

Thaivivat Insurance PLC

Corporate Social Responsibility Report 2013

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IN RELATION TO THIS REPORT

Thaivivat Insurance Public Company Limited prepared this Corporate Social Responsibility Report for the year 2013 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 2013. 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.

Due to being its first Corporate Social Responsibility Report ever prepared, 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 1993.

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:

Important Issues used to defined CSR Materiality

▲ Vision

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

Mission

- ▲ 1. Development of the organization to strong financial standing and management based on good corporate governance.
- 2. Development of the products to be more cost-effective enabling the reduction of risks and alleviation of loss of the public appropriately.
- 3. Development of service to good standard, thus fairly enhancing the customer satisfaction and trading partners.

▲ The Important Issues to Stakeholder

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

GOOD CORPORATE GOVERNANCE AND FAIR BUSINESS OPERATION

04.

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). 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 2013 (Form 56-1) on the heading of "Management Corporate Governance"

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

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.

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).

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.

The Code of Conduct

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 value¹ 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.

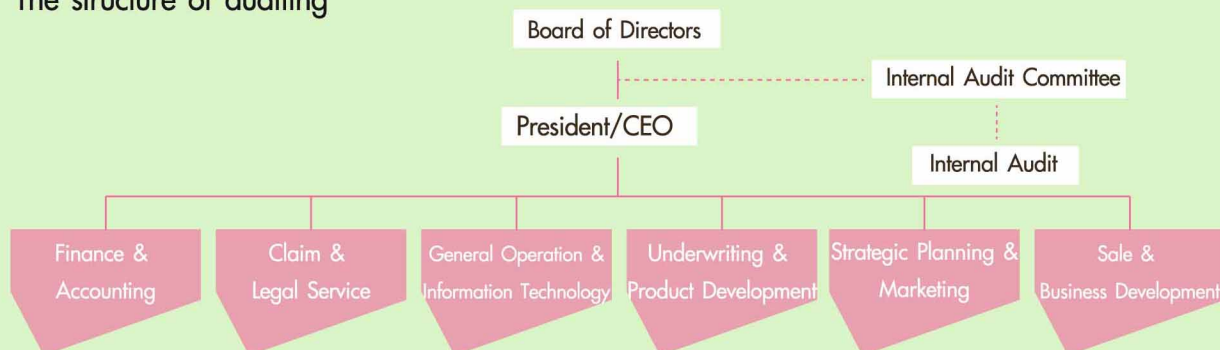
Political Support Fund

- 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 it 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:

The structure of auditing



Channels for reporting clues or whistle-blowing

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Mechanism 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 its personnel 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 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.

¹ The definition of a thing of value is anything which is granted to and is useful to the recipient which inclusively means various things as follows:

- Cash, share, bond, gift voucher other cash equivalents
- Gifts or give-away goods (except the gift of negligible value given according to custom and manner as the occasion warrants)
- Offer of employment or service
- Traveling expense, cost of meals or reception
- Subsidy, allowance, discount or loan
- Provision to a relative, friend, colleague of any person is deemed to be the gift of interest indirectly to such person

anti-corruption

Anti-bribery commitment principle lawful Best Practice fair transparency

commitment principle Anti-bribery commitment

RESPECT OF HUMAN RIGHTS

08.

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" (mini-insurance) 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" the development of society and community").

Moreover, the company had also joined in the accelerated promotion of equality of human rights among various tribal people in society consistently. In 2013, 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:



Donation and provision of lunch to Thammikavithaya School

Thaivivat Insurance PLC envisioned the importance of building a link between the company and society as well as spiritual development and the attitudes of the personnel towards being a good citizen, having the public-mindedness, capable of cohabitation with people of social difference peacefully, and no less with the development of working potential.

The company therefore organized a Walk Rally: the power of TVI, batch 2 and batch 4, on 19 May 2013 and on 14 July 2013. Under this rally, the Company and its personnel jointly donated the educational media equipment, first-aid kit box as well as cash donation and a lunch treats to pupils who suffered eye-sight disability at Dhammikavithaya School in KhaoYoi district, Pichaburi province, under the auspices of Dhammikachon Foundation for the Blinds under the Royal Patronage of HM the Queen.



The Voice Books Project

In cooperation with the Nation Broadcasting Corporation PLC, Thai Vivat PLC joined the Voice Books Project from 24 October through 24 December 2013. Having been aware of the importance of the production of various voice books to serve the eye-sight disabled persons, based on the available data, the number of eye-sight disabled persons country-wide totaled 157,000 persons¹ as opposed to the availability of the voice books of 4,000 stories² only. It was impossible to meet the gradually increasing number. This project therefore had the objective to promote, support the education of the eye-sight disabled persons through the production of voice books. Moreover, it was to promote and support social benefits by creating the voluntarism spirit among the personnel of the company. Throughout the implementation of the Voice Books Library within the company, Thaivivat Insurance PLC and its personnel having had the appreciation of the importance of reading and recording of voice books to the eye-sight disabled persons, a total of 23 personnel showed interest to participate in the activities, thus they were able to deliver the digital voice file for the production of a total of 20 stories. Moreover, at the closing ceremony of the project on 24 December 2013, a cash donation of 17,415 Baht was collected for the Foundation for the Blind in Thailand under the Royal Patronage (The School for the Blind, Bangkok) as well as 100 sets of educational equipment for the eye-sight disabled persons (wooden slates and stylus for writing the Braille letters) were donated.

¹ From the common Data Base of Disabled Persons Registration, the National Office for Empowerment of Persons with Disabilities (NEP), September 2013.

² The estimate from VFTB.

FAIR TREATMENT OF LABOR

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 internal training within the company, training with various external organizations. Moreover, the company has yet introduced a policy in determining fair remuneration with assessment of work performance at least once 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, Thaivivat Insurance also attaches importance to health care and quality of life of the staff as well as their family. Various incentives and welfare benefits which the company accords to its personnel are to ensure that work performance achieves the established target and personnel are happy at work.

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:

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

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

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 health check-up annually for every personnel on a voluntary basis. The annual staff health check-up for 2013 took place on 27 July 2013 and on Saturday 03 August 2013 at 9.00 hrs. -12.00 hrs.

Staff Care and Development

Thaivivat Insurance PLC provides for in-house personnel development training regularly and consistently focusing on the knowledge and skill of insurance indispensable for work performance for undertaking the insurance and service. Currently, the company is in the process of upgrading and developing the strategy for personnel development on a long-term basis as to lay down the foundation for development appropriately and continually so that the personnel share the common aim and understanding as well as defining the goal for each staff's work performance in agreement with the company's objective which could lead to sustainable growth of the company.

Primarily, the company provides training yearly to new personnel to impart knowledge to them in the course "Organization and Products" to serve as an introductory guideline and an understanding of the organizational culture, adjusting the attitude and understanding of the working behavior expected by the company. For 2013, the training was organized on 24 August 2013. Moreover, every employee must attend the training in the course "Basic Knowledge on Insurance,"

which, in 2013, was organized on 12 January 2013, at which Mr. Thathep Sujitchorn, a resource person from Thai Insurance Institute, to give a lecture to impart knowledge.

After completion of the said basic training, the company yet provides specific discipline skill enhancement training including sending the staff to attend the course on work performance-related knowledge and skill organized by various organizations. Personnel from each department relevant to the theme of the training or seminar would be dispatched to attend as the occasion warranted. In 2013, the company sent its personnel to attend the trainings and seminars along the line of work averaging 11 hours per each employee. Important training and seminar organized in 2013 were related to the following themes:

- Reduction of problems, creation of satisfaction in motor car insurance organized by Thai Insurance Institute (T.I.I).
- The Collide and Separate Project and the guidelines on paying indemnity for motor cars participating in the First Car Project, organized by Loss Insurance Association.
- From CRM to CEM: service is the foundation of an organization by Loss Insurance Association.
- Workshop project for insurance staff, organized by TR Training.
- AEC & insurance business by Loss Insurance Association.
- DART: Dynamic Analysis of Risk & Reinsurance Techniques by Munich RE
- The 10th Thailand International Logistics Fair 2013 and Complete Array of Insurance by Loss Association
- Introduction to MS. Access by Ntinfonet Institute
- MA. Access Intermedia by Ntinfonet Institute
- Planning on Mobile Strategy by IMC Institute
- Preparation prior issuing debenture by Loss Association
- Management of Social Responsibility for Sustainable Development by the Stock Exchange of Thailand.
- Preparation of Social Responsibility Report by the Stock Exchange of Thailand
- Enhancement of knowledge to labor in preparation for entry into the AEC by Welfare Group, Area 3.
- Enhancement of knowledge to labor in preparation for entry into the elderly society by Welfare Group, Area 3.
- HR GURU 2013: Know before accept, readjust the management of people in AEC era by Sapasam Co., Ltd.
- Return on Investment on Training Program by Loss Insurance Association.
- IMPD Project by Loss Insurance Association
- The FIT Formula: Business Suite for Thai Organization & Entrepreneur by AMP Group.



• The training under the project: The Power of TVI 2013: TEAMWORK Excellence.

The company organizes the training activities for all employees of the organization on regular basis on every 2 years. In 2013, the company organized the staff training in the format of Walk Rally held jointly with the training on physical and mental skill, TEAMWORK excellence skill; with the creation of target to work happily including joint public activities organized into 4 batches, each batch containing 120 persons. For this purpose, the company invited resource persons, namely, a team of trainers from the Border Patrol Police Unit from Rama VI camp in Phetburi province and instructor, Sutthiphan Techasantkul (from Bamboo Training Institute) to give lectures and introductions on learning activities.



• Joint activities organized between Thaivivat Insurance PLC and the Royal Navy Futsal Team.

Thanks to the fact that in 2013, the company had given support to the Royal Navy Futsal Team for 1 year as participant in the development of Thai futsal sport circle. As a result Thaivivat PLC and the Royal navy Futsal Team jointly entered into the agreement in carrying out the futsal sports promotion activities in collaboration between Royal Thai Navy Futsal Team and Thaivivat Futsal. This is to give support to the sport which is a recreational and creative activity for the personnel. Both exercise and watching the competition help relax from working stress; the exercise of teamwork and the development of sports skill.



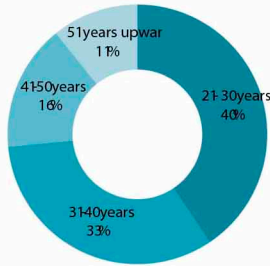
Safety at work

Thaivivat 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 2013, the company organized a fire prevention training which took place on 12 October 2013. 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. There was a total of 60 participants to attend the training. As for the fire drill for 2013, it was organized on 30 November 2013 at Thaivivat Insurance Building under the supervision of fire officers from Suthisan Fire Station.

Moreover, in 2013, since August through November 2013, the company renovated 2 parts of Thaivivat Insurance Building. That is on the 8th floor, it was redesigned for safety, proportionately partitioned to accommodate more personnel and proper installation of lighting suitable for working environment. And in the sport area on the 4th floor, repair an improvement were made for safety purpose and suitable for doing physical exercise by changing the deteriorated steel partition which might pose safety risk to users of sport ground to make it stronger

An overview of the personnel of Thaivivat Insurance PLC

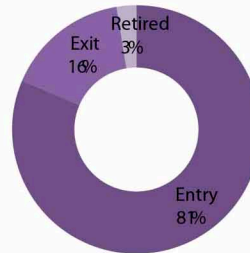
The ratio of Personnel According to Age



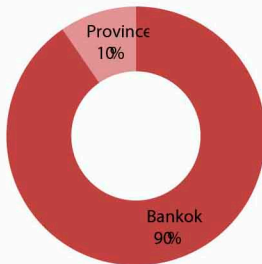
Age	Amount
21 - 30 years	237
31 - years	192
41 - years	92
51 years upward	63

Personnel Classified According to the Number Entry-Exit

Entry-Exit	Amount
Entry	127
Exit	25
Retired	4



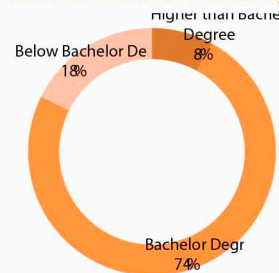
The Ratio of Personnel According to the Unit Attached



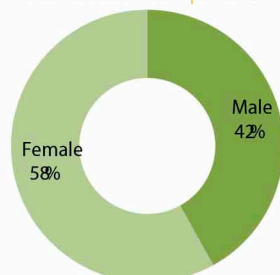
Area	Amount
Bangkok	528
Province	56

The Ratio of Personnel According to Education

Education	Amount
Higher than Bachelor Degree	47
Bachelor Degree	434
Below Bachelor Degree	103



The ratio of the personnel Male: Female



Gender	Amount
Male	245
Female	339

RESPONSIBILITY TO CONSUMERS

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.

Development of various channels to buy insurance

In the aspect of service, the company has developed the channels to access the insurance product and the development of service quality of various insurances consistently. The company has developed various channels of buying the insurance to enable the consumers to access conveniently, that is, via the counter in the department store, via the counter service in the convenience store countrywide, via the website thaivivat.com.

Other services

• The customer relations center

The customer relations center to provide convenient to the public in the style of One Stop Service. There will be available expert personnel to provide advice, to help create understanding, to solve basic problem and to follow up on various problems of the people to ensure proper care and remedy efficiently. Besides, various pieces of information on problems found will be used as a basis for improvement on service and development of work performance of the company. Contact can be made by telephone, post office and via social network.

• Roadside assistance service

It is the service provided to the insured of motor vehicle in the event of the car breaking down en route. The company's staff are available to give technical advice to remedy the situation including the mechanic service outside of the premises to provide assistance at the point of accident 24 hours.

JOINT 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 2013, 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.

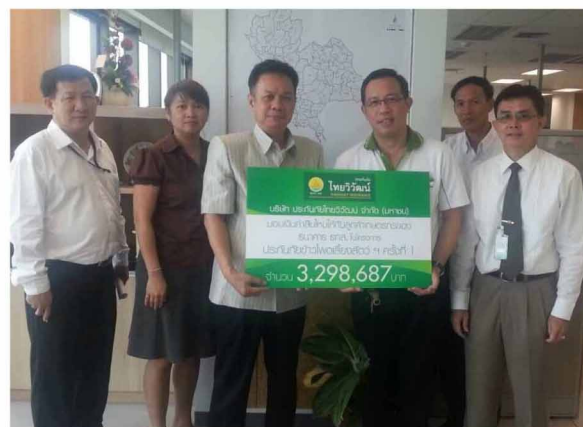
The company has provided service in insurance in various, distinct formats taking into account the needs of the people which are changing in tandem with social and economic situation. The company also envisions the importance of access to the insurance system by the public at all levels. The company 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 2013 are the following:

- Cancer Micro-insurance

to cover cancer in collaboration with the counter service under the All Insurance Project which emphasizes public access to sale of micro-insurance by selling via the ounter 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 to cover seasonal rice planting (the production year of 2013)

Thaivivat Insurance is 1 of 2 insurance companies to join the underwriting in the Seasonal Rice Planting Project with the government having the objective to create stability for farmers, to help reduce expenses and risk which may happen to rice production. The areas of insurance is divided into 5 zones according to the level of risk based on the retroactive average damage since 2005 through 2012 as to determine premium rate according to the risk level. The farmers will be covered for 6 natural perils comprising flood, dry spell, storm, cold spell, hailstorm and fire outbreak, the premium is 1,111 Baht per rai. The coverage is also extended to pest and epidemic at the premium rate of 555 Baht per rai. The project has the objective to cover the insured area of 1.5 million rai countrywide. Insurance to cover seasonally planted rice by sale through BAAC for comprehensive access to insurance by the public.



- Insurance to cover corn for animal feed

by using rain and drought indices for micro-insurance in the same way as coverage for seasonal rice planting. The Company joined the project to insure agricultural crops with the government with the objective to create stability to farmers. The farmer will be covered against drought which causes damage to the crops based on the application of rain and drought indices as a result of agricultural research. With proportion of the coverage of 37.5 %, the whole project has the insured area totaling 9,017 rai.



● “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 cheap price.



Campaign for prevention and reduction of road accident

Besides the development of society and community as to promote access to insurance by the public of all levels comprehensively, Thaivivat Insurance PLC has already played a role in the development of the community and society through the campaign for the road safety to which Thaivivat PLC attaches importance. Partly because it is related to the characteristic of the operation of the business of the company, that is, motor car insurance and it is the promotion of safety and the reduction of damage due to road accident to the community; it is to encourage the people in society to have discipline in leading their life with stability

The company in collaboration with the Office of Insurance Commission (OIC), Thai Loss Insurance Association, Thai Life Assurance Association and Sahamitr Motor Car Repair Association of Thailand supported the campaign activities to prevent and reduce road accident during the New Year festival of 2014 through the wearing helmet to passengers campaign by handing out the helmet lining (to prevent dirt from the helmet) in collaboration with Road Accident Victims Protection Co., Ltd., to the riders of the motorcycle both from within the organization, to the personnel in the company and outside of the organization, to the communities surrounding the company, in order to stimulate the riders to be disciplined and to pay attention increasingly to wearing the helmet during the New Year Festival. For this purpose, the company on 25 December 2013, were handing out the helmet linings to 400 riders of motorcycle in the vicinity of Soi Boon Yu and at the Motorcycle Stop in the vicinity of the Office of Narcotics Control Board (ONCB) to make the community aware of the benefit of wearing helmet and increased measure for life safety.

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

● Support to education

Thaivivat Insurance PLC envisions the importance of education as being the creation of personnel who are key part in the development of the country. Moreover, in order to build personnel in the aspect of insurance, the company presents scholarship to students with good learning records. The student who was selected for the scholarship on 3 December 2013 is Miss Thewikan Ratanaphavorn, in the subject of insurance and management of risk, at the Bachelor Degree level, Srinakharinwirot University, Rangsit Campus, the amount of scholarship is 13,000 Baht.

● In the aspect of society and community

The company joined in fund donation to various organizations and work units in 2013 as follows:

- Joined in donation for royal charity to Sai Jai Thai Foundation on “Sai Jai Thai Day” for 2013.
- Joined in giving support to the organizing the “Grand Exhibition of 8 Years of SaiYaiRak Project” in collaboration with the Department of Skill Development, Ministry of Labor.
- Presented the support fund of 115,000 Baht to the Royal Navy at the ceremony to present the support fund under the “Insurance for the Armors to Three Southern Provinces” Project at the Reception Hall, Command Headquarters of the Royal Thai Navy. The ceremony to receive the presentation was presided over by Admiral Surasak Roonrerngrom, the Commander-in-Chief of the Royal Thai Navy.
- Donation in support of the fund-raising to buy medical instruments for the War Veterans Hospital.
- Donation to the fund for welfare of soldiers on duty in southern provinces to the Naval Welfare Department inwalk-jog charity.
- Donation to the fund for German Association in Aid of the Indigents
- Donation made to contribute to Siriraj Foundation.

● In the aspect of sport, religion, art and culture

The company joined in making donations to the funds of various organizations and agencies in support of religion, art, culture and sport in 2013 are as follows:

- Joined in the contribution as “host to offer robes to monks” to raise fund for construction of Ubosot building in Wat Prang Moo Nok temple in Phattalung province” in collaboration with the Welfare Work Group and Labor Protection Area 3, Ministry of Labor.
- Joined in giving support to the “Charity Lotto of Marie-Somphop Fund” organized by St. Mary Hospital.
- Donated for charity to Weluwan Dhamma Practice House, attached to Khao Rak temple, Huay Krajaao district, Kanchanaburi province.
- Joined in royal Krathin Robe Offering at Wat Phra Sing in Chiang Mai Province.
- Merit-making Tod Phapa Samakkhi robe offering to monks in collaboration with CH Industry Co., Ltd., at Wat Koak Pha-ngad Temple, in Buri Ram province.
- Joined in Krathin Robe Offering for 2013 at Wat Rat Niyomtham Temple in Chol Buri Province.
- Joined in the royal Krathin Robe Offering for 2013 at Wat Burana Sirimatayaram Temple, on Saturday 9 November 2013 in collaboration with the Anti-money Laundering Office.
- Joined as a co-host to Krathin Robe Offering, Bangkok-Nan province, made at Wat Tan Chum, in Nan Province.
- Joined in Krathin offering to raise fund to buy land on which to build Wat Suan Pa Boonyarit.
- Joined in Krathin Offering at Wat Baan Thungseri, Huamark, Bangkok Metropolis.
- Donation made towards rehabilitation of preaching hall (Sala) at Wat Sala Loy, in Chaiyaphum Province and construction of Ubosot, at Wat Nong Muang, in Chaiyaphum province.
- Donation to charity for Aphidham Chanting at the funeral of Revered Monk Somdej Phra Buddhacharn at Wat Srakej.
- Provided support to charity RBSC Rugby 7s 2013 game (The Royal Bangkok Sport Club)
- Provided support to charity golf tournament, the National Defense College, for 2013.

MANAGEMENT OF ENVIRONMENT

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.

Attaching importance to the conservation and rehabilitation of the nature is one thing to which the company pays its attention thanks to the bio-diversity and perfect ecological system which is beneficial in various ways that are invaluable to human being in living peacefully and becomes part of the country's important resource essential to the sustainable development of local community and the country. In 2013, the company organized a walk rally so that the personnel can join in the activity in developing various skills with their colleagues in every part of the company. One of the activities is the conservation of plant species and animals in two royal projects, namely:

- Conservation of nature under the "Green Park under Royal Auspices" Project in the activities of Walk Rally: the power of TVI, batch 1-4, on 12, 18 May, on 22 June 2013 and 13 July 2013. The personnel of Thaivivat PLC joined in the release of "crabs – in planting young saplings. The species of Flower Crabs were released into the sea to return to lay eggs to conserve this species of sand crabs and to cap up with the planting of mangrove trees. This will become part of the conservation of small aquatic animals and is the creation of the ecological system as far as mangrove forest is concerned. Under the "The Green Park under the Royal Auspices" at Sirindhorn International Park in Cha-am, Phetburi province, besides participating in the conservation of nature by planting your saplings and release of animal species into the wilds, Thai Vivat Insurance PLC also presented the insurance policy providing the coverage valued at 150,000,000 Baht to Sirindhorn International Environment Park.
- For conservation of plant and animal species under the royal initiated "Chang Hua Manh" project, in the activity Walk Rally: the power of TVI, batch 3, employees and executives of Thai Viva Insurance PLC, on 23 Jne 2013, joined in the release of the fish species into Nong Sua Reservoir and planting young trees to conserve the nature in Thayang district, Phetchaburi province.





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