



## Financial Highlights - Statement of Comprehensive Income

Business Type : General Insurance  
Report Code : BA 1.1.6  
Period : 2017\* - Q1 2023\*  
Company : All Companies

Unit in '000 Baht

Items	Financial Years							
	2017*	2018*	2019	2020	2021	2022	March, 2022*	March, 2023*
1. Written Premiums	231,031,409	242,478,151	253,571,621	262,165,236	273,618,652	285,550,766	70,764,757	74,437,758
2. Net Written Premiums	164,050,569	170,330,147	183,453,595	188,621,475	195,539,912	199,002,635	50,717,365	53,399,368
3. Net Earned Premiums	161,076,541	165,522,776	177,680,688	187,391,406	190,645,459	196,062,746	47,896,272	49,518,493
4. Commission Income	18,180,988	20,378,421	18,289,638	20,118,126	20,328,392	22,854,718	5,376,065	5,694,514
5. Subsidy Income	1,740,870	1,800,064	1,772,029	1,737,245	1,730,169	1,762,504	448,575	493,365
<b>6. Total Income [3+4+5]</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>220,679,967</b>	<b>53,720,911</b>	<b>55,706,372</b>
7. Movement of Long-Term Technical Reserve	534,517	744,406	786,611	917,734	480,382	611,651	335,268	59,295
8. Movement of Unexpired Risk Reserve: URR	228,620	41,314	21,584	7,727	508,401	-88,341	6,282,278	76,820
9. Net Losses Incurred	89,610,456	93,909,568	101,919,698	103,810,848	128,486,456	173,381,204	64,107,673	27,173,008
10. Commission or Brokerage	34,795,588	35,632,713	36,640,222	37,223,235	38,169,200	39,945,294	9,782,153	10,391,774
11. Road Accident Victims Protection Subsidy	1,479,462	1,570,396	1,638,377	1,728,475	1,662,603	1,766,009	445,342	493,268
12. Underwriting and Operating Expense	48,401,245	50,864,572	53,683,988	53,188,931	52,006,055	54,733,342	12,348,621	13,842,848
<b>13. Total Expense [7+8+9+10+11+12]</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>270,349,158</b>	<b>93,301,334</b>	<b>52,037,012</b>
14. Underwriting Profit (Loss) [6-13]	5,948,510	4,938,291	3,051,875	12,369,828	-8,609,076	-49,669,191	-39,580,423	3,669,360
15. Net Investment Income	7,025,276	7,037,795	7,543,625	6,555,437	6,441,815	5,845,417	1,491,516	1,828,381
16. Other Income	1,657,309	1,608,937	1,646,963	1,465,870	1,354,788	1,811,086	396,430	449,806
17. Other Expense	127,863	91,787	107,422	105,159	148,620	-161,489	28,245	26,182
<b>18. Profit (Loss) from Operations [14+15+16-17]</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>-41,851,199</b>	<b>-37,720,722</b>	<b>5,921,365</b>
19. Gain (Loss) on selling investment, change investment portfolio, impairment loss and investment valuation	3,290,539	71,138	3,220,543	-1,815,067	3,723,921	11,689,561	1,047,487	-28,951
20. Share of profit or loss from investments in associates and joint ventures	N/A	N/A	N/A	22,385	20,427	52,321	4,346	777
21. Gain (loss) on selling real estate of settlement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22. Gain (loss) on exchange rate	1,095	-13,711	-5,400	-18,050	14,190	-10,391	-1,620	-4,762
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	525,392	558,946	584,812	597,566	615,343	640,187	177,391	189,602
25. Contribution to Non-life guarantee fund	539,107	569,931	604,393	625,082	650,732	676,210	166,047	202,238
26. Contribution to Road victims protection fund	468,705	180,475	184,847	187,844	186,684	193,445	49,288	53,471
<b>27. Profit (Loss) before Corporate Taxes [18+19+20+21+22+23-24-25-26]</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>-31,629,551</b>	<b>-37,063,234</b>	<b>5,443,118</b>
28. Corporate tax	3,015,877	2,872,089	2,061,756	3,411,623	2,372,436	608,206	-1,005,115	934,958
<b>29. Net Profit (Loss)</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>-32,237,757</b>	<b>-36,058,119</b>	<b>4,508,160</b>
30. Other Comprehensive Income	N/A	N/A	N/A	-10,497,427	8,470,282	-2,654,833	801,428	-142,232
<b>31. Total Comprehensive Income [29+30]</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>-34,892,590</b>	<b>-35,256,691</b>	<b>4,365,927</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  
4. Each company shows data only accounting year 2013-2016.



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Business Type : General Insurance  
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Company : All Companies

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