

## Driving sustainable business

The Company and its subsidiaries are committed to conducting business with a focus on strong performance and consistently delivering stable returns to stakeholders. Simultaneously, the Company and its subsidiaries are dedicated to developing their insurance and investment units as global leaders, focusing on sustainable growth through the development of products and services that meet the needs of customers across all target groups. The Company and its subsidiaries place great importance on sustainability management, emphasising key organisational issues and prioritising these matters by considering the impacts on the Company's operations and the effects on stakeholders that may arise or have already arisen, both positive and negative, across environmental, social, governance and economic dimensions (ESG). This approach aims to develop the organisation and foster growth alongside sustainable practices.

The Company is listed on the Stock Exchange of Thailand (SET) and falls under the Financial sector, specifically within the Insurance category. It is a company with strong potential, demonstrating good performance and a commitment to sustainability. The Company has prepared a sustainability report in accordance with the SET's sustainability reporting guidelines for listed companies, covering the period from 1 January 2024 to 31 December 2024. The disclosure is limited to Dhipaya Group Holdings Public Company Limited, which operates as a holding company investing in other businesses, and Dhipaya Insurance Public Company Limited, which is a subsidiary engaged in the primary business.

### Sustainability operations structure

To support the operations and achieve key objectives in becoming a sustainable organisation, the Company has established an ESG working group. This group is tasked with driving sustainability initiatives efficiently and effectively, with representatives from all departments participating in its efforts. The aim is to maximise benefits for the organisation and all stakeholder groups. The scope of responsibilities is as follows:

- 1) Establish policies, goals and the foundation for sustainability operations.
- 2) Develop sustainability strategies that align with the organisation's long-term objectives.
- 3) Define clear indicators and communicate them to all stakeholders.
- 4) Put policies into practice to drive projects towards the set goals.
- 5) Oversee and audit compliance with ESG requirements, laws and regulations.
- 6) Foster internal collaboration to ensure employee engagement at all levels.
- 7) Plan communication regarding sustainability operations.
- 8) Encourage employees, partners and all stakeholders to create positive impacts.
- 9) Monitor ESG performance to meet goals and objectives, prepare reports and disclose findings to the public.

### **1. Policies and goals for sustainability management**

The Company and its subsidiaries are committed to driving business growth while simultaneously being committed to sustainable social responsibility. We have integrated and adapted the United Nations Sustainable Development Goals (SDGs) as a framework for their sustainability operations, aiming to achieve objectives in transparent business practices under the principles of good corporate governance. This approach seeks to create balanced value across economic, social and environmental dimensions as follows:

- 1) Drive business growth by investing in the insurance sector and related support industries that are crucial for both business and national development. Also, oversee and promote sustainable development practices within the companies in which investments are made.
- 2) Ensure transparency in management and fair relationships with all stakeholder groups. Operate under the principles of good corporate governance, comply with laws and regulations, and oppose all forms of corruption.

- 3) Prioritise respect for and protection of fundamental human rights, equality and non-involvement in human rights violations. Treat employees equally, adhering to fair human resource management in terms of remuneration and benefits, prioritising workplace safety, and promoting training to enhance knowledge and skills for career advancement.
- 4) Foster strong employee engagement and encourage participation in social activities both within and outside the organisation.
- 5) Aim to create benefits for the community and society by reducing negative impacts and fostering positive ones to improve quality of life. The Company is committed to generating shared value that aligns with the needs of communities and society, particularly in education, quality of life, and well-being.
- 6) Consider potential environmental impacts and prioritise effective environmental management. Integrate both positive and negative environmental aspects into decision-making processes, especially in investment decisions.
- 7) Strive to implement sustainability concepts, policies, strategies and practices comprehensively across all departments. Also, ensure that sustainable development policies are adopted by invested companies, aligning with international principles, practices and standards.

### **Sustainable development framework**

The Company, which operates by investing in other companies, places great importance on conducting business transparently under the principles of good corporate governance, including sustainable development across all three dimensions. This is particularly emphasised in its investment operations, the core business of the Company. The ESG dimensions are applied in the analysis before investment and throughout the post-investment monitoring process. This approach ensures that the Company maintains strong internal controls, manages risks appropriately to ensure investment value, and complies with the laws and regulations of relevant regulatory bodies.

The Company is committed to generating long-term growth and sustainably increasing returns for shareholders by investing in the insurance business and insurance-supporting industries, as well as other businesses that can complement or synergise with its existing investments. Emphasising and being mindful of sustainable development, the Company also supports and encourages the entities it invests in to leverage technology and expertise to enhance the quality of life for people in communities and society, as well as to improve the environment. The Company is also dedicated to creating organisational sustainability for all stakeholder groups, aiming for mutual long-term benefits. The Company has established a framework and goals for sustainability management as follows:

<b>Framework and policies for sustainable development operations</b>		<b>Environment</b>	<b>Society</b>	<b>Governance</b>
<b>Goal</b>				
<b>Efficient resources and energy management</b>	Efficient resources and energy management	Develop personnel and enhance the quality of life for employees	Invest responsibly and generate sustainable returns	
<b>An organisation that is responsible for resource usage and environmental conservation</b>	An organisation that is responsible for resource usage and environmental conservation	Participate in creating a valuable society	Conduct business under the principles of good corporate governance and effective risk management to ensure that all stakeholders have confidence in the Group's	

			operations and to achieve sustainable growth in business performance
<b>Sustainability operations policy</b>	<ol style="list-style-type: none"> <li>1. Incorporate environmental impacts into investment decision-making.</li> <li>2. Manage resources efficiently according to circular economy principles.</li> <li>3. Develop insurance products, including environmentally friendly underwriting and claims processes.</li> </ol>	<ol style="list-style-type: none"> <li>1. Develop personnel's capabilities so they are proficient, and continuously update their skills and knowledge to keep pace with changes.</li> <li>2. Create a good environment and living conditions for employees, considering their quality of life and workplace facilities, while also fostering organisational engagement.</li> <li>3. Respect human rights and the diversity of all employees and stakeholders, including fair treatment of one another.</li> <li>4. Support social activities with various organisations to care for and assist the underprivileged, as well as those affected by various disasters.</li> </ol>	<ol style="list-style-type: none"> <li>1. Drive sustainable business growth.</li> <li>2. Conduct business according to good corporate governance principles and manage risks effectively.</li> <li>3. Integrate sustainability concepts into business operations across all organisational units.</li> </ol>

## 2. Managing impacts on stakeholders in the business value chain

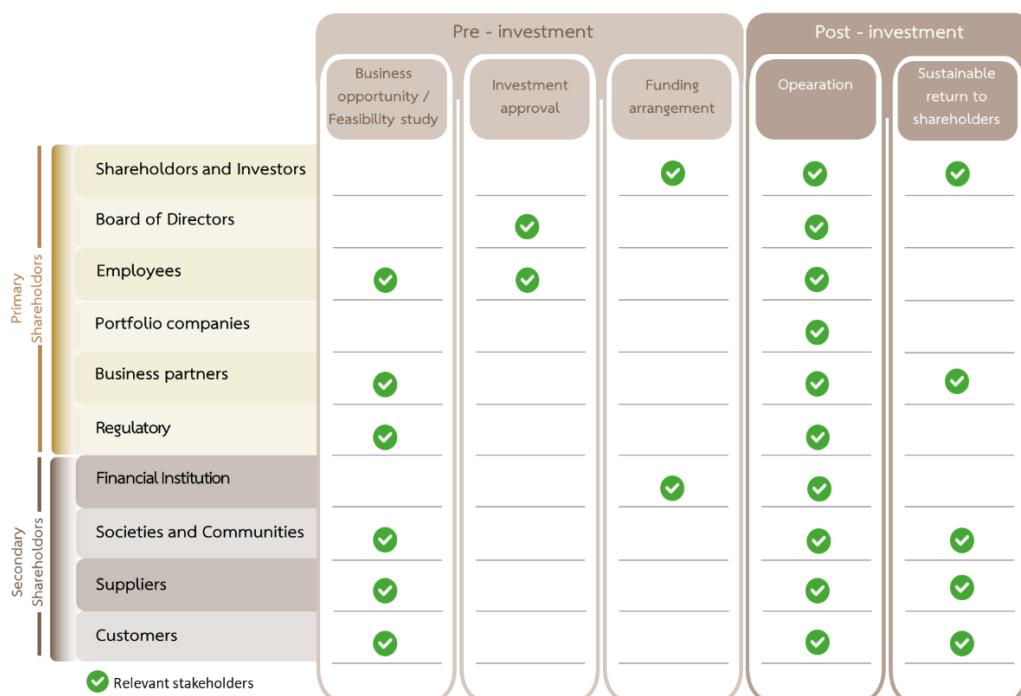
The Company recognises that creating shared value is a key factor for ensuring that all stakeholder groups within the value chain benefit economically and socially simultaneously. By adhering to the principles of sustainable value creation, the Company establishes mechanisms to drive mutual benefits and encourages invested companies to leverage their resources and business expertise in conjunction with new technology and innovation. This includes studying changes in consumer behaviour, new regulations from supervisory agencies, or policies and support from the government to develop strategies for business operations. The aim is to extend this into developing diverse products or services and fostering sustainable growth for the business.

The Company and its subsidiaries focus on conducting business by creating positive impacts and reducing negative impacts in all aspects that may affect stakeholders within the value chain. This approach aims to generate benefits and collective growth overall, encompassing economic and social dimensions, as well as by participating in various interconnected processes, such as engaging in activities, providing assistance, and supporting social and community activities.

### **2.1 TIPH's value chain**

The Company and its subsidiaries place great importance on conducting business responsibly towards all stakeholder groups in accordance with good governance principles. We consider the social and environmental impacts and the relationships with key stakeholders in all business activities, both upstream and downstream. This reflects the group's commitment to driving sustainable business growth. The Company has defined the scope of stakeholder engagement specifically at the Company level, excluding stakeholders at the level of invested companies.

In 2024, the Company reviewed its stakeholder groups along the value chain, taking into account the level of significance of the impacts stakeholders receive or may have on the group's business operations. Consequently, stakeholder groups have been redefined and prioritised according to the changing business context and areas of focus over the past year. The Company has categorised stakeholders into ten groups: shareholders and investors, the board of directors, employees, subsidiaries and joint ventures, business partners, regulatory agencies, financial institutions, society and communities, suppliers, and customers. Moreover, the Company has classified stakeholders into two main categories: primary stakeholders (comprising shareholders and investors, the board of directors, employees, subsidiaries and joint ventures, business partners, and regulatory agencies) and secondary stakeholders (comprising financial institutions, society and communities, and suppliers). The Company engages in close communication and participatory activities with these stakeholders to understand their interests and expectations, ensuring effective responses. This can be summarised as follows:



## 2.2 Stakeholder engagement in TIPH's value chain

The process of engaging with each stakeholder group varies according to their roles within the Company and the characteristics of the stakeholders. The outcomes derived from various methods of engagement with these stakeholders enable the Company to analyse and respond to expectations while reducing negative impacts and creating positive ones. In 2024, the Company fostered engagement with and responsiveness to stakeholders as follows:

Stakeholders	Issues of interest and expectations of stakeholders	Approach to responding to stakeholder expectations	Methods and channels of communication
<b>Shareholders and investors</b>	<ul style="list-style-type: none"> <li>• Performance growth</li> <li>• Effective risk management and robust internal controls both in the short-term and long-term</li> <li>• Business operations adhere to the principles of good corporate governance</li> <li>• Comprehensive, transparent and equitable communication and information disclosure</li> <li>• Socially and environmentally responsible investment</li> </ul>	<ul style="list-style-type: none"> <li>• Review the Company's strategies and goals to generate sustainable returns.</li> <li>• Implement stringent and prudent risk management measures.</li> <li>• Establish policies for internal control, anti-corruption, and have processes to monitor the adequacy of the internal control system to ensure efficiency and effectiveness at least once a year through the internal control adequacy assessment.</li> <li>• Ensure information disclosure to shareholders and investors through various activities or communication channels in an equitable and timely manner.</li> </ul>	<ul style="list-style-type: none"> <li>• Hold annual general meetings of shareholders.</li> <li>• Allow minority shareholders the right to propose agenda items and nominate qualified individuals for director positions, in accordance with good corporate governance principles.</li> <li>• Announce strategies and quarterly performance through the 'Opportunity Day' event for listed companies to meet investors.</li> <li>• Disclose information through the SET Link system of the Stock Exchange, company website and Form 56-1 One Report.</li> <li>• Provide avenues for enquiries through the investor relations department.</li> </ul>
<b>Board of directors</b>	<ul style="list-style-type: none"> <li>• Conduct operations with transparency according to the principles of good corporate governance.</li> <li>• Implement effective organisational risk management and robust internal controls both in the short-term and long-term.</li> <li>• Achieve strong performance results.</li> <li>• Invest in new businesses to foster sustainable growth.</li> </ul>	<ul style="list-style-type: none"> <li>• Manage operations transparently, providing complete and timely information.</li> <li>• Implement stringent and prudent risk management measures.</li> <li>• Establish policies for internal control, anti-corruption, and have processes to monitor the adequacy of the internal control system to ensure efficiency and effectiveness at least once a year through the internal control adequacy assessment.</li> <li>• Conduct business with consideration for all stakeholder groups.</li> </ul>	<ul style="list-style-type: none"> <li>• Hold regular board of directors meetings to review the Company's performance.</li> <li>• Provide information through various channels, such as the Company's website and Form 56-1 One Report.</li> </ul>

Stakeholders	Issues of interest and expectations of stakeholders	Approach to responding to stakeholder expectations	Methods and channels of communication
<b>Employees</b>	<ul style="list-style-type: none"> <li>• Receiving fair compensation and benefits</li> <li>• Continuous development of knowledge, abilities and skills</li> <li>• Occupational health and safety care in the workplace</li> </ul>	<ul style="list-style-type: none"> <li>• Review employee compensation to ensure it aligns with the Company's performance and compare it with other companies in the industry.</li> <li>• Establish clear and fair criteria for performance evaluation, compensation, and various benefits for employees.</li> <li>• Organise training courses that help develop employees' knowledge and skills in areas that meet both internal and external organisational needs.</li> </ul>	<ul style="list-style-type: none"> <li>• Organise employee engagement activities regularly every quarter.</li> <li>• Communicate useful and relevant information to employees through various channels, such as email, intranet and the Company's workplace platform.</li> <li>• Conduct an annual survey on employee satisfaction and organisational engagement.</li> <li>• Provide multiple channels for employees to express opinions, ask questions, or make complaints anonymously.</li> </ul>
<b>Subsidiaries and affiliates</b>	<ul style="list-style-type: none"> <li>• Conduct business with integrity, ethically, and in accordance with the principles of good corporate governance.</li> <li>• Collaborate in business operations and jointly create innovations or new products and services to foster business growth.</li> </ul>	<ul style="list-style-type: none"> <li>• Hold regular meetings with the companies in which investments are made.</li> <li>• Focus on building strong relationships with investment partners and implement strategic policies to foster collaboration, including cooperation among the companies in which investments are made.</li> </ul>	<ul style="list-style-type: none"> <li>• Hold monthly or quarterly meetings to exchange information, share opinions, and clarify operational results.</li> <li>• Appoint executives as directors.</li> </ul>
<b>Business partners</b>	<ul style="list-style-type: none"> <li>• Conduct business with integrity, ethically and in accordance with good corporate governance principles.</li> <li>• Collaborate in business operations and jointly create innovations or new products and services.</li> </ul>	<ul style="list-style-type: none"> <li>• Implement good corporate governance principles within the organisation.</li> <li>• Explore opportunities for new business ventures.</li> <li>• Build a network with various companies.</li> </ul>	<ul style="list-style-type: none"> <li>• Meetings to exchange information and opinions</li> <li>• Annual report and Form 56-1 One Report</li> </ul>

Stakeholders	Issues of interest and expectations of stakeholders	Approach to responding to stakeholder expectations	Methods and channels of communication
<b>Regulatory agencies</b>	<ul style="list-style-type: none"> <li>• Compliance with laws, regulations and rules related to conducting business responsibly, correctly and transparently.</li> <li>• Disclosure of accurate and complete information.</li> </ul>	<ul style="list-style-type: none"> <li>• Strictly comply with relevant laws, regulations and rules.</li> <li>• Implement good corporate governance principles within the organisation.</li> <li>• Disclose information completely and within the required timeframe as per regulatory agencies' requirements.</li> </ul>	<ul style="list-style-type: none"> <li>• Disclosure of information, preparation of reports and documents according to the requirements of various regulatory agencies.</li> <li>• Annual report and Form 56-1 One Report</li> </ul>
<b>Financial institutions</b>	<ul style="list-style-type: none"> <li>• Performance growth</li> <li>• Conduct business with integrity, ethically and in accordance with good corporate governance principles</li> <li>• Communicate and disclose information transparently and equitably</li> <li>• Manage risk prudently</li> <li>• Consider the impact on the community, society and the environment resulting from the Company's operations</li> </ul>	<ul style="list-style-type: none"> <li>• Provide information continuously through both online and offline meetings</li> <li>• Organise activities and regularly participate in community and social development, such as the TIP Zone project, TIP Smart Assist, and road safety campaigns.</li> <li>• Strictly comply with relevant laws</li> </ul>	<ul style="list-style-type: none"> <li>• Disclose information via the Stock Exchange of Thailand's website</li> <li>• Company's website</li> <li>• Annual report and Form 56-1 One Report</li> <li>• Communicate and receive feedback and suggestions through social media channels, such as the TIP Zone Facebook page, Dhipaya Insurance Facebook page, etc.</li> </ul>
<b>Suppliers</b>	<ul style="list-style-type: none"> <li>• Conduct business with integrity, ethically and in accordance with good corporate governance principles</li> </ul>	<ul style="list-style-type: none"> <li>• Open bidding process for selecting business partners to ensure transparency</li> <li>• Inform business partners of the anti-bribery and anti-corruption policy</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion and exchange of opinions</li> <li>• Annual report and Form 56-1 One Report</li> <li>• Send out questionnaires</li> </ul>
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Have products and services that meet needs at a fair price</li> <li>• Receive clear information about products and services</li> </ul>	<ul style="list-style-type: none"> <li>• Conduct business responsibly in accordance with good corporate governance principles, adhere to ethical and business codes of conduct, ensure transparency,</li> </ul>	<ul style="list-style-type: none"> <li>• Communicate and provide services to customers to create the best seamless experience across a variety of interconnected channels, both online and offline, for the Company and its partners. This</li> </ul>

Stakeholders	Issues of interest and expectations of stakeholders	Approach to responding to stakeholder expectations	Methods and channels of communication
	<ul style="list-style-type: none"> <li>• Receive compensation payouts that are prompt and fair</li> </ul>	<ul style="list-style-type: none"> <li>and implement an anti-corruption policy</li> <li>• Conduct market research to identify customer needs and develop products and services, focusing on innovation by applying digital technology and creating seamless communication, sales, and service channels both online and offline</li> <li>• The Company has a proactive claims policy and allocates a special task force, comprising employees from all departments, to facilitate customers</li> <li>• Establish standards for providing customer information, including insurance products, coverage and all types of service information</li> <li>• Comply with the Personal Data Protection Act (PDPA) and uphold the confidentiality of customer information, while emphasising cybersecurity and the protection of customer data privacy</li> </ul>	<ul style="list-style-type: none"> <li>includes online channels such as the Line Official Account, Facebook page, and the Dhipaya website, as well as offline channels at the Company's premises, including the headquarters, branches, agency offices, banks and various partners</li> <li>• Engage in activities with customers and sales representatives</li> <li>• Participate in events, exhibitions, or trade shows</li> <li>• Provide a variety of channels for receiving complaints, both online and offline, such as at the Company's headquarters, branches, the Company website, Facebook, and the Company's Line Official Account, among others</li> </ul>

### 3. Processes for evaluating material topics

#### 1. Identifying key sustainability topics

The Company has a process for assessing risks and opportunities that may arise in the context of business operations, global business trends, the industry it operates in, and the expectations of all stakeholder groups. This assessment also references key sustainability standards, including the Sustainability Reporting Guidelines for listed companies and the recommended sustainability indicators for the financial industry group of the Stock Exchange of Thailand. Additionally, it considers key sustainability topics from the financial business sector as outlined by SASB, S&P Global and MSCI.

## 2. Prioritising and strategising

The Company gathers and analyses survey results from stakeholder representatives, and conducts interviews with senior management, to evaluate and prioritise key issues in alignment with business objectives and stakeholder expectations. These key issues are used as guidelines for developing operational goals and serve as supporting information for effectively communicating sustainability outcomes.

## 3. Review and approval

The Company has a process for presenting key topics to the executive board for consideration and approval. This approval ensures that operational strategies are clear, aligned with the organisation's strategic goals, and meet the expectations of stakeholders. Also, the board plays a crucial role in overseeing the sustainability initiatives to ensure they are effectively conducted within the established framework.

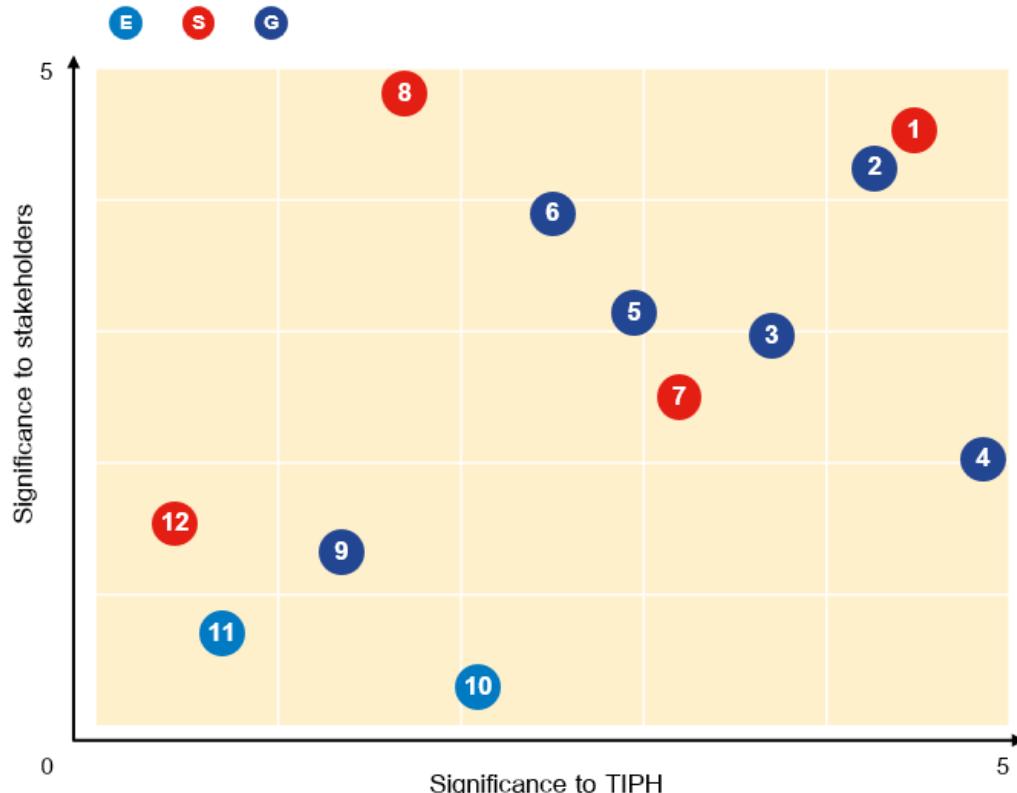
## 4. Development, improvement and monitoring

The Company continuously gathers information and key topics to track the progress of operations. It regularly reviews and updates these key topics to achieve sustainability goals. The Company also communicates its performance outcomes transparently to stakeholders and the public.

## 5. Materiality topics

The Company reviews and evaluates material topics annually. In 2024, it identified a total of 12 material topics, which include two environmental topics, four social topics, and six corporate governance and economic topics.

## 6. Materiality matrix analysis

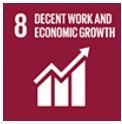
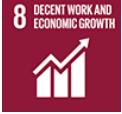


### Key sustainability issues priority rankings

Priority ranking	Dimension	Material topics
1	S	Responsibility to customers and customer relationship management
2	G	Cybersecurity and personal data protection
3	G	Sustainable finance and responsible investment
4	G	Good corporate governance and business ethics
5	G	Sustainability risk and crisis management
6	G	Innovation development and sustainable products and services
7	S	Fair labour practices, employee management and employee relationship management
8	S	Financial inclusion
9	G	Sustainable supply chain management
10	E	Climate change strategy and greenhouse gas management
11	E	Environmental management (energy, water, waste and air)
12	S	Promotion of human rights

In 2024, stakeholders identified a total of 12 material topics of importance. These are categorised into two environmental dimensions, four social dimensions, and six corporate governance and economic dimensions, as follows:

Priority ranking	Dimension	Key sustainability issues of the Company	(Sustainable Development Goals: SDGs) Sustainable development goals (SDGs)
1	S	<b>Responsibility to customers and customer relationship management</b> Incorporating customer feedback into the development of insurance products and new services helps the Company maintain strong relationships with its customers. This approach enhances service efficiency and customer satisfaction by meeting customer needs comprehensively, conveniently, quickly and in a modern manner, accommodating the changing behaviours of customers in the digital age.	   
2	G	<b>Cybersecurity and personal data protection</b> Customer data is of utmost importance in the insurance business. Therefore, adhering to personal	

Priority ranking	Dimension	Key sustainability issues of the Company	(Sustainable Development Goals: SDGs) Sustainable development goals (SDGs)
		data protection policies, international standards, and the PDPA helps the Company maintain the trust of customers and all stakeholder groups. This also includes implementing protective measures to mitigate the risk of cyber attacks.	 
3	G	<b>Sustainable finance and responsible investment</b> The development of insurance products that adhere to ESG principles and the incorporation of ESG criteria into investment decision-making are crucial factors in helping the Company achieve sustainable growth and mitigate potential risks in the future.	 
4	G	<b>Good corporate governance and business ethics</b> Managing the organisation with principles of good governance and corporate ethics builds trust among all stakeholder groups. It also serves as a fundamental pillar in promoting the sustainable growth of the Company.	   
5	G	<b>Sustainability risk and crisis management</b> Conducting thorough and accurate investment analysis, as well as managing invested companies in terms of performance and potential risk management, is crucial for increasing shareholder wealth. These practices help ensure that risks which could impact the Company are effectively managed.	
6	G	<b>Innovation development and sustainable products and services</b> Applying technology to insurance products and various services helps improve work processes, enhancing the efficiency of business operations and customer service.	  
7	S	<b>Fair labour practices, employee management and employee relationship management</b>	 
		Treating employees fairly, promoting learning and developing employee potential through training courses provided by the Company help maintain employee satisfaction and organisational loyalty. These practices reduce the risk of labour disputes and ensure that customers receive high-quality	

Priority ranking	Dimension	Key sustainability issues of the Company	(Sustainable Development Goals: SDGs) Sustainable development goals (SDGs)
		service, contributing to the sustainable growth of the Company.	   
8	S	<b>Financial inclusion</b> Promoting access to insurance products for communities, society and disadvantaged groups helps reduce financial inequality. It supports the opportunities for underprivileged and small-scale individuals to improve their quality of life, thereby fostering economic and community growth. Also, it aims to enhance the capabilities of youth and communities.	      
9	G	<b>Sustainable supply chain management</b> Supporting partners in conducting business sustainably helps the Company operate transparently and fairly, while also strengthening relationships with partners. This approach reduces negative impacts on the environment, society and communities.	   
10	E	<b>Climate change strategy and greenhouse gas management</b> Assessing climate change risks helps companies develop effective plans to address potential negative impacts on their business operations and create insurance products that meet stakeholder needs.	 
11	E	<b>Environmental management (energy, water, waste and air)</b> Energy management, waste segregation and reducing paper usage within the Company's	 

Priority ranking	Dimension	Key sustainability issues of the Company	(Sustainable Development Goals: SDGs) Sustainable development goals (SDGs)
		operational areas, as well as educating employees, partners and business allies, help the Company mitigate negative environmental impacts, promote efficient resource usage and reduce operational costs.	   
12	S	<b>Promoting human rights</b> Operations that consider human rights are a crucial factor in reducing risks and negative impacts on the Company's reputation and sustainable growth.	  

### Summary of key sustainability performance areas in 2024

#### Environmental dimension

Reduced fuel consumption by 11.57% YoY	Reduced paper usage by 7.68% YoY
Reduced the water usage rate per usable area by 44.8% YoY	No environmental complaints

<b>Implemented the 'Dhipaya Saves the Earth' campaign</b>	<b>The organisation's greenhouse gas emissions</b>
Ran the campaign <b>four times</b> (30th-33rd overall) to conserve and restore the environment, including reducing carbon dioxide emissions and increasing both freshwater and saltwater aquatic species, thereby continuously enhancing ecosystem resources each year.	Assessment of the organisation's greenhouse gas emissions for Scope 1, 2 and 3 totalled <b>2,830.50 TonCO2eq.</b>

#### Social dimension

Employee engagement level is 89.06%	Customer satisfaction at the 'very satisfied' level: 91.45%
Average training hours for employees: 36 hours per person per year	No human rights complaints
Average training expense: THB 19,000 per person	No labour disputes

<b>Implemented the 'Dhipaya Community Association' project</b>  To take care of members of Dhipaya Insurance, including both employees and their families, in the event of illness or death.	<b>Implemented the TIP ZONE project to create a safe society and actively participate in the surrounding community</b>  Create a model society based on the vision and goal of being a non-life insurance company that focuses on good governance, with the aim of building a safe society and being a sustainable part of the community.
<b>Implemented the 'Health Insurance' project</b>  Promote access to insurance for everyone in society, including students, low-income individuals and Muslims.	<b>Implemented the 'TIP Society' project</b>  Offer special privileges and enhanced experiences to customers, as well as open membership registration, which are free and do not require holding a policy with Dhipaya Insurance.
<b>The total number of insurance products that promote sustainability in the social dimension.</b>	<b>64,585 policies</b>

#### Corporate governance and economic dimension

The Company and its subsidiaries have continuously operated under the principles of good corporate governance and have managed risks effectively, adhering to correctness, transparency and fairness. This is to build the confidence of all stakeholders involved and to achieve sustainable growth. The key performance outcomes in 2024 are as follows:

<b>Received a rating of 'Excellent' or five stars in the Corporate Governance Report of Thai Listed Companies 2024 (CGR) for the second consecutive year, and ranked in the Top Quartile 1 of companies with a market cap greater than THB 10 billion.</b>	<b>Received the 'Investors' Choice Award' for the fifth time in 2024 and received a full score of 100 in the AGM Checklist assessment for 2024 for the 17th consecutive year.</b>	<b>Certified as a member of Thai Private Sector Collective Action Against Corruption (CAC) for the first time. Also, Dhipaya Insurance Public Company Limited (TIP), under Dhipaya Group Holdings Public Company Limited, has had its CAC membership renewed, having been a member since 2017.</b>
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The Company and its subsidiaries recognise the importance of developing the financial sector sustainably by designing insurance products that consider environmental and social impacts, as well as aiming for responsible investment. We support businesses that operate sustainably to achieve the goals of the Company and its subsidiaries in sustainable growth and in meeting the expectations of all stakeholders. The key performance outcomes in 2024 are as follows:

Total insurance premiums received from insurance products related to the environmental dimension:  
**THB 296.29 million**

**The total number of related policies is 29,216.**

Total insurance premiums received from insurance products related to the social dimension:  
**THB 465.41 million**

**The total number of related policies is 59,415.**

Total premiums received from insurance products related to the corporate governance dimension:  
**THB 337.50 million**

**The total number of related policies is 12,933.**

The Company has disclosed details in this report under 'Section 2, Clause 3.6: Sustainability management in corporate governance'.

The Company and its subsidiaries place the highest importance on the privacy and personal data of all stakeholders. We are committed to complying with the Personal Data Protection Act B.E. 2562 (2019). As a result, we have implemented cybersecurity measures according to international standards. The key achievements in 2024 are as follows:

**Percentage of technology infrastructure certified with the ISO 27001 cybersecurity standard compared to the total infrastructure within the organisation: 100%**

**Number of incidents or cases where the Company was subjected to a cyber attack: 0**

**Number of incidents or cases of personal data breaches: 0**