



(Translation)

No. SEC.030/2022

10 November 2022

**Subject:** Clarification of the operating results for the third quarter of 2022 (July-September 2022) and the 9-month period ending 30 September 2022

**Attention:** President  
Stock Exchange of Thailand

Dhipaya Group Holdings Public Company Limited (the “**Company**”) would like to inform you of the clarification of the operating results for the third quarter of 2022 (July-September 2022) and the 9-month period ending 30 September 2022, in accordance with the following details.

The Company would like to inform you that in the third quarter of 2022, the Company records its net profit of THB 456.83 million, an increase of THB 772.81 million, or 244.58 percent, compared to that of the previous quarter. In the third quarter of 2022, the Company records a gross written premium of THB 7,302.36 million, a significant growth of THB 912.74 million, or 14.28 percent, compared to that of the previous quarter. As a result, the Company’s gross written premiums for the 9-month period ending 30 September 2022 is THB 21,784.45 million, an increase of THB 2,386.64 million, or 12.30 percent. Every product sees a growth in gross written premiums: the fire insurance premium growth is 43.51 percent, the marine insurance premium growth is 24.95 percent, the auto insurance premium growth is 23.65 percent, and the miscellaneous premium growth is 4.87 percent.

In addition, in the third quarter of 2022, the Company’s underwriting profit is THB 760.53 million, a significant increase of THB 823.10 million, compared to that of the previous quarter. As almost COVID-19 insurance policies had expired in the third quarter, the net claim expense in the third quarter decreases by THB 701.25 million, or 29.85 percent, compared to that of the previous quarter.

In furtherance of the significant growth of the operating results in the third quarter of 2022, the Company’s net profit for the 9-month period ending 30 September 2022 is recorded at THB 772.55 million, compared to the net profit of the 6-month period ending 30 June 2022 of THB 315.72 million.

Please be informed accordingly.

Yours sincerely,

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Chief Executive Officer

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