

## Overall Loss Ratio by Line of Business

Business Type : General Insurance  
Report Code : BA 1.1.13  
Period : 2017\* - Q3 2023\*

Unit: '000 Baht

Line of Business	Subclass	2017*			2018*			2019			2020			2021			2022			as at September ,2022*			as at September ,2023*		
		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	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%	16,857,149	11,914,455.02	70.68%	17,038,801	11,715,288.06	68.76%	12,518,495	8,399,349.73	67.10%	14,104,558	10,182,499.29	72.19%
	Voluntary	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%	112,029,408	61,205,930.36	54.63%	116,589,588	65,591,329.51	56.26%	86,698,340	48,286,051.2	55.69%	91,919,109	52,807,165.44	57.45%
	<b>Summary</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>128,886,557</b>	<b>73,120,385.38</b>	<b>56.73%</b>	<b>133,628,389</b>	<b>77,306,617.57</b>	<b>57.85%</b>	<b>99,216,835</b>	<b>56,685,400.93</b>	<b>57.13%</b>	<b>106,023,667</b>	<b>62,989,664.73</b>	<b>59.41%</b>
Fire	Fire	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%	7,352,039	1,737,560.9	23.63%	6,919,931	1,752,974.35	25.33%	4,980,662	1,149,138.6	23.07%	5,510,367	1,299,348.93	23.58%
	<b>Summary</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>7,352,039</b>	<b>1,737,560.9</b>	<b>23.63%</b>	<b>6,919,931</b>	<b>1,752,974.35</b>	<b>25.33%</b>	<b>4,980,662</b>	<b>1,149,138.6</b>	<b>23.07%</b>	<b>5,510,367</b>	<b>1,299,348.93</b>	<b>23.58%</b>
Marine	Cargo	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%	3,325,086	1,248,919.93	37.56%	3,792,180	1,314,010.75	34.65%	2,818,618	1,002,095.32	35.55%	2,741,523	876,858.51	31.98%
	Hull	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%	135,261	54,858.82	40.56%	154,133	92,529.47	60.03%	112,560	71,874.4	63.85%	198,018	90,204.6	45.55%
	<b>Summary</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>3,460,347</b>	<b>1,303,778.75</b>	<b>37.68%</b>	<b>3,946,312</b>	<b>1,406,540.22</b>	<b>35.64%</b>	<b>2,931,178</b>	<b>1,073,969.72</b>	<b>36.64%</b>	<b>2,939,541</b>	<b>967,063.11</b>	<b>32.90%</b>
Miscellaneous	IAR	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%	6,806,042	2,435,638.08	35.79%	7,655,712	3,052,443.56	39.87%	5,747,844	2,174,513.01	37.83%	5,957,290	1,698,062.14	28.50%
	Public Liability	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%	1,183,606	358,104.99	30.26%	1,362,571	459,675.14	33.74%	1,010,552	404,891.79	40.07%	1,219,168	357,403.14	29.32%
	Bail Bond	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%	102,664	44,338.69	43.19%	105,414	27,816.05	26.39%	77,997	21,924.03	28.11%	174,825	10,955.38	6.27%
	Travel	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%	634,149	124,610.25	19.65%	1,689,336	542,137.3	32.09%	1,333,504	476,166.31	35.71%	1,168,562	333,256.48	28.52%
	PA	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%	21,882,132	19,538,583.1	89.29%	21,098,803	9,682,005.81	45.89%	16,209,652	7,489,308.4	46.20%	16,351,004	8,508,118.93	52.03%
	Health	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%	15,436,071	28,109,002.96	182.10%	14,689,734	76,868,887.44	523.28%	11,430,128	74,707,749.91	653.60%	11,166,369	6,530,846.36	58.49%
	Other	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%	4,901,853	1,714,453	34.98%	4,966,543	2,282,106.08	45.95%	3,720,662	1,660,521.18	44.63%	3,624,914	1,256,958.59	34.68%
	<b>Summary</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>50,946,517</b>	<b>52,324,731.07</b>	<b>102.71%</b>	<b>51,568,113</b>	<b>92,915,071.38</b>	<b>180.18%</b>	<b>39,530,338</b>	<b>86,935,074.63</b>	<b>219.92%</b>	<b>39,662,132</b>	<b>18,695,601.02</b>	<b>47.14%</b>
<b>Summary</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>190,645,459</b>	<b>128,486,456.1</b>	<b>67.40%</b>	<b>196,062,746</b>	<b>173,381,203.52</b>	<b>88.43%</b>	<b>146,659,012</b>	<b>145,843,583.88</b>	<b>99.44%</b>	<b>154,135,707</b>	<b>83,951,677.79</b>	<b>54.47%</b>	

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

Remarks :  
1. Accounting Year 2013-2016 data set are from the OIC annual reports.  
2. \* Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.  
3. N/A = Not available  
4. Each company shows data only accounting year 2013-2016.