




TOKIO MARINE
INSURANCE GROUP

Public Disclosure Report 3rd Quarter 2023

Tokio Marine Safety Insurance (Thailand) PCL.

I hereby certify that the foregoing statement in this report is complete and accurate and contains neither any materially misleading statements nor any omissions of material information that ought to be declared.


Signature 
(Mr. Suteechai Santivarakum)
Position Chief Executive Officer and
Managing Director

Signature 
(Mr. Nobufumi Yasue)
Position President

Date 28th November 2023

Reporting Year Q3 2023

Tokio Marine Safety Insurance (Thailand) PCL.

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บมจ. คู่มกัยโตเกียวมารินประกันภัย (ประเทศไทย)

อาคารเอสแอนดอ ชั้น 2-6 เลขที่ 302 ถนนสีลม
แขวงสุริยวงศ์ เขตบางรัก กรุงเทพมหานคร 10500



1. Capital Management

The Company has set an appropriate financial structure in order to maintain the ability to operate continuously and meet the capital requirement in accordance with the regulations from the Office of Insurance Commission to ensure the confidence of shareholders, policyholders, reinsurers, and other stakeholders. In addition, it is also crucial to support future business growth initiatives. The Company's Board of Directors continues to monitor the return of investment, taken into consideration the proportion of return from shareholders' equity, and the dividend payments to shareholders.

According to the regulations from the Office of Insurance Commission, insurance companies are required to maintain the capital adequacy ratio (CAR) at the minimum of 140%. Considering risk management perspective, the Company has stipulated the minimum requirement of CAR greater than the legal requirement at 200% (Risk Tolerance) in accordance with the risk management policy.

Issued date 28th November 2023

Unit: Million Baht

Description	1st Quarter		2nd Quarter		3rd Quarter	
	2023	2022	2023	2022	2023	2022
Common Equity Tier 1 (CET 1) ratio (%)	577.04%	592.17%	489.68%	468.57%	561.46%	523.05%
Tier 1 ratio (%)	577.04%	592.17%	489.68%	468.57%	561.46%	523.05%
Capital adequacy ratio (CAR) (%)	577.04%	592.17%	489.68%	468.57%	561.46%	523.05%
Total capital available (TCA)	10,179	10,364	8,594	8,177	9,125	8,875
Total capital required (TCR)	1,764	1,750	1,755	1,745	1,625	1,697

2. Financial Statement

Please see financial information at

https://www.tokiomarine.com/content/dam/tokiomarine/th/non-Life/about-us/financial-information/documents/financial-information/financialinformation-tokiosafety/2023/2023Q3_TMSTH_FS_Signed_EN.pdf