



สรุปข้อมูลธุรกิจประกันชีวิต ประจำปี 2564

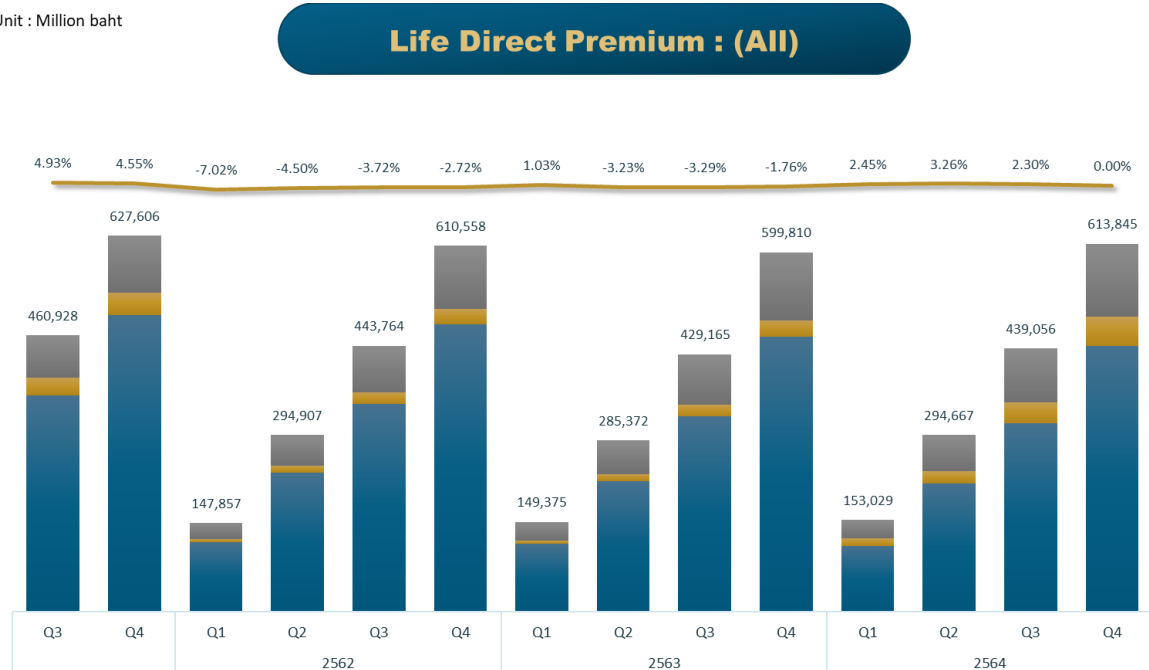
ข้อมูลเดือน มกราคม - ธันวาคม 2564





1. เบี้ยประกันภัยรับตรง

Life Direct Premium : (All)

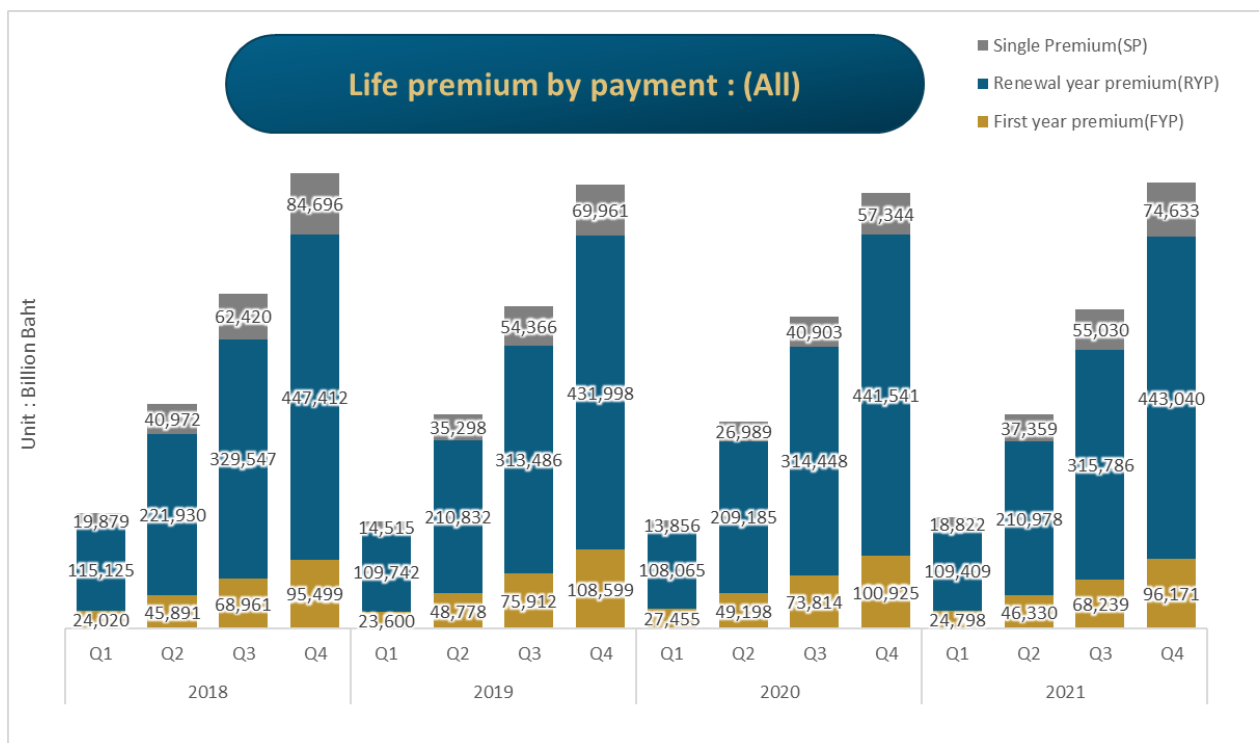


Life Direct Premium : (All)		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Life Total	599,810	613,845	↑ +2.34%
	OTHER_RIDER	11,439	8,650	↓ -24.38%
	HEALTH_RIDER	85,580	93,165	↑ +8.86%
	ACCIDENT_RIDER	16,679	20,104	↑ +20.54%
	ULIFE_MAIN	2,083	3,108	↑ +49.16%
	UNIT_LINK_MAIN	25,255	46,087	↑ +82.49%
	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	378,891	↓ -3.83%	

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%	7.51%	▲ +3.30%
	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%	61.72%	▼ -3.96%	



1. เบี้ยประกันภัยรับตรง



Life premium by payment : (All)		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Life Total	599,810	613,845	↑ +2.34%
	First year premium (FYP)	100,925	96,171	↓ -4.71%
	Renewal year premium (RYP)	441,541	443,040	↑ +0.34%
	Single Premium (SP)	57,344	74,633	↑ +30.15%

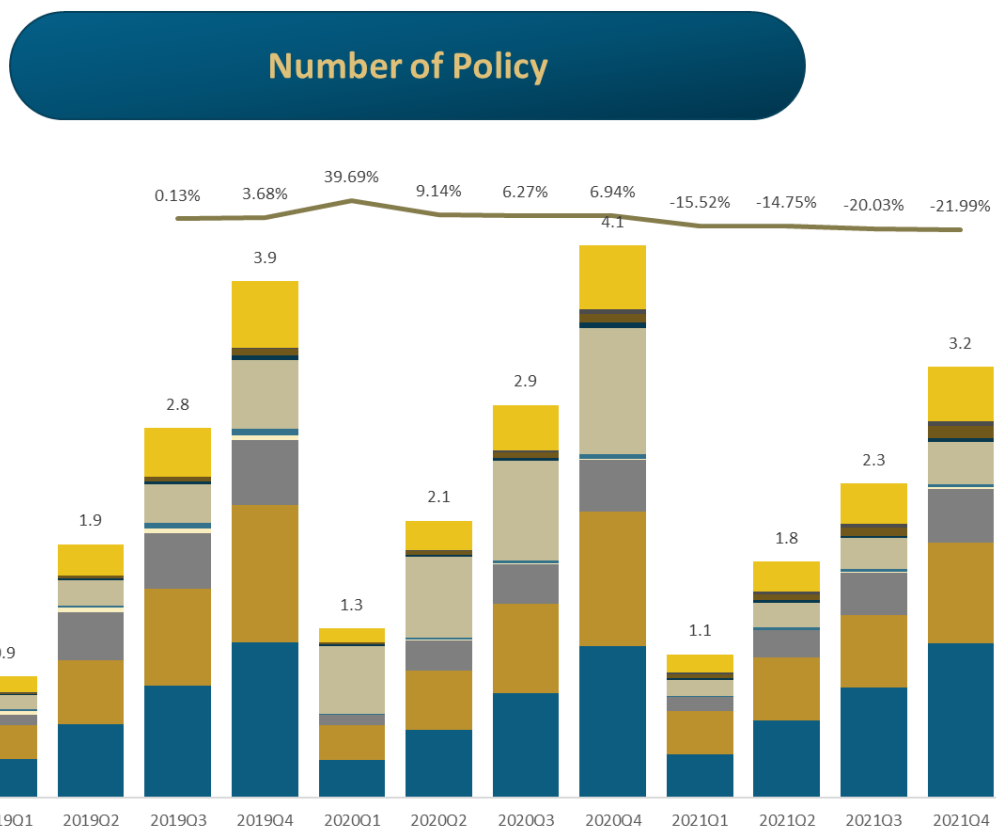
Life premium by payment : (All)		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Life Total	100.00%	100.00%	
	First year premium (FYP)	16.83%	15.67%	↓ -1.16%
	Renewal year premium (RYP)	73.61%	72.17%	↓ -1.44%
	Single Premium (SP)	9.56%	12.16%	↑ +2.60%



2. จำนวนกรมธรรม์

2.1 จำนวนกรมธรรม์ใหม่

Unit : Million policies



Number of Policy		Year To Date		
		2020Q4	2021Q4	Change%
Policies	Total	4,126,299	3,218,946	↓ -21.99%
	PA	481,489	406,690	↓ -15.53%
	ULIFE	32,689	33,664	↑ +2.98%
	UNITLINK	61,821	92,034	↑ +48.87%
	ANNUITY	42,815	27,315	↓ -36.20%
	GROUP	940,791	315,658	↓ -66.45%
	INDUSTRY	35,718	26,940	↓ -24.58%
	OTHER	6,851	8,218	↑ +19.95%
	TERM	387,729	405,778	↑ +4.66%
	SAVING	1,005,426	746,413	↓ -25.76%
WHOLELIFE	1,130,970	1,156,236	↑ +2.23%	

Number of Policy		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Total	100.00%	100.00%	
	PA	11.67%	12.63%	▲ +0.97%
	ULIFE	0.79%	1.05%	▲ +0.25%
	UNITLINK	1.50%	2.86%	▲ +1.36%
	ANNUITY	1.04%	0.85%	▼ -0.19%
	GROUP	22.80%	9.81%	▼ -12.99%
	INDUSTRY	0.87%	0.84%	▼ -0.03%
	OTHER	0.17%	0.26%	▲ +0.09%
	TERM	9.40%	12.61%	▲ +3.21%
	SAVING	24.37%	23.19%	▼ -1.18%
WHOLELIFE	27.41%	35.92%	▲ +8.51%	



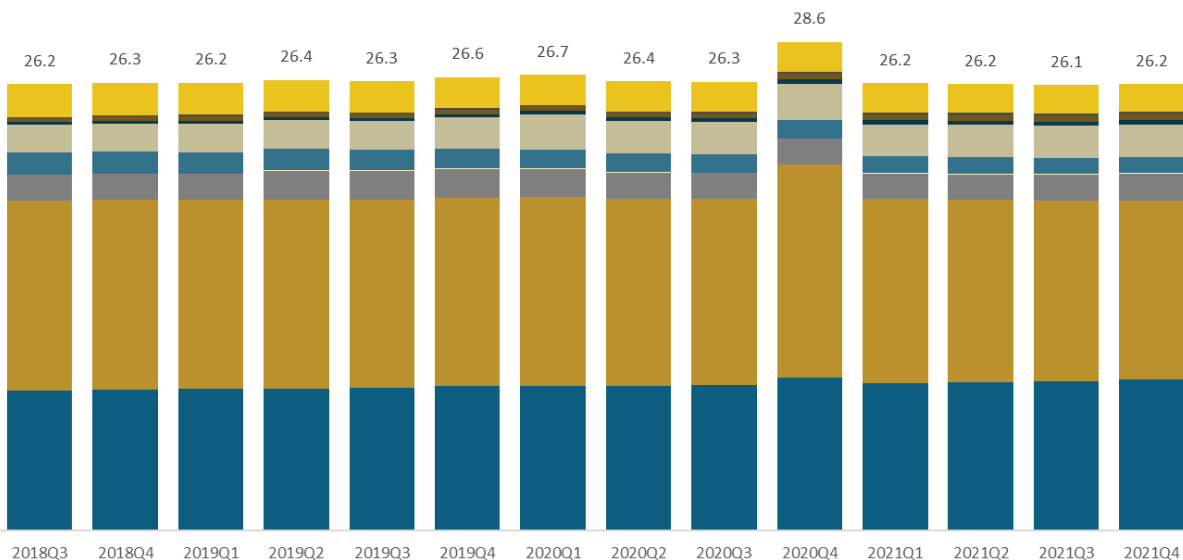
2. จำนวนกรมธรรม์

2.2 จำนวนกรมธรรม์ที่มีผลบังคับใช้

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% -8.59%

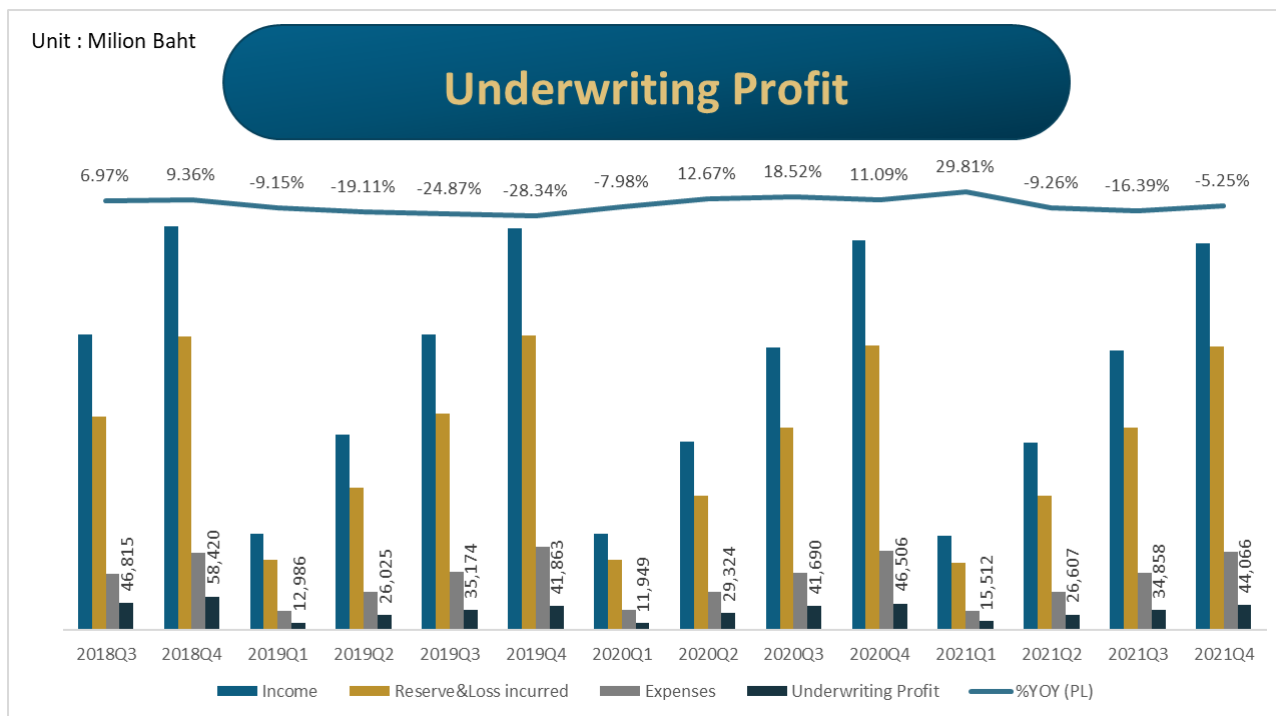


Number of Policy inforce	Year To Date		
	2020Q4	2021Q4	Change%
Total	28,645,810	26,185,428	↓ -8.59%
PA	1,777,480	1,647,959	↓ -7.29%
ULIFE	93,819	114,753	↑ +22.31%
UNITLINK	341,364	371,719	↑ +8.89%
ANNUITY	244,501	238,898	↓ -2.29%
GROUP	2,124,862	1,938,095	↓ -8.79%
INDUSTRY	1,058,244	925,219	↓ -12.57%
OTHER	34,810	38,823	↑ +11.53%
TERM	1,527,744	1,543,278	↑ +1.02%
SAVING	12,492,859	10,502,952	↓ -15.93%
WHOLELIFE	8,950,127	8,863,732	↓ -0.97%

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%	0.91%	▲ +0.06%
GROUP	7.42%	7.40%	▼ -0.02%
INDUSTRY	3.69%	3.53%	▼ -0.16%
OTHER	0.12%	0.15%	▲ +0.03%
TERM	5.33%	5.89%	▲ +0.56%
SAVING	43.61%	40.11%	▼ -3.50%
WHOLELIFE	31.24%	33.85%	▲ +2.61%



3. กำไร(ขาดทุน) ขั้นต้น



Underwriting Profit		Year To Date		
		2020Q4	2021Q4	Change%
Million Baht	Income	686,286	679,751	↓ -0.95%
	Reserve&Loss incurred	500,607	498,053	↓ -0.51%
	Expenses	139,172	137,632	↓ -1.11%
	Underwriting Profit	46,506	44,066	↓ -5.25%

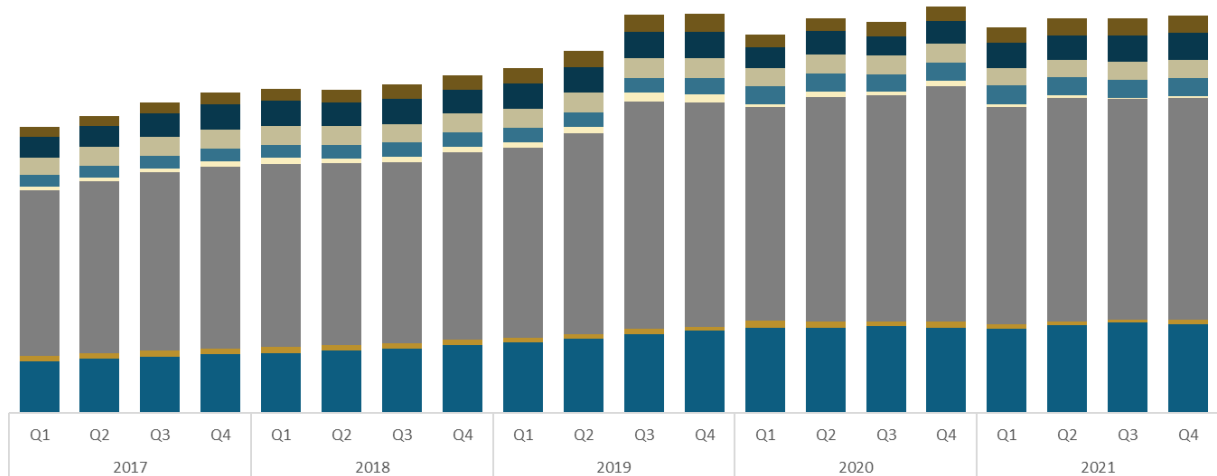
Underwriting Profit		Year To Date		
		2020Q4	2021Q4	Change%
proportion	Income	100.00%	100.00%	
	Reserve&Loss incurred	72.94%	73.27%	▲ +0.33%
	Expenses	20.28%	20.25%	▼ -0.03%
	Underwriting Profit	6.78%	6.48%	▼ -0.29%



4. สินทรัพย์ลงทุน

Life Investment Asset : (All)

+1.31% -0.45% +1.75% +2.60% +2.27% +5.11% +9.98% +0.13% -5.19% +4.24% -0.84% +3.86% -4.98% +2.13% +0.00% +0.85% -100.00% +0.00% +0.00%



Investment Asset	Year To Date			
	2021Q3	2021Q4	%Change	
Billion Baht	Debenture	886	868	↓ -2.02%
	Deposits	35	49	↑ +40.84%
	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%	1.27%	↑ +39.65%
Gov bond		55.96%	55.82%	↓ -0.25%
Others		0.19%	0.45%	↑ +136.65%
Policy Loan		4.63%	4.54%	↓ -1.89%
Promissory Note		4.63%	4.56%	↓ -1.64%
Stock		6.46%	6.69%	↑ +3.53%
Unit trust		4.37%	4.47%	↑ +2.41%
Inv Asset		100.00%	100.00%	