

THRE FACTSHEET 2017

We sell innovation and services through reinsurance capacity and expertise



KEY FINANCIALS 2017

GROSS WRITTEN PREMIUM

Group
4,903 THB(M)
Reinsurance 4,903 THB(M)



NET EARNED PREMIUM

Group
3,171 THB(M)
Reinsurance 3,171 THB(M)

UNDERWRITING PROFIT

Group
25 THB(M)
Reinsurance 25 THB(M)

INVESTMENT INCOME

Group
371 THB(M)
Reinsurance 1,354 THB(M)

SERVICES INCOME

Group
322 THB(M)
Reinsurance 0 THB(M)

AFTER TAX PROFIT

Group
-96 THB(M)
Reinsurance 631 THB(M)

NORMALIZED PROFIT

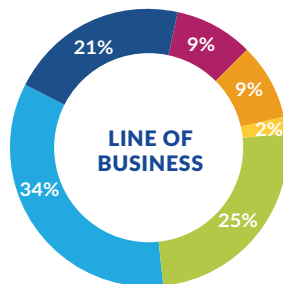
Group
507 THB(M)
Reinsurance 454 THB(M)

ROI
Group
5.1%

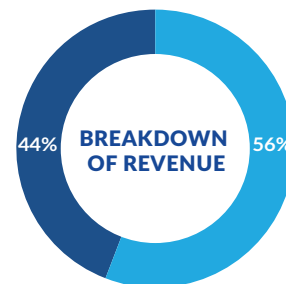
CAPITAL ADEQUACY RATIO
Group
331%

NUMBER OF EMPLOYEES

Group
115 persons

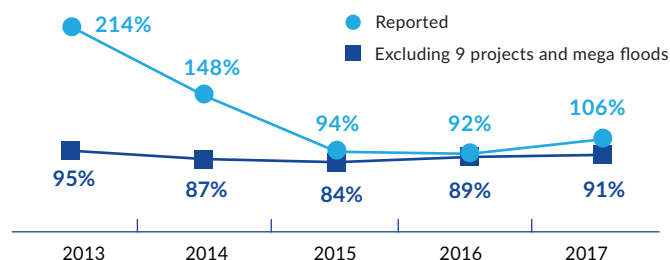


Personal accident
Motor
Health
Property
Marine Cargo
Other



Non-conventional
Conventional

HISTORICAL COMBINED RATIO (%)



UNDERWRITING PHILOSOPHY

CONVENTIONAL BUSINESS

- Selective underwriting, focus on non-catastrophe exposed line, avoid competing in red ocean, and willing to explore non-traditional business.

NON-CONVENTIONAL BUSINESS

- Develop innovative products, unconventional channels and services to reach untapped market
- Selective underwriting, focus on non-catastrophe exposed line, avoid competing in red ocean, and willing to explore non-traditional business.
- Fully integrated after-sale services.
- Using technology to boost business process and product development.

STRENGTHS



Experience of products development both life & non-life



Qualified actuarial team



Comprehensive data



Strong shareholders



Fully after sale services



Access to partners around the world

SERVICES & PRODUCTS

CONVENTIONAL BUSINESS

- Political Violence
- Event cancellation
- Marine cargo
- Motor High Sum
- Property
- Other

NON-CONVENTIONAL

- Professional football player
- Motor Related Products (Gap & Add-On)
- XoL for group health
- Customized PA for Specific Targets i.e. PA for Kids, PA by Gender, PA for Lady
- Vision insurance
- Cancer and critical illness
- Bicycle
- Loan protection

SERVICES



E-motorclaims service



Insurance training & consulting service



Medical claims service



Insurance digital platform



Actuarial consulting service

STRATEGY DEVELOPMENT & FAMILY

1978

Only focusing on provide capacity to write businesses.



1991

Played more active role in doing businesses by co-develop insurance products with our clients rather than only using our capacity to do businesses.

1993

Listed on the Stock Exchange of Thailand.



2008

Started to develop innovative products, unconventional channels and services to reach untapped market as we called non-conventional business.

2012

Raised equity capital Fairfax Financial Holding has become our strategic partner since then.



Thai Reinsurance
Est. 1978

Providing a reinsurance capacity

EMCS
Est. 2000



Providing an electronic motor claim service

THRES
Est. 2006



Providing a third-party administrative and an insurance-related training service

THREA
Est. 2011



Providing an actuarial consulting service

Carpool
Est. 2017



Providing a peer-to-peer insurance service

Note: We held 16% of THREL share capital.

3D&I BEHAVIORS

INNOVATION

D1 DIGITAL COMPANY

D2 DIVERSIFICATION

D3 DEREGULATION

IR SERVICES

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