



جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

Quarterly Report

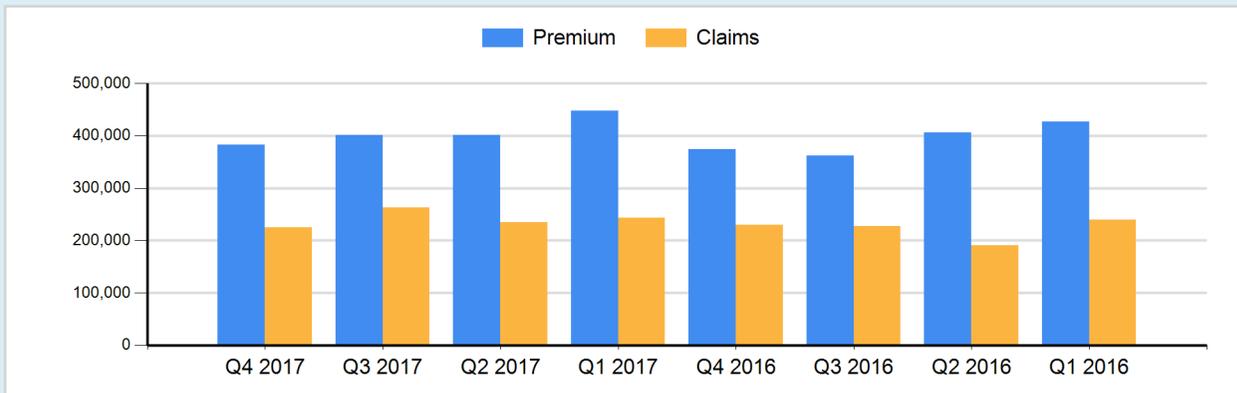
Quarter 4 2017

Hazmieh, ACAL Building,
Mount Lebanon

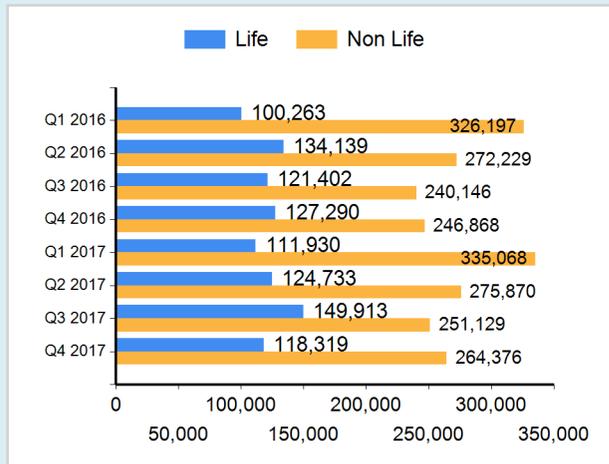
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Key Market Figures

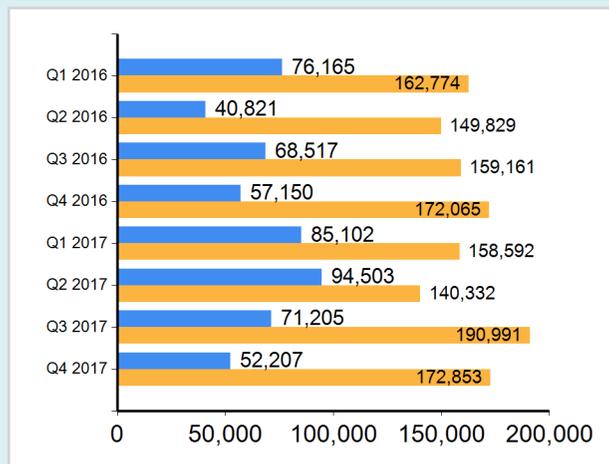
Note: All amounts in the charts are 1/1,000 scaled



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 2017

YTD Measures

1,631,339,682 USD

4 %

Total YTD Gross Written Premium

1,568,533,504 USD(2016)

30.9 %

Life Share

30.8 % (2016)

69.1 %

Non Life Share

69.2 % (2016)

965,784,007 USD

9 %

Total indemnities paid

886,482,069

USD(2016)

21.6 %

Claims Motor

Share

22.6 % (2016)

36.0 %

Claims Medical

Share

38.1 % (2016)

158,361,103 USD

15 %

Total YTD Net Investment Income

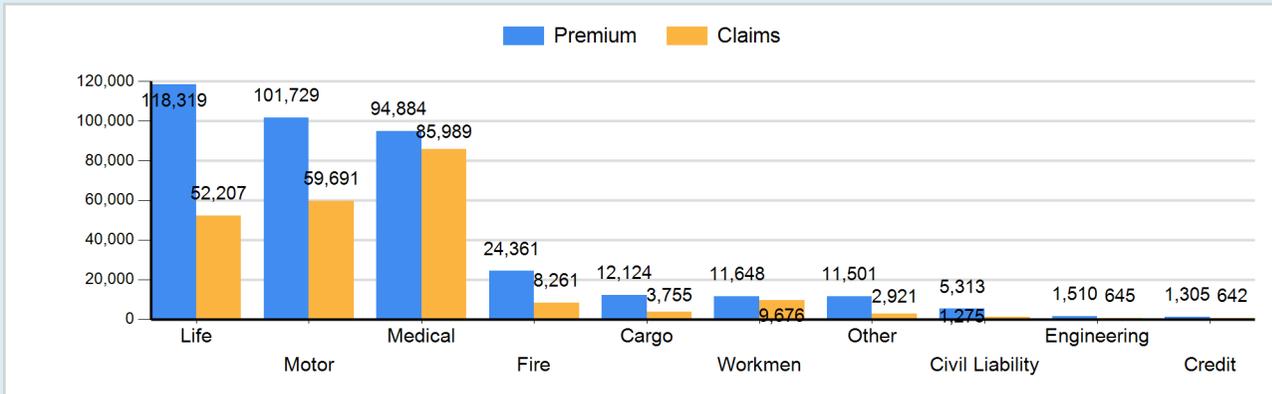
137,216,251

USD(2016)

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

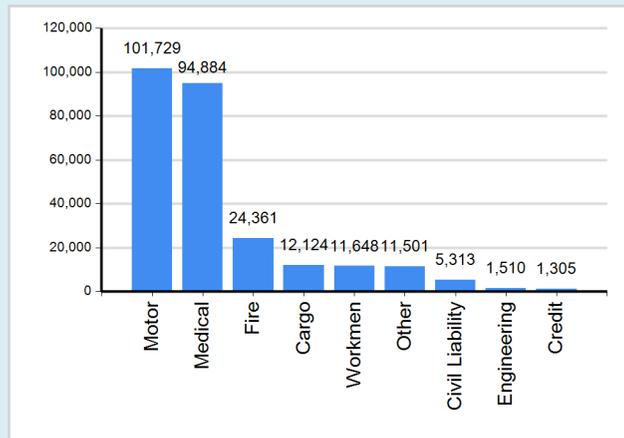
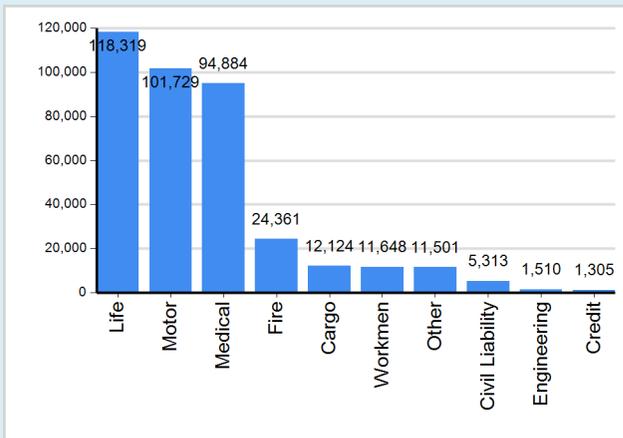
Comparative Figures

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



Premium Division by Line of Business including life

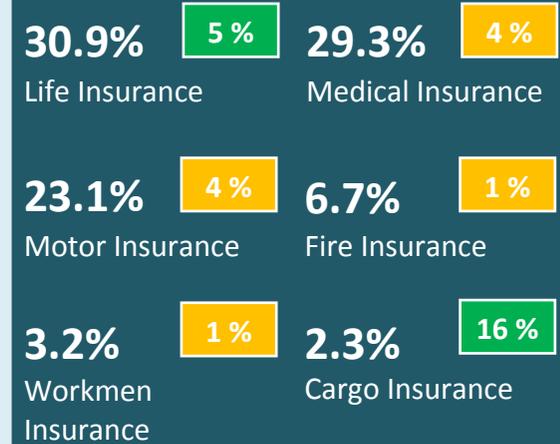
Premium Division by Line of Business excluding life



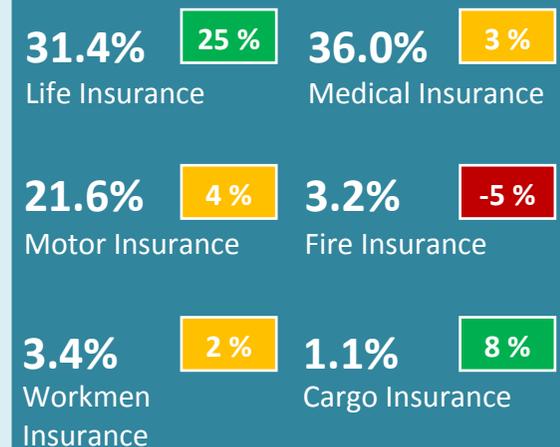
Quarterly Report - Q4 2017

YTD Measures

Premium



Claims

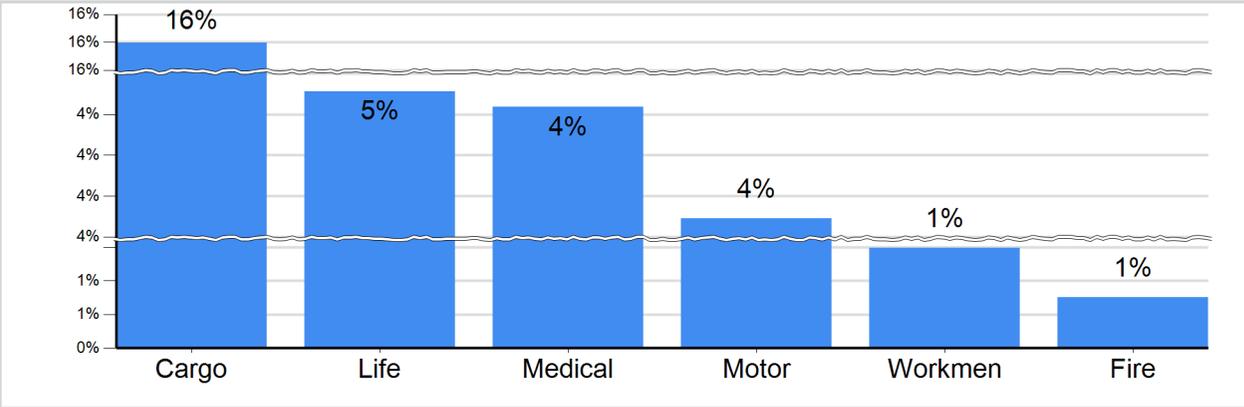


Note: All Growth % are YTD Growth (Year On Year)

Growth Analysis

Quarterly Report - Q4 2017

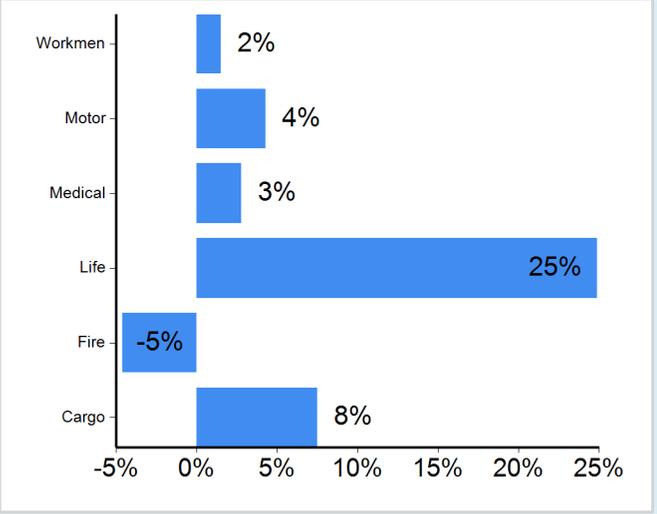
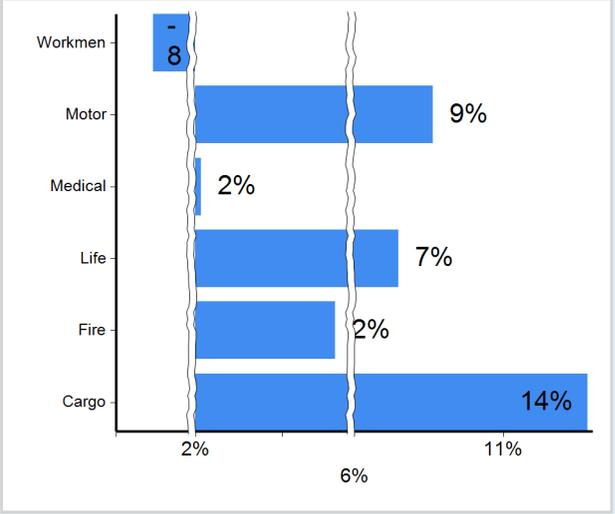
Premium Growth for the main LOBs



16%	5%
Cargo	Life
4%	4%
Medical	Motor
1%	1%
Workmen	Fire

Growth in Subject Matters number by line of business

Growth of indemnities by line of business



5%	4%
Life	Non Life

4%
Market YTD Growth
2% Parallel Period (Q4 2016)

Claims Growth for the main LOBs

25%	8%
Life	Cargo
4%	3%
Motor	Medical
2%	-5%
Workmen	Fire

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

Analysis by Line of Business

**Quarterly
Report**

Quarter 4 2017



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Life Insurance Analysis

Quarterly Report - Q4 2017

YTD Measures

Protection **Saving**

37.6%

62.4%

Premiums

77.5%

22.5%

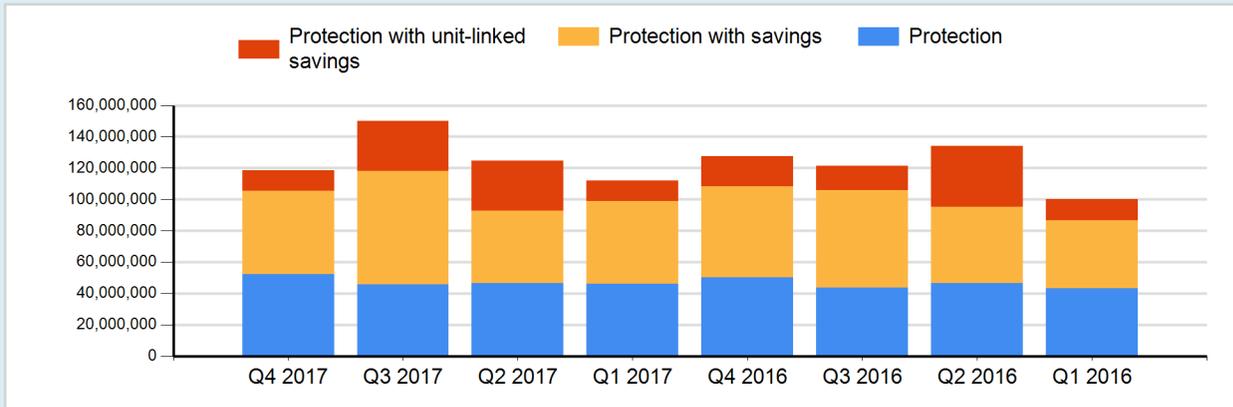
Number of Subject Matters

29.9%

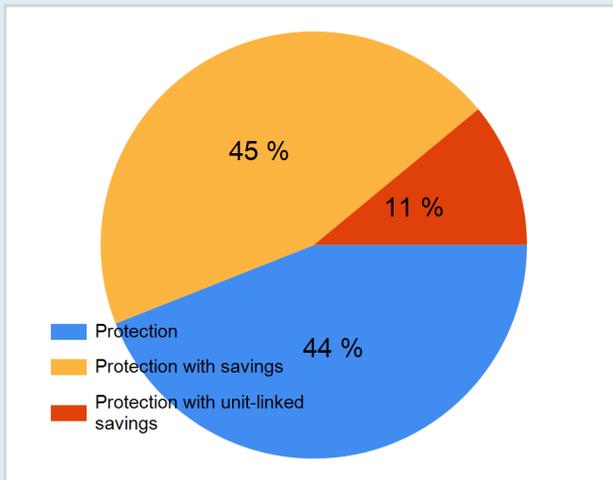
15.6%

Acquisition and Admin Expenses / Premium

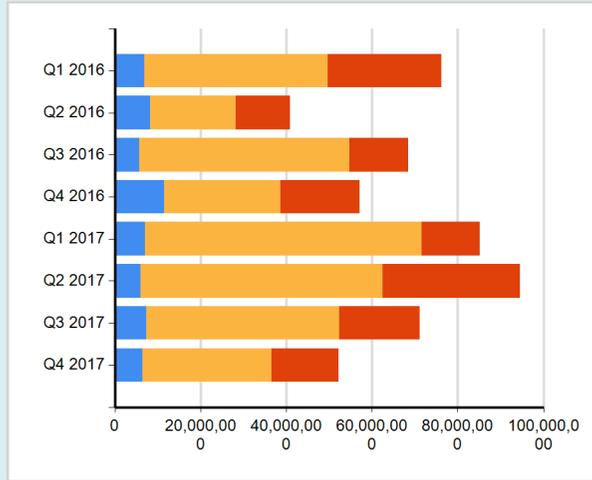
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



504,895,968 USD **5%**

YTD Turnover and Growth

31%

31%

Market Share

Claims Share

18.6%

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

Note: All Growth Percentages are YTD Growth

121,049,043 USD

18%

Net Income from the Life related investments

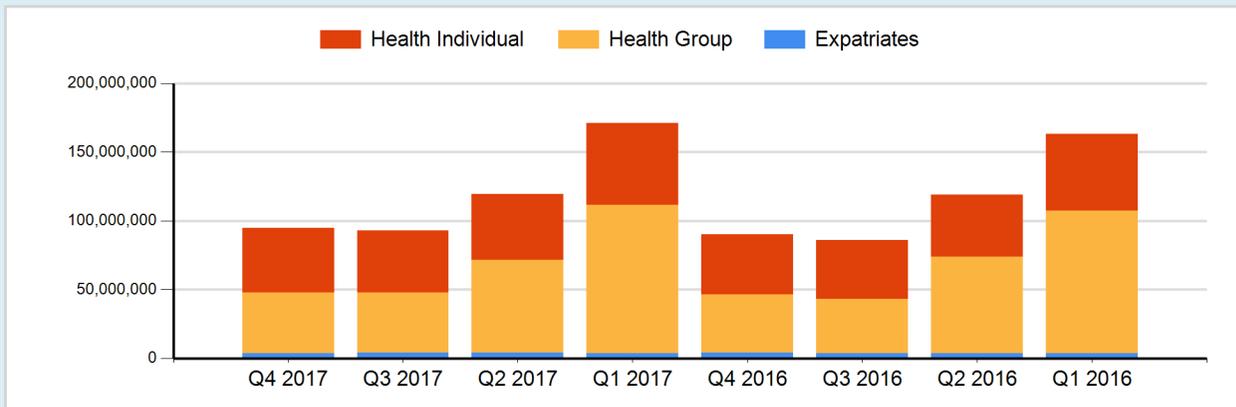
303,016,180 USD

25%

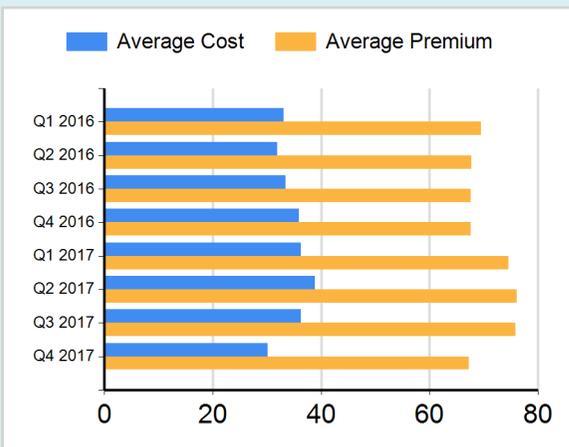
YTD Total Paid Claims

Medical Insurance Analysis

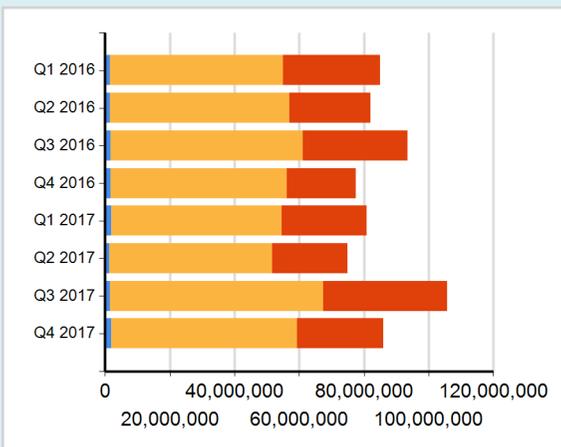
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2017

YTD Measures

Medical **Expat**

462,960,783 USD **15,098,842** USD

Premiums

4% **5%**

Growth in Premium

3% **-3%**

Growth in Number Of Subject Matters

20.5% **48.2%**

Acquisition and Admin Expenses/Premium

478,059,624 USD **4%**

YTD Turnover and Growth

29.3% **36.0%**

Market Share Claims Share

42.4%
Non Life Market Share

73 USD **8%**

Average Expat Premium By Subject Matter

35 USD **5%**

Average expat Acquisition and Admin

876,930 **2%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

12,802,779 USD **9%**

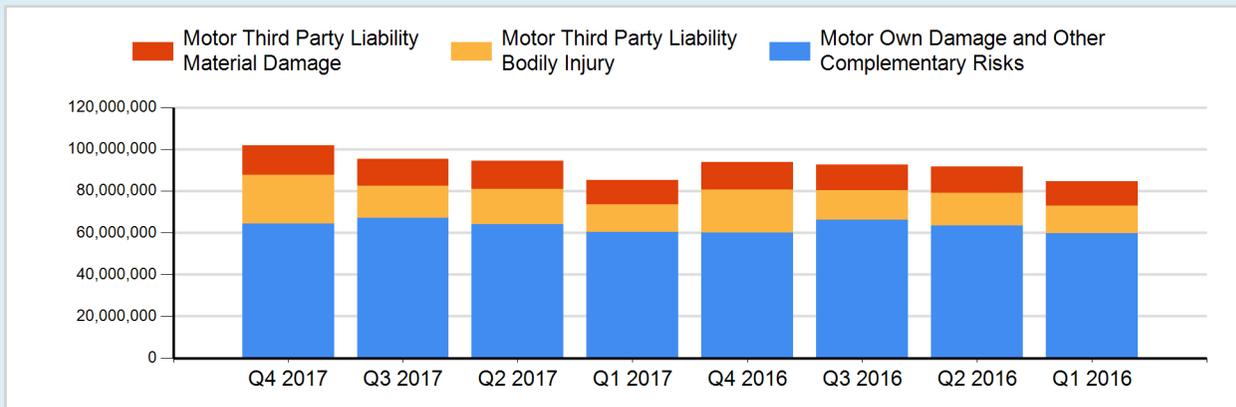
Net Income from the Medical related investments

347,454,445 USD **3%**

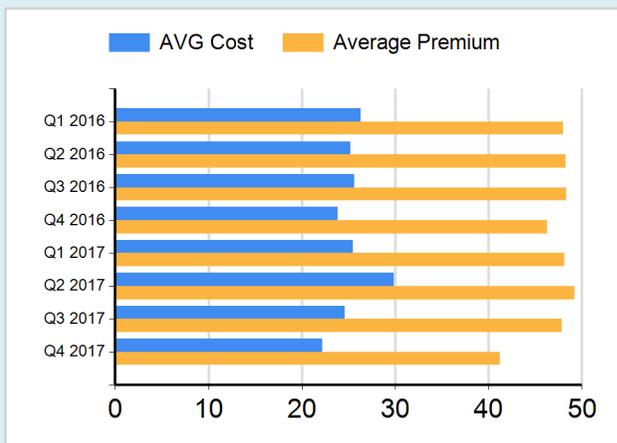
YTD Total Paid Claims

Motor Insurance Analysis

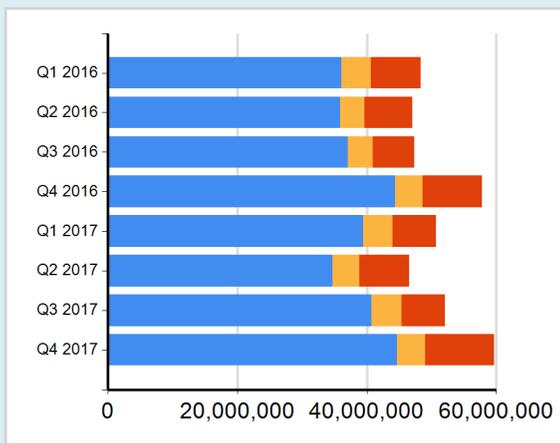
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2017

YTD Measures

Compulsory **Others**

68,744,358 USD **307,822,353** USD
Premiums

8% **3%**
Growth in Premium

13% **4%**
Growth in Number Of Subject Matters

54.8% **39.5%**
Acquisition and Admin Expenses/Premium

376,566,711 USD **4%**
YTD Turnover and Growth

23.1% **21.6%**
Market Share Claims Share

33.4%
Non Life Market Share

46 USD **-4%**
Average Compulsory Premium By Subject Matter

25 USD **0%**
Average Compulsory Acquisition and Admin

1,505,046 **13%**
YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

14,157,789 USD **7%**
Net Income from the Motor related investments

209,088,456 USD **4%**
YTD Total Paid Claims

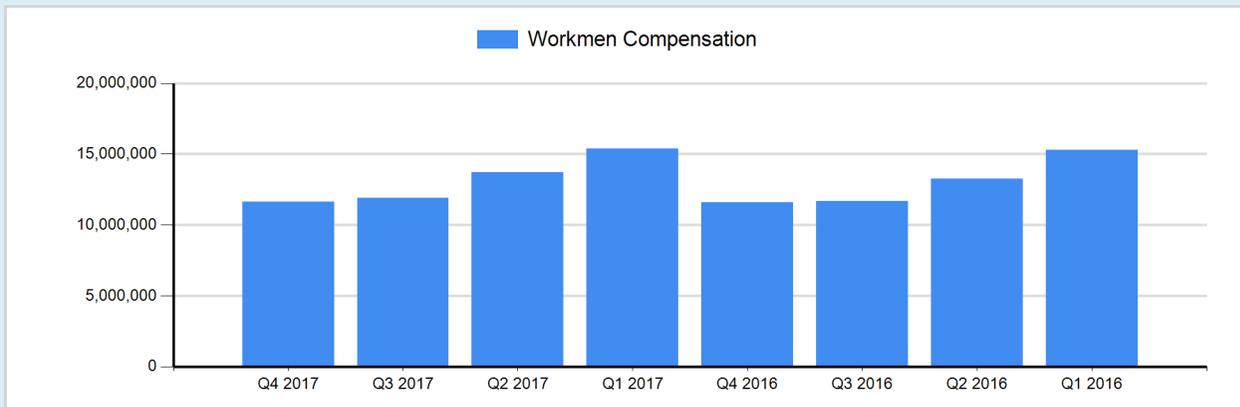
Workmen

Insurance Analysis

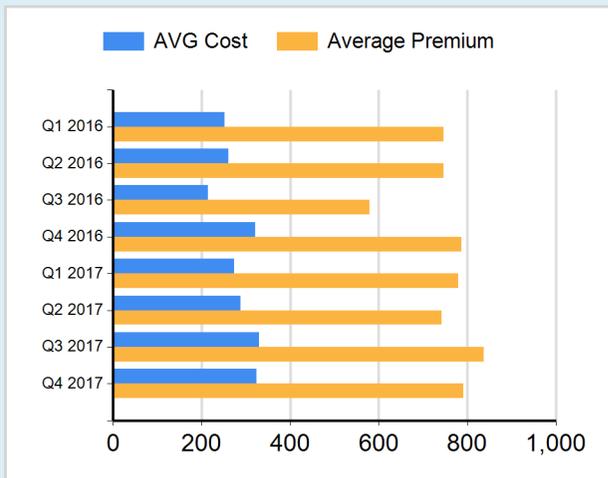
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YTD Measures

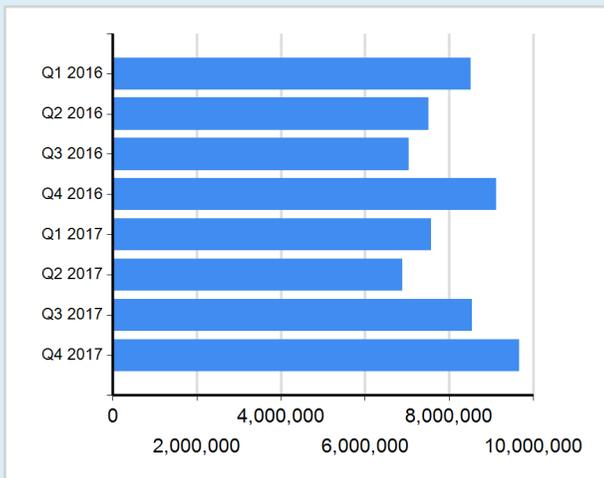
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



1%

Growth in Premium

-8%

Growth in Number Of Subject Matters

7%

Growth in Acquisition and Admin Expenses

38%

Acquisition and Admin Expenses/Premium

52,616,592 USD **1%**

YTD Turnover and Growth

3.2% **3.4%**

Market Share Claims Share

4.7%
Non Life Market Share

784 USD **11%**

Average Premium By Subject Matter

300 USD **16%**

Average Acquisition and Admin

67,106 **-8%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,880,560 USD **17%**

Net Investment Income

32,684,657 USD **2%**

YTD Total Paid Claims

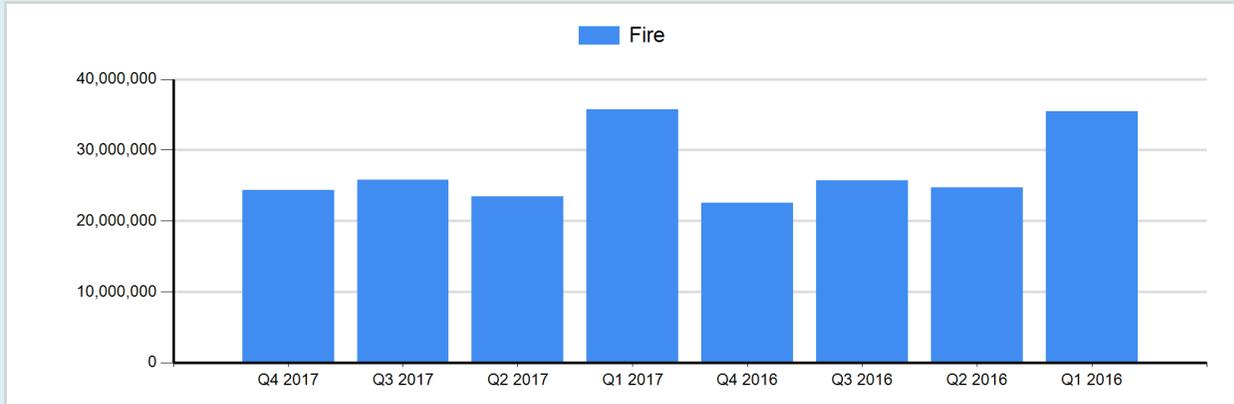
Fire

Insurance Analysis

Quarterly Report - Q4 2017

YTD Measures

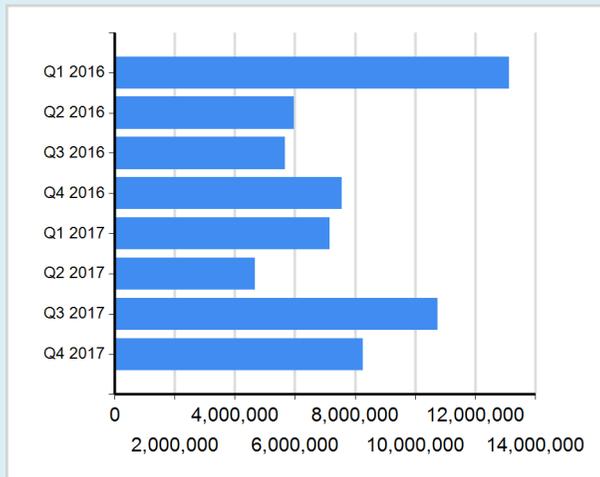
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



1%

Growth in Premium

2%

Growth in Number Of Subject Matters

2%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

109,311,358 USD

1%

YTD Turnover and Growth

6.7%

Market Share

3.2%

Claims Share

9.7%

Non Life Market Share

604

USD

-1%

Average Premium By Subject Matter

195

USD

0%

Average Acquisition and Admin

181,055

YTD Number Of Subject Matters

2%

Note: All Growth Percentages are YTD Growth

4,274,928 USD

Net Investment Income

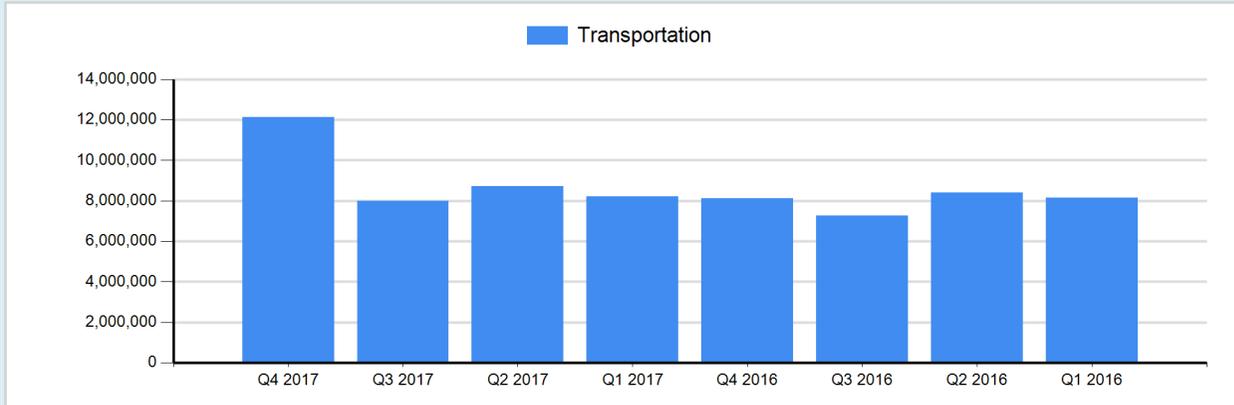
-4%

30,861,023 USD

YTD Total Paid Claims

-5%

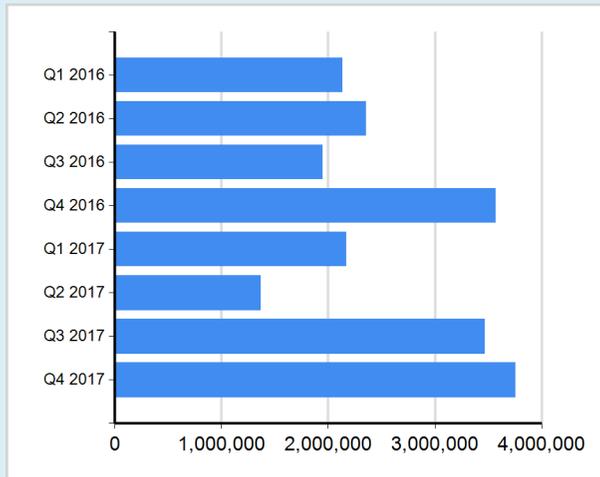
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



16%

Growth in Premium

14%

Growth in Number Of Subject Matters

4%

Growth in Acquisition and Admin Expenses

29%

Acquisition and Admin Expenses/Premium

37,044,664 USD **16%**

YTD Turnover and Growth

2.3%

Market Share

1.1%

Claims Share

3.3%

Non Life Market Share

421

USD

2%

Average Premium By Subject Matter

122

USD

-9%

Average Acquisition and Admin

88,077

YTD Number Of Subject Matters

14%

Note: All Growth Percentages are YTD Growth

1,041,337 USD

Net Investment Income

28%

10,761,817 USD

YTD Total Paid Claims

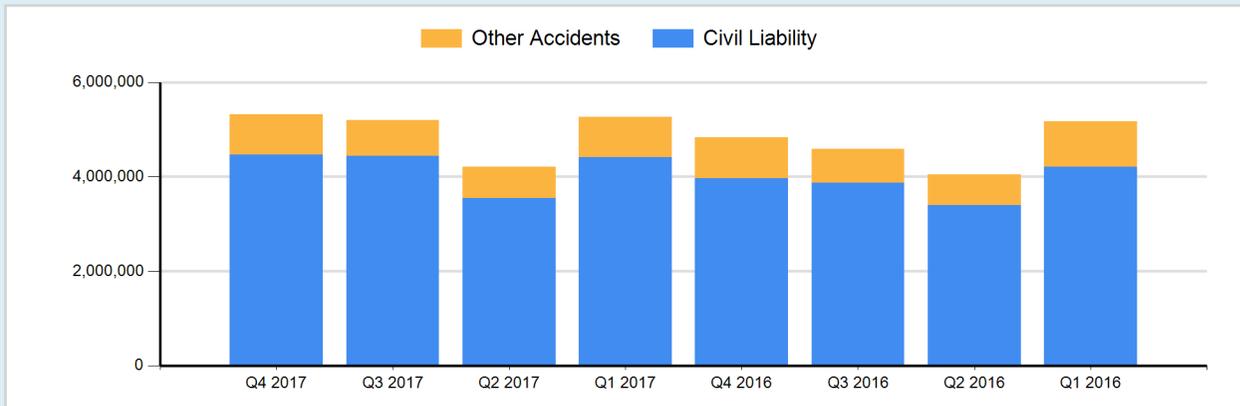
8%

Public Liability Insurance Analysis

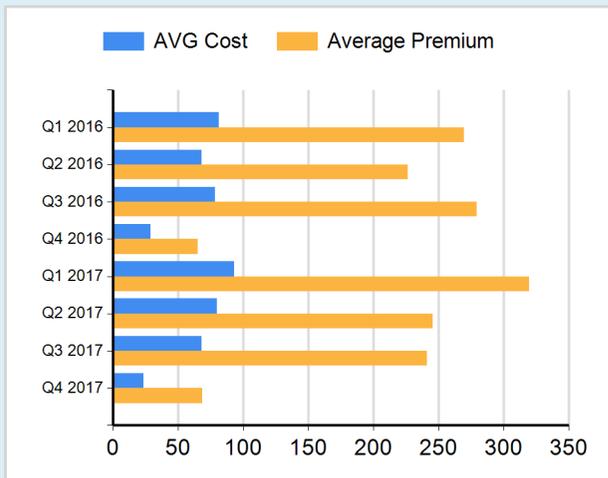
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YTD Measures

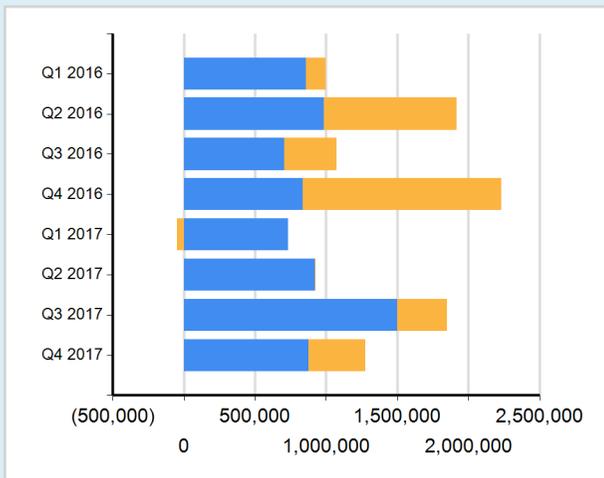
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



7%

Growth in Premium

4%

Growth in Number Of Subject Matters

-1%

Growth in Acquisition and Admin Expenses

31%

Acquisition and Admin Expenses/Premium

19,977,388 USD **7%**

YTD Turnover and Growth

1.2% **0.5%**

Market Share Claims Share

1.8%
Non Life Market Share

151 USD **4%**

Average Premium By Subject Matter

46 USD **-4%**

Average Acquisition and Admin

132,420 **4%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

841,204 USD **5%**

Net Investment Income

4,734,879 USD **-24%**

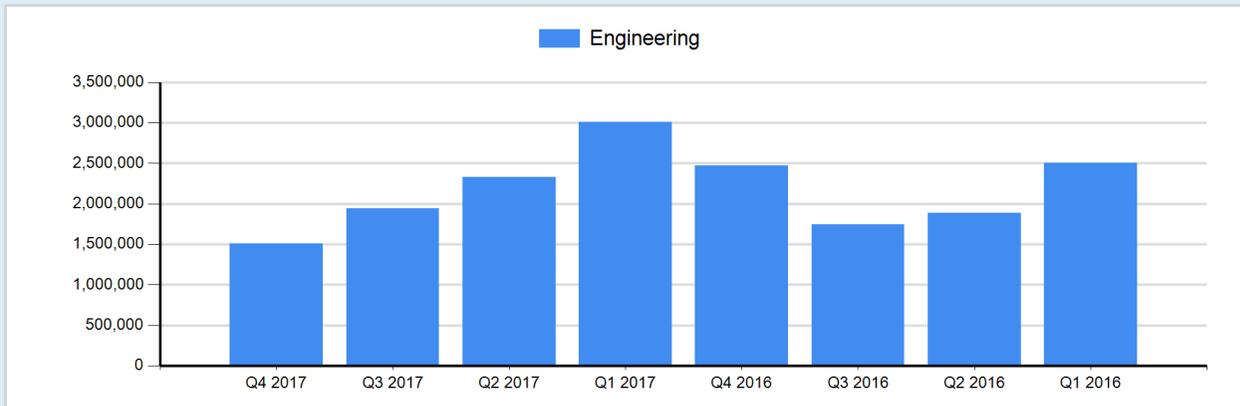
YTD Total Paid Claims

Engineering Insurance Analysis

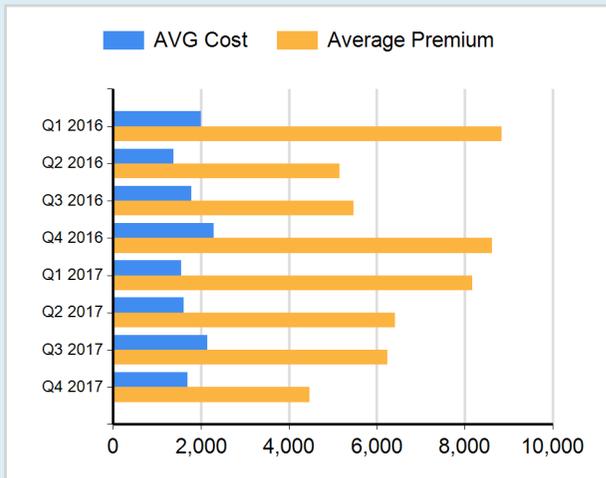
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YTD Measures

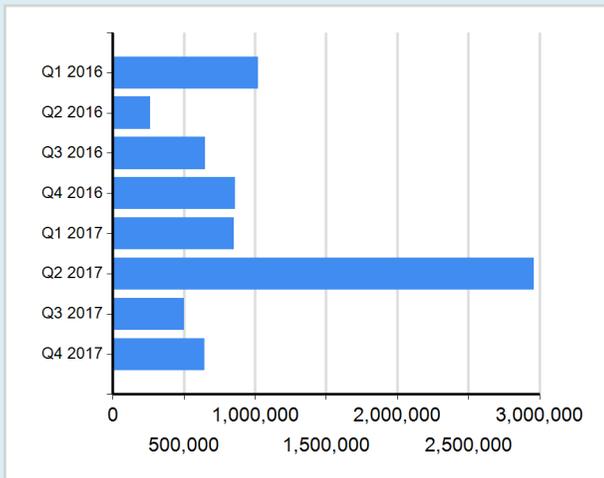
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



2%

Growth in Premium

10%

Growth in Number Of Subject Matters

4%

Growth in Acquisition and Admin Expenses

27%

Acquisition and Admin Expenses/Premium

8,783,474 USD 2%

YTD Turnover and Growth

0.5% 0.5%

Market Share Claims Share

0.8%

Non Life Market Share

6,369 USD -7%

Average Premium By Subject Matter

1,732 USD -5%

Average Acquisition and Admin

1,379 10%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

449,025 USD

Net Investment Income

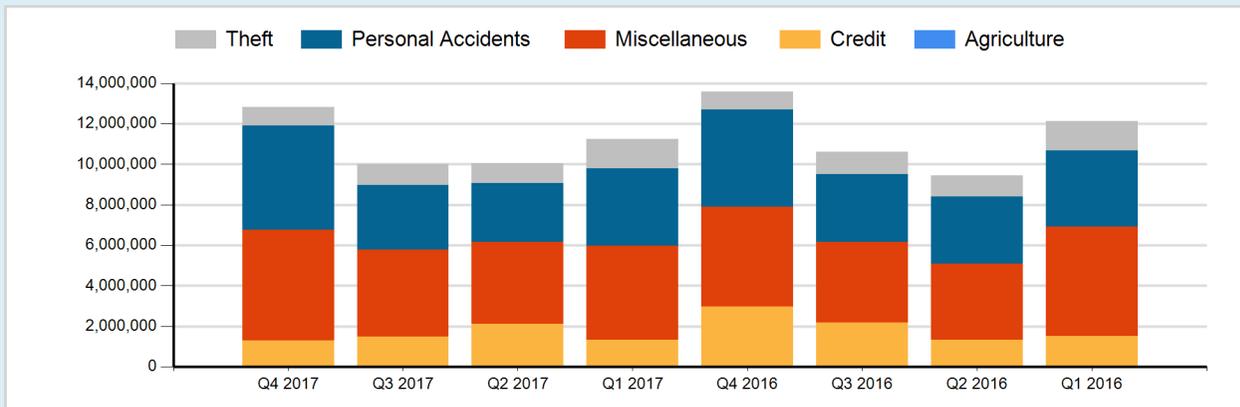
38%

4,958,217 USD

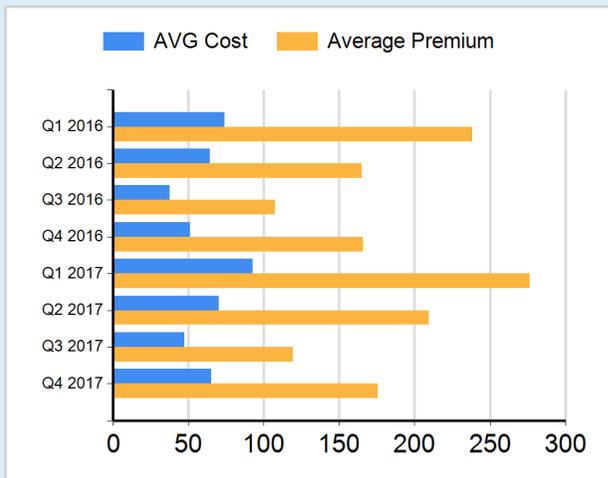
YTD Total Paid Claims

78%

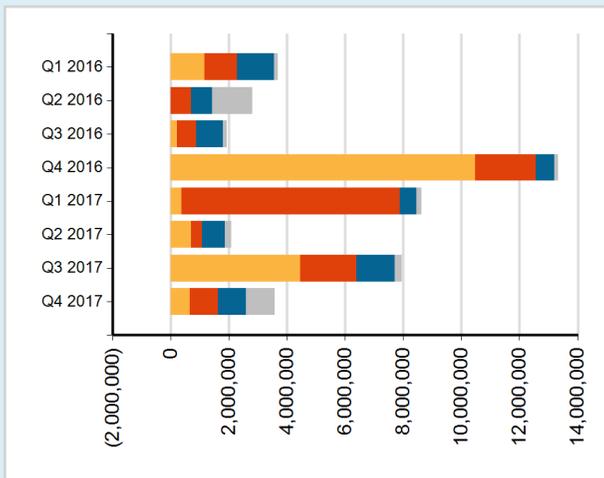
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



-4%

Growth in Premium

-15%

Growth in Number Of Subject Matters

3%

Growth in Acquisition and Admin Expenses

36%

Acquisition and Admin Expenses/Premium

44,083,903 USD **-4%**

YTD Turnover and Growth

2.7%

Market Share

2.3%

Claims Share

3.9%

Non Life Market Share

180

USD

13%

Average Premium By Subject Matter

65

USD

22%

Average Acquisition and Admin

245,241

YTD Number Of Subject Matters

-15%

Note: All Growth Percentages are YTD Growth

1,864,440 USD

Net Investment Income

-2%

22,224,332 USD

YTD Total Paid Claims

2%

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Quarter 4 2017

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