



TQR Public Company Limited Opportunity Day

20 September 2021



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**BUSINESS
OVERVIEW**

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**FINANCIAL
PERFORMANCE
Q2/2021**

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**POST-IPO
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Q & A

Business Overview

TQR Pcl.

VISION

To be recognized as the most eminent adviser and leading service provider in reinsurance brokerage services in Thailand.

MISSION

To be strategic partner with our clients in achieving sustainably profitable business model.



COMPANY OVERVIEW

With a powerful blend of reinsurance broking expertise, local market intelligence, and strong and extensive network of support and cooperation, we successfully help our clients achieve profitable business and sustainable growth. As a strategic partner, your success is our success.

FIGURES

Founded in 2012, we currently have 40 talented staff members to serve reinsurance needs of all insurance companies in Thailand. In 2020, we supported our clients in managing their reinsurance needs worth of 8.5 billion baht, up 165% from 2015.

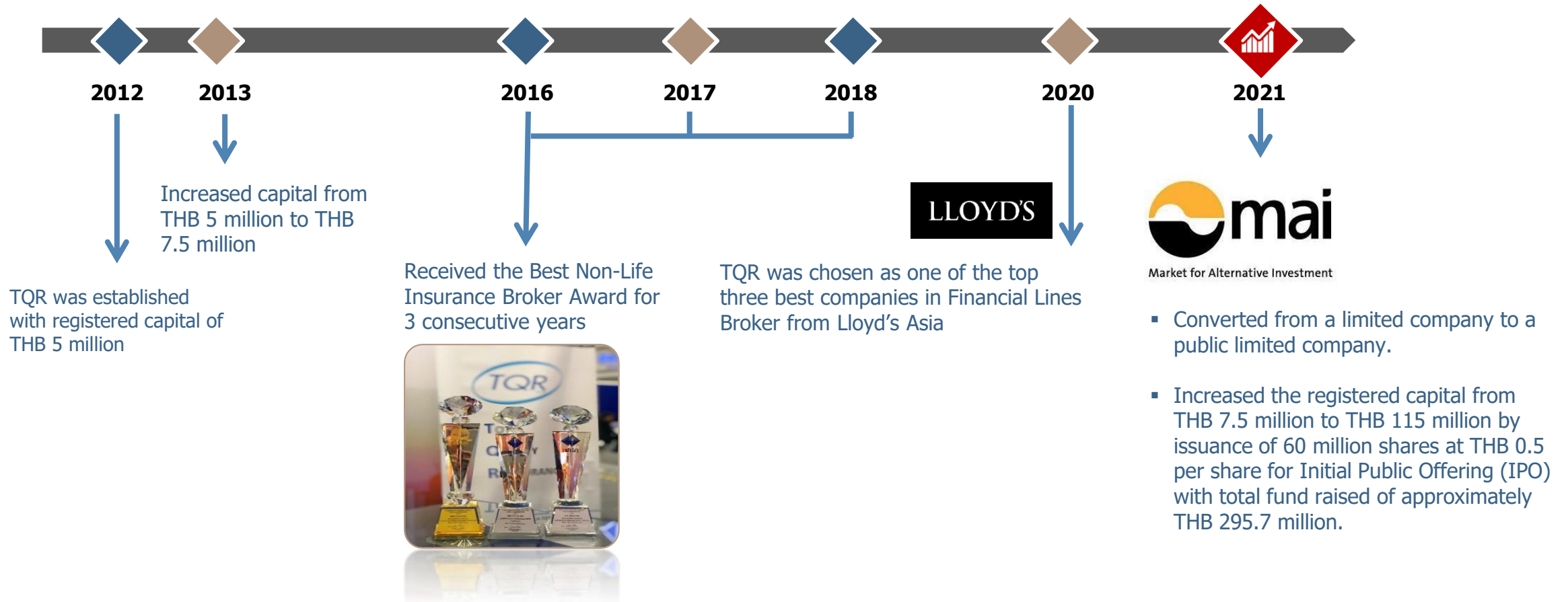


ACHIEVEMENTS

Three consecutive years (2017-2019) of award winning of the Prime Minister's Insurance Award for the Best Corporate Nonlife Insurance Broker. Better yet, TQR was honored to be one of the top 3 finalists for the Lloyd's Asia Best Financial Lines Broker in 2020.



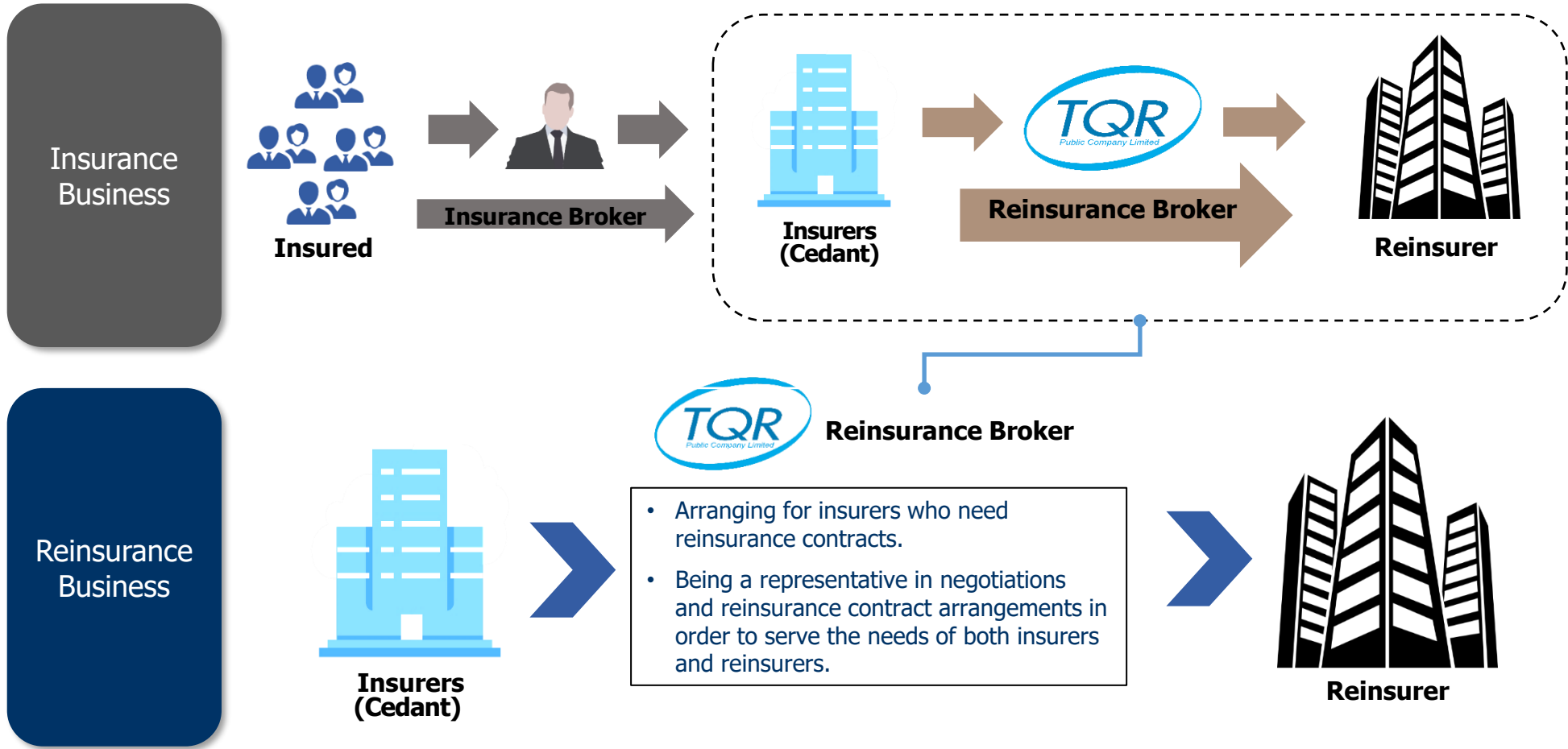
COMPANY MILESTONE



BUSINESS OVERVIEW

TQR is a leading reinsurance broker specialized in the provision of fully-integrated reinsurance solutions to customers.

- Provision of consultancy services to insurers and reinsurers for Treaty Reinsurance and Facultative Reinsurance arrangements.
- Engagement in analysis and development of new insurance products together with its business partners.



TQR is a reinsurance broker whose business is categorized into two types:



1 Traditional Business

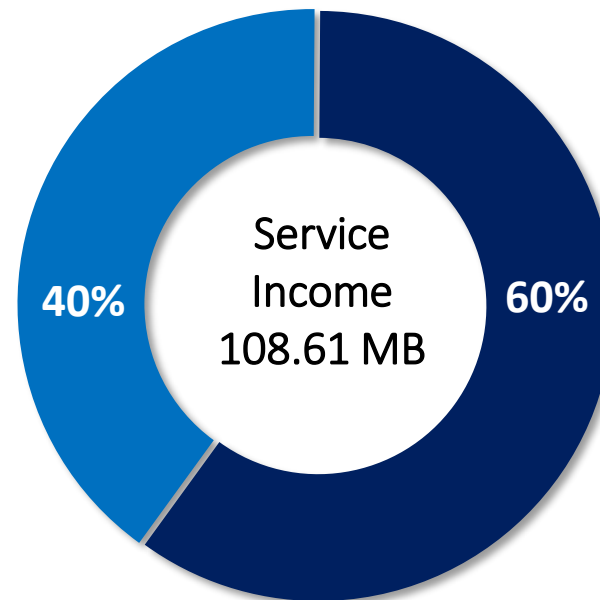
TQR is a reinsurance broker providing reinsurance arrangements for general non-life insurances. The reinsurance agreements can be categorized into two following types:

- Treaty Reinsurance
- Facultative Reinsurance

Examples of insurance products:

- Motor insurance
- Fire /IAR and property insurance
- Miscellaneous insurance
- Construction All Risk Insurance

Revenue Structure 6M/21















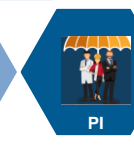

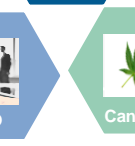
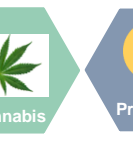
2 Alternative business

TQR is a reinsurance broker providing reinsurance arrangements for both Treaty Reinsurance and Facultative Reinsurance in the same manner as in the Traditional Business. For this types of business, TQR is proactive in:

- Analyzing and developing new insurance products with its business partners.
- Developing and providing consultancy on new insurance products (specialty products) from abroad.
- Coordinating with its business partners to enable them to effectively enter into reinsurance contracts.

BUSINESS OVERVIEW

Our reinsurance contracts:

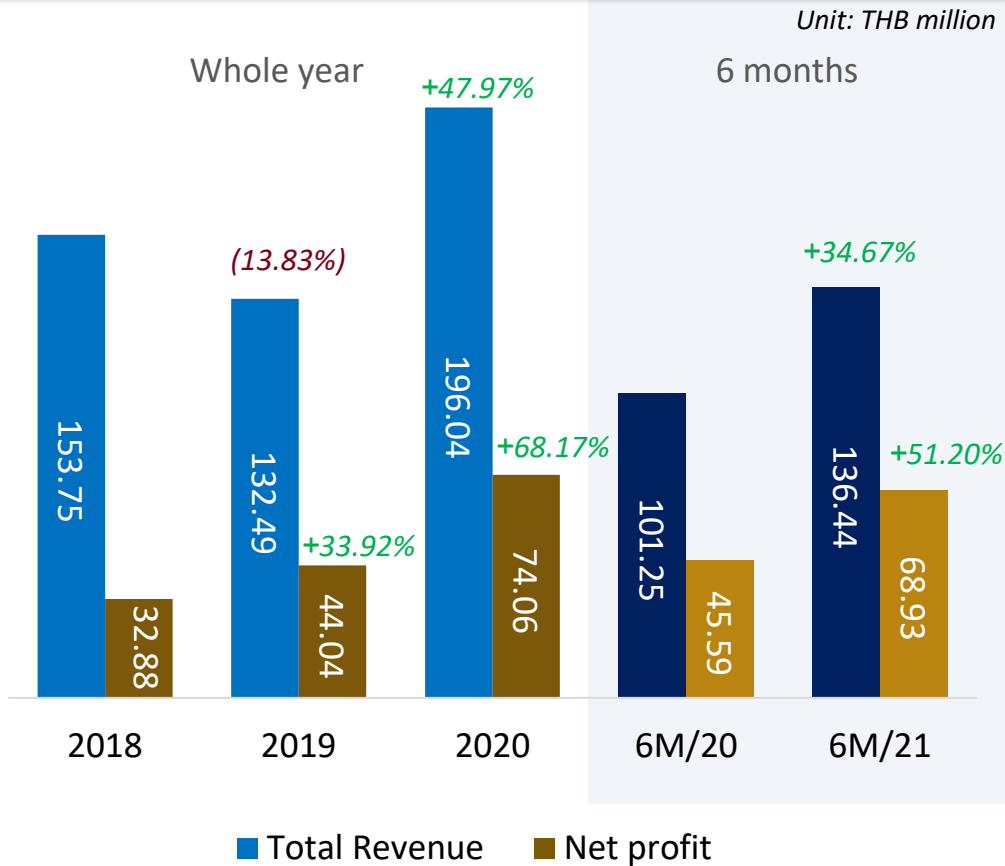
	Product Offerings	Examples of Types of Reinsurance Contracts
<h3>Treaty Reinsurance</h3>	<ul style="list-style-type: none"> An effective risk management solution that covers a large group of insurance policies. The agreement is designed to help augment solvency margin of the insurance companies. 	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p>Motor</p> </div> <div style="text-align: center;">  <p>Commercial Motor</p> </div> </div>
<h3>Facultative Reinsurance</h3>	<ul style="list-style-type: none"> A form of reinsurance that covers specific individual insurance policy that is high-value or considered to be a complex risk. The agreement is a simple way for insurance company to obtain reinsurance protection. 	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p>Property</p> </div> <div style="text-align: center;">  <p>Fire / IAR</p> </div> </div>
<h3>New Product / Services</h3>	<ul style="list-style-type: none"> Providing expertise in developing innovative insurance products (e.g., motor car and motorcycle insurance to extended warranty, travel insurance products, cyber security insurance, medical malpractice and director & officer liability insurance) that fit to a vast array of distribution channels. Specializing in digital partnership that meet the needs of the 21st century consumers. 	<div style="display: flex; flex-wrap: wrap; justify-content: space-around; text-align: center;"> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> <div style="margin: 5px;"></div> </div>

Financial Performance

Quarter 2/2021

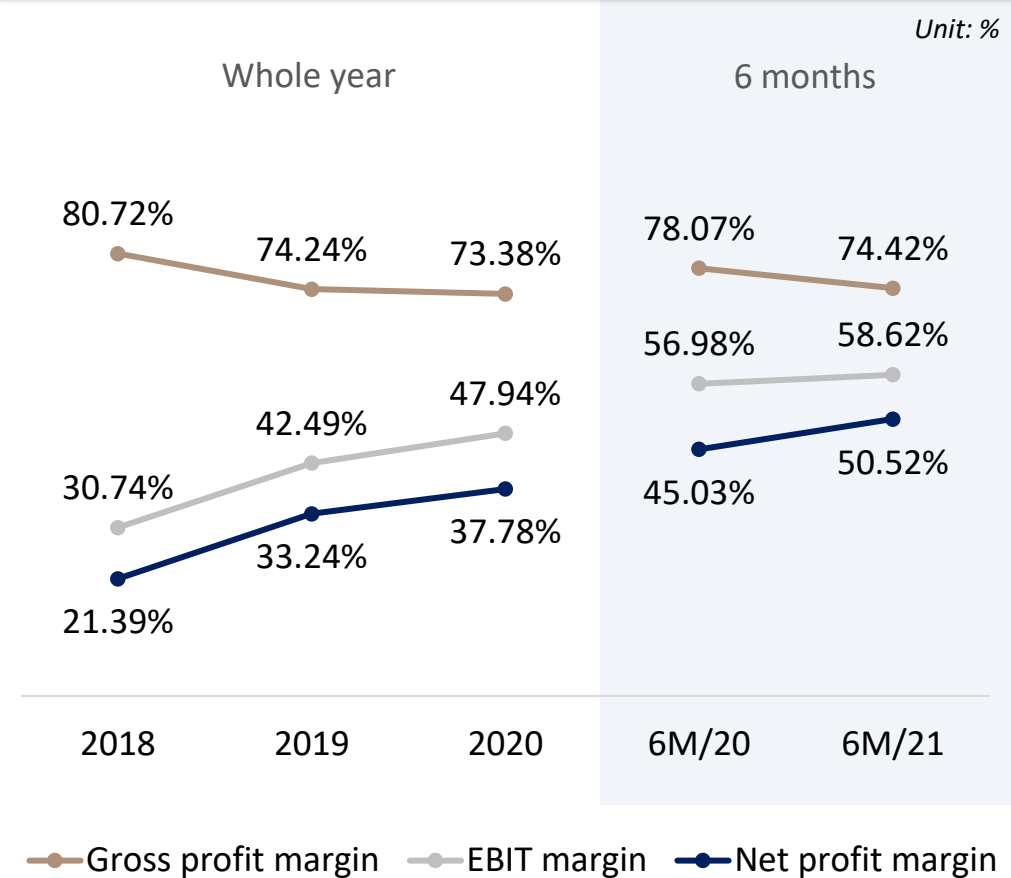
Financial Performance – Q2/2021

Revenue and net profit



- ✓ Strong growth in net profit from the increase in revenue performance with 51.20% higher net profit for the 6-months period of 2021.

Profitability margin

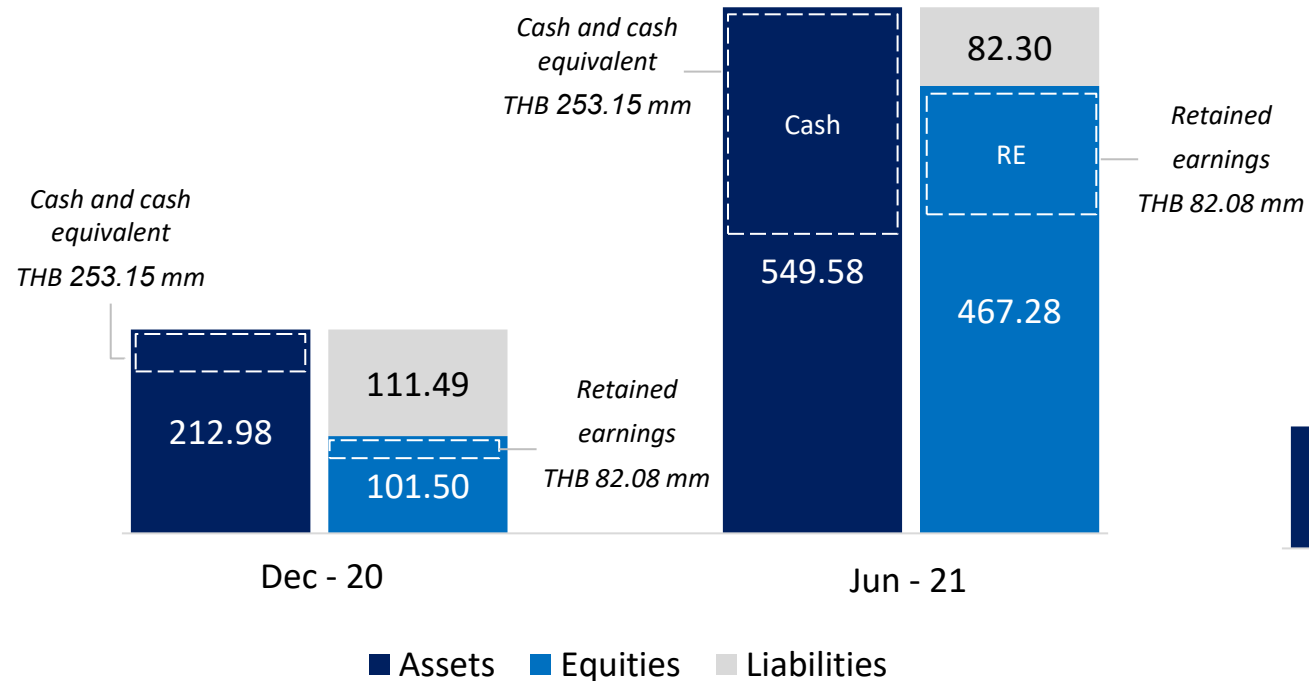


- ✓ Ability to generate high profit margin with 50.52% net profit margin for the 6-months period of 2021.

Financial Performance – Q2/2021

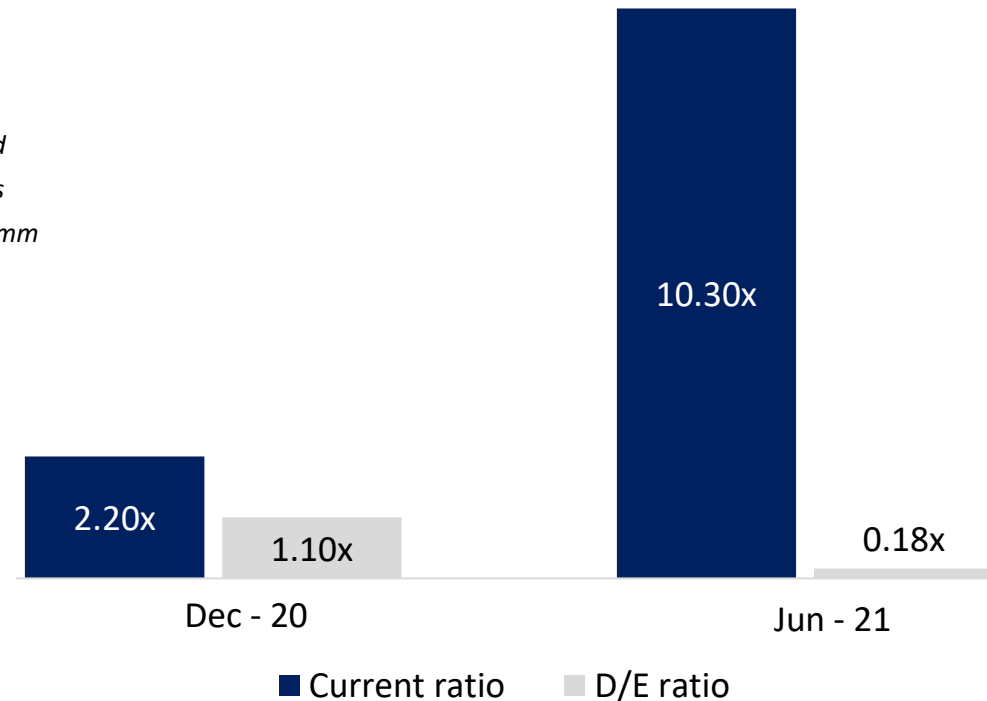
Financial position

Unit: THB million



Liquidity and financial risk

Unit: times



- ✓ Strong financial position with debt-free capital structure.
- ✓ >THB 200 million cash available for investment.
- ✓ Strong growth in retained earnings.

- ✓ Improvement in liquidity with current ratio of 10.30x mainly from the fund raised from IPO.
- ✓ Low financial risk with D/E ratio of 0.18x.

Post-IPO Highlights

NEW PRODUCTS DEVELOPMENT LIST



Sample of products development

ประกันรถยนต์ที่ให้คุณกลับมายังเดิม
คุ้มกว่านี้ หายาก! ประกันรถยนต์ชั้น 1 เพียงเดือนเดียว **0%** เบี้ย 1.0 เดือน
ประกันสุขภาพที่ให้คุณ จ่ายเบี้ยประกันรถคันใหม่ ราคาสุดคุ้มที่เริ่มต้นแค่เดือนละ
ยื่นหนึ่งเพื่อผู้หญิง "เข้าใจความแตกต่างของสาขา" * ประกันที่ออกแบบมาเพื่อคุณ
ประกันภัยอุบัติเหตุ ประกันภัยอุบัติเหตุส่วนบุคคล **999 บาท/ปี**
ประกันสุขภาพ ประกันสุขภาพแบบเหมาจ่าย **500 บาท/ปี**
ทิป คบรักสัตว์ด้วยดี ประกันภัยอุบัติเหตุสัตว์เลี้ยง **50,000 บาท/ปี**
คุ้มครองประกันภัยอุบัติเหตุ ประกันภัยอุบัติเหตุส่วนบุคคล
ใครจะคิดว่าเลข 35 ประกันภัยอุบัติเหตุส่วนบุคคล **2+** มากกว่าใคร? **35 บาท/ปี**
ประกันเสริม MOTOR ADD ON ประกันภัยอุบัติเหตุรถยนต์เสริม
ถ้าพิสูจน์ ประสิทธิภาพ! ถ้าไม่พอใจ คืนเงินให้ลูกค้า จำนวนเงิน 20,000 บาท / จำนวน 4 ปี 80,000 บาท
ทิป คบรักสัตว์ด้วยดี ประกันภัยอุบัติเหตุสัตว์เลี้ยง **50,000 บาท/ปี**
ประกันสุขภาพ ประกันสุขภาพแบบเหมาจ่าย **500 บาท/ปี**
ทิป คบรักสัตว์ด้วยดี ประกันภัยอุบัติเหตุสัตว์เลี้ยง **50,000 บาท/ปี**
EXTENDED WARRANTY REFRIGERATOR Price Ranging Between **₹ 70,001 - 1,00,000**

New products development in 2021

Health Insurance



Covid19 Vaccination Insurance

Crop Insurance



Cannabis Insurance

Cyber Insurance

Pre-order Now
 5G 2 Fold3 5G for Samsung **6,000,-**
 5G 2 Fold3 5G for Samsung **4,500,-**
Power Bank ประกันภัยรถยนต์ **Anniversary 25 ปี**
ฟรี ประกัน อุบัติเหตุรถยนต์
 วงเงิน 25,000 บาท
เมื่อซื้อสินค้ามือถือ และคอมพิวเตอร์
Personal Cyber Insurance

Personal Cyber Insurance

Motor Insurance

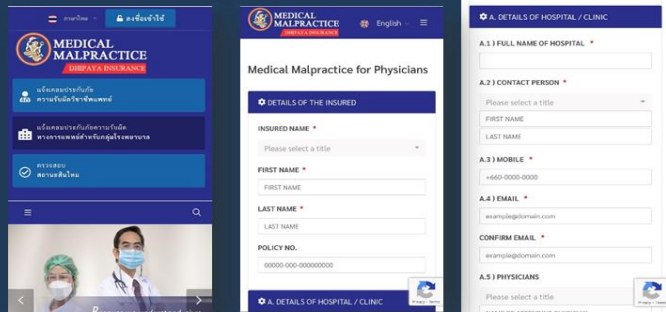


Motor Extended Warranty Insurance

SERVICE BUSINESSES

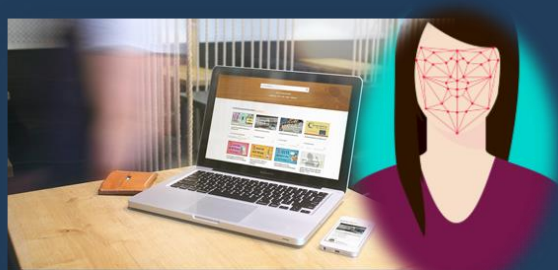


CYBER INCIDENT RESPONSE INFRASTRUCTURE

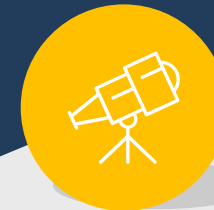


MEDICAL CLAIM MANAGEMENT PLATFORM

SMART TRAINING PLATFORM



Face Detection
Face Recognition





INTELLECTUAL SERVICES

1



SEMINAR

2



PUBLICATIONS

4



WEBINAR

3



RESEARCH

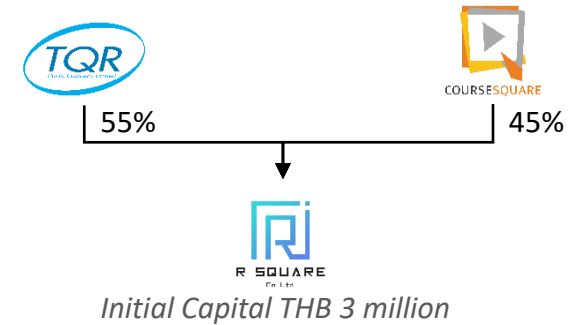
JOINT VENTURE WITH COURSE SQUARE CO., LTD.



R Square Co., Ltd.

- A joint venture company between Course Square Co., Ltd. and TQR PCL.
- R Square is a provider of online learning and training services with **face detection and face recognition technology**.

Investment Structure



Main Services

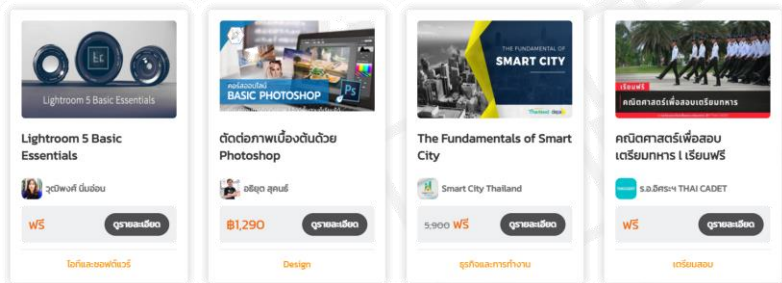


Online learning platform



Face detection technology

Example of courses provided on Course Square's platform



Potential Clients

Since the early of September 2021, **4 – 5 potential clients** have shown serious interest in using R Square's services

Growth Opportunities



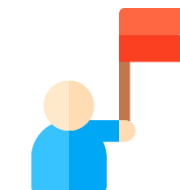
Future trend of learning solutions

- Rising demands for online learning



Large market opportunities

- +500k insurance agent/broker license holders
- Customizable for any industries



Industry Pioneer

- Local pioneer in integrating face detection technology with online learning platform

Business Directions

BUSINESS DIRECTIONS



Q&A