

Overall Loss Ratio by Line of Business

Business Type : General Insurance
Report Code : BA 1.1.13
Period : 2019 - Q2 2024*

Unit: '000 Baht

Line of Business	Subclass	2019			2020			2021			2022			2023			as at June ,2023*			as at June ,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%	8,983,605	6,811,713.6	75.82%	8,734,846	6,608,728.14	75.66%
	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%	60,060,379	35,226,270.86	58.65%	60,663,207	35,950,240.69	59.26%
	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%	69,043,984	42,037,984.46	60.89%	69,398,053	42,558,968.83	61.33%
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%	3,676,256	885,684.49	24.09%	3,868,419	781,400.05	20.20%
	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%	3,676,256	885,684.49	24.09%	3,868,419	781,400.05	20.20%
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%	1,834,174	524,520.06	28.60%	1,893,738	520,768	27.50%
	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%	147,454	53,143.55	36.04%	45,603	45,267.18	99.26%
	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%	1,981,628	577,663.61	29.15%	1,939,340	566,035.18	29.19%
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%	3,964,593	966,473.4	24.38%	3,739,812	1,301,770.51	34.81%
	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%	774,188	203,797.69	26.32%	881,905	249,961.24	28.34%
	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%	141,635	10,160.13	7.17%	43,256	10,674.54	24.68%
	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%	805,463	254,013.94	31.54%	933,468	306,729.62	32.86%
	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%	10,445,750	5,231,976.49	50.09%	10,846,601	5,063,759.93	46.69%
	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%	7,578,858	3,956,773.15	52.21%	7,329,226	4,721,055.78	64.41%
	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%	2,413,998	848,195.36	35.14%	2,652,349	1,279,931.44	48.26%
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%	26,124,485	11,471,390.16	43.91%	26,426,617	12,933,883.06	48.94%	
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%	100,826,354	54,972,722.72	54.52%	101,632,429	56,840,287.12	55.93%

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.