

RULES OF CONDUCT
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT ASURANSI DAYIN MITRA Tbk
Jakarta, August 12, 2021

PT Asuransi Dayin Mitra Tbk (the “Company”) has formulated the Rules of Conduct for the Annual General Meeting of Shareholders (the “Meeting”) by taking into account the provisions related to the Covid-19 Pandemic as follows:

PREVENTION OF THE SPREAD OF COVID-19

With due observance of the provisions applicable in the Capital Market and the Government policies on Implementation of Restrictions on Community Activities (PPKM) as well as the health and safety protocols in the premises where the Meeting will be held, Shareholders or their proxies who will physically attend the Meeting must follow and pass the health and safety protocols that will be strictly enforced by the Company, as follows:

1. Wearing masks, washing hands and using hand sanitizers while being in the premises where the Meeting is held and during the Meeting.
2. Following the health check procedures (including body temperature checks) to be performed both by the Company and the management of the building where the Meeting is held.
3. At the time of registration, submitting a health declaration form containing health and travel information.
4. Complying with the physical distancing policy pursuant to the direction of the Company and the management of the building where the Meeting is held.
5. Meeting participants shall be Shareholders whose names are registered in the Company's Register of Shareholders on Monday, July 19, 2021 and/or owners of the Company's sub-securities accounts at PT Kustodian Sentral Efek Indonesia (“KSEI”) at the closing of stock trading at the Indonesia Stock Exchange on Monday, July 19, 2021.
6. The Company will arrange in such a way that the number of physical attendance in each Meeting Room remains compliant with the physical distancing policy. The number of Meeting Participants includes the attendance of representatives of members of the Board of Commissioners, representatives of members of the Board of Directors, Notary Public, Securities Administration Bureau, Shareholders, proxies, and Public Accountants.
7. Leaving the building where the Meeting is held immediately after the Meeting ends.

MEETING PREPARATION

1. Shareholders are deemed to have read and agreed to the contents of this Rules of Conduct and in advance have read the materials and explanations of the Meeting Agenda Items which have been uploaded on the Company's Website.
2. The Company provides alternatives to Electronic Authorization, namely:
 - a. The Company urges Shareholders who are entitled to attend the Meeting whose shares are kept in the collective custody of KSEI, to give power of attorney to an officer appointed by the Securities Administration Bureau of PT Datindo Entrycom: smnhuda@datindo.com through the KSEI Electronic General Meeting System (eASY.KSEI) facility on <https://akses.ksei.co.id/> provided by KSEI as an electronic authorization mechanism in the

process of holding the Meeting, no later than at 12.00 Western Indonesian Time (WIB), 1 (one) business day before the Meeting is held.

- b. In the event that the Shareholders will give power of attorney to attend the Meeting without using the eASY.KSEI mechanism, they can download the power of attorney from the Company's website, www.asuransidayinmitra.com.
- c. Shareholders or their proxies who will attend the Meeting must submit a photocopy of their National Identity Card ("KTP") including a photocopy of the National ID Card of the giver and recipient of the power of attorney or other identification to the Meeting Officer before entering the Meeting Room. Legal Entity Shareholders are required to bring a copy (photocopy) of the latest Articles of Association of the Company including the latest composition of the management. For Shareholders of the Company whose shares are kept in the Collective Custody of KSEI, the Shareholders or their proxies must submit a Written Confirmation for the Meeting ("KTUR") that can be obtained through the Stock Exchange Member or the Custodian Bank in which the Shareholders opened their securities accounts.

REGISTRATION PROCESS

1. Shareholders or their Proxies who will attend the Meeting must follow the foregoing health and safety protocols.
2. In order to facilitate the arrangement and orderliness of the Meeting, Shareholders or their legal proxies are cordially requested to be at the Meeting venue at least 30 (thirty) minutes before the Meeting begins.
3. Shareholders or their Proxies who will attend the Meeting are required to bring the following documents:
 - a. Shareholders whose shares are kept in the collective custody of PT Kustodian Sentral Efek Indonesia are required to present the Written Confirmation for Meetings ("KTUR") that can be obtained at the securities company or custodian bank in which the Shareholders opened their securities accounts;
 - b. Individual Shareholders or Proxies:
 - National ID Card or other proof of identification;
 - Power of Attorney and National ID Card or other proof of identification from the Giver of the Power of Attorney and the proxy of Shareholders.
 - c. Legal Entity Shareholders or Proxies:
 - Photocopy of the latest Articles of Association of the company;
 - Photocopy of the latest deed of Appointment of the Company's Management;
 - Special Power of Attorney (if required by the Articles of Association of the Legal Entity concerned) and National ID Card or other proof of identification from the Giver of the Power of Attorney and the proxy of Shareholders.
4. In compliance with the health and safety protocols, the Company will keep an eye on the capacity of the Meeting Room and the Shareholders and/or their proxies are encouraged to give power of attorney to the Securities Administration Bureau (PT Datindo Entrycom).
5. Meeting participants will only be allowed to bring appropriate personal items into the Meeting Room.
6. All personal communication devices including cell phones should be turned off or set to vibrate during the Meeting.

7. Notice of these rules of conduct may change at any time in compliance with the provisions issued by the Government of the Republic of Indonesia and DKI Jakarta Local Government.
8. The government or the competent authorities may at any time issue a policy prohibiting the holding of the Meeting or prohibiting Shareholders from attending the Meeting in person before or on the day of the Meeting, and this is completely beyond the responsibility and authority of the Company.
9. Shareholders or their proxies attending the Meeting electronically through the eASY.KSEI application must pay attention to the following matters:
 - a. Local individual Shareholders who have not provided a declaration of attendance or a power of attorney in the eASY.KSEI application until the deadline i.e. at 12.00 WIB, 1 (one) business day before the date of the Meeting and wish to attend the Meeting electronically are required to register their attendance in the eASY.KSEI application on the date of the Meeting until the electronic registration is closed by the Company.
 - b. Local individual Shareholders who have provided a declaration of attendance but have not cast a vote for at least 1 (one) Meeting agenda item in the eASY.KSEI application until the deadline i.e. at 12.00 WIB, 1 (one) business day before the Meeting date and wish to attend the Meeting electronically are required to register their attendance in the eASY.KSEI application on the date of the Meeting until the electronic registration is closed by the Company.
 - c. For Shareholders who have given a power of attorney to the proxies provided by the Company (Independent Representatives) or to the Individual Representatives but have not cast a vote for at least 1 (one) Meeting agenda item in the eASY.KSEI application until the deadline i.e. at 12.00 WIB, 1 (one) business day before the date of the Meeting, the proxies representing the Shareholders are required to register their attendance in the eASY.KSEI application on the date of the Meeting until the electronic registration is closed by the Company.
 - d. For Shareholders who have given a power of attorney to the participant proxy/Intermediary (Custodian Bank or Securities Company) and have cast a vote in the eASY.KSEI application until the deadline i.e. at 12.00 WIB, 1 (one) business day before the date of the Meeting, the representative proxies who have been registered in the eASY.KSEI application are required to register their attendance in the eASY.KSEI application on the date of the Meeting until the electronic registration is closed by the Company.
 - e. Shareholders who have provided a declaration of attendance or a power of attorney to the proxies provided by the Company (Independent Representatives) or to the Individual Representatives and have cast a vote for at least 1 (one) or all Meeting agenda items in the eASY.KSEI application no later than the deadline i.e. at 12.00 WIB, 1 (one) business day before the date of the Meeting, the Shareholders or their proxies do not need to register their attendance electronically in the eASY.KSEI application on the date of the Meeting. Shareholding will be automatically counted as a quorum of attendance and the votes cast will be automatically taken into account during the voting at the Meeting.
 - f. Any delay or failure in the electronic registration process as referred to in letters a – d for any reason will result in the Shareholders or their proxies being unable to attend the Meeting electronically, and their shareholding will not be counted as a quorum of attendance at the Meeting.

HOLDING OF THE MEETING

1. The meeting will be held in Indonesian
2. Chairperson of the Meeting has the right to request those in attendance to present their proof of authority for attending the Meeting
3. When discussing each Meeting agenda item, Chairperson of the Meeting will provide the Shareholders or their representatives with an opportunity to ask questions and/or to express opinions before adopting a resolution on the matter concerned.
4. The electronic submission of questions and/or opinions for Shareholders or their proxies who are present electronically through the eASY.KSEI application should adhere to the following matters:
 - a. Shareholders or their proxies will have 3 (three) opportunities to submit questions and/or opinions at each discussion session per meeting agenda item. Each discussion session per meeting agenda is limited to a maximum of 3 questioners from the Shareholders or proxies. Questions and/or opinions per Meeting agenda item can be submitted in writing by the Shareholders or their proxies by using the chat feature in the "Electronic Opinions" column available on the E-Meeting Hall screen in the **eASY.KSEI** application. Questions and/or opinions can be submitted as long as the Meeting status in the "General Meeting Flow Text" column reads "Discussion started for agenda item no. []". Afterwards, the Notary Public will read out the questions and/or opinions.
 - b. Chairperson of the Meeting or a member of the Board of Directors selected by the Chairperson of the Meeting will answer or respond directly (verbally) to questions, opinions, proposals or suggestions submitted through the "Flow Text Box" feature in the eASY.KSEI application.
 - c. Proxies of the Shareholders who are present electronically and wish to submit questions and/or opinions of their shareholders during the discussion session per Meeting agenda item are required to write down the names of the shareholders and the amount of their shareholding followed by related questions or opinions.
5. Each share entitles its holder to cast 1 (one) vote. If a shareholder owns more than one share, he/she is required to vote only once and the vote represents the total number of shares owned.
6. Pursuant to provisions of article 16 paragraph (5) of the Company's Articles of Association, voting regarding persons shall take place in unsigned, secret ballots and regarding other matters shall take place verbally, unless Chairperson of the Meeting determines otherwise without any objection from 1 (one) or more Shareholders present at the Meeting, collectively representing at least 10% (ten percent) of the total shares with valid voting rights.
7. Only Shareholders or their authorized representatives are entitled to cast votes.
8. Questions that may be asked are only those directly related to the Meeting agenda item being discussed. Questions which in the opinion of Chairperson of the Meeting are not directly related to the Meeting agenda item being discussed will not be answered.
9. Pursuant to provisions of article 16 paragraph (12) of the Company's Articles of Association, any matters submitted by the Shareholders during the discussion or voting at the Meeting should meet all the following requirements:
 - a. In the opinion of Chairperson of the Meeting, those matters are directly related to one of the Meeting agenda items concerned; and
 - b. Those matters are submitted by one or more Shareholders collectively representing at least 10% (ten percent) of the total shares with valid voting rights; and

- c. In the opinion of Chairperson of the Meeting, the proposal is considered to be directly related to the Company's business.
10. Pursuant to provisions of article 16 paragraph (8) of the Company's Articles of Association in conjunction with article 47 of Regulation of the Financial Services Authority Number 15/POJK.04/2020 concerning Planning and Organizing of General Meeting of Shareholders of a Public Company ("POJK No. 15"), Shareholders with valid voting rights who are present at the Meeting but abstain will be considered to have cast the same vote as the majority of votes cast by the Shareholders.
 11. Pursuant to provisions of article 40 of POJK No. 15:
 - (1) Any resolution of the GMS will be adopted based on deliberation for consensus.
 - (2) In the event that the resolution based on deliberation for consensus as referred to in paragraph (1) cannot be reached, the resolution will be adopted through voting.
 - (3) The adoption of resolution through voting as referred to in paragraph (2) must take place by taking into account the provisions of the quorum of attendance and quorum of resolution of the GMS.
 12. The voting process for Shareholders or their proxies who are present electronically through the eASY.KSEI application must adhere to the following matters:
 - a. The electronic voting process takes place in the eASY.KSEI application on the E-meeting Hall menu, Live Broadcasting sub-menu.
 - b. For Shareholders attending the meeting in person or represented by their proxies but have not yet cast their vote on the agenda item of the Meeting as referred to in **Registration Process** number 9 letters a – c, the Shareholders or their proxies have the opportunity to submit their vote as long as the voting period through the E-Meeting Hall screen in the eASY.KSEI application is opened by the Company. When the electronic voting period per meeting agenda item begins, the Notary Public, assisted by the Company's Securities Administration Bureau, will check and count the votes and close the voting time session for shareholders who are present electronically and Shareholders who are present in person. During the electronic voting process, the "Voting for agenda item no [] has started" status will be displayed in the 'General Meeting Flow Text' column. If the Shareholders or their proxies did not vote for certain agenda item of the Meeting until the Meeting status as shown in the 'General Meeting Flow Text' column changes to "Voting for agenda item no [] has ended", they will be considered to have cast a Blank vote for the agenda item concerned.
 13. Provisions of Article 16 paragraph (1) of the Company's Articles of Association in conjunction with Article 41 paragraph (1) letter a POJK No.15 which require the presence of Shareholders representing more than 1/2 (half) of the total shares with voting rights to be present or represented shall be applicable to the 1st (first) to 4th (fourth) Meeting agenda items.
 14. Provisions of article 16 paragraph (9) of the Company's Articles of Association in conjunction with article 41 paragraph (1) letter c POJK No. 15 which require that any resolution of the General Meeting of Shareholders be adopted based on deliberation for consensus shall be applicable to the 1st (first) to 4th (fourth) Meeting agenda items. In the event that a resolution based on deliberation for consensus cannot be reached, the resolution of the Meeting shall be valid when approved by more than 1/2 (half) of the total shares with voting rights present at the Meeting.

15. Provisions of Article 26 paragraph (1) of the Company's Articles of Association and Article 42 letter a POJK No. 15 which require the presence of Shareholders representing at least 2/3 (two-thirds) of the total number of shares with valid voting rights shall be applicable to the 5th (fifth) Meeting agenda item i.e. Amendments to the Company's Articles of Association.
16. Provisions of Article 26 paragraph (1) of the Company's Articles of Association in conjunction with Article 42 letter b POJK No.15 which require that any resolution of the General Meeting of Shareholders be taken based on deliberation for consensus shall be applicable to the 5th (fifth) Meeting agenda item i.e. Amendments to the Company's Articles of Association. In the event that a resolution based on deliberation for consensus cannot be reached, the resolution of the Meeting is valid when approved by more than 2/3 (two-thirds) of the total shares with voting rights present at the Meeting.

Procedures to be followed:

- a. Chairperson of the Meeting provides an opportunity to ask questions and/or express opinions where necessary and only in one stage.
- b. Only Shareholders or their authorized representatives are entitled to ask questions and/or express opinions.
- c. Shareholders who are physically present and wish to ask questions and/or express opinions will be asked to raise their hands and they will be given a question form to fill out. The Company's officer will collect the form that has been filled in by the questioner which includes the name, number of shares owned or represented and the question. The Company's officer will then submit the question form to Chairperson of the Meeting. Questions that may be asked are only those that are directly related to the Meeting agenda item being discussed. Questions which in the opinion of the Chairperson of the Meeting are not directly related to the Meeting agenda item being discussed will not be answered.
- d. After the question form is collected, the questioners in turn will be asked to raise their questions or express their opinions through the available microphone.
- e. After raising the questions or opinions, the person concerned will be asked to return to his/her seat.
- f. After a questioner raised his/her questions or expressed his/her opinions, the Board of Directors will answer or respond to the questions in succession.
- g. After the last question is answered, a resolution will be adopted or a vote will be taken.
- h. If a resolution based on deliberation for consensus cannot be reached, a vote will be taken by "raising hands" according to the following procedures:
 - (i) Those who vote against and abstain will be asked to raise their hands;
 - (ii) Those who abstain will be deemed to have cast the same vote as the majority votes cast by the Shareholders; and
 - (iii) Shareholders or their representatives who do not raise their hands at all will be counted as voting in favor.

GMS LIVE STREAMING

1. Shareholders or their proxies who have been registered in the eASY.KSEI application no later than the deadline i.e. at 12.00 WIB, 1 (one) business day before the date of the Meeting can watch the ongoing Meeting through Zoom webinar by accessing the **eASY.KSEI** menu (**GMS Live Streaming sub-menu**) in the AKSes facility (<https://akses.ksei.co.id/>).

2. The GMS live streaming has a capacity of up to 500 participants, where the attendance of each participant will be determined on a first come first serve basis. Shareholders or their proxies having no opportunity to watch the GMS Live Streaming will still be considered as being present electronically and their shareholding and votes will be taken into account at the Meeting, on condition that they have been registered in the eASY.KSEI application as specified in the **Registration Process** number 9 letters a – e.
3. For shareholders or their proxies who only watch the GMS Live Streaming but are not registered electronically on the eASY.KSEI application pursuant to provisions of the **Registration Process** number 9 letters a – e, the presence of the Shareholders or their proxies will be considered invalid and will not be included in the counting of the Meeting attendance quorum.
4. Shareholders or their proxies watching the GMS Live Streaming who wish to ask questions may do so in the manner pursuant to provisions of the **Holding of the Meeting** number 4.

CLOSING

Other matters that have not been regulated in these Rules of Conduct will be determined later by Chairperson of the Meeting.