

As of June 30, 2018

Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2018	2017	2018	2017	2018	2017
Asset	11,401	9,870	11,448	10,255		10,769
Liability	9,704	8,532	9,951	8,790		9,085
Shareholder Equity	1,697	1,338	1,497	1,465		1,684
Capital Fund	2,235	2,262	2,905	2,299		2,219
Legal Reserve	881	843	951	797		841
Capital to legal reserve ratio (%)	254%	268%	306%	288%		264%
Income	1,108	929	2,464	1,988		3,101
Expenditure	(1,110)	(886)	(2,450)	(1,908)		(2,972)
Net Profit (Loss)	(2)	43	14	80		129
Cash flow, provided (used), from operating activities.	(283)	(200)	(217)	(129)		(238)
Cash flow, provided (used), from investing activities.	(6)	(4)	(10)	(12)		(24)
Cash flow, provided (used), from financing activities.	-	-	-	-		-
Net cash flow increased (decreased)	(289)	(204)	(227)	(141)		(262)

NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
 - From 1st Quarter of 2013 onward shall not less than 140%
- Q2 represents the accumulated operating results for 6 months of the period and Q3 represent the accumulated operating results for 9 months of the period.
- Cash flow provided or used from each activity represents cash flow calculated by direct or indirect method.
- The interim financial statements have been reviewed by the auditor.

Unit: Million Baht

Description	As of December 31	
	2017	2016
Asset	11,282	9,734
Liability	9,506	8,442
Shareholder Equity	1,776	1,292
Capital Fund	2,149	2,229
Legal Reserve	892	854
Capital to legal reserve ratio (%)	241%	261%
Income	4,491	4,038
Expenditure	(4,284)	(4,001)
Net Profit (Loss)	207	37
Cash flow, provided (used) from operating activities.	145	(17)
Cash flow, provided (used) from investing activities.	(34)	(44)
Cash flow, provided (used) from financing activities.	-	-
Net cash flow increased (decreased)	111	61

NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
 - From 1st Quarter of 2013 onward shall not less than 140%

Significant Financial Ratio (%)

Ratio	Standard Mean	2017	2016
Investment assets to Insurance reserve ratio	>=100%	126%	132%

Premium ratio by Types of Insurance Plans in 2017

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endowment	Term	Others	Total				
Direct Premium	1,407.98	591.33	4.24	211.43	2,214.98	-	29.20	2,041.39	4,285.58
Premium Ratio	32.85%	13.80%	0.10%	4.93%	51.68%	0.00%	0.68%	47.63%	100.00%

NOTE:

Information related is from annual report. Please see the information as detailed below using the following link:

- Steps, timeframe, documents and methods used in the application process.
<https://www2.chubb.com/th-th/customer-service/life-underwriting-process.aspx>
- Steps, timeframe, documents and methods used in the claims or benefit application process.
<https://www2.chubb.com/th-th/customer-service/life-claims.aspx>
- How to contact our company and applicable department in case of dispute or complaint.
<https://www2.chubb.com/th-th/customer-service/life-complaint-handling.aspx>

We Sally Joy O'Hara and Anurat Prachumrat hereby verify the financial and operational report, totaling....2....Pages.



(Mrs. Sally Joy O'Hara)
Position Director



(Mr. Anurat Prachumrat)
Position Director