



Detailed characteristics of the company. The important services of the company and the percentage ratios of the insurance premium divided by the type of insurance.

Product and Service Characteristics

The company provides insurance services comprehensively in the four main types covering the demand of the customers as follows:

1. Fire insurance. Giving protection on the property including the personal and business sectors but majority is focusing on personal sectors. It has different types of plans on insurance that diversity in response to the demand of the insured differently in each sector.

2. Motor insurance. It provides vehicular protection, including liability arises from the use of the vehicle consisted of the compulsory and voluntary insurance sectors. In the voluntary insurance sector, the company has provided diverse protection plans, both the types 1, 2, 3 and 5 to be able to response to the different demands of the different insured completely.

3. Personal accident and health insurance. It protects against loss of life, dismemberment, disability, including the cost of treatment from accidents and sickness, It has different types of plans covering individuals, group and organizational customers in response to the demand of customers in each life stage and/or lifestyle.

4. Miscellaneous insurance. It protects the customers who want other protections other than the three types of insurance as mentioned above e.g. Travel Insurance, Home Insurance, etc.

The major customers at about 98 percent of the total customers are retail customers with the insured property in the range of not exceeding 5 million baht with the type of the loss insurance product that the customers used the service are motor, personal accident, and home insurance. Such the groups of customers came from various channels e.g., bancassurance, brokers, online and including other channels according to the company's market expansion strategy.

As for the commercial sector such as the institutions and the private organizations doing business in diverse fields both commerce and industry. We provided the main service products for this group of customers with Group Personal Accident. Referring to the customer base as mentioned above can be summarized that ever since our company has started the non-life insurance; it did not depend on a particular case in excess of 30 percent of the total revenue of the company. Moreover, it has opened the service operations for domestic customers only.

Unit: Million Baht

Item	Fire Insurance	Marine and Transportation Insurance		Motor Insurance		Miscellaneous Insurance					Total	
		Hull	Cargo	Compulsory	Voluntary	Property	Third Party	Engineer	Personal Accident	Health		Other
Gross Direct Premium	72	-	-	152	8,982	24	-	-	915	20	155	10,320
Proportion of Insurance Premium (Percentage)	0.70%	-	-	1.47%	87.04%	0.23%	-	-	8.87%	0.19%	1.50%	100.00%

Remark: Information source comes from the annual report 2022

