

Por Phor Chor 1

As of September 30, 2017

Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2017	2016	2017	2016	2017	2016
Asset	9,870	9,713	10,255	9,767	10,769	9,927
Liability	8,532	7,740	8,790	7,890	9,085	8,134
Shareholder Equity	1,338	1,973	1,465	1,877	1,684	1,793
Capital Fund	2,262	2,193	2,299	2,612	2,219	2,512
Legal Reserve	843	952	797	903	841	875
Capital to legal reserve ratio (%)	268%	230%	288%	289%	264%	287%
Income	929	820	1,988	1,757	3,101	2,774
Expenditure	(886)	(806)	(1,908)	(1,725)	(2,972)	(2,755)
Net Profit	43	14	80	32	129	19
Cash flow provided (used) from operating activities.	(200)	(134)	(129)	22	(238)	(276)
Cash flow used from investing activities.	(4)	(13)	(12)	(27)	(24)	(31)
Cash flow provided (used) from financing activities.	-	-	-	-	-	-
Net cash flow decreased	(204)	(147)	(141)	(5)	(262)	(307)

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	
	2016	2015 (Reclassified)
Asset	9,734	8,906
Liability	8,442	7,555
Shareholder Equity	1,292	1,351
Capital Fund	2,229	2,205
Legal Reserve	854	827
Capital to legal reserve ratio (%)	261%	266%
Income	4,038	3,023
Expenditure	(4,001)	(2,899)
Net Profit	37	124
Cash flow provided (used) from operating activities.	(17)	86
Cash flow used from investing activities.	(44)	(49)
Cash flow provided (used) from financing activities.	-	-
Net cash flow increased	61	37

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	2016	2015
Investment assets to Insurance reserve ratio	>=100%	132%	135%

Premium ratio by Types of Insurance Plans in 2016

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endow-ment	Term	Others	Total				
Direct Premium	1,295.96	557.46	3.07	184.03	2,040.52	-	27.39	1,829.95	3,897.86
Premium Ratio	33.25%	14.30%	0.08%	4.72%	52.35%	0.00%	0.70%	46.95%	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.


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(Mrs. Sally Joy O'Hara)
Position Director


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(Mr. Anurat Prachumrat)
Position Director