



# OPPORTUNITY DAY DHIPAYA GROUP HOLDINGS

**BUSINESS OVERVIEW & FINANCIAL RESULT 9M 2021**

**9 DECEMBER 2021**

TIPH

Prosperity Growth and Think Beyond



# OPPORTUNITY DAY

# DHIPAYA GROUP HOLDINGS

**BUSINESS OVERVIEW & FINANCIAL RESULT 9M 2021**

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- **BUSINESS & MARKET OVERVIEW**
- **FINANCIAL RESULT 9M 2021**
- **COMPANY HIGHLIGHTS**
- **FUTURE STRATEGIC BUSINESS PLAN**

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# BUSINESS & MARKET

## OVERVIEW

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# TIPH's Identity : Vision and Mission



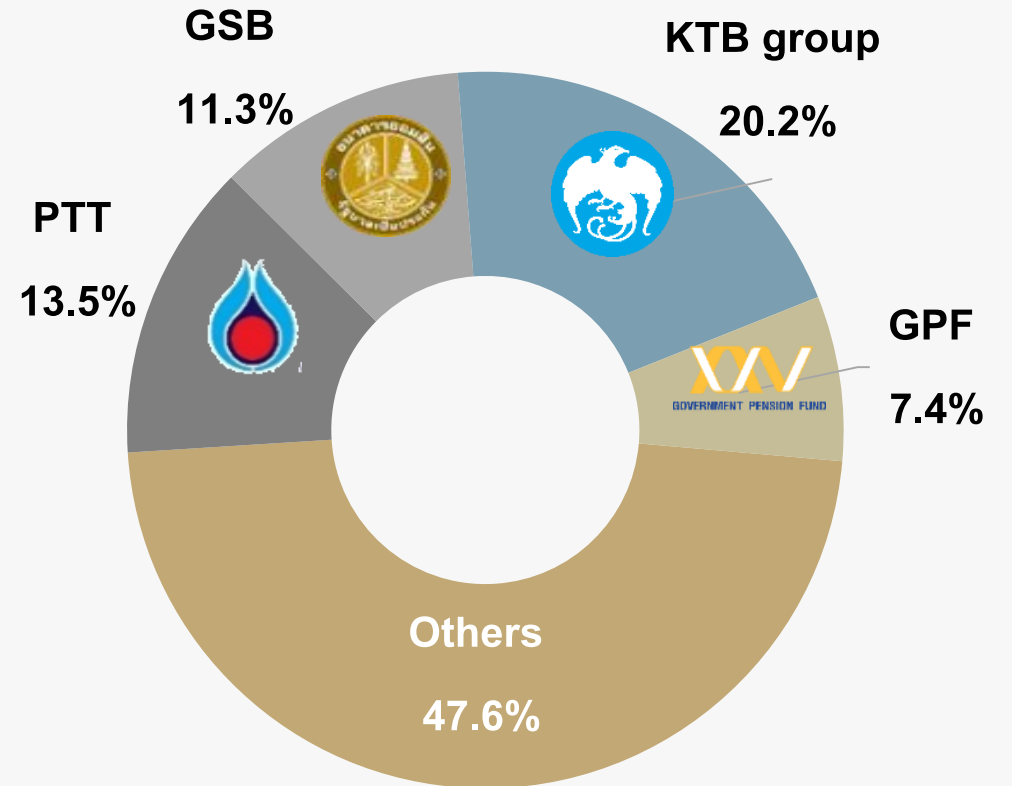
## Vision

To create **worry-free** community by providing comprehensive protection with **innovation and sustainable value creation** for everyone

## Mission

To enhance exponential growth and deliver the seamless customer experiences through **redefining and reshaping insurance industry**

## TIPH's Shareholders



Market Cap **38,183 MB.\*** (As of 8/12/2021)

**#1 in Non-Life Insurance Sector**

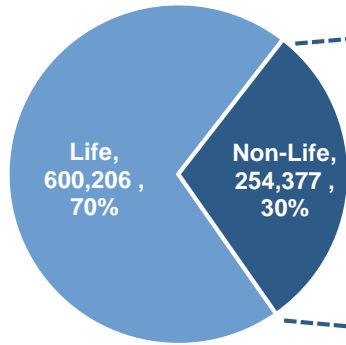
# Thailand Insurance Market Overview (Snapshot)



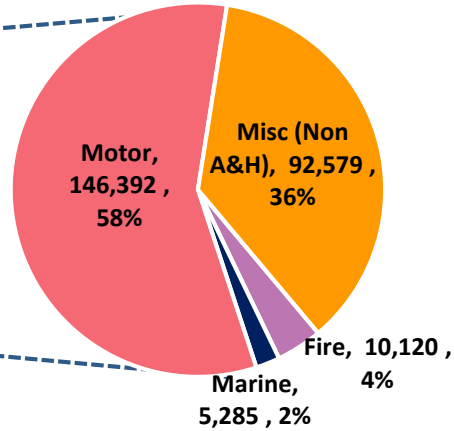
Source : IPRB,OIC

**Total Premium  
2020**

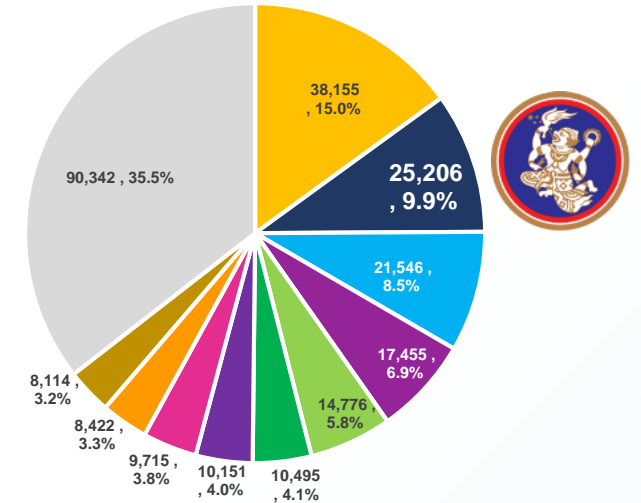
**Thailand Premium 2020  
854,583 MB**



**Non-Life Direct Premium 2020 by Product  
254,377 MB**

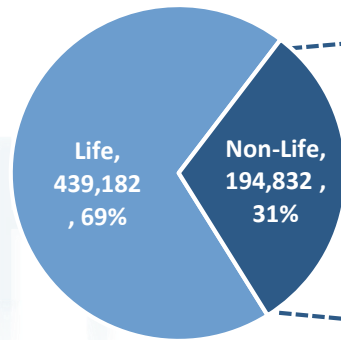


**TOP 10 Non-Life Direct Premium 2020 (64.5%)**

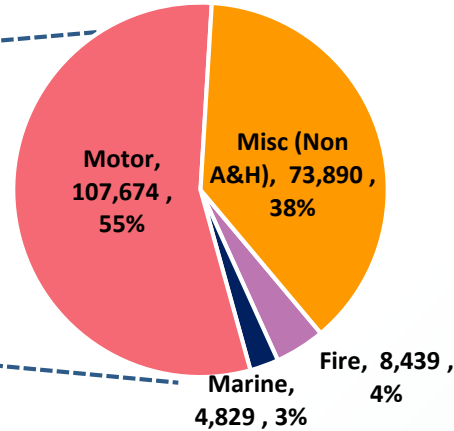


**Total Premium  
9M 2021**

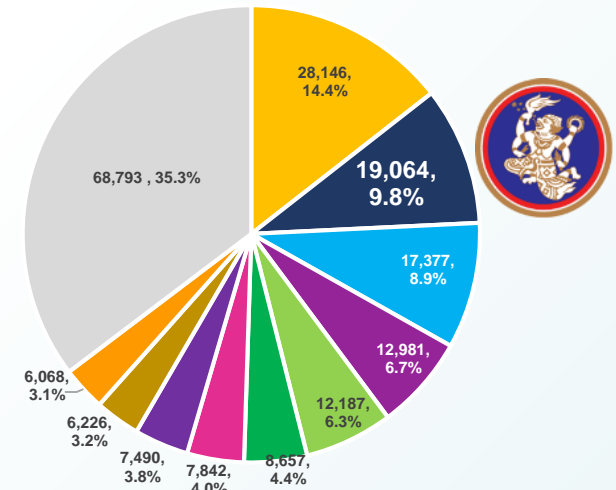
**Thailand Premium 9M 2021  
634,014 MB**



**Non-Life Direct Premium 9M 2021 by Product  
194,832 MB**



**TOP 10 Non-Life Direct Premium 9M 2021 (64.7%)**



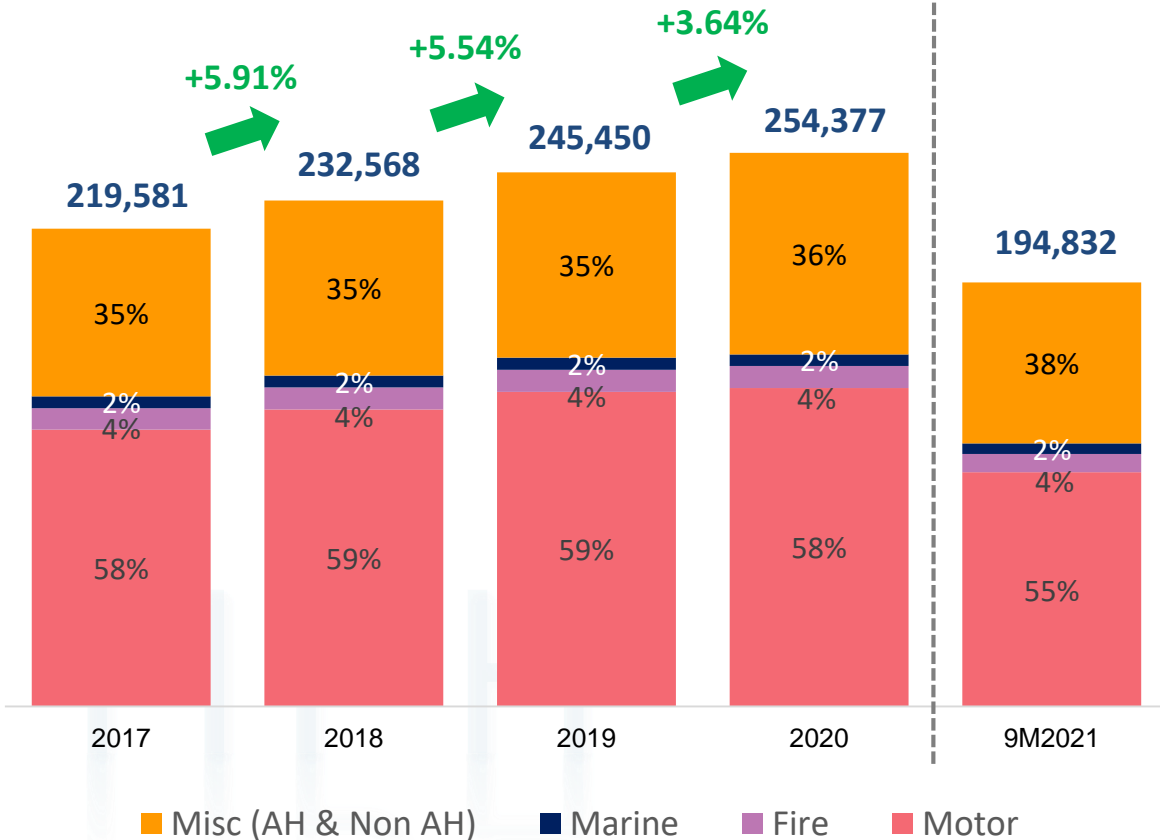
# Non-Life Insurance Market VS TIPH



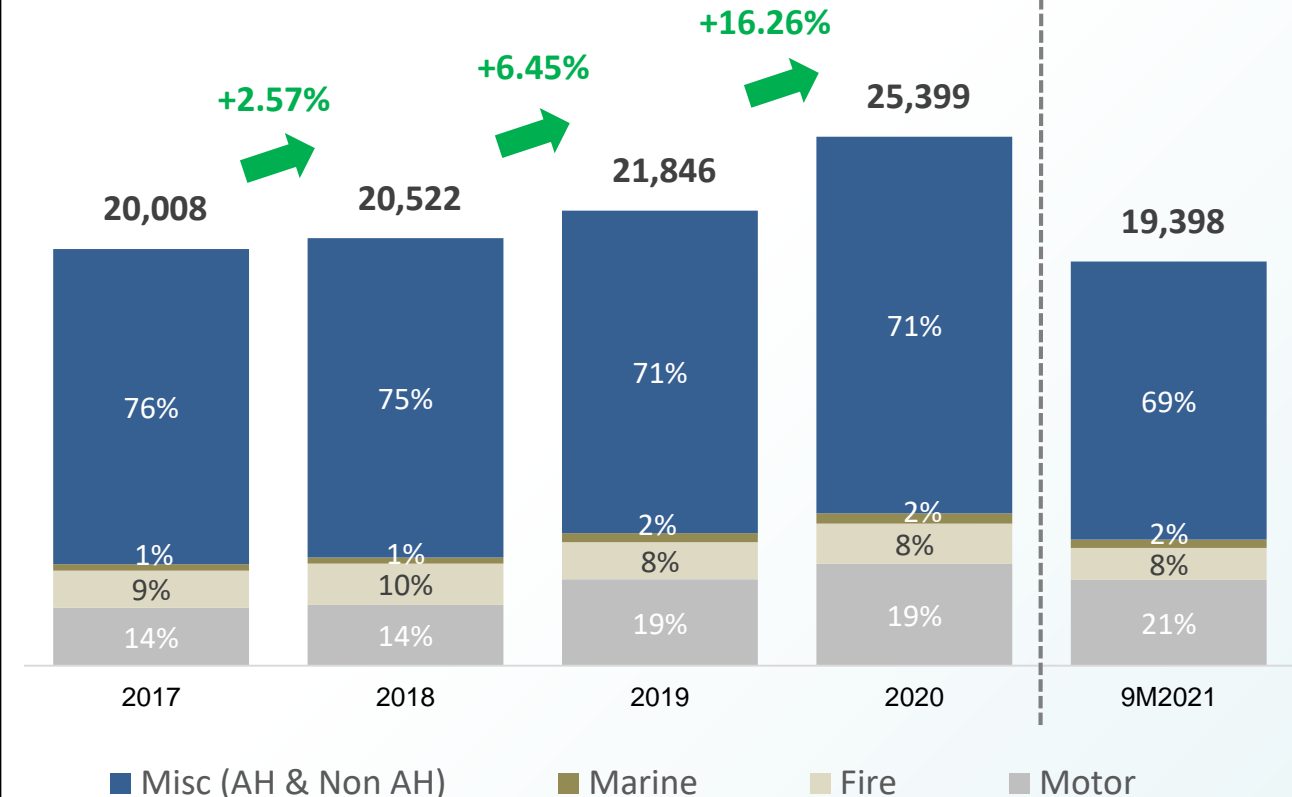
Source : IPRB,OIC

## Overall, Direct Premium Portfolio Mix 2016-2020 and 9M 2021

### INDUSTRY



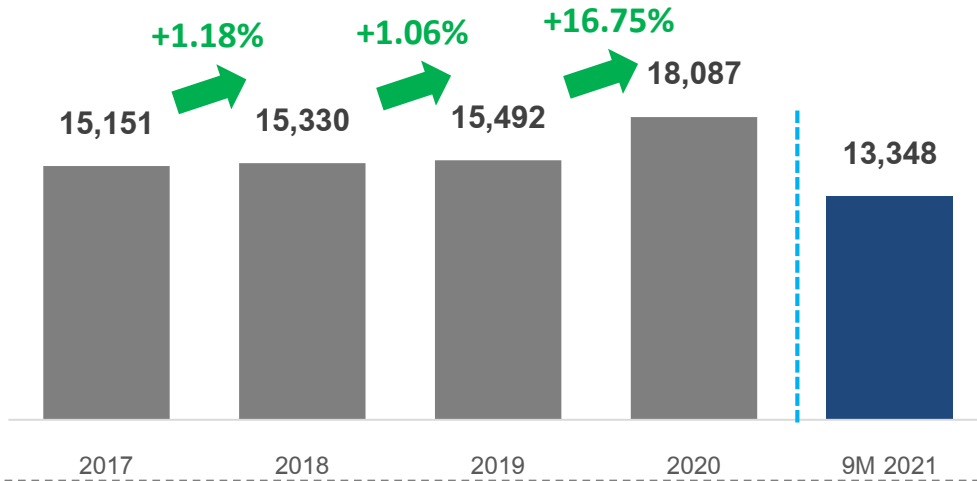
### TIPH



# TIPH's Premium Written

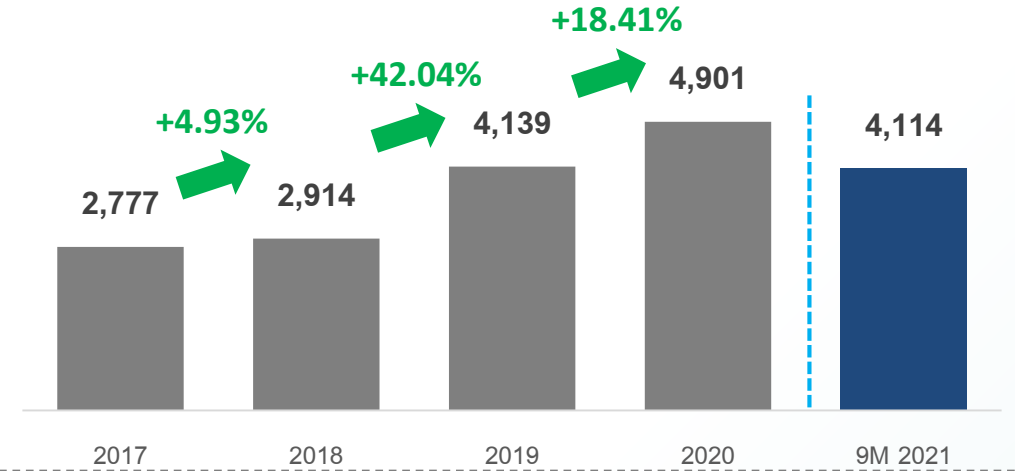


## Misc. Insurance

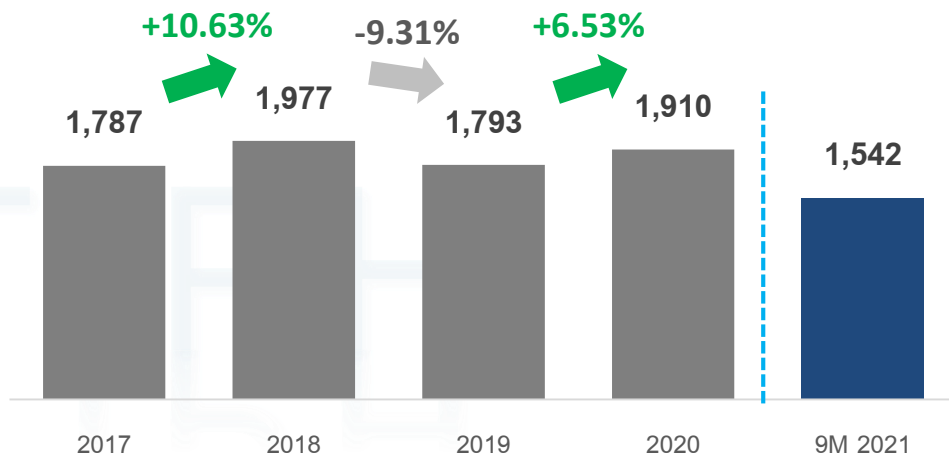


## Motor Insurance

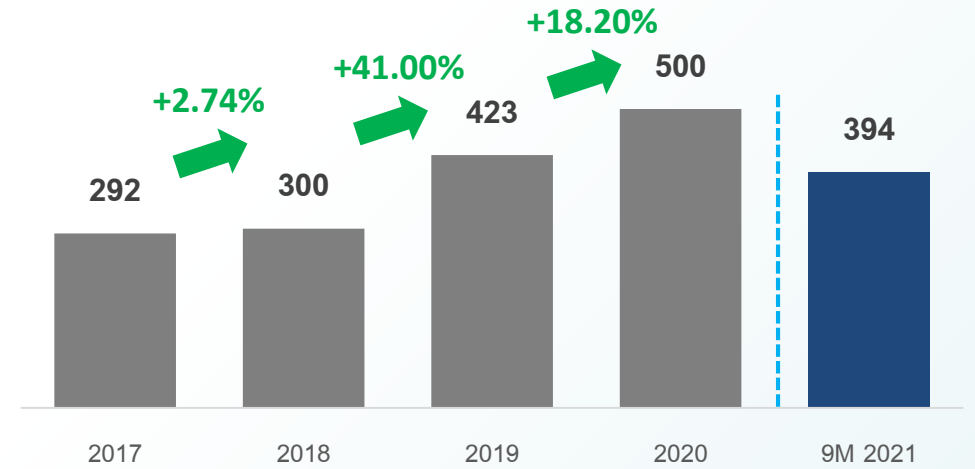
Unit : Million Baht



## Fire Insurance



## Marine Insurance





# FINANCIAL RESULT 9M 2021

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# TIPH's Key Financial Highlight 9M 2021 VS 9M 2020

Premium Written

**19,398 MB**

**+17.00% YoY**

Net Premium Earned

**5,767 MB**

**+2.90% YoY**

Income and Gain  
on investments

**723 MB**

**+14.72% YoY**

Total Revenue

**10,211 MB**

**+7.28% YoY**

Net Profit

**1,625 MB**

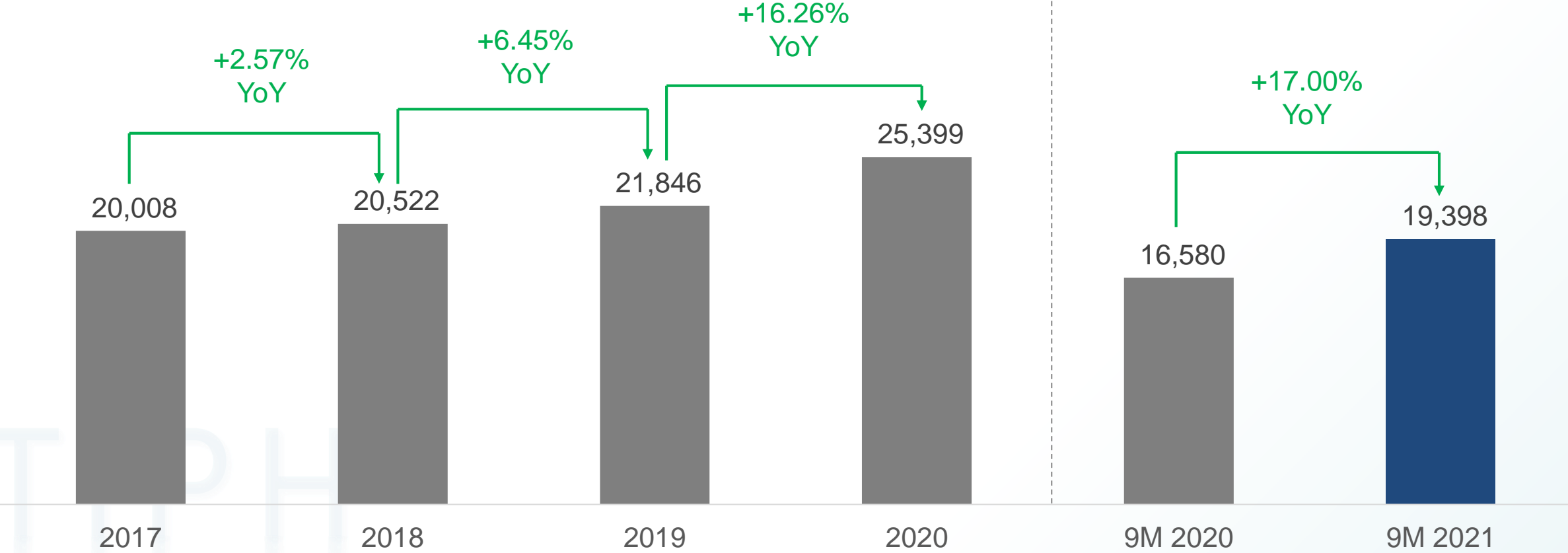
**+0.91% YoY**

TIRL



Unit : Million Baht

## Premium Written



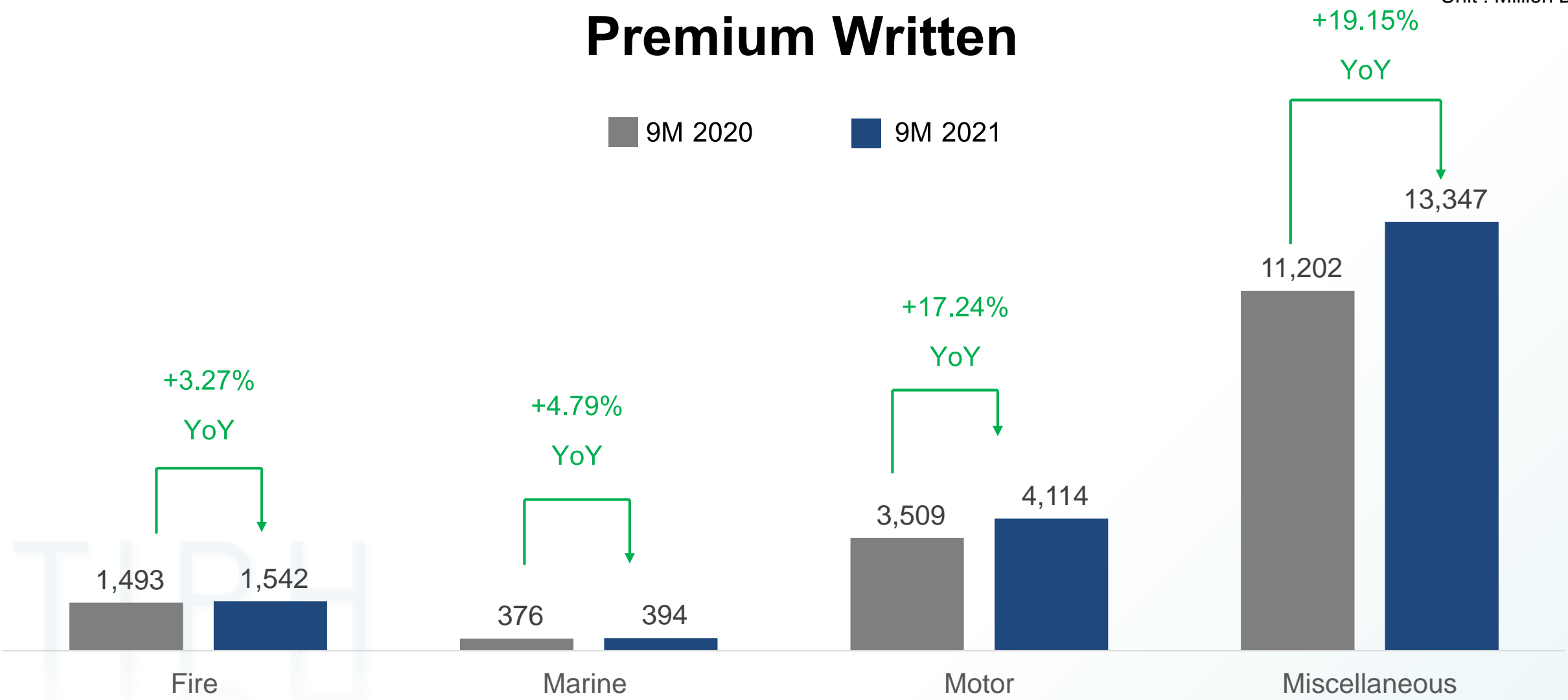
# TIPH's Premium Written 9M 2021



Unit : Million Baht

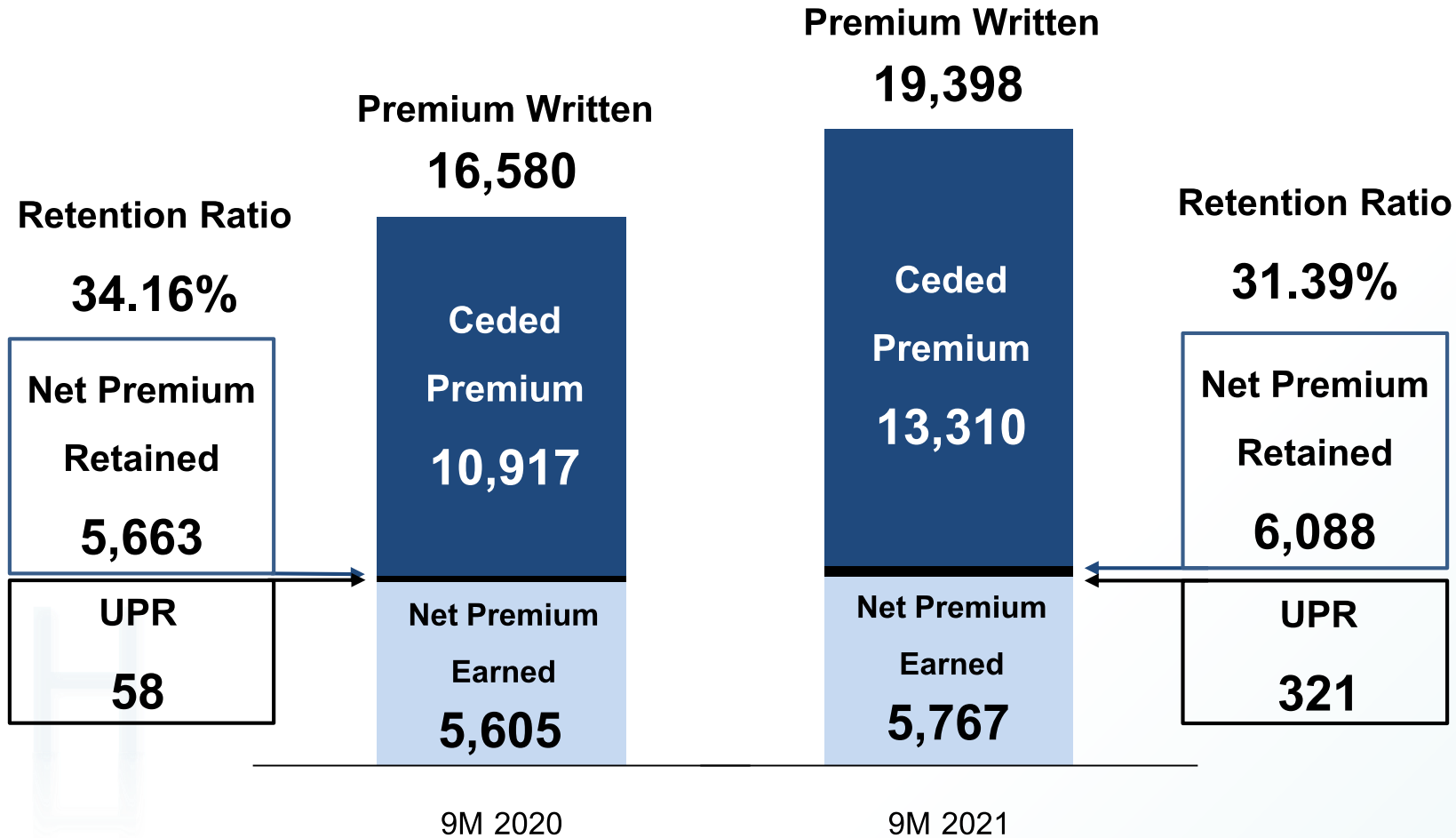
## Premium Written

■ 9M 2020      ■ 9M 2021





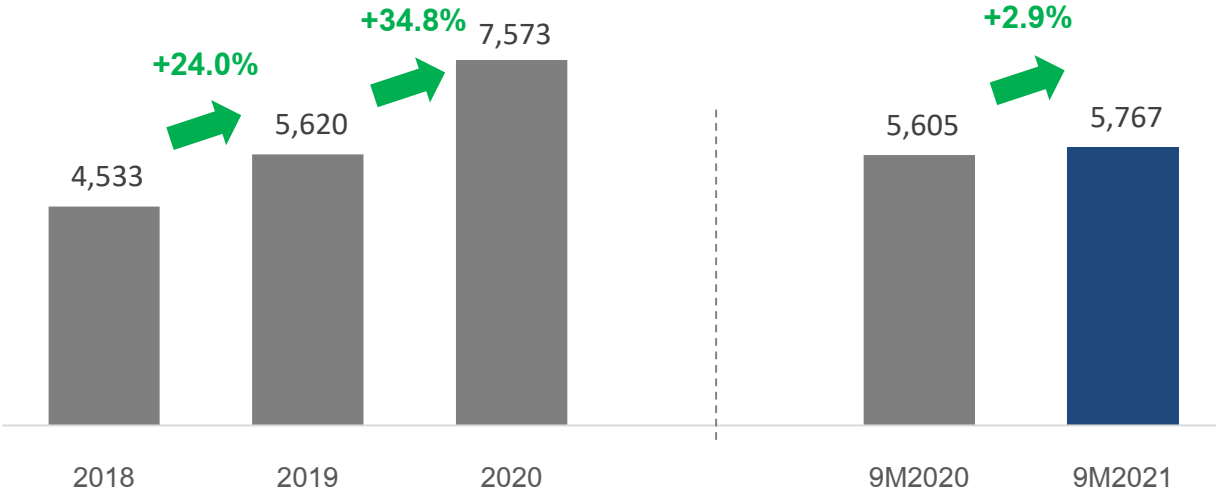
## Premium Written & Retention Ratio & Net Premium Earned



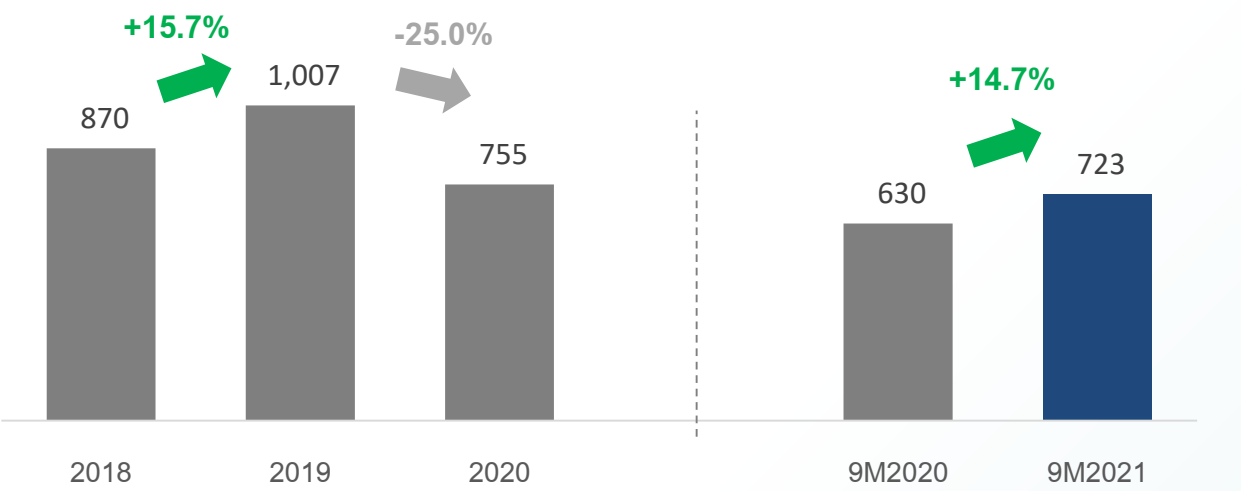
# TIPH's Financial Highlight



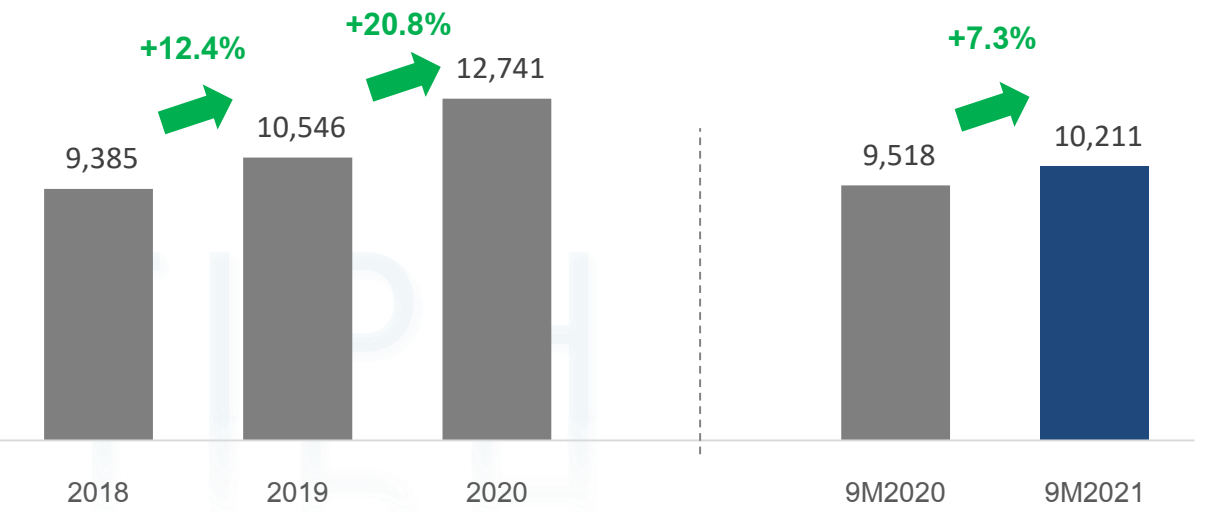
## Net Premium Earned



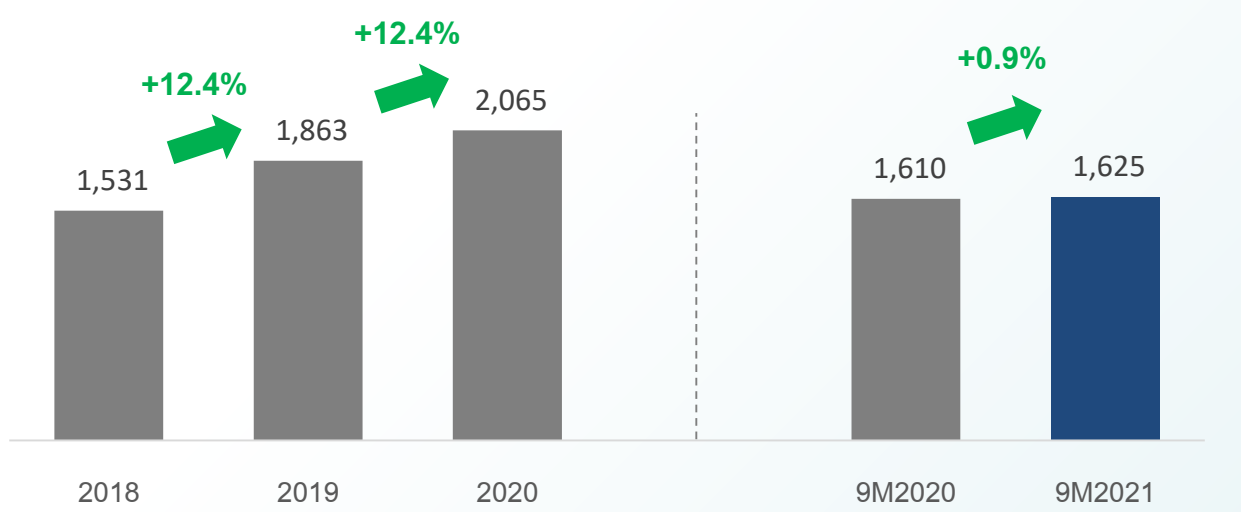
## Income and Gain on investments Unit : Million Baht



## Total Revenue



## Net Profit

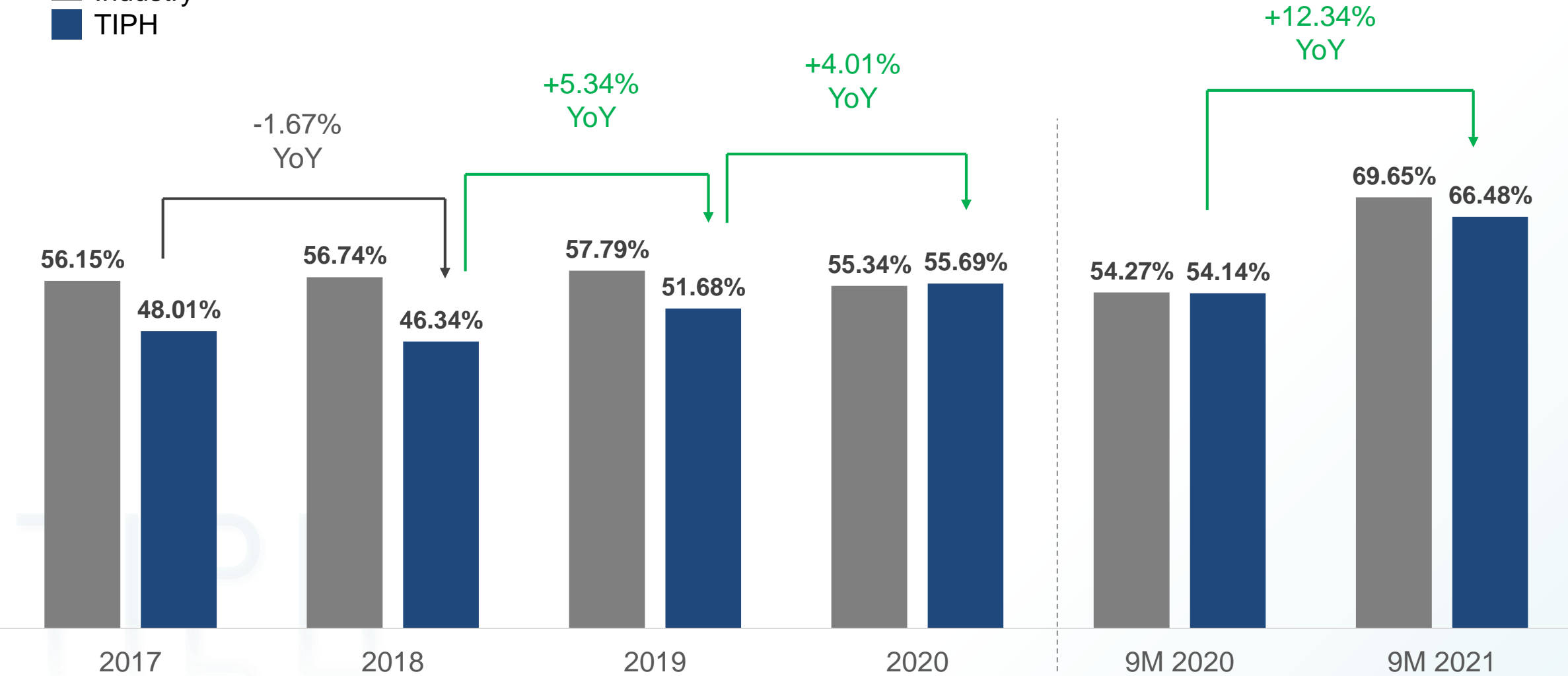


# TIPH's Financial Ratio (Loss Ratio) 9M 2021



## Loss Ratio

■ Industry  
■ TIPH





# TIPH's Key Financial Ratio 9M 2021

Underwriting Profit Margin

**42.87%**

Net Profit Margin

**15.91%**

Investment Yield \*  
(Annualized)

**5.61%**

Return on Equity \*  
(Annualized)

**24.41%**



# COMPANY HIGHLIGHTS

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# Dominating Market Share : Extensive Business Line

Motor



Fire

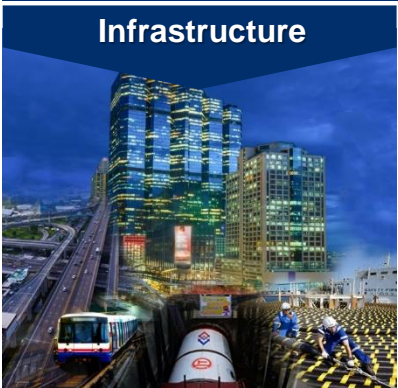


Marine

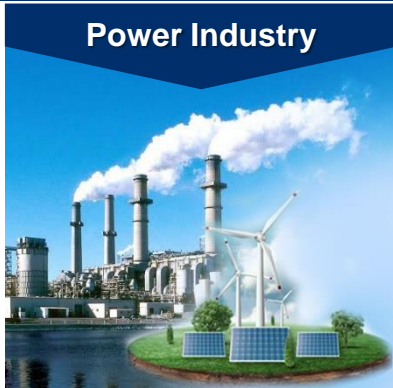


## Miscellaneous

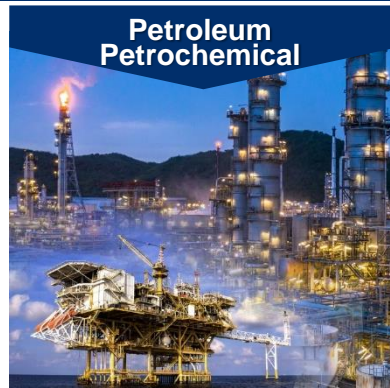
Infrastructure



Power Industry



Petroleum  
Petrochemical



Aviation



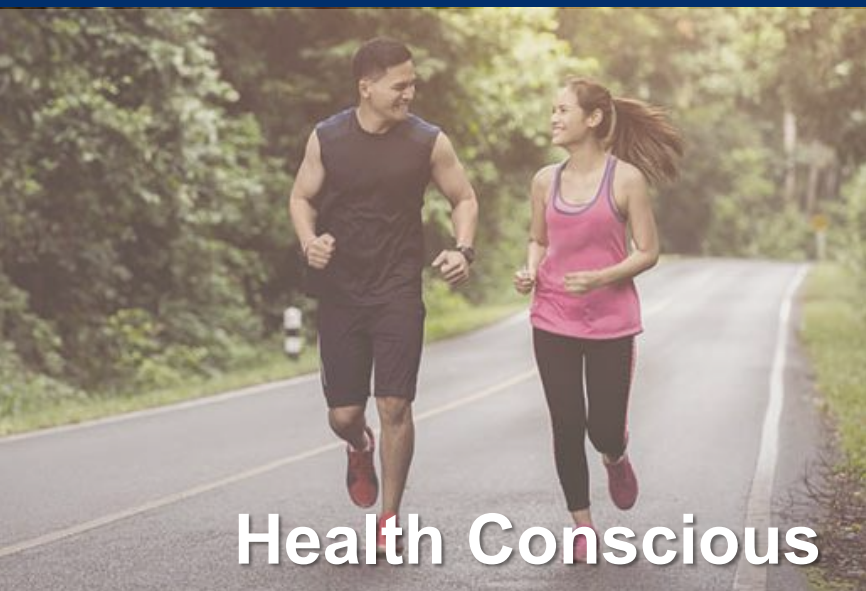
Health



Life Style



# Dominating Market Share : Mega Trends 2022



**Health Conscious**



**Gig Worker**



**Aging Society**



**Technology**



**Social Media**

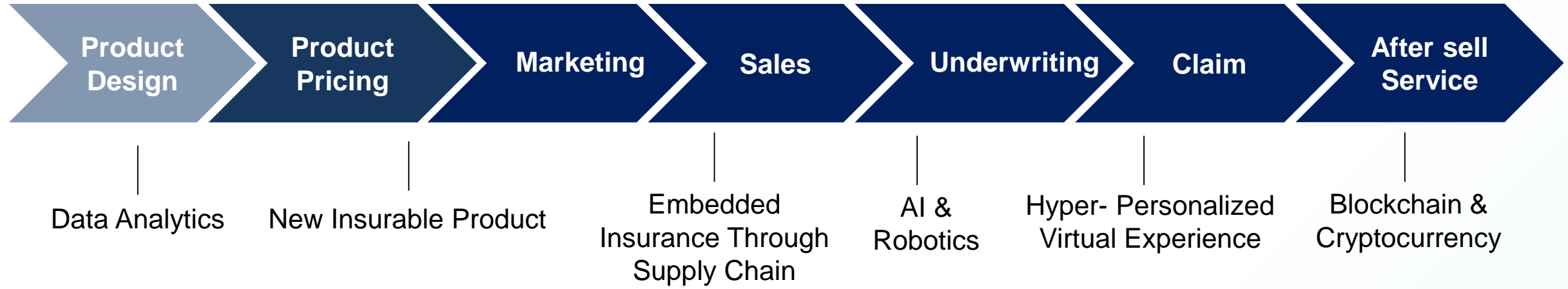


**Environmental Change**

# Trend of Insurance Industry



## Digitalisation : Break Through Traditional Insurance Service



## Redefine Business Model Beyond Insurer





# Leading Digital Insurer : Seamless Omni-Channel Ecosystem Integration

## Extensive Customer Touchpoint



**Strategic Partner**














**Start Up**

























## Digital Platform



**TIPINSURE.COM**



**TIP INSURE M**







 @dhipaya\_insurance  
 ทิพยประกันภัย  
 @TIPinsure  
 @DhipayaInsurance



**TIP LINE OFFICIAL & TIP SOCIETY**

**SOCIAL MEDIA COMMUNITY**

## Seamless Service Experience



**TIP Flash Claim**



**Claim Service Center**



**TIP Smart Assist**



# Strong Branding & Best-in-Class Corporate Management



Prime Minister's Insurance Awards



ASEAN and Thailand 'Top Corporate Brand



Distinguished Awards "Corporate Management Excellence"



Most Innovative Customer Service



Asia's 200 Best under a Billion Award



Collective Action against Corruption (CAC) For 3 years



Good - excellent rating or "CGR 5 stars For 4 years



ISO 9002 certification ISO/IEC 27001:2013



# Strong Branding & Best-in-Class Corporate Management



## Prime Minister Insurance Awards 2021

- Best Non-life insurance company with outstanding management, 2020
- Best Non-life insurance company with outstanding innovation in insurance technology, 2020



## TIPH – MSCI Global Small Cap



## Business+ Product of The Year Awards 2021

TIP PERSONAL CYBER



## Thailand Top Company Awards 2021

THE BEST BUSINESS INNOVATIVE AWARDS

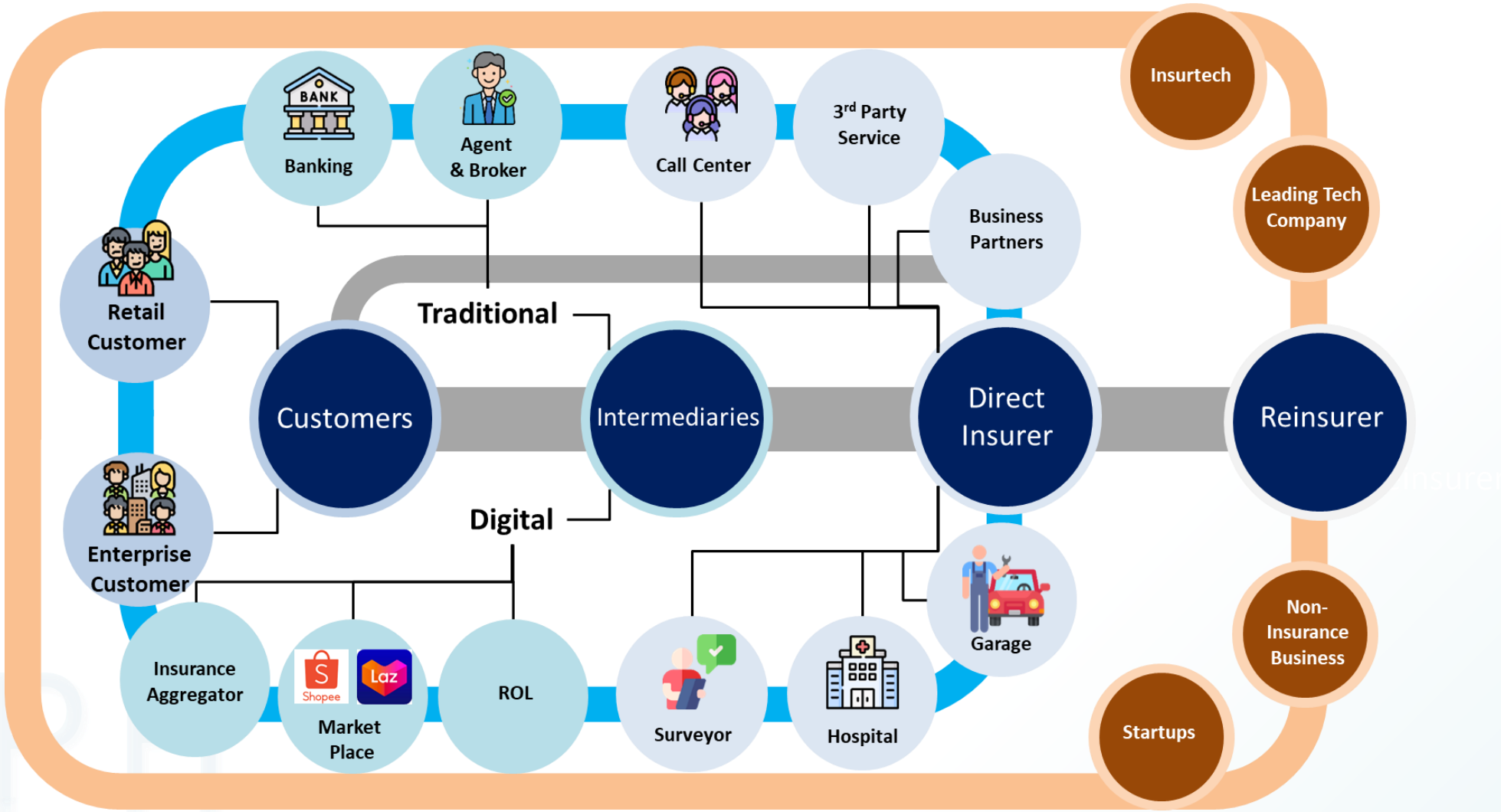


# FUTURE STRATEGIC BUSINESS PLAN

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# Insurance Landscape: Potential Business Opportunities



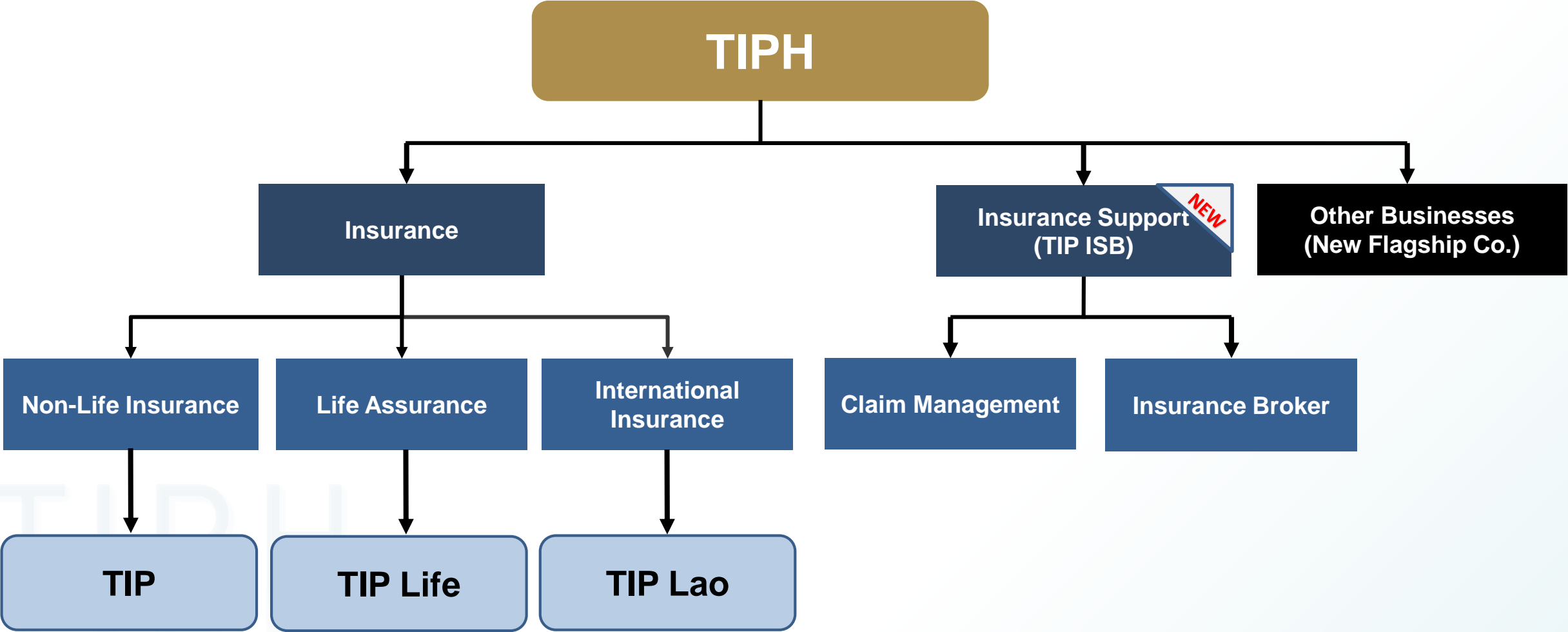
**Insurance Ecosystem**      **New players disrupting traditional insurance value chain**



# Leading Innovative Insurance Holding Company



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





## 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

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