



# สรุปข้อมูลธุรกิจประกันชีวิต ประจำปีไตรมาส 2/2563

## ข้อมูลเดือน มกราคม - มิถุนายน 2563

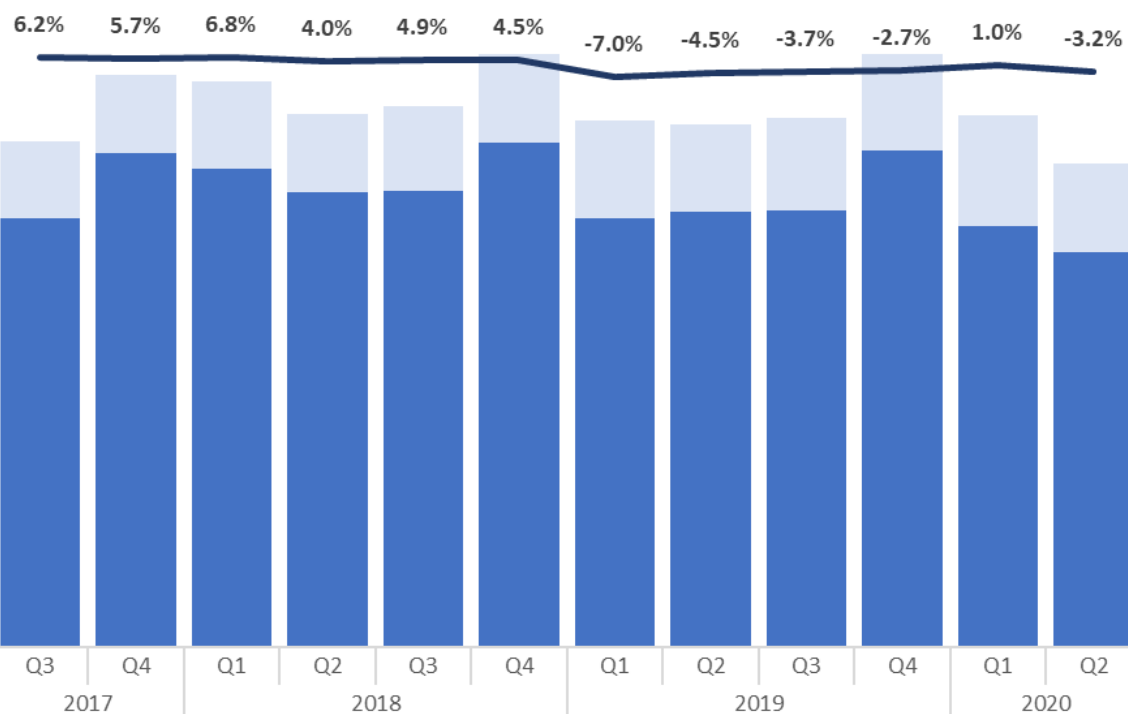




# 1. เบี้ยประกันภัยรับตรง

## Life - Direct Premium

Unit : Million Baht



Rider	21,684	22,226	24,569	22,064	24,012	24,862	27,283	24,518	26,215	27,113	31,029	25,106
Main	120,557	138,740	134,455	127,705	128,123	141,769	120,574	122,533	122,642	139,680	118,291	110,977
Life (YOY%)	6.2%	5.7%	6.8%	4.0%	4.9%	4.5%	-7.0%	-4.5%	-3.7%	-2.7%	1.0%	-3.2%

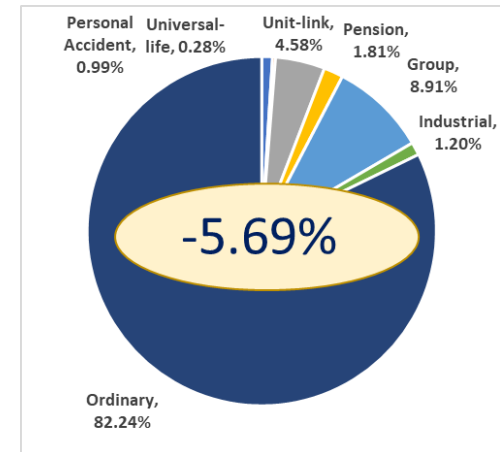
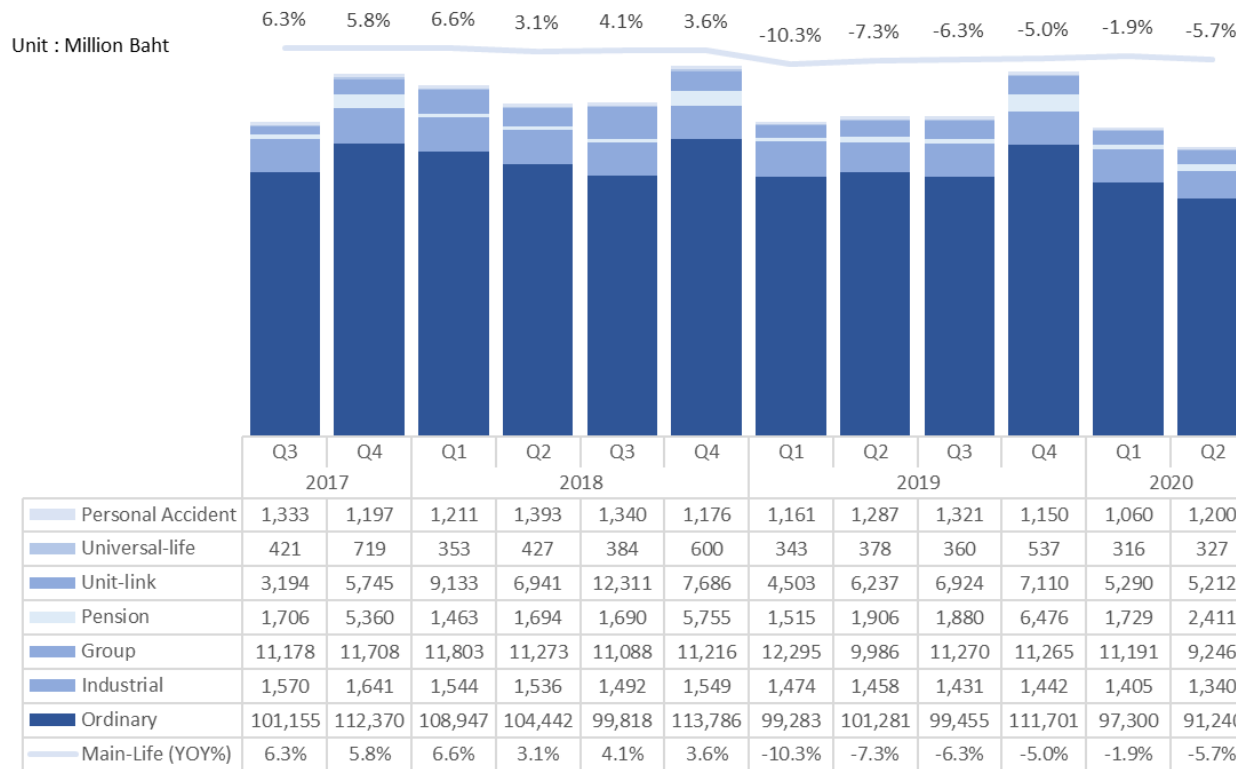
Life		Year To Date		
		2020Q2	2019Q2	Change%
Million Baht	Rider	56,135	51,801	↑ +8.37%
	Main	229,268	243,107	↓ -5.69%
	Life	285,403	294,907	↓ -3.22%
proportion	Rider	19.67%	17.57%	↑ +2.10%
	Main	80.33%	82.43%	↓ -2.10%
	Life	100.00%	100.00%	



# 1. เบี้ยประกันภัยรับตรง

## Main Life - Direct Premium

Unit : Million Baht



Life	Year To Date			
	2020Q2	2019Q2	Change%	
Million Baht	Personal Accident	2,261	2,448	↓ -7.66%
	Universal-life	642	720	↓ -10.79%
	Unit-link	10,502	10,740	↓ -2.22%
	Pension	4,140	3,421	↑ +21.02%
	Group	20,437	22,281	↓ -8.27%
	Industrial	2,746	2,932	↓ -6.37%
	Ordinary	188,540	200,564	↓ -5.99%
<b>Main Life</b>	<b>229,268</b>	<b>243,107</b>	<b>↓ -5.69%</b>	
proportion	Personal Accident	0.99%	1.01%	▼ -0.02%
	Universal-life	0.28%	0.30%	▼ -0.02%
	Unit-link	4.58%	4.42%	▲ +0.16%
	Pension	1.81%	1.41%	▲ +0.40%
	Group	8.91%	9.17%	▼ -0.25%
	Industrial	1.20%	1.21%	▼ -0.01%
	Ordinary	82.24%	82.50%	▼ -0.26%
<b>Main Life</b>	<b>100.00%</b>	<b>100.00%</b>		

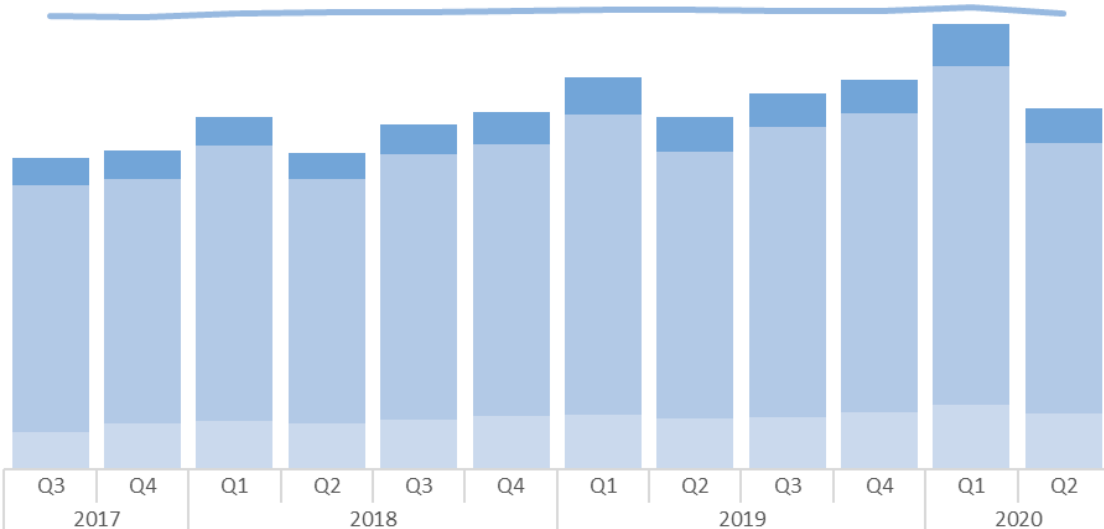


# 1. เบี้ยประกันภัยรับตรง

## Rider Life - Direct Premium

Unit : Million Baht

5.8% 4.8% 8.0% 8.9% 9.5% 10.1% 11.0% 11.1% 10.4% 10.1% 13.7% 8.4%



	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020
Others	1,868	2,017	2,046	1,864	2,104	2,240	2,579	2,369	2,371	2,344	2,922	2,390
Health	17,199	17,002	19,101	16,960	18,389	18,887	20,924	18,550	20,192	20,810	23,569	18,826
Accident	2,617	3,207	3,423	3,240	3,519	3,735	3,780	3,599	3,652	3,959	4,538	3,890
Rider Life	5.8%	4.8%	8.0%	8.9%	9.5%	10.1%	11.0%	11.1%	10.4%	10.1%	13.7%	8.4%

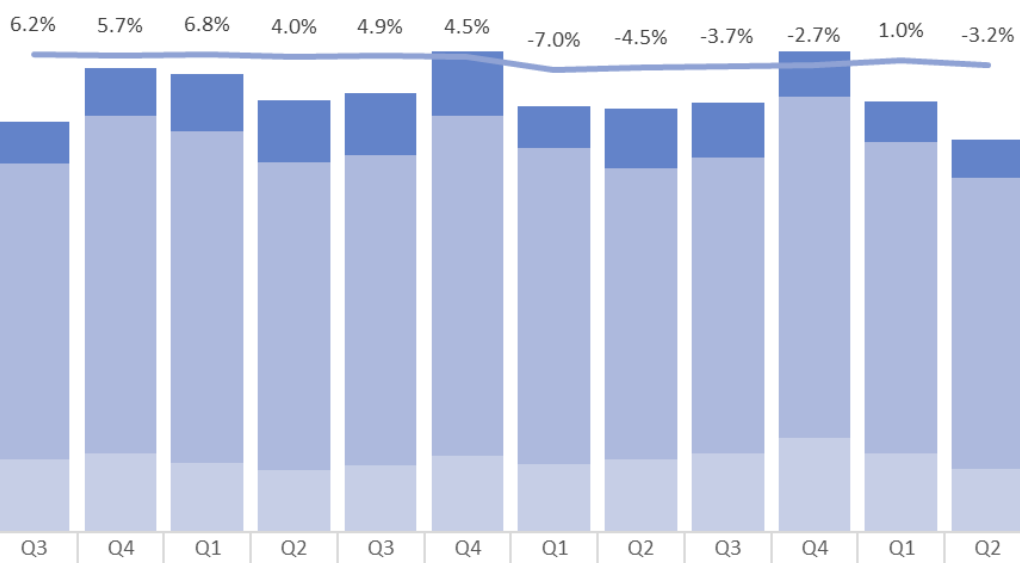
Life		Year To Date		
		2020Q2	2019Q2	Change%
Million Baht	Others	5,312	4,948	↑ +7.36%
	Health	42,395	39,474	↑ +7.40%
	Accident	8,427	7,379	↑ +14.21%
	Rider Life	56,135	51,801	↑ +8.37%
proportion	Others	9.46%	9.55%	↓ -0.09%
	Health	75.52%	76.20%	↓ -0.68%
	Accident	15.01%	14.24%	↑ +0.77%
	Rider Life	100.00%	100.00%	



# 1. เบี้ยประกันภัยรับตรง

Life - Direct Premium

Unit : Million Baht



	2017	2018	2019	2020
Single premium	14,366	16,412	19,851	13,145
Renewal premium	102,456	117,421	102,654	101,151
First year premium	25,419	27,133	27,134	21,786
Life (YOY%)	6.2%	4.9%	-3.7%	-3.2%

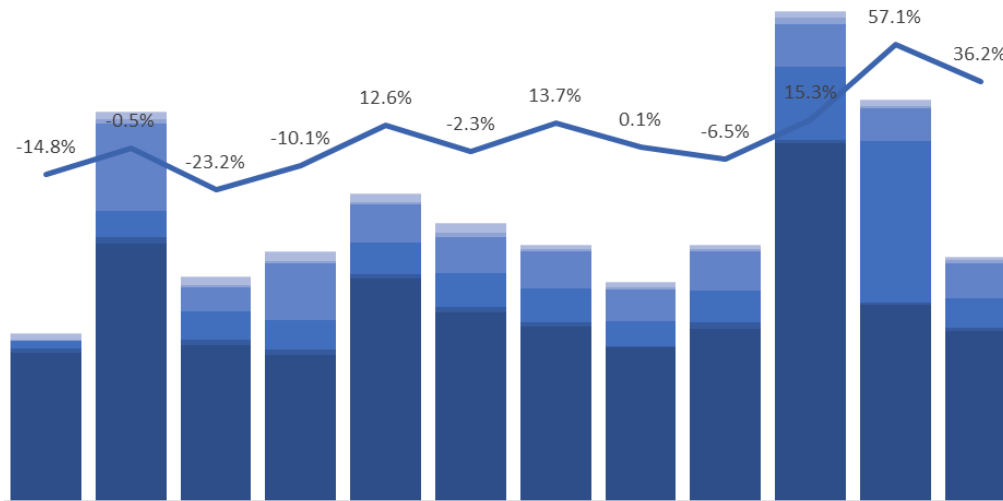
Life		Year To Date		
		2020Q2	2019Q2	Change%
Million Baht	Single premium	26,989	35,298	↓ -23.54%
	Renewal premium	209,185	210,832	↓ -0.78%
	First year premium	49,228	48,778	↑ +0.92%
	Life	285,403	294,907	↓ -3.22%
proportion	Single premium	9.46%	11.97%	↓ -2.51%
	Renewal premium	73.29%	71.49%	↑ +1.80%
	First year premium	17.25%	16.54%	↑ +0.71%
	Life	100.00%	100.00%	



## 2. จำนวนกรมธรรม์

Life : No. of Policy

Unit : Policy



	2017		2018				2019				2020	
Universal Life	1,101	3,294	1,215	351	172	454	484	1,311	1,390	1,685	2,229	3,194
Unit Link	17,561	21,614	27,492	27,456	25,458	26,056	9,753	11,212	12,177	16,560	16,609	7,817
Pension	3,123	12,734	4,335	5,441	6,458	14,680	5,616	6,920	6,679	19,291	8,019	7,821
Personal Accident	(2,886)	274,491	76,673	180,874	121,743	112,185	118,103	102,769	124,186	136,494	102,047	110,719
Group	24,174	83,549	90,821	92,252	98,125	105,752	107,612	77,909	98,354	228,658	508,212	93,737
Industrial	15,909	22,093	15,373	16,921	15,235	16,959	13,737	3,298	22,181	12,179	9,081	9,493
Ordinary	465,997	810,463	492,086	460,238	701,167	596,564	549,479	484,743	542,571	1,127,260	617,794	537,244
Life (YOY%)	-14.8%	-0.5%	-23.2%	-10.1%	12.6%	-2.3%	13.7%	0.1%	-6.5%	15.3%	57.1%	36.2%

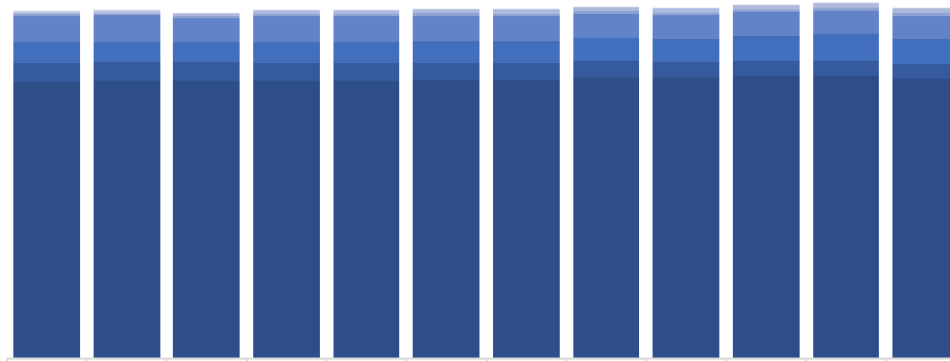
Life	Year To Date			
	2020Q2	2019Q2	Change%	
Policy	Universal Life	5,423	1,795	↑ +202.12%
	Unit Link	24,426	20,965	↑ +16.51%
	Pension	15,840	12,536	↑ +26.36%
	Personal Accident	212,766	220,872	↓ -3.67%
	Group	601,949	185,521	↑ +224.46%
	Industrial	18,574	17,035	↑ +9.03%
	Ordinary	1,155,038	1,034,222	↑ +11.68%
	No. of Policy	2,034,016	1,492,946	↑ +36.24%
proportion	Universal Life	0.27%	0.12%	▲ +0.15%
	Unit Link	1.20%	1.40%	▼ -0.20%
	Pension	0.78%	0.84%	▼ -0.06%
	Personal Accident	10.46%	14.79%	▼ -4.33%
	Group	29.59%	12.43%	▲ +17.17%
	Industrial	0.91%	1.14%	▼ -0.23%
	Ordinary	56.79%	69.27%	▼ -12.49%
	No. of Policy	100.00%	100.00%	



## 2. จำนวนกรมธรรม์

Life : No. of Policy in force

Unit : Thousand Policy



	2017				2018				2019				2020	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q1	Q2
Universal Life	84,436	84,865	83,815	81,766	79,461	77,575	73,209	71,491	70,649	69,826	69,963	71,117		
Unit Link	151,119	169,138	192,807	215,712	236,540	258,251	276,082	271,031	276,561	285,077	291,290	294,465		
Pension	126,379	138,184	141,243	145,469	149,230	161,343	165,198	168,804	173,602	190,132	195,768	202,002		
Personal Accident	1,991,34	1,973,29	1,768,60	1,941,27	1,928,28	1,897,50	1,878,22	1,849,06	1,828,22	1,813,14	1,756,68	1,755,57		
Group	1,502,93	1,523,13	1,548,09	1,577,08	1,610,89	1,649,59	1,686,60	1,702,82	1,678,93	1,832,59	2,043,21	1,919,96		
Industrial	1,399,64	1,375,35	1,348,41	1,324,33	1,297,17	1,271,20	1,243,15	1,236,06	1,185,05	1,156,09	1,123,16	1,075,47		
Ordinary	20,825,6	20,894,9	20,899,9	20,897,5	20,883,0	20,943,6	20,927,4	21,128,3	21,123,0	21,223,8	21,227,2	21,014,3		
Life (YOY%)	5.4%	0.3%	-0.7%	0.8%	0.0%	0.3%	0.0%	0.7%	-0.3%	0.9%	0.5%	-1.4%		

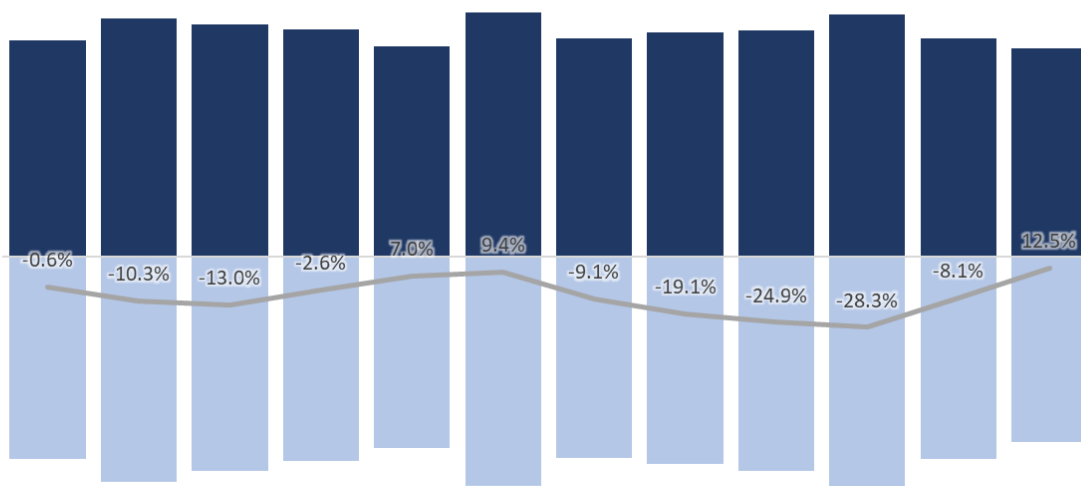
Life		Year To Date		
		2020Q2	2020Q1	Change%
Policy	Universal Life	71,117	69,963	↑ +1.65%
	Unit Link	294,465	291,290	↑ +1.09%
	Pension	202,002	195,768	↑ +3.18%
	Personal Accident	1,755,573	1,756,682	↓ -0.06%
	Group	1,919,969	2,043,211	↓ -6.03%
	Industrial	1,075,479	1,123,162	↓ -4.25%
	Ordinary	21,014,326	21,227,256	↓ -1.00%
	No. of Policy in force	26,332,931	26,707,332	↓ -1.40%
proportion	Universal Life	0.27%	0.26%	▲ +0.01%
	Unit Link	1.12%	1.09%	▲ +0.03%
	Pension	0.77%	0.73%	▲ +0.03%
	Personal Accident	6.67%	6.58%	▲ +0.09%
	Group	7.29%	7.65%	▼ -0.36%
	Industrial	4.08%	4.21%	▼ -0.12%
	Ordinary	79.80%	79.48%	▲ +0.32%
	No. of Policy in force	100.00%	100.00%	



### 3. กำไร(ขาดทุน) ขั้นต้น

Life : Profit & Loss from Underwriting

Unit : Million Baht



	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
	2017		2018		2019		2019		2019		2020	
Expense	(157,470)	(175,258)	(166,361)	(158,980)	(148,320)	(178,185)	(156,245)	(161,149)	(166,351)	(181,450)	(157,203)	(144,298)
Income	168,211	184,913	180,654	176,861	162,962	189,789	169,231	174,188	175,500	188,139	169,133	161,637
Profit & Loss	-0.6%	-10.3%	-13.0%	-2.6%	7.0%	9.4%	-9.1%	-19.1%	-24.9%	-28.3%	-8.1%	12.5%

Life		Year To Date		
		2020Q2	2019Q2	Change%
Million Baht	Expense	(301,501)	(317,394)	↓ -5.01%
	Income	330,769	343,419	↓ -3.68%
	Profit & Loss (U/W)	29,268	26,025	↑ +12.46%
proportion	Expense	47.69%	48.03%	▼ -0.35%
	Income	52.31%	51.97%	▲ +0.35%
	Profit & Loss (U/W)	100.00%	100.00%	

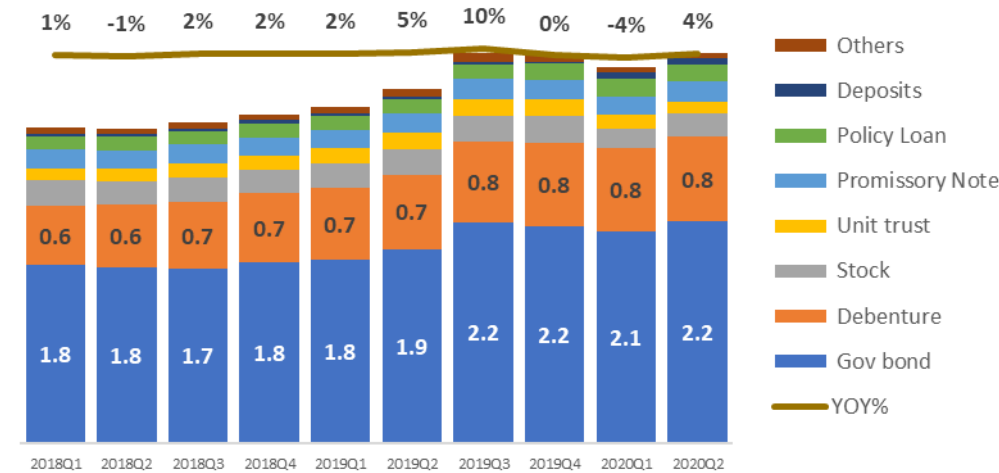




## 4. สินทรัพย์ลงทุน

Life : Investment Asset

Unit : Trillion baht



Life		2020Q2	2020Q1	Change%
Million Baht	Others	51,184	41,312	↑ +23.90%
	Deposits	55,130	69,334	↓ -20.49%
	Policy Loan	176,931	174,229	↑ +1.55%
	Promissory Note	192,951	185,000	↑ +4.30%
	Unit trust	123,658	135,121	↓ -8.48%
	Stock	227,008	190,870	↑ +18.93%
	Debenture	840,734	839,087	↑ +0.20%
	Gov bond	2,210,719	2,100,944	↑ +5.23%
	Investment Asset	3,878,317	3,735,897	↑ +3.81%
	proportion	Others	1.32%	1.11%
Deposits		1.42%	1.86%	↓ -0.43%
Policy Loan		4.56%	4.66%	↓ -0.10%
Promissory Note		4.98%	4.95%	↑ +0.02%
Unit trust		3.19%	3.62%	↓ -0.43%
Stock		5.85%	5.11%	↑ +0.74%
Debenture		21.68%	22.46%	↓ -0.78%
Gov bond		57.00%	56.24%	↑ +0.77%
Investment Asset		100.00%	100.00%	