

ESG PERFORMANCE INDICATORS

No.	ESG	Capital	Value-Chain Stage	KPI / Metric	Unit	2025	2024	2023	Trend
1	S	Human	People & Talent	Total Workforce	No.	6,033	4,116	4,012	↗
2	S	Human	People & Talent	Total Employees	No.	1,144	944	985	↗
3	S	Human	People & Talent	Field Staff	No.	4,679	3,023	2,864	↗
4	S	Human	People & Talent	New Talents Onboarded	No.	394	224	316	↗
5	S	Human	People & Talent	Employee Retention Rate	%	79%	73%	69%	↗
6	S	Human	People & Talent	Sales Staff Attrition Rate	%	22%	39%	N/A	↘
7	S	Human	People & Talent	Non-Sales Attrition Rate	%	16%	19%	N/A	↘
8	S	Human	People & Talent	Return-to-Work (parental leave)	%	100%	100%	100%	
9	S	Human	DEI	Female Representation - Employees	%	35%	33%	32%	↗
10	S	Human	DEI	Female Representation - Field staff	%	43%	36%	26%	↗
11	S	Human	DEI	Equal Pay Ratio (M:F)	Ratio	1:1	1:1	1:1	
12	S	Human	People & Talent	Total Training Hours	Hours	5,562	3,451	661	↗
13	S	Human	People & Talent	Avg Training Hours per Employee	Hrs	4.86	3.64	1.3	↗
14	S	Human	People & Talent	Investment in Training	Rs Mn	57	19	N/A	↗
15	S	Human	People & Talent	Defined Benefit Plan Contributions	Rs Mn	97	72	67	↗
16	S	Human	People & Talent	Total Payment for Employees	Rs Bn	3.6	3.2	2.4	↗
17	S	Human	Operations	Workplace Fatalities	No.	-	-	-	
18	S	Human	Operations	Workplace Injuries	No.	-	-	-	
19	S	Customer	Customer Value	Net Promoter Score (NPS)	Score	+57	+68	+42	↘
20	S	Customer	Customer Value	One-Day Claims Settlement Ratio	%	98%	97%	75%	↗
21	S	Customer	Customer Value	Claims Paid to Policyholders for Life and Health Coverage	Rs Bn	13.6	11.1	10.1	↗
22	S	Customer	Customer Value	Customer Retention Rate	%	88.7%	85.4%	81.90%	↗
23	S	Customer	Customer Value	Complaint Resolution Rate	%	92%	95%	95%	↘
24	S	Customer	Customer Value	Claims related Complaints-to-Claim Ratio		0.10	0.09	0.11	↗
25	S	Customer	Societal Output	DALYs Averted	DALYs	~5,000	~4,225	N/A	↗
26	S	Customer	Societal Output	Societal Value Created through DALY	USD Mn	~58	~49	N/A	↗
27	S	Community	Societal Output	Public Health Pressure Relieved throughout Service	USD Mn	~15	~13	N/A	↗
28	S	Business Partner	Operations	MDRT Total Qualifiers	No.	302	243	263	↗



No.	EESG	Capital	Value-Chain Stage	KPI / Metric	Unit	2025	2024	2023	Trend
29	S	Business Partner	Operations	Payments to Local Suppliers	Rs Bn	2.9	2	N/A	↕
30	S	Community	Societal Output	Micro-Insurance Policies	No.	471,717	490,073	502,590	↘
31	S	Community	Societal Output	Micro-Insurance Claims Paid	Rs Mn	385	176	117	↕
32	S	Intellectual	Operations	Agentic AI Agents in Production	No.	300+	N/A	N/A	
33	S	Intellectual	Operations	R&D / Digital Investment	Rs Mn	96	67	N/A	↕
34	S	Manufactured	Capital Input	Total Branches	No.	159	115	116	↕
35	S	Manufactured	Capital Input	New Branches Opened	No.	8	4	13	↕
36	S	Manufactured	Capital Input	Customer Access Points Expanded via Acquisition	No.	38	N/A	N/A	
37	G	Human	DEI	Female Board Members	No.	1	1	1	
38	G	Human	Governance	Discrimination Incidents	No.	-	-	-	
39	G	Human	Governance	HR Non-Compliances	No.	-	-	-	
40	G	Customer	Governance	Data Privacy Breaches	No.	-	-	-	
41	G	Community	Governance	Corruption Incidents	No.	-	-	-	
42	G	Community	Governance	AML/CTF Regulatory Breaches	No.	-	-	-	
43	G	Community	Governance	Marketing Non-Compliance Incidents	No.	-	-	-	
44	E	Natural	Environment	Total Energy Consumption	kJ Mn	22,169	9,561	7,028	↕
45	E	Natural	Environment	Electricity Consumption	kJ Mn	8,388	7,971	7,028	↕
46	E	Natural	Environment	Total Fuel	kJ Mn	13,781	1,590	N/A	↕
47	E	Natural	Environment	Energy Intensity per Rs 1 Mn GWP	kJ Mn/ GWP	0.57	0.30	0.27	↕
48	E	Natural	Environment	Total Water Withdrawal	ML	18.68	15.02	14.71	↕
49	E	Natural	Environment	Paper Consumed	Kg	12,232	12,187	14,449	↕
50	E	Natural	Environment	Paper Recycled	Kg	1,900	845	5,253	↕
51	E	Natural	Environment	Waste Generated	MT	10.25	N/A	N/A	
52	E	Natural	Environment	GHG Scope 1 Emissions	tCO2e	1,053	181	193	↕
53	E	Natural	Environment	GHG Scope 2 Emissions	tCO2e	972	945	835	↕
54	E	Natural	Environment	GHG Scope 3 Emissions	tCO2e	12,309	11,359	977	↕
55	E	Natural	Environment	Financed Emission	tCO2e	10,223	9,342	N/A	↕
56	E	Natural	Environment	GHG emission Intensity	tCO2e / GWP (Mn)	0.36	0.40	N/A	↘
57	E	Natural	Governance	Environmental Fines / Penalties	Rs	-	-	-	

