

## SOCIAL AND RELATIONSHIP CAPITAL » CUSTOMER

### 3.4. Customer-Centric Innovation

We continuously refine and strengthen our processes and systems to elevate the customer experience at every touchpoint. Our innovations establish new benchmarks within the Sri Lankan life insurance industry while remaining aligned with global best practices. Key achievements are detailed on page 18.

### 3.5. Brand Promise

We are committed to enriching the lives of Sri Lankans by delivering world-class life insurance solutions built on the promise: “You go live life to the fullest. We will take care of the rest.”

This commitment guides every initiative we undertake, strengthening customer trust and supporting the sustained growth of our brand value. Further insights into our brand and its strategic significance are available in the Intellectual Capital section on page 182.

No monetary losses have been recorded as a result of legal proceedings associated with marketing and communication of insurance. (SASB FN-IN-270a.1).

### 3.6. Customer Complaint Management System

At Softlogic Life, we consider customer complaint handling to be an essential

component of both business success and customer service. We have a specialised Customer Complaint Committee that actively handles complaints to guarantee prompt and fair solutions, reaffirming our dedication to enhancing customer satisfaction. Consumers can file complaints online, via social media, over the phone, or in person. We guarantee that all complaints are acknowledged within one day. The customer complain handling process is as follows.

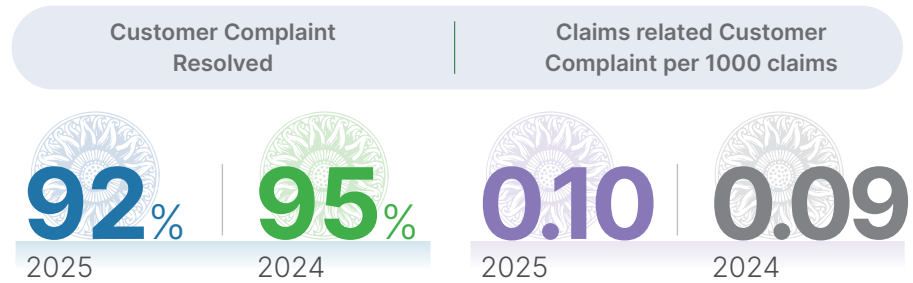


Table 49: Customer Complaints analysis – 2025

Description	Analysis
Total no. of complaints received	385
Total no. of complaints resolved	355
Complains resolution within the company	100%
Advisor Related	153
General Complaints	232

## 4. SUSTAINED SUCCESS THROUGH TRUSTED RELATIONSHIPS

### 4.1 Measuring our success

We measure our success under key pillars such as customer loyalty, customer trust, customer retention and sustained growth of the company. These pillars are aligned with key performance indicators (KPI) to effectively monitor and take informative actions. Below we discuss the performance of these pillars.



	Customer Loyalty	Customer Trust	Customer Retention	Sustained Growth
<b>How we define</b>	The likelihood that an existing customer will recommend Softlogic Life to a potential new customer	Our ability to meet customers' primary expectation of paying legitimate claims effectively	The proportion of our customers remain with us as long-term clients	Sustaining business growth irrespective of external market conditions
<b>KPI to monitor</b>	<ul style="list-style-type: none"> <li>Net Promoter Score</li> </ul>	<ul style="list-style-type: none"> <li>One day claims settlement ratio</li> </ul>	<ul style="list-style-type: none"> <li>Customer retention rate</li> </ul>	<ul style="list-style-type: none"> <li>10 year CAGR of Company vs Industry</li> </ul>
<b>2025 results</b>	NPS +57%	98%	88.7% (FN-IN-270a.3)	SLI 26% vs industry 16%
<b>2025 Budget</b>	N/A	>90%	85.4%	>20%
<b>Assessment</b>	●	●	●	●

#### 4.2 Measuring our impact on customer

We have made big impact on customer financial and health well-being through our actions discussed under note no 3 which have been measured as discussed below.

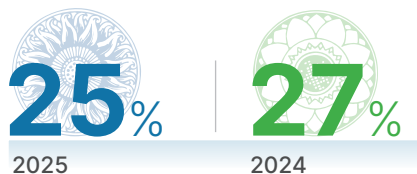
#### Financial well-being of our customers:

We have set our internal processes and systems to ensure promptly paid customer claims to ensure our customer gets financial benefit when it is really needed. Accordingly, we have paid Rs 13.6 million as protection claims and Rs 6.5 million as maturity and surrender benefits.

#### Claim Paid



Total health care insurance premiums spent directly on medical claims covering direct access to coverage



**Redefining Protection for a Healthier Tomorrow**

Our customers are central to our value creation journey. Through a growing and diverse policyholder base, we provide protection solutions that strengthen financial security and build long-term resilience for individuals and families.

In 2025, we further strengthened our impact by assessing the Disability-Adjusted Life Years (DALY) across our insured population, enabling us to measure how our protection solutions contribute to reducing health burdens.

In 2025, our policies **averted up to 5,000 DALYs**, translating to approximately **2.5 additional healthy life days per policyholder** compared to the national average. This reflects the tangible improvement in health security experienced by our insured population.

Further details on our DALY assessment and broader health impact are available on page 201.

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### 4.3 Measuring impact on SLI

#### Highest Health Market Share in the Insurance Sector

SLI achieved the largest share of Sri Lanka's health insurance market and became the industry leader by offering innovative and effective solutions for customers. As a result, we held 35% of the health market share in 2025.

#### Recognition within the south Asian region

SLI was honoured with the titles of Best Life Insurance Company of the Year, Best Health Insurance Coverage of the Year, and Best Strategies for Insurance Coverage of the Year at the 6th Emerging Asia Insurance Awards 2025. These recognitions affirm our commitment to excellence through customer-centric innovations, robust processes, and procedures that promote long-term sustainability.

## 5. RISKS AND CHALLENGES

The management of SLI encountered numerous difficulties in managing our customer capital during the year. The following is a list of the effects and actions.

Challenges	Customer Loyalty
Customer Affordability & Policy Persistency Risk	<ul style="list-style-type: none"> <li>Introduced flexible premium payment options</li> <li>Introduced hybrid insurance-investment solutions</li> <li>Deploy early-warning analytics to identify lapse-prone segments</li> </ul>
Trust, Transparency & Claims Experience Risk	<ul style="list-style-type: none"> <li>Strengthen claims turnaround time (TAT) and transparency</li> <li>Preventive health awareness initiatives                             <ul style="list-style-type: none"> <li>Dengue Campaign</li> <li>Sharing e-Flyers through social media</li> </ul> </li> <li>Publish claims settlement ratios to reinforce credibility</li> </ul>

## 6 FUTURE OUTLOOK AND STRATEGIC PRIORITIES

Strategic Pillar	Short-Term Goals	Long-Term
Preventive Health & Wellness	Promote preventive health among customers through the Health Score app and wellness-linked product benefits.	Integrate health behavioural data into underwriting for more accurate and personalised risk assessment.
Personalised Products & Services	Introduce structured post-claim and post-onboarding surveys. Expand digital feedback touchpoints across mobile and web platforms to enable faster, data-driven decision-making.	Develop a unified customer feedback ecosystem across all channels to enable personalised product recommendations and proactive service design.
Digital Transformation & InsurTech	Expand digital self-service capabilities through the LifeUp app and AI-powered customer service tools across all touchpoints.	Deliver fully digital, end-to-end customer journeys with real-time AI-driven advisory, claim resolution, and policy management capabilities.
Sustainability & ESG	Enhance product accessibility for underserved and low-income segments.	Embed ESG-aligned insurance solutions that support financial inclusion and community resilience.

**7. CONTRIBUTION TO VALUE CREATION (TRADEOFF)**

