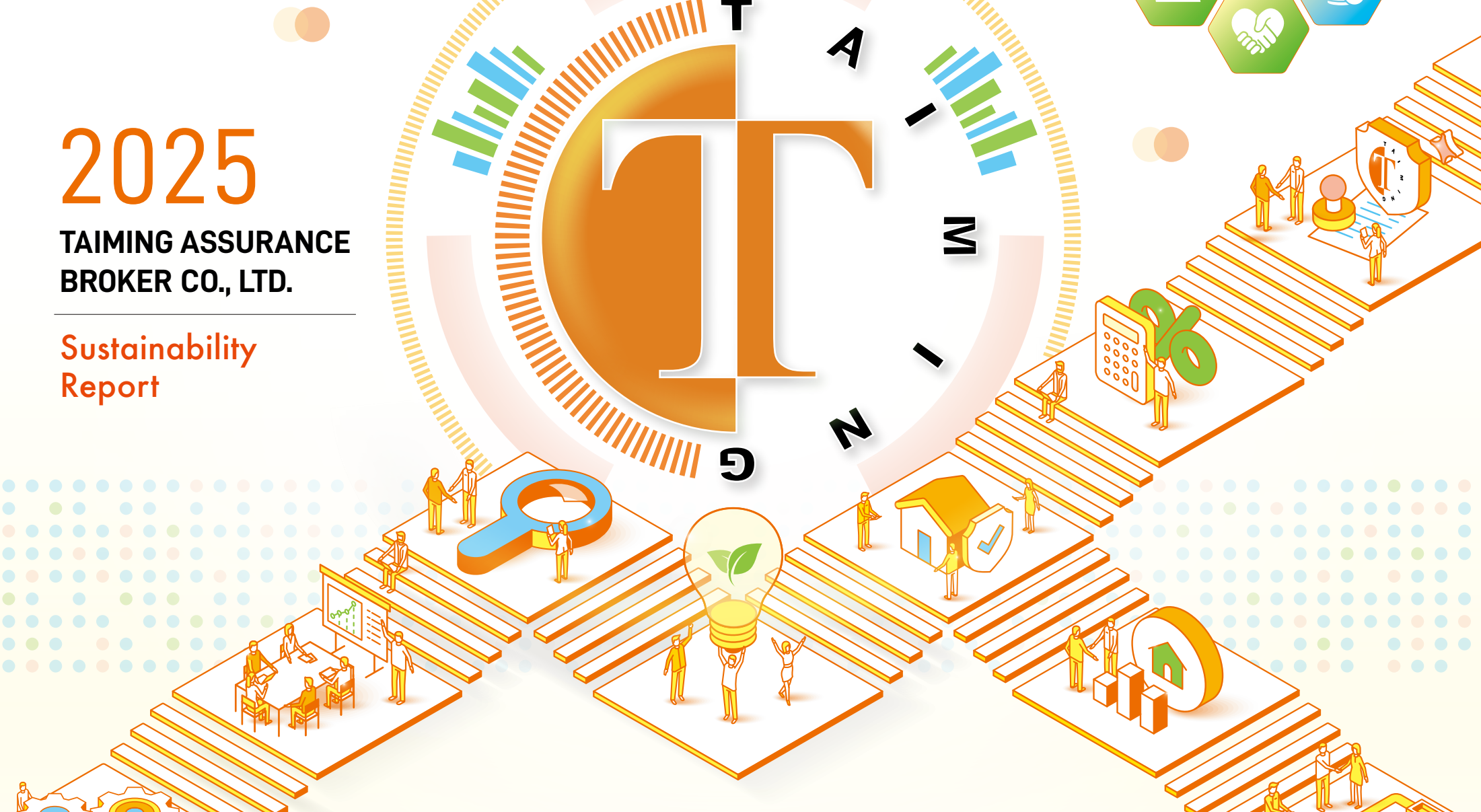
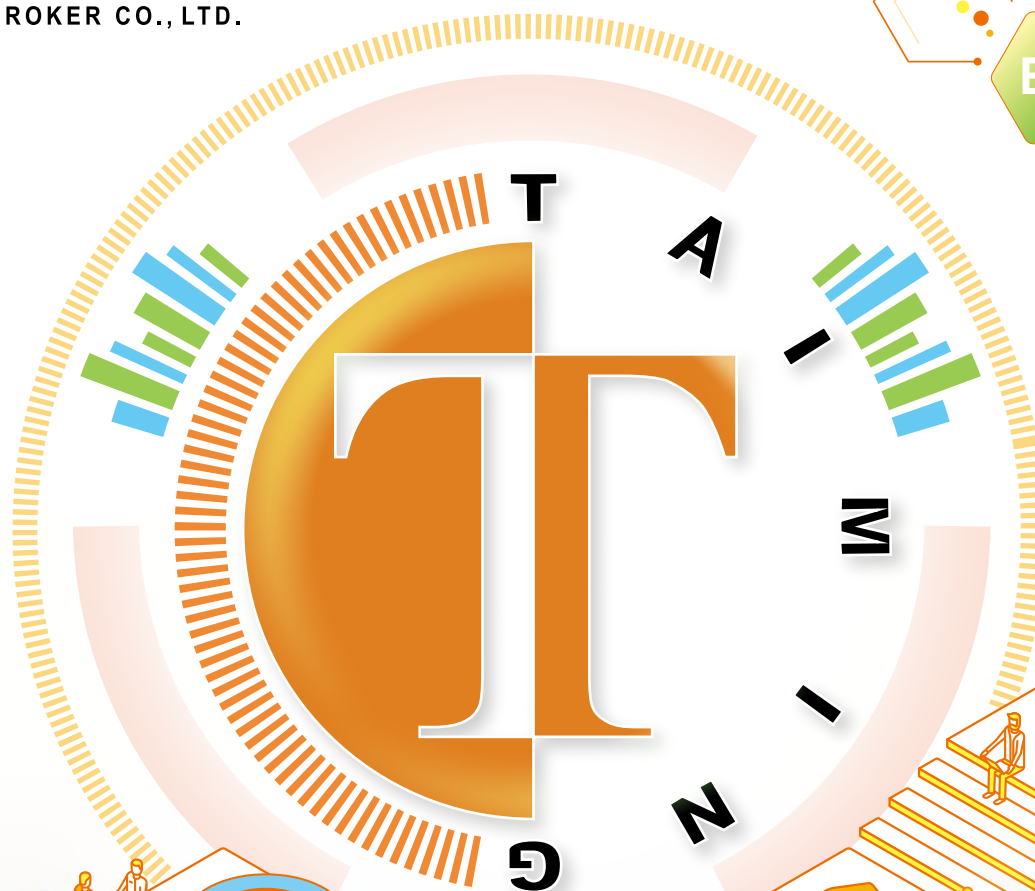


2025

TAIMING ASSURANCE
BROKER CO., LTD.

Sustainability
Report



Contents

About the report	P.02
Message from the management	P.03
Sustainability Highlights and Recognition	P.04
ESG Special Report	P.05
Sustainability strategies and goals	P.08
Management of material topics and consultation with stakeholders	P.10

01 About Us

Guided by our core philosophy of "Happiness through sustainability", we are dedicated to providing comprehensive financial services. Beyond striving for excellence in our professional fields, we aspire to build a sense of achievement that earns the lifelong trust of our business partners, as we work together to realize a vision of shared well-being.

P.20-30

02 Integrity Management

Through a comprehensive system of checks and balances, we strengthen management functions and ensure the clear allocation of powers and responsibilities. We are committed to building a foundation of transparency and, through robust governance, fulfilling our steadfast promise to ethical management. This ensures that the rights and interests of every shareholder and stakeholder are protected to the greatest extent possible.

P.31-48

04 Environmental Protection

We continue to refine our low-carbon business models and collaborate with partners and the public to amplify our environmental impact, working together to safeguard the sustainability and harmony of the Earth's ecosystems.

P.66-82

03 Perpetual Finance

Deeply committing to the Principles for Sustainable Insurance (PSI), we internalize ESG risk management into our operational decision-making and seize transformation opportunities, leading the enterprise to navigate the volatile financial landscape toward a stable and sustainable future.

P.49-65

05 Happy Enterprise

Talent is TABC's most valuable asset. Driven by our core values, we actively cultivate a diverse, inclusive, and secure environment for our employees, realizing our vision of a fulfilling workplace.

P.83-116

06 Social Care

Guided by our commitment to giving back to society, we transform the protective power of the insurance industry into concrete actions. We extend warmth and resources to every corner of society, embodying the insurance industry's value as a stabilizing force through dedicated resource investment. By offering a helping hand at the moment it is most needed, we work together with the public to weave a more resilient and compassionate social safety net.

P.117-134

Appendix

- GRI index
- SASB index
- Financial Industry Sustainability Index
- Climate-related information for TPEX listed companies
- Independent Assurance Statement on Sustainability Report

P.135-148

About the report

Reporting period and issuance cycle

This report covers the period from January 1, 2025 to December 31, 2025. To demonstrate comparability and historical trends, the scope of certain data disclosures extends beyond 2025. The Company publishes its reports on an annual basis. The previous Sustainability Report was released in August 2025, and the current report is expected to be officially issued in August 2026 to maintain transparent communication with stakeholders. All annual reports can be viewed and downloaded from the ESG Corporate Sustainability Section of Taiming Assurance Broker's official website.

Reporting Scope and Boundaries

The scope of disclosure covers TABC, which includes the head office and 11 business units. The financial data presented herein is consistent with the consolidated financial statements. Regarding environmental indicators, the scope for energy and GHG inventories encompasses the head office and all business units; water resource data is disclosed based on the actual water consumption of each operating site. The 2025 inventory scope was expanded to include 11 business units, resulting in a scope that differs from previous years. Apart from the aforementioned adjustments, there were no significant changes in the organization's size, structure, ownership, and supply chain during the reporting period. Any restatement of information in each topic of this report will be noted in the relevant paragraph.

Preparation guidelines

The following international and domestic guidelines or standards have been observed when disclosing or citing information in this Report. References to such rules and standards have been provided in the appendix.

1. **The Global Reporting Initiative (GRI):** GRI Standards
2. **Sustainability Accounting Standards Board (SASB):** Insurance Sector Standard, Professional and Commercial Services Standard
3. **Financial Stability Board (FSB):** Task Force on Climate-Related Financial Disclosure (TCFD)
4. **Taiwan Stock Exchange (TWSE):** Sustainable Development Best-Practice Principles for TPEX Listed Companies, Rules Governing the Preparation and Filing of Sustainability Reports by TPEX Listed Companies

Taiming Assurance Broker Co., Ltd. (hereinafter referred to as Taiming Assurance Broker Co., Ltd., TABC, or we) upholds its commitment to information transparency and sustainable management. Since 2014, we have voluntarily prepared and published an annual Sustainability Report (formerly known as the Corporate Social Responsibility Report). This is the 11th Sustainability Report issued by Taiming Assurance Broker Co., Ltd., designed to disclose our practices and performance results in environmental (E), social (S), and corporate governance (G) criteria to our stakeholders.

Progress on the Adoption of IFRS S1/S2

TABC continues to monitor the regulatory roadmap and relevant guidelines for the implementation of IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2) and is prudently planning its sustainability disclosure processes in compliance with statutory requirements. In accordance with the policy direction issued by the competent authorities, the Company is currently reviewing its internal operating procedures and information disclosure content. We are also evaluating the applicability and discrepancies between existing sustainability-related disclosures and the IFRS Sustainability Disclosure Standards to serve as a basis for subsequent response measures. In accordance with the timeline planned by the competent authority, the Company expects to comply with relevant regulations and prepare sustainability information in compliance with IFRS Sustainability Disclosure Standards starting from 2028. Related information for 2028 will be disclosed in the 2029 annual report under IFRS Sustainability Disclosure Standards. Furthermore, the Company will synchronize the filing of its annual report and financial statements with the announcement schedule of the 2028 financial report in accordance with the law.

In the future, we will continue to operate in accordance with the laws, regulations, and latest guidelines of the competent authorities. We will also conduct rolling reviews and adjustments to our sustainability information disclosure practices based on changes to relevant regulations.

Quality management and assurance

Internal review

Preparation of the report was coordinated and planned by the Report Compilation Team of the Corporate Sustainability Committee. All statistics, data, strategic goals, and performance indicators disclosed in the report were provided by the responsible units; the secretariat of the committee then consolidated this data into the report, made the necessary reviews and amendments, forwarded the report to the responsible units for confirmation, and presented a draft to the Corporate Sustainability Committee for review and then to the Board of Directors for approval.

External assurance

This Report has been reviewed and verified by an independent third party for improved accuracy and conformity with the principles of verifiability. Please refer to the appendix for Independent Assurance Statement on Sustainability Report.

Information category	Standard	Certifier
Financial data	International Financial Reporting Standards (IFRS)	Deloitte Taiwan
Sustainability information	AA1000 AS v3 Assurance Standard Type 1 Moderate Assurance	AFNOR Asia, Ltd.
	Statement of Assurance Principles No. 1 "Audit and review of non-financial information"	Crowe (TW) CPAs

Contact information

Please inform us of any queries or suggestions you may have with regard to TABC's 2025 Sustainability Report using the contact methods provided below.

Taiming Assurance Broker Co., Ltd.
Address: 11F, No. 49, Guanqian Road,
Zhongzheng District, Taipei City
TEL: (02)5558-5988
Contact: Planning Department
E-mail: ESG@tabc.com.tw
Company website:
<https://www.tabc.com.tw>



[Company website](https://www.tabc.com.tw)



[ESG section](#)

Message from the management

Putting People First, Making Sustainability a Part of Daily Life

Leading the Way for Sustainability: From Institutional Frameworks to Cultural Integration

Amid a shifting financial landscape and evolving societal expectations, TABC has always believed that sustainable development is not merely a short-term project but the cornerstone of the Company's long-term competitiveness. The promotion of sustainability lies not only in the establishment of systems and indicators, but also in the deep integration of sustainability into daily operations and decision-making mindsets. Just as with tea tasting, simply drinking tea may quench thirst, but only by appreciating its origin, process, and the stories behind it can one truly perceive its layers and depth. The same philosophy drives TABC's commitment to sustainability. We are dedicated to transforming abstract sustainability values into concrete management actions, ensuring that every decision balances professional depth with social significance.

Professional Excellence: Building a Learning Organization to Co-create Value

The Company adheres to the management strategy of "putting people first and realizing professional value", encouraging employees to leverage their individual functions to integrate sustainability into business processes. By fostering a learning organization committed to continuous improvement, alongside a clear strategic direction and a culture of leadership by example, we guide department heads and employees to evaluate processes and enhance execution efficiency through the lens of their respective functions, steadily driving improvements within our established institutional framework. Whether driving digitalization and optimizing information systems in response to market trends or implementing energy conservation and resource management in daily operations, long-term benefits and sustainability serve as the core considerations. While pursuing business performance, we aim to shape an organizational culture characterized by positive cohesion, achieving mutual growth for both the Company and its employees.

Sound Practices: Deepening the Foundations of ESG Governance

TABC takes sound governance and information transparency as the foundation of its sustainable development, comprehensively implementing specific practices across the three pillars of ESG:

- **Environment (E):** Integrating digital processes with operational management to enhance resource efficiency and implement low-carbon office practices and resource recycling.
- **Social (S):** Focus on employee career development, customer value enhancement, and public welfare participation. Through institutionalized management, we ensure the steady progress of various initiatives, precisely extending the protective power of the insurance industry to every corner of society.
- **Governance (G):** Continue to enhance decision-making transparency, risk management, and internal control mechanisms to ensure that corporate operations comply with regulatory requirements, maintain stakeholder trust, and support long-term stable operations, thereby upholding the public's lifelong trust in the TABC brand.

Looking Ahead: Partnering to Create Sustainable Positive Value

In June 2026, Mr. Chen Chao-Feng will succeed as Chairman of the board. Building on the existing management foundation and governance framework, the new management team will continue to enhance corporate governance, strengthen risk management and digital transformation capabilities, and leverage its professional insurance service expertise to bolster corporate competitiveness and sustainable value. Looking ahead to future challenges and opportunities, TABC will continue to align with the policy directions of competent authorities and adapt to changes in the market environment to prudently advance its sustainability initiatives. Through a robust governance framework and cross-departmental collaboration, we will translate sustainability concepts into actionable management practices. Building on a foundation of steady operations, we strive to work alongside our employees, customers, and all sectors of society to create long-term positive value for both the enterprise and society.

General Manager
Huang Chun-Hsien

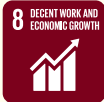
黃俊憲



Chairman
Mr. Chen Chao-Feng

陳昭豐

Sustainability Highlights and Recognition

Environment	Social	Governance
  	   	  
A reduction of 5,533.95 metric tons of CO₂e Maintain air conditioners and replace LED lamps	Female ratio 74 % Administrative team 68 % Fieldwork contracting	\$883 million Annual growth rate of 4.2% Consolidated revenues
Reduced paper usage by 19,054 sheets Reduced carbon emissions by 137.19 kgCO₂e Continuing to promote digital transformation through electronic document and form systems	3,285 participants Supporting public welfare organizations	Ranked in the top 6%-20% among OTC companies Ranked in the 12th Corporate Governance Evaluation
Reduced paper usage by 24,660 sheets Carbon reduction of 177.55 kgCO₂e Promote the use of mobile insurance platforms	Assisted a cumulative total of 210 students Donated scholarships to Chihlee University of Technology for 21 consecutive years	Successfully passed Successfully certified for ISO 27001:2022 Information Security Management System (ISMS) transition Successfully certified for BS 10012:2017 International Standard Validation for Personal Information Management System (PIMS)
Electronic voting: 12,674,980 shares 6.2% increase rate Promote electronic voting at shareholders' meetings	\$699,000 Social participation investment amount	99 % Customer satisfaction
		93.61 % 25th month persistency 4.64 % The average over the past five years has exceeded the industry average



2025 Huashan Social
Welfare Foundation –
"Guardian Archangel"



22nd The National Brand
Yushan Award –
Outstanding Enterprise



18th Taiwan Corporate
Sustainability Awards (TCSA)
Sustainability Report Award
Finance and Insurance Sector
Category 2 Gold Prize



Far Glory Life
Insurance –
2025 Premium
Brokerage Firm



2025 Excellence
Insurance Awards
Outstanding Insurance
Broker Award



2025 Excellence
Insurance Awards
Outstanding Brand
Image Award

ESG Special Report

1

Glory is the Starting Point of Responsibility: TABC Writes a New Chapter in Sustainability Through Excellence in Governance



I Recognition of key achievements and substantial results from in-depth cultivation of sustainability

In 2025, Taiming Assurance Broker Co., Ltd. demonstrated its outstanding strength in the fields of sustainable management and brand governance. Awarded the Gold Prize for Sustainability Report (Finance and Insurance Category 2) at the Taiwan Corporate Sustainability Awards (TCSA), the Company has also received the National Brand Yushan Award for Outstanding Enterprise for four consecutive years. Furthermore, it earned double recognition at the 2025 Excellence in Insurance Awards, winning the Outstanding Brand Image Award and the Outstanding Insurance Broker Award. The recognition from these three prestigious awards is not only the best testament to Taiming Assurance Broker Co., Ltd.'s long-term commitment to sustainable development but also highlights the Company's outstanding performance in governance transparency, brand trust, and social responsibility.

I Transparency and Disclosure Practices: Moving from Information Disclosure to Value Transmission

As the first insurance brokerage firm in Taiwan to be listed on the Taipei Exchange, TABC recognizes that rigorous governance is the foundation of trust. Only by providing stakeholders with a clear understanding of the Company's progress across environmental, social, and corporate governance (ESG) dimensions can a true foundation of trust be established.

This year, TABC optimized the content of its official website's ESG section, integrating ESG strategies, action plans, and performance tracking to establish a one-stop information platform. At the same time, we have integrated sustainability into our core operations while continuing to strengthen internal cross-departmental communication and data integration. These efforts ensure the consistency and traceability of sustainability information, allowing it to reflect the latest policies and practical achievements in a timely manner.

By continuously optimizing disclosure practices and implementing sustainability initiatives, the Company continues to demonstrate steady progress and a long-term commitment to sustainability, even amidst more stringent evaluation standards. This gold prize for the sustainability report signifies more than just an improvement in reporting quality; it is a concrete demonstration of the Company's corporate governance maturity and long-term commitment.

I Solid brand value, integrity and professionalism are implemented in every detail of operation

Winning the National Brand Yushan Award for "Outstanding Enterprise" for four consecutive years underscores the market's high recognition for TABC's steady operations and brand value. The Company has always upheld the concept of "Happiness through sustainability", integrating integrity and professionalism into its daily operations.

Over the years, TABC has placed customer trust at its core, establishing high renewal rates and steadfast brand loyalty through a robust internal control system, a solid financial structure, and high-quality service processes. Winning two awards in the "2025 Outstanding Insurance Awards" further validates TABC's long-term dedication to brand image building and professional service capabilities.

From institutional design to service details, and from visual identity to brand tone, every aspect embodies the core spirit of "integrity, professionalism, and sustainability". Every TABC employee is an advocate and guardian of our brand value.

I Turning responsibility into action and working with stakeholders to create value

For TABC, awards are never the destination, but rather the starting point for our commitment to excellence.

Looking ahead, the Company will continue to strengthen corporate governance, deepen digital innovation, and respond to social expectations through more transparent information disclosure. We will collaborate with stakeholders to create long-term value, ensuring that every honor becomes a driving force for progress.

Turning responsibility into action and commitments into reality, Taiming Assurance Broker Co., Ltd. will continue to write a more robust and far-reaching chapter for the sustainable development of Taiwan's insurance industry.

ESG Special Report

2 Philanthropy is an extension of value: Taiming Assurance Broker Co., Ltd. puts its vision of a better society into practice through action



From education to care, building a comprehensive protection network for all ages

In 2025, Taiming Assurance Broker Co., Ltd. focused on "sustainable co-prosperity" as its core mission and participated in a series of social initiatives spanning education and training, protection for the disadvantaged, and care for the elderly. Through long-term industry-academia collaboration and scholarship programs, TABC builds career bridges for young students and cultivates future insurance professionals. Meanwhile, TABC makes periodic visits to elderly care institutions and provides support to the disabled, ensuring that warmth is not merely a slogan, but a heartwarming experience of companionship. In addition, TABC called on employees to roll up their sleeves and participate in blood donation drives, giving back to society through tangible action. These actions not only warm the hearts of beneficiaries but also deepen the "people-oriented" corporate culture within the organization, empowering every TABC's employee to become a catalyst for a virtuous cycle of kindness.

Disaster Response: A Strong Pillar of Support for Vulnerable Children

In the event of natural disasters, Taiming Assurance Broker Co., Ltd. immediately donated funds to indirectly assist disaster-stricken households in Guangfu Township with rebuilding their homes, while also initiating internal fundraising efforts to demonstrate the insurance industry's commitment to social welfare. At the same time, the Company remains dedicated to supporting education in remote areas by providing stable educational resources. Through the donation of digital equipment and support for literacy programs, we aim to bridge the urban-rural gap, empowering technology to become a force for transforming the future. For the elderly living alone and others requiring long-term care, TABC provides financial assistance and emotional support, standing by them through challenging times. TABC is convinced that a company's strength lies not only in generating profits but also in shouldering responsibility during critical moments.

Environmental Sustainability: Practicing Ecological Protection and Equality for All Life

Taiming Assurance Broker Co., Ltd.'s commitment to public welfare extends beyond people to encompass the land and all living things. In 2025, TABC collaborated with agricultural partners to promote carbon reduction initiatives, utilized smart agriculture technologies to lower carbon emissions and contributed to global sustainability. Meanwhile, organic agricultural products are donated to remote areas to address food inequality, ensuring that environmental protection and social care complement each other. Regarding animal welfare, we provide annual donations to support medical care and resettlement for stray animals, ensuring that every life is treated with compassion.

For TABC, sustainability is not a single project, but a daily practice of caring for every life and protecting every inch of land and its ecosystems.

Social welfare is an extension of our values

For Taiming Assurance Broker Co., Ltd., social responsibility has never been a mere ornament to its corporate image; rather, it is a concrete realization of its core values. Corporate value is reflected not only in financial performance but, more importantly, in the long-term impact created for society.

Every investment represents the transformation of professional energy into protection and companionship; every contribution is a deeper realization of the spirit of "protection and care". Moving forward, TABC will continue to deepen its social welfare strategy and collaborate with more partners to allow the power of kindness to shine in every corner of society, establishing itself as a trusted partner in sustainability.



ESG Special Report

3 Learning is an Investment in the Future: TABC Creates a Cross-generational Social Education Platform



I Retirement is not an end, but the beginning of a new chapter in life

With the rise of an aging population, retirement is no longer merely a financial matter, but a holistic challenge encompassing health, psychological well-being, and lifestyle planning. Taiming Assurance Broker Co., Ltd. invited senior media professional Ruan Mu-Hua to host a seminar on "Retirement Trends and Preparation Strategies", which attracted over 100 participants.

Ruan Mu-Hua analyzed the shifts in an aging society from a macro perspective, systematically outlining key considerations for retirement preparation from financial allocation and health management to psychological adjustment, and helping people redefine the possibilities of the second half of their lives. The discussion was lively, with many participants noting that the lecture not only alleviated their anxieties but also provided them with confidence and a clear course of action for the future.

TABC understands that true protection begins with early risk identification and proactive preparations.

I The truth about caregiving requires society's collective attention

Long-term care is an issue that many families will eventually face, yet they often find themselves ill-prepared for it. TABC collaborated with renowned actor Hsieh Tsu-wu once again to host the "Real-Life Challenges of Caregiving" seminar, which resonated deeply with the public.

Drawing from his personal caregiving experience, Hsieh Tsu-wu candidly shared the financial strain, time management challenges, and emotional burden of the caregiving journey, transforming abstract risks into tangible life realities. Through the power of storytelling, TABC hopes to evoke social empathy for the plight of caregivers and remind families to plan early, ensuring they are not forced to make hasty decisions during unexpected crises.

The lecture not only raised social empathy for the plight of caregivers but also actively encouraged the audience to initiate long-term care protection planning, serving as a concrete demonstration of risk education at the grassroots level.

I Empowerment through knowledge: TABC builds a bridge for intergenerational dialogue

The success of the two seminars highlights Taiming Assurance Broker Co., Ltd.'s position as a promoter of risk education. TABC not only provides professional products but is also committed to empowering the public with better judgment and life resilience through the sharing of knowledge.

From retirement planning to long-term care preparation, TABC places intergenerational issues at its core, promoting family dialogue and proactive preparation. This approach helps the younger generation understand the needs of the elderly while empowering senior citizens with the ability to plan independently. Professionalism should extend beyond the point of sale; it must be transformed into a collective sense of risk awareness within society through education.

I Education is an investment in the future

TABC firmly believes that corporate influence should extend beyond commercial success to encompass the strengthening of social risk resilience. Education is an investment in the future rather than a cost, and it is the most valuable one we can make.

Every lecture serves to deepen risk awareness, just as every insight shared builds a wealth of life wisdom. TABC envisions itself not only as a risk manager but also as a knowledge advocate and a partner in social education.

Looking ahead, TABC will continue to integrate expert resources and expand into diverse topics, leveraging knowledge as a tool for empowerment. By doing so, we aim to enable more individuals to plan with composure and move forward with peace of mind at various stages of life, collectively building a more resilient and compassionate sustainable society.

Sustainability Strategy and Goals

With "Happiness through sustainability" as its core philosophy, the Company aligns with the United Nations Sustainable Development Goals (SDGs), and through the collective efforts of all internal and external partners, it promotes inclusive and sustainable strategies, realize corporate social value, promote the common growth and well-being of the organization and its stakeholders, outline a blueprint for corporate sustainability, and safeguard the happiness vision of more families.

Taiming Assurance Broker Co., Ltd. (TABC) focuses on "retirement care" as its core positioning, adopting retirement planning and protection products as the foundation of its sustainable corporate development. By integrating diverse insurance resources and a demand-oriented service model, TABC has established a robust operating structure based on renewal premiums, strengthening its long-term competitive advantages and risk-bearing capacity while laying a solid foundation for the Company's sustainable growth.

In terms of sustainable governance, TABC has continued to follow the "Sustainable Development Best Practice Principles" to deepen its ESG management mechanisms, systematically integrating environmental, social, and corporate governance issues into its operational decision-making and performance evaluations. Through digital management tools and process re-engineering, we have accelerated paperless initiatives and operational efficiency to reduce our environmental impact. Simultaneously, we focus on retirement planning and long-term care insurance to address the rising social needs of an aging population, transforming our professional services into tangible social value.

Looking ahead, TABC will embrace the vision of becoming a "sustainable and happy enterprise". To achieve this, the Company will promote workplace upgrades and talent succession plans, deepen digital transformation and service innovation, and implement convenient measures such as "Insurance Passbooks" in alignment with regulatory policies. Furthermore, TABC will strengthen organizational resilience through business care mechanisms, building an insurance service business characterized by professionalism and trust to realize the goal of creating long-term value for both the enterprise and society.



TABC's ESG strategies

Environment

- We actively promote energy conservation and carbon reduction actions, pay close attention to carbon emissions during operations, and set specific carbon reduction targets to meet the challenges of climate change while enhancing the resilience and adaptability of the organization.
- We are building a paperless operating model and continuously promoting digital signing, electronic insurance policies and online administrative processes to improve resource utilization efficiency and reduce the environmental impact of waste.
- Internalize environmental awareness among employees, promote energy conservation and carbon reduction, execute office plastic reduction actions and green living initiatives, and cultivate a low-carbon office environment.



Social

- We provide comprehensive employee benefits and diverse training courses while establishing a fair and transparent promotion system.
- Make ongoing commitments to social engagement, maintain a good relationship with the local community and charity organizations, and strive to become a pillar of the local community.
- Establish a professional training system and career development paths for talent cultivation and succession planning to strengthen organizational sustainability.
- Launched the business care program and support systems to enhance the well-being of frontline employees.
- In support of the competent authority's promotion of "insurance passbooks", we provide greater convenience and protect the rights and interests of policyholders.



Governance

- Strengthen the Board of Directors' sustainability governance functions to enhance overall ESG management and performance.
- Implement the principle of treating customers fairly by providing appropriate products and services tailored to retirees and the elderly.
- Promote digital management to continuously enhance information security capabilities and operational transparency, safeguarding the privacy and personal data rights of customers.
- Enhance organizational efficiency and strengthen digital governance through the institutionalized development of generative AI (GAI) capabilities and their practical applications.



Management of material topics and consultation with stakeholders

Stakeholder Engagement

Based on the characteristics of the industry, Taiming Assurance Broker adopted the five principles of AA1000 Stakeholder Engagement Standard 2015 (AA1000 SES 2015), combined with company practice benchmarking and stakeholder questionnaire results, and preliminarily identified five major stakeholders: (1) employees/business partners, (2) investors and shareholders, (3) suppliers or other channel partners, (4) customers, and (7) government/competent authorities. In addition, after extensive internal team consultation and assessment of the impact and importance of (6) non-profit organizations/communities and (7) media/sustainability organizations, the stakeholders were included in the list and formally established through an internal sign-off process.

The stakeholder identification results for 2025 continue the 2024 framework. This decision was primarily based on the fact that short-, medium-, and long-term goals and evaluation mechanisms have been established for each material topic, with resources consistently allocated to drive progress. Given the relatively stable operating model and industry environment, the existing stakeholder categories and engagement topics continue to effectively reflect the Company's operational characteristics and sustainable development priorities. This consistency supports the steady implementation of strategies and the tracking of performance trends, ensuring that management actions remain continuous and comparable to meet stakeholder expectations for information stability. At the same time, the Company also continues to monitor changes in the external environment and emerging issues through its annual review mechanism to ensure the relevance and timeliness of stakeholder engagement.

Taiming Assurance Broker Co., Ltd. (TABC) adheres to the principles of transparency and accountability, actively deepening stakeholder engagement through diverse channels. By integrating industry trends and feedback, we systematically assess the impacts of various issues on the economy, environment, and society. The material topics identified through a scientific process serve not only as the core of our information disclosure but also as the key drivers guiding our daily operations and strategic management. To strengthen governance effectiveness, sustainability has been integrated into our highest governance structure. We regularly report annual ESG performance and targets to the Board of Directors to ensure that sustainability commitments are implemented from top to bottom. By integrating cross-departmental collaboration with a continuous engagement mechanism, we dynamically adjust our sustainability roadmap to ensure that our actions remain aligned with stakeholder expectations, fostering the balanced development of society, environment, and economy through stable operations.

Through regular internal meetings and daily interactions with various stakeholders, Taiming Assurance Broker actively collects and understands the issues of concern. Based on this, Taiming Assurance Broker classified the relevant issues into three core areas of economy, environment and society according to the GRI guidelines. To further understand the level of concern among various stakeholders regarding governance, environmental, and social (including human rights) issues, Taiming Assurance Broker Co., Ltd. commissioned an external consultant to design a "Stakeholder Concern Questionnaire" and prioritized these issues based on the questionnaire results. In 2025, the focus of Taiming Assurance Broker on stakeholders, communication methods and achievements were detailed in the table below. In addition, a special section for stakeholders is set up on the official website, and a dedicated contact mailbox (appeal@tabc.com.tw) is provided to facilitate stakeholders to raise opinions, suggestions or complaints on relevant issues and maintain smooth two-way communication.

« Stakeholders' concerned issues and outcomes of communication »

Employees/ business partners

Implication for TABC

We regard employees as important partners, support career development and implement talent cultivation through diversified communication, comprehensive training and equal opportunities.

Issues of concern

- Cybersecurity
- Legal compliance
- Customer service and care
- Fair treatment of customers
- Digital finance

Outcome of communication for the 2025

- Released **49** "Weekly Recap" videos.
- **Twelve** internal affairs supervisor meetings were held.
- **12** online live-streamed morning meetings for business partners were held.
- **Four** labor-management meetings were held.
- **Four** meetings of the Employee Welfare Committee were held.
- The Company organized a biennial health checkup for office employees, with **51** participants and a completion rate of **85%**.
- Employee grievance and workplace sexual harassment complaints: **0** case(s).
- Conduct **one** performance evaluation for office staff, and use the results as the basis for performance bonuses, promotions, and salary adjustments.

Communication frequency and channels

Weekly

- Released "Weekly Recap" video

Monthly

- Internal affairs supervisor working meeting
- Business partner livestream morning meeting

Quarterly

- Labor-management committee meeting for office staff
- Employee Welfare Committee

Annually

- Performance assessment of employees

Standing

- Email exchanges with internal and external partners
- Dedicated mailbox for employee grievances and sexual harassment complaints

Unscheduled

- Business integration system announcement
- LINE@ "TABC's Little Assistant"
- Education and training shall be conducted in accordance with the training subjects and their positions
- Field supervisor business meetings are held according to the attendees and their positions



Note: Employees include permanent back-office staff and sales partners.

Investors and shareholders

Implication for TABC

Implement corporate governance and maintain stable operating performance to bolster the confidence of investors and shareholders

Issues of concern

- Operating performance
- Corporate governance and ethical management
- Cybersecurity
- Legal compliance

Outcome of communication for the 2025

- **Seven** board meetings were held.
- A Shareholders meeting was held on May 29, 2025 to facilitate direct dialogue with shareholders.
- **Two** online investor conferences were held to facilitate direct communication with the investing public.
- Regularly disclose annual reports, financial reports and sustainability reports to enhance investors' trust.
- Ranked in the top **6%-20%** among OTC companies in the 12th Corporate Governance Evaluation (2025).

Communication frequency and channels

Quarterly

- Board meeting
- Financial statements

Annually

- Shareholders' meeting
- Investor conference
- Annual report
- Sustainability Report

Standing

- Contact telephone numbers and email addresses are provided on the official website

Unscheduled

- Press release
- Update information on the Market

Observation Post System

- Announcements on the Company's official website



Customers

Implication for TABC

With customer needs at the core, we are committed to providing comprehensive and thoughtful protection for our customers, as well as professional, humane and heartwarming services.

Issues of concern

- Cybersecurity
- Digital finance
- Customer service and care
- Fair treatment of customers
- Corporate governance and ethical management

Outcome of communication for the 2025

- Random customer call visits for new contracts and after-sale service in 2025 showed **99%** satisfaction.
- Obtained international certifications for "ISO 27001:2022 Information Security Management System" and "BS 10012 Personal Information Management System" to ensure the effective implementation of the personal information management system.

Communication frequency and channels

Weekly

- Random customer call visit

Standing

- 0800 customer service hotline
- Implemented the "ISO 27001:2022 Information Security Management System" and "BS 10012:2017 Personal Information Management Systems" to protect customers' personal data.

Unscheduled

- New information is announced through Email, website, LINE@ account, and social media



Suppliers or other channel partners

Implication for TABC

Together with suppliers or channel partners, we incorporate ESG issues into the collaboration process and work together for sustainability.

Issues of concern

- Operating performance
- Corporate governance and ethical management
- Cybersecurity
- Legal compliance
- Digital finance
- Customer service and care
- Fair treatment of customers
- Energy efficiency and carbon reduction

Outcome of communication for the 2025

- Collaborated with **12** distribution partners to promote mobile insurance and implement paperless operations.
- Recognized by Far Glory Life Insurance as **the 2025 Premium Brokerage Firm**.
- Recipient of the 2025 Excellent Insurance Evaluation - **Outstanding Insurance Broker**.
- Awarded the 2025 Outstanding Insurance Award - **Outstanding Brand Image**.



Communication frequency and channels

Unscheduled

- Contact via telephone and E-mail
- Business meetings are held
- Official correspondences are sent to channel partners
- Information disclosure in "Stakeholder Section" of the enterprise network
- Suppliers signed the "Supplier Corporate Social Responsibility Statement"

Government/ competent authority

Implication for TABC

The financial insurance industry is a highly regulated industry. Taiming Assurance Broker also strictly abides by relevant laws and regulations of government agencies and strengthens internal law promotion to improve business operations and stabilize market trust.

Issues of concern

- Operating performance
- Corporate governance and ethical management
- Cybersecurity
- Legal compliance
- Energy efficiency and carbon reduction

Outcome of communication for the 2025

- Published the 2024 Sustainability Report
- No material deficiencies or instances of penalties occurred.
- Actively participated in meetings and forums, supported government policies and complied with regulations, and engaged in bilateral communication and collaboration to bring wider benefits to the society.
- Regularly update the official website and corporate sustainability section
- Ranked in the top **6%-20%** among OTC companies in the 12th Corporate Governance Evaluation (2025).

Communication frequency and channels

Annually

- Sustainability Report
 - Participated in Corporate Governance Evaluation
- Unscheduled
- Participated in seminars and conferences
 - Collaborate with regulatory authorities on general and special inspections by providing relevant information.
 - Communicate and engage with competent authorities through on-site visits, official correspondence, meetings, phone calls, emails, and public disclosures.
 - Comply with the relevant laws and policies of the competent authorities, and cooperate with their supervision and audits.
 - Company information is disclosed on the Market Observation Post System (MOPS) and official website.



Non-profit organizations/ communities

Implication for TABC

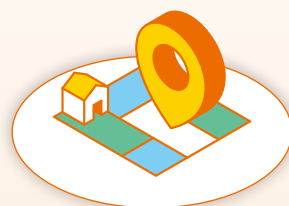
We uphold the spirit of "originating from society and giving back to society", implement corporate social responsibility, invest resources and take practical actions in charitable activities.

Issues of concern

- Corporate governance and ethical management
- Cybersecurity
- Legal compliance
- Energy efficiency and carbon reduction
- Fair treatment of customers

Outcome of communication for the 2025

- We have diversified our charitable activities and invested in a number of charitable projects to maximize the benefits of our resources.
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"



Communication frequency and channels

Unscheduled

- Participate in or conduct public welfare activities
- New information is announced through E-mail, website, LINE@ account, and social media platforms
- Sponsor or donate from time to time to support disadvantaged groups
- Participated in seminars and conferences

Media/ sustainability organizations

Implication for TABC

We Interact with professional sustainability organizations and the media to strengthen ESG issues and measures to promote effectiveness.

Issues of concern

- Operating performance
- Corporate governance and ethical management
- Customer service and care
- Cybersecurity
- Fair treatment of customers
- Energy efficiency and carbon reduction

Outcome of communication for the 2025

- TABC actively cooperated with professional institutions to adopt the practices of role model businesses both local and abroad, for improved sustainability performance.
- Awarded the Taiwan Corporate Sustainability Awards (TCSA) - Corporate Sustainability Report Award, Category 2 **Gold Prize** in Finance and Insurance.



Communication frequency and channels

Unscheduled

- Communication is established through telephone, E-mail, and official website
- Awards related to the sustainability report
- Press releases, press conferences

Material Topic Management Procedures

To respond to today's rapidly changing environment, Taiming referenced sustainability issues outlined in the GRI Standards and SASB Standards, and applied the AA1000 AccountAbility Principles (2018) of inclusivity, materiality, responsiveness, and impact to identify material topics. Following the GRI Universal Standards 2021, we prioritized and disclosed the impacts, management strategies, and practical performance of each material topic. Based on these results, we also adjusted Taiming Assurance Broker's sustainability goals and strategies to strengthen the effectiveness of external communications. Based on an assessment of material topics for 2025, the Company decided to carry forward the results of the 2024 material topic identification, as there have been no significant changes to the business model or industry environment compared to the previous year. Furthermore, considering that short-, medium-, and long-term goals and evaluation mechanisms have been established for all material topics, with resources continuously invested in relevant initiatives, maintaining existing material topics helps track implementation effectiveness and development trends. This approach also ensures consistency and comparability across sustainability strategies, management practices, and the disclosure of results. The aforementioned implementation status of sustainable development in 2025 and the work plan for 2026 have been submitted to and approved by the fourth meeting of the 9th Board of Directors.



Identification of sustainability issues

Identified sustainability issues that were highly relevant to TABC's operations based on national policies, international standards, ratings, and initiatives



Stakeholder engagement

A total of 7 major stakeholders were identified and 16 key issues were summarized



Assessment of operational impact

Invited 120 stakeholders (including employees, customers, suppliers, media, and communities) to conduct a survey on 16 key issues, and also conducted an impact survey on 17 department heads



Identification of material topics

Analyzed and ranked the results of the impact survey; a total of 8 material issues were identified in 2024. Given that there are no significant differences in the operating model for 2025, the identification results from the previous year were adopted.



Examination of material topics

Engaged external consultants to review and examine the appropriateness of relevant procedures and standards, and to confirm the completeness, inclusivity, and range of material topics



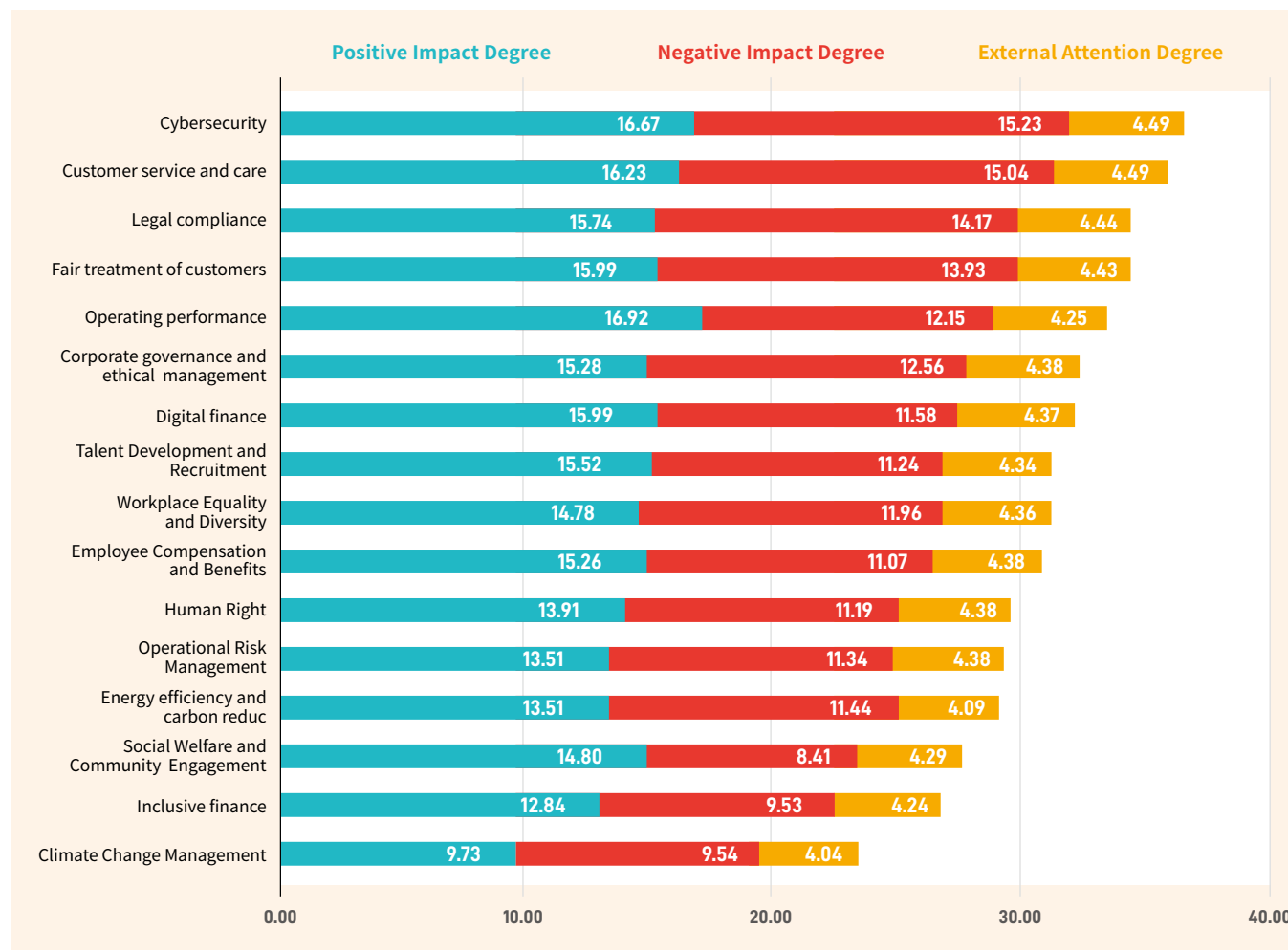
Determination of material topics

A total of 8 material topics were determined, with the approval of the Corporate Sustainability Committee

Materiality Analysis of Substantive Issues

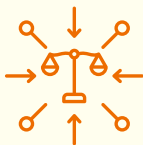
Upon completion of stakeholder engagement and the collection of issues of concern, the process enters the materiality assessment stage for sustainability issues. Through the materiality assessment questionnaire, the "likelihood" and "impact" of the positive and negative impacts for each issue were assessed. The Corporate Sustainability Committee and external consultants then jointly discussed and reviewed the appropriateness of the process and standards to ensure that the assessment results were complete and reliable. In order to effectively demonstrate the sustainable development strategy and execution capabilities of the Company, and taking into account resource efficiency, the top seven topics in the identification results were selected, and energy conservation and carbon reduction were added to balance the presentation of three major ESG aspects.

In the impact assessment of material topics, positive impacts are measured primarily by the benefits an issue brings to the economy, environment, and society, including its scale and scope of influence. Simultaneously, negative impacts are evaluated by examining the potential adverse effects of an issue, their scope and scale, and the irremediability of the impact. A comprehensive analysis of positive and negative impacts allows for a full grasp of the significance of each topic, serving as a foundation for subsequent strategies and resource allocation.



Materiality and positive/negative impacts of each material topic is disclosed in the following chart. Management approach and performance for each of the material topics listed is disclosed in corresponding chapters throughout this report.

《 List and order of material topics 》

Ranking	Material topic	Implications and significance to TABC	Positive/negative impact	Supply chain impact			Corresponding page
				Upstream	Taiming Assurance Broker Co., Ltd.	Downstream	
1	 Cybersecurity	TABC is committed to creating a reliable information system and environment, and ensuring the confidentiality, integrity, and usability of customers' data as well as the Company's information assets.	Positive: Protection of customers' interests; strengthened trust of the society and insurance industry in the Company; maintenance of favorable corporate reputation; business risk reduction and performance improvement. Negative: Increased cost of maintaining a secured information environment; failure to make timely updates may put the Company at risk of cybersecurity threat.	●	●	●	P.42-45 Information security protection
2	 Customer service and care	In response to industry trends, we strengthen customer relationships and communications, provide attentive services and immediate support, and ensure that customers feel the Company's value and commitment throughout the process.	Positive: Improve customer satisfaction and loyalty, further enhance brand image, and bring more market opportunities and word-of-mouth effects, which will help the business grow steadily. Negative: Failure of service quality to meet customer expectations may lead to customer loss, complaints, or even negative reviews, which will have a negative impact on the Company's reputation.		●	●	P.64-65 Customer service
3	 Legal compliance	Based on the implementation of compliance with laws and regulations, we strictly abide by the relevant laws and regulations of domestic and foreign insurance industry and insurance brokers, strictly prohibit violations of laws, regulations, and contracts, and fulfill the obligations that the Company should bear.	Positive: Maintaining good business reputation lowers business risks. Negative: Changes in regulation pose additional compliance costs to businesses.	●	●	●	P.48 Legal compliance

Ranking	Material topic	Implications and significance to TABC	Positive/negative impact	Supply chain impact			Corresponding page
				Upstream	Taiming Assurance Broker Co., Ltd.	Downstream	
4	 Fair treatment of customers	Through the establishment and regular promotion of "fair customer treatment principles" within the organization, TABC strives to protect customers' interests, raise customers' satisfaction, and strengthen corporate competitiveness.	Positive: Providing customers with suitable solutions and services will result in greater satisfaction, trust, and attachment, which in turn promote continuity and growth. Negative: Failure to properly execute may lead to customer dissatisfaction or negative external perception of the Company.		●	●	P.61-63 Fair treatment of customers
5	 Operating performance	Driven by the dedication to improve operational performance, TABC is making ongoing adjustments to business strategy and strives to maintain a robust financial structure.	Positive: Strong business performance brings stability to an organization's growth and creates opportunities and values for stakeholders. Negative: Failure to establish a good financial health will result in reduced profits, which in turn will damage the interests and expectations of stakeholders.	●	●	●	P.27-28 Operating performance
6	 Corporate governance and ethical management	The Board of Directors and management are actively implementing the establishment of transparent and efficient governance structure and culture of integrity to ensure fair decision-making and compliance operations and promote the stable development of the Company.	Positive: Improve business efficiency, attract investors and high-quality talents, and enhance market and customer trust to help the Company achieves sustainable business goals. Negative: Imperfect governance mechanisms or failure to implement ethical business practices may lead to regulatory risks and internal management chaos, which in turn may damage the Company's reputation and operational stability.	●	●	●	P.46-47 Business integrity

Ranking	Material topic	Implications and significance to TABC	Positive/negative impact	Supply chain impact			Corresponding page
				Upstream	Taiming Assurance Broker Co., Ltd.	Downstream	
7	 Digital finance	Digital finance is the technological advancement of financial services, which improves customer convenience and expands service capabilities.	Positive: Improve business efficiency, enhance customer experience, and increase brand competitiveness. Explore new markets. Negative: Investment in technology infrastructure may increase capital expenditure and information security risks.	●	●	●	P.57-60 Digital insurance services
8	 Energy efficiency and carbon reduction	We are committed to implementing energysaving and carbon-reduction measures and action plans to reduce the impact of corporate operations on the environment through effective management of energy use and elimination of energy-consuming and obsolete equipment.	Positive: Reduced operating costs and improved environmental image, as well as as possible reduction in energy costs and economic benefits. Negative: Initial equipment investment results in increased operating costs.	●	●		P.77-81 Energy efficiency and carbon reduction

« 2025 Changes to Material Topics »

No.	2024	2025	Abnormal situation
1	Cybersecurity	Cybersecurity	No change Considering the relative stability of the Company's business model and the industry environment, the results of the 2024 material topic identification have been maintained to ensure consistency and comparability in the disclosure of sustainability strategies, management practices, and performance results.
2	Customer service and care	Customer service and care	
3	Legal compliance	Legal compliance	
4	Fair treatment of customers	Fair treatment of customers	
5	Operating performance	Operating performance	
6	Corporate governance and ethical management	Corporate governance and ethical management	
7	Digital finance	Digital finance	
8	Energy efficiency and carbon reduction	Energy efficiency and carbon reduction	

About US

01

Upholding the philosophy of "Happiness through sustainability", the Company is committed to providing comprehensive services. It not only strives for outstanding business performance but also aims to ensure that every Taiming partner experiences lifelong happiness.

- **Management approach**

- **TABC's background**

- **Operating performance**

Business performance for the year

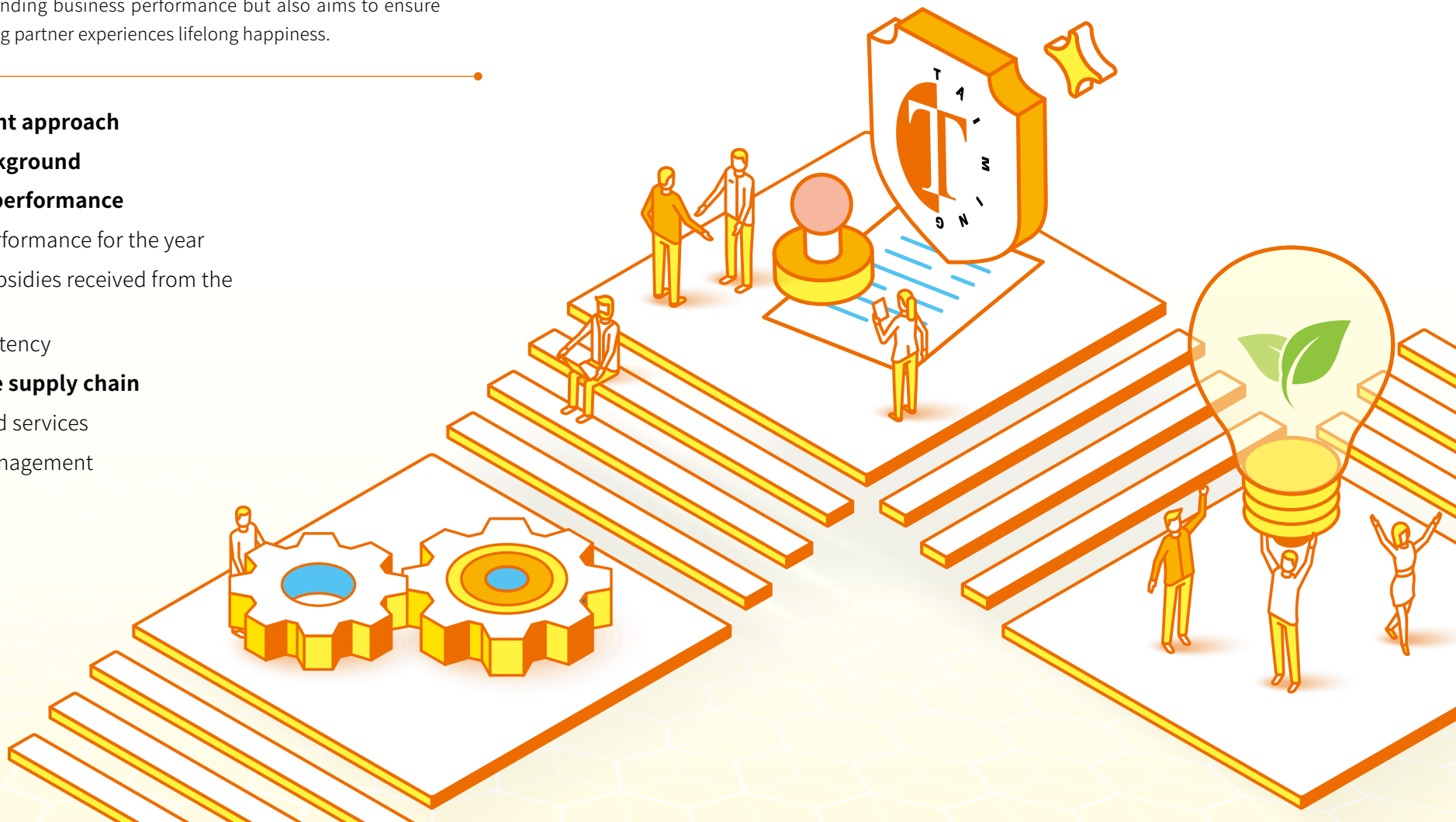
Financial subsidies received from the government

Policy persistency

- **Sustainable supply chain**

Products and services

Supplier management



« Performance highlights »

First-year life insurance
premiums compared to 2024
Growth of approximately

25.3%



25th month persistency
for the last 5 years averaged
above the industry mean by

4.64%



« Short/medium/long-term strategic goals »

Short-term strategic goals



Strengthen the operational
foundation, enhance
service quality, and
increase information
transparency.

Medium-term strategic goals



Deepening sustainable
governance, promoting
cross-departmental
collaboration, and
enhancing operational
resilience.

Long-term strategic goals



By implementing the concept
of sustainable operation,
we aim to become a
trustworthy and
happy enterprise.

Management policy

Material topic	Operating performance
Corresponding GRI	GRI 201-1 Direct economic value generated and distributed GRI 201-4 Financial subsidies received from the government
Corresponding SDGs	
Policies and commitments	Taiming Assurance Broker continues to focus on the strategic development of retirement planning and protection products, and actively expands cross-industry channels and digital technology fields. It is committed to cooperating with peers in the insurance brokerage industry to expand its market presence in Greater China region. The Company continues to invest resources in digital innovation and information security construction, and through various types of professional training, it improves the professional knowledge of partners to meet the needs of policyholders and protect the safety of their assets and respond to changes in the external environment. As the adjustment of insurance market products tends to stabilize, Taiming plans to select products with protection and value through diversified award strategies and digital development platform resources, maintain the diversified development of property and casualty insurance and life insurance businesses, and ensure continued steady growth of the business.
Metrics and targets	Short-term goals (1 to 3 years): • TABC expects operating revenues to grow compared to 2024, and will continue implementing digital technologies to support classroom/online training courses and diverse business activities for further profit improvements. • Attention will be directed to securing policy renewals from policyholders, with a target persistency of 90% and above. Mid-term goals (3 to 5 years): • Introduce diverse rewards. • Provide the sales force with access to digital technology resources. Long-term goals (more than 5 years): • The business objective is to recruit and continuously improve sales capabilities. • Aim to maintain robust capital and financial structure, achieve sales growth, and explore collaborative opportunities with peers.
Effectiveness tracking mechanism	• Consolidated operating revenues • Policy persistency
Actions and measures for the year	• The consolidated revenue in 2025 reached NT\$882,585 thousand, with an annual growth rate of 4.2%. • Net profit after tax in 2025 reached NT\$71,659 thousand, and the earnings per share was NT\$2.86. • 13th month persistency reached 97.18% in 2025. • 25th month persistency reached 93.61% in 2025. • 25th month persistency for the last 5 years averaged above the industry mean by 4.64%.

About Taiming Assurance Broker Co., Ltd.

Taiming Assurance Broker Co., Ltd. was established in October 2002 by a group of top-performing insurance executives, becoming the first insurance brokerage company in Taiwan to be successfully listed on the over-the-counter market in 2015. We uphold the core concept of "Happiness through sustainability" and are committed to providing comprehensive insurance services to help customers conduct risk management planning at different stages of life. With a vision of becoming the "most professional retirement brand" in the hearts of our clients and partners, we safeguard every precious commitment throughout the various stages of life.



Our logo, the "Wish Doll" symbolizes hope and belief, embodying TABC's commitment to "sustainable happiness" while ensuring that the aspirations of our clients and partners are cherished and fulfilled. This care extends from financial security to collective social prosperity. TABC has long been committed to social welfare and environmental sustainability. From caring for children in remote areas, youth, and people with disabilities to supporting elderly people living alone, the presence of TABC's people can be felt in every initiative, including material and blood donations, carbon reduction efforts, stray animal welfare, and species conservation. Each TABC member is a sower of happiness. Through professional services and social engagement, we ensure that love and protection are passed down through generations, blossoming over the course of time to realize the corporate value of sustainable happiness.



« Business philosophy of TABC »

Vision	The best benchmark in Taiwan's insurance agency industry and the only choice for insurance practitioners
Mission	Make the world a better place through insurance
Strategy	Steady development • Profitable growth • Deeply rooted in Taiwan • Based in mainland China
Philosophy	Happiness through sustainability
Conviction	Satisfy customers • Accomplish partners • Social care • Shareholders' interests

« Basic profile of TABC »

Company name	Taiming Assurance Broker Co., Ltd.
Stock code	5878; registered on TPEx in October 2014
Location of headquarters	11F, No. 49, Guanqian Road, Zhongzheng District, Taipei City
Date of establishment	October 2002
Main products/services	Life insurance brokerage, non-life insurance brokerage
Main markets	Taiwan
Operating locations	Head office and 11 business units throughout Taiwan
TABC's partner count	58 internal staff members and 2,933 external contracted business partners
Paid-up capital	NT\$250.24 million
Total assets	NT\$795,120 thousand
Insurance business investments	Mainland China • Shanghai Taiming Insurance Agency Co., Ltd. • Jiangsu Taiming Insurance Agency Co., Ltd. Taiwan • Link-Aim Life Insurance Broker Co., Ltd.
Membership of associations	Insurance Brokerage Association of Taiwan - member Member of FISAC (Financial Information Sharing and Analysis Center)

Note: Basic Information on Taiming Assurance Broker Co., Ltd.: For detailed information, please refer to [the 2026 Annual Report of Shareholders' Meeting](#).

Key Milestones

2002

- Taiming Assurance Broker Co., Ltd. was officially established on October 18, with an initial paid-in capital of NT\$3 million.

Before
2009

- Awarded by TransGlobe Life Insurance for outstanding performance with a 13-month persistency rate of 97.9%
- Signed an industry-academia contract with the Department of Insurance and Financial Management of Chihlee University of Technology (Note: It was renamed as Chihlee University of Technology in August 2015)
- Awarded the International Dragon Award (IDA) - Company Awards
- Awarded the "Business Entity with Excellent Uniform Invoices Performance" by the Ministry of Finance
- Awarded "Best Insurance Professional of the Year - Assistant Category (Merit Award)" by Modern Insurance Magazine

2010

2012

- Acquired business units in Taipei, Taichung and Taoyuan
- Awarded "2010 Taiwan Top Ten Taiwanese Enterprises" by the YUEJ Taiwan
- Awarded "Best Insurance Professional of the Year - Assistant Category (Merit Award)" by Modern Insurance Magazine
- Awarded the "Best Performance Award" and "Best Continued Service Rate" at the 2012 CTBC Life Insurance Brokerage and Agency Awards Ceremony

2013

- The stock was officially listed on the Emerging Stock Board of the Taipei Exchange (5878) on November 21
- Acquired business units in Kaohsiung
- Awarded the "Silver Award for Outstanding Insurance Broker" at the 5th Taiwan Insurance Excellence Awards
- Awarded the "2013 Business Quality Management Excellence Award" by TransGlobe Life Insurance
- Awarded the "Best Performance Award", "Health Expert Award", "Foreign Currency Expert Award", and "New Contract Application Quality Award" at the 2013 CTBC Life Insurance Brokerage and Agency Awards Ceremony

2014

- On October 28, the Company's shares were officially listed and traded on the Taiwan Stock Exchange (stock code 5878)
- Inducted as an Honorary Member of Farglory Life Insurance
- Awarded the "Best Performance Award", "Health Expert Award", "Foreign Currency Expert Award", "Best Continued Service Rate", and "New Contract Application Quality Award" at the 2014 CTBC Life Insurance Brokerage and Agency Awards Ceremony

2015

- E-Agent platform officially launched
- The inaugural issue of the CSR (Corporate Social Responsibility) report was published, and the Company received CSR certification from BSI Taiwan
- Awarded the "Best Performance Award", "Health Expert Award", "Foreign Currency Expert Award", and "New Contract Application Quality Award" at the 2015 CTBC Life Insurance Brokerage and Agency Awards Ceremony.
- Awarded "Excellent" in the 2015 Taiwan Bank Life Insurance "Outstanding Agent Evaluation"

2016

- Acquired an equity interest in "Shanghai Lianda Insurance Agency Co., Ltd." (renamed as "Shanghai Taiming Insurance Agency Co., Ltd." on April 29, 2020)
- Implemented the ISMS information security management system and obtained ISO/IEC 27001 international certification for information security from the British Standards Institution (BSI).
- The Company ranked among the top 20% of listed companies in the 3rd Corporate Governance Evaluation and received the "Progress Award"
- Awarded the "Best Performance Award" at the 2016 CTBC Life Insurance Brokerage and Agency Awards Ceremony
- Awarded the "Best Performance Award", "Best Continued Payment Rate Award", "Health Expert Award", and "Foreign Currency Expert Award" at the 2016 Taiwan Life Insurance Brokerage and Agency Awards Ceremony

2017

- Equity investment in Kunshan Fengsheng Insurance Agency (which was renamed Jiangsu Taiming Insurance Agency Co., Ltd. on April 15, 2020).
- Introduced online insurance business
- The Company ranked among the top 5% of listed companies in the 4th Corporate Governance Evaluation
- Completed the pre-evaluation for the implementation of BSI BS10012 Personal Information Management System (PIMS)
- Awarded the "Sustainable Excellence Award" and the "Insurance Cybersecurity Contribution Award" by BSI Taiwan
- Awarded the "2017 Insurance Dragon and Phoenix Award" as the most preferred insurance brokerage company among graduating students from finance and insurance departments nationwide
- Awarded "2017 Excellent Brokerage Company" by Farglory Life Insurance
- Awarded the "Best Performance Award", "Health Expert Award", and "Best Performance Award" at the 2017 Taiwan Life Insurance Brokerage and Agent Honors Conference

2018

- The Company ranked among the top 20% of listed companies in the 5th Corporate Governance Evaluation
- Awarded the "Sustainable Excellence Award" by BSI Taiwan
- Awarded the "2018 Insurance Dragon and Phoenix Award" as the most preferred insurance brokerage company among graduating students from finance and insurance departments nationwide
- Awarded "Excellent Brokerage Company" by Farglory Life Insurance in 2018

2019

- Link-Aim Life became a subsidiary of the Company
- Officially launched mobile insurance platform
- The Company ranked among the top 20% of listed companies in the 6th Corporate Governance Evaluation
- Awarded "Excellent Brokerage Company" by Farglory Life Insurance in 2019
- Awarded the "2019 Ten Million Club" by Hontai Life Insurance
- Awarded the "Quality Award", "Best Performance Award", "Health Expert Award", and "New Contract Application Quality Award" at the 2019 CTBC Life Insurance Brokerage and Agency Awards Ceremony
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"

2020

- i Taiming Smart E God officially launched
- A new era of mobile office begins: Taoyuan and Taichung Workplace 2.0 completed
- The Company ranked among the top 20% of listed companies in the 7th Corporate Governance Evaluation
- Awarded the Bronze Prize for Sustainability Reporting at the 2020 Taiwan Corporate Sustainability Awards (TCSA)
- Awarded "Excellent Brokerage Company" by Farglory Life Insurance in 2020
- Awarded the "2020 Ten Million Club" by Hontai Life Insurance
- Awarded the "Best Partner Award", "Best Performance Award", "Best Continued Payment Rate", "Health Expert Award", and "New Contract Application Quality Award" at the 2020 CTBC Life Insurance Brokerage and Agency Awards Ceremony

2021

- It was reviewed through a self-built digital learning platform that adheres to six hours of legal compliance
- A new era of mobile office begins: Tainan Workplace 2.0 completed
- The Company ranked among the top 20% of listed companies in the 8th Corporate Governance Evaluation
- Awarded the Bronze Prize for Sustainability Reporting at the 2021 Taiwan Corporate Sustainability Awards (TCSA)
- Awarded the 22+1st Insurance Faith, Hope and Love Award - "Best Social Responsibility Award" - Assistant Category (Merit Award)
- Awarded the "Best Performance Award", "Foreign Currency Expert Award", and "Best Continued Payment Rate" at the 2021 Taiwan Life Insurance Brokerage and Agency Awards Ceremony
- Awarded Shin Kong Life Insurance's "Outstanding Performance in Original Premium Income for 2021"
- Awarded the "Best Partner Award" at the 2021 CTBC Life Insurance Brokerage and Agency Awards Ceremony
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"

2022

- The Company ranked among the top 20% of listed companies in the 9th Corporate Governance Evaluation
- Awarded the "Outstanding Enterprise" at the 19th National Brand Yushan Award
- Awarded the Silver Prize for Sustainability Reporting at the 2022 Taiwan Corporate Sustainability Awards (TCSA)
- Awarded the 2022 Taiwan Excellent Trademark Award for "Innovative Design Excellence"
- Awarded "2022 Excellent Brokerage Company" by Farglory Life Insurance
- Awarded Shin Kong Life Insurance's "2022 Outstanding Foreign Currency Premium Performance"
- Awarded "Outstanding Blood Donation Group of 2022" by Taiwan Blood Services Foundation
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"
- Verified by the BS10012:2017 International Standard for Personal Information Management System (PIMS).

2023

- The Company ranked among the top 20% of listed companies in the 10th Corporate Governance Evaluation
- Awarded the "Outstanding Enterprise" at the 20th National Brand Yushan Award
- Awarded the 25th Insurance Faith, Hope and Love Award - "Best Social Responsibility Award" - Assistant Category (Merit Award)
- Awarded the Silver Prize for Sustainability Reporting at the 2023 Taiwan Corporate Sustainability Awards (TCSA)
- Awarded "Outstanding Insurance Broker" in the 2023 Outstanding Insurance Awards
- Awarded Shin Kong Life Insurance's "2023 Outstanding Performance among Peers"
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"

2024

- The Company ranked among the top 20% of listed companies in the 11th Corporate Governance Evaluation
- Recipient of the 21st National Brand Yushan Award - Outstanding Enterprise
- Awarded the "Outstanding Achievement Award for Innovation" at the 2024 Taiwan Golden Jade Awards
- Awarded the Silver Prize for Sustainability Reporting at the 2024 Taiwan Corporate Sustainability Awards (TCSA)
- Awarded the "Outstanding Insurance Broker Award" in the 2024 Outstanding Insurance Awards
- Recognized by Far Glory Life Insurance as the 2024 Premium Brokerage Firm.
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"
- Successfully certified for ISO 27001:2022 Information Security Management System (ISMS) transition verification

2025

- The Company ranked among the top 20% of listed companies in the 12th Corporate Governance Evaluation
- Awarded the "Outstanding Enterprise" at the 22nd National Brand Yushan Award
- Awarded the Gold Prize for Sustainability Reporting at the 2025 Taiwan Corporate Sustainability Awards (TCSA)
- Recipient of the 2025 Excellent Insurance Evaluation - Outstanding Insurance Broker.
- Awarded the "Outstanding Brand Image Award" in the 2025 Outstanding Insurance Awards
- Recognized by Far Glory Life Insurance as the 2025 Premium Brokerage Firm.
- Honored by Huashan Social Welfare Foundation as "Guardian Archangel"

Operating performance

Business performance for the year

« Direct economic value generated and distributed by the organization - based on consolidated financial statements »

Unit: NTD thousands

According to statistics from the Taiwan Insurance Institute, total premium income for the life insurance industry in 2025 increased by 7.53% compared to 2024, while property and casualty insurance premium income increased by 5.67% compared to 2024. The significant growth in life insurance premiums was primarily driven by three factors: I. The anticipated U.S. interest rate cuts, which boosted the declared interest rates and market appetite for USD-denominated interest-sensitive policies; II. Buoyant global capital markets, which spurred a strong recovery in demand for investment-linked policies; III. In preparation for the adoption of IFRS 17 and the new ICS regulations, insurers actively transformed their business models to promote protection-type and participating policies with high Contract Service Margin (CSM), successfully contributing to overall premium income.

Taiming Assurance Broker Co., Ltd. achieved revenue growth and steady operations in 2025, driven by a recovery in overall life insurance premiums and robust sales of high-value insurance policies. The Company continued to adhere to sound financial management and budget control systems, ensuring that the use of funds remained transparent and compliant with internal control standards.

Consolidated revenue reached NT\$882,585 thousand, representing a year-on-year increase of 4.21%; operating profit reached NT\$71,659 thousand; and earnings per share were NT\$2.86.

Item		2023	2024	2025
Direct economic value generated	Revenues	784,350	846,950	882,585
	Total non-operating income	13,070	20,540	27,532
	Total operating and non-operating income	797,420	867,490	910,117
Economic value distributed	Operating costs (including business tax)	638,757	706,239	723,124
	Employee salaries and benefits (including directors' remuneration)	63,676	66,072	70,644
	Donations to charity organizations, art/education activities, and community recreational facilities	597	533	696
	Other operating expenses	27,570	29,027	31,610
	Payment to the government (business tax expense)	11,732	10,164	12,384
	Total costs, expenses and income tax expense	742,332	812,035	838,458
Economic value retained		55,088	55,455	71,659
Payment to investors (cash dividends)		62,561	57,556	60,058

Note: 1. Economic value retained = direct economic value generated – direct economic value distributed.

2. Cash dividends include both earnings distribution and capital surplus distribution recognized on an accrual basis for the current fiscal year, with actual disbursement taking place in the following year.

« Key economic performance indicators for the last 3 years »

Item	Unit	2023	2024	2025
Paid-up capital	NT\$100 million	2.50	2.50	2.50
Consolidated revenues	NT\$100 million	7.84	8.47	8.83
Gross profit	NT\$100 million	1.46	1.41	1.59
Income tax	NT\$100 million	0.12	0.10	0.12
Net income attributable to owners of the Company	NT\$100 million	0.55	0.56	0.72
EPS	NTD	2.20	2.22	2.86
Net worth per share	NTD	21.62	21.72	21.27

Note: Entities included in the consolidated financial statements represent the entirety of TABC's operations.

Policy persistency

TABC does not aim to increase the number of policies a client purchases; rather, it focuses on long-term planning for the client's personal protection and quality of life. The trust and affirmation of policyholders are reflected in their retention rates. In 2025, the Company's policy persistency rate reached 97.18% in the 13th month and 93.61% in the 25th month. The average policy persistency rate in the 25th month over the past five years exceeded the industry average by 4.64%.

Financial assistance from the government

In 2025, Taiming received NT\$18,000 in financial subsidies from the Government of the Republic of China and received no financial subsidies from the governments of other countries.



Governments of various countries	Subsidy items	Subsidy amount (unit: NTD thousand)
Republic of China	Subsidy for energy-saving equipment from the Ministry of Economic Affairs	18

« TABC's persistency ratio »

	13th month	25th month
TABC's persistency ratio in 2025	97.18%	93.61%
TABC's average in the last 5 years (2021 to 2025)	97.32%	94.91%
Industry average in the last 5 years (2020 to 2024)	94.75%	90.61%

Note: 1. Persistency ratio = Premiums received ÷ Premiums receivable * 100%

2. Source of the industry's five-year average data: [Calculated as the combined average of the 13th and 25th-month sum insured statistics from 2020 to 2024, based on the "Statistics of Policy Persistency Ratio of the Life Insurance Industry" \(updated annually\) within the Insurance Financial and Business Statistics published by the Taiwan Insurance Institute \(TII\).](#)

Sustainable Supply Chain



Products and services

Taiming Assurance Broker Co., Ltd. as an insurance broker established in accordance with the law, is located in the midstream of the insurance industry. It is responsible for selling life and property insurance products provided by upstream insurance companies and promoting these products to downstream corporate entities or individual consumers. Taiming's salespersons analyze the policyholders' needs, plan suitable insurance products, and explain the characteristics and terms of the products to ensure that customers' risk management needs are met. They also provide follow-up related services and ultimately deliver the policies and documents solicited by the salespersons to the insurance company.

The main source of revenue for Taiming Assurance Broker is the commission income earned from life and property insurance products signed by insurance companies. As of 2025, Taiming has established contractual partnerships with 34 insurance companies,

« TABC revenues for 2025 »

Unit: NTD thousands

Main revenue categories	Amount	Percentage
Income from life insurance brokerage	418,747	47.45%
Income from brokerage of policy renewal	224,226	25.41%
Bonus and fee income	147,621	16.72%
Non-life insurance brokerage and other income	91,991	10.42%
Total operating revenues	882,585	100.00%

with a total of 108,085 insurance policies issued (including 7,045 new life insurance contracts and 101,040 non-life insurance policies). The number of insured clients was approximately 55,820, and total operating revenue amounted to NT\$882,585 thousand.

The Company continues to follow the existing operating model, steadily developing its insurance brokerage business through the sale of insurance products, professional services of salesmen and cooperation with insurance companies, and will further expand its digital development and service platform to continuously enhance the protection value for customers.

TABC's insurance
partners



Taiming Assurance
Broker's "2025
Annual Report
of Shareholders'
Meeting"



Supplier management

Taiming Assurance Broker is committed to fulfilling corporate social responsibility by establishing the "Guidelines for the Implementation of Corporate Social Responsibility for Suppliers" and the "Supplier and Procurement Management Regulations" to ensure that supply chain partners jointly adhere to labor rights protection, environmental conservation, regulatory compliance, and information security management, thereby promoting sustainable development. "Supplier Management" of Taiming Assurance Broker can be found on [the Stakeholder Section official website](#). As the organizer of supplier and procurement management, the General Affairs Department is responsible for implementation and revision of relevant methods, ensuring the improvement of supply chain management system and working with suppliers to achieve a compliant, responsible and sustainable cooperative relationships.

Workers rights protection

We require suppliers to strictly abide by relevant laws and regulations, prohibit the employment of child labor, forced labor and any form of discrimination, and ensure the rights of freedom of association and collective bargaining. At the same time, they must comply with health and occupational safety and hygiene standards and provide a safe working environment.

Environmental maintenance

We encourage suppliers to implement environmental protection and energy conservation, actively promote sustainable operations, and prevent business activities from having a negative impact on the environment. In addition, in the future, we will further strengthen suppliers' commitment to sustainable development and promote responsible business models through cooperation statements.

Regulations and Information Security Management

All cooperation contracts clearly stipulate compliance requirements and reserve the right to evaluate and audit to ensure that suppliers meet relevant standards. If a supplier violates its corporate social responsibility commitments or related regulations, Taiming Assurance Broker may terminate or cancel the contract in accordance with the agreement.

In 2025, there were no significant changes in Taiming Assurance Broker's industry categories, industrial value chains, operating locations and major market areas; no products and services were prohibited in any specific markets; and there were no incidents of child labor or forced labor in all operating locations.

In 2025, the Company gradually introduced human rights-related provisions into its cooperation agreements with insurance companies. Two cooperating companies have already incorporated human rights clauses during contract renewals, covering fundamental principles such as the prohibition of forced labor, child labor, and discrimination; other partners have not yet included these provisions as they continue to operate under existing contracts. The Company will continue to promote the incorporation of relevant clauses during subsequent contract renewals or renegotiations to enhance the overall coverage of human rights management.

« Business locations of TABC »

Northernarea	County/city	Unit	Centralarea	County/city	Unit	Southernarea	County/city	Unit
	Keelung City	Keelung business location		Taichung City	Taichung business location		Tainan City	Tainan Unit 1
	Taipei City	Head Office		Yunlin County	Yunlin business location		Tainan City	Tainan Unit 2
		Guanqian business location		Chiayi County	Chiayi business location		Kaohsiung City	Kaohsiung business location
		Chongqing business location					Pingtung County	Pingtung business location
Taoyuan City	Taoyuan business location							



[Service locations of TABC](#)





Integrity Management

02

The core objective of corporate governance is to maximize the interests of shareholders and stakeholders. This is achieved through the establishment of oversight and checks and balances mechanism for the management team, with a reasonable definition and distribution of rights and responsibilities among shareholders, the management team, and stakeholders.

- **Management approach**

- **Governance policy**

- **Governance body**

Board of directors

Nomination and election of board of directors

Directors' education

Performance evaluation and compensation policy

- **Functional committees**

- **Business risk management**

- **Technology Applications and Information Security**

Promoting the application of generative artificial intelligence (GAI)

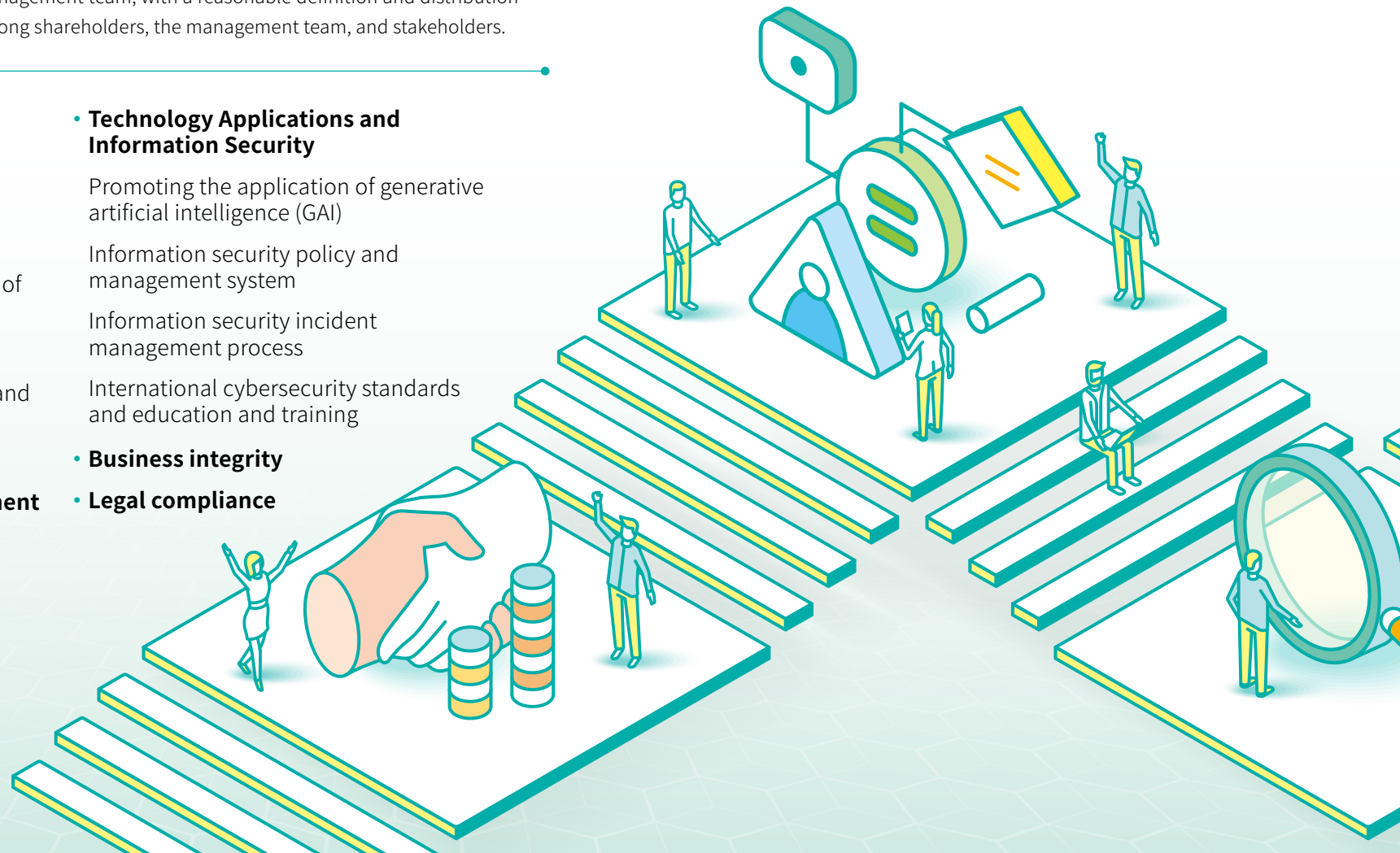
Information security policy and management system

Information security incident management process

International cybersecurity standards and education and training

- **Business integrity**

- **Legal compliance**



« Performance highlights »

12th Corporate
Governance Evaluation
Ranked in the top
among OTC companies

6% ~ 20%



Independent directors
account for



50%

of the board seats
Exceeding regulatory
requirements

« Short/medium/long-term strategic goals »

Short-term
strategic goals



Enhance operational efficiency,
drive business recruitment
and product marketing
growth, and maintain
stable profitability and
dividend yields.

Medium-term
strategic goals



We will continue to promote
the adoption of digital
technologies to improve
operational efficiency
and scalability.

Long-term
strategic goals



To be a leading insurance
brokerage firm characterized
by financial stability,
sound governance, and
innovative services.

Management policy

Material topic	Information security, corporate governance and integrity management, and legal compliance
Corresponding GRI	GRI 205-1 Operations assessed for risks related to corruption GRI 205-2 Communication and training about anti-corruption policies and procedures GRI 205-3 Confirmed incidents of corruption and actions taken GRI 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data
Corresponding SDGs	 
Policies and commitments	Enforce business integrity and conduct commercial activities in a fair, honest, trustworthy, and transparent manner that earns stakeholders' trust; promote compliance awareness among all employees, improve compliance performance, and strive to maximize customers' interests; create a reliable information environment where the confidentiality, integrity, and usability of customers' data and the Company's information assets are duly protected; and devise management systems and response measures for cybersecurity risks.
Metrics and targets	Short-term goals (1 to 3 years): - Construct reliable information systems and environment, and enforce proper cybersecurity management. - Increase the number of anti-corruption training sessions and raise employees' anti-corruption awareness. - Cybersecurity and personal data protection training averaged 3 hours per person, per year. Mid-term goals (3 to 5 years): - Develop business practices on the basis of integrity, and actively prevent dishonest conduct. - Focus on the growth of core business activities and avoid occurrences that may impact corporate image or violate the law. - Continue update of cybersecurity management measures. - Cybersecurity and personal data protection training averaged 4 hours per person, per year. Long-term goals (more than 5 years): - Engage in business activities while following principles of fairness, honesty, trust, and transparency to gain stakeholders' trust. - Promote the significance of compliance among back-office and sales staff and thereby strengthen compliance performance within the organization. - Create a robust cybersecurity platform and improve the quality of services to policyholder services as well as the security of personal data and information platforms.

Effectiveness tracking mechanism

- The Integrity Committee makes annual reports to the board of directors on the outcome of previous year's business integrity efforts.
- The Legal Compliance Office is responsible for overseeing the establishment and execution of business integrity policy and preventive measures.
- The Cybersecurity Management Committee and Personal Data Management Committee convene "management review" meetings on a regular basis to discuss responses and strategies for cybersecurity issues that are of internal and external concern. Drills are organized for potential incidents on a yearly basis.

Actions and measures for the year

- Passed the transition to ISO 27001:2022 Information Security System Certification and BS 10012 Personal Information Management System Certification.
- Completed the "Network Disruption Drill" in accordance with the Business Continuity Plan (BCP).
- The average information security and personal data protection education and training session lasted 4 hours per person, with a completion rate of 100%.
- Strengthened information security, deployed endpoint monitoring system, implemented active notification and early warning mechanism, introduced website application firewall (WAF), checked inventory and upgraded system version.
- No incident of information leak occurred in 2025.
- Information security personnel obtained ISO 27001:2022 Lead Auditor certification.
- The senior management including the General Manager and Deputy General Managers signed statement of ethical behavior.
- In 2025, 100% of the 34 cooperating insurance companies signed anti-money laundering contracts.
- Back-office staff were subjected to regular compliance audits; a total of 2 random audits were conducted in 2025.
- In 2025, there were 0 letters of complaint and incidents of dishonesty such as corruption.
- 100% of business locations completed corruption risk assessments.
- In 2025, there were 0 cases of fines or penalties for violating regulations on economic, environmental and social issues.



Governance policies

To advance Taiming's commitment to sustainable development, the Company has developed a series of policies and guidelines in accordance with relevant initiatives and regulations, including the Guidelines for Due Diligence of Responsible Business Conduct, the Corporate Governance Principles, the UN Guiding Principles on Business and Human Rights (UNGPs), the Corporate Sustainability Best Practice Principles, the Ethical Corporate Management Best Practice Principles, and the Corporate Governance Best Practice Principles. These include Taiming's Sustainable Development Best Practice Principles, Risk Management Policies and Procedures, Ethical Corporate Management Operational Procedures and Code of Conduct, Code of Ethical Conduct, Guidelines for the Implementation of Corporate Social Responsibility for Suppliers, and Supplier and Procurement Management Regulations. These policies are submitted to the Board of Directors for approval and, once approved, are announced and implemented by the Corporate Sustainability Committee.

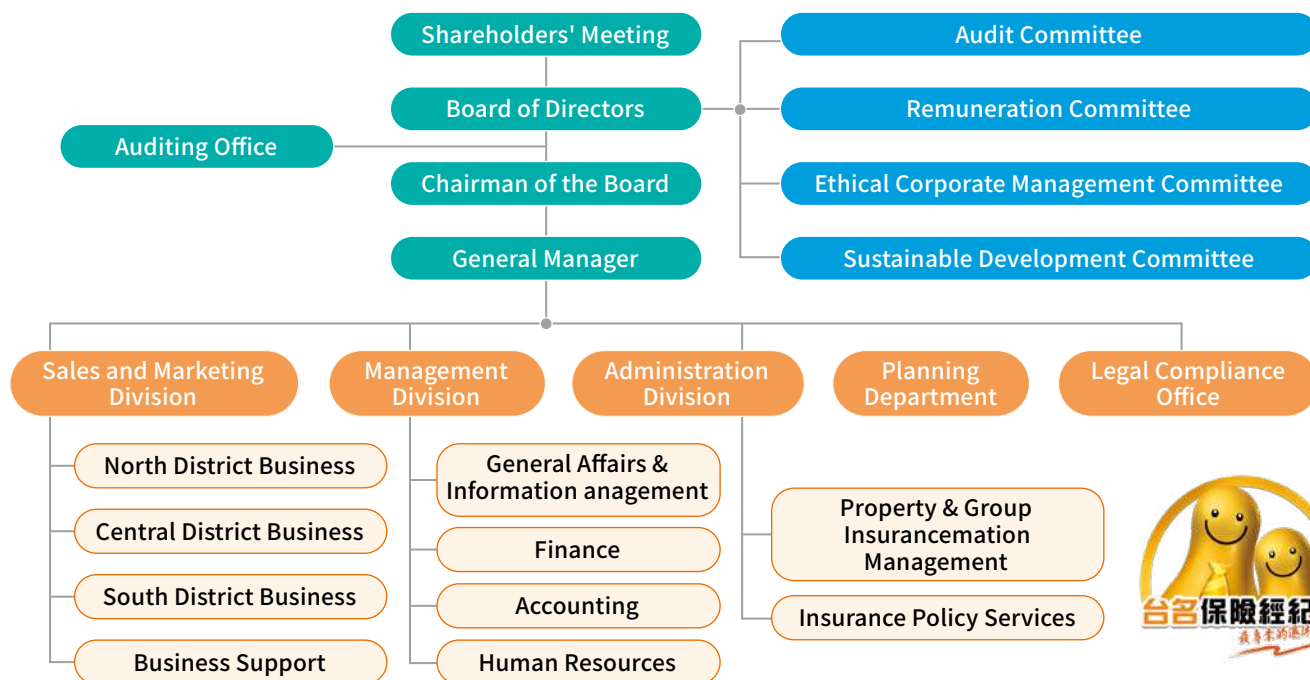
The Company actively integrates sustainability strategies into its operational management and daily business operations. In addition to the General Manager serving as the head of the sustainability executive team to ensure policy implementation, a cross-departmental sustainability governance mechanism has been established. Through rolling assessments and regular disclosures, the Company strengthens internal audit and internal control systems to ensure transparency in policy management. Moving forward, we will continue to enhance risk identification and opportunity management within our operational strategies, collaborating with value chain partners to jointly drive sustainability commitments and actions.

Governance body

Board of Directors

The Board of Directors is the highest governance body of Taiming Assurance Broker Co., Ltd., with the Chairman of the board serving as the chairperson. Board members possess professional expertise and extensive experience in corporate governance, with a strong emphasis on implementing gender equality and diverse competency indicators.

The 9th Board of Directors was re-elected on May 29, 2025, for a three-year term that will expire on May 28, 2028. The Board of Directors consists of six directors, three of whom are independent directors, accounting for 50% of the seats; and one female director, representing 17% of the total number of directors. Details regarding the diversity and core competencies of the board members can be found in page 15 of the Company's ["2025 Annual Report of Shareholders' Meeting"](#).



The board of directors of TABC convened seven meetings in 2025, in which the directors averaged an attendance rate of 100%. Board meetings are held primarily to review business performance, discuss ESG strategies, and respond to major incidents. Dedicated units have been assigned to establish facts, monitor, and keep track of progress afterwards. For important resolutions of the Board of Directors in 2025, please refer to page 23 of the Company's "2025 Annual Report of Shareholders' Meeting".

In June 2026, Mr. Chen Chao-Feng succeeded Mr. Li Cheng-Chih as the Chairman of the board. On the same day, the founder and former Chairman, Mr. Li Cheng-Chih, stepped down and transitioned to the role of Honorary Chairman and Advisor. As of the publication date of this report, the Board of Directors' governance structure has maintained sound operations. All functional committees and sustainable development governance mechanisms have continued to advance relevant operations within their existing scopes of authority and responsibility, remaining unaffected by the change in the Chairman of the board.

« 2025 TABC Board of Directors members »

Title	Name	Gender	Age group	No. of meeting attendance	Attendance rate
Chairman ^{Note}	Cheng-Chih Li	Male	Age 61-70	7	100 %
Director	Chia-Keng Li	Female	Age 41-50	7	100 %
Director	Lin Chin-Miao	Male	Age 61-70	7	100 %
Independent Director	Chien-Hsiang Chang	Male	Age 71-80	7	100 %
Independent Director	Fu-Kuei Huang	Male	Age 61-70	7	100 %
Independent Director	Tsung-Han Hsieh	Male	Age 51-60	7	100 %

Note: Mr. Li Cheng-Chih stepped down as Chairman of the board in June 2026 and transitioned to the role of Honorary Chairman and Advisor. The attendance records of the Board of Directors disclosed in this report are calculated based on the actual term of office during the reporting period.

Nomination and selection of the Board of Directors

Taiming Assurance Broker conducts its Board of Directors' elections in accordance with the Company Act, Corporate Governance Best Practice Principles, Regulations Governing Appointment and Exercise of Powers by Independent Directors of Public Companies, and the Rules of Procedure for Board of Directors Meetings. Under the candidate nomination system, which is stipulated in the Company's Articles of Incorporation, the nomination and selection process for board members is carried out by the Board of Directors. The current (9th term) Board of Directors was re-elected on May 29, 2025. The Company adopts a candidate nomination system for electing board members. Nominees must meet relevant legal requirements, professional qualifications, independence criteria, and restrictions on concurrent positions. The board reviews the list of nominees, and shareholders select directors from this list. Director Li Cheng-Chih was elected Chairman of the 9th Board of Directors by unanimous vote of all attending directors, and Chang Chien-Hsiang, Huang Fu-Kui, and Hsieh Tsung-Han were appointed as independent directors to enhance strategic planning, effective oversight, and shareholder value protection, thereby strengthening corporate governance.

To ensure the board operates in alignment with corporate governance principles, Taiming has established clear conflict of interest avoidance guidelines for directors. Article 15 of the "Rules of Procedure for Board of Directors Meetings" stipulates that "Where a director or the juristic person the director represents has a conflict of interest with respect to agenda item of board meeting, the director shall explain the key aspects of the conflict during the meeting. If the conflict is likely to harm the interests of the company, the director may neither participate in the discussion nor vote on that item, and must recuse themselves during deliberation and voting. The director also may not act as a proxy for another director in voting on the matter. Where the director's spouse, a relative within the second degree of kinship, or a company with a controlling or subordinate relationship with the director has a conflict of interest with respect to the agenda item, such conflict shall be deemed as a personal interest of the director".

The selection of directors of the Company is based on a list of candidates nominated by shareholders holding 1% or more of the shares. After the Board of Directors carefully reviews their qualifications, the nominations are submitted to the shareholders' meeting for election. In addition, the Chairman does not hold any other senior management positions to effectively reduce the risk of potential conflicts of interest. All members of the Board of Directors uphold the principles of high self-discipline and integrity, and fulfill their fiduciary duty and duty of care. When proposals involving conflicts of interest arise, directors proactively disclose their interests and recuse themselves from voting in accordance with regulations. This practice ensures the independence and impartiality of the Board of Directors' decision-making and fosters the sound development of corporate governance.

Board of Directors Continuing Education

To enable members of the Board of Directors to keep abreast of global risk trends and enhance their risk response capabilities, members of the Board of Directors participate in continuing education courses each year. Courses in 2025 included: Information Sharing on the Implementation of IFRS 17 by Property and Casualty Insurers, ESG-Related Legal Issues for the Board of Directors to Consider, Responding to Trends in Money Laundering Prevention, Counter-Terrorism Financing, and Financial Sanctions, and Introduction to Money Laundering Prevention Laws and Practical Case Analysis in the category of economic governance; and ESG-oriented courses such as Operating Strategies and Outlook for Taiwan PMI Companies in the Second Half of the Year under the Trump Reciprocal Tariff Storm and Trends and Risk Management of Digital Technology and Artificial Intelligence, to continuously enhance collective knowledge on environmental, social and economic governance issues. Board members completed 37 hours of training in total in 2025, averaging six hours per person. In addition, the Company held money laundering prevention training for all directors and managers on December 24, 2025 to strengthen the directors and managers' supervision and grasp of domestic and international money laundering prevention systems, legal compliance, and risk awareness.

Performance Evaluation and Remuneration Policy

To empower the board of directors, TABC observes its Board of Directors Performance Evaluation Policy and evaluates the performance of the board, the individual directors, and functional committees once a year and engages external experts to evaluate performance once every three years. Outcomes of the evaluation are disclosed in the annual report and on the corporate website. The 2025 board performance evaluation was completed on December 31, 2025, and the results were reported to the 5th meeting of the 9th Board of Directors on March 5, 2026.

In order to effectively promote the sustainable development of the company, Taiming Assurance Broker revised the performance evaluation measures of the Board of Directors and Functional Committees in 2022 by incorporating ESG issues into performance evaluation indicators, and linking them with relevant performance and remuneration. The measurement items for the board performance evaluation included: 1. The degree of participation in company operations, 2. Improving the quality of board decision-making, 3. Board composition and structure, 4. Director selection and continuous training, 5. Internal control, and 6. Attention to sustainable development (ESG). These six aspects are aimed at enhancing the board's attention to and execution of sustainable development issues. The 2025 evaluations, including the board performance self-evaluation, individual director self-evaluations, and peer evaluations among board members were all rated as outstanding. Peer evaluations for the Remuneration Committee, Audit Committee, and Ethical Corporate Management Committee also received outstanding ratings. For more detailed results of the board evaluations, please refer to page 27 of the Company's ["2025 Annual Report of Shareholders' Meeting"](#).

In accordance with the "Remuneration Committee Charter" and based on evaluation results, Remuneration Committee adheres to the duty of care of a good administrator by regularly reviewing and assessing the remuneration policies, standards, and structures for directors and senior executives (internal managers at the assistant vice president level and above). It also provides recommendations regarding remuneration standards and specific amounts. Independent directors' remuneration is handled in accordance with the "Guidelines for Management of Directors' Remuneration", and primarily consists of attendance fee for each board meeting and monthly transportation allowance. Independent directors do not participate in the annual allocation of directors' remuneration. The remuneration of senior executives is determined in accordance with the Company's Articles of Incorporation, taking into account seniority, specialized expertise, and qualifications required by competent authorities. Bonuses are evaluated based on annual performance and profit results, with reference to performance evaluation outcomes. Other retirement benefits are the same as for regular employees and are handled in accordance with legal regulations. For information on the 2025 annual remuneration of directors and senior executives, please refer to page 15 of the Company's ["2025 Annual Report of Shareholders' Meeting"](#).

If the highest governance body or senior executives violate the Company's "Procedures for Ethical Management and Guidelines for Conduct", appropriate actions shall be taken based on the circumstances. These may include refunding, paying, or returning received funds, transferring them to the public interest or donating to charitable organizations, and initiating a clawback mechanism upon approval by the Chairman. Depending on the severity of the case, disciplinary measures will be applied, and legal action may be taken if necessary. We expect all persons with substantial control to strictly abide by professional ethics to protect the interests of the Company.

For more details, please refer to the Company's ["Procedures for Ethical Management and Guidelines for Conduct"](#).

Functional Committees

Under the Board of Directors, Taiming Assurance Broker has established the Remuneration Committee, Audit Committee, and Ethical Corporate Management Committee to assist the board in fulfilling its supervisory responsibilities and building a sound and sustainable governance structure.

► Upgrading and Strengthening the Level of Sustainable Governance

To implement the Company's sustainability blueprint, Taiming Assurance Broker Co., Ltd. established the "Corporate Sustainability Committee" in 2021. The General Manager served as the chairperson, and the Deputy General Manager served as the vice-chairperson. Six sustainability execution teams were established under the committee: the Corporate Governance and Risk Management Team, Customer Relations Team, Environmental Sustainability Team, Employee Care Team, Social Engagement Team, and Business Partner Team. On May 29, 2025, the Board of Directors resolved to formally upgrade the "Corporate Sustainability Committee" to a board-level functional committee. This move is intended to enhance the depth of the highest governance body's oversight of ESG issues, ensuring that sustainability strategies are integrated into the overall operational framework in a more institutionalized and systematic manner.

► 2025 Key Proposal Summary of The Corporate Sustainability Committee:

1. 2025 report award results
2. 2025 sustainability implementation status and 2026 action plan report
3. The frequency of stakeholder consultations and communication, and the report on major topics used in 2025, which continued from 2024
4. 2025 sustainability report preparation schedule
5. 2025 greenhouse gas inventory assistance schedule
6. Reports on sustainability information management operations and internal control systems
7. Discussion on amendments to the Corporate Sustainability Committee Charter

► Effectiveness of the board's functional committees

Term of office: May 29, 2025 to May 28, 2028

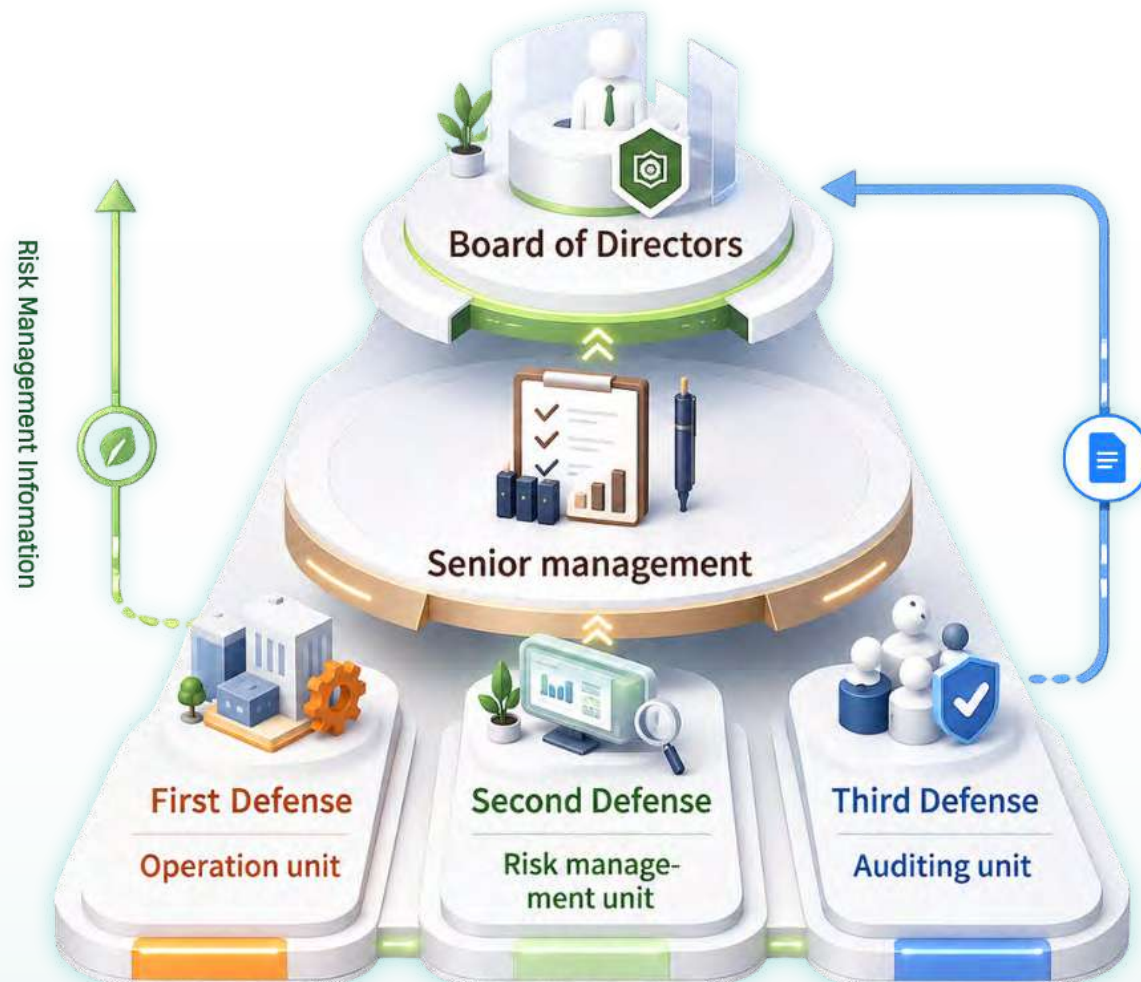
Composition of members: Each committee is composed of all independent directors to ensure the independence of oversight.

Attendance Record: All members achieved an average attendance rate of 100% in 2025.

Committee Name	Main responsibilities and functions	Number of meetings held in 2025
Remuneration Committee	Regularly review the performance of directors and managers, evaluate remuneration policies, systems, standards, and structures, and establish a competitive remuneration policy and structure that aligns with sustainable operations.	6
Audit Committee	Supervise the fairness of financial statements, the effectiveness of internal audit controls and legal compliance, select CPAs and monitor their independence and performance.	7
Integrity Committee	Responsible for formulating and implementing ethical corporate management policies and preventive measures, integrating integrity and ethical values into the Company's operations, ensuring the effectiveness of such measures, and reporting the implementation results to the board on a regular basis each year.	1
Corporate Sustainability Committee	Established in accordance with the "Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies", the Company regularly reports to the Board of Directors on the performance and future plans of sustainability initiatives, responding to and addressing issues of concern to stakeholders.	2

Business risk management

In 2021, the Board of Directors of Taiming Assurance Broker Co., Ltd. approved the Risk Management Policy and Procedures. These policies and procedures are established in accordance with relevant laws and regulations and codes of practice. The aim is to integrate risk management into operations and daily management processes, and through a sound framework, achieve corporate goals, improve management efficiency, provide reliable information, and effectively allocate resources. The risk management organizational structure is led by the Board of Directors as the highest decision-making body, with an Audit Committee responsible for internal control assessment. The Corporate Sustainability Committee oversees the formulation of overall policies and annual reporting. This is combined with the practical operation of a "three-tier model". The first line of defense is the responsibility of department heads for risk identification and monitoring. The second line of defense is handled by the management office, which is responsible for finance and cybersecurity, the legal compliance office is in charge of legal risks, and the corporate governance and risk management team compiles the implementation status and reports it to the committee for supervision. The third line of defense is the Auditing Office, which independently conducts internal audits and system reviews to provide advice. In terms of risk management measures, the Company comprehensively covers the three major issues of environment (E), society (S), and corporate governance (G), including strategy, operations, finance, legal compliance, information security, climate, and other risks. Through regular identification and assessment, prioritization, reporting the implementation status to the Board of Directors at least once a year, and disclosing information on the Company's website, the Company ensures that the risk management mechanism is deeply integrated with the operation activities and is continuously and effectively implemented.



« Progress of TABC's risk management efforts – 2025 »

Risk category	Description on the origin of risk	Risk tier	Establishment and implementation of strategies	Responsible unit
Carbon risks of climate change	- Impact of climate anomalies - Actions regarding greenhouse gas emissions, energy conservation and carbon reduction, taken in response to climate change and natural disasters	Low	- Mobile insurance: Digitalizing operations to reduce paper consumption and carbon emissions from business travel. - Digital learning: Online morning meetings and digital handouts were promoted to significantly reduce the carbon footprint of transportation. - Office energy conservation: Implement one-hour light-out at lunchtime policy and paperless meetings to enhance energy efficiency. - Green procurement: Prioritize the purchase of low-carbon and energy-saving equipment, such as LED lighting, to build a green workplace. - Carbon emissions inventory: Initiate the inventory process in 2025-26 and expect to complete verification in 2027-28. - Performance control: Report progress to the Board of Directors on a quarterly basis to ensure that carbon reduction efforts meet regulatory requirements. - Information disclosure: Completed the 2025 Sustainability Report and regularly disclosed carbon reduction strategies and results. - For other response measures, please refer to Chapter 4 Environmental Sustainability.	Department of Management
Compliance risk	- Risks from failure to comply with laws - Legal risks from possible infringement of rights of another entity	Low	- Optimize internal control and solicitation quality: In response to regulatory requirements, the Internal Control System and administrative audit processes are revised on a rolling basis to strictly control the quality of front-line business solicitation. - Zero violations: All departments strictly implemented internal control operations. In 2025, the Auditing Office confirmed that TABC had no records of violations of relevant laws and regulations or resulting penalties.	Legal Compliance Office
Financial risk	- Financial impacts and response measures in the event of changes in local and foreign regulations - Mergers and investment - Affected by asset valuation, credit, solvency, liquidity risk, and accounting policy etc. - Taxation risk	Low	- Strictly Control High-risk Transactions: The Company does not engage in high-risk, high-leverage investments, loaning funds to others, endorsements and guarantees, or derivative financial product transactions. - Improving Internal Controls and Regulatory Authorization: The Company has established the "Operating Procedure for Acquisition and Disposal of Assets", "Procedures for Endorsements and Guarantees", and "Procedures for Loaning of Funds to Others", all of which have been approved by the shareholders' meeting. Should the Company engage in related activities in the future, it will act in accordance with these procedures. - Sound Financial Structure and Zero Debt Record: To prepare for potential collaboration with industry peers or business expansion, the Company maintains credit lines with banks; however, as of the end of 2025, it had no outstanding bank debt. As a result, credit and repayment risks are low. The Company manages liquidity by forecasting cash flows related to operational payments and evaluates its accounting policies in accordance with International Financial Reporting Standards (IFRS) to keep financial risk at a low level.	Department of Management

Risk category	Description on the origin of risk	Risk tier	Establishment and implementation of strategies	Responsible unit
Financial risk		Low	4. Transparent Information Disclosure Mechanism: We have engaged a professional stock transfer agent and established a spokesperson system alongside a dedicated section on our official website. These measures ensure the transparency of financial and business information while maintaining effective communication with stakeholders. 5. Implementing Tax Governance: The Company formulated the "Tax Governance Policy" in 2022 and included Taiming Assurance Broker and its subsidiaries in the preparation of consolidated financial statements to implement tax compliance and governance objectives. 6. Strengthening Finance and Accounting Professional Competency: Finance and accounting personnel and managers participate in seminars held by the Accounting Research and Development Foundation and briefing sessions organized by competent authorities from time to time to stay abreast of tax laws and regulations and enhance interactive communication.	Department of Management
Cybersecurity and personal data risks	1. Risk of information system being hacked 2. Leaks of personal data in routine processes or documents	Moderate	1. Dedicated Organization and Evaluation: The Company has appointed a dedicated information security officer and specialized personnel to conduct regular asset inventories and risk assessments, producing "Risk Assessment Reports" and "Risk Mitigation Plans" based on the results. 2. External Consultants and Testing: The Company engages information security consultants annually to conduct system testing, introduces advanced defense mechanisms, and continuously optimizes information security management based on evaluation recommendations. 3. Proactive Monitoring and Protection: The Information Technology Department regularly inspects internal and external systems and closely monitors for hacker intrusions and Trojan threats to ensure the security and stability of system operations. 4. Confidentiality Classification and Control: Implement document classification management and access control, utilizing account and password mechanisms to prevent the leakage of core confidential information and personal data. 5. Endpoint Security and Updates: All internal computers are equipped with anti-virus software and are centrally managed by the IT department to ensure the timely update of operating systems and defense mechanisms.	Department of Management
Other risks - Occupational health and safety		Low	1. Workplace Environment Maintenance: Regularly conduct equipment inspections and system maintenance to ensure the safety and operational stability of the office environment. 2. Health Checkups Exceeding Regulatory Standards: We provide employee health checkup plans that exceed statutory requirements, regularly tracking and safeguarding the physical and mental well-being of our office staff.	Department of Management

Technology Applications and Information Security

Promoting the application of generative artificial intelligence (GAI)

► Launch GAI technology application awareness campaign

In response to the development of artificial intelligence, since 2024, we have promoted GAI applications among administrative units, introducing the basic features of these tools and their potential for administrative assistance, such as data processing and report editing.

► Promote the cultivation of digital transformation concepts

Internal information sharing is utilized to guide administrative staff in understanding digital transformation trends and to encourage them to explore potential integrations between AI tools and insurance services, thereby building the organization's digital competitiveness.

► Strengthen cybersecurity awareness in AI use

Internally promoted GAI security guidelines, emphasizing a strict prohibition against inputting sensitive company data or policyholders' personal information into external AI platforms to safeguard information security while exploring new technologies.

► Stay up-to-date with the latest technological developments

Encourage personnel to participate in relevant forums and industry exchanges to stay abreast of generative AI regulations and application trends, which serve as a reference for the Company's future evaluations of introducing related hardware and software equipment.

► Evaluate the feasibility of intelligent transformation

The Company adopts a prudent evaluation strategy, focusing on "concept building" at this stage. In the future, the Company will evaluate the feasibility of establishing a dedicated operating environment and expanding applications based on trial feedback from administrative units.

Information security policy and management system

Due to the characteristics of the industry, Taiming Assurance Broker must handle a large amount of customer personal data. Since 2015, it has established "Personal Information Management Committee" and introduced a Personal Information Management System (PIMS) to comprehensively strengthen personal information management and protection. The committee is responsible for reviewing and optimizing risk controls involving personal information in operational processes, and identifying and responding to possible data leak risks in advance through the establishment of process specifications and risk management mechanisms. At the same time, we integrate legal, management and practical aspects to continuously improve the management of personal data in daily operations. To ensure that all customer personal data is properly protected, TABC continues to strengthen its information security management and improve information system stability and data protection capabilities in accordance with the Company's internal control system.

In order to further improve information security management, Taiming Assurance Broker established "Information Security Management Committee" in 2016 and introduced the Information Security Management System (ISMS) to fully implement information security governance. The committee is responsible for overseeing the implementation of cybersecurity policies at all operating locations of the Company, conducting regular cybersecurity risk assessments, and submitting a complete cybersecurity risk management report to the Board of Directors on December 24, 2025. In terms of internal control, we deployed an endpoint monitoring system to implement proactive notification and early warning mechanisms.

TABC's
cybersecurity
policy



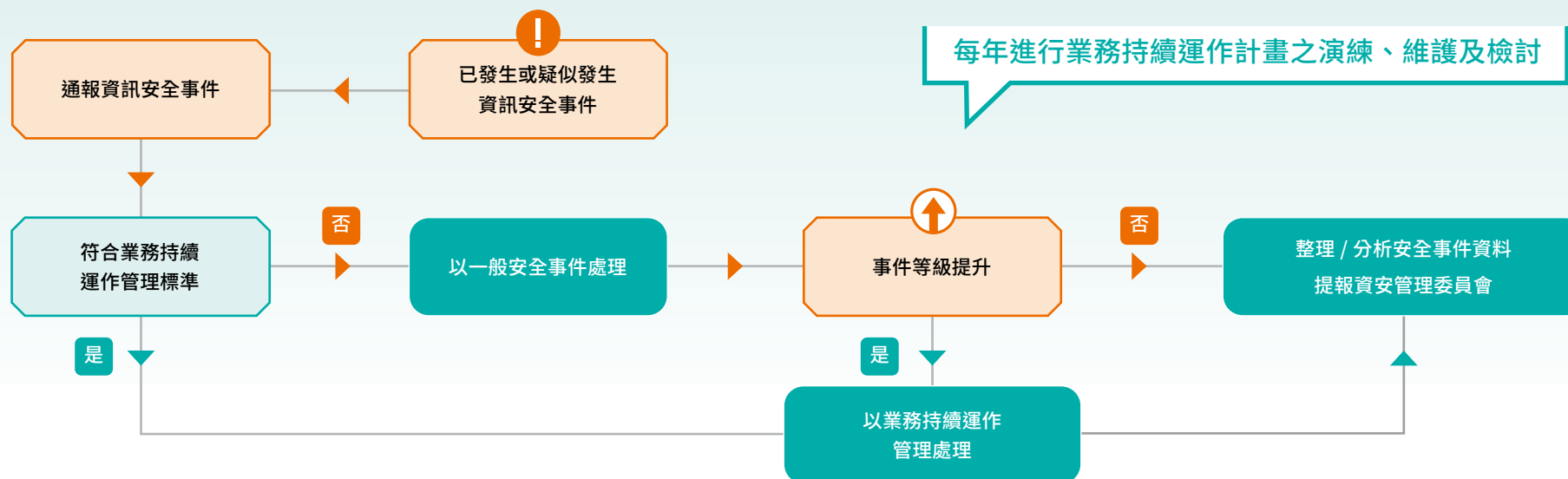
Information security incident management process

Taiming Assurance Broker has established a clear information security incident response management process to ensure that when information security anomalies occur, they can be dealt with immediately to control risks, reduce damages and maintain operational continuity. When a suspected information security incident is detected, the notification mechanism will be activated immediately, and a preliminary assessment will be made based on the nature and scope of the incident to determine whether it has met the triggering requirements for business continuity management.

- If the requirements are met, contingency measures will be implemented through business continuity management;
- If it does not meet the requirements, it will be handled according to the general information security incident procedures. However, during the subsequent response process, if the impact of the incident increases significantly, the incident level will be immediately raised and handled according to the standards of business continuity management.

During the handling process, the security incident data will be comprehensively summarized and analyzed and submitted to the Information Security Management Committee for review as a basis for improving the information security governance mechanism and preventive measures. In order to strengthen information security resilience, Taiming regularly conducts business continuity drills every year and carries out rolling reviews and maintenance to ensure the effectiveness and enforceability of the system.

《 資訊安全事件管理流程 》



International cybersecurity standards and education and training

Taiming Assurance Broker Co., Ltd. (TABC) has been a member of the Financial Information Sharing and Analysis Center (F-ISAC) since 2019. Through standard operating procedures and real-time information sharing, the Company has enhanced its early warning capabilities and risk response efficiency, strengthening its information security protection and risk management. In terms of information security management, the Company obtained ISO 27001 certification in 2016 and completed the transition to ISO 27001:2022 in 2024. In 2025, the Company successfully passed the ISO 27001:2022 triennial recertification, further enhancing the depth and scope of its audits.

Regarding personal data protection, the Company passed the BS 10012:2017 international standard certification in 2022 and has maintained the validity of this certification through 2025, ensuring the effective implementation of the personal data management system.

In addition, the Company continues to strengthen technical protection measures, such as MDR, WAF, and antivirus systems to safeguard operational security and customer data privacy.



« TABC has obtained international standards for cybersecurity verification »

Individual	Verified International Standards	Scope of verification
Taiming Assurance Broker Co., Ltd.	ISO 27001:2022 Information Security Management Standard BS 10012:2017 Personal Information Management Standard	Operations and maintenance of customer and employee personal data management at the head office of TABC



▲ TABC continued to be verified for ISO 27001 Information Security Management System (ISMS)



▲ TABC continued to be verified for BS 10012 Personal Information Management System (PIMS)

In 2023, in accordance with the FSC's "Regulations Governing Establishment of Internal Control Systems by Public Companies", Taiming Assurance Broker officially appointed a dedicated Chief Information Security Officer and assigned one full-time information security personnel to strengthen the Company's information security governance framework. In addition, under the Business Continuity Plan (BCP), the Company conducted both "data center power outage drill" and "network disruption drill" to ensure the stability and continuity of critical operations during emergencies. In addition, since 2019, the Company has purchased cybersecurity insurance to effectively reduce information security risks and possible impacts.

In order to enhance employees' awareness of information security and personal information, back-office staff should conduct self-management in accordance with the information protection measures announced by the Company, and regularly cooperate with internal audits, education and training, and social engineering drills. In 2025, Taiming Assurance Broker implemented Managed Detection and Response (MDR) to enable real-time monitoring of the Company's networks and systems, thereby enhancing information security oversight. The Company also regularly conducts simulated phishing campaigns based on common social engineering techniques used by hackers, training employees through "email-based social engineering drills" to expose potential attack patterns and raise employee awareness. We also conduct white hat hacker vulnerability scans, mobile insurance security reviews, system improvements, regular password updates and other basic management measures to ensure the security of customer personal information.

In addition, to strengthen the cybersecurity protection network, TABC regularly arranges cybersecurity awareness and training courses. In 2025, the total training hours for internal staff on cybersecurity and personal information protection were 4 hours, with a 100% completion rate. In addition, information security personnel have been arranged to undergo 12 hours of information security training and have obtained lead auditor certification. In the future, the information security systems of each operating site will be continuously improved, and the information security joint defense mechanism will be strengthened.



« Statistics on cybersecurity education and training for TABC »

Subject	Course name	Course hours	Number of participants	Training completion rate	Course Delivery (Online/Inperson)
Cybersecurity specialist	Six courses including AI applications and cybersecurity risks	12	2	100%	Online
Office staff	PIMS Personal Information Protection Training	2	58	100%	Online
	Information Security: Cybersecurity Threat Trends and Responses	2	58	100%	Online

[TABC's
cybersecurity
policy](#)



[TABC's
personal data
management
policy](#)



Ethical Management

To establish sound corporate governance and risk control mechanisms, in addition to the Board of Directors establishing an Ethical Corporate Management Committee, Taiming Assurance Broker has also formulated the "Integrity Management Code", "Code of Ethical Conduct", "Material Insider Information Handling and Insider Transaction Prevention Procedures", and "Procedures for Ethical Management and Guidelines for Conduct" to implement ethical corporate management in practice. The implementation of relevant policies is reported regularly to the Board of Directors to ensure the oversight mechanism operates effectively and undergoes continuous improvement. Regarding promotion and implementation, the completion rate for promoting ethical corporate management policies among members of the Board of Directors and management reached 100%. Furthermore, the Company communicated these policies and anti-corruption principles to all back-office staff through internal meetings and training sessions, embedding the concept of integrity into practice in daily management and business activities. Taiming Assurance Broker Co., Ltd. has disclosed the "Implementation Status of Ethical Corporate Management Policy" on its official website to enhance information transparency and make it available for investors and stakeholders to review.

TABC conducts annual on-the-job training for all employees to further instill a culture of integrity. In addition to strengthening the promotion of the Ethical Corporate Management Best Practice Principles this year, we have added new courses related to the "Whistleblower Protection Act" to help employees understand the latest developments and practical implications of Taiwan's anti-corruption legal system. Furthermore, the Company explicitly includes clauses prohibiting improper gifts and the transfer of benefits in contracts with counterparties, strengthening ethical management requirements at the institutional level and mitigating the risk of potential misconduct.

« Execution of TABC's business integrity policy in 2025 »



Category	Tasks
Communication	1. Disclosure of Procedures for Ethical Management and Guidelines for Conduct on corporate website 2. The senior management including the General Manager and Deputy General Managers signed statement of ethical behavior 3. In 2025, we promoted the ethical management policy to all back-office staff 4. Added AML clauses to all contracts signed with partnered insurance companies, and introduced yearly performance evaluation for certain issues 5. In 2025, 100% of the 34 cooperating insurance companies completed the signing of anti-money laundering agreements (the same number as last year)
Training	Compliance training is being held on a yearly basis; 100% of back-office staff completed compliance training on business integrity, AML, CTF, etc., in 2025
Audit	1. Regular compliance audits are conducted on back-office staff. Two random audits were conducted in 2024, and the results showed that they were in compliance with regulations and that employees had compliance awareness 2. TABC engages in discussions with business units that are prone to high integrity risks, and found them to be of low risk. 3. In 2025, there was no occurrence where it terminated or discontinued contract with a business partner due to any corrupt behavior or violation 4. No misconduct report was received and no incident of corruption or dishonesty occurred in 2025.

Taiming Assurance Broker has established multiple complaint and reporting channels to encourage internal and external stakeholders to lodge complaints, reports or suggestions regarding dishonest behavior or operational activities that may affect the environment, economy, society and human rights through public reporting mailboxes or telephone calls. The enforcement unit is responsible for investigating the case and ensuring that the identity of the whistleblower and the details of incident remain confidential. They shall not be provided to unrelated third parties unless necessary for the investigation to prevent unfair or unfavorable treatment. The Company also clearly regulates the protection mechanism, case acceptance process and violation handling standards through "Procedures for Handling Reports of Illegal, Unethical or Dishonest Behavior" to ensure that the complaint mechanism is fair and transparent.

《 Complaint and misconduct report handling procedures 》

Reporting and acceptance	• Whistleblowing mailbox: appeal@tabc.com.tw • Grievance extension: #219 • Acceptance unit: Legal Compliance Office
Verification and investigation	• The Legal Compliance Office and the Human Resources Department are responsible for case investigation • Ensure confidentiality of the whistleblower and the case content • The respondent has the opportunity to express his or her opinions and appeal • All related information shall be kept for at least five years or until closure of lawsuit
Adjudication and disposition	• Convene "Back-office Staff Evaluation Panel Meeting" to discuss resolutions • Adjudication and punishment based on the Code of Ethics and Employee Work Rules • Provide channels for complaints and relief for violators • Report the adjudication result to the Board of Directors
Improvement and prevention	• Review the cause of violation and propose improvement plans • Revise relevant management measures and operating procedures • Strengthen education training and internal promotion • Improvement results are reported to the Board of Directors

Legal Compliance

To strengthen legal compliance and risk control mechanisms, Taiming Assurance Broker Co., Ltd. has established a Legal Compliance Office and constructed a tiered supervision framework based on the three lines of defense principle. The business units, Legal Compliance Office, and Auditing Office each perform their respective functions to ensure the effective operation of the system. The Company continues to enhance the understanding and implementation of regulatory compliance among office and field staff through education and training, digital monitoring, and institutional optimization. Key initiatives include:

- **Diverse legal compliance education and promotion:** Actively promote core issues such as preventing money laundering and combating the financing of terrorism, personal information protection, the principle of fair treatment of customers, and strengthen risk awareness through association letters, legal e-newsletters, and sharing of penalty cases.
- **Case-oriented practical training:** By integrating court rulings and ombudsman cases to break down business process details, we help employees bridge the gap between legal provisions and practical operations, thereby mitigating the risk of solicitation non-compliance.
- **License and training management mechanism:** Verify the validity of sales representatives' licenses and their mandatory on-the-job training hours to ensure that frontline professional qualifications comply with regulatory requirements.
- **Digitalized risk monitoring:** Established real-time system access controls, online checks for mobile insurance applications, and risk assessment and abnormal transaction monitoring to prevent money laundering.

The Company closely monitors domestic and foreign regulatory and policy developments and adjusts its operating procedures accordingly. In 2025, Taiming Assurance Broker Co., Ltd. faced no penalties for violations of economic, environmental, or social regulations. Furthermore, no incidents involving environmental impacts, human rights issues, anti-competitive behavior, breaches of customer privacy, or data loss occurred. This underscores TABC's commitment as a responsible enterprise to upholding legal compliance and risk management mechanisms, while demonstrating its stable and effective operation.

« Taiming Assurance Broker's education and training related to legal compliance and the number of trainees in 2025 »

Category	Course name	Course hours	Persons trained
Back-office staff	Ethical Corporate Management Best Practice Principles	1	58
	Combating money laundering and the financing of terrorism	2	58
	Promotion of the principle of fair treatment of clients	3	58
	PIMS Personal Information Protection Training	2	58
	Information Security: Cybersecurity Threat Trends and Responses	2	58
	Zero Tolerance for Workplace Sexual Harassment	0.5	58
	Human Rights Training: Equal Participation of Persons with Disabilities	0.5	58
	Occupational Safety and Health: Unveiling the Crisis Sparks of Workplace Fires and Explosions	1	58
	Practical Case Operations in Legal Compliance Practice	4	16
Sales partners	Combating money laundering and the financing of terrorism	2	3,015
	Promotion of the principle of fair treatment of clients	2	3,044
	Older-person-friendly service training	2	3,056
	Legal compliance training	6	3,028



Perpetual Finance

03

By implementing sustainable insurance principles, the Company comprehensively manages ESG risks and opportunities, integrates ESG concepts into its operations, and promotes the enterprise's path toward sustainable development.

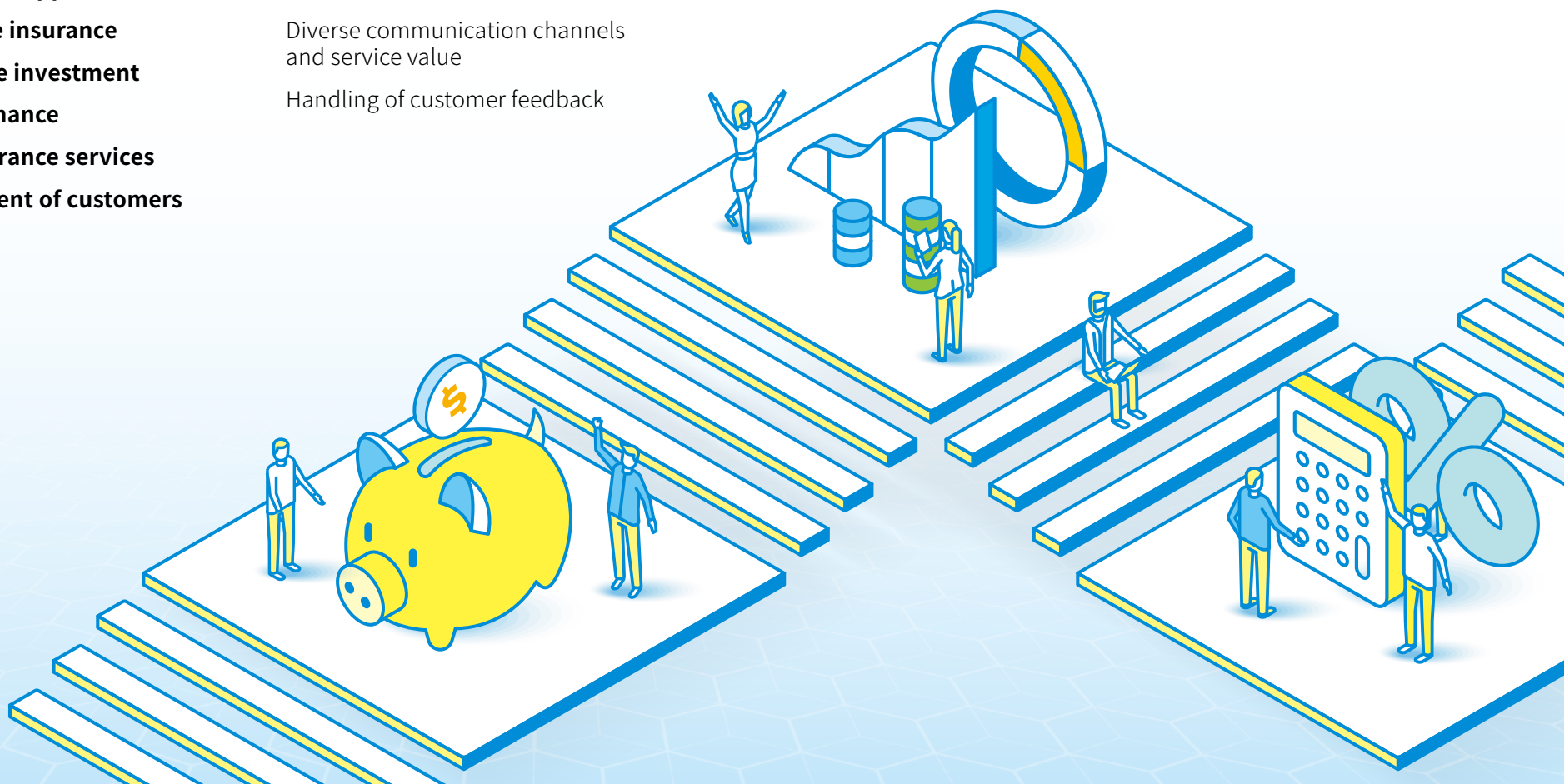
- **Management approach**
- **Sustainable insurance**
- **Responsible investment**
- **Inclusive finance**
- **Digital insurance services**
- **Fair treatment of customers**

Age-friendly

- **Customer service**

Diverse communication channels
and service value

Handling of customer feedback



« Performance highlights »



0 case(s)

No. of claim appeals



99.17 %

Customer satisfaction

« Short/medium/long-term strategic goals »

Short-term strategic goals



Enhance training and
awareness of back-office
staff for improved
customer satisfaction

Medium-term strategic goals



Promote financial
inclusion and develop
innovative digital tools
that help expand
service capacity

Long-term strategic goals



Enforce Principles for
Sustainable Insurance
and the ESG philosophy

Management policy

Material topic	Fair customer treatment, customer service and care
Corresponding GRI	Self-defined topic
Corresponding SDGs	  
Policies and commitments	TABC observes fair customer treatment principles and upholds duties of integrity, care, and loyalty to provide customers the most suitable solutions and services that meet their needs. We prioritize customer service and quality, and offer a diverse range of communication and service channels to protect and maximize customers' interests. It is our hope to raise customers' satisfaction, trust, and attachment to us persistently over time.
Metrics and targets	Short-term goals (1 to 3 years): • Increase customer satisfaction to 95% and above. • 0 % customer complaints-to-claims ratio. Mid-term goals (3 to 5 years): • Increase customer satisfaction to 97% and above. Long-term goals (more than 5 years): • Enforce the fair customer treatment principle; enhance the quality of service to customers through consistent internal training and awareness programs. • Enforce Principles for Sustainable Insurance; incorporate the ESG philosophy into operations and lead the organization towards sustainable growth.
Effectiveness tracking mechanism	• A Corporate Sustainability Committee has been assembled to enforce Principles for Sustainable Insurance. • Develop digital support tools to improve the ease of use for business partners and thereby increase customer service efficiency. • Implement the fair customer treatment philosophy; make arrangements to have employees of Insurance Policy Service undergo practical training to improve the quality of customer service. • Continue tracking customers' satisfaction and the customer complaints-to-claims ratio.
Actions and measures for the year	• In 2025, a total of 435 compassionate insurance policies were issued, generating a total premium income of NT\$6,046,993. Total premiums increased by 7.8% compared to the previous year. • No claim-related appeal was raised in 2025, and claim-related complaints accounted for 0% of total complaints. • In 2025, a total of 4.5 hours of training related to fair treatment of customers and financial consumer protection was conducted, with over 98% of field personnel completing the training. • 99% of customers were satisfied with the services provided by sales partners in 2025. • TABC received 0 complaints and 0 request for mediation in 2025.

Material topic	Digital finance
Corresponding GRI	Self-defined topic
Corresponding SDGs	  
Policies and commitments	With the development of technology and change in the consumption patterns of the general public, Taiming optimizes customer experience, promotes inclusive finance and ESG concepts, improves convenience and digitization, and realizes convenient, friendly and sustainable digital financial services.
Metrics and targets	Short-term goals (1 to 3 years): - Expanding digital partnerships: Added 3 more life insurance companies to the program. - Alignment with citizen-centric policies: Actively promote "insurance passbooks" to enhance the convenience of services for policyholders. Mid-term goals (3 to 5 years): - Quantitative transformation indicator: Mobile insurance coverage rate reached 80%. - Implementing green operations: Continue to deepen digital workflows and fully realize the goal of paperless operations.
Effectiveness tracking mechanism	- Satisfaction survey: Collect user feedback through digital service satisfaction surveys to serve as a basis for optimizing digital tools and enhancing the user experience. - Key Performance Indicator Management: Set indicators such as mobile insurance usage rates and digital tool usage growth rates, and regularly review progress and achievements. - Compliance Management and Project Audit: Regularly review digital financial operations for compliance with internal control regulations and laws, ensuring all processes align with the Company's sustainable development goals through internal audits. - Dedicated Feedback and Improvement Mechanism: A dedicated digital service complaint and feedback channel has been established to record and resolve user pain points, with the execution experience utilized to optimize digital services.
Actions and measures for the year	- In 2025, mobile insurance services were launched in collaboration with 8 life insurance companies and 4 nonlife insurance companies, with SSO integration completed for 6 life insurers and 1 non-life insurer. - In 2025, 1,454 life insurance policies were applied for through mobile channels, representing a decrease of 8.9% compared to the previous year.

Sustainable Insurance

Taiming Assurance Broker proactively responded to the United Nations Principles for Sustainable Insurance (PSI) and incorporated relevant core initiatives into corporate governance and business development. By comprehensively implementing the four core principles, we effectively manage ESG risks and opportunities, providing a foundation for enhancing the Company's operational performance. This commitment represents our long-term mission to implement environmental, social, and governance (ESG) principles through a top-down approach, driven by our vision of achieving mutual prosperity for both the enterprise and society.

« TABC's sustainable insurance actions »

Sustainable insurance principles	TABC's actions
Incorporating ESG into corporate decision making	- Elevated decision-making level: Established the "Corporate Sustainability Committee" under the Board of Directors, which is responsible for the planning, monitoring, and management of ESG strategies. - Precise risk alignment: Regularly identify ESG risks and report to the Board of Directors to ensure that all business strategies are highly aligned with sustainable development goals. - Strengthening corporate resilience: Integrate sustainability assessment results deeply into business decision-making processes to comprehensively enhance the Company's resilience to climate and environmental changes.
Enhance the ESG awareness of customers and partners.	- Sustainability empowerment education: ESG training is regularly conducted for employees, customers, and business partners to embed the concept of sustainability into the core of our services. - Front-end interactive guidance: Actively engage with customers at the business frontline to help them fully understand the risk protection and sustainable value behind insurance products. - Digital transformation drive: Promote the digitalization of business back-end operations and empower partners with digital tools to meet customer needs accurately and efficiently.
Working with governments and stakeholders to promote ESG	- Industry-Academia-Research collaboration: We support and participate in sustainability promotion activities annually, collaborating with academic institutions to research ESG issues within the insurance industry and advance talent development. - Sharing practical experience: We share our practical experience with competent authorities and NGOs through professional forums and seminars to lead the industry's transition toward sustainability. - Expanding green influence: Leveraged diverse channels including the official website, social media, and LINE@ to broaden advocacy, while promoting electronic forms to implement low-carbon office operations.
Regular disclosure of ESG performance	Ethical governance disclosure: We publish an annual ESG report to faithfully disclose the implementation progress of PSI to policyholders, investors, and regulatory authorities, ensuring information transparency and a commitment to continuous improvement.

Responsible investment

Taiming Assurance Broker adheres to the concept of responsible investment, actively incorporates environmental, social and corporate governance (ESG) factors into investment decisions, and is committed to enhancing the long-term interests and value of customers and shareholders. As of the end of 2025, Taiming Assurance Broker Co., Ltd. held corporate bonds of several financial institutions with ESG concepts, including TransGlobe Life Insurance, KGI Life Insurance, Shin Kong Life Insurance and KGI Bank, etc. These institutions have demonstrated excellence in promoting sustainable operations. TransGlobe Life Insurance has integrated responsible investment into its business model; as of the end of 2024, its cumulative investment in green finance projects reached NT\$25.65 billion. Shin Kong Life Insurance received numerous awards, such as the Social Empowerment Award at the Asia Responsible Enterprise Awards (AREA), for its "Shin Kong One Acre Table" initiative, fully demonstrating its proactive commitment to the ESG field. KGI Financial has implemented sustainable development, having been included as a constituent of the Dow Jones Sustainability Indices (DJSI) World and Emerging Markets indices for five consecutive years, and selected for the FTSE4Good Emerging Index for eight consecutive years, showcasing its value in financial sustainability.

Through these responsible investment initiatives, Taiming Assurance Broker not only promotes the capital market's emphasis on sustainable development, but also creates long-term value for customers and shareholders, demonstrating the Company's active role in promoting social responsibility and sustainable development.

« Taiming Assurance Broker's consolidated statement of funds utilization »

Unit: NTD thousand

Item	2024		2025	
	Amount	Percentage	Amount	Percentage
Cash and cash equivalents	67,802	14.03%	44,882	10.76%
Funds	49,471	10.24%	121,733	29.19%
Bank debentures	44,877	9.28%	72,827	17.46%
Corporate bonds	42,069	8.70%	0	0.00%
Shares	164,974	34.13%	64,024	15.35%
Property and equipment ^{Note}	114,146	23.62%	113,556	27.23%
Total	483,339	100.00%	417,022	100.00%
Cash and cash equivalents	67,802	14.03%	44,882	10.76%
Investment assets	415,537	85.97%	372,140	89.24%

Note: Property includes business-owned and investment offices, and is measured at book value less accumulated depreciation, and is not calculated at revalued amounts.

« Implementation of PRI »

Principles of responsible investment	Implementation by TABC
Implement shareholder participation and voting mechanisms	Achieved a 100% attendance and voting rate at the shareholders meetings of investees (including both listed and unlisted companies), exercising shareholder influence through active participation in proposal voting to strengthen the corporate governance of these entities.
Enhance ESG information disclosure and investment assessment	We integrate ESG performance into the core of our investment decision-making, focusing on the financial transparency of investee companies. By reviewing their sustainability reports, we comprehensively evaluate the long-term operational resilience and sustainable value of these enterprises.
Implement responsible investment (PRI) actions and progress management	- Regularly monitor the financial and sustainability risks of investee companies to ensure the investment portfolio aligns with social responsibility. - The Company releases its quarterly financial reports to the public and investors, which include investment performance data. - By disclosing responsible investment data in its annual sustainability report, TABC proactively addresses stakeholders' expectations regarding the use of funds, establishing a stable and transparent brand image.

Inclusive finance

With insurance brokerage as its core business, Taiming Assurance Broker Co., Ltd. (TABC) does not develop its own insurance products. Instead, through partnerships with a diverse range of insurance companies, TABC provides customized protection portfolios tailored to customers' various life stages and risk profiles. This approach assists more people in obtaining appropriate protection at affordable costs, fulfilling the insurance principles of "proactive risk prevention" and the spirit of inclusive finance. The focus of promotion will be on various types of charitable insurance, including:

- **Small-amount whole life insurance:** In line with government policy, we assist the public in establishing basic life protection with lower premiums, thereby strengthening families' risk resilience.
- **Pre-existing conditions insurance policies:** Provide insurance opportunities for individuals with poor health or those previously denied coverage to bridge protection gaps.
- **Preferred risk insurance policies:** Through a more precise risk assessment mechanism, individuals in good health can enjoy reasonable premiums, thereby incentivizing proactive health management.
- **Spillover insurance policies:** These policies integrate health promotion mechanisms to encourage regular exercise and healthy lifestyle habits, thereby enhancing awareness of preventive medicine and proactive health management.

As of 2025, TABC successfully sold a total of 435 policies, including small-amount whole life insurance, preferred risk insurance policies, pre-existing conditions insurance policies, and spillover insurance policies, with total premiums reaching NT\$6,046,993. Premiums increased by over 7.8% compared to the previous year, demonstrating the significant effectiveness of the promotion of charitable insurance.

« TABC works with insurance companies to promote various forms of insurance for the underprivileged »

Small-amount whole life insurance	Pre-existing conditions insurance policies	Preferred risk insurance policies	Micro insurance	Spillover insurance policies
To enhance basic coverage for citizens and address the trends of an aging population and declining birth rate, the government has promoted small-amount whole life insurance, enabling the public to obtain or supplement lifelong protection with lower premiums. In the event of disability, accidental death, or other accidents, it can effectively reduce the financial burden on families.	Specifically designed for individuals with pre-existing conditions or those who have previously been denied insurance, excluded, or subject to substandard loadings, these plans typically target specific groups such as those with diabetes, liver disease, or the "three highs" (hypertension, hyperglycemia, and hyperlipidemia). While premiums are relatively high, they offer essential insurance opportunities and basic protection for individuals with pre-existing medical conditions.	Mortality rates are assessed more accurately based on factors such as the insured's smoking status, health indicators, lifestyle, and family medical history, and are classified into smoking and non-smoking categories. Healthy individuals are eligible for lower life insurance premiums.	Provide basic and essential risk protection for the economically disadvantaged or specific demographic groups to supplement gaps in the social insurance or social assistance systems. The public can obtain basic coverage through low premiums, preventing their families from falling into financial hardship due to accidents.	Beyond traditional protection, we integrate health-related behavior incentives to encourage policyholders to develop regular exercise habits and healthy lifestyles. Upon meeting spillover criteria, policyholders can receive premium discounts or other rewards, helping to reduce morbidity rates, claim rates, and overall premium expenses.

« Sales of insurance for the underprivileged »

Product \ Year	2023		2024		2025	
	Case count	Premiums	Case count	Premiums	Case count	Premiums
Small-amount whole life insurance	357	5,281,989	197	2,547,660	135	2,240,382
Preferred risk insurance policies	6	123,936	7	152,850	0	0
Pre-existing conditions insurance policies	2	53,650	0	0	3	131,930
Spillover insurance policies	102	806,042	181	2,910,611	297	3,674,681
Total	467	6,265,617	385	5,611,121	435	6,046,993
Difference from the previous year	98% growth	7% decline	17% decline	10% decline	13.0% growth	7.8% growth

TABC actively responds to the policies of the competent authorities and continues to promote the implementation of sustainable insurance policies that foster social inclusion and health promotion. The following is a brief overview of the status and structural changes in the promotion of related products for 2025:

- **Overview of Microinsurance Promotion:** In the spirit of inclusive finance, TABC has adopted a "charitable donation" rather than an "insurance sales" model to promote microinsurance. When local governments require assistance in providing microinsurance for their citizens, they submit applications to the Life Insurance Association of the Republic of China (LIA). The LIA then facilitates the matching process by identifying insurance companies to serve as underwriters and pairing insurance brokers with insurers to co-sponsor the premiums. TABC allocates a dedicated annual budget for microinsurance, ensuring that funds are readily available to cover premium expenses whenever such matching opportunities arise. Although the Company has not received any donation requests over the past three years, we will continue to allocate dedicated budgets and remain on standby alongside the Life Insurance Association. This ensures we can provide immediate, substantive financial support to the underprivileged when needed, fulfilling our sustainable commitment of the social safety net.
- **Reasons for the decline in small-amount life insurance policies:** TABC actively responded to the government's policy of easing restrictions on small-amount life insurance (a maximum of 4 policies per person, with primary coverage limit of NT\$900,000) between 2023 and 2024, helping many middle-aged, elderly, and grassroots clients establish basic life insurance protection. In 2025, the number of new contracts entered a stable period, as the rigid demand of the market's core customer base became saturated and most policyholders already reached their statutory coverage limits. In the future, we will continue to provide policy checkups to offer supplemental coverage for individuals who do not have adequate insurance.
- **Reasons for the increase in the number of spillover insurance policies:** The significant growth in the number of spillover insurance policies in 2025 was primarily due to the Company's active response to the competent authority's policy guidance on transforming the insurance industry and aligning with the new international standard (IFRS 17). The Company closely follows market trends and has strengthened its promotion of "spillover" insurance products that integrate "preventive medicine" and "self-health management. Frontline employees utilize digital sales tools to guide policyholders in earning rewards, such as premium discounts, cash rebates, or increased coverage by adopting healthy habits like walking and undergoing regular health checkups. These efforts have effectively helped reduce the overall burden on societal medical resources, demonstrating the sustainable influence of insurance distribution channels.

Digital insurance services

Digital transformation layout to improve the convenience of insurance

Amidst the rapid evolution of financial technology, Taiming Assurance Broker Co., Ltd. (TABC) recognizes that digitalization has become the key to transformation and upgrading within the insurance industry. Since launching our digital transformation in 2015, we have consistently invested resources in technology integration and process innovation. We are dedicated to building a highly efficient and secure digital insurance environment, providing policyholders and business partners with a more convenient, agile, and sustainable service experience, which serves as a core competitive advantage for the Company. In 2019, the mobile insurance system was officially launched to help business partners overcome the limitations of traditional paper-based applications. By leveraging digital signatures, electronic submission, and data verification, the system simplified processes, reduced errors, and significantly enhanced operational efficiency and data accuracy. This initiative successfully achieved "paperless insurance", aligning with modern sustainable development goals.

The core advantages of mobile and remote insurance include:

- 1. Maximizing process efficiency:** By eliminating traditional, cumbersome paper-based operations, we have shortened the insurance application process and enhanced operational efficiency.
- 2. Data quality accuracy:** Data quality accuracy: Systematic verification mechanisms reduce the risk of human error, ensuring the integrity and accuracy of insurance data.
- 3. Carbon reduction practices in operations:** Significantly reduced the printing of insurance documents, lowering the environmental burden through paperless processes.
- 4. Security compliance:** Remote insurance uses advanced identity recognition technology and video conference confirmation mechanisms to ensure information security and compliance with regulatory requirements.

In terms of digital applications, Taiming Assurance Broker continues to promote the following key measures to enhance the effectiveness of digitalization:

1. Technology Leadership and Innovative Applications

- i Taiming Smart E-God: In 2020, we launched "i Taiming Smart E-God", which integrates the sales support tools of multiple insurance companies. Through an intuitive classification structure and interactive query functions, it simplifies business operations and improves sales efficiency.
- Remote insurance breakthrough: In 2022, we collaborated with TransGlobe Life Insurance to breakdown geographical barriers, enabling customers and partners to complete insurance applications securely through digital tools.

2. Platform integration and process optimization

- Since 2022, we have promoted the connection of "Single Sign-On (SSO) Portal for Insurance Agents". Business partners can log in to the agent areas of various insurance companies through Taiming business platform. This reduces the hassle of remembering multiple account credentials and streamlines operational processes.
- As of the end of 2025, mobile insurance cooperated with 8 life insurance companies and 4 property and casualty insurance companies, and completed SSO connection with 6 life insurance companies and 1 property and casualty insurance company, further improving the integration of digital tools.

Continue to promote smart insurance upgrade and deepen inclusive finance

Taiming Assurance Broker's digital transformation not only complies with information security regulations, but also helps business partners provide more accurate, efficient and secure services, while reducing the use of paper documents and achieving environmental benefits. In the future, Taiming will continue to deepen the application of digital finance, promote the intelligent upgrade of the insurance industry, create more convenient and efficient insurance services, and support business partners and customers with advanced digital tools to create an excellent insurance experience.

« Digital Transformation and Mobile Insurance Promotion Strategies »

Sustainability Strategy Pillars	Specific Action Plans and Targets
Digital Competency and Professional Empowerment	1. Deepening the Digital Education System: Developed intuitive operational guidance and instructional videos to effectively bridge the digital divide and enhance the digital resilience of all employees. 2. Establishment of regular practice workshops: Regularly hold mobile insurance practice courses to enhance the digital operation proficiency of business partners, ensuring service quality and professionalism. 3. Driving the exemplary learning effect: Extract successful cases of digital transformation to catalyze comprehensive digital upgrades across the organization through experience sharing and benchmarking.
Incentive Mechanisms and Value Orientation	1. Linking Transformation Performance to Incentives: Establish an incentive scheme linked to the mobile insurance achievement rate to deeply integrate environmental friendliness with business performance and drive behavioral transformation. 2. Promoting the value of paperless carbon reduction: Strengthen the synergy of mobile insurance in reducing paper consumption and improving operational efficiency, helping partners build awareness of sustainable finance and environmentally friendly services.
Technology Support and Experience Optimization	1. Deploying the "Quick & Easy Support Center" digital support: Introduced AI smart assistants and FAQ retrieval systems to provide frontline employees with 24/7 technical consultation and real-time troubleshooting, creating a highly reliable operating environment. 2. Iterative improvement of user interface: Adhere to user-centered design and continue to optimize the mobile insurance interface to create a smooth and intuitive digital insurance application process. 3. Implement a diversified feedback and revision mechanism: Regularly conduct user satisfaction surveys and incorporate stakeholder feedback into the core indicators for system upgrades.
Sustainability Initiatives and Shared Values	1. Multi-dimensional Communication of Transformation Vision: Promote the core advantages and low-carbon benefits of digital insurance through cross-channel approaches to deepen stakeholder' understanding of sustainable finance. 2. Optimizing and integrating operational processes: Deepen the Single Sign-On (SSO) interface integration for insurance companies, incorporate digital insurance applications into standardized service workflows, and implement the principle of digital priority.
Transformative Governance and Leadership	1. Cultivating a Sustainable Digital Corporate Culture: Internalize a digital management mindset within the corporate culture and strengthen the organization's focus on technological applications to support long-term sustainable development. 2. Senior Leadership Demonstrates Transformation Commitment: Management personally leads and promotes digital insurance policies, exerting a demonstration effect that showcases the organization's top-down leadership in digital transformation.

« Statistics on the use of digital finance by Taiming Assurance Broker Co., Ltd. in 2025 »

Usage statistics of business integration system		
Function	Participant count	Persons
Salesperson Management System	2,759	149,602
Digital Academy	3,082	81,416
Health Insurance Mobile Service (mobile insurance)	780	12,954
Insurance Company Broker Portal (average)	590	7,005

Usage statistics of other digital tools	
Function	Participant count
Smart E God	2,046
TABC's Little Assistant	797
Taiming's Official LINE	727

Safe

Transparent
insurance
information

Efficient

Saves 50% time
on insurance
application
process

Environmentally
friendly

Zero paper
usage in
insurance
application

Digitalization: Building a Forward-Looking Financial Blueprint

As online insurance and innovative insurance products become mainstream in the market, Taiming Assurance Broker Co., Ltd. (TABC) has actively responded to regulatory policies by deepening the development of its digital and remote systems. Through process automation and intelligent system optimization, we have comprehensively enhanced operational efficiency and service accessibility, and are committed to establishing a robust technical foundation amidst the wave of digital transformation.

Professional Empowerment: Refining the Core Competencies of Business Partners

To precisely align with diverse market demands, we continue to introduce advanced professional training courses to cultivate the insurance planning expertise and advisory service capabilities of our business partners. By leveraging the dual drivers of talent and expertise, we ensure that our clients receive a protection experience of the highest standard.

Continuous Improvement: Consolidating Leadership in Digital and Service Excellence

Taiming Assurance Broker Co., Ltd. continuously enhances its service quality and strengthens its brand competitiveness by optimizing the dual tracks of digital technology and professional training. We also maintain a leading position in digital insurance, providing customers with the most innovative and trustworthy insurance solutions alongside premium services.

The Company actively supports green finance by promoting paperless mobile insurance. The data changes and improvement measures for 2025 were as follows:

• **Root causes of the Decline in Indicators (Decrease in Case Volume and Percentage):**

Based on the life insurance performance data below, the number of life insurance applications and the application ratio declined in 2025. The main reason was the implementation of mobile insurance promotion incentives between 2023 and 2024, coupled with product adjustments by partner insurance companies specifically for mobile insurance, which led to a higher number of insurance applications. In 2025, sales of the exclusive product stabilized, and no short-term incentives were established. In the absence of short-term bonus stimuli, the adoption of mobile insurance slowed, resulting in a temporary decline in the number of applications.

• **Future Improvement and Promotion Measures:**

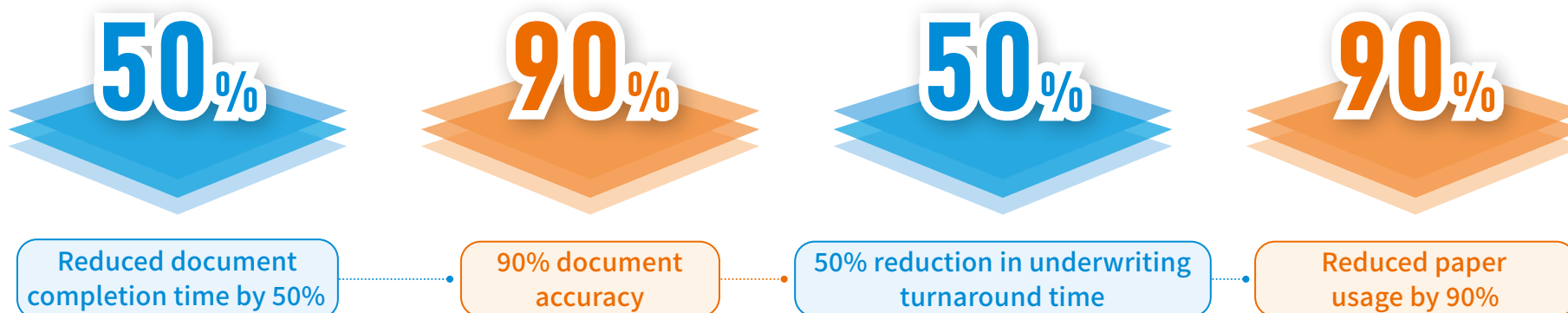
1. Promote mobile insurance incentives: Launch mobile insurance incentive programs to address the gap in case volume and increase the application submission rate.
2. Strengthen Mobile Insurance Promotion and Training: Intensify the promotion of mobile insurance (e.g., live-streamed morning meetings and training sessions) to encourage partners and policyholders to prioritize digital applications, fully achieving low-carbon finance goals.

« Progress of mobile insurance service »

Measurement / year	2023	2024	2025
Cumulative No. of connected insurance companies	8	8	8
Percentage of connected insurance companies (%)	61.54%	61.54%	61.54%
No. of mobile life insurance applications	3,198 case(s)	1,899 case(s)	1,454 case(s)
Difference from the previous year	1% decrease	41% decline	23% decline
Percentage of cases submitted through mobile insurance service	27.91%	37.87%	34.50%
Difference from the previous year	9.98% growth	35.71% growth	8.9% decline

Explanation of calculations:

1. Percentage of connected insurance companies = Number of life insurance companies connected to mobile insurance service/number of partnered life insurance companies excluding those involved only in group insurance.
2. Percentage of cases submitted through mobile insurance service = Number of cases submitted through mobile insurance service/Total case submissions for participating life insurance companies.



Fair treatment of customers

Insurance products and services carry a mission of long-term protection, accompanying customers through every milestone of their lives. At the most critical moments when risks arise, we are committed to providing immediate and comprehensive protection. It is more than just a facet of business operations, but also a social responsibility imbued with profound significance and compassion.

To ensure every customer receives proper service and support in a fair and respectful environment, we have fully implemented the Principle for Treating Customers Fairly across our internal management mechanisms, business process designs, and the promotion of financial accessibility services. Through these ongoing efforts, we aim to provide all customers with a clear and trustworthy experience, ensuring they truly feel our consistent care and dedication.

Implementation direction	Implementation direction
Internal compliance management	• Institutionalized Audit and Education: Establish a rigorous internal audit and regular regulatory training mechanism to ensure that all employees stay abreast of regulatory developments and implement compliant operations. • Treating Customers Fairly: We continue to deepen the implementation of fair customer treatment, placing customer needs at the core of our decision-making and fostering a people-oriented service culture.
Fairness-oriented process collaboration	• Compliance Advocacy for Solicitation: Regularly conduct advocacy on solicitation guidelines, with a particular emphasis on ensuring insurance fairness for specific groups, such as persons with disabilities, to eliminate unfair treatment. • Professional Navigation: Provide comprehensive business guidelines to help partners accurately explain product benefits and assist with reporting, ensuring information symmetry and document integrity. • Eliminating insurance barriers: Leverage insurance brokerage expertise to actively assist customers with communication and explanations, enhancing the convenience of enrollment and narrowing the communication gap between insurance companies and policyholders.
Friendly financial services	• Friendly service facilities: Incorporate the accessible facilities of partner insurance companies into service process planning, implementing the spirit of financial accessibility from solicitation to post-policy services to build a sustainable and inclusive financial ecosystem. • Elevating the warmth of service: Enhance the warmth and depth of service through business promotion and customer communication. By transforming the value of protection into compassionate care, we allow customers to experience the true essence of insurance through every details. • Financial inclusion value: With a mission of social friendliness, we continuously optimize our service capacity for diverse groups, transforming the principles of treating customers fairly into substantive social value.

Age-friendly

Taiming Assurance Broker is committed to developing friendly services to ensure that financially disadvantaged groups enjoy a fair and dignified service experience in insurance services. In response to the needs of an aging society, the Company focuses particularly on the insurance needs and rights protection of customers over 65 years old, and provides more appropriate insurance advice and services through insurance company product design and practical implementation.

In order to protect the interests of elderly customers, Taiming Assurance Broker has added "Friendly Service Principle" to the principle of fair treatment of customers, and established "Caring Questioning Mechanism" in the business sales process to provide detailed explanations and reconfirmations of product conditions that may affect insurance rights and interests, ensuring that customers fully understand the product characteristics and their potential impacts.

Based on the principle of responsible management, Taiming Assurance Broker provides caring questions to senior customers when they apply for the following insurance products to prevent them from purchasing insurance products that do not meet their actual needs or affect their quality of life:

1. Insurance products with policy value reserves (excluding small-value final expense life insurance and injury insurance with policy period of less than three years).
2. Health insurance products.
3. A mortgage life insurance product with survival benefit.
4. Investment-type insurance products.

Through a series of thoughtful and comprehensive elderly-friendly services, Taiming Assurance Broker actively promotes inclusive finance, not only improving the insurance experience of the elderly group, but also fulfilling its core commitment to serve the community.

« Implementation of the ten principles of fair treatment of customers by Taiming Assurance Broker »

Fair customer treatment principle	Item	Implementation progress – 2025
Establishment of fairness and integrity principles	Promotion of fair contracting and explanation to customers	More than 3 course promotion and clarification sessions were conducted in 2025.
Duty of care and loyalty	Protection of customers' interests	Laws and case studies relating to business solicitation are communicated through "TABC Weekly Recap" and internal e-mail. There were more than 53 promotional events in 2025.

Fair customer treatment principle	Item	Implementation progress – 2025
Duty of care and loyalty	Discussion and resolution of board meeting motions	It is strictly prohibited for directors to exploit their vested authorities for personal gain when resolving motions. Directors are expected to place the interests of both TABC and its customers as the top priority, and measures have been implemented to ensure that directors do not make decisions for reasons of personal gain. 1. The review of proposals requires the attendance of more than half of the directors and the consent of more than half of the directors present; special resolutions: must be attended by more than two-thirds of the directors and the consent of more than half of the directors present to ensure professional and prudent decision-making. 2. If a director is involved in personal interests, he or she should proactively disclose the relevant relationship and avoid conflicts of interest in accordance with the law to avoid affecting the fairness of decision-making. 3. After the proposal explanation is completed, the managers and other personnel present must leave to avoid undue influence on the directors' deliberations. The Company also complies with regulations and requires that directors to recuse themselves from motions that concern their personal interests.
Truth in advertising and promotion	Sale of products subject to review and approval by the competent authority's advertising and promotional materials	1. All products are subject to rigorous launch review, and the content of advertisements and marketing materials is closely monitored. 2. All advertisements and marketing materials submitted for review in 2025 conformed with internal guidelines and requirements.
Product and service suitability	Product suitability analysis	1. TABC verifies customers' insurance needs using a "document analysis report," and would offer professional legal advice if a dispute were to arise in relation to claims on a later date. 2. No claim appeal was received in 2025.
Notification and disclosure principles	Professional training and customer call visit	1. TABC organizes business solicitation training and makes call visits to new customers. 2. TABC organized more than 30 hours of insurance solicitation training in 2025, and made random call visits to 5% of new contracts each week.
Balanced compensation and performance	Establishment and examination of the compensation system	TABC values the balance between compensation and sales performance. In addition to meeting performance targets, the Company also conducts internal audits on a yearly basis to evaluate the risks undertaken and the self-regulatory guidelines currently in place.
Complaint protection principles	Establishment of a complaint handling system	TABC received 0 complaint cases and 0 request for mediation in 2025. The ratio of customers' complaints-to-claims was 0% for 2025.
Professionalism of sales representatives	Regular education and training Improvement of professional knowledge among back-office employees	1. TABC implements fair customer treatment training and encourages senior employees of its Insurance Policy Service to undergo practical training for "underwriting" and "claims." 2. 4.5 hours of training on fair customer treatment and financial consumer protection were organized in 2025, with more than 98% of sales partners completing the training.
Friendly service principles	Cooperation on sale of diverse insurance products Provide diverse service channels and training for elderly customers	1. TABC provides physical and online service channels to meet policyholders' needs. 2. In 2023, TABC amended its internal audit processes to incorporate checks for older insurance applicants, and implemented them with a board resolution. 3. In 2025, a total of 2 hours of training was conducted for elderly customers, with over 98% of field staff receiving training.
Implementation of business integrity principles	Establishment of relevant guidelines Penalties for violations involving sales representatives	1. TABC observes regulatory guidelines and has established a set of business integrity rules, which are disclosed on the corporate website. 2. Disciplinary meetings involve managers from both back-office and sales, to protect the interests of the parties involved.

Customer service

TABC always puts the needs of policyholders at the core and builds a comprehensive and multi-level service network. By combining face-to-face professional consultation with real-time digital interaction, we ensure that every client receives the most precise and personalized support, regardless of time or location. In 2025, we continued to optimize our service processes. According to the latest satisfaction survey, 99% of clients expressed high satisfaction with the services provided by TABC and our field partners.

Diverse communication channels and service value

Service orientation	Communication channels and methods	Core service values and effectiveness
Service channel	- Physical service: face-to-face service at the head office counter and with business partners nationwide - Online services: 0800 toll-free customer service hotline, official website "policyholder section", online message function - Social media interaction: Fan page, LINE@ official account, and Instagram	Provide instant, efficient and convenient two-way channels to improve service efficiency and build rapport
Information interaction	- Industry trends and company reports are updated on official website on a daily basis - Occasionally publish professional posts and event information on Facebook and Instagram	We ensure information transparency through diverse media, maintain frequent interactions with customers, and build closer relationships
Education and exchange	- We hold policyholder seminars from time to time to share financial information and market trends - Provide market insights to help policyholders optimize their protection plans	Deepen clients' financial expertise and strengthen professional trust and brand connection
Listening and feedback	- Regular care calls to understand customer satisfaction - Since 2019, we have conducted a sample satisfaction survey on "New Contract Service" and "After-sales Service"	Systematic data collection serves as a basis for decision-making regarding internal process improvement

« Bilateral communication channels offered by TABC »

Bilateral communication channel	Frequency	Details / results
Official website	Updated regularly	Communicate the latest corporate information and core brand values to establish a solid and professional image.
0800 customer service hotline	Service anytime	Online consultation services are provided to address policyholder inquiries and ensure uninterrupted service.
Facebook page	2 to 3 posts per month	Enhance customer loyalty through interaction and effectively spread brand Instagram value and influence.
Instagram	4 fan events per year	
TABC Line@ account	Unscheduled	Promote company news and event information to ensure effective message delivery.
Policyholder seminar	Unscheduled	Provide customers with information on financial and insurance products, and implement inclusive finance and financial education.

« Outcome of customer satisfaction surveys in the last 3 years »

Item	2023	2024	2025
Satisfaction call	95%	98%	99%

Handling of customer feedback

With consumers' expectations for financial services rising, TABC remains committed to prioritizing service quality at every stage. Regarding customer suggestions, we adopt a process of listening to needs, clarifying facts, providing solutions, and ensuring appropriate handling, while continuously improving and following up on issues. TABC received 0 complaints and 0 request for mediation in 2025.

« Policyholder complaint handling procedures »

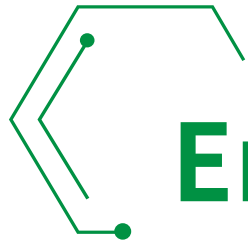
Receiving complaints	Any complaint received through the service portal immediately completed the login and acceptance process and will be clarified to determine the policyholder's claim and the nature of the complaint. Relevant personnel will be notified within two days to carry out the required subsequent actions.
Case Appeal	Data is consolidated based on the nature of complaints, and appropriate handling plans are formulated in collaboration with relevant departments. Meanwhile, policyholders are regularly updated on the progress of their cases. All explanatory documents and written reports involving sales personnel must be comprehensive and supported by concrete evidence to ensure a clear and objective basis for any subsequent actions.
Business response and processing	The information must be specific and complete. Responsible personnel shall perform necessary verifications and fact-checking to ensure that responses are concrete and comprehensive, while strictly managing processing timelines to prevent procedural delays or disputes, thereby maintaining the impartiality and professionalism of the case handling process.
Communication and Response Principles	When explaining matters to policyholders or responding to complaints, we maintain an attitude of sincerity, respect, and empathy to fully protect their rights and interests. We resolve complaints amicably, predicated on balancing the reasonable expectations of both parties.
Meeting and negotiation with policyholders	Arrange interviews or coordination meetings with policyholders and insurance company representatives, keeping complete records of policyholders' grievances and the negotiation process to actively seek mutually acceptable solutions. If a consensus is not reached, the case is referred to the insurance company or the competent authority for assistance in accordance with the relevant procedures.
Revocation statement	After tactful communication, if the customer understands the appeal, a revocation statement will be obtained according to procedure to complete the case closure process.

« Mediation cases in the last 3 years »

Item	2023	2024	2025
Complaints raised by insurance auxiliaries nationwide	227 case(s)	237 case(s)	194 case(s)
Requests for mediation from insurance auxiliaries nationwide	89 case(s)	66 case(s)	92 case(s)
Complaints by TABC	0 case(s)	1 case(s)	0 case(s)
No. of mediations requested by TABC	1 case(s)	1 case(s)	0 case(s)

Note: Data source is from Financial Ombudsman Institution.





Environmental Protection

04

Taiming continues to enhance its low-carbon initiatives and actively engages in communication and collaboration with external partners such as suppliers, clients, and the broader public, working together to safeguard environmental sustainability.

- **Management approach**
- **Risks and opportunities of climate change**

TCFD core elements

Scenario analysis

- ▶ Physical scenario
- ▶ Transition scenario

Financial impacts of climate risks and opportunities

- **Energy efficiency and carbon reduction**

Low-carbon value chain

Paperless business

Initiating Low-carbon
Transformation Strategies

Energy and greenhouse gases

- **Water resource management**



« Performance highlights »

Through the mobile
insurance platform Reduce
carbon emissions

177.55
kgCO₂e



By promoting electronic
documents and electronic
form systems Reduce
carbon emissions

137.19
kgCO₂e



Maintain air conditioners
and replace LED lamps
Reduce carbon emissions

5,533.95
kgCO₂e



« Short/medium/long-term strategic goals »

**Short-term
strategic goals**



Reduce GHG emissions
intensity by 1%-3%
annually (with revenue
as the denominator)

**Medium-term
strategic goals**



Continue promotion of
mobile insurance service
and strive to become a
paperless business

**Long-term
strategic goals**



Become a low-carbon,
sustainable business

Management policy

Material topic	Energy efficiency and carbon reduction
Corresponding GRI	GRI 302-1 Energy consumption within the organization GRI 302-3 Energy intensity GRI 305-2 Energy indirect (Scope 2) GHG emissions GRI 305-4 Greenhouse gas emission intensity GRI 305-5 Greenhouse gas emission reduction
Corresponding SDGs	     
Policies and commitments	In addition to implementing carbon reduction measures, TABC also promotes energy conservation in office and common areas and duly enforces waste reduction and green purchasing. Furthermore, the Company works with suppliers that observe environmental regulations and standards to strengthen resilience against climate change and mitigate negative impacts on the environment.
Metrics and targets	Short-term goals (1 to 3 years): • With 2025 as the base year, reduce greenhouse gas emission intensity by 1%-3% annually (with revenue as the denominator). • Using 2025 as the base year, reduce water intensity by 1%-2% annually. • Save 100,000 sheets of paper a year (by underwriting 5,000 mobile insurance policies through mobile applications) compared to the base year (2019). • Report the greenhouse gas inventory-related schedule and budget to the Board of Directors. Mid-term goals (3 to 5 years): • Continue promotion of mobile insurance services to achieve optimal resource efficiency. • Complete the greenhouse gas verification by 2028. Long-term goals (more than 5 years): • Implement TABC's three low-carbon strategies and build a low-carbon, sustainable business.
Effectiveness tracking mechanism	The Corporate Sustainability Committee has a Corporate Governance and Risk Management Team that is responsible for coordinating internal units toward identifying and assessing climate change risks, establishing strategies in response to climate impacts, and tracking performance indicators on a yearly basis.

Actions and measures for the year

- TABC reported 1,398,126.00 MJ of energy consumption and 193.9365 tonCO₂e of GHG emission for 2025.
- In 2025, annual water consumption was 6.397 million liters.
- Power savings from air conditioning maintenance and LED lighting replacements in 2025 totaled 11,675 kWh, equivalent to a reduction of 5,533.95 kgCO₂e in carbon emissions.
- The use of mobile insurance platform saved 24,660 sheets of paper in 2025, and lowered carbon emission by an equivalent of 177.55 kgCO₂e.
- Additionally, the promotion of an electronic document and electronic form system reduced paper usage by 19,054 sheets in 2025, equivalent to a carbon reduction of 137.19 kgCO₂e.
- Altogether, Taiming reduced paper usage by a total of 43,714 sheets in 2025, equivalent to approximately 314.74 kgCO₂e.

Note: According to the Environmental Protection Administration's "[Carbon Footprint Calculation Service Platform](#)", the carbon footprint of virgin pulp photocopy paper is 3.6 kgCO₂e per kilogram for a 500-sheet pack, calculated as 0.0072 kg per A4 sheet.



Risks and Opportunities of Climate Change

TABC has designated the Corporate Governance and Risk Management Team of its Corporate Sustainability Committee as the convener for business risks associated with climate change. The Company also observes the framework of Task Force on Climate-related Financial Disclosures (TCFD) and has adopted the four core elements (namely "Governance," "Strategy," "Risk management," and "Metrics and targets") to identify the potential risks and opportunities of climate change and determine the impacts on TABC's operations. Response strategies and measures can then be devised ahead of time to prevent risk and harm from climate change.

TCFD core elements

« Core elements and financial disclosure of TCFD »

Core element	Action plan
Governance	The Corporate Governance and Risk Management Team is set up under the Corporate Sustainability Committee, which is responsible for convening relevant units and holding regular meetings every year to review and confirm the potential impact of various risk issues on internal and external factors, including the identification, assessment and response measures of climate change risks, and reporting the implementation status to the Board of Directors once a year. This mechanism ensures that climate change-related issues are incorporated into the corporate governance level and strengthens cross-departmental collaboration to improve overall risk management effectiveness.
Strategy	Based on business types and operating conditions, we identify physical risks (such as typhoons, floods, and extreme climate) and transition risks (such as changes in policies and regulations, carbon fees, and environmental standards), promote green energy and environmental protection policies, and adopt three low-carbon strategies: green procurement, green operations, and green services, to reduce the impact of climate change on the Company's finance and operations. In addition, the Company conducts scenario analysis to assess the potential impact of different climate change scenarios on business, strategy, finance and investment. The analysis covers: - Physical risk assessment: Reference is made to the Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC) to simulate the impact of climate conditions such as SSP1-2.6, SSP2-4.5, SSP3-7.0, and SSP5-8.5 on operations. - Transition risk assessment: Simulate the Nationally Determined Contributions (NDCs) of the Paris Agreement and domestic environmental regulations, analyze the impact that regulatory changes may have on corporate finance, operations and product development, and plan corresponding adaptation strategies. - Opportunity Analysis: As an insurance brokerage company, we leverage our partnerships with various insurance companies such as Cathay Century Insurance (Green Energy and Environmental Protection Vehicle Insurance Endorsement) and Taian Insurance (Green Living Home Insurance Endorsement) to match the advantages of different green insurance products for renewable energy and electric vehicles. This allows us to assist corporate clients with climate risk identification and disaster prevention planning while promoting parametric insurance with postdisaster resilience to effectively fill market protection gaps.

Core element	Action plan
Risk management	The Corporate Governance and Risk Management Team regularly conducts organizational risk assessments to analyze the likelihood of climate-related risks and their impact on business and finance, and identifies major risks and opportunities based on this, and develops response strategies and action plans. Specific measures include: • Establish a climate risk monitoring mechanism to ensure that the Company can respond promptly to extreme weather events and policy changes. • Conduct reinsurance assessments on insurance products with higher climate impacts to reduce financial risks. • Strengthen cooperation with suppliers, promote green procurement, and ensure sustainable development of the supply chain. • Incorporate climate risks and opportunities into financial and business planning to improve the overall adaptability and market competitiveness of the enterprise.
Metrics and targets	• Energy: Replacement of air conditioning and LED lights in 2025 reduced energy consumption by 42,030 megajoules (MJ) per year. • Greenhouse Gas (GHG): Reduce GHG emission intensity by 1%–3% annually starting from the base year of 2025 (with revenue as the denominator). • Water resources: Using 2025 as the base year, reduce water intensity by 1%-2% annually. • Waste: In 2025, mobile insurance policies, electronic official documents, and forms saved approximately 43,714 sheets of A4 paper.

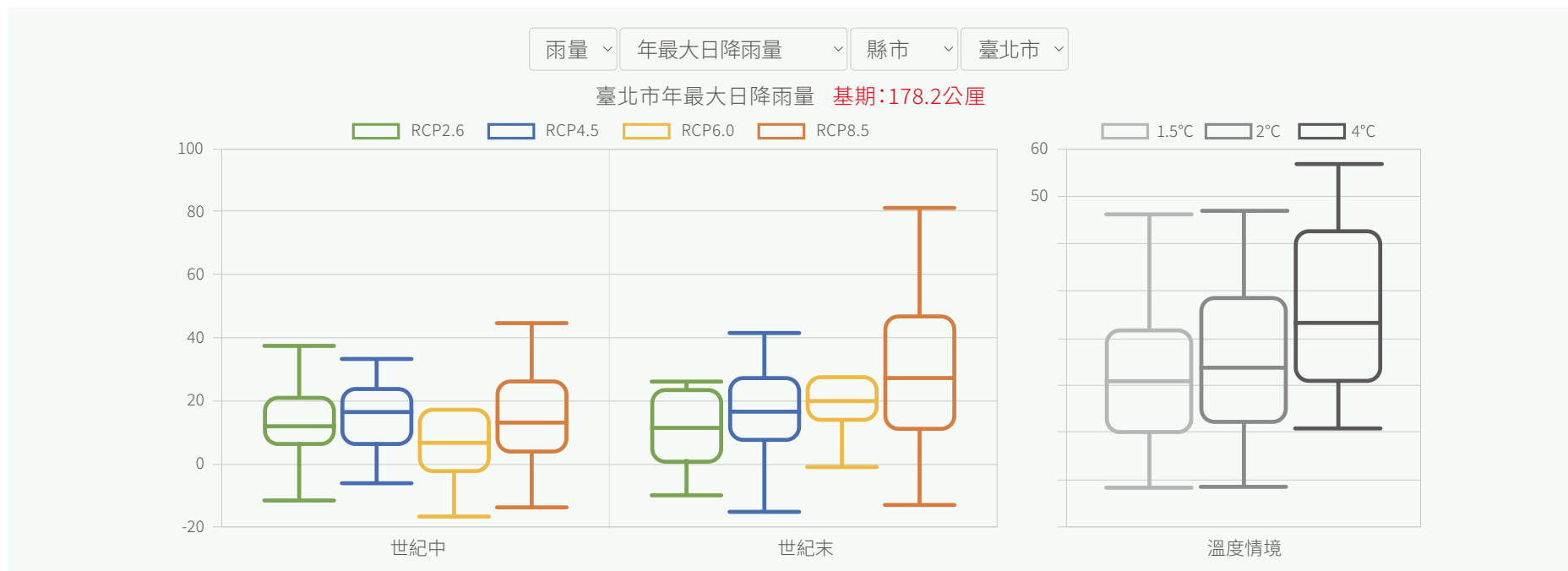


Scenario analysis

► Physical scenario

Based on climate models such as the "Taiwan Climate Change Projection Information and Adaptation Knowledge Platform" and "3D Disaster Potential Map", Taiming simulated climate scenarios under SSP1-2.6, SSP2-4.5, SSP3-7.0, and SSP5-8.5. The projections for average annual rainfall and maximum daily rainfall by 2100 did not exceed the disaster thresholds defined in 3D Disaster Potential Map: 350 mm rainfall over 6 hours, 400 mm over 12 hours, and 650 mm over 24 hours.

◀ Maximum one-day precipitation estimate by TABC head office ▶



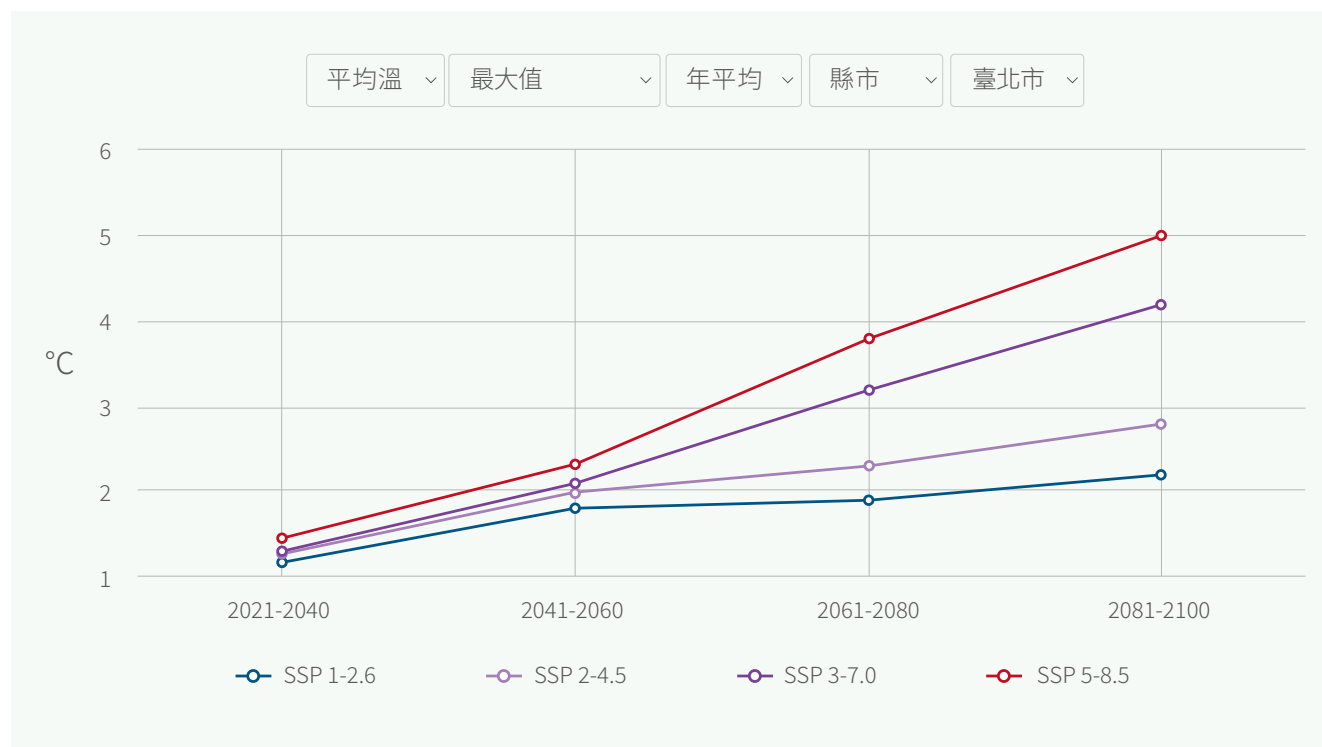
Data source: [Taiwan Climate Change Projection Information and Adaptation Knowledge Platform](#).

According to climate change forecasts in the IPCC's Sixth Assessment Report (AR6), Taipei City's Zhongzheng District, where Taiming's headquarters is located, may face a temperature increase of over 2°C during 2041-2060 under SSP2-4.5, SSP3-7.0, and SSP5-8.5 scenarios. If global temperatures continue to rise through the end of the century, the highest emission scenario (SSP5-8.5) may lead to an average temperature increase of over 5°C, potentially triggering extreme heat events. This could further increase electricity demand, cooling costs, and infrastructure maintenance expenses. To address the high-temperature risks brought by climate change, Taiming has gradually replaced high-energy-consuming lighting equipment, promoted smart energy-saving measures, and enhanced employee awareness of power conservation through education, aiming to reduce the future impact of climate change on operations and finance.

► Transition scenario

As the Taiwanese government actively promotes climate change policies, Taiwan's economy faces a number of transition risks. In January 2023, the Legislative Yuan passed the Climate Change Response Act and began collecting carbon fees in 2025. Although Taiming Assurance Broker is not currently included in the carbon fee collection, relevant regulations may still indirectly affect operating costs, or the expansion of regulations in the future may lead to additional compliance requirements. In addition, the government has set a target of reducing greenhouse gas emissions by 26% to 30% by 2030 compared to 2005 levels, and continues to push financial institutions to fulfill their carbon reduction responsibilities, which may affect the insurance industry's adjustments to underwriting and investment strategies. Taiming Assurance Broker needs to continue to pay attention to policy changes and deploy carbon reduction measures in advance to reduce regulatory and market risks that may be faced in the future.

« Estimated annual average temperature change at TABC's head office »

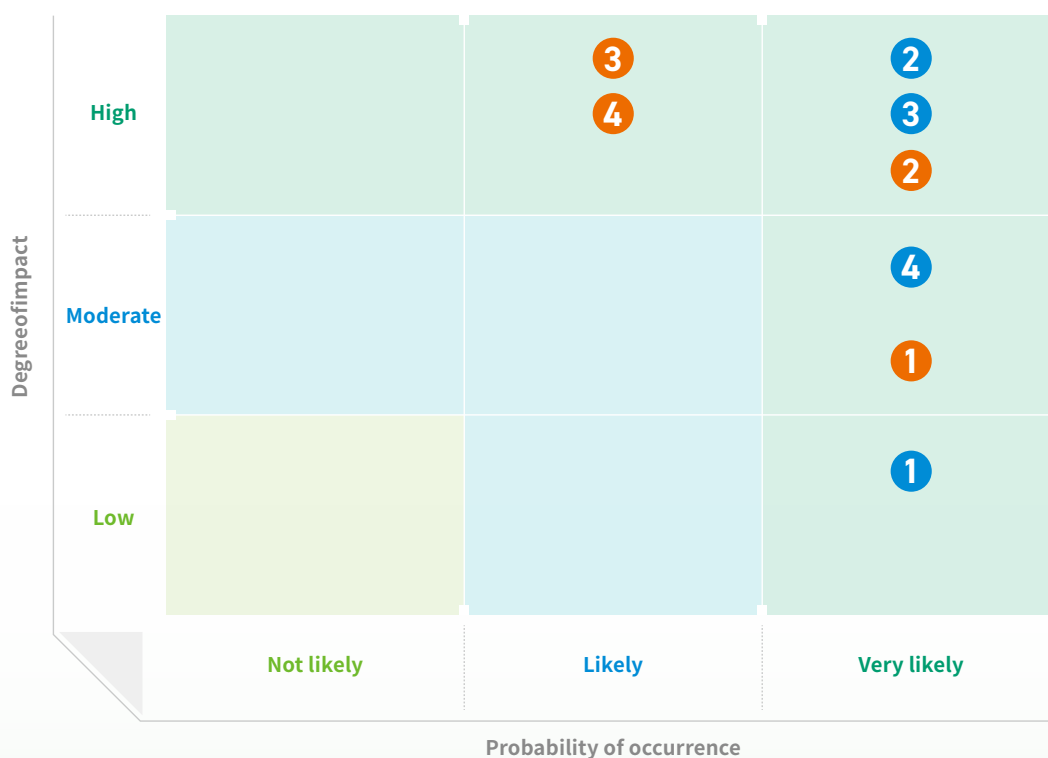


Data source: [Taiwan Climate Change Projection Information and Adaptation Knowledge Platform](#).

Financial impacts of climate risks and opportunities

TABC evaluates each climate risk and opportunity it identifies and classifies them by degree of impact into three tiers (low, medium, and high) and by chance of occurrence into three levels (not likely, likely, and very likely). Through this analysis, we were able to identify issues of medium and high risk and devise appropriate response measures accordingly, to improve TABC's resilience against climate change risks and response to opportunities.

« Climate risks and opportunities matrix »



« List of climate risks and opportunities »

Climate risk

- 1 Legislation regarding renewable energy and carbon reduction
- 2 Development cost of lowcarbon technologies and services
- 3 Abnormal climate (such as heavy rain, typhoon, etc.)
- 4 Abnormal climate (increase in average temperature)

Climate opportunity

- 1 Increase efficiency of energy/resource usage
- 2 Expand green insurance products and services
- 3 Investment into low-carbon businesses
- 4 Increase tolerance to climate change risks

« Climate-related risks and financial impacts »

Category	Climate-related risks	Corresponding climate risk	Potential financial impacts	Response and action
Transition risk	Policies and regulations	① Legislation regarding renewable energy and carbon reduction	Although Taiming has not yet been included in the scope of carbon fee collection, supply chain prices may rise due to the impact of carbon fees and carbon trading systems, and operating locations must also improve energy efficiency and increase procurement costs of green electricity.	We continue to pay attention to domestic and international regulatory trends, comprehensively review Taiming's overall value chain, improve carbon emission hotspots, and launch energy-saving and carbon reduction projects to reduce carbon emissions generated during our own operations. Greenhouse gas emission (Scope 2) in 2025 was 38.21 tonCO ₂ e.
	Technology	② Development cost of low-carbon technologies and services	The increasing demand for development of low-carbon technologies may lead to higher costs for upgrading information systems and introducing paperless processes.	Continue to increase the number of mobile insurance's partner insurance companies, promote paperless insurance process, and practice low-carbon operations.
	Market	-	Customers' rising awareness of issues around sustainability may result in a general shift to low-carbon products or services and affect revenues.	Promote video conferencing as a way to reduce carbon emissions from commuting for TABC's sales partners. Video conference is mainly based on Google meet conferencing system, which reduces carbon footprint and improves operational efficiency.
Physical risk	Immediate risk	③ Abnormal climate (such as heavy rain, typhoon, etc.)	Employees are unable to work, which affects business partners' willingness to do business and leads to reduced profits.	• Devise business continuity plans in response to potential disruption in the event of typhoon or natural disaster, to shorten the time taken to resume normal operations. • The cost of ongoing maintenance of electrical equipment in 2025 was NT\$15,000.
	Long-term risk	④ Abnormal climate (increase in average temperature)	• A rise in average temperature increases use of air conditioning, resulting in higher electricity expenses. • Buildings in low-lying areas may flood in the event of heavy rain or typhoon, which could increase repair and maintenance costs.	• TABC serviced its air conditioning equipment, made use of LED lights, and set up virtual servers in 2025 to more effectively control the temperature and duration of air conditioning. These adjustments saved approximately 11,675 kWh of power in total. • The cost of maintaining and replacing LED lamps in 2025 was NT\$130,000.

« Climate-related opportunities and financial impacts »

Category	Climate-related opportunities	Corresponding climate opportunities	Potential financial impacts	Response and action
Resource efficiency	- Recycling and reuse of paper and waste - Transition to more efficient office equipment - Reduce water use and wastage	① Increase efficiency of energy/resource usage	- Reduce the amount of consumables purchased. - Reduce power usage and carbon emissions. - Reduce cost of water usage.	- In 2025, 93 LED panel lights with energy-saving labels and 40 4-foot LED tubes were replaced, which reduced electricity consumption by 11,675 kWh and carbon emissions by 5.534 tonCO₂e per year. - Adopt video conferencing and promote paperless policies. - Continue promotion of the e-correspondence and e-r port system to reduce paper usage. - Promote water conservation awareness and inspect faucets, pipes, and ceiling/wall pipelines regularly for leakage.
Products and services	Promotion of green insurance products Digital financial services	② Expand green insurance products and services	Promote digital financial services as a timeand cost-saving solution, which indirectly improves operating efficiency and profitability over time.	- Integrating green insurance products from multiple insurance companies to assist businesses in climate risk management and disaster prevention planning. - To enhance energy resource efficiency, a mobile insurance platform was promoted. In 2025, mobile insurance policies for life insurance accounted for 34.5% of the total number of policies, a decrease of 8.9% compared to 2024. Although the number of policies decreased, the premiums increased by 15.76% compared to 2024. - As climate change increasingly impacts agriculture and the food supply chain, food safety risks have become a key concern for both businesses and consumers. In response to food safety incidents, Taiming Assurance Broker issued 479 related policies in 2025, resulting in premium growth reaching NT\$4.78 million.
Market	Implementation of responsible investment	③ Investment into low-carbon businesses	- Adherence of the current trends helps improve corporate image, sales, and profits. - Increase diversity of financial assets.	We implement responsible investment, exclude investments in high-carbon emission companies/assets, and increase investment in green energy and sustainable industries to meet the trend of low-carbon transition.
Resilience	Climate change risks and solutions test on Company's responses	④ Increase tolerance to climate change risks	Stronger corporate resilience reduces losses from climate change	Include climate risk in the risk management process; regularly review climate-related risks and opportunities and devise response strategies to strengthen overall risk tolerance.

Energy Conservation and Carbon Reduction

Low-carbon value chain

To mitigate the risks of climate change, TABC has comprehensively reviewed the sources of carbon emissions from its operations and is promoting low-carbon transformation at every stage of the value chain, implementing three major directions: "green procurement, green operation, and green service" to reduce its impact on energy and environmental resources. In promoting the low-carbon value chain, key initiatives included:

- ▶ **Upstream | Green Procurement:** Prioritize products and services with environmental certifications, incorporating carbon reduction requirements into supply chain collaborations to reduce indirect carbon footprints.
- ▶ **Midstream | Green Operations:** Promoted electronic and paperless office practices, optimized administrative processes and equipment management, and improved resource utilization efficiency; gradually replaced high-energy-consumption equipment, such as upgrading the head office's server room air conditioning to a variable frequency system and installing LED lighting at workplaces in Pingtung, Tainan, and Keelung to enhance overall energy-saving performance.
- ▶ **Downstream | Green Services:** Promote digital finance and mobile insurance to reduce paper usage and physical travel, enhancing service efficiency while minimizing environmental impact.

Going forward, TABC will continue to strengthen its energy management and equipment replacement strategies, while deepening collaboration with suppliers and customers. By gradually optimizing its low-carbon operating model, the Company aims to develop a more resilient and efficient sustainable value chain.

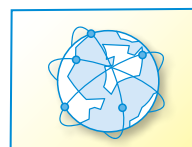
« TABC's low-carbon value chain »

TABC's 3 low-carbon strategies



Green purchasing

- ◆ Purchase of FSC-certified tissues
- ◆ Purchase of PEFC-certified paper
- ◆ Procurement of eco-friendly products



Green operations

- ◆ Digitalization of administrative operations
- ◆ Implement remote meetings and courses
- ◆ Reduce waste
- ◆ Control of temperature and timing of air conditioning
One-hour lights off at noon Lights-off awareness
- ◆ Ongoing replacement of LED lighting fixtures
- ◆ Ongoing replacement of inverter air conditioners



Green services

- ◆ Promotion of mobile insurance services
- ◆ Promotion of remote insurance services
- ◆ Promote digital tools
- ◆ Implement digital and paperless services

Paperless Enterprise

TABC adheres to the "4R Principles" of circular economy (Reduce, Reuse, Recycle, Recovery) and regards paperless operation as an important strategy for digital transformation and low-carbon operation. Through information system optimization and process re-engineering, the Company has gradually transitioned from paper-based to online and electronic operations, comprehensively promoting waste reduction and efficiency improvements from front-end business solicitation to back-end administrative management.

Since the launch of mobile insurance platform in 2019, TABC has successfully integrated policy management to improve the accuracy of documents, the efficiency of insurance application, and effectively reduce paper usage. In 2025 alone, 24,660 sheets of paper were saved, reducing carbon emissions by approximately 177.55 kgCO₂e. In terms of internal administrative management, the widespread adoption of electronic official documents and electronic form systems has made approvals and document workflows more immediate and transparent. In 2025, paper consumption was reduced by 19,054 sheets, reducing carbon emissions by approximately 137.19 kgCO₂e. The cumulative annual paper reduction reached 43,714 sheets, resulting in a carbon emission reduction of approximately 314.74 kgCO₂e and demonstrating the tangible benefits of digitalization for resource conservation.

Meanwhile, the Company has upgraded video conferencing and wireless projection facilities to promote paperless meetings. For education and training, paper-based sign-ins have been replaced with online systems, and all training materials have been digitized to further reduce the use of single-use paper. For procurement and daily management, we select paper products with PEFC and FSC certifications and encourage double-sided printing and the reuse of recycled envelopes, integrating the principles of reduction and reuse into our daily operations.

In the future, TABC will continue to expand the scope of mobile insurance and electronic document applications, moving toward the full paperless processing of insurance documents. This initiative ensures that paperless operations serve not only as a tool for efficiency but also as a core action for the Company's low-carbon transformation.

« Enforcement of paperless processes in 2025 »

Measures	Methods	Outcomes
Promote mobile insurance and remote insurance	Digitalization of insurance applications	Connections were established with 12 insurance companies in 2025. Mobile insurance service saved approximately 24,660 sheets of A4 paper and lessened carbon emission by about 177.55 kgCO ₂ e.
Paperless process	Digitalization of application forms at head office	A total of 2,332 forms were digitalized in 2025; based on an average of 2 sheets per form, the process saved approximately 4,664 sheets of paper.
	Digital sign-off for internal circulars and correspondences	A total of 2,878 internal communications were issued in 2025; based on an average of 5 sheets per correspondence, the process saved approximately 14,390 sheets of paper.
	Promotion of electronic voting in shareholders' meeting	A total of 12,674,980 people voted electronically at the 2025 shareholders' meeting, an increase of 6.2% from the previous year and a growth of 9,756% compared to 2017.

Note: The first electronic voting at shareholders' meeting was conducted in 2017.

Initiating Low-carbon Transformation Strategies

In response to global climate change and the net-zero transition trend, Taiming Assurance Broker Co., Ltd. officially launched its greenhouse gas inventory mechanism in 2025, marking a significant starting point for the development of a low-carbon management system. The Company conducts its greenhouse gas inventory in accordance with the ISO 14064-1 standard using the operational control approach, covering all facilities under its operational control. Supported by professional consultants, the Company has established a compliant and consistent inventory process aligned with domestic and international regulations and standards to ensure data quality and management transparency. Between 2025 and 2026, TABC completed its parent company's greenhouse gas (GHG) inventory in accordance with regulations, clearly defining Scope 1 and Scope 2 emissions while progressively evaluating Scope 3, with third-party verification expected to be obtained in 2028. Starting from 2025, the Company expanded its inventory scope to include 11 business units. Since this differs from the 2023–2024 organizational scope, which only covered the head office, the data is not directly comparable. To maintain transparency and ensure accurate interpretation, this report distinguishes the inventory scopes of different years and discloses the relevant data separately.

The increase in emissions for the current year resulted from an expansion of the organizational scope and does not indicate an increase in actual emission intensity. Due to the unavailability of data from certain business units in previous years and the inability to recompile historical data based on consistent scopes, the Company has evaluated and established 2025 as the base year for energy and greenhouse gas management. This serves as the basis for subsequent carbon reduction performance tracking and target management. Data from prior years is for internal management reference only and shall not serve as a basis for trend comparison. Moving forward, TABC will continue to establish a traceable carbon management foundation through emission source inventories and data-driven management. Starting from 2026, the Company will gradually disclose inventory results in annual reports and on public platforms. By integrating energy-saving and carbon reduction projects, energy efficiency enhancements, and green procurement mechanisms, TABC aims to progressively expand the scope of its carbon reduction initiatives and evaluate feasible pathways for achieving medium- to long-term carbon neutrality.

By implementing the carbon management system in phases, Taiming Assurance Broker Co., Ltd. will continue to enhance its internal climate governance capabilities, deepen employees' climate awareness, and collaborate with supply chain partners to develop low-carbon business models, laying a solid foundation for the Company's long-term sustainable development.



Energy and greenhouse gases

TABC is dedicated to increasing energy efficiency and lowering energy consumption across all business locations. In recent years, the Company has been introducing action plans that encourage employees to incorporate the energy conservation concept into daily business activities and lifestyle, such as: choosing lighting equipment that is certified for power efficiency and environmental friendliness; turning off air conditioning and lighting in unused conference rooms; using minimum lighting in office and common areas during lunch breaks; and promoting online video conference. In 2025, Taiming Assurance Broker Co., Ltd. consumed 1,398,126.00 MJ of energy. Greenhouse gas (GHG) emissions were: 9.8499 tonCO₂e of Scope 1 and 184.0866 tonCO₂e of Scope 2. Operational carbon intensity (calculated using revenue as the denominator) was 30.3975 tonCO₂e/NT\$100 million of revenue.

« Energy statistics of Taiming Assurance Broker Co., Ltd. »

Item	Unit	2023	2024
Standalone revenues	NT\$100 million	5.67	6.13
Energy consumption	MJ	306,914.40	298,929.60
Energy intensity	MJ/NT\$100 million of revenue	54,129.52	48,765.02

« Energy Statistics for Taiming Assurance Broker Co., Ltd.'s Head Office and 11 Business Units »

Item	Unit	2025
Standalone revenues	NT\$100 million	6.38
Energy consumption	MJ	1,398,126.00
Energy intensity	MJ/NT\$100 million of revenue	219,142.01

Note: 1. All energy data sources are externally purchased electricity.
2. Calculation formula for purchased electricity:
1 kWh = 3.6 MegaJoules (MJ).
3. Energy intensity = Energy consumption ÷ Standalone revenues.

« Greenhouse gas statistics from TABC »

Item	Unit	2023	2024
Standalone revenues	NT\$100 million	5.67	6.13
GHG emission	tonCO ₂ e	42.12	39.36
GHG emissions intensity	tonCO ₂ e / NT\$100 million of revenue	7.43	6.42

« Greenhouse gas statistics from Taiming Assurance Broker Co., Ltd. and its 11 business units »

Item	Unit	2025
Standalone revenues	NT\$100 million	6.38
Scope 1	tonCO ₂ e	9.8499
Scope 2	tonCO ₂ e	184.0866
Greenhouse gas emissions (total)	tonCO ₂ e	193.9365
GHG emissions intensity	tonCO ₂ e / NT\$100 million of revenue	30.3975

Note: 1. The Company has conducted GHG inventories in accordance with ISO 14064-1 since 2025, using the operational control approach to define organizational scope.
2. According to Taipower's announcement, the emission coefficient for purchased electricity was 0.494 kgCO₂e/kWh in 2023 and 0.474 kgCO₂e/kWh in 2024. As official data for 2025 has not yet been released, the coefficient for 2024 was used for calculation.
3. GHG emission intensity = GHG emission ÷ Standalone revenues.



TABC undertook the following measures in 2025 to reduce energy consumption and carbon emission within the internal operating environment:

1. Replaced 93 LED flat panel lights with energy-saving labels (including 35 in Tainan workplace and 58 in Keelung workplace) and 40 4-foot LED tubes in Pingtung workplace to reduce electricity consumption by 11,675 kWh and carbon emissions by 5.534 tonCO₂e.
2. Signage is no longer lit at the head office.
3. Air ventilators used to operate twice a day at the head office, and now operate once a day.
4. Water fountains at the head office were replaced with environment-certified alternatives.
5. Air conditioning units were regularly renewed and serviced at the head office to improve cooling efficiency, and the number of operating cycles has been reduced.
6. Three additional variable-frequency air conditioners were installed and the equipment in the photocopy room was isolated to protect the health of our employees.

Taiming Assurance Broker Co., Ltd. has completed the establishment of its greenhouse gas inventory system as of 2025 and is gradually expanding the inventory scope and management scope to build a comprehensive foundation for carbon emission tracking. By adopting international standards and strengthening data governance mechanisms, the Company has established the capability to systematically track emission sources and carbon management status. Looking ahead, we will gradually implement Scope 3 emission assessments and integrate energy-saving and carbon reduction measures with our operational strategies. We intend to set specific carbon reduction targets and action plans, strengthen internal climate governance mechanisms, deepen low-carbon awareness among employees, and collaborate with supply chain partners to promote a low-carbon transition. Amidst the global net-zero trend, Taiming Assurance Broker Co., Ltd. continues to refine its climate risk management and the quality of its carbon emission disclosures. By enhancing operational resilience and sustainable competitiveness, the Company is moving steadily toward its long-term goals for low-carbon and sustainable development.

Water Resource Management

The Company's primary operating locations are located in Taiwan. According to the World Resources Institute (WRI) Aqueduct Water Risk Atlas, these areas are categorized as low-to-medium water risk. None of our sites are located in high water stress areas; the water supply remains stable and has not had a significant impact on local water resources. The Company's operations do not involve significant water withdrawal or discharge, resulting in a limited impact on water resources.

The Company estimates water withdrawal based on the allocation of water fees by building management committees at each business site according to usable floor area. Starting from 2025, as the scope of the inventory expands to include 11 business units, the organizational scope differ from previous years. Therefore, 2025 was designated as the base year for water resource management, serving as the basis for future tracking and management of water use performance. Due to adjustments in the inventory scope, data across years is not directly comparable. Changes in water withdrawal and water intensity were primarily driven by the addition of new sites rather than a decline in actual water use efficiency.

The Company continues to promote water-saving measures to enhance overall water efficiency and mitigate the environmental impact of its operations. These initiatives include replacing obsolete, high-water-consumption equipment, prioritizing products with water-saving labels, conducting regular inspections of water pumps, water towers, and piping systems, and strengthening daily water management and awareness programs. Through institutionalized management and employee participation, we are progressively enhancing water use efficiency and fulfilling our corporate environmental sustainability responsibilities.

« Water resources used by Taiming Assurance Broker Co., Ltd. »

Measurement/year	Unit	2023	2024
Standalone revenues	NT\$100 million	5.67	6.13
Water withdrawal	million liters	0.891	1.069
Water intensity	million liters/ NT\$100 million	0.157	0.174
Carbon emission volume	tonCO ₂ e	0.049	0.059

« Water resources used by Taiming Assurance Broker Co., Ltd. and its 11 business units »

Measurement/year	Unit	2025
Standalone revenues	NT\$100 million	6.38
Water withdrawal	million liters	6.397
Water intensity	million liters/ NT\$100 million	1.003
Carbon emission volume	tonCO ₂ e	0.328

Note: 1. Water intensity = Water consumption (million liters) ÷ Standalone revenues (in multiples of NT\$100 million).

2. The approximate amount of CO₂ equivalent emitted per kilowatt-hour of water was based on data from Taipei Water Company: 0.0555 kgCO₂/kWh in 2023 and 0.0513 kgCO₂/kWh in 2024-2025. As official data for 2025 has not yet been released, the coefficient for 2024 is used for calculation.

Happy Enterprise

05

Since its establishment, Taiming Assurance Broker has pursued the goal of "Happiness through sustainability", placing "people" at the center of its considerations and committing to the creation of a safe and friendly workplace environment.

- **Diversity and equality, friendly workplace**

Overview of Talent Structure

New recruits and resignees

Recruitment assistant |

Digital transformation ×

Efficient recruitment ×

Environmental sustainability

Human rights protection

- **Diversified training channels**

Complete training for greater professionalism

Employee performance assessment

- **Complete welfare protection**

Welfare system

Fair compensation

Retirement system

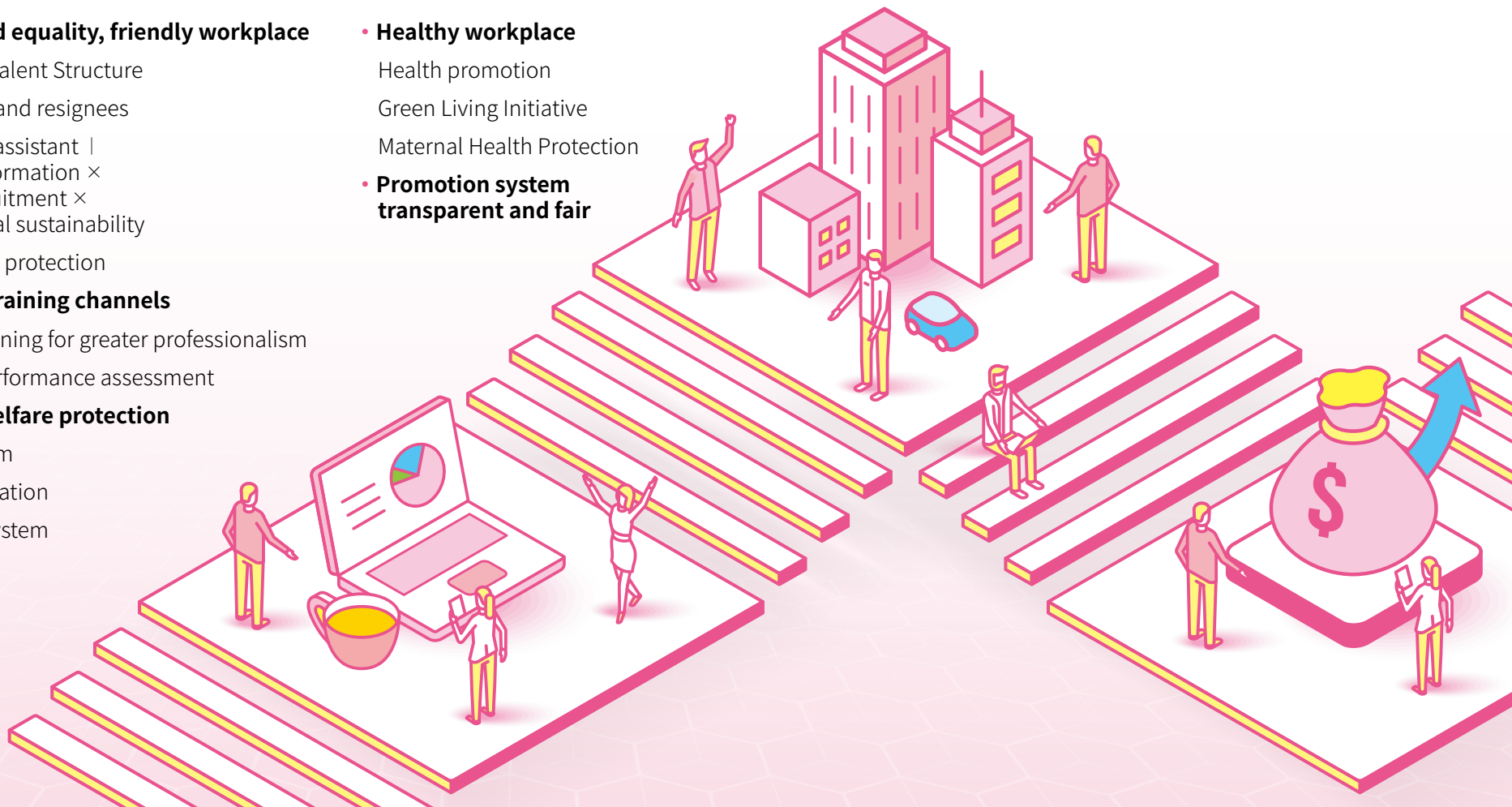
- **Healthy workplace**

Health promotion

Green Living Initiative

Maternal Health Protection

- **Promotion system transparent and fair**



« Performance highlights »

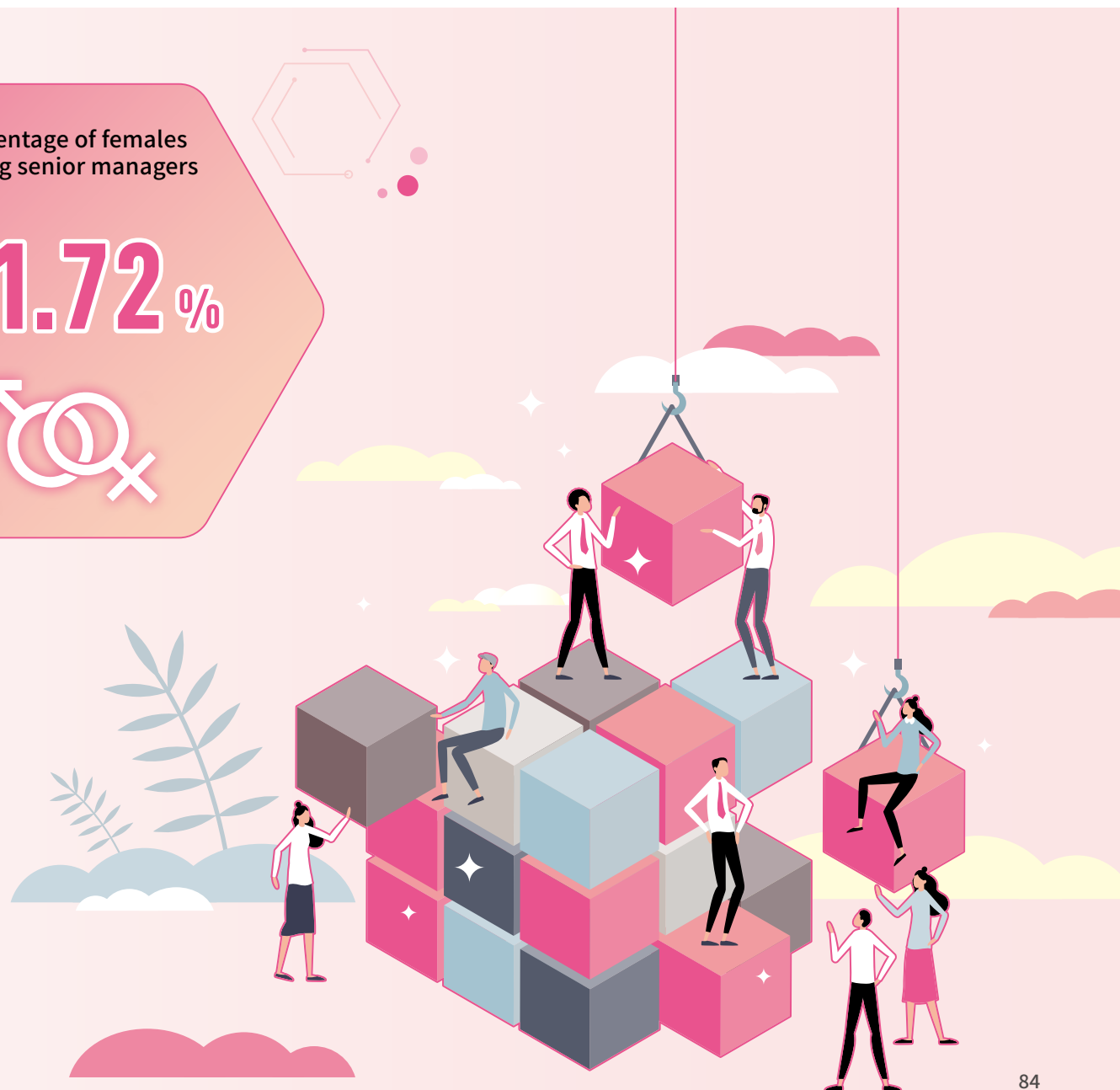
Back-office staff are
trained hours on average

31.1 hours



Percentage of females
among senior managers

71.72%



Diversity, Equity, and Inclusion in the Workplace

Overview of Talent Structure

Taiming Assurance Broker Co., Ltd. is a people-oriented company that welcomes enthusiastic employees who embrace challenges and enjoy interpersonal interaction. Simultaneously, TABC has established a human resource system integrating internal and external staff collaboration to support operational stability and business growth. As of the end of 2025, TABC had a total of 58 permanent back-office staff and 2,933 sales partners.

The back-office team serves as the core of operations and management, responsible for institutional operations, administrative support, and strategic implementation. This team consists of 10 managers and 48 general staff, with 15 males (25.86%) and 43 females (74.14%), demonstrating that women play a key role in administrative and management functions. A stable internal workforce structure provides critical support for business development and service quality.

Field service contractors serve as the frontline force for the Company's market expansion and customer service. Males accounted for 31.84% and females for 68.16% of the workforce; notably, women held 71.72% of senior executive positions, reflecting the Company's concrete achievements in fostering diversity and equality. By balancing professional expertise with gender diversity in its talent deployment, TABC continues to strengthen its organizational resilience and sustainable competitiveness.

« Employees by category – 2025 »

Unit: persons

Employee category		Male	Female	Total
By contract	Permanent employees (undefined contract)	15	43	58
	Contract employees (defined contract)	0	0	0
By work hours	Full-time employees (permanent)	15	43	58
	Part-time employees (part-time)	0	0	0
	Employees with no guaranteed hours (temp)	0	0	0
By location	Northern area	13	32	45
	Central area	1	5	6
	Southern area	1	6	7
Employee gender totals		15	43	58

Note: 1. Full-time employees: Refers to employees who work 40 hours per week, as defined by the Labor Standards Act of Taiwan.

2. Part-time employees: Refers to employees who work fewer than 40 hours per week.

3. Employees with no guaranteed hours: Refers to employees who are not subject to minimum or fixed work hours, such as temporary workers and on-call workers.

« Change of workforce size in the last 3 years »

Unit: persons

Worker category	2023	2024	2025
Employees	57	58	58
Non-employees	5	9	9
Total	62	67	67

Note: 1. Calculated based on figures as of December 31, 2025.

2. Non-employee workers are counted as cleaning staff at each operating location.

« Employee distribution by role »

By role \ By diversity		Gender		Age			
		Male	Female	30 and below	31-40	41-50	51 and above
Managers	Participant count	6	4	0	0	3	7
	Percentage	10.34%	6.90%	0.00%	0.00%	5.17%	12.07%
General staff	Participant count	9	39	1	8	23	16
	Percentage	15.52%	67.24%	1.72%	13.79%	39.66%	27.59%
Headcount of other categories		15	43	1	8	26	23
As a percentage of total employees		25.86%	74.14%	1.72%	13.79%	44.83%	39.66%

Note: Description of employee job categories: Managers are employees at the level of assistant manager (or above) or persons with signature authority.

New Hires and Employee Turnover

Amidst the shifting talent landscape of the insurance and financial sectors driven by digital transformation and heightened regulatory oversight, Taiming Assurance Broker Co., Ltd. (TABC) adheres to the principles of prudent recruitment and stable retention, prioritizing organizational quality over mere numerical expansion. In 2025, the Company hired 2 new office staff members (1 male and 1 female), representing a new hire rate of 3.45%. During the same year, 2 employees departed, resulting in a turnover rate of 3.45%. The overall workforce remained stable, indicating that organizational turnover is at a healthy and manageable level.

Regarding business recruitment strategies, we have upheld the concepts of innovation and dynamism by continuing to utilize "Recruitment Assistant", the Company's official LINE tool. This digital approach strengthens our employer brand and recruitment efficiency by integrating diverse information including policy explanations, learning maps, product introductions and profit-sharing mechanisms to help potential talents quickly understand the Company's development path and career planning.

Looking ahead, TABC will continue to focus on professional cultivation and talent retention mechanisms. By providing clear career development pathways, flexible work support, and a comprehensive benefits system, we aim to enhance talent competitiveness and organizational resilience, driving long-term growth on a solid foundation.

« Statistics on the gender and age distribution of new and former employees of Taiming Assurance Broker Co., Ltd. »

Year	Category	Permanent employees						New recruits						Resignees					
		Male		Female		Subtotal		Male		Female		Subtotal		Male		Female		Subtotal	
		Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %	Participant count	Percentage %
2024	Age 21-30	1	1.72%	1	1.72%	2	3.45%	0	0.00%	1	100.00%	1	50.00%	0	0.00%	1	100.00%	1	50.00%
	Age 31-40	1	1.72%	12	20.69%	13	22.41%	0	0.00%	2	16.67%	2	15.38%	0	0.00%	1	8.33%	1	7.69%
	Age 41-50	7	12.07%	19	32.76%	26	44.83%	2	28.57%	2	10.53%	4	15.38%	1	14.29%	3	15.79%	4	15.38%
	Age 51 and above	6	10.34%	11	18.97%	17	29.31%	0	0.00%	2	18.18%	2	11.76%	1	16.67%	1	9.09%	2	11.76%
	Total	15	25.86%	43	74.14%	58	100.00%	2	13.33%	7	16.28%	9	15.52%	2	13.33%	6	13.95%	8	13.79%
2025	Age 21-30	1	1.72%	0	0.00%	1	1.72%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Age 31-40	1	1.72%	7	12.07%	8	13.79%	0	0.00%	1	14.29%	1	12.50%	0	0.00%	0	0.00%	0	0.00%
	Age 41-50	4	6.90%	22	37.93%	26	44.83%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	4.55%	1	3.85%
	Age 51 and above	9	15.52%	14	24.14%	23	39.66%	1	11.11%	0	0.00%	1	4.35%	1	11.11%	0	0.00%	1	4.35%
	Total	15	25.86%	43	74.14%	28	100.00%	1	6.67%	1	2.33%	2	3.45%	1	6.67%	1	2.33%	2	3.45%

Note: 1. New recruitment rate is calculated as: number of new recruits across all categories/number of employees at period-end.

2. Attrition rate is calculated as: number of resignees across all categories/number of employees at period-end.

Recruitment assistant

Digital transformation × Efficient recruitment × Environmental sustainability

As the insurance industry moves toward full digitalization, the Company continues to invest in innovative R&D, focusing on enhancing recruitment efficiency for our sales force and providing digital marketing support. By the end of 2024, the Company independently developed and launched the "Recruitment Assistant" digital platform. This platform leverages technology to optimize the traditional agent recruitment process, effectively reducing reliance on paper-based materials and consumables while enhancing recruitment efficiency and the quality of information transmission.

The "Recruitment Assistant" integrates six primary menus and 36 functions, covering aspects such as insurance policy explanations and career development planning, to help business partners be more systematic and persuasive throughout the recruitment process. The platform is also characterized by its user-friendly interface and visualized content, enabling new recruits to quickly grasp the systems and values of the insurance industry, thereby shortening their career adjustment period and enhancing conversion effectiveness.

The system's design aligns with the Company's corporate sustainability (ESG) strategy. By replacing traditional paper and plastic folders with digital content, it significantly reduces resource consumption, embodying a commitment to environmental friendliness and green operations. In addition, in response to the industry trend of an aging workforce among insurance agents, the Company has utilized "Recruitment Assistant" as a key tool to drive the rejuvenation of its sales force. With a mobile-first approach that aligns with the usage habits of the younger generation, the platform leverages digital technology to establish a positive and professional industry image. This strategy aims to attract more high-caliber young talent to insurance careers, injecting innovation and vitality into the organization.



《 Five core features of Recruitment Assistant 》

Digital recruitment reduces resource consumption	Traditional paper recruitment folders and plastic consumables were replaced by electronic communication, which phased out physical promotional materials. While enhancing business development efficiency, we are fulfilling our commitment to paperless operations and environmental sustainability.
Smart design for more convenient mobile operations	Analyze recruitment habits of R&D business partners in depth to build an intuitive user interface. Enabling recruitment partners to resolve new hires' inquiries accurately via mobile devices anytime and anywhere, achieving real-time and efficient digital engagement.
Focusing on institutional advantages to attract high-quality new talent	In 2025, we actively utilized this tool to address the transformation of the workforce structure, leveraging the built-in advantages of TABC's proprietary business system. Through a systematic framework, we help newcomers quickly identify their career advantages, effectively enhancing the brand's appeal to next-generation talent.
Interactive content to enhance learning and engagement	The platform features built-in interactive tools, including "Income Calculator", "Learning Map", and "Q&A Analysis". Leveraging visualized data and guided pathways to reduce information asymmetry, significantly boosting recruitment conversion rate and new employee retention rates.
Social media integration to expand recruitment reach	Seamlessly integrates multiple social media channels, including YouTube, Facebook, and Instagram. Empower business partners to utilize multimedia materials for digital promotion, effectively expanding brand awareness and establishing a comprehensive digital recruitment ecosystem.



Human Rights Protection

TABC is committed to adhering to international human rights initiatives, including the Universal Declaration of Human Rights, the UN Guiding Principles on Business and Human Rights, the UN Global Compact, and the ILO Declaration on Fundamental Principles and Rights at Work. At the domestic level, TABC strictly complies with regulations such as the Labor Standards Act, the Act of Gender Equality in Employment, and the Occupational Safety and Health Act. Accordingly, the Company has established internal management policies and codes of conduct to integrate human rights principles into recruitment, labor conditions, workplace safety, and complaint mechanisms, thereby safeguarding the fundamental rights and interests of employees, non-employees, and customers.

Regarding human rights practices, the Company integrates its insurance expertise with social responsibility. Beginning with long-term care services, we focus on the protection needs of the elderly and people with disabilities, embedding human rights considerations into product planning and service design to strengthen risk protection for vulnerable groups. The Company has also established an Internal Staff Evaluation Committee and a dedicated employee complaint mailbox to ensure smooth communication channels and timely and fair handling of incidents, thus creating a respectful, diverse and equal working environment.

In addition, TABC also monitors the human rights management of its supplier partners (various insurance companies). All supplier partners have publicly disclosed their human rights policies to ensure that both upstream and downstream partners adhere to the same standards. By aligning systems with our partners, we are collectively strengthening human rights risk management and the foundation of sustainable development within the financial and insurance industries.

Although no labor union has been established, TABC complies with the Labor Standards Act and related labor laws and regulations. It has set up a labor-management committee and holds a meeting every quarter. When necessary, it may convene an extraordinary meeting to conduct two-way communication on issues such as labor-management cooperation, coordination, improvement of working conditions and planning of employees' welfare. Currently, TABC has not signed any collective bargaining agreements. Employee working conditions are established in accordance with the Labor Standards Act and the Company's internal management regulations. Communication and coordination are facilitated through labor-management meetings and the employee suggestion mailbox (Labor@tabc.com.tw) to ensure that the rights and interests of employees are protected.

As the existing labor-management meeting system effectively addresses labor-management issues and safeguards employee rights, there is currently no identified need to establish a labor union or sign collective bargaining agreements. In 2025, there were no reported cases of discrimination, complaints, child labor, or forced labor, nor were there any violations of freedom of association or labor disputes. The Company will continue to strengthen human rights protections and labor management communication to ensure that all stakeholders are properly protected.

« TABC's human rights protection actions »

Human rights issues	Policy	Actions
Non-discrimination	1. Eliminate illegal discrimination and ensure fair work opportunities 2. Comply with Convention against Discrimination in Education and encourage diverse learning 3. Comply with Convention on the Elimination of All Forms of Discrimination against Women, and protect female employees' rights to work	1. TABC has stated its non-discrimination principles in Article 4 – Recruitment Procedures, Chapter 1, of "Employee Work Rules." TABC prohibits all forms of discrimination including that based on ethnicity, social status, language, beliefs, religion, political association, origin, gender, sexual preference, place of birth, marital status, age, appearance, disability, or union association. 2. Annual training subsidies are granted to encourage and foster diverse learning for employees. 3. Female employees are entitled to paid menstruation leave, family care leave, maternal leave, paternal leave, and parental leave; an "Extended Unpaid Leave Policy" has also been implemented.

Human rights issues	Policy	Actions
Child labor	Comply with Convention on the Rights of the Child and prohibit against child labor	TABC only recruits back-office staff and sales partners that are 18 and above, and enforces due diligence checks during the recruitment process.
Forced and compulsory labor	Comply with International Covenant on Economic, Social, and Cultural Rights	1. TABC generally does not request employees to work overtime, so that they may maintain good quality lifestyle. The Company also makes sure that employees provide services willingly and are not forced to work. 2. Regular health checkups are organized for back-office staff. 3. TABC provides back-office staff with a broad range of benefits from festive bonuses, birthday cash, department gathering allowance, incentive trips and birth subsidy to compassionate payment for injury, illness, and funeral.
Workplace safety	Comply with the government's labor regulations; provide a safe work environment	1. Fire safety inspections and equipment checks are performed regularly to keep workplace facilities safe. 2. Office area has been equipped with air purifiers and alcohol-based sanitizers for the health of the work environment and its employees.
Gender equality	Compliance with the Act of Gender Equality in Employment	The "Measures for Prevention, Complaint, and Disciplinary Action Regarding Workplace Sexual Harassment" was formulated in 2013 and updated in 2024, which specified the complaint channels and complaint committee to protect complainants and maintain gender equality in the workplace.
Privacy	Implement privacy protection; issue statements on personal data management policy and cybersecurity policy	TABC has introduced a Personal Information Management System and an Information Security Management System that are certified for ISO 27001 and BS 10012. Training and risk evaluations are being organized to minimize related risks. No incident of information leak occurred in 2025.
Freedom of association	Comply with policy on labor-management meetings and engage employees in proper communication	TABC convenes regular labor-management meetings, retains meeting minutes, and follows up on relevant issues. A dedicated mailbox has also been set up specifically for the Labor and Management Relations Committee to ensure timely communication between labor and management and to improve employment relations.

Diversified training channels

TABC continues to optimize its learning and development system by promoting a dual-track training framework for both internal staff and business partners. By integrating physical courses with online platforms, the Company creates a flexible and efficient environment for professional growth.

In terms of business partner development, a total of 222 physical and digital courses were offered in 2025, with a total training time of 452.5 hours and 21,831 participants. Centered on monthly online morning meetings, the course covers topics such as insurance regulations and legislative trends, insurance application and claims practices for the elderly, financial consumer protection, the principle of fair treatment of customers, market application and organizational development.

Meanwhile, we digitalized certification training and transitioned basic onboarding for new employees to an online format, accelerating professional development and strengthening compliance awareness.

For administrative staff, the Company adopts a dual-track model of internal and external training. In 2025, each employee received an average of 31.1 hours of training (34 hours for male employees and 30.1 hours for female employees). The courses cover mandatory topics such as ethical management, money laundering prevention, fair treatment of customers, information security and personal data protection, sexual harassment prevention, human rights, and occupational safety and health. Additionally, specialized training projects were conducted for AI applications, ESG, and compliance practices. The overall satisfaction score for external training courses reached 4.53 (out of 5). The Company also provides an annual fixed subsidy of \$4,000 per person for education and training, which can be arranged freely by the office staff according to their job responsibilities and career plans.

However, through a training program that combines institutionalization and digitalization, there are no gender differences in training opportunities and content design, ensuring that employees receive fair treatment in their professional development. The dual-track training pipeline is described as follows:

	Training Objectives	2025 Training Priorities
Sales partners	Enhance compliance awareness and risk identification capabilities, while strengthening market insights and professional planning. We aim to accelerate the integration of new employees, shortening their transition period while continuously enhancing professional service quality to ensure business partners remain compliant and competitive.	Monthly online live morning meetings (regularly scheduled course): - Trends and Practical Analysis of Insurance Act Amendments - Cases of disputes over insurance and claims for elderly people - Financial consumer protection and fair treatment principles - In-depth professional development and application of liability insurance in current market events Mandatory compliance and risk management courses: - Legal compliance courses, money laundering prevention, fair treatment of customers, and senior citizen services - On-the-job training for foreign currency certifications - Training on participating insurance policies Digital foundation training: - Online certification training courses - Online basic training for new employees (systems, rules, and resource utilization) In-person courses for key professional: - Thematic professional enhancement and team management courses
Back office	Establish a culture of compliance and cybersecurity awareness while enhancing cross-departmental communication and collaboration. By strengthening organizational cohesion and promoting continuous professional growth alongside digital literacy, we aim to build a resilient and high-performing back-office team.	Mandatory compliance and risk management courses: - Ethical Management, Money Laundering Prevention, and Fair Treatment of Customers - Information Security and Personal Data Protection (PIMS) - Sexual Harassment Prevention and Occupational Health and Safety Education Project capability enhancement courses: - AI Application Trends - ESG Training - Practical Case Operations in Legal Compliance Practice - Organizing external training to build team consensus



▲ Organized external training courses for office staff focused on building team consensus and reaching new heights. These sessions utilized game-based learning to foster mutual trust and confidence in teammates' capabilities.

► Business partners hold monthly online morning meetings to focus on trending topics and continuously improve their professional knowledge



In 2025, Taiming continued to promote professional training by collaborating with legal experts to offer exclusive courses. Through its digital learning platform, it also provided real-time education on topics such as anti-money laundering and counter-terrorism financing, ethical business practices, fair customer treatment, information security, personal data protection, regulatory compliance, self-defense fire drills, emergency medical reporting, prevention of workplace sexual harassment, and the promotion of human rights education. These initiatives aim to create a comprehensive learning platform for partners and further enhance the various capabilities of top-performing business supervisors.

« No. of training hours completed by back-office staff in the last three years »

Unit: persons; hours

Category		Item	2023	2024	2025
Overall		Total employee count at end of reporting period	57	58	58
		Total training hours	1,636	1,619.5	1,802.5
		Average training hours per employee	28.7	27.9	31.1
Gender	Male	Total male employee count at end of reporting period	15	15	15
		Total training hours	571.5	514.5	510
		Average training hours per male employee	38.1	34.3	34
	Female	Total female employee count at end of reporting period	42	43	43
		Total training hours	1,064.5	1,105	1,292.5
		Average training hours per female employee	25.3	25.7	30.1
Category	Managers	Total manager count at end of reporting period	10	10	10
		Total training hours	360.5	512	491.5
		Average training hours per manager	36.05	51.2	49.2
	Non-managerial staff	Total non-managerial staff at end of reporting period	47	48	48
		Total training hours	1,275.5	1,107.5	1,311
		Average training hours per non-managerial staff member	27.14	23.1	27.3

Note: 1. Average training hours per category = total training hours for the given category/total number of employees for the given category at period-end.

2. Manager refers to assistant vice president grade and above or employee of important status.

Complete training for greater professionalism

Taiming established four major training academies: Marketing, Management, Finance and Economics, and Education, to provide comprehensive training in policy marketing and management skills for business partners. Courses are delivered through both in-person and digital platforms, allowing business partners to continuously enhance their professional knowledge at any time. In addition, the weekly publication "TABC Weekly Recap" delivers timely updates on product information, service guidelines, and regulatory news to ensure that business partners stay informed of the latest developments.

- **Academy of Marketing:** Mainly teaches professional knowledge and marketing skills of property and casualty insurance policies to enhance the sales and communication capabilities of business partners.
- **Academy of Management:** Provides training for senior business partners and supervisors to strengthen management skills and team management. The core value of the course is to strengthen organizational development and assist business managers in building professional skills in recruiting, selecting, coaching and training.
- **Academy of Finance and Economics:** "Cultivating expertise and integrating expertise" is the core value of the School of Finance and Economics. We invite professionals from industry, government and academia to share and provide lecture from time to time, so as to help senior business partners move towards the role of all-round consultants for policyholder families.
- **School of Education:** Emphasizes on promoting awareness for insurance laws and applicable regulations and helping sales managers develop teaching skills. Suitable for all sales partners.

« Training hours and enrollment count of the Four Schools »

Category		Item	School of Marketing	School of Management	School of Finance	School of Education
Overall		Total enrollments by sales partners at the end of the reporting period	6,611	61	206	14,953
		Total training hours	16,229	410	406	42,271
		Average training hours per sales partner per session	2	7	2	3
Gender	Male	Total enrollments by male sales partners at the end of the reporting period	2,111	17	70	4,785
		Total training hours	4,926	113	139	13,531
		Average training hours per male sales partner per session	2	7	2	3
	Female	Total enrollments by female sales partners at the end of the reporting period	4,500	44	136	10,168
		Total training hours	11,303	297	267	28,740
		Average training hours per female sales partner per session	3	7	2	3



▲ TABC provides diverse channels for both in-person training and online learning, effectively enhancing the learning outcomes of its employees.

Employee performance assessment

In order to help office staff achieve self-fulfillment and improve overall performance, Taiming regularly conducts performance evaluations for supervisors and back-office staff. The evaluation of supervisors focuses on five aspects: leadership, planning ability, sense of responsibility, communication and coordination, integrity and ethical behavior. The evaluation of back-office staff focuses on seven aspects: work attitude and sense of responsibility, professional knowledge, initiative and dedication, teamwork, service spirit, discipline and professional attitude, integrity and ethical behavior. Through a transparent and fair promotion system, we not only improve the overall capabilities of employees but also assist them in career planning. By 2025, all back-office staff received regular performance and career development reviews, which achieved 100% coverage.

« Percentage of back-office staff receiving performance and career development reviews »

Employee category	Calculation	Male	Female	Subtotal
Managers	(A1) Total employee count at end of reporting period	6	4	10
	(B1) Number of employees receiving regular performance evaluation and career review	6	4	10
	Percentage of (B1/A1)	100%	100%	100%
Non-manual staff	(A2) Total employee count at end of reporting period	9	39	48
	(B2) Number of employees receiving regular performance evaluation and career review	9	39	48
	Percentage of (B2/A2)	100%	100%	100%
Total	(A1+A2) Total employee count at end of reporting period	15	43	58
	(B1+B2) Number of employees receiving regular performance evaluation and career review	15	43	58
	Percentage of (B1+B2/A1+A2)	100%	100%	100%



Complete welfare protection

Welfare system

Taiming always treats its employees as family members and does its best to create a warm and comprehensive welfare system. In addition to basic benefits including labor insurance, health insurance, special leave, maternity leave and parental leave, flexible leave is also provided to allow employees to balance work and life. In the professional field of insurance, we deeply understand that family is the most solid support, so we provide life, medical, disability insurance and pensions to give employees and their families peace of mind. In addition, there is emergency relief, marriage and childbirth allowances, and funeral condolence funds to accompany employees through every stage of life.

« Employee welfare »

Item	Welfare measure	Benefit description and performance
Incentives	Festive bonus	Cash is given on festive and special occasions
	Festive gift	Gifts are given on festive occasions
	Birthday bonus	Cash is given to back-office staff in the birth month
Health promotion	Employee group insurance	Back-office staff are entitled to group insurance, which includes personal insurance, accident insurance, and medical insurance coverage
	Employee health checkups	Regular health checkups are organized for back-office staff out of care for employees' physical and mental health
Allowances	Employee trips	The Employee Welfare Committee discusses and arranges employee trips for the year
	Festive lottery	Lotteries are organized for festive occasions
	Meal/gathering allowance	A meal/gathering allowance is granted to back-office staff on a quarterly basis
	Wedding subsidy	Back-office staff are entitled to wedding subsidy
	Childbirth allowance	Childbirth allowance provided to back-office staff
	Bereavement benefit	Bereavement benefit provided to back-office staff

« Employee welfare expenses in the last three years »

Unit: NTD thousands

Employee welfare expense	2023	2024	2025
Salary expenses	51,135	52,288	56,155
Labor/health insurance premiums	4,977	5,119	5,405
Pension expenses	2,389	2,435	2,525
Directors' compensation	3,432	3,429	3,956
Other employee welfare expenses	1,743	2,801	2,603
Total	63,676	66,072	70,644

Note: The ratio of employee benefits expenses to revenue was 8.1% in 2023, 7.8% in 2024, and 8.0% in 2025.

Fair compensation

TABC adheres to the principles of fairness and transparency to create a competitive remuneration system that closely aligns employee contributions with corporate performance. Fixed salaries are paid consistently and adjusted periodically based on market standards, job responsibilities, and professional expertise. Variable compensation, including year-end bonuses, performance bonuses and profit sharing, serves to incentivize employees by accounting for both individual contributions and team performance. In 2025, the average salary for non-supervisory employees reached NT\$629 thousand, with a median of NT\$576 thousand. Remuneration is paid regardless of gender, reflecting the Company's commitment to equality and professionalism.

« Number of non-managerial full-time employees and mean and median salary in the last 3 years »

Measurement/year	Unit	2023	2024	2025	Difference from the previous year
No. of non-managerial full-time employees	Participant count	47	45	48	3
Mean salary	NTD thousands	598	630	629	-1
Median salary	NTD thousands	546	565	576	11



Retirement System

TABC has established a retirement system in accordance with the Labor Standards Act and the Labor Pension Act to ensure retirement security, and allocates funds to the labor pension reserve fund, which is deposited in the Bank of Taiwan. An actuary performs actuarial calculations at the end of each year to ensure adequate funding. For those eligible for the new pension scheme, the Company contributes 6% of their monthly salary to their personal pension account at the Bureau of Labor Insurance. Employees may also contribute an additional 0% to 6% of their monthly salary to their personal pension account voluntarily, giving them more options and security for the future. For details on the post-retirement benefit plan, please refer to page 36 of the Company's ["2025 Consolidated Financial Statements and Independent Auditor's Report"](#).

In addition, for employees whose careers end due to "retirement" or "termination of employment", Taiming encourages them to utilize employment services or allowance plans offered by the Workforce Development Agency, Ministry of Labor, and will provide application assistance. For those who leave involuntarily from the Company, we will terminate the employment contract in accordance with the Labor Standards Act and provide job-seeking leave and severance pay to ensure a smooth career transition for employees.

Healthy workplace

The workplace is the second "home" in employees' daily lives. Taiming constantly reviews and adjusts both internal and external workplace conditions to ensure a safe and healthy work environment for our employees. Taiming has established the "Workplace Management Regulations" to formulate regulations for disaster prevention and access control safety, and conduct fire drills regularly to ensure that workplace safety awareness is deeply rooted in every employee's hearts.

The Company promotes workplace safety awareness among its headquarters staff through annual administrative meetings. Each department also conducts inspections and maintenance of its own offices and common areas every year. In addition, to further improve the workplace environment for our field partners, the "Workplace 2.0" project was launched in 2020 to upgrade the outdated and rigid workspaces to a more comfortable and high-quality atmosphere. In addition to re-planning the space layout and creating a comfortable atmosphere, energy-saving and carbon-reducing facilities have been introduced, including the use of green building materials, replacing energy-saving lights and appliances with power-saving appliances, installing circulation fans and heat-insulating window films, to maximize sustainable performance.

In 2025, we focused on workplace optimization at the Keelung business location, creating a brand-new work environment centered on "openness, flexibility, and cocreation". The office area has transitioned from fixed seating to a flexible layout, with partitions removed to introduce abundant natural light and open space. By allowing sunlight and air to flow naturally, the design has created a bright and pleasant working environment. The open-plan design promotes real-time communication and collaboration, fostering cohesive team interactions while inspiring creativity and innovative thinking. The new Keelung venue offers not only versatile utility but also high accessibility. In the future, policyholders and potential recruits can be invited to visit and personally experience the professionalism and warmth of TABC's workplace culture.

We believe that through continuous innovation and upgrades, "Workplace 2.0" not only fosters a warm work environment for our employees but also attaches the concept of sustainability into every aspect of our operations, achieving shared prosperity and development for the Company, employees and the environment.



▲ TABC partners participate in the opening tea party for the Keelung office



▲ Keelung "Workplace 2.0" project

Health Promotion

To promote employee physical and mental well-being, TABC has subscribed to Common Health Magazine since 2022. Upon the publication of each issue, selected health topics are shared via internal emails to encourage exercise, a balanced diet, and stress management, empowering employees to take greater proactive interest in their health. TABC fosters a workplace where employees feel safe and cared for, while naturally integrating health and wellness into their daily lives to support the Company's sustainable development and dynamic growth.

In addition, TABC's health screenings are superior to regulations, and employees undergo regular health checkups every two years. The checkup items include general health checks and specific health checks (such as metabolism, thyroid ultrasound, cancer detection, etc.). The results of the physical examination will be used for health education and follow-up examinations by specialist physicians in occupational medicine. As of the end of 2025, no suspected work-related illnesses were detected among the Company's employees.

Considering that most of its employees work in offices and spend long hours using computers and sitting for extended periods, in 2025, in addition to carefully selecting partner health check centers, the Company will continue to review and adjust its health check programs, and strengthen check programs related to common health risks among office workers. During the health checkup program, advanced digital X-ray examinations were available to screen for bone spurs, spondylolisthesis, compression fractures, or herniated discs in the lumbar and sacral vertebrae, enabling employees to monitor their spinal health proactively. Furthermore, recognizing the fast-paced nature of the modern workplace and the potential impact of work stress on physiological regulatory mechanisms, cortisol testing was also included. By observing this hormonal indicator which is closely linked to stress regulation, blood pressure, blood glucose, and immune function, the program helped employees better understand their body's adaptation to stress.

In addition, a new fecal immunohistochemical test (FIT) was added in 2025. This advanced immunochemical testing technology is not affected by diet or medication and can detect occult blood in feces. It is used to screen for colorectal cancer and assist in identifying bleeding in the digestive tract (such as the esophagus, stomach, small intestine, and colon) caused by conditions such as ulcers or inflammation. By continuously refining its health examination programs, TABC aims to help employees gain earlier insights into their health status, foster strong health management awareness, and cultivate a workplace that balances professional responsibilities with physical and mental well-being.

In addition to health checkups, TABC recognizes the importance of the work environment's impact on employee health. To maintain high standards of indoor air quality, in addition to installing air purifiers in office spaces, the head office has designated a dedicated document copying room equipped with external ventilation systems. By centralizing office equipment, printing devices, and paper shredders within this space, the Company reduces the impact of dust and particulate matter on employee health in general office areas. At the same time, exhaust fans are activated daily at scheduled intervals to introduce fresh air and enhance indoor ventilation efficiency. We also continuously monitor workplace air quality indicators including HCHO, TVOC, PM2.5, PM10, CO, and CO₂, and implement timely environmental improvements based on these results to ensure a healthy, safe, and comfortable working environment where employees can work with peace of mind.

Green Living Initiative

To encourage employees to practice healthy and sustainable lifestyles in their daily lives, TABC has implemented various green initiatives to guide staff in adopting a low-carbon lifestyle across several areas, including transportation, diet, and environmental actions. Through continuous promotion and engagement, environmental protection and health promotion concepts are integrated into employees' daily lives, fostering habits that balance personal well-being with environmental sustainability.



Advocacy activities	4/22 World Earth Day Corporate Sustainability Declaration	9/22 World Car-Free Day: Green Commuting	11/25 International Vegetarian Day: One day of vegetarian diet
Activity details	 In response to the Economic Daily News Corporate Sustainability Manifesto, we promote energy conservation and carbon reduction, enhance energy efficiency, and gradually implement green procurement and low-carbon initiatives.	 Promoted World Car-Free Day by encouraging employees to commute on foot, by bicycle, or via carpooling to reduce the use of private vehicles.	 Employees are encouraged to adopt one-day vegetarian diet, promoting low-carb dietary concept that emphasizes more vegetables and less meat.
Purpose of promotion	Fulfilling the Company's long-term commitment to environmental, social, and governance (ESG) principles	Reducing transportation carbon emissions and raising awareness of air quality issues	Promoting employee health and advocating for low-carbon lifestyles



Maternal Health Protection

TABC respects the family roles of every employee, actively advocates and implements the SDGs Goal 5, the Sustainable Goal of Gender Equality, and adheres to the Act of Gender Equality in Employment. All employees who have worked for the Company for 6 months or more can apply for parental leave without pay until each child turns 3 years old. The leave period will last until the child turns 3 years old, but cannot exceed 2 years. During this period, employees can still participate in social insurance, allowing them to balance work and family without any worries. This system not only protects maternal health but also empowers employees to work with peace of mind, enabling them to achieve a healthy balance between their family and career development.

« Statistics on unpaid parental leave in 2025 »



Item	Male	Female	Total
(a) No. of employees qualified to apply for unpaid parental leave in 2025	0	1	1
(b) No. of employees applying for unpaid parental leave in 2025	0	1	1
Unpaid parental leave application rate (b/a)	0%	100%	100%
(c) No. of employees expected to be reinstated from unpaid parental leave in 2025	0	1	1
(d) No. of employees reinstated from unpaid parental leave in 2025	0	1	1
Reinstatement rate of parental leave (d/c)	0%	100%	100%
(e) No. of employees reinstated from unpaid parental leave in 2024	0	1	1
(f) No. of employees reinstated from unpaid parental leave in 2024 and who have worked continuously for one year	0	1	1
Retention rate of unpaid parental leave (f/e)	0%	100%	100%

Note: (a) Estimate is based on the number of employees having applied for maternity leave or paternity in the last three years (2023-2025)

(b) Date of unpaid parental leave falling within 2025

(c) Expected reinstatement date falling within 2025

(d) Number of employees with expected reinstatement date falling within 2025 that were actually reinstated

(e) Actual reinstatement date in 2024

(f) Employees reinstated in 2024 who worked continuously for one year afterwards (who remained employed in 2025)

Promotion system transparent and fair

Taiming Assurance Broker Co., Ltd. is dedicated to building an open and sustainable "entrepreneurial platform", translating its core philosophy of "partners as shareholders" into a robust system of institutional protections. Through a systematic career development framework and profit-sharing mechanism, we enable our sales partners to share in our operating results while pursuing professional excellence. To ensure organizational resilience and stimulate management potential, the Company implements management across four key dimensions: talent empowerment, incentive sharing, management seminars, and cultural cohesion. The specific implementation details are as follows:

- **Systematic promotion and empowerment training:** We offer tailored, tiered marketing evaluations and advanced training programs for business partners. Through institutionalized learning mechanisms, we assist partners in their step-by-step advancement to achieve career growth and organizational sustainability goals.
- **Implementing the "partners as shareholders" incentive mechanism:** For managers at the department manager level and above, the profit-sharing concept is implemented, and a certain percentage of pre-tax net profit is allocated as organizational bonuses based on annual performance contributions, sharing the Company's operating results with partners.
- **Business meetings are held on a regular basis:** The Company holds semi-annual and year-end "Business Management Planning Meetings", bringing together managers at all levels to refine their professional knowledge and management skills. Through in-depth strategic discussions, these meetings strengthen the operational effectiveness of the leadership team.
- **Fostering organizational consensus and a culture of mutual prosperity:** By leveraging the exchange of expertise among senior executives and the integration of resources, we foster a culture of cross-team collaboration. This enables precise planning for future development and ensures the successful achievement of annual operational goals, creating a win-win future for our partners and the Company.



◀ Promotion of sales partners – 2025 ▶

Sales personnel		Mid-level sales managers		Senior sales managers			
Sales chiefs	Junior sales managers	Deputy sales managers	Regional managers	Division managers	Sales directors	Sales AVPs	Sales VPs
13 persons	7 persons	15 persons	14 persons	5 persons	1 persons	0 persons	0 persons



Social Care

06

Taiming Assurance Broker Co., Ltd. upholds the philosophy of "Happiness through sustainability", transforming the core values of love, responsibility, and mutual assistance inherent in the insurance industry into long-term social practices. Through concrete actions across five key pillars, including environmental protection, education promotion, assistance for the disadvantaged, health promotion, and community welfare, we provide timely and compassionate support to those in need. For TABC, philanthropy is more than just the transfer of resources; it is a longterm commitment to companionship. We aspire to coexist and prosper with the land and all living things, allowing a sense of happiness to flourish in every corner of society.

• Environmental protection

Good Air, Blessed Fields: Starting with a single acre of land, let good air return to the soil

Leopard Cat Rice Conservation: Protecting the Land and Life

Changing Destinies: Protecting Every Life That Deserves to Be Seen

• Promotion of education

For 21 consecutive years, we have partnered with Chihlee University of Technology to advance industry-academia collaboration and accompany young people toward the future

World Vision Taiwan × PaGamO Digital Reading Literacy Scholarship Program: Bridging the Learning Gap Through Technology

"Hope in Love" Scholarship Program: Preventing Poverty from Becoming an Obstacle to Dreams

• Support for Underprivileged Groups

Genesis Social Welfare Foundation's charity handcrafting conveys blessings to people in a vegetative state

Huashan Social Welfare Foundation's Elderly Care Initiative: Healing Loneliness with Love

Let Life Shine Charity Carnival: Illuminating New Lives for People with Spinal Cord Injuries

Green Miracle: Resource recycling allows technology to continue to generate value

Yi-Kuang Orphanage: Guiding Children in Their Exploration of a Green World

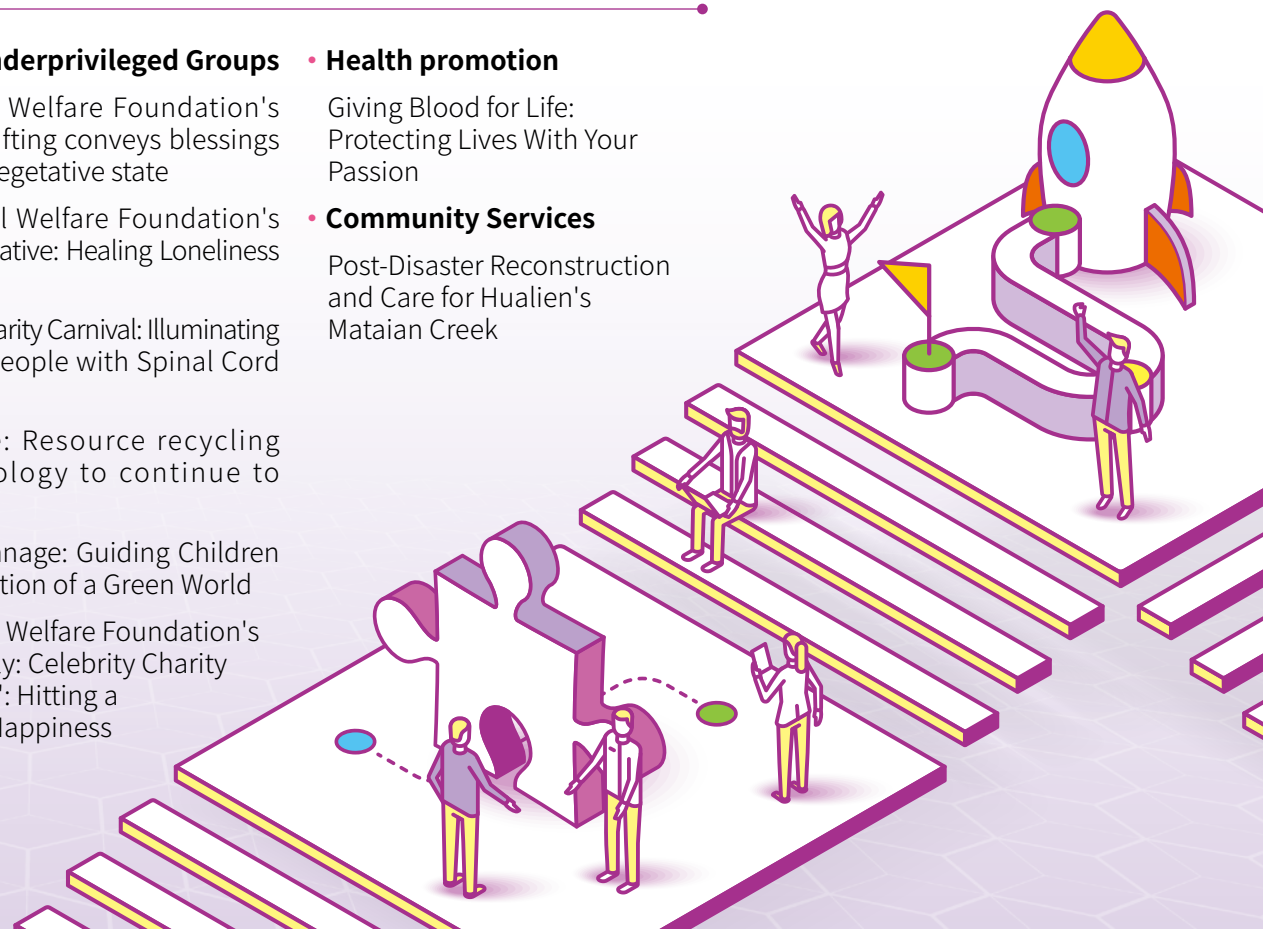
Huashan Social Welfare Foundation's "Love the Elderly: Celebrity Charity Baseball Game": Hitting a Home Run for Happiness

• Health promotion

Giving Blood for Life: Protecting Lives With Your Passion

• Community Services

Post-Disaster Reconstruction and Care for Hualien's Mataian Creek



« Performance highlights »

Social engagement
activities Total investment
amount was

NT\$ **696,000**



Total number of
beneficiaries Over

3,285 people



7

action responses
Sustainable Development
Goals SDGs



Taiming Assurance Broker Co., Ltd. (TABC) has long been attentive to social issues. Upholding the philosophy of "giving back to society what we have taken from it", TABC has continued to contribute to the community through charitable donations, volunteer participation, and resource integration. As the Company promotes its sustainability initiatives, it also prioritizes the professional expertise and operational transparency of its partners, while remaining focused on the results and impact of its social contribution efforts. TABC has integrated social care across various dimensions, including environmental protection, assistance for the disadvantaged, educational promotion, health promotion, and community welfare, striving to inject positive energy into society through continuous action.

Beyond the head office's continuous promotion of various public welfare initiatives, local business locations have also actively engaged in community service. For instance, the Yunlin business unit participated in "Love the Elderly: Celebrity Charity Baseball Game", where staff served as volunteers to assist with event operations. Meanwhile, the Taipei Chongqing business location organized a one-day charity trip for children from Yi-Kuang Orphanage, conveying care through companionship and interaction. Through the joint participation of the head office and all units, the spirit of social contribution has continued to spread throughout the organization.

In 2025, TABC continued to invest various resources in social participation activities, including charitable donations, the establishment of scholarships, and the donation of materials. Total annual investment reached NT\$696 thousand, reflecting a commitment to enhancing social welfare. In the future, the Company will continue to deepen its social responsibility practices and collaborate with all sectors of society through diverse means to jointly build a more resilient and mutually beneficial society.

« List of social engagement efforts - 2025 »

Public Welfare Focus	Partners	Years of Sustained Investment	Social engagement efforts in 2025	Benefits	Corresponding SDGs
Environmental protection	Good Air, Blessed Fields	2025	A donation of NT\$50,000 was made to support the use of "straw-decomposing bacteria" to replace burning on 20 hectares of farmland in Chiayi.	Benefited 419 elderly people. Reduced CO ₂ emissions by approximately 180 metric tons.	 
	Taitung Friendly Care Association	2020 to 2025	Invested \$27,600 to purchase 120 bags of leopard cat rice grown using eco-friendly farming methods, which were donated to the Taitung Friendly Care Association through the iGoods "Cloud Granary" platform.	Brought warmth to 120 families.	
	New Taipei City Stray Cats and Dogs Protection Association	2023 to 2025	Donated NT\$50,000 to the New Taipei City Stray Cats and Dogs Protection Association.	Benefited 58 cats and dogs.	

Public Welfare Focus	Partners	Years of Sustained Investment	Social engagement efforts in 2025	Benefits	Corresponding SDGs
Promotion of education	Department of Finance, Chihlee University of Technology	2005 to 2025	For 21 consecutive years, the Company has donated \$50,000 to the Chihlee University of Technology Scholarship Program, providing each student with a scholarship of \$5,000.	Number of beneficiaries: 10.	
	World Vision Taiwan	2025	In support of the PaGamO Digital Reading Literacy Assistance Program, the Company donated 30 "TABC Protective Umbrellas" as prizes for the summer literacy cup finals.	Benefited 30 students.	
	Taiwan Hope in Love Children Care Association (HLCCA)	2022 to 2025	Donated NT\$100,000 to the care project for underprivileged children in remote areas, providing subsidies for tuition and fees, nutritious lunches, and emergency assistance.	Benefited 80 students.	
Support for Underprivileged Groups	Genesis Social Welfare Foundation	2025	28 employees contributed 90 hours of volunteer service, handcrafting 600 origami horses and 60 "Nian Nian You Yu" (abundance every year) spring festival couplets to convey blessings to the families of patients in a vegetative state.	It has brought warmth to at least 60 families.	 
	Huashan Social Welfare Foundation	2018 to 2025	We donated \$160,000 in dedicated funds to support the daily necessities of the elderly at the Zhuoxi Station in remote areas of Hualien. Additionally, volunteers hand-sewed "Elderly Care Bags" and visited Wanhua Social Housing during the Mid-Autumn Festival to deliver warmth and care.	A total of 187 seniors benefited.	
	Development Center for the Spinal Cord Injured (DCSCI)	2020 to 2025	Supported the "Let Life Shine Charity Carnival" by sponsoring booths and purchasing \$60,000 worth of charity vouchers, while mobilizing volunteers to assist with the on-site charity sale.	1,500 people were reached.	
	Green Miracle	2023 to 2025	Supporting the "Green Miracle Sustainable Charity Program", we provided refurbished computers to underprivileged children and families to bridge the digital divide and reduce electronic waste.	Donated 23 LCD monitors, 23 computers, and 16 keyboards and mice.	
	Yi-Kuang Orphanage	2020 to 2025	Accompanying orphans on a visit to the Green World Ecological Farm. Guided children to transform the knowledge in books into real sensory experiences.	The number of beneficiaries included 15 children.	
	Huashan Social Welfare Foundation - Yunlin Huwei Angel Station	2025	Participated in the "Love the Elderly: Celebrity Charity Baseball Game" by purchasing tickets, collecting various items for donation, and organizing charity bazaar stalls.	A record 6,000 tickets were sold.	
Health promotion	Taiwan Blood Services Foundation	2011 to 2025 (Donation of empty blood bags has been implemented since 2023)	The event successfully collected 114 bags of blood and donated 750 empty blood bags to blood donation centers in Hsinchu, Taichung, and Kaohsiung, with an investment amount of \$98,995.	Estimated number of beneficiaries 864 people.	
Community Services	Supported the "Hualien Mataian Creek Barrier Lake Disaster Relief Fundraising Project"	2025	Donated \$100,000 and promoted internal fundraising to support disaster relief efforts following the overflow of the Mataian Creek barrier lake in Hualien.	Support disaster victims in rebuilding their homes, assisting communities in gradually restoring their livelihoods and enhancing post-disaster resilience.	

Environmental protection

Good Air, Blessed Fields: Starting with a single acre of land, let good air return to the soil



2025 Action Results

- **Support for environmentally friendly farming:** 20 hectares.
- **Estimated carbon reduction:** Approximately 180 metric tons of CO₂.
- **Investment amount:** \$50,000.
- **Volunteer participation:** 6 employees.
- **Elderly care meals:** 419 portions.
- **Connecting community hubs:** 8 units.

Taiming Assurance Broker Co., Ltd. (TABC) supported the "Good Air, Blessed Fields" project initiated by the Taiwan Native Restoration Association and jointly promoted by the Agriculture Department of the Chiayi County Government. Taiwan has long grappled with air pollution resulting from the burning of rice straw. This issue not only degrades environmental quality but also compromises the respiratory health of local residents, particularly the elderly. The plan introduced "rapid-acting rice straw decomposition bacteria" to replace incineration with natural decomposition, allowing agricultural residuals to return to the earth while achieving the dual benefits of soil restoration and carbon reduction. The plan was implemented in six townships in Chiayi, namely Lucao, Shuishang, Dalin, Minxiong, Xikou and Xingang in 2025, covering a total area of 1,550 hectares, and is expected to reduce CO₂ emissions by about 13,950 metric tons. Taiming Assurance Broker Co., Ltd. invested NT\$50,000 to support the introduction of strawdecomposing bacteria across 20 hectares of farmland, which is estimated to have reduced 180 metric tons of CO₂ emissions, demonstrating a commitment to climate change mitigation through practical action.

In addition to its environmental initiatives, the Company mobilized employees to participate in the "Corporate Lunch Box Donation for the Elderly" charity campaign. Six volunteers from across internal and field operations visited the Lucao area to collaborate with the local community, preparing 419 lunch boxes and delivering them to 8 community centers. This initiative successfully transformed the achievements of eco-friendly agriculture into heartwarming care for the elderly.

At the end of the year, the "Xiong He Rice", which was a gift from the land continued this sustainable philosophy by utilizing one-piece molded recycled pulp packaging to minimize material use. It also included plantable seed paper, symbolizing the continuity of land and life. Taiming Assurance Broker Co., Ltd. also shared 20 bags of Xiong He Rice on social media platforms, inviting the public to support sustainable agriculture and environmental protection to further promote the ideals of carbon reduction and social welfare.

Through its participation in the "Good Air, Blessed Fields" initiative, Taiming Assurance Broker Co., Ltd. (TABC) has not only demonstrated its commitment to sustainable agriculture and environmental protection through tangible actions but has also forged links between local farming, communities, and social welfare. By rooting the mission of land stewardship in the fields, TABC has allowed this positive influence to gradually extend to more individuals and every corner of society.



Leopard Cat Rice Conservation: Protecting the Land and Life



2025 Action Results

- **Cumulative support period:** 2020–2025 (6 donations in total).
- **Leopard cat rice purchased:** 120 bags.
- **Investment amount:** \$27,600.

In the professional field of insurance brokerage, Taiming Assurance Broker Co., Ltd. firmly believes that risk management and foresight are the vital foundations for protecting families. This core commitment to safeguarding lives extends to a profound concern for the natural environment and ecological conservation. Since 2020, the Company has continued to support the "Leopard Cat Rice" eco-friendly farming project, taking concrete action to protect Taiwan's endangered leopard cat population.

Leopard cats are facing threats from habitat destruction and the deterioration of farmland environments. By supporting eco-friendly farming practices that eliminate toxic chemicals and synthetic fertilizers, we have gradually restored the ecological health of farmlands. These efforts have attracted wildlife such as rodents and rabbits back to the land, rebuilding a complete food chain and transforming farmlands into safe foraging habitats for leopard cats, thereby protecting Taiwan's precious biodiversity at its source.

In addition to supporting eco-friendly agriculture, Taiming Assurance Broker Co., Ltd. also converted the purchased rice into social care initiatives. Since 2024, the Company has participated in the iGoods "Cloud Granary" charity initiative and, in 2025, facilitated donations to the Taitung Friendly Care Association. This initiative leverages the achievements of sustainable agriculture as a resource to support vulnerable groups, bridging environmental conservation and social welfare to realize a multifaceted commitment to protecting both the land and life. Moving forward, TABC will continue to integrate corporate resources with local ecological initiatives to foster a virtuous cycle of environmental conservation and social care, jointly safeguarding a sustainable future of this land.



Changing Destinies: Protecting Every Life That Deserves to Be Seen

Taiming Assurance Broker Co., Ltd. believes that the protection of life is not limited to humans, but should also extend to the animals that share our environment. Guided by the philosophy that "all life is equal", the Company has continued to invest in stray animal welfare initiatives, providing tangible support to improve their living conditions and care environments.

Since 2023, Taiming Assurance Broker Co., Ltd. has supported the New Taipei City New Life Pet Shelter Association. The association provides long-term shelter to more than 200 stray dogs and cats, bearing a heavy burden of care and medical expenses. The Company invests its resources in the most urgent needs of food and medical care through donations, helping to improve the quality of life for the animals.

In 2025, the Company pledged one month's worth of feed for 30 stray animals, providing a stable source of nutrition to improve long-term malnutrition. At the same time, medical care subsidies were provided for 28 stray animals to assist with disease treatment and preventive health management. This initiative aims to alleviate the association's immense medical burden and ensure that injured, sick, or elderly animals receive proper care.

Through its sustained commitment to caring for stray animals, Taiming Assurance Broker Co., Ltd. aims to integrate the philosophy of respecting life into its corporate culture. This initiative allows employees to recognize the value and significance of diverse forms of life beyond their daily professional responsibilities, fostering greater warmth and inclusivity within society.

2025 Action Results

- **Cumulative support period:**
2023–2025 (3 donations in total).
- **Donation of animal feed:**
30 stray animals.
- **Medical care subsidies:**
28 stray animals.
- **Investment amount:** \$50,000.



日期: 2025/07/16		收據		收據號碼: M20250716-000002	
姓名/抬頭	台名保險經紀人股份有限公司		組織簽章		
身分證字號/統一編號	B0287239				
收入用途/類別	一般捐款				
繳費方式	銀行匯款				
金額 (大寫)	新台幣 伍萬元整				
金額 (小寫)	NT\$ 50,000 元整		經辦人: 符人		
社團法人新北市流浪動物生命保護協會 電話: 02-70591397 傳真: 41135651 協會地址: 新北市新店區安祥路102巷42弄103號 立案字號: 台內團字第1030659486號			備註說明 依所得稅法第十七條及第三十六條規定: 捐贈者如屬 個人者, 得憑本據向戶所得稅中扣除額; 如屬事業 單位者, 可憑本據列為費用或損失。		

Promotion of Education

For 21 consecutive years, we have partnered with Chihlee University of Technology to advance industry-academia collaboration and accompany young people toward the future



Education is a vital force in changing lives. Since 2005, Taiming Assurance Broker Co., Ltd. has engaged in long-term industry-academia collaboration with Chihlee University of Technology and established the "Taiming Assurance Broker Scholarship". Through this consistent support, the Company has accompanied students on their academic journeys, enabling them to focus on their studies and courageously pursue their futures.

Over the past two decades, this scholarship program has helped a cumulative total of 210 students. For enterprises, this represents more than just an investment in educational resources; it is a gesture of trust and an expression of hope for the younger generation, anticipating that they will channel their professional expertise into a force for the protection of society in the future.

In addition to financial support, Taiming Assurance Broker Co., Ltd. continues to visit campuses to share its industry experience. In 2025, the Company's executives were invited to give 4 practical lectures, covering topics from the role of insurance brokers and industry development to career planning. By sharing firsthand professional experience with students, these sessions helped the younger generation understand the insurance industry's role within the social safety net while providing greater clarity for their future career paths.

This industry-academia collaboration also fostered a heartwarming story. One of our current office staff members received a scholarship from Taiming Assurance Broker Co., Ltd. during his student days and interned at the Company during winter and summer vacations. After graduation, she officially joined the Company in 2011, subsequently leaving to focus on her family after getting married and having children. When she returned to the workforce more than ten years later, she once again chose to return to Taiming Assurance Broker Co., Ltd. This connection across different stages of life is more than just a relationship between an enterprise and its employees; it represents a bond of long-term companionship.

Through continuous industry-academia collaboration, Taiming Assurance Broker Co., Ltd. hopes to support more young people in finding their direction, creating a virtuous cycle between education and social responsibility.

2025 Action Results

- **Industry-academia collaboration period:** 2005-2025.
- **Scholarship funding:** \$50,000.
- **Student beneficiaries:** 10 people.
- **Campus practical lectures:** 4 sessions.

World Vision Taiwan × PaGamO Digital Reading Literacy Scholarship Program: Bridging the Learning Gap Through Technology

In the digital age, children in remote areas face more than just economic hardship; they are also susceptible to learning gaps resulting from a lack of digital resources. Taiming Assurance Broker Co., Ltd. (TABC) supported the "World Vision Taiwan × PaGamO Digital Literacy Assistance Program", leveraging innovative technology and gamified learning models to transform reading into a fun journey of exploration. This initiative helped children develop reading comprehension and interdisciplinary thinking skills through engaging games and competitions.

Through digital reading materials and interactive learning platforms, the plan provides rural students with educational resources on par with those in urban areas, helping them build learning confidence and the motivation to continue exploring knowledge.

Taiming Assurance Broker Co., Ltd. also donated 30 "TABC Protective Umbrellas" as prizes for the competition. Each umbrella symbolizes the Company's commitment to protecting and accompanying children. We hope that as they grow and explore the world, they will feel the support and warmth of society even in the face of life's storms.



2025 Action Results

- **Charity partners:** World Vision Taiwan × PaGamO.
- **Competition charity gifts:** 30 protective umbrellas.
- **Beneficiaries:** Reading education for children in remote areas.



"Hope in Love" Scholarship Program: Ensuring Poverty No Longer Hinders Dreams

In rural areas of Taiwan, many children possess a passion for learning and great potential, yet they face the risk of educational disruption due to financial hardships at home. Since 2022, Taiming Assurance Broker Co., Ltd. has consistently supported the Taiwan Hope in Love Children Care Association (HLCCA) through the "Taiwan Hope in Love Rural Disadvantaged Children Care Service Project", providing stable learning support for disadvantaged students.

In 2025, the Company donated NT\$100,000 to assist students with tuition and nutritious lunch fees, while providing emergency relief for families in need and essential learning supplies, ensuring that children's growth and education are not hindered by economic hardship.

At the same time, the program promotes diverse talent cultivation, helping children explore their potential, build confidence, and find their future direction. Taiming Assurance Broker Co., Ltd. aims to sow a "seed of hope" for children in remote areas through long-term commitment, accompanying them as they grow steadily and empowering them to pass on love and kindness once they have the means to do so in the future.



2025 Action Results

- **Cumulative support period:** 2022–2025 (4 donations in total).
- **Investment amount:** \$100,000.
- **Support provided:** tuition fees, meal expenses, emergency assistance, and learning resources.



Support for Underprivileged Groups

Genesis Foundation's charity handmade crafts convey blessings to people in vegetative state



The Genesis Social Welfare Foundation has long supported underprivileged families with patients in a persistent vegetative state. Beyond medical and care resources, these families require the sustained, unwavering care and companionship of society. Taiming Assurance Broker Co., Ltd. supported a handmade charity initiative organized by the Xindian Branch of the Genesis Social Welfare Foundation. Both internal staff and field agents were invited to utilize their work breaks to craft handmade gifts, channeling their well-wishes into tangible works of warmth. These efforts provided encouragement and strength to families with members in a persistent vegetative state during both holiday seasons and daily lives.

During the event, employees handcrafted 600 origami horses, symbolizing the resilience associated with the phrase "success at a gallop" as a prayer for patients and their families to bravely face the challenges of rehabilitation and daily lives. Additionally, they created 60 "Abundance Every Year" spring couplets, conveying blessings of prosperity and peace to provide warmth to the family members who have long accompanied patients at their bedsides.

A total of 28 office and field employees participated voluntarily, dedicating their time to handicrafts and sorting tasks alongside their busy work schedules, accumulating a total of 90 volunteer service hours. Every piece of paper and every handmade creation embodies a profound respect for life, translating social concern into visible action.

Through such charitable initiatives, Taiming Assurance Broker Co., Ltd. hopes to let disadvantaged families know that each piece of work represents more than just a thoughtful gesture; it is a commitment to ensuring that love and hope continue to accompany them on the long journey of caregiving.

2025 Action Results

- **Volunteer participation:** 28 participants.
- **Volunteer service hours:** 90 hours.
- **Handmade care supplies:** 600 origami horses and 60 handmade spring festival couplets with the inscription "May you have abundance every year".

Huashan Social Welfare Foundation's Elderly Care Initiative: Healing Loneliness with Love



In an aging society, the greatest challenge facing many seniors living alone is not a lack of material resources, but rather the profound loneliness and lack of companionship throughout their later years. Since 2018, Taiming Assurance Broker Co., Ltd. has maintained a partnership with the Huashan Social Welfare Foundation, supporting the elderly through practical action to ensure that care transcends distances and extends from urban to rural areas.

The Company has supported the Zhuoxi Station Service Project in Hualien for two consecutive years, allocating dedicated funds for elderly care services in remote areas, including meal delivery, home visits, and daily life assistance. Due to the limited transportation infrastructure in the Zhuoxi area, service personnel often have to travel long distances through mountainous terrain to deliver care directly to the doorsteps of the elderly. Through stable resource injections, 102 elderly people in remote areas have continued to receive living support and companionship, narrowing the gap in care resources between urban and rural areas.

TABC also partnered with the Huashan Social Welfare Foundation to promote outreach initiatives. On the eve of the Mid-Autumn Festival, company executives personally led employees to Wanhua Social Housing to visit and spend time with 35 elderly residents. The Chairman of the board sat down with employees to sew 50 "Elderly Care Bags". Every stitch carried not only the warmth of a handmade gift but also promise to the elderly, a reminder that in the twilight of their lives, there are still those willing to listen and provide companionship.

These years of continuous efforts have earned Taiming Assurance Broker Co., Ltd. the "Guardian Archangel" Award for six consecutive years, symbolizing the Company's long-term commitment to elderly care.

2025 Action Results

- **Cumulative support period:** 2018–2025 (8 collaborations in total).
- **Funding allocated:** NT\$160,000 (dedicated funds to support the Zhuoxi Station in Hualien).
- **Beneficiaries:** 102 elderly people in remote areas of Zhuoxi Station and 35 elderly people in Wanhua Community, and 50 elderly people were provided with Elderly Care Bags.
- **Volunteer participation:** 45 participants.
- **Handmade care supplies and volunteer service hours:** 50 Elderly Care Bags and 250 hours.

Let Life Shine Charity Carnival: Illuminating New Lives for People with Spinal Cord Injuries



Spinal cord injury can change a person's life in an instant, and rebuilding a life requires long-term support and social understanding. Taiming Assurance Broker Co., Ltd. (TABC) has supported the "Let Life Shine Charity Carnival" organized by the Development Center for the Spinal Cord Injured (DCSCI) for six consecutive years since 2020, accompanying individuals with spinal cord injuries through their journey of rehabilitation and life reconstruction.

The Company supported the event by sponsoring charity bazaar booths and purchasing carnival vouchers, while encouraging both office and field staff to participate with their families.

This year, a total of 90 volunteers (including sales representatives) were mobilized, ensuring that charitable initiatives were not merely about donations, but also served as a collective experience in life education for all employees.

On the day of the event, a volunteer team of 7 office staff members provided enthusiastic service at the charity sale booth, with all proceeds donated to the living reconstruction fund for the injured. Through hands-on participation, employees gained a deeper appreciation for the resilience and courage shown by individuals with spinal cord injuries as they navigate life's challenges, translating this profound experience into a more compassionate spirit of service.

2025 Action Results

- **Cumulative support period:** 2020–2025 (6 donations in total).
- **Investment amount:** \$60,000.
- **Volunteer workforce (including sales representatives):** 90 people.



Green Miracle: Resource recycling allows technology to continue to generate value



As enterprises undergo digital transformation, equipment replacement often leads to the generation of electronic waste. Taiming Assurance Broker Co., Ltd. has supported the "Green Miracle" computer recycling program by refurbishing and reusing obsolete equipment, thereby extending the value of technological resources.

Through the refurbishing and distribution efforts of professional charity platforms, these devices have been donated to schools in remote areas and social welfare institutions. They have become essential tools for children to access digital learning, which not only reduces electronic waste but also helps bridge the digital gap.

The Company also aims to instill the concept of "maximizing resource utility" among employees through this initiative, reinforcing the internal focus on resource management and environmental responsibility while taking concrete action to support digital equality and the circular economy.



Yi-Kuang Orphanage: Guiding Children in Their Exploration of a Green World



2025 Action Results

- **Cumulative support period:** 2020–2025 (6 collaborations in total).
- **Six volunteers accompanied 15 children from the orphanage.**



From 2020 to 2025, partners from the Taipei Chongqing business location of Taiming Assurance Broker Co., Ltd. (TABC) supported Yi-Kuang Orphanage for six consecutive years. Through a volunteer team spontaneously formed by business partners, they transformed their professional service passion into social care actions, establishing deep and secure emotional bonds with the children at the orphanage.

In 2025, we accompanied the children of the orphanage to Green World Ecological Farm. Through observations of tropical rainforests and rare birds, volunteers guided the children in transforming textbook knowledge into tangible sensory experiences, inspiring their curiosity and desire to explore the natural world.

Through engaging games and interactive experiences, we encourage children to bravely explore the unknown, helping them build confidence through laughter while creating precious childhood memories filled with sunshine and love.

This initiative not only warmed the hearts of the children in need but also built a deep sense of empathy and team cohesion within the Taipei Chongqing business location. On the grassy field of Green World, the smiles of the children are the most beautiful scenery. This was more than just an outing; it was a commitment to "companionship".



Huashan Social Welfare Foundation's "Love the Elderly: Celebrity Charity Baseball Game": Hitting a Home Run for Happiness



Taiming Assurance Broker Co., Ltd. (TABC) Yunlin business unit was invited by Huashan Social Welfare Foundation's Huwei Angel Station to participate in the "Love the Elderly: Celebrity Charity Baseball Game" for the first time. We are unwilling to remain merely spectators in the stands; instead, we are committed to being "starting players" on the field of public welfare. By transforming corporate passion into tangible support for the elderly, we ensure that seniors in Yunlin feel the warmth and protection of a caring society.

By rallying corporate partners to actively purchase game tickets, we deeply integrated leisure activities with support for public welfare. This move not only ensured the smooth execution of the charity events but also provided substantial funding for the Huashan Social Welfare Foundation's regular services for the elderly.

Partners from the Yunlin business units demonstrated outstanding mobilization, spontaneously collecting various items for charity and with all members participating as on-site volunteers. All proceeds from these on-site charity sales were donated to the Huashan Social Welfare Foundation, demonstrating the core spirit of insurance professionals to "engage with the community and serve on the front lines".

Through this game, we are not only provided support for the elderly but also spread the message that "charity begins with you and me" across Yunlin, fostering a virtuous cycle of kindness. We aim to leverage the Company's influence to raise social awareness regarding elderly issues, thereby building a local support network that is more resilient and compassionate.



2025 Action Results

- Partners at the Yunlin business unit called for the collection of supplies, and the entire team mobilized to support on-site charity sales and volunteer services.
- All proceeds from ticket sales and charity auctions were donated to the Huashan Social Welfare Foundation to directly support elderly care.

Health promotion

Giving Blood for Life: Protecting Lives With Your Passion



2025 Action Results

- **Cumulative promotion period:** 2011–2025.
- **Donated empty blood bags:** 750.
- **Activity expenses:** \$98,995.
- **Blood donation participants and number of blood bags collected:** 94 people, 114 bags (approximately 28,500 cc).
- **Blood donation:** Estimated number of people who will benefit from blood donation for medical use: 864.

Blood is an indispensable life-sustaining resource within the healthcare system, and every bag of blood donated has the potential to become a vital force in saving lives. In 2025, Taiming Assurance Broker Co., Ltd. collaborated with the blood donation center to host the "Good Blood with You, Heart to Heart" blood donation event, aiming to leverage corporate influence to encourage more people to roll up their sleeves and donate blood, ensuring that compassion continues to flow throughout society.

General Manager Huang Chun-Hsien personally rolled up his sleeves to participate in the event, inspiring both office and field staff to join the blood donation. Through the leaders' personal example, our leaders convey the philosophy that "life is priceless and love should never lag behind", ensuring that the spirit of public welfare remains deeply rooted in the corporate culture.

The event was held in collaboration with the Taipei Blood Center's "Park Number" mobile blood donation unit. A total of 94 citizens enthusiastically participated, successfully collecting 114 bags of blood (approximately 28,500cc). In addition to the on-site blood donation event, the Company supported the fundamental resources of the healthcare system by donating 250 empty blood bags each to the Hsinchu, Taichung, and Kaohsiung Blood Centers. This initiative facilitated smoother blood preservation and distribution, and was estimated to have assisted with the medical blood needs of 864 people.

The event giveaways were also specially designed to incorporate the concept of "hope and protection". Blood donors receive flower seeds in easy-open cans, symbolizing that while saving lives, they also plant a seed of hope to accompany life as it slowly blossoms. Additionally, TABC Protective Umbrellas are provided to symbolize mutual support in times of adversity, representing the Company's commitment to serving as a guardian for society.

Since 2011, Taiming Assurance Broker Co., Ltd. has consistently organized blood donation drives, integrating resource support and public welfare advocacy. The Company aims to transform "blood donation saves lives" from a standalone event into a long-term commitment to protect lives.



Community Services

Post-Disaster Reconstruction and Care for Hualien's Mataian Creek



In 2025, Super Typhoon Ragasa brought torrential rains that devastated Hualien. A landslide upstream of the Mataian River formed a barrier lake; the subsequent overflow and mudflows inundated the downtown area of Guangfu Township, causing severe damage. According to statistics, a total of 2,582 households were affected by the disaster, with many residents losing their homes and livelihoods overnight. In the face of sudden natural disasters, Taiming Assurance Broker Co., Ltd. (TABC) upheld the spirit of empathy and compassion by promptly responding to the Ministry of Health and Welfare's "Hualien Mataian Creek Barrier Lake Disaster Relief Fundraising Project". The Company donated NT\$ 100,000 to contribute to post-disaster reconstruction efforts.

In addition to direct donations, the Company promoted awareness both internally and externally to encourage employees and partners to remain attentive to the needs of the affected areas, mobilizing broader social resources to support post-disaster reconstruction. For Taiming Assurance Broker Co., Ltd., the insurance industry is not only a vital pillar of risk management and economic security but also a solid support system that stands by society to navigate challenges together when disasters strike. While the mudslides devastated the land and homes, they could not sever the bonds of mutual support and connection between people. Taiming Assurance Broker Co., Ltd. hopes to transform its compassion into a glimmer of hope on the path to post-disaster reconstruction through tangible donations. By standing with the residents of Guangfu Township as they regain their footing after the storm, TABC aims to help them gradually rediscover their rhythm of life and sense of hope.

2025 Action Results

- **Charitable donation amount:** \$100,000.
- **Supported projects:** Hualien Mataian Creek Barrier Lake Disaster Relief Fundraising Project.
- **Action content:** Corporate donations and social concern initiatives.

Appendix

- **GRI index**

General disclosures

Disclosure of material topics

Disclosure of non-material topics

- **SASB index**

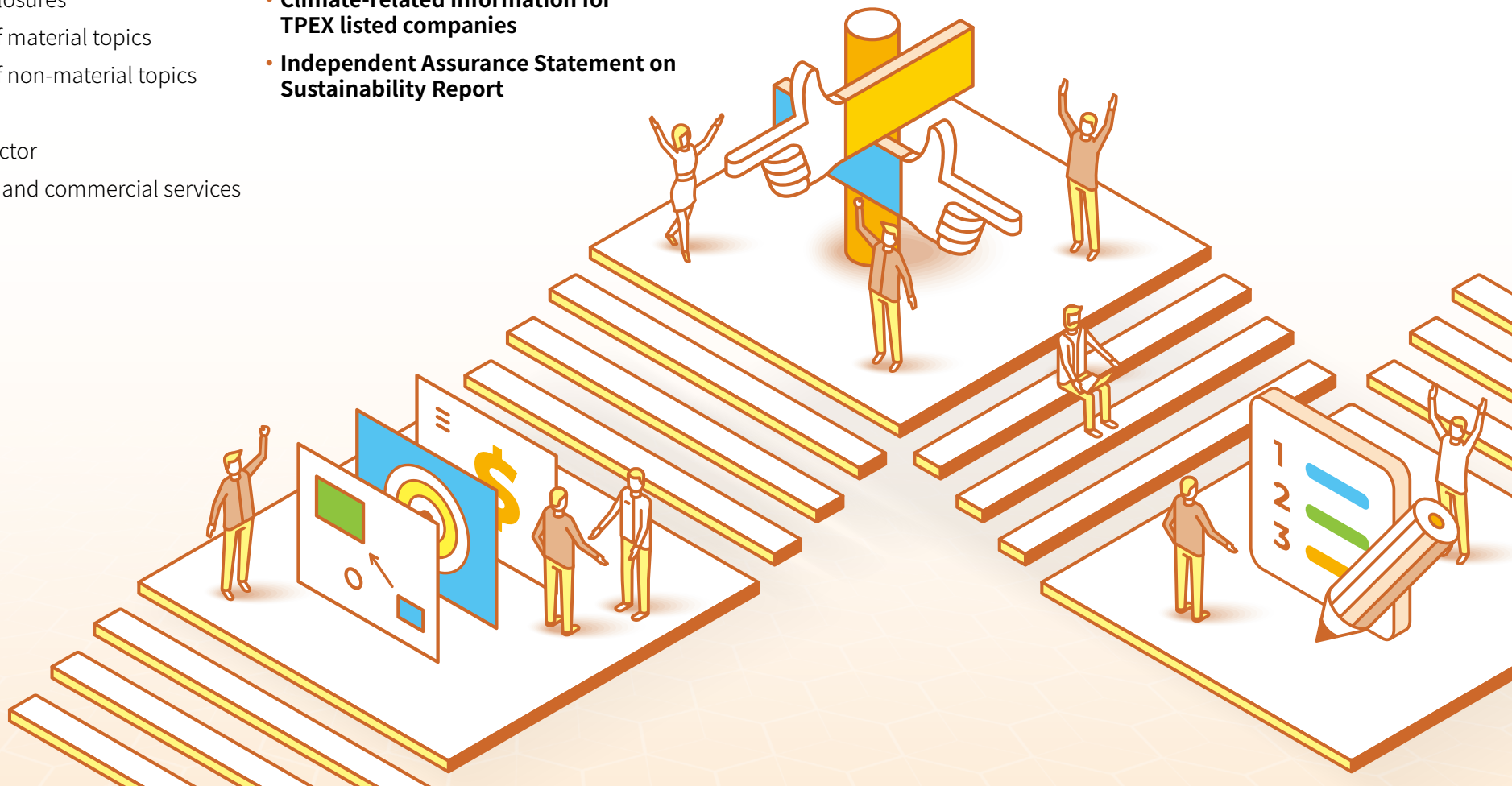
Insurance sector

Professional and commercial services

- **Financial Industry Sustainability Index**

- **Climate-related information for TPEX listed companies**

- **Independent Assurance Statement on Sustainability Report**



GRI index

« General disclosures »

Statement of usage	TABC has reported information for the period from January 1, 2025 to December 31, 2025 in accordance with GRI Standards.
GRI 1 used	GRI 1: Foundation 2021
Applicable Industry Standards	None

GRI code	Disclosures	Corresponding chapter	Page
GRI 2: General Disclosures 2021			
GRI 2-1	Organizational details	TABC's background	P.23-24
GRI 2-2	Entities included in the organization's sustainability reporting	TABC's background	P.02
GRI 2-3	Reporting period, frequency and contact point	About the report	P.02
GRI 2-4	Restatements of information	There were no significant restatements of information during the reporting period.	-
GRI 2-5	External assurance	About the report	P.02
GRI 2-6	Activities, value chain and other business relationships	Sustainable supply chain	P.29
GRI 2-7	Employees	Overview of Talent Structure	P.85
GRI 2-8	Non-employee workers	Overview of Talent Structure	P.85
GRI 2-9	Governance structure and composition	Governance units, functional committees	P.35-36, P.38
GRI 2-10	Nomination and selection of the highest governance body	Nomination and election of board of directors	P.36
GRI 2-11	Chair of the highest governance body	Nomination and election of board of directors	P.35-36

GRI code	Disclosures	Corresponding chapter	Page
GRI 2-12	Role of the highest governance body in overseeing the management of impacts	Functional committees	P.38
GRI 2-13	Delegation of responsibility for managing impacts	Business risk management	P.39-41
GRI 2-14	Role of the highest governance body in sustainability reporting	About the report	P.02
GRI 2-15	Conflicts of interest	Nomination and election of board of directors	P.36
GRI 2-16	Communication of critical concerns	Governance body	P.35-36
GRI 2-17	Collective knowledge of the highest governance body	Directors' education	P.37
GRI 2-18	Evaluation of the performance of the highest governance body	Performance evaluation and compensation policy	P.37
GRI 2-19	Compensation policy	Performance evaluation and compensation policy	P.37
GRI 2-20	Process to determine remuneration	Performance evaluation and compensation policy	P.37
GRI 2-21	Annual total compensation ratio	*Information concerning individual compensation has been abbreviated due to confidentiality rules	-
GRI 2-22	Statement on sustainable development strategy	Message from the management	P.03
GRI 2-23	Policy commitments	Governance policy	P.35
GRI 2-24	Policy commitments	Governance policy	P.35
GRI 2-25	Processes to remediate negative impacts	Business integrity	P.46-47
GRI 2-26	Mechanisms for seeking advice and raising concerns	Business integrity	P.46-47
GRI 2-27	Legal compliance	Legal compliance	P.48
GRI 2-28	Membership of associations	TABC's background	P.24
GRI 2-29	Approach to stakeholder engagement	Stakeholder engagement	P.10-14
GRI 2-30	Collective bargaining agreements	Human rights protection	P.90

« Disclosure of material topics »

GRI code	Disclosures	Corresponding chapter	Page
GRI 3: Material Topics 2021			
GRI 3-1	Process to determine material topics	Procedures for management of material topics	P.15
GRI 3-2	Materiality analysis of issues of concern	Materiality analysis of issues of concern	P.16
I. Operating performance			
GRI 3-3	Management of material topics	Chapter 1 Operating performance	P.22
GRI 201-1	Direct economic value generated and distributed	Operating performance	P.27
GRI 201-4	Financial subsidies received from the government	Financial subsidies received from the government	P.28
II. Corporate Governance and Ethical Corporate Management			
GRI 3-3	Management of material topics	Chapter 2 Integrity governance	P.33-34
GRI 205-1	Operations assessed for risks related to corruption	Business integrity	P.46
GRI 205-2	Communication and training related to anti-corruption policies and procedures	Business integrity	P.46
GRI 205-3	Confirmed incidents of corruption and actions taken	Business integrity	P.46
III. Information Security			
GRI 3-3	Management of material topics	Chapter 2 Integrity governance	P.33-34
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Technology Applications and Information Security	P.42-45, P.48
IV. Legal Compliance			
GRI 3-3	Management of material topics	Chapter 2 Integrity governance	P.33-34
	Self-defined topic	Legal compliance	P.48

GRI code	Disclosures	Corresponding chapter	Page
V. Digital Finance			
GRI 3-3	Management of material topics	Chapter 3 Sustainable finance	P.51-52
	Self-defined topic	Digital insurance	P.57-60
VI. Customer Service and Care			
GRI 3-3	Management of material topics	Chapter 3 Sustainable finance	P.51-52
	Self-defined topic	Customer service	P.64-65
VII. Fair Treatment			
GRI 3-3	Management of material topics	Chapter 3 Sustainable finance	P.51-52
	Self-defined topic	Fair treatment of customers	P.64-65
VIII. Energy Saving and Carbon Reduction			
GRI 3-3	Management of material topics	Chapter 4 Environmental sustainability	P.68-69
GRI 302-1	Energy consumption within the organization	Energy and GHG statistics	P.80-81
GRI 302-3	Energy intensity		
GRI 302-4	Reduce energy consumption		
GRI 305-1	Direct (Scope 1) greenhouse gas emissions		
GRI 305-2	Energy indirect (Scope 2) GHG emissions		
GRI 305-4	GHG emissions intensity		
GRI 305-5	Reduction of greenhouse gas emissions		

« Self-disclosure items »

GRI code	Disclosures	Corresponding chapter	Page
GRI 201: Economic Performance 2016			
GRI 201-2	Financial impacts and other risks and opportunities arising from climate change	Risks and opportunities of climate change	P.70-71
GRI 201-3	Defined benefit plan obligations and other retirement plans	Retirement system	P.97
GRI 203: Indirect Economic Impacts 2016			
GRI 203-1	Infrastructure investments and services supported	Chapter 6 Social inclusion	P.103-120
GRI 207: Taxation 2019			
GRI 207-1	Approach to tax	Chapter 2 Integrity governance	P.40
GRI 303: Water and Effluents 2018			
GRI 303-3	Water withdrawal	Water resource management	P.82
GRI 401: Employment 2016			
GRI 401-1	New employees and departing employees	Diversity and equality, friendly workplace	P.87
GRI 401-2	Benefits provided to full-time employees (excluding temporary or part-time staff)	Complete welfare protection	P.96
GRI 401-3	Parental leave	Healthy workplace	P.101
GRI 402: Labor/Management Relations 2016			
GRI 402-1	Minimum notice period for operational changes	Human rights protection	P.90-91
GRI 403: Occupational Health and Safety 2018			
GRI 403-3	Occupational Health Services	Healthy workplace	P.98-100

GRI code	Disclosures	Corresponding chapter	Page
GRI 404: Education and Training 2016			
GRI 404-1	Average hours of training per year per employee	Diversified training channels	P.92-94
GRI 404-2	Program for upgrading employee skills and transition assistance	Retirement system	P.97
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	Employee performance assessment	P.95
GRI 405: Employee Diversity and Equal Opportunity 2016			
GRI 405-1	Diversity of governance bodies and employees	Governance unit, diversity and equality, friendly workplace	P.35, P.85-86
GRI 406: Non-discrimination 2016			
GRI 406-1	Incidents of discrimination and corrective actions taken	Human rights protection	P.90-91
GRI 407: Freedom of association and collective bargaining			
GRI 407-1	Operations or suppliers susceptible to risks concerning freedom of association and collective bargaining	Human rights protection	P.90-91
GRI 408: Child labor 2016			
GRI 408-1	Operations and suppliers at significant risk for incidents of child labor	Human rights protection	P.90-91
GRI 409: Forced or compulsory labor 2016			
GRI 409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Human rights protection	P.90-91

SASB index

« Insurance sector »

Indicator code	Disclosures	Chapter/page	Remarks/description
FN-IN-270a Transparent Information & Fair Advice for Customers			
FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	-	Number of penalties imposed by authorities in 2025: 0.
FN-IN-270a.2	Complaints-to-claims ratio	P.61-63 Fair treatment of customers	No claim-related appeal was raised in 2025, and claim-related complaints accounted for 0% of total complaints.
FN-IN-270a.3	Customer retention rate	P.28 Policy persistency	13th month persistency was 97.18%. 25th month persistency was 93.61%.
FN-IN-270a.4	Description of approach to informing customers about products	P.64-65 Customer service	Policy coverage and risks are explained through multiple channels (such as physical services, toll-free customer service hotline, official website, social interaction, regular care calls, and seminars), and a feedback mechanism is set up to promote two-way communication.
FN-IN-410a Incorporation of Environmental, Social, and Governance			
FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	P.54 Responsible investment	As of the end of 2025, TABC held corporate bonds of several financial institutions with ESG concepts, including TransGlobe Life Insurance, KGI Life Insurance, Shin Kong Life Insurance and KGI Bank, etc.
FN-IN-410b Policies Designed to Incentivize Responsible Behavior			
FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	P.55-56 Inclusive finance	We encourage policyholders to actively develop regular exercise and healthy lifestyle. If policyholders meet the spillover effects, they can enjoy "premium discounts" or other feedback forms; thereby reducing the claim rate, morbidity rate and premium expenditure.

Indicator code	Disclosures	Chapter/page	Remarks/description
FN-IN-410c Financial Carbon Emissions			
FN-IN-410c.1	Financial carbon absolute total emissions, broken down into (1) Scope 1, (2) Scope 2, and (3) Scope 3	-	Not applicable.
FN-IN-410c.2	Total risk by industry sector and by asset class	-	Not applicable.
FN-IN-410c.3	Total risk percentage included in financial carbon emissions calculation	-	Not applicable.
FN-IN-410c.4	Description of the methodology used to calculate financial carbon emissions	-	Not applicable.
FN-IN-450a Exposure to Physical Risks			
FN-IN-450a.1	Probable maximum loss (PML) ² from weatherrelated natural catastrophic events	-	Not applicable.
FN-IN-450a.2	Total monetary losses from insurance payouts attributable to (1) modeled natural disasters and (2) non-modeled natural catastrophes 3 (net and gross of reinsurance), differentiated by event type and location.	-	Not applicable.
FN-IN-450a.3	Description of the incorporation of environmental risks into (1) individual contract underwriting processes and (2) entity-level risk and capital adequacy management practices	-	Not applicable.
FN-IN-550a Systemic Risk Management			
FN-IN-550a.1	Derivative instrument risk is categorized as follows: (1) total risk of non-centrally cleared derivative instruments, (2) total fair value of collateral acceptable to the central clearing house, and (3) total risk of centrally cleared derivative instruments.	-	Not applicable.
FN-IN-550a.2	Total fair value of collateral for securities lending	-	Not applicable.
FN-IN-550a.3	Description of the approach to managing capital and liquidity risks related to systemic non-insurance activities	-	Not applicable.
Activity indicators			
FN-IN-000.A	Number of active policies, separated into the following segments: (1) Non-life and accident insurance (2) Life insurance (3) Reinsurance assumed	P.29-30 Sustainable supply chain	The total number of policies insured in 2025 was 108,085 (including 7,045 new life insurance contracts and 101,040 property and casualty insurance policies).

« Professional and commercial services »

Indicator code	Disclosures	Chapter/page	Remarks/description
SV-PS-230a Data security			
SV-PS-230a.1	Description of approach to identifying and addressing data security risks	P.42-45 Technology Applications and Information Security	TABC assembled a "Cybersecurity Management Committee" and introduced ISMS to review cybersecurity governance policies, monitor cybersecurity management practices, and regularly assess cybersecurity risks for all business locations.
SV-PS-230a.2	Description of policies and practices relating to collection, usage, and retention of customer information	P.42-45 Technology Applications and Information Security	Please refer to the Company's "Implementation Focus of Information Security and Personal Data Protection for the Year" for details 2025 Annual Report of Shareholders' Meeting.
SV-PS-230a.3	(1) Number of data breaches (2) The percentage of incidents involving confidential business information of customers and personal data leakage (3) Number of affected customers and individuals	P.42-45 Technology Applications and Information Security	No incident of information leak occurred in 2025.
SV-PS-330a Workforce diversity and engagement			
SV-PS-330a.1	Percentage representation of gender and race or ethnicity among executives, non-executives, and all other employees	P.85-86 Overview of Talent Structure	Among the 58 back-office employees in 2025, there were 8 senior managers, 9 non-senior managers, and 41 general staff; among them, 15 were male, accounting for 25.86%, and 43 were female, accounting for 74.14%, all of whom are local employees.
SV-PS-330a.2	(1) Voluntary employee turnover rate; (2) Involuntary employee turnover rate	P.86-87 New recruits and resignations	In 2025, 2 employees resigned, with a turnover rate of 3.45%. Involuntary turnover rate was 0%.
SV-PS-330a.3	Employee engagement as a percentage	P.95 Employee performance assessment	100% of back-office staff received regular performance and career development reviews in 2025.
SV-PS-510a. Professional integrity			
SV-PS-510a.1	Description of approach to ensuring professional integrity	P.46-47 Business integrity	TABC has implemented internal procedures and behavioral guidelines such as "Business Integrity Code of Conduct" and "Ethical Behavior Guidelines" to enforce business integrity. Execution of business integrity policies is reported to the board of directors on a regular basis.
SV-PS-510a.2	Total amount of monetary losses as a result of legal proceedings associated with professional integrity	P.46-47 Ethical corporate management	NT\$0
Activity indicators			
SV-PS-000.A	(1) Full-time and part-time employees (2) Temporary employees (3) Contract employees	P.85-86 Overview of Talent Structure	As of the end of 2025, the total number of full-time office staff at Taiming Assurance Broker was 58. There was no temporary or contract employee.
SV-PS-000.B	Employee hours worked, percentage billable		Working hours of employees: 114,144 hours. Percentage billable: 100%.

Note: 1. The definition of senior executives in SV-PS-330a.1 includes CEO, general manager/deputy general manager; non-senior executives include heads of departments (assistants, managers, special assistants, etc.)

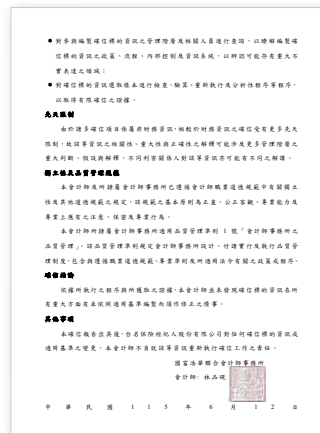
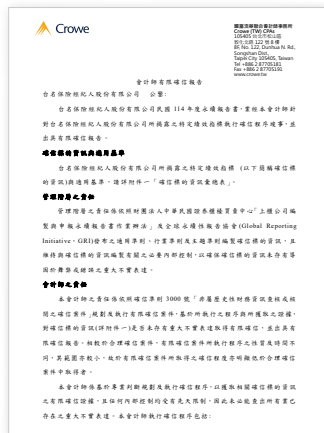
2. The working hours of SV-PS-000.B6 are calculated based on 246 working days in 2025 and 8 standard working hours (a total of 1,968 hours)

Financial Industry Sustainability Index

« Financial industry sustainability indicators disclosed for 2025 in accordance with Appendix 1-3, Article 4 of "Rules Governing the Preparation and Filing of Sustainability Reports by TPEX Listed Companies" »

Serial No.	Indicator	Indicator category	Disclosures for the year	Chapter/page
1	Number of information leaks; percentage of information leaks involving personal data; number of customers affected by data leak incidents	Quantitative	No incident of information leak occurred in 2025.	P.42-45 Information security protection
2	Number and balance of loans granted for small business and community development	Quantitative	The Company does not provide lending services.	Not applicable
3	Number of participants in financial educations arranged for underprivileged persons that lack access to banking services	Quantitative	TABC delivered speeches on financial environment and insurance for students of Chihlee University of Technology Department of Finance in 2025 to a total participant size of 69.	P.110 Education promotion
4	Products and services designed to create environmental or social benefits through various business activities	Qualitative description	TABC sold 435 small-amount whole life insurance, preferred risk insurance policies, pre-existing conditions insurance policies, and spillover insurance policies, which generated NT\$6,046,993 in premiums.	P.55-56 Inclusive finance

« CPA's opinion on the financial industry sustainability indicators disclosed by Taiming Assurance Broker in 2025 »



Climate-related information for TPEX listed companies

« Climate-related information disclosed for 2025 in accordance with Appendix 2, Article 4-1 of "Rules Governing the Preparation and Filing of Sustainability Reports by TPEX Listed Companies" »

Item No.	Item	Implementation progress
1	Describe how the board of directors and the management exercise supervision and governance over climate-related risks and opportunities.	Please refer to P. 70-81 Risks and Opportunities of Climate Change
2	Describe how the climate risks and opportunities identified affect the entity's businesses, strategies, and financial position (short-term, medium-term, and long-term).	
3	State the financial impacts of extreme weather events and transition actions.	
4	Describe the procedures undertaken to identify, evaluate, and manage climate risks, and how they are integrated into the risk management system.	
5	Where scenario analysis is used to evaluate resilience to climate change risk, describe the underlying scenarios, parameters, assumptions, factors, and key financial impacts.	
6	Where transition plans have been made to manage climate risks, explain plan details and the indicators and goals used for the identification and management of physical risks and transition risks.	
7	Where internal carbon pricing is used as planning tool, explain the pricing basis.	
8	If climate-related goals have been implemented, explain the activities covered, the scope of greenhouse gas emission, any timeline planned, and the progress made each year. Where carbon offset or renewable energy certificates (REC) is used to accomplish the above goals, explain the source and quantity of carbon credits or the quantity of RECs.	
9	Greenhouse gas survey and assurance.	See the following chart

« Greenhouse gas survey and assurance for TABC - 2025 »

Basic Information of Taiming Assurance Broker A TPEX listed company with paid-up capital below NT\$5 billion

According to the "Roadmap for Sustainable Development of Listed Companies", the individual company audit was completed in 2025, the individual company data was disclosed in the 2026 annual report and the consolidated company audit had been completed, the consolidated company data for 2026 will be disclosed in the 2027 annual report, the consolidated company data for 2027 will be disclosed in the 2028 annual report and the individual company assurance will be completed, and the consolidated company data for 2028 will be disclosed in the 2029 annual report and the consolidated company assurance will be completed.

Scope 1	Total emission (tons CO ₂ e)	Intensity (tons CO ₂ e/NTD 100 million)	Assurer	Assurance
Taiming Assurance Broker Co., Ltd.	9.8499	1.5439	N/A	Taiming Assurance Broker will complete the assurance work in 2028 in accordance with the regulations.
Scope 2	Total emission (tons CO ₂ e)	Intensity (tons CO ₂ e/NTD 100 million)	Assurer	Assurance
Taiming Assurance Broker Co., Ltd.	184.0866	28.8537	N/A	Taiming Assurance Broker will complete the assurance work in 2028 in accordance with the regulations.

Independent Assurance Statement on Sustainability Report



afaq

Independent Assurance Statement

Taiming Assurance Broker Co., Ltd. 2025 Sustainability Report

The AFNOR GROUP was established in 1926. We are the National Standardization Body of France, a permanent council member in ISO and one of the leading certification bodies in the world. This assurance work was carried out by AFNOR ASIA LTD., a subsidiary of AFNOR GROUP. All the members of the verification team have professional backgrounds and have accepted AA1000 AS, AFAQ 26000, ISO 9001, ISO 14001, ISO 14064, ISO 45001, ISO 50001, and other sustainability-related international standard trainings. All assigned verifiers have been approved as the lead auditors or verifiers. AFNOR ASIA LTD (hereinafter referred to as AFNOR ASIA) and Taiming Assurance Broker Co., Ltd. (hereinafter referred to as TABC) are independent entities. Except for the contents described in this independent assurance statement, AFNOR ASIA is not involved in the preparation process of the sustainability report of TABC.

RESPONSIBILITIES

TABC is responsible for reporting its economic, environmental, and social operating activities and performance in Taiwan operating locations in its sustainability report (hereinafter referred to as "the Report") in accordance with the declared sustainability reporting standards.

AFNOR ASIA is responsible for providing an independent assurance statement to TABC and its stakeholders in accordance with the described scope and method. This statement is for TABC use only and is not responsible for any other purpose.

SCOPE AND CRITERIA

The assurance scope of the agreement between TABC and AFNOR ASIA includes:

- The scope of assurance operation is consistent with the scope disclosed in the "Taiming Assurance Broker Co., Ltd. 2025 Sustainability Report".
- AFNOR ASIA performs assurance operation according to the Type 1 assurance of the AA1000 assurance standard (v3), reviewing and evaluating TABC's compliance with the AA1000 Accountability Principles (2018).
- The assurance operation includes reviewing and evaluating TABC's relevant processes, systems and controls and available performance information, as well as compliance with the following reporting criteria:
 - GRI Standards.

METHODOLOGY

- The Report is reported in accordance with the GRI Standards, and the content of the Report is reviewed for compliance with the GRI Standards for general disclosure and specific topic disclosure.

afnor
GROUPE



afaq

- The verification team interviewed relevant personnel to confirm the communication and response mechanism for stakeholders and the decision-making process for material topics, but did not directly contact external stakeholders.
- All documents, data and information related to the preparation of the Report were verified by the verification team through interviews with relevant personnel.
- The process of reviewing organizational outputs, collecting and managing qualitative and quantitative data disclosed in reports based on a sampling plan.
- By interviewing the responsible personnel of each group, examining and reviewing the relevant documents, materials and information, the verification team evaluated the reasonableness of the sources of supporting materials and evidence for the contents of the Report.

CONCLUSION

◆ AA1000 Accountability Principles

Inclusivity

TABC has consistently sought stakeholder involvement and used consensus to determine and adjust material topics, achieving a responsible and strategic response to sustainability. The Report fairly discloses and discloses environmental, social, and governance information sufficient to support the management strategies and goal setting for material topics. Overall, the Report covers inclusive issues related to TABC.

Materiality

TABC has regularly reviewed its material topics decisions, management strategies, and goal setting through internal management discussions, participation of external experts, and stakeholder opinions. Overall, it has demonstrated practices that comply with the principle of materiality. In the future, the organization can continue to refine its decision-making process for material topics and integrate it into operational management, so as to timely and comprehensively identify material topics in all aspects to respond to changes in the internal and external environment and trends.

Responsiveness

TABC has been regularly and irregularly disclosing economic, governance, environmental, and social information through the Report, its official website, and other public information platforms, enabling stakeholders to understand the company's governance and management performance. Overall, this demonstrates concrete actions in line with the principle of responsiveness. In the future, the organization can continue to compile various management performance information in response to the needs of all stakeholders through cross-departmental cooperation, in accordance with domestic and international reporting requirements.

afnor
GROUPE



afaq

Impact

TABC has provided necessary resources for monitoring and measuring the overall environmental impact of its operations. The Report discloses the identified impacts, management measures, and management performance. Overall, it demonstrates concrete measures consistent with the principle of impact. In the future, the organization can continue to optimize its planning, quantification of targets and measurement of impacts, demonstrating its accountability and proactive approach to improvement.

◆ Global Reporting Initiative Sustainability Reporting Standards

Based on the results of the review, it is confirmed that the general disclosures, specific topic disclosures, and material topics management disclosures in the Report have complied with the requirements of the GRI Standards. In the future, the organization can continue to provide stakeholders with sufficient sustainability information by compiling and disclosing the operational performance of each operating location through cross-departmental cooperation, in accordance with domestic and international reporting requirements.

ASSURANCE OPINION

AFNOR ASIA has developed a complete sustainability reporting assurance standard based on the verification guidelines of the AA1000 Assurance Standard (v3) and the GRI Standards. Based on the sufficient evidence provided by TABC and the facts seen during on-site verification, we adhere to the principle of fairness and issue a statement on the global sustainability reporting standards followed by the organization. In our opinion, the information and data presented in the Report by TABC provides a fair and balanced representation. We believe the focuses on economic, social, and environmental indicators in TABC in 2025 are well represented.

ASSURANCE LEVEL

In accordance with the AA1000 Assurance Standard (v3), we verified this assurance statement corresponding to a Moderate level. The scope and methods are as described in this statement.

For and on behalf of AFNOR :


Dr. August Tsai
The Director for Certification and Assessment
Jul 01 2026
Verification team: Wen Yi Yen (Lead Verifier), Chung Pen Chen (Verifier), Jheng-Hao Jhan (Verifier).

AFNOR Asia Ltd. — 20F-2, No. 103, Chung Ping Rd., Tainan, Taiwan
Tel : +886 3 220 0666, Fax : +886 3 220 7889
<https://international.afnor.com/en/>

AA1000
Licensed Report
000-84/V3-VUA67

afnor
GROUPE

