



INSURANCE CONTROL COMMISSION
لجنة مراقبة هيئات الضمان

INSURANCE SECTOR

QUARTERLY REPORT 2nd Quarter 2018

(Numbers are in m LBP)



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I. Quarterly Statistics by Company

a) Gross written premiums

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	28,259	4,517	978	3,043	36,797	44,652	8,833	2,223	8,542	64,251
2 AIG	0	0	0	1,590	1,590	0	0	0	2,450	2,450
3 ALICO	30,080	0	5,653	7,390	43,123	61,832	0	11,495	14,514	87,840
4 ALIG	0	3,140	1,875	4,550	9,564	0	6,332	5,253	7,397	18,982
5 Amana	138	3,854	402	745	5,138	278	7,601	1,353	1,546	10,778
6 Arabia	766	3,467	1,703	1,851	7,787	1,689	6,459	6,322	3,846	18,317
7 Arope	19,386	11,304	3,912	5,098	39,700	30,559	23,022	8,934	10,762	73,278
8 Assurex	496	4,501	4,739	3,154	12,889	1,162	8,967	11,665	7,782	29,576
9 ATI	68	185	44	133	430	97	350	84	322	853
10 AXA	6,516	6,598	13,720	4,943	31,777	14,568	13,959	36,012	16,723	81,261
11 Bahria	0	0	0	3,499	3,499	0	0	0	5,971	5,971
12 Bancassurance	26,681	0	0	0	26,681	52,784	0	0	0	52,784
13 Bankers	4,221	11,859	19,597	6,259	41,936	8,050	24,018	50,201	14,650	96,920
14 Beirut Life	5,989	0	0	0	5,989	12,032	0	0	0	12,032
15 Berytus	0	3,243	289	378	3,910	0	6,199	771	770	7,740
16 Burgan	1,112	1,003	1,557	933	4,606	2,093	2,086	3,357	1,618	9,153
17 Byblos	0	8	680	378	1,066	0	16	694	390	1,100
18 Capital	1,632	3,367	827	1,600	7,427	3,413	6,526	2,270	4,163	16,371
19 CLA	3,442	874	93	666	5,075	6,246	1,669	177	1,550	9,642
20 Commercial	338	1,946	2,049	912	5,244	724	4,346	6,673	2,125	13,867
21 Compass	338	1,886	1,834	1,114	5,171	3,097	4,203	4,353	2,978	14,631
22 Confidence	1,584	1,985	864	104	4,537	3,072	3,901	1,673	233	8,879
23 Ctrust	0	882	12,027	1,800	14,709	0	1,898	70,276	8,174	80,348
24 Cumberland	0	2,381	7,947	841	11,169	0	4,899	17,123	1,897	23,918
25 Essalam	0	3,123	231	505	3,860	0	6,299	414	1,055	7,768
26 Fajr el Khalij	16	0	0	45	61	52	1	28	58	138
27 Fidelity	3,366	15,156	13,190	4,624	36,336	6,612	30,404	28,049	9,174	74,240
28 LCI	0	0	0	1,608	1,608	0	0	0	3,438	3,438
29 LIA	11,422	8,380	4,172	9,477	33,451	23,155	17,433	16,647	19,091	76,327
30 Libano Suisse	2,787	6,213	9,880	2,758	21,639	5,483	12,406	21,338	6,756	45,984
31 Liberty	0	3,789	244	35	4,068	0	5,704	635	72	6,411
32 Mashrek	382	8,020	3,341	3,390	15,132	676	16,623	8,010	6,696	32,005
33 MEARCO	0	2,620	1,092	692	4,405	0	5,168	2,323	1,540	9,031
34 Medgulf	2,278	4,974	18,712	3,225	29,188	5,850	10,236	58,676	6,936	81,698
35 North	249	2,692	1,634	941	5,516	637	5,150	4,804	2,040	12,631
36 Overseas	0	739	0	101	840	0	1,246	0	329	1,575
37 Phenicienne	94	1,466	843	701	3,103	659	2,920	2,407	1,516	7,502
38 Saudi Arabia	0	549	538	133	1,220	0	1,021	1,548	467	3,036
39 Scottish	1,298	0	0	0	1,298	2,028	0	0	0	2,028
40 Securite	1,861	4,178	825	1,207	8,072	3,625	8,752	1,997	2,290	16,663
41 SNA	24,497	5,015	17,646	6,715	53,873	51,546	9,616	36,570	14,923	112,655
42 Sogecap	7,720	0	0	0	7,720	16,977	0	0	0	16,977
43 Trust	0	383	15	107	505	0	694	31	326	1,051
44 Trust Life	440	0	0	0	440	929	0	0	0	929
45 UA	0	694	1,134	486	2,314	0	1,279	2,388	1,109	4,777
46 UCA	264	2,444	393	3,788	6,890	633	4,706	1,136	7,794	14,269
47 UFA	158	4,639	2,586	2,649	10,033	330	10,104	4,687	6,498	21,619
48 UN	22	0	128	15	165	46	0	128	15	190
49 Victoire	214	1,261	983	732	3,191	418	2,594	2,001	1,670	6,683
50 Zurich	0	0	2,178	0	2,178	0	0	5,371	0	5,371
Total	188,114	143,332	160,558	94,915	586,918	366,004	287,642	440,099	212,195	1,305,940



I. Quarterly Statistics by Company

b) Gross claims settled

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	10,333	3,975	1,020	2,366	17,694	15,728	6,318	1,645	2,790	26,481
2 AIG	0	0	0	503	503	0	0	0	739	739
3 ALICO	18,992	0	3,885	638	23,515	41,013	0	8,222	1,358	50,594
4 ALIG	0	2,290	1,482	6,294	10,066	0	4,773	3,325	7,536	15,634
5 Amana	0	1,748	216	557	2,521	0	3,292	489	1,044	4,825
6 Arabia	240	2,034	2,277	1,003	5,554	383	4,455	4,642	2,016	11,496
7 Arope	21,234	5,293	4,346	968	31,841	24,129	11,659	7,733	2,928	46,449
8 Assurex	590	3,063	3,773	755	8,182	953	5,798	6,078	2,461	15,290
9 ATI	0	39	102	10	152	0	65	181	16	263
10 AXA	1,999	3,545	11,941	3,811	21,295	4,173	7,931	26,943	5,770	44,816
11 Bahria	0	0	0	246	246	0	0	0	803	803
12 Bancassurance	17,924	0	0	0	17,924	36,165	0	0	0	36,165
13 Bankers	2,126	5,783	9,377	2,159	19,444	2,478	13,259	24,937	3,710	44,384
14 Beirut Life	304	0	0	0	304	903	0	0	0	903
15 Berytus	0	1,120	260	66	1,446	0	1,980	602	151	2,733
16 Burgan	581	509	853	112	2,054	678	954	1,774	233	3,639
17 Byblos	0	0	79	0	79	0	128	112	0	241
18 Capital	86	1,998	1,145	1,908	5,137	171	4,063	2,384	2,404	9,022
19 CLA	437	496	62	301	1,297	1,080	997	142	322	2,542
20 Commercial	96	545	1,766	273	2,680	244	1,044	2,996	521	4,805
21 Compass	42	1,238	936	282	2,498	58	2,619	2,165	894	5,737
22 Confidence	208	560	260	97	1,125	407	953	480	164	2,005
23 Ctrust	0	385	20,385	144	20,914	0	929	31,769	326	33,024
24 Cumberland	0	1,392	(187)	178	1,383	0	2,747	9,644	356	12,746
25 Essalam	0	1,237	45	145	1,428	0	2,663	89	464	3,216
26 Fajr el Khalij	0	27	2	0	29	0	27	2	0	29
27 Fidelity	6	4,457	4,370	1,466	10,298	421	9,408	11,206	3,415	24,450
28 LCI	0	0	0	1,964	1,964	0	0	0	3,160	3,160
29 LIA	5,357	5,531	4,518	1,929	17,335	10,691	10,786	8,880	3,445	33,803
30 Libano Suisse	861	4,487	8,428	2,928	16,703	1,376	9,201	15,387	5,264	31,227
31 Liberty	0	1,637	18	227	1,882	0	2,559	48	255	2,863
32 Mashrek	78	4,704	2,143	1,023	7,948	156	9,420	4,816	2,099	16,491
33 MEARCO	0	1,167	637	439	2,243	0	1,896	1,060	582	3,538
34 Medgulf	3,694	3,970	22,941	1,441	32,045	9,446	7,501	47,520	2,973	67,440
35 North	70	894	1,154	197	2,314	79	1,799	2,407	357	4,642
36 Overseas	0	278	0	0	278	0	469	0	1	471
37 Phenicienne	56	807	1,296	318	2,477	161	1,358	1,912	382	3,813
38 Saudi Arabia	0	158	516	104	779	0	363	780	190	1,334
39 Scottish	0	0	0	0	0	0	0	0	0	0
40 Securite	63	2,327	950	393	3,733	390	4,025	1,443	670	6,529
41 SNA	15,827	2,215	11,939	1,337	31,319	35,800	4,106	24,737	3,306	67,948
42 Sogecap	1,596	0	0	0	1,596	1,754	0	0	0	1,754
43 Trust	0	164	3	28	195	0	380	10	100	489
44 Trust Life	13	0	0	0	13	51	0	0	0	51
45 UA	0	381	533	186	1,100	0	773	1,148	280	2,201
46 UCA	36	988	498	1,599	3,121	123	1,799	983	2,165	5,070
47 UFA	77	2,144	1,270	1,324	4,815	92	4,880	2,235	1,896	9,103
48 UN	57	102	120	49	328	57	352	151	143	704
49 Victoire	0	1,523	329	538	2,391	0	3,164	799	858	4,822
50 Zurich	0	10	1,566	3	1,579	0	17	1,882	3	1,902
Total	102,986	75,219	127,254	40,308	345,767	189,161	150,912	263,761	68,552	672,385



I. Quarterly Statistics by Company

c) Expenditures for acquisition and administration

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	1,899	440	95	297	2,732	3,481	1,454	399	829	6,164
2 AIG	0	0	0	651	651	0	0	0	1,136	1,136
3 ALICO	8,522	0	545	3,448	12,515	18,115	0	1,301	7,666	27,082
4 ALIG	0	1,564	590	1,407	3,561	0	2,990	1,427	2,572	6,988
5 Amana	39	1,705	136	302	2,181	84	3,403	380	626	4,493
6 Arabia	296	1,361	494	624	2,777	573	2,398	1,273	1,147	5,390
7 Arope	2,519	4,918	1,265	1,664	10,366	5,001	10,147	2,535	3,308	20,990
8 Assurex	156	1,891	1,347	1,240	4,634	300	3,669	3,122	2,828	9,919
9 ATI	57	151	45	105	358	74	216	63	164	518
10 AXA	1,322	1,913	1,962	1,448	6,646	2,952	4,200	4,827	4,954	16,934
11 Bahria	0	0	0	793	793	0	0	0	1,518	1,518
12 Bancassurance	3,196	0	0	0	3,196	5,734	0	0	0	5,734
13 Bankers	2,759	5,400	3,689	2,242	14,089	4,401	9,876	10,267	4,835	29,379
14 Beirut Life	2,167	0	0	0	2,167	4,212	0	0	0	4,212
15 Berytus	0	1,785	98	165	2,049	0	3,415	268	343	4,026
16 Burgan	8	421	337	219	985	9	769	608	336	1,722
17 Byblos	0	0	41	23	64	0	32	92	70	194
18 Capital	693	1,961	356	950	3,960	1,072	3,121	614	1,616	6,424
19 CLA	807	550	49	436	1,842	1,642	1,020	89	964	3,715
20 Commercial	125	936	777	451	2,289	238	2,052	2,092	945	5,327
21 Compass	109	865	585	368	1,927	397	1,665	1,163	848	4,073
22 Confidence	1,126	928	605	19	2,678	2,168	1,890	1,169	48	5,275
23 Ctrust	0	146	1,585	259	1,990	0	296	3,627	576	4,499
24 Cumberland	0	870	2,063	255	3,188	0	1,760	4,452	613	6,826
25 Essalam	0	1,469	122	220	1,811	0	2,854	227	446	3,527
26 Fajr el Khalij	88	1	26	168	283	186	2	95	201	484
27 Fidelity	1,195	7,507	3,812	1,892	14,406	2,356	15,030	8,069	3,651	29,106
28 LCI	0	0	0	1,119	1,119	0	0	0	2,355	2,355
29 LIA	3,311	3,048	976	2,292	9,627	6,303	6,391	2,574	4,817	20,085
30 Libano Suisse	876	3,320	3,429	1,333	8,957	1,635	5,891	6,501	2,654	16,681
31 Liberty	0	2,122	173	11	2,306	0	3,170	482	27	3,679
32 Mashrek	125	3,739	1,156	1,522	6,544	207	7,243	2,529	2,942	12,920
33 MEARCO	0	993	283	247	1,523	0	1,906	579	466	2,951
34 Medgulf	1,439	2,371	2,975	1,811	8,596	2,493	4,408	5,209	3,201	15,312
35 North	59	1,144	775	303	2,281	125	2,156	1,706	635	4,622
36 Overseas	0	274	0	44	317	0	493	0	115	609
37 Phenicienne	211	692	299	374	1,575	486	1,328	718	712	3,243
38 Saudi Arabia	0	473	501	158	1,132	0	695	854	274	1,823
39 Scottish	486	0	0	0	486	812	0	0	0	812
40 Securite	1,469	2,067	260	476	4,272	2,849	4,425	660	907	8,841
41 SNA	5,060	3,486	4,029	2,449	15,024	10,262	5,300	8,248	6,027	29,837
42 Sogecap	1,268	0	0	0	1,268	2,479	0	0	0	2,479
43 Trust	0	164	9	33	207	0	293	19	100	412
44 Trust Life	185	0	0	0	185	392	0	0	0	392
45 UA	0	193	215	139	546	0	404	563	348	1,316
46 UCA	90	1,019	111	1,007	2,227	187	1,883	302	2,014	4,387
47 UFA	22	2,410	905	1,049	4,386	49	4,817	1,427	2,066	8,359
48 UN	3	353	48	128	532	6	570	75	210	861
49 Victoire	62	568	369	227	1,227	121	1,171	744	516	2,552
50 Zurich	0	0	445	0	445	0	0	1,201	0	1,201
Total	41,753	65,218	37,582	34,367	178,921	81,402	124,804	82,551	72,627	361,384



I. Quarterly Statistics by Company

d) Net investment income

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	3,886	708	153	477	5,224	7,806	1,486	378	1,469	11,140
2 AIG	0	0	0	43	43	0	0	0	50	50
3 ALICO	5,220	0	762	977	6,959	9,934	0	1,396	1,790	13,120
4 ALIG	0	5	3	8	16	0	84	87	78	249
5 Amana	0	31	3	6	40	0	61	11	12	84
6 Arabia	70	83	41	44	239	129	162	163	97	551
7 Arope	0	110	27	46	183	0	495	192	232	919
8 Assurex	16	143	157	104	420	34	259	337	225	855
9 ATI	11	9	2	6	28	21	15	4	14	55
10 AXA	991	152	188	133	1,465	1,716	291	414	299	2,720
11 Bahria	0	0	0	307	307	0	0	0	460	460
12 Bancassurance	8,598	0	0	0	8,598	18,050	0	0	0	18,050
13 Bankers	(13)	520	939	289	1,735	219	863	1,804	527	3,414
14 Beirut Life	785	0	0	0	785	1,492	0	0	0	1,492
15 Berytus	0	28	3	3	34	0	46	5	6	57
16 Burgan	0	0	0	0	0	0	0	0	0	0
17 Byblos	0	0	33	18	51	0	10	49	33	93
18 Capital	0	0	0	0	0	0	0	0	0	0
19 CLA	1,804	439	47	334	2,624	3,307	839	89	779	5,013
20 Commercial	26	150	158	70	404	31	180	215	85	511
21 Compass	24	135	131	80	369	89	189	190	124	593
22 Confidence	19	24	11	1	56	40	51	22	3	116
23 Ctrust	0	26	882	107	1,015	0	32	1,268	150	1,450
24 Cumberland	0	0	0	0	0	0	0	0	0	0
25 Essalam	0	13	1	2	16	0	32	2	5	39
26 Fajr el Khalij	31	0	5	73	109	81	1	43	90	215
27 Fidelity	264	466	409	142	1,281	529	859	792	259	2,439
28 LCI	0	0	0	7	7	0	0	0	13	13
29 LIA	4,171	1,000	265	402	5,837	8,577	1,773	566	694	11,610
30 Libano Suisse	93	48	72	18	232	197	122	210	66	595
31 Liberty	0	51	3	0	55	0	82	10	1	92
32 Mashrek	(8)	(173)	(73)	(73)	(328)	(14)	(348)	(168)	(140)	(670)
33 MEARCO	0	81	38	24	143	0	136	64	43	242
34 Medgulf	306	176	539	143	1,164	482	267	857	223	1,829
35 North	8	81	57	29	175	16	133	124	53	326
36 Overseas	0	82	0	11	93	0	111	0	24	135
37 Phenicienne	6	93	53	44	197	6	94	54	45	199
38 Saudi Arabia	0	84	85	21	190	0	153	232	70	455
39 Scottish	42	0	0	0	42	95	0	0	0	95
40 Securite	5	11	2	3	22	9	22	5	6	41
41 SNA	6,675	321	402	202	7,600	16,125	749	909	509	18,292
42 Sogecap	4,107	0	0	0	4,107	7,480	0	0	0	7,480
43 Trust	0	31	1	9	41	0	57	3	27	86
44 Trust Life	49	0	0	0	49	103	0	0	0	103
45 UA	0	56	101	46	203	0	69	129	60	258
46 UCA	0	44	6	81	131	0	48	7	90	146
47 UFA	16	141	79	80	316	24	167	89	99	379
48 UN	0	194	26	69	289	0	229	31	82	341
49 Victoire	3	67	27	24	121	6	139	59	47	251
50 Zurich	0	0	207	0	207	0	0	417	0	417
Total	37,209	5,431	5,844	4,415	52,899	76,586	9,958	11,057	8,799	106,400



I. Quarterly Statistics by Company

e) Ratio of gross claims settled to gross written premiums

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	37%	88%	104%	78%	48%	35%	72%	74%	33%	41%
2 AIG	0%	0%	0%	32%	32%	0%	0%	0%	30%	30%
3 ALICO	63%	0%	69%	9%	55%	66%	0%	72%	9%	58%
4 ALIG	0%	73%	79%	138%	105%	0%	75%	63%	102%	82%
5 Amana	0%	45%	54%	75%	49%	0%	43%	36%	68%	45%
6 Arabia	31%	59%	134%	54%	71%	23%	69%	73%	52%	63%
7 Arope	110%	47%	111%	19%	80%	79%	51%	87%	27%	63%
8 Assurex	119%	68%	80%	24%	63%	82%	65%	52%	32%	52%
9 ATI	0%	21%	232%	8%	35%	0%	19%	215%	5%	31%
10 AXA	31%	54%	87%	77%	67%	29%	57%	75%	35%	55%
11 Bahria	0%	0%	0%	7%	7%	0%	0%	0%	13%	13%
12 Bancassurance	67%	0%	0%	0%	67%	69%	0%	0%	0%	69%
13 Bankers	50%	49%	48%	34%	46%	31%	55%	50%	25%	46%
14 Beirut Life	5%	0%	0%	0%	5%	8%	0%	0%	0%	8%
15 Berytus	0%	35%	90%	17%	37%	0%	32%	78%	20%	35%
16 Burgan	52%	51%	55%	12%	45%	32%	46%	53%	14%	40%
17 Byblos	0%	0%	12%	0%	7%	0%	797%	16%	0%	22%
18 Capital	5%	59%	138%	119%	69%	5%	62%	105%	58%	55%
19 CLA	13%	57%	67%	45%	26%	17%	60%	80%	21%	26%
20 Commercial	29%	28%	86%	30%	51%	34%	24%	45%	25%	35%
21 Compass	12%	66%	51%	25%	48%	2%	62%	50%	30%	39%
22 Confidence	13%	28%	30%	94%	25%	13%	24%	29%	70%	23%
23 Ctrust	0%	44%	169%	8%	142%	0%	49%	45%	4%	41%
24 Cumberland	0%	58%	-2%	21%	12%	0%	56%	56%	19%	53%
25 Essalam	0%	40%	20%	29%	37%	0%	42%	22%	44%	41%
26 Fajr el Khalij	0%	13418%	0%	0%	48%	0%	4488%	6%	0%	21%
27 Fidelity	0%	29%	33%	32%	28%	6%	31%	40%	37%	33%
28 LCI	0%	0%	0%	122%	122%	0%	0%	0%	92%	92%
29 LIA	47%	66%	108%	20%	52%	46%	62%	53%	18%	44%
30 Libano Suisse	31%	72%	85%	106%	77%	25%	74%	72%	78%	68%
31 Liberty	0%	43%	7%	648%	46%	0%	45%	8%	355%	45%
32 Mashrek	20%	59%	64%	30%	53%	23%	57%	60%	31%	52%
33 MEARCO	0%	45%	58%	63%	51%	0%	37%	46%	38%	39%
34 Medgulf	162%	80%	123%	45%	110%	161%	73%	81%	43%	83%
35 North	28%	33%	71%	21%	42%	12%	35%	50%	18%	37%
36 Overseas	0%	38%	0%	0%	33%	0%	38%	0%	0%	30%
37 Phenicienne	60%	55%	154%	45%	80%	24%	46%	79%	25%	51%
38 Saudi Arabia	0%	29%	96%	79%	64%	0%	36%	50%	41%	44%
39 Scottish	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
40 Securite	3%	56%	115%	33%	46%	11%	46%	72%	29%	39%
41 SNA	65%	44%	68%	20%	58%	69%	43%	68%	22%	60%
42 Sogecap	21%	0%	0%	0%	21%	10%	0%	0%	0%	10%
43 Trust	0%	43%	18%	26%	39%	0%	55%	33%	30%	47%
44 Trust Life	3%	0%	0%	0%	3%	6%	0%	0%	0%	6%
45 UA	0%	55%	47%	38%	48%	0%	60%	48%	25%	46%
46 UCA	14%	40%	127%	42%	45%	19%	38%	87%	28%	36%
47 UFA	49%	46%	49%	50%	48%	28%	48%	48%	29%	42%
48 UN	262%	0%	94%	323%	199%	124%	0%	118%	950%	371%
49 Victoire	0%	121%	33%	74%	75%	0%	122%	40%	51%	72%
50 Zurich	0%	0%	72%	0%	73%	0%	0%	35%	0%	35%
Total	55%	52%	79%	42%	59%	52%	52%	60%	32%	51%



I. Quarterly Statistics by Company

f) Ratio of expenditures for acquisition and administration to gross written premiums

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	7%	10%	10%	10%	7%	8%	16%	18%	10%	10%
2 AIG	0%	0%	0%	41%	41%	0%	0%	0%	46%	46%
3 ALICO	28%	0%	10%	47%	29%	29%	0%	11%	53%	31%
4 ALIG	0%	50%	31%	31%	37%	0%	47%	27%	35%	37%
5 Amana	29%	44%	34%	40%	42%	30%	45%	28%	41%	42%
6 Arabia	39%	39%	29%	34%	36%	34%	37%	20%	30%	29%
7 Arope	13%	44%	32%	33%	26%	16%	44%	28%	31%	29%
8 Assurex	32%	42%	28%	39%	36%	26%	41%	27%	36%	34%
9 ATI	84%	82%	102%	79%	83%	76%	62%	75%	51%	61%
10 AXA	20%	29%	14%	29%	21%	20%	30%	13%	30%	21%
11 Bahria	0%	0%	0%	23%	23%	0%	0%	0%	25%	25%
12 Bancassurance	12%	0%	0%	0%	12%	11%	0%	0%	0%	11%
13 Bankers	65%	46%	19%	36%	34%	55%	41%	20%	33%	30%
14 Beirut Life	36%	0%	0%	0%	36%	35%	0%	0%	0%	35%
15 Berytus	0%	55%	34%	44%	52%	0%	55%	35%	44%	52%
16 Burgan	1%	42%	22%	23%	21%	0%	37%	18%	21%	19%
17 Byblos	0%	6%	6%	6%	6%	0%	201%	13%	18%	18%
18 Capital	42%	58%	43%	59%	53%	31%	48%	27%	39%	39%
19 CLA	23%	63%	52%	65%	36%	26%	61%	50%	62%	39%
20 Commercial	37%	48%	38%	49%	44%	33%	47%	31%	44%	38%
21 Compass	32%	46%	32%	33%	37%	13%	40%	27%	28%	28%
22 Confidence	71%	47%	70%	19%	59%	71%	48%	70%	21%	59%
23 Ctrust	0%	17%	13%	14%	14%	0%	16%	5%	7%	6%
24 Cumberland	0%	37%	26%	30%	29%	0%	36%	26%	32%	29%
25 Essalam	0%	47%	53%	43%	47%	0%	45%	55%	42%	45%
26 Fajr el Khalij	564%	528%	0%	370%	462%	359%	342%	342%	348%	351%
27 Fidelity	36%	50%	29%	41%	40%	36%	49%	29%	40%	39%
28 LCI	0%	0%	0%	70%	70%	0%	0%	0%	69%	69%
29 LIA	29%	36%	23%	24%	29%	27%	37%	15%	25%	26%
30 Libano Suisse	31%	53%	35%	48%	41%	30%	47%	30%	39%	36%
31 Liberty	0%	56%	71%	31%	57%	0%	56%	76%	37%	57%
32 Mashrek	33%	47%	35%	45%	43%	31%	44%	32%	44%	40%
33 MEARCO	0%	38%	26%	36%	35%	0%	37%	25%	30%	33%
34 Medgulf	63%	48%	16%	56%	29%	43%	43%	9%	46%	19%
35 North	24%	43%	47%	32%	41%	20%	42%	36%	31%	37%
36 Overseas	0%	37%	0%	43%	38%	0%	40%	0%	35%	39%
37 Phenicienne	225%	47%	35%	53%	51%	74%	45%	30%	47%	43%
38 Saudi Arabia	0%	86%	93%	119%	93%	0%	68%	55%	59%	60%
39 Scottish	37%	0%	0%	0%	37%	40%	0%	0%	0%	40%
40 Securite	79%	49%	31%	39%	53%	79%	51%	33%	40%	53%
41 SNA	21%	70%	23%	36%	28%	20%	55%	23%	40%	26%
42 Sogecap	16%	0%	0%	0%	16%	15%	0%	0%	0%	15%
43 Trust	0%	43%	59%	31%	41%	0%	42%	61%	31%	39%
44 Trust Life	42%	0%	0%	0%	42%	42%	0%	0%	0%	42%
45 UA	0%	28%	19%	29%	24%	0%	32%	24%	31%	28%
46 UCA	34%	42%	28%	27%	32%	30%	40%	27%	26%	31%
47 UFA	14%	52%	35%	40%	44%	15%	48%	30%	32%	39%
48 UN	15%	0%	38%	849%	323%	12%	0%	59%	1393%	454%
49 Victoire	29%	45%	38%	31%	38%	29%	45%	37%	31%	38%
50 Zurich	0%	0%	20%	0%	20%	0%	0%	22%	0%	22%
Total	22%	46%	23%	36%	30%	22%	43%	19%	34%	28%



I. Quarterly Statistics by Company

g) Ratio of net investment income to gross written premiums

Company name	Curent quarter - 2018Q2					Year-to-date - as of 2018Q2				
	Life	Motor	Health	Property & Casualty	Total	Life	Motor	Health	Property & Casualty	Total
1 ADIR	14%	16%	16%	16%	14%	17%	17%	17%	17%	17%
2 AIG	0%	0%	0%	3%	3%	0%	0%	0%	2%	2%
3 ALICO	17%	0%	13%	13%	16%	16%	0%	12%	12%	15%
4 ALIG	0%	0%	0%	0%	0%	0%	1%	2%	1%	1%
5 Amana	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%
6 Arabia	9%	2%	2%	2%	3%	8%	3%	3%	3%	3%
7 Arope	0%	1%	1%	1%	0%	0%	2%	2%	2%	1%
8 Assurex	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
9 ATI	16%	5%	5%	5%	6%	22%	4%	4%	4%	6%
10 AXA	15%	2%	1%	3%	5%	12%	2%	1%	2%	3%
11 Bahria	0%	0%	0%	9%	9%	0%	0%	0%	8%	8%
12 Bancassurance	32%	0%	0%	0%	32%	34%	0%	0%	0%	34%
13 Bankers	0%	4%	5%	5%	4%	3%	4%	4%	4%	4%
14 Beirut Life	13%	0%	0%	0%	13%	12%	0%	0%	0%	12%
15 Berytus	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%
16 Burgan	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 Byblos	0%	5%	5%	5%	5%	0%	65%	7%	9%	8%
18 Capital	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19 CLA	52%	50%	50%	50%	52%	53%	50%	50%	50%	52%
20 Commercial	8%	8%	8%	8%	8%	4%	4%	3%	4%	4%
21 Compass	7%	7%	7%	7%	7%	3%	5%	4%	4%	4%
22 Confidence	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
23 Ctrust	0%	3%	7%	6%	7%	0%	2%	2%	2%	2%
24 Cumberland	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25 Essalam	0%	0%	0%	0%	0%	0%	1%	0%	1%	1%
26 Fajr el Khalij	198%	193%	0%	161%	179%	156%	156%	156%	156%	156%
27 Fidelity	8%	3%	3%	3%	4%	8%	3%	3%	3%	3%
28 LCI	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
29 LIA	37%	12%	6%	4%	17%	37%	10%	3%	4%	15%
30 Libano Suisse	3%	1%	1%	1%	1%	4%	1%	1%	1%	1%
31 Liberty	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%
32 Mashrek	-2%	-2%	-2%	-2%	-2%	-2%	-2%	-2%	-2%	-2%
33 MEARCO	0%	3%	3%	4%	3%	0%	3%	3%	3%	3%
34 Medgulf	13%	4%	3%	4%	4%	8%	3%	1%	3%	2%
35 North	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
36 Overseas	0%	11%	0%	11%	11%	0%	9%	0%	7%	9%
37 Phenicienne	6%	6%	6%	6%	6%	1%	3%	2%	3%	3%
38 Saudi Arabia	0%	15%	16%	16%	16%	0%	15%	15%	15%	15%
39 Scottish	3%	0%	0%	0%	3%	5%	0%	0%	0%	5%
40 Securite	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
41 SNA	27%	6%	2%	3%	14%	31%	8%	2%	3%	16%
42 Sogecap	53%	0%	0%	0%	53%	44%	0%	0%	0%	44%
43 Trust	0%	8%	8%	8%	8%	0%	8%	8%	8%	8%
44 Trust Life	11%	0%	0%	0%	11%	11%	0%	0%	0%	11%
45 UA	0%	8%	9%	9%	9%	0%	5%	5%	5%	5%
46 UCA	0%	2%	1%	2%	2%	0%	1%	1%	1%	1%
47 UFA	10%	3%	3%	3%	3%	7%	2%	2%	2%	2%
48 UN	0%	0%	21%	456%	175%	0%	0%	24%	542%	180%
49 Victoire	1%	5%	3%	3%	4%	1%	5%	3%	3%	4%
50 Zurich	0%	0%	10%	0%	10%	0%	0%	8%	0%	8%
Total	20%	4%	4%	5%	9%	21%	3%	3%	4%	8%



II. Market Indicators

a) Gross written premiums by line of business

Gross written premiums by line of business					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	156,001	125,474	122,037	91,687	495,198
2013Q4	157,552	123,334	133,035	95,091	509,012
2014Q1	145,374	111,587	201,577	115,690	574,228
2014Q2	181,227	124,495	190,131	104,388	600,241
2014Q3	145,532	129,766	127,634	93,620	496,552
2014Q4	165,451	133,781	125,447	97,577	522,255
2015Q1	153,083	113,952	239,445	118,147	624,627
2015Q2	174,719	134,679	163,956	100,378	573,732
2015Q3	170,134	134,275	130,733	94,050	529,193
2015Q4	191,933	143,286	135,698	96,443	567,359
2016Q1	154,859	127,084	242,352	117,816	642,111
2016Q2	196,048	137,893	181,295	94,955	610,190
2016Q3	181,772	139,625	132,656	92,853	546,907
2016Q4	189,918	141,271	139,122	97,002	567,313
2017Q1	170,995	128,600	254,041	116,688	670,325
2017Q2	184,504	142,234	179,027	94,582	600,347
2017Q3	217,954	144,204	141,671	95,465	599,294
2017Q4	177,809	154,011	145,755	103,309	580,883
2018Q1	177,890	144,310	279,541	117,280	719,021
2018Q2	188,114	143,332	160,558	94,915	586,918

Distribution of the gross written premiums					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	32%	25%	25%	19%	100%
2013Q4	31%	24%	26%	19%	100%
2014Q1	25%	19%	35%	20%	100%
2014Q2	30%	21%	32%	17%	100%
2014Q3	29%	26%	26%	19%	100%
2014Q4	32%	26%	24%	19%	100%
2015Q1	25%	18%	38%	19%	100%
2015Q2	30%	23%	29%	17%	100%
2015Q3	32%	25%	25%	18%	100%
2015Q4	34%	25%	24%	17%	100%
2016Q1	24%	20%	38%	18%	100%
2016Q2	32%	23%	30%	16%	100%
2016Q3	33%	26%	24%	17%	100%
2016Q4	33%	25%	25%	17%	100%
2017Q1	26%	19%	38%	17%	100%
2017Q2	31%	24%	30%	16%	100%
2017Q3	36%	24%	24%	16%	100%
2017Q4	31%	27%	25%	18%	100%
2018Q1	25%	20%	39%	16%	100%
2018Q2	32%	24%	27%	16%	100%

4-Quarter bracket					
17-20 Quarters	640,154	484,890	646,780	406,855	2,178,679
13-16 Quarters	638,785	512,178	656,482	409,721	2,217,166
9-12 Quarters	712,974	542,538	690,079	403,263	2,348,854
5-8 Quarters	727,188	551,730	704,847	401,126	2,384,891
1-4 Quarters	761,767	585,857	727,525	410,969	2,486,117

4-Quarter bracket					
17-20 Quarters	29%	22%	30%	19%	100%
13-16 Quarters	29%	23%	30%	18%	100%
9-12 Quarters	30%	23%	29%	17%	100%
5-8 Quarters	30%	23%	30%	17%	100%
1-4 Quarters	31%	24%	29%	17%	100%

Year-to-date					
2014	637,584	499,629	644,790	411,274	2,193,277
2015	689,870	526,192	669,833	409,016	2,294,911
2016	722,596	545,873	695,426	402,626	2,366,520
2017	751,261	569,049	720,495	410,044	2,450,850
2018	366,004	287,642	440,099	212,195	1,305,940

Year-to-date					
2014	29%	23%	29%	19%	100%
2015	30%	23%	29%	18%	100%
2016	31%	23%	29%	17%	100%
2017	31%	23%	29%	17%	100%
2018	28%	22%	34%	16%	100%



II. Market Indicators

Figure 1: Gross written premiums by line of business

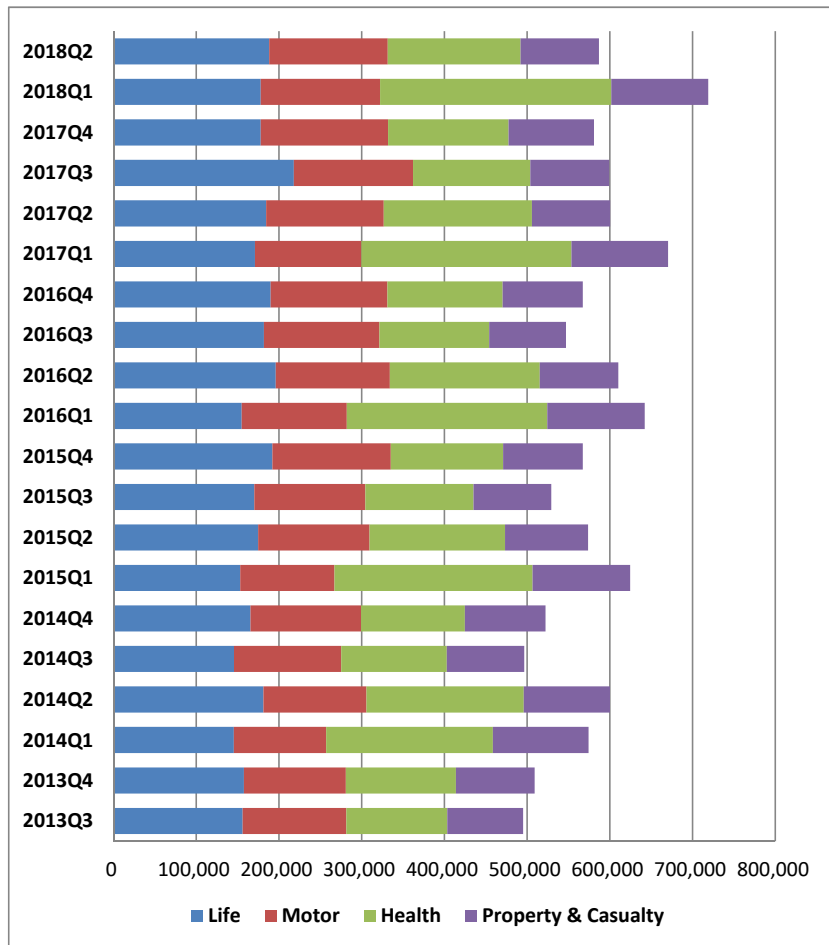
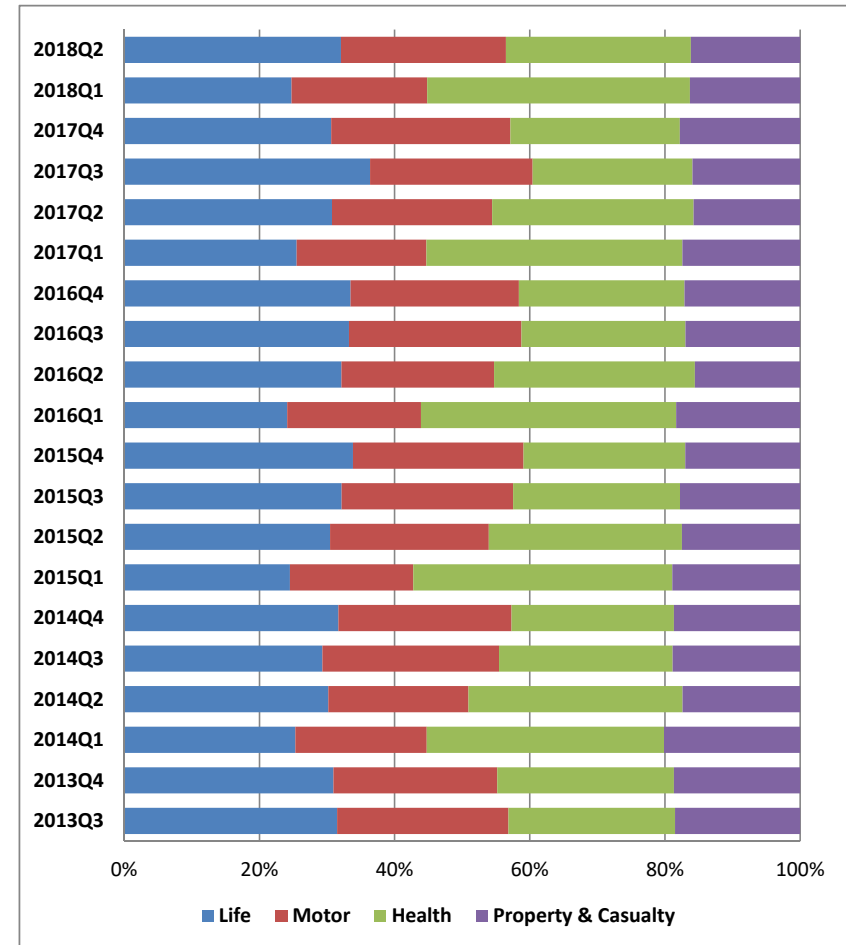


Figure 2: Distribution of the gross written premiums by line of business





II. Market Indicators

b) Gross claims settled

Gross claims settled by line of business					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	54,245	64,898	112,178	26,941	258,263
2013Q4	117,419	71,070	107,429	31,055	326,974
2014Q1	67,433	67,128	102,496	32,271	269,328
2014Q2	59,548	64,569	115,087	31,024	270,229
2014Q3	95,584	63,497	115,136	28,450	302,667
2014Q4	74,169	71,011	118,475	28,557	292,212
2015Q1	54,415	66,091	128,573	27,858	276,937
2015Q2	87,407	66,769	104,596	28,142	286,913
2015Q3	137,826	65,180	126,832	26,655	356,493
2015Q4	102,252	76,161	111,575	40,053	330,040
2016Q1	110,667	72,241	128,313	47,994	359,214
2016Q2	71,219	70,834	124,794	28,418	295,264
2016Q3	110,313	71,733	140,625	26,291	348,962
2016Q4	93,931	85,958	111,714	51,926	343,529
2017Q1	124,496	76,053	120,870	51,079	372,498
2017Q2	135,671	70,088	112,272	28,005	346,037
2017Q3	104,779	78,327	158,066	46,340	387,511
2017Q4	88,600	89,722	128,771	35,957	343,050
2018Q1	86,175	75,692	136,507	28,244	326,618
2018Q2	102,986	75,219	127,254	40,308	345,767

4-Quarter bracket					
17-20 Quarters	298,646	267,666	437,190	121,291	1,124,793
13-16 Quarters	311,574	267,368	466,779	113,008	1,158,729
9-12 Quarters	421,964	284,415	491,513	143,119	1,341,012
5-8 Quarters	464,411	303,832	485,481	157,301	1,411,026
1-4 Quarters	382,539	318,960	550,597	150,849	1,402,945

Year-to-date					
2014	296,734	266,205	451,193	120,302	1,134,435
2015	381,900	274,201	471,575	122,708	1,250,384
2016	386,130	300,766	505,446	154,628	1,346,970
2017	453,546	314,190	519,978	161,382	1,449,095
2018	189,161	150,912	263,761	68,552	672,385

Distribution of the gross claims settled					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	21%	25%	43%	10%	100%
2013Q4	36%	22%	33%	9%	100%
2014Q1	25%	25%	38%	12%	100%
2014Q2	22%	24%	43%	11%	100%
2014Q3	32%	21%	38%	9%	100%
2014Q4	25%	24%	41%	10%	100%
2015Q1	20%	24%	46%	10%	100%
2015Q2	30%	23%	36%	10%	100%
2015Q3	39%	18%	36%	7%	100%
2015Q4	31%	23%	34%	12%	100%
2016Q1	31%	20%	36%	13%	100%
2016Q2	24%	24%	42%	10%	100%
2016Q3	32%	21%	40%	8%	100%
2016Q4	27%	25%	33%	15%	100%
2017Q1	33%	20%	32%	14%	100%
2017Q2	39%	20%	32%	8%	100%
2017Q3	27%	20%	41%	12%	100%
2017Q4	26%	26%	38%	10%	100%
2018Q1	26%	23%	42%	9%	100%
2018Q2	30%	22%	37%	12%	100%

4-Quarter bracket					
17-20 Quarters	27%	24%	39%	11%	100%
13-16 Quarters	27%	23%	40%	10%	100%
9-12 Quarters	31%	21%	37%	11%	100%
5-8 Quarters	33%	22%	34%	11%	100%
1-4 Quarters	27%	23%	39%	11%	100%

Year-to-date					
2014	26%	23%	40%	11%	100%
2015	31%	22%	38%	10%	100%
2016	29%	22%	38%	11%	100%
2017	31%	22%	36%	11%	100%
2018	28%	22%	39%	10%	100%



II. Market Indicators

Figure 3: Gross claims settled by line of business

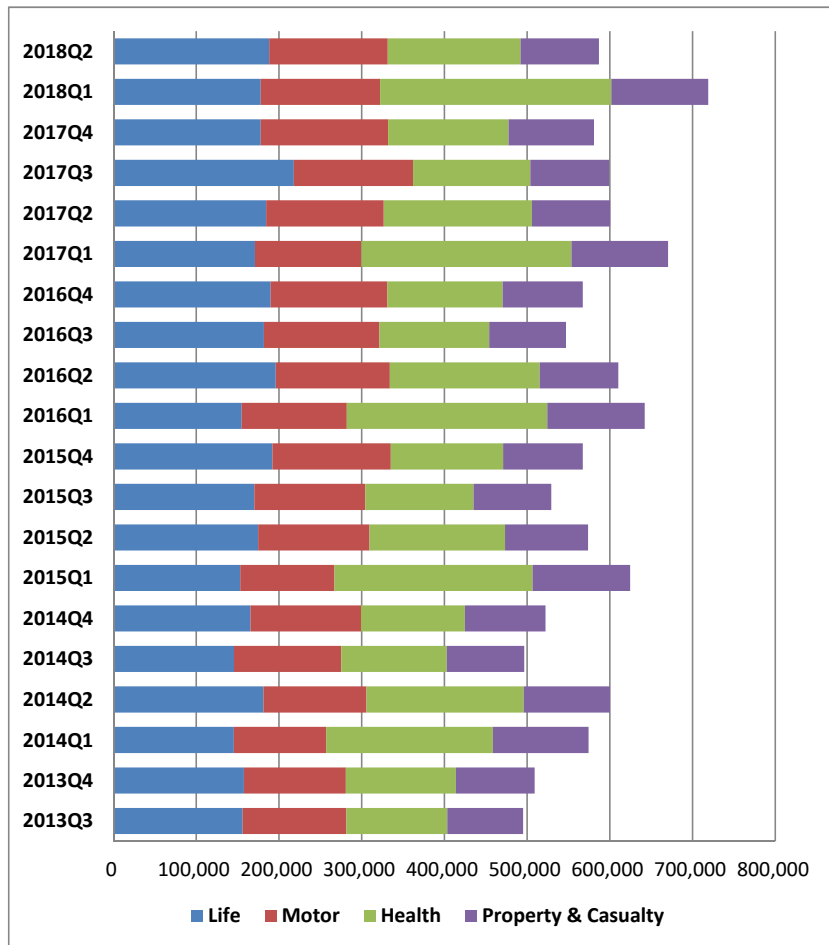
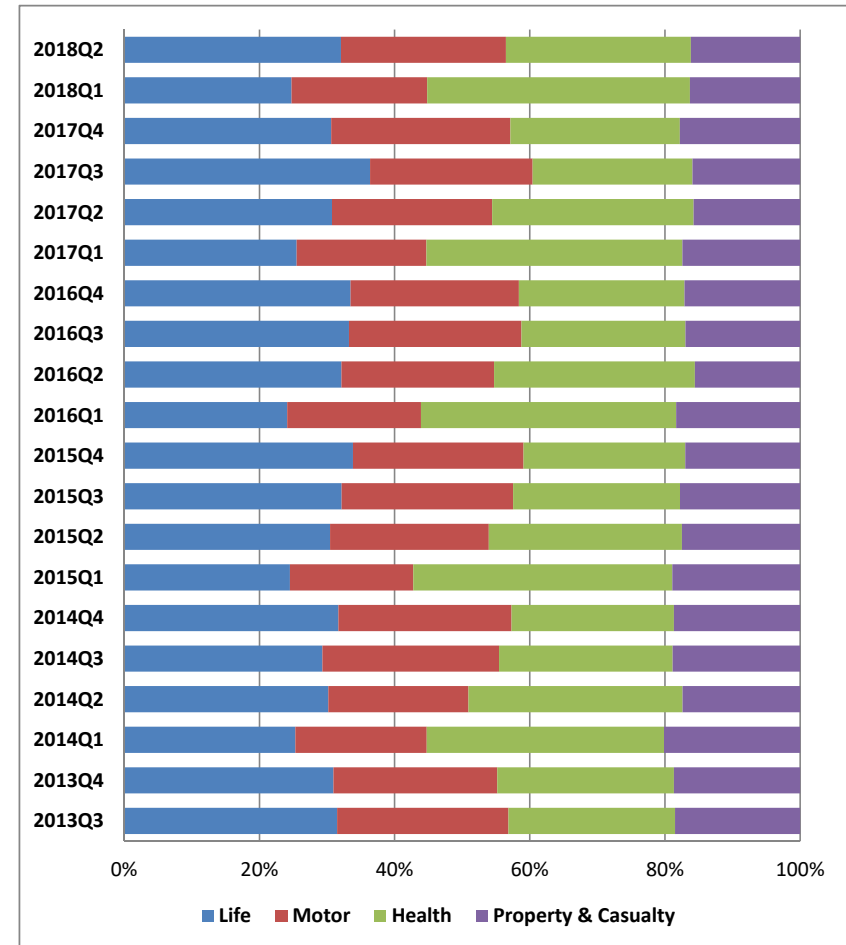


Figure 4: Distribution of the gross claims settled by line of business





II. Market Indicators

c) Expenditures for acquisition and administration

Acquisition and Administration Costs by line of business					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	31,286	53,487	31,712	30,877	147,362
2013Q4	34,451	56,713	33,456	34,074	158,694
2014Q1	32,476	43,906	37,096	35,039	148,517
2014Q2	31,913	52,004	33,259	32,077	149,253
2014Q3	33,253	51,222	33,269	29,850	147,594
2014Q4	37,853	62,375	33,939	35,113	169,280
2015Q1	32,227	46,380	40,488	35,522	154,616
2015Q2	34,920	55,452	36,431	32,757	159,560
2015Q3	34,889	56,417	34,542	31,946	157,794
2015Q4	45,301	64,042	36,501	35,219	181,063
2016Q1	35,886	51,283	41,283	35,477	163,928
2016Q2	43,336	57,087	34,380	34,279	169,082
2016Q3	40,662	57,184	34,271	31,454	163,571
2016Q4	47,657	62,477	32,182	37,017	179,333
2017Q1	37,673	51,763	45,336	36,968	171,740
2017Q2	41,335	62,057	33,607	33,592	170,591
2017Q3	43,222	59,426	39,019	34,219	175,886
2017Q4	50,698	67,709	36,762	37,430	192,598
2018Q1	39,649	59,586	44,969	38,260	182,463
2018Q2	41,753	65,218	37,582	34,367	178,921

Distribution of the Acquisition and Administration Costs					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	21%	36%	22%	21%	100%
2013Q4	22%	36%	21%	21%	100%
2014Q1	22%	30%	25%	24%	100%
2014Q2	21%	35%	22%	21%	100%
2014Q3	23%	35%	23%	20%	100%
2014Q4	22%	37%	20%	21%	100%
2015Q1	21%	30%	26%	23%	100%
2015Q2	22%	35%	23%	21%	100%
2015Q3	22%	36%	22%	20%	100%
2015Q4	25%	35%	20%	19%	100%
2016Q1	22%	31%	25%	22%	100%
2016Q2	26%	34%	20%	20%	100%
2016Q3	25%	35%	21%	19%	100%
2016Q4	27%	35%	18%	21%	100%
2017Q1	22%	30%	26%	22%	100%
2017Q2	24%	36%	20%	20%	100%
2017Q3	25%	34%	22%	19%	100%
2017Q4	26%	35%	19%	19%	100%
2018Q1	22%	33%	25%	21%	100%
2018Q2	23%	36%	21%	19%	100%

4-Quarter bracket					
17-20 Quarters	130,126	206,110	135,523	132,067	603,826
13-16 Quarters	138,253	215,428	144,128	133,241	631,050
9-12 Quarters	159,412	228,829	146,707	136,920	671,867
5-8 Quarters	167,327	233,481	145,395	139,032	685,235
1-4 Quarters	175,321	251,939	158,332	144,277	729,869

4-Quarter bracket					
17-20 Quarters	22%	34%	22%	22%	100%
13-16 Quarters	22%	34%	23%	21%	100%
9-12 Quarters	24%	34%	22%	20%	100%
5-8 Quarters	24%	34%	21%	20%	100%
1-4 Quarters	24%	35%	22%	20%	100%

Year-to-date					
2014	135,495	209,507	137,563	132,079	614,644
2015	147,337	222,291	147,963	135,443	653,033
2016	167,540	228,031	142,117	138,226	675,914
2017	172,928	240,955	154,723	142,210	710,816
2018	81,402	124,804	82,551	72,627	361,384

Year-to-date					
2014	22%	34%	22%	21%	100%
2015	23%	34%	23%	21%	100%
2016	25%	34%	21%	20%	100%
2017	24%	34%	22%	20%	100%
2018	23%	35%	23%	20%	100%



II. Market Indicators

Figure 5: Expenditures for acquisition and administration by line of business

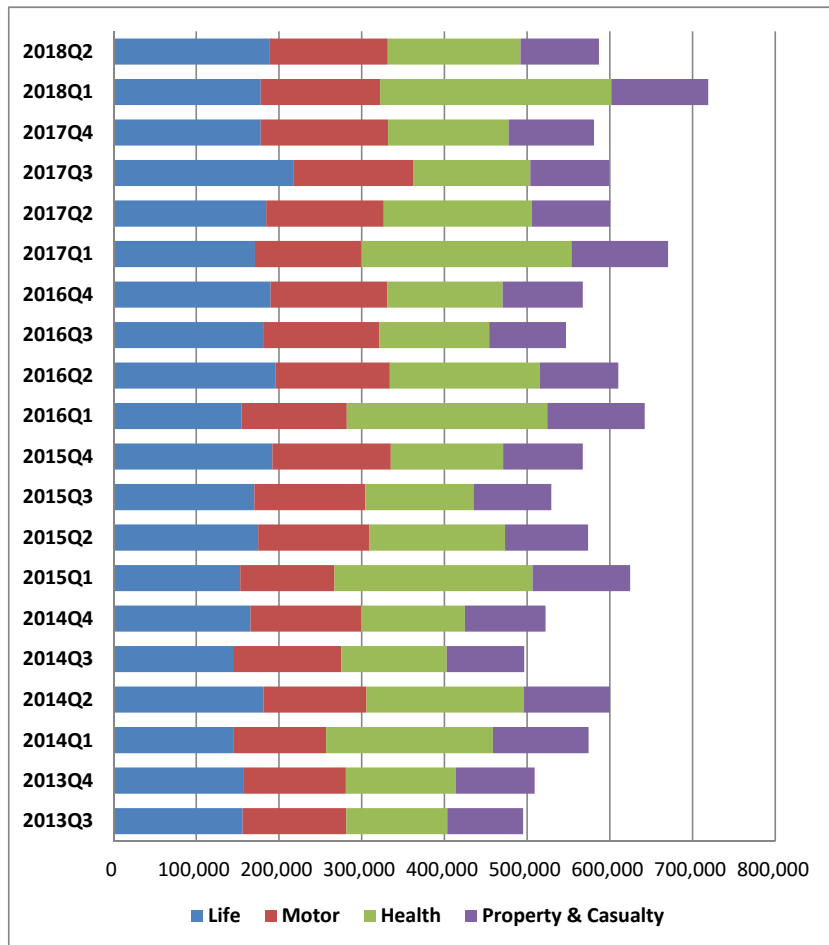
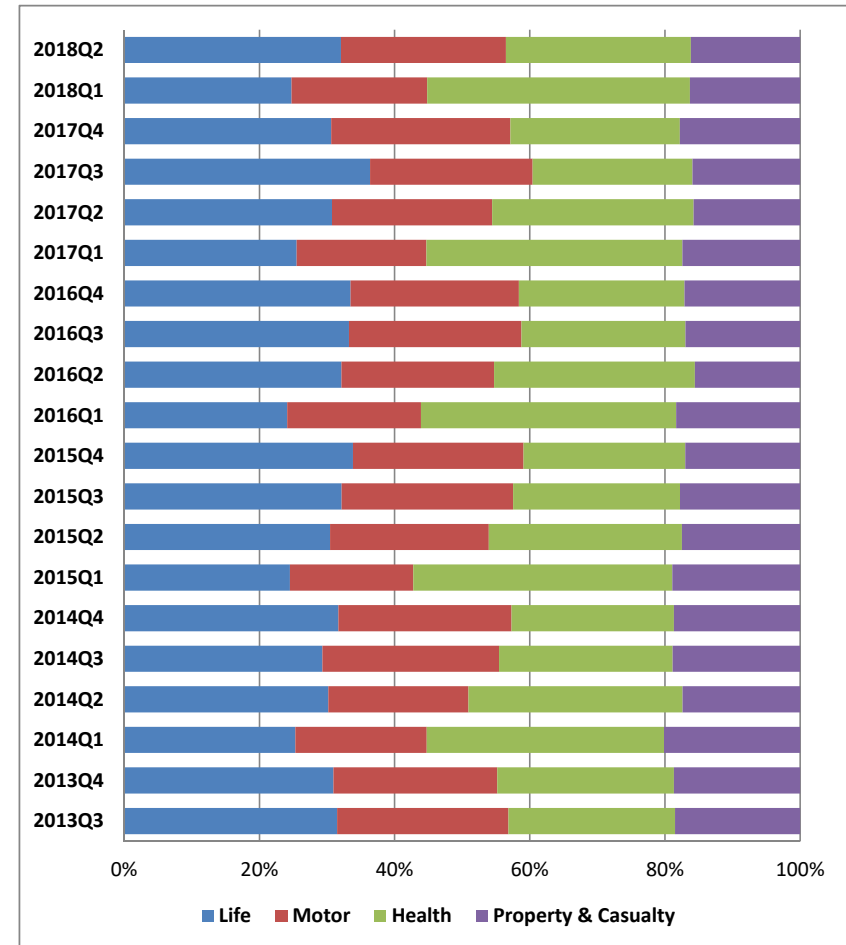


Figure 6: Distribution of the expenditures for acquisition and administration by line of business





II. Market Indicators

d) Net investment income

Net investment income by line of business					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	22,502	6,918	3,449	4,537	37,405
2013Q4	60,085	7,538	5,615	5,040	78,278
2014Q1	41,215	3,782	3,693	3,735	52,425
2014Q2	44,332	5,962	5,063	4,877	60,233
2014Q3	41,077	4,132	3,272	3,571	52,052
2014Q4	36,105	7,809	5,557	5,894	55,365
2015Q1	25,311	3,560	3,785	3,835	36,491
2015Q2	29,500	6,111	5,062	5,038	45,712
2015Q3	18,236	4,738	4,446	3,644	31,064
2015Q4	50,040	8,655	7,889	6,077	72,661
2016Q1	37,571	3,695	4,634	3,083	48,984
2016Q2	41,915	4,911	5,171	4,393	56,390
2016Q3	45,628	5,101	4,885	3,502	59,115
2016Q4	44,321	6,498	6,083	5,089	61,990
2017Q1	40,337	3,984	5,176	4,255	53,752
2017Q2	42,938	6,407	5,895	4,939	60,179
2017Q3	40,127	5,143	4,605	4,223	54,099
2017Q4	43,952	5,951	5,804	5,189	60,896
2018Q1	39,378	4,526	5,213	4,384	53,501
2018Q2	37,209	5,431	5,844	4,415	52,899

Distribution of the net investment income					
Quarter bracket	Life	Motor	Health	Property & Casualty	Total
2013Q3	60%	18%	9%	12%	100%
2013Q4	77%	10%	7%	6%	100%
2014Q1	79%	7%	7%	7%	100%
2014Q2	74%	10%	8%	8%	100%
2014Q3	79%	8%	6%	7%	100%
2014Q4	65%	14%	10%	11%	100%
2015Q1	69%	10%	10%	11%	100%
2015Q2	65%	13%	11%	11%	100%
2015Q3	59%	15%	14%	12%	100%
2015Q4	69%	12%	11%	8%	100%
2016Q1	77%	8%	9%	6%	100%
2016Q2	74%	9%	9%	8%	100%
2016Q3	77%	9%	8%	6%	100%
2016Q4	71%	10%	10%	8%	100%
2017Q1	75%	7%	10%	8%	100%
2017Q2	71%	11%	10%	8%	100%
2017Q3	74%	10%	9%	8%	100%
2017Q4	72%	10%	10%	9%	100%
2018Q1	74%	8%	10%	8%	100%
2018Q2	70%	10%	11%	8%	100%

4-Quarter bracket					
17-20 Quarters	168,134	24,199	17,820	18,189	228,342
13-16 Quarters	131,993	21,613	17,676	18,339	189,620
9-12 Quarters	147,763	21,999	22,140	17,197	209,099
5-8 Quarters	173,224	21,990	22,038	17,784	235,036
1-4 Quarters	160,666	21,052	21,467	18,211	221,395

4-Quarter bracket					
17-20 Quarters	74%	11%	8%	8%	100%
13-16 Quarters	70%	11%	9%	10%	100%
9-12 Quarters	71%	11%	11%	8%	100%
5-8 Quarters	74%	9%	9%	8%	100%
1-4 Quarters	73%	10%	10%	8%	100%

Year-to-date					
2014	162,729	21,684	17,585	18,077	220,076
2015	123,087	23,065	21,182	18,595	185,929
2016	169,435	20,205	20,772	16,067	226,479
2017	167,355	21,485	21,481	18,605	228,926
2018	76,586	9,958	11,057	8,799	106,400

Year-to-date					
2014	74%	10%	8%	8%	100%
2015	66%	12%	11%	10%	100%
2016	75%	9%	9%	7%	100%
2017	73%	9%	9%	8%	100%
2018	72%	9%	10%	8%	100%



II. Market Indicators

Figure 7: Net investment income by line of business

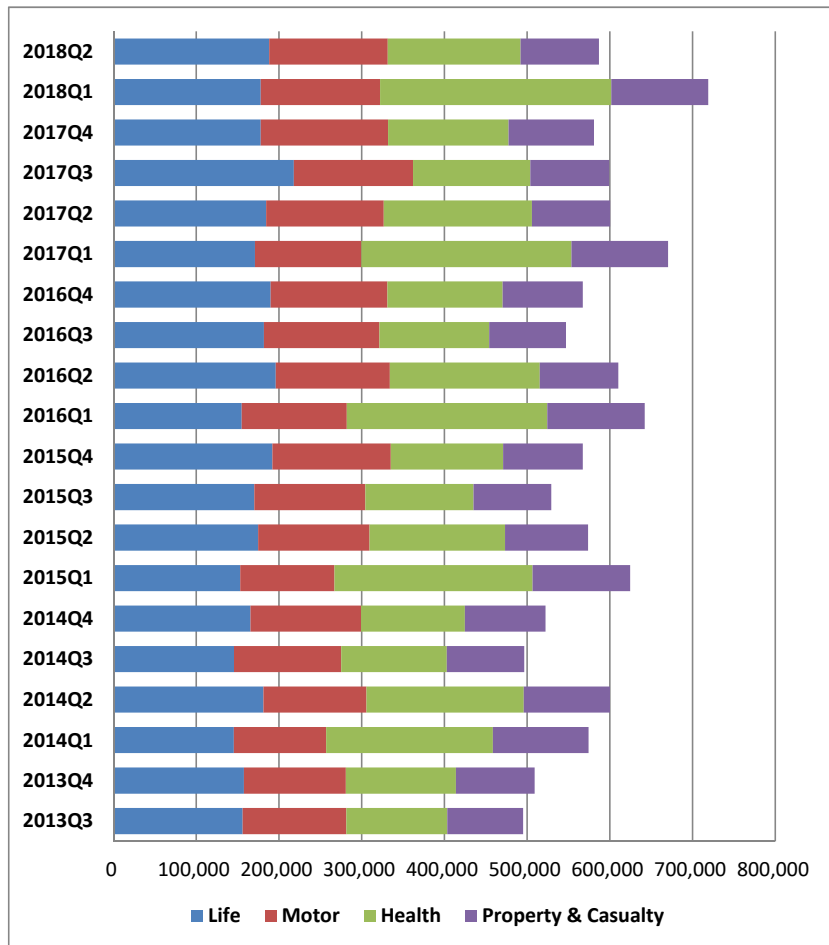
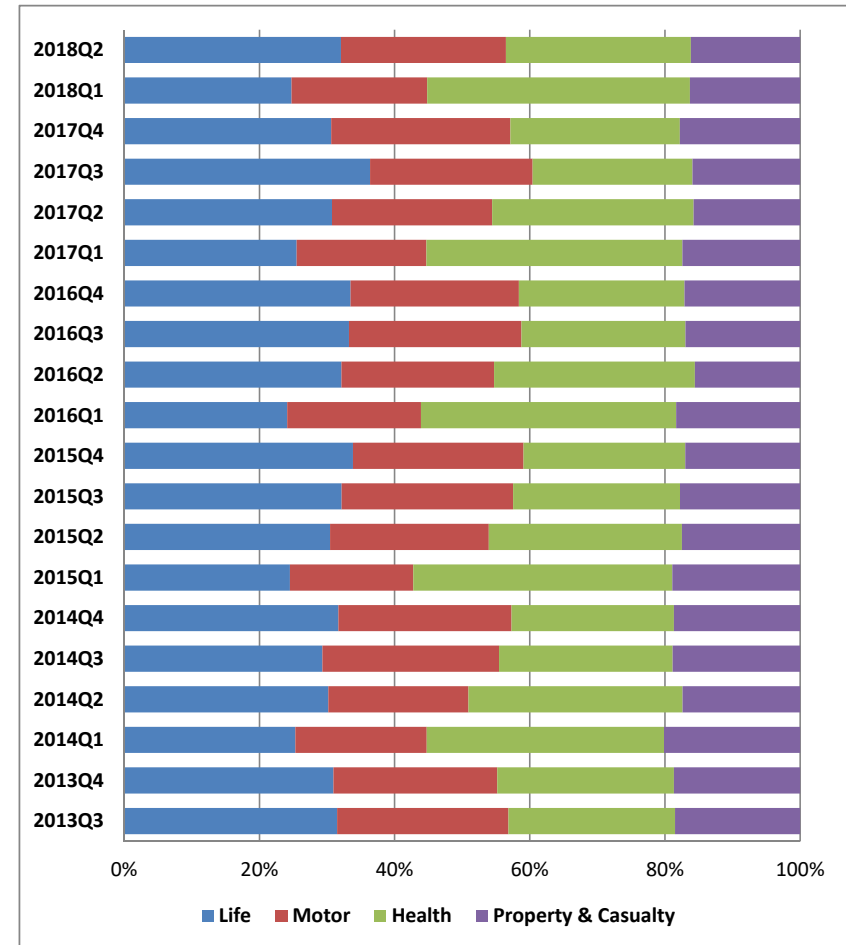


Figure 8: Distribution of the net investment income by line of business





III. Key Performance Ratios and Growth Patterns

a) Overall business

Quarter Bracket	Number of issued subject matters	Number of reported claims	Gross Written Premiums	Gross Paid Claims	Acquisition and Administration Costs	Net Investment Income	Key performance ratios			Growth patterns		
							Ratio of gross claims settled to gross written premiums	Ratio of expenditures for acquisition and administration to gross written premiums	Ratio of net investment income to gross written premiums	Growth of gross written premiums	Growth of gross claims settled	Growth of the expenditures for acquisition and administration
							(7) = (4) / (3)	(8) = (5) / (3)	(9) = (6) / (3)	(10)	(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
2013Q3	1,189	489	599,870	316,654	188,912	43,593	53%	31%	7%			
2013Q4	1,382	522	612,238	391,656	204,010	85,044	64%	33%	14%	2%	24%	8%
2014Q1	1,240	421	670,097	330,652	184,255	55,827	49%	27%	8%	9%	-16%	-10%
2014Q2	1,318	520	706,418	328,428	191,749	65,490	46%	27%	9%	5%	-1%	4%
2014Q3	1,264	513	606,662	361,144	189,168	55,691	60%	31%	9%	-14%	10%	-1%
2014Q4	1,510	565	626,475	357,136	215,862	62,307	57%	34%	10%	3%	-1%	14%
2015Q1	1,239	544	721,931	337,026	192,533	39,604	47%	27%	5%	15%	-6%	-11%
2015Q2	1,392	511	685,865	346,281	203,477	51,135	50%	30%	7%	-5%	3%	6%
2015Q3	1,326	537	642,280	416,474	203,670	35,329	65%	32%	6%	-6%	20%	0%
2015Q4	1,589	553	679,883	398,753	228,504	80,590	59%	34%	12%	6%	-4%	12%
2016Q1	1,392	551	749,354	424,640	204,375	52,297	57%	27%	7%	10%	6%	-11%
2016Q2	1,448	567	724,198	360,484	213,756	60,711	50%	30%	8%	-3%	-15%	5%
2016Q3	1,352	557	665,420	414,811	209,592	63,727	62%	31%	10%	-8%	15%	-2%
2016Q4	1,606	595	677,766	423,140	225,971	67,731	62%	33%	10%	2%	2%	8%
2017Q1	1,175	464	670,325	372,498	171,740	53,752	56%	26%	8%	-1%	-12%	-24%
2017Q2	1,143	447	600,347	346,037	170,591	60,179	58%	28%	10%	-10%	-7%	-1%
2017Q3	1,122	452	599,294	387,511	175,886	54,099	65%	29%	9%	0%	12%	3%
2017Q4	1,453	475	580,883	343,050	192,598	60,896	59%	33%	10%	-3%	-11%	10%
2018Q1	1,576	585	833,976	396,482	226,067	57,277	48%	27%	7%	44%	16%	17%
2018Q2	1,508	581	702,059	414,393	228,193	57,429	59%	33%	8%	-16%	5%	1%
4-Quarter bracket												
17-20 Quarters	5,129	1,952	2,588,623	1,367,390	768,927	249,955	53%	30%	10%			
13-16 Quarters	5,405	2,134	2,640,934	1,401,587	801,041	208,736	53%	30%	8%	2%	3%	4%
9-12 Quarters	5,755	2,208	2,795,715	1,600,351	850,306	228,927	57%	30%	8%	6%	14%	6%
5-8 Quarters	5,275	2,062	2,613,858	1,556,486	777,894	245,390	60%	30%	9%	-7%	-3%	-9%
1-4 Quarters	5,659	2,093	2,716,212	1,541,435	822,745	229,700	57%	30%	8%	4%	-1%	6%
Year-to-date												
2014	5,333	2,019	2,609,652	1,377,360	781,035	239,315	53%	30%	9%			
2015	5,545	2,145	2,729,960	1,498,533	828,184	206,658	55%	30%	8%	5%	9%	6%
2016	5,798	2,270	2,816,738	1,623,075	853,695	244,466	58%	30%	9%	3%	8%	3%
2017	4,893	1,838	2,450,850	1,449,095	710,816	228,926	59%	29%	9%	-13%	-11%	-17%
2018	3,083	1,166	1,536,034	810,875	454,261	114,705	53%	30%	7%			



III. Key Performance Ratios and Growth Patterns

Figure 9: Ratios for all lines of business

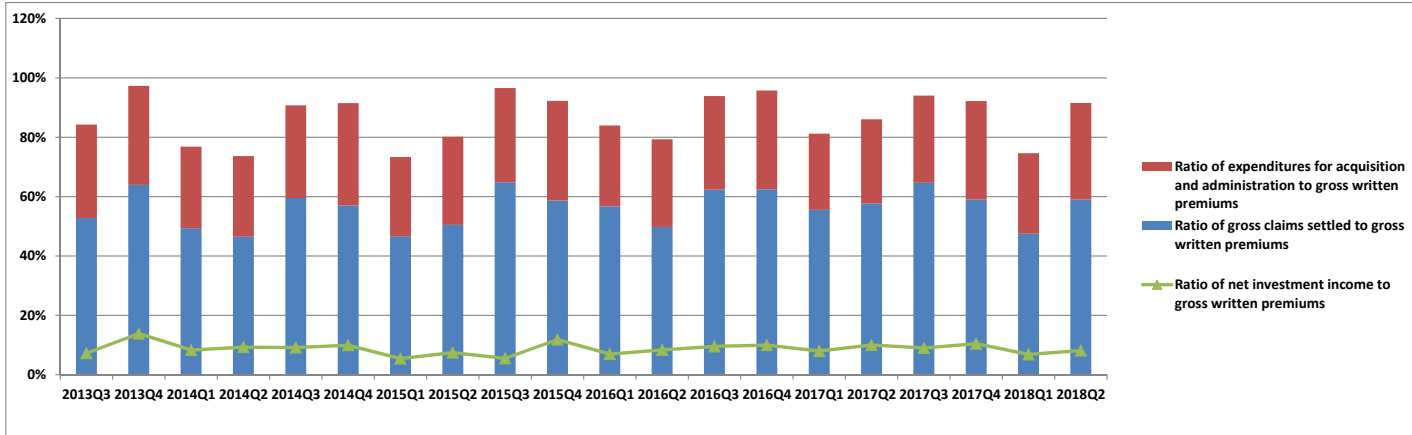
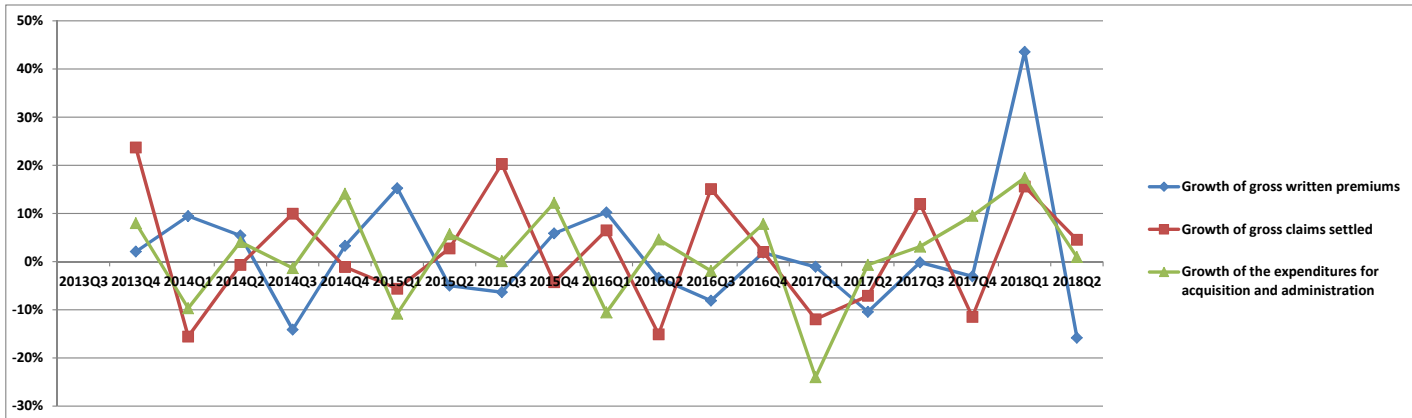


Figure 10: Growth patterns for all lines of business





III. Key Performance Ratios and Growth Patterns

b) Motor business

Quarter Bracket	Number of issued subject matters	Number of reported claims	Gross Written Premiums	Gross Paid Claims	Acquisition and Administration Costs	Net Investment Income	Key performance ratios			Growth patterns		
							Ratio of gross claims settled to gross written premiums	Ratio of expenditures for acquisition and administration to gross written premiums	Ratio of net investment income to gross written premiums	Growth of gross written premiums	Growth of gross claims settled	Growth of the expenditures for acquisition and administration
	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (4) / (3)	(8) = (5) / (3)	(9) = (6) / (3)	(10)	(11)	(12)
2013Q3	480	102	125,474	64,898	53,487	6,918	52%	43%	6%			
2013Q4	632	103	123,334	71,070	56,713	7,538	58%	46%	6%	-2%	10%	6%
2014Q1	455	94	111,587	67,128	43,906	3,782	60%	39%	3%	-10%	-6%	-23%
2014Q2	533	98	124,495	64,569	52,004	5,962	52%	42%	5%	12%	-4%	18%
2014Q3	525	101	129,766	63,497	51,222	4,132	49%	39%	3%	4%	-2%	-2%
2014Q4	715	115	133,781	71,011	62,375	7,809	53%	47%	6%	3%	12%	22%
2015Q1	474	98	113,952	66,091	46,380	3,560	58%	41%	3%	-15%	-7%	-26%
2015Q2	606	106	134,679	66,769	55,452	6,111	50%	41%	5%	18%	1%	20%
2015Q3	585	112	134,275	65,180	56,417	4,738	49%	42%	4%	0%	-2%	2%
2015Q4	735	111	143,286	76,161	64,042	8,655	53%	45%	6%	7%	17%	14%
2016Q1	550	111	127,084	72,241	51,283	3,695	57%	40%	3%	-11%	-5%	-20%
2016Q2	629	117	137,893	70,834	57,087	4,911	51%	41%	4%	9%	-2%	11%
2016Q3	572	115	139,625	71,733	57,184	5,101	51%	41%	4%	1%	1%	0%
2016Q4	739	127	141,271	85,958	62,477	6,498	61%	44%	5%	1%	20%	9%
2017Q1	566	116	128,600	76,053	51,763	3,984	59%	40%	3%	-9%	-12%	-17%
2017Q2	645	119	142,234	70,088	62,057	6,407	49%	44%	5%	11%	-8%	20%
2017Q3	623	125	144,204	78,327	59,426	5,143	54%	41%	4%	1%	12%	-4%
2017Q4	870	120	154,011	89,722	67,709	5,951	58%	44%	4%	7%	15%	14%
2018Q1	725	116	144,310	75,692	59,586	4,526	52%	41%	3%	-6%	-16%	-12%
2018Q2	689	119	143,332	75,219	65,218	5,431	52%	46%	4%	-1%	-1%	9%
4-Quarter bracket												
17-20 Quarters	2,099	397	484,890	267,666	206,110	24,199	55%	43%	5%			
13-16 Quarters	2,320	419	512,178	267,368	215,428	21,613	52%	42%	4%	6%	0%	5%
9-12 Quarters	2,499	452	542,538	284,415	228,829	21,999	52%	42%	4%	6%	6%	6%
5-8 Quarters	2,521	478	551,730	303,832	233,481	21,990	55%	42%	4%	2%	7%	2%
1-4 Quarters	2,906	480	585,857	318,960	251,939	21,052	54%	43%	4%	6%	5%	8%
Year-to-date												
2014	2,228	407	499,629	266,205	209,507	21,684	53%	42%	4%			
2015	2,400	427	526,192	274,201	222,291	23,065	52%	42%	4%	5%	3%	6%
2016	2,489	471	545,873	300,766	228,031	20,205	55%	42%	4%	4%	10%	3%
2017	2,703	480	569,049	314,190	240,955	21,485	55%	42%	4%	4%	4%	6%
2018	1,414	235	287,642	150,912	124,804	9,958	52%	43%	3%			



III. Key Performance Ratios and Growth Patterns

Figure 11: Ratios for motor business

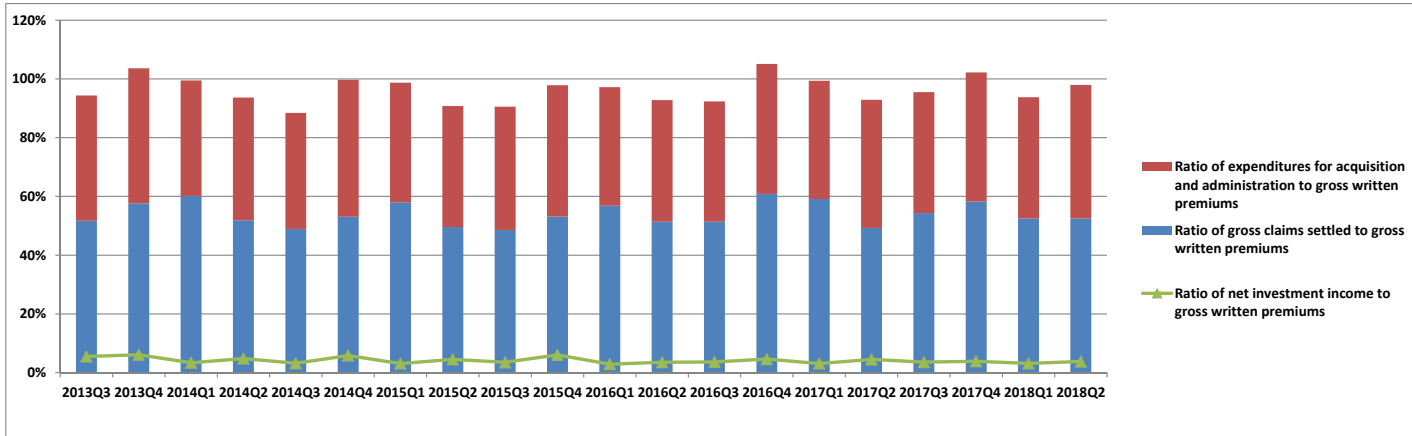
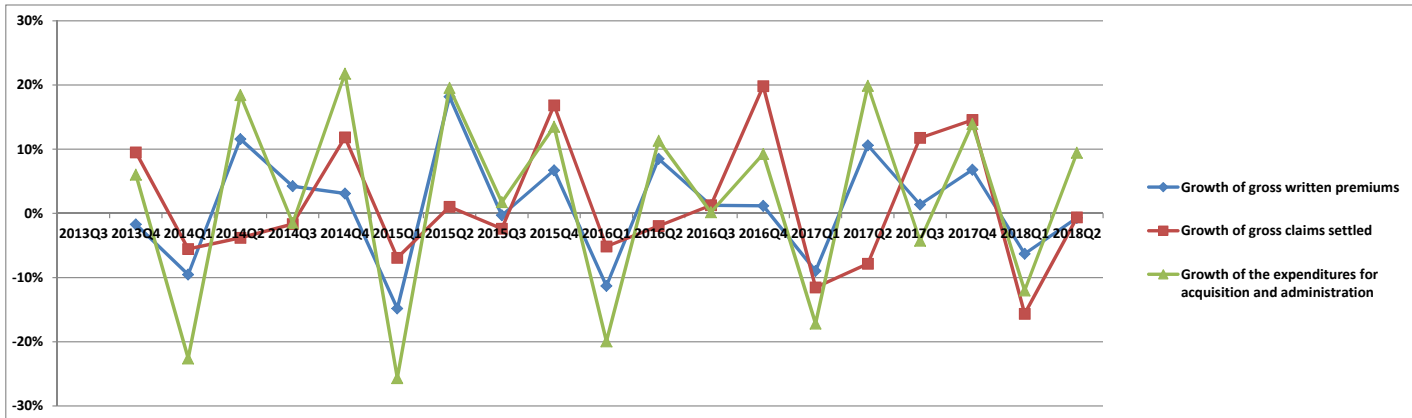


Figure 12: Growth patterns for motor business





III. Key Performance Ratios and Growth Patterns

C) Medical business

Quarter Bracket	Number of issued subject matters	Number of reported claims	Gross Written Premiums	Gross Paid Claims	Acquisition and Administration Costs	Net Investment Income	Key performance ratios			Growth patterns		
							Ratio of gross claims settled to gross written premiums	Ratio of expenditures for acquisition and administration to gross written premiums	Ratio of net investment income to gross written premiums	Growth of gross written premiums	Growth of gross claims settled	Growth of the expenditures for acquisition and administration
	(1)	(2)	(3)	(4)	(5)	(6)	(7) = (4) / (3)	(8) = (5) / (3)	(9) = (6) / (3)	(10)	(11)	(12)
2013Q3	156	257	122,037	112,178	31,712	3,449	92%	26%	3%			
2013Q4	160	285	133,035	107,429	33,456	5,615	81%	25%	4%	9%	-4%	5%
2014Q1	234	203	201,577	102,496	37,096	3,693	51%	18%	2%	52%	-5%	11%
2014Q2	195	294	190,131	115,087	33,259	5,063	61%	17%	3%	-6%	12%	-10%
2014Q3	154	283	127,634	115,136	33,269	3,272	90%	26%	3%	-33%	0%	0%
2014Q4	158	305	125,447	118,475	33,939	5,557	94%	27%	4%	-2%	3%	2%
2015Q1	232	320	239,445	128,573	40,488	3,785	54%	17%	2%	91%	9%	19%
2015Q2	221	269	163,956	104,596	36,431	5,062	64%	22%	3%	-32%	-19%	-10%
2015Q3	171	282	130,733	126,832	34,542	4,446	97%	26%	3%	-20%	21%	-5%
2015Q4	189	297	135,698	111,575	36,501	7,889	82%	27%	6%	4%	-12%	6%
2016Q1	267	295	242,352	128,313	41,283	4,634	53%	17%	2%	79%	15%	13%
2016Q2	223	299	181,295	124,794	34,380	5,171	69%	19%	3%	-25%	-3%	-17%
2016Q3	184	293	132,656	140,625	34,271	4,885	106%	26%	4%	-27%	13%	0%
2016Q4	191	306	139,122	111,714	32,182	6,083	80%	23%	4%	5%	-21%	-6%
2017Q1	295	311	254,041	120,870	45,336	5,176	48%	18%	2%	83%	8%	41%
2017Q2	203	292	179,027	112,272	33,607	5,895	63%	19%	3%	-30%	-7%	-26%
2017Q3	185	294	141,671	158,066	39,019	4,605	112%	28%	3%	-21%	41%	16%
2017Q4	195	315	145,755	128,771	36,762	5,804	88%	25%	4%	3%	-19%	-6%
2018Q1	254	322	279,541	136,507	44,969	5,213	49%	16%	2%	92%	6%	22%
2018Q2	190	310	160,558	127,254	37,582	5,844	79%	23%	4%	-43%	-7%	-16%
4-Quarter bracket												
17-20 Quarters	745	1,039	646,780	437,190	135,523	17,820	68%	21%	3%			
13-16 Quarters	765	1,177	656,482	466,779	144,128	17,676	71%	22%	3%	2%	7%	6%
9-12 Quarters	850	1,173	690,079	491,513	146,707	22,140	71%	21%	3%	5%	5%	2%
5-8 Quarters	873	1,204	704,847	485,481	145,395	22,038	69%	21%	3%	2%	-1%	-1%
1-4 Quarters	825	1,241	727,525	550,597	158,332	21,467	76%	22%	3%	3%	13%	9%
Year-to-date												
2014	741	1,085	644,790	451,193	137,563	17,585	70%	21%	3%			
2015	812	1,168	669,833	471,575	147,963	21,182	70%	22%	3%	4%	5%	8%
2016	865	1,193	695,426	505,446	142,117	20,772	73%	20%	3%	4%	7%	-4%
2017	878	1,213	720,495	519,978	154,723	21,481	72%	21%	3%	4%	3%	9%
2018	445	632	440,099	263,761	82,551	11,057	60%	19%	3%			



III. Key Performance Ratios and Growth Patterns

Figure 13: Ratios for medical business

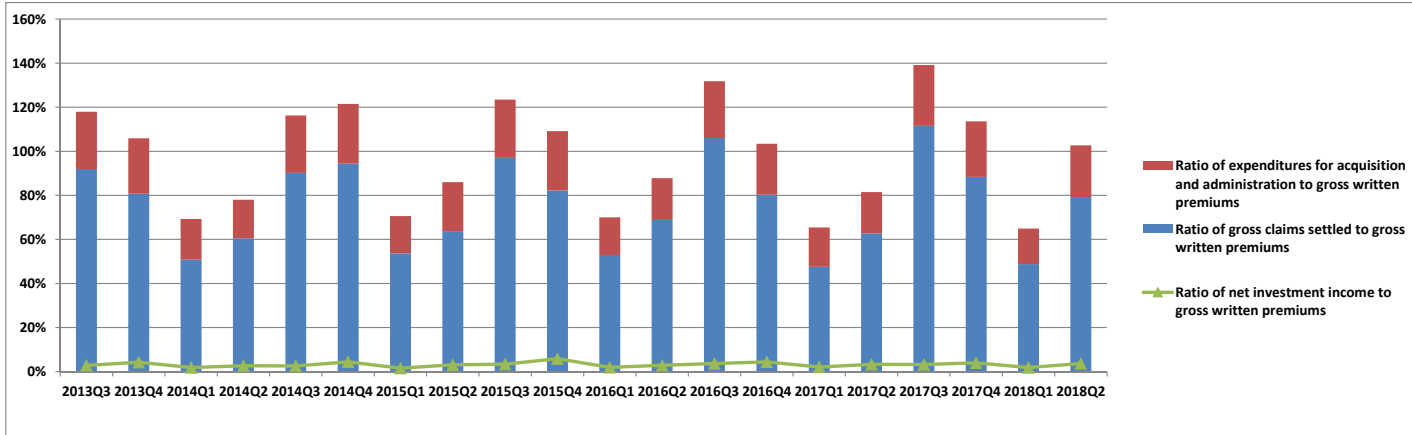
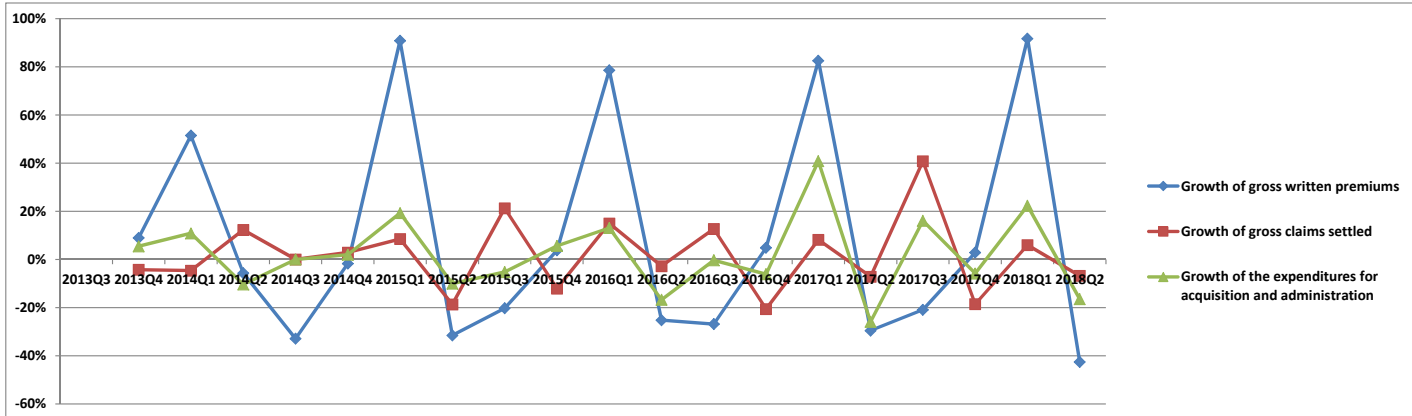


Figure 14: Growth patterns for medical business





III. Key Performance Ratios and Growth Patterns

d) Property and casualty business

Quarter Bracket	Number of issued subject matters	Number of reported claims	Gross Written Premiums	Gross Paid Claims	Acquisition and Administration Costs	Net Investment Income	Key performance ratios			Growth patterns		
							Ratio of gross claims settled to gross written premiums	Ratio of expenditures for acquisition and administration to gross written premiums	Ratio of net investment income to gross written premiums	Growth of gross written premiums	Growth of gross claims settled	Growth of the expenditures for acquisition and administration
							(7) = (4) / (3)	(8) = (5) / (3)	(9) = (6) / (3)	(10)	(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
2013Q3	159	23	91,687	26,941	30,877	4,537	29%	34%	5%			
2013Q4	188	25	95,091	31,055	34,074	5,040	33%	36%	5%	4%	15%	10%
2014Q1	127	23	115,690	32,271	35,039	3,735	28%	30%	3%	22%	4%	3%
2014Q2	143	25	104,388	31,024	32,077	4,877	30%	31%	5%	-10%	-4%	-8%
2014Q3	163	21	93,620	28,450	29,850	3,571	30%	32%	4%	-10%	-8%	-7%
2014Q4	202	24	97,577	28,557	35,113	5,894	29%	36%	6%	4%	0%	18%
2015Q1	134	21	118,147	27,858	35,522	3,835	24%	30%	3%	21%	-2%	1%
2015Q2	137	24	100,378	28,142	32,757	5,038	28%	33%	5%	-15%	1%	-8%
2015Q3	170	21	94,050	26,655	31,946	3,644	28%	34%	4%	-6%	-5%	-2%
2015Q4	222	25	96,443	40,053	35,219	6,077	42%	37%	6%	3%	50%	10%
2016Q1	140	23	117,816	47,994	35,477	3,083	41%	30%	3%	22%	20%	1%
2016Q2	143	25	94,955	28,418	34,279	4,393	30%	36%	5%	-19%	-41%	-3%
2016Q3	170	23	92,853	26,291	31,454	3,502	28%	34%	4%	-2%	-7%	-8%
2016Q4	215	26	97,002	51,926	37,017	5,089	54%	38%	5%	4%	98%	18%
2017Q1	131	24	116,688	51,079	36,968	4,255	44%	32%	4%	20%	-2%	0%
2017Q2	135	24	94,582	28,005	33,592	4,939	30%	36%	5%	-19%	-45%	-9%
2017Q3	165	23	95,465	46,340	34,219	4,223	49%	36%	4%	1%	65%	2%
2017Q4	214	27	103,309	35,957	37,430	5,189	35%	36%	5%	8%	-22%	9%
2018Q1	127	22	117,280	28,244	38,260	4,384	24%	33%	4%	14%	-21%	2%
2018Q2	165	23	94,915	40,308	34,367	4,415	42%	36%	5%	-19%	43%	-10%
4-Quarter bracket												
17-20 Quarters	617	96	406,855	121,291	132,067	18,189	30%	32%	4%			
13-16 Quarters	636	90	409,721	113,008	133,241	18,339	28%	33%	4%	1%	-7%	1%
9-12 Quarters	674	95	403,263	143,119	136,920	17,197	35%	34%	4%	-2%	27%	3%
5-8 Quarters	650	97	401,126	157,301	139,032	17,784	39%	35%	4%	-1%	10%	2%
1-4 Quarters	671	94	410,969	150,849	144,277	18,211	37%	35%	4%	2%	-4%	4%
Year-to-date												
2014	634	94	411,274	120,302	132,079	18,077	29%	32%	4%			
2015	663	91	409,016	122,708	135,443	18,595	30%	33%	5%	-1%	2%	3%
2016	667	98	402,626	154,628	138,226	16,067	38%	34%	4%	-2%	26%	2%
2017	645	97	410,044	161,382	142,210	18,605	39%	35%	5%	2%	4%	3%
2018	292	44	212,195	68,552	72,627	8,799	32%	34%	4%			



III. Key Performance Ratios and Growth Patterns

Figure 15: Ratios for property and casualty business

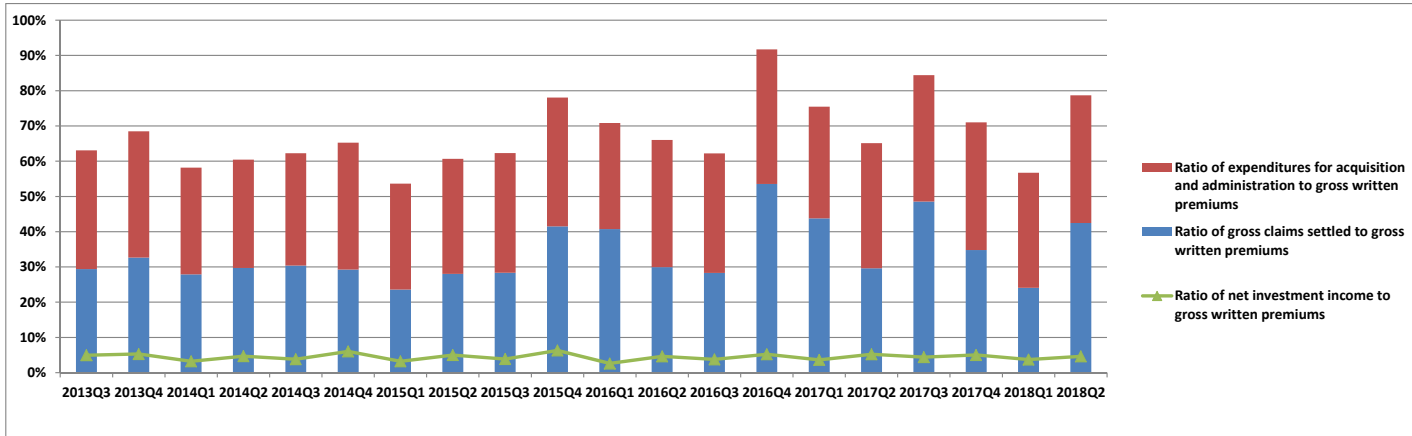
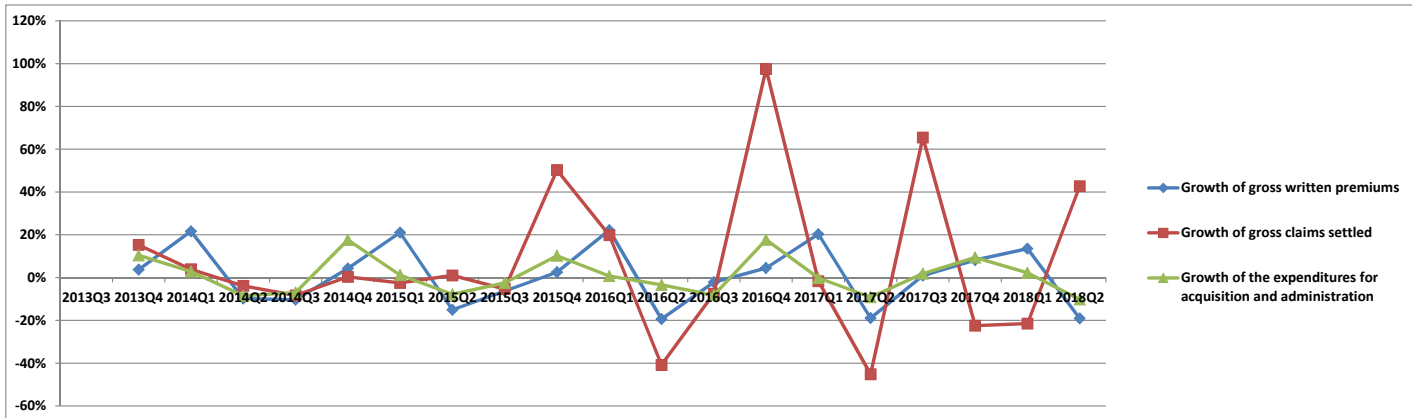


Figure 16: Growth patterns for property and casualty business





III. Key Performance Ratios and Growth Patterns

e) Life business

Quarter Bracket	Number of issued subject matters	Number of reported claims	Gross Written Premiums	Gross Paid Claims	Acquisition and Administration Costs	Net Investment Income	Key Performance ratios			Growth Patterns		
							Ratio of gross claims settled to gross written premiums	Ratio of expenditures for acquisition and administration to gross written premiums	Ratio of net investment income to gross written premiums	Growth of gross written premiums	Growth of gross claims settled	Growth of the expenditures for acquisition and administration
							(7) = (4) / (3)	(8) = (5) / (3)	(9) = (6) / (3)	(10)	(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
2013Q3	161	7	156,001	54,245	31,286	22,502	35%	20%	14%			
2013Q4	171	7	157,552	117,419	34,451	60,085	75%	22%	38%	1%	116%	10%
2014Q1	201	9	145,374	67,433	32,476	41,215	46%	22%	28%	-8%	-43%	-6%
2014Q2	182	8	181,227	59,548	31,913	44,332	33%	18%	24%	25%	-12%	-2%
2014Q3	165	9	145,532	95,584	33,253	41,077	66%	23%	28%	-20%	61%	4%
2014Q4	162	9	165,451	74,169	37,853	36,105	45%	23%	22%	14%	-22%	14%
2015Q1	150	9	153,083	54,415	32,227	25,311	36%	21%	17%	-7%	-27%	-15%
2015Q2	134	9	174,719	87,407	34,920	29,500	50%	20%	17%	14%	61%	8%
2015Q3	119	11	170,134	137,826	34,889	18,236	81%	21%	11%	-3%	58%	0%
2015Q4	152	10	191,933	102,252	45,301	50,040	53%	24%	26%	13%	-26%	30%
2016Q1	160	12	154,859	110,667	35,886	37,571	71%	23%	24%	-19%	8%	-21%
2016Q2	154	10	196,048	71,219	43,336	41,915	36%	22%	21%	27%	-36%	21%
2016Q3	145	11	181,772	110,313	40,662	45,628	61%	22%	25%	-7%	55%	-6%
2016Q4	164	10	189,918	93,931	47,657	44,321	49%	25%	23%	4%	-15%	17%
2017Q1	183	13	170,995	124,496	37,673	40,337	73%	22%	24%	-10%	33%	-21%
2017Q2	160	12	184,504	135,671	41,335	42,938	74%	22%	23%	8%	9%	10%
2017Q3	150	11	217,954	104,779	43,222	40,127	48%	20%	18%	18%	-23%	5%
2017Q4	174	12	177,809	88,600	50,698	43,952	50%	29%	25%	-18%	-15%	17%
2018Q1	170	12	177,890	86,175	39,649	39,378	48%	22%	22%	0%	-3%	-22%
2018Q2	170	13	188,114	102,986	41,753	37,209	55%	22%	20%	6%	20%	5%
4-Quarter bracket												
17-20 Quarters	714	30	640,154	298,646	130,126	168,134	47%	20%	26%			
13-16 Quarters	612	35	638,785	311,574	138,253	131,993	49%	22%	21%	0%	4%	6%
9-12 Quarters	585	44	712,974	421,964	159,412	147,763	59%	22%	21%	12%	35%	15%
5-8 Quarters	652	45	727,188	464,411	167,327	173,224	64%	23%	24%	2%	10%	5%
1-4 Quarters	664	47	761,767	382,539	175,321	160,666	50%	23%	21%	5%	-18%	5%
Year-to-date												
2014	710	34	637,584	296,734	135,495	162,729	47%	21%	26%			
2015	555	38	689,870	381,900	147,337	123,087	55%	21%	18%	8%	29%	9%
2016	623	43	722,596	386,130	167,540	169,435	53%	23%	23%	5%	1%	14%
2017	667	47	751,261	453,546	172,928	167,355	60%	23%	22%	4%	17%	3%
2018	340	24	366,004	189,161	81,402	76,586	52%	22%	21%			



III. Key Performance Ratios and Growth Patterns

Figure 17: Ratios for life business

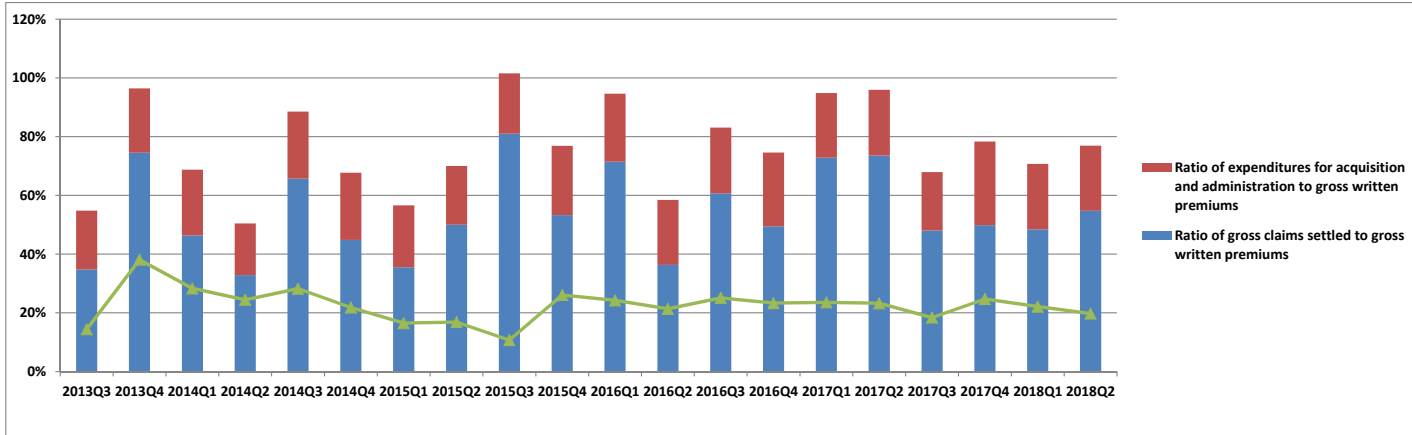


Figure 18: Growth patterns for life business

