## Overall Loss Ratio by Line of Business

### Business Type: General Insurance

<table>
<thead>
<tr>
<th>Subclass</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017*</th>
<th>2018*</th>
<th>as at March, 2018*</th>
<th>as at March, 2019*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motor</td>
<td>10.5</td>
<td>9.7</td>
<td>9.5</td>
<td>9.7</td>
<td>9.6</td>
<td>9.4</td>
<td>9.3</td>
<td>9.2</td>
<td>9.1</td>
</tr>
<tr>
<td>Fire</td>
<td>11.2</td>
<td>10.9</td>
<td>10.8</td>
<td>10.6</td>
<td>10.5</td>
<td>10.4</td>
<td>10.3</td>
<td>10.2</td>
<td>10.1</td>
</tr>
<tr>
<td>Health</td>
<td>11.1</td>
<td>11.0</td>
<td>10.9</td>
<td>10.8</td>
<td>10.7</td>
<td>10.6</td>
<td>10.5</td>
<td>10.4</td>
<td>10.3</td>
</tr>
<tr>
<td>Marine</td>
<td>11.0</td>
<td>10.9</td>
<td>10.8</td>
<td>10.7</td>
<td>10.6</td>
<td>10.5</td>
<td>10.4</td>
<td>10.3</td>
<td>10.2</td>
</tr>
</tbody>
</table>

**Source:** Statistics Division of Examinations and Development Department of OIC

**Remarks:**
1. Auditing Year 2011-2016 data are from the CIU annual reports.
2. Preliminary data means data of Auditing Year from CIU quarterly statistics reports.
3. Aviation and Engineering have been included in Others since 2016.
4. Bond and Travel are the new subclasses.
5. In 2010-2015, 4th class consists of PA and Travel data.
6. The 2011 data are clear data from road.
7. Some companies combined with PA for the same class.
8. In 2011, the data of Union Inter Insurers is not included.
12. The Development Insurance was closed down on May 15, 2012.
13. Union Inter Insurers was closed down on Apr 17, 2016.
14. Preintel Insurance was closed down on Mar 31, 2016.
15. Safety Insurance was closed down on August 15, 2017.
16. Baja Health Insurance was subsequently changed name to Atlas Health Insurance on January 10, 2018.
17. Phoenix Insurance was subsequently changed name to JP Insurance on May 15, 2018.
18. QBE Insurance was subsequently changed name to Aetna Health Insurance on June 22, 2018.
19. Chom Praya Insurance was closed down on September 15th, 2018.