



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q3 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at September , 2020*	as at September , 2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Motor	Compulsory	1. No. of Policies	28,913,849	2.33%	29,656,008	2.57%	30,957,238	4.39%	32,558,749	5.17%	33,718,712	3.56%	33,725,049	0.02%	3.13%	25,800,585	24,774,922	-3.98%
		2. Direct Premium	16,238,800	5.53%	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%	2.82%	14,265,145	13,864,456	-2.81%
		3. Average Premium per Policy [2/1]	0.5616	3.13%	0.5628	0.21%	0.5526	-1.82%	0.5542	0.30%	0.5486	-1.01%	0.5533	0.86%	-0.30%	0.5529	0.5596	1.21%
		4. Net Written Premium	15,164,832	5.41%	15,723,492	3.68%	16,282,878	3.56%	16,146,901	-0.84%	17,204,901	6.55%	17,021,293	-1.07%	2.34%	13,235,624	12,762,868	-3.57%
		5. Net Earned Premium	14,716,672	5.05%	15,405,858	4.68%	16,265,811	5.58%	15,934,917	-2.03%	16,693,226	4.76%	17,260,622	3.40%	3.24%	12,984,384	12,536,754	-3.45%
		6. Net Losses Incurred	6,524,869	13.09%	8,712,700	33.53%	9,053,488	3.91%	9,708,229	7.23%	11,398,441	17.41%	11,893,276	4.34%	12.76%	8,657,442	8,899,579	2.80%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	6,834,845	18.46%	8,819,969	29.04%	9,076,586	2.91%	9,712,499	7.01%	11,400,855	17.38%	11,894,161	4.33%	11.72%	8,660,412	9,043,685	4.43%
		8. Net Loss Ratio [6/5]	44.34%	-	56.55%	-	55.66%	-	60.92%	-	68.28%	-	68.90%	-	-	66.68%	70.99%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	46.44%	-	57.25%	-	55.80%	-	60.95%	-	68.30%	-	68.91%	-	-	66.70%	72.14%	-
		10. Expense Ratio including Commission	38.98%	-	38.96%	-	32.85%	-	32.09%	-	36.28%	-	29.95%	-	-	29.93%	27.10%	-
		11. Combined Ratio [8+10]	83.32%	-	95.51%	-	88.51%	-	93.01%	-	104.56%	-	98.85%	-	-	96.60%	98.08%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	85.43%	-	96.21%	-	88.65%	-	93.04%	-	104.57%	-	98.86%	-	-	96.62%	99.23%	-
		13. Net Retention Ratio	93.17%	-	93.93%	-	94.87%	-	89.19%	-	92.72%	-	90.94%	-	-	92.49%	91.83%	-
	Voluntary	1. No. of Policies	8,436,789	1.96%	8,775,098	4.01%	9,062,569	3.28%	10,025,098	10.62%	10,496,341	4.70%	11,081,415	5.57%	5.60%	8,144,102	8,094,755	-0.61%
		2. Direct Premium	104,066,164	1.49%	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%	4.12%	92,283,288	92,552,400	0.29%
		3. Average Premium per Policy [2/1]	12.3348	-0.46%	12.0226	-2.53%	12.1555	1.11%	11.7848	-3.05%	11.9592	1.48%	11.4928	-3.90%	-1.40%	11.3313	11.4336	0.90%
		4. Net Written Premium	93,755,911	0.96%	93,348,657	-0.43%	96,957,220	3.87%	102,269,355	5.48%	109,988,373	7.55%	112,196,540	2.01%	3.66%	81,301,141	81,318,131	0.02%
		5. Net Earned Premium	92,250,344	-0.33%	93,238,667	1.07%	95,099,265	2.00%	98,374,005	3.44%	105,702,376	7.45%	110,996,971	5.01%	3.77%	82,908,435	84,450,931	1.86%
		6. Net Losses Incurred	58,813,278	1.21%	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%	3.30%	50,420,173	45,603,395	-9.55%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	58,813,278	1.21%	60,207,577	2.37%	61,790,302	2.63%	64,911,983	5.05%	68,726,716	5.88%	69,172,183	0.65%	3.30%	50,437,473	46,341,829	-8.12%
		8. Net Loss Ratio [6/5]	63.75%	-	64.57%	-	64.81%	-	65.96%	-	65.01%	-	62.31%	-	-	60.81%	54.00%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	63.75%	-	64.57%	-	64.97%	-	65.98%	-	65.02%	-	62.32%	-	-	60.84%	54.87%	-
		10. Expense Ratio including Commission	35.59%	-	36.42%	-	37.21%	-	36.92%	-	38.01%	-	36.02%	-	-	34.72%	33.47%	-
		11. Combined Ratio [8+10]	99.35%	-	100.99%	-	102.02%	-	102.87%	-	103.02%	-	98.34%	-	-	95.53%	87.47%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	99.35%	-	100.99%	-	102.18%	-	102.90%	-	103.03%	-	98.34%	-	-	95.55%	88.34%	-
		13. Net Retention Ratio	89.67%	-	87.74%	-	87.14%	-	85.78%	-	86.94%	-	87.34%	-	-	87.35%	86.97%	-
Marine	Cargo	1. No. of Policies	777,967	-8.58%	861,242	10.70%	885,915	2.86%	920,188	3.87%	886,384	-3.67%	986,157	11.26%	4.86%	723,523	739,138	2.16%
		2. Direct Premium	4,905,871	0.77%	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%	-0.37%	3,637,842	4,424,743	21.63%
		3. Average Premium per Policy [2/1]	6.3060	10.23%	5.7363	-9.03%	5.5569	-3.13%	5.5780	0.38%	5.6996	2.18%	4.8831	-14.32%	-4.99%	5.0280	5.9864	19.06%
		4. Net Written Premium	2,899,791	2.27%	2,996,409	3.33%	3,049,633	1.78%	3,130,164	2.64%	3,052,383	-2.48%	2,876,867	-5.75%	-0.16%	2,127,939	2,571,167	20.83%



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Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at September , 2020*	as at September , 2021*	Growth	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
Marine	Cargo	5. Net Earned Premium	2,861,506	1.38%	2,962,037	3.51%	3,007,232	1.53%	3,055,436	1.60%	3,048,442	-0.23%	2,858,246	-6.24%	-0.02%	2,138,743	2,431,384	13.68%	
		6. Net Losses Incurred	855,403	10.66%	730,152	-14.64%	947,664	29.79%	1,014,750	7.08%	1,005,648	-0.90%	1,118,313	11.20%	5.51%	810,076	922,093	13.83%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	855,403	10.66%	730,168	-14.64%	950,082	30.12%	1,015,196	6.85%	1,005,861	-0.92%	1,118,396	11.19%	5.51%	810,354	937,024	15.63%	
		8. Net Loss Ratio [6/5]	29.89%	-	24.65%	-	31.51%	-	33.21%	-	32.99%	-	39.13%	-	-	-	37.88%	37.92%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	29.89%	-	24.65%	-	31.59%	-	33.23%	-	33.00%	-	39.13%	-	-	-	37.89%	38.54%	-
		10. Expense Ratio including Commission	32.58%	-	35.09%	-	36.97%	-	37.83%	-	36.79%	-	35.96%	-	-	-	35.50%	34.90%	-
		11. Combined Ratio [8+10]	62.48%	-	59.74%	-	68.48%	-	71.04%	-	69.78%	-	75.09%	-	-	-	73.37%	72.82%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	62.48%	-	59.74%	-	68.56%	-	71.06%	-	69.79%	-	75.09%	-	-	-	73.39%	73.44%	-
		13. Net Retention Ratio	55.84%	-	57.41%	-	58.90%	-	58.17%	-	57.65%	-	57.26%	-	-	-	56.23%	55.54%	-
		Hull	1. No. of Policies	3,084	-63.06%	3,369	9.24%	4,629	37.40%	4,320	-6.68%	3,744	-13.33%	3,729	-0.40%	3.87%	2,593	3,954	52.49%
			2. Direct Premium	438,185	0.57%	415,076	-5.27%	432,833	4.28%	382,500	-11.63%	416,862	8.98%	473,790	13.66%	1.57%	357,200	353,052	-1.16%
			3. Average Premium per Policy [2/1]	142.0834	172.25%	123.2045	-13.29%	93.5046	-24.11%	88.5416	-5.31%	111.3414	25.75%	127.0555	14.11%	-2.21%	137.7556	89.2898	-35.18%
			4. Net Written Premium	155,858	-10.72%	99,033	-36.46%	99,089	0.06%	63,303	-36.11%	82,685	30.62%	117,206	41.75%	-5.54%	85,592	108,215	26.43%
	5. Net Earned Premium		154,269	-10.60%	115,757	-24.96%	107,195	-7.40%	66,579	-37.89%	84,182	26.44%	93,231	10.75%	-9.58%	69,703	99,665	42.98%	
	6. Net Losses Incurred		29,537	-71.49%	71,570	142.30%	50,544	-29.38%	9,185	-81.83%	85,364	829.36%	85,562	0.23%	23.70%	64,592	28,685	-55.59%	
	7. Net Loss Incurred including URR and Long-Term Technical Reserve		29,537	-71.49%	71,570	142.30%	50,673	-29.20%	9,189	-81.87%	85,382	829.15%	85,568	0.22%	23.71%	64,614	29,149	-54.89%	
	8. Net Loss Ratio [6/5]		19.15%	-	61.83%	-	47.15%	-	13.80%	-	101.40%	-	91.77%	-	-	-	92.67%	28.78%	-
	9. Loss Ratio including URR and Long-Term Technical Reserve		19.15%	-	61.83%	-	47.27%	-	13.80%	-	101.42%	-	91.78%	-	-	-	92.70%	29.25%	-
	10. Expense Ratio including Commission		33.79%	-	41.59%	-	39.08%	-	28.81%	-	44.51%	-	57.94%	-	-	-	59.59%	59.42%	-
	Fire	Fire	1. No. of Policies	3,436,217	-4.93%	3,402,842	-0.97%	3,341,320	-1.81%	3,665,531	9.70%	3,109,028	-15.18%	3,200,120	2.93%	-1.41%	2,660,656	2,772,478	4.20%
			2. Direct Premium	10,480,410	-0.43%	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%	-0.60%	7,793,868	7,935,118	1.81%
			3. Average Premium per Policy [2/1]	3.0500	4.72%	3.0074	-1.40%	2.9479	-1.98%	2.7660	-6.17%	3.2544	17.66%	3.1772	-2.37%	0.82%	2.9293	2.8621	-2.29%
			4. Net Written Premium	7,331,471	9.18%	7,097,412	-3.19%	7,275,860	2.51%	7,356,505	1.11%	7,232,887	-1.68%	7,265,284	0.45%	-0.18%	5,541,273	5,964,603	7.64%
5. Net Earned Premium			6,983,747	8.09%	7,238,376	3.65%	7,188,089	-0.69%	7,263,604	1.05%	7,243,743	-0.27%	7,236,029	-0.11%	0.71%	5,434,219	5,443,014	0.16%	
6. Net Losses Incurred			799,375	-2.53%	969,552	21.29%	1,109,245	14.41%	1,045,795	-5.72%	1,164,863	11.39%	1,350,435	15.93%	11.06%	929,283	1,295,677	39.43%	
7. Net Loss Incurred including URR and Long-Term Technical Reserve			799,375	-2.53%	969,795	21.32%	1,112,075	14.67%	1,046,256	-5.92%	1,165,110	11.36%	1,350,536	15.91%	11.06%	929,602	1,316,657	41.64%	



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
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Period : Q1 2015 - Q3 2021*
Line of Business : All
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Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at September , 2020*	as at September , 2021*	Growth	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
Fire	Fire	8. Net Loss Ratio [6/5]	11.45%	-	13.39%	-	15.43%	-	14.40%	-	16.08%	-	18.66%	-	-	17.10%	23.80%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	11.45%	-	13.40%	-	15.47%	-	14.40%	-	16.08%	-	18.66%	-	-	17.11%	24.19%	-	
		10. Expense Ratio including Commission	51.25%	-	49.24%	-	53.26%	-	52.04%	-	49.74%	-	47.28%	-	-	49.65%	53.93%	-	
		11. Combined Ratio [8+10]	62.69%	-	62.63%	-	68.69%	-	66.44%	-	65.82%	-	65.94%	-	-	66.75%	77.74%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	62.69%	-	62.64%	-	68.73%	-	66.44%	-	65.83%	-	65.95%	-	-	66.76%	78.12%	-	
		13. Net Retention Ratio	60.01%	-	60.81%	-	65.90%	-	65.45%	-	65.27%	-	66.23%	-	-	65.93%	69.39%	-	
Miscellaneous	IAR	1. No. of Policies	143,119	-81.44%	117,421	-17.96%	1,147,401	877.17%	1,384,219	20.64%	1,914,289	38.29%	1,251,633	-34.62%	54.30%	903,361	947,398	4.87%	
		2. Direct Premium	25,679,751	-2.94%	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%	0.76%	17,945,930	19,039,526	6.09%	
		3. Average Premium per Policy [2/1]	179.4294	422.90%	208.5147	16.21%	21.1722	-89.85%	17.3871	-17.88%	12.6743	-27.10%	21.3127	68.16%	-34.69%	19.8657	20.0966	1.16%	
		4. Net Written Premium	6,056,061	2.71%	6,647,032	9.76%	6,593,276	-0.81%	6,576,848	-0.25%	6,671,658	1.44%	6,356,556	-4.72%	0.97%	4,591,141	5,172,455	12.66%	
		5. Net Earned Premium	5,867,328	7.05%	6,346,685	8.17%	6,353,905	0.11%	6,471,795	1.86%	6,644,625	2.67%	6,325,407	-4.80%	1.51%	4,847,107	5,090,614	5.02%	
		6. Net Losses Incurred	1,201,546	-129.02%	2,376,863	97.82%	2,890,861	21.63%	2,233,734	-22.73%	2,936,740	31.47%	3,093,810	5.35%	20.82%	2,388,938	1,738,349	-27.23%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	1,201,546	-129.02%	2,378,086	97.92%	2,898,236	21.87%	2,234,717	-22.89%	2,937,362	31.44%	3,094,040	5.33%	20.83%	2,389,758	1,766,496	-26.08%	
		8. Net Loss Ratio [6/5]	20.48%	-	37.45%	-	45.50%	-	34.51%	-	44.20%	-	48.91%	-	-	49.29%	34.15%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	20.48%	-	37.47%	-	45.61%	-	34.53%	-	44.21%	-	48.91%	-	-	49.30%	34.70%	-	
		10. Expense Ratio including Commission	49.60%	-	47.38%	-	54.48%	-	51.80%	-	52.40%	-	51.67%	-	-	49.51%	48.57%	-	
		11. Combined Ratio [8+10]	70.07%	-	84.83%	-	99.97%	-	86.32%	-	96.60%	-	100.58%	-	-	98.79%	82.72%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	70.07%	-	84.85%	-	100.09%	-	86.33%	-	96.60%	-	100.58%	-	-	98.81%	83.27%	-	
		13. Net Retention Ratio	21.70%	-	24.50%	-	24.83%	-	24.82%	-	24.93%	-	21.77%	-	-	23.27%	24.47%	-	
	Public Liability	Public Liability	1. No. of Policies	32,258	-19.88%	41,830	29.67%	47,869	14.44%	67,432	40.87%	141,375	109.66%	95,367	-32.54%	24.21%	65,197	76,720	17.67%
			2. Direct Premium	2,013,051	3.54%	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%	6.77%	2,118,281	2,352,376	11.05%
			3. Average Premium per Policy [2/1]	62.4047	29.22%	57.5559	-7.77%	50.7857	-11.76%	38.2788	-24.63%	19.0719	-50.18%	29.2860	53.56%	-14.04%	32.4905	30.6618	-5.63%
			4. Net Written Premium	855,549	9.40%	939,880	9.86%	957,728	1.90%	926,735	-3.24%	1,089,908	17.61%	1,160,217	6.45%	6.28%	899,862	1,086,930	20.79%
			5. Net Earned Premium	837,442	12.08%	944,342	12.77%	898,219	-4.88%	931,567	3.71%	939,368	0.84%	1,008,973	7.41%	3.80%	737,891	875,281	18.62%
			6. Net Losses Incurred	314,688	3.20%	424,942	35.04%	513,356	20.81%	217,197	-57.69%	207,804	-4.32%	519,914	150.19%	10.56%	350,262	274,984	-21.49%
			7. Net Loss Incurred including URR and Long-Term Technical Reserve	314,688	3.20%	424,942	35.04%	514,666	21.11%	217,293	-57.78%	207,848	-4.35%	519,953	150.16%	10.56%	350,382	279,436	-20.25%
8. Net Loss Ratio [6/5]	37.58%	-	45.00%	-	57.15%	-	23.32%	-	22.12%	-	51.53%	-	-	47.47%	31.42%	-			
9. Loss Ratio including URR and Long-Term Technical Reserve	37.58%	-	45.00%	-	57.30%	-	23.33%	-	22.13%	-	51.53%	-	-	47.48%	31.93%	-			
10. Expense Ratio including	43.98%	-	48.03%	-	56.22%	-	54.24%	-	52.67%	-	51.06%	-	-	52.37%	46.34%	-			



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			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
Miscellaneous	Public Liability	Commission																	
		11. Combined Ratio [8+10]	81.56%	-	93.03%	-	113.37%	-	77.56%	-	74.79%	-	102.59%	-	-	99.84%	77.75%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	81.56%	-	93.03%	-	113.52%	-	77.57%	-	74.80%	-	102.59%	-	-	99.86%	78.26%	-	
		13. Net Retention Ratio	38.58%	-	34.92%	-	35.50%	-	32.59%	-	35.49%	-	36.75%	-	-	37.73%	39.18%	-	
	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]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q3 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at September , 2020*	as at September , 2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Miscellaneous	Aviation	13. Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bail Bond	1. No. of Policies	16,310	-	18,629	14.22%	18,256	-2.00%	19,354	6.01%	20,623	6.56%	19,320	-6.32%	3.45%	15,314	12,992	-15.16%
		2. Direct Premium	125,573	-	160,771	28.03%	159,959	-0.51%	162,149	1.37%	172,753	6.54%	159,184	-7.85%	4.86%	124,327	108,858	-12.44%
		3. Average Premium per Policy [2/1]	7.6992	-	8.6301	12.09%	8.7620	1.53%	8.3781	-4.38%	8.3767	-0.02%	8.2393	-1.64%	1.37%	8.1185	8.3788	3.21%
		4. Net Written Premium	123,983	-	154,797	24.85%	154,894	0.06%	157,003	1.36%	167,683	6.80%	154,822	-7.67%	4.54%	120,803	105,629	-12.56%
		5. Net Earned Premium	63,965	-	141,438	121.12%	138,312	-2.21%	145,658	5.31%	148,092	1.67%	125,080	-15.54%	14.35%	94,992	73,102	-23.04%
		6. Net Losses Incurred	-791	-	4,807	-707.65%	54,190	1,027.29%	66,176	22.12%	66,886	1.07%	54,875	-17.96%	-	43,359	24,830	-42.73%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	-791	-	4,807	-707.65%	54,328	1,030.16%	66,205	21.86%	66,900	1.05%	54,879	-17.97%	-	43,374	25,231	-41.83%
		8. Net Loss Ratio [6/5]	-1.24%	-	3.40%	-	39.18%	-	45.43%	-	45.17%	-	43.87%	-	-	45.65%	33.97%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	-1.24%	-	3.40%	-	39.28%	-	45.45%	-	45.17%	-	43.88%	-	-	45.66%	34.52%	-
		10. Expense Ratio including Commission	72.93%	-	49.92%	-	41.05%	-	38.68%	-	42.52%	-	45.12%	-	-	46.13%	48.38%	-
		11. Combined Ratio [8+10]	71.69%	-	53.31%	-	80.23%	-	84.11%	-	87.68%	-	88.99%	-	-	91.77%	82.35%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	71.69%	-	53.31%	-	80.33%	-	84.13%	-	87.69%	-	89.00%	-	-	91.79%	82.90%	-
		13. Net Retention Ratio	98.73%	-	96.12%	-	96.73%	-	96.68%	-	96.89%	-	97.20%	-	-	97.14%	97.07%	-
	Travel	1. No. of Policies	725,661	-	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%	12.60%	1,067,462	479,721	-55.06%
		2. Direct Premium	1,979,561	-	1,812,930	-8.42%	1,883,804	3.91%	2,094,595	11.19%	2,257,388	7.77%	859,670	-61.92%	-15.36%	627,981	603,761	-3.86%
		3. Average Premium per Policy [2/1]	2.7279	-	0.7305	-73.22%	0.7290	-0.20%	0.6944	-4.75%	0.6715	-3.29%	0.6544	-2.54%	-24.84%	0.5883	1.2586	113.94%
		4. Net Written Premium	1,178,223	-	1,092,414	-7.28%	1,057,172	-3.23%	1,227,074	16.07%	1,356,925	10.58%	528,480	-61.05%	-14.82%	390,336	449,855	15.25%
		5. Net Earned Premium	1,231,616	-	1,175,217	-4.58%	1,041,551	-11.37%	1,221,153	17.24%	1,363,629	11.67%	605,210	-55.62%	-13.25%	475,094	399,884	-15.83%
		6. Net Losses Incurred	342,634	-	237,078	-30.81%	193,332	-18.45%	271,250	40.30%	318,945	17.58%	142,045	-55.46%	-16.15%	129,918	45,916	-64.66%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	342,634	-	237,078	-30.81%	193,825	-18.24%	271,369	40.01%	319,012	17.56%	142,056	-55.47%	-16.15%	129,963	46,659	-64.10%
		8. Net Loss Ratio [6/5]	27.82%	-	20.17%	-	18.56%	-	22.21%	-	23.39%	-	23.47%	-	-	27.35%	11.48%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	27.82%	-	20.17%	-	18.61%	-	22.22%	-	23.39%	-	23.47%	-	-	27.36%	11.67%	-
		10. Expense Ratio including Commission	46.44%	-	36.82%	-	35.75%	-	35.29%	-	35.08%	-	33.78%	-	-	39.12%	29.89%	-
		11. Combined Ratio [8+10]	74.26%	-	56.99%	-	54.31%	-	57.50%	-	58.47%	-	57.25%	-	-	66.46%	41.37%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	74.26%	-	56.99%	-	54.36%	-	57.51%	-	58.47%	-	57.25%	-	-	66.47%	41.56%	-
		13. Net Retention Ratio	57.03%	-	58.31%	-	54.53%	-	56.66%	-	57.71%	-	57.90%	-	-	57.80%	71.22%	-
	PA	1. No. of Policies	9,885,465	-5.28%	8,682,463	-12.17%	9,199,537	5.96%	8,409,017	-8.59%	8,746,460	4.01%	9,436,262	7.89%	-0.93%	7,338,461	9,386,579	27.91%
		2. Direct Premium	25,154,176	1.72%	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%	4.24%	23,001,190	24,535,205	6.67%



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q3 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at September , 2020*	as at September , 2021*	Growth	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth					
Miscellaneous	PA	3. Average Premium per Policy [2/1]	2.5446	7.39%	3.3941	33.39%	3.0658	-9.67%	3.4818	13.57%	3.5031	0.61%	3.2803	-6.36%	5.21%	3.1343	2.6139	-16.61%	
		4. Net Written Premium	16,956,966	8.98%	19,829,369	16.94%	18,898,744	-4.69%	18,714,846	-0.97%	21,128,369	12.90%	21,617,547	2.32%	4.98%	15,863,161	17,529,815	10.51%	
		5. Net Earned Premium	15,816,350	9.55%	19,576,275	23.77%	18,861,538	-3.65%	18,787,401	-0.39%	20,800,482	10.72%	22,177,042	6.62%	6.99%	17,184,568	16,650,653	-3.11%	
		6. Net Losses Incurred	5,564,812	12.35%	6,562,174	17.92%	6,523,681	-0.59%	6,876,168	5.40%	7,988,582	16.18%	8,278,656	3.63%	8.27%	6,089,277	18,052,350	196.46%	
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	5,602,694	13.12%	6,740,507	20.31%	6,848,608	1.60%	7,287,473	6.41%	8,435,660	15.76%	8,805,341	4.38%	9.46%	6,493,715	18,502,899	184.94%	
		8. Net Loss Ratio [6/5]	35.18%	-	33.52%	-	34.59%	-	36.60%	-	38.41%	-	37.33%	-	-	35.43%	108.42%	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	35.42%	-	34.43%	-	36.31%	-	38.79%	-	40.56%	-	39.70%	-	-	37.79%	111.12%	-	
		10. Expense Ratio including Commission	49.62%	-	51.75%	-	47.42%	-	47.93%	-	45.81%	-	42.83%	-	-	40.66%	44.02%	-	
		11. Combined Ratio [8+10]	84.81%	-	85.28%	-	82.01%	-	84.53%	-	84.21%	-	80.16%	-	-	76.09%	152.43%	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	85.05%	-	86.19%	-	83.73%	-	86.72%	-	86.36%	-	82.53%	-	-	78.45%	155.14%	-	
		13. Net Retention Ratio	60.08%	-	60.93%	-	60.92%	-	59.71%	-	65.84%	-	66.80%	-	-	65.99%	67.09%	-	
		Health	1. No. of Policies	463,138	-40.35%	468,502	1.16%	741,711	58.32%	916,796	23.61%	1,108,724	20.93%	7,941,379	616.26%	76.54%	7,568,393	10,120,961	33.73%
			2. Direct Premium	7,563,113	7.27%	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%	15.63%	12,794,990	14,984,350	17.11%
	3. Average Premium per Policy [2/1]		16.3302	79.83%	16.5494	1.34%	11.2635	-31.94%	10.2528	-8.97%	9.9064	-3.38%	1.9684	-80.13%	-34.50%	1.6906	1.4805	-12.43%	
	4. Net Written Premium		7,938,830	28.85%	7,657,015	-3.55%	8,263,088	7.92%	9,037,782	9.38%	10,698,682	18.38%	14,211,608	32.84%	12.35%	11,341,794	13,258,446	16.90%	
	5. Net Earned Premium		8,520,527	42.83%	7,657,524	-10.13%	7,990,441	4.35%	8,849,236	10.75%	10,300,508	16.40%	13,397,094	30.06%	9.47%	9,908,846	11,135,533	12.38%	
	6. Net Losses Incurred		4,946,839	41.55%	5,007,018	1.22%	4,787,353	-4.39%	5,660,991	18.25%	6,120,300	8.11%	6,163,545	0.71%	4.50%	4,525,747	21,595,515	377.17%	
	7. Net Loss Incurred including URR and Long-Term Technical Reserve		4,946,760	41.55%	5,323,109	7.61%	5,025,799	-5.59%	5,999,608	19.38%	6,462,821	7.72%	6,555,668	1.44%	5.79%	4,826,338	22,134,492	358.62%	
	8. Net Loss Ratio [6/5]		58.06%	-	65.39%	-	59.91%	-	63.97%	-	59.42%	-	46.01%	-	-	45.67%	193.93%	-	
	9. Loss Ratio including URR and Long-Term Technical Reserve		58.06%	-	69.51%	-	62.90%	-	67.80%	-	62.74%	-	48.93%	-	-	48.71%	198.77%	-	
	10. Expense Ratio including Commission		42.26%	-	41.91%	-	42.59%	-	43.45%	-	43.00%	-	35.97%	-	-	36.35%	36.50%	-	
	11. Combined Ratio [8+10]		100.31%	-	107.29%	-	102.51%	-	107.42%	-	102.42%	-	81.98%	-	-	82.03%	230.44%	-	
	12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]		100.31%	-	111.42%	-	105.49%	-	111.25%	-	105.75%	-	84.90%	-	-	85.06%	235.28%	-	
	13. Net Retention Ratio		75.96%	-	75.58%	-	78.66%	-	79.40%	-	85.50%	-	83.65%	-	-	81.35%	82.91%	-	
	Other	1. No. of Policies	1,874,741	22.66%	2,260,733	20.59%	1,453,130	-35.72%	1,431,364	-1.50%	1,929,594	34.81%	2,350,841	21.83%	4.63%	1,662,342	2,168,068	30.42%	
		2. Direct Premium	10,599,108	45.26%	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%	5.83%	11,245,994	12,017,041	6.86%	
		3. Average Premium per Policy [2/1]	5.6536	18.42%	5.2461	-7.21%	8.1095	54.58%	8.7782	8.25%	6.9606	-20.71%	5.9854	-14.01%	1.15%	6.7652	5.5427	-18.07%	
		4. Net Written Premium	3,741,145	23.49%	4,130,663	10.41%	4,460,988	8.00%	4,723,630	5.89%	4,779,140	1.18%	5,115,055	7.03%	6.46%	4,032,817	3,608,876	-10.51%	
		5. Net Earned Premium	3,783,282	11.19%	3,766,819	-0.44%	4,124,983	9.51%	4,421,426	7.19%	4,712,014	6.57%	5,307,501	12.64%	7.01%	3,105,473	3,736,698	20.33%	
		6. Net Losses Incurred	1,320,229	-32.66%	1,749,872	32.54%	1,853,681	5.93%	1,922,654	3.72%	1,913,960	-0.45%	1,943,381	1.54%	8.04%	1,528,260	1,060,654	-30.60%	



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q3 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

Unit in '000 Baht

Line of Business	Subclass	Items	2015		2016		2017*		2018*		2019		2020		Compound Annual Growth Rate (CAGR)	as at September , 2020*	as at September , 2021*	Growth
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth				
Miscellaneous	Other	7. Net Loss Incurred including URR and Long-Term Technical Reserve	1,320,229	-32.66%	1,749,880	32.54%	1,858,410	6.20%	1,923,500	3.50%	1,914,365	-0.47%	1,943,526	1.52%	8.04%	1,528,784	1,077,828	-29.50%
		8. Net Loss Ratio [6/5]	34.90%	-	46.45%	-	44.94%	-	43.48%	-	40.62%	-	36.62%	-	-	49.21%	28.38%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	34.90%	-	46.46%	-	45.05%	-	43.50%	-	40.63%	-	36.62%	-	-	49.23%	28.84%	-
		10. Expense Ratio including Commission	48.94%	-	53.68%	-	55.82%	-	52.25%	-	51.54%	-	42.72%	-	-	57.02%	45.58%	-
		11. Combined Ratio [8+10]	83.83%	-	100.13%	-	100.76%	-	95.74%	-	92.16%	-	79.33%	-	-	106.23%	73.96%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	83.83%	-	100.13%	-	100.87%	-	95.76%	-	92.17%	-	79.34%	-	-	106.25%	74.42%	-
		13. Net Retention Ratio	31.18%	-	31.06%	-	34.22%	-	34.41%	-	32.44%	-	32.56%	-	-	32.80%	27.27%	-
Total		1. No. of Policies	54,708,598	0.23%	56,770,041	3.77%	59,443,694	4.71%	62,418,660	5.00%	65,436,963	4.84%	71,404,896	9.12%	5.47%	55,951,989	59,577,686	6.48%
		2. Direct Premium	209,243,765	1.89%	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%	3.84%	186,196,035	192,770,885	3.53%
		3. Average Premium per Policy [2/1]	3.8247	1.65%	3.8000	-0.64%	3.6939	-2.79%	3.7167	0.62%	3.7296	0.35%	3.5378	-5.14%	-1.55%	3.3278	3.2356	-2.77%
		4. Net Written Premium	156,158,619	4.66%	159,716,173	2.28%	164,050,569	2.71%	170,330,147	3.83%	183,453,595	7.70%	188,621,475	2.82%	3.85%	139,531,484	143,936,992	3.16%
		5. Net Earned Premium	153,087,046	4.30%	158,568,995	3.58%	161,076,541	1.58%	165,522,776	2.76%	177,680,688	7.35%	187,391,406	5.47%	4.13%	139,889,454	142,923,513	2.17%
		6. Net Losses Incurred	80,712,419	11.71%	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%	5.16%	75,937,327	99,542,026	31.08%
		7. Net Loss Incurred including URR and Long-Term Technical Reserve	81,060,197	12.19%	87,657,488	8.14%	90,373,591	3.10%	94,695,287	4.78%	102,727,892	8.48%	104,736,307	1.96%	5.26%	76,664,769	101,501,385	32.40%
		8. Net Loss Ratio [6/5]	52.72%	-	54.90%	-	55.63%	-	56.74%	-	57.36%	-	55.40%	-	-	54.28%	69.65%	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	52.95%	-	55.28%	-	56.11%	-	57.21%	-	57.82%	-	55.89%	-	-	54.80%	71.02%	-
		10. Expense Ratio including Commission	39.41%	-	40.32%	-	40.20%	-	39.81%	-	40.47%	-	37.51%	-	-	36.85%	36.13%	-
		11. Combined Ratio [8+10]	92.13%	-	95.22%	-	95.83%	-	96.54%	-	97.83%	-	92.91%	-	-	91.13%	105.78%	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	92.36%	-	95.60%	-	96.31%	-	97.02%	-	98.28%	-	93.40%	-	-	91.65%	107.15%	-
		13. Net Retention Ratio	70.44%	-	69.96%	-	71.01%	-	70.25%	-	72.35%	-	71.95%	-	-	72.24%	71.61%	-

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.



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2015 - Q3 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

12. There are URR and long-term technical reserve data since 2015.
13. Sajja Insurance was closed down on August 10, 2017.
14. Bupa Health Insurance was subsequently changed name to Aetna Health Insurance on January 19, 2018.
15. Phoenix Insurance was subsequently changed name to JP Insurance on May 05, 2018.
16. QBE Insurance was subsequently changed name to King Wai Insurance on June, 22 2018.
17. Chao Phaya Insurance was closed down on September 07, 2018.
18. There have been no data for each company since Q4 2018.
19. Allianz General Insurance merged with Allianz Ayudhya General Insurance on April 30, 2019.
20. New Hampshire Insurance merged with AIG Insurance on March 1, 2021.
21. Asset Insurance was subsequently changed name to The One Insurance on June 11, 2021.
22. JP Insurance was subsequently changed name to Jamart Insurance on July 15, 2021.
23. OIC has ordered Asia Insurance 1950 to stop signing up new customers from September 23, 2021 and was closed down on October 15, 2021.
24. The One Insurance was closed down on December 13, 2021.

Formulas :

1. Net Loss Ratio = $[Net Losses Incurred / Earned Premiums] \times 100$
2. Expense Ratio = $[***Operating Expense + Underwriting Expenses + (Commission \& Brokerage - Commission Fee Income) + (Allowance of Road Accident Victims Protection Company - Allowance Income)] / [Earned Premiums]$

$***Operating Expense for each subclass = [Direct Premiums for each subclass / Total Direct Premiums] * [Total Operating Expense]$

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