



สรุปข้อมูลธุรกิจประกันชีวิต ประจำปีไตรมาส 3/2565

ข้อมูลเดือน มกราคม - กันยายน 2565



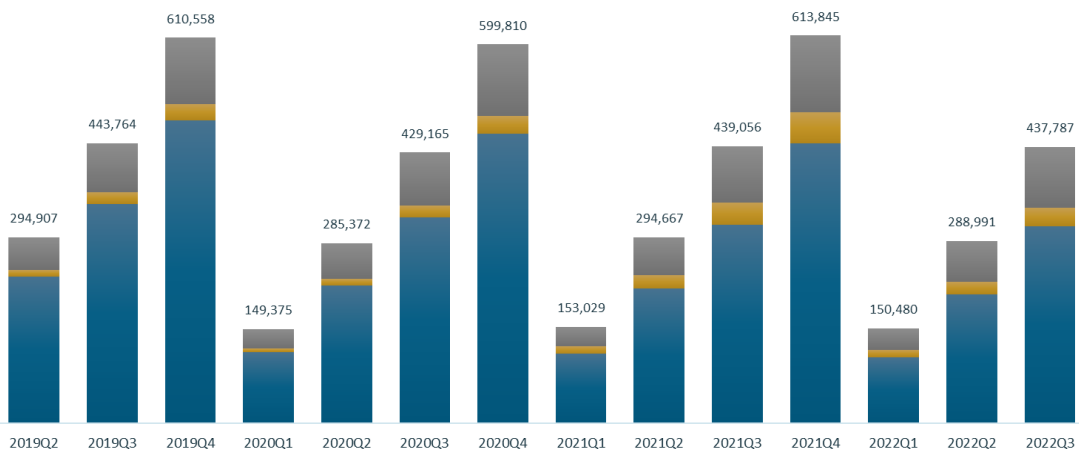


1. เบี้ยประกันภัยรับตรง

Unit : Million baht

Life Direct Premium : (All)

-4.50% -3.72% -2.72% 1.03% -3.23% -3.29% -1.76% 2.45% 3.26% 2.30% 0.00% 0.00% 0.00% 0.00%

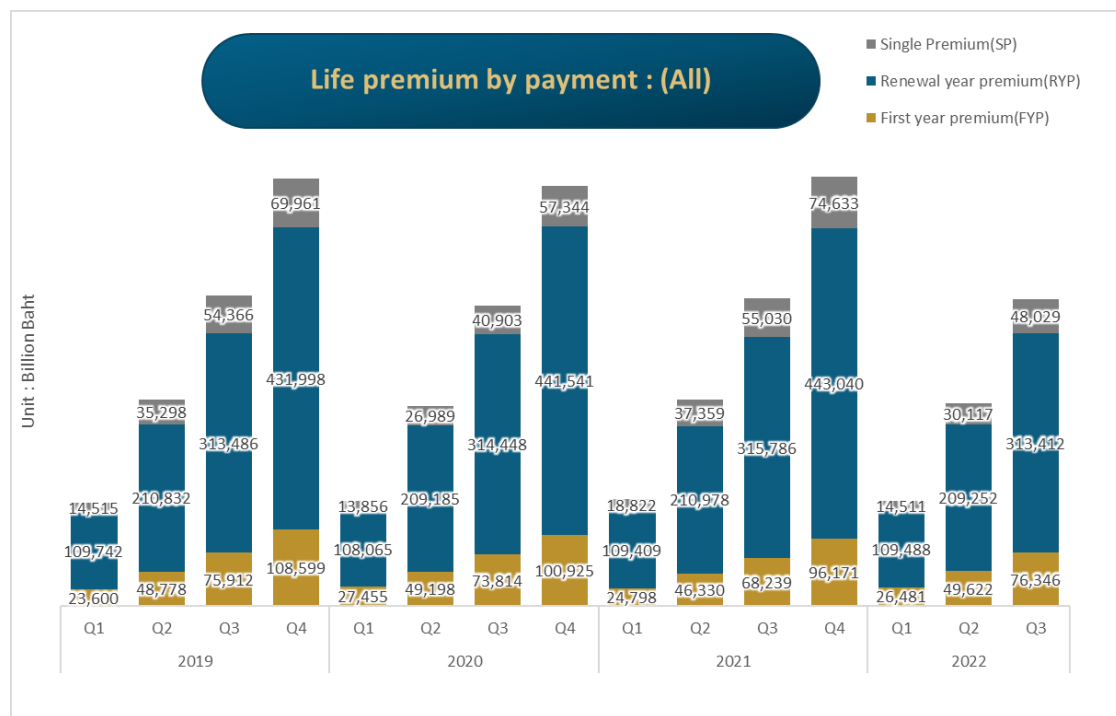


Life Direct Premium : (All)		Year To Date		
		2021Q3	2022Q3	Change%
Million Baht	Life Total	439,056	437,787	↓ -0.29%
	OTHER_RIDER	6,419	6,706	↑ +4.47%
	HEALTH_RIDER	68,297	74,066	↑ +8.45%
	ACCIDENT_RIDER	15,090	16,149	↑ +7.02%
	ULIFE_MAIN	2,099	1,945	↓ -7.32%
	UNIT_LINK_MAIN	32,615	26,834	↓ -17.73%
	PA_MAIN	3,405	3,439	↑ +0.99%
	ANNUITY_MAIN	6,402	6,998	↑ +9.31%
	GROUP_MAIN	30,952	32,622	↑ +5.40%
	INDUSTRIAL_MAIN	3,705	3,395	↓ -8.36%
ORDINARY_MAIN	270,072	265,632	↓ -1.64%	

Life Direct Premium : (All)		Year To Date		
		2021Q3	2022Q3	Change%
proportion	Life Total	100.00%	100.00%	
	OTHER_RIDER	1.46%	1.53%	▲ +0.07%
	HEALTH_RIDER	15.56%	16.92%	▲ +1.36%
	ACCIDENT_RIDER	3.44%	3.69%	▲ +0.25%
	ULIFE_MAIN	0.48%	0.44%	▼ -0.03%
	UNIT_LINK_MAIN	7.43%	6.13%	▼ -1.30%
	PA_MAIN	0.78%	0.79%	▲ +0.01%
	ANNUITY_MAIN	1.46%	1.60%	▲ +0.14%
	GROUP_MAIN	7.05%	7.45%	▲ +0.40%
	INDUSTRIAL_MAIN	0.84%	0.78%	▼ -0.07%
ORDINARY_MAIN	61.51%	60.68%	▼ -0.84%	



1. เบี้ยประกันภัยรับตรง



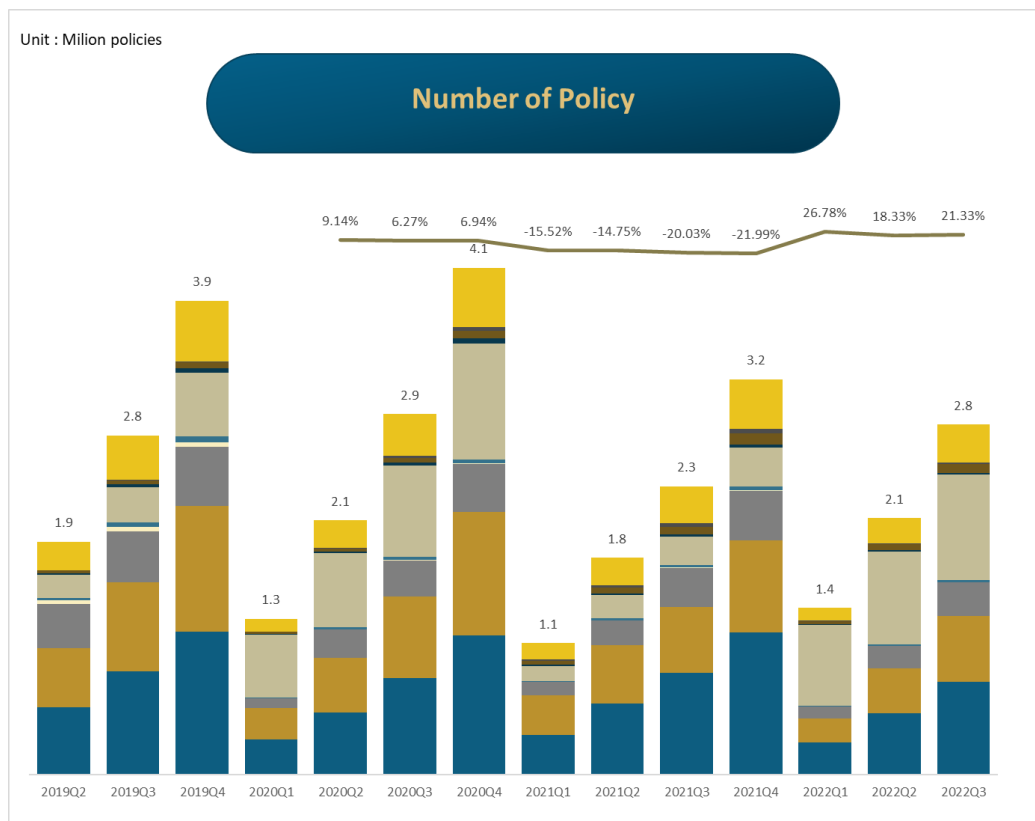
Life premium by payment : (All)		Year To Date		
		2021Q3	2022Q3	Change%
Million Baht	Life Total	439,056	437,787	↓ -0.29%
	First year premium(FYP)	68,239	76,346	↑ +11.88%
	Renewal year premium(RYP)	315,786	313,412	↓ -0.75%
	Single Premium(SP)	55,030	48,029	↓ -12.72%

Life premium by payment : (All)		Year To Date		
		2021Q3	2022Q3	Change%
proportion	Life Total	100.00%	100.00%	
	First year premium(FYP)	15.54%	17.44%	▲ +1.90%
	Renewal year premium(RYP)	71.92%	71.59%	▼ -0.33%
	Single Premium(SP)	12.53%	10.97%	▼ -1.56%



2. จำนวนกรมธรรม์

2.1 จำนวนกรมธรรม์ใหม่



Number of Policy		Year To Date		
		2021Q3	2022Q3	Change%
Policies	Total	2,346,963	2,847,467	↑ +21.33%
	PA	303,678	305,245	↑ +0.52%
	ULIFE	27,810	12,418	↓ -55.35%
	UNITLINK	63,639	73,536	↑ +15.55%
	ANNUITY	14,452	16,471	↑ +13.97%
	GROUP	232,006	857,608	↑ +269.65%
	INDUSTRY	21,095	16,036	↓ -23.98%
	OTHER	6,609	5,085	↓ -23.06%
	TERM	315,097	268,892	↓ -14.66%
	SAVING	536,465	536,195	↓ -0.05%
WHOLELIFE	826,112	755,981	↓ -8.49%	

Number of Policy		Year To Date		
		2021Q3	2022Q3	Change%
proportion	Total	100.00%	100.00%	
	PA	12.94%	10.72%	▼ -2.22%
	ULIFE	1.18%	0.44%	▼ -0.75%
	UNITLINK	2.71%	2.58%	▼ -0.13%
	ANNUITY	0.62%	0.58%	▼ -0.04%
	GROUP	9.89%	30.12%	▲ +20.23%
	INDUSTRY	0.90%	0.56%	▼ -0.34%
	OTHER	0.28%	0.18%	▼ -0.10%
	TERM	13.43%	9.44%	▼ -3.98%
	SAVING	22.86%	18.83%	▼ -4.03%
WHOLELIFE	35.20%	26.55%	▼ -8.65%	



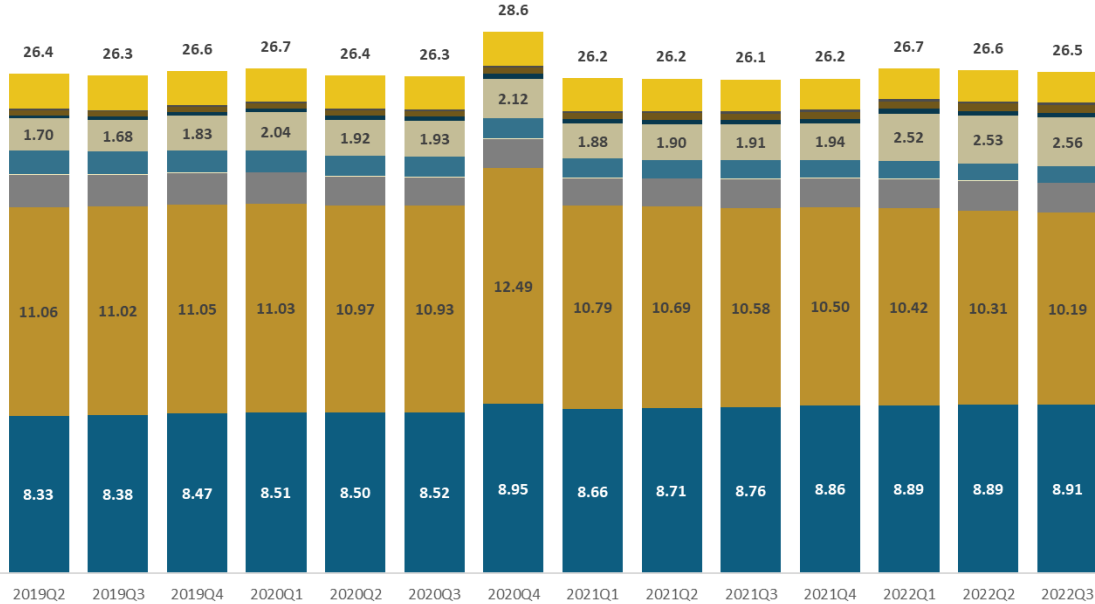
2. จำนวนกรมธรรม์

2.2 จำนวนกรมธรรม์ที่มีผลบังคับใช้

Unit : Million policies

Number of Policy inforce

-0.29% -0.13% 7.77% -1.89% -0.68% -0.68% -8.59% 1.94% 1.68% 1.55%

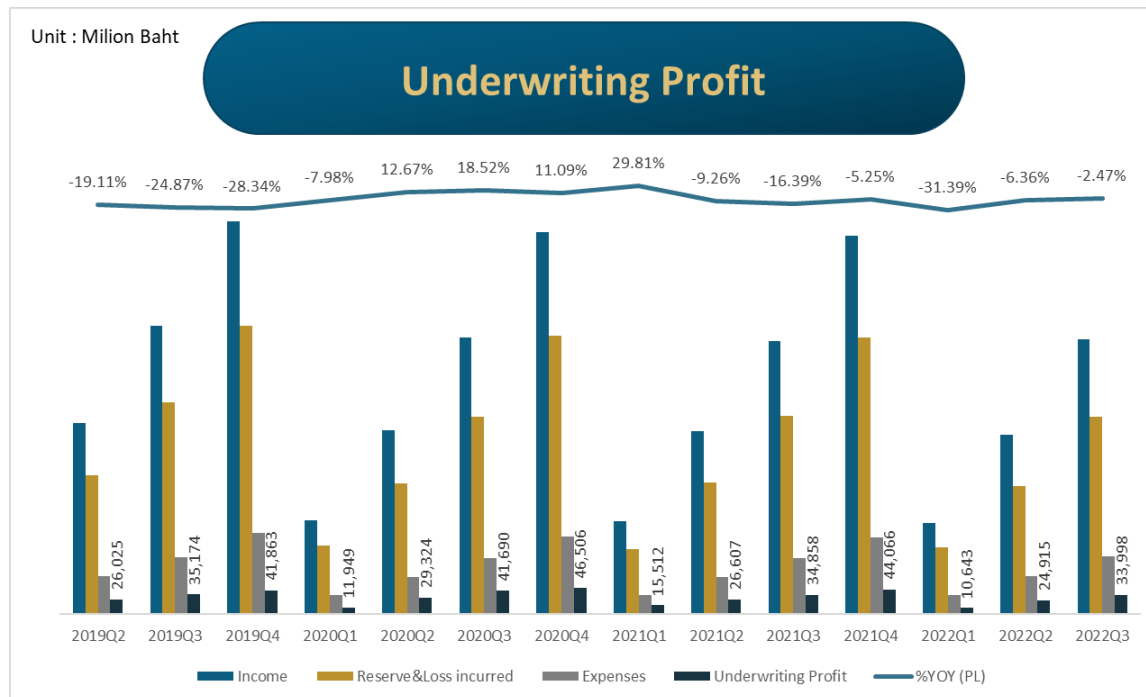


Policies	Number of Policy inforce	Year To Date		
		2021Q3	2022Q3	Change%
	Total	26,124,058	26,527,988	↑ +1.55%
	PA	1,674,477	1,623,846	↓ -3.02%
	ULIFE	112,782	115,616	↑ +2.51%
	UNITLINK	350,932	419,395	↑ +19.51%
	ANNUITY	228,305	249,135	↑ +9.12%
	GROUP	1,910,381	2,564,449	↑ +34.24%
	INDUSTRY	944,823	873,701	↓ -7.53%
	OTHER	38,271	40,641	↑ +6.19%
	TERM	1,526,663	1,540,271	↑ +0.89%
	SAVING	10,577,259	10,194,850	↓ -3.62%
	WHOLELIFE	8,760,165	8,906,084	↑ +1.67%

proportion	Number of Policy inforce	Year To Date		
		2021Q3	2022Q3	Change%
	Total	100.00%	100.00%	
	PA	6.41%	6.12%	▼ -0.29%
	ULIFE	0.43%	0.44%	▲ +0.00%
	UNITLINK	1.34%	1.58%	▲ +0.24%
	ANNUITY	0.87%	0.94%	▲ +0.07%
	GROUP	7.31%	9.67%	▲ +2.35%
	INDUSTRY	3.62%	3.29%	▼ -0.32%
	OTHER	0.15%	0.15%	▲ +0.01%
	TERM	5.84%	5.81%	▼ -0.04%
	SAVING	40.49%	38.43%	▼ -2.06%
	WHOLELIFE	33.53%	33.57%	▲ +0.04%



3. กำไร(ขาดทุน) ขั้นต้น



Underwriting Profit		Year To Date		
		2021Q3	2022Q3	Change%
Million Baht	Income	491,214	493,410	↑ +0.45%
	Reserve&Loss incurred	356,364	355,496	↓ -0.24%
	Expenses	99,992	103,916	↑ +3.92%
	Underwriting Profit	34,858	33,998	↓ -2.47%

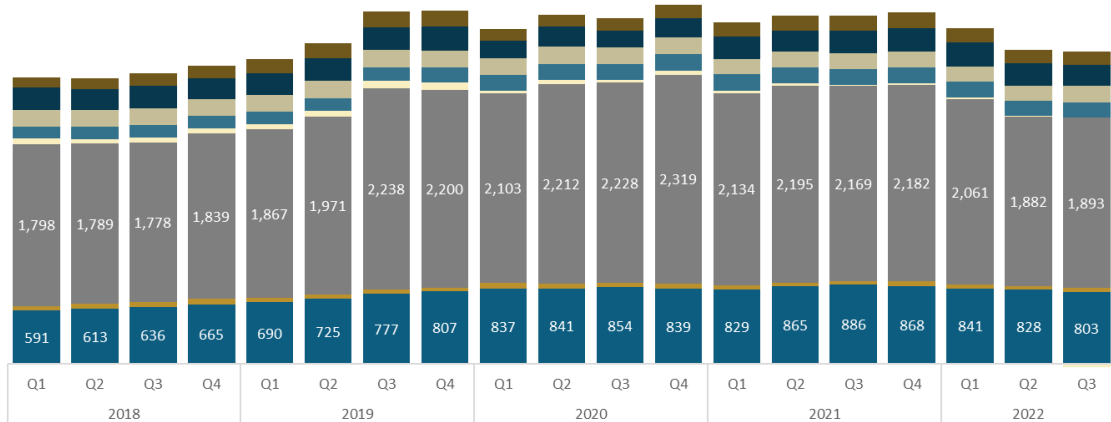
Underwriting Profit		Year To Date		
		2021Q3	2022Q3	Change%
proportion	Income	100.00%	100.00%	
	Reserve&Loss incurred	72.55%	72.05%	↓ -0.50%
	Expenses	20.36%	21.06%	↑ +0.70%
	Underwriting Profit	7.10%	6.89%	↓ -0.21%



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% -6.55%



Investment Asset	Year To Date			
	2022Q2	2022Q3	%Change	
Billion Baht	Debenture	828	803	↓ -3.06%
	Deposits	40	41	↑ +3.00%
	Gov Bond	1,882	1,893	↑ +0.58%
	Others	8	(38)	↓ -548.45%
	Policy Loan	172	172	↓ -0.01%
	Promissory Note	166	183	↑ +9.74%
	Stock	243	237	↓ -2.33%
	Unit Trust	150	148	↓ -1.35%
	Inv Asset	3,490	3,439	↓ -1.46%
Proportion	Debenture	23.72%	23.34%	↓ -1.62%
	Deposits	1.14%	1.20%	↑ +4.52%
	Gov Bond	53.93%	55.04%	↑ +2.06%
	Others	0.24%	-1.09%	↓ -555.07%
	Policy Loan	4.93%	5.00%	↑ +1.47%
	Promissory Note	4.77%	5.31%	↑ +11.36%
	Stock	6.97%	6.91%	↓ -0.88%
	Unit Trust	4.30%	4.31%	↑ +0.10%
	Inv Asset	100.00%	100.00%	