1 Capital Adequacy

The Company targets to maintain capital adequacy level to be in line with regulatory requirement even at the worst time of crisis situation. Capital management plan for the Company is as follows:

1. Company's business plan and capital management plan must be aligned.
2. Conduct stress test at least once a year to determine any contingency plan (if needed).
3. Before commitment to mega project, buying reinsurance coverage, change of investment policy, or any major business decisions, there will be a calculation of capital adequacy to support the management decision.
4. Capital Adequacy Report will be submitted to OIC on monthly, quarterly, and annually according to the OIC announcement.
5. Report of capital adequacy variation is informed to management team and ERM Committee on a quarterly basis. Impose appropriate actions if necessary.
6. PML (Probable Maximum Loss) report for flood and earthquake exposure is monitored and presented to ERM committee every quarter, and propose corrective measures if needed.

Announced at 27 November, 2019

Unit: Million Baht

Items	Q1		Q2		Q3	
	2019	2018	2019	2018	2019	2018
Capital Adequacy Ratio (%)	315.59	339.35	304.05	303.19	329.11	358.05
Total Capital Available (TCA)	2,941	3,529	2,996	3,043	2,959	3,449
Total Capital Required (TCR)	932	1,040	985	1,000	899	963

Source of data : Risk Based Capital report complied with Non-Life Insurance Act, B.E.2535

2. The Reviewed Financial Statements and Notes to Financial Statements

Such information can be downloaded from the Company's website at

https://investor.thaire.co.th/download_popup.html?type=zip&key=565c31810a834d3dc18ca65f395f8bd7714cb077&dlid=124000: