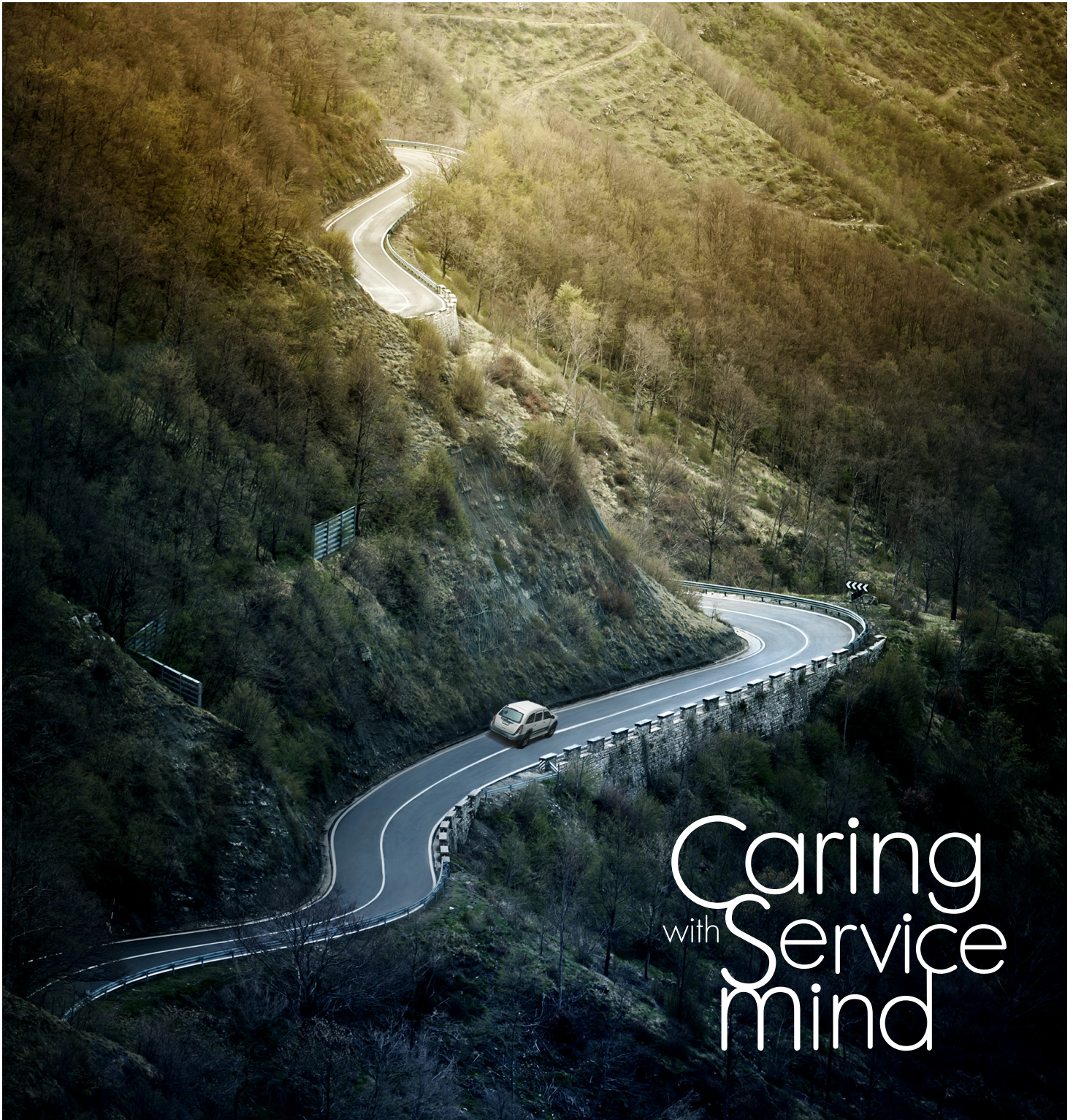




วิริยะประกันภัย
THE VIRIYAH INSURANCE

ANNUAL
REPORT
2014



Caring
with Service
mind



“Fairness is Our Policy”

A good business must be profitable,
but a line has to be drawn.

Doing business with virtue means
acquiring business gains
Without taking advantage of others.

VISION

To be a secure, transparent,
Honest and fair non – life insurer

MISSION

To provide warm and satisfactory services
From our complete and countrywide network
With modern, expeditious and efficient process
By our ethical and trustworthy professional teams

2

Vision
and Mission

10

Message from
the Managing
Director

12

Milestones of
Success

14

Corporate
Structure

16

Board of Directors
and Executives
Board of Directors

20

Overview of
Industry in 2014
and Outlook in
2015

22

Business
Operations and
Achievements in
2014

26

Overall
Performance

30

Recognized
Reputation

34

Social
Contribution

38

Report of Audit
Committee

40

Audit Report of
Certified Public
Accountant

42

Statements of
financial position

50

General
Information

51

Line of Business

54

Branches and
Claim Service
Centers



Serving



Our network of claim centers offers convenient and speedy comprehensive services nationwide. Our certified repair centers supervised by experts give our customers confidence. Our Call Center with a 24/7 accident reporting system makes our customers feel safe and secure.

Caring





For our customers' maximum benefits and utmost satisfaction Viriyah Insurance gives meticulous attention to detail From the time we begin to develop our products, With emphasis on continual service development To find solutions for our customers' risk management needs.

Trusting



We take pride in our steady growth denoted by 23 consecutive years of market leadership, Our company's good governance, Our principles of transparency, fairness, and social responsibility, and Our strong financial status that exceeds required standards We received the Non-Life Insurance Company with Excellent Management Award from the Office of Insurance Commission (OIC) for two consecutive years.



Message from the Managing Director

The Thai economy throughout the past year showed only a 0.7 percent growth rate due mainly to several negative factors, such as the political conflict, below target exports, the shrinkage of private sector investment, and the falling consumer purchasing power. This was particularly true in the real estate and automotive sectors, the key drivers of the country's economy. The automobile sales volume in 2014 dropped by 33 percent as the number of cars sold dropped to 880,000 when compared to an average of over one million cars per year in the past. The non-life insurance industry, with premiums from car insurance being the market leader, was directly affected as shown in the growth rate that fell to only 1.07 percent.

Similar to the situation in the insurance industry, the company's growth rate in 2014 declined. Direct premiums totaled 33,376 million baht. Yet the company continued to maintain its position as the market leader for the 23rd consecutive year, at 16.26 percent. With regard to the previous year's business management, the company took the advantage of the stagnant market to make improvements to the claim and insuring systems, by introducing innovative

technologies to increase management efficiency. These technologies were applied to accident inspection work and back office claim functions. New claim centers were established and work process and infrastructure development were carried out, such as the development of the call center and policy renewal systems. The major goal was to increase service efficiency through greater convenience and speediness for clients' utmost satisfaction. These initiatives earned us four prestigious awards from the Office of Insurance Commission (OIC), namely the "Non-Life Insurance Company with Excellent Management" Award, for the second consecutive year; the "Best Quality Non-life Insurance Agent" Award; the "Best Surveyor Award"; and the "Non-life Insurance Company with Outstanding Microinsurance for People Campaign" Award.

Concerning the company's operations in 2015, the growth rate target has been set to be the same as that of the industry, in the same direction as the gradual recovery of the country's economy. The emphasis is still on the improvement of the claim service quality and the strong capital fund in order to add value to

the services and create brand differentiation while continuing to maintain the clients' trust and confidence. Moreover, we steadfastly uphold our policy to manage our business with good governance, transparency, and fairness. Our business is operated with consideration given to all stakeholders, from our shareholders to our clients, damaged parties, parties in lawsuits, business partners, and our employees, as well as to society and the environment. This, we hope, will give us resilience and strengthen our effort to drive our business forward with sustainability and to be able to cope with challenges in the era of ASEAN trade liberalization.

On Behalf of the Board of Directors, I would like to extend our sincere thanks to our clients, benefactors, and business partners who have contributed to the success of our company. I also thank the executive team and all employees for their concerted effort and their hard work, physically and mentally, that have driven our company forward towards prosperity. With such commitment our company has successfully achieved its goals. We will continue to do our business by adhering to the principles of good governance,

transparency, and with consideration given to the interests of all stakeholders, in line with our businesses management philosophy that "fairness is our policy". We will always perform our risk management duties and thereby provide security and sustainable prosperity for Thai people and Thai society.



(Ms. Suvaporn Thongthew)

Managing Director

M i l e s t o n e s o f S u c c e s s

1947

February 3, 1947

Viriyah Insurance Company Limited was incorporated under the name Asiatic Distributing Company Limited with 5 million baht paid-up capital. At the beginning, the company offered two major insurance classes, fire insurance and marine and cargo insurance.

1974

January 14, 1974

The name of the company was changed to "Asiatic Distributing Insurance Company Limited."

1979

January 16, 1979

The company expanded its insurance business to include car insurance and miscellaneous insurance in order to serve the growing Thai economy and ensure the security of Thai people and communities. The company was then renamed "Viriyah Panich Insurance Company Limited."

1982

February 22, 1982

To become a professional non-life insurer, the company was renamed once again to be "Viriyah Insurance Co., Ltd." and has since operated its business under this name, which has gained the acceptance and trust of the Thai people all along.

1987

1987

The year of pride, as the company reached the number one position in the car insurance company for the first time. This position has been maintained until the present day.

1992

1992

The company once again achieved great success in the non-life insurance business with the top ranked position in the entire non-life insurance market. The company has maintained this market leadership until today.

2010

2010

The value of premium received was surpassed 20,000 million baht for the first time.

2012

June 1, 2012

To became a public company under the name "The Viriyah Insurance Public Company Limited".

2013

2013

The value of premium received was surpassed 30,000 million baht for the first time.

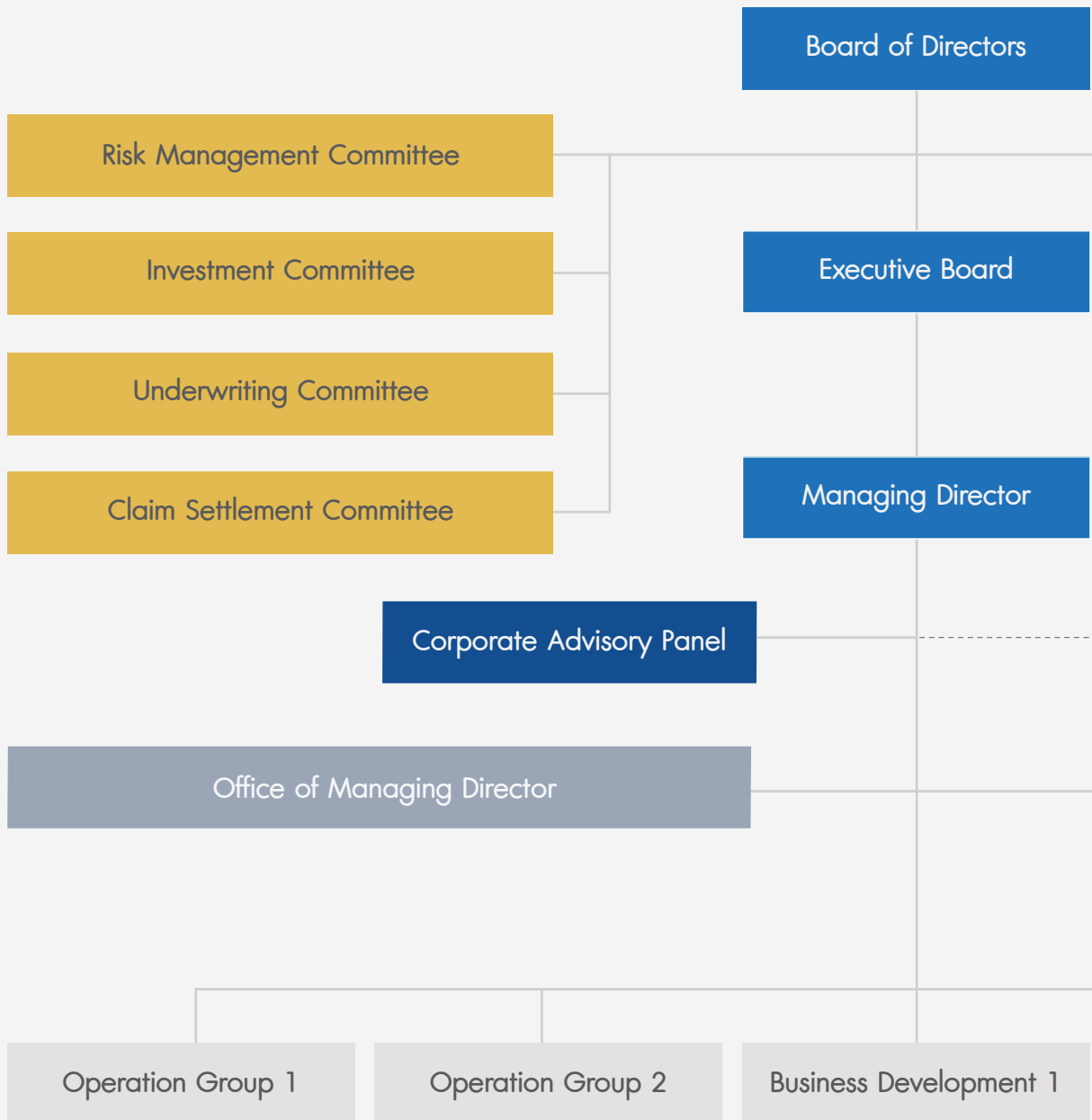
At Present

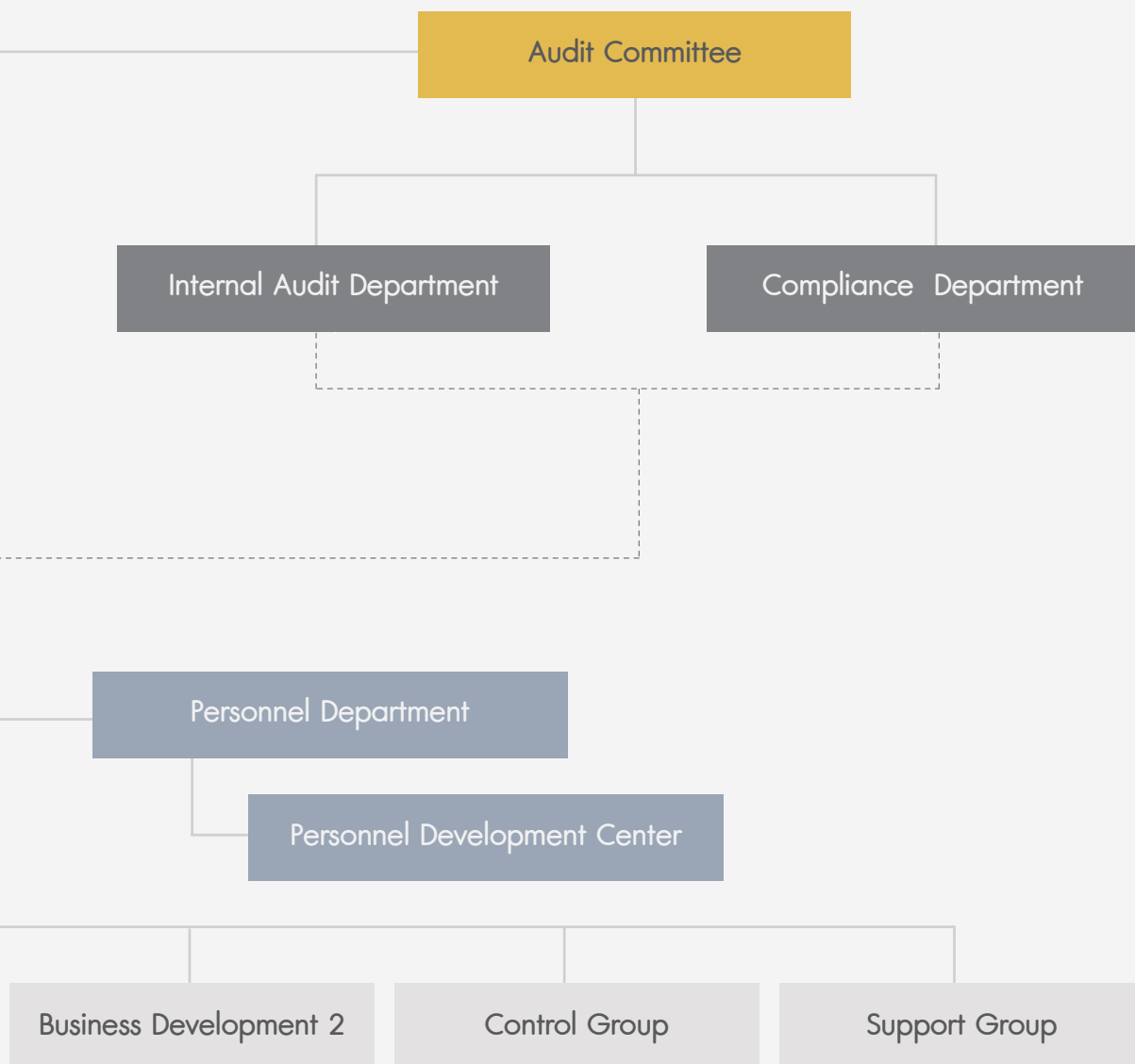
The Viriyah Insurance Public Company Limited is Thailand's number one non-life insurance company that has maintained its leadership in the industry over a long period of time. The company's direct insurance premiums for the year 2014 totaled 33,376.24 million baht, with the current market share of 16.26%

Corporate Structure

14

The Viriyah Insurance ၁၃၅၀:၂၀:၂၅၀၅





Board of Directors, Specific Purpose Committees, Executive Board of Directors, Management Committees

Board of Directors

Chairperson of the Board of Director

Ms. Orabhan Bhongbhibhat

Director

Ms. Suvaporn Thongthew
 Ms. Nonglak Sundaravara
 Mr. Took Viriyabhun
 Mr. Pijarn Viriyabhun
 Mr. Amorn Thongthew
 Mr. Prasan Nilmanat
 Mr. Somchai Sawathanuphap
 Pol.Lt.Gen.Powthai Thongthew
 Mr. Boonlert Kusolpermpool
 Mr. Suthin Nophaket

Independent Directors

Mr. Chamlong Reanvichit
 Mr. Jongsak Norchoovech
 Ms. Nataya Lothuvachai

Specific Purpose Committees

Audit Committees

Chairman of the Audit Committee

Mr. Jongsak Norchoovech

Member

Mr. Somchai Sawathanuphap
 Mr. Chamlong Reanvichit

Risk Management Committees

Chairperson of the Risk Management Committee

Ms. Supatra Thongkhao

Member

Mr. Sompoj Jeampanthong
 Mr. Pravit Suksantisuwan
 Mr. Amorn Thongthew
 Mr. Winju Angsunit
 Ms. Suthathip Vorakul
 Ms. Nujchanart Panthawangkun
 Ms. Kanda Wattanayingomsuk
 Mr. Krit Hincheeranun
 Mr. Arjnarong Sucharitwongsanon

Investment Committees

Chairman of the Investment Committee

Mr. Thongchai Jira-alongkorn

Member

Ms. Suthathip Vorakul
 Ms. Nujchanart Panthawangkun

Underwriting Committees

Chairman of the Underwriting Committee

Mr. Pravit Suksantisuwan

Member

Mr. Winju Angsunit
 Ms. Pornthana Wongroj
 Ms. Wilai Preechaporn
 Mr. Krit Hincheeranun
 Mr. Suthep Radchaauppanan
 Ms. Chorkarn Markchom

Claim Management Committees

Chairman of the Claim Management Committee

Mr. Sompoj Jeampanthong

Member

Mr. Pornthep Vallibhodom

Ms. Supatra Thongkhao

Executive Board of Directors

Chairman of the Executive Board of Director

Mr. Charae Chutharatkul

Executive Director

Ms. Suvaporn Thongthew

Mr. Took Viriyabhun

Mr. Prasan Nilmanat

Mr. Thongchai Jira-alongkorn

Secretary of Executive Board of Director

Mr. Pravitt Suksantisuwan

Advisory Boards

Pol.Lt.Gen.Powthai Thongthew

Mr. Prasan Nilmanat

Mr. Boonlert Kusolpermpool

Mr. Chavaratana Asdanukool

Executive Management

Ms. Suvaporn Thongthew
(Managing Director)

Office of the Managing Director

Mr. Amorn Thongthew
(Assistant Managing Director
and Managing Director Office Manager)

Compliance Department

Ms. Supatra Thongkhao
(Deputy Managing Director and
Compliance Department Manager)

Internal Audit Department

Ms. Mallika Tatiyasataporn
(Internal Audit Department Manager)

Personnel Department

Mr. Arjnarong Sucharitwongsanon
(Personnel Department Manager and
Acting Personnel Development Manager)

Operation Group I (Non-Motor Insurance Business)

Mr. Arnon	Opaspimoltum	Deputy Managing Director, Acting Non-Motor Business Development Department Manager and Acting Non-Motor Operation Support Department Manager
Mr. Winju	Angsunit	Assistant Managing Director and Acting Non-Motor Insurance-Motor Product Department Manager
Ms. Pornthana	Wongroj	Assistant Managing Director and Acting Non-Motor Insurance-Marine Product Department Manager
Ms. Wilai	Preechaporn	Assistant Managing Director and Acting Non-Motor Insurance-Personal Underwriting Department Manager
Ms. Worranan	Tintamora	Non-Motor Insurance-Property and Liability Underwriting Department Manager
Mr. Kriengkrai	Euphosin	Non-Motor Insurance-Property and Liability Claim Department Manager

Operation Group II

Mr. Sayom	Rohitasathira	Deputy Managing Director
Mr. Pornthep	Vallibhodom	Assistant Managing Director and Regional Operation Manager (Claim Service Center for Bangkok zone)
Mr. Dondech	Sajjaveerakul	Assistant Managing Director and Regional Operation Manager (Region 6: Bangkok)
Ms. Sukanya	Suphasamut	Assistant Managing Director
Mr. Prasit	Sunachusang	Regional Operation Manager (Region 1: Northern)
Mr. Nattapong	Boonyen	Regional Operation Manager (Region 2: Northeastern)
Mr. Jit	Sirikul	Regional Operation Manager (Region 3: Eastern)
Mr. Panut	Reanprayoon	Regional Operation Manager (Region 4: Central and West)
Mr. Chalheamkiat	Tongtra	Regional Operation Manager (Region 5: Southern)

Business Development Group I

Mr. Pravit	Suksantisuwan	Deputy Managing Director
Ms. Chorkarn	Markchom	Actuarial Department Manager
Mr. Suthep	Radchaauppanan	Motor Underwriting Department Manager
Mr. Krit	Hincheeranun	Marketing Department Manager
Ms. Kanda	Wattanayingsomsuk	Corporate Communications Department Manager
Dr. Napong	Nophaket	Research and Planning Department Manager

Business Development Group II

Mr. Sompoj	Jeampanthong	Deputy Managing Director, Acting Operation Claim Department Manager and Acting Standard Price for Repairs Department Manager
Mr. Tanongsak	Tinsrinuan	Auto-Thievery Tracking and Recovery and Arbitration Department Manager
Mr. Apichat	Udomvorchat	Legal Department Manager

Controlling Group

Mr. Thongchai	Jira-alongkorn	Deputy Managing Director
Ms. Suthathip	Vorakul	Assistant Managing Director and Acting Accounting Department Manager
Ms. Nujchanart	Panthawangkun	Assistant Managing Director and Acting Finance & Investment Department Manager
Mr. Thummanoon	Jiranaparat	Clearing Liability Department Manager

Supporting Group

Ms. Supatra	Thongkhao	Deputy Managing Director and Acting Management Information System Department Manager
Ms. Chaiyaprug	Uluchadha	Office Administration Department Manager

Overview of Industry

in 2014 and Outlook in 2015

Overview of Industry

in 2014

In 2014 total direct premiums were recorded at approximately 205,247 million baht. Car insurance accounted for 117,903 million baht, or 57 percent of total direct premiums, while non-motor insurance premiums amounted to 87,344 million baht. Over the past year, the growth rate of the non-life insurance industry dropped to 1.07 percent, which was below the average of the previous decade. Several negative factors contributing to the decline in the growth rate included the political crisis that intensified and eventually led to a coup d'état and economic stagnation that prevailed throughout the year. Investment in the private sector and consumer purchasing power decreased considerably, especially in the automotive industry, which dropped by 33.7 percent. This had direct negative impact on the growth of the non-life insurance market. Car insurance premiums, usually the highest, decreased by 538 million baht, or 0.45 percent from the previous year, to 117,903 million baht. Health insurance had the highest growth rate in the market, at 16.38 percent.



The non-life insurance industry
Growth
1.07%



Consumer purchasing power for new vehicle
Decreased
33.7%



Car insurance premiums
Decreased
0.45%



Health insurance
Growth
16.38%



Outlook

in 2015

The non-life insurance business is expected to grow by no less than 7 percent or approximately two times the GDP. The figure represents a growth rate calculated from the previous year's rather low base, which was due to a stagnant economy. The projected growth rate represents growth in both micro and general insurance markets that results from positive factors such as an anticipated increase in investment in mega infrastructure projects in both the public and private sectors; and the falling oil prices, which constitute major costs in the industrial, trade, and transportation sectors. Motor insurance is expected to maintain its market leadership as the volume of sales begins to reflect the true market conditions after having been distorted by the demand to buy cars in advance under the first-car incentive scheme.

Nevertheless, there is still a risk that the Thai economy may not achieve the projected growth rate due to the delay in the government's policy implementation that could cause further delays of government and private sectors projects, and other factors such as vulnerable political situations and rising household debt. Moreover there are also internal problems within the non-life insurance industry. Insurance companies having car insurance premiums as the market leader will still have chronic problems of constantly rising costs of claim compensation, wages, and spare parts. As a result, insurers will have to take quick action to modify their policy on each auto insurance category to efficiently reflect the true cost and risks involved.

Business Operations and Achievements in 2014



1. Non-life Insurance Market Leadership for 23 Consecutive Years

The Thai economy in 2014 was going through a period of stagnation. Nevertheless, the company still maintained its market leadership for the 23th consecutive year, with a market share of 16.26 percent. Direct insurance premiums totaled 33,376.24 million baht.



**Non-life Insurance
Company with Excellent
Management Award
Form (OIC)**



**Capital Fund
29,913
Million Baht**

2. Viriyah Insurance received the Non-Life Insurance Company with Excellent Management Award from the Office of Insurance Commission (OIC).

2014, marked another year of pride for the company as we received four prestigious awards from the OIC. The other three awards were the “Best Quality Non-life Insurance Agent” Award, the “Best Surveyor Award”, and the “Non-life Insurance Company with Outstanding Microinsurance for People Campaign Award”.

3. Contributions to Non-life Insurance Capital Fund

With regard to financial security, the total capital fund was 29,913 million baht whereas the total capital required was 13,497 million baht. The capital adequacy ratio was 221.62% as at the end of December 2014. These figures show the company’s ability to carry on its business operations and to maintain the capital required according to the regulations of the Office of Insurance Commission.

4. Development of New Products to Be Appropriate for Clients' Risks and Economic Conditions with 2 + and 3 + Car Insurance Plans, Starting at 6,600 Baht

With the economic slowdown that affected the clients' purchasing power throughout the year, the company offered the new 2+ and 3+ car insurance options that provided adequate coverage to meet clients' requirements, all at reasonable prices. There was no restrictions on the age of the car and car inspection was not required. The conditions were also simple and easy to understand.

5. More Branches and Claim Service Centers

The company has a clear-cut and ongoing policy to increase the number of branches and claim service centers to cover all important areas nationwide to enable our clients to have convenient, easily accessible, and speedy services. At present Viriyah Insurance is a non-life insurance company with 140 branches and claim service centers nationwide. These branches and centers are located in 66 provinces in every region. Three new branches and claim service centers were opened in 2014.

Return Happiness with our
Best Value Insurance



Thanyaburi Special Branch Exclusively for Claim Services,

at 40/872 Moo 2, Rangsit - Nakhon Nayok Road, Bueng Nam Rak Sub-district, Thanyaburi District, Pathumthani Province 12110

Bueng Kan Special Branch Exclusively for Claim Services,

at 457/2 Moo 1, Bueng Kan - Nakhon Phanom Road, Bueng Kan Sub-district, Muang Bueng Kan District, Bueng Kan Province 38000

Buriram Special Branch Exclusively for Claim Services,

at 338/3 Moo 4, Buriram - Prakhonchai Road, Samet Sub-district, Muang Buriram District, Buriram Province 38000



Branches/Claim Service Centers

140 Branches and claim service centers

66 Provinces in every region

6. E - Agency Capacity Building

The company has increased the capacity of its E-Agency system. This is a system developed to enhance the efficiency of its agents. Last year, additional attributes were added to increase convenience and flexibility for users.

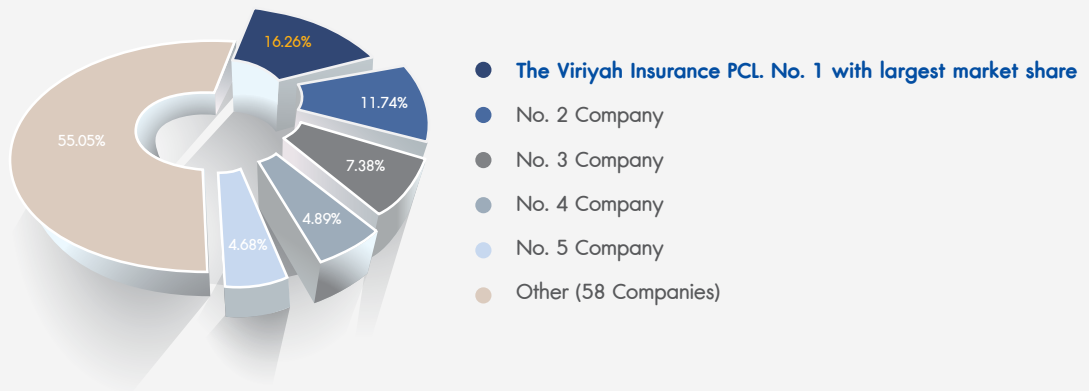
7. Claim System Development

The company has made improvements to its claim services continuously so that clients will receive quality services denoted by convenience, speediness and fairness. We have developed a zoning strategy and deployed our accident inspection staff to cover all areas, with emphasis on crucial locations where accidents often take place, by using the Geographical Information System that works on both IOS and Android platforms. The software installed on accident inspection staff's smartphones will send out their coordinates and work status to the operating center in real time, enabling claim officers to quickly and precisely travel to the scenes of accidents and offer quick and convenient services to clients.

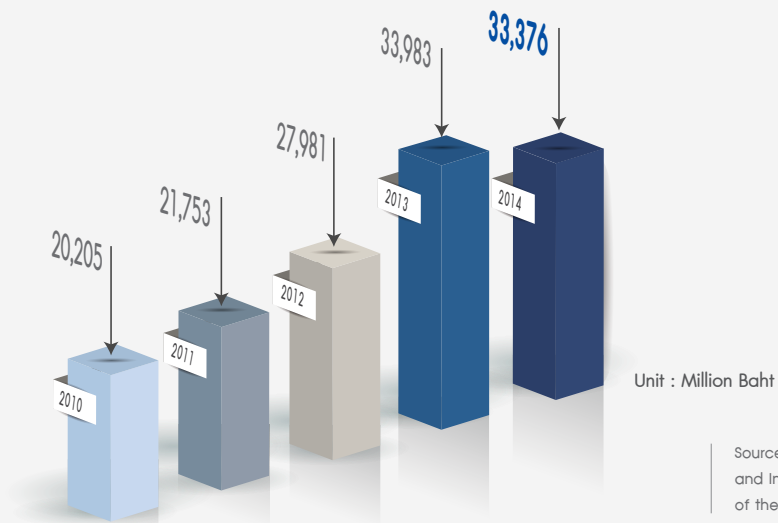
Overall Performance

1. Overall Market Share and Direct Premium Growth Rate

Overall Non-life Insurance Market Share in 2014



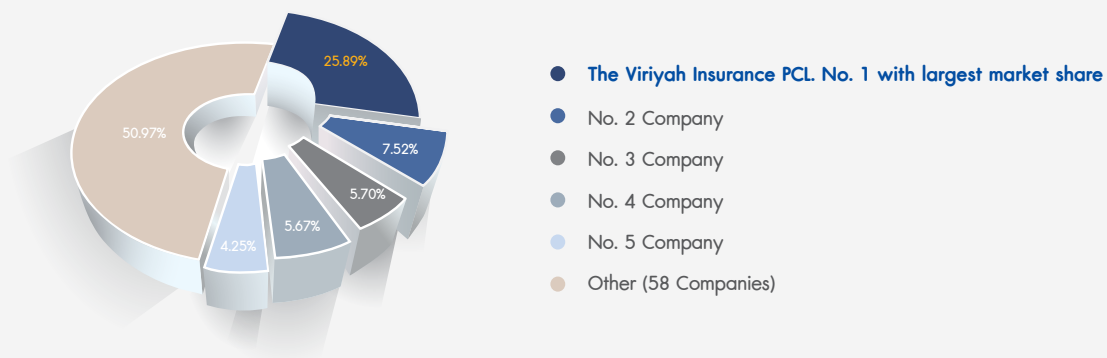
Overall Non - Life Insurance Direct Premiums The Viriyah Insurance Public Company Limited from 2010 to 2014



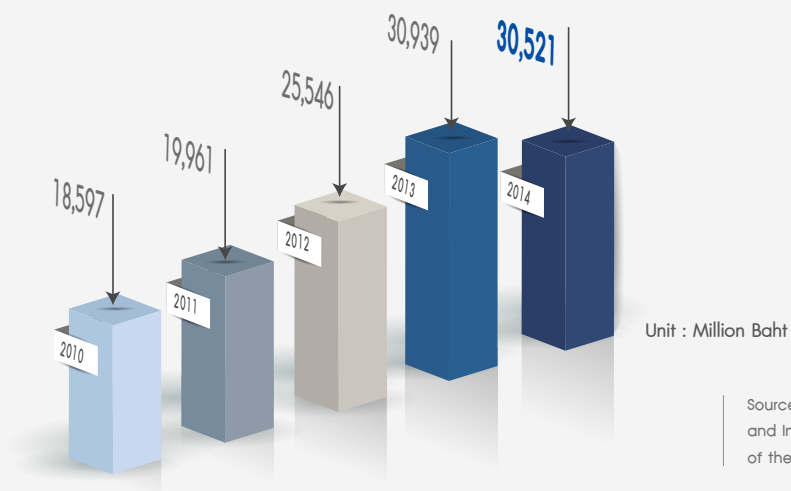
Source: Insurance Promotion and Information Division Office of the Insurance Commission

2. Market Share and Growth Rate of Motor Insurance Premiums

Motor Insurance Market Share in 2014



Motor Insurance Direct Premiums The Viriyah Insurance Public Company Limited from 2010 to 2014

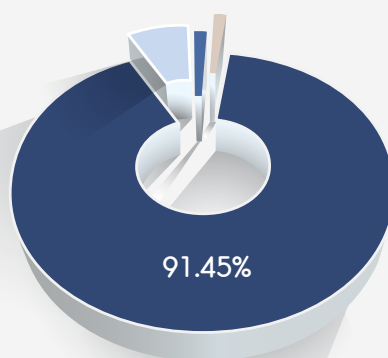


3. Direct Premiums in Four Years Classified by Type of Insurance

Unit : Million Baht

Class	2011		2012		2013		2014	
	Direct Premiums	Percentage	Direct Premiums	Percentage	Direct Premiums	Percentage	Direct Premiums	Percentage
Motor insurance	19,961.19	91.76%	25,546.61	91.30%	30,939.82	91.04%	30,520.98	91.45%
Fire insurance	214.43	0.99%	241.07	0.86%	256.51	0.75%	251.02	0.75%
Marine insurance	129.11	0.59%	169.79	0.61%	227.78	0.67%	238.09	0.71%
Miscellaneous	1,449.07	6.66%	2,023.91	7.23%	2,559.00	7.53%	2,366.15	7.09%
Grand Total	21,753.80	100.00%	27,981.38	100.00%	33,983.11	100.00%	33,376.24	100.00%

Direct Premiums in 2014 (Classified by Type of Insurance)

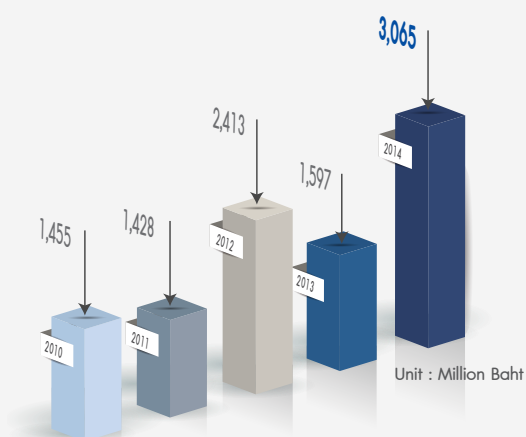


● Motor	91.45%
● Fire	0.75%
● Marine	0.71%
● Miscellaneous	7.09%

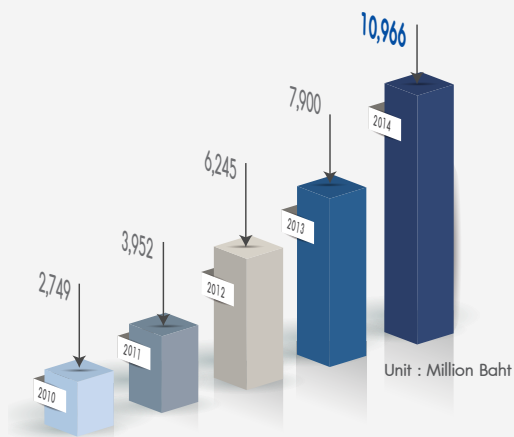
4. Financial Status and Overall Performance

The Viriyah Insurance Public Company Limited secures its financial strength with the total registered capital of 2,000 million baht. Total net assets amounted to 55,873 million baht and the capital fund as of 31 December 2014 was 29,913 million baht whereas the total capital required was 13,497 million baht. The capital adequacy ratio was 221.62%

Profit for the Year



Retained Earnings



Financial Status (As of 31 December 2014)

(Unit: Million Baht)

Total Assets	55,873
Total Liabilities	31,502
Shareholder's Equity	24,371
Capital Fund	29,913

Financial Performance in 2014

(Unit: Million Baht)

Direct Premiums	33,376
Net Premiums	32,987
Net Premiums Earned	33,333
Underwriting Expense	28,568
Operating Expense	3,867
Profit on Underwriting	1,128
Net Investment Income	1,245
Gain on Investments	272
Profit from Operating	3,977
Profit before Income Tax	3,795
Income Tax Expense	729
Net Profit	3,065

Recognized Reputation

Financial Strengths

The Viriyah Insurance Public Company Limited has a registered capital of 2 billion baht, fully-paid up, assets of 55,873 million baht, and capital fund of 29,913 million baht as of 31 December 2014.

Ethical Practice and Integrity

With over 68 years in the non-life insurance business, the company is recognized for its extensive experiences and has gained the trust of customers, business partners, and agents countrywide, in terms of service quality, worthwhile insurance, and transparency in business management. The company has always adhered to the “Fairness Is Our Policy” principle and is committed to performing its risk distribution role with honesty and straightforwardness, bearing in mind the interest of all stakeholders. Our ultimate goal is the country’s steady progress built on strong foundation of the insurance business.

140 Service Centers Covering all Important Areas Nationwide

Customers of The Viriyah Insurance Public Company Limited can be assured of the company’s 140 ready-to-serve claim service centers and underwriting branches in 66 provinces countrywide. The company will continue to expand its service network every year to provide convenient, speedy, and comprehensive services to its customers.

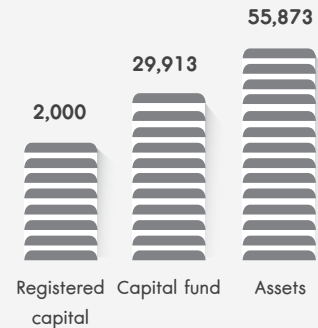


Leadership

in the non-life insurance market for **23** consecutive years

Financial Strengths

Unit : Million Baht



Market Leadership

Since 1992 the company has maintained its leadership in the non-life insurance market for 23 consecutive years. As the market leader, the company’s market share in 2014 was 16.26 percent. The figure reflects the positive acceptance and support of over 5 million clients countrywide.

Reliable Repair Work at 452 Approved Repair Facilities Countrywide

Our preferred vehicle repair facilities are chosen and maintained based on a very stringent ongoing selection process in terms of repair work quality, services, spare parts, tools, materials and advanced repair technology such as the use of the well-known durable 2K paint systems. Customers can rest assured that cars repaired by these certified repair centers receive the same excellent services as those of manufacturers or dealers. Moreover, all repair services are guaranteed by the company.

Convenient and Speedy Services at Viriyah 24-hour Customer Relations Center

Our customer relations center provides 24-hour service that allows customers to report accidents and inquire about insurance services 24 hours a day via our hotline 1557. With 60 lines, the center can provide convenient and speedy comprehensive services that include accepting accident reports, answering questions regarding insurance and claims, checking information and providing repair follow-up information as well as receiving customer's comments on the services.

Awards and Recognitions

Viriyah Insurance has received several awards from local and international institutions.

“PRIME MINISTER’S INSURANCE AWARDS 2013”

This is the most prestigious award in the insurance industry. The Office of Insurance Commission (OIC) grants the Prime Minister’s Insurance Awards in different categories to insurance companies for their outstanding achievements in quality development, best service management and contributions to society. In 2013, Viriyah Insurance Company Public Company Limited received the First Prize for Non-life Insurer with Best Management.

“TCC BEST AWARD”

The Thai Chamber of Commerce Business Ethics Standard Test Award (BEST Award) is given to Thai private business operators in recognition of the way they conduct their business in accordance with the principles of good governance and high ethical standards to gain acceptance and trust of society. With the support of its Good Governance Committee, Viriyah Insurance Company Public Company Limited received this award.



“WORLD FINANCE INSURANCE AWARDS 2014”

In 2014 Viriyah Insurance Public Company Limited was honored to receive, for the fourth time, the prestigious award from the World Finance, a world renowned financial magazine in England. The award winners were voted by businesses and readers from all over the world. Viriyah Insurance was the only Thai non-life insurance company to receive the 2014 Company of the Year Award. The award presentation ceremony took place at the London Stock Exchange in England.

“THE BEST INSURANCE COMPANY AWARD”

The company received the first prize in the car insurance category for the tenth consecutive year during the 35th Bangkok International Motor Show.

Selection of award winners was made by a panel of judges from the Society of Automotive Engineers Thailand, the Thai Automotive Journalists Association, the Royal Automobile Association of Thailand, and Grand Prix International Company Limited. This signifies our leading position in the car insurance business in Thailand.

“THAILAND’S MOST ADMIRABLE BRAND 2014”

Viriyah Insurance Public Company Limited was named “Thailand’s Most Admired Brand” in 2014. The company has received this honor from BrandAge, one of Thailand’s leading marketing magazines, for eleven consecutive years (2004-2014). The magazine conducted a nationwide survey on the topic of “Thailand’s

Most Admired Brand & Why We Buy”. The survey results, which reflects the perception and behavior of buyers from all over Thailand shows that Viriyah Insurance Company Public Company Limited is the non-life insurance company that has gained the highest credibility and trust of Thai buyers.

“2013 BEST QUALITY NON-LIFE INSURANCE AGENT”

Viriyah Insurance agent was selected to receive the 2013 Best Quality Non-life Insurance Agents Award. The awards are given by the Office of the Insurance Commission to top quality insurance agents, based on their work efficiency, self-development, and contributions to society. The winner was Acting Capt. Mr. Khomkrit Chansuta, a non-life insurance agent from our Ubon Ratchathani Branch.

THE “2013 NON-LIFE INSURANCE COMPANY WITH OUTSTANDING MICROINSURANCE FOR PEOPLE CAMPAIGN” AWARD

The “Insurance 200” microinsurance project was created with collaborative effort of the Office of Insurance Commission, the Thai Life Insurance Association and the Thai General Insurance Association to help people with low income to have the opportunity to buy basic insurance coverage at inexpensive insurance premiums through an easily accessible channel. Viriyah Insurance was selected to receive

the “2013 Non-life Insurance Company with Outstanding Microinsurance for People Campaign” Award. The selection was based on the level of cooperation in terms of insurance policy design, distribution channel expansion, public relations activities, and promotion of microinsurance for low income people.

“2014 BEST SURVEYOR AWARD (BSA)”

The 2014 Best Surveyor Award is a project initiated by the Non-life Insurance Association with an aim to upgrade the claim service in the insurance sector and to develop professionalism in the services provided by insurance agents.

The expected outcomes are the confidence and positive impression of service users and the pride of non-life insurance surveyors in their profession. In addition, this will help to build a positive image of the insurance profession. All of the company’s three nominees were qualified and selected to receive Surveyor Award 2014, namely:

1. Mr. Darongthorn Singkham, Accident Surveyor, Lumpini Center: Third prize in the Car Accident Surveyor Category.
2. Mr. Tanate Kanwkajang, Accident Surveyor, Rama II Center: Honorary Mention Award.
3. Mr. Haris Charoensombut, Accident Surveyor, Sukaphiban III Center: Honorary Mention Award.

Social Contribution

Happiness from Giving Viriyah Insurance for Thai Society

In addition to providing comprehensive non-life insurance services, the company recognizes its duty as a member of Thai society to care for and pay back to society. Fulfilling its social responsibilities on an ongoing basis is one of the company's priorities. Special emphasis is given to improving the quality of life and wellbeing of the Thai people. In this light, more various forms of activities have been rolled out every year. The company provides full support to these activities, aiming to ensure that as the country is prospering, the Thai people also have life and property security and the characteristic of a caring society that is unique to the Thai people is sustained.

In defining our strategies on corporate social responsibility we focus on both the needs of society and our business goals in order to create real benefits for both society and our company. Our CSR activities are not meant to show only our responsibilities toward clients, but also towards



Safety



Education



Environmental Conservation



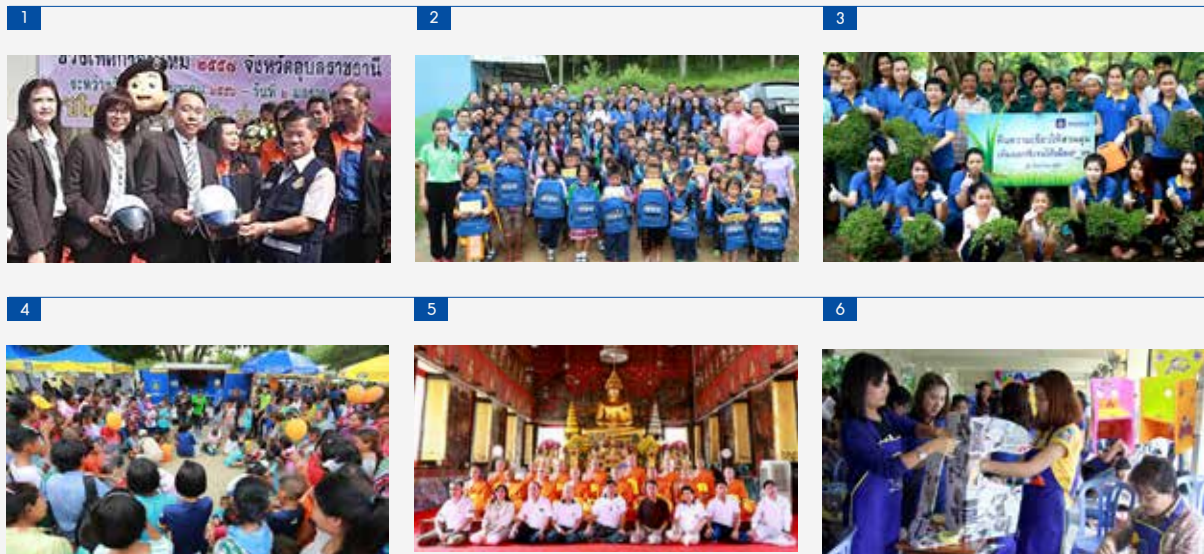
Sufficiency Economy



Religion and Culture



Medicine and Public Health



1. Safety 2. Education 3. Environment Conservation 4. Sufficiency Economy 5. Religion and Culture 6. Medicine and Public Health

society as a whole. Return on investment for the sake of society cannot be measured in terms of numbers, but can be explained in terms of its significance and the needs it responds to. It is possible to make people understand how such investment can generate value and benefits for society.

Our CSR activities have been carried out continuously with emphasis on sustainability, aiming to achieve six

social responsibility goals: *safety, education, environmental conservation, sufficiency economy, religion and culture, and medicine and public health.*

Safety

Viriyah Insurance recognizes the severity of road accidents and their consequential losses and has organized a number of road safety activities, most of which are ongoing **proactive projects**. These projects

have been implemented in cooperation with public and private organizations such as the Department of Land Transport, the Traffic Police Division, the Don't Drive Drunk Foundation, etc. Some of our activities include *our contributions to the establishment of the Don't Drive Drunk Foundation; support to the Statesman Foundation; the Zero Deaths Road Safety campaign and the Road Accident Reduction campaign; the Drivers' License Training Course; the Vehicle Inspections for Safety Project; the Roadside Assistance Project; the Road Accident Reduction Campaign during the New Year Project; the Public Relations Media for Road Safety Campaign Project advocating the concept of Don't Drive Drunk, Don't Drive While Sleepy, and Don't Drive and Talk on the Phone; the Helmet and Safety Belt Usage Campaign Project, and the BAC (blood alcohol content) Testing Devices Donation Project.*

Education

The determination of Viriyah Insurance Public Company Limited to play a contributing role in promoting and helping young people to have opportunities for education is seen in its various activities and projects. The company hopes that these programs, based on the concept that learning is not limited to the classroom environment and aiming to boost their morale, enhance their potential, and build up their capacity, will encourage these young people to dare to think, act, and express themselves. Among a variety of projects implemented by the company

are the "Kor Kai Sai Tu" Project; scholarships granted to winners of annual mathematics contests organized by the Mathematical Association of Thailand; scholarships for children of police officers; support given to the School Notebooks: Sufficiency Series Project; the Insurance Business Awareness Campaign and the Road Safety to College Campaign; contributions in support of Children's Day activities; contributions in support of Sarakadee Camp and activities of the Professor Dr. Thaep Nilanithi Foundation; joining the One (School) Helps Nine (Schools) Campaign; the Mobilizing Generation V to Do Good for Society Project; the "Pan Nam Chai Chak Phi Su Nong" Project, the "San Fan Pan Nam Chai IT" Project for children and residents of Ban Rong Kla community, and the 'Don't Waste Your Old Desk Calendar; They Are Valuable' Project.

Environmental Conservation

As a private organization, Viriyah Insurance gives importance to the development of people's quality of life and wellbeing that will enable them to have security and safety in life and property. Another thing that the company has done in earnest is to raise the conscience of all members of society to play a role in caretaking and conserving the environment. Starting with an internal "Viriyah Chit Asa" Project, our employees have shown their concerted effort to voluntarily participate in the environmental conservation projects such as *the projects in support of the We Love Lumpini Park Foundation; activities on the concept of*

Returning Greenery to Lumpini Park for More Fresh Air in the City; a project to raise employee's awareness on social accountability by building a weir at the Pachi River Wildlife Sanctuary in Ratchaburi Province; weir building and tree planting activities to conserve the source of the Ping River and Kung Kraben Beach Development for Beautiful Sea Project in Honor of His Majesty the King.

Sufficiency Economy

The company is determined to raise awareness on His Majesty the King's Sufficiency Economy Philosophy that will help people in a community to be self-sufficient. We have conveyed this message to communities in the Bang Pakong River Basin and in Samut Prakan Province through various activities; the 'Sufficiency Economy Information for Our Brothers and Sisters from Your Friends in Insurance Business' program, which is implemented every year; and the forest conservation brainstorming activities "Rap Khwan Khao Mai Thuak Khao Tanaosi."

Religion and Culture

Viriyah Insurance has always recognized and given importance to religious and cultural activities. Thailand is a country rich with historical and cultural heritage and Buddhism has always been a strong pillar of Thai society. Thus it is important to preserve and promote these cultural and religious customs and

traditions for our posterity. A number of activities have been carried out by our Buddha's Dharma Club and other networks. Some of the projects implemented include the Ordination for Better Quality of Life through Meditation Project; the Practicing Dharma (Nekkhamma Ordination) Project; the Merit Making and Lenten Candle Making on Buddhist Holidays Project; and the Merit Making by Offering Good Books to Monks Project.

Medicine and Public Health

Viriyah Insurance Public Company Limited recognizes the importance of quality of life for all Thais and considers that it is a blessing to be healthy. We have always proactively promoted medicine and public health related activities in terms of both prevention and treatment. We care about people's health and provide support to the work of the Liver Foundation and the Phramongkutklao Hospital Foundation. We have also sponsored the purchase of medical devices for the **Sayamindrathiraj Medical Institute** and have been involved in the Village Primary Health Center Promotion Project and the Exercise Program for the Elderly Project; the Happiness to You ... Paper Mache for Young Children Project; and the Folk Doctor's Manual Preparation Project.

Report of Audit Committee

The Audit Committee of The Viriyah Insurance Public Company Limited comprises three members as follows;

1. Mr. Jongsak Norchoovech

Independent Director, Chairman of the Audit Committee

2. Mr. Chamlong Reanvichit

Independent Director, Member of the Audit Committee

3. Mr. Somchai Sawathanuphap

Director, Member of the Audit Committee

The Audit Committee has performed its duties within the scope defined by the Company's Board of Directors in accordance with the Audit Committee Charter. In 2014, the Audit Committee held 12 meetings with the executives, internal auditors, and the company auditor.

The Audit Committee's Report on Its Performance in 2014

1. The Audit Committee has reviewed the quarterly financial statements and the annual financial statements together with the company executives, internal auditors and the company auditor to ensure that they are

accurate in material aspects and comply with Generally Accepted Accounting Principles, and to ensure that there is sufficient, complete and reliable information disclosure.

2. The Audit Committee has verified the company's internal control systems, internal audit reports, and its risk management approach, as well as the progress of risk management at the corporate level, to assess their sufficiency, appropriateness, and efficiency, and to ensure their compliance with the law.

3. The Audit Committee has reviewed connected transactions or transactions which might have conflict of interest, and is of the opinion that all transactions are reasonable and for the optimum benefit to company's business operations, and that information disclosure is accurate and complete.

4. The Audit Committee has assessed the performance of the Audit Committee in general and individually, and reviewed the Audit Committee Charter to make sure that the Audit Committee has duly performed its duties as stated in the Audit Committee Charter and in line with good auditing practice.

5. The Audit Committee selected for appointment and proposed the remuneration of the company auditor.

It has assessed and is satisfied with the past performance of the auditor. In addition it has also reviewed the independence of the auditor and verified that the auditor's qualifications meet the requirements of the Office of Insurance Committee. The Audit Committee has proposed to the Board of Directors the appointment of KPMG Phoomchai Audit Co., Ltd., as the company auditor for the year 2015 and proposed the auditing fee to be approved by the Ordinary General Meeting of Shareholders.

The Audit Committee has reviewed the company financial statements and is of the opinion that they present financial positions of the company in all material respects, in accordance with Generally Accepted Accounting Principles. The internal control systems are efficient, without any material deficiency. The risk management is carried out appropriately and the company business is conducted in compliance with the law and good governance.

19 March 2015

On behalf of the Audit Committee



(Mr. Jongsak Norchoovech)

Chairman of the Audit Committee

Independent Auditor's Report

To the Shareholders of The Viriyah Insurance Public Company Limited

I have audited the accompanying financial statements of The Viriyah Insurance Public Company Limited (the "Company"), which comprise the statement of financial position as at 31 December 2014, the statements of comprehensive income, changes in equity and cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Thai Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

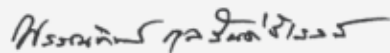
My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with Thai Standards on Auditing. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion

In my opinion, the financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2014, and its financial performance and cash flows for the year then ended in accordance with Thai Financial Reporting Standards.



(Pantip Gulsantithamrong)

Certified Public Accountant

Registration No. 4208

KPMG Phoomchai Audit Ltd.

Bangkok

19 March 2015

The Viriyah Insurance Public Company Limited

Statement of financial position

(in Baht)

	Note	31 December 2014	31 December 2013
Assets			
Cash and cash equivalents	4	2,040,499,316	1,859,086,888
Accrued investment income		269,001,720	271,556,106
Premiums due and uncollected	5, 24	3,189,409,952	3,312,316,020
Reinsurance receivables and assets	6	489,436,798	562,852,461
Investments assets			
Investments in securities	7, 25		
Trading securities		7,769,896,993	5,631,570,507
Available-for-sale securities		15,405,890,941	10,664,354,364
Held-to-maturity securities		24,705,582,909	23,926,705,037
General investments		140,389,266	140,379,066
Loans	8	541,930,701	633,807,417
Premises and equipment		773,996,190	670,010,263
Intangible assets		105,548,054	41,771,240
Other assets	9, 10	441,932,971	401,460,295
Total assets		55,873,515,811	48,115,869,664

The accompanying notes are an integral part of these financial statements

The Viriyah Insurance Public Company Limited

Statement of financial position

		(in Baht)	
	Note	31 December 2014	31 December 2013
Liabilities and equity			
Liabilities			
Income tax payable		95,570,135	287,989,784
Due to reinsurers	11	225,393,464	144,277,417
Insurance contract liabilities			
Loss reserves and outstanding claims	12, 24	9,557,267,770	9,269,534,445
Premium reserve	13	17,198,515,890	17,510,394,644
Employee benefit obligations		424,521,458	349,613,312
Deferred tax liabilities	14	2,659,427,349	1,518,343,226
Other liabilities	15	1,341,445,299	1,325,053,652
Total liabilities		31,502,141,365	30,405,206,480
Equity			
Share capital	16		
Authorised share capital		2,000,000,000	2,000,000,000
Issued and paid-up share capital		2,000,000,000	2,000,000,000
Retained earnings			
Appropriated			
Legal reserve	17	200,000,000	200,000,000
Other reserve	17	1,070,000	1,070,000
Unappropriated		10,966,649,092	7,900,697,830
Other components of equity			
Fair value changes on available-for-sale securities	17	11,203,655,354	7,608,895,354
Total equity		24,371,374,446	17,710,663,184
Total liabilities and equity		55,873,515,811	48,115,869,664

The accompanying notes are an integral part of these financial statements

The Viriyah Insurance Public Company Limited

Statement of comprehensive income

Year ended 31 December

(in Baht)

	Note	2014	2013
Income	18		
Net premiums earned	24	33,333,916,675	30,854,726,139
Commission and brokerage income		230,401,432	163,094,851
Total income		33,564,318,107	31,017,820,990
Expenses	18		
Underwriting			
Claim expenses			
Insurance claims and loss adjustment expenses	20, 24	20,196,718,653	18,054,431,748
Commission and brokerage expenses		5,754,605,695	5,874,827,694
Other underwriting expenses	20	2,617,037,553	2,381,538,471
Operating expenses	19, 20, 24	3,867,815,692	3,528,912,755
Total expenses		32,436,177,593	29,839,710,668
Profit from underwriting		1,128,140,514	1,178,110,322
Net investment income		1,245,696,298	1,186,255,977
Gain on investments		272,657,159	455,731,797
Gain (loss) on fair value changes		1,188,797,705	(770,263,576)
Other income		143,617,227	118,415,241
Other expenses		(1,036,585)	(415,531)
Profit from operating		3,977,872,318	2,167,834,230

The accompanying notes are an integral part of these financial statements

The Viriyah Insurance Public Company Limited

Statement of comprehensive income

Year ended 31 December

	Note	2014	2013
(in Baht)			
Contribution to Office of Insurance Commission		69,752,484	70,966,228
Contribution to Non-life Insurance Fund		83,420,232	84,913,365
Contribution to Road Victims Protection Fund		29,566,279	28,310,652
Profit before income tax expense		3,795,133,323	1,983,643,985
Income tax expense	21	(729,182,061)	(386,053,789)
Profit for the year		3,065,951,262	1,597,590,196
Other comprehensive income (loss)			
Net change in fair value on			
available-for-sale securities		4,493,450,000	(695,771,058)
Income tax on other comprehensive income	21	(898,690,000)	139,154,212
Other comprehensive income (loss) for the year, net of income tax		3,594,760,000	(556,616,846)
Total comprehensive income for the year		6,660,711,262	1,040,973,350
Basic earnings per share	22	153.30	79.88

The accompanying notes are an integral part of these financial statements

The Viriyah Insurance Public Company Limited

Statement of changes in equity

(in Baht)

	Note	Retained earnings			Other components of equity		Total equity
		Issued and paid-up share capital	Legal reserve	Other reserve	Unappropriated	Fair value changes on available-for-sale securities	
Year ended 31 December 2013							
Balance at 1 January 2013		2,000,000,000	123,402,616	1,070,000	6,379,705,018	8,165,512,200	16,669,689,834
Comprehensive income for the year							
Profit		-	-	-	1,597,590,196	-	1,597,590,196
Other comprehensive income (loss)							
Available-for-sale securities							
Net change in fair value recognised in equity		-	-	-	-	(544,980,799)	(544,980,799)
Net change in fair value transferred to profit or loss		-	-	-	-	(11,636,047)	(11,636,047)
Total comprehensive income for the year		-	-	-	1,597,590,196	(556,616,846)	1,040,973,350
Transfer to legal reserve	17	-	76,597,384	-	(76,597,384)	-	-
Balance at 31 December 2013		2,000,000,000	200,000,000	1,070,000	7,900,697,830	7,608,895,354	17,710,663,184

The accompanying notes are an integral part of these financial statements

Statement of changes in equity

(in Baht)

	Retained earnings			Other components of equity		Total equity
	Issued and paid-up share capital	Legal reserve	Other reserve	Unappropriated	Fair value changes on available-for-sale securities	
Year ended 31 December 2014						
Balance at 1 January 2014	2,000,000,000	200,000,000	1,070,000	7,900,697,830	7,608,895,354	17,710,663,184
Comprehensive income for the year						
Profit	-	-	-	3,065,951,262	-	3,065,951,262
Other comprehensive income						
Available-for-sale securities						
Net change in fair value recognised in equity	-	-	-	-	3,594,760,000	3,594,760,000
Total comprehensive income for the year	-	-	-	3,065,951,262	3,594,760,000	6,660,711,262
Balance at 31 December 2014	2,000,000,000	200,000,000	1,070,000	10,966,649,092	11,203,655,354	24,371,374,446

The accompanying notes are an integral part of these financial statements

Statement of cash flows

Year ended 31 December

(in Baht)

	2014	2013
Cash flows from operating activities		
Premium received from direct insurance	33,524,679,211	33,654,134,912
Cash received from reinsurance business	95,985,552	384,667,660
Insurance claims from direct insurance	(19,716,452,215)	(16,159,432,480)
Loss adjustment expenses from direct insurance	(393,909,248)	(382,425,519)
Commission and brokerage from direct insurance	(5,643,009,475)	(5,721,176,621)
Other underwriting expenses	(2,617,037,553)	(2,381,538,471)
Interest received	847,311,721	755,672,333
Dividends received	386,803,931	365,238,606
Other investment income	6,209,613	8,686,032
Other income	140,128,310	118,169,952
Operating expenses	(3,950,040,963)	(3,742,272,299)
Income tax expense	(679,207,587)	(534,162,840)
Net cash provided by operating activities	2,001,461,297	6,365,561,265
Cash flows from investing activities		
Cash flows provided by:		
Investments in securities	6,909,880,340	4,978,848,610
Loans	56,170,129	59,849,193
Hire-purchases receivables	40,553,403	60,591,767
Deposits at financial institutions	21,792,961,550	18,725,171,422
Premises and equipment	66,300,916	91,188,250
Cash provided by investing activities	28,865,866,338	23,915,649,242

The accompanying notes are an integral part of these financial statements

The Viriyah Insurance Public Company Limited

Statement of cash flows

Year ended 31 December

(in Baht)

	Note	2014	2013
Cash flows used in:			
Investments in securities		(7,725,170,907)	(5,564,374,102)
Loans		(2,538,000)	(2,834,283)
Hire-purchases receivables		(9,352,867)	(25,594,594)
Deposits at financial institutions		(22,680,361,927)	(24,501,679,528)
Premises and equipment		(192,732,688)	(253,306,162)
Intangible assets		(75,758,818)	(18,262,673)
Cash used in investing activities		(30,685,915,207)	(30,366,051,342)
Net cash used in investing activities		(1,820,048,869)	(6,450,402,100)
Net increase (decrease) in cash and cash equivalents		181,412,428	(84,840,835)
Cash and cash equivalents at 1 January		1,859,086,888	1,943,927,723
Cash and cash equivalents at 31 December	4	2,040,499,316	1,859,086,888

The accompanying notes are an integral part of these financial statements

General Information

Company Name and Head Office Address	The Viriyah Insurance Public Company Limited 121/28, 121/65 RS Tower, Ratchadapisek Road, Din Daeng, Bangkok 10400
Telephone-Fax Number (Head Office)	Tel. 66-2641-3500, 66-2239-1000-69 Fax 66-2641-3500 ext 1495
Viriyah Customer Care Number	1557
Website	www.viriyah.co.th
Date of Establishment	February 3 rd 1947
Registered Capital	2,000 Million Baht (Fully Paid)
Business Type	Non-Life Insurance
Number of Employees	5,286 employees
Number of Branches and Claim Service Centers	140 offices
Number of Viriyah Approved Repair Facilities	452 Stations
Number of Viriyah Agents	8,309 agents
Auditor	KPMG Phoomchai Audit Ltd.

Line of Business

Type of Product



Motor



Fire



Marine



PA



Health

Product Name

Voluntary Motor Insurance
Compulsory Motor Insurance

Fire Insurance for Domestic Properties
Fire Insurance for Business or commercial risks
Fire Micro Insurance

Marine Hull Insurance
Marine Cargo Insurance
Inland Transit Insurance
Carrier's liability Insurance

Personal Accident Insurance
Group Personal Accident Insurance
Travel Accident Insurance
Travel Delight Insurance
Eua Ar Ree Personal Accident Insurance
Travel Personal Accident for
Guide and Travel Business
Commercial Boat PA Insurance
Unnamed Drivers And Passangers PA Insurance

Cancer Insurance
Cancer and Personal Accident Insurance
Individual Health and Personal Accident Insurance
Group Health and Personal Accident Insurance
Group Health Insurance
Hospital Benefit Insurance

Type of Product



Property



Liability

Product Name

Burglary Insurance
 Plate Glass Insurance
 Industrial All Risks Insurance
 All Risks Insurance
 Business Interruption Insurance
 Money Insurance
 Neon Sign Insurance
 Golfer's Protection Insurance
 SME All Risks Insurance
 Business Owner Insurance
 Gold Shop Protection Insurance
 Strike, Riot and Terrorism Insurance
 All Risks House Holders Insurance
 Home Guard Insurance
 Motorcycle Burglary Insurance

Public Liability Insurance
 Building Inspector Liability Insurance
 Gas Station's Liability Insurance
 Product Liability Insurance
 Medical Malpractice Insurance
 Professional Liability Insurance
 Employer's Liability Insurance
 Workmen's Compensation Insurance
 Named Perils Liability Insurance Resulting
 from Products Sold or Equipment installed
 by The Insured

Type of Product



Financial



Engineering



Other

Product Name

Fidelity Guarantee Insurance
Employee Bond Insurance
Loan Protection Insurance
Bail Bond (Before) Insurance
Bail Bond (After) Insurance
Motorcycle Hire Purchase Protection Insurance

Erection All Risks Insurance
Boiler and Pressure Vessel Insurance
Electronic Equipment Insurance
Contractor All Risks Insurance
Contractor's Plant and Machinery Insurance
Engineering Insurance
Contractor Equipment Insurance
Machinery Breakdown Insurance

Crop Insurance

Branches and Claim Service Centers

Bangkok and Vicinity

Head Office

Address	Telephone	Facsimile
121/28, 121/65 RS Tower, Ratchadapisek Rd., Din Daeng, Bangkok 10400	0 2239 1000-69 0 2641 3500-79	0 2641 2833

14 Branches

Branch	Address	Telephone	Facsimile
1. Krung Kasem	1242 Viriyah Panich Building, Krung Kasem Road., Pom Prab, Bangkok 10100	0 2223 0851 0 2224 0059	0 2621 5487
2. Branch of Special	121/55 14 th fl. RS Tower, Ratchadapisek Rd., Din Daeng, Bangkok 10400	0 2239 1970	0 2641 3589 0 2641 3594
3. Don Mueang	675-8 Moo 8 Paholyothin Rd., Ku Kot, Lam Luk Ka, Pathum Thani 12130	0 2532 3000	0 2532 1369
4. Bang Na	423 3, 5, 6 fl. Rung Saeng Building, Bangna Trad Rd., Bang Na, Bangkok 10260	0 2743 6500-7	0 2396 0721
5. Bang Phlat	86, 88, 90 Charansanitwong Rd., Bang Phlat, Bangkok 10700	0 2880 0008	0 2433 6334
6. Pak Kret 345	71 Moo 6 Sapan Nontaburi-Bang Bua Thong Rd., Klong khoi, Pak Kret, Nontaburi 11120	0 2149 0713-9	0 2926 0814-5
7. Poo Chao Saming Prai	258/37 Moo 10 Poochaosamingprai Rd., South Samrong, Phra Pradeang, Samutprakarn 10130	0 2384 7741-50 0 2384 1400-1	0 2757 9295-6

Claim Service Center	Address	Telephone	Facsimile
5. Pak Kret	71 Moo 6 Sapan Nontaburi-Bang Bua Thong Rd., Klong khoi, Pak Kret, Nontaburi 11120	0 2926 0811-3	0 2926 0816
6. Poo Chao Saming Prai	258/37 Moo10 Poochaosamingprai Rd., South Samrong, Phra Padaeng, Samutprakarn 10130	0 2384 7746-50	0 2384 5276
7. Rama II	613 Moo 4 Rama II Rd., Samaedam, Bang Khun Thian, Bangkok 10150	0 2452 8000	0 2452 8361
8. Pattankarn	1009/2 Pattanakarn Rd., Suan-Luang, Pravej, Bangkok 10250	0 2319 9567-75	0 2319 9579
9. Ratchadapisek	121/7 2 nd fl. RS Tower, Ratchadapisek Rd., Din Daeng, Bangkok 10400	0 2641 3500-79	0 2641 2843-4
10. Ratthanathibes	123/34-38 Ratthanathibes Rd., Saima, Mueng, Bang Bua Thong, Nonthaburi 11000	0 2595 4200-1 0 2595 4203-4	0 2595 4497
11. Ram Indra	7, 5, 3 Soi Ram Indra 34 Ram Indra Rd., Tha-rang, Bangkhen, Bangkok 10230	0 2508 2400-5 0 2508 2627-30	0 2508 2229
12. Lumpini	1024/9 Rimkhobfah Building, Rama IV Rd., Toong Mahamek, Sathorn, Bangkok 10120	0 2286 6013 0 2286 6075	0 2286 6602
13. Vongsawang	22/2 Ratchadapisek Rd., Bang Sue, Bangkok 10800	0 2586 0220-8 0 2910 0710-5	0 2586 0229
14. Viphavadi	333 Lao Peng Nguan 1 Building, Viphavadi-Rangsit Rd., Latyao, Chatuchak, Bangkok 10900	0 2272 2511-20	0 2272 2538
15. Suksawadse	196 Moo 5 Suksawadse Rd., Rat Burana, Bangkok 10140	0 2463 2008 0 2463 2484	0 2463 2608
16. Sukaphiban III	357, 359, 361 Ramkamheang Rd., Sapan Sung, Bangkok 10240	0 2917 1992-8	0 2517 2036

1 Special Branch for Claim Service

Special Branch for Claim Service	Address	Telephone	Facsimile
1.Thanyaburi	40/872 Moo 2, Rangsit-Nakorn nayok Rd., Bungnamrak,Thanyaburi, Pathum Thani 12110	0 2159 0393	0 2156 9094

Northern Region

4 Branches

Branch	Address	Telephone	Facsimile
1. Chiang Rai	249 Moo 10 Paholyotin Rd., San Sai, Mueang, Chiang Rai 57000	0 5377 3862-4	0 5377 4638-9
2. Chiang Mai	59/4 Moo 3 Chiang Mai-Lampang Rd., Ta Sala, Mueang, Chiang Mai 50000	0 5330 8642-6 0 5324 1882	0 5326 2746
3. Nakhon Sawan	26/4-6 Moo 10 Nakhon Sawan-Phitsanulok Rd., Nakhon Sawan Tok, Mueang, Nakhon Sawan 60000	0 5622 9951-7	0 5622 2073
4. Phitsanulok	183/3 Moo 6 Phitsanulok-Nakhon Sawan Rd., Ta Pho, Mueang, Phitsanulok 65000	0 5526 1784-8	0 5526 0636

18 Claim Service Centers

Claim Service Center	Address	Telephone	Facsimile
1. Kampheang Phet	198 Moo 3 Paholyothin-Kampheangphet Rd., Nakhon Chum, Mueang, Kampheang Phet 62000	0 5579 9480-3	0 5579 9346
2. Chai Nat	82/4-5 Paholyothin Rd., (Manorom-Chai Nat), Ban Kuai, Mueang, Chai Nat 17000	0 5641 4953-6	0 5641 4957
3. Chiang Rai	249 Moo 10 Paholyotin Rd., San Sai, Mueang, Chiang Rai 57000	0 5377 3862-4	0 5377 4638-9

Claim Service Center	Address	Telephone	Facsimile
4. Chiang Mai	59/4 Moo 3 Chiang Mai-Lampang Rd., Ta Sala, Mueang, Chiang Mai 50000	0 5330 8642-6 0 5324 1882	0 5324 5068
5. Tak	1/11-12 Paholyothin Rd., Nhong-Luang, Mueang, Tak 63000	0 5551 7631-3 0 5551 7758-9	0 5551 7550
6. Nakhon Sawan	26/4-6 Moo 10 Nakhon Sawan-Phitsanulok Rd., Nakhon Sawan Tok, Mueang, Nakhon Sawan 60000	0 5622 9951-7	0 5622 9958-60
7. Pa Yao	270/9-10 Paholyotin Rd., Mae Tum, Mueang, Pa Yao 56000	0 5448 4150-3	0 5448 4140
8. Phichit	20/31-32 Klongkachen Rd., Nai Mueang, Mueang, Pichit 66000	0 5699 0952-6	0 5699 0957
9. Phetchabun	96/19 Moo 2 Saraburi-Lom Sak Rd., Sa-Diang, Mueang, Phetchabun 67000	0 5671 9743-46 0 5671 9780-1	0 5671 9801
10. Phitsanulok	183/3 Moo 6 Phitsanulok-Nakhon Sawan Rd., Ta Pho, Mueang, Phitsanulok 65000	0 5526 1784-8	0 5526 0637
11. Phrae	196/6-8 Yantrakitkosol Rd., Nai Vieng, Mueang, Phrae 54000	0 5453 3823-6	0 5453 3827
12. Mae Sot	8/19-20 Sai Asia Rd., Mae Sot, Tak 63110	0 5553 4447-8 0 5553 5341	0 5553 4449
13. Lampang	43/1 Lampang-Ngao Highway, Chompoo, Mueang, Lampang 52100	0 5435 2945-7 0 5423 1859-60	0 5423 1750
14. Lamphun	122/70-71 Moo 4 Industrial Estate Rd., Mueang, Lamphun 51000	0 5358 3034-8	0 5358 3039
15. Sukhothai	92/23 Moo 4 Bypass Rd., Thanee, Mueang, Sukhothai 63110	0 5564 5724-30	0 5564 5723
16. Uttaradit	110/1 Moo 3 Highway 119, Pa Sua, Mueang, Uttaradit 53000	0 5544 1623-4	0 5544 1845

Claim Service Center	Address	Telephone	Facsimile
17. Mae Rim	259/7, 8 Moo 1 Mae Rim-San Sai Rd., Rim Tai, Mae Rim, Chiang Mai 50180	0 5329 0079-80	0 5329 0097
18. Nan	78 Moo 4 Sai Nan-Pa Yao (1091) Rd., Chaiya Sathan, Mueang, Nan 55000	0 5471 1120-29	0 5471 1126

1 Special Branch for Claim Service

Special Branch for Claim Service	Address	Telephone	Facsimile
1. Uthaithani	73/16 Rakkandee Rd., Uthai mai, Mueang, Uthaithani 61000	0 5651 2509 0 5651 2609	0 5651 2608

Northeastern Region

4 Branches

Branch	Address	Telephone	Facsimile
1. Khon Kaen	259 Moo 6 Mitaparb Rd., Tha Pra, Mueang, Khon Kaen 40260	0 4334 6620-32	0 4334 6633-4
2. Nakhonratchasima	2334 Mitaparb Rd., Nai Mueang, Mueang, Nakhonratchasima 30000	0 4428 1820-9	0 4421 3227-8
3. Udon Thani	489/12 Moo 1 Udon Thani-Khon Kaen Rd., Mak khang, Mueang, Udon Thani 41000	0 4221 2670-5	0 4212 2454-6
4. Ubon Ratchathani	464/40-42 Chayangkool Rd., Kham Yai, Mueang, Ubon Ratchathani 34000	0 4528 3604-8	0 4528 4185

14 Claim Service Centers

Claim Service Center	Address	Telephone	Facsimile
1. Khon Kaen	259 Moo 6 Mitaparb Rd., Tha Pra, Mueang, Khon Kaen 40260	0 4334 6620	0 4334 6634

Claim Service Center	Address	Telephone	Facsimile
2. Chaiyaphum	5/16-17 Moo 8 Nivetrat Rd., Nai Mueang, Mueang, Chaiyaphum 36000	0 4483 4057-60	0 4483 4061
3. Nakhon Ratchasima	2334 Mitaparb Rd., Nai Mueang, Mueang, Nakhon Ratchasima 30000	0 4428 1820-9	0 4421 3227-8
4. Nang Rong	338, 340, 342 Chok Chai-Det Udom Rd., Nang Rong, Buri Ram 31110	0 4463 3000-7	0 4463 3005
5. Pak Chong	40/18-19 Moo 10 Bypass Rd., Kanong Pra, Pak Chong, Nakhon Ratchasima 30130	0 4431 6871-9	0 4431 6880
6. Mukdahan	75/5 Chayanggoon Rd., Mukdahan, Mueang, Mukdahan 49000	0 4261 4906-9 0 4261 4911-2	0 4261 4929
7. Roi Et	449-450 Moo 4 Roi Et-Ponthong Rd., Nue Mueang, Mueang, Roi Et 45000	0 4351 9934 0 4352 3265-7	0 4351 8117
8. Loei	199 Moo 6 Chum Phae-Loei (201) Rd., Mueang, Loei 42000	0 4286 1245-51	0 4286 1249
9. Si Sa Ket	11 Moo 10 Thongmak Rd., Pho, Mueang, Sri Sa Ket 33000	0 4564 3411-7	0 4564 3415
10. Sakon Nakhon	85/18 Moo 2, Pracharaj Rd., Tat Chengchum, Mueang, Sakon Nakhon 47000	0 4273 0981-4	0 4273 0980
11. Surin	211/1 Moo 2 Surin-Sangkha Rd., Nok Mueang, Mueang, Surin 32000	0 4451 4797 0 4451 3013	0 4451 4798
12. Udon Thani	489/12 Moo 1 Udon Thani-Khon Kaen Rd., Mak khang, Mueang, Udon Thani 41000	0 4221 2670-5	0 4212 2454-6
13. Ubon Ratchathani	464/40-42 Chayangkool Rd., Kham Yai, Mueang, Ubon Ratchathani 34000	0 4528 3604-7	0 4531 4179
14. Kalasin	3/8 Bypass Song Plui Rd., Kalasin, Mueang, Kalasin 46000	0 4383 5381-4	0 4383 5379

1 Sub-Branch

Sub-Branch	Address	Telephone	Facsimile
1. The Mall Ko-Rat	1242/2 The Mall Ko-Rat Shopping Center 1 st Mitaparb Rd., Nai Mueang, Mueang, Nakhon Ratchasima 30000	0 4439 3938	0 4439 3940

7 Special Branches for Claim Service

Special Branch for Claim Service	Address	Telephone	Facsimile
1. Mahasarakarm	1076,1078 Nakhonsawan Rd., Tarad, Mueang, Mahasarakham 44000	0 4372 5145-6	
2. Yasothon	383, 383/1 Moo 2, Changsanit Rd., Samran, Mueang, Yasothon 35000	0 4558 6325-8	0 4558 6324
3. Amnatcharoen	214/1 Moo 8 Chayangkul Rd., Bung, Mueang, Amnatcharoen 37000	0 4545 2001-3 0 4545 2010	0 4545 2013
4. Chum Phae	167, 167/1 Moo 1 Malivan Rd., Nong-Phai, Chum Phae, Khon Kaen 40130	0 4331 2731	0 4331 2791
5. Nong Khai	300/6 Moo 10 Udon Thani-Nong Khai Rd., Pho Chai, Mueang, Nong Khai 43000	0 4246 7502	
6. Bueng Kan	457/2 Moo 1, Bueng Kan-Nakorn Panom Rd., Bueng Kan 38000	0 4249 1505	0 4249 1530
7. Buri Ram	338/3 Moo 4, Buri Ram-Pha Kon Chai Rd., Sa Med, Mueang, Buri Ram 31000	0 4460 2435	0 4460 2439

Eastern Region

4 Branches

Branch	Address	Telephone	Facsimile
1. Chachoengsao	25 Moo 1 Bypass Rd., Bangteenped, Mueang, Chachoengsao 24000	0 3882 3156-8 0 3898 1790	0 3898 1791
2. Pattaya	79 Moo 1 Sukhumvit Rd., Na Kluar, Bang Lamung, Chon Buri 20150	0 3870 3104-13	0 3870 3112-3
3. Rayong	375/28-30 Sukhumvit Rd., Nern Pra, Mueang, Rayong 21000	0 3880 8712-7	0 3880 8720-1
4. Chanthaburi	73/5-8 Moo 14 Sukhumvit Rd., Klong Na Rai, Mueang, Chanthaburi 22000	0 3941 8384 0 3934 3187	0 3941 8386

9 Claim Service Centers

Claim Service Center	Address	Telephone	Facsimile
1. Kabin Buri	324-326 Moo 4 Kabinburi-Nakhon Ratchasima Rd., Mueang Kao, Kabin Buri, Prachin Buri 25240	0 3728 1920-1 0 3728 1906	0 3728 1917
2. Chanthaburi	73/5-8 Moo 14 Sukhumvit Rd., Klong Narayan, Mueang, Chanthaburi 22000	0 3941 8384 0 3934 3187	0 3941 8386
3. Chachoengsao	25 Moo 1 Bypass Rd., Bangteenped, Mueang, Chachoengsao 24000	0 3882 3156-9	0 3898 1791-2
4. Chon Buri	48/3 Moo 1 Sukhumvit Rd., Huay Kapi, Mueang, Chon Buri 20000	0 3827 8860-5	0 3827 8866-7
5. Pattaya	79 Moo 1 Sukhumvit Rd., Na Kluar, Bang Lamung, Chon Buri 20150	0 3870 3104-13	0 3870 3135
6. Rayong	375/28-30 Sukhumvit Rd., Nern Pra, Mueang, Rayong 21000	0 3880 8712	0 3880 8720-1

Claim Service Center	Address	Telephone	Facsimile
7. Si Racha	98 Moo 9 Sukhumvit Rd., Thung Sukhla Si Racha, Chon Buri 20230	0 3840 1891-4	0 3840 1895-6
8. Sa Kaeo	72/1, 2 Suwansorn Rd., Sa Kaeo, Mueang, Sa Kaeo 27000	0 3742 1821-5	0 3742 1842
9. Bo Win	333/111 Moo 3 Sai 331 Rd., Bo Win, Si Racha, Chon Buri 20230	0 3834 5818-19 0 3834 5823	

Central and Western Region

4 Branches

Branch	Address	Telephone	Facsimile
1. Nakhon Pathom	265/5 Moo 9 Phetkasem Rd., Lampaya, Mueang, Nakhon Pathom 73000	0 3421 8442-7	0 3424 3209
2. Phra Nakhon Si Ayutthaya	24 Moo 2 Bangkok-Nakhomsawaan Rd., (Asia Rd.), Thanue, Uthai, Phra Nakhon Si Ayutthaya 13000	0 3534 6720-7	0 3534 6729
3. Samut Sakhon	927/71 k. Thon Buri-Pak Tho Rd., Maha Chai, Mueang, Samut Sakhon 74000	0 3441 4250-4	0 3442 3045
4. Saraburi	661/12, 27 Paholayothin Rd., Pakpreaw, Mueang, Saraburi 18000	0 3631 7307-9	0 3631 6953

14 Claim Service Centers

Claim Service Center	Address	Telephone	Facsimile
1. Kanchanaburi	286/79 Seang Chootoe Rd., Ban Nuer, Mueang, Kanchanaburi 71000	0 3462 0489-92	0 3462 0493
2. Nakhon Nayok	Khor.1-133/4-5 Suwaansorn Rd., Nakhon Nayok, Mueang, Nakhon Nayok 26000	0 3732 1780-3	0 3732 1784

Claim Service Center	Address	Telephone	Facsimile
3. Nakhon Pathom	265/5 Moo 9 Phetkasem Rd., Lampaya, Mueang, Nakhon Pathom 73000	0 3421 8442-7	0 3424 3209
4. Prachuapkhirikhan	204/6-8 Prachuapsiri Rd., Prachuapkhirikhan, Mueang, Prachuapkhirikhan 77000	0 3255 1163-6	0 3255 1167
5. Phra Nakhon Si Ayutthaya	24 Moo 2 Bangkok-Nakhomsawaan Rd., (Asia Rd.), Thanue, Uthai, Phra Nakhon Si Ayutthaya 13000	0 3522 9150-3	0 3522 9154
6. Phetchaburi	75/1 Moo 1 Phetkasem Rd., Hua Tapan, Mueang, Phetchaburi 76000	0 3244 6954-62	0 3244 6963
7. Ratchaburi	1/11 Phetkasem Rd., Nha Mueang, Mueang, Ratchaburi 70000	0 3232 8406	0 3232 8426
8. Lop Buri	142/786-787 Moo 2 Paholyothin Rd., Kokkoh, Mueang, Lop Buri 15000	0 3661 6247-9	0 3661 6250
9. Samut Songkhram	53/8 Thon Buri-Pak Tho Rd., Mae Klong, Mueang, Samut Songkhram 75000	0 3471 4444 0 3472 3265-6	0 3471 4446
10. Samut Sakhon	927/71 k. Thon Buri-Pak Tho Rd., Maha Chai, Mueang, Samut Sakhon 74000	0 3441 4250-4	0 3442 3044
11. Saraburi	661/53 Paholayothin Rd., Pakpreaw, Mueang, Saraburi 18000	0 3622 2971-3 0 3622 2224	0 3631 6952
12. Suphan Buri	93/1 Nane Kheaw Rd., Ta Rahad, Mueang, Suphan Buri 72000	0 3550 0301-5 0 3551 1910	0 3552 1677
13. Sing Buri	186/16-17 Sing Buri-Bang Pran Rd., Bang Man, Mueang, Sing Buri 16000	0 3652 4701-4	0 3652 4705
14. Ang Thong	46/15 Moo 9 Asia Highway, Ban It, Mueang, Ang Thong 14000	0 3585 0690-4	0 3585 0695

3 Special Branches for Claim Service

Special Branch for Claim Service	Address	Telephone	Facsimile
1. Chaibadan	139/1 Moo 1, Saraburi-Lomsak, Chainarai, Chaibadan, Lopburi 15130	0 3646 1777	0 3646 1778
2. Puttamonthon Sai 4	42/27-28 Moo 6 Puttamonthon Sai 4, Krathumlom, Sam Phran, NakhonPathom 73220	0 2429 2003 0 2429 2437	0 2429 2720
3. Hua Hin	4/67 Petkasem Rd., Hua Hin, Prachuabkirikhan 77110	0 3251 6380-1	0 3251 6382

Southern Region

5 Branches

Branch	Address	Telephone	Facsimile
1. Krabi	464/27-28 Uttarakij Rd., Krabi Yai, Mueang, Krabi 81000	0 7566 4010-14	0 7566 4011
2. Nakhon Si Thammarat	106,108 Pattanakarn-Koo Khwang Rd., Nai Mueang, Mueang, Nakhon Si Thammarat 80000	0 7543 2469-80	0 7543 2478
3. Phuket	183/26-28 Pang Nhgat Rd., Talard Yai, Mueang, Phuket 83000	0 7621 7149-51	0 7623 3227
4. Surat Thani	41/1-2 Moo 2 Surat-Punpin Rd., Wat Pradoo, Mueang, Surat Thani 84000	0 7720 0585-93	0 7726 9406-7
5. Hat Yai	16 Soi 6 Phetkasem Rd., Hat Yai, Hat Yai, Songkhla 90110	0 7455 5161-70	0 7423 5661

12 Claim Service Centers

Claim Service Center	Address	Telephone	Facsimile
1. Krabi	464/27-28 Uttarakij Rd., Krabi Yai, Mueang, Krabi 81000	0 7566 4010-4	0 7566 4011

A person who knows very well
that trees are planted to provide shade
and cool air for posterity already knows,
at least, what he wants out of life.

Lek Viriyahbhun

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Fairness is Our Policy

The Viriyah Insurance Public Company Limited
121/28, 121/65 RS Tower, Ratchadapisek Road,
Din Daeng, Bangkok 10400
Tel. 0-2239-1000-69 Fax. 0-2641-3500 Ext. 1495
www.viriyah.co.th



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