



# สรุปข้อมูลธุรกิจประกันชีวิต ประจำปีไตรมาส 4/2563

## ข้อมูลเดือน มกราคม - ธันวาคม 2563

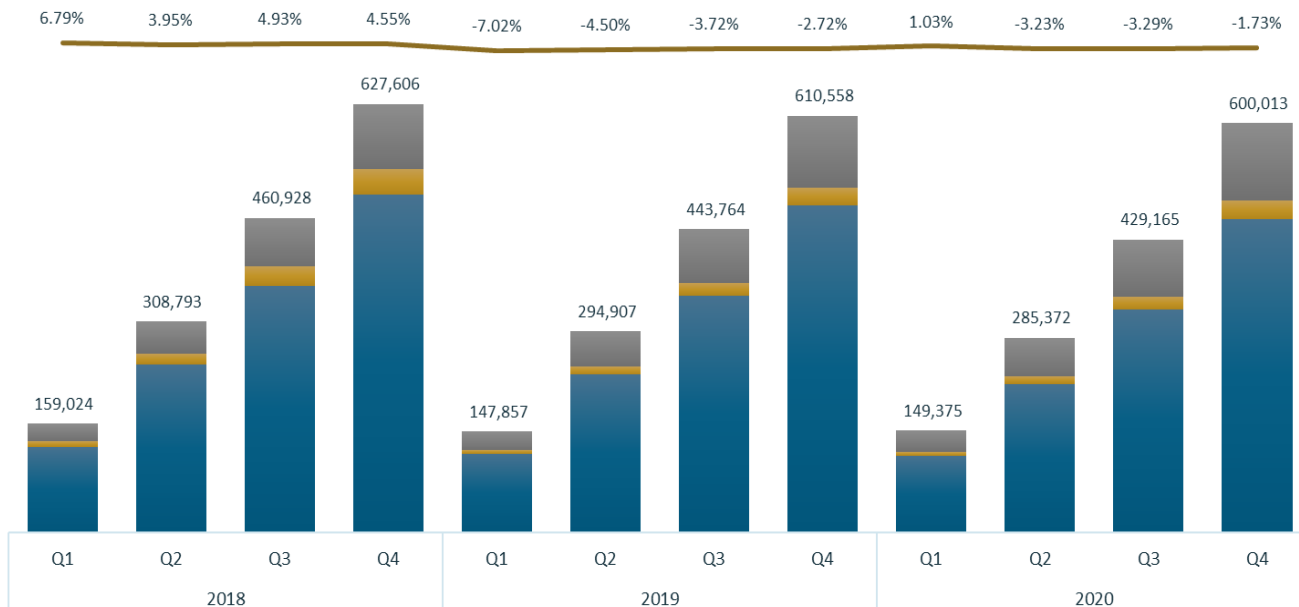




# 1. เบี้ยประกันภัยรับตรง

Unit : Million baht

## Life Direct Premium : (All)



Life Direct Premium : (All)		Year To Date		
		2019Q4	2020Q4	Change%
Million Baht	Life Total	610,558	600,013	↓ -1.73%
	OTHER_RIDER	9,663	11,682	↑ +20.89%
	HEALTH_RIDER	80,476	85,579	↑ +6.34%
	ACCIDENT_RIDER	14,989	16,684	↑ +11.30%
	ULIFE_MAIN	1,617	2,083	↑ +28.81%
	UNIT_LINK_MAIN	24,774	25,363	↑ +2.37%
	PA_MAIN	4,919	4,649	↓ -5.49%
	ANNUITY_MAIN	11,777	13,715	↑ +16.45%
	GROUP_MAIN	44,816	40,805	↓ -8.95%
	INDUSTRIAL_MAIN	5,805	5,410	↓ -6.81%
ORDINARY_MAIN	411,720	394,044	↓ -4.29%	

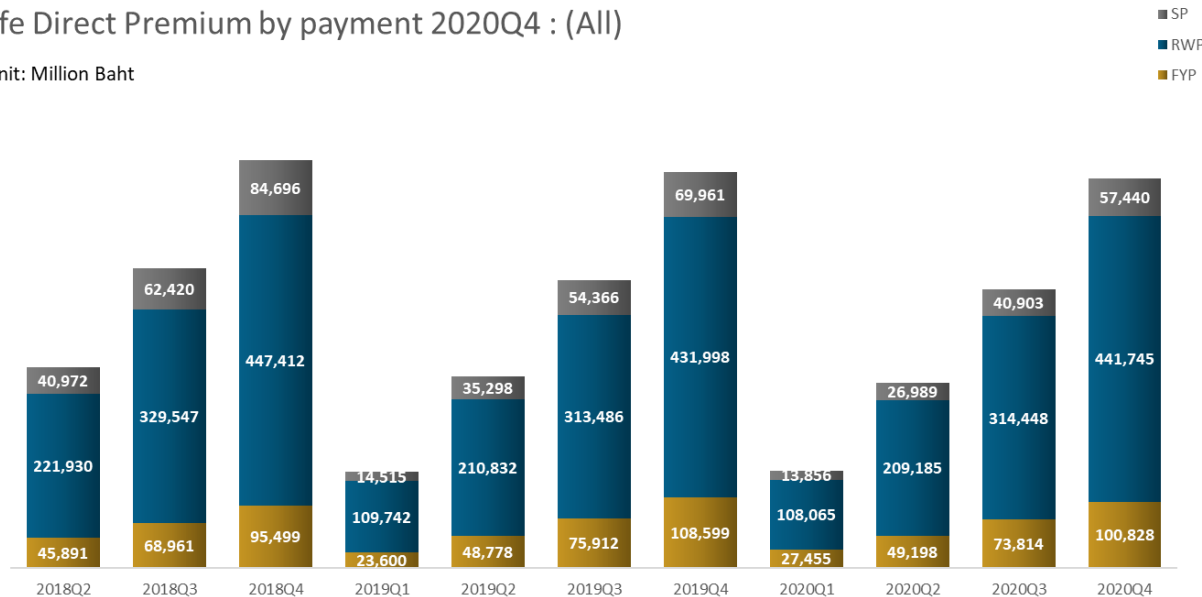
Life Direct Premium : (All)		Year To Date		
		2019Q4	2020Q4	Change%
proportion	Life Total	100.00%	100.00%	
	OTHER_RIDER	1.58%	1.95%	▲ +0.36%
	HEALTH_RIDER	13.18%	14.26%	▲ +1.08%
	ACCIDENT_RIDER	2.46%	2.78%	▲ +0.33%
	ULIFE_MAIN	0.26%	0.35%	▲ +0.08%
	UNIT_LINK_MAIN	4.06%	4.23%	▲ +0.17%
	PA_MAIN	0.81%	0.77%	▼ -0.03%
	ANNUITY_MAIN	1.93%	2.29%	▲ +0.36%
	GROUP_MAIN	7.34%	6.80%	▼ -0.54%
	INDUSTRIAL_MAIN	0.95%	0.90%	▼ -0.05%
ORDINARY_MAIN	67.43%	65.67%	▼ -1.76%	



# 1. เบี้ยประกันภัยรับตรง

Life Direct Premium by payment 2020Q4 : (All)

Unit: Million Baht



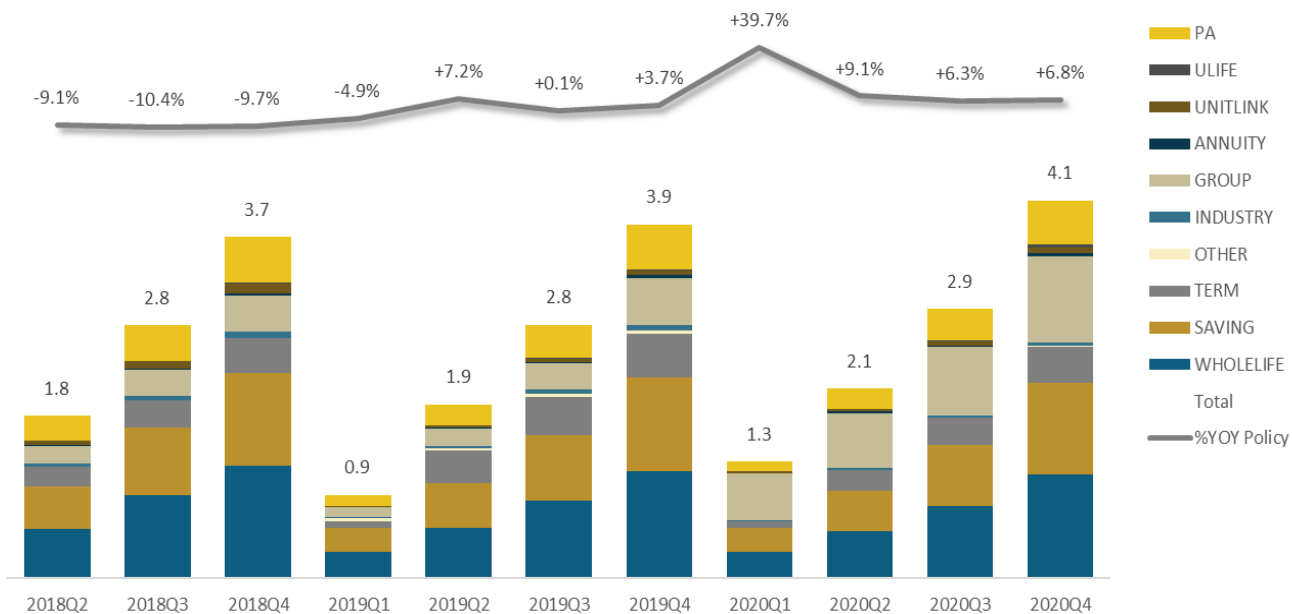
Life Direct Premium by payment 2020Q4		Year To Date		
		2019Q4	2020Q4	%change
Million Baht	First year premium (FYP)	108,599	100,828	↓ -7.16%
	Renewal premium (RWP)	431,998	441,745	↑ +2.26%
	Single premium (SP)	69,961	57,440	↓ -17.90%
Proportion	First year premium (FYP)	17.79%	16.80%	▼ -0.98%
	Renewal premium (RWP)	70.75%	73.62%	▲ +2.87%
	Single premium (SP)	11.46%	9.57%	▼ -1.89%



## 2. จำนวนกรมธรรม์

Number of Policy 2020Q4 : (All)

Unit: Million Policies



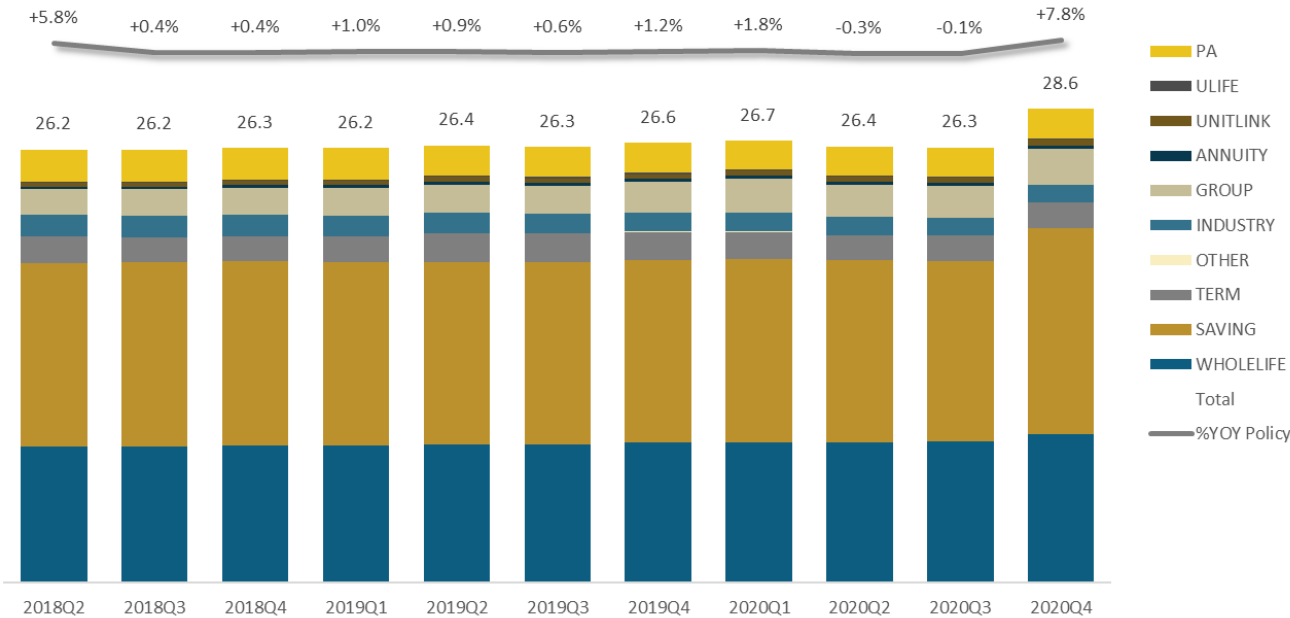
Number of Policy		Year To Date		
		2019Q4	2020Q4	%Change
Policy	PA	497,602	481,036	↓ -3.33%
	ULIFE	4,870	32,689	↑ +571.23%
	UNITLINK	49,702	61,445	↑ +23.63%
	ANNUITY	38,506	42,774	↑ +11.08%
	GROUP	512,533	940,503	↑ +83.50%
	INDUSTRY	51,395	35,718	↓ -30.50%
	OTHER	36,130	6,851	↓ -81.04%
	TERM	479,203	387,684	↓ -19.10%
	SAVING	1,026,308	1,003,501	↓ -2.22%
	WHOLELIFE	1,162,412	1,130,102	↓ -2.78%
	Total	3,858,661	4,122,303	↑ +6.83%
Proportion	PA	12.90%	11.67%	▼ -1.23%
	ULIFE	0.13%	0.79%	▲ +0.67%
	UNITLINK	1.29%	1.49%	▲ +0.20%
	ANNUITY	1.00%	1.04%	▲ +0.04%
	GROUP	13.28%	22.81%	▲ +9.53%
	INDUSTRY	1.33%	0.87%	▼ -0.47%
	OTHER	0.94%	0.17%	▼ -0.77%
	TERM	12.42%	9.40%	▼ -3.01%
	SAVING	26.60%	24.34%	▼ -2.25%
	WHOLELIFE	30.12%	27.41%	▼ -2.71%
	Total	100.00%	100.00%	



## 2. จำนวนกรมธรรม์

Number of Policy inforce 2020Q4 : (All)

Unit: Million Policies



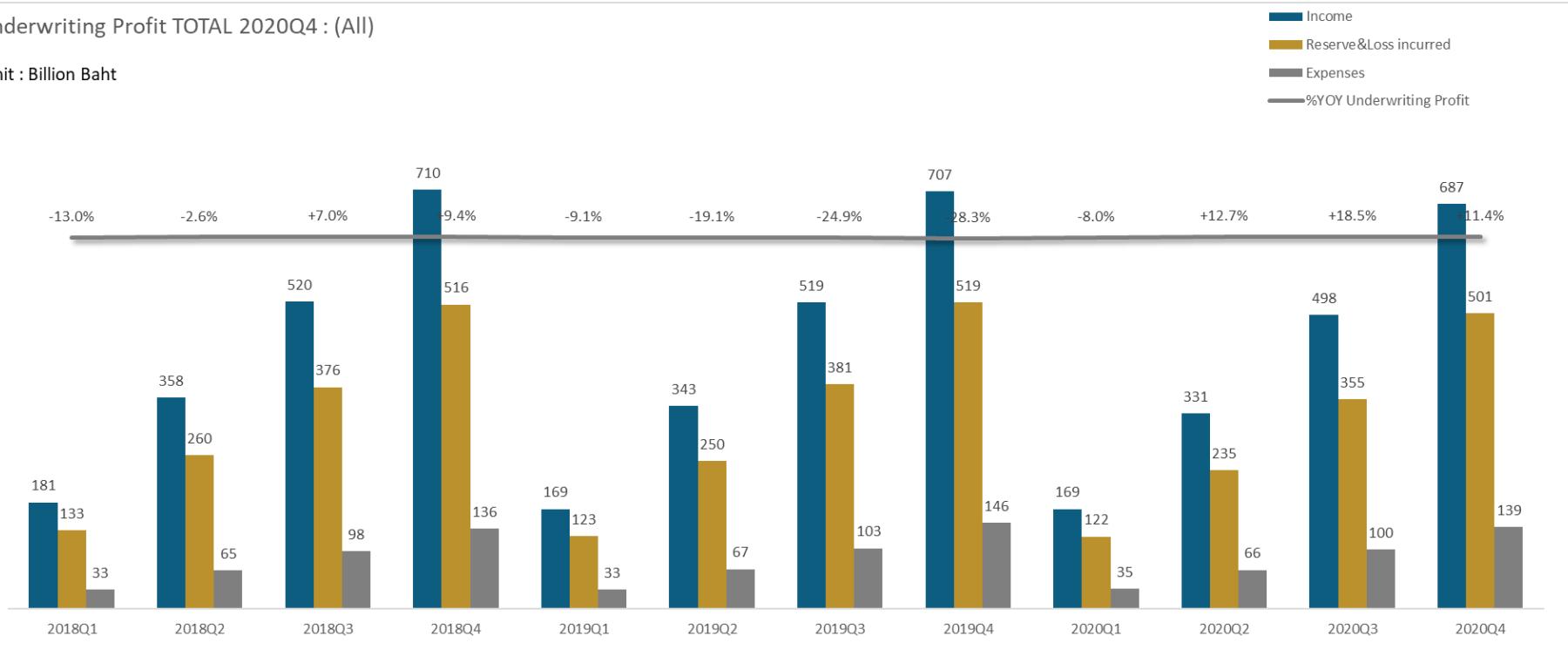
Number of Policy inforce		Year To Date		
		2019Q4	2020Q4	%Change
Policy	PA	1,822,277	1,777,284	↓ -2.47%
	ULIFE	69,826	93,819	↑ +34.36%
	UNITLINK	285,077	341,365	↑ +19.74%
	ANNUITY	190,132	244,463	↑ +28.58%
	GROUP	1,832,597	2,124,688	↑ +15.94%
	INDUSTRY	1,156,091	1,058,265	↓ -8.46%
	OTHER	32,305	34,810	↑ +7.75%
	TERM	1,673,553	1,527,699	↓ -8.72%
	SAVING	11,045,921	12,493,429	↑ +13.10%
	WHOLELIFE	8,472,106	8,949,834	↑ +5.64%
	Total	26,579,885	28,645,656	↑ +7.77%
Proportion	PA	6.86%	6.20%	↓ -0.65%
	ULIFE	0.26%	0.33%	↑ +0.06%
	UNITLINK	1.07%	1.19%	↑ +0.12%
	ANNUITY	0.72%	0.85%	↑ +0.14%
	GROUP	6.89%	7.42%	↑ +0.52%
	INDUSTRY	4.35%	3.69%	↓ -0.66%
	OTHER	0.12%	0.12%	↓ -0.00%
	TERM	6.30%	5.33%	↓ -0.96%
	SAVING	41.56%	43.61%	↑ +2.06%
	WHOLELIFE	31.87%	31.24%	↓ -0.63%
	Total	100.00%	100.00%	



### 3. กำไร(ขาดทุน) ขั้นต้น

Underwriting Profit TOTAL 2020Q4 : (All)

Unit : Billion Baht



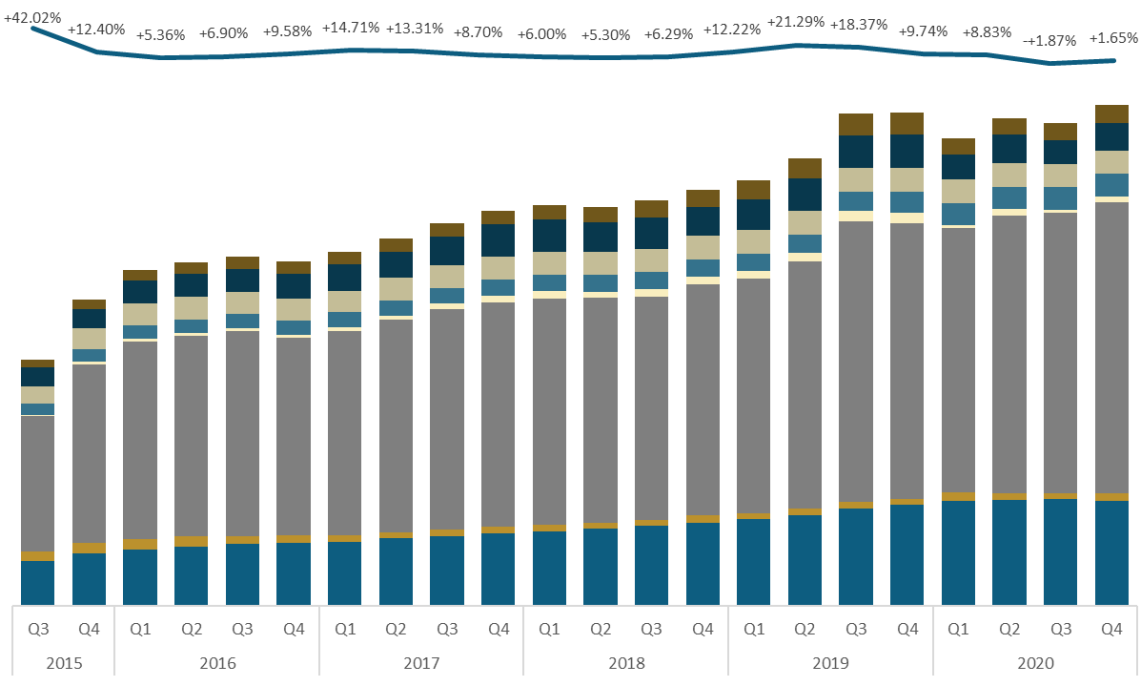
Underwriting Profit		Year To Date		
		2019Q4	2020Q4	%Change
Million Baht	Income	707,058	686,592	↓ -2.89%
	Reserve&Loss incurred	518,852	500,797	↓ -3.48%
	Expenses	146,343	139,154	↓ -4.91%
	Underwriting Profit	41,863	46,641	↑ +11.41%
Proportion	Income	51.53%	51.76%	↑ +0.23%
	Reserve&Loss incurred	37.81%	37.75%	↓ -0.06%
	Expenses	10.66%	10.49%	↓ -0.17%
	Underwriting Profit	100.00%	100.00%	



## 4. สินทรัพย์ลงทุน

Life Investment Asset : (All)

- Unit trust
- Stock
- Promissory Note
- Policy Loan
- Others
- Gov bond
- Deposits
- Debenture



Investment Asset	Year To Date			
	2019Q4	2020Q4	%Change	
Billion Baht	Debenture	807	839	↑ +3.86%
	Deposits	41	56	↑ +37.36%
	Gov bond	2,200	2,320	↑ +5.44%
	Others	85	49	↓ -43.17%
	Policy Loan	161	177	↑ +10.16%
	Promissory Note	191	183	↓ -4.48%
	Stock	265	221	↓ -16.65%
	Unit trust	173	145	↓ -16.18%
	Inv Asset	3,924	3,989	↑ +1.65%
	Proportion	Debenture	20.57%	21.02%
Deposits		1.04%	1.40%	▲ +35.14%
Gov bond		56.06%	58.15%	▲ +3.73%
Others		2.18%	1.22%	▼ -44.10%
Policy Loan		4.09%	4.44%	▲ +8.38%
Promissory Note		4.87%	4.58%	▼ -6.03%
Stock		6.76%	5.55%	▼ -18.00%
Unit trust		4.42%	3.64%	▼ -17.54%
Inv Asset		100.00%	100.00%	