



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Motor	Compulsory	1. No. of Policies	29,656,008	2.57%	30,957,238	4.39%	32,558,749	5.17%	33,718,712	3.56%	33,725,049	0.02%	2.60%	9,486,301	8,973,376	-5.41%
		2. Direct Premium	16,691,279	2.79%	17,105,710	2.48%	18,044,009	5.49%	18,497,374	2.51%	18,660,876	0.88%	2.26%	4,923,692	4,954,696	0.63%
		3. Average Premium per Policy [2/1]	0.5628	0.21%	0.5526	-1.82%	0.5542	0.30%	0.5486	-1.01%	0.5533	0.86%	-0.34%	0.5190	0.5522	6.38%
		4. Net Written Premium	15,723,492	3.68%	16,282,878	3.56%	16,146,901	-0.84%	17,204,901	6.55%	17,021,293	-1.07%	1.60%	4,658,255	4,428,348	-4.94%
		5. Net Earned Premium	15,405,858	4.68%	16,265,811	5.58%	15,934,917	-2.03%	16,693,226	4.76%	17,260,622	3.40%	2.30%	4,332,331	4,157,226	-4.04%
		6. Net Losses Incurred	8,712,700	33.53%	9,053,488	3.91%	9,708,229	7.23%	11,398,441	17.41%	11,893,276	4.34%	6.42%	3,208,673	3,530,947	10.04%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	8,819,969	29.04%	9,076,586	2.91%	9,712,499	7.01%	11,400,855	17.38%	11,894,161	4.33%	6.16%	3,210,723	3,534,625	10.09%
		8. Net Loss Ratio [6/5]	56.55%	-	55.66%	-	60.92%	-	68.28%	-	68.90%	-	-	74.06%	84.94%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	57.25%	-	55.80%	-	60.95%	-	68.30%	-	68.91%	-	-	74.11%	85.02%	-
		10. Expense Ratio including Commission	38.96%	-	32.85%	-	32.09%	-	36.28%	-	29.95%	-	-	31.94%	29.93%	-
		11. Combined Ratio [8+10]	95.51%	-	88.51%	-	93.01%	-	104.56%	-	98.85%	-	-	106.00%	114.86%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	96.21%	-	88.65%	-	93.04%	-	104.57%	-	98.86%	-	-	106.05%	114.95%	-
		13. Net Retention Ratio	93.93%	-	94.87%	-	89.19%	-	92.72%	-	90.94%	-	-	94.31%	89.19%	-
	Voluntary	1. No. of Policies	8,775,098	4.01%	9,062,569	3.28%	10,025,098	10.62%	10,496,341	4.70%	11,081,415	5.57%	4.78%	2,955,585	2,846,481	-3.69%
		2. Direct Premium	105,499,245	1.38%	110,160,144	4.42%	118,144,189	7.25%	125,527,543	6.25%	127,356,207	1.46%	3.84%	31,781,783	32,542,502	2.39%
		3. Average Premium per Policy [2/1]	12.0226	-2.53%	12.1555	1.11%	11.7848	-3.05%	11.9592	1.48%	11.4928	-3.90%	-0.90%	10.7531	11.4325	6.32%
		4. Net Written Premium	93,348,657	-0.43%	96,957,220	3.87%	102,269,355	5.48%	109,988,373	7.55%	112,196,540	2.01%	3.75%	27,909,258	28,510,812	2.16%
		5. Net Earned Premium	93,238,667	1.07%	95,099,265	2.00%	98,374,005	3.44%	105,702,376	7.45%	110,996,971	5.01%	3.55%	27,619,539	27,769,291	0.54%
		6. Net Losses Incurred	60,207,290	2.37%	61,633,060	2.37%	64,883,439	5.27%	68,712,165	5.90%	69,167,035	0.66%	2.81%	18,135,356	17,111,801	-5.64%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	60,207,577	2.37%	61,790,302	2.63%	64,911,983	5.05%	68,726,716	5.88%	69,172,183	0.65%	2.81%	18,146,939	17,129,623	-5.61%
		8. Net Loss Ratio [6/5]	64.57%	-	64.81%	-	65.96%	-	65.01%	-	62.31%	-	-	65.66%	61.62%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	64.57%	-	64.97%	-	65.98%	-	65.02%	-	62.32%	-	-	65.70%	61.69%	-
		10. Expense Ratio including Commission	36.42%	-	37.21%	-	36.92%	-	38.01%	-	36.02%	-	-	35.31%	35.47%	-
		11. Combined Ratio [8+10]	100.99%	-	102.02%	-	102.87%	-	103.02%	-	98.34%	-	-	100.97%	97.10%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	100.99%	-	102.18%	-	102.90%	-	103.03%	-	98.34%	-	-	101.01%	97.16%	-
		13. Net Retention Ratio	87.74%	-	87.14%	-	85.78%	-	86.94%	-	87.34%	-	-	87.23%	86.83%	-
Marine	Cargo	1. No. of Policies	861,242	10.70%	885,915	2.86%	920,188	3.87%	886,384	-3.67%	986,157	11.26%	2.75%	359,995	255,605	-29.00%
		2. Direct Premium	4,940,358	0.70%	4,922,944	-0.35%	5,132,789	4.26%	5,052,027	-1.57%	4,815,544	-4.68%	-0.51%	1,198,525	1,348,471	12.51%
		3. Average Premium per Policy [2/1]	5.7363	-9.03%	5.5569	-3.13%	5.5780	0.38%	5.6996	2.18%	4.8831	-14.32%	-3.17%	3.3293	5.2756	58.46%
		4. Net Written Premium	2,996,409	3.33%	3,049,633	1.78%	3,130,164	2.64%	3,052,383	-2.48%	2,876,867	-5.75%	-0.81%	743,506	773,451	4.03%
		5. Net Earned Premium	2,962,037	3.51%	3,007,232	1.53%	3,055,436	1.60%	3,048,442	-0.23%	2,858,246	-6.24%	-0.71%	731,448	706,871	-3.36%



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
Marine	Cargo	6. Net Losses Incurred	730,152	-14.64%	947,664	29.79%	1,014,750	7.08%	1,005,648	-0.90%	1,118,313	11.20%	8.90%	132,904	171,579	29.10%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	730,168	-14.64%	950,082	30.12%	1,015,196	6.85%	1,005,861	-0.92%	1,118,396	11.19%	8.90%	132,989	171,757	29.15%	
		8. Net Loss Ratio [6/5]	24.65%	-	31.51%	-	33.21%	-	32.99%	-	39.13%	-	-	18.17%	24.27%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	24.65%	-	31.59%	-	33.23%	-	33.00%	-	39.13%	-	-	18.18%	24.30%	-	
		10. Expense Ratio including Commission	35.09%	-	36.97%	-	37.83%	-	36.79%	-	35.96%	-	-	35.23%	37.02%	-	
		11. Combined Ratio [8+10]	59.74%	-	68.48%	-	71.04%	-	69.78%	-	75.09%	-	-	53.40%	61.29%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	59.74%	-	68.56%	-	71.06%	-	69.79%	-	75.09%	-	-	53.41%	61.32%	-	
	13. Net Retention Ratio	57.41%	-	58.90%	-	58.17%	-	57.65%	-	57.26%	-	-	59.64%	54.88%	-		
	Hull	1. No. of Policies	3,369	9.24%	4,629	37.40%	4,320	-6.68%	3,744	-13.33%	3,729	-0.40%	2.05%	1,465	1,098	-25.05%	
		2. Direct Premium	415,076	-5.27%	432,833	4.28%	382,500	-11.63%	416,862	8.98%	473,790	13.66%	2.68%	144,402	148,567	2.88%	
		3. Average Premium per Policy [2/1]	123.2045	-13.29%	93.5046	-24.11%	88.5416	-5.31%	111.3414	25.75%	127.0555	14.11%	0.62%	98.5678	135.3069	37.27%	
		4. Net Written Premium	99,033	-36.46%	99,089	0.06%	63,303	-36.11%	82,685	30.62%	117,206	41.75%	3.43%	34,045	49,655	45.85%	
		5. Net Earned Premium	115,757	-24.96%	107,195	-7.40%	66,579	-37.89%	84,182	26.44%	93,231	10.75%	-4.24%	24,646	33,453	35.73%	
		6. Net Losses Incurred	71,570	142.30%	50,544	-29.38%	9,185	-81.83%	85,364	829.36%	85,562	0.23%	3.64%	34,569	8,625	-75.05%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	71,570	142.30%	50,673	-29.20%	9,189	-81.87%	85,382	829.15%	85,568	0.22%	3.64%	34,591	8,634	-75.04%	
		8. Net Loss Ratio [6/5]	61.83%	-	47.15%	-	13.80%	-	101.40%	-	91.77%	-	-	140.26%	25.78%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	61.83%	-	47.27%	-	13.80%	-	101.42%	-	91.78%	-	-	140.35%	25.81%	-	
		10. Expense Ratio including Commission	41.59%	-	39.08%	-	28.81%	-	44.51%	-	57.94%	-	-	46.66%	62.65%	-	
		11. Combined Ratio [8+10]	103.42%	-	86.23%	-	42.61%	-	145.92%	-	149.71%	-	-	186.93%	88.44%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	103.42%	-	86.35%	-	42.61%	-	145.94%	-	149.72%	-	-	187.01%	88.46%	-	
		13. Net Retention Ratio	22.77%	-	21.29%	-	15.23%	-	18.56%	-	23.32%	-	-	22.96%	32.12%	-	
	Fire	Fire	1. No. of Policies	3,402,842	-0.97%	3,341,320	-1.81%	3,665,531	9.70%	3,109,028	-15.18%	3,200,120	2.93%	-1.22%	580,959	516,206	-11.15%
			2. Direct Premium	10,233,744	-2.35%	9,850,016	-3.75%	10,138,766	2.93%	10,118,021	-0.20%	10,167,454	0.49%	-0.13%	2,362,632	2,360,299	-0.10%
3. Average Premium per Policy [2/1]			3.0074	-1.40%	2.9479	-1.98%	2.7660	-6.17%	3.2544	17.66%	3.1772	-2.37%	1.10%	4.0668	4.5724	12.43%	
4. Net Written Premium			7,097,412	-3.19%	7,275,860	2.51%	7,356,505	1.11%	7,232,887	-1.68%	7,265,284	0.45%	0.47%	1,624,194	1,583,042	-2.53%	
5. Net Earned Premium			7,238,376	3.65%	7,188,089	-0.69%	7,263,604	1.05%	7,243,743	-0.27%	7,236,029	-0.11%	-0.01%	1,801,042	1,785,452	-0.87%	
6. Net Losses Incurred			969,552	21.29%	1,109,245	14.41%	1,045,795	-5.72%	1,164,863	11.39%	1,350,435	15.93%	6.85%	291,868	370,275	26.86%	
7. Net Loss Incurred including URR and Long-Term Technical Reserve			969,795	21.32%	1,112,075	14.67%	1,046,256	-5.92%	1,165,110	11.36%	1,350,536	15.91%	6.85%	292,054	370,661	26.92%	
8. Net Loss Ratio [6/5]			13.39%	-	15.43%	-	14.40%	-	16.08%	-	18.66%	-	-	16.21%	20.74%	-	
9. Loss Ratio including URR and Long-Term Technical Reserve			13.40%	-	15.47%	-	14.40%	-	16.08%	-	18.66%	-	-	16.22%	20.76%	-	



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
Fire	Fire	10. Expense Ratio including Commission	49.24%	-	53.26%	-	52.04%	-	49.74%	-	47.28%	-	-	46.13%	46.31%	-	
		11. Combined Ratio [8+10]	62.63%	-	68.69%	-	66.44%	-	65.82%	-	65.94%	-	-	62.33%	67.05%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	62.64%	-	68.73%	-	66.44%	-	65.83%	-	65.95%	-	-	62.35%	67.07%	-	
		13. Net Retention Ratio	60.81%	-	65.90%	-	65.45%	-	65.27%	-	66.23%	-	-	63.54%	62.17%	-	
Miscellaneous	IAR	1. No. of Policies	117,421	-17.96%	1,147,401	877.17%	1,384,219	20.64%	1,914,289	38.29%	1,251,633	-34.62%	60.53%	323,462	349,901	8.17%	
		2. Direct Premium	24,484,007	-4.66%	24,292,993	-0.78%	24,067,547	-0.93%	24,262,327	0.81%	26,675,704	9.95%	1.73%	5,402,873	5,854,948	8.37%	
		3. Average Premium per Policy [2/1]	208.5147	16.21%	21.1722	-89.85%	17.3871	-17.88%	12.6743	-27.10%	21.3127	68.16%	-36.63%	16.7033	16.7332	0.18%	
		4. Net Written Premium	6,647,032	9.76%	6,593,276	-0.81%	6,576,848	-0.25%	6,671,658	1.44%	6,356,556	-4.72%	-0.89%	1,658,700	1,667,062	0.50%	
		5. Net Earned Premium	6,346,685	8.17%	6,353,905	0.11%	6,471,795	1.86%	6,644,625	2.67%	6,325,407	-4.80%	-0.07%	1,562,962	1,647,096	5.38%	
		6. Net Losses Incurred	2,376,863	97.82%	2,890,861	21.63%	2,233,734	-22.73%	2,936,740	31.47%	3,093,810	5.35%	5.41%	590,520	507,727	-14.02%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	2,378,086	97.92%	2,898,236	21.87%	2,234,717	-22.89%	2,937,362	31.44%	3,094,040	5.33%	5.40%	590,897	508,256	-13.99%	
		8. Net Loss Ratio [6/5]	37.45%	-	45.50%	-	34.51%	-	44.20%	-	48.91%	-	-	37.78%	30.83%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	37.47%	-	45.61%	-	34.53%	-	44.21%	-	48.91%	-	-	37.81%	30.86%	-	
		10. Expense Ratio including Commission	47.38%	-	54.48%	-	51.80%	-	52.40%	-	51.67%	-	-	50.09%	47.11%	-	
		11. Combined Ratio [8+10]	84.83%	-	99.97%	-	86.32%	-	96.60%	-	100.58%	-	-	87.87%	77.94%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	84.85%	-	100.09%	-	86.33%	-	96.60%	-	100.58%	-	-	87.89%	77.97%	-	
		13. Net Retention Ratio	24.50%	-	24.83%	-	24.82%	-	24.93%	-	21.77%	-	-	28.06%	25.48%	-	
	Public Liability	Public Liability	1. No. of Policies	41,830	29.67%	47,869	14.44%	67,432	40.87%	141,375	109.66%	95,367	-32.54%	17.92%	22,396	219,024	877.96%
			2. Direct Premium	2,407,562	19.60%	2,431,060	0.98%	2,581,213	6.18%	2,696,292	4.46%	2,792,915	3.58%	3.01%	743,976	828,083	11.31%
			3. Average Premium per Policy [2/1]	57.5559	-7.77%	50.7857	-11.76%	38.2788	-24.63%	19.0719	-50.18%	29.2860	53.56%	-12.64%	33.2191	3.7808	-88.62%
			4. Net Written Premium	939,880	9.86%	957,728	1.90%	926,735	-3.24%	1,089,908	17.61%	1,160,217	6.45%	4.30%	329,110	468,966	42.50%
			5. Net Earned Premium	944,342	12.77%	898,219	-4.88%	931,567	3.71%	939,368	0.84%	1,008,973	7.41%	1.33%	239,235	275,683	15.24%
			6. Net Losses Incurred	424,942	35.04%	513,356	20.81%	217,197	-57.69%	207,804	-4.32%	519,914	150.19%	4.12%	192,279	60,024	-68.78%
			7. Net Loss Incurred including URR and Long-Term Technical Reserve	424,942	35.04%	514,666	21.11%	217,293	-57.78%	207,848	-4.35%	519,953	150.16%	4.12%	192,402	60,087	-68.77%
			8. Net Loss Ratio [6/5]	45.00%	-	57.15%	-	23.32%	-	22.12%	-	51.53%	-	-	80.37%	21.77%	-
			9. Loss Ratio including URR and Long-Term Technical Reserve	45.00%	-	57.30%	-	23.33%	-	22.13%	-	51.53%	-	-	80.42%	21.80%	-
			10. Expense Ratio including Commission	48.03%	-	56.22%	-	54.24%	-	52.67%	-	51.06%	-	-	62.38%	59.43%	-
11. Combined Ratio [8+10]	93.03%	-	113.37%	-	77.56%	-	74.79%	-	102.59%	-	-	142.75%	81.20%	-			
12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	93.03%	-	113.52%	-	77.57%	-	74.80%	-	102.59%	-	-	142.80%	81.22%	-			
13. Net Retention Ratio	34.92%	-	35.50%	-	32.59%	-	35.49%	-	36.75%	-	-	38.63%	48.21%	-			



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth			
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth							
Miscellaneous	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]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		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	18,629	14.22%	18,256	-2.00%	19,354	6.01%	20,623	6.56%	19,320	-6.32%	0.73%	5,460	4,505	-17.49%			
		2. Direct Premium	160,771	28.03%	159,959	-0.51%	162,149	1.37%	172,753	6.54%	159,184	-7.85%	-0.20%	45,031	36,464	-19.02%			
		3. Average Premium per Policy [2/1]	8.6301	12.09%	8.7620	1.53%	8.3781	-4.38%	8.3767	-0.02%	8.2393	-1.64%	-0.92%	8.2475	8.0942	-1.86%			
		4. Net Written Premium	154,797	24.85%	154,894	0.06%	157,003	1.36%	167,683	6.80%	154,822	-7.67%	0.00%	43,710	35,480	-18.83%			
		5. Net Earned Premium	141,438	121.12%	138,312	-2.21%	145,658	5.31%	148,092	1.67%	125,080	-15.54%	-2.43%	34,682	24,440	-29.53%			



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Miscellaneous	Bail Bond	6. Net Losses Incurred	4,807	-707.65%	54,190	1,027.29%	66,176	22.12%	66,886	1.07%	54,875	-17.96%	62.74%	15,548	9,195	-40.86%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	4,807	-707.65%	54,328	1,030.16%	66,205	21.86%	66,900	1.05%	54,879	-17.97%	62.74%	15,558	9,205	-40.84%
		8. Net Loss Ratio [6/5]	3.40%	-	39.18%	-	45.43%	-	45.17%	-	43.87%	-	-	44.83%	37.62%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	3.40%	-	39.28%	-	45.45%	-	45.17%	-	43.88%	-	-	44.86%	37.66%	-
		10. Expense Ratio including Commission	49.92%	-	41.05%	-	38.68%	-	42.52%	-	45.12%	-	-	45.33%	49.44%	-
		11. Combined Ratio [8+10]	53.31%	-	80.23%	-	84.11%	-	87.68%	-	88.99%	-	-	90.16%	87.07%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	53.31%	-	80.33%	-	84.13%	-	87.69%	-	89.00%	-	-	90.19%	87.11%	-
	13. Net Retention Ratio	96.12%	-	96.73%	-	96.68%	-	96.89%	-	97.20%	-	-	97.07%	97.25%	-	
	Travel	1. No. of Policies	2,481,904	242.02%	2,584,119	4.12%	3,016,592	16.74%	3,361,689	11.44%	1,313,624	-60.92%	-11.95%	960,632	195,813	-79.62%
		2. Direct Premium	1,812,930	-8.42%	1,883,804	3.91%	2,094,595	11.19%	2,257,388	7.77%	859,670	-61.92%	-13.86%	412,951	181,328	-56.09%
		3. Average Premium per Policy [2/1]	0.7305	-73.22%	0.7290	-0.20%	0.6944	-4.75%	0.6715	-3.29%	0.6544	-2.54%	-2.17%	0.4299	0.9260	115.42%
		4. Net Written Premium	1,092,414	-7.28%	1,057,172	-3.23%	1,227,074	16.07%	1,356,925	10.58%	528,480	-61.05%	-13.52%	247,533	130,093	-47.44%
		5. Net Earned Premium	1,175,217	-4.58%	1,041,551	-11.37%	1,221,153	17.24%	1,363,629	11.67%	605,210	-55.62%	-12.43%	237,766	101,194	-57.44%
		6. Net Losses Incurred	237,078	-30.81%	193,332	-18.45%	271,250	40.30%	318,945	17.58%	142,045	-55.46%	-9.74%	63,717	9,112	-85.70%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	237,078	-30.81%	193,825	-18.24%	271,369	40.01%	319,012	17.56%	142,056	-55.47%	-9.74%	63,758	9,121	-85.69%
		8. Net Loss Ratio [6/5]	20.17%	-	18.56%	-	22.21%	-	23.39%	-	23.47%	-	-	26.80%	9.00%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	20.17%	-	18.61%	-	22.22%	-	23.39%	-	23.47%	-	-	26.82%	9.01%	-
		10. Expense Ratio including Commission	36.82%	-	35.75%	-	35.29%	-	35.08%	-	33.78%	-	-	39.08%	30.48%	-
		11. Combined Ratio [8+10]	56.99%	-	54.31%	-	57.50%	-	58.47%	-	57.25%	-	-	65.88%	39.48%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	56.99%	-	54.36%	-	57.51%	-	58.47%	-	57.25%	-	-	65.90%	39.49%	-
		13. Net Retention Ratio	58.31%	-	54.53%	-	56.66%	-	57.71%	-	57.90%	-	-	56.36%	66.42%	-
	PA	1. No. of Policies	8,682,463	-12.17%	9,199,537	5.96%	8,409,017	-8.59%	8,746,460	4.01%	9,436,262	7.89%	1.68%	3,306,523	2,933,868	-11.27%
		2. Direct Premium	29,469,378	17.16%	28,203,515	-4.30%	29,278,216	3.81%	30,639,693	4.65%	30,954,103	1.03%	0.99%	8,184,555	8,374,793	2.32%
		3. Average Premium per Policy [2/1]	3.3941	33.39%	3.0658	-9.67%	3.4818	13.57%	3.5031	0.61%	3.2803	-6.36%	-0.68%	2.4753	2.8545	15.32%
		4. Net Written Premium	19,829,369	16.94%	18,898,744	-4.69%	18,714,846	-0.97%	21,128,369	12.90%	21,617,547	2.32%	1.74%	5,743,608	5,590,976	-2.66%
		5. Net Earned Premium	19,576,275	23.77%	18,861,538	-3.65%	18,787,401	-0.39%	20,800,482	10.72%	22,177,042	6.62%	2.53%	5,748,676	5,489,741	-4.50%
		6. Net Losses Incurred	6,562,174	17.92%	6,523,681	-0.59%	6,876,168	5.40%	7,988,582	16.18%	8,278,656	3.63%	4.76%	2,134,911	2,269,907	6.32%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	6,740,507	20.31%	6,848,608	1.60%	7,287,473	6.41%	8,435,660	15.76%	8,805,341	4.38%	5.49%	2,382,812	2,362,605	-0.85%
		8. Net Loss Ratio [6/5]	33.52%	-	34.59%	-	36.60%	-	38.41%	-	37.33%	-	-	37.14%	41.35%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	34.43%	-	36.31%	-	38.79%	-	40.56%	-	39.70%	-	-	41.45%	43.04%	-



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Miscellaneous	PA	10. Expense Ratio including Commission	51.75%	-	47.42%	-	47.93%	-	45.81%	-	42.83%	-	-	42.56%	41.73%	-
		11. Combined Ratio [8+10]	85.28%	-	82.01%	-	84.53%	-	84.21%	-	80.16%	-	-	79.70%	83.08%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	86.19%	-	83.73%	-	86.72%	-	86.36%	-	82.53%	-	-	84.01%	84.76%	-
		13. Net Retention Ratio	60.93%	-	60.92%	-	59.71%	-	65.84%	-	66.80%	-	-	67.03%	64.41%	-
	Health	1. No. of Policies	468,502	1.16%	741,711	58.32%	916,796	23.61%	1,108,724	20.93%	7,941,379	616.26%	76.13%	4,156,804	1,818,366	-56.26%
		2. Direct Premium	7,753,416	2.52%	8,354,298	7.75%	9,399,712	12.51%	10,983,449	16.85%	15,631,974	42.32%	15.05%	5,839,511	4,534,807	-22.34%
		3. Average Premium per Policy [2/1]	16.5494	1.34%	11.2635	-31.94%	10.2528	-8.97%	9.9064	-3.38%	1.9684	-80.13%	-34.68%	1.4048	2.4939	77.53%
		4. Net Written Premium	7,657,015	-3.55%	8,263,088	7.92%	9,037,782	9.38%	10,698,682	18.38%	14,211,608	32.84%	13.17%	4,794,413	4,195,494	-12.49%
		5. Net Earned Premium	7,657,524	-10.13%	7,990,441	4.35%	8,849,236	10.75%	10,300,508	16.40%	13,397,094	30.06%	11.84%	2,852,316	3,532,389	23.84%
		6. Net Losses Incurred	5,007,018	1.22%	4,787,353	-4.39%	5,660,991	18.25%	6,120,300	8.11%	6,163,545	0.71%	4.24%	1,693,315	1,654,076	-2.32%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	5,323,109	7.61%	5,025,799	-5.59%	5,999,608	19.38%	6,462,821	7.72%	6,555,668	1.44%	4.25%	1,889,939	1,721,624	-8.91%
		8. Net Loss Ratio [6/5]	65.39%	-	59.91%	-	63.97%	-	59.42%	-	46.01%	-	-	59.37%	46.83%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	69.51%	-	62.90%	-	67.80%	-	62.74%	-	48.93%	-	-	66.26%	48.74%	-
		10. Expense Ratio including Commission	41.91%	-	42.59%	-	43.45%	-	43.00%	-	35.97%	-	-	41.88%	35.31%	-
		11. Combined Ratio [8+10]	107.29%	-	102.51%	-	107.42%	-	102.42%	-	81.98%	-	-	101.24%	82.14%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	111.42%	-	105.49%	-	111.25%	-	105.75%	-	84.90%	-	-	108.14%	84.05%	-
		13. Net Retention Ratio	75.58%	-	78.66%	-	79.40%	-	85.50%	-	83.65%	-	-	77.14%	87.08%	-
	Other	1. No. of Policies	2,260,733	20.59%	1,453,130	-35.72%	1,431,364	-1.50%	1,929,594	34.81%	2,350,841	21.83%	0.78%	430,038	618,517	43.83%
		2. Direct Premium	11,859,980	11.90%	11,784,175	-0.64%	12,564,746	6.62%	13,431,136	6.90%	14,070,745	4.76%	3.48%	2,552,469	3,406,338	33.45%
		3. Average Premium per Policy [2/1]	5.2461	-7.21%	8.1095	54.58%	8.7782	8.25%	6.9606	-20.71%	5.9854	-14.01%	2.67%	5.9354	5.5073	-7.21%
		4. Net Written Premium	4,130,663	10.41%	4,460,988	8.00%	4,723,630	5.89%	4,779,140	1.18%	5,115,055	7.03%	4.37%	1,195,622	1,223,183	2.31%
		5. Net Earned Premium	3,766,819	-0.44%	4,124,983	9.51%	4,421,426	7.19%	4,712,014	6.57%	5,307,501	12.64%	7.10%	1,238,556	1,249,990	0.92%
		6. Net Losses Incurred	1,749,872	32.54%	1,853,681	5.93%	1,922,654	3.72%	1,913,960	-0.45%	1,943,381	1.54%	2.12%	391,584	410,194	4.75%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	1,749,880	32.54%	1,858,410	6.20%	1,923,500	3.50%	1,914,365	-0.47%	1,943,526	1.52%	2.12%	391,834	410,621	4.79%
		8. Net Loss Ratio [6/5]	46.45%	-	44.94%	-	43.48%	-	40.62%	-	36.62%	-	-	31.62%	32.82%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	46.46%	-	45.05%	-	43.50%	-	40.63%	-	36.62%	-	-	31.64%	32.85%	-
		10. Expense Ratio including Commission	53.68%	-	55.82%	-	52.25%	-	51.54%	-	42.72%	-	-	42.07%	45.59%	-
		11. Combined Ratio [8+10]	100.13%	-	100.76%	-	95.74%	-	92.16%	-	79.33%	-	-	73.68%	78.41%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	100.13%	-	100.87%	-	95.76%	-	92.17%	-	79.34%	-	-	73.70%	78.44%	-
		13. Net Retention Ratio	31.06%	-	34.22%	-	34.41%	-	32.44%	-	32.56%	-	-	41.06%	31.61%	-



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at March ,2020*	as at March ,2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Total		1. No. of Policies	56,770,041	3.77%	59,443,694	4.71%	62,418,660	5.00%	65,436,963	4.84%	71,404,896	9.12%	4.69%	22,589,620	18,732,760	-17.07%
		2. Direct Premium	215,727,746	3.10%	219,581,450	1.79%	231,990,431	5.65%	244,054,864	5.20%	252,618,165	3.51%	3.21%	63,592,399	64,571,298	1.54%
		3. Average Premium per Policy [2/1]	3.8000	-0.64%	3.6939	-2.79%	3.7167	0.62%	3.7296	0.35%	3.5378	-5.14%	-1.42%	2.8151	3.4470	22.45%
		4. Net Written Premium	159,716,173	2.28%	164,050,569	2.71%	170,330,147	3.83%	183,453,595	7.70%	188,621,475	2.82%	3.38%	48,981,954	48,656,561	-0.66%
		5. Net Earned Premium	158,568,995	3.58%	161,076,541	1.58%	165,522,776	2.76%	177,680,688	7.35%	187,391,406	5.47%	3.40%	46,423,198	46,772,825	0.75%
		6. Net Losses Incurred	87,054,017	7.86%	89,610,456	2.94%	93,909,568	4.80%	101,919,698	8.53%	103,810,848	1.86%	3.58%	26,885,245	26,113,461	-2.87%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	87,657,488	8.14%	90,373,591	3.10%	94,695,287	4.78%	102,727,892	8.48%	104,736,307	1.96%	3.62%	27,344,497	26,296,818	-3.83%
		8. Net Loss Ratio [6/5]	54.90%	-	55.63%	-	56.74%	-	57.36%	-	55.40%	-	-	57.91%	55.83%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	55.28%	-	56.11%	-	57.21%	-	57.82%	-	55.89%	-	-	58.90%	56.22%	-
		10. Expense Ratio including Commission	40.32%	-	40.20%	-	39.81%	-	40.47%	-	37.51%	-	-	37.56%	36.98%	-
		11. Combined Ratio [8+10]	95.22%	-	95.83%	-	96.54%	-	97.83%	-	92.91%	-	-	95.48%	92.81%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	95.60%	-	96.31%	-	97.02%	-	98.28%	-	93.40%	-	-	96.47%	93.20%	-
		13. Net Retention Ratio	69.96%	-	71.01%	-	70.25%	-	72.35%	-	71.95%	-	-	74.41%	72.59%	-

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.
- Chao Phaya Insurance was closed down on September 07, 2018.
- There have been no data for each company since Q4 2018.
- Allianz General Insurance merged with Allianz Ayudhya General Insurance on April 30, 2019.
- New Hampshire Insurance merged with AIG Insurance on March 1, 2021.
- Asset Insurance was subsequently changed name to The One Insurance on June 11, 2021.
- JP Insurance was subsequently changed name to Jamart Insurance on July 15, 2021.
- OIC has ordered Asia Insurance 1950 to stop signing up new customers from September 23, 2021 and was closed down on October 15, 2021.
- The One Insurance was closed down on December 13, 2021.

Formulas :

- Net Loss Ratio = [Net Losses Incurred / Earned Premiums] x100
- 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]

- Net Retention Ratio = [Net Written Premiums/Gross Written Premiums]
- Compound Annual Growth Rate (CAGR) = $(\text{Amount at the last year}/\text{Amount at the beginning year})^{1/n} - 1$ (* n = latest year - beginning year)