

Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1
Period : Q1 2013 - Q2 2019*
Company : All
Ranked By : Business Class

Line of Business	Subclass	Items	2013		2014		2015		2016		2017*		2018*		Compound Annual Growth Rate (CAGR)	as at June 2018*	as at June 2019*	Growth	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
			Unit in '000 Baht																
Motor	Compulsory	1. No. of Policies	27,284,804	7.96%	28,255,720	3.56%	28,913,849	2.33%	29,556,008	2.57%	30,957,238	4.39%	32,558,749	5.17%	3.60%	15,959,542	17,116,467	7.25%	
		2. Direct Premium	14,881,626	12.75%	15,388,115	3.40%	16,238,800	5.53%	16,691,279	2.79%	17,105,710	2.48%	18,044,009	5.49%	3.93%	9,154,193	9,402,872	2.72%	
		3. Average Premium per Policy [2/1]	0.5454	4.44%	0.5446	-0.15%	0.5616	3.13%	0.5628	0.21%	0.5526	-1.82%	0.5542	0.30%	0.32%	0.5736	0.5493	-4.23%	
		4. Net Written Premium	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%	16,146,901	-0.84%	2.44%	8,117,406	8,766,325	7.99%	
		5. Net Earned Premium	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%	15,934,917	-2.03%	2.84%	7,931,205	8,165,885	2.96%	
		6. Net Losses Incurred	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%	9,708,229	7.23%	6.36%	5,012,334	5,728,636	14.29%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	7,130,959	11.90%	5,769,595	-19.09%	6,834,845	18.46%	8,819,969	29.04%	9,076,586	2.91%	9,712,499	7.01%	6.37%	5,016,883	5,732,220	14.26%	
		8. Net Loss Ratio [6/5]	51.47%	-	41.18%	-	44.34%	-	56.55%	-	55.66%	-	60.92%	-	-	63.20%	70.15%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	51.47%	-	41.18%	-	46.44%	-	57.25%	-	55.80%	-	60.92%	-	-	63.20%	70.20%	-	
		10. Expense Ratio including Commission	49.17%	-	44.92%	-	38.98%	-	38.96%	-	32.85%	-	32.09%	-	-	34.39%	36.54%	-	
		11. Combined Ratio [8+10]	100.64%	-	86.10%	-	83.32%	-	95.51%	-	88.51%	-	93.01%	-	-	97.59%	106.69%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	100.64%	-	86.10%	-	85.43%	-	96.21%	-	88.65%	-	93.04%	-	-	97.65%	106.74%	-	
		13. Net Retention Ratio	96.16%	-	93.50%	-	93.17%	-	93.93%	-	94.87%	-	89.19%	-	-	88.43%	92.92%	-	
	1. No. of Policies	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%	10,025,098	10.62%	4.65%	4,924,808	5,374,279	9.13%		
	2. Direct Premium	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%	118,144,189	7.25%	2.67%	57,999,568	61,673,861	6.34%		
	3. Average Premium per Policy [2/1]	12,9697	2.76%	12,3915	-4.46%	12,3348	-0.46%	12,0226	-2.53%	12,1555	1.11%	11,7848	-3.05%	-1.90%	11,7770	11,4758	-2.56%		
	4. Net Written Premium	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%	102,269,355	5.48%	1.85%	49,936,731	54,032,940	8.20%		
	5. Net Earned Premium	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%	98,374,005	3.44%	1.72%	48,528,883	51,871,676	6.89%		
	6. Net Losses Incurred	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%	64,883,439	5.27%	2.98%	31,681,214	34,638,389	9.33%		
	7. Net Loss Incurred including URR and Long-Term Technical Reserve	56,011,581	23.34%	58,110,495	3.75%	58,813,278	1.21%	60,207,290	2.37%	61,790,302	2.63%	64,911,983	5.05%	2.99%	31,709,972	34,660,063	9.30%		
	8. Net Loss Ratio [6/5]	62.01%	-	62.78%	-	63.75%	-	64.57%	-	64.81%	-	65.96%	-	-	66.28%	76.78%	-		
	9. Loss Ratio including URR and Long-Term Technical Reserve	62.01%	-	62.78%	-	63.75%	-	64.57%	-	64.97%	-	65.98%	-	-	65.34%	66.82%	-		
	10. Expense Ratio including Commission	35.02%	-	36.72%	-	35.99%	-	36.42%	-	37.21%	-	36.92%	-	-	36.63%	37.68%	-		
	11. Combined Ratio [8+10]	97.03%	-	99.50%	-	99.35%	-	100.99%	-	102.02%	-	102.87%	-	-	101.91%	104.45%	-		
	12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	97.03%	-	99.50%	-	99.35%	-	100.99%	-	102.18%	-	102.90%	-	-	101.97%	104.50%	-		
	13. Net Retention Ratio	89.93%	-	90.37%	-	89.67%	-	87.74%	-	87.14%	-	85.78%	-	-	85.26%	86.91%	-		
	Marine	Cargo	1. No. of Policies	857,442	4.49%	850,940	-0.76%	777,967	-8.58%	861,242	10.70%	885,915	2.86%	920,188	3.87%	1.42%	456,752	459,776	0.66%
			2. Direct Premium	4,917,151	3.07%	4,868,255	-0.99%	4,905,871	0.77%	4,940,358	0.70%	4,922,944	-0.35%	5,132,789	4.26%	0.86%	2,678,857	2,642,030	-1.37%
			3. Average Premium per Policy [2/1]	5.7347	-1.36%	5.7210	-0.24%	6.3060	10.23%	5.7363	-9.03%	5.5569	-3.13%	5.5780	0.38%	-0.55%	5.8650	5.7463	-2.02%
			4. Net Written Premium	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%	3,130,164	2.64%	1.47%	1,542,033	1,527,713	-0.93%
			5. Net Earned Premium	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%	3,055,436	1.60%	0.97%	1,542,033	1,535,236	0.74%
			6. Net Losses Incurred	776,058	-21.03%	773,006	-0.39%	855,403	10.66%	730,152	-14.64%	947,664	29.79%	1,014,750	7.08%	5.51%	513,232	505,288	-1.55%
			7. Net Loss Incurred including URR and Long-Term Technical Reserve	776,058	-21.03%	773,006	-0.39%	855,403	10.66%	730,152	-14.64%	950,082	30.12%	1,015,196	6.85%	5.52%	513,698	505,614	-1.57%
8. Net Loss Ratio [6/5]			26.65%	-	27.39%	-	29.89%	-	24.65%	-	31.51%	-	33.21%	-	-	33.68%	32.91%	-	
9. Loss Ratio including URR and Long-Term Technical Reserve			26.65%	-	27.39%	-	29.89%	-	24.65%	-	31.59%	-	33.23%	-	-	33.71%	32.93%	-	
10. Expense Ratio including Commission			37.68%	-	37.02%	-	32.58%	-	35.09%	-	36.97%	-	37.83%	-	-	37.72%	37.02%	-	
11. Combined Ratio [8+10]			64.33%	-	64.41%	-	62.48%	-	59.74%	-	68.48%	-	71.04%	-	-	71.40%	69.93%	-	
12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]			64.33%	-	64.41%	-	62.48%	-	59.74%	-	68.56%	-	71.06%	-	-	71.43%	69.96%	-	
13. Net Retention Ratio			55.05%	-	54.83%	-	55.84%	-	57.41%	-	58.90%	-	58.17%	-	-	55.03%	55.23%	-	
1. No. of Policies		5,918	19.07%	8,349	41.08%	3,084	-63.06%	3,369	9.24%	4,629	37.40%	4,320	-6.68%	-6.10%	1,899	2,153	13.38%		
2. Direct Premium		387,701	-8.18%	435,719	12.39%	438,185	0.57%	415,076	-5.27%	432,833	4.28%	382,500	-11.63%	-0.27%	197,992	234,688	18.54%		
3. Average Premium per Policy [2/1]		65.5122	-22.89%	52.1882	-20.34%	142.0834	172.25%	123.2045	-13.29%	93.5046	-24.11%	88.5416	-5.31%	6.21%	104.2610	109.0098	4.55%		
4. Net Written Premium		154,750	-3.52%	174,574	12.81%	155,858	-10.72%	99,033	-36.46%	99,009	0.06%	63,303	-36.11%	-16.37%	147	27,996	19,003.09%		
5. Net Earned Premium		159,128	4.29%	172,563	8.44%	154,269	-10.60%	115,577	-24.96%	107,195	-7.40%	66,579	-37.89%	-15.99%	11,747	33,073	181.54%		
6. Net Losses Incurred		109,646	3.40%	103,606	-5.51%	29,537	-71.49%	71,570	142.30%	50,544	-29.38%	9,185	-81.83%	-39.10%	-4,345	17,389	-500.18%		
7. Net Loss Incurred including URR and Long-Term Technical Reserve		109,646	3.40%	103,606	-5.51%	29,537	-71.49%	71,570	142.30%	50,673	-29.20%	9,189	-81.87%	-39.09%	-4,349	17,400	-500.07%		
8. Net Loss Ratio [6/5]		68.90%	-	60.04%	-	19.15%	-	61.83%	-	47.15%	-	13.80%	-	-	36.99%	52.58%	-		
9. Loss Ratio including URR and Long-Term Technical Reserve		68.90%	-	60.04%	-	19.15%	-	61.83%	-	47.27%	-	13.80%	-	-	37.02%	52.61%	-		
10. Expense Ratio including Commission		-6.78%	-	-3.25%	-	33.79%	-	41.59%	-	39.08%	-	28.81%	-	-	69.62%	67.56%	-		
11. Combined Ratio [8+10]		62.12%	-	56.79%	-	52.93%	-	103.42%	-	86.23%	-	42.61%	-	-	62.63%	120.14%	-		
12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]		62.12%	-	56.79%	-	52.93%	-	103.42%	-	86.35%	-	42.61%	-	-	62.60%	120.17%	-		
13. Net Retention Ratio		36.63%	-	36.61%	-	33.08%	-	22.77%	-	21.29%	-	15.23%	-	-	0.07%	11.37%	-		
Fire		Fire	1. No. of Policies	3,548,679	23.43%	3,614,236	1.85%	3,364,217	-4.93%	3,402,842	-0.97%	3,341,320	-1.81%	3,665,531	9.70%	0.65%	2,507,450	2,344,248	-6.51%
			2. Direct Premium	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%	10,138,766	2.93%	-3.02%	5,465,341	5,389,367	-1.39%
			3. Average Premium per Policy [2/1]	3.3300	-2.82%	2.9124	-12.54%	3.0500	4.72%	3.0074	-1.40%	2.9479	-1.98%	2.7660	-6.17%	-3.64%	2.1796	2.2990	5.47%
			4. Net Written Premium	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%	7,356,505	1.11%	2.64%	3,790,827	3,670,399	-3.18%
			5. Net Earned Premium	6,063,934	14.80%	6,460,818	6.54%	6,983,747	8.09%	7,238,376	3.65%	7,188,099	-0.69%	7,263,604	1.05%	3.68%	3,556,169	3,626,527	1.98%
			6. Net Losses Incurred	484,083	-89.06%	820,118	69.42%	799,375	-2.53%	969,552	21.29%	1,109,245	14.11%	1,045,795	-5.72%	16.66%	579,315	557,320	-3.80%
			7. Net Loss Incurred including URR and Long-Term Technical Reserve	484,083	-89.06%	820,118	69.42%	799,375	-2.53%	969,552	21.29%	1,112,075	14.67%	1,046,256	-5.92%	16.67%	579,840	557,668	-3.82%
	8. Net Loss Ratio [6/5]		7.98%	-	12.69%	-	11.45%	-	13.39%	-	15.43%	-	14.40%	-	-	16.29%	15.37%	-	
	9. Loss Ratio including URR and Long-Term Technical Reserve		7.98%	-	12.69%	-	11.45%	-	13.40%	-	15.47%	-	14.40%	-	-	16.31%	15.38%	-	
	10. Expense Ratio including Commission		67.07%	-	51.56														

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Unit in '000 Baht

Line of Business	Subclass	Items	2013		2014		2015		2016		2017*		2018*		Compound Annual Growth Rate (CAGR)	as at June ,2018*	as at June ,2019*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
PA		1. No. of Policies	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%	8,409,017	-8.59%	-1.64%	4,103,683	4,464,572	8.79%
		2. Direct Premium	23,223,940	13.21%	24,729,809	6.48%	25,154,176	1.72%	29,469,378	17.16%	28,203,515	-4.30%	29,278,216	3.81%	4.74%	14,048,504	14,765,674	5.10%
		3. Average Premium per Policy [2/1]	2,5431	7.15%	2,3695	-6.83%	2,5446	7.39%	3,3941	33.39%	3,0658	-9.67%	3,4818	13.57%	6.48%	3,4234	3,3073	-3.39%
		4. Net Written Premium	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%	18,714,046	-0.97%	5.48%	9,352,620	10,107,544	8.07%
		5. Net Earned Premium	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%	18,787,401	-0.39%	6.68%	9,511,197	10,216,071	7.41%
		6. Net Losses Incurred	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%	6,876,168	5.40%	6.71%	3,234,109	3,981,015	23.09%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	4,969,995	6.76%	4,952,903	-0.34%	5,602,694	13.12%	6,740,507	20.31%	6,848,608	1.60%	7,287,473	6.41%	7.96%	3,392,352	4,268,962	25.84%
		8. Net Loss Ratio [6/5]	36.56%	-	34.31%	-	35.18%	-	33.52%	-	34.59%	-	36.60%	-	-	34.00%	38.97%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	36.56%	-	34.31%	-	35.42%	-	34.43%	-	36.31%	-	38.79%	-	-	35.67%	41.79%	-
		10. Expense Ratio including Commission	101.57%	-	97.92%	-	49.62%	-	51.75%	-	47.42%	-	47.93%	-	-	46.30%	46.21%	-
		11. Combined Ratio [8+10]	138.12%	-	132.23%	-	84.81%	-	85.28%	-	82.01%	-	84.53%	-	-	80.31%	85.18%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	138.12%	-	132.23%	-	85.05%	-	86.19%	-	83.73%	-	86.72%	-	-	81.97%	87.99%	-
		13. Net Retention Ratio	57.18%	-	60.08%	-	60.08%	-	60.93%	-	60.92%	-	59.71%	-	-	60.28%	65.29%	-
Health		1. No. of Policies	754,549	-5.18%	776,415	2.90%	463,138	-40.35%	468,502	1.16%	741,711	58.32%	916,796	23.61%	3.97%	575,500	575,758	0.04%
		2. Direct Premium	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%	9,399,712	12.51%	8.84%	5,027,045	5,504,930	9.51%
		3. Average Premium per Policy [2/1]	8,1577	12.01%	9,0810	11.32%	16,3302	79.83%	16,5494	1.34%	11,2635	-31.94%	10,2528	-8.97%	4.68%	8,7351	9,5612	9.46%
		4. Net Written Premium	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%	9,037,782	9.38%	11.44%	4,936,079	5,423,641	9.88%
		5. Net Earned Premium	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%	8,849,236	10.75%	11.72%	4,320,396	4,841,779	12.07%
		6. Net Losses Incurred	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%	5,660,991	18.25%	14.05%	2,677,364	2,797,070	4.47%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	2,933,502	9.34%	3,494,801	19.13%	4,946,760	41.55%	5,323,109	7.61%	5,025,799	-5.59%	5,999,608	19.38%	15.38%	2,808,365	2,999,382	6.80%
		8. Net Loss Ratio [6/5]	57.69%	-	58.59%	-	58.06%	-	65.39%	-	59.91%	-	63.97%	-	-	61.97%	57.77%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	57.69%	-	58.59%	-	58.06%	-	69.51%	-	62.90%	-	67.80%	-	-	65.00%	61.95%	-
		10. Expense Ratio including Commission	16.25%	-	8.01%	-	42.26%	-	41.91%	-	42.59%	-	43.45%	-	-	46.41%	45.14%	-
		11. Combined Ratio [8+10]	73.94%	-	66.59%	-	100.31%	-	107.29%	-	102.51%	-	107.42%	-	-	108.38%	102.90%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	73.94%	-	66.59%	-	100.31%	-	111.42%	-	105.49%	-	111.25%	-	-	111.42%	107.08%	-
		13. Net Retention Ratio	84.76%	-	86.29%	-	75.96%	-	75.58%	-	78.66%	-	79.40%	-	-	82.45%	82.42%	-
Other		1. No. of Policies	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%	1,431,364	-1.50%	-7.25%	776,991	678,683	-12.65%
		2. Direct Premium	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%	12,564,746	6.62%	10.35%	5,313,474	5,326,447	0.24%
		3. Average Premium per Policy [2/1]	3,6827	2.41%	4,7742	29.64%	5,6536	18.42%	5,2461	-7.21%	8,1095	54.58%	8,7782	8.25%	18.97%	6,8385	7,8482	14.76%
		4. Net Written Premium	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%	4,723,630	5.89%	4.04%	2,209,758	2,280,792	3.21%
		5. Net Earned Premium	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%	4,421,426	7.19%	4.22%	2,124,017	2,233,829	5.17%
		6. Net Losses Incurred	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%	1,922,654	3.72%	5.42%	1,030,805	1,013,465	-1.66%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	1,476,403	7.54%	1,960,591	32.80%	1,320,229	-32.66%	1,749,880	32.54%	1,858,410	6.20%	1,923,500	3.50%	5.43%	1,031,741	1,014,280	-1.69%
		8. Net Loss Ratio [6/5]	41.05%	-	57.62%	-	34.90%	-	46.45%	-	44.94%	-	43.48%	-	-	48.53%	45.38%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	41.05%	-	57.62%	-	34.90%	-	46.46%	-	45.05%	-	43.50%	-	-	48.57%	45.41%	-
		10. Expense Ratio including Commission	4.77%	-	-3.58%	-	48.94%	-	53.68%	-	55.82%	-	52.25%	-	-	51.83%	48.77%	-
		11. Combined Ratio [8+10]	45.83%	-	54.03%	-	83.83%	-	100.13%	-	100.76%	-	95.74%	-	-	100.36%	94.14%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	45.83%	-	54.03%	-	83.83%	-	100.13%	-	100.87%	-	95.76%	-	-	100.41%	94.17%	-
		13. Net Retention Ratio	46.74%	-	37.63%	-	31.18%	-	31.06%	-	34.22%	-	34.41%	-	-	37.27%	38.24%	-
Total			52,063,826	8.75%	54,583,494	4.84%	54,770,041	0.23%	56,770,041	3.77%	59,443,694	4.71%	62,418,660	5.00%	3.69%	31,674,815	33,767,106	6.61%
			203,120,339	13.13%	205,372,037	1.11%	209,243,765	1.89%	215,727,746	3.10%	219,581,450	1.79%	231,990,431	5.65%	2.69%	113,380,668	119,201,525	5.13%
			3,9014	4.03%	3,7625	-3.56%	3,8247	1.65%	3,8000	-0.64%	3,6939	-2.79%	3,7167	0.62%	-0.97%	3,5795	3,5301	-1.38%
			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%	170,330,147	3.83%	2.96%	84,565,043	90,508,274	7.03%
			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%	165,522,776	2.76%	3.15%	81,786,134	86,989,928	6.36%
			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%	93,909,568	4.80%	8.10%	46,339,720	50,846,262	9.73%
			63,613,908	-1.38%	72,253,287	13.58%	81,060,197	12.19%	87,657,488	8.14%	90,373,591	3.10%	94,695,287	4.78%	8.28%	46,665,662	51,364,096	10.07%
			44.88%	-	49.23%	-	52.72%	-	54.90%	-	56.74%	-	-	56.66%	58.45%	-		
			44.88%	-	49.23%	-	52.95%	-	55.28%	-	56.11%	-	-	57.06%	59.05%	-		
			40.57%	-	39.80%	-	39.41%	-	40.32%	-	39.81%	-	-	39.93%	40.52%	-		
			85.45%	-	89.02%	-	92.13%	-	95.22%	-	95.83%	-	-	96.54%	98.98%	-		
			85.45%	-	89.02%	-	92.36%	-	95.60%	-	96.31%	-	-	97.02%	99.57%	-		
			69.85%	-	70.03%	-	70.44%	-	69.96%	-	71.01%	-	-	70.25%	72.90%	-		

Source : Statistics Division of Examination Planning 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. JAG 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. Sajja Insurance was closed down on August 10, 2017.
18. Bupa Health Insurance was subsequently changed name to Aetha Health Insurance on January 19, 2018.
19. Phoenix Insurance was subsequently changed name to JP Insurance on May 05, 2018.
20. QBE Insurance was subsequently changed name to King Hai Insurance on June, 22 2018.
21. Chao Phaya Insurance was closed down on September 07, 2018.
22. There have been no data for each company since Q4 2018.

Formulas :

1. Net Loss Ratio = [Net Losses Incurred / Earned Premiums] x100
2. Expense Ratio = [***Operating Expense + Underwriting Expenses + (Commission & Brokerage - Commission Fee Income) + (Allowance of Road Accident Victims Protection Company - Allowance Income)] / [Earned Premiums]
- ***Operating Expense for each subclass = [Direct Premiums for each subclass/Total Direct Premiums] * [Total Operating Expense]
3. Net Retention Ratio = [Net Written Premiums/Gross Written Premiums]
4. Compound Annual Growth Rate (CAGR) = [(Amount at the last year/Amount at the beginning year)^{1/n}] - 1 (* n = latest year - beginning year)