



Thaivivat Insurance PLC



# Corporate Social Responsibility Report 2014



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# ABOUT THIS REPORT

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Thaivivat Insurance Public Company Limited prepared this Corporate Social Responsibility Report for the year 2014 to reflect its policy, strategy, thinking process and its business operation in the capacity as a finance institution which contributed to the development of Thai society in terms of financial stability for Thai people and Thai business through insurance business transaction of the Company as well as the disclosure of its operating results to interested parties, not only in the financial aspect, but also in the aspect of social and environmental issues. The Company had the policy of running its business under the ethical principles and good business governance, taking into account the social and environmental responsibility at the distant and immediate level. It therefore plunged into the CSR-in-process and the CSR-after-process continually.

This Report covered the operation in 2014. The information was compiled from its previous operations, particularly, centering on its operation at the head office, the principal office, to lay down the policy, strategies and the operations as a whole of the Company. Moreover, mentions were of the guidelines for development of the company and its personnel to be ready for the responsibility according to the mission assigned as well as the data in relation to its internal operations along the CSR line concerned.

Thaivivat Insurance PLC was aware of its limitation and its readiness to declare the information in the Report which was still at the fundamental stage. However, this report applied the guideline on preparing a report based on the corporate social responsibility of Stock Exchange of Thailand as a reference framework for consistency with the standard of a listed public company in the Stock Exchange of Thailand in which the Company was listed since 1991.

Thaivivat Insurance took into account the issue of social responsibility through the characteristics of its business, i.e., the loss insurance as well as the company's vision and mission which formed a key factor in determining the operating results economically, socially, environmentally towards interested parties at various levels. Furthermore, the opinions of the shareholders were also taken into consideration for appropriateness in further formulating the corporate social responsibility as follows:

● **Vision**

Being the security for most of Thai people who trusted the Company by choosing to use the service.

● **Mission-Development**

of the organization to strong financial standing and management based on good corporate governance.

- Development of the products to be more cost-effective enabling the reduction of risks and alleviation of loss of the public appropriately.
- Development of service to good standard, thus fairly enhancing the customer satisfaction and trading partners.

Important for interested persons	Very important	<ul style="list-style-type: none"> <li>● Social and community development</li> <li>● Respect for human right</li> </ul>	<ul style="list-style-type: none"> <li>● Responsible to consumers (production and service)</li> <li>● Operate business with fairness</li> <li>● Anti-fraud</li> <li>● Disclosure of information and report</li> </ul>
	Important	<ul style="list-style-type: none"> <li>● Use of resources (management of environment)</li> </ul>	<ul style="list-style-type: none"> <li>● Care for personnel ( fair treatment of labor)</li> <li>● Corporate good governance</li> <li>● Risk management</li> </ul>
		Important	Very important
Important to Thaivivat Insurance			

# GOOD CORPORATE GOVERNANCE AND FAIR BUSINESS OPERATION

In the aspect of corporate governance for business transparency, verifiability, the company followed the principles of good corporate governance. For this purpose, the company set up a supervisory unit to ensure that various operations went properly according to various regulations and the provisions of the law of the Office of Insurance Commission (OIC) and other supervisory organizations concerned, namely, the Stock Exchange of Thailand (SET) and the Office of Securities and Exchange Commission (SEC) and the Anti-Money Laundering Office (AMLO). Company's Good Corporate Governance and Best Practice is established and disseminated on company's website for convenience of access by interested persons publicly.

In 2014, we restructured our structure. The Compliance Department was established under control of the Benefits Department as a center of compilation and tracing data and information of relevant external regulations. The regulations are translated and/ or summarized for benefits of company's departments and personnel to comply with those relevant regulations.

Moreover, an internal audit unit was set up as an independent organization, to report directly to the Audit Committee and the Company's Board of Directors, to have the duty to audit, review internal activities, operations within the company; to provide counseling, propose opinions and advice on remedying, improving the operation properly and efficiently. As regards the report on good governance, it was already reported in the Form of Items of Annual Data 2014 (Form 56-1) on the heading of "Management."

The company was aware of the data of the company that it had effect on the decision-making of investors and interested parties of the Company, it therefore emphasized the disclosure of correct, complete, reliable key information about the company to the public; both of the financial information and non-financial information according to the requirements of the SET in timely manner in the Form of Items of Annual Data (Form 56-1) and the Annual Report via the website of the company to enable persons concerned to access the information on an equal basis.

Thaivivat Insurance PLC took into account equality, fairness, avoidance of taking unfair advantage and the honesty in running the insurance business through protection of the interest in collaboration with persons involved who would be treated fairly in the course doing business by strict compliance with the law and rules jointly formulated; espousing business ethics in doing business, not demanding for, not receiving and distributing any interest in bad faith in trading with the trading partners according to the principles of good governance.

# ANTI-CORRUPTION

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Thaivivat Insurance PLC was aware of problem of corruption which affected the Company's ability for competition and sustainable development to the extent it increased the cost of business operation, resulting in lowered operating efficiency, thus failing to create maximum benefits for consumer.

The company therefore attached importance to anti-corruption of all forms, not only in the light of violating the law, but it was contravening the good moral virtues and ethics; it was therefore unacceptable behavior.

Seeing the importance of anti-corruption effort and joint cooperation as to comprehensively spread the anti-corruption effort, Thaivivat Insurance PLC was one of 248 companies in 2013 which expressed intent to be a united front of operation of Thai private sector in taking Collective Action Against Corruption. This was regarded as a national project which received support from the Government and the Office of Anti-corruption Commission (NACC). For this purpose, the company had expressed its intent to cooperate with the Government, the public sector and the mass media in creating the standard of operating the business with transparency, free of corruption and jointly in playing a part to upgrade the country.

The company had planned the development of policy and operation in the aspect of anti-corruption effort as well as the arrangement for the review and audit of the transparency and efficiency of work continually on a yearly basis; the creation of confidence that the operation was in accordance with the established operational steps and work performance standard. This was to show that it was the company actually fitted with the anti-corruption system. Preliminarily, the company launched the policy and principles of practice in an anti-corruption effort as a basis of corporate anti-corruption campaign.

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## Definition of Corruption

It means an unlawful practice or an omission of practice in the job position or duty; the violation of the law, regulation or the policy of the Company to seek unreasonable interest in various forms such as the offer of bribes (the offer of bribe is the offer, the promise or the delivery including the demand for or acceptance of interest related to money or other interests, whether directly or indirectly, as to secure a business or to maintain or introduce the business to the Company).

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## Anti-corruption Policy

The company does not accept the corruption and the offer of bribes of all forms and had already declared its intention to participate in the united front of operation of Thai private sector in taking collective action against corruption. Simultaneously, the company formulated the guidelines for anti-corruption internally within the company. Under the guidelines, the directors, executives and members of the staff would not nor give support to the corruption under any circumstance and would strictly observe the anti-corruption measures as well as the availability of the workplan to communicate to all interested parties both inside and outside of the company to be informed widely of the anti-corruption measures.

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## The Code of Conduct

Company's personnel shall not act or involve in corruption and bribery directly or indirectly. In addition, they have duties to observe the Anti-corruption Policies, Good Corporate Governance and Best Practice, Business Ethics, and other relevant requirements. Meanwhile, THAIVIVAT INSURANCE COMPANY has organized a process of human resources management reflecting our commitment to corruption crackdown.

Any person against corruption will not be punished, demoted to lower position, or receive negative effect, even though the Company may lose business opportunity. At the same time, we have explicit communication process and training our personnel at all levels to have understanding and knowledge about anti-corruption policies and measures, complaint, clue report channels and whistle-blower protection, and punishment for negligence to corruption or incompliance as well. In addition, we have communicated these policies and measures to all interested persons, business partners, and public through various channels.

#### Donation to charity

- The company gave support to the community, social and environmental development as to develop the quality of life of people in society through business operation or donation; but it must be for public charity only. It would not be used as a claim for offering bribe.
- Making donation to a charity and support fund must be transparent and lawful with clear evidence in consistent with the regulation of the company.

#### Business relationship

- Adhering to and treatment of customers, trading partners, suppliers with “honesty and fairness.”
- Promoting publicity among those business contacts in relation to anti-corruption policy of the company.
- Not demanding for nor giving to or promising to give things of value to customers, trading partners, suppliers, government organizations, the State agencies or to any persons as to persuade them to commit a breach of professional duty except a gift of value not exceeding 3,000 Baht customarily and culturally given as the occasion would warrant without approval from a member of staff

who had the power to order the payment together with the evidence related to the said work and must be able give an explanation regarding various actions both internally and externally.

- The company did not have a policy to give to or accept property or articles of value from customers, trading partners, suppliers or any person as to accord convenience, to be used as security or to accelerate certain action which were routinely done by the officer of the company or trading partners or must be done as the duty.

#### Political Support Fund

- Thaivivat Insurance PLC is a business organization of political neutrality; it espouses observance of the law and embraces the democratic form of government. The company does not have a line of practice to give support to any political party, whether directly or indirectly.
- Personnel of the company have the political right and freedom under the law; but will not do anything that results in the company losing its political neutrality or is prejudicial due to political participation.
- The company and its personnel do not donate a fund in support of any political party, a politician, a political candidate or an organization or any person who are politically affiliated as a means to offer a bribe.

## Whistle-blowing policy and audit

The company encourages the reporting of clues or the whistle-blowing in the event of violation of the law, breach of ethics or behavior indicative of dishonesty or fraud of personnel in the organization by introducing the policy on “whistle-blowing” for practice as follows:

### Channels for reporting clues or whistle-blowing

Letter Nantawan Arunpiriyakul, Compliance Section  
 Thaivivat Insurance PLC  
 71 Din Daeng Road, Samsen Nai Sub-district,  
 Phya Thai District, Bangkok 10400

E-letter nuntawan\_aru@thaivivat.co.th

Telephone 0 2695 0800

### Process for protection of the informant of clues

- Work unit receiving the complaint must proceed with the reporting in confidence
- The company introduces the safety protection for who are the informant of the information in relation to the whistleblowing in good faith against harm or trouble as a result of filing complaint, being a witness or providing the clues on fraud.

## The structure of auditing

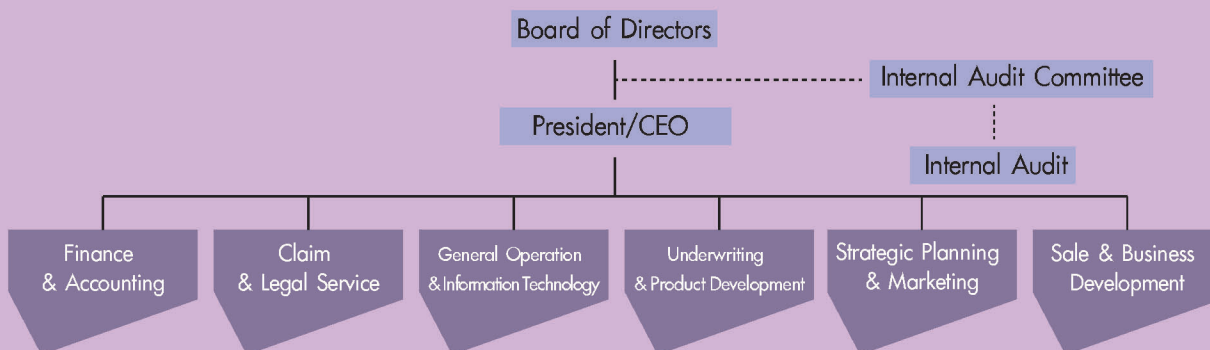
### The Audit Committee

- To audit and review to ensure that the Company has a good, adequate corporate governance in consistent with the policy, requirements and the law concerned.
- In the course of performing duty, if it is found or there is a suspect that there are items or actions which may have impact of material importance on the financial standing and the operating results of the Company including fraud, the Audit Committee would report to the Company’s Board of Directors for improvement and remedy within the time frame as the Audit Committee deemed reasonable.

### Audit Department

- It is an independent unit reporting directly to the Audit Committee. It has the duty to audit the work performance of every work unit to ensure consistency with the established procedure as well as to assess the efficiency and adequacy of the internal control by adhering to the principle of good corporate governance.

## The structure of auditing





# RESPECT FOR HUMAN RIGHTS

The respect for human rights and appreciation of the value of being a human is the foundation of the development of human resource and the human resource is the key to the development of business and creating the sustainability of business. The company is always aware of and respecting human rights. In the process of operation, the company had a policy to treat every personnel and interested persons equally; there was no discrimination with regard to the color of the skin, race, sex, religion, ethnicity, nationality, poverty, disability including the respect and acceptance of the difference in thought, society, environment, law and culture ( see more in the theme “Fair treatment of labor”) including the launch of the product “micro insurance” (insurance for low-income people) to create economic stability for the people from the grassroots; to promote equality in economic stability in the household appropriately (see more on the theme of “community and social development”)

Moreover, the company had also joined in the accelerated promotion of equality of human rights among various tribal people in society consistently. In 2014, various activities were organized to promote equality in education comprehensively envisioning that the creation of human resources with potential in knowledge, skill, ability, virtue played a key role in building stability and sustainable development of the country; in particular, in the aspect of education, the company envisioned those group of people with sight disability with an access gap to education. Various activities were therefore organized to enhance the quality of education of the people with sight disability as follows:



## The Audio Books Project

In cooperation with the Nation Broadcasting Corporation PLC, Thaivivat PLC joined continuously for 2nd year the Audio Books Project Thaivivat have been aware of the importance of the production of various audio books to serve the eye-sight disabled persons and those who cannot easily read for example, elderly. Nowadays quantity and diversity kinds of audio book are not sufficient to increasing need

This project therefore had the objective to promote, support the education of the eye-sight disabled persons through the production of audio books. Moreover, it was to promote and support social benefits by creating the voluntarism spirit among the personnel of the company.

Moreover, at the closing ceremony of the project on 3 December 2014, a cash donation of 20,000 Baht, collected for the Foundation for the Blind in Thailand under the Royal Patronage (The School for the Blind, Bangkok), was donated.

# FAIR TREATMENT OF LABOR

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Personnel are valuable resource who must be cared for and their ability upgraded for readiness to perform the duty efficiently. The Company therefore attaches importance to the development of staff at all levels as to enhance the knowledge, ability, skill, creating good attitudes by attaching the importance to developing the body of knowledge in terms of technical knowledge, soft skills by means of both internal training within the company and with various external organizations. Moreover, the company has yet introduced a policy in determining fair remuneration with assessment of work performance at least twice a year and to follow up on salary rate movement as to formulate correct, suitable salary in terms of incentive and welfare benefits. Besides the exercise of leave-taking and annual leave,

Apart from proper refreshment leave, Thaivivat Insurance also put a concern on health care and life quality of the staff as well as their family. Various incentives and welfare benefits which the company accords to its personnel are to ensure that all of thaivivat's staff is happy at work which will lead to effective work performance

Members of staff and personnel of the Thaivivat Insurance PLC when having satisfactorily passed the probation would be placed in employment as a regular employee and all regular employees would receive remuneration and are entitled to various fringe benefits from the Company as follows:

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## Welfare for Better Quality of Life

- **Medical treatment**

Besides taking out social security insurance for every member of staff to accommodate the entitlement to medical treatment in accordance with the labor law, the Company has arranged for the availability of a nurse team from Chula Hospital to provide first-aid care and diagnosis for referral in the case of serious illness as welfare for members of the staff on every working day at the company's principal office at which most of the employees of Thai Viva Insurance PLC are working. In case of accident, Thaivivat Insurance PLC also finances the cost of medical treatment.

- **Staff Provident Fund**

The company also introduced a policy for every member of the staff to have savings for use after they leave the employment of the Company by means of establishing the Staff Provident Fund for employee who having worked for 3 years consecutively to be eligible for membership. A member of the Staff Provident Fund contributes 5 percent of the staff's monthly salary to the Fund on a monthly basis and the Company contributes at the rate of 7.5 percent of the staff's monthly salary on a monthly basis. This Staff Provident Fund is managed by the Fund Management Company as the Fund manager.

- **Loan welfare**

Personnel of the company will be entitled to obtain a loan from the company after having been placed in employment for not less than 1 year. The seeking of loan will be for the following purposes.

1. For medical treatment of the employee and his/her father's.
2. For use in the wedding or childbirth.
3. For the funeral inclusive of parents'.
4. For education.
5. For purchase of residence.

- Allowance to employee and family in the event of the wedding of the employee and funeral of employee's parents is granted by the company in addition to wreath at the funeral, the company being a host at the funeral for 1 night.

- Accident insurance is taken out for the welfare of the employee. The company has taken out personal accident insurance coverage for members of the staff in the event of deadly accident as to alleviate the burden of the staff's family.

- Annual health check-up. The company provides free annual health check-up by medical team from leading hospital, for every personnel on a voluntary basis. The annual staff health check-up for 2014 took place on 24 June 2014.



## Employees Care and Development

Thaivivat Insurance PLC has been consistently providing trainings for our personnel in terms of insurance knowledge and other skills for insurance and services performance. In 2014, the Personnel Training Department is separated from the Human Resources Department with a strong aim to develop our personnel efficiently.

Presently, we are improving strategic plans for personnel development in long term in order to lay out foundation of appropriate and consistent development. Thus, all employees have same goals and understanding. Also, we determine operation goals for each employee in line with company's goals which eventually leading to Company's sustainable growth.

Initially, we have been providing trainings for our new staff annually. The "Organization and Products" is an orientation for new staff to learn and understand our organizational culture, adjust their attitudes and acknowledge expected performance. The orientation was held on March 8 and November 15, 2014. Moreover, there are several trainings for specific jobs. Trainings held in 2014 are:

- Services for Operation Staff
- 2015-2020 Overall, Direction and Outlook of Insurance Business

Besides, our staff had participated in several knowledge and skill trainings held by other organizations. In 2014, we sent our staff to join trainings or seminars regarding to their jobs at average 11 hours per person. The major trainings or seminars in 2014 are:

- CEO Talk : Sustainable Insurance, the Thai General Insurance Association
- Digital Marketing 2015, Ready Planet Co., Ltd.

- Fraud Risk Management and Internal Auditing of Financial Institution, the THAI INSTITUTE OF BANKING AND FINANCE ASSOCIATION
- Get to Know Insurance Business, Thaire Training Co., Ltd.
- Introduction to Universe Database, P&O Global Technologies (Thailand) Co.,Ltd.
- Techniques for Modern HR, Perfect Training and Service Co., Ltd.
- Training for underwriters, Thaire Training Co., Ltd.
- Water Transportation via the Chao Praya River, Ayutthaya Province and Seminar on Supervision Survey for Bulk Products, Thai General Insurance Association
- Effects of the First-car Scheme to Insurance Business, Thai General Insurance Association
- Liability Policy of Transporter and Draft Appendixes of Liability Policy of Transporter, Thai General Insurance Association
- Dispute Reduction in Claims and Arbitration for Relationship Building of Insurance Companies, Thai General Insurance Association
- Knowledge and Preparation for AEC, the Thai Insurance Brokers Association
- Insurance Business Insight...in Business Online Era, Thai General Insurance Association
- Decode Insurance Market with mathematical model, Thai General Insurance Association
- Communication Skills for Road Accidents Insurance, Thai General Insurance Association
- Understanding Financial Statements, the Federation of Accounting Professions
- Accident Inspection Course, Thai General Insurance Association



### Labour Relations Activities

Company's labour relations activities have been held annually with focusing on strengthening cooperation and developing relations among Company's departments. These activities support good cooperation and good health. Meanwhile, the 2014 labour relations activity was held on November 1, 2014 at North Bangkok University.



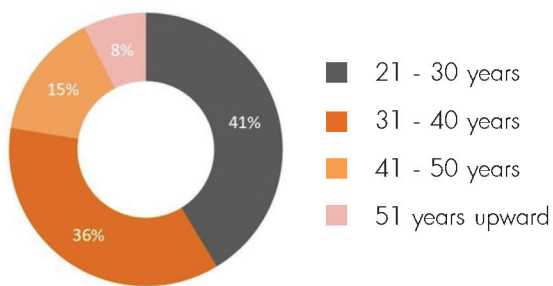
### Safety at work

haivivat Insurance PLC is concerned for the well-being and safety of its personnel. It is deemed that the said matter reflects on a good quality of life and is one of the factors that promote work performance with efficiency, with confidence in engaging in various activities. The company makes an advance preventative planning correctly and appropriately. Most importance is preventive action has been taken and a campaign to impart knowledge has been launched in the matter of fire prevention and fire drill is carried out every year, including the preparedness check on fire equipment and fire alarm system have been carried out regularly. This is to ensure that the personnel are informed of practical guidelines and to face up to the real situation that may happen. In 2014, the company organized a fire prevention training which took place on 27 December 2014. Resource persons from Suthisan Fire Station, Fire Management Division 3, Fire & Rescue Office, were invited give a talk on basic knowledge about category and cause of fire; on what to do in case of an outbreak of fire and on basic fire-extinguishment. As for the fire drill for 2014, it was organized on 29 December 2014 at Thaivivat Insurance Building under the supervision of fire officers from Suthisan Fire Station.

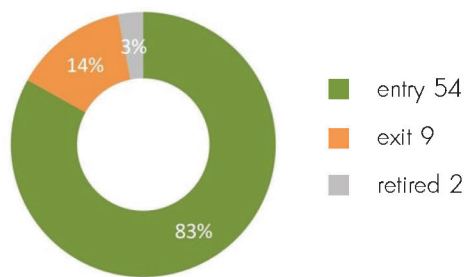
Moreover, in 2014, the company renovated 1st floor of Thaivivat Insurance Building. it was redesigned for safety, proportionately partitioned to accommodate more personnel and to be suitable for working environment.

An overview of the personnel of Thaivivat Insurance PLC

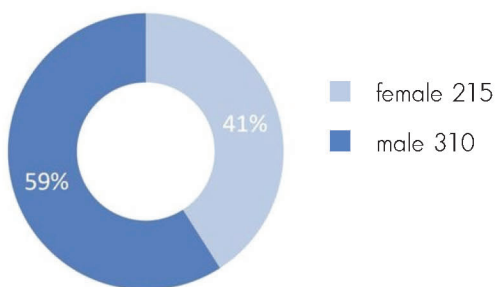
The ratio of personnel according to age



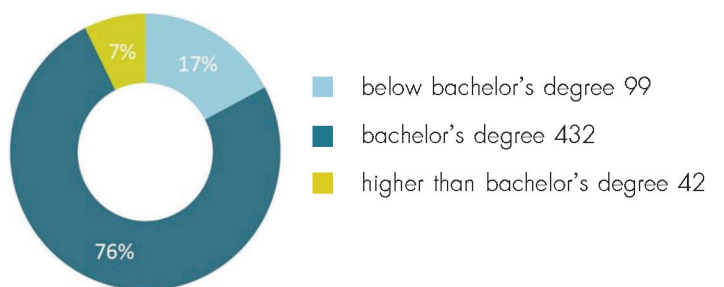
The ratio of personnel according to the number of entry-exit



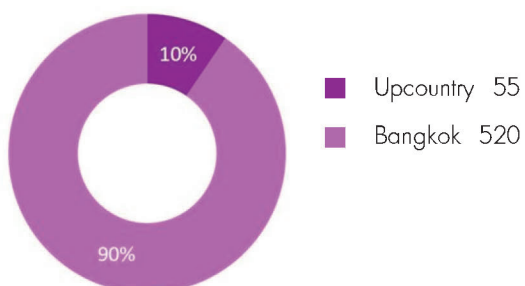
The ratio of personnel Male : Female



The ratio of personnel according to education level



The ratio of personnel according to the unit attached



# RESPONSIBILITY TO CONSUMERS

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Thaivivat Insurance PLC is determined to create satisfaction in the product and assurance in service to the insured with responsibility to the insured that the insured receives good, quality service at suitable price in accordance with the supervisory criteria of the Office of the Insurance Commission (OIC). That is, the format and the text in the insurance policy must be consistent with the rate of insurance premium and have the clear meaning as well as the definition being used must correct according to technical principle as to preclude the problem of legal interpretation in the event of complaint in relation to premium. Furthermore, the rate of premium being applied is suitable and at the rate approved by the registrar.

In addition, there has been various developments, improvements on the format of the insurance as to suit the changing need of Thai society as well as continual development and improvement on service in tandem with the changing technology as to create convenience, speed in providing service to the insured as well as maintaining relationship and sustainability with the customers seriously and consistently.

## Service in compensation

The company has formulated a policy in relation to the payment of compensation to ensure speedy, timely service in this aspect and capable of helping the people substantially by considering to pay the compensation within 14 days. This is for speedy response to the need of the insured in timely manner in strict compliance with the terms and conditions of the agreement made with the customer as to preclude a lawsuit that might be damaging to the company.

The company has introduced innovation and new technologies to be adapted to the insurance service work with application of e-claim system to the service in full management of compensation to enhance the efficiency, facilitating the speed for the customer who met with the accident, thus increasing the potential of providing service of the peril survey staff, enabling them to print out a repair order at the point of accident throughout 24 hours.

Moreover, the company has opened 20 branches to provide service in compensation countrywide including the repair notice service for the insured of motor car insurance in the motor car service center which joins the project for the convenience of the insured to claim for indemnity and to provide advice and assistance to the insured.

## Thaivivat m-station

Company considers vital roles of mobile phones in modern daily life; mobile application is therefore developed to provide integrated online services for company's insured. The application named Thaivivat m-station has several major functions including accident hotline which the users can contact us without dialing telephone numbers and also indicate coordinates of accident with GPS. Hence, it reduces service time, enhance customer satisfaction. In addition, the application can locate nearest hospitals and garages, premium payment for policy renewal. This application is available for both ios and Android.

# COMMUNITY AND SOCIAL DEVELOPMENT

The community and social development is a key composition of sustainable business development. Currently business development and investment at Asian regional level call for business to take into account increased social responsibility. It is imperative that importance be attached to the community and social development in the light of an advantage and composition of the sustainability in doing business as to prepare for entering into doing business at the level of Southeast Asia Region. In 2014, the company ran the business by taking into account community and social development as follows:

## Micro-insurance

Thaivivat Insurance PLC had carried out the work for community and social development in accordance with the policy of the Office Insurance Commission (OIC) in the Insurance Development Plan No 2 (2010-2014). In particular, on the part of enhancing confidence, the awareness of the importance of insurance and the access to the insurance system by the people at all level. Since suitable insurance plays a role in the stability of the quality of life of the people which is the participation in important development of Thai society.

The company has provided service in insurance in various, distinct formats taking into account the needs of the people which are changing in tandem with social and economic situation. The company also envisions the importance of access to the insurance system by the public at all levels. The company therefore has a policy to promote micro-insurance with simplified coverage, economic premium rate. All level of the public can access micro-insurance easily thanks to comprehensive distribution channels. Key micro-insurance products of Thaivivat for 2014 are the following:

- **Cancer Micro-insurance**

to cover cancer in collaboration with the counter service under the All Insurance Project, for 2nd year, which emphasizes public access to sale of micro-insurance by selling via the counter service with over 6,000 branches in Thailand with the premium rate of 711 Baht per year and total coverage of 70,000 Baht.

- **Insurance for Year 2014 Seasonal Rice**

Thaivivat Insurance PLC is one of four insurance companies participating in seasonal rice insurance scheme with the government with objectives to guarantee stability to farmers, reduce their expenses and risks to produce. The insurance areas are divided into five areas regarding to risk levels by implementing average damages criteria from 2005 to 2012 in order to prescribe premium in line with the risks. Farmers are provided six natural disasters coverage including floods, droughts, storms, hails, cold weather and fires. The coverage is worth 1,111 baht/ Rai and coverage for agricultural pests and epidemics worth 555 baht/ Rai. The project aims to take insurance for 1.5 million Rai rice fields nationwide. This insurance is available at the Bank for Agriculture and Agricultural Cooperatives so that it can be accessed by the targeted farmers. Throughout 2014, the project has taken insurance for 831,800 Rai or accounting for 55.58 percent of targeted areas, premium worth 360 million Baht.



- “200” micro-insurance

Thaivivat Insurance PLC is an insurance company participating in the “Insurance coverage 200 policy” project in collaboration with the Office Insurance Commission (OIC). The insurance coverage 200 is a personal accident micro-insurance to provide coverage to the insured in the event of death, loss of limbs, eyesight, complete disability due to accident. The coverage is 1 year with premium of mere 200 Baht for the insured aged 20 – 60 years having the objective to provide opportunity to the people at all level to by insurance policy at affordable price.

### Contribution to the Fund for the Development of Society and Community in Various Aspects

- Education Support

Company has donated to a number of organizations for educational purpose in 2014:

- Baan Kuak School, Khon Kaen
- Skill Development Project, Romkaokhaokor School, Petchabun Province
- Sixty good second-hand computer and peripherals for the Office of the Army Secretary, Nakhon Ratchasima’s Wat Loomkhao School and Petchabun’s Wat Prathat Phasonkaew

- Society and Communities

Company has donated to several organizations in 2014:

- Support two teams participating in the charity golf held by the Royal Thai Armed Forces Headquarters Wives Association
- Foundation for Better Life
- Thai Red Cross for holding 41st concert
- Kunakorn Foundation under Princess Sirintorn Royal Patronage
- Air-conditioners and computers for the Pakkred District Public Health Office.

- Sports, Religions and Culture

Company has donated to several organizations in 2014 for the purpose of supporting sports, religions and culture:

- Buddha images in the cremation of Pra Putthajarn Buddhist monk
- Support building a praying pavilion at Wat Sampraya, Kanchanaburi
- Present robes to monks at Wat Sarawan
- Present robes to monks for building a Chedi at Doi Thamsathit Abbeys
- Present robes to monks at Wat Maeprachan, Tayang District, Petchburi

- Jointly with the Anti-Money Laundering Office to support the Royal robes presentation
- Present robes to monks at Wat Nakrachai, Chantaburi
- Support a WBA boxing match
- Support Rachanawee boxing team
- Football sports equipment for junior team of Baan Lardnamkhao Village, Supan Buri



# ENVIRONMENTAL MANAGEMENT

The company is determined to conserve society and the environment by means of doing its business under the code of ethics and good corporate governance in tandem with care and attention given to society and the environment that leads to sustainable development in spite of the fact that Thaivivat PLC is not in the industrial sector that necessitates the use of natural resources in the production comprehensively; but it cannot be denied that the company has used the natural resource in the aspect of energy and various resources to drive the business. The company therefore attaches importance to create the awareness of using energy and the company's personnel resource economically and cost-effectively as well as the awareness of the commitment to care for the environment and the personnel of the company.

Nature conservation and recovery is another significant matter for the Company since biodiversity and abundant ecology are priceless benefits for human living and also important for communities and country development. We supported an activity on occasion of the National Wildlife Protection Day on 20-21 December 2014 at the Queen Sirikit Park. Also, we donated money and granted fire insurance with 150,000,000Baht coverage for the Sirindhorn International Environment Park at the Chaipattana Foundation.





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