



# និយ័តករទោសារ៉ាប់ខេត្តកម្ពុជា

## INSURANCE REGULATOR of CAMBODIA

### Insurance Market Data 4th Quarter of 2025

Description		Q4 2025 USD	Q4 2024 USD	Growth ⬆️ ⬆️
Gross Premium	Life Insurance	50,550,229	49,523,518	⬆️ 2%
	General Insurance	35,255,410	24,855,331	⬆️ 42%
	Total:	85,805,639	74,378,849	⬆️ 15%
Net Premium Earned	Life Insurance	48,364,481	47,431,057	⬆️ 2%
	General Insurance	18,916,287	8,101,589	⬆️ 134%
	Total:	67,280,767	55,532,646	⬆️ 21%
Gross Claim Incurred	Life Insurance	9,660,199	9,909,863	⬆️ 3%
	General Insurance	13,296,647	11,375,040	⬆️ 17%
	Total:	22,956,847	21,284,903	⬆️ 8%
Underwriting Gain/(Loss)		12,928,860	12,136,947	⬆️ 7%
Net Operation Expenses		49,713,021	42,702,039	⬆️ 16%
Financial Income		13,150,765	12,416,769	⬆️ 6%

\* Note: The Performance of the Micro Insurer is included in the General Insurance Market