



INSURANCE CONTROL COMMISSION  
لجنة مراقبة هيئات الضمان

## **INSURANCE SECTOR**

### **QUARTERLY REPORT**

4th Quarter 2021

Numbers are in LBP

## a) Number of Subject Matters:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	5,233	16,786	6,505	1,883	30,407	6,748	72,000	19,862	7,198	105,808
Cigna ME	0	0	309	0	309	0	0	782	0	782
ALICO	23,770	0	2,059	9,118	34,947	96,785	0	17,356	30,942	145,083
AL Ittihad Al Watani	0	0	0	0	0	0	0	0	0	0
Libano - Suisse	3,867	10,195	1,665	4,082	19,809	22,991	38,548	25,512	17,845	104,896
Mearco	0	9,580	378	9,913	19,871	0	25,913	1,584	12,542	40,039
AL Mashrek	2,011	33,127	9,660	1,804	46,602	9,164	132,251	40,428	7,376	189,219
Commercial	208	4,651	1,701	4,325	10,885	696	21,202	15,395	15,042	52,335
Allianz	5,608	8,103	19,663	8,054	41,428	23,737	33,360	79,439	38,033	174,569
Phenicienne	1,166	15,980	71	491	17,708	3,633	48,175	3,960	5,491	61,259
Saudi Arabia	0	2,525	184	15,690	18,399	0	8,771	403	36,948	46,122
Fidelity	3,009	70,273	9,711	4,095	87,088	31,635	288,013	38,622	15,289	373,559
Berytus	0	43,641	329	284	44,254	0	180,116	1,778	1,340	183,234
Bankers	478	66,994	3,910	5,657	77,039	2,111	298,346	18,077	24,334	342,868
Overseas	0	261	0	24	285	0	2,738	0	114	2,852
Arope	5,865	41,588	7,805	9,456	64,714	23,507	136,098	19,380	37,230	216,215
AXA ME	25	11,244	1,747	3,324	16,340	183	49,711	7,927	13,057	70,878
LIA	22,882	58,374	16,906	23,407	121,569	29,702	131,272	48,361	67,207	276,542
UCA	446	4,526	2,739	2,347	10,058	3,519	26,057	9,411	9,574	48,561
Byblos	0	22	0	4	26	0	88	5	21	114
North	2,693	7,712	2,853	1,323	14,581	9,243	28,984	12,494	4,410	55,131
Cumberland	0	11,505	3,211	532	15,248	0	44,408	13,165	2,250	59,823
Assurex	0	0	0	0	0	98,573	73,494	14,356	5,354	191,777
United	0	1,803	195	445	2,443	0	7,214	1,231	2,303	10,748
Trust Compass	152	12,073	568	534	13,327	892	46,144	2,794	2,493	52,323
Medgulf	3,565	12,369	10,698	1,725	28,357	9,292	54,492	96,801	7,572	168,157
Amana	0	18,961	308	615	19,884	1,042	73,848	2,966	2,668	80,524
Security	10,553	119,382	11,289	2,259	143,483	32,484	290,072	29,597	8,665	360,818
ADIR	1,607	12,170	766	3,650	18,193	6,938	46,549	2,975	15,724	72,186
Burgan	52	5,363	592	93	6,100	155	21,381	16,772	508	38,816
Capital	825	10,368	2,316	1,332	14,841	3,536	40,841	4,723	6,373	55,473
GroupMed	0	915	4,393	616	5,924	0	4,497	56,626	2,136	63,259
UFA	0	0	0	0	0	141	64,531	5,120	8,220	78,012
CLA	2,749	1,743	165	1,437	6,094	10,885	7,683	375	11,593	30,536
Bahria	0	0	0	212	212	0	0	0	742	742
Victoire	51	10,850	2,317	751	13,969	266	38,393	8,304	2,836	49,799
ATI	112	1,814	14	1,205	3,145	674	7,355	64	1,296	9,389
Fajr EL Khalij	52	1	0	21	74	110	5	1	155	271
Confidence	8,797	55,631	8,783	8,882	82,093	29,830	149,178	29,768	19,269	228,045
Beirut Life	4,108	0	0	0	4,108	29,436	0	0	0	29,436
ALIG	0	10,483	1,555	1,972	14,010	0	56,886	9,360	8,972	75,218
Bancassurance	428	0	0	0	428	1,837	0	0	0	1,837
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	73	73	0	0	0	242	242
AIG	0	0	0	0	0	0	0	0	54	54
RL360	311	0	0	0	311	1,260	0	0	0	1,260
<b>Total</b>	<b>110,623</b>	<b>691,013</b>	<b>135,365</b>	<b>131,635</b>	<b>1,068,636</b>	<b>491,005</b>	<b>2,548,614</b>	<b>655,774</b>	<b>453,418</b>	<b>4,148,811</b>

## b) Number of Claims Reported :

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	8	3,334	5,593	378	9,313	20	10,639	21,860	1,614	34,133
Cigna ME	0	0	1,167	0	1,167	0	0	5,594	0	5,594
ALICO	22	0	17,635	43	17,700	175	0	65,674	152	66,001
AL Ittihad Al Watani	0	0	0	0	0	0	2	0	0	2
Libano - Suisse	5	1,624	8,089	408	10,126	22	7,113	39,203	936	47,274
Mearco	0	745	221	85	1,051	0	3,070	786	205	4,061
AL Mashrek	1	4,427	2,460	836	7,724	23	18,470	11,586	2,282	32,361
Commercial	21	775	2,243	202	3,241	76	3,294	8,818	636	12,824
Allianz	6	1,418	14,071	565	16,060	49	5,855	57,251	2,093	65,248
Phenicienne	0	658	210	13	881	3	8,886	3,785	625	13,299
Saudi Arabia	0	240	532	76	848	0	1,062	1,270	309	2,641
Fidelity	12	5,302	9,791	944	16,049	87	23,453	41,412	3,193	68,145
Berytus	0	3,056	193	68	3,317	0	13,113	809	323	14,245
Bankers	22	10,466	18,900	361	29,749	65	38,939	85,921	2,133	127,058
Overseas	0	149	0	0	149	0	587	0	25	612
Arope	554	4,951	5,982	876	12,363	3,642	21,132	31,308	2,357	58,439
AXA ME	304	2,007	16,506	604	19,421	1,715	8,182	79,107	2,149	91,153
LIA	6,876	5,837	11,984	1,645	26,342	14,961	17,121	35,788	4,203	72,073
UCA	2	699	308	183	1,192	15	2,801	1,833	521	5,170
Byblos	0	0	20	0	20	0	0	102	2	104
North	0	819	1,035	65	1,919	4	3,697	5,204	243	9,148
Cumberland	0	1,297	4,142	128	5,567	0	4,930	17,892	428	23,250
Assurex	0	0	0	0	0	13	5,463	12,271	977	18,724
United	0	253	210	61	524	0	1,159	881	238	2,278
Trust Compass	0	1,454	624	165	2,243	1	5,851	2,635	862	9,349
Medgulf	10	2,156	29,409	633	32,208	67	7,839	133,102	2,193	143,201
Amana	0	1,824	331	168	2,323	0	9,120	1,320	526	10,966
Security	113	3,494	1,970	433	6,010	354	13,950	13,258	1,378	28,940
ADIR	6,364	2,813	699	67	9,943	25,740	12,235	3,708	610	42,293
Burgan	2	620	10,249	59	10,930	15	2,484	46,710	263	49,472
Capital	6	1,618	1,090	82	2,796	29	7,110	5,468	331	12,938
GroupMed	0	144	28,391	38	28,573	0	572	90,775	140	91,487
UFA	0	0	0	0	0	8	11,174	4,961	301	16,444
CLA	209	274	62	6	551	550	1,265	263	18	2,096
Bahria	0	0	0	55	55	0	0	0	205	205
Victoire	0	464	101	47	612	0	1,851	453	188	2,492
ATI	0	93	90	29	212	0	348	338	105	791
Fajr EL Khalij	0	1	3	1	5	0	1	6	14	21
Confidence	82	136	21	14	253	387	1,915	107	45	2,454
Beirut Life	400	0	0	0	400	754	0	0	0	754
ALIG	0	1,707	1,943	558	4,208	0	8,487	8,158	1,832	18,477
Bancassurance	22,109	0	0	0	22,109	38,200	0	0	0	38,200
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	38	38	0	0	0	98	98
AIG	0	0	0	37	37	0	0	0	143	143
RL360	1	0	0	0	1	10	0	0	0	10
<b>Total</b>	<b>37,129</b>	<b>64,855</b>	<b>196,275</b>	<b>9,971</b>	<b>308,230</b>	<b>86,985</b>	<b>283,170</b>	<b>839,617</b>	<b>34,896</b>	<b>1,244,668</b>

## c) Gross Written Premiums:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	1,248	9,850	5,420	3,055	19,573	5,945	37,239	22,191	17,038	82,413
Cigna ME	0	0	426	0	426	0	0	2,328	0	2,328
ALICO	31,067	0	10,091	8,944	50,102	123,188	0	32,193	29,169	184,551
AL Ittihad Al Watani	-2	0	0	0	-2	73	0	196	0	269
Libano - Suisse	2,561	3,911	11,531	2,106	20,110	10,527	16,253	47,705	11,407	85,892
Mearco	0	2,185	341	891	3,417	0	7,274	1,761	2,847	11,882
AL Mashrek	822	12,475	3,150	2,565	19,011	1,586	41,339	13,755	9,211	65,892
Commercial	260	1,429	1,719	1,952	5,359	1,817	5,864	13,764	6,716	28,160
Allianz	12,626	5,089	18,238	4,356	40,308	77,451	20,696	77,627	20,971	196,746
Phenicienne	111	4,520	590	506	5,728	565	12,147	3,746	2,055	18,513
Saudi Arabia	0	710	451	223	1,384	0	2,444	1,766	748	4,957
Fidelity	2,837	23,072	9,673	5,581	41,163	11,109	74,257	53,846	24,938	164,150
Berytus	0	5,544	274	1,613	7,431	0	18,885	1,259	5,872	26,016
Bankers	9,057	25,259	21,962	6,795	63,073	34,188	104,380	101,197	31,287	271,053
Overseas	0	105	0	28	133	0	1,166	0	357	1,523
Arope	4,970	8,893	11,203	8,024	33,090	20,890	31,867	26,130	25,357	104,244
AXA ME	4,896	6,153	9,164	5,233	25,446	17,826	25,700	63,551	29,147	136,224
LIA	6,869	16,934	9,547	10,451	43,801	30,212	47,787	38,423	38,678	155,100
UCA	153	2,274	1,276	2,249	5,952	581	8,805	2,576	15,081	27,043
Byblos	0	8	0	69	77	0	53	682	622	1,358
North	210	2,228	1,194	568	4,200	816	7,969	6,647	2,883	18,315
Cumberland	0	4,202	6,664	1,293	12,159	0	15,322	31,649	3,881	50,851
Assurex	0	0	0	0	0	490	16,753	16,704	10,121	44,069
United	0	876	629	327	1,832	0	3,320	3,672	1,688	8,681
Trust Compass	114	6,287	1,522	719	8,643	2,603	16,418	8,099	3,540	30,659
Medgulf	1,891	5,166	18,577	2,869	28,503	4,983	18,858	162,685	10,600	197,125
Amana	1,099	4,628	454	761	6,942	1,670	16,344	3,049	2,689	23,752
Security	2,616	14,705	4,329	1,439	23,089	8,900	40,435	18,456	6,132	73,923
ADIR	7,584	5,677	1,172	2,922	17,355	29,294	21,600	5,409	13,275	69,578
Burgan	297	2,022	1,458	700	4,478	2,766	5,616	7,221	3,385	18,988
Capital	511	5,094	2,970	1,502	10,077	2,738	16,707	6,916	5,812	32,174
GroupMed	0	511	-929	1,012	594	0	2,336	131,578	6,027	139,942
UFA	45	8,119	3,785	4,100	16,049	642	23,688	9,965	12,528	46,823
CLA	2,082	711	302	2,333	5,427	6,831	2,665	482	3,892	13,869
Bahria	0	0	0	8,655	8,655	0	0	0	32,159	32,159
Victoire	86	2,395	655	496	3,632	466	6,454	3,153	1,906	11,979
ATI	2	216	11	134	363	22	863	115	605	1,605
Fajr EL Khalij	15	0	0	60	74	42	1	28	320	391
Confidence	877	4,861	486	124	6,348	2,924	10,823	1,618	362	15,728
Beirut Life	3,487	0	0	0	3,487	14,960	0	0	0	14,960
ALIG	0	3,062	801	2,017	5,879	0	18,390	10,756	12,189	41,335
Bancassurance	13,977	0	0	0	13,977	103,984	0	0	0	103,984
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	4,465	4,465	0	0	0	9,138	9,138
AIG	0	0	0	0	0	0	0	0	138	138
RL360	1,055	0	0	0	1,055	4,585	0	0	0	4,585
<b>Total</b>	<b>113,422</b>	<b>199,169</b>	<b>159,136</b>	<b>101,138</b>	<b>572,865</b>	<b>524,676</b>	<b>700,718</b>	<b>932,898</b>	<b>414,772</b>	<b>2,573,065</b>

## d) Benefits Paid:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	701	5,868	1,984	1,476	10,028	2,876	14,587	10,377	6,559	34,399
Cigna ME	0	0	549	0	549	0	0	2,303	0	2,303
ALICO	19,694	0	6,173	398	26,265	62,972	0	18,069	4,058	85,099
AL Ittihad Al Watani	0	2	0	0	2	0	217	51	0	268
Libano - Suisse	2,206	3,107	8,036	2,177	15,526	6,621	19,222	28,234	5,716	59,794
Mearco	0	1,032	508	66	1,606	0	3,266	1,223	1,312	5,801
AL Mashrek	424	7,147	2,262	236	10,070	1,186	23,626	7,755	2,282	34,848
Commercial	240	3,765	2,294	2,009	8,307	1,017	10,514	7,333	3,871	22,735
Allianz	34,190	2,052	11,221	4,146	51,609	160,022	9,003	44,399	46,056	259,481
Phenicienne	0	2,067	406	1,448	3,921	14	5,763	1,913	1,701	9,391
Saudi Arabia	0	254	321	57	631	0	858	878	291	2,027
Fidelity	766	10,258	4,931	6,709	22,664	4,175	33,534	24,801	32,063	94,572
Berytus	0	4,359	155	1,210	5,723	0	11,462	559	1,391	13,411
Bankers	3,474	19,215	14,074	16,546	53,309	11,867	49,026	50,127	56,660	167,680
Overseas	0	173	0	12	184	0	465	0	145	609
Arope	3,897	4,767	-435	6,786	15,015	26,465	19,063	10,582	43,251	99,362
AXA ME	6,779	6,709	9,671	14,131	37,289	17,568	19,472	40,794	30,427	108,260
LIA	37,556	12,463	6,950	28,098	85,068	71,486	31,295	21,065	46,627	170,473
UCA	66	1,410	523	11,811	13,811	173	4,035	1,946	22,545	28,699
Byblos	0	0	19	0	19	0	0	134	18	152
North	0	1,795	834	214	2,843	98	5,239	3,232	725	9,293
Cumberland	0	3,608	3,087	398	7,092	0	9,600	17,834	1,584	29,018
Assurex	0	0	0	0	0	311	6,187	6,309	1,970	14,776
United	0	793	842	708	2,342	0	3,306	2,239	5,072	10,617
Trust Compass	0	1,845	1,861	243	3,949	15	5,780	5,673	967	12,435
Medgulf	2,152	3,301	27,915	1,330	34,698	13,498	10,621	103,402	7,693	135,214
Amana	0	3,621	404	121	4,147	80	9,360	1,744	839	12,024
Security	3,526	8,719	23,828	2,231	38,303	3,935	22,646	29,321	4,640	60,541
ADIR	10,019	7,814	533	1,814	20,181	38,570	25,462	2,659	7,162	73,853
Burgan	63	1,338	1,220	48	2,668	1,024	3,660	4,267	1,060	10,012
Capital	287	3,380	1,167	1,123	5,957	2,375	9,579	5,108	5,976	23,038
GroupMed	0	431	4,003	3,376	7,810	0	1,115	28,982	3,859	33,956
UFA	352	5,271	5,467	1,415	12,505	577	13,876	6,228	3,508	24,189
CLA	1,164	583	88	314	2,149	2,739	1,962	365	403	5,470
Bahria	0	0	0	5,020	5,020	0	0	0	10,852	10,852
Victoire	0	722	480	191	1,392	0	2,137	2,125	941	5,203
ATI	0	148	23	15	186	0	351	170	68	589
Fajr EL Khalij	0	-100	2	6	-92	0	0	26	6	32
Confidence	222	1,185	112	225	1,745	1,033	3,744	529	254	5,559
Beirut Life	1,945	0	0	0	1,945	4,950	0	0	0	4,950
ALIG	0	2,492	1,392	1,905	5,789	0	8,449	5,522	13,607	27,579
Bancassurance	40,911	0	0	0	40,911	127,989	0	0	0	127,989
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	611	611	0	0	0	35	35
AIG	0	0	0	-78	-78	0	0	0	1,139	1,139
RL360	115	0	0	0	115	361	0	0	0	361
<b>Total</b>	<b>170,751</b>	<b>131,591</b>	<b>142,898</b>	<b>118,546</b>	<b>563,785</b>	<b>563,995</b>	<b>398,483</b>	<b>498,277</b>	<b>377,333</b>	<b>1,838,087</b>

## e) Acquisition Expenses:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	199	2,564	393	679	3,835	1,229	9,833	2,343	2,551	15,956
Cigna ME	0	0	29	0	29	0	0	114	0	114
ALICO	7,834	0	950	3,166	11,950	29,219	0	2,589	10,624	42,433
AL Ittihad Al Watani	-1	0	0	0	-1	5	0	0	0	5
Libano - Suisse	211	1,071	1,520	516	3,319	727	4,244	5,669	2,395	13,035
Mearco	0	587	46	224	857	0	1,880	258	670	2,807
AL Mashrek	152	4,341	940	1,104	6,537	339	13,322	2,992	3,275	19,928
Commercial	39	293	313	444	1,090	482	1,921	2,827	1,854	7,084
Allianz	1,729	1,512	2,538	1,044	6,823	7,694	6,198	11,105	5,551	30,547
Phenicienne	49	1,227	61	136	1,473	261	3,439	539	577	4,815
Saudi Arabia	0	182	86	38	306	0	645	250	136	1,031
Fidelity	1,270	7,152	1,711	1,603	11,737	3,911	24,108	8,956	6,498	43,473
Berytus	0	1,980	48	147	2,176	0	6,443	231	461	7,135
Bankers	1,675	7,461	3,103	1,426	13,665	8,212	29,883	15,139	6,378	59,613
Overseas	0	3	0	3	6	0	112	0	6	117
Arope	442	1,807	319	753	3,320	1,271	5,673	1,585	2,630	11,159
AXA ME	296	1,821	1,559	1,510	5,186	1,831	7,669	8,263	7,482	25,245
LIA	418	4,808	1,456	2,313	8,995	2,108	12,905	4,536	7,384	26,934
UCA	12	520	64	326	921	46	2,125	166	1,249	3,586
Byblos	0	0	0	0	0	0	0	0	0	0
North	138	329	338	190	995	179	1,749	1,459	633	4,020
Cumberland	0	1,055	1,320	207	2,583	0	3,899	5,639	718	10,256
Assurex	0	0	0	0	0	94	4,980	2,565	1,902	9,541
United	0	38	17	27	81	0	169	77	105	352
Trust Compass	21	1,742	182	246	2,191	121	4,487	1,055	805	6,468
Medgulf	137	1,090	1,236	454	2,916	312	3,845	5,978	2,059	12,195
Amana	915	1,465	86	261	2,727	1,247	5,046	550	761	7,604
Security	2,538	16,067	4,606	1,099	24,310	5,424	24,905	7,473	2,355	40,158
ADIR	228	285	153	370	1,036	1,095	1,258	645	1,575	4,573
Burgan	16	301	43	29	389	42	894	147	105	1,188
Capital	142	1,247	99	237	1,724	477	4,688	561	1,264	6,990
GroupMed	0	5	471	27	503	0	45	1,339	281	1,665
UFA	6	2,312	432	517	3,267	47	6,783	1,242	1,421	9,494
CLA	112	148	27	459	746	323	556	48	899	1,826
Bahria	0	0	0	1,965	1,965	0	0	0	5,130	5,130
Victoire	3	457	121	75	656	16	1,190	663	285	2,154
ATI	0	41	5	6	51	0	124	6	8	137
Fajr EL Khalij	0	0	0	1	2	3	0	0	4	7
Confidence	544	852	298	7	1,701	1,798	1,693	985	24	4,501
Beirut Life	1,022	0	0	0	1,022	4,233	0	0	0	4,233
ALIG	0	968	152	438	1,558	0	5,818	1,547	2,260	9,625
Bancassurance	688	0	0	0	688	3,908	0	0	0	3,908
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	1,193	1,193	0	0	0	1,898	1,898
AIG	0	0	0	0	0	0	0	0	1	1
RL360	150	0	0	0	150	210	0	0	0	210
<b>Total</b>	<b>20,985</b>	<b>65,729</b>	<b>24,723</b>	<b>23,244</b>	<b>134,680</b>	<b>76,864</b>	<b>202,529</b>	<b>99,543</b>	<b>84,215</b>	<b>463,151</b>

## f) Administration Expenses:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	162	409	212	86	870	921	2,316	1,380	1,060	5,678
Cigna ME	0	0	1,188	0	1,188	0	0	3,253	0	3,253
ALICO	5,683	0	391	108	6,182	25,231	0	1,814	1,086	28,131
AL Ittihad Al Watani	0	381	9	71	461	3	1,092	16	203	1,314
Libano - Suisse	591	977	2,877	569	5,014	2,498	3,227	9,470	2,264	17,459
Mearco	0	249	39	102	389	0	1,177	332	456	1,965
AL Mashrek	113	1,652	405	337	2,507	223	5,821	1,937	1,297	9,278
Commercial	180	992	1,194	1,355	3,721	582	2,132	4,277	2,573	9,564
Allianz	1,979	689	2,506	623	5,797	8,048	2,151	8,066	2,179	20,443
Phenicienne	20	815	70	91	997	83	1,868	498	309	2,757
Saudi Arabia	0	172	109	54	335	0	591	427	181	1,199
Fidelity	397	3,068	1,428	786	5,679	1,278	8,843	6,412	2,970	19,502
Berytus	0	1,083	54	315	1,452	0	2,938	192	886	4,016
Bankers	2,085	6,192	5,819	1,778	15,875	3,915	11,954	11,589	3,562	31,019
Overseas	0	126	0	34	160	0	570	0	144	715
Arope	3,227	3,909	2,298	2,055	11,490	11,187	13,047	8,248	7,115	39,596
AXA ME	1,753	2,204	3,282	1,874	9,113	4,156	5,844	13,371	6,285	29,656
LIA	1,295	2,301	1,439	1,518	6,553	4,243	5,829	4,465	4,483	19,019
UCA	70	529	247	718	1,564	231	1,663	820	2,247	4,962
Byblos	0	17	0	147	164	0	58	26	200	284
North	63	641	419	191	1,314	168	1,641	1,369	594	3,772
Cumberland	0	535	986	200	1,721	0	1,680	3,817	519	6,016
Assurex	0	0	0	0	0	57	1,957	1,951	1,182	5,148
United	0	255	221	107	583	0	808	893	411	2,111
Trust Compass	12	673	163	77	924	238	1,752	830	366	3,186
Medgulf	1,185	936	2,656	1,956	6,734	2,889	2,807	7,790	6,093	19,579
Amana	0	1,793	176	295	2,265	18	3,672	540	609	4,840
Security	879	208	70	28	1,185	2,446	927	423	141	3,937
ADIR	1,261	1,160	745	1,566	4,731	5,451	4,669	2,731	6,573	19,424
Burgan	0	289	209	100	598	290	1,858	1,473	1,153	4,774
Capital	239	1,626	747	543	3,154	429	2,620	1,085	911	5,045
GroupMed	0	241	12,282	608	13,131	0	320	18,026	826	19,171
UFA	49	2,458	1,149	1,305	4,961	49	4,745	1,996	2,509	9,299
CLA	1,343	-10	-4	-31	1,298	2,422	1,564	167	1,048	5,200
Bahria	0	0	0	901	901	0	0	0	2,572	2,572
Victoire	10	116	52	27	206	72	699	287	184	1,243
ATI	2	185	15	115	317	10	422	58	269	759
Fajr EL Khalij	35	1	5	170	211	89	3	58	669	818
Confidence	75	393	39	10	517	300	1,027	163	37	1,528
Beirut Life	274	0	0	0	274	816	0	0	0	816
ALIG	0	753	197	496	1,446	0	2,273	1,124	1,440	4,837
Bancassurance	2,141	0	0	0	2,141	6,082	0	0	0	6,082
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	1,913	1,913	0	0	0	3,550	3,550
AIG	0	0	0	243	243	0	0	0	1,159	1,159
RL360	247	0	0	0	247	534	0	0	0	534
<b>Total</b>	<b>25,372</b>	<b>38,019</b>	<b>43,694</b>	<b>23,441</b>	<b>130,527</b>	<b>84,959</b>	<b>106,563</b>	<b>121,373</b>	<b>72,314</b>	<b>385,209</b>

## g) Net Investment Income:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	327	261	154	117	859	1,240	306	183	140	1,869
Cigna ME	0	0	32	0	32	0	0	126	0	126
ALICO	-4,466	0	0	0	-4,466	3,461	0	0	0	3,461
AL Ittihad Al Watani	3	98	2	18	121	3	270	2	50	325
Libano - Suisse	459	-796	-2,330	-633	-3,300	493	650	1,908	456	3,507
Mearco	0	17	3	7	26	0	88	26	34	148
AL Mashrek	-16	-296	-86	-63	-461	-25	-651	-216	-145	-1,037
Commercial	213	1,171	1,409	1,599	4,392	488	1,976	3,649	2,493	8,605
Allianz	3,591	343	608	721	5,263	15,145	1,033	1,939	2,768	20,885
Phenicienne	0	0	0	0	0	0	0	0	0	0
Saudi Arabia	0	101	64	32	197	0	348	252	106	706
Fidelity	373	7,888	5,207	2,492	15,959	1,845	11,607	8,417	3,898	25,766
Berytus	0	13	1	4	17	0	140	10	38	188
Bankers	582	868	796	246	2,492	4,573	2,281	2,211	684	9,749
Overseas	0	16	0	4	21	0	47	0	23	69
Arope	0	58	84	55	196	0	272	223	216	711
AXA ME	2,567	472	467	2,228	5,734	9,069	1,411	1,565	7,588	19,633
LIA	2,252	2,765	1,458	1,487	7,962	9,992	3,458	2,044	2,053	17,547
UCA	0	3	1	4	8	0	3	1	4	8
Byblos	0	0	0	1	1	0	4	0	5	10
North	115	1,117	942	408	2,582	105	1,024	854	370	2,353
Cumberland	0	0	0	0	0	0	0	0	0	0
Assurex	0	0	0	0	0	0	0	0	0	0
United	0	422	439	185	1,047	0	1,371	1,516	697	3,584
Trust Compass	1	39	9	4	53	15	118	62	30	225
Medgulf	-83	-44	-100	-296	-524	-352	-253	-1,369	-1,965	-3,939
Amana	0	0	0	0	0	0	98	14	17	129
Security	0	0	0	0	0	0	0	0	0	0
ADIR	932	473	188	196	1,789	4,581	2,299	915	1,586	9,380
Burgan	0	0	0	0	0	0	0	0	0	0
Capital	0	0	0	0	0	0	0	0	0	0
GroupMed	0	6	207	1	213	0	13	761	1	775
UFA	25	3,920	1,084	2,021	7,051	26	-1,151	-484	-609	-2,218
CLA	589	181	77	-420	427	2,632	754	121	148	3,656
Bahria	0	0	0	-204	-204	0	0	0	-155	-155
Victoire	1	26	4	6	36	7	144	33	53	238
ATI	114	0	-2	-4	108	245	85	11	60	402
Fajr EL Khalij	25	1	8	145	179	49	1	32	367	449
Confidence	-191	-1,060	-106	-27	-1,383	-256	-1,255	-142	-33	-1,685
Beirut Life	468	0	0	0	468	1,692	0	0	0	1,692
ALIG	0	0	0	0	0	0	0	0	0	0
Bancassurance	609	0	0	0	609	3,308	0	0	0	3,308
SGBL Ins.	0	0	0	0	0	0	0	0	0	0
LCI	0	0	0	0	0	0	0	0	0	0
AIG	0	0	0	0	0	0	0	0	0	0
RL360	108	0	0	0	108	232	0	0	0	232
<b>Total</b>	<b>8,597</b>	<b>18,061</b>	<b>10,620</b>	<b>10,333</b>	<b>47,610</b>	<b>58,567</b>	<b>26,493</b>	<b>24,664</b>	<b>20,979</b>	<b>130,703</b>



## h) Ratio of Paid Claims to Gross Written Premiums:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	56%	60%	37%	48%	51%	48%	39%	47%	38%	42%
Cigna ME			129%		129%			99%		99%
ALICO	63%		61%	4%	52%	51%		56%	14%	46%
AL Ittihad Al Watani	0%				-81%	0%		26%		100%
Libano - Suisse	86%	79%	70%	103%	77%	63%	118%	59%	50%	70%
Mearco		47%	149%	7%	47%		45%	69%	46%	49%
AL Mashrek	52%	57%	72%	9%	53%	75%	57%	56%	25%	53%
Commercial	92%	264%	133%	103%	155%	56%	179%	53%	58%	81%
Allianz	271%	40%	62%	95%	128%	207%	43%	57%	220%	132%
Phenicienne	0%	46%	69%	286%	68%	2%	47%	51%	83%	51%
Saudi Arabia		36%	71%	25%	46%		35%	50%	39%	41%
Fidelity	27%	44%	51%	120%	55%	38%	45%	46%	129%	58%
Berytus		79%	56%	75%	77%		61%	44%	24%	52%
Bankers	38%	76%	64%	243%	85%	35%	47%	50%	181%	62%
Overseas		165%		41%	139%		40%		41%	40%
Arope	78%	54%	-4%	85%	45%	127%	60%	40%	171%	95%
AXA ME	138%	109%	106%	270%	147%	99%	76%	64%	104%	79%
LIA	547%	74%	73%	269%	194%	237%	65%	55%	121%	110%
UCA	43%	62%	41%	525%	232%	30%	46%	76%	149%	106%
Byblos		0%		0%	25%		0%	20%	3%	11%
North	0%	81%	70%	38%	68%	12%	66%	49%	25%	51%
Cumberland		86%	46%	31%	58%		63%	56%	41%	57%
Assurex						63%	37%	38%	19%	34%
United		91%	134%	216%	128%		100%	61%	300%	122%
Trust Compass	0%	29%	122%	34%	46%	1%	35%	70%	27%	41%
Medgulf	114%	64%	150%	46%	122%	271%	56%	64%	73%	69%
Amana	0%	78%	89%	16%	60%	5%	57%	57%	31%	51%
Security	135%	59%	550%	155%	166%	44%	56%	159%	76%	82%
ADIR	132%	138%	46%	62%	116%	132%	118%	49%	54%	106%
Burgan	21%	66%	84%	7%	60%	37%	65%	59%	31%	53%
Capital	56%	66%	39%	75%	59%	87%	57%	74%	103%	72%
GroupMed		84%	-431%	334%	1314%		48%	22%	64%	24%
UFA	775%	65%	144%	35%	78%	90%	59%	63%	28%	52%
CLA	56%	82%	29%	13%	40%	40%	74%	76%	10%	39%
Bahria				58%	58%				34%	34%
Victoire	0%	30%	73%	38%	38%	0%	33%	67%	49%	43%
ATI	0%	68%	212%	11%	51%	0%	41%	148%	11%	37%
Fajr EL Khalij	0%	-29586%		10%	-124%	0%	16%	94%	2%	8%
Confidence	25%	24%	23%	181%	27%	35%	35%	33%	70%	35%
Beirut Life	56%				56%	33%				33%
ALIG		81%	174%	94%	98%		46%	51%	112%	67%
Bancassurance	293%				293%	123%				123%
SGBL Ins.										
LCI				14%	14%				0%	0%
AIG									825%	825%
RL360	11%				11%	8%				8%
<b>Total</b>	<b>151%</b>	<b>66%</b>	<b>90%</b>	<b>117%</b>	<b>98%</b>	<b>107%</b>	<b>57%</b>	<b>53%</b>	<b>91%</b>	<b>71%</b>

## i) Ratio of Acquisition Expenses to Gross Written Premiums:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	16%	26%	7%	22%	20%	21%	26%	11%	15%	19%
Cigna ME			7%		7%			5%		5%
ALICO	25%		9%	35%	24%	24%		8%	36%	23%
AL Ittihad Al Watani	75%				75%	6%		0%		2%
Libano - Suisse	8%	27%	13%	25%	17%	7%	26%	12%	21%	15%
Mearco		27%	14%	25%	25%		26%	15%	24%	24%
AL Mashrek	19%	35%	30%	43%	34%	21%	32%	22%	36%	30%
Commercial	15%	21%	18%	23%	20%	27%	33%	21%	28%	25%
Allianz	14%	30%	14%	24%	17%	10%	30%	14%	26%	16%
Phenicienne	44%	27%	10%	27%	26%	46%	28%	14%	28%	26%
Saudi Arabia		26%	19%	17%	22%		26%	14%	18%	21%
Fidelity	45%	31%	18%	29%	29%	35%	32%	17%	26%	26%
Berytus		36%	18%	9%	29%		34%	18%	8%	27%
Bankers	18%	30%	14%	21%	22%	24%	29%	15%	20%	22%
Overseas		3%		11%	5%		10%		2%	8%
Arope	9%	20%	3%	9%	10%	6%	18%	6%	10%	11%
AXA ME	6%	30%	17%	29%	20%	10%	30%	13%	26%	19%
LIA	6%	28%	15%	22%	21%	7%	27%	12%	19%	17%
UCA	8%	23%	5%	14%	15%	8%	24%	6%	8%	13%
Byblos		0%		0%	0%		0%	0%	0%	0%
North	66%	15%	28%	33%	24%	22%	22%	22%	22%	22%
Cumberland		25%	20%	16%	21%		25%	18%	18%	20%
Assurex						19%	30%	15%	19%	22%
United		4%	3%	8%	4%		5%	2%	6%	4%
Trust Compass	18%	28%	12%	34%	25%	5%	27%	13%	23%	21%
Medgulf	7%	21%	7%	16%	10%	6%	20%	4%	19%	6%
Amana	83%	32%	19%	34%	39%	75%	31%	18%	28%	32%
Security	97%	109%	106%	76%	105%	61%	62%	40%	38%	54%
ADIR	3%	5%	13%	13%	6%	4%	6%	12%	12%	7%
Burgan	6%	15%	3%	4%	9%	2%	16%	2%	3%	6%
Capital	28%	24%	3%	16%	17%	17%	28%	8%	22%	22%
GroupMed		1%	-51%	3%	85%		2%	1%	5%	1%
UFA	14%	28%	11%	13%	20%	7%	29%	12%	11%	20%
CLA	5%	21%	9%	20%	14%	5%	21%	10%	23%	13%
Bahria				23%	23%				16%	16%
Victoire	3%	19%	19%	15%	18%	3%	18%	21%	15%	18%
ATI	0%	19%	41%	5%	14%	-1%	14%	5%	1%	9%
Fajr EL Khalij	3%	0%		2%	2%	6%	0%	0%	1%	2%
Confidence	62%	18%	61%	6%	27%	61%	16%	61%	7%	29%
Beirut Life	29%				29%	28%				28%
ALIG		32%	19%	22%	27%		32%	14%	19%	23%
Bancassurance	5%				5%	4%				4%
SGBL Ins.										
LCI				27%	27%				21%	21%
AIG									1%	1%
RL360	14%				14%	5%				5%
<b>Total</b>	<b>19%</b>	<b>33%</b>	<b>16%</b>	<b>23%</b>	<b>24%</b>	<b>15%</b>	<b>29%</b>	<b>11%</b>	<b>20%</b>	<b>18%</b>

## j) Ratio of Administration Expenses to Gross Written Premiums:

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	13%	4%	4%	3%	4%	16%	6%	6%	6%	7%
Cigna ME			279%		279%			140%		140%
ALICO	18%		4%	1%	12%	20%		6%	4%	15%
AL Ittihad Al Watani	0%				-24717%	4%		8%		489%
Libano - Suisse	23%	25%	25%	27%	25%	24%	20%	20%	20%	20%
Mearco		11%	11%	11%	11%		16%	19%	16%	17%
AL Mashrek	14%	13%	13%	13%	13%	14%	14%	14%	14%	14%
Commercial	69%	69%	69%	69%	69%	32%	36%	31%	38%	34%
Allianz	16%	14%	14%	14%	14%	10%	10%	10%	10%	10%
Phenicienne	18%	18%	12%	18%	17%	15%	15%	13%	15%	15%
Saudi Arabia		24%	24%	24%	24%		24%	24%	24%	24%
Fidelity	14%	13%	15%	14%	14%	12%	12%	12%	12%	12%
Berytus		20%	20%	20%	20%		16%	15%	15%	15%
Bankers	23%	25%	26%	26%	25%	11%	11%	11%	11%	11%
Overseas		120%		120%	120%		49%		40%	47%
Arope	65%	44%	21%	26%	35%	54%	41%	32%	28%	38%
AXA ME	36%	36%	36%	36%	36%	23%	23%	21%	22%	22%
LIA	19%	14%	15%	15%	15%	14%	12%	12%	12%	12%
UCA	45%	23%	19%	32%	26%	40%	19%	32%	15%	18%
Byblos		213%		213%	213%		109%	4%	32%	21%
North	30%	29%	35%	34%	31%	21%	21%	21%	21%	21%
Cumberland		13%	15%	15%	14%		11%	12%	13%	12%
Assurex						12%	12%	12%	12%	12%
United		29%	35%	33%	32%		24%	24%	24%	24%
Trust Compass	11%	11%	11%	11%	11%	9%	11%	10%	10%	10%
Medgulf	63%	18%	14%	68%	24%	58%	15%	5%	57%	10%
Amana	0%	39%	39%	39%	33%	1%	22%	18%	23%	20%
Security	34%	1%	2%	2%	5%	27%	2%	2%	2%	5%
ADIR	17%	20%	64%	54%	27%	19%	22%	50%	50%	28%
Burgan	0%	14%	14%	14%	13%	10%	33%	20%	34%	25%
Capital	47%	32%	25%	36%	31%	16%	16%	16%	16%	16%
GroupMed		47%	-1323%	60%	2209%		14%	14%	14%	14%
UFA	108%	30%	30%	32%	31%	8%	20%	20%	20%	20%
CLA	64%	-1%	-1%	-1%	24%	35%	59%	35%	27%	37%
Bahria				10%	10%				8%	8%
Victoire	12%	5%	8%	5%	6%	16%	11%	9%	10%	10%
ATI	86%	86%	136%	86%	87%	44%	49%	50%	44%	47%
Fajr EL Khalij	242%	257%		285%	283%	209%	209%	209%	209%	209%
Confidence	9%	8%	8%	8%	8%	10%	9%	10%	10%	10%
Beirut Life	8%				8%	5%				5%
ALIG		25%	25%	25%	25%		12%	10%	12%	12%
Bancassurance	15%				15%	6%				6%
SGBL Ins.										
LCI				43%	43%				39%	39%
AIG									840%	840%
RL360	23%				23%	12%				12%
<b>Total</b>	<b>22%</b>	<b>19%</b>	<b>27%</b>	<b>23%</b>	<b>23%</b>	<b>16%</b>	<b>15%</b>	<b>13%</b>	<b>17%</b>	<b>15%</b>

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

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	29%	30%	11%	25%	24%	36%	33%	17%	21%	26%
Cigna ME			286%		286%			145%		145%
ALICO	44%		13%	37%	36%	44%		14%	40%	38%
AL Ittihad Al Watani	75%				-24642%	10%		8%		491%
Libano - Suisse	31%	52%	38%	52%	41%	31%	46%	32%	41%	36%
Mearco		38%	25%	37%	36%		42%	34%	40%	40%
AL Mashrek	32%	48%	43%	56%	48%	35%	46%	36%	50%	44%
Commercial	85%	90%	88%	92%	90%	59%	69%	52%	66%	59%
Allianz	29%	43%	28%	38%	31%	20%	40%	25%	37%	26%
Phenicienne	62%	45%	22%	45%	43%	61%	44%	28%	43%	41%
Saudi Arabia		50%	43%	41%	46%		51%	38%	42%	45%
Fidelity	59%	44%	32%	43%	42%	47%	44%	29%	38%	38%
Berytus		55%	37%	29%	49%		50%	34%	23%	43%
Bankers	42%	54%	41%	47%	47%	35%	40%	26%	32%	33%
Overseas		123%		131%	125%		59%		42%	55%
Arope	74%	64%	23%	35%	45%	60%	59%	38%	38%	49%
AXA ME	42%	65%	53%	65%	56%	34%	53%	34%	47%	40%
LIA	25%	42%	30%	37%	35%	21%	39%	23%	31%	30%
UCA	53%	46%	24%	46%	42%	48%	43%	38%	23%	32%
Byblos		213%		213%	213%		109%	4%	32%	21%
North	95%	44%	63%	67%	55%	43%	43%	43%	43%	43%
Cumberland		38%	35%	32%	35%		36%	30%	32%	32%
Assurex						31%	41%	27%	30%	33%
United		33%	38%	41%	36%		29%	26%	31%	28%
Trust Compass	29%	38%	23%	45%	36%	14%	38%	23%	33%	31%
Medgulf	70%	39%	21%	84%	34%	64%	35%	8%	77%	16%
Amana	83%	70%	58%	73%	72%	76%	53%	36%	51%	52%
Security	131%	111%	108%	78%	110%	88%	64%	43%	41%	60%
ADIR	20%	25%	77%	66%	33%	22%	27%	62%	61%	34%
Burgan	6%	29%	17%	18%	22%	12%	49%	22%	37%	31%
Capital	74%	56%	28%	52%	48%	33%	44%	24%	37%	37%
GroupMed		48%	-1373%	63%	2294%		16%	15%	18%	15%
UFA	122%	59%	42%	44%	51%	15%	49%	32%	31%	40%
CLA	70%	19%	8%	18%	38%	40%	80%	45%	50%	51%
Bahria				33%	33%				24%	24%
Victoire	15%	24%	27%	21%	24%	19%	29%	30%	25%	28%
ATI	86%	104%	178%	91%	101%	43%	63%	55%	46%	56%
Fajr EL Khalij	246%	257%		287%	285%	216%	209%	209%	210%	211%
Confidence	71%	26%	70%	14%	35%	72%	25%	71%	17%	38%
Beirut Life	37%				37%	34%				34%
ALIG		56%	44%	46%	51%		44%	25%	30%	35%
Bancassurance	20%				20%	10%				10%
SGBL Ins.										
LCI				70%	70%				60%	60%
AIG									841%	841%
RL360	38%				38%	16%				16%
<b>Total</b>	<b>41%</b>	<b>52%</b>	<b>43%</b>	<b>46%</b>	<b>46%</b>	<b>31%</b>	<b>44%</b>	<b>24%</b>	<b>38%</b>	<b>33%</b>

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

Company Name	Current Quarter Q4 2021					Year-to-date as of Q4 2021				
	Life	Motor	Health	Property and Casulty	Total	Life	Motor	Health	Property and Casulty	Total
Arabia	26%	3%	3%	4%	4%	21%	1%	1%	1%	2%
Cigna ME			7%		7%			5%		5%
ALICO	-14%		0%	0%	-9%	3%		0%	0%	2%
AL Ittihad Al Watani	-161%				-6484%	4%		1%		121%
Libano - Suisse	18%	-20%	-20%	-30%	-16%	5%	4%	4%	4%	4%
Mearco		1%	1%	1%	1%		1%	1%	1%	1%
AL Mashrek	-2%	-2%	-3%	-2%	-2%	-2%	-2%	-2%	-2%	-2%
Commercial	82%	82%	82%	82%	82%	27%	34%	27%	37%	31%
Allianz	28%	7%	3%	17%	13%	20%	5%	2%	13%	11%
Phenicienne	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Saudi Arabia		14%	14%	14%	14%		14%	14%	14%	14%
Fidelity	13%	34%	54%	45%	39%	17%	16%	16%	16%	16%
Berytus		0%	0%	0%	0%		1%	1%	1%	1%
Bankers	6%	3%	4%	4%	4%	13%	2%	2%	2%	4%
Overseas		16%		16%	16%		4%		6%	5%
Arope	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%
AXA ME	52%	8%	5%	43%	23%	51%	5%	2%	26%	14%
LIA	33%	16%	15%	14%	18%	33%	7%	5%	5%	11%
UCA	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Byblos		1%		1%	1%		8%	0%	1%	1%
North	54%	50%	79%	72%	61%	13%	13%	13%	13%	13%
Cumberland		0%	0%	0%	0%		0%	0%	0%	0%
Assurex						0%	0%	0%	0%	0%
United		48%	70%	57%	57%		41%	41%	41%	41%
Trust Compass	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Medgulf	-4%	-1%	-1%	-10%	-2%	-7%	-1%	-1%	-19%	-2%
Amana	0%	0%	0%	0%	0%	0%	1%	0%	1%	1%
Security	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
ADIR	12%	8%	16%	7%	10%	16%	11%	17%	12%	13%
Burgan	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Capital	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
GroupMed		1%	-22%	0%	36%		1%	1%	0%	1%
UFA	55%	48%	29%	49%	44%	4%	-5%	-5%	-5%	-5%
CLA	28%	25%	25%	-18%	8%	39%	28%	25%	4%	26%
Bahria				-2%	-2%				0%	0%
Victoire	1%	1%	1%	1%	1%	1%	2%	1%	3%	2%
ATI	5243%	0%	-19%	-3%	30%	1105%	10%	10%	10%	25%
Fajr EL Khalij	171%	197%		244%	241%	115%	115%	115%	115%	115%
Confidence	-22%	-22%	-22%	-22%	-22%	-9%	-12%	-9%	-9%	-11%
Beirut Life	13%				13%	11%				11%
ALIG		0%	0%	0%	0%		0%	0%	0%	0%
Bancassurance	4%				4%	3%				3%
SGBL Ins.										
LCI				0%	0%				0%	0%
AIG									0%	0%
RL360	10%				10%	5%				5%
<b>Total</b>	<b>8%</b>	<b>9%</b>	<b>7%</b>	<b>10%</b>	<b>8%</b>	<b>11%</b>	<b>4%</b>	<b>3%</b>	<b>5%</b>	<b>5%</b>