



Environmental Policy

Charan Insurance Public Company Limited

Creator	Reviewer and Approver	Approved by resolution of the Board of Directors No. 1/2023 Held on February 22, 2023
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Sources and Principles

On August 25, 2020, the Securities and Exchange Commission (SEC), in collaboration with the Thailand Greenhouse Gas Management Organization (Public Organization) (TGO), entered into a memorandum of understanding to cooperate in promoting the reduction of greenhouse gases within the business sector in the capital market. This initiative aims to contribute to the establishment of a low-carbon society in Thailand. Despite not being in the manufacturing sector heavily reliant on natural resources, Charan Insurance Public Company Limited (the "Company") acknowledges its use of energy and various resources in its business operations. In response, the Company is dedicated to adhering to relevant laws and regulations concerning environmental and energy conservation. The focus lies on formulating measures to use energy and resources within the office efficiently. Additionally, there is a commitment to raising awareness among directors, executives, employees, and all stakeholders involved in environmental protection.

Objectives

The Company aims to foster a culture of resource and environmental conservation, encouraging active participation from directors, executives, employees, and all relevant stakeholders. This commitment includes promoting awareness and actively reducing unnecessary energy consumption. The objective is to demonstrate social responsibility and contribute to the overall stability and sustainability of the organization.

Goals

The Company is committed to elevating its organizational management practices to achieve Green Office status. This initiative aims to empower directors, executives, employees, and all stakeholders to actively contribute to environmental conservation and sustainably reduce the organization's impact on the environment.

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1. Environmental protection, reducing unnecessary energy and resource consumption

Paper saving campaign

1. In instances where document printing is necessary, the Company adopts an environmentally conscious approach by utilizing single-sided used paper for reuse. To facilitate this practice, "**Reuse Paper Boxes**" are strategically placed on every floor of the office for easy access. This initiative not only promotes the optimal use of paper but also significantly reduces paper waste. Moreover, it contributes to the conservation of natural materials and minimizes unnecessary energy consumption in the paper production process.
2. For large quantities of documents that need storage, the company advocates for storing documents in electronic files rather than printing them out. This electronic storage approach facilitates easy sharing via email and the Internet, and it helps prevent the risk of loss associated with hard copy formats.



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3. Used paper that has content on both sides, including internal documents, external documents, printed materials, or brochures that cannot be recycled, is collected in designated "Non-Recyclable Paper for Sale." This collected paper is then sold to disposal personnel.

Campaign to use tap water

The Company encourages all employees to practice water conservation by turning off the water after each use. It emphasizes the importance of not allowing water to flow continuously during activities such as washing the face, brushing teeth, or cleaning. Employees are also reminded not to dispose of items like toilet paper in the toilet. The Company promotes a culture of mutual responsibility, urging everyone to check and remind each other before leaving the bathroom. In the event of a leaking pipe or damaged faucet, employees are requested to promptly notify the relevant agencies to ensure timely repairs or corrections.

Campaign to save energy and use energy efficiently

The Company establishes guidelines for electricity conservation, applicable to all departments and personnel within the organization. These guidelines emphasize the significance of energy conservation and encourage collaboration in reducing electricity consumption. Employees are urged to use electricity efficiently; adopting practices such as turning off air conditioners, light switches, and electrical equipment at specified times as follows:

- **Air conditioner**

Turn it on at 8:00 a.m. and turn it off during lunch hours (12:00 p.m. – 1:00 p.m.) and shortly before the end of the workday (5:00 p.m. or 5 - 10 minutes before). Additionally, if working outside regular hours, employees are advised to use the air conditioner only when necessary. To further promote energy efficiency, the recommended temperature setting for the air conditioner is 25 degrees, resulting in a 10% energy savings.

- **Electrical lighting**

Turn on lights in operating rooms only when necessary. Lights should be promptly turned off after using the restroom, meeting room, or when leaving the office. During nighttime, security guards are instructed to illuminate areas as necessary to ensure building security.

- **Computers and office equipment**

Implement a system to activate screen-saving (Lock Screen) mode on computers when not in use.

- **Select environmentally friendly materials and equipment for use in operations**

- We **opt** for products that have no adverse environmental impacts, exemplified by our choice of environmentally friendly paper.
- We **avoid** and **minimize** the utilization of products that can contribute to environmental pollution within the office space.
- We **abstain** from using materials, equipment, and products that contain hazardous substances.



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2. Imparting knowledge to personnel within the organization

The Company is dedicated to environmental and energy conservation, pollution prevention, and enhancing the office environment. Prioritizing reuse to minimize resource wastage, resource management practices are implemented, focusing on efficient workplace cleaning and reduction of excess materials and equipment. Unnecessary items are separated, and knowledge regarding energy and greenhouse gases is disseminated to directors, executives, employees, and related parties to foster environmental awareness and instill a sense of responsibility among personnel for the collective benefit of themselves, the organization, and society.

3. Environmentally friendly investments

The Company places significant emphasis on selecting environmentally friendly materials, specifically opting for highly opaque office paper to address transparency concerns. This choice facilitates the full utilization of both sides of the paper. Additionally, the paper is produced through a Green Process, utilizing pulp derived from 100% planted trees, showcasing the Company's commitment to resource utilization without harming the environment. Looking ahead, the Company plans to implement an E-Document Platform system, centralizing document storage to decrease paper consumption, further contributing to the reduction of natural resource use and waste.