



Overall Loss Ratio by Line of Business

Business Type : General Insurance
Report Code : BA 1.13
Period : Q1 2013 - Q2 2019*
Company Name : All

Unit: '000 Baht

Line of Business	Subclass	2013			2014			2015			2016			2017*			2018*			as at June ,2018*			as at June ,2019*		
		Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)	Earned Premium	Net Loss Incurred	Loss Ratio (%)
Motor	Compulsory	13,853,851	7,130,959	51.47%	14,009,242	5,769,595	41.18%	14,716,672	6,524,869.01	44.34%	15,405,858	8,712,700.26	56.55%	16,265,811	9,053,487.9	55.66%	15,934,917	9,708,228.54	60.92%	7,931,205	5,012,333.51	63.20%	8,165,885	5,728,635.79	70.15%
	Voluntary	90,331,365	56,011,581	62.01%	92,557,018	58,110,495	62.78%	92,250,344	58,813,277.86	63.75%	93,238,667	60,207,289.55	64.57%	95,099,265	61,633,059.65	64.81%	98,374,005	64,883,438.86	65.96%	48,528,883	31,681,213.89	65.28%	51,871,676	34,638,388.86	66.78%
	Summary	104,185,216	63,142,540	60.61%	106,566,260	63,880,090	59.94%	106,967,015	65,338,146.87	61.08%	108,644,525	68,919,989.81	63.44%	111,365,076	70,686,547.55	63.47%	114,308,922	74,591,667.4	65.25%	56,460,088	36,693,547.4	64.99%	60,037,560	40,367,024.65	67.24%
Fire	Fire	6,063,934	484,083	7.98%	6,460,818	820,118	12.69%	6,983,747	799,375.25	11.45%	7,238,376	969,551.86	13.39%	7,188,089	1,109,244.79	15.43%	7,263,604	1,045,795.49	14.40%	3,556,169	579,314.62	16.29%	3,626,527	557,319.56	15.37%
	Summary	6,063,934	484,083	7.98%	6,460,818	820,118	12.69%	6,983,747	799,375.25	11.45%	7,238,376	969,551.86	13.39%	7,188,089	1,109,244.79	15.43%	7,263,604	1,045,795.49	14.40%	3,556,169	579,314.62	16.29%	3,626,527	557,319.56	15.37%
Marine	Cargo	2,911,516	776,058	26.65%	2,822,571	773,006	27.39%	2,861,506	855,403.42	29.89%	2,962,037	730,151.72	24.65%	3,007,232	947,664.15	31.51%	3,055,436	1,014,749.58	33.21%	1,523,924	513,232.45	33.68%	1,535,236	505,298.3	32.91%
	Hull	159,128	109,646	68.90%	172,563	103,606	60.04%	154,269	29,537.21	19.15%	115,757	71,569.98	61.83%	107,195	50,544.39	47.15%	66,579	9,185.2	13.80%	11,747	-4,345.28	-36.99%	33,073	17,389.08	52.58%
	Summary	3,070,644	885,704	28.84%	2,995,134	876,612	29.27%	3,015,775	884,940.63	29.34%	3,077,794	801,721.7	26.05%	3,114,427	998,208.54	32.05%	3,122,015	1,023,934.78	32.80%	1,535,671	508,887.17	33.14%	1,568,309	522,687.38	33.33%
Miscellaneous	IAR	4,819,575	-10,838,047	-224.88%	5,481,024	-4,140,612	-75.54%	5,867,328	1,201,545.58	20.48%	6,346,685	2,376,862.63	37.45%	6,353,905	2,890,861.13	45.50%	6,471,795	2,233,733.91	34.51%	3,238,316	1,235,786.17	38.16%	3,263,088	1,361,577.55	41.73%
	Public Liability	659,673	161,136	24.43%	747,193	304,939	40.81%	837,442	314,688.26	37.58%	944,342	424,942.12	45.00%	898,219	513,356.38	57.15%	931,567	217,197.15	23.32%	449,313	185,886.85	41.37%	458,659	79,321.96	17.29%
	Engineering	661,900	390,252	58.96%	679,706	92,230	13.57%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Aviation	8,582	8,340	97.18%	43,345	11,615	26.80%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Bail Bond	N/A	N/A	N/A	N/A	N/A	N/A	63,965	-791.1	-1.24%	141,438	4,807.11	3.40%	138,312	54,190	39.18%	145,658	66,175.73	45.43%	68,938	34,712.98	50.35%	73,876	9,515.2	12.88%
	Travel	N/A	N/A	N/A	N/A	N/A	N/A	1,231,616	342,633.91	27.82%	1,175,217	237,077.59	20.17%	1,041,551	193,331.81	18.56%	1,221,153	271,249.57	22.21%	522,030	159,307.09	30.52%	670,230	157,084.84	23.44%
	PA	13,595,534	4,969,995	36.56%	14,437,008	4,952,903	34.31%	15,816,350	5,564,811.61	35.18%	19,576,275	6,562,173.97	33.52%	18,861,538	6,523,680.79	34.59%	18,787,401	6,876,168.48	36.60%	9,511,197	3,234,108.9	34.00%	10,216,071	3,981,015.42	38.97%
	Health	5,084,999	2,933,502	57.69%	5,965,311	3,494,801	58.59%	8,520,527	4,946,838.71	58.06%	7,657,524	5,007,017.57	65.39%	7,990,441	4,787,353.19	59.91%	8,849,236	5,660,991.02	63.97%	4,320,396	2,677,363.55	61.97%	4,841,779	2,797,070.12	57.77%
	Other	3,596,283	1,476,403	41.05%	3,402,655	1,960,591	57.62%	3,783,282	1,320,229.08	34.90%	3,766,819	1,749,872.45	46.45%	4,124,983	1,853,681.38	44.94%	4,421,426	1,922,654.35	43.48%	2,124,017	1,030,805.09	48.53%	2,233,829	1,013,645.72	45.38%
	Summary	28,426,546	-898,419	-3.16%	30,756,242	6,676,467	21.71%	36,120,508	13,689,956.05	37.90%	39,608,300	16,362,753.44	41.31%	39,408,948	16,816,454.68	42.67%	40,828,235	17,248,170.21	42.25%	20,234,207	8,557,970.63	42.29%	21,757,532	9,399,230.81	43.20%
Summary	141,746,340	63,613,908	44.88%	146,778,454	72,253,287	49.23%	153,087,046	80,712,418.8	52.72%	158,568,995	87,054,016.81	54.90%	161,076,541	89,610,455.56	55.63%	165,522,776	93,909,567.88	56.74%	81,786,134	46,339,719.82	56.66%	86,989,928	50,846,262.4	58.45%	

Source : Statistics Division of Examination Planning and Development Department of OIC

- Remarks :
- Accounting Year 2011-2016 dataset are from the OIC annual reports.
 - * Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.
 - Aviation and Engineering have been included in Others since 2016.
 - Bail Bond and Travel are the new subclass.
 - In 2010-2015, PA class consists of PA and Travel data.
 - The 2011 data are large losses from flood.
 - Some companies combined IAR with the Fire or Miscellaneous.
 - In 2013, the data of Union Inter Insurance is not included.
 - A.P.F Insurance did not submit financial report in 2010, 2011 and 2012 to OIC.
 - Liberty Insurance and Victory Insurance were closed down on June 6, 2011.
 - Ayudhya Insurance merged with BT Insurance on October 3, 2011.
 - IAG Insurance merged with Safety Insurance on May 15, 2012.
 - Thai Development Insurance was closed down on May 15, 2013.
 - Union Inter Insurance was closed down on July 17, 2014.
 - Promise Insurance was closed down on March 31, 2016.
 - Sajja Insurance was closed down on August 10, 2017.
 - Bupa Health Insurance was subsequently changed name to Aetna Health Insurance on January 19, 2018.
 - Phoenix Insurance was subsequently changed name to JP Insurance on May 05, 2018.
 - QBE Insurance was subsequently changed name to King Wai Insurance on June, 22 2018.
 - Chao Phaya Insurance was closed down on September 07, 2018.