



Company Profile

Road Accident Victims Protection Company Limited has been established according to the Protection for Motor Vehicle Accident Victims Act B.E. 2535 (A.D. 1992), amendment (volume 3) B.E. 2540 (2003) in order to set up service branches, providing services for motor vehicle victims in every province throughout the country. In the case of the motor vehicle victim insuring with the insurance company that has no branches or representative office for providing services in that accident scene. The motor vehicle victim shall request for compensation from the Road Accident Victims Protection Co., Ltd.

The Company was registered on February 24, 1998 with a registered capital of 100 million baht, comprising 10 million ordinary shares, each with a par value of 10 baht. The share holders include 71 insurance companies. Later, some of the non-life insurance company has gone out of business. At the present, there are 61 insurance companies as shareholders.

Road Accident Victims Protection Co., Ltd. was established with the following objectives:

1. To serve concerning with the petition receiving and indemnification or any payment according to the Protection for Motor Vehicle Accident Victims Act B.E. 2535 and the activities according to the company or the office of the victim compensation funds assigned.
2. Proceeding business only on non-life insurance for motor vehicle insurance according to the Protection for Motor Vehicle Accident Victims Act with the Ministerial committee's approval.
3. Performing other business according to the Memorandum of Association.

Section 10 of the Protection of Road Accident Victim Act B.E. 2535 (A.D. 1992), amendment (volume 3) B.E. 2540 (2003) has prescribed the first priority mission for the Road Accident Victims Protection Co., Ltd. as "the Road Accident Victims Protection Co., Ltd. shall establish the operational branches in every provinces including Bangkok within one year from the effective date of this act. With regard to the additional operation premise to be consistent with the demand of service provided to the Road Accident Victim, it shall be done according to the prescription of Director-General of the Department of Insurance, under the recommendation of the Committee." Due to a well awareness of such mission, the first team of executives and employees has used the meeting room of The General Insurance Association (GIA) and the meeting room of Thai Insurer Datanet Co., Ltd (TID) as a temporary office in order to define the operation plans and guidelines to achieve the objectives as assigned. On June 12th, 1998, the Head Office was officially established at Office No. 65/42 A, 3rd Floor, Chamnan-Penchati Business Center Building, Rama 9 Road, Huay Kwang Sub-district/ District, Bangkok. After that, the branches were respectively established according to the plan. Finally, on November 12th, 1998, the company was able to have

branches for providing service to the Road Accident Victim in all 76 provinces across Thailand, as prescribed by the law. On June 12th, 2007, the Road Accident Victims Protection Co., Ltd. has moved the head office to a new place at No. 44/1, Rungrojthanakul Building, 11th floor, Ratchadapisek Road., Huay Kwang Sub-district/ District, Bangkok.

The Road Accident Victims Protection Co., Ltd. started to provide service of the claim petition receiving and compensation paying on June 12th, 1998. Later, many insurance companies encounter a loss from the risk of motorcycle insurance, and as a consequence a number of insurance companies were not ready to insure the risk from this type of vehicle. In order to solve such problem, the Cabinet therefore passed a resolution on March 2, 1999 prescribing that the Company shall operate only the motorcycle insurance under the Protection of Road Accident Victim Act, as another alternative for people to buy this type of insurance. This is considered as an additional mission from the mission to operating only for the claim petition receiving and compensation paying. The company has accelerated the opening of the branches in order to be ready to insure the motorcycle risk across the country at the same time, since April 16th, 1999 onwards.

Acting as a National Bureau of Insurance

ASEAN member countries have signed the ASEAN Framework Agreement on Facilitation of Goods in Transit: The GIT Agreement on December 16th, 1998 at Hanoi, Socialist Republic of Vietnam. This aimed to cultivate ASEAN International trade and support the implementation of the regions integrative economic. The GIT was consisting of 9 Protocols; the Protocol 5 is subject to ASEAN Scheme of Compulsory Motor Vehicle Insurance. At the beginning it has agreed on allowing each country set 60 motor vehicles that are planned for an approval to take participate in this project. Contracting parties shall undertake under this frame work agreement within the year 2000

Next, the Second Meeting of ASEAN Insurance Regulators, the meeting considered the draft Protocol 5: ASEAN Scheme of Compulsory Motor Vehicle Insurance, which attended by representatives of the Insurance Association. Finally, the Minister of Finance of the ASEAN member countries has signed the Protocol 5 on April 8th, 2001 in Kuala Lumpur. Malaysia, the Thai government representative who signed contract is Mr. Somkid Jatusripitak, Deputy Prime Minister and Minister of Finance.

One essence of Protocol 5: ASEAN Scheme of Compulsory Motor Vehicle Insurance is an agreement under section 9 which asked the Contracting Parties to establish National Bureau of each countries. Subject to the National Bureau, it consists of an authorized insurance company of receiving the car compulsory insurance to carry out function of operating according to the specification in section 10 as follow



1. Register the Blue Card (a document used as an evident displays the compulsory vehicle insurance under the terms of the Protocol 5) to the driver who intends to cross border of his country.
2. Sale the compulsory third party insurance to the goods carrier of other countries to carry goods into the country.
3. Stamp the Blue Card when proof the inland motor vehicle has compulsory insurance which is abided by the laws of that country.
4. Take the necessary actions when are notified that the cross border vehicle with a Blue Card got the accident and notify the relevant insurance company to acknowledge and take action on behalf of their respective companies.
5. Any compensation agreement shall be processed after an approval from the relevant insurance company.
6. Recover indemnity has been paid from the insurance company.

For Thailand, in order to comply with terms of the Protocol 5 on the establishment of the National Bureau, insurance Department authorized the Insurance Association to submit the agency that is considered appropriate. Such action, the General Insurance Association considered this in the Executive Committee Meeting No. 10/1999-2000 and sent a letter Por. Nor 7 / 2000 dated January 25th, 2000, proposed Road Accident Victims Protection Co., Ltd to the consideration of Department of Insurance to be the National Bureau. Insurance Department approved such proposal and sent the letter of Por. Nor. 0506/2047, dated 12nd April 2002 advised Road Accident Victims Protection Co., Ltd. amend the memorandum of Insurance Association to add more objectives to be able to acting as a National Bureau. Later in shareholders meeting of Road Accident Victims Protection Co., Ltd., the third round dated October 24th, 2002, deems the company to be able to acting as a National Bureau by the recommendation of Insurance Department. After that, the government officially confirmed the ratification to the ASEAN Secretariat that Thailand has appointed Road Accident Victims Protection Co., Ltd to be a Thailand National Bureau of Insurance.

On September 24th, 1999, at The Intercontinental Hotel, Bangkok, there was a signing ceremony an agreement of coordination Scheme of Compulsory Motor Vehicle Insurance between Thailand, People's Democratic Republic of Laos, Socialist Republic of Vietnam, and Kingdom of Cambodia. This signature is to enhance procedure of The National Bureau of Insurance to be Insurance Compulsory Center, people is able to request to make insurance across country before travel to 4 member countries. This will get coverage according to Compulsory Insurance Law of each country. In case of accident, they will get immediately indemnity as each country has a real time online connection through ACMI system which is the system that Road Accident Victims Protection Company Limited developed to support Bureau of Insurance.



Thailand GRSP

Becoming Thailand Global Road Safety Partnership : THAILAND GRSP

World Bank recognizes the importance of Life and property safety of people in developing countries. This organization has established the Global Road Safety Partnership under the Business Partners of Development to help, solve serious accidents occurring on roads in developing countries. Members of GRSP includes government agencies, private sectors, civil society that aims to implement the road safety improvement by allowing private sectors participate in each country on solving problems. And to suggest the initiative of cooperation of both government agency and private sectors on improving the road safety under GRSP project to seek a guideline the Thai cooperation that consistent with this government parliament and the Ministry of Transport which is considered the life and property safety of people is an importance policy that needs to process. At first stage, Thailand Global Road Safety Partnership (Thailand GRSP) was conducted in Thailand with loose collaboration of government agency and private sectors which have been invited Road Accident Victims Protection Co., Ltd to be one of alliance campaigning on road safety. After, Road Accident Victims Protection Co., Ltd. had joined this alliance. This encourages the Motorcycle safety campaign to be one of core missions and it has been well accepted by all alliance' sectors. Eventually this issue has been raised of being a core subject in safety campaign especially during festive period that large numbers of people are traveling. It was next driving to register for "Foundation of road safety cooperation" that was aimed to implement the road safety improvement allowing private sectors participate with government agency in solving the problems which goal to reduce the severity of road accidents. Causing many of government agencies and private sectors willing to take participate in membership. The managing director of Road Accident Victims Protection Co., Ltd. is acting as a secretary to this foundation. The participation of these acts partly contributes government agency, private sectors and civil society to be aware and turn to take participate in safety campaign seriously and extensively. This will eventually bring forth a good result to the insurance industry as a whole. During the reception of 80th years Anniversary Reign Ceremony, GRPS representatives both from Switzerland and Australia attended the ceremony, subsequently invited Thailand to propose guidelines and procedures for the implementation of the project to the Asian regional conference in Bali, and later approved a budget of USD 800,000 for operating the helmet project for rural areas in Thailand, appointed Road Accident Victims Protection Co., Ltd. to determine target area and co- evaluated project result.

In 2008 GRSP has arranged a budget of 605,000 Baht for employing Suranaree University of Technology to monitor and evaluate the Project "Drive Safely, wears helmet to celebrate the 80th Anniversary Reign Ceremony which also introduces the achievement that how and why the target people have behavior and attitudes changing on wearing the helmet while riding or transporting motorcycle,

thoroughly how and why of the awareness on safety while riding or transporting. The results are also very useful to plan the campaign for riding safely in the future, especially to be a data used on creating strategy of campaign to modify behavior of the rider and the passenger of motorcycle correctly and properly.



Toward Decade of Action for Road Safety

The United Nations proclaimed the Decade of Action for Road Safety 2011-2020 and urges member states to give priority to road safety issues with a goal to reduce number of deaths resulting from road traffic crashes by half by 2020 worldwide.

Thailand by the Cabinet and Ministry of Transportation and Communications during its meeting on June 29, 2010, agreed to announce 2011-2020 as the Decade of Action Road Safety in line with the Moscow Declaration. The cabinet assigned the center for Road Safety to prepare action plans with aims to promote road safety in Thailand and implement the plans to achieve goals as defined in the Moscow Declaration, which is to reduce road traffic fatalities to less than 10 people in every 100,000 population in 2020. In order to give guidelines and direction for all sectors to address road safety issues successfully and achieve the defined objectives, the action plans comprises of 8 key issues as following.

1. Promote wearing of crash helmets. The goal is for all motorcyclists and passengers to wear crash helmet.
2. Reduce the risk from drinking alcohol and driving. The goal is to deter drinking and driving behavior.
3. Resolve hazard risk areas. The goal is to resolve hazard risk areas within specified period.
4. Change driver's behavior to drive in safe speed and comply with the law, especially motorcycle, public buses and trucks.
5. Improve vehicle safety standards, especially motorcycles, pickup trucks, public buses and trucks.
6. Improve performance of road user for road safety.
7. Improve emergency medical services, treatment and rehabilitation to provide emergency medical services to the injured thoroughly and quickly.
8. Develop road safety management system in the country and establish lead agency to be responsible and ready to perform assigned tasks more efficiently.

Road Accident Victims Protection Co., Ltd. as a committee of the center for Road Safety together with partner organizations, public and private sectors, announced its intention to promote the Decade of Action for Road Safety 2011-2020 simultaneously with every countries worldwide. The goal is to create a sustainable road safety culture in Thai society. On the first year toward the decade Thailand campaigned on "100 percent crash helmet use" amongst motorcyclists and motorcycle passengers such as project "**Safe Driver and Passenger by 100% Crash Helmet Use**". The use of motor vehicles in Thailand has increased continuously especially in major cities where increased vehicle fleet has intensify traffic congestion. Motorcycles are the most used vehicle due to its convenience, use less petro and fast speed to travel but motorcycle also account in the highest number of accident result in deaths and injuries of the drivers and passengers especially head injuries. According to the previous statistic of traffic accident, motorcycle accident remains the highest. The cause of traffic crashes whether of drivers not complied with traffic law, speeding, driving in the wrong traffic lane, drink driving and not wearing crash helmets. All these are the causes of loss of lives and properties from occurred accidents. The project "Safe Driver and Passenger by 100% Crash Helmet Use" is one of the projects that promotes social benefit by campaigning on road safety amongst motorcyclists through various activities initiated by RVP and partners organizations, public and private sectors to promote 100 percent crash helmet use and reduce motorcycle accidents.

Providing ultimate support for the Insurance industry

In addition to the major missions, Road Accident Victims Protection Co., Ltd is also assigned by the government and insurance industry to operate other activities in order to support the insurance business as follow

1. Acting as the Administration of the Compulsory Motorcycle Insurance Pool (CMIP)

The General Insurance Association, therefore, established the Compulsory Motorcycle Insurance Pool "CMIP" being responsible for the Reinsurance of the high risk motorcycle according to the Protection of Road Accident Victim Act, from the member company. After that the CMIP will distribution risk to the insurance companies that participate in this project in a form of Retrocession at the ratio, each company has accepted the insurance for other type of vehicle, except the motorcycle. This procedure can average risk of the motorcycle to other vehicles and to reduce the inconvenience of the people to buy this type of vehicle insurance. Once the CMIP was established, there were 57 insurance companies as member. The Agreement to establish the CMIP was signed on June 5th, 2003 at General Insurance Association. The CMIP Board of committee was appointed for determining the operation policy for the CMIP. The CMIP members assigned Road Accident Victims Protection Co., Ltd. as an administrative of CMIP that acts according to the policy set by the CMIP Board. The operation of the CMIP well carried out as determined by the CMIP Board and able to control the loss ratio to be less than 100%. In order to balance the expense and revenue, the



CMIP Board then approved, meeting 25/2548 dated June 28th, 2005, to reduce the insurance premium commission rate from 12% to 8%, combining with the fact that the CMIP Executive able to better control the loss ratio, resulting the CMIP was free from operation loss suffering, as well as there was no longer operation loss for motorcycle insurance, thus a number of member resign from the CMIP by the reason that they were able to deal with the motorcycle risk. Therefore, in the company's Extraordinary Meeting No. 2 / 2548, the CMIP members approved to revoke the Compulsory Motorcycle Insurance Pool, effective on January 1st, 2006 onwards.

2. The responsibility for "Aua-arthon" Accident Insurance Project

According to the government has defined the insurance strategies, therefore Department of Insurance and insurance business (both Non-life and Life Insurance Company) precipitate the policy into special form which is named as "Aua-arthon Accident Insurance" which is well known as "Insurance one Baht a day", which was operated since September 2003 onwards. Road Accident Victims Protection Company Limited. Therefore has been selected to be the agency responsible for dealing complaint/requirement and coordinating on compensation to the insured. In December of 2003, Thai Reinsurance Public Co., Ltd. which is the executive of Aua-arthon accident insurance project presented the letter assigned Road Accident Victims Protection Co., Ltd. being another channel for selling the policy of Aua-arthon accident insurance as well. During July 2007, the project executive had announced to increase the premiums while the coverage was still the same. This made people did not pay attention for applying Aua-arthon insurance. However, the company still had to perform as the same responsibility assigned by the project executive. After that, Aua-arthon Accident Insurance Project came to an end on 1st January 2009. Nevertheless, Road Accident Victims Protection Co. Ltd has still been responsible for petition receiving and coordinating on compensation to the insured until the policy had been terminated.

3. Accident Insurance for Motorcycle taxi riders (Motorcycles Smile) Project

In the effort to enhance the quality of life for the motorcycle taxi riders, promoting insurance business as well as building security and stability for their families, Road Accident Victims Protection Co., Ltd. runs the Accident Insurance for Motorcycle taxi riders (Motorcycles Smile) Project for the motorcycle taxi riders registered in Bangkok area. By the cooperation amongst Office of Insurance Commission, The Thai life Assurance Association, The General Insurance Association, Thailand Motorcycle Taxi Association and Road Accident Victims Protection co., Ltd. The project was successfully launched on September 19th, 2010.

The project aims to provide maximum coverage to the motorcycle taxi riders of 100,000 Baht under the premium of 500 Baht per year. In this regard, there are numbers of insurance company members participating in such project consisting of 8 non- life insurance companies and 4 life insurance companies. Road Accident Victims Protection Co., Ltd is acting as administration for the first period of the project until 31st December 2012.

Honorable Awards

1. "The outstanding ethics Thai Chamber of Commerce" award 2004 from Chamber of Commerce
2. "The Insurance company performing benefits on the development of insurance industry" award 2004 from Department of Insurance
3. " The Insurance company performing benefits on the development of insurance industry" award 2005 from Department of Insurance
4. "The outstanding individual performing on public relation campaign for the prevention of accidents" award 2006 from The National Safety Council of Thailand
5. "The company performing benefits to public on insurance" award 2006 from Department of Insurance
6. "The 9th Thepthong" award on the outstanding organization to support and publicize the social activities 2007 from Thai Broadcast Journalists Association under the Royal Patronage.
7. Being certified ISO 9001:2000 Quality Management System according to Standard of Thailand (NAC) and Standard of the UK (UKAS) from SGS (Thailand) Company Limited on August 8, 2008.
8. "The third outstanding Non-life insurance company on the development of management" award 2008 from Office of Insurance Commission.
9. The honorable shield as a Private enterprise to support the career for disabled people on International Day of Disabled Persons 2009 from Chamber of Commerce and Federation of Thai Capital Market.
10. The award to company for helping people in difficult situation after an accident. The award was given by her Royal Highness Princess Soamsavali Phra Woraracha Thinatdamat. Such as the award for a TV Program initiated by RVP called "Lives Changed"
11. The National Accident Prevention Campaign Award in the category of outstanding organization for the year 2010 from Mr. Anucha Mokkhavet Director General, Department of Disaster Prevention and Mitigation on the occasion of the 11th "Youth Love Safety Club" day. The award winner was selected by the National Public Relation sub-committee and presented to organization that continuously performs outstanding work in campaign related to disaster prevention in order to raise awareness to the importance of safety.
12. Received an honor plaque in the category of outstanding work in accident prevention and solving road safety problems for the northeastern region in the Traffic Accident Seminar for the year 2010 known as "ASEAN's Partnership for decade of action for road safety" Seminar.
13. Being certified ISO 9001:2008 Quality Management System according to standard of Thailand (NAC) and standard of the UK (UKAS) from SCG (Thailand) company limited on August 8, 2008.
14. "The first Outstanding Non-life insurance company on the development" award 2010 from Office of Insurance Commission (OIC).



15. “Prime Minister Road Safety Awards” on the outstanding organization for Road Safety User behavior Helmet in the 10th National convention on road safety, Time For Action at Bitec Convention Center, Bangna.
16. Honor plaque “Dedication of million hearts for road safety” From the Campaign “Dedication of million hearts for road safety” at Rattanakosin Room, Bangkok City Hall.

“Responsibility of Road Accident Victims is our main awareness,
providing ultimate service at our branches all over Thailand”