



## Overall Loss Ratio by Line of Business

Business Type : General Insurance  
Report Code : BA 1.1.13  
Period : Q1 2014 - Q4 2020\*  
Company Name : All

Unit: '000 Baht

Line of Business	Subclass	2015			2016			2017*			2018*			2019*			2020*		
		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	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%	16,702,245	11,228,668.83	67.23%	17,266,332	11,880,062.81	68.80%
	Voluntary	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%	105,774,429	69,643,542.92	65.84%	111,026,360	69,148,726.07	62.28%
	<b>Summary</b>	<b>106,967,015</b>	<b>65,338,146.87</b>	<b>61.08%</b>	<b>108,644,525</b>	<b>68,919,989.81</b>	<b>63.44%</b>	<b>111,365,076</b>	<b>70,686,547.55</b>	<b>63.47%</b>	<b>114,308,922</b>	<b>74,591,667.4</b>	<b>65.25%</b>	<b>122,476,674</b>	<b>80,872,211.75</b>	<b>66.03%</b>	<b>128,292,691</b>	<b>81,028,788.88</b>	<b>63.16%</b>
Fire	Fire	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%	7,247,913	1,169,930.25	16.14%	7,238,368	1,348,316.03	18.63%
	<b>Summary</b>	<b>6,983,747</b>	<b>799,375.25</b>	<b>11.45%</b>	<b>7,238,376</b>	<b>969,551.86</b>	<b>13.39%</b>	<b>7,188,089</b>	<b>1,109,244.79</b>	<b>15.43%</b>	<b>7,263,604</b>	<b>1,045,795.49</b>	<b>14.40%</b>	<b>7,247,913</b>	<b>1,169,930.25</b>	<b>16.14%</b>	<b>7,238,368</b>	<b>1,348,316.03</b>	<b>18.63%</b>
Marine	Cargo	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%	3,057,244	998,536.4	32.66%	2,858,247	1,095,171.8	38.32%
	Hull	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%	84,182	73,538.22	87.36%	93,231	87,084.9	93.41%
	<b>Summary</b>	<b>3,015,775</b>	<b>884,940.63</b>	<b>29.34%</b>	<b>3,077,794</b>	<b>801,721.7</b>	<b>26.05%</b>	<b>3,114,427</b>	<b>998,208.54</b>	<b>32.05%</b>	<b>3,122,015</b>	<b>1,023,934.78</b>	<b>32.80%</b>	<b>3,141,426</b>	<b>1,072,074.62</b>	<b>34.13%</b>	<b>2,951,478</b>	<b>1,182,256.7</b>	<b>40.06%</b>
Miscellaneous	IAR	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%	6,646,458	2,855,370.52	42.96%	6,501,306	3,018,169.36	46.42%
	Public Liability	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%	964,631	215,523.25	22.34%	1,004,199	531,657.65	52.94%
	Engineering	N/A		N/A	N/A		N/A	N/A		N/A		N/A	N/A		N/A		N/A		N/A
	Aviation	N/A		N/A	N/A		N/A	N/A		N/A		N/A	N/A		N/A		N/A		N/A
	Bail Bond	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%	148,092	72,273.45	48.80%	125,150	59,224.84	47.32%
	Travel	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%	1,363,598	271,875.66	19.94%	590,550	138,885.13	23.52%
	PA	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%	20,799,283	7,910,249.13	38.03%	22,863,280	8,249,344.04	36.08%
	Health	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%	10,305,663	6,226,267.92	60.42%	13,460,786	6,218,367.47	46.20%
	Other	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%	4,660,083	1,901,798.83	40.81%	4,387,594	1,938,071.22	44.17%
	<b>Summary</b>	<b>36,120,508</b>	<b>13,689,956.05</b>	<b>37.90%</b>	<b>39,608,300</b>	<b>16,362,753.44</b>	<b>41.31%</b>	<b>39,408,948</b>	<b>16,816,454.68</b>	<b>42.67%</b>	<b>40,828,235</b>	<b>17,248,170.21</b>	<b>42.25%</b>	<b>44,887,807</b>	<b>19,453,358.76</b>	<b>43.34%</b>	<b>48,932,865</b>	<b>20,153,719.71</b>	<b>41.19%</b>
<b>Summary</b>	<b>153,087,046</b>	<b>80,712,418.8</b>	<b>52.72%</b>	<b>158,568,995</b>	<b>87,054,016.81</b>	<b>54.90%</b>	<b>161,076,541</b>	<b>89,610,455.56</b>	<b>55.63%</b>	<b>165,522,776</b>	<b>93,909,567.88</b>	<b>56.74%</b>	<b>177,753,821</b>	<b>102,567,575.38</b>	<b>57.70%</b>	<b>187,415,402</b>	<b>103,713,081.32</b>	<b>55.34%</b>	

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

- Remarks :
- Accounting Year 2013-2016 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.
  - 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.