

جمعية شركات الضمان في لبنان

Association des Compagnies d'Assurances au Liban

A C A L

Quarterly Report

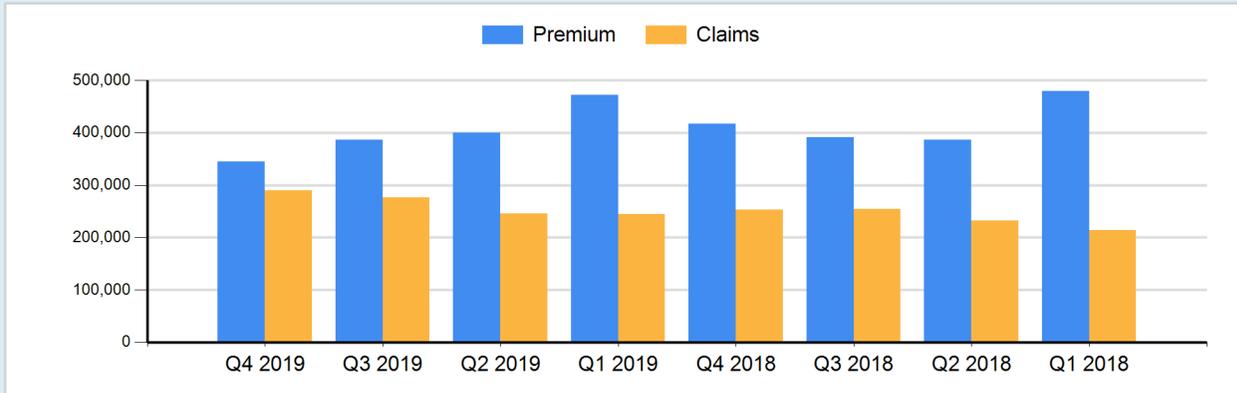
Quarter 4 2019

Hazmieh, ACAL Building,
Mount Lebanon

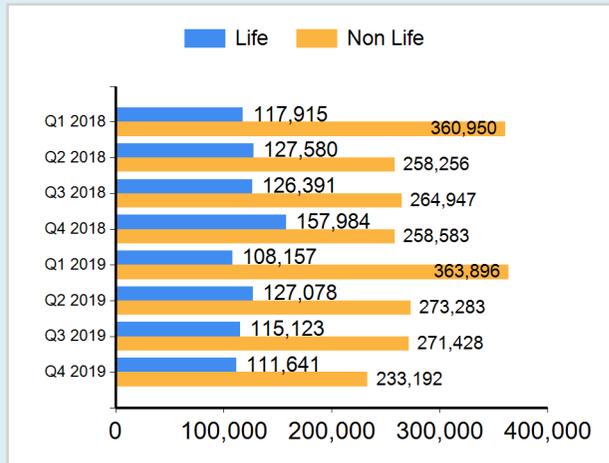
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Key Market Figures

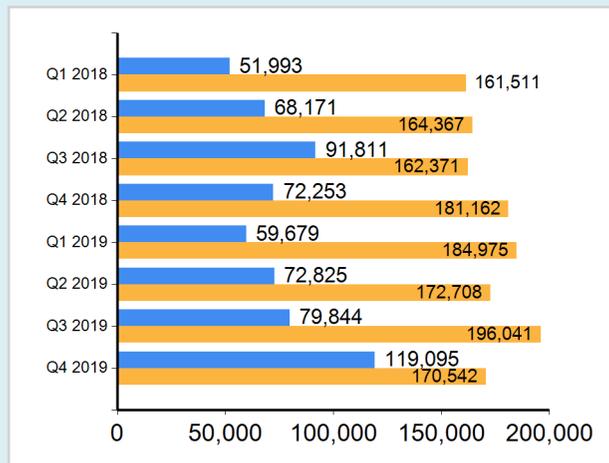
Note: All amounts in the charts are 1/1,000 scaled



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 2019

YTD Measures

1,603,797,131 USD

-4 %

Total YTD Gross Written Premium

1,672,605,568 USD(2018)

28.8 %

Life Share

31.7 % (2018)

71.2 %

Non Life Share

68.3 % (2018)

1,055,709,621 USD

11 %

Total indemnities paid

953,640,105 USD(2018)

19.1 %

Claims Motor Share

21.6 % (2018)

40.1 %

Claims Medical Share

38.6 % (2018)

196,019,866 USD

36 %

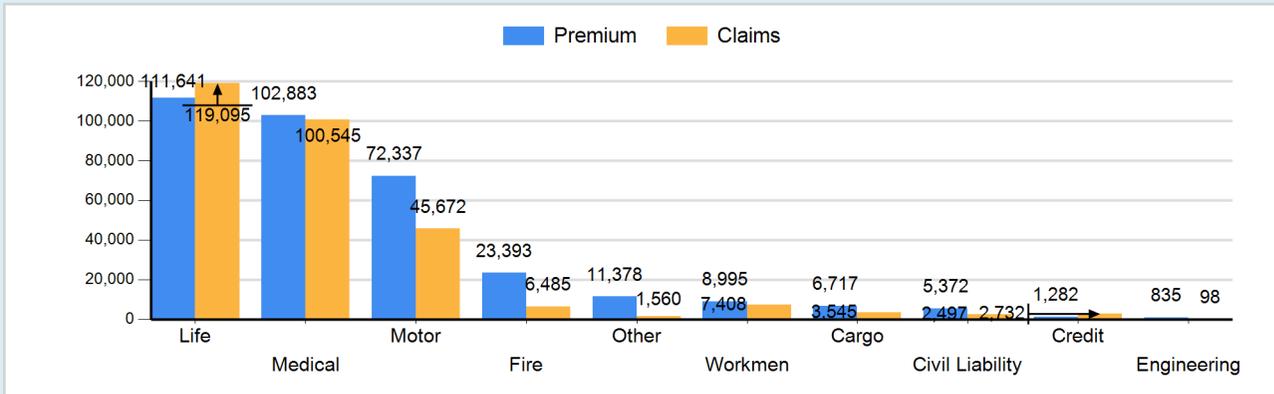
Total YTD Net Investment Income

144,324,321 USD(2018)

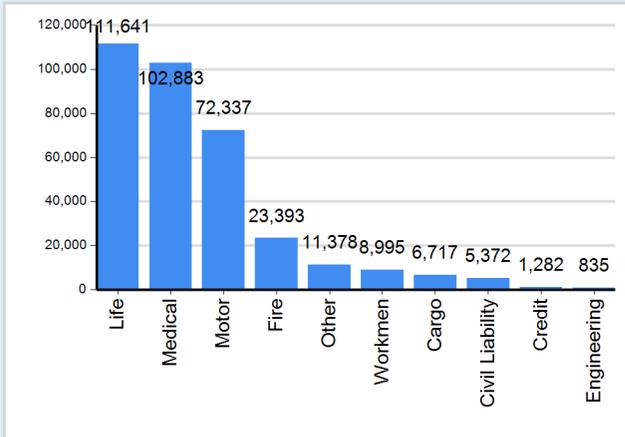
Note: All Growth Percentages are YTD Growth (Year-On-Year)

Comparative Figures

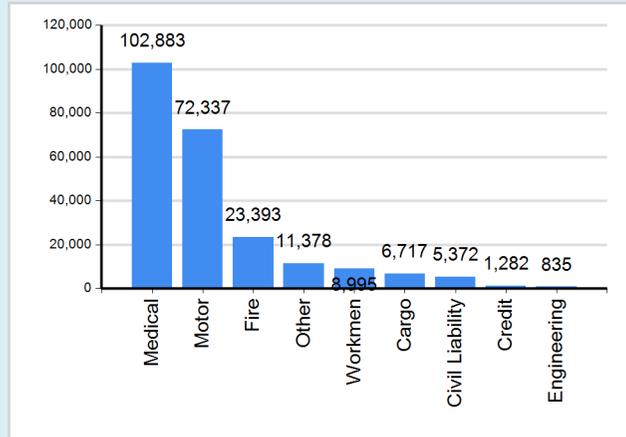
Note: All amounts in the charts are 1/1,000 scaled



Premium Division by Line of Business including life



Premium Division by Line of Business excluding life



Quarterly Report - Q4 2019

YTD Measures

Premium

28.8%	-13%	33.9%	7%
Life Insurance		Medical Insurance	
20.9%	-9%	6.7%	0%
Motor Insurance		Fire Insurance	
2.9%	-7%	2.2%	4%
Workmen Insurance		Cargo Insurance	

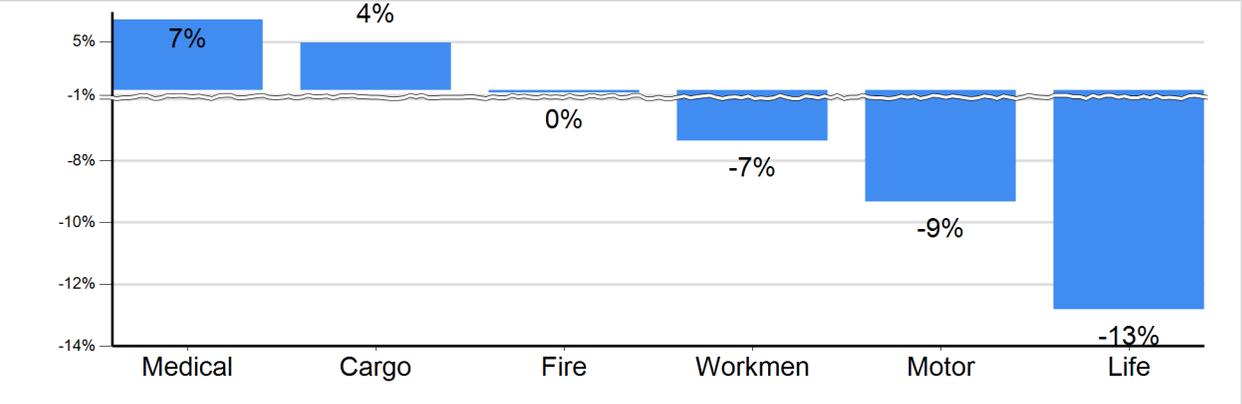
Claims

31.4%	17%	40.1%	15%
Life Insurance		Medical Insurance	
19.1%	-2%	2.5%	-21%
Motor Insurance		Fire Insurance	
2.7%	0%	0.9%	-5%
Workmen Insurance		Cargo Insurance	

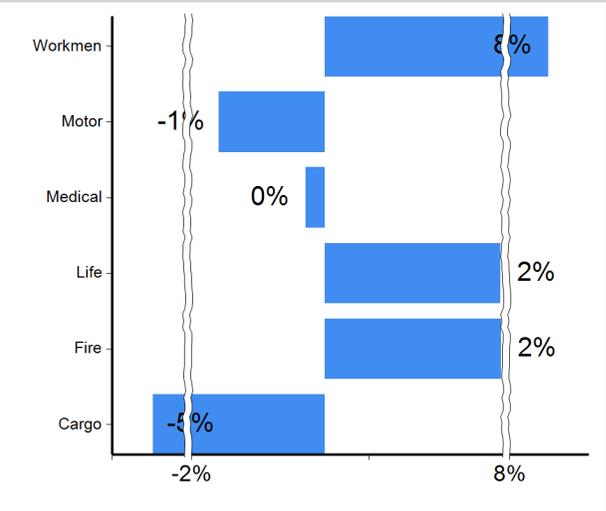
Note: All Growth Percentages are YTD Growth

Growth Analysis

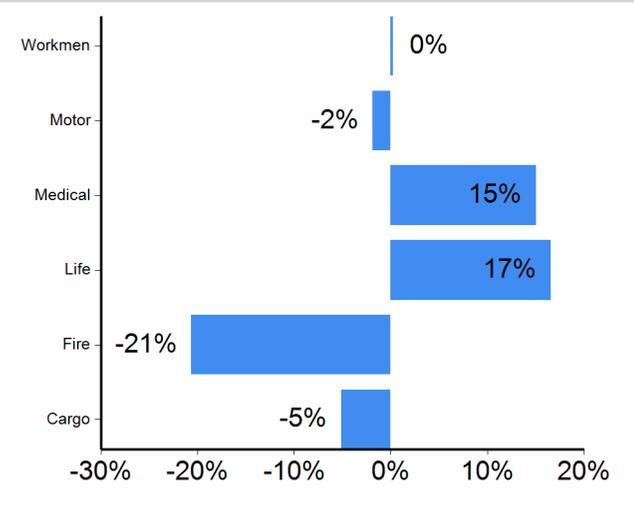
Premium Growth for the main LOBs



Growth in Subject Matters number by line of business



Growth of indemnities by line of business



Quarterly Report - Q4 2019

Premium Growth for the main LOBs

7%	4%
Medical	Cargo
0%	-7%
Fire	Workmen
-9%	-13%
Motor	Life

-13%	0%
Life	Non Life

-4%
Market YTD Growth
-17 % Parallel Period (Q4 2018)

Claims Growth for the main LOBs

17%	15%
Life	Medical
0%	-2%
Workmen	Motor
-5%	-21%
Cargo	Fire

Note: All Growth Percentages are YTD Growth

Analysis by Line of Business

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Life Insurance Analysis

Quarterly Report - Q4 2019

YTD Measures

Protection **Saving**

36.4%

63.6%

Premiums

80.3%

19.7%

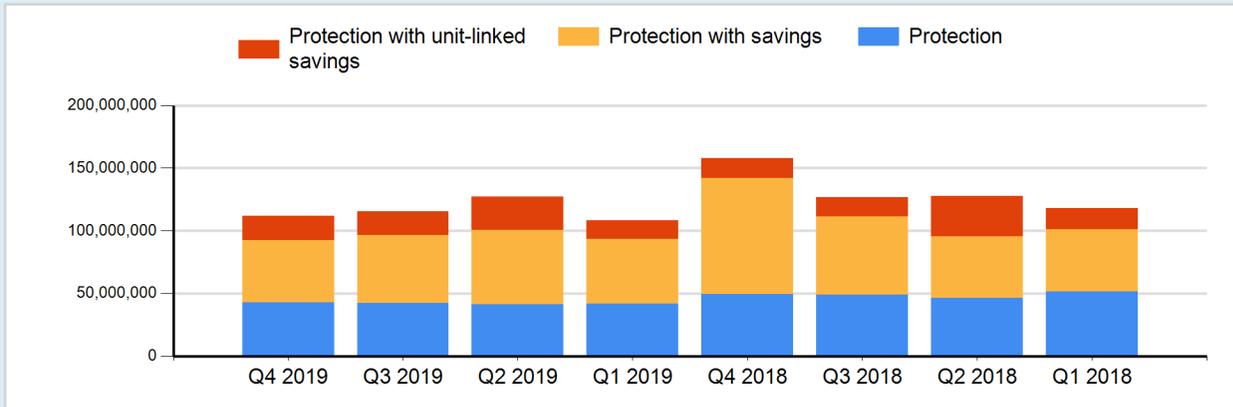
Number of Subject Matters

29.4%

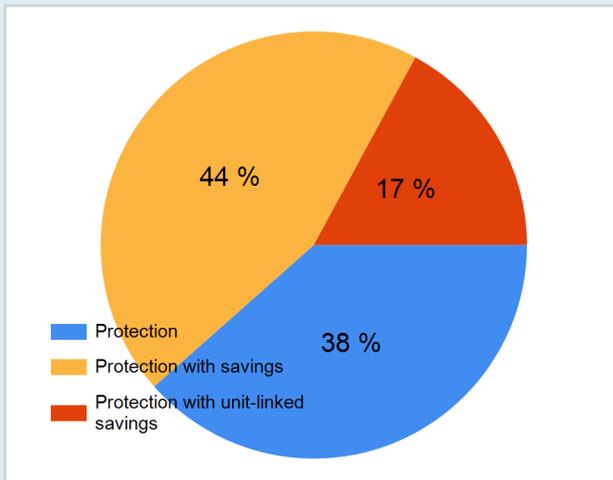
18.6%

Acquisition and Admin Expenses / Premium

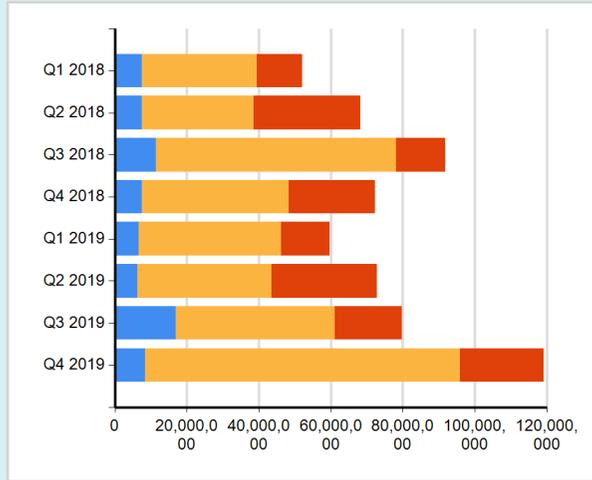
Gross Written Premium by Product Type



Subdivision of premium by product type



Paid Claims and Surrender Development



461,998,935 USD **-13%**

YTD Turnover and Growth

29%

31%

Market Share

Claims Share

18.8%

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

Note: All Growth Percentages are YTD Growth

148,327,994 USD

41%

Net Income from the Life related investments

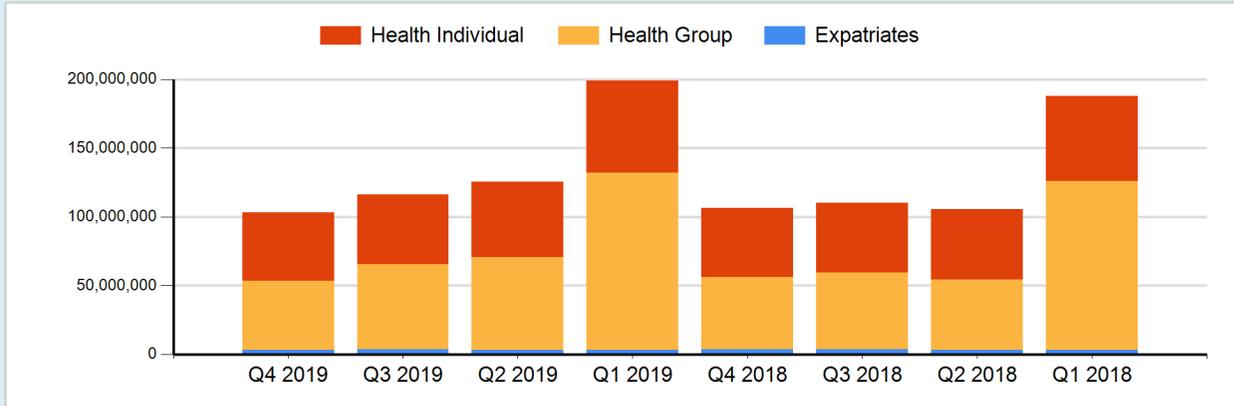
331,443,073 USD

17%

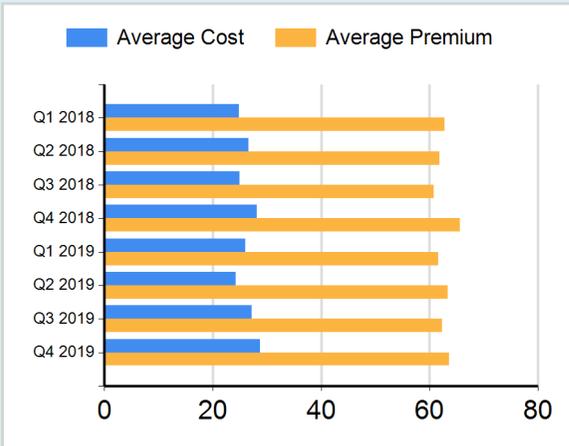
YTD Total Paid Claims

Medical Insurance Analysis

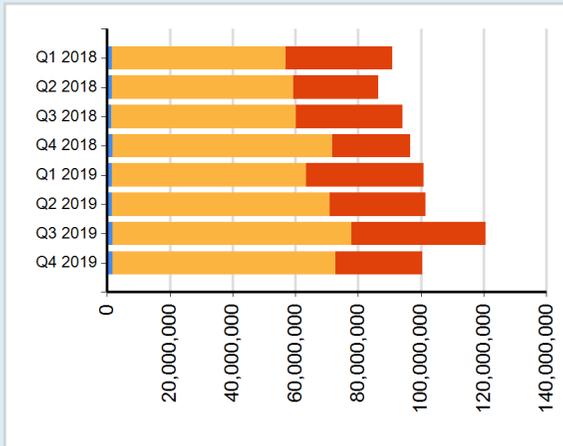
Gross Written Premium by Product Type



Growth of expat average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2019

YTD Measures

Medical **Expat**

530,466,774 USD **12,639,148** USD

Premiums

7% **-7%**

Growth in Premium

2% **-7%**

Growth in Number Of Subject Matters

20.9% **42.4%**

Acquisition and Admin Expenses/Premium

543,105,922 USD **7%**

YTD Turnover and Growth

33.9% **40.1%**

Market Share **Claims Share**

47.6%

Non Life Market Share

63 USD **0%**

Average Expat Premium By Subject Matter

27 USD **2%**

Average expat Acquisition and Admin

873,095 **0%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

18,396,379 USD **35%**

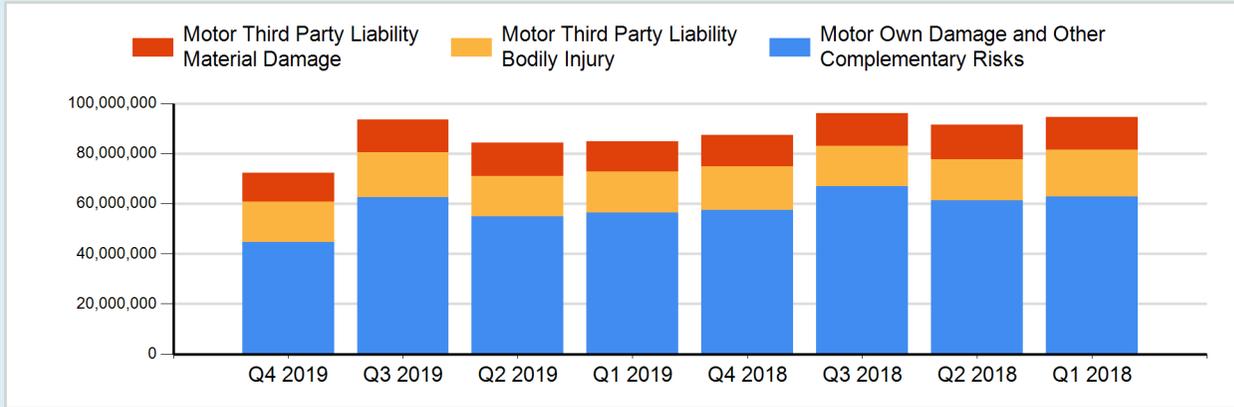
Net Income from the Medical related investments

423,439,034 USD **15%**

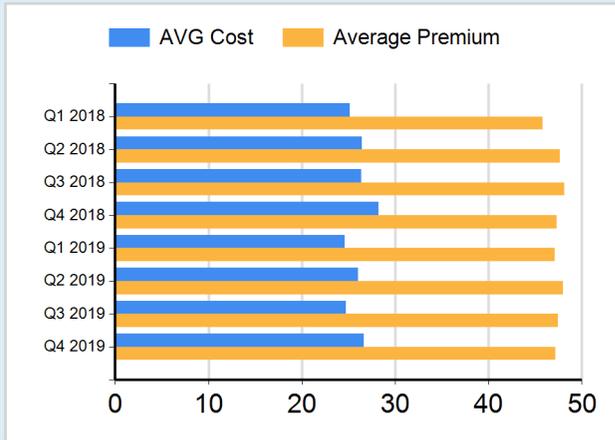
YTD Total Paid Claims

Motor Insurance Analysis

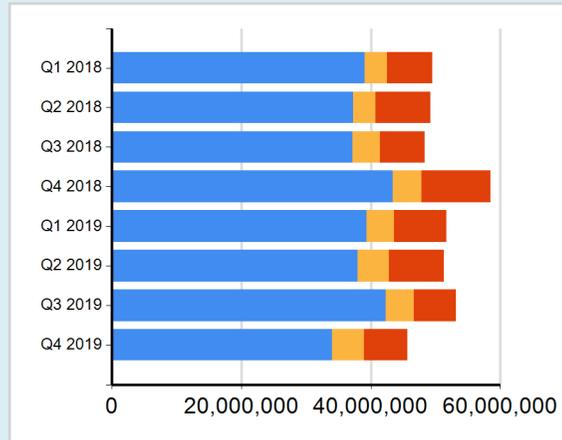
Gross Written Premium by Product Type



Growth of Compulsory average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2019

YTD Measures

Compulsory Others

66,520,022 USD 268,350,127 USD

Premiums

-3%

Growth in Premium

-11%

-3%

Growth in Number Of Subject Matters

1%

53.7%

Acquisition and Admin Expenses/Premium

40.8%

334,870,149 USD

-9%

YTD Turnover and Growth

20.9%

Market Share

19.1%

Claims Share

29.3%

Non Life Market Share

47

USD

1%

Average Compulsory Premium By Subject Matter

25

USD

-4%

Average Compulsory Acquisition and Admin

1,402,900

-3%

YTD Compulsory Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

16,351,107 USD

10%

Net Income from the Motor related investments

201,786,876 USD

-2%

YTD Total Paid Claims

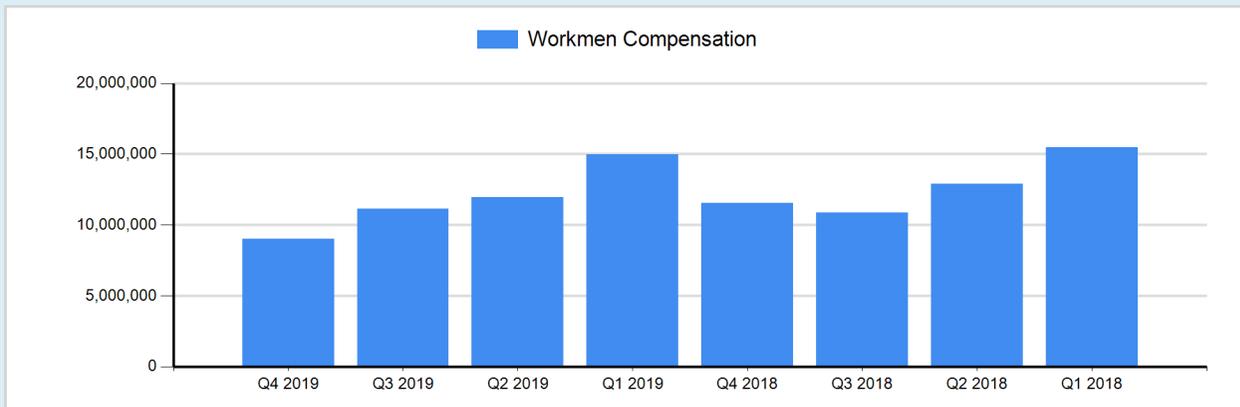
Workmen

Insurance Analysis

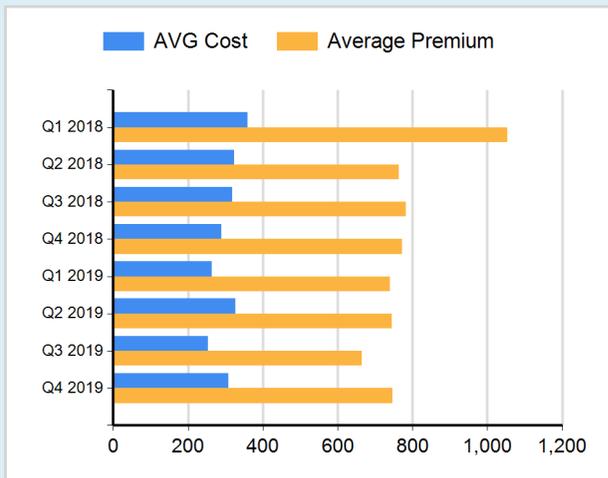
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YTD Measures

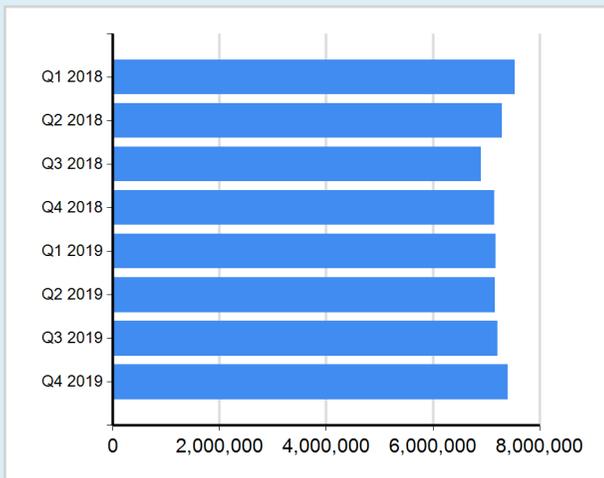
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



-7%

Growth in Premium

8%

Growth in Number Of Subject Matters

-5%

Growth in Acquisition and Admin Expenses

39%

Acquisition and Admin Expenses/Premium

47,063,982 USD **-7%**

YTD Turnover and Growth

2.9% **2.7%**

Market Share Claims Share

4.1%
Non Life Market Share

724 USD **-14%**

Average Premium By Subject Matter

285 USD **-12%**

Average Acquisition and Admin

65,040 **8%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

2,045,878 USD

Net Investment Income

8%

28,971,521 USD

YTD Total Paid Claims

0%

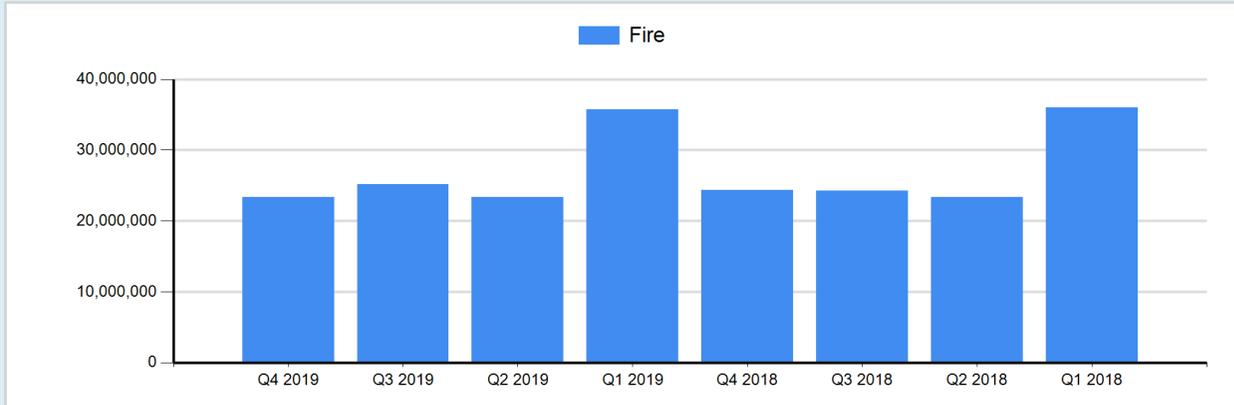
Fire

Insurance Analysis

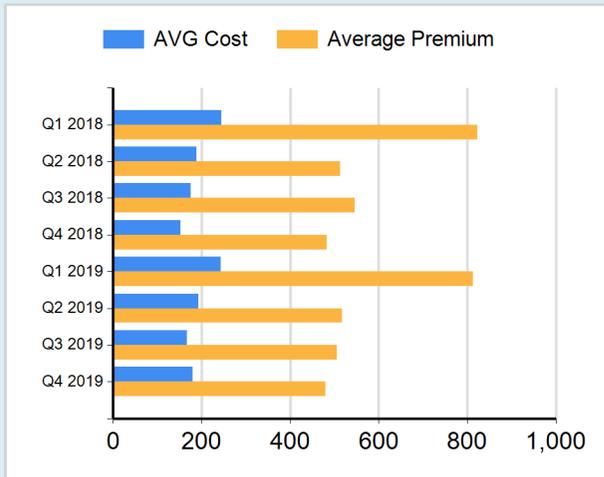
Quarterly Report - Q4 2019

YTD Measures

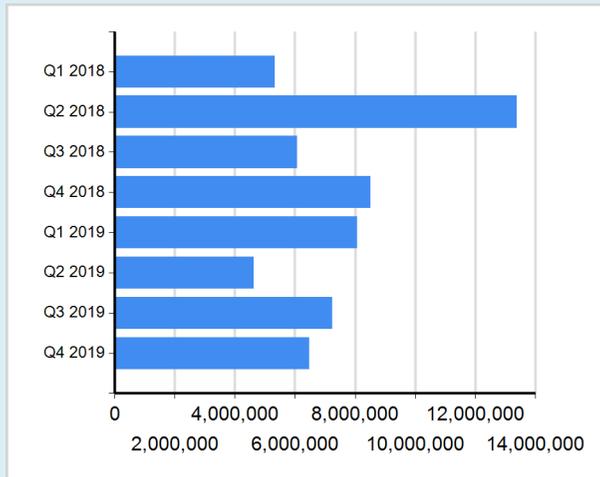
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



0%

Growth in Premium

2%

Growth in Number Of Subject Matters

5%

Growth in Acquisition and Admin Expenses

34%

Acquisition and Admin Expenses/Premium

107,676,064 USD

0%

YTD Turnover and Growth

6.7%

Market Share

2.5%

Claims Share

9.4%

Non Life Market Share

574

USD

-2%

Average Premium By Subject Matter

194

USD

3%

Average Acquisition and Admin

187,718

YTD Number Of Subject Matters

2%

Note: All Growth Percentages are YTD Growth

5,873,034 USD

Net Investment Income

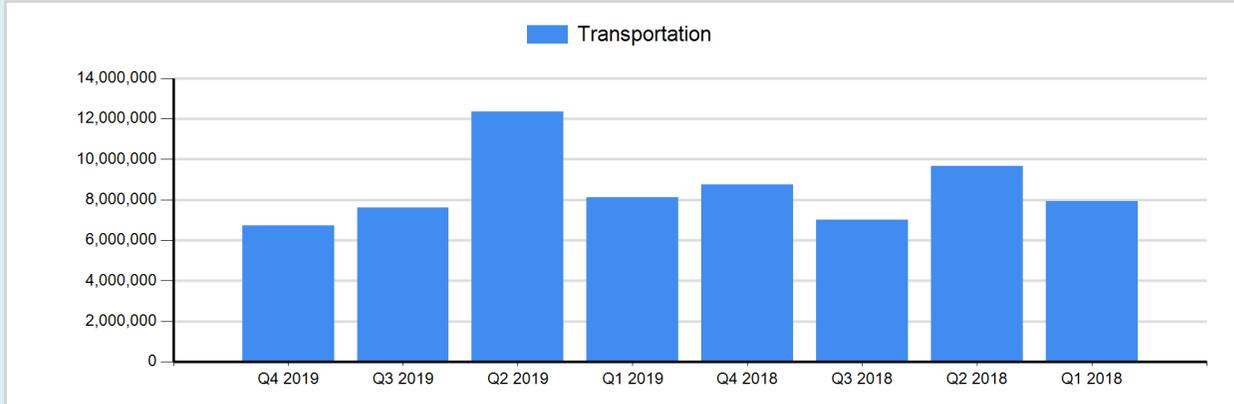
38%

26,418,612 USD

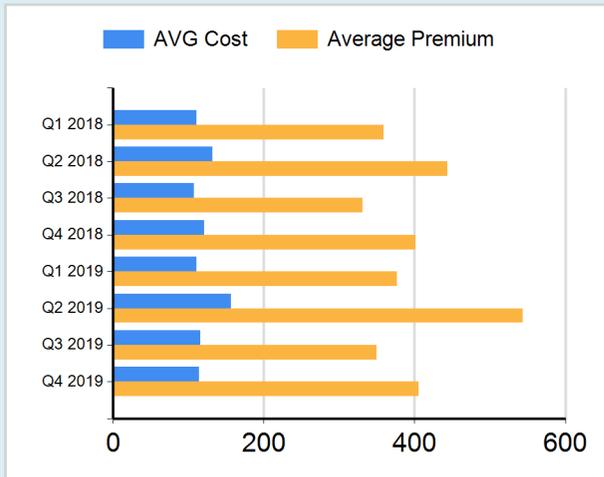
YTD Total Paid Claims

-21%

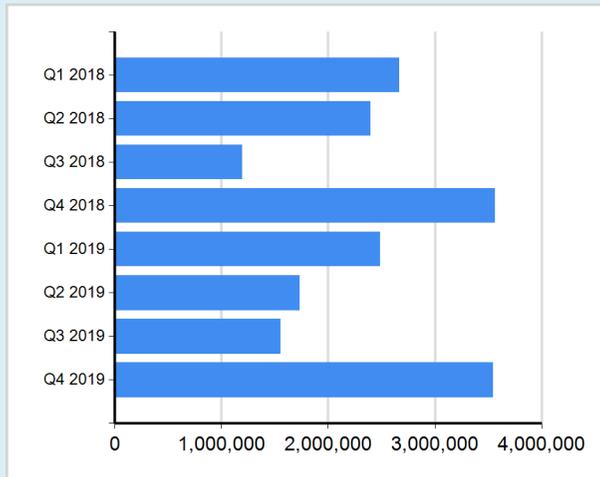
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



4%

Growth in Premium

-5%

Growth in Number Of Subject Matters

1%

Growth in Acquisition and Admin Expenses

30%

Acquisition and Admin Expenses/Premium

34,795,211 USD **4%**

YTD Turnover and Growth

2.2% **0.9%**

Market Share

Claims Share

3.0%

Non Life Market Share

421 USD **10%**

Average Premium By Subject Matter

125 USD **6%**

Average Acquisition and Admin

82,598 **-5%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

1,182,537 USD

Net Investment Income

26%

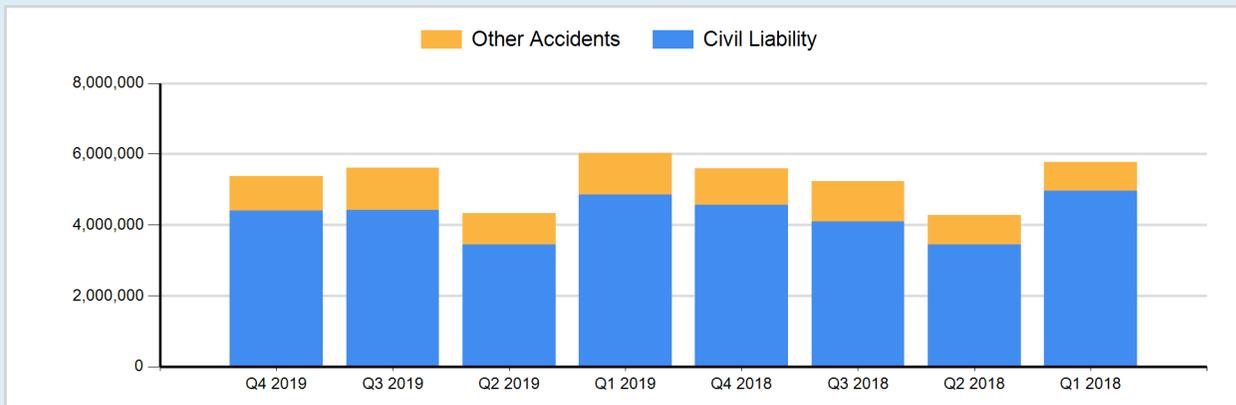
9,321,292 USD

YTD Total Paid Claims

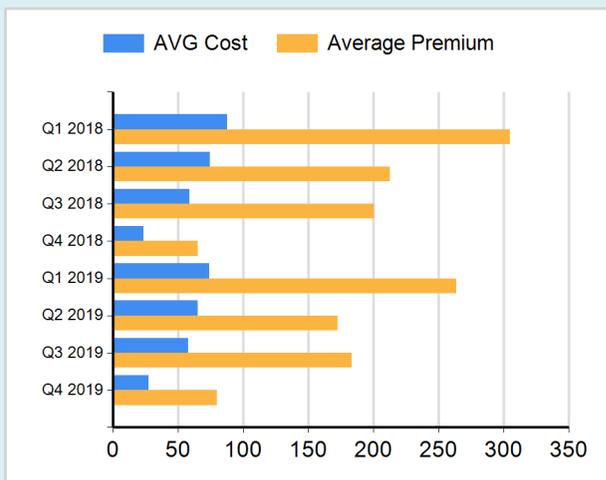
-5%

Public Liability Insurance Analysis

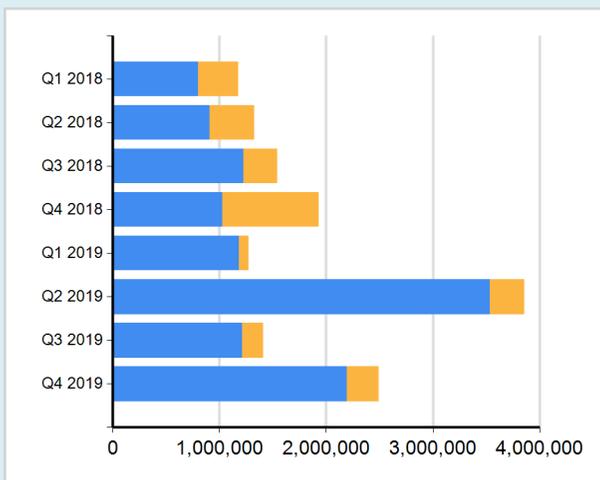
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



Quarterly Report - Q4 2019

YTD Measures

2%

Growth in Premium

-3%

Growth in Number Of Subject Matters

4%

Growth in Acquisition and Admin Expenses

32%

Acquisition and Admin Expenses/Premium

21,340,621 USD **2%**

YTD Turnover and Growth

1.3%

Market Share

0.9%

Claims Share

1.9%

Non Life Market Share

146

USD

6%

Average Premium By Subject Matter

47

USD

7%

Average Acquisition and Admin

145,909

YTD Number Of Subject Matters

-3%

Note: All Growth Percentages are YTD Growth

921,167 USD

Net Investment Income

9%

9,035,965 USD

YTD Total Paid Claims

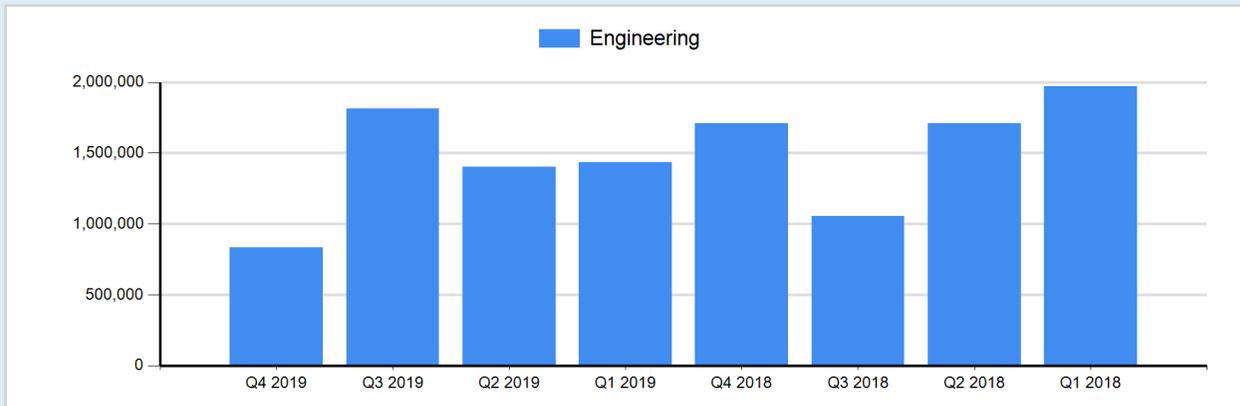
51%

Engineering Insurance Analysis

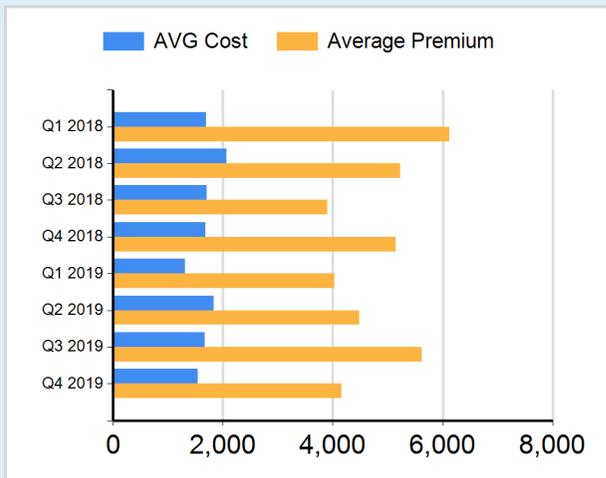
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YTD Measures

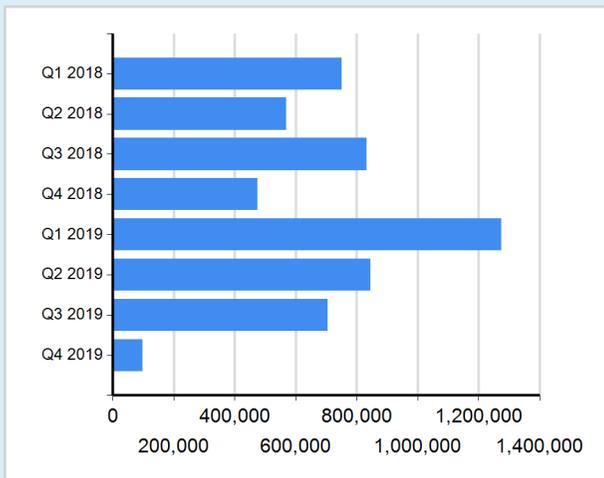
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



-15%

Growth in Premium

-5%

Growth in Number Of Subject Matters

-16%

Growth in Acquisition and Admin Expenses

34%

Acquisition and Admin Expenses/Premium

5,487,940 USD -15%

YTD Turnover and Growth

0.3% 0.3%

Market Share Claims Share

0.5%
Non Life Market Share

4,600 USD -11%

Average Premium By Subject Matter

1,580 USD -12%

Average Acquisition and Admin

1,193 -5%

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

309,618 USD

Net Investment Income

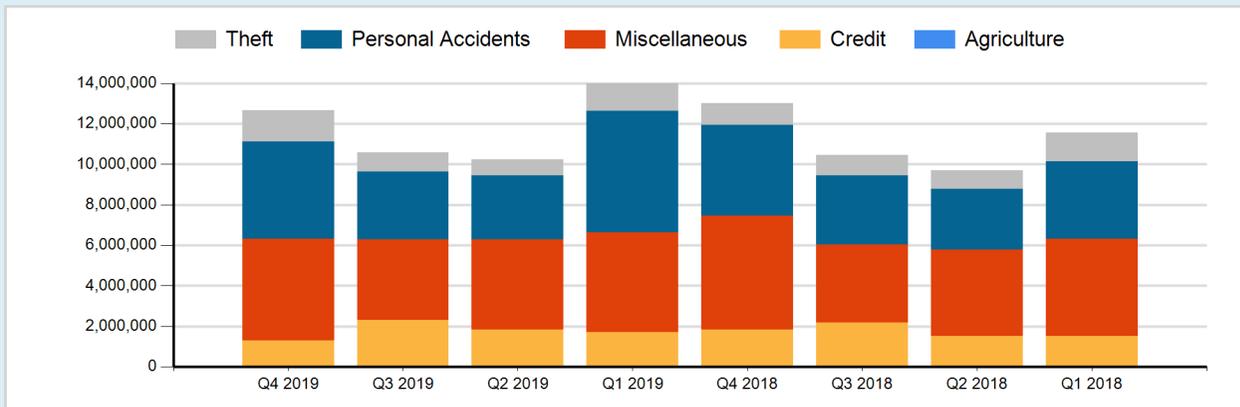
3%

2,924,491 USD

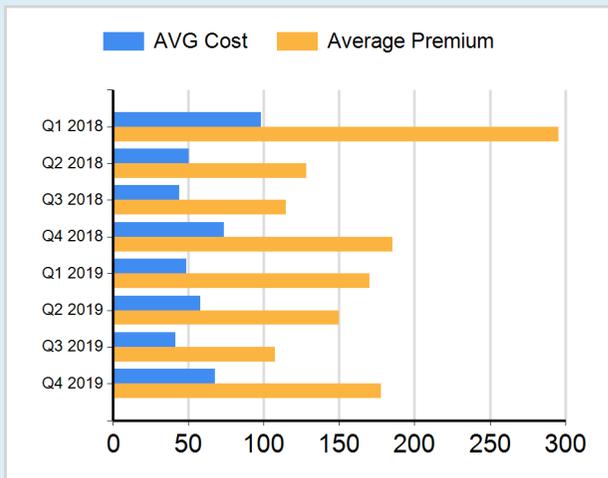
YTD Total Paid Claims

11%

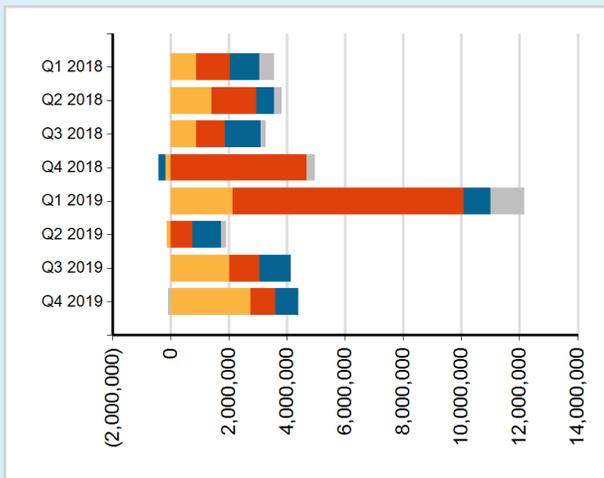
Gross Written Premium by Product Type



Growth of average premium and expenses



Paid Claims Development



6%

Growth in Premium

16%

Growth in Number Of Subject Matters

0%

Growth in Acquisition and Admin Expenses

35%

Acquisition and Admin Expenses/Premium

47,458,306 USD **6%**

YTD Turnover and Growth

3.0% **2.1%**

Market Share Claims Share

4.2%
Non Life Market Share

148 **USD** **-8%**

Average Premium By Subject Matter

53 **USD** **-14%**

Average Acquisition and Admin

320,192 **16%**

YTD Number Of Subject Matters

Note: All Growth Percentages are YTD Growth

2,612,152 **USD**

Net Investment Income

15%

22,368,757 **USD**

YTD Total Paid Claims

48%

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