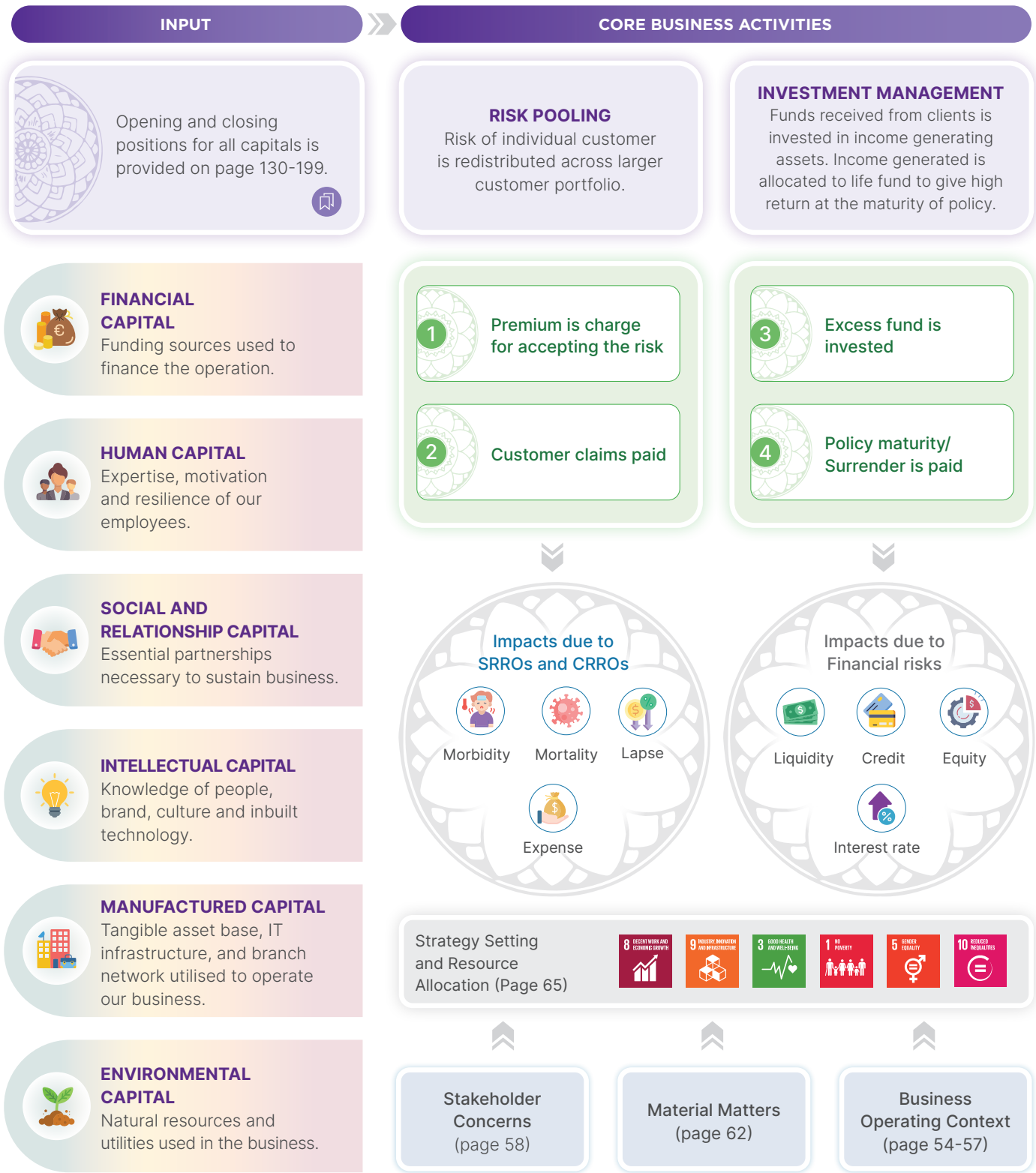


# BUSINESS MODEL





**OUTPUT**

# Innovative Offerings and Customer Solutions

- ✓ Decreasing Terms Assurance
- ✓ International Health Covers
- ✓ Micro Insurance
- ✓ Endowment
- ✓ Retirement
- ✓ Group Life

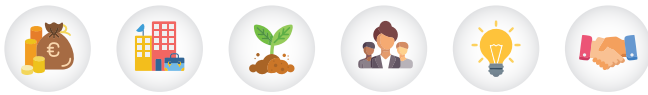


Refer page 162 for product details

**OUTCOME**

Altered Capitals and value preservation for future

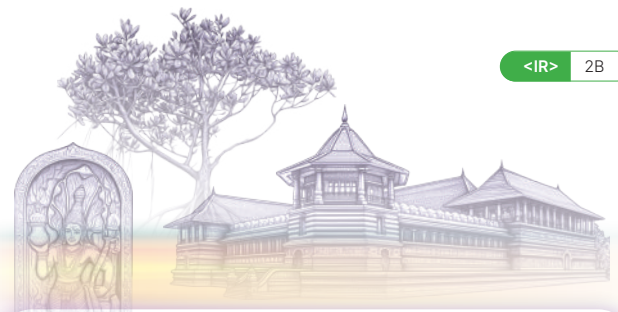
130 to 199



**OUR STRATEGIC VALUE PROPOSITION** 1

- Best Health Insurer in Sri Lanka
- Fastest-growing insurer in Sri Lanka
- Most innovative insurer in Sri Lanka
- First Micro Insurance provider in Life Insurance Industry in Sri Lanka
- Fastest claim settlement in Life Insurance Industry

Our contribution to sustainability and CSR 200-202



**LINKING BUSINESS MODEL TO ANNUAL REPORT CONTENT**

We have provided the references below to detailed content that should be reviewed alongside the business model for a comprehensive understanding.

Gain a clear understanding of our business and operations by referring to the following sections:  
 Page 20 – Core Activities / Page 30 – Organisational Structure / Page 54-57 – Operating Environment

**Sustainability and Climate Risks and Opportunities**  
 Material risks and opportunities impacting the business due to sustainability and climate change, along with our processes and procedures for identifying, measuring, and managing these risks and opportunities, can be found on Page 71-119.

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**Stakeholder Concerns**  
 Our engagement with stakeholders and their concerns can be found on Page 58.

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**Strategy**  
 The strategy is formulated by considering the SRROs, CRROs, stakeholder concerns, and our operating context. The Key Performance Indicators (KPIs) associated with this strategy are detailed on Page 65.

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**Value Creation and Preservation for each capital**  
 The value we created during the year and how we preserved the value for future under each capital is discussed on page 130 to 199.

\*SRRO - Sustainability Related Risk and Opportunities

\*CRRO - Climate Related Risk and Opportunities