

Disclosure form 1: quarterly

Information disclosure form (attached to the registrar's notification no. 48/2018)
concerning Information disclosure of non-life insurance company B.E. 2561(2018)

Muang Thai Insurance Public Company Limited has thoroughly reviewed the information disclosed and the Company certifies that such information is complete and accurate which other persons will not mistake of fact, or essential information is not lacking. Therefore, the Company hereby certifies the accuracy of all company's information disclosed herein.



(Mrs. Nualphan Lamsam)

Director


 บริษัท เมืองไทยประกันภัย จำกัด (มหาชน)
MUANG THAI INSURANCE PUBLIC COMPANY LIMITED



(Mrs. Puntrika Baingern)

Director

The disclosure is made on 11 November 2019

The information as of the Third quarter of 2019




CallCenter 1484

บริษัท เมืองไทยประกันภัย จำกัด (มหาชน)

สำนักงานใหญ่ • 252 ถนนรัชดาภิเษก แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพฯ 10310 • ทะเบียนเลขที่: 0107551000151

Muang Thai Insurance Public Company Limited

Head Office • 252 Rachadaphisek Road, Huaykwang, Bangkok 10310 • Registration: 0107551000151

 www.muangthaiinsurance.com  0 2665 4000, 0 2290 3333  0 2665 4166, 0 2274 9511, 0 2276 2033


1. The Company's capital adequacy

The Company, as a public company, has focused on overseeing and managing business and building up confidence for insureds, shareholders, investors and any related parties, This is considered as the essential part of its operation and responsibilities, including risk management specified in the Notification of the Insurance Commission: Criteria, Procedures, and Conditions for Supervising Enterprise Risk Management and Own Risk and Solvency Assessment of Non-life Insurance Companies B.E. 2562 (2019). In addition, the Company has risk management in various areas that could affect related parties by using Risk Based Capital Framework, Risk Appetite, and Stress Testing to analyze events and scenarios that may have negative impact on the Company's performance and capital, for example, major claim payments, disaster, loss from investment, etc.

The Company's capital adequacy ratio required by the law was higher than the minimum requirement of the Office of Insurance Commission (OIC). According to the stress test results, related parties will be confident that the Company's capital level was sufficient and higher requirement of the law, even any disastrous events occur as specified in the assumptions

Disclosed on 11 November 2019

Unit: Million Baht

Item	1 st Quarter		2 nd Quarter		3 rd Quarter	
	2019	2018	2019	2018	2019	2018
Capital Adequacy Ratio: CAR (percentage)	380	407	360	383	355	393
Total Capital Available: TCA	5,002	5,005	4,969	4,644	4,949	4,943
Total Capital Required: TCR	1,316	1,229	1,379	1,213	1,395	1,258

- Remarks:
- Notification of the Office of Insurance Commission on categorizing type of the capital including procedure, process and condition for calculating the capital of non-life insurance company specifies that the registrar may set a minimum requirement for monitoring the companies which their Capital Adequacy Ratio (CAR) is lower than 140%.
 - Capital refers to the capital per appraisal costs according to the Office of Insurance Commission about asset and liability appraisal of non-life insurance company.
 - The second quarter refers to the financial statement of the first 6 months and the third quarter refers to the financial statement of 9 months.

2. Financial statement

The quarterly financial statement reviewed by the auditor as below link.

<https://www.muangthaiinsurance.com/upload/F/en/3-2562.pdf>



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