



# สรุปข้อมูลธุรกิจประกันชีวิต ประจำปีไตรมาส 1/2565

## ข้อมูลเดือน มกราคม - มีนาคม 2565

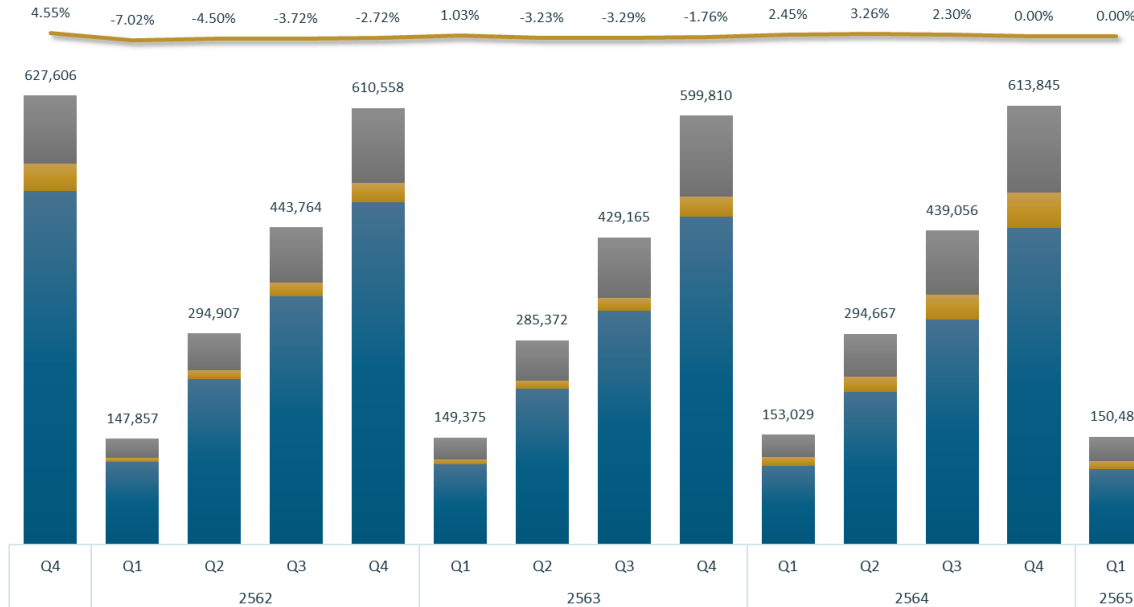




# 1. เบี้ยประกันภัยรับตรง

Unit : Million baht

## Life Direct Premium : (All)

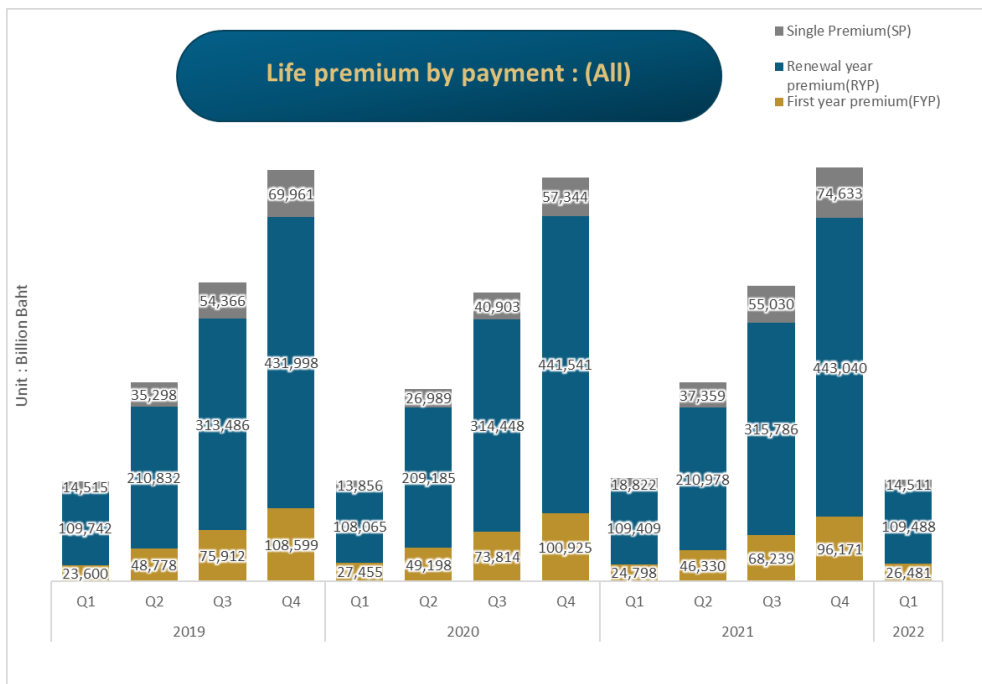


Life Direct Premium : (All)		Year To Date		
		2021Q1	2022Q1	Change%
Million Baht	Life Total	153,029	150,480	↓ -1.67%
	OTHER_RIDER	2,241	2,357	↑ +5.20%
	HEALTH_RIDER	24,115	26,563	↑ +10.15%
	ACCIDENT_RIDER	5,071	5,346	↑ +5.43%
	ULIFE_MAIN	628	652	↑ +3.86%
	UNIT_LINK_MAIN	11,240	10,608	↓ -5.62%
	PA_MAIN	1,106	1,080	↓ -2.32%
	ANNUITY_MAIN	1,931	2,143	↑ +10.95%
	GROUP_MAIN	11,803	11,013	↓ -6.70%
	INDUSTRIAL_MAIN	1,286	1,174	↓ -8.71%
ORDINARY_MAIN	93,609	89,544	↓ -4.34%	

Life Direct Premium : (All)		Year To Date		
		2021Q1	2022Q1	Change%
proportion	Life Total	100.00%	100.00%	
	OTHER_RIDER	1.46%	1.57%	▲ +0.10%
	HEALTH_RIDER	15.76%	17.65%	▲ +1.89%
	ACCIDENT_RIDER	3.31%	3.55%	▲ +0.24%
	ULIFE_MAIN	0.41%	0.43%	▲ +0.02%
	UNIT_LINK_MAIN	7.35%	7.05%	▼ -0.30%
	PA_MAIN	0.72%	0.72%	▼ -0.00%
	ANNUITY_MAIN	1.26%	1.42%	▲ +0.16%
	GROUP_MAIN	7.71%	7.32%	▼ -0.39%
	INDUSTRIAL_MAIN	0.84%	0.78%	▼ -0.06%
ORDINARY_MAIN	61.17%	59.51%	▼ -1.67%	



# 1. เบี้ยประกันภัยรับตรง



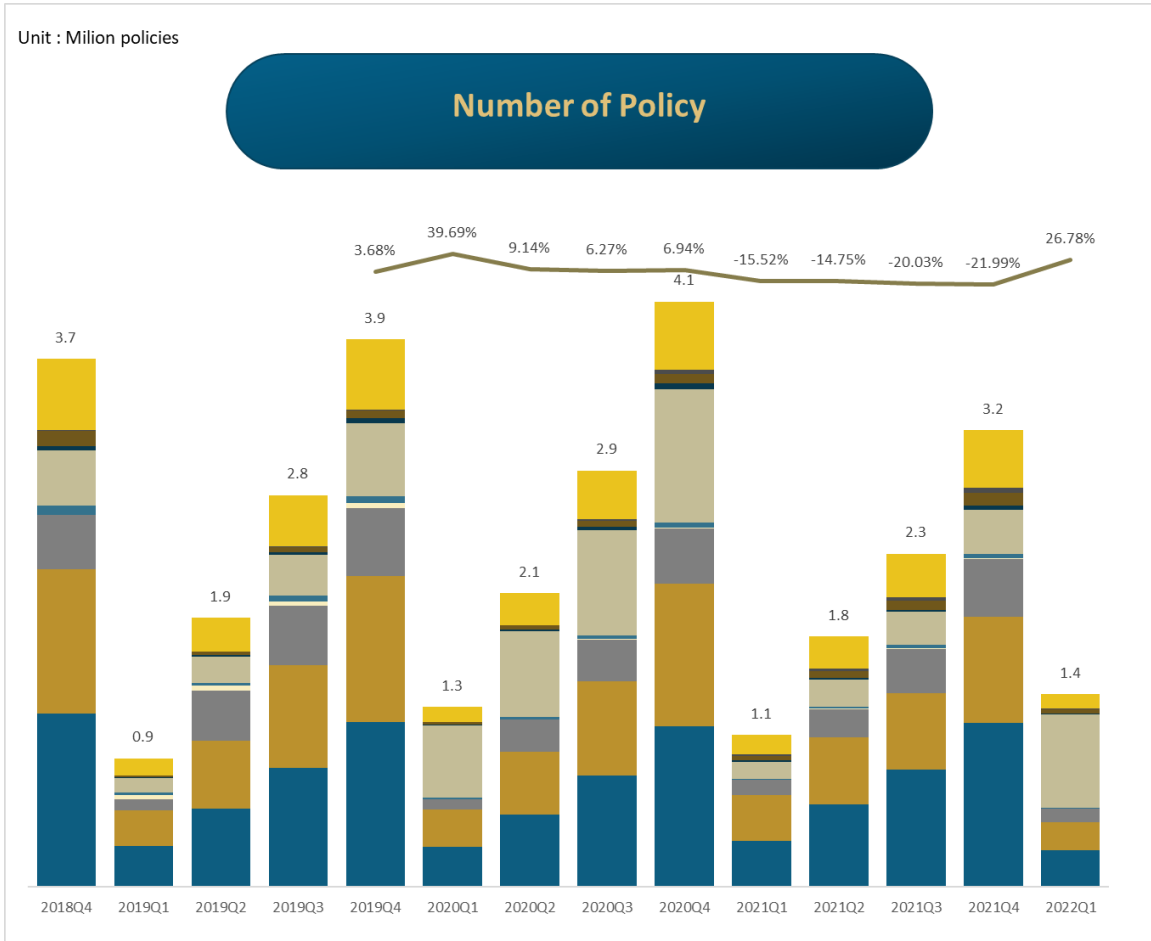
Life premium by payment : (All)		Year To Date		
		2021Q1	2022Q1	Change%
Million Baht	Life Total	153,029	150,480	↓ -1.67%
	First year premium(FYP)	24,798	26,481	↑ +6.79%
	Renewal year premium(RYP)	109,409	109,488	↑ +0.07%
	Single Premium(SP)	18,822	14,511	↓ -22.90%

Life premium by payment : (All)		Year To Date		
		2021Q1	2022Q1	Change%
proportion	Life Total	100.00%	100.00%	
	First year premium(FYP)	16.21%	17.60%	▲ +1.39%
	Renewal year premium(RYP)	71.50%	72.76%	▲ +1.26%
	Single Premium(SP)	12.30%	9.64%	▼ -2.66%



## 2. จำนวนกรมธรรม์

### 2.1 จำนวนกรมธรรม์ใหม่



Number of Policy	Year To Date		
	2021Q1	2022Q1	Change%
Total	1,069,383	1,355,817	↑ +26.78%
PA	133,629	102,099	↓ -23.60%
ULIFE	14,085	4,883	↓ -65.33%
UNITLINK	29,165	26,191	↓ -10.20%
ANNUITY	12,103	5,994	↓ -50.48%
GROUP	118,359	659,875	↑ +457.52%
INDUSTRY	9,077	6,007	↓ -33.82%
OTHER	2,066	1,555	↓ -24.73%
TERM	107,227	97,018	↓ -9.52%
SAVING	323,320	192,788	↓ -40.37%
WHOLELIFE	320,352	259,407	↓ -19.02%

Number of Policy	Year To Date		
	2021Q1	2022Q1	Change%
Total	100.00%	100.00%	
PA	12.50%	7.53%	▼ -4.97%
ULIFE	1.32%	0.36%	▼ -0.96%
UNITLINK	2.73%	1.93%	▼ -0.80%
ANNUITY	1.13%	0.44%	▼ -0.69%
GROUP	11.07%	48.67%	▲ +37.60%
INDUSTRY	0.85%	0.44%	▼ -0.41%
OTHER	0.19%	0.11%	▼ -0.08%
TERM	10.03%	7.16%	▼ -2.87%
SAVING	30.23%	14.22%	▼ -16.01%
WHOLELIFE	29.96%	19.13%	▼ -10.82%

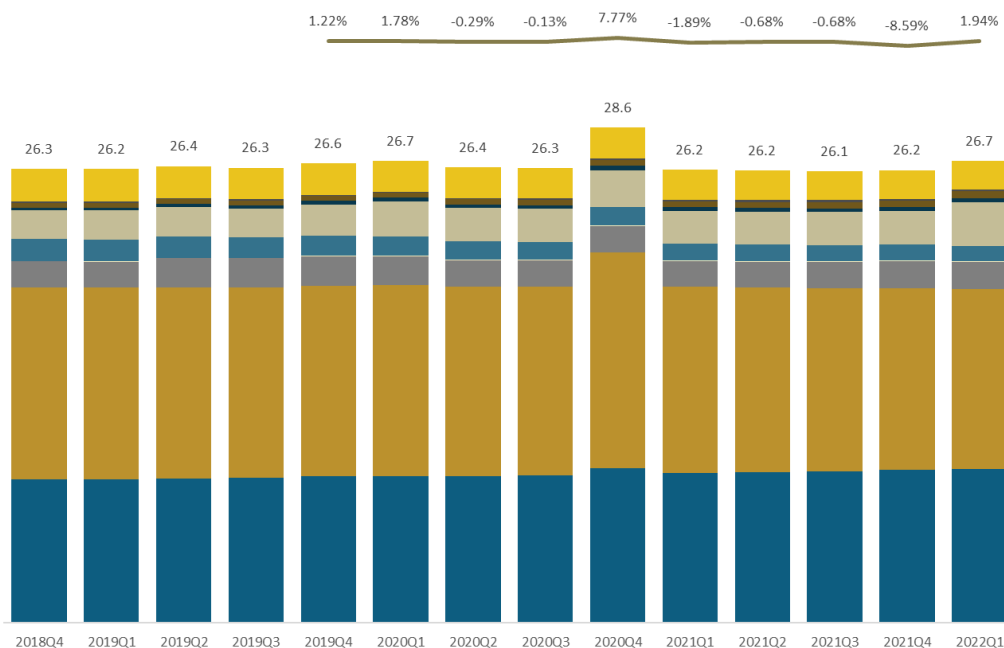


## 2. จำนวนกรมธรรม์

### 2.2 จำนวนกรมธรรม์ที่มีผลบังคับใช้

Unit : Milion policies

#### Number of Policy inforce

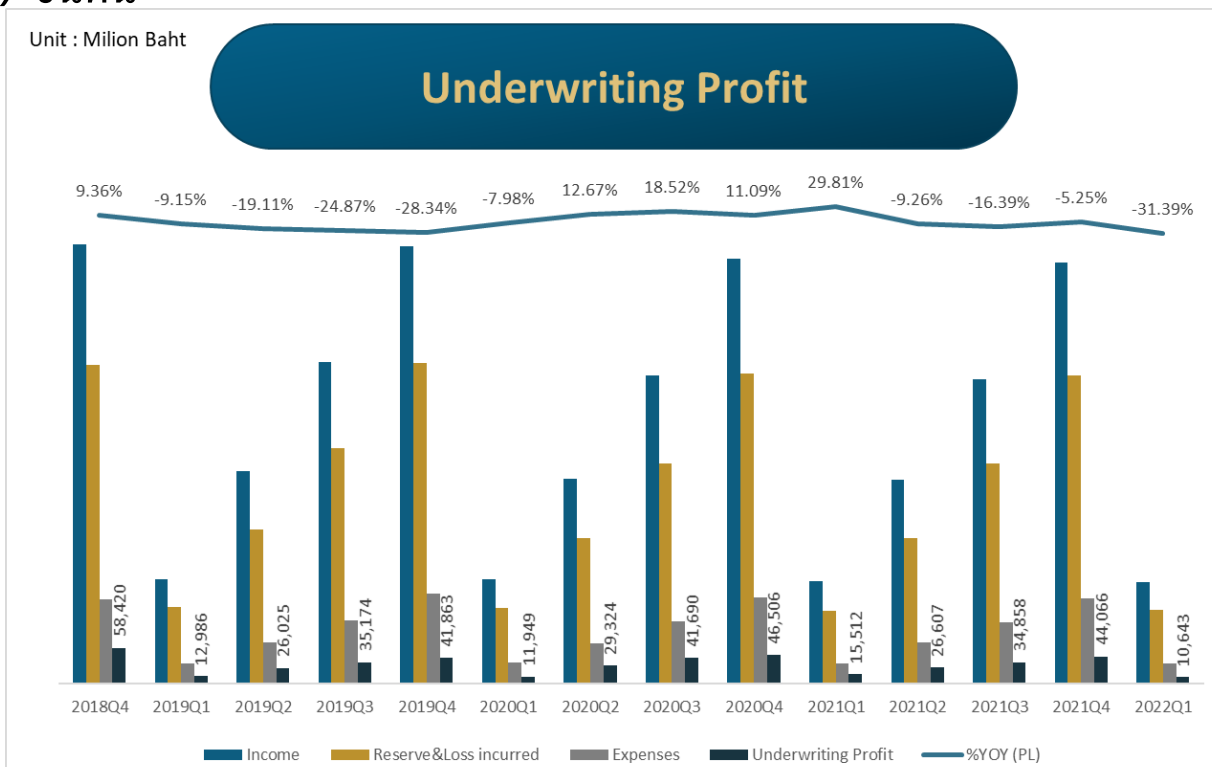


Number of Policy inforce	Year To Date		
	2021Q1	2022Q1	Change%
Total	26,212,943	26,722,707	↑ +1.94%
PA	1,737,374	1,636,530	↓ -5.80%
ULIFE	105,166	115,235	↑ +9.57%
UNITLINK	324,783	389,838	↑ +20.03%
ANNUITY	223,707	242,569	↑ +8.43%
GROUP	1,884,169	2,520,932	↑ +33.80%
INDUSTRY	989,239	908,141	↓ -8.20%
OTHER	35,863	39,243	↑ +9.42%
TERM	1,455,025	1,562,765	↑ +7.40%
SAVING	10,794,134	10,418,601	↓ -3.48%
WHOLELIFE	8,663,483	8,888,853	↑ +2.60%

Number of Policy inforce	Year To Date		
	2021Q1	2022Q1	Change%
Total	100.00%	100.00%	
PA	6.63%	6.12%	▼ -0.50%
ULIFE	0.40%	0.43%	▲ +0.03%
UNITLINK	1.24%	1.46%	▲ +0.22%
ANNUITY	0.85%	0.91%	▲ +0.05%
GROUP	7.19%	9.43%	▲ +2.25%
INDUSTRY	3.77%	3.40%	▼ -0.38%
OTHER	0.14%	0.15%	▲ +0.01%
TERM	5.55%	5.85%	▲ +0.30%
SAVING	41.18%	38.99%	▼ -2.19%
WHOLELIFE	33.05%	33.26%	▲ +0.21%



### 3. กำไร(ขาดทุน) ขั้นต้น



Underwriting Profit		Year To Date		
		2021Q1	2022Q1	Change%
Million Baht	Income	166,315	164,094	↓ -1.34%
	Reserve&Loss incurred	117,280	119,932	↑ +2.26%
	Expenses	33,523	33,519	↓ -0.01%
	Underwriting Profit	15,512	10,643	↓ -31.39%

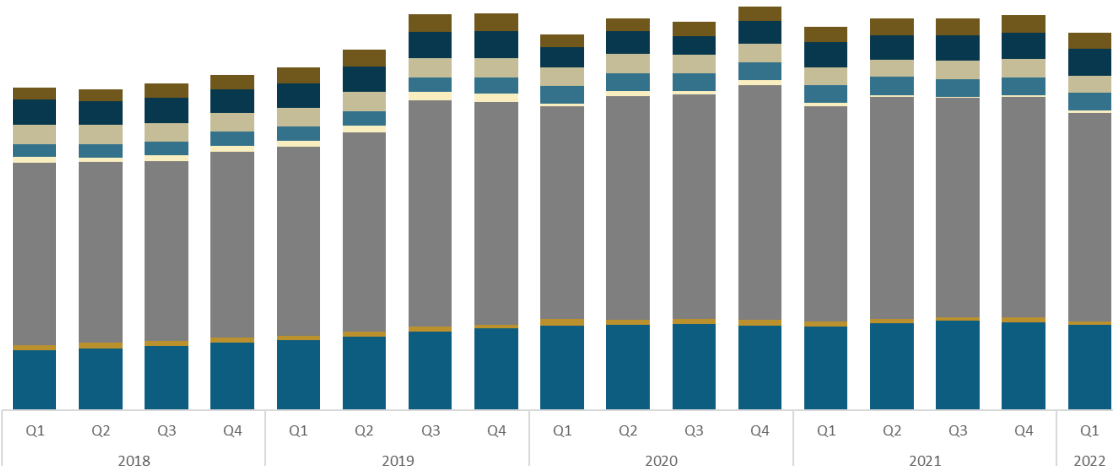
Underwriting Profit		Year To Date		
		2021Q1	2022Q1	Change%
proportion	Income	100.00%	100.00%	
	Reserve&Loss incurred	70.52%	73.09%	↑ +2.57%
	Expenses	20.16%	20.43%	↑ +0.27%
	Underwriting Profit	9.33%	6.49%	↓ -2.84%



### 4. สินทรัพย์ลงทุน

#### Life Investment Asset : (All)

+2.27% +5.11% +9.98% +0.13% -5.19% +4.24% -0.84% +3.86% -4.98% +2.13% +0.00% +0.85% -4.48%



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%	↓ -2.85%
	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%	