

# Quarterly Report

Quarter 2 2019

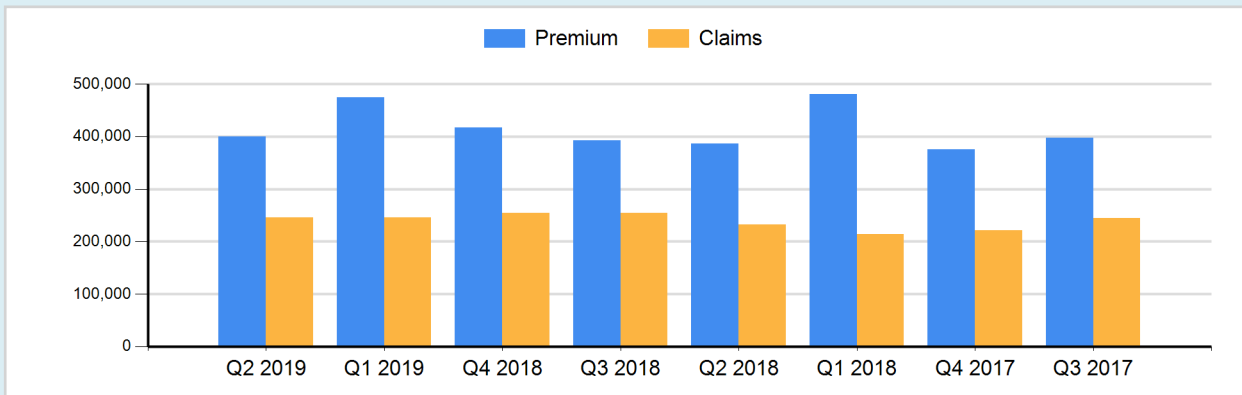


Hazmieh, ACAL Building,  
Mount Lebanon

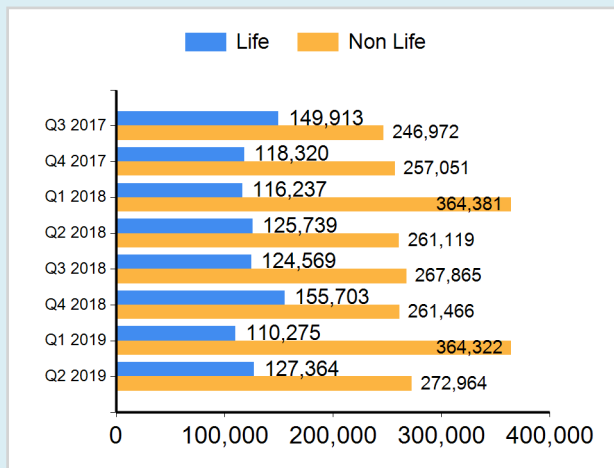
[WWW.ACAL.ORG.LB](http://WWW.ACAL.ORG.LB)

# Key Market Figures

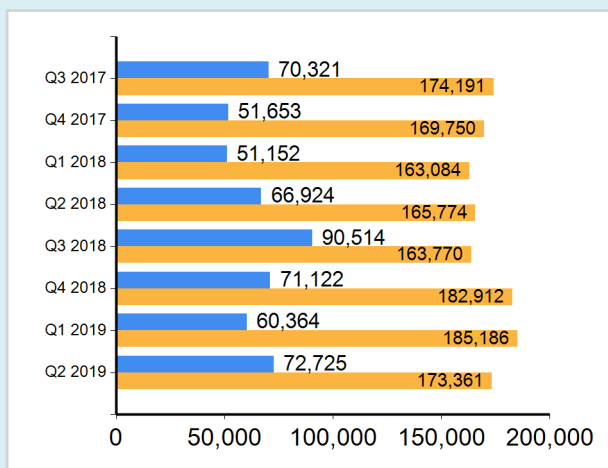
Note: All amounts in the charts are 1/1,000 scaled



Development of Life and Non Life premium of the Lebanese Insurance



Development of the paid benefits for life and non life insurance



## Quarterly Report - Q2 2019

### YTD Measures

**874,924,646**

USD

**1 %**

Total YTD Gross Written Premium

1,677,078,272

USD(2018)

**27.2 %**

Life Share

31.1 % (2018)

**72.8 %**

Non Life Share

68.9 % (2018)

**491,636,220**

USD

**10 %**

Total indemnities paid

955,250,189

USD(2018)

**21.1 %**

Claims Motor Share

21.7 % (2018)

**41.1 %**

Claims Medical Share

38.7 % (2018)

**97,282,475**

USD

**36 %**

Total YTD Net Investment Income

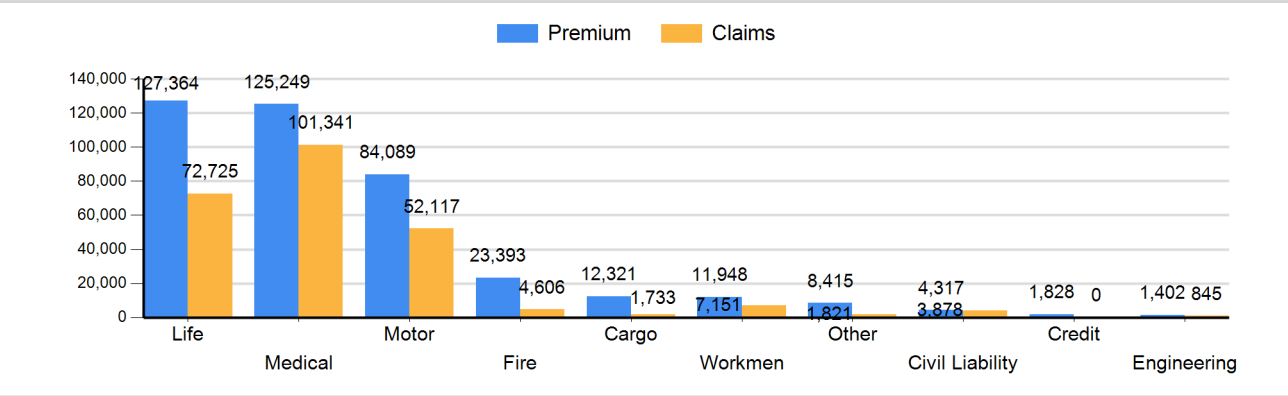
147,642,385

USD(2018)

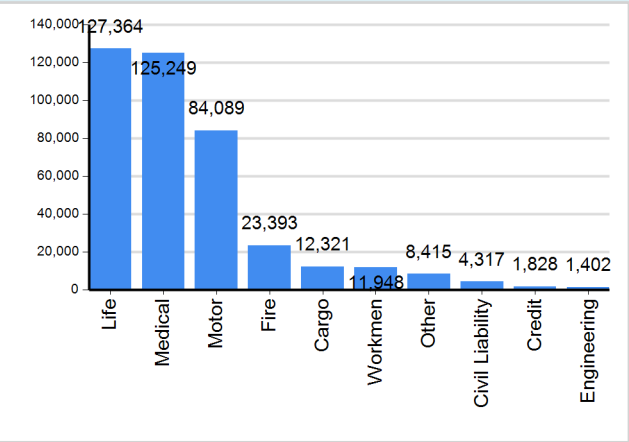
Note: All Growth Percentages are YTD Growth (Year-On-Year)

# Comparative Figures

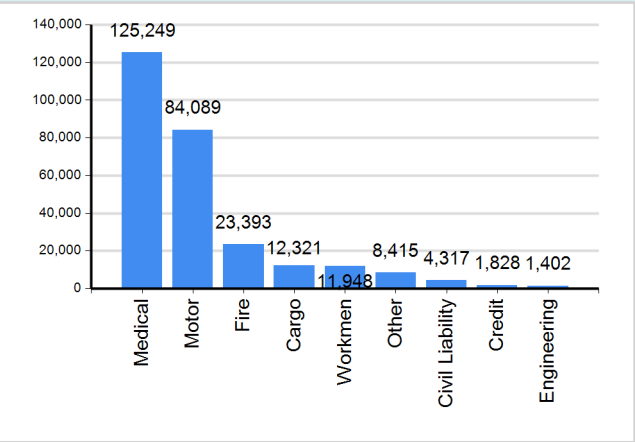
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



## Quarterly Report - Q2 2019

### YTD Measures

#### Premium

27.2%	-2 %	37.0%	10 %
Life Insurance		Medical Insurance	
19.3%	-10 %	6.8%	-1 %
Motor Insurance		Fire Insurance	
3.1%	-10 %	2.3%	8 %
Workmen Insurance		Cargo Insurance	

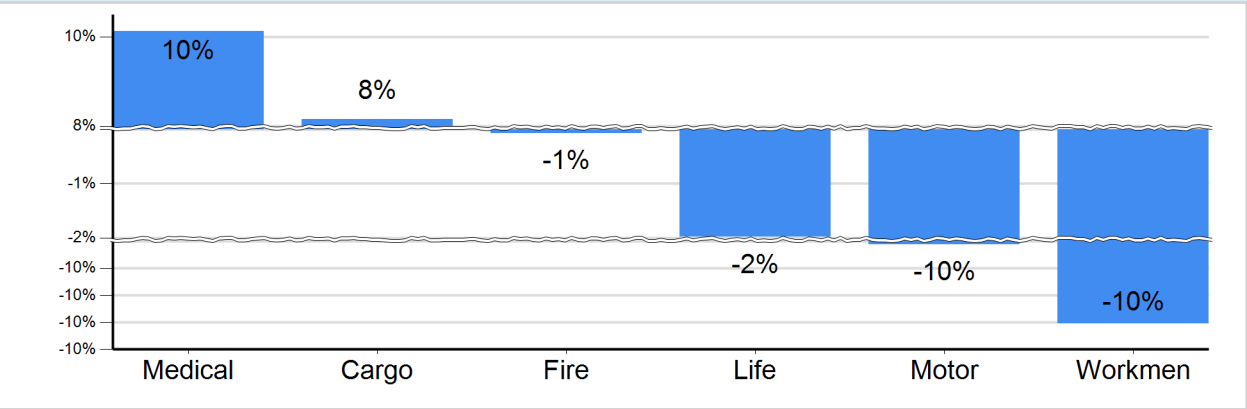
#### Claims

27.1%	13 %	41.1%	14 %
Life Insurance		Medical Insurance	
21.1%	4 %	2.6%	-32 %
Motor Insurance		Fire Insurance	
2.9%	-8 %	0.9%	-22 %
Workmen Insurance		Cargo Insurance	

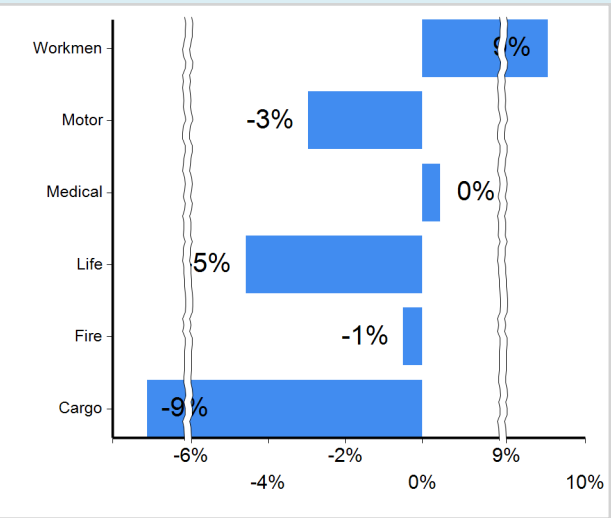
Note: All Growth Percentages are YTD Growth

# Growth Analysis

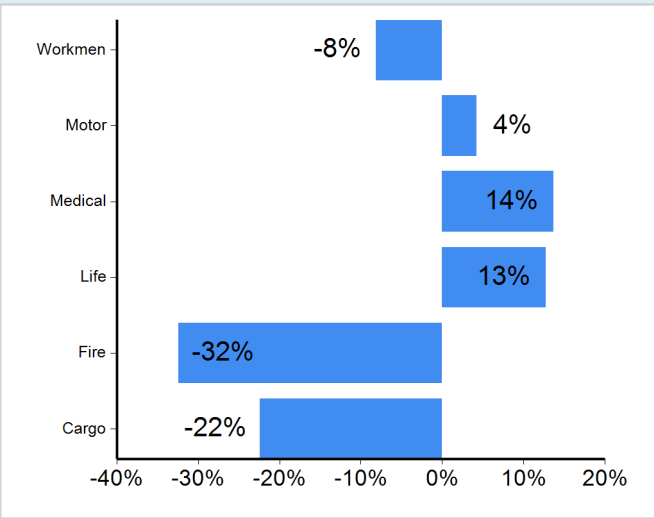
Premium Growth for the main LOBs



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



## Quarterly Report - Q2 2019

### Premium Growth for the main LOBs

10%	8%
Medical	Cargo
-1%	-2%
Fire	Life
-10%	-10%
Motor	Workmen

-2%	2%
Life	Non Life

1%  
Market YTD Growth  
3 % Parallel Period (Q2 2018)

### Claims Growth for the main LOBs

14%	13%
Medical	Life
4%	-8%
Motor	Workmen
-22%	-32%
Cargo	Fire

Note: All Growth Percentages are YTD Growth

# Analysis by Line of Business

## Quarterly Report

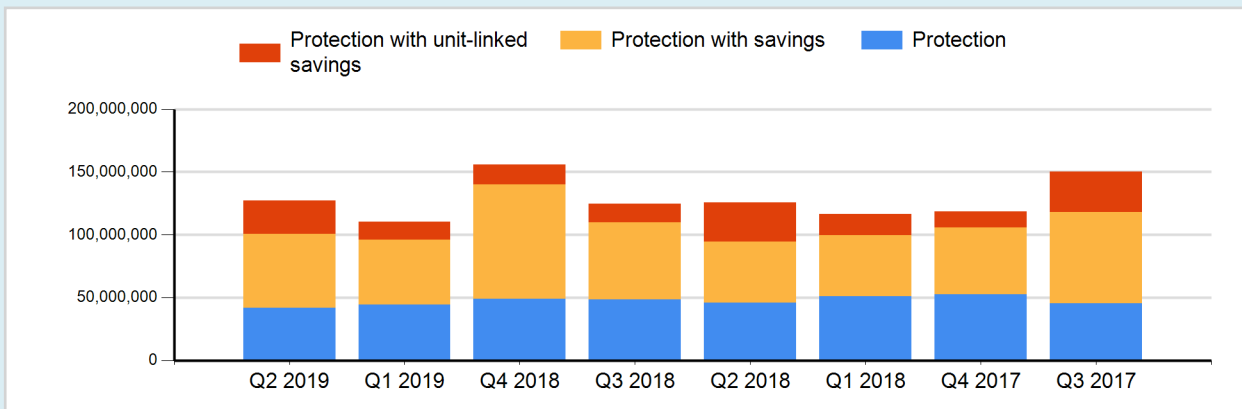
Quarter 2 2019



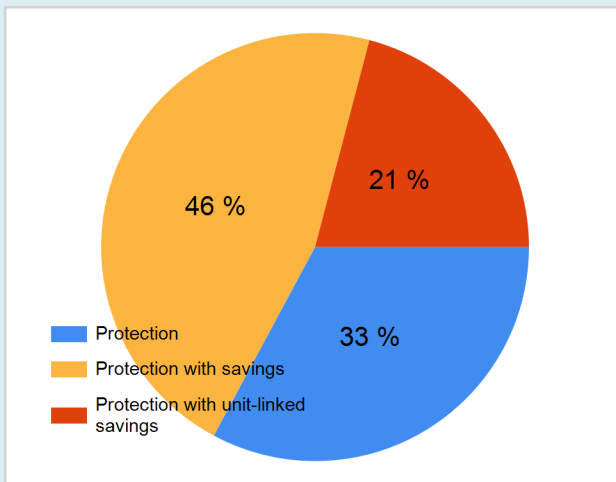
[WWW.ACAL.ORG.LB](http://WWW.ACAL.ORG.LB)

# Life Insurance Analysis

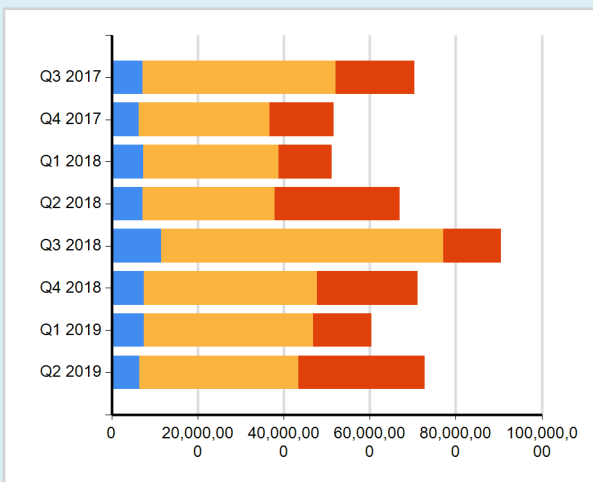
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



Quarterly Report - Q2 2019

YTD Measures

**Protection** **Saving**

**36.2%**

Premiums

**63.8%**

**75.5%**

Number of Subject Matters

**24.5%**

**29.8%**

Acquisition and Admin Expenses / Premium

**17.1%**

**237,638,496 USD** **-2%**

YTD Turnover and Growth

**27%** **27%**

Market Share Claims Share

**20.8%**

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

Note: All Growth Percentages are YTD Growth

**74,095,208**

USD

**39 %**

Net Income from the Life related investments

**133,089,421**

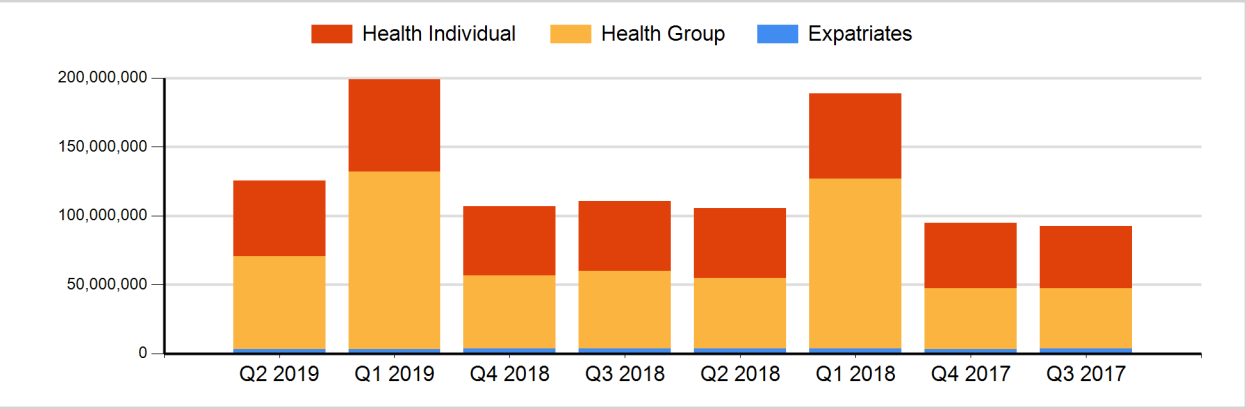
USD

**13 %**

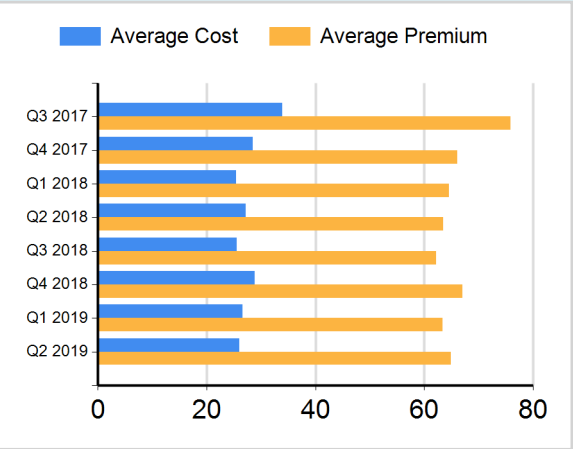
YTD Total Paid Claims

# Medical Insurance Analysis

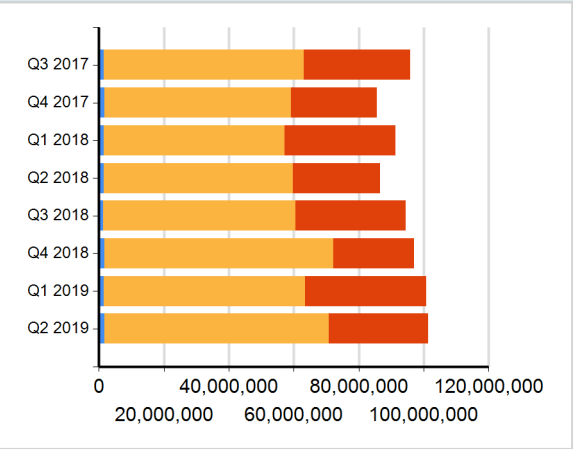
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q2 2019

YTD Measures

Medical

Expat

317,830,788 USD 6,181,244 USD

Premiums

11%

-7%

Growth in Premium

3%

-7%

Growth in Number Of Subject Matters

18.0%

41.1%

Acquisition and Admin Expenses/Premium

324,012,032 USD 10%

YTD Turnover and Growth

37.0%

41.1%

Market Share

Claims Share

50.8%

Non Life Market Share

64

USD

0 %

Average Expat Premium By Subject Matter

26

USD

0 %

Average expat Acquisition and Admin

500,406

0 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

8,841,223 USD

36 %

Net Income from the Medical related investments

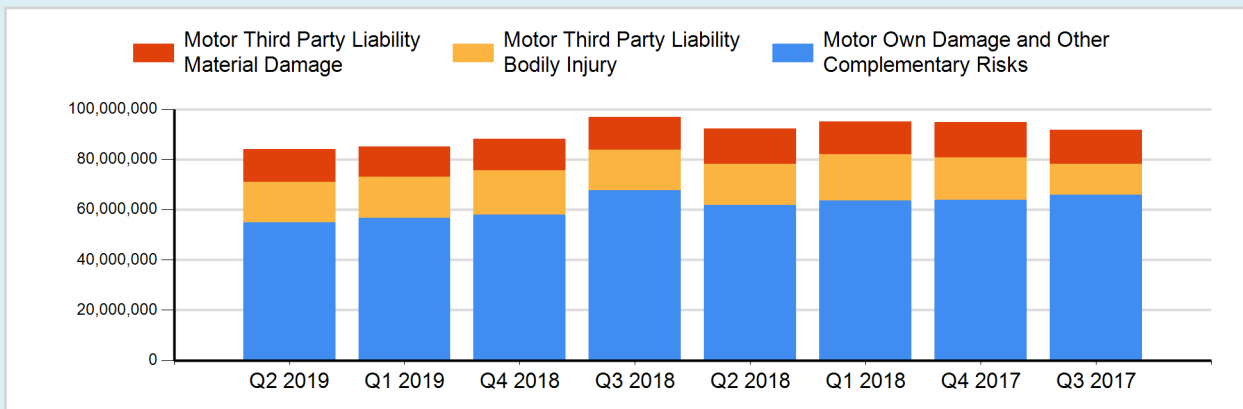
202,245,984 USD

14 %

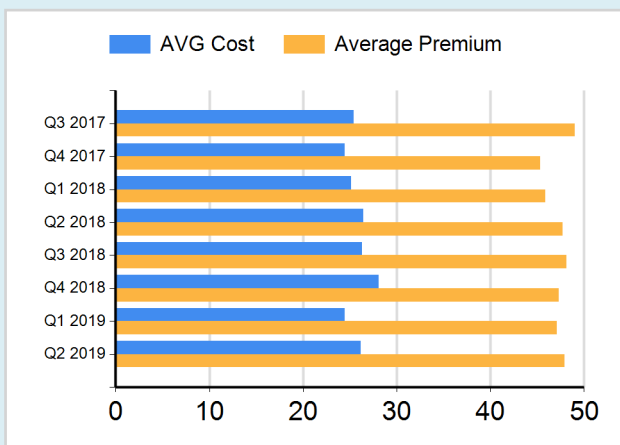
YTD Total Paid Claims

# Motor Insurance Analysis

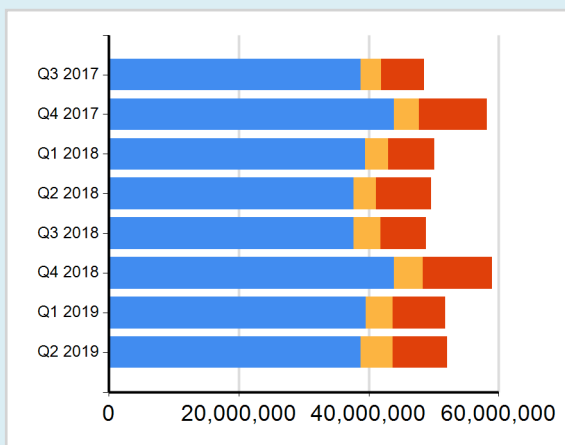
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



Quarterly Report - Q2 2019

YTD Measures

**Compulsory** **Others**

**32,517,615** USD **136,733,124** USD  
Premiums

**-7%**  
Growth in Premium

**-9%** **3%**  
Growth in Number Of Subject Matters

**53.3%** **41.6%**  
Acquisition and Admin Expenses/Premium

**169,250,739** USD **-10%**  
YTD Turnover and Growth

**19.3%** **21.1%**  
Market Share Claims Share

**26.6%**  
Non Life Market Share

**47** USD **2 %**  
Average Compulsory Premium By Subject Matter

**25** USD **-2 %**  
Average Compulsory Acquisition and Admin

**684,727** **-9 %**  
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

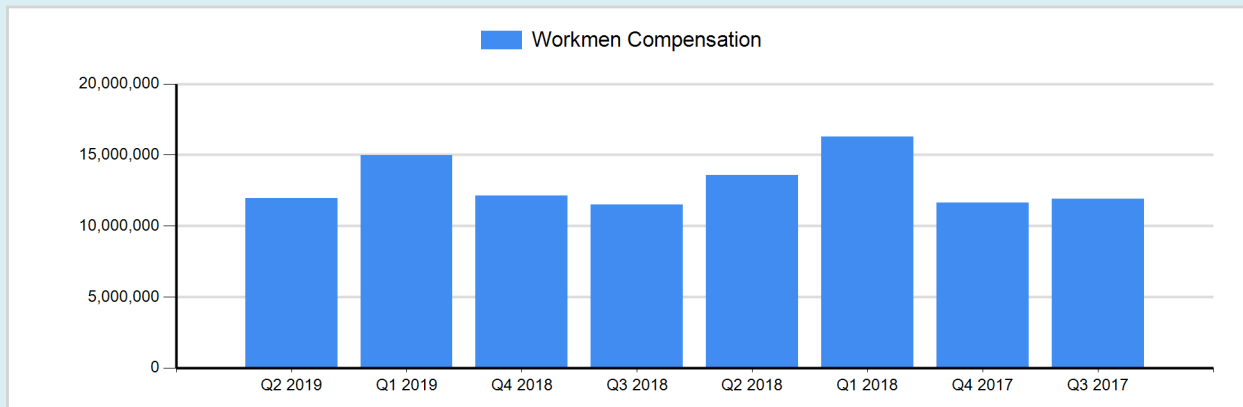
**8,008,914** USD **14 %**  
Net Income from the Motor related investments

**103,902,309** USD **4 %**  
YTD Total Paid Claims

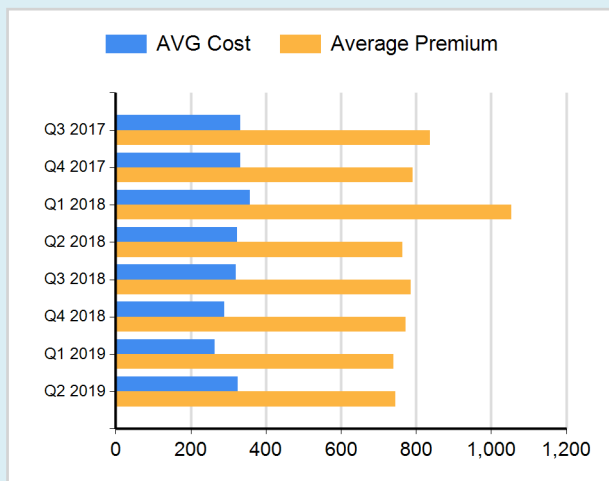


# Workmen Insurance Analysis

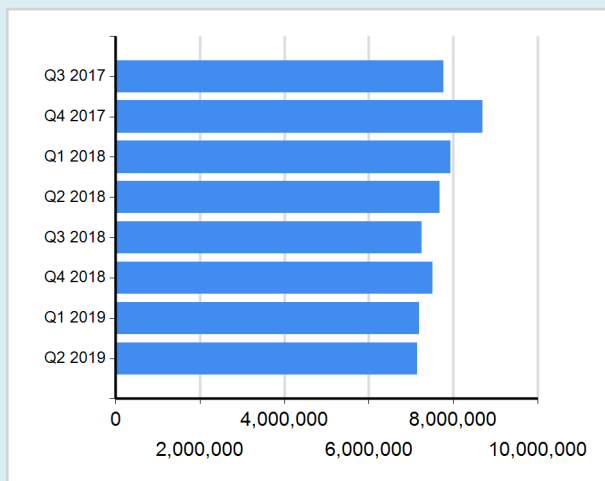
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q2 2019

### YTD Measures

**-10%**

Growth in Premium

**9%**

Growth in Number Of Subject Matters

**-7%**

Growth in Acquisition and Admin Expenses

**39%**

Acquisition and Admin Expenses/Premium

**26,942,170 USD** **-10%**

YTD Turnover and Growth

**3.1%**

Market Share

**2.9%**

Claims Share

**4.2%**

Non Life Market Share

**742**

USD

**-17 %**

Average Premium By Subject Matter

**291**

USD

**-14 %**

Average Acquisition and Admin

**36,291**

YTD Number Of Subject Matters

**9 %**

Note: All Growth Percentages are YTD Growth

**1,042,870** USD

Net Investment Income

**16 %**

**14,353,346** USD

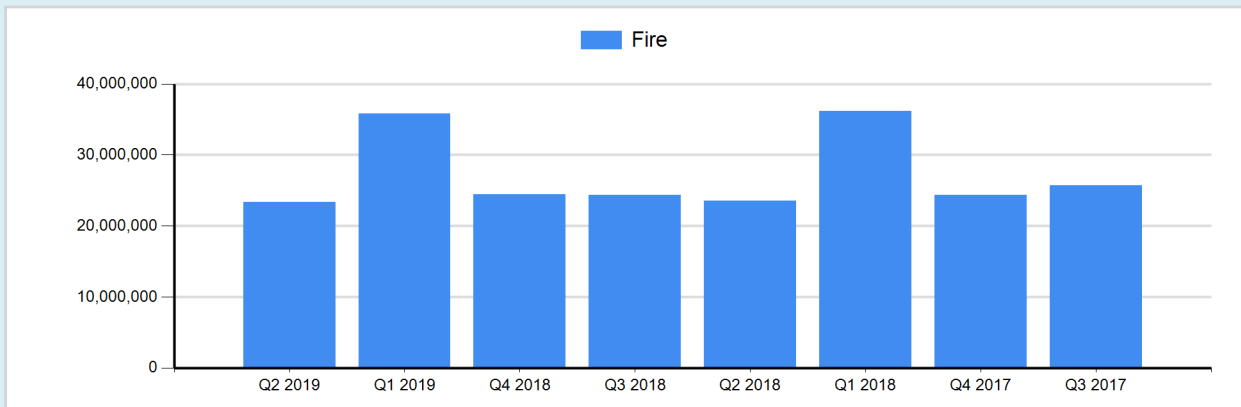
YTD Total Paid Claims

**-8 %**

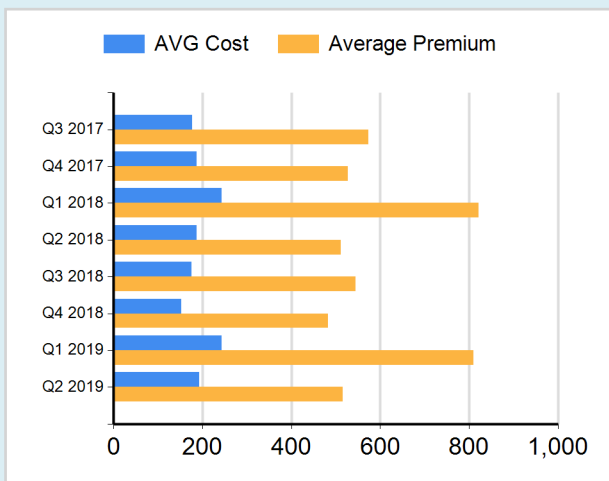
# Fire

## Insurance Analysis

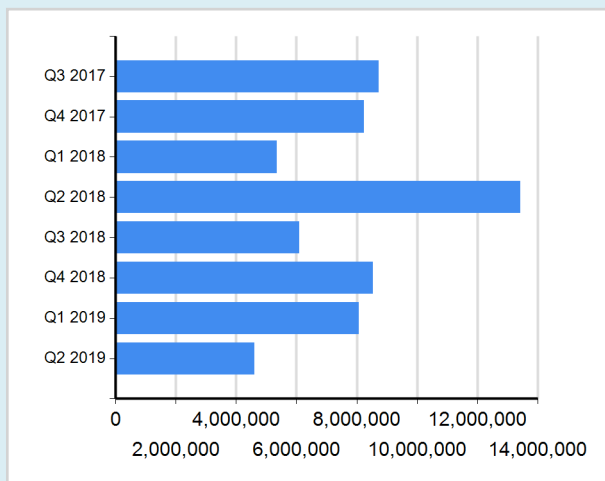
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



### Quarterly Report - Q2 2019

#### YTD Measures

**-1%**

Growth in Premium

**-1%**

Growth in Number Of Subject Matters

**1%**

Growth in Acquisition and Admin Expenses

**33%**

Acquisition and Admin Expenses/Premium

**59,225,987 USD** **-1%**

YTD Turnover and Growth

**6.8%** **2.6%**

Market Share

Claims Share

**9.3%**

Non Life Market Share

**661** **USD**

Average Premium By Subject Matter

**0 %**

**218** **USD**

Average Acquisition and Admin

**1 %**

**89,578**

YTD Number Of Subject Matters

**-1 %**

Note: All Growth Percentages are YTD Growth

**2,788,130** **USD**

Net Investment Income

**32 %**

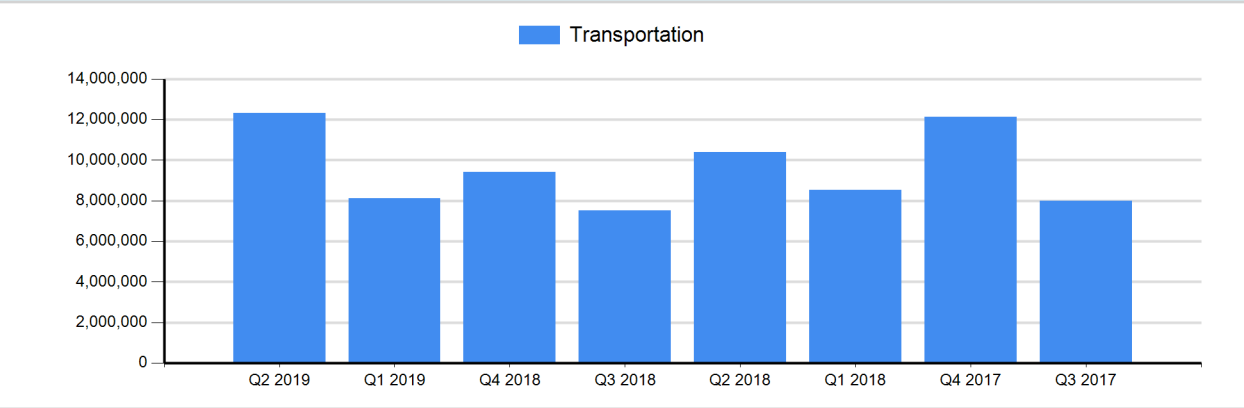
**12,679,811 USD**

YTD Total Paid Claims

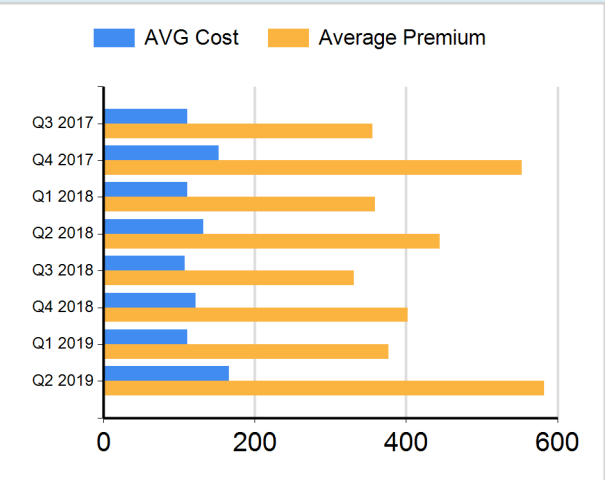
**-32 %**

# Cargo Insurance Analysis

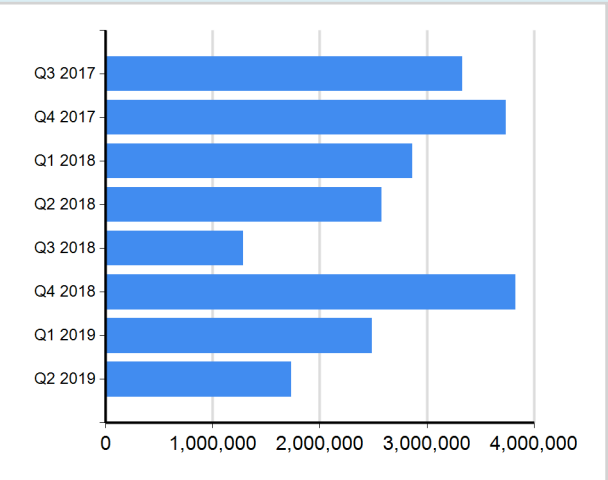
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q2 2019

### YTD Measures

**8%**

Growth in Premium

**-9%**

Growth in Number Of Subject Matters

**3%**

Growth in Acquisition and Admin Expenses

**29%**

Acquisition and Admin Expenses/Premium

**20,432,679 USD 8%**

YTD Turnover and Growth

**2.3% 0.9%**

Market Share Claims Share

**3.2%**  
Non Life Market Share

**479 USD 19%**

Average Premium By Subject Matter

**138 USD 13%**

Average Acquisition and Admin

**42,677 -9%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**632,881 USD 37%**

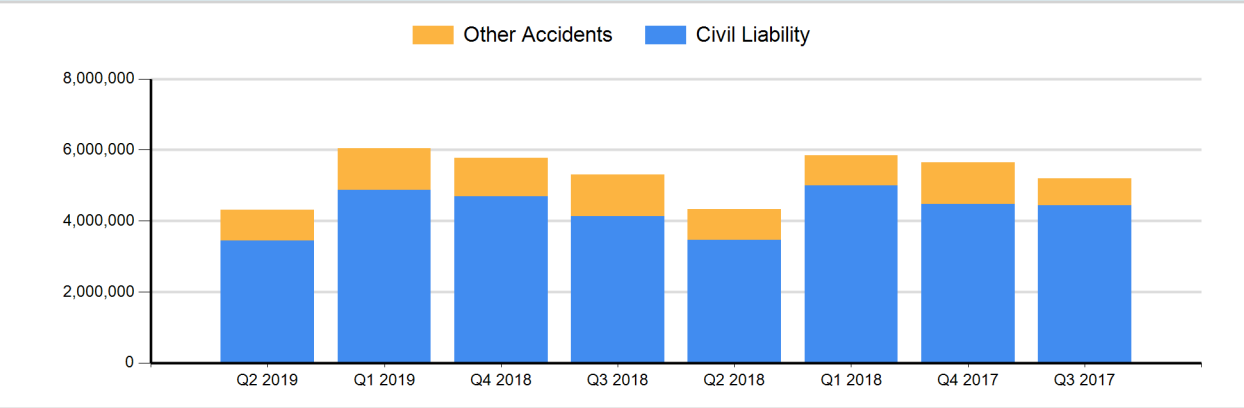
Net Investment Income

**4,221,038 USD -22%**

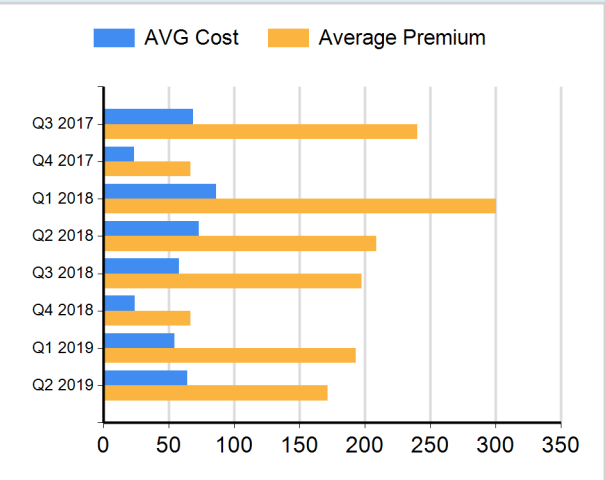
YTD Total Paid Claims

# Public Liability Insurance Analysis

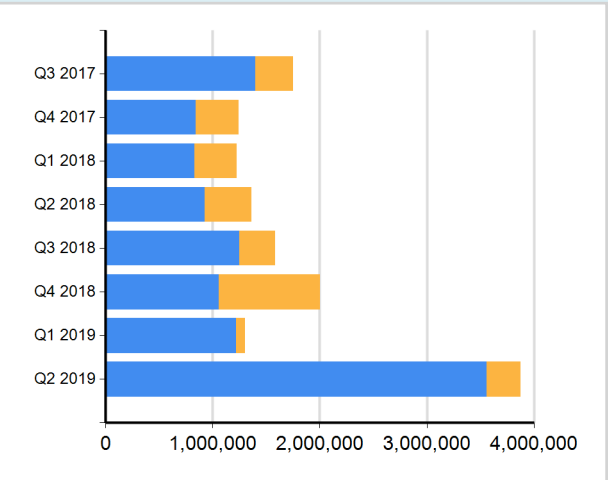
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q2 2019

### YTD Measures

2%

Growth in Premium

40%

Growth in Number Of Subject Matters

3%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

10,363,737 USD 2%

YTD Turnover and Growth

1.2% 1.1%

Market Share Claims Share

1.6%

Non Life Market Share

184 USD -28 %

Average Premium By Subject Matter

59 USD -26 %

Average Acquisition and Admin

56,476 40 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

474,431 USD 28 %

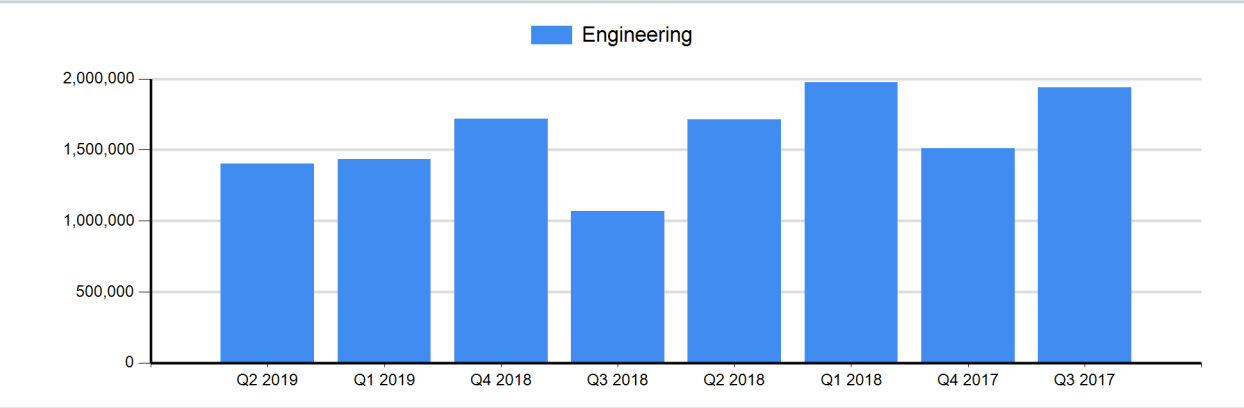
Net Investment Income

5,180,742 USD 100 %

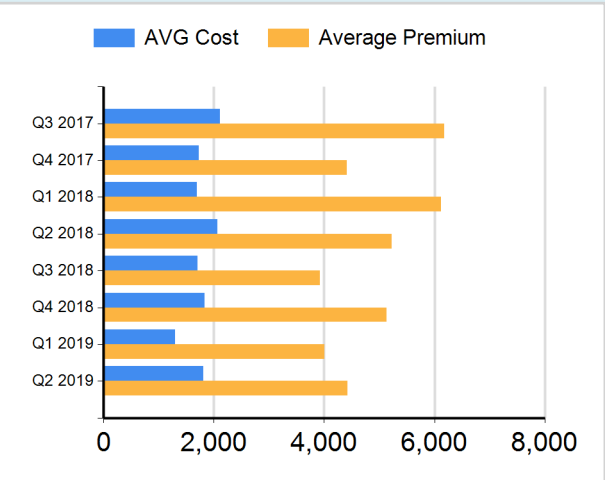
YTD Total Paid Claims

# Engineering Insurance Analysis

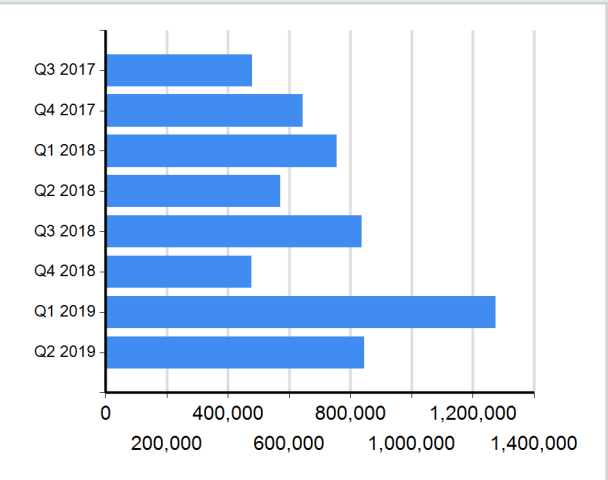
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q2 2019

### YTD Measures

**-23%**

Growth in Premium

**4%**

Growth in Number Of Subject Matters

**-15%**

Growth in Acquisition and Admin Expenses

**37%**

Acquisition and Admin Expenses/Premium

**2,837,014 USD -23%**

YTD Turnover and Growth

**0.3%**

Market Share

**0.4%**

Claims Share

**0.4%**

Non Life Market Share

**4,203**

USD

**-26 %**

Average Premium By Subject Matter

**1,540**

USD

**-18 %**

Average Acquisition and Admin

**675**

YTD Number Of Subject Matters

**4 %**

Note: All Growth Percentages are YTD Growth

**170,609 USD**

Net Investment Income

**1 %**

**2,120,536 USD**

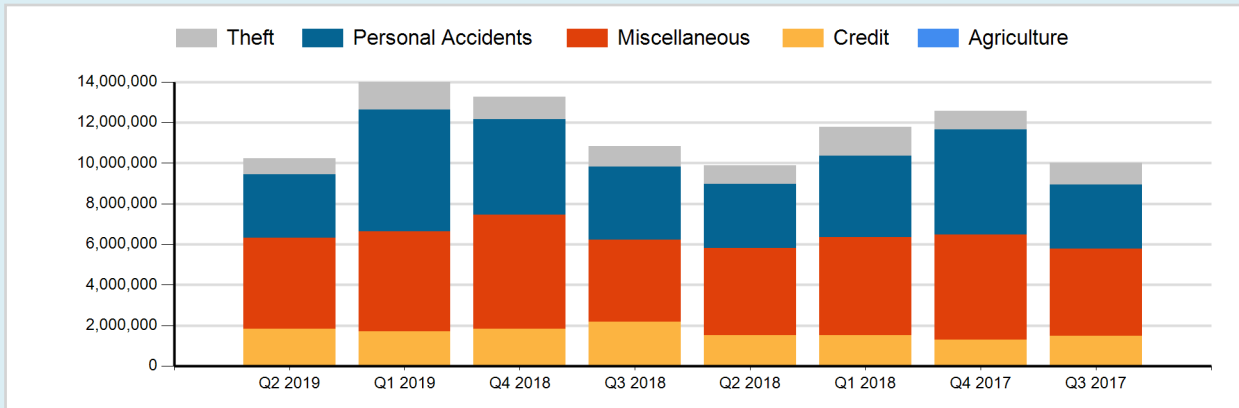
YTD Total Paid Claims

**60 %**

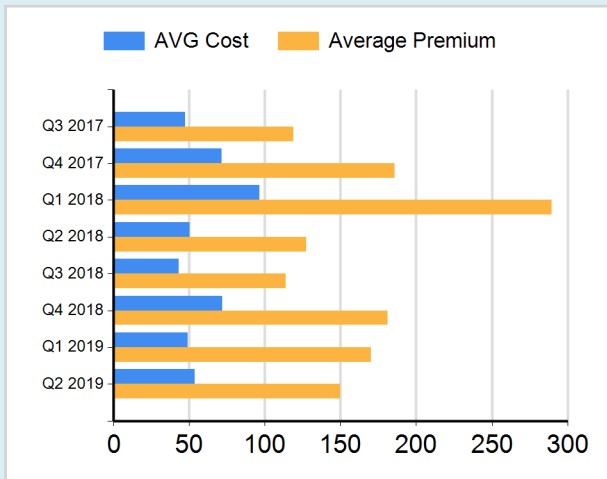
# Other

# Insurance Analysis

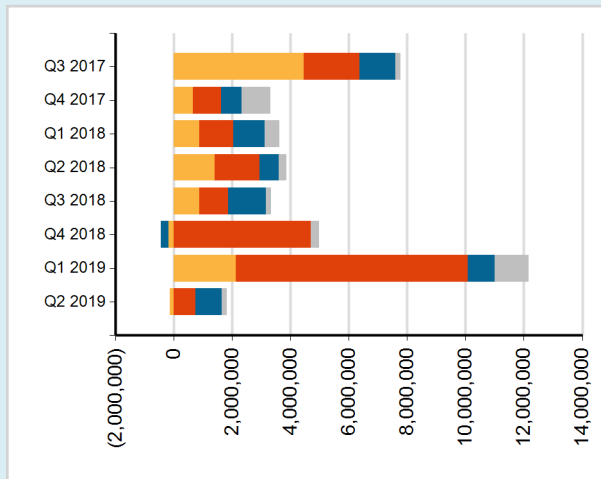
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q2 2019

### YTD Measures

**12%**

Growth in Premium

**27%**

Growth in Number Of Subject Matters

**-2%**

Growth in Acquisition and Admin Expenses

**32%**

Acquisition and Admin Expenses/Premium

**24,221,790 USD** **12%**

YTD Turnover and Growth

**2.8%** **2.8%**

Market Share

Claims Share

**3.8%**

Non Life Market Share

**161 USD**

Average Premium By Subject Matter

**-12 %**

**51 USD**

Average Acquisition and Admin

**-23 %**

**150,434**

YTD Number Of Subject Matters

**27 %**

Note: All Growth Percentages are YTD Growth

**1,228,209 USD**

Net Investment Income

**34 %**

**13,843,033 USD**

YTD Total Paid Claims

**85 %**

# Quarterly Report

Quarter 2 2019



Hazmieh, ACAL Building,  
Mount Lebanon

[WWW.ACAL.ORG.LB](http://WWW.ACAL.ORG.LB)