

New Hampshire Insurance Company - Thailand Branch
As at 30 June 2018

Financial Position and Operating Results

Unit: Million Baht

Transaction	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	2018	2017	2018	2017	2018	2017	2018	2017
Assets	4,982	5,712	4,698	5,520		4,928		5,010
Liabilities	3,861	4,613	3,560	4,442		3,850		3,931
Equity	1,121	1,099	1,138	1,078		1,078		1,079
Total Capital Available	805	853	816	771		767		777
Total Capital Required	148	161	150	169		159		135
Capital Adequacy Ratio (%)	543%	529%	544%	457%		483%		574%
Income	510	450	1,008	904		1,342		1,869
Expenses	468	450	945	924		1,362		1,870
Net Profit (Loss)	42	-	63	(20)		(20)		-1
Cash provided by (used in) operating activities	(10)	251	(72)	(17)		(144)		(6)
Cash provided by (used in) investing activities	-	-	(5)	(7)		(16)		(20)
Cash provided by (used in) financing activities	-	-	-	-		-		-
Net increase (decrease) in cash and cash equivalents	(10)	251	(77)	(24)		(160)		(26)

- 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	
	2017	2016
Assets	5,010	5,794
Liabilities	3,931	4,695
Equity	1,079	1,099
Capital	777	886
Legal Capital	135	154
Capital Adequacy Ratio (%)	574%	576%
Income	1,869	2,007
Expenses	1,870	1,995
Net Profit (Loss)	(1)	12
Cash provided by (used in) operating activities	(6)	817
Cash provided by (used in) investing activities	(20)	(9)
Cash provided by (used in) financing activities	-	(1,050)
Net increase (decrease) in cash and cash equivalents	(26)	(242)

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

Significant Financial ratios (%)

Ratio	Standard value	2017	2016
1. Liquidity ratio	>=100%	283%	177%

Proportion of direct premium classified by line of business for the year 2017

Unit: Million Baht

Transaction	Fire	Marine		Automobile			Miscellaneous					Total
		Hull	Cargo	Compulsory	Voluntary	Industrial All Risks	Public Liability	Engineering	Personal Accident	Travel Accident	Others	
Direct premium	182	-	80	13	234	288	-	-	815	286	675	2,573
Proportion percentage	7%	-	3%	1%	9%	11%	-	-	32%	11%	26%	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
Head Office, 21st - 23rd Floor, Siam Tower, 989 Rama I Road, Pathumwan, Bangkok 10330.
- 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)