

► Health Risk Management Measures and Achievements



High Health Risk

Fatty liver

Management Measures / 2022 Key Results

- **Classify health risks, provide online health care by health managers, and schedule face-to-face interviews with professional doctors.**

The health managers provide preventive care, guidance on health issues, and follow-up health risk monitoring, with a 100% completion rate for high-risk monitoring.

- **Continue to organize healthy posture activities through competitions to build up healthy knowledge , enhance personal motivation and establish good health habits.**

- SKL held the "2022 Weight-loss Challenge and Health Competition", which attracted a total of 667 employees and 68 groups to register. A total of 425 participants completed the pre- and post-tests voluntarily, and among them, 377 participants lost weight successfully. The total weight loss was 1,194.2 kilograms, with an average weight loss of 3.2 kilograms per person and an average reduction in body fat of 2%; The average results of this health promotion activity were even better than in previous years.
- SKB organized the "New Healthy Life - Shine Together" employee health promotion event to establish correct exercise habits and promote understanding of the benefits of exercise on health. Through team competition, walking was made more fun and company cohesion was also increased. A total of 1,169 people participated in the event in 2022. Among them, 74 teams registered for the "Team Challenge" with 222 participants, while the "Slimming Challenge" included 30 online exercise classes with a total of 895 participants.
- MLS held the "Corporate Sports Program," including a "Comprehensive Muscle Sculpting" health lecture and a "Technology Fitness Test". The purpose was to encourage employees to be more health-conscious, to share their interest in sports activities, and ultimately, to become a healthier and thriving workforce for the Company.
- In 2022, SKFH organized 1 health lecture on "Understanding BMI and Breaking the Misconceptions of Online Weight Loss" with a total of 18 participants, achieving a satisfaction rate of 95.3%.

- **Set up health measurement station to facilitate employees to track their own health status.**

The "Shin Kong i Health" measurement station has been set up in the flagship building to measure blood pressure, body weight (fat), forehead temperature, and physical and mental indicators. In response to the COVID-19 pandemic, an overall upgrading of the equipment was implemented to include blood oxygen measurement to comprehensively evaluate the health status of employees. Despite serving 5,086 people, the usage rate decreased by 50% due to the impact of the COVID-19 epidemic and work-from-home policy.

Moderate Health Risk

Metabolic syndrome, 10-year cardiovascular incidence rate, hypertension, abnormal BMI

Management Measures / 2022 Key Results

- **Regularly conduct health checkup for employees.**

SKFH and its subsidiaries regularly conduct health checkups for office staff every year (and every three years for life insurance field personnel), offering a variety of health checks that exceed legal requirements, providing health management to maintain the physical and mental health of workplace employees.

- **Classify health risks, and carry out different levels of health care and tracking depending on the level of risk, and arrange interviews with professional doctors with priority.**

- Healthcare levels: In 2022, a 0.5 level was added to enhance the awareness of disease prevention among low health risk groups (sub-healthy individuals), effectively reducing the probability of illness or increasing the success rate in disease control. Health management professionals in the jurisdiction will provide health monitoring and care within six months. For individuals with Level 1 (low) health risk, health management professionals in the jurisdiction will provide health monitoring and care within four months; For individuals with level 2 (high) health risk, health management professionals in the jurisdiction will provide medical advice and care within two months, and refer to contracted specialists in occupational medicine if necessary. In 2022, a total of 3,417 administrative and sales staff were included in health risk management.
- SKL: Provided on-site occupational physician services, with 23 sessions and 96 visits in 2022; and provided on-site health services by physicians and nurses, with a total of 1,240 service hours in 2022.
- SKB: Organized 8 on-site health services by contracted doctors in 2022, providing consultations to a total of 185 individuals.
- SKFH: Offered on-site health services by contracted occupational physicians and nurses, providing consultations to a total of 22 individuals in 2022.

- **Set up blood pressure measuring station for easy monitoring.**

Blood pressure measuring devices were installed on floors of flagship buildings and branches throughout Taiwan for employees to measure their blood pressure.



Moderate Health Risk

Major infectious disease

Management Measures / 2022 Key Results

- ▶ Provide anti-epidemic care and vaccinations.
- ▶ Improve the epidemic prevention system for severe and special infectious diseases.
 - Setting up rapid screening rooms and providing free rapid screening test kits to help reduce the transmission of COVID-19.
 - Providing front-line service staff with epidemic prevention equipment (such as isolation gowns, disposable gloves, medical masks, and face shields), and offering subsidies for flu vaccinations to high-risk employees.
 - Encouraging employees to actively receive vaccines and practice self-health monitoring through internal communication while reinforcing this message at monthly management meetings to increase employees' self-protection so that they can work and live in peace of mind.

Maternity healthcare protection

Management Measures / 2022 Key Results

- ▶ Reviewed work processes fully to ensure that there are corresponding control measures for any factors which may cause harm or damage to mothers and babies.
- ▶ Actively investigated the list of protected employees and encouraged the employees during pregnancy period or after giving birth to apply for protection.
- ▶ In response to the government's breastfeeding policy, the maintenance and management of breastfeeding (collective) nursing rooms was established to create a workplace-friendly environment, and the certification mark for excellent breastfeeding (collective) nursing rooms was obtained to create a gender-friendly environment for employees.
 - SKFH: A total of 1 individual was under protection in 2022.
 - SKL: A total of 267 individuals were under protection in 2022.
 - SKB: A total of 44 individuals were under protection in 2022.
 - MLS: A total of 2 individuals were under protection in 2022.
 - SKIT: A total of 1 individual were under protection in 2022.

Low Health Risk

Commuting accidents

Management Measures / 2022 Key Results

- ▶ Strengthen advocacy of traffic safety, and improve employees' awareness of traffic safety.

Road safety awareness has been irregularly promoted in the Company's internal quarterly magazines and included in the company's internal health and safety work guidelines.
- ▶ Analyze the causes for accidents, and track and care for them, to ensure employees to return to workplace safely.
 - Performing follow-up and reinstatement assessments for each occupational accident case, conducting telephone confirmation on the causes of each accident, giving individual traffic safety reminders, and caring for the health conditions of the injured persons to ensure their unimpeded return to work.
 - SKL analyzed the types of accidents in 2022 and found that more than 80% of them were traffic accidents. A total of 130 incidents were investigated, and 34 of them required follow-up and care. As of now, 18 cases have been closed after being taken care of.
 - SKB: a total of 6 traffic accidents in 2022; MLS: a total of 3 traffic accidents in 2022.
 - Strengthening road safety training for units with high incidence rates.

Issues on mental health

Management Measures / 2022 Key Results

- ▶ Hire special internal consulting psychologists to plan for complete mental health promotion project and provide mental health services in line with corporate characteristics.

Internal counseling psychologists evaluate and organize issues on mental health, plan and execute annual projects, and collaborate with professional EAP consultants to introduce employee assistance programs (EAP). 24-hour 0800 hotline counseling services and consultant services are provided to alleviate the stress caused by work or family problems and enhance employee productivity. In 2022, 17 individuals from SKFH used the hotline counseling service; 124 from Shin Kong Life Insurance; 34 from Shin Kong Bank. The users were all satisfied with the service.
- ▶ Develop the psychological courses that meet the needs of all levels of the company's employees, and improve employees' self-identification and identification of the company through mental health lectures, education and training.
 - In 2022, the Psychological Housekeeper project was launched for the first time, providing five main topics for employees to apply for online/face-to-face counseling sessions with our internal counseling psychologists. The topics included: "Balancing Work and Family - Taking Care of Myself", "Enneagram Personality Test and Analysis", "Dream Interpreter - Understanding Your Subconscious", "Don't Let Insomnia Overwhelm You", and "It's Not You, It's Your Emotions".
 - The Company has provided small-group "Departmental Wellness Check-up" services, including six main themes such as "Emotional Management", "Self-affirmation Training", "Positive Communication Training", "Empathy Training", "Stress Adjustment", and "Enneagram Personality Exploration", as well as other customized courses. Departments can apply according to their needs. Health check-ups can help supervisors evaluate and analyze team dynamics, provide appropriate health management behavior suggestions, and enhance psychological resilience.
 - In addition to mental health lectures and counseling activities, the Company also organized DIY activities to help employees relieve accumulated stress from work and life through the process of handcrafting and aromatherapy.



Low Health Risk

Workplace violence

Management Measures / 2022 Key Results

- ▶ **Revise the prevention plan for workplace violence in accordance with PDCA, and establish the internal processing process for suspected workplace violence incidents in cooperation with the annual health inspection operations.**
 - Conducting training on preventing workplace violence and environmental operation process checks for all employees, and providing special promotion on preventing workplace violence specifically for supervisors, so that employees can understand each other, clearly know the types of illegal violation they may face and respond accordingly.
 - SKL : Identification and evaluation were completed in a total of 125 places in 2022. There were 3 cases of workplace violence complaints in 2022.
 - SKB : Gradually carrying out the identification and risk assessment of violence and harm for each business unit. 2022 saw no external incidents of workplace violence and 1 internal complaint of unlawful infringement.
 - SKPIA : 2022 saw no incidents of unlawful infringement.
 - Upon receiving a case, a team was established to investigate the workplace violence and take appropriate measures
- ▶ **Senior-level management made the announcement to eradicate workplace violence completely and presented the company's zero tolerance attitude.**
 - The "Declaration on Prohibition of Workplace Discrimination, Harassment, and Unlawful Infringement" was signed by the President, which explicitly prohibits any behavior that may cause harm to the legitimate rights and interests of others in the workplace.
 - Through the managerial self-assessment of workplace violence each year, management personnel are encouraged to reflect on their management practices and identify any inappropriate behavior among colleagues and subordinate by reviewing the contents.

Musculoskeletal injuries

Management Measures / 2022 Key Results

- ▶ **Organize questionnaire surveys on musculoskeletal diseases (human factors) prevention during annual health examinations. Conduct risk evaluations and formulate improvement plans.**

A musculoskeletal discomfort survey was conducted for all internal office staff in 2022 to identify those who may be at a higher risk for musculoskeletal injuries. Health management personnel provided care and utilized musculoskeletal risk assessments to confirm the causes of discomfort. Physical/occupational therapists or occupational physicians were scheduled for interviews and assistance was provided to improve symptoms.
- ▶ **Provide professional functional therapists and massage services to help employees to all eviate musculoskeletal discomfort.**
 - SKL has specially hired physical/occupational therapists to conduct on-site visits and lectures; Through the use of NMQ musculoskeletal questionnaire analysis and health center service summary reports, specific individuals were identified for case consultations. Also, appointments were made available to general employees based on their individual needs to address their musculoskeletal discomfort; Totally 65 services were provided with a total of 277 participants.
 - SKFH, SKB, and MLS collaborated with social welfare organizations to hire visually impaired massage therapists to provide services. In 2022, the total number of service users exceeded 2,000.

Environmental monitoring operations such as excess carbon dioxide and poor drinking water quality

Management Measures / 2022 Key Results

- ▶ **Ensure the quality of office environment, and regularly monitor the carbon dioxide and lighting in all offices.**
 - SKL and SKB commission a competent authority-approved environmental monitoring organization every six months to conduct carbon dioxide level monitoring in all office locations. The monitoring operations are carried out by professional technicians and all the results are in compliance with the standards; MLS conducts environmental monitoring operations annually, and the results are in compliance with the numerical standards specified by the relevant occupational health and safety laws.
 - SKFH did not conduct inspection on drinking water machines in 2022. It has commissioned a third-party organization to conduct inspections on drinking water machines in the first half of 2023. All water quality tests have passed.
- ▶ **Ensure the safety of drinking water for employees, and regularly monitor the drinking water in offices across Taiwan.**
 - SKL, SKB and SKPIA regularly commission qualified inspection agencies authorized by the Environmental Protection Administration to conduct drinking water tests across the country to check for coli form bacteria and total colony counts; All water quality tests this year have passed.
 - All of the bottled water purchased by MasterLink Securities have a certification of passing the water quality test for coli form bacteria.
 - SKFH did not conduct inspection on drinking water machines in 2022. It has commissioned a third-party organization to conduct inspections on drinking water machines in the first half of 2023. All water quality tests have passed.
- ▶ **Ensure the safety of meals for employees, and regularly inspect the collective meals at the employee restaurant.**

To ensure the safety of employee meals, a qualified food inspection agency was commissioned to conduct group meal inspections at the employee restaurant at the headquarters and the student restaurant in the Xin Ban Finance Building.
- ▶ **Ensure the health of the workers in central air conditioning building, and regularly inspect the Legionella pneumophila in the water of the cooling water towers of air conditioners.**

The monitoring results were all in compliance with the regulations.