

眾安在綫財產保險股份有限公司

ZhongAn Online P & C Insurance Co., Ltd.\*

*A joint stock limited company incorporated in the People's Republic of China with limited liability  
And carrying on business in Hong Kong as "ZA Online Fintech P & C"*

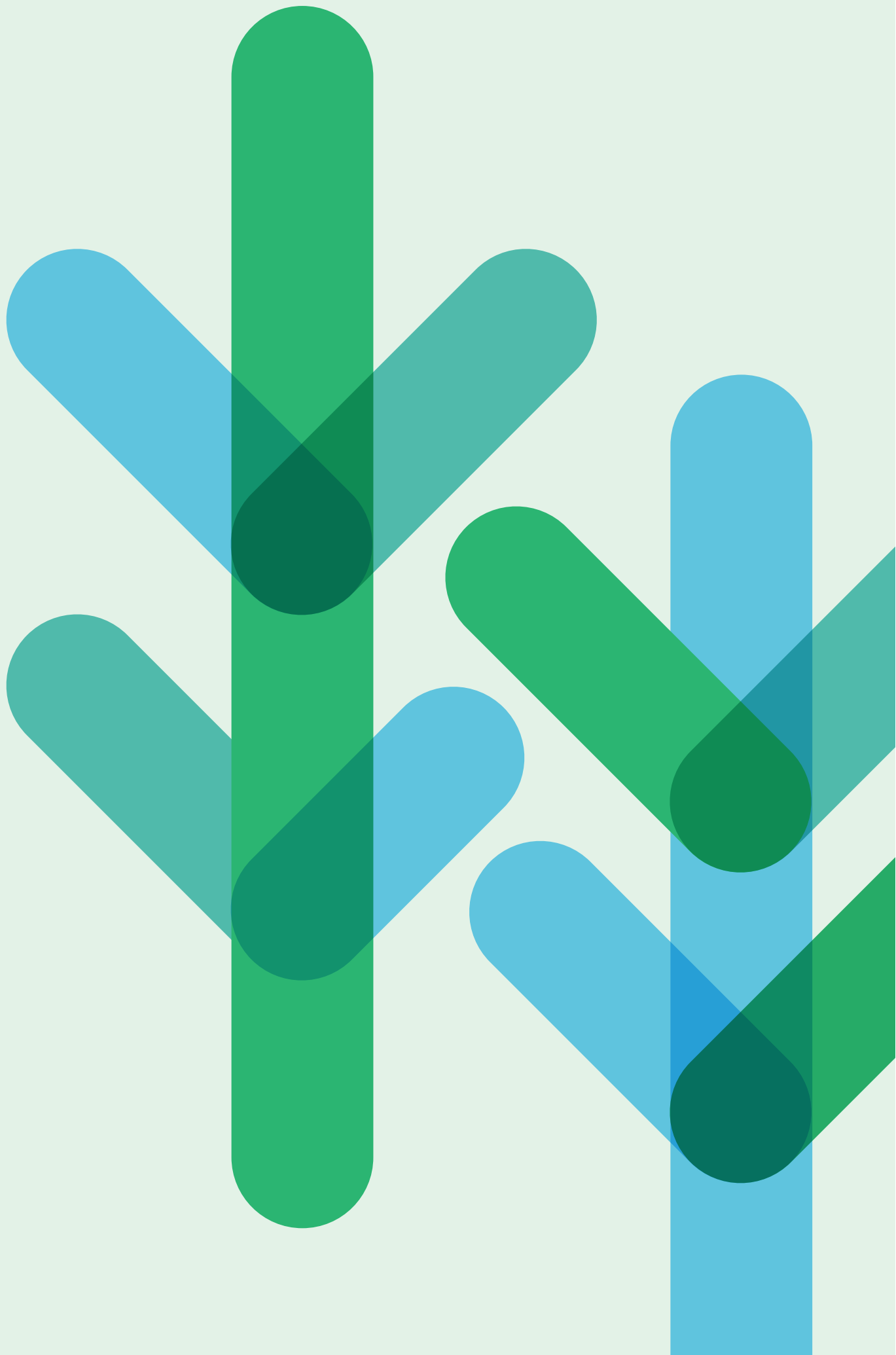
(Stock Code : 6060)

## 2018 Environmental, Social and Governance (ESG) Report

科技驅動金融  
做有溫度的保險



\* For identification purposes only





# Environmental, Social and Governance (ESG) Report



To formulate the Group's sustainable development strategy which was divided into

**5** major areas-

"Compliance Responsibility and Operation",  
"Providing Insurance Services with a Caring Hand",  
"Professional Service Team",  
"Shared Green Ecology" and "Contribution to Society and Livelihood".

# Environmental, Social and Governance (ESG) Report

## 1. About the ESG Report

This is the second Environment, Social and Governance report (“**ESG report**”) published by ZhongAn Online P & C Insurance Co., Ltd. and its subsidiaries (“**ZhongAn**” or the “**Group**”), which outlines the principles and sustainability philosophy of the Group in fulfilling its corporate social responsibility (“**CSR**”) and illustrates the relationships between the Group and its major stakeholders with a vision and commitments for its CSR.

### Basis for preparation

This report is prepared in accordance with the ESG Reporting Guide (the “**Guide**”) as set out in Appendix 27 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the covering scope of which is in compliance with the disclosure principles under the Guide.

### Reporting period and boundary

The content of the report mainly focuses on the core businesses of the Group, its practices in sustainable development from January 1, 2018 to December 31, 2018 (the “**Year**”) and overall performance in fulfilling CSR. Unless otherwise specified, this report covers the businesses directly controlled by ZhongAn. Unless otherwise specified, the “**Group**” stated in this report refers to ZhongAn and its subsidiaries.

### Reporting language

This report is published in Traditional Chinese and English versions. If there is any ambiguity, the Traditional Chinese version shall prevail.

### Contact information

For more details of the Group’s corporate governance, please refer to the section of Corporate Governance Report set out in this Annual Report and the official website of ZhongAn at [www.zhongan.com](http://www.zhongan.com). Your opinions on this report are treasured by us. For any enquiries or recommendation, please feel free to contact us via e-mail at [dongshihui@zhongan.com](mailto:dongshihui@zhongan.com).

## 2. Sustainable development strategy

ZhongAn insists on promoting its business growth and prioritizes CSR in the entire business operation, with a view to reducing its impact on the environment and contributing more to the society. In the spirit of “win-win cooperation”, we exchange opinions with stakeholders through various channels to formulate the Group’s sustainable development strategy, which was divided into five major areas - “Compliance Responsibility and Operation”, “Providing Insurance Services with a Caring Hand”, “Professional Service Team”, “Shared Green Ecology” and “Contribution to Society and Livelihood”.



# Environmental, Social and Governance (ESG) Report

## Communication with stakeholders

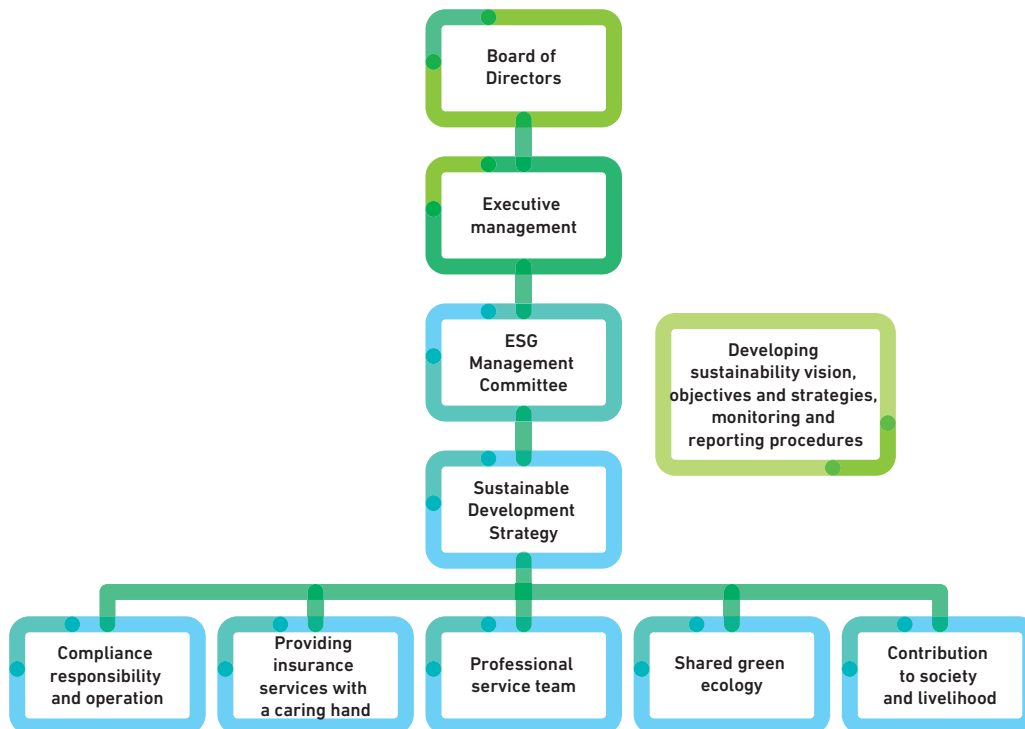
We attach great importance to the communication with various stakeholders, and identify seven stakeholders during the Year, including shareholders and investors, regulatory authorities, customers, employees, business partners, community environment and peer enterprises. We listen and understand their expectations and aspirations with an open and proactive attitude to determine our key issues of corporate social responsibility and set corresponding goals.

We have built long-term and mutual-trust relationships with stakeholders in different sectors. We determine the scope of this ESG report by virtue of understanding their opinions and expectations on the Group. Meanwhile, through communication and exchange with stakeholders, we can timely understand the views and expectations of investors and the capital market on the Group and constantly improve the Group's work, further enhancing their acknowledgement and recognition of the Group.

Major stakeholders	Expectations and aspirations	Main communication methods
Shareholders and investors	Robust operational compliance Good returns on investment Disclosure of information in a just, fair, transparent and timely manner	General meetings Annual reports and announcements Annual reports and ESG reports Shareholders visits Performance roadshow "Investor Relations" section on our website
Regulatory authorities	Maintaining financial stability Promoting economic development Supporting community livelihood	Compliance reports Responses to public consultation in writing Meetings
Customers	Providing convenient, fast and quality insurance services and products Improving user satisfaction	Website and emails of the Group Hotline Customer service center Customer satisfaction survey and opinion form Daily operation/exchange
Employees	Stable employment Reasonable welfares Safe working environment Broad career path	Channels for employees to express their opinions Performance assessment Employee research Employee representative assembly
Business partners/suppliers	Integrity and mutual benefit Fair purchase	Supplier evaluation system
Community/Environment/ Non-governmental organizations	Promoting social harmony Supporting charity activities Advocating energy saving and emissions reduction	Charity activities Seminars/Lectures/Workshops
Peers in the insurance industry	Creating a good competitive environment	Strategic cooperation project

## ESG Management Committee

In 2017, ZhongAn established an Environmental, Social and Governance Management Committee (the “**ESG Management Committee**”) to improve the Group’s work on sustainable development. The ESG Management Committee is co-ordinated by team leader, Jin Chen, who is an executive Director and general manager of the Group, vice team leader, Yongbo Zhang, who is deputy general manager, chief legal officer and compliance director of the Group, and representatives from various major departments of the Group.



Its main responsibilities are as follows:

- Identify operations that are relevant and significant to the Group and environmental, social and governance issues that affect the shareholders and other key stakeholders, including the quality of working environment, environmental protection, operation practices, community engagement, etc.;
- Maintain the operation of the CSR management system and enhance employees’ awareness of CSR;
- Promote implementation of various environmental, social and governance policies in all departments;
- Identify and understand stakeholders’ views on major ESG issues through appropriate channels, and respond in a timely manner;
- Be responsible for self-inspection and monitoring of the Group’s ESG policies and practices; and

- Ensure that the Group meets relevant legal and regulatory requirements and monitors and responds to the latest environmental, social and governance issues; and when appropriate, make relevant recommendations to the Board to enhance the Group’s environmental, social and governance performance.

### Corporate environmental, social and governance policies

We have formulated the ESG Policies (《企業環境、社會及治理政策》), which clearly illustrate the Group’s objectives and management guidelines on the environment, society and governance, with an aim to establish a sound environmental management system. We strictly abide by relevant environmental protection laws and regulations of all countries as well as environmental protection regulations of areas in which we operate. Meanwhile, we actively reduce direct and indirect emissions of air pollutants, greenhouse gases and other ozone-depleting substances, and set emissions reduction targets where appropriate.

# Environmental, Social and Governance (ESG) Report

## 3. Compliance responsibility and operation

The Group adheres to the principle of "Honesty and Trustworthiness" and continues to provide high-quality and caring insurance products and services to customers. We strictly comply with all relevant laws and regulations and have formulated the ZhongAn Insurance's Administrative Provisions on Anti-fraud and Whistleblower Protection (《眾安保險反舞弊及舉報人保護管理規定》), the ZhongAn Insurance's Employee Code of Conduct (《眾安保險員工行為準則》), the Administrative Requirements for Information System Security (《信息系統安全管理要求》) and the ZhongAn Insurance's Administrative Measures for Customer's Complaint (《眾安保險客戶投訴管理規定》) to maintain the core competitive advantage of our business.

### 3.1. Technology leader in insurance industry

Since its establishment, ZhongAn has formed the following core advantages:



With the mission of "Making Financial Life Warmer", lean management and standardized corporate governance, the Group has been ranked Top 5 among Global Top 100 Fintech Companies by KPMG International for three consecutive years. ZhongAn will continue to forge ahead and sail through wind and waves in the industry of trillion-level insurance technology. The following are the other awards received by ZhongAn during the Year (in order of the awarding date):

Awarded unit	Product/ People	Awarded items	Hosting/Awarding institutions
Jin Chen		The 2nd Fintech Leaders List of Global People (第二屆環球人物金融科技領軍人物榜)	GLOBAL PEOPLE
ZhongAn Insurance		JV Insurance Company of the Year (年度影響力合資保險公司)	Hexun.com
ZhongAn Insurance		Innovative Fintech Company of the Year (年度金融科技創新企業)	Hexun.com
ZhongAn Automobile		Property & Casualty Insurance Brand of the Year (年度財險品牌)	ThePaper.cn
ZhongAn Insurance		Applet of the Year (年度優秀小程序)	WeChat
ZhongAn Online		2017 Golden Hong Kong Stock Award Competition - Most Popular New Listing Award (金港股-2017最受投資者歡迎新股公司)	Zhitong Finance

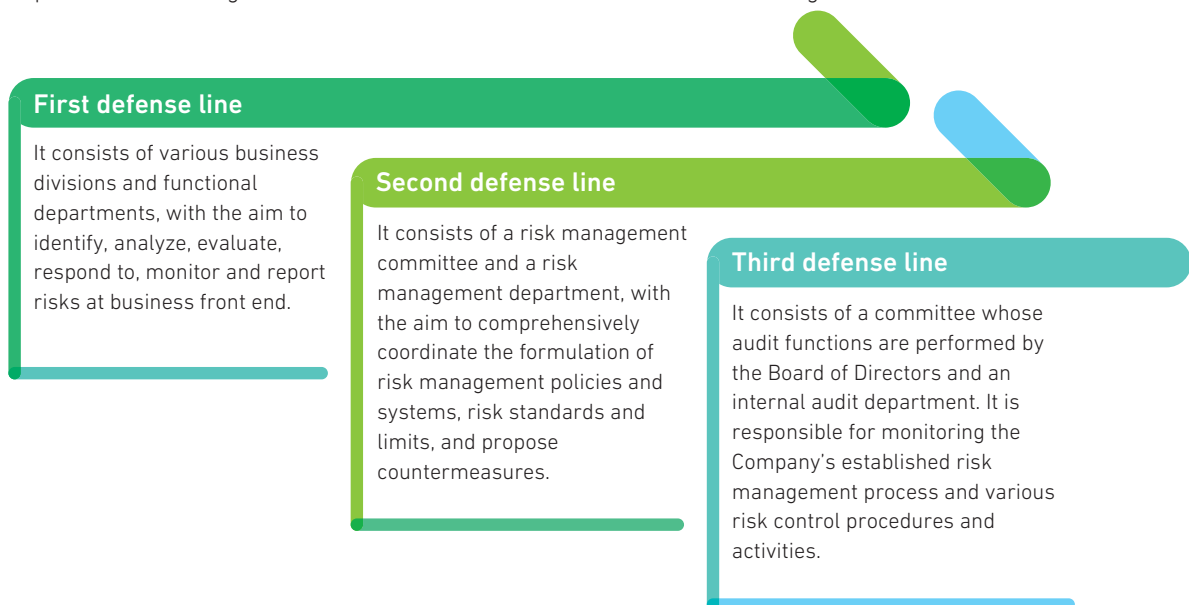
Awarded unit	Product/ People	Awarded items	Hosting/Awarding institutions
ZhongAn Insurance		2018 Hurun Top 100 New Financial Companies - Most Valuable Brands (2018胡潤新金融百強榜-最具品牌價值企業)	Hurun Wealth
ZhongAn Insurance		Top 50 New Financial Companies - 2018 Hurun Top 100 New Financial Companies (2018胡潤新金融百強榜-新金融100強)	Hurun Wealth
ZhongAn Insurance		2017 Most Influential New Financial Company of China - Best Product Award (2017中國最具影響力新金融大獎-最佳產品獎)	Dongshiju.com & DataTechnology.com.cn
ZhongAn Technology		Huaying Award (華鷹獎)	
ZhongAn Insurance	Baobiao Auto Insurance (保羸車險)	Best Insurance Innovation Award (最佳保險創新獎)	SZ&W Group
ZhongAn Insurance	Baobiao Auto Insurance (保羸車險)	Best Employer Unit/'Touching China' Organization (最優僱主單位/'感動中國'感動組織)	China Customer Services Festival & Award Ceremony (中國客戶服務節暨頒獎典禮)
ZhongAn Insurance	Personal Clinic Policy (尊享e生)	2018 Golden Insurance Product Ark Award (Property & Casualty Insurance) (2018金牌保險產品方舟獎(財險類))	STCN
ZhongAn Insurance	Personal Clinic Policy (尊享e生)	Innovation Award for Excellent Health Insurance (優秀健康保險產品創新獎)	SZ&W Group
ZhongAn Insurance		2018 Best Insurance Technology Company (2018最佳保險科技公司)	Molecular Lab
ZhongAn Insurance		Chinese Insurance Leader's List 2018 - Excellent Internet Insurance Platform (2018中國保險風雲榜-優秀互聯網保險平台)	National Business Daily
ZhongAn Insurance	Walk to Wellness Policy (步步保)	2017 Shanghai Financial Innovation Award (2017年度上海金融創新獎)	Shanghai Municipal People's Government
ZhongAn Insurance	Baobiao Auto Insurance (保羸車險)	2018 Fintech Award for Commercial Value (2018年度金融科技商業價值獎)	Institute for China Finance Technology Research (中國金融科技研究院)
ZhongAn Insurance		Insurance Company with Excellent Value of the Year (年度卓越價值經營保險公司)	National Business Daily
ZhongAn Technology		Photon 20 (光子20)	JAZZYEAR (甲子光年)
ZhongAn Insurance		The 4th Insurance Pioneer Award 2018 (2018第四屆保險先鋒獎)	Investor China
ZhongAn Insurance	Personal Clinic Policy (尊享e生)	The 16th Financial and Economic List - Most Popular Internet Insurance Product of the Year (第十六屆中國財經風雲榜—年度人氣互聯網保險產品)	Hexun.com
ZhongAn Insurance		2018 Top 10 Chinese Health Insurance Supplier (2018中國健康保險供應商10強)	HREC
ZhongAn Insurance		2018 Property & Casualty Insurance Company of the Year (2018年度財險公司)	ThePaper.cn
ZhongAn Insurance	Baobiao Auto Insurance (保羸車險)	Best Investment Value Award of the Year (年度最具投資價值獎)	2018 China Finance Summit Winter Forum (2018中國財經峰會冬季論壇)
ZhongAn Insurance		WISE 2018 Best Fintech (WISE 2018 Fintech之王)	36kr
ZhongAn Insurance		2018 Innovation Enterprise in China's Fintech Industry (2018中國金融科技產業年度創新力企業)	i-yiou

## Environmental, Social and Governance (ESG) Report

Awarded unit	Product/ People	Awarded items	Hosting/Awarding institutions
ZhongAn Insurance	Personal Clinic Policy (尊享e生)	2018 Lead The Chinese Advance - Outstanding Medical Insurance Product Award (2018金融界領航中國—傑出醫療險產品獎)	JRJ.com
ZhongAn Insurance		2018 Lead The Chinese Advance - Outstanding Insurance Technology Innovation Award (2018金融界領航中國—傑出保險科技創新獎)	JRJ.com
ZhongAn Insurance		The First China Fintech Innovation and Development Forum - Golden Insurance Technology Company of the Year (首屆中國金融科技創新與發展論壇—年度金牌保險科技公司)	Yiqu Media (易趣傳媒) & Financial Money (《金融理財》)
ZhongAn Insurance	Jin Chen	The First China Fintech Innovation and Development Forum - Financial Insurance Technology Leader of the Year (首屆中國金融科技創新與發展論壇—年度金融保險科技領軍人物)	Yiqu Media (易趣傳媒) & Financial Money (《金融理財》)
ZhongAn Insurance		2018 Beijing Top 10 Financial Brands - Leading Value Technology Award (2018年度北京金融業十大品牌—技術領先價值獎)	Beijing Business Today
ZhongAn Technology	Insurance General Certificate Project (保險通證項目)	2018 Beijing Top 10 Financial Brands - Fintech Innovation Model Case (2018年度北京金融業十大品牌—金融科技創新榜樣案例)	Beijing Business Today
ZhongAn Technology		The 3rd Chinese Fintech Leader - Top 5 Blockchain (第三屆中國金融科技領軍企業—區塊鏈類Top5)	GLOBAL PEOPLE from People's Daily
ZhongAn Technology		2018 T-EDGE WARDS Blockchain Application Innovation Award (2018 T-EDGE WARDS年度區塊鏈應用創新獎)	TMTPOST
ZhongAn Insurance	Baobiao Auto Insurance (保羈車險)	The 3rd China Ding Insurance Industry Awards - Best Internet Insurance Products of the Year (第三屆中國鼎保險行業評選—年度最優互聯網保險產品)	China.org.cn & Jinri.com
ZhongAn Insurance		2018 Top 50 Fintech Enterprise (2018金融科技50強)	The Economic Observer & China Finance
ZhongAn Insurance		2018 Top 50 Fintech Enterprise of China (2018年度中國金融科技50強)	KPMG
ZhongAn Insurance		Innovation Award for Health Insurance Contact Product (健康保險行業接觸產品創新獎)	The 2nd Asia Health Insurance Summit (第二屆亞太區健康 險國際峰會)
ZhongAn Insurance	Baobiao Auto Insurance (保羈車險)	Best Service Insurance Company Award (最佳服務保險公司獎)	Xi'an Evening News
ZhongAn Insurance		2018 Most Growing IPO Companies (2018最具成長性新股上市公司)	finance.sina.com.cn
ZhongAn Insurance		2018 Hurun Top 50 New Financial Companies (2018胡潤新金融百強榜50強)	Hurun New Finance
ZhongAn Insurance		2018 China's Digital Finance Champion Awards - Top 30 Digital Finance Companies (2018中國數字金融風雲榜數字金融公司30強)	Investor China
ZhongAn Insurance		2018 Golden Hong Kong Stock Award Competition - Best New Listing Award (2018金港股最佳新經濟股公司)	Zhitong Finance

### 3.2. Risk management system

In order to effectively and comprehensively control all kinds of risks, the Group has established a risk management organization structure in which the Group's Board of directors, Risk Management Committee, Audit Committee, Investment Strategy Committee, Remuneration and Nomination Committee, management, risk management department, legal compliance department, internal audit department and all functional departments and business departments fully participate, with the aim to implement the risk management work at the entire process system of the Group's strategic, management and operational levels. In addition, we have formulated the Regulations on Insurance Risk Management (《保險風險管理規定》) in accordance with the Guidelines for the Risk Management of Insurance Companies (《保險公司風險管理指引》) and the Solvency Regulatory Rules for Insurance Companies (《保險公司償付能力監管規則》) issued by the China Banking and Insurance Regulatory Commission (CBIRC) to fully implement risk management and establish three defense lines with risk management as its center:



### 3.3. Anti-corruption

ZhongAn has actively promoted anti-corruption, and prevention of money laundering, extortion, fraud and terrorist financing activities as to comply with the Criminal Law of the People's Republic of China (《中華人民共和國刑法》) and other laws and regulations. Pursuant to Company Law of the People's Republic of China (《中華人民共和國公司法》), Insurance Law of the People's Republic of China (《中華人民共和國保險法》), Provisions on the Administration of Insurance Companies (《保險公司管理規定》), the Measures for the Compliance Management of Insurance Companies (《保險公司合規管理辦法》) and the Guidelines for the Assessment of Money Laundering and Terrorism Financing Risks and Categorized Management of Customers of Financial Institutions (《金融機構洗錢和恐怖融資風險評估及客戶分類管理指引》), the Group has formulated the Regulations on Anti-Money Laundering Management of ZhongAn (《眾安反洗錢管理規定》) and the Administrative Provisions on Customer Money Laundering and Terrorist Financing Risk Assessment and Classification of ZhongAn Insurance (《客戶洗錢及恐怖融資風險評估及分類管理規定》). In order to further enhance effectiveness of anti-money laundering and anti-terrorism financing and practice risk-based anti-money laundering methods thoroughly, we will first determine the level of customer money laundering risk, evaluate internal and external risk assessment indicators, and take appropriate categorized management measures for all levels of customers. We have also stated in the Employee Handbook (《員工手冊》), the Group has adopted a zero-tolerance approach to all forms of corruption, including deception, bribery, forgery, extortion, conspiracy, embezzlement and collusion.

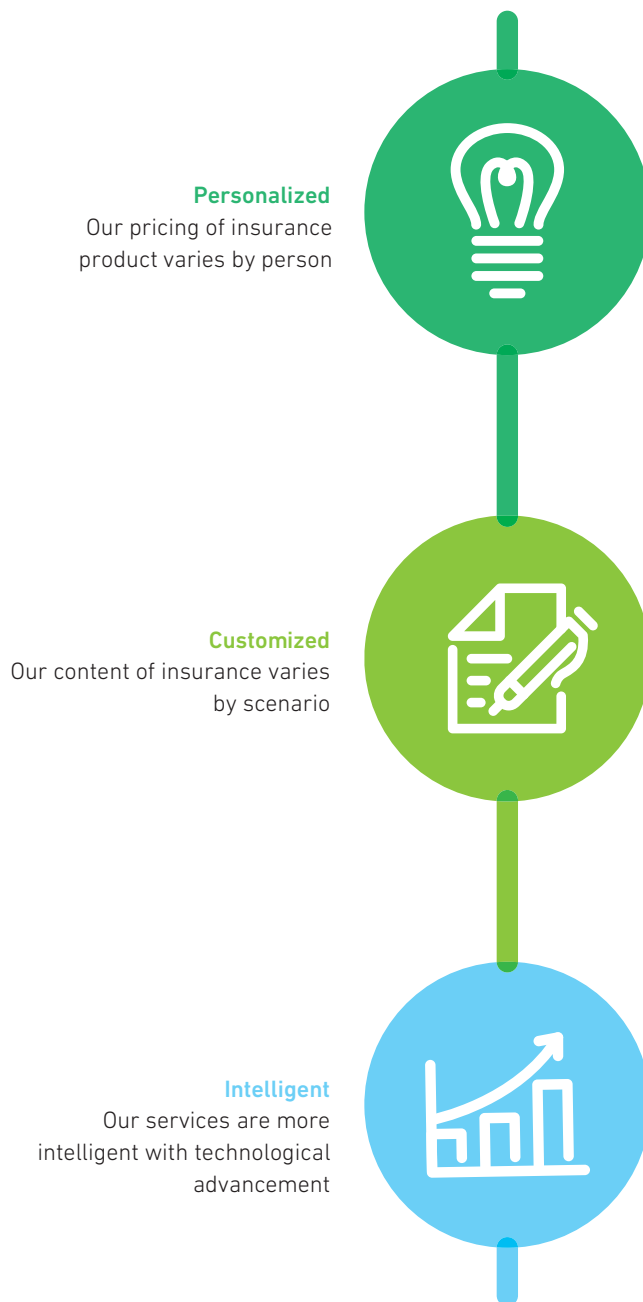
Furthermore, we have established a leading group on anti-money laundering to comprehensively supervise the implementation of internal control system on anti-money laundering, organize publicity and training activities on anti-money laundering, and urge various departments to perform their anti-money laundering duties, and continuously monitor the effectiveness of the system. During the Year, the Group strictly complies with the national and Party disciplines and relevant laws and regulations, the Hong Kong Anti-Money Laundering Ordinance (香港《打擊洗錢條例》), Drug Trafficking (Recovery of Proceeds) Ordinance (《販毒(追討得益)條例》), Organized and Serious Crimes Ordinance (《有組織及嚴重罪行條例》), United Nations (Anti-Terrorism Measures) Ordinance (《聯合國(反恐怖主義措施)條例》) and the relevant laws and regulations. There were no corruption or money laundering litigation involving the Group or its employees.

# Environmental, Social and Governance (ESG) Report

## 4. Providing insurance services with a caring hand

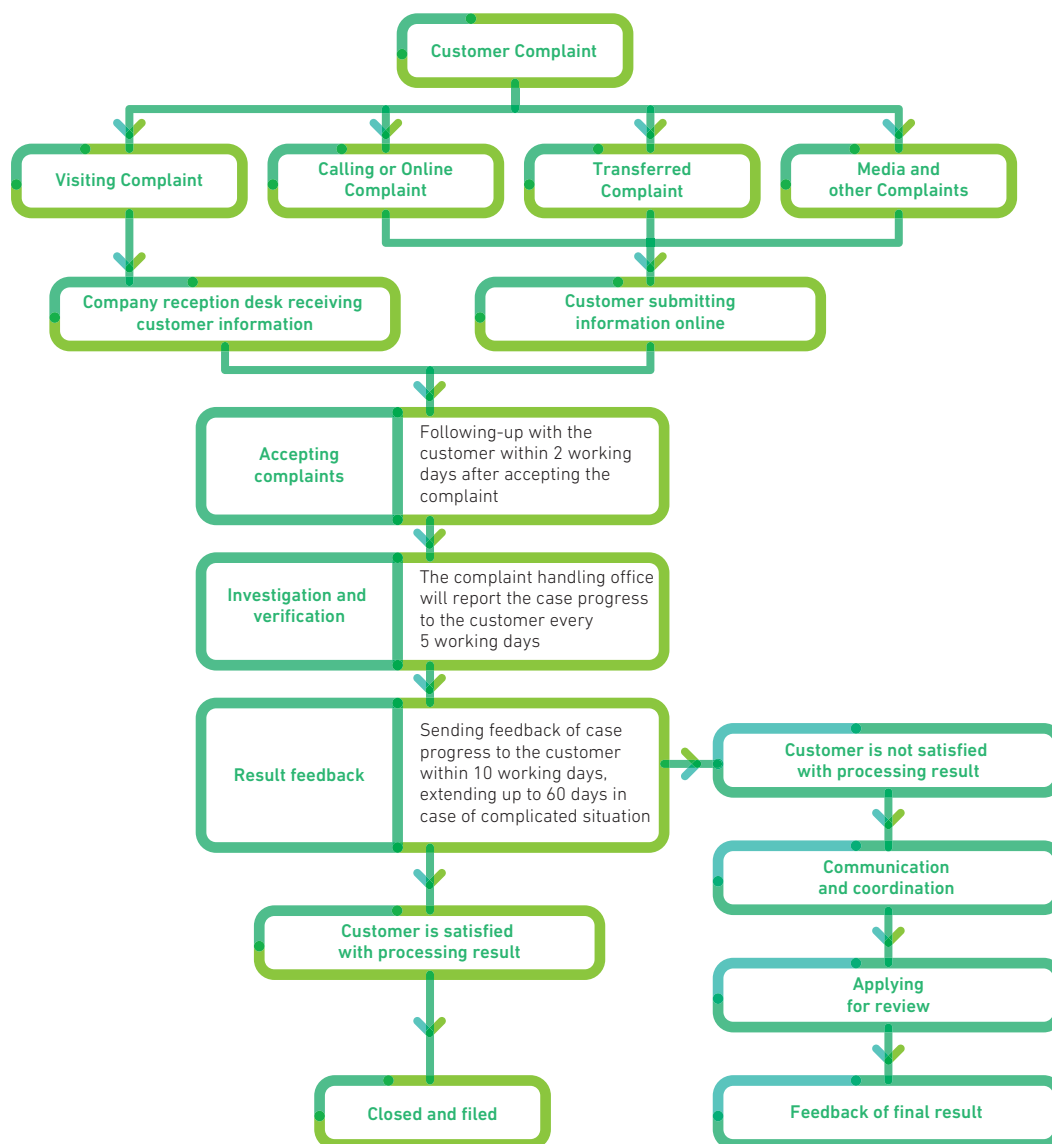
### 4.1. Investing in technology research and development

With "Personalized", "Customized" and "Intelligent" as its development objectives, ZhongAn actively invested in technology research and development across various ecosystems, so as to improve operational efficiency and deepen competitive advantages. During the Year, we empowered our health ecosystem, consumer finance ecosystem and automobile ecosystem, etc. with more technologies. In the future, we will implant artificial intelligence into more products and solutions to upgrade the automation level of our business and reduce dependence on manpower.



## 4.2. Valuing comments from clients

With the concept of "User First", and pursuant to the Administrative Measures for Handling the Complaints of Insurance Consumption (《保險消費投訴處理管理辦法》) issued by the CBIRC, the Notice of Opinions on Enhancing the Protection of Rights and Interests of Insurance Consumers (《關於加強保險消費者權益保護工作的意見的通知》) and the Guiding Opinions of the General Office of the China Insurance Regulatory Commission on Further Improving the Handling of Public Complaints in the Insurance Industry (《中國保監會辦公廳關於進一步加強保險業信訪工作的指導意見》), we have formulated and continuously improved the Administrative Measures for Customers' Complaint of ZhongAn (《眾安客戶投訴管理規定》). We actively carry out investor relations management, and timely collect customer opinions, thus promoting healthy growth of our business. We attach great importance to customer relationship management. Upon receiving an inquiry or a complaint, we will follow the established standard procedures, and we have promised that our complaints management personnel will contact the customer concerned within two working days after receiving the complaint. We are committed to actively handling complaints and reaching consensus with our customers. For general cases, we will give feedback and decisions on complaints within 10 working days. During the Year, we received a total of 2,212 complaints, and more than 85% of which were handled and filed. Our standard procedure for handling complaints are as follows:



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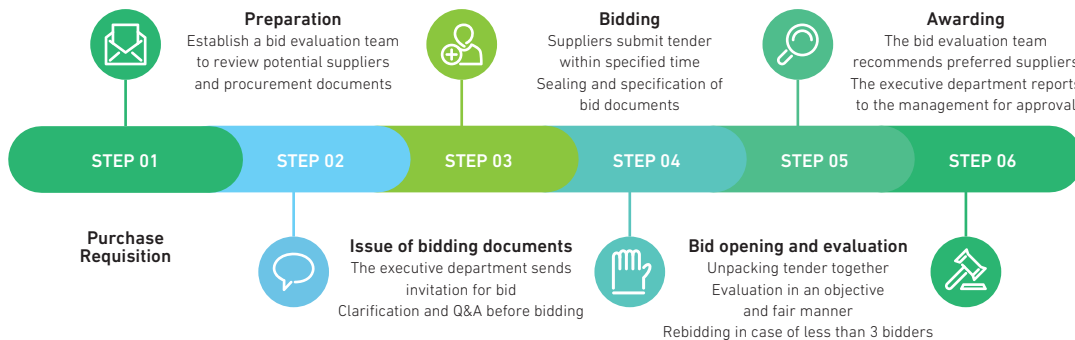
## 4.3. Protecting customer privacy

In addition to customer feedback, ZhongAn also attaches great importance to information security of the Group and customer privacy. In strict compliance with relevant laws and regulations of the State and the Personal Data (Privacy) Ordinance in Hong Kong (香港《個人資料(私隱)條例》), the Group has issued the Standards for Data Permission Management (《數據權限管理規範》) to regulate the procedures of use of various types of data, specifying the purposes of collecting and using customer data and restrictions on customers' information disclosure and methods of safekeeping of these data to prevent information leakage and fully protect customers' information and privacy.

In accordance with the relevant regulatory requirements of the industry, including the Guidelines for the Management of Informatization of Insurance Companies (《保險公司信息化建設管理指引》) and Requirements for Information System Security Management (《信息系統安全管理要求》) issued by the CBIRC, we have established the Regulations for Information System Security and Compliance Management (《信息安全合規管理規定》) to ensure that the Group can comply with laws, regulations and regulatory requirements in daily work and the operation of the information security management system. In addition, we have formulated the Regulations for Information System and Network Security Management (《信息系統網絡安全管理規定》) to implement our construction plan of network security protection system. The technical platform department undertakes all network security management of the Group. We also appointed independent network administrators and security administrators to reduce network management risks with decentralized permissions.

## 4.4. Being responsible for supply chain

ZhongAn attaches great importance to supplier management and actively conducts surveys and assessments on suppliers' performance of social responsibility to enhance their sense of responsibility. With a view to improving efficiency and quality of procurement, reducing procurement costs, and ensuring smooth progress of procurement procedure, we have formulated the Regulations on Procurement and Bidding Management (《採購與招標管理規定》) during the Year. ZhongAn bidding procedure are as follows:



Currently, the procurement methods include invitation bidding and exemption bidding. Invitation bidding refers to individual procurement in which the procurement evaluation team will evaluate three or more suppliers who meet relevant qualification requirements. In addition to the quality of their products or services, goodwill and cost, we also attach importance to suppliers' compliance with regulations, regulatory codes and commitment to environmental and social responsibility. Since 2019, the Group will require the procurement review members to sign the Commitment Letter for Evaluation Integrity (《評審廉潔承諾書》) and promise to perform their duties of evaluating bidding projects in accordance with the principle of "Profession, Independence, Objectivity and Fairness, Faithfulness and Integrity".

The following table sets out our major suppliers during the Year by product categories and regional distribution:

Type/Area	Beijing	Shanghai	Shenzhen	Hangzhou
Administrative service	10	35	11	12
Administrative engineering	4	11	3	1
Administrative goods	4	12	—	—

In addition, we have formulated the Regulations on Management of Outsourcing Services for Information System Construction (《信息系統建設外包服務管理規定》) to promote the regulation and standardization of supplier management procedures, and strengthen management of the Group's outsourcing services information system construction. According to be relevant requirements, we will conduct an assessment on outsourced staff every six months to ensure the quality and compliance of their work, thus building a sustainable supply chain.

#### 4.5. Respecting Intellectual Property Rights

The Group strictly abides by Patent Law of the People's Republic of China (《中華人民共和國專利法》), the Detailed Rules for the Implementation of the Patent Law of the People's Republic of China (《中華人民共和國專利法實施細則》), Trademark Law of the People's Republic of China (《中華人民共和國商標法》) and the Regulation on the Customs Protection of Intellectual Property Rights (《知識產權海關保護條例》) and other laws and regulations to protect the intellectual property rights, patents and copyrights of the Group and third parties. Although we have not formulated policies relating to health and safety, advertising, labelling and privacy matters as we believe they do not matter the most to our products and services, we still fully comply with the Advertisement Law of the People's Republic of China (《中華人民共和國廣告法》), ensuring that all advertisements for brand promotion deliver complete, truthful and accurate product information to the public and eliminating all acts in relation to the use of false and misleading product descriptions to deceive customers, and will strengthen the standard of these areas in the future. In cooperation with external suppliers, we also require suppliers not to infringe any legal rights of any third party such as legal patent right, trademark right, copyright and trade secrets. We will consider "blacklisting" and suspending cooperation with the suppliers who violate the above-mentioned requirements.

#### 4.6 Promoting Healthy Living

We focus on safeguarding the health and safety of our customers and their families and are in compliance with the laws and regulations relating to health and safety. We currently market and sell health and accident insurance products recognized by the CBIRC such as Personal Clinic Policy (尊享e生), Hao Yi Bao (好醫保), Group Health Insurance Plan (健康團險計劃), Flight Accident and Delay

Policy (航意航延險) and Train Accident Policy. We are striving to embed healthy living practices of our customers to enable them to live healthier, longer, better lives.

### 5. Professional service team

The Group upholds the management philosophy of talent-oriented and cooperation under the mutual trust to grow with its employees together. It strictly abides by Labor Law of the People's Republic of China (《勞動法》), Labor Contract Law of the People's Republic of China (《勞動合同法》), Law of the People's Republic of China on the Protection of Minors (《未成年人保護法》), Provisions on the Prohibition of Using Child Labor (《禁止使用童工規定》) and other relevant laws and regulations.

#### 5.1. Diversified and inclusive employment

ZhongAn is committed to equal employment and prohibiting employment discrimination and forced labor, with a view to providing all employees with a working environment featuring harmony, inclusiveness, fairness and non-discrimination, complying with all laws and regulations relating to labour protection including but not limited to compensation, dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination. In order to improve the talent selection mechanism and give full play to the enthusiasm of employees, we have formulated the Employee Recruitment Management System (《僱員招聘管理制度》) to conduct recruitment management based on the principles of open recruitment, fair competition, position-oriented selection and merit-based recruitment. Through annual recruitment plan and process management, we assess the education background, work experience, skills and job requirements of job applicants through strict qualification review, written test, interview and approval procedures, regardless of gender, marital status, family status or disability to ensure that the employment process is fair and eliminate child labor and forced labor.

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ZhongAn takes serious attention to the dismissal cases. The human resources department will conduct exit interview with the employees to understand the reasons for departure. Throughout the communication, ZhongAn can identify proper improvement measures in order to enhance the sense of belongings for the existing employees and maintain a good employment relationship.

### 5.2. Valuing talent development

In order to build a high-quality talent team, we have formulated the Employee Training Management System (《僱員培訓管理制度》) to improve the talent cultivation mechanism. The human resources department creates training plans each year that are in compliance with ZhongAn's culture to enhance employees' performance, enrich their knowledge and skills and maintain the Group's competitiveness. The following table shows our annual training programs and their respective performance:

#### Annual training performance

<b>Total training times</b>	97 times
<b>Total number of trainees</b>	2,987 shifts
<b>Total training hours</b>	377 hours
<b>Total training cost</b>	RMB400,000 (external training)
<b>Average training satisfaction</b>	4.68 points (out of 5)

#### Type of Training

#### Purposes of Training

<b>Orientation training for new employee</b>	To help new employees to understand the history and culture of the Group, learn its businesses and cultivate the concept of online insurance products and develop capabilities of cross-functional and cross-position collaboration.
<b>Professional skills training</b>	Mainly for employees in professional works, including professional skills and general skills.
<b>Policy and regulatory training</b>	To provide necessary trainings for all employees in accordance with industry compliance requirements.
<b>Management improvement training</b>	Mainly for management employees, primarily including leadership and business management capabilities.
<b>Training for directors, supervisors and officers</b>	Officers shall complete online or offline training on a yearly basis as required by the CBIRC.

#### Employee performance review system

In order to promote the modernization of the Group's management and give full play to the enthusiasm of employees, we have formulated the Employee Performance Management System (《僱員績效管理制度》). The purpose of performance review is to evaluate the performance contribution and behavior of employees, and improve the quality and performance of employees through appropriate reward and punishment systems, thereby effectively improving the overall performance of the Group and realizing the overall strategy of the Group. We evaluate employee's annual performance through quarterly and annual reviews, which will serve as a basis for performance bonuses distribution compensation adjustments and promotion.

### 5.3. Employee compensation and benefits

ZhongAn has zero tolerance on forced labour and strictly complies with Labor Law of the People's Republic of China (《勞動法》), prohibiting the means of threat and deprivation of personal freedom from employers during the employment.

According to the Employee Handbook (《員工手冊》), ZhongAn's employees work five working days with fixed working hours, as the Group would like its employees to have work-life balance and enough rest; however, if employees need to work on the rest days, agreement should be obtained prior to the arrangement and compensation leave should also be provided, with the aim of preventing forced labour from happening within ZhongAn.

Moreover, ZhongAn is committed to providing competitive remuneration, benefits and working environment to employees to enhance their sense of belonging, and has specifically formulated the Employee Benefits Management System (《僱員福利管理制度》). We regularly review the salary and welfare policies to attract and retain talents. Apart from paid annual leave, statutory and paid sick leave and maternity leave, we also provide marriage leave, extra maternity leave, compassionate leave, bereavement leave and leave for ethnic minorities and foreign employees. In addition to fully funding various social insurance for employees according to the national and local laws and regulations, including housing funds, basic endowment insurance, basic medical insurance, work-related injury insurance, unemployment insurance and maternity insurance, we take full advantage of the industry to launch welfare products for those in-service employees and maintain group medical insurance, including supplementary medical insurance and accident insurance. We also provide staff with in-service benefits, including meals, correspondence subsidies, delayed work meals, vehicle benefits and annual physical examination. In addition, we also provide staff with welfare benefits at festivals such as the Chinese New Year, Dragon Boat Festival, Mid-Autumn Festival and Women's Day on 8 March according to traditional customs, and send our blessings and gifts on employees' birthdays, weddings and births.

### *Close communication with employees*

We attach great importance to employee opinions, and communicate with employees through different channels. We organize regular meeting among all staff and executives for all employees to reflect their opinions to the management, thus striving to build an innovative and efficient group. We also organize various types of cultural activities on a regular basis to deepen the team spirit and cohesion, such as Celebrating Meeting on Lantern Festival, providing care and welfare for overtime colleagues and organizing employee celebration activities.



"The Paternity Day" in workplace on Children's Day



Quarterly Birthday Party for employees



Tug of War



Women's Day on 8 March

# Environmental, Social and Governance (ESG) Report

## 5.4. Health and safety

ZhongAn pays much attention to the health and safety of its employees and strictly complies with relevant laws and regulations, such as the Law of the People’s Republic of China on Prevention and Control of Occupational Diseases (《中華人民共和國職業病防治法》), the Administrative Provisions on the Supervision of Occupational Sanitation for the Workplace (《工作場所職業衛生監督管理規定》), the Work-related Injury Insurance Regulations (《工傷保險條例》) and the Occupational Safety and Health Ordinance of the Hong Kong Special Administrative Region (香港特區《職業安全及健康條例》), to create a safe, healthy and caring working environment. We endeavor to improve indoor air quality by prohibiting the employees smoking in the workplace, air-conditioning temperature to provide a comfortable working environment and office lighting by providing sufficient brightness in the working environment as well as to encourage employees to plant green plants in the office. We have organized trainings regarding a safe workplace and lectures on health for our employees during the Year, such as first-aid safety trainings, Chinese medical consultations and lecture on summer cooling tips. In order to keep employees with health in physically and mentally, corresponding sports competitions such as the tug of war and fun football match are organized for our staff.



Free stomach function tests, blood lipid, cardiovascular and cerebrovascular diseases tests and ultrasound scan tests for important organs



Lecture on First Aid Knowledge (《安全急救知识小课堂》)



Tips on Summer Cooling

## 6. Shared green ecology

In order to establish and improve environmental management systems and measures, we have established the ESG Codes (《環境、社會及治理規範》) of the Group, and conducted annual environmental reviews to assess environmental performance and make appropriate adjustments and revisions to environmental policies. We comply with relevant environmental protection laws and regulations of all countries, such as environmental protection regulations of areas in which we operate.

### 6.1. Promoting low-carbon culture

In November 2018, the State Council of China issued the 2018 China’s Policies and Actions for Addressing Climate Change Report (《中國應對氣候變化的政策與行動 2018 年度報告》), which aims at mitigating climate change, adapting to climate change, improving institutional mechanisms, strengthening capacity building, encouraging local actions, and raising public awareness. In line with the national climate change strategies, the Group actively implements economic development models with low energy consumption, low pollution and low emissions to jointly mitigate climate change.

As a global citizen, we have conducted greenhouse gas (GHG) emissions inspections for the Group's head office in Shanghai since 2017 in compliance with the Greenhouse Gas Protocol (《溫室氣體盤查議定書》) issued by the World Resources Institute and the World Business Council for Sustainable Development and the ISO14064-1 set by the International Organization for Standardization. The summary of GHG emissions during the Reporting Period is as follows:

Summary of GHG Emissions		Unit	2018
Scope 1	Direct GHG emissions	tonnes CO <sub>2</sub> equivalent (CO <sub>2</sub> e)	99.68
Scope 2	Indirect GHG emissions from energy consumption	tonnes CO <sub>2</sub> e	373.54
Scope 3	Other indirect GHG emissions	tonnes CO <sub>2</sub> e	989.15
Total GHG emissions		tonnes CO <sub>2</sub> e	1,462.37

Scope 1: The direct GHG emissions generated from sources owned and controlled by the Group.

Scope 2: GHG emissions indirectly generated by electricity generation, heating and cooling or steam purchased by the Group.

Scope 3: Emissions include GHG emissions indirectly generated by sources that are not owned or directly controlled by the Group but related to the Group's business activities.

After inspection, the GHG emissions of our head office in Shanghai includes carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O), hydrofluorocarbons (HFCs), perfluorocarbon (PFCs), sulfur hexafluoride (SF<sub>6</sub>), and can be classified into direct emissions (Scope 1) and indirect emissions (Scope 2 and Scope 3). GHG emissions of each scope comes from fuel used by vehicles of the Group (Scope 1), electricity consumption during the operation (Scope 2) and employees' overseas business trips by air, waste disposal and paper consumption (Scope 3), respectively. In the Year, the total amount of GHG emissions is 1,462.37 CO<sub>2</sub>e tonnes. Although the GHG emissions indirectly generated by use of energy (Scope 2) decreased tremendously by 351.92 CO<sub>2</sub>e tonnes compared to the last year statistics, an increasing trend is seen in the total amount of GHG emissions. The main reason for the increase is that the overseas business of the Group is frequent and more employees conduct overseas business travel, increasing the indirect GHG emissions (Scope 3). In the future, we will use video conferencing to the greatest extent, instead of conducting overseas business trips. For those inevitable business trips, we will choose to take direct flight.

## 6.2. Implementing green finance

### *Electronic and automated insurance policy procedure*

The Group is committed to developing green finance and achieving sustainable economic and environmental development. As the first insurance company to build cloud-based core system and the world's first insurance company without IOE, we always adhere to the concept of green finance. We continue to accumulate experience in artificial intelligence, blockchain, cloud computing and big data, with the aim to fully realize electronic automation transactions, and gradually subvert the traditional insurance industry. Since customers can buy insurance through online platforms, we can handle hundreds or tens of millions times of insurance transactions with limited energy and resources compared to the traditional insurance industry, and reduce waste of unnecessary papers and energy consumption.

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### High performance data center

Fully electronic and automated trading also relies on reliable and stable data center, so we use Alibaba Cloud Data Center for stable operation and high energy efficiency. This data center is a leading new-generation green data center in China compared to the traditional ones. Its overall Power Usage Effectiveness (PUE) value of 1.13 is much lower than China's average of 2.5. It introduces clean and cold air into the data center room to cool the equipment, reducing cooling energy consumption by 59%. Not only creating competitive advantages to the business, the energy-saving technology can also save operating costs and reduce our environmental impact, enabling us to provide our customers with more cost-effective services.

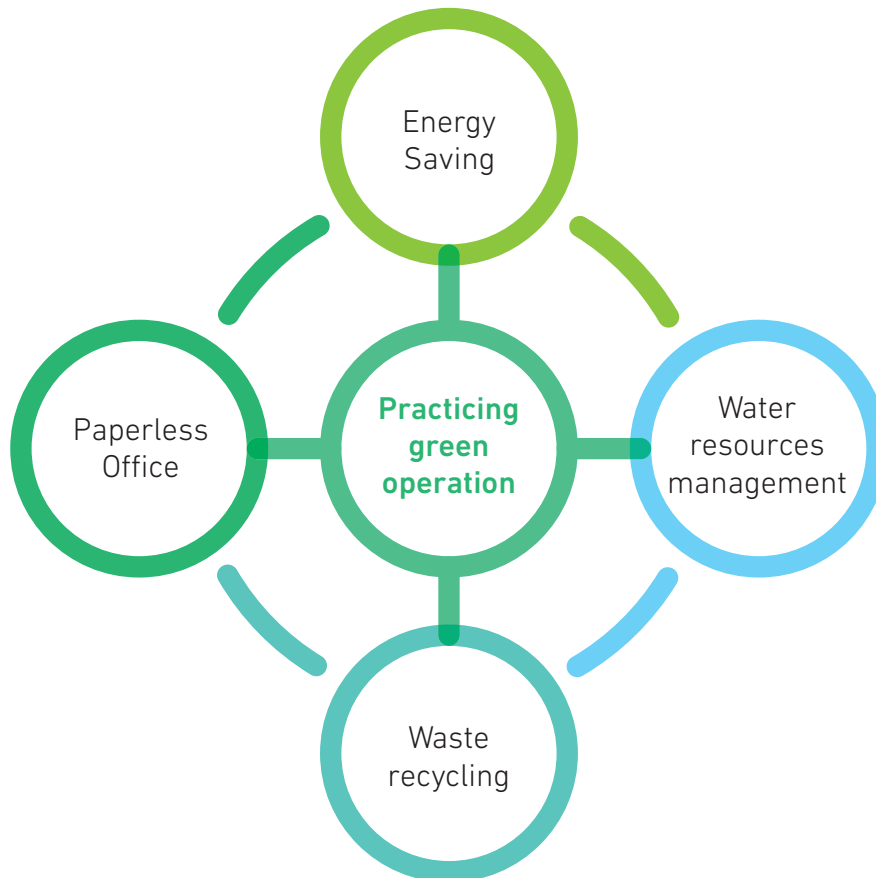
### Protecting natural resources and endangered species

In order to protect the endangered wild giant pandas, ZhongAn has been working with The Nature Conservancy (TNC) since 2015 to launch a compensation insurance for the rescue fees of

giant pandas, and bear insurance responsibilities for additional expenses incurring from inedible bamboo caused by natural disasters and other reasons. Meanwhile, ZhongAn also provides personal accidents, injury, death and disability insurance for scientists working in the wild of Laohegou Reserve. As the first online insurance company in China, we are actively stimulating chemical reactions among many industries, and will continue to invest in social responsibility and public welfares in the future, thus contributing our part to protecting the ecosystem and maintaining biodiversity.

### 6.3. Practicing green operation

The Group has developed a range of measures to improve energy efficiency through combating its GHG emissions. We are committed to reducing GHG emissions and energy consumptions from the Group's daily operation with innovative technologies. ZhongAn vigorously creates green office and strives to make greater contribution to the environment by saving energy, water resources management, recycling waste and moving to a paperless office.



### *Reducing energy consumption*

To monitor the use of electricity, we conduct monthly electricity statistics and make appropriate improvements. During the Year, we have implemented the measures of switching off not-in-use lighting thoroughly, and we have divided the office into several lighting areas where we set up individually controlled lighting switches to allow employees to turn off individual lights when not in use. We also regularly clean lighting devices and lights to increase their energy efficiency. In addition, we turn off printers with a timer and completely turn them off during off hours. In terms of air conditioning systems, we regularly clean filters to improve energy efficiency. Meanwhile, we put anti-ultraviolet and heat-insulating film on windows to reduce the absorption of heat energy, and seal doors and windows to prevent the air-conditioned air from escaping. To further enhance employees' sense of environmental responsibility, we regularly promote and instruct emissions reduction measures to employees through media such as emails, posters and internal networks. As a result, the total amount of electricity used in the Group's head office in Shanghai is 530,972kWh in the Year, which is 32% less than that of last year, showing the effectiveness of the relevant measures.

### *Treasuring Water*

Although the Group's business does not belong to a high water consumption industry, we are still actively encouraging employees to treasure water in the face of a global crisis of scarce water resources. We use sanitary ware with water-saving labels and infrared sensing to reduce water consumption. We post water-saving reminder labels in various toilets, and regularly check the water meter readings and whether there is any hidden water leakage. We have only started to analyze water consumption during this Year and hence are unable to analyze the results achieved in our reduction initiatives in respect of water consumption this Year. In the future, ZhongAn will continue to monitor the water consumption behavior of our employees and hope to achieve continuous improvement as for contribution towards the environment.

### *Paperless office*

The Group replaces paper based office administration with the Office Automation System (OA System), such as electronic forms for handling administrative affairs, electronic accounting systems and e-procurement. In order to reduce paper usage, we recommend our employees to use smaller fonts and line spacing for internal

documents that must be printed. With a view to raising employees' awareness of environmental protection, we also post notices in the prominent place next to the printer to remind employees to use double-sided photocopying or reuse paper as well as to use telecommunication technology to transfer information as much as possible to reduce the use of paper. We use e-cards at festivals instead of paper cards. In the Year, the total amount of paper usage in the Group's head office in Shanghai is 3,980,500 pieces, which is 56% less than the total amount of paper used in 2017 (8,944,000 pieces).

### *Wastes Management*

#### **Non-hazardous wastes**

We run our operations mainly in office and produce non-hazardous solid wastes like paper and general wastes generated from daily operation. We strictly abide by the laws and regulations concerning waste and reduce the consumption of natural resources through daily recycling. We encourage our employees to reuse envelopes, binders, file cards and other stationery items, and use refills to reuse pens, thereby reducing the volume of wastes. Furthermore, all wasted paper will be sent to recycling companies apart from those that contain confidential details.

We have only started to analyze non-hazardous waste production during this Year and hence are unable to analyze the results achieved in our reduction initiatives in respect of non-hazardous wastes this Year. In the future, ZhongAn will continue to carry out the analysis to monitor the behavior and hope to achieve continuous improvement as for contribution towards the environment.

#### **Hazardous wastes**

As for office waste such as waste batteries, we have specific recycling bins for employees to collect. For example, when computers and electronic products reach their end of life, we will actively consider working with electronics companies to recycle used computers and other electronic waste. In the Year, the total number of waste batteries generated by the Group's head office in Shanghai reduced to 10,752 pieces, and the reduction rate is as much as 81.93% from 59,496 pieces in 2017.

### *Use environmental-friendly products*

We reduce the use of disposable and non-recyclable products, replacing all disposable cups and wooden chopsticks with non-disposable items, such as ceramic cups and reusable tableware.

# Environmental, Social and Governance (ESG) Report

## 7. Contribution to society and livelihood

ZhongAn always cares for and actively participates in the development of people's livelihood, fulfilling its social responsibilities and contributing to China's charity cause.

### Improving social security and people's livelihood

With the mission of protecting and improving people's livelihood and building a harmonious society, we undertake various types of insurance related to people's livelihood, including basic medical insurance, major illness insurance, accident insurance, family planning insurance and unemployment insurance, to protect the production or life of the people from being destroyed and interrupted by major accidents and risk events. Following the trend of times, we provide customers with a people-oriented life insurance relying on technological innovation and focusing on mature e-commerce platform, reflecting our humane care and social responsibility.



#### Case

#### Helping patients reduce expenses through accurate medication

With the increasing consumption power of the middle class, the prevalence of disease is also growing with the increase of age. ZhongAn has provided medical treatment process for cancer patients and high quality value-added services, including medical treatment in Japan, new special drugs for cancer, and home care after surgery. From the early stage of treatment, we provide patients with green channel for serious illness covering 100 cities, 900 general hospitals and specialized hospitals nationwide. We provide full process cancer management services from medical treatment, hospitalization and medication after discharge, and help patients reduce expenses through accurate medication. In case of sudden hospital treatment costs, patients can also apply for advanced payment. In the future, with insurance technology as the driving force, ZhongAn will continue to provide intelligent services within healthcare ecosystem, as well as customized and personalized medical insurance and medical service solutions for Chinese people.



#### Case

#### Targeted poverty alleviation in ecological agriculture

In line with China's Poverty Alleviation Plan for the 13th Five-Year Plan Period (《十三五脱贫攻坚规划》), which sets the goal of getting more than 70 million rural poor people out of poverty by 2020, ZhongAn Technology fully applies the blockchain to chicken raising business in China and support startups to launch "Walk to Chicken Insurance" project. With blockchain technology from Anlink of ZhongAn Technology and IOT intelligent equipment and anti-counterfeiting technology from Hangzhou Wopu IOT, thousands of poor townships and villages can trace the entire growing process of chickens through real-time geographical location and step record. It is estimated that 2,500 farms will be established nationwide within the next 3 years, directly benefiting 15,000 farmers and indirectly helping 150,000 poor people. With the promotion Walk to Chicken Insurance project, we will provide financial services such as loan financing in the future according to the economic situation of farmers. Meanwhile, we will donate certain proportion of sales revenue to non-profit organizations to benefit community based on the sales performance.

### Safeguarding social health

Upholding the value of "Simplicity, Rapidness, Breakthrough and Win-win", ZhongAn is dedicated to public welfare undertakings, actively advocates voluntary blood donation, and call on people around to support and participate in the blood donation cause. On November 2, 2018, the Company organized a voluntary blood donation event for employees to take part in, and encourage employees to take concrete actions to support public welfare undertakings, gaining an annual blood donation indicator of 129 employees.



### Dedicated to charity

The Group and its employees have been dedicated to charity, and are active in various charity and fundraising events. In the Year, ZhongAn employees launched the "ZhongAn Charity Market" to sell goods for charity and raise donations for helping homeless cats and dogs to spend the winter. A total of 124 employees from six major groups were recruited as stall owners, who sold charity items including books, hand-made items, cosmetics, daily necessities and dolls. A total of RMB4,700 was raised for the benefit of the disadvantaged.



### Cross-Border Study Tour for Post-Secondary Financial Talents

In July 2018, ZhongAn participated in Cross-Border Study Tour for Post-Secondary Financial Talents 2018 hosted by Hong Kong Financial Services and the Treasury Bureau and the Shanghai Financial Services Office and co-organized by The Hong Kong Federation of Youth Groups, which offers a four-week exchange internship for 2 Hong Kong college students. This exchange visit has enhanced Hong Kong students' understanding of the culture and operation of the financial



market and financial service institutions in the Mainland, has increased their understanding of the social and economic environment in the Mainland, and has promoted the interaction and exchange between future financial talents in Shanghai and Hong Kong.

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## 8. Sustainability Data Statements

Environment performance	Unit	2018
<b>GHG Emissions</b>		
Direct GHG emissions (Scope 1)	tonnes CO <sub>2</sub> e	99.68
Indirect GHG emissions (Scope 2)	tonnes CO <sub>2</sub> e	373.54
Other indirect GHG emissions (Scope 3)	tonnes CO <sub>2</sub> e	989.15
Total GHG emissions (Scope 1, 2 & 3)	tonnes CO <sub>2</sub> e	1,462.37
<b>GHG Intensity</b>		
Per square meter of floor area (Scope 1, 2 & 3)	tonnes CO <sub>2</sub> e/m <sup>2</sup>	0.08
Per staff (Scope 1, 2 & 3)	tonnes CO <sub>2</sub> e/staff	0.63
<b>Fuel Consumption</b>		
Fuel consumption of motorcade	tonnes	15.23
Natural gas consumption	m <sup>3</sup>	29,800.00
<b>Energy Consumption</b>		
Total electricity consumption	kWh	530,972.40
Total electricity consumption intensity (per square meter of floor area)	kWh/m <sup>2</sup>	28.31
Total electricity consumption intensity (per staff)	kWh/staff	230.46
<b>Water Consumption</b>		
Total water consumption	m <sup>3</sup>	17,615.00
Total water consumption intensity (per square meter of floor area)	m <sup>3</sup> /m <sup>2</sup>	0.94
Total water consumption intensity (per staff)	m <sup>3</sup> /staff	7.65
<b>Hazardous Waste</b>		
Production of hazardous waste	pieces of battery	62,306
Hazardous waste intensity (per staff)	pieces of battery/staff	27.04
<b>Non-Hazardous Waste</b>		
Production of non-hazardous waste	tonnes	144.00
Non-hazardous waste intensity (per staff)	tonnes/staff	0.06
Paper consumption	pieces	3,980,500.00
Paper consumption intensity	pieces/staff	1,727.65

<b>Social Scope</b>	<b>Unit</b>	<b>2018</b>
<b>Total Workforce</b>		
Total Workforce	no. of people	3,090
Female	no. of people	1,254
Male	no. of people	1,836
<b>Direct Employees by Employee Category</b>		
Junior staff	no. of people	3,090
Intermediate management	no. of people	62
Senior management	no. of people	10
<b>Direct Employees by Age Group and Gender</b>		
Below 30	no. of people	1,619
30-50	no. of people	1,467
Above 50	no. of people	4
<b>Total Staff Turnover</b>		
Total staff turnover	no. of people	904
Total male staff turnover	no. of people	591
Total female staff turnover	no. of people	313
<b>Total Staff Turnover by Age Group</b>		
Below 30	no. of people	504
30-50	no. of people	400
Above 50	no. of people	0
<b>Staff Turnover Rate</b>		
Total staff turnover	%	29.26
Total male staff turnover	%	32.19
Total female staff turnover	%	24.96
<b>Total Staff Turnover by Age Group</b>		
Below 30	%	31.13
30-50	%	27.27
Above 50	%	0.00
<b>Occupational Health and Safety</b>		
<b>Work-related Injuries and Fatalities</b>		
Injuries	no. of people	0
Number of work-related fatalities	no. of people	0

# Environmental, Social and Governance (ESG) Report

## 9. Appendix: Hong Kong Stock Exchange ESG Reporting Guide Index

Description of the indicator		Related Sections	
<b>A. ENVIRONMENT CATEGORY</b>			
<b>A1: EMISSIONS</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Shared green ecology - Promoting low-carbon culture
	A1.1	The types of emissions and respective emissions data.	Shared green ecology - Promoting low-carbon culture; Sustainability Data Statements
	A1.2	Greenhouse gas emissions in total and intensity.	Shared green ecology - Promoting low-carbon culture; Sustainability Data Statements
	A1.3	Total hazardous waste produced and intensity.	Sustainability Data Statements
	A1.4	Total non-hazardous waste produced and intensity.	Sustainability Data Statements
	A1.5	Description of measures to mitigate emissions and results achieved.	Shared green ecology - Promoting low-carbon culture; Implementing green finance; Practicing green operation
	A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Shared green ecology - Practicing green operation
<b>A2: USE OF RESOURCES</b>	General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Shared green ecology - Implementing green finance; Practicing green operation
	A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total and intensity.	Sustainability Data Statements
	A2.2	Water consumption in total and intensity.	Sustainability Data Statements
	A2.3	Description of energy use efficiency initiatives and results achieved.	Shared green ecology - Implementing green finance; Practicing green operation
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Shared green ecology - Implementing green finance; Practicing green operation
	A2.5	Total packaging material used for finished products and with reference to per unit produced.	Not applicable (our Group's business does not involve packaging materials)

Description of the indicator		Related Sections	
<b>A3: THE ENVIRONMENT AND NATURAL RESOURCES</b>	General Disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	Shared green ecology - Promoting low-carbon culture; Implementing green finance; Practicing green operation
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Shared green ecology - Promoting low-carbon culture; Implementing green finance; Practicing green operation
<b>B. SOCIAL CATEGORY</b>			
<b>B1: EMPLOYMENT</b>	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Professional service team - Diversified and inclusive employment; Valuing talent development; Employee compensation and benefits; Health and safety
	B1.1	Total workforce by gender, employment type, age group and geographical region.	Sustainability Data Statements
	B1.2	Employee turnover rate by gender, age group and geographical region.	Sustainability Data Statements
<b>B2: HEALTH AND SAFETY</b>	General Disclosure	Information on (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer on providing a safe working environment and protecting employees from occupational hazards.	Professional service team - Health and safety
	B2.1	Number and rate of work-related fatalities.	Sustainability Data Statements
	B2.2	Lost days due to work injury.	Sustainability Data Statements
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Professional service team - Health and safety
<b>B3: DEVELOPMENT AND TRAINING</b>	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Professional service team - Valuing talent development
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, intermediate management).	Professional service team - Valuing talent development
	B3.2	The average training hours completed per employee by gender and employee category.	Professional service team - Valuing talent development

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Description of the indicator			Related Sections
<b>B4: LABOUR STANDARDS</b>	General Disclosure	Information on (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer on preventing child labour or forced labour.	Professional service team - Diversified and inclusive employment
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Professional service team - Diversified and inclusive employment
	B4.2	Description of steps taken to eliminate such practices when discovered.	Professional service team - Diversified and inclusive employment
<b>B5: SUPPLY CHAIN MANAGEMENT</b>	General Disclosure	Policies on managing environmental and social risks of the supply chain.	Providing insurance services with a caring hand - Being responsible for supply chain
	B5.1	Number of suppliers by geographical region.	Providing insurance services with a caring hand - Being responsible for supply chain
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Providing insurance services with a caring hand - Being responsible for supply chain
<b>B6: PRODUCT RESPONSIBILITY</b>	General Disclosure	Product Responsibility: information on (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer on health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Providing insurance services with a caring hand - Respecting intellectual property rights
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2	Number of products and service related complaints received and how they are dealt with.	Providing insurance services with a caring hand - Valuing comments from clients
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Providing insurance services with a caring hand - Respecting intellectual property rights
	B6.4	Description of quality assurance process and recall procedures.	Providing insurance services with a caring hand - Valuing comments from clients
	B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Providing insurance services with a caring hand - Protecting customer privacy

Description of the indicator			Related Sections
<b>B7: ANTI-CORRUPTION</b>	General Disclosure	Information on (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to prevention of bribery, extortion, fraud and money laundering.	Compliance responsibility and operation - Technology leader in insurance industry; Risk management system; Anti-corruption
	B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Compliance responsibility and operation - Anti-corruption
	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Compliance responsibility and operation - Risk management system; Anti-corruption
<b>B8: COMMUNITY INVESTMENT</b>	General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Contribution to society and livelihood
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Contribution to society and livelihood
	B8.2	Resources contributed to the focus area.	Contribution to society and livelihood

