

SUSTAINABILITY REPORT

EnsureMePh InsuranceBroker, Inc
(Doing business under the brand name InsuranceKo)

I. Introduction

This Sustainability Report is presented by EnsureMePh, operating under the brand name InsuranceKo, to demonstrate the Corporation's commitment to sustainable business practices, sound corporate governance, and social responsibility, consistent with the expectations of the Insurance Commission of the Philippines.

As a licensed insurance broker, EnsureMePh recognizes its responsibility not only to comply with regulatory requirements but also to contribute positively to society. Sustainability is integrated into the Corporation's operations through compliance-driven governance and long-standing community engagement initiatives.

II. Corporate Governance and Regulatory Compliance

EnsureMePh upholds a corporate governance framework anchored on compliance with applicable laws, rules, and regulations, including but not limited to the Insurance Code of the Philippines, relevant Insurance Commission Circulars, and other regulatory issuances.

Key governance practices include:

1. Strict adherence to regulatory and licensing requirements of the Insurance Commission;
2. Implementation of internal policies promoting transparency, accountability, and ethical conduct;
3. Oversight by management to ensure regulatory compliance, risk management, and operational integrity;
4. Commitment to professionalism, client protection, and responsible brokerage practices.

The Corporation considers strong corporate governance as the cornerstone of sustainability, ensuring long-term business viability and protection of stakeholder interests.

III. Environmental Sustainability Initiatives

A. Paperless and Digital Operations

EnsureMePh actively supports environmental sustainability by promoting paperless procedures and minimizing paper consumption in its daily operations.

The Corporation utilizes a cloud-based and IT-driven approach for documentation, communication, record-keeping, and internal processes, where practicable and permitted by regulation. This includes:

1. Digital storage and management of records;
2. Electronic communication and reporting;
3. Reduced reliance on printed documents and physical files.

4. By limiting paper usage, the Corporation contributes to the reduction of waste and supports environmentally responsible business practices, while maintaining data security and regulatory compliance.

B. Responsible Use of Technology

The Corporation continuously explores the use of technology to enhance operational efficiency while supporting sustainability objectives. IT-enabled processes not only improve service delivery but also contribute to environmental protection by reducing physical resource consumption.

IV. Social Sustainability and Community Engagement

A. Long-standing Community Outreach Program

EnsureMePh has maintained an active community outreach program since 2007, reflecting its long-term commitment to social responsibility.

The outreach program is funded through monthly employee contributions, supplemented by the Corporation's corresponding share, ensuring continuity and shared accountability. Funds are utilized for charitable activities, community assistance, and emergency response initiatives.

Employees are further encouraged to actively participate in other outreach and community activities. This inclusive approach fosters a culture of volunteerism, social awareness, and shared responsibility within the organization.

B. Annual Christmas Gift-Giving Activities

The Corporation conducts annual Christmas gift-giving activities, directed toward identified communities or beneficiaries in need. These initiatives typically include the distribution of gifts, food items, and basic necessities during the holiday season.

C. Assistance During Calamities and Emergencies

EnsureMePh provides assistance during calamities and emergency situations, including natural disasters such as typhoons and floods. Support may be in the form of financial aid, relief goods, or other essential assistance, depending on circumstances and available resources.

V. Partnerships and Stakeholder Engagement

A. Collaboration with Local Business Partners

EnsureMePh actively participates in and supports initiatives of local business partners that promote sustainability and environmental responsibility.

Through collaboration and engagement, the Corporation supports programs and initiatives that advance:

1. Environmental awareness;
2. Sustainable business practices;
3. Community-based environmental activities.

These partnerships strengthen the Corporation's sustainability efforts by aligning with like-minded organizations and contributing to collective environmental and social goals.

B. Stakeholder Impact

The Corporation's sustainability initiatives benefit multiple stakeholders, including:

1. Communities, through outreach and assistance programs;
2. Employees, through active involvement in sustainability initiatives;
3. Business partners, through collaborative sustainability efforts;
4. Clients and regulators, through engagement with a compliant and responsible insurance broker.

VI. Commitment to Continuous Improvement

1. EnsureMePh remains committed to enhancing its sustainability practices and shall continue to:
2. Maintain compliance with Insurance Commission governance and reporting requirements;
3. Expand the use of digital and paperless processes, where feasible;
4. Support environmental and sustainability initiatives in partnership with local businesses;
5. Sustain long-term community outreach and employee participation programs.

VII. Conclusion

This Sustainability Report reflects EnsureMePh's holistic approach to sustainability, integrating corporate governance compliance, environmental responsibility, and social development. Through paperless operations, long-standing community engagement, and active collaboration with local business partners, EnsureMePh, under the brand InsuranceKo, reaffirms its commitment to responsible and sustainable business practices aligned with the expectations of the Insurance Commission of the Philippines.