



# สรุปข้อมูลธุรกิจประกันชีวิต ประจำไตรมาส 4/2564

## ข้อมูลเดือน มกราคม - ธันวาคม 2564

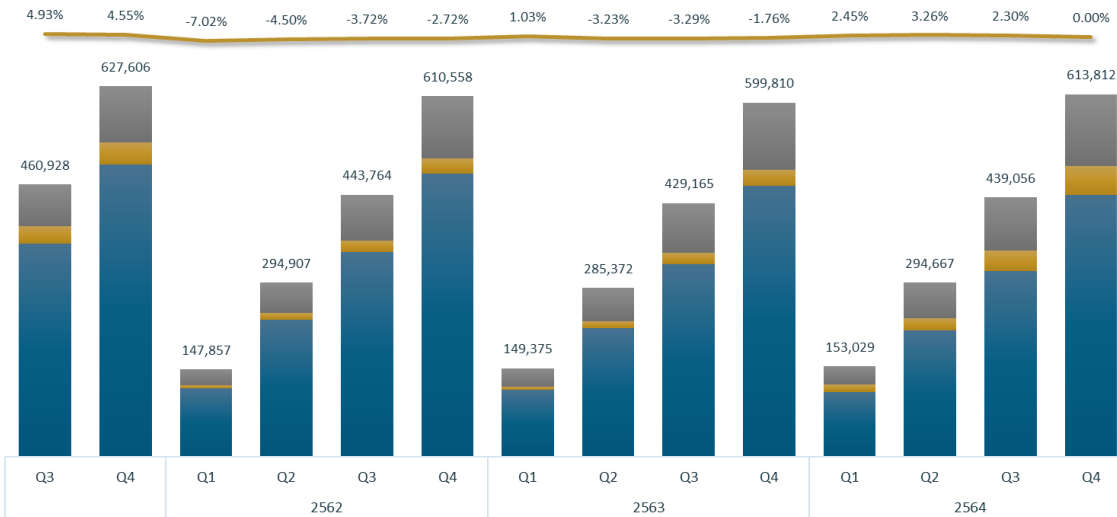




# 1. เบี้ยประกันภัยรับตรง

## Life Direct Premium : (All)

Unit : Million baht

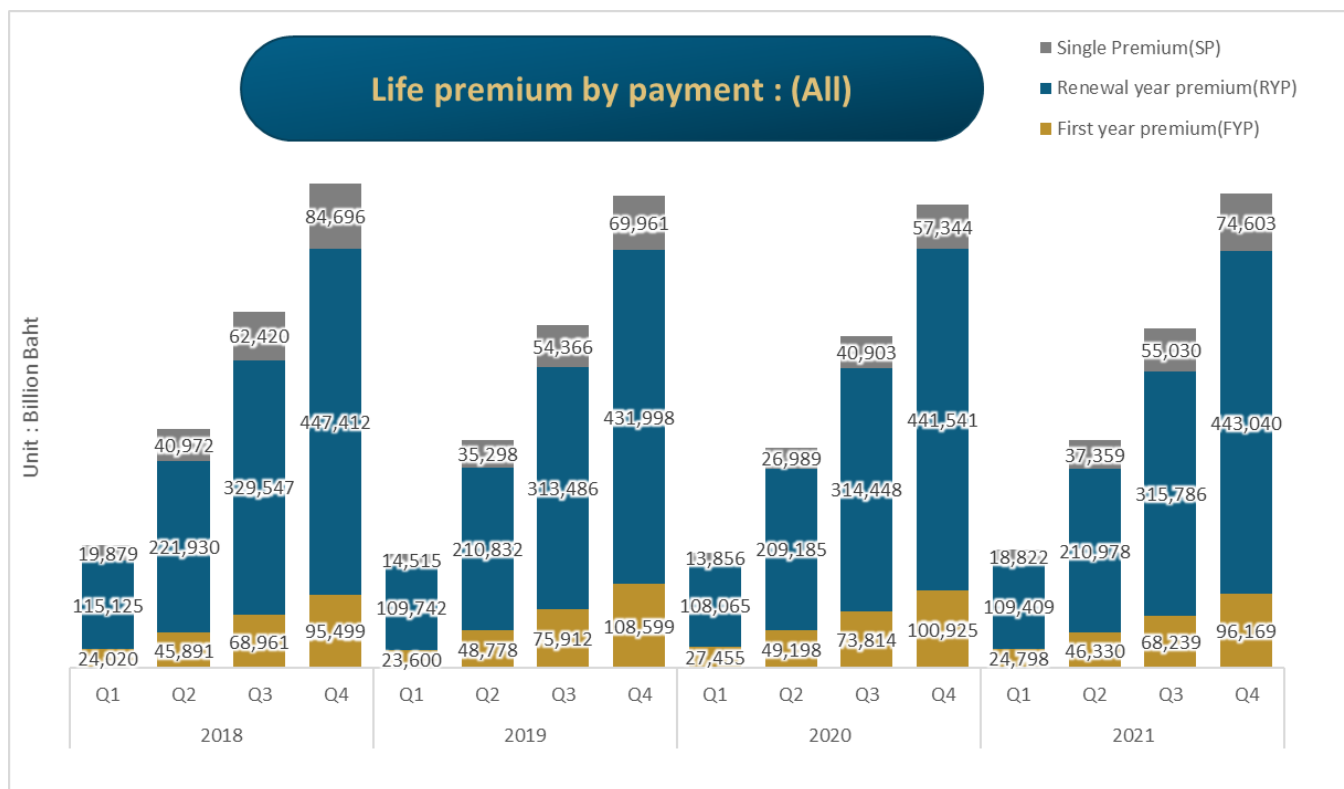


Life Direct Premium : (All)		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Life Total	599,810	613,812	↑ +2.33%
	OTHER_RIDER	11,439	8,650	↓ -24.38%
	HEALTH_RIDER	85,580	93,165	↑ +8.86%
	ACCIDENT_RIDER	16,679	20,104	↑ +20.54%
	ULIFE_MAIN	2,083	3,108	↑ +49.16%
	UNIT_LINK_MAIN	25,255	46,059	↑ +82.38%
	PA_MAIN	4,891	4,567	↓ -6.62%
	ANNUITY_MAIN	13,770	14,235	↑ +3.38%
	GROUP_MAIN	40,702	40,092	↓ -1.50%
	INDUSTRIAL_MAIN	5,410	4,946	↓ -8.58%
ORDINARY_MAIN	394,000	378,887	↓ -3.84%	

Life Direct Premium : (All)		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Life Total	100.00%	100.00%	
	OTHER_RIDER	1.91%	1.41%	↓ -0.50%
	HEALTH_RIDER	14.27%	15.18%	↑ +0.91%
	ACCIDENT_RIDER	2.78%	3.28%	↑ +0.49%
	ULIFE_MAIN	0.35%	0.51%	↑ +0.16%
	UNIT_LINK_MAIN	4.21%	7.50%	↑ +3.29%
	PA_MAIN	0.82%	0.74%	↓ -0.07%
	ANNUITY_MAIN	2.30%	2.32%	↑ +0.02%
	GROUP_MAIN	6.79%	6.53%	↓ -0.25%
	INDUSTRIAL_MAIN	0.90%	0.81%	↓ -0.10%
ORDINARY_MAIN	65.69%	61.73%	↓ -3.96%	



# 1. เบี้ยประกันภัยรับตรง



Life premium by payment : (All)		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Life Total	599,810	613,812	↑ +2.33%
	First year premium(FYP)	100,925	96,169	↓ -4.71%
	Renewal year premium(RYP)	441,541	443,040	↑ +0.34%
	Single Premium(SP)	57,344	74,603	↑ +30.10%

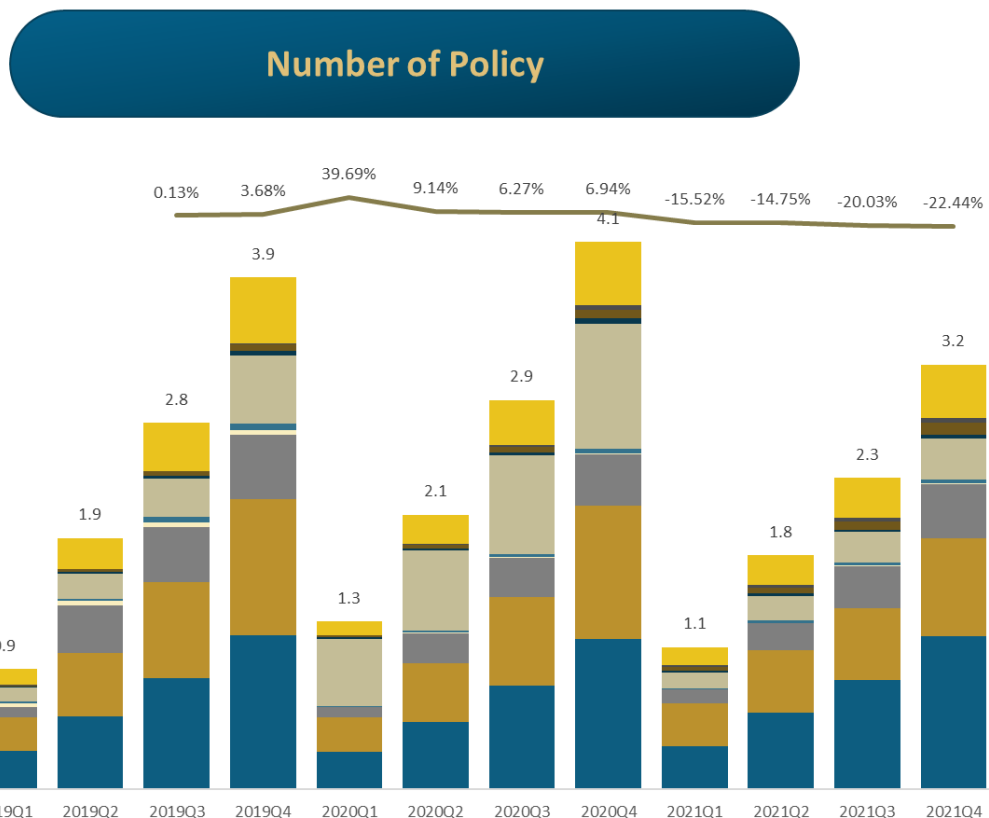
Life premium by payment : (All)		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Life Total	100.00%	100.00%	
	First year premium(FYP)	16.83%	15.67%	↓ -1.16%
	Renewal year premium(RYP)	73.61%	72.18%	↓ -1.43%
	Single Premium(SP)	9.56%	12.15%	↑ +2.59%



## 2. จำนวนกรมธรรม์

### 2.1 จำนวนกรมธรรม์ใหม่

Unit : Milion policies



Number of Policy		Year To Date		
		2020Q4	2021Q4	Change%
Policies	Total	4,126,299	3,200,246	↓ -22.44%
	PA	481,489	400,974	↓ -16.72%
	ULIFE	32,689	33,664	↑ +2.98%
	UNITLINK	61,821	92,034	↑ +48.87%
	ANNUITY	42,815	27,101	↓ -36.70%
	GROUP	940,791	315,558	↓ -66.46%
	INDUSTRY	35,718	26,940	↓ -24.58%
	OTHER	6,851	8,218	↑ +19.95%
	TERM	387,729	405,774	↑ +4.65%
	SAVING	1,005,426	737,670	↓ -26.63%
	WHOLELIFE	1,130,970	1,152,313	↑ +1.89%

Number of Policy		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Total	100.00%	100.00%	
	PA	11.67%	12.53%	▲ +0.86%
	ULIFE	0.79%	1.05%	▲ +0.26%
	UNITLINK	1.50%	2.88%	▲ +1.38%
	ANNUITY	1.04%	0.85%	▼ -0.19%
	GROUP	22.80%	9.86%	▼ -12.94%
	INDUSTRY	0.87%	0.84%	▼ -0.02%
	OTHER	0.17%	0.26%	▲ +0.09%
	TERM	9.40%	12.68%	▲ +3.28%
	SAVING	24.37%	23.05%	▼ -1.32%
	WHOLELIFE	27.41%	36.01%	▲ +8.60%



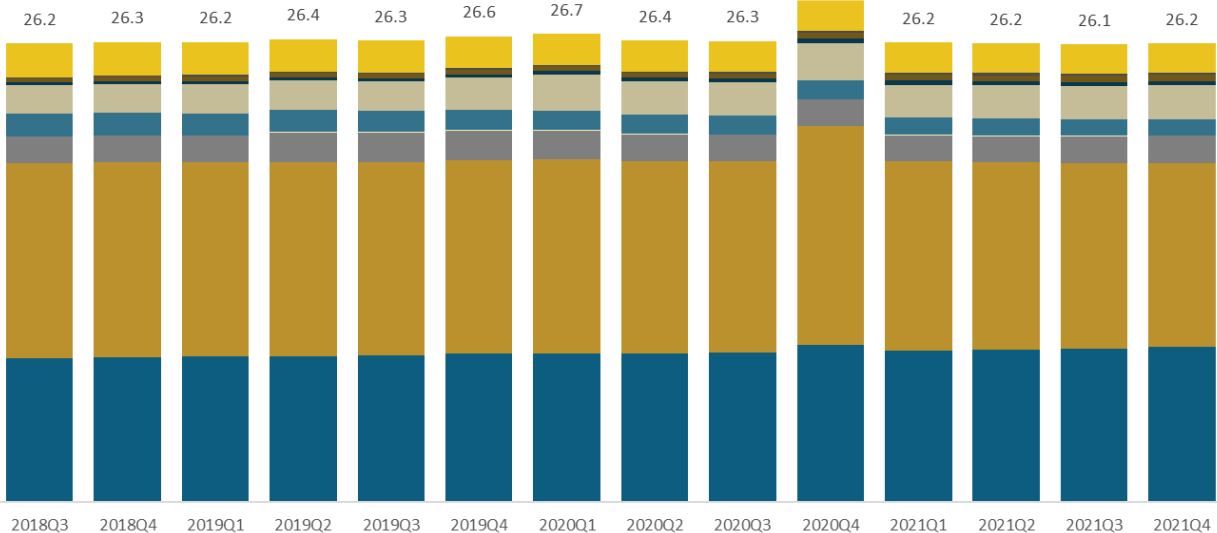
## 2. จำนวนกรมธรรม์

### 2.2 จำนวนกรมธรรม์ที่เสียชีวิต

Unit : Million policies

### Number of Policy inforce

0.58% 1.22% 1.78% -0.29% -0.13% 7.77% -1.89% -0.68% -0.68% -8.63%



Policies	Number of Policy inforce	Year To Date		
		2020Q4	2021Q4	Change%
Total	28,645,810	26,172,929	↓	-8.63%
PA	1,777,480	1,647,297	↓	-7.32%
ULIFE	93,819	114,753	↑	+22.31%
UNITLINK	341,364	371,719	↑	+8.89%
ANNUITY	244,501	236,381	↓	-3.32%
GROUP	2,124,862	1,938,183	↓	-8.79%
INDUSTRY	1,058,244	925,290	↓	-12.56%
OTHER	34,810	38,823	↑	+11.53%
TERM	1,527,744	1,547,562	↑	+1.30%
SAVING	12,492,859	10,511,778	↓	-15.86%
WHOLELIFE	8,950,127	8,841,143	↓	-1.22%

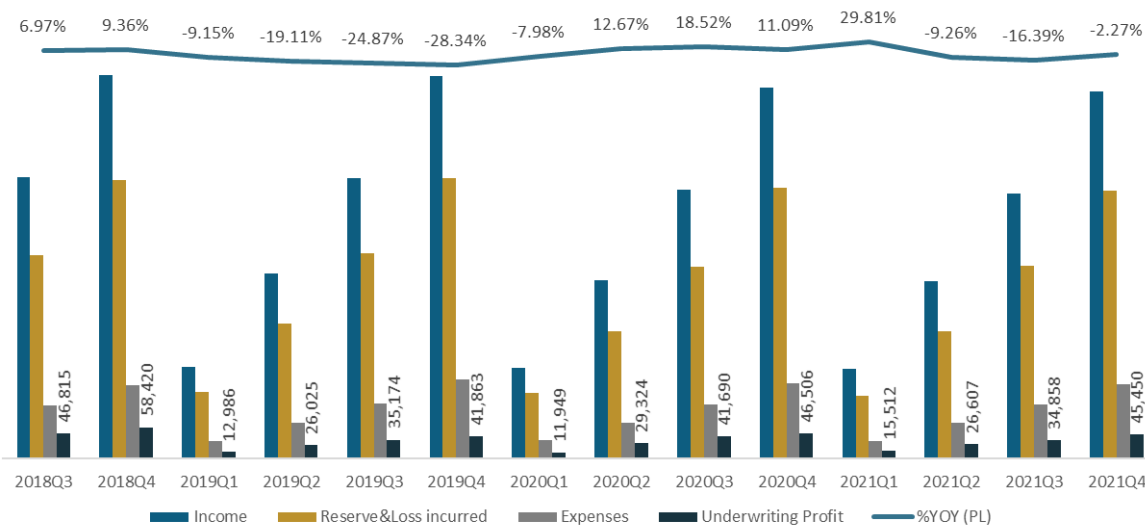
proportion	Number of Policy inforce	Year To Date		
		2020Q4	2021Q4	Change%
Total	100.00%	100.00%		
PA	6.21%	6.29%	↑	+0.09%
ULIFE	0.33%	0.44%	↑	+0.11%
UNITLINK	1.19%	1.42%	↑	+0.23%
ANNUITY	0.85%	0.90%	↑	+0.05%
GROUP	7.42%	7.41%	↓	-0.01%
INDUSTRY	3.69%	3.54%	↓	-0.16%
OTHER	0.12%	0.15%	↑	+0.03%
TERM	5.33%	5.91%	↑	+0.58%
SAVING	43.61%	40.16%	↓	-3.45%
WHOLELIFE	31.24%	33.78%	↑	+2.54%



### 3. กำไร(ขาดทุน) ขั้นต้น

Unit : Million Baht

## Underwriting Profit

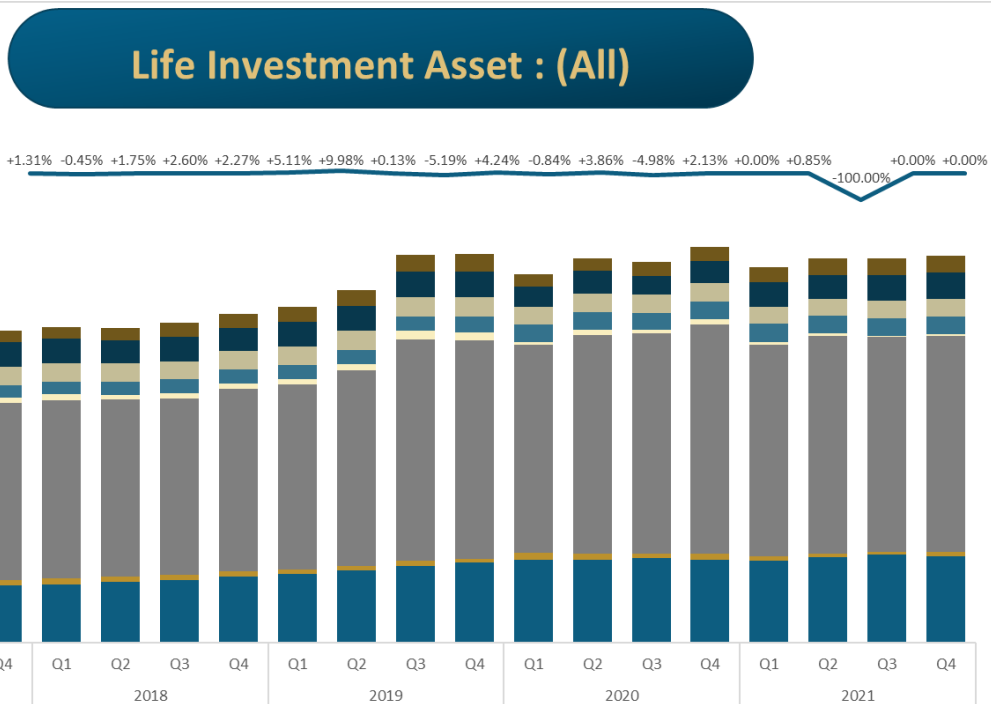


Underwriting Profit		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Income	686,286	679,299	↓ -1.02%
	Reserve&Loss incurred	500,607	496,359	↓ -0.85%
	Expenses	139,172	137,490	↓ -1.21%
	Underwriting Profit	46,506	45,450	↓ -2.27%

Underwriting Profit		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Income	100.00%	100.00%	
	Reserve&Loss incurred	72.94%	73.07%	▲ +0.12%
	Expenses	20.28%	20.24%	▼ -0.04%
	Underwriting Profit	6.78%	6.69%	▼ -0.09%



## 4. สินทรัพย์ลงทุน



Investment Asset	Year To Date			
	2021Q3	2021Q4	%Change	
Billion Baht	Debenture	886	868	↓ -2.02%
	Deposits	35	49	↑ +40.65%
	Gov bond	2,169	2,182	↑ +0.60%
	Others	7	18	↑ +138.67%
	Policy Loan	180	178	↓ -1.05%
	Promissory Note	180	178	↓ -0.80%
	Stock	251	262	↑ +4.41%
	Unit trust	169	175	↑ +3.28%
	Inv Asset	3,876	3,909	↑ +0.85%
	Proportion	Debenture	22.84%	22.19%
Deposits		0.91%	1.26%	↑ +39.46%
Gov bond		55.96%	55.82%	↓ -0.25%
Others		0.19%	0.45%	↑ +136.66%
Policy Loan		4.63%	4.54%	↓ -1.89%
Promissory Note		4.63%	4.56%	↓ -1.63%
Stock		6.46%	6.69%	↑ +3.53%
Unit trust		4.37%	4.47%	↑ +2.41%
Inv Asset		100.00%	100.00%	