

Quarterly Report

Quarter 1 2021

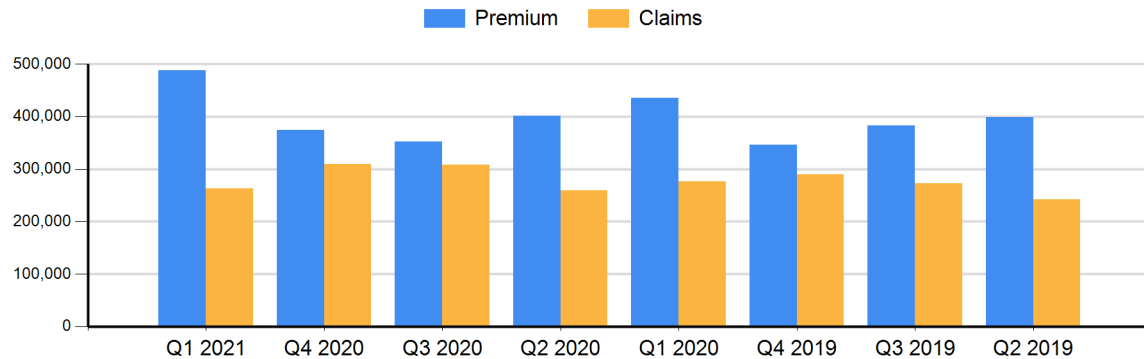


Hazmieh, ACAL Building,
Mount Lebanon

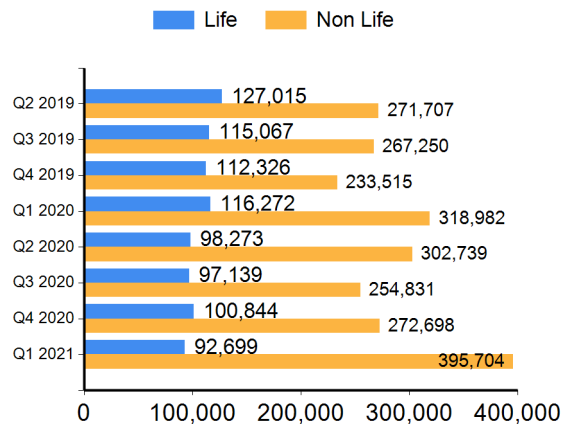
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Key Market Figures

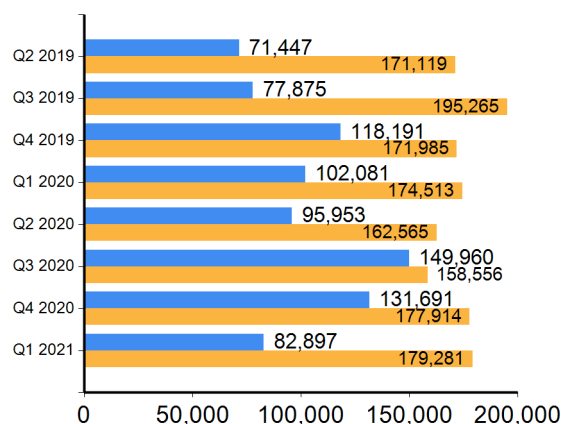
Note: All amounts in the charts are 1/1,000 scaled



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

488,402,960 USD

12 %

Total YTD Gross Written Premium

1,561,778,048 USD(2020)

19.0 %

Life Share

26.4 % (2020)

81.0 %

Non Life Share

73.6 % (2020)

262,177,322 USD

-5 %

Total indemnities paid

1,153,233,406 USD(2020)

14.8 %

Claims Motor Share

15.8 % (2020)

34.4 %

Claims Medical Share

33.2 % (2020)

21,755,290 USD

-31 %

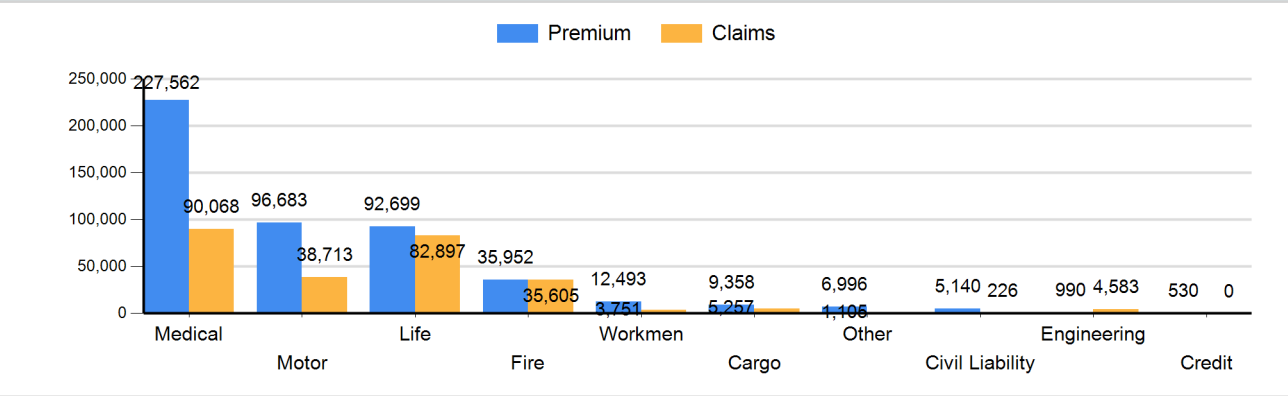
Total YTD Net Investment Income

(101,490,848) USD(2020)

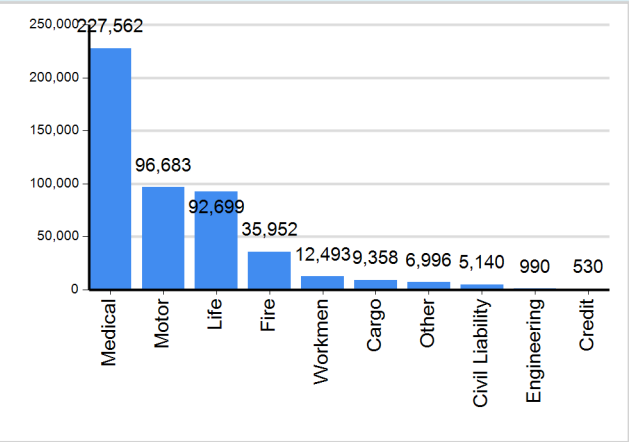
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

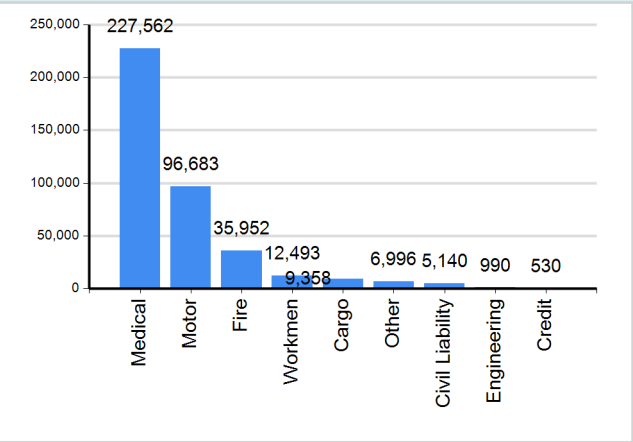
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



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YTD Measures

Premium

19.0%	-20 %	46.6%	28 %
Life Insurance		Medical Insurance	
19.8%	36 %	7.4%	10 %
Motor Insurance		Fire Insurance	
2.6%	-2 %	1.9%	4 %
Workmen Insurance		Cargo Insurance	

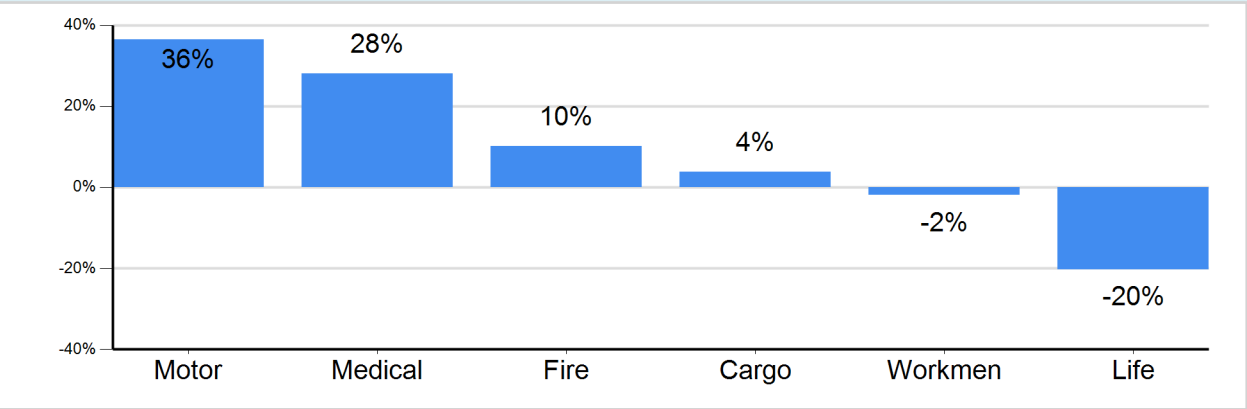
Claims

31.6%	-19 %	34.4%	-13 %
Life Insurance		Medical Insurance	
14.8%	-6 %	13.6%	239 %
Motor Insurance		Fire Insurance	
1.4%	-43 %	2.0%	16 %
Workmen Insurance		Cargo Insurance	

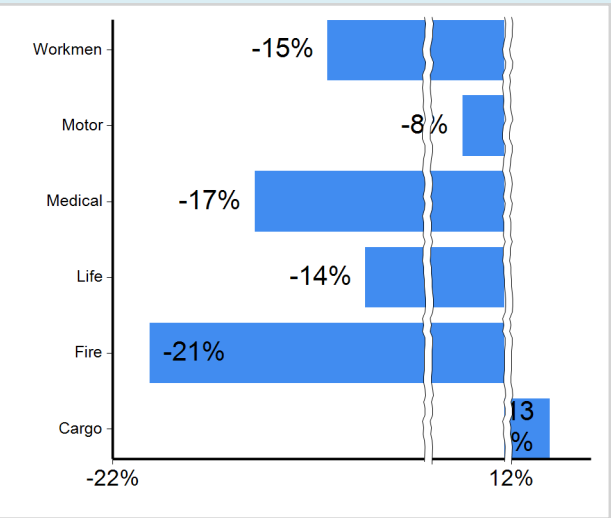
Note: All Growth Percentages are YTD Growth

Growth Analysis

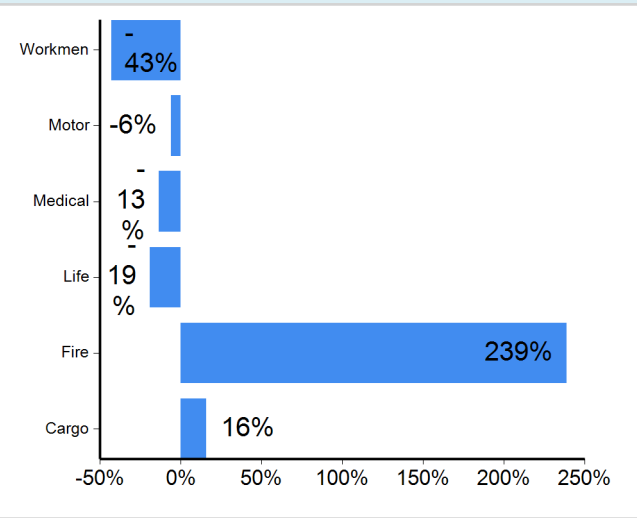
Premium Growth for the main LOBs



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

36%	28%
Motor	Medical
10%	4%
Fire	Cargo
-2%	-20%
Workmen	Life

-20%	24%
Life	Non Life

12%
Market YTD Growth
12 % Parallel Period (Q1 2020)

Claims Growth for the main LOBs

239%	16%
Fire	Cargo
-6%	-13%
Motor	Medical
-19%	-43%
Life	Workmen

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

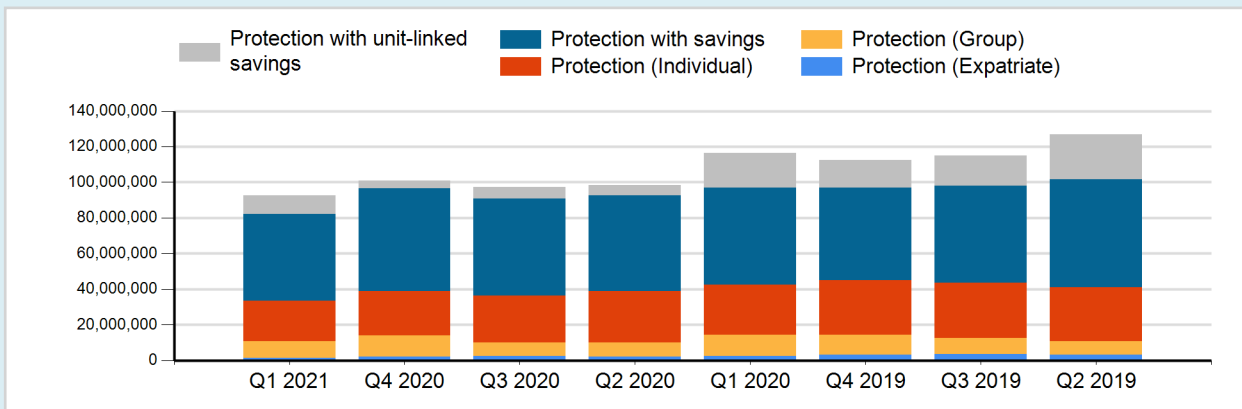
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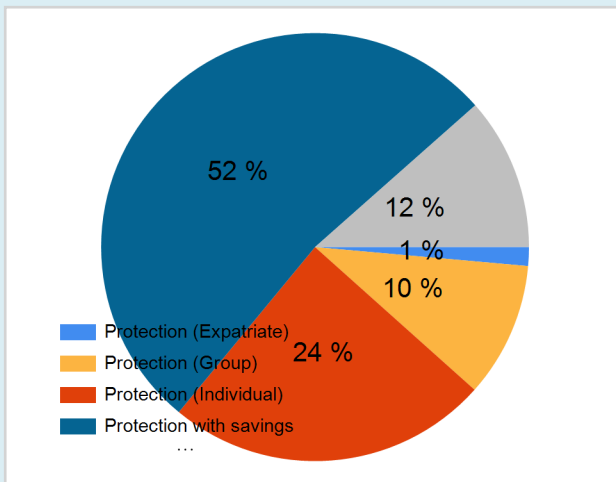
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Life Insurance Analysis

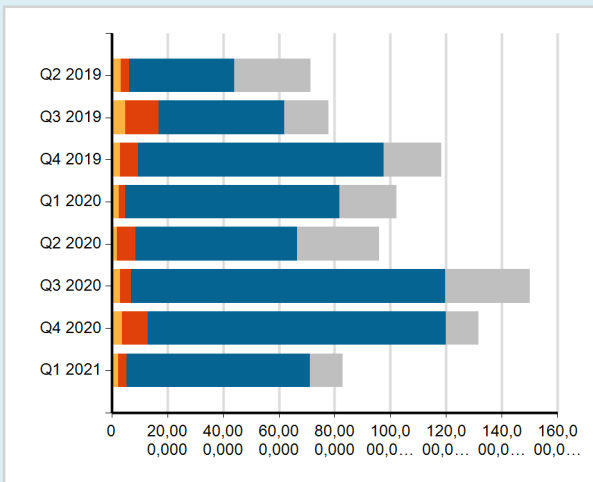
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



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YTD Measures

Protection **Saving**

36.0%

Premiums

64.0%

84.7%

Number of Subject Matters

15.3%

27.3%

Acquisition and Admin Expenses / Premium

18.3%

92,698,611 USD -20%

YTD Turnover and Growth

19% **32%**

Market Share Claims Share

8.2%

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

Note: All Growth Percentages are YTD Growth

14,490,655

USD

-42 %

Net Income from the Life related investments

82,896,527

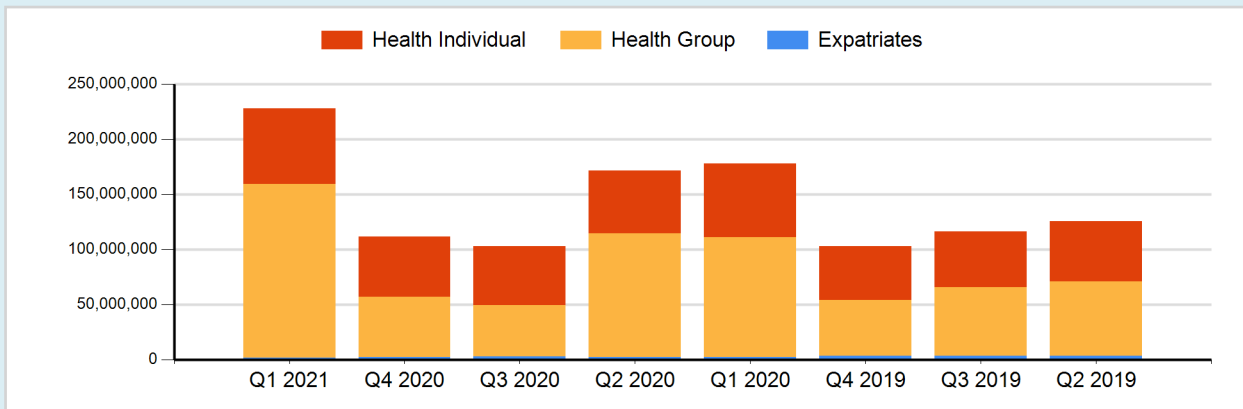
USD

-19 %

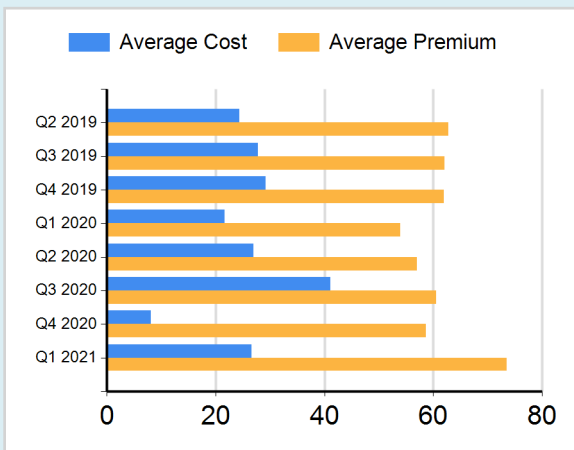
YTD Total Paid Claims

Medical Insurance Analysis

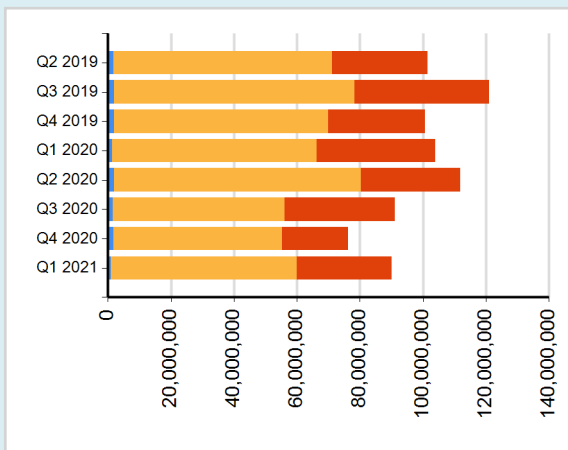
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



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YTD Measures

Medical

Expat

225,795,375 USD 1,767,106 USD

Premiums

29%

-24%

Growth in Premium

-12%

-45%

Growth in Number Of Subject Matters

15.9%

36.2%

Acquisition and Admin Expenses/Premium

227,562,482 USD 28%

YTD Turnover and Growth

46.6%

34.4%

Market Share

Claims Share

57.5%

Non Life Market Share

74

USD

36 %

Average Expat Premium By Subject Matter

27

USD

23 %

Average expat Acquisition and Admin

207,364

-17 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

2,607,490 USD

-3 %

Net Income from the Medical related investments

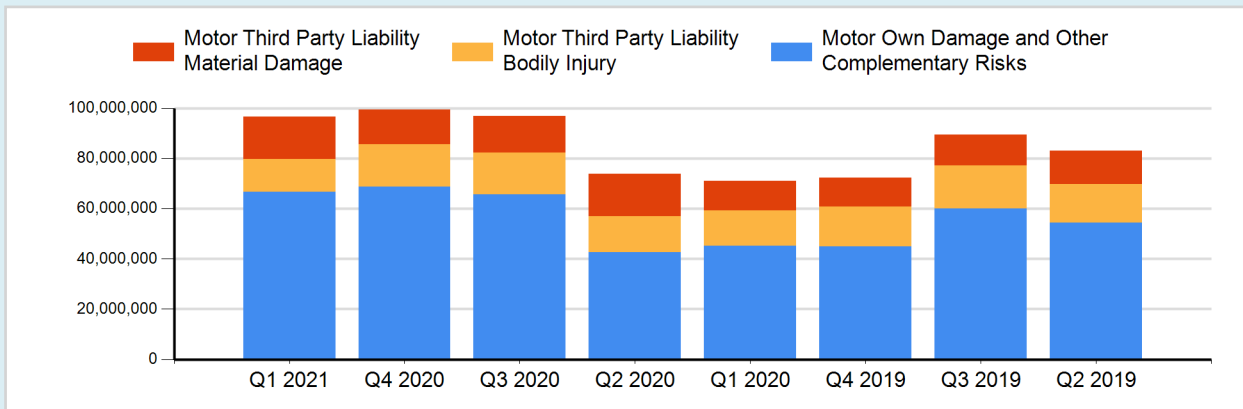
90,068,204 USD

-13 %

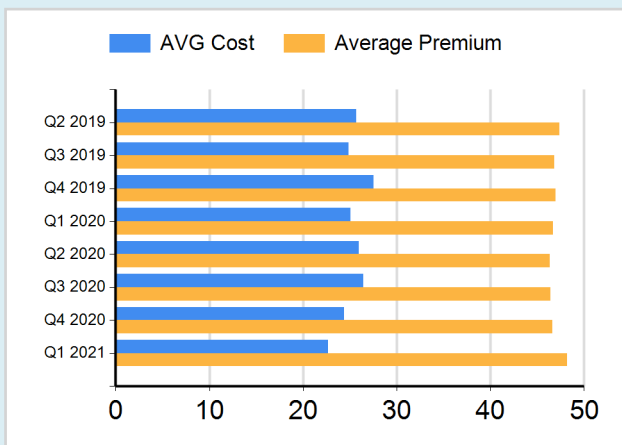
YTD Total Paid Claims

Motor Insurance Analysis

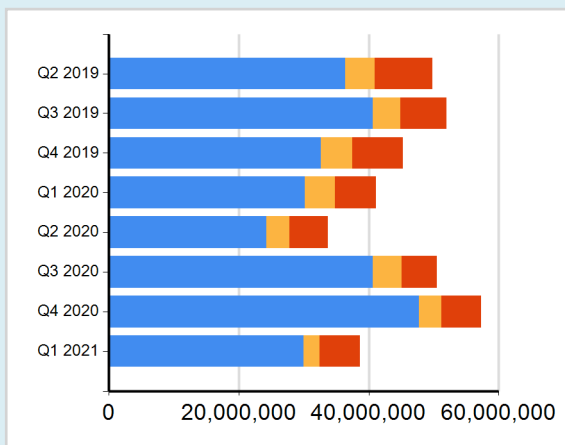
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



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YTD Measures

Compulsory **Others**

13,003,097 USD **83,679,434** USD
Premiums

-8% **47%**
Growth in Premium

-11% **-4%**
Growth in Number Of Subject Matters

47.1% **38.6%**
Acquisition and Admin Expenses/Premium

96,682,531 USD **36%**
YTD Turnover and Growth

19.8% **14.8%**
Market Share Claims Share

24.4%
Non Life Market Share

48 USD **3 %**
Average Compulsory Premium By Subject Matter

23 USD **-10 %**
Average Compulsory Acquisition and Admin

269,877 **-11 %**
YTD Compulsory Number Of Subject Matters

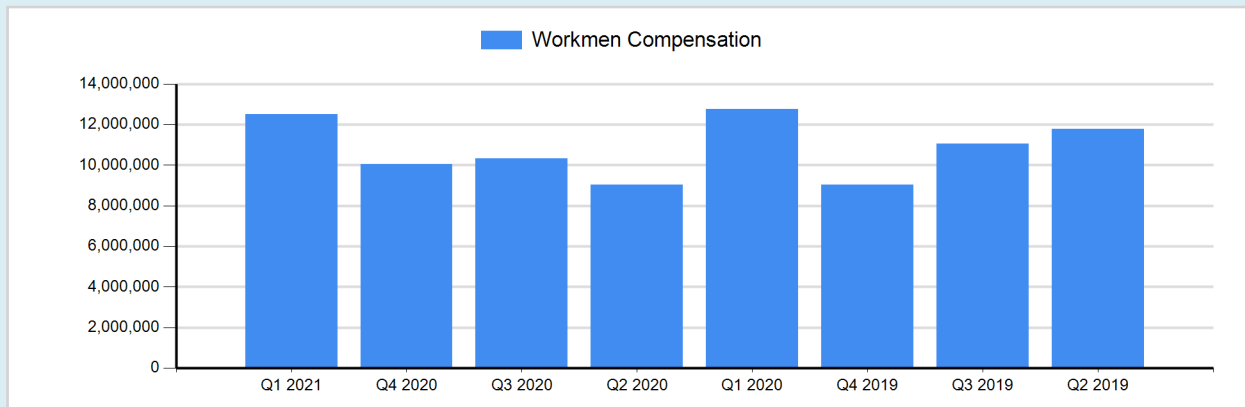
Note: All Growth Percentages are YTD Growth

1,764,708 USD **-12 %**
Net Income from the Motor related investments

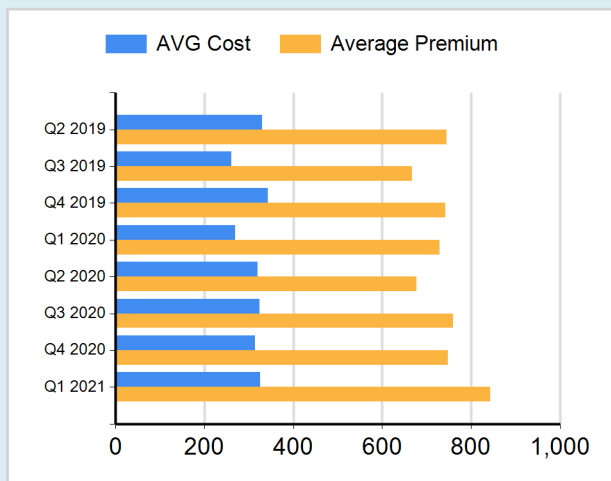
38,712,575 USD **-6 %**
YTD Total Paid Claims

Workmen Insurance Analysis

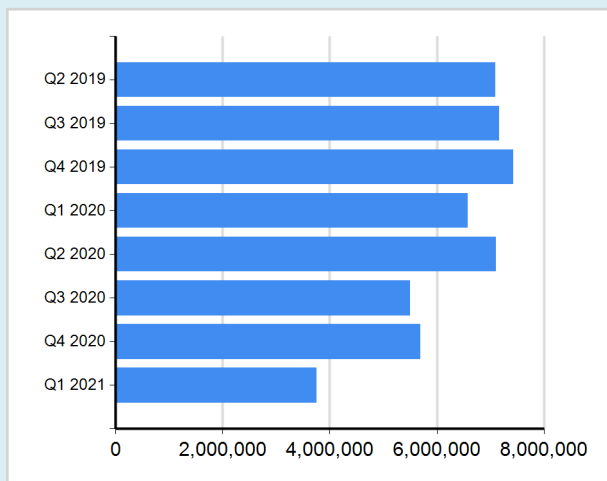
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-2%

Growth in Premium

-15%

Growth in Number Of Subject Matters

2%

Growth in Acquisition and Admin Expenses

39%

Acquisition and Admin Expenses/Premium

12,493,381 USD -2%

YTD Turnover and Growth

2.6% 1.4%

Market Share Claims Share

3.2%

Non Life Market Share

843 USD 15%

Average Premium By Subject Matter

325 USD 20%

Average Acquisition and Admin

14,822 -15%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

286,969 USD

Net Investment Income

8%

3,751,023 USD

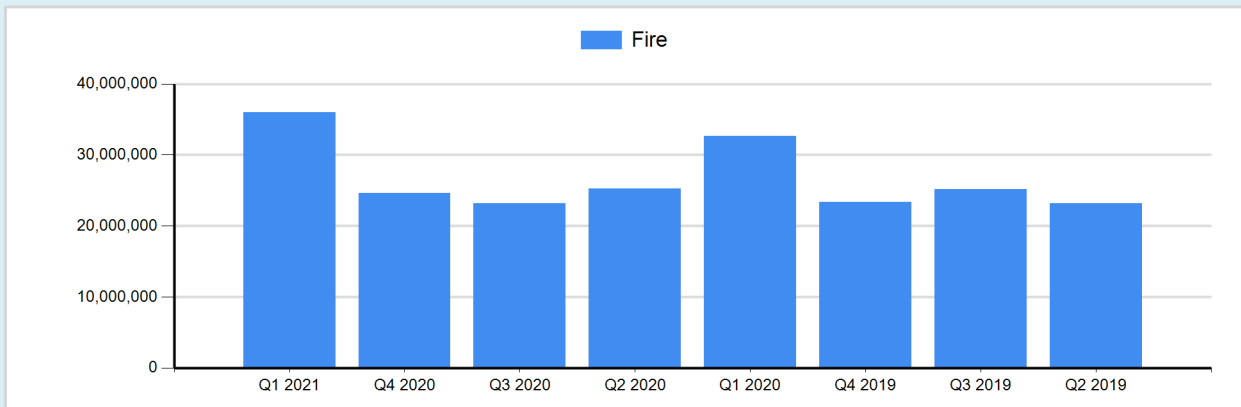
YTD Total Paid Claims

-43%

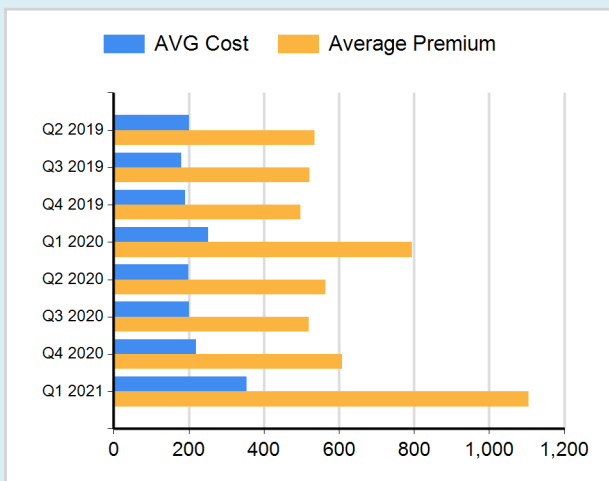
Fire

Insurance Analysis

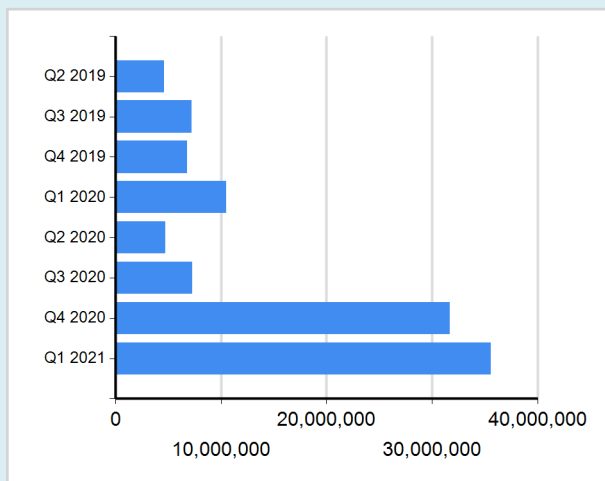
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

10%

Growth in Premium

-21%

Growth in Number Of Subject Matters

11%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

35,951,762 USD **10%**

YTD Turnover and Growth

7.4%

Market Share

13.6%

Claims Share

9.1%

Non Life Market Share

1,105 USD **39 %**

Average Premium By Subject Matter

354 USD **40 %**

Average Acquisition and Admin

32,539 **-21 %**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,854,234 USD

Net Investment Income

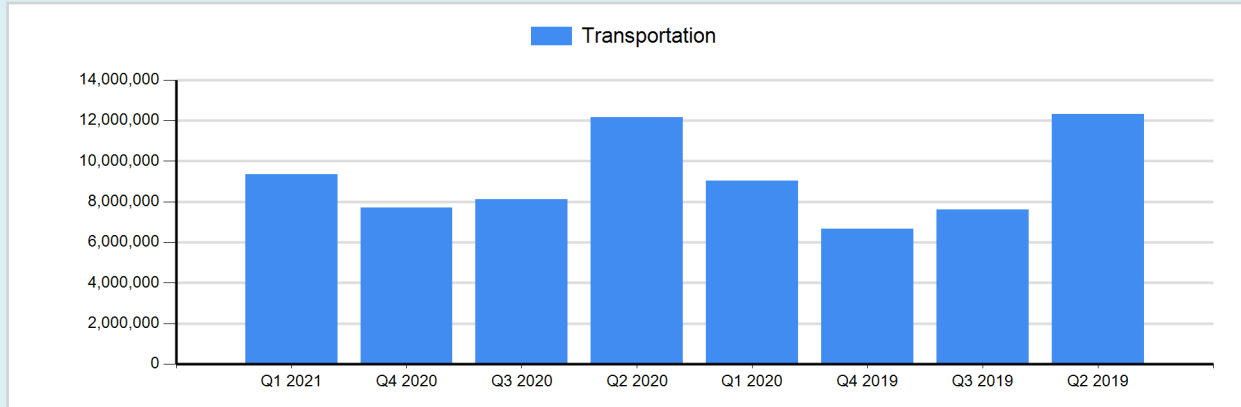
133 %

35,605,338 USD

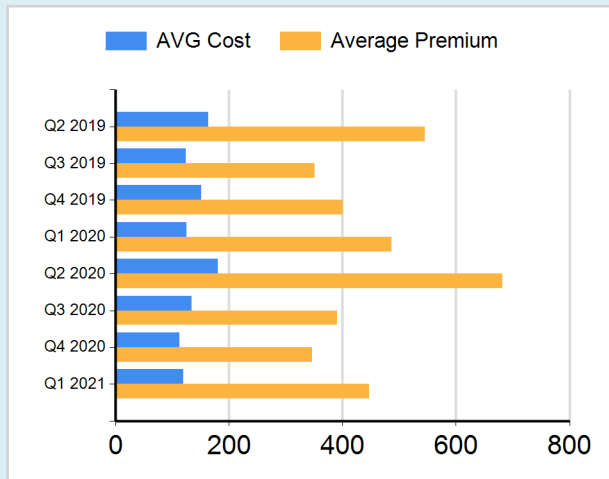
YTD Total Paid Claims

239 %

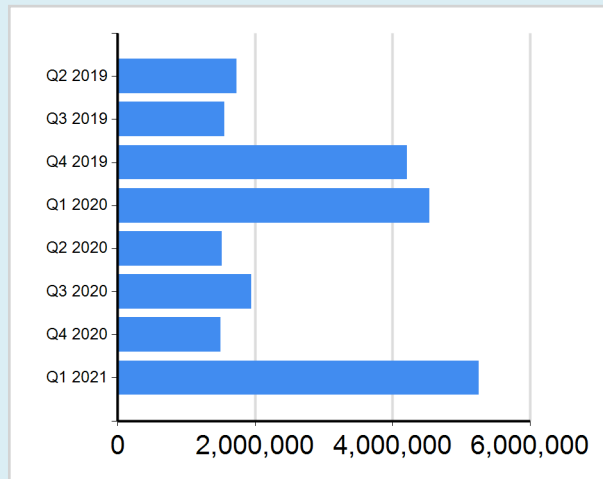
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



4%

Growth in Premium

13%

Growth in Number Of Subject Matters

8%

Growth in Acquisition and Admin Expenses

27%

Acquisition and Admin Expenses/Premium

9,358,131 USD 4%

YTD Turnover and Growth

1.9% 2.0%

Market Share Claims Share

2.4%

Non Life Market Share

447 USD -8%

Average Premium By Subject Matter

119 USD -5%

Average Acquisition and Admin

20,918 13%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

224,103 USD 26%

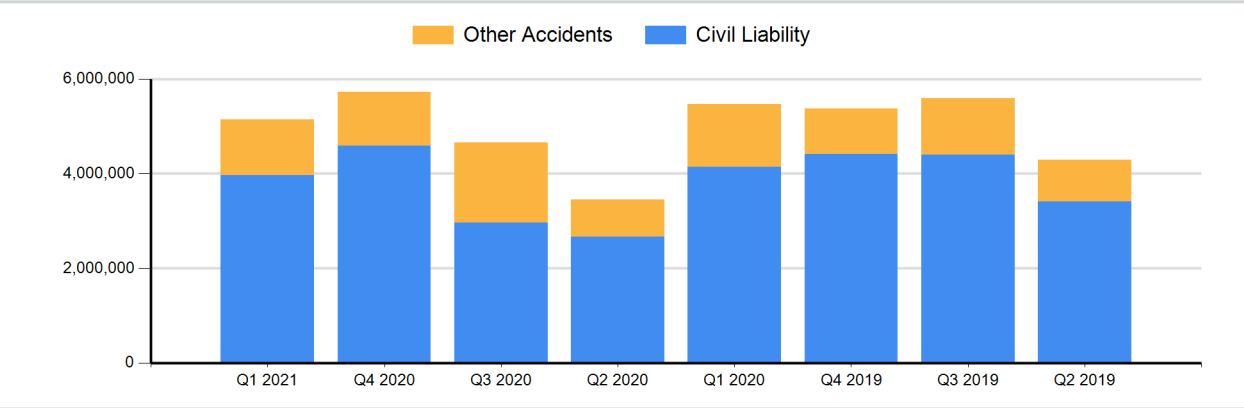
Net Investment Income

5,257,236 USD 16%

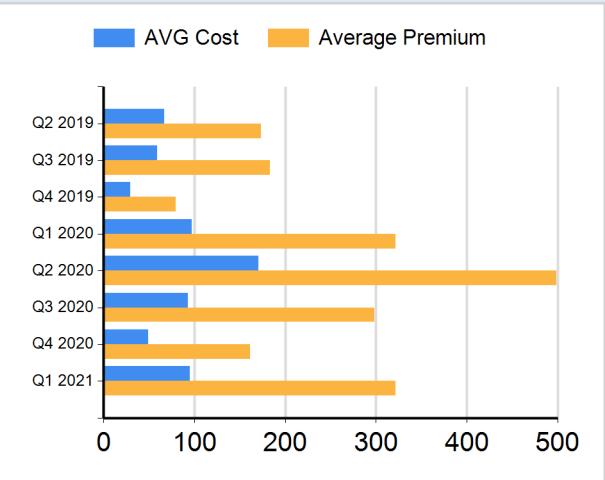
YTD Total Paid Claims

Public Liability Insurance Analysis

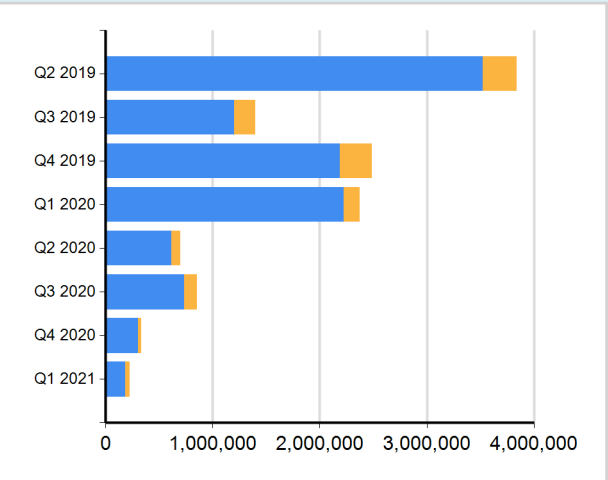
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-6%

Growth in Premium

-6%

Growth in Number Of Subject Matters

-8%

Growth in Acquisition and Admin Expenses

30%

Acquisition and Admin Expenses/Premium

5,140,247 USD -6%

YTD Turnover and Growth

1.1% 0.1%

Market Share Claims Share

1.3%

Non Life Market Share

322 USD 0%

Average Premium By Subject Matter

95 USD -2%

Average Acquisition and Admin

15,968 -6%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

102,797 USD -17%

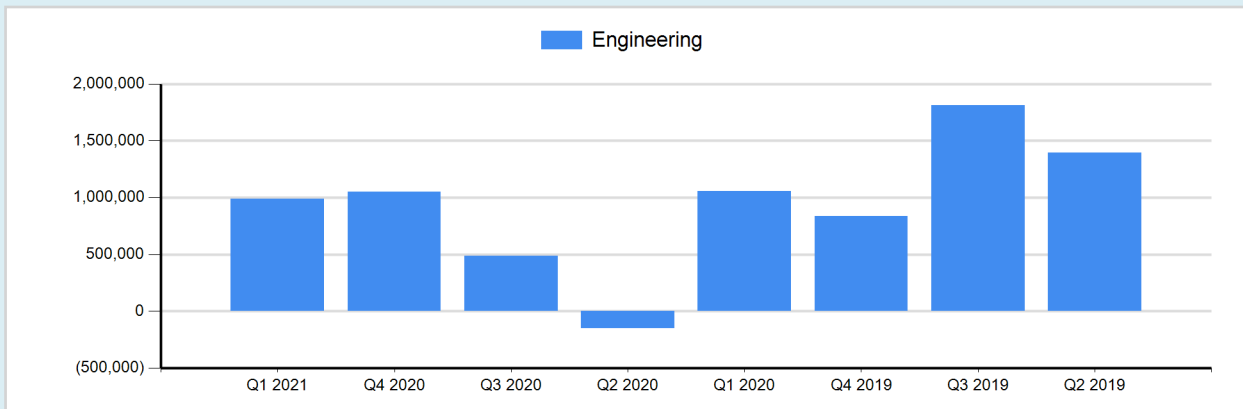
Net Investment Income

225,515 USD -91%

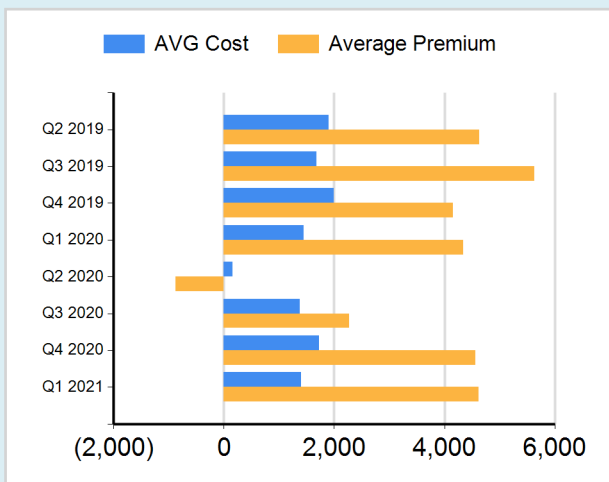
YTD Total Paid Claims

Engineering Insurance Analysis

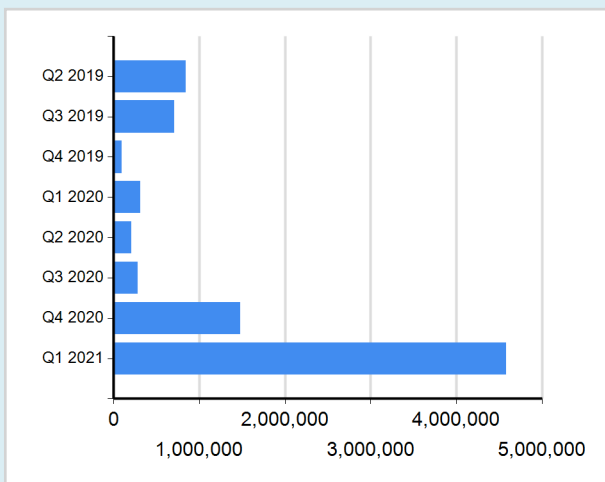
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2021

YTD Measures

-6%

Growth in Premium

-12%

Growth in Number Of Subject Matters

-15%

Growth in Acquisition and Admin Expenses

30%

Acquisition and Admin Expenses/Premium

989,578 USD **-6%**

YTD Turnover and Growth

0.2% **1.7%**

Market Share Claims Share

0.3%
Non Life Market Share

4,624 USD **7 %**

Average Premium By Subject Matter

1,407 USD **-3 %**

Average Acquisition and Admin

214 **-12 %**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

44,269 USD

Net Investment Income

9 %

4,583,461 USD

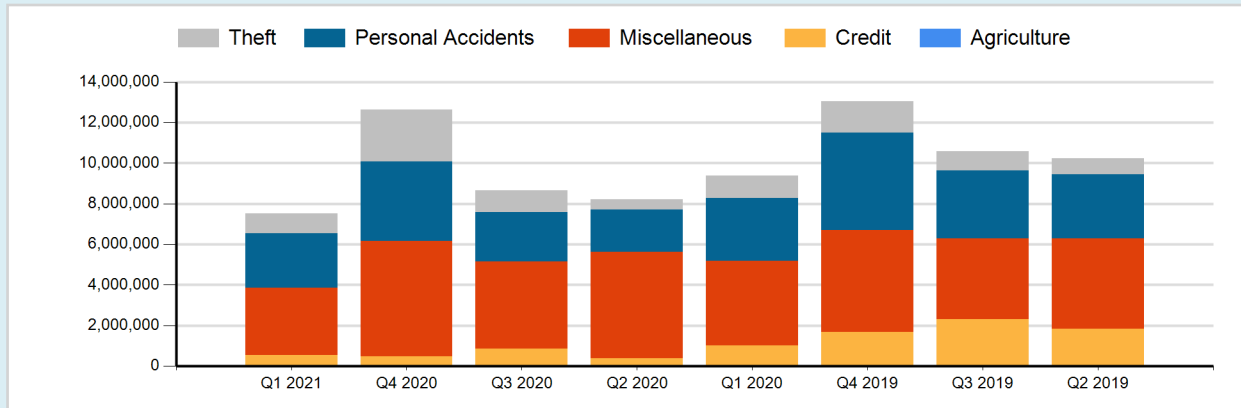
YTD Total Paid Claims

1386

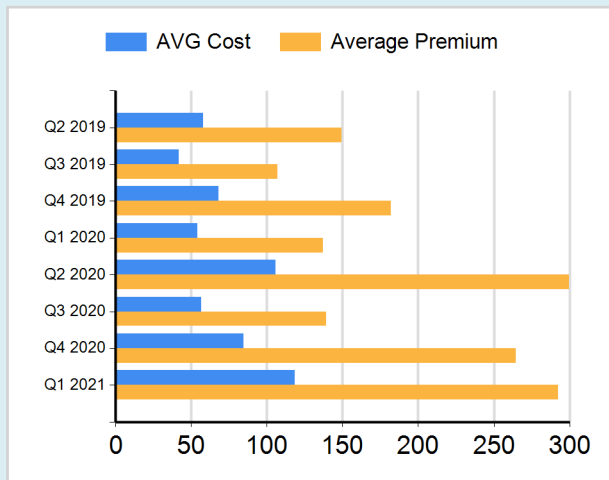
Other

Insurance Analysis

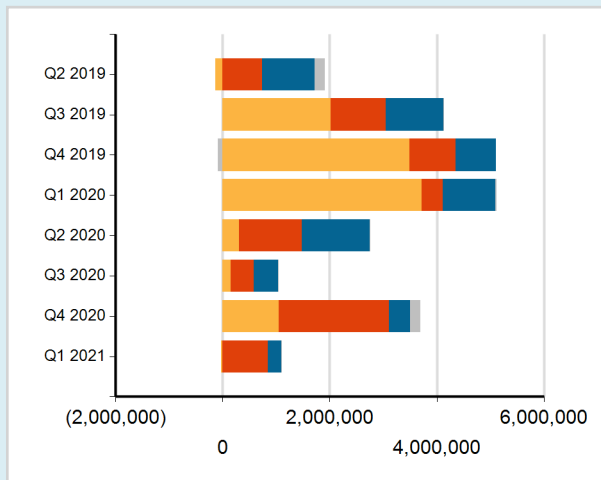
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-20%

Growth in Premium

-62%

Growth in Number Of Subject Matters

-18%

Growth in Acquisition and Admin Expenses

40%

Acquisition and Admin Expenses/Premium

7,526,238 USD -20%

YTD Turnover and Growth

1.5%

Market Share

0.4%

Claims Share

1.9%

Non Life Market Share

293

USD

114 %

Average Premium By Subject Matter

119

USD

118 %

Average Acquisition and Admin

25,716

YTD Number Of Subject Matters

-62 %

Note: All Growth Percentages are YTD Growth

380,064 USD

Net Investment Income

18 %

1,077,442 USD

YTD Total Paid Claims

-79 %

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Mount Lebanon

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