually impaired counter services to adhere to user improvement plans and adjust and optimize current service processes.
- CAPTCHA on the member section of website**
 The color of CAPTCHA has been changed to dark gray and the image noise has been toned down, so that people with poor vision or complete color blindness can see and recognize it. The CAPTCHA and dial-up buttons are combined with voice guidance to provide friendly operation guidance and improve the smoothness of operation for the visually impaired.
- Shin Kong Life APP visually impaired-friendly optimization**
 Complete alternative text is added to images, buttons, and links to enable the screen reader software to accurately recognize them; ensure that the pop-up window and menu design comply with the logic of operation, and rearrange the order of reporting. At the same time, the iOS system and Android system are integrated with screen reading functions to improve the service experience for and perception of the visually impaired.
- Claims mechanisms that meet the needs of the visually impaired**
 In order to create a claims application mechanism that meets the needs of the visually impaired, the claims application form, claims approval notification, and online claims application in the member section are equipped with a guided reading function to assist the visually impaired in completing claims applications independently and improving the overall claims service quality.

Results in 2024

Expanded from five major service offices to 33 service center counters nationwide, with a cumulative of 5 calls being handled since its launch in May 2021.

3 sign language training sessions were organized with a total of 320 participants.

5 major customer service locations (Taipei, New Taipei, Taichung, Tainan, and Kaohsiung) have been equipped with dedicated mobile service bells, and environmentally friendly projects have been completed at 6 business locations.

The "Friendly Financial Services Section" and the smart customer service interface "Hsi Kua" have obtained the "Webpage Accessibility AA Label" certification from the National Communications Commission.

Three promotional events were held in northern, central, and southern Taiwan, inviting 39 visually impaired people to experience the service, and providing 12 visually impaired people with dedicated policy health check services.




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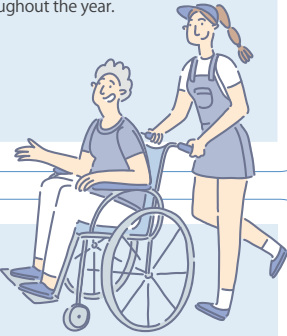
	Financial inclusive services	Results in 2024
<div><div>Low income households</div></div>	<ul style="list-style-type: none">Economic relief Concessional Policy Loan Project We help our policyholders to solve the problem of financial needs and to accompany them through possible financial uncertainties, so that they can have more flexibility in their lives and in the use of their funds.	<p>The concessional policy loan project, available from January 1 to March 31, approved 267 applications, with a total loan amount reaching NT\$21 million.</p>
<div><div>The middle-aged and elderly</div></div>	<div><ul style="list-style-type: none">Family Contact Network Insureds aged 65 and above with legal capacity can visit SKL's customer service counter and designate a family member as their family contact person. Once authorized by the applicant, the designated family contact person can assist the applicant in understanding and managing their policy status, including accessing policy information and requesting reissuance of payment receipts. In the event of a major disaster where the applicant becomes uncontactable or specific notifications cannot reach them, insurance companies can also notify or contact the family contact person through this service to safeguard the economic security of the elderly.</div> <div></div> <div><ul style="list-style-type: none">Fraud prevention network The customer information system (CIS system) utilizes internal big data to incorporate the CIS probe tag (CISPT), allowing counter staff and 0800 customer service personnel to anticipate potential obstacles that customers may encounter, pay attention to high-risk customers, and provide timely care guidance and services.Elderly service hotline Customers aged 65 and above are prioritized for direct consultation without needing to navigate through IVR (Interactive Voice Response) options. Customer service personnel quickly identify customer needs through system information (e.g., friendly care tags, line navigation, customer IVR browsing history reminders, etc.), and then slow down their speech, respond patiently, and communicate in both Mandarin and Taiwanese, using the customer's preferred language. Policy-related information is explained in a conversational manner to reduce information gaps and enhance the customer experience through warm and appropriate service.</div>	<p>During the year, a total of 179 policyholders personally visited our counters to submit applications, and a cumulative of 255 policyholders have made applications since the launch of this service.</p> <p>A fraud prevention network has been built to successfully block 7 fraud cases, with a cumulative amount of nearly NT\$9 million, to fully protect the assets of policyholders.</p> <p>Served a total of 2,757 elderly customers throughout the year.</p>
<div><div>Youth groups</div></div>	<ul style="list-style-type: none">LIFE Lab.* By offering a youthful and engaging visual experience and consolidating statistical data from various professional institutions, we enable users to generate customized life planning reports with simple inputs and rational calculation rules. These reports include detailed explanations of calculations, data sources, website links, and recent news articles, assisting users in conducting further needs analysis and protection planning, providing a clearer framework and establishing first-step correct insurance concepts for the public.	<p>Assisted the young population aged 20-29 in completing 2,934 career planning reports.</p> <div></div>

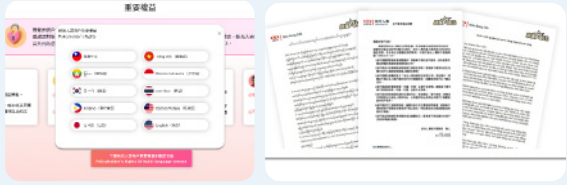
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New immigrants/
 Indigenous peoples/
 Foreign nationals

Financial inclusive services

Translation of documents into multiple languages
 In order to strengthen communication with new immigrants and eliminate information gaps, we worked with the New Immigrant Family Growth Association to translate "Important Rights and Interests of Policyholders" and "Claims Application Form" into multiple languages to assist new immigrants in understanding their own insurance rights and benefits and claims services in their native languages.



Interpretation services for new immigrants and indigenous peoples
 New immigrants often encounter language difficulties in policy consultation, contract changes, and claims applications. In order to overcome these difficulties, we cooperated with the New Immigrant Family Growth Association to launch multi-language interpretation services. New immigrants can communicate in their native languages through interpreters from the Association to fully understand their rights and interests, thereby minimizing the information gap in communication. In addition, multi-language translation machines have been provided in our service centers throughout Taiwan to assist front-line service personnel in providing timely assistance to new immigrants.



Diverse tutoring services for children of new immigrants
 We have assisted children of new immigrants who returned to Taiwan in learning Chinese, provided Shinpan Financial Building as an after-school tutoring venue, and arranged professional after-school tutoring volunteers to adjust the teaching content according to their actual needs, in order to help children better adapt to schools and social environment.



Results in 2024

Provided documents in nine languages, including Vietnamese, Burmese, Indonesian, Korean, Thai, Pilipino, Malay, Japanese, and English. Important rights and interests of policyholders have been posted on the fraud prevention website, with a total of 440 downloads.



Provided interpretation services in nine languages and assisted 2 customers with Vietnamese and English interpretation services; provided multi-language translation machines in 32 service centers nationwide to offer real-time services.

Since its launch, the program has been carried out twice a week (except for the winter and summer vacations), and has assisted 12 children of new immigrants with diverse tutoring services, including 7 children of new immigrants from Vietnam, 3 from the Philippines, 1 from Thailand, and 1 from Indonesia.



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5.2.3 Strengthening Financial Literacy

To enhance financial literacy within society, SKL has strengthened internal employee training, and promoted the importance of fraud prevention and related skills. Externally, SKL has extended our services and allocated more resources to financially vulnerable groups, including students in remote areas, youth groups, and the elderly. Through a variety of forms and channels, such as fun board game courses, professional financial courses, and

seminars, we aim to raise public awareness about finance, insurance, and fraud prevention. In 2024, a total of 789 sessions were held, which benefited a cumulative of over 1.46 million participants, showcasing SKL's commitment to leveraging our core competencies in fostering financial inclusion.



Insurance agents



Youth groups

Financial inclusive services

- Promotion of digital team throughout Taiwan**
The digital team, comprised of dedicated personnel from the Digital Service Development Department, promoted technology and fraud prevention knowledge to insurance agents during unit tours throughout Taiwan, and took advantage of morning meetings to teach concepts and skills on fraud-related laws and regulations, and assisting customers in identifying frauds. In light of the prevalence of phishing SMS scams, we have strengthened the promotion of the commercial short code "68288". The sales representatives further educated policyholders on how to recognize and identify frauds to minimize the risk of fraud and avoid financial loss.
- High School Financial Literacy Course**
In collaboration with the Education Bureau of Taichung City Government and the Taiwan Association for Financial Literacy Promotion, we have co-organized financial education to promote financial literacy among teenagers across high schools at all levels. Financial experts and industry professionals are invited to provide insights into various aspects of finance, including financial management, entrepreneurship, investment, and FinTech. They simplify complex financial concepts to provide teenagers with a solid foundation in financial education and diverse learning opportunities, thereby increasing their competitiveness.
- Guardians of Wealth**
In partnership with social enterprise Re-U, we designed the "Guardians of Wealth" board game course to teach students through interactive gameplay. By incorporating real scam scenarios into the game through "insurance event cards," the game creates situations for fraud prevention. Through the role-playing and dice-rolling process, the course features easy-to-understand insurance concepts and engaging interactions, which help enhance students' insurance literacy, and integrate financial knowledge into their daily lives. The board game course extends beyond urban campuses into rural areas, helping teachers in those areas to overcome challenges in financial literacy education. Students can thus understand how insurance provides personal risk protection and learn about avoiding becoming victims of fraud by not disclosing cash or personal information to others. Furthermore, the teaching aids used in the game are made from laser-cut waste materials and recycled paper, giving them a sustainable purpose.
- Golden Shield Guardian**
Taiwan lowered the age of majority under its Civil Law to 18 years old. In response to this revision, we have once again designed the "Golden Shield Guardian" board game course with social enterprise Re-U, which is suitable for the age group of the senior (vocational) high school and above. Through game-based teaching, real scam scenarios have been incorporated into "insurance event cards". Moreover, the role-playing and dice-rolling interactions also enable students to learn about risk management in the game, thereby enhancing their insurance concepts and strengthening their financial resilience.

Results in 2024

Organized 595 sessions, with a total of 19,862 participants throughout the year. Continuous reminders and promotions were conducted to raise the awareness of fraud prevention among insurance agents.



Collaborated with 18 schools since the launch of this program. During the year, a total of 154 financial literacy courses have been conducted, with 337 hours of education, benefiting 6,573 students. The post-course satisfaction rate is 4.3 out of 5.



A total of 17 Guardians of Wealth courses have been conducted, benefiting 586 students. 3 courses were organized together with the Social Affairs Department, Penghu County Government to promote the Wealth Gatekeeper board game course to the new immigrants and disadvantaged families.



The board game mat obtained the design patent from the Intellectual Property Office, Ministry of Economic Affairs. A total of 10 Golden Shield Guardian courses have been conducted, benefiting 348 students.



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General public



New immigrants



The elderly

Financial inclusive services

• SKL 165 Anti-Fraud Initiative

Fraud recognition: Conduct online fraud prevention interactions and offline seminars through diverse channels to raise the awareness of fraud prevention.

Fraud prevention: Examine violation pattern control guidelines and control mechanisms, and establish anti-fraud procedures for counter personnel to be included in educational training materials.

Fraud intervention: Conduct regular audits on sales representatives to ensure the rights and interests of policyholders, and actively remind policyholders of important rights and interests to keep them alert.

• Literary Revolution

In collaboration with social enterprise Re-U, we transformed the SKL Hsi Kua and Hsiao Yu into the main characters of the comics, using easy-to-understand phrases to convey correct insurance concepts to different groups. In addition to lovely and friendly comics, we have also endeavored to convey difficult insurance concepts to the public in an easy-to-understand manner.

Furthermore, we offer information on a wide range of reading patterns. In addition to comics, we also provide text for the visually impaired for them to understand the content of the comics.



• Seminars on financial friendliness and digital literacy for new immigrants

In response to the development of the digital financial era, in order to prevent new immigrant policyholders from facing the risk of fraud due to a gap in familiarity with digital payment tools, seminars have been held to introduce the terminology and concepts commonly used in insurance policies and promote the convenience of digital tools.

• Anti-fraud promotion for the elderly

Taiwan will enter a super-aged society in 2026. At the same time, the number of fraud cases and financial losses are increasing year by year, in which fraud cases involving the elderly are witnessing a rapid growth. In light of this, we have enlarged the fonts and adopted the principle of simplicity in design, explaining the fraud techniques commonly encountered by the elderly in recent years and ways to protect themselves. Anti-fraud notices and family contact information have been sent via email, so that the elderly and their families can pay attention to fraud cases and be careful in seeking evidence.

Results in 2024

- By utilizing our official LINE account to share posts and push notifications, we aimed to promote fraud prevention knowledge and enhance customers' ability to recognize scams. The campaign reached a total of 80,000 opens.
- SKL's exclusive [fraud prevention website](#) was viewed 4,991 times throughout the year.
- The fraud prevention website provides important rights and interests in multiple languages and has been downloaded 440 times.
- 3 sessions of education and training on fraud prevention process were held, with a total of 320 participants.
- 7 sessions of fraud recognition campaigns were organized, with over 400 participants.
- Customer care voice reminders on rights and interests reached 700,000 people.
- Important notifications on rights and interests of policyholders were distributed to 570,000 people.



12 four-panel comics were released for customers of different attributes, including seniors, youths, children, and new immigrants. The themes for each season in 2024 are as follows:

Season 1: Reminders of fraudulent and financial exploitation patterns common to the elderly.

Season 2: Insurance concerns and fraudulent patterns common to youth groups.

Season 3: Insurance knowledge and anti-fraud information for elementary school children.

Season 4: Enhancement of insurance awareness among new immigrants and prevention of fraud through interpretation services.

A total of 3 sessions were held throughout the year, providing 45 new immigrant policyholders with practical financial knowledge to gain a more complete understanding of the basics of insurance.



Sent to a total of 83,655 people.



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5.3 Fair Treatment and Customer Experience | GRI 3-3

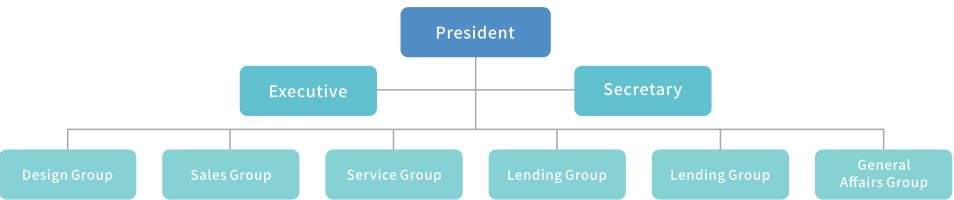
SKL upholds the spirit of "Friendly Service," "Ethical Business," and the "Principle for Financial Service Industries to Treat Customers Fairly" as the core values and behavioral guidelines to establish a corporate culture centered around "fair treatment of customers," and to further enhance the accessibility, usability, service quality, and consumer rights protection of financial services. By continuously promoting fair treatment of customers, implementing financial inclusive practices, and fostering social common good, SKL constantly promotes financial insurance knowledge to enable consumers to understand the importance of insurance. Additionally, proactive measures are taken to provide more in-person or digital care services to elderly and disabled policyholders, demonstrating our commitment to fair treatment of customers as we strive to become the most trusted leading life insurance brand among policyholders.

5.3.1 Realizing Fair Treatment of Customers

A. Treating Customers Fairly Committee

SKL formulated the "Fair Treatment of Customers Policy" and the "Strategy of Treating Customers Fairly" in 2016, and authorized the President to establish the "Treating Customers Fairly Committee" in 2019, which consists of six working groups and three supervisory units responsible for supervising the implementation of the fair treatment of customers and reporting the results to the Audit Committee and the Board of Directors for approval on a regular basis. To protect the rights and interests of our policyholders, we have implemented a top-down culture of treating customers fairly, making it one of the Company's DNA.

Fair Trading Commission Organisation Chart



B. Fair treatment education and training

To establish a culture of fair treatment, SKL regularly conducts compliance education and training for all employees to strengthen their legal compliance awareness. These sessions cover topics such as the Financial Consumer Protection Act, Principle for Financial Service Industries to Treat Clients Fairly, financial inclusive, and the protection of the rights of persons with disabilities in the CRPD. In 2024, we achieved a 100% completion rate for these training programs. In addition, tailored training programs are provided based on practical needs for different levels and roles within the company. In 2024, we engaged external lecturers to organize ten face-to-face training sessions for directors, executives, and insurance agents in charge of fair treatment of customers. Board directors also completed courses on "Integrity in Business, Fair Treatment of Customers, and Financial Friendliness", "Legal Design and Practical Operation of Financial Consumer Protection", and "Analysis of Enforcement Issues of Policy Value". These training sessions continuously enhance the understanding of fair treatment and friendly finance among board directors and senior management.

C. Initiatives and achievements in enhancing fair treatment

SKL is dedicated to promoting fair treatment of customers, adhering to the "Principle for Financial Service Industries to Treat Clients Fairly." In 2024, the Company integrated fair treatment principles, financial inclusive services, anti-fraud, and complaint handling into evaluation criteria and implemented several initiatives, achieving notable results:

Focus	Aspect	Initiatives
Expanding the scope of financial equality: Ensuring fair access to services and resources for financially disadvantaged groups	Financially disadvantaged groups	• Set up a dedicated section with respect to policy enforcement to actively care for policyholders who are subject to enforcement of insurance contracts.
	New immigrants	• Launched multi-language versions of insurance documents to improve the accessibility of claims and sales services.
	Indigenous peoples	• Promoted microinsurance at the Indigenous Harvest Music Festival in order to offer comprehensive support that addresses their needs in daily lives.
	Young people	• Developed "Golden Shield Guardian" and "Guardians of Wealth" board game courses to integrate knowledge and education with interactive games on campuses.
	Individuals with dementia	• Independent directors led the dementia-friendly angel lecture to improve employees' understanding and care skills for dementia.
	Inmates	• Promoted fraud prevention knowledge in prisons and established correct financial concepts among inmates.
	Elderly groups	• Launched a new choice of "I Tsai Pao" for the elderly to pay for specific medical supplies with the aim of protecting their health.
Anti-fraud measures and their effectiveness	Individuals with disabilities	• Created an accessible digital experience of smart digital customer services, making SKL the first in the insurance industry to obtain the Webpage Accessibility AA Label certification.
	External assistance	• SKL 165 Anti-Fraud Initiative network integrates fraud prevention information to comprehensively enhance fraud detection capabilities. • Official OTP SMS short code "68288" has been strengthened to reduce the risk of customers being scammed by phishing messages.
	Internal cooperation	• Established a cross-departmental anti-fraud mechanism and labeled customers as "prone to fraud" in the CIS system to strengthen financial security. • Added a pre-recorded customer service voice statement to alert against fraud when receiving calls at 0800.
Soundness of the complaint handling mechanism	System	• The first company in the insurance industry to adopt a comprehensive risk assessment methodology to comprehensively review complaint cases and make recommendations for improvement. • Added the "Business Quality Compliance Promotion and Evaluation Measures" to encourage units to propose optimized administrative measures and reduce the number of complaint cases.
	Execution	• Upgrade of elderly services: Customer complaint hotline prioritized access for the elderly and provided care services in Taiwanese, with a customer satisfaction rate of 96%. • Customer service counters passed mystery shopper audits, and the complaint quality management system has passed the ISO 10002 international standard certification every year.

Awards and Honors in 2024

Ranked 26%~50% in the "Treating Customers Fairly Evaluation" of the FSC.



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Low Carbon

Innovation

Common Good

5.3.2 Customer Service and Communication

Shin Kong Life listens to customer needs and upholds its "3D Service Policy," providing heartfelt support through three core approaches. With "Do With Passion", the company delivers warm and sincere service by actively listening to customers. Through "Do By Technology", it leverages digital innovation to offer diverse and user-friendly service experiences. Additionally, "Do Things Right" enhances professionalism by incorporating the BSI International Service Excellence Certification, empowering service representatives and improving processes through technology to increase overall service efficiency and effectiveness. Moreover, Shin Kong Life has introduced the Net Promoter Score (NPS) as a key indicator to evaluate customer satisfaction based on their likelihood to recommend the company. This feedback is transformed into actionable insights to drive continuous service improvement. As a result of these initiatives, the company achieved an impressive NPS of 91.0% and a claims satisfaction rate of 89.6% in 2024, reflecting strong customer recognition and support for its service efforts.

SKL was certified to "Royal Mystery Shopper (RMS)" and "ISO 10002:2018 Customer Satisfaction Management System," making it the first in the life insurance industry to obtain these two certificates from the BSI. (Please refer to Appendix for details of certificates)

A. Services for major disasters

Services	Description	Results
International disaster relief	<ul style="list-style-type: none">Activated international disaster relief immediately when policyholders needed assistance in an emergency while traveling overseas.	From 2013 to 2024, SKL processed 77 international disaster relief cases at the amount of NT\$39.57 million.
Emergency/disaster care	<ul style="list-style-type: none">Typhoon/disaster protection: In the event of typhoon or disaster, five types of policyholder care services will be activated, including proactive assistance in compensation and care, waiver of capital fee for policy reissuance, premium payment grace, preferential interest payment for policy loans, and home loan principal extension.Major accident condolence: provided care and consolation money for policyholders encountering major accidents.	In 2024, a total of 3 emergency response mechanisms were activated for major events, including earthquake in the eastern sea, Typhoon Gaemi, and fire at Pingtung Antai Tian-Sheng Memorial Hospital.

B. Optimizing Customer Service

1. 0800 Customer Service Hotline

SKL has a customer service hotline (0800) in place to quickly provide customers with accurate information and regularly conduct customer satisfaction surveys to enhance the quality of service. We also organize training courses and conduct regular inspections to keep the quality of service stable and improve customer satisfaction. In 2024, we served nearly 440,000 incoming calls, and out of a sample of 51,000 respondents, the service satisfaction rate was 95.4%. Most of the callers made inquiries about policy administration (preservation, premium, and the content of the contract). The NPS for our 0800 Customer Service Hotline was 90.4% in 2024, indicating a high level of customer satisfaction and recognition of our service quality.



0800 Customer Service Hotline	2022	2023	2024
Service Satisfaction Rate	95.8%	94.3%	95.4%
NPS	81.6%	89.4%	90.4%

2. Smart Customer Service Center

SKL established the industry-first "Smart Contact Center," which provides the customer service personnel with one-stop support through various smart functions, allowing users to receive the best quality of service anytime, anywhere and at will. In 2022, SKL implemented an "AI training center" that uses natural language processing (NLP) models to initially handle inquiries. This system generates AI learning rate reports, which are then professionally fine-tuned by trainers, using another specialized AI model, the "Training, Sorting, and Analysis Tool." This tool provides a comprehensive view of outlier sentences, various engine response statuses within the system, and changes in vector indexing mechanisms, ensuring a dynamic and clear presentation of knowledge distribution. This "AI managing AI" technology keeps SKL at the forefront of technological service advancement.

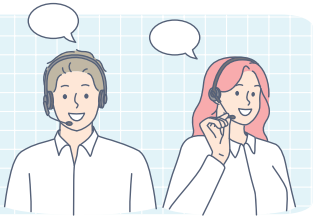
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C. Responding to Policyholder Feedback Attentively
 | GRI 2-25 ~ 2-26 |

For complaints lodged by policyholders, SKL has complaint handling procedure and diverse channels to handle policyholders' complaints. After receiving policyholders' complaints, the dedicated department will investigate them immediately and follow up on the cases to get back to the policyholders in a timely manner. Internally, we continue to strengthen the functions of employees and promote a comprehensive plan to enhance the effectiveness of complaint management. This plan encompasses three main aspects: developing training programs for complaint handling personnel, strengthening advocacy within business units, and optimizing the complaint system 2.0, so as to improve the management capabilities of sales personnel, streamline the complaint handling process, and reduce external complaints. Through pre-incident prevention and system establishment, customer complaints are handled in a prompt manner. We have deepened customer service personnel's understanding of financial consumer protection and compliance with relevant laws and regulations, and have continued to obtain the "ISO 10002:2018 Customer Satisfaction Management System" service standard certification to effectively control cases and improve service quality.

Grievance channel

- Free complaint hotline 0800-031-115
- Friendly financial advisory services and complaint hotline 07-2389009
- Official website - Voice of policyholders



Complaint handling procedure:

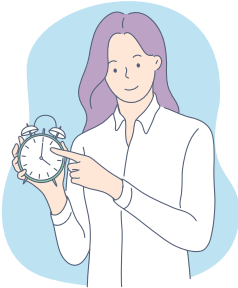
1. Case acceptance: When each unit receives a complaint, a dedicated person is assigned to handle the case.
2. Processing time: The Company will process the complaint in an appropriate manner within 30 days from the date of receipt of the complaint, and will notify the complainant by phone or in writing if the processing time has to be extended.
3. Handling results: The Company will notify the complainant by letter or other means.



Proportion of Ombudsman Cases and Average Processing Days of Disputes over Claims and Non-claims Cases in the Past Three Years | SASB : FN-IN-270a.2 |

	2022		2023		2024	
Type of case	Claims	Non-claims	Claims	Non-claims	Claims	Non-claims
Proportion of Ombudsman Cases (%)	0.032	0.031	0.028	0.03	0.035	0.029
Average processing days	1.02		1.13		1.06	

Source: Financial Ombudsman Institution (published once every year)



5.4 Innovative Digital Services | GRI 3-3 ~ 203-2 |

Following the trend in digital finance, SKL strives to promote the application of various digital and insurance technology, optimize administrative efficiency, and improve customer experience, with "creating excellent services, deepening digital value and developing financial innovation" as our digital innovative strategies. We leverage technology to enhance service accessibility and usability while reducing interaction barriers. Our focus is on automating processes to improve service experience smoothness and efficiency. The development progress and implementation performance of relevant projects are regularly reviewed in key performance review meetings and digital finance monthly meetings to ensure the timeliness and quality of service development. In 2024, we obtained 2 digital finance-related patents, bringing our total to 38, and received recognition through various external awards.

Looking forward to the future, SKL will continue to promote the change of digital innovation service model, and provide the omni-channel customer service. In addition, we will incorporate ESG into our core business operations in four aspects: product development, operational process, talent development, and sustainability.



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SKL Digital Services

Creating Excellent Services

Solution / Content	Results in 2024
<p>▶ APP visually impaired-friendly optimization</p> <ul style="list-style-type: none">• Add complete alternative text to images, buttons, and links to facilitate accurate recognition in the screen reader software, as well as support the VoiceOver function of the iOS system and the TalkBack function of the Android system.• Rearrange the order of reporting to ensure that the pop-up window and menu design comply with the logic of operation.	<ul style="list-style-type: none">• Provided friendly operation guidance and improved the smoothness of operation for the visually impaired.
<p>▶ Monitoring of customers' digital tracks through smart customer services</p> <ul style="list-style-type: none">• Smart Contact Center, the telephone customer service• The online "Smart Contact Center" has been optimized in conjunction with the Company's revamped intranet, assisting insurance agents in quickly obtaining accurate information. <p>An AI training center has been established to enhance training efficiency, and a question and answer feedback service has been developed to better understand customer needs.</p>	<ul style="list-style-type: none">• Telephone service for simple data change: served 88,000 individuals.• Smart reminder service: served 7,000 individuals.• Smart Digital Customer Services 2.0: 1.452 million individuals.
<p>▶ Introduction of NFC sensor reader to APP</p> <ul style="list-style-type: none">• A card reader is no longer required. A cell phone and an IC ATM card can be used directly for identity authentication.	<p>Lowered the threshold of membership upgrade and improved convenience.</p> 
<p>▶ Electronic self-payment platform</p> <ul style="list-style-type: none">• Online and offline integration to provide convenient "one-stop" digital experience.• After receiving electronic payment notification via mail/SMS + LINE official account, customers can log in to the platform and choose the payment method to complete payment.	<p>Promotion of electronic self-payment notifications: Statistics showed that approximately 29,000 cases were completed in 2024.</p> 

Deepening Digital Value



Solution / Content	Results in 2024
<p>▶ Mobile APP innovative interaction services</p> <ul style="list-style-type: none">• "Mobile Commerce APP", the digital aid for business, provides mobile e-visit, e-insurance, e-payment, e-contract change, e-claim and other services.• The "Shin Kong Life APP" combines various business services with policyholder health management and more, providing convenient self-service.	 <ul style="list-style-type: none">• Added e-reissue digital service to the Mobile Commerce APP.• Totalling 758,000 downloads of the Shin Kong Life APP.
<p>▶ FIDO identity verification service</p> <ul style="list-style-type: none">• Replaced passwords with biometric identification to address password forgetfulness. FIDO verification utilizes encrypted public-private key authentication, offering enhanced security compared to traditional login methods.• Designed for cross-screen verification, adhering to the principles of fair treatment and financial inclusion.	<p>The use of FIDO services reached more than 620,000 times.</p> 
<p>▶ Optimized customer experience in the member area</p> <ul style="list-style-type: none">• The area features a sleek and intuitive user interface. Usability tests are conducted with customers to observe their actual interaction experiences for enhanced design accordingly.• The "FIDO Passwordless Transaction Authentication" service is integrated, facilitating cross-device transaction verification.	<ul style="list-style-type: none">• Membership count: Accumulative, 1.15 million people.• Annual transaction volume: 808,000 transactions.

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Developing Financial Innovation

Solution / Content	Results in 2024
<p>▶ AI product assistant</p> <ul style="list-style-type: none"> In order to empower and strengthen sales representatives, we launched the industry's first "AI Super Partner · Product assistant" in 2024. It integrates generative AI and RAG technology to accurately analyze policy terms and conditions, solving the pain points that sales representatives used to spend more than 15 minutes on average to understand product terms and conditions. Sales representatives can now inquire about product information immediately through natural language interactions. This enables sales representatives to immediately communicate with customers at anytime, anywhere, thereby achieving the goal of "business confidence and customer trust". 	<ul style="list-style-type: none"> It is estimated that the quantitative benefit calculated by converting time saved into salary of sales representatives will achieve nearly NT\$10 million per year. Recommendation by sales representatives: 8.3 out of 10. Obtained the utility model patent for the "Smart Q&A System" from the Intellectual Property Office.
<p>▶ Smart Insurance Policy Health Check</p> <ul style="list-style-type: none"> Utilizing Optical Character Recognition (OCR) technology, the policy contents can be instantly recognized through a camera lens, quickly completing policy health checks and consolidating coverage summaries. The use of protection indicators can also facilitate the disclosure of coverage gaps. 	<p>Served approximately 1.1 million customers; made approximately 1.1 million plans.</p>
<p>▶ Revision of proposal</p> <ul style="list-style-type: none"> In order to make the proposal system effectively facilitate business development and become one of the important tools for sales representatives to create new contracts, after the official launch of the investment-linked proposal on November 1, 2023, the traditional proposal was fully revamped and launched on December 25, 2024. In addition to the new operating interface, it also provides cross-carrier services, enabling sales representatives to smoothly complete proposal planning regardless of whether they use mobile phones, tablets and PC computers. 	<p>Reinforced support for agents and diversified channels to facilitate business expansion, improve service efficiency, and provide better marketing support.</p>
<p>▶ Claims risk screening system</p> <ul style="list-style-type: none"> Claims risk analysis system: The architecture of the analysis system and the analysis information platform are constructed to improve the hit rate during an investigation. When the inspection rate drops and the case detection rate increases, the system will come into play, thereby improving the overall investigation performance and preventing fraudulent claims. Quick claims advanced risk analysis system: Quantifies the risk of claims and improve the accuracy of case classification. 	<ul style="list-style-type: none"> Claims risk analysis system (1)The claim inspection rate ^(Note 1) 1.7% (2)The claim detection rate ^(Note 2) 32.2% Quick claims advanced risk analysis system (1)Average processing time for normal cases: 1.4 days. (2)Average monthly number of reviewed cases per person: 401.
<p>▶ E-task integration platform</p> <ul style="list-style-type: none"> Based on the scenario of "agent servicing customer," the platform is designed to enhance mobile services for external agents by providing an intuitive one-stop sales support tool through cross-system integration and the optimization of multiple APPs. Customer data is consolidated using a unified customer ID, allowing agents to access comprehensive service lists and track the progress and performance of each service from a single interface. Supervisors have additional access to tools for managing the activities and performance reports of their subordinate. 	<p>Continued to launch a list of services to protect customers' rights and interests, in which the " beneficiary change rate" increased to 15.7% in 2024 from 7.2% in 2023, the year when it was first introduced, thereby safeguarding the rights and interests of customers.</p>

Note 1: Claim investigation rate = Number of cases investigated/Number of cases concluded. Investigation refers to the procedure in which ombudsmen assist in reviewing medical records or medical information and checking accidents or current situations.
 Note 2: Claim clear-up rate = Number of cases solved/Number of cases investigated.
 Note 3:For more information on our insurance products, visit [our Sustainability website](#) .

Patent Achievements	"Friendly Care Tagging Customer Service Assistance System" was awarded the utility model patent from the Intellectual Property Office	SKL was the first life insurance company to utilize internal big data. Within the system, we introduced the "Friendly Care Tagging" feature, assisting service personnel in identifying vulnerable customers and providing timely care to protect their policy rights and interests.
	"Smart Q&A System" was awarded the utility model patent from the Intellectual Property Office	By integrating generative AI and RAG technology to accurately analyze policy terms and conditions, sales representatives can inquire about product information, obtain immediate answers and receive sorted key points through natural language interactions.

Awards and Honors of Digital Innovation

- International Innovation Awards (IIA) in the category of Service & Solution
- Excellence in Digital Finance Award in the 2024 Excellence Insurance Rating
- Corporate Excellence Award at the 2024 Asia Pacific Enterprise Awards (APEA)
- Departmental Transformation Finalist Award at the SKFH Digital Stars Competition Awards

