

Quarterly Report

Quarter 3 2020

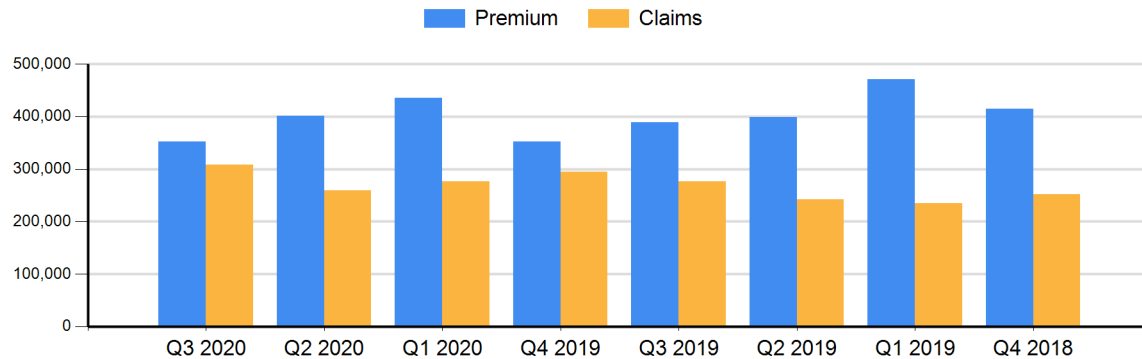


Hazmieh, ACAL Building,
Mount Lebanon

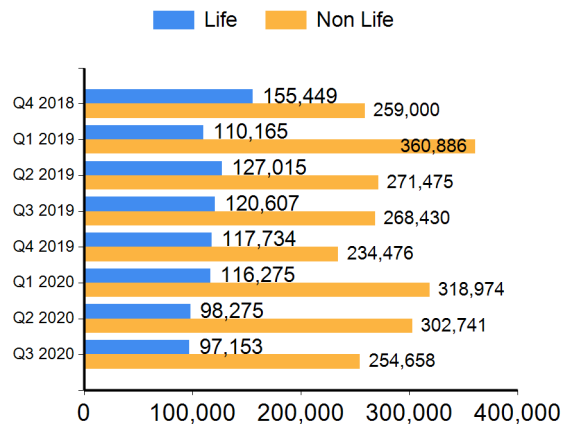
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Key Market Figures

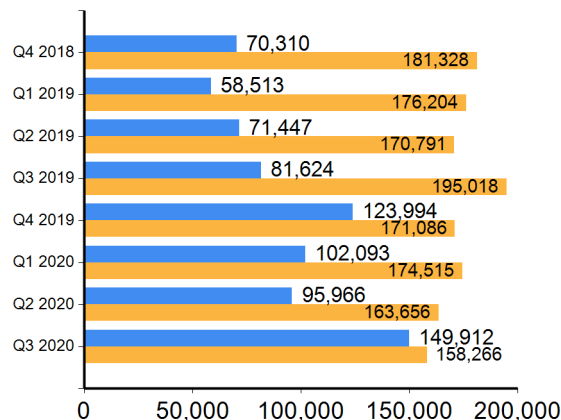
Note: All amounts in the charts are 1/1,000 scaled



Development of Life and Non Life premium of the Lebanese Insurance



Development of the paid benefits for life and non life insurance



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YTD Measures

1,188,075,524 USD

-6 %

Total YTD Gross Written Premium

1,610,788,736 USD(2019)

26.2 %

Life Share

29.5 % (2019)

73.8 %

Non Life Share

70.5 % (2019)

844,407,163 USD

USD

12 %

Total indemnities paid

1,048,676,413

USD(2019)

14.9 %

Claims Motor Share

18.7 % (2019)

36.4 %

Claims Medical Share

40.4 % (2019)

(145,591,236) USD

-192

Total YTD Net Investment Income

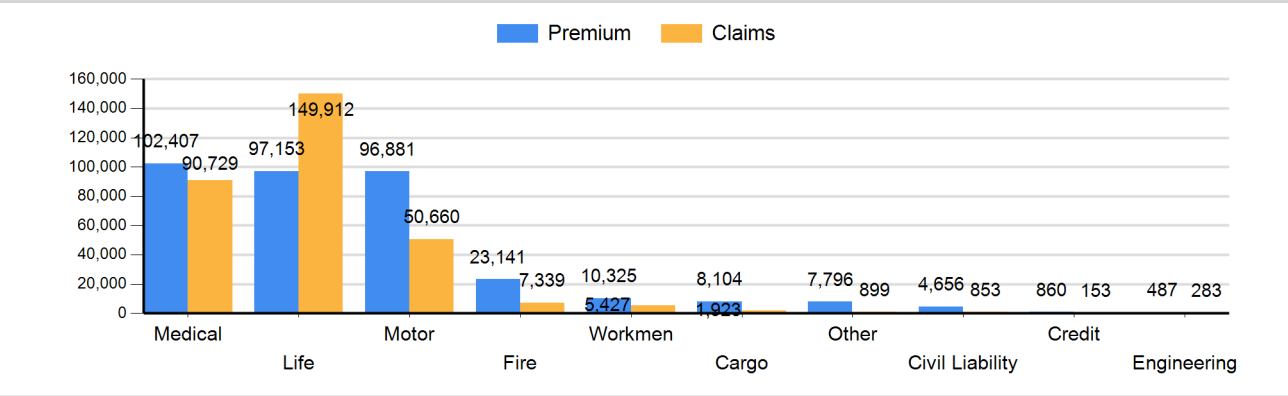
117,939,994

USD(2019)

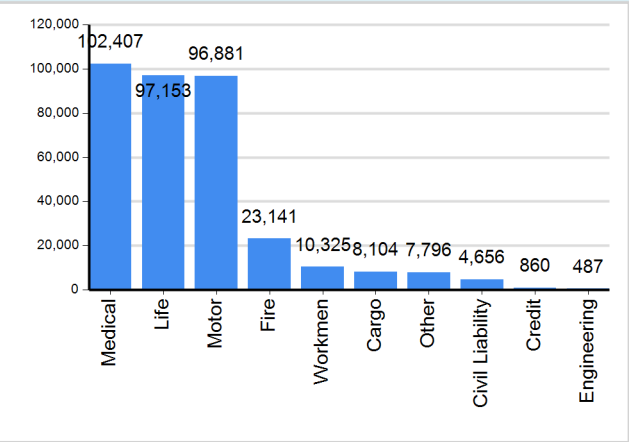
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

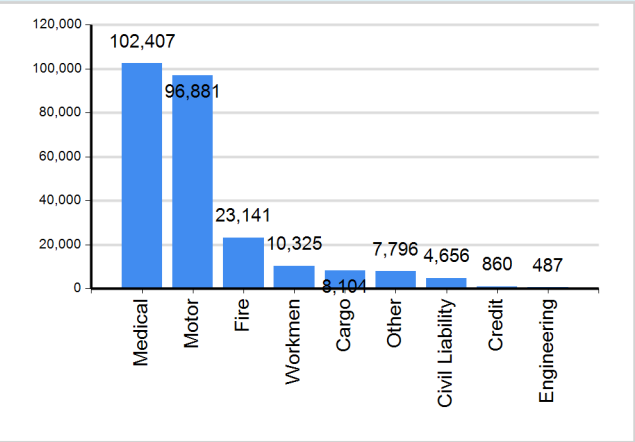
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



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YTD Measures

Premium

26.2%	-13 %	38.0%	3 %
Life Insurance		Medical Insurance	
20.3%	-5 %	6.8%	-3 %
Motor Insurance		Fire Insurance	
2.7%	-16 %	2.5%	-4 %
Workmen Insurance		Cargo Insurance	

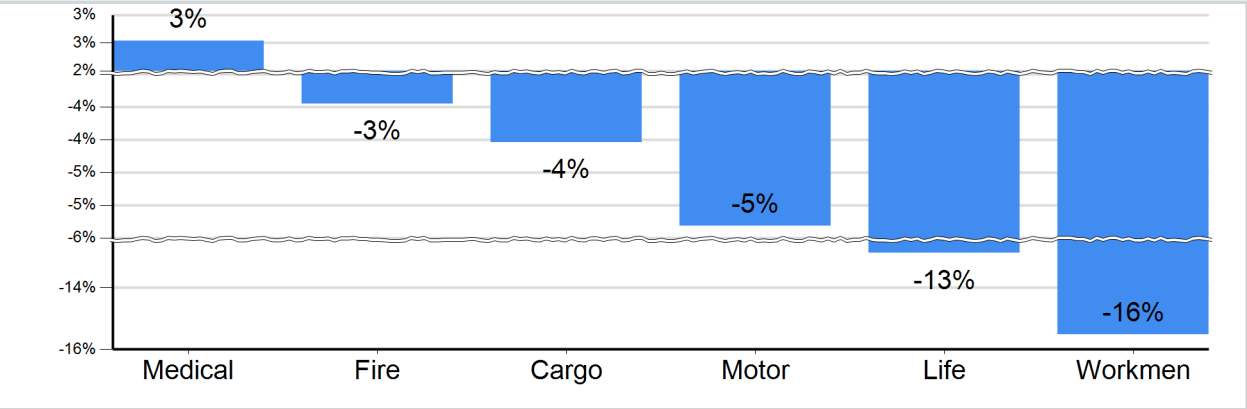
Claims

41.2%	64 %	36.4%	-5 %
Life Insurance		Medical Insurance	
14.9%	-17 %	2.7%	14 %
Motor Insurance		Fire Insurance	
2.3%	-11 %	0.9%	27 %
Workmen Insurance		Cargo Insurance	

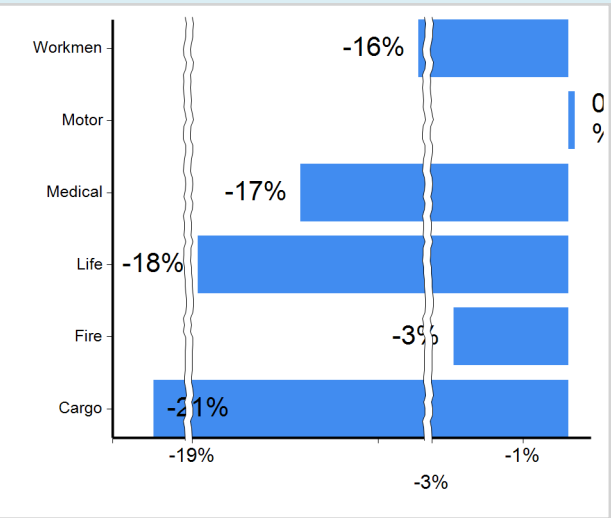
Note: All Growth Percentages are YTD Growth

Growth Analysis

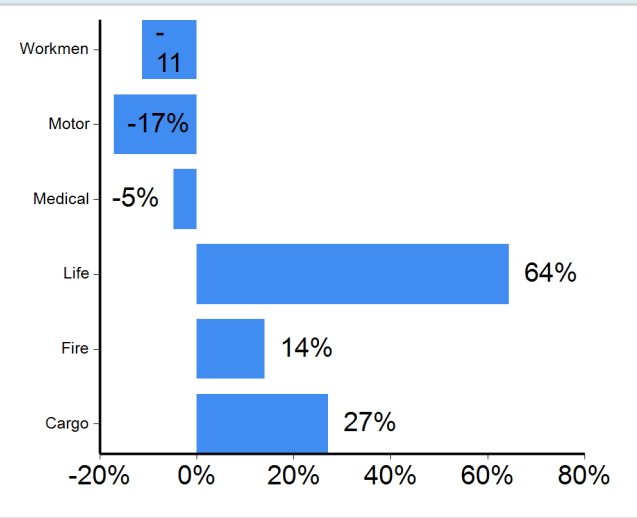
Premium Growth for the main LOBs



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



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Premium Growth for the main LOBs

3%	-3%
Medical	Fire
-4%	-5%
Cargo	Motor
-13%	-16%
Life	Workmen

-13%	-3%
Life	Non Life

-6%
Market YTD Growth
-10 % Parallel Period (Q3 2019)

Claims Growth for the main LOBs

64%	27%
Life	Cargo
14%	-5%
Fire	Medical
-11%	-17%
Workmen	Motor

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

Quarterly Report

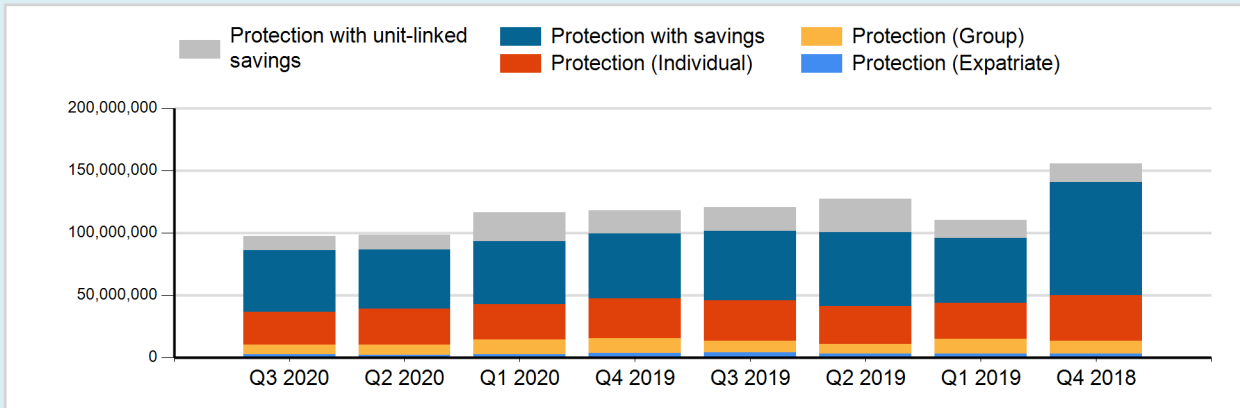
Quarter 3 2020



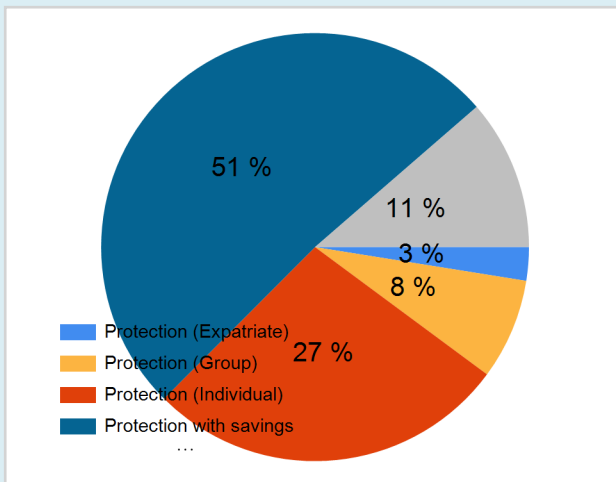
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Life Insurance Analysis

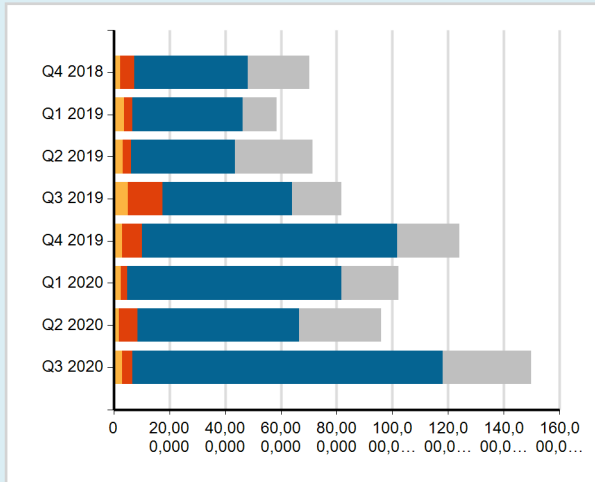
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



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YTD Measures

Protection **Saving**

37.8%

Premiums

62.2%

86.9%

Number of Subject Matters

13.1%

27.9%

Acquisition and Admin Expenses / Premium

19.9%

311,702,992 USD **-13%**

YTD Turnover and Growth

26%

Market Share

41%

Claims Share

-2.8%

Net Investment Income of Unit Linked Subject Matters v/s Other Saving Subject Matters

Note: All Growth Percentages are YTD Growth

(159,147,35 USD

-231

Net Income from the Life related investments

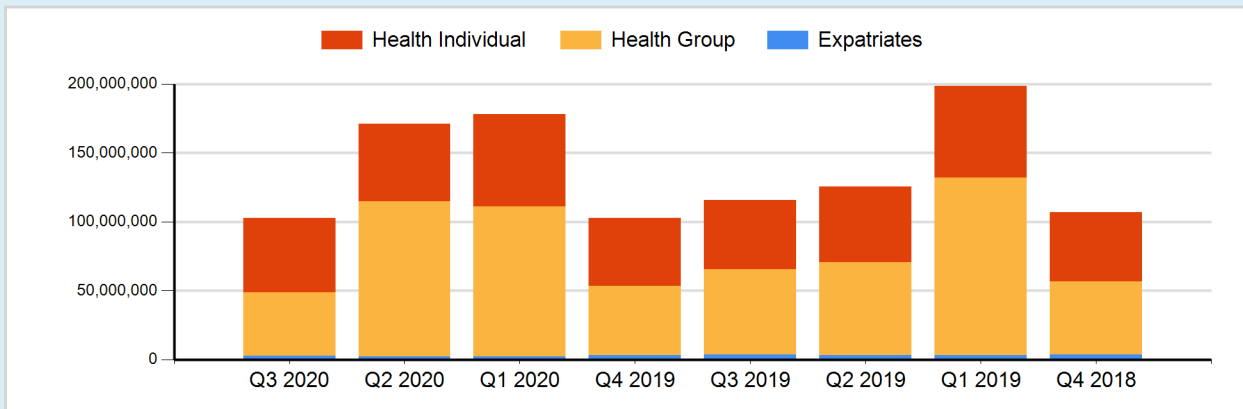
347,970,941 USD

64 %

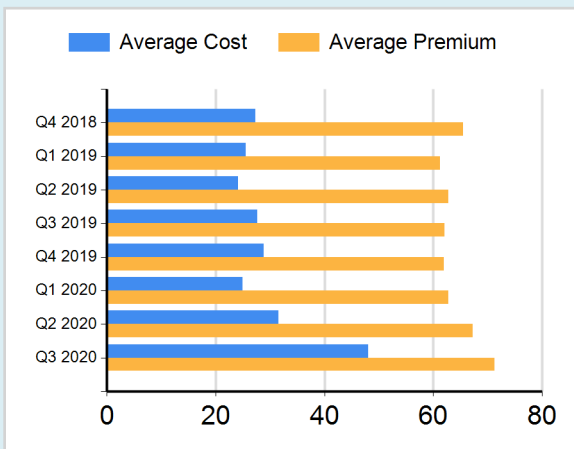
YTD Total Paid Claims

Medical Insurance Analysis

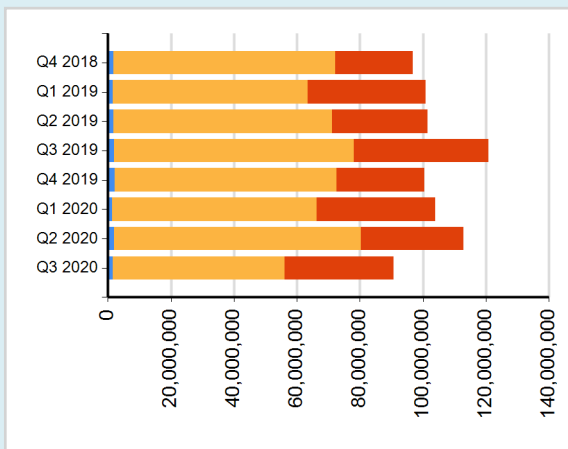
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



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YTD Measures

Medical

Expat

444,036,068 USD 7,201,464 USD

Premiums

3%

-24%

Growth in Premium

-14%

-29%

Growth in Number Of Subject Matters

19.1%

52.1%

Acquisition and Admin Expenses/Premium

451,237,532 USD 3%

YTD Turnover and Growth

38.0%

36.4%

Market Share

Claims Share

51.5%

Non Life Market Share

67

USD

8 %

Average Expat Premium By Subject Matter

35

USD

35 %

Average expat Acquisition and Admin

575,388

-17 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

3,893,561 USD

-71 %

Net Income from the Medical related investments

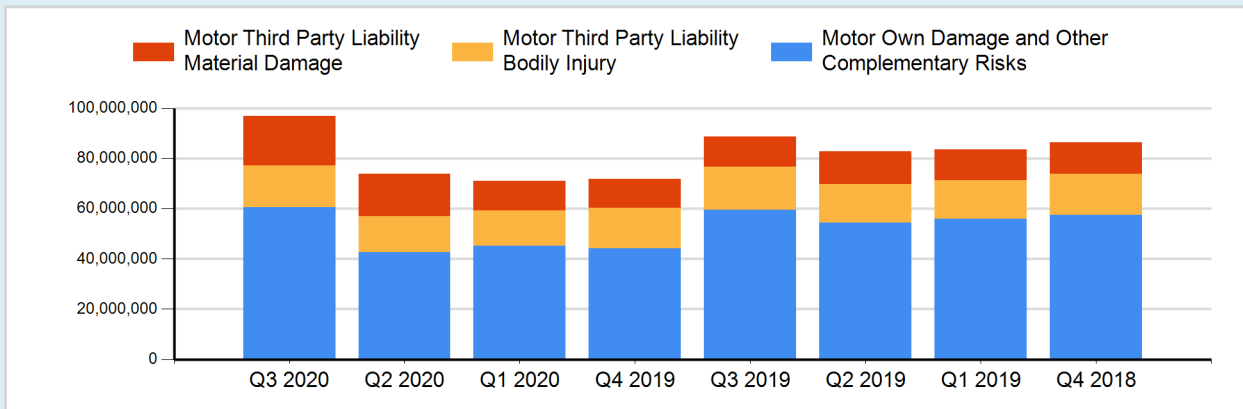
307,642,980 USD

-5 %

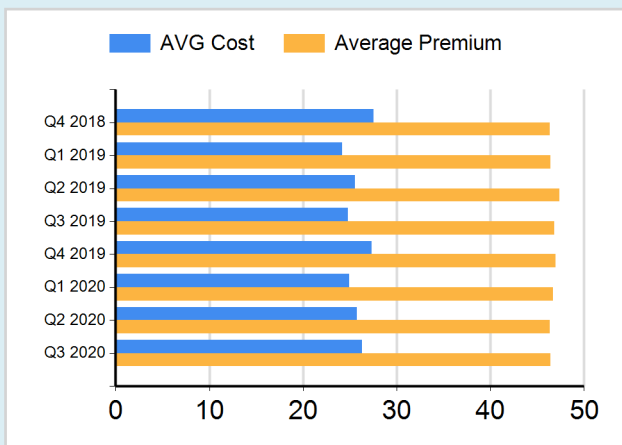
YTD Total Paid Claims

Motor Insurance Analysis

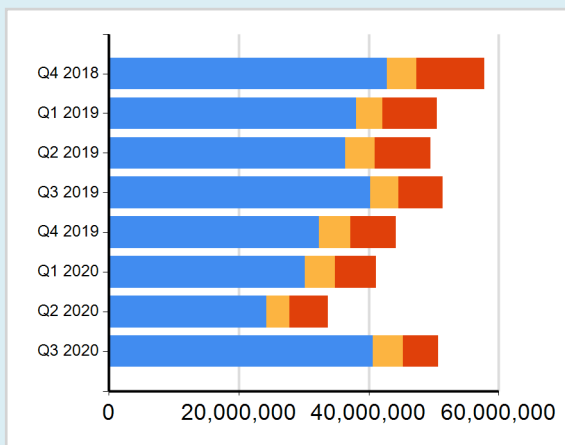
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



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YTD Measures

Compulsory **Others**

45,117,661 USD **196,398,620** USD
Premiums

-5%
Growth in Premium

-4% **9%**
Growth in Number Of Subject Matters

55.3% **40.6%**
Acquisition and Admin Expenses/Premium

241,516,281 USD **-5%**
YTD Turnover and Growth

20.3% **14.9%**
Market Share Claims Share

27.6%
Non Life Market Share

46 USD **-1 %**
Average Compulsory Premium By Subject Matter

26 USD **4 %**
Average Compulsory Acquisition and Admin

970,405 **-4 %**
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

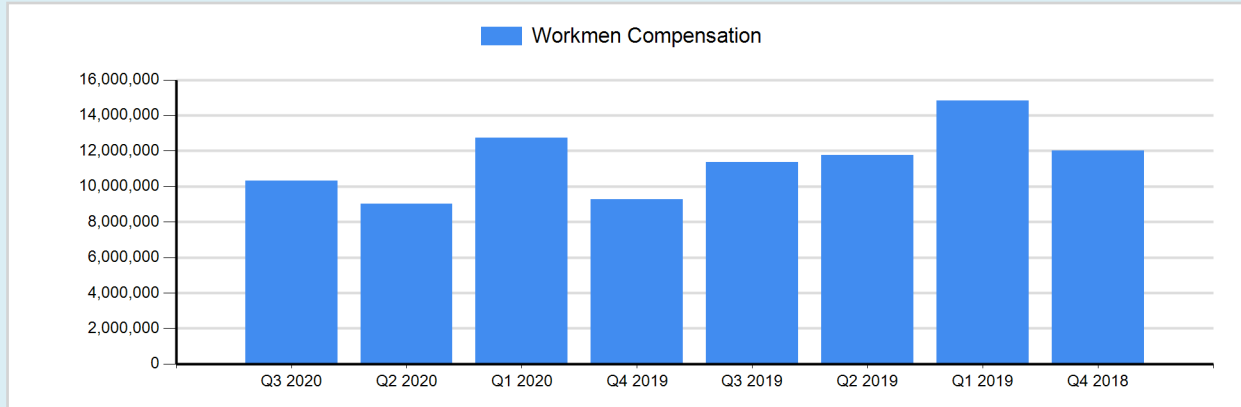
3,719,532 USD **-71 %**
Net Income from the Motor related investments

125,488,862 USD **-17 %**
YTD Total Paid Claims

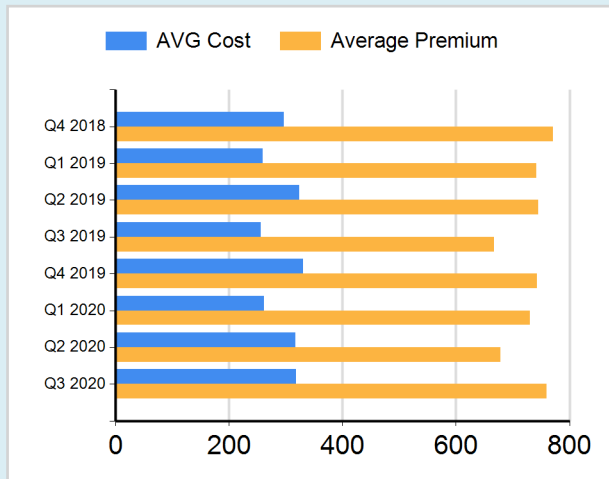
Workmen

Insurance Analysis

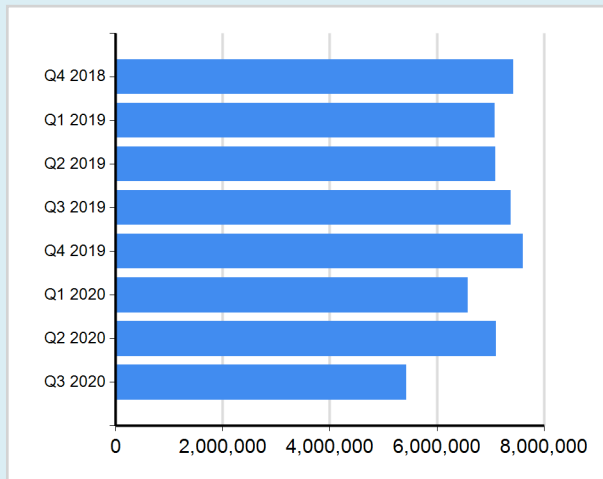
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-16%

Growth in Premium

-16%

Growth in Number Of Subject Matters

-11%

Growth in Acquisition and Admin Expenses

41%

Acquisition and Admin Expenses/Premium

32,093,026 USD **-16%**

YTD Turnover and Growth

2.7%

Market Share

2.3%

Claims Share

3.7%

Non Life Market Share

724

USD

Average Premium By Subject Matter

1 %

295

USD

Average Acquisition and Admin

6 %

44,350

YTD Number Of Subject Matters

-16 %

Note: All Growth Percentages are YTD Growth

476,524 USD

Net Investment Income

-71 %

19,111,012 USD

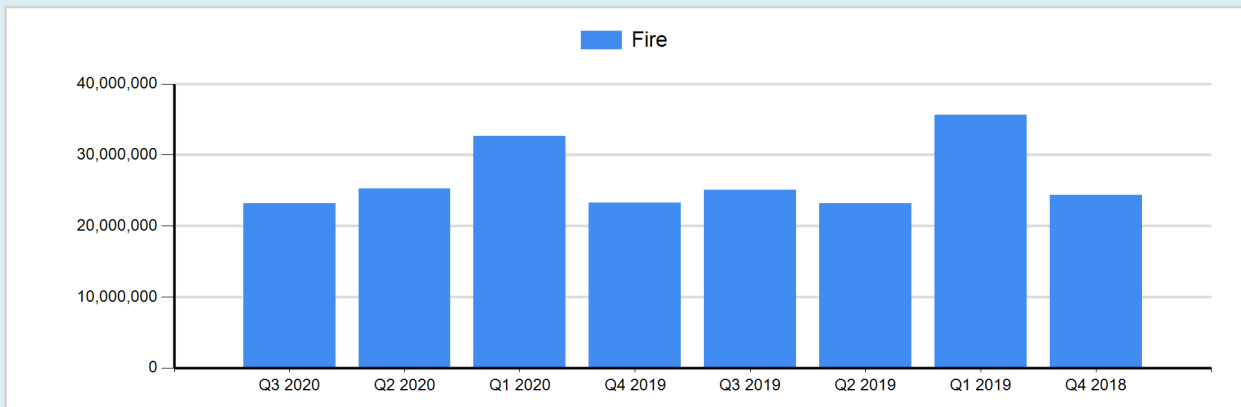
YTD Total Paid Claims

-11 %

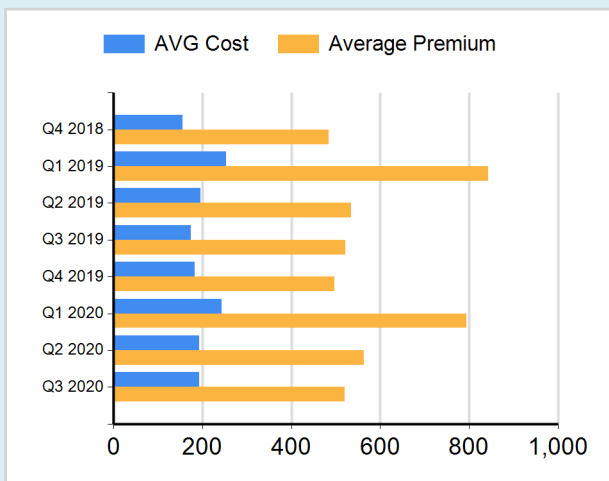
Fire

Insurance Analysis

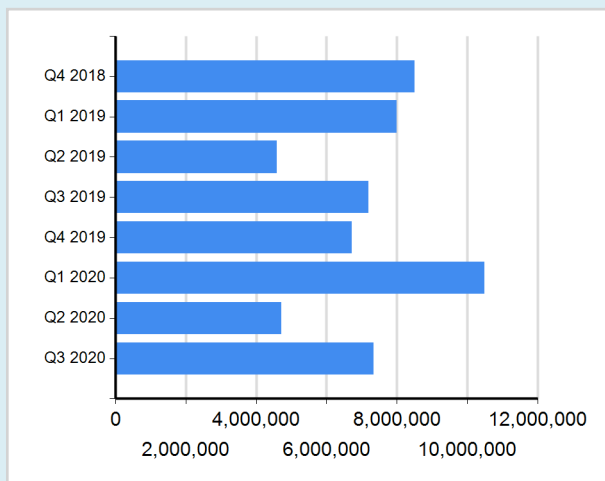
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-3%

Growth in Premium

-3%

Growth in Number Of Subject Matters

-1%

Growth in Acquisition and Admin Expenses

34%

Acquisition and Admin Expenses/Premium

81,021,497 USD **-3%**

YTD Turnover and Growth

6.8% **2.7%**

Market Share

Claims Share

9.2%

Non Life Market Share

622 **USD**

Average Premium By Subject Matter

-1 %

208 **USD**

Average Acquisition and Admin

1 %

130,319

YTD Number Of Subject Matters

-3 %

Note: All Growth Percentages are YTD Growth

3,850,385 **USD**

Net Investment Income

-17 %

22,559,667 **USD**

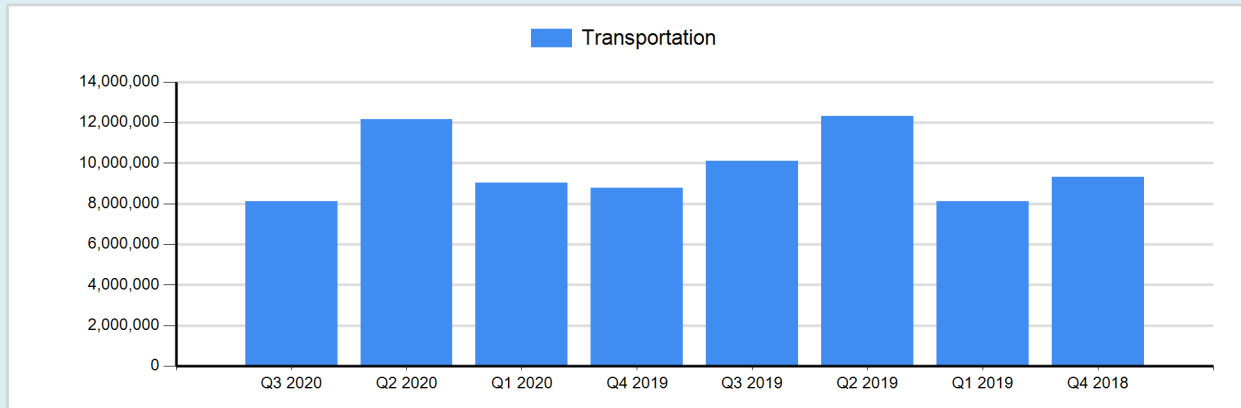
YTD Total Paid Claims

14 %

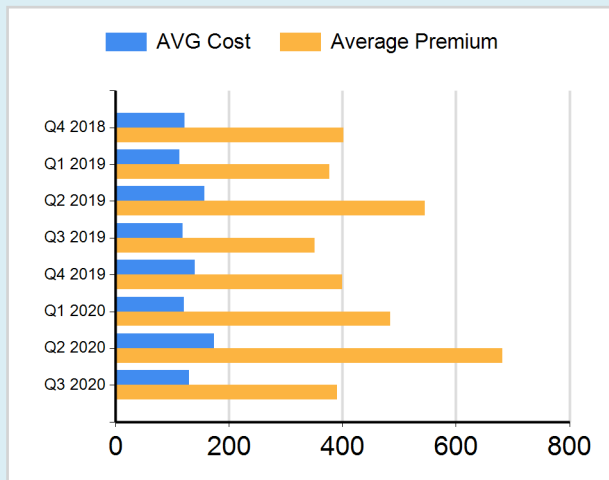
Cargo

Insurance Analysis

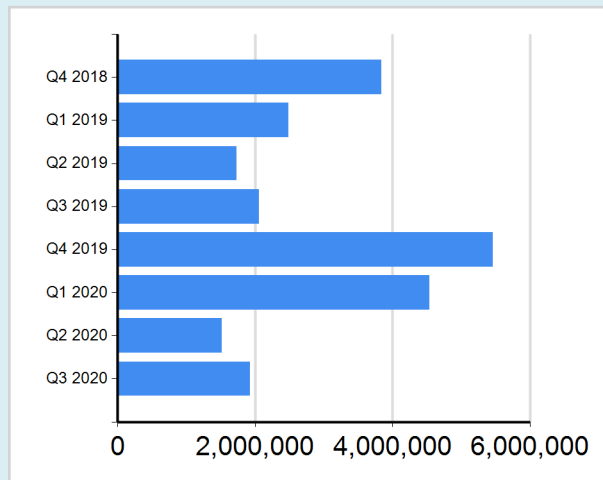
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-4%

Growth in Premium

-21%

Growth in Number Of Subject Matters

-14%

Growth in Acquisition and Admin Expenses

27%

Acquisition and Admin Expenses/Premium

29,286,346 USD -4%

YTD Turnover and Growth

2.5% 0.9%

Market Share

Claims Share

3.3%

Non Life Market Share

512 USD 22 %

Average Premium By Subject Matter

140 USD 9 %

Average Acquisition and Admin

57,211 -21 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

395,267 USD -64 %

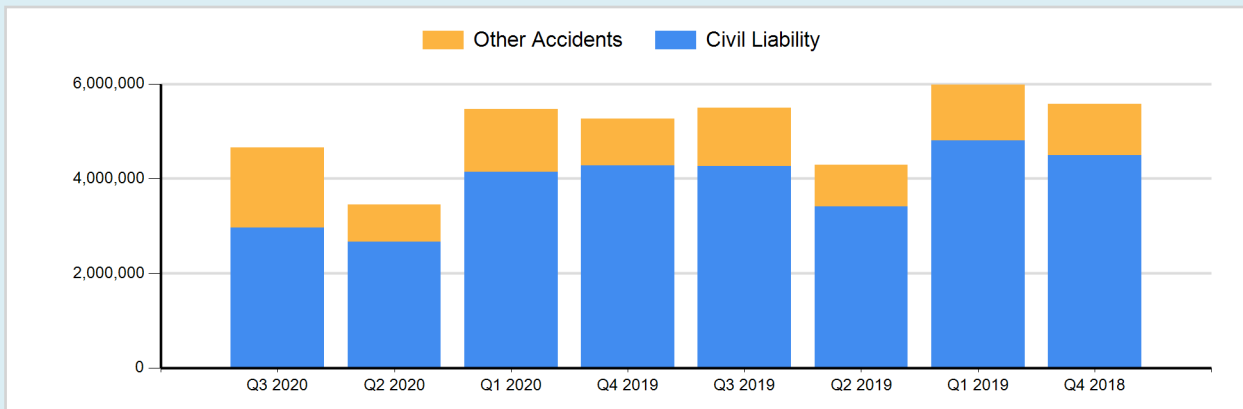
Net Investment Income

7,977,833 USD 27 %

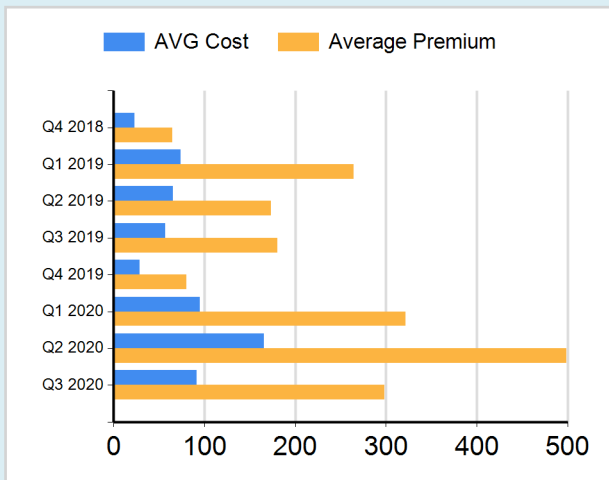
YTD Total Paid Claims

Public Liability Insurance Analysis

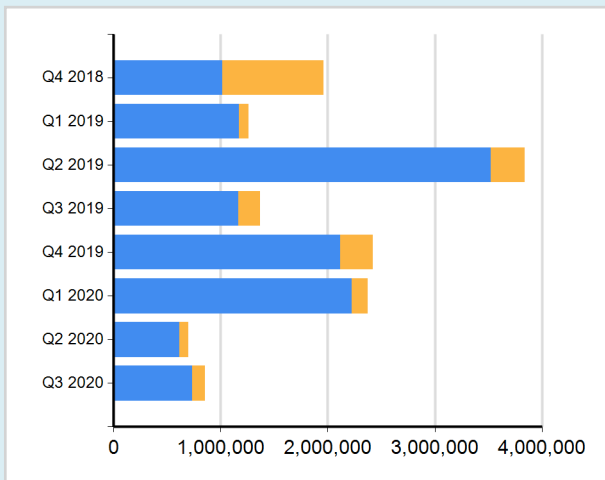
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-14%

Growth in Premium

-49%

Growth in Number Of Subject Matters

-17%

Growth in Acquisition and Admin Expenses

31%

Acquisition and Admin Expenses/Premium

13,577,674 USD **-14%**

YTD Turnover and Growth

1.1%

Market Share

0.5%

Claims Share

1.5%

Non Life Market Share

344

USD

Average Premium By Subject Matter

70 %

106

USD

Average Acquisition and Admin

64 %

39,504

YTD Number Of Subject Matters

-49 %

Note: All Growth Percentages are YTD Growth

113,782 USD

Net Investment Income

-83 %

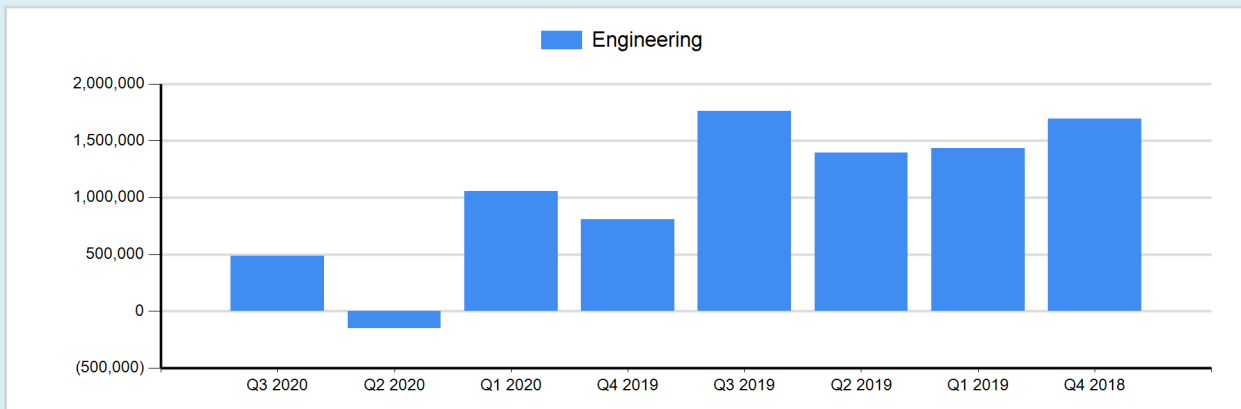
3,926,539 USD

YTD Total Paid Claims

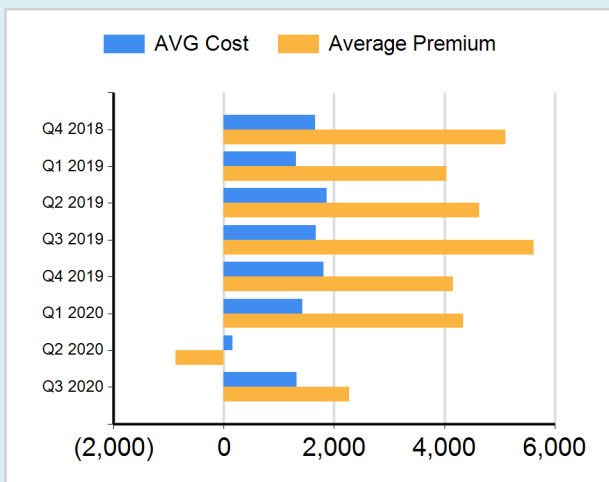
-39 %

Engineering Insurance Analysis

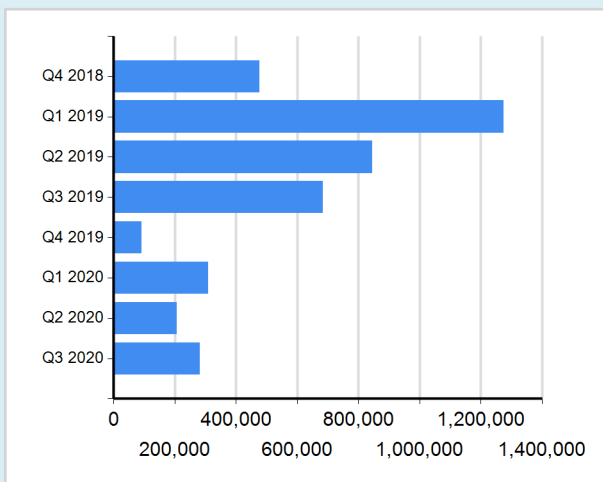
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-70%

Growth in Premium

-35%

Growth in Number Of Subject Matters

-57%

Growth in Acquisition and Admin Expenses

47%

Acquisition and Admin Expenses/Premium

1,390,683 USD -70%

YTD Turnover and Growth

0.1% 0.1%

Market Share

Claims Share

0.2%

Non Life Market Share

2,207 USD -53 %

Average Premium By Subject Matter

1,046 USD -35 %

Average Acquisition and Admin

630 -35 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

149,335 USD -45 %

Net Investment Income

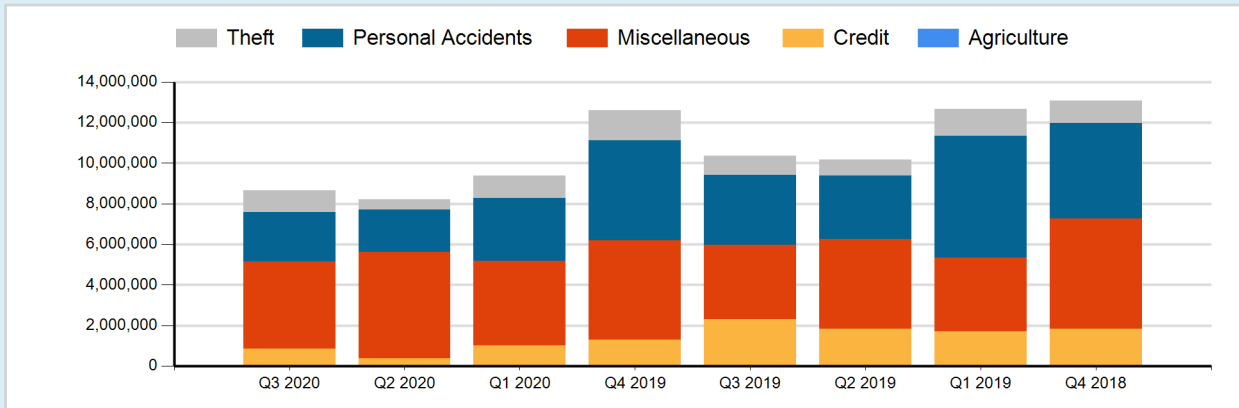
797,873 USD -72 %

YTD Total Paid Claims

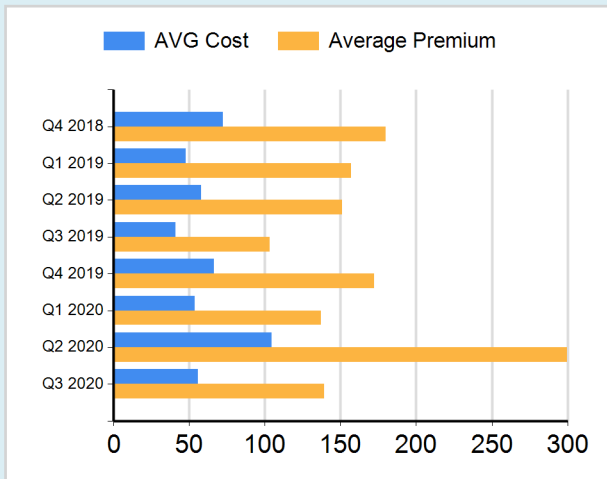
Other

Insurance Analysis

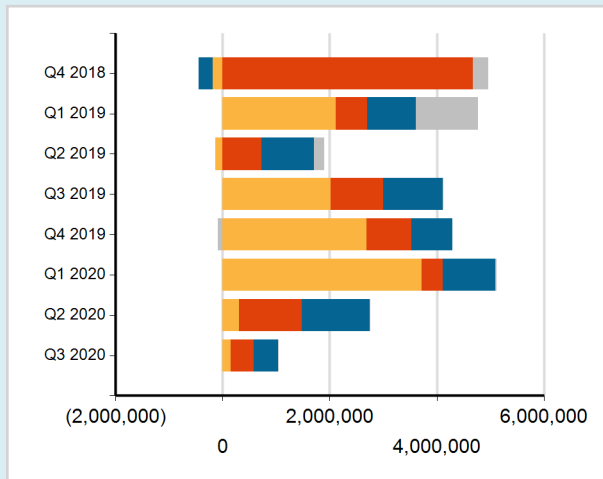
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q3 2020

YTD Measures

-21%

Growth in Premium

-36%

Growth in Number Of Subject Matters

-16%

Growth in Acquisition and Admin Expenses

38%

Acquisition and Admin Expenses/Premium

26,249,493 USD -21%

YTD Turnover and Growth

2.2% 1.1%

Market Share

Claims Share

3.0%

Non Life Market Share

166

USD

24 %

Average Premium By Subject Matter

63

USD

33 %

Average Acquisition and Admin

157,896

YTD Number Of Subject Matters

-36 %

Note: All Growth Percentages are YTD Growth

957,735 USD

Net Investment Income

-30 %

8,931,456 USD

YTD Total Paid Claims

-16 %

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Mount Lebanon

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