



សមាគមធានារ៉ាប់រងកម្ពុជា  
INSURANCE ASSOCIATION OF CAMBODIA

ព្រះរាជាណាចក្រកម្ពុជា  
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KINGDOM OF CAMBODIA  
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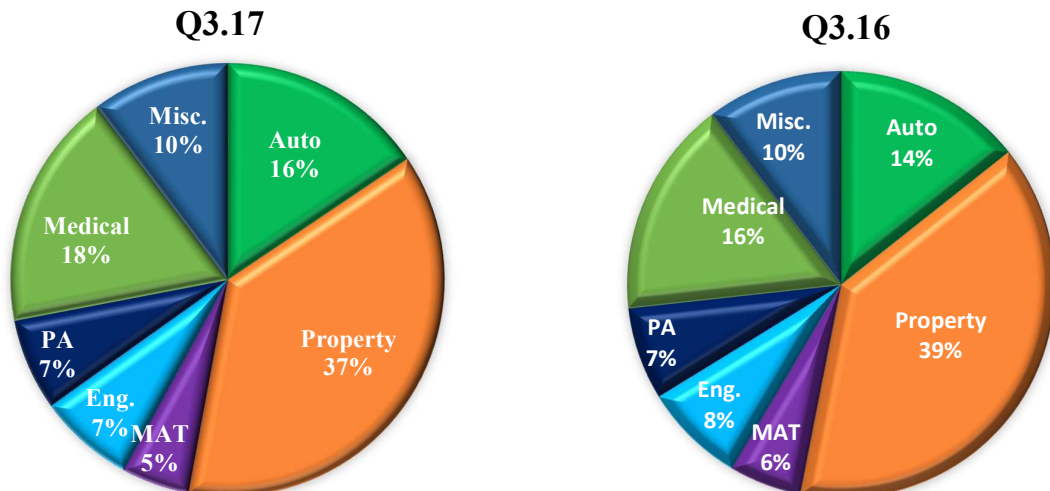
## Market Statistic for General Insurance 3Q17

### I. Gross Premium

LOB	Total Gross Premium		
	Q3.17	Q3.16	Y-O-Y Growth
Auto	8,610,446	7,731,254	11.4%
Property	20,657,010	20,943,079	-1.4%
MAT	2,799,333	2,948,954	-5.1%
Eng.	3,954,875	4,153,289	-4.8%
PA	3,799,535	3,800,022	0.0%
Medical	9,818,826	8,873,303	10.7%
Misc.	5,685,099	5,573,356	2.0%
<b>Total</b>	<b>55,325,123</b>	<b>54,023,257</b>	<b>2.4%</b>

- Business performance in 3Q17 was slightly better than the previous quarter. Gross premium increased **2.4%** Y-O-Y in 3Q17 as compared to a flat rate of 0.5% in 2Q17. The growth was driven by increase of motor and medical insurances which grew 11.4% and 10.7% respectively. The growth of property insurance, which is the biggest business line, became negative although the number of policy for this business line was seen growing. Likewise, the gross premium of MAT line decreased 5.1%, yet the number of policy grew by 9.6%.

### ❖ Market Share by Line of Business



General Insurance dominated by Property line, but its market share shrank from 39% in Q3.16 to 37% in Q3.17. In overall, the three main business line of Property, Auto, and Medical was accounted of 71% of the total gross premium in Q3.17.

## II. Net Premium (Retention)

LOB	Net Premium			Retention Ratio %	
	Q3.17	Q3.16	Change %	Q3.17	Q3.16
Auto	5,484,453	5,607,925	-2.2%	63.7%	72.5%
Property	6,516,935	7,655,224	-14.9%	31.5%	36.6%
MAT	276,505	424,522	-34.9%	9.9%	14.4%
Eng.	841,189	921,132	-8.7%	21.3%	22.2%
PA	2,431,244	2,500,831	-2.8%	64.0%	65.8%
Medical	4,925,459	4,347,148	13.3%	50.2%	49.0%
Misc.	1,173,169	2,035,197	-42.4%	20.6%	36.5%
<b>Total</b>	<b>21,648,955</b>	<b>23,491,980</b>	<b>-7.8%</b>	<b>39.1%</b>	<b>43.5%</b>

-Although the Goss Premium increased, Net Premium dropped by 7.8% Y-O-Y. Retention ratio decreased across all business lines, except Health & Medical, making overall retention ratio dropped from 43.5% in Q3.16 to 39.1% in Q3.17.

## III. Gross Claim Incurred

LOB	Gross Claim Incurred			Claim Ratio (%)	
	Total Q3.17	Total Q3.16	Change %	Q3.17	Q3.16
Auto	3,003,227	3,633,850	-17.4%	34.9%	47.0%
Property	1,389,239	4,658,161	-70.2%	6.7%	22.2%
MAT	80,457	770,459	-89.6%	2.9%	26.1%
Eng.	1,156,390	7,646,184	-84.9%	29.2%	184.1%
PA	2,703,497	1,066,284	153.5%	71.2%	28.1%
Medical	3,688,552	2,965,049	24.4%	37.6%	33.4%
Misc.	364,535	1,272,003	-71.3%	6.4%	22.8%
<b>Total</b>	<b>12,385,896</b>	<b>22,011,990</b>	<b>-155.4%</b>	<b>22.4%</b>	<b>40.7%</b>

- Gross Claim Incurred significantly decreased across all business lines except PA and Medical. Claim ratio for PA was exceptionally increased from 28.1% in Q3.16 to 71.2% in Q3.17.

Phnom Penh, November 14, 2017  
**Insurance Association of Cambodia**