

1.5 Company Contact and Steps, timeline, documents and methods used in the application process.

1.5.1 Procedures, duration, documents to claim under the insurance contracts

Reinsurance Processes

1. Life Insurance Companies (Ceding Companies) request reinsurance papers and basic information via fax or Mailbox@thairelife.co.th
2. The 4 initial information's reinsurance for treaty reinsurance and facultative reinsurance are
 - The information of insured is in accordance with insurance policy of each company
 - The type, conditions and ratio of reinsurance
 - The experienced life insurance companies are able to get claim
 - Etc.
3. The underwriting process period depends on conditions that Thairelife Companies contract with ceding companies.
4. The contract process, Thairelife and ceding company would sign the mutual agreement for treaty reinsurance, and/or the company would send the confirmed document to ceding company for facultative reinsurance,

Claims Processes

1. The ceding companies send basic claimed documents or all claims documents that include details of considering claims processes to the company.
2. The details of claims consideration processes are reinsurance ratio, the date of dead or injured claimer, causes' claims information, coverage, a copy of death certificate, copy of ID card, investigate report and copy of request for claims to the insured or beneficiary.
3. The claims processes pay claims as fast as possible when receiving the all details and documents contain full payment details the duration of insurance policy and conditions of facultative reinsurance.

1.5.2 How to contact our company and applicable department in case of dispute or complaint.

The Company sets up the measures to blow the whistle or complain concerning fault activities against law, business ethics; or some behaviors of the Directors, the Executives, or the employees in the organization that may lead to corruption; by organizing various communicating channels that allow the employees and the stakeholders to notify some clues and complaints to the Company conveniently and appropriately. The informers, however, have to explain all details of such clues or complaints as well as their names, addresses, and personal phone number and send to the receiving channels as designated by the Company or send a letter to 48/15 Soi Ratchadaphisek 20, Ratchadaphisek Road Samsennok Subdistrict, Huai Khwang District, Bangkok 10310.

1. Channels for whistle blowing and complaints about corruption -The Company has designated several channels to blow the whistles and complains as follows:

(1) The Chairman of the Board of Directors, via the Company's Secretary, at the following address:

- The letter addressed to the Company's Secretary at the Company's office.
- E-mail: corpsecretary@thairelife.co.th or

(2) The Chairman of the Auditing Committee, via the Secretary of the Auditing Committee, at the following address:

- The letter addressed to the Audit Committee at the Company's office.
- E-mail: auditsecretary@thairelife.co.th

2. The channels for the employees to express their opinions or complaints/ clues of fault can be made through letters or e-mails sending to

- (1) The immediate boss or
- (2) The Division of Human Capital Management and Development or
- (3) The higher levels of the superiors or
- (4) The Chairman of the Auditing Committee, via the Secretary of the Auditing Committee
E-mail: auditsecretary@thairelife.co.th or
- (5) The Chairman of the Board of Directors via the Company's Secretary
E-mail: corpsecretary@thairelife.co.th
- (6) Case by case