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Cathay Sustainability Story 3

[Empowerment] People-Centered AI Empowerment to Co-Create Future Work Models

In response to the rapid advancement of artificial intelligence technology and the accelerated digital transformation of the financial industry, AI has become a critical foundation for corporate innovation capabilities and operational resilience. Cathay has incorporated "AI capability" into the core focus of the Group's empowerment strategy blueprint, "Employees Reskilling." To ensure that AI training meets practical work needs, the Group first conducted an "AI Readiness Survey" to systematically understand employees' awareness of AI, usage experience, and learning challenges. This serves as an important basis for subsequent resource allocation and the design of learning pathways.

While building capabilities, Cathay simultaneously creates an environment where employees can confidently apply AI by establishing an AI learning roadmap and tool usage guidelines. Clear instructions for GenAI tools are provided to ensure AI applications comply with regulations, maintain information security, and are used responsibly. Through governance frameworks, tool implementation, and talent development, the Group is gradually laying a solid foundation for the stable development of AI capabilities across Cathay.

As AI usage experience and confidence have improved, AI has become integrated into daily work across various business areas. The most direct impact felt by employees is the transformation of their work methods. For example, in Cathay FHC's Human Resources Department, which handles over 600 employee inquiries monthly, the establishment of the "Agia HR Knowledge Assistant" enables 97% of common questions to be answered instantly within one minute. This not only frees up more than 60 hours of HR team labor each month but also changes the employee experience from waiting half a day to receiving immediate responses. In the property insurance claims sector, the "Smart Claim" helps claims personnel quickly identify payment standards for similar cases from vast amounts of data, reducing search time by over 90%. This allows professional judgment to focus on high-risk and complex cases, enhancing operational efficiency and strengthening the trust foundation of claims decisions.



Initiated Awareness x Deployed Resources

★ AI Readiness Survey

75% of employees perceive their AI skills as limited; 86% of employees agree that using AI can bring significant benefits.

★ Development of AI Learning Roadmap

Designed corresponding themes and systematic learning content for different target groups. By 2025, the completion coverage rate of the AI online compulsory courses reached 93.3%.



Systematic Training x Accompanying Guidance

★ M365 AI Talent Development

There were 1,500 participants in the functional seminars and 120 participants in the in-depth workshops.

1,400 training sessions completed for Free Copilot and 700 for the paid version of Copilot scenario-based learning.

★ Group Copilot AI Pilot Program

Nearly 200 use cases accumulated

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Cathay Sustainability Story 3

[Empowerment] People-Centered AI Empowerment to Co-Create Future Work Models

To enable more employees to observe, learn from, and replicate successful experiences, Cathay further organized an AI Demo Day under the theme "AI × Human: Infinite Inclusion." Through online exhibitions and an in-person forum, the event created a platform for cross-company exchange and capability diffusion within the Group. By featuring thematic forums, practical application cases, user experience sharing, and interdisciplinary dialogues, AI was transformed from a project outcome of individual teams into an organizational capability that can be collectively learned, co-created, and continuously optimized. This exchange also fostered inspiration and connections among different units, accelerating the horizontal diffusion of AI applications.

From resource allocation and systematic training to the AI Demo Day showcasing results and experience sharing, the Group has gradually established a sustainable and replicable model for learning and application. This has deepened employee capabilities and continuously strengthened the organization's digital resilience and talent momentum.



Showcasing Results x Expanding Influence

★ AI Demo Day

- ✓ Combining physical and online exhibition areas, the event created a cross-company exchange platform that attracted nearly **2,000** participants. Overall satisfaction indicated a high level of work-related benefit (**9.2/10**).
- ✓ Bringing together **41** AI use cases from different business areas, the Group drives project process optimization through cross-company sharing and application comparison, effectively translating these efforts into operational benefits.



- Through cross-domain dialogue, frontline colleagues from diverse backgrounds exchange experiences in AI applications, enabling practical results to continuously spread throughout the organization.



- Through interactive experiences in the exhibition area, participants can directly operate AI tools, transforming project outcomes into understandable and actionable methods.

★ Business Impact

[Agia HR Knowledge Assistant]

- ✓ **97%** of common inquiries are automatically answered within one minute, reducing the Human Resources Department's monthly workload by over **60** hours.

[Claims Intelligence Workbench]

- ✓ With nearly **3** million medical documents processed annually, Cathay Life Insurance utilizes AI recognition and risk tagging to automate low-risk cases, while senior staff focus on handling high-risk cases, comprehensively upgrading the claims process through AI.

[Smart Claims]

- ✓ Addressing the challenge faced by Cathay Century's claims personnel who had to sift through **5** million judgment documents annually to find relevant information, "Smart Claims" has helped claims staff save over **90%** of their search time. Additionally, through AI technology, potential organized insurance fraud rings are identified, leaving no room for fraudulent activities to go undetected.