



SUSTAINABILITY REPORT

EMBER INSURANCE BROKERAGE INC

2024

ABOUT EMBER INSURANCE BROKERAGE INC

Ember Insurance Brokerage, Inc. (EIBI) is an affiliate of a well-established conglomerate with over three decades of proven expertise. Built on a foundation of trust and excellence, EIBI is dedicated to delivering top-tier insurance solutions that meet the evolving needs of its clients.

With a fresh perspective and an innovative approach to insurance broking, EIBI bridges gaps in traditional practices and empowers every Filipino to safeguard their assets with confidence. Guided by a commitment to service and reliability, the company continues to redefine the insurance experience by making protection accessible, practical, and customer-centered.

Code of Business Conduct and Ethics

Ember Insurance Brokerage Inc. follows the Revised Code of Corporate Governance for Insurance Commission Regulated Companies. Our governance structure is as follows:

- The Board of Directors sets company policies and provides the overall guidance.
- President oversees the daily operations of the Company ensuring the strategic directions are being operationalize
- Senior Management provides support with the daily operations ensuring activities are executed smoothly and aligns with company goals

Corporate Governance

At Ember Insurance Brokerage Inc., our Corporate Governance Manual serves as the foundation for how we conduct business responsibly and transparently. Our Manual provides the Company with a clear and consistent framework that guides its operations in upholding the highest standards of integrity, accountability, transparency, and ethical conduct.

By formalizing this standards in 2024, this supports the Company's sustainable growth, protects stakeholders' interest, and reinforces the Organization's commitment to responsible and compliant corporate behavior.

Compliance Oversight

At Ember Insurance Brokerage Inc., our Governance Framework embeds compliance standards in its daily operations to ensure integrity and accountability across all the functions. The Company maintains and ensures regulatory obligations are met and complied with such as the rules and circulars of the Insurance Commission, submissions to Securities and Exchange Commission, requirements of the Bureau of Internal Revenue, among others.



We are dedicated to serving our clients with integrity and transparency.

At Ember Insurance Brokerage, Inc., our strength lies with its commitment to people and focus on sustainable growth.



Training and Development

To remain updated with good corporate governance practices and principles, the Key Management Officers attend the appropriate trainings program and seminars that are conducted by duly-recognized institutions, as mandated by existing regulations.

Employee Benefits

Our Company is committed to supporting the holistic well-being of our employees by providing a comprehensive benefits package. This includes health coverage, government-mandated contributions, and wellness programs designed to safeguard physical and mental health. We also offer flexible work arrangements, professional development opportunities, and a safe, inclusive workplace environment. By investing in our people, we ensure that every team member has the resources and support needed to thrive both personally and professionally.

Diversity and Inclusion

We foster an environment where equal opportunity is the standard. Recruitment, career progression, and recognition are based solely on merit, integrity, and performance—never on age, gender, or personal affiliations.

Whistleblower Program

The Whistleblower Program is the Company's mechanism for preventing and detecting fraud or misconduct and enabling fast and coordinated incident responses and avenues for establishing cause, remedial actions, and damage control procedures.

An aerial photograph of a boat on clear, turquoise water. The boat is white with a blue stripe and has a canopy. The water is very clear, showing the sandy bottom. The background is a vast expanse of similar turquoise water.

Our commitment to Environment and Sustainability

Ember Insurance Brokerage Inc., recognizes its responsibility to operate in a manner that protects the environment and supports sustainable development. All business activities are conducted with due regard for environmental stewardship, resource efficiency, and pollution prevention. The Company commits to complying with applicable environmental laws, reducing its ecological footprint, and adopting practices that promote long-term sustainability. All employees and partners are encouraged to support initiatives that conserve resources, minimize waste, and contribute to environmental resilience.

In 2024, the Company implemented the following practices:

- Waste segregation and paper recycling initiative
- Paper use reduction through utilization of digitization
- Energy conservation efforts such as turning off of lights and air conditioning units during noon breaks



Corporate Social Responsibility

Ember Insurance Brokerage Inc. is committed to conduct its business responsibly, guided by integrity, respect, and accountability. Our CSR philosophy is rooted in creating long-term value not only for our stakeholders but also for the communities and environment in which we operate. We strive to uphold ethical practices, promote employee well-being, champion diversity and inclusion, and invest in initiatives that support education, health, and environmental sustainability. By aligning our operations with social and environmental priorities, we aim to contribute to a more equitable, resilient, and sustainable future.

Insurance with impact,
for every Filipino.