



# ព្រះរាជាណាចក្រកម្ពុជា

ជាតិ សាសនា ព្រះមហាក្សត្រ

KINGDOM OF CAMBODIA  
NATION-RELIGION-KING

សមាគមធានារ៉ាប់រងកម្ពុជា

INSURANCE ASSOCIATION OF CAMBODIA

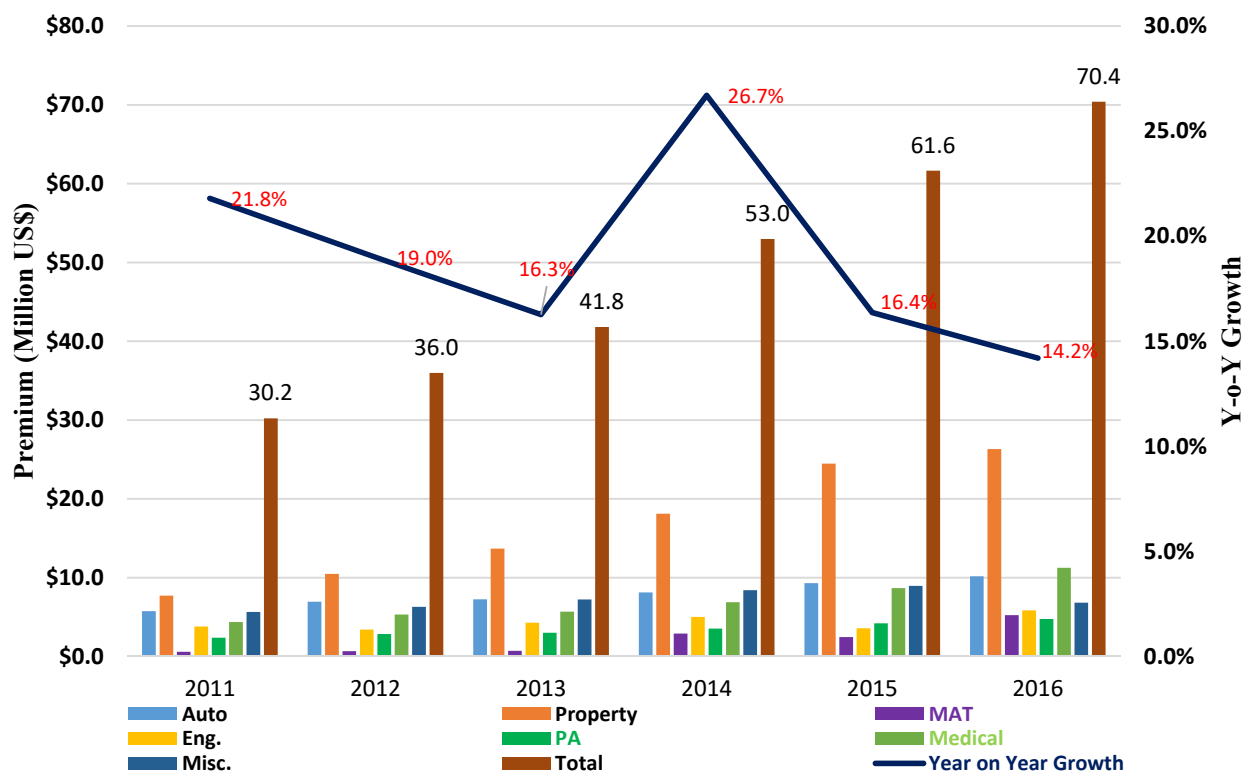
## Market Statistic for General Insurance 2016

### 1. Gross Premium by Line of Business (In USD) 2011-2016

LOB	Premium						Y-o-Y Growth 2016 Vs 2015	CAGR 2011-2016
	2011	2012	2013	2014	2015	2016		
Auto	5,747,011	6,949,409	7,240,693	8,123,794	9,302,540	10,181,794	9%	12.1%
Property	7,718,219	10,474,521	13,681,257	18,110,074	24,470,896	26,313,938	8%	27.8%
MAT	597,118	671,769	698,489	2,903,699	2,472,741	5,229,519	111%	54.4%
Eng.	3,802,918	3,412,336	4,287,913	5,023,883	3,571,282	5,852,662	64%	9%
PA	2,364,928	2,840,277	3,002,880	3,539,896	4,204,259	4,755,756	13%	15%
Medical	4,352,098	5,313,298	5,690,233	6,877,312	8,665,171	11,257,000	30%	20.9%
Misc.	5,639,083	6,301,186	7,211,424	8,397,083	8,959,047	6,810,941	-24%	3.9%
<b>Total</b>	<b>30,221,375</b>	<b>35,962,796</b>	<b>41,812,889</b>	<b>52,975,741</b>	<b>61,645,937</b>	<b>70,401,608</b>	<b>14%</b>	<b>18.4%</b>

- Gross Premium in the first quarter increased by 20% Y-o-Y; however, the last three quarters equally increased at 12%. In overall, the Gross Premium in 2016 increased by **14%** Y-o-Y, in which MAT, Eng. and Medical grew 111%, 64%, and 30%, respectively.
- Over the last five years, the industry grew from \$30.2 to \$70.4, its compound annual growth rate was **18.4%**.

Gross Premium (Left) and Growth (Right) of Non-Life Insurance  
2011-2016



## 2. Gross Claim by Line of Business (In USD) 2011-2016

Line of Business	Auto	Property	MAT	Eng.	PA	Medical	Misc.	Total	
Gross Claim Incurred	2011	1,745,497	16,542,919	52,277	466,202	602,241	1,663,315	685,333	<b>21,757,784</b>
	2012	1,434,165	2,282,725	45,546	918,407	849,550	2,309,649	740,391	<b>8,580,433</b>
	2013	2,684,787	5,460,128	28,467	2,618,762	885,782	2,504,491	210,395	<b>14,392,812</b>
	2014	2,920,055	8,934,813	108,506	1,630,326	1,474,418	2,689,609	590,631	<b>18,348,358</b>
	2015	4,462,190	2,983,252	349,345	(3,954)	1,309,502	3,234,514	740,161	<b>13,075,010</b>
	2016	4,789,651	3,162,833	833,702	<b>12,160,680</b>	1,322,608	4,524,662	2,779,953	<b>29,574,089</b>
Gross Claim Paid	2011	2,162,273	18,791,166	51,381	487,983	765,021	1,896,444	675,572	<b>24,829,840</b>
	2012	2,257,480	9,954,231	972,789	424,033	990,546	2,400,988	677,240	<b>17,677,307</b>
	2013	2,335,619	635,130	18,062	2,171,145	874,762	2,455,667	137,766	<b>8,628,152</b>
	2014	2,921,786	5,709,017	71,904	1,759,867	982,811	2,730,969	202,734	<b>14,379,088</b>
	2015	3,209,604	2,805,104	37,453	646,336	1,531,297	3,101,574	396,281	<b>11,727,650</b>
	2016	3,503,858	2,387,562	149,060	1,106,028	1,390,969	4,121,657	985,208	<b>13,644,341</b>

- Claim Incurred increased by 126% from US\$ 13.1 Million in 2015 to US\$ 29.6 Million in 2016 due to the big claim of Engineering, representing 41% of the total claim.

## 3. Market Share by Line of Business in 2015-2016

