



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q4 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		2021*		Compound Annual Growth Rate (CAGR)
			Amount	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%	33,224,886	-1.48%	2.30%
		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%	18,633,961	-0.14%	2.23%
		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%	0.5608	1.36%	-0.07%
		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%	17,206,574	1.09%	1.82%
		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%	16,857,605	-2.33%	1.82%
		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%	11,921,585	0.24%	6.47%
		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%	11,969,374	0.63%	6.30%
		8. Net Loss Ratio [6/5]	56.55%	-	55.66%	-	60.92%	-	68.28%	-	68.90%	-	70.72%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	57.25%	-	55.80%	-	60.95%	-	68.30%	-	68.91%	-	71.00%	-	-
		10. Expense Ratio including Commission	38.96%	-	32.85%	-	32.09%	-	36.28%	-	29.95%	-	26.98%	-	-
		11. Combined Ratio [8+10]	95.51%	-	88.51%	-	93.01%	-	104.56%	-	98.85%	-	97.69%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	96.21%	-	88.65%	-	93.04%	-	104.57%	-	98.86%	-	97.98%	-	-
		13. Net Retention Ratio	93.93%	-	94.87%	-	89.19%	-	92.72%	-	90.94%	-	92.11%	-	-
	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%	10,968,862	-1.02%	4.56%
		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%	128,772,522	1.11%	4.07%
		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%	11.7398	2.15%	-0.47%
		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%	113,988,527	1.60%	4.08%
		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%	112,030,874	0.93%	3.74%
		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%	61,193,720	-11.53%	0.33%
		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%	61,439,021	-11.18%	0.41%
		8. Net Loss Ratio [6/5]	64.57%	-	64.81%	-	65.96%	-	65.01%	-	62.31%	-	54.62%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	64.57%	-	64.97%	-	65.98%	-	65.02%	-	62.32%	-	54.84%	-	-
		10. Expense Ratio including Commission	36.42%	-	37.21%	-	36.92%	-	38.01%	-	36.02%	-	34.86%	-	-
		11. Combined Ratio [8+10]	100.99%	-	102.02%	-	102.87%	-	103.02%	-	98.34%	-	89.49%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	100.99%	-	102.18%	-	102.90%	-	103.03%	-	98.34%	-	89.70%	-	-
		13. Net Retention Ratio	87.74%	-	87.14%	-	85.78%	-	86.94%	-	87.34%	-	87.66%	-	-
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%	977,071	-0.92%	2.56%
		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%	5,852,701	21.54%	3.45%
		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%	5.9900	22.67%	0.87%
		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%	3,484,506	21.12%	3.06%
		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%	3,324,357	16.31%	2.33%
		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%	1,240,803	10.95%	11.19%
		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%	1,245,776	11.39%	11.28%



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Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		2021*		Compound Annual Growth Rate (CAGR)
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Marine	Cargo	8. Net Loss Ratio [6/5]	24.65%	-	31.51%	-	33.21%	-	32.99%	-	39.13%	-	37.32%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	24.65%	-	31.59%	-	33.23%	-	33.00%	-	39.13%	-	37.47%	-	-
		10. Expense Ratio including Commission	35.09%	-	36.97%	-	37.83%	-	36.79%	-	35.96%	-	33.95%	-	-
		11. Combined Ratio [8+10]	59.74%	-	68.48%	-	71.04%	-	69.78%	-	75.09%	-	71.27%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	59.74%	-	68.56%	-	71.06%	-	69.79%	-	75.09%	-	71.42%	-	-
		13. Net Retention Ratio	57.41%	-	58.90%	-	58.17%	-	57.65%	-	57.26%	-	56.74%	-	-
	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%	4,993	33.90%	8.19%
		2. Direct Premium	415,076	-5.27%	432,833	4.28%	382,500	-11.63%	416,862	8.98%	473,790	13.66%	464,563	-1.95%	2.28%
		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%	93.0429	-26.77%	-5.46%
		4. Net Written Premium	99,033	-36.46%	99,089	0.06%	63,303	-36.11%	82,685	30.62%	117,206	41.75%	149,012	27.14%	8.51%
		5. Net Earned Premium	115,757	-24.96%	107,195	-7.40%	66,579	-37.89%	84,182	26.44%	93,231	10.75%	135,261	45.08%	3.16%
		6. Net Losses Incurred	71,570	142.30%	50,544	-29.38%	9,185	-81.83%	85,364	829.36%	85,562	0.23%	57,059	-33.31%	-4.43%
		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%	57,288	-33.05%	-4.35%
		8. Net Loss Ratio [6/5]	61.83%	-	47.15%	-	13.80%	-	101.40%	-	91.77%	-	42.18%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	61.83%	-	47.27%	-	13.80%	-	101.42%	-	91.78%	-	42.35%	-	-
		10. Expense Ratio including Commission	41.59%	-	39.08%	-	28.81%	-	44.51%	-	57.94%	-	55.44%	-	-
		11. Combined Ratio [8+10]	103.42%	-	86.23%	-	42.61%	-	145.92%	-	149.71%	-	97.63%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	103.42%	-	86.35%	-	42.61%	-	145.94%	-	149.72%	-	97.79%	-	-
		13. Net Retention Ratio	22.77%	-	21.29%	-	15.23%	-	18.56%	-	23.32%	-	30.15%	-	-
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%	3,301,680	3.17%	-0.60%
		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%	10,355,025	1.84%	0.24%
		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%	3.1363	-1.29%	0.84%
		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%	7,770,295	6.95%	1.83%
		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%	7,349,697	1.57%	0.31%
		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%	1,733,799	28.39%	12.33%
		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%	1,740,748	28.89%	12.41%
		8. Net Loss Ratio [6/5]	13.39%	-	15.43%	-	14.40%	-	16.08%	-	18.66%	-	23.59%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	13.40%	-	15.47%	-	14.40%	-	16.08%	-	18.66%	-	23.68%	-	-
		10. Expense Ratio including Commission	49.24%	-	53.26%	-	52.04%	-	49.74%	-	47.28%	-	51.50%	-	-
		11. Combined Ratio [8+10]	62.63%	-	68.69%	-	66.44%	-	65.82%	-	65.94%	-	75.09%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	62.64%	-	68.73%	-	66.44%	-	65.83%	-	65.95%	-	75.18%	-	-
		13. Net Retention Ratio	60.81%	-	65.90%	-	65.45%	-	65.27%	-	66.23%	-	69.04%	-	-
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%	1,223,044	-2.28%	59.79%



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Unit in '000 Baht

Line of Business	Subclass	Items	2016		2017*		2018*		2019		2020		2021*		Compound Annual Growth Rate (CAGR)
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Miscellaneous	IAR	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%	29,084,359	9.03%	3.50%
		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%	23.7803	11.58%	-35.22%
		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%	7,010,856	10.29%	1.07%
		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%	6,808,247	7.63%	1.41%
		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%	2,454,381	-20.67%	0.64%
		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%	2,464,220	-20.36%	0.71%
		8. Net Loss Ratio [6/5]	37.45%	-	45.50%	-	34.51%	-	44.20%	-	48.91%	-	36.05%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	37.47%	-	45.61%	-	34.53%	-	44.21%	-	48.91%	-	36.19%	-	-
		10. Expense Ratio including Commission	47.38%	-	54.48%	-	51.80%	-	52.40%	-	51.67%	-	49.48%	-	-
		11. Combined Ratio [8+10]	84.83%	-	99.97%	-	86.32%	-	96.60%	-	100.58%	-	85.53%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	84.85%	-	100.09%	-	86.33%	-	96.60%	-	100.58%	-	85.67%	-	-
		13. Net Retention Ratio	24.50%	-	24.83%	-	24.82%	-	24.93%	-	21.77%	-	22.02%	-	-
		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%	104,623	9.71%
	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%	3,020,741	8.16%	4.64%
	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%	28.8726	-1.41%	-12.89%
	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%	1,332,788	14.87%	7.24%
	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%	1,184,056	17.35%	4.63%
	6. Net Losses Incurred		424,942	35.04%	513,356	20.81%	217,197	-57.69%	207,804	-4.32%	519,914	150.19%	358,561	-31.03%	-3.34%
	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%	359,998	-30.76%	-3.26%
	8. Net Loss Ratio [6/5]		45.00%	-	57.15%	-	23.32%	-	22.12%	-	51.53%	-	30.28%	-	-
	9. Loss Ratio including URR and Long-Term Technical Reserve		45.00%	-	57.30%	-	23.33%	-	22.13%	-	51.53%	-	30.40%	-	-
	10. Expense Ratio including Commission		48.03%	-	56.22%	-	54.24%	-	52.67%	-	51.06%	-	41.49%	-	-
	11. Combined Ratio [8+10]		93.03%	-	113.37%	-	77.56%	-	74.79%	-	102.59%	-	71.77%	-	-
	12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]		93.03%	-	113.52%	-	77.57%	-	74.80%	-	102.59%	-	71.90%	-	-
	13. Net Retention Ratio		34.92%	-	35.50%	-	32.59%	-	35.49%	-	36.75%	-	36.88%	-	-
	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]	-	-	-	-	-	-	-	-	-	-	-	-	-



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			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Miscellaneous	Engineering	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%	18,354	-5.00%	-0.30%
		2. Direct Premium	160,771	28.03%	159,959	-0.51%	162,149	1.37%	172,753	6.54%	159,184	-7.85%	156,634	-1.60%	-0.52%
		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%	8.5340	3.58%	-0.22%
		4. Net Written Premium	154,797	24.85%	154,894	0.06%	157,003	1.36%	167,683	6.80%	154,822	-7.67%	152,061	-1.78%	-0.36%
		5. Net Earned Premium	141,438	121.12%	138,312	-2.21%	145,658	5.31%	148,092	1.67%	125,080	-15.54%	102,664	-17.92%	-6.21%
		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%	43,874	-20.05%	55.62%
		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%	44,050	-19.73%	55.74%
		8. Net Loss Ratio [6/5]	3.40%	-	39.18%	-	45.43%	-	45.17%	-	43.87%	-	42.74%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	3.40%	-	39.28%	-	45.45%	-	45.17%	-	43.88%	-	42.91%	-	-
		10. Expense Ratio including Commission	49.92%	-	41.05%	-	38.68%	-	42.52%	-	45.12%	-	47.14%	-	-
		11. Combined Ratio [8+10]	53.31%	-	80.23%	-	84.11%	-	87.68%	-	88.99%	-	89.87%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	53.31%	-	80.33%	-	84.13%	-	87.69%	-	89.00%	-	90.05%	-	-
		13. Net Retention Ratio	96.12%	-	96.73%	-	96.68%	-	96.89%	-	97.20%	-	97.11%	-	-
	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%	771,629	-41.26%	-20.84%
		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%	1,129,516	31.39%	-9.03%



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q4 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		2021*		Compound Annual Growth Rate (CAGR)	
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth		
Miscellaneous	Travel	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%	1.4638	123.68%	14.92%	
		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%	857,388	62.24%	-4.73%	
		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%	634,140	4.78%	-11.61%	
		6. Net Losses Incurred	237,078	-30.81%	193,332	-18.45%	271,250	40.30%	318,945	17.58%	142,045	-55.46%	124,052	-12.67%	-12.15%	
		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%	124,549	-12.32%	-12.08%	
		8. Net Loss Ratio [6/5]	20.17%	-	18.56%	-	22.21%	-	23.39%	-	23.47%	-	19.56%	-	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	20.17%	-	18.61%	-	22.22%	-	23.39%	-	23.47%	-	19.64%	-	-	
		10. Expense Ratio including Commission	36.82%	-	35.75%	-	35.29%	-	35.08%	-	33.78%	-	31.99%	-	-	
		11. Combined Ratio [8+10]	56.99%	-	54.31%	-	57.50%	-	58.47%	-	57.25%	-	51.55%	-	-	
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	56.99%	-	54.36%	-	57.51%	-	58.47%	-	57.25%	-	51.63%	-	-	
		13. Net Retention Ratio	58.31%	-	54.53%	-	56.66%	-	57.71%	-	57.90%	-	73.23%	-	-	
		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%	9,711,686	2.92%	2.27%
			2. Direct Premium	29,469,378	17.16%	28,203,515	-4.30%	29,278,216	3.81%	30,639,693	4.65%	30,954,103	1.03%	31,233,651	0.90%	1.17%
	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%	3.2161	-1.96%	-1.07%	
	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%	22,302,193	3.17%	2.38%	
	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%	21,978,393	-0.90%	2.34%	
	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%	19,447,343	134.91%	24.27%	
	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%	19,721,319	123.97%	23.95%	
	8. Net Loss Ratio [6/5]		33.52%	-	34.59%	-	36.60%	-	38.41%	-	37.33%	-	88.48%	-	-	
	9. Loss Ratio including URR and Long-Term Technical Reserve		34.43%	-	36.31%	-	38.79%	-	40.56%	-	39.70%	-	89.73%	-	-	
	10. Expense Ratio including Commission		51.75%	-	47.42%	-	47.93%	-	45.81%	-	42.83%	-	42.94%	-	-	
	11. Combined Ratio [8+10]		85.28%	-	82.01%	-	84.53%	-	84.21%	-	80.16%	-	131.43%	-	-	
	12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]		86.19%	-	83.73%	-	86.72%	-	86.36%	-	82.53%	-	132.67%	-	-	
	13. Net Retention Ratio		60.93%	-	60.92%	-	59.71%	-	65.84%	-	66.80%	-	67.29%	-	-	
	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%	10,530,012	32.60%	86.36%	
		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%	18,737,818	19.87%	19.30%	
		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%	1.7795	-9.60%	-35.98%	
		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%	16,720,672	17.66%	16.91%	
		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%	15,435,808	15.22%	15.05%	
		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%	28,211,958	357.72%	41.31%	
		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%	28,609,411	336.41%	39.98%	
		8. Net Loss Ratio [6/5]	65.39%	-	59.91%	-	63.97%	-	59.42%	-	46.01%	-	182.77%	-	-	
		9. Loss Ratio including URR and Long-Term Technical Reserve	69.51%	-	62.90%	-	67.80%	-	62.74%	-	48.93%	-	185.34%	-	-	



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q4 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		2021*		Compound Annual Growth Rate (CAGR)
			Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	Amount	Growth	
Miscellaneous	Health	10. Expense Ratio including Commission	41.91%	-	42.59%	-	43.45%	-	43.00%	-	35.97%	-	34.39%	-	-
		11. Combined Ratio [8+10]	107.29%	-	102.51%	-	107.42%	-	102.42%	-	81.98%	-	217.16%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	111.42%	-	105.49%	-	111.25%	-	105.75%	-	84.90%	-	219.73%	-	-
		13. Net Retention Ratio	75.58%	-	78.66%	-	79.40%	-	85.50%	-	83.65%	-	83.51%	-	-
	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%	2,442,230	3.89%	1.56%
		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%	15,304,553	8.77%	5.23%
		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%	6.2666	4.70%	3.62%
		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%	4,572,713	-10.60%	2.05%
		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%	4,915,451	-7.39%	5.47%
		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%	1,646,241	-15.29%	-1.21%
		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%	1,652,840	-14.96%	-1.13%
		8. Net Loss Ratio [6/5]	46.45%	-	44.94%	-	43.48%	-	40.62%	-	36.62%	-	33.49%	-	-
		9. Loss Ratio including URR and Long-Term Technical Reserve	46.46%	-	45.05%	-	43.50%	-	40.63%	-	36.62%	-	33.63%	-	-
		10. Expense Ratio including Commission	53.68%	-	55.82%	-	52.25%	-	51.54%	-	42.72%	-	43.32%	-	-
		11. Combined Ratio [8+10]	100.13%	-	100.76%	-	95.74%	-	92.16%	-	79.33%	-	76.82%	-	-
		12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	100.13%	-	100.87%	-	95.76%	-	92.17%	-	79.34%	-	76.95%	-	-
		13. Net Retention Ratio	31.06%	-	34.22%	-	34.41%	-	32.44%	-	32.56%	-	26.89%	-	-
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%	73,279,070	2.62%	5.24%	
	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%	262,746,042	4.01%	4.02%	
	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%	3.5856	1.35%	-1.16%	
	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%	195,547,586	3.67%	4.13%	
	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%	190,756,553	1.80%	3.77%	
	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%	128,433,376	23.72%	8.09%	
	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%	129,428,594	23.58%	8.11%	
	8. Net Loss Ratio [6/5]	54.90%	-	55.63%	-	56.74%	-	57.36%	-	55.40%	-	67.33%	-	-	
	9. Loss Ratio including URR and Long-Term Technical Reserve	55.28%	-	56.11%	-	57.21%	-	57.82%	-	55.89%	-	67.85%	-	-	
	10. Expense Ratio including Commission	40.32%	-	40.20%	-	39.81%	-	40.47%	-	37.51%	-	36.48%	-	-	
	11. Combined Ratio [8+10]	95.22%	-	95.83%	-	96.54%	-	97.83%	-	92.91%	-	103.80%	-	-	
	12. Combined Ratio including URR and Long-Term Technical Reserve [9+10]	95.60%	-	96.31%	-	97.02%	-	98.28%	-	93.40%	-	104.33%	-	-	
	13. Net Retention Ratio	69.96%	-	71.01%	-	70.25%	-	72.35%	-	71.95%	-	71.48%	-	-	

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

Remarks : 1. Accounting Year 2013-2016 dataset are from the OIC annual reports.



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q4 2021*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

2. * Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.
3. Aviation and Engineering have been included in Others since 2016.
4. In 2016, Bail Bond and Travel are the new subclass.
5. In 2010-2015, PA class consists of PA and Travel data.
6. The 2011 data are large losses from flood.
7. Some companies combined IAR with the Fire or Miscellaneous.
8. In 2013, the data of Union Inter Insurance is not included.
9. Thai Development Insurance was closed down on May 15, 2013.
10. Union Inter Insurance was closed down on July 17, 2014.
11. Promise Insurance was closed down on March 31, 2016.
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. Asia Insurance 1950 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)