

KSK Insurance (Thailand) Public Company Limited
Financial Report
As at 31 March 2016



KSK Insurance (Thailand) Public Company Limited
Disclosed on 31 March 2016
Financial Status and Operating Performance

หน้า.1
Unit: THB Million

Description	1st Quarter		2nd Quarter		3rd Quarter	
	2016	2015	2016	2015	2016	2015
Assets	1,275.8	1,550.1	0.0	1,504.7	0.0	1,350.4
Liabilities	1,190.2	1,417.3	0.0	1,344.5	0.0	1,211.0
Shareholders' Equity	85.6	132.8	0.0	160.2	0.0	139.4
Capital Fund	133.1	137.4	0.0	171.9	0.0	172.1
Capital Fundrequired by Law	79.6	94.2	0.0	100.8	0.0	97.4
Capital Ratio	167.2%	145.8%	0.0	170.5%	0.0	176.7%
Revenue	179.4	262.3	0.0	512.5	0.0	697.2
Expenses	234.2	253.1	0.0	475.9	0.0	681.3
Net Profit (Loss)	(54.8)	9.3	0.0	36.6	0.0	15.9
Cash Flow from (used in) Operating Activities	(78.0)	(101.9)	0.0	(118.5)	0.0	(188.7)
Cash Flow from (used in) Investing Activities	(0.3)	10.5	0.0	27.9	0.0	34.0
Cash Flow from (used in) Financing Activities	0.0	0.0	0.0	0.0	0.0	0.0
Net Increase (Decrease) In Cash	(78.3)	(91.3)	0.0	(90.6)	0.0	(154.7)

- Remarks:
1. The law requires at least 100% solvency ratio
 2. Capital Fund is the admitted capital fund according to the OIC Announcement Re: Admitted Assets and Liabilities which is outside the scope of the auditor's review
 3. 2nd Quarter means cumulative operating performance for 6 months and 3rd Quarter means cumulative operating performance for 9 months
 4. Cash flow statement from each activity means cash flow from (used in) prepared by direct or indirect method

Description	As of 31st December	
	2015	2014
Assets	1,284.4	1,643.4
Liabilities	1,143.9	1,519.8
Shareholders' Equity	140.5	123.6
Capital Fund	177.2	144.3
Capital Fundrequired by Law	81.4	84.8
Capital Ratio	217.6%	170.2%
Revenue	883.3	965.2
Expenses	952.5	1,101.7
Net Profit (Loss)	(69.2)	(136.5)
Cash Flow from (used in) Operating Activities	(178.5)	(16.2)
Cash Flow from (used in) Investing Activities	102.2	(223.0)
Cash Flow from (used in) Financing Activities	80.0	181.30
Net Increase (Decrease) In Cash	3.7	(57.9)

- Remarks:
1. The law requires at least 100% solvency ratio
 2. Capital Fund is the admitted capital fund according to the OIC Announcement Re: Admitted Assets and Liabilities which is outside the scope of the auditor's review

Important Ratio (Percentage)

Ratio	Standard	2015	2014
Liquidity Ratio	100	156	172

2016 Premium Breakdown by Class

Description	Fire	Marine		Motor		Miscellaneous					Total	
		Hull	Cargo	Compulsory	Voluntary	IAR	Public Liability	Engineering	Personal Accident	Health		Others
Total direct premium	0.61	-	22.40	64.91	106.60	0.94	22.34	1.29	3.69	-	2.34	225.12
Proportional	0.27	-	9.95	28.83	47.35	0.42	9.92	0.57	1.64	-	1.04	100.00

Remark; Data is from the Annual Report

Steps, Document Period and Methods to apply for Insurance

<p>Motor Insurance</p> <p>1. Required Documents Fill out the Insurance Application Form Copy of Car License Policy Renewal Form (if it is insured with other companies) Driver's License (if the name is specified)</p> <p>2. Contact Mr. Wisan # 5020 Ms. Patchanee # 5507</p> <p>3. Duration of Action Issuing Type 1 Policy takes 7 days (Cars must pass inspection first) Issuing Type 3 and 5 Policy takes 2 days</p>	<p>Non-Motor Insurance</p> <p>1. Required Documents Name and Contact Number of the Insured Insurance Application Form (can be downloaded from the Company Website) Copy of the Previous Policy or Policy Renewal Form (if any) Compensation Information (last 3 years)</p> <p>2. Contact Ms. Supa # 5101 Ms. Worawee # 5104</p> <p>3. Duration of Action Quotation is issued within 3 days after information is received Policy is issued within 5 days after the confirmation Surveying Location (if necessary) within 3 days after receiving the request</p>
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Steps, Duration, Documents and Methods to receive compensation or benefits according to the Insurance Policy

<p>Motor Insurance</p> <p>Steps to contact Payment, send the payment documents via the following channels: Post Counter Service at Headquarters</p> <p>Duration and Documents/ Payment Method 1. For individual, the due date is within 30 days after receiving the documents Documents for Payment are as follows: - Receipt with Taxpayer Identification Number Proof of Loss/Other relevant supporting document. Quotation Copy of Car License / Contract of Sale Copy of Schedule of the Policy Copy of the car owner's Identification Card Power of Attorney (if the car's owner/ the insured cannot come by himself/herself) (Stick 10-baht stamp) Photo before, during and after the repair and Photo to compare with the salvage</p> <p>2. Payment methods (if the due date for panel garages is not more than 60 days and not more than 90 days for non-panel garages after all the documents are received) Required Documents for Payment Receipt with Taxpayer Identification Number/ Invoice Proof/ Contact Form/Blotter Quotation Copy of Car License / Contract of Sale Copy of Schedule of the Policy Car Receipt Form/ Car Index Copy of the car owner's Identification Card Photo before, during and after the repair and Photo to compare with the salvage</p>	<p>3. Bodily Injury The due date is within 7 days after the notification and documents receipt (Initial damages) the due date is within 30 days if there is excess initial damages or payment from hospitals(นร.4)</p> <p>3.1 Required documents for individuals are: BD. 3 Medical Bill and Medical Certificate/ Death Certificate Copy of the Injured/deceased's Identification Card Copy of the Payment staff's Identification Card Power of Attorney (if the payment staff does not contact by himself/herself) Copy of Identification Card of the proxy and the attorney Other relevant supporting document. (if any)</p> <p>3.2 Required documents for hospitals are: BD.4 Receipt/ Medical Invoice Medical Certificate/Death Certificate Copy of Identification Card of the injured/deceased Hospital License Copy of Identification Card of the attorney Contact persons for receiving compensation 1. Mr. Thosporn # 2010</p>
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Contacting the company and related organizations if there are any disputes or complaints)

Channels to receive Complaints

1. Phone
2. Fax
3. E-Mail
4. Post
5. Walk-in to the Company


For No. 1-4, after the company's staff receives complaint, it will be recorded in the Complaint Form and faxed to the customers.
For No. 5, customers can contact the counter staff. Once the staff receives complaint, customers will be asked to fill out the details in the Complaint Form and they can use to contact OIC accordingly.

Coordinating Staff

Ms. Wachiraporn Waellsingto

Tel: 02-022-1111 Ext. 2056 Fax: 02-022-1122-3 E-mail: wachiraporn.wa@kskgroup.com

I, KSK Insurance (Thailand) Public Company Limited, hereby certify the accuracy of Financial Status and Operating Performance.

Signed 
(Mr. Noravat Suwarn)
Director

Signed 
(Ms. Kua Ying Xin)
Director

