

جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

# Quarterly Report

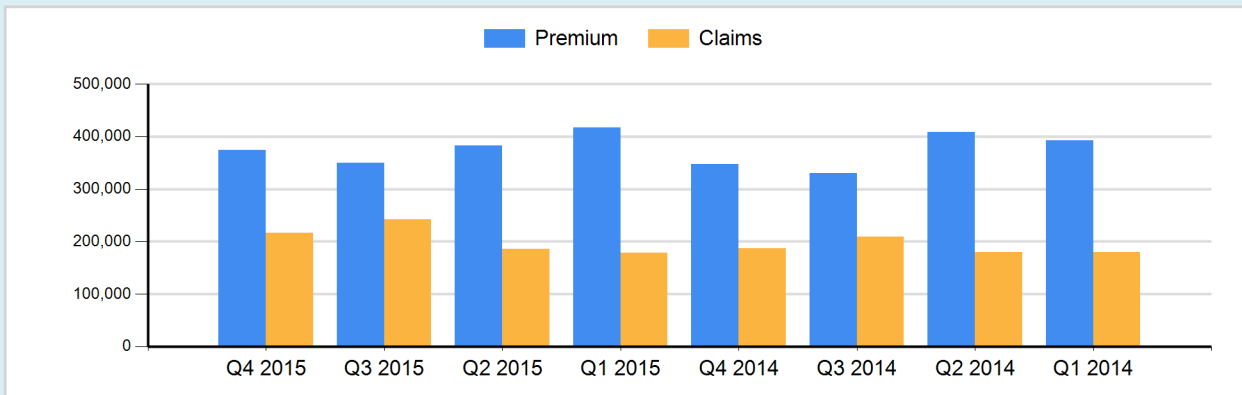
Quarter 4 2015

Hazmieh, ACAL Building,  
Mount Lebanon

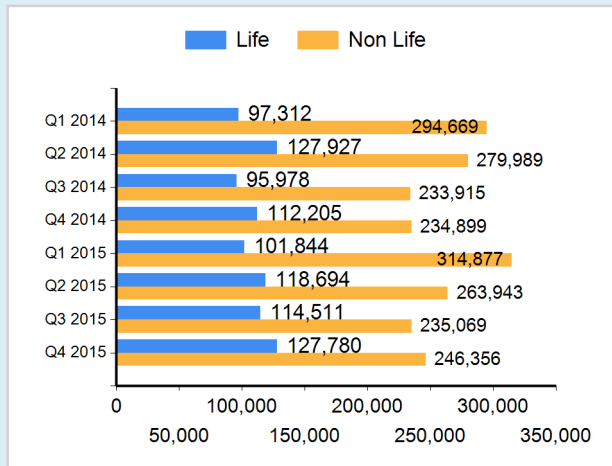
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# Key Market Figures

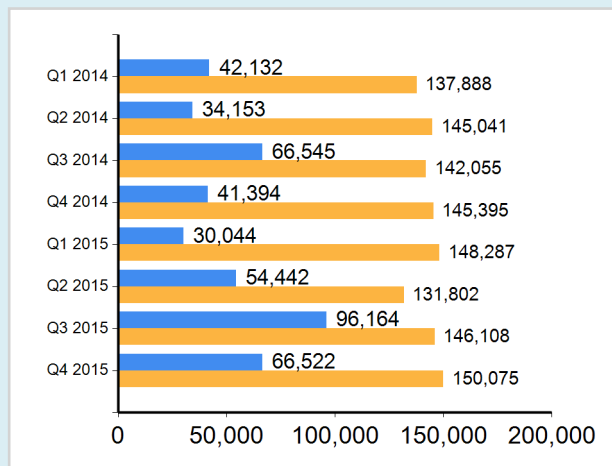
Note: All amounts in the charts are 1/1,000 scaled



Development of Life and Non Life premium of the Lebanese Insurance



Development of the paid benefits for life and non life insurance



## Quarterly Report - Q4 2015

### YTD Measures

**1,523,074,080** USD

**3 %**

Total YTD Gross Written Premium

1,476,894,336 USD(2014)

**30.4 %**

Life Share

29.3 % (2014)

**69.6 %**

Non Life Share

70.7 % (2014)

**823,444,193** USD

**9 %**

Total indemnities paid

754,601,942

USD(2014)

**22.0 %**

Claims Motor

Share

23.9 % (2014)

**37.7 %**

Claims Medical

Share

39.8 % (2014)

**126,292,683** USD

**7 %**

Total YTD Net Investment Income

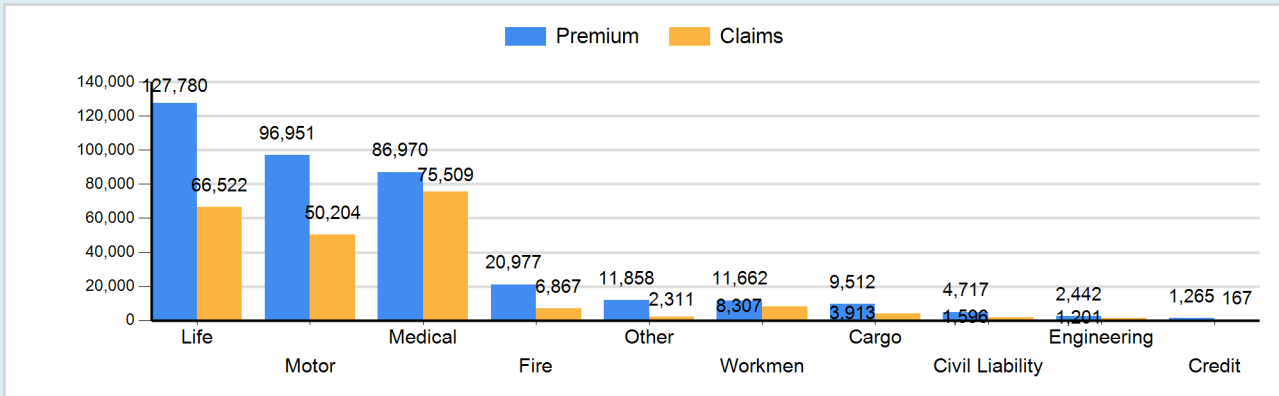
117,962,736

USD(2014)

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

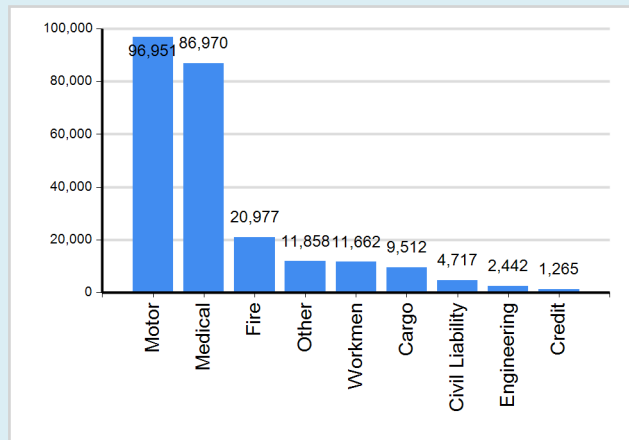
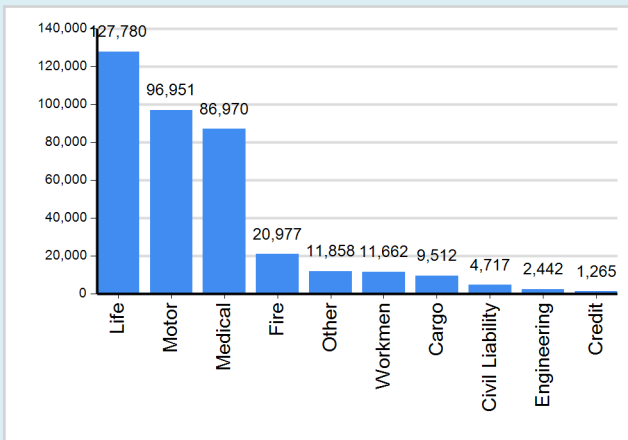
# Comparative Figures

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



Premium Division by Line of Business including life

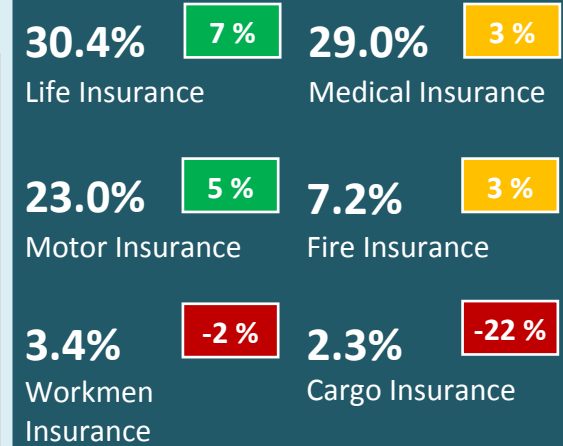
Premium Division by Line of Business excluding life



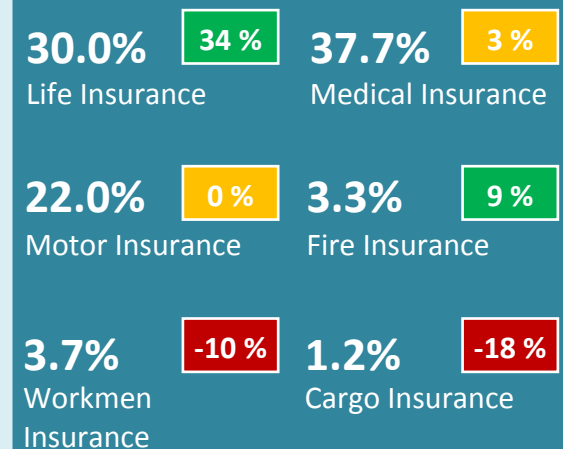
## Quarterly Report - Q4 2015

### YTD Measures

## Premium

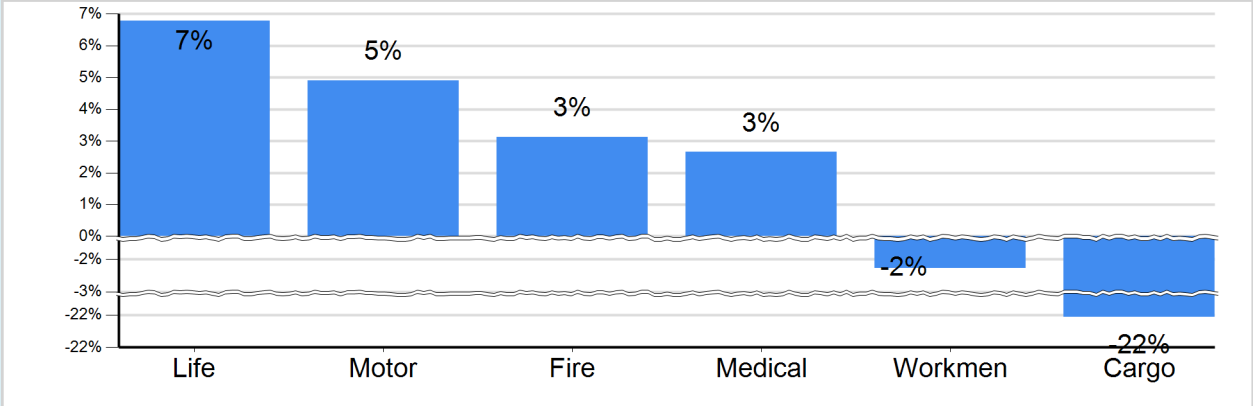


## Claims

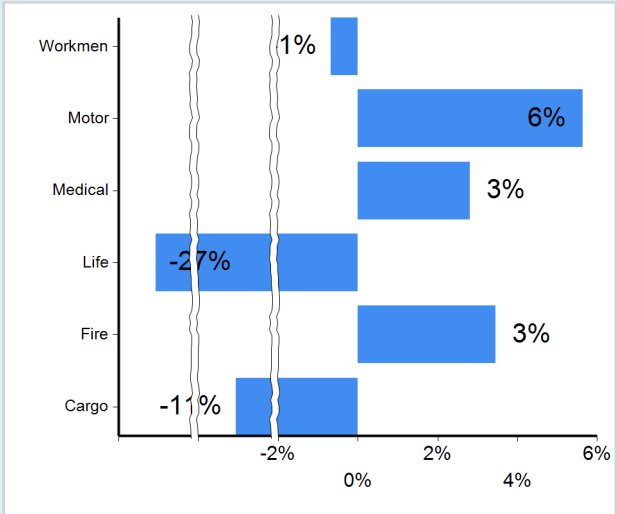


Note: All Growth % are YTD Growth (Year On Year)

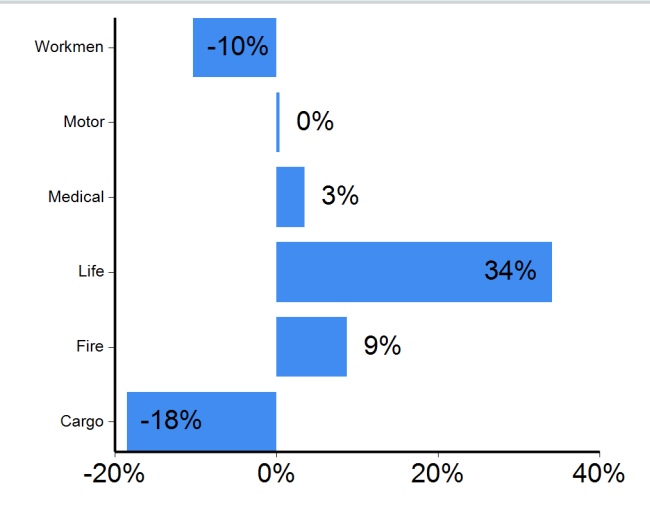
# Growth Analysis



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



## Quarterly Report - Q4 2015

### Premium Growth for the main LOBs

<b>7%</b>	<b>5%</b>
Life	Motor
<b>3%</b>	<b>3%</b>
Fire	Medical
<b>-2%</b>	<b>-22%</b>
Workmen	Cargo

<b>7%</b>	<b>2%</b>
Life	Non Life

**3%**  
Market YTD Growth  
8% Parallel Period (Q4 2014)

### Claims Growth for the main LOBs

<b>34%</b>	<b>9%</b>
Life	Fire
<b>3%</b>	<b>0%</b>
Medical	Motor
<b>-10%</b>	<b>-18%</b>
Workmen	Cargo

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

# Analysis by Line of Business

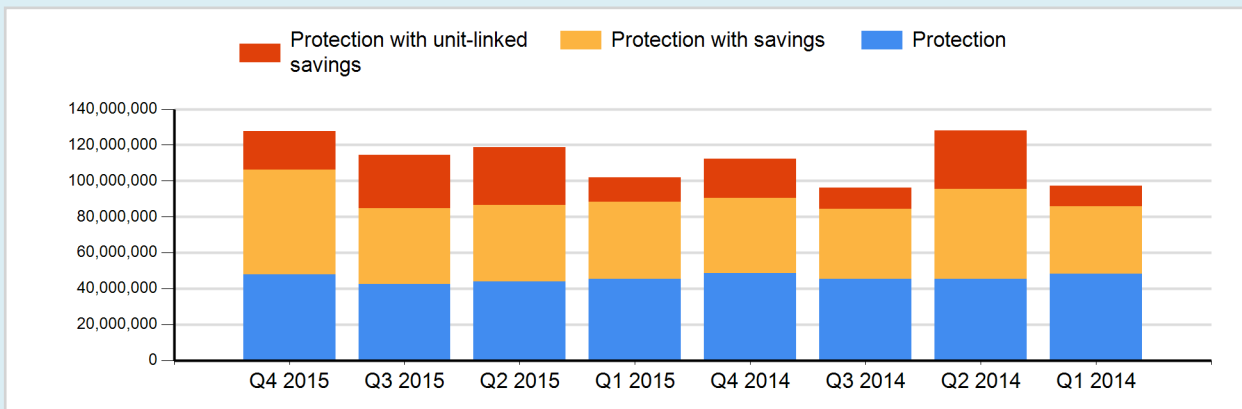
**Quarterly  
Report**

Quarter 4 2015

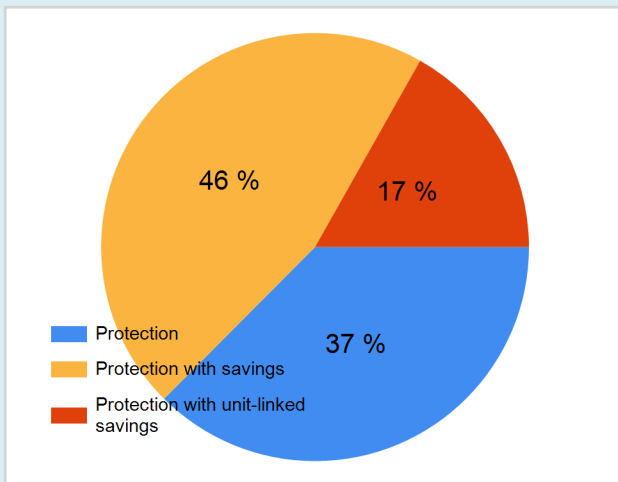
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# Life Insurance Analysis

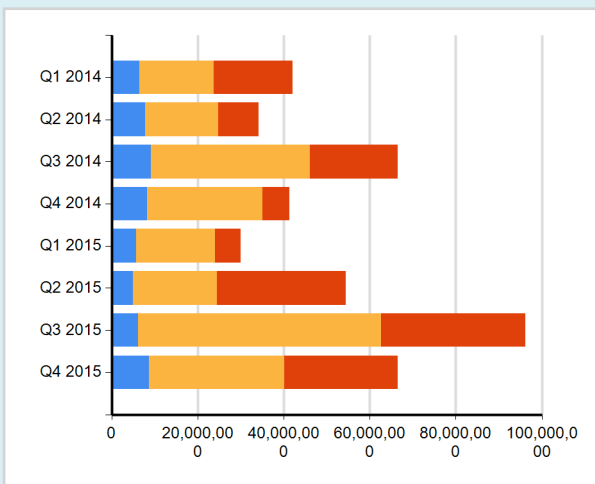
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



Quarterly Report - Q4 2015

YTD Measures

**Protection**   **Saving**

**38.8%**

**61.2%**

Premiums

**82.7%**

**17.3%**

Number of Subject Matters

**26.3%**

**13.9%**

Acquisition and Admin Expenses / Premium

**462,828,701 USD**   **7%**

YTD Turnover and Growth

**30%**   **30%**

Market Share   Claims Share

**12.6%**

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

Note: All Growth Percentages are YTD Growth

**91,489,204**

USD

**9%**

Net Income from the Life related investments

**247,171,497**

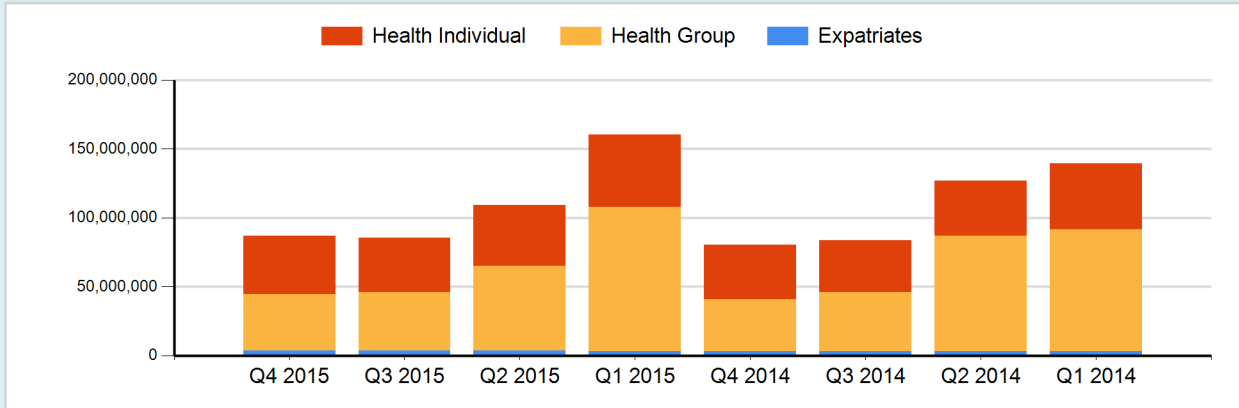
USD

**34%**

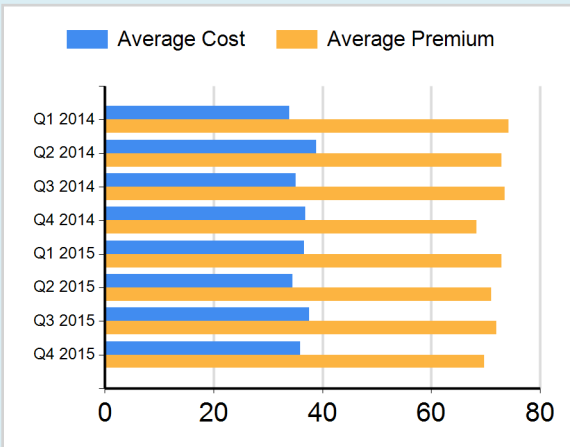
YTD Total Paid Claims

# Medical Insurance Analysis

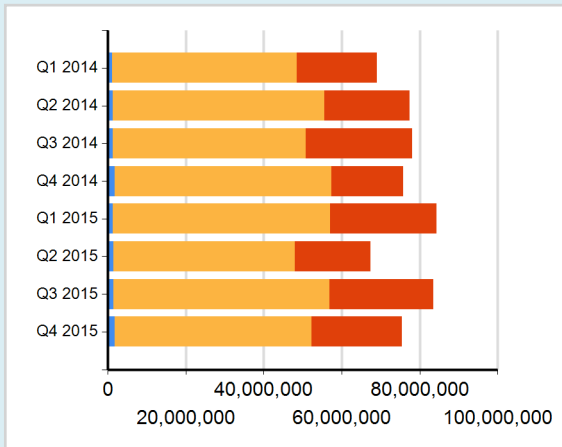
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2015

YTD Measures

**Medical** **Expat**

**427,698,319** USD **13,584,639** USD

Premiums

**2%** **9%**

Growth in Premium

**1%** **10%**  
Growth in Number Of Subject Matters

**21.4%** **50.6%**

Acquisition and Admin Expenses/Premium

**441,282,958** USD **3%**

YTD Turnover and Growth

**29.0%** **37.7%**

Market Share **Claims Share**

**41.6%**  
Non Life Market Share

**71** USD **-1%**

Average Expat Premium By Subject Matter

**36** USD **0%**

Average expat Acquisition and Admin

**757,905** **3%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**10,694,501** USD **6%**

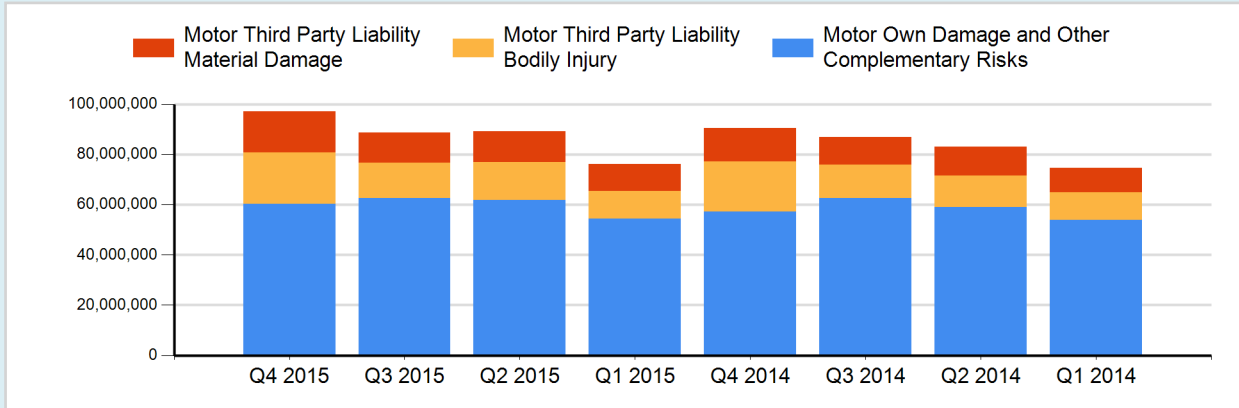
Net Income from the Medical related investments

**310,819,863** USD **3%**

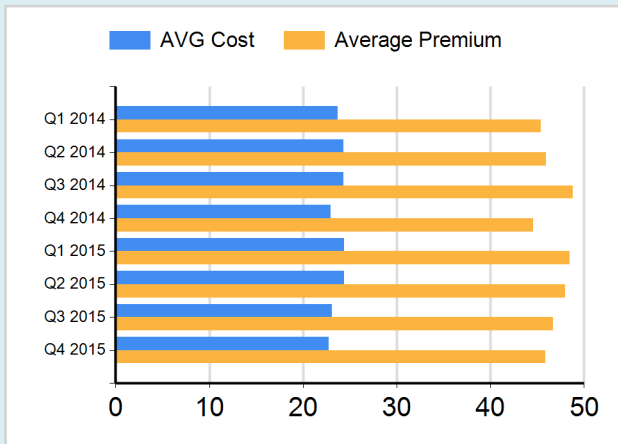
YTD Total Paid Claims

# Motor Insurance Analysis

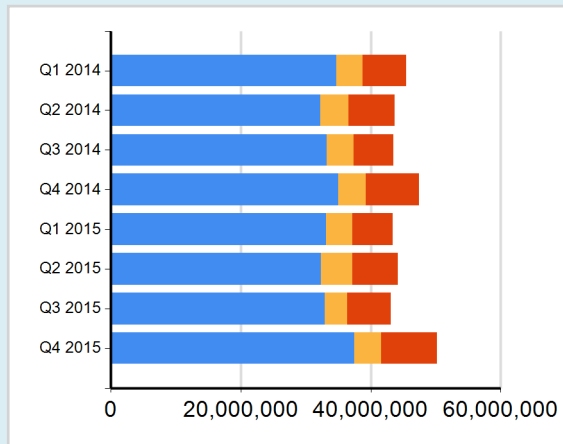
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2015

YTD Measures

**Compulsory**   **Others**

**60,510,257**   USD   **290,448,210**   USD

Premiums

**6%**   **5%**

Growth in Premium

**4%**   **8%**  
Growth in Number Of Subject Matters

**50.0%**   **39.8%**  
Acquisition and Admin Expenses/Premium

**350,958,466**   USD   **5%**

YTD Turnover and Growth

**23.0%**   **22.0%**  
Market Share   Claims Share

**33.1%**  
Non Life Market Share

**47**   USD   **2%**

Average Compulsory Premium By Subject Matter

**24**   USD   **-1%**

Average Compulsory Acquisition and Admin

**1,286,273**   **4%**

YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**14,025,029**   USD   **2%**  
Net Income from the Motor related investments

**180,824,522**   USD   **0%**  
YTD Total Paid Claims



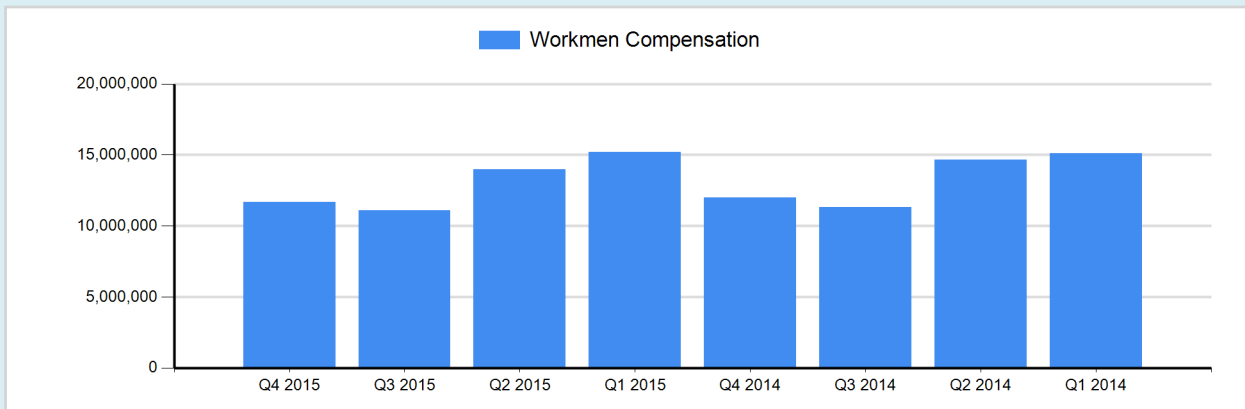
# Workmen

# Insurance Analysis

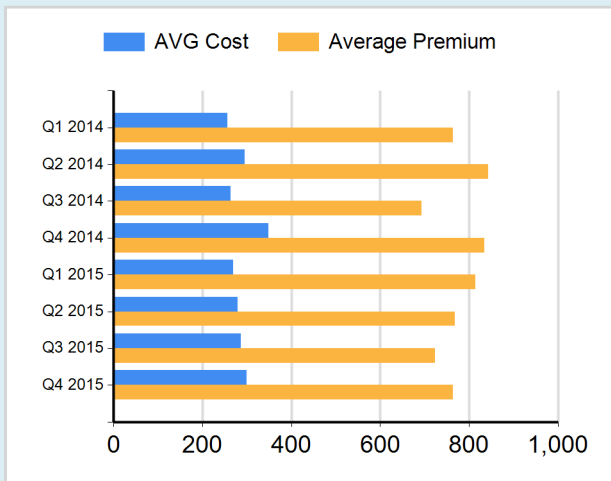
Quarterly Report - Q4 2015

YTD Measures

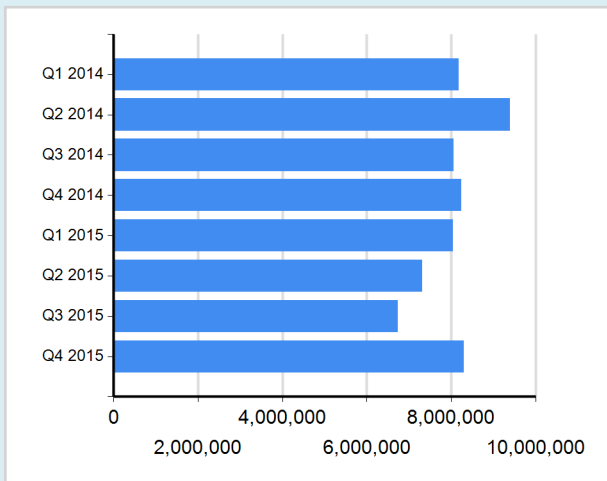
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-2%**

Growth in Premium

**-1%**

Growth in Number Of Subject Matters

**-2%**

Growth in Acquisition and Admin Expenses

**37%**

Acquisition and Admin Expenses/Premium

**51,916,356 USD** **-2%**

YTD Turnover and Growth

**3.4%** **3.7%**

Market Share Claims Share

**4.9%**  
Non Life Market Share

**770 USD** **-2%**

Average Premium By Subject Matter

**283 USD** **-2%**

Average Acquisition and Admin

**67,402** **-1%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**1,697,151 USD** **-11%**

Net Investment Income

**30,413,356 USD** **-10%**

YTD Total Paid Claims

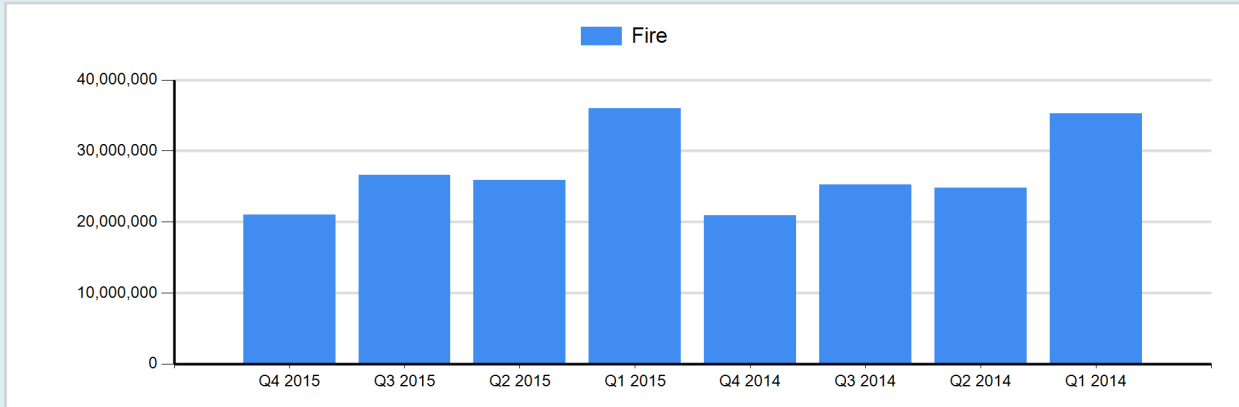
# Fire

# Insurance Analysis

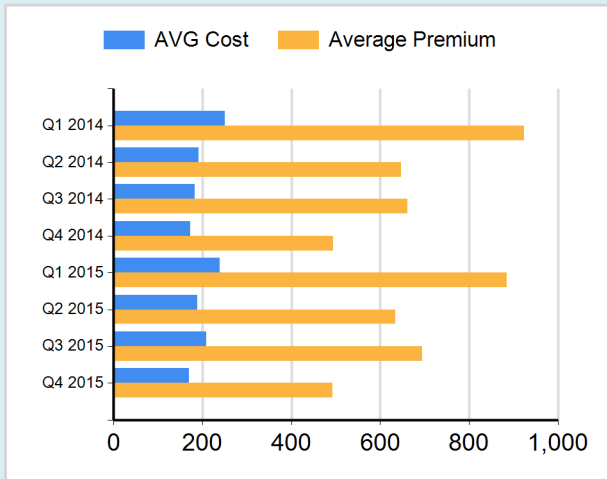
Quarterly Report - Q4 2015

YTD Measures

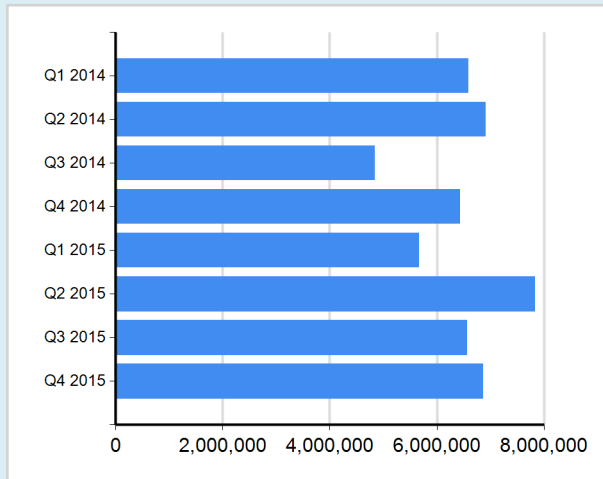
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**3%**

Growth in Premium

**3%**

Growth in Number Of Subject Matters

**5%**

Growth in Acquisition and Admin Expenses

**30%**

Acquisition and Admin Expenses/Premium

**109,460,731 USD**

**3%**

YTD Turnover and Growth

**7.2%**

Market Share

**3.3%**

Claims Share

**10.3%**

Non Life Market Share

**675**

USD

**0%**

Average Premium By Subject Matter

**201**

USD

**1%**

Average Acquisition and Admin

**162,224**

YTD Number Of Subject Matters

**3%**

Note: All Growth Percentages are YTD Growth

**4,602,043** USD

Net Investment Income

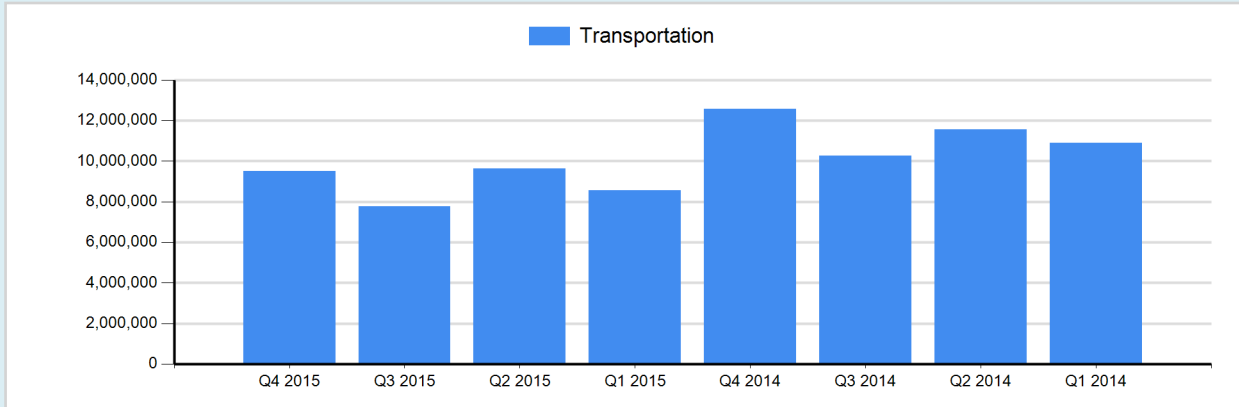
**6%**

**26,956,186** USD

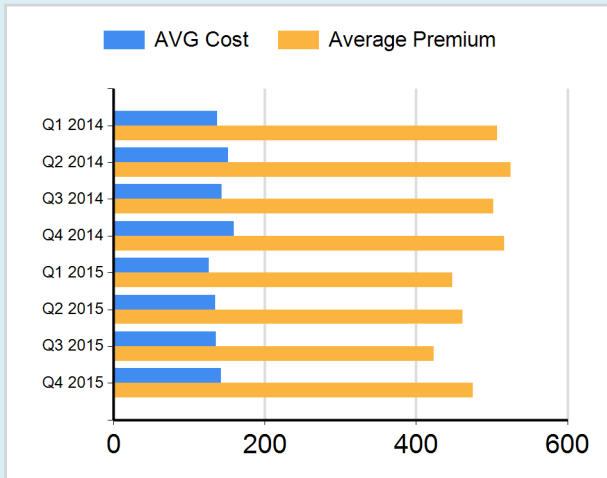
YTD Total Paid Claims

**9%**

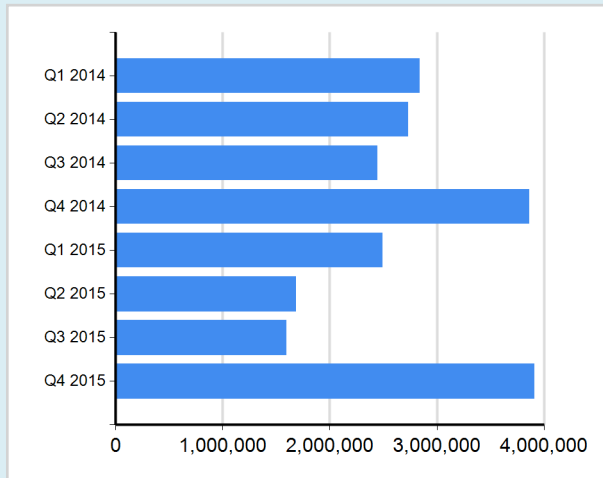
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-22%**

Growth in Premium

**-11%**

Growth in Number Of Subject Matters

**-19%**

Growth in Acquisition and Admin Expenses

**30%**

Acquisition and Admin Expenses/Premium

**35,435,820 USD -22%**

YTD Turnover and Growth

**2.3% 1.2%**

Market Share Claims Share

**3.3%**  
Non Life Market Share

**453 USD -12%**

Average Premium By Subject Matter

**135 USD -9%**

Average Acquisition and Admin

**78,236 -11%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**959,528 USD -22%**

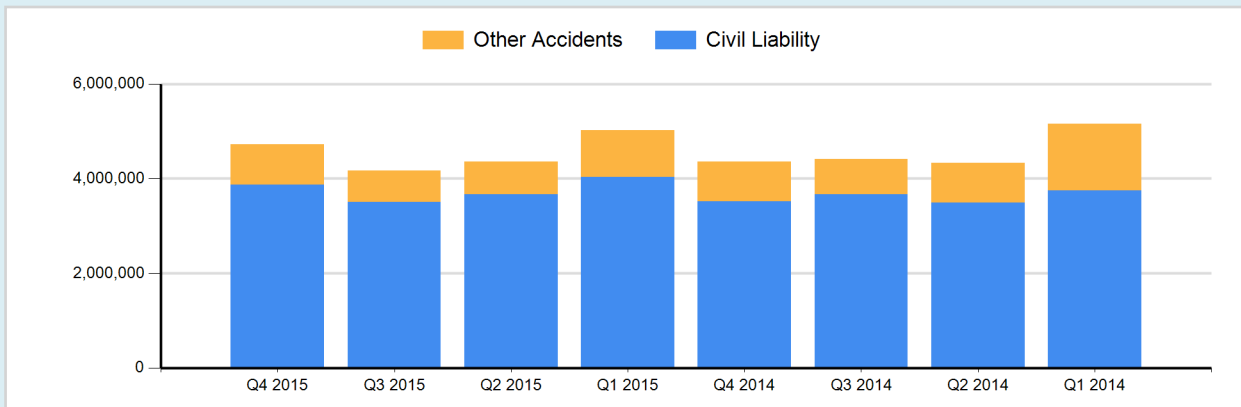
Net Investment Income

**9,687,319 USD -18%**

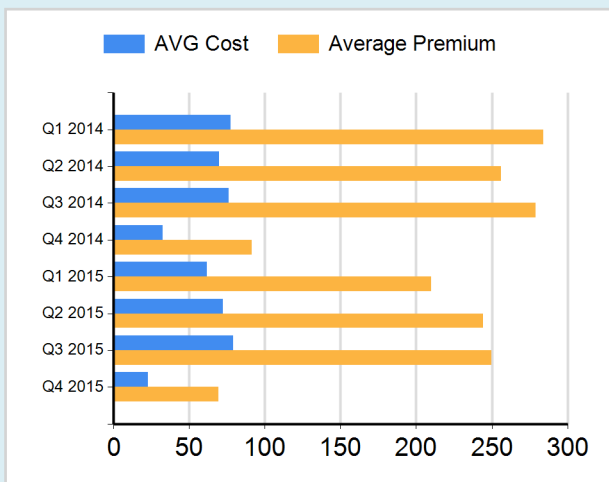
YTD Total Paid Claims

# Public Liability Insurance Analysis

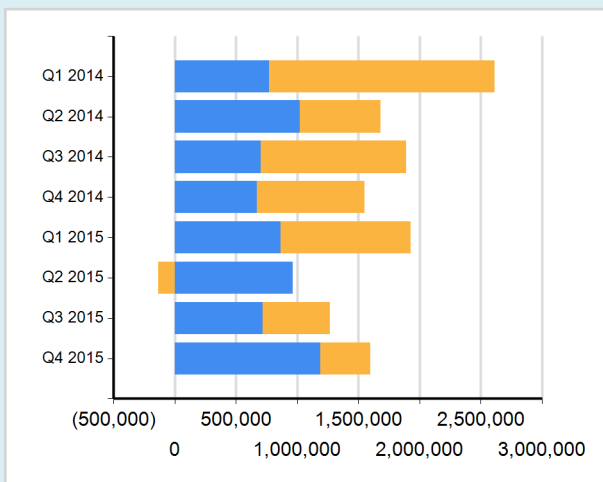
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2015

### YTD Measures

**0%**

Growth in Premium

**29%**

Growth in Number Of Subject Matters

**6%**

Growth in Acquisition and Admin Expenses

**31%**

Acquisition and Admin Expenses/Premium

**18,267,906 USD** **0%**

YTD Turnover and Growth

**1.2%** **0.7%**

Market Share Claims Share

**1.7%**  
Non Life Market Share

**144** **USD** **-22%**

Average Premium By Subject Matter

**45** **USD** **-18%**

Average Acquisition and Admin

**126,691** **29%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**814,717** **USD** **-4%**

Net Investment Income

**5,622,802** **USD** **-27%**

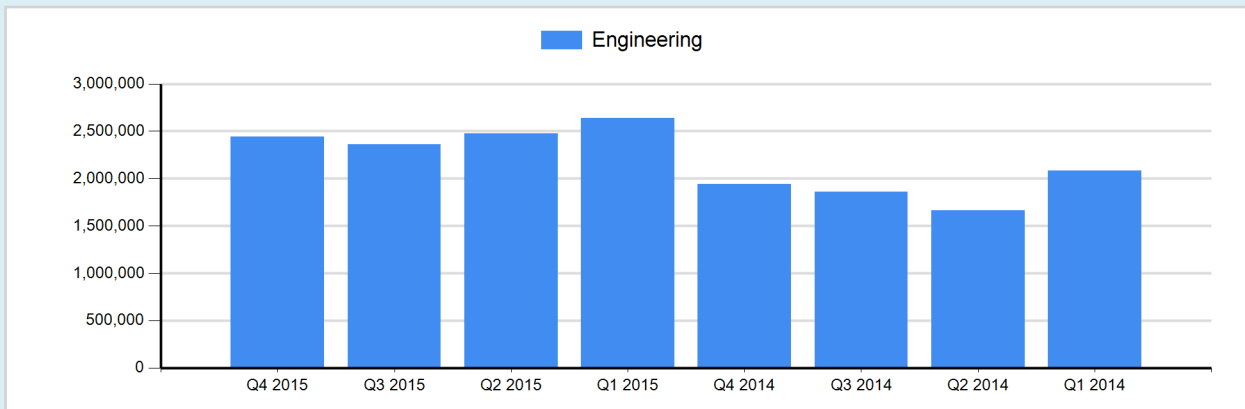
YTD Total Paid Claims

# Engineering Insurance Analysis

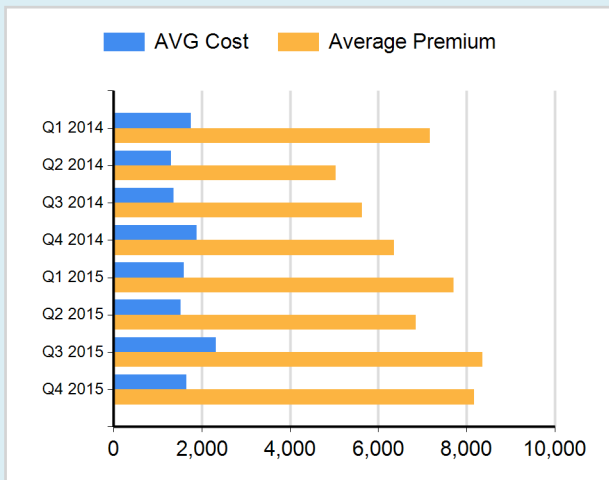
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YTD Measures

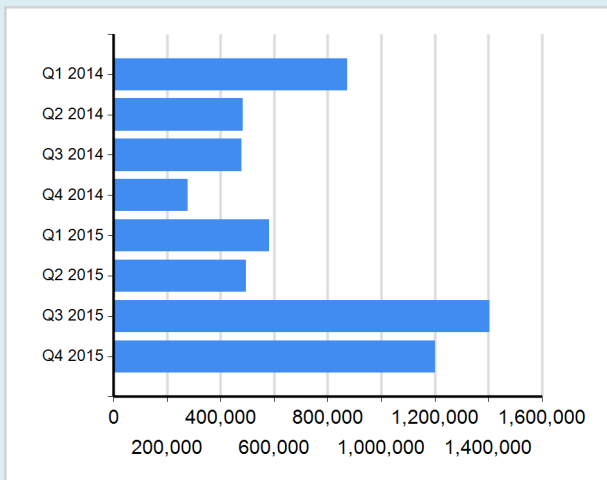
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**31%**

Growth in Premium

**2%**

Growth in Number Of Subject Matters

**14%**

Growth in Acquisition and Admin Expenses

**23%**

Acquisition and Admin Expenses/Premium

**9,913,436 USD 31%**

YTD Turnover and Growth

**0.7% 0.4%**

Market Share Claims Share

**0.9%**  
Non Life Market Share

**7,721 USD 28%**

Average Premium By Subject Matter

**1,746 USD 12%**

Average Acquisition and Admin

**1,284 2%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

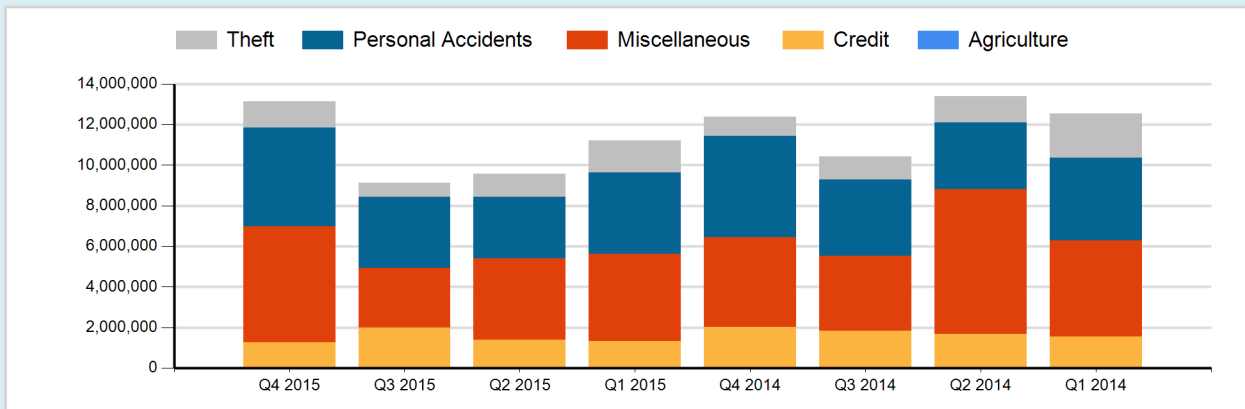
**322,143 USD 12%**

Net Investment Income

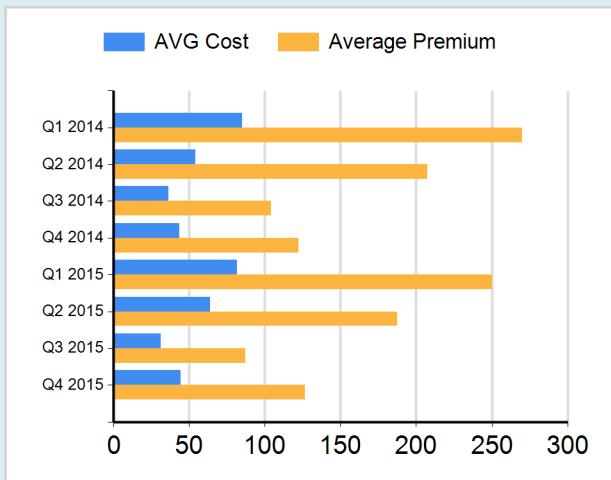
**3,682,663 USD 75%**

YTD Total Paid Claims

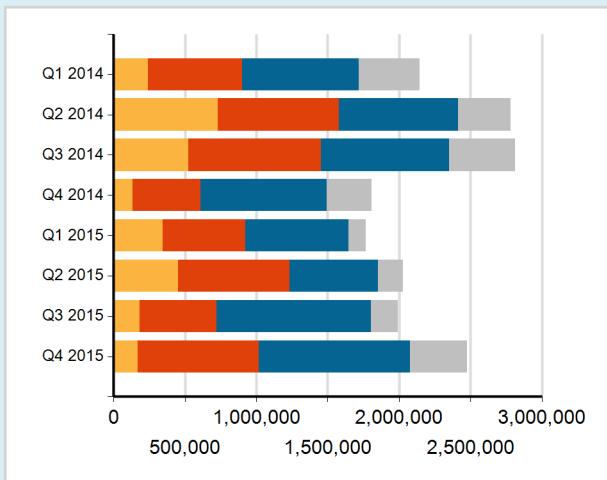
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-12%**

Growth in Premium

**-3%**

Growth in Number Of Subject Matters

**-4%**

Growth in Acquisition and Admin Expenses

**34%**

Acquisition and Admin Expenses/Premium

**43,009,705 USD** **-12%**

YTD Turnover and Growth

**2.8%** **1.0%**

Market Share

Claims Share

**4.1%**

Non Life Market Share

**141**

USD

**-9%**

Average Premium By Subject Matter

**49**

USD

**-2%**

Average Acquisition and Admin

**304,185**

YTD Number Of Subject Matters

**-3%**

Note: All Growth Percentages are YTD Growth

**1,688,365** USD

Net Investment Income

**-7%**

**8,265,986** USD

YTD Total Paid Claims

**-13%**

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