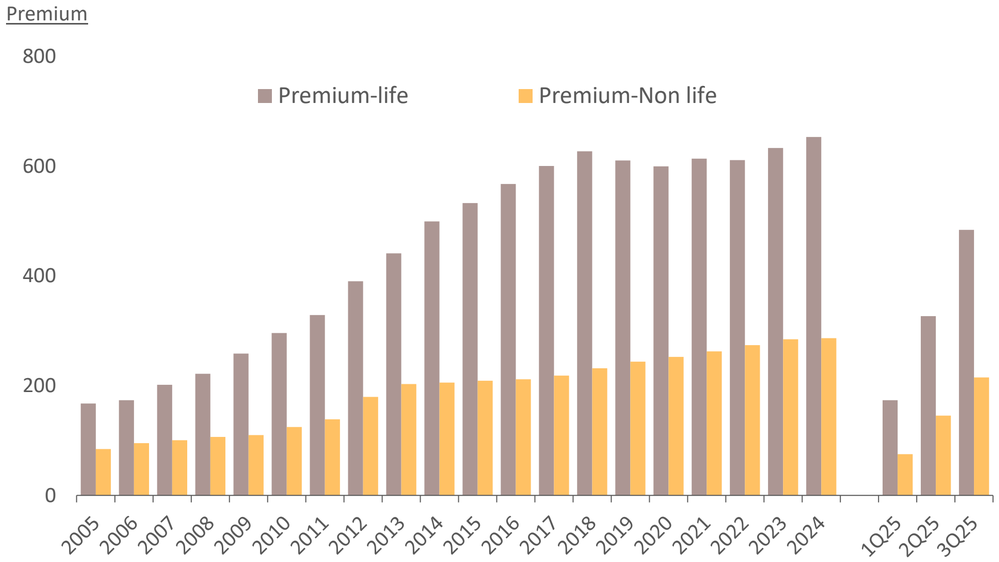
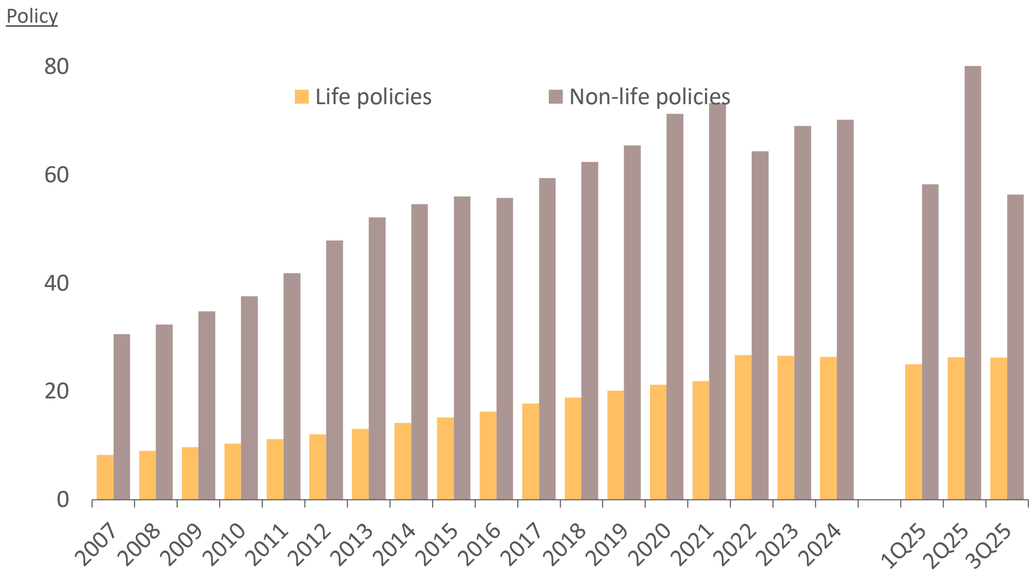
Insurance (ประกันภัย)

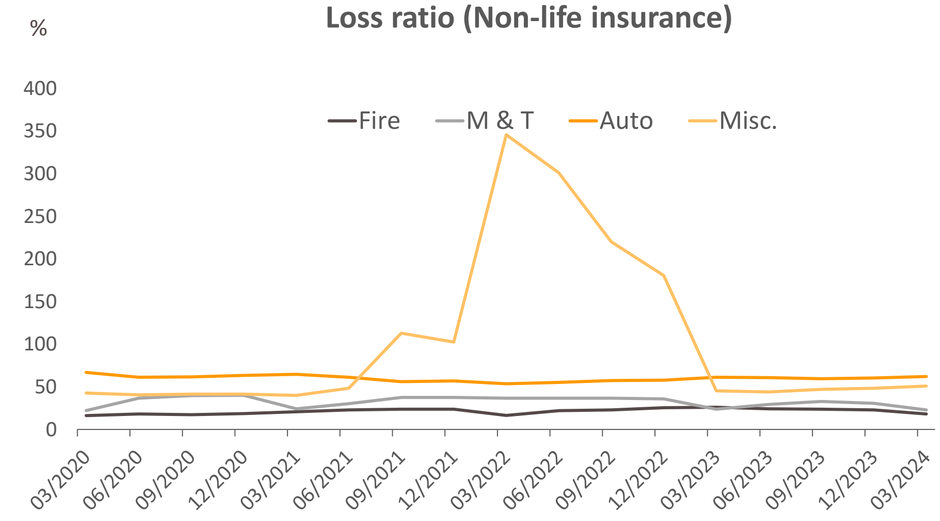
No. of Policy & Premium





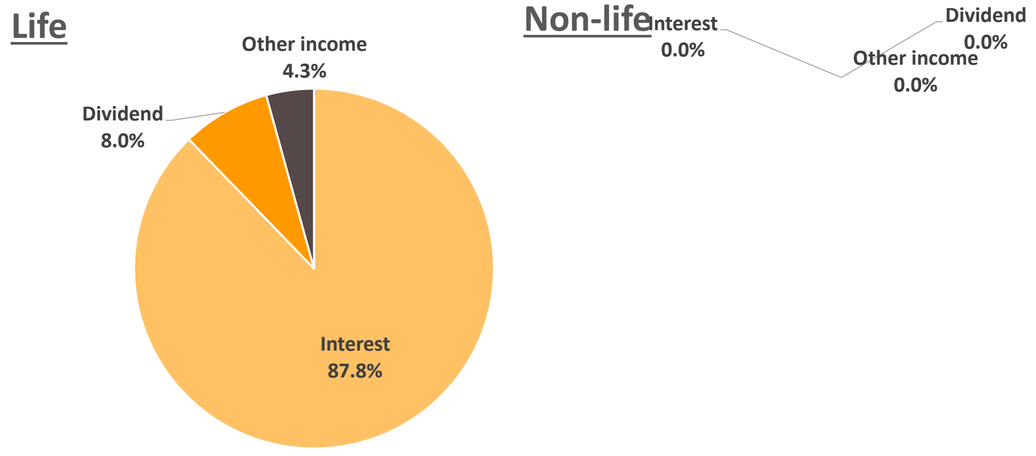
Source: CEIC, OIC

Loss ratio (Non-life insurance)



Source: OIC

Share of Investment Income by Source



Source: CEIC, Q4 2020

Insurance (ประกันภัย)

Firms and Share of Direct Premium Receive by Channel

Life

year	% Direct Premium Receive			
	Agent	Banc	Tele	Others
2023	0.0	0.0	0.0	0.0
2024	0.0	0.0	0.0	0.0
Jan - Mar 2025	0.0	0.0	0.0	0.0
Apr - Jun 2025	0.0	0.0	0.0	0.0
Jul - Sep 2025				
Oct - Dec 2025				

Non-life

year	% Direct Premium Receive			
	Agent	Banc	Tele	Others
2023	88.8	10.4	0.6	0.0
2024	88.7	10.4	0.8	0.0
Jan - Mar 2025	88.9	10.0	0.9	0.0
Apr - Jun 2025	86.2	12.9	0.9	0.0
Jul - Sep 2025				
Oct - Dec 2025				

Source: OIC

Insurance Business by Type of Direct Premium

Year	Life					
	Ordinary	Industry	Group	Personal	Total	% YoY
2021	429,527	7,718	55,978	5,799	499,022	13.1
2022	451,387	7,244	56,190	5,671	520,492	4.3
2023	476,996	6,933	59,327	5,333	548,589	5.4
2024	381,227	3,671	41,825	4,184	430,907	-21.5
1Q2025	100,933	875	9,882	1,039	112,730	-8.7
2Q2025	193,474	1,716	19,526	2,078		
3Q2025	286,714	2,517	29,886	3,197		
4Q2025						

Non-life					
Fire	M & T	Auto	Misc.	Total	% YoY
10,355	6,782	166,040	127,595	311,237	4.1
9,868	7,518	174,000	135,542	327,443	5.2
10,061	7,535	180,930	143,745	342,890	4.7
10,879	7,596	181,134	144,998	345,366	0.7
2,509	1,690	47,436	24,634	76,482	-11.0

Source: CEIC, OIC