

## Stock Information

Stock price: 28 Feb 2025 – 30 May 2025



Last traded price	16.00	baht
52-week high	33.25	baht
52-week low	12.20	baht
Number of shares	600	M shares
Market capitalization	9,840	M baht
Free float	30.44	%
P/E	12.00	times
P/BV	3.19	times
12-month dividend yield	5.84	%

Source: SET Smart as of 30 May 2025

### Investor Relations

email: [ir@tqm.co.th](mailto:ir@tqm.co.th) website: [www.tqmalpha.com](http://www.tqmalpha.com)

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## 1Q25 Highlights



TQM's performance  
grew from previous year



Total  
revenue

**1,114**  
Million baht

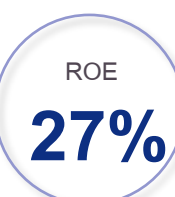
**+2%**  
YoY



Outstanding Financial Ratios in  
the Insurance Sector



Net profit  
margin  
**22%**



ROE  
**27%**



ROA  
**20%**

Source : SET

## Financial Highlights

Description (M baht)	1Q25	1Q24	Change
Service revenue	1,096.8	1,066.4	2.9%
Other revenue	17.8	22.4	(20.7%)
<b>Total revenue</b>	<b>1,114.6</b>	<b>1,088.8</b>	<b>2.4%</b>
Service costs	(539.6)	(516.4)	4.5%
Gross profit	557.2	550.0	1.3%
Administrative expenses	(262.5)	(263.3)	(0.3%)
<b>Net profit</b>	<b>242.5</b>	<b>240.4</b>	<b>0.9%</b>
<b>Net profit – owners of parent</b>	<b>228.3</b>	<b>225.5</b>	<b>1.2%</b>
Earnings per share (baht)	0.38	0.38	-

**Total revenue of 1Q25** grew, supported by strong motor insurance sales amidst a challenging economy, with further growth potential in individual life insurance. The financial services segment also expanded in low-risk lending.

Motor insurance maintained a renewal rate of over 80% while expanding its reach to new customer segments, including older vehicles.

Home insurance saw significant growth, driven by increased customer awareness of natural disaster risks such as floods and earthquakes.

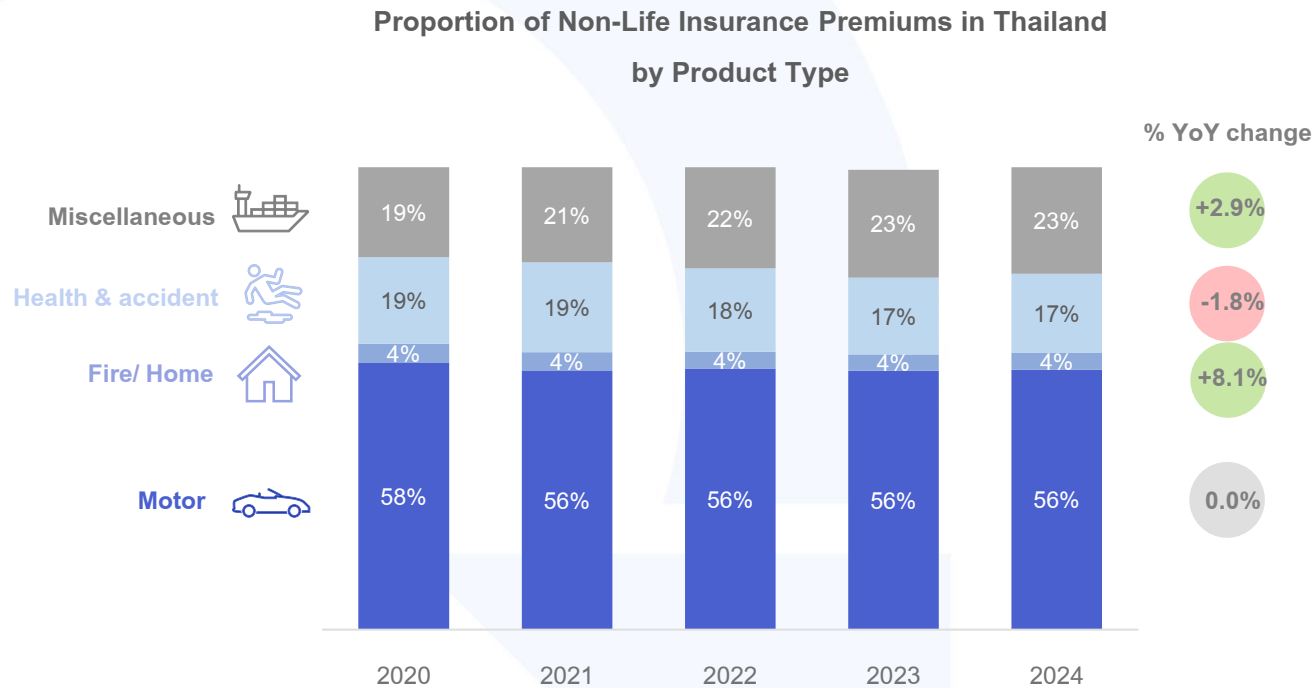
Accident and health insurance remain in demand, supported by growing health awareness and rising medical expenses.

**Service costs** increased year-over-year, in line with revenue growth.

**Administrative expenses** declined, reflecting efficient cost management.

**Net profit** rose, driven by revenue growth.

## Industry Insights – Proportion of Non-Life Insurance Premiums by Product Type



Miscellaneous insurance includes marine cargo insurance, property & risk insurance, bail bond insurance, and others.

Source: Office of Insurance Commission (OIC)

## TQM Services

### Home Insurance Claim Process for Earthquake Damage with TQM

#### Process

1. Report damage to TQM via 3 main channels:
  - Hotline 1737
  - Line TQM Insurance Broker
  - Application TQM24
2. Prepare all required documents and evidence for officer.
3. The insurer will contact you to arrange payment and sign the settlement agreement.
4. Compensation will be transferred to your registered bank account.

#### Document required for claim

- Claim request
- Photos of all damages
- Photo showing house number and the house
- Copy of national ID card and house registration
- Repair cost quotation

#TQMByYourSide



## TQM Unveils 2025 Strategic Policy “TQM Unstoppable”

23 January 2025



TQM hosted the “TQM Unstoppable 2025” event, welcoming executives and employee representatives from 95 branches nationwide. During the event, the company outlined its strategic direction for 2025, focusing on three key goals: maintaining its leadership in motor insurance, driving growth in non-motor segments, and developing new, sustainable business models. Technology, AI, and data will play a central role in enhancing sales efficiency. The event reflects TQM's strong commitment to sustainable business growth and meeting evolving customer needs in the digital era.

## TQM Unveils Business Plan Focused on Stable Growth Amid Market Volatility, Targeting 5–10% Expansion

17 March 2025



TQM has unveiled its 2025 business strategy under the concept “TQMalpha Safe in the Storm,” emphasizing sustainable and secure growth. The plan focuses on three core strategies: leveraging technology, expanding market reach, and developing new growth engines in the life insurance segment. These initiatives aim to meet the evolving needs of modern consumers and strengthen TQM's competitive edge in the insurance industry.

## TQM Celebrates 72 Years with the Campaign: “Insurance — Like Breakfast, Easy to Skip but Essential”

18 February 2025



To mark its 72nd anniversary, TQM launched a campaign offering 30,000 free McDonald's porridge sets along with personal accident insurance coverage of up to 50,000 baht. The campaign aims to raise public awareness of the importance of insurance as a tool for risk management, financial security, and protection against unexpected expenses. Whether it's an accident, illness, or property damage, insurance provides peace of mind—enabling policyholders and their families to live confidently, knowing they'll be protected when the unexpected happens.

## ‘TQM For Lady’ – Special Coverage for Modern Women on International Women’s Day

6 March 2025



TQM, in collaboration with Muang Thai Insurance, is celebrating International Women's Day with the launch of 'TQM For Lady', a campaign offering insurance products tailored to the lifestyles of modern women. With affordable premiums and high coverage, the campaign features five types of protection designed specifically for women:

- Motor Insurance for Women (Motor For Lady)
- Cancer Insurance
- Accident & Health Insurance for Women
- Personal Accident Insurance for Loved Ones
- Home Insurance For Lady