สำนักงานอัตราเบี้ยประกันวินาศภัย
The Insurance Premium Rating Bureau

Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1
Period : Q1 2012 - Q3 2018*
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2012		2013		2014		2015		2016		2017*		Compound Annual Growth Rate (CAGR)	as at September ,2017*	as at September ,2018*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Motor	**Compulsory**	1. No. of Policies	25,273,932	11.28%	27,284,804	7.96%	28,255,720	3.56%	28,913,849	2.33%	29,656,008	2.57%	30,957,238	4.39%	4.14%	23,502,382	24,768,552	5.39%
		2. Direct Premium	13,198,247	12.83%	14,881,626	12.75%	15,388,115	3.40%	16,238,800	5.53%	16,691,279	2.79%	17,105,708	2.48%	5.32%	12,953,036	13,599,004	4.99%
		3. Average Premium per Policy [2/1]	0.5222	1.40%	0.5454	4.44%	0.5446	-0.15%	0.5616	3.13%	0.5628	0.21%	0.5526	-1.82%	1.14%	0.5511	0.5490	-0.38%
		4. Net Written Premium	12,939,993	12.83%	14,311,961	10.60%	14,386,411	0.52%	15,164,832	5.41%	15,723,492	3.68%	16,282,878	3.56%	4.70%	12,173,124	12,097,242	-0.62%
		5. Net Earned Premium	12,202,625	4.02%	13,853,851	13.53%	14,009,242	1.12%	14,716,672	5.05%	15,405,858	4.68%	16,265,811	5.58%	5.92%	11,930,034	11,875,153	-0.46%
		6. Net Losses Incurred	6,372,455	0.21%	7,130,959	11.90%	5,769,595	-19.09%	6,524,869	13.09%	8,712,700	33.53%	9,053,488	3.91%	7.28%	7,280,431	7,532,230	3.46%
		7. Net Loss Ratio [6/5]	52.22%	-	51.47%	-	41.18%	-	44.34%	-	56.55%	-	55.66%	-	-	61.03%	63.43%	-
		8. Net Retention Ratio	98.04%	-	96.16%	-	93.50%	-	93.17%	-	93.93%	-	94.87%	-	-	93.66%	88.71%	-
	Voluntary	1. No. of Policies	7,188,747	14.33%	7,986,340	11.10%	8,274,920	3.61%	8,436,789	1.96%	8,775,098	4.01%	9,062,569	3.28%	4.74%	6,889,348	7,354,758	6.76%
		2. Direct Premium	90,731,589	26.80%	103,580,619	14.16%	102,538,844	-1.01%	104,066,164	1.49%	105,499,245	1.38%	110,160,144	4.42%	3.96%	80,615,584	86,203,190	6.93%
		3. Average Premium per Policy [2/1]	12.6213	10.91%	12.9697	2.76%	12.3915	-4.46%	12.3348	-0.46%	12.0226	-2.53%	12.1555	1.11%	-0.75%	11.7015	11.7207	0.16%
		4. Net Written Premium	84,377,354	24.58%	93,334,582	10.62%	92,866,927	-0.50%	93,755,911	0.96%	93,348,657	-0.43%	96,957,220	3.87%	2.82%	71,262,231	74,275,935	4.23%
		5. Net Earned Premium	74,658,971	9.00%	90,331,365	20.99%	92,557,018	2.46%	92,250,344	-0.33%	93,238,667	1.07%	95,099,265	2.00%	4.96%	70,831,815	72,955,993	3.00%
		6. Net Losses Incurred	45,414,144	15.65%	56,011,581	23.34%	58,110,495	3.75%	58,813,278	1.21%	60,207,290	2.37%	61,633,060	2.37%	6.30%	45,674,016	48,044,289	5.19%
		7. Net Loss Ratio [6/5]	60.83%	-	62.01%	-	62.78%	-	63.75%	-	64.57%	-	64.81%	-	-	64.48%	65.85%	-
		8. Net Retention Ratio	92.80%	-	89.93%	-	90.37%	-	89.67%	-	87.74%	-	87.14%	-	-	87.48%	85.36%	-
Marine	**Cargo**	1. No. of Policies	820,584	3.85%	857,442	4.49%	850,940	-0.76%	777,967	-8.58%	861,242	10.70%	885,915	2.86%	1.54%	662,858	689,963	4.09%
		2. Direct Premium	4,770,658	13.89%	4,917,151	3.07%	4,868,255	-0.99%	4,905,871	0.77%	4,940,358	0.70%	4,922,948	-0.35%	0.63%	3,677,109	3,910,171	6.34%
		3. Average Premium per Policy [2/1]	5.8137	9.67%	5.7347	-1.36%	5.7210	-0.24%	6.3060	10.23%	5.7363	-9.03%	5.5569	-3.13%	-0.90%	5.5474	5.6672	2.16%
		4. Net Written Premium	2,799,902	12.47%	2,910,429	3.95%	2,835,544	-2.57%	2,899,791	2.27%	2,996,409	3.33%	3,049,633	1.78%	1.72%	2,289,963	2,342,661	2.30%
		5. Net Earned Premium	2,615,029	3.58%	2,911,516	11.34%	2,822,571	-3.05%	2,861,506	1.38%	2,962,037	3.51%	3,007,232	1.53%	2.83%	2,258,987	2,285,637	1.18%
		6. Net Losses Incurred	982,740	-78.32%	776,058	-21.03%	773,006	-0.39%	855,403	10.66%	730,152	-14.64%	947,664	29.79%	-0.72%	630,318	764,319	21.26%
		7. Net Loss Ratio [6/5]	37.58%	-	26.65%	-	27.39%	-	29.89%	-	24.65%	-	31.51%	-	-	27.90%	33.44%	-
		8. Net Retention Ratio	54.17%	-	55.05%	-	54.83%	-	55.84%	-	57.41%	-	58.90%	-	-	59.16%	57.10%	-
	Hull	1. No. of Policies	4,970	-4.40%	5,918	19.07%	8,349	41.08%	3,084	-63.06%	3,369	9.24%	4,629	37.40%	-1.41%	3,495	3,155	-9.73%
		2. Direct Premium	422,246	-0.92%	387,701	-8.18%	435,719	12.39%	438,185	0.57%	415,076	-5.27%	432,832	4.28%	0.50%	338,300	281,416	-16.81%
		3. Average Premium per Policy [2/1]	84.9590	3.64%	65.5122	-22.89%	52.1882	-20.34%	142.0834	172.25%	123.2045	-13.29%	93.5044	-24.11%	1.94%	96.7954	89.1968	-7.85%
		4. Net Written Premium	160,390	16.32%	154,750	-3.52%	174,574	12.81%	155,858	-10.72%	99,033	-36.46%	99,089	0.06%	-9.18%	59,987	39,029	-34.94%
		5. Net Earned Premium	152,580	1.77%	159,128	4.29%	172,563	8.44%	154,269	-10.60%	115,757	-24.96%	107,195	-7.40%	-6.82%	66,723	36,642	-45.08%
		6. Net Losses Incurred	106,040	-972.61%	109,646	3.40%	103,606	-5.51%	29,537	-71.49%	71,570	142.30%	50,544	-29.38%	-13.77%	53,304	1,749	-96.72%
		7. Net Loss Ratio [6/5]	69.50%	-	68.90%	-	60.04%	-	19.15%	-	61.83%	-	47.15%	-	-	79.89%	4.77%	-
		8. Net Retention Ratio	34.77%	-	36.63%	-	36.61%	-	33.08%	-	22.77%	-	21.29%	-	-	16.56%	12.84%	-
Fire	**Fire**	1. No. of Policies	2,875,099	6.61%	3,548,679	23.43%	3,614,236	1.85%	3,436,217	-4.93%	3,402,842	-0.97%	3,341,320	-1.81%	3.05%	2,777,259	3,121,060	12.38%
		2. Direct Premium	9,851,689	22.19%	11,817,250	19.95%	10,526,054	-10.93%	10,480,410	-0.43%	10,233,744	-2.35%	9,850,016	-3.75%	-0.00%	7,420,414	7,850,375	5.79%
		3. Average Premium per Policy [2/1]	3.4266	14.61%	3.3300	-2.82%	2.9124	-12.54%	3.0500	4.72%	3.0074	-1.40%	2.9479	-1.98%	-2.96%	2.6718	2.5153	-5.86%
		4. Net Written Premium	5,448,550	-2.97%	6,457,470	18.52%	6,715,221	3.99%	7,331,471	9.18%	7,097,412	-3.19%	7,275,860	2.51%	5.95%	5,498,509	5,596,490	1.78%
		5. Net Earned Premium	5,282,229	-8.71%	6,063,934	14.80%	6,460,818	6.54%	6,983,747	8.09%	7,238,376	3.65%	7,188,089	-0.69%	6.36%	5,330,938	5,396,690	1.23%
		6. Net Losses Incurred	4,426,004	-46.29%	484,083	-89.06%	820,118	69.42%	799,375	-2.53%	969,552	21.29%	1,109,245	14.41%	-24.18%	709,073	576,731	-18.66%
		7. Net Loss Ratio [6/5]	83.79%	-	7.98%	-	12.69%	-	11.45%	-	13.39%	-	15.43%	-	-	13.30%	10.69%	-
		8. Net Retention Ratio	47.74%	-	48.73%	-	55.68%	-	60.01%	-	60.81%	-	65.90%	-	-	66.35%	64.96%	-
Miscellaneous	**IAR**	1. No. of Policies	243,223	-51.75%	350,877	44.26%	771,033	119.74%	143,119	-81.44%	117,421	-17.96%	1,147,401	877.17%	36.38%	827,787	852,669	3.01%
		2. Direct Premium	21,391,134	71.33%	24,629,639	15.14%	26,457,530	7.42%	25,679,751	-2.94%	24,484,007	-4.66%	24,292,994	-0.78%	2.58%	16,849,639	16,127,566	-4.29%
		3. Average Premium per Policy [2/1]	87.9486	255.07%	70.1945	-20.19%	34.3144	-51.12%	179.4294	422.90%	208.5147	16.21%	21.1722	-89.85%	-24.78%	20.3550	18.9142	-7.08%
		4. Net Written Premium	4,198,550	83.52%	5,122,895	22.02%	5,896,089	15.09%	6,056,061	2.71%	6,647,032	9.76%	6,593,276	-0.81%	9.45%	4,665,691	4,835,437	3.64%
		5. Net Earned Premium	3,417,696	40.96%	4,819,575	41.02%	5,481,024	13.72%	5,867,328	7.05%	6,346,685	8.17%	6,353,905	0.11%	13.20%	4,560,481	4,924,822	7.99%
		6. Net Losses Incurred	-1,916,843	-101.54%	-10,838,047	465.41%	-4,140,612	-61.80%	1,201,546	-129.02%	2,376,863	97.82%	2,890,861	21.63%	-	1,960,857	1,781,242	-9.16%
		7. Net Loss Ratio [6/5]	-56.09%	-	-224.88%	-	-75.54%	-	20.48%	-	37.45%	-	45.50%	-	-	43.00%	36.17%	-
		8. Net Retention Ratio	17.77%	-	18.89%	-	20.50%	-	21.70%	-	24.50%	-	24.83%	-	-	25.16%	27.05%	-
	Public Liability	1. No. of Policies	26,251	5.68%	32,221	22.74%	40,260	24.95%	32,258	-19.88%	41,830	29.67%	47,869	14.44%	12.77%	30,840	47,060	52.59%
		2. Direct Premium	1,590,390	27.30%	1,758,292	10.56%	1,944,274	10.58%	2,013,051	3.54%	2,407,562	19.60%	2,431,059	0.98%	8.86%	1,815,880	1,992,977	9.75%
		3. Average Premium per Policy [2/1]	60.5840	20.46%	54.5698	-9.93%	48.2929	-11.50%	62.4047	29.22%	57.5559	-7.77%	50.7857	-11.76%	-3.47%	58.8807	42.3497	-28.08%
		4. Net Written Premium	597,640	30.23%	694,859	16.27%	782,005	12.54%	855,549	9.40%	939,880	9.86%	957,728	1.90%	9.89%	724,280	755,728	4.34%
		5. Net Earned Premium	584,440	33.33%	659,673	12.87%	747,193	13.27%	837,442	12.08%	944,342	12.77%	898,219	-4.88%	8.98%	641,496	706,582	10.15%
		6. Net Losses Incurred	167,623	-38.41%	161,136	-3.87%	304,939	89.24%	314,688	3.20%	424,942	35.04%	513,356	20.81%	25.09%	396,391	228,842	-42.27%
		7. Net Loss Ratio [6/5]	28.68%	-	24.43%	-	40.81%	-	37.58%	-	45.00%	-	57.15%	-	-	61.79%	32.39%	-
		8. Net Retention Ratio	34.88%	-	36.53%	-	37.14%	-	38.58%	-	34.92%	-	35.50%	-	-	35.92%	34.39%	-
	Engineering	1. No. of Policies	21,913	18.67%	25,429	16.05%	26,132	2.76%	-	-	-	-	-	-	-	-	-	-
		2. Direct Premium	2,867,471	13.28%	3,070,668	7.09%	3,002,606	-2.22%	-	-	-	-	-	-	-	-	-	-
		3. Average Premium per Policy [2/1]	130.8571	-4.55%	120.7546	-7.72%	114.9015	-4.85%	-	-	-	-	-	-	-	-	-	-
		4. Net Written Premium	646,528	32.23%	705,065	9.05%	776,381	10.11%	-	-	-	-	-	-	-	-	-	-
		5. Net Earned Premium	592,541	14.72%	661,900	11.71%	679,706	2.69%	-	-	-	-	-	-	-	-	-	-
		6. Net Losses Incurred	229,944	-78.63%	390,252	69.72%	92,230	-76.37%	-	-	-	-	-	-	-	-	-	-
		7. Net Loss Ratio [6/5]	38.81%	-	58.96%	-	13.57%	-	-	-	-	-	-	-	-	-	-	-
		8. Net Retention Ratio	20.50%	-	20.55%	-	22.43%	-	-	-	-	-	-	-	-	-	-	-
	Aviation	1. No. of Policies	423	39.60%	554	30.97%	553	-0.18%	-	-	-	-	-	-	-	-	-	-
		2. Direct Premium	1,280,392	6.24%	1,019,757	-20.36%	1,133,316	11.14%	-	-	-	-	-	-	-	-	-	-
		3. Average Premium per Policy [2/1]	3,026.9314	-23.90%	1,840.7166	-39.19%	2,049.3960	11.34%	-	-	-	-	-	-	-	-	-	-
		4. Net Written Premium	-4,536	-362.65%	24,441	-638.82%	28,534	16.75%	-	-	-	-	-	-	-	-	-	-
		5. Net Earned Premium	-6,048	-3,833.33%	8,582	-241.90%	43,345	405.07%	-	-	-	-	-	-	-	-	-	-
		6. Net Losses Incurred	9,395	12.92%	8,340	-11.23%	11,615	39.27%	-	-	-	-	-	-	-	-	-	-
		7. Net Loss Ratio [6/5]	-155.34%	-	97.18%	-	26.80%	-	-	-	-	-	-	-	-	-	-	-
		8. Net Retention Ratio	-0.34%	-	2.27%	-	2.43%	-	-	-	-	-	-	-	-	-	-	-
	Bail Bond	1. No. of Policies	-	-	-	-	-	-	16,310	-	18,629	14.22%	18,256	-2.00%	-	13,734	13,873	1.01%
		2. Direct Premium	-	-	-	-	-	-	125,573	-	160,771	28.03%	159,959	-0.51%	-	120,996	115,842	-4.26%
		3. Average Premium per Policy [2/1]	-	-	-	-	-	-	7.6992	-	8.6301	12.09%	8.7620	1.53%	-	8.8100	8.3502	-5.22%
		4. Net Written Premium	-	-	-	-	-	-	123,983	-	154,797	24.85%	154,894	0.06%	-	117,131	112,151	-4.25%
		5. Net Earned Premium	-	-	-	-	-	-	63,965	-	141,438	121.12%	138,312	-2.21%	-	104,133	104,819	0.66%
		6. Net Losses Incurred	-	-	-	-	-	-	-791	-	4,807	-707.65%	54,190	1,027.29%	-	18,724	45,897	145.12%
		7. Net Loss Ratio [6/5]	-	-	-	-	-	-	-1.24%	-	3.40%	-	39.18%	-	-	17.98%	43.79%	-
		8. Net Retention Ratio	-	-	-	-	-	-	98.73%	-	96.12%	-	96.73%	-	-	96.71%	96.66%	-
	Travel	1. No. of Policies	-	-	-	-	-	-	725,661	-	2,481,904	242.02%	2,584,119	4.12%	-	1,957,209	2,411,766	23.22%
		2. Direct Premium	-	-	-	-	-	-	1,979,561	-	1,812,930	-8.42%	1,883,807	3.91%	-	1,416,575	1,586,105	11.97%
		3. Average Premium per Policy [2/1]	-	-	-	-	-	-	2.7279	-	0.7305	-73.22%	0.7290	-0.20%	-	0.7238	0.6577	-9.14%
		4. Net Written Premium	-	-	-	-	-	-	1,178,223	-	1,092,414	-7.28%	1,057,172	-3.23%	-	802,289	933,829	16.40%
		5. Net Earned Premium	-	-	-	-	-	-	1,231,616	-	1,175,217	-4.58%	1,041,551	-11.37%	-	775,045	975,811	25.90%
		6. Net Losses Incurred	-	-	-	-	-	-	342,634	-	237,078	-30.81%	193,332	-18.45%	-	156,713	202,293	29.08%
		7. Net Loss Ratio [6/5]	-	-	-	-	-	-	27.82%	-	20.17%	-	18.56%	-	-	20.22%	20.73%	-
		8. Net Retention Ratio	-	-	-	-	-	-	57.03%	-	58.31%	-	54.53%	-	-	55.19%	56.86%	-
	PA	1. No. of Policies	8,642,711	17.12%	9,132,038	5.66%	10,436,526	14.28%	9,885,465	-5.28%	8,682,463	-12.17%	9,199,537	5.96%	1.26%	6,857,503	6,317,401	-7.88%
		2. Direct Premium	20,513,648	29.03%	23,223,940	13.21%	24,729,809	6.48%	25,154,176	1.72%	29,469,378	17.16%	28,203,514	-4.30%	6.57%	20,597,928	21,391,103	3.85%
		3. Average Premium per Policy [2/1]	2.3735	10.17%	2.5431	7.15%	2.3695	-6.83%	2.5446	7.39%	3.3941	33.39%	3.0658	-9.67%	5.25%	3.0037	3.3861	12.73%
		4. Net Written Premium	12,390,096	33.48%	14,332,866	15.68%	15,559,929	8.56%	16,956,966	8.98%	19,829,369	16.94%	18,898,744	-4.69%	8.81%	14,103,216	13,738,254	-2.59%
		5. Net Earned Premium	11,346,106	19.53%	13,595,534	19.83%	14,437,008	6.19%	15,816,350	9.55%	19,576,275	23.77%	18,861,538	-3.65%	10.70%	14,009,806	13,373,687	-4.54%
		6. Net Losses Incurred	4,655,434	11.31%	4,969,995	6.76%	4,952,903	-0.34%	5,564,812	12.35%	6,562,174	17.92%	6,523,681	-0.59%	6.98%	4,826,262	4,933,658	2.23%
		7. Net Loss Ratio [6/5]	41.03%	-	36.56%	-	34.31%	-	35.18%	-	33.52%	-	34.59%	-	-	34.45%	36.89%	-
		8. Net Retention Ratio	55.04%	-	57.18%	-	58.70%	-	60.08%	-	60.93%	-	60.92%	-	-	62.35%	59.90%	-
	Health	1. No. of Policies	795,737	0.00%	754,549	-5.18%	776,415	2.90%	463,138	-40.35%	468,502	1.16%	741,711	58.32%	-1.40%	564,283	693,029	22.82%
		2. Direct Premium	5,795,282	14.10%	6,155,404	6.21%	7,050,633	14.54%	7,563,113	7.27%	7,753,416	2.52%	8,354,298	7.75%	7.59%	6,286,335	7,007,863	11.48%
		3. Average Premium per Policy [2/1]	7.2829	14.09%	8.1577	12.01%	9.0810	11.32%	16.3302	79.83%	16.5494	1.34%	11.2635	-31.94%	9.11%	11.1404	10.1119	-9.23%
		4. Net Written Premium	4,771,068	11.45%	5,257,671	10.20%	6,161,161	17.18%	7,938,830	28.85%	7,657,015	-3.55%	8,263,088	7.92%	11.61%	6,131,953	6,735,589	9.84%
		5. Net Earned Premium	4,606,197	11.68%	5,084,999	10.39%	5,965,311	17.31%	8,520,527	42.83%	7,657,524	-10.13%	7,990,441	4.35%	11.65%	5,912,022	6,587,298	11.42%
		6. Net Losses Incurred	2,682,938	13.95%	2,933,502	9.34%	3,494,801	19.13%	4,946,839	41.55%	5,007,018	1.22%	4,787,353	-4.39%	12.28%	3,515,770	4,144,633	17.89%
		7. Net Loss Ratio [6/5]	58.25%	-	57.69%	-	58.59%	-	58.06%	-	65.39%	-	59.91%	-	-	59.47%	62.92%	-
		8. Net Retention Ratio	81.81%	-	84.76%	-	86.29%	-	75.96%	-	75.58%	-	78.66%	-	-	80.93%	81.14%	-
	Other	1. No. of Policies	1,982,038	153.91%	2,084,975	5.19%	1,528,410	-26.69%	1,874,741	22.66%	2,260,733	20.59%	1,453,130	-35.72%	-6.02%	1,108,083	1,444,599	30.37%
		2. Direct Premium	7,127,210	21.98%	7,678,292	7.73%	7,296,882	-4.97%	10,599,108	45.26%	11,859,980	11.90%	11,784,175	-0.64%	10.58%	7,863,681	9,458,253	20.28%
		3. Average Premium per Policy [2/1]	3.5959	-51.96%	3.6827	2.41%	4.7742	29.64%	5.6536	18.42%	5.2461	-7.21%	8.1095	54.58%	17.66%	7.0967	6.5473	-7.74%
		4. Net Written Premium	3,606,588	55.06%	3,874,345	7.42%	3,029,634	-21.80%	3,741,145	23.49%	4,130,663	10.41%	4,460,988	8.00%	4.34%	3,177,377	3,644,351	14.70%
		5. Net Earned Premium	2,688,449	19.11%	3,596,283	33.77%	3,402,655	-5.38%	3,783,282	11.19%	3,766,819	-0.44%	4,124,983	9.51%	8.94%	3,040,386	3,603,328	18.52%
		6. Net Losses Incurred	1,372,907	-30.74%	1,476,403	7.54%	1,960,591	32.80%	1,320,229	-32.66%	1,749,872	32.54%	1,853,681	5.93%	6.19%	1,304,977	1,312,333	0.56%
		7. Net Loss Ratio [6/5]	51.07%	-	41.05%	-	57.62%	-	34.90%	-	46.45%	-	44.94%	-	-	42.92%	36.42%	-
		8. Net Retention Ratio	46.39%	-	46.74%	-	37.63%	-	31.18%	-	31.06%	-	34.22%	-	-	36.07%	35.34%	-
Total		**1. No. of Policies**	**47,875,628**	**14.00%**	**52,063,826**	**8.75%**	**54,583,494**	**4.84%**	**54,708,598**	**0.23%**	**56,770,041**	**3.77%**	**59,443,694**	**4.71%**	**4.42%**	**45,194,781**	**47,717,885**	**5.58%**
		2. Direct Premium	**179,539,956**	**28.04%**	**203,120,339**	**13.13%**	**205,372,037**	**1.11%**	**209,243,765**	**1.89%**	**215,727,746**	**3.10%**	**219,581,454**	**1.79%**	**4.11%**	**159,955,477**	**169,523,865**	**5.98%**
		3. Average Premium per Policy [2/1]	**3.7501**	**12.32%**	**3.9014**	**4.03%**	**3.7625**	**-3.56%**	**3.8247**	**1.65%**	**3.8000**	**-0.64%**	**3.6939**	**-2.79%**	**-0.30%**	**3.5392**	**3.5526**	**0.38%**
		4. Net Written Premium	**131,932,123**	**23.80%**	**147,181,334**	**11.56%**	**149,212,410**	**1.38%**	**156,158,619**	**4.66%**	**159,716,173**	**2.28%**	**164,050,569**	**2.71%**	**4.45%**	**121,005,751**	**125,106,695**	**3.39%**
		5. Net Earned Premium	**118,140,815**	**9.45%**	**141,746,340**	**19.98%**	**146,778,454**	**3.55%**	**153,087,046**	**4.30%**	**158,568,995**	**3.58%**	**161,076,541**	**1.58%**	**6.40%**	**119,461,865**	**122,826,463**	**2.82%**
		6. Net Losses Incurred	**64,502,781**	**-66.57%**	**63,613,908**	**-1.38%**	**72,253,287**	**13.58%**	**80,712,419**	**11.71%**	**87,054,017**	**7.86%**	**89,610,456**	**2.94%**	**6.80%**	**66,526,835**	**69,568,217**	**4.57%**
		7. Net Loss Ratio [6/5]	**54.60%**	**-**	**44.88%**	**-**	**49.23%**	**-**	**52.72%**	**-**	**54.90%**	**-**	**55.63%**	**-**	**-**	**55.69%**	**56.64%**	**-**
		8. Net Retention Ratio	**70.51%**	**-**	**69.85%**	**-**	**70.03%**	**-**	**70.44%**	**-**	**69.96%**	**-**	**71.01%**	**-**	**-**	**71.98%**	**70.66%**	**-**

Source : *Statistics Division of Examination Planing and Development Department of OIC*

Remarks :
1. Accounting Year 2012-2016 dataset are from the OIC annual reports.
2. * Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.
3. Aviation and Engineering have been included in Others since 2016.
4. In 2016, Bail Bond and Travel are the new subclass.
5. In 2010-2015, PA class consists of PA and Travel data.
6. The 2011 data are large losses from flood.
7. Some companies combined IAR with the Fire or Miscellaneous.
8. In 2013, the data of Union Inter Insurance is not included.
9. A.P.F Insurance did not submit financial report in 2010, 2011 and 2012 to OIC.
10. Liberty Insurance and Victory Insurance were closed down on June 6, 2011.
11. Ayudhya Insurance merged with BT Insurance on October 3, 2011.
12. IAC Insurance merged with Safety Insurance on May 15, 2012.
13. Thai Development Insurance was closed down on May 15, 2013.
14. Union Inter Insurance was closed down on July 17, 2014.
15. Promise Insurance was closed down on March 31, 2016.
16. There are URR and long-term technical reserve data since 2015.
17. Saija Insurance was closed down on August 10, 2017.

Formulas :
1. Net Loss Ratio = [Net Losses Incurred / Earned Premiums] x100
2. Net Retention Ratio = [Net Written Premiums/Gross Written Premiums]
3. Compound Annual Growth Rate (CAGR) = {[Amount at the last year/Amount at the beginning year]^1/n) - 1 (* n = latest year - beginning year)