



CORPORATE SOCIAL RESPONSIBILITY (CSR) CHARTER

Built with a strong foundation and shaped by many decades of experience as a trustworthy non-life insurance partner of the Filipino people, Cocogen Insurance, Inc. (“Cocogen”) further expands its commitment to contribute towards sustainable development.

At Cocogen, we acknowledge the active role of an insurance company in nation-building. Cocogen is prepared to go above and beyond as a player in the non-life insurance industry to make an impact on society.

Drawing inspiration from the United Nations Sustainable Development Goals (SDGs), which are collective objectives aimed to shift the world onto a sustainable and resilient path, we hereby declare our commitment to adhere to the following SDGs:

- **SDG 4:** Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
- **SDG 9:** Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
- **SDG 11:** Make cities and human settlements inclusive, safe, resilient, and sustainable.

In our commitment to adhere to these SDGs, Cocogen shall adopt the ESG (Environmental, Social, and Governance) framework, which is a global measurement of the sustainability and ethical impact of a company’s corporate goals and activities. Specifically, this framework is divided into three (3) factors:

- **Environment** – refers to the factor which centers on the Company’s impact on the environment. This considers company objectives aimed at the efficient and sustainable use and disposal of its resources and mitigating the impact of the company’s activities on the environment.
- **Social** – considers the Company’s relationships with its stakeholders and the communities in which it operates or provides services. This factor examines human capital management and upholding social and human rights in the way of doing business.
- **Governance** – considers the Company’s compliance with government and industry regulations and policies, internal controls, and upholding corporate governance standards.

Cocogen’s approach to sustainability shall be attuned with the guiding principles of our Company mission, vision and core values (collectively known as “**THE COCOGEN WAY**”):

- **MISSION:** To deliver the most responsive general insurance products and services to our customers, provide financial security to our partners, a rewarding work

environment to our employees, and superior value to our stakeholders and the community.

- **VISION:** To be the most trusted and reliable general insurance partner to our stakeholders.
- **CORE VALUES:** **CO**mmitted. **CO**mpassionate. **GEN**uine.

By aligning our Company mission, vision and core values with those of the SDGs, Cocogen shall strive to create a Sustainability Framework that is defined by the following pillars:



DISASTER RISK REDUCTION AND RESILIENCE

As one of the country's top non-life insurance providers, we shall strive to ensure that Filipino communities have increased awareness of disaster response protocols and the right tools and products to make them resilient to nature's changing tides. We will also actively promote access to insurance coverage that goes beyond immediate response, extending into recovery and rehabilitation support.

(E) Environment – The Company shall contribute to societal awareness of environmental issues and their risks. We shall also strive to contribute to efforts that would ultimately make Filipino communities resilient, such as through supporting preventive measures against catastrophic environmental events.

(S) Social – The Company will also aid in efforts aimed at empowering communities to adequately respond to and plan for natural calamities and disasters.

(G) Governance – On questions of policy, the Company will contribute to advocacies and efforts aimed at ensuring proper establishment and designation of emergency centers and the strict enforcement of environmental regulations.



SUSTAINABILITY FOR ALL

We will also strive to promote sustainability practices geared toward building resilient communities with our partners (employees, insureds, agents, brokers), together with financial education that emphasizes the crucial role of insurance in making people and communities resilient.

(E) Environment – The Company shall continuously innovate its business processes and practices to ensure a considerable reduction on its impact on the environment.

(S) Social – The Company shall operate its business while considering the health, safety and well-being not only of its internal stakeholders, but also of its clients and intermediaries. It shall commit to a regular review of its policies and business practices to ensure sustainability principles are observed.

(G) Governance - The Company shall adhere to government and industry regulations and policies pertaining to sustainability, support government initiatives on the development of resilient communities, and contribute to the mandate of educating Filipinos on how insurance can help make communities more resilient.



INSURANCE COVERAGE FOR ALL

COMMITTED. COMPASSIONATE. GENUINE.

Cocogen aims to be at the forefront of innovation in the insurance products that we offer and in the way we conduct our business to ensure that no Filipino is left behind and that every Filipino can have the financial security he deserves.

(E) Environment – The Company shall continuously innovate its business practices to provide products and services with minimal environmental impact. The Company will explore technological interventions and sustainable “green” resources to integrate into its business practices.

(S) Social – The Company shall study and endeavor to develop products for currently unserved or underserved communities.

(G) Governance – The Company shall explore ways of bringing insurance protection to more communities with the public sector, and push the agenda of greater financial inclusivity through the provision of insurance products to unserved or underserved communities.

These principles and framework serve to show Cocogen’s commitment to a sustainable future where no Filipino is left behind as we deliver innovative products and services while achieving environmental, social, and economic growth.