

Quarterly Report

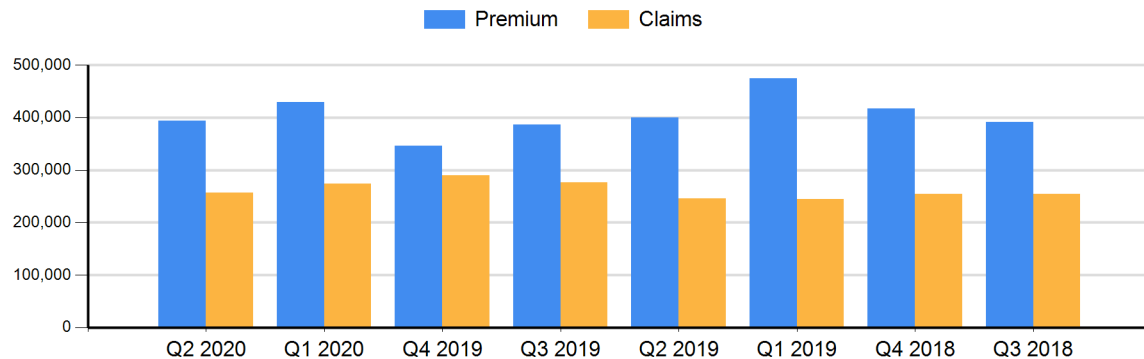
Quarter 2 2020

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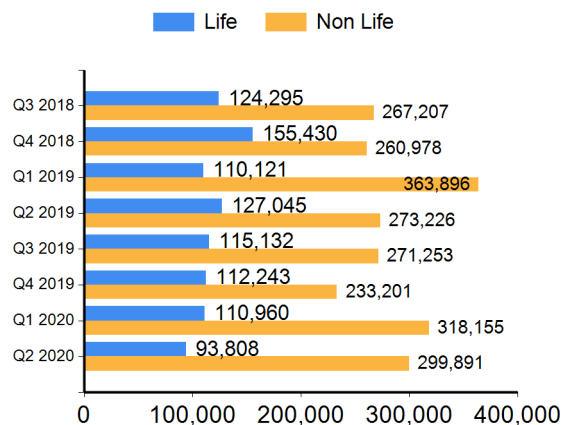
Hazmieh, ACAL Building,
Mount Lebanon

Key Market Figures

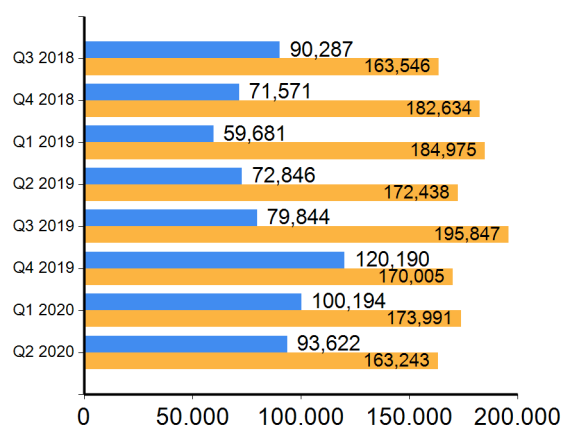
Note: All amounts in the charts are 1/1,000 scaled



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

822,813,977

USD

-6 %

Total YTD Gross Written Premium

1,606,117,120

USD(2019)

24.9 %

Life Share

28.9 % (2019)

75.1 %

Non Life Share

71.1 % (2019)

531,049,618

USD

8 %

Total indemnities paid

1,055,824,916

USD(2019)

14.2 %

Claims Motor Share

19.0 % (2019)

41.4 %

Claims Medical Share

40.0 % (2019)

51,655,630

USD

-46 %

Total YTD Net Investment Income

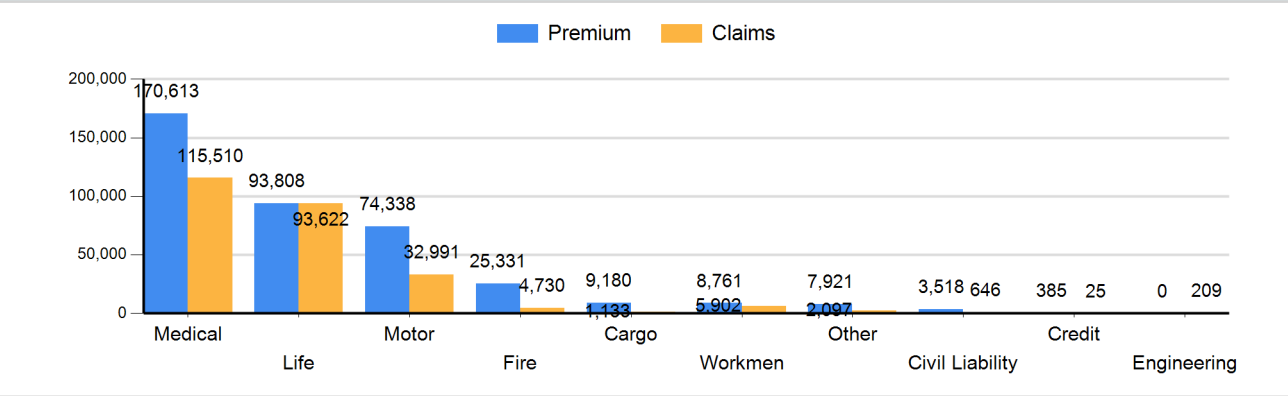
162,326,679

USD(2019)

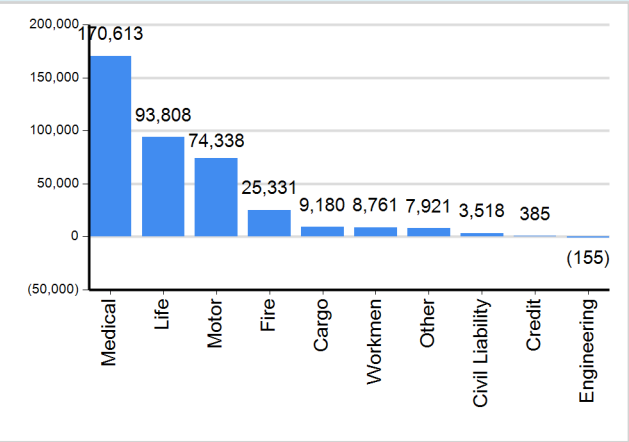
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

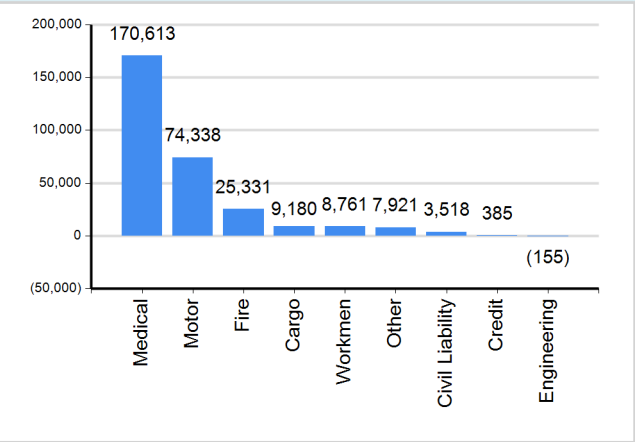
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



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YTD Measures

Premium

24.9%	-14 %	42.4%	8 %
Life Insurance		Medical Insurance	
17.8%	-13 %	7.1%	-2 %
Motor Insurance		Fire Insurance	
2.6%	-22 %	1.9%	-22 %
Workmen Insurance		Cargo Insurance	

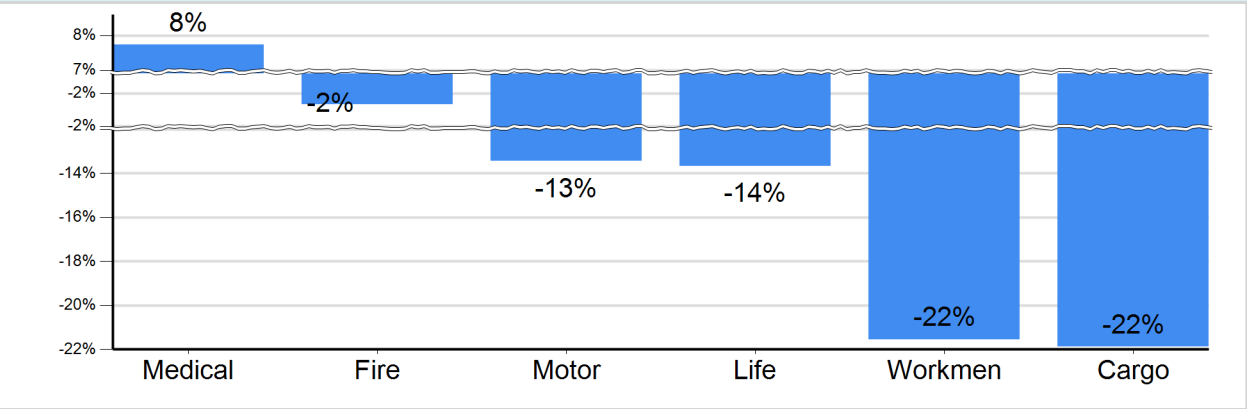
Claims

36.5%	46 %	41.4%	9 %
Life Insurance		Medical Insurance	
14.2%	-27 %	2.9%	20 %
Motor Insurance		Fire Insurance	
2.3%	-14 %	0.9%	8 %
Workmen Insurance		Cargo Insurance	

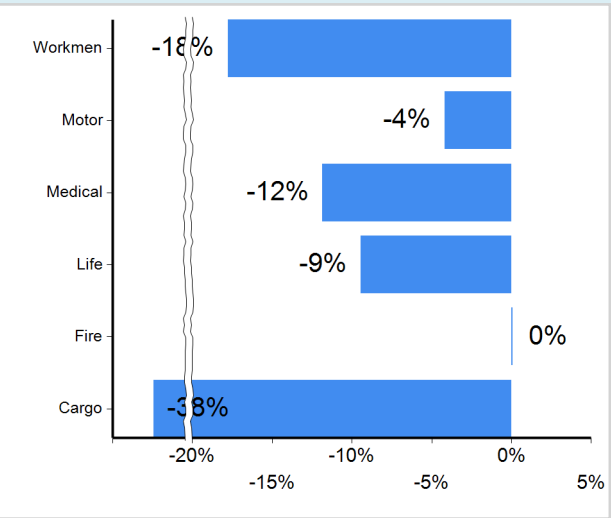
Note: All Growth Percentages are YTD Growth

Growth Analysis

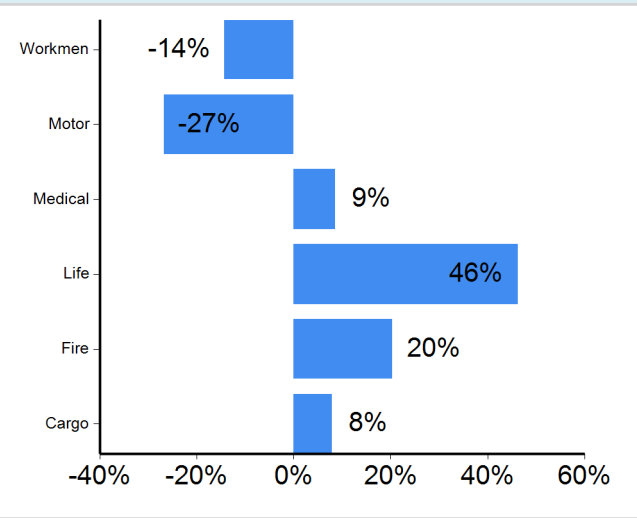
Premium Growth for the main LOBs



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

8%	-2%
Medical	Fire
-13%	-14%
Motor	Life
-22%	-22%
Workmen	Cargo

-14%	-3%
Life	Non Life

-6%

Market YTD Growth

-2 % Parallel Period (Q2 2019)

Claims Growth for the main LOBs

46%	20%
Life	Fire
9%	8%
Medical	Cargo
-14%	-27%
Workmen	Motor

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

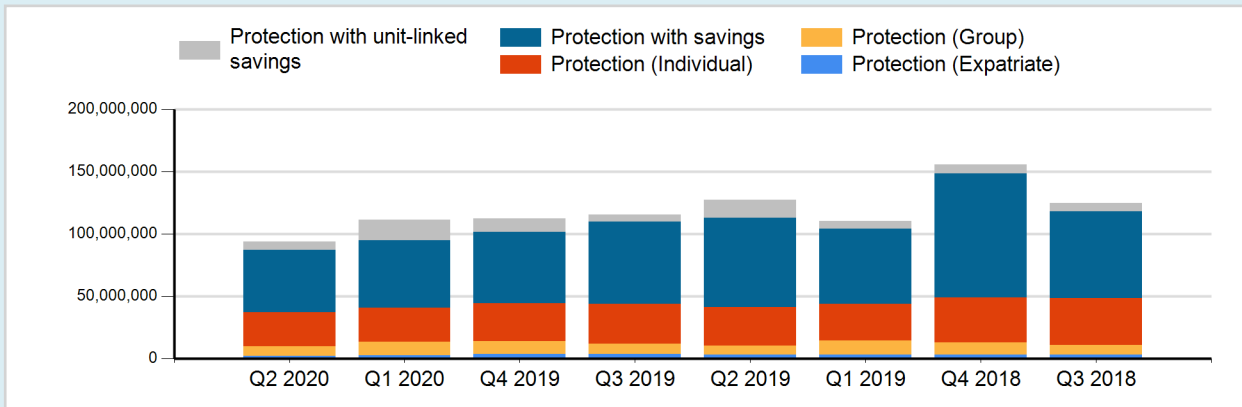
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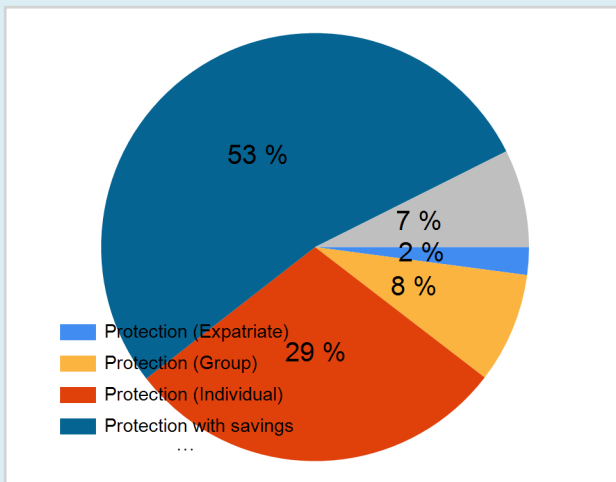
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Life Insurance Analysis

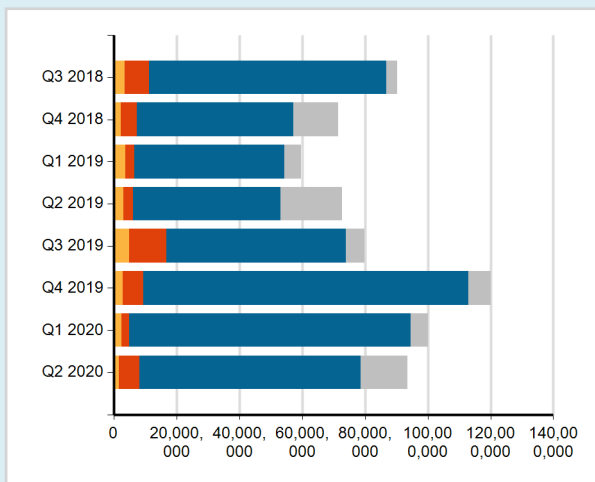
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



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YTD Measures

Protection Saving

37.7%

Premiums

62.3%

86.0%

Number of Subject Matters

14.0%

26.8%

Acquisition and Admin Expenses / Premium

17.9%

204,768,338 USD -14%

YTD Turnover and Growth

25% 36%

Market Share Claims Share

-3.5%

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

Note: All Growth Percentages are YTD Growth

38,744,622

USD

-47 %

Net Income from the Life related investments

193,815,917

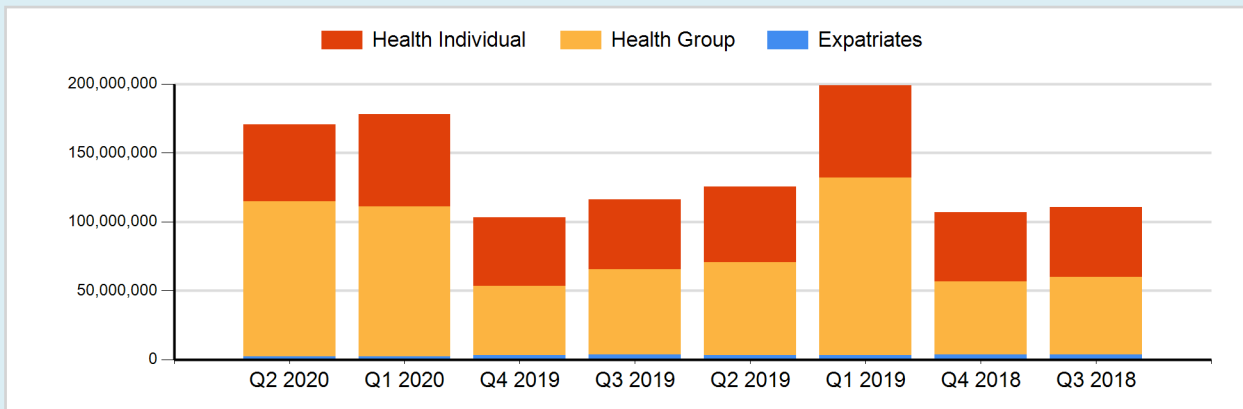
USD

46 %

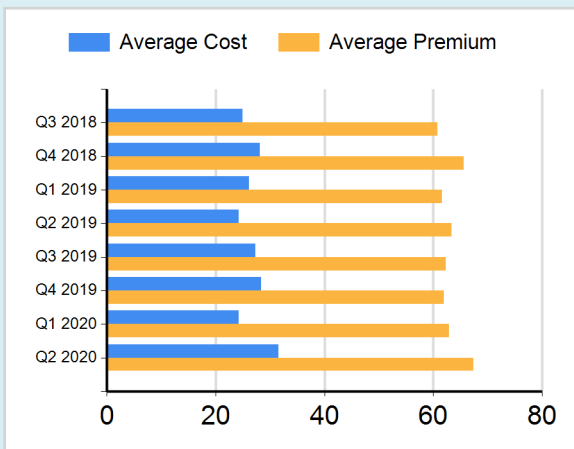
YTD Total Paid Claims

Medical Insurance Analysis

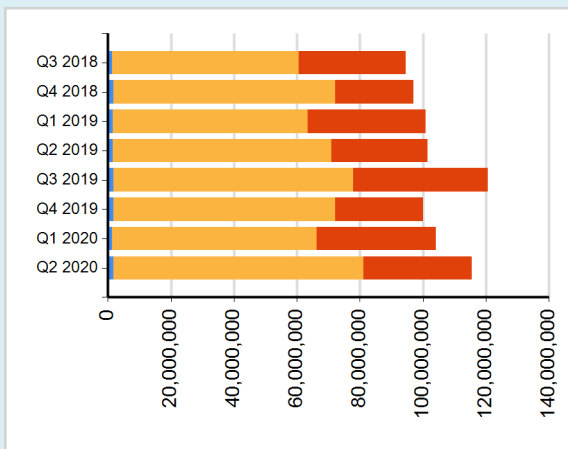
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



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YTD Measures

Medical

Expat

344,176,562 USD 4,561,292 USD

Premiums

8%

-24%

Growth in Premium

-8%

-27%

Growth in Number Of Subject Matters

17.1%

42.7%

Acquisition and Admin Expenses/Premium

348,737,855 USD 8%

YTD Turnover and Growth

42.4%

41.4%

Market Share

Claims Share

56.4%

Non Life Market Share

65

USD

4 %

Average Expat Premium By Subject Matter

28

USD

10 %

Average expat Acquisition and Admin

440,785

-12 %

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

4,643,439 USD

-42 %

Net Income from the Medical related investments

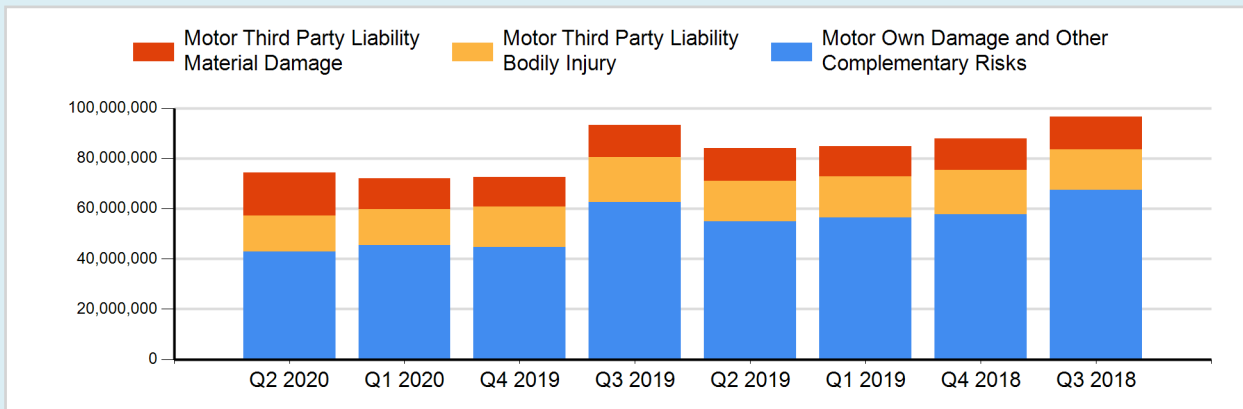
219,599,113 USD

9 %

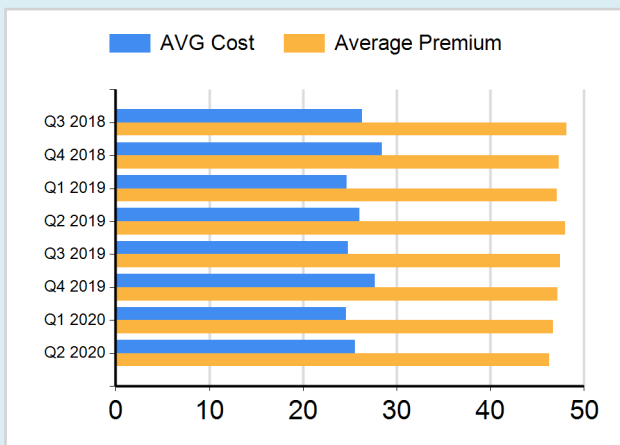
YTD Total Paid Claims

Motor Insurance Analysis

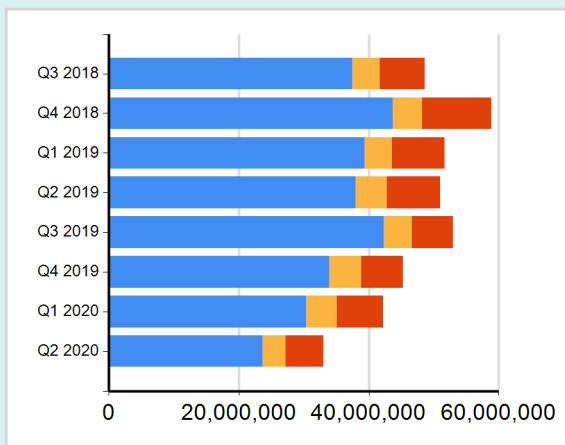
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



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YTD Measures

Compulsory **Others**

28,584,181 USD **117,722,502** USD
Premiums

-12%
Growth in Premium

-10% **6%**
Growth in Number Of Subject Matters

54.0% **41.1%**
Acquisition and Admin Expenses/Premium

146,306,682 USD **-13%**
YTD Turnover and Growth

17.8% **14.2%**
Market Share Claims Share

23.7%
Non Life Market Share

46 USD **-2 %**
Average Compulsory Premium By Subject Matter

25 USD **-1 %**
Average Compulsory Acquisition and Admin

615,001 **-10 %**
YTD Compulsory Number Of Subject Matters

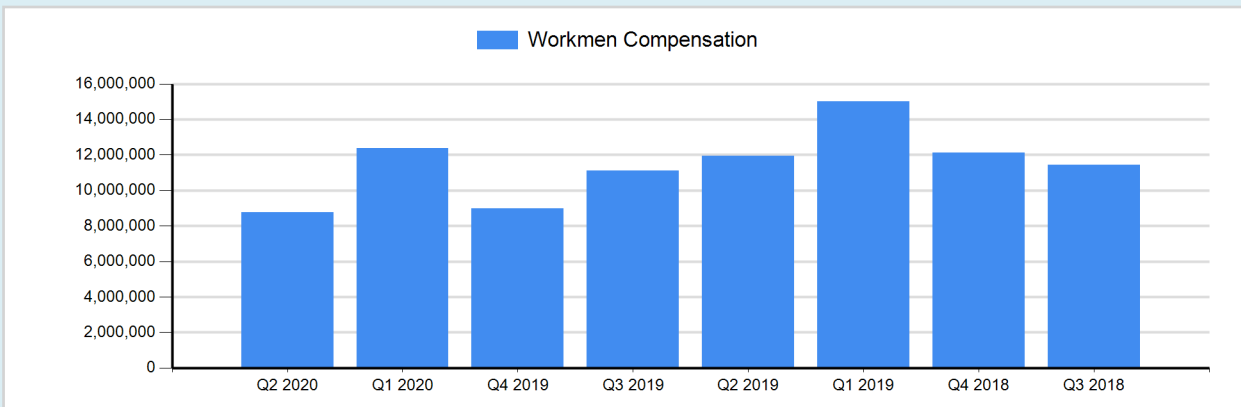
Note: All Growth Percentages are YTD Growth

4,312,966 USD **-44 %**
Net Income from the Motor related investments

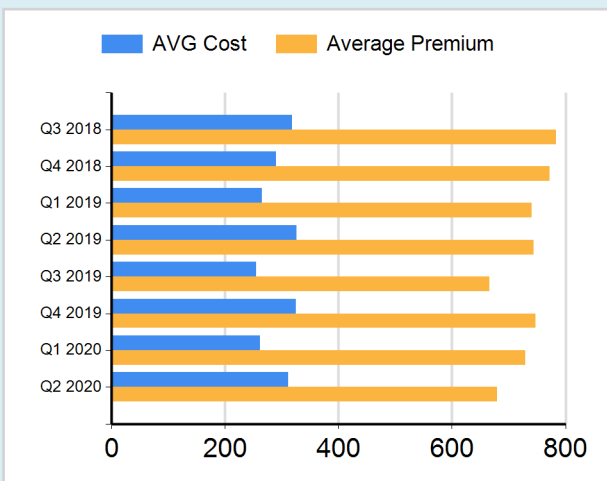
75,234,549 USD **-27 %**
YTD Total Paid Claims

Workmen Insurance Analysis

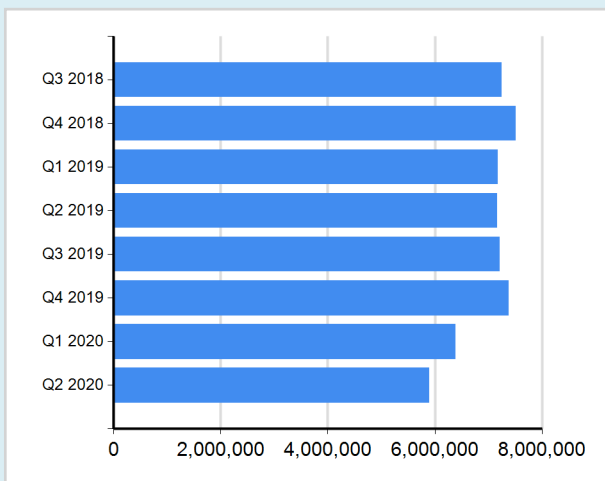
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-22%

Growth in Premium

-18%

Growth in Number Of Subject Matters

-20%

Growth in Acquisition and Admin Expenses

40%

Acquisition and Admin Expenses/Premium

21,137,840 USD **-22%**

YTD Turnover and Growth

2.6%

Market Share

2.3%

Claims Share

3.4%

Non Life Market Share

708

USD

-5 %

Average Premium By Subject Matter

283

USD

-3 %

Average Acquisition and Admin

29,842

YTD Number Of Subject Matters

-18 %

Note: All Growth Percentages are YTD Growth

539,248 USD

Net Investment Income

-45 %

12,289,782 USD

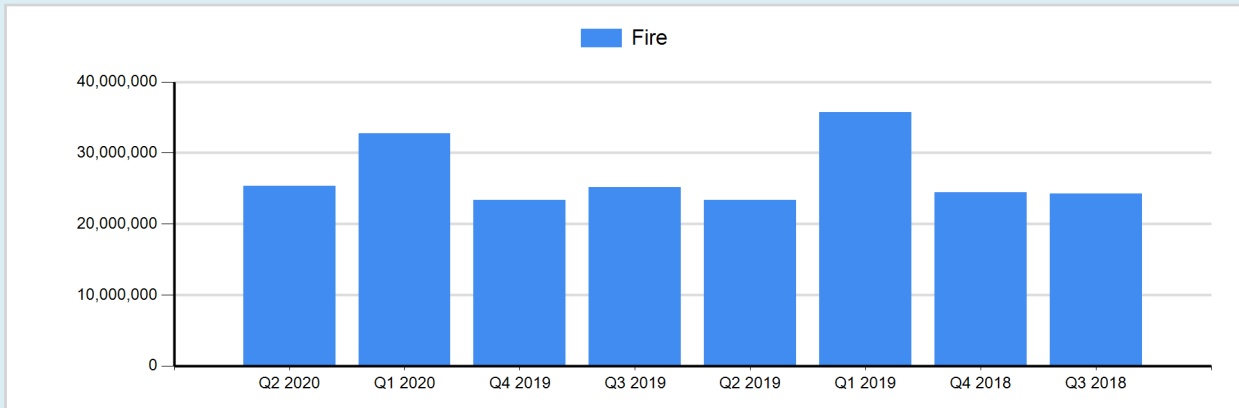
YTD Total Paid Claims

-14 %

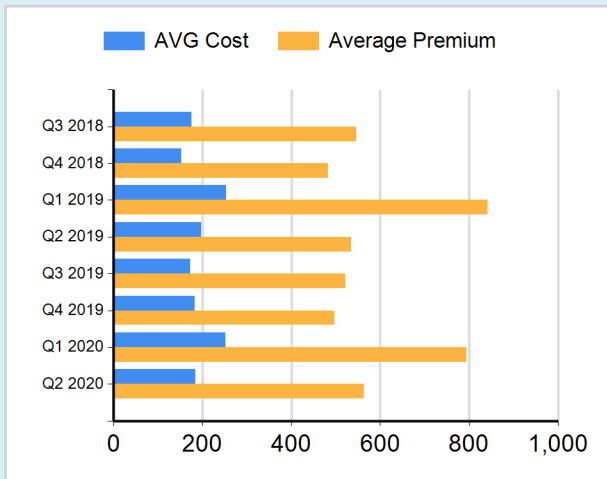
Fire

Insurance Analysis

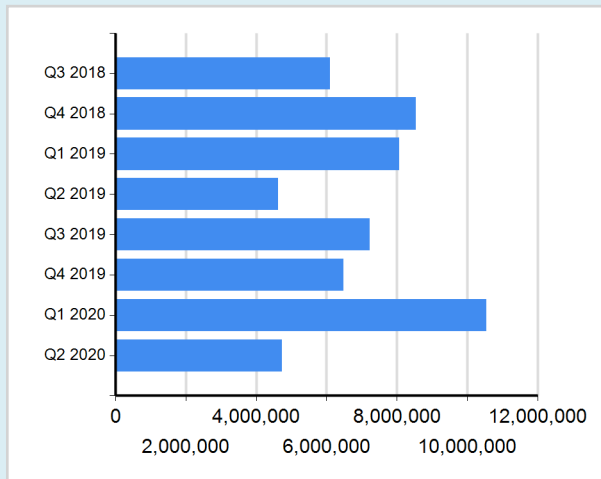
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-2%

Growth in Premium

0%

Growth in Number Of Subject Matters

-4%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

58,102,257 USD **-2%**

YTD Turnover and Growth

7.1% **2.9%**

Market Share

Claims Share

9.4%

Non Life Market Share

674

USD

-2 %

Average Premium By Subject Matter

216

USD

-4 %

Average Acquisition and Admin

86,235

YTD Number Of Subject Matters

0 %

Note: All Growth Percentages are YTD Growth

2,036,896 USD

Net Investment Income

-28 %

15,274,437 USD

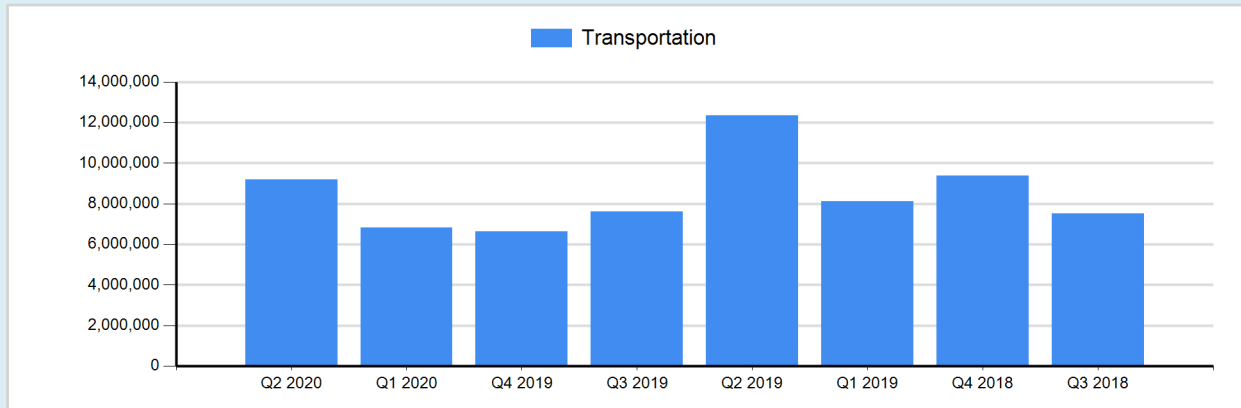
YTD Total Paid Claims

20 %

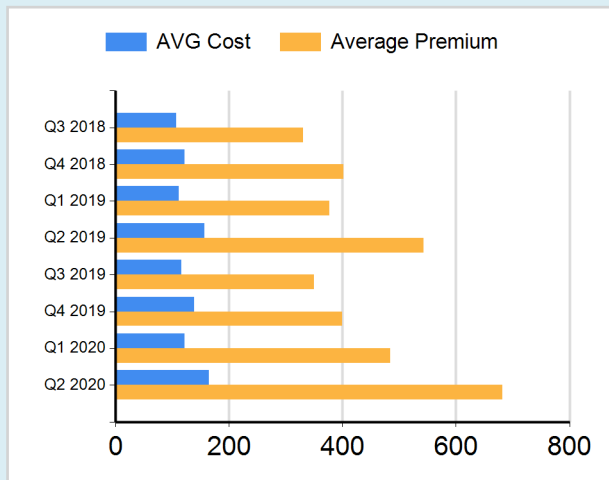
Cargo

Insurance Analysis

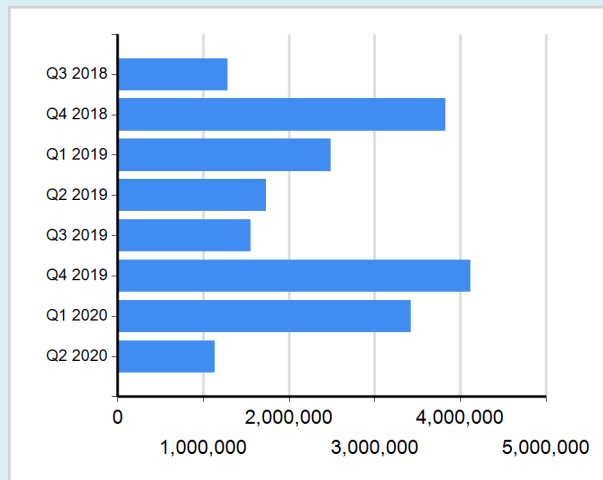
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-22%

Growth in Premium

-38%

Growth in Number Of Subject Matters

-34%

Growth in Acquisition and Admin Expenses

25%

Acquisition and Admin Expenses/Premium

15,982,938 USD -22%

YTD Turnover and Growth

1.9%

Market Share

0.9%

Claims Share

2.6%

Non Life Market Share

581

USD

Average Premium By Subject Matter

26 %

143

USD

Average Acquisition and Admin

6 %

27,514

YTD Number Of Subject Matters

-38 %

Note: All Growth Percentages are YTD Growth

289,609 USD

Net Investment Income

-55 %

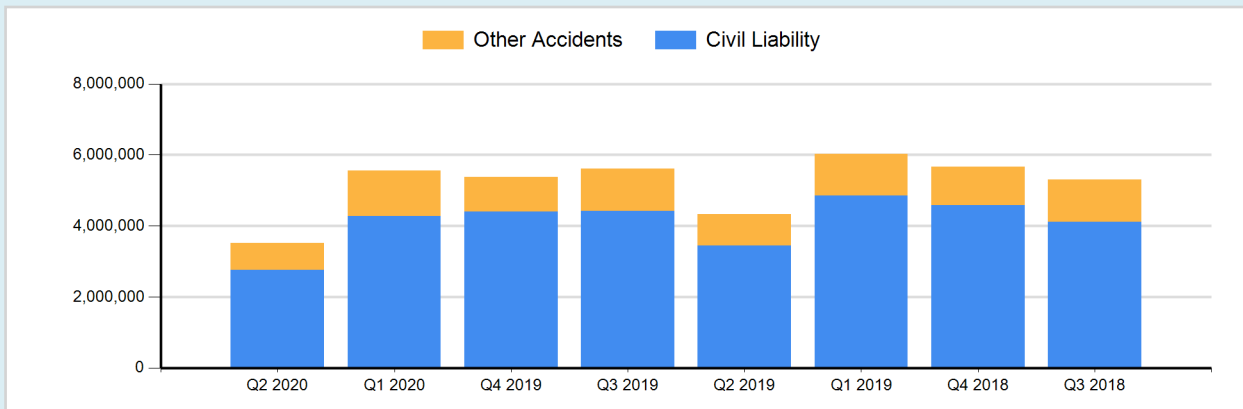
4,556,036 USD

YTD Total Paid Claims

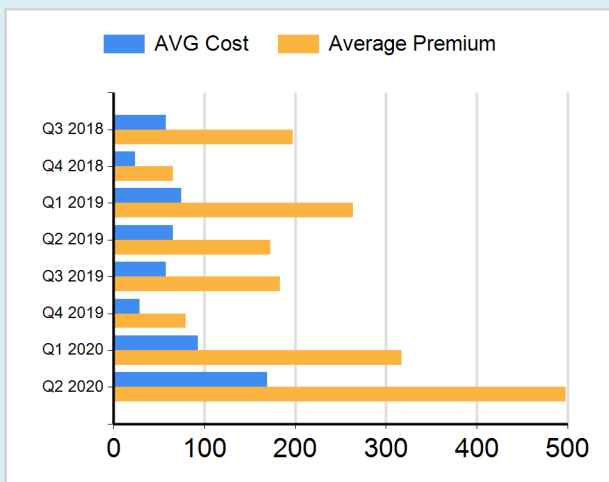
8 %

Public Liability Insurance Analysis

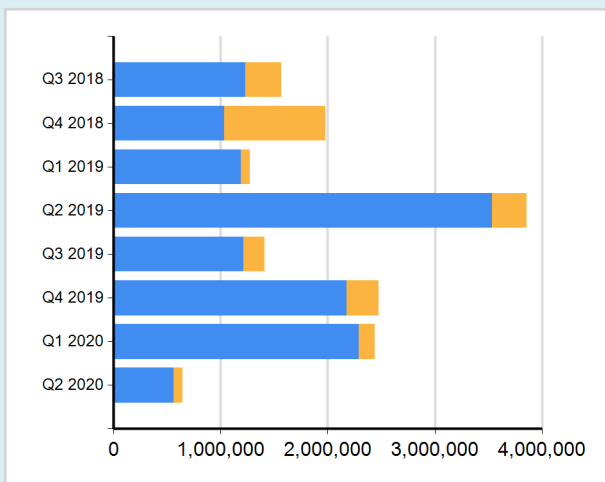
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-12%

Growth in Premium

-49%

Growth in Number Of Subject Matters

-15%

Growth in Acquisition and Admin Expenses

31%

Acquisition and Admin Expenses/Premium

9,077,562 USD -12%

YTD Turnover and Growth

1.1% 0.6%

Market Share

Claims Share

1.5%

Non Life Market Share

369

USD

Average Premium By Subject Matter

71 %

115

USD

Average Acquisition and Admin

65 %

24,588

YTD Number Of Subject Matters

-49 %

Note: All Growth Percentages are YTD Growth

193,389 USD

Net Investment Income

-59 %

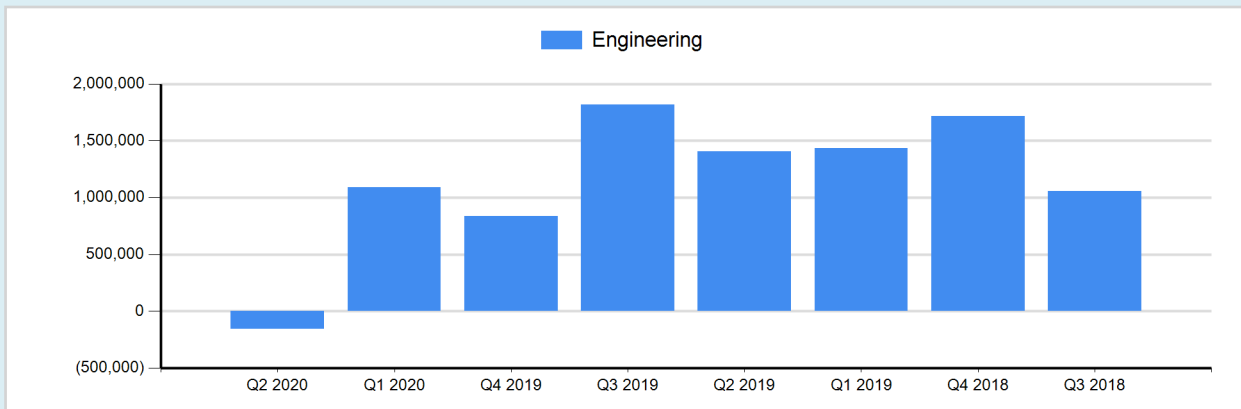
3,084,827 USD

YTD Total Paid Claims

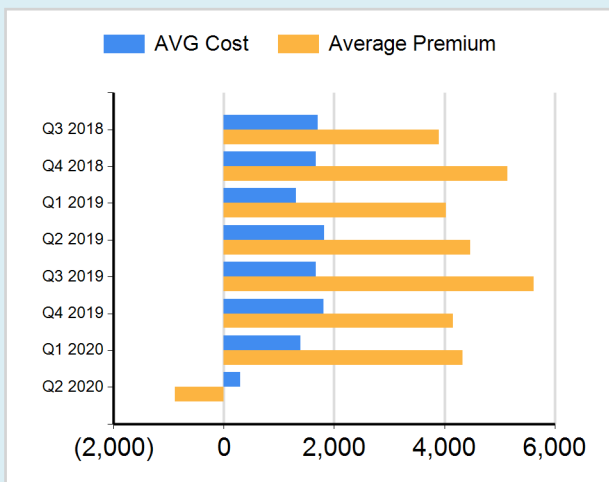
-40 %

Engineering Insurance Analysis

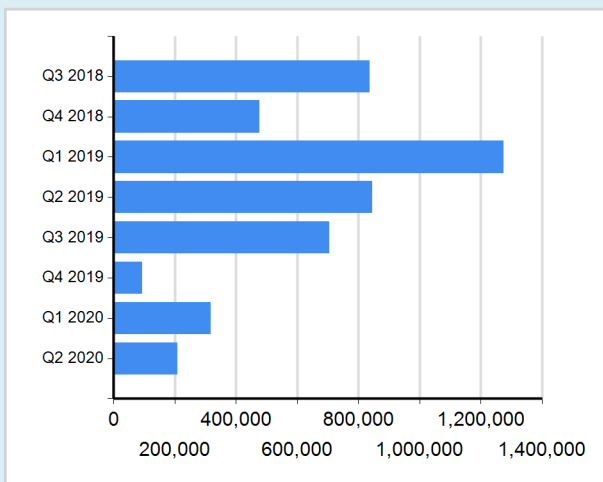
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-67%

Growth in Premium

-36%

Growth in Number Of Subject Matters

-61%

Growth in Acquisition and Admin Expenses

43%

Acquisition and Admin Expenses/Premium

931,423 USD **-67%**

YTD Turnover and Growth

0.1% **0.1%**

Market Share

Claims Share

0.2%

Non Life Market Share

2,181 USD **-49 %**

Average Premium By Subject Matter

940 USD **-39 %**

Average Acquisition and Admin

427 **-36 %**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

77,231 USD

Net Investment Income

-49 %

527,089 USD

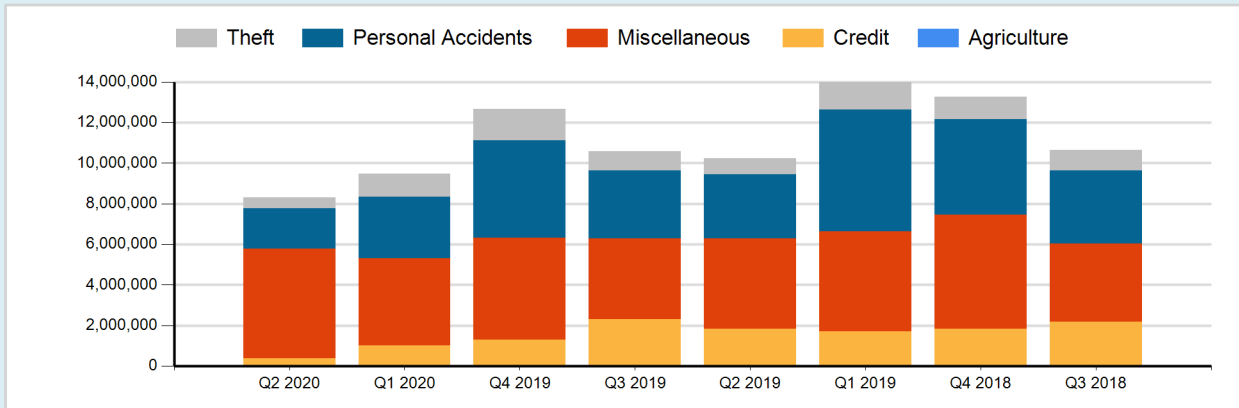
YTD Total Paid Claims

-75 %

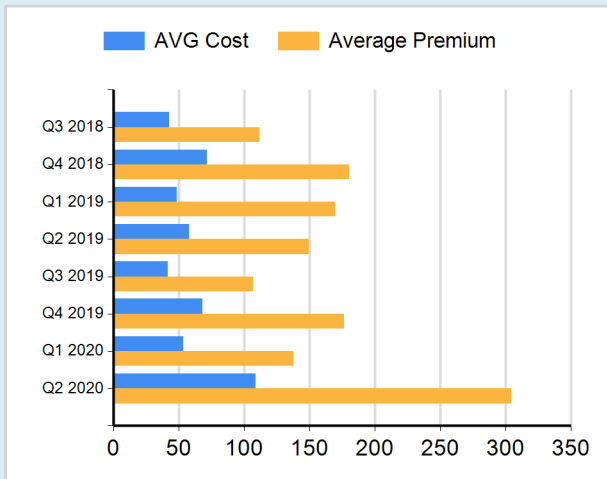
Other

Insurance Analysis

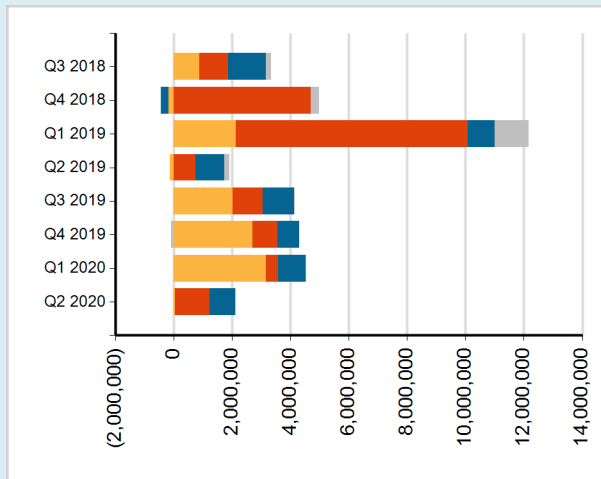
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



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YTD Measures

-27%

Growth in Premium

-36%

Growth in Number Of Subject Matters

-16%

Growth in Acquisition and Admin Expenses

37%

Acquisition and Admin Expenses/Premium

17,769,081 USD -27%

YTD Turnover and Growth

2.2%

Market Share

1.3%

Claims Share

2.9%

Non Life Market Share

185

USD

Average Premium By Subject Matter

16 %

69

USD

Average Acquisition and Admin

31 %

95,917

YTD Number Of Subject Matters

-36 %

Note: All Growth Percentages are YTD Growth

818,231 USD

Net Investment Income

-32 %

6,667,866 USD

YTD Total Paid Claims

-52 %

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