



## Financial Highlights - Statement of Comprehensive Income

Business Type : General Insurance  
Report Code : BA 1.1.6  
Period : 2017\* - Q2 2023\*  
Company : All Companies

Unit in '000 Baht

Items	Financial Years							
	2017*	2018*	2019	2020	2021	2022	June, 2022*	June, 2023*
1. Written Premiums	231,031,409	242,478,151	253,571,621	262,165,236	273,618,652	285,550,766	138,051,076	147,563,231
2. Net Written Premiums	164,050,569	170,330,147	183,453,595	188,621,475	195,539,912	199,002,635	99,188,029	104,620,957
3. Net Earned Premiums	161,076,541	165,522,776	177,680,688	187,391,406	190,645,459	196,062,746	96,906,873	100,826,354
4. Commission Income	18,180,988	20,378,421	18,289,638	20,118,126	20,328,392	22,854,718	10,481,539	18,931
5. Subsidy Income	1,740,870	1,800,064	1,772,029	1,737,245	1,730,169	1,762,504	885,595	N/A
<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>108,274,006</b>	<b>100,845,285</b>
7. Movement of Long-Term Technical Reserve	534,517	744,406	786,611	917,734	480,382	611,651	503,568	N/A
8. Movement of Unexpired Risk Reserve: URR	228,620	41,314	21,584	7,727	508,401	-88,341	-71,281	N/A
9. Net Losses Incurred	89,610,456	93,909,568	101,919,698	103,810,848	128,486,456	173,381,204	117,251,115	54,972,723
10. Commission or Brokerage	34,795,588	35,632,713	36,640,222	37,223,235	38,169,200	39,945,294	19,549,055	20,782,469
11. Road Accident Victims Protection Subsidy	1,479,462	1,570,396	1,638,377	1,728,475	1,662,603	1,766,009	839,403	2,707
12. Underwriting and Operating Expense	48,401,245	50,864,572	53,683,988	53,188,931	52,006,055	54,733,342	25,864,698	27,522,315
<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>163,936,558</b>	<b>103,280,213</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	-55,662,552	-2,434,929
15. Net Investment Income	7,025,276	7,037,795	7,543,625	6,555,437	6,441,815	5,845,417	3,012,568	3,783,687
16. Other Income	1,657,309	1,608,937	1,646,963	1,465,870	1,354,788	1,811,086	714,540	35,016
17. Other Expense	127,863	91,787	107,422	105,159	148,620	-161,489	51,050	18,086
<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>-51,986,494</b>	<b>1,365,687</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	7,154,734	3,795
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	16,028	N/A
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	194	N/A
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	327,948	2,040
25. Contribution to Non-life guarantee fund	539,107	569,931	604,393	625,082	650,732	676,210	325,100	1,700
26. Contribution to Road victims protection fund	468,705	180,475	184,847	187,844	186,684	193,445	96,961	221
<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>-45,565,548</b>	<b>1,365,522</b>
28. Corporate tax	3,015,877	2,872,089	2,061,756	3,411,623	2,372,436	608,206	-214,729	21,094
<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>-45,350,819</b>	<b>1,344,428</b>
30. Other Comprehensive Income	N/A	N/A	N/A	-10,497,427	8,470,282	-2,654,833	-4,913,396	-22,582
<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>-50,264,215</b>	<b>1,321,846</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.



## Financial Highlights - Statement of Comprehensive Income

Business Type : General Insurance  
Report Code : BA 1.1.6  
Period : 2017\* - Q2 2023\*  
Company : All Companies

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