

GLICO HEALTH INSURANCE LTD LAUNCHES INAUGURAL ESG REPORT ON SUSTAINABILITY AND HEALTH INCLUSION IN GHANA

ACCRA, GHANA — 02 June 2026 — GLICO Health Insurance LTD, a premier private commercial health insurance provider in Ghana, has formally announced the rollout of its comprehensive Sustainability Plan. This transformative milestone follows the release of its inaugural 2025 Environmental, Social, and Governance (ESG) Report. It marks a structural shift in how private health financing operates within the West African sub-region.

Originally established as 'Gemini Healthcare' over two decades ago, the company rebranded as 'GLICO Health Insurance LTD' in 2025. This strategic evolution included integrating environmental sustainability, social equity, and corporate transparency directly into the Company's core risk management, underwriting, and operational frameworks.

Strategic ESG Milestones Achieved

Guided by a dedicated Board, GLICO Health Insurance LTD has achieved tangible progress across the three operational ESG pillars, aligning directly with the Company's goals for a better world:

- **Environmental Responsibility (E):** Demonstrating international best practice, GLICO Health is certified under ISO 14001:2015 (Environmental Management Systems). The Company has successfully solarised its head office building, generating over 40,000kWh of renewable energy annually to reduce its carbon footprint. Concurrently, the Company achieved an 85% completion rate in migrating its internal administrative and claims workflows onto digital software platforms to aggressively mitigate paper waste.
- **Social Impact and Health Inclusion (S):** Certified under ISO 45001:2018 (Occupational Health and Safety), the firm has expanded affordable healthcare access to underserved populations. Its proprietary telemedicine platform (e-Health) recorded a 180% surge in adoption over twelve months, extending medical consultation networks to the informal sector, retirees, and rural populations. Additionally, over 100 corporate and community wellness outreaches were executed in 2025. Internally, the company advanced its Diversity, Equity, and Inclusion (DEI) metrics, with women comprising 41% of total personnel and occupying 32% of senior management positions.
- **Governance Excellence (G):** Transparency and accountability have been strengthened through the establishment of a Sustainability Sub-Committee at the Board level to provide strategic oversight on ESG-related matters and ensure alignment with corporate sustainability objectives. With GLICO Health certified under ISO 9001:2015 (Quality Management Systems), the Company has instituted a strict zero-tolerance framework for fraudulent claims using advanced machine learning algorithms. In addition, a whistleblowing framework and clear grievance-handling mechanisms have been institutionalised to protect corporate integrity, enhance stakeholder confidence and safeguard client data privacy.

Outlook (Infrastructure and Innovation Commitments)

To sustain this operational momentum, Executive Management has outlined critical targets for the 2026–2027 fiscal period:

1. Transition to an Electric Vehicle (EV) Fleet: As part of its long-term carbon reduction and sustainable mobility strategy, GLICO Health is pursuing the phased acquisition of an electric corporate vehicle fleet commencing in 2026. The initiative will be supported by the integration of vehicle telematics systems and the development of dedicated EV charging infrastructure to enhance operational efficiency, energy management, and environmental sustainability.

2. Green Building Certification: The company has initiated the process to achieve EDGE (Excellence in Design for Greater Efficiencies) certification for its primary corporate headquarters, GLICO Plaza, located at Avenor Accra.

3. Waste Reduction Programmes: The Company commits to achieving a 25% reduction in total waste generated across both office and offsite operations by 2027 and to recycle 60% of all recyclable waste across our operations by the end of 2026.

4. Supply Chain Compliance: By the end of 2027, GLICO Health aims to ensure that at least 70% of its critical local suppliers and service providers are assessed and vetted against standardised sustainability, ethical, and ESG compliance criteria. This initiative is intended to strengthen responsible procurement practices, enhance supply chain resilience, and promote alignment with the Company's broader sustainability objectives.

Executive Statements

"Our inaugural Sustainability Report represents an essential phase in establishing long-term, non-financial value for our stakeholders," noted the Board of Directors. The Board recognises that sustainability is no longer distinct from operational resilience. "As a private commercial insurer, our mandate extends beyond balance sheets to encompass responsible ecological stewardship and robust risk management." Maame Afriyie Boachie, Chief Executive Officer of GLICO Health Insurance LTD, added: "At GLICO Health, sustainability is embedded in how we create value for our clients, employees, and communities. This strategy ensures that ESG parameters drive our day-to-day choices, product design, and strategic corporate positioning - building an innovative and inclusive ecosystem that protects our people and planet."

About GLICO Health Insurance LTD

GLICO Health Insurance LTD, a subsidiary of GLICO Group, has been a leading provider of private health insurance in Ghana for over 20 years. Offering affordable and accessible health insurance solutions, the company serves individuals, families, and businesses with a range of comprehensive health insurance plans through a network of over 800 accredited healthcare service providers countrywide. GLICO Health Insurance LTD continues to drive innovation in healthcare delivery, focusing on improving the health and well-being of Ghanaians.

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