



Orchestrating Sustainable Protection at Scale

Peak3 Sustainability Report 2026



The Future of Socially Responsible Insurance



"As a tech partner in the insurance ecosystem, our role in ESG is to drive meaningful change at scale.

Through modern, sustainable architecture, we strengthen organisations' capabilities to extend protection to underserved communities, operate with integrity and responsibility, and embed ethical standards across their operations.

This report showcases concrete examples from our partners, demonstrating how our technology turns ESG ambition into measurable, real-world impact."

-Bill Song, Group CEO at Peak3



ESG has become a key focus across industries. How does Peak3 approach ESG in the context of insurance?

Our approach is simple but ambitious. We focus on impact where it matters most. Insurance has a social purpose at its core. Through our technology, we help insurers and intermediaries reach underserved communities and strengthen resilience in society. For us, ESG starts with empowering our partners to do more, faster, and smarter.

You mentioned technology as a key driver. Can you elaborate on how your solutions advance ESG goals?

Our platform is cloud-native, multi-tenant, and designed with operational efficiency in mind. It helps insurers reduce their environmental footprint, improve financial operations, and embed sustainable practices across their business. At the same time, our technology enables insurers to design and offer innovative products for underserved communities.

How does Peak3 balance supporting your partners with internal ESG initiatives?

Our philosophy is "impact outward, then inward." We focus first on enabling our clients and partners to achieve their ESG goals, because that's where we can realize outsized, non-linear positive impact. Once we ensure our partners are driving measurable impact, we turn inward to optimize our own operations and footprint. It is a cycle: by empowering others, we learn, grow, and improve ourselves.

ESG is a global conversation. How do you ensure Peak3's solutions are relevant worldwide?

Our solutions are built for scale and local adaptation. We work with partners across continents, adapting to regional regulations, market needs, and cultural contexts. The common thread of fairness, responsibility, and resilience are universal. Our technology enables our clients and partners everywhere to embed these principles into their operations without compromising efficiency or innovation.

What should readers take away from this report?

I want readers to see that ESG is not an abstract goal. It's measurable, actionable, and scalable. Technology is the enabler, and insurance is the vehicle. By working with us, insurers and intermediaries can protect more people, operate more responsibly, and build a sustainable future. And through our own journey, we're learning every day how to amplify that impact further.



About Peak3

Peak3 is a leading global provider of digital and AI-driven software solutions for the insurance industry. Specializing in cloud-native insurance core and orchestration platforms, as well as innovative data and AI applications, Peak3 enables insurers, MGAs, and intermediaries across life, health, and P&C insurance to accelerate growth, enhance customer experience, and improve operational efficiency.

Headquartered in Singapore, Peak3 operates strategically in key global regions with over 500 professionals across EMEA and APAC. Our award-winning solutions have powered over two billion insurance policies for more than fifty clients across more than 20 countries, cementing its reputation as a trusted innovation and transformation partner.

At a Glance

500+ Global Tech & Insurance Experts

2 Billion+ Policies Powered

20+ Countries Active

50+ Enterprise Clients

Our Global Operations

Where Our Solutions Are in Use

APAC: Singapore (Global HQ), Indonesia, Thailand, Malaysia, Hong Kong, Japan, Philippines, Vietnam

EMEA: Ireland (Regional HQ), Serbia (and other Balkan countries), Netherlands, Denmark, France, Spain, Germany, Austria, Turkey

Where Our Employees Are Located

Our Employees: UAE, Ireland, Denmark, Germany, France, Netherlands, Japan, Serbia, Thailand, Spain, Hong Kong, Singapore, Indonesia, Mainland China



Driving Impact at Scale

As a B2B technology partner, Peak3 operates in a unique position. Given that we operate as a lean, distributed team, the real strength of our organization lies in amplifying the social impact of insurance, through extending the benefits of insurance to underserved communities, democratizing access to protection, reducing the industry's footprint through efficient operations, and embedding ethics throughout the value chain.

Environmental & Supply Chain Sustainability

Applying modern system architecture towards building a more sustainable future.



Financial Resilience

Enabling more affordable, relevant and convenient insurance protection, closing protection gaps and creating a more resilient future.



Equity, Inclusiveness & Opportunity

Building systems that extend protection to underserved populations and financial resilience (e.g., Agri-Tech).





Extending Access to Sustainable Insurance



Cascading Resilience with DJI in Thailand

Overview

Peak3's technology directly cascades³ the social impact of insurance by extending the reach of insurance to underserved communities. In Thailand, we strategically partnered with DJI, the global leader in drone manufacturing, to expand their Agricultural Drone Insurance program.

Under this new partnership, DJI offers comprehensive drone hull insurance and cost-effective third-party liability insurance with the purchase of agricultural drones.

The Problem

Agricultural drones represent a powerful tool for improving crop yields and reducing resource consumption. However, high upfront costs and operational risks make it difficult for many farmers—particularly in emerging markets—to adopt this technology confidently. Without embedded insurance, accidental damage to drones can result in significant financial setbacks, discouraging adoption and limiting the benefits of smart farming innovation.

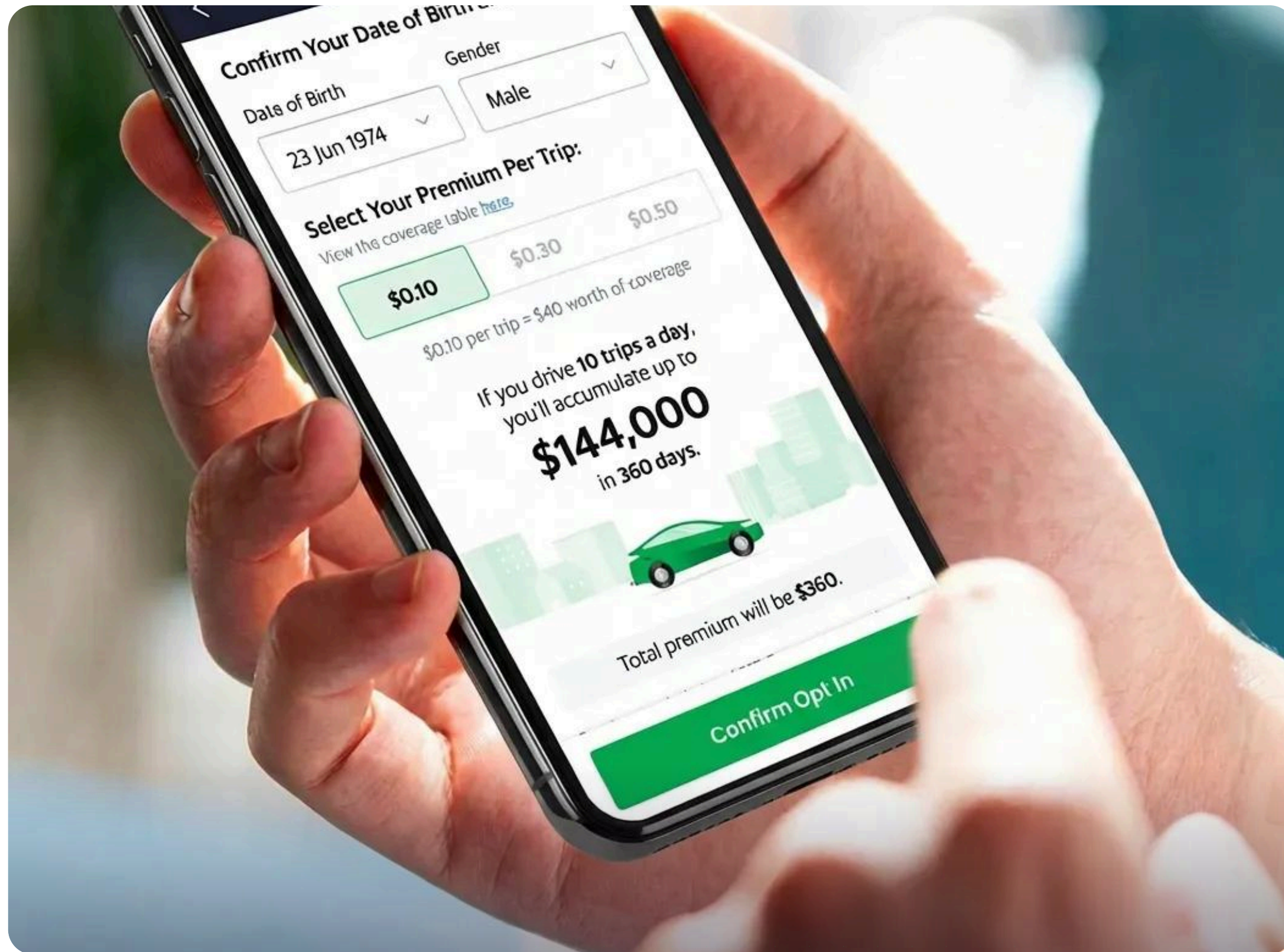
The Solution

Peak3 partnered with DJI and Bangkok Insurance to embed drone hull and third-party liability coverage directly into the purchase journey for DJI's agricultural drones in Thailand¹. Using Peak3's modular SaaS platform, the partnership delivers a seamless insurance experience that lowers claims costs by 20–30% compared to traditional industry standards. The platform automates policy issuance, simplifies claims handling, and ensures full integration between DJI's sales channel and Bangkok Insurance's underwriting process.

The Impact

This initiative enables 3000+ farmers across Thailand to access smart agricultural tools with confidence. Embedded coverage reduces financial risk, increases resilience, and accelerates drone adoption. As a result, DJI's customers are empowered to utilize modern techniques to improve yield, conserve resources, and reduce emissions, directly contributing to a more sustainable, food-secure future. For Peak3, this partnership is a clear demonstration that technology-led insurance solutions can – and should – unlock environmental and social benefits at scale, simultaneously supporting sustainable industries and inclusive economic growth and extending accessible insurance to underserved populations.

¹ *Peak3, Peak3 and DJI Launch Innovative Insurance for Agriculture Drones*



Democratizing Access with *Grab* in Singapore

Overview

As part of our mission to expand the reach of protection, Peak3 partnered with Grab to deliver pay-per-trip microinsurance for critical illness coverage—tailored specifically for Singapore’s gig workers. The initiative reflects how technology-enabled distribution can close protection gaps for underserved segments.

The Problem

In the gig economy, traditional insurance models fall short. Freelance and platform workers often lack access to employer-provided health coverage, leaving them financially vulnerable in the event of serious illness. The complexity and cost of standalone insurance products further deter uptake among this segment, creating a systemic protection gap.

The Solution

Grab used Peak3’s orchestration platform, Fusion, to launch a Critical Illness Pay-Per-Trip (CIPPT) insurance product embedded directly in the Grab driver app². In under a minute, drivers can opt in or out of paying \$0.30–\$0.50 SGD per trip for micro-coverage across 37 severe-stage critical illnesses. Premiums are automatically deducted from the driver’s Grab wallet, ensuring a frictionless, fully digital experience.

The Impact

Millions of micro-policies are issued annually, enabling thousands of drivers to access affordable protection with minimal effort. This initiative delivers tangible financial resilience to workers historically excluded from traditional insurance offerings—while also strengthening Grab’s driver value proposition and reinforcing their commitment to inclusive driver welfare.

² Peak3, Accumulator Insurance Propositions, Exhibit B

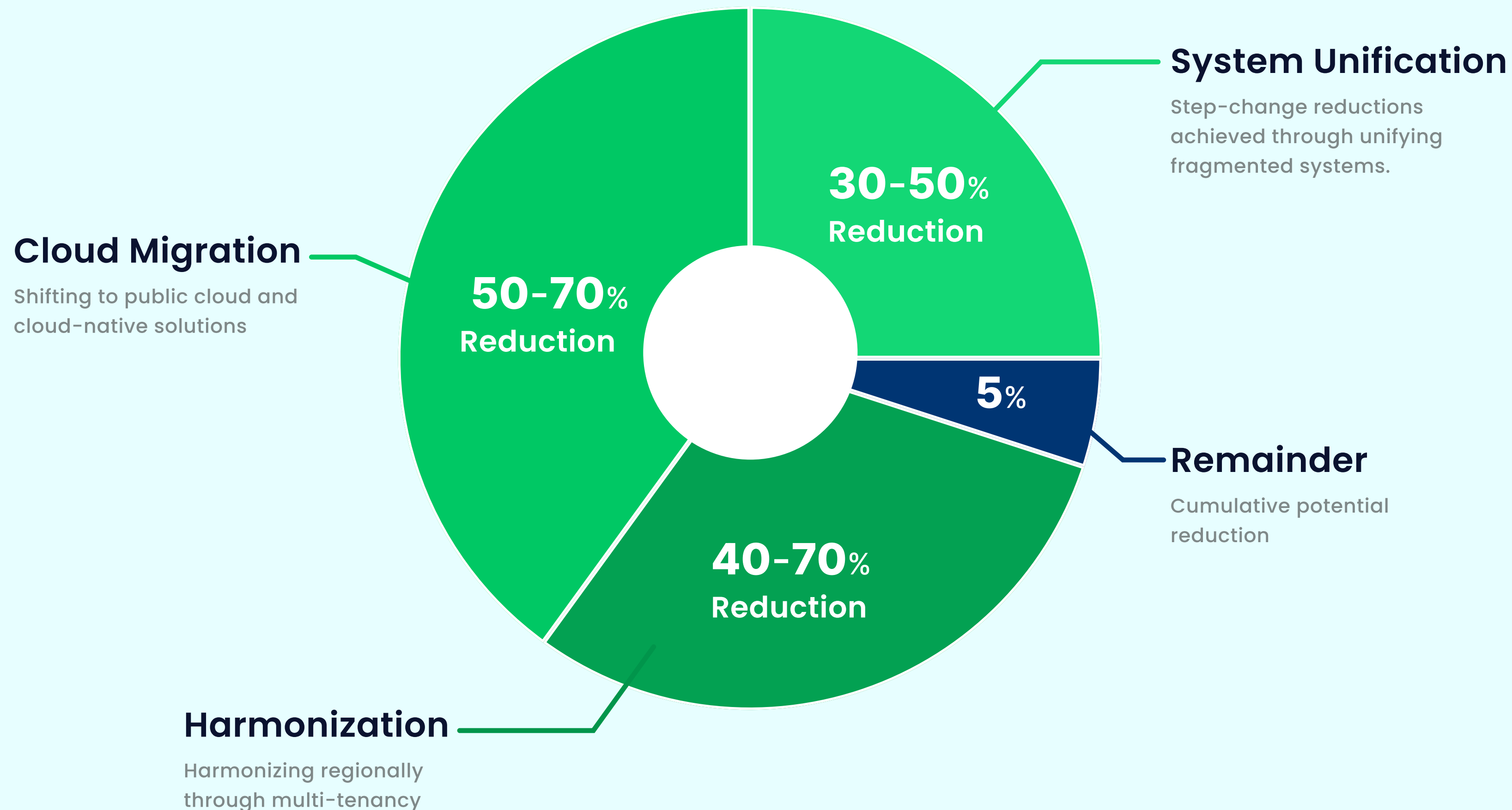


Key Levers for Sustainable IT

In August 2025, we published our first ESG-centric whitepaper, Key Levers for Sustainable Insurance IT³. This whitepaper outlines specifically how insurers operating legacy enterprise IT systems can reduce tech debt through unifying fragmented systems, shifting to public cloud and cloud-native solutions, and leveraging multi-tenant deployments.

1. System Unification
2. Cloud Migration
3. Harmonization

Architecting the future of sustainable insurance

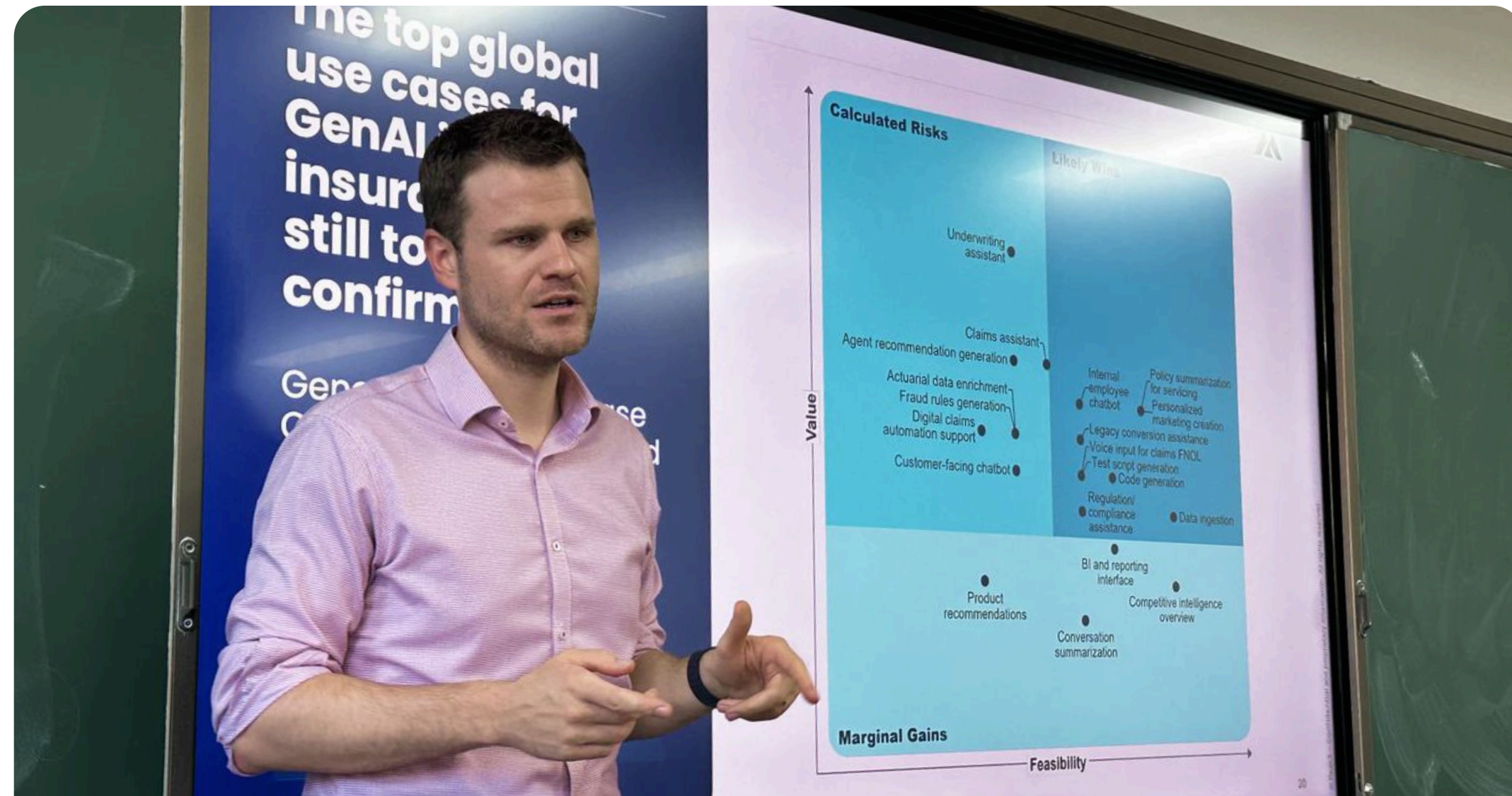


³ Peak3, Key Levers for Sustainable Insurance IT



Internal Action

Peek Inside



Christoph Krieg, Chief Strategy Officer at Peak3, at an invited guest lecture at Peking University.

While our technology drives external ESG outcomes, we simultaneously recognize the importance of internally practicing what we preach. Peak3 actively fosters a culture of social impact and workplace equity through regional engagement.

Community Engagement

Peak3 operates regional ESG groups, resulting in over 25 team members across 5 regions participating in community or volunteering initiatives across global offices.

Knowledge Sharing

In 2025, we launched 11 learning programs, spanning 47 sessions over 2195 hours, with 2200+ participants, spanning cultural exchange sessions, AI exploration, and more.

Externally, we also pursued academic partnerships, including a research fellowship with **Carnegie Mellon University** and a guest lecture at Peking University. To strengthen our internal culture, we also host cultural sharing sessions on an ongoing basis.

Policy

Our ESG policy, and other supporting internal documentation, address the following key areas.

- **Ethics & Anti-Corruption:**
Explicit definitions on conflict of interest, fraud prevention, and due diligence regarding third parties.
- **Information Security:**
Formalized measures regarding data privacy and security risk assessments.
- **Supply Chain Integration:**
Documented guidelines for sustainable procurement, including environmental and social clauses in supplier agreements.
- **Labor & Human Rights:**
Clarified policies regarding non-discrimination, labor rights, and structured social dialogue.
- **Materiality & Reporting:**
Aligned our reporting framework with standard materiality assessments to track relevant sustainability issues moving forward.



Building for the Future

Our ESG journey is defined by the fundamental belief that high-performance technology and social responsibility should not be mutually exclusive. By continually refining our cloud-native platforms, we empower insurers to strip away operational inefficiencies and resource waste, directly translating sustainable architecture into fewer emissions.

Simultaneously, Peak3 is deepening internal commitment to transparent governance and an inclusive culture, ensuring that the values we export to the market are authentically lived within our own global teams. As we expand into new regions, we remain dedicated to identifying opportunities to cascade social resilience. Insurance is the safety net of society—and at Peak3, we are proud to be the weavers of that net.



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