



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2022*
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) | as at March ,2021* | as at March ,2022* | Growth |
|------------------|------------|---|-------------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|---------|-------------|---------|------------------------------------|--------------------|--------------------|---------|
| | | | 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% | 33,335,663 | -1.15% | 2.37% | 8,973,376 | 8,829,867 | -1.60% |
| | | 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% | 18,633,960 | -0.14% | 2.23% | 4,954,696 | 4,886,728 | -1.37% |
| | | 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% | 0.5590 | 1.02% | -0.14% | 0.5522 | 0.5534 | 0.23% |
| | | 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% | 17,205,978 | 1.09% | 1.82% | 4,428,348 | 4,023,219 | -9.15% |
| | | 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% | 16,857,149 | -2.34% | 1.82% | 4,157,226 | 3,846,940 | -7.46% |
| | | 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% | 11,914,455 | 0.18% | 6.46% | 3,530,947 | 2,351,184 | -33.41% |
| | | 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% | 11,961,599 | 0.57% | 6.28% | 3,534,625 | 2,581,587 | -26.96% |
| | | 8. Net Loss Ratio [6/5] | 56.55% | - | 55.66% | - | 60.92% | - | 68.28% | - | 68.90% | - | 70.68% | - | - | 84.94% | 61.12% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 57.25% | - | 55.80% | - | 60.95% | - | 68.30% | - | 68.91% | - | 70.96% | - | - | 85.02% | 67.11% | - |
| | | 10. Expense Ratio including Commission | 38.96% | - | 32.85% | - | 32.09% | - | 36.28% | - | 29.95% | - | 27.07% | - | - | 29.93% | 24.34% | - |
| | | 11. Combined Ratio [8+10] | 95.51% | - | 88.51% | - | 93.01% | - | 104.56% | - | 98.85% | - | 97.75% | - | - | 114.86% | 85.46% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 96.21% | - | 88.65% | - | 93.04% | - | 104.57% | - | 98.86% | - | 98.02% | - | - | 114.95% | 91.45% | - |
| | | 13. Net Retention Ratio | 93.93% | - | 94.87% | - | 89.19% | - | 92.72% | - | 90.94% | - | 92.10% | - | - | 89.19% | 82.07% | - |
| | 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% | 11,122,254 | 0.37% | 4.85% | 2,846,481 | 2,967,427 | 4.25% |
| | | 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% | 128,772,498 | 1.11% | 4.07% | 32,542,502 | 34,137,882 | 4.90% |
| | | 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% | 11.5779 | 0.74% | -0.75% | 11.4325 | 11.5042 | 0.63% |
| | | 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% | 113,985,765 | 1.59% | 4.08% | 28,510,812 | 29,843,192 | 4.67% |
| | | 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% | 112,029,408 | 0.93% | 3.74% | 27,769,291 | 28,144,652 | 1.35% |
| | | 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% | 61,205,930 | -11.51% | 0.33% | 17,111,801 | 14,775,102 | -13.66% |
| | | 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% | 61,448,112 | -11.17% | 0.41% | 17,129,623 | 16,222,998 | -5.29% |
| | | 8. Net Loss Ratio [6/5] | 64.57% | - | 64.81% | - | 65.96% | - | 65.01% | - | 62.31% | - | 54.63% | - | - | 61.62% | 52.50% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 64.57% | - | 64.97% | - | 65.98% | - | 65.02% | - | 62.32% | - | 54.85% | - | - | 61.69% | 57.64% | - |
| | | 10. Expense Ratio including Commission | 36.42% | - | 37.21% | - | 36.92% | - | 38.01% | - | 36.02% | - | 34.94% | - | - | 35.47% | 34.72% | - |
| | | 11. Combined Ratio [8+10] | 100.99% | - | 102.02% | - | 102.87% | - | 103.02% | - | 98.34% | - | 89.58% | - | - | 97.10% | 87.22% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 100.99% | - | 102.18% | - | 102.90% | - | 103.03% | - | 98.34% | - | 89.79% | - | - | 97.16% | 92.37% | - |
| | | 13. Net Retention Ratio | 87.74% | - | 87.14% | - | 85.78% | - | 86.94% | - | 87.34% | - | 87.66% | - | - | 86.83% | 86.57% | - |
| 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% | 981,905 | -0.43% | 2.66% | 255,605 | 226,719 | -11.30% |
| | | 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% | 5,852,699 | 21.54% | 3.45% | 1,348,471 | 1,570,741 | 16.48% |
| | | 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% | 5.9606 | 22.06% | 0.77% | 5.2756 | 6.9281 | 31.32% |
| | | 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% | 3,484,523 | 21.12% | 3.06% | 773,451 | 937,288 | 21.18% |
| | | 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% | 3,325,086 | 16.33% | 2.34% | 706,871 | 862,733 | 22.05% |



Key Industry Performance Indicators (All Class)

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Unit in '000 Baht

| Line of Business | Subclass | Items | 2016 | | 2017* | | 2018* | | 2019 | | 2020 | | 2021 | | Compound Annual Growth Rate (CAGR) | as at March ,2021* | as at March ,2022* | Growth | |
|--|-------------------------|---|--------------------|------------|-----------|-----------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|------------------------------------|--------------------|--------------------|-----------|-------|
| | | | Amount | 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% | 1,248,920 | 11.68% | 11.33% | 171,579 | 309,448 | 80.35% | |
| | | 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% | 1,253,862 | 12.11% | 11.42% | 171,757 | 339,766 | 97.82% | |
| | | 8. Net Loss Ratio [6/5] | 24.65% | - | 31.51% | - | 33.21% | - | 32.99% | - | 39.13% | - | 37.56% | - | - | 24.27% | 35.87% | - | |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 24.65% | - | 31.59% | - | 33.23% | - | 33.00% | - | 39.13% | - | 37.71% | - | - | 24.30% | 39.38% | - | |
| | | 10. Expense Ratio including Commission | 35.09% | - | 36.97% | - | 37.83% | - | 36.79% | - | 35.96% | - | 34.10% | - | - | 37.02% | 34.58% | - | |
| | | 11. Combined Ratio [8+10] | 59.74% | - | 68.48% | - | 71.04% | - | 69.78% | - | 75.09% | - | 71.66% | - | - | 61.29% | 70.45% | - | |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 59.74% | - | 68.56% | - | 71.06% | - | 69.79% | - | 75.09% | - | 71.81% | - | - | 61.32% | 73.97% | - | |
| | 13. Net Retention Ratio | 57.41% | - | 58.90% | - | 58.17% | - | 57.65% | - | 57.26% | - | 56.74% | - | - | 54.88% | 57.06% | - | | |
| | 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% | 1,098 | 1,028 | -6.38% | |
| | | 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% | 148,567 | 143,674 | -3.29% | |
| | | 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% | 135.3069 | 139.7602 | 3.29% | |
| | | 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% | 49,655 | 44,495 | -10.39% | |
| | | 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% | 33,453 | 35,836 | 7.13% | |
| | | 6. Net Losses Incurred | 71,570 | 142.30% | 50,544 | -29.38% | 9,185 | -81.83% | 85,364 | 829.36% | 85,562 | 0.23% | 54,859 | -35.88% | -5.18% | 8,625 | 20,162 | 133.76% | |
| | | 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% | 55,075 | -35.64% | -5.10% | 8,634 | 22,135 | 156.36% | |
| | | 8. Net Loss Ratio [6/5] | 61.83% | - | 47.15% | - | 13.80% | - | 101.40% | - | 91.77% | - | 40.56% | - | - | 25.78% | 56.26% | - | |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 61.83% | - | 47.27% | - | 13.80% | - | 101.42% | - | 91.78% | - | 40.72% | - | - | 25.81% | 61.77% | - | |
| | | 10. Expense Ratio including Commission | 41.59% | - | 39.08% | - | 28.81% | - | 44.51% | - | 57.94% | - | 55.66% | - | - | 62.65% | 58.79% | - | |
| | | 11. Combined Ratio [8+10] | 103.42% | - | 86.23% | - | 42.61% | - | 145.92% | - | 149.71% | - | 96.22% | - | - | 88.44% | 115.05% | - | |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 103.42% | - | 86.35% | - | 42.61% | - | 145.94% | - | 149.72% | - | 96.38% | - | - | 88.46% | 120.56% | - | |
| | | 13. Net Retention Ratio | 22.77% | - | 21.29% | - | 15.23% | - | 18.56% | - | 23.32% | - | 30.15% | - | - | 32.12% | 29.96% | - | |
| | 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% | 3,303,064 | 3.22% | -0.59% | 516,206 | 542,053 | 5.01% |
| | | | 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% | 2,360,299 | 2,491,098 | 5.54% |
| 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% | 3.1350 | -1.33% | 0.83% | 4.5724 | 4.5957 | 0.51% | |
| 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% | 7,770,097 | 6.95% | 1.83% | 1,583,042 | 1,436,607 | -9.25% | |
| 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% | 7,352,039 | 1.60% | 0.31% | 1,785,452 | 1,575,673 | -11.75% | |
| 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% | 1,737,561 | 28.67% | 12.38% | 370,275 | 262,071 | -29.22% | |
| 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% | 1,744,436 | 29.17% | 12.46% | 370,661 | 287,747 | -22.37% | |
| 8. Net Loss Ratio [6/5] | | | 13.39% | - | 15.43% | - | 14.40% | - | 16.08% | - | 18.66% | - | 23.63% | - | - | 20.74% | 16.63% | - | |
| 9. Loss Ratio including URR and Long-Term Technical Reserve | | | 13.40% | - | 15.47% | - | 14.40% | - | 16.08% | - | 18.66% | - | 23.73% | - | - | 20.76% | 18.26% | - | |



Key Industry Performance Indicators (All Class)

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Unit in '000 Baht

| Line of Business | Subclass | Items | 2016 | | 2017* | | 2018* | | 2019 | | 2020 | | 2021 | | Compound Annual Growth Rate (CAGR) | as at March ,2021* | as at March ,2022* | Growth | |
|------------------|------------------|---|--|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------------------------------|--------------------|--------------------|---------|---------|
| | | | Amount | 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% | - | 51.57% | - | - | 46.31% | 45.91% | - | |
| | | 11. Combined Ratio [8+10] | 62.63% | - | 68.69% | - | 66.44% | - | 65.82% | - | 65.94% | - | 75.21% | - | - | 67.05% | 62.54% | - | |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 62.64% | - | 68.73% | - | 66.44% | - | 65.83% | - | 65.95% | - | 75.30% | - | - | 67.07% | 64.17% | - | |
| | | 13. Net Retention Ratio | 60.81% | - | 65.90% | - | 65.45% | - | 65.27% | - | 66.23% | - | 69.04% | - | - | 62.17% | 52.76% | - | |
| 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% | 1,226,193 | -2.03% | 59.87% | 349,901 | 309,164 | -11.64% | |
| | | 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% | 29,122,934 | 9.17% | 3.53% | 5,854,948 | 6,860,353 | 17.17% | |
| | | 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% | 23.7507 | 11.44% | -35.24% | 16.7332 | 22.1900 | 32.61% | |
| | | 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% | 7,008,731 | 10.26% | 1.07% | 1,667,062 | 1,833,904 | 10.01% | |
| | | 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% | 6,806,042 | 7.60% | 1.41% | 1,647,096 | 1,900,343 | 15.38% | |
| | | 6. Net Losses Incurred | 2,376,863 | 97.82% | 2,890,861 | 21.63% | 2,233,734 | -22.73% | 2,936,740 | 31.47% | 3,093,810 | 5.35% | 2,435,638 | -21.27% | 0.49% | 507,727 | 367,077 | -27.70% | |
| | | 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% | 2,445,275 | -20.97% | 0.56% | 508,256 | 403,043 | -20.70% | |
| | | 8. Net Loss Ratio [6/5] | 37.45% | - | 45.50% | - | 34.51% | - | 44.20% | - | 48.91% | - | 35.79% | - | - | 30.83% | 19.32% | - | |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 37.47% | - | 45.61% | - | 34.53% | - | 44.21% | - | 48.91% | - | 35.93% | - | - | 30.86% | 21.21% | - | |
| | | 10. Expense Ratio including Commission | 47.38% | - | 54.48% | - | 51.80% | - | 52.40% | - | 51.67% | - | 49.80% | - | - | 47.11% | 43.28% | - | |
| | | 11. Combined Ratio [8+10] | 84.83% | - | 99.97% | - | 86.32% | - | 96.60% | - | 100.58% | - | 85.58% | - | - | 77.94% | 62.60% | - | |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 84.85% | - | 100.09% | - | 86.33% | - | 96.60% | - | 100.58% | - | 85.73% | - | - | 77.97% | 64.49% | - | |
| | | 13. Net Retention Ratio | 24.50% | - | 24.83% | - | 24.82% | - | 24.93% | - | 21.77% | - | 21.98% | - | - | 25.48% | 24.29% | - | |
| | 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% | 105,784 | 10.92% | 20.39% | 219,024 | 26,891 | -87.72% |
| | | | 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% | 3,030,699 | 8.51% | 4.71% | 828,083 | 898,711 | 8.53% |
| | | | 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% | 28.6499 | -2.17% | -13.02% | 3.7808 | 33.4205 | 783.96% |
| | | | 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% | 1,337,665 | 15.29% | 7.31% | 468,966 | 498,520 | 6.30% |
| | | | 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% | 1,183,606 | 17.31% | 4.62% | 275,683 | 339,063 | 22.99% |
| | | | 6. Net Losses Incurred | 424,942 | 35.04% | 513,356 | 20.81% | 217,197 | -57.69% | 207,804 | -4.32% | 519,914 | 150.19% | 358,105 | -31.12% | -3.36% | 60,024 | 100,270 | 67.05% |
| | | | 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% | 359,522 | -30.85% | -3.29% | 60,087 | 110,096 | 83.23% |
| | | | 8. Net Loss Ratio [6/5] | 45.00% | - | 57.15% | - | 23.32% | - | 22.12% | - | 51.53% | - | 30.26% | - | - | 21.77% | 29.57% | - |
| | | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 45.00% | - | 57.30% | - | 23.33% | - | 22.13% | - | 51.53% | - | 30.38% | - | - | 21.80% | 32.47% | - |
| | | | 10. Expense Ratio including Commission | 48.03% | - | 56.22% | - | 54.24% | - | 52.67% | - | 51.06% | - | 41.78% | - | - | 59.43% | 38.47% | - |
| | | 11. Combined Ratio [8+10] | 93.03% | - | 113.37% | - | 77.56% | - | 74.79% | - | 102.59% | - | 72.03% | - | - | 81.20% | 68.05% | - | |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 93.03% | - | 113.52% | - | 77.57% | - | 74.80% | - | 102.59% | - | 72.15% | - | - | 81.22% | 70.94% | - | |
| | | 13. Net Retention Ratio | 34.92% | - | 35.50% | - | 32.59% | - | 35.49% | - | 36.75% | - | 36.92% | - | - | 48.21% | 43.58% | - | |



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2022*
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) | as at March ,2021* | as at March ,2022* | Growth | | | |
|------------------|-------------|---|---------|---------|---------|--------|---------|--------|---------|--------|---------|---------|---------|---------|------------------------------------|--------------------|--------------------|--------|---|---|---|
| | | | Amount | 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% | 18,354 | -5.00% | -0.30% | 4,505 | 4,694 | 4.20% | | | |
| | | 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% | 36,464 | 40,860 | 12.05% | | | |
| | | 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% | 8.0942 | 8.7047 | 7.54% | | | |
| | | 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% | 35,480 | 39,718 | 11.95% | | | |
| | | 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% | 24,440 | 26,567 | 8.70% | | | |



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2022*
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) | as at March ,2021* | as at March ,2022* | Growth |
|------------------|-----------|---|------------|----------|------------|-----------|------------|--------|------------|--------|------------|---------|------------|---------|------------------------------------|--------------------|--------------------|-----------|
| | | | Amount | 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% | 44,339 | -19.20% | 55.95% | 9,195 | 6,261 | -31.91% |
| | | 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% | 44,514 | -18.89% | 56.07% | 9,205 | 6,870 | -25.36% |
| | | 8. Net Loss Ratio [6/5] | 3.40% | - | 39.18% | - | 45.43% | - | 45.17% | - | 43.87% | - | 43.19% | - | - | 37.62% | 23.57% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 3.40% | - | 39.28% | - | 45.45% | - | 45.17% | - | 43.88% | - | 43.36% | - | - | 37.66% | 25.86% | - |
| | | 10. Expense Ratio including Commission | 49.92% | - | 41.05% | - | 38.68% | - | 42.52% | - | 45.12% | - | 49.90% | - | - | 49.44% | 48.59% | - |
| | | 11. Combined Ratio [8+10] | 53.31% | - | 80.23% | - | 84.11% | - | 87.68% | - | 88.99% | - | 93.09% | - | - | 87.07% | 72.16% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 53.31% | - | 80.33% | - | 84.13% | - | 87.69% | - | 89.00% | - | 93.26% | - | - | 87.11% | 74.45% | - |
| | | 13. Net Retention Ratio | 96.12% | - | 96.73% | - | 96.68% | - | 96.89% | - | 97.20% | - | 97.11% | - | - | 97.25% | 97.21% | - |
| | 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% | 931,955 | -29.05% | -17.79% | 195,813 | 393,359 | 100.89% |
| | | 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% | 1,130,249 | 31.47% | -9.02% | 181,328 | 520,653 | 187.13% |
| | | 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% | 1.2128 | 85.32% | 10.67% | 0.9260 | 1.3236 | 42.93% |
| | | 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% | 857,749 | 62.30% | -4.72% | 130,093 | 392,437 | 201.66% |
| | | 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% | 634,149 | 4.78% | -11.61% | 101,194 | 413,405 | 308.53% |
| | | 6. Net Losses Incurred | 237,078 | -30.81% | 193,332 | -18.45% | 271,250 | 40.30% | 318,945 | 17.58% | 142,045 | -55.46% | 124,610 | -12.27% | -12.07% | 9,112 | 264,931 | 2,807.62% |
| | | 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% | 125,103 | -11.93% | -12.00% | 9,121 | 290,889 | 3,089.21% |
| | | 8. Net Loss Ratio [6/5] | 20.17% | - | 18.56% | - | 22.21% | - | 23.39% | - | 23.47% | - | 19.65% | - | - | 9.00% | 64.09% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 20.17% | - | 18.61% | - | 22.22% | - | 23.39% | - | 23.47% | - | 19.73% | - | - | 9.01% | 70.36% | - |
| | | 10. Expense Ratio including Commission | 36.82% | - | 35.75% | - | 35.29% | - | 35.08% | - | 33.78% | - | 32.14% | - | - | 30.48% | 20.11% | - |
| | | 11. Combined Ratio [8+10] | 56.99% | - | 54.31% | - | 57.50% | - | 58.47% | - | 57.25% | - | 51.79% | - | - | 39.48% | 84.19% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 56.99% | - | 54.36% | - | 57.51% | - | 58.47% | - | 57.25% | - | 51.87% | - | - | 39.49% | 90.47% | - |
| | | 13. Net Retention Ratio | 58.31% | - | 54.53% | - | 56.66% | - | 57.71% | - | 57.90% | - | 73.22% | - | - | 66.42% | 72.79% | - |
| | 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% | 9,722,797 | 3.04% | 2.29% | 2,933,868 | 2,141,178 | -27.02% |
| | | 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% | 31,233,653 | 0.90% | 1.17% | 8,374,793 | 8,382,655 | 0.09% |
| | | 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% | 3.2124 | -2.07% | -1.09% | 2.8545 | 3.9150 | 37.15% |
| | | 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% | 22,302,926 | 3.17% | 2.38% | 5,590,976 | 5,955,043 | 6.51% |
| | | 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% | 21,882,132 | -1.33% | 2.25% | 5,489,741 | 5,391,847 | -1.78% |
| | | 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% | 19,538,583 | 136.01% | 24.39% | 2,269,907 | 2,333,920 | 2.82% |
| | | 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% | 19,812,882 | 125.01% | 24.07% | 2,362,605 | 2,579,930 | 9.20% |
| | | 8. Net Loss Ratio [6/5] | 33.52% | - | 34.59% | - | 36.60% | - | 38.41% | - | 37.33% | - | 89.29% | - | - | 41.35% | 43.29% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 34.43% | - | 36.31% | - | 38.79% | - | 40.56% | - | 39.70% | - | 90.54% | - | - | 43.04% | 47.85% | - |



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2022*
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) | as at March ,2021* | as at March ,2022* | Growth |
|------------------|-------------------------|---|------------|---------|------------|---------|------------|--------|------------|---------|------------|---------|------------|---------|------------------------------------|--------------------|--------------------|-----------|
| | | | Amount | 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% | - | 43.35% | - | - | 41.73% | 38.50% | - |
| | | 11. Combined Ratio [8+10] | 85.28% | - | 82.01% | - | 84.53% | - | 84.21% | - | 80.16% | - | 132.64% | - | - | 83.08% | 81.79% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 86.19% | - | 83.73% | - | 86.72% | - | 86.36% | - | 82.53% | - | 133.90% | - | - | 84.76% | 86.35% | - |
| | | 13. Net Retention Ratio | 60.93% | - | 60.92% | - | 59.71% | - | 65.84% | - | 66.80% | - | 67.29% | - | - | 64.41% | 68.70% | - |
| | 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% | 10,552,327 | 32.88% | 86.43% | 1,818,366 | 603,312 | -66.82% |
| | | 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% | 18,737,828 | 19.87% | 19.30% | 4,534,807 | 4,711,387 | 3.89% |
| | | 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% | 1.7757 | -9.79% | -36.01% | 2.4939 | 7.8092 | 213.13% |
| | | 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% | 16,720,677 | 17.66% | 16.91% | 4,195,494 | 4,397,786 | 4.82% |
| | | 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% | 15,436,071 | 15.22% | 15.05% | 3,532,389 | 4,084,436 | 15.63% |
| | | 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% | 28,109,003 | 356.05% | 41.21% | 1,654,076 | 42,901,397 | 2,493.68% |
| | | 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% | 28,503,620 | 334.79% | 39.88% | 1,721,624 | 47,423,516 | 2,654.58% |
| | | 8. Net Loss Ratio [6/5] | 65.39% | - | 59.91% | - | 63.97% | - | 59.42% | - | 46.01% | - | 182.10% | - | - | 46.83% | 1,050.36% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 69.51% | - | 62.90% | - | 67.80% | - | 62.74% | - | 48.93% | - | 184.66% | - | - | 48.74% | 1,161.08% | - |
| | | 10. Expense Ratio including Commission | 41.91% | - | 42.59% | - | 43.45% | - | 43.00% | - | 35.97% | - | 34.50% | - | - | 35.31% | 34.22% | - |
| | | 11. Combined Ratio [8+10] | 107.29% | - | 102.51% | - | 107.42% | - | 102.42% | - | 81.98% | - | 216.60% | - | - | 82.14% | 1,084.58% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 111.42% | - | 105.49% | - | 111.25% | - | 105.75% | - | 84.90% | - | 219.16% | - | - | 84.05% | 1,195.30% | - |
| | | 13. Net Retention Ratio | 75.58% | - | 78.66% | - | 79.40% | - | 85.50% | - | 83.65% | - | 83.51% | - | - | 87.08% | 88.81% | - |
| | 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% | 2,500,941 | 6.38% | 2.04% | 618,517 | 484,118 | -21.73% |
| | | 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% | 3,406,338 | 3,486,173 | 2.34% |
| | | 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% | 6.1195 | 2.24% | 3.13% | 5.5073 | 7.2011 | 30.76% |
| | | 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% | 4,564,727 | -10.76% | 2.02% | 1,223,183 | 1,315,156 | 7.52% |
| | | 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% | 4,901,853 | -7.64% | 5.41% | 1,249,990 | 1,274,776 | 1.98% |
| | | 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% | 1,714,453 | -11.78% | -0.41% | 410,194 | 415,851 | 1.38% |
| | | 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% | 1,721,237 | -11.44% | -0.33% | 410,621 | 456,598 | 11.20% |
| | | 8. Net Loss Ratio [6/5] | 46.45% | - | 44.94% | - | 43.48% | - | 40.62% | - | 36.62% | - | 34.98% | - | - | 32.82% | 32.62% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 46.46% | - | 45.05% | - | 43.50% | - | 40.63% | - | 36.62% | - | 35.11% | - | - | 32.85% | 35.82% | - |
| | | 10. Expense Ratio including Commission | 53.68% | - | 55.82% | - | 52.25% | - | 51.54% | - | 42.72% | - | 43.18% | - | - | 45.59% | 37.38% | - |
| | | 11. Combined Ratio [8+10] | 100.13% | - | 100.76% | - | 95.74% | - | 92.16% | - | 79.33% | - | 78.15% | - | - | 78.41% | 70.01% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 100.13% | - | 100.87% | - | 95.76% | - | 92.17% | - | 79.34% | - | 78.29% | - | - | 78.44% | 73.20% | - |
| | 13. Net Retention Ratio | 31.06% | - | 34.22% | - | 34.41% | - | 32.44% | - | 32.56% | - | 26.83% | - | - | 31.61% | 33.04% | - | |



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2022*
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) | as at March ,2021* | as at March ,2022* | Growth |
|------------------|----------|---|-------------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|--------|------------------------------------|--------------------|--------------------|---------|
| | | | Amount | 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% | 73,806,230 | 3.36% | 5.39% | 18,732,760 | 16,529,810 | -11.76% |
| | | 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% | 262,795,294 | 4.03% | 4.03% | 64,571,298 | 68,130,914 | 5.51% |
| | | 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% | 3.5606 | 0.64% | -1.29% | 3.4470 | 4.1217 | 19.57% |
| | | 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% | 195,539,912 | 3.67% | 4.13% | 48,656,561 | 50,717,365 | 4.24% |
| | | 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% | 190,645,459 | 1.74% | 3.75% | 46,772,825 | 47,896,272 | 2.40% |
| | | 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% | 128,486,456 | 23.77% | 8.10% | 26,113,461 | 64,107,673 | 145.50% |
| | | 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% | 129,475,236 | 23.62% | 8.11% | 26,296,818 | 70,725,174 | 168.95% |
| | | 8. Net Loss Ratio [6/5] | 54.90% | - | 55.63% | - | 56.74% | - | 57.36% | - | 55.40% | - | 67.40% | - | - | 55.83% | 133.85% | - |
| | | 9. Loss Ratio including URR and Long-Term Technical Reserve | 55.28% | - | 56.11% | - | 57.21% | - | 57.82% | - | 55.89% | - | 67.91% | - | - | 56.22% | 147.66% | - |
| | | 10. Expense Ratio including Commission | 40.32% | - | 40.20% | - | 39.81% | - | 40.47% | - | 37.51% | - | 36.60% | - | - | 36.98% | 34.97% | - |
| | | 11. Combined Ratio [8+10] | 95.22% | - | 95.83% | - | 96.54% | - | 97.83% | - | 92.91% | - | 104.00% | - | - | 92.81% | 168.82% | - |
| | | 12. Combined Ratio including URR and Long-Term Technical Reserve [9+10] | 95.60% | - | 96.31% | - | 97.02% | - | 98.28% | - | 93.40% | - | 104.52% | - | - | 93.20% | 182.64% | - |
| | | 13. Net Retention Ratio | 69.96% | - | 71.01% | - | 70.25% | - | 72.35% | - | 71.95% | - | 71.46% | - | - | 72.59% | 71.67% | - |

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.
 - Asia Insurance 1950 was closed down on October 15, 2021.
 - The One Insurance was closed down on December 13, 2021.
 - Thai Insurance and Southest Insurance was closed down on April 1, 2022.



Key Industry Performance Indicators (All Class)

Business Type : General Insurance
Report Code : BA 1.1.1
Period : Q1 2016 - Q1 2022*
Line of Business : All
Company : All
Company : All
Ranked By : Business Class

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)