

Quarterly Report

Quarter 3 2018

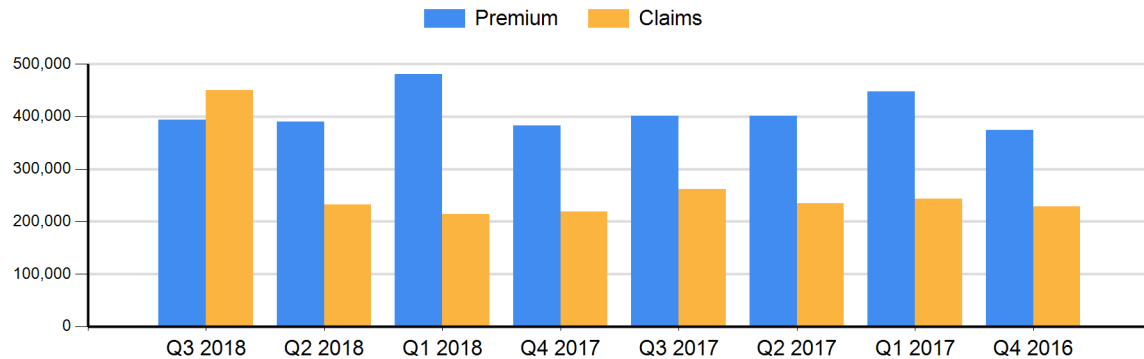


Hazmieh, ACAL Building,
Mount Lebanon

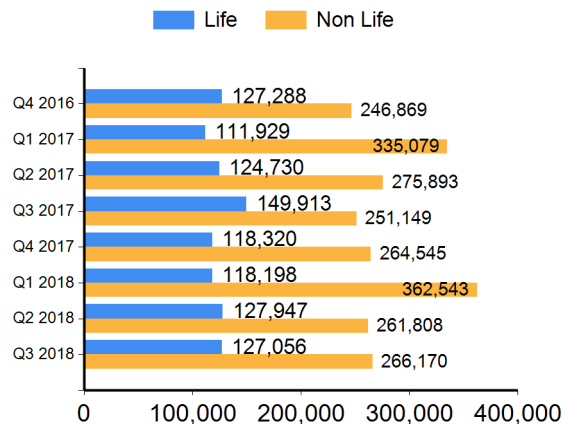
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Key Market Figures

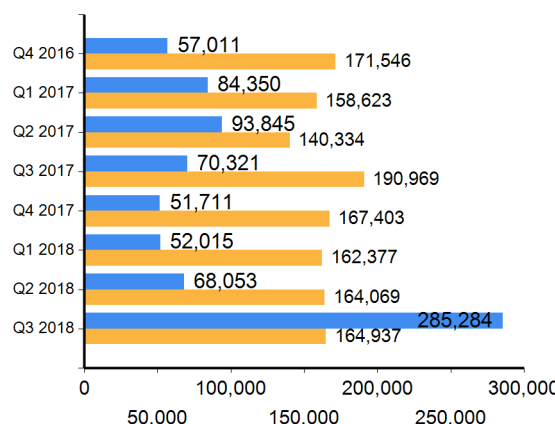
Note: All amounts in the charts are 1/1,000 scaled



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

1,263,722,957 USD

1 %

Total YTD Gross Written Premium

1,631,559,040 USD(2017)

29.5 %

Life Share

30.9 % (2017)

70.5 %

Non Life Share

69.1 % (2017)

896,734,837 USD

USD

21 %

Total indemnities paid

957,556,711

USD(2017)

16.7 %

Claims Motor Share

21.7 % (2017)

30.3 %

Claims Medical Share

36.0 % (2017)

112,121,070 USD

USD

-5 %

Total YTD Net Investment Income

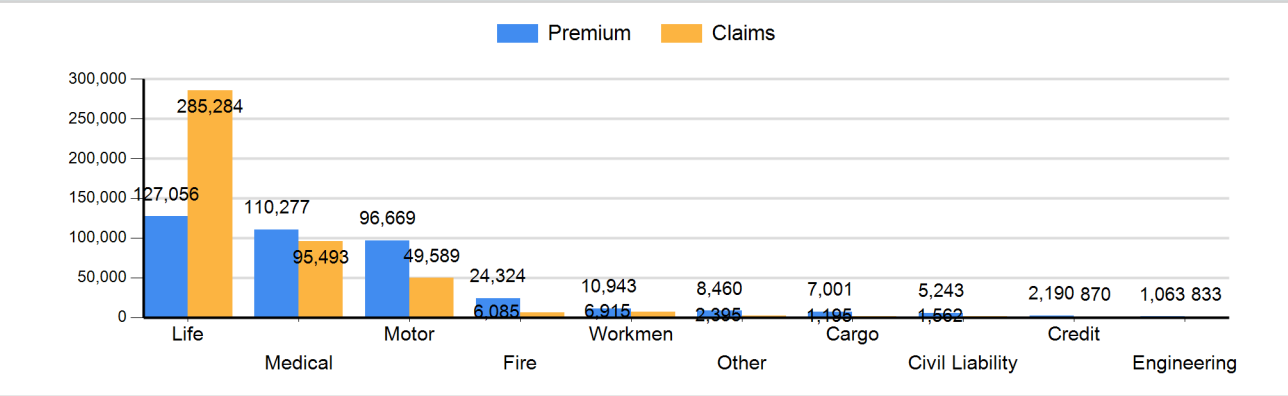
159,611,418

USD(2017)

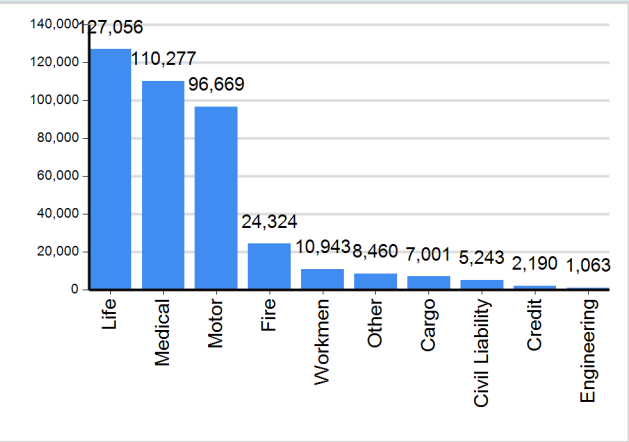
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

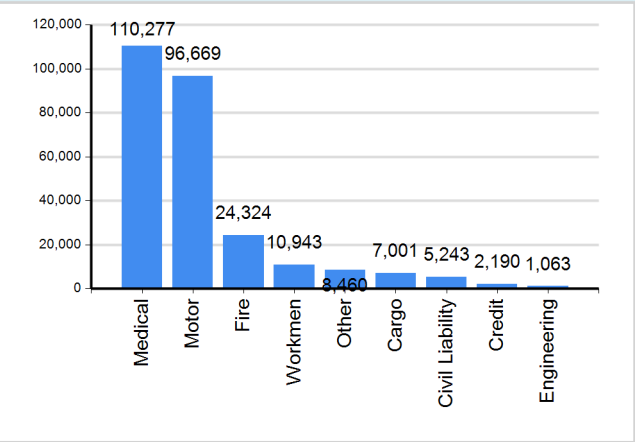
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



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YTD Measures

Premium

29.5%	-3 %	32.0%	5 %
Life Insurance		Medical Insurance	
22.7%	4 %	6.6%	-1 %
Motor Insurance		Fire Insurance	
3.1%	-4 %	1.9%	-1 %
Workmen Insurance		Cargo Insurance	

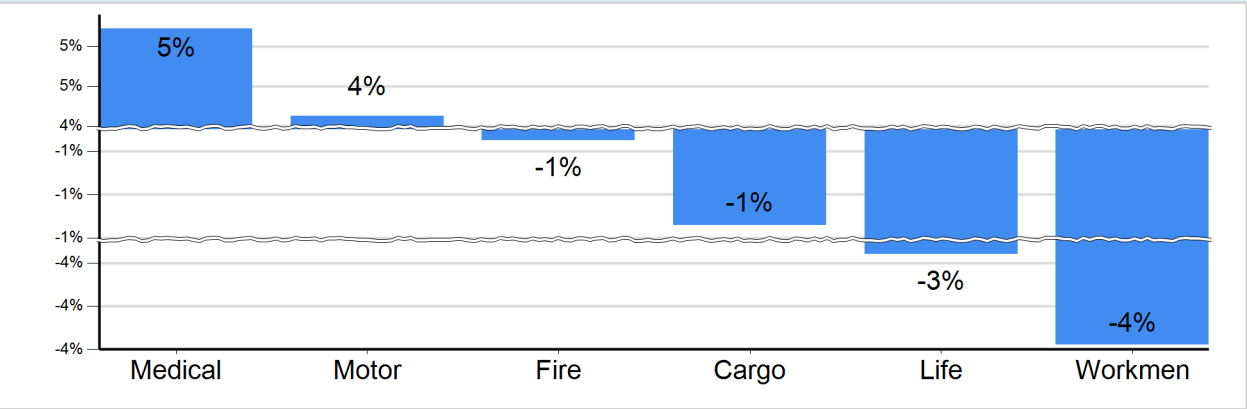
Claims

45.2%	63 %	30.3%	4 %
Life Insurance		Medical Insurance	
16.7%	0 %	2.8%	10 %
Motor Insurance		Fire Insurance	
2.4%	-5 %	0.7%	-8 %
Workmen Insurance		Cargo Insurance	

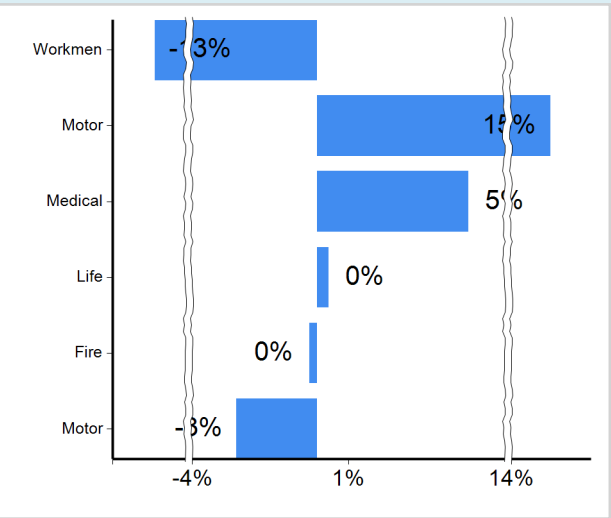
Note: All Growth Percentages are YTD Growth

Growth Analysis

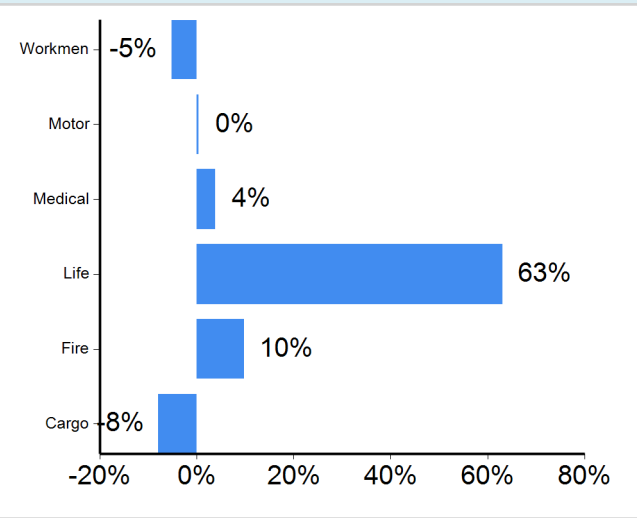
Premium Growth for the main LOBs



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

5%	4%
Medical	Motor
-1%	-1%
Fire	Cargo
-3%	-4%
Life	Workmen

-3%	3%
Life	Non Life

1%
Market YTD Growth
-2 % Parallel Period (Q3 2017)

Claims Growth for the main LOBs

63%	10%
Life	Fire
4%	0%
Medical	Motor
-5%	-8%
Workmen	Cargo

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

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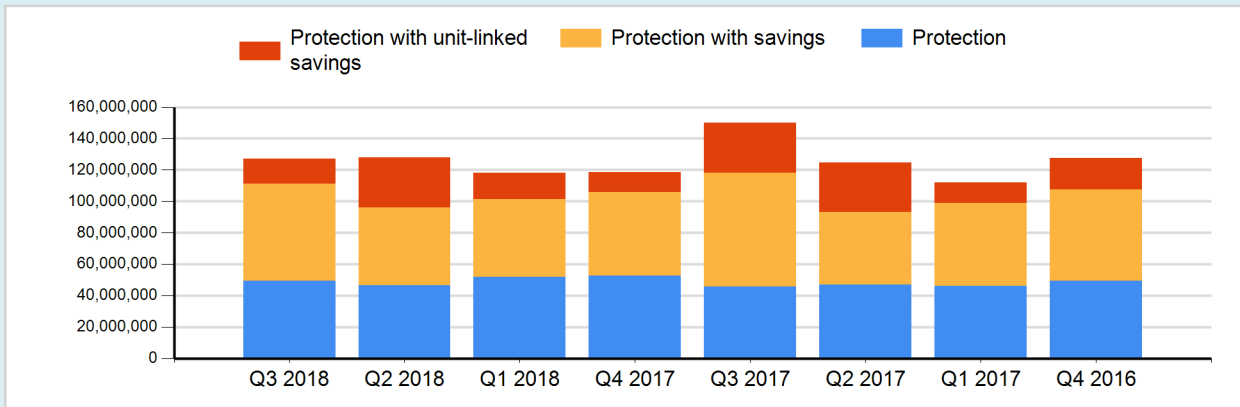
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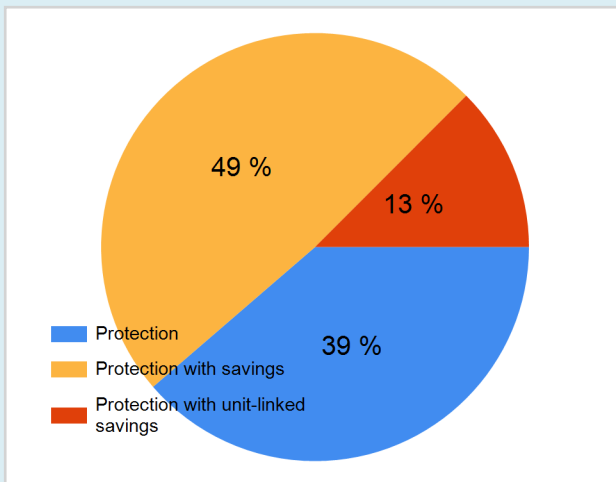
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Life Insurance Analysis

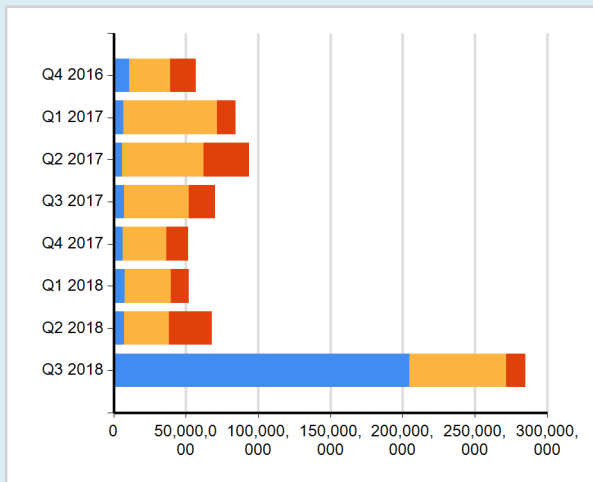
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



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YTD Measures

Protection **Saving**

39.5%

Premiums

60.5%

76.7%

Number of Subject Matters

23.3%

27.9%

Acquisition and Admin Expenses / Premium

16.4%

373,201,654 USD **-3%**

YTD Turnover and Growth

30% **45%**

Market Share Claims Share

15.0%

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

Note: All Growth Percentages are YTD Growth

84,062,513

USD

-7 %

Net Income from the Life related investments

405,352,252

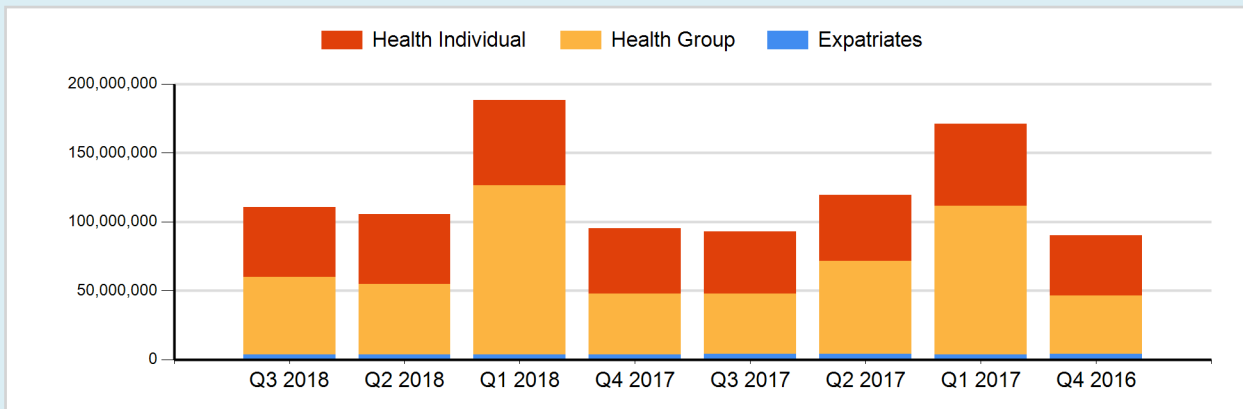
USD

63 %

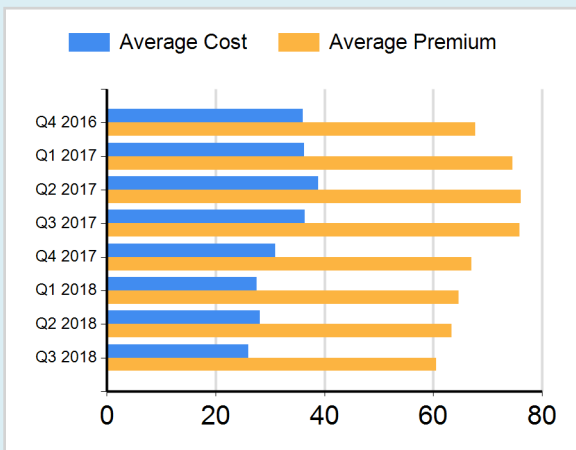
YTD Total Paid Claims

Medical Insurance Analysis

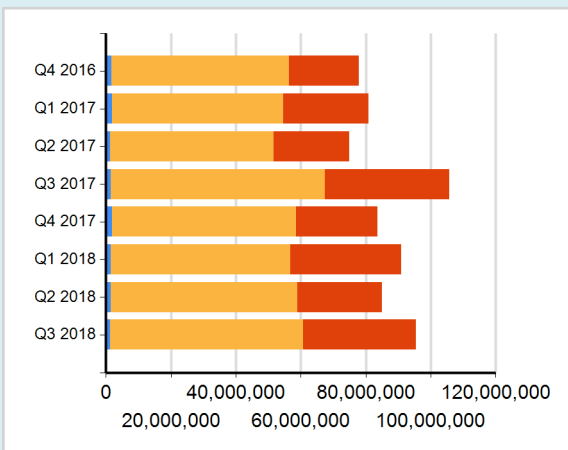
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



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YTD Measures

Medical

Expat

393,339,175 USD 10,627,058 USD

Premiums

6%

-8%

Growth in Premium

3%

10%

Growth in Number Of Subject Matters

19.4%

43.3%

Acquisition and Admin Expenses/Premium

403,966,233 USD 5%

YTD Turnover and Growth

32.0%

30.3%

Market Share

Claims Share

45.4%

Non Life Market Share

63

USD

-17 %

Average Expat Premium By Subject Matter

27

USD

-27 %

Average expat Acquisition and Admin

675,082

5 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

10,237,370 USD

9 %

Net Income from the Medical related investments

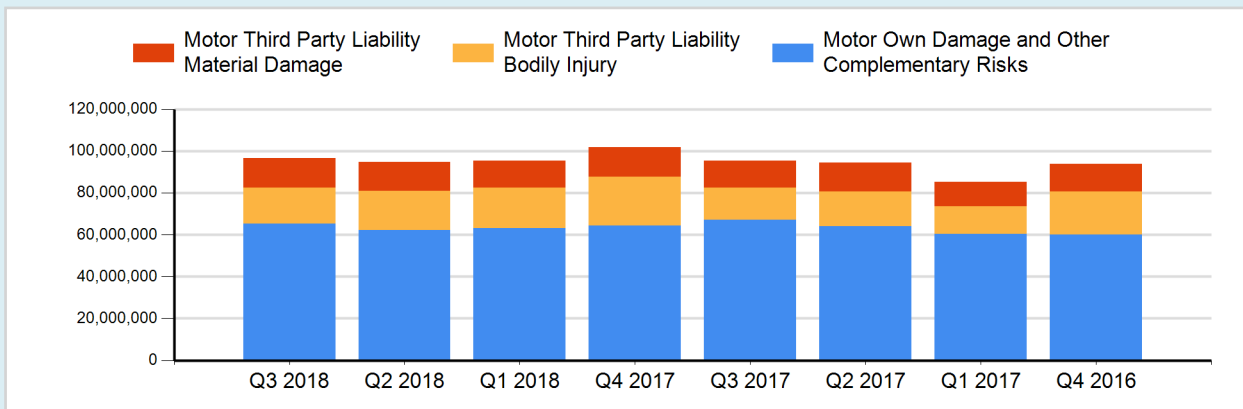
271,475,618 USD

4 %

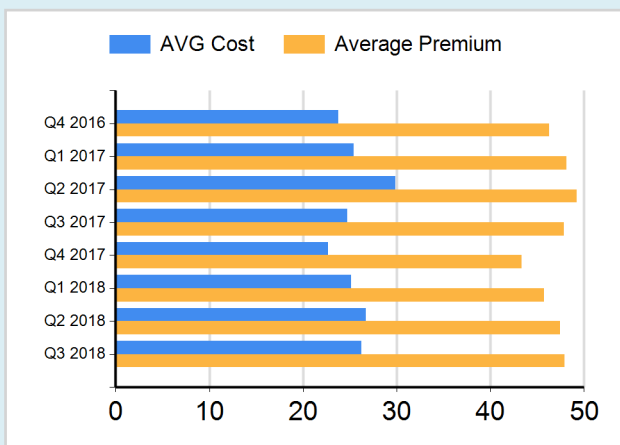
YTD Total Paid Claims

Motor Insurance Analysis

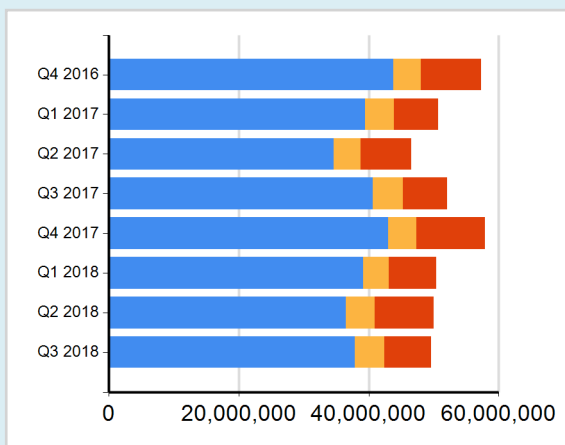
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



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YTD Measures

Compulsory **Others**

55,498,172 USD **231,234,184** USD
Premiums

23%
Growth in Premium

26%
Growth in Number Of Subject Matters

55.3%
Acquisition and Admin Expenses/Premium

1%

-2%

40.0%

286,732,357 USD **4%**
YTD Turnover and Growth

22.7% **16.7%**
Market Share Claims Share

32.2%
Non Life Market Share

47 USD **-3 %**
Average Compulsory Premium By Subject Matter

26 USD **-3 %**
Average Compulsory Acquisition and Admin

1,181,294 **26 %**
YTD Compulsory Number Of Subject Matters

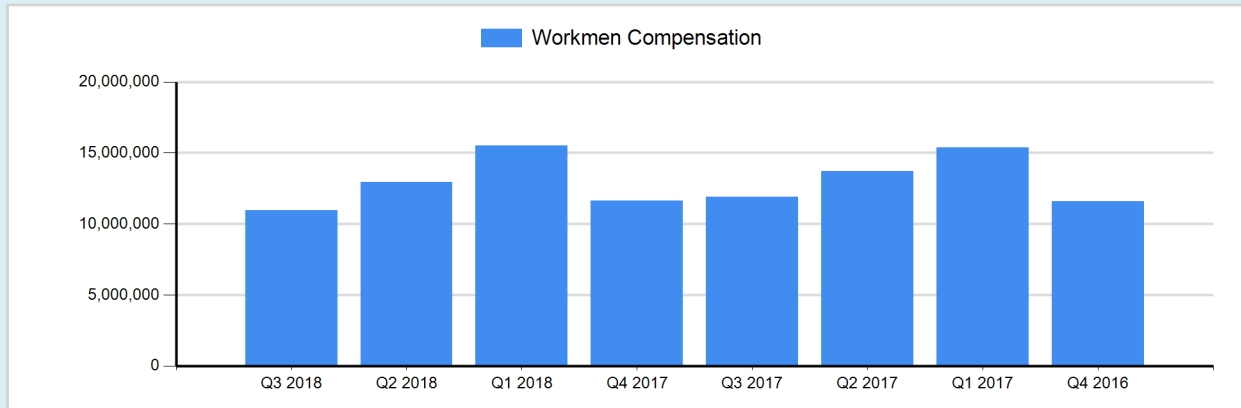
Note: All Growth Percentages are YTD Growth

10,565,872 USD **3 %**
Net Income from the Motor related investments

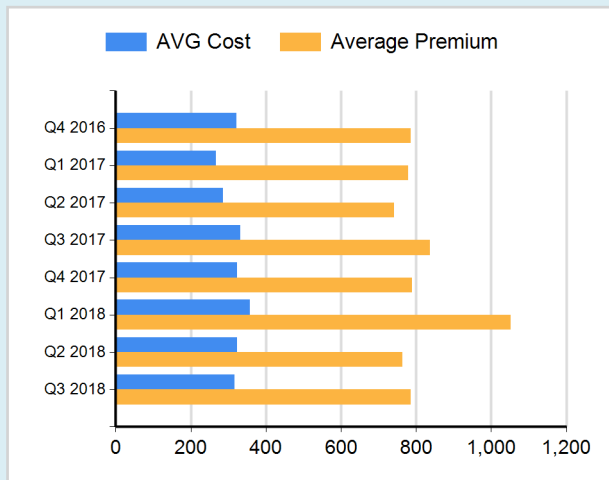
149,937,956 USD **0 %**
YTD Total Paid Claims

Workmen Insurance Analysis

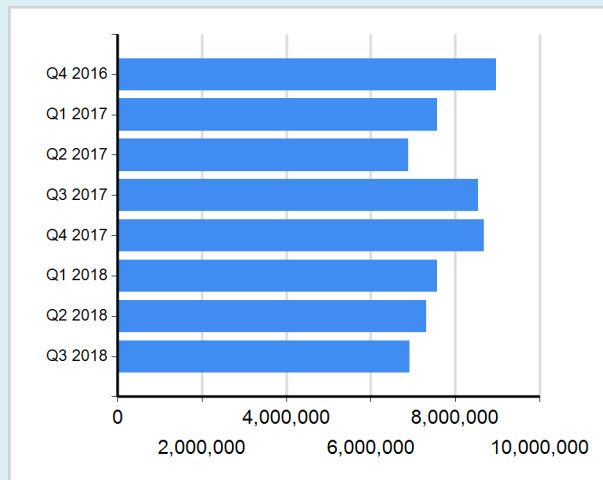
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-4%

Growth in Premium

-13%

Growth in Number Of Subject Matters

-1%

Growth in Acquisition and Admin Expenses

39%

Acquisition and Admin Expenses/Premium

39,379,588 USD **-4%**

YTD Turnover and Growth

3.1%

Market Share

2.4%

Claims Share

4.4%

Non Life Market Share

863

USD

Average Premium By Subject Matter

10 %

333

USD

Average Acquisition and Admin

14 %

45,622

YTD Number Of Subject Matters

-13 %

Note: All Growth Percentages are YTD Growth

1,262,640 USD

Net Investment Income

-10 %

21,809,309 USD

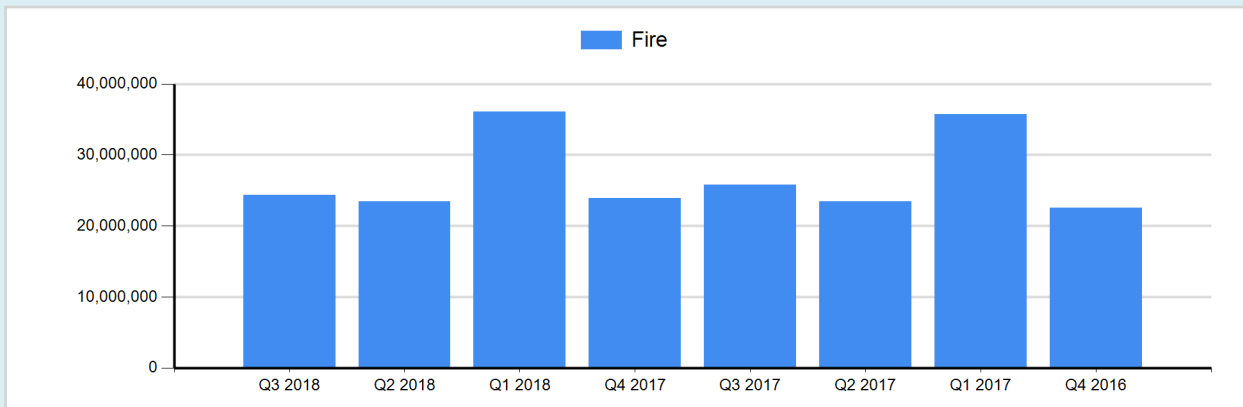
YTD Total Paid Claims

-5 %

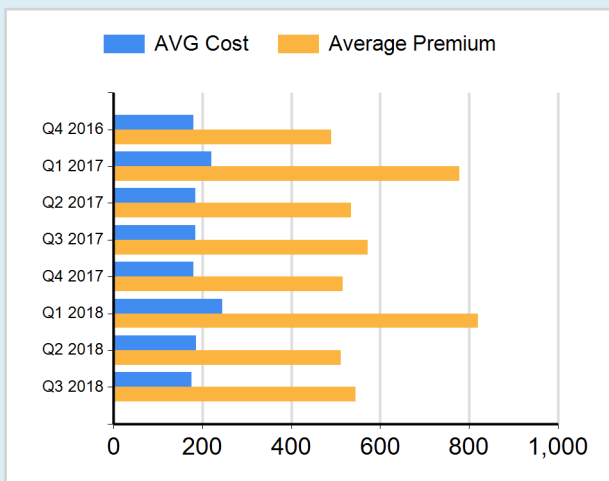
Fire

Insurance Analysis

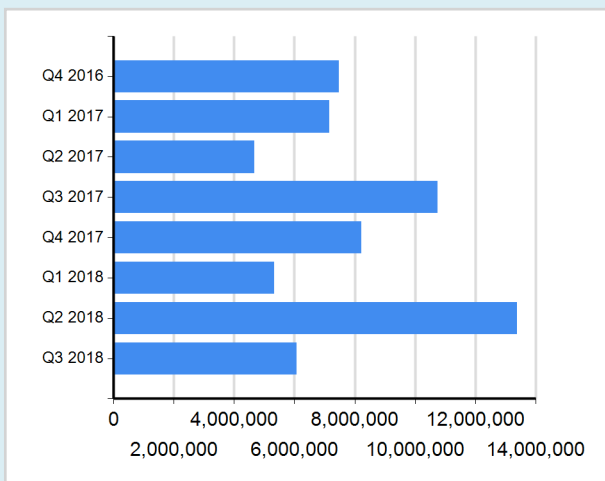
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q3 2018

YTD Measures

-1%

Growth in Premium

0%

Growth in Number Of Subject Matters

3%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

83,884,269 USD **-1%**

YTD Turnover and Growth

6.6% **2.8%**

Market Share

Claims Share

9.4%

Non Life Market Share

624 USD **-1%**

Average Premium By Subject Matter

201 USD **3%**

Average Acquisition and Admin

134,515 **0%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

3,367,512 USD

Net Investment Income

4%

24,816,768 USD

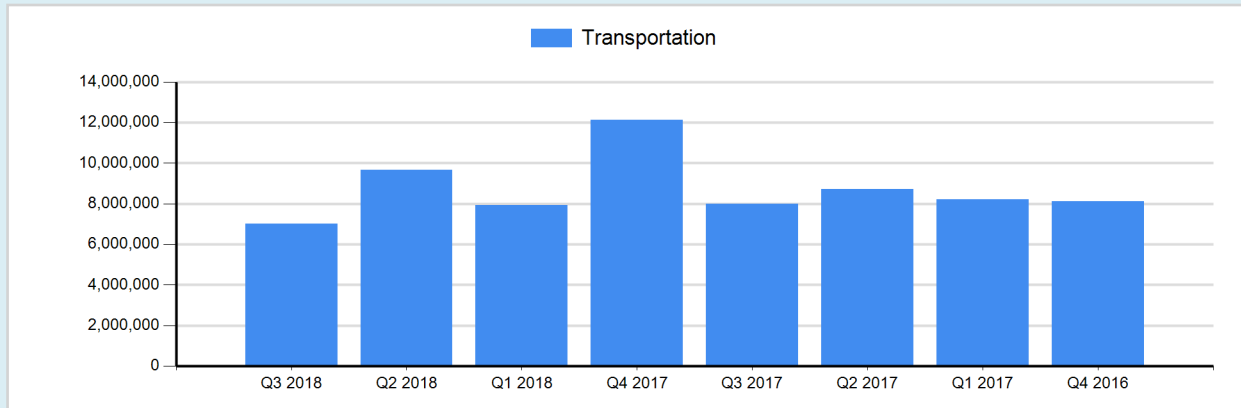
YTD Total Paid Claims

10%

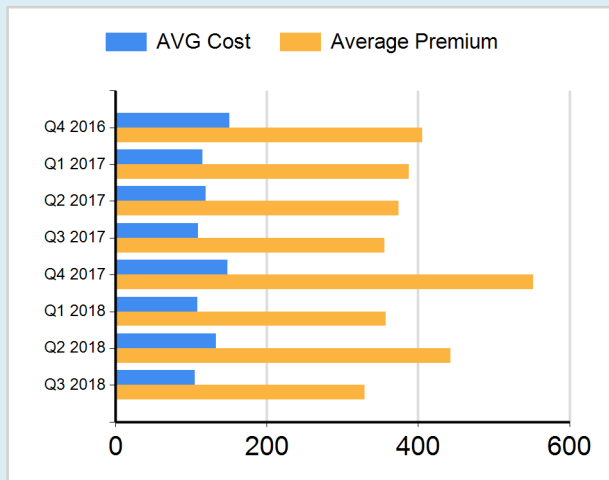
Cargo

Insurance Analysis

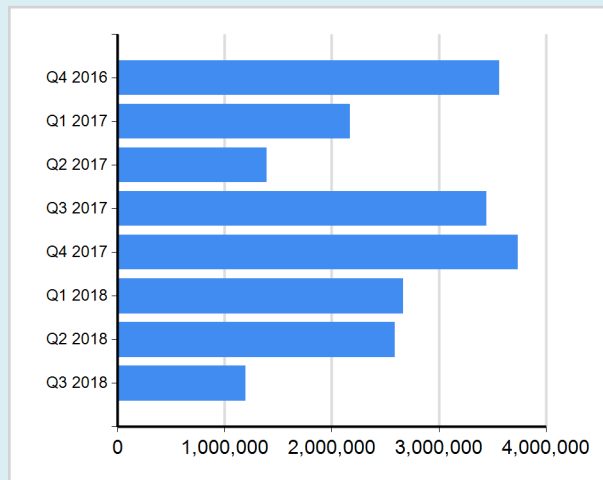
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-1%

Growth in Premium

-3%

Growth in Number Of Subject Matters

-2%

Growth in Acquisition and Admin Expenses

31%

Acquisition and Admin Expenses/Premium

24,597,881 USD -1%

YTD Turnover and Growth

1.9% 0.7%

Market Share

Claims Share

2.8%

Non Life Market Share

377

USD

Average Premium By Subject Matter

1 %

115

USD

Average Acquisition and Admin

1 %

65,262

YTD Number Of Subject Matters

-3 %

Note: All Growth Percentages are YTD Growth

615,683 USD

Net Investment Income

-7 %

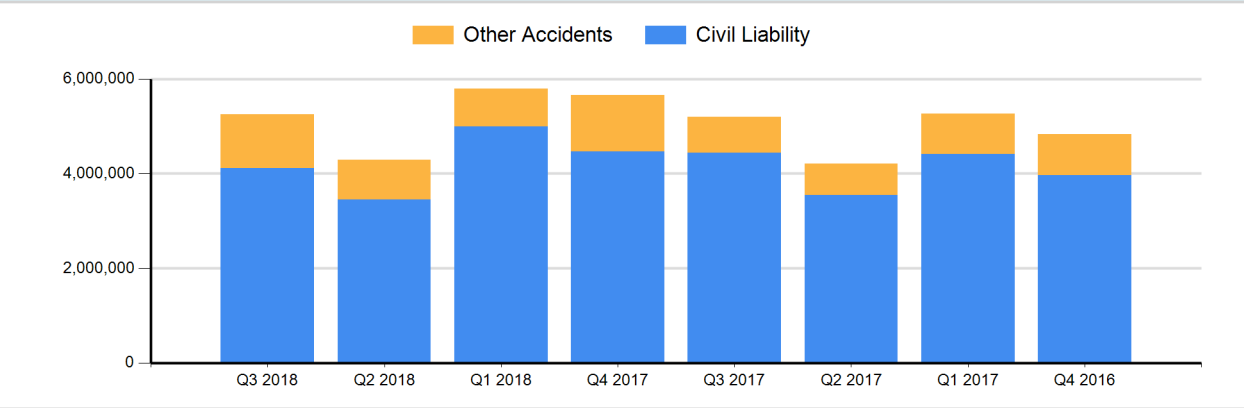
6,450,335 USD

YTD Total Paid Claims

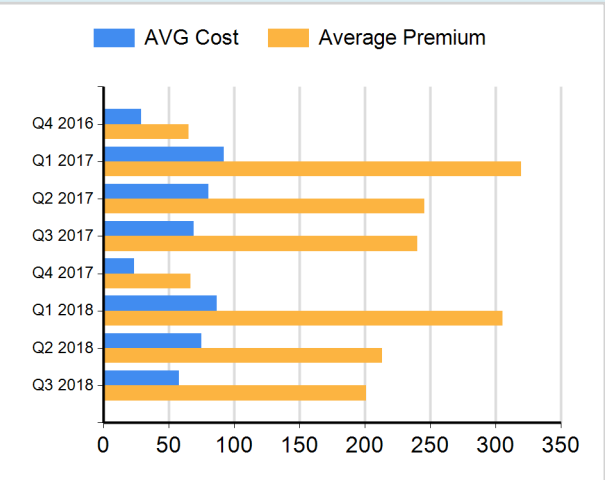
-8 %

Public Liability Insurance Analysis

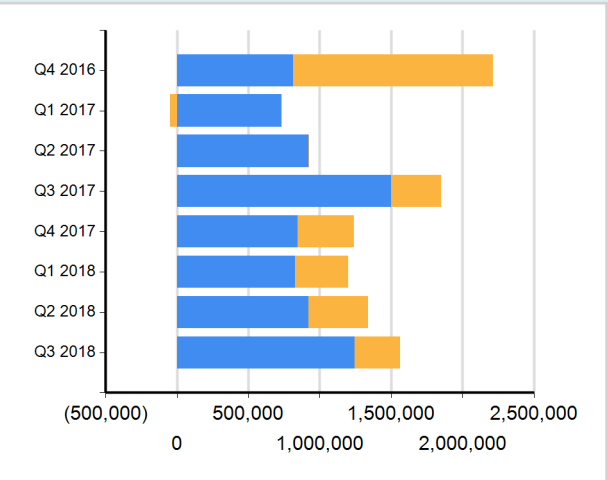
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

4%

Growth in Premium

18%

Growth in Number Of Subject Matters

6%

Growth in Acquisition and Admin Expenses

30%

Acquisition and Admin Expenses/Premium

15,316,341 USD 4%

YTD Turnover and Growth

1.2% 0.5%

Market Share Claims Share

1.7%

Non Life Market Share

235 USD -11 %

Average Premium By Subject Matter

72 USD -10 %

Average Acquisition and Admin

65,116 18 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

555,755 USD -11 %

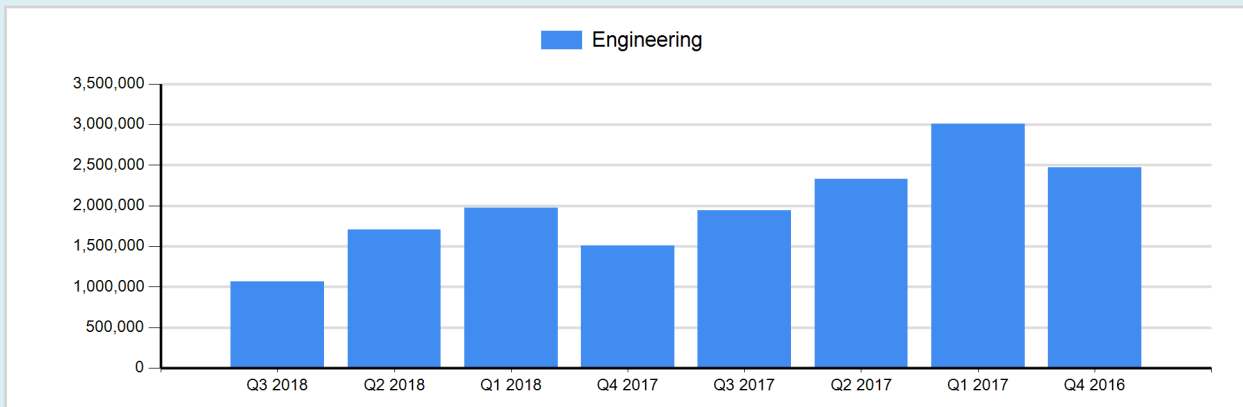
Net Investment Income

4,101,039 USD 19 %

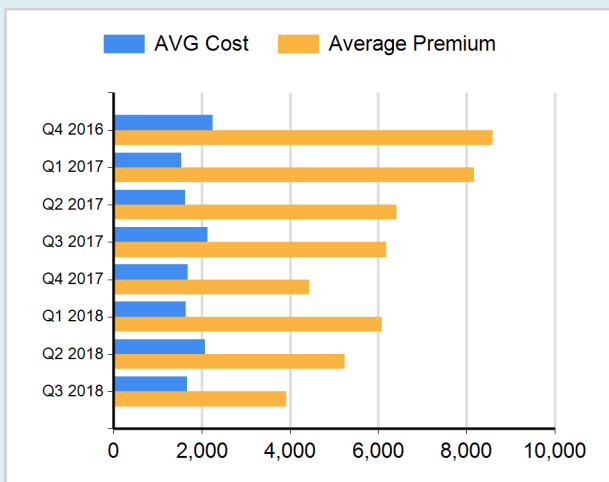
YTD Total Paid Claims

Engineering Insurance Analysis

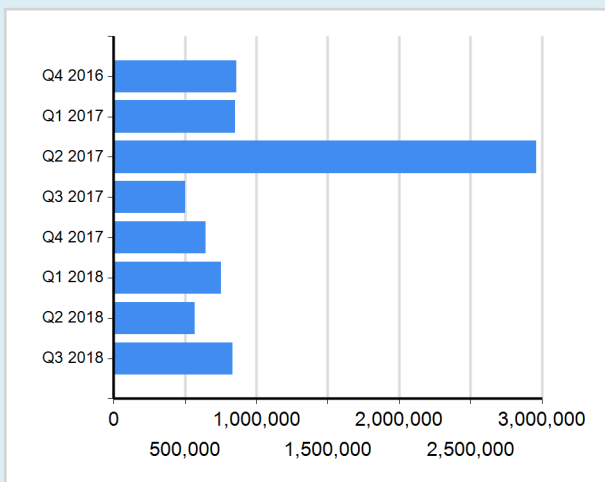
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-35%

Growth in Premium

-12%

Growth in Number Of Subject Matters

-9%

Growth in Acquisition and Admin Expenses

35%

Acquisition and Admin Expenses/Premium

4,741,246 USD -35%

YTD Turnover and Growth

0.4%

Market Share

0.2%

Claims Share

0.5%

Non Life Market Share

5,148 USD

Average Premium By Subject Matter

-26 %

1,799 USD

Average Acquisition and Admin

3 %

921

YTD Number Of Subject Matters

-12 %

Note: All Growth Percentages are YTD Growth

257,111 USD

Net Investment Income

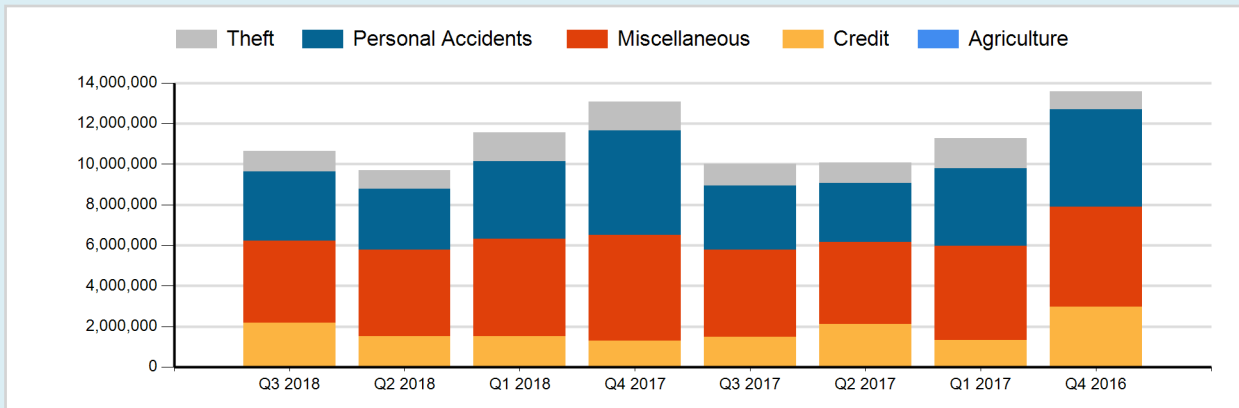
-16 %

2,152,929 USD

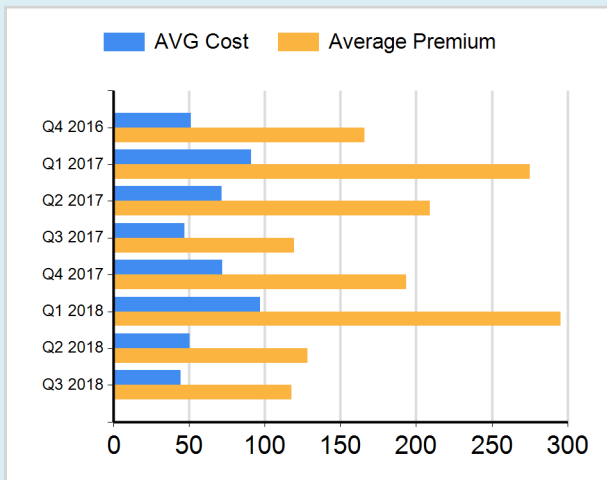
YTD Total Paid Claims

-50 %

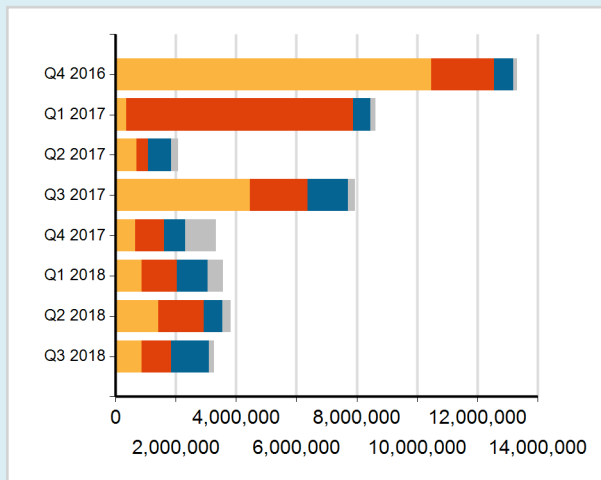
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



2%

Growth in Premium

19%

Growth in Number Of Subject Matters

4%

Growth in Acquisition and Admin Expenses

36%

Acquisition and Admin Expenses/Premium

31,903,387 USD 2%

YTD Turnover and Growth

2.5%

Market Share

1.2%

Claims Share

3.6%

Non Life Market Share

155

USD

Average Premium By Subject Matter

-14 %

56

USD

Average Acquisition and Admin

-12 %

205,321

YTD Number Of Subject Matters

19 %

Note: All Growth Percentages are YTD Growth

1,196,614 USD

Net Investment Income

3 %

10,638,631 USD

YTD Total Paid Claims

-43 %

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Mount Lebanon

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