



ព្រះរាជាណាចក្រកម្ពុជា

ជាតិ សាសនា ព្រះមហាក្សត្រ

KINGDOM OF CAMBODIA
NATION-RELIGION-KING

សមាគមធានារ៉ាប់រងកម្ពុជា

INSURANCE ASSOCIATION OF CAMBODIA

Market Statistic for General Insurance 1Q17

I. Gross Premium by LOB (\$US) in 1Q16 Vs 1Q17

LOB	Jan	Feb	Mar	Total Q1.17	Total Q1.16	Y-O-Y
Auto	1,475,554	900,386	1,195,707	3,571,648	3,244,099	10.1%
Property	3,347,483	1,561,899	2,480,761	7,390,143	6,628,707	11.5%
MAT	104,312	192,110	430,311	726,733	1,211,563	-40.0%
Eng.	447,784	451,123	259,829	1,158,736	1,291,256	-10.3%
PA	855,683	334,752	341,420	1,531,855	1,439,534	6.4%
Medical	2,579,414	783,299	1,260,288	4,623,001	4,065,204	13.7%
Misc.	1,720,480	377,660	483,775	2,581,915	2,430,602	6.2%
Total	10,530,710	4,601,230	6,452,091	21,584,031	20,310,965	6.3%

-In 1Q17, gross premium grew marginally at only 6.3%, exhibiting a big difference in number to the previous year comparison - Q1.16 and Q1.15 – which stood at 20.3% increase. Surprisingly, MAT premium dramatically dropped 40% while the Engineer 10% decrease. Additionally, it's also noticed the premium in medical was recorded far less than before which fell from 66.6% to 13.7%.

II. Gross Claim Paid

LOB	1Q17			Total Q1.17	1Q16			Total Q1.16
	Jan	Feb	Mar		Jan	Feb	Mar	
Auto	221,533	250,194	340,509	812,236	223,965	287,658	318,349	829,972
Property	101,183	163,925	69,068	334,176	339,054	22,779	80,552	442,385
MAT	5,422	-	81,233	86,655	47,110	205	1,928	49,243
Eng.	250,680	507,771	706,497	1,464,948	362	18,808	-	19,170
PA	158,713	91,963	104,922	355,597	147,632	118,014	170,315	435,961
Medical	587,741	500,520	558,064	1,646,326	304,443	310,042	327,265	941,750
Misc.	56,834	7,673	7,404	71,911	826	1,118	3,653	5,598
Total	1,382,106	1,522,046	1,867,698	4,771,850	1,063,392	758,624	902,061	2,724,078

-Surprisingly, the claim paid in Q1.17, 4,771,698, depicted its increase nearly doubled the previous record of 2,724,078 in Q1.16. Such a huge gain can be obviously seen through the fact that the claim paid on the engineer and medical rose up to 1, 464, 948 and 1,646,326 respectively in Q1.17, while the Q1.16 represented only 19,170 in engineer and 941,750 in medical.