

Sustainability Report

This Sustainability Report presents the environmental, social, and governance (ESG) performance of Yapster E-Insurance Brokers, Inc. for the year 2024. It outlines our sustainability strategy, key initiatives, achievements, and challenges, and demonstrates how sustainability is integrated into our business operations and long-term value creation.

Sustainability Strategy and Governance

Sustainability is embedded in Yapster E-Insurance Brokers, Inc.'s corporate strategy and governance framework. The Board of Directors provides oversight of sustainability-related matters, ensuring alignment with regulatory requirements, stakeholder expectations, and the Company's long-term objectives. Management is responsible for implementing sustainability initiatives and monitoring performance across environmental, social, and governance dimensions.

Environmental Performance

During the reporting period, the Company focused on managing its environmental footprint through responsible use of resources and compliance with applicable environmental regulations. Key initiatives included energy efficiency measures, waste reduction efforts, paperless processes. These efforts contributed to improved resource efficiency and reinforced the Company's commitment to environmental stewardship.

Social Responsibility

Our people and communities remain central to our sustainability efforts. The Company continued to invest in employee development, workplace health and safety, and initiatives that promote diversity, equity, and inclusion.

- Employee Well-Being
 - *Health and Safety*

The Company upholds a safe and healthy work environment in compliance with the Occupational Safety and Health Standards of the Department of Labor and Employment.

- *Physical Health Program*

All regular employees are enjoying insurance health coverage as part of the company's physical health program.

- *Work Life Balance*

The Company promotes work-life balance through leave benefits, reasonable working hours, and flexible work arrangements where operationally feasible. These measures support employee resilience, reduce burnout, and contribute to sustained productivity, particularly in customer-facing and sales functions.

- *Financial Well-Being*

The Company ensures fair and competitive compensation aligned with industry standards and performance outcomes. Employees receive all mandated statutory benefits, as well as additional incentives and recognition programs that encourage ethical sales practices and long-term value creation rather than short-term risk-taking.

- *Mental and Emotional Well-Being*

The Company recognizes that mental and emotional well-being is essential to employee health, productivity, ethical conduct, and sustainable business performance. As a regulated insurance institution, the Company is committed to fostering a supportive, respectful, and psychologically safe work environment that promotes mental wellness and enables employees to perform their duties effectively and responsibly. The Company is also arranging company outing/team building activity to achieve this goal.

Governance and Ethics

Strong governance underpins our sustainability journey. The Company upholds high standards of integrity through robust policies on ethics, compliance, risk management, and data privacy. Regular reviews and training ensure that directors, management, and employees adhere to the Company's Code of Conduct and relevant regulatory requirements.

Risks, Challenges, and Opportunities

The Company recognizes that sustainability-related risks, including regulatory developments, economic stability, and evolving stakeholder expectations, may affect business operations. These risks are actively assessed and managed. At the same time, sustainability presents opportunities to enhance operational efficiency, strengthen stakeholder trust, and support long-term resilience.

Outlook and Commitments

Looking ahead, Yapster E-Insurance Brokers, Inc. remains committed to continuously improving its sustainability performance. Future priorities include setting measurable targets and implementing a better holistic benefit for our employees. Through these efforts, the Company aims to create long-term value for stakeholders while contributing positively to society and the environment.

Organization Profile

Company Name: YAPSTER E-INSURANCE BROKERS, INC.

Nature of Business: INSURANCE BROKERS

Office Address: 17F Lepanto Building, 8747 Paseo De Roxas, Makati City

Missions and Vision Statement

Mission Statement

“Empowering our customers by giving them choice to employ the best insurance provider which they deem fit to their insurance requirements.”

Vision Statement

“To be among the top brokers in the industry, known to have strong personal relationship with our clients.”

- Core Value
- Integrity
- Service Excellence
- Responsiveness

Business Description

Yapster E-Insurance Brokers, Inc., is a Philippine-based insurance brokerage firm established in May 2000. The company focuses on providing a wide array of insurance solutions to meet the diverse needs of individuals and businesses. It leverages both traditional and digital platforms to offer easy access to insurance products, ensuring clients get the best coverage for their specific requirements.

Business Objective

Yapster E-Insurance Brokers, Inc. is centered around providing reliable, comprehensive, and accessible insurance solutions that cater to the diverse needs of individuals and businesses. Key objectives of the company include:

- Offer Comprehensive Insurance Products
- Leverage Digital Platforms for Accessibility
- Build Long-Term Customer Relationships
- Enhance Customer Experience
- Expand Market Presence
- Foster Financial Security for Clients

Target Market

Yapster E-Insurance Brokers, Inc. includes a broad range of individuals and businesses seeking diverse insurance solutions.

- Individual Consumers
- Small and Medium Enterprises (SMEs)
- Corporate Clients
- Geographic Market

Unique Selling Proposition (USP)

Yapster E-Insurance Brokers, Inc. lies in its combination of personalized service and technology-driven solutions that make the process of finding and securing insurance easy, efficient, and tailored to each client's unique needs.

- Personalized Insurance Advice
- Comprehensive Insurance Portfolio
- Online Convenience with Expert Support
- Access to Trusted Insurance Providers
- Regional Reach
- Commitment to Customer Education