



## Key Industry Performance Indicators (All Class)

Business Type : General Insurance  
Report Code : BA 1.1.1  
Period : Q1 2016 - Q2 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 June ,2020* | as at June ,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%                              | 16,711,117        | 17,032,303        | 1.92%   |
|                  |            | 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%                              | 9,517,782         | 9,581,062         | 0.66%   |
|                  |            | 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%                             | 0.5695            | 0.5625            | -1.23%  |
|                  |            | 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%                              | 8,957,746         | 8,776,729         | -2.02%  |
|                  |            | 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%                              | 8,623,745         | 8,376,774         | -2.86%  |
|                  |            | 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%                              | 5,647,433         | 6,587,523         | 16.65%  |
|                  |            | 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%                              | 5,649,065         | 6,595,428         | 16.75%  |
|                  |            | 8. Net Loss Ratio [6/5]   | 56.55%      | -      | 55.66%      | -      | 60.92%      | -      | 68.28%      | -      | 68.90%      | -       | -                                  | 65.49%            | 78.64%            | -       |
|                  |            | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 57.25%      | -      | 55.80%      | -      | 60.95%      | -      | 68.30%      | -      | 68.91%      | -       | -                                  | 65.51%            | 78.73%            | -       |
|                  |            | 10. Expense Ratio including Commission                                  | 38.96%      | -      | 32.85%      | -      | 32.09%      | -      | 36.28%      | -      | 29.95%      | -       | -                                  | 29.99%            | 28.11%            | -       |
|                  |            | 11. Combined Ratio [8+10]   | 95.51%      | -      | 88.51%      | -      | 93.01%      | -      | 104.56%     | -      | 98.85%      | -       | -                                  | 95.47%            | 106.75%           | -       |
|                  |            | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 96.21%      | -      | 88.65%      | -      | 93.04%      | -      | 104.57%     | -      | 98.86%      | -       | -                                  | 95.49%            | 106.84%           | -       |
|                  |            | 13. Net Retention Ratio   | 93.93%      | -      | 94.87%      | -      | 89.19%      | -      | 92.72%      | -      | 90.94%      | -       | -                                  | 93.84%            | 91.39%            | -       |
|                  | 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%                              | 5,425,268         | 5,510,246         | 1.57%   |
|                  |            | 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%                              | 60,848,490        | 62,945,136        | 3.45%   |
|                  |            | 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%                             | 11.2158           | 11.4233           | 1.85%   |
|                  |            | 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%                              | 53,519,035        | 55,246,050        | 3.23%   |
|                  |            | 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%                              | 55,130,133        | 56,201,807        | 1.94%   |
|                  |            | 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%                              | 33,324,279        | 32,835,287        | -1.47%  |
|                  |            | 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%                              | 33,333,909        | 32,874,688        | -1.38%  |
|                  |            | 8. Net Loss Ratio [6/5]   | 64.57%      | -      | 64.81%      | -      | 65.96%      | -      | 65.01%      | -      | 62.31%      | -       | -                                  | 60.45%            | 58.42%            | -       |
|                  |            | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 64.57%      | -      | 64.97%      | -      | 65.98%      | -      | 65.02%      | -      | 62.32%      | -       | -                                  | 60.46%            | 58.49%            | -       |
|                  |            | 10. Expense Ratio including Commission                                  | 36.42%      | -      | 37.21%      | -      | 36.92%      | -      | 38.01%      | -      | 36.02%      | -       | -                                  | 34.64%            | 33.76%            | -       |
|                  |            | 11. Combined Ratio [8+10]   | 100.99%     | -      | 102.02%     | -      | 102.87%     | -      | 103.02%     | -      | 98.34%      | -       | -                                  | 95.09%            | 92.19%            | -       |
|                  |            | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 100.99%     | -      | 102.18%     | -      | 102.90%     | -      | 103.03%     | -      | 98.34%      | -       | -                                  | 95.11%            | 92.26%            | -       |
|                  |            | 13. Net Retention Ratio   | 87.74%      | -      | 87.14%      | -      | 85.78%      | -      | 86.94%      | -      | 87.34%      | -       | -                                  | 87.21%            | 86.87%            | -       |
| 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%                              | 539,757           | 477,193           | -11.59% |
|                  |            | 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%                             | 2,496,724         | 2,896,014         | 15.99%  |
|                  |            | 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%                             | 4.6256            | 6.0689            | 31.20%  |
|                  |            | 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%                             | 1,432,194         | 1,639,124         | 14.45%  |
|                  |            | 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%                             | 1,467,870         | 1,563,825         | 6.54%   |



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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 June ,2020* | as at June ,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%                              | 506,273           | 474,869           | -6.20%    |           |        |
|  |                         | 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%                              | 506,420           | 475,439           | -6.12%    |           |        |
|  |                         | 8. Net Loss Ratio [6/5]   | 24.65%   | -                  | 31.51%     | -       | 33.21%    | -       | 32.99%     | -       | 39.13%     | -       | -                                  | 34.49%            | 30.37%            | -         |           |        |
|  |                         | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 24.65%   | -                  | 31.59%     | -       | 33.23%    | -       | 33.00%     | -       | 39.13%     | -       | -                                  | 34.50%            | 30.40%            | -         |           |        |
|  |                         | 10. Expense Ratio including Commission                                  | 35.09%   | -                  | 36.97%     | -       | 37.83%    | -       | 36.79%     | -       | 35.96%     | -       | -                                  | 34.46%            | 34.10%            | -         |           |        |
|  |                         | 11. Combined Ratio [8+10]   | 59.74%   | -                  | 68.48%     | -       | 71.04%    | -       | 69.78%     | -       | 75.09%     | -       | -                                  | 68.95%            | 64.47%            | -         |           |        |
|  |                         | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 59.74%   | -                  | 68.56%     | -       | 71.06%    | -       | 69.79%     | -       | 75.09%     | -       | -                                  | 68.96%            | 64.50%            | -         |           |        |
|  | 13. Net Retention Ratio | 57.41%  | -        | 58.90%             | -          | 58.17%  | -         | 57.65%  | -          | 57.26%  | -          | -       | 55.21%                             | 54.21%            | -                 |           |           |        |
|  | 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%                              | 1,691             | 2,530             | 49.62%    |           |        |
|  |                         | 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%                              | 251,317           | 265,601           | 5.68%     |           |        |
|  |                         | 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%                              | 148.6202          | 104.9807          | -29.36%   |           |        |
|  |                         | 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%                              | 58,334            | 73,214            | 25.51%    |           |        |
|  |                         | 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%                             | 51,473            | 59,551            | 15.69%    |           |        |
|  |                         | 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%                              | 48,916            | 16,805            | -65.65%   |           |        |
|  |                         | 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%                              | 48,930            | 16,825            | -65.61%   |           |        |
|  |                         | 8. Net Loss Ratio [6/5]   | 61.83%   | -                  | 47.15%     | -       | 13.80%    | -       | 101.40%    | -       | 91.77%     | -       | -                                  | 95.03%            | 28.22%            | -         |           |        |
|  |                         | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 61.83%   | -                  | 47.27%     | -       | 13.80%    | -       | 101.42%    | -       | 91.78%     | -       | -                                  | 95.06%            | 28.25%            | -         |           |        |
|  |                         | 10. Expense Ratio including Commission                                  | 41.59%   | -                  | 39.08%     | -       | 28.81%    | -       | 44.51%     | -       | 57.94%     | -       | -                                  | 48.81%            | 65.63%            | -         |           |        |
|  |                         | 11. Combined Ratio [8+10]   | 103.42%  | -                  | 86.23%     | -       | 42.61%    | -       | 145.92%    | -       | 149.71%    | -       | -                                  | 143.85%           | 93.85%            | -         |           |        |
|  |                         | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 103.42%  | -                  | 86.35%     | -       | 42.61%    | -       | 145.94%    | -       | 149.72%    | -       | -                                  | 143.87%           | 93.88%            | -         |           |        |
|  |                         | 13. Net Retention Ratio   | 22.77%   | -                  | 21.29%     | -       | 15.23%    | -       | 18.56%     | -       | 23.32%     | -       | -                                  | 21.93%            | 26.17%            | -         |           |        |
|  |                         | 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%            | 1,792,075 | 1,742,860 | -2.75% |
|  |                         |   |          | 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%            | 5,450,925 | 5,513,777 | 1.15%  |
| 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%             | 3.0417            | 3.1636    | 4.01%     |        |
| 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%                              | 3,791,214         | 4,078,594         | 7.58%     |           |        |
| 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%                             | 3,612,439         | 3,559,079         | -1.48%    |           |        |
| 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%                              | 659,883           | 812,856           | 23.18%    |           |        |
| 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%                              | 660,073           | 813,832           | 23.29%    |           |        |
| 8. Net Loss Ratio [6/5]  | 13.39%                  |   |          | -                  | 15.43%     | -       | 14.40%    | -       | 16.08%     | -       | 18.66%     | -       | -                                  | 18.27%            | 22.84%            | -         |           |        |
| 9. Loss Ratio including URR and Long-Term Technical Reserve        | 13.40%                  |   |          | -                  | 15.47%     | -       | 14.40%    | -       | 16.08%     | -       | 18.66%     | -       | -                                  | 18.27%            | 22.87%            | -         |           |        |



## Key Industry Performance Indicators (All Class)

Business Type : General Insurance  
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Line of Business : All  
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Unit in '000 Baht

| Line of Business  | Subclass         | Items   | 2016   |           | 2017*      |           | 2018*      |           | 2019       |           | 2020       |           | Compound Annual Growth Rate (CAGR) | as at June ,2020* | as at June ,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%     | -         | -                                  | 50.46%            | 55.75%            | -         |         |
|   |                  | 11. Combined Ratio [8+10]   | 62.63%   | -         | 68.69%     | -         | 66.44%     | -         | 65.82%     | -         | 65.94%     | -         | -                                  | 68.73%            | 78.59%            | -         |         |
|   |                  | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 62.64%   | -         | 68.73%     | -         | 66.44%     | -         | 65.83%     | -         | 65.95%     | -         | -                                  | 68.73%            | 78.61%            | -         |         |
|   |                  | 13. Net Retention Ratio   | 60.81%   | -         | 65.90%     | -         | 65.45%     | -         | 65.27%     | -         | 66.23%     | -         | -                                  | 64.68%            | 69.25%            | -         |         |
| 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%                             | 577,250           | 676,522           | 17.20%    |         |
|   |                  | 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%                              | 12,270,661        | 12,750,089        | 3.91%     |         |
|   |                  | 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%                            | 21.2571           | 18.8465           | -11.34%   |         |
|   |                  | 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%                             | 3,276,966         | 3,562,130         | 8.70%     |         |
|   |                  | 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%                             | 3,353,151         | 3,374,626         | 0.64%     |         |
|   |                  | 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%                              | 1,358,305         | 1,251,722         | -7.85%    |         |
|   |                  | 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%                              | 1,358,697         | 1,253,224         | -7.76%    |         |
|   |                  | 8. Net Loss Ratio [6/5]   | 37.45%   | -         | 45.50%     | -         | 34.51%     | -         | 44.20%     | -         | 48.91%     | -         | -                                  | 40.51%            | 37.09%            | -         |         |
|   |                  | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 37.47%   | -         | 45.61%     | -         | 34.53%     | -         | 44.21%     | -         | 48.91%     | -         | -                                  | 40.52%            | 37.14%            | -         |         |
|   |                  | 10. Expense Ratio including Commission                                  | 47.38%   | -         | 54.48%     | -         | 51.80%     | -         | 52.40%     | -         | 51.67%     | -         | -                                  | 49.34%            | 49.54%            | -         |         |
|   |                  | 11. Combined Ratio [8+10]   | 84.83%   | -         | 99.97%     | -         | 86.32%     | -         | 96.60%     | -         | 100.58%    | -         | -                                  | 89.85%            | 86.63%            | -         |         |
|   |                  | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 84.85%   | -         | 100.09%    | -         | 86.33%     | -         | 96.60%     | -         | 100.58%    | -         | -                                  | 89.86%            | 86.67%            | -         |         |
|   |                  | 13. Net Retention Ratio   | 24.50%   | -         | 24.83%     | -         | 24.82%     | -         | 24.93%     | -         | 21.77%     | -         | -                                  | 24.33%            | 25.11%            | -         |         |
|   | 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%            | 40,939            | 51,363    | 25.46%  |
|   |                  |   | 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%             | 1,439,253         | 1,580,763 | 9.83%   |
|   |                  |   | 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%           | 35.1560           | 30.7763   | -12.46% |
|   |                  |   | 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%             | 602,566           | 764,150   | 26.82%  |
|   |                  |   | 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%             | 443,068           | 563,405   | 27.16%  |
|   |                  |   | 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%             | 300,592           | 154,840   | -48.49% |
|   |                  |   | 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%             | 300,679           | 155,026   | -48.44% |
|   |                  |   | 8. Net Loss Ratio [6/5]  | 45.00%    | -          | 57.15%    | -          | 23.32%    | -          | 22.12%    | -          | 51.53%    | -                                  | -                 | 67.84%            | 27.48%    | -       |
|   |                  |   | 9. Loss Ratio including URR and Long-Term Technical Reserve        | 45.00%    | -          | 57.30%    | -          | 23.33%    | -          | 22.13%    | -          | 51.53%    | -                                  | -                 | 67.86%            | 27.52%    | -       |
|   |                  |   | 10. Expense Ratio including Commission                             | 48.03%    | -          | 56.22%    | -          | 54.24%    | -          | 52.67%    | -          | 51.06%    | -                                  | -                 | 60.60%            | 48.48%    | -       |
|   |                  |   | 11. Combined Ratio [8+10]  | 93.03%    | -          | 113.37%   | -          | 77.56%    | -          | 74.79%    | -          | 102.59%   | -                                  | -                 | 128.45%           | 75.96%    | -       |
| 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 93.03%           | -   | 113.52%  | -         | 77.57%     | -         | 74.80%     | -         | 102.59%    | -         | -          | 128.47%   | 75.99%                             | -                 |                   |           |         |
| 13. Net Retention Ratio   | 34.92%           | -   | 35.50%   | -         | 32.59%     | -         | 35.49%     | -         | 36.75%     | -         | -          | 37.13%    | 41.27%                             | -                 |                   |           |         |



## Key Industry Performance Indicators (All Class)

Business Type : General Insurance  
Report Code : BA 1.1.1  
Period : Q1 2016 - Q2 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 June ,2020* | as at June ,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%                              | 10,745            | 8,679             | -19.23% |   |   |
|                  |             | 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%                             | 86,727            | 71,045            | -18.08% |   |   |
|                  |             | 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%                             | 8.0714            | 8.1858            | 1.42%   |   |   |
|                  |             | 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%                              | 84,200            | 68,928            | -18.14% |   |   |
|                  |             | 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%                             | 64,073            | 50,844            | -20.65% |   |   |



## Key Industry Performance Indicators (All Class)

Business Type : General Insurance  
Report Code : BA 1.1.1  
Period : Q1 2016 - Q2 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 June ,2020* | as at June ,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%                             | 21,506            | 14,697            | -31.66%  |
|                  |                         | 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%                             | 21,512            | 14,714            | -31.60%  |
|                  |                         | 8. Net Loss Ratio [6/5]   | 3.40%      | -        | 39.18%     | -         | 45.43%     | -      | 45.17%     | -      | 43.87%     | -       | -                                  | 33.56%            | 28.91%            | -        |
|                  |                         | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 3.40%      | -        | 39.28%     | -         | 45.45%     | -      | 45.17%     | -      | 43.88%     | -       | -                                  | 33.57%            | 28.94%            | -        |
|                  |                         | 10. Expense Ratio including Commission                                  | 49.92%     | -        | 41.05%     | -         | 38.68%     | -      | 42.52%     | -      | 45.12%     | -       | -                                  | 48.27%            | 45.10%            | -        |
|                  |                         | 11. Combined Ratio [8+10]   | 53.31%     | -        | 80.23%     | -         | 84.11%     | -      | 87.68%     | -      | 88.99%     | -       | -                                  | 81.83%            | 74.01%            | -        |
|                  |                         | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 53.31%     | -        | 80.33%     | -         | 84.13%     | -      | 87.69%     | -      | 89.00%     | -       | -                                  | 81.84%            | 74.04%            | -        |
|                  | 13. Net Retention Ratio | 96.12%  | -          | 96.73%   | -          | 96.68%    | -          | 96.89% | -          | 97.20% | -          | -       | 97.09%                             | 97.07%            | -                 |          |
|                  | 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%                            | 1,085,192         | 396,840           | -63.43%  |
|                  |                         | 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%                            | 452,067           | 367,091           | -18.80%  |
|                  |                         | 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%                             | 0.4166            | 0.9250            | 122.06%  |
|                  |                         | 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%                            | 280,616           | 262,887           | -6.32%   |
|                  |                         | 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%                            | 336,608           | 243,283           | -27.73%  |
|                  |                         | 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%                             | 78,237            | -5,398            | -106.90% |
|                  |                         | 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%                             | 78,260            | -5,404            | -106.91% |
|                  |                         | 8. Net Loss Ratio [6/5]   | 20.17%     | -        | 18.56%     | -         | 22.21%     | -      | 23.39%     | -      | 23.47%     | -       | -                                  | 23.24%            | -2.22%            | -        |
|                  |                         | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 20.17%     | -        | 18.61%     | -         | 22.22%     | -      | 23.39%     | -      | 23.47%     | -       | -                                  | 23.25%            | -2.22%            | -        |
|                  |                         | 10. Expense Ratio including Commission                                  | 36.82%     | -        | 35.75%     | -         | 35.29%     | -      | 35.08%     | -      | 33.78%     | -       | -                                  | 36.66%            | 27.62%            | -        |
|                  |                         | 11. Combined Ratio [8+10]   | 56.99%     | -        | 54.31%     | -         | 57.50%     | -      | 58.47%     | -      | 57.25%     | -       | -                                  | 59.90%            | 25.40%            | -        |
|                  |                         | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 56.99%     | -        | 54.36%     | -         | 57.51%     | -      | 58.47%     | -      | 57.25%     | -       | -                                  | 59.91%            | 25.40%            | -        |
|                  |                         | 13. Net Retention Ratio   | 58.31%     | -        | 54.53%     | -         | 56.66%     | -      | 57.71%     | -      | 57.90%     | -       | -                                  | 56.89%            | 67.50%            | -        |
|                  | 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%                              | 5,366,055         | 7,298,278         | 36.01%   |
|                  |                         | 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%                              | 15,233,661        | 16,870,911        | 10.75%   |
|                  |                         | 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%                             | 2.8389            | 2.3116            | -18.57%  |
|                  |                         | 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%                              | 10,512,075        | 11,904,473        | 13.25%   |
|                  |                         | 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%                              | 11,788,689        | 10,961,510        | -7.02%   |
|                  |                         | 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%                              | 4,106,771         | 4,887,475         | 19.01%   |
|                  |                         | 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%                              | 4,343,057         | 5,023,406         | 15.67%   |
|                  |                         | 8. Net Loss Ratio [6/5]   | 33.52%     | -        | 34.59%     | -         | 36.60%     | -      | 38.41%     | -      | 37.33%     | -       | -                                  | 34.84%            | 44.59%            | -        |
|                  |                         | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 34.43%     | -        | 36.31%     | -         | 38.79%     | -      | 40.56%     | -      | 39.70%     | -       | -                                  | 36.84%            | 45.83%            | -        |



## Key Industry Performance Indicators (All Class)

Business Type : General Insurance  
Report Code : BA 1.1.1  
Period : Q1 2016 - Q2 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 June ,2020* | as at June ,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%     | -       | -                                  | 40.53%            | 44.29%            | -       |
|                  |          | 11. Combined Ratio [8+10]   | 85.28%     | -       | 82.01%     | -       | 84.53%     | -      | 84.21%     | -       | 80.16%     | -       | -                                  | 75.37%            | 88.88%            | -       |
|                  |          | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 86.19%     | -       | 83.73%     | -       | 86.72%     | -      | 86.36%     | -       | 82.53%     | -       | -                                  | 77.37%            | 90.12%            | -       |
|                  |          | 13. Net Retention Ratio   | 60.93%     | -       | 60.92%     | -       | 59.71%     | -      | 65.84%     | -       | 66.80%     | -       | -                                  | 65.87%            | 67.96%            | -       |
|                  | 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%                             | 7,344,239         | 8,675,257         | 18.12%  |
|                  |          | 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%                             | 10,070,630        | 10,909,405        | 8.33%   |
|                  |          | 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%                            | 1.3712            | 1.2575            | -8.29%  |
|                  |          | 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%                             | 8,545,854         | 9,812,121         | 14.82%  |
|                  |          | 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%                             | 6,286,777         | 7,236,898         | 15.11%  |
|                  |          | 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%                              | 2,973,251         | 4,958,471         | 66.77%  |
|                  |          | 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%                              | 3,144,319         | 5,096,377         | 62.08%  |
|                  |          | 8. Net Loss Ratio [6/5]   | 65.39%     | -       | 59.91%     | -       | 63.97%     | -      | 59.42%     | -       | 46.01%     | -       | -                                  | 47.29%            | 68.52%            | -       |
|                  |          | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 69.51%     | -       | 62.90%     | -       | 67.80%     | -      | 62.74%     | -       | 48.93%     | -       | -                                  | 50.01%            | 70.42%            | -       |
|                  |          | 10. Expense Ratio including Commission                                  | 41.91%     | -       | 42.59%     | -       | 43.45%     | -      | 43.00%     | -       | 35.97%     | -       | -                                  | 39.58%            | 39.80%            | -       |
|                  |          | 11. Combined Ratio [8+10]   | 107.29%    | -       | 102.51%    | -       | 107.42%    | -      | 102.42%    | -       | 81.98%     | -       | -                                  | 86.87%            | 108.32%           | -       |
|                  |          | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 111.42%    | -       | 105.49%    | -       | 111.25%    | -      | 105.75%    | -       | 84.90%     | -       | -                                  | 89.59%            | 110.22%           | -       |
|                  |          | 13. Net Retention Ratio   | 75.58%     | -       | 78.66%     | -       | 79.40%     | -      | 85.50%     | -       | 83.65%     | -       | -                                  | 78.69%            | 84.76%            | -       |
|                  | 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%                              | 1,052,008         | 1,447,898         | 37.63%  |
|                  |          | 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%                              | 5,176,747         | 6,255,448         | 20.84%  |
|                  |          | 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%                              | 4.9208            | 4.3204            | -12.20% |
|                  |          | 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%                              | 2,288,717         | 2,207,172         | -3.56%  |
|                  |          | 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%                              | 1,627,991         | 2,465,903         | 51.47%  |
|                  |          | 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%                              | 887,640           | 735,303           | -17.16% |
|                  |          | 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%                              | 887,897           | 736,185           | -17.09% |
|                  |          | 8. Net Loss Ratio [6/5]   | 46.45%     | -       | 44.94%     | -       | 43.48%     | -      | 40.62%     | -       | 36.62%     | -       | -                                  | 54.52%            | 29.82%            | -       |
|                  |          | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 46.46%     | -       | 45.05%     | -       | 43.50%     | -      | 40.63%     | -       | 36.62%     | -       | -                                  | 54.54%            | 29.85%            | -       |
|                  |          | 10. Expense Ratio including Commission                                  | 53.68%     | -       | 55.82%     | -       | 52.25%     | -      | 51.54%     | -       | 42.72%     | -       | -                                  | 61.99%            | 38.16%            | -       |
|                  |          | 11. Combined Ratio [8+10]   | 100.13%    | -       | 100.76%    | -       | 95.74%     | -      | 92.16%     | -       | 79.33%     | -       | -                                  | 116.52%           | 67.98%            | -       |
|                  |          | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 100.13%    | -       | 100.87%    | -       | 95.76%     | -      | 92.17%     | -       | 79.34%     | -       | -                                  | 116.53%           | 68.01%            | -       |
|                  |          | 13. Net Retention Ratio   | 31.06%     | -       | 34.22%     | -       | 34.41%     | -      | 32.44%     | -       | 32.56%     | -       | -                                  | 39.03%            | 30.98%            | -       |



## Key Industry Performance Indicators (All Class)

Business Type : General Insurance  
Report Code : BA 1.1.1  
Period : Q1 2016 - Q2 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 June ,2020* | as at June ,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%                              | 39,946,336        | 43,319,969        | 8.45%  |
|                  |          | 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%                              | 123,294,984       | 130,006,343       | 5.44%  |
|                  |          | 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%                             | 3.0865            | 3.0011            | -2.77% |
|                  |          | 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%                              | 93,349,517        | 98,395,571        | 5.41%  |
|                  |          | 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%                              | 92,786,017        | 94,657,505        | 2.02%  |
|                  |          | 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%                              | 49,913,086        | 52,724,449        | 5.63%  |
|                  |          | 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%                              | 50,332,819        | 53,049,739        | 5.40%  |
|                  |          | 8. Net Loss Ratio [6/5]   | 54.90%      | -      | 55.63%      | -      | 56.74%      | -      | 57.36%      | -      | 55.40%      | -      | -                                  | 53.79%            | 55.70%            | -      |
|                  |          | 9. Loss Ratio including URR and Long-Term Technical Reserve             | 55.28%      | -      | 56.11%      | -      | 57.21%      | -      | 57.82%      | -      | 55.89%      | -      | -                                  | 54.25%            | 56.04%            | -      |
|                  |          | 10. Expense Ratio including Commission                                  | 40.32%      | -      | 40.20%      | -      | 39.81%      | -      | 40.47%      | -      | 37.51%      | -      | -                                  | 37.06%            | 36.55%            | -      |
|                  |          | 11. Combined Ratio [8+10]   | 95.22%      | -      | 95.83%      | -      | 96.54%      | -      | 97.83%      | -      | 92.91%      | -      | -                                  | 90.86%            | 92.25%            | -      |
|                  |          | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 95.60%      | -      | 96.31%      | -      | 97.02%      | -      | 98.28%      | -      | 93.40%      | -      | -                                  | 91.31%            | 92.59%            | -      |
|                  |          | 13. Net Retention Ratio   | 69.96%      | -      | 71.01%      | -      | 70.25%      | -      | 72.35%      | -      | 71.95%      | -      | -                                  | 72.94%            | 72.83%            | -      |

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)