## Overall Loss Ratio by Line of Business

<table>
<thead>
<tr>
<th>Line of Business</th>
<th>Subclasses</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 September, 2018*</th>
<th>as at September, 2019*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Source:</strong> Statistics Division of Examination Planning and Development Department of OIC</td>
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</tbody>
</table>

### Motor

- **Comprehensive:** 3,055,887,280.44 (50.27%)
- **Voluntary:** 1,091,579,868.80 (17.66%)
- **Fire:** 71,785,810.31 (1.18%)

### Fire

- **Fire:** 7,209,105.12 (1.54%)

### Marine

- **Cargo:** 7,002,374.90 (13.96%)

### Hull

- **Business Type:** General Insurance
- **Overall Loss Ratio:** -3.16% (2012), 26.65% (2013), 36.56% (2014), 41.05% (2015), 47.02% (2016), 52.87% (2017), 58.73% (2018)

### Miscellaneous

- **MAR:** 4,043,282.81 (0.83%)

### Public Liability

- **Earned:** 15,405,858.00 (11.12%)
- **Incurred:** 7,532,229.96 (5.62%)

### Engineering

- **Earned:** 122,826,463.00 (9.11%)
- **Incurred:** 74,591,667.40 (5.62%)

### Aviation

- **Earned:** 11,041,746.13 (0.82%)
- **Incurred:** 3,348,968.40 (0.25%)

### Bond

- **Earned:** 312,131.50 (0.02%)
- **Incurred:** 98,698.21 (0.01%)

### Travel

- **Earned:** 130,504,974.06 (9.68%)
- **Incurred:** 77,699,538.00 (5.79%)

### PA

- **Earned:** 172,498,170.21 (12.90%)
- **Incurred:** 58,819,047.26 (4.42%)

### PI

- **Earned:** 130,445,798.67 (9.90%)
- **Incurred:** 58,742,378.89 (4.39%)

### Health

- **Earned:** 130,445,798.67 (9.90%)
- **Incurred:** 58,742,378.89 (4.39%)

### Other

- **Earned:** 130,445,798.67 (9.90%)
- **Incurred:** 58,742,378.89 (4.39%)

### Summary

- **Earned:** 1,176,997,879.80 (90.08%)
- **Incurred:** 674,272,639.64 (49.74%)

### Total

- **Earned:** 1,176,997,879.80 (90.08%)
- **Incurred:** 674,272,639.64 (49.74%)

### Source:

- Statistics Division of Examination Planning and Development Department of OIC

### Notes:

1. **Accounting Year:** 2012-2018 data are from the OIC annual reports.
2. **Preliminary Data:** The data of Accounting Year 2012 from CSCI quarterly statistics reports.
3. **Aviation and Engineering have been included in others since 2016.
4. **Bond and Travel are new subclasses.
5. **In 2010-2015, OIC does not have data for PA and Travel data.
6. **The 2011 data are shown in Greene and Greene.
7. **Some companies combined PA with the Fire or Miscellaneous.
8. **In 2012, the data of Union Inter Insurance is not included.
9. **The Development Insurance was closed down on May 15, 2013.
10. **All Insurance was closed down on October 1, 2013.
11. **Property Insurance was closed down on March 31, 2016.
12. **All Insurance was closed down on August 15, 2017.
13. **Bapa Health Insurance was subsequently changed name to Brit Health Insurance on January 10, 2016.
14. **Pharm Insurance was subsequently changed name to IF Insurance on May 15, 2013.
15. **QBE Insurance was subsequently changed name to Long Life Insurance on June, 2018.
16. **OIC was changed name to Phao Phat on September, 2014.