

Insurance Commission of The Bahamas
 Industry Performance Ratios as at December 31, 2017

Performance Ratios			
Long-term			
	2017	2016	2015
Risk Retention Ratio	87.4%	88.9%	88.7%
Net Loss Ratio	74.7%	73.3%	74.0%
Expense Ratio	28.5%	29.5%	29.6%
Combined Ratio	103.2%	102.8%	103.6%
Return on Equity	9.3%	10.8%	11.4%
Return on Investment	4.0%	4.4%	4.7%

Performance Ratios			
General			
	2017	2016	2015
Risk Retention Ratio	30.8%	32.2%	31.8%
Net Loss Ratio	33.3%	55.7%	30.3%
Expense Ratio	66.4%	66.3%	62.8%
Combined Ratio	99.7%	122.0%	93.1%
Return on Equity	8.2%	-3.8%	8.9%
Return on Investment	16.9%	-7.3%	18.5%