



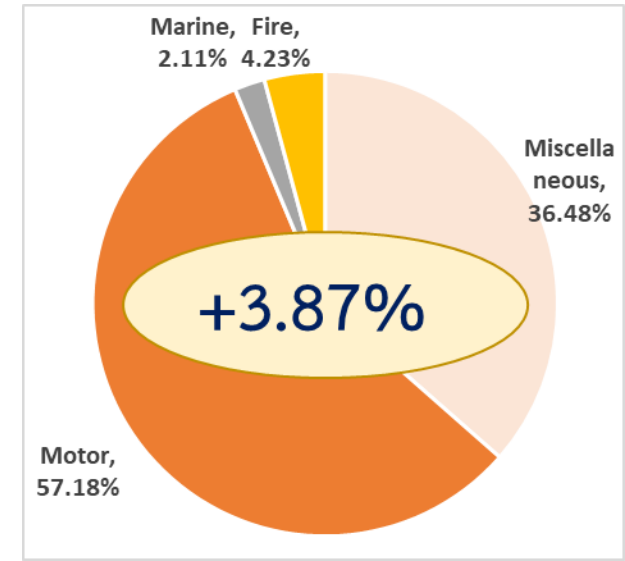
สรุปข้อมูลธุรกิจประกันวินาศภัย ประจำปีไตรมาส 3/2563

ข้อมูลเดือน มกราคม - กันยายน 2563





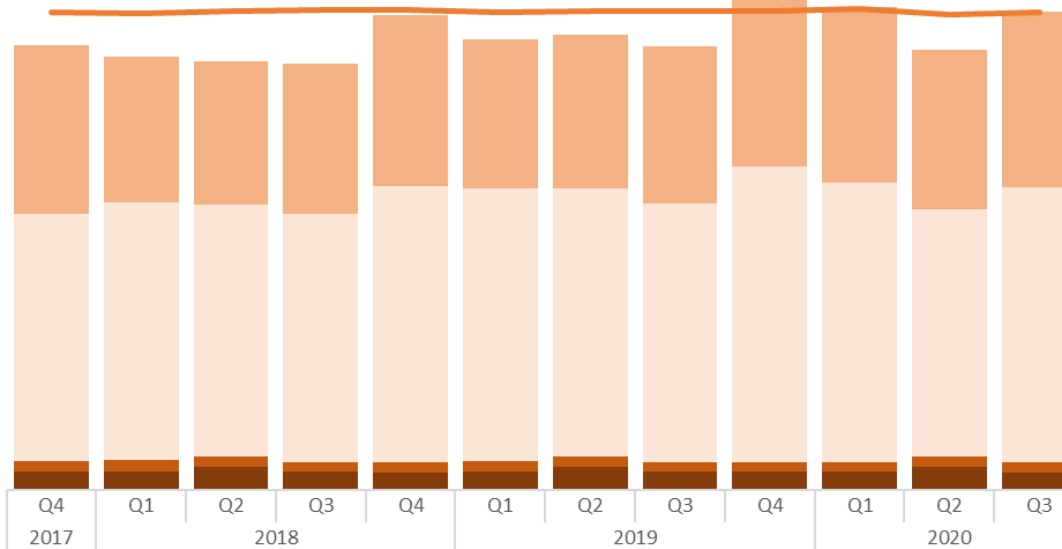
1. เบี้ยประกันภัยรับตรง



Nonlife - Direct Premium

Unit : Million Baht

4.1% 3.5% 4.8% 6.0% 6.2% 4.1% 5.1% 4.7% 5.2% 7.1% 1.9% 3.9%



	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Miscellaneous	22,256	19,146	18,739	19,795	22,468	19,691	20,167	20,556	24,028	23,181	20,947	23,129
Motor	32,550	33,949	33,205	32,648	36,386	35,873	35,204	34,120	38,829	36,705	32,533	36,182
Marine	1,340	1,446	1,431	1,315	1,324	1,412	1,465	1,258	1,334	1,343	1,309	1,247
Fire	2,430	2,490	2,975	2,385	2,288	2,375	3,015	2,363	2,366	2,363	3,084	2,343
Nonlife(YOY%)	4.1%	3.5%	4.8%	6.0%	6.2%	4.1%	5.1%	4.7%	5.2%	7.1%	1.9%	3.9%

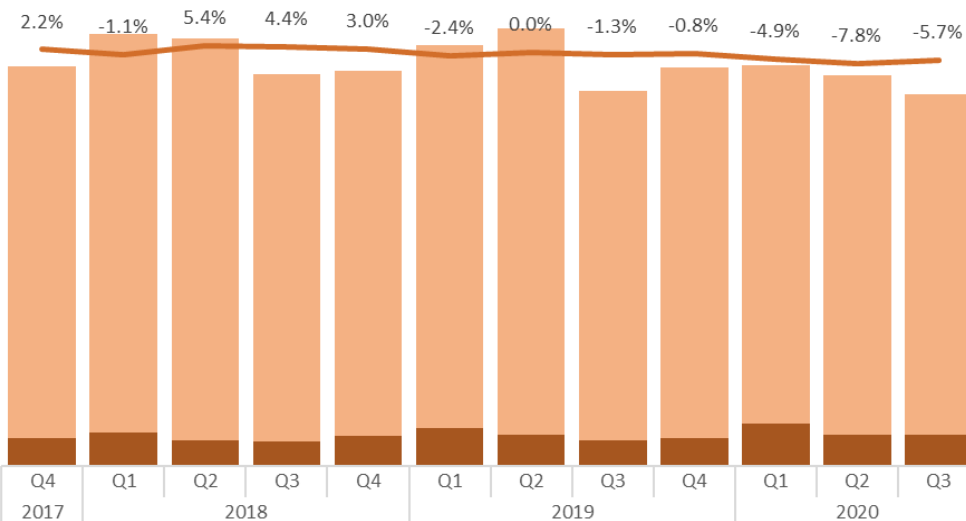
Nonlife		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Miscellaneous	67,258	60,415	↑ +11.33%
	Motor	105,421	105,196	↑ +0.21%
	Marine	3,899	4,135	↓ -5.70%
	Fire	7,790	7,752	↑ +0.49%
	Nonlife(YOY%)	184,368	177,498	↑ +3.87%
proportion	Miscellaneous	36.48%	34.04%	▲ +2.44%
	Motor	57.18%	59.27%	▼ -2.09%
	Marine	2.11%	2.33%	▼ -0.21%
	Fire	4.23%	4.37%	▼ -0.14%
	Nonlife(YOY%)	100.00%	100.00%	



1. เบี้ยประกันภัยรับตรง

Marine - Direct Premium

Unit : Million Baht



Nonlife		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Cargo	3,542	3,813	↓ -7.12%
	Hull	357	322	↑ +11.05%
	Marine	3,899	4,135	↓ -5.70%
proportion	Cargo	90.84%	92.22%	▼ -1.38%
	Hull	9.16%	7.78%	▲ +1.38%
	Marine	100.00%	100.00%	

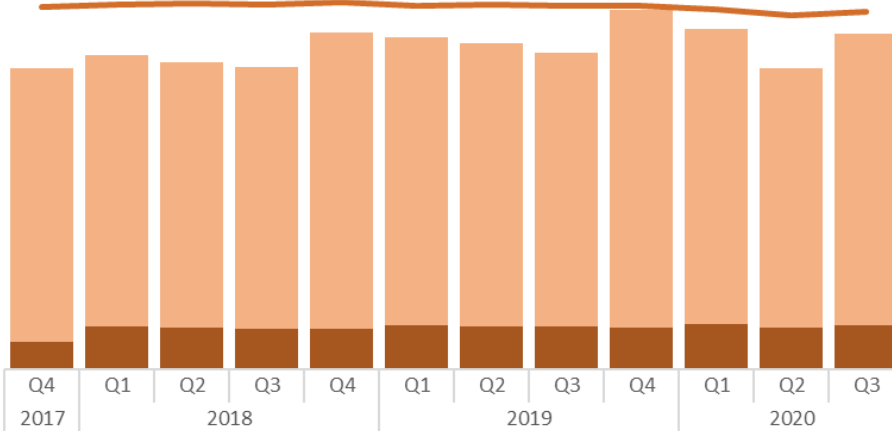


1. เบี้ยประกันภัยรับตรง

Motor - Direct Premium

Unit : Million Baht

4.3% 6.5% 7.0% 6.7% 8.0% 5.7% 5.8% 5.4% 5.8% 2.3% -2.6% 0.2%



Voluntary	29,545	29,261	28,739	28,204	31,941	31,057	30,616	29,528	34,326	31,782	28,000	31,435
Compulsory	3,005	4,688	4,466	4,445	4,445	4,816	4,587	4,592	4,503	4,924	4,534	4,747
Motor(YOY%)	4.3%	6.5%	7.0%	6.7%	8.0%	5.7%	5.8%	5.4%	5.8%	2.3%	-2.6%	0.2%

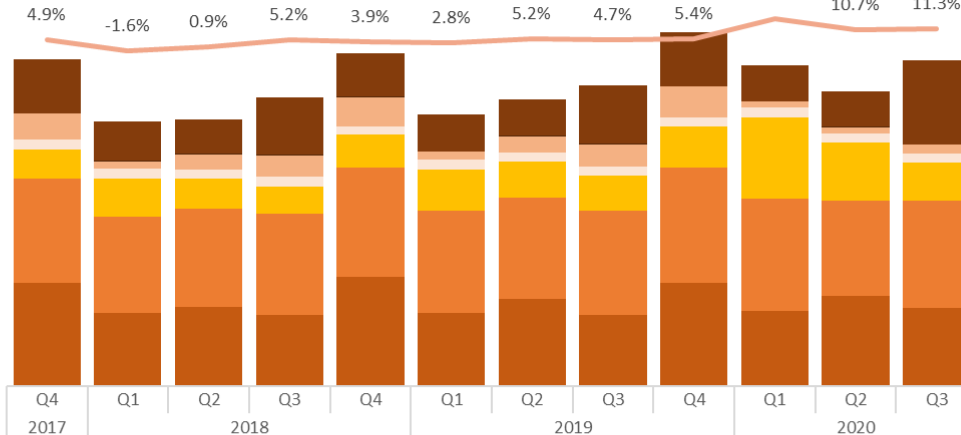
Nonlife		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Voluntary	91,216	91,202	↑ +0.02%
	Compulsory	14,205	13,995	↑ +1.50%
	Motor	105,421	105,196	↑ +0.21%
proportion	Voluntary	86.53%	86.70%	↓ -0.17%
	Compulsory	13.47%	13.30%	↑ +0.17%
	Motor	100.00%	100.00%	



1. เบี้ยประกันภัยรับตรง

Miscellaneous - Direct Premium

Unit : Million Baht

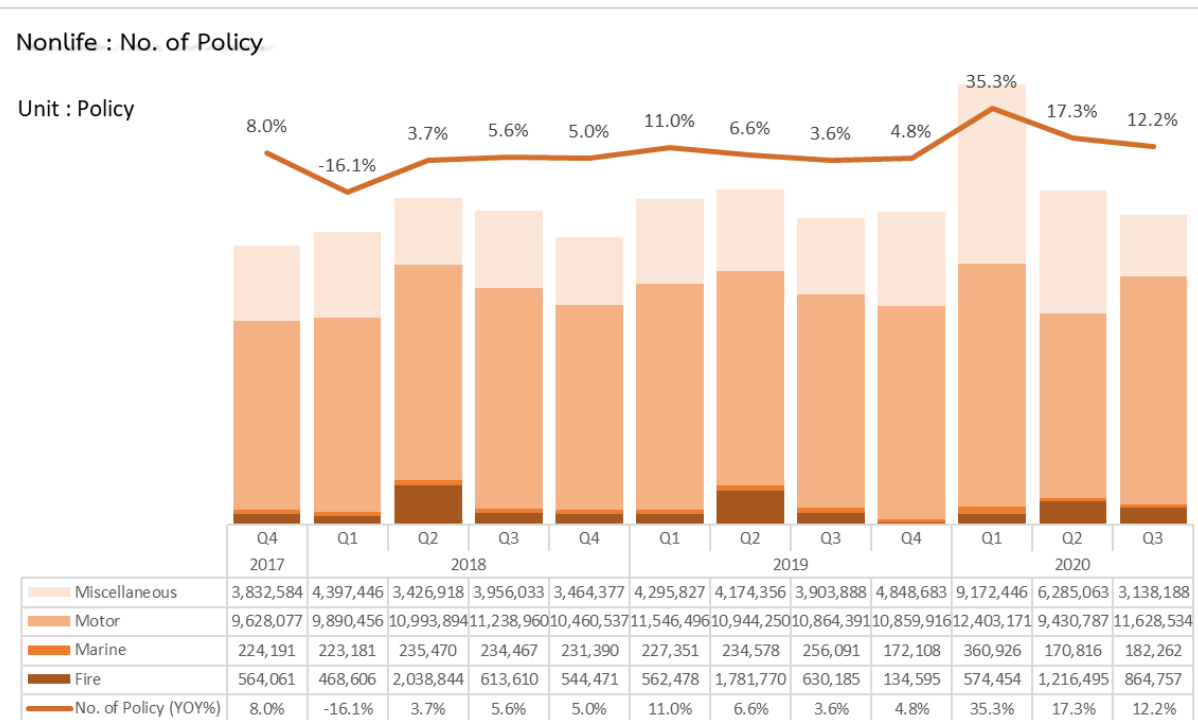


	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Other	3,920	2,831	2,482	4,145	3,106	2,701	2,625	4,187	3,918	2,549	2,600	6,069
Bail bond	39	40	37	39	46	41	45	45	42	45	42	38
Travel	1,884	550	1,103	1,586	2,095	592	1,181	1,610	2,257	413	446	622
Liability	713	677	628	688	588	721	651	693	631	744	658	679
Health	2,068	2,823	2,204	1,981	2,392	2,908	2,596	2,490	2,988	5,840	4,230	2,724
Accident	7,606	6,948	7,101	7,343	7,887	7,427	7,339	7,562	8,312	8,185	6,882	7,768
Property & IAR	7,443	5,277	5,735	5,116	7,940	5,301	6,321	5,150	7,490	5,406	6,503	5,675

Nonlife		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Other	11,219	9,513	↑ +17.93%
	Bail bond	124	131	↓ -4.83%
	Travel	622	1,610	↓ -61.40%
	Liability	2,081	2,065	↑ +0.76%
	Health	12,794	7,995	↑ +60.02%
	Accident	22,834	22,328	↑ +2.27%
	Property & IAR	17,584	16,772	↑ +4.84%
	Miscellaneous	67,258	60,415	↑ +11.33%
proportion	Other	16.68%	15.75%	▲ +0.93%
	Bail bond	0.18%	0.22%	▼ -0.03%
	Travel	0.92%	2.67%	▼ -1.74%
	Liability	3.09%	3.42%	▼ -0.32%
	Health	19.02%	13.23%	▲ +5.79%
	Accident	33.95%	36.96%	▼ -3.01%
	Property & IAR	26.14%	27.76%	▼ -1.62%
	Miscellaneous	100.00%	100.00%	



2. จำนวนกรมธรรม์



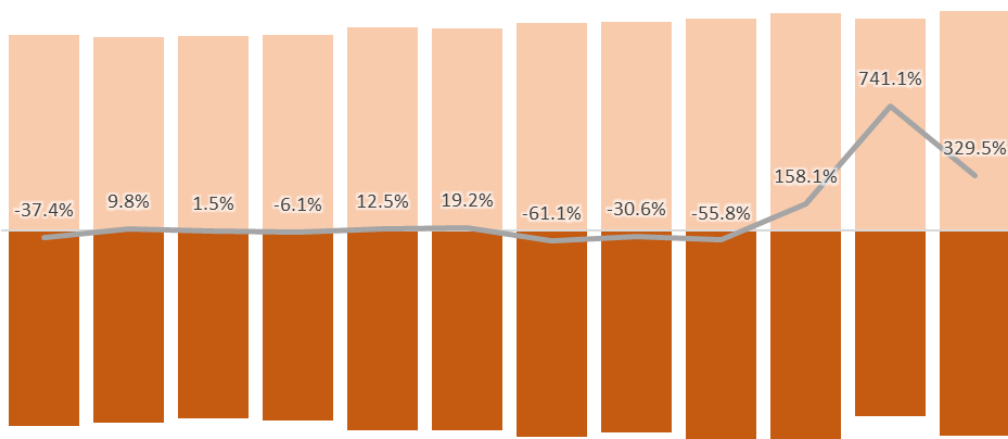
Nonlife		Year To Date		
		2020Q3	2019Q3	Change%
Policy	Miscellaneous	18,595,697	12,374,071	↑ +50.28%
	Motor	33,462,492	33,355,137	↑ +0.32%
	Marine	714,004	718,020	↓ -0.56%
	Fire	2,655,706	2,974,433	↓ -10.72%
	No. of Policy	55,427,899	49,421,661	↑ +12.15%
proportion	Miscellaneous	33.55%	25.04%	▲ +8.51%
	Motor	60.37%	67.49%	▼ -7.12%
	Marine	1.29%	1.45%	▼ -0.16%
	Fire	4.79%	6.02%	▼ -1.23%
	No. of Policy	100.00%	100.00%	



3. กำไร(ขาดทุน) ขั้นต้น

Nonlife : Profit & Loss from Underwriting

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
Expense	(46,499)	(45,691)	(44,549)	(45,141)	(47,599)	(47,545)	(49,026)	(47,958)	(51,124)	(50,207)	(44,084)	(48,767)
Income	46,553	46,210	46,480	46,597	48,431	48,162	49,362	49,714	50,509	51,801	50,511	52,386
Profit & Loss	-37.4%	9.8%	1.5%	-6.1%	12.5%	19.2%	-61.1%	-30.6%	-55.8%	158.1%	741.1%	329.5%

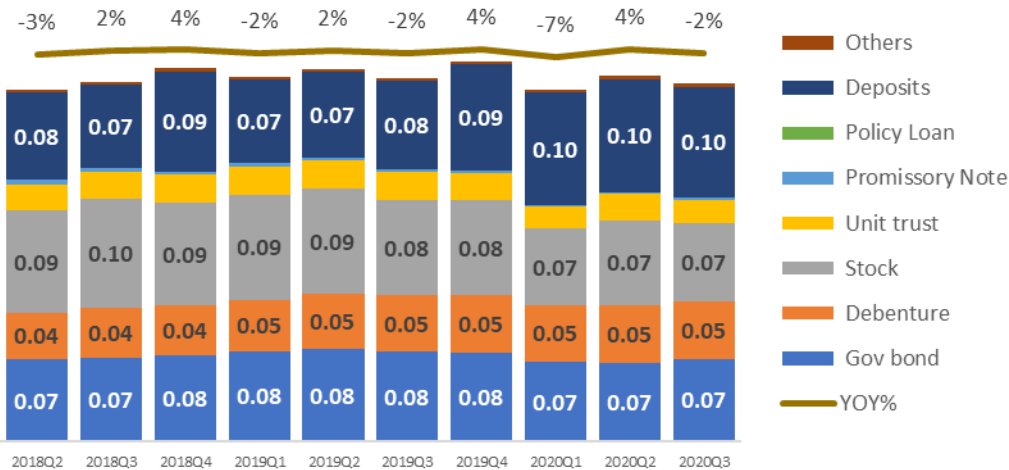
Nonlife		Year To Date		
		2020Q3	2019Q3	Change%
Million Baht	Expense	(143,058)	(144,529)	↓ -1.02%
	Income	154,698	147,239	↑ +5.07%
	Profit & Loss (U/W)	11,639	2,710	↑ +329.53%
proportion	Expense	48.05%	49.54%	↓ -1.49%
	Income	51.95%	50.46%	↑ +1.49%
	Profit & Loss (U/W)	100.00%	100.00%	



4. สินทรัพย์ลงทุน

Nonlife : Investment Asset

Unit : Trillion baht



	Nonlife	Year To Date		
		2020Q3	2020Q2	Change%
Million Baht	Others	3,508	3,327	↑ +5.47%
	Deposits	96,850	100,033	↓ -3.18%
	Policy Loan	-	-	
	Promissory Note	2,105	1,210	↑ +73.93%
	Unit trust	20,955	23,148	↓ -9.47%
	Stock	68,539	74,801	↓ -8.37%
	Debenture	50,973	51,057	↓ -0.16%
	Gov bond	72,618	69,093	↑ +5.10%
	Investment Asset	315,548	322,669	↓ -2.21%
proportion	Others	1.11%	1.03%	↑ +0.08%
	Deposits	30.69%	31.00%	↓ -0.31%
	Policy Loan	0.00%	0.00%	↑ +0.00%
	Promissory Note	0.67%	0.38%	↑ +0.29%
	Unit trust	6.64%	7.17%	↓ -0.53%
	Stock	21.72%	23.18%	↓ -1.46%
	Debenture	16.15%	15.82%	↑ +0.33%
	Gov bond	23.01%	21.41%	↑ +1.60%
	Investment Asset	100.00%	100.00%	