

جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

Quarterly Report

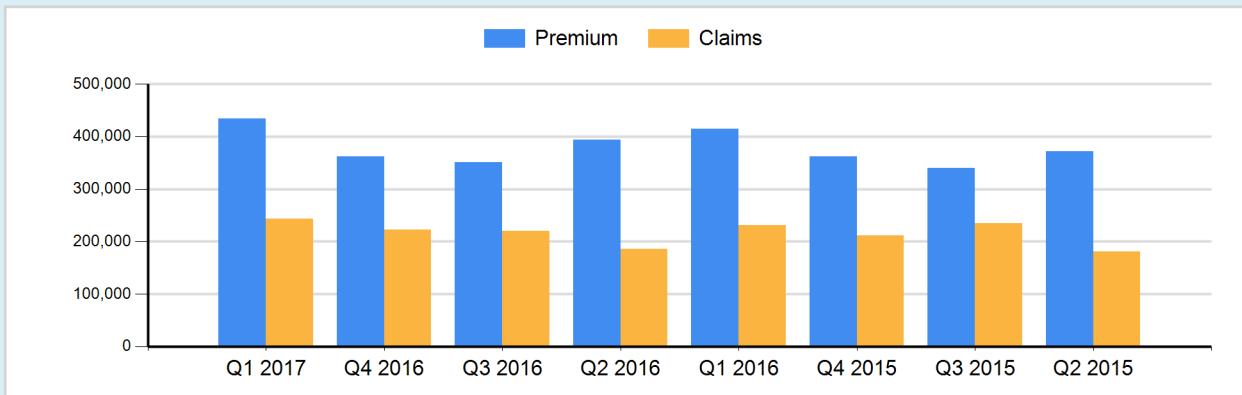
Quarter 1 2017

Hazmieh, ACAL Building,
Mount Lebanon

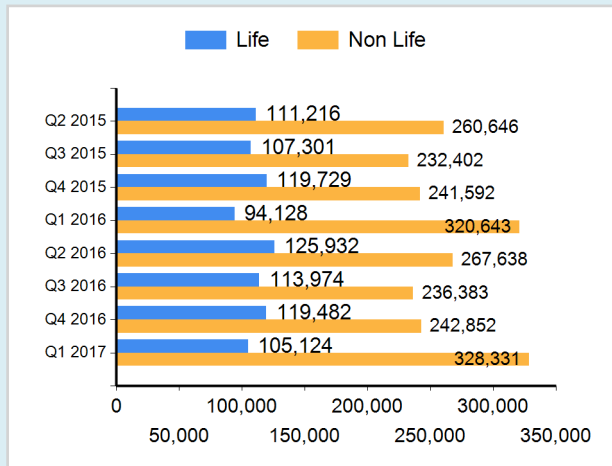
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Key Market Figures

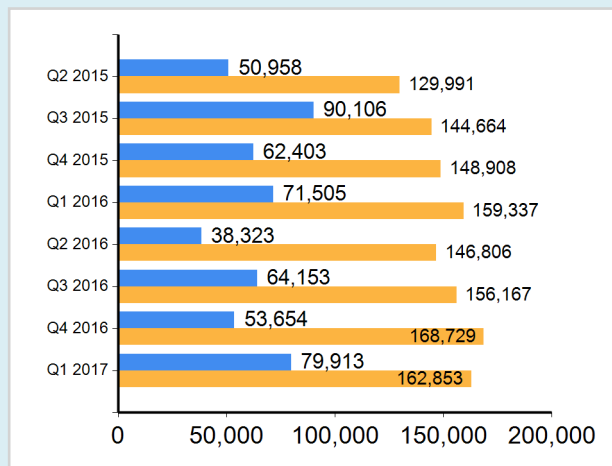
Note: All amounts in the charts are 1/1,000 scaled



Development of Life and Non Life premium of the Lebanese Insurance



Development of the paid benefits for life and non life insurance



Quarterly Report - Q1 2017

YTD Measures

433,455,055 USD

5 %

Total YTD Gross Written Premium

1,521,032,064 USD(2016)

24.3 %

Life Share

29.8 % (2016)

75.7 %

Non Life Share

70.2 % (2016)

242,765,518 USD

5 %

Total indemnities paid

858,673,894 USD(2016)

21.0 %

Claims Motor Share

23.1 % (2016)

35.2 %

Claims Medical Share

38.6 % (2016)

35,090,629 USD

33 %

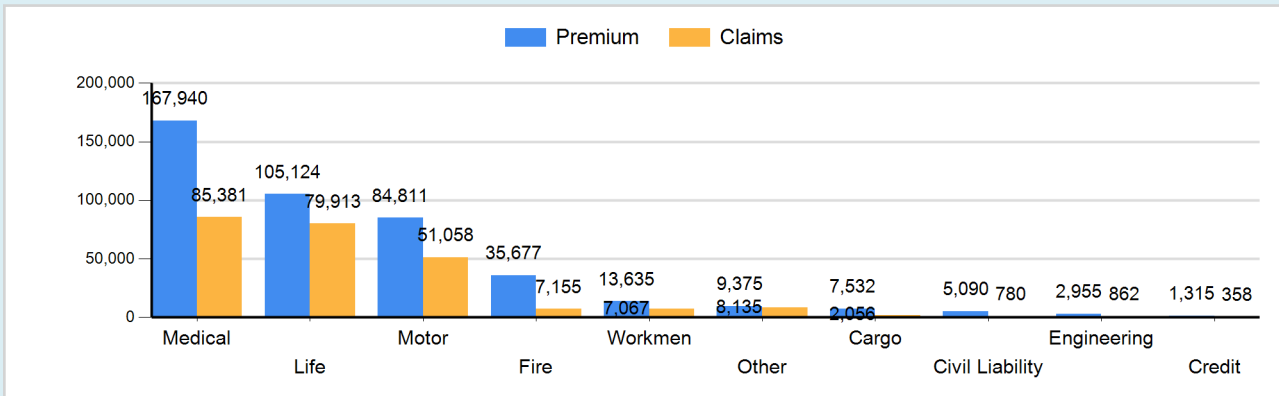
Total YTD Net Investment Income

130,122,463 USD(2016)

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

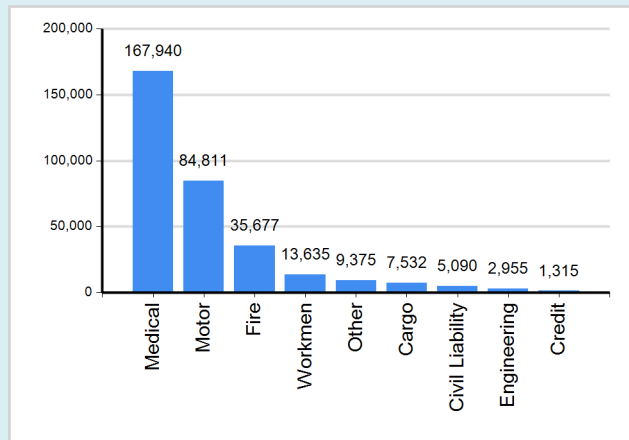
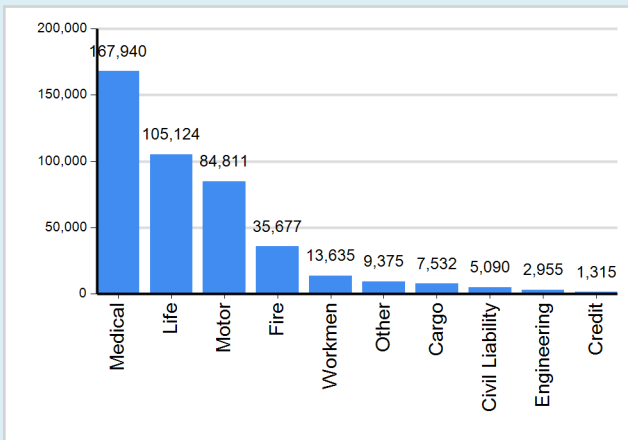
Comparative Figures

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



Premium Division by Line of Business including life

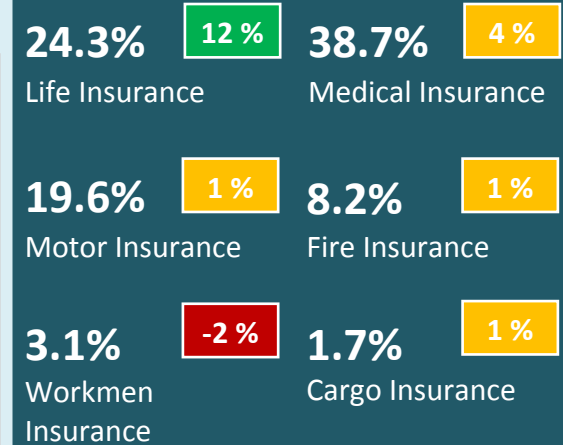
Premium Division by Line of Business excluding life



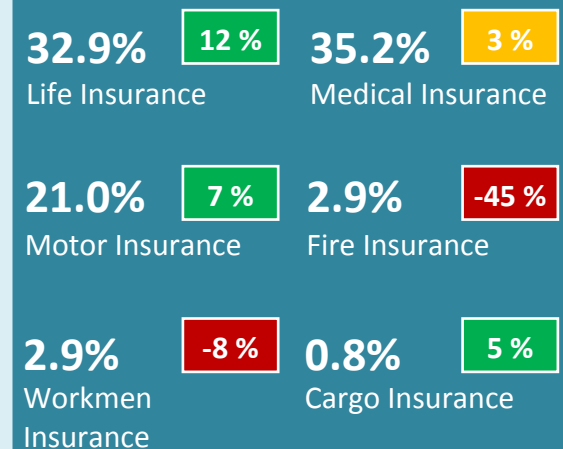
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YTD Measures

Premium

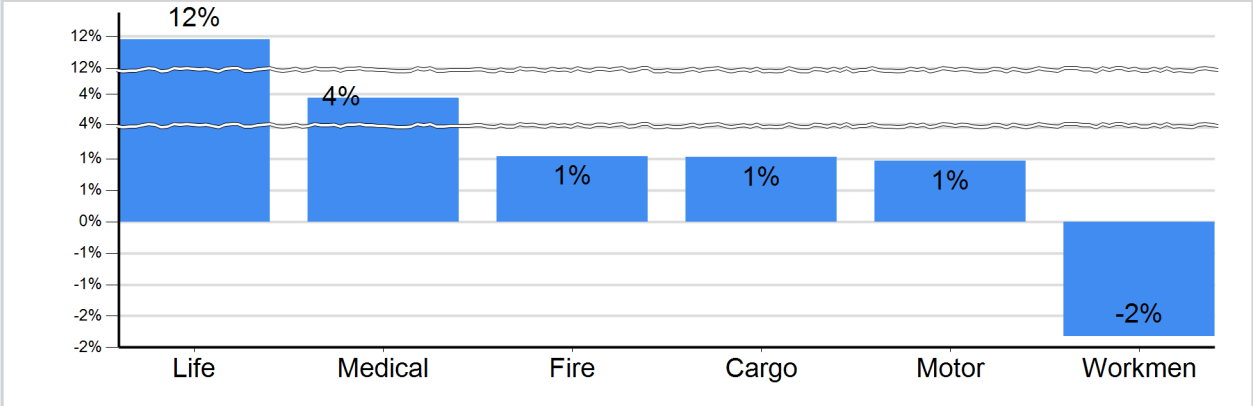


Claims

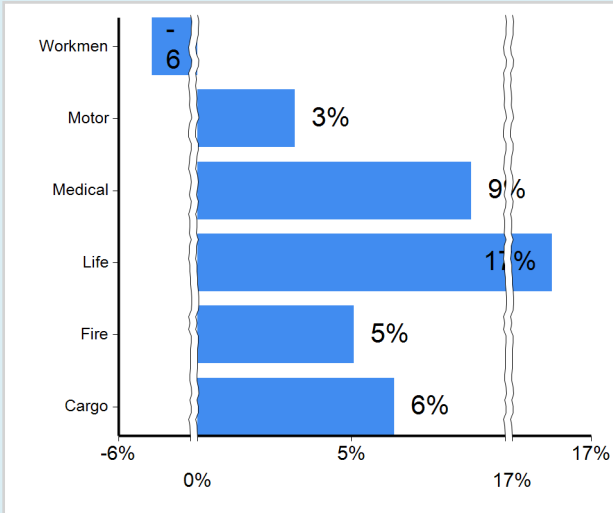


Note: All Growth % are YTD Growth (Year On Year)

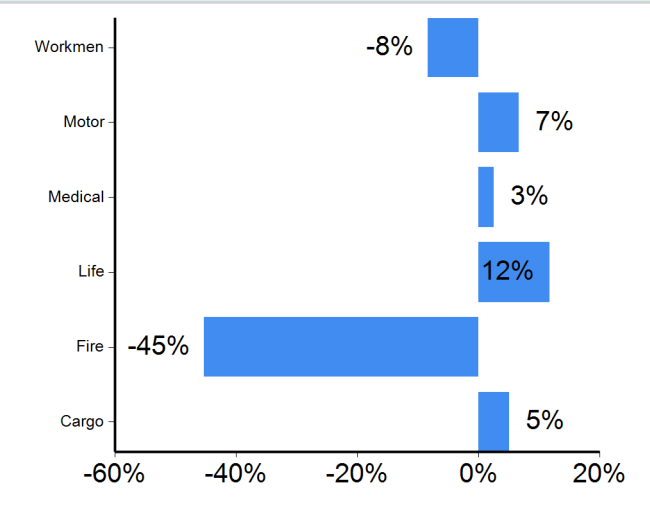
Growth Analysis



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



Quarterly Report - Q1 2017

Premium Growth for the main LOBs

12%	4%
Life	Medical
1%	1%
Fire	Cargo
1%	-2%
Motor	Workmen

12%	2%
Life	Non Life

5%
Market YTD Growth
5% Parallel Period (Q1 2016)

Claims Growth for the main LOBs

12%	7%
Life	Motor
5%	3%
Cargo	Medical
-8%	-45%
Workmen	Fire

Note: All Growth % are YTD Growth (Year On Year)

Analysis by Line of Business

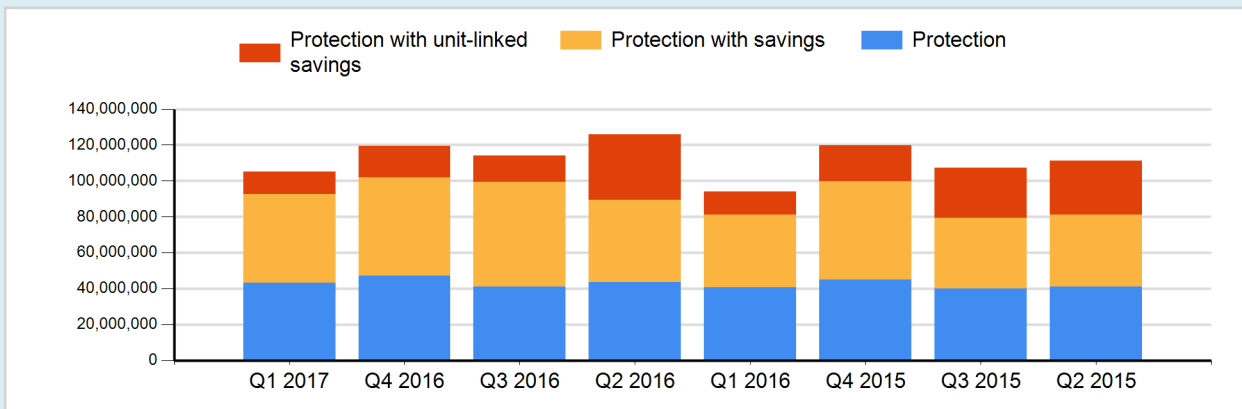
**Quarterly
Report**

Quarter 1 2017

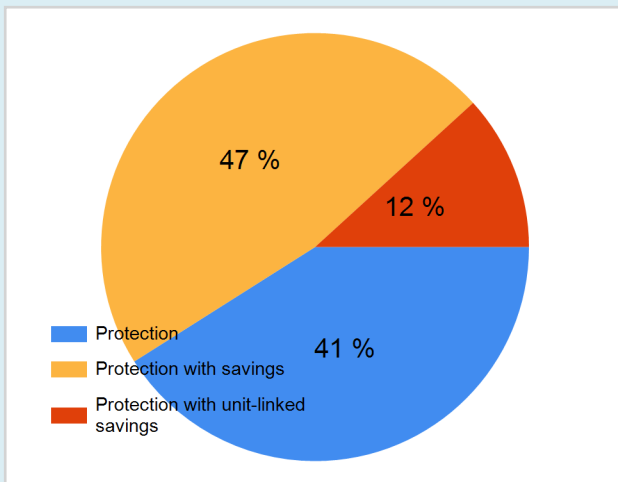
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Life Insurance Analysis

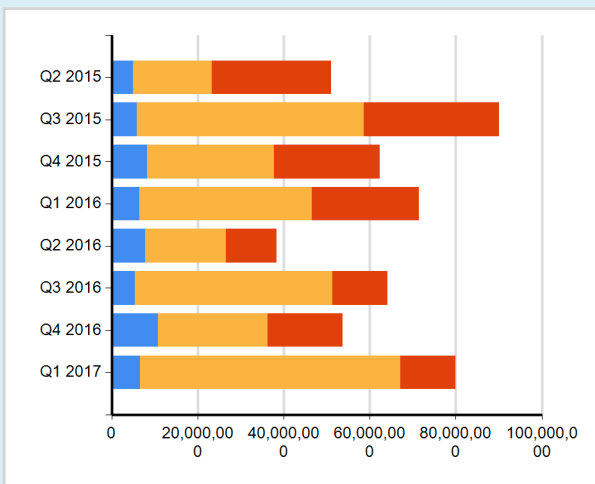
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



Quarterly Report - Q1 2017

YTD Measures

Protection **Saving**

41.0%

59.0%

Premiums

77.6%

22.4%

Number of Subject Matters

25.8%

15.5%

Acquisition and Admin Expenses / Premium

105,123,801 USD **12%**

YTD Turnover and Growth

24% **33%**

Market Share Claims Share

19.6%

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

Note: All Growth Percentages are YTD Growth

27,310,089

USD

39%

Net Income from the Life related investments

79,912,842

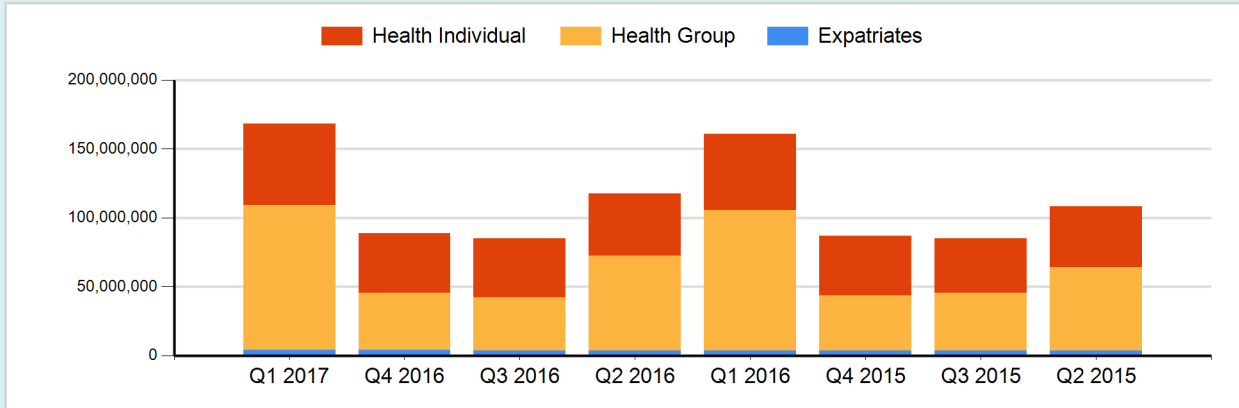
USD

12%

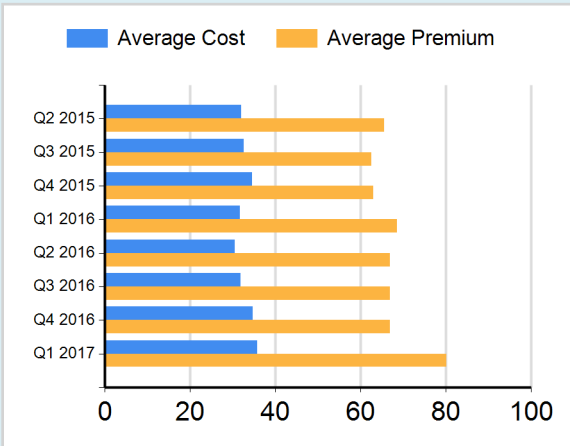
YTD Total Paid Claims

Medical Insurance Analysis

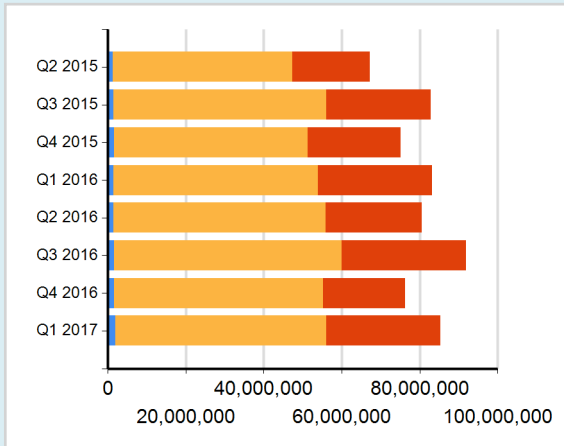
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2017

YTD Measures

Medical **Expat**

164,043,009 USD **3,897,434** USD

Premiums

4% **18%**

Growth in Premium

11% **1%**

Growth in Number Of Subject Matters

17.2% **44.7%**

Acquisition and Admin Expenses/Premium

167,940,443 USD **4%**

YTD Turnover and Growth

38.7% **35.2%**

Market Share

Claims Share

51.1%

Non Life Market Share

80 USD **17%**

Average Expat Premium By Subject Matter

36 USD **13%**

Average expat Acquisition and Admin

288,811 **9%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

2,747,011 USD **7%**

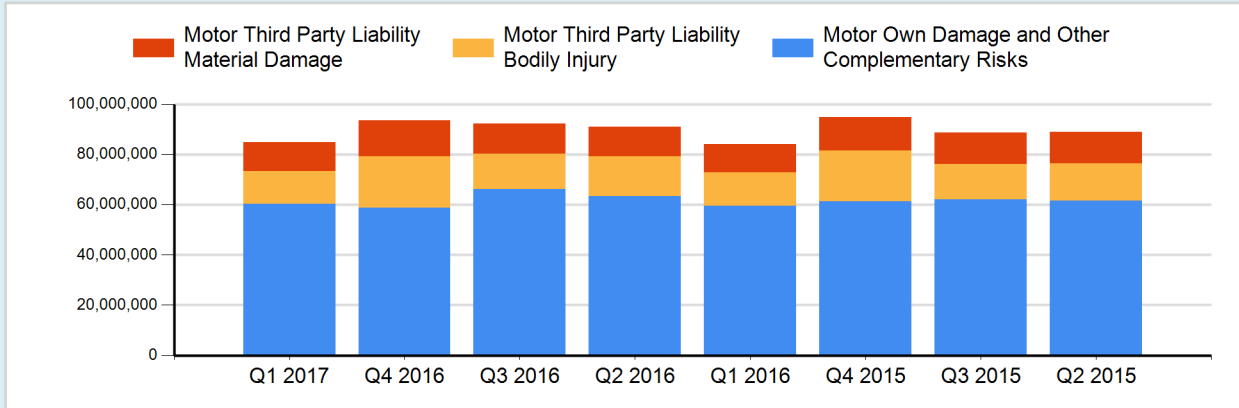
Net Income from the Medical related investments

85,381,073 USD **3%**

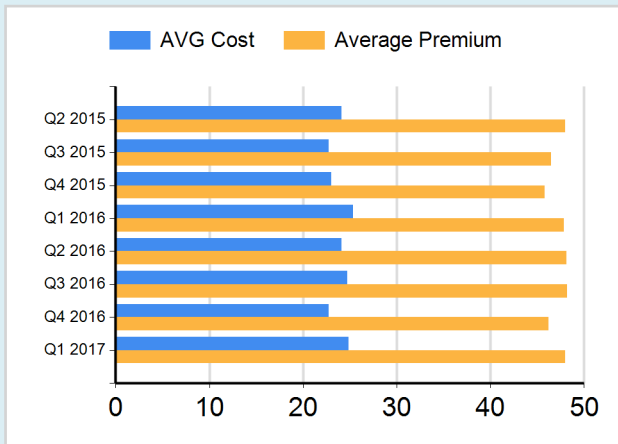
YTD Total Paid Claims

Motor Insurance Analysis

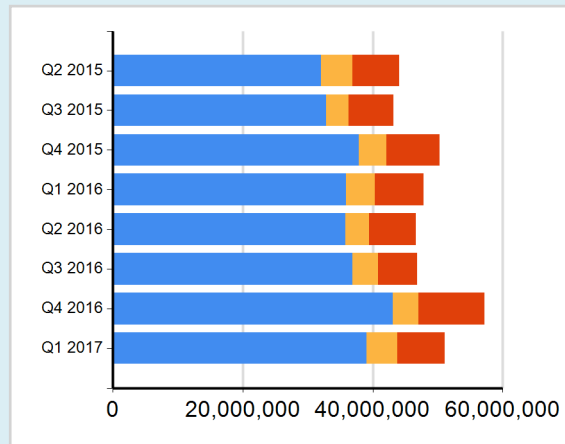
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2017

YTD Measures

Compulsory **Others**

13,155,376 USD **71,655,736** USD

Premiums

0% **1%**

Growth in Premium

0% **6%**

Growth in Number Of Subject Matters

51.8% **37.9%**
Acquisition and Admin Expenses/Premium

84,811,111 USD **1%**

YTD Turnover and Growth

19.6% **21.0%**

Market Share Claims Share

25.8%
Non Life Market Share

48 USD **0%**

Average Compulsory Premium By Subject Matter

25 USD **-2%**

Average Compulsory Acquisition and Admin

274,309 **0%**

YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

2,568,906 USD **17%**
Net Income from the Motor related investments

51,058,453 USD **7%**
YTD Total Paid Claims

Workmen

Insurance Analysis

Quarterly Report - Q1 2017

YTD Measures

-2%

Growth in Premium

-6%

Growth in Number Of Subject Matters

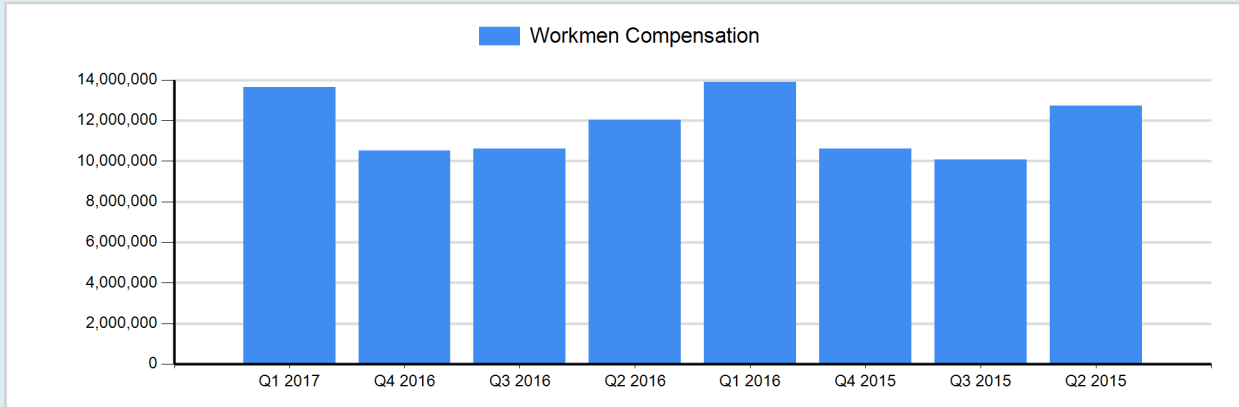
5%

Growth in Acquisition and Admin Expenses

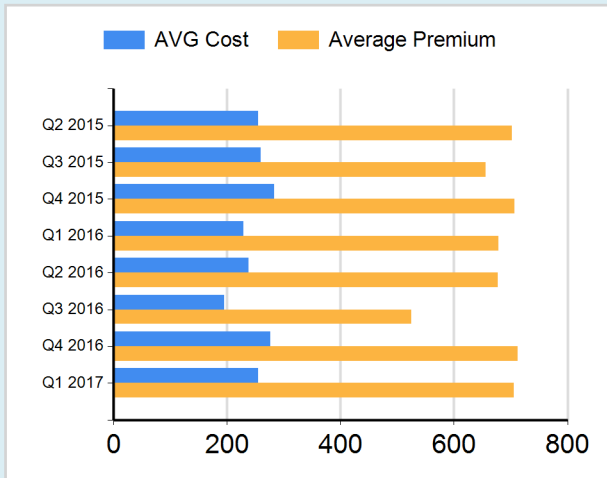
36%

Acquisition and Admin Expenses/Premium

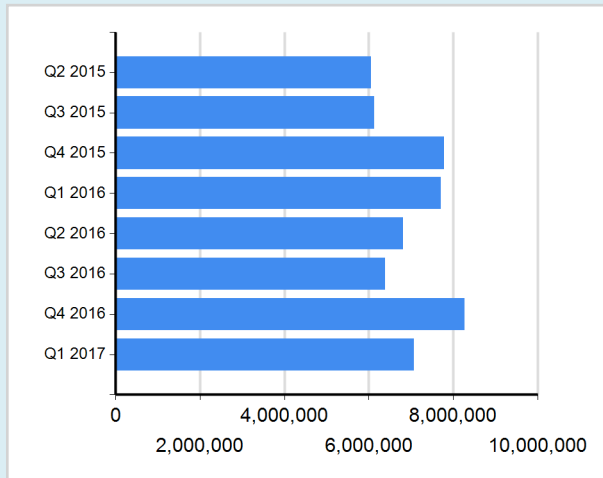
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



13,634,672 USD **-2%**

YTD Turnover and Growth

3.1%

Market Share

2.9%

Claims Share

4.2%

Non Life Market Share

706

USD

4%

Average Premium By Subject Matter

255

USD

11%

Average Acquisition and Admin

19,322

YTD Number Of Subject Matters

-6%

Note: All Growth Percentages are YTD Growth

383,496 USD

Net Investment Income

26%

7,066,855 USD

YTD Total Paid Claims

-8%

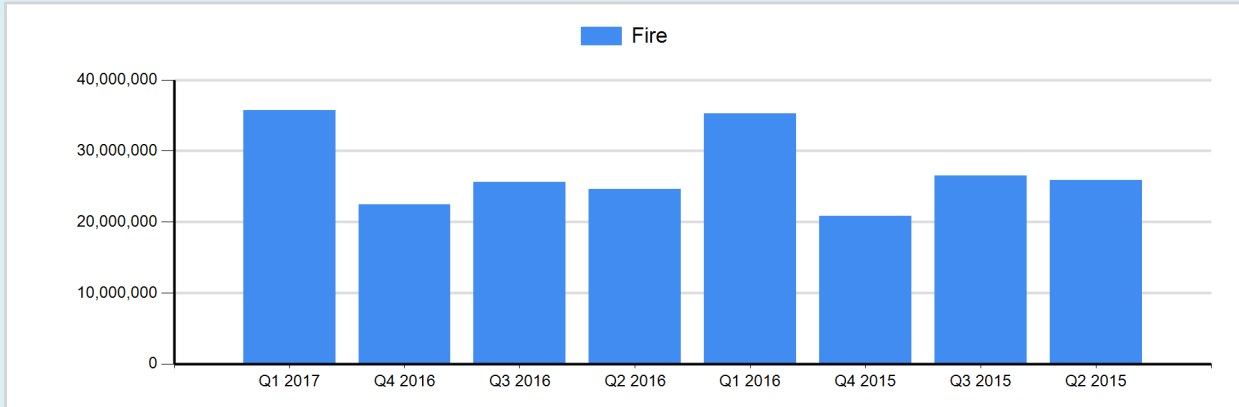
Fire

Insurance Analysis

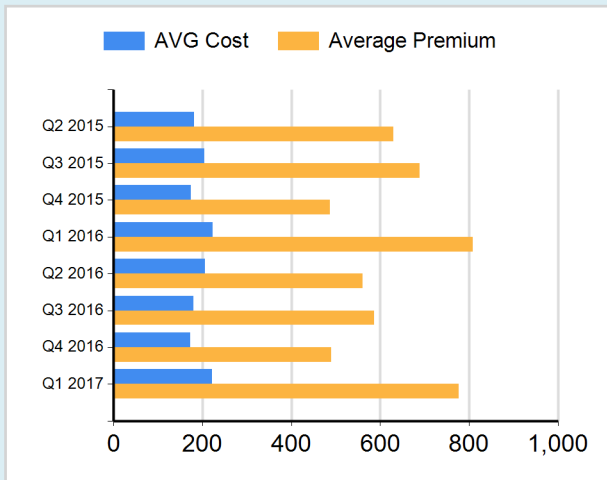
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YTD Measures

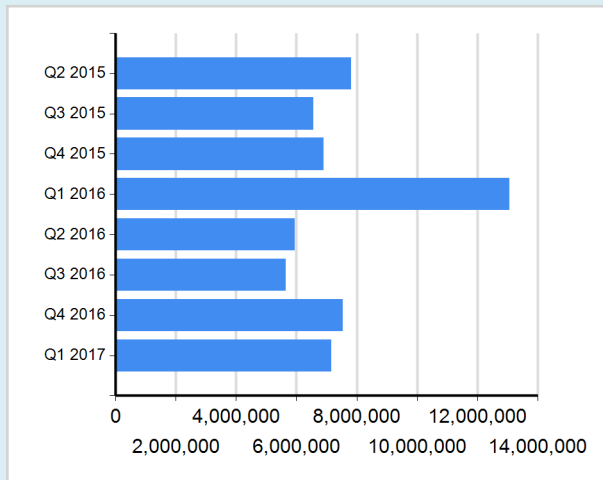
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



1%

Growth in Premium

5%

Growth in Number Of Subject Matters

5%

Growth in Acquisition and Admin Expenses

29%

Acquisition and Admin Expenses/Premium

35,677,389 USD **1%**

YTD Turnover and Growth

8.2% **2.9%**

Market Share

Claims Share

10.9%

Non Life Market Share

777 USD **-4%**

Average Premium By Subject Matter

222 USD **0%**

Average Acquisition and Admin

45,903 **5%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

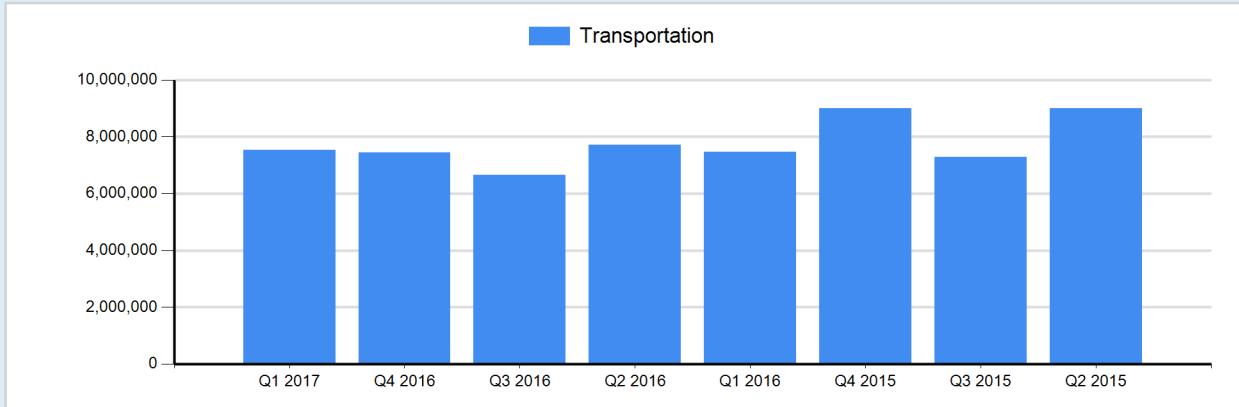
1,045,540 USD **21%**

Net Investment Income

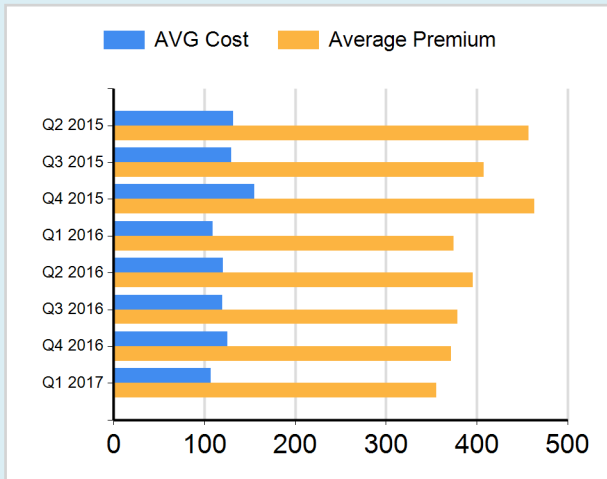
7,154,693 USD **-45%**

YTD Total Paid Claims

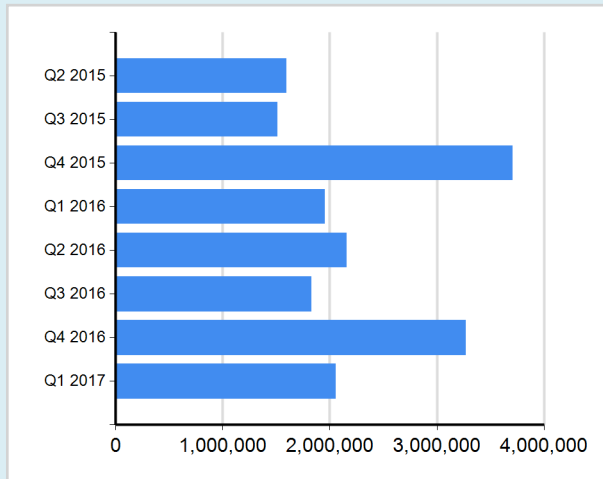
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



1%
Growth in Premium

6%
Growth in Number Of Subject Matters

4%
Growth in Acquisition and Admin Expenses

30%
Acquisition and Admin Expenses/Premium

7,531,902 USD **1%**
YTD Turnover and Growth

1.7% **0.8%**
Market Share Claims Share

2.3%
Non Life Market Share

355 USD **-5%**
Average Premium By Subject Matter

107 USD **-2%**
Average Acquisition and Admin

21,190 **6%**
YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

149,401 USD **7%**
Net Investment Income

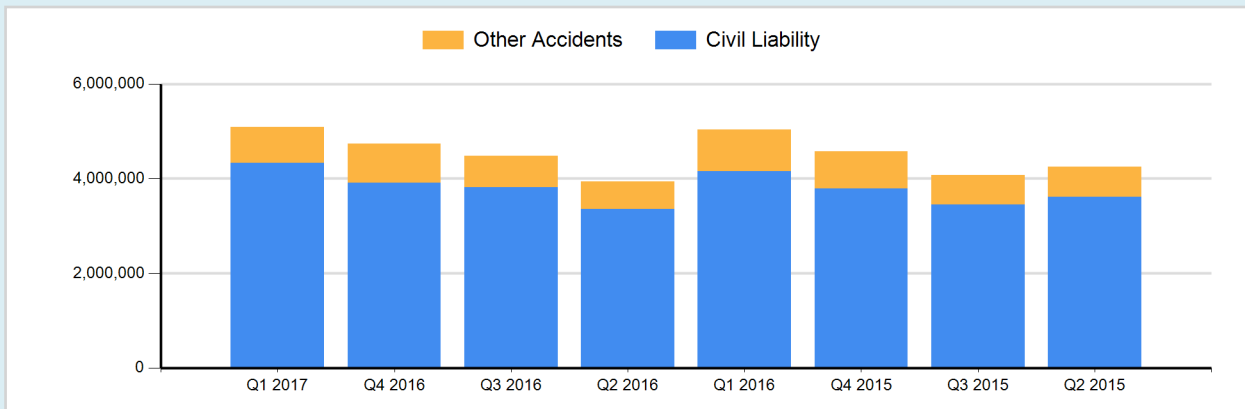
2,056,396 USD **5%**
YTD Total Paid Claims

Public Liability Insurance Analysis

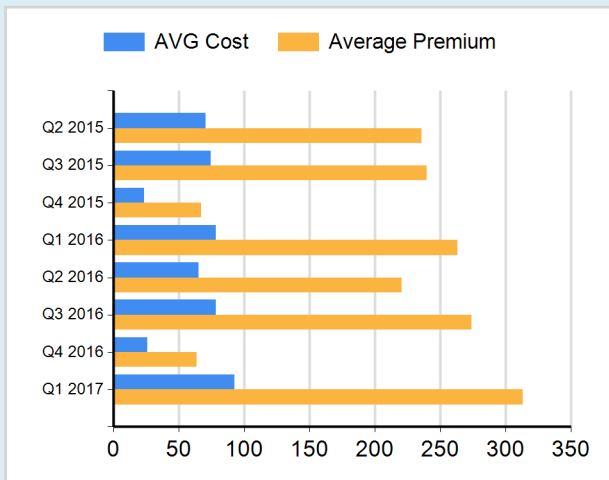
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YTD Measures

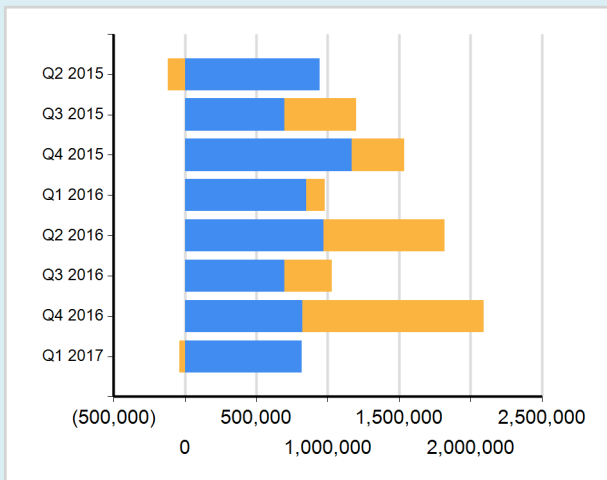
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



1%

Growth in Premium

-15%

Growth in Number Of Subject Matters

0%

Growth in Acquisition and Admin Expenses

30%

Acquisition and Admin Expenses/Premium

5,089,956 USD 1%

YTD Turnover and Growth

1.2% 0.3%

Market Share Claims Share

1.6%

Non Life Market Share

313 USD 19%

Average Premium By Subject Matter

93 USD 18%

Average Acquisition and Admin

16,240 -15%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

157,191 USD 14%

Net Investment Income

779,702 USD -20%

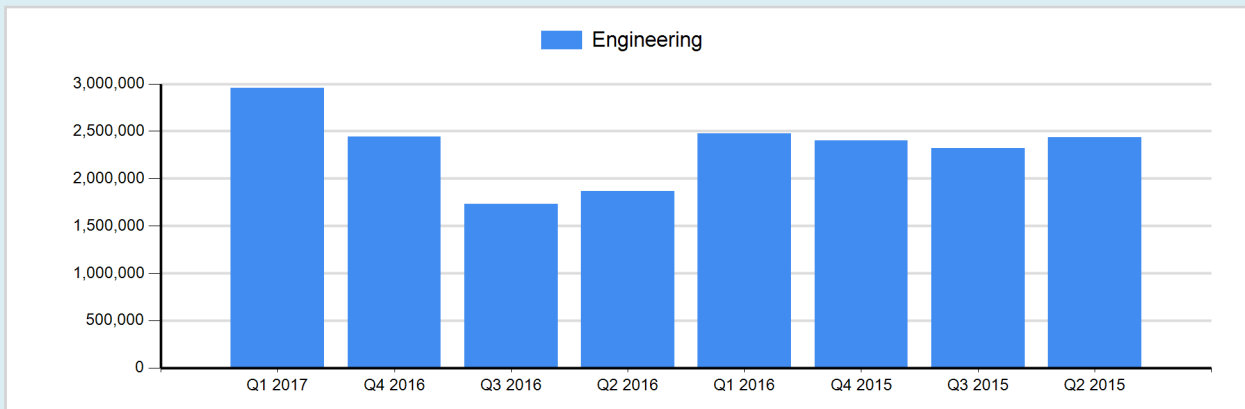
YTD Total Paid Claims

Engineering Insurance Analysis

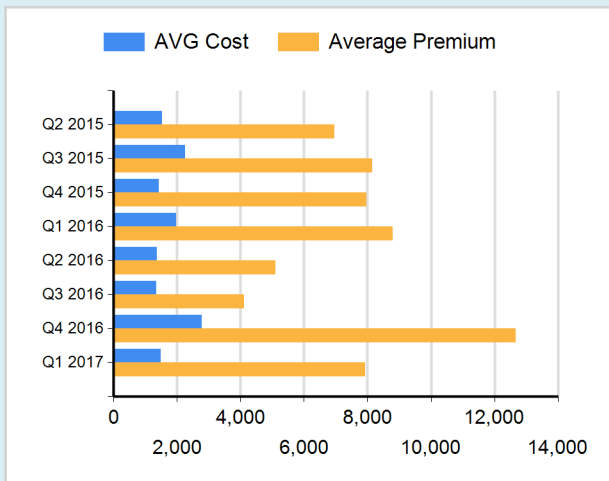
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YTD Measures

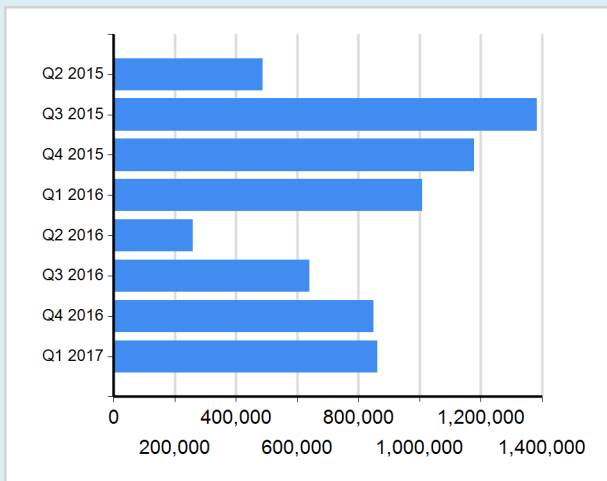
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



19%

Growth in Premium

32%

Growth in Number Of Subject Matters

-1%

Growth in Acquisition and Admin Expenses

19%

Acquisition and Admin Expenses/Premium

2,955,456 USD 19%

YTD Turnover and Growth

0.7% 0.4%

Market Share Claims Share

0.9%
Non Life Market Share

7,923 USD -10%

Average Premium By Subject Matter

1,490 USD -25%

Average Acquisition and Admin

373 32%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

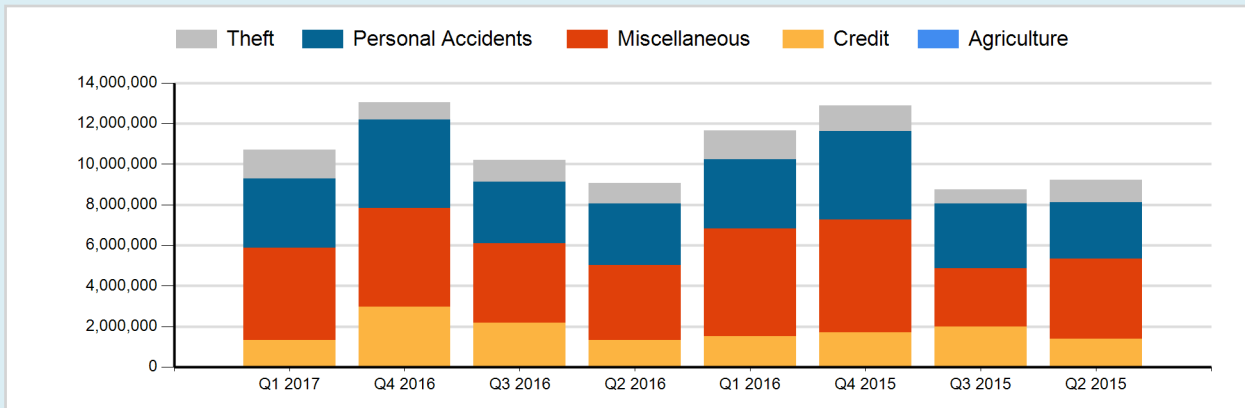
77,750 USD 48%

Net Investment Income

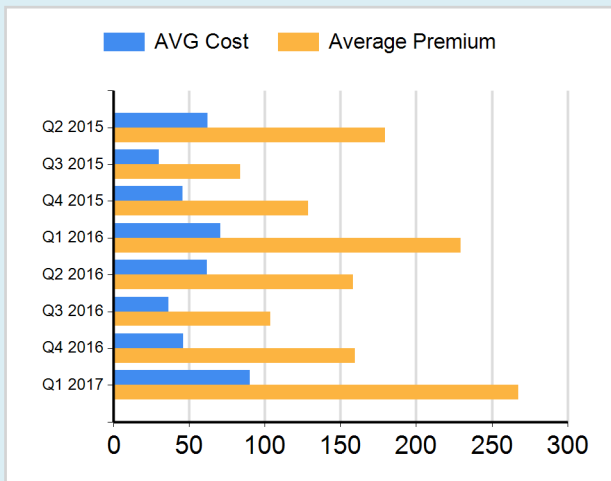
861,965 USD -15%

YTD Total Paid Claims

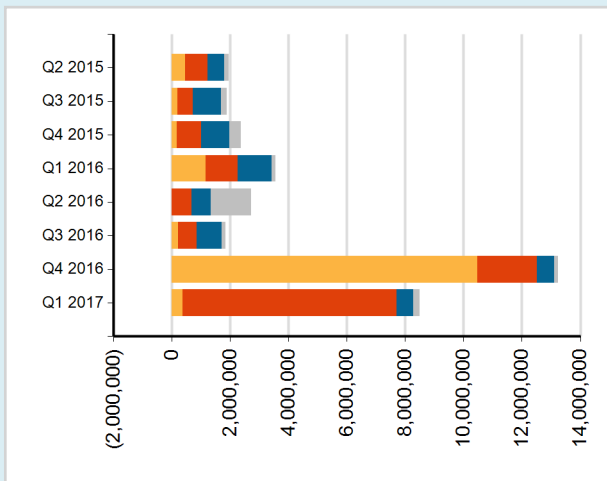
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



-8%

Growth in Premium

-21%

Growth in Number Of Subject Matters

0%

Growth in Acquisition and Admin Expenses

34%

Acquisition and Admin Expenses/Premium

10,690,325 USD **-8%**

YTD Turnover and Growth

2.5% **3.5%**

Market Share Claims Share

3.3%
Non Life Market Share

267 **USD** **17%**
Average Premium By Subject Matter

90 **USD** **27%**
Average Acquisition and Admin

39,982 **-21%**
YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

651,244 **USD** **65%**
Net Investment Income

8,493,541 **USD** **140%**
YTD Total Paid Claims

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Quarter 1 2017

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