



# สรุปข้อมูลธุรกิจประกันชีวิต ประจำปีไตรมาส 3/2563

## ข้อมูลเดือน มกราคม - กันยายน 2563



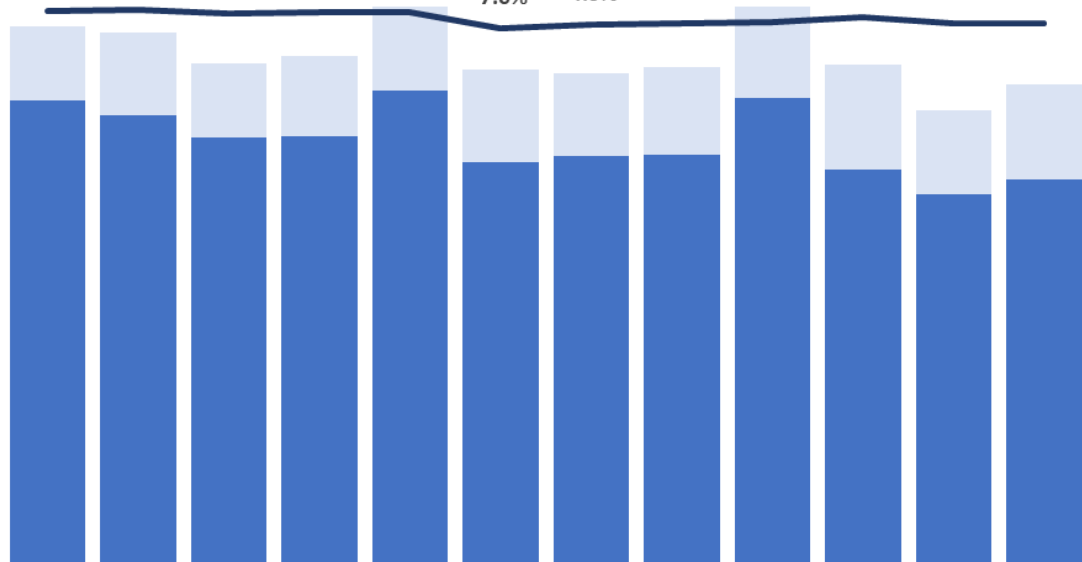


# 1. เบี้ยประกันภัยรับตรง

## Life - Direct Premium

Unit : Million Baht

5.7% 6.8% 4.0% 4.9% 4.5% -7.0% -4.5% -3.7% -2.7% 1.0% -3.2% -3.3%



	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Rider	22,226	24,569	22,064	24,012	24,862	27,283	24,518	26,215	27,113	31,029	25,106	28,217
Main	138,740	134,455	127,705	128,123	141,769	120,574	122,533	122,642	139,680	118,291	110,977	115,545
Life (YOY%)	5.7%	6.8%	4.0%	4.9%	4.5%	-7.0%	-4.5%	-3.7%	-2.7%	1.0%	-3.2%	-3.3%

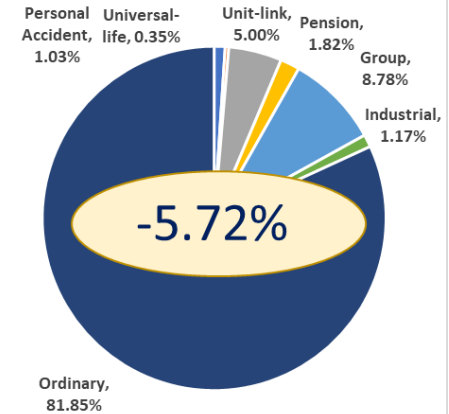
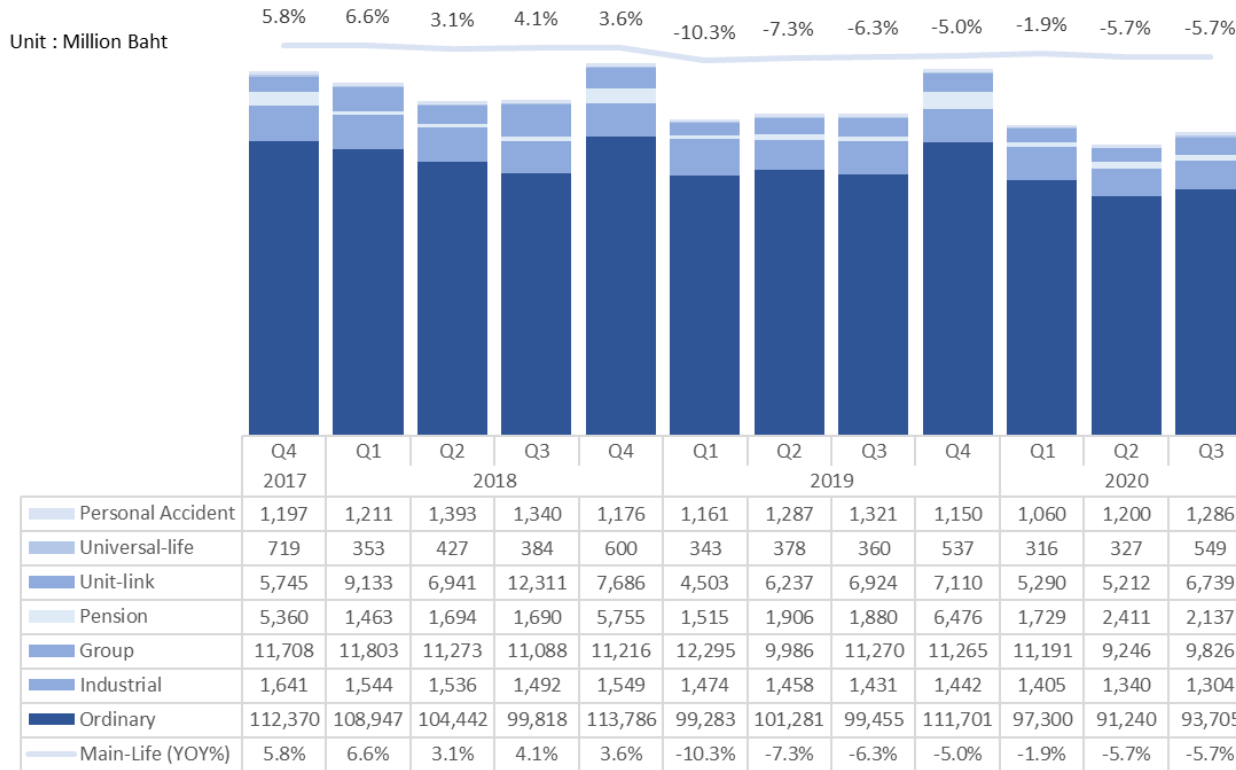
Life		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Rider	84,352	78,015	↑ +8.12%
	Main	344,813	365,749	↓ -5.72%
	Life	429,165	443,764	↓ -3.29%
proportion	Rider	19.65%	17.58%	↑ +2.07%
	Main	80.35%	82.42%	↓ -2.07%
	Life	100.00%	100.00%	



# 1. เบี้ยประกันภัยรับตรง

Main Life - Direct Premium

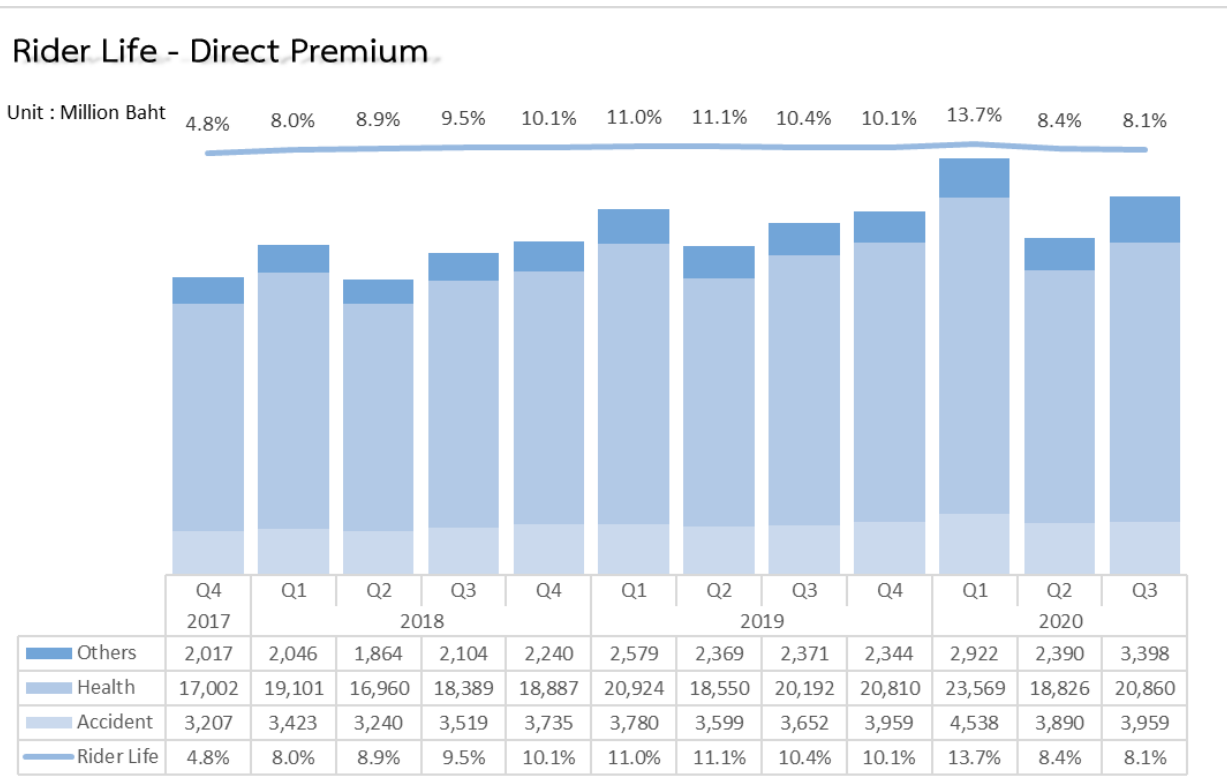
Unit : Million Baht



Life	Year To Date			
	2020Q3	2019Q3	Change%	
Million Baht	Personal Accident	3,547	3,769	↓ -5.89%
	Universal-life	1,191	1,080	↑ +10.25%
	Unit-link	17,241	17,665	↓ -2.40%
	Pension	6,277	5,301	↑ +18.40%
	Group	30,263	33,551	↓ -9.80%
	Industrial	4,049	4,363	↓ -7.19%
	Ordinary	282,245	300,019	↓ -5.92%
	Main Life	344,813	365,749	↓ -5.72%
proportion	Personal Accident	1.03%	1.03%	△ -0.00%
	Universal-life	0.35%	0.30%	△ +0.05%
	Unit-link	5.00%	4.83%	△ +0.17%
	Pension	1.82%	1.45%	△ +0.37%
	Group	8.78%	9.17%	△ -0.40%
	Industrial	1.17%	1.19%	△ -0.02%
	Ordinary	81.85%	82.03%	△ -0.17%
	Main Life	100.00%	100.00%	



# 1. เบี้ยประกันภัยรับตรง



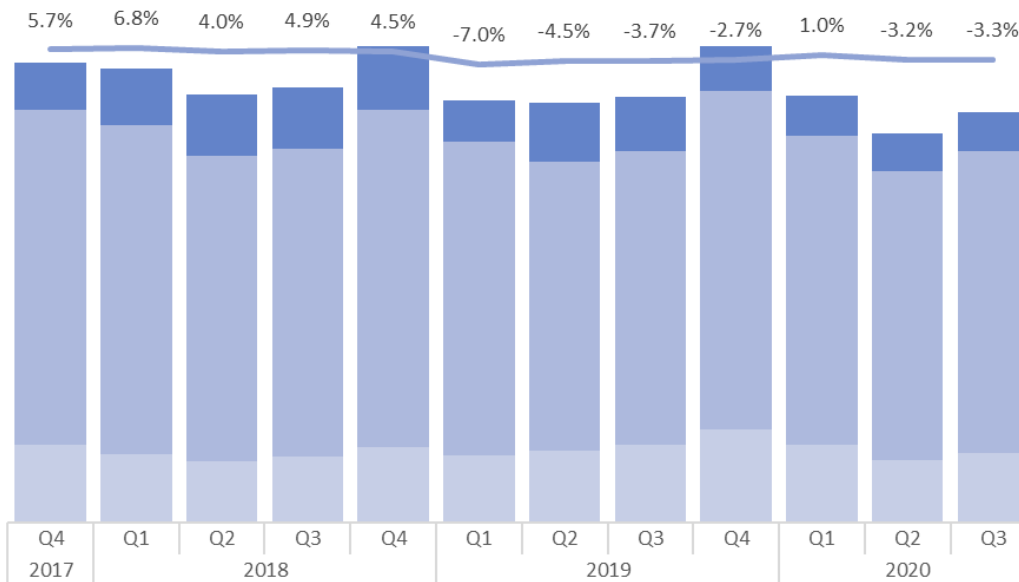
Life		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Others	8,711	7,319	↑ +19.01%
	Health	63,255	59,665	↑ +6.02%
	Accident	12,386	11,030	↑ +12.29%
	Rider Life	84,352	78,015	↑ +8.12%
proportion	Others	10.33%	9.38%	↑ +0.94%
	Health	74.99%	76.48%	↓ -1.49%
	Accident	14.68%	14.14%	↑ +0.55%
	Rider Life	100.00%	100.00%	



# 1. เบี้ยประกันภัยรับตรง

Life - Direct Premium

Unit : Million Baht



	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Single premium	16,412	19,851	21,272	21,297	22,232	14,515	20,783	19,068	15,595	13,844	13,145	13,914
Renewal premium	117,421	115,125	106,804	107,618	118,047	109,742	101,089	102,654	118,512	108,034	101,151	105,263
First year premium	27,133	24,048	21,693	23,220	26,352	23,600	25,178	27,134	32,687	27,442	21,786	24,585
Life (YOY%)	5.7%	6.8%	4.0%	4.9%	4.5%	-7.0%	-4.5%	-3.7%	-2.7%	1.0%	-3.2%	-3.3%

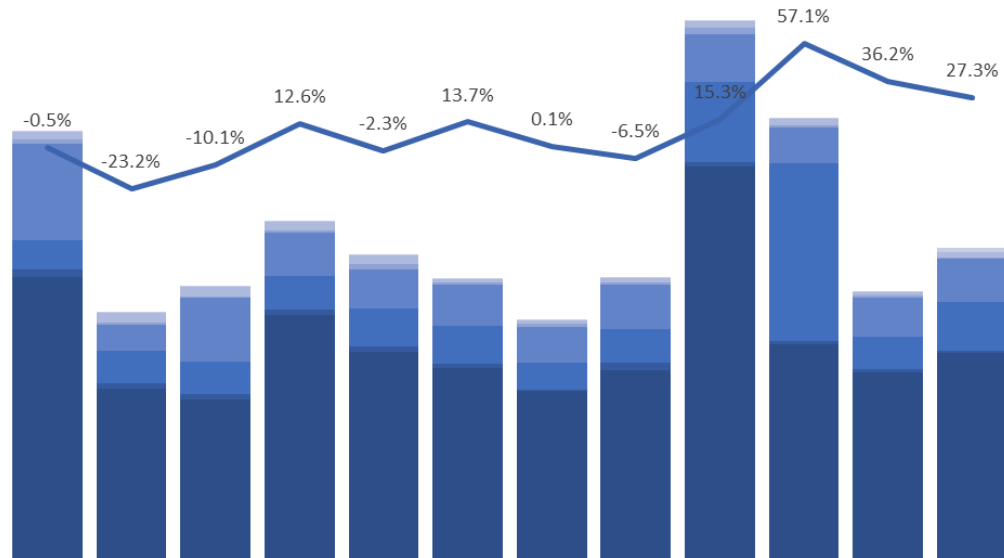
Life		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Single premium	40,903	54,366	↓ -24.76%
	Renewal premium	314,448	313,486	↑ +0.31%
	First year premium	73,814	75,912	↓ -2.76%
	Life	429,165	443,764	↓ -3.29%
proportion	Single premium	9.53%	12.25%	▼ -2.72%
	Renewal premium	73.27%	70.64%	▲ +2.63%
	First year premium	17.20%	17.11%	▲ +0.09%
	Life	100.00%	100.00%	



## 2. จำนวนกรมธรรม์

Life : No. of Policy

Unit : Policy



	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Universal Life	3,294	1,215	351	172	454	484	1,311	1,390	1,685	2,229	3,194	11,289
Unit Link	21,614	27,492	27,456	25,458	26,056	9,753	11,212	12,177	16,560	16,609	7,817	15,917
Pension	12,734	4,335	5,441	6,458	14,680	5,616	6,920	6,679	19,291	8,019	7,821	5,082
Personal Accident	274,491	76,673	180,874	121,743	112,185	118,103	102,769	124,186	136,494	102,047	110,719	121,688
Group	83,549	90,821	92,252	98,125	105,752	107,612	77,909	98,354	228,658	508,212	93,737	139,847
Industrial	22,093	15,373	16,921	15,235	16,959	13,737	3,298	22,181	12,179	9,081	9,493	7,780
Ordinary	810,463	492,086	460,238	701,167	596,564	549,479	484,743	542,571	1,127,26	617,794	537,244	592,696
Life (YOY%)	-0.5%	-23.2%	-10.1%	12.6%	-2.3%	13.7%	0.1%	-6.5%	15.3%	57.1%	36.2%	27.3%

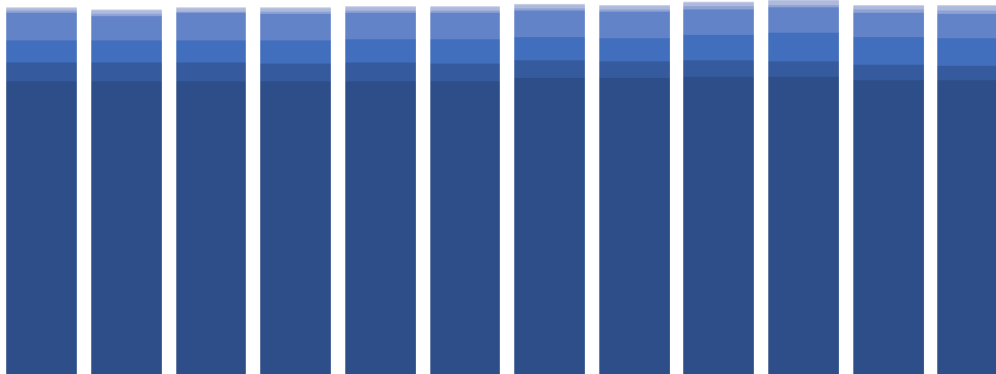
Life	Year To Date			
	2020Q3	2019Q3	Change%	
Policy	Universal Life	16,712	3,185	↑ +424.71%
	Unit Link	40,343	33,142	↑ +21.73%
	Pension	20,922	19,215	↑ +8.88%
	Personal Accident	334,454	345,058	↓ -3.07%
	Group	741,796	283,875	↑ +161.31%
	Industrial	26,354	39,216	↓ -32.80%
	Ordinary	1,747,734	1,576,793	↑ +10.84%
	No. of Policy	2,928,315	2,300,484	↑ +27.29%
proportion	Universal Life	0.57%	0.14%	↑ +0.43%
	Unit Link	1.38%	1.44%	↓ -0.06%
	Pension	0.71%	0.84%	↓ -0.12%
	Personal Accident	11.42%	15.00%	↓ -3.58%
	Group	25.33%	12.34%	↑ +12.99%
	Industrial	0.90%	1.70%	↓ -0.80%
	Ordinary	59.68%	68.54%	↓ -8.86%
	No. of Policy	100.00%	100.00%	



## 2. จำนวนกรมธรรม์

Life : No. of Policy in force

Unit : Thousand Policy



	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Universal Life	84,865	83,815	81,766	79,461	77,575	73,209	71,491	70,649	69,826	69,963	71,117	80,242
Unit Link	169,138	192,807	215,712	236,540	258,251	276,082	271,031	276,561	285,077	291,290	294,465	302,121
Pension	138,184	141,243	145,469	149,230	161,343	165,198	168,804	173,602	190,132	195,768	202,002	204,772
Personal Accident	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	1,745,68
Group	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	1,929,19
Industrial	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	1,038,03
Ordinary	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	20,994,0
Life (YOY%)	0.3%	-0.7%	0.8%	0.0%	0.3%	0.0%	0.7%	-0.3%	0.9%	0.5%	-1.4%	-0.1%

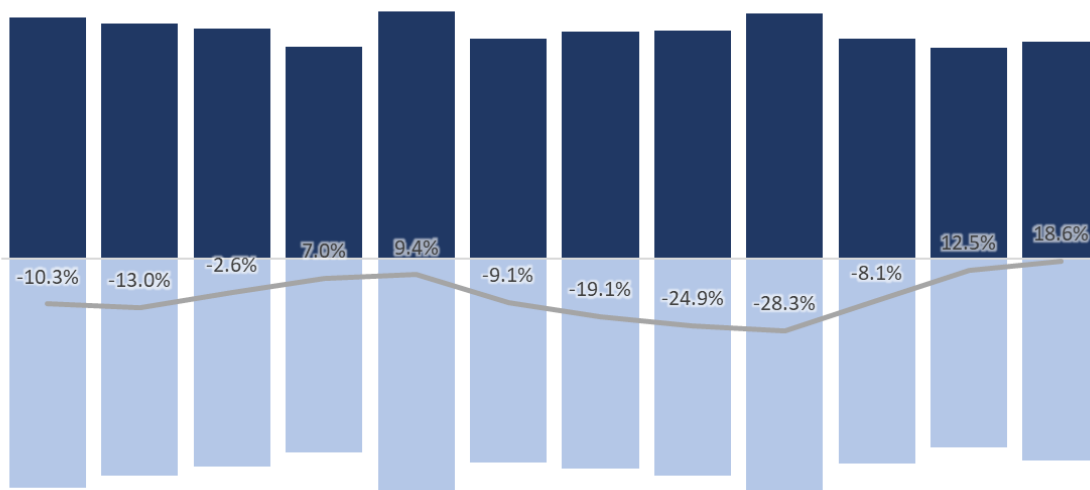
Life		Year To Date		
		2020Q3	2020Q2	Change%
Policy	Universal Life	80,242	71,117	↑ +12.83%
	Unit Link	302,121	294,465	↑ +2.60%
	Pension	204,772	202,002	↑ +1.37%
	Personal Accident	1,745,689	1,755,573	↓ -0.56%
	Group	1,929,195	1,919,969	↑ +0.48%
	Industrial	1,038,037	1,075,479	↓ -3.48%
	Ordinary	20,994,014	21,014,326	↓ -0.10%
No. of Policy in force		26,294,070	26,332,931	↓ -0.15%
proportion	Universal Life	0.31%	0.27%	▲ +0.04%
	Unit Link	1.15%	1.12%	▲ +0.03%
	Pension	0.78%	0.77%	▲ +0.01%
	Personal Accident	6.64%	6.67%	▼ -0.03%
	Group	7.34%	7.29%	▲ +0.05%
	Industrial	3.95%	4.08%	▼ -0.14%
	Ordinary	79.84%	79.80%	▲ +0.04%
No. of Policy in force		100.00%	100.00%	



### 3. กำไร(ขาดทุน) ขั้นต้น

Life : Profit & Loss from Underwriting

Unit : Million Baht



Life		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Expense	(455,815)	(483,745)	↓ -5.77%
	Income	497,522	518,919	↓ -4.12%
	Profit & Loss (U/W)	41,707	35,174	↑ +18.57%
proportion	Expense	47.81%	48.25%	▼ -0.43%
	Income	52.19%	51.75%	▲ +0.43%
	Profit & Loss (U/W)	100.00%	100.00%	

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Expense	(175,258)	(166,361)	(158,980)	(148,320)	(178,185)	(156,245)	(161,149)	(166,351)	(181,450)	(157,203)	(144,298)	(154,314)
Income	184,913	180,654	176,861	162,962	189,789	169,231	174,188	175,500	188,139	169,133	161,637	166,753
Profit & Loss	-10.3%	-13.0%	-2.6%	7.0%	9.4%	-9.1%	-19.1%	-24.9%	-28.3%	-8.1%	12.5%	18.6%



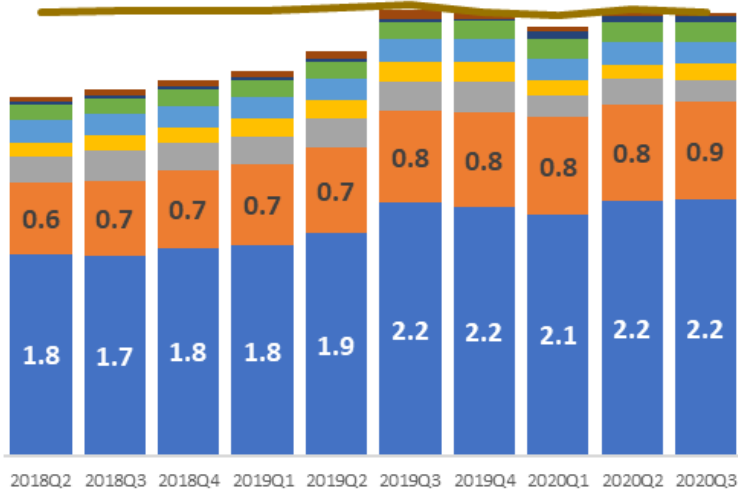


## 4. สินทรัพย์ลงทุน

### Life : Investment Asset

Unit : Trillion baht

-1% 2% 2% 2% 5% 10% 0% -4% 4% -1%



Life	Year To Date			
	2020Q3	2020Q2	Change%	
Million Baht	Others	36,931	51,184	↓ -27.85%
	Deposits	45,601	55,130	↓ -17.28%
	Policy Loan	175,883	176,931	↓ -0.59%
	Promissory Note	184,177	192,951	↓ -4.55%
	Unit trust	140,942	123,658	↑ +13.98%
	Stock	189,214	227,008	↓ -16.65%
	Debenture	853,912	840,734	↑ +1.57%
	Gov bond	2,227,484	2,210,719	↑ +0.76%
	Investment Asset	3,854,144	3,878,317	↓ -0.62%
	proportion	Others	0.96%	1.32%
Deposits		1.18%	1.42%	▼ -0.24%
Policy Loan		4.56%	4.56%	▲ +0.00%
Promissory Note		4.78%	4.98%	▼ -0.20%
Unit trust		3.66%	3.19%	▲ +0.47%
Stock		4.91%	5.85%	▼ -0.94%
Debenture		22.16%	21.68%	▲ +0.48%
Gov bond		57.79%	57.00%	▲ +0.79%
Investment Asset		100.00%	100.00%	