

## Overall Loss Ratio by Line of Business

Business Type : General Insurance  
Report Code : BA 1.1.1.3  
Period : Q1 2015 - Q3 2021\*  
Company Name : All

Unit: '000 Baht

Line of Business	Subclass	2015			2016			2017*			2018*			2019			2020			as at September ,2020*			as at September ,2021*		
		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	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%	16,693,226	11,398,441	68.28%	17,260,622	11,893,276.23	68.90%	12,984,384	8,657,441.53	66.68%	12,536,754	8,899,578.77	70.99%
	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%	105,702,376	68,712,165.05	65.01%	110,996,971	69,167,034.68	62.31%	82,908,435	50,420,173.37	60.81%	84,450,931	45,603,394.8	54.00%
	<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>122,395,603</b>	<b>80,110,606.05</b>	<b>65.45%</b>	<b>128,257,593</b>	<b>81,060,310.91</b>	<b>63.20%</b>	<b>95,892,818</b>	<b>59,077,614.9</b>	<b>61.61%</b>	<b>96,987,685</b>	<b>54,502,973.57</b>	<b>56.20%</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%	7,243,743	1,164,863.21	16.08%	7,236,029	1,350,435.26	18.66%	5,434,219	929,283.21	17.10%	5,443,014	1,295,677.14	23.80%
	<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>7,243,743</b>	<b>1,164,863.21</b>	<b>16.08%</b>	<b>7,236,029</b>	<b>1,350,435.26</b>	<b>18.66%</b>	<b>5,434,219</b>	<b>929,283.21</b>	<b>17.10%</b>	<b>5,443,014</b>	<b>1,295,677.14</b>	<b>23.80%</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%	3,048,442	1,005,648.34	32.99%	2,858,246	1,118,312.87	39.13%	2,138,743	810,076.46	37.88%	2,431,384	922,093.38	37.92%
	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	85,363.56	101.40%	93,231	85,561.78	91.77%	69,703	64,591.81	92.67%	99,665	28,684.51	28.78%
	<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>3,132,624</b>	<b>1,091,011.9</b>	<b>34.83%</b>	<b>2,951,476</b>	<b>1,203,874.65</b>	<b>40.79%</b>	<b>2,208,446</b>	<b>874,668.27</b>	<b>39.61%</b>	<b>2,531,049</b>	<b>950,777.89</b>	<b>37.56%</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%	6,644,625	2,936,739.78	44.20%	6,325,407	3,093,809.78	48.91%	4,847,107	2,388,938.42	49.29%	5,090,614	1,738,348.73	34.15%
	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%	939,368	207,804.03	22.12%	1,008,973	519,914.47	51.53%	737,891	350,261.72	47.47%	875,281	274,984.3	31.42%
	Engineering	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	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	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	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	66,885.92	45.17%	125,080	54,875.33	43.87%	94,992	43,359.37	45.65%	73,102	24,829.85	33.97%
	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%	1,363,629	318,944.84	23.39%	605,210	142,045.17	23.47%	475,094	129,918.49	27.35%	399,884	45,915.66	11.48%
	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%	20,800,482	7,988,581.89	38.41%	22,177,042	8,278,656.07	37.33%	17,184,568	6,089,276.63	35.43%	16,650,653	18,052,350.31	108.42%
	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%	10,300,508	6,120,300.36	59.42%	13,397,094	6,163,545.08	46.01%	9,908,846	4,525,746.75	45.67%	11,135,533	21,595,514.7	193.93%
	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%	4,712,014	1,913,959.78	40.62%	5,307,501	1,943,380.87	36.62%	3,105,473	1,528,259.6	49.21%	3,736,698	1,060,653.9	28.38%
	<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>44,908,718</b>	<b>19,553,216.6</b>	<b>43.54%</b>	<b>48,946,307</b>	<b>20,196,226.77</b>	<b>41.26%</b>	<b>36,353,970</b>	<b>15,055,760.98</b>	<b>41.41%</b>	<b>37,961,765</b>	<b>42,792,597.45</b>	<b>112.73%</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>177,680,688</b>	<b>101,919,697.76</b>	<b>57.36%</b>	<b>187,391,406</b>	<b>103,810,847.59</b>	<b>55.40%</b>	<b>139,889,454</b>	<b>75,937,327.36</b>	<b>54.28%</b>	<b>142,923,513</b>	<b>99,542,026.05</b>	<b>69.65%</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.
  - Allianz General Insurance merged with Allianz Ayudhya General Insurance on April 30, 2019.
  - New Hampshire Insurance merged with AIG Insurance on March 1, 2021.
  - Asset Insurance was subsequently changed name to The One Insurance on June 11, 2021.
  - JP Insurance was subsequently changed name to Jamart Insurance on July 15, 2021.
  - OIC has ordered Asia Insurance 1950 to stop signing up new customers from September 23, 2021 and was closed down on October 15, 2021.
  - The One Insurance was closed down on December 13, 2021.