



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q4 2020*
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019*		2020*		Compound Annual Growth Rate (CAGR)
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Motor	Compulsory	1. No. of Policies	28,913,849	2.33%	29,656,008	2.57%	30,957,238	4.39%	32,558,749	5.17%	33,720,869	3.57%	33,720,960	0.00%	3.12%
		2. Direct Premium	16,238,800	5.53%	16,691,279	2.79%	17,105,710	2.48%	18,044,009	5.49%	18,504,499	2.55%	18,663,312	0.86%	2.82%
		3. Average Premium per Policy [2/1]	0.5616	3.13%	0.5628	0.21%	0.5526	-1.82%	0.5542	0.30%	0.5488	-0.98%	0.5535	0.86%	-0.29%
		4. Net Written Premium	15,164,832	5.41%	15,723,492	3.68%	16,282,878	3.56%	16,146,901	-0.84%	17,211,966	6.60%	17,024,951	-1.09%	2.34%
		5. Net Earned Premium	14,716,672	5.05%	15,405,858	4.68%	16,265,811	5.58%	15,934,917	-2.03%	16,702,245	4.82%	17,266,332	3.38%	3.25%
		6. Net Losses Incurred	6,524,869	13.09%	8,712,700	33.53%	9,053,488	3.91%	9,708,229	7.23%	11,228,669	15.66%	11,880,063	5.80%	12.73%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	6,834,845	18.46%	8,819,969	29.04%	9,076,586	2.91%	9,712,499	7.01%	11,231,032	15.63%	11,880,948	5.79%	11.69%
		8. Net Loss Ratio [6/5]	44.34%	-	56.55%	-	55.66%	-	60.92%	-	67.23%	-	68.80%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	46.44%	-	57.25%	-	55.80%	-	60.95%	-	67.24%	-	68.81%	-	-
		10. Expense Ratio including Commission	38.98%	-	38.96%	-	32.85%	-	32.09%	-	35.70%	-	29.04%	-	-
		11. Combined Ratio [8+10]	83.32%	-	95.51%	-	88.51%	-	93.01%	-	102.93%	-	97.84%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	85.43%	-	96.21%	-	88.65%	-	93.04%	-	102.94%	-	97.85%	-	-
		13. Net Retention Ratio	93.17%	-	93.93%	-	94.87%	-	89.19%	-	92.73%	-	90.95%	-	-
	Voluntary	1. No. of Policies	8,436,789	1.96%	8,775,098	4.01%	9,062,569	3.28%	10,025,098	10.62%	10,496,341	4.70%	11,069,196	5.46%	5.58%
		2. Direct Premium	104,066,164	1.49%	105,499,245	1.38%	110,160,144	4.42%	118,144,189	7.25%	125,526,140	6.25%	127,375,062	1.47%	4.12%
		3. Average Premium per Policy [2/1]	12.3348	-0.46%	12.0226	-2.53%	12.1555	1.11%	11.7848	-3.05%	11.9590	1.48%	11.5072	-3.78%	-1.38%
		4. Net Written Premium	93,755,911	0.96%	93,348,657	-0.43%	96,957,220	3.87%	102,269,355	5.48%	109,994,348	7.55%	112,211,496	2.02%	3.66%
		5. Net Earned Premium	92,250,344	-0.33%	93,238,667	1.07%	95,099,265	2.00%	98,374,005	3.44%	105,774,429	7.52%	111,026,360	4.97%	3.77%
		6. Net Losses Incurred	58,813,278	1.21%	60,207,290	2.37%	61,633,060	2.37%	64,883,439	5.27%	69,643,543	7.34%	69,148,726	-0.71%	3.29%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	58,813,278	1.21%	60,207,577	2.37%	61,790,302	2.63%	64,911,983	5.05%	69,658,198	7.31%	69,153,878	-0.72%	3.29%
		8. Net Loss Ratio [6/5]	63.75%	-	64.57%	-	64.81%	-	65.96%	-	65.84%	-	62.28%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	63.75%	-	64.57%	-	64.97%	-	65.98%	-	65.86%	-	62.29%	-	-
		10. Expense Ratio including Commission	35.59%	-	36.42%	-	37.21%	-	36.92%	-	38.21%	-	36.00%	-	-
		11. Combined Ratio [8+10]	99.35%	-	100.99%	-	102.02%	-	102.87%	-	104.05%	-	98.28%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	99.35%	-	100.99%	-	102.18%	-	102.90%	-	104.06%	-	98.28%	-	-
		13. Net Retention Ratio	89.67%	-	87.74%	-	87.14%	-	85.78%	-	86.95%	-	87.34%	-	-
Marine	Cargo	1. No. of Policies	777,967	-8.58%	861,242	10.70%	885,915	2.86%	920,188	3.87%	886,387	-3.67%	984,300	11.05%	4.82%
		2. Direct Premium	4,905,871	0.77%	4,940,358	0.70%	4,922,944	-0.35%	5,132,789	4.26%	5,051,812	-1.58%	4,815,544	-4.68%	-0.37%
		3. Average Premium per Policy [2/1]	6.3060	10.23%	5.7363	-9.03%	5.5569	-3.13%	5.5780	0.38%	5.6993	2.18%	4.8924	-14.16%	-4.95%
		4. Net Written Premium	2,899,791	2.27%	2,996,409	3.33%	3,049,633	1.78%	3,130,164	2.64%	3,052,268	-2.49%	2,876,867	-5.75%	-0.16%
		5. Net Earned Premium	2,861,506	1.38%	2,962,037	3.51%	3,007,232	1.53%	3,055,436	1.60%	3,057,244	0.06%	2,858,247	-6.51%	-0.02%
		6. Net Losses Incurred	855,403	10.66%	730,152	-14.64%	947,664	29.79%	1,014,750	7.08%	998,536	-1.60%	1,095,172	9.68%	5.07%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	855,403	10.66%	730,168	-14.64%	950,082	30.12%	1,015,196	6.85%	998,747	-1.62%	1,095,253	9.66%	5.07%
		8. Net Loss Ratio [6/5]	29.89%	-	24.65%	-	31.51%	-	33.21%	-	32.66%	-	38.32%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	29.89%	-	24.65%	-	31.59%	-	33.23%	-	32.67%	-	38.32%	-	-



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Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019*		2020*		Compound Annual Growth Rate (CAGR)
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Marine	Cargo	10. Expense Ratio including Commission	32.58%	-	35.09%	-	36.97%	-	37.83%	-	36.84%	-	36.22%	-	-
		11. Combined Ratio [8+10]	62.48%	-	59.74%	-	68.48%	-	71.04%	-	69.50%	-	74.53%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	62.48%	-	59.74%	-	68.56%	-	71.06%	-	69.51%	-	74.54%	-	-
		13. Net Retention Ratio	55.84%	-	57.41%	-	58.90%	-	58.17%	-	57.65%	-	57.26%	-	-
	Hull	1. No. of Policies	3,084	-63.06%	3,369	9.24%	4,629	37.40%	4,320	-6.68%	3,744	-13.33%	3,603	-3.77%	3.16%
		2. Direct Premium	438,185	0.57%	415,076	-5.27%	432,833	4.28%	382,500	-11.63%	416,626	8.92%	473,790	13.72%	1.57%
		3. Average Premium per Policy [2/1]	142.0834	172.25%	123.2045	-13.29%	93.5046	-24.11%	88.5416	-5.31%	111.2783	25.68%	131.4988	18.17%	-1.54%
		4. Net Written Premium	155,858	-10.72%	99,033	-36.46%	99,089	0.06%	63,303	-36.11%	82,496	30.32%	117,206	42.07%	-5.54%
		5. Net Earned Premium	154,269	-10.60%	115,757	-24.96%	107,195	-7.40%	66,579	-37.89%	84,182	26.44%	93,231	10.75%	-9.58%
		6. Net Losses Incurred	29,537	-71.49%	71,570	142.30%	50,544	-29.38%	9,185	-81.83%	73,538	700.62%	87,085	18.42%	24.14%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	29,537	-71.49%	71,570	142.30%	50,673	-29.20%	9,189	-81.87%	73,554	700.44%	87,091	18.41%	24.14%
		8. Net Loss Ratio [6/5]	19.15%	-	61.83%	-	47.15%	-	13.80%	-	87.36%	-	93.41%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	19.15%	-	61.83%	-	47.27%	-	13.80%	-	87.37%	-	93.41%	-	-
		10. Expense Ratio including Commission	33.79%	-	41.59%	-	39.08%	-	28.81%	-	44.19%	-	58.58%	-	-
		11. Combined Ratio [8+10]	52.93%	-	103.42%	-	86.23%	-	42.61%	-	131.54%	-	151.99%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	52.93%	-	103.42%	-	86.35%	-	42.61%	-	131.56%	-	152.00%	-	-
		13. Net Retention Ratio	33.08%	-	22.77%	-	21.29%	-	15.23%	-	18.53%	-	23.32%	-	-
Fire	Fire	1. No. of Policies	3,436,217	-4.93%	3,402,842	-0.97%	3,341,320	-1.81%	3,665,531	9.70%	3,109,028	-15.18%	3,202,202	3.00%	-1.40%
		2. Direct Premium	10,480,410	-0.43%	10,233,744	-2.35%	9,850,016	-3.75%	10,138,766	2.93%	10,123,695	-0.15%	10,167,459	0.43%	-0.60%
		3. Average Premium per Policy [2/1]	3.0500	4.72%	3.0074	-1.40%	2.9479	-1.98%	2.7660	-6.17%	3.2562	17.72%	3.1751	-2.49%	0.81%
		4. Net Written Premium	7,331,471	9.18%	7,097,412	-3.19%	7,275,860	2.51%	7,356,505	1.11%	7,237,433	-1.62%	7,266,875	0.41%	-0.18%
		5. Net Earned Premium	6,983,747	8.09%	7,238,376	3.65%	7,188,089	-0.69%	7,263,604	1.05%	7,247,913	-0.22%	7,238,368	-0.13%	0.72%
		6. Net Losses Incurred	799,375	-2.53%	969,552	21.29%	1,109,245	14.41%	1,045,795	-5.72%	1,169,930	11.87%	1,348,316	15.25%	11.02%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	799,375	-2.53%	969,795	21.32%	1,112,075	14.67%	1,046,256	-5.92%	1,170,176	11.84%	1,348,416	15.23%	11.02%
		8. Net Loss Ratio [6/5]	11.45%	-	13.39%	-	15.43%	-	14.40%	-	16.14%	-	18.63%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	11.45%	-	13.40%	-	15.47%	-	14.40%	-	16.15%	-	18.63%	-	-
		10. Expense Ratio including Commission	51.25%	-	49.24%	-	53.26%	-	52.04%	-	49.55%	-	47.61%	-	-
		11. Combined Ratio [8+10]	62.69%	-	62.63%	-	68.69%	-	66.44%	-	65.69%	-	66.24%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	62.69%	-	62.64%	-	68.73%	-	66.44%	-	65.70%	-	66.24%	-	-
		13. Net Retention Ratio	60.01%	-	60.81%	-	65.90%	-	65.45%	-	65.28%	-	66.26%	-	-
Miscellaneous	IAR	1. No. of Policies	143,119	-81.44%	117,421	-17.96%	1,147,401	877.17%	1,384,219	20.64%	1,913,989	38.27%	1,250,832	-34.65%	54.28%
		2. Direct Premium	25,679,751	-2.94%	24,484,007	-4.66%	24,292,993	-0.78%	24,067,547	-0.93%	24,249,825	0.76%	26,684,904	10.04%	0.77%
		3. Average Premium per Policy [2/1]	179.4294	422.90%	208.5147	16.21%	21.1722	-89.85%	17.3871	-17.88%	12.6698	-27.13%	21.3337	68.38%	-34.68%
		4. Net Written Premium	6,056,061	2.71%	6,647,032	9.76%	6,593,276	-0.81%	6,576,848	-0.25%	6,673,418	1.47%	6,327,653	-5.18%	0.88%



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			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth		
Miscellaneous	IAR	5. Net Earned Premium	5,867,328	7.05%	6,346,685	8.17%	6,353,905	0.11%	6,471,795	1.86%	6,646,458	2.70%	6,501,306	-2.18%	2.07%	
		6. Net Losses Incurred	1,201,546	-129.02%	2,376,863	97.82%	2,890,861	21.63%	2,233,734	-22.73%	2,855,371	27.83%	3,018,169	5.70%	20.23%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	1,201,546	-129.02%	2,378,086	97.92%	2,898,236	21.87%	2,234,717	-22.89%	2,855,971	27.80%	3,018,394	5.69%	20.23%	
		8. Net Loss Ratio [6/5]	20.48%	-	37.45%	-	45.50%	-	34.51%	-	42.96%	-	46.42%	-	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	20.48%	-	37.47%	-	45.61%	-	34.53%	-	42.97%	-	46.43%	-	-	
		10. Expense Ratio including Commission	49.60%	-	47.38%	-	54.48%	-	51.80%	-	53.08%	-	50.78%	-	-	
		11. Combined Ratio [8+10]	70.07%	-	84.83%	-	99.97%	-	86.32%	-	96.04%	-	97.20%	-	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	70.07%	-	84.85%	-	100.09%	-	86.33%	-	96.05%	-	97.21%	-	-	
		13. Net Retention Ratio	21.70%	-	24.50%	-	24.83%	-	24.82%	-	24.95%	-	21.68%	-	-	
		Public Liability	1. No. of Policies	32,258	-19.88%	41,830	29.67%	47,869	14.44%	67,432	40.87%	141,323	109.58%	92,598	-34.48%	23.48%
			2. Direct Premium	2,013,051	3.54%	2,407,562	19.60%	2,431,060	0.98%	2,581,213	6.18%	2,672,923	3.55%	2,792,915	4.49%	6.77%
			3. Average Premium per Policy [2/1]	62.4047	29.22%	57.5559	-7.77%	50.7857	-11.76%	38.2788	-24.63%	18.9136	-50.59%	30.1617	59.47%	-13.53%
			4. Net Written Premium	855,549	9.40%	939,880	9.86%	957,728	1.90%	926,735	-3.24%	1,107,400	19.49%	1,160,063	4.76%	6.28%
	5. Net Earned Premium		837,442	12.08%	944,342	12.77%	898,219	-4.88%	931,567	3.71%	964,631	3.55%	1,004,199	4.10%	3.70%	
	6. Net Losses Incurred		314,688	3.20%	424,942	35.04%	513,356	20.81%	217,197	-57.69%	215,523	-0.77%	531,658	146.68%	11.06%	
	7. Net Loss Incurred including URR and Long-Term Technical Reserve		314,688	3.20%	424,942	35.04%	514,666	21.11%	217,293	-57.78%	215,569	-0.79%	531,697	146.65%	11.06%	
	8. Net Loss Ratio [6/5]		37.58%	-	45.00%	-	57.15%	-	23.32%	-	22.34%	-	52.94%	-	-	
	9. Loss Ratio including URR and Long-Term Technical Reserve		37.58%	-	45.00%	-	57.30%	-	23.33%	-	22.35%	-	52.95%	-	-	
	10. Expense Ratio including Commission		43.98%	-	48.03%	-	56.22%	-	54.24%	-	50.91%	-	51.72%	-	-	
	11. Combined Ratio [8+10]		81.56%	-	93.03%	-	113.37%	-	77.56%	-	73.26%	-	104.67%	-	-	
	12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]		81.56%	-	93.03%	-	113.52%	-	77.57%	-	73.26%	-	104.67%	-	-	
	13. Net Retention Ratio		38.58%	-	34.92%	-	35.50%	-	32.59%	-	36.34%	-	36.75%	-	-	
	Engineering	1. No. of Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	
		2. Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	
		3. Average Premium per Policy [2/1]	-	-	-	-	-	-	-	-	-	-	-	-	-	
		4. Net Written Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	
		5. Net Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	
		6. Net Losses Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	
		8. Net Loss Ratio [6/5]	-	-	-	-	-	-	-	-	-	-	-	-	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	
		10. Expense Ratio including Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	
		11. Combined Ratio [8+10]	-	-	-	-	-	-	-	-	-	-	-	-	-	
12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]		-	-	-	-	-	-	-	-	-	-	-	-	-		



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			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth		
Miscellaneous	Engineering	13. Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Aviation	1. No. of Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		2. Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		3. Average Premium per Policy [2/1]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		4. Net Written Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		5. Net Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		6. Net Losses Incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		8. Net Loss Ratio [6/5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		10. Expense Ratio including Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		11. Combined Ratio [8+10]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		13. Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bail Bond	1. No. of Policies	16,310	-	18,629	14.22%	18,256	-2.00%	19,354	6.01%	20,623	6.56%	19,320	-6.32%	3.45%	
		2. Direct Premium	125,573	-	160,771	28.03%	159,959	-0.51%	162,149	1.37%	172,753	6.54%	159,184	-7.85%	4.86%	
		3. Average Premium per Policy [2/1]	7.6992	-	8.6301	12.09%	8.7620	1.53%	8.3781	-4.38%	8.3767	-0.02%	8.2393	-1.64%	1.37%	
		4. Net Written Premium	123,983	-	154,797	24.85%	154,894	0.06%	157,003	1.36%	167,683	6.80%	154,822	-7.67%	4.54%	
		5. Net Earned Premium	63,965	-	141,438	121.12%	138,312	-2.21%	145,658	5.31%	148,092	1.67%	125,150	-15.49%	14.37%	
		6. Net Losses Incurred	-791	-	4,807	-707.65%	54,190	1,027.29%	66,176	22.12%	72,273	9.21%	59,225	-18.05%	-	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	-791	-	4,807	-707.65%	54,328	1,030.16%	66,205	21.86%	72,289	9.19%	59,229	-18.07%	-	
		8. Net Loss Ratio [6/5]	-1.24%	-	3.40%	-	39.18%	-	45.43%	-	48.80%	-	47.32%	-	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	-1.24%	-	3.40%	-	39.28%	-	45.45%	-	48.81%	-	47.33%	-	-	
		10. Expense Ratio including Commission	72.93%	-	49.92%	-	41.05%	-	38.68%	-	40.08%	-	44.54%	-	-	
		11. Combined Ratio [8+10]	71.69%	-	53.31%	-	80.23%	-	84.11%	-	88.89%	-	91.86%	-	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	71.69%	-	53.31%	-	80.33%	-	84.13%	-	88.90%	-	91.87%	-	-	
		13. Net Retention Ratio	98.73%	-	96.12%	-	96.73%	-	96.68%	-	96.89%	-	97.20%	-	-	
	Travel	1. No. of Policies	725,661	-	2,481,904	242.02%	2,584,119	4.12%	3,016,592	16.74%	3,366,640	11.60%	1,303,998	-61.27%	12.44%	
		2. Direct Premium	1,979,561	-	1,812,930	-8.42%	1,883,804	3.91%	2,094,595	11.19%	2,257,337	7.77%	859,617	-61.92%	-15.37%	
		3. Average Premium per Policy [2/1]	2.7279	-	0.7305	-73.22%	0.7290	-0.20%	0.6944	-4.75%	0.6705	-3.44%	0.6592	-1.68%	-24.73%	
		4. Net Written Premium	1,178,223	-	1,092,414	-7.28%	1,057,172	-3.23%	1,227,074	16.07%	1,356,917	10.58%	528,427	-61.06%	-14.82%	
		5. Net Earned Premium	1,231,616	-	1,175,217	-4.58%	1,041,551	-11.37%	1,221,153	17.24%	1,363,598	11.66%	590,550	-56.69%	-13.67%	
		6. Net Losses Incurred	342,634	-	237,078	-30.81%	193,332	-18.45%	271,250	40.30%	271,876	0.23%	138,885	-48.92%	-16.52%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	342,634	-	237,078	-30.81%	193,825	-18.24%	271,369	40.01%	271,933	0.21%	138,895	-48.92%	-16.52%	
		8. Net Loss Ratio [6/5]	27.82%	-	20.17%	-	18.56%	-	22.21%	-	19.94%	-	23.52%	-	-	



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q4 2020*
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019*		2020*		Compound Annual Growth Rate (CAGR)
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Miscellaneous	Travel	9. Loss Ratio including URR and Long-Term Technical Reserve	27.82%	-	20.17%	-	18.61%	-	22.22%	-	19.94%	-	23.52%	-	-
		10. Expense Ratio including Commission	46.44%	-	36.82%	-	35.75%	-	35.29%	-	31.34%	-	35.73%	-	-
		11. Combined Ratio [8+10]	74.26%	-	56.99%	-	54.31%	-	57.50%	-	51.27%	-	59.25%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	74.26%	-	56.99%	-	54.36%	-	57.51%	-	51.28%	-	59.25%	-	-
		13. Net Retention Ratio	57.03%	-	58.31%	-	54.53%	-	56.66%	-	57.72%	-	57.90%	-	-
	PA	1. No. of Policies	9,885,465	-5.28%	8,682,463	-12.17%	9,199,537	5.96%	8,409,017	-8.59%	8,730,267	3.82%	9,533,597	9.20%	-0.72%
		2. Direct Premium	25,154,176	1.72%	29,469,378	17.16%	28,203,515	-4.30%	29,278,216	3.81%	30,631,101	4.62%	30,864,427	0.76%	4.18%
		3. Average Premium per Policy [2/1]	2.5446	7.39%	3.3941	33.39%	3.0658	-9.67%	3.4818	13.57%	3.5086	0.77%	3.2374	-7.73%	4.93%
		4. Net Written Premium	16,956,966	8.98%	19,829,369	16.94%	18,898,744	-4.69%	18,714,846	-0.97%	21,119,762	12.85%	21,517,398	1.88%	4.88%
		5. Net Earned Premium	15,816,350	9.55%	19,576,275	23.77%	18,861,538	-3.65%	18,787,401	-0.39%	20,799,283	10.71%	22,863,280	9.92%	7.65%
		6. Net Losses Incurred	5,564,812	12.35%	6,562,174	17.92%	6,523,681	-0.59%	6,876,168	5.40%	7,910,249	15.04%	8,249,344	4.29%	8.19%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	5,602,694	13.12%	6,740,507	20.31%	6,848,608	1.60%	7,287,473	6.41%	8,352,071	14.61%	8,773,076	5.04%	9.38%
		8. Net Loss Ratio [6/5]	35.18%	-	33.52%	-	34.59%	-	36.60%	-	38.03%	-	36.08%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	35.42%	-	34.43%	-	36.31%	-	38.79%	-	40.16%	-	38.37%	-	-
		10. Expense Ratio including Commission	49.62%	-	51.75%	-	47.42%	-	47.93%	-	46.09%	-	41.45%	-	-
		11. Combined Ratio [8+10]	84.81%	-	85.28%	-	82.01%	-	84.53%	-	84.12%	-	77.53%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	85.05%	-	86.19%	-	83.73%	-	86.72%	-	86.24%	-	79.82%	-	-
		13. Net Retention Ratio	60.08%	-	60.93%	-	60.92%	-	59.71%	-	65.83%	-	66.68%	-	-
	Health	1. No. of Policies	463,138	-40.35%	468,502	1.16%	741,711	58.32%	916,796	23.61%	1,102,718	20.28%	7,861,220	612.89%	76.18%
		2. Direct Premium	7,563,113	7.27%	7,753,416	2.52%	8,354,298	7.75%	9,399,712	12.51%	11,003,384	17.06%	15,825,472	43.82%	15.91%
		3. Average Premium per Policy [2/1]	16.3302	79.83%	16.5494	1.34%	11.2635	-31.94%	10.2528	-8.97%	9.9784	-2.68%	2.0131	-79.83%	-34.21%
		4. Net Written Premium	7,938,830	28.85%	7,657,015	-3.55%	8,263,088	7.92%	9,037,782	9.38%	10,720,880	18.62%	14,407,935	34.39%	12.66%
		5. Net Earned Premium	8,520,527	42.83%	7,657,524	-10.13%	7,990,441	4.35%	8,849,236	10.75%	10,305,663	16.46%	13,460,786	30.62%	9.58%
		6. Net Losses Incurred	4,946,839	41.55%	5,007,018	1.22%	4,787,353	-4.39%	5,660,991	18.25%	6,226,268	9.99%	6,218,367	-0.13%	4.68%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	4,946,760	41.55%	5,323,109	7.61%	5,025,799	-5.59%	5,999,608	19.38%	6,574,032	9.57%	6,613,158	0.60%	5.98%
		8. Net Loss Ratio [6/5]	58.06%	-	65.39%	-	59.91%	-	63.97%	-	60.42%	-	46.20%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	58.06%	-	69.51%	-	62.90%	-	67.80%	-	63.79%	-	49.13%	-	-
		10. Expense Ratio including Commission	42.26%	-	41.91%	-	42.59%	-	43.45%	-	43.12%	-	36.24%	-	-
		11. Combined Ratio [8+10]	100.31%	-	107.29%	-	102.51%	-	107.42%	-	103.54%	-	82.44%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	100.31%	-	111.42%	-	105.49%	-	111.25%	-	106.91%	-	85.37%	-	-
		13. Net Retention Ratio	75.96%	-	75.58%	-	78.66%	-	79.40%	-	85.54%	-	83.85%	-	-
	Other	1. No. of Policies	1,874,741	22.66%	2,260,733	20.59%	1,453,130	-35.72%	1,431,364	-1.50%	1,929,589	34.81%	2,237,920	15.98%	3.60%
		2. Direct Premium	10,599,108	45.26%	11,859,980	11.90%	11,784,175	-0.64%	12,564,746	6.62%	13,451,727	7.06%	14,034,160	4.33%	5.78%
		3. Average Premium per Policy [2/1]	5.6536	18.42%	5.2461	-7.21%	8.1095	54.58%	8.7782	8.25%	6.9713	-20.58%	6.2711	-10.04%	2.09%



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q4 2020*
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019*		2020*		Compound Annual Growth Rate (CAGR)		
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth			
Miscellaneous	Other	4. Net Written Premium	3,741,145	23.49%	4,130,663	10.41%	4,460,988	8.00%	4,723,630	5.89%	4,760,161	0.77%	5,090,423	6.94%	6.35%		
		5. Net Earned Premium	3,783,282	11.19%	3,766,819	-0.44%	4,124,983	9.51%	4,421,426	7.19%	4,660,083	5.40%	4,387,594	-5.85%	3.01%		
		6. Net Losses Incurred	1,320,229	-32.66%	1,749,872	32.54%	1,853,681	5.93%	1,922,654	3.72%	1,901,799	-1.08%	1,938,071	1.91%	7.98%		
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	1,320,229	-32.66%	1,749,880	32.54%	1,858,410	6.20%	1,923,500	3.50%	1,902,199	-1.11%	1,938,216	1.89%	7.98%		
		8. Net Loss Ratio [6/5]	34.90%	-	46.45%	-	44.94%	-	43.48%	-	40.81%	-	44.17%	-	-		
		9. Loss Ratio including URR and Long-Term Technical Reserve	34.90%	-	46.46%	-	45.05%	-	43.50%	-	40.82%	-	44.17%	-	-		
		10. Expense Ratio including Commission	48.94%	-	53.68%	-	55.82%	-	52.25%	-	51.97%	-	51.81%	-	-		
		11. Combined Ratio [8+10]	83.83%	-	100.13%	-	100.76%	-	95.74%	-	92.78%	-	95.98%	-	-		
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	83.83%	-	100.13%	-	100.87%	-	95.76%	-	92.79%	-	95.99%	-	-		
		13. Net Retention Ratio	31.18%	-	31.06%	-	34.22%	-	34.41%	-	32.27%	-	32.55%	-	-		
		Total		1. No. of Policies	54,708,598	0.23%	56,770,041	3.77%	59,443,694	4.71%	62,418,660	5.00%	65,421,518	4.81%	71,279,746	8.95%	5.43%
				2. Direct Premium	209,243,765	1.89%	215,727,746	3.10%	219,581,450	1.79%	231,990,431	5.65%	244,061,822	5.20%	252,715,845	3.55%	3.85%
				3. Average Premium per Policy [2/1]	3.8247	1.65%	3.8000	-0.64%	3.6939	-2.79%	3.7167	0.62%	3.7306	0.37%	3.5454	-4.96%	-1.51%
4. Net Written Premium	156,158,619			4.66%	159,716,173	2.28%	164,050,569	2.71%	170,330,147	3.83%	183,484,734	7.72%	188,684,119	2.83%	3.86%		
5. Net Earned Premium	153,087,046			4.30%	158,568,995	3.58%	161,076,541	1.58%	165,522,776	2.76%	177,753,821	7.39%	187,415,402	5.44%	4.13%		
6. Net Losses Incurred	80,712,419			11.71%	87,054,017	7.86%	89,610,456	2.94%	93,909,568	4.80%	102,567,575	9.22%	103,713,081	1.12%	5.14%		
7. Net Loss Incurred including URR and Long-Term Technical Reserve	81,060,197			12.19%	87,657,488	8.14%	90,373,591	3.10%	94,695,287	4.78%	103,375,769	9.17%	104,638,252	1.22%	5.24%		
8. Net Loss Ratio [6/5]	52.72%			-	54.90%	-	55.63%	-	56.74%	-	57.70%	-	55.34%	-	-		
9. Loss Ratio including URR and Long-Term Technical Reserve	52.95%			-	55.28%	-	56.11%	-	57.21%	-	58.16%	-	55.83%	-	-		
10. Expense Ratio including Commission	39.41%			-	40.32%	-	40.20%	-	39.81%	-	40.55%	-	37.47%	-	-		
11. Combined Ratio [8+10]	92.13%			-	95.22%	-	95.83%	-	96.54%	-	98.26%	-	92.81%	-	-		
12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	92.36%			-	95.60%	-	96.31%	-	97.02%	-	98.71%	-	93.31%	-	-		
13. Net Retention Ratio	70.44%			-	69.96%	-	71.01%	-	70.25%	-	72.36%	-	71.96%	-	-		

Source : Statistics Division of Examination Planning and Development Department of OIC

Remarks :

- Accounting Year 2013-2016 dataset are from the OIC annual reports.
- * Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.
- Aviation and Engineering have been included in Others since 2016.
- In 2016, Bail Bond and Travel are the new subclass.
- In 2010-2015, PA class consists of PA and Travel data.
- The 2011 data are large losses from flood.
- Some companies combined IAR with the Fire or Miscellaneous.
- In 2013, the data of Union Inter Insurance is not included.
- Thai Development Insurance was closed down on May 15, 2013.
- Union Inter Insurance was closed down on July 17, 2014.
- Promise Insurance was closed down on March 31, 2016.
- There are URR and long-term technical reserve data since 2015.
- Sajja Insurance was closed down on August 10, 2017.
- Bupa Health Insurance was subsequently changed name to Aetna Health Insurance on January 19, 2018.
- Phoenix Insurance was subsequently changed name to JP Insurance on May 05, 2018.
- QBE Insurance was subsequently changed name to King Wai Insurance on June, 22 2018.



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q4 2020*
Company : All
Ranked By : Business Class

16. Chao Phaya Insurance was closed down on September 07, 2018.

17. There have been no data for each company since Q4 2018.

Formulas :

1. Net Loss Ratio = $[Net\ Losses\ Incurred / Earned\ Premiums] \times 100$

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)