



**FOCUS SUR LES SOCIÉTÉS  
D'ASSURANCES & DE REASSURANCE  
DE LA ZONE AFRIQUE DU NORD**

**FOCUS ON INSURANCE & REINSURANCE  
COMPANIES IN NORTH AFRICA**

**MAI 2023**



## FOCUS

Sur les Sociétés d'Assurances & de  
Réassurances de la Zone Afrique du Nord

On Insurance & Reinsurance  
Companies In North Africa.

Mai 2023



## SOMMAIRE

I. Message de Tunis Re .....P.05

II. Focus sur le Marché de l'Assurance  
en Afrique du Nord.....P.06

1. La Tunisie .....P.09

2. L'Algérie .....P.27

3. L'Égypte .....P.43

4. La Libye .....P.68

5. Le Maroc .....P.81

6. La Mauritanie .....P.97

7. Le Soudan .....P.103

III. La Réassurance .....P.115

## CONTENT

I. Message From Tunis Re .....P.05

II. Focus on the Insurance Market in  
North Africa .....P.07

1. Tunisia .....P.09

2. Algeria .....P.27

3. Egypt .....P.43

4. Libya .....P.68

5. Morocco .....P.81

6. Mauritania .....P.97

7. Sudan.....P.103

III. Reinsurance .....P.115



## MESSAGE DE TUNIS RE

Bienvenue dans le Monitoring des Marchés de l'Assurance de l'Afrique du Nord, que nous avons établi pour qu'il fournisse des informations essentielles sur les marchés de l'assurance en Algérie, Egypte, Libye, Maroc, Mauritanie, Soudan et Tunisie.

Tout en espérant que ce guide serve d'outil de référence coutumier pour les praticiens de l'assurance aussi bien dans la région que dans le reste du monde.

Tunis Re, présente dans la région depuis plus de 40 ans, est fière de parrainer ce guide. Etant le Premier Réassureur National de la Tunisie, avec une notation B (Fair) par AM Best et AA (tun) par Fitch Ratings, Tunis Re offre des capacités de réassurance en Afrique du Nord au Moyen Orient, en Afrique et en Asie.

Tunis Re est attachée au développement à long terme de la région et des marchés de l'assurance respectifs et est confiante que le secteur de l'assurance continuera à connaître une forte croissance au cours des prochaines années.

A l'occasion de la parution de ce numéro, nous aimerions remercier nos partenaires cédantes, réassureurs et courtiers d'avoir accepté de partager l'information avec notre équipe de rédaction.

Cette équipe engagée, qui comprend des cadres d'expérience et des spécialistes de l'assurance, a toujours bénéficié de l'appui de la Direction Générale de Tunis Re qui a cru en son importance et a investi dans sa formation pour offrir un contenu de qualité et une information pertinente à nos partenaires.

Finalement, nous invitons nos honorables lecteurs à découvrir toutes nos autres éditions qui sont disponibles sur le site web de Tunis Re :

[www.TunisRe.com.tn](http://www.TunisRe.com.tn)

[facebook/tunisre](https://www.facebook.com/tunisre)

[Linkedin/company/tunis-re](https://www.linkedin.com/company/tunis-re)

## MESSAGE FROM TUNIS RE

Welcome to the North African Insurance Monitoring, which we have well established to provide key details of the insurance markets across the North African region : Algeria, Egypt, Libya, Morocco, Mauritania, Sudan and Tunisia.

We hope that this guide will serve as a customary reference tool for insurance practitioners all over the world.

Tunis Re, with more than 40 years presence in the region, is proud to sponsor this guide. As Tunisia's leading national reinsurer, with a B (fair) rating by AM Best and AA (tun) by Fitch Ratings, Tunis Re offers both facultative and treaty reinsurance capacities to the North African, Middle East, African and Asian markets.

Tunis Re is committed to the long-term development of the region and the respective insurance markets and is confident that the insurance industry will continue on its growing trend over the next few years.

On the occasion of the publication of this edition, we would like to thank our ceding partners, reinsurers and brokers for agreeing to share the information with our editorial team.

This committed team, composed of experienced executives and insurance specialists, has always had the support of the General Management of Tunis Re who believed in its importance and invested in its training to provide our partners with a valuable content and accurate information.

Finally, we invite our esteemed readers to find all our editions available at any time on the Tunis Re's website :

[www.TunisRe.com.tn](http://www.TunisRe.com.tn)

[facebook/tunisre](https://www.facebook.com/tunisre)

[Linkedin/company/tunis-re](https://www.linkedin.com/company/tunis-re)

## Focus sur le Marché de l'Assurance en Afrique du Nord

Le secteur des assurances en Afrique est évalué en 2021 à environ 74,19 milliards de dollars en termes de primes (GWP) contre 61.881 milliards de dollars en 2020 soit une amélioration de 20%. La part de l'Afrique dans le total des primes d'assurance mondiales s'élève à 1 %.

Les marchés sont très disparates en termes de taille, de composition, de croissance et de degré de la consolidation, avec 88 % des primes concentrées dans dix pays seulement.

L'Afrique du Sud en est le principal marché et concentre 68.74 % du total des primes suivi du Maroc (8.49,2%), Égypte (4,07%) Kenya (3,26%), Nigeria (2,013%), Algérie (1,4%) et Tunisie (1,32%). Dans les autres pays d'Afrique, l'assurance a encore un long chemin à parcourir.

La croissance réelle des primes d'assurance demeure en deçà de la croissance à deux chiffres qu'il nous est généralement donné de constater, compte tenu de l'inflation galopante sur le continent, notamment au Nigeria, en RDC, en Ethiopie et en Égypte.

Le volume des primes dans la zone d'Afrique du Nord avoisine 10,372(\*) millions de dollars au titre de 2021 soit une augmentation de 9.2% par rapport à l'année 2020.

En effet, Hors reprise exceptionnelle en Libye, la croissance régionale a rebondi à 3,9 % en 2021 soit une augmentation de 4,2 points de pourcentage, selon les Perspectives économiques en Afrique du Nord 2022 de la Banque africaine de développement. En considérant la Libye, la croissance moyenne du produit intérieur brut réel en Afrique du Nord a été la plus élevée de toutes les régions du continent en 2021, à 11,7 % en raison d'une très forte reprise dans le pays (177,3 %)

Les perspectives de croissance économique en Afrique du Nord restent positives avec des taux de croissance du PIB réel (4,5 % en 2022 et 4,2 % en 2023) légèrement supérieurs à la moyenne africaine. Cependant, la hausse des cours mondiaux des denrées alimentaires et de l'énergie devrait alimenter l'inflation et peser sur les dépenses publiques, surtout dans les pays où ces produits sont fortement subventionnés (Algérie, Libye, Tunisie). Le conflit entre la Russie et l'Ukraine demeure une source majeure d'incertitude pour la région, compte tenu de ses liens économiques étroits avec l'Europe. Par ailleurs, ce conflit a permis de rappeler le caractère stratégique de la souveraineté énergétique et la nécessité d'amorcer un virage vers les énergies renouvelables et de renforcer l'efficacité énergétique.

La faible pénétration de l'assurance sur la région, associée à la croissance économique et à la prise de conscience des avantages de l'assurance, constituent les principaux facteurs sur lesquels repose le potentiel de croissance de l'assurance dans la région.

Le Maroc domine le marché en termes de taux de pénétration (Vie & Non Vie) avec 4,45% en 2021 poursuivi par la Tunisie avec 2,5%, l'Algérie avec 0,7% et l'Égypte avec 0,7%.

Les assureurs africains dont l'Afrique du Nord sont désireux de faire progresser leur secteur en s'appuyant sur la technologie et le développement de nouveaux produits considérés comme les principales possibilités d'accéder à de nouveaux clients et de les séduire, tant pour les entreprises que les particuliers.

Le défi de l'industrie est de développer des produits adaptés et accessibles au segment de la population à faible revenu ainsi que des produits adaptés à la jeune génération et aux besoins changeants des clients.

Le futur de l'assurance en Afrique du Nord est de plus en plus prometteur, malgré les effets néfastes de la récente pandémie de COVID19 et le conflit entre la Russie et l'Ukraine grâce aux solutions innovantes offrant des produits digitalisés pour répondre au mieux aux besoins des clients pour accélérer la croissance en Afrique du Nord. Les assureurs traditionnels sont conscients de la nécessité de s'adapter au nouveau contexte et doivent investir pour s'adapter aux nouvelles technologies et relever les défis de la digitalisation.

A la veille du renouvellement 2024, Tunis Re publie le Focus sur les compagnies d'assurance et de réassurance en Afrique du Nord.

Ce document prête une attention bien particulière à l'étude des pays et compagnies d'assurance de la zone d'Afrique du Nord : l'Algérie, l'Égypte, la Libye, le Maroc, la Mauritanie, le Soudan & la Tunisie.

Nous avons le plaisir de vous présenter une nouvelle édition du Focus d'Afrique du Nord qui vise à donner une idée sur les performances des marchés d'assurance en Afrique du Nord avec une présentation des données des compagnies d'assurance pour l'année 2021.

Nous remercions chaleureusement les autorités de régulation et les partenaires de Tunis Re dans les différents pays d'Afrique du Nord pour leur étroite collaboration.

Nous espérons que cette publication inspirera tous les acteurs des marchés de l'assurance et comptons sur votre feedback pour l'amélioration du Focus dans les prochaines éditions.

\* Les données de la Mauritanie sont relatives à l'année 2016.

\* Les données de la Libye sont relatives à l'année 2018.

## Focus on the Insurance Market in North Africa

The African insurance sector is estimated to be around \$74.19 billion in 2021 in terms of premiums (GWP) compared to \$61.881 billion in 2020, an improvement of 20%. Africa's share of total global insurance premiums is 1%.

The markets are highly disparate in terms of size, composition, growth and degree of consolidation, with 88% of premiums concentrated in just ten countries.

South Africa is the largest market, concentrating 68.74% of total premiums, followed by Morocco (8.49.2%), Egypt (4.07%), Kenya (3.26%), Nigeria (2.013%), Algeria (1.4%) and Tunisia (1.32%). In other African countries, insurance still has a long way to go.

Real growth in insurance premiums is still below the double digits that we usually see, given the galloping inflation on the continent, especially in Nigeria, DRC, Ethiopia and Egypt.

The premium volume in the North African zone is around 10,372(\*) million dollars for 2021, which represents an increase of 9.2% compared to 2020. Indeed, excluding the exceptional recovery in Libya, regional growth rebounded to 3.9% in 2021, an increase of 4.2 percentage points, according to the African Development Bank's North African Economic Outlook 2022.

Considering Libya, average real gross domestic product growth in North Africa was the highest of all regions on the continent in 2021, at 11.7 percent due to a very strong recovery in the country (177.3 percent)

The economic growth outlook in North Africa remains positive with real GDP growth rates (4.5 percent in 2022 and 4.2 percent in 2023) slightly above the African average. However, rising world food and energy prices are expected to fuel inflation and weigh on public spending, especially in countries where these products are heavily subsidized (Algeria, Libya, Tunisia). The conflict between Russia and Ukraine remains a major source of uncertainty for the region, given its close economic ties with Europe. Moreover, this conflict has served as a reminder of the strategic nature of energy sovereignty and the need to shift towards renewable energies and to strengthen energy efficiency.

The low penetration of insurance in the region, combined with economic growth and awareness of the benefits of insurance, are the main factors behind the growth potential of insurance in the region.

Morocco leads the market in terms of penetration rate (Life & Non-Life) with 4.45% in 2021 followed by Tunisia with 2.5%, Algeria with 0.7% and Egypt with 0.7%.

African insurers including North Africa are seeking opportunities to progress the insurance sector through technology and the development of new products considered as the main opportunities to reach new customers and to attract them, both for companies and individuals.

Challenges for the industry are to develop products that are appropriate and accessible to the low-income segment of the population as well as products adapted to the new generation and the changing needs of customers.

The future of insurance in North Africa is increasingly promising, despite the adverse effects of the COVID19 pandemic and the conflict between Russia and Ukraine. Thanks to innovative solutions offering digitalized products to best meet customer needs to accelerate growth in North Africa. Traditional insurers are aware of the need to adapt to the new context and must invest to adapt to new technologies and meet the challenges of digitalization.

Ahead of the 2024 renewal, Tunis Re releases the Focus on Insurance and Reinsurance Companies in North Africa. This paper gives special attention to studying the countries and insurance companies in the North African regions : Algeria, Egypt, Libya, Morocco, Mauritania, Sudan & Tunisia.

We are delighted to present a new edition of the Focus on North Africa market which aims to give an idea on the performance of the insurance markets in North Africa through a presentation of the figures of the insurance companies for the year 2021.

We warmly thank the regulatory authorities and Tunis Re's partners in the different countries from North Africa for their close collaboration.

We hope that this document will inspire all actors of the insurance markets and we are counting on your feedback in order to improve the Focus in the next editions

\* Figures reported for Mauritania are related to the year 2016.

\* Figures reported for Libya are related to the year 2018.



## THE MAIN INDICATORS OF THE NORTH AFRICAN INSURANCE MARKET

2021

Country	Life		Non-Life		Total (US\$ Million)	Premium Per Capital (US\$)	Premium as % of GDP	% of GPI Africa
	Gross Premium (US\$ Million)	%	Gross Premium (US\$ Million)	%				
Algeria	94,207	9%	948,730	91%	1 042,937	23,44	0.77%	1,41%
Egypt	1 532,00		1 494,58		3 026,58	22,90	1%	2.4%
Libya (2018)	5,00		322,00		327,00	54,10	0.47%	0.43%
Mauritania (2016)					23,00			0.04%
Morocco	2 454,837	46.1%	2 874,790	53.9%	5 329,627	138	3.90%	8.36%
Sudan (2019)	3,56	2%	165,59	98%	169,15	3,70	4.93%	-
Tunisia	254,538	24.4%	788,480	75.6%	1 043,019	85,05	2.23%	1.41%

■ TUNISIA

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## Tunisie

Superficie	: 162.155 km <sup>2</sup>
Capitale	: Tunis
Villes principales	: Tunis, Sfax, Sousse
Langue officielle	: L' Arabe
Monnaie	: Dinar Tunisien TND
Fête nationale	: 20 Mars
Population	: 11,154 millions
Réligion	: L'Islam

### Le Marché de l'Assurance

Autorité de contrôle	: Comité Général des Assurances «CGA»
Nombre de compagnies	: 22
Nombre de courtiers	: 64
Nombre des agents généraux	: 1028
Cession Obligatoire	: Néant
Capital min. requis	- Société Multibranches : 10 MDT - Société spécialisée : 3 MDT - Société à forme mutuelle : 5 MDT

## Tunisia

Area	: 162 155 km <sup>2</sup>
Capital	: Tunis
Main cities	: Tunis, Sfax, Sousse
Official language	: Arabic
Currency	: Tunisian Dinar (TND)
National holiday	: Independence Day: March 20 <sup>th</sup>
Population	: 11.154 million
Religion	: Islam

### Insurance Market

Supervisory authority	: General Insurance Committee «CGA»
Number of companies	: 22
Number of brokers	: 64
Number of general agents	: 1028
Legal Cession	: None
Minimum capital required:	- Multibranch company: 10 MTND - Specialized company: 3 MTND - Mutual company: 5 MTND

## Ranking of Tunisian Insurance Companies

### By Annual Turnover

M TND

Compagnie	2019	2020	2021	Evolution
STAR	374.867	361.394	368.162	2%
COMAR	212.156	222.970	233.346	5%
GAT	170.999	188.603	218.435	16%
MAGHREBIA	169.758	185.762	202.499	9%
ASTREE	168.279	174.279	187.233	7%
AMI	161.183	144.106	142.897	-1%
MAE	120.642	135.398	151.860	12%
ASSURANCES LLOYD	108.488	130.240	144.389	11%
ASSURANCES BIAT	121.799	127.747	171.427	34%
BH ASSURANCE	116.707	127.590	147.530	16%
CARTE	127.273	126.762	132.022	4%
CTAMA	103.846	122.844	144.938	18%
ATTIJARI ASSURANCE	87.006	101.028	133.090	32%
MAGHREBIA VIE	66.144	77.269	91.754	19%
CARTE VIE	58.600	75.798	66.072	-13%
ZITOUNA TAKAFUL	60.563	67.568	81.250	20%
GAT VIE	61.834	63.894	36.925	-42%
ASSURANCES HAYETT	50.691	58.427	80.589	38%
EL AMANA TAKAFUL	31.248	33.467	43.628	30%
ATTAKAFULIA	26.463	29.451	34.786	18%
COTUNACE	15.782	12.165	13.967	15%
LLOYD VIE		5.019	6.406	28%
<b>S/TOTAL</b>	<b>2 414.328</b>	<b>2 571.781</b>	<b>2 833.204</b>	<b>10%</b>
<b>TUNIS RE</b>	<b>162.136</b>	<b>158.267</b>	<b>163.185</b>	<b>3%</b>
<b>Total</b>	<b>2 576.464</b>	<b>2 730.048</b>	<b>2 996.390</b>	<b>10%</b>

## Ranking of Tunisian Insurance Companies

### By Equity

M TND

Compagnie	2019	2020	2021	Evolution
STAR	336.038	349.015	358.587	3%
COMAR	210.728	222.562	231.935	4%
ASTREE	112.535	127.812	136.537	7%
CARTE	113.109	121.703	130.408	7%
MAE	95.371	99.313	105.090	6%
GAT	80.637	86.275	92.629	7%
MAGHREBIA	73.185	80.039	90.409	13%
ASSURANCES LLOYD	63.173	71.727	82.409	15%
BH ASSURANCE	53.724	60.567	67.568	12%
MAGHREBIA VIE	48.210	53.686	60.111	12%
ASSURANCES BIAT	41.041	46.994	52.164	11%
CARTE VIE	42.107	46.683	51.317	10%
COTUNACE	39.183	44.025	49.310	12%
ASSURANCES HAYETT	28.245	31.826	35.259	11%
ZITOUNA TAKAFUL	26.658	30.171	35.599	18%
ATTIJARI ASSURANCE	19.118	25.138	33.164	32%
ASSURANCES UIB		15.000	14.616	-3%
EL AMANA TAKAFUL	11.462	12.533	16.251	30%
GAT VIE	10.772	12.787	13.832	8%
ATTAKAFULIA	6.545	8.960	10.613	18%
LLOYD VIE	1.717	1.529	4.346	184%
CTAMA	-23.222	-36.668	-30.096	18%
AMI	-34.805	-64.749	68.691	206%
<b>S/TOTAL</b>	<b>1 390.336</b>	<b>1 511.677</b>	<b>1 642.058</b>	<b>9%</b>
<b>TUNIS RE</b>	<b>188.841</b>	<b>200.173</b>	<b>207.192</b>	<b>4%</b>
<b>Total</b>	<b>1 579.177</b>	<b>1 711.850</b>	<b>1 849.250</b>	<b>8%</b>

\* Total equities without counting the global result of the financial year.

## Ranking of Tunisian Insurance Companies

### By Result

M TND

Compagnie	2019	2020	2021	Evolution
STAR	22.057	16.398	21.056	28%
COMAR	25.834	25.372	33.818	33%
ASTREE	51.277	25.525	21.056	-18%
MAGHREBIA	11.812	18.710	22.058	18%
ASSURANCES BIAT	11.604	16.163	16.092	0%
GAT	12.850	15.579	23.636	52%
CARTE	11 101	12.497	9.410	-25%
ASSURANCES LLOYD	8.554	10.682	6.471	-39%
BH ASSURANCE	9.507	9.662	13.148	36%
MAGHREBIA VIE	7.666	9.178	12.586	37%
CARTE VIE	8.562	8.711	9.264	6%
MAE	3.505	8.178	6.267	-23%
ATTIJARI ASSURANCE	6.020	8.026	11.270	40%
ASSURANCES HAYETT	6.581	6.434	7.724	20%
COTUNACE	5.001	5.969	4.208	-30%
ZITOUNA TAKAFUL	4.028	5.427	5.571	3%
GAT VIE	3.155	2.169	2.920	35%
EL AMANA TAKAFUL	1.365	1.904	2.311	21%
AMI	-44.264	0.625	1.795	187%
ATTAKAFULIA	0.334	0.115	1.959	1603%
LLOYD VIE	-0.188	-0.183	-0.229	-25%
CTAMA *	-16.281	5.630	ND	-
<b>S/TOTAL</b>	<b>138.979</b>	<b>212.771</b>	<b>232.391</b>	<b>9%</b>
<b>TUNIS RE</b>	<b>11.655</b>	<b>12.234</b>	<b>16.724</b>	<b>37%</b>
<b>Total</b>	<b>150.634</b>	<b>225.005</b>	<b>249.115</b>	<b>11%</b>

\* According to the balance sheet of the company.



**Société Tunisienne de Réassurance «Tunis Re»**

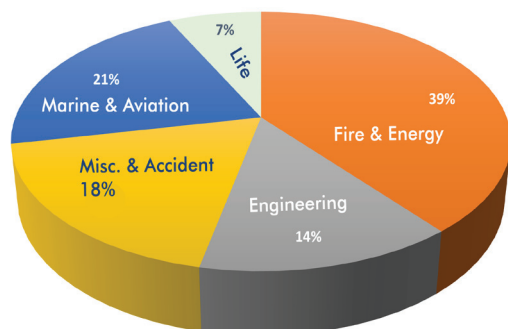
Date of Establishment	25 March 1981
Paid Up Capital	100 Million TND
Activity	Reinsurance & Retakaful
Address	Avenue du Japon N°12 Montplaisir BP: 29. 1073 Tunis. Tunisie
Phone	+216 71 904 911- Fax +216 71 904 930
Website	<a href="http://www.tunisre.com.tn">www.tunisre.com.tn</a>
Email	<a href="mailto:tunisre@tunisre.com.tn">tunisre@tunisre.com.tn</a>

**Management**

<b>Lamia Ben Mahmoud</b>	<b>Chief Executive Officer</b>
Mustapha Kotrane	Technical Pole «COO»
Hela Nouira Youssef	Operational Support Pole «CFO»
Nadhim Cherif	Treaty Underwriting Africa, Asia & Retakaful
Mourad El Aroui	Facultative Underwriting
Ridha Hertelli	Retrocession & Technical Accounting

Turnover (M TND)	2019	2020	2021
Non-life	149.315	149.030	153.947
Structure	92%	94%	94%
Life	12.821	9.237	9.238
Structure	8%	6%	6%
<b>Total</b>	<b>162.136</b>	<b>158.267</b>	<b>163.185</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	162.136	158.267	163.185
Ceded Premiums	0.076	77.290	0.046
Retained Premiums	85.720	0.081	116.769
Net Claims Charge	54.835	48.519	57.398
Loss Ratio	63%	59.4%	59.6%
Combined Ratio	100%	97%	92.50%
Investment Income	25.706	28.436	26.260
Net profit	11.655	12.234	16.724
<b>Total Assets</b>	<b>739.909</b>	<b>920.077</b>	<b>912.364</b>

**Turnover by Line of Business in 2021**

**Ratings**

Agency	Rating	Outlook
AM Best Co	B (Fair)	
Fitch Ratings	AA (tun) Very Strong	Stable

**Société Tunisienne d'Assurances et de Réassurance «STAR»**

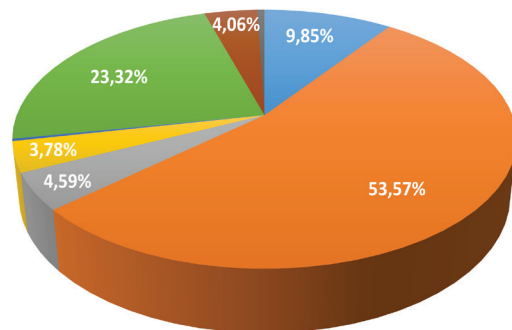
Date of Establishment	1958
Paid Up Capital	23.077 Million TND
Activity	Insurance & Reinsurance
Address	Square Avenue de Paris 1080 Tunis Cedex BP. 667
Phone	+216 70 255 000 - Fax 71 340 835
Website	<a href="http://www.star.com.tn">www.star.com.tn</a>
Email	<a href="mailto:star@star.com.tn">star@star.com.tn</a>

**Management**

<b>Samir Mlaouhia</b>	<b>Chairman of the Board of Directors</b>
<b>Hassene Feki</b>	<b>General Manager</b>

Turnover (M TND)	2019	2020	2021
Non-life	344.879	329.127	331.913
Structure	92%	91%	90%
Life	29.988	32.267	36.248
Structure	8%	9%	10%
<b>Total</b>	<b>374.867</b>	<b>361.394</b>	<b>368.161</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	374.867	361.394	368.162
Ceded Premiums	34.712	35.405	38.951
Retained Premiums	0.340	0.326	0.329
Paid Claims	305.630	244.483	281.222
Investment Income	77.470	85.291	91.145
Net profit	22.057	16.398	21.056
<b>Total Assets</b>	<b>1 236.090</b>	<b>1 324.783</b>	<b>1 361.240</b>

**Turnover by Line of Business in 2021**


■ Life ■ Motor ■ Marine & Aviation ■ Fire ■ Medical ■ Various Risks





**Compagnie Méditerranéenne d'Assurances et de Réassurances «CO.M.A.R.»**

Date of Establishment 1969  
 Paid Up Capital 50 Million TND  
 Activity Insurance & Reinsurance  
 Address COMAR Avenue Habib Bourguiba 1001 Tunis R.P Tunis. Tunisie  
 Phone +216 71 340 899  
 Website [www.comar.com.tn](http://www.comar.com.tn)  
 Email [dg@comar.tn](mailto:dg@comar.tn)

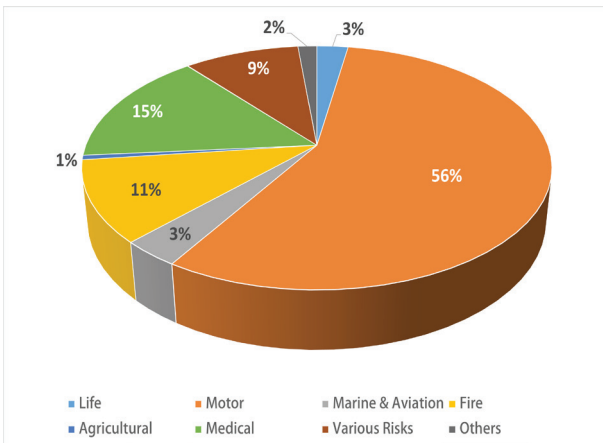
**Management**

Slaheddine Laajimi Chairman of the Board of Directors  
 Lotfi Ben Haj Kacem General Manager

Turnover (M TND)	2019	2020	2021
Non-life	207.345	218.074	227.357
Structure	98%	98%	97%
Life	4.811	5.077	5.985
Structure	2%	2%	3%
<b>Total</b>	<b>212.156</b>	<b>223.151</b>	<b>233.342</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	212.156	223.151	233.342
Ceded Premiums	33.527	36.786	42.156
Retained Premiums	178.629	186.365	191.186
Paid Claims	119.645	144.819	127.098
Investment Income	30.148	20.389	33.267
Net profit	25.834	25.372	33.818
<b>Total Assets</b>	<b>789.717</b>	<b>868.619</b>	<b>907.991</b>

**Turnover by Line of Business in 2021**



**AMI Assurances**

Date of Establishment 2003  
 Paid Up Capital 87.392 Million TND  
 Activity Insurance  
 Address Cité des pins, zone Nord Est les Berges du Lac 2 - 1053 Tunis.  
 Phone +216 70 026 001  
 Website [www.assurancesami.com](http://www.assurancesami.com)  
 Email [courrier@assurancesami.com](mailto:courrier@assurancesami.com)

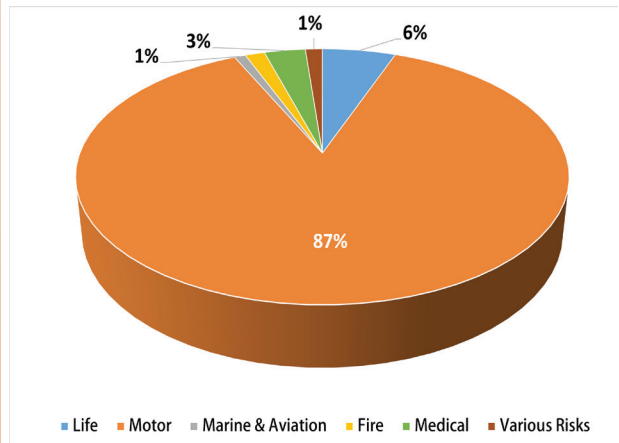
**Le Management**

Badreddine Ouali Chairman of the Board of Directors  
 Mohamed Skander Naija General Manager

Turnover (M TND)	2019	2020	2021
Non-life	158.744	141.133	134.688
Structure	98%	98%	94%
Life	2.439	2.973	8.209
Structure	2%	2%	6%
<b>Total</b>	<b>161.183</b>	<b>144.106</b>	<b>142.897</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	161.183	144.106	142.897
Ceded Premiums	6.489	5.757	7.475
Retained Premiums	154.694	138.349	135.422
Paid Claims	135.482	106.418	118.219
Investment Income	10.616	13.053	12.389
Net profit	-44.604	0.625	1.767
<b>Total Assets</b>	<b>411.268</b>	<b>409.782</b>	<b>527.626</b>

**Turnover by Line of Business in 2021**





### GAT Assurances

Date of Establishment	1975
Paid Up Capital	45 Million TND
Activity	Insurance & Reinsurance
Address	92 - 94 Avenue Hédi Chaker, 1002 Tunis. Tunisie
Phone	+216 31 350 000 / 31 351 000
Fax	+216 31 350 350
Website	<a href="http://www.gat.com.tn">www.gat.com.tn</a>
Email	<a href="mailto:gat@gat.com.tn">gat@gat.com.tn</a>

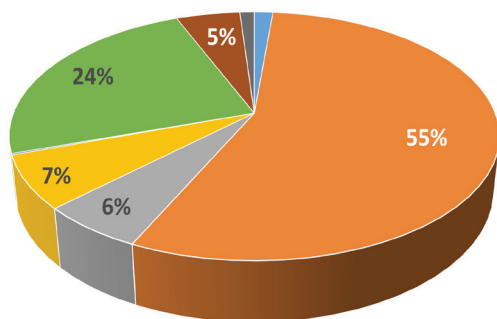
### Management

Mohamed Dkhili Chairman & CEO

Turnover (M TND)	2019	2020	2021
Non-life	167.939	185.899	215.230
Structure	98%	99%	99%
Life	3.060	2.704	3.205
Structure	2%	1%	1%
Total	170.999	188.603	218.435

Key Figures (M TND)	2019	2020	2021
Gross Premiums	170.999	188.603	218.435
Ceded Premiums	29.759	31.074	34.619
Retained Premiums	141.240	157.529	183.816
Paid Claims	121.031	102.095	125.039
Investment Income	17.993	16.831	22.586
Net profit	12.850	15.579	23.636
Total Assets	443.859	465.122	497.848

### Turnover by Line of Business in 2021



■ Motor ■ Marine & Aviation ■ Fire ■ Medical ■ Various Risks



### ASTREE Assurances

Date of Establishment	1949
Paid Up Capital	30 Million TND
Activity	Insurance
Address	45 Avenue kheireddine Pacha 1080 Tunis. Tunisia.
Phone	+216 71 792 211
Fax	+216 71 794 723
Website	<a href="http://www.astree.com.tn">www.astree.com.tn</a>
Email	<a href="mailto:courrier@astree.com.tn">courrier@astree.com.tn</a>

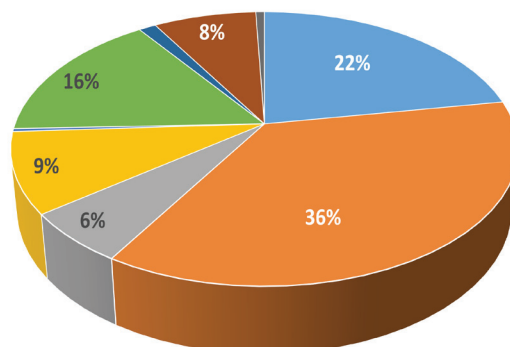
### Le Management

Mohamed Habib Ben Saad Chairman of the Board of Directors  
Abdelmonem Kolsi General Manager

Turnover (M TND)	2019	2020	2021
Non-life	131.723	134.450	145.536
Structure	78%	77%	78%
Life	36.556	39.829	41.698
Structure	22%	23%	22%
Total	168.279	174.279	187.233

Key Figures (M TND)	2019	2020	2021
Gross Premiums	168.279	174.279	187.233
Ceded Premiums	37.066	37.017	40.959
Retained Premiums	131.213	137.262	146.274
Paid Claims	91.347	85.975	86.368
Investment Income	68.001	39.244	38.418
Net profit	51.277	25.525	21.056
Total Assets	599.372	630.810	686.764

### Turnover by Line of Business in 2021



■ Life ■ Motor ■ Marine & Aviation ■ Fire ■ Medical ■ Various Risks



**Assurances Maghrebica**

Date of Establishment 1973  
 Paid Up Capital 25 Million TND  
 Activity Insurance  
 Address 64, rue de Palestine 1002 Tunis. Tunisie  
 Phone +216 71 788 800  
 +216 71 788 334  
 Website [www.maghrebica.com.tn](http://www.maghrebica.com.tn)  
 Email [habib.benhassine@maghrebica.com.tn](mailto:habib.benhassine@maghrebica.com.tn)

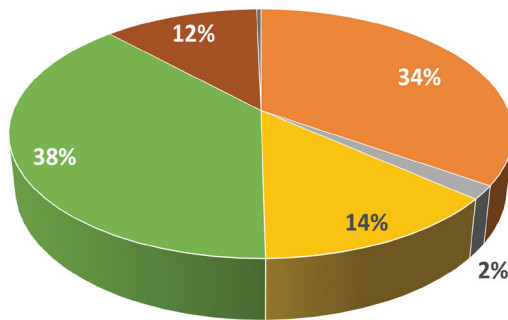
**Management**

Nabil Sassi Chairman of the Board of Directors  
 Habib Ben Hassine General Manager  
 Mansour Ben Ammar Deputy General Manager

Turnover (M TND)	2019	2020	2021
Non-life	169.758	185.762	202.499
Structure	100%	100%	100%
Life	-	-	-
Structure	0%	0%	0%
<b>Total</b>	<b>169.758</b>	<b>185.762</b>	<b>202.499</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	169.758	185.762	202.499
Ceded Premiums	56.415	62.346	67.549
Retained Premiums	113.343	123.416	134.950
Paid Claims	113.709	112.295	129.916
Investment Income	16.210	19.016	22.058
Net profit	11.812	18.710	19.506
<b>Total Assets</b>	<b>396.951</b>	<b>434.360</b>	<b>427.985</b>

**Turnover by Line of Business in 2021**



Motor Marine & Aviation Fire Medical Various Risks



**ASSURANCES BIAT**  
 Filiale du Groupe BIAT

**Assurances BIAT**

Date of Establishment 2002  
 Paid Up Capital 22 Million TND  
 Activity Insurance  
 Address Immeuble Assurances Biat les jardins du lac II, 1053 les berges du lac II - Tunis. Tunisia.  
 Phone +216 31 300 100  
 Fax +216 71 197 810  
 Website [www.assurancesbiat.com.tn](http://www.assurancesbiat.com.tn)  
 Email [contact@assurancesbiat.com.tn](mailto:contact@assurancesbiat.com.tn)

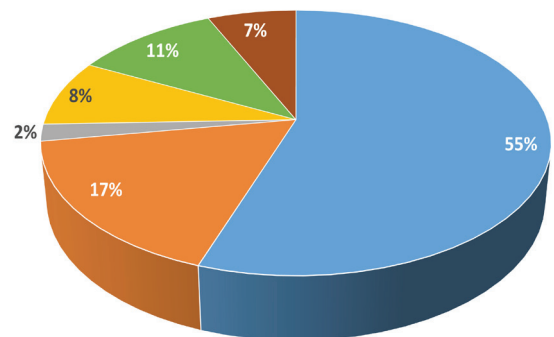
**Le Management**

Najla Moalla Harrouche General Manager

Turnover (M TND)	2019	2020	2021
Non-life	59.740	65.861	76.706
Structure	49%	52%	45%
Life	62.059	61.886	94.722
Structure	51%	48%	55%
<b>Total</b>	<b>121.799</b>	<b>127.747</b>	<b>171.427</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	121.799	127.747	171.427
Ceded Premiums	18.344	20.094	22.539
Retained Premiums	103.455	107.653	148.888
Paid Claims	69.777	66.047	77.359
Investment Income	24.769	29.315	33.329
Net profit	11.604	16.163	16.092
<b>Total Assets</b>	<b>488.248</b>	<b>530.700</b>	<b>589.074</b>

**Turnover by Line of Business in 2021**



Life Motor Marine & Aviation Fire Medical Various Risks



### Assurances CARTE

Date of Establishment	1976
Paid Up Capital	25 Million TND
Activity	Insurance
Address	Immeuble carte entrée B - lot BC4 Centre Urbain Nord 1082 Tunis. Tunisie
Phone	+216 71 184 000 +216 71 184 184
Website	<a href="http://www.carte.tn">www.carte.tn</a>
Email	<a href="mailto:contact@carte.com.tn">contact@carte.com.tn</a>

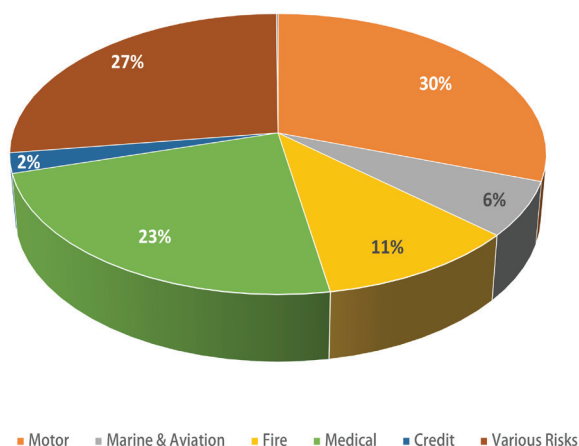
### Management

Hassine Doghri	Chairman of the Board of Directors
Mehdi Doghri	General Manager

Turnover (M TND)	2019	2020	2021
Non-life	127.273	126.762	132.022
Structure	100%	100%	100%
Life	-	-	-
Structure	0%	0%	0%
<b>Total</b>	<b>127.273</b>	<b>126.762</b>	<b>132.022</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	127.273	126.762	132.022
Ceded Premiums	61.088	52.486	49.835
Retained Premiums	66.185	74.276	82.187
Paid Claims	58.162	54.050	94.172
Investment Income	16.498	10.779	17.044
Net profit	11.101	12.497	9.410
<b>Total Assets</b>	<b>320.486</b>	<b>348.688</b>	<b>447.427</b>

### Turnover by Line of Business in 2021



### Lloyd Assurances

Date of Establishment	1945
Paid Up Capital	45 Million TND
Activity	Insurance
Address	Immeuble Lloyd, Avenue Taher El Haddad Les Berges du Lac 1053 Tunis. Tunisia.
Phone	+216 71 962 307
Fax	+216 71 962 440
Website	<a href="http://www.lloyd.com.tn">www.lloyd.com.tn</a>
Email	<a href="mailto:contact@lloyd.com.tn">contact@lloyd.com.tn</a>

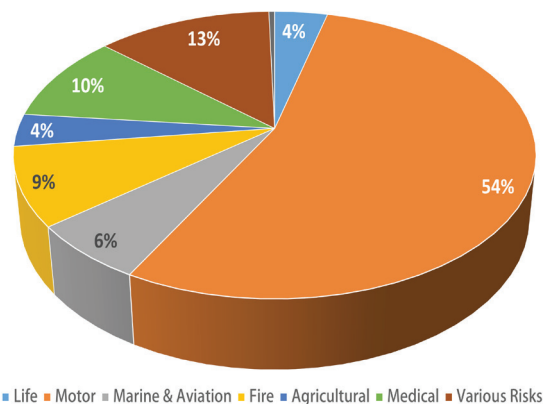
### Le Management

Taieb Bayahi	Chairman of the Board of Directors
Yazid Sellaouti	General Manager

Turnover (M TND)	2019	2020	2021
Non-life	97.298	121.380	138.745
Structure	90%	93%	96%
Life	11.190	8.860	5.643
Structure	10%	7%	4%
<b>Total</b>	<b>108.488</b>	<b>130.240</b>	<b>144.389</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	108.488	130.240	144.389
Ceded Premiums	58.211	68.347	77.607
Retained Premiums	50.277	61.893	66.782
Paid Claims	64.262	66.902	70.628
Investment Income	12.401	5.948	7.532
Net profit	8.554	10.682	6.471
<b>Total Assets</b>	<b>431.149</b>	<b>452.921</b>	<b>479.821</b>

### Turnover by Line of Business in 2021



**BH Assurance\***

Date of Establishment 24/06/1997  
 Paid Up Capital 13.300 Million TND  
 Activity Insurance  
 Address Immeuble Assurances Salim  
 5 Centre Urbain Nord 1003 Tunis. Tunisie  
 Phone +216 71 184 200  
 Fax +216 71 184 284  
 Website <https://bh-assurance.com>  
 Email [commercial@bh-assurance.com](mailto:commercial@bh-assurance.com)

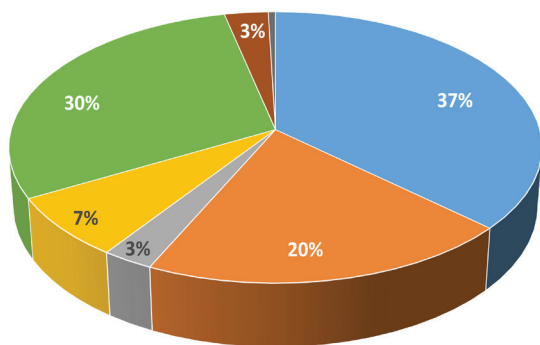
**Management**

Mahmoud Ben Farah Chairman of the Board of Directors  
 Dalila Bader Koubaa General Manager

Turnover (M TND)	2019	2020	2021
Non-life	74.287	83.237	93.277
Structure	64%	65%	63%
Life	42.420	44.353	54.253
Structure	36%	35%	37%
<b>Total</b>	<b>116.707</b>	<b>127.590</b>	<b>147.530</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	116.707	127.590	147.530
Ceded Premiums	31.899	34.610	36.811
Retained Premiums	84.808	92.980	110.719
Paid Claims	49.266	56.448	81.250
Investment Income	11.006	11.888	14.903
Net profit	9.507	9.662	13.148
<b>Total Assets</b>	<b>312.025</b>	<b>348.727</b>	<b>382.504</b>

**Turnover by Line of Business in 2021**



■ Life ■ Motor ■ Marine & Aviation ■ Fire ■ Medical ■ Various Risks

\* Ex «Assurances Salim».



تأمينية التلاميذ التعليم  
 Mutuelle Assurance de l'Enseignement

**Mutuelle Assurance de l'Enseignement «MAE»**

Date of Establishment 1962  
 Paid Up Capital 13.437 Million TND  
 Activity Insurance  
 Address Complexe el mechtel avenue aouled  
 hafouz BP : 61 - 1075 Tunis. Tunisia.  
 Phone +216 70 020 300  
 Fax +216 71 845 440  
 Website [www.mae.tn](http://www.mae.tn)  
 Email [mae.assurances@mae.tn](mailto:mae.assurances@mae.tn)

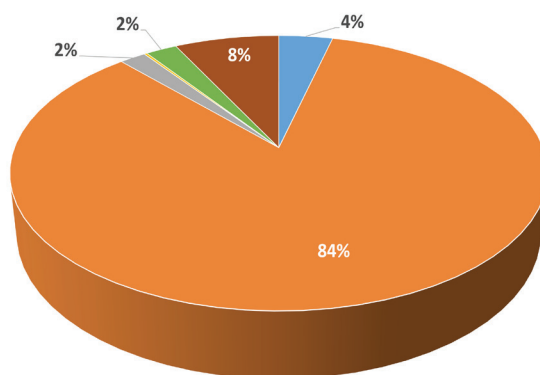
**Management**

Amine Hamdi Chairman of the Board of Directors  
 Lassaad Zarrouk General Manager

Turnover (M TND)	2019	2020	2021
Non-life	114.565	129.434	145.986
Structure	95%	96%	96%
Life	6.077	5.964	5.874
Structure	5%	4%	4%
<b>Total</b>	<b>120.642</b>	<b>135.398</b>	<b>151.860</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	120.642	135.398	151.860
Ceded Premiums	15.028	14.474	17.286
Retained Premiums	105.614	120.924	134.574
Paid Claims	74.834	65.541	76.968
Investment Income	22.410	24.561	19.547
Net profit	3.505	8.178	6.267
<b>Total Assets</b>			

**Turnover by Line of Business in 2021**



■ Life ■ Motor ■ Marine & Aviation ■ Fire ■ Medical ■ Various Risks



### Groupe CTAMA

Date of Establishment	1961
Paid Up Capital	26.860 Million TND
Activity	Insurance & Reinsurance
Address	100 Avenue de la liberté Tunis. Tunisie
Phone	+216 70 55 68 00 +216 71 78 41 49
Website	<a href="http://www.ctamamga.com">www.ctamamga.com</a>
Email	

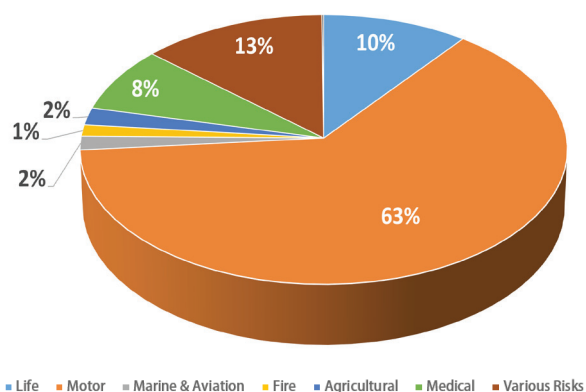
### Management

Lamjed Boukhris General Manager

Turnover (M TND)	2019	2020	2021
Non-life	87.866	107.375	129.753
Structure	85%	87%	90%
Life	15.980	15.469	15.185
Structure	15%	13%	10%
<b>Total</b>	<b>103.846</b>	<b>122.844</b>	<b>144.938</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	103.846	122.844	144.938
Ceded Premiums	10.356	9.052	10.143
Retained Premiums	93.490	113.792	134.795
Paid Claims	62.719	62.158	71.939
Investment Income	-0.518	1.185	8.684
Net profit	-16.281	5.630	N D
<b>Total Assets</b>	<b>274.998</b>	<b>298.919</b>	<b>N D</b>

### Turnover by Line of Business in 2021



### La Compagnie Tunisienne Pour l'Assurance du Commerce Extérieur «COTUNACE»

Date of Establishment	1984
Paid Up Capital	26.500 Million TND
Activity	Trade Credit Trade Credit
Address	14 Rue borjine 1073 Montplaisir Tunis.
Phone	+216 71 908 600
Fax	+216 71 909 439
Website	<a href="http://www.cotunace.com.tn">www.cotunace.com.tn</a>
Email	<a href="mailto:dg@cotunace.com.tn">dg@cotunace.com.tn</a>

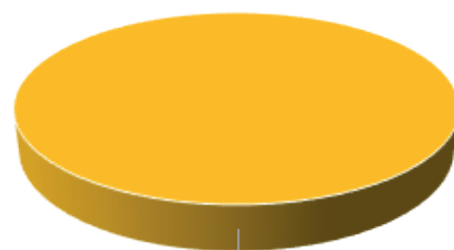
### Management

Nebgha Driss Chairman and CEO

Turnover (M TND)	2019	2020	2021
Non-life	15.782	12.165	13.967
Structure	100%	100%	100%
Life			
Structure	0%	0%	0%
<b>Total</b>	<b>15.782</b>	<b>12.165</b>	<b>13.967</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	15.782	12.165	13.967
Ceded Premiums	9.468	8.238	8.640
Retained Premiums	6.314	3.927	5.327
Paid Claims	3.232	6.335	8.919
Investment Income	7.364	9.537	5.371
Net profit	5.001	5.969	4.208
<b>Total Assets</b>	<b>199.829</b>	<b>220.659</b>	<b>226.642</b>

### Turnover by Line of Business in 2021



Export Credit %100

Trade Credit



**Maghreb Vie**

Date of Establishment 2009  
 Paid Up Capital 25 Million TND  
 Activity Life Insurance  
 Address 24 Rue Arabie Saoudite 1002 Tunis. Tunisie  
 Phone +216 71 843 993  
 Website [www.maghrebiavie.com.tn](http://www.maghrebiavie.com.tn)  
 Email [habib.benhassine@maghreb.com.tn](mailto:habib.benhassine@maghreb.com.tn)

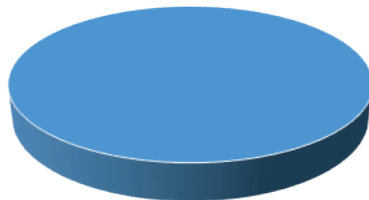
**Management**

Habib Ben Hassine General Manager  
 Ilhem Ferchichi Deputy General Manager

Turnover (M TND)	2019	2020	2021
Non-life	-	-	-
Structure	0%	0%	0%
Life	66.144	77.269	91.754
Structure	100%	100%	100%
<b>Total</b>	<b>66.144</b>	<b>77.269</b>	<b>91.754</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	66.144	77.269	91.754
Ceded Premiums	7.306	6.432	8.996
Retained Premiums	58.838	70.837	82.758
Paid Claims	18.133	24.404	32.918
Investment Income	20.187	24.011	31.281
Net profit	7.666	9.178	12.586
<b>Total Assets</b>	<b>376.619</b>	<b>432.687</b>	<b>505.928</b>

**Turnover by Line of Business in 2021**



Life 100%



**Assurances Hayett**

Date of Establishment 1987  
 Paid Up Capital 15 Million TND  
 Activity Life Insurance  
 Address Immeuble Comar Avenue Habib Bourguiba 1001 Tunis. Tunisia.  
 Phone +216 71 333 400  
 Fax +216 71 254 099  
 Website [www.hayett.com.tn](http://www.hayett.com.tn)  
 Email [dg@hayett.tn](mailto:dg@hayett.tn)

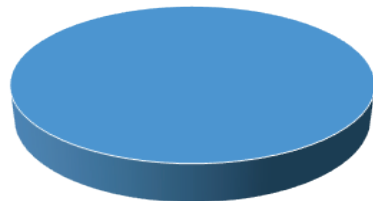
**Management**

Slaheddine Laajimi Chairman of the Board  
 Lotfi Haj Kacem General Manager

Turnover (M TND)	2019	2020	2021
Non-life	-	-	-
Structure	0%	0%	0%
Life	50.691	58.427	80.589
Structure	100%	100%	100%
<b>Total</b>	<b>50.691</b>	<b>58.427</b>	<b>80.589</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	50.691	58.427	80.589
Ceded Premiums	0.842	0.884	1.152
Retained Premiums	49.849	57.543	79.437
Paid Claims	36.244	35.208	56.175
Investment Income	18.757	22.489	25.158
Net Profit / Loss	6.581	6.434	7.724
<b>Total Assets</b>	<b>315.691</b>	<b>345.615</b>	<b>381.311</b>

**Turnover by Line of Business in 2021**



Life 100%



### Carte Vie

Date of Establishment	2010
Paid Up Capital	15 Million TND
Activity	Life Insurance
Address	Immeuble carte entrée B - lot BC4 Centre Urbain Nord 1082 Tunis. Tunisie
Phone	+216 71 184 160
Fax	+216 71 184 170
Website	<a href="http://www.carte.tn">www.carte.tn</a>
Email	<a href="mailto:contact@carte.com.tn">contact@carte.com.tn</a>

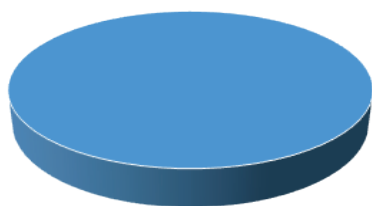
### Management

Hassine Doghri	Chairman of the Board of Directors
Afifa Boughzou	General Manager

Turnover (M TND)	2019	2020	2021
Non-life	-	-	-
Structure	0%	0%	0%
Life	58.600	75.798	66.072
Structure	100%	100%	100%
Total	58.600	75.798	66.072

Key Figures (M TND)	2019	2020	2021
Gross Premiums	58.600	75.798	66.072
Ceded Premiums	0.757	1.553	0.994
Retained Premiums	57.843	74.245	65.078
Paid Claims	15.626	12.372	42.359
Investment Income	11.656	13.728	17.579
Net profit	8.562	8.711	9.264
Total Assets	219.734	270.056	270.056

### Turnover by Line of Business in 2021



Life 100%



### GAT Vie

Date of Establishment	18/07/1975
Paid Up Capital	7 Million TND
Activity	Life Insurance
Address	92 - 94 Avenue Hédi Chaker, 1002 Tunis. Tunisia.
Phone	+216 31 35 00 00 / 31 35 10 00
Fax	+216 31 35 03 50
Website	<a href="http://www.gat.com.tn">www.gat.com.tn</a>
Email	<a href="mailto:gat@gat.com.tn">gat@gat.com.tn</a>

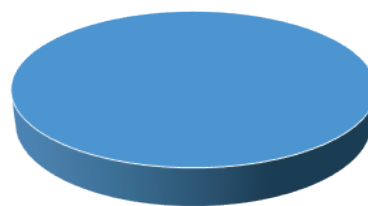
### Management

Mohamed Dkhili	Chairman of the Board
Skander Lahrizi	General Manager

Turnover (M TND)	2019	2020	2021
Non-life	-	-	-
Structure	0%	0%	0%
Life	61.834	63.894	36.925
Structure	100%	100%	100%
Total	61.834	63.894	36.925

Key Figures (M TND)	2019	2020	2021
Gross Premiums	61.834	63.894	36.925
Ceded Premiums	0.603	0.580	0.671
Retained Premiums	61.231	63.314	36.254
Paid Claims	14.682	42.966	69.709
Investment Income	12.960	21.370	14.345
Net profit	3.155	2.169	2.920
Total Assets	193.555	229.836	203.190

### Turnover by Line of Business in 2021



Life 100%





**Lloyd Vie**

Date of Establishment 2020  
 Paid Up Capital 6 Million TND  
 Activity Life Insurance  
 Address Immeuble Lloyd, avenue Taher El Haddad  
 Les Berges du Lac 1053 Tunis. Tunisia.  
 Phone +216 71 962 307  
 Fax +216 71 962 440  
 Website [www.lloyd.com.tn](http://www.lloyd.com.tn)  
 Email

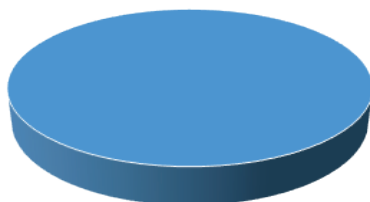
**Management**

Taieb Bayahi Chairman of the Board  
 M. Yazid Sellaouti General Manager

Turnover (M TND)	2019	2020	2021
Non-life	-	-	-
Structure		0%	0%
Life		5.019	6.406
Structure		100%	100%
Total		5.019	6.406

Key Figures (M TND)	2019	2020	2021
Gross Premiums		5.019	6.406
Ceded Premiums		2.204	5.033
Retained Premiums		2.815	1.373
Paid Claims		0.120	1.108
Investment Income		0.096	0.451
Net profit		-0.183	-0.229
Total Assets		10.189	26.474

**Turnover by Line of Business in 2021**



Life 100%



**التجاري تأمين  
Attijari Assurance**

**Attijari Assurances**

Date of Establishment 2012  
 Paid Up Capital 10 Million TND  
 Activity Life Insurance  
 Address Angle rue winnipeg et Anneey.  
 Les Berges du lac Tunis. Tunisia.  
 Phone +216 70 643 400  
 Website [www.wafaassurance.ma/fr/attijari-assurance-tunisie](http://www.wafaassurance.ma/fr/attijari-assurance-tunisie)  
 Email [Contact@attijariassurance.tn](mailto:Contact@attijariassurance.tn)

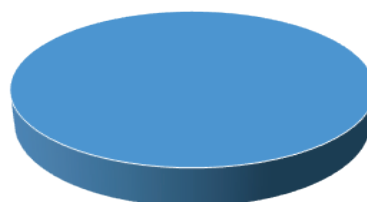
**Le Management**

Mohammed Amal Kaghat General Manager

Turnover (M TND)	2019	2020	2021
Non-life	-	-	-
Structure	0%	0%	0%
Life	87.006	101.028	133.090
Structure	100%	100%	100%
Total	87.006	101.028	133.090

Key Figures (M TND)	2019	2020	2021
Gross Premiums	87.006	101.028	133.090
Ceded Premiums	0.195	0.280	0.380
Retained Premiums	86.811	100.748	132.710
Paid Claims	23.052	14.805	30.223
Investment Income	22.302	31.863	39.123
Net profit	6.020	8.026	11.270
Total Assets	376.768	485.663	601.686

**Turnover by Line of Business in 2021**



Life 100%



### El Amana Takaful

Date of Establishment	2013
Paid Up Capital	14.1 Million TND
Activity	Takaful Insurance
Address	13 Rue borjine, Montplaisir, 1073 Tunis. Tunisie
Phone	+216 70 015 151
Fax	+216 71 901 251
Website	<a href="http://www.elamanatakaful.com">www.elamanatakaful.com</a>
Email	<a href="mailto:contact@elamanatakaful.com">contact@elamanatakaful.com</a>

### Management

Abdellef Chaabane      General Manager

## TAKAFUL COMPANIES

Turnover (M TND)	2019	2020	2021
Non-life	26.547	28.706	34.445
Structure	85%	86%	79%
Life	4.701	4.766	9.183
Structure	15%	14%	21%
<b>Total</b>	<b>31.248</b>	<b>33.472</b>	<b>43.628</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	31.248	33.472	43.628
Ceded Premiums	4.770	5.401	5.773
Retained Premiums	26.478	28.071	37.855
Paid Claims	12.983	12.022	19.280
Investment Income	3.189	3.463	3.654
Net profit	1.365	1.904	2.311
<b>Total Assets</b>	<b>79.897</b>	<b>91.229</b>	<b>116.422</b>



**Zitouna Takaful**

Date of Establishment	2011
Paid Up Capital	25 Million TND
Activity	Takaful Insurance
Address	Immeuble Zitouna Takaful, Avenue de la Bourse, Les Jardins du Lac -1053- Tunis.
Phone	+216 71 19 80 80 - 29 29 80 80
Website	<a href="http://www.zitounatakaful.com.tn">www.zitounatakaful.com.tn</a>
Email	<a href="mailto:contact@zitounatakaful.com">contact@zitounatakaful.com</a>

**Management**

Makrem Ben Sassi General Manager



**Assurances Attakafulia**

Date of Establishment	2013
Paid Up Capital	10 Million TND
Activity	Takaful Insurance & Reinsurance
Address	15 Rue de Jérusalem 1002 Tunis Belvédère. Tunisia.
Phone	+216 31 331 800
Fax	+216 71 843 384
Website	<a href="http://www.attakafulia.tn">www.attakafulia.tn</a>
Email	<a href="mailto:info-web@attakafulia.tn">info-web@attakafulia.tn</a>

**Management**

Dalila Bader Koubaa Chairman of the Board  
Mondher Khabchech General Manager

Turnover (M TND)	2019	2020	2021
Non-life	47.584	52.542	59.318
Structure	79%	78%	73%
Life	12.979	15.026	21.932
Structure	21%	22%	27%
<b>Total</b>	<b>60.563</b>	<b>67.568</b>	<b>81.250</b>

Turnover (M TND)	2019	2020	2021
Non-life	23.659	26.116	29.775
Structure	89%	89%	86%
Life	2.803	3.322	5.012
Structure	11%	11%	14%
<b>Total</b>	<b>26.462</b>	<b>29.438</b>	<b>34.786</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	60.563	67.568	81.250
Ceded Premiums	7.999	8.040	8.563
Retained Premiums	52.564	59.528	72.687
Paid Claims	21.705	20.102	23.010
Investment Income	6.215	6.298	7.484
Net profit	4.028	5.427	5.571
<b>Total Assets</b>	<b>154.403</b>	<b>183.340</b>	<b>226.663</b>

Key Figures (M TND)	2019	2020	2021
Gross Premiums	26.462	29.438	34.786
Ceded Premiums	3.241	3.397	3.428
Retained Premiums	23.221	26.041	31.358
Paid Claims	7.754	13.418	12.610
Investment Income	1.636	1.438	2.738
Net profit	0.334	0.115	1.959
<b>Total Assets</b>	<b>76.547</b>	<b>72.770</b>	<b>83.694</b>

■ ALGERIA

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## Algérie

Superficie	: 2 381 741 km <sup>2</sup>
Capitale	: Alger
Villes principales	: Oran, Kostantine, Annaba.
Langue officielle	: Arabe & Amazigh
Monnaie	: Dinar algérien (DZD)
Fête nationale	: 1 <sup>er</sup> Novembre
Population	: 43 820 839 habitants
Réligion	: L'Islam

### Le Marché de l'Assurance

Autorité de contrôle	: Le Conseil National des Assurances
Nombre de compagnies	: 24
Nombre de courtiers	: 41
Cession Obligatoire	50%
Capital min. requis	1 milliard de dinars, pour les sociétés vie, 2 milliards de dinars pour les sociétés non vie. 5 milliards de dinars pour les sociétés de réassurance.
Assurances obligatoires	Responsabilité Civile.

## Algeria

Area	: 2 381 741 km <sup>2</sup>
Capital	: Alger
Largest cities	: Oran, Kostantine, Annaba.
Official Language	: Arab & Amazigh
Currency	: Dinar algérien (DZD)
National holiday	: 1 <sup>st</sup> November
Population	: 43 820 839
Religion	: Islam

### Insurance Market

Supervisory Authority	: Le Conseil National des Assurances
Number of licensed companies	: 24
(Re)Insurance Brokers	: 41
Mandatory cessions	50%
Minimum capital in local currency	1 billion DZD, Life Company 2 billion DZD, Non-life Company. 5 billion DZD, Reinsurance Company.
Compulsory Insurance	Liability



## Ranking of Algerian Insurance Companies

### By Annual Turnover

(Million DZD)

Company	2019	2020	2021	Evolution
SAA	29,117	27,041	28,800	7%
CAAR	24,589	14,866	16,257	9%
CAAT	15,365	24,751	25,404	3%
CASH Assurances	12,676	14,091	16,097	14%
GAM	14,312	3,290	3,163	-4%
SALAMA	9,866	4,558	4,322	-5%
TRUST ALGERIA	4,040	4,758	6,060	27%
ALLIANCE ASSURANCES	5,201	4,728	4,823	2%
CIAR	5,377	8,729	8,652	-1%
2A	3,877	3,822	3,842	1%
AXA Assurances Algérie Dommage	3,803	1,860	1,633	-12%
CNMA	2,742	13,055	12,643	-3%
MACIR VIE	2,254	0,846	1,026	21%
TALA	2,616	1,170	1,386	18%
SAPS	1,675	1,500	1,666	11%
CARAMA ASSURANCE	1,869	1,557	1,739	12%
CARDIF EL DJAZAIR	1,947	2,947	3,216	9%
AXA Assurances Algérie Vie	1,117	1,908	1,690	-11%
Le Mutualiste	1,541	0,386	0,386	0%
AGLIC	467	1,692	1,967	16%
<b>TOTAL</b>	<b>144,451</b>	<b>137,555</b>	<b>144,772</b>	<b>5%</b>





**Compagnie Centrale de Réassurance «CCR»**

Date of Establishment 1973  
 Paid Up Capital 25 000 000 000 DZD  
 Activity Reinsurance  
 Address 133, Cité Administrative, Plateau Ouled Fayet, Alger.  
 Phone +213 (0) 23 31 40 75  
 Fax +213 (0) 23 31 40 68  
 Website [www.ccrdz.com](http://www.ccrdz.com)  
 Email [contact@ccr.dz](mailto:contact@ccr.dz)

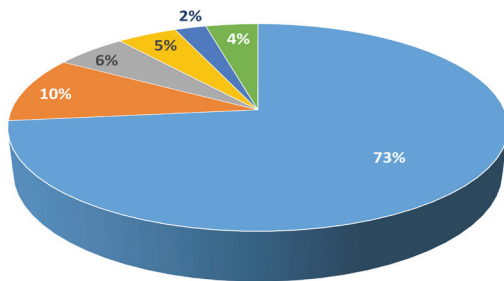
**Management**

Mr. Abdallah Benseidi Chairman & CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	34 294	32 035	38 064
Structure	96%	95%	96%
Life	1 361	1 589	1 571
Structure	4%	5%	4%
<b>Total</b>	<b>35 655</b>	<b>33 624</b>	<b>39 635</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	35 655	33 624	39 635
Ceded Premiums	13 351	13 844	17 394
Retained Premiums	22 304	19 780	22 241
Net Claims Charge	13 135	10 126	11 277
Loss Ratio	59%	52%	51%
Combined Ratio	85%	78%	75%
Investment Income	2 491	3 184	3 587
Net profit	3 116	4 154	5 006
<b>Total Assets</b>	<b>102 507</b>	<b>113 275</b>	<b>125 552</b>

**Turnover by Line of Business in 2021**



■ Property & Casualty ■ Natural Disasters ■ Marine ■ Aviation ■ Others ■ Life

**Ratings**

Agency	Rating	Outlook
AM Best	B+	Stable



**Société National d'Assurance «SAA»**

Date of Establishment 1963  
 Paid Up Capital 35 000 000 000 DZD  
 Activity Insurance & Reinsurance non life  
 Address Quartier des Affaires Bab Ezzouar Alger.  
 Phone +213 21 225 000/050/151  
 Website [www.saa.dz](http://www.saa.dz)  
 Email [ecoute\\_client@saa.dz](mailto:ecoute_client@saa.dz)

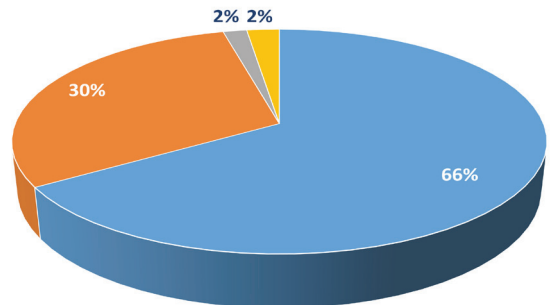
**Management**

Mr. Nacer Sais Chairman & CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	29 117	27 041	28 800
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>29 117</b>	<b>27 041</b>	<b>28 800</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	29 117	27 041	28 800
Ceded Premiums	4 705	5 070	6 188
Retained Premiums	24 412	21 971	22 612
Paid Losses	16 286	12 937	13 623
Loss Ratio	53%	54%	
Combined Ratio			
Investment Income	2 027	2 217	2 048
Net profit	2 196	2 636	2 883
<b>Total Assets</b>	<b>86 438</b>	<b>88 926</b>	

**Turnover by Line of Business in 2020**



■ Motor ■ Misc, & Accident ■ Marine & Aviation ■ Others



### Amana Assurances

Date of Establishment	2011
Paid Up Capital	12 000 000 USD
Activity	Life Insurer
Address	40 chemin El Mouiz Ibn Badis , El biar. Alger.
Phone	+213 023 05 44 75
Website	<a href="http://www.amana.dz">www.amana.dz</a>
Email	<a href="mailto:contact@amana.dz">contact@amana.dz</a>

### Management

Mr. Pierre Olivier ADREY General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	1 947	1 500	1 666
Structure	100%	100%	100%
<b>Total</b>	<b>1 947</b>	<b>1 500</b>	<b>1 666</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	1 947	1 500	1 666
Ceded Premiums	213	93	107
Retained Premiums	1 734	1 407	1 559
Paid Losses	1 149	959	1 343
Loss Ratio			
Combined Ratio			
Investment Income	134	148	263
Net profit	173	20	16
<b>Total Assets</b>			



### Caisse Nationale de Mutualité Agricole «CNMA»

Date of Establishment	1972
Paid Up Capital	5 500 000 000 DZD
Activity	Non-Life (Agricol) Insurer
Address	24 Boulevard Victor Hugo, 16100 Alger Centre.
Phone	+213 21 74 33 28 / 21 74 35 41
Website	<a href="http://www.cnma.dz">www.cnma.dz</a>
Email	<a href="mailto:cnma@cnma.dz">cnma@cnma.dz</a>

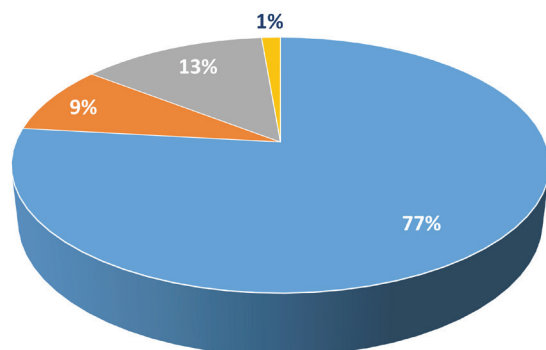
### Management

Mr. Benhabiles Cherif General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life	14 312	13 055	12 643
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>14 312</b>	<b>13 055</b>	<b>12 643</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	14 312	13 055	12 643
Ceded Premiums	832	755	914
Retained Premiums	13 480	12 300	11 729
Paid Losses	8 350	5 978	7 098
Loss Ratio	60%	51%	
Combined Ratio			
Investment Income	633	828	840
Net profit	1 202	1 807	1 201
<b>Total Assets</b>	<b>30 222</b>	<b>32 908</b>	

### Turnover by Line of Business in 2020



■ Motor ■ IARD ■ Agricultural Insurance ■ Marine & Aviation



الشركة الجزائرية للتأمين وإعادة التأمين  
COMPAGNIE ALGÉRIENNE D'ASSURANCE ET DE RÉASSURANCE

**Compagnie Algérienne d'Assurance et de Réassurance «CAAR»**

Date of Establishment 1963  
Paid Up Capital 17 000 000 000 DZD  
Activity Insurance & Reinsurance non life  
Address 48, Rue Didouche Mourad. Alger.  
Phone +213 21 63 20 72/73/88/55  
Website [www.caar.dz](http://www.caar.dz)  
Email [contact@caar.dz](mailto:contact@caar.dz)

**Management**

Mr. Zohir LAICHE CEO



**Compagnie Algérienne des Assurances «CAAT»**

Date of Establishment 1985  
Paid Up Capital 20 000 000 000 DZD  
Activity  
Address 52, avenue des Frères Bouadou, Bir Mourad Rais. Alger.  
Phone +213 23 56 93 24  
Fax + 213 23569378  
Website [www.caat.dz](http://www.caat.dz)  
Email [info@caat.dz](mailto:info@caat.dz)

**Management**

Mr. Youssef Benmicia Chairman & CEO

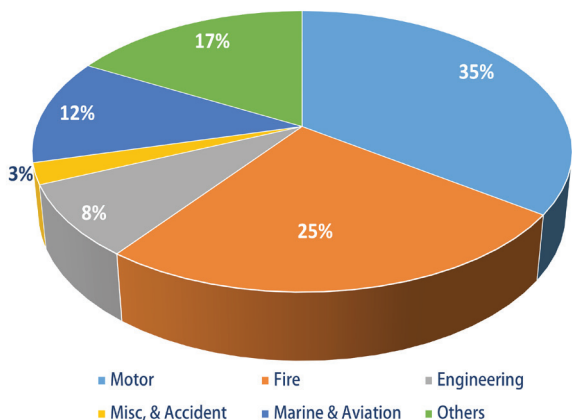
Turnover (Million DZD)	2019	2020	2021
Non-life	15 365	14 866	16 257
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>15 365</b>	<b>14 866</b>	<b>16 257</b>

Turnover (Million DZD)	2019	2020	2021
Non-life	24 589	24 751	25 404
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>24 589</b>	<b>24 751</b>	<b>25 404</b>

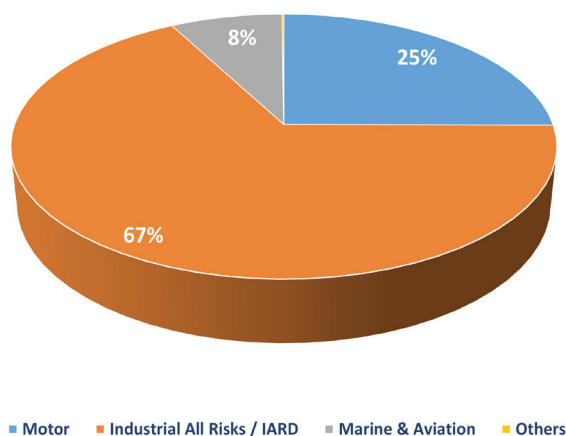
Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	15 365	14 866	16 257
Ceded Premiums	6 336	6 349	5 742
Retained Premiums	9 029	8 517	10 515
Paid Losses	8 382	7 959	7 852
Loss Ratio			
Combined Ratio			
Investment Income	672	682	867
Net profit	793	1 144	1 155
<b>Total Assets</b>	<b>51 317</b>	<b>49 284</b>	<b>52 079</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	24 589	24 751	25 404
Ceded Premiums	12 254	12 806	14 547
Retained Premiums	12 335	11 945	10 857
Paid Losses	12 942	11 055	13 873
Loss Ratio			
Combined Ratio			
Investment Income	1 584	2 074	2 134
Net profit	2 532	2 798	2 926
<b>Total Assets</b>	<b>72 588</b>	<b>78 497</b>	<b>80 794</b>

**Turnover by Line of Business in 2021**



**Turnover by Line of Business in 2021**





**Compagnie d'Assurance des Hydrocarbures**  
«CASH Assurances»

Date of Establishment	1999
Paid Up Capital	10 000 000 000 DZD
Activity	Insurance & Reinsurance non life
Address	135 Boulevard des martyrs. Alger.
Phone	+213 23 96 70 06/07/08/09/12/13
Fax	+213 23 96 70 24
Website	<a href="http://www.cash-assurances.dz">www.cash-assurances.dz</a>
Email	<a href="mailto:info@cash-assurances.dz">info@cash-assurances.dz</a>

**Management**

Mrs Widad Belhouichet Chairman & CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	12 676	14 091	16 097
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>12 676</b>	<b>14 091</b>	<b>16 097</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	12 676	14 091	16 097
Ceded Premiums	11 218	12 306	14 353
Retained Premiums	1 625	1 625	1 625
Paid Losses	6 216	5 339	7 033
Loss Ratio		51%	37%
Combined Ratio		64%	51%
Investment Income	616	805	959
Net profit	405	671	1 038
<b>Total Assets</b>	<b>53 925</b>	<b>58 311</b>	<b>60 578</b>



**Compagnie Internationale d'Assurance et de Réassurance**  
«CIAR»

Date of Establishment	1997
Paid Up Capital	7 167 000 000 DZD
Activity	
Address	11 Chemin des Cretes, le Paradou, Hydra, Alger.
Fax	+213 023.47.84.27
Phone	+213 023.47.85.22 / 023.47.84.45
Website	<a href="http://www.laciar.com">www.laciar.com</a>
Email	<a href="mailto:courrier@laciar.com">courrier@laciar.com</a>

**Management**

Mr. SOUFI Bachir Chairman & CEO

Turnover (MillionDZD)	2019	2020	2021
Non-life	9 866	8 729	8 652
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>9 866</b>	<b>8 729</b>	<b>8 652</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	9 866	8 729	8 652
Ceded Premiums	1 506	1 577	1 291
Retained Premiums	8 360	7 152	7 361
Paid Losses	5 615	4 859	4 922
Loss Ratio			
Combined Ratio			
Investment Income	224	187	911
Net profit	689	1 136	1 333
<b>Total Assets</b>			



**GENERAL ASSURANCE MEDITERRANEENNE «GAM»**

Date of Establishment 2001  
 Paid Up Capital 2 090 000 000 DZD  
 Activity Insurance & Reinsurance non life  
 Address Centre des affaires Al Qods, 7<sup>ème</sup> Etage,  
 Cheraga 16014, Alger.  
 Phone +213 982 40 40 44  
 Website <https://gam.dz>  
 Email [service.client@gam.dz](mailto:service.client@gam.dz)

**Management**

Mrs Otmane Manel General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life	3 803	3 290	3 163
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>3 803</b>	<b>3 290</b>	<b>3 163</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	3 803	3 290	3 163
Ceded Premiums	366	329	307
Retained Premiums	3 437	2 961	2 856
Paid Losses	2 430	1 617	1 685
Loss Ratio			
Combined Ratio			
Investment Income	172	168	149
Net profit	151	163	273
<b>Total Assets</b>			



**GIG Algeria ( Ex 2A )**

Date of Establishment 1998  
 Paid Up Capital 2 000 000 000 DZD  
 Activity Insurance & Reinsurance non life  
 Address 1, Rue Tripoli Hussein-dey, Alger.  
 Phone +213 (0) 23 77 21 12 /20/21/23/25  
 Fax +213 (0) 23 77 21 73  
 Website <https://gig.dz>  
 Email [contact@gig.dz](mailto:contact@gig.dz)

**Management**

Mr. Mourad Kaoula Chairman & CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	3 877	3 822	3 842
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>3 877</b>	<b>3 822</b>	<b>3 842</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	3 877	3 822	3 842
Ceded Premiums	979	1 073	1 014
Retained Premiums	2 898	2 749	2 828
Paid Losses	1 704	1 306	1 689
Loss Ratio			
Combined Ratio			
Investment Income	125	148	191
Net profit	153	98	237
<b>Total Assets</b>			



## Salama Assurances Algérie

Date of Establishment	2000
Paid Up Capital	2 000 000 000 DZD
Activity	Insurance & Reinsurance non life
Address	Rue Said Hamdine, Lot El Amel N°05 Bir Mourad Rais, Alger.
Phone	+213 23 46 81 01
Fax	+213 23 46 81 01
Website	<a href="http://www.salama-assurances.dz">www.salama-assurances.dz</a>
Email	SALAMA-ALGERIE@salama-assurances.dz

### Management

Mr. Mohamed BENARBIA CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	5 377	4 558	4 322
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>5 377</b>	<b>4 558</b>	<b>4 322</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	5 377	4 558	4 322
Ceded Premiums	1 187	1 120	967
Retained Premiums	4 190	3 438	3 355
Paid Losses	2 407	2 296	2 215
Loss Ratio			
Combined Ratio			
Investment Income	265	319	375
Net profit	481	413	462
<b>Total Assets</b>			



## TRUST Algérie

Date of Establishment	1997
Paid Up Capital	
Activity	Insurance & Reinsurance non life
Address	70, Chemin Larbi ALLIK, Hydra – Alger. B.P 187, poste Malki, Ben Aknoun, Alger.
Phone	+213 023 48 92 35 /36 023 48 92 21 /22
Website	
Email	

### Management

Mr. Abdelhakim Hadjou General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life	4 040	4 758	6 060
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>4 040</b>	<b>4 758</b>	<b>6 060</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	4 040	4 758	6 060
Ceded Premiums	1 184	930	1 191
Retained Premiums	2 856	3 828	4 869
Paid Losses	1 563	1 362	1 797
Loss Ratio			
Combined Ratio			
Investment Income	238	214	197
Net profit	628	1 200	2 204
<b>Total Assets</b>			



**AXA Algérie Dommage**

Date of Establishment 2011  
 Paid Up Capital 3 150 000 000 DZD  
 Activity Non Life Insurance  
 Address 8-11 Boulevard du 11 Décembre 1960.  
 El Biar, Alger.  
 Phone +213 21 98 23 00  
 Website [www.axa.dz](http://www.axa.dz)  
 Email

**Management**

Mr. Said Haddouche CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	2 617	1 860	1 633
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>2 617</b>	<b>1 860</b>	<b>1 633</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	2 617	1 860	1 633
Ceded Premiums	791	585	501
Retained Premiums	1 826	1 275	1 132
Paid Losses	1 162	699	780
Loss Ratio			
Combined Ratio			
Investment Income	172	196	165
Net profit	9	-198	-134
<b>Total Assets</b>			



**AXA Algérie Vie**

Date of Establishment 2011  
 Paid Up Capital 2 250 000 000 DZD  
 Activity Life Insurance  
 Address 8-11 Boulevard du 11 Décembre 1960.  
 El Biar, Alger.  
 Phone +213 21 98 23 00  
 Website [www.axa.dz](http://www.axa.dz)  
 Email

**Management**

Mr. Hassan El-Shabrawishi CEO

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	2 254	1 908	1 690
Structure	100%	100%	100%
<b>Total</b>	<b>2 254</b>	<b>1 908</b>	<b>1 690</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	2 254	1 908	1 690
Ceded Premiums	820	529	553
Retained Premiums	1 434	1 379	1 137
Paid Losses	1 003	912	1 747
Loss Ratio			
Combined Ratio			
Investment Income	91	104	84
Net profit	93	-209	-193
<b>Total Assets</b>			



### MACIR Vie

Date of Establishment	2011
Paid Up Capital	
Activity	Life Insurance
Address	43, Rue AMANI Belkacem, Paradou, Hydra, Alger.
Phone	+213 (0) 23 47 80 88
Fax	+213 (0) 23 47 80 90
Website	<a href="http://www.macirvie.com">www.macirvie.com</a>
Email	<a href="mailto:courrier@macirvie.com">courrier@macirvie.com</a>

### Management

Mr Hakim Soufi CEO

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	1 541	846	1 026
Structure	100%	100%	100%
<b>Total</b>	<b>1 541</b>	<b>846</b>	<b>1 026</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	1 541	846	1 026
Ceded Premiums	337	157	155
Retained Premiums	1 204	689	871
Paid Losses	277	235	362
Loss Ratio			
Combined Ratio			
Investment Income	14	39	25
Net profit	65	-3	9
<b>Total Assets</b>			



### CARDIF El Djazair

Date of Establishment	2006
Paid Up Capital	1 000 000 000 DZD
Activity	Life Insurance
Address	Quartier d'Affaires d'Alger, Lot 1 N° 1.03, Bab Ezzouar, 16024 Alger.
Phone	+213 (0) 21 99 58 22
Fax	+213 (0) 21 99 58 00
Website	<a href="http://www.cardifeldjazair.dz">www.cardifeldjazair.dz</a>
Email	

### Management

Mr Sebastien Sanchez General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	2 742	2 947	3 216
Structure	100%	100%	100%
<b>Total</b>	<b>2 742</b>	<b>2 947</b>	<b>3 216</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	2 742	2 947	3 216
Ceded Premiums	251	291	351
Retained Premiums	2 491	2 656	2 865
Paid Losses	456	761	1 180
Loss Ratio			
Combined Ratio			
Investment Income	120	137	153
Net profit	357	293	101
<b>Total Assets</b>			





**ALLIANCE Assurances**

Date of Establishment 2005  
 Paid Up Capital 2 205 714 180 DZD  
 Activity  
 Address Centre des affaires El-Quods-Esplanade,  
 porte 14 ,3<sup>ème</sup> Etage Chéraga, Alger.  
 Phone +213 21 37 93 79  
 Fax +213 23 13 46 50  
 Website [www.allianceassurances.com.dz](http://www.allianceassurances.com.dz)  
 Email [info-contact@allianceassurances.com.dz](mailto:info-contact@allianceassurances.com.dz)

**Management**

Mr Hassen Khelifat Chairman & CEO

Turnover (Million DZD)	2019	2020	2021
Non-life	5 201	4 728	4 823
Structure	100%	100%	200%
Life			
Structure			
<b>Total</b>	<b>5 201</b>	<b>4 728</b>	<b>4 823</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	5 201	4 728	4 823
Ceded Premiums	1 002	1 008	1 055
Retained Premiums	4 199	3 720	3 768
Paid Losses	2 579	2 071	2 436
Loss Ratio			
Combined Ratio			
Investment Income	84	129	94
Net profit	482	481	503
<b>Total Assets</b>			



**LE MUTUALISTE**

Date of Establishment 2012  
 Paid Up Capital  
 Activity Life Insurer  
 Address 1<sup>er</sup> , Rue Didouche Mourad, Alger.  
 Phone 023 49 23 72  
 Fax 023 49 24 21  
 Website [www.lemutualiste.dz](http://www.lemutualiste.dz)  
 Email [contact@lemutualiste.dz](mailto:contact@lemutualiste.dz)

**Management**

Mr. Kamel Attmane Elakeb Acting General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	467	386	386
Structure	100%	100%	100%
<b>Total</b>	<b>467</b>	<b>386</b>	<b>386</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	467	386	386
Ceded Premiums	32	12	12
Retained Premiums	435	374	374
Paid Losses	69	71	71
Loss Ratio			
Combined Ratio			
Investment Income	45	59	59
Net profit	191	151	-26
<b>Total Assets</b>			



### CAARAMA Assurance

Date of Establishment	2006
Paid Up Capital	1 000 000 000 DZD
Activity	Life Insurer
Address	54, Avenue des trois frères BOUADOU Bir Mourad Rais - Alger.
Phone	+213 (0) 23 56 91 07 /08/09/10
Website	<a href="http://www.carama.dz">www.carama.dz</a>
Email	<a href="mailto:contact@caarama.dz">contact@caarama.dz</a>

### Management

Mr Ammar Meslouh Chairman & CEO



### TALA

Date of Establishment	2011
Paid Up Capital	1 600 000 000 DZD
Activity	Life Insurer
Address	123 route de Meftah, beaulieu, Oued semar, Alger
Phone	+213 023 92 69 89 / 023 92 69 71
Fax	+213 023 92 67 11
Website	<a href="http://www.tala-assurances.dz">www.tala-assurances.dz</a>
Email	<a href="mailto:contact@tala.dz">contact@tala.dz</a>

### Management

Mr. Mohamed El-Amine Benallegue General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	1 869	1 557	1 739
Structure	100%	100%	100%
<b>Total</b>	<b>1 869</b>	<b>1 557</b>	<b>1 739</b>

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	1 117	1 170	1 386
Structure	100%	100%	100%
<b>Total</b>	<b>1 117</b>	<b>1 170</b>	<b>1 386</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	1 869	1 557	1 739
Ceded Premiums	896	528	771
Retained Premiums	973	1 029	968
Paid Losses	1 101	1 003	1 431
Loss Ratio			
Combined Ratio			
Investment Income	408	325	378
Net profit	82	50	31
<b>Total Assets</b>			

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	1 117	1 170	1 386
Ceded Premiums	318	247	303
Retained Premiums	799	923	1 083
Paid Losses	493	561	729
Loss Ratio			
Combined Ratio			
Investment Income	183	193	213
Net profit	165	114	66
<b>Total Assets</b>			



**AGLIC**

Date of Establishment 2015  
 Paid Up Capital 1 000 000 000 DZD  
 Activity Life Insurer  
 Address 5 Rue Raoul PAYEN, Hydra 16016. Alger.  
 Phone +213 (0) 23 473 683 / 23 473 736  
 Fax +213 (0) 23 473 672  
 Website <https://algeriennevie.dz>  
 Email [lalgeriennevie@aglic.dz](mailto:lalgeriennevie@aglic.dz)

**Management**

Mr Said Haddouche General Manager

Turnover (Million DZD)	2019	2020	2021
Non-life			
Structure			
Life	1 675	1 692	1 967
Structure	100%	100%	100%
<b>Total</b>	<b>1 675</b>	<b>1 692</b>	<b>1 967</b>

Key Figures (Million DZD)	2019	2020	2021
Gross Premiums	1 675	1 692	1 967
Ceded Premiums	377	792	1 046
Retained Premiums	1 298	900	921
Paid Losses	361	381	722
Loss Ratio			
Combined Ratio			
Investment Income	119	166	382
Net profit	-20	119	224
Total Assets			

**Turnover by Line of Business in 2021**

## ■ EGYPT

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## Egypte

Superficie	: 1 010 408 km <sup>2</sup>
Capitale	: Le Caire
Villes principales	: Le Caire, Alexandrie, Saqqarah, Assouan
Langue officielle	: L'Arabe
Monnaie	: Livre égyptienne – EGP
Fête nationale	: 23 Juillet
Population	: 97 833 521 habitants
Réligion	: L'Islam

### Le Marché de l'Assurance

Autorité de contrôle	The Financial Regulatory Authority «FRA» Egyptian Financial Supervisory Authority «EFSA»
Nombre de compagnies	: 41
Nombre de courtiers	: 8 700
Code	: Loi no. 10 de 1981, modifiée par la loi n°118 de 2008 et la loi n°54 de 1975 ainsi que la loi n°72 de 2007
Cession Obligatoire	: Non
Capital min. requis	: 60 Million EGP
Aussurances obligatoires	: RC Automobile pour les dommages corporels

## Egypt

Area	: 1 010 408 km <sup>2</sup>
Capital	: Cairo
Largest cities	: Cairo, Alexandria, Saqqarah, Assouan
Official Language	: Arabic
Currency	: Egyptian pound - EGP
National holiday	: 23 July
Population 2018	: 97 833 521
Religion	: Islam

### Insurance Market

Supervisory Authority	: The Financial Regulatory Authority «FRA» Egyptian Financial Supervisory Authority «EFSA»
Number of licensed companies	: 41
Insurance/Reinsurance Brokers	: 8 700
Code	: Law N° 10 of 1981 amended by law N° 118 of 2008 and law N° 54 of 1975 and law N° 72 of 2007.
Mandatory cessions	: None
Minimum capital in local currency	: 60 Million EGP
Compulsory Insurance	: Motor third party liability for bodily injury

## Ranking of Egyptian Non-Life Insurance Companies

### By Annual Turnover / Non Life

(EGP '000)

Company	2019	2020	2021	Evol.
Misr Insurance	8 990	9 341	8 201	-
AXA Insurance	1 043	1 580	1 593	0,8%
GIG Egypt	1 110	1 315	1 463	-
Orient Takaful Insurance Co,	835	974	1 284	-
Allianz Insurance Egypt	881	1 140	1 237	8,6%
Bupa Egypt	1 086	1 101	1 127	-
Suez Canal Insurance	1 007	1 001	1 114	11,3%
Egyptian Takaful Insurance	818	944	975	3,2%
Royal Insurance	545	602	801	-
Delta Insurance	436	602	737	22,4%
Wethaq Takaful Insurance	401	516	602	-
Egyptian Saudi Insurance House	381	441	544	-
Mohandes Insurance Company	424	500	499	-0,1%
Sarwa Insurance	20	159	300	1
Co, Operative Insurance Society	194	204	275	34,7%
Iskan Insurance	325	223	232	-
Tokio Marine Egypt General Takaful	191	190	220	0
Misr Takaful Insurance ( Property & Liability)	212	195	220	0
AIG Insurance	249	246	203	-17,3%
Arope Insurance	187	162	179	10,7%
MADA	-		70	
Chubb Insurance	80	84	69	-17,9%
AL WATANYA	-		2	
<b>TOTAL</b>	<b>19 414</b>	<b>21 520</b>	<b>21 947</b>	<b>1.98%</b>

## Ranking of Egyptian Life Insurance Companies

### By Annual Turnover / Life

(EGP '000)

Company	2019	2020	2021	Evol.
Misr Life Insurance Company	4 456	5 026	7 653	52,3%
Allianz Life Egypt	3 120	4 217	5 042	19,6%
Metlife Egypt	2 855	3 686	4 085	10,8%
AXA Life Egypt	2 000	2 530	3 308	30,8%
QNB Alahli Life Insurance	42	51	934	1714%
GIG EGYPT TAKAFUL /gig	415	658	923	40,3%
Suez Canal Life Insurance	604	560	673	20%
Delta Life Assurance	216	241	273	13%
Chubb Life Egypt	252	243	267	10%
Libano-Suisse Takaful	207	256	262	2,4%
Misr Emirates Takaful Life Insurance METLICO	108	147	207	40,9%
Sarwa Life	3	59	107	81%
Mohandes Life Insurance Company	106	91	103	13%
Arope Life Insurance	62	74	88	19%
Tokio Marine Egypt Family Takaful	42	42	50	18%
Wafa Life Insurance Egypt	551	416	-	-
<b>TOTAL</b>	<b>15 040</b>	<b>18 297</b>	<b>23 975</b>	<b>31.03%</b>





**Misr Insurance**

Date of Establishment 14/01/1934  
 Paid Up Capital 500 Million EGP  
 Activity Non-Life Insurer  
 Address 44A Dokki St.; Giza.  
 Phone +202 33355350 – 37607984  
 Fax +202 37 60 91 83  
 Website [www.misrins.com.eg](http://www.misrins.com.eg)  
 Email [info@misrins.com.eg](mailto:info@misrins.com.eg)

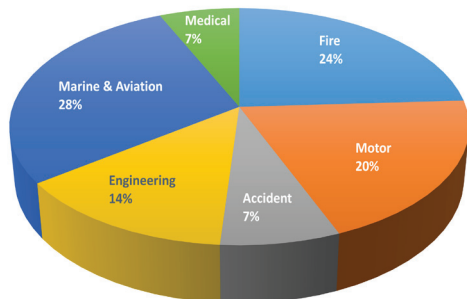
**Management**

Mr Mohamed Djameleddine Hamza Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	8 989.91	9 341.50	8 201.39
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	0%
<b>Total</b>	<b>8 989.91</b>	<b>9 341.50</b>	<b>8 201.39</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	8 989.91	9 341.50	8 201.39
Ceded Premiums	3 246.11	4 669.75	2 942.07
Net Retained Premiums	5 743.80	4 671.74	5 259.32
Net Claims Incurred	3 036.20	2 607.36	2 033.89
Investment Income	2 470.70	1 356.32	1 047.14
Net profit	2 212.97	2 234.63	2 255.82
<b>Total Assets</b>	<b>33 530.58</b>	<b>32 840.77</b>	<b>38 153.13</b>

**Turnover by Line of Business in 2021**



**Ratings**

Agency	Rating	Outlook
AM Best	B++ (Good)	Stable



**MISR LIFE INSURANCE**  
 TOMORROW STARTS TODAY

**Misr Life Insurance**

Date of Establishment 29/05/1900  
 Paid Up Capital 2 Million EGP  
 Activity Life Insurer  
 Address 15 Kasr El-Nile St.- Talaat Harb Square. Cairo.  
 Phone +202 257 49 480 - 257 69 807  
 Fax +202 257 92 570  
 Website <https://www.misrlife.com>  
 Email [m\\_fayad@misrlife.com](mailto:m_fayad@misrlife.com)

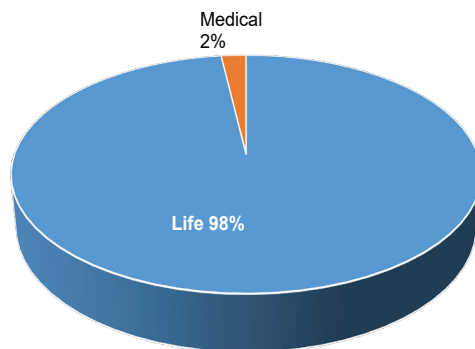
**Management**

Dr. Ahmed Abdel Aziz Chairman & Managing Director

Turnover (M EGP)	2019	2020	2021
Medical	-	-	-
Structure			
Life	4 455.68	3 306.28	3 974.45
Structure	100%	100%	100%
<b>Total</b>	<b>4 455.68</b>	<b>3 306.28</b>	<b>3 974.45</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	4 455.68	5 025.90	7 652.57
Ceded Premiums	465.05	471.15	333.67
Net Retained Premiums	3 990.63	4 554.76	7 318.91
Net Claims Incurred	2 789.95	2 987.95	3 858.11
Investment Income	3 089.00	3 463.00	3 337.03
Net profit	1 309.81	1 545.99	-
<b>Total Assets</b>	<b>31 483.87</b>	<b>31 935.59</b>	<b>40 075.11</b>

**Turnover by Line of Business in 2021**





### AIG Egypt Insurance Company

Date of Establishment	1993
Paid Up Capital	60 Million EGP
Activity	Non-Life Insurer
Address	44 bdel Monem Reyad St. 1st floor , mohandeseen - Giza.
Phone	+202 33 08 20 00
Fax	+202 24 61 70 10 (202)
Website	<a href="http://www.aig.com">www.aig.com</a>
Email	

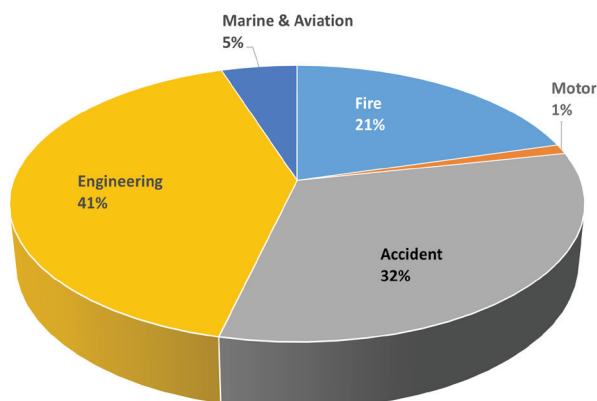
### Management

Mr Joseph Bejani Vice Chairman & Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	248.78	248.78	245.61
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>248.78</b>	<b>248.78</b>	<b>245.61</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	248.78	245.61	203.00
Ceded Premiums	165.56	160.53	151.55
Net Retained Premiums	83.22	85.08	51.45
Net Claims Incurred	23.61	22.37	16.22
Investment Income			
Net profit	46.21	47.32	64.03
Total Assets	823.61	864.88	886.27

### Turnover by Line of Business in 2021



### Allianz Insurance Company

Date of Establishment	1976
Paid Up Capital	60 Million EGP
Activity	Non-life Insurer
Address	Building No. B01 - 14 Cairo Festival City 5 <sup>th</sup> District - New Cairo.
Phone	+202 23 22 30 00
Fax	+202 23 22 30 01
Website	<a href="http://www.allianz.com.eg">www.allianz.com.eg</a>
Email	<a href="mailto:info@allianz.com.eg">info@allianz.com.eg</a>

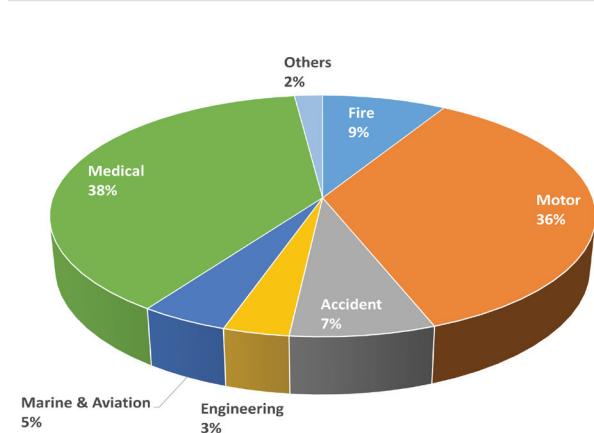
### Management

Mr Aymen Hegazy Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	883.87	1 139.68	1 237.48
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>883.87</b>	<b>1 139.68</b>	<b>1 237.48</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	880.54	1 139.68	1 237.48
Ceded Premiums	285.18	422.53	463.77
Net Retained Premiums	595.35	717.15	773.71
Net Claims Incurred	299.83	330.60	366.30
Investment Income	122.45	152.03	147.39
Net profit	91.64	138.90	162.44
Total Assets	1 466.37	1 803.48	2 106.47

### Turnover by Line of Business in 2021





**Allianz Life Insurance Co**

Date of Establishment 2001  
 Paid Up Capital 100 Million EGP  
 Activity Life Insurer  
 Address Building No. B01 - 14 Cairo Festival City  
 5<sup>th</sup> District - New Cairo.  
 Phone +202 23 22 30 00  
 Fax +202 23 223 0 01  
 Website [www.allianz.com.eg](http://www.allianz.com.eg)  
 Email [info@allianz.com.eg](mailto:info@allianz.com.eg)

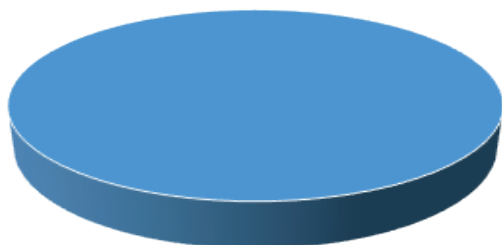
**Management**

Mr Aymen Muhamed Alwan Chairman

Turnover (M EGP)	2019	2020	2021
Medical	-	-	-
Structure	-	-	-
Life	3 120.3	4 216.7	5 042
Structure	100%	100%	100%
<b>Total</b>	<b>3 120.29</b>	<b>4 216.68</b>	<b>5 042</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	3 120.29	4 216.68	4 052.42
Ceded Premiums	1 313.13	1 955.70	1 462.29
Net Retained Premiums	1 807.16	2 260.97	2 590.13
Net Claims Incurred	943.57	1 018.67	1 191.87
Investment Income			
Net profit	200.54	351.28	541.93
Total Assets	10 737.69	12 930.21	15 966.89

**Turnover by Line of Business in 2021**



Life 100%



**Arab Misr Insurance Group /gig**

Date of Establishment 1993  
 Paid Up Capital 315 Million EGP  
 Activity Non-life Insurer  
 Address No. 13 Ma`ahad Ishteraky St. Merryland,  
 Heliopolis, Cairo.  
 Phone +202 24 517 620 - 24 517 622  
 Fax +202 24 517 595  
 Website [www.amig.com.eg](http://www.amig.com.eg)  
 Email [mail@gig.com.eg](mailto:mail@gig.com.eg)

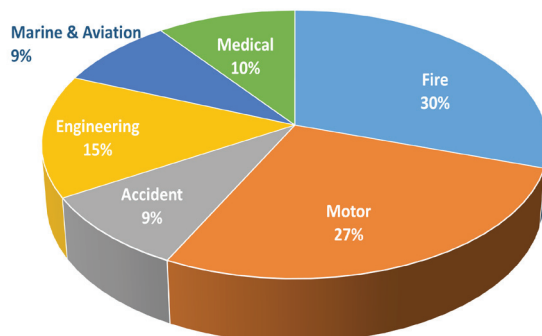
**Management**

Mr. Raafat Attya Elsalamony Chairman  
 Mrs Alaa Mohammed Elzoheiry Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	1 109.93	1 314.95	1 463.39
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>1 109.93</b>	<b>1 314.95</b>	<b>1 463.39</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	1 109.93	1 314.95	1 463.39
Ceded Premiums	695.03	826.19	809.76
Net Retained Premiums	414.91	488.76	653.62
Net Claims Incurred	238.15	260.43	326.28
Investment Income	137.21	131.10	172.08
Net profit	181.65	164.45	190.05
Total Assets	1 606.90	1824.086	2 192.89

**Turnover by Line of Business in 2021**





## AROPE

Date of Establishment	2008
Paid Up Capital	160 Million EGP
Activity	Non-life Insurer
Address	30, Mossadak, Ad Doqi, Giza Governorate.
Phone	+202 33 32 32 99
Fax	+202 33 36 14 83
Website	<a href="http://property.aropeedgypt.com">http://property.aropeedgypt.com</a>
Email	<a href="mailto:aropec@aropec.com.eg">aropec@aropec.com.eg</a>

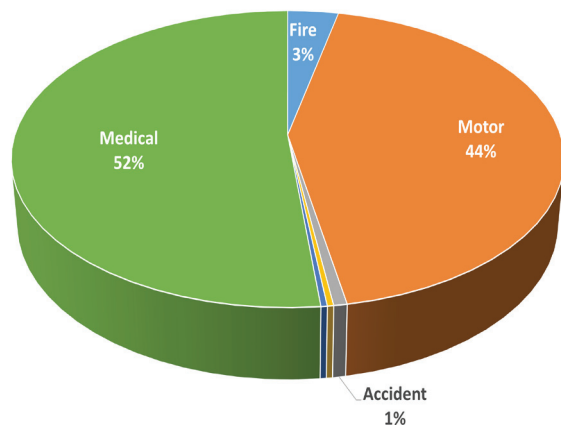
## Management

Mr. Fateh Wajeeh Bakdash Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	187.03	161.73	179.11
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>187.03</b>	<b>161.73</b>	<b>179.11</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	187.03	161.73	179.11
Ceded Premiums	54.03	43.65	46.59
Net Retained Premiums	133.00	118.08	132.52
Net Claims Incurred	59.72	54.73	62.60
Investment Income	26.47	27.06	26.85
Net profit	20.45	39.87	33.69
<b>Total Assets</b>	<b>413.11</b>	<b>455.36</b>	<b>498.31</b>

## Turnover by Line of Business in 2021



## AROPE Life Insurance Co

Date of Establishment	2008
Paid Up Capital	EGP 100 Million
Activity	Life Insurer
Address	AROPE Plaza, 30, Mesadak St., Dokki-Giza.
Phone	+202 33 32 32 99
Fax	+202 33 36 14 82/83
Website	<a href="http://aropeedgypt.com">http://aropeedgypt.com</a>
Email	<a href="mailto:aropec@aropec.com.eg">aropec@aropec.com.eg</a>

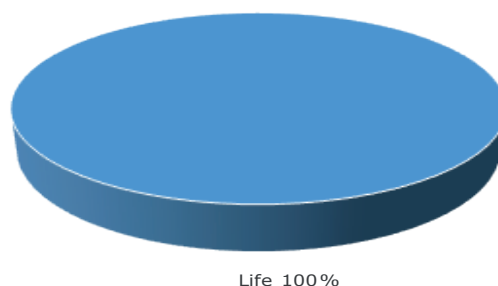
## Management

Mr. Fateh Wajeeh Bakdash Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	61.67	74.45	88.48
Structure	100%	100%	100%
<b>Total</b>	<b>61.67</b>	<b>74.45</b>	<b>88.48</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	61.67	74.45	88.48
Ceded Premiums	6.15	9.72	12.75
Net Retained Premiums	55.52	64.74	75.74
Net Claims Incurred	8.39	13.42	18.51
Investment Income	19.51	24.55	28.58
Net profit	4.70	5.39	6.35
<b>Total Assets</b>	<b>205.98</b>	<b>239.51</b>	<b>273.82</b>

## Turnover by Line of Business in 2021





**AXA**

Date of Establishment 2015  
 Paid Up Capital 300 Million EGP  
 Activity Non-life Insurer  
 Address Nile City Towers, 2005 C Cornish El Nile, North Tower, 18th Floor, Ramlet Beaulac, Cairo, Egypt.  
 Phone +202 24 61 36 00  
 Website [www.axa-egypt.com](http://www.axa-egypt.com)  
 Email [wecare@axa-egypt.com](mailto:wecare@axa-egypt.com)

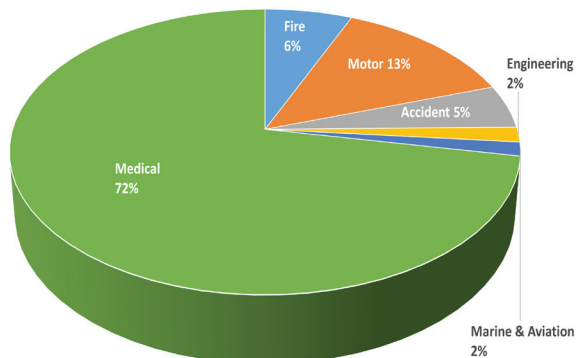
**Management**

Mr. Hassan El Shabrawishi CEO

Turnover (M EGP)	2019	2020	2021
Non-life	1 092.30	1 580.79	1 592.76
Structure	100%	100%	100%
Life	-	-	-
Structure	0%	0%	0%
<b>Total</b>	<b>1 043.39</b>	<b>1 580.48</b>	<b>1 592.76</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	1 092.30	1 580.79	1 592.76
Ceded Premiums	176.57	181.42	274.74
Net Retained Premiums	915.74	1 399.37	1 318.02
Net Claims Incurred	511.61	860.04	1 376.51
Investment Income	57.94	91.10	91.10
Net profit	4.01	80.61	-146.21
<b>Total Assets</b>	<b>1 185.47</b>	<b>1 974.90</b>	<b>1 935.25</b>

**Turnover by Line of Business in 2021**



**AXA Life Insurance**

Date of Establishment 1999  
 Paid Up Capital 90 Million EGP  
 Activity Life Insurer  
 Address Plot Number 214, Fifth Settlement, Second District - New Cairo.  
 Phone +202 16 363  
 Fax +202 27 59 93 33  
 Website [www.axa-egypt.com](http://www.axa-egypt.com)  
 Email

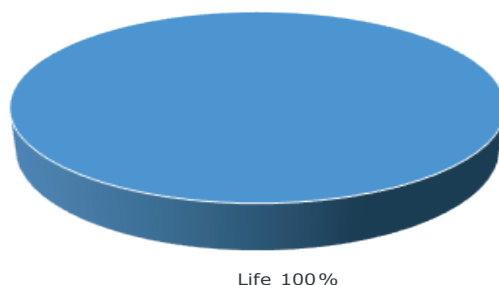
**Management**

Mr. Hasan Elshabraweeshy Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	2 000.23	2 529.56	3 308.19
Structure	100%	100%	100%
<b>Total</b>	<b>2 000.23</b>	<b>2 529.56</b>	<b>3 308.19</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	2 000.23	2 529.56	3 308.19
Ceded Premiums	1 412.08	1 732.07	1 918.75
Net Retained Premiums	588.16	797.49	1 389.44
Net Claims Incurred	73.03	117.19	282.84
Investment Income	248.50	255.26	-
Surplus	128.05	185.94	203.81
<b>Total Assets</b>	<b>7 054.20</b>	<b>8 636.74</b>	<b>10 342.82</b>

**Turnover by Line of Business in 2021**





## BUPA

Date of Establishment	2002
Paid Up Capital	60 Million EGP
Activity	Non-life Insurer
Address	Np.55, 18 <sup>th</sup> street, Maadi- Cairo .
Phone	+202 27 68 11 00
Fax	+202 25 79 18 08
Website	<a href="http://www.bupaglobal.com">www.bupaglobal.com</a>
Email	<a href="mailto:info@bupa-intl.com">info@bupa-intl.com</a>

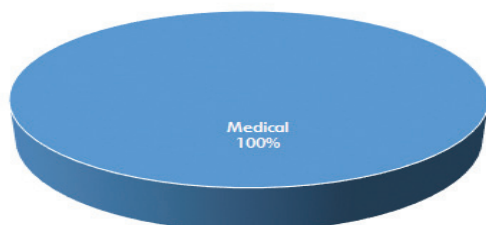
## Management

Mr Sherif El-Ghatrify Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	1 085.56	1 100.64	1 126.78
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>1 085.56</b>	<b>1 100.64</b>	<b>1 126.78</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	1 085.56	1 100.64	1 126.78
Ceded Premiums	539.50	552.50	566.16
Net Retained Premiums	546.06	548.14	560.62
Net Claims Incurred	245.92	248.15	247.16
Investment Income	35.64	31.28	-
Net profit	24.67	34.29	76.12
<b>Total Assets</b>	<b>1 925.19</b>	<b>2 203.48</b>	<b>1 888.56</b>

## Turnover by Line of Business in 2021



## CHUBB

Date of Establishment	1977
Paid Up Capital	60,027 Million EGP
Activity	Non-Life Insurer
Address	No.3 Abdou El Fada St., Zamalek - Giza.
Phone	+202 27 36 00 06
Fax	+202 27 36 00 02
Website	<a href="http://www.chubb.com/eg">www.chubb.com/eg</a>
Email	<a href="mailto:egypt@chubb.com">egypt@chubb.com</a>

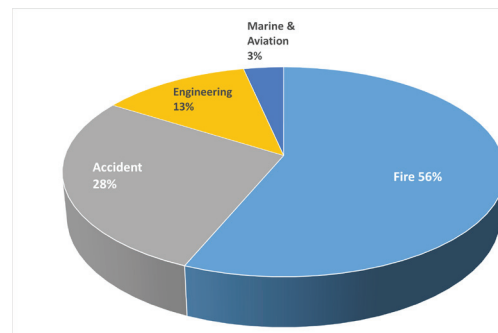
## Management

Mr Omar Abdel Aziz Mahna Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	79.70	83.78	68.97
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>79.70</b>	<b>83.78</b>	<b>68.97</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	79.70	83.96	68.97
Ceded Premiums	65.82	64.67	53.91
Net Retained Premiums	13.88	19.29	15.06
Net Claims Incurred	0.87	-196.72	2.50
Investment Income	12.20	13.22	13.22
Net profit	5.13	10.19	10.19
<b>Total Assets</b>	<b>329.71</b>	<b>403.91</b>	<b>399.51</b>

## Turnover by Line of Business in 2021



## Ratings

Agency	Rating	Outlook
Standard & Poor's	AA	
AM Best	A++	



**CHUBB Life Insurance**

Date of Establishment 2002  
 Paid Up Capital 37,5 Million EGP  
 Activity Life Insurer  
 Address 3 Abou El Feda St., Zamalek – Cairo.  
 Phone +202 27 39 67 00  
 Fax +202 27 39 67 07  
 Website <https://life.chubb.com/mea-en/egypt>  
 Email [ChubbLife.Egypt@Chubb.com](mailto:ChubbLife.Egypt@Chubb.com)

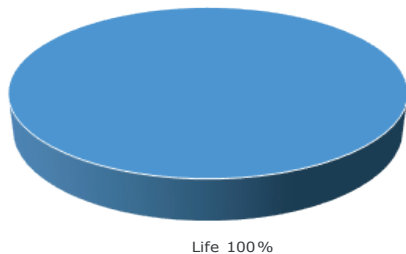
**Management**

Mr. Yasser Hisham El-Mallawany Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure	0%	0%	0%
Life	252.45	242.96	267.13
Structure	100%	100%	100%
<b>Total</b>	<b>252.45</b>	<b>242.96</b>	<b>267.13</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	252.45	242.96	267.13
Ceded Premiums	27.72	31.76	33.91
Net Retained Premiums	224.73	211.20	233.22
Net Claims Incurred	79.27	71.21	89.90
Investment Income	78.66	115.67	-
Net Profit	36.66	34.85	-20.22
<b>Total Assets (USD' 000 )</b>	<b>622.73</b>	<b>743.55</b>	<b>814.44</b>

**Turnover by Line of Business in 2021**



**Co-operative Insurance Society**

Date of Establishment 1998  
 Paid Up Capital 10 Million EGP  
 Activity Non-Life Insurer  
 Address 115 Abbasiya Street – Cairo, Egypt.  
 Phone (202) 27 59 93 00  
 Fax (202) 27 59 93 33  
 Website <https://cisegypt.com.eg>  
 Email [cismain@cisegypt.com.eg](mailto:cismain@cisegypt.com.eg)

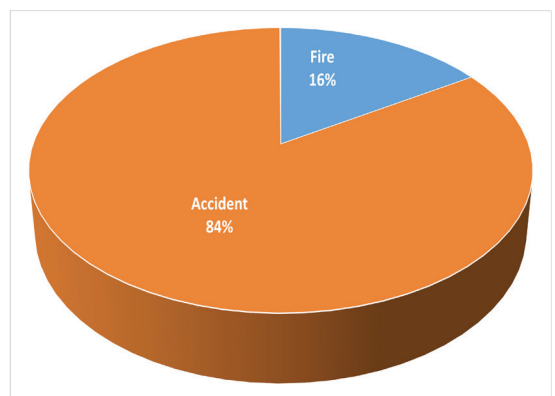
**Management**

Mr Yahya Muhammad al-Saeed al-Ajm Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	193.57	204.13	275.06
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>193.57</b>	<b>204.13</b>	<b>275.06</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	193.57	204.13	275.06
Ceded Premiums	112.04	130.02	178.91
Net Retained Premiums	81.53	74.11	96.15
Net Claims Incurred			
Investment Income	34.40	37.98	43.24
Net profit			
<b>Total Assets</b>			

**Turnover by Line of Business in 2021**





### Delta Insurance

Date of Establishment	1980
Paid Up Capital	126 Million EGP
Activity	Non-Life Insurer
Address	14 Hassan Mohamed Al Razzaz Street, Agouza.
Phone	+202 33 35 20 44
Fax	+202 33 35 89 90
Website	<a href="http://www.deltains.org">www.deltains.org</a>
Email	

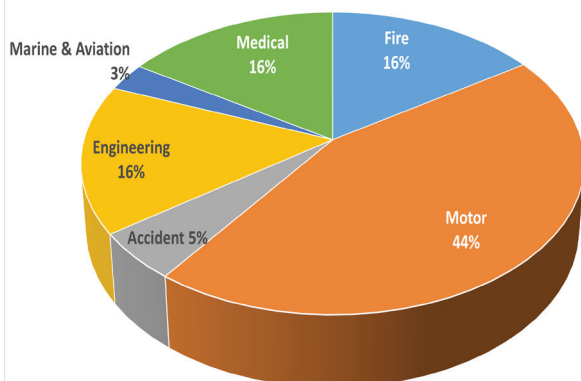
### Management

Dr. Adel Ahmed Moussa Chairman & M.D

Turnover (M EGP)	2019	2020	2021
Non-life	436.49	602.31	736.95
Structure	100%	100%	100%
Life		-	-
Structure			
<b>Total</b>	<b>436.49</b>	<b>602.31</b>	<b>736.95</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	436.49	602.31	736.95
Ceded Premiums	133.32	194.80	329.44
Net Retained Premiums	303.18	407.52	407.52
Net Claims Incurred	105.53	153.89	281.40
Investment Income	90.83	88.37	103.29
Net profit	88.23	105.98	141.86
Total Assets (USD' 000)	805.24	1 022.90	1 178.79

### Turnover by Line of Business in 2021



### Delta Life Assurance Company

Date of Establishment	2010
Paid Up Capital	200 Million EGP
Activity	Life Insurer
Address	10 Talaat Harb St., Evergreen Building, Cairo.
Phone	+202 25 78 93 58
Fax	+202 25 78 81 56
Website	<a href="http://www.deltalifeegypt.com">www.deltalifeegypt.com</a>
Email	<a href="mailto:contactus@deltalife.com.eg">contactus@deltalife.com.eg</a>

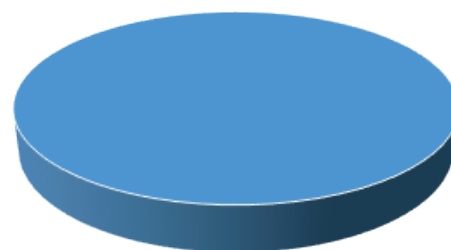
### Management

Mr. Saeed El-Alfy Chairman  
Mr. Atef El-Zaibak Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	216.43	241.07	272.97
Structure	100%	100%	100%
<b>Total</b>	<b>216.43</b>	<b>241.07</b>	<b>272.97</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	216.43	241.07	272.97
Ceded Premiums	27.56	35.03	47.88
Net Retained Premiums	188.87	206.04	225.09
Net Claims Incurred	116.31	133.78	160.80
Investment Income	164.05	183.82	194.28
Net profit	45.75	72.62	88.38
Total Assets	1 230.92	1 441.74	1 656.61

### Turnover by Line of Business in 2021



Life 100%



**Egyptian Takaful Company**

Date of Establishment 2007  
 Paid Up Capital 230 Million EGP  
 Activity Non-Life Insurer  
 Address 56 Gamaet El Dewal EL Arabeya St - Giza.  
 Phone +202 33 32 31 01  
 Website [www.egtak.com](http://www.egtak.com)  
 Email [info@egtak.com](mailto:info@egtak.com)

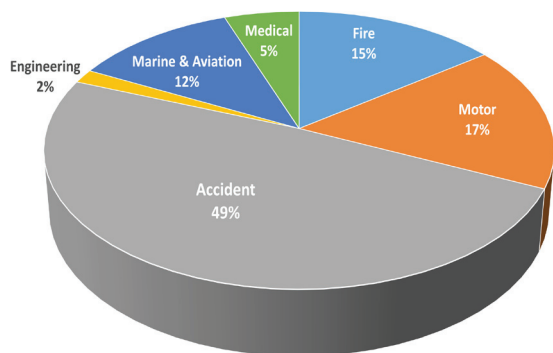
**Management**

Mr Amr Ali Al Garhy Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	818.39	944.39	974.53
Structure	100%	100%	100%
Life	-	-	-
Structure			
<b>Total</b>	<b>818.39</b>	<b>944.39</b>	<b>974.53</b>

Key Figures (M EGP)	2019	2020	2021
Gross Contribution	818.39	944.39	974.53
Ceded Contributions	522.66	271.12	366.22
Net Retained Contributions	295.74	673.26	608.30
Net Claims Incurred	152.55	370.68	292.25
Investment Income	1 506.17	1 908.57	2 212.00
Net Surplus	144.01	146.67	169.08
<b>Total Assets</b>	<b>1 662.69</b>	<b>2 175.20</b>	<b>2 506.00</b>

**Turnover by Line of Business in 2021**



**GIG Egypt Takaful «gig»**

Date of Establishment 2006  
 Paid Up Capital 200 Million EGP  
 Activity Life Insurer  
 Address The eastern tower, Plot 204 - North 90th St - New Cairo - Cairo – Egypt  
 Phone +202 24 13 87 00  
 Fax +202 24 13 87 02  
 Website <https://www.giglt.com.eg/en>  
 Email [info@giglt.com.eg](mailto:info@giglt.com.eg)

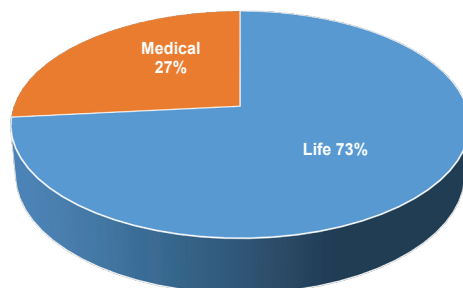
**Management**

Mr Raafat Attya Elsalamony Chairman  
 Mr Alaa Mohammed Elzoheiry Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure	-	-	-
Life	415.27	657.97	-
Structure	100%	100%	100%
<b>Total</b>	<b>415.27</b>	<b>657.97</b>	<b>-</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	415.27	657.97	
Ceded Premiums	138.66	197.20	
Net Retained Premiums	276.61	460.77	
Net Claims Incurred	119.56	170.13	
Investment Income	44.24	56.53	
Net profit	18.25	37.84	
<b>Total Assets</b>	<b>653.24</b>	<b>803.15</b>	

**Turnover by Line of Business in 2019**



**Ratings**

Agency	Rating	Outlook
S&P	B++	Stable

### Egyptian Saudi Insurance House

Date of Establishment 2002  
 Paid Up Capital 241,5 Million EGP  
 Activity Non-Life Insurer  
 Address 15 Mosaddak St., Dokki, Giza, Egypt.  
 Phone +202 33 37 79 97  
 Fax +202 33 35 53 03  
 Website [www.esih.com.eg](http://www.esih.com.eg)  
 Email [esih@esih.com.eg](mailto:esih@esih.com.eg)

### Management

Dr. Fahem Elsehhi Chairman

### Iskan Insurance

Date of Establishment 2008  
 Paid Up Capital 100 Million EGP  
 Activity Non-Life Insurer  
 Address 67 , King Abdul-Aziz Al Saud Street. Manial - Cairo.  
 Phone +202 33 36 13 90  
 Fax +202 35 68 64 82  
 Website [www.iskaninsurance.com](http://www.iskaninsurance.com)  
 Email [info@iskaninsurance.net](mailto:info@iskaninsurance.net)

### Management

Mr. Hammam Badr Chairman

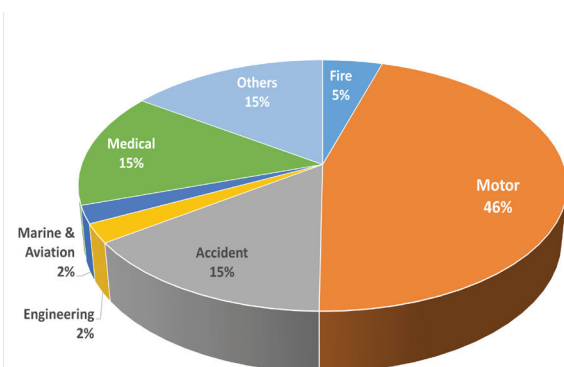
Turnover (M EGP)	2019	2020	2021
Non-life	380.65	441.25	543.59
Structure	100%	100%	100%
Life	-	-	-
Structure			
<b>Total</b>	<b>380.65</b>	<b>441.25</b>	<b>543.59</b>

Turnover (M EGP)	2019	2020	2021
Non-life	325.42	223.03	231.52
Structure	100%	100%	100%
Life	-	-	-
Structure			
<b>Total</b>	<b>325.42</b>	<b>223.03</b>	<b>231.52</b>

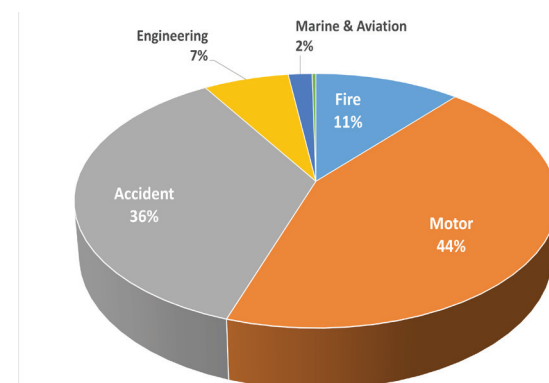
Key Figures (M EGP)	2019	2020	2021
Gross Contribution	380.65	441.25	543.59
Ceded Contributions	79.28	108.84	170.82
Net Retained Contributions	301.37	332.41	372.77
Net Claims Incurred	121.74	163.42	209.97
Investment Income	-6.86	40.48	74.72
Net Surplus	-17.08	32.77	47.45
<b>Total Assets</b>	<b>805.93</b>	<b>860.37</b>	<b>987.70</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	325.42	223.03	231.52
Ceded Premiums	207.92	142.57	146.12
Net Retained Premiums	117.50	80.46	85.41
Net Claims Incurred	64.97	53.82	-
Investment Income	53.15	51.42	-
Net profit	32.00	43.67	39.31
<b>Total Assets</b>	<b>468.79</b>	<b>454.83</b>	<b>504.94</b>

### Turnover by Line of Business in 2021



### Turnover by Line of Business in 2021



**Libano Suisse Takaful – Egypt**

Date of Establishment 2008  
 Paid Up Capital 60 Million EGP  
 Activity Life Insurer  
 Address Tower Fakher 4, Othman Towers, 2<sup>nd</sup> Floor, Kornish El Nile, El Maadi, Cairo.  
 Phone +202 25 24 70 78  
 Fax +202 25 24 70 81  
 Website [www.libano-suisse.com](http://www.libano-suisse.com)  
 Email

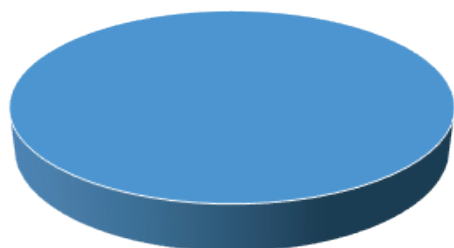
**Management**

Mr. Mahmoud Hanafy Chairman

Turnover (M EGP)	2019	2020	2021
Non-life			
Structure	-	-	-
Life	206.90	255.71	261.86
Structure	100%	100%	100%
<b>Total</b>	<b>206.90</b>	<b>255.71</b>	<b>261.86</b>

Key Figures (M EGP)	2019	2020	2021
Gross Contribution	206.90	255.71	261.86
Ceded Contributions	125.89	161.72	176.32
Net Retained Contributions	81.01	93.99	85.55
Net Claims Incurred	31.14	41.15	43.95
Investment Income	3.89	6.50	-
Net Surplus	-	1.50	9.73
<b>Total Assets</b>	<b>158.91</b>	<b>219.10</b>	<b>326.94</b>

**Turnover by Line of Business in 2021**



Life 100%

**MetLife Egypt**

Date of Establishment 1996  
 Paid Up Capital 150 Million EGP  
 Activity Life Insurer  
 Address No.75 South Teseen St. 5<sup>th</sup> District, New Cairo.  
 Phone +202 46 16 500  
 Fax +202 28 10 45 52  
 Website [www.metlife.eg](http://www.metlife.eg)  
 Email [service-egypt@metlifealico.com](mailto:service-egypt@metlifealico.com)

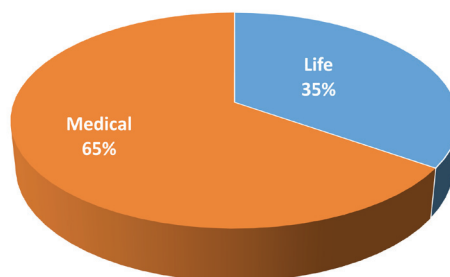
**Management**

Mr Haitham Ahmed Taher Deputy Chairman & Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	2 854.61	3 685.88	4 085.40
Structure	100%	100%	100%
<b>Total</b>	<b>2 854.61</b>	<b>3 685.88</b>	<b>4 085.40</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	2 854.61	3 685.88	4 085.40
Ceded Premiums	1 119.50	1 643.24	1 837.40
Net Retained Premiums	1 735.11	2 042.64	2 248.00
Net Claims Incurred	862.62	1 103.09	1 453.71
Investment Income	278.60	352.10	408.17
Surplus	343.34	470.33	427.41
<b>Total Assets</b>	<b>5 074.68</b>	<b>6 113.19</b>	<b>7 197.44</b>

**Turnover by Line of Business in 2021**



**Misr Emirates Takaful Life Insurance «METLICO»**

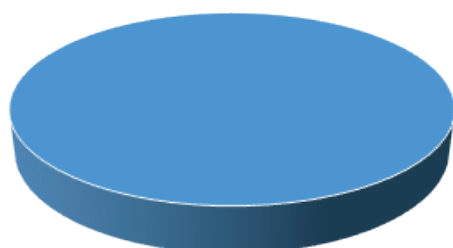
Date of Establishment	2015
Paid Up Capital	60 Million EGP
Activity	Life Insurer
Address	17 Amin El Rafee St., Messha Square, Dokki, Cairo.
Phone	+202 33 33 16 60
Fax	+202 37 48 33 73
Website	www.metlico.com
Email	

**Management**

Dr. Fahim Al Shehhi	Chairman
Mr. Sherif Azazi	Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	107.80	147.05	207.15
Structure	100%	100%	100%
<b>Total</b>	<b>107.80</b>	<b>147.05</b>	<b>207.15</b>

Key Figures (M EGP)	2019	2020	2021
Gross contribution	107.80	147.05	207.15
Ceded Premiums	26.69	147.05	207.15
Net Retained Premiums	81.12		
Net Claims Incurred	2.26		
Investment Income	14.78	19.83	
Surplus	2.26		
<b>Total Assets</b>	<b>173.48</b>	<b>358.07</b>	<b>433.64</b>

**Turnover by Line of Business in 2021**

Life 100%



MOHANDES INSURANCE CO.

شركة المهندس للتأمين

**Mohandes Insurance Company**

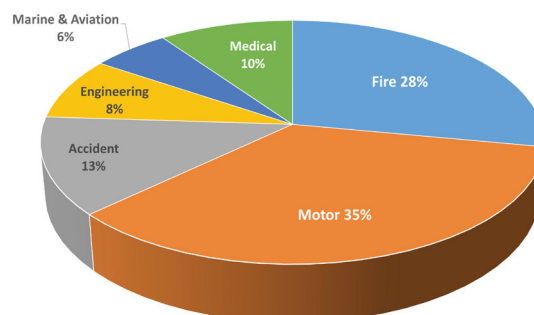
Date of Establishment	1980
Paid Up Capital	150 Million EGP
Activity	Non-Life Insurer
Address	3 El Mesaha Square, Dokki - Giza.
Phone	+202 33 36 81 01 - 107
Fax	+202 33 35 26 97
Website	www.mohins.com
Email	info@mohins.com

**Management**

Mr. Ashraf Abdel Tawab Salmazn	Chairman & CEO
--------------------------------	----------------

Turnover (M EGP)	2019	2020	2021
Non-life	429.76	509.97	504.14
Structure	100%	100%	100%
Life	-	-	-
Structure			
<b>Total</b>	<b>429.76</b>	<b>509.97</b>	<b>504.14</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	429.76	509.97	504.14
Ceded Premiums	230.79	293.76	283.33
Net Retained Premiums	198.97	216.22	220.81
Net Claims Incurred	160.95	229.97	226.33
Investment Income	97.47	120.02	132.53
Net profit	80.14	92.22	122.29
<b>Total Assets</b>	<b>909.76</b>	<b>997.83</b>	<b>1 053.73</b>

**Turnover by Line of Business in 2021**

**Mohandes Life Assurance Company**

Date of Establishment 1981  
 Paid Up Capital 150 Million EGP  
 Activity Life Insurer  
 Address 3 El Mesaha Square, Dokki, Giza, Egypt.  
 Phone +202 333 68 10  
 Fax +202 333 52 697  
 Website [www.mohandes-ins.com](http://www.mohandes-ins.com)  
 Email [info@mohins.com](mailto:info@mohins.com)

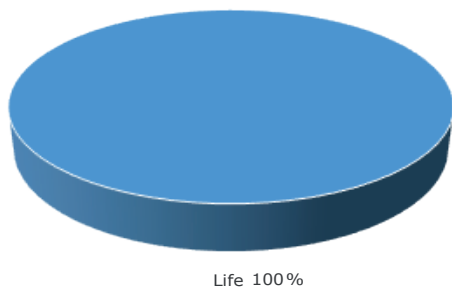
**Management**

Mr. Ashraf Abdel Tawab Salmazn Chairman  
 Dr. Mohamed Abdel Latif Mourad Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	106.10	91.08	103.31
Structure	100%	100%	100%
<b>Total</b>	<b>106.10</b>	<b>91.08</b>	<b>103.31</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	106.10	91.08	103.31
Ceded Premiums	7.03	7.60	10.88
Net Retained Premiums	99.08	83.48	92.43
Net Claims Incurred	71.36	101.16	115.02
Investment Income	144.41	146.40	133.98
Surplus	82.80	72.32	43.67
<b>Total Assets</b>	<b>1 051.86</b>	<b>1 081.51</b>	<b>1 112.75</b>

**Turnover by Line of Business in 2021**



**Arab Orient Takaful Insurance**

Date of Establishment 2009  
 Paid Up Capital 150 Million EGP  
 Activity Non-Life Insurer  
 Address 59 Abdul Aziz Al Saud St., Manial El Rowda P.O. Box 8 Manial El Roda South, Cairo, Egypt.  
 Phone +202 23 62 80 20  
 Fax +202 23 62 80 19  
 Website [www.orienttakaful.com](http://www.orienttakaful.com)  
 Email [AOTIC@alfuttaim.com](mailto:AOTIC@alfuttaim.com)

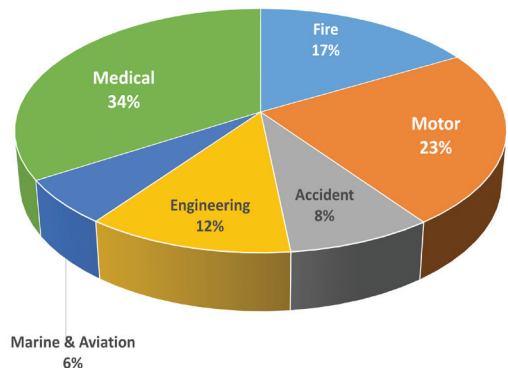
**Management**

Mr. Omar Hasan El Amin Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	835.06	973.79	1 283.50
Structure	100%	100%	100%
Life	-	-	-
Structure			
<b>Total</b>	<b>835.06</b>	<b>973.79</b>	<b>1 283.50</b>

Key Figures (M EGP)	2019	2020	2021
Gross Contribution	835.06	973.79	1 283.50
Ceded Contribution	514.94	605.14	788.87
Net Retained Contribution	320.12	368.64	494.63
Net Claims Incurred	357.87	366.24	454.86
Investment Income	116.96	127.11	127.69
Surplus	99.90	134.38	181.79
<b>Total Assets</b>	<b>1 573.09</b>	<b>1 756.09</b>	<b>2 161.84</b>

**Turnover by Line of Business in 2021**



## QNB Al Ahli Life - Egypt

Date of Establishment	2003
Paid Up Capital	100 Million EGP
Activity	Life Insurer
Address	No. 26 Mohamed Mahmoud Baba Sharou St. (El-Chrom) at Bank of Housing and Construction Building. Mohandeseen, Giza.
Phone	+202 27 70 81 00
Fax	+202 27 70 81 29/33
Website	<a href="http://www.qnbalahlilife.com">www.qnbalahlilife.com</a>
Email	<a href="mailto:corporate.life@qnbalahli.com">corporate.life@qnbalahli.com</a>

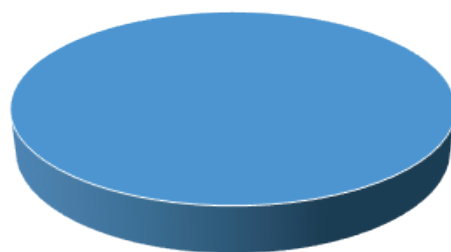
## Management

Mr. Mohammed Othman El-Deeb Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	42.00	51.47	933.68
Structure	100%	100%	100%
Total	42.00	51.47	933.68

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	42.00	51.47	933.68
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Investment Income			
Surplus	10.50	12.07	128.68
Total Assets	194.69	266.82	335.12

## Turnover by Line of Business in 2021



Life 100%



## Royal Insurance Company

Date of Establishment	2001
Paid Up Capital	125 Million EGP
Activity	Non-Life Insurer
Address	48 Mohi Al Din Abou Al Ezz, Ad Doqi, Giza Governorate.
Phone	+202 23 31 29 99
Fax	+202 33 35 26 97
Website	<a href="https://royalinsurance.com.eg">https://royalinsurance.com.eg</a>
Email	<a href="mailto:marketing@royal-ins-eg.com">marketing@royal-ins-eg.com</a>

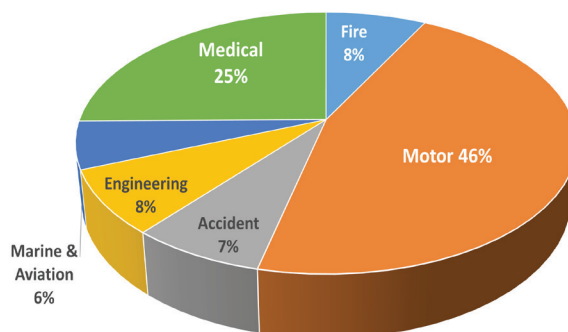
## Management

Mr Khaled Ben Omar Ben Gaser Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	544.65	602.06	801.40
Structure	100%	100%	100%
Life	-	-	-
Structure			
Total	544.65	602.06	801.40

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	544.65	602.06	801.40
Ceded Premiums	192.43	218.15	270.17
Net Retained Premiums	352.23	383.90	531.23
Net Claims Incurred	164.27	164.86	177.38
Investment Income	97.15	95.83	122.53
Net profit	77.43	89.25	106.12
Total Assets	1 091.26	1 217.29	1 374.54

## Turnover by Line of Business in 2021





**Suez Canal Insurance**

Date of Establishment 1979  
 Paid Up Capital 190 Million EGP  
 Activity Non-Life Insurer  
 Address 31 Mohamed Kamel Morsi St. Mohandeseen, Giza.  
 Phone +202 37 60 10 51  
 Fax +202 33 35 40 70/09 81  
 Website [www.sci-egypt.com](http://www.sci-egypt.com)  
 Email [info@sci-egypt.net](mailto:info@sci-egypt.net)

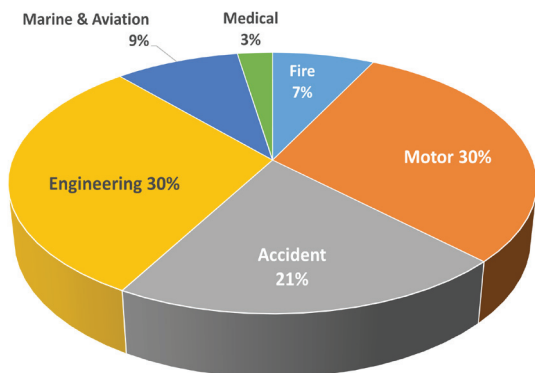
**Management**

Mr Mohamed Adel Fathy Chairman  
 Mr. Mohammed Mahmoud Abd-Allah Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	1 006.69	938.08	938.08
Structure	100%	100%	100%
Life	-	-	-
Structure			
<b>Total</b>	<b>1 006.69</b>	<b>938.08</b>	<b>938.08</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	1 006.69	1 001.01	1 114.28
Ceded Premiums	460.38	491.94	516.34
Net Retained Premiums	546.32	509.07	597.94
Net Claims Incurred	186.29	194.97	214.12
Investment Income	109.03	130.43	99.26
Net profit	59.63	45.44	38.79
<b>Total Assets</b>	<b>1 629.73</b>	<b>1 737.46</b>	<b>1 892.06</b>

**Turnover by Line of Business in 2021**



**Suez Canal Life**

Date of Establishment 2012  
 Paid Up Capital 100 Million EGP  
 Activity Life Insurer  
 Address 56, Gamet Al Dewal Al Arabiya St., Elmohandesen, Giza. Egypt.  
 Phone +202 33 35 53 59  
 Fax +202 33 35 56 16  
 Website [www.scli-egypt.com](http://www.scli-egypt.com)  
 Email [scli@scli-egypt.com](mailto:scli@scli-egypt.com)

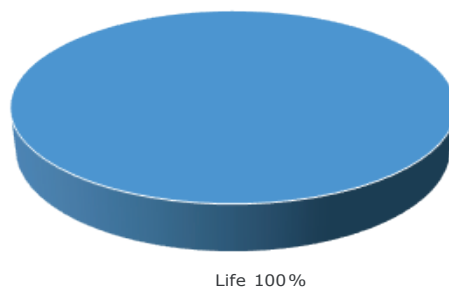
**Management**

Mr. Mohamed Asem Baghdady Chairman  
 Dr. Said Gabr CEO

Turnover (M EGP)	2019	2020	2021
Non-life		-	-
Structure			
Life	603.9	560.4	673.1
Structure	100%	100%	100%
<b>Total</b>	<b>603.92</b>	<b>560.36</b>	<b>673.14</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	603.92	560.36	673.14
Ceded Premiums	603.92	560.36	673.14
Net Retained Premiums			
Net Claims Incurred	255.68	397.25	462.67
Investment Income	134.29	146.40	-
Surplus	22.51	48.44	65.28
<b>Total Assets</b>	<b>1 171.03</b>		

**Turnover by Line of Business in 2021**



### United Insurance Company

Date of Establishment 2015  
 Paid Up Capital 235 Million EGP  
 Activity Non-Life Insurer  
 Address 3 El Mesaha Square - Dokki - Giza. P.O. Box. 62 Orman - Egypt..  
 Phone +202 33 36 81 01  
 Fax +202 33 35 26 97  
 Website [www.unitedins-eg.com](http://www.unitedins-eg.com)  
 Email

### Management

Mr. Atef Mahmoudi Chairman  
 Mr. Khaled Abdel Sadeq Managing Director

### Tokio Marine Egypt

Date of Establishment 2008  
 Paid Up Capital 60 Million EGP  
 Activity Non-Life Insurer  
 Address 51, Beirut St., of Orouba Road, Heliopolis. Cairo.  
 Phone +202 24 13 06 00  
 Fax +202 24 17 93 63  
 Website [www.tokiomarine.com.eg](http://www.tokiomarine.com.eg)  
 Email [CustomerService@TokioMarine.com.eg](mailto:CustomerService@TokioMarine.com.eg)

### Management

Mr. Hironari Abuakuma Chairman  
 Mr. Atsushi Yamakage Managing Director

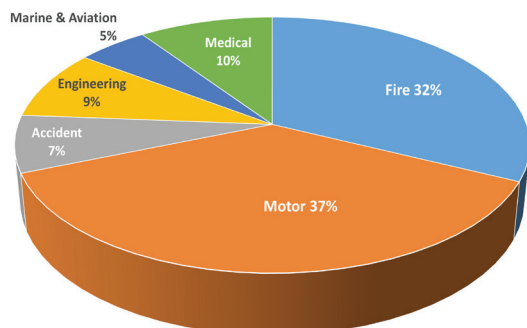
Turnover (M EGP)	2019	2020	2021
Non-life	509.97	504.14	545.16
Structure		100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>509.97</b>	<b>504.14</b>	<b>545.16</b>

Turnover (M EGP)	2019	2020	2021
Non-life	191.49	190.00	220.50
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>191.49</b>	<b>190.00</b>	<b>220.50</b>

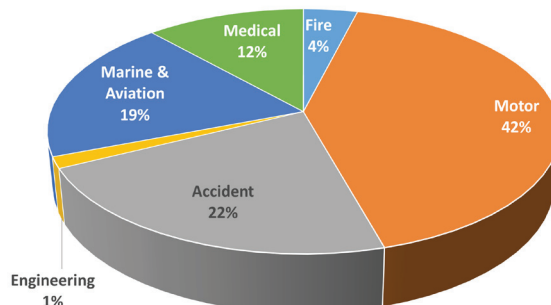
Key Figures (M EGP)	2019	2020	2021
Gross Premiums	509.97	504.14	545.16
Ceded Premiums	293.76	283.33	310.21
Net Retained Premiums	216.22	220.81	234.95
Net Claims Incurred	74.56	82.01	86.44
Investment Income	12.04	132.52	97.25
Net profit	92.22	112.29	88.16
<b>Total Assets</b>	<b>997.83</b>	<b>1 053.73</b>	<b>1 106.75</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	191.49	190.00	220.50
Ceded Premiums	96.33	106.29	117.35
Net Retained Premiums	95.16	83.71	103.14
Net Claims Incurred	41.06	42.90	58.78
Investment Income	42.90	45.48	-
Net profit			
<b>Total Assets</b>	<b>450.88</b>	<b>482.83</b>	<b>540.44</b>

### Turnover by Line of Business in 2021



### Turnover by Line of Business in 2021





**Tokio Marine Egypt Family Takaful**

Date of Establishment 2008  
 Paid Up Capital 159 Million EGP  
 Activity Life Insurer  
 Address 51, Beirut St., of Orouba Road, Heliopolis. Cairo.  
 Phone +202 24 13 06 00  
 Fax +202 24 17 93 63  
 Website [www.tokiomarine.com.eg](http://www.tokiomarine.com.eg)  
 Email [CustomerService@TokioMarine.com.eg](mailto:CustomerService@TokioMarine.com.eg)

**Management**

Mr. Hironari Abuakuma Chairman  
 Mr. Masaya Inagaki Managing Director

**Wethaq for Takaful Insurance Co.**

Date of Establishment 2008  
 Paid Up Capital 150 Million EGP  
 Activity Non-Life Insurer  
 Address 25 Mosadak St. Dokki - Gizza.  
 Phone +202 25 32 08 99  
 Fax +202 37 62 32 71  
 Website [www.wethaq-egypt.com](http://www.wethaq-egypt.com)  
 Email [wethaq@wethaq-egypt.com](mailto:wethaq@wethaq-egypt.com)

**Management**

Mr Anter El-Sayed Chairman  
 Mr Adel Fatouri Managing Director

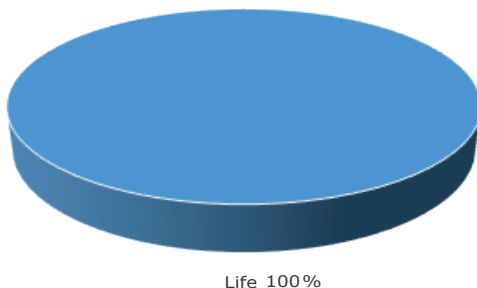
Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	42,29	42,29	49,91
Structure	100%	100%	100%
<b>Total</b>	<b>42,29</b>	<b>42,29</b>	<b>49,91</b>

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	42,29	42,29	49,91
Ceded Premiums	32,96	34,10	40,48
Net Retained Premiums	9,33	8,19	9,43
Net Claims Incurred	3,20	3,45	6,13
Investment Income	6,30	3,98	-
Surplus	-	-	-
<b>Total Assets</b>	<b>274,56</b>	<b>265,71</b>	<b>248,69</b>

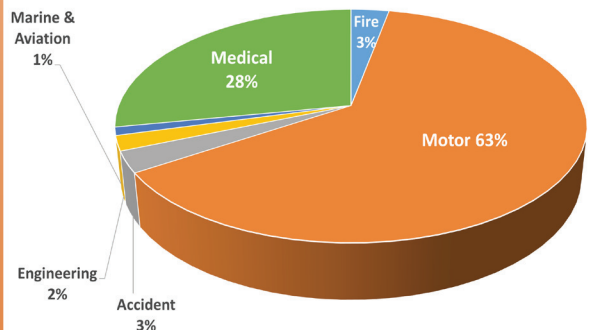
Turnover (M EGP)	2019	2020	2021
Non-life	401,15	516,44	601,68
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>401,15</b>	<b>516,44</b>	<b>601,68</b>

Key Figures (M EGP)	2019	2020	2021
Gross Contribution	401,15	516,44	601,68
Ceded Contribution	84,52	118,68	203,92
Net Retained Contribution	316,64	397,76	397,76
Net Claims Incurred	103,79	260,15	260,15
Investment Income	83,06	95,02	99,04
Net Profit	44,78	65,87	56,14
<b>Total Assets</b>	<b>836,03</b>	<b>989,91</b>	<b>1 107,36</b>

**Turnover by Line of Business in 2021**



**Turnover by Line of Business in 2021**





### Misr Takaful Insurance Company (Property- Liability)

Date of Establishment	2017
Paid Up Capital	120 Million EGP
Activity	Non-Life Insurer
Address	28 Talaat Harb Street- Downtown, Cairo.
Phone	(+202) 25 75 23 45 - 25 75 23 46
Fax	(+202) 37 60 91 83
Website	<a href="http://www.misr-takaful.com">www.misr-takaful.com</a>
Email	<a href="mailto:info@misr-takaful.com">info@misr-takaful.com</a>

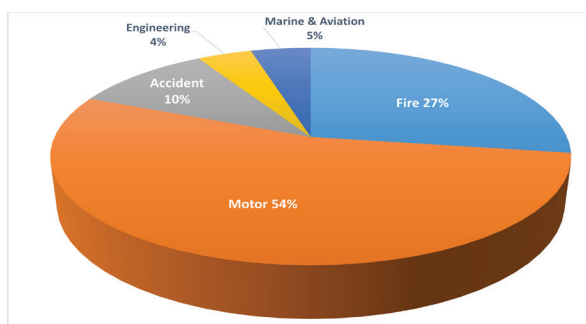
### Management

Mr. Ahmed Shawky Chairman

Turnover (M EGP)	2019	2020	2021
Non-life	211,93	194,76	219,62
Structure	100%	100%	100%
Life			
Structure			
Total	211,93	194,76	219,62

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	211,93	194,76	219,62
Ceded Premiums	145,35	142,95	159,82
Net Retained Premiums	66,58	51,80	59,80
Net Claims Incurred	-15,46		
Investment Income	26,77	20,52	-
Net profit	6,49		
Total Assets	244,14	278,03	314,94

### Turnover by Line of Business in 2021



### Ratings

Agency	Rating	Outlook
AM Best	B++ (Good)	Stable



Wafa Life Insurance Egypt  
الوفاء لتأمينات الحياة - مصر

### Wafa Life Insurance Egypt

Date of Establishment	2020
Paid Up Capital	150 Million EGP
Activity	Life Insurer
Address	Star Capital 1- third floor – City Stars, Ali Rashed Street- Nasr City , Cairo, Egypt.
Phone	(202) 33 35 53 59 (202) 33 35 56 16
Fax	
Website	<a href="http://www.wafalifeinsurance.com">www.wafalifeinsurance.com</a>
Email	<a href="mailto:hicham.abouyoub@wafalifeinsurance.com">hicham.abouyoub@wafalifeinsurance.com</a>

### Management

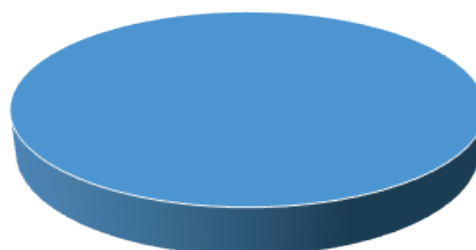
Mr. Mohamed Ramses Arroub Chairman

Mr. Hisham Abu Ayoub Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	431.7	551.09	415.98
Structure	100%	100%	100%
Total	431.69	551.09	415.98

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	431.69	551.09	415.98
Ceded Premiums	96.52	113.41	47.93
Net Retained Premiums	335.18	437.68	368.05
Net Claims Incurred	269.26	328.49	281.97
Investment Income	70.29	100.45	138.56
Surplus	11.75	18.28	34.26
Total Assets	850.40	1 023.31	1 171.03

### Turnover by Line of Business in 2021



Life 100%



**Sarwa Insurance**

Date of Establishment 2018  
 Paid Up Capital 100 Million EGP  
 Activity Non-Life Insurer  
 Address 7 Champollion Rd, Ismailia, Qasr El Nil, Cairo Governorate, Egypt.  
 Phone +020 2 8111030  
 Fax +020 2 8111031  
 Website <https://sarwa.insurance>  
 Email

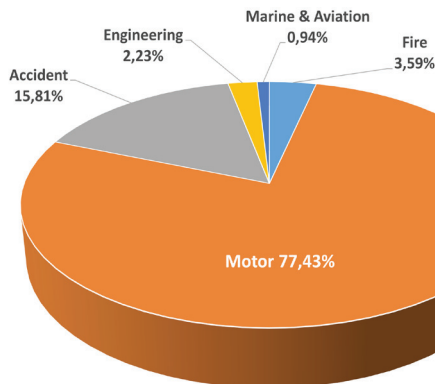
**Management**

Mr. Hazem Amrou Mahmoud Chairman  
 Moussa

Turnover (M EGP)	2019	2020	2021
Non-life	19.87	158.76	300.31
Structure	100%	100%	100%
Life	-	-	-
Structure			
Total	19.79	158.76	300.31

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	19.87	158.76	300.31
Ceded Premiums	1.36	23.65	57.37
Net Retained Premiums	18.51	135.11	242.94
Net Claims Incurred	0.70	24.38	90.66
Investment Income	-	7.77	15.64
Net profit	504.00	2.42	5.03
Total Assets	71.62	205.36	314.07

**Turnover by Line of Business in 2021**



**Sarwa Life**

Date of Establishment 2018  
 Paid Up Capital 100 Million EGP  
 Activity Life Insurer  
 Address 7 Champollion Rd, Ismailia, Qasr El Nil, Cairo Governorate 4272111, Egypt.  
 Phone 1 229 621 440  
 Fax  
 Website <https://sarwa.insurance/sarwa-life>  
 Email

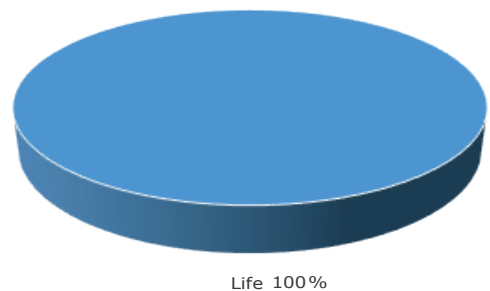
**Management**

Mr Adel Mounir Abdelhamid Chairman  
 Mr Rimah Asaad Managing Director

Turnover (M EGP)	2019	2020	2021
Non-life	-	-	-
Structure			
Life	3.16	58.76	106.51
Structure	100%	100%	100%
Total	3.16	58.76	106.51

Key Figures (M EGP)	2019	2020	2021
Gross Premiums	3.16	58.76	106.51
Ceded Premiums	1.73	30.94	54.76
Net Retained Premiums	1.43	27.83	51.75
Net Claims Incurred	0.05	2.84	13.37
Investment Income	9.50	14.94	
Net profit	2.99	2.69	-0.69
Total Assets	65.90	141.90	166.02

**Turnover by Line of Business in 2021**





■ LIBYA

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## Libye

Superficie	: 1 759 540 km <sup>2</sup>
Capitale	: Tripoli
Villes principales	: Tripoli, Benghazi, Misrata et El Beïda
Langue officielle	: Arabe
Monnaie	: Dinar Libyen (LYD)
Fête nationale	: 17 Février
Population	: 6 244 174 habitants
Réligion	: L'Islam

### Le Marché de l'Assurance

Autorité de contrôle	: Libyan Insurance Supervision And Controlling Authority
Nombre de compagnies	: 18 Dont 4 cotées en bourse
Nombre de réassureurs	: -
Nombre de courtiers	: 10
Cession Obligatoire	: N/a
Capital min. requis	Assureurs : 8 Million \$ Réassureurs : 25 Million \$
Assurance obligatoire	: La Responsabilité Civile Auto

## Libya

Area	: 1 759 540 km <sup>2</sup>
Capital	: Tripoli
Largest cities	: Tripoli, Benghazi, Misrata & El Beida
Official Language	: Arab
Currency	: Libyan Dinar (LYD)
National holiday	: 17 February
Population 2018	: 6 244 174
Religion	: Islam

### Insurance Market

Supervisory Authority	: Libyan Insurance Supervision And Controlling Authority
Number of licensed companies	: 18 Including 4 publicly-traded companies
Reinsurers	: -
Re/Insurance Brokers	: 10
Mandatory cessions	: No
Minimum required capital	Insurance Co : 8 Million \$ Reinsurance Co : 25 Million \$
Compulsory Insurance	: Motor Liabilities

## Ranking of Libyan Insurance Companies

### By Annual Turnover

(M LYD)

Company	2018	2019	2020	Evol. 18/19
African Insurance Company	49,10	49,10	49,10	20.6%
Alethadiya Insurance Company	-	3,45	3,92	-41.8%
Trust Insurance Company	6 695 323	5 852 627	-	-46.4%
United Insurance Company	24 250 332	-	-	-5.6%
Sahara Insurance Company	6 244 908	7 374 074	-	275.9%
El Watheka Health Insurance	-	-	-	-39.3%
International Insurance Company	14 966 711	16 336 922	13 621 509	-65.9%
Takaful Insurance Company	37 164 588	37 437 509	-	8750.1%
AL-Yossr Takaful Insurance Co.	-	-	-	-28.6%
Tibesty Insurance Company	13 427 735,77	9 594 356,05	7,63	100%
International Insurance Group.	14 966 711	16 336 922	6,42	22.3%
Libo Insurance Company	3 519 197	9 420 967	13 800	-57.8%
Qafela Insurance Company	3 053 715	4 127 515	3 303 751,32	-57.3%
Alsharq Alawsat Insurance Company	2 161 400	2 913 286	-	17%
Al Mokhtar Insurance Company	1 202 181	-	-	-88.1%
Libyan Mediterranean Insurance Company	-	-	-	-80.4%
Alawael insurance company	-	5 019 235,66	4 392 120,68	-24.54%
Almohandes Insurance co	-	-	-	
Al Namaa Insurance Company	-	2 322 671	3 715 451	
Al watanya insurance	-	-	-	
Amana Insurance Company	3 715 451	92 555 519	3 183 512,30	
Libya Insurance Company	135 979 888,08	116 997 626,20	126 215 733,54	
Libyan Social Security Insurance Company	1 869 958,52	3 515 799,30	-	
Methaq Insurance Company	-	-	-	
Sabaq Insurance Company	-	1 119 725,35	-	
Umbrella Reinsurance company	-	-	-	
<b>TOTAL</b>	<b>269 218 148</b>	<b>330 924 807,11</b>	<b>154 445 944,91</b>	



## Libya Insurance Company

Date of Establishment	1964
Paid Up Capital	70 Million LYD
Activity	Composite Insurer
Address	Sanaa Steet, Aman Building, N°10.07.383 Tripoli.
Phone	+218 21 4444 150
Fax	+218 21 4444 176
Website	<a href="http://www.libtamin.ly">www.libtamin.ly</a>
Email	<a href="mailto:infolt@libtamin.ly">infolt@libtamin.ly</a>

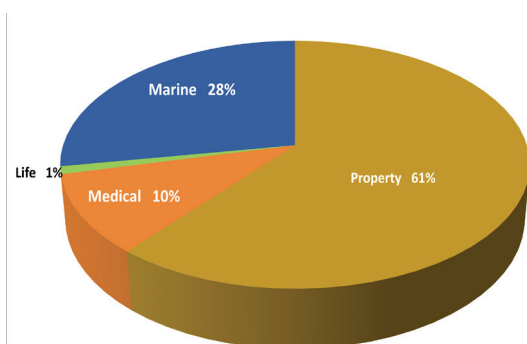
## Management

Mr. Hafez Muhammad Omran	Chairman
Mr. Milad Abdulmajid	General Manager

Turnover (LYD)	2018	2019	2020
Non-life	114 493 576	98 686 360	111 936 858
Structure	84.2%	84.3%	88.7%
Life	21 486 313	18 311 267	14 278 875
Structure	15.8%	15.7%	11.3%
<b>Total</b>	<b>135 979 888</b>	<b>116 997 626</b>	<b>126 215 733</b>

Key Figures (LYD)	2018	2019	2020
Gross Premiums	135 979 888	116 997 626	126 215 734
Ceded Premiums	64 119 108	61 366 955	78 997 187
Net Retained Premiums	71 860 780	54 118 170	47 218 546
Net Claims Incurred	50 246 097	38 298 161	26 451 994
Loss Ratio	69.9%	70.8%	56%
Investment Income	9 458 483	12 288 856	8 593 837
Net profit	7 360 196	6 773 020	7 685 242
<b>Total Assets</b>	<b>552 592 819</b>	<b>545 579 579</b>	<b>609 447 747</b>

## Turnover by Line of Business in 2020



## United Insurance Company

Date of Establishment	1997
Paid Up Capital	20 Million LYD
Activity	Composite Insurer
Address	Tripoli Tower - 2 <sup>nd</sup> Floor Tripoli - Libya.
Phone	+218 335 11 40 - 49
Fax	+218 335 11 50/51
Website	<a href="http://www.muttahida.ly">www.muttahida.ly</a>
Email	<a href="mailto:united@muttahida.ly">united@muttahida.ly</a>

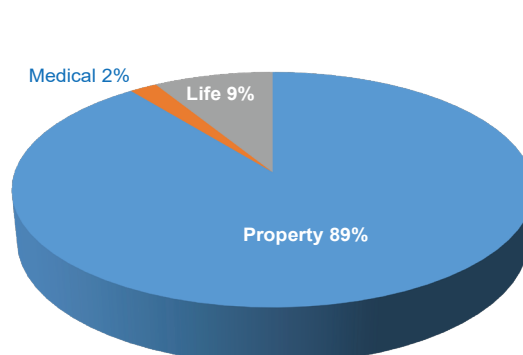
## Management

Mr. Abdurazag Belaid Tarhuni	Chairman
Mr. Ali Byram	Vice Chairman & General Manager

Turnover (LYD)	2016	2017	2018
Non-life	47 889 831	27 409 477	21 018 189
Structure	87.1%	80.8%	86.7%
Life	7 089 112	6 516 965	3 232 143
Structure	12.9%	19.2%	13.3%
<b>Total</b>	<b>54 978 943</b>	<b>33 926 442</b>	<b>24 250 332</b>

Key Figures (LYD)	2016	2017	2018
Gross Premiums	54 981 886	33 926 442	24 250 332
Ceded Premiums	43 110 708		
Net Retained Premiums	11 871 178		
Net Claims Incurred	35 828 294		
Loss Ratio	65,2%		
Investment Income			
Net profit	2 915 961		
<b>Total Assets</b>	<b>31 808 538</b>		

## Turnover by Line of Business in 2018







**Alchark Alawsat Insurance Company**

Date of Establishment 2014  
 Paid Up Capital 3.3 Million LYD  
 Activity Composite Insurer  
 Address Zenata Alfornaj Road - Tripoli.  
 Phone +218 4 62 95 80 - 84  
 Fax +218 4 62 25 82  
 Website [www.meins-ly.com](http://www.meins-ly.com)  
 Email [info@meins-ly.com](mailto:info@meins-ly.com)

**Management**

Mr. Alhusin Khalil Abdel Daim Chairman  
 Mr. Adnan Hussein Achton General Manager



**AL-MUKHTAR Insurance Company**

Date of Establishment 2010  
 Paid Up Capital 10 Million LYD  
 Activity Medical Insurer  
 Address Zawiya Al-Dahmany - Tripoli, Libya.  
 Phone +218 21 279 44 92  
 Fax +218 21 36 10 013  
 Website [www.almukhtar.com.ly](http://www.almukhtar.com.ly)  
 Email [info@almukhtar.ly](mailto:info@almukhtar.ly)

**Management**

Mr. Momer Qmair Mohammde Titish Chairman  
 Mr. Ahmed Mohammed Almejrab General Manager

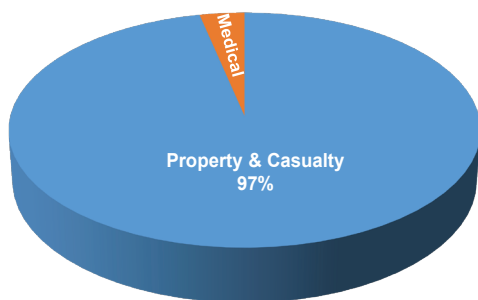
Turnover (LYD)	2017	2018	2019
Non-life	913 635	2 161 400	2 913 286
Structure	99.7%	97.9%	96.7%
Life	2 704	47 284	100 457
Structure	0.3%	2.1%	3.3%
<b>Total</b>	<b>916 339</b>	<b>2 208 684</b>	<b>3 013 743</b>

Key Figures (LYD)	2017	2018	2019
Gross Premiums	913 635	2 161 400	2 913 286
Ceded Premiums	90 755	80 898	44 804
Net Retained Premiums	822 880	2 080 502	2 868 482
Net Claims Incurred	-	212 317	7 000
Loss Ratio		10.2%	0.24%
Net profit / Loss	203 011	217 108	453 834
<b>Total Assets</b>	<b>5 997 339</b>	<b>6 880 993</b>	<b>8 469 294</b>

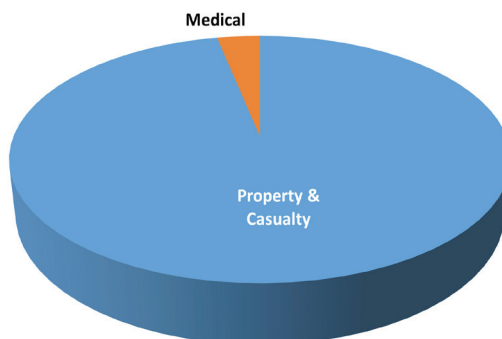
Turnover (LYD)	2018	2019	2020
Non-life	1 162 463		
Structure	99.2%	-	-
Life	39 718	-	-
Structure	0.8%	-	-
<b>Total</b>	<b>579 789</b>		

Key Figures (LYD)	2017	2018
Gross Premium Income	460 877	-
Ceded Premiums		
Net Retained Premiums		
Net Claims Incurred		
Loss Ratio		
Net profit		
<b>Total Assets</b>		

**Turnover by Line of Business in 2019**



**Turnover by Line of Business in 2018**





### Aletehadiya Insurance Company

Date of Establishment	1905
Paid Up Capital	3 Million LYD
Activity	Takaful Insurer
Address	Avenue Abdallah Al Gharib - Misrata.
Phone	(218) 51 26 61 286/287
Fax	(218) 21-51 26 61 278
Website	<a href="http://www.aletehadiya.ly">www.aletehadiya.ly</a>
Email	<a href="mailto:info@aletehadiya.ly">info@aletehadiya.ly</a>

### Management

Dr. Abdullah A. Khoja	Chairman
Mr. Kamal-Eddin Omar Bade	General Manager

Turnover (LYD)	2018	2019	2020
Non-life	-	3,45	3,92
Structure		100%	100%
Life			
Structure		-	-
<b>Total</b>		<b>3,45</b>	<b>3,92</b>

Key Figures (LYD)	2018	2019	2020
Gross Premiums		3,45	3,92
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Loss Ratio			
Net profit			
<b>Total Assets</b>		<b>6,70</b>	<b>5,32</b>



### AL-Yossr Takaful Insurance Co.

Date of Establishment	2015
Paid Up Capital	7.33 Million LYD
Activity	Takaful Insurer
Address	Av. Ali Ibn Abi Taleb - Alseakah Road, Tripoli. Libya.
Phone	+218 21 36 21 307
Fax	+218 21 36 21 309
Website	<a href="http://www.yti.ly">www.yti.ly</a>
Email	<a href="mailto:info@yti.ly">info@yti.ly</a>

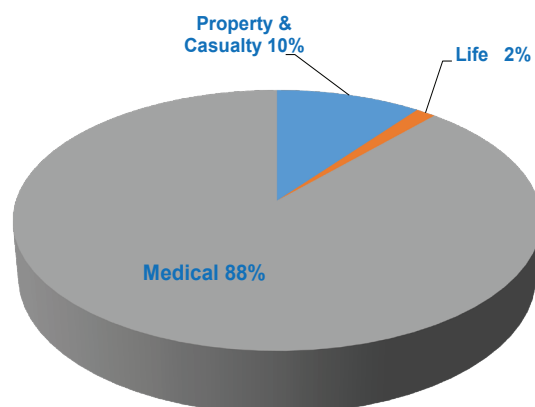
### Management

Mr. Salah Almahdi Alzwawi	General Manager
---------------------------	-----------------

Turnover (LYD)	2014	2015	2016
Non-life		5 964	846 923
Structure		6.4%	10.3%
Life		87 220	7 399 943
Structure		93.6%	89.7%
<b>Total</b>		<b>93 184</b>	<b>8 246 866</b>

Key Figures (LYD)	2014	2015	2016
Gross Premiums	-	93 184	8 246 866
Ceded Premiums	-	-	-
Net Retained Premiums	-	93 184	8 246 866
Net Claims Incurred	-	-	3 810 700
Loss Ratio		-	46%
Net profit			-1 565 251
<b>Total Assets</b>			<b>5 577 028</b>

### Turnover by Line of Business in 2016





**LIBO**

Date of Establishment 2005  
 Paid Up Capital 7.563 Million LYD  
 Activity Non-Life Insurer  
 Address 11 July St. Tripoli – Libya  
 Phone +218 21 - 361 0031  
 Fax +218 21 - 361 0032  
 Website www.libo.com.ly  
 Email info@libo.com.ly

**Management**

Mr. Nabil Ahmed Farhat Chairman & General Manager  
 Eng. Hussain Salah Farhat Vice Chairman

Turnover (LYD)	2018	2019	2020
Non-life	3 519 197	9 420 967	13 800
Structure			
Life		-	-
Structure		-	-
Total	3 519 197	9 420 967	13 800

Key Figures (LYD)	2018	2019	2020
Gross Premium Income	3 519 197	9 420 967	13 800
Ceded Premium			
Net Retained Premium			
Net Incurred Claims			
Loss Ratio			
Net profit			2 010
Total Assets	9 831 756	9 679 805	32 100

**Turnover by Line of Business in 2020**



**Qafela Insurance Company**

Date of Establishment 2009  
 Paid Up Capital 30 Million LYD  
 Activity Non - Life Insurer  
 Address Seven area near the traffic light - Libya.  
 Phone +218 214 626 930 - 32  
 Fax +218 336 23 73 - 336 23 74  
 Website www.qafelainsurance.ly  
 Email qic@qafelainsurance.ly

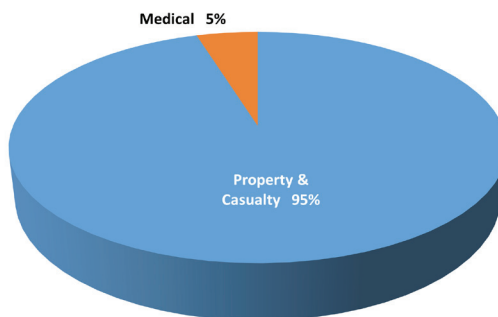
**Management**

Mr. Musa al-Shaibani Elnaas Chairman  
 Mr. Mokhtar Mohamed Daira General Manager

Turnover (LYD)	2018	2019	2020
Non-life	2 936 382	4 069 918	3 146 596
Structure	96.2%	98.6%	95.2%
Life	117 333	57 597	157 156
Structure	3.8%	1.4%	4.8%
Total	3 053 715	4 127 515	3 303 751

Key Figures (LYD)	2018	2019	2020
Gross Premiums	3 053 715	4 127 515	3 303 751
Ceded Premiums	219 440	613 647	945 909
Net Retained Premiums	2 834 275	3 513 868	2 357 843
Net Claims Incurred			
Investment Income	41 535,0	300 000,0	200 000
Net profit	-980 865	-502 601	-180 000
Total Assets	26 308 428	26 890 668	37 232 043

**Turnover by Line of Business in 2020**



### Sahara Insurance Company

Date of Establishment	2004
Paid Up Capital	15 Million LYD
Activity	Composite Insurer
Address	Tariq Shat Al Hensher Tripoli. Libya.
Phone	+218 35 04 493 / 35 13 982
Fax	+218 35 12 988
Website	<a href="http://www.sic.ly">www.sic.ly</a>
Email	<a href="mailto:info@sic.ly">info@sic.ly</a>

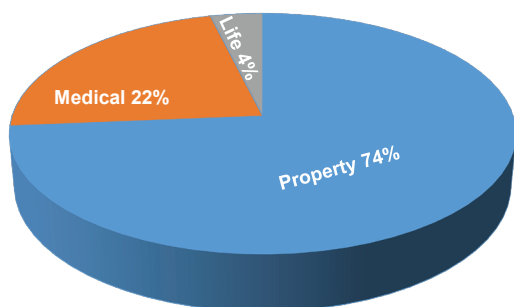
### Management

Mr. Abdul Almawla Ali Al-Ghaly	Chairman
Mr. Mohamed Redha M. Mejrab	CEO

Turnover (LYD)	2017	2018	2019
Non-life	2 940 772	6 020 828	5 433 608
Structure	58.7%	96.4%	73.7%
Life	2 065 378	224 080	1 940 466
Structure	41.3%	3.6%	26.3%
<b>Total</b>	<b>5 006 150</b>	<b>6 244 908</b>	<b>7 374 074</b>

Key Figures (LYD)	2017	2018	2019
Gross Premiums	5 006 150	6 244 908	7 374 074
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Loss Ratio			
Net profit			
<b>Total Assets</b>			

### Turnover by Line of Business in 2019



### International Insurance Company

Date of Establishment	
Paid Up Capital	10 Million LYD
Activity	Composite Insurer
Address	20 Ramadan st. Suk al Jomaa - Tripoli. Libya.
Phone	+218 21-72 26 662
Fax	+218 21-35 14 201
Website	<a href="http://www.inc.com.ly">www.inc.com.ly</a>
Email	<a href="mailto:info@inc.com.ly">info@inc.com.ly</a>

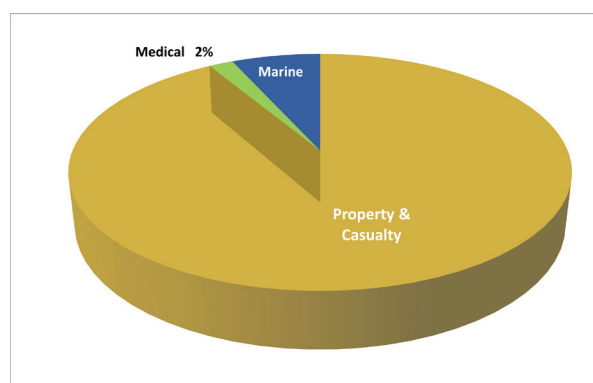
### Management

Mr. Naseer F. Ben Salem	Chairman & General Manager
Mr. Lutfi Abdalaziz Shagan	Vice Chairman

Turnover (LYD)	2018	2019	2020
Non-life	14 342 844	15 738 417	13 368 321
Structure	95.8%	96.3%	98.1%
Life	623 867	598 505	253 188
Structure	4.2%	3.7%	1.9%
<b>Total</b>	<b>14 966 711</b>	<b>16 336 922</b>	<b>13 621 509</b>

Key Figures (LYD)	2017	2018	2019
Gross Premiums	14 966 711	16 336 922	16 336 922
Ceded Premiums	1 615 161	3 270 669	4 487 254
Net Retained Premiums	13 351 550	13 066 253	11 849 668
Net Claims Incurred	1 627 106	3 279 394	1 771 841
Loss Ratio	12.2%	25.1%	15%
Net profit	-556 196	226 300	1 158 561
<b>Total Assets</b>	<b>2 872 428</b>	<b>3 373 277</b>	<b>3 518 016</b>

### Turnover by Line of Business in 2020





**Tibesty Insurance Company**

Date of Establishment 2011  
 Paid Up Capital 3 Million LYD  
 Activity Composite Insurer  
 Address Alwadi St. Tripoli Center Tripoli. Libya.  
 Phone +218 21-3346538  
 Fax +218 33 465 40  
 Website [www.tibesty.ly](http://www.tibesty.ly)  
 Email [info@tibesty.ly](mailto:info@tibesty.ly)

**Management**

Mr. Mustafa M. Almery General Manager

Turnover (LYD)	2017	2018	2019
Non-life	3 880 655	12 013 310	7 861 662
Structure	70.8%	89.5%	81.9%
Life	1 597 329	1 414 426	1 732 694
Structure		10.5%	18.1%
<b>Total</b>	<b>5 477 984</b>	<b>13 427 736</b>	<b>9 594 356</b>

Key Figures (LYD)	2017	2018	2019
Gross Premiums	5 477 984	13 427 736	9 594 356
Ceded Premiums	5 477 984	10 607 911	7 483 598
Net Retained Premiums		2 819 825	2 110 758
Net Claims Incurred			
Loss Ratio			
Net profit			
<b>Total Assets</b>			



**Trust Insurance Company**

Date of Establishment 2006  
 Paid Up Capital 11,5 Million LYD  
 Activity Composite Insurer  
 Address Bab Bin Gashear - Tripoli. Libya.  
 Phone (218) 3621661 / 71  
 Fax (218) 3621672/73  
 Website [www.trustgroup.com.ly](http://www.trustgroup.com.ly)  
 Email [trustinsurance@trustgroup.com.ly](mailto:trustinsurance@trustgroup.com.ly)

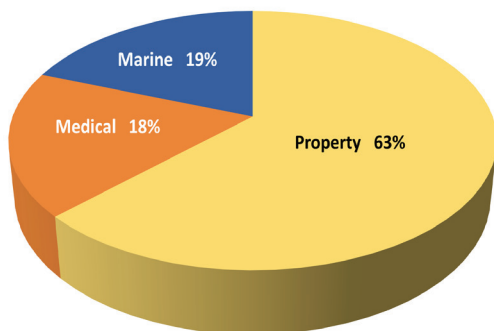
**Management**

Dr. Belkassem Al-Barouni Chairman  
 Mr. Mahmoud Suliman Jrafa General Manager

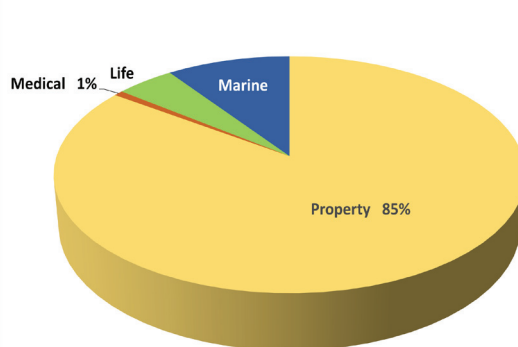
Turnover (LYD)	2017	2018	2019
Non-life	8 187 083	5 323 822	5 504 631
Structure	82.3%	79.5%	94.1%
Life	1 756 571	1 371 501	347 996
Structure	17.7%	20.5%	5.9%
<b>Total</b>	<b>9 943 654</b>	<b>6 695 323</b>	<b>5 852 627</b>

Key Figures (LYD)	2017	2018	2019
Gross Premiums	9 943 654	6 695 323	6 492 141
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Loss Ratio			
Net profit			
<b>Total Assets</b>			

**Turnover by Line of Business in 2019**



**Turnover by Line of Business in 2019**





### Takaful Insurance Company

Date of Establishment	2007
Paid Up Capital	10 Million LYD
Activity	Takaful Insurer
Address	Graji Next To Republic Bank In Font of The Iraqi Embassy, Tripoli. Libya.
Phone	+218 71 400 10 /20/30
Fax	+218 71 400 40
Website	<a href="http://www.takafuly.com">www.takafuly.com</a>
Email	<a href="mailto:info@takafuly.com">info@takafuly.com</a>

### Management

Mr. Basher A. Khat Chairman & General Manager

### Wathika Health Insurance Company

Date of Establishment	2015
Paid Up Capital	10 Million LYD
Activity	Health Insurer
Address	Avenue Andalus - Tripoli. Libya.
Phone	(218) 214 782 380
Fax	(218) 214 782 380
Website	
Email	<a href="mailto:info@whi.ly">info@whi.ly</a>

### Management

Mr. Ali Abdullah Al-Ghunaimi Chairman & CEO

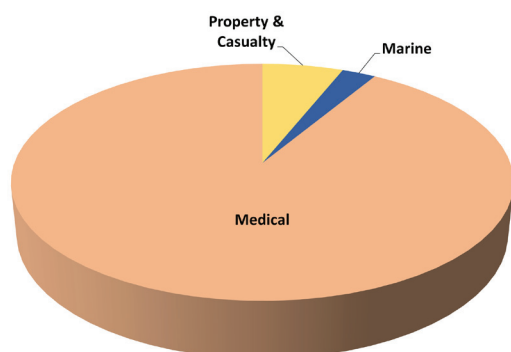
Turnover (Million LYD)	2018	2019	2020
Non-life	1 219 861	2 281 308	-
Structure	3.3%	6.1%	
Life	35 944 727	35 156 201	-
Structure	96.7%	93.9%	
Total	37 164 588	37 437 509	-

Key Figures (LYD)	2018	2019	2020
Gross Premiums	37 164 588	37 437 509	
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Loss Ratio			
Net profit			
Total Assets			

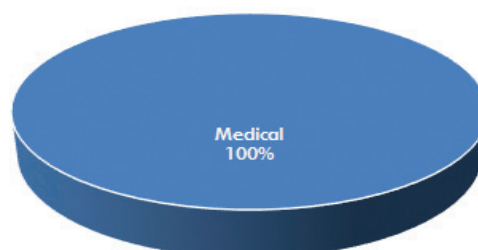
Turnover (LYD)	2015	2016
Non-life	-	-
Structure	-	-
Life	6 019 889	22 629 775
Structure	100%	100%
Total	6 019 889	22 629 775

Key Figures (LYD)	2015	2016
Gross Premiums	6 019 889	22 629 775
Ceded Premiums	-	-
Net Retained Premiums	6 019 889	22 629 775
Net Claims Incurred	2 457 264	14 732 149
Loss Ratio	40.8%	65.1%
Net profit		-1 188 162
Total Assets		2 359 789

### Turnover by Line of Business in 2019



### Turnover by Line of Business in 2016



**International Insurance Group**

Date of Establishment 2015  
 Paid Up Capital 3 Million LYD  
 Activity Composite Insurer  
 Address Tripoli Sikka St - Tripoli. Libya.  
 Phone (218) 213 333 648  
 Fax (218) 36 08 141  
 Website [www.iig.ly](http://www.iig.ly)  
 Email [info@iig.ly](mailto:info@iig.ly)

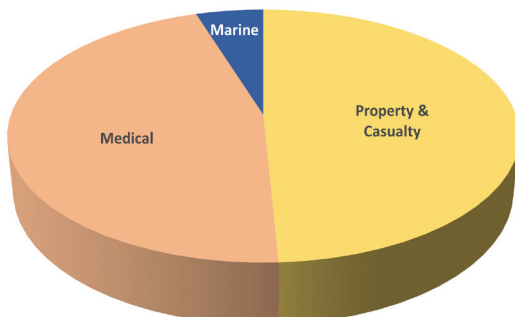
**Management**

Mr. Abdulrhman Allafi Saad Chairman  
 Mr. Salah Addin Sulaiman Saakkoh Vice Chairman

Turnover (LYD)			2018
Non-life			
	Structure		
Life			
	Structure		
<b>Total</b>			6 420 394

Key Figures (LYD)			2018
Gross Premiums			8 355 158
Ceded Premiums			7 625 330
Net Retained Premiums			729 828
Net Claims Incurred			1 912 884
Loss Ratio			262.1%
Net profit			
<b>Total Assets</b>		-	11 898 959

**Turnover by Line of Business in 2018**



**Amana Insurance Company**

Date of Establishment 2015  
 Paid Up Capital 10 Million LYD  
 Activity Composite Insurer  
 Address Bilkhir St. Tripoli - Libya  
 Phone +218 334 4036 - 334 4047 - 334 4061  
 Fax +218 334 4050  
 Website [www.amanainsurance.ly](http://www.amanainsurance.ly)  
 Email [info@amanainsurance.ly](mailto:info@amanainsurance.ly)

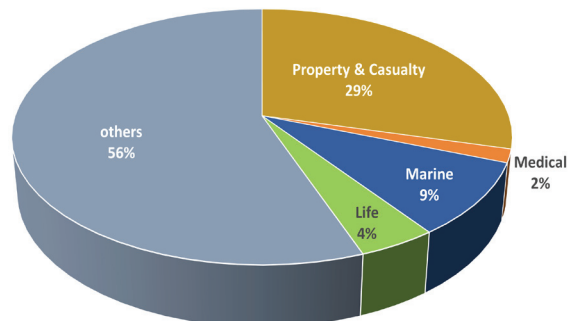
**Management**

Mr. Ahmed Abdulsalam Mohamed Hassan Chairman  
 Mr. Abdulla Abu Algasem Abdulla Vice Chairman  
 Mr. Misbah Gasem Aga General Manager

Turnover (LYD)			2017	2018
Non-life			2 322 671	3 715 451
	Structure		100%	100%
Life				
	Structure			
<b>Total</b>			2 322 671	3 715 451

Key Figures (LYD)			2017	2018
Gross Premiums			2 322 671	3 715 451
Ceded Premiums				-
Net Retained Premiums				
Net Claims Incurred				
Loss Ratio				
Net profit				
<b>Total Assets</b>				

**Turnover by Line of Business in 2020**



### Libyan Social Security Insurance Company

Date of Establishment	2017
Paid Up Capital	10 Million LYD
Activity	Composite Insurer
Address	Al-hadaa'iq – Third Ring Road. Benghazi Libya.
Phone	+218 09 10 00 53 52 - 09 48 60 75 19
Fax	+218 61 220 947
Website	<a href="http://www.lssic.ly">www.lssic.ly</a>
Email	<a href="mailto:info@lssic.ly">info@lssic.ly</a>

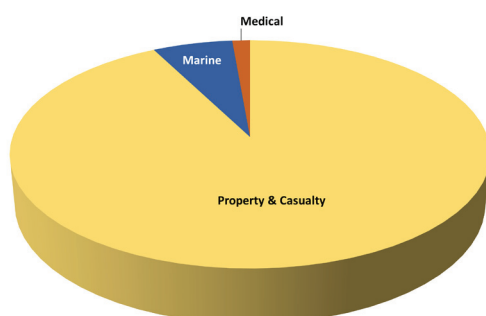
#### Management

Mr. Abdalla Mohamed	Chairman
Mr. Adel Abdulaziz Soutlan	General Manager

Turnover (LYD)	2018	2019	2020
Non-life	1 714 825	3 818 228	
Structure	91.7%	98.7%	
Life	155 133	48 587	-
Structure	8.3%	1.3%	
Total	1 869 958	3 866 815	-

Key Figures (LYD)	2018	2019	2020
Gross Premiums	1 869 959	3 515 799	-
Ceded Premiums	392 092	417 340	-
Net Retained Premiums	1 477 866	3 098 459	
Investment Income	10 139 108	12 307 219,5	
Net profit	7 333 912	8 204 349	
Total Assets	61 955 168	67 200 148	

#### Turnover by Line of Business in 2018



### Sabaq Insurance Company

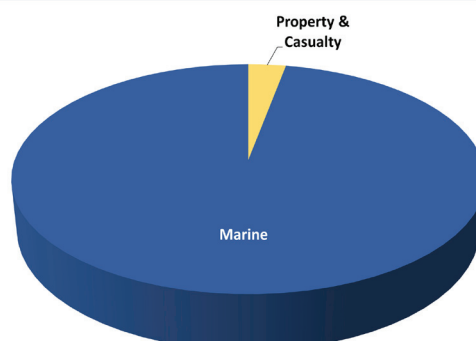
Date of Establishment	2018
Paid Up Capital	10 Million LYD
Activity	Composite Insurer
Address	The main branch, Tripoli: 17 February Street (the former Republic), Mansoura district, Tripoli - Libya.
Phone	+218 21 727 80 77
Fax	+218 61 222 40 99
Website	<a href="https://sabaqinsure.ly">https://sabaqinsure.ly</a>
Email	<a href="mailto:info@sabaqinsure.ly">info@sabaqinsure.ly</a>

#### Management

Mr. Ibrahim AbdelSalam Salah	Chairman
Mr. WALID K BAZELYA	General Manager

Key Figures (LYD)	2018	2019	2020
Gross Premiums	-	1 119 725	-
Net Retained Premiums		73 665	
Net profit	-58 965	-1 350 391	
Total Assets	3 099 542	2 373 207	31 271 214

#### Turnover by Line of Business in 2019





**Alawael Insurance Group**

Date of Establishment 2016  
 Paid Up Capital 10 Million LYD  
 Activity Composite Insurer  
 Address Garden City| Benghazi, Libya.  
 Phone (218) 09 13 23 08 89  
 Fax (218) 61 22 64 45  
 Website  
 Email [info@alawael.ly](mailto:info@alawael.ly)

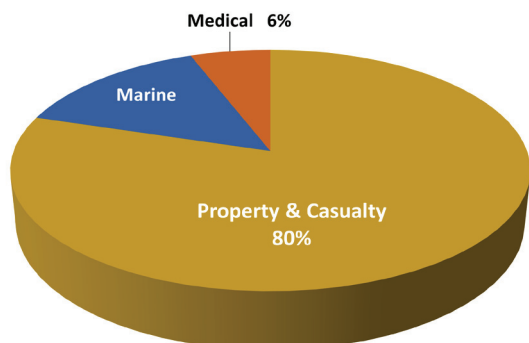
**Management**

Mr. Faraj Khalifa Belkacem Chairman  
 Mr. Fathi Rashid Sas General Manager

Turnover (LYD)	2019	2020	2021
Non-life			
Structure			
Life			
Structure			
<b>Total</b>	5 019 235	4 392 120,68	3 359 738,76

Key Figures (LYD)	2019	2020	2021
Gross Premiums	5 019 235	4 392 120	3 359 738
Ceded Premiums	188 481	147 143	321 487
Net Retained Premiums	4 830 754	4 244 976	3 038 251
Net Claims Incurred	478 450	1 305 600	1 899 900
Loss Ratio			
Net profit	917 367	279 465	251 526
<b>Total Assets</b>	14 923 685	16 731 014	17 594 976

**Turnover by Line of Business in 2021**



**Al Namaa Insurance Company**

Date of Establishment 2020  
 Paid Up Capital 35.59 Million LYD  
 Activity Medical Insurer  
 Address Libya.  
 Phone +218 091 022 43 33  
 Fax +218 091 022 42 22

**Management**

Mr. Saad Al-Din Al-Hadi Muhammad Chairman  
 Mr. Murad Friday Salvation General Manager

Turnover (LYD)	2018	2019	2020
Non-life			
Structure			
Life			
Structure			
<b>Total</b>		2 322 671	3 715 451

Key Figures (LYD)	2018	2019	2020
Gross Premiums		2 322 671	3 715 451
Net profit		6 099 166	2 763 210
<b>Total Assets</b>		20 438 644	17 801 380

**African Insurance Company**

Date of Establishment 2004  
 Paid Up Capital 10 Million LYD  
 Activity Composite Insurer  
 Address Alseka Street Tripoli, Libya.  
 Phone +218 21-36 06 544/545  
 Fax +218 21-36 06 546/547  
 Website [www.aic.ly](http://www.aic.ly)  
 Email [info@aic.ly](mailto:info@aic.ly)

**Management**

Mr. Abd Al Mhsen Aswisi Chairman

### Methaq Insurance Company

Date of Establishment	2015
Paid Up Capital	3 Million LYD
Activity	Composite Insurer
Address	El Hadaeq St., Banghazi - Libya.
Phone	+218 61 224 1616
Fax	+218 61 222 4099
Website	<a href="http://www.methaq.ly">www.methaq.ly</a>
Email	<a href="mailto:info@methaq.ly">info@methaq.ly</a>

#### Management

Mr. Moataz Ahmed Mohamed	Chairman
Mr. Hisham Shokry swideq	Vice Chairman
Mr. Idris Elzanni	General Manager

### Almohandes Insurance Company

Date of Establishment	2020
Paid Up Capital	3 Million LYD
Activity	Composite Insurer
Address	General Adm : Tobruk- Libya.
Phone	+218 21 716 3335/21 717 2225
Website	<a href="http://www.moic.ly">www.moic.ly</a>
Email	<a href="mailto:info@moic.ly">info@moic.ly</a>

#### Management

Mr. Ibrahim Mohamed Tayeb	Chairman
Mr. Mohamed Ai-Ghenai Abdelhadi	General Manager

### Watanya Insurance

Date of Establishment	2022
Paid Up Capital	3 Million LYD
Activity	Composite Insurer
Address	Investment Promotion Building, Tripoli, Libya.
Phone	+218 91-86-444 44
Website	<a href="http://www.watanya.ly">www.watanya.ly</a>

#### Management

Mr. Rafik Khalifa Ghaly Khalifa	Chairman & CEO
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### Umbrella Reinsurance Company

Date of Establishment	2022
Paid Up Capital	30 Million LYD
Activity	Reinsurer
Address	Tripoli Tower -Tower No.1. Floor 12. Apartment 123 - Libya.
Phone	+218 91 3224622
Website	<a href="http://www.umbrellare.ly">www.umbrellare.ly</a>
Email	<a href="mailto:gm@umbrellare.ly">gm@umbrellare.ly</a>

#### Management

Mr. Mr. Thuraya Abraheem Aboubakr	Chairman
Mr. Ahmed Hadi Elwerfali	General Manager

### Libyan Mediterranean Insurance Company

Date of Establishment	2018
Paid Up Capital	20 Million LYD
Activity	Composite Insurer
Address	Benghazi - Sayidi Husayn, Libya.
Phone	+218 91 3224622
Website	<a href="http://www.lmic.ly">http://www.lmic.ly</a>
Email	<a href="mailto:info@lmic.ly">info@lmic.ly</a>

#### Management

Mr. Ali al-Bashir Mohamed	Chairman
Mr. Taher Othman	General Manager



■ MOROCCO

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## Maroc

Superficie	: 710 850 km <sup>2</sup>
Capitale	: Rabat
Villes principales	: Rabat - Casablanca
Langue officielle	: Arabe & Amazigh
Monnaie	: Dirham Marocain (MAD)
Fête nationale	: 18 novembre : Fête de l'indépendance 30 juillet : Fête du Trône
Population	: 36 029 138 habitants
Réligion	: L'Islam

### Le Marché de l'Assurance

Autorité de contrôle	: ACAPS L'Autorité de Contrôle des Assurances et de la Prévoyance Sociale
Nombre de compagnies	: 21
Nombre de courtiers	: 446
Code	Dahir N°1-02-238 du 25 Rejeb 1423 (3 octobre 2002) portant promulgation de la loi n° 17-99 portant code des assurances
Cession Obligatoire	Oui

## Morocco

Area	: 710 850 km <sup>2</sup>
Capital	: Rabat
Largest cities	: Rabat - Casablanca
Official Language	: Arabic & Amazigh
Currency	: Moroccan dirham (MAD)
National holiday	: 18 Novembre (Independence Day) 30 Juillet (Throne Day)
Population	: 36 029 138
Religion	: Islam

### Insurance Market

Supervisory Authority	: ACAPS The Insurance and Social Security Supervisory Authority
Number of licensed companies	: 21
(Re)Insurance Brokers	: 446
Code	Dahir N°1-02-238 of 25 Rejeb 1423 (October 3, 2002) promulgating the law n° 17-99 on the insurance code.
Mandatory cessions	Yes

## Ranking of Moroccan Insurance Companies

### By Annual Turnover

(M MAD)

Company	2019	2020	2021	Evol. 20/21
Wafa Assurance	8 853,00	8 374,20	9 088,90	8.53%
RMA Assurance	6 816,00	6 876,00	7 680,70	11.70%
Mutuelle Taamine Chaabi MAC	5 123,20	5 787,30	6 308,39	9.00%
Saham Assurance	5 422,40	5 126,00	5 621,10	9.66%
Axa Assurance Maroc	4 645,20	4 871,70	5 567,40	14.28%
Atlanta Sanad	2 664,50	4 973,60	5 400,80	8.59%
Marocaine Vie	2 767,60	2 158,20	2 339,10	8.38%
MCMA	1 541,20	1 798,00	2 067,00	14.96%
Allianz Assurance Maroc	1 479,90	1 572,30	1 426,80	-9.25%
CAT	693,00	1 055,40	1 177,00	11.52%
MAMDA	1 034,60	1 092,50	1 172,00	7.28%
MATU	416,60	525,70	714,00	35.82%
Maroc Assistance Internationale	568,10	561,50	620,90	10.58%
Africa First Assist SAHAM ASSIST	471,70	325,80	322,00	-1.17%
Wafa IMA Assistance	281,40	258,30	281,60	9.02%
Euler Hermes ACMAR	148,80	120,00	143,50	19.58%
Rma Assistance	113,10	109,20	123,00	12.64%
Axa Assistance Maroc	86,90	47,00	63,20	34.47%
Coface Maroc	63,00	81,40	61,30	-24.69%
Smaex	39,90	27,60	34,80	26.09%
<b>Total</b>	<b>43 230,1</b>	<b>45 741,7</b>	<b>50 213,5</b>	<b>10%</b>

## Ranking of Moroccan Insurance Companies

### By Result

(M MAD)

Company	2019	2020	2021	Evol. 20/21
RMA Assurance	815,50	660,34	904,10	36,91%
Wafa Assurance	649,50	404,46	536,50	32,65%
Atlanta Sanad	245,30	436,95	454,80	4,09%
Axa Assurance Maroc	298,30	274,53	424,20	54,52%
Saham Assurance	405,80	200,63	359,80	79,34%
MCMA	401,20	328,90	345,20	4,96%
CAT	266,50	217,03	271,00	24,87%
MAMDA	263,10	192,18	238,20	23,95%
Marocaine Vie	98,70	63,21	118,20	87,00%
MATU	32,10	85,09	94,70	11,29%
Allianz Assurance Maroc	-65,50	-38,32	71,50	286,59%
Saham Assistance	47,20	32,82	33,52	2,15%
Euler Hermes ACMAR	-12,60	22,06	32,20	45,97%
Wafa IMA Assistance	25,00	29,46	30,40	3,19%
Mutuelle Taamine Chaabi	13,60	15,40	17,20	11,69%
Maroc Assistance Internationale	69,00	26,03	11,40	-56,20%
Smaex		-15,19	8,00	152,67%
Rma Assistance		6,02	2,70	-55,15%
Coface Maroc	-3,70	-6,35	-3,90	-8,58%
Axa Assistance Maroc	-10,00	-25,22	-20,30	19,51%
<b>Total</b>	<b>3 552,70</b>	<b>2 941,60</b>	<b>3 929,42</b>	<b>34%</b>





**SCR MAROC**

Date of Establishment 1960  
 Paid Up Capital 1 500 000 000 Dirhams  
 Activity Reinsurer  
 Address Tour Atlas, Place Zallaqa B.Postale 13 183. Casablanca.  
 Phone +212 522 46 04 00  
 Fax +212 522 46 04 60  
 Website [www.scrmaroc.com](http://www.scrmaroc.com)  
 Email [scr@scrmaroc.com](mailto:scr@scrmaroc.com)

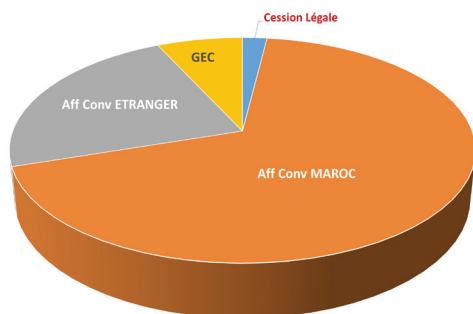
**Management**

Mr. Youssef Fassi Fihri General Manager

Turnover (Million MAD)	2019	2020	2021
Non-life	1 609	2 137	2 034
Structure	94.19%	95.56%	92.38%
Life	99	99	168
Structure	5.81%	4.43%	7.48%
<b>Total</b>	<b>1 708</b>	<b>2 236</b>	<b>2 201</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	2 017	2 633	2 201
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income	10 675	10 025	
Net profit Net Profit	278	318	310,50
<b>Total Assets</b>			

**Turnover by Line of Business in 2021**



**Ratings**

Agency	Rating	Outlook
AM Best	B++ (Good)	Stable
Fitch Ratings	AAA ( local Rating)	



**MAMDA RE**

Date of Establishment 2014  
 Paid Up Capital 1 000 000 000 Dirhams  
 Activity  
 Address 17 Boulevard Moulay Youssef - Casablanca.  
 Phone  
 Fax  
 Website  
 Email

**Management**

Mr. Hicham Belmrah General Manager

Turnover (Million MAD)	2018	2019	2020
Non-life		106	159
Structure		85.17%	48.06%
Life		18	172
Structure		14.83%	7.65%
<b>Total</b>	<b>119,1</b>	<b>124</b>	<b>330</b>

Key Figures (Million MAD)	2018	2019	2020
Gross Premiums	119.10		
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit Net Profit	3.2	6.9	0.2
<b>Total Assets</b>			

**Ratings**

Agency	Rating	Outlook
Standard & Poor's	BBB-	Stable
AM Best	B++ (Good)	Stable



### Allianz Maroc

Date of Establishment	1951
Paid Up Capital	147 000 000 Dirhams
Activity	
Address	166-168 Boulevard Mohamed Zerktouni 20060, Casablanca - Maroc.
Phone	+212 (0) 522 49 97 00
Website	<a href="http://www.allianz.ma">www.allianz.ma</a>
Email	

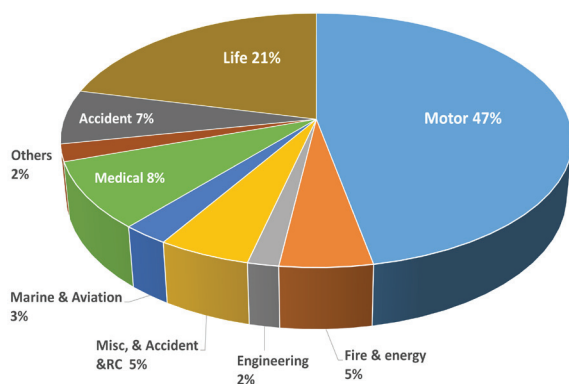
### Management

Mr. Jacques Richier	Administrateur Président
Mr. Joerg Weber	Administrateur General Manager
Mr. Ainane Abboudi	Underwriting

Turnover (Million MAD)	2019	2020	2021
Non-life	1 335	1 206	1 124
Structure	90.20%	76.72%	78.79%
Life	145	366	302,655
Structure	9.80%	23.28%	21.21%
<b>Total</b>	<b>1 480</b>	<b>1 572</b>	<b>1 427</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	1 513		1 427
Ceded Premiums	33		1 427
Retained Premiums	1 480	1 572	
Net Claims Charge	710	667	
Loss Ratio	73%	58%	
Combined Ratio			
Investment Income	142	124	
Net profit Net Profit	-65,5	-38,32	71,5
<b>Total Assets</b>	<b>4 243</b>		<b>4 244</b>

### Turnover by Line of Business in 2021



### Atlanta Sanad Assurances

Date of Establishment	1947 (Fusion en 2020)
Paid Up Capital	7,65 milliards de dirhams
Activity	
Address	181, Bd d'Anfa - Casablanca, Maroc.
Phone	+212 05 22 95 76 76
Website	<a href="https://www.atlantasnad.ma">https://www.atlantasnad.ma</a>

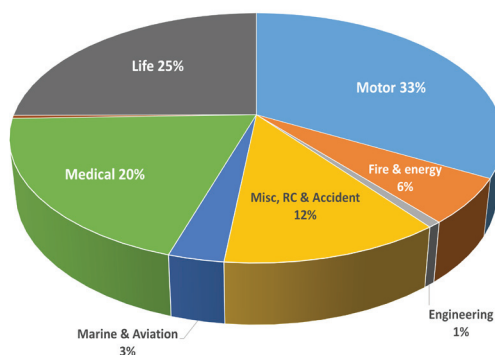
### Management

Mr. Mohamed Hassan Bensalah	Chairman & CEO
Mrs. Fatima Zahra Bensalah	General Manager

Turnover (Million MAD)	2020	2021	2022
Non-life	3 903	4 046	4 179
Structure	78.19%	74.92%	77.35%
Life	1 090	1 355	1 224
Structure	21.83%	25.08%	22.65%
<b>Total</b>	<b>4 992</b>	<b>5 401</b>	<b>5 403</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premium Income	4 881	4 992	5 400
Ceded Premium	494	627	582
Retained Premium	4 387	4 365	4 818
Net Incurred Claims	3 481	3 117	3 580
Loss Ratio	69%	62%	66%
Investment Income	309	493	705
Net Profit	245	436	454,8
<b>Total Assets</b>			

### Turnover by Line of Business in 2021





**Africa First Assist (SAHAM Assistance)**

Date of Establishment 1981  
 Paid Up Capital 50 000 000 Dirhams  
 Activity  
 Address Lotissement de LA CIVIM, lot n° 131  
 Route de l'aéroport – Quartier Industriel  
 Sidi Maârouf – Casablanca, Maroc.  
 Phone 05 22 97 47 47  
 Fax 05 22 58 68 73  
 Website <https://www.africafirstassist.com>  
 Email [assistance@sahamassistance.ma](mailto:assistance@sahamassistance.ma)



**SANLAM (SAHAM Assurance)**

Date of Establishment 1949  
 Paid Up Capital 411 687 400 Dirhams  
 Activity  
 Address 216 Bd Zerktouni, P.O. Box 13977,  
 Casablanca. Morocco.  
 Phone +212 22-42 06 06  
 Fax +212 22-20 60 81  
 Website [www.sahamassurance.ma](http://www.sahamassurance.ma)  
 Email [contact@sahamassurance.com](mailto:contact@sahamassurance.com)

**Management**

Mr. Moulay Mhamed Elalamy CEO

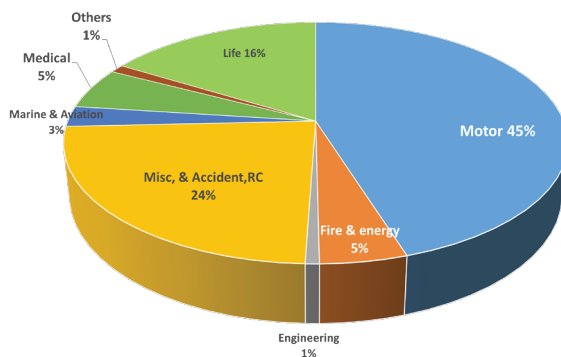
Turnover (Million MAD)	2019	2020	2021
Non-life	472	326	322
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>472</b>	<b>326</b>	<b>322</b>

Turnover (Million MAD)	2019	2020	2021
Non-life	4 324	4 307	4 702
Structure	79.75%	84.03%	83.65%
Life	1 098	819	919
Structure	20.25%	15.97%	16.35%
<b>Total</b>	<b>5 422</b>	<b>5 126</b>	<b>5 621</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	742	326	322
Ceded Premiums			
Retained Premiums	742	326	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	47,2	32,82	33,524
Total Assets			

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	5 422	5 126	5 621
Ceded Premiums			
Retained Premiums	5 422	5 126	5 621
Net Claims Charge			
Loss Ratio			
Combined Ratio	101.30%	97%	98.70%
Investment Income			
Net profit	406	201	360
Total Assets			

**Turnover by Line of Business in 2021**





## Wafa Assurance

Date of Establishment 1972

Paid Up Capital

Activity

Address 1, bd Abdelmoumen - 20100. Casablanca, Maroc.

Phone +212 05 22 54 55 55

Website [www.wafaassurance.ma](http://www.wafaassurance.ma)

Email

## Management

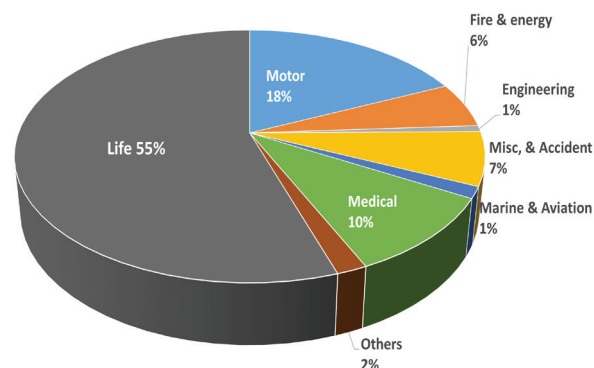
Mr. Ramses Arroub

Chairman & CEO

Turnover (Million MAD)	2019	2020	2021
Non-life	3 795	4 003	4 084
Structure	42.69%	47.80%	44.94%
Life	5 094	4 372	5 005
Structure	57.31%	52.20%	55.06%
Total	8 889	8 374	9 089

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	8 853	8 374	9 089
Ceded Premiums	527	700	161
Retained Premiums	8 326	7 674	8 928
Net Claims Charge	7 873	6 411	8 703
Loss Ratio	82%	70%	85,60%
Combined Ratio	108%	96%	112,20%
Investment Income	1 889	1 353	1 523
Net profit Net Profit	649	404	537
Total Assets			

## Turnover by Line of Business in 2021



## Wafa IMA Assistance

Address Casablanca Business Center, Lot n°.2  
Lotissement Mandarona Sidi Maârouf.  
Casablanca 20270, Maroc.

Phone +212 05 22 58 29 00

Website

Email [info@wafaimaassistance.com](mailto:info@wafaimaassistance.com)

## Management

Mr. Abdelhak Boumechraz

CEO

Turnover (Million MAD)	2020	2021	2022
Non-life	258	281,6	348
Structure	100%	100%	100%
Life			
Structure			
Total	258	282	348

Key Figures (Million MAD)	2020	2021	2022
Gross Premiums	258	281,6	348
Ceded Premiums			
Retained Premiums	258		
Net profit	29,46	30,4	40
Total Assets			



**AXA Assistance Maroc**

Date of Establishment  
 Paid Up Capital  
 Activity  
 Address 128, Bd Lahcen Ou Idder, Casablanca  
 20490. Maroc.  
 Phone +212 (0) 5 22 54 23 23  
 Website [www.axa-assistance.ma](http://www.axa-assistance.ma)  
 Email



**AXA Assurances Maroc**

Date of Establishment 1975  
 Paid Up Capital 43 500 Million Dirhams  
 Activity  
 Address 120-122 Avenue Hassan II, Casablanca.  
 Phone +212 22-88 92 92  
 Fax +212 22-88 91 88  
 Website [www.axa.ma](http://www.axa.ma)  
 Email

**Management**

Mr. Philippe Rocard Chairman & CEO

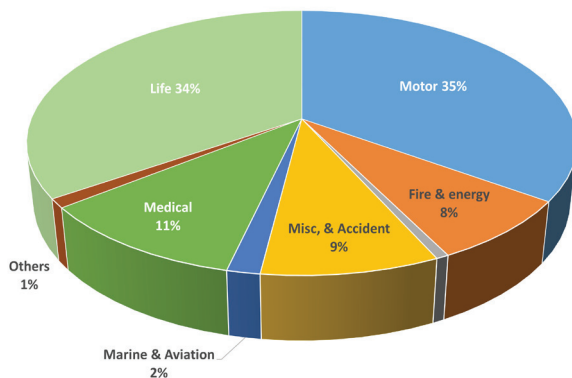
Turnover (Million MAD)	2019	2020	2021
Non-life	87	43	63
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>87</b>	<b>43</b>	<b>63</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	86,9	47	63,2
Ceded Premiums			
Retained Premiums	87	47	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income	53		
Net profit	-10	-25,22	-20,3
<b>Total Assets</b>			

Turnover (Million MAD)	2019	2020	2021
Non-life	3 034	3 144	3 647
Structure	65,32%	64,53%	66%
Life	1 611	1 728	1 920
Structure	34,68%	35,47%	34%
<b>Total</b>	<b>4 645</b>	<b>4 872</b>	<b>5 567</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	4 645	4 872	5567,4
Ceded Premiums			
Retained Premiums	4 645	4 872	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income	20 018		
Net profit	298	274,53	424,2
<b>Total Assets</b>			

**Turnover by Line of Business in 2021**





### Compagnie d'Assurance Transport «CAT»

Date of Establishment 1993  
 Paid Up Capital  
 Activity  
 Address 6, La colline. Sidi Maârouf, Casablanca. Maroc.  
 Phone  
 Website [www.cat.co.ma](http://www.cat.co.ma)  
 Email [contact@cat.co.ma](mailto:contact@cat.co.ma)

### Management

Mr. Bachir Baddou General Manager

Turnover (Million MAD)	2019	2020	2021
Non-life	693	1 055	1 177
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>693</b>	<b>1 055</b>	<b>1 177</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	693	694	1177
Ceded Premiums			
Retained Premiums	693	694	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit Net Profit / Loss	267	217,03	271
<b>Total Assets</b>			



### COFACE Maroc

Date of Establishment 2008  
 Paid Up Capital  
 Activity  
 Address 225 Boulevard d'Anfa. 20250 Casablanca, Maroc.  
 Phone +212 522 99 81 76/50  
 Fax +212 522 99 06 40  
 Website [www.coface.ma](http://www.coface.ma)  
 Email [coface.maroc@coface.com](mailto:coface.maroc@coface.com)

### Management

Mr. Mehdi Arifi General Manager (Maghreb)

Turnover (Million MAD)	2019	2020	2021
Non-life	63	81	61
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>63</b>	<b>81</b>	<b>61</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	63	81	61,3
Ceded Premiums			
Retained Premiums	63	70	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit Net Profit / Loss	-4	-6,35	-3,9
<b>Total Assets</b>			



**ACMAR**

Date of Establishment 1994  
 Paid Up Capital 50 000 000 MAD  
 Activity  
 Address 37, Bd Abdellatif Ben Kaddour, Casablanca 20050. Maroc.  
 Phone +212 05 22 79 03 30  
 Fax +212 05 22 94 10 63  
 Website [www.eulerhermes.com](http://www.eulerhermes.com)  
 Email [info.maroc@eulerhermes.com](mailto:info.maroc@eulerhermes.com)

Turnover (Million MAD)	2019	2020	2021
Non-life	149	120	143,5
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>149</b>	<b>120</b>	<b>143,5</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	145	136	143,5
Ceded Premiums			
Retained Premiums	145	136	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	-12,6	22,06	32,2
Total Assets			



**Mutuelle Agricole Marocaine d'Assurances «MAMDA»**

Date of Establishment 1962  
 Paid Up Capital 100 000 000 MAD  
 Activity  
 Address MAMDA/MCMA Building, 16 Abu Inane Street. Morocco.  
 Phone +212 537-544 000  
 Fax +212 53 75 23 13  
 Website [www.mamda-mcma.ma](http://www.mamda-mcma.ma)  
 Email

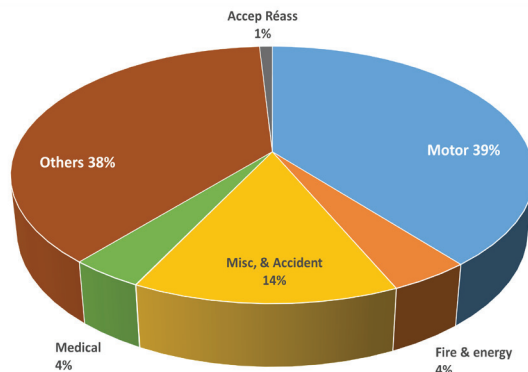
**Management**

Mahmoud Oudrhiri Deputy CEO

Turnover (Million MAD)	2019	2020	2021
Non-life	1 035	1 093	1 172
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>1 035</b>	<b>1 093</b>	<b>1 172</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	1 035	1 093	1 172
Ceded Premiums			
Retained Premiums	1 035	1 093	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	263	192	238
Total Assets			

**Turnover by Line of Business in 2021**





## Maroc Assistance

Date of Establishment	1976
Paid Up Capital	50 000 000 MAD
Activity	
Address	25 Boulevard Rachidi, 20070 Casablanca. Maroc.
Phone	+212 522-54 30 30
Fax	+212 522-47 10 61
Website	<a href="http://www.mai.co.ma">www.mai.co.ma</a>
Email	<a href="mailto:contact@cat.co.ma">contact@cat.co.ma</a>

## Management

Mr. Mohamed Benchaaboune	Chairman
Mr. Mouhssine Cherkaoui	General Manager

Turnover (Million MAD)	2019	2020	2021
Non-life	568	562	621
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>568</b>	<b>562</b>	<b>621</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	568	561	621
Ceded Premiums			
Retained Premiums	568	561	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	69	26,03	11,4
<b>Total Assets</b>			



## Marocaine Vie

Date of Establishment	1978
Paid Up Capital	27 020 000 USD
Activity	
Address	37 Boulevard Moulay Youssef. Casablanca, Maroc.
Phone	
Fax	
Website	<a href="http://www.sgmaroc.com">www.sgmaroc.com</a>
Email	<a href="mailto:contact.sgmaroc@socgen.com">contact.sgmaroc@socgen.com</a>

## Management

Mr. Hamza Kettani	Chairman
Mr. Gael Loaec	CEO

Turnover (Million MAD)	2019	2020	2021
Non-life	95	97	86
Structure	4.19%	4.51%	3.69%
Life	2 173	2 061	2 253
Structure	95.81%	95.49%	96.31%
<b>Total</b>	<b>2 268</b>	<b>2 158</b>	<b>2 339</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	2268	2158	2 339
Ceded Premiums			
Retained Premiums	2 268	2 158	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	98,7	63,21	118,2
<b>Total Assets</b>			





**MATU Assurance**

Date of Establishment 1984  
 Paid Up Capital 15 000 000 USD  
 Activity  
 Address 215, Boulevard Zerktoni, Casablanca. Maroc.  
 Phone +212 22-95 95 00  
 Fax +212 22-95 45 04  
 Website [www.matu-assurance.ma](http://www.matu-assurance.ma)  
 Email [Info@matu.ma](mailto:Info@matu.ma)



**MAMDA/MCMA**

Date of Establishment 1969  
 Paid Up Capital 100 000 000 Dirhams  
 Activity  
 Address MAMDA/MCMA Building, 16 Abu Inane Street. Rabat MA-10 2000.  
 Phone +212 537-544 000  
 Fax +212 53 75 23 13  
 Website [www.mamda-mcma.ma](http://www.mamda-mcma.ma)  
 Email

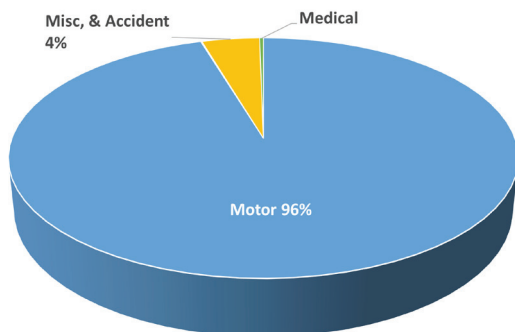
Turnover (Million MAD)	2019	2020	2021
Non-life	417	526	714
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>417</b>	<b>526</b>	<b>714</b>

Turnover (Million MAD)	2018	2019	2020
Non-life	737	860	1 043
Structure	52%	55.80%	58.01%
Life	681	681	755
Structure	48%	44.20%	41.99%
<b>Total</b>	<b>1 418</b>	<b>1 541</b>	<b>1 798</b>

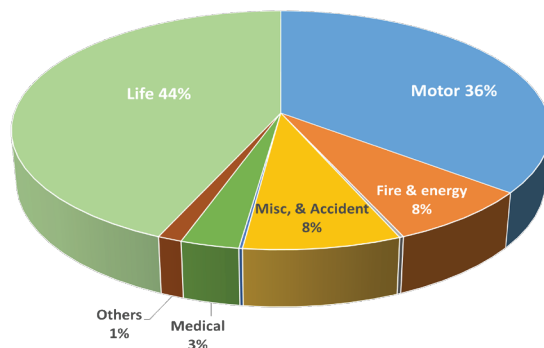
Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	417	462	714
Ceded Premiums			
Retained Premiums	417	462	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	32,1	85,09	94,7
<b>Total Assets</b>			

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	1541	1798	2067
Ceded Premiums			
Retained Premiums	1 541	1 798	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	401,2	328,29	345,2
<b>Total Assets</b>			

**Turnover by Line of Business in 2021**



**Turnover by Line of Business in 2021**





### Mutuelle Taamine Chaabi

Date of Establishment	2015
Paid Up Capital	50 000 000 Dirhams
Activity	
Address	Rue Houmane El Fetouaki - Rabat. Maroc.
Phone	
Fax	
Website	
Email	

Turnover (Million MAD)	2019	2020	2021
Non-life			
Structure			
Life	5 123	5 787	6 308
Structure	100%	100%	100%
<b>Total</b>	<b>5 123</b>	<b>5 787</b>	<b>6 308</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	5 123	5 787	6 308
Ceded Premiums			
Retained Premiums	5 123	5 787	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	13,6	15,4	17,2
Total Assets			



### RMA Assurance

Date of Establishment	1949
Paid Up Capital	185.000.000 USD
Activity	
Address	83 Avenue de l'Armée Royale. Casablanca, Maroc.
Phone	+ 212 22- 31 01 69
Fax	+ 212 22- 31 31 37
Website	<a href="http://www.rmawatanya.com">www.rmawatanya.com</a>
Email	

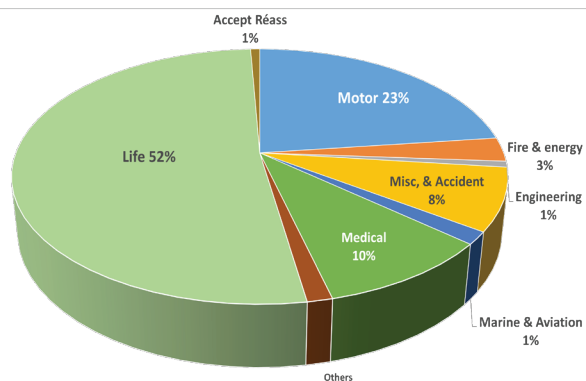
### Management

Mr. Othman Benjelloun	Chairman
Mr. Zouheir Bensaid	CEO

Turnover (Million MAD)	2019	2020	2021
Non-life	3 351	3 457	3 699
Structure	49,17%	50,28%	48,17%
Life	3 465	3 419	3 981
Structure	50,83%	49,72%	51,83%
<b>Total</b>	<b>6 816</b>	<b>6 876</b>	<b>7 680</b>

Key Figures (Million MAD)	2019	2020	2021
Gross Premiums	6 816	6 876	7 680
Ceded Premiums			
Retained Premiums	6 816	6 876	
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	815,5	660,34	904,1
Total Assets			

### Turnover by Line of Business in 2021



**RMA Assistance**

Date of Establishment 2019  
 Address 83 Avenue de l'Armée Royale, Casablanca, Maroc.  
 Phone (+212) 05 22 45 66 45  
 Website <http://www.rmaassistance.com>

Turnover (Million MAD)			2021
Non-life			123
	Structure		100%
Life			
	Structure		-
<b>Total</b>			<b>123</b>

Key Figures (Million MAD)			2021
Gross Premiums			123
<b>Total Assets</b>			

**SMAEX**

Date of Establishment 1974  
 Website <https://www.smaex.com>  
 Email [smaex@smaex.com](mailto:smaex@smaex.com)

Turnover (Million MAD)			2021
Non-life			35
	Structure		100%
Life			
	Structure		
<b>Total</b>			<b>35</b>

Key Figures (Million MAD)			2021
Gross Premiums			35
<b>Total Assets</b>			

■ MAURITANIA

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## Mauritanie

Superficie	: 1 030 000 km <sup>2</sup>
Capitale	: Nouakchott
Villes principales	: Nouadhibou, Zouerate
Langue officielle	: Arabe
Monnaie	: Ouguiya (MRU)
Fête nationale	: Fête de l'indépendance 28 Novembre
Population 2018	: 4 525 696 habitants
Religion	: L'Islam

### Le Marché de l'Assurance

Autorité de contrôle	: Le Conseil National des Assurances
Nombre de compagnies	: 15
Nombre de courtiers	: 3
Assurances obligatoires	: Responsabilité Civile.

## Mauritania

Area	: 1 030 000 km <sup>2</sup>
Capital	: Nouakchott
Largest cities	: Nouadhibou, Zouerate
Official Language	: Arabic
Currency	: Ouguiya (MRU)
National holiday	: 28 November
Population 2018	: 4 525 696
Religion	: Islam

### Insurance Market

Supervisory Authority	: The National Committee of Insurance
Number of licensed companies	: 15
Insurance/Reinsurance Brokers	: 3
Code	
Mandatory cessions	
Minimum capital in local currency	
Compulsory Insurance	: Liability.



**NASR**

Date of Establishment 1995  
 Paid Up Capital 2 110 000 USD  
 Activity  
 Address 12 Jamal Abdel Nasser. BP 163.  
 Nouakchott.  
 Phone +222 45 25 26 50  
 Website [www.nasr.mr](http://www.nasr.mr)  
 Email [nasr@nasr.mr](mailto:nasr@nasr.mr)

**Management**

Mr. Mohamed Abdallahi Sidi Chairman  
 Mr. Ahmed ould Sidi Baba General Manager

Key Figures (millers USD)	2015	2016	2017
Gross Premium Income	9,015	8,620	8,750
Total Assets	2,150	2,220	2,410

**Mauritanienne d'Assurance et de Réassurance**

Date of Establishment 2002  
 Paid Up Capital  
 Activity  
 Address  
 Phone  
 Fax  
 Website  
 Email

Turnover (MRU)	2015	2016	2017
Non-life	1,750	1,900	1,940
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (MRU)	2015	2016	2017
Gross Premium Income	1,750	1,900	1,940
Total Assets			

**AGM**

Date of Establishment  
 Paid Up Capital 1 250 000 US\$  
 Activity  
 Address BP. 2141 - Nouakchott.  
 Phone +222 5 29 29 00  
 Fax +222 5 29 29 11  
 Website [www.agm.mr](http://www.agm.mr)  
 Email [agm@mauritel.mr](mailto:agm@mauritel.mr)

**Management**

Mr Monlaye Ely Bou Amatou

Turnover (millers USD)	2015	2016	2017
Non-life	785	815	840
Structure	100%	100%	100%
Life			
Structure			
Total	785	815	840

Key Figures (millers USD)	2015	2016	2017
Gross Premium Income	785	815	840
Net Profit / Loss	55		65
Total Assets	2,125	2,125	2,140

**Taamin Assurances Islamique**

Date of Establishment	1999
Paid Up Capital	945 000 USD
Activity	
Address	P.O Box 5164 Nouakchott
Phone	+222 52 94 00 00
Fax	
Website	www.assurances taamin.com
Email	info@assurances taamin.com

**Management**

Mr. Moulaye el Hassen Ould Moktar Hassen

Turnover (milliers USD)	2015	2016	2017
Non-life	1,255	1,290	1,310
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>1,255</b>	<b>1,290</b>	<b>1,310</b>

Key Figures (milliers USD)	2015	2016	2017
Gross Premium Income	1,255	1,290	1,310
Net Profit / Loss	60	820	90
<b>Total Assets</b>	<b>1,705</b>	<b>1,705</b>	<b>1,680</b>

**DAMANE Assurance**

Date of Establishment	2010
Paid Up Capital	10 M USD
Activity	Assurance non vie
Address	BP 5080 Nouakchott.
Phone	+222 45 252 508
Fax	+222 45 252 508
Website	
Email	medejireb@damaneassurances.com

**Management**

Mr. Alioune AHMED VAJRA                      Responsable Technique

Turnover (milliers USD)	2018	2019	2020
Non-life			223
Structure			
Life			
Structure			11,8
<b>Total</b>			<b>234,8</b>

Key Figures (milliers USD)	2018	2019	2020
Gross Premium Income	252,2	260,3	234,8
Ceded Premium	132,4	142,7	117,4
Net Retained Premium	119,8	117,6	117,4
Net Profit / Loss		61	63,1
<b>Total Assets</b>		<b>1,035</b>	<b>1,006</b>



**Compagnie Nouvelle Des Assurances «CNA»**

Date of Establishment  
 Paid Up Capital  
 Activity  
 Address 21, ZGE Route de l'Aéroport - Ksar. Nouakchott  
 Phone +222 45 24 04 91  
 Fax +222 45 24 04 95  
 Website [www.cna.mr](http://www.cna.mr)  
 Email [cna.assurance@gmail.com](mailto:cna.assurance@gmail.com)

**Management**

Mr. Mohamed Abdallahi Sidi Chairman  
 Mr. Ahmed ould Sidi Baba General Manager

**GAMA**

Date of Establishment  
 Paid Up Capital  
 Activity  
 Address BP. 1259 - Nouakchott.  
 Phone +222 5 298 137  
 Fax +222 5 292 796  
 Website [www.groupeweddady.mr](http://www.groupeweddady.mr)  
 Email

**EI WAVA Assurance**

Date of Establishment  
 Paid Up Capital  
 Activity  
 Address  
 Phone  
 Fax  
 Website  
 Email

**MEDINA Assurance**

Date of Establishment 2010  
 Paid Up Capital 10 M USD  
 Activity Assurance non vie  
 Address BP 5080 Nouakchott.  
 Phone +222 45 252 508  
 Fax +222 45 252 508  
 Website  
 Email [medejireb@damaneassurances.com](mailto:medejireb@damaneassurances.com)

**Management**

Mr. Alioune AHMED VAJRA Responsable Technique

**SALAMA Assurance**

Date of Establishment  
 Paid Up Capital  
 Activity  
 Address  
 Phone  
 Fax  
 Website  
 Email

**CAR Assurance**

Date of Establishment  
 Paid Up Capital  
 Activity  
 Address  
 Phone  
 Fax  
 Website  
 Email

■ SUDAN

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## Soudan

Superficie	: 1.886.068 km <sup>2</sup>
Capitale	: Khartoum
Villes principales	: Khartoum, Omdurman, Port Sudan, Nyala, Wad Madani, El Obeid.
Langue officielle	: Arabe & Anglais
Monnaie	: Livre Soudanaise
PIB	: 34,33 milliards USD (2021)
Fête nationale	: Fête de l'indépendance 1 <sup>er</sup> Janvier
Population	: 45,7 millions Habitants (2022)
Réligion	: L'Islam

## Sudan

Area	: 1.886.068 km <sup>2</sup>
Capital	: Khartoum
Largest cities	: Khartoum, Omdurman, Port Sudan, Nyala, Wad Madani, El Obeid.
Official Language	: Arabic & English
Currency	: Sudanese pound
GDP	: \$34.33 billion (2021)
National holiday	: 1 <sup>st</sup> January
Population	: 45 .7 million Habitants (2022)
Religion	: Islam

### Le Marché de l'Assurance

Autorité de contrôle	: Autorité de Surveillance des Assurances (Insurance Supervisory Authority - ISA)
Nombre de compagnies	: 15 Assureurs (dont 2 assureurs santé) 1 Réassureur National 1 Réassureur de la zone COMESA
Nombre de courtiers	: 10
Code	: Loi de 2001 sur le contrôle des assurances et Loi de 2003 sur les assurances.
Cession Obligatoire	: - 40% à la NAT Re - 10% à la PTA Re (Zep Re) - 5% à l'Africa Re
Capital min. requis	Assureurs : 3 millions SDG Réassureurs : 3.5 millions SDG
Aussurances obligatoires	: Responsabilité civile automobile, transport maritime et responsabilité civile aviation.

### Insurance Market

Supervisory Authority	: Insurance Supervisory Authority (ISA)
Number of licensed companies	: 15 Insurers (including 2 health insurers) 1 National Reinsurer 1 Reinsurer of the COMESA zone
(Re)Insurance Brokers	: 10
Code	: Insurance Supervision Act 2001 & Insurance Act 2003.
Mandatory cessions	: - 40% to Nat Re - 10% to PTA Re «Zep Re» - 5% to Africa Re
Minimum capital	Insurance companies : 3 millions SDG Reins. companies : 3.5 millions SDG
Compulsory Insurance	: Compulsory insurances: Motor third party liability, marine cargo and aviation third party liability.



## Ranking of Sudanese Insurance Companies

### By Annual Turnover

SDG

Compagnie	2018	2019	2020	Evol. 20/19
SHIEKAN INS & REINS	2 252 000 000	3 229 000 000	3 978 811 343	23,2%
ISLAMIC	1 616 019 278	2 327 591 611	3 588 086 147	54,2%
THE SUDANESE	602 555 008	844 171 449	1 201 178 172	42,3%
EL NILEIN	527 931 969	860 612 089	1 985 479 349	130,7%
AL SALAMA	309 361 763	805 224 181	1 387 201 211	72,3%
AL BARAKA	547 961 005	869 176 497	2 408 360 615	177,1%
UNITED	526 656 363	1 008 479 763		
MIDDLE EAST	515 020 459	651 078 725	1 270 085 640	95,1%
TAAWUNIYA	315 667 269	939 745 138		
JUBA	224 324 249	240 206 378		
BLUE NILE	199 154 783	300 013 444	459 491 548	53,2%
SAVANNA	191 045	56 704	62 772	10,7%
GENERAL	30 600 000	30 600 000		
<b>TOTAL</b>	<b>7 667 443 191</b>	<b>12 105 955 979</b>	<b>18 497 788 076</b>	<b>-</b>



**NATIONAL REINSURANCE COMPANY**  
National RE

**National Reinsurance**

Date of Establishment 1973  
 Paid Up Capital 50 000 000 SDG  
 Activity General Reinsurer (Retakaful)  
 Address National Reinsurance House Parlamen Street, P.O.Box 11111- 443, Khartoum, Sudan.  
 Phone +249 183 778 221/183 794 729  
 Fax +249 183 775 927  
 Website [www.national-reinsurance.com](http://www.national-reinsurance.com)  
 Email [info@national-reinsurance.com](mailto:info@national-reinsurance.com)

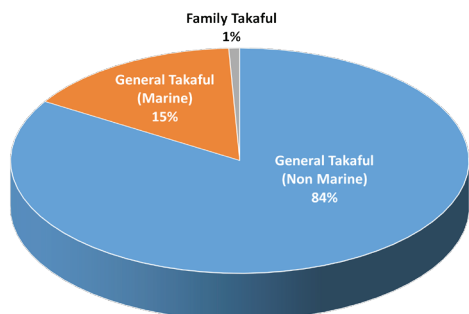
**Management**

Mr. Abdullah Ahmed Abdullah Al-Tom Chairman  
 Mr. Osman Elhadi Ibrahim General Manager  
 Mr. Mohamed Saeed Elmutasim Al Tayeb Deputy General Manager

Turnover (SDG)	2017	2018	2019
Non-life	268 953 000	779 752 000	
Structure	34%	99%	
Life	3 208 000	6 062 000	
Structure	1%	1%	
<b>Total</b>	<b>272 161 000</b>	<b>785 814 000</b>	

Key Figures (SDG)	2017	2018	2019
Gross Premium Income	272 161 000	785 814 000	
Ceded Premium	114 487 000	325 621 000	
Retained Premium	157 674 000	460 193 000	
Incurred Claims	46 381 000	103 740 000	
Loss Ratio	29.42%	22.54%	
Combined Ratio	72.2%	63.1%	
Investment Income			
Net Profit / Loss	11 565 000	42 775 000	
<b>Total Assets</b>	<b>342 398 000</b>	<b>601 439 000</b>	

**Turnover by Line of Business in 2018**



**Ratings**

Agency	Rating	Outlook
Muhanna non interactive ratings	BB <sub>+</sub>	



**Shiekan Insurance & Reinsurance**

Date of Establishment 1983  
 Paid Up Capital 10 000 000 SDG  
 Activity Takaful & Retakaful  
 Address Shiekan Building\_Elgame Elkaber Street El Souk El Arabi, Khartoum, Sudan. PO Box 10037. El Souk El Arabi Khartoum, Sudan.  
 Phone +249 183 78 44 69  
 Fax +249 183 77 68 49  
 Website [www.shiekanins.sd](http://www.shiekanins.sd)  
 Email [info@shiekanins.sd](mailto:info@shiekanins.sd)

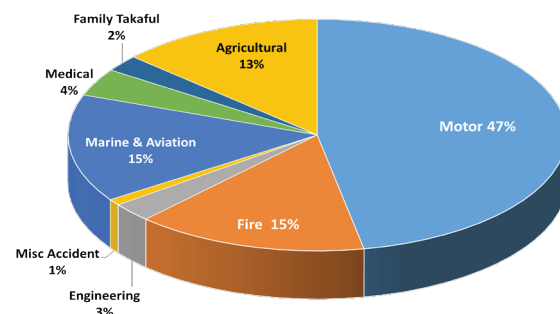
**Management**

Mr. Mohamed Othman Al-Husseini Al-Hassan Chairman  
 Major General Hashem Khaled Mahmoud Managing Director  
 Mr. Omer Hassan Hussain General Manager

Turnover (SDG)	2018	2019	2020
Non-life	2 151 000 000	3 104 000 000	3 887 031 084
Structure	95.5%	96.1%	97.7%
Life	100 000 000	123 000 000	91 778 239
Structure	4.4%	3.8%	2.3%
<b>Total</b>	<b>2 251 000 000</b>	<b>3 227 000 000</b>	<b>3 978 809 323</b>

Key Figures (SDG)	2018	2019	2020
Gross Premiums	2 252 000 000	3 229 000 000	3 978 811 343
Ceded Premiums	810 000 000	1 233 000 000	1 681 811 343
Retained Premiums	1 442 000 000	1 996 000 000	2 297 000 000
Net Earned Premium	1 057 000 000	2 067 000 000	2 297 000 000
Net claims incurred	757 000 000	1 009 000 000	1 021 000 000
Loss Ratio	34%	31%	26%
Combined Ratio	34%	31%	26%
Investment Income	4 000 000	1 000 000	31 000 000
Net profit	595 000 000	509 000 000	597 000 000
<b>Total Assets</b>	<b>3 944 000 000</b>	<b>4 171 000 000</b>	<b>10 545 000 000</b>

**Turnover by Line of Business in 2020**



**Ratings**

Agency	Rating	Outlook
Islamic International Rating Agency (IIRA)	Takaful Financial Strength 'BBB+'	

- Medical Subsidiary : Attakafulia Insurance since 2019.



**Al Baraka Insurance**

Date of Establishment 1985  
 Paid Up Capital 10 000 000 SDG  
 Activity General & Family Takaful  
 Address Al Baraka tower 2<sup>nd</sup> Floor, Qasr Street.  
 P. O. Box 3877 - Khartoum, Sudan.  
 Phone +249 183 78 50 23 / 78 57 48 /  
 77 07 13  
 Fax +249 183 77 47 32  
 Website [www.albaraka-ins.com](http://www.albaraka-ins.com)  
 Email [info@albaraka-ins.com](mailto:info@albaraka-ins.com)

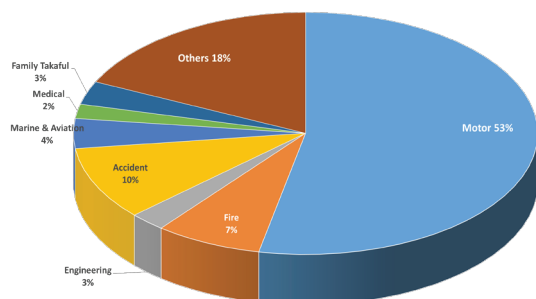
**Management**

Mr. Kamal Abdelkader Saeed Hassan Chairman  
 Mr. Adam Ahmed Hassan General Manager  
 Mr. Hassan Mohamed Abdalla Deputy General Manager

Turnover (SDG)	2017	2018	2019
Non-life	284 013 351	533 689 552	842 071 257
Structure	96,4%	97,4%	96,9%
Life	10 410 349	14 271 454	27 105 240
Structure	3,5%	2,6%	3,1%
<b>Total</b>	<b>294 693 694</b>	<b>547 961 005</b>	<b>869 176 497</b>

Key Figures (SDG)	2019	2020	2021
Gross Premiums	869 176 497	2 408 360 615	5 780 065 475
Ceded Premiums	256 570 773		
Retained Premiums	612 605 724		
Net Claims incurred	254 554 861		1 801 766 627
Net Loss Ratio	29%		29%
Combined Ratio			
Investment Income	7 217 651		287 761 610
Net profit	60 697 073	324 723 933	344 207 369
<b>Total Assets</b>	<b>785 355 905</b>		<b>1 215 695 031</b>

**Turnover by Line of Business in 2019**



**Ratings**

Agency	Rating	Outlook
Islamic International Rating Agency (IIRA)	BBB	



**The Sudanese Insurance & Reinsurance**

Date of Establishment 1967  
 Paid Up Capital 200 000 000 SDG  
 Activity General Takaful  
 Address North Bank Building 1st Floor, Arab  
 Market, P.O.Box 2332 - Khartoum, Sudan.  
 Phone +249 183 77 77 96 / 77 77 97  
 Fax +249 183 771820  
 Website [www.sudinre.com](http://www.sudinre.com)  
 Email [info@sudinre.com](mailto:info@sudinre.com)

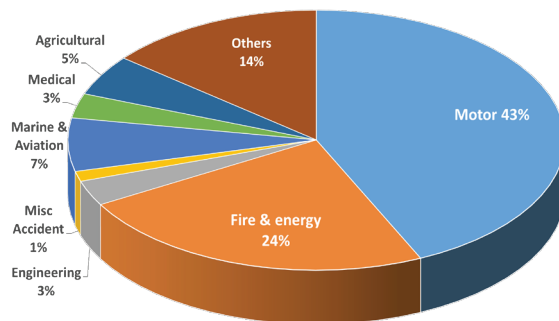
**Management**

Mr. Hassan Elsayed Mohammed Ali Chairman  
 Mr. Adel Izz Aldin Elsayed Mohammed General Manager  
 Mr. Ramy Hassan Elsayed Deputy General Manager  
 Mr. Ismail Izz Aldin Elsayed Chairman Al Ahlia Medical

Turnover (SDG)	2018	2019	2020
Non-life	602 555 008	844 170 449	1 201 961 172
Structure	100%	100%	100%
Life			
Structure			
<b>Total</b>	<b>602 555 008</b>	<b>844 170 449</b>	<b>1 201 961 172</b>

Key Figures (SDG)	2018	2019	2020
Gross Premiums	602 555 008	844 171 449	1 201 178 172
Ceded Premiums	231 650 345	418 234 732	634 480 365
Net Retained Premiums	370 904 663	425 936 717	566 697 807
Net earned Premiums	433 059 873	528 139 744	747 835 768
Claims Charge	223 573 153	265 007 928	389 687 606
Loss Ratio	37%	31%	32%
Combined Ratio	47%	45%	39%
Investment Income	18 137 737	25 863 224	43 237 285
Net profit	92 251 173	115 015 510	181 154 283
<b>Total Asset</b>	<b>538 351 724</b>	<b>749 635 082</b>	<b>1 149 732 812</b>

**Turnover by Line of Business in 2020**



- Medical Subsidiary : Al Ahlia Medical Insurance since 2020.  
 Email: [info@ami.com.sd](mailto:info@ami.com.sd)





**El Nilein Insurance**

Date of Establishment 1982  
 Paid Up Capital 53 000 000 SDG  
 Activity General & Family Takaful  
 Address Intersection of Al-Gomhouria Street with Al-Muk Nimr Street, P.O Box 11867 Khartoum, Sudan.  
 Phone +249 183-77-81-90 / 77-41-28 / 77-13-54  
 Fax +249 183-77-34-82  
 Website [www.elnileinins.com](http://www.elnileinins.com)  
 Email [info@elnileinins.com](mailto:info@elnileinins.com)  
[elnilein@hotmail.com](mailto:elnilein@hotmail.com)

**Management**

Mr. Sadiq Mohammed Ahmed Aljak Chairman  
 Mr. Mr. Amustapha El Amin Sheikh Managing Director  
 Mr. Abdelrahim Balla Abdelgadir General Manager



**The United Insurance**

Date of Establishment 1969  
 Paid Up Capital 12 000 000 SDG  
 Activity General Takaful  
 Address Parliament Street - crossing tayar Murad street, United Insurance tower, 8<sup>th</sup>, 9<sup>th</sup> & 10<sup>th</sup> floor, P.O.Box 318, Khartoum.  
 Phone 00249-183 72 00 01 /02  
 Fax 00249-183 72 00 03/8  
 Website [www.unitedinsurance.ws](http://www.unitedinsurance.ws)  
 Email [info@unitedinsurance.ws](mailto:info@unitedinsurance.ws)

**Management**

Mr. Mr. Khalid Khalil Osman Chairman & M.D  
 Mr. Abdelkhalig Abdalla Mohamed General Manager  
 Mr. Zuheir Hassan Ibrahim Eisa Deputy General Manager

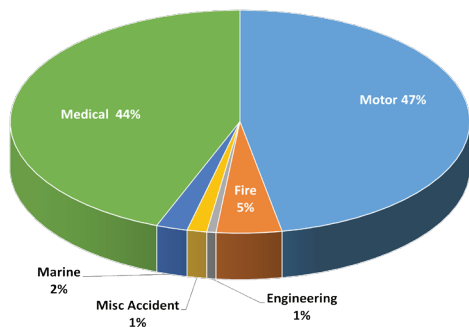
Turnover (SDG)	2018	2019	2020
Non-life	526 988 969	858 623 369	1 983 789 949
Structure	99,8%	99,8%	99,9%
Life	943 000	1 988 720	1 689 400
Structure	0.2%	0.2%	0.1%
<b>Total</b>	<b>527 931 969</b>	<b>860 612 089</b>	<b>1 985 479 349</b>

Key Figures (SDG)	2018	2019	2020
Gross Premiums	527 931 969	860 612 089	1 985 479 349
Ceded Premiums	284 204 580	485 675 227	923 297 990
Net Retained Premiums	243 727 389	374 936 862	1 062 181 359
Net Earned Premiums	414 684 836	622 210 483	1 482 699 139
Net Claims Incurred	111 690 567	165 136 317	358 353 041
net Loss Ratio	46%	44%	34%
Combined Ratio	61%	62%	68%
Investment Income	17 099 977	29 181 594	50 244 743
Net profit	41 715 946	84 612 364	196 339 161
<b>Total Assets</b>	<b>458 122 569</b>	<b>746 145 937</b>	<b>1 656 237 472</b>

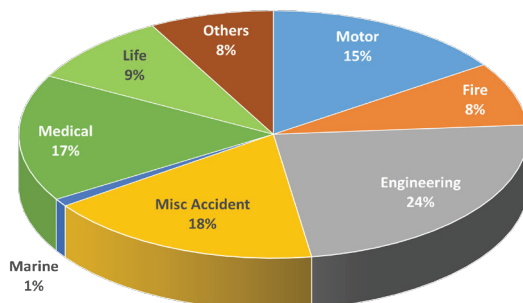
Turnover (SDG)	2017	2018	2019
Non-life	282 415 348	526 031 467	914 691 145
Structure	99.8%	99.9%	90.7%
Life	432 315	624 896	93 788 618
Structure	0.2%	0.1%	9.3%
<b>Total</b>	<b>282 847 663</b>	<b>526 656 363</b>	<b>1 008 479 763</b>

Key Figures (SDG)	2017	2018	2019
Gross Premiums	282 847 663	526 656 363	1 008 479 763
Ceded Premiums	142 994 523	296 712 308	496 891 143
Retained Premiums	139 853 140	229 944 055	511 588 620
Net Earned Premiums	172 182 624	309 351 746	642 211 514
Net claims incurred	53 575 425	101 091 452	198 818 780
Loss Ratio	38%	44%	39%
Combined Ratio	57%	70%	59%
Investment Income	4 921 818	11 096 108	16 050 511
Net profit	23 846 310	53 873 353	73 864 221
<b>Total Assets</b>	<b>309 023 283</b>	<b>507 334 245</b>	<b>983 221 752</b>

**Turnover by Line of Business in 2020**



**Turnover by Line of Business in 2019**



**Ta'awuniya Insurance**

Date of Establishment 1989  
 Paid Up Capital 10 000 000 SDG  
 Activity General & Family Takaful  
 Address Al Ta'awuniya Tower, East of Nile Bank for Trade & development. West of Medicine colleague - University of Khartoum. P.O.Box 231 Khartoum, Sudan.  
 Phone +249 183 - 778 615 / 772 431  
 781 310 / 774 619  
 Fax +249 183 78 4320  
 Website [www.taawuniya.com.sd](http://www.taawuniya.com.sd)  
 Email [info@taawuniya.com.sd](mailto:info@taawuniya.com.sd)

**Management**

Mr. Hisha AlTuhamy Abdullah Chairman  
 Dr.Kamal Jad Karim CEO & General Manager  
 Dr. Salaheddin Mohammed Abdallah Deputy General Manager

**The Blue Nile Insurance**

Date of Establishment 1965  
 Paid Up Capital 10 000 000 SDG  
 Activity General Takaful  
 Address The Blue Nile Ins Building, El Qasr Street. P.O.Box 2215 - Khartoum, Sudan.  
 Phone +249 183 778 013/ 776 705 / 781 536  
 Fax +249 183 772 405  
 Website [www.blue-nile-insurance.com](http://www.blue-nile-insurance.com)  
 Email [bni.sudan@gmail.com](mailto:bni.sudan@gmail.com)  
[bni@sudanmail.net](mailto:bni@sudanmail.net)

**Management**

Mr. Sadiq Mohammed Ahmed Aljak Chairman  
 Mr. Mohamed Hassan Mohamed General Manager  
 Mr. Amer Ali Abdelhamid Deputy General Manager

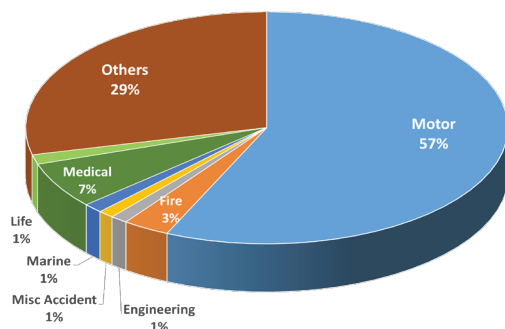
Turnover (SDG)	2017	2018	2019
Non-life	198 084 892	305 284 838	927 118 944
Structure	97.3%	96.7%	98.7%
Life	5 541 506	10 382 431	12 626 194
Structure	2.7%	3.3%	1.3%
<b>Total</b>	<b>203 626 398</b>	<b>315 667 269</b>	<b>939 745 138</b>

Turnover (SDG)	2018	2019	2020
Non-life	199 154 783	300 013 444	459 491 548
Structure	100%	100%	100%
Life	-	-	-
Structure	-	-	-
<b>Total</b>	<b>199 154 783</b>	<b>300 013 444</b>	<b>459 491 548</b>

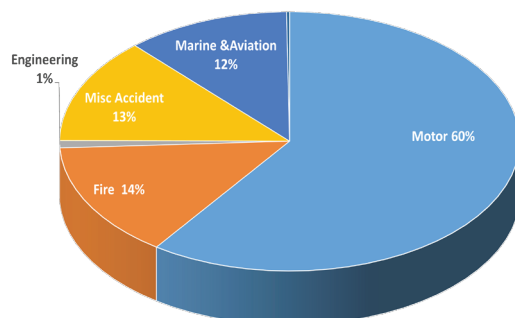
Key Figures (SDG)	2017	2018	2019
Gross Premiums	203 626 398	315 667 269	939 745 138
Ceded Premiums	64 667 357	100 198 477	321 026 167
Retained Premiums	138 959 041	215 468 792	618 718 971
Net claims incurred	70 266 390	141 350 726	320 435 653
Loss Ratio	51%	66%	52%
Combined Ratio	83%	95%	82%
Investment Income	1 703 334	2 090 424	8 738 115
Net profit	7 569 041	15 099 297	52 166 454
Total Assets	189 215 263	255 281 702	730 760 741
<b>Total Assets</b>	<b>309 023 283</b>	<b>507 334 245</b>	<b>983 221 752</b>

Key Figures (SDG)	2018	2019	2020
Gross Premiums	199 154 783	300 013 444	459 491 548
Ceded Premiums	85 495 049	125 312 743	167 867 837
Net Retained Premiums	113 659 734	174 700 701	291 623 711
Net earned Premiums	142 216 934	208 411 708	240 447 121
Net Claims Charge	21 216 934	32 434 836	94 500 946
Net Loss Ratio	11%	11%	21%
Net Combined Ratio	71%	69%	52%
Investment Income	2 050 622	3 840 838	7 645 088
Net profit	68 034 950	102 538 856	38 817 647
<b>Total Assets</b>	<b>68 034 950</b>	<b>102 538 856</b>	<b>38 817 647</b>

**Turnover by Line of Business in 2019**



**Turnover by Line of Business in 2020**



## Islamic Insurance

Date of Establishment	1979
Paid Up Capital	25 000 000 SDG
Activity	General & Family Takaful
Address	Islamic Insurance Tower, Ali Abdullatif Street - P.O.B.ox 2776. Khartoum, Sudan.
Phone	+249 183-771189 / 770507
Fax	+249 183-778959
Website	www.islamicinsur.com
Email	info@islamicinsur.com islamicins@sudanmail.net

## Management

Mr. Mohamed Abdelkader Yacooob	Chairman
Mr. Abdallah Ahmed Abdallah	General Manager
Mrs Mahasin Serageldin Mohiddin	Deputy General Manager

## Juba Insurance

Date of Establishment	1981
Paid Up Capital	236 000 000 SDG
Activity	General Takaful
Address	Sayed Osman Alamin Building, 2 <sup>nd</sup> Floor. Baladiya Street, Khartoum West, Sudan.
Phone	+249 183 77 95 96 / 77 95 97 / 78 24 35 +249 183 78-16-17
Fax	
Website	www.juba-insurance.com
Email	info@juba-insurance.com

## Management

Mr. Taha Ali Al Bashir	Chairman
Mr. Amar Abuzied Abdellatif	Acting General Manager
Mrs Amina Youssef Mohamed	CFO

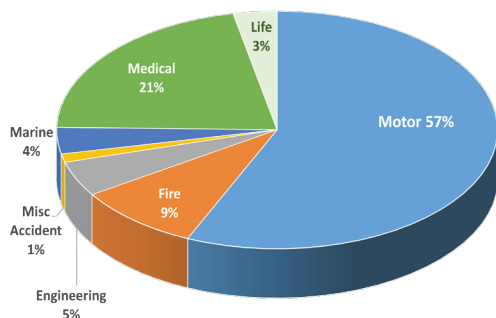
Turnover (SDG)	2018	2019	2020
Non-life	1 575 194 964	2 250 717 966	
Structure	97,5%	96,7%	
Life	40 824 314	76 873 645	
Structure	2,5%	3,3%	
<b>Total</b>	<b>1 616 019 278</b>	<b>2 327 591 611</b>	

Key Figures (SDG)	2018	2019	2020
Gross Premiums	1 616 019 278	2 327 591 611	3 588 086 147
Ceded Premiums	301 000 631	492 779 169	626 791 623
Retained Premiums	1 315 018 647	1 834 812 442	2 961 294 524
Net claims incurred	12 744 595	28 828 093	1 223 442 672
Loss Ratio	1%	2%	41%
Combined Ratio	17%	20%	56%
Investment Income	24 281 384	43 286 649	45 844 771
Net profit	140 205 892	174 308 924	279 355 335
<b>Total Assets</b>	<b>1 429 071 015</b>	<b>1 929 200 263</b>	<b>2 937 972 729</b>

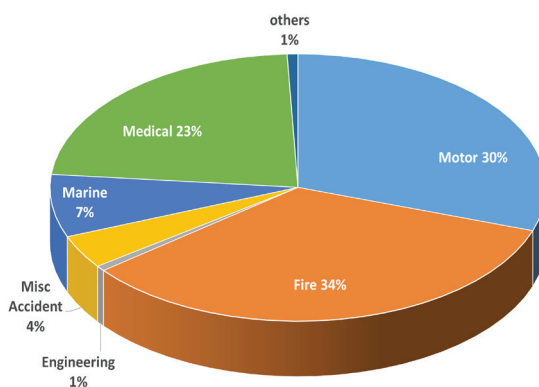
Turnover (SDG)	2017	2018	2019
Non-life	128 811 593	222 479 860	238 513 307
Structure	99.0%	99.2%	99.3%
Life	1 236 886	1 844 389	1 693 071
Structure	1.0%	0.8%	0.7%
<b>Total</b>	<b>130 048 479</b>	<b>224 324 249</b>	<b>240 206 378</b>

Key Figures (SDG)	2017	2018	2019
Gross Premiums	130 048 479	224 324 249	240 206 378
Ceded Premiums	77 476 696	154 551 578	156 562 552
Retained Premiums	52 571 783	69 772 671	83 643 826
Net claims incurred	24 100 526	39 329 307	49 274 796
Loss Ratio	46%	56%	59%
Combined Ratio	46%	56%	59%
Investment Income	3 980 653	3 706 452	6 399 046
Net profit	8 170 429	7 611 298	5 717 589
<b>Total Assets</b>	<b>3 121 900</b>	<b>3 985 133</b>	<b>6 578 117</b>

## Turnover by Line of Business in 2019



## Turnover by Line of Business in 2019



## Ratings

Agency	Rating
Islamic International Rating Agency (IIRA)	Takaful Financial Strength 'A'

**THE MIDDLE EAST INSURANCE CO (S) LTD**  
Guarantee - Security - Tranquility

**The Middle East Insurance**

Date of Establishment 1981  
 Paid Up Capital 10 000 000 SDG  
 Activity General Takaful  
 Address Nile Street - Kuwait Sudanese center first tower 3070. Khartoum, Sudan.  
 Phone +249 183 77 95 44 / 77 22 02/ 77 23 44  
 Fax +249 183 77 92 66  
 Website [www.middleeast-ins.com](http://www.middleeast-ins.com)  
 Email [info@middleeast-ins.com](mailto:info@middleeast-ins.com)  
[meico4@hotmail.com](mailto:meico4@hotmail.com)

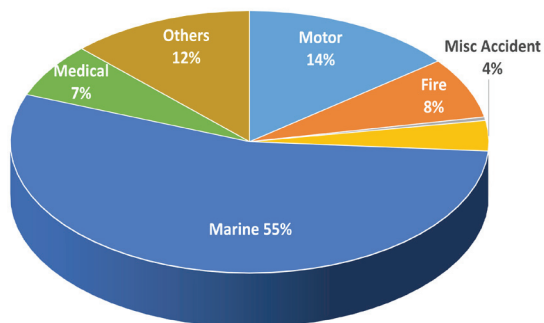
**Management**

Mr. Mamoun Bashir Elnifiedi Chairman  
 Mr. Muawia Mirgani Abbasher CEO & General Manager  
 Mr. Elsamani Ahmed Elsheikh CFO

Turnover (SDG)	2019	2020	2021
Non-life	651 078 725	1 270 085 640	5 230 705 520
Structure	100,0%	100,0%	100,0%
Life	-	-	-
Structure	0,0%	0,0%	0,0%
<b>Total</b>	<b>651 078 725</b>	<b>1 270 085 640</b>	<b>5 230 705 520</b>

Key Figures (SDG)	2019	2020	2021
Gross Premiums	651 078 725	1 270 085 640	5 230 705 520
Ceded Premiums	531 563 976	983 192 636	4 414 936 300
Net Retained Premiums	119 514 749	286 893 004	815 769 220
Net Earned Premiums	202 649 808	453 571 626	1 394 395 037
Net claims incurred	54 548 885	85 299 105	283 256 673
Loss Ratio	46%	30%	35%
Combined Ratio*	46%	30%	35%
Investment Income	1 059 111	1 066 101	7 423 515
Net profit	17 893 161	71 786 596	138 120 123
<b>Total Assets</b>	<b>672 849 452</b>	<b>1 375 940 536</b>	<b>4 883 759 744</b>

**Turnover by Line of Business in 2021**



**General Insurance**

Date of Establishment 1961  
 Paid Up Capital 10 000 000 SDG  
 Activity General Takaful  
 Address General Insurance Company (Sudan) Building. Al Mak Nemer Road, Building No 2/8 - square 2/5. P. O Box 1555. Khartoum, Sudan.  
 Phone +249 183 78 0618  
 Fax +249 183 77 2122  
 Email [generalinsurance@hotmail.com](mailto:generalinsurance@hotmail.com)

**Management**

Mr. Nader Malik Chairman  
 Mr. Mr. Mohammed Hassan Idris General Manager

Key Figures (SDG)	2017	2018	2019
Gross Premium Income	30 600 000		
Net Profit / Loss	3 475 347		
<b>Total Assets</b>	<b>12 832 051</b>		



**Savanna Insurance**

Date of Establishment 1989  
 Paid Up Capital 3 570 000 USD  
 Activity General Takaful  
 Address Amarat Street 25 Block 10, House 8 P.O. Box 44056. Khartoum, Sudan.  
 Phone +249 183 47 1259 / 47 1125 / 47 1458  
 Fax +249 183 47 1192  
 Website <http://www.savaincoins.com>  
 Email [info@savaincoins.com](mailto:info@savaincoins.com)

**Management**

Mr. Essam Ameen Okasha Chairman  
 Mr. Mohamed Ahmed Albasheir General Manager

Key Figures (SDG)	2018	2019	2020
Gross Premium Income	191 045	56 704	62 772



**Al Salama Insurance**

Date of Establishment 1992  
 Paid Up Capital 10 000 000 SDG  
 Activity General & Family Takaful  
 Address Intersection Sheikh Mustapha Amin St.& Conference Street P.O Box 11448 - Khartoum, Sudan.  
 Phone +249 183 77 29 20 / 38  
 Fax +249 183 77 28 62  
 Website [www.alsalama.sd](http://www.alsalama.sd)  
 Email [info@alsalama.sd](mailto:info@alsalama.sd)  
[tumadira@yahoo.com](mailto:tumadira@yahoo.com)

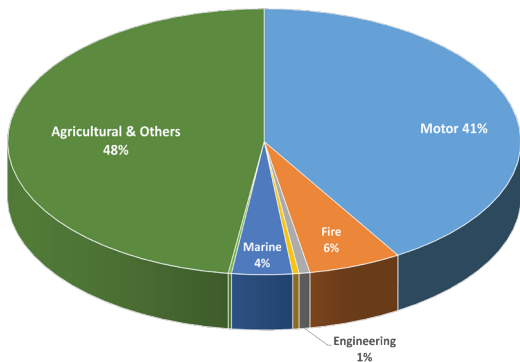
**Management**

Mr. Ali Mohammed Al Hassan Abrsi **Chairman**  
 Mrs. Tamadur A. Abdul Raheem **General Manager**  
 Mr. Atif Eissa **Deputy General Manager**

Turnover (SDG)	2019	2020	2021
Non-life	805 224 181	1 387 201 211	4 505 198 564
Structure	100%	100%	100%
Life			
Structure	-	-	-
<b>Total</b>	<b>805 224 181</b>	<b>1 387 201 211</b>	<b>4 505 198 564</b>

Key Figures (SDG)	2019	2020	2021
Gross Premiums	805 224 181	1 387 201 211	4 505 198 564
Ceded Premiums	327 885 397	534 880 484	1 895 073 259
Net Retained Premiums	477 338 784	852 320 727	2 610 125 305
Net earned Premiums	477 338 784	852 320 727	2 610 125 305
Net Claims Charge	11 652 111	9 991 985	16 639 678
Net Loss Ratio	1%	1%	0%
Investment Income	33 479 928	74 964 467	178 824 292
Net profit	55 423 296	101 776 557	151 147 092
<b>Total Asset</b>			

**Turnover by Line of Business in 2021**



## ■ Reinsurance

## Ranking of the North African National Reinsurers

By Annual Turnover	2017	2018	2019	2020	2021
SCR Maroc (M USD)	205,510	206,531	205,816	295,730	281,770
CCR Alger (M USD)	241,319	252,492	275,056	254,601	285,531
Tunis Re (M USD)	42,353	49,442	56,438	55,092	56,804
Misr Ins Co					
Nat Re (M USD)	40,722	16,511			

By Equity	2017	2018	2019	2020	2021
SCR Maroc (M USD)	267,245	249,694	253,878	290,730	287,0500
CCR Alger (M USD)	243,075	247,557	261,833	266,890	276,201
Tunis Re (M USD)	63,037	63,727	65,734	69,679	72,122
Misr Ins Co					
Nat Re (M USD)	51,231	12,637			

By Result	2017	2018	2019	2020	2021
SCR Maroc (M USD)	30,612	28,367	32,449	35,680	33,460
CCR Alger (M USD)	27,147	25,196	26,531	31,454	36,063
Tunis Re (M USD)	6,800	4,946	5,712	4,259	5,821
Misr Ins Co					
Nat Re (M USD)	1,730	0,899			

## Ranking of the North African National Reinsurers

By Combined Ratio	2017	2018	2019	2020	2021
SCR Maroc	94.90%	92.30%	84.60%	91.09%	94%
CCR Alger	81%	83%	84%	78%	75%
Tunis Re	90.5%	108%	99.6%	96.9%	92.5%
Misr Ins Co					
Nat Re	72.2%	63.1%			

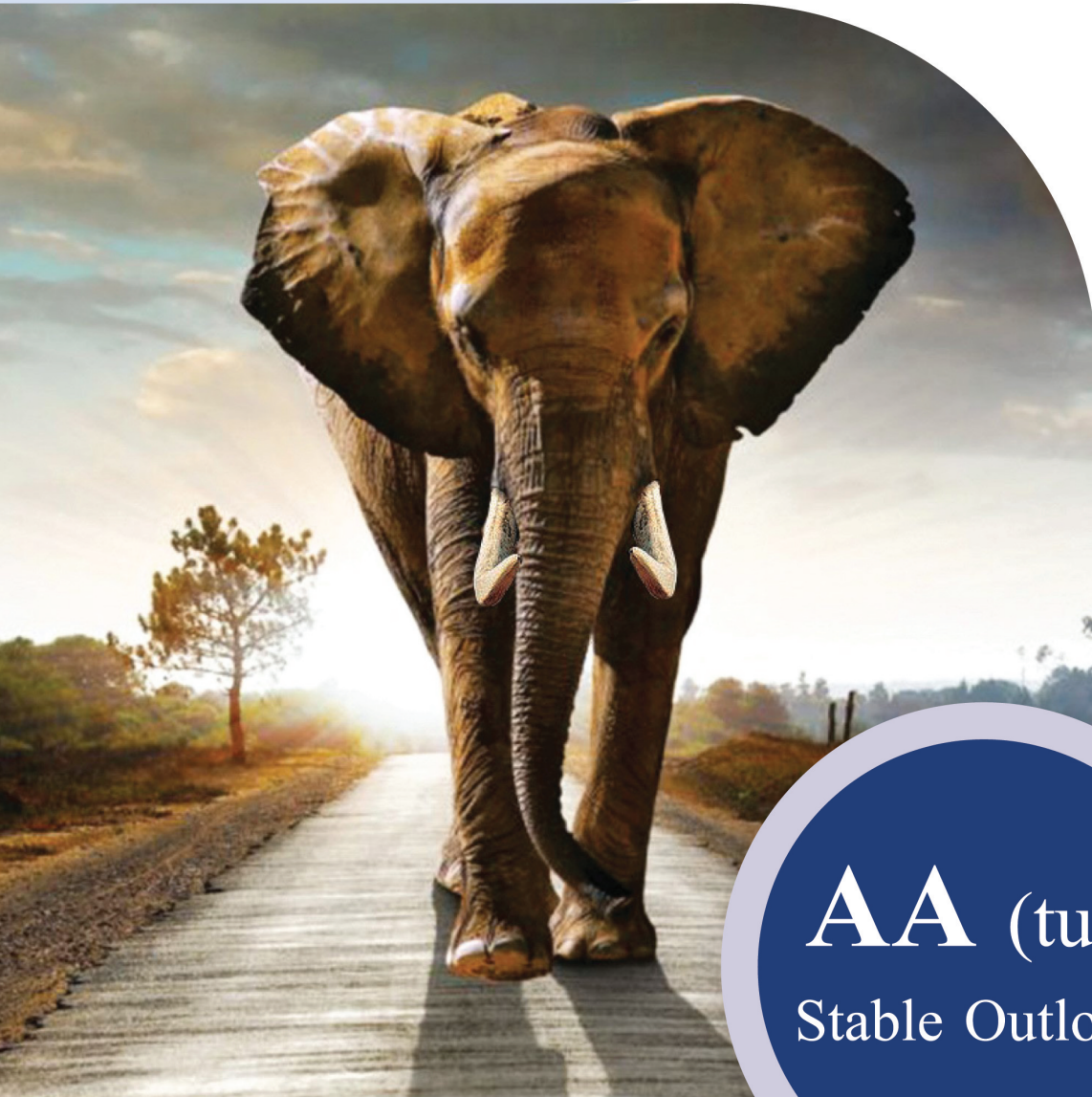
By ROE (After Tax)	2017	2018	2019	2020	2021
SCR Maroc	18.78%	12.26%	11.17%	12.27%	11.70%
CCR Alger	11%	10%	10%	13%	15%
Tunis Re	9.1%	9.3%	6.2%	6.1%	8.1%
Misr Ins Co					
Nat Re	-	-	-	-	-





## Main References:

- Annual Reports / CGA Insurance General Committee. (Tunisia)
- Financial statements FMC / Financial Market Council. (Tunisia)
- Situation Liminaire : Fédération Marocaine des Sociétés d'Assurances & de Réassurances.
- Annual Reports / ACAPS
- EFSA Books
- AIO Annual Reviews
- Sudanese Insurance & Reinsurance companies websites
- World Bank / Insurance Supervisory Authority report/Sudan Democracy First Group Report
- Annual Reports / Insurance Supervisory Authority (Egypt)
- World Bank website
- Annual Reports of Companies
- Atlas Magazine
- Web sites of companies.



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