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Reskilling

In response to the rapid evolution of digital technologies and the fast-changing industry environment—including the potential transformation of workflows and workforce demands brought by AI technologies, and the ever-evolving sustainability issues that now extend far beyond early concerns about climate change or tasks limited to specific departments. In recent years, the group has focused on cultivating “AI literacy” and “ESG sustainability mindset” as key development areas. In 2024, the group launched the groupwide Generative AI course (GenAI), covering topics such as an introduction to ChatGPT, the fundamentals of generative AI theory, and hands-on practice. The course helps employees build a foundational understanding and apply GenAI tools in their daily work. CUB also subsidized employees to use AI platforms for practicing language skills while studying foreign languages. In addition, the group continues to host Power BI data analysis workshops, digital empowerment seminars, and robotic process automation (RPA) digital tool bootcamps to strengthen employees’ practical skills in data analytics and technology. On the sustainability front, the group organized five ESG micro-courses in 2024, covering topics such as global climate change risks, carbon credits and trading, and greenwashing, helping employees understand sustainability trends and Cathay’s initiatives. Three diversity, equity, and inclusion micro-courses were also offered to raise awareness of unconscious bias and to promote a core mindset of diversity and inclusion across the organization.

AI Literacy

GenAI Training for

Group

- The online course completion rate reached **84.2%**
- Equip employees with fundamental AI knowledge and skills.

GenAI Training

Cathay Life

- **100%** of FTEs participating in the program
- Reported **88%** satisfaction, **90%** recognition, and **83%** willingness to apply AI in practice.

Sustainability

ESG Courses

Group

- 5 foundational ESG courses with average completion rate of **91.7%** across the group
- ESG courses reached **100%** completion rate

Sustainability Mindset

Cathay Life

- Sustainability training is mandatory for all employees
- The internal CS online discussion forum and internal news series “Cathay Sustainability Talk” are designed for sharing insights into Cathay Life’s sustainability initiatives and progress
- **735** employees participated in challenge stations at Cathay’s 2024 Sustainability Fair

Comprehensive Sustainable Finance Training

CUB

- Tailored ESG training by role level, covering key topics such as climate change, sustainable finance, and responsible investment. By the end of 2024, the program had accumulated **12,450** participants
- Partnered with the Taiwan Institute for Sustainable Energy (TAISE) to launch the Chartered Sustainable Finance Manager (CSFM) program, with 87 employees participating, over half were departmental supervisory level or above. The certification exam pass rate reached **99%**.
- Launched a digital course titled “Understanding Climate Change” and initiated a “You Learn, We Donate” campaign. For every employee who completed the course, the company donated NT\$10 to nonprofit organizations, with a total of **NT\$120,000** in 2024.

The Power of Data

Power Bi Data Analytics Workshop

Group

- The group-wide online course completion rate reached **86.5%**
- No. of completions: **28** people
- Completed the development of **6** Power BI dashboards

Digital Skills Seminars

Group

- **3** seminars were held
- Cumulative attendance: **1,047** people

Agile Certified Practitioner training

Cathay Life

As of 2024:

- **91** cumulative Agile Certified Practitioner (ACP) seed talents
- Cathay ACP transition coverage rate reached **26.1%**
- **208** cumulative employees have obtained PMI-ACP

Data Talent Development Program

Cathay Life

- Data Analyst Course: **322** people completed the program, totaling **41** topics
- Data Manager Course: attended by **191** people cumulatively

RPA Programming Sessions

Cathay Life

As of 2024:

- **1,981** cumulative participants
- **747** RPA processes developed
- **73** cumulative people obtained RPA certification
- **88%** RPA application reach across departments
- Operation efficiency increased by **90%**

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Reskill Case Study - Cathay Life's Agency 2.0 (AG 2.0) Sales Force Transformation Plan

In response to an aging workforce and the wave of digital transformation, Cathay Life began preparing as early as 2012. Partnering with McKinsey at the time, the company identified that many high-performing employees were approaching retirement, and the incoming talent was insufficient to fill the gap. As a result, the AG 2.0 Task Force was established the following year to strengthen the sales force and management capabilities, and to address issues related to an aging workforce and business continuity. This major organizational transformation, spanning more than a decade and involving more than 10,000 employees, began with reforms in talent development. Over the years, the company has continued to develop the professional and digital skills of its employees, while also introducing digital tools to support customer acquisition and improve the customer experience, ultimately increasing customer satisfaction.

Coaching and Mentorship

Teams and Networks

Digital Transformation Plan

Goal: Improve job performance of sales agents to enhance company performance

2024 Overall Customer
Satisfaction Survey **98.9%**

The Net Promoter Score (NPS), based on a third-party consultant survey, reached 43.1 in 2024, up from 35.1 in 2023.

No. of in-force life insurance
policies **48.511 million**

99% of customers enroll in life insurance products via mobile insurance application

Outreach group: All sales agents

2024 AG Plan Net Promoter Score (NPS)



New talent
development
57.7



Tiered
courses
59.1



Managerial
competencies
58.1

Looking back at its earlier business model, Cathay Life identified that its previous approach was overly focused on performance and lacked a systematic training program for new recruits. This led to difficulties in talent retention. In response, the company restructured its recruitment process and strengthened training mechanisms at every stage. From the initial recruitment briefings – such as the Opportunity (OPP) and Career Information Workshop (CIW) – new hires are offered Fast-track Foundational Courses(FFC) and Post Fundamental Course(PFC) after onboarding. Subsequently, training is tailored based on employee tiers, ensuring that agents at different career stages receive appropriate and relevant coursework to enhance their competencies and professional image. The curriculum design involves interviewing top-performing agents to turn their experience into training material. Selected “seed sales agents” share these insights, passing them on to the second and third generations of seed agents, creating a shift from “qualitative” improvements to scalable “growth.” A mentor system has also been introduced in managerial training, enabling experienced managers with the necessary know-how to help trainees integrate what they have learned into their day-to-day operations.

Since 2021, Cathay Life has introduced a new digital tool – the “New Agent Platform(NAP)” The platform enables agents to complete traditionally complex processes such as new policy applications, claims, and policy services with a tablet. NAP is also closely aligned with the company’s age-friendly strategy, offering retirement calculators and enhanced insurance protection and estate planning services. This platform delivers a more professional and compassionate insurance experience. During the initial rollout of the NAP, Cathay Life prioritized clear communication, offering training sessions and events to address employees’ questions and ease the transition. This helped employees unfamiliar with digital tools understand the benefits of digitization and automation. On the other hand, starting in 2024, the NAP integrated AI technology to develop “AI Coach,” enabling sales agents to engage in training simulations anytime and anywhere without being restricted by time or location. Supervisors can also use the simulation results to help employees strengthen areas of weakness. In a rapidly evolving technological landscape, Cathay Life firmly believes that building strong human relationships remains fundamental. The company upholds the philosophy that “Happiness is giving happiness,” whether in relationships with policyholders or among colleagues.

