

جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

# Quarterly Report

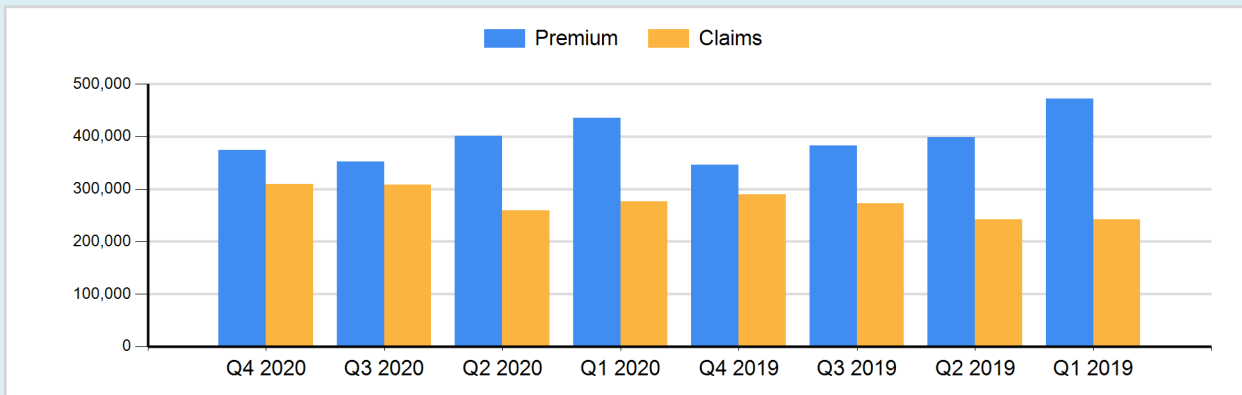
Quarter 4 2020

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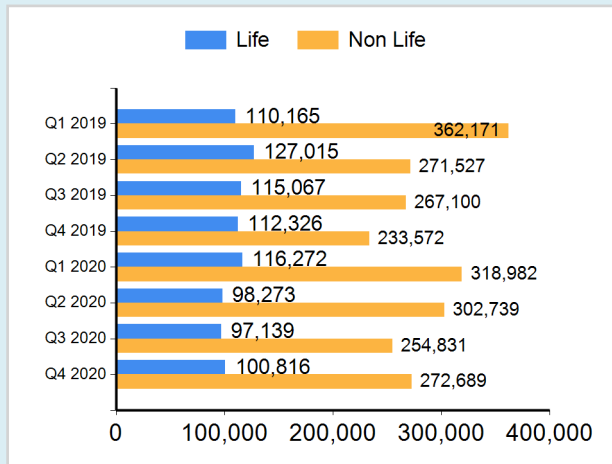
Hazmieh, ACAL Building,  
Mount Lebanon

# Key Market Figures

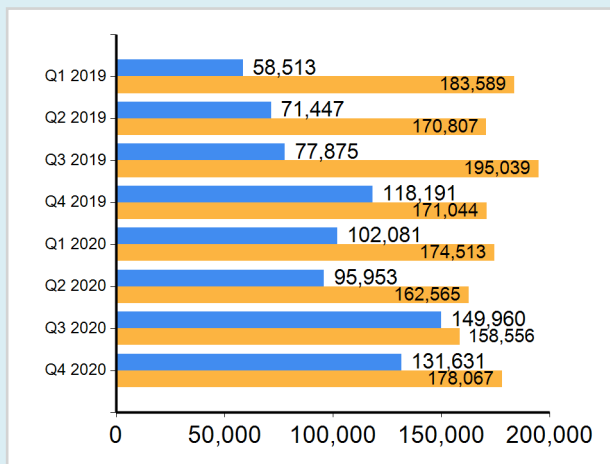
Note: All amounts in the charts are 1/1,000 scaled



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 2020

### YTD Measures

**1,561,740,354** USD

-2 %

Total YTD Gross Written Premium

1,598,945,536 USD(2019)

**26.4 %**

Life Share

29.1 % (2019)

**73.6 %**

Non Life Share

70.9 % (2019)

**1,153,326,912** USD

10 %

Total indemnities paid

1,046,504,285 USD(2019)

**15.8 %**

Claims Motor

Share

18.8 % (2019)

**33.2 %**

Claims Medical

Share

40.5 % (2019)

**(99,805,392)** USD

-184

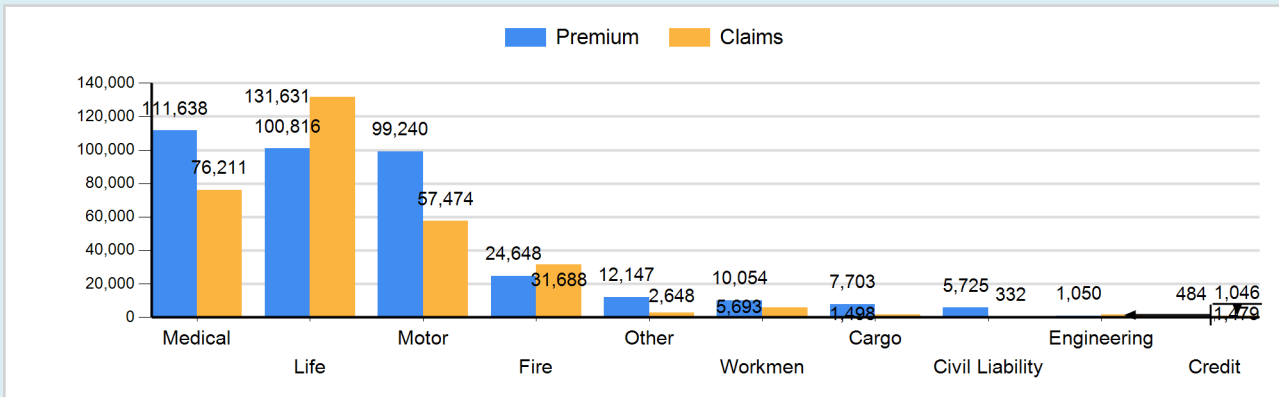
Total YTD Net Investment Income

119,498,385 USD(2019)

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

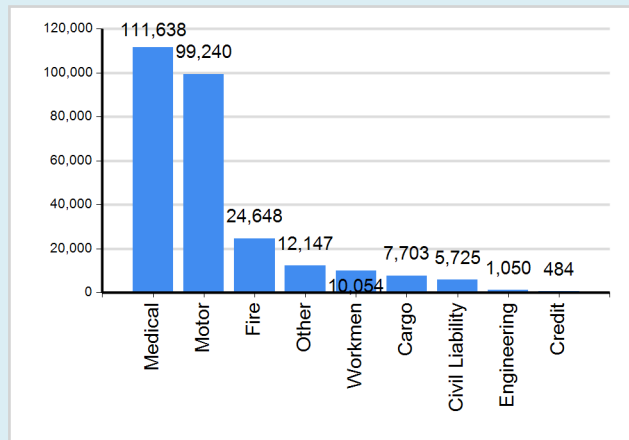
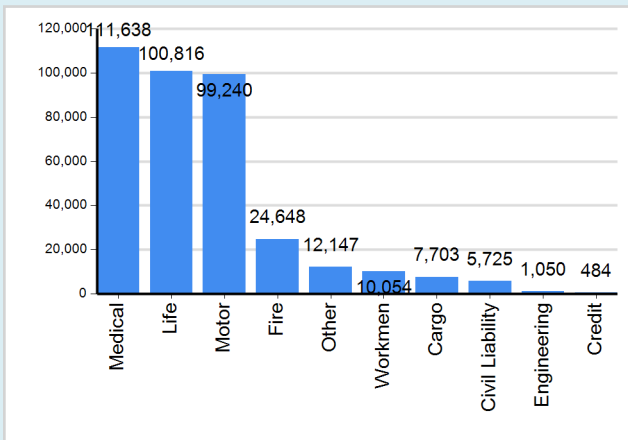
# Comparative Figures

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 2020

### YTD Measures

## Premium

<b>26.4%</b>	<b>-11 %</b>	<b>36.1%</b>	<b>4 %</b>
Life Insurance		Medical Insurance	
<b>21.8%</b>	<b>4 %</b>	<b>6.8%</b>	<b>-2 %</b>
Motor Insurance		Fire Insurance	
<b>2.7%</b>	<b>-10 %</b>	<b>2.4%</b>	<b>7 %</b>
Workmen Insurance		Cargo Insurance	

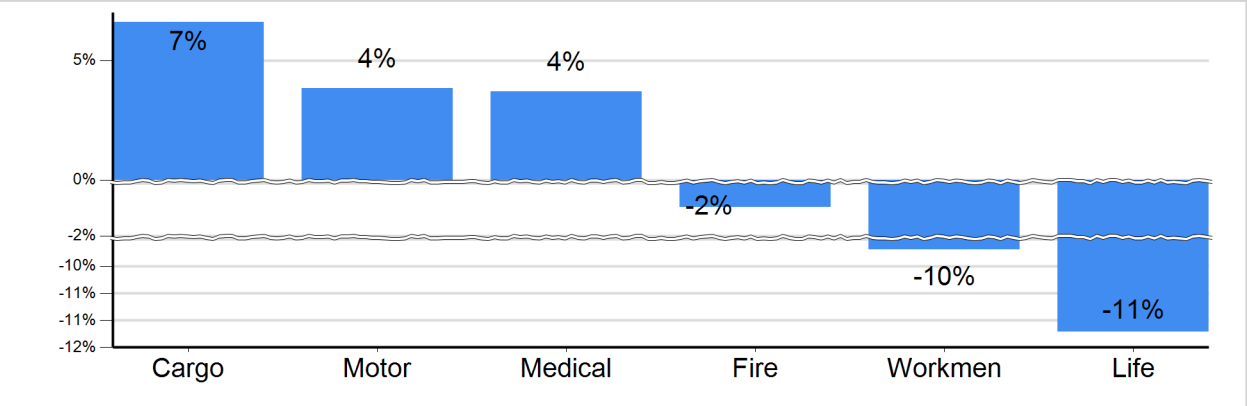
## Claims

<b>41.6%</b>	<b>47 %</b>	<b>33.2%</b>	<b>-10 %</b>
Life Insurance		Medical Insurance	
<b>15.8%</b>	<b>-7 %</b>	<b>4.7%</b>	<b>104 %</b>
Motor Insurance		Fire Insurance	
<b>2.2%</b>	<b>-13 %</b>	<b>0.8%</b>	<b>-5 %</b>
Workmen Insurance		Cargo Insurance	

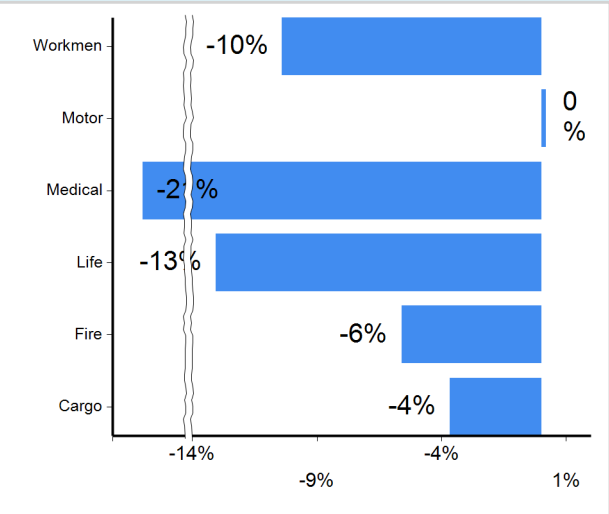
Note: All Growth Percentages are YTD Growth

# Growth Analysis

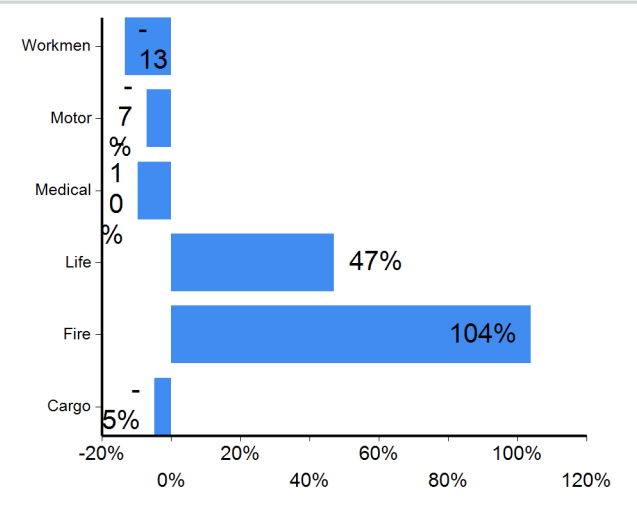
Premium Growth for the main LOBs



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



## Quarterly Report - Q4 2020

### Premium Growth for the main LOBs

<b>7%</b>	<b>4%</b>
Cargo	Motor
<b>4%</b>	<b>-2%</b>
Medical	Fire
<b>-10%</b>	<b>-11%</b>
Workmen	Life

<b>-11%</b>	<b>1%</b>
Life	Non Life

**-2%**  
Market YTD Growth  
8% Parallel Period (Q4 2019)

### Claims Growth for the main LOBs

<b>104%</b>	<b>47%</b>
Fire	Life
<b>-5%</b>	<b>-7%</b>
Cargo	Motor
<b>-10%</b>	<b>-13%</b>
Medical	Workmen

Note: All Growth Percentages are YTD Growth

# Analysis by Line of Business

**Quarterly  
Report**

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# Life Insurance Analysis

Quarterly Report - Q4 2020

YTD Measures

**Protection**   **Saving**

**37.9%**

**62.1%**

Premiums

**85.6%**

**14.4%**

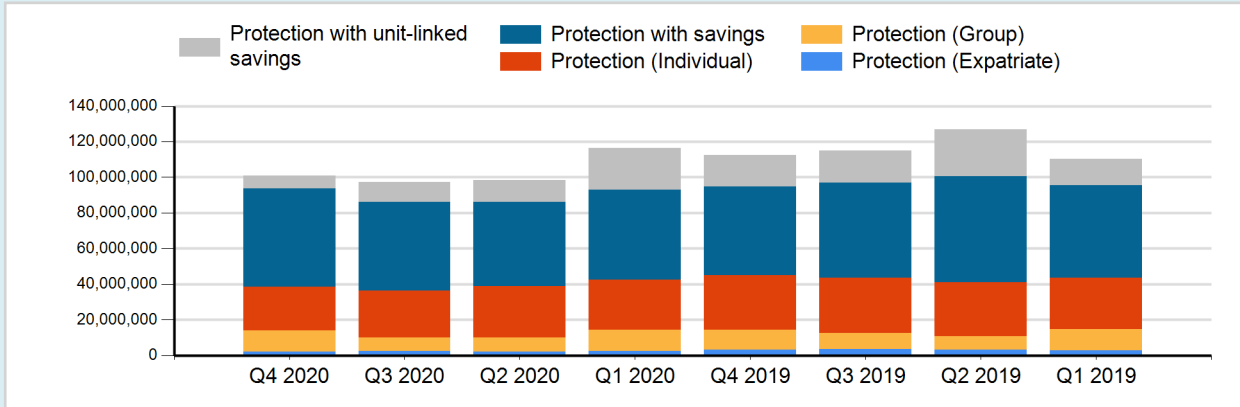
Number of Subject Matters

**30.0%**

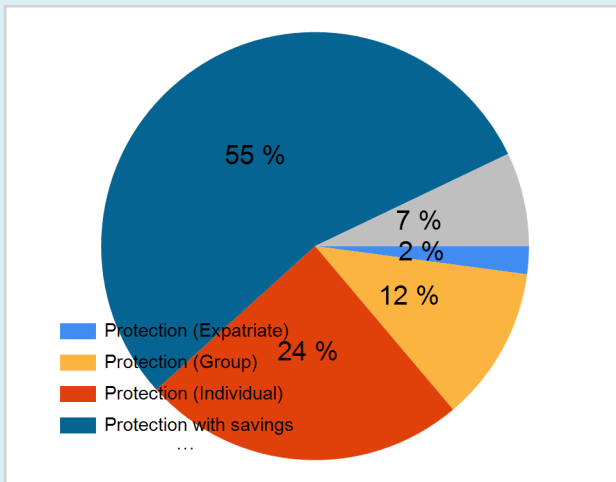
**20.7%**

Acquisition and Admin Expenses / Premium

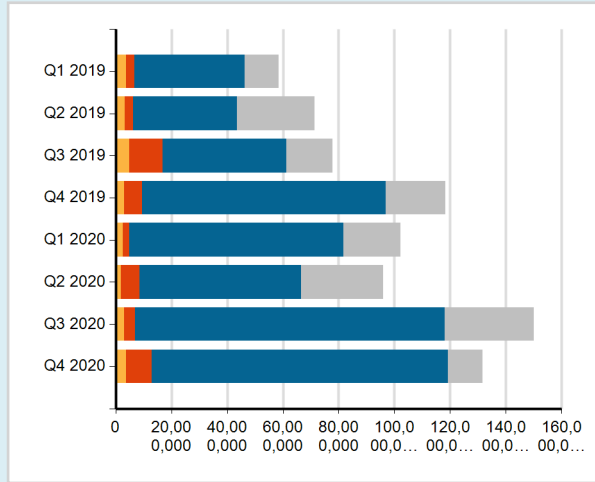
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



**412,499,427 USD**   **-11%**

YTD Turnover and Growth

**26%**

**42%**

Market Share

Claims Share

**-15.2%**

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

Note: All Growth Percentages are YTD Growth

**(130,293,891)** USD

**-266%**

Net Income from the Life related investments

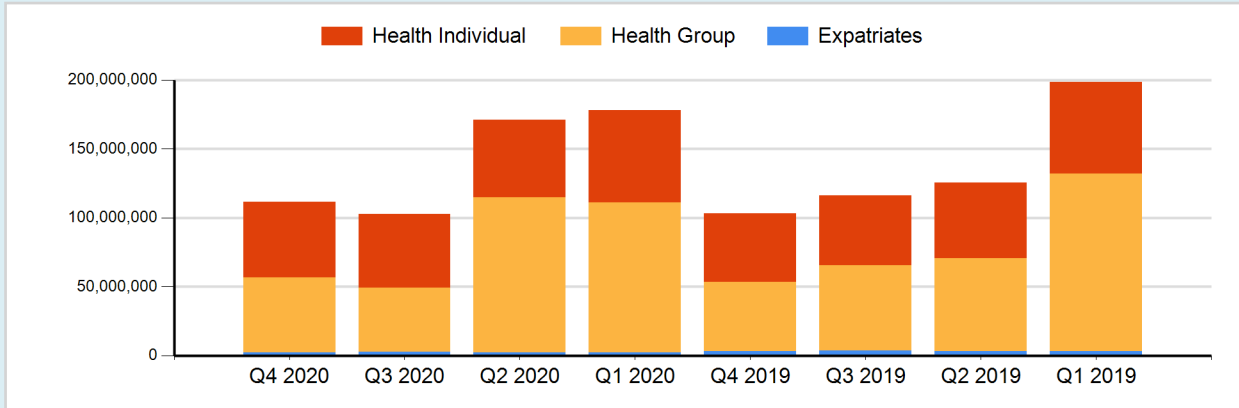
**479,625,100** USD

**47%**

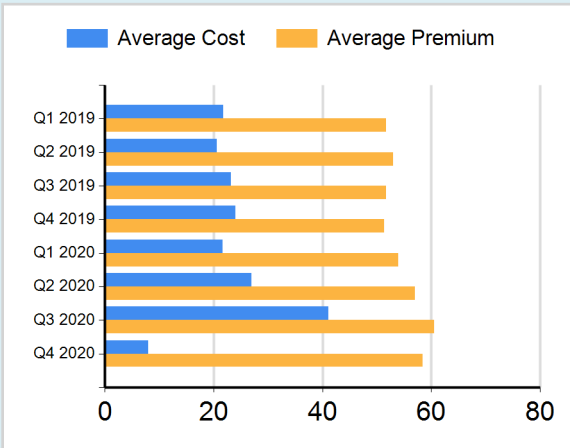
YTD Total Paid Claims

# Medical Insurance Analysis

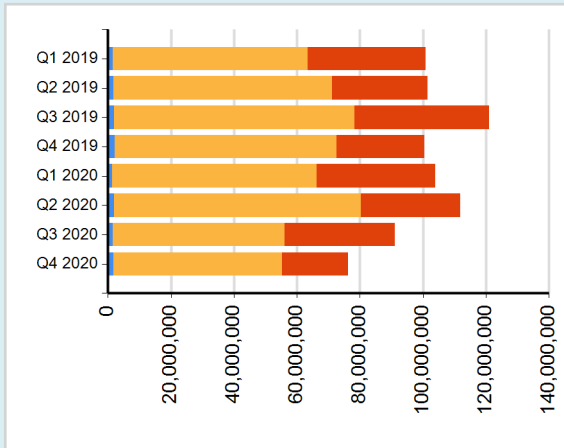
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2020

YTD Measures

Medical

Expat

553,576,609 USD 9,439,989 USD

Premiums

4%

-26%

Growth in Premium

-16%

-33%

Growth in Number Of Subject Matters

22.0%

43.3%

Acquisition and Admin Expenses/Premium

563,016,598 USD 4%

YTD Turnover and Growth

36.1%

33.2%

Market Share

Claims Share

49.0%

Non Life Market Share

57

USD

11%

Average Expat Premium By Subject Matter

25

USD

11%

Average expat Acquisition and Admin

741,636

-21%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

9,455,248 USD

-41%

Net Income from the Medical related investments

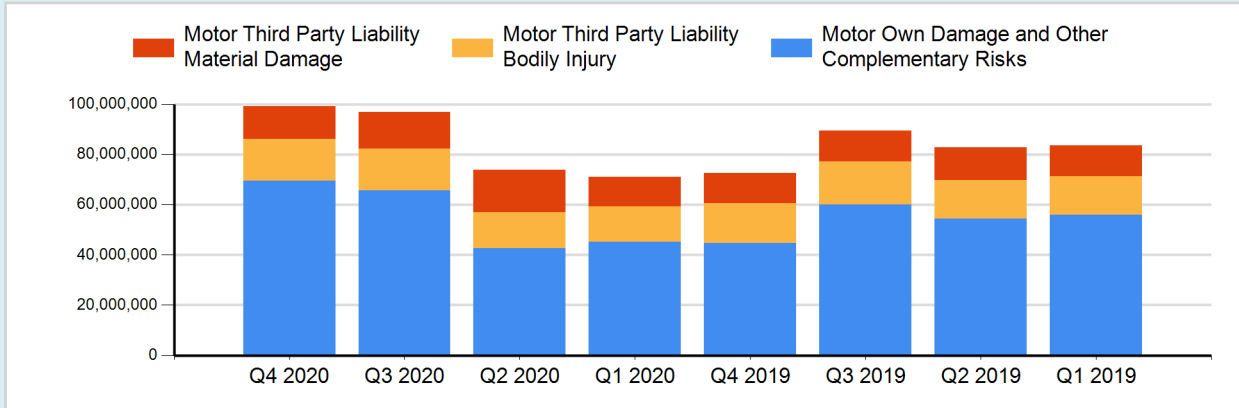
383,177,383 USD

-10%

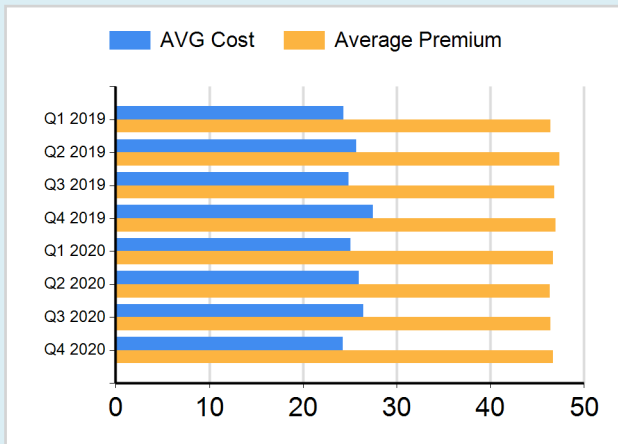
YTD Total Paid Claims

# Motor Insurance Analysis

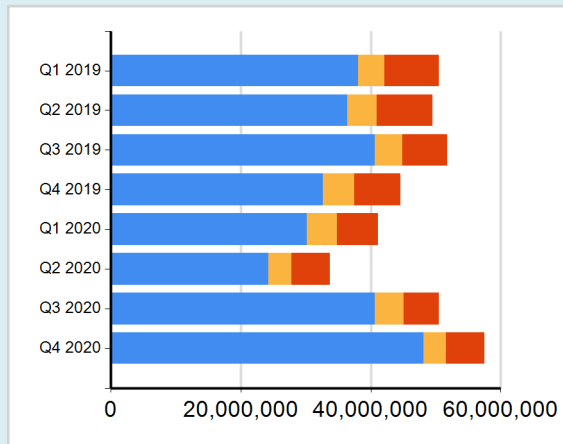
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2020

### YTD Measures

### Compulsory Others

**61,878,522** USD **278,916,866** USD  
Premiums

**-3%** **5%**  
Growth in Premium

**-2%** **5%**  
Growth in Number Of Subject Matters

**54.6%** **41.2%**  
Acquisition and Admin Expenses/Premium

**340,795,388** USD **4%**  
YTD Turnover and Growth

**21.8%** **15.8%**  
Market Share Claims Share

**29.7%**  
Non Life Market Share

**47** USD **-1%**  
Average Compulsory Premium By Subject Matter

**25** USD **-1%**  
Average Compulsory Acquisition and Admin

**1,329,602** **-2%**  
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**8,399,519** USD **-41%**  
Net Income from the Motor related investments

**182,787,323** USD **-7%**  
YTD Total Paid Claims



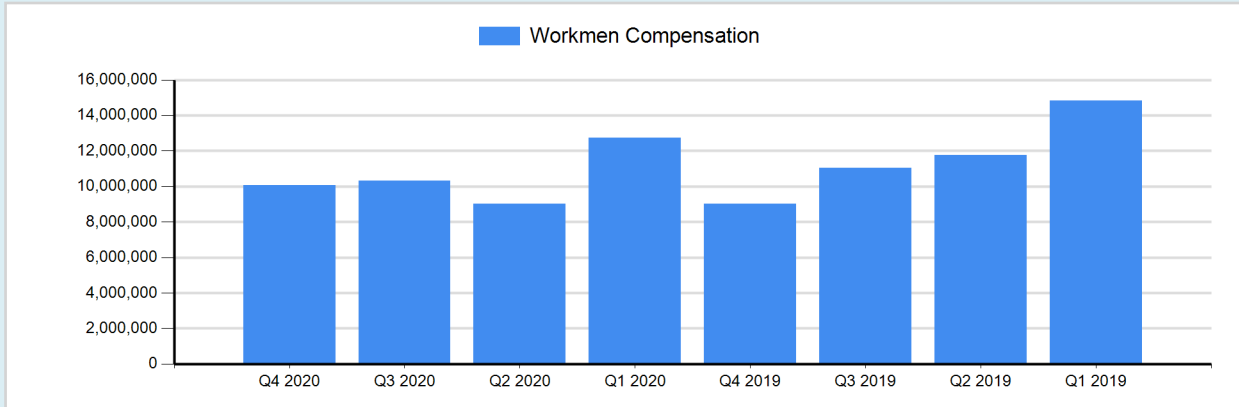
# Workmen

# Insurance Analysis

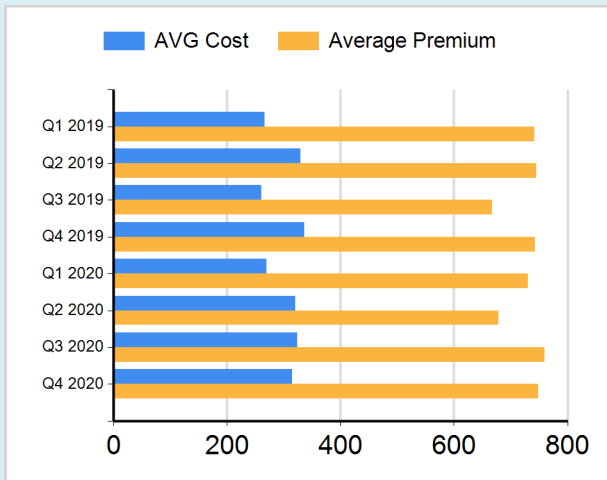
Quarterly Report - Q4 2020

YTD Measures

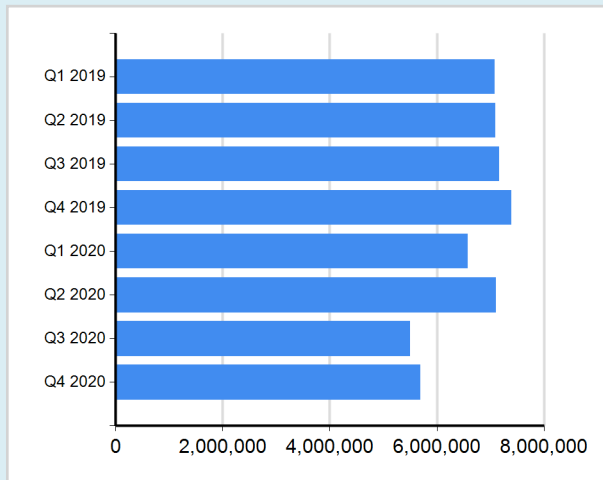
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-10%**

Growth in Premium

**-10%**

Growth in Number Of Subject Matters

**-7%**

Growth in Acquisition and Admin Expenses

**42%**

Acquisition and Admin Expenses/Premium

**42,146,893 USD -10%**

YTD Turnover and Growth

**2.7%**

Market Share

**2.2%**

Claims Share

**3.7%**

Non Life Market Share

**729**

USD

**1%**

Average Premium By Subject Matter

**304**

USD

**4%**

Average Acquisition and Admin

**57,776**

YTD Number Of Subject Matters

**-10%**

Note: All Growth Percentages are YTD Growth

**983,123 USD**

Net Investment Income

**-40%**

**24,876,592 USD**

YTD Total Paid Claims

**-13%**

# Fire

# Insurance Analysis

Quarterly Report - Q4 2020

YTD Measures

**-2%**

Growth in Premium

**-6%**

Growth in Number Of Subject Matters

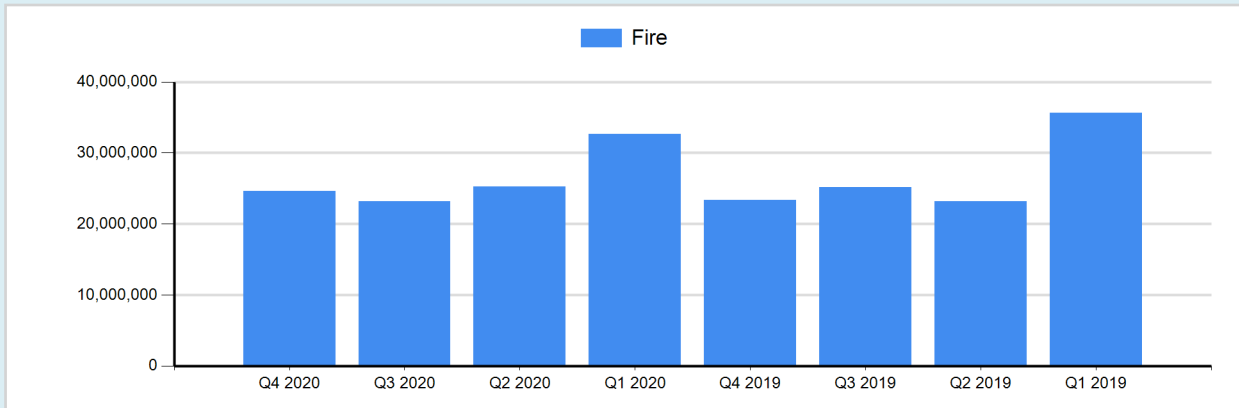
**0%**

Growth in Acquisition and Admin Expenses

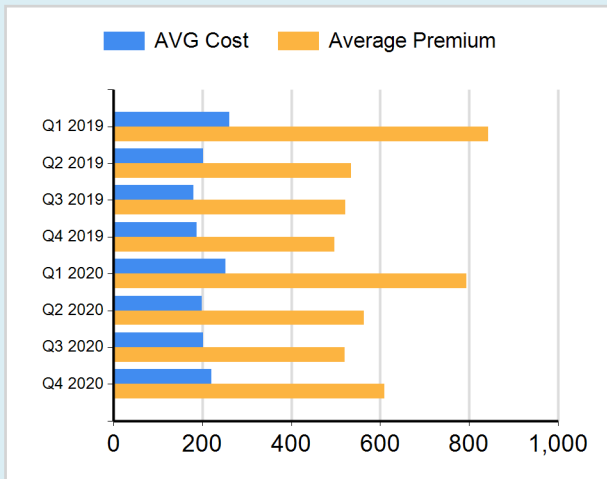
**35%**

Acquisition and Admin Expenses/Premium

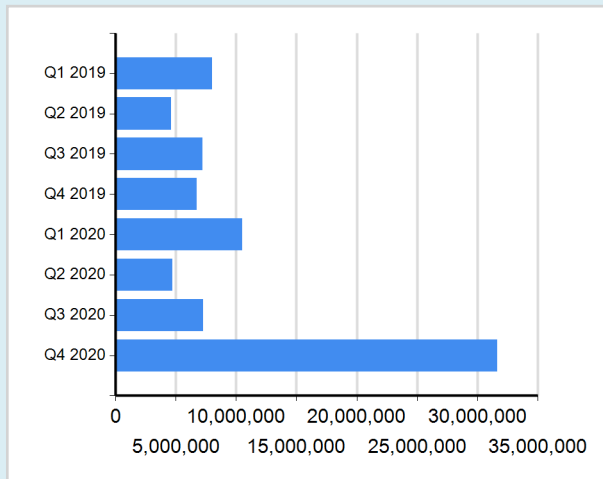
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**105,667,732 USD**

**-2%**

YTD Turnover and Growth

**6.8%**

Market Share

**4.7%**

Claims Share

**9.2%**

Non Life Market Share

**619**

USD

**4 %**

Average Premium By Subject Matter

**217**

USD

**5 %**

Average Acquisition and Admin

**170,785**

YTD Number Of Subject Matters

**-6 %**

Note: All Growth Percentages are YTD Growth

**8,599,566** USD

Net Investment Income

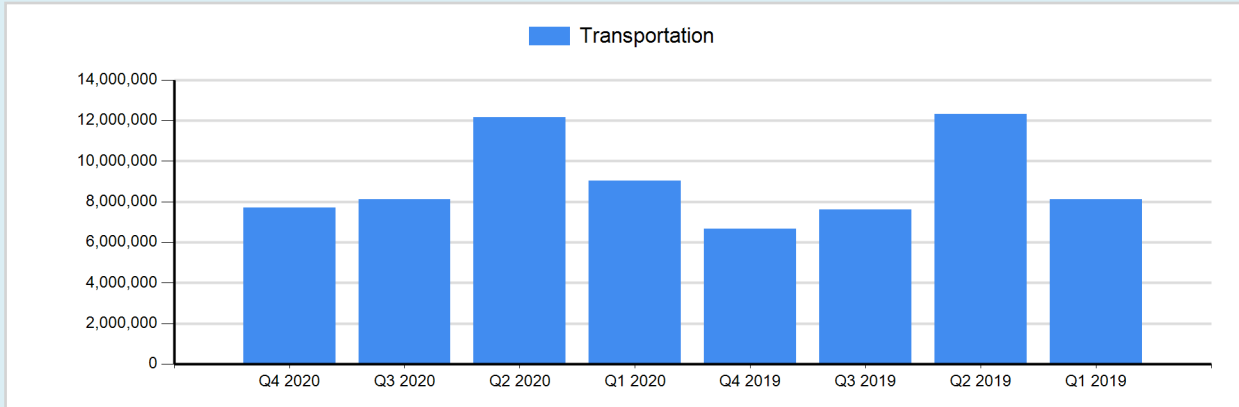
**82 %**

**54,197,493** USD

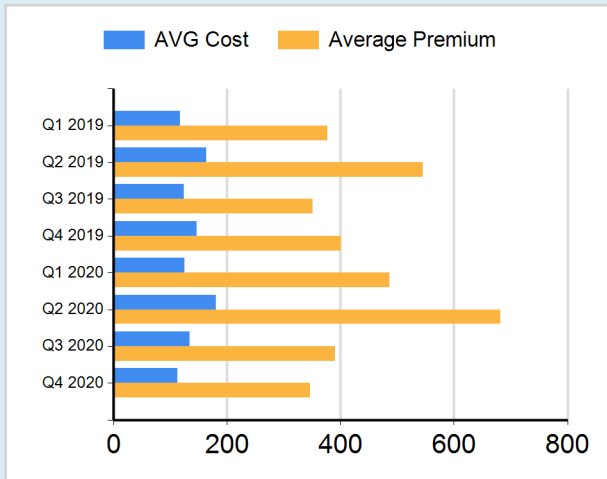
YTD Total Paid Claims

**104 %**

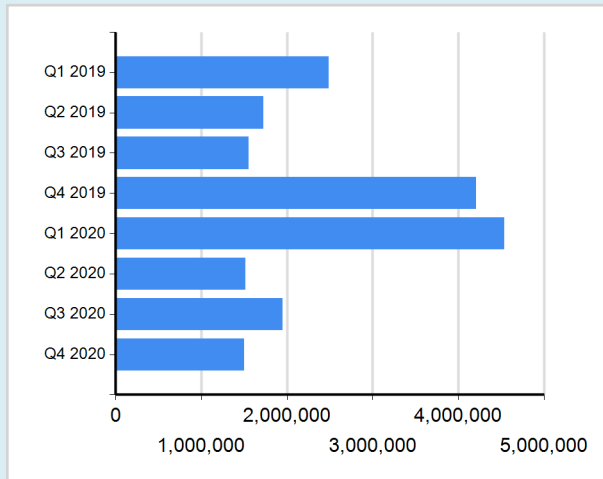
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**7%**

Growth in Premium

**-4%**

Growth in Number Of Subject Matters

**-4%**

Growth in Acquisition and Admin Expenses

**29%**

Acquisition and Admin Expenses/Premium

**36,989,710 USD** **7%**

YTD Turnover and Growth

**2.4%** **0.8%**

Market Share Claims Share

**3.2%**  
Non Life Market Share

**466 USD** **11%**

Average Premium By Subject Matter

**136 USD** **-1%**

Average Acquisition and Admin

**79,370** **-4%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**885,233 USD** **-14%**

Net Investment Income

**9,501,404 USD** **-5%**

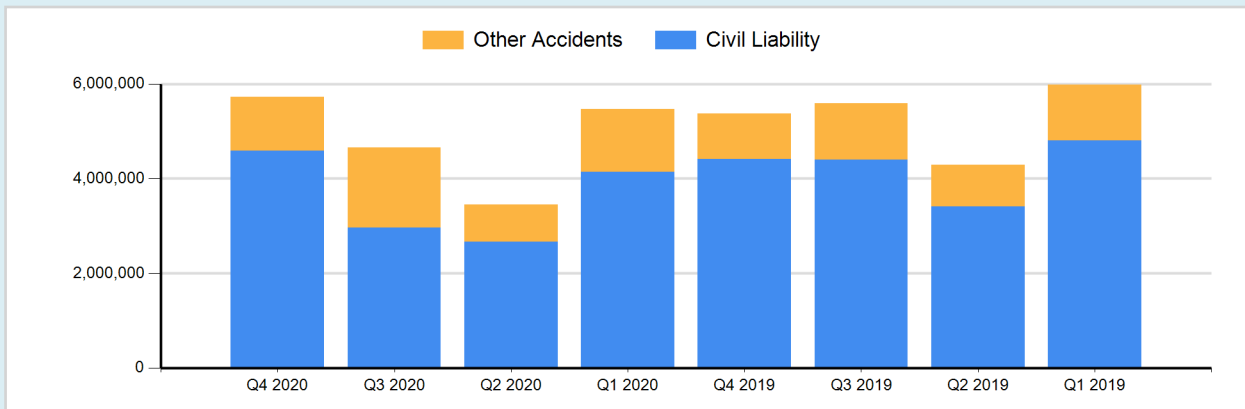
YTD Total Paid Claims

# Public Liability Insurance Analysis

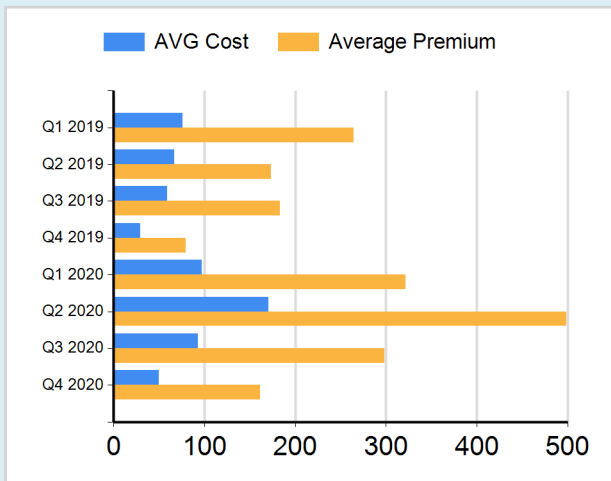
Quarterly Report - Q4 2020

YTD Measures

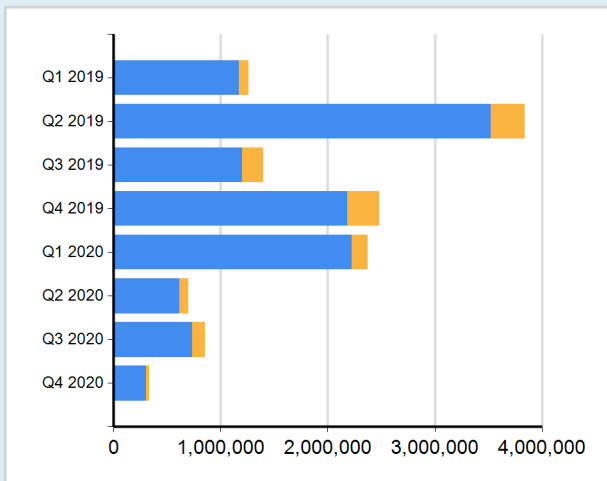
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-9%**

Growth in Premium

**-48%**

Growth in Number Of Subject Matters

**-15%**

Growth in Acquisition and Admin Expenses

**31%**

Acquisition and Admin Expenses/Premium

**19,302,938 USD** **-9%**

YTD Turnover and Growth

**1.2%** **0.4%**

Market Share Claims Share

**1.7%**  
Non Life Market Share

**258** **USD** **76%**

Average Premium By Subject Matter

**81** **USD** **64%**

Average Acquisition and Admin

**74,905** **-48%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**318,405** **USD** **-61%**

Net Investment Income

**4,259,635** **USD** **-53%**

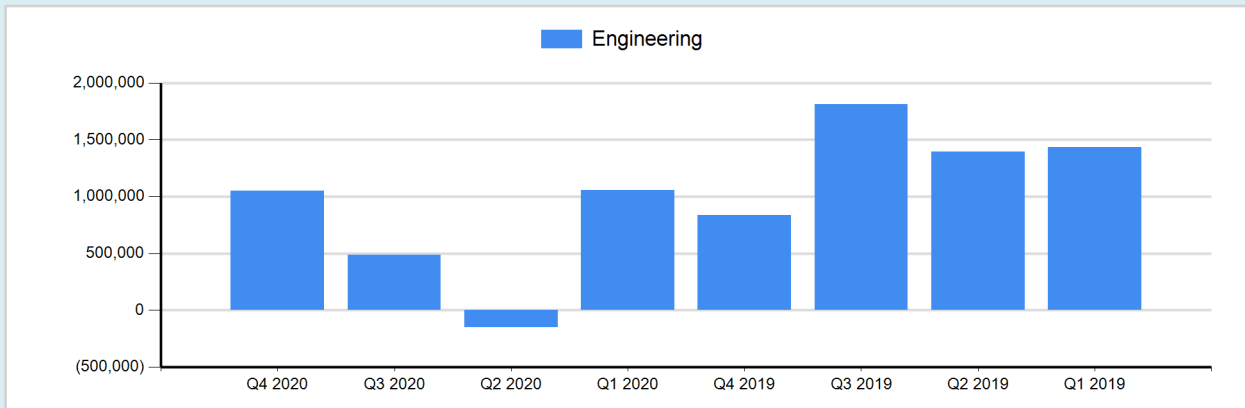
YTD Total Paid Claims

# Engineering Insurance Analysis

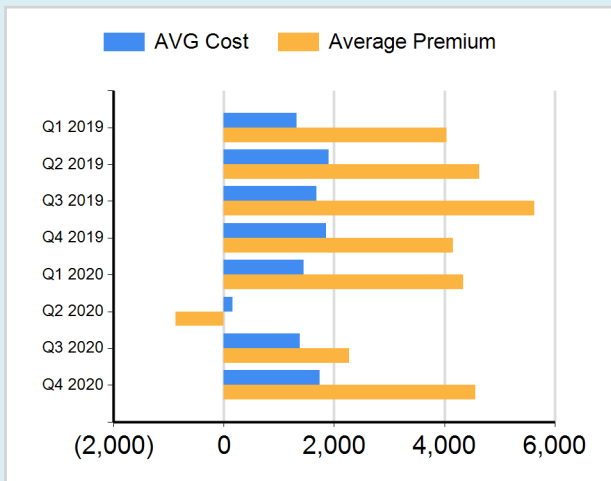
Quarterly Report - Q4 2020

YTD Measures

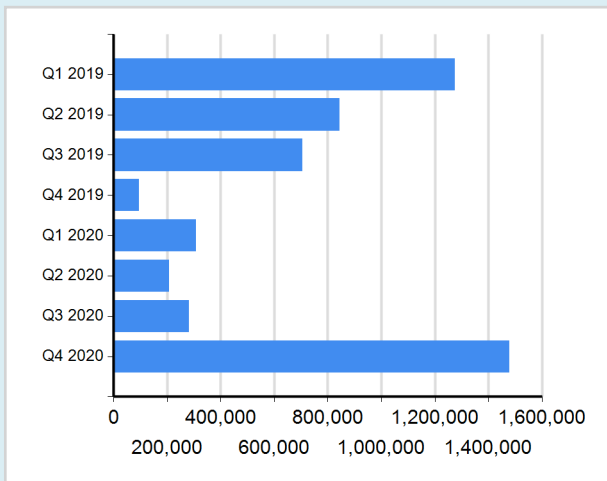
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-55%**

Growth in Premium

**-27%**

Growth in Number Of Subject Matters

**-45%**

Growth in Acquisition and Admin Expenses

**44%**

Acquisition and Admin Expenses/Premium

**2,440,886 USD -55%**

YTD Turnover and Growth

**0.2% 0.2%**

Market Share Claims Share

**0.2%**  
Non Life Market Share

**2,838 USD -39%**

Average Premium By Subject Matter

**1,250 USD -25%**

Average Acquisition and Admin

**860 -27%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

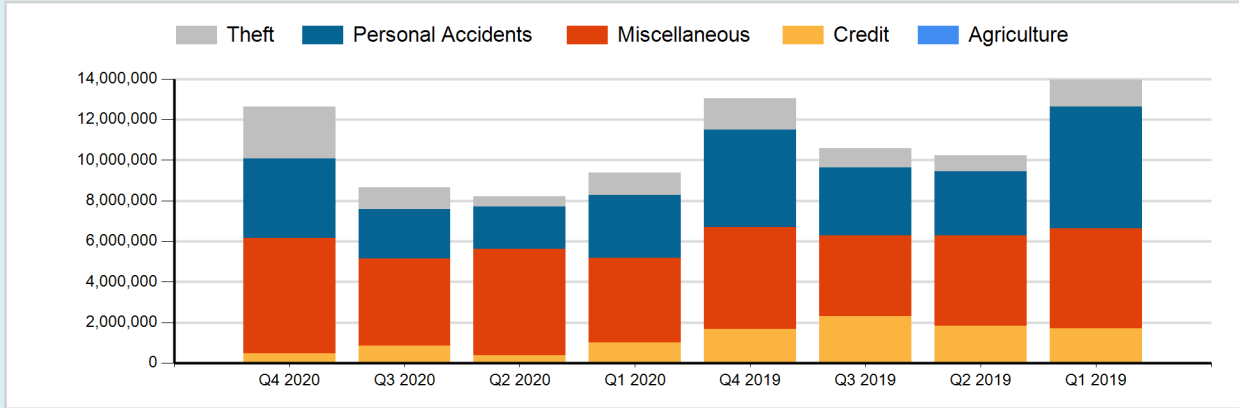
**222,541 USD -30%**

Net Investment Income

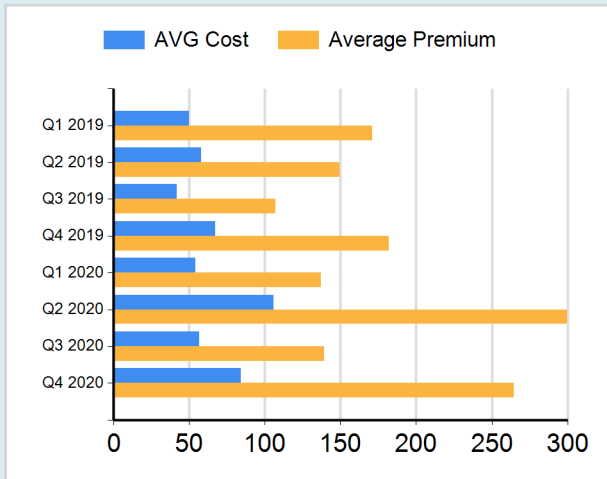
**2,276,809 USD -22%**

YTD Total Paid Claims

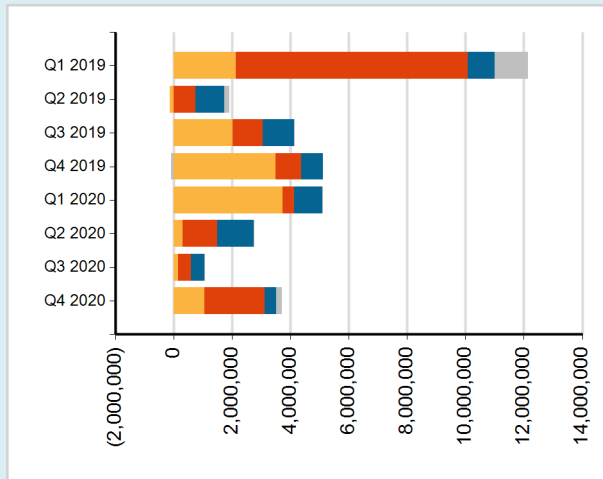
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-19%**

Growth in Premium

**-36%**

Growth in Number Of Subject Matters

**-17%**

Growth in Acquisition and Admin Expenses

**36%**

Acquisition and Admin Expenses/Premium

**38,880,783 USD** **-19%**

YTD Turnover and Growth

**2.5%**

Market Share

**1.1%**

Claims Share

**3.4%**

Non Life Market Share

**189**

USD

**27%**

Average Premium By Subject Matter

**69**

USD

**30%**

Average Acquisition and Admin

**205,718**

YTD Number Of Subject Matters

**-36%**

Note: All Growth Percentages are YTD Growth

**1,624,864** USD

Net Investment Income

**-29%**

**12,625,173** USD

YTD Total Paid Claims

**-45%**

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