



ตะลุ่ยรายย่อย : นายพนัส ธีรวณิชย์กุล กรรมการ
ผู้อำนวยการใหญ่ บริษัทกรุงเทพประกันภัย จำกัด
(มหาชน) เผยว่า ทิศทางการดำเนินงานปี 57 จะให้
น้ำหนักกับการขยายงานกลุ่มลูกค้ารายย่อยอย่าง
ต่อเนื่อง และขยายงานสู่ตลาดภูมิภาคเพื่อรองรับ
จำนวนลูกค้าในต่างจังหวัดที่เพิ่มจากการขายประกัน
ผ่านธนาคารกรุงเทพ รวมทั้งรองรับการเติบโตของ
ธุรกิจโลจิสติกส์ที่จะขยายตัวอย่างต่อเนื่อง จากกรณี
ที่ประเทศไทยมีท่าเลเป็นศูนย์กลางของเออีซี.



INSURANCE

Firms target online growth

SOMRUEDI BANCHONGDUANG

Non-life insurance companies plan to use online sales to reduce operating costs amid narrowing premium margins and growth following the 2011 floods.

Thai General Insurance Association president Anon Vangvasu said members are adopting e-policy and e-payment to improve cost management.

Premiums have been steady or even on a downward trend but operating costs are rising, which has narrowed margins.

Premium growth of 12% is expected next year, falling from the 15% projection for this year.

E-policy and e-payment services help insurers halve operating expenses.

The association will propose the business plan to the Office of the Insurance Commission next year, with motor and personal accident policies expected to be the first products to offer e-policies in the second half.

General insurance products including industrial all-risk, fire and motor policies are likely to show sluggish growth next year due to eased concerns over natural disasters and lower motor insurance demand after the delivery of all cars under the government's first-time car buyer scheme.

Mr Anon predicted motor insurance

premiums will expand by 10-15% next year compared with 15% this year as the sales of new cars return to normal.

The Federation of Thai Industries said 1.12 million new cars were sold in the first 10 months of this year, up 1.8% from the same period last year. Full-year sales of new cars are estimated at 1.36 million, down from 1.43 million in 2012, with the industry predicting 1.35-1.4 million units next year.

Tax rebates for the first-time car buyer scheme, one of the major policies initiated by the Pheu Thai Party, gave a boost to sales last year and in the first half of this year.

Despite strong growth of insurance sales via bancassurance, brokers are still the industry's key sales channel and represent 57% of non-life insurance sales. Agents and bancassurance channels each account for 15%.

Bangkok Insurance Plc, one of the country's largest non-life insurers, expects to achieve total premiums of 15 billion baht this year, up 16%, after recording premiums worth 14.01 billion in the first 11 months.

The company aims for premiums of 18 billion baht next year, with existing customers accounting for 70%. It will expand to tap new clients, particularly in the provincial market.