EESG PERFORMANCE TABLE

EESG Factor	Measurement Criteria	Unit		
Economy	Total equity	Rs Mn		
Economy	Capital Adequacy Ratio	Rs Mn		
Economy	Determination Ratio	Rs Mn		
Economy	Total assets	Rs Mn		
Economy	Insurance contract liabilities	Rs Mn		
Environment	GHG emissions t CO2 e			
Environment	Electricity consumption	kWh		
Environment	Water consumption	m3		
Environment	Paper consumption	kg		
Social	Total employees	No. of employees		
Social	% of female employees	%		
Social	Employee training and development	Average training hours		
Social	Customer complaints per 1,000 claims	%		
Social	Community Impact (Micro insurance claims paid)	Mn		
Social	Policies in Force	No. of Policies		
Social	New policies issued	No. of Policies		
Social	MDRT qualifiers	No		
Social	No. of reinsurers	No		
Social	No. of suppliers	No		
Social	No. of branches	No		
Social	Investment in Intangible Assets	Rs Mn		
Governance	ESG policy & compliance			
Governance	Customer data privacy & cybersecurity	Number of Data Breaches		
Governance	Anti-corruption	Incidents		



2024	2023	2022	Capital	Paragraph Reference	Page No
10,355	13,333	10,873	Financial Capital	2.1	113
298	367	287	Financial Capital	2.1	112
114	140	126	Financial Capital	2.1	112
53,594	51,339	48,248	Financial Capital	2.3	115
33,290	27,925	25,339	Financial Capital	2.1	113
4,671	2,004	2,220	Natural Capital	4.0	167
7,971	7,028	5,700	Natural Capital	2.1	165
15,023	14,713	12,147	Natural Capital	2.2	165
12,187	14,449	11,150	Natural Capital	2.3	166
947	985	999	Human Capital	2.1	120
33	32	29	Human Capital	2.1	120
3.64	1.3	12	Human Capital	3.3	126
0.87%	1.20%	0.85%	Social & Relationship Capital - Customer	3.4	141
176	117	326	Social & Relationship Capital - Community	6.0	153
748,101	733,002	844,398	Social & Relationship Capital - Customer	2.2	138
128,088	74,827	133,872	Social & Relationship Capital - Customer	2.2	138
243	263	263	Social & Relationship Capital - Business Partner	2.0	146
3	5	6	Social & Relationship Capital - Business Partner	3.0	147
279	277	228	Social & Relationship Capital - Business Partner	11.0	148
115	116	103	Manufactured Capital	2.2	162
2.5	0.52	1.8	Intellectual Capital		157
Established ESG Policy	Established ESG Policy	Established ESG Policy	Social & Relationship Capital, Natural Capital	1.0	151
No	No	No	Social & Relationship Capital - Customer	1.2	135
No	No	No	Social & Relationship Capital - Community	1.1	151

