

Social dimension of sustainability management

1. Fair labour practices, employee management and employee relations management

Objectives and goals

The Company and its subsidiaries believe that 'employees are the most valuable resource', and therefore place importance on employees from recruitment to the development of potential and capabilities. We aim to equip employees with knowledge and skills that align with both current and future changes by fostering a culture of continuous and systematic learning. This approach enables employees to perform to their full potential and contribute to driving the business's growth in line with the organisation's strategy.

The Company and its subsidiaries recognise the importance of fair treatment of employees, creating a positive working environment, and promoting personnel development. We focus on providing a safe and healthy work environment that is conducive to employee performance. The Company is committed to treating employees equitably and fairly, as well as promoting learning and skill development through training and professional development to enhance employees' capabilities and prepare them for future changes. Also, the company emphasises building an organisational culture that fosters collaboration and participation, leading to sustainable growth for both the organisation and its personnel in the long term.

The Company and its subsidiaries are committed to and aim to enhance a positive working environment, ensure fair treatment of labour, promote potential development, and manage relationships with the organisation's personnel. These factors will help increase the Company's value and enhance its competitive ability and sustainable growth in the future.

Operational goals	Performance results
Zero Accident	No Accident
Employees receive an average of 36 hours of training per person annually	Employees received an average of 13 hours of internal training and 23 hours of external training per person annually
Employee engagement level 85%	89.06%
No labour disputes	No labour disputes

Operational guidelines

1) Fair treatment of labour

The Company and its subsidiaries are committed to creating a work environment free from discrimination and exploitation to ensure that all employees are treated equally and fairly. The company places importance on promoting equality and being part of driving positive social change. Additionally, the Company emphasises the employment of people with disabilities by supporting and providing opportunities for them to earn a living and integrate into society equally. In 2024, the Company employed 11 people with disabilities through coordination with various foundations, including the Foundation for the Employment Promotion of the Blind, the Universal Foundation for Persons with Disabilities, and the Social Innovation Foundation, as follows:

- Employed four people with disabilities as Company employees in the position of Call Centre staff to provide customer service. To facilitate their work, the Company installed work equipment in the homes of these employees.

- Employed three people with disabilities through the Foundation for the Employment Promotion of the Blind to provide health massage services, which the Company offers as a benefit to its employees. To promote health and well-being, reduce the risk of office syndrome, and prevent health issues arising from improper working postures, activities were organized. Employee satisfaction with these initiatives was rated at 4.84 out of 5.00.



- Employed four people with disabilities through the Universal Foundation.

Additionally, the Company and its subsidiaries provide opportunities for employees to express opinions or report unfair practices or misconduct within the Company. We also offer protection to employees who report such matters by promoting safety, occupational health and the work environment as priorities.

2) Employee management

The Company and its subsidiaries are committed to developing the potential of employees to grow alongside the Company by providing fair employment processes and conditions. This includes offering fair and appropriate compensation based on employees' potential and implementing a fair performance evaluation process. Also, the Company provides appropriate benefits for employees in various areas.

Developing potential and promoting advancement for employees

The Company and its subsidiaries recognise the importance and value of human resources, thereby promoting and supporting all employees to develop knowledge, skills and expertise in various areas (multi-competency). Simultaneously, we focus on supporting and developing knowledge and skills specific to employees' positions and career paths, which serve as the foundation for creating business advantages both in the present and future. This includes the ability to improve work processes to better meet customer needs. The Company systematically plans employee potential development and career advancement by assessing performance competencies and using the assessment results to create individual development plans (IDP Plan) in collaboration with supervisors. The Company employs tools for employee potential development both onsite and online through SkillLane, a leading digital training platform. This platform enables over 1,200 employees to access training anytime, anywhere, allowing them to choose courses to develop skills and potential according to their individual needs equally.

Additionally, the company and its subsidiaries have developed a Talent Development Plan to enhance employees' potential. This plan supports employees' career advancement and prepares them for the company's business growth, fostering organizational commitment and sustainable mutual growth through various training programs, such as:

1. Insurance Knowledge: The objective of this program is to enhance participants' understanding of insurance, which is the company's core business.
2. Personality Development: The aim of this session is to build self-confidence, establish trustworthiness, and leave a positive impression on others by developing both external and internal personality traits that are appropriate, correct, and effective.
3. Negotiation for Success: This training provides participants with insights into effective negotiation principles, managing objections, and professionally closing discussions with attention to detail, which can create a competitive advantage for the organization.
4. Step to Leader: This course allows participants to learn the role of leadership in managing and developing people to achieve results that align with organizational goals, while fostering the attitude and key skills needed to become a successful leader.

As the company prioritizes employee training and knowledge development through various programs, and is committed to fostering career advancement opportunities, employees who participate in the company's training courses have seen an increase in promotion rates, rising from 50.04% in 2023 to 59.10% in 2024. Furthermore, this initiative has contributed to enhanced employee satisfaction and a reduction in turnover rates, which decreased from 1.35% in 2023 to just 0.13% in 2024.

Individual development plan (IDP)

The Company and its subsidiaries recognise the importance of fair and equitable operations in personnel processes, particularly in recruitment, promotion and performance evaluation. The Company conducts detailed analysis of work processes to ensure that these processes are transparent and fair, without any form of discrimination.

To support systematic personnel development, the Company and its subsidiaries have established an individual development plan (IDP), which ensures that all employees have equal opportunities to develop essential skills in both hard skills, such as technical expertise, and soft skills, such as communication and teamwork. This approach enables employees to grow in their careers and contribute to the sustainable development of the organisation.

Implementing the IDP plan for personnel development enables the Company and its subsidiaries to identify the strengths and areas for improvement of individual employees. This allows for the effective arrangement of training and development programs tailored to each person. The outcomes not only enhance work performance but also increase employee satisfaction with the organisation.

3) Employee relations management

The Company and its subsidiaries conduct annual surveys to assess the level of employee engagement within the organisation. These surveys aim to gather employee opinions on various aspects of their satisfaction with the organisation. The data collected is analysed and used to inform organisational development, with the goal of ensuring that employees are happy in their work, motivated to produce excellent results, and feel a sense of belonging to the organisation. This contributes to achieving organisational goals and future success. In conjunction with activities to enhance employee satisfaction and engagement, the Company continuously improves and develops safety, occupational health and work environment management to prevent loss of life and property, boost employee morale and that of their families, and help reduce expenses associated

with accidents. These efforts also contribute to enhancing the organisation's image. Activities designed to promote employee engagement with the organisation include:

- Annual health check-ups
- Basic firefighting training and fire evacuation drills
- Provision of a room for expressing breast milk and a newborn giftset for employees who give birth
Providing welfare benefits to support working mothers enables them to care for their children's health continuously without concerns about work. This initiative reflects the organization's attentiveness and fosters happiness and productivity at the workplace. Having dedicated spaces for mothers in the workplace not only improves employees' quality of life but also serves as an incentive for them to stay with the organization in the long term.



- Provision of a prayer room
- Organisation of internal Company sports events to not only encourage employees to take care of their health through exercise but also to foster good relationships among employees at all levels

Additionally, training courses are organised to provide knowledge on physical health, mental health and financial health. A long-term financial security promotion project has been established to impart knowledge on financial management and investment. This is delivered through various courses by diverse speakers, covering different investment methods and knowledge, including:

- Investment planning
- The "Happy Retirement from Social Security" program supports employees in transitioning to post-retirement life by addressing financial stability, health, and quality of life, achieving an employee satisfaction rating of 4.78 out of 5.00.



Additionally, the Company and its subsidiaries organise the TIP relaxation activity on a quarterly basis, aimed at allowing employees to engage in stress-relieving activities from work. This includes workshops such as growing ornamental plants on work desks to reduce the impact of blue light from computers, board game activities, and more. These activities promote interaction and build relationships among employees from different departments. During the activities, a band is present to create a relaxing and fun atmosphere for the employees. Employee satisfaction with the activities was rated at 4.59 out of 5.00.



The Company and its subsidiaries have established the 'Dhipaya Community Association' project to support members of the company, including employees and their families, in times of need, whether due to illness or death. This project not only focuses on providing financial assistance to manage unforeseen events but also offers scholarships to the children of members, aiming to enhance financial security and confidence for families when facing various situations.

The promotion of educational scholarships serves as a foundation and pillar for families, providing opportunities for the children of members to pursue education and develop their potential. This project not only supports financial stability but also encourages awareness and understanding of the importance of care and growth among members within the Dhipaya Insurance community sustainably.

สิทธิประโยชน์ สมาคมชาวทมิฬ

สมาชิกถึงแก่กรรม

10,000 บาท/คน

บวกรีดแสดงความอาลัย

บุคคลในครอบครัวถึงแก่กรรม
(บิดา มารดา คู่สมรส บุตร)

5,000 บาท/คน

บวกรีดแสดงความอาลัย

เงินช่วยเหลือฉุกเฉิน
กรณีเจ็บป่วย

10,000 บาท

สมาชิกเจ็บป่วย
3 วันขึ้นไป

กระเช้าเยี่ยม

ในวงเงิน 1,000 บาท

ประกันชีวิต
(คุ้มครองกรณีเสียชีวิตเท่านั้น)

ทุนประกันเริ่มต้น

500,000 บาท

*สำหรับสมาชิกสามัญ สมาคมฯ จะจ่ายค่าเบี้ยให้ 50%

ทุนการศึกษาบุตรสมาชิกถึงแก่กรรม
ตามค่าใช้จ่ายจริงไม่เกิน

50,000 บาท/คน/ปี

ทุนการศึกษาบุตรเรียนดีประจำปี

4,000 บาท/คน

*กรณีมีบุตรมากกว่า 1 คน จะมอบทุนให้กับบุตรได้เป็นอันดับละหนึ่งเท่านั้น

The Company and its subsidiaries conduct an employee engagement survey annually to understand employee opinions on various aspects that affect their satisfaction, such as supervisors, colleagues, benefits, and the work environment. In 2024, the survey expanded to include employee experience, aiming to gather insights into how employees perceive their interactions with the organisation. The collected data is analysed and used to enhance various aspects of the organisation, ensuring that employees are happy in their roles, motivated to produce excellent work, and feel a sense of belonging to the organisation. This contributes to achieving organisational goals and future success together.

Indicators and performance results

1) Fair treatment of labour

The Company and its subsidiaries are committed to fair treatment of labour and place importance on creating a fair working environment that is free from labour disputes. We have established effective management guidelines to ensure that all employees are treated equitably and receive appropriate rights in their work.

Additionally, the Company and its subsidiaries aim to maintain an organisation free from labour disputes by fostering good relationships between employees and management. This is achieved through open and straightforward communication, as well as systematically listening to employee opinions and suggestions, to prevent and reduce the likelihood of disputes.

Number of incidents or complaints regarding rights violations, equality and unfair treatment of labour	TIP	TIPH
Incidents referred to the investigation process by the investigation committee		
Sexual harassment	0	0
Workplace violence	0	0
Incidents not referred to the investigation process by the investigation committee		
Sexual harassment	0	0
Workplace violence	0	0

In the event of labour disputes, the Company and its subsidiaries have established clear and effective management guidelines to ensure that incidents can be addressed promptly and efficiently.

Labour disputes

Actions and prevention

Sexual harassment incidents	<ol style="list-style-type: none"> 1) Victims of sexual harassment or witnesses to the incident can file a complaint/grievance with the Human Resources department or their supervisor. 2) The matter will then proceed through the Company's grievance/complaint process.
Workplace violence	<ol style="list-style-type: none"> 1) Establish communication channels and a reporting system for workplace violence to enable quick reporting of incidents. 2) Proceed through the Company's grievance/complaint process.

2) Employee management

The Company and its subsidiaries continuously collect employee data to support effective employee management. This data collection allows the Company to analyse and assess employee capabilities efficiently, helping career development planning, training and promotions. Additionally, it is beneficial for human resource operations planning, such as personnel allocation, job role adjustments, and managing organisational conflicts.

Employee data (as of 31 December 2024)

Employee statistics by gender, age, position and domicile (people)	TIP		TIPH	
	Female	Male	Female	Male
Age				
Under 30 years old	110	57	5	11
30-40 years old	257	101	9	11
40-50 years old	229	118	6	9
50-60 years old	153	89	7	6
Over 60 years old	1	1	0	1
Total	750	366	27	38
Position	Female	Male	Female	Male
Operational level employees	601	266	18	25
Management level employees	139	92	8	10
Assistant level employees and above	10	8	1	3
Domicile	Female	Male	Female	Male
Bangkok	543	275	27	38
Metropolitan area (Nonthaburi, Pathum Thani, Samut Prakan)	34	17	0	0
Upcountry	173	74	0	0

Employee compensation and provident fund statistics for 2024

	TIP	TIPH
Total employee compensation (THB)	1,107,456,178	64,523,043
¹⁾ Female to male employee compensation ratio (times)	1.72	0.88
Total number of employees (people)	1,117	66
²⁾ % of employees who are provident fund members compared to all employees	98%	94%

¹⁾ Female to male employee compensation ratio = (Total Compensation of Female Employees) / (Total Compensation of Male Employees)

²⁾ The entire staff, including employees who are currently on probation.

Voluntary employee resignation statistics per year (people)

	TIP			TIPH		
	2565	2566	2567	2565	2566	2567
Total number of employees who voluntarily resigned	80	65	64	1	10	11

Employee safety, occupational health and work environment statistics

	TIP	TIPH
Number of work-related injury or accident incidents resulting in employee absence	0	0
Total number of employees injured at work resulting in absence of at least one day	0	0
Number of employee fatalities from work-related incidents	0	0

The Company and its subsidiaries encourage employees to participate in training according to their Individual Development Plan (IDP). In 2024, employees attended over 30 onsite courses and more than 1,000 online courses. The average training hours per employee per year increased from 27 hours to 36 hours, and the average training cost per person rose from over THB 14,000 to more than THB 19,000. This does not include the hours spent on e-learning.

Employee training statistics

	TIP	TIPH
ESG training		
Total training duration (hours)	2,234	132
Number of employees trained (people)	1,117	66
Percentage of employees trained compared to total employees (%)	100%	100%
Data security training		

Total training duration (hours)	2,234	132
Number of employees trained (people)	1,117	66
Percentage of employees trained compared to total employees (%)	100%	100%
Personal data usage training		
Total training duration (hours)	2,234	132
Number of employees trained (people)	1,117	66
Percentage of employees trained compared to total employees (%)	100%	100%

Performance results of employee training each year	2023	2024
Average training hours per employee per year (hours per person per year)	27	36
Average training cost per person (THB per person) (Note: excludes training hours completed through the e-learning system)	14,000	19,000

3) Employee relations management

In 2024, the Company and its subsidiaries aimed for an employee engagement level of 85%. The employee engagement survey conducted within the organisation revealed an engagement level of 89.06%, exceeding the set goal. This indicates a high level of employee satisfaction with the organisation and demonstrates successful employee management. Nevertheless, the company will continue to develop projects and measures to further enhance employee satisfaction in the future.

Employee engagement survey results	2022	2023	2024
Target	85%	85%	85%
Survey results	80.03%	84.79%	89.06%

2. Financial inclusion

Objectives and goals

The Company and its subsidiaries place importance on promoting financial service accessibility for everyone in society. The Company aims to develop a diverse range of financial products and services, as well as increase access channels for financial services to provide greater convenience for customers. This initiative is designed to enhance financial service accessibility for all members of society, including vulnerable groups.

The Company and its subsidiaries are committed to engaging in activities that promote social and environmental sustainability, aiming to create benefits and value for the surrounding community and society. The Company aspires to bring positive change to communities by developing financial products that meet the needs of everyone in society. We believe that finance inclusion will enable individuals to

fully utilise available financial resources, particularly for low-income or at-risk groups. Appropriate financial services can help reduce daily life uncertainties and provide opportunities for everyone to improve their quality of life. Moreover, promoting fair and equal access to financial services contributes to building a stable and sustainable society in the long term.

Operational guidelines

The Company and its subsidiaries are committed to conducting business responsibly towards society and the environment, focusing on giving back to the community by supporting public benefit activities and providing assistance to people in times of crisis swiftly, transparently and fairly. Over the past 72 years, the Company has not only focused on providing excellent service under the concept of 'TIP Seriously Concerned About Risks, Sincerely Caring for You', but has also been dedicated to driving the organisation towards sustainable growth in line with ESG principles. This approach aims to create a positive impact on society and continuously elevate service standards, adding value to society and stakeholders in all dimensions. In 2024, the Company achieved the following performance outcomes:

1) Health insurance project

The Company and its subsidiaries promote access to products and services, providing individuals with security in their lives through various company initiatives conducted in collaboration with communities. These initiatives include:

- 1) **Student Insurance:** This can be tailored to the needs and specifics of each school, ensuring that parents and schools have stable coverage for the safety and health of students. It also aims to enhance knowledge and understanding of risk management among young people from an early age.
- 2) **PA TIP ZONE Insurance:** This is affordably priced for shop owners and residents in the TIP ZONE area who seek coverage to manage risks in case of unforeseen events.
TIP Takaful: This supports security based on the concept of diversity in the dimension of religion by providing happiness assurance to the Muslim community. Takaful is developed based on principles of mutual assistance and risk sharing among group members, in alignment with religious principles. It offers a choice for the Muslim community to receive coverage that aligns with their beliefs and religious principles.

2) Small and medium-sized enterprises (SMEs) risks insurance

SMEs risk insurance is a specially designed insurance plan for medium and small enterprise (SME) operators who seek protection from various risks that may occur in business operations. These businesses often have limited resources to cope with unforeseen events such as fire, theft or natural disasters. Having specific all-risk insurance for small businesses helps operators to conduct their business with confidence and reduces financial risks. This includes products like SME Yim Dai (Smile) and SMART SME.

The target customer group includes medium and small enterprise (SME) such as restaurants, coffee shops, retail stores, small factories and other service businesses. The aim is to encourage businesses to recognise the importance of preventing and mitigating risks from various hazards and to build businesses that are stable and protected by insurance. This will help reduce economic and social impacts.

3) Insurance products for farmers

Insurance products for farmers are developed to help them manage risks arising from natural disasters and uncontrollable factors that may affect yield and income. Agricultural insurance provides coverage for losses or damages to crop areas or livestock caused by various natural hazards such as floods, droughts, storms, epidemics and pests. The primary target customers include crop farmers, such as those growing rice, bananas or durians, and livestock farmers, such as those raising cattle, dairy cows and pigs. These insurance solutions can strengthen farmers' financial security and reduce the risk of income loss when natural disasters occur.

4) Micro-Insurance

Micro-Insurance comprises two types of insurance: Affordable Fire Insurance for Residential Property for Individuals (Micro-Insurance) and Personal Accident Insurance (PA), including income compensation.

- 1) Affordable Fire Insurance for Residential Property for Individuals: This insurance is designed to provide coverage for damage to buildings caused by fire, lightning, explosion and other related hazards. It aims to make insurance more accessible to people at all levels, helping to create stability for individuals, particularly those with low to moderate incomes. In the event of unforeseen incidents such as fire or damage to homes, policyholders will receive compensation, preventing them from facing excessively high expenses.
- 2) Personal Accident Insurance (PA) and Income Compensation: This insurance provides basic coverage in the event that the insured experiences an accident or illness that prevents them from working. With low premiums and straightforward terms, it helps provide financial stability for individuals, especially those with low to moderate incomes. Income compensation helps alleviate financial burdens and prevents families from falling into hardship when faced with unexpected situations.

Micro-Insurance is a crucial tool for enhancing security and well-being for people at all levels, especially those with low to moderate incomes, enabling them to confidently handle unforeseen events.

5) Short-term monthly accident insurance

Insurance products that focus on flexibility in accident coverage without requiring long-term commitments are a suitable option for various customer groups, especially those with limited budgets and those needing short-term coverage. This product offers convenience to policyholders by allowing them to choose coverage according to their needs for the desired period, enabling them to adjust their protection plans flexibly as situations change.

The target customer groups for this product include individuals seeking short-term accident coverage, such as travellers, tourists, temporary workers, or those requiring coverage for specific periods. Additionally, it serves as an excellent choice for budget-conscious consumers. This product not only provides assurance for living and various activities but also helps reduce financial burdens when accidents occur, allowing customers to handle unforeseen events with confidence and safety.

6) Insurance products for Village Fund members

Insurance products designed to meet the needs and facilitate access to the insurance system, including various benefits for Village Fund members and their families. This is achieved by offering accident insurance at a reduced premium rate, enabling Village Fund members and their families to access insurance products more easily. This initiative aims to enhance the security and safety of Village Fund members and their families in daily life, thereby contributing to the improvement of the quality of life for individuals in the community.

Indicators and performance outcomes

The Company and its subsidiaries have demonstrated a commitment to continuously developing a diverse range of financial products and services to meet the needs of customers across all groups. These products and services not only provide coverage in areas such as health insurance, accident insurance and property insurance, but also offer improved terms and special benefits that are tailored to digital-age customers. This makes accessing financial services easier and more convenient, utilising modern technology to offer comprehensive online services, including purchasing insurance, making payments and tracking claim status online 24/7.

Enhancing the convenience of financial service accessibility for customers also supports access to financial services for everyone in society, including vulnerable groups such as the elderly, people with disabilities and low-income individuals. In 2024, the company and its subsidiaries achieved the following outcomes in enhancing financial inclusion:

Product details	Performance results
Small and medium-sized enterprises (SMEs) risks insurance	4,380 policies
Products for farmers	14 policies
TIP Rainbow	7,496 policies
TIP Lady	28,407 policies
Takaful	17,773 policies
Micro-Insurance (Fire)	1,023 policies
Micro-Insurance (PA/Income Compensation)	282 policies
Short-Term Monthly Accident Insurance	40 policies
Insurance products for Village Fund members	5,170 policies

3. Customer responsibility and customer relationship management

Objectives and goals

The Company and its subsidiaries are committed to building and maintaining long-term positive relationships with customers. We focus on a customer-centric approach, listening to feedback and deeply understanding the genuine needs of our customers. We also develop products and services that appropriately meet the needs of each customer segment. The Company conducts in-depth research on customer needs and behaviours, including surveys of customer opinions and satisfaction. We also monitor public sentiment about the Company on social media to gather information and use it to develop a wide variety of products and services that fully meet customer needs.

The Company and its subsidiaries are dedicated to providing advice on products and services that are appropriate and beneficial to all customer groups. This is done to create positive experiences that lead to lasting impressions and customer loyalty. We aim to continually enhance our service quality and standards.

Operational guidelines

1) Customer complaint management

The Company and its subsidiaries prioritise the customer and their responsibilities to the customer, focusing on building trust and satisfaction by providing quality services and efficiently meeting customer needs. The Company develops a wide range of products and services tailored to customer groups at fair prices, enabling customers to choose products and services that suit their needs and environment and maximising customer satisfaction.

The Company and its subsidiaries are committed to building and maintaining positive long-term relationships between the organisation and its customers through various transparent communication channels. This allows customers to easily ask questions and provide feedback. The Company has established systems and channels for customers to file complaints about products and services, ensuring an efficient complaint process and enabling the Company to fully address customer needs.

The Company and its subsidiaries emphasise processing complaints from service users and non-customers. To ensure service satisfaction, the Company has established the following complaint-handling guidelines:

- 1) Assigning responsibilities to involved parties. The complaint handling process involves two main parties:

- Complaints Receiving Department: Responsible for collecting complaints from all channels, filtering and categorising them, coordinating with the department under complaint for resolution, follow-up and summarising results. This department also prepares quarterly reports for the Board of Directors.
 - Department under complaint: Responsible for resolving complaints, implementing improvements, developing preventive measures and reporting results back to the Complaints Receiving Department.
- 2) Complaint channels
- Offline channels: Customer Relations Center (TIP Call Center) at 1736 or 02-2392200, Head Office, 31 branches and sub-branches of Dhipaya Insurance, six regional offices, Dhipaya Insurance quality agent offices, TIP at PTT Station offices, mail and partner service points including virtual branches covering 77 provinces nationwide
 - Online channels: Line Official Account, Facebook Fanpage and Website (www.dhipayagroup.co.th).
- 3) Complaint process
- All complaint data is recorded into the Company's system (Salesforce) and automatically forwarded to the department under complaint for resolution. The resolution results are then recorded into the system within 15 days. This ensures ease of tracking and historical data review.

2) Customer relationship management

1) TIP Society project

Through 'TIP Society', the Company and its subsidiaries provide exclusive privileges and enhanced experiences to customers. Members can access various benefits, such as discounts at restaurants, accommodations, car care service centres and beauty salons. Additionally, members can check their insurance policies and accumulated points 24/7 via online channels. Furthermore, the Company has opened membership to everyone without requiring an insurance policy with Dhipaya Insurance, and it's free of charge. This creates a platform that strengthens the relationship between Dhipaya Insurance and customers while promoting environmental and social sustainability.

This provision of privileges focuses on creating value and a positive experience for customers, not only by increasing convenience in service usage but also by promoting environmental and social responsibility. Having a platform that connects with customers helps to build strong relationships and supports long-term sustainable business operations.

2) TIP Coin

TIP Coin is a digital currency-based point accumulation system developed by Dhipaya Insurance to provide exclusive privileges to customers who purchase insurance online. Customers receive TIP Coins, which can be used as discounts for future insurance purchases or renewals. The development of TIP Coin reflects Dhipaya Insurance's commitment to leveraging technology to enhance service efficiency and transparency, meeting the needs of customers in the digital age.

Moreover, the use of TIP Coin enhances customer satisfaction by providing benefits that align with customer needs in an era where maximum value and benefits must be considered when spending. It also helps customers have a positive experience in conducting transactions through the Company's online channels and strengthens the relationship between the Company and its customers.

3) Customer satisfaction assessment

The Company and its subsidiaries recognise the importance of building good relationships with customers. We have continuously developed efficient communication channels and customer relationship management approaches to achieve customer satisfaction and engagement goals as well as used survey results to develop and improve products and services in order to meet standards. The Company conducts quarterly customer satisfaction surveys in the insurance sector, focusing on sample groups of customers who purchased six types of insurance products:

- 1) Voluntary motor insurance
- 2) Compulsory motor insurance
- 3) Health and accident insurance
- 4) Travel insurance
- 5) Fire insurance
- 6) Pet insurance

The Company and its subsidiaries are committed to treating customers fairly and without discrimination, and we place great emphasis on maintaining customer confidentiality. The Company also strives to build customer satisfaction and confidence by using appropriate and modern technology to provide safe and quality services that meet international standards. The Company continuously raises service standards to provide customers with the best experience and maximum satisfaction at every stage of service delivery.

Indicators and performance

The company and its subsidiaries place great importance on customer complaint management. They have addressed and provided clear explanations for 100% of all customer complaints. Furthermore, the company remains committed to continuously improving operations and services to ensure that customers receive the best experience and the highest level of satisfaction with the company's services.

In 2024, the Company and its subsidiaries conducted a customer satisfaction survey involving 10,473 samples. The survey results indicated that over 85% of customers across all product and service categories expressed 'very satisfied' levels of satisfaction. This outcome aligns with the Company's established targets and evaluation criteria.

Despite the high level of success indicated by the survey results, the Company and its subsidiaries remain dedicated to continuously enhancing the quality of their products and services. The Company utilises the survey data to further refine and develop products that better meet customer needs.

The Company divided the survey into four main areas:

- 1) service satisfaction
- 2) ease of policy purchase
- 3) speed of policy delivery
- 4) accuracy of policies.

Customer satisfaction survey results	2022	2023	2024
'Very Satisfied' rating	92.92%	88.86%	91.45%

4. Human rights promotion

Objectives and goals

The Company and its subsidiaries are strongly committed to protecting human rights, both within and outside the organisation. The Company recognises the risks associated with human rights violations, which are currently a critical issue for all sectors including government, civil society and businesses, and acknowledges the potential harm to those violated and the negative impact on the business sector as a whole. Therefore, the Company prioritises human rights not only to prevent its business operations from being involved in human rights violations but also to enhance its positive image and expand business opportunities.

Performance goals

No human rights complaints

Performance results

No human rights complaints

Operational guidelines

The Company and its subsidiaries have established policies to support and respect the protection of human rights by treating all stakeholders, including employees, communities and surrounding society, with respect for human dignity. We ensure equality and freedom, don't violate fundamental rights and don't discriminate based on race, nationality, religion, language, ethnicity, skin colour, gender, age, education, physical condition or social status. This includes preventing the Company's business from being directly or indirectly involved in human rights violations, such as child labour and forced labour.

The Company and its subsidiaries emphasise respecting and protecting fundamental human rights, avoiding human rights violations, ensuring equality and treating all employees fairly. We comply with labour laws to ensure fair recruitment processes and employment conditions, including compensation, welfare, health care and safety in the working environment. We also continuously develop employee potential. In 2024, the Company organised the following activities to promote equality in the workplace.

- 1) Training was done to raise awareness and promote greater acceptance of LGBT individuals in the workplace and society. This training focused on sharing basic knowledge about LGBT issues, aiming to raise awareness and understanding, reduce violence against LGBT community members and promote equality and fairness in the workplace and society. This also benefits teamwork, improves employee efficiency and happiness and fosters unity and solidarity in the workplace, benefiting both the organisation and society as a whole.
- 2) Pride Month activities were run to support diversity and equality, which can effectively drive change in society and organisations. These activities aim to create understanding and acceptance of gender diversity and promote equality in society. We also foster a friendly and open environment in the workplace and society. Participating in Pride Month activities also promotes greater respect and understanding among colleagues, leading to lasting unity and solidarity.



Additionally, the Company and its subsidiaries prioritise promoting human rights in communities and society to improve everyone's well-being. We do this by providing access to resources and life opportunities through educational assistance, supporting community aid projects in underprivileged areas and promoting employment opportunities for disadvantaged groups. These activities not only

improve the quality of life for community members but also promote fairness and sustainability in society. The Company aims to be a good example for promoting human rights and developing a just and equitable society. In 2024, the Company and its subsidiaries organised the following activities to promote human rights.

1) 72nd Birthday Anniversary Senior Football Tournament for the Royal Cup

Dhipaya Insurance organised the 72nd Birthday Anniversary Senior Football Tournament for His Majesty the King's Royal Cup in collaboration with the Bangkok Metropolitan Administration and Sports Association of the Bangkok Province. The aim was to promote elderly health through football activities, to reduce the risk factors for illnesses and diseases and to enable seniors to maintain physical and mental strength, allowing them to be self-reliant in the future. The tournament featured 24 participating teams and took place from 10 June to 2 August at the Bangkok Youth Center (Thai-Japan) and the National Stadium of Thailand.



2) Dhipaya Volleyball Clinic Project

Dhipaya Insurance PCL was the first Thai insurance company to prioritise ESG principles in its social assistance initiatives. The Company aims to create opportunities and inspiration for Thai youth who love volleyball, enabling them to improve their skills to a competitive level. In collaboration with the Supreme Dhipaya Chonburi-E.Tech Volleyball Club, the Company organised the 'Dhipaya Volleyball Clinic' project for the second consecutive year. This project focuses on developing proper basic volleyball skills and ensuring sustainable knowledge transfer from generation to generation. It also aims to inspire the participating students. The Company and its subsidiaries provide various training equipment, such as volleyballs and knee pads.

The project has been conducted three times in total. In 2024, the Company and its subsidiaries organised the third Dhipaya Volleyball Clinic at the Sports Science, Recreation and Cultural Plaza of the Bang Pu Subdistrict Municipality, Bang Pu Mai in the Mueang Samut Prakan District of Samut Prakan. The project selected 130 male and female youths aged 10-14 years from ten schools in the

Samut Prakan Province: Anuban Suksawat School, Anuban Chumchon Bang Bo School (Suppapipatrangsan), Triam Parinya Nusorn School, Wat Bang Phli Yai Nai School, Mahaphap Krachad Upatham School, Wat Phraeksa School, Phibun Prachaban School, Amnauy Wit School, Natawet School and Wat Bang Ya Phraek School.



3) Dhipaya's Sharing for Juniors in Honour of His Majesty the King project

The Company and its subsidiaries recognise the importance of education for children and youth, which is crucial for the country's future development, as well as the improvement of the quality of life and educational facilities for underprivileged children and youth. In commemoration of the auspicious occasion of His Majesty King Bhumibol Adulyadej's 72nd birthday or the completion of his sixth cycle in 1999, the Company initiated the 'Sharing for Juniors in Honour of His Majesty the King' project as a royal dedication. The project is conducted at least four times a year in Bangkok, its vicinity and remote areas. In 2024, the project was dedicated to His Majesty King Bhumibol Adulyadej and to honour His Majesty King Vajiralongkorn. The Company has organised this project 95 times in total. In 2024, the project was organised twice:

- The 94th 'Sharing for Juniors in Honour of His Majesty the King' project, in collaboration with business partners, provided educational and volleyball sports equipment to ten schools in the Samut Prakan Province, together with the Dhipaya Volleyball Clinic project, at the Sports Science, Recreation and Cultural Plaza of Bang Pu Subdistrict Municipality, Bang Pu Mai in the Mueang Samut Prakan District of Samut Prakan.



- The 95th 'Sharing for Juniors in Honour of His Majesty the King' project involved executives, volunteers, educational personnel and partners in collaboration with the Thammadi Foundation. Rice, dried food and snacks were donated to support lunch programmes at eight schools in the Ao Noi Subdistrict, Mueang District, Prachuap Khiri Khan Province.



Additionally, the Company and its subsidiaries prioritise customers' human rights by developing products that cater to diverse lifestyles, such as TIP Rainbow. This product aims to offer customers more options in specifying their title, including traditional prefixes like Mr, Mrs and Miss, as well as allowing them to designate their life partner or loved one as a beneficiary, regardless of blood relations, to support social diversity.

Indicators and performance results

In 2024, the Company and its subsidiaries received no complaints regarding human rights violations from employees, business partners or individuals involved in the Company's operations. This confirms that the Company's operations haven't negatively impacted stakeholders. Furthermore, the Company is committed to continuously improving and developing measures to ensure that future operations don't adversely affect stakeholders and consistently adhere to international human rights standards.

Other activities related to social responsibility

The Company and its subsidiaries are committed to conducting business with integrity. We strive to develop the organisation and improve service excellence while actively and continuously participating in assisting and developing their communities and society, contributing to the sustainable growth of Thai society. Considering all stakeholders and aiming for sustainable co-development, the Company monitors and supports its subsidiaries' social operations and implements social assistance or CSR (corporate social responsibility) projects that are comprehensive and beneficial to society, communities and the environment. The Company has adopted CSR project concepts from the royal duties of His Majesty King Bhumibol Adulyadej The Great, who had always worked for the Thai people, and in honour of His Majesty King Maha Vajiralongkorn Phra Vajiraklaochaoyuhua. As such, the

Company has initiated the 'Dhipaya Do Good Without End' project to promote and develop the nation, preserve religion and honour the monarchy.

Social operations include CSR projects that are both CSR in Process, related to the organisation's non-life insurance operations, and Strategic CSR, which isn't related to the organisation's core business or non-life insurance but is a proactive CSR initiative within the organisation to provide assistance to society in all dimensions.

CSR In Process is related to the core business of the Company and its subsidiaries, implemented through subsidiaries. This involves conducting business that not only seeks profit but also considers customer benefits or giving back to society as a primary focus. Business operations don't merely provide protection when incidents occur and promptly and fairly pay compensation; we also use revenue to maximise benefits and reduce customer risks. CSR In Process projects are initiated to establish insurance principles for the public, such as COVID-19 insurance, annual rice crop insurance to assist farmers, corn and livestock insurance, disaster prevention and mitigation and road accident reduction, or the TIP Smart Assist project.

CSR After Process or 'social activities' involve organisational activities to benefit society in various aspects. These activities differ from the organisation's core business processes and occur afterward, such as distributing disaster relief supplies and volunteering for public service. These social activities are often conducted outside of regular working hours.

Strategic CSR involves the Company and its subsidiaries providing comprehensive assistance in all dimensions, including annual charitable and public welfare projects which involve various acts of kindness to dedicate royal merit to His Majesty King Bhumibol Adulyadej The Great and honour His Majesty King Maha Vajiralongkorn Phra Vajiraklaochaoyuhua.

- 1) TIP ZONE Project: Building a safe society and community engagement around the Company and its subsidiaries

The 'TIP ZONE' project is an initiative established by Dhipaya Insurance (TIP), a subsidiary. Its aim is to create a model society based on the vision and goal of being a non-life insurance company focused on good governance. The project seeks to build a safe and sustainable community, starting with the communities surrounding Dhipaya Insurance's headquarters within a five-kilometre radius. The project initiates community development in various dimensions including safety, the economy and the environment. Insurance products are also integrated into residents' lives to help unlock various daily life risks through the core concept of 'building dreams and insuring happiness to bring smiles to Rama 3 residents.'

'Building dreams' involves TIP ZONE actively participating in initiating, creating, promoting or assisting with community projects in various dimensions in order to materialise the desired community. This is done through collaboration and brainstorming with government agencies, the private sector and local community leaders such as the Yannawa District Office, police stations, schools and business groups. TIP ZONE aims to provide public benefits to the community through various activities:

Safety initiatives	<ul style="list-style-type: none"> • Promoting road safety: TIP focuses on the safety of underprivileged children and students by providing 500 helmets and nine bicycles to students along with road safety education. This aims to promote risk awareness and a sense of road safety, preventing and mitigating the severity of accidents. • Partnering with the private sector to enhance local safety: TIP Smart Assist collaborates with the Int-Intersect project to promote 24-hour emergency assistance services. • Supporting the community by providing accident insurance to residents in the Yannawa district and installing over 250 vinyl sunshades for local shops
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Social initiatives	<ul style="list-style-type: none"> • Donating essential supplies such as adult diapers, underpads and wet wipes to over 100 bedridden patients in 14 communities around the Yannawa district • Organising activities with company employees to provide essential supplies and 100 scholarships to students and schools in the Yannawa district during Children's Day • Organising year-end activities in which scholarships are provided to underprivileged youth in the area, enabling them to purchase school supplies and stationery
Environmental initiatives	<ul style="list-style-type: none"> • Collaborating with government agencies to promote a liveable society by participating in rubbish collection, tree planting and cleaning to improve the community's overall landscape

- 2) The project also involves developing the 'TIP ZONE by Dhipaya Insurance' Facebook fan page. This serves as a communication channel to promote community engagement and provide assistance to those in need, gather feedback and address complaints. Additionally, the project produces video reviews of local small businesses to promote sustainable income generation. These videos, which the business can further promote, have reached over 100,000 viewers in the local area and surrounding regions.
- 3) The 'Dhipaya Boonthip Project' has been organised 234 times to continuously honour His Majesty the King, preserve Buddhism and promote arts and culture.



- 4) The 'Dhipaya Insurance: Preserve, Maintain and Extend the Innovations of the King's Philosophy' project is a continuation of the 'Dhipaya Insurance: Preserve the King's Philosophy, Follow the King's Footsteps' project. Its purpose is to instil and disseminate the Sufficiency Economy philosophy of King Bhumibol Adulyadej The Great, which has been proven effective through trials across nine routes and 81 learning centres. This project aims to educate youth, teachers and the general public, fostering understanding and practical life experience. It encourages applying these principles in daily life and contributing to national development. This initiative has been conducted 47 times.
- On 14-15 December 2024, Dhipaya Insurance PCL organised the 47th iteration of the 'Dhipaya Insurance: Preserve, Maintain and Extend the Innovations of the King's Philosophy' project. This event brought together teachers, professors and interested individuals for a study visit to the Phu Phan Royal Development Study Center. The activity went beyond mere observation, inspiring self-reliance and the responsible use of natural resources. Participants engaged in various activities, including fish and wild chicken releases, and attended lectures on the King's philosophy. Additionally, books from the Amarin Reading for Life Transformation project were donated, and scholarships and educational equipment were provided by the Thammadi Foundation to the Thanphuying Chantima Phuengbaramee School in the Sakon Nakhon Province. This event was organised in collaboration with several partner organisations, including the Moral Center, the Teachers' Council of Thailand, the Office of Knowledge Management and Development, the Thai Media Fund, the Tourism Authority of Thailand, the Nakhon Phanom Office, the AFS Alumni Association of Thailand and the Thammadi Foundation. These activities reflect the integration of scientific knowledge and local wisdom for sustainable social and environmental development.



- 5) The 'Hanuman Dhipaya Volunteer Unit, Disaster Relief for the People' project has been continuously operating since 2001. Through this project, Dhipaya Insurance executives and TIP Smart Assist volunteers stay ready to provide aid to disaster victims and socially disadvantaged individuals, regardless of the situation. Examples include:
- field visits with the Office of Insurance Commission (OIC) to assist victims of the fireworks factory explosion in the Suphan Buri Province
 - providing relief to flood victims in northern provinces such as Chiang Mai, Chiang Rai, Nan, Sukhothai and Nong Khai and southern provinces such as Nakhon Si Thammarat.
 - collaborating with the Thai Red Cross Society and government agencies to prepare and transport relief supplies to flood victims.



- 6) The 'Safety Campaign, Accident Reduction' project promotes a safe driving culture among employees, extending to their families, society and stakeholders. Public relations materials are created to raise awareness about road safety and encourage strict adherence to traffic laws.
- 7) Various public welfare and charitable projects, including annual events such as:
- Dhipaya Insurance's annual Kathin ceremony in 2024. His Majesty the King graciously granted royal Kathin robes to Dhipaya Insurance PCL, which were presented by Mr Somjainuek Engtrakul, Chief Executive Officer, at Wat Thai Suchada Dhammacharika Sanghavihara, Sun Valley, California, USA.



- the Dhipaya Insurance Pha Pa Samakkhi ceremony
- other public charity and public service activities.

