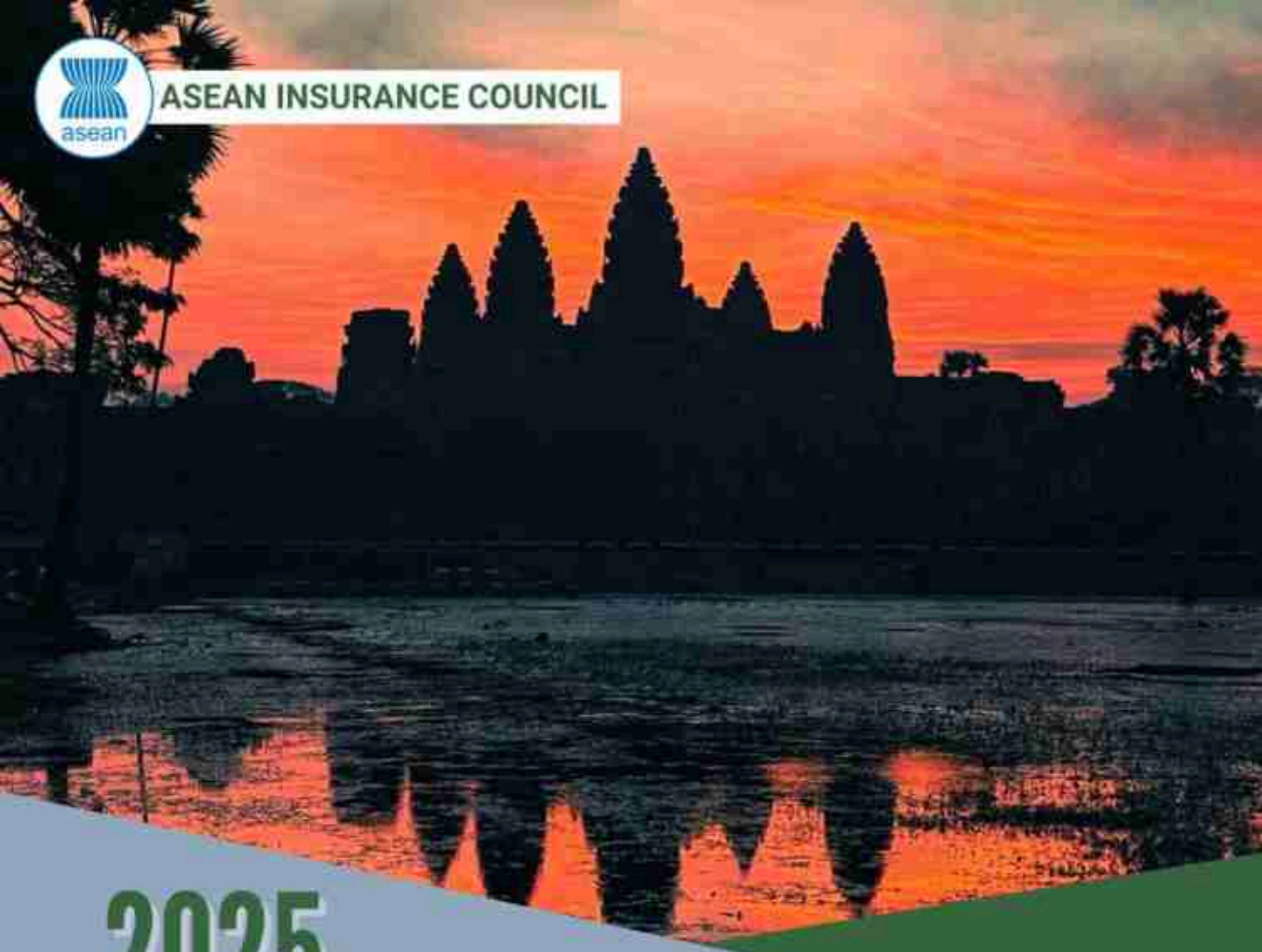
ASEAN INSURANCE COUNCIL



2025 ASEAN STATISTICAL REPORT

CONDUCTED BY:
AIC Research and Development Division

IN COOPERATION WITH:
NATIONAL REINSURANCE CORPORATION OF THE PHILIPPINES (NAT Re)

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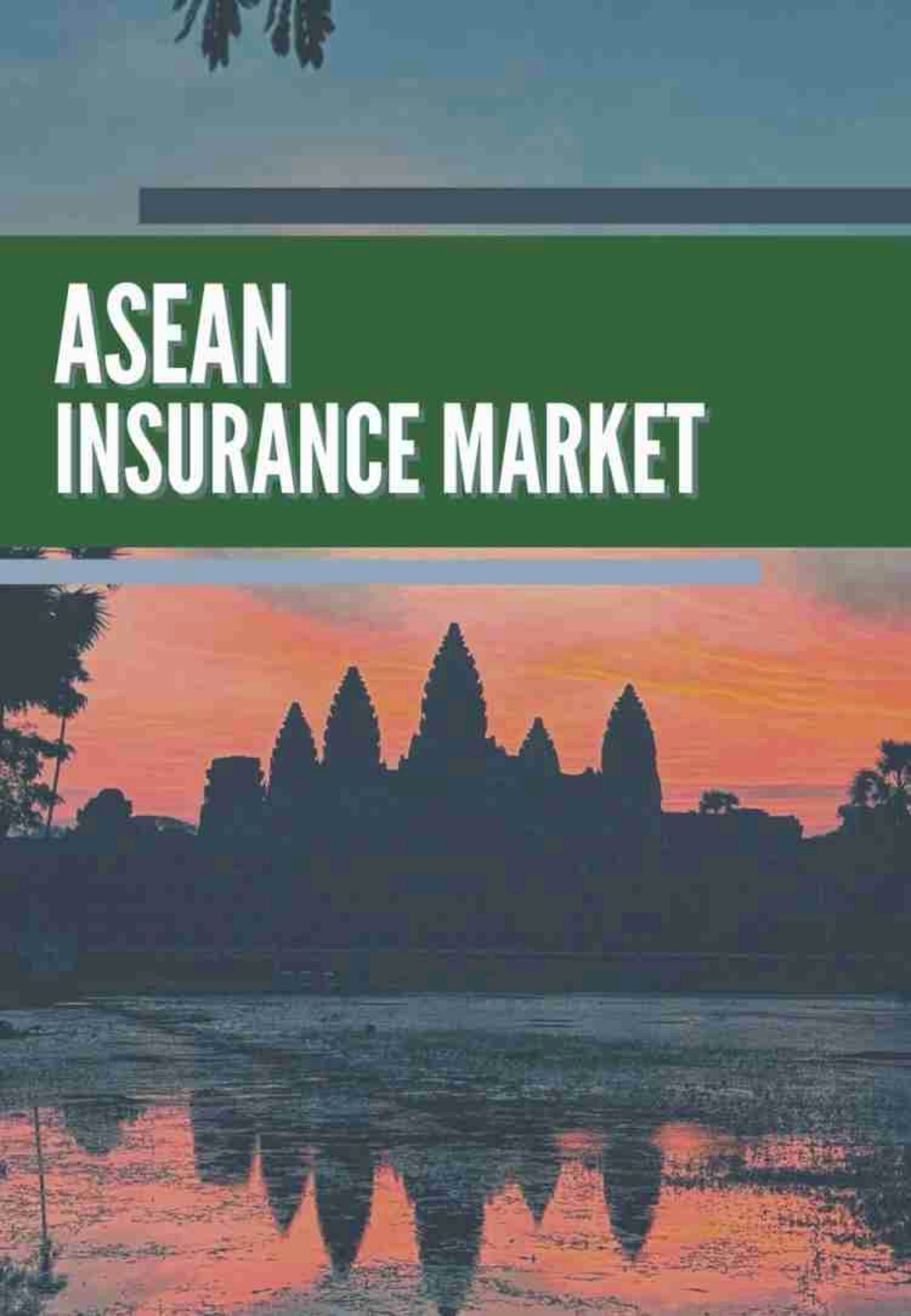
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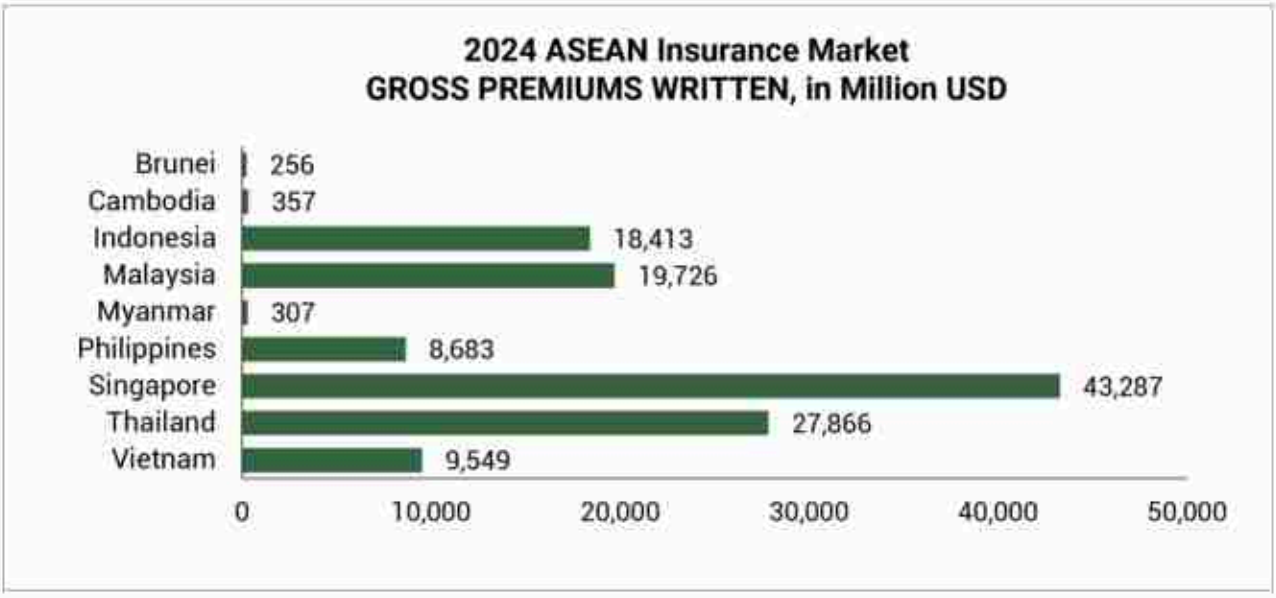
ASEAN INSURANCE MARKET



ASEAN INSURANCE MARKET

Country	LIFE AND GENERAL INSURANCE GROSS WRITTEN PREMIUMS (in Million USD)					GDP (in Million USD)					INSURANCE PENETRATION RATE				
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
Brunei	215	230	239	252	256	12,006	14,946	16,569	15,277	15,546	1.83%	1.54%	1.43%	1.65%	1.65%
Cambodia	271	297	335	345	357	25,764	26,965	28,348	29,757	31,542	1.04%	1.10%	1.18%	1.16%	1.13%
Indonesia	16,569	19,653	18,349	16,709	18,413	1,061,064	1,060,420	1,319,109	1,392,600	1,370,240	1.73%	1.86%	1.39%	1.35%	1.34%
Malaysia	15,546	17,004	16,728	16,872	19,726	353,392	375,982	406,488	396,957	433,249	4.51%	4.58%	4.12%	4.25%	4.55%
Myanmar	115	124	99	222	307	79,883	63,808	63,768	65,830	70,000	0.15%	0.19%	0.17%	0.34%	0.41%
Philippines	6,995	6,971	7,706	7,826	8,683	373,729	382,259	395,935	437,464	462,472	1.87%	1.82%	1.95%	1.79%	1.92%
Singapore	26,004	33,317	42,617	43,142	43,287	354,972	395,456	480,043	509,809	526,705	7.35%	8.42%	8.88%	8.46%	8.09%
Thailand	26,588	26,486	25,994	25,653	27,866	499,683	506,196	495,399	514,900	500,884	5.32%	5.23%	5.25%	4.98%	5.46%
Vietnam	8,836	9,363	10,269	9,122	9,549	343,000	366,146	409,698	430,000	476,398	2.58%	2.56%	2.51%	2.12%	2.00%
TOTAL	102,848	113,443	122,338	122,223	128,440	3,103,703	3,185,369	3,610,143	3,792,780	3,896,722	3.31%	3.56%	3.39%	3.22%	3.30%

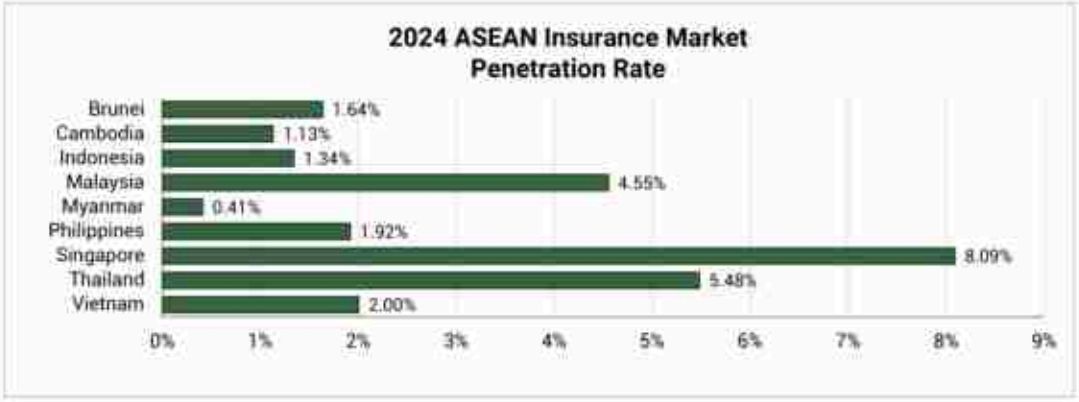
Notes:
1) *No insurance industry data for Laos*



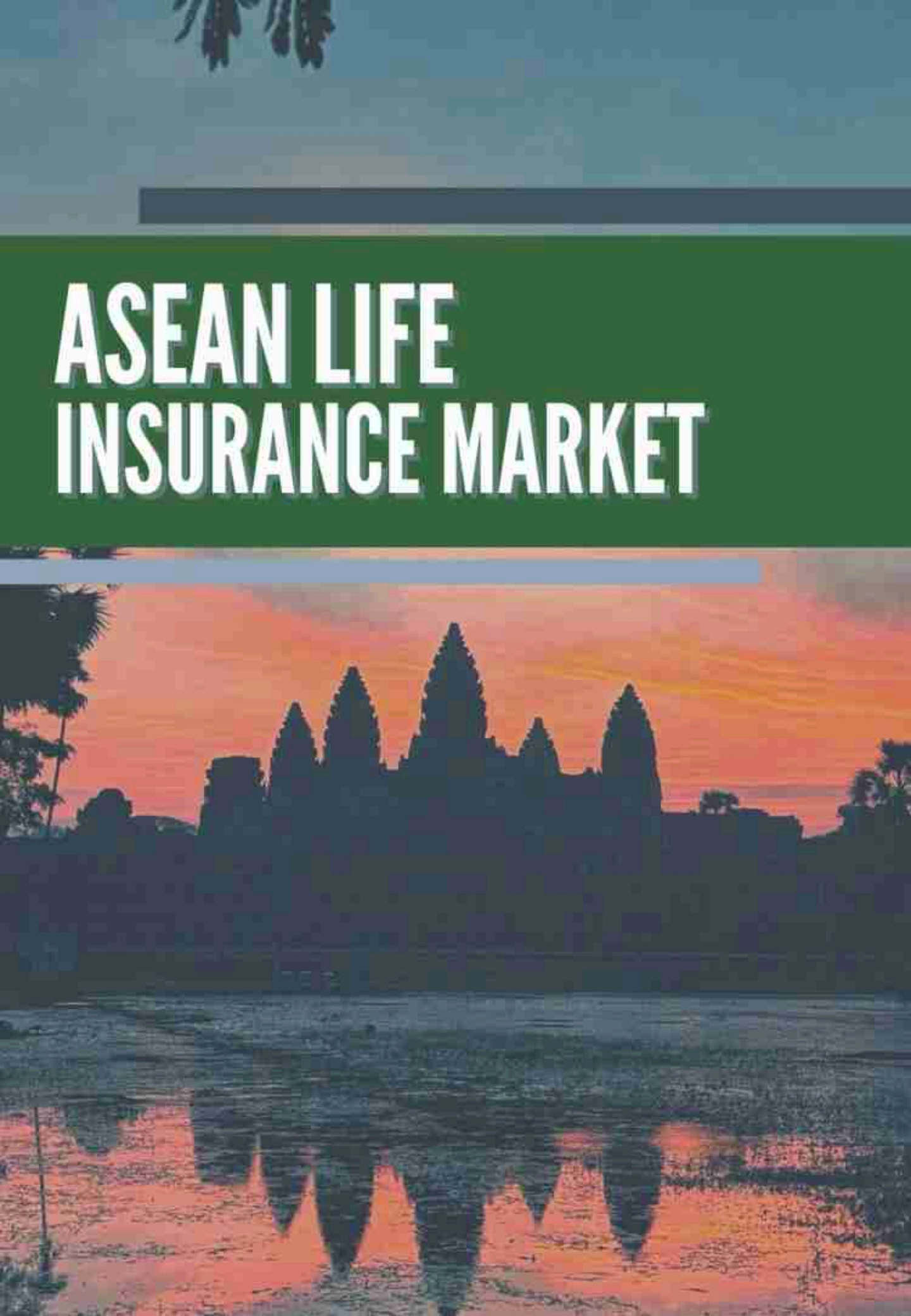


ASEAN INSURANCE MARKET





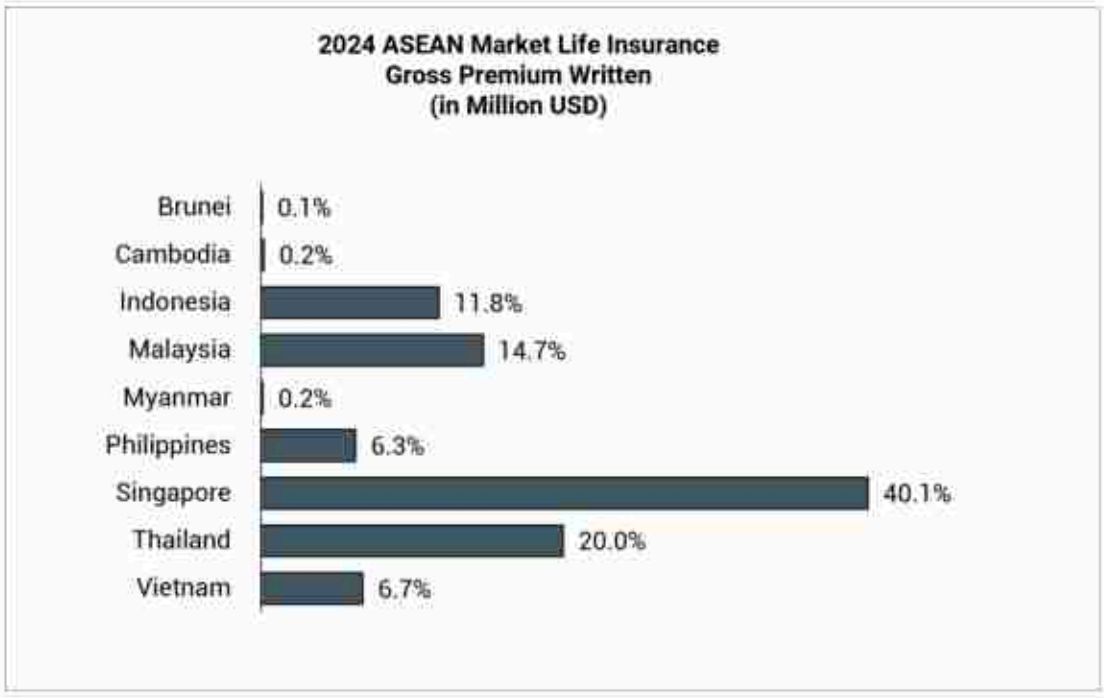
ASEAN LIFE INSURANCE MARKET



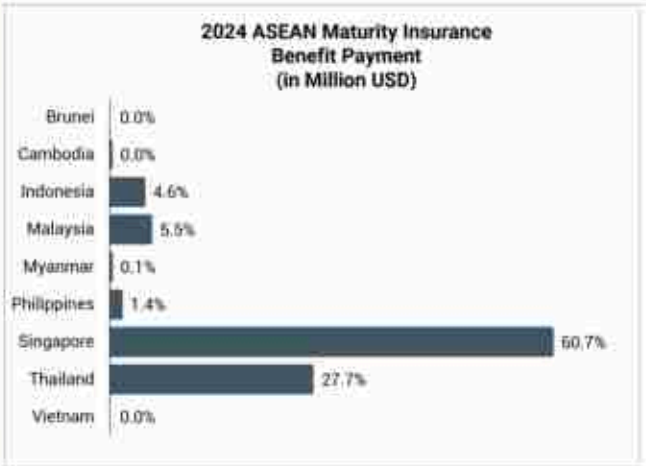
ASEAN LIFE INSURANCE MARKET

ASEAN Members	2020	2021	2022	2023	2024	2024 Mix
Brunei	86	91	97	102	99	0.1%
Cambodia	152	170	196	195	200	0.2%
Indonesia	13,300	14,189	12,277	11,844	11,430	11.8%
Malaysia	11,825	12,483	11,838	11,982	14,241	14.7%
Myanmar	47	45	58	105	150	0.2%
Philippines	4,870	4,858	5,564	5,551	6,085	6.3%
Singapore	22,890	29,823	38,748	38,925	38,933	40.1%
Thailand	19,112	18,682	17,851	17,074	19,375	20.0%
Vietnam	5,631	6,868	7,399	6,280	6,536	6.7%
TOTAL	77,913	87,209	94,028	92,058	97,048	100.0%

Gross Written Premiums
In Millions USD

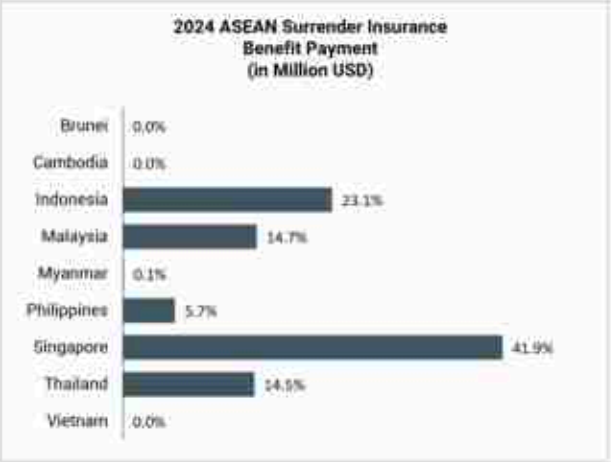


MATURITY 2024 (in Millions USD)		
ASEAN Members	Amount	Percentage
Brunei		0.0%
Cambodia	10	0.0%
Indonesia	1,033	4.6%
Malaysia	1,247	5.5%
Myanmar	17	0.1%
Philippines	325	1.4%
Singapore	13,734	60.7%
Thailand	6,269	27.7%
Vietnam		0.0%
TOTAL	22,635	100%

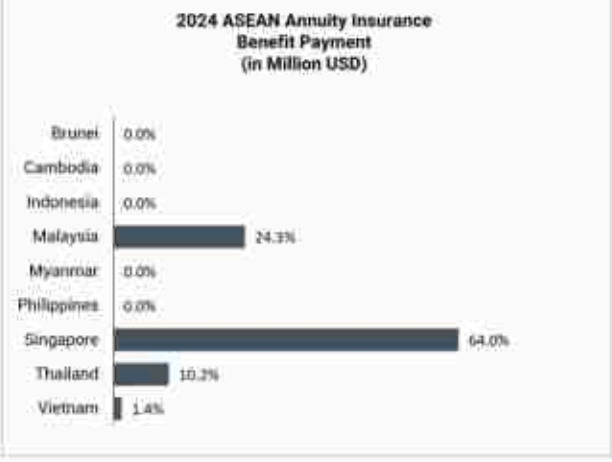


ASEAN LIFE INSURANCE MARKET

SURRENDER 2024 (in Millions USD)		
ASEAN Members	Amount	Percentage
Brunei		0.0%
Cambodia	6	0.0%
Indonesia	4,792	23.1%
Malaysia	3,057	14.7%
Myanmar	15	0.1%
Philippines	1,187	5.7%
Singapore	8,702	41.9%
Thailand	3,007	14.5%
Vietnam		0.0%
TOTAL	20,767	100%



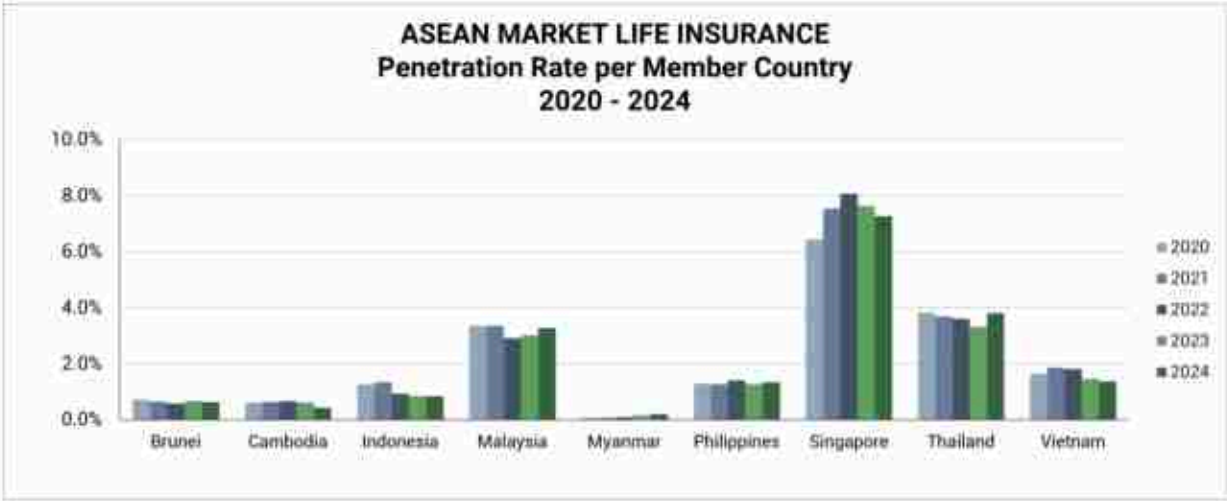
ANNUITY 2024 (in Millions USD)		
ASEAN Members	Amount	Percentage
Brunei		0.0%
Cambodia		0.0%
Indonesia		0.0%
Malaysia	72	24.3%
Myanmar		0.0%
Philippines		0.0%
Singapore	189	64.0%
Thailand	30	10.2%
Vietnam	4	1.4%
TOTAL	296	100%

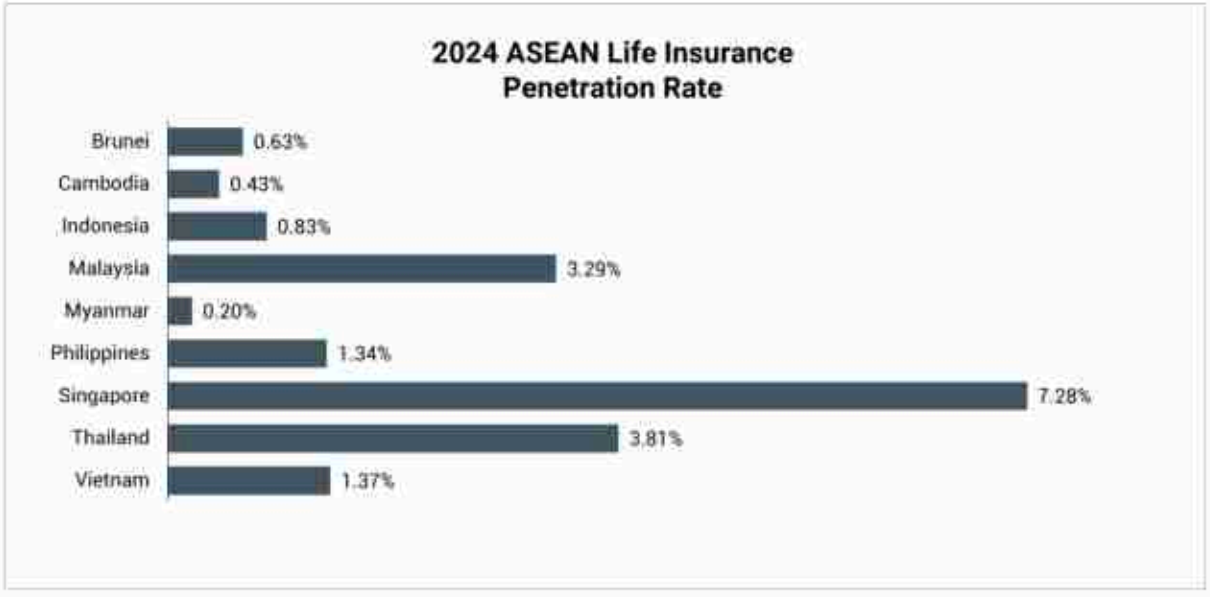


ASEAN LIFE INSURANCE MARKET

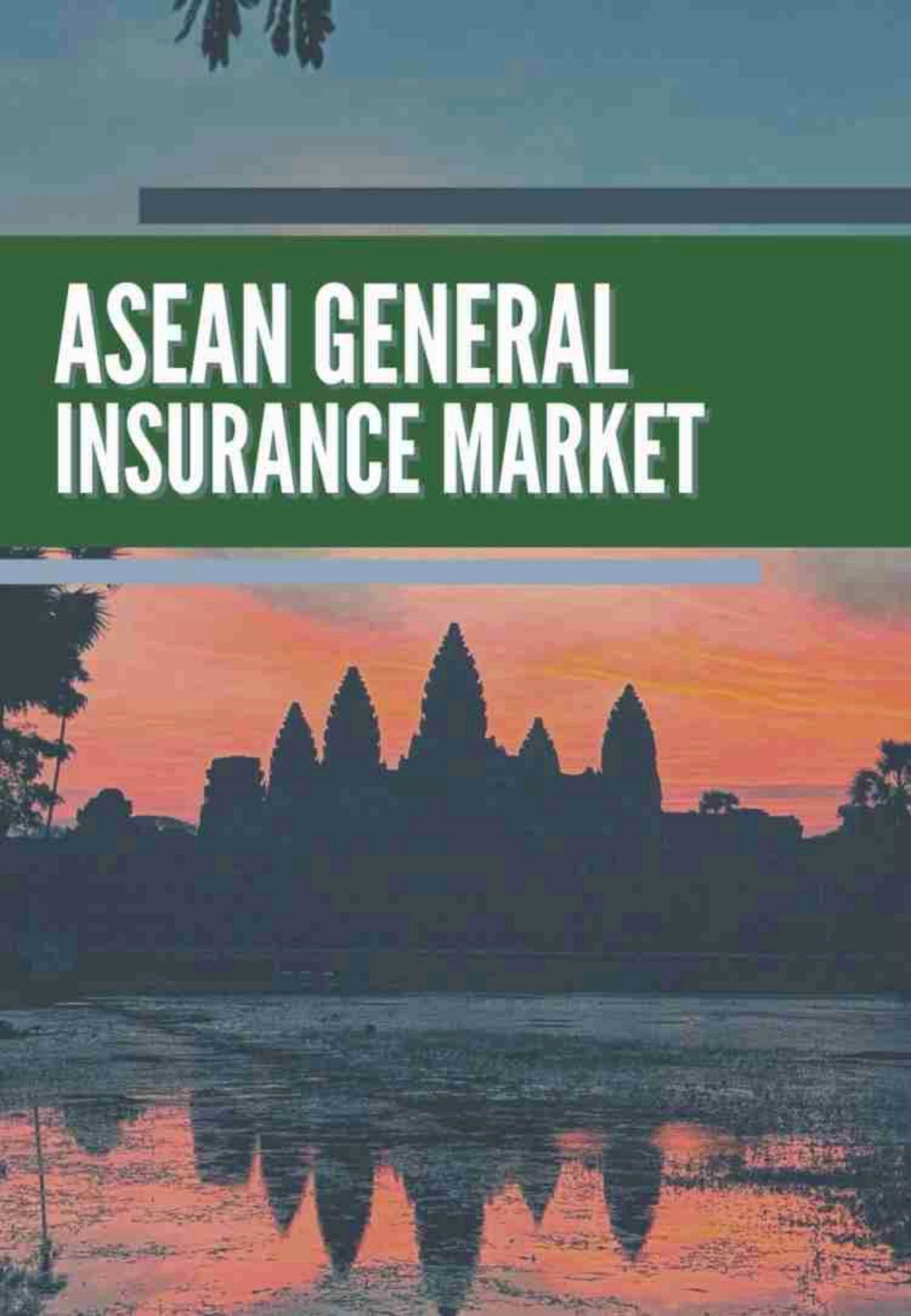
ASEAN Members	2020	2021	2022	2023	2024
Brunei	0.72%	0.65%	0.58%	0.67%	0.63%
Cambodia	0.60%	0.63%	0.66%	0.61%	0.43%
Indonesia	1.25%	1.34%	0.93%	0.85%	0.83%
Malaysia	3.35%	3.36%	2.91%	3.02%	3.29%
Myanmar	0.06%	0.07%	0.10%	0.16%	0.20%
Philippines	1.30%	1.27%	1.41%	1.27%	1.34%
Singapore	6.45%	7.54%	8.07%	7.64%	7.28%
Thailand	3.83%	3.69%	3.60%	3.32%	3.81%
Vietnam	1.64%	1.88%	1.81%	1.46%	1.37%
TOTAL	2.51%	2.74%	2.60%	2.43%	2.48%

Penetration Rate per Member Country





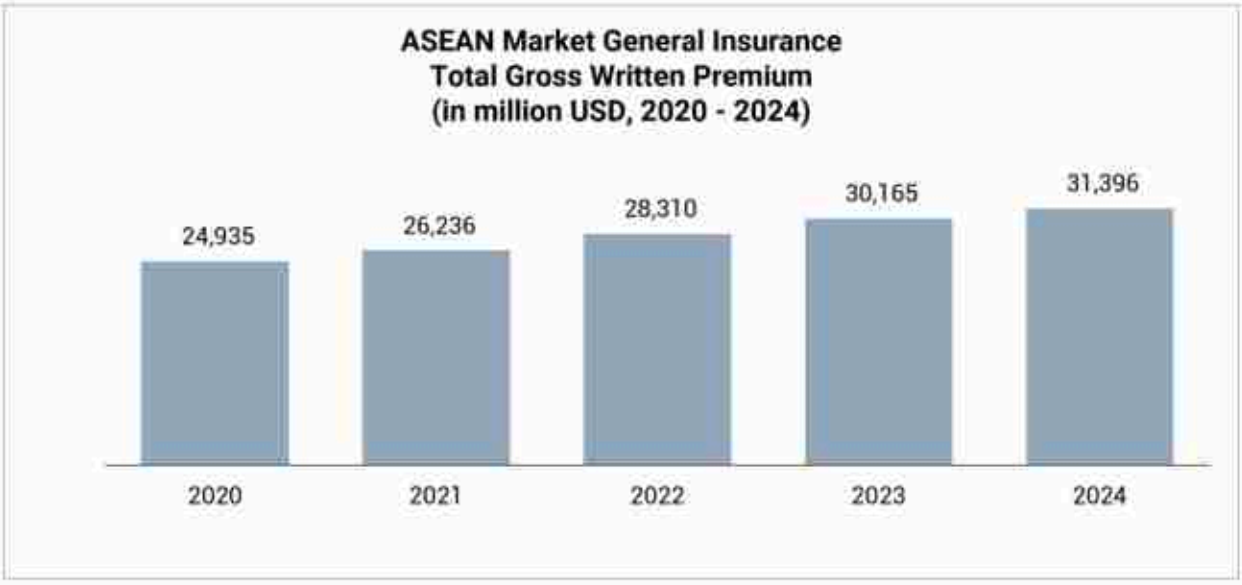
ASEAN GENERAL INSURANCE MARKET

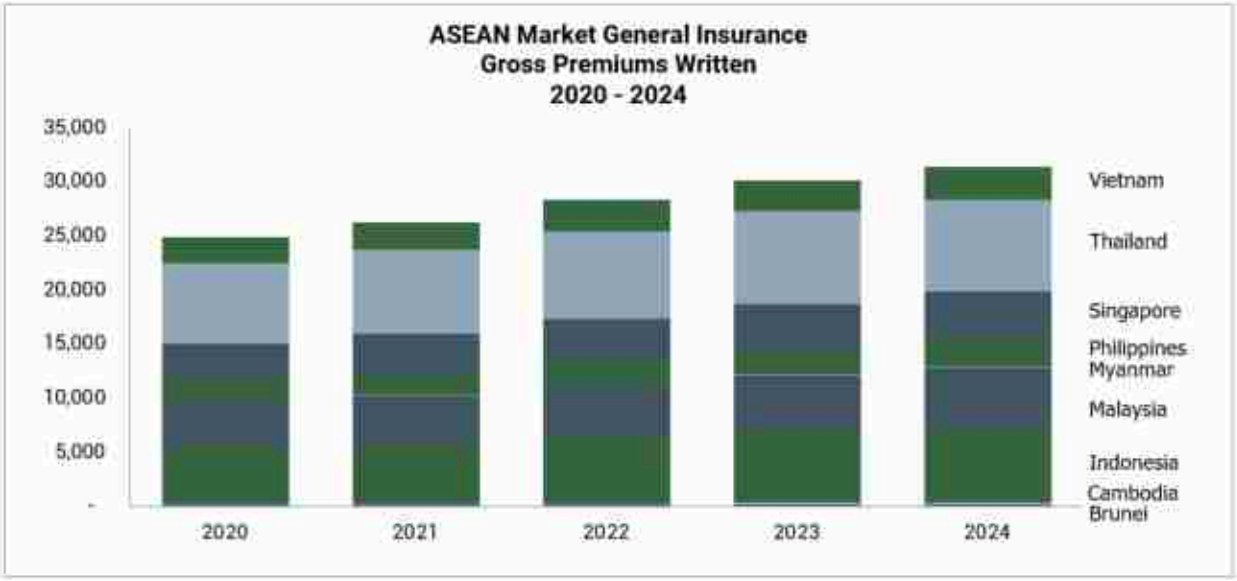


ASEAN GENERAL INSURANCE MARKET

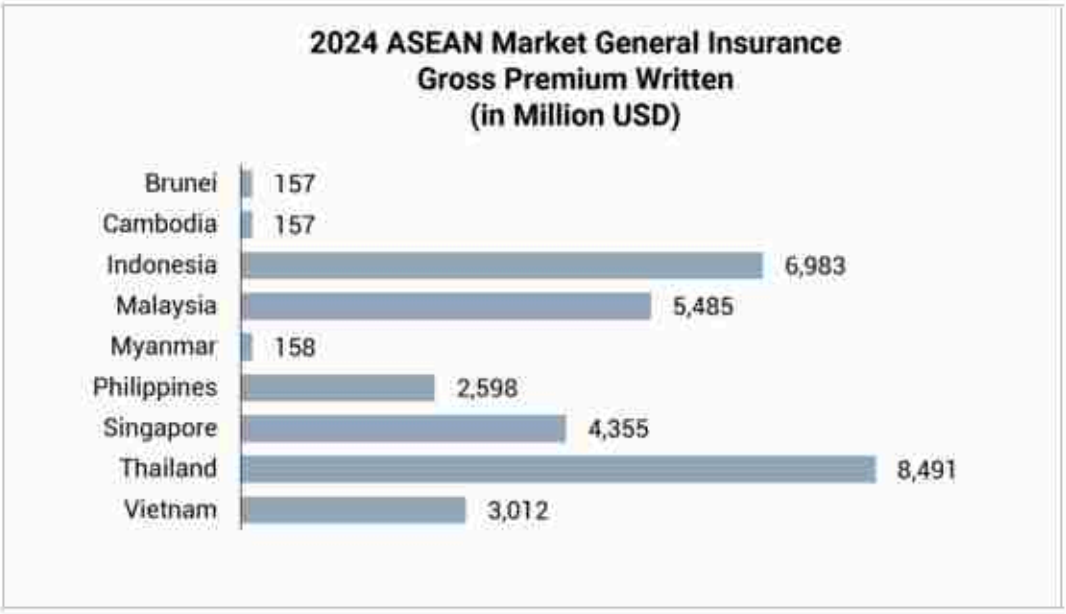
ASEAN Members	2020	2021	2022	2023	2024	% of Total
Brunei	133	139	142	150	157	0.5%
Cambodia	119	127	139	150	157	0.5%
Indonesia	5,289	5,464	6,072	6,945	6,983	22.2%
Malaysia	4,121	4,521	4,890	4,890	5,485	17.5%
Myanmar	72	79	41	117	158	0.5%
Philippines	2,125	2,113	2,144	2,275	2,598	8.3%
Singapore	3,194	3,494	3,869	4,217	4,355	13.9%
Thailand	7,476	7,803	8,143	8,579	8,491	27.0%
Vietnam	2,405	2,495	2,870	2,842	3,012	9.6%
TOTAL	24,935	26,236	28,310	30,165	31,396	100%

Gross Written Premiums
In Millions USD





ASEAN GENERAL INSURANCE MARKET

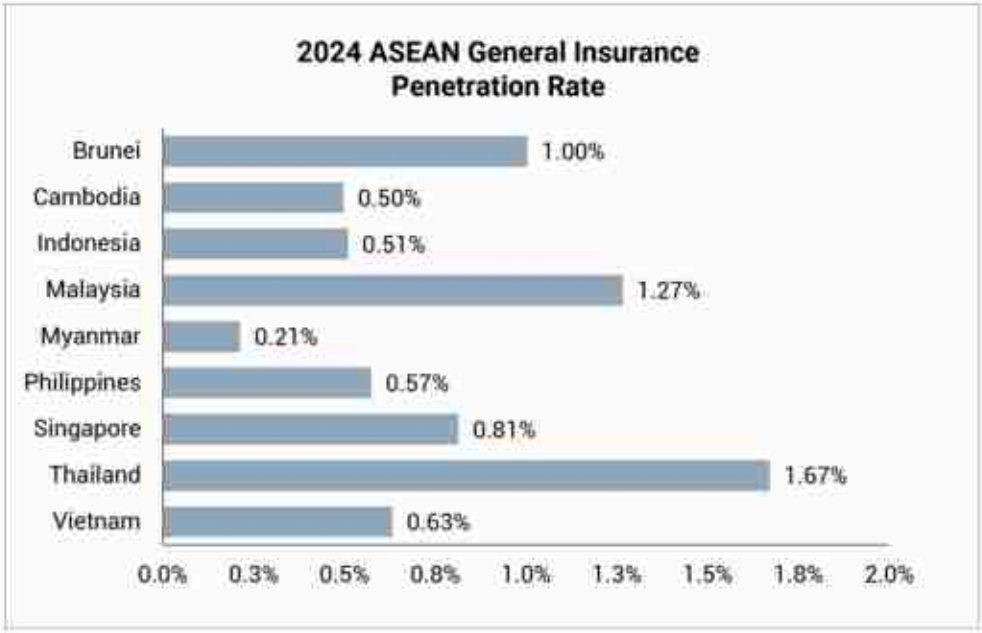


ASEAN Members	2020	2021	2022	2023	2024
Brunei	1.11%	1.00%	0.85%	1.00%	1.00%
Cambodia	0.46%	0.47%	0.49%	0.51%	0.50%
Indonesia	0.50%	0.52%	0.46%	0.50%	0.51%
Malaysia	1.17%	1.22%	1.20%	1.23%	1.27%
Myanmar	0.09%	0.12%	0.07%	0.18%	0.21%
Philippines	0.57%	0.55%	0.54%	0.52%	0.57%
Singapore	0.90%	0.88%	0.81%	0.83%	0.81%
Thailand	1.50%	1.54%	1.64%	1.67%	1.67%
Vietnam	0.70%	0.68%	0.70%	0.66%	0.63%
TOTAL	0.80%	0.82%	0.78%	0.80%	0.81%

Penetration Rate per Member Country



ASEAN GENERAL INSURANCE MARKET



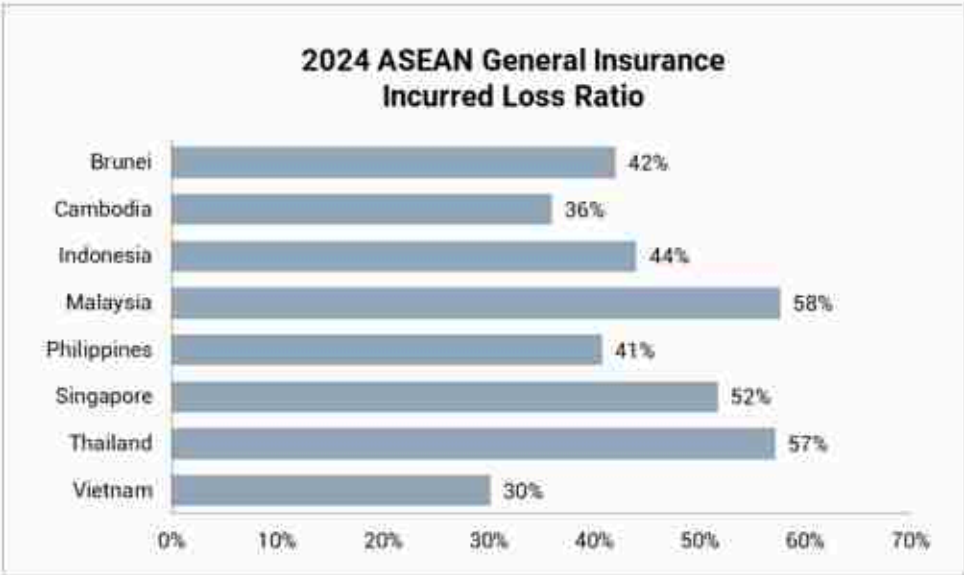
ASEAN Members	2020	2021	2022	2023	2024
Brunei	66	35	34	60	64
Cambodia	29	30	32	46	56
Indonesia	2,481	2,145	2,813	3,059	3,063
Malaysia	1,677	1,661	2,171	2,332	2,343
Myanmar	28	7	21	64	34
Philippines	834	781	773	798	685
Singapore	1,093	1,015	1,076	1,190	1,320
Thailand	3,734	4,764	4,930	4,204	4,338
Vietnam	-	-	-	-	-
TOTAL	9,941	10,437	11,849	11,753	11,904

Gross Claim
(in Million USD)

ASEAN Members	2020	2021	2022	2023	2024
Brunei	45%	38%	34%	50%	42%
Cambodia	31%	22%	30%	27%	36%
Indonesia	47%	42%	46%	32%	44%
Malaysia	53%	50%	54%	57%	58%
Philippines	47%	40%	38%	44%	41%
Singapore	54%	50%	48%	48%	52%
Thailand	54%	67%	88%	56%	57%
Vietnam	37%	34%	33%	34%	30%
TOTAL	40%	40%	42%	39%	38%

Incurred Loss Ratio
(in %)

ASEAN GENERAL INSURANCE MARKET



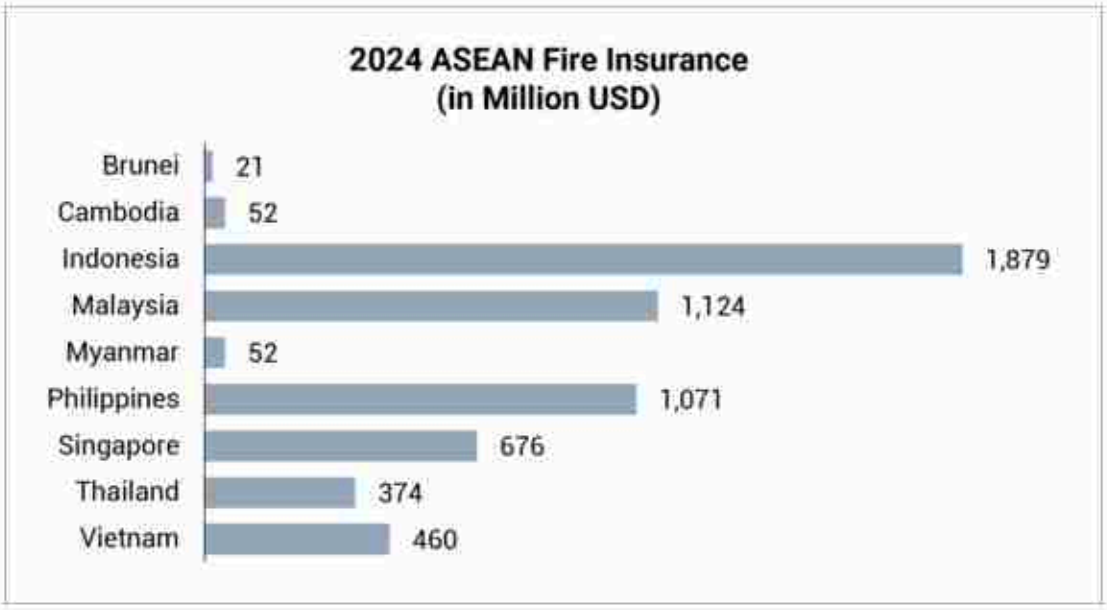
Classification	2020	2021	2022	2023	2024
Motor Car	52%	46%	46%	50%	51%
Bonds	8%	6%	8%	4%	6%
Fire	30%	28%	38%	30%	26%
Workmen's Compens	1%	1%	0%	1%	1%
Marine Cargo	30%	26%	26%	30%	28%
Marine Hull	35%	32%	21%	28%	30%
Satellite	409%	0%	33%	11%	0%
Energy	32%	107%	57%	87%	33%
Engineering	51%	31%	34%	27%	33%
Miscellaneous	46%	60%	65%	48%	49%
Others	15%	11%	11%	11%	10%
Overall Loss Ratio	45%	45%	48%	43%	43%

Loss Ratio per LOB
(in %)

ASEAN GENERAL INSURANCE MARKET

FIRE INSURANCE (in Million USD)

ASEAN Members	FIRE INSURANCE (in Million USD) 2020	2021	2022	2023	2024	% Total
Brunei	10	12	13	20	21	0.4%
Cambodia	40	41	45	49	52	0.9%
Indonesia	1,445	1,564	1,767	1,766	1,879	32.9%
Malaysia	773	814	867	1,003	1,124	19.7%
Myanmar	60	69	75	43	52	0.9%
Philippines	774	872	916	911	1,071	18.8%
Singapore	505	530	627	651	676	11.8%
Thailand	313	321	333	350	374	6.6%
Vietnam	277	311	406	428	460	8.1%
TOTAL	4,198	4,533	5,051	5,221	5,707	100.0%

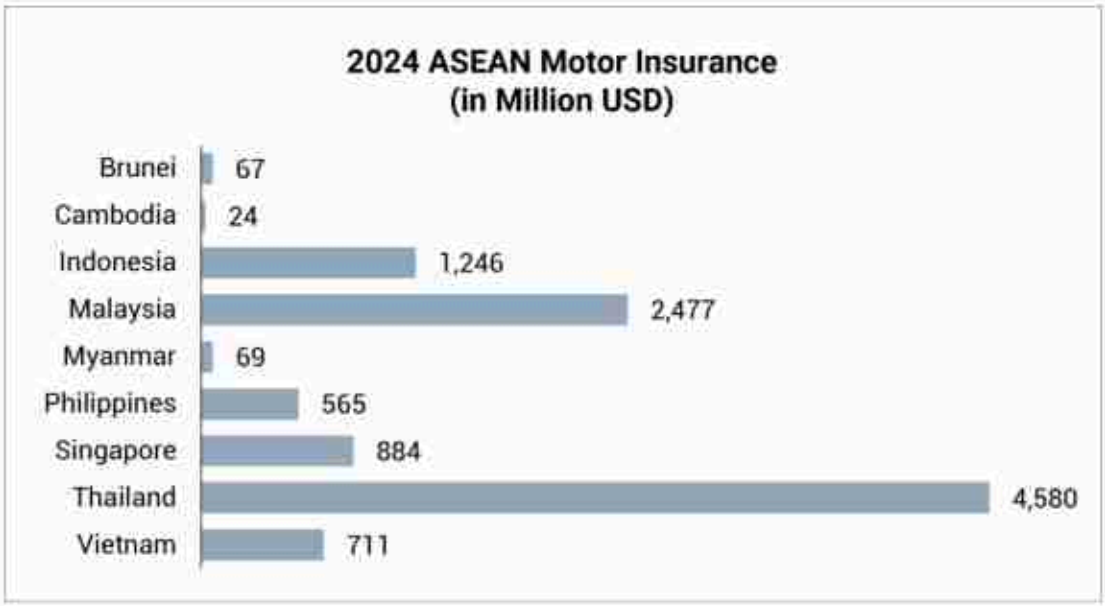


ASEAN GENERAL INSURANCE MARKET

MOTOR INSURANCE (in Million USD)

ASEAN Members	2020	2021	2022	2023	2024	% Total
Brunei	65	64	62	65	67	0.6%
Cambodia	20	20	24	24	24	0.2%
Indonesia	1,012	1,097	1,223	1,299	1,246	11.7%
Malaysia	1,800	1,762	1,923	2,225	2,477	23.3%
Myanmar	56	47	32	46	69	0.6%
Philippines	613	563	545	515	565	5.3%
Singapore	853	855	796	826	884	8.3%
Thailand	4,197	4,241	4,458	4,667	4,580	43.1%
Vietnam	743	697	752	712	711	6.7%
TOTAL	9,358	9,346	9,815	10,379	10,624	100.0%

MOTOR INSURANCE (in Million USD)

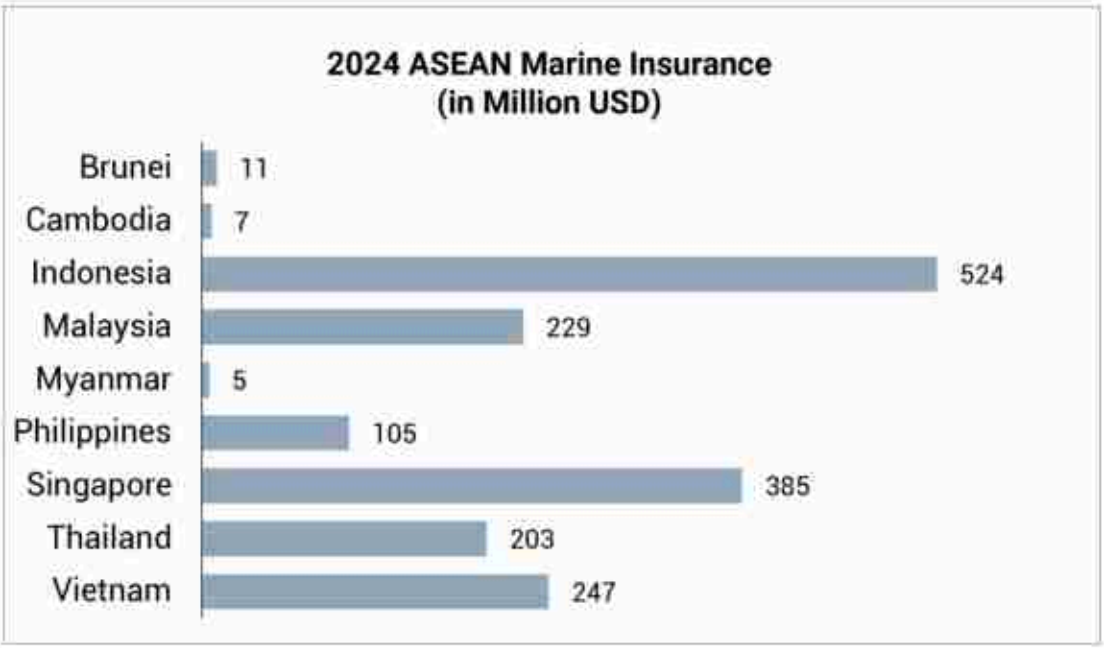


ASEAN GENERAL INSURANCE MARKET

MARINE INSURANCE (in Million USD)

ASEAN Members	2020	2021	2022	2023	2024	% Total
Brunei	7	9	10	9	11	0.6%
Cambodia	9	8	8	8	7	0.4%
Indonesia	355	430	467	512	524	30.5%
Malaysia	147	163	187	196	229	13.3%
Myanmar	5	4	6	3	5	0.3%
Philippines	111	107	93	99	105	6.1%
Singapore	225	209	395	427	385	22.4%
Thailand	158	189	210	210	203	11.8%
Vietnam	186	219	248	232	247	14.4%
TOTAL	1,202	1,399	1,623	1,696	1,718	100.0%

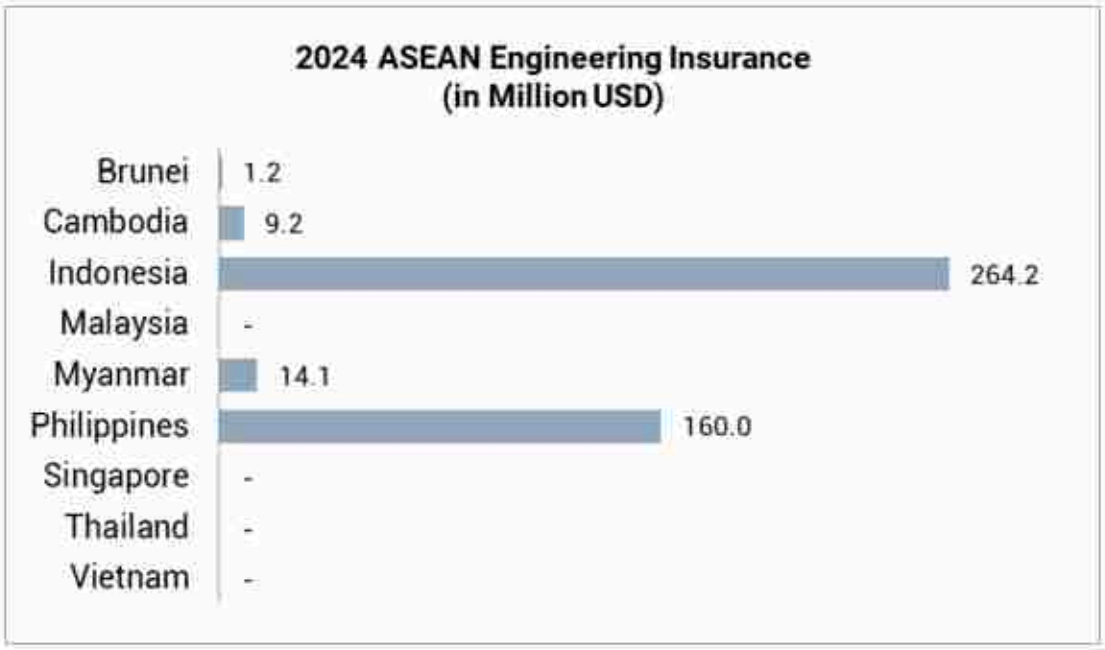
MARINE INSURANCE
(in Million USD)



ASEAN GENERAL INSURANCE MARKET

ENGINEERING INSURANCE
(in Million USD)

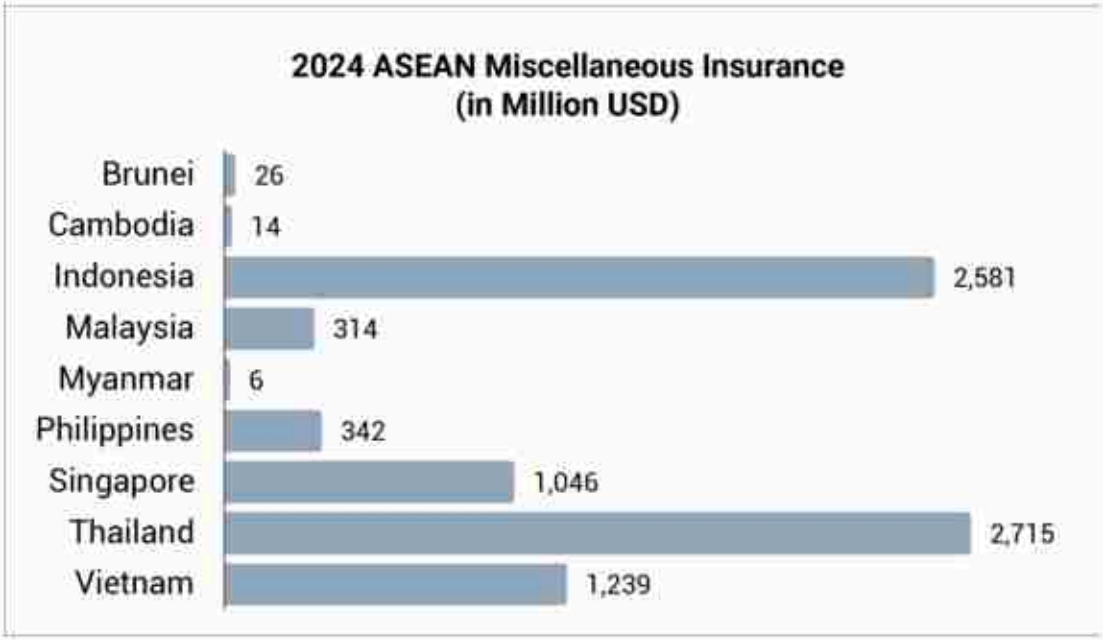
ASEAN Members	ENGINEERING INSURANCE (in Million USD) 2020	2021	2022	2023	2024	% Total
Brunei	19.5	14.7	14.2	18.8	1.2	0.3%
Cambodia	8.9	9.3	6.0	9.5	9.2	2.0%
Indonesia	167.7	215.1	215.7	348.8	264.2	58.9%
Malaysia	-	-	-	-	-	-
Myanmar	-	-	-	-	14.1	3.1%
Philippines	114.2	113.4	123.6	178.0	160.0	35.7%
Singapore	-	-	-	-	-	-
Thailand	-	-	-	-	-	-
Vietnam	-	-	-	-	-	-
TOTAL	310.4	352.5	359.4	555.0	448.7	100.0%



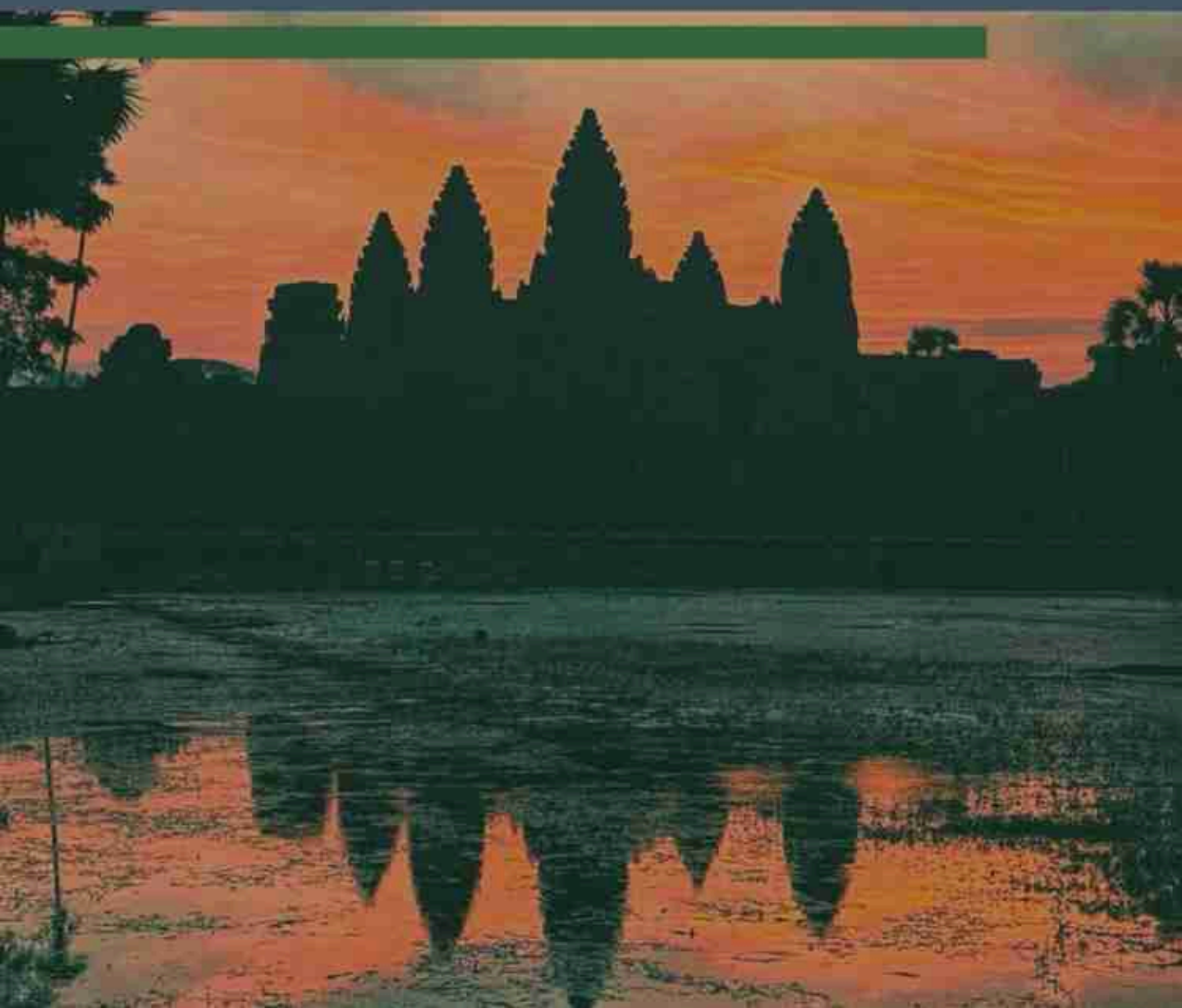
ASEAN GENERAL INSURANCE MARKET

ASEAN Members	MISCELLANEOUS INSURANCE (in Million USD) 2020	2021	2022	2023	2024	% Total
Brunei	13	21	25	24	26	0.3%
Cambodia	10	11	13	14	14	0.2%
Indonesia	1,973	1,771	1,936	2,596	2,581	31.2%
Malaysia	625	624	728	778	314	3.8%
Myanmar	4	10	15	25	6	0.1%
Philippines	239	223	233	286	342	4.1%
Singapore	626	717	866	983	1,046	12.6%
Thailand	2,447	2,638	2,641	2,748	2,715	32.8%
Vietnam	880	912	1,124	1,107	1,239	15.0%
TOTAL	6,817	6,928	7,580	8,560	8,285	100.0%

MISCELLANEOUS INSURANCE
(in Million USD)



COUNTRY REPORTS
LIFE INSURANCE

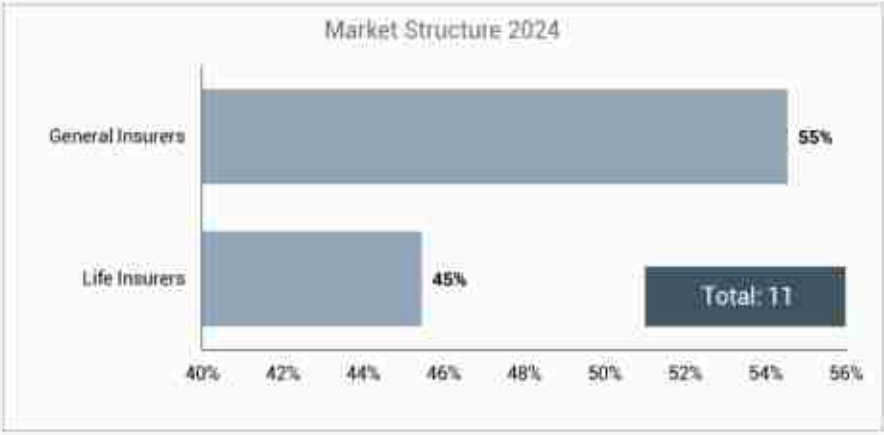


BRUNEI LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

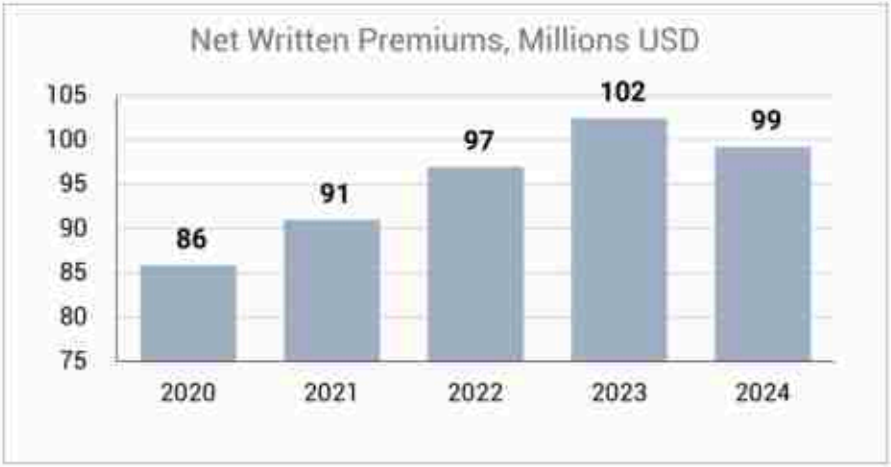
Market Structures

Type	2020	2021	2022	2023	2024
General Insurers	6	6	6	6	6
Life Insurers	5	5	5	5	5
Total	11	11	11	11	11



Net Written Premiums
In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
First Year	18	17	20	21	25
Renewal	68	74	77	81	74
Single	-	-	-	-	-
Total	86	91	97	102	99



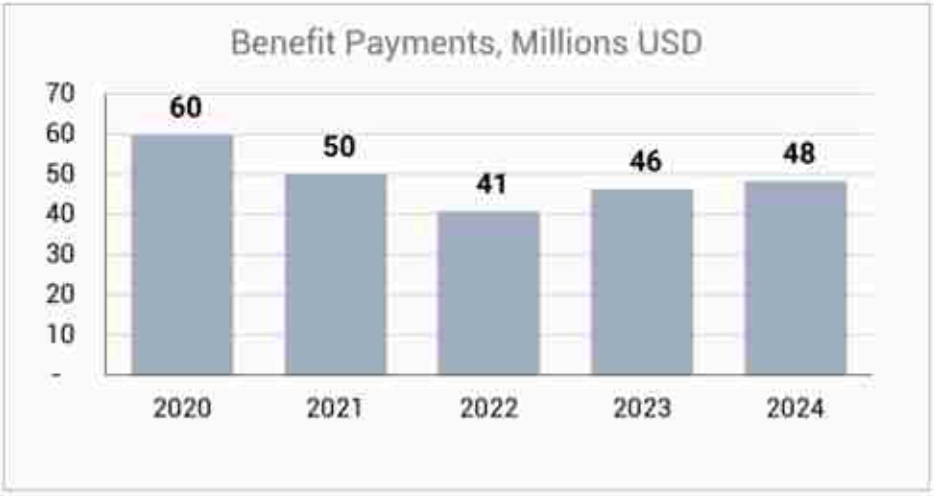
Currency	2020	2021	2022	2023	2024
BND	1.35	1.34	1.38	1.34	1.35
USD	1.00	1.00	1.00	1.00	1.00

BRUNEI LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

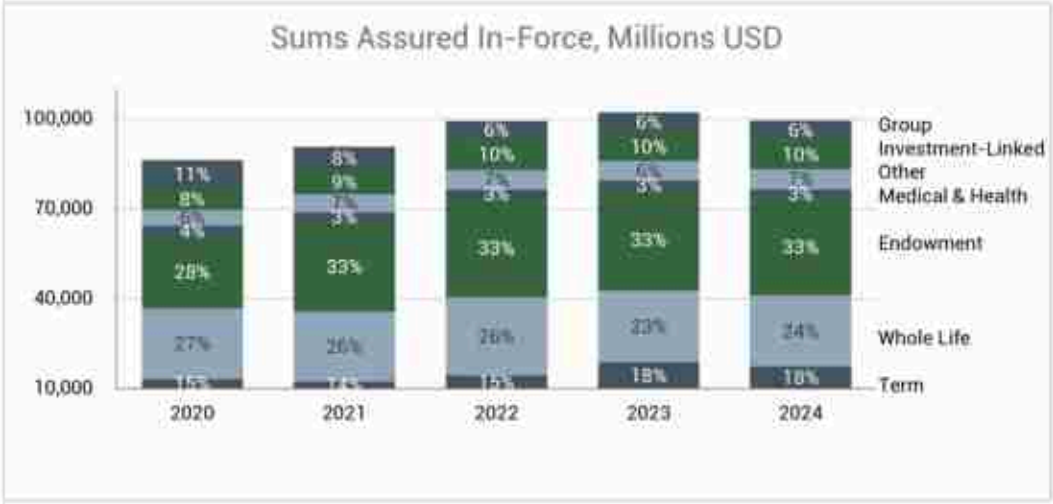
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Total	60	50	41	46	48



In-Force During the Year, In Millions USD

Sum Assured	2020	2021	2022	2023	2024
Term	13	12	14	19	17
Whole Life	24	23	26	24	24
Endowment	24	30	33	34	32
Medical & Health [Plot Area]	3	3	3	3	3
Other	5	6	6	6	7
Investment-Linked	7	8	10	10	10
Group	9	8	6	7	6
Total	86	91	99	102	99

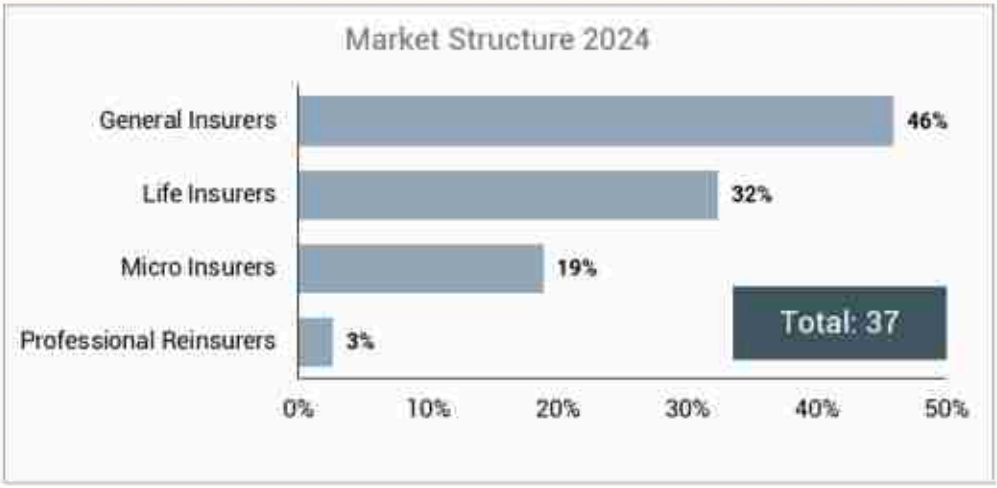


CAMBODIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Market Structures

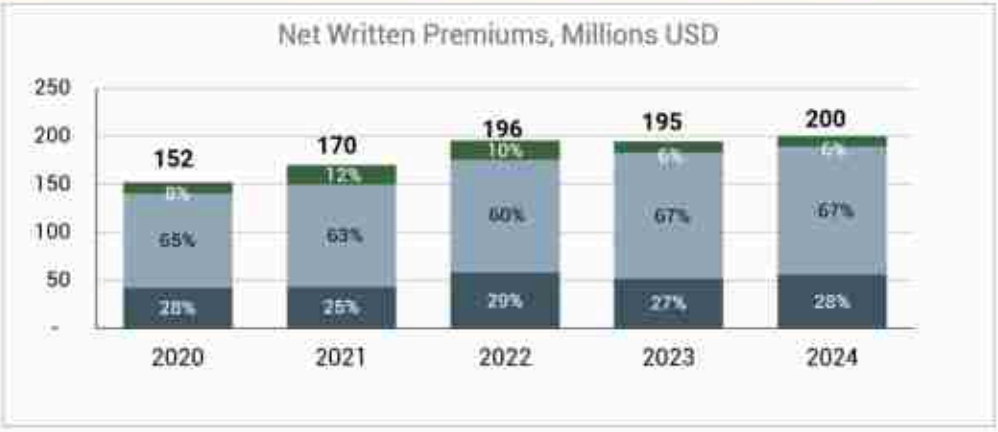
Type	2020	2021	2022	2023	2024
General Insurers	15	18	18	17	17
Life Insurers	9	13	13	12	12
Professional Reinsurers	1	1	1	1	1
Micro Insurers	5	5	6	7	7
Total	30	37	38	37	37



Net Written Premiums

In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
First Year	42	43	58	52	55
Renewal	98	107	118	130	133
Single	12	20	20	12	11
Total	152	170	196	195	200

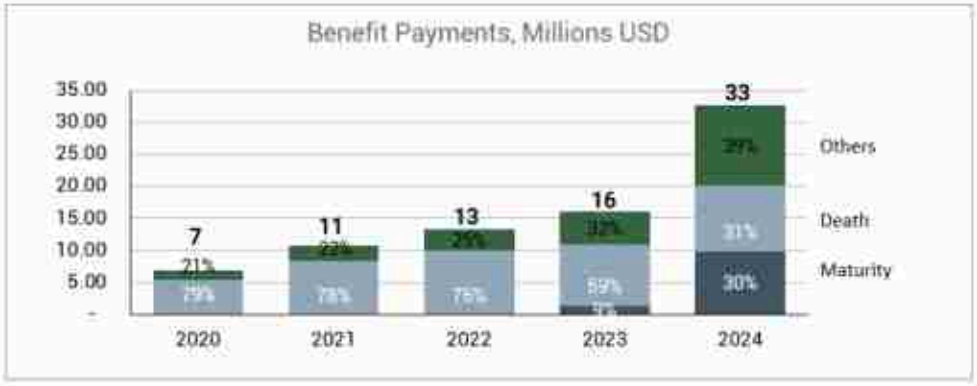


CAMBODIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

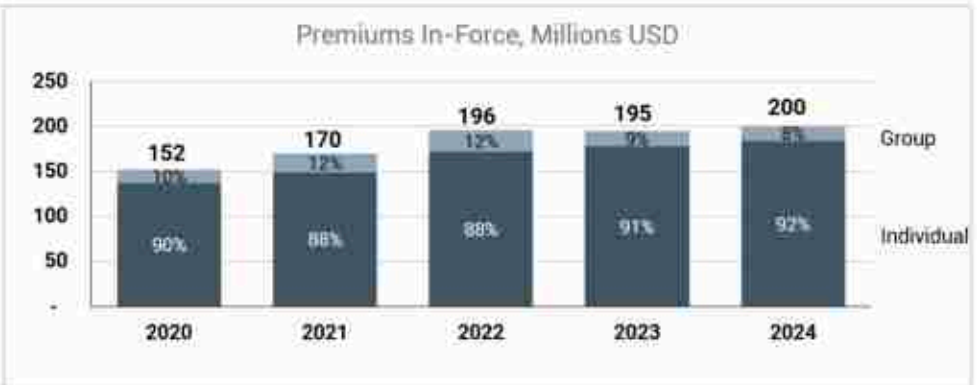
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Maturity	-	-	-	1.37	9.88
Death	5.47	8.30	9.93	9.46	10.20
Surrender	0.76	1.39	2.05	3.60	5.98
Annuity	-	-	-	-	-
Accident & Disability	0.01	0.02	0.13	0.43	0.56
Health	-	-	-	-	-
Dividends	-	-	-	-	-
Others	0.65	0.97	1.12	1.13	6.07
Total	7	11	13	16	33



In-Force During the Year, In Millions USD

Gross Premium	2020	2021	2022	2023	2024
Annuities	-	-	-	-	-
Individual	136.9	149.0	172.1	177.7	184.3
Term	7.2	9.1	13.1	16.9	18.7
Other than Term	0.5	4.2	0.9		
Whole Life	0.5	0.6	0.7	1.0	1.9
Endowment	128.6	135.1	157.4	159.7	163.7
Group	15.5	21.3	23.6	17.0	15.9
Total	152	170	196	195	200

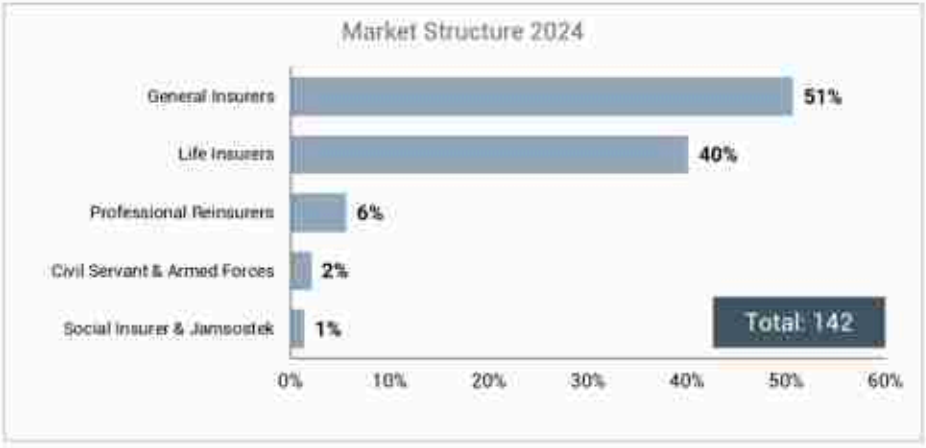


INDONESIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Market Structures

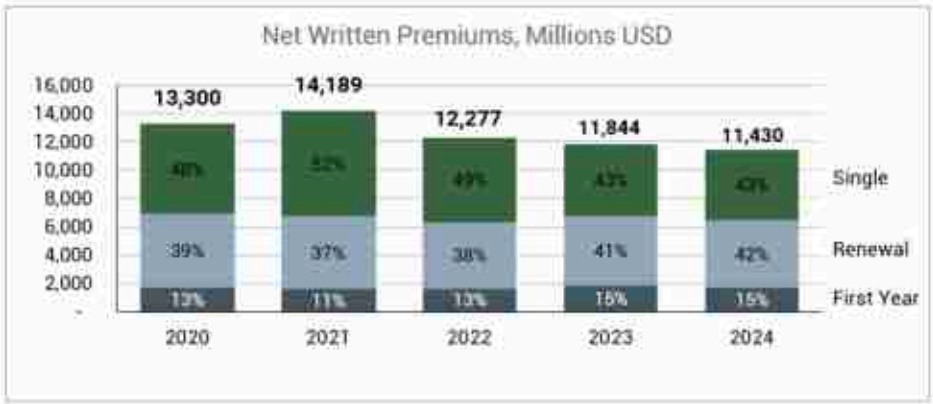
Type	2020	2021	2022	2023	2024
General Insurers	72	71	71	72	72
Life Insurers	59	60	53	52	57
Professional Reinsurers	5	5	7	7	8
Social Insurer & Jamsostek	2	2	2	2	2
Civil Servant & Armed Forces	3	3	3	3	3
Total	141	141	136	136	142



Net Written Premiums

In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
First Year	1,736	1,588	1,628	1,820	1,726
Renewal	5,164	5,196	4,681	4,915	4,769
Single	6,400	7,405	5,968	5,109	4,935
Total	13,300	14,189	12,277	11,844	11,430



Currency	2020	2021	2022	2023	2024
IDR	14,105	14,302	15,592	15,000	16,157
USD	1.00	1.00	1.00	1.00	1.00

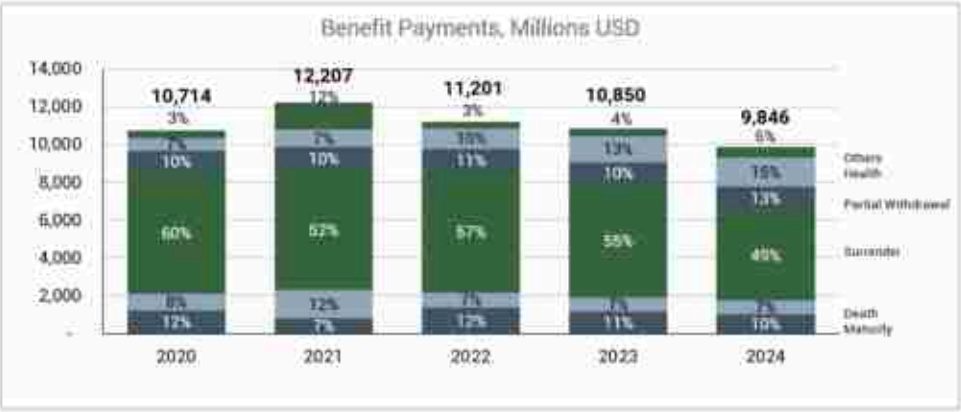
Note: Exchange rates are from the country reports

INDONESIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

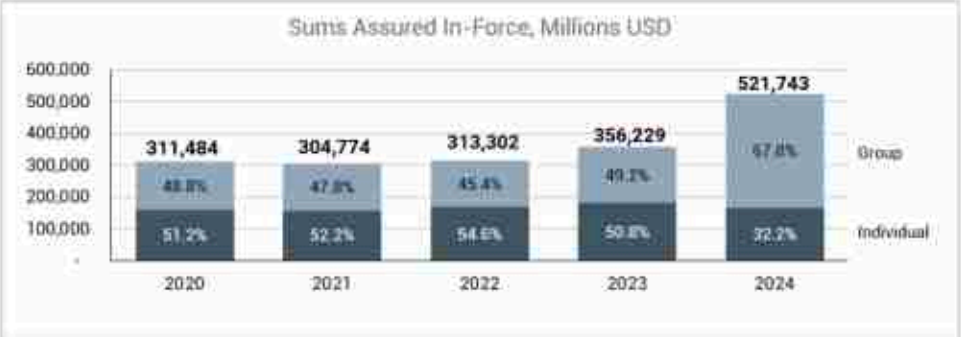
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Maturity	1,256	805	1,384	1,180	1,033
Death	868	1,478	771	735	701
Surrender	6,436	6,380	6,408	5,995	4,792
Partial Withdrawal	1,086	1,205	1,199	1,131	1,234
Health	700	911	1,069	1,389	1,517
Others	368	1,428	369	420	569
Total	10,714	12,207	11,201	10,850	9,846



In-Force During the Year, In Millions USD

Sum Assured	2020	2021	2022	2023	2024
Annuities	-	-	-	-	-
Individual	159,452	158,965	170,992	180,787	168,243
Group	152,031	145,809	142,309	175,442	353,500
Total	311,484	304,774	313,302	356,229	521,743

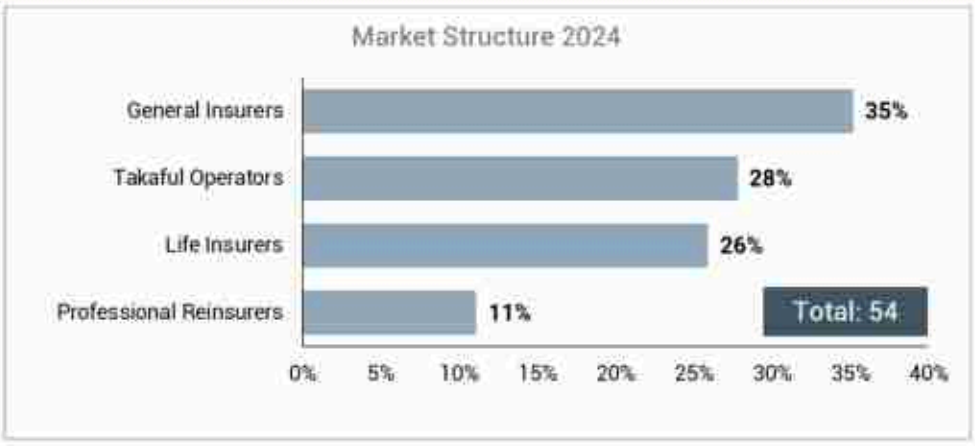


MALAYSIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat and Bank Negara data

Market Structures

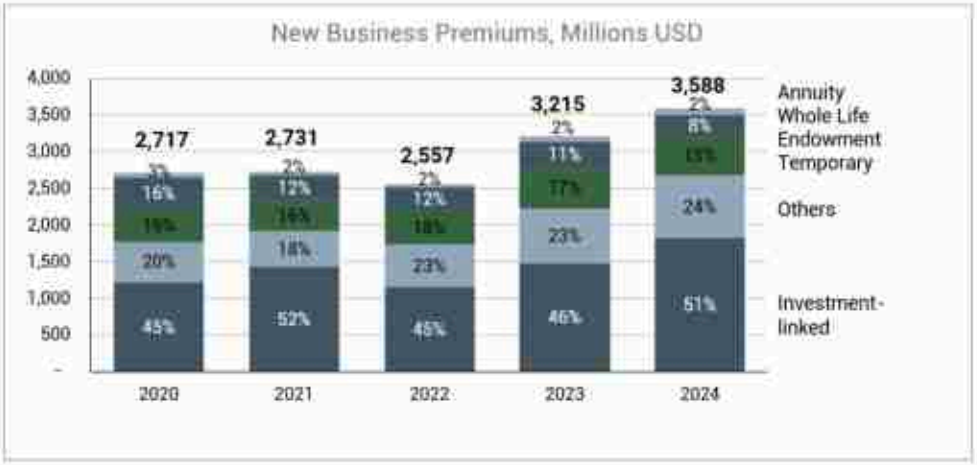
Type	2020	2021	2022	2023	2024
General Insurers	22	21	21	19	19
Life Insurers	14	14	14	14	14
Life and General	-	-	-	-	-
Professional Reinsurers	7	7	9	6	6
Takaful Operators	15	15	15	15	15
Total	58	57	59	54	54



New Business Premiums

In Millions USD

New Business	2020	2021	2022	2023	2024
Investment-linked	1,226	1,430	1,160	1,485	1,828
Others	551	486	577	748	850
Temporary	425	433	459	544	531
Endowment	445	328	316	360	292
Whole Life	71	55	46	79	87
Annuity	1	0	-	-	-
Total	2,717	2,731	2,557	3,215	3,588



Currency	2020	2021	2022	2023	2024
RM	4.03	4.47	4.39	4.16	4.46
USD	1.00	1.00	1.00	1.00	1.00

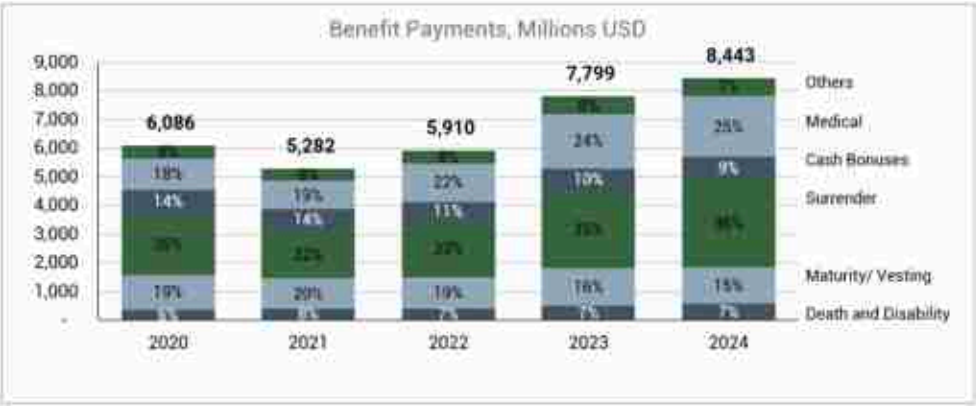
Exchange rate. Based on the country report

MALAYSIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat and Bank Negara data

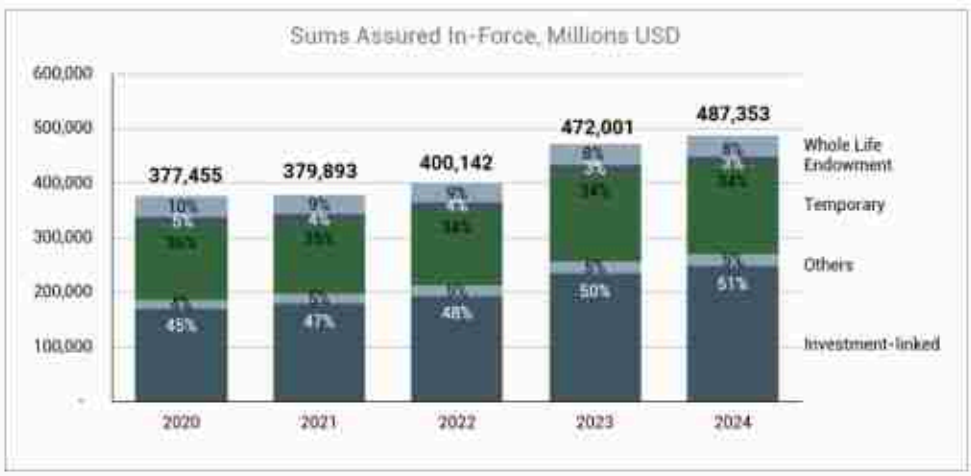
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Death and Disability	386	410	410	526	595
Maturity / Vesting	1,182	1,045	1,103	1,279	1,247
Surrender	2,145	1,701	1,947	2,702	3,057
Cash Bonuses	833	714	675	796	792
Medical	1,076	984	1,316	1,879	2,124
Others	464	428	458	619	627
Total	6,086	5,282	5,910	7,799	8,443



In-Force During the Year, In Millions USD

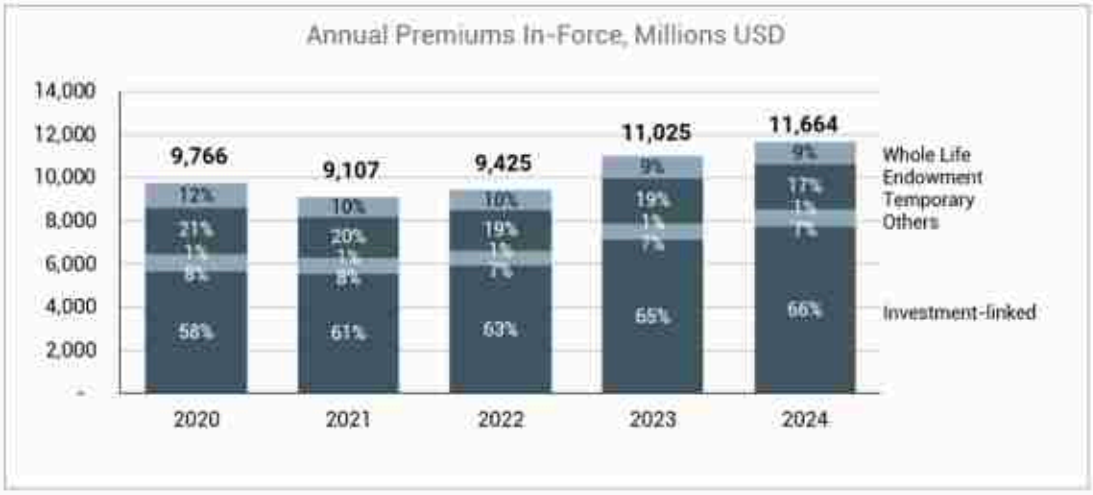
Sum Assured	2020	2021	2022	2023	2024
Investment-linked	171,310	179,545	193,991	235,063	248,526
Others	15,245	17,499	18,334	21,644	22,234
Temporary	136,146	132,047	137,850	161,012	163,437
Endowment	17,014	15,261	15,116	15,909	15,920
Whole Life	37,652	35,463	34,779	38,302	37,164
Annuity	87	78	73	70	72
Total	377,455	379,893	400,142	472,001	487,353



MALAYSIA LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat and Bank Negara data

Premiums of In-Force	2020	2021	2022	2023	2024
Investment-linked	5,664	5,576	5,951	7,116	7,727
Others	783	690	659	753	804
Temporary	100	73	73	80	87
Endowment	2,094	1,828	1,825	2,056	2,020
Whole Life	1,125	940	917	1,021	1,026
Annuity	-	-	-	-	-
Total	9,766	9,107	9,425	11,025	11,664

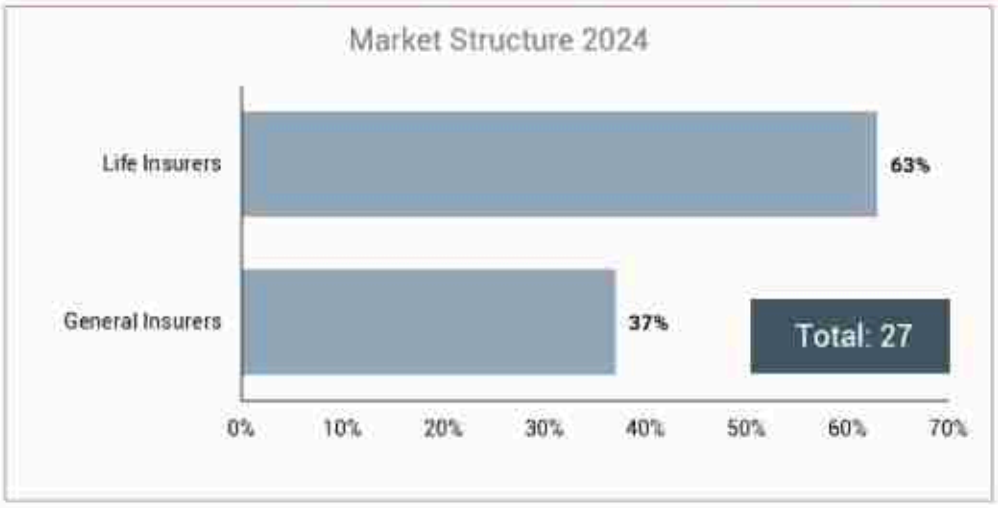


MYANMAR LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Market Structures

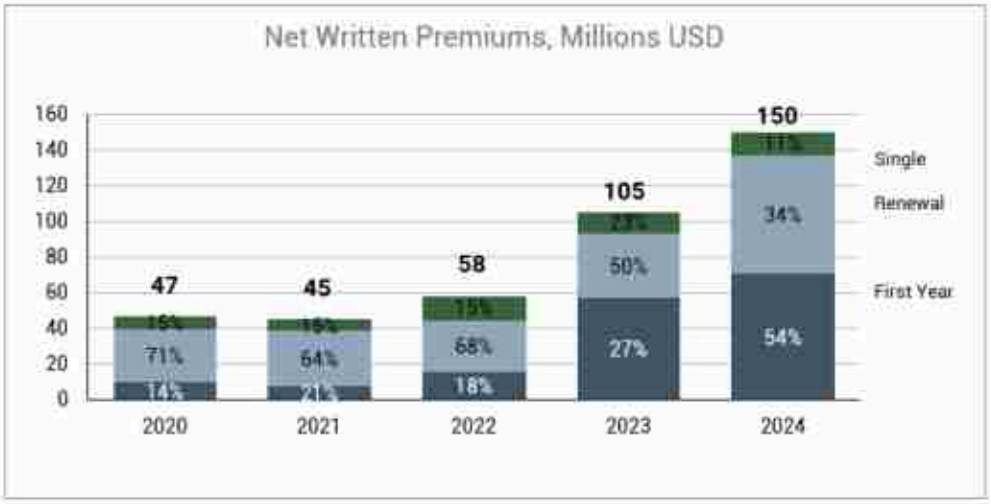
Type	2020	2021	2022	2023	2024
General Insurers	9	9	10	10	10
Life Insurers	17	17	17	15	17
Total	26	26	27	25	27



New Business Premiums

In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
First Year	9.8	8.0	15.6	57.4	70.6
Renewal	29.8	30.5	29.2	36.2	66.7
Single	7.2	6.6	13.5	11.9	12.3
Total	47	45	58	105	150



Currency	2020	2021	2022	2023	2024
MMK	1,381.00	1,778.00	2,100.00	2,100.00	2,100.00
USD	1.00	1.00	1.00	1.00	1.00

MYANMAR LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Maturity	11.4	12.2	15.1	21.0	17.0
Death	2.0	2.0	2.2	2.0	4.6
Surrender	1.2	2.0	4.9	6.5	15.3
Annuity	-	-	-	-	-
Accident & Disability	0.3	0.0	0.0	0.1	0.1
Health	0.2	0.4	0.3	1.1	2.7
Dividends	-	-	-	-	-
Others	0.1	0.4	0.7	1.0	2.0
Total	15	17	23	32	42

In-Force During the Year, In Millions USD

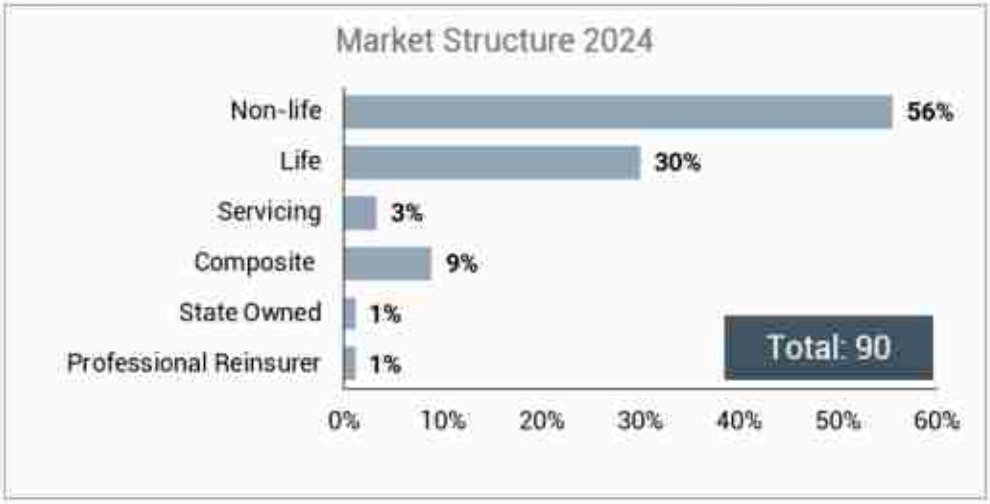
Sum Assured	2020	2021	2022	2023	2024
Annuities	-	-	-	-	-
Individual Insurance	-	31	29	1,996	86,392
Term	-	-		1,419	-
Other than Term	-	31	29	577	-
Unit-Linked	-	-			-
Group Insurance	-	0	0	188	315
Accidental Health	-	-	-	-	-
Total	-	31	29	2,185	86,707

PHILIPPINES LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Market Structures

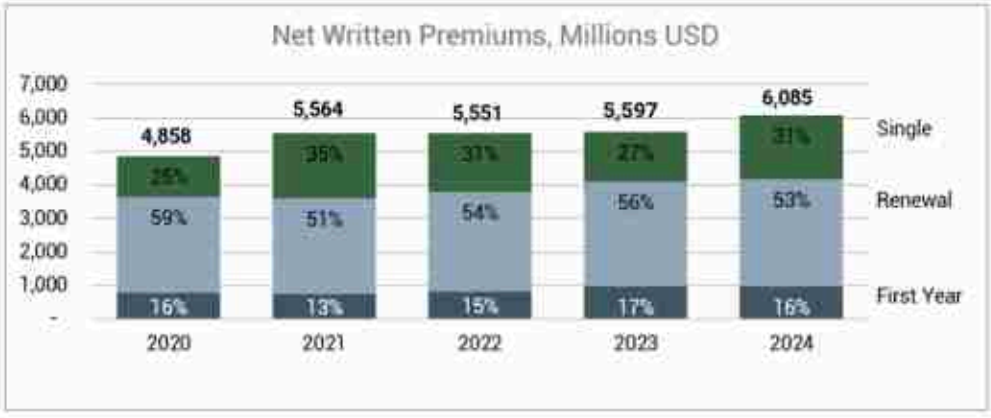
Type	2020	2021	2022	2023	2024
Life	26	26	26	28	27
Non-life	54	52	55	51	50
Composite	5	5	5	8	8
Servicing	6	6	5	4	3
State Owned	1	1	1	1	1
Professional Reinsurer	1	1	1	1	1
Total	93	91	93	93	90



Net Written Premiums

In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
First Year	783	738	823	961	975
Renewal	2,851	2,860	2,984	3,126	3,196
Single	1,224	1,966	1,744	1,510	1,914
Total	4,858	5,564	5,551	5,597	6,085

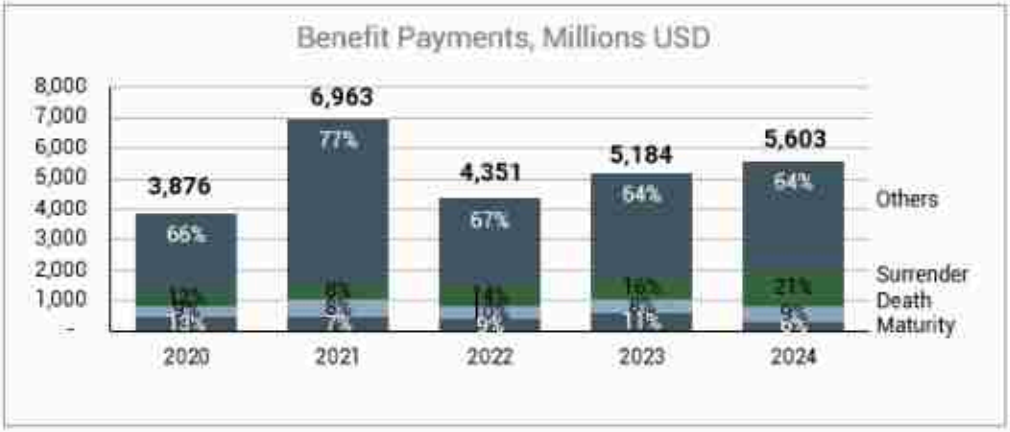


PHILIPPINES LIFE INSURANCE

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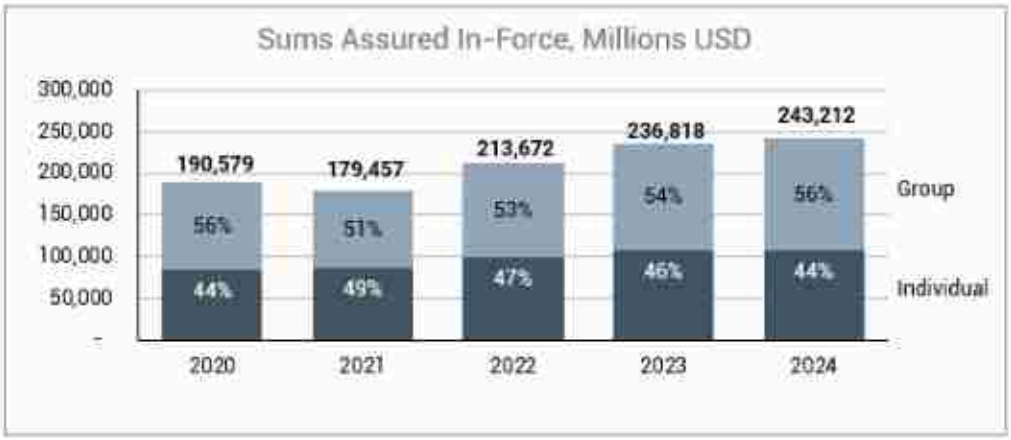
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Maturity	487	481	403	594	325
Death	352	551	430	430	497
Surrender	475	553	598	824	1,187
Annuity	-	-	-	-	-
Dividends	86	80	62	96	88
Others	2,476	5,298	2,858	3,240	3,506
Total	3,876	6,963	4,351	5,184	5,603



In-Force During the Year, In Millions USD

Sum Assured	2020	2021	2022	2023	2024
Annuities	-	-			
Individual Insurance	84,564	87,329	99,671	108,173	108,120
Term	3,112	3,466	4,170	4,838	4,286
Other than Term	16,346	15,573	16,568	17,828	18,607
Unit-Linked	65,106	68,290	78,933	85,507	85,227
Group Insurance	106,015	92,128	114,001	128,645	135,092
Accidental Health					
Total	190,579	179,457	213,672	236,818	243,212

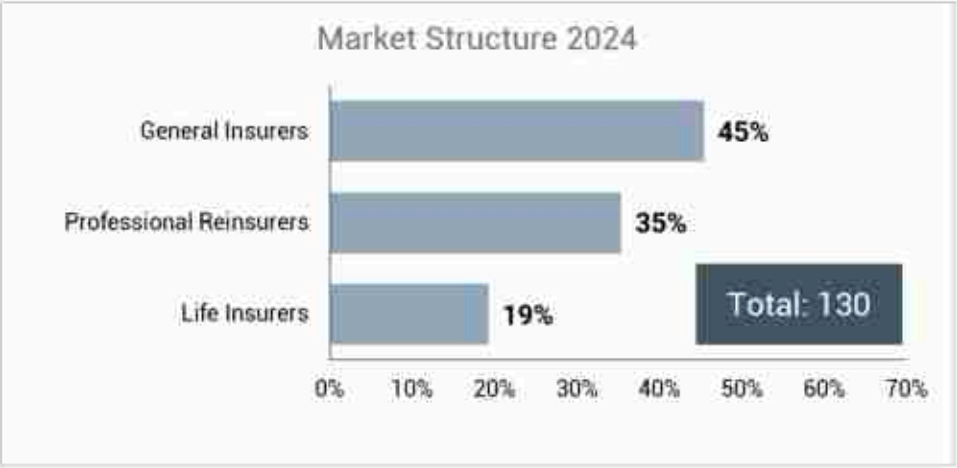


SINGAPORE LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Market Structures

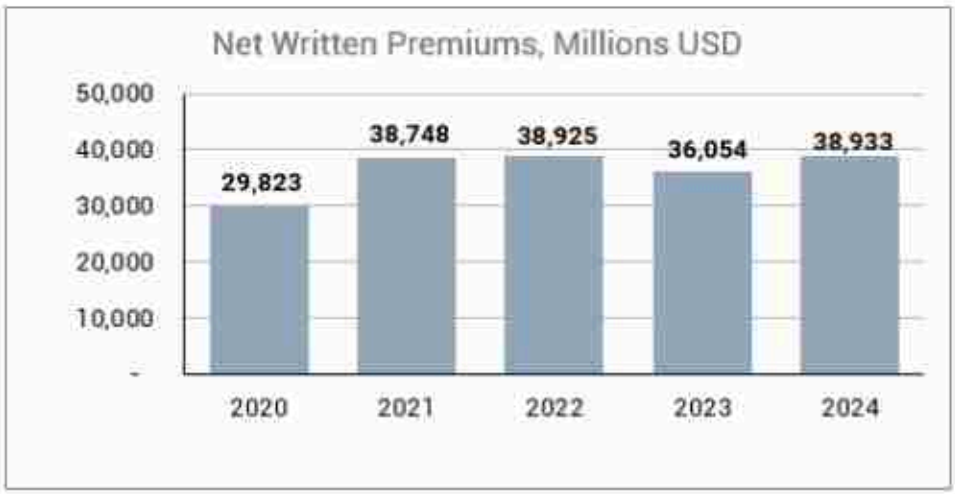
Type	2020	2021	2022	2023	2024
General Insurers	60	61	61	60	59
Life Insurers	26	25	25	24	25
Professional Reinsurers	36	42	42	40	46
Total	122	128	128	92	130



Net Written Premiums

In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
Total Direct Life Insurers	29,823	38,748	38,925	36,054	38,933



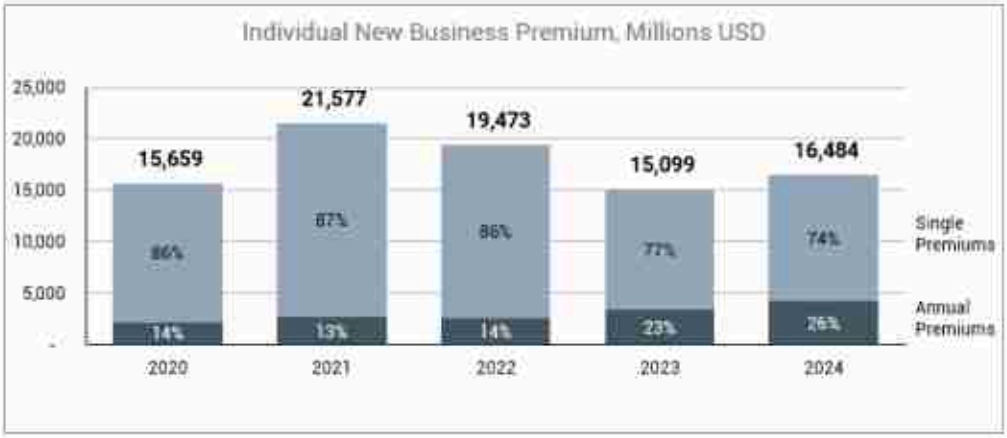
Individual New Business Premium

In Millions USD

	2020	2021	2022	2023	2024
Annual Premiums	2,255	2,716	2,630	3,412	4,251
Single Premiums	13,400	18,858	16,840	11,686	12,233
Annuities	3	3	3	1	0
Total	15,659	21,577	19,473	15,099	16,484

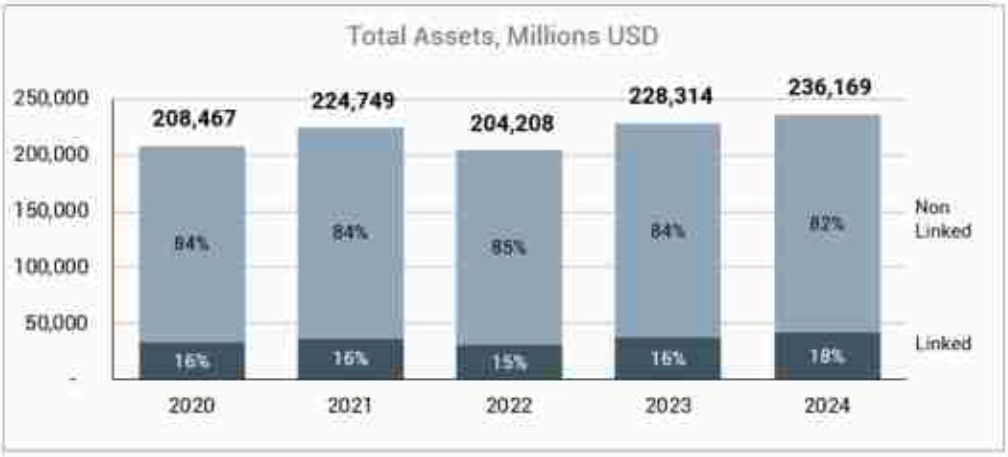
SINGAPORE LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat



Life Insured Total Asset	2020	2021	2022	2023	2024
Linked	32,902	36,200	30,879	36,823	42,102
Non Linked	175,565	188,549	173,330	191,491	194,067
Total	208,467	224,749	204,208	228,314	236,169

Total Assets
In Millions USD

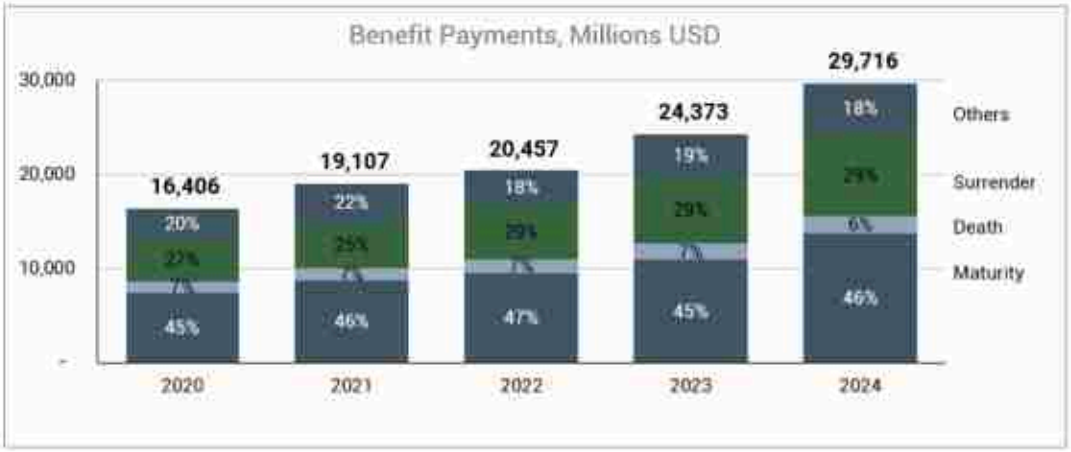


	2020	2021	2022	2023	2024
Maturity	7,451	8,704	9,524	10,983	13,734
Death	1,216	1,399	1,502	1,705	1,906
Surrender	4,503	4,872	5,836	7,155	8,702
Cash Bonuses	486	547	639	810	1,387
Annuities	193	198	196	198	189
Others	2,557	3,388	2,760	3,522	3,798
Total	16,406	19,107	20,457	24,373	29,716

Benefit Payment,
In Millions USD

SINGAPORE LIFE INSURANCE

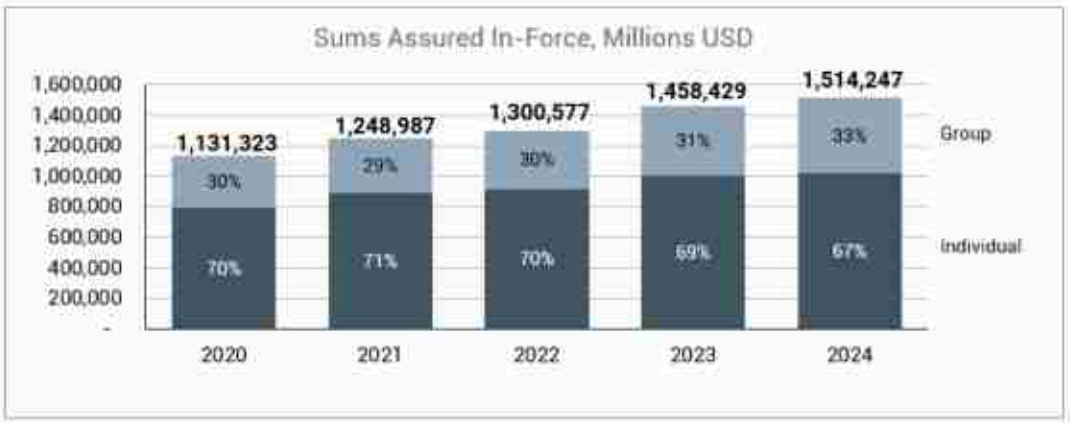
Figures are based on the Country Report submitted to the AIC Secretariat



	2020	2021	2022	2023	2024
Individual Annuities					
Annual Payments	411	461	531	605	596
Individual Business					
Annual Premiums	16,196	17,678	18,560	21,012	22,443
Sums Insured	790,584	890,760	913,229	1,001,438	1,020,160
Group Business					
Annual Premiums	1,099	1,181	1,316	1,549	1,743
Sums Insured	340,739	358,227	387,348	456,991	494,086

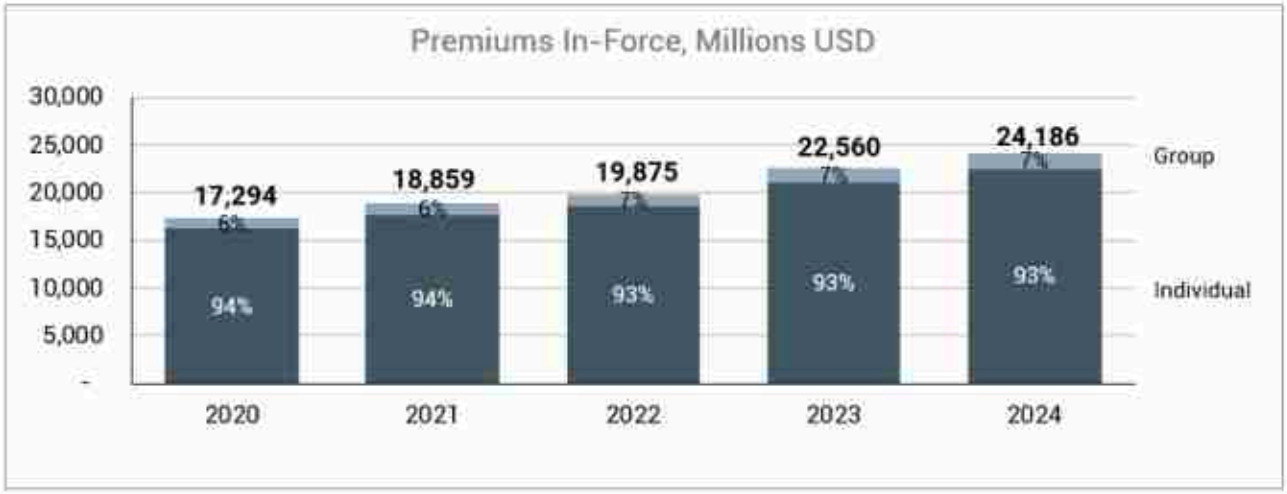
In-Force During the Year,
In Millions USD

Number of in-force policies	2020	2021	2022	2023	2024
Individual Annuities	66,829	65,279	64,125	62,720	61,131
Individual Business	15,863,996	15,413,015	16,190,616	16,186,216	16,298,302
Group Business	38,628	43,581	49,333	63,524	74,073
Lives Insured	6,044,263	6,022,450	5,824,710	7,241,839	9,208,186



SINGAPORE LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat



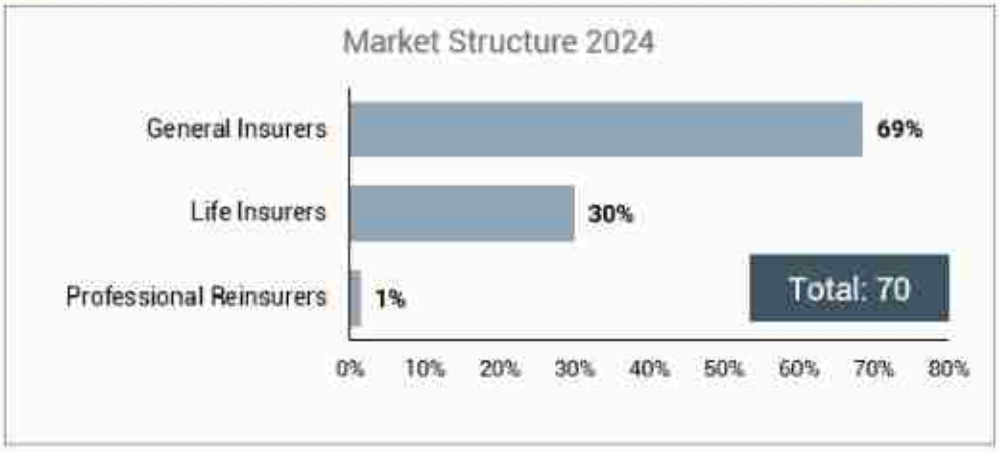
Currency	2020	2021	2022	2023	2024
SGD	1.36	1.35	1.38	1.32	1.36
USD	1.00	1.00	1.00	1.00	1.00

THAILAND LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Market Structures

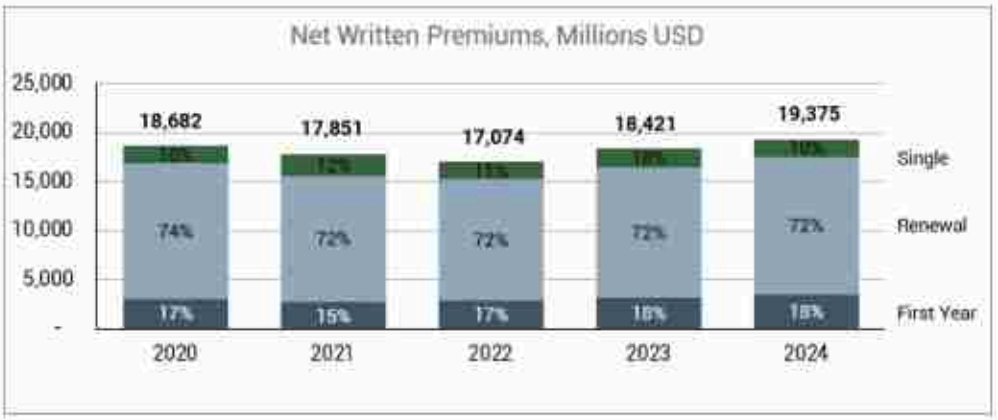
Type	2020	2021	2022	2023	2024
General Insurers	56	53	51	49	48
Life Insurers	21	21	21	21	21
Professional Reinsurers	2	2	2	2	1
Total	79	76	74	72	70



Net Written Premiums

In Millions USD

	2020	2021	2022	2023	2024
First Year	3,100	2,748	2,920	3,268	3,556
Renewal	13,807	12,919	12,334	13,231	13,913
Single	1,775	2,185	1,820	1,922	1,905
Total	18,682	17,851	17,074	18,421	19,375



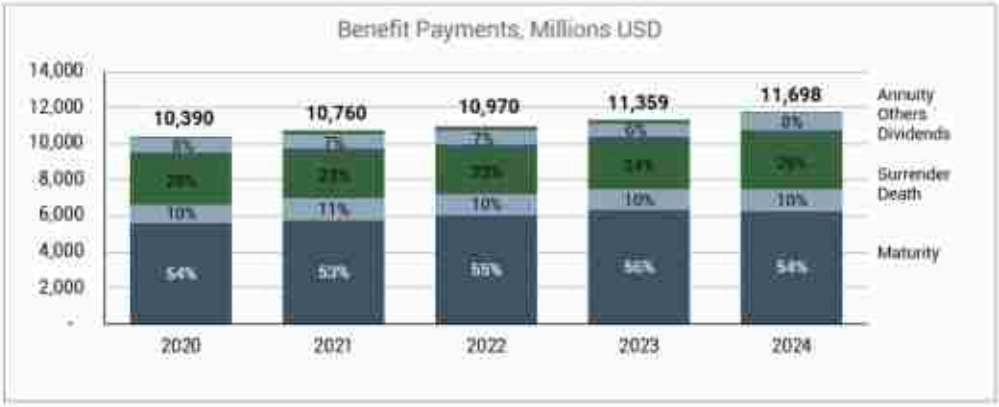
Currency	2020	2021	2022	2023	2024
THB	30.21	30.59	34.55	34.39	33.75
USD	1.00	1.00	1.00	1.00	1.00

THAILAND LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

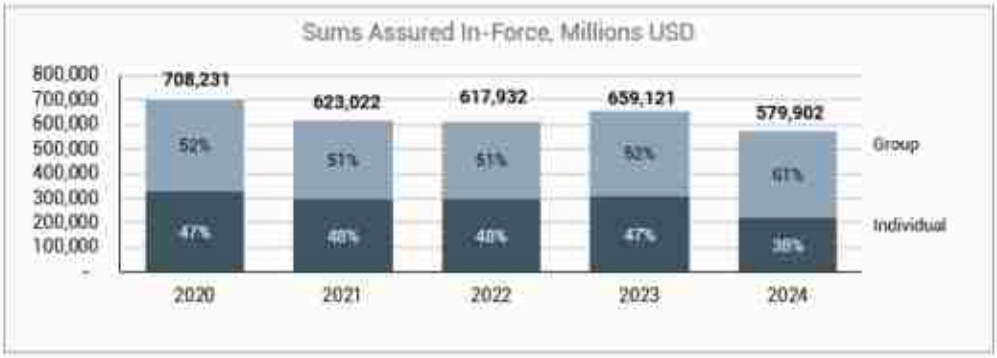
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Maturity	5,584	5,746	6,067	6,322	6,269
Death	1,034	1,216	1,127	1,141	1,217
Surrender	2,617	2,524	2,513	2,722	3,007
Annuity	116	246	249	248	30
Accident and Disability					
Health					
Dividends	250	232	243	229	260
Others	789	796	771	696	915
Total	10,390	10,760	10,970	11,359	11,698



In-Force During the Year, In Millions USD

Sum Assured	2020	2021	2022	2023	2024
Annuities	2,930	2,626	2,699	3,267	3,682
Individual Insurance	331,282	298,377	299,146	310,626	222,971
Term	19,039	17,886	17,605	18,181	19,036
Other than Term	180,156	157,947	155,016	157,823	164,390
Unit-Linked	23,347	25,317	30,357	34,883	39,545
Universal Life	1,896	2,326	2,415	2,581	-
Personal Accident (Stand-Alone)	106,844	94,900	93,752	97,158	-
Group Insurance	371,068	319,565	313,567	343,167	353,249
Industrial Insurance	2,951	2,455	2,520	2,061	-
Total	708,231	623,022	617,932	659,121	579,902

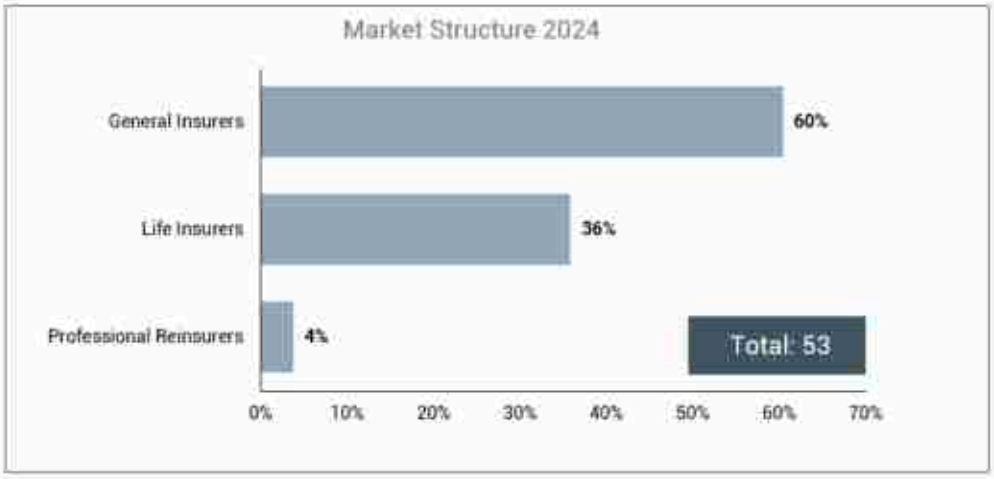


VIETNAM LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

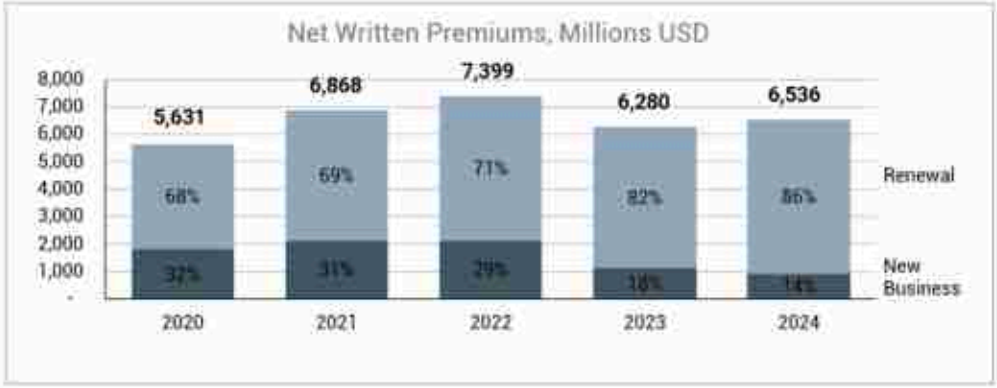
Market Structures

Type	2020	2021	2022	2023	2024
General Insurers	32	32	32	32	32
Life Insurers	18	18	19	19	19
Professional Reinsurers	2	2	2	2	2
Total	52	52	53	53	53



Net Written Premiums
In Millions USD

Net Written Premiums	2020	2021	2022	2023	2024
New business	1,808	2,136	2,112	1,127	928
Renewal	3,823	4,732	5,288	5,153	5,608
Total	5,631	6,868	7,399	6,280	6,536



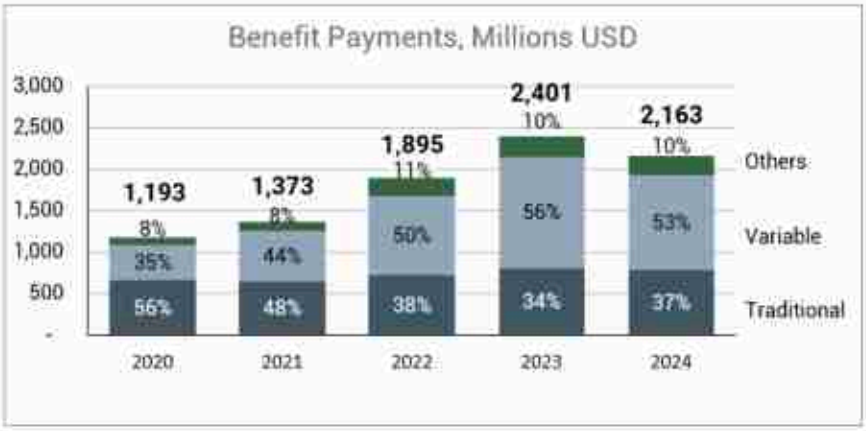
Currency	2020	2021	2022	2023	2024
VND	23,215	23,535	24,100	25,000	25,486
USD	1	1	1	1	1

VIETNAM LIFE INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

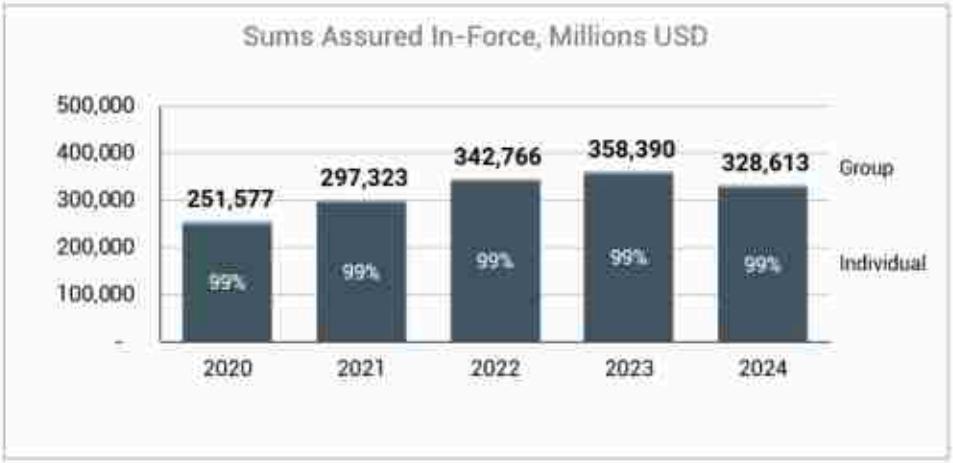
Benefit Payment, In Millions USD

	2020	2021	2022	2023	2024
Whole Life	4	5	6	7	6
Term Insurance	14	11	18	21	20
Pure endownment	-	-	-	-	-
Endownment	648	641	699	781	773
Annuity	16	4	5	5	3
Universal Life	386	481	745	999	901
Unit Link	33	122	208	340	236
Pension	3	3	4	4	5
Health Insurance	1	1	1	3	2
Riders	87	104	209	240	217
Dividends	-	-	-	-	-
Investment Insurance	-	-	-	-	-
Total	1,193	1,373	1,895	2,401	2,163

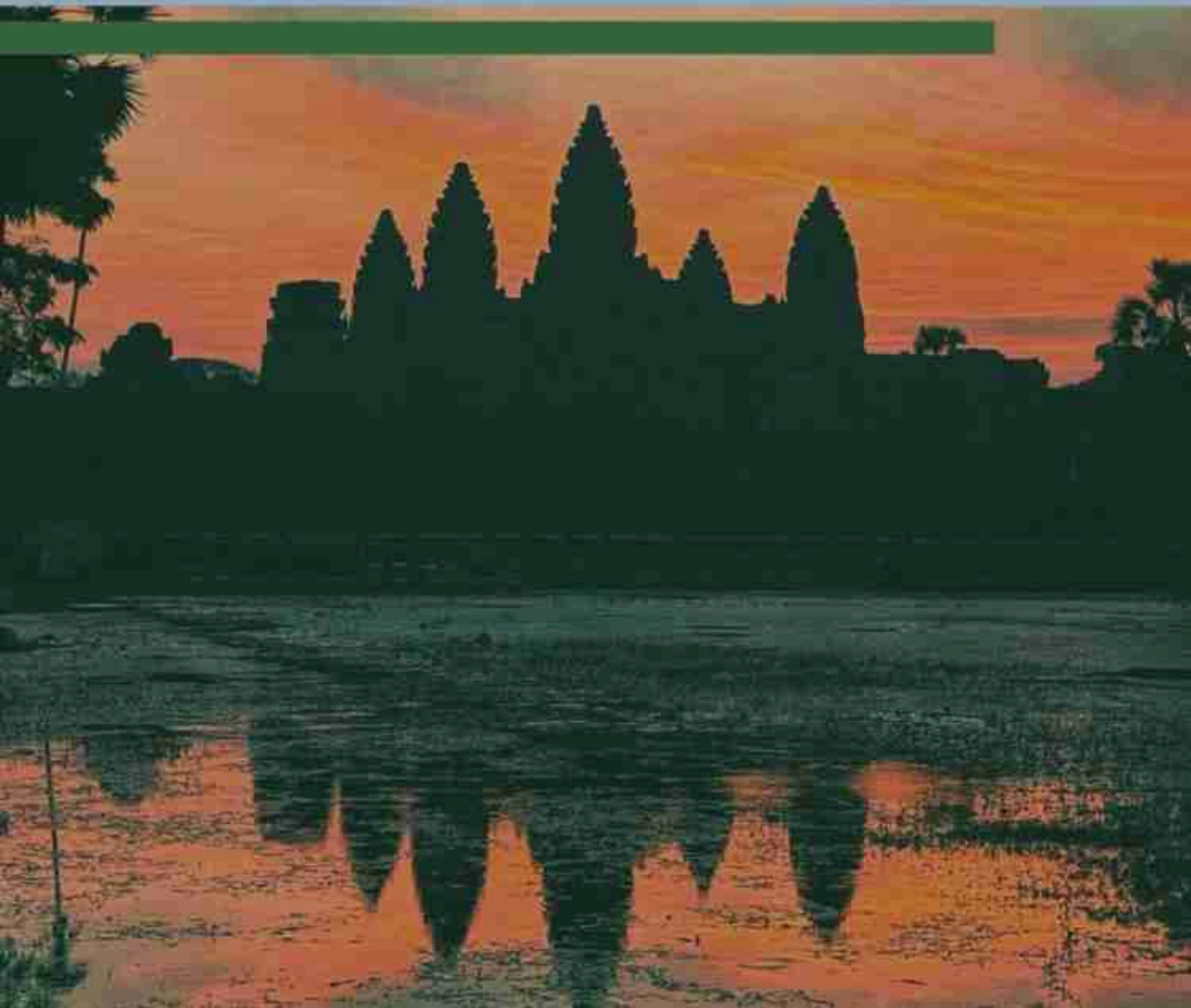


In-Force During the Year, In Millions USD

Sum Assured	2020	2021	2022	2023	2024
Annuities	8	7	6	5	4
Individual Insurance	248,542	294,355	339,310	355,069	325,506
Term	3,664	3,554	3,765	3,118	7,179
Other than Term	230,410	260,973	284,706	309,059	283,378
Unit-Linked	14,468	29,828	50,839	42,892	34,949
Group Insurance	3,027	2,961	3,451	3,316	3,103
Total	251,577	297,323	342,766	358,390	328,613



COUNTRY REPORTS GENERAL INSURANCE

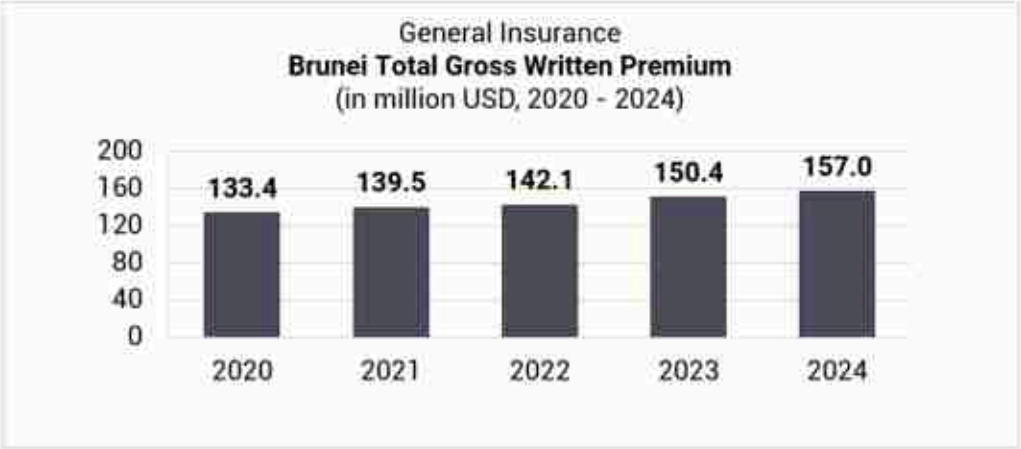


BRUNEI GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Overview of General Insurance and Takaful Industry, In Millions USD

Classification	2020	2021	2022	2023	2024
National Gross Premium	133.4	139.5	142.1	150.4	157.0
National Gross Claims	65.3	34.9	34.2	59.6	48.1
Retention Ratio (%)	64%	62%	64%	64%	75%
Incurred Loss Ratio (%)	45%	38%	34%	50%	42%
Underwriting Results	6.4	21.7	27.3	13.3	44.4
Total Assets	399.7	421.6	432.8	462.4	410.4



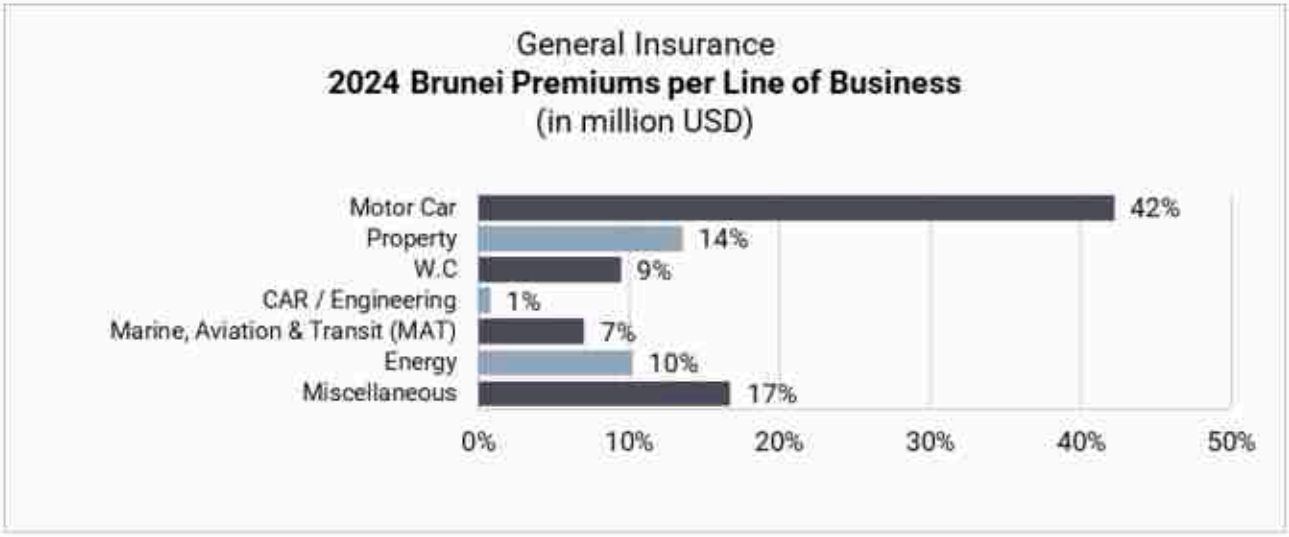
Gross Premiums Written per Class of Business, In Millions USD

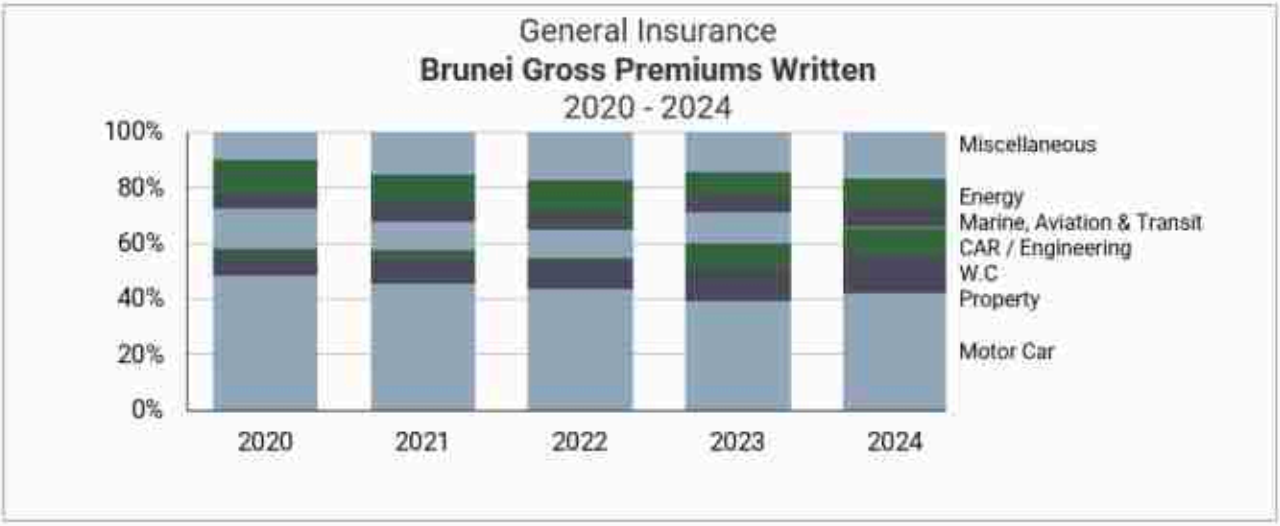
Classification	2020	2021	2022	2023	2024
Motor Car	64.9	63.8	62.2	65.3	66.7
Property	10.2	11.9	13.3	20.2	21.4
W.C	2.3	4.4	2.3	15.0	15.0
CAR / Engineering	19.5	14.7	14.2	18.8	1.2
Marine, Aviation & Transit (MAT)	7.1	9.0	9.5	8.9	11.1
Energy	16.3	14.3	16.0	15.3	16.1
Miscellaneous	13.1	21.5	24.6	23.7	26.4
Industrial All Risk					
Liability					
Travel Insurance					
Health Insurance					
Crop Insurance					
Credit & Surety					
Personal Accident					
Others					
Total Gross Written Premium	133.4	139.5	142.1	167.2	158.0

Currency	2020	2021	2022	2023	2024
BND	1.38	1.34	1.36	1.34	1.35
USD	1.00	1.00	1.00	1.00	1.00

Reference: https://www.exchange-rates.org/exchange-rate-history/usd-bnd-2024

Figures are based on the Country Report submitted to the AIC Secretariat



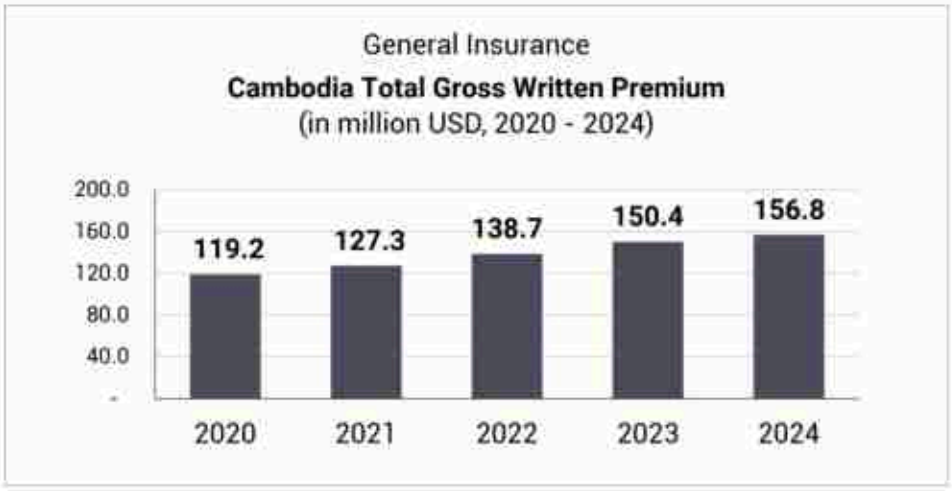


CAMBODIA GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Overview of General Insurance Industry, In Millions USD

Classification	2020	2021	2022	2023	2024
National Gross Premium	119.2	127.3	138.7	150.4	156.8
Net Premium	42.8	48.9	55.5	57.7	59.3
Benefit Payments	29.2	27.1	31.7	46.6	56.0
Retention Ratio (%)	38%	40%	42%	40%	40%
Incurred Loss Ratio (%)	31%	22%	30%	27%	36%
Underwriting Profit after General Expense	9.0	11.6	7.0	60.6	44.5
Total Assets	254.6	283.0	316.3	316.6	329.1

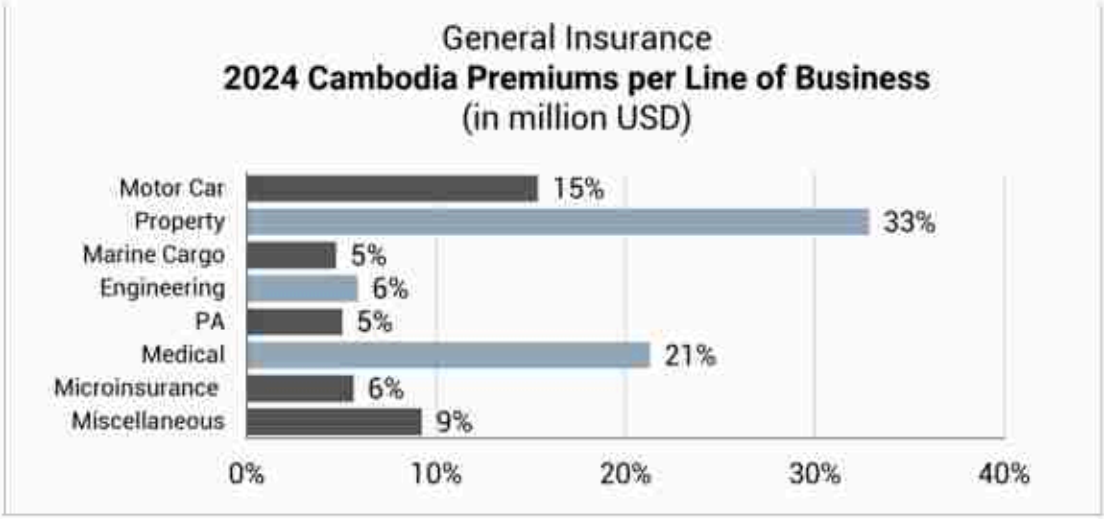


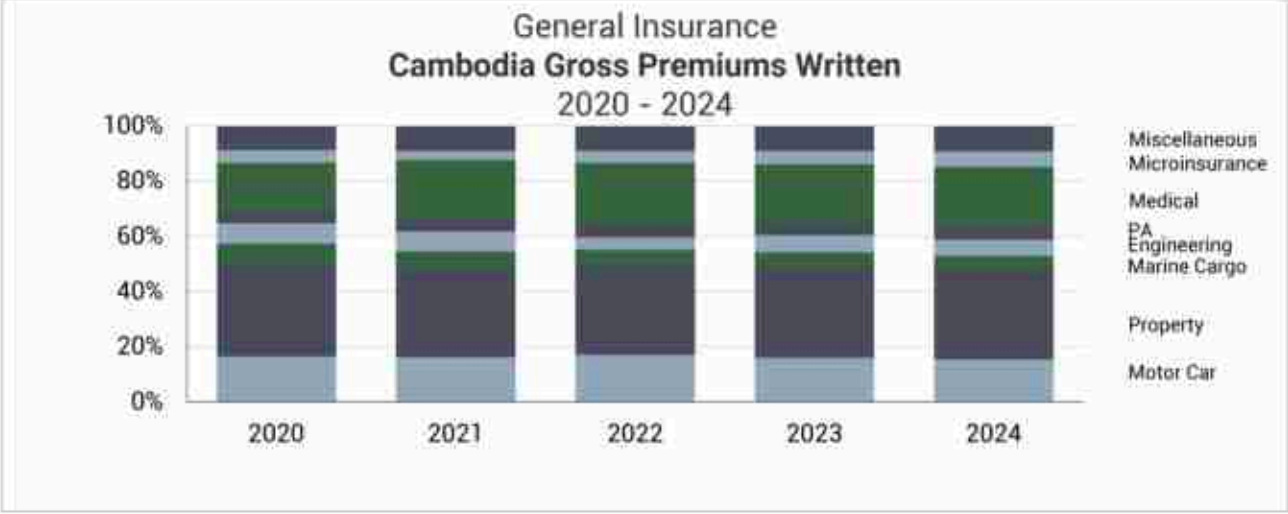
Gross Premiums Written per Class of Business, In Millions USD

Classification	2020	2021	2022	2023	2024
Motor Car	19.5	20.4	23.8	24.0	24.1
Property	40.3	40.7	45.2	49.0	51.5
Marine Cargo	8.5	8.3	7.6	8.4	7.4
Engineering	8.9	9.3	6.0	9.5	9.2
PA	5.2	5.8	6.9	7.1	7.9
Medical	21.0	27.2	30.9	31.5	33.4
Microinsurance	5.4	4.2	5.8	7.2	8.8
Miscellaneous	10.4	11.4	12.6	13.7	14.5
Gross Premium	119.2	127.3	138.7	150.4	156.8

CAMBODIA GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat



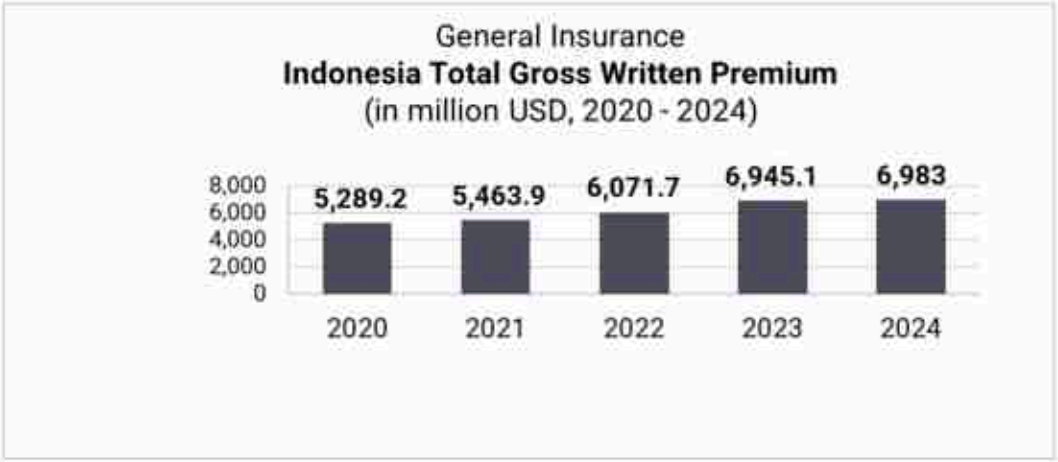


INDONESIA GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Overview of General Insurance Industry, In Millions USD

Classification	2020	2021	2022	2023	2024
National Gross Premium	5,289.2	5,463.9	6,071.7	6,945.1	6,983
Net Premium	2,719.0	2,640.3	2,956.9	3,687.5	3,472
Benefit Payments	2,480.9	2,145.3	2,794.5	2,217.87	3,088
Retention Ratio	51.4%	50.9%	55.0%	53.1%	50.0%
Incurred Loss Ratio	46.9%	42.1%	46.0%	31.9%	44.0%
Underwriting Results	973.9	1,151.4	1,170.0	1,291.8	1,204.6
Total Assets	11,458.2	12,774.1	13,255.7	13,711.9	11,941.1

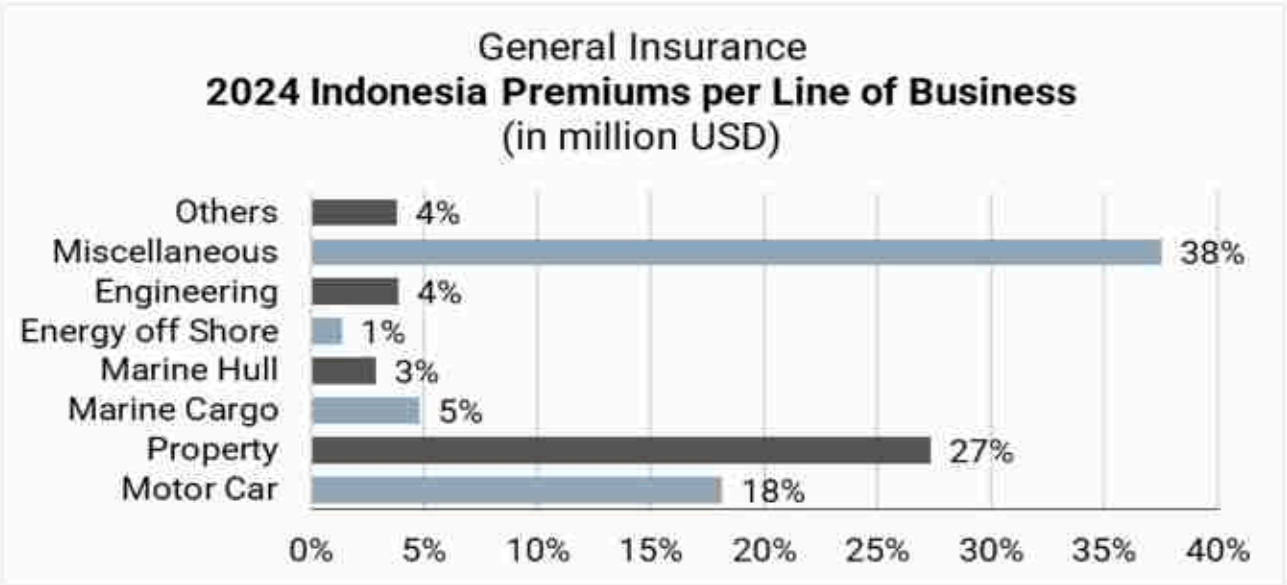


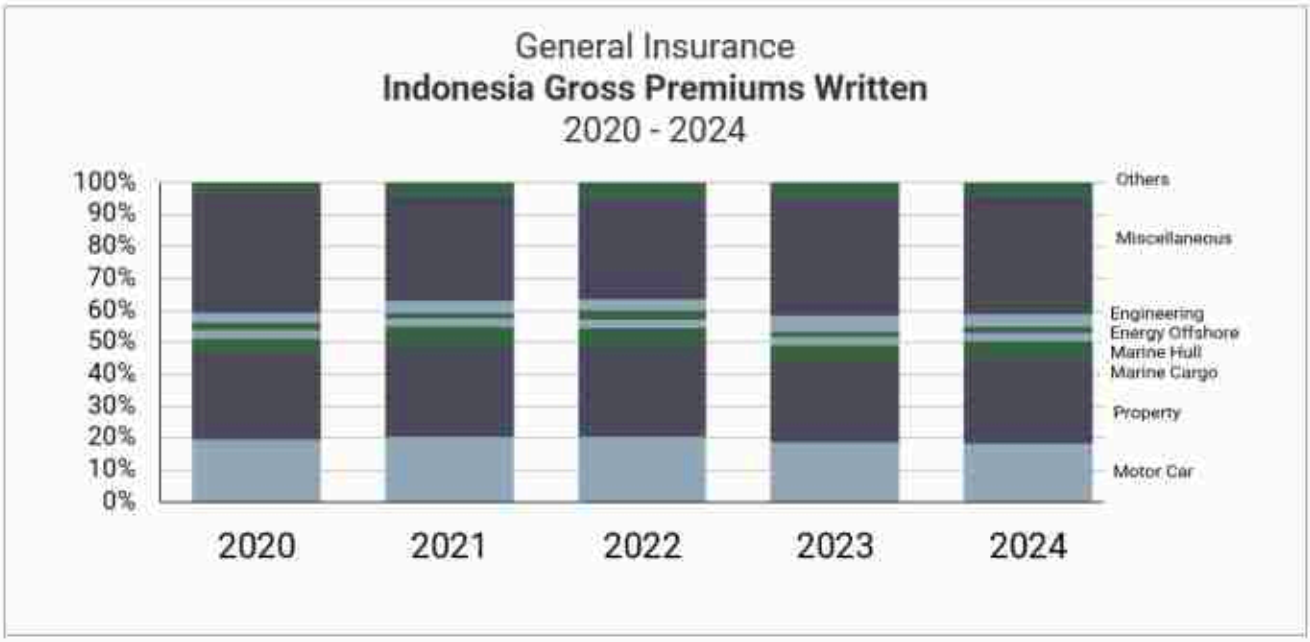
Gross Premiums Written per Class of Business, In Millions USD

Classification	2020	2021	2022	2023	2024
Motor Car	1,012.4	1,096.7	1,222.7	1,298.6	1,246.3
Bonds	-	-	-	-	-
Fire	-	-	-	-	-
Workmen's Compensation	-	-	-	-	-
CAR	-	-	-	-	-
Property	1,445.4	1,563.6	1,767.4	1,765.9	1,878.7
Marine Cargo	224.2	287.5	321.8	338.9	328.3
Marine Hull	130.6	142.4	145.5	172.7	195.6
Satellite	8.4	6.3	67.6	22.7	8.9
Energy on Shore	8.7	16.0	15.2	19.1	15.9
Energy off Shore	104.5	70.8	86.3	85.9	95.9
Engineering	167.7	215.1	215.7	348.8	264.2
Miscellaneous	1,973.1	1,770.9	1,935.6	2,596.20	2,581.3
Industrial All Risk	-	-	-	-	-
Public Liability	160.1	212.3	238.5	263.8	263.8
Engineering Insurance	-	-	-	-	-
Aviation Insurance	104.2	66.3	87.2	91.4	85.2
Personal Accident	548.4	133.4	180.4	186.2	160.2
Health Insurance	-	378.6	394.6	445.0	731.6
Crop Insurance	-	-	-	-	-
Credit & Surety	1,220.6	1,066.7	0.0	1,609.8	1,340.5
Others	154.0	208.0	273.3	294.3	263.1
Total Gross Written Premium	5,289.2	5,463.9	6,051.2	6,943.2	6,878.2

INDONESIA GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat





Currency	2020	2021	2022	2023	2024
IDR	14,555.12	14,302.00	14,842.86	15,000	16,162
USD	1.00	1.00	1.00	1.00	1.00

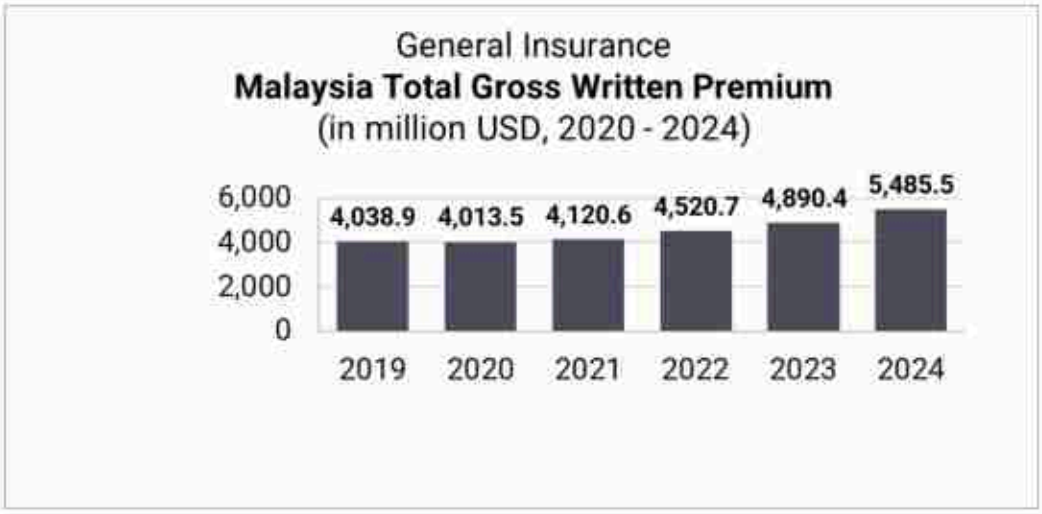
Reference: Country Report

MALAYSIA GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Overview of General Insurance Industry, In Millions USD

Classification	2019	2020	2021	2022	2023	2024
National Gross Premium	4,038.9	4,013.5	4,120.6	4,520.7	4,890.4	5,485.5
Net Premium	3,047.5	2,998.2	2,977.5	3,302.0	3,459.0	3,818.7
Benefit Payments	1,695.6	1,418.7	1,260.1	1,546.9	1,728.2	1,899.5
Retention Ratio (%)	75.45	74.70	72.26	73.04	70.31	69.62
Incurred Loss Ratio	0.58	0.53	0.50	0.54	0.6	0.58
Underwriting Results	217.3	341.6	458.2	355.4	346.1	246.4
Total Assets	7,900.9	8,366.4	8,683.5	8,973.8	9,916.1	10,407.2

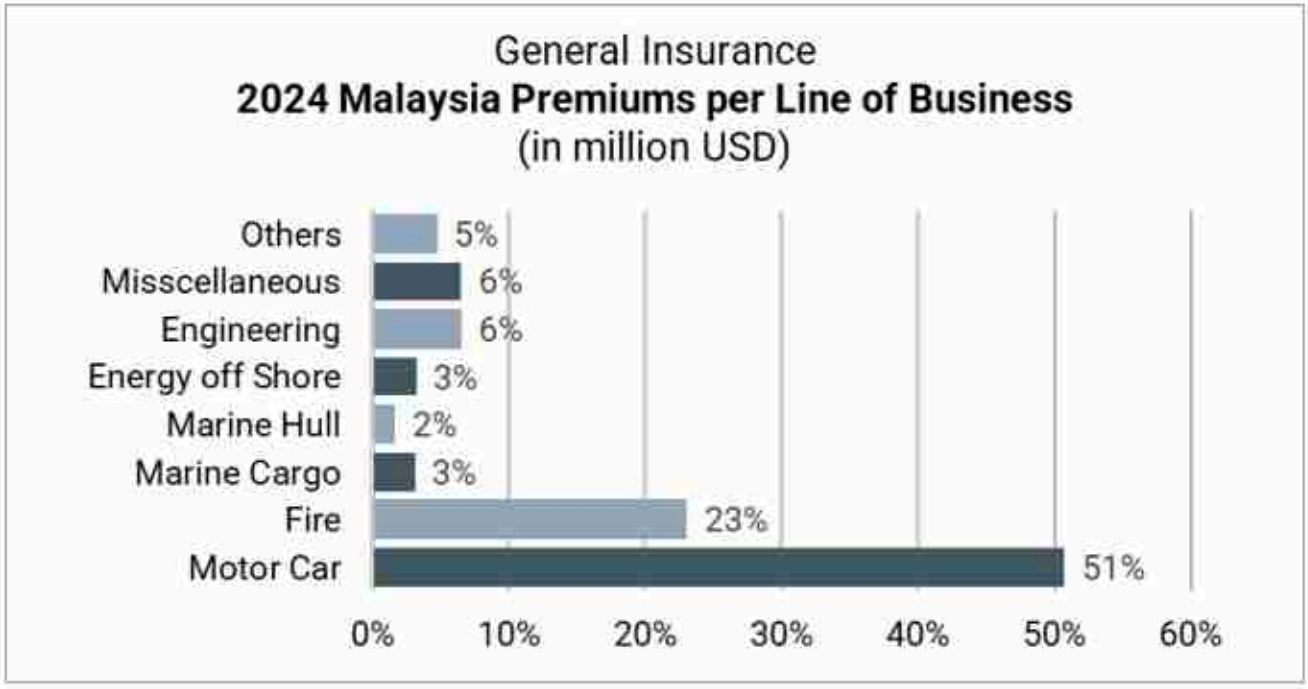


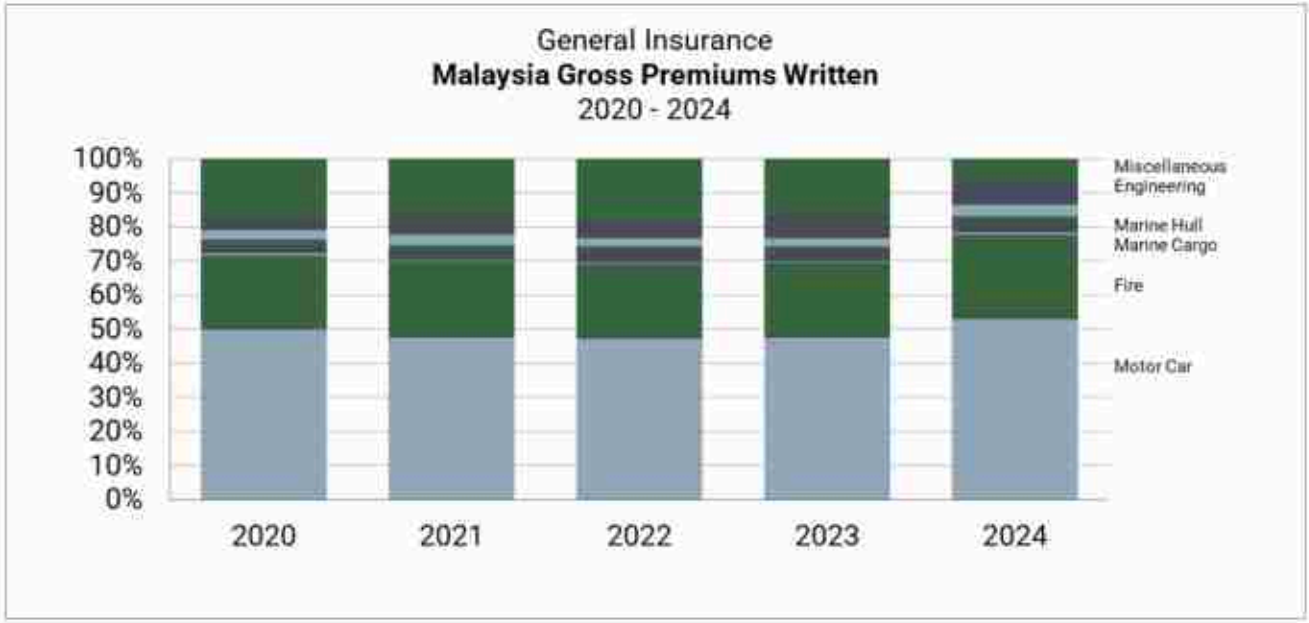
Gross Premiums Written per Class of Business, In Millions USD

Classification	2019	2020	2021	2022	2023	2024
Motor Car	1,804.6	1,799.5	1,762.3	1,923.2	2,224.9	2,476.8
Bonds	14.9	14.0	13.6	17.9	19.1	24.1
Fire	757.2	772.6	813.8	867.3	1,003.0	1,123.9
W.C	18.5	16.2	16.6	17.3	20.2	23.2
CAR	-	-	-	-	-	-
Property	-	-	-	-	-	-
Marine Cargo	100.4	94.1	111.5	132.9	139.5	150.5
Marine Hull	43.4	52.9	51.5	54.3	56.8	78.7
Satelite	-	-	-	-	-	-
Energy on Shore	-	-	-	-	-	-
Energy off Shore	107.3	96.9	101.8	105.0	120.9	155.4
Engineering	117.0	133.7	205.9	216.6	305.0	314.4
Miscellaneous	658.7	624.9	623.8	727.9	778.2	314.4
Industrial All Risk	-	-	-	-	-	-
Public Liability	138.1	147.8	161.7	178.7	217.4	245.2
Engineering Insurance						
Aviation Insurance	47.6	50.3	38.6	30.9	38.3	49.9
Personal Accident	255.4	212.7	216.3	309.4	276.5	331.0
Health Insurance	217.6	214.1	207.2	208.9	246.0	282.4
Crop Insurance	-	-	-	-	-	-
Credit & Surety	-	-	-	-	-	-
Others	179.7	173.1	177.8	192.9	222.9	230.1
Gross Premium	3,801.7	3,777.9	3,878.7	4,255.3	4,890.5	4,891.4

MALAYSIA GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat





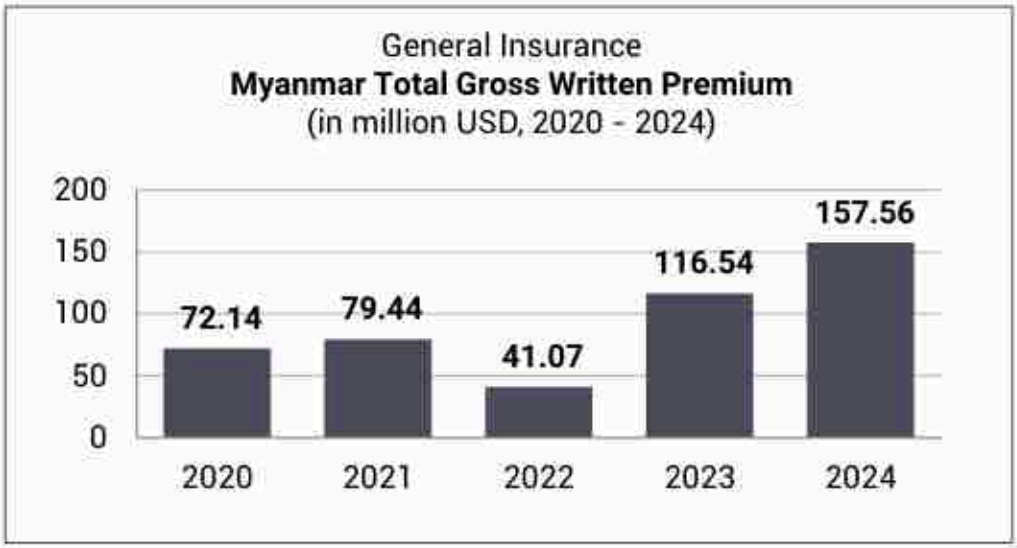
Currency	2019	2020	2021	2022	2023	2024
MYR	4.14	4.17	4.74	4.40	4.38	4.20
USD	1.00	1.00	1.00	1.00	1.00	1.00

MYANMAR GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Classification	2020	2021	2022	2023	2024
National Gross Premiums	72.14	79.44	41.07	116.54	157.56
Net Premium Earned					
Benefit Payments (Gross Claim)	47.86		21.46		
Retention Ratio (%)					
Incurred Loss Ratio (%)					
Underwriting Results					
Total Assets					

Overview of General Insurance Industry, In Millions USD

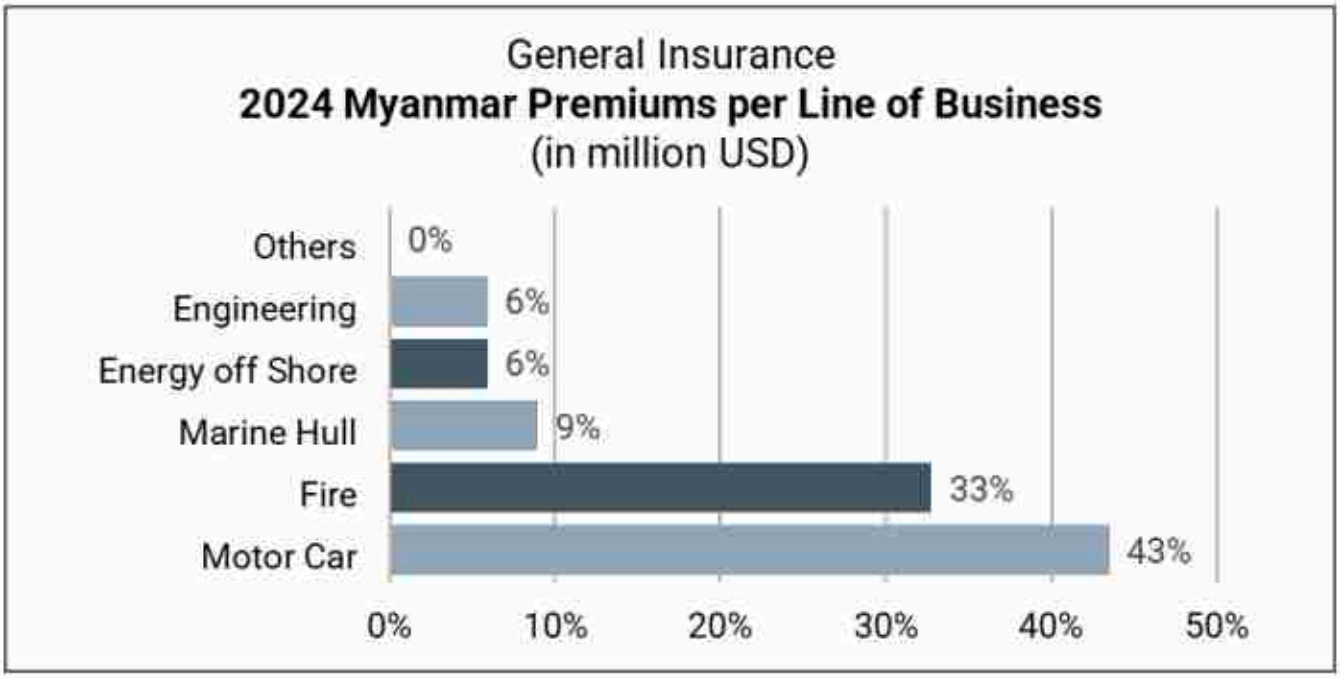


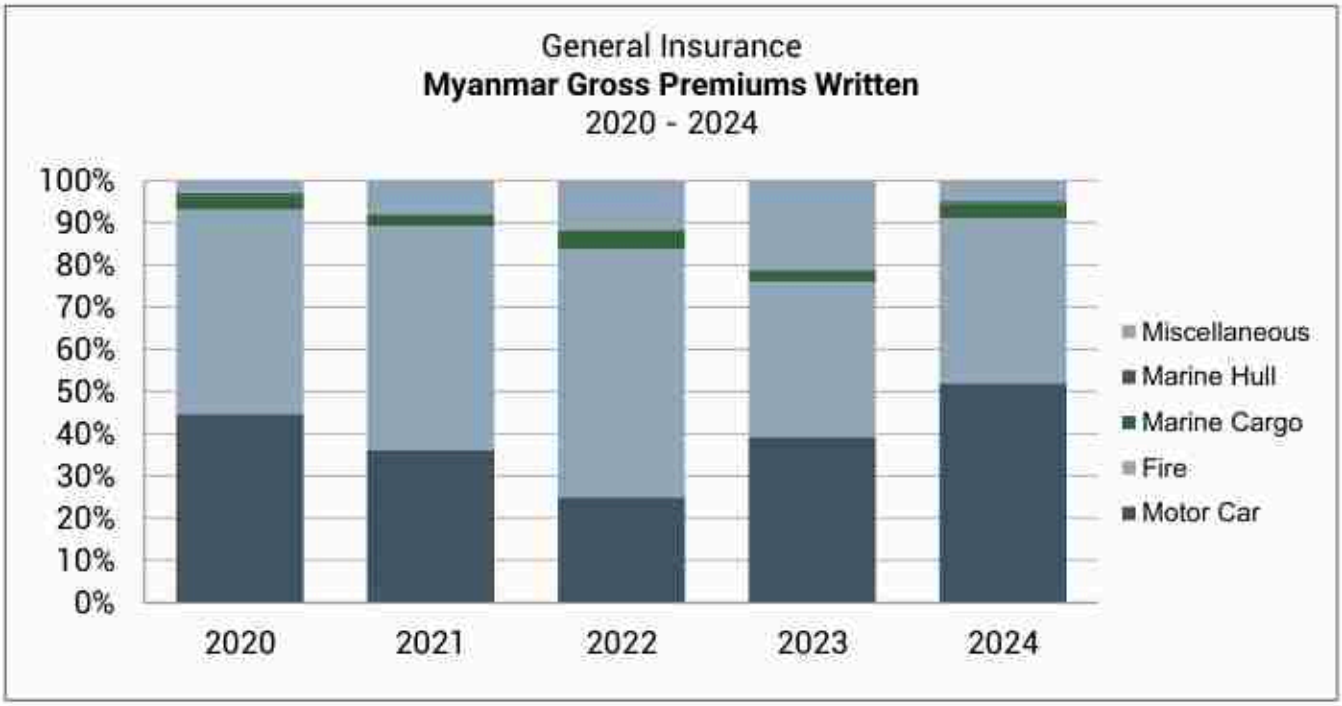
Classification	2020	2021	2022	2023	2024
Motor Car	55.52	47.10	32.1	45.7	68.6
Bonds	-	-	-	-	-
Fire	60.18	68.78	75.5	42.8	51.7
Workmen's Compensation	-	-	-	-	-
CAR	-	-	-	-	14.1
Property	-	-	-	-	9.4
Marine Cargo	4.26	3.21	5.7	2.9	4.7
Marine Hull	0.64	0.56	0.1	0.5	0.7
Satellite	-	-	-	-	-
Energy on Shore	-	-	-	-	-
Energy off Shore	-	-	-	-	1.97
Engineering	-	-	-	-	-
Miscellaneous	3.65	10.29	14.9	24.5	6.3
Industrial All Risk	-	-	-	-	-
Public Liability	-	-	-	-	-
Engineering Insurance	-	-	-	-	-
Aviation Insurance	-	-	-	-	-
Personal Accident	-	-	-	-	-
Health Insurance	-	-	-	-	-
Crop Insurance	-	-	-	-	-
Credit & Surety	-	-	-	-	-
Others	-	-	-	-	-
Total Gross Written Premium	124.25	129.94	128.30	116.54	157.56

Gross Premiums Written per Class of Business, In Millions USD

MYANMAR GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat





Exchange Rates

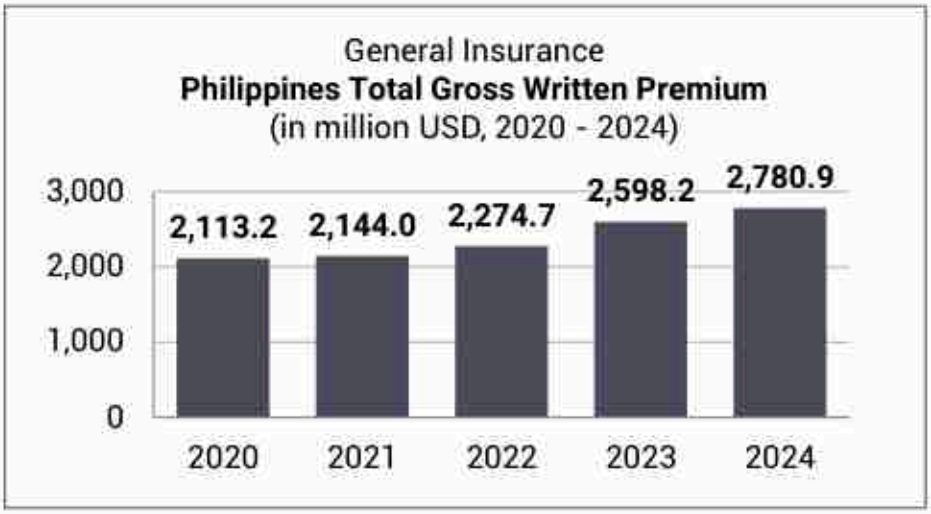
Currency	2020	2021	2022	2023	2024
MMK	1,778.00	1,778.00	2,100.00	2,100.00	2,099.90
USD	1.00	1.00	1.00	1.00	1.00

PHILIPPINES GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Classification	2020	2021	2022	2023	2024
Gross Written Premium	2,113.2	2,144.0	2,274.7	2,598.2	2,780.9
Net Premium	938.3	974.2	972.0	1,303.5	1,454.2
Benefit Payments	471.5	404.8	418.3	408.0	451.0
Retention Ratio (%)	44%	45%	43%	50%	52%
Incurred Loss Ratio (%)	40%	38%	44%	41%	45%
Underwriting Results	418.7	391.5	467.1	433.5	508.0
Total Assets	6,847.6	7,238.3	7,547.3	6,637.4	6,444.5

Overview of General Insurance Industry, In Millions USD

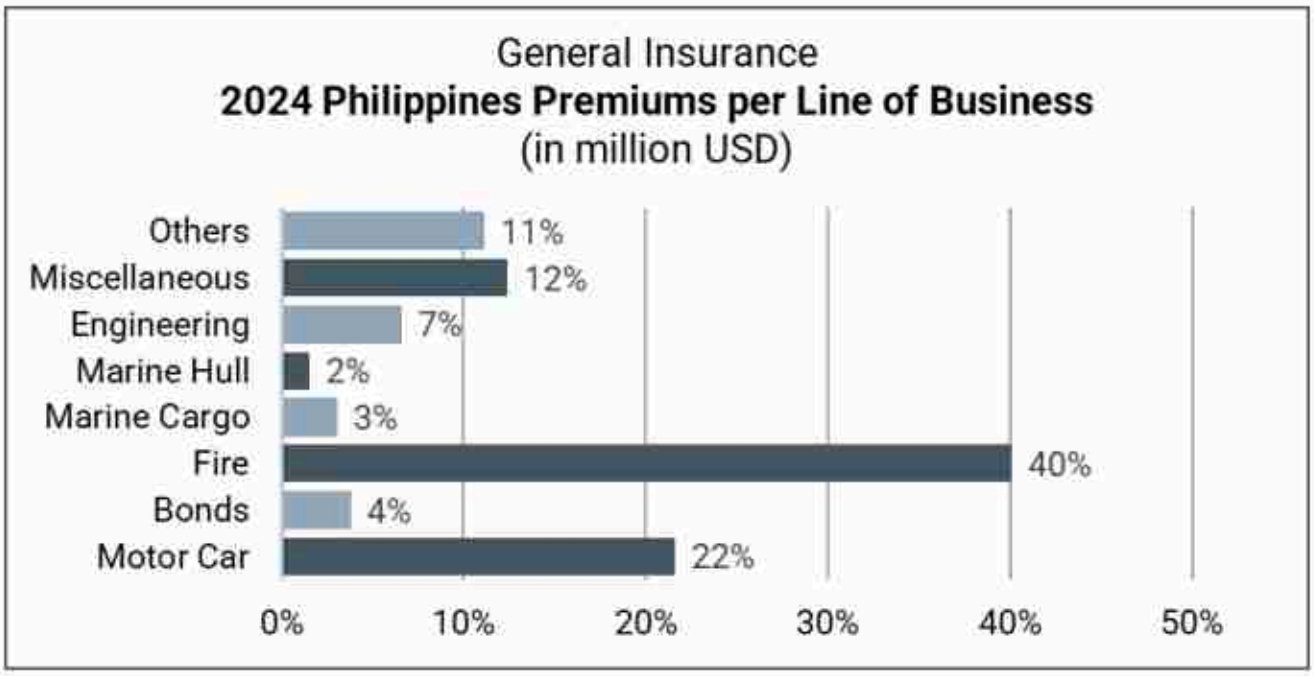


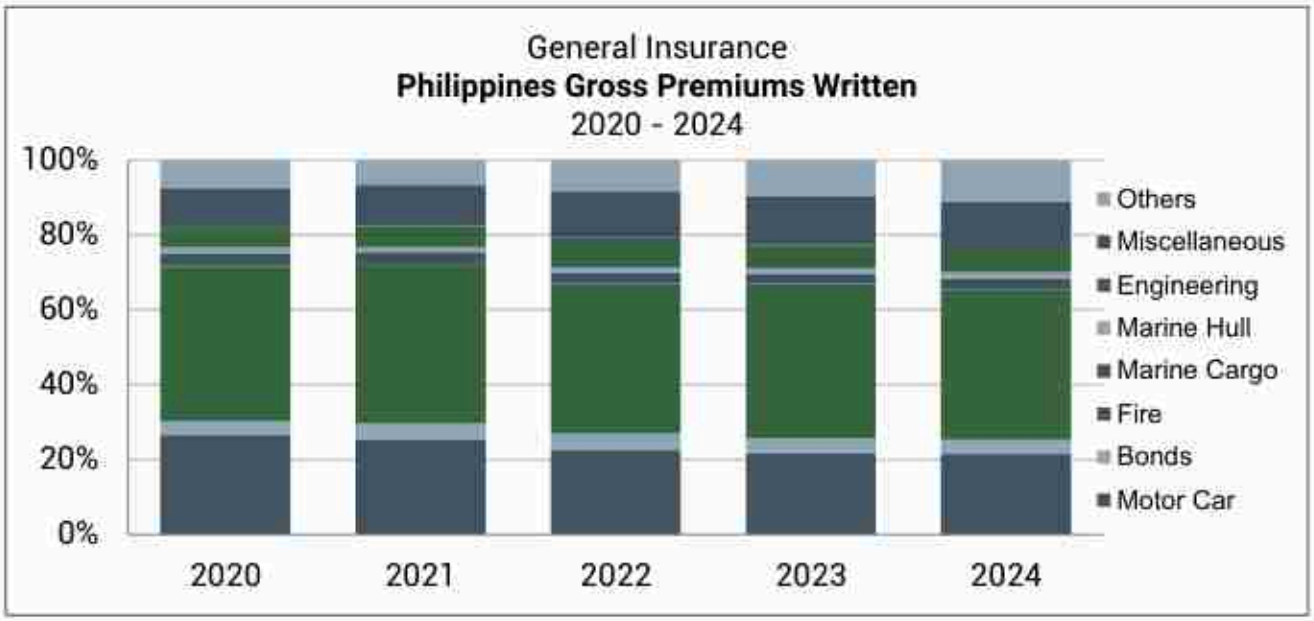
Classification	2020	2021	2022	2023	2024
Motor Car	562.7	545.4	515.0	565.3	600.0
Bonds	78.6	89.3	98.5	103.9	105.3
Fire	872.3	916.3	911.0	1,070.6	1,114.0
Workmen's Compensation	-	-	-	-	-
CAR	-	-	-	-	-
Property	-	-	-	-	-
Marine Cargo	70.7	64.5	70.5	70.9	84.0
Marine Hull	36.1	28.2	28.3	34.2	43.0
Satellite	-	-	-	-	-
Energy on Shore	-	-	-	-	-
Energy off Shore	-	-	-	-	-
Engineering	113.4	123.6	178.0	160.0	182.0
Miscellaneous	223.3	232.9	285.6	342.0	344.0
Industrial All Risk	-	-	-	-	
Public Liability	-	-	-	-	
Engineering Insurance	-	-	-	-	
Aviation Insurance	36.8	34.5	41.7	51.0	50.0
Personal Accident	89.8	108.1	147.9	189.0	221.0
Health Insurance	96.7	90.4	96.0	102.0	73.0
Crop Insurance	-	-	-	-	
Credit & Surety	-	-	-	-	
Others	156.1	143.8	187.9	251.0	309.0
Total Gross Written Premium	2,113.2	2,144.0	2,274.7	2,597.9	2,781.3

Gross Premiums Written per Class of Business, In Millions USD

PHILIPPINES GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat



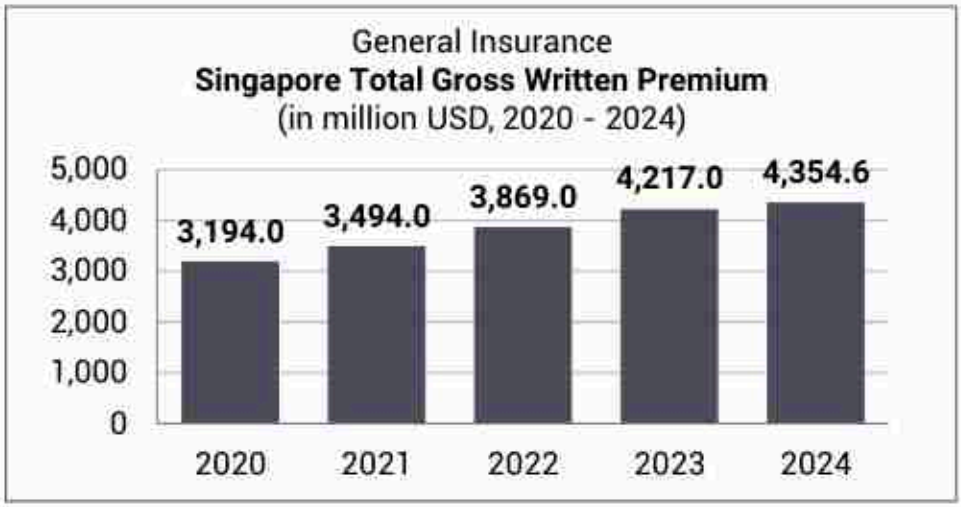


SINGAPORE GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Overview of General Insurance Industry, In Millions USD

Classification	2020	2021	2022	2023	2024
National Gross Premium	3,194.0	3,494.0	3,869.0	4,217.0	4,354.6
Net Premium	1,993.0	2,086.0	2,273.7	2,506.0	2,608.9
Benefit Payments	1,068.0	1,047.0	1,076.0	1,190.0	1,320.2
Retention Ratio (%)	62%	60%	59%	59%	60%
Incurred Loss Ratio (%)	54%	50%	48%	49%	52%
Underwriting Results	174.0	223.0	350.0	323.0	262.7
Total Assets	8,513.0	8,990.0	9,257.0	9,698.0	9,711.5

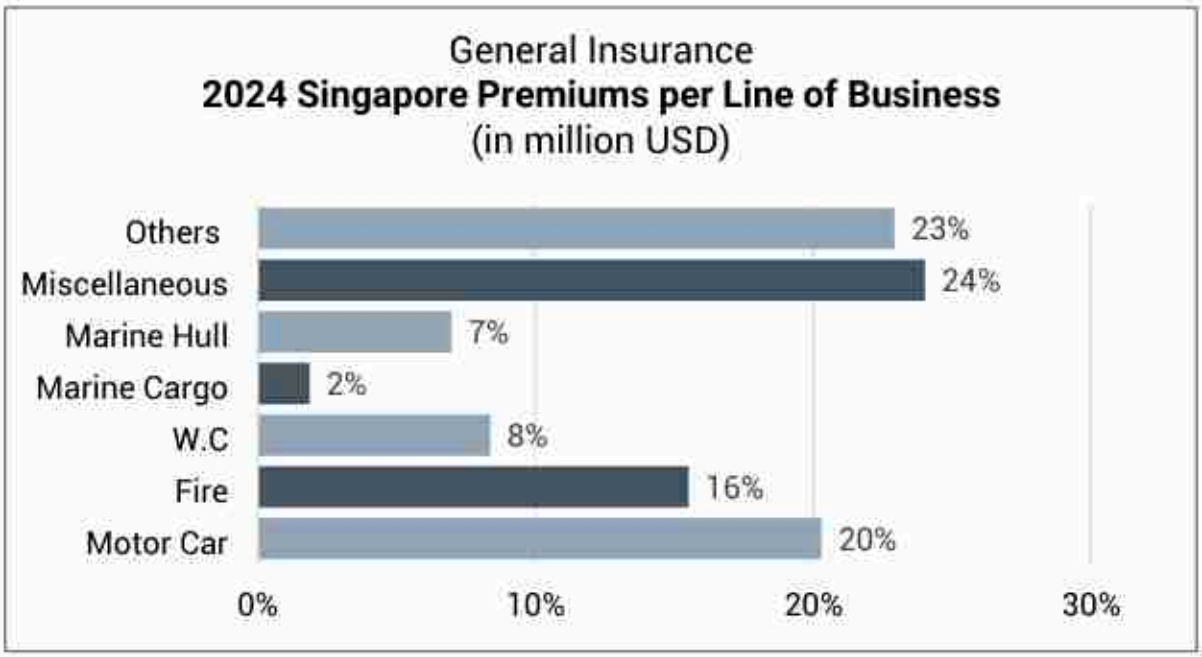


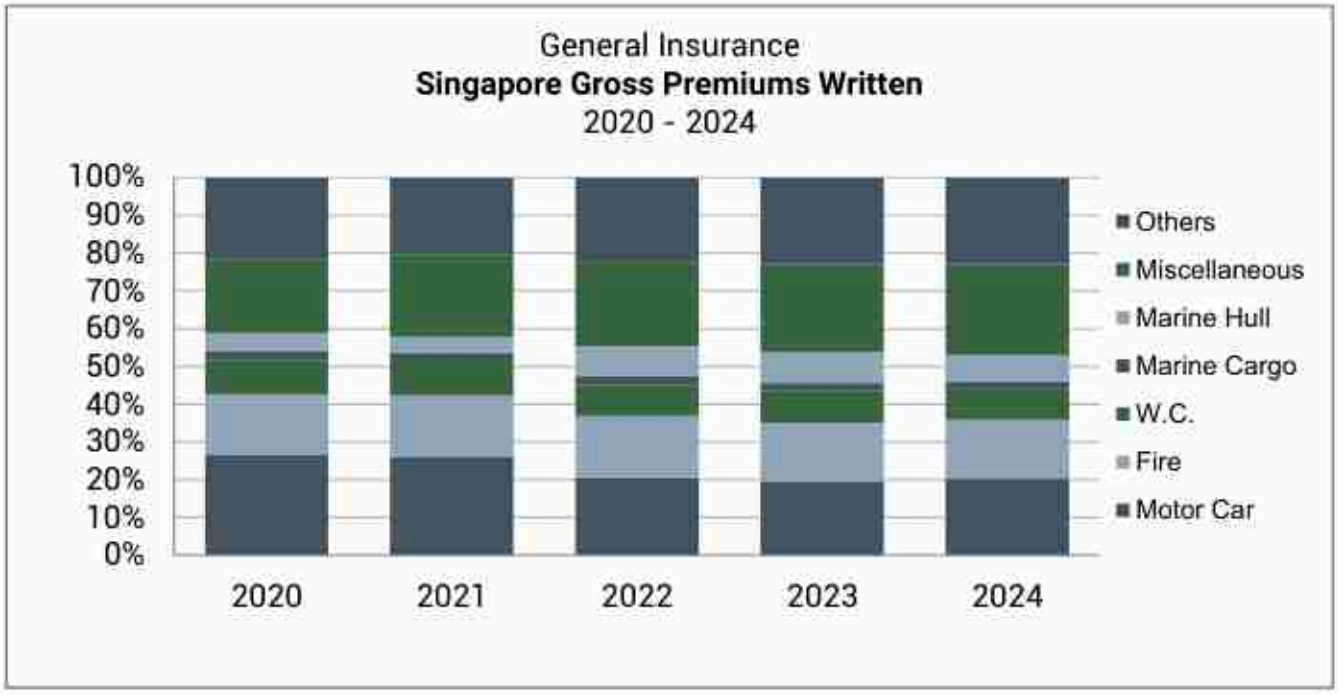
Gross Premiums Written per Class of Business, In Millions USD

Classification	2020	2021	2022	2023	2024
Motor Car	853.0	855.0	796.0	826.0	884.0
Bonds	-	-	-	-	-
Fire	505.0	530.0	627.0	651.0	675.5
W.C	295.0	296.0	321.0	361.0	365.1
CAR	-	-	-	-	-
Property	-	-	-	-	-
Marine Cargo	74.0	76.0	88.0	86.0	81.5
Marine Hull	151.0	133.0	307.0	341.0	303.9
Satelite	-	-	-	-	-
Energy on Shore	-	-	-	-	-
Energy off Shore	-	-	-	-	-
Engineering	-	-	-	-	-
Miscellaneous	626.0	717.0	866.0	983.0	1,046.2
Industrial All Risk	-	-	-	-	
Public Liability	-	-	-	-	
Engineering Insurance	-	-	-	-	
Aviation Insurance	-	-	-	-	
Personal Accident	170.0	164.0	289.0	343.0	340.8
Health Insurance	456.0	553.0	577.0	640.0	705.4
Crop Insurance	-	-	-	-	
Credit & Surety	-	-	-	-	
Others	690.0	664.0	862.0	968.0	998.5
Gross Premium	3,194.0	3,271.0	3,867.0	4,216.0	4,354.7

SINGAPORE GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat





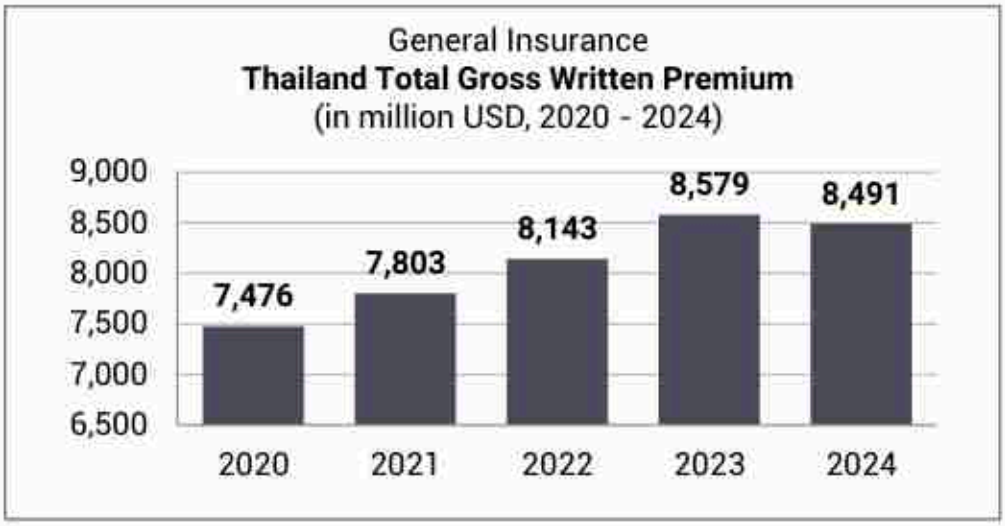
Currency	2020	2021	2022	2023	2024
SGD	1.32	1.35	1.34	1.32	1.37
USD	1.00	1.00	1.00	1.00	1.00

THAILAND GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Overview of General Insurance Industry, In Millions USD

Classification	2020	2021	2022	2023	2024
Gross Premium	7,476	7,803	8,143	8,579	8,491
Net Premium	5,379	5,576	5,675	5,971	5,832
Benefit Payments (Gross Claims	3,734	4,764	4,930	3,245	3,298
Retention Ratio (%)	70%	71%	70%	70%	69%
Incurred Loss Ratio (%)	54%	67%	88%	56%	57%
Underwriting Results	353	-246	-1416	425	338
Total Assets	13,685	14,296	14,461	14,981	14,558

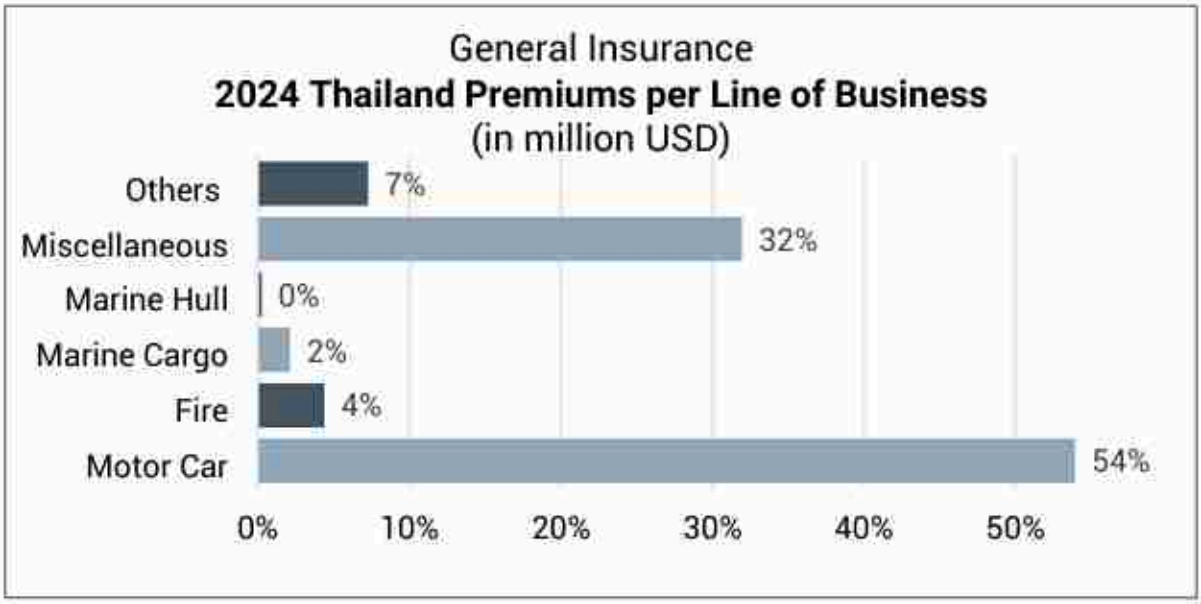


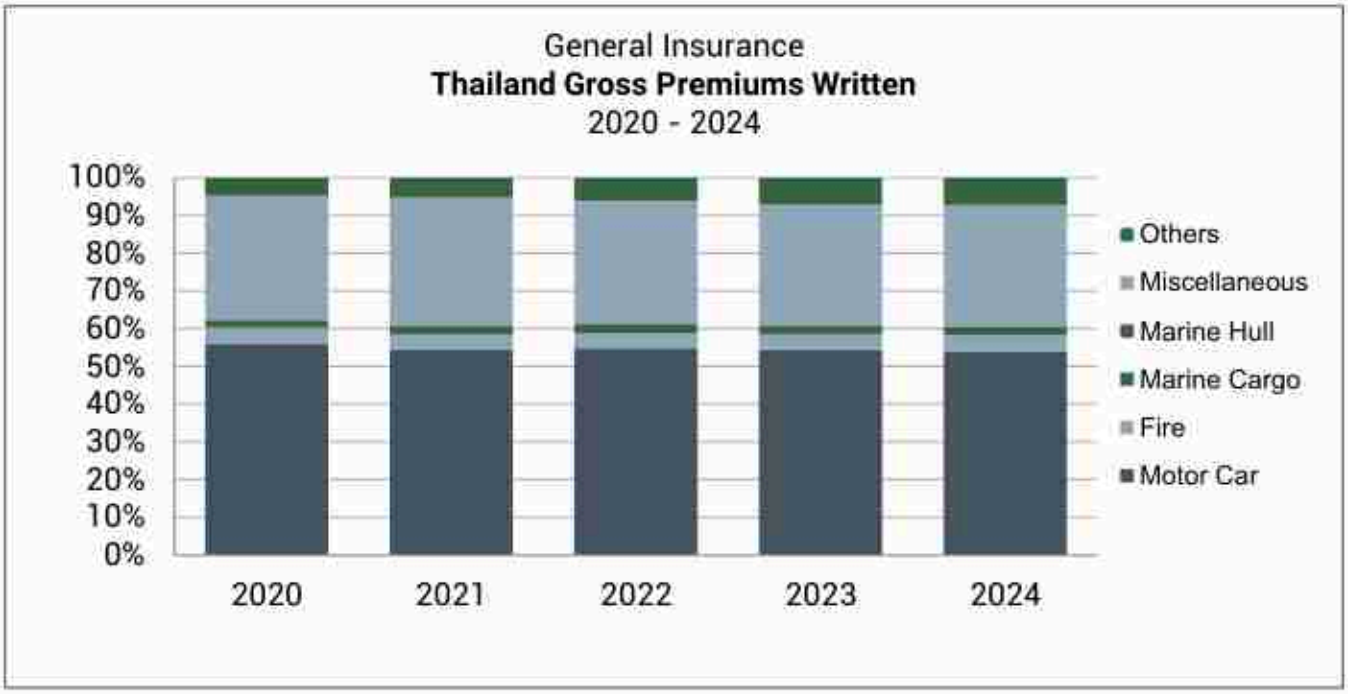
Gross Premiums Written per Class of Business, In Millions USD

Classification	2020	2021	2022	2023	2024
Motor Car	4,197.2	4,241.1	4,457.8	4,667.0	4,580.5
Bonds	-	-	-	-	-
Fire	312.8	321.0	332.7	350.0	373.9
W.C	-	-	-	-	-
CAR	-	-	-	-	-
Property	-	-	-	-	-
Marine Cargo	143.3	175.1	194.3	191.0	180.8
Marine Hull	14.3	14.1	15.4	19.0	22.5
Satelite		-	-	-	-
Energy on Shore	-	-	-	-	-
Energy off Shore	-	-	-	-	-
Engineering	-	-	-	-	-
Miscellaneous	2,447.3	2,637.7	2,641.0	2,748.0	2,715.1
Industrial All Risk	832.9	909.2	1,029.7	1,182.0	1,176.5
Public Liability	90.0	103.3	125.1	131.0	135.3
Engineering Insurance	-	-	-	-	-
Aviation Insurance	-	-	-	-	-
Personal Accident	922.9	945.2	928.8	947.0	883.8
Health Insurance	484.5	571.0	474.7	483.0	494.5
Crop Insurance	117.0	109.0	82.8	5.0	25.0
Credit & Surety	-	-	-	-	-
Others	361.6	414.1	502.1	604.0	618.3
Gross Premium	7,476.5	7,803.1	8,143.4	8,579.0	8,491.1

THAILAND GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat



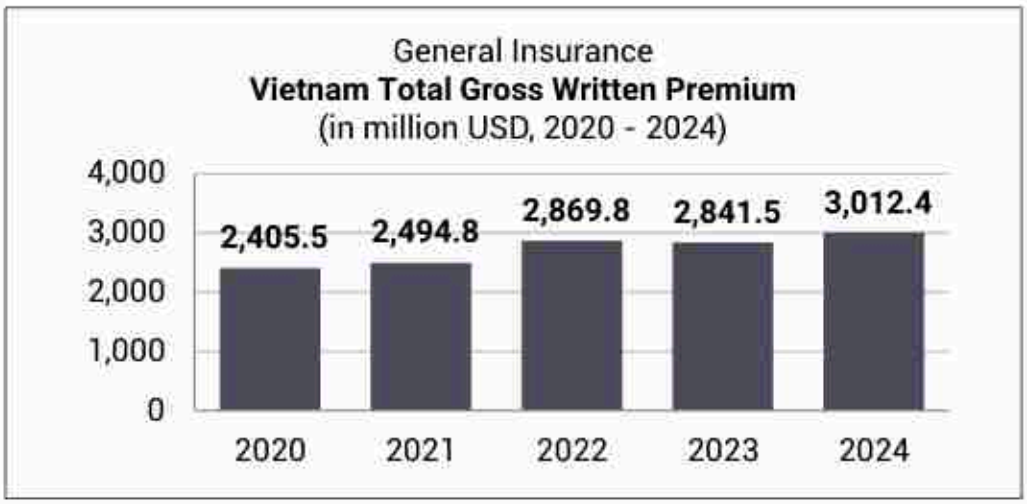


VIETNAM GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

Classification	2020	2021	2022	2023	2024
National Gross Premium	2,405.5	2,494.8	2,869.8	2,841.5	3,012.4
Net Premium	1,642.1	1,607.2	1,894.1	1,840.1	1,953.4
Benefit Payments	887.5	839.5	954.0	966.2	908.4
Retention Ratio (%)	68.3%	64.4%	66.0%	65.0%	64.8%
Incurred Loss Ratio (%)	36.9%	34.0%	33.0%	34.0%	30.2%
Underwriting Results	2,405.5	2,494.8	2,869.8	2,841.5	3,012.4
Total Assets	**4,288.4**	**4,510.9**	**4,864.3**	**5,072.2**	**5,531.3**

Overview of General Insurance Industry, In Millions USD



Classification	2020	2021	2022	2023	2024
Motor Car	742.8	696.8	752.2	712.2	711.4
Bonds	-	-	-	-	-
Fire	276.8	311.4	406.0	427.6	459.6
W.C	-	-	-	-	-
CAR	-	-	-	-	-
Property	308.8	342.9	320.8	328.6	302.4
Marine Cargo	97.4	118.4	131.8	113.6	120.7
Marine Hull	88.5	101.1	116.6	118.3	126.6
Satelite	-	-	-	-	-
Energy on Shore	-	-	-	-	-
Energy off Shore	-	-	-	-	-
Engineering					
Miscellaneous	879.9	912.5	1,124.4	1,106.6	1,238.9
Industrial All Risk	0.0	0.0	0.0	0.0	0.0
Public Liability	47.0	56.7	60.0	71.8	72.4
Engineering Insurance	-	-	-	-	-
Aviation Insurance	30.2	43.5	44.0	45.8	39.5
Personal Accident	416.4	385.9	506.2	492.1	574.8
Health Insurance	346.4	391.1	477.3	457.4	516.7
Crop Insurance	2.0	2.6	1.8	1.7	1.7
Credit & Surety	38.0	32.7	35.2	37.9	33.8
Others	11.3	11.7	17.9	34.6	52.8
Gross Claim	**2,405.5**	**2,494.8**	**2,869.8**	**2,841.5**	**3,012.4**

Gross Premiums Written per Class of Business, In Millions USD

VIETNAM GENERAL INSURANCE

Figures are based on the Country Report submitted to the AIC Secretariat

