

New Hampshire Insurance Company - Thailand Branch
As at 31 December 2014

Financial Position and Operating Results

Unit: Million Baht

Transaction	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	2014	2013	2014	2013	2014	2013	2014	2013
Assets	10,078	15,400	9,701	13,334	8,682	12,978	9,034	12,490
Liabilities	8,172	13,482	7,701	11,341	6,722	10,937	7,001	10,641
Equity	1,906	1,918	2,000	1,993	1,960	2,041	2,033	1,849
Total Capital Available	1,552	1,557	1,630	1,625	1,642	1,676	1,705	1,460
Total Capital Required	331	229	357	332	312	332	265	363
Capital Adequacy Ratio (%)	469%	681%	456%	490%	526%	505%	643%	402%
Income	533	473	1,123	1,007	1,649	1,534	2,316	2,161
Expenses	474	456	972	934	1,537	1,410	2,069	1,916
Net Profit (Loss)	59	17	151	73	112	124	247	245
Cash provided by (used in) operating activities	(198)	363	(329)	(92)	(85)	136	591	633
Cash provided by (used in) investing activities	(13)	(60)	8	147	(438)	(264)	(787)	(234)
Cash provided by (used in) financing activities	(1)	(1)	(1)	(1)	(2)	(2)	(68)	(322)
Net increase (decrease) in cash and cash equivalents	(212)	302	(322)	54	(525)	(130)	(264)	77

- Note :
- OIC regulations require Capital Adequacy ratio must not be less than 140%.
 - 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	
	2014	2013
Assets	9,034	12,490
Liabilities	7,001	10,641
Equity	2,033	1,849
Capital	1,705	1,460
Legal Capital	265	363
Capital Adequacy Ratio (%)	643%	402%
Income	2,316	2,161
Expenses	2,069	1,916
Net Profit (Loss)	247	245
Cash provided by (used in) operating activities	591	633
Cash provided by (used in) investing activities	(787)	(234)
Cash provided by (used in) financing activities	(68)	(322)
Net increase (decrease) in cash and cash equivalents	(264)	77

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

Significant Financial ratios (%)

Ratio	Standard value	2014	2013
1. Liquidity ratio	>=100%	120%	77%

Proportion of direct premium classified by line of business for the year 2014

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	294	-	152	9	183	442	-	-	1,070	-	798	2,948
Proportion percentage	10%	-	5%	1%	6%	15%	-	-	36%	-	27%	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@aig.com

I, Tomi Latva-Kiskola, hereby certify the accuracy of the Financial Position and Operating Results as stated in the pages above.



Tomi Latva-Kiskola

(Country Manager and Chief Executive Officer)