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.

Unit: Million Baht

Item	Fire Insurance	Marine and Transportation Insurance		Motor Insurance		Miscellaneous Insurance						Total
		Hull	Cargo	Compulsory	Voluntary	Property	Third Party Liability	Engineering	Personal Accident	Health	Other	
Gross Direct Premium	47	-	-	169	10,230	28	-	-	912	26	138	11,550
Proportion of Insurance Premium (Percentage)	0.41%	-	-	1.46%	88.57%	0.24%	-	-	7.90%	0.23%	1.19%	100.00%

Remark: Information source comes from the annual report