

# Quarterly Report

Quarter 4 2019

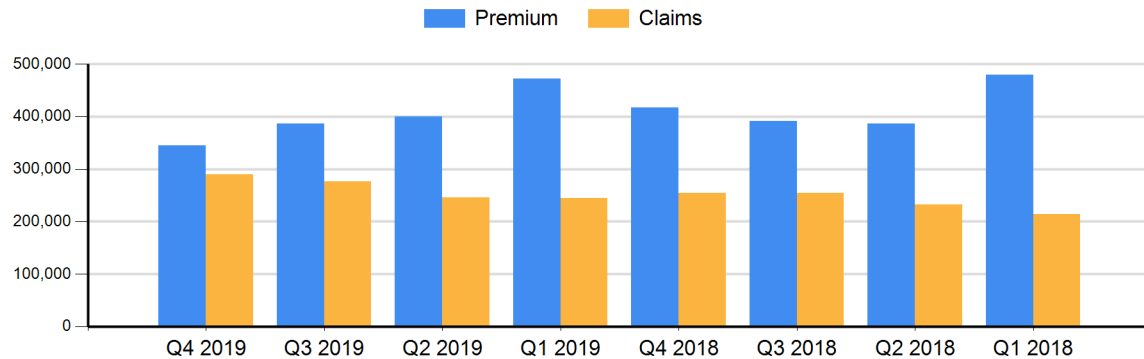


Hazmieh, ACAL Building,  
Mount Lebanon

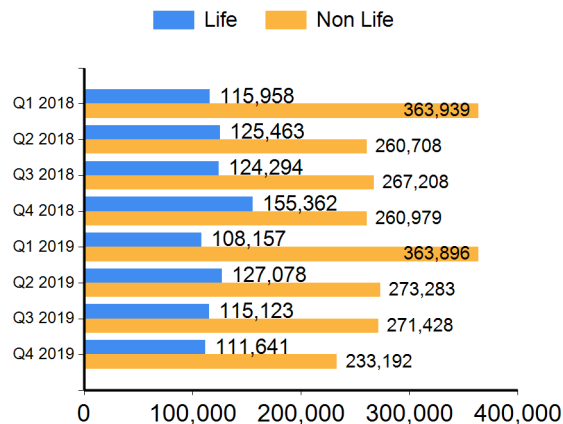
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# Key Market Figures

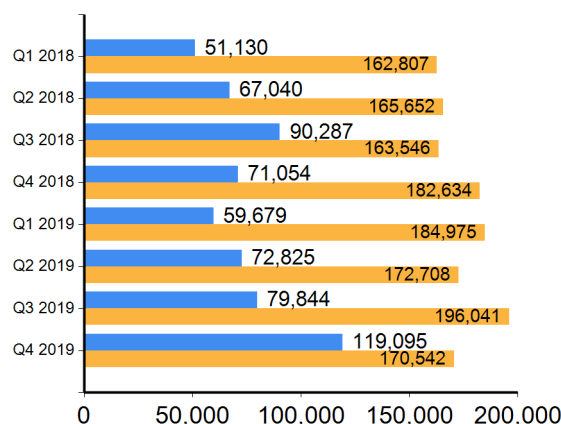
Note: All amounts in the charts are 1/1,000 scaled



Development of Life and Non Life premium of the Lebanese Insurance



Development of the paid benefits for life and non life insurance



## Quarterly Report - Q4 2019

### YTD Measures

**1,603,797,131** USD

-4 %

Total YTD Gross Written Premium

1,673,911,168 USD(2018)

**28.8 %**

Life Share

31.1 % (2018)

**71.2 %**

Non Life Share

68.9 % (2018)

**1,055,709,621** USD

11 %

Total indemnities paid

954,149,692

USD(2018)

**19.1 %**

Claims Motor

Share

21.7 % (2018)

**40.1 %**

Claims Medical

Share

38.7 % (2018)

**196,019,866** USD

37 %

Total YTD Net Investment Income

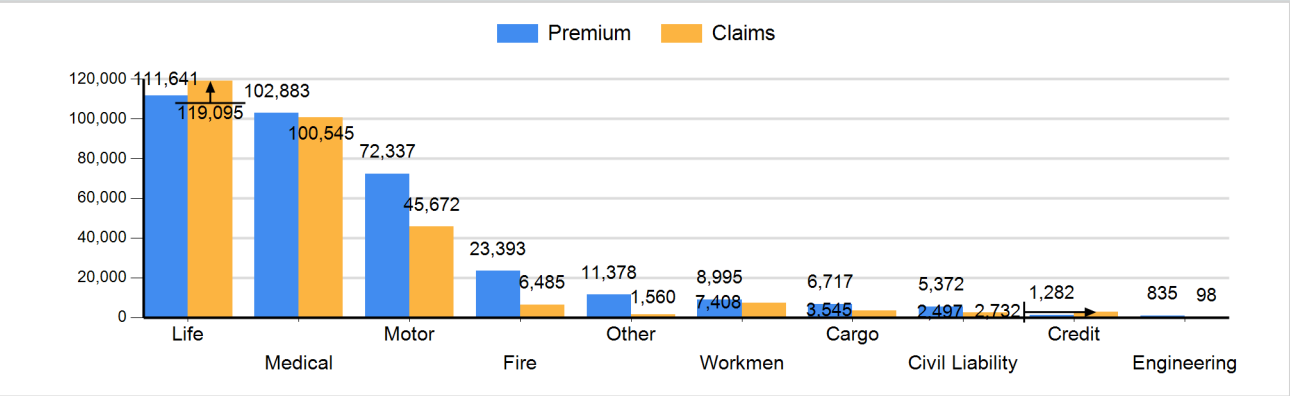
142,940,397

USD(2018)

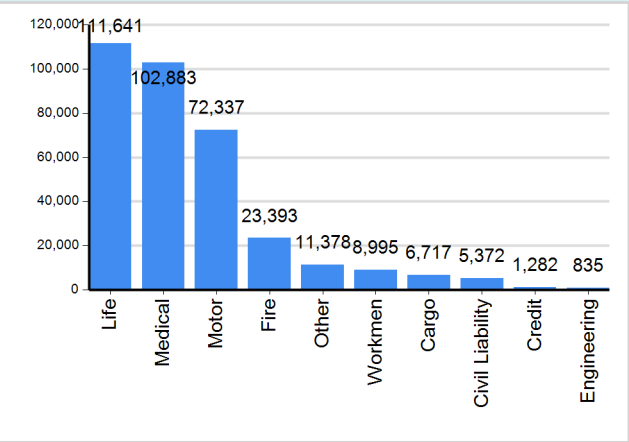
Note: All Growth Percentages are YTD Growth (Year-On-Year)

# Comparative Figures

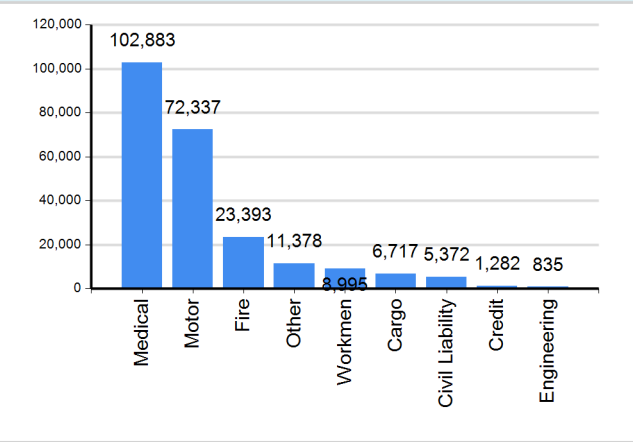
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



## Quarterly Report - Q4 2019

### YTD Measures

#### Premium

28.8%	-11 %	33.9%	6 %
Life Insurance		Medical Insurance	
20.9%	-10 %	6.7%	-1 %
Motor Insurance		Fire Insurance	
2.9%	-12 %	2.2%	-3 %
Workmen Insurance		Cargo Insurance	

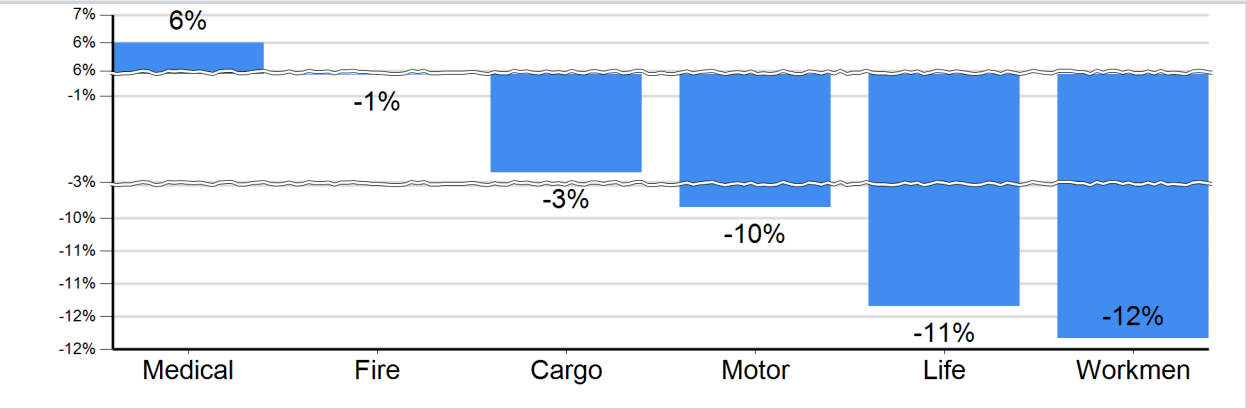
#### Claims

31.4%	19 %	40.1%	15 %
Life Insurance		Medical Insurance	
19.1%	-2 %	2.5%	-21 %
Motor Insurance		Fire Insurance	
2.7%	-5 %	0.9%	-12 %
Workmen Insurance		Cargo Insurance	

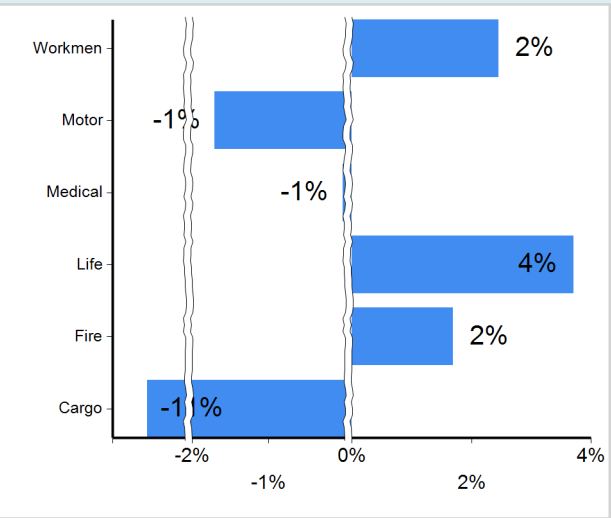
Note: All Growth Percentages are YTD Growth

# Growth Analysis

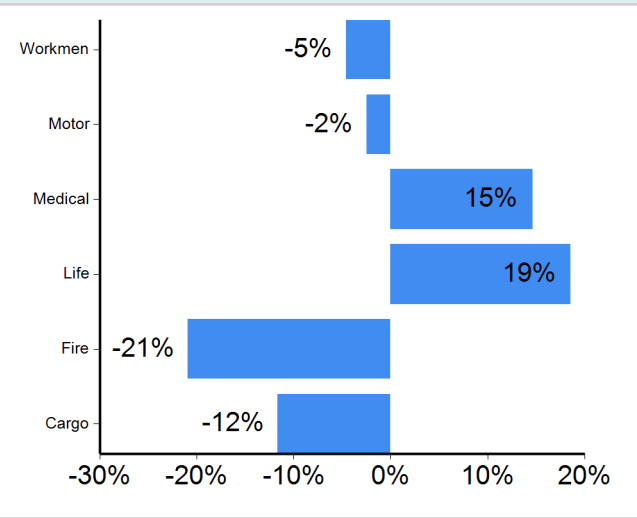
Premium Growth for the main LOBs



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



## Quarterly Report - Q4 2019

### Premium Growth for the main LOBs

6%	-1%
Medical	Fire
-3%	-10%
Cargo	Motor
-11%	-12%
Life	Workmen

-11%	-1%
Life	Non Life

-4%

Market YTD Growth

-17 % Parallel Period (Q4 2018)

### Claims Growth for the main LOBs

19%	15%
Life	Medical
-2%	-5%
Motor	Workmen
-12%	-21%
Cargo	Fire

Note: All Growth Percentages are YTD Growth

# Analysis by Line of Business

## Quarterly Report

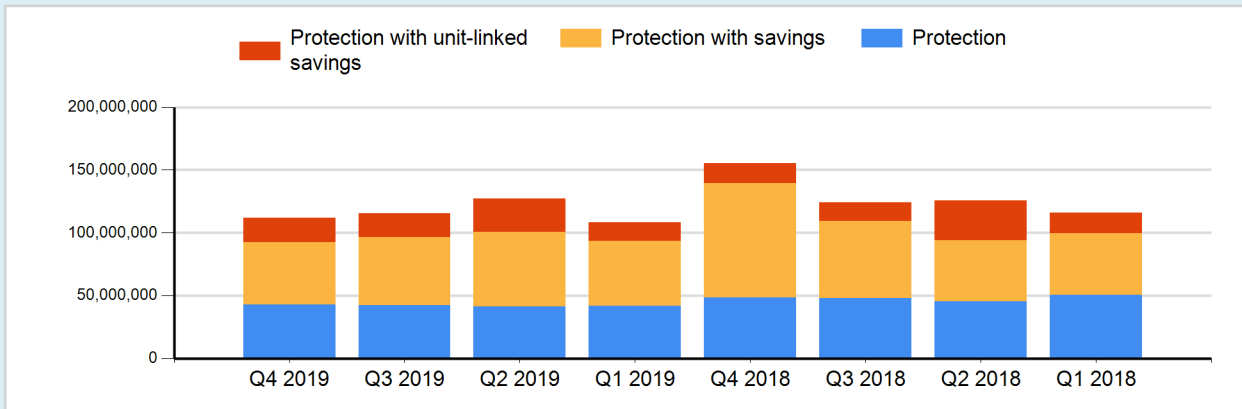
Quarter 4 2019



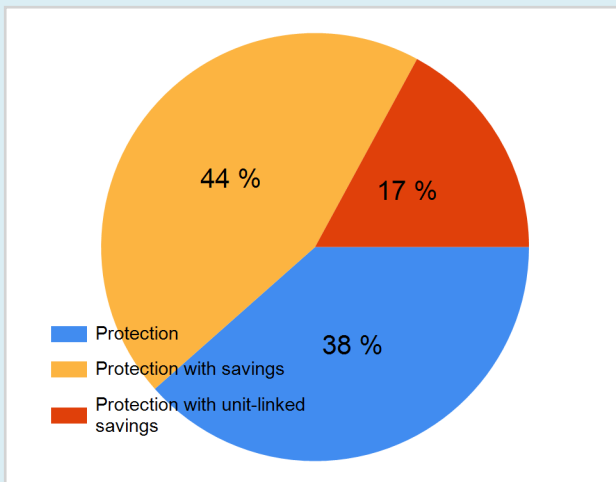
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# Life Insurance Analysis

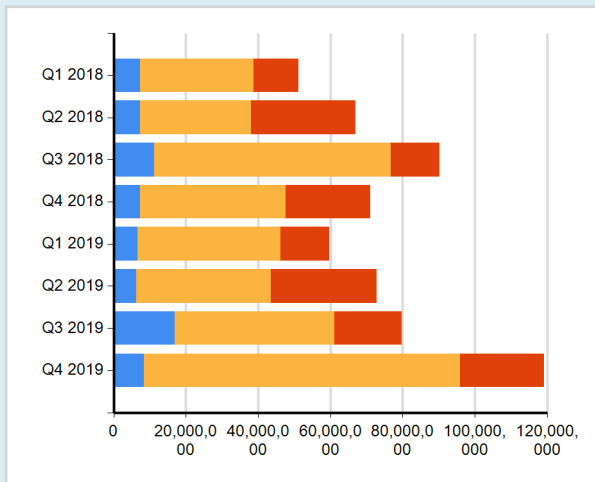
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



Quarterly Report - Q4 2019

YTD Measures

**Protection** **Saving**

**36.4%**

Premiums

**63.6%**

**80.3%**

Number of Subject Matters

**19.7%**

**29.4%**

Acquisition and Admin Expenses / Premium

**18.6%**

**461,998,935 USD** **-11%**

YTD Turnover and Growth

**29%**

Market Share

**31%**

Claims Share

**18.8%**

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

Note: All Growth Percentages are YTD Growth

**148,327,994** USD

Net Income from the Life related investments

**43 %**

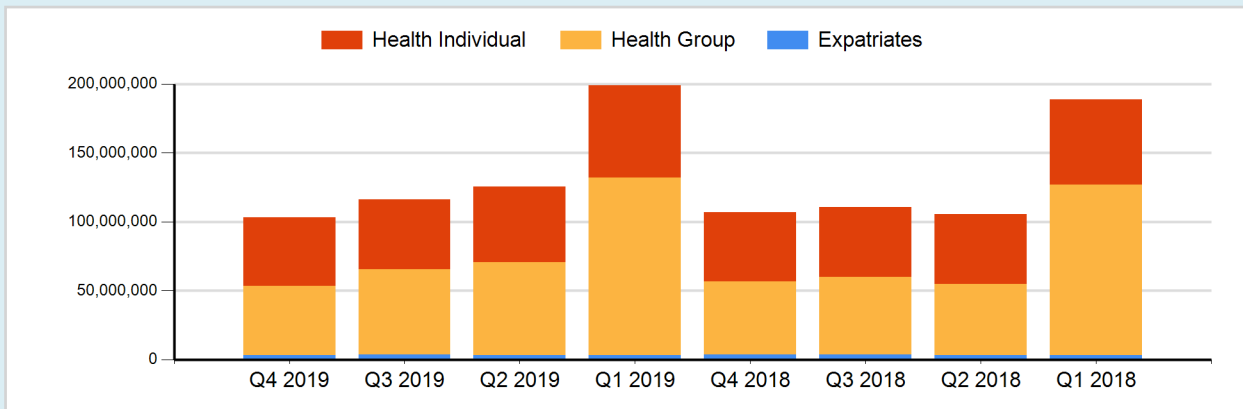
**331,443,073** USD

YTD Total Paid Claims

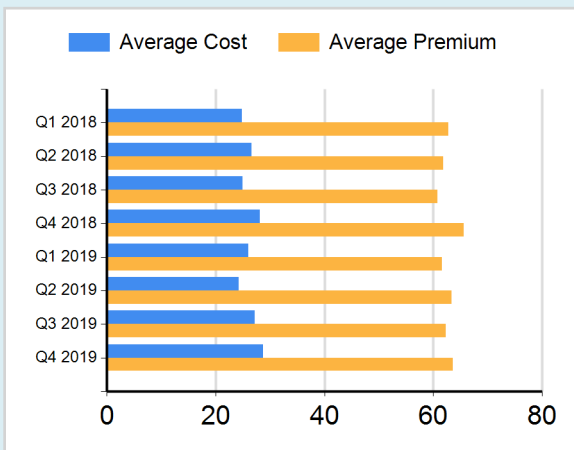
**19 %**

# Medical Insurance Analysis

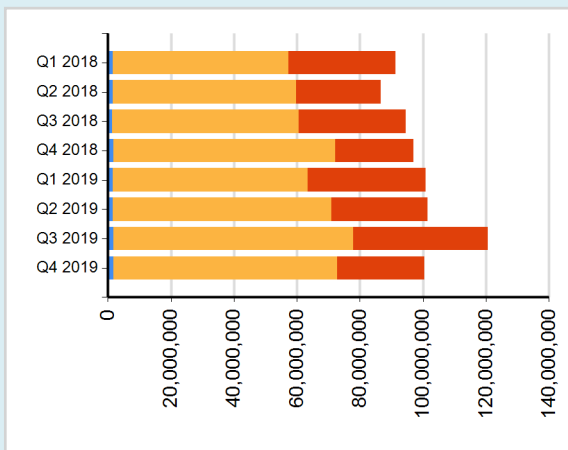
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2019

YTD Measures

Medical

Expat

530,466,774 USD 12,639,148 USD

Premiums

7%

-7%

Growth in Premium

2%

-7%

Growth in Number Of Subject Matters

20.9%

42.4%

Acquisition and Admin Expenses/Premium

543,105,922 USD 6%

YTD Turnover and Growth

33.9%

40.1%

Market Share

Claims Share

47.6%

Non Life Market Share

63

USD

0 %

Average Expat Premium By Subject Matter

27

USD

2 %

Average expat Acquisition and Admin

873,095

-1 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

18,396,379 USD

35 %

Net Income from the Medical related investments

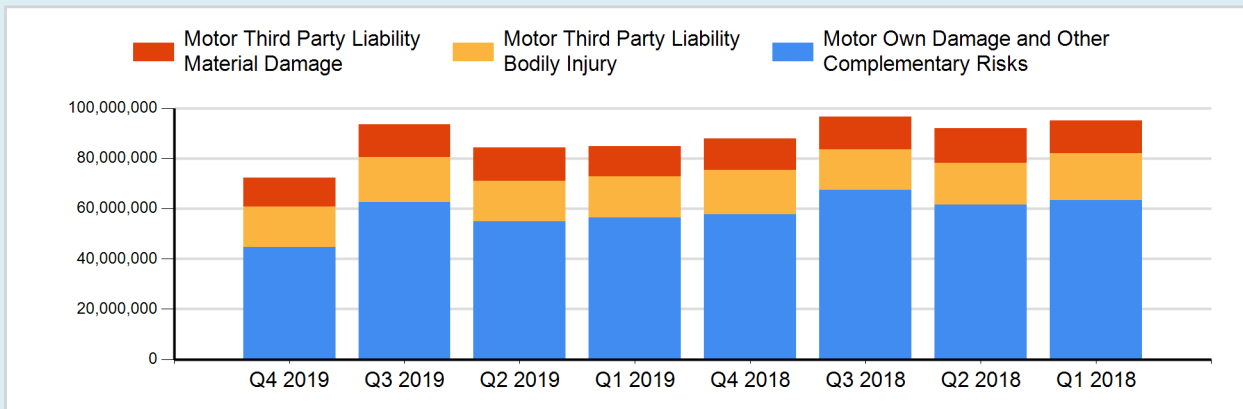
423,439,034 USD

15 %

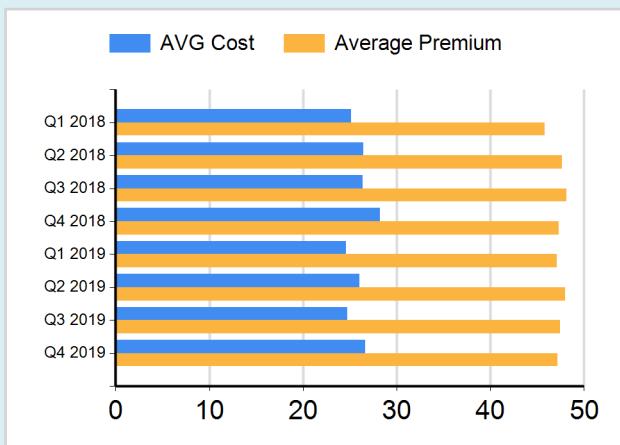
YTD Total Paid Claims

# Motor Insurance Analysis

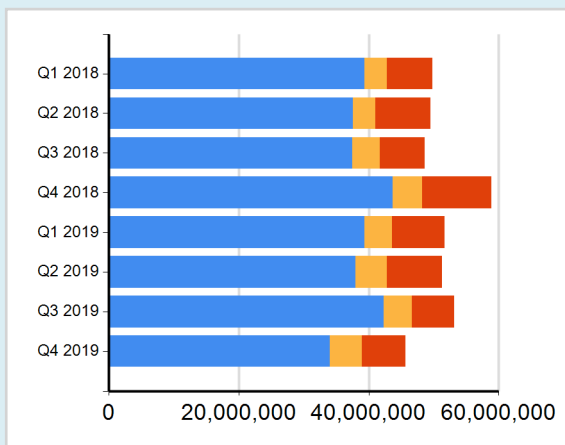
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2019

YTD Measures

**Compulsory** **Others**

**66,520,022** USD **268,350,127** USD  
Premiums

**-3%**  
Growth in Premium

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

**53.7%**  
Acquisition and Admin Expenses/Premium

**-11%**  
Growth in Premium

**1%**  
Growth in Number Of Subject Matters

**40.8%**  
Acquisition and Admin Expenses/Premium

**334,870,149 USD** **-10%**  
YTD Turnover and Growth

**20.9%** **19.1%**  
Market Share Claims Share

**29.3%**  
Non Life Market Share

**47** USD **1 %**  
Average Compulsory Premium By Subject Matter

**25** USD **-4 %**  
Average Compulsory Acquisition and Admin

**1,402,900** **-4 %**  
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

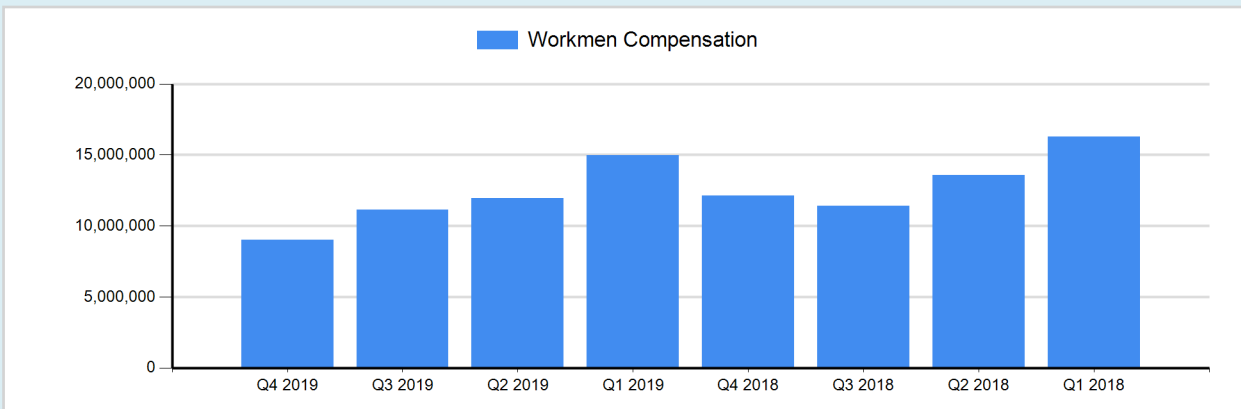
**16,351,107** USD **10 %**  
Net Income from the Motor related investments

**201,786,876 USD** **-2 %**  
YTD Total Paid Claims

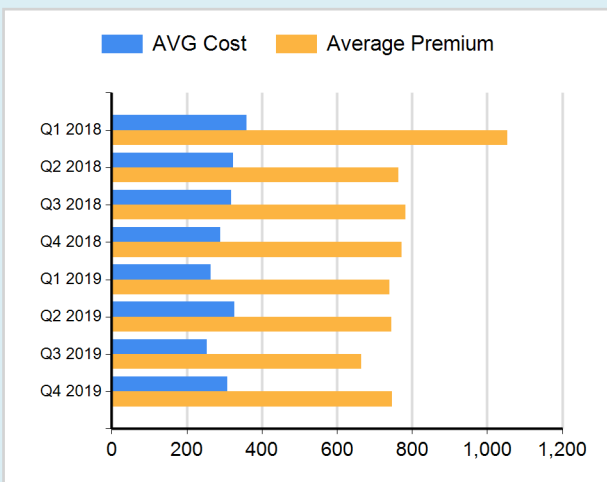


# Workmen Insurance Analysis

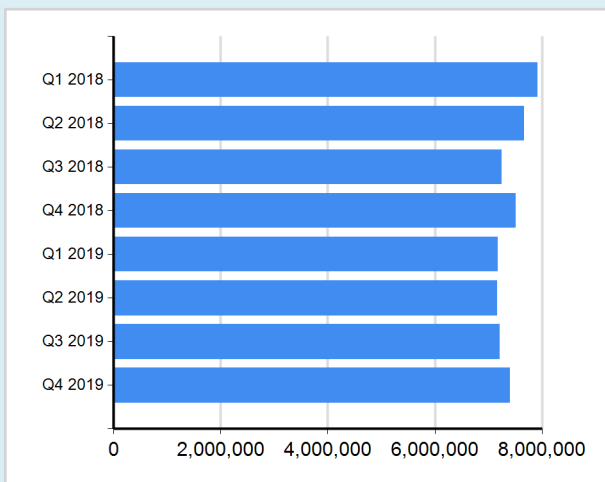
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2019

### YTD Measures

**-12%**

Growth in Premium

**2%**

Growth in Number Of Subject Matters

**-10%**

Growth in Acquisition and Admin Expenses

**39%**

Acquisition and Admin Expenses/Premium

**47,063,982 USD -12%**

YTD Turnover and Growth

**2.9%**

Market Share

**2.7%**

Claims Share

**4.1%**

Non Life Market Share

**724**

USD

**-14 %**

Average Premium By Subject Matter

**285**

USD

**-12 %**

Average Acquisition and Admin

**65,040**

YTD Number Of Subject Matters

**2 %**

Note: All Growth Percentages are YTD Growth

**2,045,878 USD**

Net Investment Income

**3 %**

**28,971,521 USD**

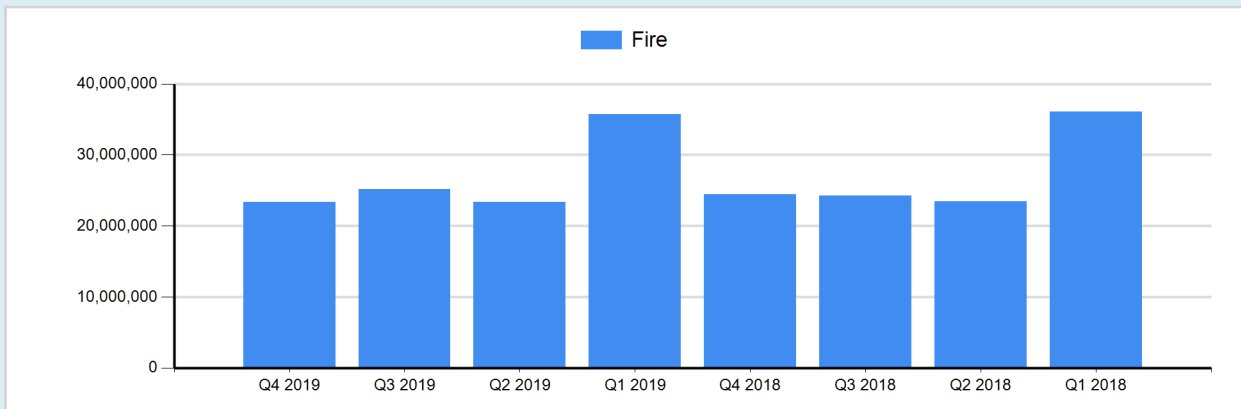
YTD Total Paid Claims

**-5 %**

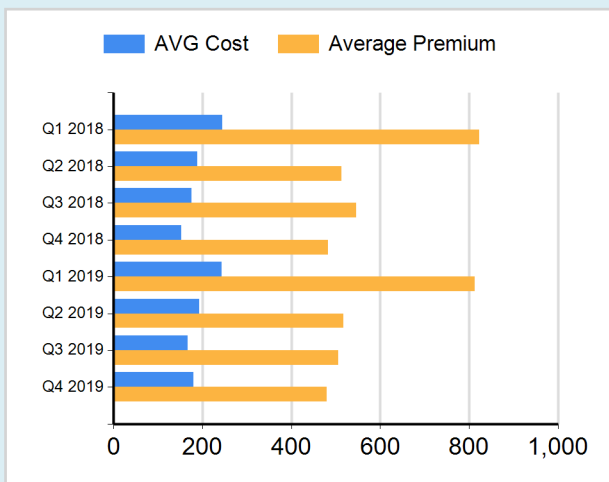
# Fire

## Insurance Analysis

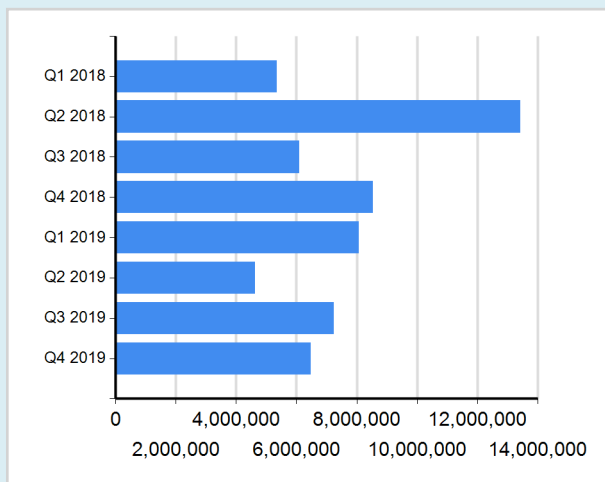
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



### Quarterly Report - Q4 2019

#### YTD Measures

**-1%**

Growth in Premium

**2%**

Growth in Number Of Subject Matters

**5%**

Growth in Acquisition and Admin Expenses

**34%**

Acquisition and Admin Expenses/Premium

**107,676,064USD**

**-1%**

YTD Turnover and Growth

**6.7%**

Market Share

**2.5%**

Claims Share

**9.4%**

Non Life Market Share

**574**

USD

**-2 %**

Average Premium By Subject Matter

**194**

USD

**3 %**

Average Acquisition and Admin

**187,718**

YTD Number Of Subject Matters

**2 %**

Note: All Growth Percentages are YTD Growth

**5,873,034** USD

Net Investment Income

**37 %**

**26,418,612** USD

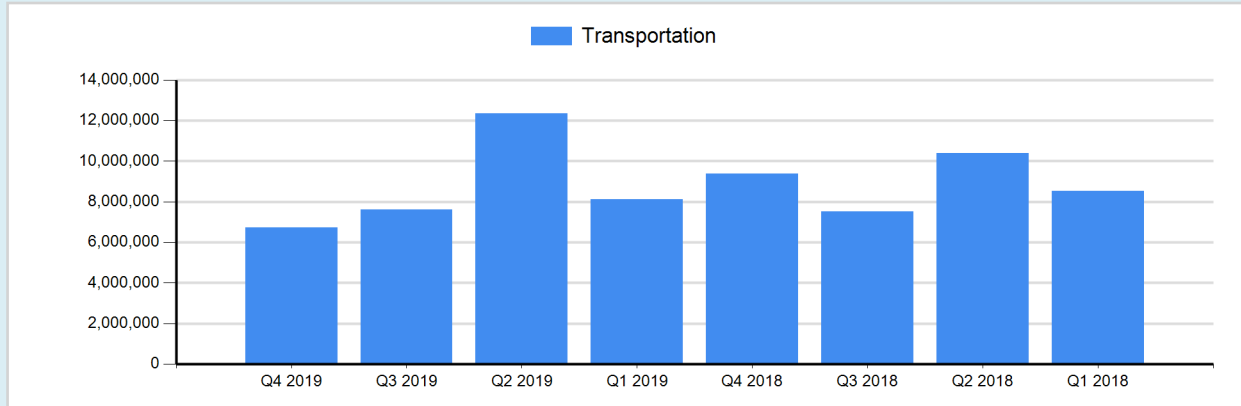
YTD Total Paid Claims

**-21 %**

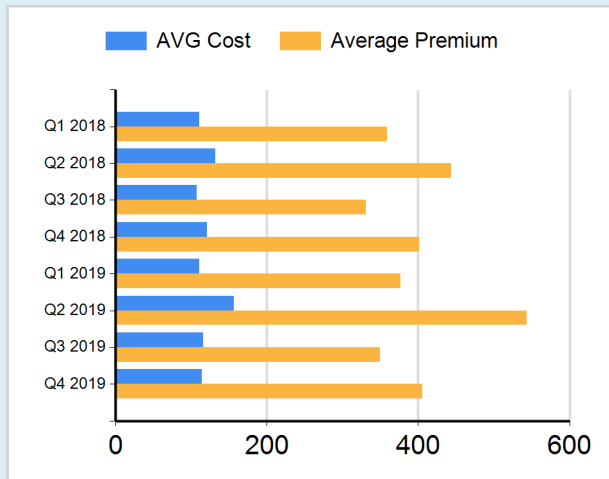
# Cargo

# Insurance Analysis

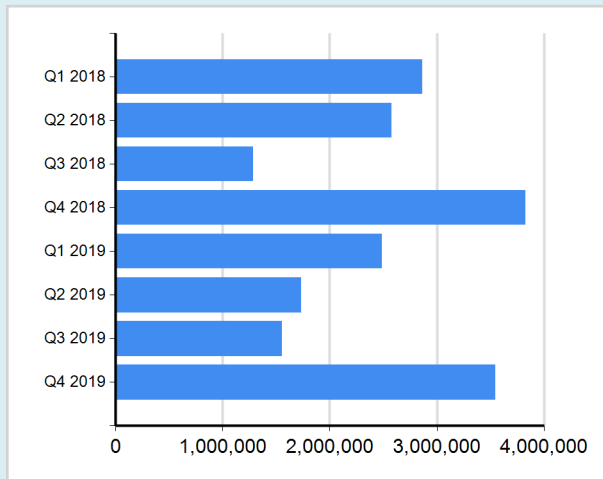
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2019

### YTD Measures

**-3%**

Growth in Premium

**-11%**

Growth in Number Of Subject Matters

**-6%**

Growth in Acquisition and Admin Expenses

**30%**

Acquisition and Admin Expenses/Premium

**34,795,211 USD** **-3%**

YTD Turnover and Growth

**2.2%**

Market Share

**0.9%**

Claims Share

**3.0%**

Non Life Market Share

**421**

USD

**10 %**

Average Premium By Subject Matter

**125**

USD

**6 %**

Average Acquisition and Admin

**82,598**

YTD Number Of Subject Matters

**-11 %**

Note: All Growth Percentages are YTD Growth

**1,182,537** USD

Net Investment Income

**17 %**

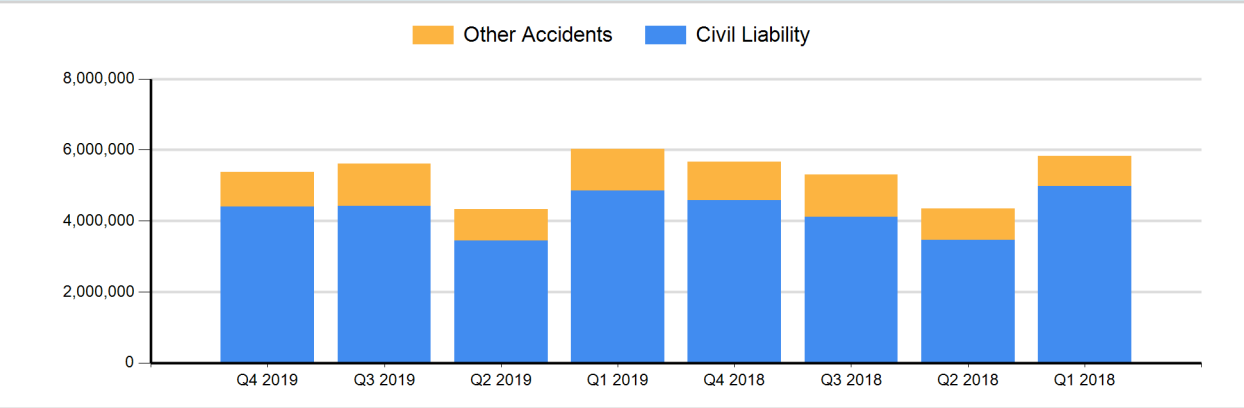
**9,321,292** USD

YTD Total Paid Claims

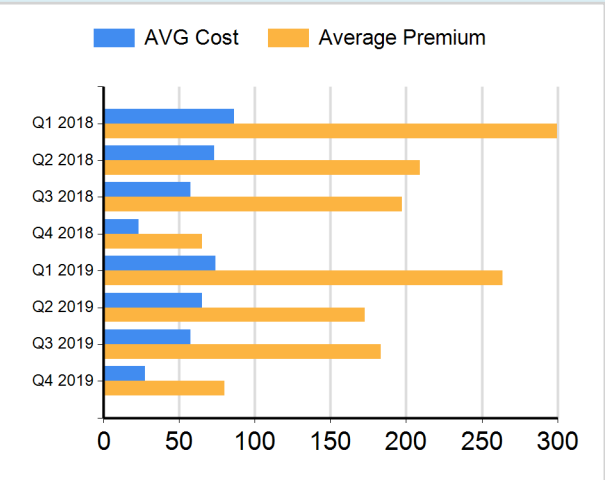
**-12 %**

# Public Liability Insurance Analysis

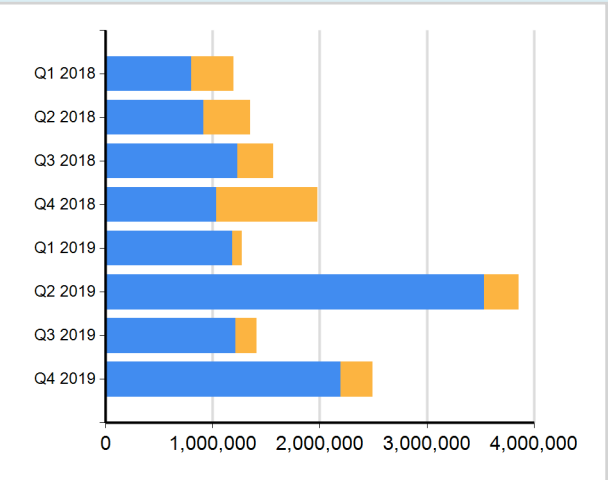
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2019

### YTD Measures

1%

Growth in Premium

-5%

Growth in Number Of Subject Matters

2%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

21,340,621 USD 1%

YTD Turnover and Growth

1.3% 0.9%

Market Share

Claims Share

1.9%

Non Life Market Share

146 USD 7%

Average Premium By Subject Matter

47 USD 8%

Average Acquisition and Admin

145,909 -5%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

921,167 USD

Net Investment Income

7%

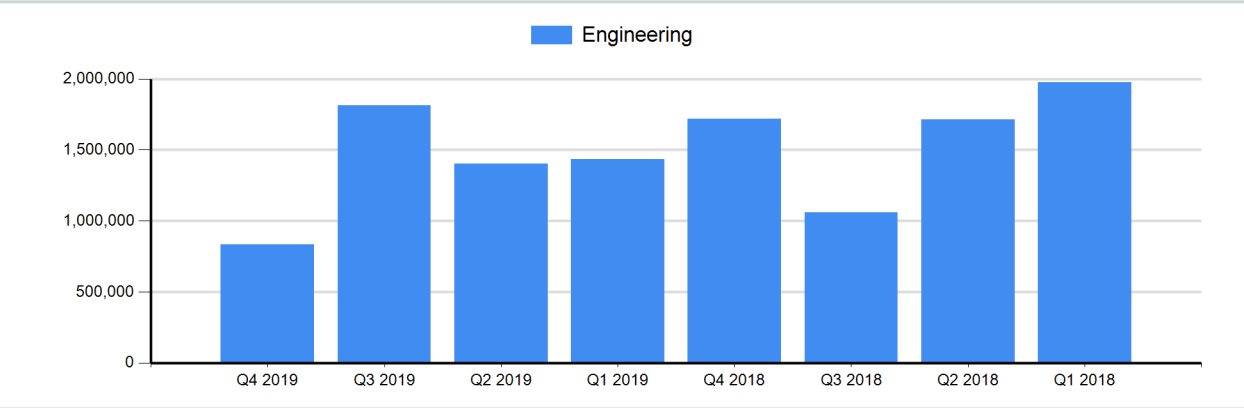
9,035,965 USD

YTD Total Paid Claims

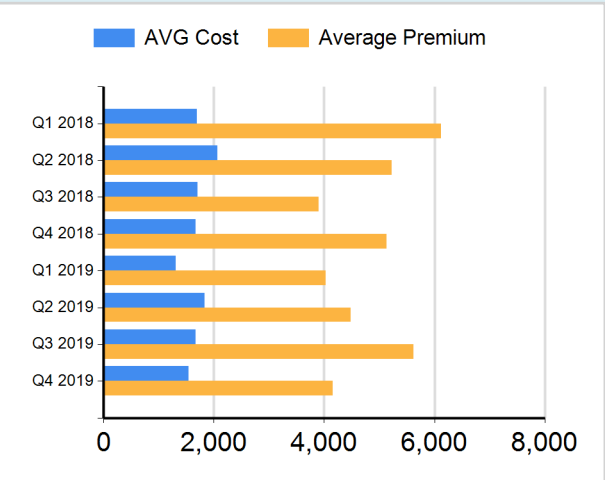
48%

# Engineering Insurance Analysis

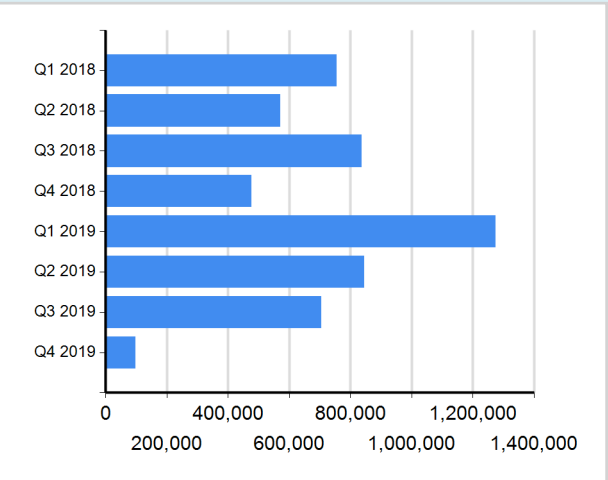
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2019

### YTD Measures

**-15%**

Growth in Premium

**-5%**

Growth in Number Of Subject Matters

**-16%**

Growth in Acquisition and Admin Expenses

**34%**

Acquisition and Admin Expenses/Premium

**5,487,940 USD -15%**

YTD Turnover and Growth

**0.3%**

Market Share

**0.3%**

Claims Share

**0.5%**

Non Life Market Share

**4,600 USD**

Average Premium By Subject Matter

**-11 %**

**1,580 USD**

Average Acquisition and Admin

**-12 %**

**1,193**

YTD Number Of Subject Matters

**-5 %**

Note: All Growth Percentages are YTD Growth

**309,618 USD**

Net Investment Income

**3 %**

**2,924,491 USD**

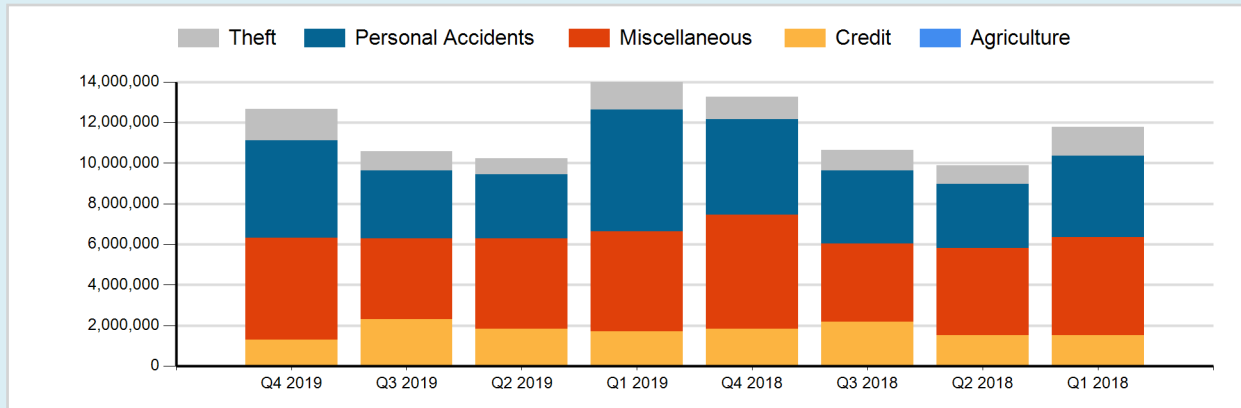
YTD Total Paid Claims

**11 %**

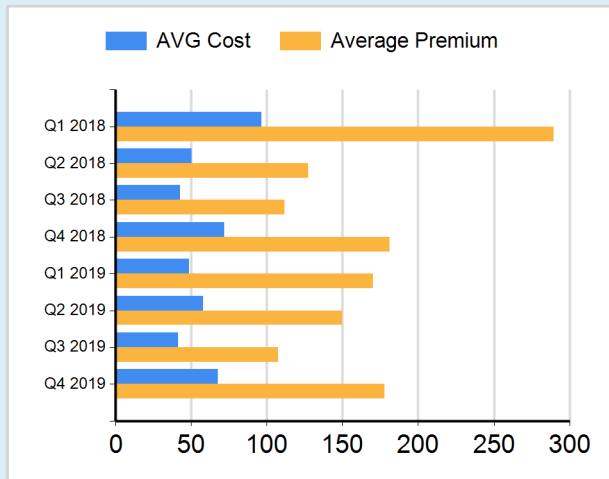
# Other

# Insurance Analysis

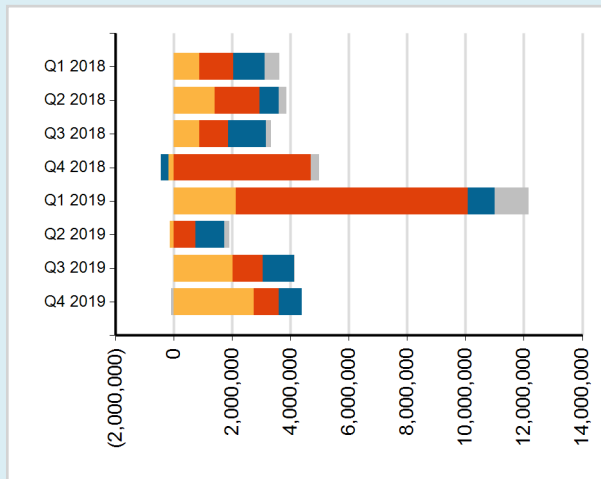
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2019

### YTD Measures

**4%**

Growth in Premium

**12%**

Growth in Number Of Subject Matters

**-2%**

Growth in Acquisition and Admin Expenses

**35%**

Acquisition and Admin Expenses/Premium

**47,458,306 USD**

**4%**

YTD Turnover and Growth

**3.0%**

Market Share

**2.1%**

Claims Share

**4.2%**

Non Life Market Share

**148**

USD

**-7 %**

Average Premium By Subject Matter

**53**

USD

**-12 %**

Average Acquisition and Admin

**320,192**

YTD Number Of Subject Matters

**12 %**

Note: All Growth Percentages are YTD Growth

**2,612,152 USD**

Net Investment Income

**13 %**

**22,368,757 USD**

YTD Total Paid Claims

**46 %**

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Mount Lebanon

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