

Overall Loss Ratio by Line of Business

Business Type : General Insurance
Report Code : BA 1.1.13
Period : 2019 - Q1 2024*

Unit: '000 Baht

Line of Business	Subclass	2019			2020			2021			2022			2023			as at March ,2023*			as at March ,2024*		
		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	16,693,226	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%	17,957,161	13,428,328.23	74.78%	4,482,960	3,429,503.02	76.50%	31,233,657	3,396,361.82	10.87%
	Voluntary	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%	121,966,967	71,274,740.1	58.44%	29,754,385	17,554,457.87	59.00%	182,587	18,103,294.33	9,914.90%
	Summary	122,395,603	80,110,606.05	65.45%	128,257,593	81,060,310.91	63.20%	128,886,557	73,120,385.38	56.73%	133,628,389	77,306,617.57	57.85%	139,924,128	84,703,068.33	60.53%	34,237,345	20,983,960.89	61.29%	31,416,244	21,499,656.15	68.43%
Fire	Fire	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%	7,354,462	1,701,896.36	23.14%	1,834,547	477,394.32	26.02%	123,775	329,105.95	265.89%
	Summary	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%	7,354,462	1,701,896.36	23.14%	1,834,547	477,394.32	26.02%	123,775	329,105.95	265.89%
Marine	Cargo	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%	3,661,088	1,131,721.44	30.91%	890,281	205,031.14	23.03%	4,934,442	194,019.3	3.93%
	Hull	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%	249,167	107,556.93	43.17%	76,979	23,667.1	30.74%	808,651	32,144.72	3.98%
	Summary	3,132,624	1,091,011.9	34.83%	2,951,476	1,203,874.65	40.79%	3,460,347	1,303,778.75	37.68%	3,946,312	1,406,540.22	35.64%	3,910,255	1,239,278.37	31.69%	967,260	228,698.24	23.64%	5,743,093	226,164.02	3.94%
Miscellaneous	IAR	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%	7,746,308	2,788,532.52	36.00%	1,987,564	668,860.21	33.65%	716,326	599,350.36	83.67%
	Public Liability	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%	1,538,058	469,857.26	30.55%	375,830	235,823.75	62.75%	5,406,212	167,660.58	3.10%
	Bail Bond	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%	192,364	13,369.43	6.95%	23,606	6,746.99	28.58%	1,541,254	4,963.96	0.32%
	Travel	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%	1,617,086	473,077.55	29.25%	390,402	127,093.07	32.55%	25,672	153,491.47	597.90%
	PA	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%	21,690,443	10,744,244.18	49.53%	5,157,305	2,609,466.22	50.60%	4,818,670	2,763,989.15	57.36%
	Health	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%	14,476,279	9,022,004.23	62.32%	3,397,556	1,514,065.39	44.56%	-620,442	2,431,072.74	-391.83%
	Other	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%	5,072,977	1,796,872.64	35.42%	1,147,078	320,898.75	27.98%	53,154,440	631,125.84	1.19%
	Summary	44,908,718	19,553,216.6	43.54%	48,946,307	20,196,226.77	41.26%	50,946,517	52,324,731.07	102.71%	51,568,113	92,915,071.38	180.18%	52,333,516	25,307,957.81	48.36%	12,479,341	5,482,954.38	43.94%	65,042,132	6,751,654.1	10.38%
Summary	177,680,688	101,919,697.76	57.36%	187,391,406	103,810,847.59	55.40%	190,645,459	128,486,456.1	67.40%	196,062,746	173,381,203.52	88.43%	203,522,362	112,952,200.87	55.50%	49,518,493	27,173,007.83	54.87%	102,325,244	28,806,580.22	28.15%	

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.