

New Hampshire Insurance Company - Thailand Branch
As at 31 December 2012

Financial Position and Operating Results

Unit: Million Baht

Transaction	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	2012	2011	2012	2011	2012	2011	2012	2011
Assets	20,407	7,076	19,977	6,793	19,356	6,134	17,245	20,521
Liabilities	18,700	5,349	18,246	4,993	17,626	4,195	15,398	18,845
Equity	1,707	1,727	1,731	1,800	1,730	1,939	1,847	1,676
Total Capital Available	1,424	1,602	1,479	1,661	1,415	1,771	1,468	1,397
Total Capital Required	213	112	269	112	281	229	269	206
Capital Adequacy Ratio (%)	668%	1430%	551%	1483%	503%	774%	546%	677%
Income	483	508	975	1,023	1,407	1,591	1,943	2,071
Expenses	455	476	900	916	1,336	1,338	1,758	2,055
Net Profit (Loss)	28	32	75	107	71	253	185	16
Cash provided by (used in) operating activities	(68)	(181)	(761)	(404)	(638)	(467)	(316)	(205)
Cash provided by (used in) investing activities	259	217	811	309	1,160	663	741	590
Cash provided by (used in) financing activities	(1)	(1)	(2)	(2)	(2)	(3)	(3)	(2)
Net increase (decrease) in cash and cash equivalents	190	35	48	(97)	520	193	422	383

- Note :
- OIC regulations require Capital Adequacy ratio must not be less than 125%.
 - Quarter 2 represents the accumulated operating results for 6 months and Quarter 3 represents accumulated operating results for 9 months.
 - Financial statements have been reviewed by auditors.
 - Capital is based on the admitted value according to OIC regulations, which is not reviewed by the auditors.
 - Cash flow can be calculated from both direct and indirect methods.
 - Total capital available and total capital required starting from Q3 2011 have been followed RBC methodology announced by OIC on 31 August 2011.

Unit: Million Baht

Transaction	As at 31 December	
	2012	2011
Assets	17,245	20,521
Liabilities	15,398	18,845
Equity	1,847	1,676
Capital	1,468	1,397
Legal Capital	269	206
Capital Adequacy Ratio (%)	546%	677%
Income	1,943	2,071
Expenses	1,758	2,055
Net Profit (Loss)	185	16
Cash provided by (used in) operating activities	(316)	(205)
Cash provided by (used in) investing activities	741	590
Cash provided by (used in) financing activities	(3)	(2)
Net increase (decrease) in cash and cash equivalents	422	383

Note : Financial statements and Capital Adequacy Ratio have been audited by auditors.

Significant Financial ratios (%)

Ratio	Standard value	2012	2011
1. Liquidity ratio	>=100%	71%	169%

Proportion of direct premium classified by line of business for the year 2012

Unit: Million Baht

Transaction	Fire	Marine		Automobile			Miscellaneous					Total
		Hull	Cargo	Compulsory	Voluntary	Industrial All Risks	Public Liability	Engineering	Personal Accident	Health	Others	
Direct premium	475	-	180	11	215	-	-	-	877	-	959	2,717
Proportion percentage	17%	0%	6%	1%	8%	0%	0%	0%	32%	0%	35%	100%

Note : Data from OIC Annual Report

Policy Request Process

1. Fill in application form and attach supporting documents as requested
2. Evaluate risk based on type of insurance policy
3. Approve Insurance Policy
4. Premium Collection
5. Policy issuance and distribution to insured
6. Service time runs between 1 - 7 days depend on type of insurance policy

Process for Claims & Beneficiary Requests

1. Issue Claims request by telephone, fax, letter, e-mail or in person
2. Send copy of identification card and supporting documents to prove damages (within in the period specified in the policy)
3. In the case of missing or incomplete information, the Company will contact the Claimant within 48 hrs of receipt of the request
4. The evaluation of the Claims case will be finalized by the Company within 10 days after receipt of the complete set of supporting documentation
5. The Company will pay the claim to the beneficiary within 10 days of the agreed date

- Company Contact Details in case of dispute or complaint

- New Hampshire Insurance Company - Thailand Branch
21st - 23rd Floor, Siam Tower, 989 Rama I Road, Pathumwan, Bangkok 10500.
- Customer Service
Telephone 02-649-1999, Fax 02-649-1998 E-mail : callcenter.th@chartisinsurance.com

I, Isorasak Thesratavong - Attorney of CEO and Country manager, hereby certify the accuracy of the Financial Position and Operating Results as stated in the pages above.



Isorasak Thesratavong

(Vice President & A&H Manager)
Attorney of CEO and Country manager