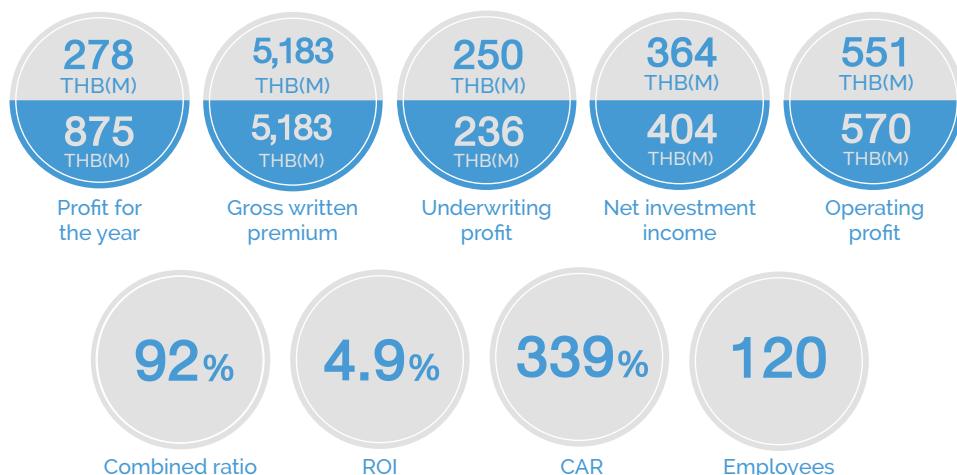








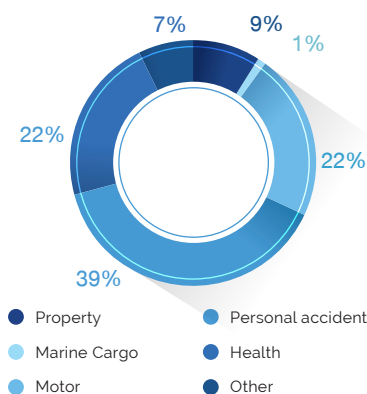
KEY FINANCIALS 2016



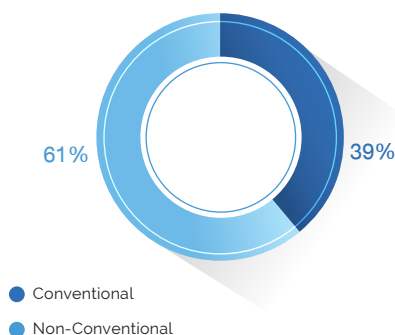
STRENGTHS

-  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

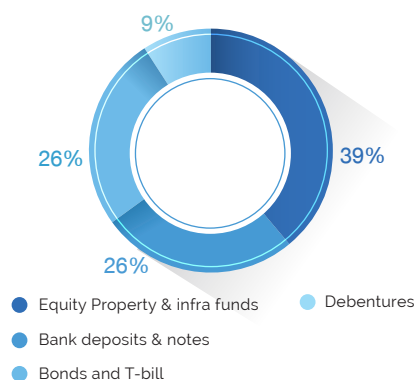
LINE OF BUSINESS



BREAKDOWN OF REVENUE



INVESTMENT PORTFOLIO



INCOME STATEMENT

Earned premium Unit : THB(M)	2014	2015	2016
Total earned premium	4,426	4,112	3,349
Conventional	860	782	1,113
Non-conventional	3,566	3,330	2,236

Combined ratio (%)	2014	2015	2016
Include flood	147.9	95.3	92.4
Exclude flood	98.8	95.3	92.4

UNDERWRITING PHILOSOPHY

Conventional business

- Selective underwriting, focus on non-catastrophe exposed line, and avoid competing in red ocean

Non-conventional business

- Develop innovative products, unconventional channels and services to reach untapped market
- Focus mainly on personal line

SERVICES & PRODUCTS

Reinsurance

- Property
- XoL for group health
- Professional football player
- Vision
- Cancer and critical illness
- Bicycle
- Loan protection
- Motor add-on
- Motor gap
- Event cancellation
- Medical malpractice
- Marine cargo
- Other miscellaneous

Insurance-related services

- E-motor claims
- TPA
- Training
- Actuarial