



Sustainability Statement 2018



Introduction



This is our second year of sustainability reporting and our overarching sustainability priorities and approach to Economic, Environment and Social (“EES”) risks and opportunities continue to be defined by our “Responsible Actions, Sustainable Future” approach. The approach outlines our endeavour to be ‘Economically Productive, Environmentally Protective and Socially Proactive’ with respect to our impact on individuals, communities and the environment.

SCOPE

Our second sustainability statement covers our operations in Malaysia, comprising Tune Protect Group, Tune Protect Re and Tune Protect Malaysia. The disclosures comply with the Main Market Listing Requirements of Bursa Malaysia relating to Sustainability Statement in Annual Reports. The information presented in this statement reflects operations of the Company for the reporting period from 1 January to 31 December 2018, unless otherwise stated.

This report represents our first step towards our 2017 goal to progressively publish more comprehensive sustainability disclosures. We continue to work towards our target to align the contents of future reporting with the Global Reporting Initiative (“GRI”) Standards in order to ensure that our approach to sustainable matters is both relevant and transparent. Moving forward, we aim to show how we attain sustainable outcomes in our business and work to identify sustainability-related strategic approaches throughout our value chain where we can create value for our stakeholders.

In 2018, we also aligned our material matters with the United Nations Sustainable Development Goals

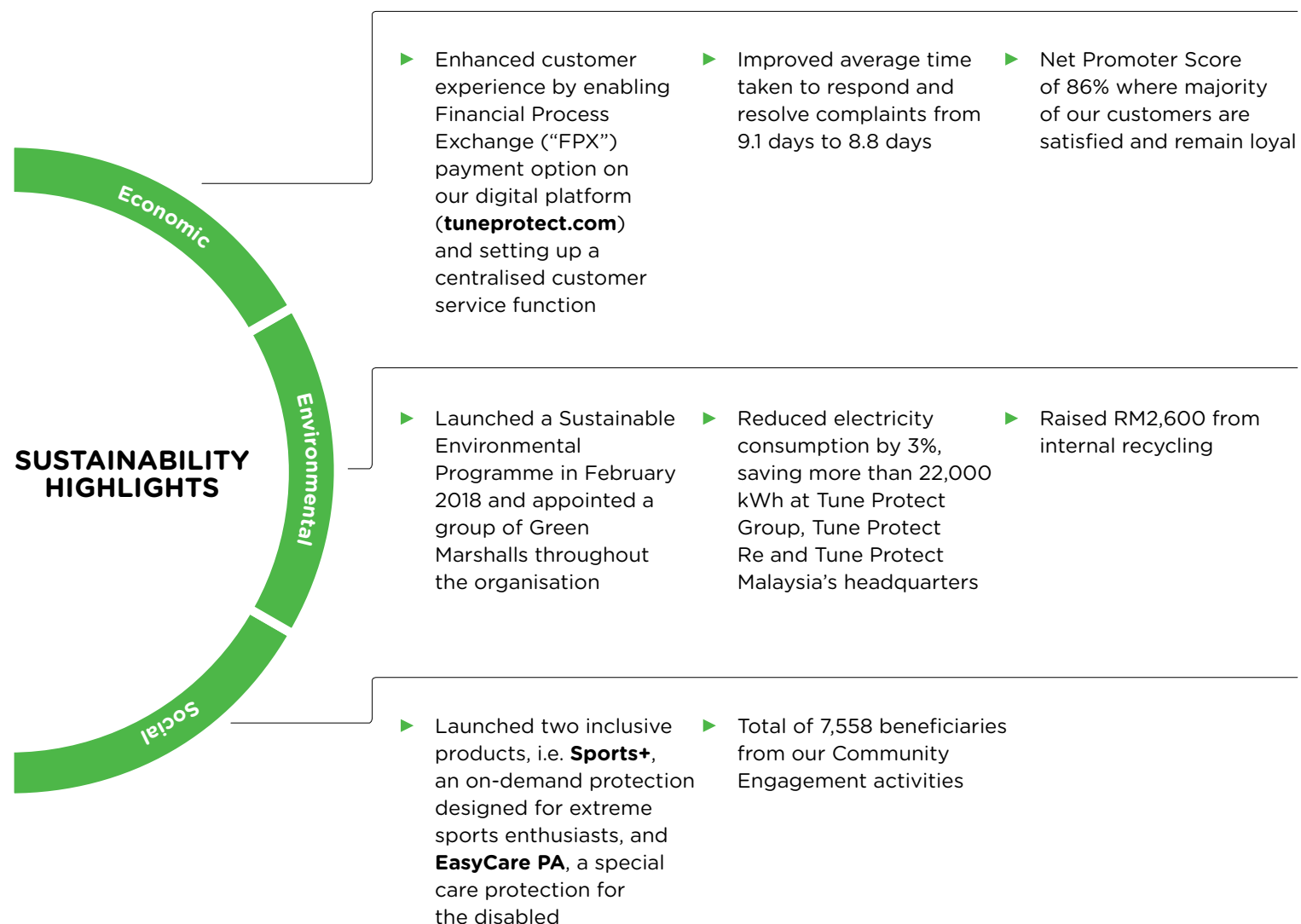
RESPONSIBLE ACTIONS, SUSTAINABLE FUTURE

Sustainability is not simply a corporate goal for Tune Protect Group, but a business imperative. Unsustainable environmental, social and economic behaviours increase risks and amplify financial losses. To continue to thrive in a challenging and rapidly evolving industry and environment, we need to establish not just good controls, but sound platforms for our people to implement our initiatives for a better world.

Underpinning our sustainability efforts is adherence to the highest ethical standards. We hold our values steadfast, for they represent not just our conduct, but how we deliver on our promises to our stakeholders. It is our values that guide our credibility, team-spirited and knowledge-driven organisational culture, and it is the culture that gives Tune Protect Group the innovative attitude needed to provide sustainable solutions.






(“SDGs”), demonstrating our commitment to international efforts towards sustainability. Our alignment with the SDGs global framework ensures that our sustainability initiatives are addressing the most critical and up-to-date matters and that we are acting in concert with global efforts.








OUR STAKEHOLDERS

At Tune Protect Group, we strive to create a shared value among our shareholders by delivering products and services with positive impacts across the entirety of our business operations. In doing so, we regularly engage with individuals and groups who affect and are affected by our business, creating beneficial and impactful relationships to understand their evolving priorities. We employ a variety of mechanisms for engagement to gain a holistic picture of the sustainability matters that are of utmost concern to stakeholders.

Below is a list of our stakeholders and how we engage them.

Stakeholder Group	Engagement Approach	Frequency/Availability
Customers 	<ul style="list-style-type: none"> Customer Experience Department 	Location and operating hours available on the corporate website (tuneprotect.com)
	<ul style="list-style-type: none"> Customer satisfaction survey 	Available immediately to customers who make online purchases through the B2C platform
	<ul style="list-style-type: none"> Digital platforms (e.g. corporate website (tuneprotect.com), B2C platform for Tune Protect Travel – AirAsia travel insurance (www.tuneprotect.com/airasia)) 	24/7
	<ul style="list-style-type: none"> Social media platforms (Facebook, Twitter, Instagram, YouTube, ChatterBug (blog)) 	24/7
	<ul style="list-style-type: none"> Email newsletter 	Weekly
Regulators and government bodies 	<ul style="list-style-type: none"> Audit and compliance assessment and monitoring 	As required
	<ul style="list-style-type: none"> Compliance with listing and regulatory requirements 	Quarterly reporting
	<ul style="list-style-type: none"> Regulatory reporting 	Monthly/Quarterly
	<ul style="list-style-type: none"> Face-to-face meetings, emails and calls 	Scheduled or ad-hoc
Shareholders, investors and analysts 	<ul style="list-style-type: none"> Annual General Meeting (Annual Reports and Shareholders' Circulars) 	Annually. Refer to Investor Relations section on pages 9 to 13
	<ul style="list-style-type: none"> Analyst briefings (analyst presentation slides, financial statements, press releases) 	Quarterly. Refer to Investor Relations section on pages 9 to 13
	<ul style="list-style-type: none"> Regular dialogues (one-on-one and group meetings, conferences, roadshows, Bursa announcements) 	Ad-hoc basis. Refer to Investor Relations section on pages 9 to 13
	<ul style="list-style-type: none"> Investor Relations website at www.tuneprotect.com/corporate/group/investor-relations/ 	24/7
	<ul style="list-style-type: none"> Credit Rating exercise (press release) 	Annually

Stakeholder Group	Engagement Approach	Frequency/Availability
Employees 	<ul style="list-style-type: none"> Code of Conduct Month 	Annually
	<ul style="list-style-type: none"> Internal engagement activities and tools (including town halls meetings, team building, CEO's Gem-bytes, CatchtheBuzz newsfeeds, Culture Workshops) 	Refer to Employee Engagement section on page 49
	<ul style="list-style-type: none"> Performance reviews 	Ongoing
	<ul style="list-style-type: none"> Policies and procedures 	The Company's Intranets
Insurance agents 	<ul style="list-style-type: none"> Training and awareness 	Annually
	<ul style="list-style-type: none"> Awards and recognitions 	Monthly
	<ul style="list-style-type: none"> Annual conventions 	Annually
Local communities 	<ul style="list-style-type: none"> Community activities 	Refer to Community Engagement section on page 50
	<ul style="list-style-type: none"> Strategic community investments through partnerships 	Refer to Community Engagement section on page 50
Media 	<ul style="list-style-type: none"> Media engagements (interviews, events) 	As required
	<ul style="list-style-type: none"> Press releases 	Twice per quarter
	<ul style="list-style-type: none"> Company/Corporate events 	Quarterly
Business partners 	<ul style="list-style-type: none"> Conferences/Roadshows 	Annually
	<ul style="list-style-type: none"> Meetings (face-to-face and group briefing meetings) 	Annually

MATERIALITY

In 2017, Tune Protect Group’s material sustainability matters and a baseline strategy for addressing these matters were identified through a series of internal workshops and meetings. In 2018, we delved deeper into understanding and managing our material aspects, known as “Key Focus Areas”, via a Strategic Sustainability Workshop. The workshop, which was facilitated by an external consultant, brought together heads of departments and members of senior management to create a dialogue within the Company in advancing our sustainable actions.

Through several other focused sessions, we further refined our understanding of sustainability and took the first steps towards transitioning our sustainability agenda from operational to strategic sustainability. What the shift means to us is to move, in the long-term, from a reactive approach to sustainability-focused on operational compliance and end-of-pipe solutions, to a proactive approach in which strategic sustainable thinking is promulgated at all levels of our organisation. While we have some way to go to in realising this goal, the priorities outlined in our Strategic Sustainability Workshop have helped establish the building blocks for this transition towards a strategic focus.

2018 Key Focus Areas

Key Focus Areas	Alignment to SDGs
Focused Solutions	
# Key Focus Area 1: Great Customer Service	 
# Key Focus Area 2: Digitised Solutions, Accessibility, Innovation and Workplace Digitisation	 
# Key Focus Area 3: Environmental Integrity	 
Our Workforce and Culture	
# Key Focus Area 4: <ul style="list-style-type: none"> Building a Diverse, Inclusive Workforce Health and Well-Being 	  
# Key Focus Area 5: Learning and Development	
# Key Focus Area 6: Community Engagement	   

Based on assessment by the Sustainability Committee (“SuCom”) and key management team, the material matters making up our Key Focus Areas were re-clustered to better fit our refined sustainability strategy. The workplace digitisation efforts are now grouped under #Key Focus Area 2 along with digital solutions, accessibility and innovation to reflect the manner in which these digital efforts act in unison to drive our movement towards sustainability. To better demonstrate our comprehensive efforts to care for our workforce, employee health and well-being are now clustered alongside our priorities to build a diverse, inclusive workforce under #Key Focus Area 4. Finally, community engagement is now the sole priority of #Key Focus Area 6, representing Tune Protect Group’s movement towards strategic community engagement.

Supporting the SDGs

The SDGs, developed by the United Nations, form a global roadmap towards a sustainable future for people and the planet. Together, the 17 goals represent a universal call to action for stakeholders across all countries to address barriers to global sustainability, including climate change, poverty, inequality, and other priorities. The goals are universal and

are interconnected by nature and will require collaborative and coordinated efforts if they are to be met by the target year of 2030.

We see our sustainability initiatives as an opportunity to support the global agenda as outlined by the SDGs. As an insurer, our products and services touch on many of the areas set out in the SDGs, allowing us to play a role in realising a wide range of these global targets. In 2018, in order to ensure that our actions are aligned with global efforts, we mapped our Key Focus Areas onto the SDGs to which they contribute. As we move forward with our sustainability strategy, we will continue to assess, discuss and update our materiality matters while ensuring that our Key Focus Areas remain aligned with global agendas, so that we might continue to provide valuable sustainable solutions.

GOVERNANCE

Sound corporate governance is essential in positioning and prioritising sustainability within an organisation. At Tune Protect Group, our commitment to sustainability starts at the top, with our Board of Directors (“the Board”), who are committed to strategically guiding our

organisation, overseeing management and upholding our responsibilities to our stakeholders. The Board reviews all major disclosures and key sustainability-related matters and is accountable for sustainability strategy and performance.

Since its establishment in 2017, SuCom has been overseeing the overall sustainability management, direction and performance of EES-related initiatives. SuCom plays a vital role in all sustainability-related decision making and directions while providing feedback and recommendations to the Board. It is responsible for overseeing the Company’s materiality assessments to ensure robust management of sustainability matters that align with stakeholders’ priorities. SuCom convenes once a month and reports sustainability progress to the Board on a quarterly basis.

The Corporate Development and Investor Relations (“CDIR”) Department serves as a secretariat for SuCom, a gatekeeper and liaison between SuCom and business units. The CDIR Department is responsible for overall sustainability reporting and operations, including driving initiatives, monthly reporting and monitoring targets. The CDIR Department acts as a contact point for

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queries from analysts, investors, media and other relevant parties relating to sustainability and works with individual departments to ensure that identified initiatives are on track. Matters arising from sustainability initiatives are tabled to SuCom for discussion and approval as needed.

On the ground implementation of initiatives and data collection is the responsibility of individual business units, who are required to track and report results to the CDIR Department for reporting purposes. Effective 2018, the Company’s subsidiaries’ Board of Directors have received updates on the overall sustainability initiatives undertaken by the Group for notation.



Highlights of SuCom 2018

SuCom meetings were held once a month to review, discuss, oversee and approve sustainability directives. The meetings were chaired by Tune Protect Group's Chief Executive Officer.

SuCom provides sustainability updates to the Board on a quarterly basis which include, but are not limited to, the following:

- 1 Overall project implementation
- 2 Focus area or scope of data request in relation to EES and Governance of the year
- 3 Initiatives, performance and gap analysis the year
- 4 Sustainability theme and tagline
- 5 Sustainability strategy

SuCom Spotlight: Sustainability Newsletter

An internal sustainability newsletter is distributed to all employees via email to ensure that employees are informed of ongoing and upcoming sustainability initiatives. Communication reminders for Earth Hour Fridays, recycling posters, recycling banners, and quarterly Green Report cards are some of the information disseminated through this newsletter.

Tune Protect Group has policies and systems in place to manage EES sustainability risks across our entire value chain.

Sustainability Policies and Systems (selected)*

Economic



- Group Anti-Fraud, Bribery and Corruption Policy
- Group Confidentiality Policy
- Group Corporate Governance Policy
- Group Marketing Policy
- Group Procurement Policy
- Group Sustainability Policy
- Group Whistleblowing Policy & Procedures
- Group Dividend Policy
- Group Communication Policy
- Information Risk Management Policy

Social



- Code of Conduct
- Group Employee Handbook
- Group Fit & Proper Policy
- Group Performance Management Policy
- Group Recruitment & Selection Policy
- Group Sexual Harassment Policy and Procedures
- Complaints Management

* The relevant policies are featured above. For more information, refer to Internal Policies, Frameworks and Guidelines on pages 83 to 87

Integrity is a fundamental part of our business and plays a significant role in retaining the trust of our customers, shareholders, employees and business partners for the longevity of our business.

ETHICAL BUSINESS, COMPLIANCE AND RISK MANAGEMENT

Ethical Business

As a responsible and transparent organisation, Tune Protect Group adheres to the Financial Services Act 2013, Bank Negara Malaysia's guidelines, Bursa Malaysia's Main Market Listing Requirements and all related laws and regulations. Integrity is a fundamental part of our business and plays a significant role in retaining the trust of our customers, shareholders, employees and business partners for the longevity of our business. Integrity is embedded in our Code of Conduct ("CoC"), which is rolled out on an annual basis to all employees.

Code of Conduct

In order to promote a healthy and ethical business environment, Tune Protect Group has put in place a formal CoC and group-wide policies that lay the foundations for long-term trusting relationships with our colleagues, customers and partners. The month of May 2018 was designated as our CoC month to enhance the implementation of the CoC. During the month, various activities and events were conducted to emphasise the importance of the CoC and ensure that our core values and rules are adhered to effectively. A mandatory CoC training module

and Conflict of Interest declaration tool are also made available to employees online.

Our CoC month also featured the launch of our new core values: **Integrity, Creativity** and **Togetherness**, ("ICT"). Interactive activities were organised during the month to foster these new values among all the employees. The new core values are aligned with the way we conduct ourselves in the workplace, with our business partners and our shareholders.

"Remember ICT,
remember our core
values!"

(Key message from 2018's
CoC month)

To ensure that our core values and rules are adhered to effectively, we tracked key figures that tied to our business ethics related training. The overall completion rate for our online CoC module stood at 98% in 2018, including our associate company, Tune Protect Thailand, and Joint Venture company, Tune Protect EMEIA. The knowledge and understanding delivered through this training have helped our employees to better understand our CoC and allow them to better adhere to and apply the CoC in their daily working lives for the betterment of our Company.

CoC Online Training Certification



Integrity Training and Awareness

As one of our core values, Integrity in the workplace is of key importance across the Group. To strengthen this message, we conducted various training programmes on anti-corruption policies and procedures and impressed upon all employees the need to "Do The Right Thing". Policies were tabled to the Board prior to training to ensure standardisation throughout the Group and delivered to employees during the post-recruitment process and through employee communications. Employees are informed of our anti-fraud, bribery and corruption policy and procedures via email annually, and the policies are made available for all employees in an internal shared folder. In 2018, our anti-fraud, bribery and corruption policy was communicated to the Board and all employees.

To further improve employees' understanding of specific integrity standards, additional training is provided on relevant laws and regulations, such as Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA"). AMLATFPUAA training is conducted annually for all employees and during induction training for all new employees.

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The 2018 AMLATFPUAA training was conducted in October and November in sessions for the employees in Malaysia.

AMLATFPUAA Training

Number of Training Hours



Number of Employees Trained



To ensure the efficacy of the controls we have in place for our products, our Group Compliance Department conducts regular reviews of anti-money laundering and counter financing of terrorism procedures. A screening of customers against the Malaysian Ministry of Home Affairs' and the United Nations Security Council's sanction lists is done on a monthly basis and according to regulators' requests when new names added to the list. We are also in the process of enhancing our system in order to perform pre-onboarding screening for customers.

The Company communicates all anti-corruption policies and procedures to stakeholders and persons outside the organisation or value chain via the Tune Protect corporate website under the Investor Relations section. This information is readily available and updated whenever changes are made. To ensure the integrity of stakeholders within our value chain, new vendors, agents and employees are subject to screening before a business relationship is established. These stakeholders are screened annually.

Compliance

At Tune Protect Group, we view compliance as not only requirement, but an opportunity for transparency, open culture, innovation and trust. Regulatory influences help us achieve our sustainability agenda and keep our efforts focused on long-term change.

Our Compliance Management Framework outlines the structure and key processes for identifying and ensuring compliance with applicable legislation, regulatory requirement and internal policies and procedures. To ensure the protection of our stakeholders, we comply with the Personal Data Protection Act (2010) ("PDPA") and Bank Negara Malaysia's Guidelines on Internet Insurance (Consolidated).

We have in place several platforms to raise awareness and develop competency in regulatory compliance. Company-wide compliance policies and procedures are developed by the Compliance function which facilitates the implementation of these policies, including the CoC, by individual business units. Within each business units, the respective Head of Department signs an annual attestation assuring the Board that their department has the necessary controls in place to manage compliance risks and requirements.

With Tune Protect Malaysia, we make monthly compliance declarations on selected data under our requirements for reporting to the Bank Negara Malaysia. This monitoring and reporting allow us to track whether individual business units are in compliance with the laws, regulations and requirements set out by the regulators. In 2018, there were

no substantial complaints regarding breach of customer privacy or customer data loss.

In addition to the above and as part of good governance, Tune Protect Group also conducts a credit check on its senior management team on yearly basis.

EES and Governance Risk Management

Our greatest exposure to EES and Governance risks at Tune Protect Group are through the level of risks that we are exposed to by our clients or partners. Thus, the management of risk has evolved into an important business driver for strategic decisions in support of the organisation's business strategies. We take care to balance an appropriate level of risk taken proportionate to the desired level of returns while maintaining a sound financial position and company capital. The management of risk involves the establishment of risk principles and strategies as the core foundation in driving risk management practices and processes and it is embedded in all the processes and activities of Tune Protect Group.

The risk management practices and processes are fundamental components of the risk principles adopted by Tune Protect Group. To ensure a comprehensive approach to risk management whilst supporting the risk principles established, the risk management practices and processes are essential in enabling Tune Protect to systematically identify, measure, control, monitor and report risk exposures throughout the organisation.

Through these established principles and strategies, we at Tune Protect aim to transform the risk identification process by improving the early warning signals from lagging to leading indicators to achieve a proactive management approach that is consistent with the strategy for long term sustainability.

The Risk Management Committee was established on 16 March 2017 to assist the Board in overseeing the risk management and compliance functions of the Company, independent from Management. Prior to 16 March 2017, both audit and risk functions shared the same committee. The Risk Management Committee is responsible for reviewing and recommending risk frameworks and policies, strategies, exposures, tolerance limits and thresholds for the Board's approval. The Risk Management Committee also reviewed the adequacy of risk management policies and frameworks and ensured that infrastructure, resources and systems are in place for managing risks. Management reports on risk exposures and trends are reviewed by the Risk Management Committee, as well as the risk appetite statement. The Risk Management Committee is also responsible for ensuring that the employees responsible for implementing risk management systems perform their duties independently of the Company's risk-taking activities.

In order to ensure that risk management systems are in place to assess and address EES risks at all levels of the organisation, Risk Register reviews are performed quarterly with all individual business units. The reviews ensure that the Risk Management Committee is kept abreast of the potential, emerging and actual risks faced by departments both internally and externally.

In order to mitigate the risk of disruption to our operations, Tune Protect Group has in place a Business Continuity Plan ("BCP"). The BCP plays a crucial role in ensuring that critical resources and services are available in the event of system failure or business interruptions, which may be due to disrupted outsource contracts, natural disasters, accidents, hardware or software malfunctions. The BCP includes an Information Technology ("IT") Security

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Report for reporting on IT system security and recovery in the event of a disruption, as well as a Disaster Recovery Plan for each individual department. Our last BCP Test was successfully conducted in September 2018.

In April 2018, our Risk Management and Compliance Department conducted a Risk Culture Awareness workshop for all employees from Tune Protect Group, Tune Protect Re and Tune Protect Malaysia. The one-hour workshop was delivered over nine sessions, reaching approximately 200 employees. Moving forward, the workshop will be delivered to new employees during their induction training and conducted annually for all employees. Workshop content is listed in the following table:

- 1 The importance of Information Risk
- 2 The establishment of the Group Information Risk Guideline
- 3 New Escalation Matrix for respective entities (Tune Protect Group, Tune Protect Re and Tune Protect Malaysia)
- 4 List of incidents to be reported to Bank Negara Malaysia with the incident specific timeline
- 5 The importance of due diligence on business partners, service providers and other stakeholders
- 6 Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001
- 7 Clean Desk Policy and premises sweep
- 8 Information Asset Classification
- 9 Do's and Don'ts of the office workspace (where information risk is concerned)
- 10 Importance of Personal Data Protection Act 2010 and how it could affect our company

Moving forward, premise sweeps will be held twice a year to monitor the outcome of the Risk Culture Awareness Workshop and evaluate employee uptake of our information risk policies. In 2018, the result of the premise sweep was “Satisfactory”, with almost all employees adhering to the Clean Desk Policy. These included not leaving documents and removable media containing confidential information unattended on employees’ desks and locking all rooms and cabinets. Desktop computers were also switched off and laptops were either taken home or locked in cabinets at the end of the workday. Finally, all sources of confidential information, including documents, whiteboard and flip chart notes were erased or disposed of accordingly.

In order to ensure that our sales process is informative and to protect our customers from risk, product disclosures are made available to our prospective customers throughout the decision-making process.

Protecting Our Customers From Risk

Our customers entrust Tune Protect Group with their personal information, and in return, we promise to ensure that their private data is properly managed, controlled and protected.

Clean Desk Policy	Cybersecurity
<p>We emphasise a Clean Desk Policy as one of our top strategies in reducing the risk of security breaches in the workplace. Through this policy, employees are made aware of best practices for protecting sensitive information in our possession, and the threat of security incidents and data loss to malicious entities is reduced. Training on our Clean Desk Policy is provided through the Risk Culture programme including our Risk Culture Awareness Workshop, while office areas are regularly monitored for compliance.</p>	<p>To prevent cybersecurity breaches, Tune Protect Group ensures that all information we receive is stored and safeguarded using technical and administrative measures that provide confidence and security. We protect against the loss, misuse or alteration of any information provided to us through a number of safety provisions, including limiting employees’ access to and handling of information provided to us by current and past clients. We also take caution in preventing the disclosure of non-public information, except as required by regulators. Our Privacy Policy ensures that customers are aware of their obligations and rights in relation to the personal data and information that they provide to the Company.</p>

At Tune Protect Group, we believe that diligent monitoring, evaluation and adjustment is the key to a secure system. On-the-ground compliance with our information risk policies is constantly reviewed and monitored by our Compliance Team through regular internal audits, office walkthroughs and employee surveys.

Our Risk Management Framework and our comprehensive approach to risk management, enables us to establish an ethical, safe and secure working environment and maintain customer confidence and trust. For more information, refer to our Risk Management and Internal Control Statement on pages 75 to 78.

FOCUSED SOLUTIONS

At Tune Protect Group, we are committed to delivering focused solutions to the barriers for a sustainable future. We understand that to achieve sustainable growth, we must innovate to address the issues that are most material to our stakeholders. These issues, defined as Key Focus Areas, are opportunities to generate long term benefits in terms of shared value.

#KEY FOCUS AREA 1: GREAT CUSTOMER SERVICE

We are dedicated to delivering an exceptional customer service experience to all of Tune Protect Group’s stakeholders. Our customers are our number one priority and their satisfaction in our services is our primary objective. It is only through quality customer care that we can retain our clients’ trust in managing their financial risk. We have a number of initiatives, platforms and tools in place to ensure that customers receive the highest standard of service.

Customer Experience Initiatives

Customer preferences are continuously evolving, and in response we are constantly innovating to ensure that we uphold our commitment to provide efficient, responsive and reliable service to our customers. To do so, we regularly review our products and identify opportunities whereby they can be made more relevant and accessible. In keeping up with current trends, we place a particular focus on the development of our digital business and product innovation in this field. In 2018, two improvements were undertaken to enhance digital customer experience.

As part of our commitment to quality customer care, we centralised our customer service function in 2018

by establishing a full-service contact centre. This includes a dedicated team who attend to customers calls and emails while also tracking queries and complaints. The call centre streamlines and simplifies the previous system, under which customers calling via general lines needed to be transferred between departments. With a centralised customer service team to cater to our customer inquiries and needs, we are also able to notify our customers in a timely manner regarding claims status.

In addition to the call centre, we further improved the customer experience by enabling a FPX payment option for our products on the Tune Protect website. This secure digital payment system, which allows customers to make hassle-free, real-time online payments through a transfer from their existing account, has already reduced complaints regarding payment issues.

Our customer experience initiatives are built upon the customer journey mapping exercise we conducted in 2017 with the goal of gaining deeper insight into the customer experience when reviewing our products. This exercise was conducted for our two key products, namely Motor and Travel, and we successfully identified 24 key initiatives to build better product platforms. Of these initiatives, 11 were rolled out in 2017 followed by another 2 in 2018. The remaining 11 were placed on hold or removed due to incompatibility with the current operating environment.

Our efforts to improve the customer journey with Tune Protect Group have already yielded enhancements to our current process. We hope that through these initiatives and future changes, customers will be able to purchase our products with greater ease and enjoy a more seamless claim experience.

Adding Value Through Digitisation

Digitisation initiatives such as auto checks on boarding status, flight delays and baggage tracing simplify the claims process for customers, creating a hassle-free service with quicker response times. Our digital education materials promote financial risk literacy and lead to greater awareness of financial risk for customers, while enhancements to our online platform for live assistance with general enquiries promote increased understanding of our travel insurance policies, giving customers the confidence needed to purchase protective policies. A simplified web design for online buying experience ensures that customers experience a positive purchasing journey, prompting them to return in the future.

Complaints Management

Complaints are a manifestation of customer dissatisfaction, something which is taken seriously at Tune Protect Group. Customer complaints are an opportunity to critically examine and improve our products, services and processes in order to provide greater value to our customers. Customers are able to review our company's performance and provide feedback through multiple channels - an approach which helps us address our issues effectively and gain the trust of our customers.

Customers who are unsatisfied with services related to our General Insurance products can file an official complaint with our Customer Experience department who will immediately process the complaint and forward it to the relevant department as required. Our Customer Experience department will ensure the complaint is resolved within 7 to 14 working days, depending on the complexity of individual cases.

In 2018, the average turnaround time to respond to and resolve a complaint was 8.8 days. If a complainant is unsatisfied by our response, they may also choose to have their matter reviewed by Bank Negara Malaysia or the Ombudsman for Financial Services.

For Tune Protect Travel - AirAsia's customers, complaints can also be lodged via an email that is available on the B2C website. Our Customer Experience department will check the clarity and completeness of all complaints and communicate with all relevant parties regarding the process and resolution of a complainant case. The turnaround time for the handling and resolution of a complainant case is between 1 to 7 days, depending on the complexity of individual cases.

Based on the feedback that we received, we proactively address common complaint issues with the goal of bettering the experience for current and future customers.

Tune Protect Travel - AirAsia

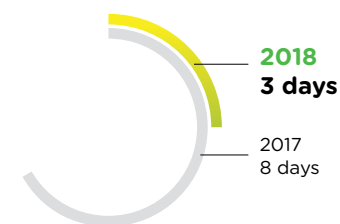
Number of Complaints Received



Number of Complaints Resolved



Average Time Taken to Respond and Resolve Complaints



We hold true to our belief that everyone deserves to be protected and that we are committed to making insurance easy to understand, easy to buy, easy to claim, easy to access and easy on the pocket.

General Insurance Products

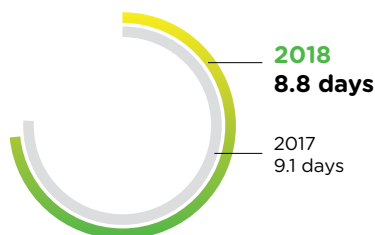
Number of Complaints Received



Number of Complaints Resolved



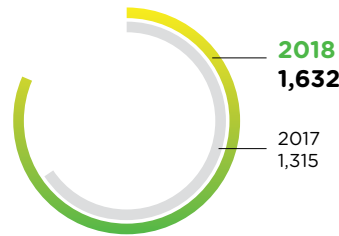
Average Time Taken to Respond and Resolve Complaints



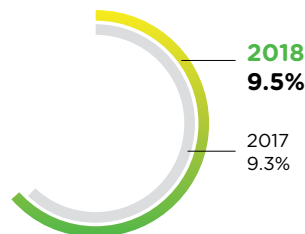
Customer Satisfaction Survey

The support of our customers is essential to our goal of becoming a leading digital insurer. To ensure that our customers feel valued and to understand how we can better serve them, we invite customers to share their experience through our customer experience satisfaction survey. The results of this survey allow us to improve on our customer engagement. In 2018, survey feedback was extremely

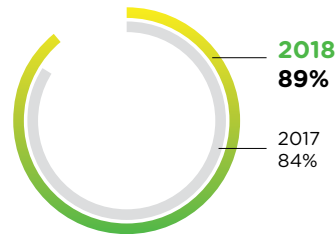
Total Number of Respondents



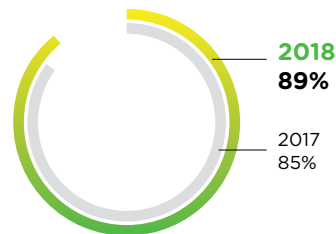
Customer Response Rate



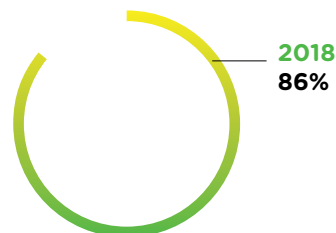
Customer Purchase Satisfaction Survey



Recommendation Survey



Net Promoter Score*



* NPS tracking commenced in 2018

positive. Based on the results of our Customer Purchase Satisfaction and Recommendation surveys, 89% of respondents are loyal and enthusiastic

customers who are likely to increase their purchases and actively recommend Tune Protect's products and services to others.

We are currently looking into expanding the scope of our surveys with a plan to add email surveys to our survey platform in 2019. We have also adopted the use of the Net Promoter Score ("NPS") as a standardised score of our customer satisfaction performance. As advised by our regulators, we have established processes to measure our level of services against the industry's Customer Service Charter ("CSC") for long term benefits. Our NPS score, which serves a metric for customer satisfaction and loyalty, is currently 86%, demonstrating that our customers are satisfied and remain loyal with our product.

#KEY FOCUS AREA 2: DIGITISED SOLUTIONS, ACCESSIBILITY, INNOVATION AND WORKPLACE DIGITISATION

We hold true to our belief that everyone deserves to be protected and we are committed to making insurance easy to understand, easy to buy, easy to claim, easy to access and easy on the pocket. The digitisation of our services plays a pivotal role in this by creating Direct-to-Consumer platforms that provide easy, convenient, relevant and value-based products and offerings. Aligning our workplace practices with our digital ambitions by embracing the digitisation of internal systems has allowed us to streamline our processes and services to provide greater support for our employees and better value to our customers.

Digitised Solution

A key initiative for Tune Protect Group in providing digital solutions is a consolidation of the various digitisation initiatives in the Group to deliver a unified mobile application and an intuitive website. The deployment of this project will entail the integration of

an omni-channel customer support suite to service various customer behaviour patterns within a singular platform. This will also improve the speed to market the Group's "on-demand" products. Together, these align with Tune Protect Group's business model to meet the needs of its online customers.

Product Accessibility

Individuals at all levels of our community should be able to enjoy life's adventures, armed with the knowledge that they and their loved ones are well-protected. At Tune Protect Group, our goal is to make this happen by ensuring that our products are easy to understand, widely known and tailored to meet individual needs.

To promote financial risk literacy and familiarity with our products, we communicate our products and services through a number of channels, including social media, press releases and company reports, including our annual and quarterly reports. One such initiative from 2018 was our digital insurance education campaign, delivered in collaboration with Havas Media. Called the "Dennis Yin Helliday" campaign, the initiative sought to reach potential customers the benefits of insurance before, during and after their travels.

In November 2018, we also introduced a new digital outreach initiative in the form of our Chatterbug blog. Chatterbug functions as a medium to educate and engage with customers using long-form content conveyed in a simplified casual tone. The blog offers exciting lifestyle content, travel tips and activity ideas that are related to our products, attractive contest announcements as well as Tune Protect Group product deals. Chatterbug is targeted at existing and new Tune Protect customers and has reached 17,000 page views as of December 2018 since its launch in November 2018.

To further promote product accessibility, our Direct-to-Consumer platform offers simplified terms and conditions and a constant range of new services that simplify the process of purchasing coverage. With Tune Protect Travel - AirAsia's B2C platform, customers in 14 markets can purchase travel insurance up to 1 hour before their scheduled flight time, with the exception of Malaysia, where coverage can be purchased up to the last minute before their scheduled flight, and Japan, where it must be purchased 48 hours prior.

Online channels are also an important mechanism for conveying critical information to our stakeholders. Important updates are communicated to stakeholders through online channels within 24 hours of an incident and through offline channels between 24 hours to 1 month after an incident, depending on the medium of communication. In addition to our digital services, Tune Protect Malaysia, as of 2018, operates 21 branches across Malaysia to serve non-digital based customers in our aim to bring simplified and tailor-made insurance to every level of the community.

By offering simplified product information through a variety of distribution channels we ensure that customers have a better understanding of the policies available to them, prompting greater take-up rates and more protection throughout the community.

Innovation and Value Creation

A changing market requires changing products. At Tune Protect Group, that is exactly what we work towards delivering. Through initiatives such as the use of dynamic pricing tools for products that suit every budget, bundled products for comprehensive coverage and products developed using customer profiles to meet a greater variety of needs. We continue to work on identifying new ways in which to create value for our customers through product innovation.

We also introduced a new digital outreach initiative in the form of our Chatterbug blog. Chatterbug functions as a medium to educate and engage with customers using long-form content conveyed with a simplified and casual tone.

In 2018, we offered Pay-As-You-Drive ("PAYD"), a mileage-based motor insurance product where customers who drive less are rewarded with partial refunds. Through collaboration with our affinity partners, we also launched HostProtect, an insurance plan that aims to safeguard homeowners and hosts who utilise the HostAStay platform to manage their short-stay businesses, as well as rentProtect, a built-in insurance cover for tenants and landlords. In addition to these offerings, we improved on the diversity and inclusivity of our products with the launch of our first on-demand product, Sports+, designed for extreme sports protection and EasyCare PA, a special care protection for the disabled.

Just as protective gear and safety equipment serve to protect sports enthusiasts from physical injury in the case of accidents, our new product Sports+ protects customers from financial harm when participating in extreme sports. This product, which allows customers to quickly purchase flexible coverage from as short as one day to as long as one year in duration, ensures customers enjoy their adrenaline rush armed with the knowledge that they and their loved ones are safe from potential financial burden.

EasyCare PA aims to reach out to the underserved members of the community by providing an affordable protection plan for people with disabilities.

Our other new product, EasyCare PA, aims to reach out to the underserved members of the community by providing an affordable protection plan for people with disabilities. At Tune Protect Group, we fully support everyone living their best lives and have developed two distinct EasyCare PA plan types to meet consumers' specific needs. We applaud the strength demonstrated by the disabled community in rising above the challenges they face and hope that with this product, we can support them in their journey.

Sports+ and other upcoming on-demand solutions represent exciting milestones for the Company with respect to growing our digital agenda and strengthening our position in the insurtech space. Our innovation efforts continue to focus on the better implementation of product bundling across all of our insurance sectors along with the continued delivery of product personalisation categories, such as on-demand, usage-based and behaviour-based products. We have also launched an optimisation programme - Dynamic Pricing - with our airline partner which allows us deeper insights into a traveller's profile by leveraging real time analytics and machine learning before customising a message and product plan to him or her.

Workplace Digitisation

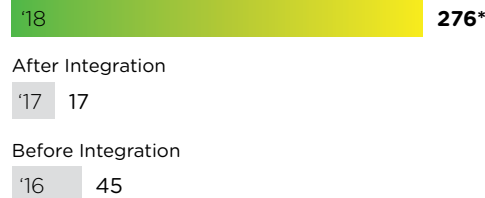
Integration & Service Improvement

We are constantly seeking to improve our ability to track, store and process the quantifiable components of our business. In the 1Q2017, we integrated our E-Customer Experience Portal with a section of our airline partner's flight

reporting system, allowing our team to expedite verification of customers' travel details for Flight Delay and On-time Guarantee insurance claims. Since the implementation of this initiative, we have drastically reduced the number of reopened cases and the average processing time of our policies. Digitisation efforts such as this help improve efficiency and customer experience, enhance customer retention and will remain a key component of our medium to long-term growth strategy.

Number of Reopened Cases

2018 Updates



After Integration

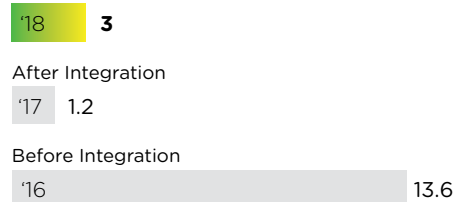
'17 17

Before Integration

'16 45

Average Processing Time (days)

2018 Updates



After Integration

'17 1.2

Before Integration

'16 13.6

* In 2018, we recorded a higher number of re-opened cases due to the re-classification of Travel Re-route claims, including baggage claims, from Non-Fast Track to Fast Track claims

Digitising Advertising Collaterals

In a new initiative to increase brand awareness of Tune Protect Group and our products, we have introduced QR codes to our business cards. The QR code, which leads to our Company's digital platform, exposes potential customers to our website and products in a simple and mobile-friendly way. Through this, we also reduce the amount of print materials as the business cards double as digital product flyers.

#KEY FOCUS AREA 3: ENVIRONMENTAL INTEGRITY

In 2017, we embarked on a journey to quantify and manage our direct environmental impacts. For 2018, in addition to monitoring our paper and energy consumption, we began tracking our non-paper recyclables. To further incorporate sustainability initiatives into our core business, we are currently researching and selecting a set of environmental targets most relevant to the Company.

Environmental Awareness Initiatives

Our internal environmental initiatives serve to create environmental awareness among our employees and promote social change on a wider scale. In 2018, spearheaded by the People and Culture Department, we worked to 'Create Awareness and Enable Social Change' within the Company to promote climate action amongst employees. Initiatives include digital reminders of our weekly Earth Hour Friday and a Green Report Card emailed to employees to promote environmental awareness and targets with actions. Our Green Report Card provides a benchmark by which employees can track their progress, promoting personal fulfilment and self-awareness.

Since the official launch of the Company's Sustainable Environmental programme in February 2018, the Department also oversees a group of 'Green Marshalls' who are appointed on a rotation basis and undergo training to help drive green initiatives in the office.



Nature appreciation trip to FRIM to 'Create Awareness and Enable Social Change' to reverse global warming

In 2018, our environmental awareness initiatives also included collaborating with the Truly Loving Company ("TLC") to create awareness about water pollution and organising a nature appreciation trip to Forest Research Institute of Malaysia ("FRIM"). Our 2018 corporate team building exercise also featured a Nature Awareness Challenge at the Secret Garden 1 Utama Shopping Centre, where participants solved riddles to spot and photograph plants and their scientific names in the 300,000 square feet green space.

Environmental Impact

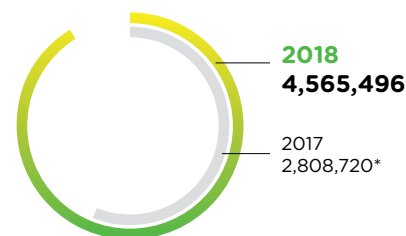
To monitor our environmental footprint and evaluate our performance, we have been tracking the Group's consumption of key resources since 2016. To drive improvement in this dimension of sustainability, we have implemented a number of initiatives to reduce our resource consumption.

Other initiatives include the development of a workplace lighting plan for employees to minimise electricity wastage, the promotion of recycling and the installation of lighting-emitting diode lights in selected areas. These programmes serve to increase employee understanding of green living and the environmental actions they can take to reduce greenhouse gas emissions.

Paper Consumption Management

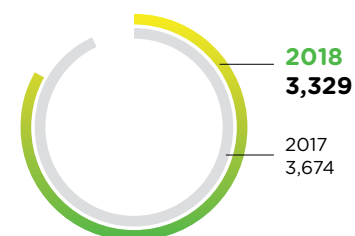
We continue to prioritise and promote the use of digital products over paper in order to reduce our own and our customers' paper consumption. Activities include making digital copies of policies available to policyholders and allowing claims submissions for selected policies to be made entirely online. We also incentivise our customers to purchase our products online by offering monetary rebates. In 2018, we further reduced the environmental burden of our printing activities by adjusting our default office print settings to a double-sided option and to print in grayscale as opposed to colour, as well as encourage printing on recycled paper for internal usage when necessary.

Amount of Paper Used for Printing (sheets)

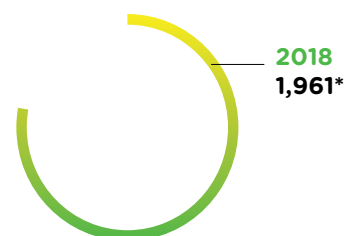


* Tracking commenced in June 2017

Amount of Paper Used for Non-Printing Purposes (reams)



Amount of Paper Products Saved from Management Initiatives (kg)



* Tracking commenced in 2018

Energy Consumption

In 2018, to aid in our efforts to reduce electrical consumption at Tune Protect Group, Tune Protect Re and Tune Protect Malaysia's headquarters, we installed 4 programme timers for our drinking water boilers, resulting in an average of 12 hours of electricity savings per boiler per day. To reduce our electricity consumption from office lighting, we continue to rely on the efforts of our Green Marshalls, who promote and oversee employees' efforts to switch off office lights. One such campaign is our weekly Earth Hour Friday initiative, which promotes switching off office lighting between 12 p.m. to 1 p.m. every

Friday. This resulted in a 3% reduction in total energy consumption compared to 2017. Moving forward, we will roll out these energy saving initiatives to all our Tune Protect Malaysia branches, making energy reduction and environmental consciousness a Group-wide culture.

Total Electricity Consumption (kWh)

'18 (% vs '17)	673,165 (↓ 3%)
'17 (% vs '16)	695,737 (↓ 1%)
'16	700,574

Tune Protect Group (kWh)

'18 (% vs '17)	19,160 (↓ 13%)
'17 (% vs '16)	21,992 (↑ 1%)
'16	21,814

Tune Protect Re (kWh)

'18 (% vs '17)	12,774 (↓ 13%)
'17 (% vs '16)	14,661 (↑ 1%)
'16	14,543

Tune Protect Malaysia - HQ (kWh)

'18 (% vs '17)	186,565 (↑ 3%)
'17 (% vs '16)	180,935 (↑ 2%)
'16	176,857

Tune Protect Malaysia - 20 branches (kWh)

'18 (% vs '17)	454,666 (↓ 5%)
'17 (% vs '16)	478,149 (↓ 2%)
'16	487,360

Water Consumption

Although our water usage comes solely through personal consumption in our offices and is therefore modest, at Tune Protect Group, we believe no action is too small when it comes to sustainability. To ensure that we are doing our best to

conserve water, we promote awareness among our employees using creative and strategically located stickers, mirror and cupboard wraps to remind our employees to conserve water as well as installed self-closing push taps to minimise wastage.

Waste Management

In 2017, Tune Protect Group identified waste management as a material issue for our sustainability efforts. In response to this issue, we have begun tracking our non-paper wastes, particularly waste from discarded electronic appliances (e-waste) and other recyclable office waste. We have in place three types of recycling bins within the Tune Protect Group headquarter to collect paper products, plastic, aluminium cans and steel. We have engaged with three separate recycling contractors to manage the waste collected through these bins. We are finalising and identifying the best contractor for the long-term management of our recyclable material. Our 5R Initiative focuses on:

- 1 Refuse
- 2 Reduce
- 3 Reuse
- 4 Recycle
- 5 Replenish

To reinforce the importance of recycling in an engaging and team-building manner, we included recycling challenges in our Topsy Turvy Teambuilding 2018 ("TTT18") initiative. In the first 'Climate Action Newspaper Recycling Challenge' teams competed against each other to collect the heaviest load of newspapers for recycling, leading to the collection of over 801 kg of newspaper. The funds from this collection were channelled to a worthy charitable cause. The challenge was also extended to Tune Protect

Malaysia branches in Kota Kinabalu, Sandakan, Tawau Kuching, Puchong and Ipoh for the collection of a further 723 kg of newspaper, the funds from which were similarly donated. In total, over two tonnes of paper products was recycled throughout the Group in 2018.

An additional Climate Action Challenge was held at Rainforest at 1 Utama Shopping Centre as part of TTT18 and saw all team builders supporting environmental initiatives through the recycling of plastic bottles and the refilling of non-disposable water bottles to reduce plastic waste.

Taking Going Green to the Next Level

As a responsible organisation, Tune Protect shall continue to care for the environment and manage our consumption and waste efficiently. We aim to intensify our efforts in recycling, moving beyond the current paper, plastic and aluminium products to other recyclable items generated by our business operations and offices which we operate in. For starters, we are looking at the collection and proper disposal of light bulbs in accordance with safety standards to minimise its impact on the environment. We shall also inculcate a recycling mindset at our employees level by initiating a project to bring recyclable and reusable items from home to office. These household items could include pre-loved items such as eyewear and homeware which can be channelled to those who have better need for them.



The TTT18 Climate Action Newspaper Recycling Challenge



The TTT18 ended on a 'frozen' high note at the Royale Ice Skating Rink

We shall also manage any further wastage of energy by making it a habit to switch off electrical items such as personal computers, photocopiers, shredders, coffee machines and microwave ovens left on or on standby mode at the end of each day. Reminders to all employees are made frequently through our Sustainability e-newsletter.

We are excited to be collaborating with Tune Group Sdn Bhd, our shareholder and co-tenant in Wisma Tune, to lead our other affiliates in turning the nine-storey building into a Green Zone with a brand new GoGreen initiative which shall take root in 2019. Working with the tagline 'Protecting Tomorrow, Today', efforts will mirror the existing environmental initiatives across our affiliated companies in Wisma Tune, including Tune Protect Earth Hours Fridays, electricity conservation, recycling, water conservation and protection, the responsible disposal of bulbs and the implementation of the 5R initiatives. This effort has received the full support of the building office management.

As we move forward with our green initiatives, we recognise that global climate change is a pressing environmental issue and that there is a need for transparency in climate-related business operations. We acknowledge the reporting recommendations that have been set out by the Task Force on Climate-Related Financial

Disclosures ("TCFD") and are gradually working towards addressing the TCFD recommendations in our organisation.

OUR WORKFORCE AND CULTURE

At Tune Protect Group, our people are our strength. Continued investment in their development and well-being is therefore one of our top priorities. We strive to create a safe, respectful and impactful workplace where our employees can develop the skills and knowledge necessary to reach their full potential. We seek to develop a workforce that is informed, adaptable and resilient, with the capacity to keep abreast of rapid industry change while delivering the best solutions for our customers.

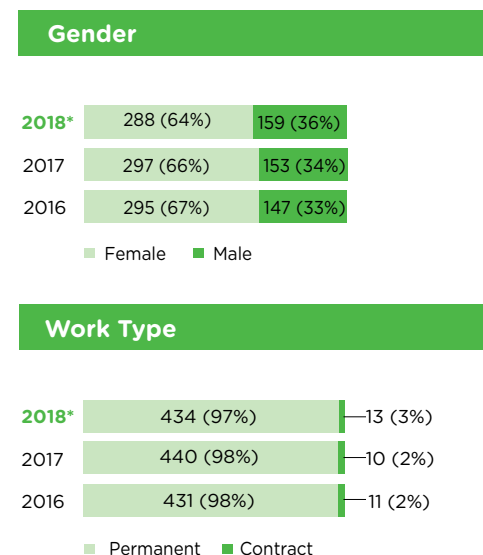
#KEY FOCUS AREA 4: BUILDING A DIVERSE, INCLUSIVE WORKFORCE

Diversity and Inclusivity

We value our people and acknowledge that each has his or her own experiences and perspectives to contribute to a successful working environment. We seek to maintain a workforce that is well-balanced with respect to gender, ethnicity and age as well as ensure that our recruitment process is unbiased and focused on the skills and capabilities presented by candidates. Beyond the hiring process, diversity is further supported through ensuring equal opportunity within our organisation

with respect to career development, promotion and training. We believe that a diverse and inclusive workforce will play a key role in helping Tune Protect Group become a leader and the employer of choice in the insurance industry.

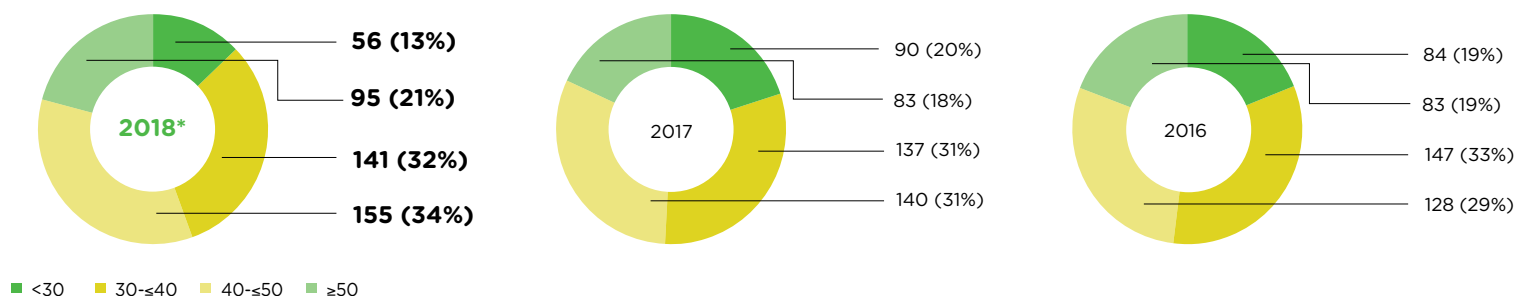
Current Employees



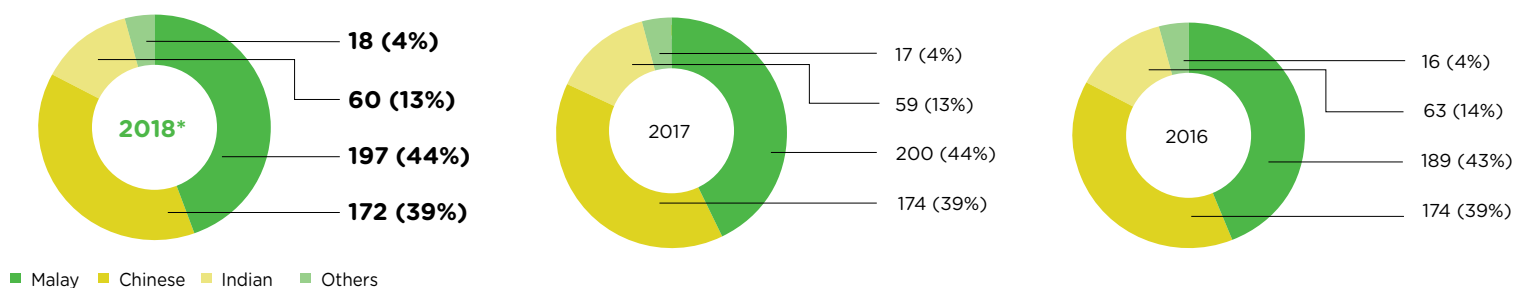
* This data includes employees who exited the Company via our cost rationalisation exercise in Dec 2018

Current Employees (cont'd.)

Age Group



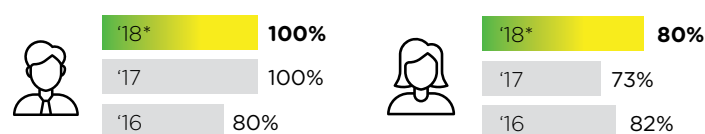
Ethnicity



Number of Employees Who Took Parental Leave



Return to Work Rate¹



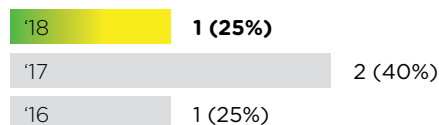
* This data includes employees who exited the Company via our cost rationalisation exercise in Dec 2018

¹ Employees who remained employed 12 months after returning from parental leave

Our workforce is young and diverse. We strive to ensure representation of the different age brackets in terms of talent and leadership pipeline. Women play a key role in the organisation and make up 42% of top management. At the Board, we continue to benefit from the counsel of directors of varied backgrounds. In 2018, the gender ratio of our Board fell to 1 woman among 4 Directors following resignation of one of our female directors.

Women in Management

Board of Directors



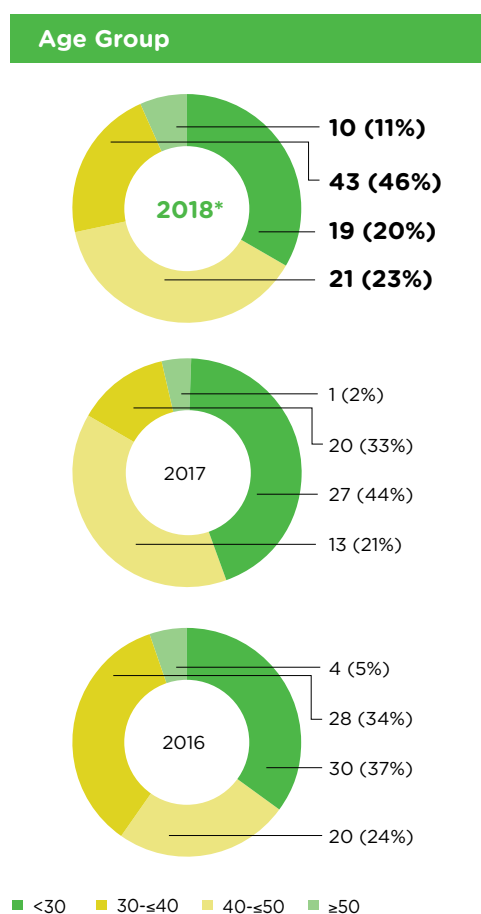
Senior Management



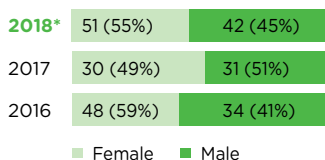
Recruitment

To ensure a consistent and unbiased recruitment and selection process, we have in place a Group Recruitment and Selection Policy. The policy, which guides our employment process, complies with all applicable employment laws, minimises hiring risk and is based on the underlying principles of our CoC. In this manner, we ensure the appointment of the best candidates through the principles of merit-based selection, intake diversity and transparency in our processes. The Company also provides internships for undergraduates in order to promote the development of the country's up-and-coming workforce.

New Hires



Gender



* This data includes employees who exited the Company via our cost rationalisation exercise in Dec 2018

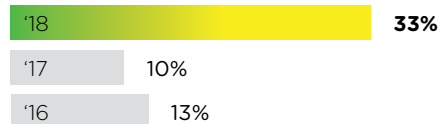
Employee Engagement

At Tune Protect Group, we want to ensure that all new hires feel familiar with and comfortable in the organisation. All new hires are introduced to the company structure, business, core values and culture through a Culture Workshop conducted during their induction. In 2018, a Culture Workshop was held every two months, allowing us to reach 100% of our new hires, up from approximately 80% in 2017.

The ability to voice concerns safely and securely is essential in maintaining a healthy and happy workplace. At Tune Protect Group, we ensure our employees are aware of their right to speak up about the Company or their fellow employees in a safe and confidential manner and familiar with the options available to them. The grievance channels that we maintain include:

- 1 Workplace - reports to Group People & Culture and Group Risk & Compliance
- 2 Business partners - reports to Group Risk & Compliance
- 3 Shareholders - reports to Group Risk & Compliance
- 4 Our Whistleblowing Policy & Procedures, which is available on our corporate website, enables grievances to be channelled anonymously

Turnover Rate



The turnover rate in 2018 was higher than previous years as a result of cost rationalisation and alignment to our digital transformation plan to drive efficiency and optimisation.

#KEY FOCUS AREA 4: HEALTH AND WELL-BEING

The safety, health and wellness of our people is of paramount importance in maintaining a happy and productive workplace, and we play an active role in ensuring our employee's well-being. We regularly engage with our employees on the importance of physical and mental health, and review and update our benefit scheme to ensure that it reflects market standards.

Our comprehensive benefits provide medical coverage for all employees, including their spouses and children, maternity leave as well as paternity leave in excess of the paternity leave requirements of the local government. Employees can also take advantage of our flexible working arrangements, which allow employees to work from home or determine their own working hours under certain circumstances. In addition to these benefits and working arrangements, we regularly hold talks and events to promote employee health and have implemented an annual Heart Health Month, during which we engage all our employees to create awareness on the importance of keeping their hearts healthy. In March 2018, we organised a 2-hour 'Tune Protect Fitness Day'. Everyone came dressed in their sports attire and joined our Group CEO and Tune

Protect Malaysia's CEO who led the way with fun activities and group dance that drove home the importance of practicing a healthy lifestyle so that employees will be able to contribute positively to the growth of the organisation and enjoy a quality life. We also encouraged our employees to contribute to the health of our community by organising two blood donation drives held in June and September.

#KEY FOCUS AREA 5: LEARNING AND DEVELOPMENT

We believe in investing in our employees. Providing opportunities for continuous learning and development is the only way to ensure that our employees and business reach their full potential in a rapidly evolving industry. We support employee development through structured learning opportunities, training modules and openings for cross-organisational moves, all of which help employees grow to meet new challenges and take on new roles. We continue to reward employee achievement in service and quality.

Employee Training

We promote learning through a number of channels, including delivering in-house programmes, engaging external trainers or sending employees for external training and development programmes. The training methods employed in each case are dependent on the specific requirements of our employees. Through our programmes, we aim to equip our employees with 21st century skills, including soft skills, technical skills, leadership skills, digital skills and other industry-specific knowledge.

In order to deliver targeted and effective learning and development in the most resource-efficient manner, we implement a Performance Management Process ("PMP"). Through the PMP, employees are made aware of their performance expectations and are provided with feedback on

the contributions they made to the Company's success. The PMP helps employees to understand their value to our Company and provides clarity in their work expectations. In the case of underperformance, the PMP allows managers to quickly and effectively provide guidance and correction to ensure that the Company's objectives are met.

Our employees spent at average eight hours on training, with compulsory AMLATFPUAA and CoC training. We also delivered communications workshops and held five Lunch and Learn knowledge-sharing sessions, covering topics such as Investor Relations, Actuarial, Employment Insurance System Awareness, Bank Negara Malaysia Employer Screening Awareness, and Fire Prevention Awareness.

#KEY FOCUS AREA 6: COMMUNITY ENGAGEMENT

As a responsible corporate citizen, we are committed to giving back to the communities in which we operate. In doing so, we focus on four key areas: personal well-being, education, financial literacy and environmental protection. This is in line with SDG 3 Good Health and Well-Being, SDG 4 Quality Education, SDG 11 Sustainable Cities and Communities and SDG 13 Climate Action. We partner with several external organisations in order to leverage their expertise for the delivery of the most impactful programs and activities. Ultimately, we seek a future in which our business growth is matched by our communities' empowerment.

Community Programmes - Health and Wellness

Healthy Living with Heart Health Month

We held our 2nd annual Heart Health Month in conjunction with World Heart Day celebrated every September to promote awareness of cardiovascular health among our employees. This initiative serves to promote Good



Total Expenses for Employee Training in 2018

RM464,909



Number of Beneficiaries from Community Engagement Initiatives in 2018

7,558



Monetary Contribution for Community Engagement Initiatives in 2018

RM136,400

Health and Well-Being in line with SDG 3. Employee activities featured in this year's event included a Good Cholesterol, Bad Cholesterol Talk by Dr Abraham and 'Pump-It-Up' Zumba workout class with Zumba extraordinaire Hannah Kamal. We also held our 4th annual Blood Donation Drive in collaboration with the National Blood Centre at the lobby of Wisma Tune where 36 bags of blood were donated. Our Heart Health Month aims to bring about social change within Tune Protect Group, ultimately creating a healthier workforce by creating awareness of cardiovascular illnesses that can affect the quality of life, including impacting lifespan as well as limiting productivity.

Other activities conducted during our Heart Health Month:

- 1 Bentong red dragon fruit and longan distribution to employees
- 2 Cold-pressed slow-juicing demonstration, sampling and nutrition talk by Oranger
- 3 Office Slugfest Jianzi, hula-hoop and 'lawn' bowling challenges
- 4 Adult and paediatric emergency Cardiopulmonary Resuscitation ("CPR") and choking workshop by Earthwin Academy
- 5 Booth set-up and oat sampling by Quaker Malaysia for employees and all other tenants of Wisma Tune
- 6 Microcirculation and blood analysis by myWorkWell, workplace wellness experts in Malaysia



Adult and paediatric emergency CPR and choking workshop conducted for staff by Earthwin Emergency Academy



Winners of Heart Health Month Office Slugfest Challenges won sports equipment and Quaker Malaysia sponsored goodie bags

Developing Confidence with GoodKids League

As part of our commitment to promoting health and wellness, we recognise that some children, particularly those who are disadvantaged, require additional support for their social and mental wellbeing. For that reason, Tune Protect Group supports GoodKids, a social enterprise that helps at-risk youth develop confidence and self-respect by alternative learning through performing arts. In 2018, we sponsored tickets for the parents of performers in the GoodKids League competition so that these parents, who are members of the Orang Asli community, could attend the event. The competition performances featured recycled percussion, body percussion and acting. We also provided insurance coverage for 120 children and 20 volunteers from the programme.

Getting Active with COBRATS

We continue to support the well-being of the younger members of our communities through our sponsorship of COBRA Rugby Club Malaysia's ("COBRATS") programme in line with SDG 3 promoting Good Health and Well-Being.

Once again, we sponsored two COBRA 10's Mini rugby tournaments held in Selangor and Penang. Combined, the two tournaments saw a total attendees of 6,500 including participants, parents, coaches, pitch marshals, medical personnel, referees and security personnel. The sponsorship was expected to create awareness about our brand and products, while also sustaining our connection with health-promoting activities and events.

In addition to the two COBRA tournaments, in 2018 we initiated a 6-month rugby training programme for 10 'at-risk' children from Yayasan Chow Kit's Pusat Aktiviti Kanak-Kanak and children of Tune Protect employees, forming PROBRATS. The

Combined, the two tournaments saw a total attendees of 6,500 including participants, parents, coaches, pitch marshals, medical personnel, referees and security personnel.

collaboration involved the sponsorship of full sets of PROBRATS jerseys, club membership, weekly rugby training and transportation. With this collaboration, we introduced the children at Yayasan Chow Kit to a new healthy and productive leisure activity that otherwise would not be available to them. The training teaches the children about creativity on the playing field, discipline, resilience, respect and teamwork, while COBRATS gains the opportunity to promote their organisation and the benefits of rugby to a wider section of the community.



COBRA 10s Mini 2018 Rugby Tournament Girls Under-13 Cup Champions from COBRA at Padang Bola E Rubber Research Institute Malaysia Sungai Buloh, Selangor

Community Programmes - Quality Education

We have undertaken several initiatives to support the betterment and proliferation of education in Malaysia.

Sponsor A Kid Back to School

We believe everyone has the right to education and are committed to helping those who are less fortunate realise that right. Our 'Sponsor A Kid Back to School' programme promotes education among 'at-risk' children under the care of Yayasan Chow Kit's Pusat Aktiviti Kanak-Kanak in the Chow Kit area by providing full sets of school supplies and uniforms for the new schooling year. The funds for this programme, which were raised through a one-for-one matched donation drive held within Tune Protect Group, and were used to provide 114 complete sets of school uniforms for 57 children. An additional sum was donated for urgent repairs required at the centre to repair major leakage and flooding. We expect to once again support disadvantaged school-going children with schooling essentials in 2019. The cheque was presented to Yayasan Chow Kit Board of Governors member His Royal Highness Tunku Datuk Seri Zain Al-'Abidin Ibni Tuanku Muhriz.

Promoting Financial Literacy and Empowerment

Financial literacy forms the foundation for financial security but is often overlooked in children's education. In 2018, Tune Protect Group collaborated with Grow the Goose to sponsor and run three Financial Literacy and Empowerment Workshops for children of employees and agents as well as children from single parent families and with special needs ranging from 6 to 16 years of age. We also sponsored the first of two Financial Literacy and Empowerment Boot Camps for Orang Asli youth aged 17 to 24 to empower these youths to venture into entrepreneurship. Under



Workshop graduates aged 6 to 16 years old, some with parents and money jars, raring to apply their learning and manage their money responsibly



11 year old Rubik's Cube expert Ronn Tan, an employee's child and workshop graduate, conducted a Rubik's Cube Workshop that earned him a handsome RM50 for his money jar



Budding 9 year old entrepreneur Alexandra Wong, an employee's child and workshop graduate, 'sold out' 15 tubs of her homemade scented and coloured 'play slime' at RM5 per tub

this programme, several small business ventures have taken-off and funds were provided to assist the Orang Asli entrepreneurs with the much needed financial support to promote and distribute their rainforest-sourced handmade items sold to sustain their livelihoods.

Community Programmes - Climate Change and Sustainable Cities and Communities

Merdeka Charity Food Bazaar

The Merdeka Charity Food Bazaar is a brand-new initiative introduced in 2018 to raise funds for community climate action initiatives. Contributions to the Bazaar were made by our generous employees, who contributed both store-bought delicacies and home cooked food. Approximately RM2,000 was generated from the fund-raising event and channeled towards a recognised charitable organisation for their contribution to a climate action initiative in an underserved community. To minimise the environmental footprint of the event, employees were encouraged to use reusable food containers and cutlery, while non-toxic and biodegradable TLC washing detergent and photo degradable garbage bags were provided.

The event was a huge success among Tune Protect employees and the guests who came together as responsible Malaysians to celebrate our country in an environmental-friendly manner.