

Our Approach to Sustainability

Our sustainability report is a statement outlining how our business will make its operations more sustainable. It sets out our goals highlighting the actions we have taken meet these goals relating to environmental, social, and ethical issues.

Ethical Standards

Perla Compania de Seguros, Inc is committed to the highest standards of ethical values, integrity, service excellence, financial stability and transparency in the conduct of its business. To further this, all stakeholders including employees, shareholders, suppliers, customers and the community are given the opportunity to communicate with protection from reprisal, any concerns about illegal, unethical or questionable practices. Whistleblowers are asked to report their findings either by email to ho@perlainsurance.com or humanresource@perlainsurance.com. Additionally, they may send their concerns directly via letter addressed to the President, the Human Resource Head or any of the appropriate Heads of the Unit concerned at the following address: PERLA COMPANIA DE SEGUROS, INC 2F Perla Compania de Seguros, Inc Mansions, 117 C Palanca St Legaspi Village, Makati, Metro Manila

Corporate Social Responsibility

Perla Compania de Seguros, Inc's policy is to be a positive contributor to the Philippine community. It seeks to do this by reducing its carbon footprint through various environmental projects as well as by engaging local communities in positive ways especially in activities that promote education.

- a. **Pandemic Relief** Perla Compania de Seguros, Inc has supported charities providing food to families that lost their livelihood during the pandemic of the last 2 years. Funds for company outings and team building sessions that were not spent were donated to the food banks and community pantries.
- b. **Reduce and Reuse** The company made efforts to cut down on the waste in everyday business especially with regards to paper.
- c. **Conserve Resources** The Company institutes measures to conserve our nation's resources. Among these are the initiative to reduce usage of electricity. All of the company offices set their air conditioning thermostats to 24-25 degrees Celsius. This has resulted in huge savings of electricity. Additionally, the replaced all over 95% of its lights with energy efficient LEDs. Older CRT monitors have been replaced with more energy efficient LCD screens in all the Company's branches.
- d. **Tree Planting and Clean up Activities**

Perla Compania De Seguros, Inc. embraces its vision to promote social awareness and responsibility among our employees. Since 2013 the company has been very active in DENR's Tree Planting and Clean-up activities where all employees in all branches participates.

Adapting to Digital Landscape

The pandemic has made it clear that companies now need to have an increasing online presence to sell their products. This is a substantial change from the past where most sales were done through face to face contact and through agents and brokers. This is a significant opportunity and challenge for the company. Since 2022, motor car owners are able to procure their CTPL and Comprehensive Motor Insurance coverage through our digital platform.

Excellent Account Management and Claims Servicing

We hire professional and competent personnel to manage our clients insurance coverage and settlement of claims. We bring our closeness to the market by trusting our competent resources through a decentralized work set-up. Thus, we are able to write policies and settle big claims the fastest way.

Staff Training and Development

Perla Compania De Seguros, Inc. continues to identify employees to enhance their competence through classroom, on-the-job and mentorship programs.

Employee Welfare

Perla Compania de Seguros, Inc recognizes that its employees are the most valuable resource and the health and welfare of all employees are critical to achieve the Company's mission. The Company has self administered Healthcare Program. In addition, Health and Safety protocols while at work is communicated and implemented. A daily vitamin supply is available for all employees for their daily consumption. Annual Physical Check up every start of the year is in place to safeguard any medical concerns that an existing employee has. The company is proactive in encouraging all employees to complete their COVID 19 vaccine.