



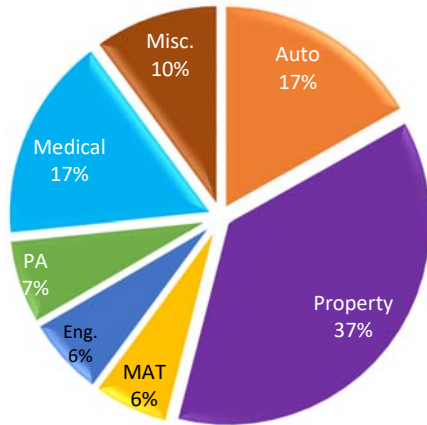
Market Statistic for General Insurance 1H18

I. Gross Premium by LOB (\$US) in 1H18 Vs 1H17

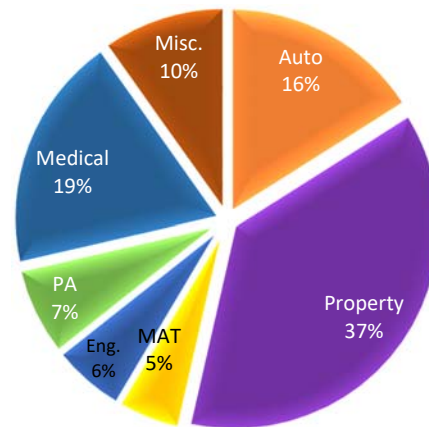
LOB	1H18			1H17			Gross Pre. (Y-O-Y)
	1Q18	2Q18	1H18	1Q17	2Q17	1H17	
Auto	4,090,835	3,141,239	7,232,074	3,571,647	2,438,656	6,010,303	20.3%
Property	8,898,790	7,079,055	15,977,845	7,390,143	6,719,269	14,109,411	13.2%
MAT	1,203,617	1,424,897	2,628,514	726,733	1,141,135	1,867,869	40.7%
Eng.	1,198,593	1,587,540	2,786,133	1,158,735	1,026,405	2,185,140	27.5%
PA	1,778,714	1,147,099	2,925,813	1,531,855	1,121,350	2,653,206	10.3%
Medical	4,586,613	2,504,188	7,090,801	4,623,001	2,436,854	7,059,855	0.4%
Misc.	2,966,151	1,375,303	4,341,453	2,581,915	1,105,108	3,687,023	17.7%
Total	24,723,313	18,259,320	42,982,633	21,584,029	15,988,777	37,572,806	14.4%

- For 1H18, gross premium has been steadily increasing at the rate of 14.4% Y-O-Y. Moreover, by comparing Q-O-Q the growth rate has decreased by 26.1%.
- The growth was mainly driven by MAT insurance, growing 40.7%, followed by Eng. 27.5%, Auto 20.3%. Moreover, we notice that premium of PA increased 16.1% in 1Q18 whereas, in 2Q18 it has also showed a slight growth of 10.3%. On the other hand, Medical has decreased by 0.8% in 1Q18 while there was a slight increase in 2Q18 of 0.4%.
- Premium of Auto insurance accounted 17% of the total market share in 1H18, increasing from 16% in 1H17.
- While the market share for property insurance which dominate the market remained unchanged, medical insurance market share shrank from 19% in 1H17 to 17% in 1H18.
- The number of policy has indicated a growth in all business lines. More importantly, it is noticeable that the number of policy of Auto insurance has generated huge growth up to 81.8% Y-O-Y.
- Overall, retention ratio in 1H18 slightly decreased to 39% from 40% in 1H17. It has been noticed that the retention ratio for Auto insurance kept decreasing from 74.3% in 1H16 to 63.9% in 1H17 and 60% in 1H18.

Market share for 1H18



Market share for 1H17



II. Gross Claim and Net Claim 1H18-1H17

LOB	2018			2017		
	Claim Paid	Claim Incurred	Net Claim Incurred	Claim Paid	Claim Incurred	Net Claim Incurred
Auto	2,423,629	2,995,078	1,596,184	1,778,461	2,471,886	1,429,949
Property	2,199,974	1,918,893	586,974	731,114	939,242	237,037
MAT	15,819	334,479	8,264	477,224	108,463	47,280
Eng.	472,765	140,579	34,329	2,223,589	1,071,523	35,257
PA	740,152	695,276	416,161	683,672	593,333	397,486
Medical	3,262,041	2,928,178	1,810,289	3,077,699	2,917,939	1,637,270
Misc.	74,746	344,589	219,610	142,291	140,965	239,265
Total	9,189,126	9,357,072	4,671,811	9,114,050	8,243,352	4,023,544

- Gross claim incurred in 1H18 has increased at 13.5% Y-O-Y while the claim ratio remained steady at 21.8%.
- It is noticed that there are two business lines that has highest claim ratio- they are motor insurance and medical insurance with claim ratio of 41.4% and 41.3% respectively.

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

Phnom Penh, August 07, 2018
Insurance Association of Cambodia