


Information Disclosure (Attachment to the Registrar's Order No. 77/2568)

Subject: Information Disclosure of Non-life Insurance Company

ERGO Insurance (Thailand) Public Company Limited

Part 1: Authentication of Disclosed Information

The Company has carefully reviewed all disclosed information and certifies that it is accurate, complete, true, and free from any misleading statements or material omissions.

Sign 
Mr. Isorasak Thesratanavong
Director



บริษัท เออร์โกประกันภัย
(ประเทศไทย) จำกัด (มหาชน)

Sign 
Mr. Matthias Benedikt Veith
Director

Disclosure on May 20, 2026
Information on the First Quarter of 2026

1. Sufficiency of Company's Capital Fund

Policy and Objective

The Company maintained capital reserves higher than the requirements of Office of Insurance Commission (OIC). This is to create the insured's confidence that the Company has ability to pay claims, which is the first priority of the insured. Specifically, to Capital Adequacy Ratio (CAR), it is an effective indicator that reflects the Company's financial strength.

Capital Fund Management and Sufficiency Evaluation

The Company intends to maintain the Capital Adequacy Ratio (CAR) higher than the requirement of the OIC. The Company has managed the existing capital and capital reserve at the appropriate proportion by which the Company's existing fund is high because the Company's assets is significantly higher than liabilities. The Company's relevant risks related to Risk-Based Capital have been strictly managed to maintain the capital reserve in the proper level resulting the CAR being in line with the target.

In addition, the Company has conducted the stress test according to the OIC's requirement. According to the worse scenario which importantly affect the Company's CAR, the test result has presented that the Company still has a higher ratio compared to those determined by OIC. The Company has established the guidelines to maintain its financial status and quickly liquidate to cope with the unexpected crisis, such as major floods and downgraded reinsurers.

Disclosed on May 20, 2026

Unit: Million Baht

Capital	First quarter	
	2026	2025
Equity Tier 1 Capital Ratio to Capital Required (%)	274.53	123.50
Tier 1 Capital to Capital Requirement Ratio (%)	274.53	123.50
Capital Adequacy Ratio (%)	314.24	158.11
Total Capital Available	2,784	1,907
Capital Required	886	1,206

Note:

1. According to the Notification of the Office of Insurance Commission (OIC) regarding the Categorization and Types of Capital including Rules, Procedures, and Conditions for Calculating the Capital of Non-Life Insurance Companies, the Registrar may implement necessary supervisory measures for companies whose Capital Adequacy Ratio (CAR) falls below the Supervisory CAR specified in the Notification.
2. The above items are calculated using the values stipulated in the Notification of the Office of Insurance Commission (OIC) regarding the Asset and Liability Valuation of Non-Life Insurance Companies, and the Notification of the Office of Insurance Commission (OIC) regarding the Categorization and Types of Capital including Rules, Procedures, and Conditions for Calculating the Capital of Non-Life Insurance Companies.
3. "Quarter 2" refers to the 6-month cumulative operating results, and "Quarter 3" refers to the 9-month cumulative operating results.

2. Financial Report

The Company has prepared and disclosed its financial statements for Q1/2026, which have been reviewed by a certified public accountant. Details can be accessed via the link below.

[https://www.ergo.co.th/assets/pdf/tmp_pdf/FS_Q126_\(EN\)_Signed_1779073081_6a0a803957a3c.pdf](https://www.ergo.co.th/assets/pdf/tmp_pdf/FS_Q126_(EN)_Signed_1779073081_6a0a803957a3c.pdf)
