

جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

# Quarterly Report

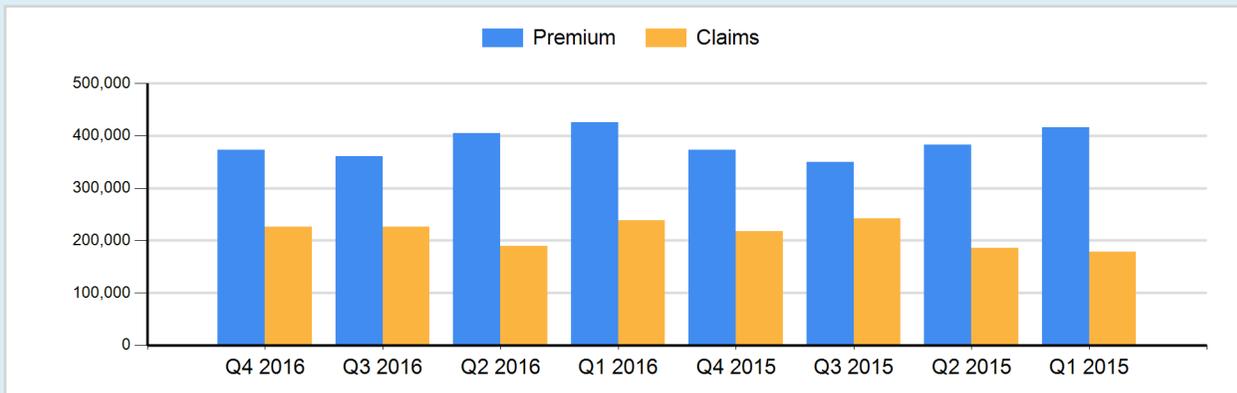
Quarter 4 2016

Hazmieh, ACAL Building,  
Mount Lebanon

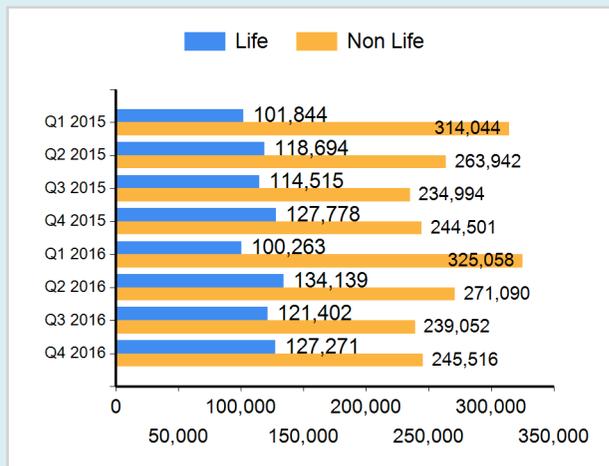
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# Key Market Figures

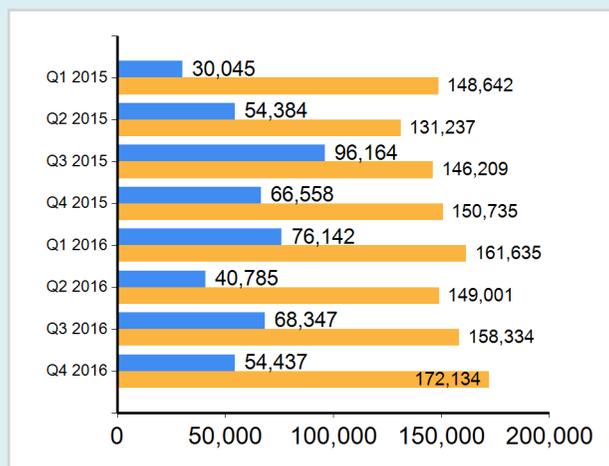
Note: All amounts in the charts are 1/1,000 scaled



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 2016

### YTD Measures

**1,563,792,523** USD

**3 %**

Total YTD Gross Written Premium

1,520,312,704 USD(2015)

**30.9 %**

Life Share

30.4 % (2015)

**69.1 %**

Non Life Share

69.6 % (2015)

**880,815,499** USD

**7 %**

Total indemnities paid

823,973,539

USD(2015)

**22.7 %**

Claims Motor

Share

22.0 % (2015)

**38.2 %**

Claims Medical

Share

37.8 % (2015)

**136,863,394** USD

**15 %**

Total YTD Net Investment Income

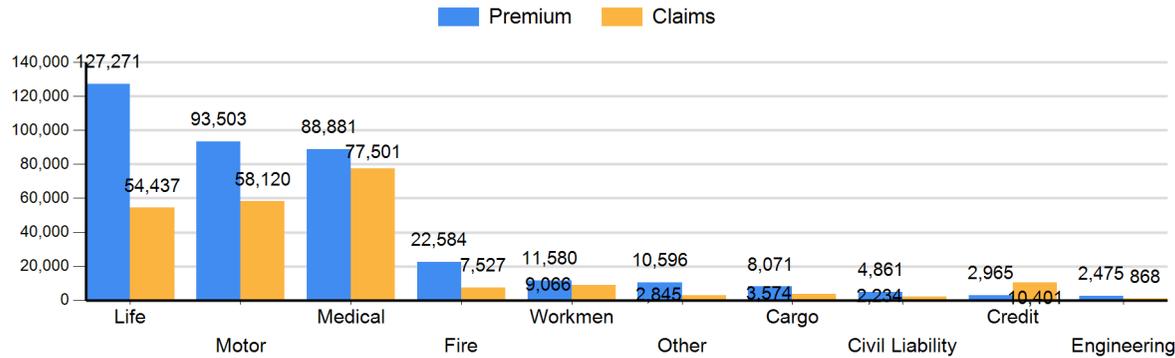
119,002,198

USD(2015)

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

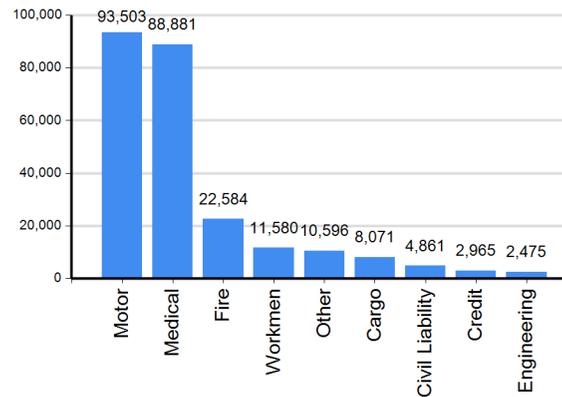
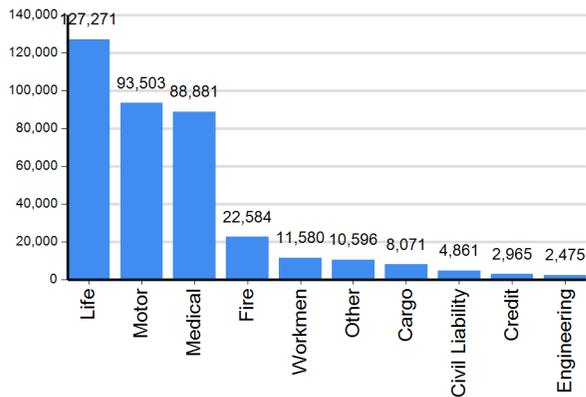
# Comparative Figures

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 2016

### YTD Measures

## Premium

**30.9%**

**4%**

**29.1%**

**3%**

Life Insurance

Medical Insurance

**23.1%**

**4%**

**6.9%**

**-1%**

Motor Insurance

Fire Insurance

**3.3%**

**0%**

**2.0%**

**-11%**

Workmen Insurance

Cargo Insurance

## Claims

**27.2%**

**-3%**

**38.2%**

**8%**

Life Insurance

Medical Insurance

**22.7%**

**10%**

**3.6%**

**19%**

Motor Insurance

Fire Insurance

**3.6%**

**7%**

**1.1%**

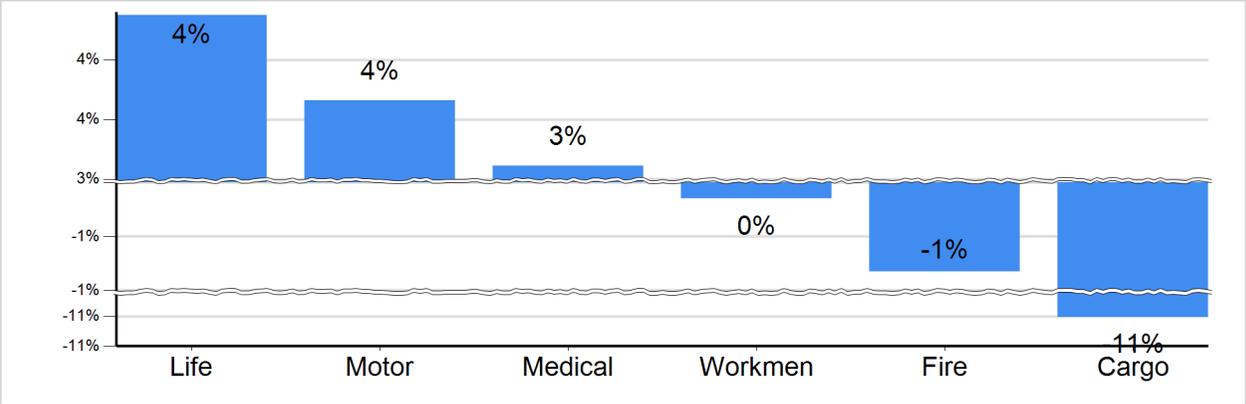
**3%**

Workmen Insurance

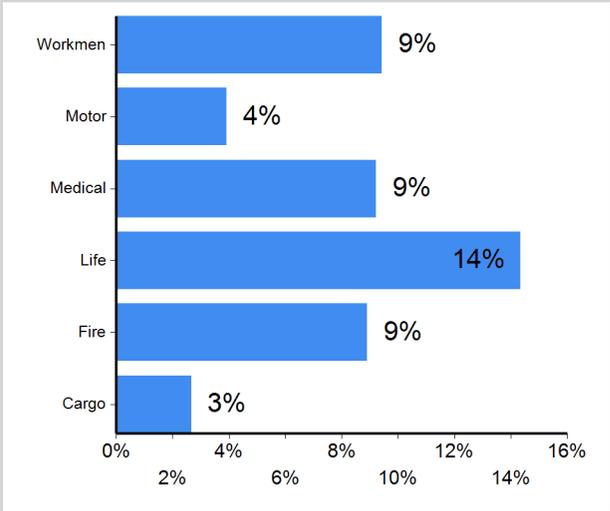
Cargo Insurance

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

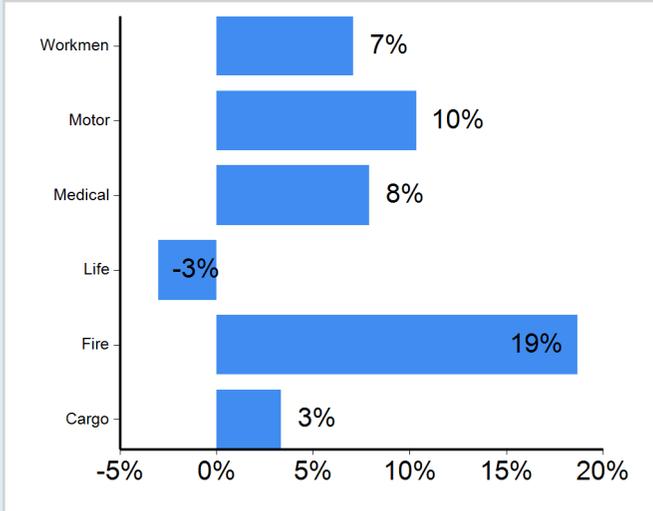
# Growth Analysis



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



## Quarterly Report - Q4 2016

### Premium Growth for the main LOBs

<b>4%</b>	<b>4%</b>
Life	Motor
<b>3%</b>	<b>0%</b>
Medical	Workmen
<b>-1%</b>	<b>-11%</b>
Fire	Cargo

<b>4%</b>	<b>2%</b>
Life	Non Life

**3%**  
Market YTD Growth  
0% Parallel Period (Q4 2015)

### Claims Growth for the main LOBs

<b>19%</b>	<b>10%</b>
Fire	Motor
<b>8%</b>	<b>7%</b>
Medical	Workmen
<b>3%</b>	<b>-3%</b>
Cargo	Life

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

# Analysis by Line of Business

**Quarterly  
Report**

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# Life Insurance Analysis

Quarterly Report - Q4 2016

YTD Measures

**Protection**   **Saving**

**38.0%**

**62.0%**

Premiums

**81.1%**

**18.9%**

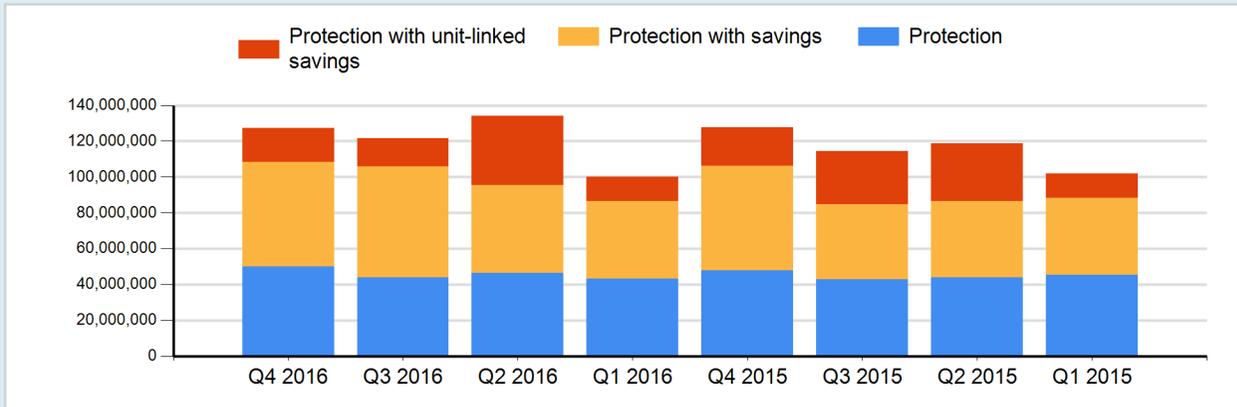
Number of Subject Matters

**28.2%**

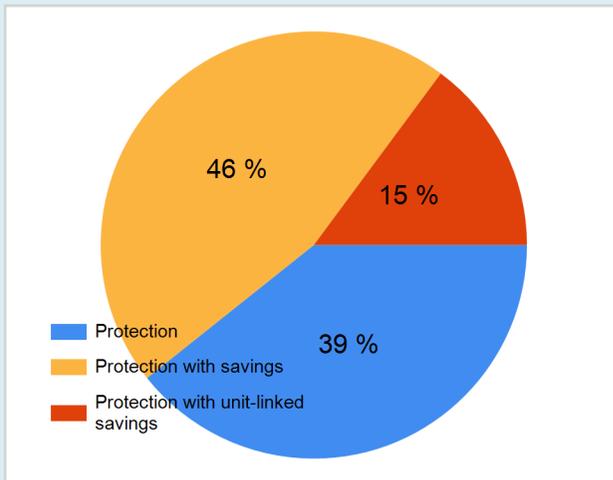
**14.5%**

Acquisition and Admin Expenses / Premium

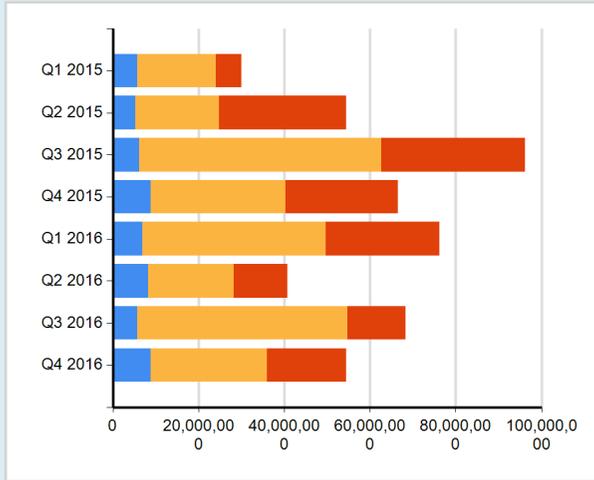
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



**483,075,849 USD**   **4%**

YTD Turnover and Growth

**31%**

**27%**

Market Share

Claims Share

**16.4%**

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

Note: All Growth Percentages are YTD Growth

**102,172,431 USD**

**18%**

Net Income from the Life related investments

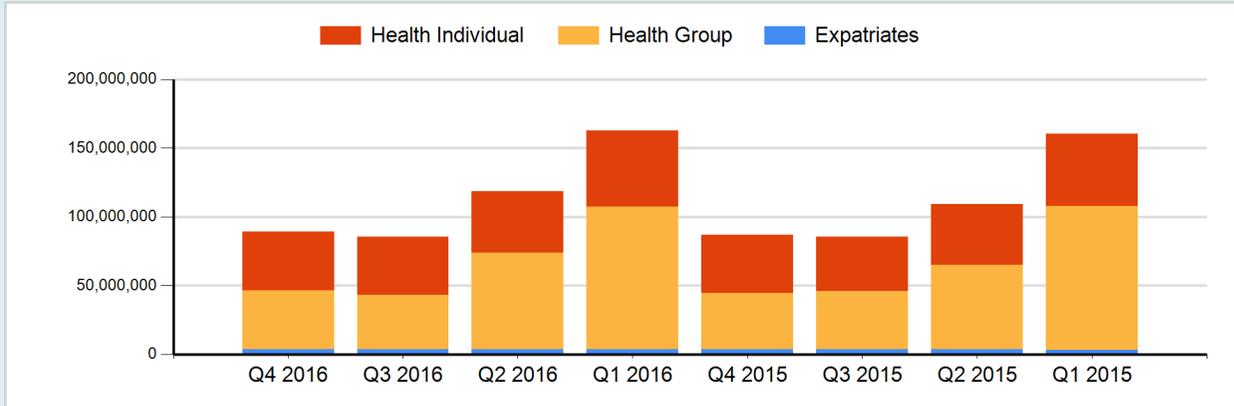
**239,710,541 USD**

**-3%**

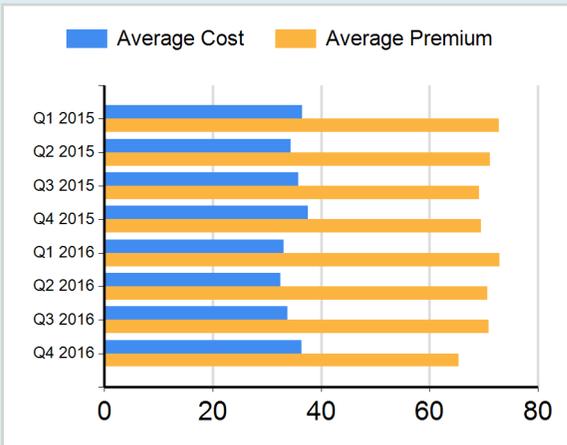
YTD Total Paid Claims

# Medical Insurance Analysis

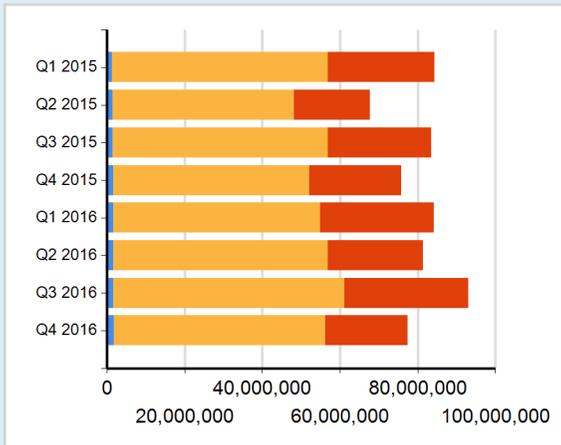
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2016

YTD Measures

**Medical** **Expat**

**440,738,720** USD **14,131,328** USD

Premiums

**3%** **4%**

Growth in Premium

**11%** **5%**

Growth in Number Of Subject Matters

**21.6%** **48.7%**

Acquisition and Admin Expenses/Premium

**454,870,048** USD **3%**

YTD Turnover and Growth

**29.1%** **38.2%**

Market Share Claims Share

**42.1%**  
Non Life Market Share

**70** USD **-1%**

Average Expat Premium By Subject Matter

**34** USD **-6%**

Average expat Acquisition and Admin

**835,415** **9%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**11,643,480** USD **12%**

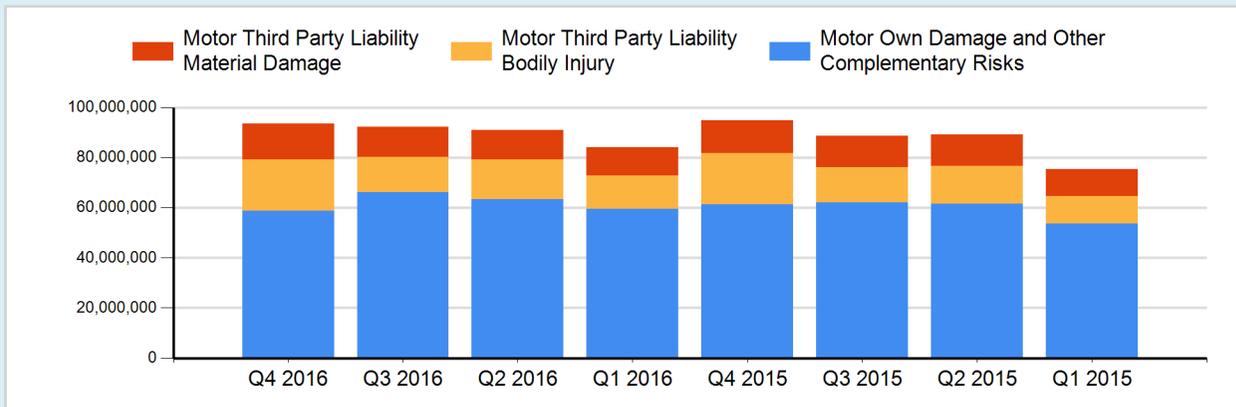
Net Income from the Medical related investments

**336,147,949** USD **8%**

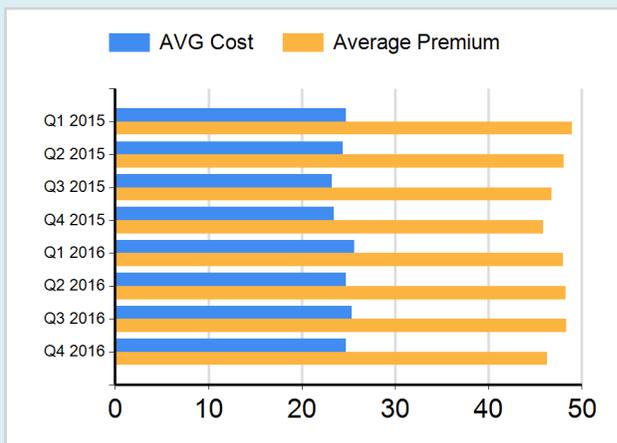
YTD Total Paid Claims

# Motor Insurance Analysis

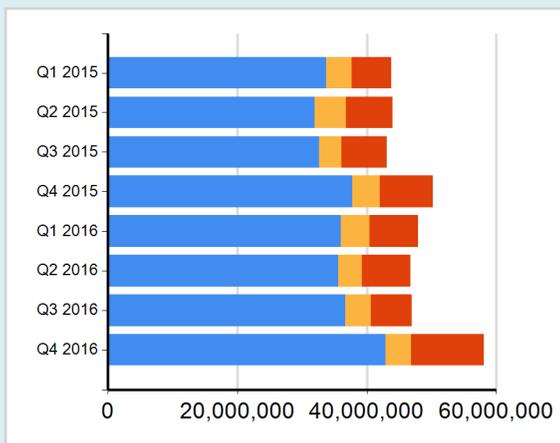
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



## Quarterly Report - Q4 2016

### YTD Measures

### Compulsory Others

**63,482,772** USD **297,325,598** USD  
Premiums

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

**4%** **1%**  
Growth in Number Of Subject Matters

**52.6%** **39.3%**  
Acquisition and Admin Expenses/Premium

**360,808,370** USD **4%**  
YTD Turnover and Growth

**23.1%** **22.7%**  
Market Share Claims Share

**33.4%**  
Non Life Market Share

**48** USD **1%**  
Average Compulsory Premium By Subject Matter

**25** USD **5%**  
Average Compulsory Acquisition and Admin

**1,334,470** **4%**  
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**13,181,837** USD **6%**  
Net Income from the Motor related investments

**199,811,570** USD **10%**  
YTD Total Paid Claims

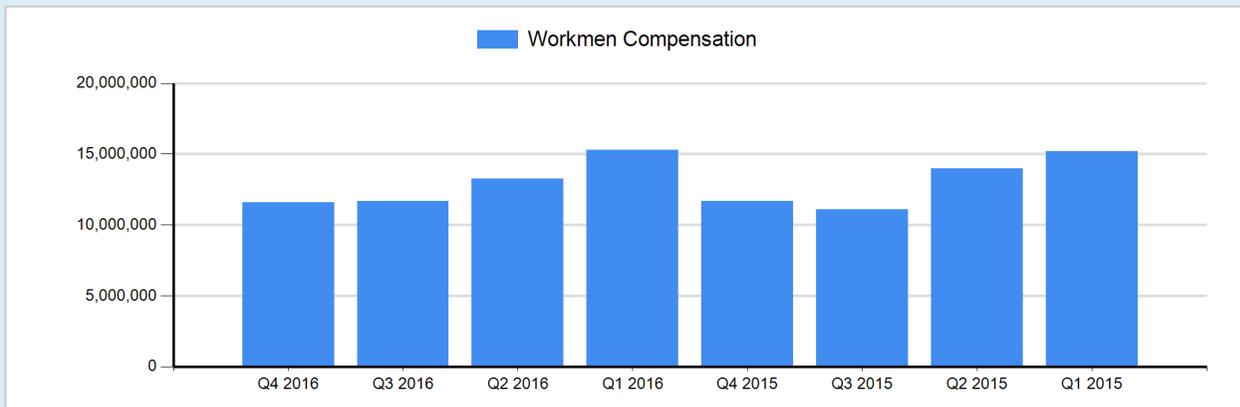
# Workmen

# Insurance Analysis

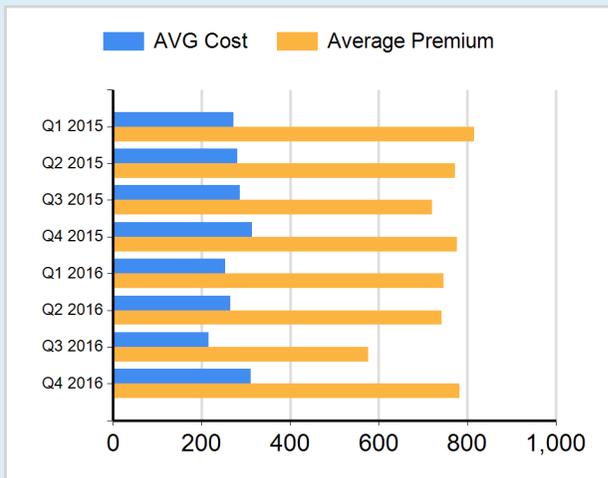
Quarterly Report - Q4 2016

YTD Measures

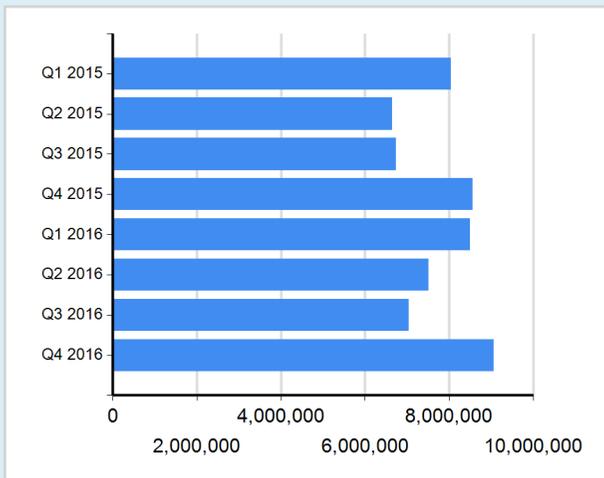
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



0%

Growth in Premium

9%

Growth in Number Of Subject Matters

-2%

Growth in Acquisition and Admin Expenses

36%

Acquisition and Admin Expenses/Premium

51,837,917 USD 0%

YTD Turnover and Growth

3.3% 3.6%

Market Share Claims Share

4.8%  
Non Life Market Share

706 USD -9%

Average Premium By Subject Matter

258 USD -10%

Average Acquisition and Admin

73,428 9%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,600,317 USD

Net Investment Income

5%

32,117,165 USD

YTD Total Paid Claims

7%

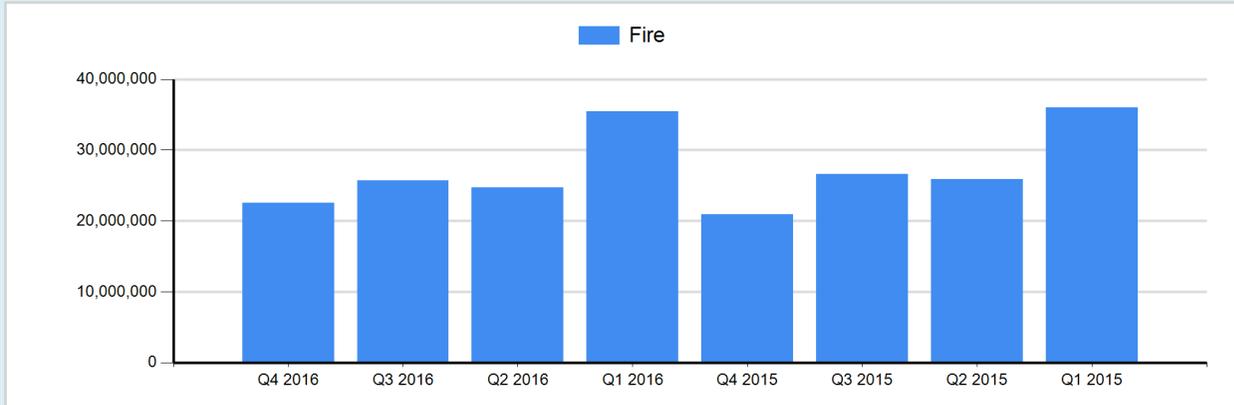
# Fire

# Insurance Analysis

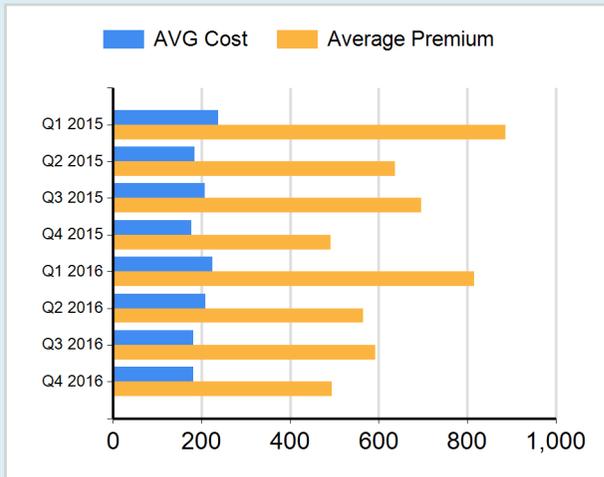
Quarterly Report - Q4 2016

YTD Measures

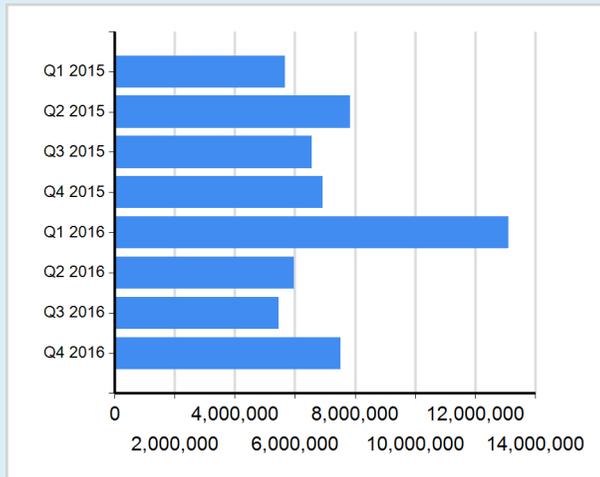
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-1%**

Growth in Premium

**9%**

Growth in Number Of Subject Matters

**8%**

Growth in Acquisition and Admin Expenses

**32%**

Acquisition and Admin Expenses/Premium

**108,482,426USD**

**-1%**

YTD Turnover and Growth

**6.9%**

Market Share

**3.6%**

Claims Share

**10.0%**

Non Life Market Share

**615**

USD

**-9%**

Average Premium By Subject Matter

**199**

USD

**-1%**

Average Acquisition and Admin

**176,397**

YTD Number Of Subject Matters

**9%**

Note: All Growth Percentages are YTD Growth

**4,430,143** USD

Net Investment Income

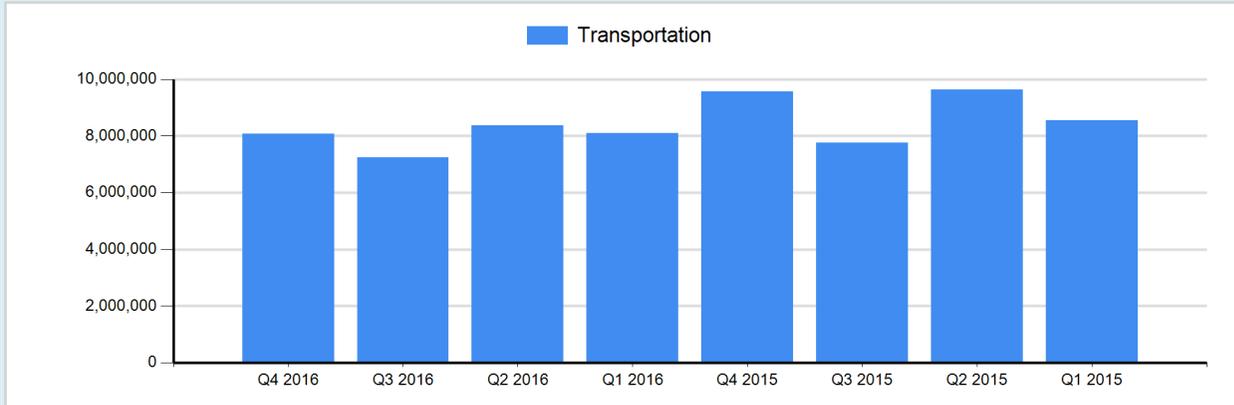
**-2%**

**32,066,121** USD

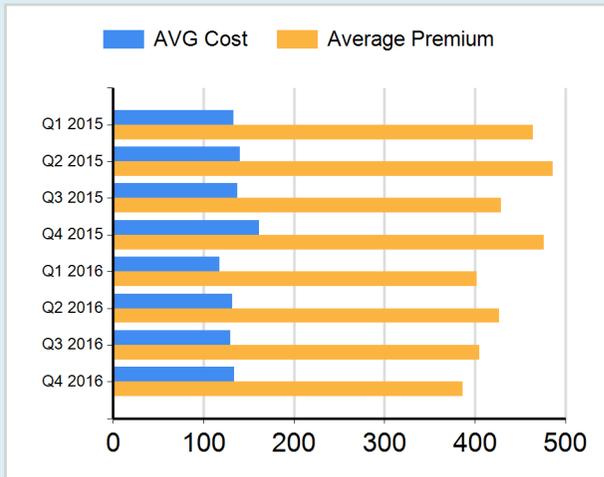
YTD Total Paid Claims

**19%**

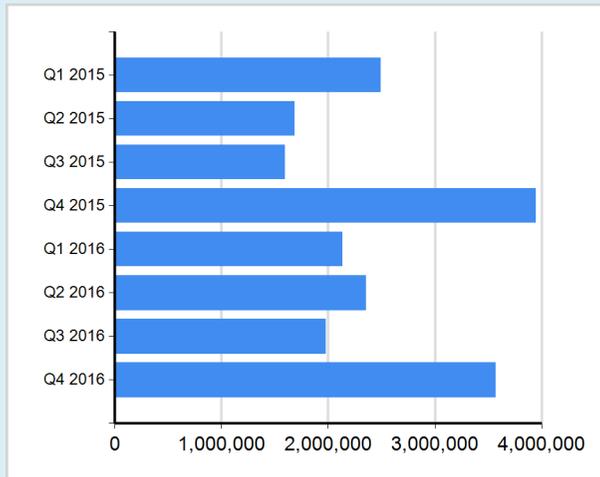
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-11%**

Growth in Premium

**3%**

Growth in Number Of Subject Matters

**-8%**

Growth in Acquisition and Admin Expenses

**32%**

Acquisition and Admin Expenses/Premium

**31,765,317 USD -11%**

YTD Turnover and Growth

**2.0%**

Market Share

**1.1%**

Claims Share

**2.9%**

Non Life Market Share

**405**

USD

**-13%**

Average Premium By Subject Matter

**128**

USD

**-10%**

Average Acquisition and Admin

**78,423**

YTD Number Of Subject Matters

**3%**

Note: All Growth Percentages are YTD Growth

**825,636 USD**

Net Investment Income

**-14%**

**10,045,115 USD**

YTD Total Paid Claims

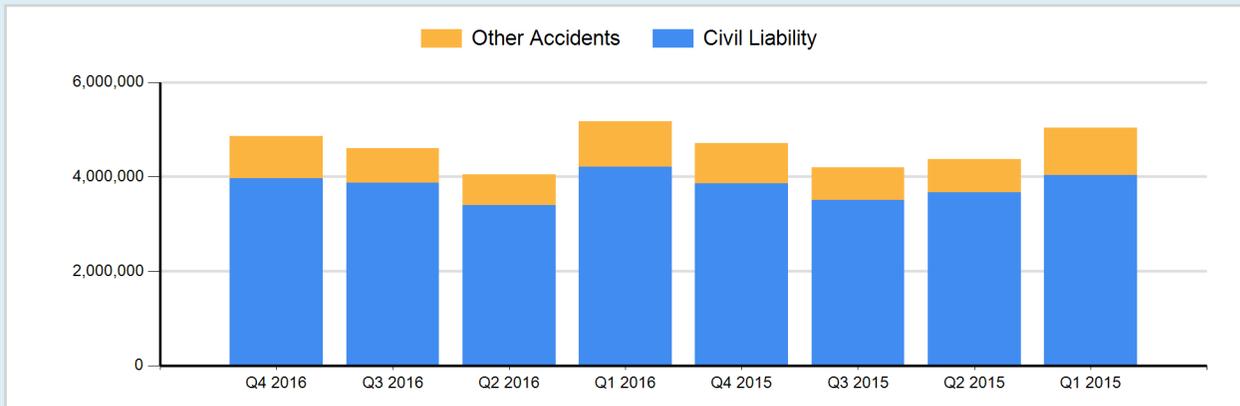
**3%**

# Public Liability Insurance Analysis

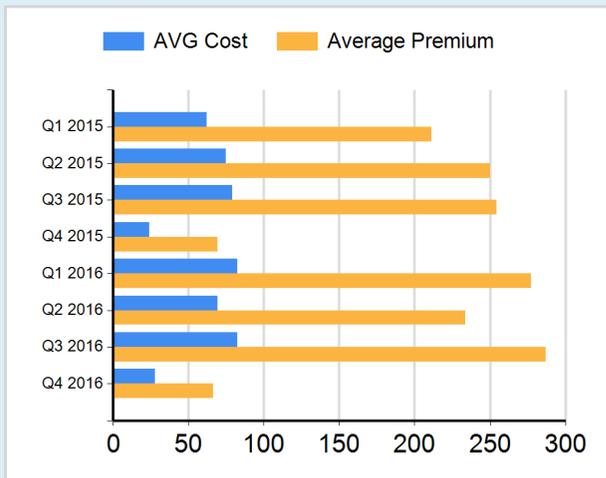
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YTD Measures

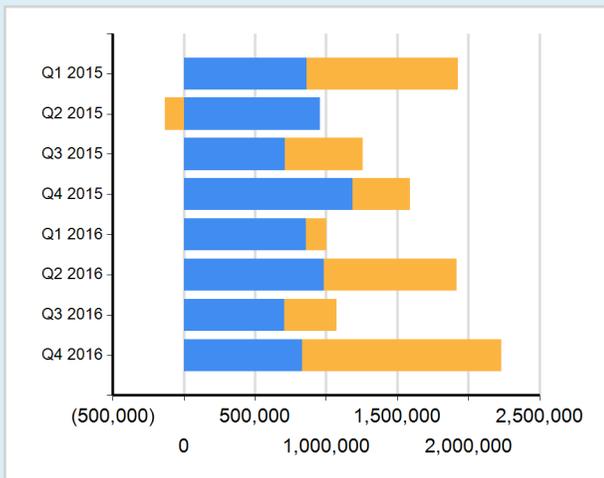
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**2%**

Growth in Premium

**0%**

Growth in Number Of Subject Matters

**6%**

Growth in Acquisition and Admin Expenses

**33%**

Acquisition and Admin Expenses/Premium

**18,668,802 USD** **2%**

YTD Turnover and Growth

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

Market Share Claims Share

**1.7%**  
Non Life Market Share

**149 USD** **2%**

Average Premium By Subject Matter

**49 USD** **6%**

Average Acquisition and Admin

**125,238** **0%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**862,067 USD** **14%**

Net Investment Income

**6,230,293 USD** **11%**

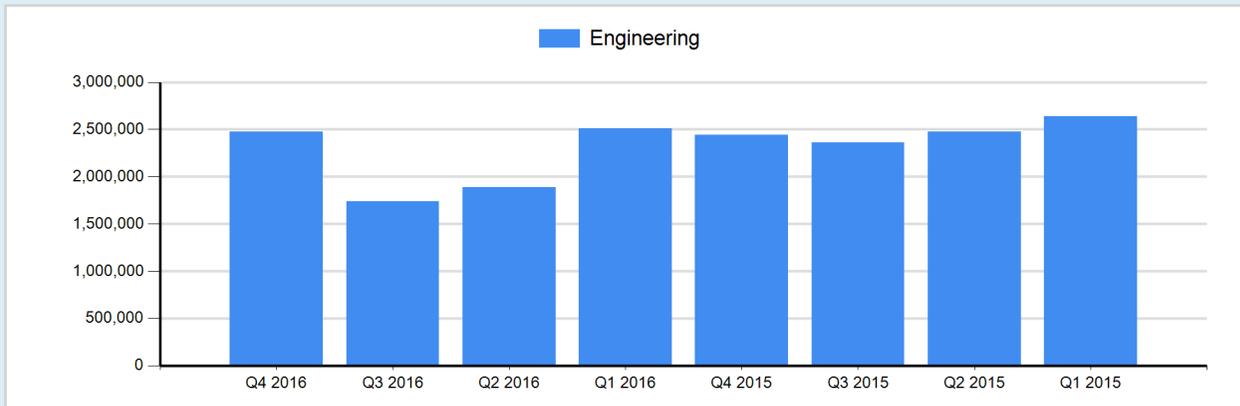
YTD Total Paid Claims

# Engineering Insurance Analysis

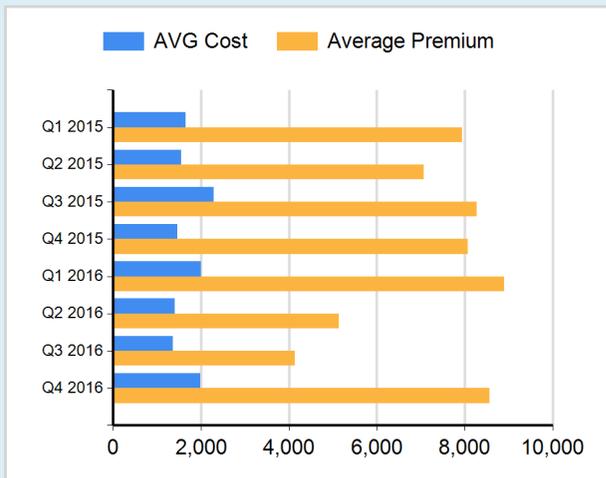
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YTD Measures

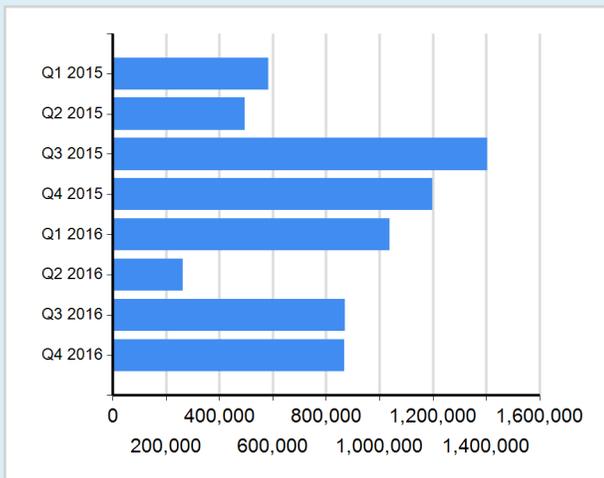
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**-13%**

Growth in Premium

**7%**

Growth in Number Of Subject Matters

**1%**

Growth in Acquisition and Admin Expenses

**26%**

Acquisition and Admin Expenses/Premium

**8,608,544 USD -13%**

YTD Turnover and Growth

**0.6% Market Share**      **0.3% Claims Share**

**0.8%**  
Non Life Market Share

**6,339 USD -19%**

Average Premium By Subject Matter

**1,636 USD -5%**

Average Acquisition and Admin

**1,358**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

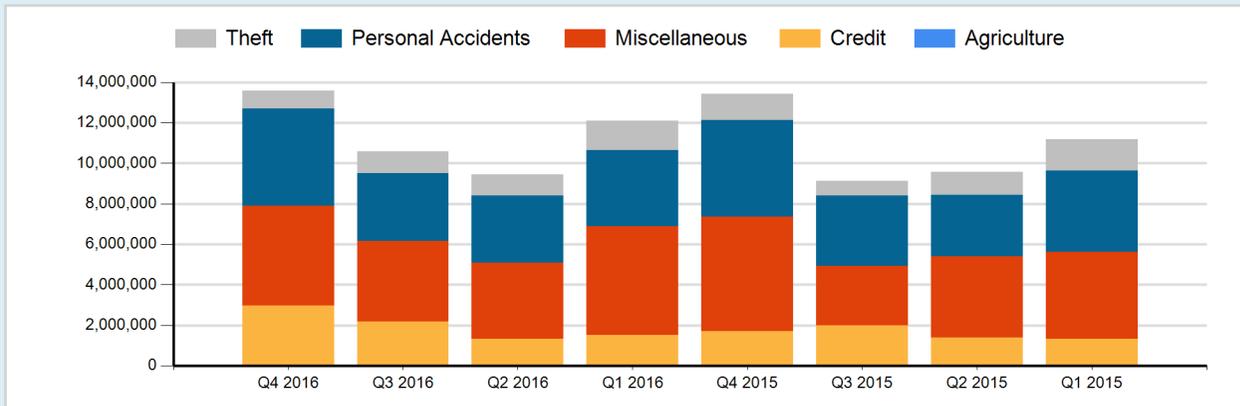
**250,224 USD -19%**

Net Investment Income

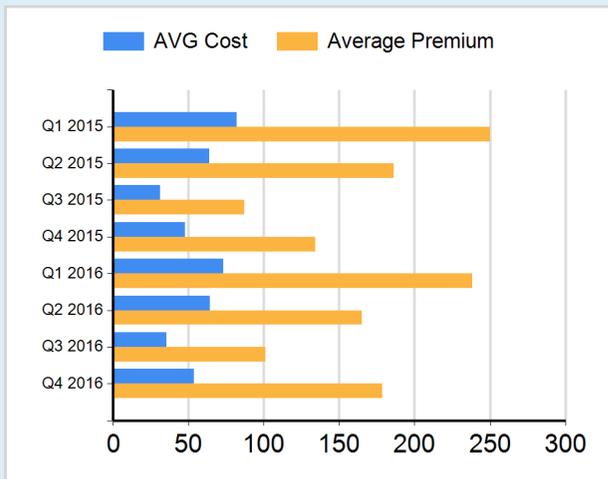
**3,041,151 USD -17%**

YTD Total Paid Claims

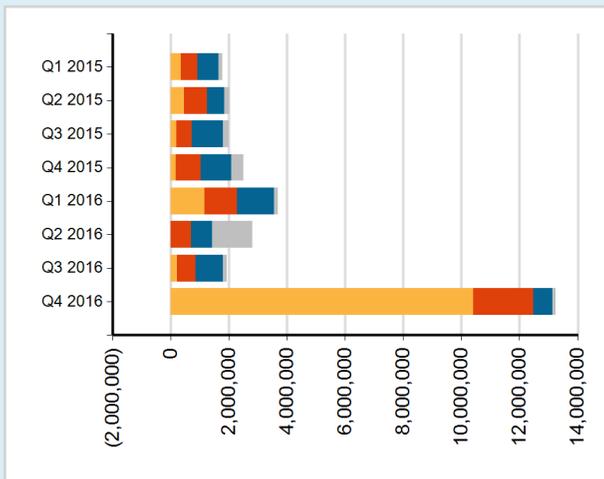
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



**6%**

Growth in Premium

**-4%**

Growth in Number Of Subject Matters

**1%**

Growth in Acquisition and Admin Expenses

**33%**

Acquisition and Admin Expenses/Premium

**45,675,249 USD** **6%**

YTD Turnover and Growth

**2.9%** **2.5%**

Market Share Claims Share

**4.2%**  
Non Life Market Share

**158 USD** **10%**

Average Premium By Subject Matter

**53 USD** **6%**

Average Acquisition and Admin

**288,260** **-4%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

**1,897,259 USD** **19%**

Net Investment Income

**21,645,593 USD** **162%**

YTD Total Paid Claims



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