

Quarterly Report

Quarter 1 2020

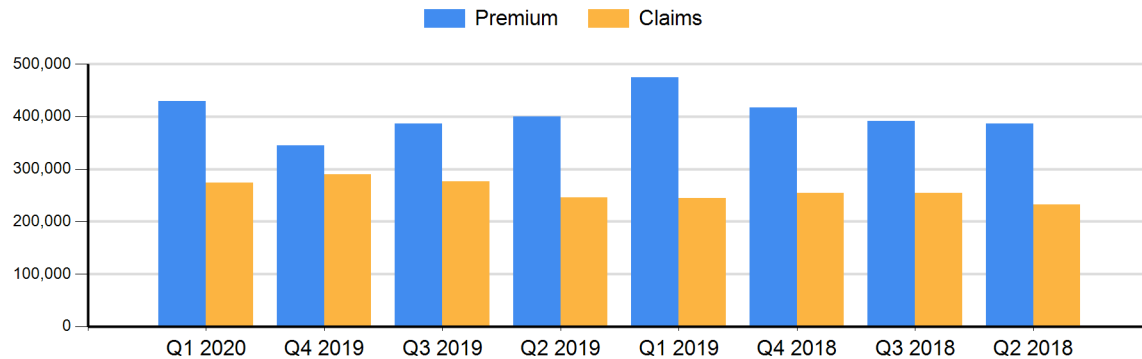


Hazmieh, ACAL Building,
Mount Lebanon

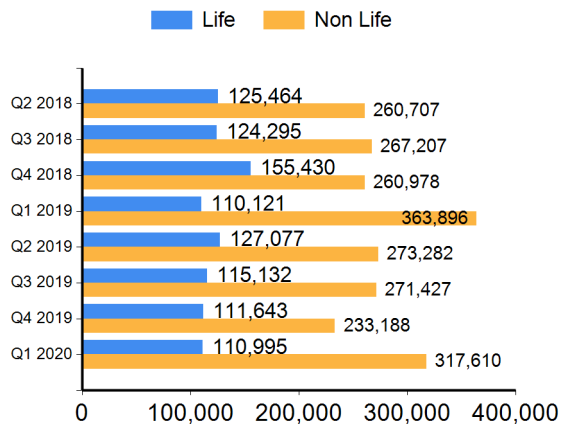
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Key Market Figures

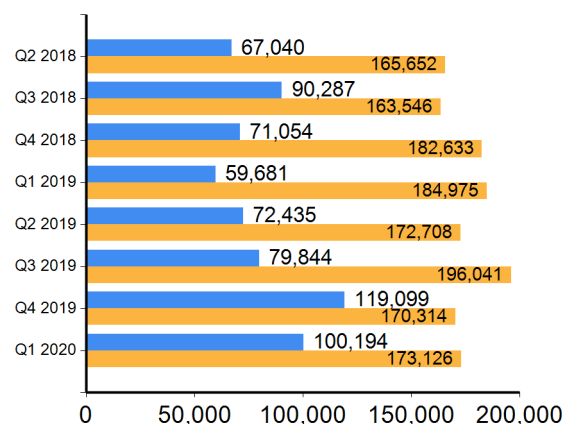
Note: All amounts in the charts are 1/1,000 scaled



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

428,604,783 USD

-10 %

Total YTD Gross Written Premium

1,605,766,144 USD(2019)

25.9 %

Life Share

28.9 % (2019)

74.1 %

Non Life Share

71.1 % (2019)

273,319,674 USD

12 %

Total indemnities paid

1,055,098,184 USD(2019)

15.1 %

Claims Motor Share

19.1 % (2019)

38.1 %

Claims Medical Share

40.1 % (2019)

30,547,406 USD

-40 %

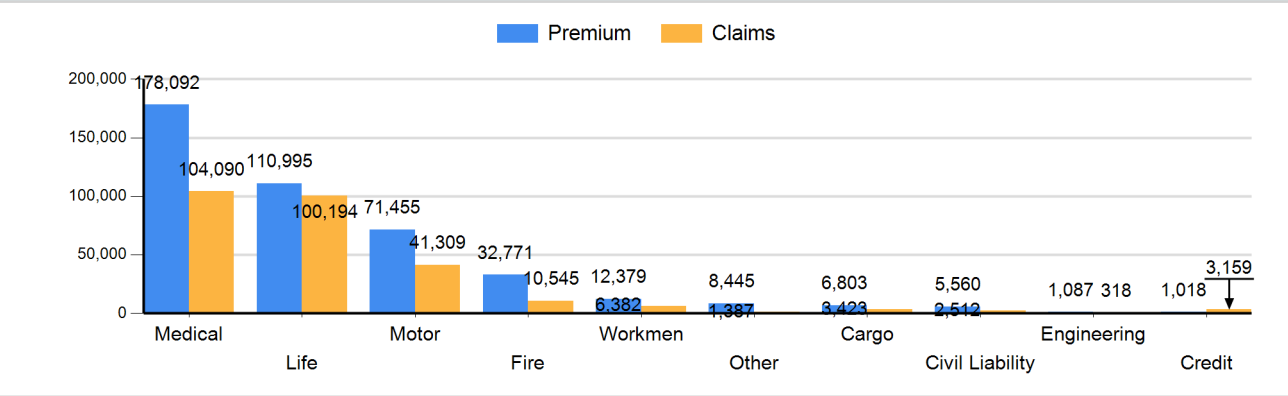
Total YTD Net Investment Income

165,875,770 USD(2019)

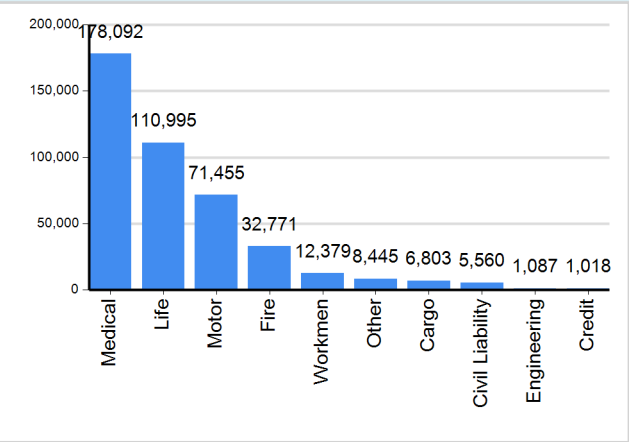
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

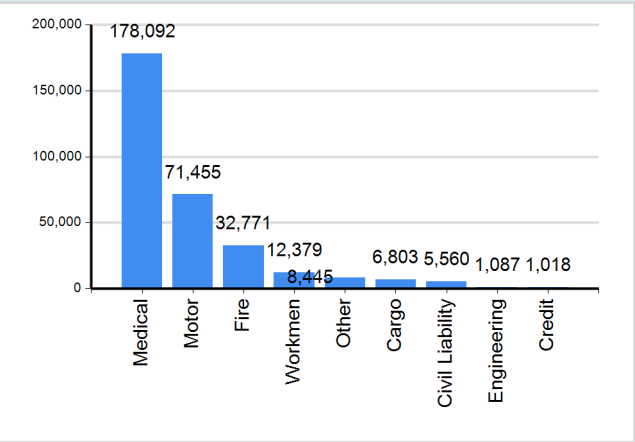
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



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YTD Measures

Premium

25.9%	1 %	41.6%	-10 %
Life Insurance		Medical Insurance	
16.7%	-16 %	7.6%	-8 %
Motor Insurance		Fire Insurance	
2.9%	-17 %	1.6%	-16 %
Workmen Insurance		Cargo Insurance	

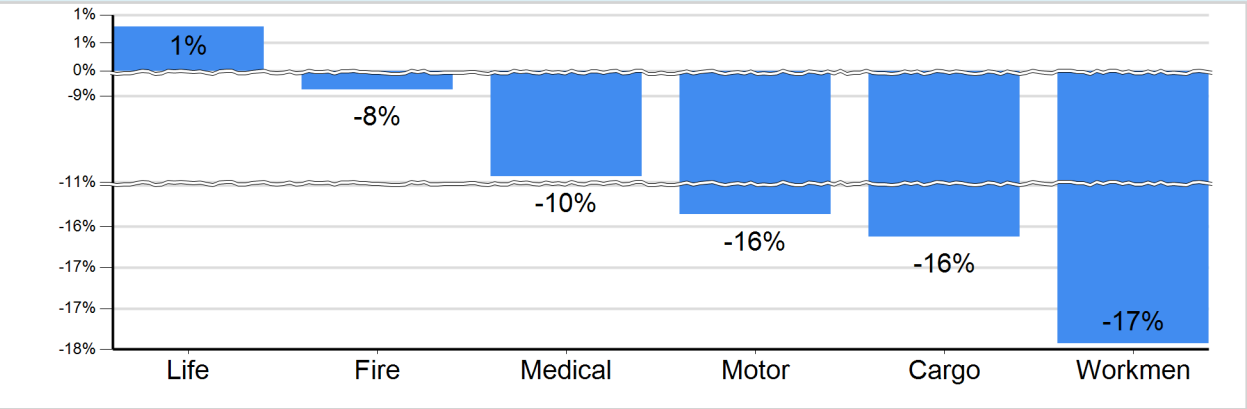
Claims

36.7%	68 %	38.1%	3 %
Life Insurance		Medical Insurance	
15.1%	-20 %	3.9%	31 %
Motor Insurance		Fire Insurance	
2.3%	-11 %	1.3%	38 %
Workmen Insurance		Cargo Insurance	

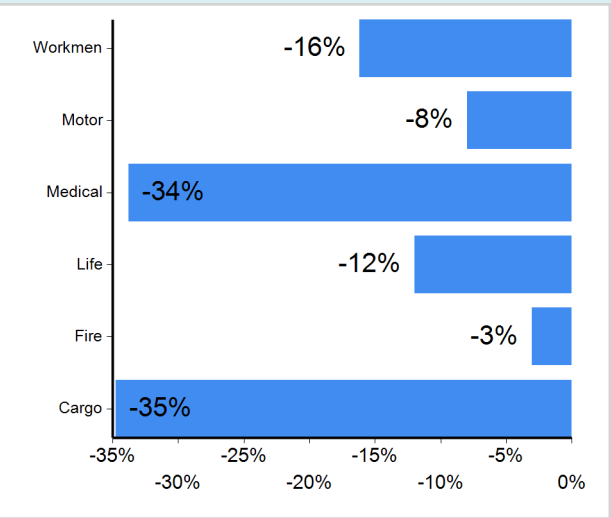
Note: All Growth Percentages are YTD Growth

Growth Analysis

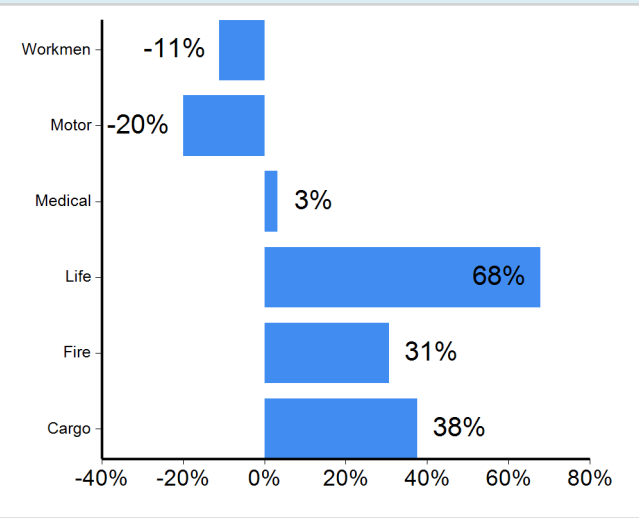
Premium Growth for the main LOBs



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

1%	-8%
Life	Fire
-10%	-16%
Medical	Motor
-16%	-17%
Cargo	Workmen

1%	-13%
Life	Non Life

-10%

Market YTD Growth

-10 % Parallel Period (Q1 2019)

Claims Growth for the main LOBs

68%	38%
Life	Cargo
31%	3%
Fire	Medical
-11%	-20%
Workmen	Motor

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

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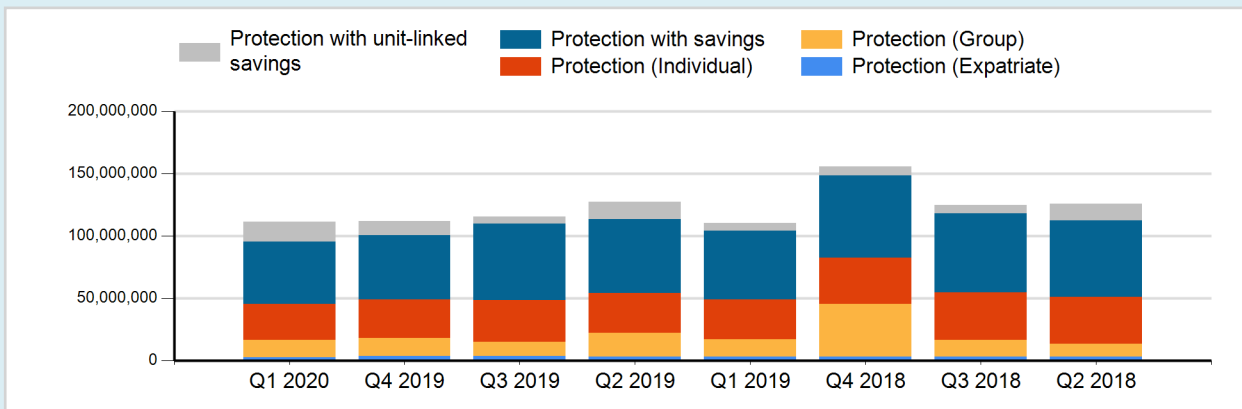
Quarter 1 2020



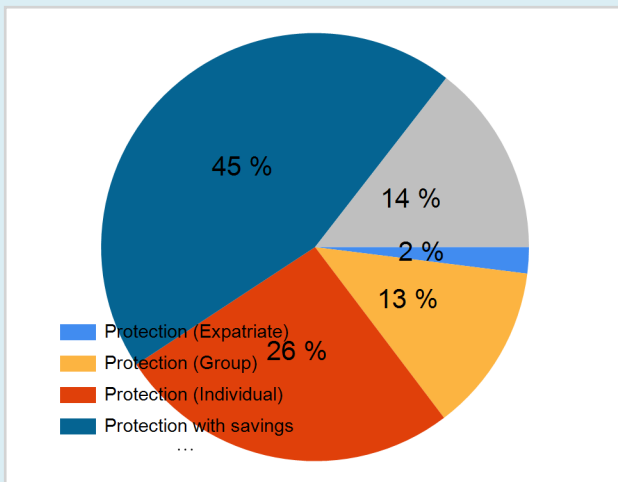
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Life Insurance Analysis

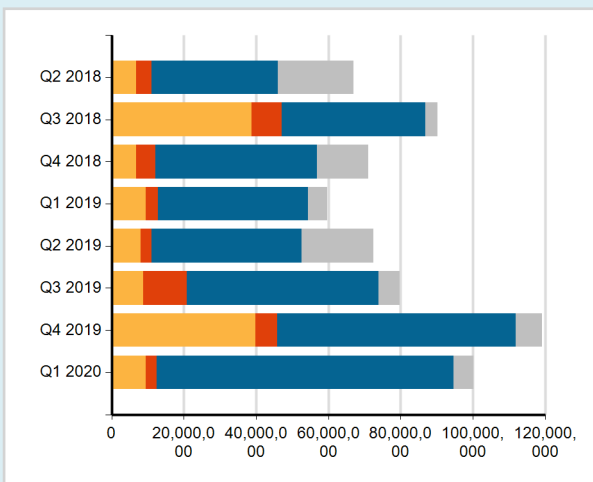
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



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YTD Measures

Protection Saving

40.8%

Premiums

59.2%

84.1%

Number of Subject Matters

15.9%

25.0%

Acquisition and Admin Expenses / Premium

16.0%

110,994,719 USD 1%

YTD Turnover and Growth

26% 37%

Market Share Claims Share

-35.0%

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

Note: All Growth Percentages are YTD Growth

22,751,567

USD

-43 %

Net Income from the Life related investments

100,193,906

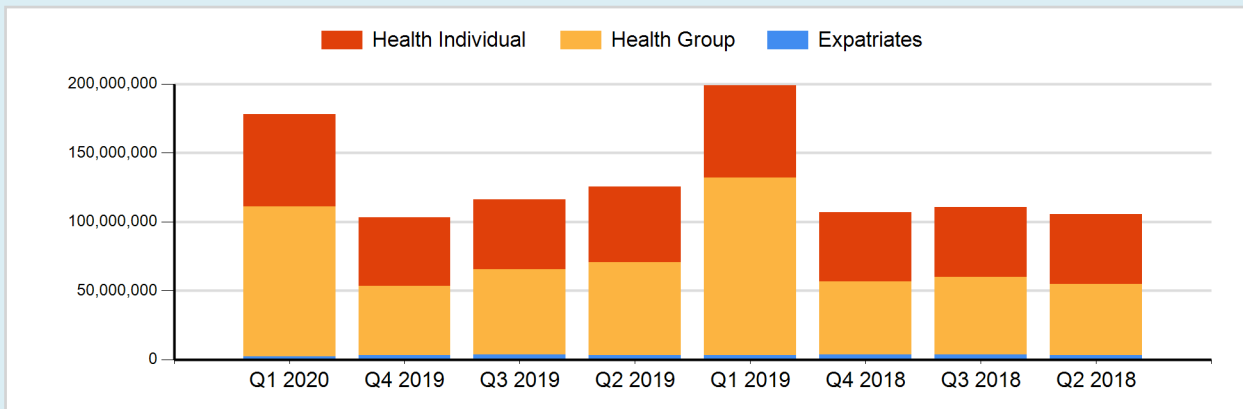
USD

68 %

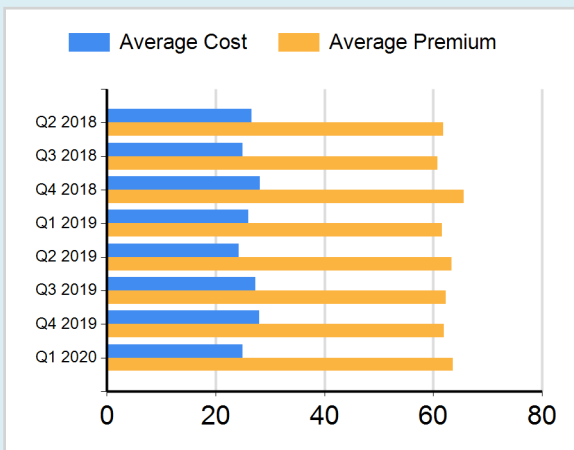
YTD Total Paid Claims

Medical Insurance Analysis

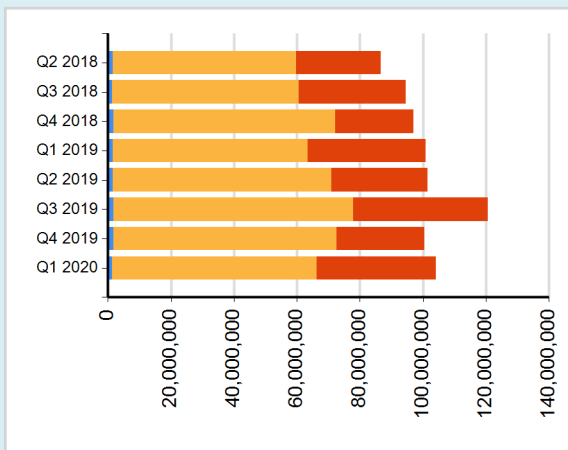
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



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YTD Measures

Medical

Expat

175,787,576 USD 2,304,080 USD

Premiums

-10%

-21%

Growth in Premium

-36%

-23%

Growth in Number Of Subject Matters

17.8%

39.1%

Acquisition and Admin Expenses/Premium

178,091,655 USD -10%

YTD Turnover and Growth

41.6%

38.1%

Market Share

Claims Share

56.1%

Non Life Market Share

64

USD

3 %

Average Expat Premium By Subject Matter

25

USD

-4 %

Average expat Acquisition and Admin

196,869

-34 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

3,109,948 USD

-31 %

Net Income from the Medical related investments

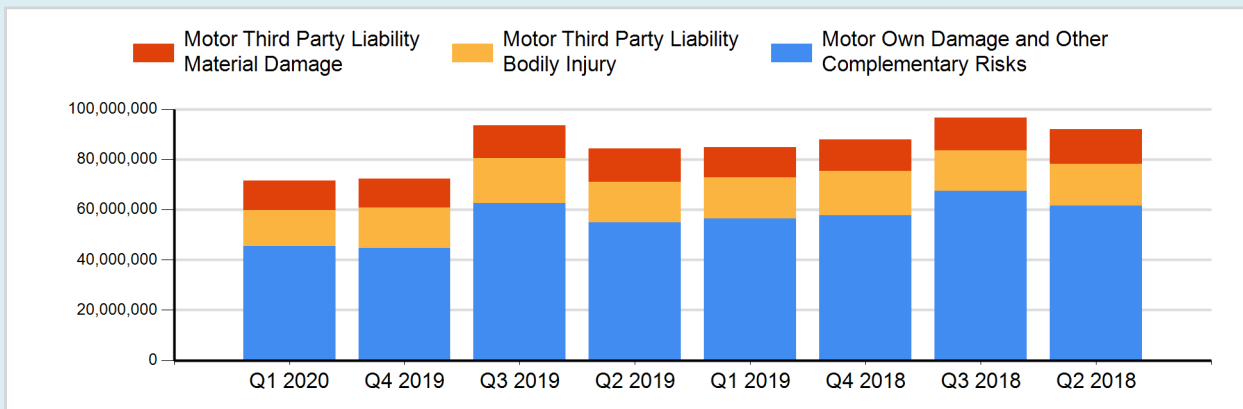
104,089,502 USD

3 %

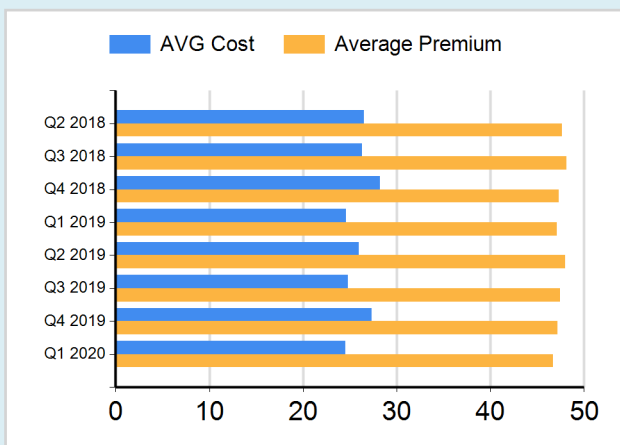
YTD Total Paid Claims

Motor Insurance Analysis

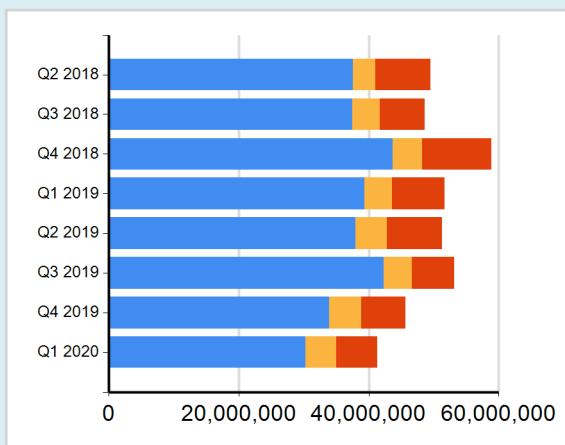
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



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YTD Measures

Compulsory **Others**

14,140,513 USD **57,314,720** USD
Premiums

-14% **-16%**
Growth in Premium

-13% **-1%**
Growth in Number Of Subject Matters

52.5% **39.2%**
Acquisition and Admin Expenses/Premium

71,455,232 USD **-16%**
YTD Turnover and Growth

16.7% **15.1%**
Market Share Claims Share

22.5%
Non Life Market Share

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

25 USD **0 %**
Average Compulsory Acquisition and Admin

302,937 **-13 %**
YTD Compulsory Number Of Subject Matters

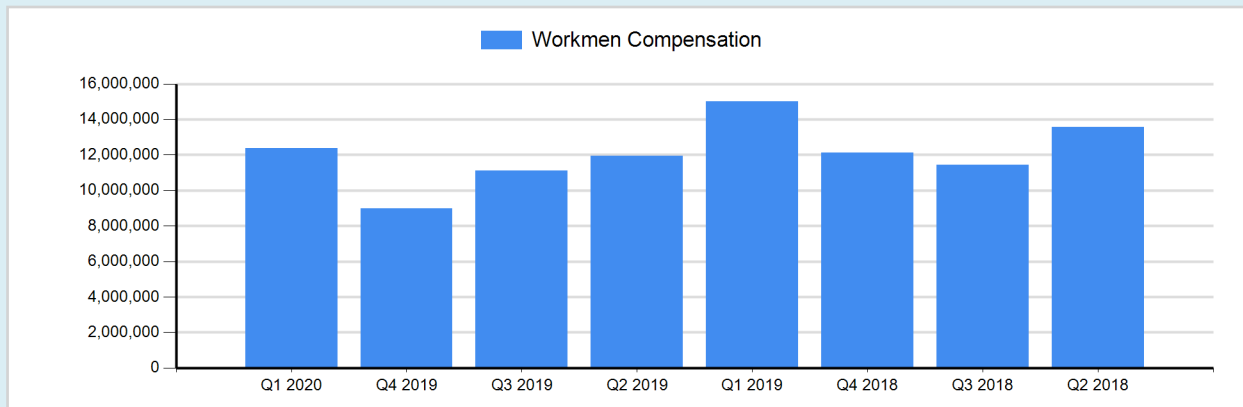
Note: All Growth Percentages are YTD Growth

2,376,354 USD **-33 %**
Net Income from the Motor related investments

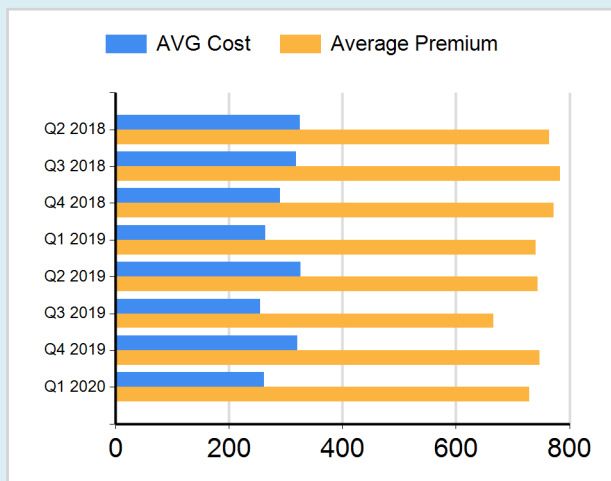
41,309,180 USD **-20 %**
YTD Total Paid Claims

Workmen Insurance Analysis

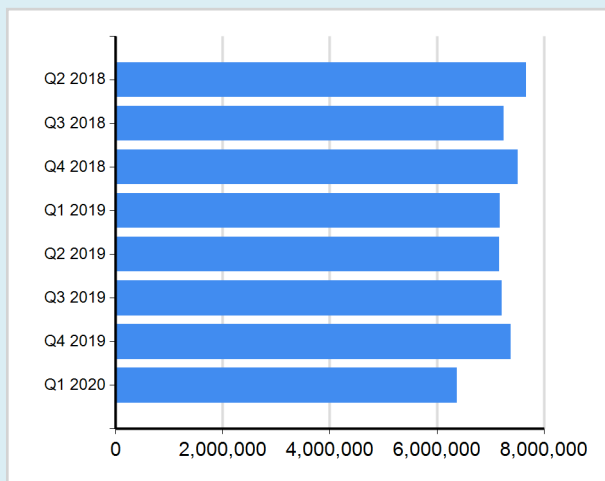
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-17%

Growth in Premium

-16%

Growth in Number Of Subject Matters

-17%

Growth in Acquisition and Admin Expenses

36%

Acquisition and Admin Expenses/Premium

12,379,208 USD -17%

YTD Turnover and Growth

2.9%

Market Share

2.3%

Claims Share

3.9%

Non Life Market Share

730

USD

-1 %

Average Premium By Subject Matter

261

USD

-1 %

Average Acquisition and Admin

16,964

YTD Number Of Subject Matters

-16 %

Note: All Growth Percentages are YTD Growth

328,634 USD

Net Investment Income

-34 %

6,382,290 USD

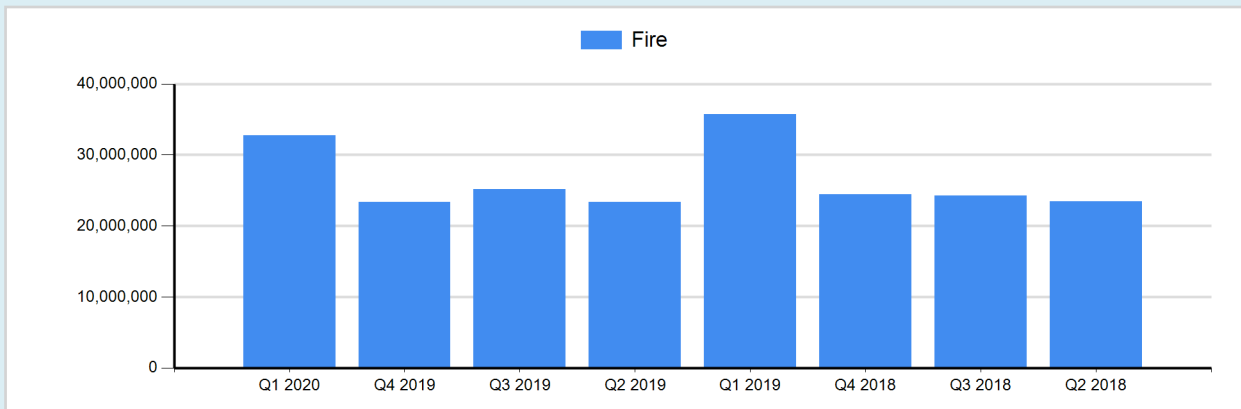
YTD Total Paid Claims

-11 %

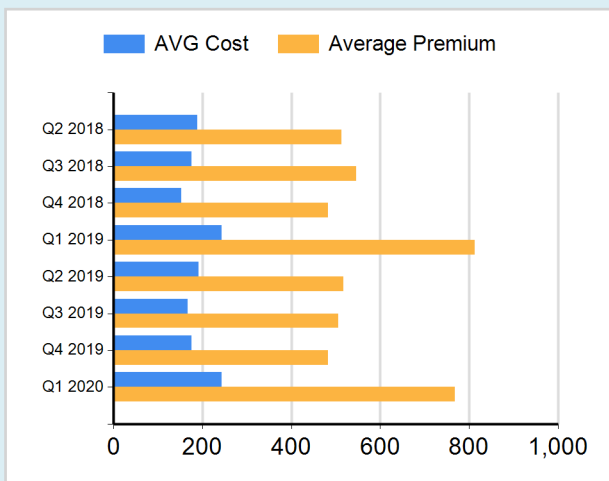
Fire

Insurance Analysis

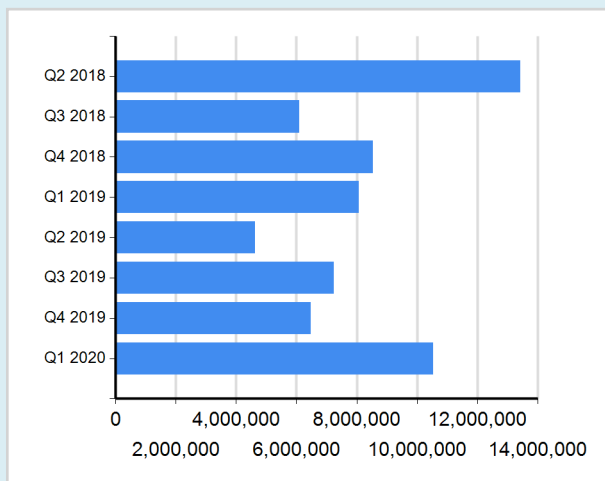
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2020

YTD Measures

-8%

Growth in Premium

-3%

Growth in Number Of Subject Matters

-3%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

32,771,157 USD **-8%**

YTD Turnover and Growth

7.6% **3.9%**

Market Share

Claims Share

10.3%

Non Life Market Share

768 **USD**

Average Premium By Subject Matter

-5 %

243 **USD**

Average Acquisition and Admin

0 %

42,664

YTD Number Of Subject Matters

-3 %

Note: All Growth Percentages are YTD Growth

1,232,113 **USD**

Net Investment Income

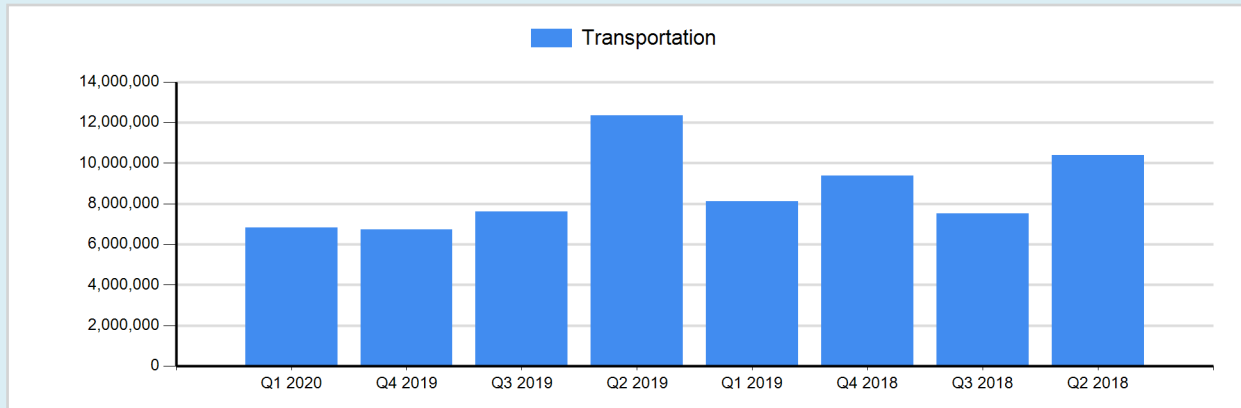
-18 %

10,544,593 **USD**

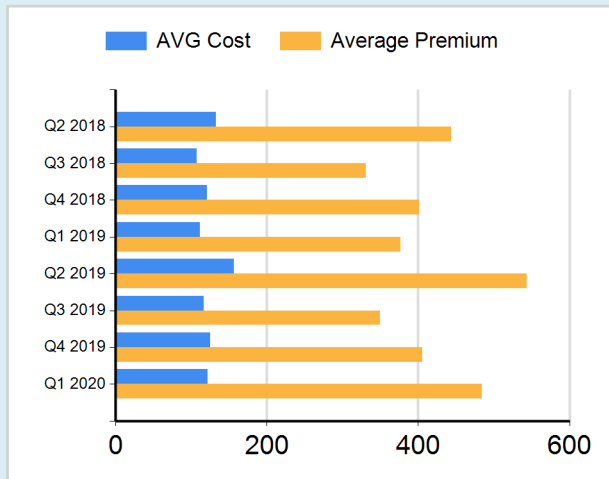
YTD Total Paid Claims

31 %

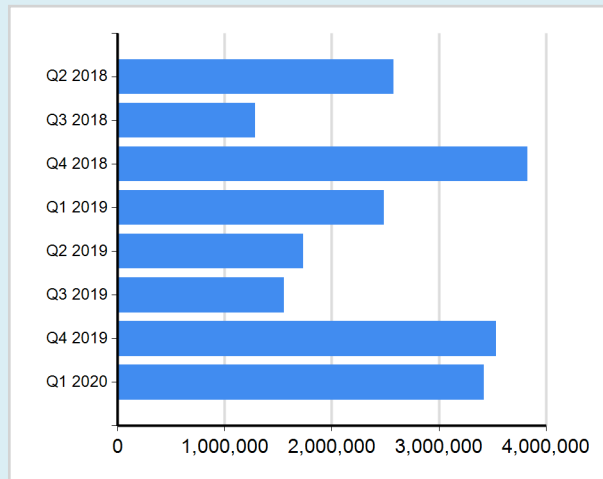
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development

**-16%**

Growth in Premium

-35%

Growth in Number Of Subject Matters

-29%

Growth in Acquisition and Admin Expenses

25%

Acquisition and Admin Expenses/Premium

6,803,283 USD -16%

YTD Turnover and Growth

1.6%

Market Share

1.3%

Claims Share

2.1%

Non Life Market Share

484

USD

29 %

Average Premium By Subject Matter

121

USD

9 %

Average Acquisition and Admin

14,050

YTD Number Of Subject Matters

-35 %

Note: All Growth Percentages are YTD Growth

170,180 USD

Net Investment Income

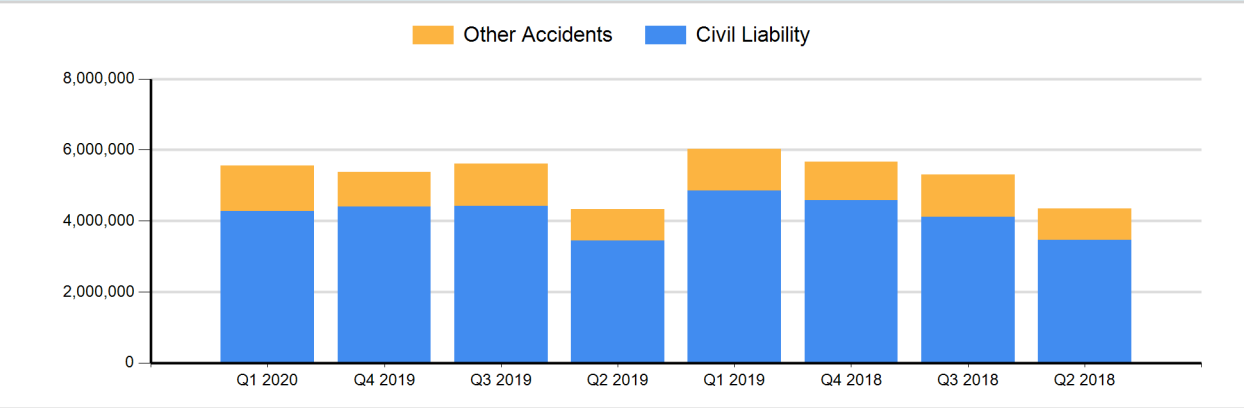
-28 %**3,423,277 USD**

YTD Total Paid Claims

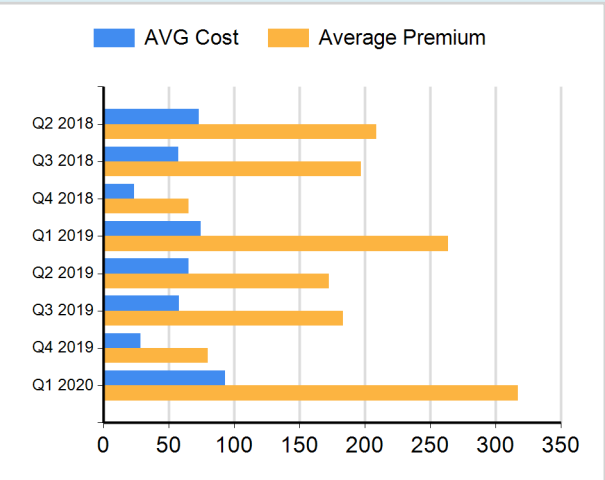
38 %

Public Liability Insurance Analysis

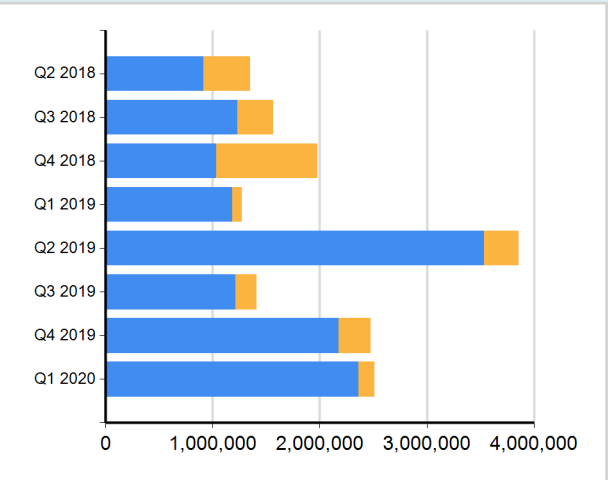
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2020

YTD Measures

-8%

Growth in Premium

-23%

Growth in Number Of Subject Matters

-4%

Growth in Acquisition and Admin Expenses

29%

Acquisition and Admin Expenses/Premium

5,560,042 USD -8%

YTD Turnover and Growth

1.3% 0.9%

Market Share Claims Share

1.8%
Non Life Market Share

317 USD 20 %

Average Premium By Subject Matter

93 USD 25 %

Average Acquisition and Admin

17,528 -23 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

132,922 USD -43 %

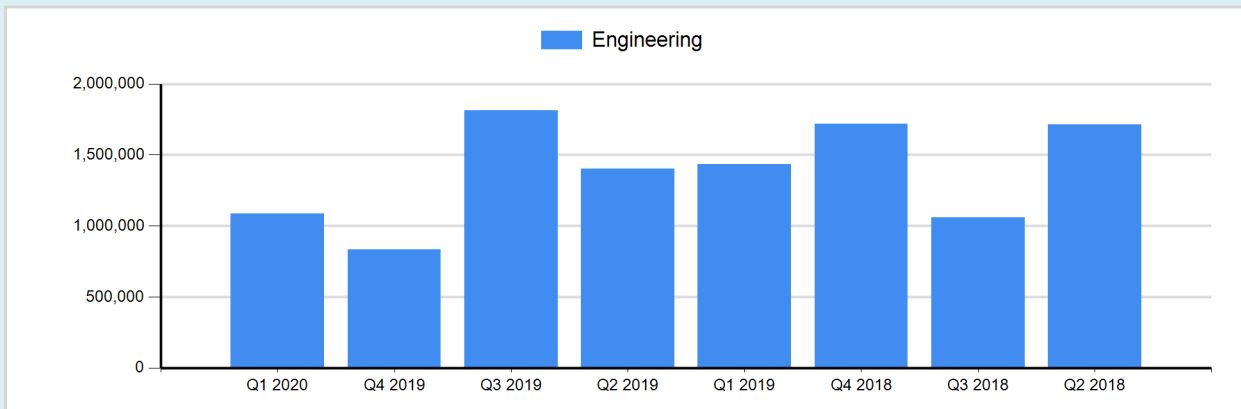
Net Investment Income

2,512,164 USD 98 %

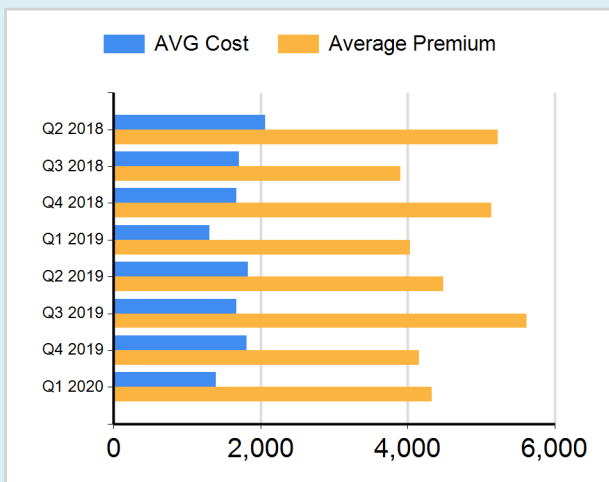
YTD Total Paid Claims

Engineering Insurance Analysis

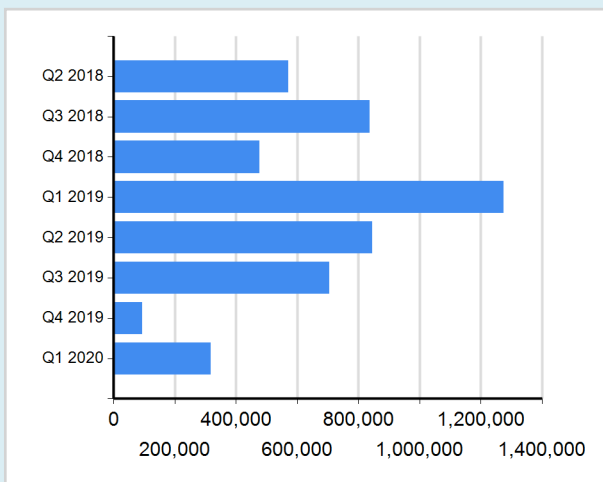
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2020

YTD Measures

-24%

Growth in Premium

-29%

Growth in Number Of Subject Matters

-25%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

1,086,779 USD -24%

YTD Turnover and Growth

0.3% 0.1%

Market Share

Claims Share

0.3%

Non Life Market Share

4,330 USD

Average Premium By Subject Matter

7 %

1,393 USD

Average Acquisition and Admin

7 %

251

YTD Number Of Subject Matters

-29 %

Note: All Growth Percentages are YTD Growth

39,723 USD

Net Investment Income

-51 %

317,866 USD

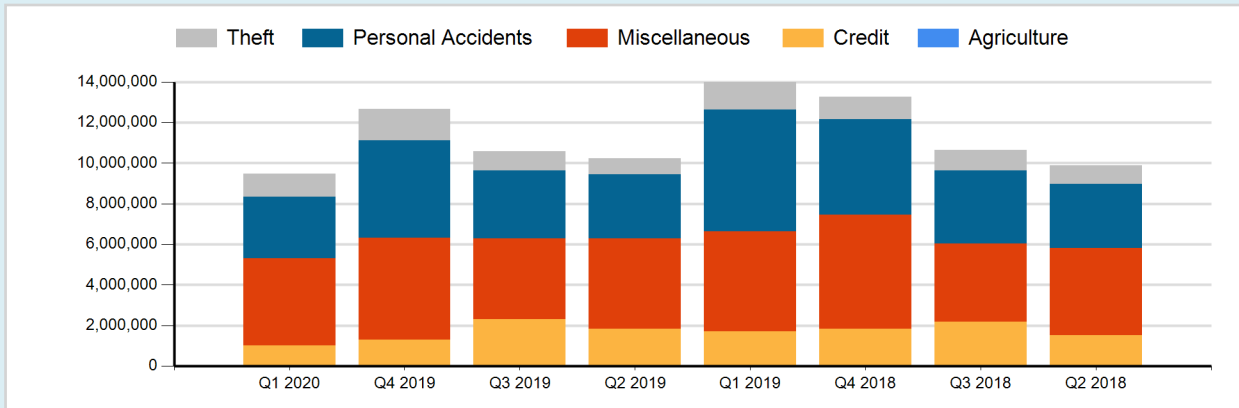
YTD Total Paid Claims

-75 %

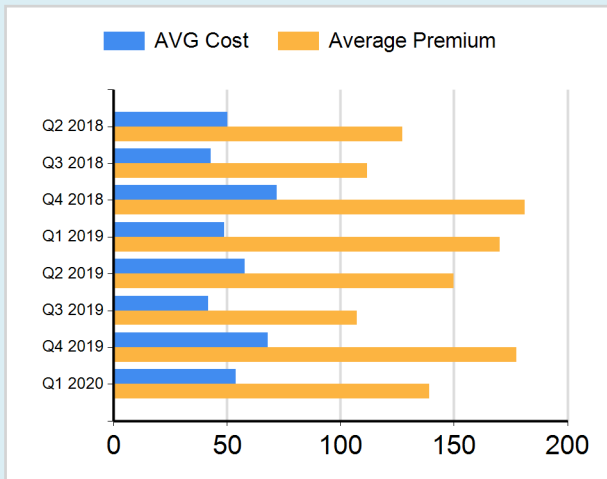
Other

Insurance Analysis

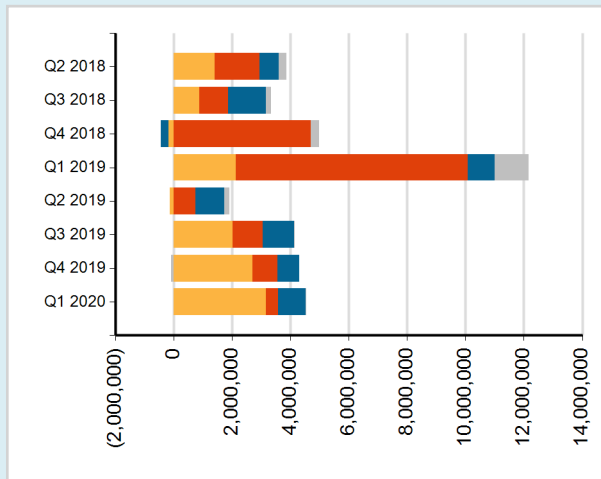
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2020

YTD Measures

-32%

Growth in Premium

-17%

Growth in Number Of Subject Matters

-8%

Growth in Acquisition and Admin Expenses

39%

Acquisition and Admin Expenses/Premium

9,462,709 USD -32%

YTD Turnover and Growth

2.2% 1.7%

Market Share

Claims Share

3.0%

Non Life Market Share

139 USD -18 %

Average Premium By Subject Matter

54 USD 11 %

Average Acquisition and Admin

68,058 -17 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

405,964 USD -44 %

Net Investment Income

4,546,896 USD -63 %

YTD Total Paid Claims

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Mount Lebanon

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