



INSURANCE CONTROL COMMISSION
لجنة مراقبة هيئات الضمان

INSURANCE SECTOR

QUARTERLY REPORT

4th Quarter 2020

(Numbers are in m LBP)

a) Number of Subject Matters:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	33	22,100	4,363	2,017	28,513	2,359	65,859	15,906	6,064	90,188
Cigna ME	0	0	80	0	80	0	0	401	0	401
ALICO	23,356	0	2,810	9,882	36,048	101,192	0	18,995	40,719	160,906
AL Ittihad Al Watani	0	0	0	0	0	0	0	0	0	0
Libano - Suisse	10,565	12,424	8,940	6,629	38,558	26,278	46,103	36,712	22,864	131,957
Mearco	0	4,569	509	5,629	10,707	0	22,909	2,807	9,451	35,167
AL Mashrek	2,700	36,893	13,222	2,330	55,145	12,754	147,380	50,066	8,597	218,797
Commercial	50	4,918	2,918	4,209	12,095	241	22,969	14,507	13,448	51,165
Allianz SNA	7,497	8,789	21,092	8,384	45,762	33,149	39,400	84,177	37,178	193,904
Phenicienne	942	9,129	1,402	1,330	12,803	4,008	37,156	5,855	5,551	52,570
Saudi Arabia Ins. Co.	0	2,167	178	8,319	10,664	0	9,003	914	35,153	45,070
Fidelity	25,416	80,033	9,244	3,919	118,612	53,292	311,849	46,395	15,159	426,695
Berytus	0	50,880	603	425	51,908	0	206,906	2,915	1,767	211,588
Bankers	697	69,676	4,679	6,196	81,248	2,335	265,461	20,802	23,976	312,574
Overseas	0	326	0	31	357	0	4,142	0	176	4,318
Arope	8,785	38,150	9,587	9,220	65,742	31,461	137,780	25,117	38,721	233,079
AXA ME	29	12,407	1,884	2,522	16,842	206	54,868	8,649	12,820	76,543
LIA	673	18,962	5,657	17,693	42,985	2,811	73,839	38,830	58,657	174,137
UCA	1,742	8,566	3,151	2,825	16,284	5,348	22,136	12,482	11,065	51,031
Byblos	0	28	4	10	42	0	92	8	39	139
North	3,071	6,802	3,354	1,473	14,700	12,478	30,732	15,810	4,971	63,991
Cumberland	0	12,477	2,994	521	15,992	0	52,300	14,343	2,206	68,849
Assurex	66,755	27,670	9,439	3,717	107,581	190,160	110,805	25,376	13,718	340,059
United	0	1,836	245	574	2,655	0	8,060	1,476	2,511	12,047
Trust Compass	160	11,355	437	663	12,615	857	47,410	2,782	2,840	53,889
Medgulf	3,704	18,884	12,357	2,604	37,549	11,986	98,663	94,913	11,080	216,642
Amana	606	20,140	772	746	22,264	3,291	115,116	5,094	3,195	126,696
Security	7,828	73,253	7,611	1,697	90,389	30,869	195,770	30,801	5,864	263,304
ADIR	2,177	11,882	795	5,448	20,302	10,929	47,512	4,605	19,221	82,267
Burgan	28	5,677	576	134	6,415	122	22,224	11,826	504	34,676
Capital	1,068	11,818	474	1,508	14,868	4,561	47,752	5,787	6,883	64,983
GroupMed	0	1,095	1,887	1,063	4,045	0	5,217	73,940	31,676	110,833
UFA	76	30,478	1,956	2,939	35,449	303	90,918	8,492	12,320	112,033
CLA	3,408	2,366	268	2,537	8,579	16,467	8,734	610	21,784	47,595
Bahria	0	0	0	0	0	0	0	0	500	500
Victoire	69	8,655	2,314	877	11,915	363	38,751	9,877	3,124	52,115
ATI	675	1,174	273	1,156	3,278	1,561	5,884	400	2,724	10,569
Fajr EL Khalij	72	1	0	27	100	135	5	1	138	279
Confidence	10,611	40,254	10,591	15,406	76,862	43,307	143,631	43,226	17,099	247,263
Beirut Life	10,301	0	0	0	10,301	46,159	0	0	0	46,159
ALIG	0	20,261	1,369	2,612	24,242	0	89,010	8,851	9,930	107,791
Bancassurance	1,786	0	0	0	1,786	3,257	0	0	0	3,257
SGBL Ins.	6,523	0	0	0	6,523	7,541	0	0	0	7,541
LCI	0	0	0	46	46	0	0	0	1,110	1,110
AIG	0	0	0	35	35	0	0	0	333	333
RL360	384	0	0	0	384	1,528	0	0	0	1,528
Total	201,787	686,095	148,035	137,353	1,173,270	661,308	2,626,346	743,748	515,136	4,546,538

b) Number of Claims Reported:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	10	2,383	6,206	547	9,146	28	7,934	21,166	2,640	31,768
Cigna ME	0	0	2,203	0	2,203	0	0	8,608	0	8,608
ALICO	48	0	19,328	51	19,427	114	0	75,384	204	75,702
AL Ittihad Al Watani	0	0	0	0	0	0	0	0	0	0
Libano - Suisse	3	2,474	14,960	446	17,883	41	10,032	57,856	1,573	69,502
Mearco	0	1,081	506	105	1,692	0	4,849	1,482	496	6,827
AL Mashrek	9	5,125	3,225	921	9,280	28	20,714	15,411	4,062	40,215
Commercial	28	1,077	2,684	145	3,934	77	4,356	10,931	1,104	16,468
Allianz SNA	21	1,658	17,106	646	19,431	49	7,547	73,396	3,579	84,571
Phenicienne	3	1,333	956	159	2,451	15	4,143	3,718	405	8,281
Saudi Arabia Ins. Co.	0	237	859	104	1,200	0	970	2,669	549	4,188
Fidelity	22	6,618	12,240	1,053	19,933	79	25,982	55,722	3,527	85,310
Berytus	0	3,918	281	103	4,302	0	13,665	1,083	402	15,150
Bankers	11	7,242	27,611	706	35,570	25	30,104	116,407	3,203	149,739
Overseas	0	169	0	19	188	0	824	0	65	889
Arope	1,603	7,172	10,279	731	19,785	7,218	27,029	41,571	3,641	79,459
AXA ME	645	1,364	21,370	1,133	24,512	4,261	10,166	99,094	3,728	117,249
LIA	1,681	3,666	8,270	938	14,555	8,606	15,387	30,974	5,530	60,497
UCA	7	915	646	278	1,846	17	3,492	2,721	632	6,862
Byblos	0	1	55	0	56	0	2	298	2	302
North	2	1,146	1,485	153	2,786	7	5,164	6,448	397	12,016
Cumberland	0	1,345	5,230	100	6,675	0	6,038	20,791	601	27,430
Assurex	10	3,162	4,844	711	8,727	25	10,604	19,755	2,910	33,294
United	0	346	253	96	695	0	1,712	1,015	493	3,220
Trust Compass	2	1,539	811	419	2,771	5	7,152	4,525	1,620	13,302
Medgulf	9	2,361	41,349	928	44,647	50	10,811	154,330	3,214	168,405
Amana	0	3,000	521	150	3,671	0	12,070	2,118	710	14,898
Security	59	1,594	4,102	172	5,927	200	10,921	10,359	754	22,234
ADIR	16,530	3,841	2,606	596	23,573	28,980	16,966	6,010	2,408	54,364
Burgan	2	725	12,765	125	13,617	9	2,867	47,733	478	51,087
Capital	15	2,006	1,657	94	3,772	37	8,285	6,440	617	15,379
GroupMed	0	249	37,991	81	38,321	0	964	160,800	501	162,265
UFA	1	4,549	2,921	58	7,529	12	18,209	7,915	761	26,897
CLA	151	360	64	106	681	830	1,553	283	187	2,853
Bahria	0	0	0	40	40	0	0	0	153	153
Victoire	0	566	128	89	783	1	2,657	810	375	3,843
ATI	0	103	104	26	233	0	874	394	65	1,333
Fajr EL Khalij	0	0	0	0	0	0	1	2	1	4
Confidence	170	1,065	46	20	1,301	906	2,191	334	398	3,829
Beirut Life	227	0	0	0	227	1,000	0	0	0	1,000
ALIG	0	2,987	1,873	592	5,452	0	10,214	8,405	2,662	21,281
Bancassurance	8,051	0	0	0	8,051	41,976	0	0	0	41,976
SGBL Ins.	59	0	0	0	59	224	0	0	0	224
LCI	0	0	0	23	23	0	0	0	132	132
AIG	0	0	0	21	21	0	0	0	117	117
RL360	10	0	0	0	10	37	0	0	0	37
Total	29,389	77,377	267,535	12,685	386,986	94,857	316,449	1,076,958	54,896	1,543,160

c) Gross Written Premiums:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	2,187	7,338	5,339	3,206	18,071	10,121	21,454	16,973	11,718	60,266
Cigna ME	0	0	433	0	433	0	0	3,110	0	3,110
ALICO	33,894	0	7,185	8,040	49,119	129,073	0	29,247	30,122	188,442
AL Ittihad Al Watani	10	0	-8	0	2	112	0	253	0	365
Libano - Suisse	3,416	4,159	11,729	2,409	21,714	11,473	14,410	47,966	10,775	84,623
Mearco	0	1,176	497	457	2,130	0	5,675	2,360	1,984	10,018
AL Mashrek	801	8,876	3,112	2,749	15,538	2,223	33,395	14,866	11,110	61,594
Commercial	1,123	1,430	2,385	1,687	6,624	2,389	5,905	13,060	5,820	27,174
Allianz SNA	20,777	3,576	19,910	5,174	49,438	88,893	14,824	79,893	20,821	204,430
Phenicienne	145	2,084	821	499	3,550	719	7,204	3,474	2,093	13,490
Saudi Arabia Ins. Co.	0	580	419	160	1,160	0	1,998	1,672	695	4,366
Fidelity	3,195	14,819	11,674	4,588	34,276	16,452	52,789	52,785	19,259	141,284
Berytus	0	5,332	306	1,007	6,645	0	18,677	1,427	3,095	23,198
Bankers	7,504	22,906	19,607	8,666	58,683	32,386	67,483	94,912	28,031	222,811
Overseas	0	193	0	120	313	0	1,169	0	515	1,683
Arope	5,464	7,898	10,949	8,038	32,349	34,596	24,883	25,418	23,318	108,215
AXA ME	4,446	5,634	13,240	4,714	28,034	21,085	22,321	68,393	24,369	136,168
LIA	21,512	7,968	7,165	7,881	44,526	51,159	24,229	30,047	32,401	137,837
UCA	151	2,085	1,071	2,110	5,417	691	6,966	2,881	12,329	22,868
Byblos	0	13	-7	-87	-81	0	46	794	536	1,376
North	232	1,629	1,524	483	3,868	931	6,148	7,003	2,873	16,954
Cumberland	0	3,286	6,371	729	10,386	0	11,110	30,235	2,634	43,979
Assurex	504	5,705	5,340	3,765	15,315	2,148	19,349	21,954	12,558	56,009
United	0	686	718	424	1,827	0	2,475	3,693	1,793	7,961
Trust Compass	157	2,231	1,676	704	4,768	3,049	7,587	7,701	3,736	22,073
Medgulf	1,643	4,807	20,929	3,786	31,165	5,824	19,561	141,138	11,964	178,488
Amana	698	4,004	569	628	5,899	1,280	16,443	3,056	2,336	23,116
Security	2,747	8,086	2,795	1,482	15,110	7,260	22,713	10,221	4,478	44,673
ADIR	6,861	4,791	1,168	2,154	14,975	37,348	16,338	5,287	12,833	71,807
Burgan	848	1,264	1,676	1,273	5,062	3,691	4,070	7,401	3,101	18,264
Capital	689	3,611	3,205	1,394	8,899	3,509	12,115	7,146	5,668	28,438
GroupMed	0	565	987	1,526	3,078	0	2,014	84,230	6,766	93,010
UFA	110	5,270	4,680	2,266	12,326	795	17,313	12,613	11,620	42,341
CLA	2,640	655	349	2,551	6,195	9,097	1,993	549	5,179	16,817
Bahria	0	0	0	8,226	8,226	0	0	0	26,440	26,440
Victoire	131	1,333	795	451	2,710	656	5,186	3,635	1,960	11,438
ATI	120	259	259	82	720	147	733	390	530	1,800
Fajr EL Khalij	25	0	0	5	30	57	1	28	75	161
Confidence	1,034	2,311	560	112	4,018	4,199	8,085	2,274	339	14,897
Beirut Life	4,518	0	0	0	4,518	19,240	0	0	0	19,240
ALIG	0	2,857	896	1,831	5,584	0	17,144	10,258	11,409	38,811
Bancassurance	21,155	0	0	0	21,155	96,898	0	0	0	96,898
SGBL Ins.	4,876	0	0	0	4,876	21,108	0	0	0	21,108
LCI	0	0	0	566	566	0	0	0	3,527	3,527
AIG	0	0	0	75	75	0	0	0	613	613
RL360	1,129	0	0	0	1,129	4,910	0	0	0	4,910
Total	154,743	149,418	170,328	95,933	570,421	623,520	513,805	848,340	371,424	2,357,090

d) Benefits Paid:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	351	2,123	801	445	3,720	1,660	7,577	9,763	1,751	20,751
Cigna ME	0	0	779	0	779	0	0	2,141	0	2,141
ALICO	13,711	0	4,703	1,435	19,850	43,711	0	15,759	2,593	62,064
AL Ittihad Al Watani	9	4	30	0	44	9	5	141	0	155
Libano - Suisse	2,565	4,929	7,281	635	15,411	11,707	13,976	30,035	2,124	57,842
Mearco	0	1,206	588	157	1,952	0	5,002	2,113	603	7,718
AL Mashrek	114	5,267	1,786	676	7,843	552	18,737	12,240	4,452	35,981
Commercial	108	2,260	2,439	232	5,039	444	5,172	7,833	929	14,378
Allianz SNA	48,613	2,881	12,198	7,165	70,856	147,863	8,514	48,817	11,654	216,848
Phenicienne	16	1,543	344	63	1,966	58	3,942	2,626	533	7,159
Saudi Arabia Ins. Co.	0	252	536	137	925	0	775	1,740	487	3,002
Fidelity	1,230	7,091	1,514	7,656	17,490	3,341	25,800	42,575	11,557	83,274
Berytus	0	2,125	219	119	2,463	0	6,149	1,228	858	8,235
Bankers	1,084	8,164	4,605	11,060	24,913	3,866	26,617	49,720	14,125	94,328
Overseas	0	321	0	14	336	0	870	0	315	1,185
Arope	9,491	4,094	1,317	2,949	17,851	54,572	15,570	14,995	6,591	91,728
AXA ME	5,409	3,553	10,459	1,008	20,428	22,329	12,366	46,779	10,983	92,456
LIA	39,210	6,247	4,401	1,951	51,809	73,485	16,956	16,719	10,080	117,240
UCA	11	1,231	343	2,318	3,902	84	3,292	1,859	5,098	10,333
Byblos	0	1	42	0	42	0	9	293	15	317
North	27	1,170	847	228	2,272	58	3,786	3,966	770	8,579
Cumberland	0	1,580	1,228	9,906	12,715	0	5,919	19,838	11,758	37,515
Assurex	285	3,355	1,488	1,264	6,391	988	9,243	9,095	5,016	24,342
United	0	829	412	4,962	6,203	0	1,920	1,892	5,493	9,306
Trust Compass	387	1,740	1,654	285	4,066	514	4,060	5,999	1,271	11,843
Medgulf	2,710	3,220	25,438	1,118	32,486	12,446	10,969	108,126	8,403	139,944
Amana	0	2,033	475	289	2,796	83	7,060	3,270	1,409	11,823
Security	36	3,519	2,077	401	6,033	205	10,148	8,524	1,076	19,953
ADIR	10,727	4,704	655	557	16,643	65,650	14,419	2,874	2,298	85,241
Burgan	343	955	1,152	129	2,580	948	2,731	4,997	764	9,440
Capital	20	1,936	1,653	1,379	4,987	326	6,089	5,654	2,029	14,098
GroupMed	0	276	19,254	728	20,259	0	969	72,985	2,106	76,059
UFA	258	3,528	1,753	936	6,475	394	9,896	5,166	2,018	17,475
CLA	753	625	84	30	1,493	2,632	1,425	266	298	4,621
Bahria	0	0	0	2,195	2,195	0	0	0	6,023	6,023
Victoire	0	452	793	122	1,366	88	2,238	2,537	725	5,589
ATI	0	90	50	11	151	0	275	141	27	442
Fajr EL Khalij	0	0	-9	5	-4	0	2	0	100	102
Confidence	413	688	235	5	1,342	1,169	4,108	863	88	6,228
Beirut Life	5,315	0	0	0	5,315	13,124	0	0	0	13,124
ALIG	0	2,667	968	1,886	5,522	0	9,191	5,971	5,264	20,427
Bancassurance	26,029	0	0	0	26,029	149,198	0	0	0	149,198
SGBL Ins.	503	0	0	0	503	2,777	0	0	0	2,777
LCI	0	0	0	1,589	1,589	0	0	0	7,710	7,710
AIG	0	0	0	61	61	0	0	0	1,198	1,198
RL360	1,495	0	0	0	1,495	3,315	0	0	0	3,315
Total	171,223	86,659	114,593	66,109	438,584	617,596	275,779	569,540	150,593	1,613,509

e) Acquisition Expenses:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	126	2,055	463	532	3,176	742	5,915	1,752	1,908	10,317
Cigna ME	0	0	11	0	11	0	0	165	0	165
ALICO	5,242	0	580	2,886	8,708	23,670	0	2,190	10,474	36,334
AL Ittihad Al Watani	1	0	0	0	1	10	0	0	0	10
Libano - Suisse	441	1,228	1,752	616	4,037	1,000	3,899	6,204	2,320	13,422
Mearco	0	336	91	129	556	0	1,582	438	521	2,540
AL Mashrek	231	2,846	979	791	4,847	618	11,329	3,067	3,432	18,446
Commercial	93	402	380	372	1,248	281	1,647	2,472	1,386	5,786
Allianz SNA	1,875	1,129	2,730	1,376	7,111	8,722	4,863	11,613	5,766	30,965
Phenicienne	80	649	115	141	984	365	2,269	517	599	3,750
Saudi Arabia Ins. Co.	0	130	80	36	245	0	558	257	127	941
Fidelity	1,209	5,238	2,198	1,479	10,124	4,496	18,445	9,309	5,585	37,835
Berytus	0	2,068	74	157	2,300	0	7,597	334	477	8,408
Bankers	1,524	6,878	4,331	1,751	14,483	5,808	20,025	15,795	5,944	47,571
Overseas	0	12	0	7	19	0	139	0	51	190
Arope	361	1,599	467	718	3,145	1,777	4,580	1,828	2,508	10,694
AXA ME	654	1,653	2,113	1,395	5,815	3,335	6,653	8,698	7,108	25,793
LIA	3,063	2,040	962	1,496	7,561	5,949	6,117	3,256	5,393	20,716
UCA	12	547	28	352	938	55	1,670	140	1,267	3,132
Byblos	0	0	0	0	0	0	0	0	0	0
North	25	418	417	118	978	67	1,668	1,713	568	4,016
Cumberland	0	862	1,228	169	2,259	0	3,021	5,365	602	8,989
Assurex	51	1,782	874	931	3,639	284	5,883	3,518	3,148	12,833
United	0	36	17	48	101	0	197	112	147	456
Trust Compass	21	661	230	199	1,111	122	2,132	1,015	712	3,981
Medgulf	112	1,119	2,061	614	3,907	339	4,805	6,426	2,231	13,799
Amana	501	1,355	105	188	2,149	763	5,642	520	674	7,600
Security	1,282	3,133	548	398	5,362	3,705	9,002	2,280	1,338	16,325
ADIR	451	439	58	-47	901	1,721	2,582	549	807	5,658
Burgan	2	214	39	35	290	4	837	247	109	1,196
Capital	151	1,122	118	205	1,597	597	3,485	569	954	5,605
GroupMed	0	20	196	99	315	0	115	1,238	343	1,696
UFA	10	1,526	426	361	2,323	55	4,611	1,249	1,368	7,282
CLA	157	135	33	507	831	467	396	57	1,155	2,075
Bahria	0	0	0	680	680	0	0	0	2,997	2,997
Victoire	3	224	160	65	453	25	867	749	292	1,934
ATI	0	39	3	10	52	0	123	13	26	162
Fajr EL Khalij	2	0	0	2	5	5	0	0	5	10
Confidence	630	613	338	6	1,588	2,555	2,927	1,372	21	6,876
Beirut Life	1,332	0	0	0	1,332	5,489	0	0	0	5,489
ALIG	0	1,095	158	436	1,689	0	5,625	1,512	2,312	9,450
Bancassurance	966	0	0	0	966	4,381	0	0	0	4,381
SGBL Ins.	3	0	0	0	3	15	0	0	0	15
LCI	0	0	0	96	96	0	0	0	540	540
AIG	0	0	0	2	2	0	0	0	-10	-10
RL360	90	0	0	0	90	429	0	0	0	429
Total	20,702	43,604	24,361	19,359	108,026	77,851	151,202	96,541	75,206	400,800

f) Acquisition Expenses:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	294	557	395	226	1,472	1,013	1,944	1,538	1,062	5,556
Cigna ME	0	0	883	0	883	0	0	2,737	0	2,737
ALICO	7,857	0	385	481	8,722	20,752	0	1,727	2,305	24,783
AL Ittihad Al Watani	0	282	1	51	334	3	974	5	186	1,168
Libano - Suisse	690	925	2,648	549	4,813	2,455	3,015	10,035	2,254	17,759
Mearco	0	393	166	153	713	0	1,376	586	486	2,447
AL Mashrek	56	356	31	87	530	272	4,086	1,819	1,360	7,537
Commercial	261	333	555	393	1,542	459	1,235	2,586	1,177	5,457
Allianz SNA	2,299	394	2,187	569	5,449	8,980	1,497	8,070	2,103	20,650
Phenicienne	21	297	117	71	506	109	1,086	524	314	2,033
Saudi Arabia Ins. Co.	0	214	155	59	428	0	652	584	240	1,476
Fidelity	315	1,558	1,148	462	3,483	1,578	6,512	6,511	2,376	16,977
Berytus	0	671	39	127	837	0	2,402	184	398	2,983
Bankers	937	2,196	3,181	1,416	7,730	4,799	6,842	8,511	3,396	23,548
Overseas	0	125	0	78	202	0	472	0	203	675
Arope	1,510	2,170	1,711	976	6,366	6,270	7,346	4,904	3,871	22,391
AXA ME	731	927	2,178	775	4,611	2,862	3,122	9,418	3,207	18,609
LIA	928	576	570	599	2,673	6,509	2,493	2,296	2,988	14,286
UCA	28	601	179	607	1,416	139	1,734	528	2,394	4,794
Byblos	0	-8	4	50	46	0	6	87	131	224
North	52	359	351	119	881	173	1,145	1,304	535	3,158
Cumberland	0	392	834	104	1,330	0	1,271	3,783	360	5,414
Assurex	72	973	942	640	2,627	307	2,919	3,312	1,895	8,433
United	0	173	255	114	542	0	612	913	443	1,968
Trust Compass	22	306	230	97	655	323	1,020	985	480	2,808
Medgulf	470	704	1,687	1,349	4,210	2,080	2,173	6,041	5,223	15,517
Amana	2	425	60	67	553	42	2,457	474	355	3,328
Security	224	660	228	121	1,232	906	1,263	582	254	3,005
ADIR	1,300	1,171	277	360	3,109	6,246	2,733	884	2,146	12,010
Burgan	0	165	219	166	550	406	722	1,346	513	2,987
Capital	99	536	484	204	1,323	540	1,863	1,099	872	4,373
GroupMed	0	66	1,677	205	1,949	0	137	5,726	460	6,322
UFA	3	1,152	955	541	2,650	22	3,299	2,404	2,214	7,940
CLA	1,107	24	13	94	1,238	2,200	745	102	1,369	4,416
Bahria	0	0	0	405	405	0	0	0	1,387	1,387
Victoire	20	247	108	114	488	99	936	575	402	2,011
ATI	38	62	62	20	182	54	330	143	241	767
Fajr EL Khalij	129	1	6	42	178	279	5	135	369	788
Confidence	104	197	48	10	359	371	651	187	29	1,239
Beirut Life	486	0	0	0	486	982	0	0	0	982
ALIG	0	298	94	191	583	0	2,068	1,162	1,350	4,579
Bancassurance	1,807	0	0	0	1,807	5,837	0	0	0	5,837
SGBL Ins.	1,520	0	0	0	1,520	8,758	0	0	0	8,758
LCI	0	0	0	499	499	0	0	0	1,783	1,783
AIG	0	0	0	448	448	0	0	0	1,286	1,286
RL360	220	0	0	0	220	613	0	0	0	613
Total	23,604	20,480	25,064	13,635	82,783	86,437	73,142	93,807	54,415	307,801

g) Net Investment Income:

Company Name	Current Quarter		Q4 2020			Year-to-date as of		Q4 2020		
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	-1,137	2	-1	-2	-1,139	-1,076	59	47	32	-938
Cigna ME	0	0	112	0	112	0	0	549	0	549
ALICO	22,852	0	0	0	22,852	22,081	0	0	0	22,081
AL Ittihad Al Watani	0	123	1	22	146	0	388	2	74	463
Libano - Suisse	47	145	421	88	701	266	440	1,466	329	2,501
Mearco	0	96	41	37	174	0	381	154	133	668
AL Mashrek	-12	-132	-47	-41	-231	-31	-470	-209	-156	-868
Commercial	-348	-443	-740	-523	-2,055	-401	-700	-1,157	-681	-2,938
Allianz SNA	17,316	490	942	3,425	22,173	-79,504	1,134	1,963	6,970	-69,437
Phenicienne	1	14	5	3	23	9	81	41	24	155
Saudi Arabia Ins. Co.	0	87	63	24	175	0	271	240	91	601
Fidelity	-21	4,920	5,135	1,851	11,885	315	2,312	2,312	844	5,783
Berytus	0	89	5	17	111	0	197	15	33	244
Bankers	2,595	451	700	352	4,099	4,877	2,249	2,762	1,116	11,004
Overseas	0	3	0	2	5	0	45	0	34	79
Arope	0	117	201	127	445	0	598	611	561	1,770
AXA ME	2,374	419	476	2,797	6,067	7,113	520	612	3,067	11,311
LIA	4,850	153	90	115	5,207	17,248	1,134	628	684	19,694
UCA	0	1	0	1	3	0	7	1	11	19
Byblos	0	-2	1	15	14	0	16	52	61	130
North	2	15	12	2	32	14	92	105	43	255
Cumberland	0	0	0	0	0	0	0	0	0	0
Assurex	-26	151	138	100	362	23	558	633	362	1,575
United	0	261	306	181	748	0	254	379	184	817
Trust Compass	3	48	36	15	102	30	109	104	51	294
Medgulf	-9	-14	-67	494	404	142	81	355	586	1,164
Amana	0	283	40	44	367	0	600	104	88	792
Security	0	0	0	0	1	5	16	7	3	31
ADIR	9,471	-430	-105	-193	8,743	15,705	1,687	609	1,802	19,803
Burgan	0	23	42	18	83	0	25	47	19	92
Capital	0	0	0	0	0	0	0	0	0	0
GroupMed	0	11	264	1	276	0	28	1,325	3	1,356
UFA	7	-69	-61	-30	-152	29	-451	-263	-339	-1,023
CLA	1,184	63	33	244	1,523	5,491	566	117	1,268	7,441
Bahria	0	0	0	83	83	0	0	0	836	836
Victoire	3	30	12	15	59	11	63	27	31	132
ATI	44	30	30	9	112	79	43	35	46	204
Fajr EL Khalij	80	1	20	64	165	128	1	20	64	214
Confidence	17	37	9	2	65	109	38	51	108	305
Beirut Life	-1,515	0	0	0	-1,515	1,921	169	50	7	2,147
ALIG	0	-7	-2	-5	-14	0	-7	-2	-5	-14
Bancassurance	-3,177	0	0	0	-3,177	-132,694	85	66	70	-132,473
SGBL Ins.	2,207	0	0	0	2,207	2,716	0	0	0	2,716
LCI	0	0	0	66	66	0	0	0	66	66
AIG	0	0	0	0	0	0	0	0	10	10
RL360	685	0	0	0	685	1,605	0	0	0	1,605
Total	57,491	6,967	8,112	9,422	81,992	-133,789	12,618	13,857	18,531	-88,782

h) Ratio of Paid Claims to Gross Written Premiums:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	16%	29%	15%	14%	21%	16%	35%	58%	15%	34%
Cigna ME			180%		180%			69%		69%
ALICO	40%		65%	18%	40%	34%		54%	9%	33%
AL Ittihad Al Watani	88%		-376%		2036%	8%		56%		43%
Libano - Suisse	75%	119%	62%	26%	71%	102%	97%	63%	20%	68%
Mearco		103%	118%	34%	92%		88%	90%	30%	77%
AL Mashrek	14%	59%	57%	25%	50%	25%	56%	82%	40%	58%
Commercial	10%	158%	102%	14%	76%	19%	88%	60%	16%	53%
Allianz SNA	234%	81%	61%	138%	143%	166%	57%	61%	56%	106%
Phenicienne	11%	74%	42%	13%	55%	8%	55%	76%	25%	53%
Saudi Arabia Ins. Co.		43%	128%	85%	80%		39%	104%	70%	69%
Fidelity	38%	48%	13%	167%	51%	20%	49%	81%	60%	59%
Berytus		40%	71%	12%	37%		33%	86%	28%	35%
Bankers	14%	36%	23%	128%	42%	12%	39%	52%	50%	42%
Overseas		167%		12%	107%		74%		61%	70%
Arope	174%	52%	12%	37%	55%	158%	63%	59%	28%	85%
AXA ME	122%	63%	79%	21%	73%	106%	55%	68%	45%	68%
LIA	182%	78%	61%	25%	116%	144%	70%	56%	31%	85%
UCA	7%	59%	32%	110%	72%	12%	47%	65%	41%	45%
Byblos		7%	-585%	0%	-52%		20%	37%	3%	23%
North	12%	72%	56%	47%	59%	6%	62%	57%	27%	51%
Cumberland		48%	19%	1359%	122%		53%	66%	446%	85%
Assurex	57%	59%	28%	34%	42%	46%	48%	41%	40%	43%
United		121%	57%	1171%	339%		78%	51%	306%	117%
Trust Compass	246%	78%	99%	40%	85%	17%	54%	78%	34%	54%
Medgulf	165%	67%	122%	30%	104%	214%	56%	77%	70%	78%
Amana	0%	51%	83%	46%	47%	7%	43%	107%	60%	51%
Security	1%	44%	74%	27%	40%	3%	45%	83%	24%	45%
ADIR	156%	98%	56%	26%	111%	176%	88%	54%	18%	119%
Burgan	40%	76%	69%	10%	51%	26%	67%	68%	25%	52%
Capital	3%	54%	52%	99%	56%	9%	50%	79%	36%	50%
GroupMed		49%	1950%	48%	658%		48%	87%	31%	82%
UFA	235%	67%	37%	41%	53%	50%	57%	41%	17%	41%
CLA	29%	96%	24%	1%	24%	29%	72%	48%	6%	27%
Bahria				27%	27%				23%	23%
Victoire	0%	34%	100%	27%	50%	13%	43%	70%	37%	49%
ATI	0%	35%	19%	14%	21%	0%	38%	36%	5%	25%
Fajr EL Khalij	0%	0%		100%	-12%	0%	147%	2%	133%	64%
Confidence	40%	30%	42%	5%	33%	28%	51%	38%	26%	42%
Beirut Life	118%				118%	68%				68%
ALIG		93%	108%	103%	99%		54%	58%	46%	53%
Bancassurance	123%				123%	154%				154%
SGBL Ins.	10%				10%	13%				13%
LCI				281%	281%				219%	219%
AIG				80%	80%				196%	196%
RL360	132%				132%	68%				68%
Total	111%	58%	67%	69%	77%	99%	54%	67%	41%	68%

i) Ratio of Acquisition Expenses to Gross Written Premiums:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	6%	28%	9%	17%	18%	7%	28%	10%	16%	17%
Cigna ME			2%		2%			5%		5%
ALICO	15%		8%	36%	18%	18%		7%	35%	19%
AL Ittihad Al Watani	7%		0%		33%	9%		0%		3%
Libano - Suisse	13%	30%	15%	26%	19%	9%	27%	13%	22%	16%
Mearco		29%	18%	28%	26%		28%	19%	26%	25%
AL Mashrek	29%	32%	31%	29%	31%	28%	34%	21%	31%	30%
Commercial	8%	28%	16%	22%	19%	12%	28%	19%	24%	21%
Allianz SNA	9%	32%	14%	27%	14%	10%	33%	15%	28%	15%
Phenicienne	55%	31%	14%	28%	28%	51%	31%	15%	29%	28%
Saudi Arabia Ins. Co.		22%	19%	22%	21%		28%	15%	18%	22%
Fidelity	38%	35%	19%	32%	30%	27%	35%	18%	29%	27%
Berytus		39%	24%	16%	35%		41%	23%	15%	36%
Bankers	20%	30%	22%	20%	25%	18%	30%	17%	21%	21%
Overseas		6%		6%	6%		12%		10%	11%
Arope	7%	20%	4%	9%	10%	5%	18%	7%	11%	10%
AXA ME	15%	29%	16%	30%	21%	16%	30%	13%	29%	19%
LIA	14%	26%	13%	19%	17%	12%	25%	11%	17%	15%
UCA	8%	26%	3%	17%	17%	8%	24%	5%	10%	14%
Byblos		0%	0%	0%	0%		0%	0%	0%	0%
North	11%	26%	27%	24%	25%	7%	27%	24%	20%	24%
Cumberland		26%	19%	23%	22%		27%	18%	23%	20%
Assurex	10%	31%	16%	25%	24%	13%	30%	16%	25%	23%
United		5%	2%	11%	6%		8%	3%	8%	6%
Trust Compass	13%	30%	14%	28%	23%	4%	28%	13%	19%	18%
Medgulf	7%	23%	10%	16%	13%	6%	25%	5%	19%	8%
Amana	72%	34%	19%	30%	36%	60%	34%	17%	29%	33%
Security	47%	39%	20%	27%	35%	51%	40%	22%	30%	37%
ADIR	7%	9%	5%	-2%	6%	5%	16%	10%	6%	8%
Burgan	0%	17%	2%	3%	6%	0%	21%	3%	4%	7%
Capital	22%	31%	4%	15%	18%	17%	29%	8%	17%	20%
GroupMed		4%	20%	7%	10%		6%	1%	5%	2%
UFA	9%	29%	9%	16%	19%	7%	27%	10%	12%	17%
CLA	6%	21%	9%	20%	13%	5%	20%	10%	22%	12%
Bahria				8%	8%				11%	11%
Victoire	3%	17%	20%	15%	17%	4%	17%	21%	15%	17%
ATI	0%	15%	1%	13%	7%	0%	17%	3%	5%	9%
Fajr EL Khalij	10%	0%		44%	16%	9%	0%	0%	7%	6%
Confidence	61%	27%	60%	5%	40%	61%	36%	60%	6%	46%
Beirut Life	29%				29%	29%				29%
ALIG		38%	18%	24%	30%		33%	15%	20%	24%
Bancassurance	5%				5%	5%				5%
SGBL Ins.	0%				0%	0%				0%
LCI				17%	17%				15%	15%
AIG				2%	2%				-2%	-2%
RL360	8%				8%	9%				9%
Total	13%	29%	14%	20%	19%	12%	29%	11%	20%	17%

j) Ratio of Administration Expenses to Gross Written Premiums:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	13%	8%	7%	7%	8%	10%	9%	9%	9%	9%
Cigna ME			204%		204%			88%		88%
ALICO	23%		5%	6%	18%	16%		6%	8%	13%
AL Ittihad Al Watani	0%		-17%		15558%	3%		2%		320%
Libano - Suisse	20%	22%	23%	23%	22%	21%	21%	21%	21%	21%
Mearco		33%	33%	33%	33%		24%	25%	24%	24%
AL Mashrek	7%	4%	1%	3%	3%	12%	12%	12%	12%	12%
Commercial	23%	23%	23%	23%	23%	19%	21%	20%	20%	20%
Allianz SNA	11%	11%	11%	11%	11%	10%	10%	10%	10%	10%
Phenicienne	14%	14%	14%	14%	14%	15%	15%	15%	15%	15%
Saudi Arabia Ins. Co.		37%	37%	37%	37%		33%	35%	34%	34%
Fidelity	10%	11%	10%	10%	10%	10%	12%	12%	12%	12%
Berytus		13%	13%	13%	13%		13%	13%	13%	13%
Bankers	12%	10%	16%	16%	13%	15%	10%	9%	12%	11%
Overseas		65%		65%	65%		40%		39%	40%
Arope	28%	27%	16%	12%	20%	18%	30%	19%	17%	21%
AXA ME	16%	16%	16%	16%	16%	14%	14%	14%	13%	14%
LIA	4%	7%	8%	8%	6%	13%	10%	8%	9%	10%
UCA	19%	29%	17%	29%	26%	20%	25%	18%	19%	21%
Byblos		-57%	-57%	-57%	-57%		13%	11%	24%	16%
North	22%	22%	23%	25%	23%	19%	19%	19%	19%	19%
Cumberland		12%	13%	14%	13%		11%	13%	14%	12%
Assurex	14%	17%	18%	17%	17%	14%	15%	15%	15%	15%
United		25%	36%	27%	30%		25%	25%	25%	25%
Trust Compass	14%	14%	14%	14%	14%	11%	13%	13%	13%	13%
Medgulf	29%	15%	8%	36%	14%	36%	11%	4%	44%	9%
Amana	0%	11%	11%	11%	9%	3%	15%	16%	15%	14%
Security	8%	8%	8%	8%	8%	12%	6%	6%	6%	7%
ADIR	19%	24%	24%	17%	21%	17%	17%	17%	17%	17%
Burgan	0%	13%	13%	13%	11%	11%	18%	18%	17%	16%
Capital	14%	15%	15%	15%	15%	15%	15%	15%	15%	15%
GroupMed		12%	170%	13%	63%		7%	7%	7%	7%
UFA	2%	22%	20%	24%	22%	3%	19%	19%	19%	19%
CLA	42%	4%	4%	4%	20%	24%	37%	19%	26%	26%
Bahria				5%	5%				5%	5%
Victoire	15%	19%	14%	25%	18%	15%	18%	16%	20%	18%
ATI	31%	24%	24%	25%	25%	37%	45%	37%	45%	43%
Fajr EL Khalij	519%	582%		792%	588%	490%	490%	490%	490%	490%
Confidence	10%	9%	9%	9%	9%	9%	8%	8%	9%	8%
Beirut Life	11%				11%	5%				5%
ALIG		10%	10%	10%	10%		12%	11%	12%	12%
Bancassurance	9%				9%	6%				6%
SGBL Ins.	31%				31%	41%				41%
LCI				88%	88%				51%	51%
AIG				594%	594%				210%	210%
RL360	20%				20%	12%				12%
Total	15%	14%	15%	14%	15%	14%	14%	11%	15%	13%

k) Ratio of Acquisition and Administration Expenses to Gross Written Premiums:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	19%	36%	16%	24%	26%	17%	37%	19%	25%	26%
Cigna ME			207%		207%			93%		93%
ALICO	39%		13%	42%	35%	34%		13%	42%	32%
AL Ittihad Al Watani	7%		-17%		15591%	12%		2%		323%
Libano - Suisse	33%	52%	38%	48%	41%	30%	48%	34%	42%	37%
Mearco		62%	52%	62%	60%		52%	43%	51%	50%
AL Mashrek	36%	36%	32%	32%	35%	40%	46%	33%	43%	42%
Commercial	32%	51%	39%	45%	42%	31%	49%	39%	44%	41%
Allianz SNA	20%	43%	25%	38%	25%	20%	43%	25%	38%	25%
Phenicienne	69%	45%	28%	42%	42%	66%	47%	30%	44%	43%
Saudi Arabia Ins. Co.		59%	56%	59%	58%		61%	50%	53%	55%
Fidelity	48%	46%	29%	42%	40%	37%	47%	30%	41%	39%
Berytus		51%	37%	28%	47%		54%	36%	28%	49%
Bankers	33%	40%	38%	37%	38%	33%	40%	26%	33%	32%
Overseas		71%		70%	71%		52%		49%	51%
Arope	34%	48%	20%	21%	29%	23%	48%	26%	27%	31%
AXA ME	31%	46%	32%	46%	37%	29%	44%	26%	42%	33%
LIA	19%	33%	21%	27%	23%	24%	36%	18%	26%	25%
UCA	27%	55%	19%	45%	43%	28%	49%	23%	30%	35%
Byblos		-57%	-57%	-57%	-57%		13%	11%	24%	16%
North	33%	48%	50%	49%	48%	26%	46%	43%	38%	42%
Cumberland		38%	32%	37%	35%		39%	30%	37%	33%
Assurex	24%	48%	34%	42%	41%	27%	45%	31%	40%	38%
United		30%	38%	38%	35%		33%	28%	33%	30%
Trust Compass	27%	43%	27%	42%	37%	15%	42%	26%	32%	31%
Medgulf	35%	38%	18%	52%	26%	42%	36%	9%	62%	16%
Amana	72%	44%	29%	41%	46%	63%	49%	33%	44%	47%
Security	55%	47%	28%	35%	44%	64%	45%	28%	36%	43%
ADIR	26%	34%	29%	15%	27%	21%	33%	27%	23%	25%
Burgan	0%	30%	15%	16%	17%	11%	38%	22%	20%	23%
Capital	36%	46%	19%	29%	33%	32%	44%	23%	32%	35%
GroupMed		15%	190%	20%	74%		12%	8%	12%	9%
UFA	12%	51%	30%	40%	40%	10%	46%	29%	31%	36%
CLA	48%	24%	13%	24%	33%	29%	57%	29%	49%	39%
Bahria				13%	13%				17%	17%
Victoire	18%	35%	34%	40%	35%	19%	35%	36%	35%	34%
ATI	31%	39%	25%	37%	32%	36%	62%	40%	50%	52%
Fajr EL Khalij	529%	582%		836%	603%	499%	490%	490%	497%	496%
Confidence	71%	35%	69%	14%	48%	70%	44%	69%	15%	54%
Beirut Life	40%				40%	34%				34%
ALIG		49%	28%	34%	41%		45%	26%	32%	36%
Bancassurance	13%				13%	11%				11%
SGBL Ins.	31%				31%	42%				42%
LCI				105%	105%				66%	66%
AIG				596%	596%				208%	208%
RL360	28%				28%	21%				21%
Total	29%	43%	29%	34%	33%	26%	44%	22%	35%	30%

L) Ratio of Net Investment Income to Gross Written Premiums:

Company Name	Current Quarter Q4 2020					Year-to-date as of Q4 2020				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
Arabia	-52%	0%	0%	0%	-6%	-11%	0%	0%	0%	-2%
Cigna ME			26%		26%			18%		18%
ALICO	67%		0%	0%	47%	17%		0%	0%	12%
AL Ittihad Al Watani	0%		-7%		6806%	0%		1%		127%
Libano - Suisse	1%	3%	4%	4%	3%	2%	3%	3%	3%	3%
Mearco		8%	8%	8%	8%		7%	7%	7%	7%
AL Mashrek	-1%	-1%	-2%	-1%	-1%	-1%	-1%	-1%	-1%	-1%
Commercial	-31%	-31%	-31%	-31%	-31%	-17%	-12%	-9%	-12%	-11%
Allianz SNA	83%	14%	5%	66%	45%	-89%	8%	2%	33%	-34%
Phenicienne	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Saudi Arabia Ins. Co.		15%	15%	15%	15%		14%	14%	13%	14%
Fidelity	-1%	33%	44%	40%	35%	2%	4%	4%	4%	4%
Berytus		2%	2%	2%	2%		1%	1%	1%	1%
Bankers	35%	2%	4%	4%	7%	15%	3%	3%	4%	5%
Overseas		2%		2%	2%		4%		7%	5%
Arope	0%	1%	2%	2%	1%	0%	2%	2%	2%	2%
AXA ME	53%	7%	4%	59%	22%	34%	2%	1%	13%	8%
LIA	23%	2%	1%	1%	12%	34%	5%	2%	2%	14%
UCA	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Byblos		-17%	-17%	-17%	-17%		35%	7%	11%	9%
North	1%	1%	1%	1%	1%	2%	2%	2%	2%	2%
Cumberland		0%	0%	0%	0%		0%	0%	0%	0%
Assurex	-5%	3%	3%	3%	2%	1%	3%	3%	3%	3%
United		38%	43%	43%	41%		10%	10%	10%	10%
Trust Compass	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%
Medgulf	-1%	0%	0%	13%	1%	2%	0%	0%	5%	1%
Amana	0%	7%	7%	7%	6%	0%	4%	3%	4%	3%
Security	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
ADIR	138%	-9%	-9%	-9%	58%	42%	10%	12%	14%	28%
Burgan	0%	2%	3%	1%	2%	0%	1%	1%	1%	1%
Capital	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
GroupMed		2%	27%	0%	9%		1%	2%	0%	1%
UFA	6%	-1%	-1%	-1%	-1%	4%	-3%	-2%	-3%	-2%
CLA	45%	10%	10%	10%	25%	60%	28%	21%	24%	44%
Bahria				1%	1%				3%	3%
Victoire	2%	2%	2%	3%	2%	2%	1%	1%	2%	1%
ATI	36%	11%	11%	11%	16%	54%	6%	9%	9%	11%
Fajr EL Khalij	321%	527%		1213%	544%	225%	104%	74%	85%	133%
Confidence	2%	2%	2%	2%	2%	3%	0%	2%	32%	2%
Beirut Life	-34%				-34%	10%				11%
ALIG		0%	0%	0%	0%		0%	0%	0%	0%
Bancassurance	-15%				-15%	-137%				-137%
SGBL Ins.	45%				45%	13%				13%
LCI				12%	12%				2%	2%
AIG				0%	0%				2%	2%
RL360	61%				61%	33%				33%
Total	37%	5%	5%	10%	14%	-21%	2%	2%	5%	-4%