



สรุปข้อมูลธุรกิจประกันวินาศภัย ประจำปีไตรมาส 3/2565

ข้อมูลเดือน มกราคม - กันยายน 2565

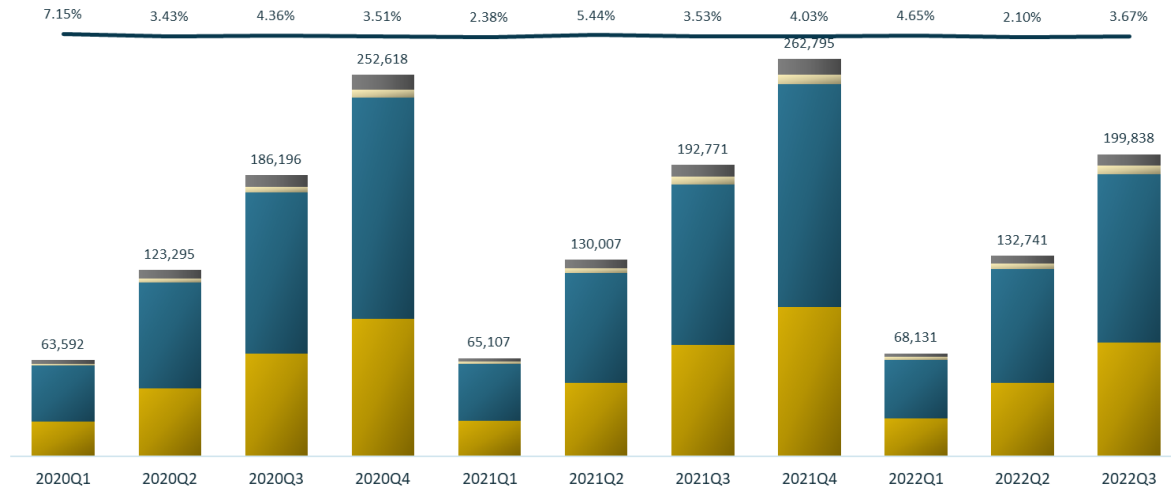




1. เบี้ยประกันภัยรับตรง

Unit : Million baht

Nonlife Direct Premium : (All)



Nonlife Direct Premium : (All)		Year To Date		
		2021Q3	2022Q3	Change%
Million Baht	Nonlife Total	192,771	199,838	↑ +3.67%
	Fire	7,935	7,605	↓ -4.16%
	Hull	353	383	↑ +8.43%
	Cargo	4,425	4,979	↑ +12.53%
	Compulsory auto	13,864	14,323	↑ +3.30%
	Voluntary auto	92,552	97,408	↑ +5.25%
	IAR & Property	19,040	22,287	↑ +17.05%
	Liability	2,352	2,805	↑ +19.22%
	Accident	24,535	24,168	↓ -1.50%
	Health	14,984	11,810	↓ -21.18%
	Travel	604	1,705	↑ +182.38%
	Bail bond	109	94	↓ -13.54%
	Others	12,017	12,272	↑ +2.12%

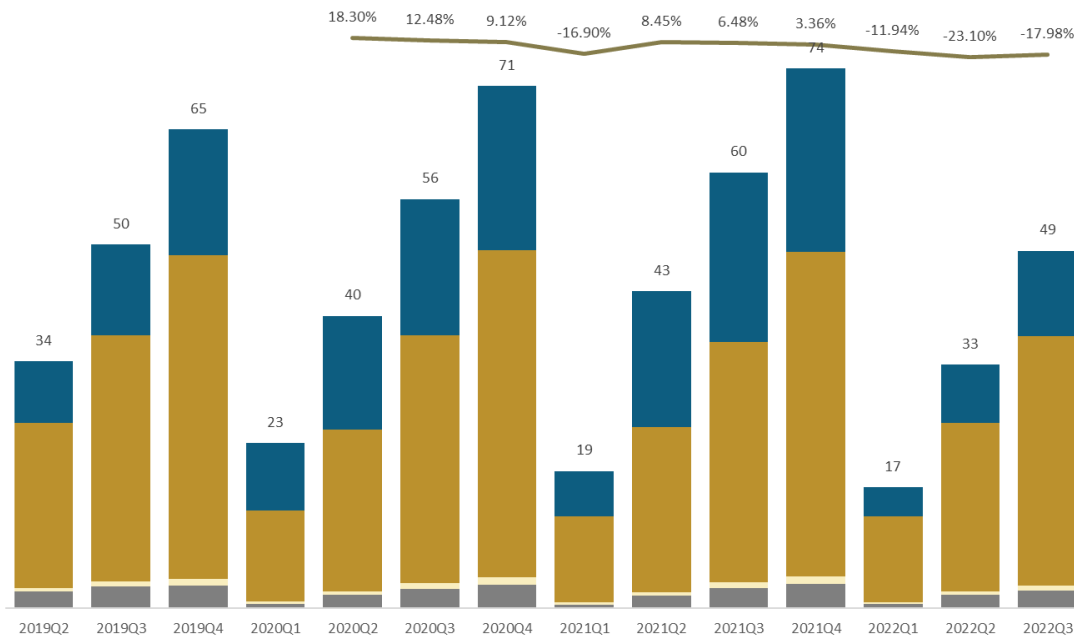
Nonlife Direct Premium : (All)		Year To Date		
		2021Q3	2022Q3	Change%
proportion	Nonlife Total	100.00%	100.00%	
	Fire	4.12%	3.81%	▼ -0.31%
	Hull	0.18%	0.19%	▲ +0.01%
	Cargo	2.30%	2.49%	▲ +0.20%
	Compulsory auto	7.19%	7.17%	▼ -0.03%
	Voluntary auto	48.01%	48.74%	▲ +0.73%
	IAR & Property	9.88%	11.15%	▲ +1.28%
	Liability	1.22%	1.40%	▲ +0.18%
	Accident	12.73%	12.09%	▼ -0.63%
	Health	7.77%	5.91%	▼ -1.86%
	Travel	0.31%	0.85%	▲ +0.54%
	Bail bond	0.06%	0.05%	▼ -0.01%
	Others	6.23%	6.14%	▼ -0.09%



2. จำนวนกรมธรรม์

Unit : Million policies

Number of Policy

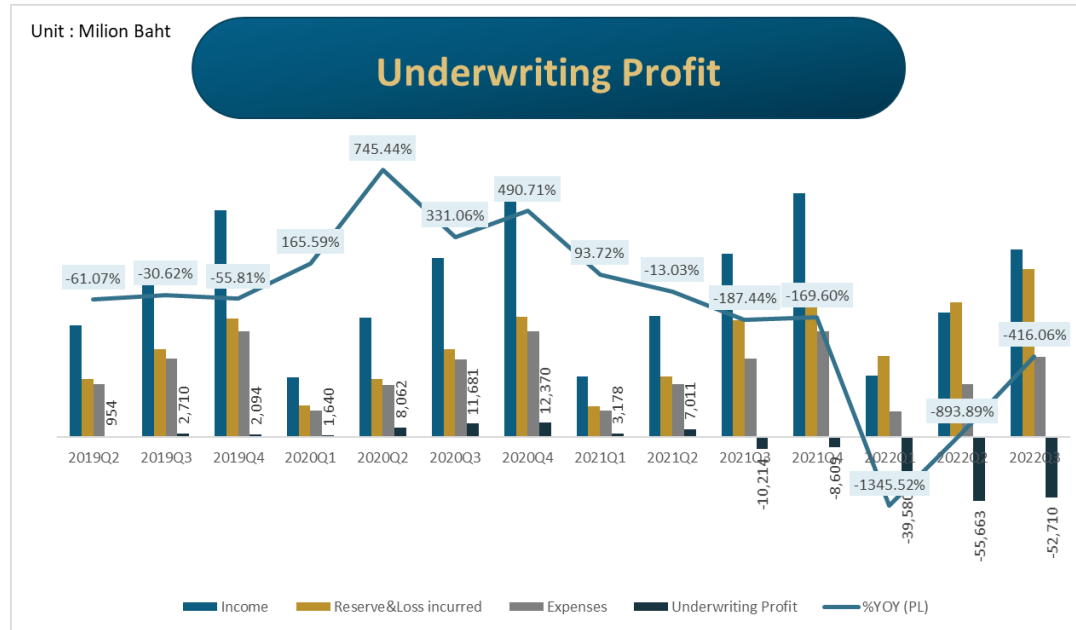


Number of Policy		Year To Date		
		2021Q3	2022Q3	Change%
Policies	Total	59,577,686	48,864,087	↓ -17.98%
	Fire	2,772,478	2,399,673	↓ -13.45%
	Marine	743,092	680,334	↓ -8.45%
	Motor	32,869,677	34,148,614	↑ +3.89%
	Miscellaneous	23,192,439	11,635,466	↓ -49.83%

Number of Policy		Year To Date		
		2021Q3	2022Q3	Change%
proportion	Total	100.00%	100.00%	
	Fire	4.65%	4.91%	↑ +0.26%
	Marine	1.25%	1.39%	↑ +0.15%
	Motor	55.17%	69.88%	↑ +14.71%
	Miscellaneous	38.93%	23.81%	↓ -15.12%



3. กำไร(ขาดทุน) ขั้นต้น



Underwriting Profit		Year To Date			
		2021Q3	2022Q3	Change%	
Million Baht	Income	159,580	163,817	↑	+2.66%
	Reserve&Loss incurred	101,501	146,423	↑	+44.26%
	Expenses	68,293	70,105	↑	+2.65%
	Underwriting Profit	-10,214	-52,710	↓	-416.06%

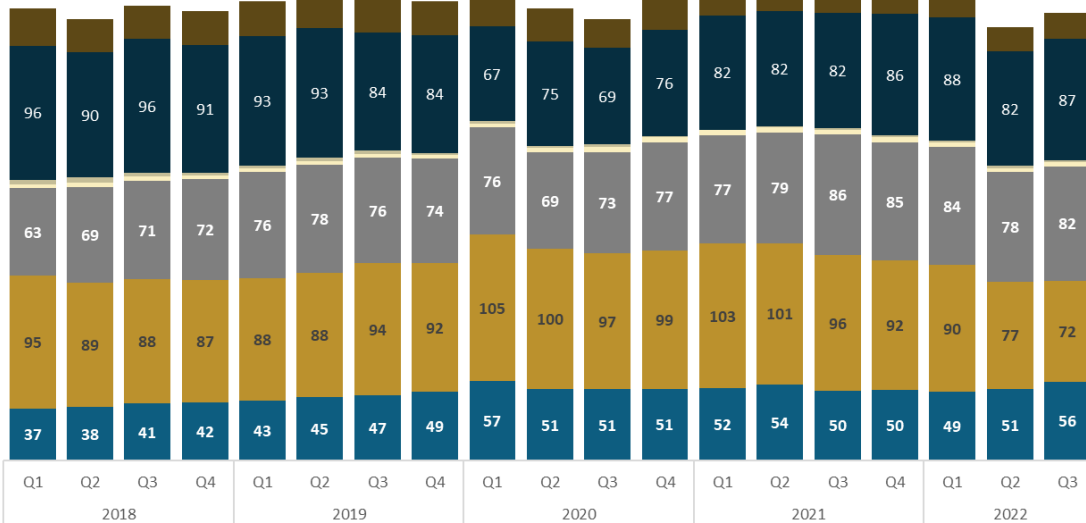
Underwriting Profit		Year To Date			
		2021Q3	2022Q3	Change%	
proportion	Income	100.00%	100.00%		
	Reserve&Loss incurred	63.61%	89.38%	▲	+40.53%
	Expenses	42.80%	42.79%	▼	-0.00%
	Underwriting Profit	-6.40%	32.18%	▼	-402.71%



4. สินทรัพย์ลงทุน

Nonlife Investment Asset : (All)

+2.21% +1.73% -1.13% -0.66% +0.78% -2.39% -2.21% +4.39% +3.33% +0.98% -0.92% +0.10% -1.30% -8.09%



Investment Asset	Year To Date			
	2022Q2	2022Q3	%Change	
Billion Baht	Debenture	51	56	↑ +10.30%
	Deposits	77	72	↓ -6.14%
	Gov bond	78	82	↑ +4.80%
	Others	3	3	↓ -12.16%
	Policy Loan	-	-	↑ +0.00%
	Promissory Note	1	2	↑ +7.22%
	Stock	82	87	↑ +5.87%
	Unit trust	17	19	↑ +10.83%
	Inv Asset	309	320	↑ +3.45%
Proportion	Debenture	16.53%	17.62%	▲ +6.62%
	Deposits	24.82%	22.52%	▼ -9.27%
	Gov bond	25.21%	25.54%	▲ +1.31%
	Others	1.01%	0.86%	▼ -15.09%
	Policy Loan	0.00%	0.00%	▲ +0.00%
	Promissory Note	0.48%	0.50%	▲ +3.64%
	Stock	26.49%	27.11%	▲ +2.34%
	Unit trust	5.46%	5.85%	▲ +7.13%
	Inv Asset	100.00%	100.00%	