

PeakRe >

# ESG Disclosure Report 2025



# About Peak Re

Peak Reinsurance Company Limited (the “Company” or, as the case may be together with its subsidiaries, “Peak Re”) is a global reinsurer specialising in emerging markets. Since commencing operations in 2012, Peak Re has grown steadily to rank 28th among global reinsurance groups in terms of net reinsurance premiums written<sup>1</sup>. For the year ended 31 December 2025, Peak Re reported a reinsurance revenue of USD1.54 billion and a net profit of USD189.5 million. With net assets of USD1.68 billion as of 31 December 2025, Peak Re is rated A- (Excellent) by AM Best and A3 by Moody’s.

Peak Re is authorised by the Insurance Authority of Hong Kong under the Insurance Ordinance (Cap. 41). Peak Re offers both Property & Casualty (“P&C”) and Life & Health (“L&H”) reinsurance. It provides innovative and tailored reinsurance, risk and capital management solutions to clients around the world.

Fosun International Limited (00656.HK), funds managed by KKR & Co. Inc. (NYSE: KKR) and funds managed by Quadrantis Capital own approximately 86.71%, 11.27% and 1.80% of Peak Re, respectively, through Peak Reinsurance Holdings Limited.

## About This Report

The Peak Re ESG Disclosure Report 2025 details our commitment to sustainable insurance practices and Environmental, Social and Governance (“ESG”) principles. This report illustrates our aim to align with global sustainability standards while informing all relevant stakeholders of our ESG frameworks, governance and progress, across our underwriting, investment and operational activities.

As a signatory to the United Nations Environment Programme Finance Initiative (“UNEP FI”) Principles for Sustainable Insurance (“PSI”), we strive to maintain responsible and forward-looking business conduct that contributes to sustainable social and economic development.

The information presented in this report covers the period from 1 January 2025 to 31 December 2025.

1. S&P Global, S&P Global Ratings’ Top 40 Global Reinsurers in 2025 and Reinsurers by Country, 2025

2	About Peak Re
4	CEO Message
5	2025 Sustainability Highlights
7	Our Approach to Sustainability
13	ESG Strategy and Initiatives
19	Climate Change
23	Corporate Social Responsibility
27	Looking Ahead

# CEO Message

The world is changing at an unprecedented pace. Climate extremes, demographic shifts and other structural forces, are reshaping risk landscapes for families, businesses and governments across Emerging Asia and beyond. Peak Re, as a global reinsurer specialised in emerging markets, is committed to helping close protection gaps and strengthening resilience for economies and societies through collaboration and innovation.

Asia continues to face significant natural catastrophe protection gaps<sup>2</sup>. Driven by climate change, rapid urbanisation and relatively low insurance penetration, the region's protection needs are expanding. At the same time, the region needs to accelerate its energy transition by increasing investment in clean energy such as solar and wind power, while meeting rising energy demands to support economic growth.

Re/insurance plays an essential enabling role in this process, helping to turn resilience into financial confidence and supporting the transition towards a more sustainable and low-carbon future.

Demographic shifts are another defining trend. With a large and rapidly ageing population, Asia faces both challenges and opportunities in areas such as health, longevity and retirement. Re/insurance sector is well positioned to work with policymakers and other stakeholders to develop innovative solutions that protect vulnerable groups and promote healthier lives.

In 2025, Peak Re continued to make steady progress on our sustainability agenda. We successfully issued our second catastrophe bond, bridging international capital to strengthen Asia's resilience against catastrophe risks. We deepened partnerships with clients and stakeholders, broadened our underwriting and risk management capabilities, and continued to invest in our people. Our sustainability efforts also extended to our corporate social responsibility work, including a mangrove conservation programme in the Philippines that supports biodiversity and local communities.

The journey towards a sustainable future is rarely linear. It calls for courage, collaboration and innovation. At Peak Re, we are guided by these principles as we strengthen our culture – one that values integrity, diversity, inclusion and continuous learning. They are the foundations that enable us to adapt and support our clients effectively, and create long-term value.

I want to thank our clients, partners and colleagues for their trust, passion and continued support. It is through this shared commitment that we will drive meaningful progress and deliver sustainable value.



**Franz-Josef Hahn**  
**Chief Executive Officer**

(Mr. Franz-Josef Hahn, Co-Founder and former Chief Executive Officer of Peak Re, transitioned to Special Advisor on 18 April 2026 and continues to provide strategic oversight until October 2026.)



**Victor Kuk**  
**Chief Executive Officer**

(with effect from 20 April 2026)

Peak Re has long recognised that sustainability is central to our business. The work presented in this report demonstrates how this commitment is reflected across our operations and corporate responsibility initiatives. As I step into the role of CEO, I see a clear path ahead: to deepen the integration of sustainability across our strategy, strengthen the use of data-driven insights to navigate emerging climate risks, and continue building partnerships that enhance resilience and support the transition across the communities we serve.

2. 2026 Climate and Catastrophe Insight, Aon plc

# 2025 Sustainability Highlights

In 2025, we progressed across the following key sustainability areas. Further details are provided in the sections that follow.



## Catastrophe bond issued for Asia

**1st** time to include Indian risks in a 144A catastrophe bond, expanding risk transfer to one of the region's fastest growing and most dynamic markets



## Maintaining emission efficient operation

**0.62** tCO<sub>2</sub>e per employee for Scope 1&2 emissions intensity achieved as at end of 2025, a slight decrease from last year despite rapid growth in staff size



## Expanded team with diversity

**194** employees from **24** nationalities, both increased from last year



## Empowered colleagues through continuous learning

About **2,000** training hours delivered under a comprehensive programme



## Preserving nature for the future

Supported a **mangrove conservation** programme in the Philippines as a corporate social responsibility initiative





# Our Approach to Sustainability

Peak Re’s mission is to modernise reinsurance to support the protection needs of a rapidly growing middle class in Emerging Asia and beyond, which is a key driver of economic growth. However, this segment is increasingly exposed to significant protection gaps, exacerbated by climate change, demographic shifts, and rapid technological advancements. Re/insurance plays a crucial role in enhancing socio-economic resilience and supporting sustainable development by providing financial protection, while managing and mitigating a wide range of risks. As an Asia-based global reinsurer, Peak Re is committed to narrowing these protection gaps, strengthening community resilience, and addressing challenges that threaten sustainable development within the region and globally.

## Sustainability Commitments and Framework

### Our Commitments to Sustainability

Since commencing operations in 2012, Peak Re has become a member of the Principles for Sustainable Insurance (“PSI”) under the United Nations Environment Programme Finance Initiative (“UNEP FI”). The PSI promote the concept of sustainable insurance where activities in the insurance value chain are done in a responsible and forward-looking way by identifying, assessing, managing and monitoring risks and opportunities associated with environmental, social and governance (“ESG”) issues. Sustainable insurance aims to reduce risk, develop innovative solutions, improve business performance, and contribute to environmental, social and economic sustainability. As a signatory, Peak Re demonstrates transparency and accountability, which are fundamental to our PSI membership, through annual ESG disclosure reports.

Peak Re is one of the 33 inaugural signatories of the Insurance Industry Climate Charter developed by the Hong Kong Federation of Insurers (“HKFI”) and launched in February 2024. It demonstrates the industry’s collective commitment to building a sustainable future, aligning with the Hong Kong Climate Action Plan 2050 and contributing to the Paris Agreement goals.

### Our Sustainability Framework

Our top-down sustainability framework allows us to effectively monitor and manage a diverse array of ESG risks relevant to our business. Our underwriting and investment portfolios are subject to social and environmental (“S&E”) screening. Furthermore, our active approach to sustainability and research efforts opens-up opportunities to underwrite and invest in low-carbon technologies or energies, as well as climate adaptation initiatives and nature-based solutions. We look to working together with our clients and business partners to develop more innovative solutions and products that supports our shared sustainability objectives.



## Supporting Global Progress

Since its early days, Peak Re's performance standards and negative screening on sensitive social and environmental issues have aligned our business with the United Nations Sustainable Development Goals ("SDG"),<sup>3</sup> such as *SDG 3: Good health and well-being*. Our founding mission of closing the protection gaps in emerging markets is also aligned with *SDG 8: Decent work and economic growth*, and *SDG 1: No poverty*, as our business supports post-disaster financial resilience. Our strong partnerships in the region and support for inclusive policies, such as microinsurance schemes and innovative health products that promote the inclusion of vulnerable populations, align with *SDG 10: Reduced inequalities* and *SDG 17: Partnership for goals*.

### United Nations Sustainable Development Goals

#### 1 NO POVERTY



Our mission to close the protection gaps for the emerging middle class aligns with SDG1. The emerging middle class remains vulnerable to falling into poverty due to economic shocks such as job loss, illness and natural disasters.

#### 3 GOOD HEALTH AND WELL-BEING



We support good health and well-being by advocating for inclusive health insurance in emerging Asia, where many populations lack access to affordable and quality healthcare.

#### 8 DECENT WORK AND ECONOMIC GROWTH

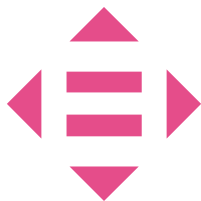


#### 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Supporting economic growth in emerging markets is central to our mission. Our contributions to building and upgrading critical transport and utility infrastructure drive economic growth and improve living standards in these regions.

#### 10 REDUCED INEQUALITIES



Through innovative financial inclusion solutions, such as collaborations on microinsurance for women and health solutions for vulnerable and excluded populations, we aim to reduce inequalities in the availability and accessibility of insurance protection.

#### 13 CLIMATE ACTION



Emerging Asia is particularly vulnerable to the increasing severity and frequency of extreme weather events due to climate change. Protecting livelihoods and properties from natural catastrophes supports SDG 13.

3. The United Nations Sustainable Development Goals (UN SDGs) are a set of 17 interconnected global goals designed to achieve a better and more sustainable future for all by 2030.

## Governance at Peak Re

The responsibility for ESG governance at Peak Re sits with the Executive Committee which reports to the Board of Directors of Peak Re (the "Board"). Accountability for ESG integration is further taken up by different functions, including Risk Management on ESG risk assessment and regulatory requirements, Analytics on climate risk assessment, Investment on enabling ESG integration within investment portfolios, Corporate Communications on communicating ESG efforts to stakeholders and Research on understanding the impacts of emerging ESG risks and opportunities. Some functions have appointed dedicated ESG personnel responsible for leading ESG initiatives and integration within their respective areas. Moreover, the role of Sustainability Officer was set up to lead, coordinate and support ESG implementation across these business functions.

### Ownership and Governance Update

In January 2026, global investment firm KKR and Quadrantis Capital became minority shareholders of Peak Re, following the exit of Prudential Financial in late 2025. Governance changes included updates to the composition of the Board and committees, with KKR joining the Board with one member seat and one observer seat.

These updates strengthen governance and reinforce clarity around accountability and independence in risk decision making. Minority shareholder protections at Board and committee level have been enhanced, and the Peak Re's ring fencing policy continues to safeguard capital and risk positions across entities.

In 2025, Peak Re paid its first dividend to shareholders, supported by its strong capital position and maturing business model. The approved USD30 million dividend reflects the Group's commitment to delivering consistent value to shareholders while maintaining prudent capital discipline.

### Governance Framework

Our governance policies inform decision-making processes, and we continuously update this framework to align with emerging risks. The Board upholds the corporate governance standards in accordance with the regulatory requirements of the Hong Kong Insurance Authority ("HKIA").

In particular, the composition of our Board includes a higher percentage of independent non-executive directors ("INEDs") than required by the HKIA, and all Board Committees are chaired by INEDs, further strengthening our independence and governance. The four Board committees that support the Board's oversight capacity are:

- Audit Committee
- Investment Committee
- Risk Management and Compliance Committee
- Nomination and Remuneration Committee

The appointments of directors are subject to regulatory approvals. The Board meets four times a year or more frequently if required.

### Three Lines of Defence

Our "Three Lines of Defence" model for enterprise risk management underpins our governance and risk management framework. It helps mitigate business risks and protect against potential negative impacts arising from normal business operations. Our major decision-making processes, including monitoring sustainability-related risks and practices, fall under this risk management structure.

The first line of defence refers to functions that own and manage processes and internal control systems. The second line encompasses the compliance, legal, and risk management oversight of all risk management activities including the monitoring of risk limits. The third line includes an internal audit or validation of all controls within the first and second lines of defence.

This model allows us to proactively manage and address risks with clear accountability, objective and independent oversight, and a thorough risk awareness across the organisation. It ensures alignment with our risk appetite and capacity, translating into granular metrics designed to guide business teams in their day-to-day decision-making.



**1<sup>st</sup>**  
LINE OF DEFENCE

**Business Units**

- Own and manage day to day risks arising from business activities
- Identify, assess and mitigate risks within their respective mandates
- Design and operate effective internal controls

**2<sup>nd</sup>**  
LINE OF DEFENCE

**Risk and Compliance**

- Develop, implement and maintain the risk management and compliance framework
- Provide oversight, monitoring and reporting of risk exposures
- Establish risk governance and provide guidance on risk and compliance matters
- Monitor compliance with applicable laws, regulations and the Code of Conduct

**3<sup>rd</sup>**  
LINE OF DEFENCE

**Internal Audit**

- Provide independent and objective assurance over the effectiveness of governance, risk management and internal controls
- Assess the adequacy and effectiveness of internal control systems
- Report findings and recommendations to the Audit Committee and the Board

## Progress in Public Disclosure and Sustainability

Peak Re published its first public disclosures on solvency and risk profile under the Hong Kong Risk-based Capital (“HKRBC”) framework in 2025, marking a significant step in transparency. Peak Re will continue to refine disclosure governance and quality as requirements evolve.

Sustainability reporting requirements are expected to intensify as regulators adopt International Sustainability Standards Board (“ISSB”) standards. Peak Re will conduct a gap assessment in 2026 and implement enhancements through 2028 in line with the potential timelines as set out in the Roadmap on Sustainability Disclosure issued by the Hong Kong Government<sup>4</sup>.

## Fostering a Culture of Sustainability

Peak Re continues to strengthen organisational awareness across all levels to foster a culture of sustainability. We have implemented a comprehensive, group wide compliance e-training programme that equips employees with essential knowledge in areas such as anti-money laundering, anti-bribery and anti-corruption, code of conduct, data privacy, information security and sanctions compliance. The programme includes a dedicated Diversity, Equity and Inclusion module, reinforcing our commitment to an ethical, inclusive and responsible workplace.

During the year 2025, we organised four dedicated training sessions to keep employees informed of evolving sustainability trends. The sessions covered key topics including insights from international climate negotiations, health impacts from prolonged heat exposure under climate change, the growing influence of third party ESG ratings and the increasing use of greenhouse gas (“GHG”) data to facilitate investments in low carbon transition.

By continuously empowering our people with the latest industry knowledge, we are nurturing a workforce that actively contributes to strengthening our purpose driven culture.

## Performance Standards

Peak Re has adopted the Performance Standards (“PS”) set out by the International Finance Corporation (“IFC”) by applying social and environmental (“S&E”) screening throughout our investment and underwriting processes.

### ESG Screening

Our S&E exclusions correspond to the eight Performance Standards (“PS”) set out by the IFC, which establish clear and forward-looking methods of identifying and assessing ESG impacts, risks or opportunities.

International conventions and instruments, including those of the International Labour Organization (“ILO”) and the United Nations (“UN”), have guided the development of these standards. Underwriting and investment opportunities are being reviewed for exposure thresholds and exclude those where gambling, tobacco products or controversial weapons form core elements. Operations associated with human rights abuse or environmental degradation are also of high concern and will be excluded after reviewing the circumstances based on available information.

We further exclude in our facultative reinsurance businesses (typically one-off single-risk reinsurance solutions) new construction projects of coal-based power plants and coal mines. There are also restrictions on underwriting new businesses directly involved in the exploration, drilling or production of oil and gas from the Arctic Basin as well as for projects involving fossil fuel extraction from oil or tar sands. Exceptions are allowed only if the risk pertains to companies that are Paris-Agreement-aligned, with credible transition plans, or if there is a significant social need for power generation. Such exceptions are subject to final approval by designated senior management.

4. [Roadmap on Sustainability Disclosure in Hong Kong](#), HKSAR Government, 10 December 2024

## Our Performance Standards

We review each investment and underwriting business for exposure thresholds in relation to the IFC Performance Standards, which consist of the following:

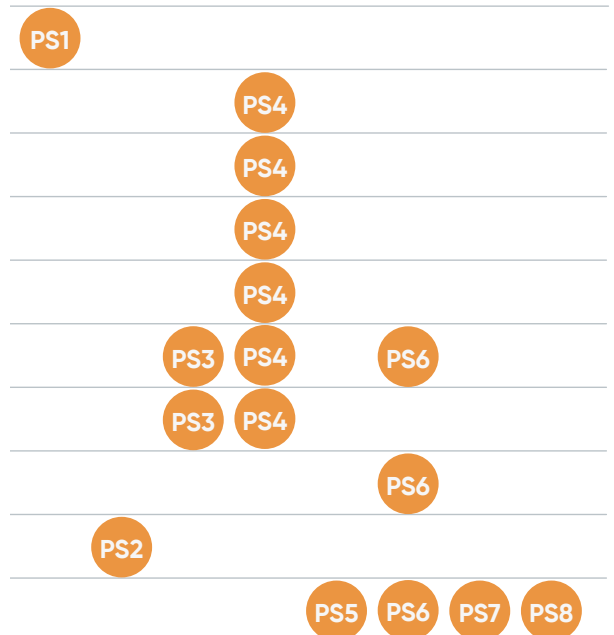


### Guidelines for screening and tracking of S&E exclusions

#### Exclusion List (Investment & reinsurance contract exposure)

- Illegal production or trading
- Weapons and munitions
- Alcoholic beverages
- Tobacco
- Gambling and casinos
- Radioactive materials
- Asbestos fibers
- Drift net fishing
- Human rights, forced or child labour
- Forestry and logging

#### Indicated Performance Standards





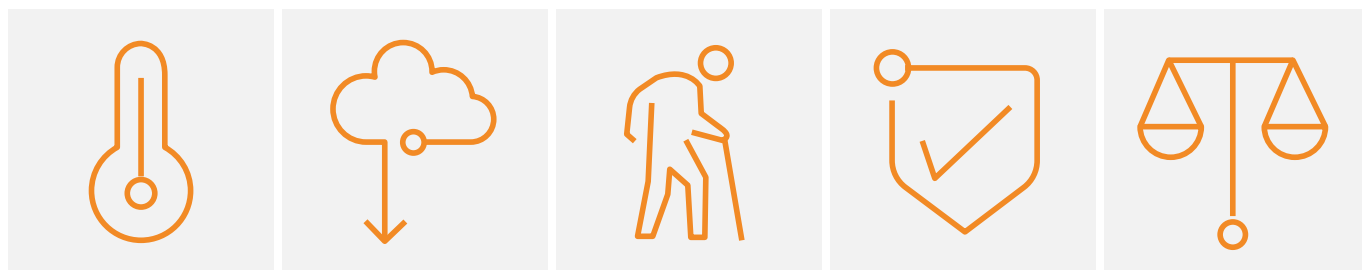
# ESG Strategy and Initiatives

## ESG Strategy Overview

Our founding mission to modernise reinsurance while supporting the needs of the middle-class in Emerging Asia and beyond informs our strategy and aligns with our commitment to sustainable insurance. We identify material sustainability topics that shape our ESG strategy and continuously look for opportunities to create positive impact through our business.

We conducted a double materiality assessment in 2024. The initial results provided valuable input for developing Peak Re's sustainability strategy and action plan for the subsequent years. Through this assessment, we identified five key topics of relevance for Peak Re:

### 5 Key Topics of Relevance for Peak Re



Increase in climate-related physical risk

Decarbonisation

Ageing population

ESG risks and opportunities oversight

'Just transition' in emerging markets

#### 1. Increase in climate-related physical risk:

According to the World Meteorological Organization ("WMO"), the past three years – 2023 to 2025 – were the three warmest years on record.<sup>5</sup> The accumulation of heat across land and ocean has altered the characteristics of extreme weather events, with perils such as flooding, convective storms, and wildfires increasingly occurring with greater frequency and severity. These trends are highly relevant to Peak Re as a P&C reinsurer as changing peril characteristics are key considerations for underwriters.



In 2025, global economic losses and insured losses from natural catastrophes was USD 260 billion and USD 127 billion respectively, which translate to a record-low protection gap of 51% largely driven by the concentration of insured losses in the United States.<sup>6</sup> Despite this, the natural catastrophe protection gap remains substantial in Asia. This presents reinsurance opportunities in providing risk-absorbing capacity, expertise in natural catastrophe risk underwriting, and innovative solutions that support climate change mitigation and adaptation.

5. [Press Release: WMO confirms 2025 was one of the warmest years of record](#), WMO, 14 January 2026

6. "Climate and Catastrophe Insight", Aon plc, 2026

### 2025 Natural Catastrophe Economic Losses, Insured Losses and Protection Gap, Global and Asia and Pacific

Year 2025	Economic losses (USD billion)	Insured losses (USD billion)	Protection gap
<b>Global</b>	260	127	51%
<b>Asia and Pacific</b>	76	7	91%

Source: "2026 Climate and Catastrophe Insight", Aon plc

## 2. Decarbonisation:



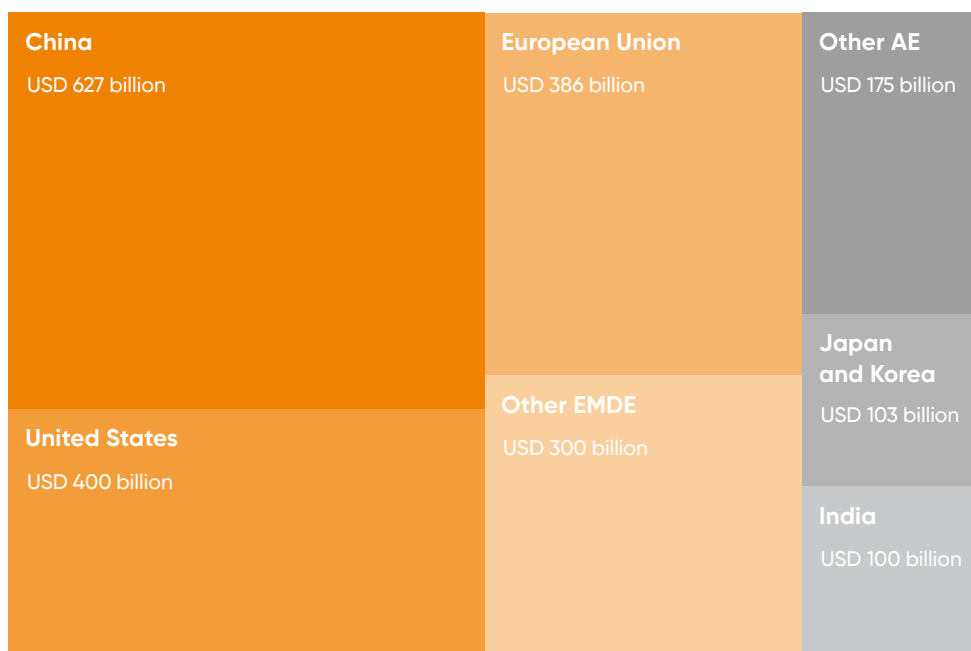
United Nations' new projections indicate that global warming is nearing 1.5°C, and achieving alignment with the 1.5°C pathway would require a 55% reduction in annual greenhouse gas ("GHG") emissions by 2035 compared with 2019 levels.<sup>7</sup> During COP30<sup>8</sup>, it was announced that the new Nationally Determined Contributions submitted by various countries would collectively reduce emissions by 12% by 2035. While this represents a meaningful progress, a substantial gap remains, requiring more ambitious and accelerated transition efforts.

Asia is at the heart of low carbon transition as it accounts for about 60% of global GHG emission. Supported by government policies, investment in renewable power, grid infrastructure and storage are happening in huge speed

and scale. For example, China is expected to drive about 60% of global renewable capacity growth in 2025 to 2030,<sup>9</sup> India becomes the world's third-largest wind and solar energy producer<sup>10</sup>, and ASEAN countries are gaining momentum to lift renewable capacity.

The reinsurance industry is becoming an integral enabler of Emerging Asia's low-carbon transition. Across markets, differences in natural catastrophe exposures, regulatory maturity, stages in green energy shift, engineering standards and supply-chain reliability all contribute to stakeholders' concerns in investing in transition. Re/insurance plays an enabling role by converting technical resilience into financial confidence. Peak Re is committed to supporting the accelerated transition in collaboration with our clients and business partners.

### Clean Energy Investment by Region, 2025



Source: World Energy Investment 2025, International Energy Agency

7. "Emission Gap Report 2025", United Nations Environment Programme  
 8. The 30th Conference of the Parties (COP) to the UN Framework Convention on Climate Change, held in Belem, Brazil in November 2025  
 9. IEA Renewables 2025 Analysis and Forecasts to 2030  
 10. Energy Tracker Asia: Solar Energy in India: From Potential to Power, 7 May 2025

### 3. Ageing population:

The global population is ageing rapidly, with Asia experiencing this demographic shift at an unprecedented pace. By 2050, the Asia and Pacific region is projected to have 1.3 billion people aged 60 or above, compared with 670 million in 2022, representing an increase from one in seven people to one in four people. In particular, China will account for the largest share of older persons in the region by 2050.<sup>11</sup> From the socioeconomic perspective, ageing population is emerging as a significant sustainability challenge. It poses rising pressures on long-term care and pension sustainability. Furthermore, individuals at younger ages tend to underestimate certain old age risks, such as decreasing physical strength and the associated mental needs with increasing age.<sup>12</sup> From a business perspective, these trends suggest growing demand for solutions that support healthy ageing and quality retirement lives, presenting new opportunities for insurers and reinsurers. Beyond delivering risk protection, the integration of insurance solutions within the broader elderly-care ecosystem is emerging as a key development. This creates opportunities for the re/insurance industry to collaborate with a wider range of stakeholders to address ageing-related needs more holistically.



### 4. ESG risks and opportunities oversight:

Peak Re recognises the importance of establishing robust processes to identify, assess and manage ESG risks and opportunities. Effective ESG oversight is integral to ensuring transparency in our sustainability practices and enhancing Peak Re's reputation with clients, investors and the broader public. It supports the long-term resilience of our business and aligns with our corporate mission.



### 5. 'Just transition' in emerging markets:

Our vision of closing protection gaps for the middle class in Emerging Asia and beyond aligns well with the need for an inclusive and equitable transition to net zero in emerging markets that support the affected communities, workers and industries. As a reinsurer, our role includes enabling access to risk protection and financial resilience solutions for underserved and vulnerable groups. We are committed to advancing climate resilience and inclusive growth.



There are other emerging topics such as nature and ecosystem services, climate adaptation, and transition finance being discussed in global forums. We will continue to enhance our understanding of their impact on our business and explore practical ways to address these challenges. Other governance topics such as data privacy, anti-bribery, and anti-money laundering are well integrated and monitored within Peak Re's existing policies and governance mechanisms.

11. Asia-Pacific Report on Population Ageing 2022, United Nations, Economic and Social Commission for Asia and the Pacific (ESCAP)

12. See [Peak Re's 2024 Asia Middle Class Consumer Survey](#).

## Responsible Insurance

Peak Re is committed to advancing sustainable development through delivering innovative and inclusive solutions, working together with insurance companies, governments, and non-governmental organisations.

### Examples of Peak Re's efforts to support sustainability and address the needs of vulnerable groups:

#### Cancer Protection for Veterans

In China, retired veterans often face tough financial challenges, especially older ones who cannot afford expensive cancer treatments. Peak Re supports the provision of comprehensive cancer related benefits to them and their families, including more than 80 advanced prescription drugs, medical devices, inpatient care, etc. This innovative product shows real care and helps this vulnerable group enjoy a secure and dignified retirement.

#### Car insurance for people with disabilities

We support a scheme for the qualifying disabled people to lease cars with adaptations with car insurance and maintenance and servicing support in the United Kingdom, empowering them to live their lives.

#### Hospice care

Providing support to terminally ill patients towards the end of their lives with principles of dignity, respect and meeting their wishes, Peak Re supports hospice care insurance in China. The coverage provides patients with holistic physical, psychological, spiritual and other aspects of humanistic care, while also supporting their family/carers by reducing their financial burden.

#### Hypertensive severe complications insurance

As an example of inclusion, Peak Re supports an insurance product for those with pre-existing hypertensive conditions. The product covers medical treatments and death benefit for specific complications that could arise from hypertension, such as strokes, severe retinal disease and renal failure.

#### Microinsurance

We support the natural catastrophe protection program of the Center for Agriculture and Rural Development ("CARD"), a microinsurance scheme in the Philippines. The collaboration provides microinsurance addressing the calamity, agriculture and income loss needs to socially and economically challenged families at affordable prices, bringing coverage to families with limited access to insurance.

#### Senior Care Centres

We support the provision of mandatory third-party liability cover for senior care centres in South Korea to encourage and boost social welfare for senior citizens in these centres.

#### Worker's salary bond

Peak Re supports worker's salary bond to protect construction workers in China, from non-payment or delayed salary payments by contracting companies. This helps them receive salary payments on time, thus supporting their families and the wider community.

## Sustainability in Our Operations

### Measuring Carbon Footprint

We have identified key categories of operational emissions for Peak Re, covering our Hong Kong headquarters which is the base for our global operations, as well as our overseas offices in Zurich, Bermuda and Shenzhen. This initial assessment marked the first step in the process of setting our decarbonisation strategies.

As a reinsurance company with a global footprint, we consider Peak Re’s primary sources of emissions as coming from office operations (Scope 1 and 2), business travel (Scope 3 Category 6) and financed emissions (Scope 3 Category 15)<sup>13</sup>. On this basis, we prioritised measuring our operational emissions.

In measuring GHG emissions, we follow the methodology set out in the Greenhouse Gas Protocol: A Corporate Accounting

and Reporting Standard (2004) and Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011).

With respect to selection of respective emission factors, priority is given to relevant local sources. When local sources are not available or in circumstances where undue costs or efforts would be incurred in identifying specific sources, proxy factors such as those published by the UK’s Department for Environment, Food & Rural Affairs (“DEFRA”) are used.

Based on the methodology set out above, Peak Re’s GHG emissions within its current reporting scope both in gross absolute and intensity terms, are summarized in the following table.

### Disclosure of GHG Emissions for Peak Re

GHG emissions (Gross absolute)	Sources of emission factors	Unit	2025	2024
Scope 1 <sup>14</sup>	Local data	tCO2e	11.0	10.0
Scope 2 <sup>15</sup> – Location based	Local data	tCO2e	108.4	100.6
Scope 3 – Category 6: Business travel <sup>16</sup>	Third-party data and referring to UK DEFRA for proxy factors as appropriate	tCO2e	470.2	375.9
GHG emissions intensity				
Scope 1 & 2		tCO2e / employee	0.62	0.67
Scope 3 Category 6: Business travel		tCO2e / employee	2.42	2.29

Overall, the increase in emissions in gross absolute term is driven by expanding headcounts and business travel for strategic business growth during the year. In intensity terms, a slight decrease of 0.05 tCO2e per employee in Scope 1 & 2 emissions intensity reflects our sustainable approach by utilizing existing office space to accommodate expanding team size. Business travel emission per employee increased slightly by 0.13 tCO2e only, which reflects our efficiency and discipline in making necessary business travels.

We promote the use of digital communications whenever possible among our staff. Nevertheless, we appreciate in-person meetings are essential for building trust and relationships with clients and key stakeholders. We encourage colleagues to optimise business travel by balancing practical needs with environmental impact considerations.

13. According to the Greenhouse Gas Protocol (“GHG Protocol”), greenhouse gas emissions are categorised into three scopes.

- Scope 1: direct emissions from sources owned or controlled by the reporting company;
- Scope 2: indirect emission from the generation of purchased or acquired electricity, steam, heating or cooling consumed by the reporting company; and
- Scope 3: all indirect emissions not included in Scope 2 that occur in the value chain of the reporting company, which are further divided into 15 categories.

For details, please refer to the [GHG Protocol Corporate Accounting and Reporting Standard \(2004\)](#) and the [Corporate Value Chain \(Scope 3\) Accounting and Reporting Standard \(2011\)](#).

14. Scope 1 emission includes usage of a company car.

15. Scope 2 emission includes purchased electricity.

16. Scope 3 Category 6 Business Travel emission includes air travel and high-speed train journeys.

## Sustainable Workplace Environment

Peak Re's Hong Kong headquarters are located at the West Kowloon Cultural District Authority ("WKCA") Tower. It is a BEAM Plus<sup>17</sup> Gold-certified building that achieves significant energy optimisation. Our Hong Kong headquarters also received the certification under the Leadership in Energy and Environmental Design ("LEED") Gold standard. This award is based on an assessment of various factors, including building materials, workstation design, air quality, lighting, noise levels, use of indoor plants, accessibility to public transport and local food options, and the provision of healthy snack options for employees.

Peak Re headquarters received the WELL Certification – Platinum, highlighting our commitment to fostering employee wellness and creating a healthier, more sustainable workplace. The assessment graded Peak Re's office on air quality, water safety, healthy materials, thermal and acoustic comfort, cognitive wellbeing, burnout mitigation, daily movement encouragement, and addressing the diverse needs of the workforce. Meeting these high standards contributes to the creation of a workplace that inspires, nurtures and supports everyone at Peak Re.

## Claims as a Promise

Peak Re has been honoured with the Claims Excellence accolade at the Asia Consumer Insurance Awards 2025 organised by (Re)in Asia. Our claims philosophy recognises that behind every claim is a client navigating pressure, and ultimately, individuals and families seeking financial recovery and stability. This human-centred perspective underpins Peak Re's commitment to efficiency, responsiveness and partnership throughout the claims process. In 2025, we settled 84% of reinsurance claims within 10 working days. This performance is a testament to our operational resilience and readiness to respond effectively.

## Thought Leadership

Deepening our understanding on the evolving needs of the middle class in Emerging Asia enables us to leverage the insights to better serve their dynamic and diverse needs. In 2025, through the fourth edition of Peak Re's annual Emerging Asia Middle-Class Consumer Survey<sup>18</sup>, we explored the mindset of this market segment on Climate Change, Economy and Protection. We also examined small and medium enterprises' (SMEs) perceptions on cyber-risks and investigated how pre-existing medical conditions affect consumer attitudes towards health and critical illness insurance.

In particular, our survey revealed that the Emerging Asia's middle-class consumers are generally optimistic about their local economies, yet significantly underestimate their protection gaps across property, health, retirement, mortality and cyber risks. They also feel vulnerable to climate change, while at the same time viewing themselves as key agents of climate action. The insights from the survey were shared with our clients and stakeholders, providing a deeper understanding of the risk preferences and buying behaviours of this important market segment.

We also regularly publish thematic articles on our website, sharing insights on key trends shaping the global and regional re/insurance landscape, including sustainability-related topics. For example, there were articles about 'Partnership to value creation through sustainable insurance', 'Inclusive life insurance: the importance of data and science-based underwriting' and 'Building climate resilience: the role of insurance'.<sup>19</sup>



Peak Re issued the fourth edition of the Emerging Asia Middle Class Consumer Survey in October 2025.

17. BEAM Plus is Hong Kong's leading green building certification scheme.

18. See Peak Re's [2025 Emerging Asia Middle-Class Consumer Survey](#)

19. See [Knowledge Hub | Peak Re](#)



# Climate Change

## An Uncertain Net Zero Pathway

The United Nations (“UN”) warned during COP30 that a temporary overshoot above the 1.5°C threshold is inevitable in the coming decade, with scientists cautioning that even a short-lived exceedance could trigger higher natural catastrophe risks and long-lasting impacts such as accelerated sea-level rise. These consequences are especially critical for Asia, one of the world’s most disaster-prone regions, with rapid urbanisation and dense coastal populations. The UN emphasises that temperatures could theoretically be brought back down toward the 1.5°C pathway later this century. However, achieving this would require extraordinary global efforts, including steep and immediate emissions reductions, an accelerated low-carbon transition, and sustained climate adaptation measures, all of which remain highly uncertain in feasibility and timing.

As a global reinsurer with a strategic focus on Emerging Asia, Peak Re strives to address the impact of climate risks on our business while supporting resilience-building and the climate transition across the region.

## Effect of Climate Change-related Risks

### Physical Risk

Physical risks refer to the impact on our business from the physical consequences of climate change, such as changes in the frequency and intensity of extreme weather events like tropical cyclones and floods (i.e., “acute physical risks”) and long-term environmental changes like rising global mean temperatures and sea levels (i.e., “chronic physical risks”).

These risks are financially significant to Peak Re, particularly in our P&C reinsurance business lines. We maintain strict underwriting guidelines and stringent geographic and probable maximum loss (“PML”) limits to keep our cumulative exposure to natural catastrophe risks at a manageable level. In addition, we also make use of risk mitigation through diversification and securing adequate retrocession cover.

We regularly assess, review, and report our portfolio of natural catastrophe exposure to the executive management. We continue to invest in catastrophe modelling and analytics, enhance our climate-conditioned modeling capabilities and collaborate with academic institutions to advance our understanding of how climate change is altering the frequency, intensity and geographic distribution of extreme weather events. Advanced risk modelling and data analytics on climate physical risks, including our internal research on lower-intensity but higher-frequency perils (such as flash floods, hail, droughts, wildfires, and landslides), enable us to form independent risk views and underwrite these risks more effectively.

The impact of climate change on our L&H reinsurance business is expected to be limited, also considering the relatively short-term nature of our book. More research is needed on the impacts on health and mortality from climate change, and to what extent medical advances and adaptation measures are likely to offset these impacts.

Physical risks can also affect our investment portfolio, either from direct damage to physical assets of investee companies or productivity losses coming from business disruption due to extreme weather events. We continue to monitor our exposure to assets with high physical risk.

From a risk management perspective, we regularly discuss climate risks and stress-test our balance sheet for significant increases in climate change-related risks as part of our Own Risk and Solvency Assessment (“ORSA”) exercise. ORSA is an annual review that tests our solvency and capital adequacy under both normal and severe stress scenarios, such as those caused by the changes in the frequency and severity of natural disasters, to ensure we can meet our reinsurance obligations.

Peak Re regularly collaborates with academia, scientific groups, regulators and industry groups on data and research to further the industry’s collective understanding of natural catastrophe risks. Since 2015, Peak Re has collaborated with the Shanghai Typhoon Institute (“STI”) and Shanghai Central Meteorological Observatory (“SCMO”) on storm

tracking, providing insurers with a biannual update on cyclone monitoring in the Northwest Pacific Basin and the South China Sea, including wind and rainfall projections.

We also regularly host and participate in industry and client events to share our catastrophe risk insights with other stakeholders. During 2025, Peak Re gathered business partners in Jakarta and Manila respectively and shared practical insights on climate-related physical risks and their implications for insurance markets. In Jakarta, one featuring

presentation was a deep dive into Indonesia's climate challenges and strategies to build resilience against floods. In Manila, we explored with participants actionable strategies to turn data into resilient insurance solutions to address climate risk in the Philippines. At Peak Re, we are committed to supporting our partners to future-proof their businesses through collaboration and innovation.



Mr Franz-Josef Hahn, the then CEO of Peak Re, opened the client seminar in Jakarta, Indonesia.



Peak Re brought together clients and partners in Jakarta for an engaging session on future-proofing insurance solutions.



Peak Re's Manila event fostered meaningful conversations with clients on driving sustainable growth.

### Transition Risk

Transition risks can arise from technological changes, shifts in government policies and changing market supply and demand associated with the global transition to a low-carbon future. Currently, we consider the transition risk for Peak Re's business as limited. The nature of our P&C business allows us to deal with these risks through annual contract renewals, regular reviews of our underwriting assumptions, and new business opportunities arising from industry shifts. We have refined our underwriting guidelines to address transition risk by excluding facultative exposure for new coal mining construction and new thermal coal-based power plants, as well as unconventional fossil fuel extraction, such as from the Arctic Basin and oil or tar sands.

The impact of transition risk on our L&H reinsurance portfolio is likely to be indirect. Transitioning away from fossil fuels could yield positive health impacts, while the health and risk implications of emerging technologies (e.g., carbon capture and storage and small modular nuclear reactors) remain uncertain.<sup>20</sup>

Transition risks to our investment portfolio could arise from the potential devaluation of investments in carbon intensive and hard-to-abate sectors (such as utilities, iron and steel, and construction) or companies lagging in ESG action. A preliminary assessment of our investment portfolio shows limited exposure to these categories. We will continue to monitor the exposure as data availability improves

### Legal and Reputational Risk

Legal and reputational risks associated with ESG investing and underwriting could arise from:

- Inaction or insufficient actions on the part of companies to support global decarbonisation efforts or country-based targets
- Potential miscommunication by companies over their efforts towards decarbonisation
- Rapidly evolving public expectations that outpace delivery by the re/insurance and the broader financial services industry
- Regulators delegating more climate responsibilities to insurers and reinsurers
- Contagion effects caused by unforeseen or emerging ESG controversies

To mitigate legal and reputational risks, apart from the ESG screening mentioned in the earlier section, we will strive our best to ensure our sustainability efforts and actions are accurately represented and will continuously improve our monitoring and accountability mechanisms.

20. "Climate Change: What does the future hold for health and life insurance?", The Geneva Association, 2024

## Climate Change-related Opportunities

Climate change-related opportunities for reinsurers could arise from increased demand for natural catastrophe protection and expertise, driven by more frequent and severe extreme weather events. Additionally, new re/insurance opportunities may arise from the transition to low-carbon alternatives across sectors such as energy, transportation and property. Insurance related to carbon credits is another potential area of interest.

In particular, Asia is set to dominate global renewable energy investment as urbanisation, rising electricity demand and government-led decarbonisation drive large-scale capital deployment. China and India are making large-scale investments in the sector, while Southeast Asia is drawing

growing interest from private-equity investors, infrastructure funds and multilateral financiers. Increasing South-South investment, led by China, is also expanding regional manufacturing capacity and accelerating project execution both within and beyond Asia.

We view these as significant business opportunities for our clients and partners. However, the lack of historical data on losses, risks associated with new technologies and exposure of natural catastrophe risks of assets and equipment for renewable energy may complicate and increase the cost of underwriting. Furthermore, some other innovative green technologies and their applications are still in their infancy in many Emerging Asia markets.

## Examples of recent climate-related opportunities at Peak Re:

### Agricultural insurance

To safeguard farmer incomes from the strains such as from extreme weather, price volatility, production risks (such as diseases or pests) and natural disasters, Peak Re works with large-scale agriculture schemes in China and India to support insurance protection for farmer incomes. These schemes provide extensive cover against crop failure while reducing the premium burden on farmers.

### Farmers' houses

Peak Re supported coverage for farmers in China on their houses including the impact of extreme weather events to provide more resilience against the environmental uncertainties.

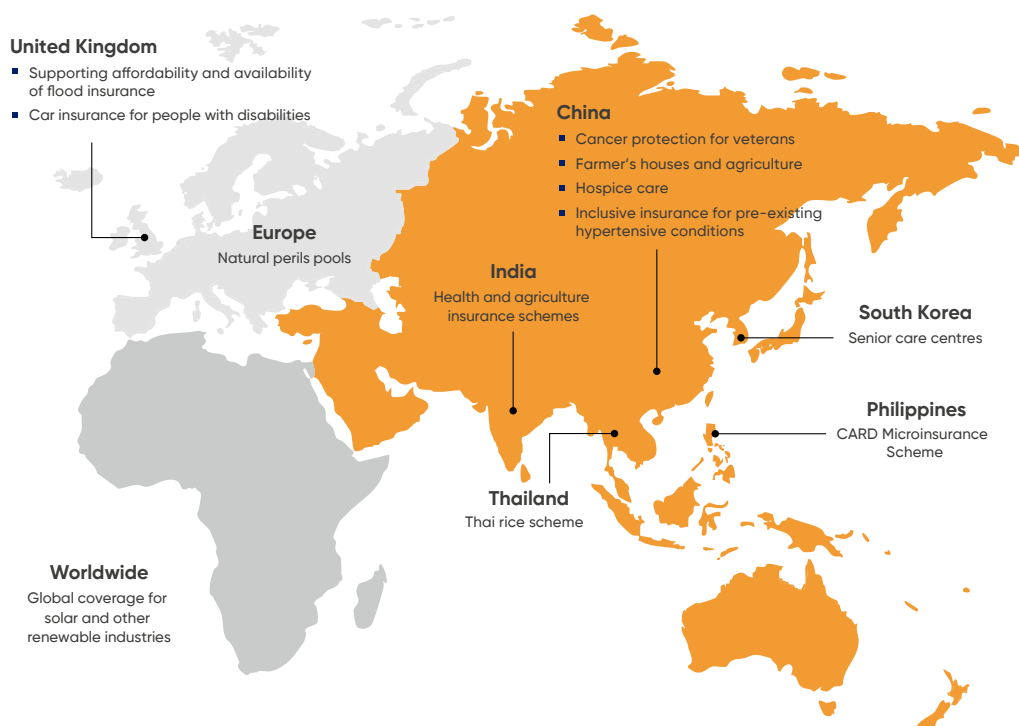
### Low-carbon transition

We provide reinsurance support for renewable energy adoption, such as casualty covers for solar panel contingency facilities.

### Natural perils pools

We participate in several natural peril pools globally, which provide affordable natural peril insurance for homeowners in high-risk areas where protections would otherwise become unaffordable. These are critical, financially sustainable protections that help close protection gaps in vulnerable areas.

## Peak Re's Participation in Sustainability-related Projects



## Insurance-linked Securities

Peak Re is committed to developing innovative solutions to close protection gaps in emerging markets in Asia and beyond. In April 2025, Peak Re launched a second catastrophe bond via Black Kite Re Limited, securing USD50 million to cover Japan earthquake and typhoon risks and introducing parametric earthquake protection for China and India<sup>21</sup>. This issuance represents a significant advancement in the use of insurance-linked securities (“ILS”) to address Asia’s growing catastrophe risks. For the first time, India has been included in a 144A catastrophe bond, underscoring Peak Re’s leadership in driving innovation across the region and addressing Asia’s evolving catastrophe risks.

ILS has become an important mechanism for tapping capital markets as an alternative to traditional reinsurance. This growing asset class provides an additional source of capacity risk transfer solutions. Yet despite Asia being the most hazard-prone region globally, ILS capital remains heavily concentrated in North American and European perils which collectively accounted for more than 70% of the amount of ILS outstanding<sup>22</sup>.

To bridge this mismatch between where catastrophe risk is concentrated and where ILS capital is deployed, there is a clear need to build capacity among Asian investors, strengthen understanding of ILS structures, and support the development of a deeper regional ecosystem. In July 2025, Peak Re welcomed family offices, asset managers, and market leaders to our informative forum, “A Hong Kong Investors’ Guide for ILS”. In the event, we explored ILS as an asset class at the intersection of reinsurance and the capital



Speakers discussed unlocking ILS opportunities for Hong Kong investors at Peak Re’s ILS forum.

markets, broadening the ways risk is managed and allowing investors to participate in global risk sharing, while offering diversification, uncorrelated returns, and a new dimension of financial resilience.

With continued momentum, we remain optimistic about the long-term growth of ILS as an asset class in Asia and its potential to channel more capacity toward narrowing the region’s protection gap.

21. See Press Release, [Peak Re Expands Catastrophe Bond Innovation in Asia with Black Kite Re 2025-1](#) | Peak Re

22. [Catastrophe bonds & ILS risk capital outstanding by risk or peril](#), [www.Artemis.bm Deal Directory](#), accessed on 13 February 2026

# Corporate Social Responsibility



## People-powered Success

Peak Re was awarded as one of HR Asia's Best Companies to Work for in Asia 2025. This recognition reflects our empowering, inclusive and people-oriented culture. While the number of employees has grown rapidly to 194 by the end of 2025, from 164 in the previous year, Peak Re remains committed to promoting a culture that celebrates diversity, personal growth and well-being.



## Diversity and Inclusion Celebrated

Having a diverse and inclusive workforce is the foundation of Peak Re's success. Our staff represented 24 nationalities and 43% of our leadership roles were held by women as of the end of 2025. All employees must complete our mandatory "Diversity, Equity and Inclusion" compliance e-learning module and we uphold a strict zero-tolerance policy toward discrimination or harassment in any form.



Peak Re embraced the festive spirit of Diwali in traditional outfits

## Our People



## Talent Development – Now and Future

### Comprehensive Learning and Development Programme

During 2025, we delivered a comprehensive learning and development programme, providing about 2,000 training hours to strengthen employees’ soft skills and technical capabilities, apart from mandatory compliance e-learning. This programme included workshops that foster a continuous feedback culture, enhance team collaboration and communication through understanding behavioural differences, and support leadership development. We also offered diversity and inclusion sessions featuring expert speakers. Complementing these initiatives, interested employees had access to self-paced online reinsurance training modules.



Colleagues participated in training activities with certificates presented after completion.

### Summer Internship

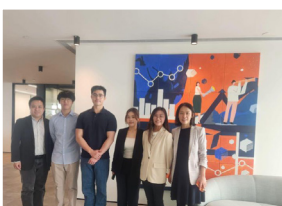
This year, we welcomed a batch of summer interns who are local university students. They embarked on an exciting 10-week journey from June to August. The internship programme included training sessions providing comprehensive knowledge about the reinsurance industry as well as technical skills required at work. Interns were assigned in groups to work on thematic projects with guidance and support from our expert colleagues as mentors.



Colleagues participated in training activities with certificates presented after completion.

### Bringing Fresh Perspectives

Peak Re sponsored a team of students from the Hong Kong University of Science and Technology for a research project on tropical cyclones across East and Southeast Asia and the impact on communities and the insurance industry. A sharing session was organised where the students present their meaningful findings to our colleagues, exchanging views on how their work could support further research and shape the future of our industry.



A team of HKUST students presented their research findings on Asia’s cyclones at Peak Re.

## Cultivating Wellness, Connection and Growth



Peak Re Hong Kong and Zurich offices organised wellness activities during the Wellness Month.

At the core of Peak Re’s people-oriented culture, we care about employees’ career development as well as their well-being, which is the foundation of a thriving team. We provide professional resources and health benefits to support employees’ physical, mental and social well-being. A variety of activities promoting positivity and wellness were organised throughout the year, with a particular focus during October 2025 for the Wellness Month. Furthermore, Peak Re hosted the Family & Friends Day in July 2025, where colleagues brought their loved ones to the office for a joyful celebration and creating space for shared moments. It reinforces our belief that supporting employees also means valuing the families behind them.



Fun activities and photos during the Peak Re Family & Friends Day

## Nurturing Nature, Empowering Communities

### Preserving Valuable Nature – Mangrove Project in the Philippines

Mangrove conservation is vital for biodiversity, coastal protection and local livelihoods. In 2025, Peak Re made a philanthropic donation to GeoHazards International (“GHI”)<sup>23</sup> to support their Mangrove Conservation as Nature-based Solutions Program in the Calatagan Municipality in the Philippines, which aligns with our sustainability commitments by strengthening climate resilience of vulnerable communities.

Protecting mangroves effectively requires a community-based approach with multi-stakeholder efforts. The programme kicked off with knowledge sharing sessions in November 2025 to build capacity for a total of 55 local leaders and officials including those responsible for disaster risk reduction and environment and natural resources. The GHI experts had engaging and open discussions with participants on mangrove importance, land use concerns, climate risks, and existing mitigation measures.

After these sessions, guided tours were organised to provide local stakeholders an immersive experience into the mangrove ecosystem, learning on-site how mangrove health is monitored. A total of 107 people participated including government officials, resort owners, students and civil society representatives.

Our contribution to this project empowered the community to build long-term resilience and preserve vital habits that nurture lives, reflecting the spirit of sustainable development by not compromising the needs of future generations.



Peak Re sponsored GHI’s mangrove conservation programme starting with a knowledge sharing session with local leaders.



Participants immersed in the mangrove forest in the guided tour.



Mangrove Walk was organised for local stakeholders.



Local experts shared educational information about mangroves.

23. GeoHazards International (“GHI”) is non-profit organisation based in California, United States, with projects across middle-income countries to reduce risk from earthquakes, landslides, tsunamis and climate-related hazards.

## Bermuda Beach Cleaning

Keeping beaches clean helps protect coastal nature from pollution and provides a healthy recreation space contributing to the well-being of local communities. Contributing to that, in September 2025, our Peak Re North America team volunteers joined Keep Bermuda Beautiful (“KBB”)<sup>24</sup> at Warwick Long Bay to clear plastic and debris from the shore. It reminded us how small actions matter and strengthened the team’s community connection and pride.



Volunteers from Peak Re North America joined the beach cleanup.

## Green Power Hike

The Peak Re team participated in the Green Power Hike, a meaningful 25km journey through Hong Kong’s stunning, lush trails. Apart from the enjoyable eco-walk experience, this annual event raises funds for environmental educational work of Green Power. Participating in this hike reflects our dedication to giving back and highlights how teamwork and purpose go far beyond the workplace.



Peak Re team enjoyed an eco-walk experience.

## Bringing New Business to Rural Areas

Peak Re’s long-term support for the tea-farming communities in Yongping County of Yunnan Province in China continued this year. Since its launch in 2018, the programme has evolved into a sustainable partnership that empowers families to build economic resilience, while preserving traditional cultivation practices. Over time, we have established two dedicated tea gardens – the Peak Re Red Tea Garden and the Peak Re Green Tea Garden.

By purchasing and promoting the region’s pesticide free, hand picked teas, this programme helps improve their standards of living and support their children’s education. While many farmers have risen above poverty, the community remains vulnerable to climate challenges and at risk of falling back below the poverty line. Through this partnership, we aim to support the community to build resilience and help the region develop a tea industry that can thrive sustainability.



Tea leaves are packed in eco-friendly boxes and shared with partners and clients worldwide.



Peak Re team celebrated after packing tea leaves sourced from rural farmers.

24. Keep Bermuda Beautiful (“KBB”) is an environmental charity in Bermuda working to enhance neighbourhoods and quality of life.



# Looking Ahead

## Empowering a Sustainable Future

The COP30 held in Brazil in November 2025 shifted the focus from ambitious commitments into actions and implementation. Key aspects covered in the COP30 Global Climate Action Agenda include transitioning energy, industry and transport, building resilience for cities, infrastructure and water, fostering human and social development and unleashing enablers and accelerators, including finance, technology and capacity building. To empower a sustainable future, Peak Re will continue to uphold our sustainability commitments and integrate ESG principles into our business.

### Supporting Inclusive and Sustainable Growth

Sustainability and inclusion remain central to Peak Re's purpose. We will continue to collaborate with our clients, governments and other stakeholders to address the needs of underserved and vulnerable groups through innovation. Our thought leadership initiatives will continue to generate insights on evolving risks and opportunities, enabling our clients and other stakeholders to better understand the protection needs of the rapidly changing demographic and socioeconomic landscape in Emerging Asia and beyond. These insights will guide our strategy and help strengthen the financial resilience of families, businesses and communities.

### Sustainable Operations and Emissions Tracking

As we accumulate our operational emissions data, Peak Re will build on this foundation to monitor and manage our emissions from operation, balancing business needs and environmental impact. We will also look into our financed emissions from investment portfolio utilising available and reliable data sources while monitoring the development of industry practices in estimating reinsurance associated emissions based on the Partnership for Carbon Accounting Financials ("PCAF") methodologies. We will continue to embed sustainability considerations into our decision-making and promote a workplace environment that prioritises well-being, inclusion and ethical conduct.

### Enhancing ESG Disclosures

Peak Re has been publishing annual ESG Disclosure Reports on a voluntary basis to communicate our efforts and contributions to sustainable development. As market practices continue to evolve, we will enhance the quality of our disclosures over time to strengthen transparency around our sustainability journey. In addition, the Hong Kong Institute of Certified Public Accountants ("HKICPA") has issued the Hong Kong Sustainability Disclosure Standards ("HKSDS"), which align with the global baseline standards developed by the International Sustainability Standards Board ("ISSB"). We will continue to monitor potential adoption of the HKSDS by financial regulators, including the Hong Kong Insurance Authority, as set out in the Hong Kong Government's Roadmap on Sustainability Disclosure.<sup>25</sup>

Looking ahead, Peak Re is steadfast in its commitment to supporting a sustainable, inclusive and climate-resilient future. Guided by our purpose and strengthened by our partnerships, we will continue to innovate, adapt and act with responsibility, empowering the communities we serve today while protecting the well-being of future generations.

25. [Roadmap on Sustainability Disclosure in Hong Kong](#), HKSAR Government, 10 December 2024





# PeakRe >

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