



บริษัท ฟอลคอนประกันภัย จำกัด (มหาชน)

A FAIRFAX Company

# The Falcon Insurance Public Co., Ltd.

The Falcon Insurance Public Company Limited ; established since 2007 and a subsidiary of Fairfax Financial Holdings Limited (FFH), Falcon offers a variety of general insurance products to both Commercial and Personal lines. Able to service all non-life insurance needs, Falcon provides products across all classes: Motor, Property, Accident and Health, Engineering, Marine & Logistics Liability, and Miscellaneous lines, such as Political Violence, Public Liability, All Risk, Employee Bond, Professional Indemnity, Drone, Pet Insurance, etc.

## ASSET

Exceed THB

**4,880**  
million

## EQUITY

Exceed THB

**524**  
million

## CAR

Capital Adequacy Ratio

**316%\***

\* Data as of 2nd quarter (2024)

About

# Fairfax Financial Holdings Limited

## Falcon's major shareholders

The Falcon Insurance Public Company Limited has been established since 2007, which is a subsidiary of Fairfax Financial Holdings Limited (FFH). Fairfax Financial Holdings Limited is one of the largest property and casualty companies in the world. company with its corporate headquarters in Toronto, Canada. Fairfax is listed on the Toronto Stock Exchange under the symbol "FFH". Fairfax has Insurance operations in North America, South America, Europe, Middle East, Africa, Australia and Asia. In Asia, Fairfax operates non-life insurance businesses in Thailand, Singapore, Hong Kong, China, Malaysia, Indonesia, Vietnam, Srilanka, India and Laos PDR. Through its subsidiaries, Fairfax is engaged in property, casualty, reinsurance, investment management, and insurance claims management.

### ASSET

approximately THB

**3,146,000**

million

### EQUITY

approximately THB

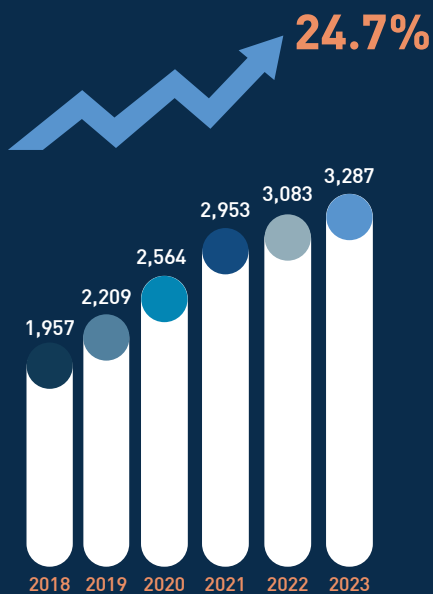
**947,000**

million

# Financial Highlight

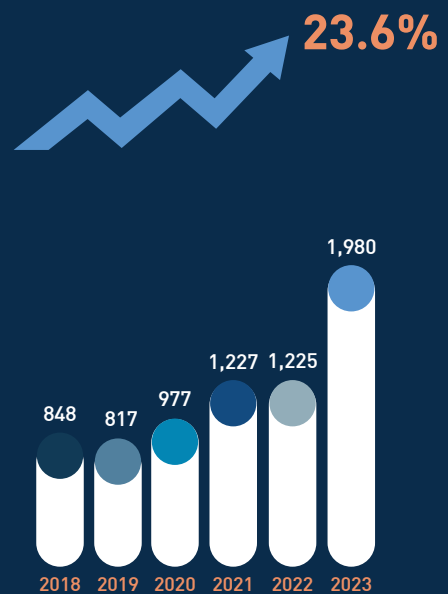
## เบี้ยประกันภัยรับ Gross Written Premium

Million Baht



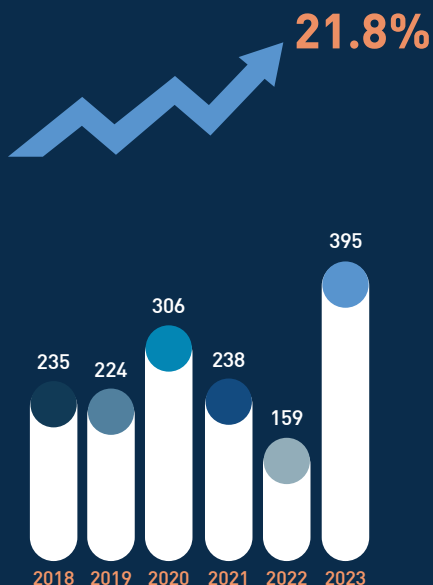
## เบี้ยประกันภัยรับสุทธิ Net Written Premium

Million Baht



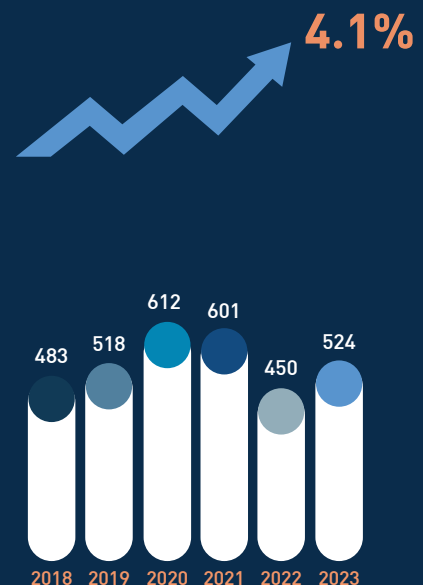
## กำไรจากการรับประกันภัย Underwriting Profit

Million Baht



## ส่วนของผู้ถือหุ้น Shareholders' Equity

Million Baht



# Mission Vision Values

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## Mission

“ To Build Shareholders’ Value Through Delivery of Total Customer Satisfaction. ”

## Vision

- Falcon will be a technology-enabled company, be it with personal and/or commercial insurance.
- Falcon will focus on the brand proposition of providing the best service standard in a transparent and fair manner.
- Falcon will maintain international standards and best practice whilst understanding local needs.
- Falcon will introduce innovation to start new trends and set the standard for non-life insurance industry in Thailand under the “Think Independent” strategy.

## Values

- Honesty and integrity are essential in all our relationships and will never be compromised.
- We are results oriented-not political.
- We are team players-no “egos”. A confrontational style is not appropriate. We value loyalty-to Falcon and our colleagues.
- We follow the Golden Rule: we treat others as we would want to be treated.
- We are hard working but not at the expense of our families.
- We always look at opportunities but emphasize downside protection and look for ways to minimize loss of capital.
- We are entrepreneurial. We encourage calculated risk taking. It is all right to fail but we should learn from our mistakes.
- We will never bet the company on any project or acquisition.
- We believe in having fun-at work!

# Good Governance

## Business Code of Conduct

Rules, Standards, and Procedures based on the good governance for management, officer, and staff.

- Conduct the business with honesty, ethics, transparency and compliance.
- Against corruption and bribery from both inside and outside.
- Avoiding conflicts of interest with the Company. In cases where it could not be avoided, the case must be managed and disclosed appropriately.
- Disclose the information to the public in compliance with the regulatory requirement and standard.
- For the breach cases found, the cases must be reported to the superior immediately.
- Adhere and follow to this code of conduct.

## Enterprise Risk Management Framework

The company has established a framework that describes the risk management governance structure, roles and responsibilities of those involved in the company, as well as principles and guidelines for risk management at the company. In which the business risk is an event that jeopardizes the Company's assets and revenues. And is an impediment to the company's achievement of its objectives and goals. The following are the risk management objectives:

- Assure the Company and the Board of Directors for achievement of the business objectives and goals.
- Improve the capital management of the Company.
- Strengthen good corporate governance and effective internal control.
- Assist management in developing internal control processes based on acceptable risks.
- Provide employees with knowledge and understanding in order to increase risk awareness, risk management potential, and risk control.
- Assist the Internal Audit Department in conducting risk-based internal audits independently.

## Risk Management Policy

The Company has established a risk management policy because risk management is one of the primary strategies that will help the Company. For the ability to manage risk within an acceptable risk level and to achieve the objectives and goals set by the Board of Directors. The risk management policy addresses the following 13 risks:

- Strategic Risk
- Insurance Risk
- Market Risk
- Credit Risk
- Liquidity Risk
- Operational Risk
- Technology Risk
- Market Conduct Risk
- Legal, Reputational and Regulatory Risk
- Targeted Financial Sanctions Risk
- Catastrophic Risk
- Emerging Risk
- Group Risk

# Products

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## Corporate Business Products

- Marine and Logistics Liability Insurance
- Property Insurance
- Engineering Insurance
- Miscellaneous Insurance

## Personal Line Products

- Accident & Health Insurance
- Motor Insurance
- Miscellaneous Insurance

# Corporate Business Products

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## Marine and Logistics Liability Insurance

Marine Cargo Insurance  
Inland Transit Insurance  
Carrier's Liability Insurance



## Property Insurance

Accidental (Property) Damage Insurance  
Business Interruption Insurance  
Fire Insurance  
Fire Insurance for Dwelling  
Leasehold Insurance



## Engineering Insurance

Boiler & Pressure Vessel Insurance  
Contractors' Plant & Machinery Insurance  
Contract Work Insurance for Construction and Erection works  
Erection All Risks Insurance  
Electronic Equipment Insurance  
Machinery Insurance (Machinery Breakdown)



## Miscellaneous Insurance

Employee Bond Insurance  
Employer's Liability Insurance  
Extended Warranty Insurance for Electric Appliance and Equipment  
Extended Warranty Insurance for engines and spare parts  
Fidelity Guarantee Insurance  
Legal Liability Insurance from Unsafe Product  
Money Insurance  
Political Violence Insurance  
Public Liability Insurance



# Personal Line Products

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## Accident & Health Insurance

Pro Cancer

CI 6 Fix

Group/Personal Accident Insurance

iPerfect

iSmart Choice

New iSure Plus3

PA Save Save

Health Dee Dee 20k

Health Dee Dee 50k

Health LTR Plan

Health O-X Plan

iSmart Health O-A Plus

New iSmart Health

New Super Save

Health & Accident for Labour Insurance

Travel Accident



## Motor Insurance

Motor Compulsory

- Motor Insurance Class 1
- Motor Insurance Class 2+
- Motor Insurance Class 3
- Motor Insurance Class 3+
- Motor Insurance Smart Motor

Motor Voluntary

Motorcycle Collateral Insurance



## Miscellaneous Insurance

Drone Insurance

Agriculture Drone Insurance

Loss from Gas Equipment Insurance

Pet Protect Sure

# Management Team

## Sopa Kanjanarintr

Director and Chief Executive Officer



### Amnart Matrong

Consultant,  
Corporate Legal & Compliance



### Vanchai Petcharit

Consultant,  
Motor Business



### Surachai Lertsittichai

Executive Vice President,  
Accidental & Health Business



### Joedsak Sukapunapan

Executive Vice President,  
Corporate Business



### Rohit Bhatajirao Nikam

Executive Vice President,  
Information Technology



## Corporate Business Unit



### Marketing Team

- 1 **Joedsak Sukapunapan**  
EVP, Corporate Business
- 2 **Pranom Pisuttirattanapan**  
VP, Corporate Business
- 3 **Saovaluck Pholsangtong**  
VP, Corporate Business
- 4 **Roongfah Pipatsirisak**  
AVP, Corporate Business



### Service Team

- 5 **Naiyana Incharoen**  
AVP, A&H Claims

## Accidental & Health Business Unit



### Marketing Team

- 1 **Surachai Lertsittichai**  
EVP, Accidental & Health Business
- 2 **Kittipong Payattanon**  
AVP, Accidental & Health Business



### Service Team

- 3 **Naiyana Incharoen**  
AVP, A&H Claims
- 4 **Suruth Jiratjaroen**  
AVP, Underwriting
- 5 **Suwadee Bawornviphadakul**  
Claims Manager, A&H Claims

## Motor Business Unit



### Marketing Team

- 1 **Vanchai Petcharit**  
Consultant, Motor Business
- 2 **Saovaluck Pholsangtong**  
VP, Corporate Business
- 3 **Waraporn Panjapaphawin**  
AVP, Agency Channel

### Service Team

- 5 **Pornchai Apiwattangsakul**  
AVP, Motor Claims
- 6 **Thanat Reephon**  
Manager, Motor Claims
- 7 **Wutthi Praphatsaraphorn**  
Manager, Motor Claims
- 8 **Wittaya Kaewpradup**  
Assistant Manager, Motor Claims

## Support Unit



**Chiaraphan Boonthanom**

Vice President  
HR & Admin



**Chuthaporn Wongmora**

Vice President  
Reinsurance



**Ekaboon Plangsiri**

Vice President  
Underwriting



**Sitthiwat Promyotin**

Vice President  
Business Process Enhancement



**Wantanaporn Aungkab**

Assistant Vice President  
Customer Service



**Palat Intarachan**

Assistant Vice President  
Internal Audit



**Panthip Tanthongthip**

Assistant Vice President  
Marketing & PR



**Khemjira Kitcharoen**

Assistant Vice President  
Product Development



# CSR

## Corporate Social Responsibility

Falcon Insurance continually gives back to support people and our community by doing good activities in many situations and difficulties and always be the part of making our society a better place.

# Falcon

## Beside You

## Contact Us

Customer Service



02 037 9988



@FalconCS



ฟอลคอนประกันภัย



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falconinsurance.co.th

บริษัท ฟอลคอนประกันภัย จำกัด (มหาชน)

33/4 อาคารเอ เดอะไนน์ทาวเวอร์ ชั้น 24-25 ถนนพหลโยธิน 9  
แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพมหานคร 10310  
โทร. 0 2037 9888

เลขประจำตัวผู้เสียภาษี / TAX ID 0107535000419

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The Falcon Insurance Public Company Limited

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