



ព្រះរាជាណាចក្រកម្ពុជា

ជាតិ សាសនា ព្រះមហាក្សត្រ

KINGDOM OF CAMBODIA
NATION-RELIGION-KING

សមាគមធានារ៉ាប់រងកម្ពុជា

INSURANCE ASSOCIATION OF CAMBODIA

Market Statistic for General Insurance 1Q18

I. Gross Premium and Net Premium by LOB (\$US) in 1Q18 Vs 1Q17

LOB	1Q18			1Q17			Gross Pre (Y-O-Y)
	No. of Policy	Gross Pre.	Net Pre.	No. of Policy	Gross Pre.	Net Pre.	
Auto	18,163	4,090,835	2,455,302	12,490	3,571,648	2,300,650	14.5%
Property	7,354	8,898,790	3,025,845	6,900	7,390,143	2,599,478	20.4%
MAT	715	1,203,617	107,212	512	726,733	65,564	65.6%
Eng.	706	1,198,593	239,139	523	1,158,736	241,215	3.4%
PA	4,150	1,778,714	1,112,741	3,860	1,531,855	964,271	16.1%
Medical	888	4,586,613	2,412,758	929	4,623,001	2,528,724	-0.8%
Misc.	908	2,966,151	662,797	856	2,581,915	598,027	14.9%
Total	32,884	24,723,313	10,015,796	26,070	21,584,031	9,297,928	14.5%

- For 1Q18, gross premium grew 14.5% Y-O-Y. Most of the business lines were seen growing, except for medical insurance which had negative growth of 0.8%.
- Overall, the growth was mainly driven by MAT insurance, growing 65.6%, followed by property 20.4%, PA 16% and Auto 14.5%.
- Property, Medical and Auto insurances dominate the market with combined share of premium of more than 71.1%.

II. Gross Claim and Net Claim 2018-2017

LOB	2018			2017		
	Claim Paid	Claim Incurred	Net Claim Incurred	Claim Paid	Claim Incurred	Net Claim Incurred
Auto	1,167,125	1,285,090	694,383	812,236	1,143,170	713,163
Property	982,639	964,244	350,319	334,176	331,647	150,005
MAT	(28,957)	330,473	8,604	86,655	74,357	37,807
Eng.	377,318	35,724	14,305	1,464,948	930,216	19,753
PA	378,114	275,517	205,492	355,597	265,027	230,277
Medical	1,670,751	1,355,411	896,563	1,646,326	1,393,689	789,007
Misc.	27,384	84,341	138,957	71,911	(19,323)	182,800
Total	4,574,374	4,330,799	2,308,624	4,771,850	4,118,785	2,122,812

- Gross claim incurred in 1Q18 has slightly increased at 5% Y-O-Y while the claim ratio decreased from 19.1% in 1Q17 to 17.5% in 1Q18.

Note: Phillip General Insurance's report is not available for this period.

Phnom Penh, May 28, 2018

Insurance Association of Cambodia