



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

4,880

Million Baht

EQUITY

Exceed

524

Million Baht

CAR

Capital Adequacy Ratio

252%*

* Data as of 3rd quarter (2024)

About

Fairfax Financial Holdings Limited

Fairfax Financial Holdings is one of the largest property and casualty insurance companies, 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

3,146,000

Million Baht

EQUITY

approximately

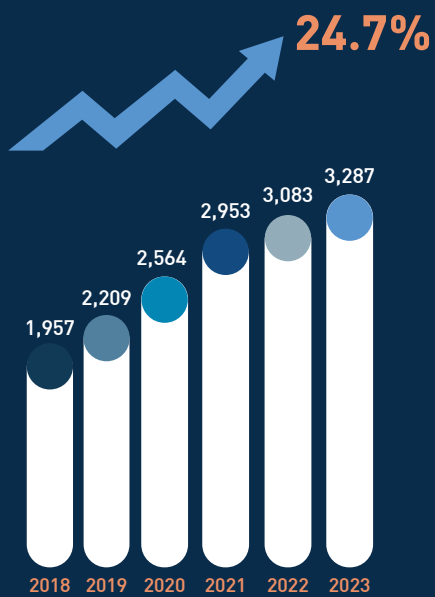
947,000

Million Baht

Financial Highlight

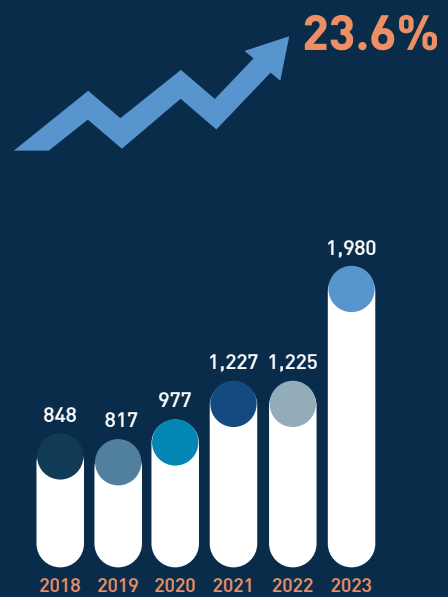
เบี้ยประกันภัยรับ Gross Written Premium

Million Baht



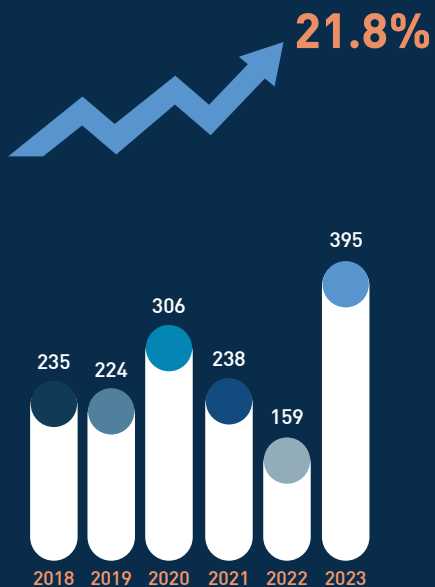
เบี้ยประกันภัยรับสุทธิ Net Written Premium

Million Baht



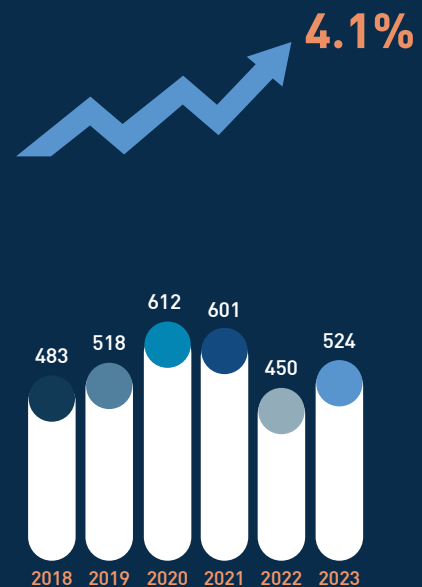
กำไรจากการรับประกันภัย Underwriting Profit

Million Baht



ส่วนของผู้ถือหุ้น Shareholders' Equity

Million Baht



Mission Vision Values

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



Corporate Business Products

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

Personal Line Products

- Motor Insurance
- Accident & Health Insurance
- Miscellaneous Insurance

Corporate Business Products



Property Insurance

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



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



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)



Marine and Logistics Liability Insurance

Marine Cargo Insurance
Inland Transit Insurance
Carrier's Liability Insurance

Personal Line Products



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



Accident & Health Insurance

Pro Cancer

CI 6 Fix

Group/Personal Accident Insurance

iPerfect

iSmart Choice

New iSure Plus3

PA Save Save

Health LTR Plan

Health O-X Plan

iSmart Health O-A Plus

Health & Accident for Labour Insurance

Travel Accident



Miscellaneous Insurance

Drone Insurance

Agriculture Drone Insurance

Loss from Gas Equipment Insurance

Pet Protect Sure

Management Team

Sopa Kanjanarintr

Director and Chief Executive Officer



Vanchai Petcharit

Executive Vice President,
Motor Business



Joedsak Sukapunapan

Executive Vice President,
Corporate Business



Amnart Matrong

Consultant,
Corporate Legal & Compliance



Rohit Bhatjirao 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 **Kanitta Promrak**
Manager, Non Motor Claims



Service Team

- 5 **Naiyana Incharoen**
VP, Claims
- 6 **Khajornsak Prommasit**
Manager, Non Motor Claims
- 7 **Naiyana Trairattanasak**
Manager, Non Motor Claims

Accidental & Health Business Unit



Marketing Team

- 1 **Saovaluck Pholsangtong**
VP, Corporate Business
- 2 **Kittipong Payattanon**
AVP, Accidental & Health Business



Service Team

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

Motor Business Unit



Marketing Team

- 1 **Vanchai Petcharit**
EVP, Motor Business
- 2 **Saovaluck Pholsangtong**
VP, Corporate Business
- 3 **Waraporn Panjapaphawin**
VP, Motor Business

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



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



“When we do well, it gives us the means to do good. Actions speak louder than words.”

V.PREM WATSA
CHAIRMAN & CEO
FAIRFAX FINANCIAL HOLDINGS



Falcon

Beside You

Contact Us

Customer Service



02 037 9988



@FalconCS



ฟอลคอนประกันภัย



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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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