

جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

Quarterly Report

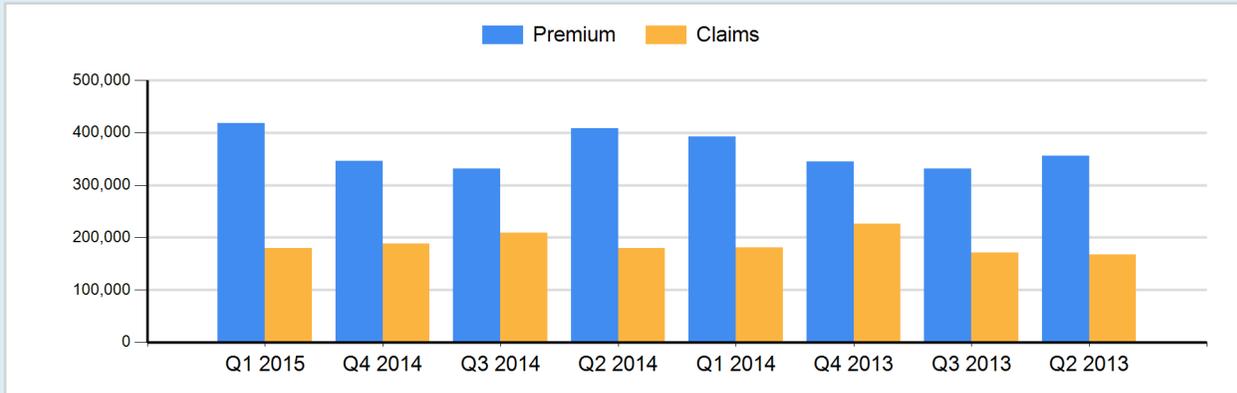
Quarter 1 2015

Hazmieh, ACAL Building,
Mount Lebanon

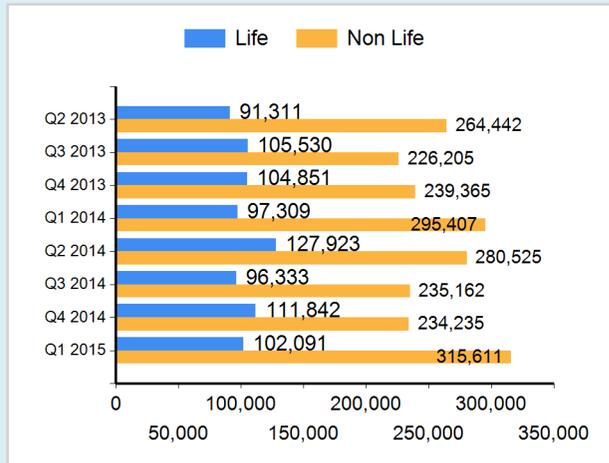
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Key Market Figures

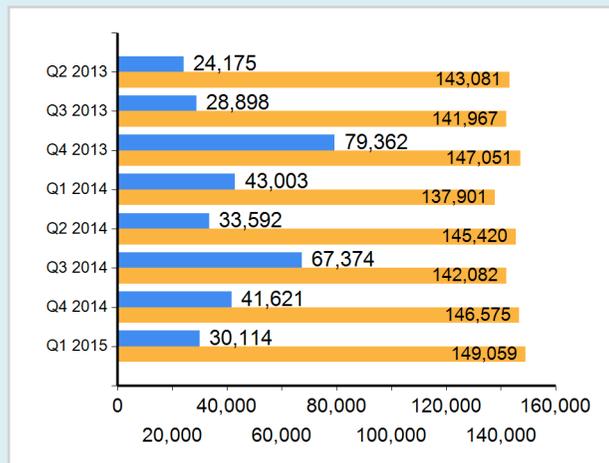
Note: All amounts in the charts are 1/1,000 scaled



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 2015

YTD Measures

417,701,605 USD

6 %

Total YTD Gross Written Premium

1,478,737,408 USD(2014)

24.4 %

Life Share

29.3 % (2014)

75.6 %

Non Life Share

70.7 % (2014)

179,172,531 USD

-1 %

Total indemnities paid

757,567,542 USD(2014)

25.2 %

Claims Motor Share

24.5 % (2014)

47.7 %

Claims Medical Share

40.5 % (2014)

28,825,258 USD

4 %

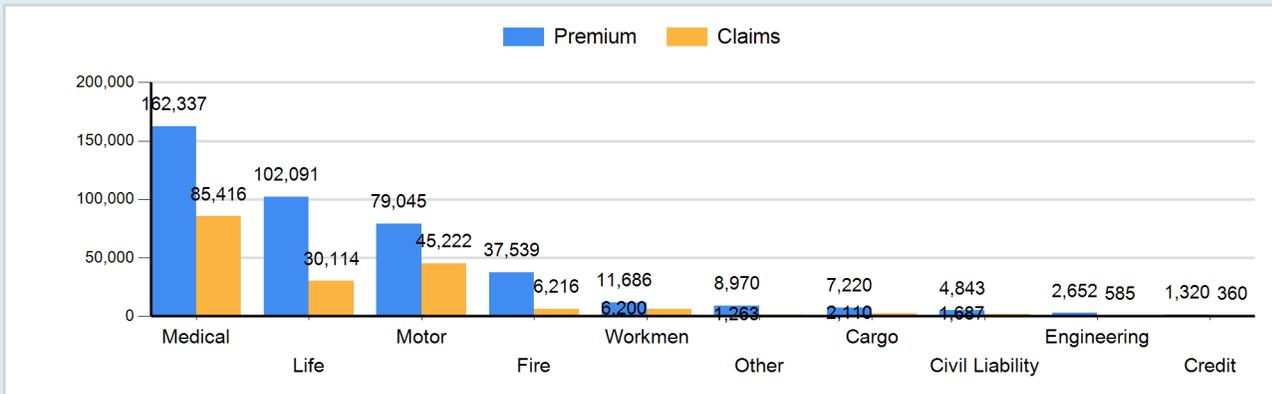
Total YTD Net Investment Income

124,912,715 USD(2014)

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

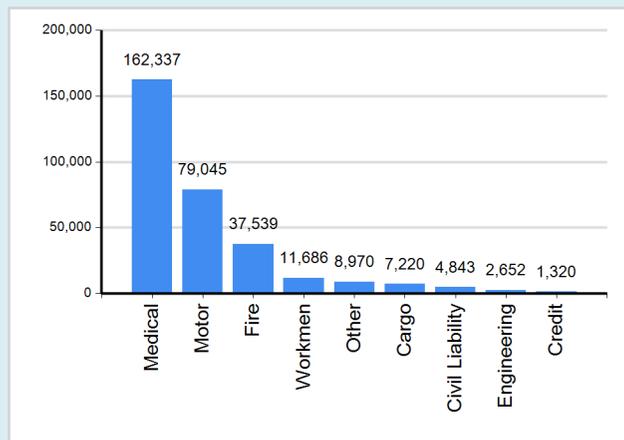
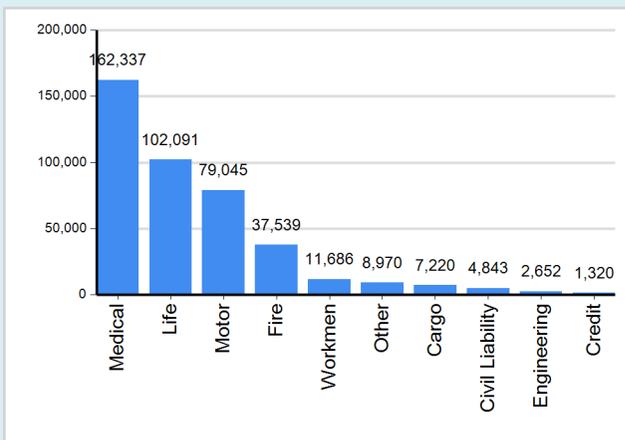
Comparative Figures

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



Premium Division by Line of Business including life

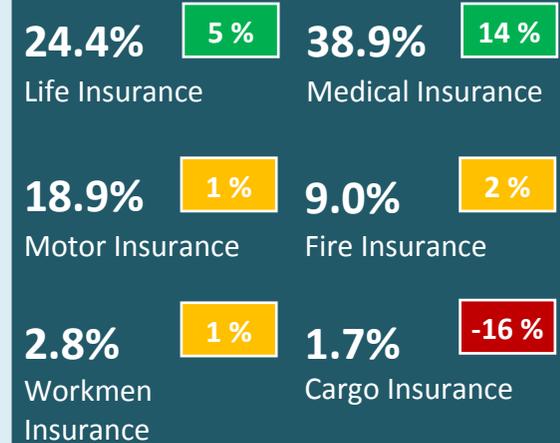
Premium Division by Line of Business excluding life



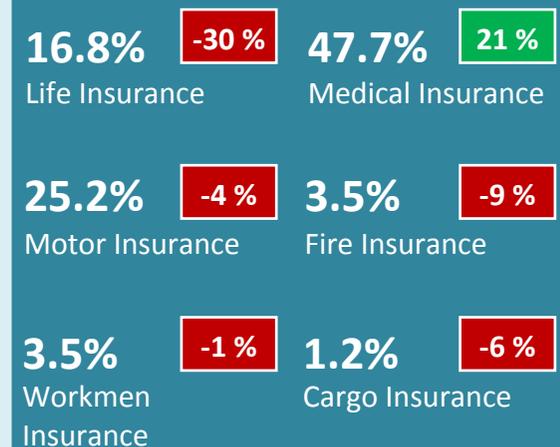
Quarterly Report - Q1 2015

YTD Measures

Premium



Claims

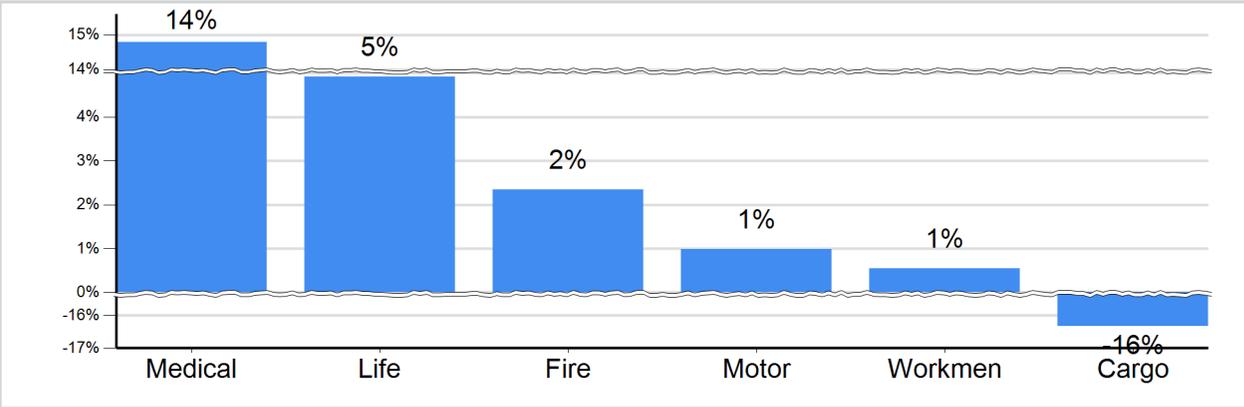


Note: All Growth % are YTD Growth (Year On Year)

Growth Analysis

Quarterly Report - Q1 2015

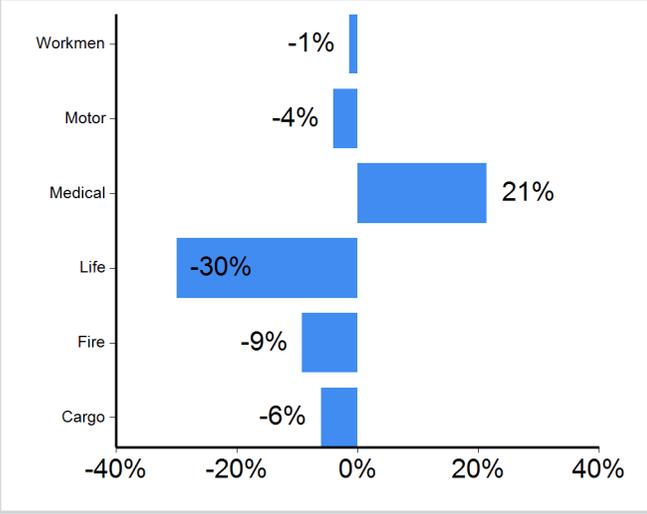
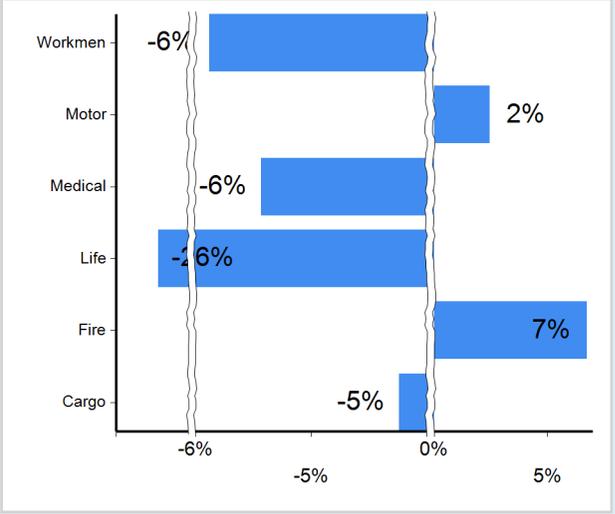
Premium Growth for the main LOBs



14%	5%
Medical	Life
2%	1%
Fire	Motor
1%	-16%
Workmen	Cargo

Growth in Subject Matters number by line of business

Growth of indemnities by line of business



5%	7%
Life	Non Life

6%
Market YTD Growth
6 % Parallel Period (Q1 2014)

Claims Growth for the main LOBs

21%	-1%
Medical	Workmen
-4%	-6%
Motor	Cargo
-9%	-30%
Fire	Life

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

Analysis by Line of Business

**Quarterly
Report**

Quarter 1 2015

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Life Insurance Analysis

Quarterly Report - Q1 2015

YTD Measures

Protection **Saving**

44.4%

55.6%

Premiums

78.5%

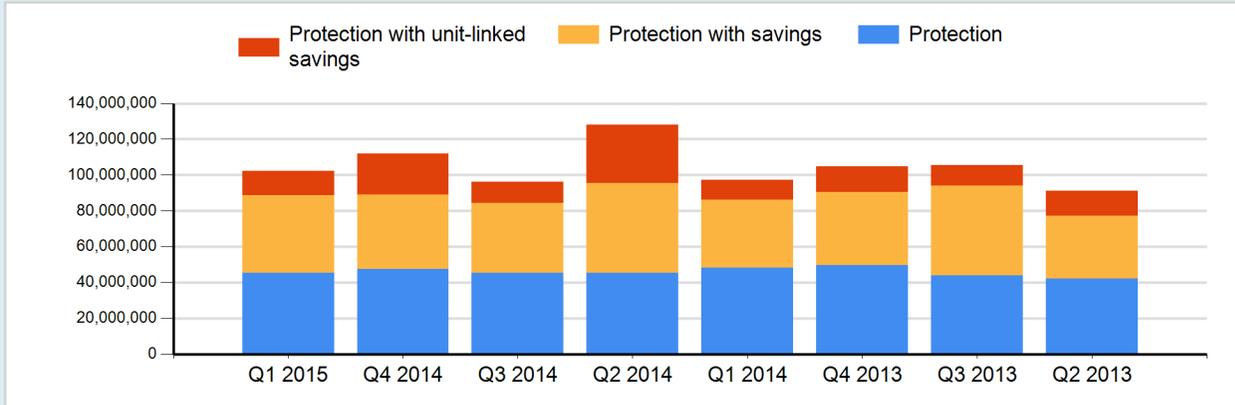
21.5%

Number of Subject Matters

23.0%

14.9%

Acquisition and Admin Expenses / Premium



102,090,791 USD **5%**

YTD Turnover and Growth

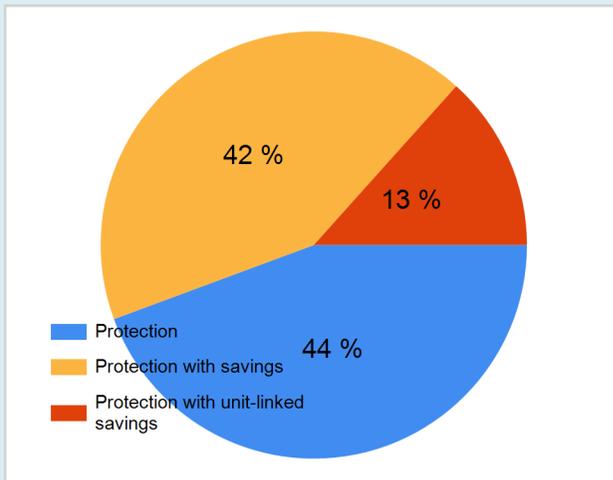
24%

17%

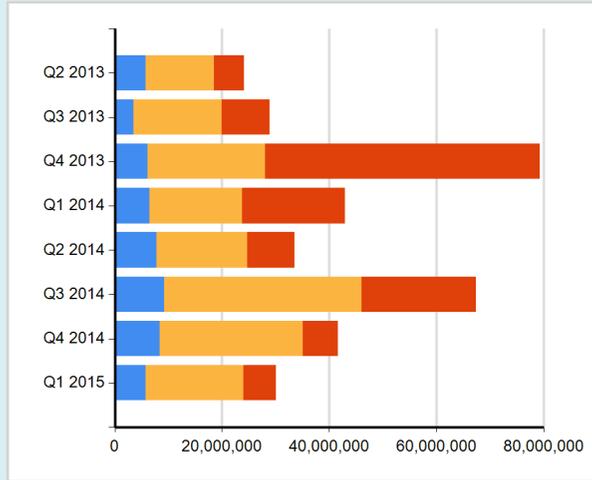
Market Share

Claims Share

Subdivision of turnover by product type



Paid Claims and Surrender Development



12.3%

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

Note: All Growth Percentages are YTD Growth

22,387,045

USD

9%

Net Income from the Life related investments

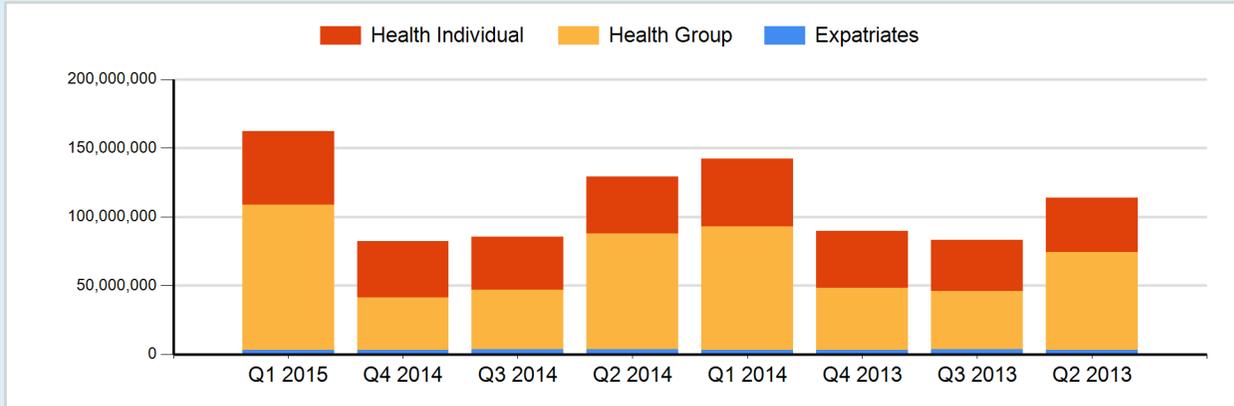
30,113,817

USD

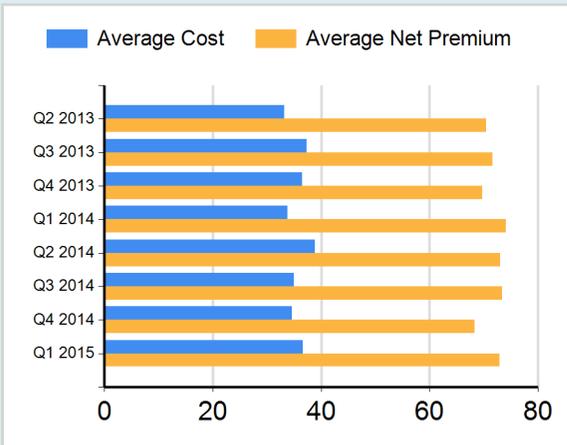
-30%

YTD Total Paid Claims

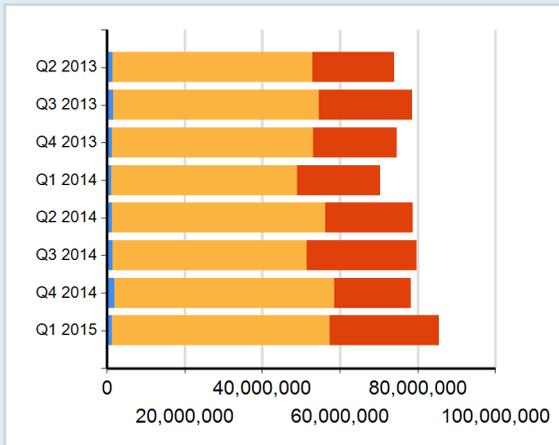
Medical Insurance Analysis



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q1 2015

YTD Measures

Medical **Expat**

159,255,775 USD **3,081,007** USD

Premiums

15% **4%**

Growth in Premium

-8% **6%**

Growth in Number Of Subject Matters

16.9% **50.2%**

Acquisition and Admin Expenses/Premium

162,336,782 USD **14%**

YTD Turnover and Growth

38.9% **47.7%**

Market Share **Claims Share**

51.4%

Non Life Market Share

73 USD **-2%**

Average Expat Premium By Subject Matter

37 USD **8%**

Average expat Acquisition and Admin

221,827 **-6%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,889,564 USD **-20%**

Net Income from the Medical related investments

85,416,087 USD **21%**

YTD Total Paid Claims

Motor Insurance Analysis

Quarterly Report - Q1 2015

YTD Measures

Compulsory Others

11,519,163 USD **67,525,482** USD

Premiums

-6% **2%**

Growth in Premium

-5% **10%**

Growth in Number Of Subject Matters

49.6% **38.1%**
Acquisition and Admin Expenses/Premium

79,044,644 USD **1%**

YTD Turnover and Growth

18.9% **25.2%**
Market Share Claims Share

25.0%
Non Life Market Share

48 USD **-2%**

Average Compulsory Premium By Subject Matter

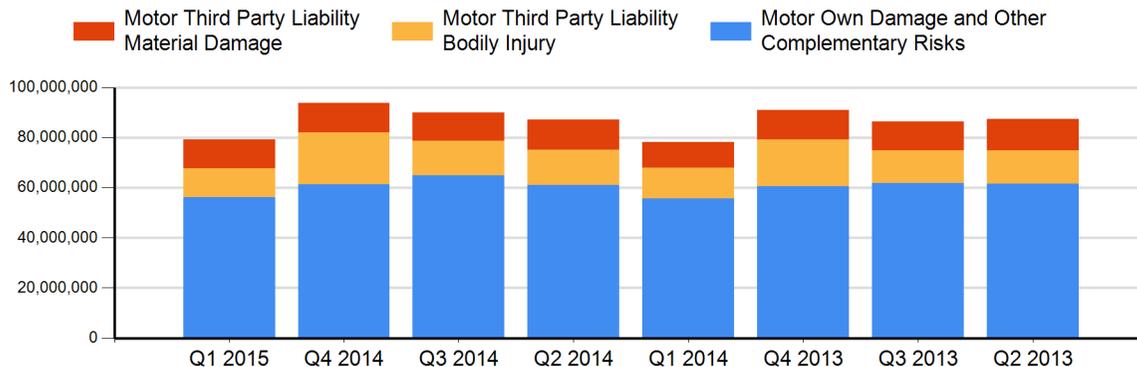
24 USD **-4%**

Average Compulsory Acquisition and Admin

238,110 **-5%**

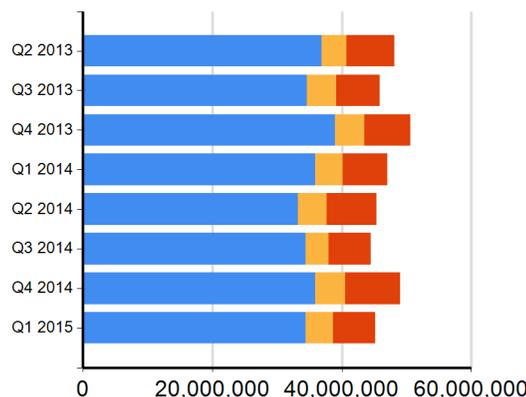
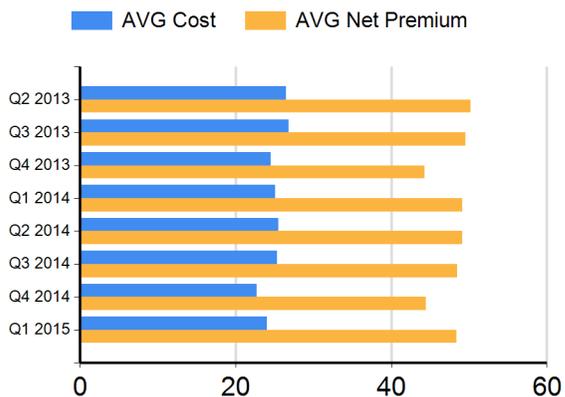
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth



Growth of Compulsory average premium and expenses

Paid Claims Development



2,364,890 USD **-11%**
Net Income from the Motor related investments

45,222,109 USD **-4%**
YTD Total Paid Claims

Workmen

Insurance Analysis

Quarterly Report - Q1 2015

YTD Measures

1%

Growth in Premium

-6%

Growth in Number Of Subject Matters

-2%

Growth in Acquisition and Admin Expenses

33%

Acquisition and Admin Expenses/Premium

11,685,561 USD **1%**

YTD Turnover and Growth

2.8%

Market Share

3.5%

Claims Share

3.7%

Non Life Market Share

813

USD

7%

Average Premium By Subject Matter

269

USD

4%

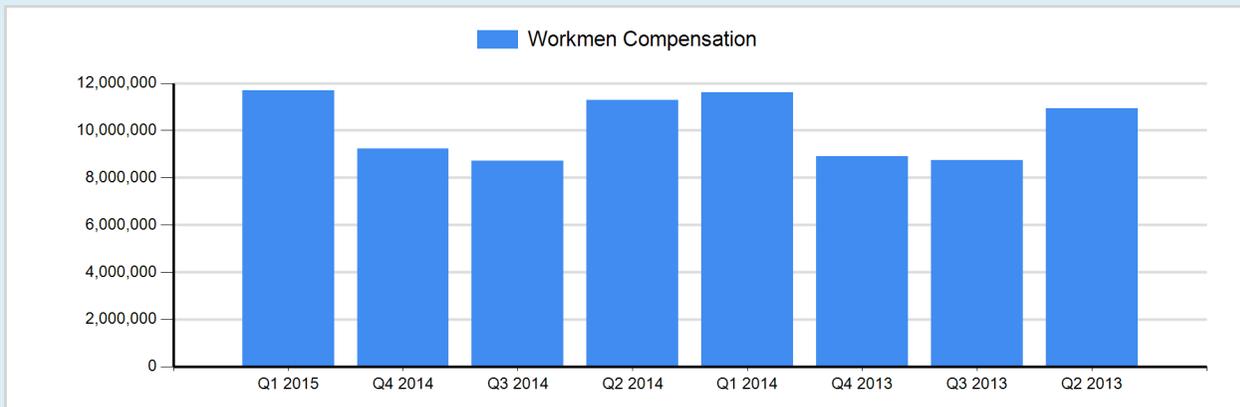
Average Acquisition and Admin

14,367

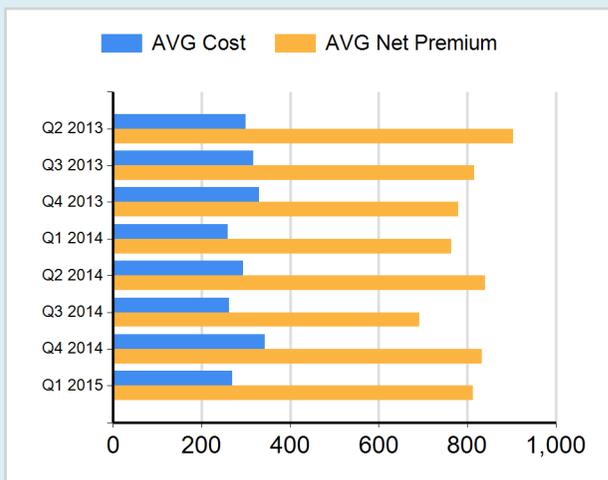
YTD Number Of Subject Matters

-6%

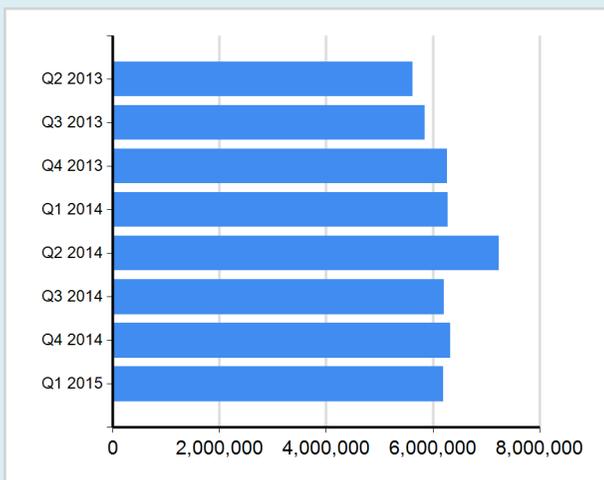
Note: All Growth Percentages are YTD Growth



Growth of average premium and expenses



Paid Claims Development



254,541 USD

Net Investment Income

-5%

6,199,941 USD

YTD Total Paid Claims

-1%

Fire

Insurance Analysis

Quarterly Report - Q1 2015

YTD Measures

2%

Growth in Premium

7%

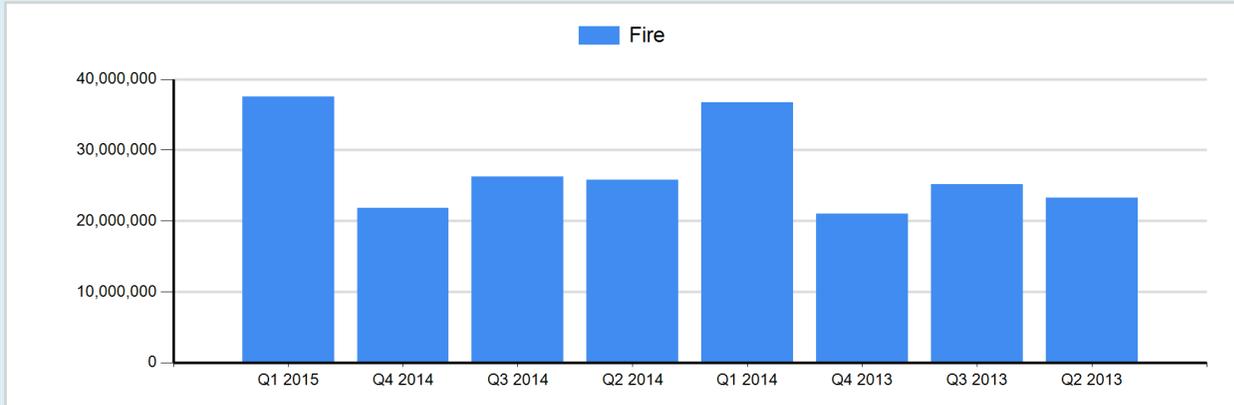
Growth in Number Of Subject Matters

1%

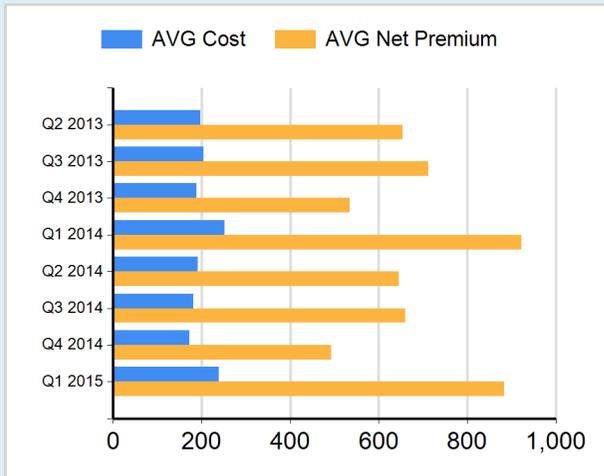
Growth in Acquisition and Admin Expenses

27%

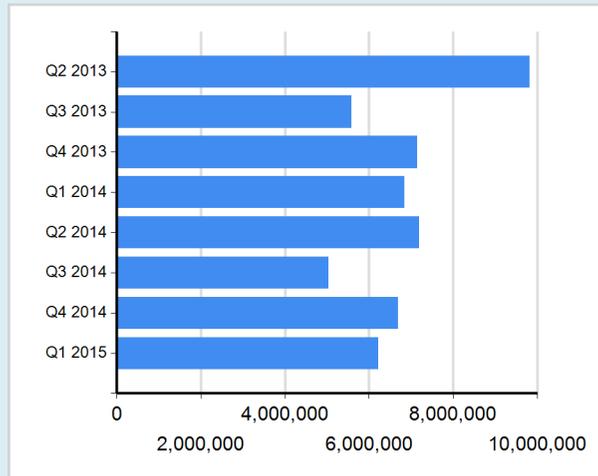
Acquisition and Admin Expenses/Premium



Growth of average premium and expenses



Paid Claims Development



37,539,057 USD **2%**

YTD Turnover and Growth

9.0% **3.5%**

Market Share

Claims Share

11.9%

Non Life Market Share

884 USD **-4%**

Average Premium By Subject Matter

239 USD **-5%**

Average Acquisition and Admin

42,448 **7%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,169,868 USD **10%**

Net Investment Income

6,215,882 USD **-9%**

YTD Total Paid Claims

-16%

Growth in Premium

-5%

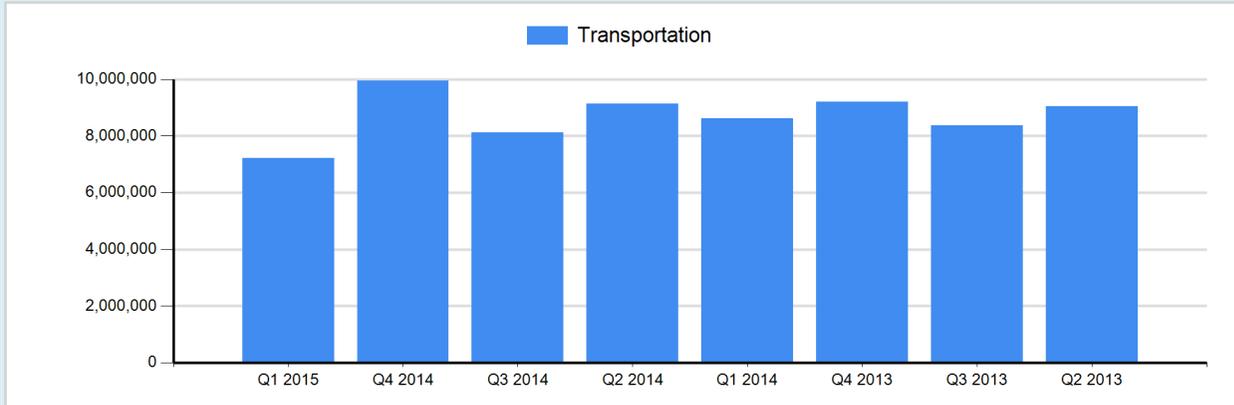
Growth in Number Of Subject Matters

-15%

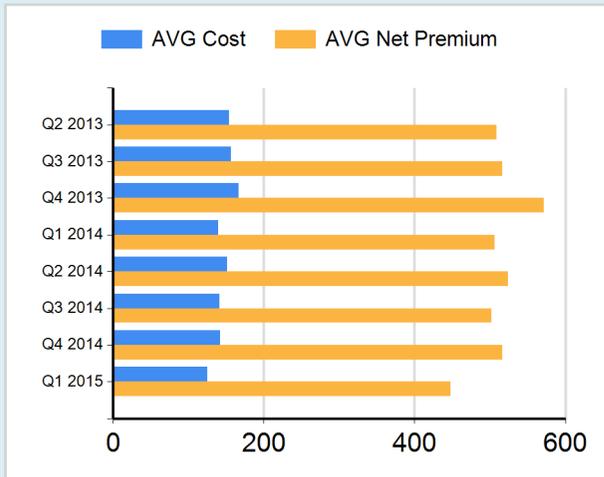
Growth in Acquisition and Admin Expenses

28%

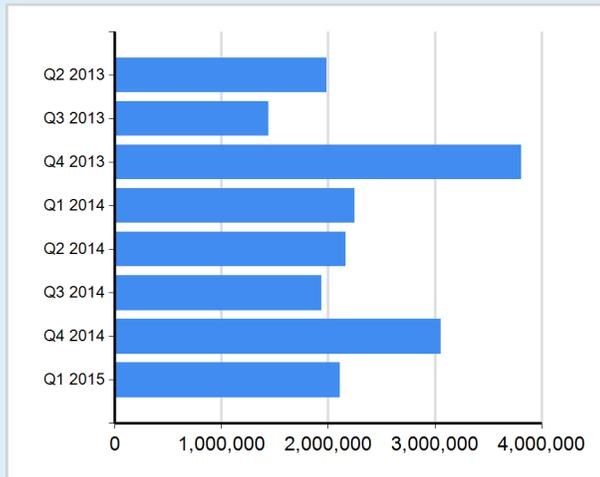
Acquisition and Admin Expenses/Premium



Growth of average premium and expenses



Paid Claims Development



7,220,347 USD -16%

YTD Turnover and Growth

1.7%

Market Share

1.2%

Claims Share

2.3%

Non Life Market Share

448

USD

-12%

Average Premium By Subject Matter

125

USD

-11%

Average Acquisition and Admin

16,120

YTD Number Of Subject Matters

-5%

Note: All Growth Percentages are YTD Growth

176,955 USD

Net Investment Income

2%

2,110,037 USD

YTD Total Paid Claims

-6%

Public Liability Insurance Analysis

Quarterly Report - Q1 2015

YTD Measures

-1%

Growth in Premium

32%

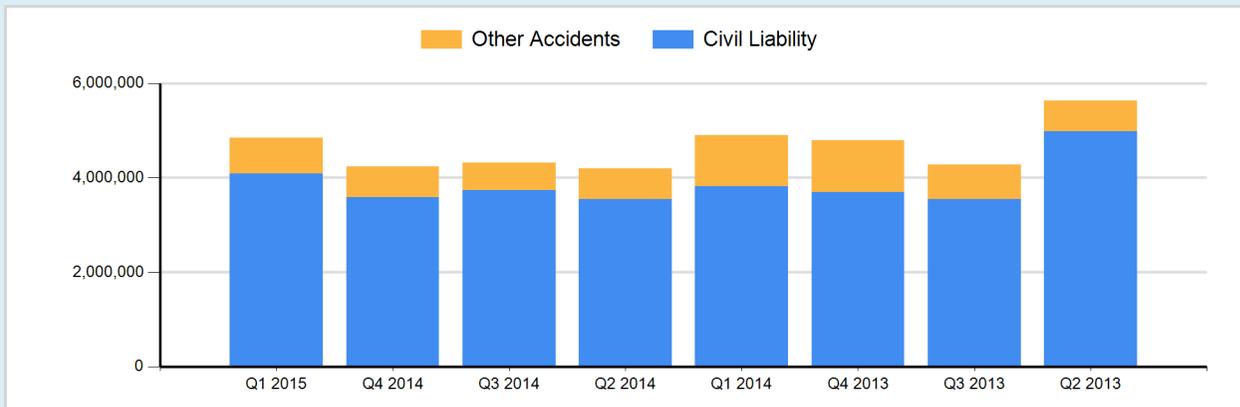
Growth in Number Of Subject Matters

0%

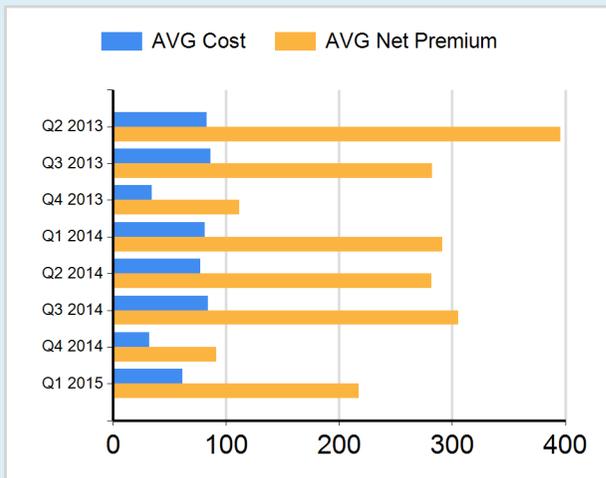
Growth in Acquisition and Admin Expenses

28%

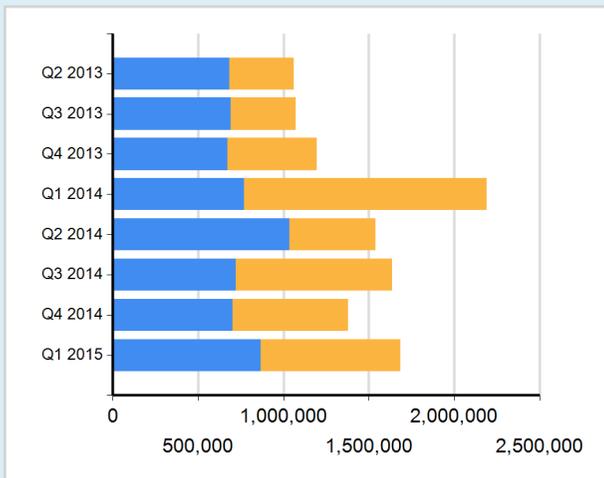
Acquisition and Admin Expenses/Premium



Growth of average premium and expenses



Paid Claims Development



4,842,821 USD -1%

YTD Turnover and Growth

1.2% Market Share **0.9% Claims Share**

1.5% Non Life Market Share

217 USD -25%

Average Premium By Subject Matter

61 USD -24%

Average Acquisition and Admin

22,285 32%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

150,375 USD -10%

Net Investment Income

1,686,608 USD -23%

YTD Total Paid Claims

Engineering Insurance Analysis

Quarterly Report - Q1 2015

YTD Measures

25%

Growth in Premium

18%

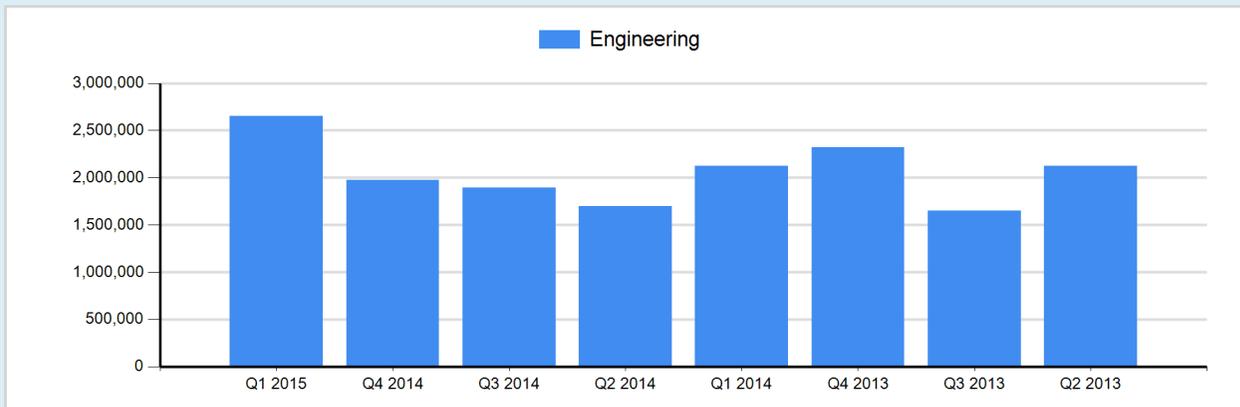
Growth in Number Of Subject Matters

4%

Growth in Acquisition and Admin Expenses

21%

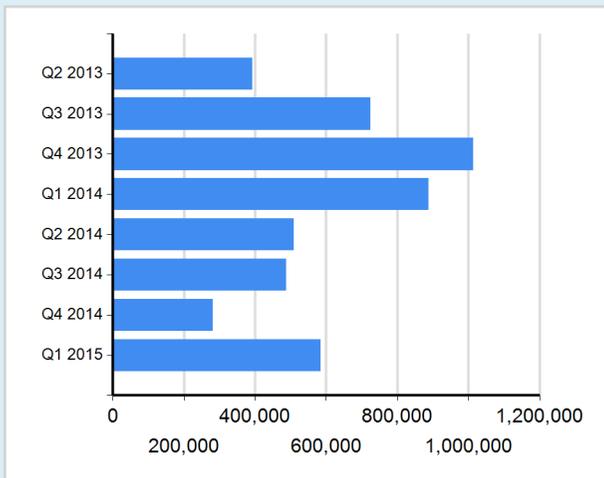
Acquisition and Admin Expenses/Premium



Growth of average premium and expenses



Paid Claims Development



2,652,118 USD 25%

YTD Turnover and Growth

0.6% 0.3%

Market Share Claims Share

0.8%

Non Life Market Share

7,651 USD 6%

Average Premium By Subject Matter

1,585 USD -11%

Average Acquisition and Admin

347 18%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

55,021 USD -11%

Net Investment Income

584,637 USD -34%

YTD Total Paid Claims

-9%

Growth in Premium

-4%

Growth in Number Of Subject Matters

-9%

Growth in Acquisition and Admin Expenses

33%

Acquisition and Admin Expenses/Premium

10,289,483 USD **-9%**

YTD Turnover and Growth

2.5% **0.9%**

Market Share Claims Share

3.3%

Non Life Market Share

278 USD **-5%**

Average Premium By Subject Matter

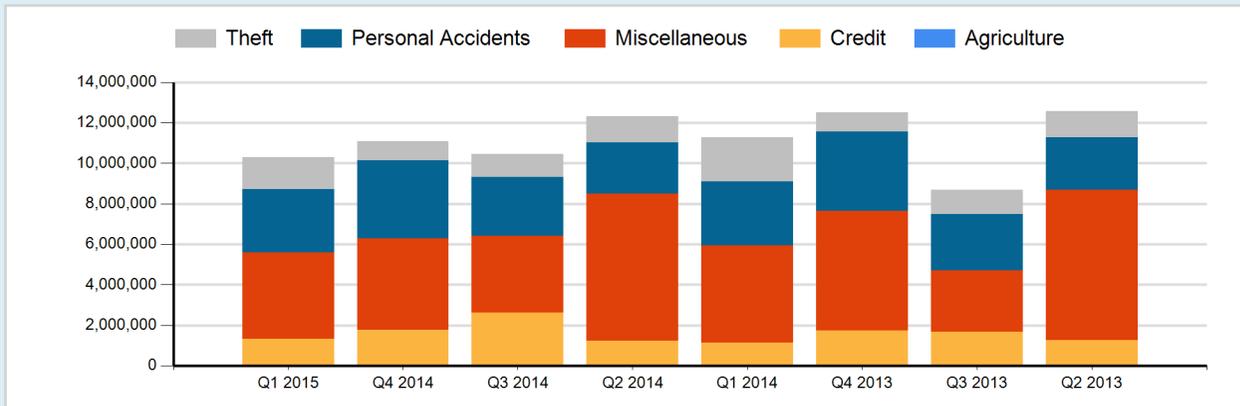
92 USD **-5%**

Average Acquisition and Admin

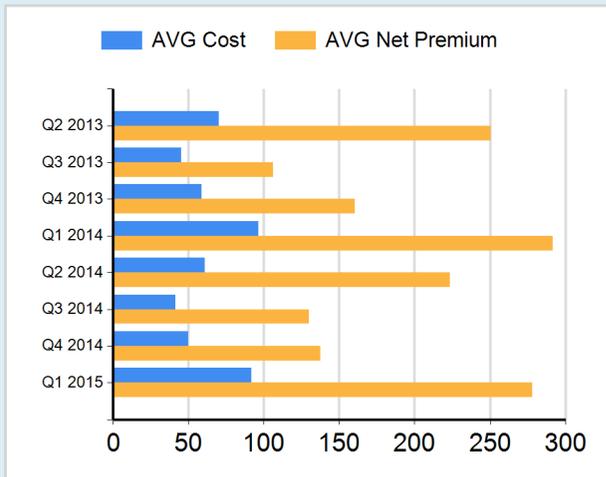
36,977 **-4%**

YTD Number Of Subject Matters

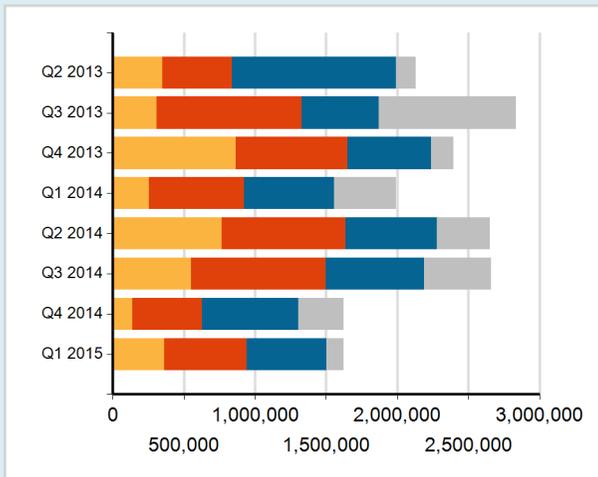
Note: All Growth Percentages are YTD Growth



Growth of average premium and expenses



Paid Claims Development



376,998 USD

Net Investment Income

1%

1,623,414 USD

YTD Total Paid Claims

-18%

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Association des Compagnies d'Assurances au Liban

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Quarter 1 2015

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