

Operating Results

FY16

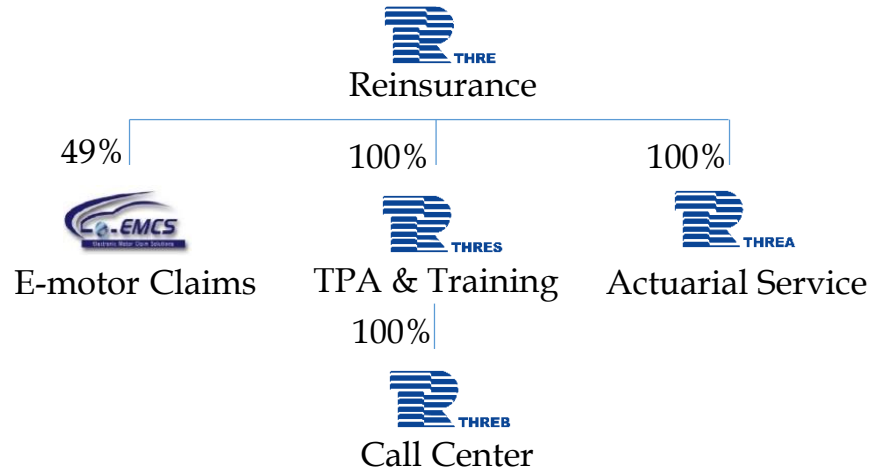
"Our task is to offer solutions to insurance companies in ASEAN"

"We sell innovation and services through reinsurance capacity and expertise"

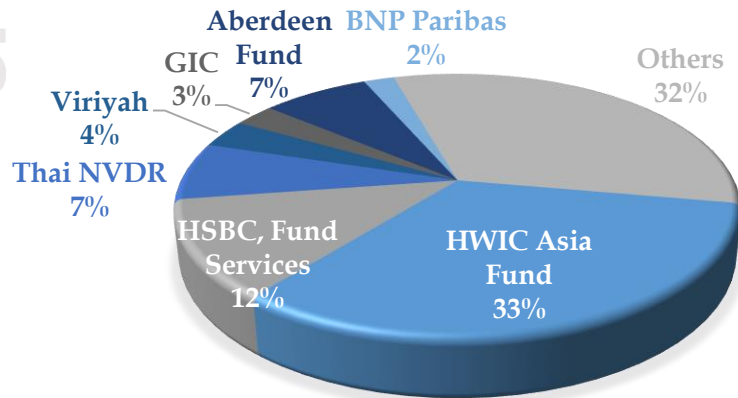
Factsheet



Our Family



Major shareholders



Summary

- We was founded in 1979
- We offer coverage in all major property and casualty business lines
- We offer various services in insurance industry through our subsidiaries

Our Strengths

- Experience of products development both life & non-life
- Data center for the industry
- Fully integrated after sale services
- Qualified actuarial team
- Strong shareholders
- Access to partners around the world

Contents



Financial Performance



Business Update & Outlook

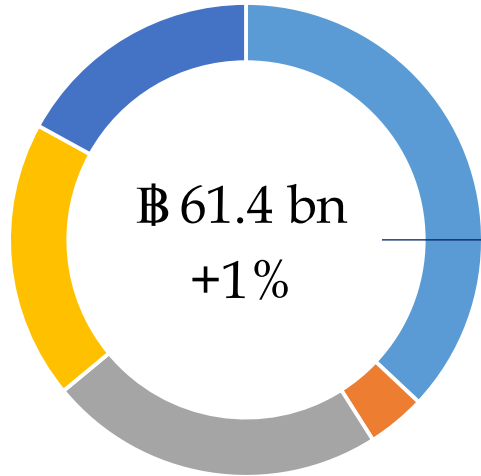


Q & A



Financial Performance

Industry



“We held a market share of 8%”

37% Property

4% Marine cargo

23% Motor

19% A&H

17% Others

FY2016 Financial Results



	Consolidate	Separate
Gross written premium	-2% ฿ 5,183m	-2% ฿ 5,183m
Net premium written	+3% ฿ 3,404m	+3% ฿ 3,404m
Underwriting profit	-1% ฿ 250m	-2% ฿ 236m
Net investment income	+9% ฿ 364m	+15% ฿ 404m
Operating profit	-11% ฿ 551m	+3% ฿ 570m
Profit for the year	-90% ฿ 278m	-42% ฿ 875m

Key Performance

Underwriting

Conventional
39%



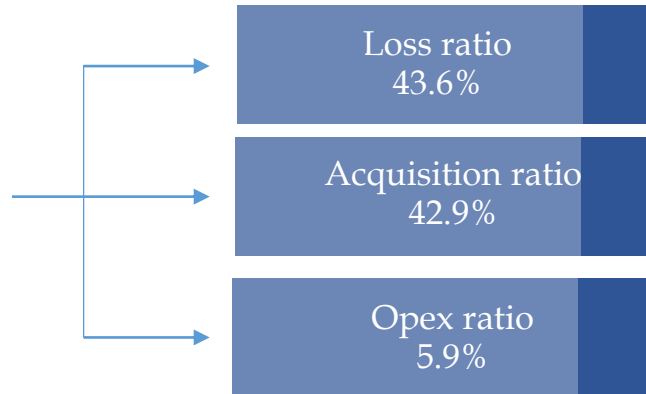
Non-conventional
61%

- ▶ 61% A&H
- ▶ 22% Motor
- ▶ 9% Property
- ▶ 7% Others
- ▶ 1% Marine cargo

Profitability

Combined ratio
92.4%

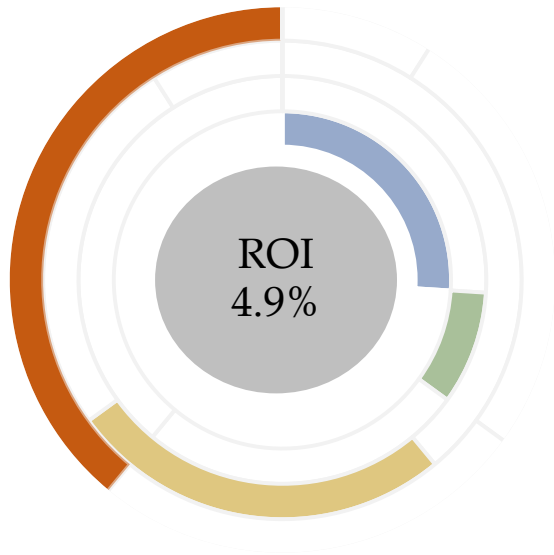
VS
FY15 = 95.3%



Key Highlights



Investment



39% Equity, prop, & infra funds

26% Bank deposit & notes

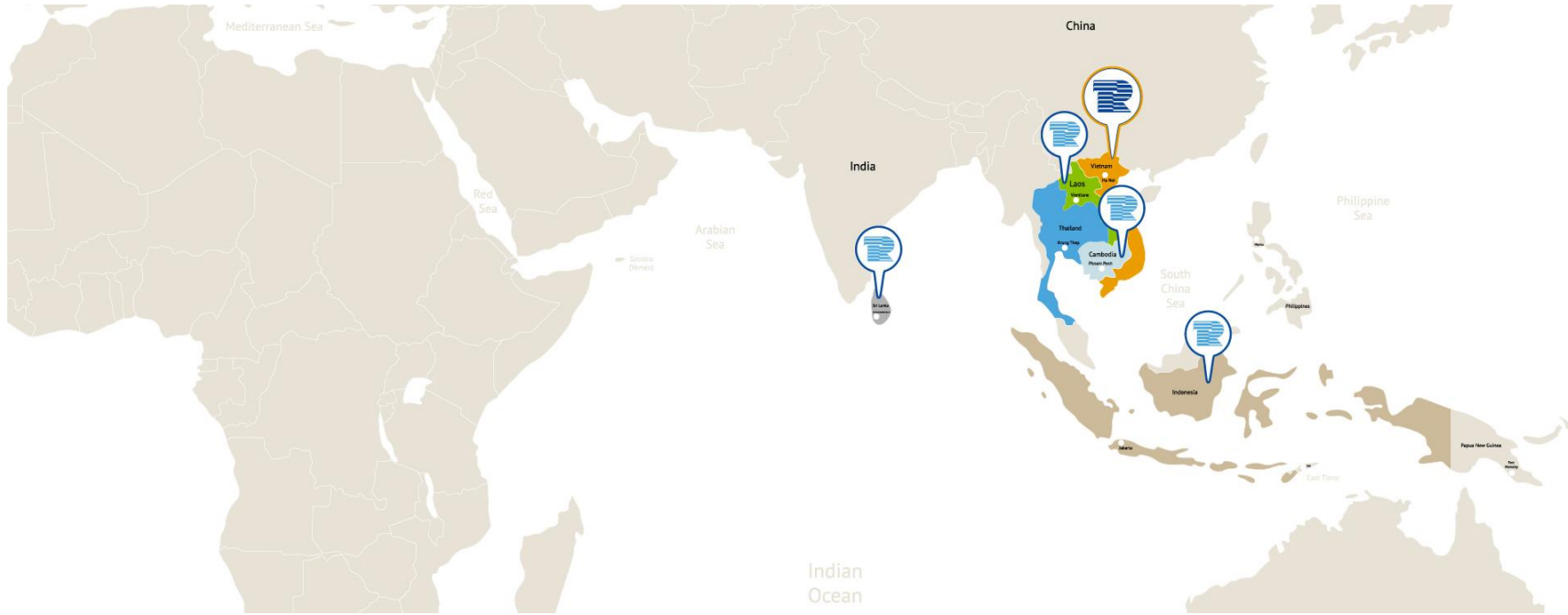
26% Bonds and T-bill

9% Debentures



Business Update & Outlook

Business Expansion



Study Potential market

Identify Enter Strategy

Identify Partner & Channel

Finalized Product & Market

Launch Product

Monitor



Moving Forward (2017-2019)



Streamlining of current products to fit into changing market conditions and respond to consumer demand

A focus on personal lines and commercial lines that have an acceptable limit on catastrophe risk exposure

Sustainable Growth

Penetration into offshore markets, especially in Southeast Asia, by leveraging on products created from THRE experience and expertise

Development of modern distribution channels & application of InsurTech and FinTech innovation to enhance operational efficiency and competitive advantage

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