



สรุปข้อมูลธุรกิจประกันวินาศภัย ประจำปีไตรมาส 4/2564

ข้อมูลเดือน มกราคม - ธันวาคม 2564

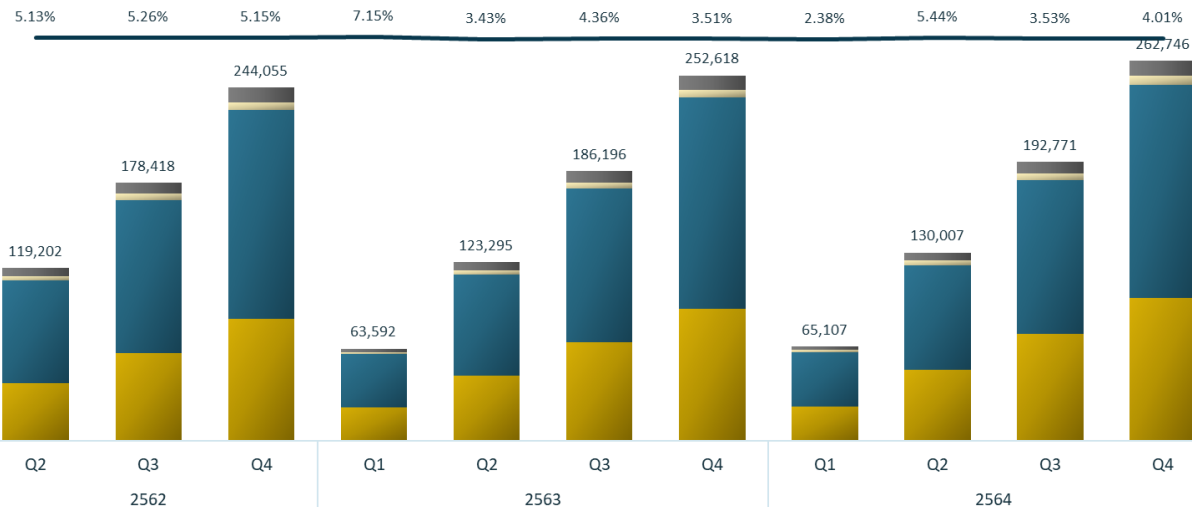




1. เบี้ยประกันภัยรับตรง

Unit : Million baht

Nonlife Direct Premium : (All)



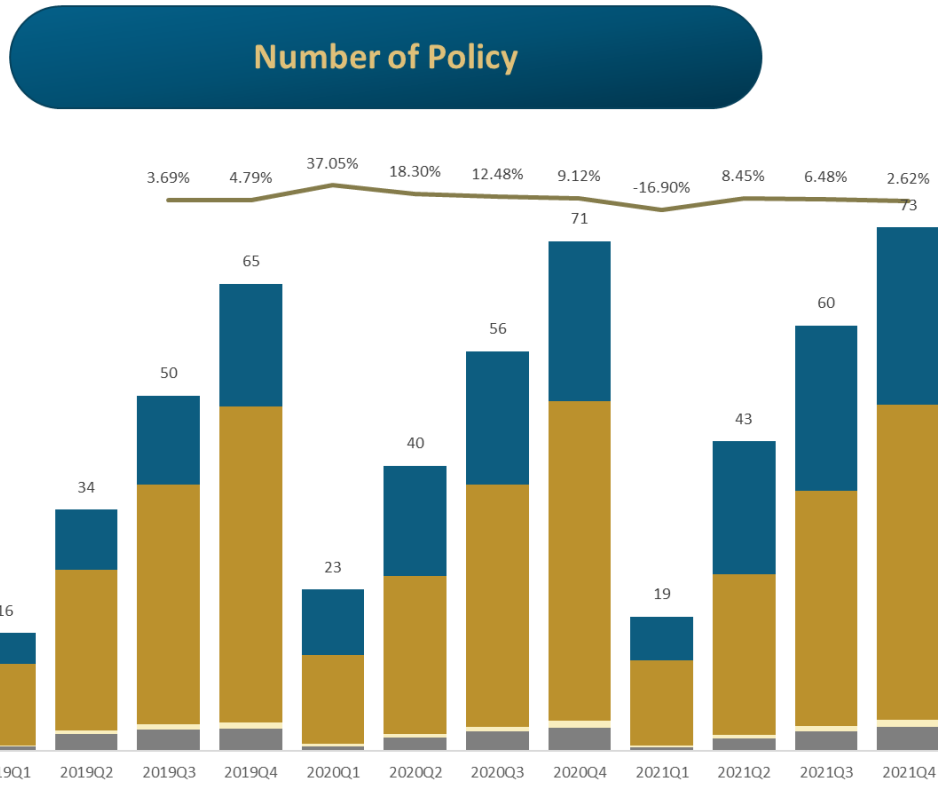
Nonlife Direct Premium : (All)		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Nonlife Total	252,618	262,746	↑ +4.01%
	Fire	10,167	10,355	↑ +1.84%
	Hull	474	465	↓ -1.95%
	Cargo	4,816	5,853	↑ +21.54%
	Compulsory auto	18,661	18,634	↓ -0.14%
	Voluntary auto	127,356	128,773	↑ +1.11%
	IAR & Property	26,676	29,084	↑ +9.03%
	Liability	2,793	3,021	↑ +8.16%
	Accident	30,954	31,234	↑ +0.90%
	Health	15,632	18,738	↑ +19.87%
	Travel	860	1,130	↑ +31.39%
	Bail bond	159	157	↓ -1.60%
	Others	14,071	15,305	↑ +8.77%

Nonlife Direct Premium : (All)		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Nonlife Total	100.00%	100.00%	
	Fire	4.02%	3.94%	▼ -0.08%
	Hull	0.19%	0.18%	▼ -0.01%
	Cargo	1.91%	2.23%	▲ +0.32%
	Compulsory auto	7.39%	7.09%	▼ -0.29%
	Voluntary auto	50.41%	49.01%	▼ -1.40%
	IAR & Property	10.56%	11.07%	▲ +0.51%
	Liability	1.11%	1.15%	▲ +0.04%
	Accident	12.25%	11.89%	▼ -0.37%
	Health	6.19%	7.13%	▲ +0.94%
	Travel	0.34%	0.43%	▲ +0.09%
	Bail bond	0.06%	0.06%	▼ -0.00%
	Others	5.57%	5.82%	▲ +0.25%



2. จำนวนกรมธรรม์

Unit : Million policies

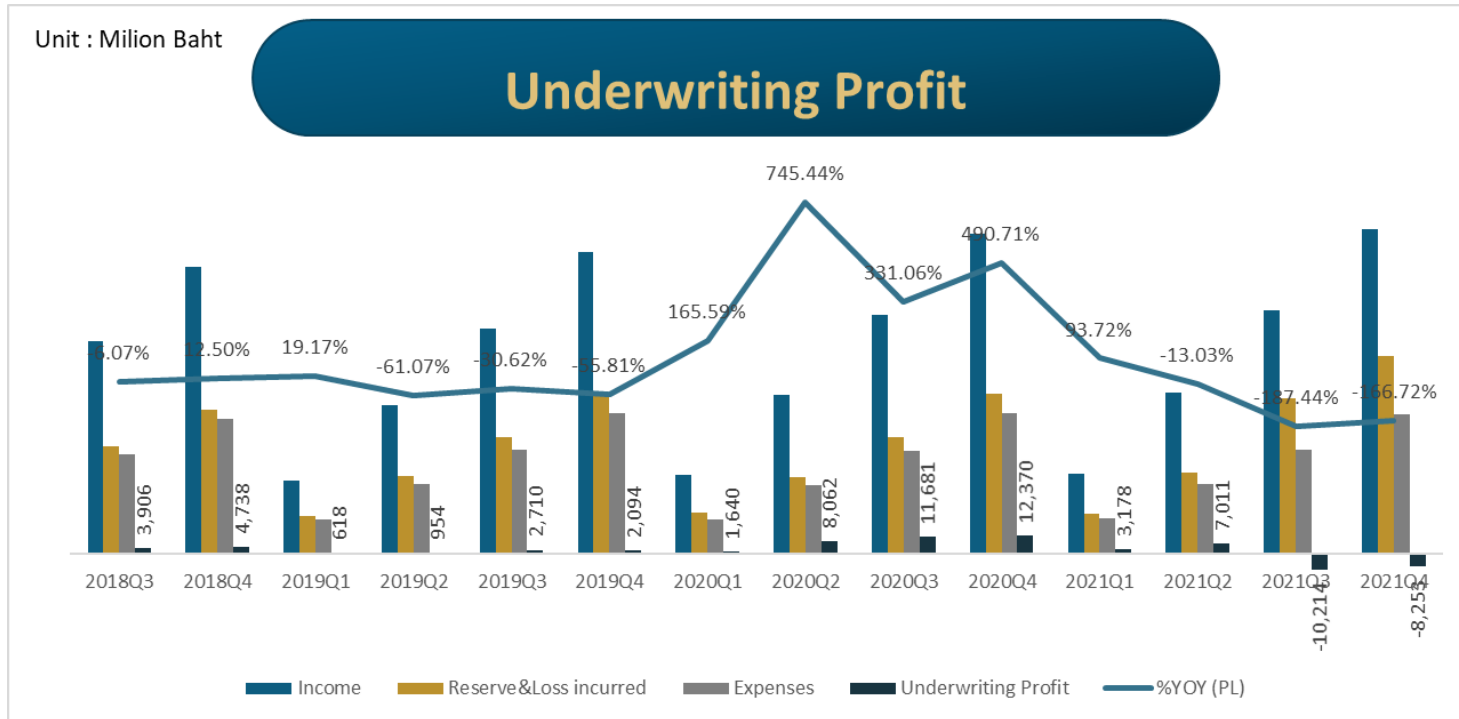


Number of Policy		Year To Date		
		2020Q4	2021Q4	Change%
Policies	Total	71,404,896	73,279,070	↑ +2.62%
	Fire	3,200,120	3,301,680	↑ +3.17%
	Marine	989,886	982,064	↓ -0.79%
	Motor	44,806,464	44,193,748	↓ -1.37%
	Miscellaneous	22,408,426	24,801,578	↑ +10.68%

Number of Policy		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Total	100.00%	100.00%	
	Fire	4.48%	4.51%	▲ +0.02%
	Marine	1.39%	1.34%	▼ -0.05%
	Motor	62.75%	60.31%	▼ -2.44%
	Miscellaneous	31.38%	33.85%	▲ +2.46%



3. กำไร(ขาดทุน) ขั้นต้น



Underwriting Profit		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Income	209,247	212,771	↑ +1.68%
	Reserve&Loss incurred	104,736	129,428	↑ +23.58%
	Expenses	92,141	91,595	↓ -0.59%
	Underwriting Profit	12,370	-8,253	↓ -166.72%

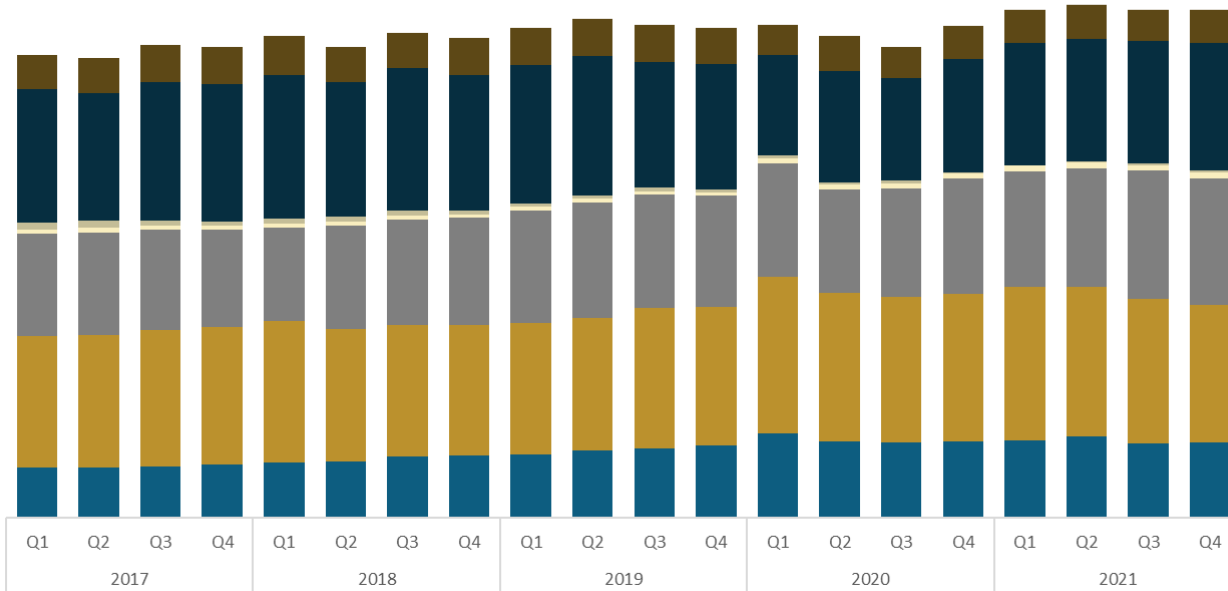
Underwriting Profit		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Income	100.00%	100.00%	
	Reserve&Loss incurred	50.05%	60.83%	▲ +10.78%
	Expenses	44.03%	43.05%	▼ -0.99%
	Underwriting Profit	5.91%	-3.88%	▼ -9.79%



4. สินทรัพย์ลงทุน

Nonlife Investment Asset : (All)

+2.23% -2.26% +3.08% -1.20% +2.21% +1.73% -1.13% -0.66% +0.78% -2.39% -2.21% +4.39% +3.33% +0.98% -0.92% -0.12% +0.00% +0.00%



Investment Asset	Year To Date			
	2021Q3	2021Q4	%Change	
Billion Baht	Debenture	50	50	↑ +0.72%
	Deposits	96	92	↓ -4.36%
	Gov bond	86	85	↓ -1.65%
	Others	3	4	↑ +8.84%
	Policy Loan	-	-	↑ +0.00%
	Promissory Note	1	1	↑ +25.65%
	Stock	82	85	↑ +3.84%
	Unit trust	21	22	↑ +5.36%
	Inv Asset	341	340	↓ -0.12%
	Proportion	Debenture	14.71%	14.83%
Deposits		28.32%	27.11%	▼ -4.25%
Gov bond		25.34%	24.95%	▼ -1.54%
Others		0.98%	1.07%	▲ +8.97%
Policy Loan		0.00%	0.00%	▲ +0.00%
Promissory Note		0.33%	0.42%	▲ +25.80%
Stock		24.18%	25.13%	▲ +3.96%
Unit trust		6.15%	6.48%	▲ +5.48%
Inv Asset		100.00%	100.00%	