



OPPORTUNITY DAY DHIPAYA GROUP HOLDINGS

BUSINESS OVERVIEW & FINANCIAL RESULT YEAR 2021

24 FEBRUARY 2022

TIPH

Prosperity Growth and Think Beyond



ANALYST MEETING

DHIPAYA GROUP HOLDINGS

BUSINESS OVERVIEW & FINANCIAL RESULT Y2021

- MARKET OVERVIEW & FINANCIAL RESULT Y2021
- TIP : 2022 STRATEGIC FOCUS
- TIPH : FUTURE STRATEGIC BUSINESS PLAN

TIPH



MARKET OVERVIEW & FINANCIAL RESULT Y2021

TIPH

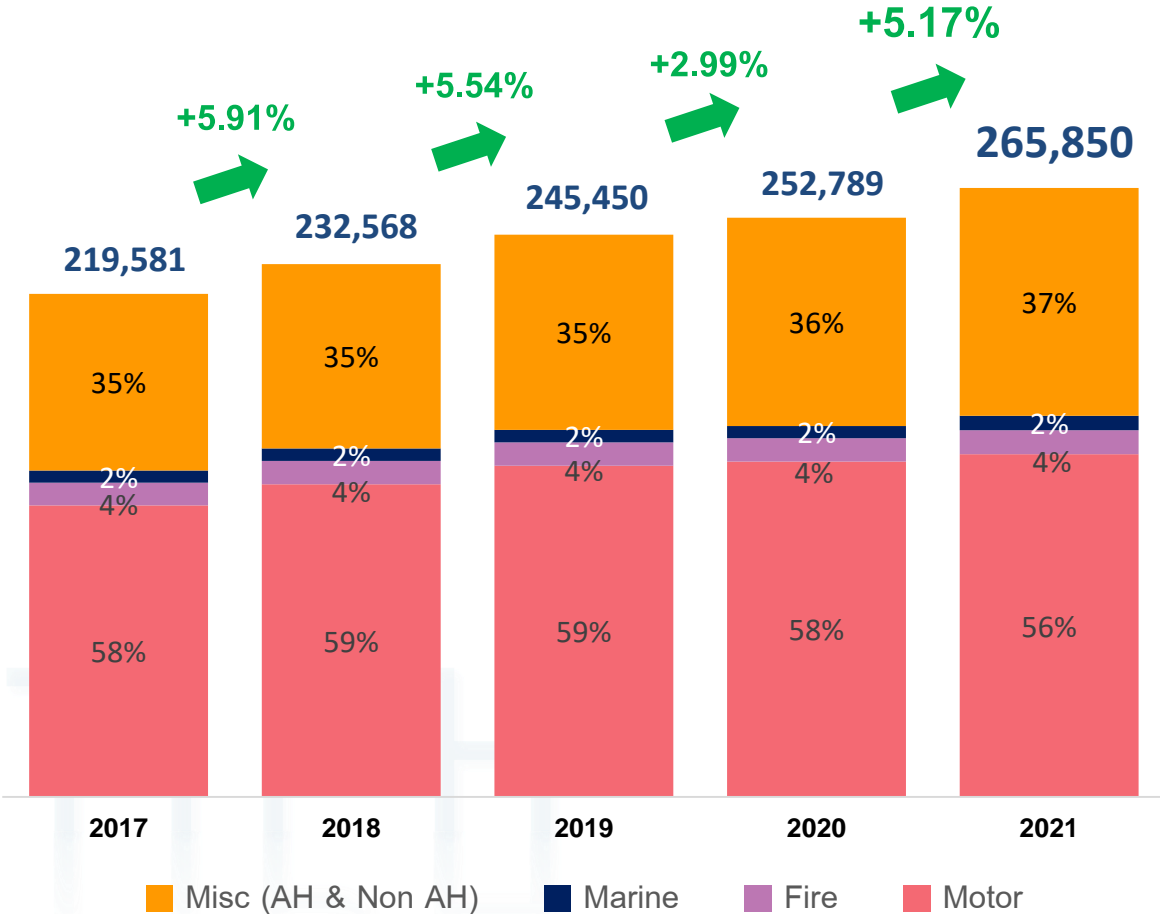
Prosperity Growth and Think Beyond

Non-Life Insurance Premium 2021 (Top Gainer)

Unit : THB Million
Source : IPRB,OIC

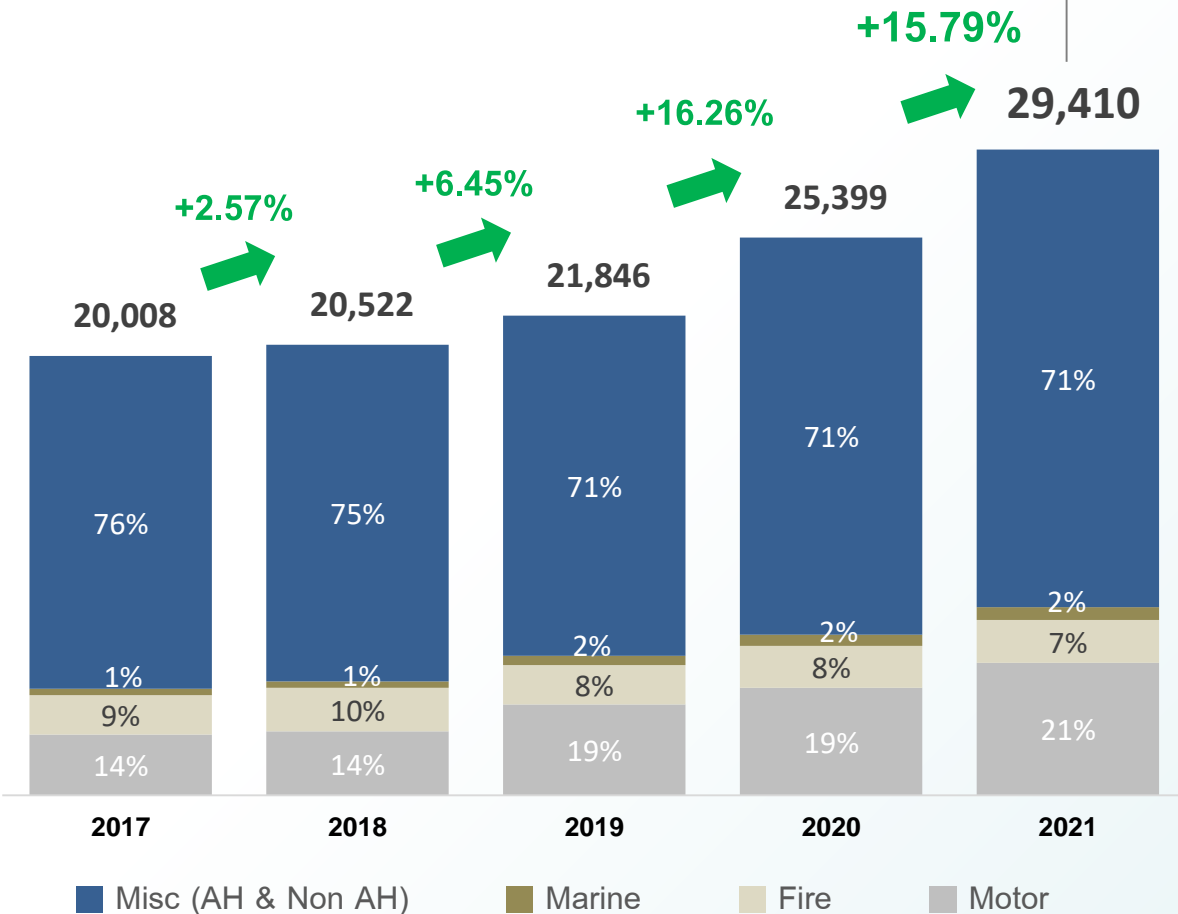


INDUSTRY



TIP

TOP GAINER
11% Market Share

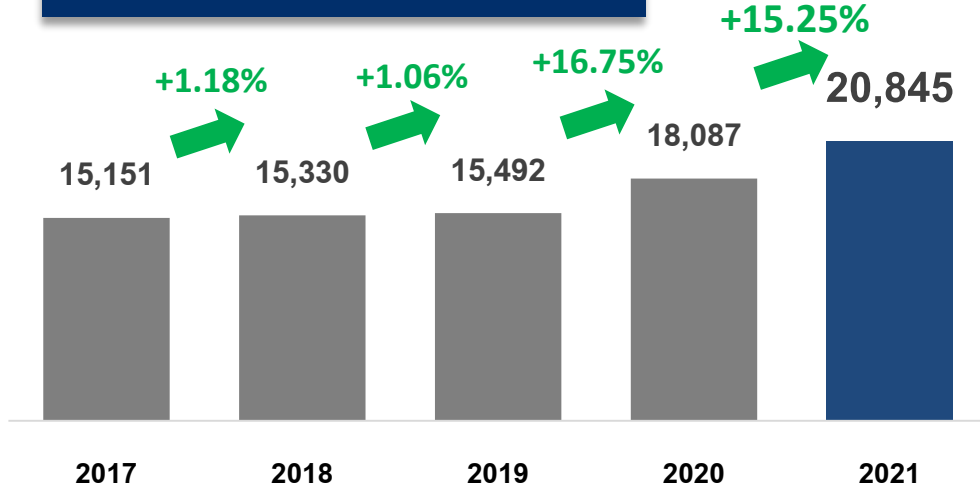


TIP's Premium Written Classified by Products

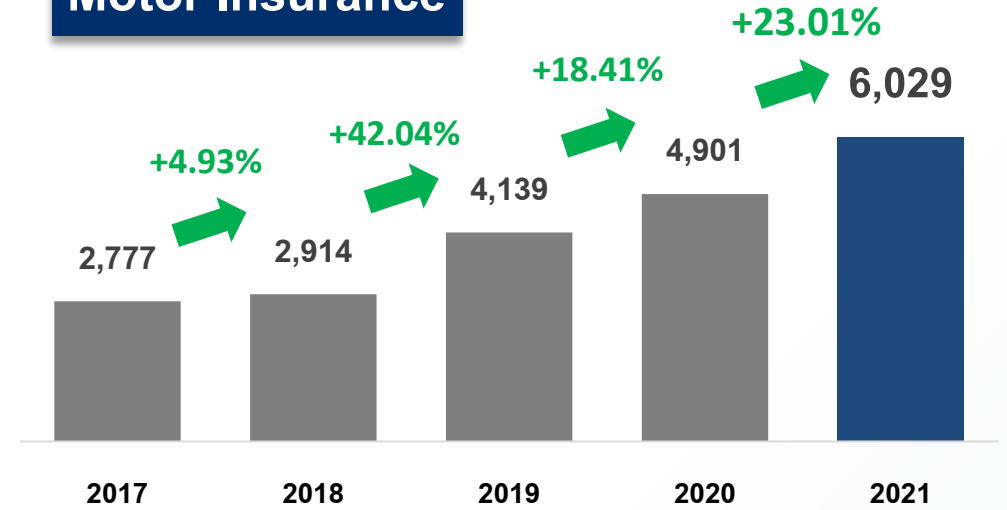
Unit : THB Million



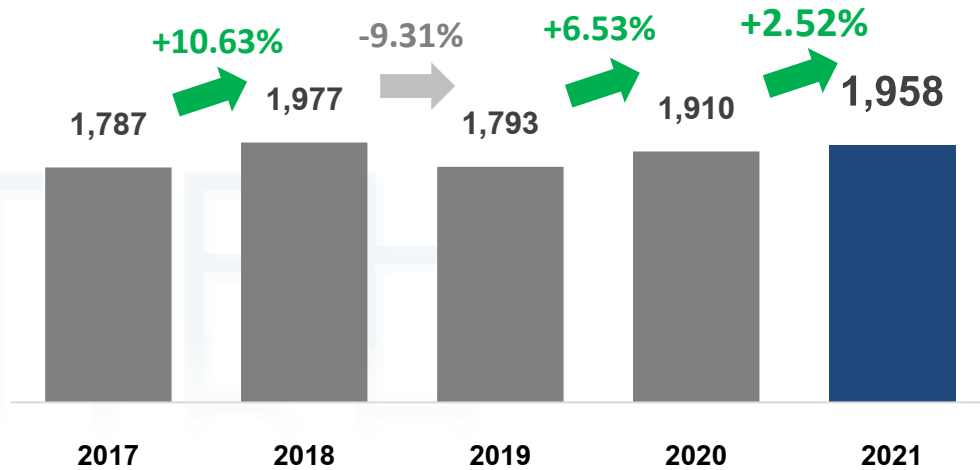
Miscellaneous Insurance



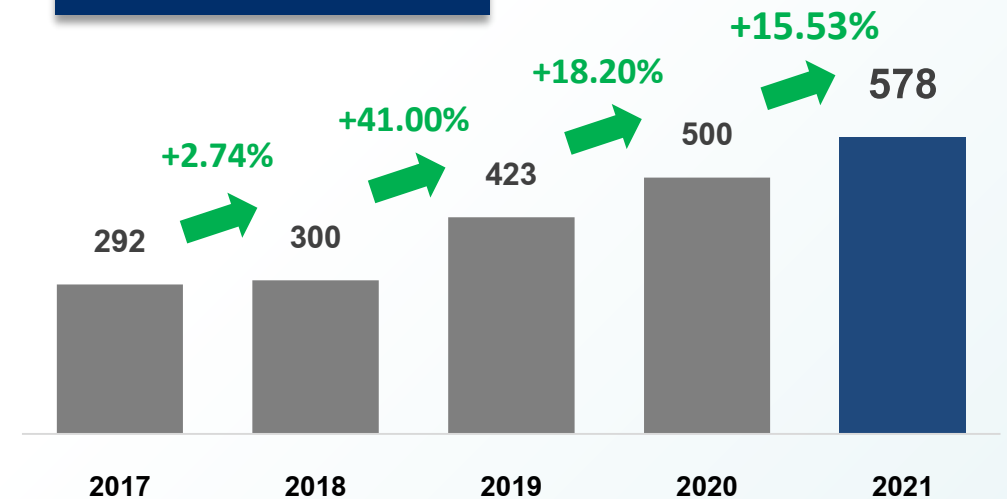
Motor Insurance



Fire Insurance



Marine Insurance





TIP's Key Financial Highlight Y2021 vs Y2020

Premium Written

29,410 MB

+15.79% YoY

Income and Gain on
investments

864 MB

+14.48% YoY

Total Revenue

13,614 MB

+6.85% YoY

Net Profit

1,843 MB

-10.73% YoY

*TIPH (CONSO) = 1,829 MB

Underwriting
Combined Ratio

58.58%

Net Profit Margin

13.54%

Investment Yield

5.08%

Return on Equity

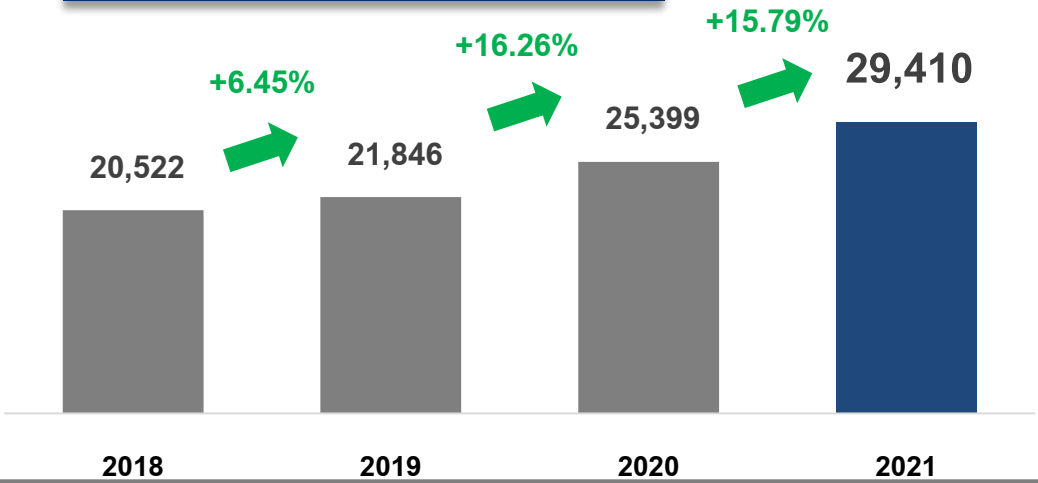
20.33%

TIP's Financial Highlight Y2021

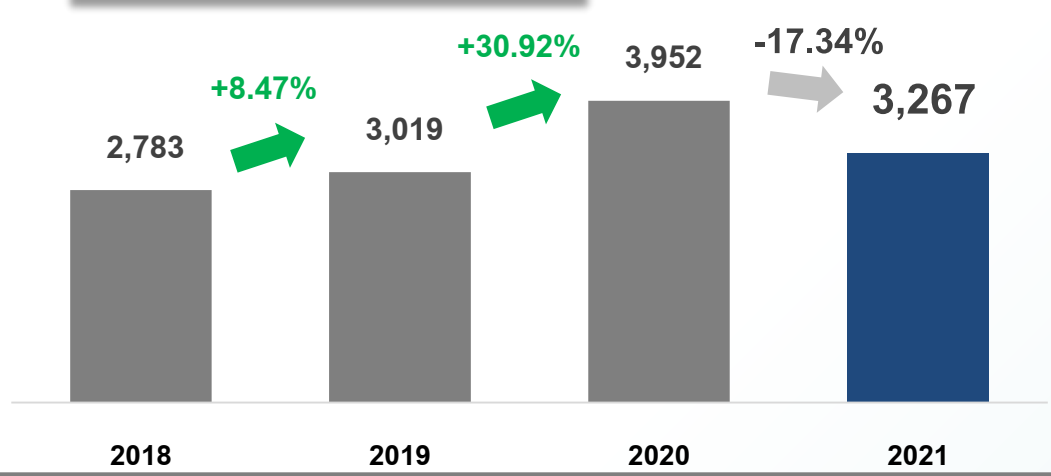


Unit : THB Million

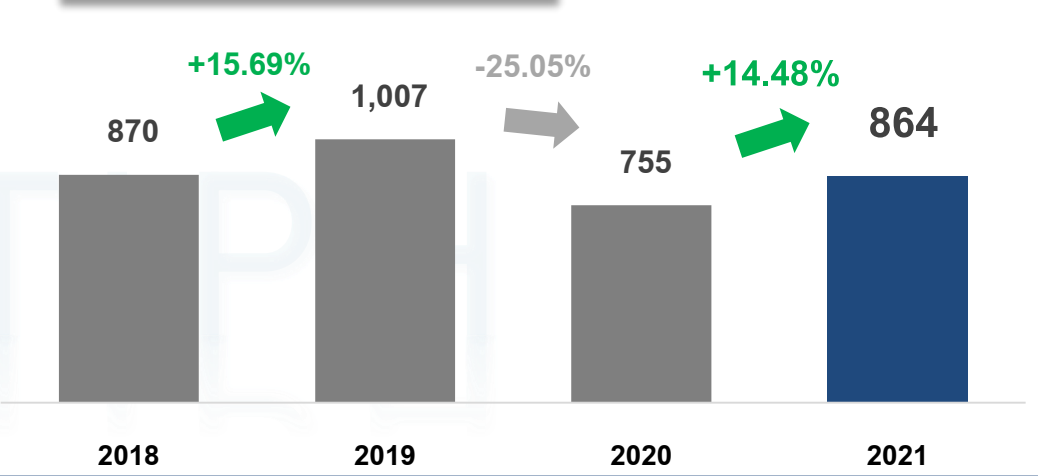
Gross Premium Written



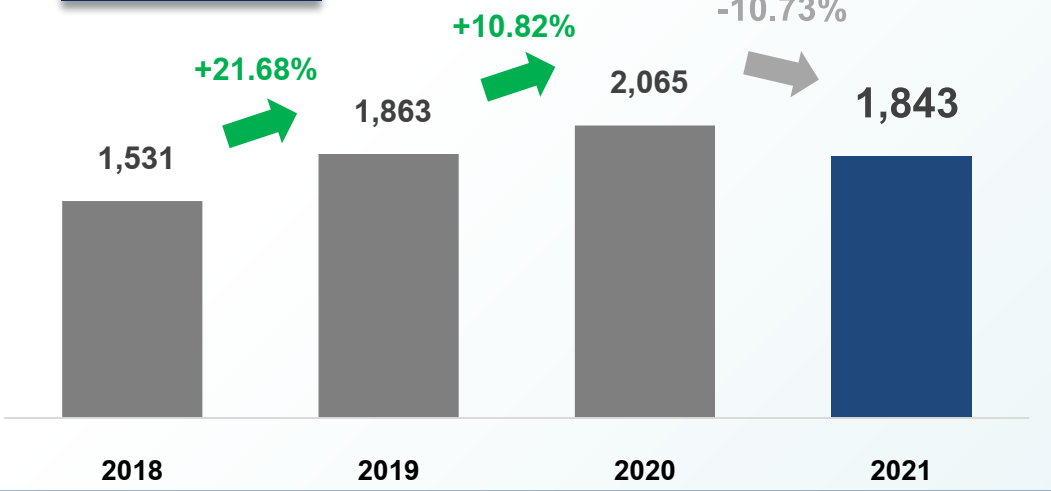
Underwriting Profit



Investments Profit



Net Profit





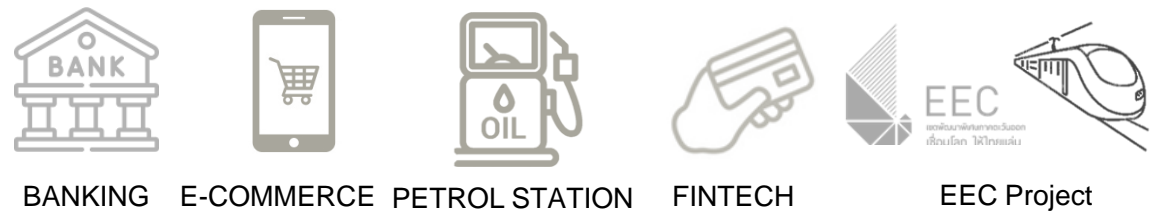
TIP : 2022 STRATEGIC FOCUS

TIPH

Prosperity Growth and Think Beyond

TIP : 2022 Strategic Focus

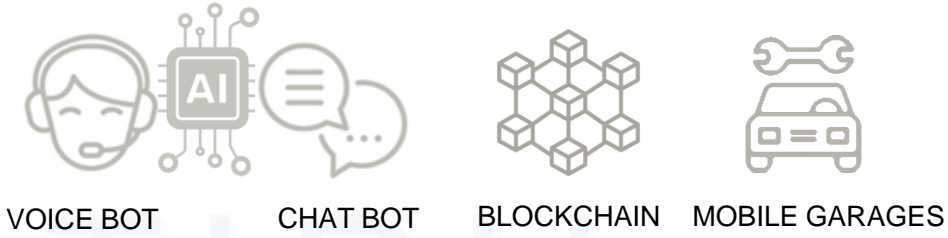
Cross Industry Digital Ecosystem



Data Driven Pricing & Operational Excellence



Seamless Service Experience

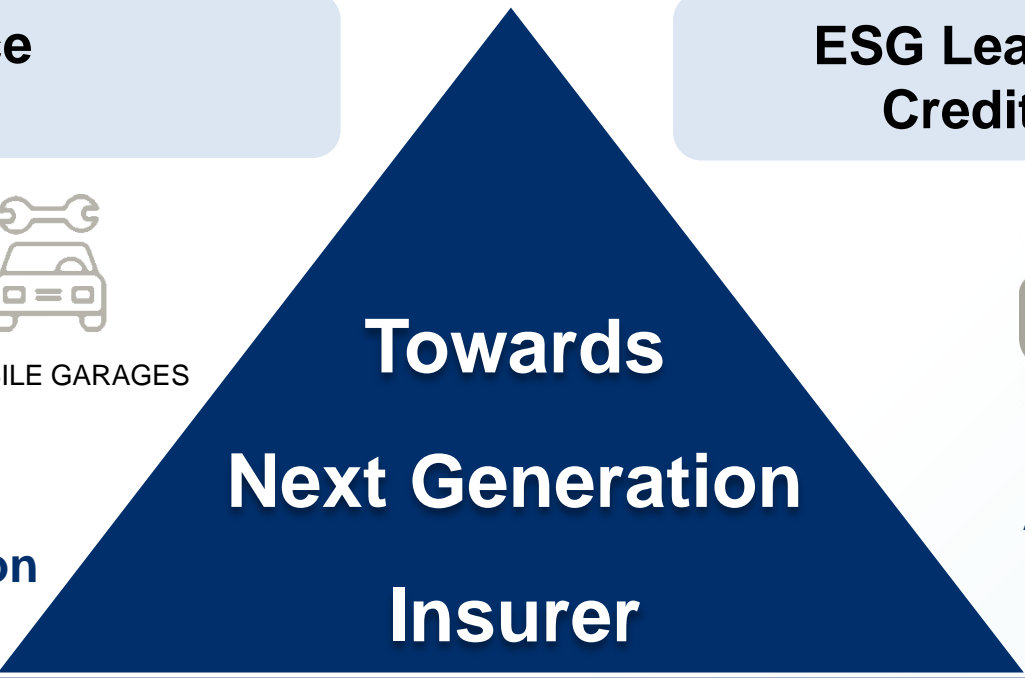


Aiming for new customer base expansion and customer retention well above industry average

ESG Leadership & Outstanding Credit Rating Recognition



Aiming for highest sustainable underwriting profit margin among peers



**Towards
Next Generation
Insurer**



TIPH : FUTURE STRATEGIC BUSINESS PLAN

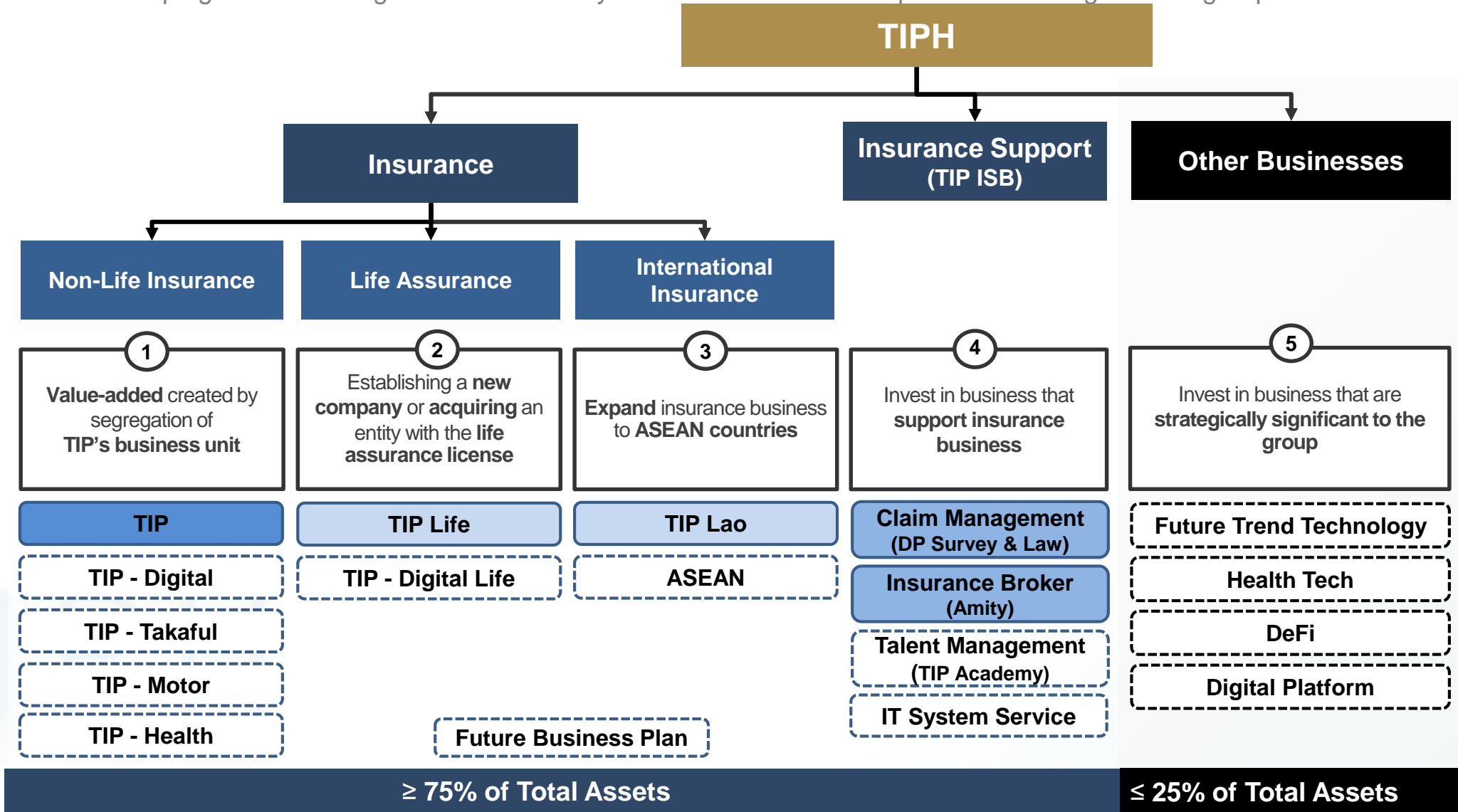
TIPH

Prosperity Growth and Think Beyond



Leading Innovative Insurance Holding Company

First mover in reshaping and redefining insurance industry to create sustained competitive advantage for the group



TIPH's Investment Roadmap





Expertise on Selling Non-Life Insurance Products



Motor



PA



Fire

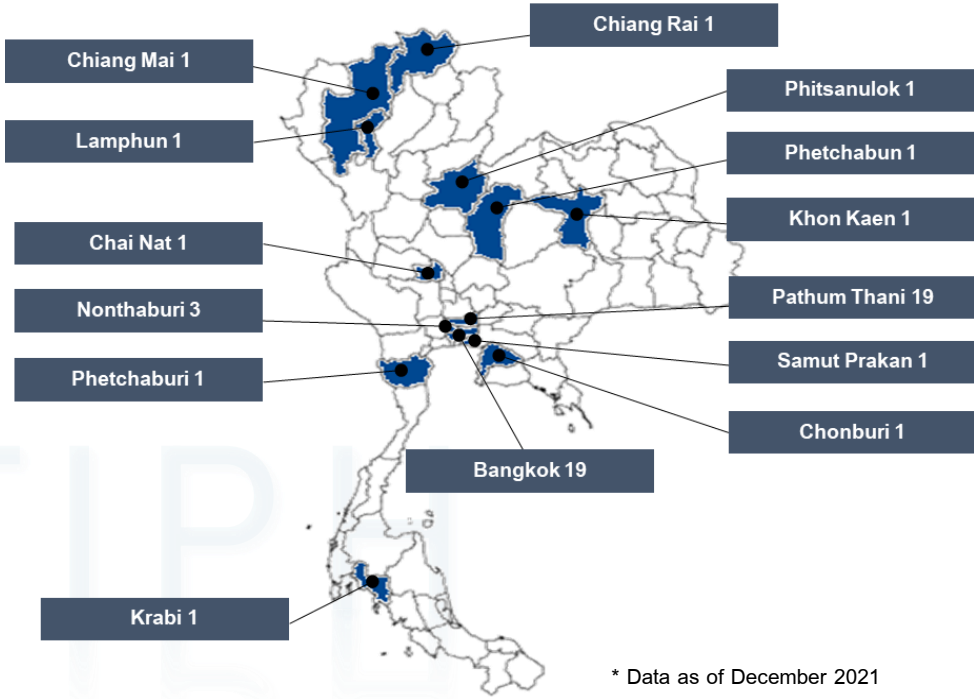


Marine



Travel

52 Insurance Agents in 14 Different Provinces around the Country



* Data as of December 2021

Attractive Marketing Campaigns

ประกันภัยรถยนต์
ชั้น 1 ชั้น 2 ชั้น 3 ชั้น 3

พิเศษ สำหรับลูกค้า
ที่ทำประกันไว้กับ TQM
เปลี่ยนบริษัทประกันกับ อะมิตี้ 4
รับส่วนลดสูงสุด 10%
พร้อมรับ Gift Card
มูลค่า 100 บาท

เลือกเปลี่ยนประกัน
เพื่อใช้
ใบเคลมต่ออายุ
หรือ
กรมธรรม์เดิม

*เงื่อนไขเป็นไปตามบริษัทกำหนด

ประกาศ
รายชื่อผู้โชคดี

กิจกรรม โปรโมชั่นที่ดี
ครอบคลุม 10 ปี สิ้นทอง

จำนวน 4 รางวัล
จำนวน 150 รางวัล
จำนวน 10 รางวัล

Have a nice trip!
ประกันภัยเดินทางในประเทศไทย
เพื่อสบายใจ ราคาเบากระเป๋าคะ

55 บาท
เที่ยวเดียว

129 บาท
ไป-กลับ (ตลอดชีพ)

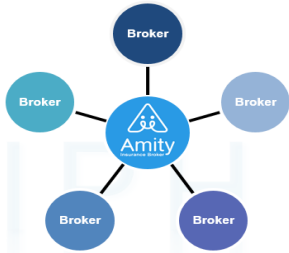
02-529-8899, 089-944-9886

AMITY : Thailand Insurance Broker Platform



1 Amity Broker Acquisition

Start Q1 2022



2

Insurance Broker Platform Implementation:

Start Q3 2022

Amity will be an “Insurance Aggregator” and will create a truly worry – free network solution among the brokers under an Insurance Broker Platform.

- Broker network expansion
- More commission % negotiation power
- Expand customer base to all sectors
- Be a strong marketing arm



1. Insurance Broker Network

2. Shared Platform Membership

3. Partnership

4. Shareholder

Create network of mini & micro brokers in all regions of Thailand



3

Convert high - performing brokers to “Partners”:
Start 2023

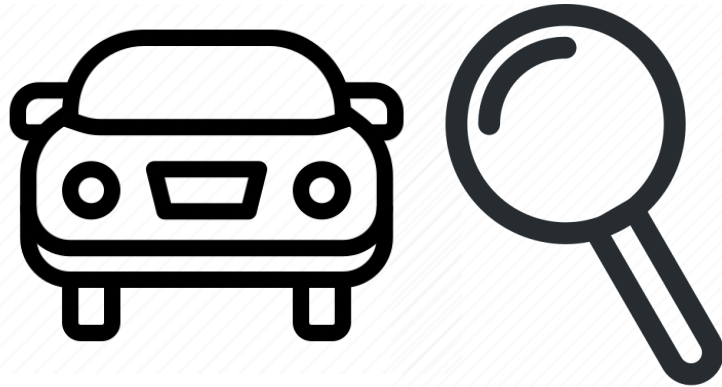
4

Convert partners to “Shareholders”
IPO Opportunity :
By 2026

DP SURVEY at a Glance



Pre-insurance vehicle inspection



Surveyor service



Motor



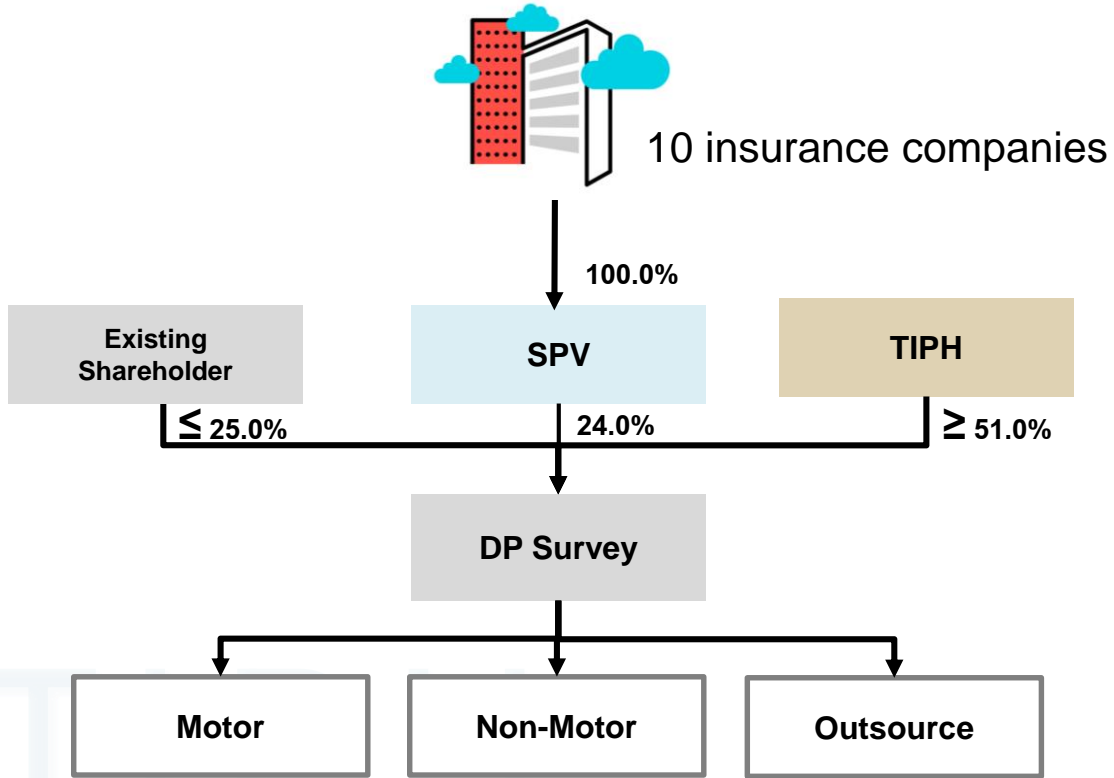
Non - Motor



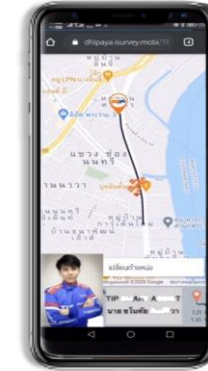
DP SURVEY : Professional Claim Management



Independence Surveyor Platform



Grab surveyor



Transform from Survey to Claim management



First full-service digital insurer with end to end customer experience in Thailand

*We aimed to provide **personalized service** with **best standard** for our customer*

Correct

Accurate and transparent assessment back-end system with predictive analytics to provide best Underwriting Pricing at the suitable risk level

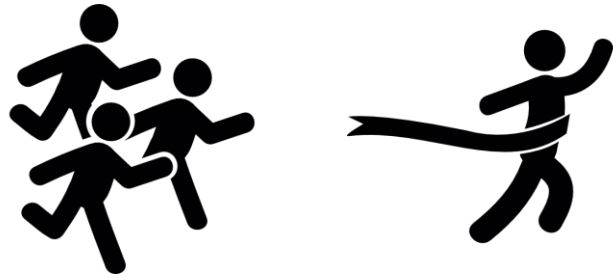


Convenient

Fast and easy access from end to end journey from purchase to claim on our platforms

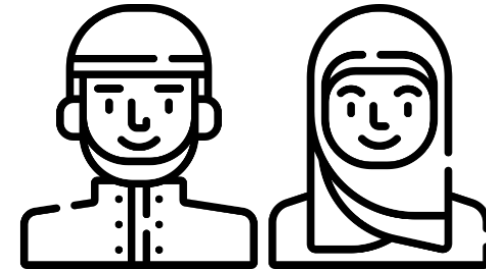
Connect

Seamless and high-touch digital platform, two-way communication transferring information between human and automation service with empathic senses

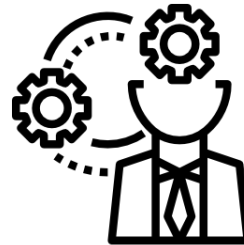


First Mover in Pure Takaful Insurance

Shall have competitive advantage and secure high market share



Untapped & Sizable Market Segment
8 Million Muslim (11% of Thai population)



Focus & Specialization on Takaful

Lean and dedicated resources specially for Islamic compliance

TIRP



IMPORTANT DISCLAIMER:

The Information contained in this document is intended only for presentation purposes. Such information is subject to change without notice, its accuracy is not guaranteed and it may not contain all material information concerning the company.

In addition, the information contains projections and forward-looking statements that reflect the company's current views with respect to future events and financial performance.

These views are based on assumptions subject to various risks. No assurance can be given that future events will occur, that projections will be achieved, or that the company's assumptions are correct.

Actual results may differ materially from those projected.

TIRH



THANK YOU

Dhipaya Group Holdings Public Company Limited
1115 Rama 3 Rd., Chong Nonsi, Yannawa, Bangkok 10120

Investor Relations Contact

Email: ir@dhipayagroup.co.th

TIPH

Prosperity Growth and Think Beyond