

Quarterly Report

Quarter 3 2019

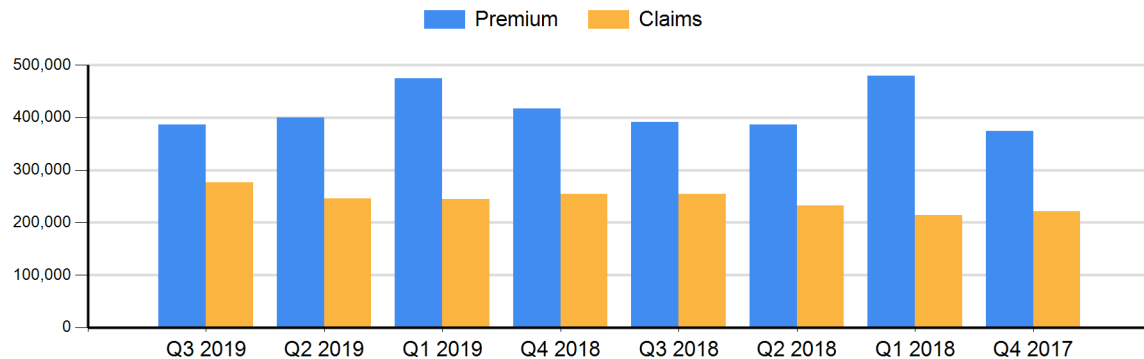


Hazmieh, ACAL Building,
Mount Lebanon

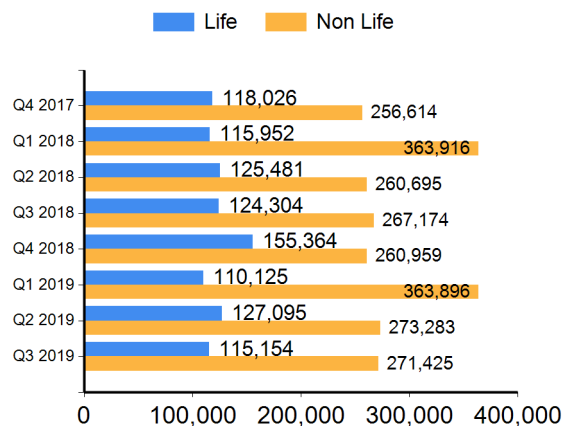
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Key Market Figures

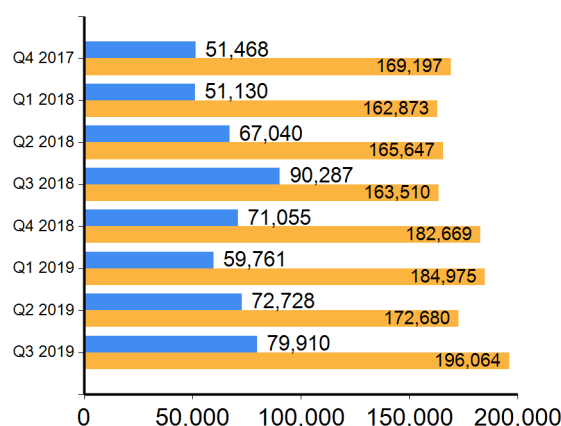
Note: All amounts in the charts are 1/1,000 scaled



Development of Life and Non Life premium of the Lebanese Insurance



Development of the paid benefits for life and non life insurance



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YTD Measures

1,260,978,695 USD

0 %

Total YTD Gross Written Premium

1,673,844,736 USD(2018)

27.9 %

Life Share

31.1 % (2018)

72.1 %

Non Life Share

68.9 % (2018)

766,118,931 USD

9 %

Total indemnities paid

954,210,675

USD(2018)

20.4 %

Claims Motor Share

21.7 % (2018)

42.1 %

Claims Medical Share

38.7 % (2018)

145,802,093 USD

30 %

Total YTD Net Investment Income

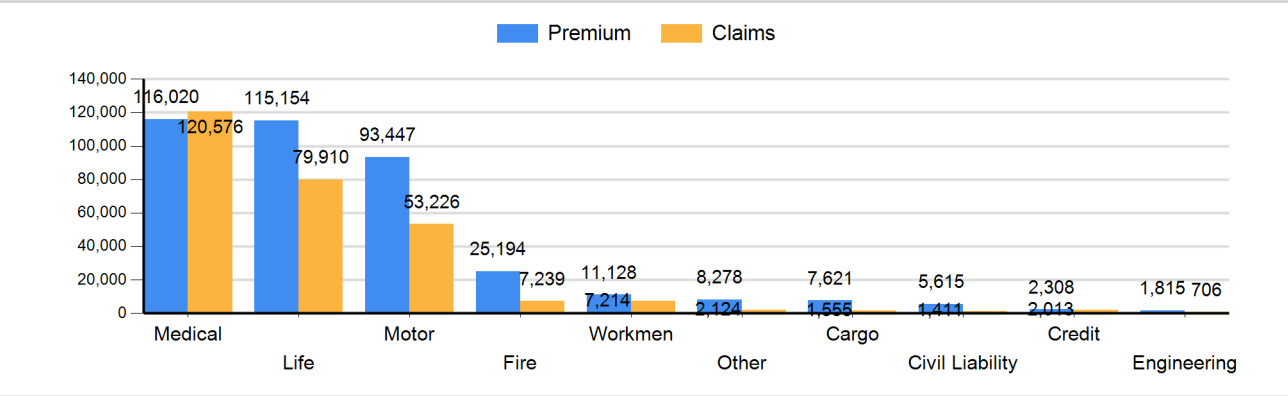
142,932,910

USD(2018)

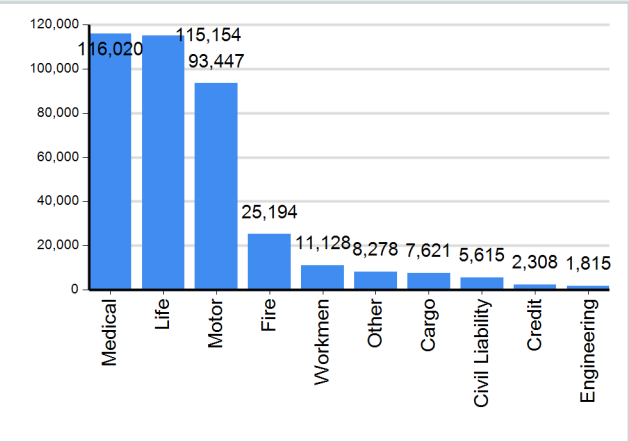
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

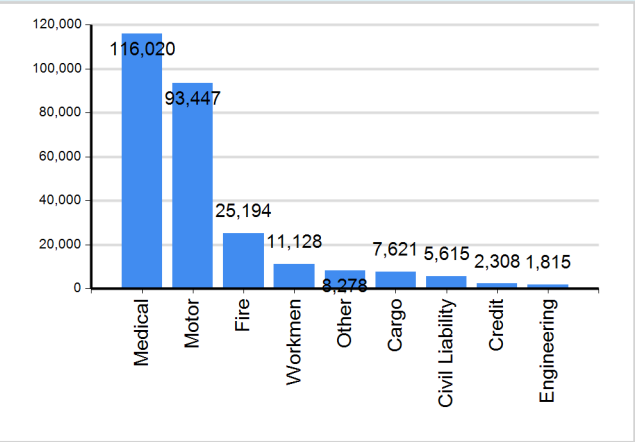
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



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YTD Measures

Premium

27.9%	-4 %	34.9%	9 %
Life Insurance		Medical Insurance	
20.8%	-7 %	6.7%	1 %
Motor Insurance		Fire Insurance	
3.0%	-8 %	2.2%	6 %
Workmen Insurance		Cargo Insurance	

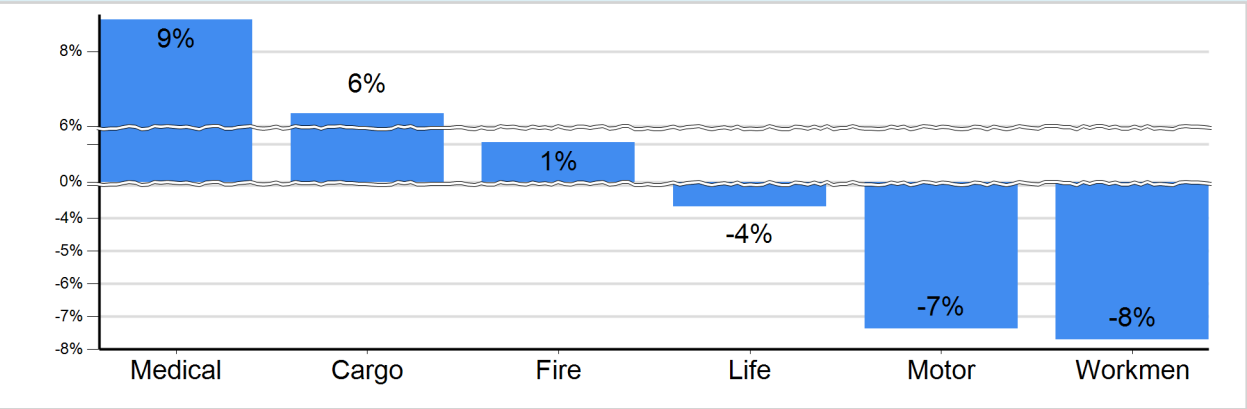
Claims

27.7%	2 %	42.1%	19 %
Life Insurance		Medical Insurance	
20.4%	5 %	2.6%	-20 %
Motor Insurance		Fire Insurance	
2.8%	-6 %	0.8%	-14 %
Workmen Insurance		Cargo Insurance	

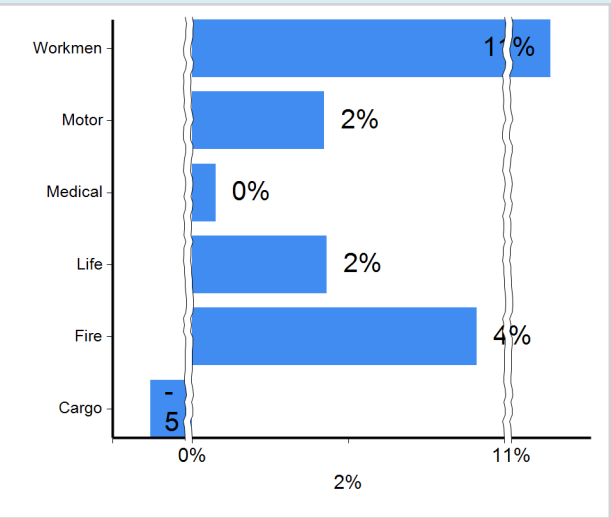
Note: All Growth Percentages are YTD Growth

Growth Analysis

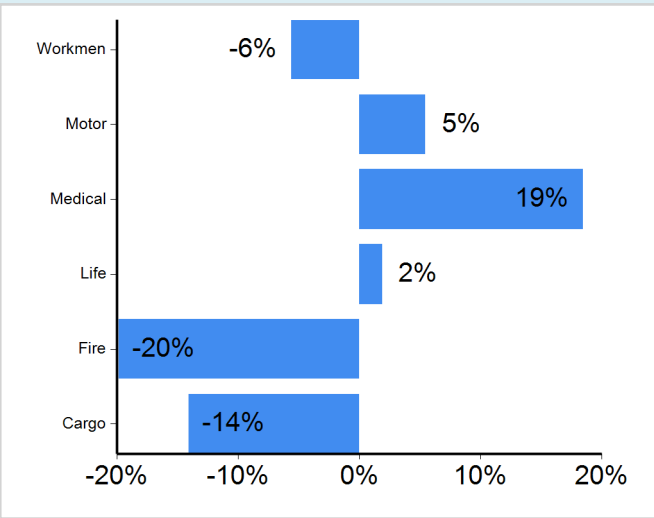
Premium Growth for the main LOBs



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

9%	6%
Medical	Cargo
1%	-4%
Fire	Life
-7%	-8%
Motor	Workmen

-4%	2%
Life	Non Life

0%

Market YTD Growth

-1 % Parallel Period (Q3 2018)

Claims Growth for the main LOBs

19%	5%
Medical	Motor
2%	-6%
Life	Workmen
-14%	-20%
Cargo	Fire

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

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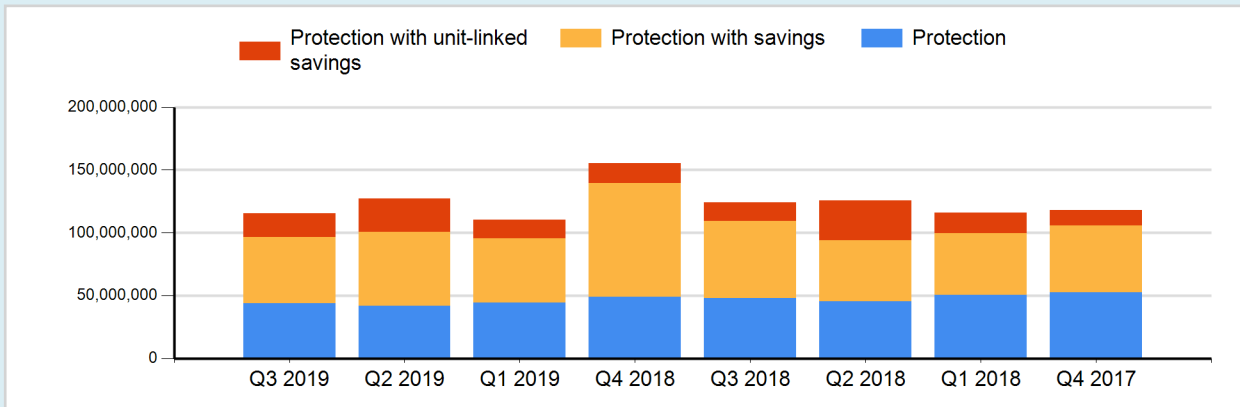
Quarter 3 2019



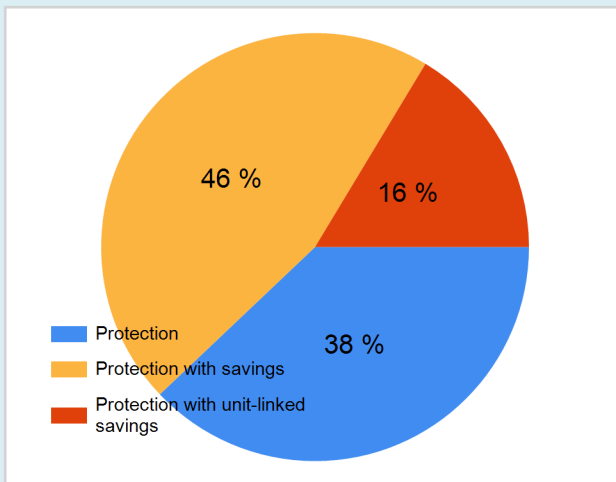
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Life Insurance Analysis

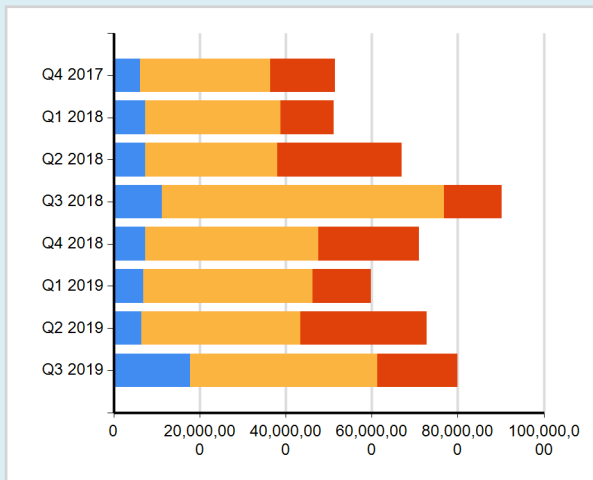
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



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YTD Measures

Protection **Saving**

36.7%

Premiums

63.3%

77.2%

Number of Subject Matters

22.8%

30.0%

Acquisition and Admin Expenses / Premium

17.3%

352,374,352 USD

-4%

YTD Turnover and Growth

28%

Market Share

28%

Claims Share

18.3%

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

Note: All Growth Percentages are YTD Growth

111,521,224 USD

Net Income from the Life related investments

35 %

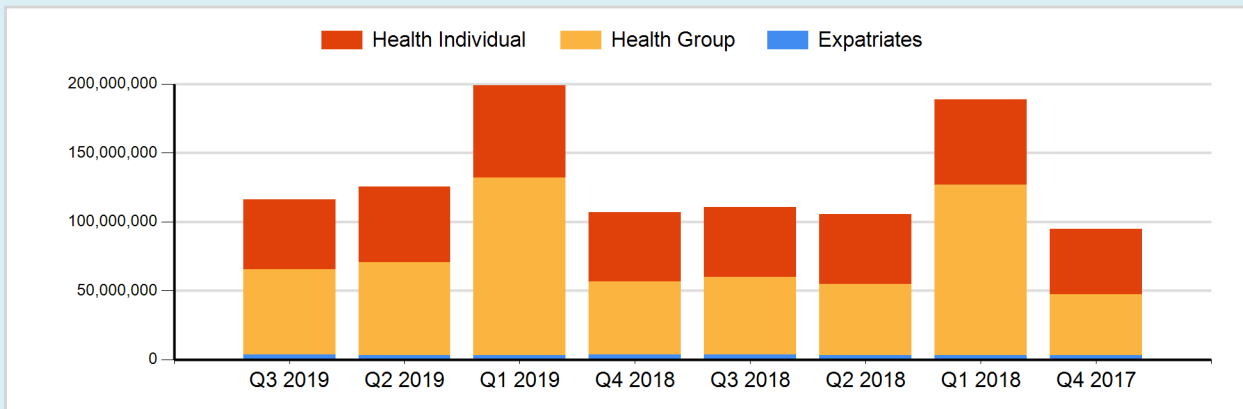
212,399,627 USD

YTD Total Paid Claims

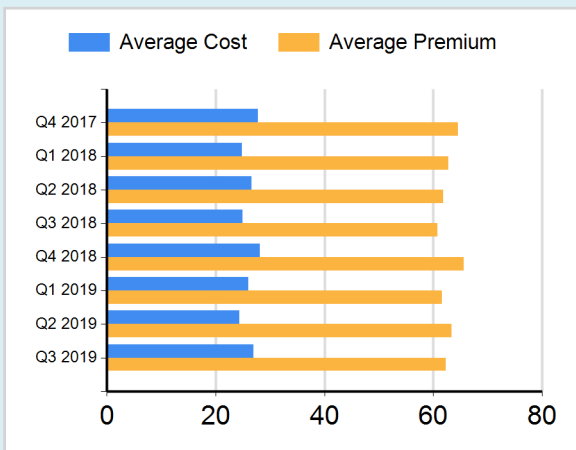
2 %

Medical Insurance Analysis

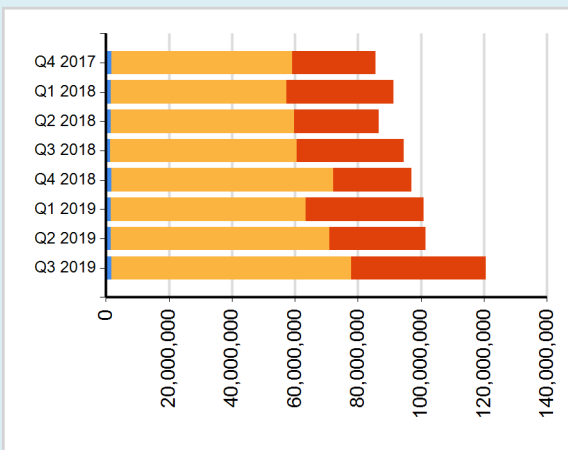
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



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YTD Measures

Medical

Expat

430,764,814 USD 9,456,887 USD

Premiums

9%

-5%

Growth in Premium

2%

-6%

Growth in Number Of Subject Matters

19.3%

41.4%

Acquisition and Admin Expenses/Premium

440,221,701 USD 9%

YTD Turnover and Growth

34.9%

42.1%

Market Share

Claims Share

48.5%

Non Life Market Share

62 USD

1 %

Average Expat Premium By Subject Matter

26 USD

2 %

Average expat Acquisition and Admin

682,699

0 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

13,162,191 USD

25 %

Net Income from the Medical related investments

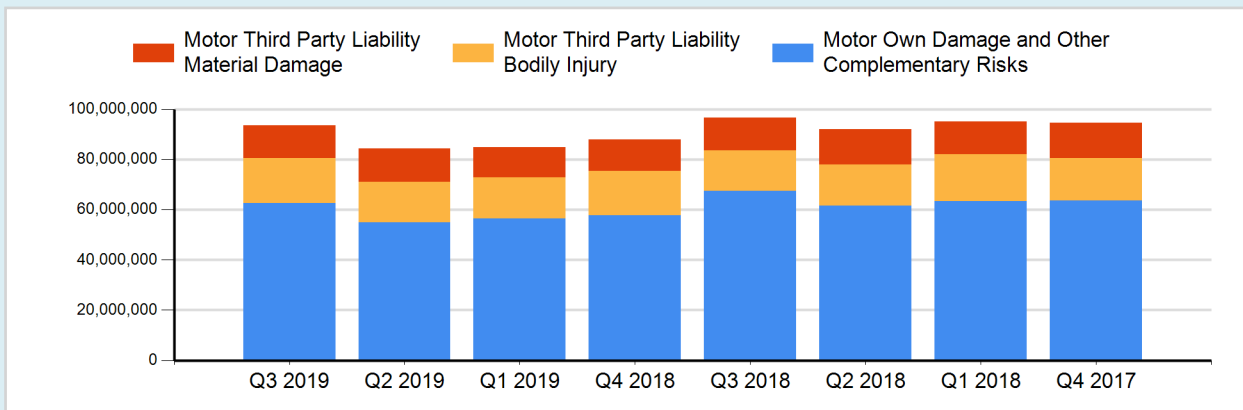
322,894,034 USD

19 %

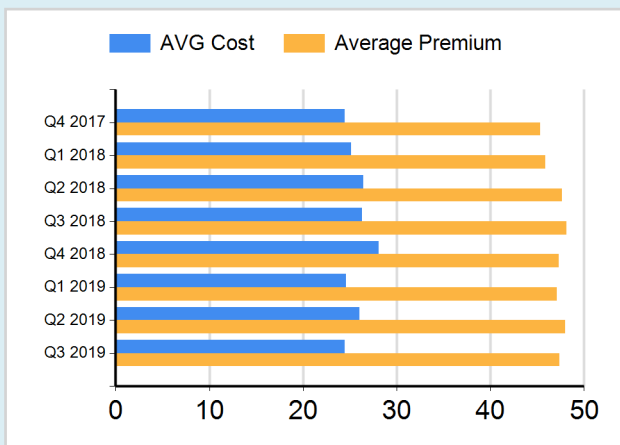
YTD Total Paid Claims

Motor Insurance Analysis

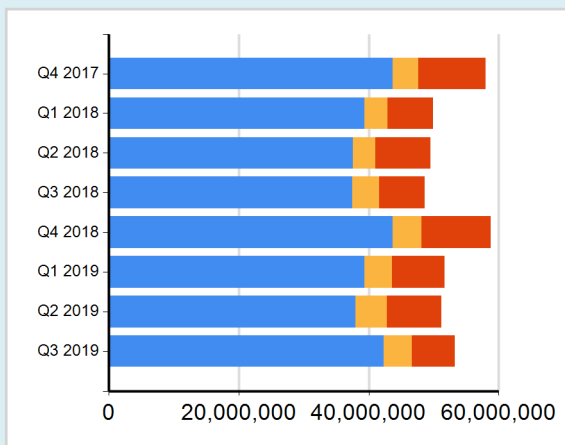
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



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YTD Measures

Compulsory **Others**

50,414,056 USD **212,118,245** USD
Premiums

-1% **-9%**
Growth in Premium

-2% **5%**
Growth in Number Of Subject Matters

52.7% **40.7%**
Acquisition and Admin Expenses/Premium

262,532,301 USD **-7%**
YTD Turnover and Growth

20.8% **20.4%**
Market Share Claims Share

28.9%
Non Life Market Share

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

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

1,061,989 **-2 %**
YTD Compulsory Number Of Subject Matters

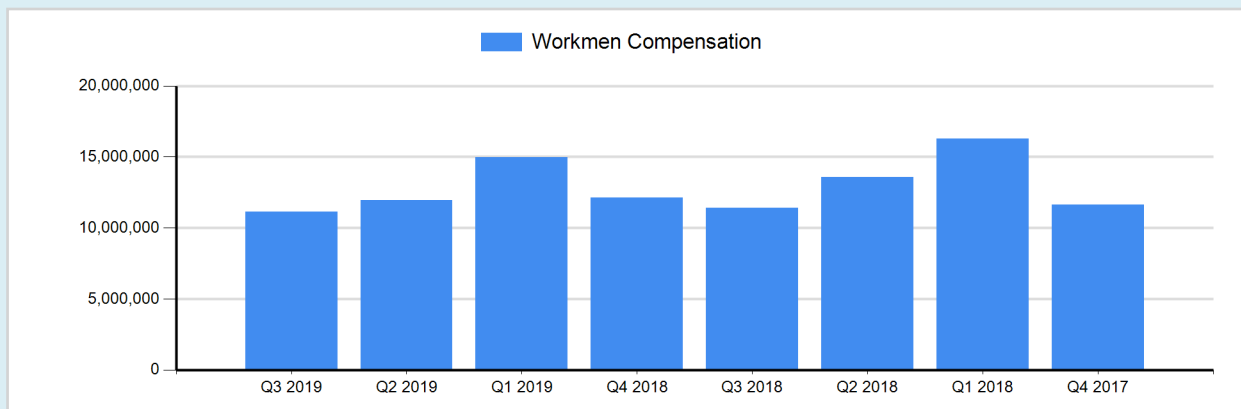
Note: All Growth Percentages are YTD Growth

11,921,309 USD **6 %**
Net Income from the Motor related investments

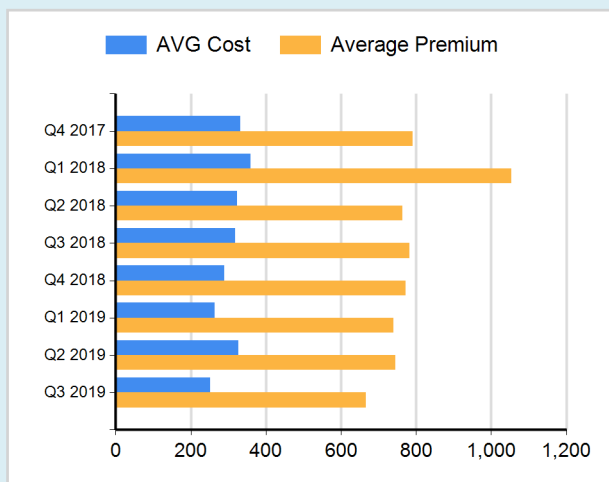
156,113,466 USD **5 %**
YTD Total Paid Claims

Workmen Insurance Analysis

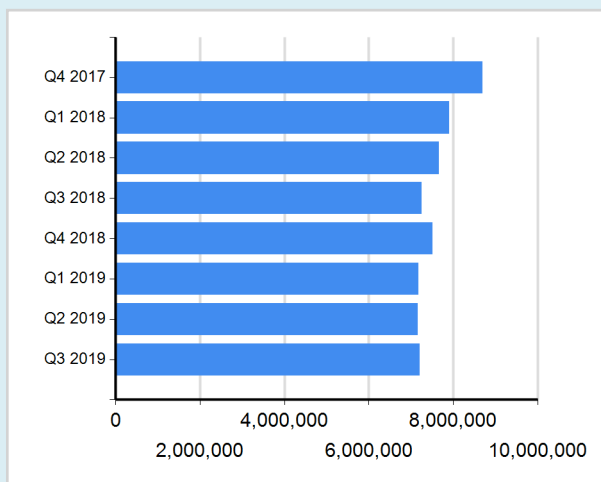
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-8%

Growth in Premium

11%

Growth in Number Of Subject Matters

-7%

Growth in Acquisition and Admin Expenses

39%

Acquisition and Admin Expenses/Premium

38,068,606 USD -8%

YTD Turnover and Growth

3.0% 2.8%

Market Share Claims Share

4.2%

Non Life Market Share

719 USD -17%

Average Premium By Subject Matter

279 USD -16%

Average Acquisition and Admin

52,974 11%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,442,407 USD

Net Investment Income

5 %

21,563,057 USD

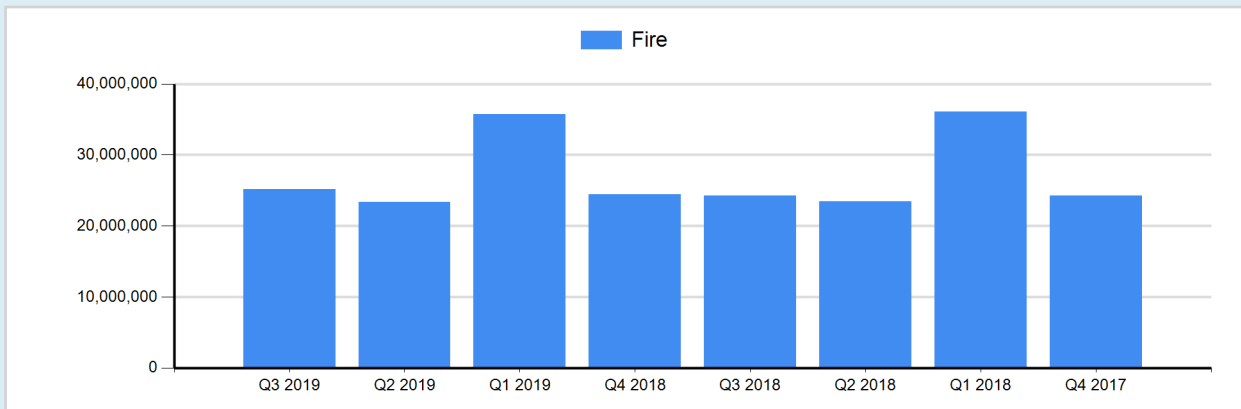
YTD Total Paid Claims

-6 %

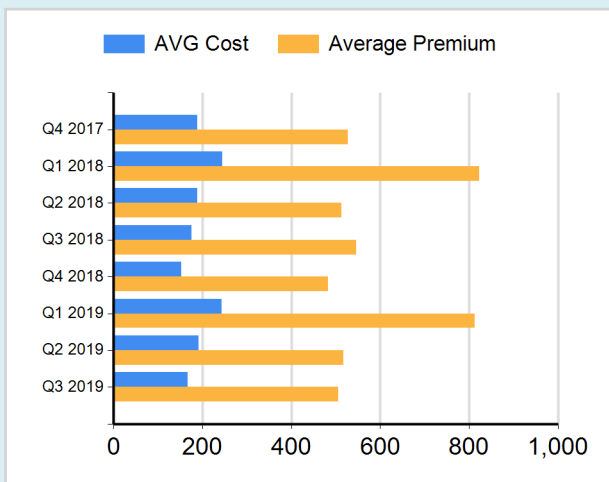
Fire

Insurance Analysis

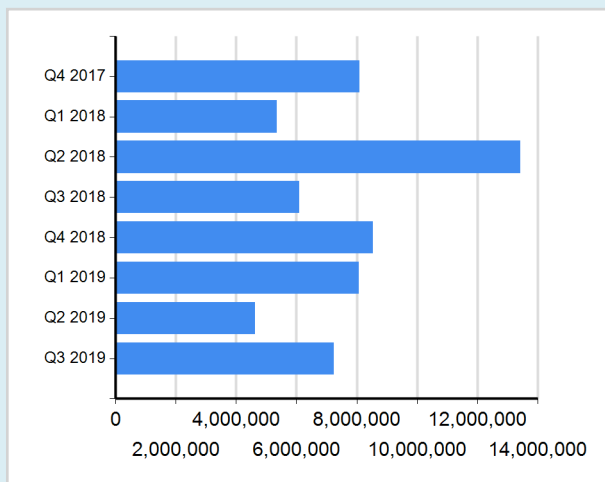
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

1%

Growth in Premium

4%

Growth in Number Of Subject Matters

2%

Growth in Acquisition and Admin Expenses

33%

Acquisition and Admin Expenses/Premium

84,283,154 USD **1%**

YTD Turnover and Growth

6.7% **2.6%**

Market Share

Claims Share

9.3%

Non Life Market Share

607

USD

-3 %

Average Premium By Subject Matter

199

USD

-2 %

Average Acquisition and Admin

138,955

YTD Number Of Subject Matters

4 %

Note: All Growth Percentages are YTD Growth

4,180,766 USD

Net Investment Income

26 %

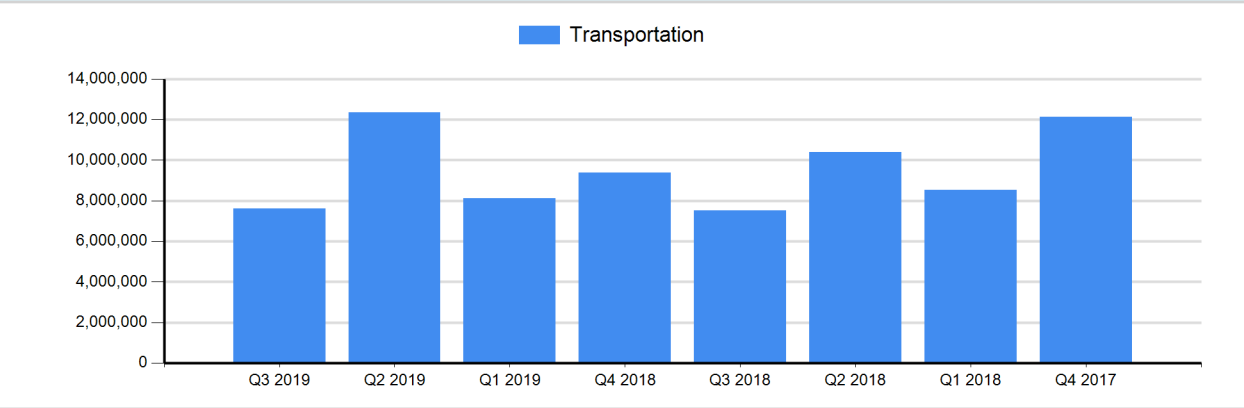
19,933,458 USD

YTD Total Paid Claims

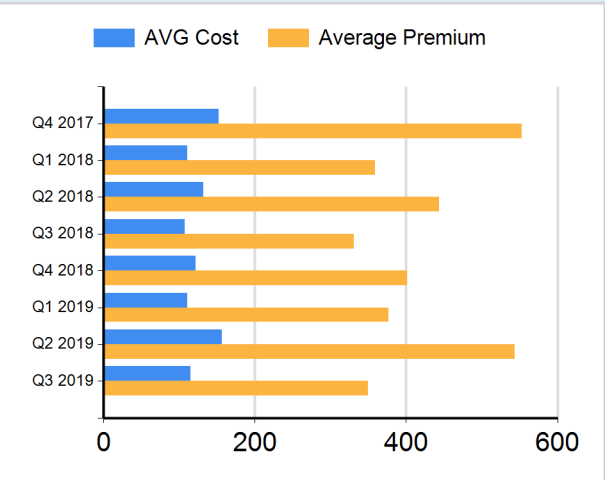
-20 %

Cargo Insurance Analysis

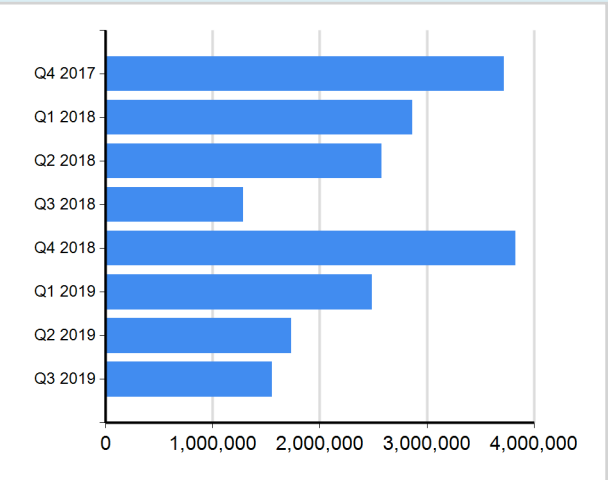
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

6%

Growth in Premium

-5%

Growth in Number Of Subject Matters

4%

Growth in Acquisition and Admin Expenses

30%

Acquisition and Admin Expenses/Premium

28,078,450 USD **6%**

YTD Turnover and Growth

2.2% **0.8%**

Market Share

Claims Share

3.1%

Non Life Market Share

425 USD **12 %**

Average Premium By Subject Matter

128 USD **9 %**

Average Acquisition and Admin

66,039 **-5 %**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

930,653 USD **27 %**

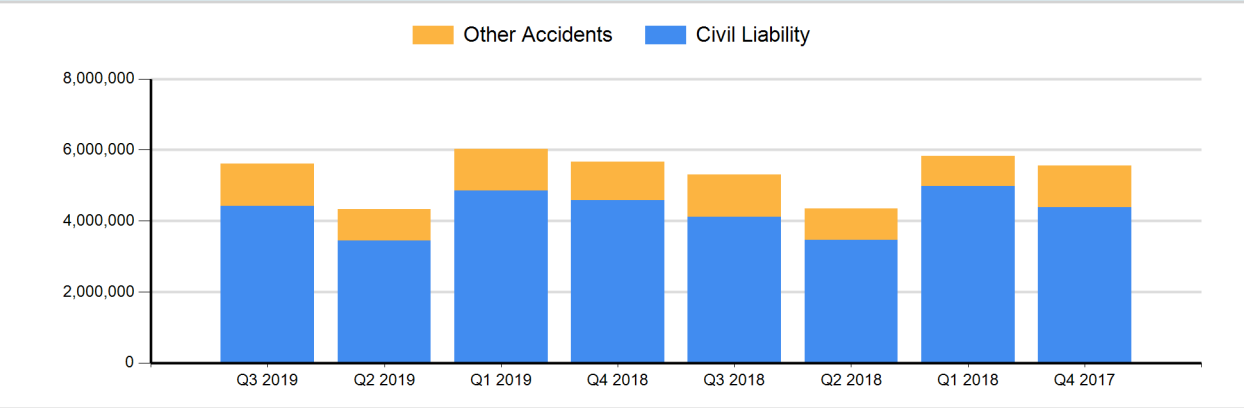
Net Investment Income

5,776,560 USD **-14 %**

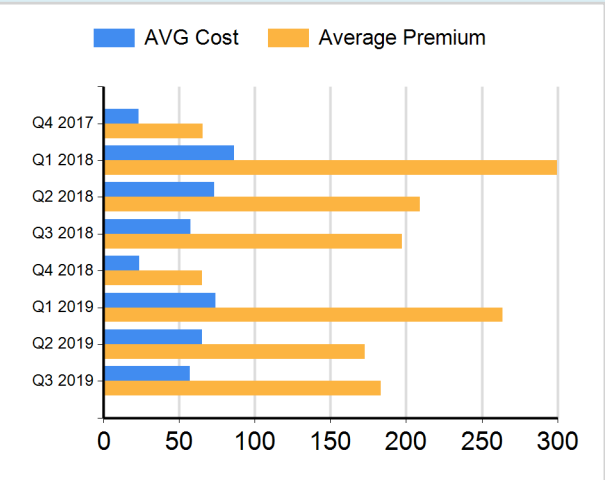
YTD Total Paid Claims

Public Liability Insurance Analysis

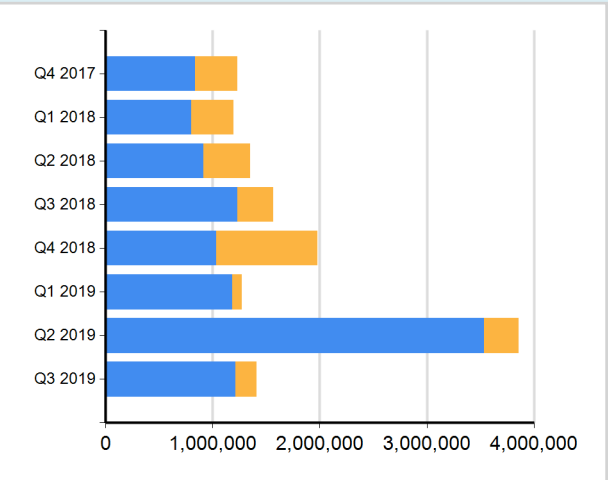
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

3%

Growth in Premium

17%

Growth in Number Of Subject Matters

7%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

15,968,598 USD **3%**

YTD Turnover and Growth

1.3%

Market Share

0.9%

Claims Share

1.8%

Non Life Market Share

203

USD

-12 %

Average Premium By Subject Matter

65

USD

-8 %

Average Acquisition and Admin

78,504

YTD Number Of Subject Matters

17 %

Note: All Growth Percentages are YTD Growth

650,292 USD

Net Investment Income

10 %

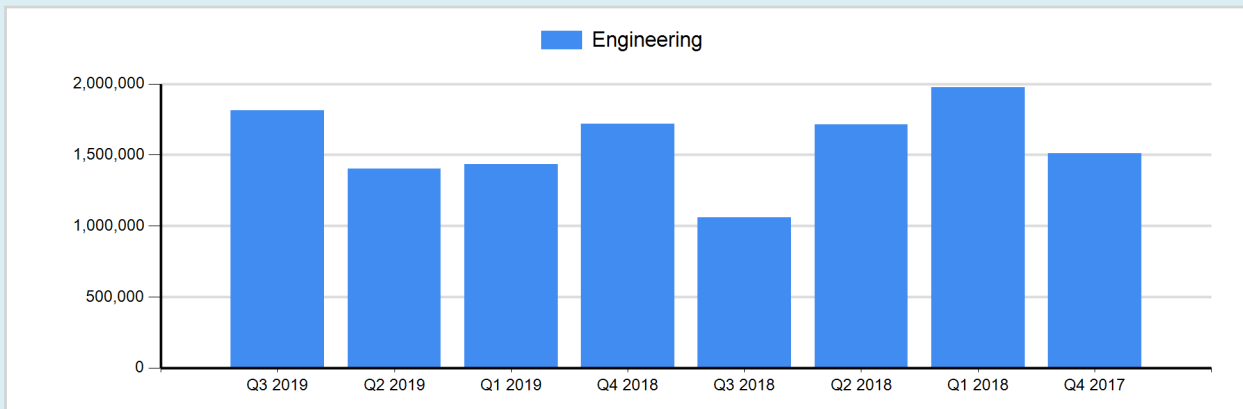
6,539,186 USD

YTD Total Paid Claims

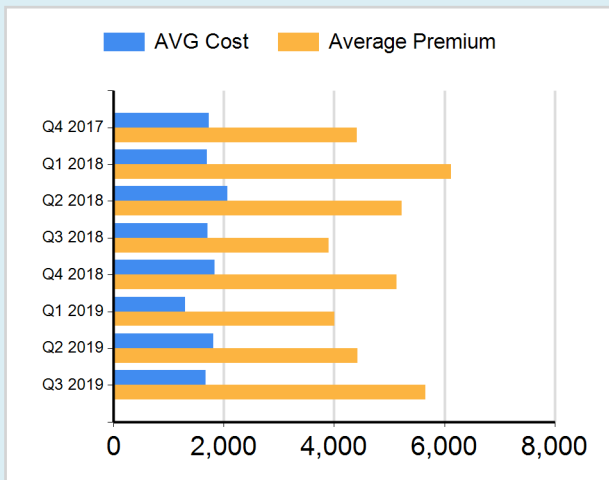
59 %

Engineering Insurance Analysis

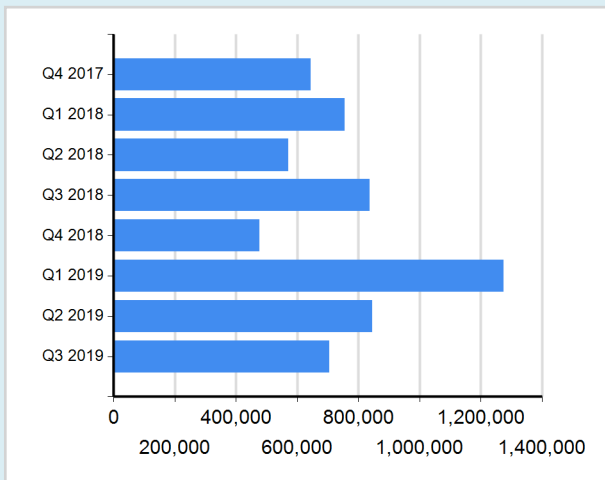
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q3 2019

YTD Measures

-2%

Growth in Premium

8%

Growth in Number Of Subject Matters

-7%

Growth in Acquisition and Admin Expenses

34%

Acquisition and Admin Expenses/Premium

4,653,152 USD -2%

YTD Turnover and Growth

0.4% 0.4%

Market Share Claims Share

0.5%
Non Life Market Share

4,672 USD -9%

Average Premium By Subject Matter

1,581 USD -14%

Average Acquisition and Admin

996 8%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

268,931 USD

Net Investment Income

1%

2,826,617 USD

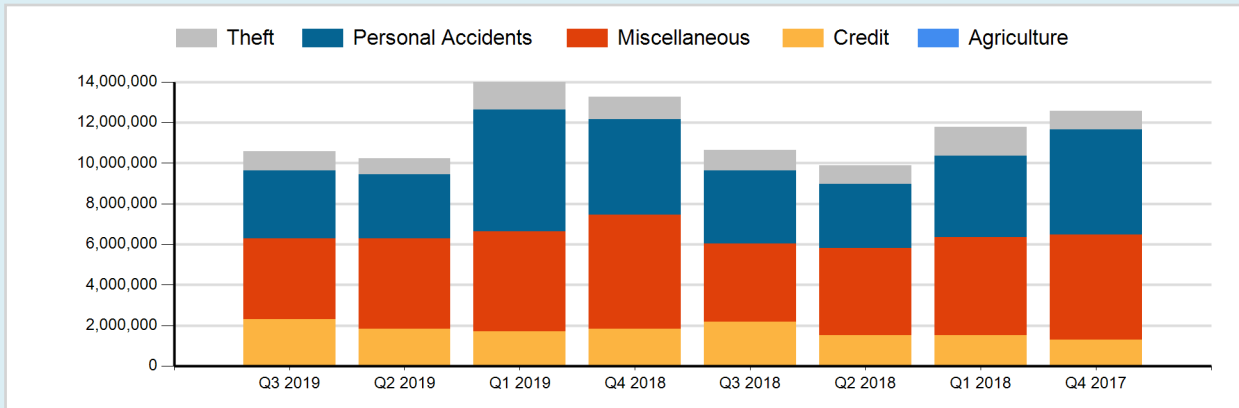
YTD Total Paid Claims

31%

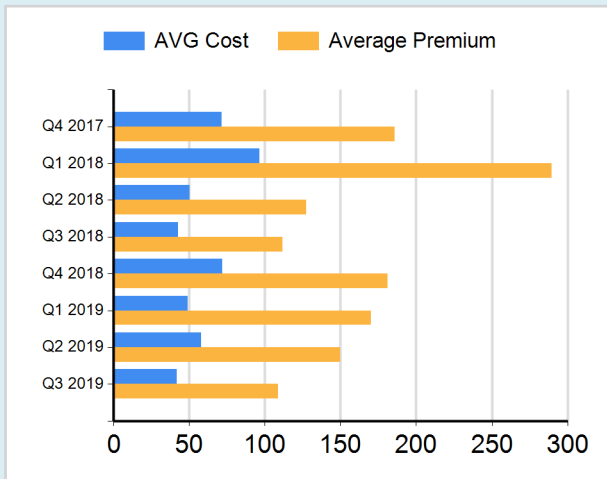
Other

Insurance Analysis

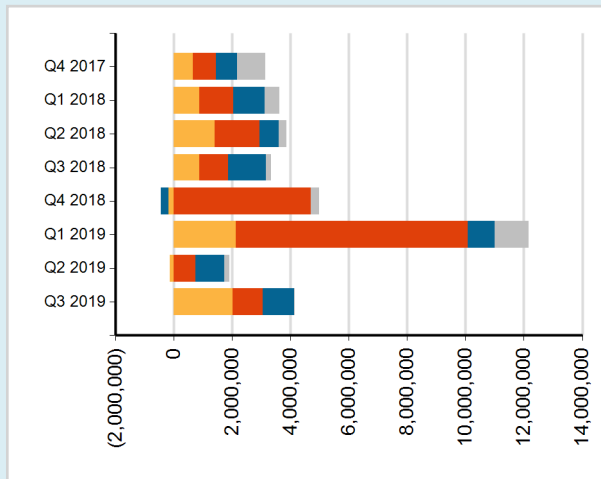
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q3 2019

YTD Measures

8%

Growth in Premium

16%

Growth in Number Of Subject Matters

2%

Growth in Acquisition and Admin Expenses

35%

Acquisition and Admin Expenses/Premium

34,798,381 USD **8%**

YTD Turnover and Growth

2.8%

Market Share

2.4%

Claims Share

3.8%

Non Life Market Share

140

USD

-7 %

Average Premium By Subject Matter

49

USD

-13 %

Average Acquisition and Admin

247,713

YTD Number Of Subject Matters

16 %

Note: All Growth Percentages are YTD Growth

1,724,321 USD

Net Investment Income

34 %

18,072,926 USD

YTD Total Paid Claims

67 %

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Mount Lebanon

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