



Financial Highlights - Statement of Comprehensive Income

Business Type : General Insurance
Report Code : BA 1.1.6
Period : 2017* - Q3 2023*
Company : All Companies

Unit in '000 Baht

Items	Financial Years							
	2017*	2018*	2019	2020	2021	2022	September, 2022*	September, 2023*
1. Written Premiums	231,031,409	242,478,151	253,571,621	262,165,236	273,618,652	285,550,766	208,023,148	220,602,572
2. Net Written Premiums	164,050,569	170,330,147	183,453,595	188,621,475	195,539,912	199,002,635	147,281,988	155,549,258
3. Net Earned Premiums	161,076,541	165,522,776	177,680,688	187,391,406	190,645,459	196,062,746	146,659,012	154,135,707
4. Commission Income	18,180,988	20,378,421	18,289,638	20,118,126	20,328,392	22,854,718	15,840,200	16,921,451
5. Subsidy Income	1,740,870	1,800,064	1,772,029	1,737,245	1,730,169	1,762,504	1,318,284	1,376,410
6. Total Income [3+4+5]	180,998,399	187,701,260	197,742,355	209,246,777	212,704,021	220,679,967	163,817,497	172,433,568
7. Movement of Long-Term Technical Reserve	534,517	744,406	786,611	917,734	480,382	611,651	644,077	131,013
8. Movement of Unexpired Risk Reserve: URR	228,620	41,314	21,584	7,727	508,401	-88,341	-64,823	110,313
9. Net Losses Incurred	89,610,456	93,909,568	101,919,698	103,810,848	128,486,456	173,381,204	145,843,584	83,951,678
10. Commission or Brokerage	34,795,588	35,632,713	36,640,222	37,223,235	38,169,200	39,945,294	29,330,248	31,479,290
11. Road Accident Victims Protection Subsidy	1,479,462	1,570,396	1,638,377	1,728,475	1,662,603	1,766,009	1,268,332	1,383,654
12. Underwriting and Operating Expense	48,401,245	50,864,572	53,683,988	53,188,931	52,006,055	54,733,342	39,506,424	42,093,538
13. Total Expense [7+8+9+10+11+12]	175,049,889	182,762,969	194,690,480	196,876,949	221,313,097	270,349,158	216,527,841	159,149,486
14. Underwriting Profit (Loss) [6-13]	5,948,510	4,938,291	3,051,875	12,369,828	-8,609,076	-49,669,191	-52,710,344	13,284,082
15. Net Investment Income	7,025,276	7,037,795	7,543,625	6,555,437	6,441,815	5,845,417	4,779,887	5,992,023
16. Other Income	1,657,309	1,608,937	1,646,963	1,465,870	1,354,788	1,811,086	1,221,398	1,231,899
17. Other Expense	127,863	91,787	107,422	105,159	148,620	-161,489	154,077	991,503
18. Profit (Loss) from Operations [14+15+16-17]	14,503,232	13,493,236	12,135,041	20,285,976	-961,093	-41,851,199	-46,863,136	19,516,501
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	8,508,634	-713,883
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	31,154	25,283
21. Gain (loss) on selling real estate of settlement	N/A	N/A	N/A	N/A	N/A	N/A	967	N/A
22. Gain (loss) on exchange rate	1,095	-13,711	-5,400	-18,050	14,190	-10,391	12,334	22,168
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	478,320	503,687
25. Contribution to Non-life guarantee fund	539,107	569,931	604,393	625,082	650,732	676,210	493,065	518,392
26. Contribution to Road victims protection fund	468,705	180,475	184,847	187,844	186,684	193,445	143,922	150,713
27. Profit (Loss) before Corporate Taxes [18+19+20+21+22+23-24-25-26]	16,261,663	12,241,312	13,976,133	17,064,752	1,344,686	-31,629,551	-39,425,353	17,677,277
28. Corporate tax	3,015,877	2,872,089	2,061,756	3,411,623	2,372,436	608,206	724,572	3,137,884
29. Net Profit (Loss)	13,245,786	9,369,223	11,914,377	13,653,129	-1,027,749	-32,237,757	-40,149,926	14,539,393
30. Other Comprehensive Income	N/A	N/A	N/A	-10,497,427	8,470,282	-2,654,833	-1,158,992	-776,540
31. Total Comprehensive Income [29+30]	13,245,786	9,369,223	11,914,377	3,155,703	7,442,532	-34,892,590	-41,308,917	13,762,853

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