

## Financial Highlights - Statement of Comprehensive Income

Business Type : General Insurance  
Report Code : BA 1.1.6  
Period : 2016 - Q3 2022\*  
Company : All Companies

Unit in '000 Baht

Items	Financial Years							
	2016	2017*	2018*	2019	2020	2021	September, 2021*	September, 2022*
1. Written Premiums	228,294,134	231,031,409	242,478,151	253,571,621	262,165,236	273,618,652	201,003,141	208,023,148
2. Net Written Premiums	159,716,173	164,050,569	170,330,147	183,453,595	188,621,475	195,539,912	143,936,992	147,281,988
3. Net Earned Premiums	158,568,995	161,076,541	165,522,776	177,680,688	187,391,406	190,645,459	142,923,513	146,659,012
4. Commission Income	18,361,950	18,180,988	20,378,421	18,289,638	20,118,126	20,328,392	15,373,452	15,840,200
5. Subsidy Income	1,698,063	1,740,870	1,800,064	1,772,029	1,737,245	1,730,169	1,283,488	1,318,284
<b>6. Total Income [3+4+5]</b>	<b>178,629,008</b>	<b>180,998,399</b>	<b>187,701,260</b>	<b>197,742,355</b>	<b>209,246,777</b>	<b>212,704,021</b>	<b>159,580,452</b>	<b>163,817,497</b>
7. Movement of Long-Term Technical Reserve	495,569	534,517	744,406	786,611	917,734	480,382	347,528	644,077
8. Movement of Unexpired Risk Reserve: URR	107,902	228,620	41,314	21,584	7,727	508,401	1,611,837	-64,823
9. Net Losses Incurred	87,054,017	89,610,456	93,909,568	101,919,698	103,810,848	128,486,456	99,542,026	145,843,584
10. Commission or Brokerage	34,680,612	34,795,588	35,632,713	36,640,222	37,223,235	38,169,200	28,425,044	29,330,248
11. Road Accident Victims Protection Subsidy	1,380,843	1,479,462	1,570,396	1,638,377	1,728,475	1,662,603	1,220,179	1,268,332
12. Underwriting and Operating Expense	47,935,381	48,401,245	50,864,572	53,683,988	53,188,931	52,006,055	38,647,698	39,506,424
<b>13. Total Expense [7+8+9+10+11+12]</b>	<b>171,654,324</b>	<b>175,049,889</b>	<b>182,762,969</b>	<b>194,690,480</b>	<b>196,876,949</b>	<b>221,313,097</b>	<b>169,794,313</b>	<b>216,527,841</b>
14. Underwriting Profit (Loss) [6-13]	6,974,684	5,948,510	4,938,291	3,051,875	12,369,828	-8,609,076	-10,213,860	-52,710,344
15. Net Investment Income	7,266,488	7,025,276	7,037,795	7,543,625	6,555,437	6,441,815	5,296,115	4,779,887
16. Other Income	1,868,234	1,657,309	1,608,937	1,646,963	1,465,870	1,354,788	840,215	1,221,398
17. Other Expense	133,132	127,863	91,787	107,422	105,159	148,620	73,725	154,077
<b>18. Profit (Loss) from Operations [14+15+16-17]</b>	<b>15,976,274</b>	<b>14,503,232</b>	<b>13,493,236</b>	<b>12,135,041</b>	<b>20,285,976</b>	<b>-961,093</b>	<b>-4,151,255</b>	<b>-46,863,136</b>
19. Gain (Loss) on selling investment, change investment portfolio, impairment loss and investment valuation	2,803,473	3,290,539	71,138	3,220,543	-1,815,067	3,723,921	2,982,683	8,508,634
20. Share of profit or loss from investments in associates and joint ventures	N/A	N/A	N/A	N/A	22,385	20,427	15,908	31,154
21. Gain (loss) on selling real estate of settlement	5,987	N/A	N/A	N/A	N/A	N/A	N/A	967
22. Gain (loss) on exchange rate	5,978	1,095	-13,711	-5,400	-18,050	14,190	14,563	12,334
23. Gain (loss) from foreign hedging accounting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24. Contribution to Office of Insurance Commission	523,174	525,392	558,946	584,812	597,566	615,343	463,117	478,320
25. Contribution to Non-life guarantee fund	530,859	539,107	569,931	604,393	625,082	650,732	478,401	493,065
26. Contribution to Road victims protection fund	474,026	468,705	180,475	184,847	187,844	186,684	138,874	143,922
<b>27. Profit (Loss) before Corporate Taxes [18+19+20+21+22+23-24-25-26]</b>	<b>17,263,653</b>	<b>16,261,663</b>	<b>12,241,312</b>	<b>13,976,133</b>	<b>17,064,752</b>	<b>1,344,686</b>	<b>-2,218,494</b>	<b>-39,425,353</b>
28. Corporate tax	2,846,589	3,015,877	2,872,089	2,061,756	3,411,623	2,372,436	1,321,780	724,572
<b>29. Net Profit (Loss)</b>	<b>14,417,065</b>	<b>13,245,786</b>	<b>9,369,223</b>	<b>11,914,377</b>	<b>13,653,129</b>	<b>-1,027,749</b>	<b>-3,540,274</b>	<b>-40,149,926</b>
30. Other Comprehensive Income	N/A	N/A	N/A	N/A	-10,497,427	8,470,282	5,494,108	-1,158,992
<b>31. Total Comprehensive Income [29+30]</b>	<b>14,417,065</b>	<b>13,245,786</b>	<b>9,369,223</b>	<b>11,914,377</b>	<b>3,155,703</b>	<b>7,442,532</b>	<b>1,953,834</b>	<b>-41,308,917</b>

Source : Statistics Division of Examination Planning and Development Department of OIC

Remarks :  
1. Accounting Year 2013-2016 data set are from the OIC annual reports.  
2. \* Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.  
3. N/A = Not available



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Company : All Companies

4. Each company shows data only accounting year 2013-2016.
5. In 2013, the data of Union Inter Insurance is not included.
6. Thai Development Insurance was closed down on May 15, 2013.
7. Union Inter Insurance was closed down on July 17, 2014.
8. Promise Insurance was closed down on March 31, 2016.
9. Sajja Insurance was closed down on August 10, 2017.
10. Bupa Health Insurance was subsequently changed name to Aetna Health Insurance on January 19, 2018.
11. Phoenix Insurance was subsequently changed name to JP Insurance on May 05, 2018.
12. QBE Insurance was subsequently changed name to King Wai Insurance on June, 22 2018.
13. Chao Phaya Insurance was closed down on September 07, 2018.
14. Allianz General Insurance merged with Allianz Ayudhya General Insurance on April 30, 2019.
15. New Hampshire Insurance merged with AIG Insurance on March 1, 2021.
16. Asset Insurance was subsequently changed name to The One Insurance on June 11, 2021.
17. JP Insurance was subsequently changed name to Jamart Insurance on July 15, 2021.
18. OIC has ordered Asia Insurance 1950 to stop signing up new customers from September 23, 2021 and was closed down on October 15, 2021.
19. The One Insurance was closed down on December 13, 2021.
20. Thai Insurance and Southeast Insurance was closed down on April 1, 2022.

\*\*\*Operating Expense for each subclass = [Direct Premiums for each subclass/Total Direct Premiums] \* [Total Operating Expense]