

FOCUS SUR LES (RE) ASSURANCES EN AFRIQUE DU NORD



**FOCUS ON (RE)INSURANCE
IN NORTH AFRICA**

OCTOBER 2025

Focus sur les (Ré)Assurances en Afrique du Nord



Focus on (Re)Insurance in North Africa

October 2025

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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

[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

[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 a été évalué à environ **63,5 milliards de dollars** de primes brutes émises (GWP) en 2023, contre **70,2 milliards de dollars** en 2022, soit une baisse de près de **9,5 %**. La part de l'Afrique sur le marché mondial de l'assurance s'est établie à **0,9 %**, avec un taux de pénétration de **3,5 %** et une prime moyenne de **46 USD par habitant**.

Les marchés africains restent très contrastés en termes de taille, de structure et de dynamique. En 2023, **neuf pays** seulement ont concentré **93,3 %** du total des primes, confirmant une forte concentration géographique. L'Afrique du Sud domine largement avec **68,2 %** des primes (soit environ **43,3 milliards USD**), suivie du Maroc (**8,7 %**), de l'Égypte (**4,0 %**) et du Kenya (**3,9 %**). Viennent ensuite le Nigeria (**2,1 %**), l'Algérie (**1,9 %**), la Tunisie (**1,8 %**), la Namibie (**1,5 %**) et la Côte d'Ivoire (**1,2 %**). Les **45 autres marchés** du continent se partagent à peine **6,7 %** des primes.

En termes de taux de pénétration, le **Maroc** demeure le leader continental avec **3,8 %** en 2023, suivi de la **Tunisie** (**2,45 %**). L'Algérie reste sous la barre de **1 %**, avec environ **0,5 % pour la non-vie**, tandis que l'Égypte affiche un taux global inférieur à **1 %** (**0,3 % pour la non-vie**).

La faible pénétration globale de l'assurance, combinée à la croissance économique du continent et à une meilleure sensibilisation des populations aux bénéfices de la couverture assurantielle, continue de représenter un fort levier de développement pour le secteur africain de l'assurance.

Selon les **Perspectives économiques pour l'Afrique 2023–2024** de la Banque africaine de développement (AfDB), le continent africain continue de faire face à une succession de chocs : les séquelles de la pandémie de COVID-19, les perturbations des chaînes d'approvisionnement accentuées par l'invasion de l'Ukraine par la Russie, le durcissement des conditions financières mondiales et le ralentissement de certaines économies partenaires, comme la Chine.

Parallèlement, plusieurs risques majeurs pèsent sur la stabilité économique et le secteur des assurances :

- **Pressions inflationnistes persistantes**, affectant le pouvoir d'achat des ménages et le coût du financement des entreprises ;
- **Chocs climatiques récurrents**, ayant des impacts significatifs sur l'agriculture, l'énergie et les infrastructures ;

- **Tensions géopolitiques et instabilité politique** dans certaines régions, générant des coûts sociaux et économiques élevés ;
- **Risque cyber en forte hausse**, conséquence directe de la digitalisation accélérée et de la vulnérabilité des systèmes d'information. Les assureurs et réassureurs africains sont confrontés à une recrudescence des cyberattaques, fraudes numériques et interruptions d'activité, qui menacent leur stabilité opérationnelle et financière

Ces facteurs ont contribué à une baisse du taux de croissance réel du PIB africain, qui est passé de **4,8 % en 2021 à 3,8 % en 2022**, puis à environ **3,1 % en 2023**. Néanmoins, les perspectives restent favorables, avec une reprise attendue autour de **3,7 à 4 % en 2024–2025**.

Dans ce contexte, les compagnies d'assurance et de réassurance, en particulier en Afrique du Nord, ont accéléré leur transformation. Elles investissent dans la **digitalisation**, développent **des produits innovants** adaptés aux jeunes générations connectées et aux populations à revenu limité, et renforcent la **résilience face aux risques émergents**, dont les risques cyber représentent un enjeu majeur. Le défi principal reste d'anticiper les besoins changeants des clients tout en protégeant les activités contre les menaces numériques et opérationnelles.

Malgré les turbulences mondiales et régionales, l'avenir de l'assurance en Afrique du Nord demeure prometteur. Les compagnies traditionnelles reconnaissent la nécessité d'innover, de renforcer la **protection cyber** et d'adopter les technologies numériques pour accompagner la croissance et la modernisation du secteur.

À l'approche du **renouvellement 2026**, Tunis Re publie une nouvelle édition du **Focus sur les compagnies d'assurance et de réassurance en Afrique du Nord**, couvrant **l'Algérie, l'Égypte, la Libye, le Maroc, la Mauritanie, le Soudan et la Tunisie**. Cette publication propose une **analyse actualisée des performances des marchés pour l'année 2023**, réalisée en étroite collaboration avec les autorités de régulation et les acteurs locaux.

Focus on the Insurance Market in North Africa

The African insurance sector was valued at approximately USD 63.5 billion in gross written premiums (GWP) in 2023, compared to USD 70.2 billion in 2022, representing a decline of nearly 9.5%. Africa's share of the global insurance market stood at 0.9%, with a penetration rate of 3.5% and an average premium of USD 46 per capita.

African markets remain highly heterogeneous in terms of size, structure, and dynamics. In 2023, only nine countries accounted for 93.3% of total premiums, confirming a strong geographical concentration. South Africa continues to dominate, with 68.2% of total premiums (around USD 43.3 billion), followed by Morocco (8.7%), Egypt (4.0%), and Kenya (3.9%). They are followed by Nigeria (2.1%), Algeria (1.9%), Tunisia (1.8%), Namibia (1.5%), and Côte d'Ivoire (1.2%). The remaining 45 markets on the continent share barely 6.7% of premiums.

In terms of penetration rate, Morocco remains the continental leader with 3.8% in 2023, followed by Tunisia (2.45%). Algeria remains below the 1% threshold, with about 0.5% for non-life, while Egypt records a global rate below 1% (0.3% for non-life).

The overall low penetration of insurance, combined with the continent's economic growth and a growing awareness among populations of the benefits of insurance coverage, continues to represent a strong development driver for the African insurance sector.

According to the African Economic Outlook 2023–2024 published by the African Development Bank (AfDB), the African continent continues to face a series of shocks: the lingering effects of the COVID-19 pandemic, supply chain disruptions exacerbated by Russia's invasion of Ukraine, tightening global financial conditions, and the slowdown of certain partner economies, such as China.

At the same time, several major risks weigh on economic stability and the insurance sector:

- Persistent inflationary pressures affecting household purchasing power and the cost of business financing;
- Recurrent climate shocks, with significant impacts on agriculture, energy, and infrastructure;

- Geopolitical tensions and political instability in certain regions, generating high social and economic costs;
- The rapidly increasing cyber risk, a direct consequence of accelerated digitalization and the vulnerability of information systems. African insurers and reinsurers are facing a surge in cyberattacks, digital fraud, and business interruptions that threaten their operational and financial stability.

These factors have contributed to a decline in Africa's real GDP growth rate, which fell from 4.8% in 2021 to 3.8% in 2022, and to around 3.1% in 2023. Nevertheless, the outlook remains favorable, with a recovery expected around 3.7% to 4% in 2024–2025.

In this context, insurance and reinsurance companies—particularly in North Africa—have accelerated their transformation. They are investing in digitalization, developing innovative products tailored to connected younger generations and low-income populations, and strengthening resilience to emerging risks, with cyber risks representing a major concern. The main challenge remains anticipating the evolving needs of clients while protecting business operations from digital and operational threats.

Despite global and regional turbulence, the future of the insurance sector in North Africa remains promising. Traditional companies recognize the need to innovate, reinforce cyber protection, and adopt digital technologies to support the sector's growth and modernization.

As the 2026 renewal approaches, Tunis Re is publishing a new edition of its Focus on Insurance and Reinsurance Companies in North Africa, covering Algeria, Egypt, Libya, Morocco, Mauritania, Sudan, and Tunisia. This publication provides an updated analysis of market performance for 2023, carried out in close collaboration with regulatory authorities and local stakeholders.

THE MAIN INDICATORS OF THE NORTH AFRICAN INSURANCE MARKET

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 (2023)	137,725	11%	1 064,979	89%	1202,705	27,00	0.5%	1.7%
Egypt (2023)	1 222,780	51.8%	1 138,44	48.2%	2 361,22	22,5	1%	4.5%
Libya (2018)	5,00		322,00		327,00	54,10	0.47%	-
Mauritania (2022)	31,17	95.8%	1,34	4.10%	32,50	-	0.33%	-
Morocco (2024)	2 986,999	45,6%	3 563,396	54.4%	6 550,395	143,00	4%	7.5%
Sudan (2021)	3,003	1.70%	1 349,58	98.30%	1 352,62	8,00	0.50%	-
Tunisia (2024)	392,330	30%	913,933	70%	1 306,263	109,108	2.45%	1.50%

■ TUNISIA



Tunisie

Superficie	: 162.155 km ²
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 ²
Capital	: Tunis
Main cities	: Tunis, Sfax, Sousse
Official language	: Arabic
Currency	: Tunisian Dinar (TND)
National holiday	: Independence Day: March 20 th
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	2022	2023	2024	Evolution
STAR	386 271	393 115	428 865	9%
ASSURANCES BIAT	206 306	243 643	279 571	15%
MAGHREBIA	226 051	249 972	272 046	9%
COMAR	252 758	263 639	270 588	3%
GAT	235 044	263 761	259 772	-2%
ASTREE	236 035	240 008	254 114	6%
ASSURANCES LLOYD	159 272	196 725	216 434	10%
BH ASSURANCE	161 650	176 570	199 623	13%
BNA ASSURANCES (EX. AMI)	189 754	167 681	174 131	4%
CARTE	146 242	159 654	173 704	9%
ATTIJARI ASSURANCE	112 231	133 936	142 364	6%
MAGHREBIA VIE	103 333	111 593	129 967	16%
ZITOUNA TAKAFUL	95 778	104 622	126 341	21%
ASSURANCES HAYETT	83 063	94 739	112 350	19%
CARTE VIE	100 618	90 816	92 327	2%
GAT VIE	53 898	58 704	72 355	23%
ATTAKAFULIA	38 583	51 209	69 099	35%
EL AMANA TAKAFUL	47 159	50 207	57 733	15%
LLOYD VIE	6 421	10 368	22 783	120%
COTUNACE	13 806	12 823	13 428	5%
CTAMA	164 009	187 710	NA	-
MAE	164 673	184 823	NA	-
S/TOTAL	3 182 955	3 446 318	3 367 595	-2%
TUNIS RE	195 339	222 533	241 269	8%
TOTAL	3 378 294	3 668 851	3 608 864	-2%

Ranking of Tunisian Insurance Companies

By Equity

M TND

Compagnie	2022	2023	2024	Evolution
STAR	370 960	388 224	393 825	1%
COMAR	247 204	263 253	282 420	7%
ASTREE	140 794	145 898	155 376	6%
CARTE	136 515	143 213	147 540	3%
MAGHREBIA	102 602	115 526	129 400	12%
MAGHREBIA VIE	99 321	108 222	118 038	9%
GAT	94 991	105 706	117 335	11%
MAE	106 759	110 595	111 826	1%
BH ASSURANCE (EX. AMI)	77 795	87 776	96 958	10%
ASSURANCES LLOYD	73 880	83 081	92 249	11%
BNA ASSURANCES	70 458	76 028	84 606	11%
ASSURANCES BIAT	59 474	69 933	83 869	20%
CARTE VIE	56 552	62 957	67 831	8%
COTUNACE	52 791	56 565	59 420	5%
ATTIJARI ASSURANCE	44 433	57 591	56 296	-2%
ZITOUNA TAKAFUL	40 890	52 446	59 064	13%
ASSURANCES HAYETT	38 983	41 418	47 867	16%
ATTAKAFULIA	29 570	30 553	32 314	6%
EL AMANA TAKAFUL	18 563	21 067	31 424	49%
ASSURANCES UIB*	14 993	22 364	25 648	15%
GAT VIE	15 352	17 988	20 611	15%
LLOYD VIE	4 117	5 966	6 789	14%
CTAMA	-33 304	NA	NA	-
S/TOTAL	1 863 693	2 066 370	2 220 706	7%
TUNIS RE	216 524	227 885	236 969	4%
TOTAL	2 080 217	2 294 255	2 457 675	7%

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

*according to the balance sheet of the company.

Ranking of Tunisian Insurance Companies

By Result

M TND

Compagnie	2022	2023	2024	Evolution
COMAR	30 500	44 167	63 601	44%
STAR	31 905	26 968	29 813	11%
ASTREE	17 104	22 678	28 986	28%
MAGHREBIA	23 362	27 849	28 362	2%
GAT	24 303	25 259	27 799	10%
MAGHREBIA VIE	16 151	17 836	20 180	13%
ASSURANCES BIAT	19 566	18 635	19 870	7%
BNA ASSURANCES (EX. AMI)	5 570	8 578	16 315	90%
ATTIJARI ASSURANCE	13 158	11 705	11 900	2%
CARTE VIE	10 495	10 165	11 119	9%
BH ASSURANCE	13 307	13 175	11 014	-16%
ASSURANCES HAYETT	6 435	12 449	9 019	-28%
ZITOUNA TAKAFUL	6 255	7 083	8 540	21%
ASSURANCES LLOYD	9 201	9 224	8 417	-9%
CARTE	10 008	8 680	7 866	-9%
MAE	4 155	251	5 489	-
GAT VIE	4 172	4 384	5 126	17%
COTUNACE	4 765	3 867	4 301	11%
EL AMANA TAKAFUL	2 643	2 559	3 746	46%
LLOYD VIE	1 849	823	1 725	110%
ATTAKAFULIA	990	1 772	1 022	-42%
ASSURANCES UIB*	-128	-4 216	-6 486	54%
CTAMA	5 788	NA	NA	-
S/TOTAL	261 554	273 891	317 724	16%
TUNIS RE	19 858	18 578	21 406	15%
TOTAL	281 412	292 469	339 130	16%

* According to the balance sheet of the company.

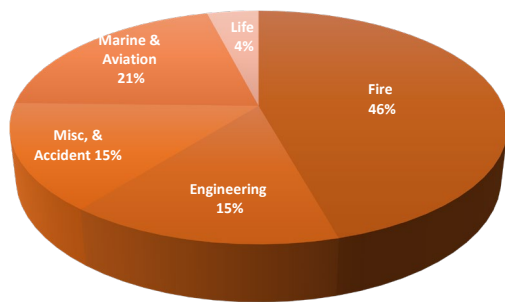
Société Tunisienne de Réassurance «Tunis Re»

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 www.tunisre.com.tn
 Email tunisre@tunisre.com.tn

Management

Slah Kanoun Chairman
Lamia Ben Mahmoud Chief Executive Officer
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)	2023	2024	Ev 23/24
Non-life	211 265	231 612	9,6%
Structure	95%	96%	
Life	11 268	9 657	-14,3%
Structure	5%	4%	
Total	222 533	241 269	8%
Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	222 533	241 269	8%
Ceded Premiums	59 647	59 899	0%
Retained Premiums	162 886	181 370	11%
Net Claims Charge	84 573	104 744	24%
Loss Ratio	54,8%	58,6%	7%
Combined Ratio	92,70%	95,00%	2%
Investment Income	32 026	31 190	-3%
Net profit	18 578	21 406	15%
Total Assets	926 419	1 023 350	10%

Turnover by Line of Business in 2024

Ratings

Agency	Rating	Outlook
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AM Best Co BB (Fair)

Fitch Ratings

Société Tunisienne d'Assurances et de Réassurance «STAR»

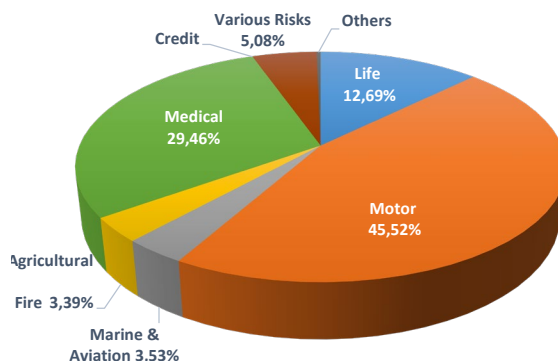
Date of Establishment 1958
 Paid Up Capital 23.077 Million TND
 Activity Insurance & Reinsurance
 Address Square Avenue de Paris 1080 Tunis Cedex
 BP. 667
 Phone +216 70 255 000 - Fax 71 340 835
 Website www.star.com.tn
 Email star@star.com.tn

Management

Samir Mlaouhia Chairman of the Board of Directors
Laurent Thuillier General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	350 521	374 431	6,8%
Structure	89%	87%	
Life	42 594	54 434	27,8%
Structure	11%	13%	
Total	393 115	428 865	9%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	393 115	428 865	9%
Ceded Premiums	40 491	49 183	21%
Retained Premiums	352 624	379 682	8%
Paid Claims	286 484	302 832	6%
Investment Income	98 736	99 819	1%
Net profit	26 968	29 813	11%
Total Assets	1 522 649	1 571 835	3%

Turnover by Line of Business in 2024


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

Date of Establishment 1969
 Paid Up Capital 75 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
 Email dg@comar.tn

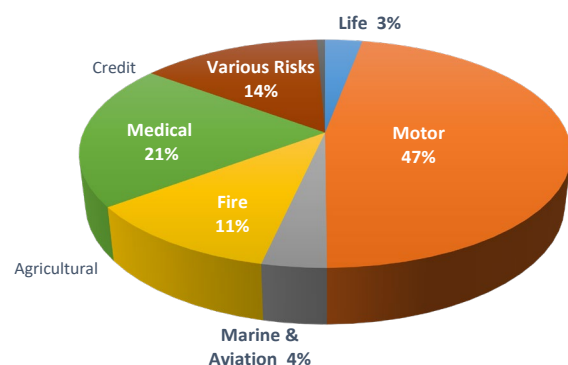
Management

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

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	256 338	262 686	2,5%
Structure	97%	97%	
Life	7 300	7 902	8,2%
Structure	3%	3%	
Total	263 638	270 588	3%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	263 638	270 588	3%
Ceded Premiums	47 675	50 297	5%
Retained Premiums	215 963	220 291	2%
Paid Claims	142 471	173 711	22%
Investment Income	58 881	43 401	-26%
Net profit	44 167	63 601	44%
Total Assets	1 043 627	1 145 392	10%

Turnover by Line of Business in 2024



BNA Assurances (Ex. 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 70 026 000
 Website www.assurancesami.com
 Email courrier@assurancesami.com

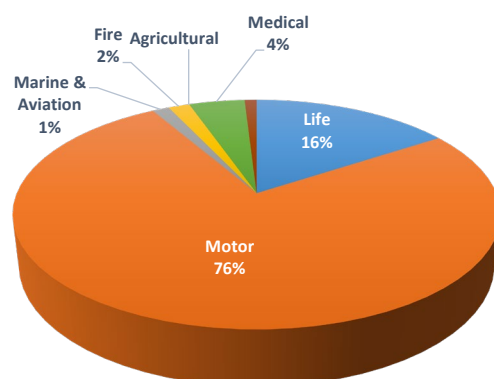
Le Management

Ahmed Ben Moulehem Chairman of the Board of Directors
 Faker Rais General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	145 823	146 663	0,6%
Structure	87%	84%	
Life	21 858	27 468	25,7%
Structure	13%	16%	
Total	167 681	174 131	4%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	167 681	173 710	4%
Ceded Premiums	10 617	2 997	-72%
Retained Premiums	157 064	170 713	9%
Paid Claims	105 024	99 229	-6%
Investment Income	25 853	28 541	10%
Net profit	8 578	16 315	90%
Total Assets	617 178	657 158	6%

Turnover by Line of Business in 2024



GAT Assurances

Date of Establishment 18/07/1975
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 www.gat.com.tn
Email gat@gat.com.tn

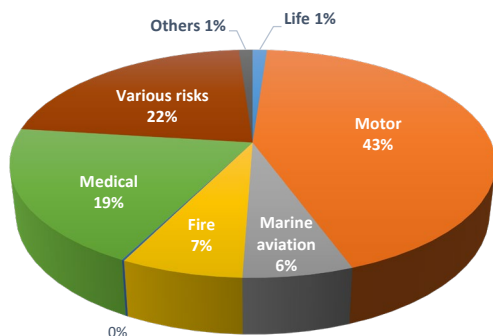
Management

Mohamed Dkhili Chairman & CEO

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	259 108	256 809	-0,9%
Structure	98%	99%	-
Life	4 653	2 963	-36,3%
Structure	2%	1%	-
Total	263 761	259 772	-2%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	263 761	259 772	-2%
Ceded Premiums	46 260	44 134	-5%
Retained Premiums	217 501	215 638	-1%
Paid Claims	162 027	149 090	-8%
Investment Income	26 854	29 531	10%
Net profit	25 259	27 799	10%
Total Assets	540 881	555 351	3%

Turnover split per Line of Business 2024



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 www.astree.com.tn
Email courrier@astree.com.tn

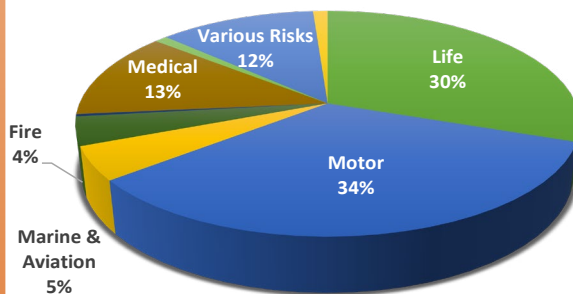
Le Management

Hichem Rebai Chairman of the Board of Directors
Moez Dimassi General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	169 151	176 888	4,6%
Structure	70%	70%	-1,2%
Life	70 857	77 226	9,0%
Structure	30%	30%	2,9%
Total	240 008	254 114	6%

Key Figures (M TND)	2023	2024	Ev 22/23
Gross Premiums	240 008	254 114	5,9%
Ceded Premiums	43 838	47 615	8,6%
Retained Premiums	196 170	206 499	5,3%
Paid Claims	115 398	258 959	124,4%
Investment Income	53 986	60 619	12,3%
Net profit	22 678	28 986	27,8%
Total Assets	864 063	817 831	-5%

Turnover split per line of business



Assurances Maghrebria

Date of Establishment	1973
Paid Up Capital	45 Million TND
Activity	Insurance
Address	64, rue de Palestine 1002 Tunis. Tunisie
Phone	+216 71 788 800 +216 71 788 334
Website	www.maghrebria.com.tn
Email	habib.benhassine@maghrebria.com.tn

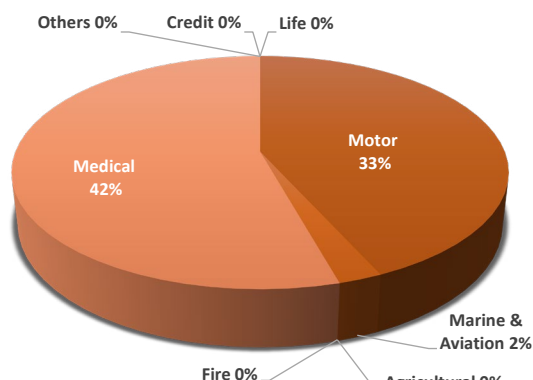
Management

Nabil Sassi	Chairman of the Board of Directors
Sebastien Sanchez	General Manager
Mansour Ben Ammar	Deputy General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	249 972	272 046	9%
Structure	100%	100%	0,0%
Life	-	-	-
Structure	0%	0%	-
Total	249 972	272 046	9%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	249 972	272 046	9%
Ceded Premiums	81 645	81 307	0%
Retained Premiums	168 327	190 739	13%
Paid Claims	142 753	172 556	21%
Investment Income	27 187	30 208	11%
Net profit	27 849	28 362	2%
Total Assets	508 382	532 841	5%

Turnover split per line of business 2024



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
Email	contact@assurancesbiat.com.tn

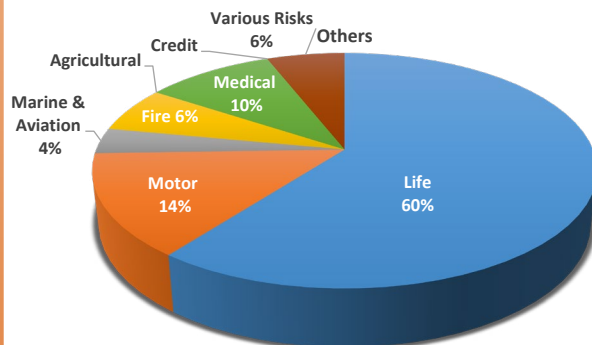
Le Management

Mehdi Masmoudi	General Manager
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Turnover (M TND)	2023	2024	Ev 23/24
Non-life	146 258	110 740	-24,3%
Structure	60%	40%	-34,0%
Life	97 386	168 831	73,4%
Structure	40%	60%	51,1%
Total	243 643	279 571	15%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	243 643	279 571	15%
Ceded Premiums	31 557	36 755	16%
Retained Premiums	212 087	242 816	14%
Paid Claims	97 313	91 053	-6%
Investment Income	41 632	72 313	74%
Net profit	18 635	19 870	7%
Total Assets	810 126	932 112	15%

Turnover split per line of business 2024





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 www.carte.tn
 Email contact@carte.com.tn

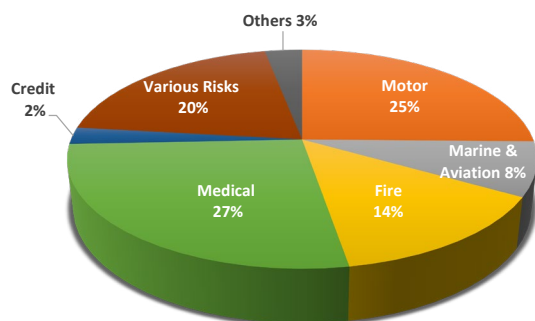
Management

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

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	159 654	173 704	9%
Structure	100%	100%	0,0%
Life	-	-	-
Structure	0%	0%	0,0%
Total	159 654	173 704	9%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	159 654	173 704	9%
Ceded Premiums	58 350	62 649	7%
Retained Premiums	101 304	111 055	10%
Paid Claims	133 008	113 103	-15%
Investment Income	11 506	14 803	29%
Net profit	8 680	7 866	-9%
Total Assets	454 563	436 150	-4%

Turnover split per Line of Business 2024



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 www.lloyd.com.tn
 Email contact@lloyd.com.tn

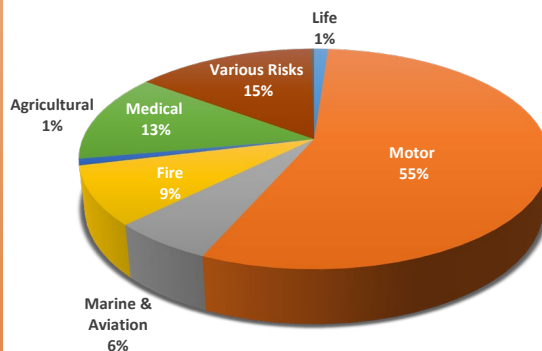
Le Management

Taieb Bayahi Chairman of the Board of Directors
 Karim Ghelala General Manager

Turnover (M TND)	2020	2021	2022
Non-life	121.380	138.745	157.508
Structure	93%	96%	99%
Life	8.860	5.643	1.764
Structure	7%	4%	1%
Total	130.240	144.389	159.272

Key Figures (M TND)	2020	2021	2022
Gross Premiums	130.240	144.389	159.272
Ceded Premiums	68.347	77.607	84.375
Retained Premiums	61.893	66.782	74.897
Paid Claims	66.902	70.628	86.327
Investment Income	5.948	7.532	12.085
Net profit	10.682	6.471	9.201
Total Assets	452.921	479.821	456.795

Turnover split per Line of Business 2024



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

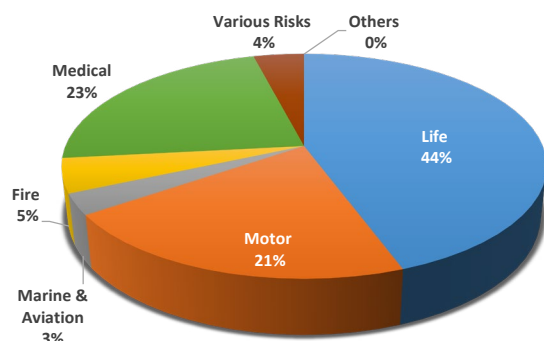
Management

Ahmed Trabelsi Chairman of the Board of Directors
 Sami Banaoues General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	103 171	110 971	7,6%
Structure	58%	56%	-
Life	73 399	88 652	20,8%
Structure	42%	44%	-
Total	176 570	199 623	13%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	176 570	199 623	13%
Ceded Premiums	41 112	43 837	7%
Retained Premiums	135 457	155 786	15%
Paid Claims	82 292	87 306	6%
Investment Income	21 506	27 125	26%
Net profit	13 175	11 014	-16%
Total Assets	502 484	564 500	12%

Turnover split per Line of Business 2024



* Ex «Assurances Salim».



مؤسسة التأمين التعليمي
 Mutuelle Assurance de l'Enseignement

Mutuelle Assurance de l'Enseignement «MAE»

Date of Establishment 1962
 Paid Up Capital 17.402 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
 Email mae.assurances@mae.tn

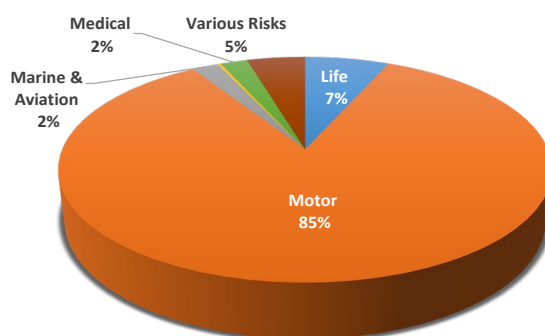
Management

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

Turnover (M TND)	2021	2022	Ev 21/22
Non-life	145 986	153 883	5,4%
Structure	96%	93%	
Life	5 874	10 790	83,7%
Structure	4%	7%	
Total	151 860	164 673	8%

Key Figures (M TND)	2021	2022	Ev 21/22
Gross Premiums	151 860	164 673	8%
Ceded Premiums	17 286	17 888	3%
Retained Premiums	134 574	146 785	9%
Paid Claims	76 968	89 010	16%
Investment Income	19 547	ND	
Net profit	6 267	4 155	-34%
Total Assets			

Turnover by Line of Business in 2022





Groupe CTAMA

Date of Establishment 28/04/1961
 Paid Up Capital 28.723 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 www.ctamamga.com
 Email

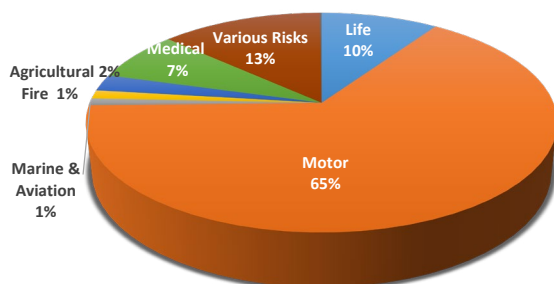
Management

Lamjed Boukhris General Manager

Turnover (M TND)	2021	2022	Ev 21/22
Non-life	129 753	148 344	14,3%
Structure	90%	90%	
Life	15 185	15 665	3,2%
Structure	10%	10%	
Total	144 938	164 009	13%

Key Figures (M TND)	2021	2022	Ev 21/22
Gross Premiums	144 938	164 009	13%
Ceded Premiums	10 143	11 885	17%
Retained Premiums	134 795	152 124	13%
Paid Claims	71 939	81 478	13%
Investment Income	8 684	N D	#VALEUR!
Net profit	N D	5 788	0%
Total Assets	N D	ND	

Turnover split per Line of Business 2024



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

Date of Establishment 1984
 Paid Up Capital 26.500 Million TND
 Activity
 Address 14 Rue borjine 1073 Montplaisir Tunis.
 Phone +216 71 908 600
 Fax +216 71 909 439
 Website www.cotunace.com.tn
 Email dg@cotunace.com.tn

Management

Nebgha Driss Chairman and CEO

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	12 823	13 428	5%
Structure	100%	100%	-
Life			-
Structure	0%	0%	-
Total	12 823	13 428	5%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	12 823	13 428	5%
Ceded Premiums	7 763	8 197	6%
Retained Premiums	5 060	5 231	3%
Paid Claims	2 904	2 663	-8%
Investment Income	7 227	8 231	14%
Net profit	3 867	4 301	11%
Total Assets	254 285	265 554	4%

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 71840488
Website	www.maghrebivie.com.tn
Email	habib.benhassine@maghrebivie.com.tn

Management

Sebastien Sanchez	General Manager
Ilhem Ferchichi	Deputy General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	-	-	-
Structure	0%	0%	0%
Life	111 593	129 967	16%
Structure	100%	100%	100%
Total	111 593	129 967	16%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	111 593	129 967	16%
Ceded Premiums	11 361	11 667	3%
Retained Premiums	100 231	118 300	18%
Paid Claims	45 643	25 647	-44%
Investment Income	41 328	44 259	7%
Net profit	17 836	20 180	13%
Total Assets	687 187	763 345	11%

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
Email	dg@hayett.tn

Management

Slaheddine Laajimi	Chairman of the Board
Lotfi Haj Kacem	General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	-	-	-
Structure	0%	0%	-
Life	94 739	112 350	19%
Structure	100%	100%	
Total	94 739	112 350	19%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	94 739	112 350	19%
Ceded Premiums	1 240	1 013	-18%
Retained Premiums	93 499	111 337	19%
Paid Claims	38 728	49 397	28%
Investment Income	32 366	39 778	23%
Net Profit / Loss	12 449	9 019	-28%
Total Assets	466 543	540 650	16%



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 www.carte.tn
 Email contact@carte.com.tn

Management

Hassine Doghri Chairman of the Board of Directors
 Anouar Belhadj Abdellatif General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	-	-	-
Structure	0%	0%	0%
Life	90 816	92 327	2%
Structure	100%	100%	0%
Total	90 816	92 327	2%

Key Figures (M TND)	2023	2024	Ev 22/23
Gross Premiums	90 816	92 327	2%
Ceded Premiums	692	1 601	131%
Retained Premiums	90 124	90 725	1%
Paid Claims	31 754	35 446	12%
Investment Income	21 872	29 493	35%
Net profit	10 165	11 119	9%
Total Assets	404 619	471 319	16%



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 www.gat.com.tn
 Email gat@gat.com.tn

Management

Mohamed Dkhili Chairman of the Board
 Mourad Zayani Deputy General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	-	-	-
Structure	0%	0%	-
Life	58 704	72 355	23%
Structure	100%	100%	-
Total	58 704	72 355	23%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	58 704	72 355	23%
Ceded Premiums	719	691	-4%
Retained Premiums	57 984	71 664	24%
Paid Claims	19 975	26 067	30%
Investment Income	20 653	27 478	33%
Net profit	4 384	5 126	17%
Total Assets	293 162	356 004	21%



Lloyd Vie

Date of Establishment 2020
Paid Up Capital 6000 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
Email

Management

Taieb Bayahi Chairman of the Board
Yazid Sellaouti General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	-	-	-
Structure	0%	0%	0%
Life	10 368	22 783	120%
Structure	100%	100%	0%
Total	10 368	22 783	120%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	10 368	22 783	120%
Ceded Premiums	5 364	6 783	26%
Retained Premiums	5 004	16 000	220%
Paid Claims	4 176	4 673	12%
Investment Income	6 831	6 246	-9%
Net profit	823	1 725	110%
Total Assets	123 333	142 484	16%



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
Email Contact@attijariassurance.tn

Le Management

Mohamed Amal Kaghat General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	-	-	-
Structure	0%	0%	-
Life	133 936	142 364	6%
Structure	100%	100%	-
Total	133 936	142 364	6%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	133 936	142 364	6%
Ceded Premiums	646	701	9%
Retained Premiums	133 290	141 663	6%
Paid Claims	52 366	87 004	66%
Investment Income	57 927	64 386	11%
Net profit	11 705	11 900	2%
Total Assets	836 417	920 199	10%



El Amana Takaful

Date of Establishment	2013
Paid Up Capital	14.102 Million TND
Activity	Takaful Insurance
Address	13 Rue borjine, Montplaisir, 1073 Tunis. Tunisie
Phone	+216 70 015 151
Fax	+216 71 901 251
Website	www.elamanatakaful.com
Email	contact@elamanatakaful.com

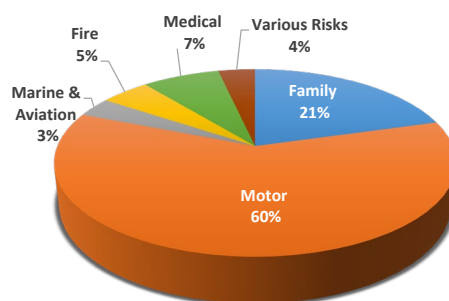
Management

Abdellef Chaabane General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	40 947	45 842	12,0%
Structure	82%	79%	
Life	9260	11 891	28,4%
Structure	18%	21%	
Total	50 207	57 733	15%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	50 207	54 329	8%
Ceded Premiums	7 114	8 720	23%
Retained Premiums	43 093	45 609	6%
Paid Claims	22 907	23 129	1%
Investment Income	4 312	5 552	29%
Net profit	2 559	3 746	46%
Total Assets	153 103	187 709	23%

Turnover split per Line of Business 2024



TAKAFUL COMPANIES

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	www.zitounatakaful.com.tn
Email	contact@zitounatakaful.com

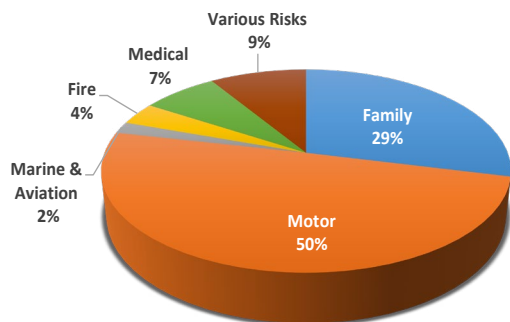
Management

Makrem Ben Sassi General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	73 942	90 050	21,8%
Structure	70%	71%	-
Life	31 783	36 291	14,2%
Structure	30%	29%	-
Total	105 725	126 341	19%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	105 725	126 341	19%
Ceded Premiums	10 789	11 395	6%
Retained Premiums	94 936	114 946	21%
Paid Claims	30 240	33 540	11%
Investment Income	16 219	21 154	30%
Net profit	7 083	8 540	21%
Total Assets	345 518	417 693	21%

Turnover split per Line of Business 2024



Assurances Attakafulia

Date of Establishment	2013
Paid Up Capital	27 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	www.attakafulia.tn
Email	info-web@attakafulia.tn

Management

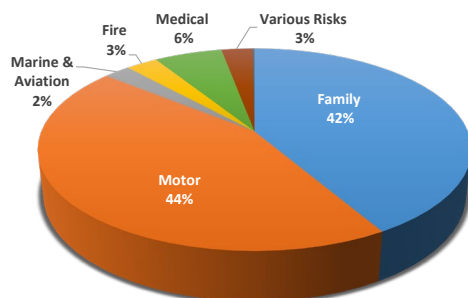
Mohamed Saidane Chairman of the Board

Tarek Thamri General Manager

Turnover (M TND)	2023	2024	Ev 23/24
Non-life	38 819	40 375	4,0%
Structure	76%	58%	-
Life	12 365	28 724	132,3%
Structure	24%	42%	-
Total	51 184	69 099	35%

Key Figures (M TND)	2023	2024	Ev 23/24
Gross Premiums	51 184	69 099	35%
Ceded Premiums	5 488	6 465	18%
Retained Premiums	45 696	62 634	37%
Paid Claims	17 028	15 293	-10%
Investment Income	4 859	6 472	33%
Net profit	1 772	1 022	-42%
Total Assets	135 551	179 668	33%

Turnover split per Line of Business 2024



■ ALGERIA



Algérie

Superficie	: 2 381 741 km ²
Capitale	: Alger
Villes principales	: Oran, Kostantine, Annaba.
Langue officielle	: Arabe & Amazigh
Monnaie	: Dinar algérien (DZD)
Fête nationale	: 1 ^{er} 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 ²
Capital	: Alger
Largest cities	: Oran, Kostantine, Annaba.
Official Language	: Arab & Amazigh
Currency	: Dinar algérien (DZD)
National holiday	: 1 st 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	2021	2022	2023	Evolution
SAA	28,800	29,909	30,247	1%
CAAR	16,257	16,958	16,360	-4%
CAAT	25,404	26,716	28,628	7%
CASH Assurances	16,097	18,796	20,037	7%
GAM	3,163	3,057	2,938	-4%
SALAMA	4,322	4,284	4,453	4%
TRUST ALGERIA	6,060	6,620	7,527	14%
ALLIANCE ASSURANCES	4,823	5,449	5,869	8%
CIAR	8,652	8,876	9,537	7%
GIG (Ex.2a)	3,842	3,921	4,305	10%
AXA Assurances Algérie Dommage	1,633	1,951	1,860	-5%
CNMA	12,643	13,065	12,909	-1%
MACIR VIE	1,026	1,299	1,395	-
TALA	1,386	1,538	1,971	-
SAPS	1,666	2,124	2,314	9%
CARAMA ASSURANCE	1,739	2,203	2,121	-4%
CARDIF EL DJAZAIR	3,217	3,581	3,809	6%
AXA Assurances Algérie Vie	1,690	2,257	2,766	23%
Le Mutualiste	0,386	0,386	0,274	-29%
AGLIC	1,968	2,897	4,059	40%
TOTAL	144,774	155,887	18,709	5%



Compagnie Centrale de Réassurance «CCR»

Date of Establishment 1973
 Paid Up Capital 30 000 000 000 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
 Email contact@ccr.dz

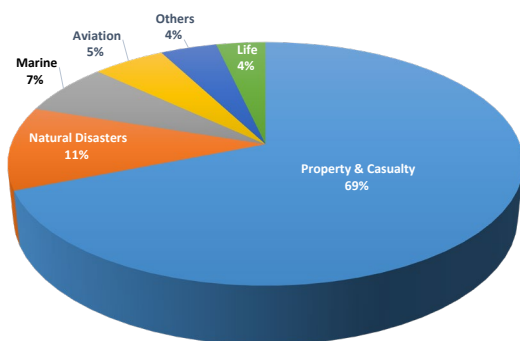
Management

Mr. Abdallah Benseidi Chairman & CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	38 064	39 154	44 513
Structure	96%	96%	96%
Life	1 571	1 465	2 034
Structure	4%	4%	4%
Total	39 635	40 619	46 547

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	39 635	40 619	46 547
Ceded Premiums	17 394	17 031	19 720
Retained Premiums	22 241	23 588	26 827
Net Claims Charge	5 768	13 147	12 719
Loss Ratio	51%	54%	47%
Combined Ratio	75%	77%	74%
Investment Income	3 587	4 064	4 627
Net profit	5 006	5 237	6 271
Total Assets	125 552	128 777	145 492

Turnover by Line of Business in 2023



Ratings

Agency	Rating	Outlook
AM Best	B+	Good



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
 Email ecoute_client@saa.dz

Management

Benmicia Youcef Chairman & CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	28 800	29 909	30 247
Structure	100%	100%	100%
Life			
Structure			
Total	28 800	29 909	29 909

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	28 800	29 909	30 247
Ceded Premiums	6 188	6 849	5 820
Retained Premiums	22 612	23 060	24 427
Paid Losses	13 623	14 124	16 128
Loss Ratio			
Combined Ratio			
Investment Income	2 048	2 491	2 619
Net profit	2 883	3 148	3 065
Total Assets			

Turnover by Line of Business in 2021

Amana Assurances

Date of Establishment	2011
Paid Up Capital	12 000 000 USD
Activity	Assurance prévoyance et vie
Address	40 chemin El Mouiz Ibn Badis , El biar. Alger.
Phone	+213 023 05 44 75
Website	www.amana.dz
Email	contact@amana.dz

Management

Abdi Mohand-Outabet General Manager

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	1 666	2 124	2 314
Structure	100%	100%	100%
Total	1 666	2 124	2 314

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 666	2 124	2 314
Ceded Premiums	107	225	293
Retained Premiums	1 559	1 899	2 021
Paid Losses	1 343	1 317	1 195
Loss Ratio			
Combined Ratio			
Investment Income	263	185	237
Net profit	16	145	273
Total Assets			

Caisse Nationale de Mutualité Agricole «CNMA»

Date of Establishment	1972
Paid Up Capital	10 000 000 000 DZD
Activity	AGRICOLE INSURANCE
Address	1, Rue Mohamed Belouizdad, Alger
Phone	+213 21 74 50 21
Website	www.cnma.dz
Email	cnma@cnma.dz

Management

Mr. Benhabiles Cherif General Manager

Turnover (Million DZD)	2021	2022	2023
Non-life	12 643	13 065	12 909
Structure	100%	100%	100%
Life			
Structure			
Total	13 055	12 643	13 065

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	12 643	13 065	12 909
Ceded Premiums	914	1 195	1 217
Retained Premiums	11 729	11 870	11 692
Paid Losses	7 098	6 444	6 781
Loss Ratio			
Combined Ratio			
Investment Income	840	896	1 015
Net profit	1 201	1 240	1 564
Total Assets			

Turnover by Line of Business in 2020

Compagnie Algérienne d'Assurance et de Réassurance «CAAR»

Date of Establishment 1963
 Paid Up Capital 20 000 000 000 DZD
 Activity Insurance & Reinsurance non life
 Address 48, Rue Didouche Mourad. Alger.
 Phone +213 21 63 20 72
 Website www.caar.dz
 Email contact@caar.dz

Management

M. Hacène OUBERRANE CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	16 257	16 958	16 360
Structure	100%	100%	100%
Life			
Structure			
Total	16 257	16 958	16 958

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	16 257	16 958	16 360
Ceded Premiums	5 742	5 881	5 860
Retained Premiums	10 515	11 077	10 500
Paid Losses	7 852	7 343	7 825
Loss Ratio			
Combined Ratio			
Investment Income	867	992	845
Net profit	1 155	-616	-596
Total Assets	52 079		

Turnover by Line of Business in 2021

Compagnie Algérienne des Assurances «CAAT»

Date of Establishment 1985
 Paid Up Capital 25 000 000 000 DZD
 Activity Insurance & Reinsurance non life
 Address 52, avenue des Frères Bouadou, Bir Mourad Rais. Alger.
 Phone +213 23 56 93 24/25/26/33
 Fax +213 23 56 93 78 / 213 23 56 93 84
 Website www.caat.dz
 Email info@caat.dz

Management

Mr. Nacer Saïs Chairman & CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	25 404	26 716	28 628
Structure	100%	100%	100%
Life			
Structure			
Total	25 404	26 716	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	25 404	26 716	28 628
Ceded Premiums	14 547	16 431	18 684
Retained Premiums	10 857	10 285	9 944
Paid Losses	13 873	13 108	15 367
Loss Ratio			
Combined Ratio			
Investment Income	2 134	2 255	2 460
Net profit	2 926	1 881	1 253
Total Assets	80 794		

Turnover by Line of Business in 2022

Compagnie d'Assurance des Hydrocarbures
«CASH Assurances»

Date of Establishment 1999
Paid Up Capital 15 000 000 000 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 www.cash-assurances.dz
Email info@cash-assurances.dz

Management

Mrs Widad Belhouichet Chairman & CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	16 097	18 796	20 037
Structure	100%	100%	100%
Life			
Structure			
Total	16 097	18 796	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	16 097	18 796	20 037
Ceded Premiums	14 353	16 675	17 779
Retained Premiums	1 744	2 121	2 258
Paid Losses	7 033	5 265	4 519
Loss Ratio	37%		
Combined Ratio	51%	54%	
Investment Income	959	1 172	1 374
Net profit	1 038	1 185	1 685
Total Assets	60 578		

Compagnie Internationale d'Assurance et de Réassurance
«CIAR»

Date of Establishment 1997
Paid Up Capital 4 167 000 000 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 www.laciar.com
Email courrier@laciar.com

Management

Mr. SOUFI Bachir Chairman & CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	8 652	8 876	9 537
Structure	100%	100%	100%
Life			
Structure			
Total	8 652	8 876	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	8 652	8 876	9 537
Ceded Premiums	1 291	1 200	1 271
Retained Premiums	7 361	7 676	8 266
Paid Losses	4 922	4 249	4 787
Loss Ratio			
Combined Ratio			
Investment Income	911	1 177	1 629
Net profit	1 333	159	1 747
Total Assets			



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^{ème} Etage,
 Cheraga 16014, Alger.
 Phone +213 982 40 40 44
 Website <https://gam.dz>
 Email service.client@gam.dz

Management

Mrs Otmane Manel General Manager

Turnover (Million DZD)	2021	2022	2023
Non-life	3 163	3 057	2 938
Structure	100%	100%	100%
Life			
Structure			
Total	3 163	3 057	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	3 163	3 057	2 938
Ceded Premiums	307	445	360
Retained Premiums	2 856	2 612	2 578
Paid Losses	1 685	2 006	1 736
Loss Ratio			
Combined Ratio			
Investment Income	149	129	132
Net profit	273	302	254
Total Assets			



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
 /20/21/23/25/55
 Fax +213 (0) 23 77 21 73
 Website <https://gig.dz>
 Email contact@gig.dz

Management

Mr. Mourad Kaoula Chairman & CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	3 842	3 921	4 305
Structure	100%	100%	100%
Life			
Structure			
Total	3 842	3 921	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	3 842	3 921	4 305
Ceded Premiums	1 014	1 236	1 125
Retained Premiums	2 828	2 685	3 180
Paid Losses	1 689	1 747	2 253
Loss Ratio			
Combined Ratio			
Investment Income	191	224	271
Net profit	237	167	563
Total Assets			

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 www.salama-assurances.dz
 Email SALAMA-ALGERIE@salama-assurances.dz

Management

Mr. Mohamed BENARBIA CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	4 322	4 284	4 453
Structure	100%	100%	100%
Life			
Structure			
Total	4 322	4 284	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	4 322	4 284	4 453
Ceded Premiums	967	918	850
Retained Premiums	3 355	3 366	3 603
Paid Losses	2 215	2 565	2 487
Loss Ratio			
Combined Ratio			
Investment Income	375	356	410
Net profit	462	430	460
Total Assets			

TRUST Algérie

Date of Establishment 1997
 Paid Up Capital 32 00 000 000 DZD
 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)	2021	2022	2023
Non-life	6 060	6 620	7 527
Structure	100%	100%	100%
Life			
Structure			
Total	6 060	6 620	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	6 060	6 620	7 527
Ceded Premiums	1 191	1 441	1 163
Retained Premiums	4 869	5 179	6 364
Paid Losses	1 797	2 157	3 837
Loss Ratio			
Combined Ratio			
Investment Income	197	294	291
Net profit	2 204	1 406	1 500
Total Assets			



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 213 770 080 073 / 213 770 080 076
 Website www.axa.dz
 Email

Management

Mr. Said Haddouche CEO

Turnover (Million DZD)	2021	2022	2023
Non-life	1 633	1 951	1 860
Structure	100%	100%	100%
Life			
Structure			
Total	1 633	1 951	

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 633	1 951	1 860
Ceded Premiums	501	490	364
Retained Premiums	1 132	1 461	1 496
Paid Losses	780	1 270	814
Loss Ratio			
Combined Ratio			
Investment Income	165	130	177
Net profit	-134	4	15
Total Assets			



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
 Email

Management

Mr. Hassan El-Shabrawishi CEO

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	1 690	2 257	2 766
Structure	100%	100%	100%
Total	1 690	2 257	2 766

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 690	2 257	2 766
Ceded Premiums	553	567	637
Retained Premiums	1 137	1 690	2 129
Paid Losses	1 747	1 445	1 510
Loss Ratio			
Combined Ratio			
Investment Income	84	92	126
Net profit	-193	-88	77
Total Assets			

MACIR Vie

Date of Establishment	2011
Paid Up Capital	1 395 000 000 DZD
Activity	Life Insurance
Address	43, Rue AMANI Belkacem, Paradou, Hydra, Alger.
Phone	+213 (0) 23 47 80 88/ +213(0)770 11 20 72/73
Fax	+213 (0) 23 47 80 90
Website	www.macirvie.com
Email	courrier@macirvie.com

Management

Mr Hakim Soufi CEO

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	1 026	1 299	1 395
Structure	100%	100%	100%
Total	1 026	1 299	1 395

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 026	1 299	1 395
Ceded Premiums	155	245	76
Retained Premiums	871	1 054	1 319
Paid Losses	362	302	314
Loss Ratio			
Combined Ratio			
Investment Income	25	23	39
Net profit	9	150	204
Total Assets			

CARDIF El Djazair

Date of Establishment	2006
Paid Up Capital	1 500 000 000 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	www.cardifeldjazair.dz
Email	

Management

Darbes Jean Christophe Jaques General Manager
André

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	3 216	3 581	3 809
Structure	100%	100%	100%
Total	3 216	3 581	3 809

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	3 216	3 581	3 809
Ceded Premiums	351	455	545
Retained Premiums	2 865	3 126	3 264
Paid Losses	1 180	1 295	1 083
Loss Ratio			
Combined Ratio			
Investment Income	153	147	183
Net profit	101	445	627
Total Assets			

ALLIANCE Assurances

Date of Establishment 2005
 Paid Up Capital 3 529 142 460 DZD
 Activity
 Address Centre des affaires El-Quods-Esplanade,
 porte 14 ,3^{ème} Etage Chéraga, Alger.
 Phone +213 21 37 93 79
 Fax +213 23 13 46 50
 Website www.allianceassurances.com.dz
 Email info-contact@allianceassurances.com.dz

Management

Mr Hassen Khelifat Chairman & CEO



LE MUTUALISTE

Date of Establishment 2012
 Paid Up Capital
 Activity Life Insurer
 Address 1^{er} , Rue Didouche Mourad, Alger.
 Phone 023 49 23 72
 Fax 023 49 24 21
 Website www.lemutaliste.dz
 Email contact@lemutaliste.dz

Management

Lounis Djebarni Acting General Manager

Turnover (Million DZD)	2021	2022	2023
Non-life	4 823	5 449	5 869
Structure	100%	100%	100%
Life			
Structure			
Total	4 823	5 449	

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	386	386	274
Structure	100%	100%	100%
Total	386	386	274

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	4 823	5 449	5 869
Ceded Premiums	1 055	1 242	1 310
Retained Premiums	3 768	4 207	4 559
Paid Losses	2 436	2 243	2 464
Loss Ratio			
Combined Ratio			
Investment Income	94	117	195
Net profit	503	543	440
Total Assets			

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	386	386	274
Ceded Premiums	12	12	15
Retained Premiums	374	374	259
Paid Losses	71	71	98
Loss Ratio			
Combined Ratio			
Investment Income	59	81	81
Net profit	151	-30	44
Total Assets			

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 www.carama.dz
Email contact@caarama.dz

Management

Mounir GHERNOUTI 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 www.tala-assurances.dz
Email contact@tala.dz

Management

Mr. Mohamed El-Amine Benallegue General Manager

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	1 739	2 203	2 121
Structure	100%	100%	100%
Total	1 739	2 203	2 121

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	1 386	1 538	1 971
Structure	100%	100%	100%
Total	1 386	1 538	1 971

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 739	2 203	2 121
Ceded Premiums	771	860	650
Retained Premiums	968	1 343	1 471
Paid Losses	1 431	1 628	1 409
Loss Ratio			
Combined Ratio			
Investment Income	378	332	352
Net profit	31	14	32
Total Assets			

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 386	1 538	1 971
Ceded Premiums	303	385	550
Retained Premiums	1 083	1 153	1 421
Paid Losses	729	942	1 040
Loss Ratio			
Combined Ratio			
Investment Income	213	191	213
Net profit	66	76	196
Total Assets			

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 algeriennevie@aglic.dz

Management

Mr Ammar MESLOUH General Manager

Turnover (Million DZD)	2021	2022	2023
Non-life			
Structure			
Life	1 967	2 897	4 059
Structure	100%	100%	100%
Total	1 967	2 897	4 059

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums	1 967	2 897	4 059
Ceded Premiums	1 046	1 623	2 005
Retained Premiums	921	1 274	2 054
Paid Losses	722	783	1 193
Loss Ratio			
Combined Ratio			
Investment Income	382	356	507
Net profit	224	235	494
Total Assets			

El-Djazair Takaful

Date of Establishment 2022
Paid Up Capital 2 000 000 000,00 DA
Activity Takaful général
Address 5 Boulevard Ernesto Che Guevara, Alger
Phone 213 23 43 99 66
Fax
Website eldjazair-takaful.dz
Email contact@eldjazair-takaful.dz

Management

Ziane Bouziane Mahfoudh

Turnover (Million DZD)	2021	2022	2023
Non-life			78
Structure			100%
Life			
Structure			
Total			78

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums			78
Ceded Premiums			10
Retained Premiums			68
Paid Losses			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit			
Total Assets			

Moutahida

Date of Establishment	2022
Paid Up Capital	1 000 000 000 DZD
Activity	Assurances de personnes Takaful
Address	Lotissement Mont-Froid, Zonka, Birkhadem – Alger
Phone	023 52 83 84 / 85 / 89
fax	023 52 83 84 / 85 / 88
Website	elmoutahida-takaful.dz
Email	contact@elmoutahida-takaful.dz

Management

M. Chakib El Kacimi El Hassani

Turnover (Million DZD)	2021	2022	2023
Non-life			85
Structure			100%
Life			
Structure			
Total			85

Key Figures (Million DZD)	2021	2022	2023
Gross Premiums			85
Ceded Premiums			34
Retained Premiums			51
Paid Losses			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit			
Total Assets			

■ EGYPT



Egypte

Superficie	: 1 010 408 km ²
Capitale	: Le Caire
Villes principales	: Le Caire, Alexandrie, Saqqarah, Assouan
Langue officielle	: L'Arabe
Monnaie	: Livre égyptienne – EGP
Fête nationale	: 23 Juillet
Population	105 174 090 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	: 40
Nombre de courtiers	: 110
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 ²
Capital	:Le Cairo
Largest cities	:Le Cairo, Alexandria, Saqqarah, Assouan
Official Language	: Arabic
Currency	: Egyptian pound - EGP
National holiday	: 23 July
Population 2022	: 109262178
Religion	: L'Islam

Insurance Market

Supervisory Authority	: The Financial Regulatory Authority «FRA» Egyptian Financial Supervisory Authority «EFSA»
Number of licensed companies	: 40
Insurance/Reinsurance Brokers	: 110
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	2021	2022	2023	Evol.
Misr Insurance	9 591	10 388	11 865	14,22%
AXA Insurance	1 593	1 134	1 370	20,85%
GIG Egypt	1 463	2 003	2 582	28,91%
Orient Takaful Insurance Co,	1 284	1 866	3 216	72,34%
Allianz Insurance Egypt	1 237	1 848	2 806	51,83%
Bupa Egypt	1 101	1 346	2 344	74,17%
Suez Canal Insurance	1 114	1 323	1 375	3,96%
Egyptian Takaful Insurance	975	1 072	1 323	23,41%
Royal Insurance	801	1 065	1 366	28,26%
Delta Insurance	737	869	1 106	27,36%
Wethaq Takaful Insurance	603	719	901	25,44%
Egyptian Saudi Insurance House	544	563	651	15,59%
Mohandes Insurance Company	545	718	1 004	39,79%
Sarwa Insurance	300	441	619	40,53%
Co, Operative Insurance Society	275	334	411	23,22%
Iskan Insurance	232	262	300	14,44%
Tokio Marine Egypt General Takaful	220	237	360	51,89%
Misr Takaful Insurance (Property & Liability)	220	305	418	37,28%
AIG Insurance	203	147	14	-90,76%
Arope Insurance	179	269	279	3,87%
MADA	-	138	305	120,19%
Chubb Insurance	69	68	76	11,94%
AL WATANYA	-	-	186	-
TOTAL	23 286	27 114	34 879	28,64%

Ranking of Egyptian Life Insurance Companies

By Annual Turnover / Life

(EGP '000)

Company	2021	2022	2023	"Evol % 22-23"
Misr Life Insurance Company	7 292	9 190	8 192	-10,9%
Allianz Life Egypt	5 042	6 119	8 524	39,3%
Metlife Egypt	4 085	4 993	8 021	60,7%
AXA Life Egypt	3 308	3 966	5 995	51,1%
QNB Alahli Life Insurance	934	1 113	1 355	22%
GIG EGYPT TAKAFUL /gig	923	1 161	1 319	13,6%
Suez Canal Life Insurance	673	576	604	5%
Delta Life Assurance	273	325	485	49%
Chubb Life Egypt	267	307	498	63%
Libano-Suisse Takaful	262	334	461	37,8%
Misr Emirates Takaful Life Insurance METLICO	207	130	123	-4,9%
Sarwa Life	107	327	1 018	212%
Mohandes Life Insurance Company	103	140	192	37%
Arope Life Insurance	88	106	117	11%
Wafa Life Insurance Egypt	-	7	205	2714,1%
Misr Life Insurance Takaful	-	-	41	-
KAF INSURANCE	-	-	312	-
TOTAL	23 565	28 794	37 463	30,11%



Misr Insurance

Date of Establishment 14/01/1934
 Paid Up Capital 8000 Million EGP
 Activity Non-Life Insurer
 Address 44A Dokki St.; Giza.
 Phone (+ 202) 37607984
 Fax (+202) 33368488
 Website www.misrins.com.eg
 Email info@misrins.com.eg

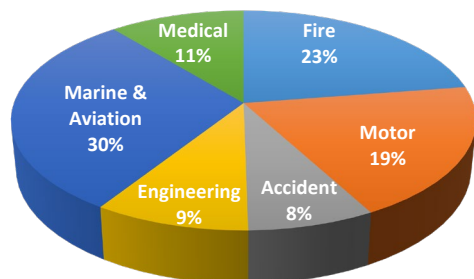
Management

Mr Mohamed Djameleddine Hamza Chairman

Turnover (M. EGP)	2021	2022	2023
Non-life	9 590,56	10 387,57	11 864,61
%	100%	100%	100%
Life	-	-	-
%	0%	0%	0%
Total	9 590,56	10 387,57	11 864,61

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	9 590,56	10 387,57	11 864,61
Ceded Premiums	4 331,23	4 389,10	3 478,65
Net Retained Premiums	5 259,32	5 998,47	8 385,96
Net Claims Incurred	2 033,89	2 579,43	3 260,15
Investment Income	1 047,14	2 955,57	4 046,18
Net profit	2 255,82	2 737,76	3 510,75
Total Assets	38 153,13	44 964,18	69 476,99

Turnover by Line of Business in 2023



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 3000 Million EGP
 Activity Life Insurer
 Address 15 Kasr El-Nile St.- Talaat Harb Square. Cairo.
 Phone (202) 25769808 / (+202) 25749480
 Fax (202) 25792570
 Website <https://www.misrlife.com>
 Email m_fayad@misrlife.com

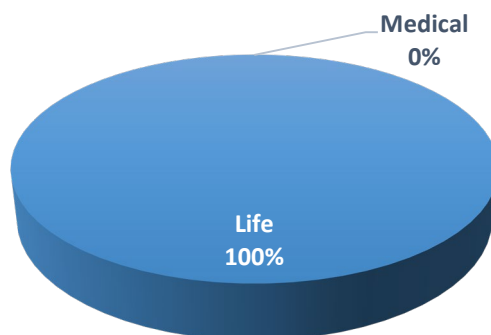
Management

Dr. Ahmed Abdel Aziz Chairman & Managing Director

Turnover	2021	2022	2023
no life	-	-	-
%	%	0,0%	
Life	7 652,57	9 190,38	8 192,14
%	100%	100%	
Total	7 652,57	9 190,38	8 192,14

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	7 652,57	9 190,38	8 192,14
Ceded Premiums	333,67	618,10	8 192,14
Net Retained Premiums	7 318,91	8 572,27	
Net Claims Incurred	3 858,11	4 140,77	6 374,66
Investment Income	3 337,03	3 826,27	6 675,69
Net profit	1 619,37	1 846,38	2 338,83
Total Assets	40 075,11	45 872,24	59 899,93

Turnover by Line of Business in 2022





AIG Egypt Insurance Company

Date of Establishment 25/08/1993
 Paid Up Capital 60 Million EGP
 Activity Non-Life Insurer
 Address 44 bdel Monem Reyad St. 1st floor ,
 mohandeseen - Giza.
 Phone (+ 202) 24617193
 Fax (+ 202) 24617010
 Website www.aig.com
 Email EGYINQUIRY@AIG.COM

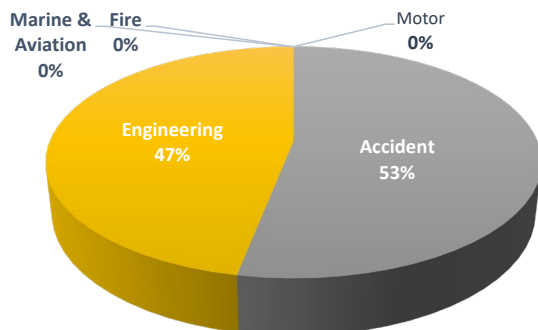
Management

Mr George Badri Shehata Badii Chairman
 Mr Joseph Bejani Vice Chairman & Managing Director

Turnover	2021	2022	2023
Non-life	203,00	147,13	13,60
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	203,00	147,13	13,60

Key Figures	2021	2022	2023
Gross Premiums	203,00	147,13	13,60
Ceded Premiums	151,55	41,33	-123,03
Net Retained Premiums	51,45	105,80	136,63
Net Claims Incurred	16,22	5,47	3,79
Investment Income			67,80
Net profit	64,03	45,82	34,00
Total Assets	886,27	989,32	1 067,62

Turnover by Line of Business in 2022



Allianz Insurance Company

Date of Establishment 16/01/2001
 Paid Up Capital 60 Million EGP
 Activity Non-life Insurer
 Address Building No. B01 - 14 Cairo Festival City
 5th District - New Cairo.
 Phone (+ 202) 37605445
 Fax (+ 202) 37605446
 Website www.allianz.com.eg
 Email info@allianz.com.eg

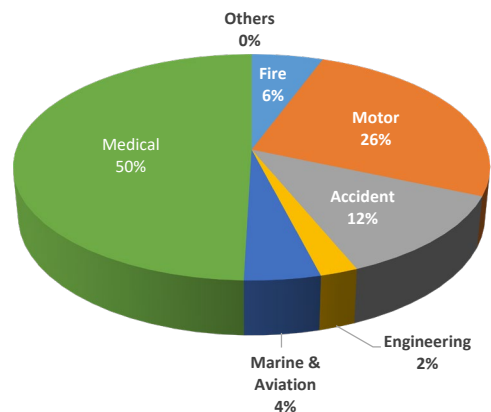
Management

Mr Aymen Hegazy Chairman

Turnover	2021	2022	2023
Non-life	-	-	-
%	-	-	-
Life	-	-	-
%	-	-	-
Total	237,48 1	848,31 1	806,37 2

Key Figures (EGP'000)	2021	2022	2023
Gross Premiums	1 237,48	1 848,31	2 806,37
Ceded Premiums	463,77	660,37	1 058,65
Net Retained Premiums	773,71	1 187,94	1 747,72
Net Claims Incurred	330,02	446,39	1 017,46
Investment Income	147,39	-	229,53
Net profit	162,44	191,21	424,99
Total Assets	2 106,47	2 598,32	4 229,46

Turnover by Line of Business in 2023



Allianz Life Insurance Co

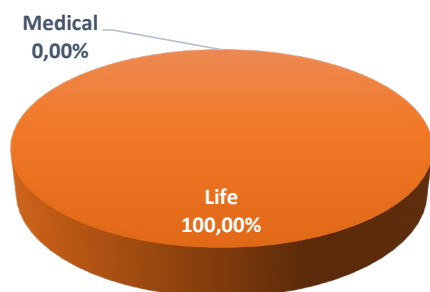
Date of Establishment 21/10/2001
 Paid Up Capital 100 Million EGP
 Activity Life Insurer
 Address Building No. B01 - 14 Cairo Festival City
 5th District - New Cairo.
 Phone (+ 202) 37605445
 Fax (+ 202) 37605446
 Website www.allianz.com.eg
 Email info@allianz.com.eg

Management

Mr Aymen Muhamed Alwan Chairman

Turnover	2021	2022	2023
Medical	-	-	
%	0,0%	0,0%	
Life	5 042,0	6 119,0	8 523,6
%	100,0%	100,0%	
Total	5 042,00	6 118,96	8 523,62
Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	5 042,00	6 118,96	8 523,62
Ceded Premiums	2 451,87	3 280,84	
Net Retained Premiums	2 590,13	2 838,12	
Net Claims Incurred	1 191,87	2 167,96	4 306,45
Investment Income			1 600,12
Net profit	541,93	784,76	1 055,44
Total Assets	15 966,89	15 966,89	23 349,57

Turnover by Line of Business in 2023



Arab Misr Insurance Group /gig

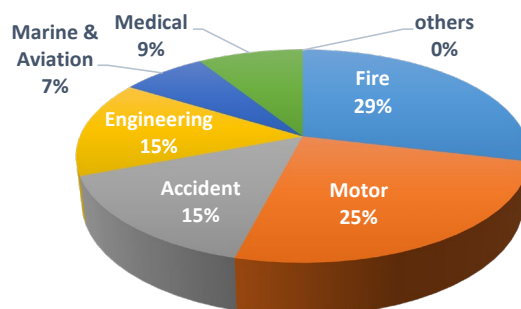
Date of Establishment 28/10/1993
 Paid Up Capital 380 Million EGP
 Activity Non-life Insurer
 Address Head Office. Western Tower, Plot 204,
 Block H, 2nd Sector, North 90th St., 5th
 Settlement, New Cairo
 Phone
 Website www.amig.com.eg
 Email mail@gig.com.eg

Management

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

Turnover	2021	2022	2023
Non-life	1 463,45	2 002,90	
%	100%	100%	
Life	-	-	
%	0,0%	0,0%	
Total	1 463,45	2 002,90	
Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	1 463,45	2 002,90	2 582,03
Ceded Premiums	809,83	1 188,10	1 569,81
Net Retained Premiums	653,62	814,80	1 012,22
Net Claims Incurred	311,12	400,22	615,79
Investment Income	153,54	16,47	342,96
Net profit	190,05	172,00	373,41
Total Assets	2 192,89	2 649,56	4 017,02

Turnover by Line of Business in 2023



AROPE

Date of Establishment 17/06/2008
 Paid Up Capital 160 Million EGP
 Activity Non-life Insurer
 Address 30, Mossadak, Ad Doqi, Giza Governorate.
 Phone (202) 33361490 / 33361390
 Fax +202 33 36 14 82
 Website <http://property.aropeegypt.com>
 Email arope@arope.com.eg

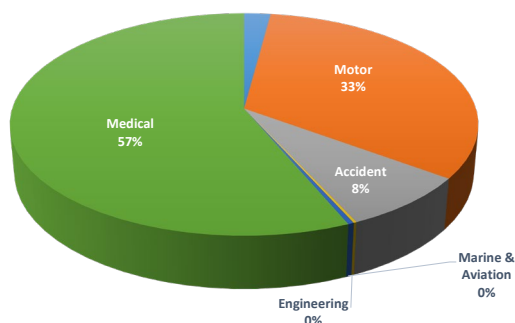
Management

Mr. Fateh Wajeeh Bakdash Chairman

Turnover	2021	2022	2023
Non-life	179,11	269,02	
%	100,0%	100,0%	
Life	-	-	
%	0,0%	0,0%	
Total	179,11	269,02	

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	179,11	269,02	279,44
Ceded Premiums	46,59	75,12	71,86
Net Retained Premiums	132,52	193,90	207,58
Net Claims Incurred	61,91	62,60	165,22
Investment Income	53,69	58,48	68,67
Net profit	42,57	45,59	51,13
Total Assets	501,48	597,97	659,32

Turnover by Line of Business in 2023



AROPE Life Insurance Co

Date of Establishment 17/06/2008
 Paid Up Capital EGP 100 Million
 Activity Life Insurer
 Address AROPE Plaza, 30, Mesadak St., Dokki-Giza.
 Phone (202) 33361490 / 33361390
 Fax (202) 33361482
 Website <http://aropeegypt.com>
 Email arope@arope.com.eg

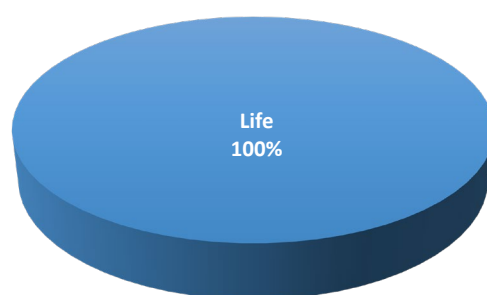
Management

Mr. Fateh Wajeeh Bakdash Chairman

Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	88,48	105,56	
%	100%	100%	
Total	88,48	105,56	

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	88,48	105,56	116,82
Ceded Premiums	12,75	29,83	116,82
Net Retained Premiums	75,74	75,74	
Net Claims Incurred	18,51	22,89	40,37
Investment Income	28,58	34,28	41,27
Net profit	6,35	10,49	14,06
Total Assets	273,82	315,77	356,75

Turnover by Line of Business in 2023





AXA

Date of Establishment 2015
 Paid Up Capital 300 Million EGP
 Activity Non-life Insurer
 Address Plot 15, 90th Street, 4th and 5th Floors,
 Fifth Settlement, New Cairo
 Fax (202) 24619940
 Phone (202) 24613613
 Website www.axa-egypt.com
 Email wecare@axa-egypt.com

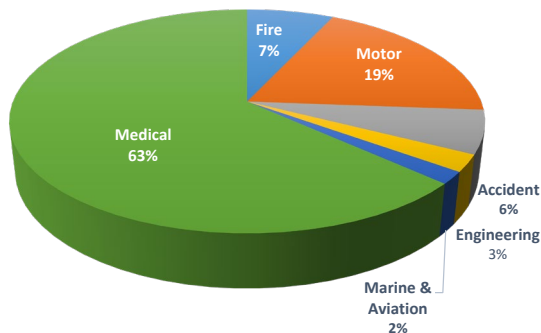
Management

Mr. Omar Al-Farouq Abdel-Mutala Chairman of the Board of
 Shalbaya Directors

Turnover	2021	2022	2023
Non-life	1 592,76	1 133,61	1 369,94
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	1 592,76	1 133,61	1 369,94

Key Figures	2021	2022	2023
Gross Premiums	1 592,76	1 133,61	1 369,94
Ceded Premiums	274,74	-184,41	256,56
Net Retained Premiums	1 318,02	1 318,02	1 113,38
Net Claims Incurred	1 376,51	1 376,51	782,64
Investment Income	105,25	110,70	115,27
Net profit	-146,21	51,86	9,21
Total Assets	1 935,25	1 968,76	2 485,09

Turnover by Line of Business in 2023



AXA Life Insurance

Date of Establishment 02/02/1999
 Paid Up Capital 243 Million EGP
 Activity Life Insurer
 Address Plot Number 214, Fifth Settlement, Second
 District - New Cairo.
 Phone (202) 24613613
 Fax (202) 24619940
 Website www.axa-egypt.com
 Email

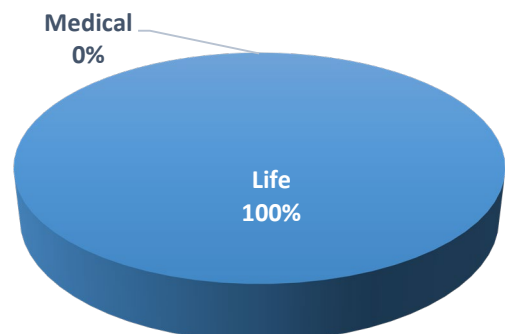
Management

Mr. Omar Al-Farouq Abdel-Mutala Chairman of the Board of
 Shalbaya Directors

Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	3 308,19	3 966,27	
%	100%	100%	
Total	3 308,19	3 966,27	

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	3 308,19	3 966,27	5 994,61
Ceded Premiums	1 918,75	2 051,66	5 994,61
Net Retained Premiums	1 389,44	1 914,61	
Net Claims Incurred	449,15	507,46	4 082,51
Investment Income	297,84	382,21	462,29
Surplus	203,81	91,98	384,24
Total Assets	10 342,82	11 668,42	12 458,08

Turnover by Line of Business in 2023





BUPA

Date of Establishment 27/12/2002
 Paid Up Capital 60 Million EGP
 Activity Non-life Insurer
 Address Property 3/1B, Mivida Commercial Complex - Fifth Settlement
 Phone (202) 37628685
 Fax (202) 37628684
 Website www.bupaglobal.com
 Email info@bupa-intl.com

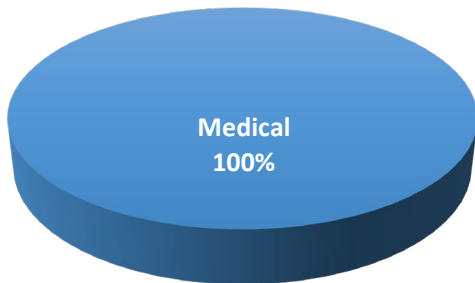
Management

Hendrik Cortalis Ivers Chairman

Turnover	2021	2022	2023
Non-life	1 100,64	1 346,06	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	1 100,64	1 346,06	

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	1 100,64	1 346,06	2 344,49
Ceded Premiums	540,02	677,80	1 174,92
Net Retained Premiums	560,62	668,26	1 169,57
Net Claims Incurred	247,16	316,64	974,33
Investment Income	-	-	50,55
Net profit	76,12	52,63	-241,19
Total Assets	1 888,56	2 444,78	4 370,44

Turnover by Line of Business in 2023



CHUBB

Date of Establishment 01/01/2001
 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 www.chubb.com/eg
 Email egypt@chubb.com

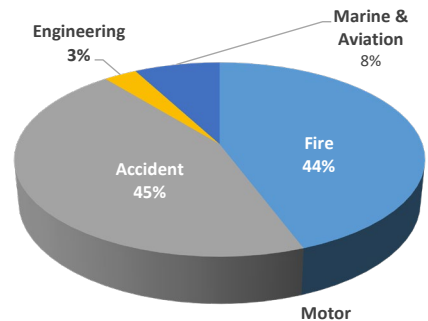
Management

Mr Omar Abdel Aziz Mahna Chairman

Turnover	2021	2022	2023
Non-life	68,97	68,21	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	68,97	68,21	

Key Figures	2021	2022	2023
Gross Premiums	68,97	68,21	76,35
Ceded Premiums	53,91	49,66	51,59
Net Retained Premiums	15,06	18,55	24,76
Net Claims Incurred	1,28	1,17	103,63
Investment Income	12,29	-	19,31
Net profit	8,23	14,86	14,50
Total Assets	405,58	524,21	751,09

Turnover by Line of Business in 2023



Ratings

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



CHUBB Life Insurance

Date of Establishment	12/08/2002
Paid Up Capital	263 Million EGP
Activity	Life Insurer
Address	Plot No. 140, Banks District, First Section, New Q, Fifth Floor
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

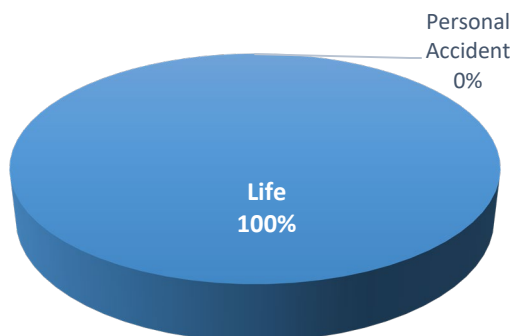
Management

Mr. Yasser Hisham El-Mallawany Chairman

Turnover	2021	2022	2023
Non-life	-	-	-
%	0%	0%	-
Life	267,13	306,64	-
%	100%	100%	-
Total	267,13	306,64	-

Key Figures (USD' 000)	2021	2022	2023
Gross Premiums	267,13	306,64	498,38
Ceded Premiums	33,91	37,52	498,38
Net Retained Premiums	233,22	269,13	-
Net Claims Incurred	89,90	108,74	253,20
Investment Income	-	-	86,61
Net Profit	-15,72	-51,13	-50,17
Total Assets EGP' 000)	794,30	891,23	1 246,81

Turnover by Line of Business in 2023



Co-operative Insurance Society

Date of Establishment	1998
Paid Up Capital	60,578 Million EGP
Activity	Non-Life Insurer
Address	115 Abbasiya Street – Cairo, Egypt.
Phone	(202) 26 82 44 59
Fax	(202) 26 84 71 89
Website	https://cisegypt.com.eg
Email	cismain@cisegypt.com.eg

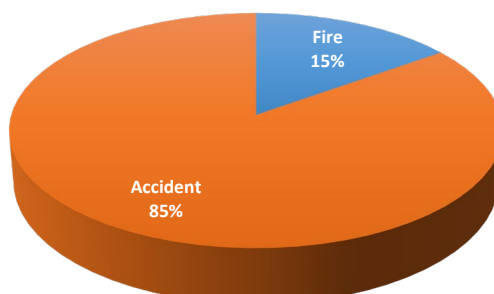
Management

Mr. Mustafa Abu Al-Azm Managing Director

Turnover	2021	2022	2023
Non-life	275,06	333,84	-
%	100%	100%	-
Life	-	-	-
%	0%	0%	-
Total	275,06	333,84	-

Key Figures	2021	2022	2023
Gross Premiums	275,06	333,84	411,34
Ceded Premiums	192,05	212,58	270,93
Net Retained Premiums	83,01	121,26	140,41
Net Claims Incurred	17,61	21,05	93,52
Investment Income	43,24	46,41	74,85
Net profit	-	-	-
Total Assets	145,15	142,70	-

Turnover by Line of Business in 2023





Delta Insurance

Date of Establishment 28/03/1980
 Paid Up Capital 350 Million EGP
 Activity Non-Life Insurer
 Address 14 Hassan Mohamed Al Razzaz Street, Agouza.
 Phone (+202) 33352045
 Fax +202 33 35 89 90
 Website www.deltains.org
 Email

Management

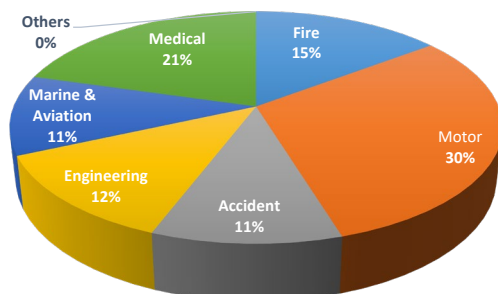
Mr. Al-Gohary

Chairman & M.D

Turnover	2021	2022	2023
Non-life	736,95	868,58	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	597,19	868,58	

Key Figures (M EGP)	2021	2022	2023
Gross Premiums	736,95	868,58	1 106,19
Ceded Premiums	223,50	294,06	376,12
Net Retained Premiums	513,46	574,52	730,07
Net Claims Incurred	281,40	336,36	420,82
Investment Income	70,04	119,25	157,92
Net profit	140,44	122,83	175,41
Total Assets (USD' 000)	1 178,79	1 339,22	1 672,96

Turnover by Line of Business in 2023



Delta Life Assurance Company

Date of Establishment 06/12/2010
 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 www.deltalifeegypt.com
 Email contactus@deltalife.com.eg

Management

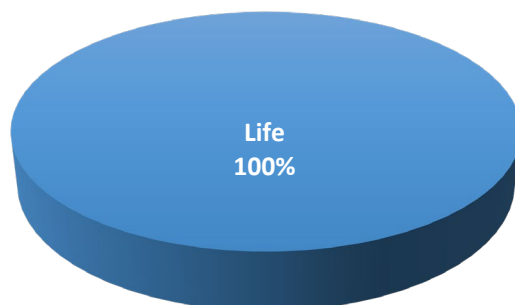
Mr. Saeed Adel Mahmoud Al Alf

Chairman of the Board of Directors

Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	272,97	324,87	
%	100%	100%	
Total	272,97	324,87	

Key Figures	2021	2022	2023
Gross Premiums	272,97	324,87	485,29
Ceded Premiums	47,88	81,00	485,29
Net Retained Premiums	225,09	243,87	
Net Claims Incurred	160,80	154,55	255,30
Investment Income	194,28	-	297,11
Net profit	87,49	117,07	203,99
Total Assets	1 656,61	1 935,48	2 364,14

Turnover by Line of Business in 2023



Egyptian Takaful Company

Date of Establishment 11/10/2007
 Paid Up Capital 350 Million EGP
 Activity Non-Life Insurer
 Address 56 Gamaet El Dewal EL Arabeya St - Giza.
 Phone (+202) 37626641
 (+202) 37626642
 Fax (+202) 37613406
 Website www.egtak.com
 Email nfo@egtak.com

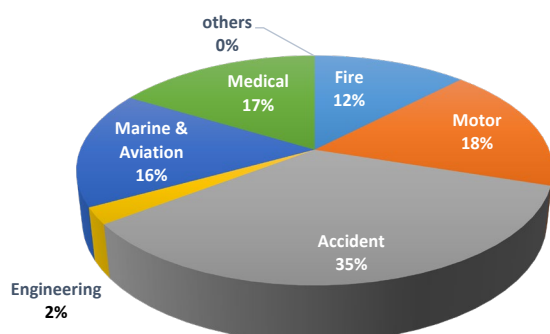
Management

Mr. Ahmed Shawqi Farid Al-Sayed Chairman

Turnover	2021	2022	2023
Non-life	974,53	1 071,76	1 322,68
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	974,53	1 071,76	1 322,68

Key Figures	2021	2022	2023
Gross Contribution	974,53	1 071,76	1 322,68
Ceded Contributions	366,22	544,05	736,49
Net Retained Contributions	608,30	527,71	586,20
Net Claims Incurred	292,25	472,69	720,35
Investment Income	296,50	319,58	392,41
Net Surplus	328,14	293,84	213,57
Total Assets	2 506,00	2 786,93	3 088,83

Turnover by Line of Business in 2023



GIG Egypt Takaful «gig»

Date of Establishment 16/10/2006
 Paid Up Capital 275 Million EGP
 Activity Life Insurer
 Address The eastern tower, Plot 204 - North 90th St - New Cairo - Cairo – Egypt
 Phone + 202 24138700
 Fax + 202 24138702
 Website <https://www.giglt.com.eg/en>
 Email info@giglt.com.eg

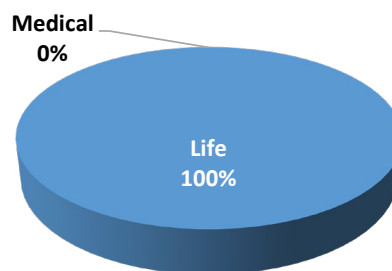
Management

Mr Raafat Attya Elsalamony Chairman
 Mr Alaa Mohammed Elzoheiry Managing Director

Turnover	2021	2022	2023
Non-life			
%	0%	0%	
Life	923,04	1 161,08	
%	100,0%	100,0%	
Total	923,04	1 161,08	

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	923,04	1 161,08	1 318,57
Ceded Premiums	608,44	740,15	1 318,57
Net Retained Premiums	314,61	420,94	
Net Claims Incurred	108,48	131,32	658,46
Investment Income	41,98	57,88	121,68
Net profit	53,17	25,45	67,85
Total Assets	1 371,24	1 860,43	2 816,30

Turnover by Line of Business in 2023



Ratings

Agency	Rating	Outlook
AM BEST	B++ (Good)	stable

Egyptian Saudi Insurance House

Date of Establishment 30/01/2002
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) 37495916
Website www.esih.com.eg
Email esih@esih.com.eg

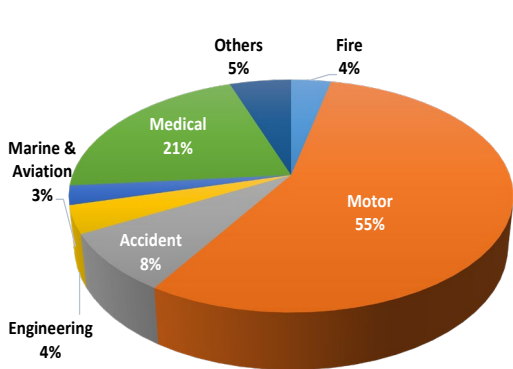
Management

Dr .Fahem Elsjeghi Chairman

Turnover	2021	2022	2023
Non-life	543,59	563,33	
%	20200%	100%	
Life	-	-	
%	0%	0%	
Total	543,59	563,33	

Key Figures	2021	2022	2023
Gross Contribution	543,59	563,33	
Ceded Contributions	127,40	139,05	
Net Retained Contributions	416,19	424,28	
Net Claims Incurred	209,97	238,97	
Investment Income	74,72	47,15	
Net Surplus	47,45	3,39	
Total Assets	1 186,65	1 260,74	

Turnover by Line of Business in 2023



Iskan Insurance

Date of Establishment 05/08/2008
Paid Up Capital 100 Million EGP
Activity Non-Life Insurer
Address 23 21 Nile Administrative Tower - Murad Street - Giza

Phone (202) 225320900
Fax (202) 225325123
Website www.iskaninsurance.com
Email info@iskaninsurance.net

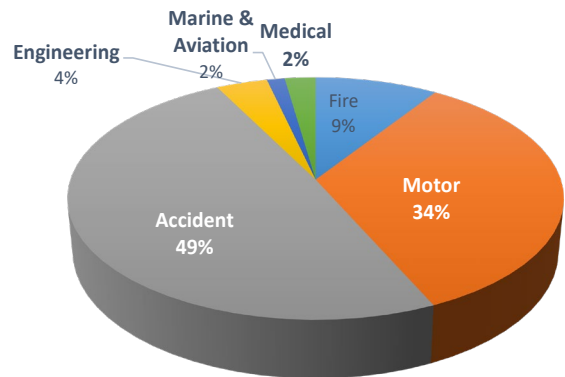
Management

Mr.Kamel mohaüed Ali Chairman

Turnover	2021	2022	2023
Non-life	231,52	262,45	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	231,52	262,45	

Key Figures	2021	2022	2023
Gross Premiums	231,52	262,45	300,36
Ceded Premiums	146,12	137,10	128,30
Net Retained Premiums	85,41	125,35	172,06
Net Claims Incurred	42,13	54,65	49,30
Investment Income	-	-	70,03
Net profit	39,31	29,41	46,00
Total Assets	504,94	560,82	754,93

Turnover by Line of Business in 2023



Libano Suisse Takaful – Egypt

Date of Establishment	15/07/2008
Paid Up Capital	120 Million EGP
Activity	Life Insurer
Address	Tower Fakher 4, Othman Towers, 2 nd Floor, Kornish El Nile, El Maadi, Cairo.
Phone	+202 25 24 70 78
Fax	+202 25 24 70 81
Website	www.libano-suisse.com
Email	

Management

Mr. Michel Pharaoh Chairman

MetLife Egypt

Date of Establishment	24/10/1996
Paid Up Capital	150 Million EGP
Activity	Life Insurer
Address	No.75 South Teseen St. 5 th District, New Cairo.
Phone	(202) 24619020
Fax	(202) 24619022
Website	www.metlife.eg
Email	service-egypt@metlifealico.com

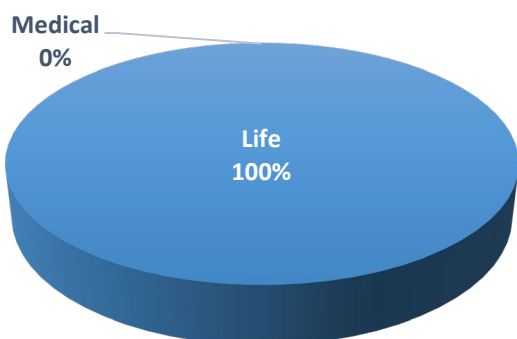
Management

Elena Botarova Chairman of the Board of Directors

Turnover	2021	2022	2023
Non-life			
%	0%	0%	
Life	261,86	334,21	
%	100%	100%	
Total	261,86	334,21	

Key Figures	2021	2022	2023
Gross Contribution	261,86	334,21	460,69
Ceded Contributions	154,44	198,87	460,69
Net Retained Contributions	107,42	135,33	
Net Claims Incurred	43,95	35,28	232,68
Investment Income	-	-	9,83
Net Surplus	9,73	16,54	30,93
Total Assets	306,64	495,46	750,96

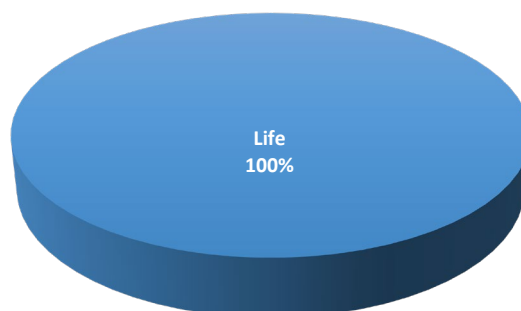
Turnover by Line of Business in 2023



Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	4 085,40	4 992,73	
%	100%	100%	
Total	4 085,40	4 992,73	

Key Figures	2021	2022	2023
Gross Premiums	4 085,40	4 992,73	8 021,09
Ceded Premiums	1 837,40	1 971,00	8 021,09
Net Retained Premiums	2 248,00	3 021,73	
Net Claims Incurred	1 453,71	1 600,34	4 487,59
Investment Income	408,17	-	596,48
Surplus	427,41	561,10	905,34
Total Assets	9 543,13	11 458,10	14 887,82

Turnover by Line of Business in 2023



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	

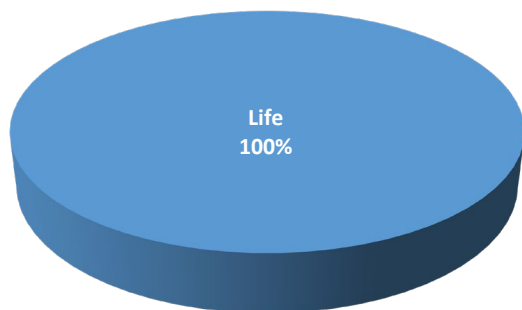
Management

Mr. Mohammed bin Abdulaziz Al Shehhi	Chairman of the Board of Directors
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Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	207,15	129,70	
%	100%	100%	
Total	207,15	129,70	

Key Figures	2021	2022	2023
Gross contribution	207,15	129,70	123,38
Ceded Premiums	44,19	37,75	123,38
Net Retained Premiums	162,96	91,96	
Net Claims Incurred	7,27	8,72	76,85
Investment Income	9 852,73	9 238,94	93,90
Surplus	-10,72	24,32	7,56
Total Assets	356,82	350,54	451,29

Turnover by Line of Business in 2023



Mohandes Insurance Company

Date of Establishment	26/01/1980
Paid Up Capital	150 Million EGP
Activity	Non-Life Insurer
Address	3 El Mesaha Square, Dokki - Giza.
Phone	+ 202 3 33 68 10
Fax	+202 33 35 26 97
Website	www.mohins.com
Email	info@mohins.com

Ingénieur/ Abdullah Khaled Abdullah Chairman

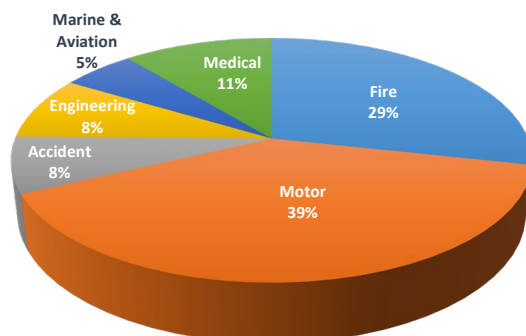
Mr.Ashraf Abdel Tawab Salmazn CEO

Mr.Khaled Abdel Sadeq Managing Director

Turnover	2021	2022	2023
Non-life	545,16	718,35	1 004,15
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	545,16	718,35	1 004,15

Key Figures	2021	2022	2023
Gross Premiums	545,16	718,35	1 004,15
Ceded Premiums	310,21	407,72	555,86
Net Retained Premiums	249,81	310,63	448,29
Net Claims Incurred	87,48	110,30	415,08
Investment Income	97,25	98,61	124,56
Net profit	88,16	95,03	130,08
Total Assets	1 106,75	1 303,84	1 660,37

Turnover by Line of Business in 2023



Mohandes Life Assurance Company

Date of Establishment 03/06/1905
 Paid Up Capital 250 Million EGP
 Activity Life Insurer
 Address 3 El Mesaha Square, Dokki, Giza. Egypt.
 Phone (+202) 33368107
 Fax (+202) 33361365
 Website www.mohandes-ins.com
 Email info@mohins.com

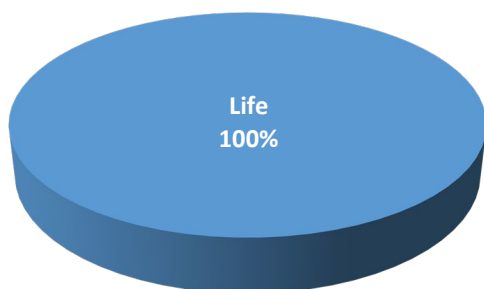
Management

Mr. Abdullah Khaled AbdullahDr. Chairman

Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	103,31	140,30	
%	100%	100%	
Total	103,31	140,30	

Key Figures	2021	2022	2023
Gross Premiums	103,31	140,30	191,71
Ceded Premiums	10,88	25,47	191,71
Net Retained Premiums	92,43	114,83	
Net Claims Incurred	115,02	115,02	140,79
Investment Income	133,98	137,75	171,49
Surplus	43,67	39,83	61,56
Total Assets	1 112,75	1 186,97	1 351,73

Turnover by Line of Business in 2023



Arab Orient Takaful Insurance

Date of Establishment 21/06/2009
 Paid Up Capital 250 Million EGP
 Activity Non-Life Insurer
 Address 59 Abdel Aziz Al Saud Street - Manial El-Rawda - Old Cairo - Cairo
 Phone +202 23 62 80 20
 Fax +202 23 62 80 19
 Website www.orienttakaful.com
 Email AOTIC@alfuttaim.com

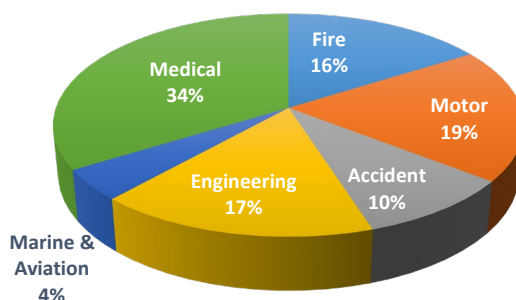
Management

Mr. Omar Hasan El Amin Chairman

Turnover	2021	2022	2023
Non-life	1 283,50	1 866,16	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	1 283,50	1 866,16	

Key Figures	2021	2022	2023
Gross Contribution	1 283,50	1 866,16	3 216,22
Ceded Contribution	788,87	1 097,25	2 021,21
Net Retained Contribution	494,63	768,92	1 195,01
Net Claims Incurred	206,49	310,32	1 268,46
Investment Income	127,69	147,18	249,70
Surplus	181,79	268,06	534,63
Total Assets	2 161,84	2 917,39	5 133,71

Turnover by Line of Business in 2023



QNB Al Ahli Life - Egypt

Date of Establishment 07/04/2003
 Paid Up Capital 200 Million EGP
 Activity Life Insurer
 Address 5&7 Geziret EL-Arab street , Mohandsein,
 Star Capital building, 12411, Égypte
 Phone +202 27 70 81 00
 Fax +202 27 70 81 29/33
 Website www.qnbalahlilife.com
 Email corporate.life@qnbalahli.com

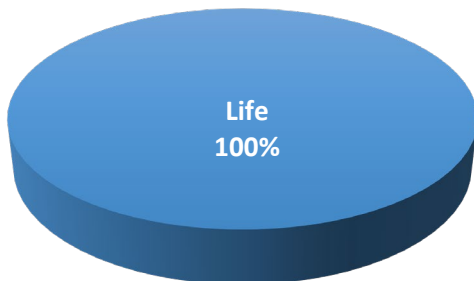
Management

Mr. Mohammed Othman El-Deeb Chairman

Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	933,68	1 113,33	
%	100%	100%	
Total	933,68	1 113,33	

Key Figures	2021	2022	2023
Gross Premiums	933,68	1 113,33	1 355,27
Ceded Premiums	649,55	782,66	1 355,27
Net Retained Premiums	284,13	330,67	
Net Claims Incurred	28,31	44,84	569,79
Investment Income			238,67
Surplus	253,49	295,91	400,77
Total Assets	4 693,34	5 717,57	7 289,85

Turnover by Line of Business in 2023



Royal Insurance Company

Date of Establishment 2001
 Paid Up Capital 250 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) 37609685
 Website <http://royalinsurance.com.eg>
 Email marketing@royal-ins-eg.com

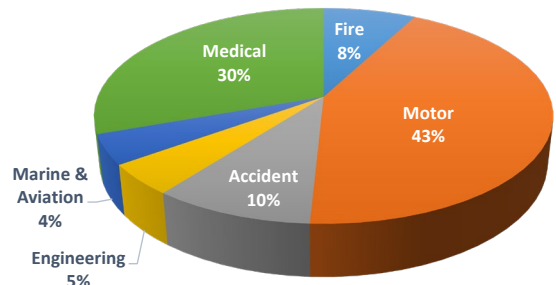
Management

Mr Khaled Ben Omar Ben Gaser Chairman

Turnover	2021	2022	2023
Non-life	801,40	1 064,75	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	801,40	1 064,75	

Key Figures	2021	2022	2023
Gross Premiums	801,40	1 064,75	1 365,62
Ceded Premiums	270,17	396,51	499,31
Net Retained Premiums	531,23	668,24	866,31
Net Claims Incurred	177,38	247,97	676,88
Investment Income	103,61	122,53	165,17
Net profit	106,12	140,89	166,95
Total Assets	1 374,54	1 641,92	1 887,58

Turnover by Line of Business in 2023





Suez Canal Insurance

Date of Establishment 02/10/1979
 Paid Up Capital 230 Million EGP
 Activity Non-Life Insurer
 Address 31 Mohamed Kamel Morsi St.
 Mohandeseen, Giza.
 Phone +202 37 60 10 51/ (+202) 37601052
 Fax (+202) 33354070
 Website www.sci-egypt.com
 Email sciit@eganet.com

Management

Mr Mohamed Adel Fathy Chairman

Suez Canal Life

Date of Establishment 24/04/2012
 Paid Up Capital 100 Million EGP
 Activity Life Insurer
 Address 56, Gamet Al Dewal Al Arabiya St.,
 Elmohandesen, Giza, Egypt
 Phone (+202) 37601051/ (+202) 37601052
 Fax (+202) 33354070
 Website www.scli-egypt.com
 Email scli@sci-egypt.com

Management

Mr. Mohamed Asem Baghdady Mr. Chairman

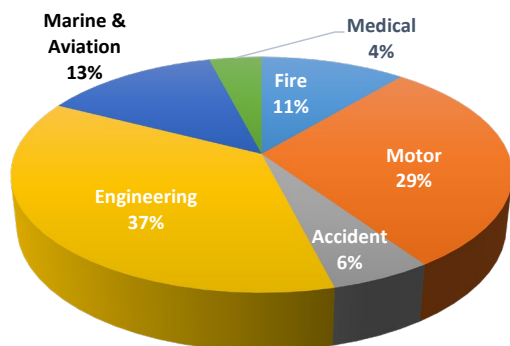
Turnover	2021	2022	2023
Non-life	1 114,28	1 322,94	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	1 114,28	1 322,94	

Turnover	2021	2022	2023
Non-life	-	-	
%	0%	0%	
Life	673,1	576,2	
%	100%	100%	
Total	673,14	576,24	

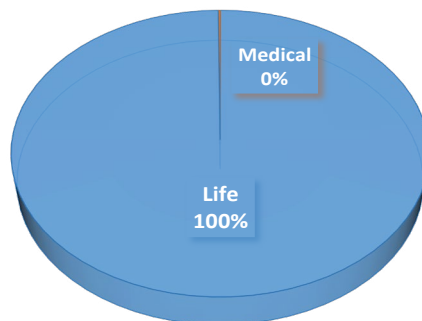
Key Figures	2021	2022	2023
Gross Premiums	1 114,28	1 322,94	1 375,31
Ceded Premiums	516,34	701,55	807,60
Net Retained Premiums	597,94	621,39	567,71
Net Claims Incurred	214,12	220,95	344,91
Investment Income	99,26	-	152,27
Net profit	38,79	60,62	72,94
Total Assets	1 892,06	2 320,95	2 452,42

Key Figures	2021	2022	2023
Gross Premiums	673,14	576,24	604,39
Ceded Premiums	122,67	93,31	604,39
Net Retained Premiums	550,47	482,93	
Net Claims Incurred	40,91	70,05	339,15
Investment Income	158,71	166,75	206,71
Surplus	65,28	69,45	84,86
Total Assets	1 675,36	1 808,07	1 956,84

Turnover by Line of Business in 2023



Turnover by Line of Business in 2023



Misr Life Insurance Takaful

Date of Establishment	14/01/2022
Paid Up Capital	150 Million EGP
Activity	Life Insurer
Address	Building 55, Street 18, Floor 6. Sarayat, Maadi, Cairo, Egypt
Phone	
Fax	
Website	https://misrlifetakaful.com/
Email	Marketing@misrlifetakaful.com

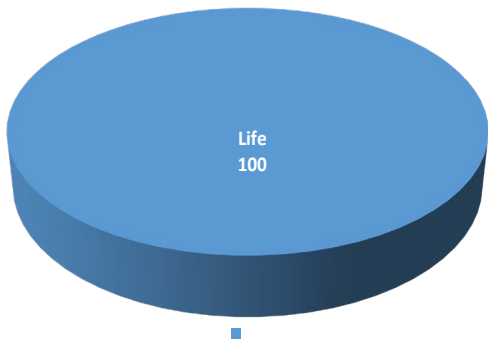
Management

Mrs. Abeer Saleh Managing Director

Turnover	2021	2022	2023
Non-life	-	-	
%	-	-	
Life	-	-	
%	-	-	
Total	-	-	

Key Figures (EGP' 000)	2019	2020	2023
Gross Premiums	-	-	41,47
Ceded Premiums	-	-	-205,65
Net Retained Premiums	-	-	247,11
Net Claims Incurred	-	-	101,66
Investment Income	-	-	50,08
Net profit	-	-	34,22
Total Assets	-	-	626,57

Turnover by Line of Business in 2023



Tokio Marine Egypt

Date of Establishment	05/10/2008
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
Email	CustomerService@TokioMarine.com.eg

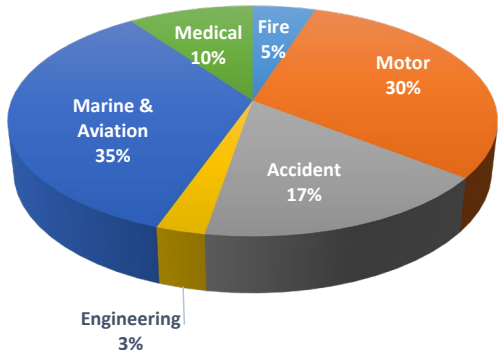
Management

Mr. Satoshi FuruyaMr. Atsushi Chairman

Turnover	2021	2022	2023
Non-life	220,50	236,68	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	220,50	236,68	

Key Figures	2021	2022	2023
Gross Premiums	220,50	236,68	359,50
Ceded Premiums	117,35	126,32	209,08
Net Retained Premiums	103,14	110,36	150,42
Net Claims Incurred	58,78	54,53	74,60
Investment Income	-	-	67,44
Net profit			41,46
Total Assets	540,44	605,76	974,89

Turnover by Line of Business in 2023



MADA INSURANCE

Date of Establishment 01/03/2020
 Paid Up Capital 1,5 Million EGP
 Activity Life Insurer
 Address HEAD QUARTER 52 Lebanon Street
 – Mohandseen – Giza BRANCHES
 ADDRESSES
 19 ElFarana Street – Bab Shark – Alex
 1 Makram Ebeid Street – Nasr City –
 Cairo
 Phone (+ 202) 02 3304 8758 – 02 3304
 Fax (+202) 37613406
 Website <https://www.mada-insurance.com/>
 Email info@mada-insurance.com

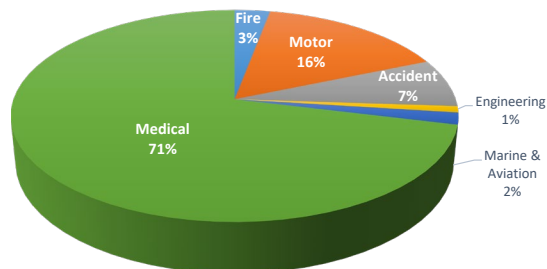
Management

Abdelrahman Ahmed Elsewedy Chairman

Turnover	2021	31/03/2022	31/03/2023
Non-life	-	138,44	304,84
%	-	100%	
Life	-	-	
%	-	0%	
Total	-	138,44	304,84

Key Figures (EGP' 000)	2021	31/03/2022	2023
Gross Premiums	-	138,44	304,84
Ceded Premiums		15,91	81,32
Net Retained Premiums		122,54	223,52
Net Claims Incurred		-52,80	101,66
Investment Income		24,07	50,08
Net profit		22,45	34,22
Total Assets		277,83	387,14

Turnover by Line of Business in 2023



Wethaq for Takaful Insurance Co.

Date of Establishment 14/02/2008
 Paid Up Capital 150 Million EGP
 Activity Non-Life Insurer
 Address 25 Mosadak St. Dokki - Gizza.
 Phone (202) 37623258
 Fax (202) 37623266
 Website www.wethaq-egypt.com
 Email wethaq@wethaq-egypt.com

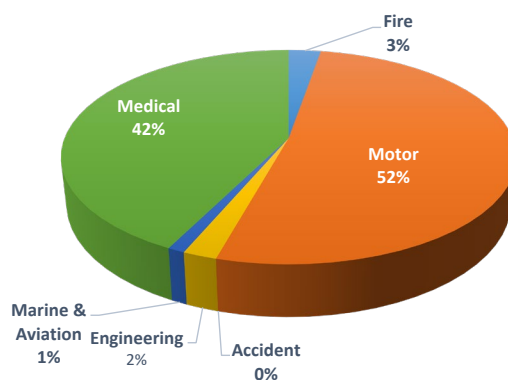
Management

Mr Anter El-Sayed Chairman

Turnover	2021	2022	2023
Non-life	603,38	718,53	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	603,38	718,53	

Key Figures	2021	2022	2023
Gross Contribution	603,38	718,53	901,33
Ceded Contribution	115,12	142,63	202,76
Net Retained Contribution	488,26	575,89	698,57
Net Claims Incurred	301,42	354,26	177,18
Investment Income	99,04	100,14	116,35
Net Profit	56,14	57,76	79,97
Total Assets	1 107,36	1 474,04	1 630,83

Turnover by Line of Business in 2023





Misr Takaful Insurance Company (Property- Liability)

Date of Establishment	14/01/2017
Paid Up Capital	164 Million EGP
Activity	Non-Life Insurer
Address	56 Arab League Street - Engineers Administrative Tower - Mohandessin - Giza
Phone	(+ 202) 37626641 – 37626642
Fax	(+202) 37613406
Website	www.misr-takaful.com
Email	info@misr-takaful.com

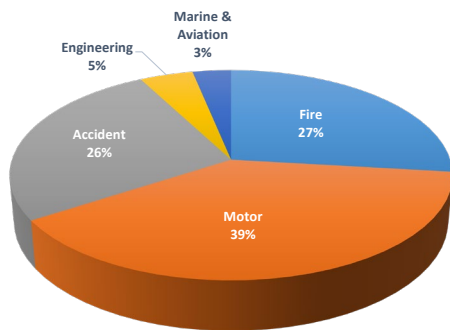
Management

Dr. Amr Ali Al-Garhi Chairman

Turnover	2021	2022	2023
Non-life	219,62	304,62	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	219,62	304,62	

Key Figures (EGP' 000)	2021	2022	2023
Gross Premiums	219,62	304,62	418,20
Ceded Premiums	159,82	125,27	171,08
Net Retained Premiums	59,80	179,35	247,11
Net Claims Incurred	-20,06	-52,80	101,66
Investment Income	18,88	24,07	50,08
Net profit	6,72	22,45	34,22
Total Assets	314,94	440,99	626,57

Turnover by Line of Business in 2023



Ratings

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



تأمين الوفاء
Wafa Assurance

Wafa Life Insurance Egypt

Date of Establishment	01/01/2020
Paid Up Capital	150 Million EGP
Activity	Life Insurer
Address	ToweTower 1A - City Stars - Nasr Cityr 1A - City Stars - Nasr City
Phone	(202) 24 80 14 84 (202) 33 35 56 16
Fax	
Website	www.wafalifeinsurance.com
Email	yourvoice@wafalifeinsurance.com

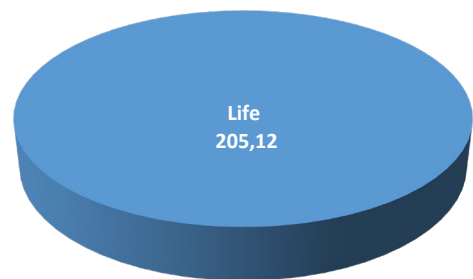
Management

Mr. ADEL Boulfrouri Chairman

Turnover	2021	2022	2023
Non-life		-	
%		0%	
Life	431,7	7,3	205,1
%	100%	100%	
Total	431,69	7,29	

Key Figures	2021	2022	2023
Gross Premiums	-	-	205,12
Ceded Premiums	-	-	205,12
Net Retained Premiums	-	-	
Net Claims Incurred	-	-	119,97
Investment Income	-	-	24,12
Surplus	-	-	-42,01
Total Assets	-	-	414,25

Turnover by Line of Business in 2020





Sarwa Insurance

Date of Establishment 01/01/2018
 Paid Up Capital 100 Million EGP
 Activity Non-Life Insurer
 Address 15 Qasr El Nil Street - 4th floor and part of the 5th floor
 Phone 202 25740455
 Fax
 Website <https://www.sarwa.insurance>
 Email Info@sarwa.com

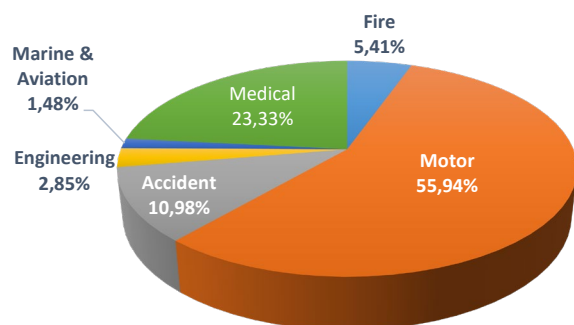
Management

Mr. Hazem Amrou Mahmoud Chairman
 Moussa

Turnover	2021	2022	2023
Non-life	300,31	440,59	
%	100%	100%	
Life	-	-	
%	%0	%0	
Total	300,31	440,59	

Key Figures	2021	2022	2023
Gross Premiums	300,31	440,59	619,16
Ceded Premiums	57,37	104,12	166,98
Net Retained Premiums	242,94	336,47	452,18
Net Claims Incurred	103,94	170,38	207,38
Investment Income	25,22	35,20	57,60
Net profit	5,03	14,00	26,92
Total Assets	314,07	481,17	758,30

Turnover by Line of Business in 2023



Sarwa Life

Date of Establishment 01/04/2018
 Paid Up Capital 100 Million EGP
 Activity Life Insurer
 Address 15 Qasr El Nil Street - 4th floor and part of the 5th floor
 Phone (202)25757775
 Fax
 Website <https://sarwa.insurance/sarwa-Life>
 Email info@sarwa.life

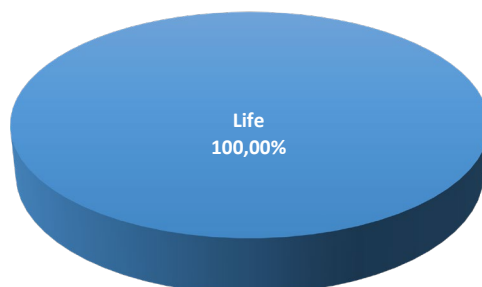
Management

Mr Adel Mounir Abdelhamid Chairman

Turnover	2021	2022	2023
Non-life	106,51	326,59	
%	100%	100%	
Life	-	-	
%	0%	0%	
Total	106,51	326,59	

Key Figures	2021	2022	2023
Gross Premiums	106,51	326,59	1 017,71
Ceded Premiums	54,76	130,36	1 017,71
Net Retained Premiums	51,75	196,23	
Net Claims Incurred	13,37	38,06	570,10
Investment Income			27,89
Net profit	-0,69	17,33	34,90
Total Assets	166,02	368,43	626,99

Turnover by Line of Business in 2023



KAF Life Insurance

Date of Establishment 01/08/2020
 Paid Up Capital 159 million Egyptian Pound
 Activity Life Insurer
 Address Building No. 107, Smart Village, Giza
 Phone
 Fax
 Website <https://www.kaf.com.eg/>
 Email info@kaf.com.eg

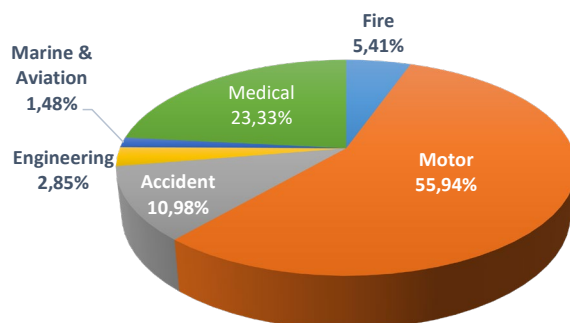
Management

Dr. George Ghobrial Chief Executive

Turnover	2021	2022	2023
Non-life	-	-	-
%			-
Life	-	-	312,39
%			100%
Total	-	-	312,39

Key Figures	2021	2022	2023
Gross Premiums			312,39
Ceded Premiums			302,96
Net Retained Premiums			9,43
Net Claims Incurred			192,05
Investment Income			21,71
Surplus			41,46
Total Assets			351,16

Turnover by Line of Business in 2023



Al Wataniya Insurance Co.

Date of Establishment 01/03/2020
 Paid Up Capital 100 Million EGP
 Activity
 Address El Shahid Axis, Cairo, Egypt
 Phone (+ 202)20 12 73200040
 Fax
 Website <https://www.mada-insurance.com/pr@alwataniya.com.eg>
 Email

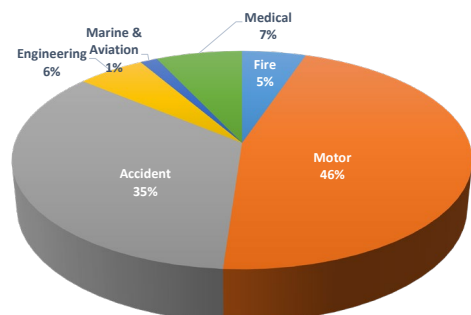
Management

Abdelrahman Ahmed Elsewedy Chairman

Turnover	2021	14/07/1905	15/07/1905
Non-life	-	-	185,72
%	-	-	
Life	-	-	
%	-	-	
Total	-	-	185,72

Key Figures EGP' 000)	2021	2022	2023
Gross Premiums			185,72
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			101,66
Investment Income			50,08
Net profit			34,22
Total Assets			387,14

Turnover by Line of Business in 2023



■ LIBYA



Libye

Superficie	: 1 759 540 km ²
Capitale	: Tripoli
Villes principales	: Tripoli, Benghazi, Misrata et El Beïda
Langue officielle	: Arabe, Amazigh
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	: 0
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 ²
Capital	: Tripoli
Largest cities	: Tripoli, Benghazi, Misrata & El Beïda
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	: 01
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	2020	2021	2022	Evol. 20/22
African Insurance Company	49,10	49,10		
Aletehadiya Insurance Company	3,92	3,90		-0.5%
International Insurance Company	13 621 509	16 043 872	23 255 994	17.8%
AL-Yossr Takaful Insurance Co.	25 763 358	51 588 311	46 835 514	100,2%
Tibesty Insurance Company			7,63	
Libo Insurance Company	18 449 220	65 320 000		254,1%
Qafela Insurance Company	3 303 751,32			-100,0%
Al Mokhtar Insurance Company	578 888,62	2 148 133,13	5 935 666,06	271,1%
Alawael insurance company	4 392 120,68	3 359 738,76		-23,5%
Al Namaa Insurance Company	976 370,76			-100,0%
Libya Insurance Company	122 291 768,40	287 754 511,31	294 382 400,66	135,3%
TOTAL	189 377 040	426 214 619	370 409 582	-13,09%



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 www.libtamin.ly
 Email infolt@libtamin.ly

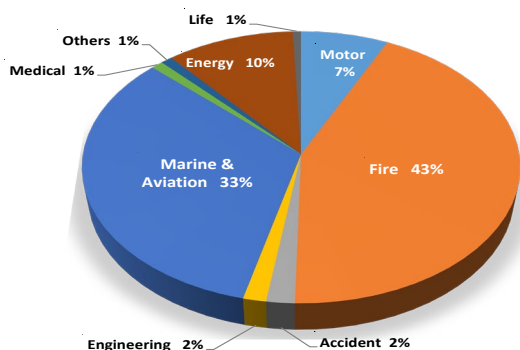
Management

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

Turnover (LYD)	2020	2021	2022
Non-life	121 032 493	285 813 311	292 217 138
Structure	84.2%	84.3%	99.3%
Life	1 259 275	1 941 200	2 165 263
Structure	15.8%	15.7%	0.7%
Total	122 291 768.40	287 754 511.31	294 382 400.66

Key Figures (LYD)	2020	2021	2022
Gross Premiums	122 291 768	287 754 511	294 382 401
Ceded Premiums	75 073 222	239 632 132	235 419 713
Net Retained Premiums	47 218 546	48 122 379	58 962 688
Net Claims Incurred	26 451 994	32 989 122	352 040 827
Loss Ratio	56.0%	68.6%	597.1%
Investment Income	8 593 837.73	16 325 233.43	10 322 681.26
Net profit	7 685 242.79	10 996 918.25	7 308 870.07
Total Assets	609 447 747	835 626 953	609 447 747

Turnover by Line of Business in 2022



United Insurance Company

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

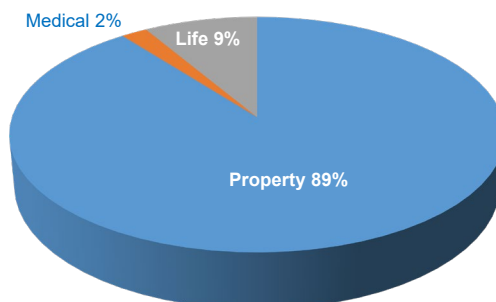
Management

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%
Total	54 978 943	33 926 442	24 250 332

Key Figures (LYD)	2016	2017	2018
Gross Premiums	54 981 886		
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		
Total Assets	31 808 538		

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 Alfornej Road - Tripoli.
Phone +218 4 62 95 80 - 84
Fax +218 4 62 25 82
Website www.meins-ly.com
Email info@meins-ly.com

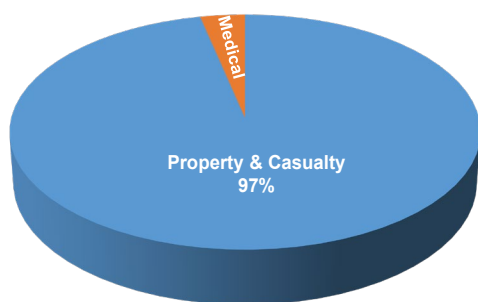
Management

Mr. Alhusin Khalil Abdel Daim Chairman
Mr. Adnan Hussein Achton 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%
Total	916 339	2 208 684	3 013 743

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
Total Assets	5 997 339	6 880 993	8 469 294

Turnover by Line of Business in 2019



AL-MUKHTAR Insurance Company

Date of Establishment 19/10/2010
Paid Up Capital 10 Million LYD
Activity Medical Insurer
Address Zawiat Al-Dahmany - Tripoli, Libya.
Phone +218 21 279 44 92
Fax +218 21 36 10 013
Website www.almukhtar.com.ly
Email info@almukhtar.ly

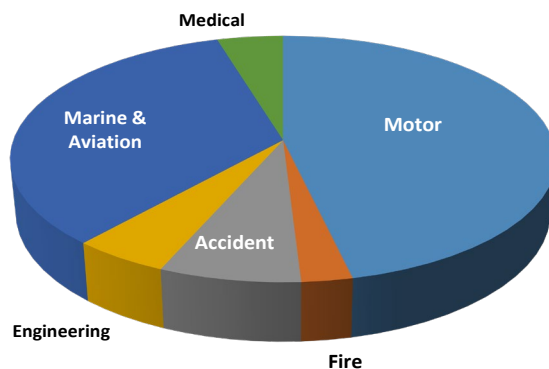
Management

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

Turnover (LYD)	2020	2021	2022
Non-life	578 889	2 148 133	5 935 666
Structure	99.2%	100.0%	100.0%
Life		-	-
Structure	0.8%	0.0%	0.0%
Total	578 889	2 148 133	5 935 666

Key Figures (LYD)	2020	2021	2022
Gross Premium Income	578 889	2 148 133	5 935 666
Ceded Premiums	115 828	408 894	1 565 965
Net Retained Premiums	463 061	1 739 239	4 369 702
Net Claims Incurred	1 055 148	1 398 324	1 211 724
Net profit	-457 738	245 279	28 225
Total Assets	7 818 973	13 740 564	13 519 843

Turnover by Line of Business in 2021





Aletehadiya Insurance Company

Date of Establishment 01/01/2010
 Paid Up Capital 7.5 Million LYD
 Activity Takaful Insurer
 Address Zawia Street- Misrata
 Phone (218) 51 26 61 286/287
 Fax (218) 21-51 26 61 278
 Website www.aletehadiya.ly
 Email info@aletehadiya.ly

Management

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

Turnover (LYD)	2020	2021	2022
Non-life	3,92	3,9	0
Structure		100,0%	
Life			
Structure		0,0%	
Total	3,92	3,90	-

Key Figures (LYD)	2020	2021	2022
Gross Premiums	3,92	3,90	
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Loss Ratio			
Net profit			
Total Assets	5,320	5,45	

Turnover by Line of Business in 2021



AL-Yossr Takaful Insurance Co.

Date of Establishment 28/01/2015
 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 www.yti.ly
 Email info@yti.ly

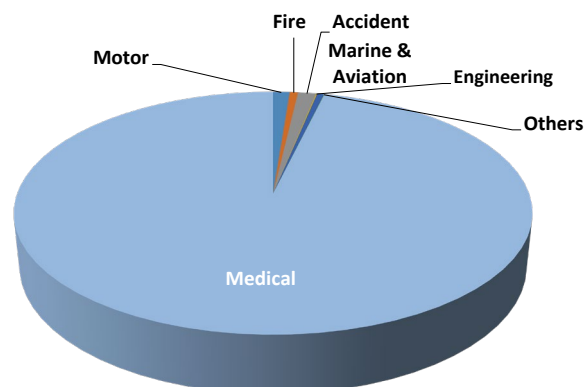
Management

Mr. Salah Almahdi Alzwawi General Manager

Turnover (LYD)	2020	2021	2022
Non-life	25 763 358	51 588 311	46 835 514
Structure		99,8%	98,0%
Life	292 751	87 220	959 519
Structure		0,2%	2,0%
Total	26 056 109	51 675 531	47 795 033

Key Figures (LYD)	2020	2021	2022
Gross Premiums	25 763 358	51 588 311	46 835 514
Ceded Premiums	-	-	-
Net Retained Premiums	-	-	-
Net Claims Incurred	-	-	-
Loss Ratio	-	-	-
Net profit	-	-	-
Total Assets	-	-	-

Turnover by Line of Business in 2022



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

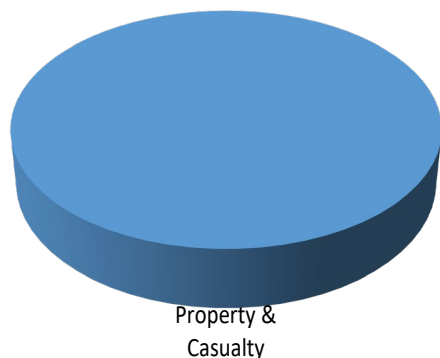
Management

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

Turnover (LYD)	2020	2021	2022
Non-life	18 449 220	65 320 000	
Structure			
Life		-	-
Structure		-	-
Total	18 449 220	65 320 000	

Key Figures (LYD)	2020	2021	2022
Gross Premium Income			
Ceded Premium			
Net Retained Premium			
Net Incurred Claims			
Loss Ratio			
Net profit	2 687 169	9 200 000	
Total Assets	42 914 490	147 200 000	

Turnover by Line of Business in 2021



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

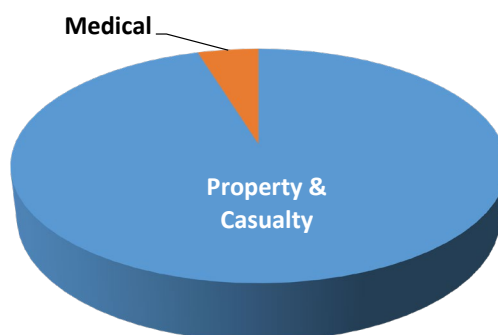
Management

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

Turnover (LYD)	2020	2021	2022
Non-life	3 303 751		
Structure	100,0%		
Life			
Structure			
Total	3 303 751,32		

Key Figures (LYD)	2020	2021	2022
Gross Premiums	3 303 751		
Ceded Premiums	945 879		
Net Retained Premiums	2 357 873		
Net Claims Incurred			
Investment Income	200 000,0		
Net profit	-180 000		
Total Assets	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 www.sic.ly
Email info@sic.ly

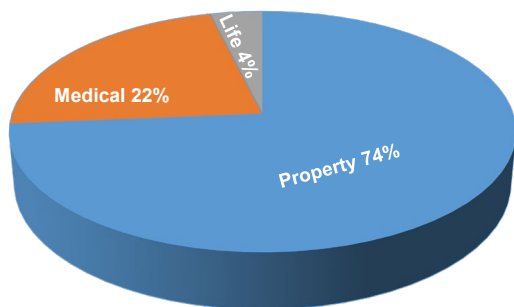
Management

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%
Total	5 006 150	6 244 908	7 374 074

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			
Total Assets			

Turnover by Line of Business in 2019



International Insurance Company

Date of Establishment 2016
Paid Up Capital 50 Million LYD
Activity Composite Insurer
Address 20 Ramadan st. Suk al Jomaa - Tripoli. Libya.
Phone +218 2172 26 662
Fax +218 21-35 14 201
Website www.inc.com.ly
Email info@inc.com.ly

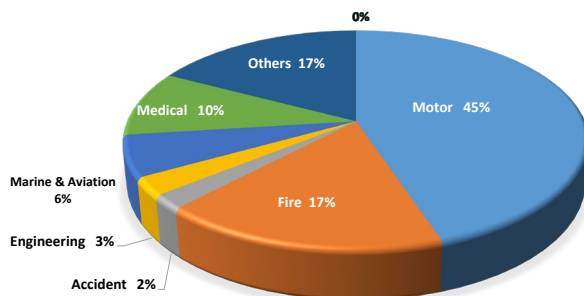
Management

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

Turnover (LYD)	2020	2021	2022
Non-life	13 621 509	16 043 872	23 255 994
Structure	100%	100%	100%
Life			
Structure			
Total	13 621 509	16 043 872	23 255 994

Key Figures (LYD)	2020	2021	2022
Gross Premiums	13 621 509	16 043 872	23 255 994
Ceded Premiums	1 771 841	2 755 634	3 437 092
Net Retained Premiums	11 849 668	13 288 238	19 818 902
Net Claims Incurred	1 771 841	2 755 634	3 437 092
Loss Ratio	15%	20.7%	17.3%
Net profit	1 158 581	310 682	644 956
Total Assets	3 518 016	4 461 891	5 857 756

Turnover by Line of Business in 2021





Tibesty Insurance Company

Date of Establishment 01/11/2011
 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
 Email info@tibesty.ly

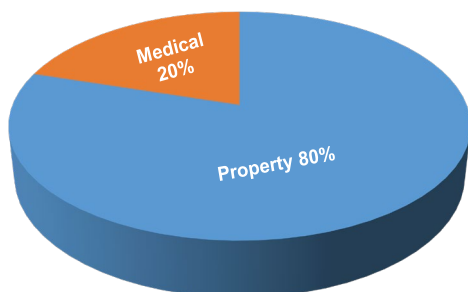
Management

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%
Total	5 477 984	13 427 736	9 594 356

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			
Total Assets			

Turnover by Line of Business in 2019



Trust Insurance Company

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

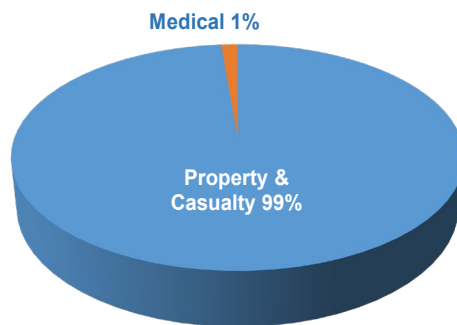
Management

Dr. Belkasssem 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%
Total	9 943 654	6 695 323	5 852 627

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			
Total Assets			

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 www.takafuly.com
Email info@takafuly.com

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 info@whi.ly

Management

Mr. Ali Abdullah Al-Ghunaimi Chairman & CEO

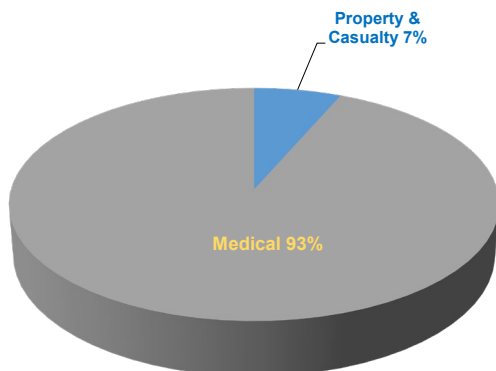
Turnover (Million LYD)	2020	2021	2022
Non-life	1 219 861	2 281 308	-
Structure	3.3%	6.1%	
Life	35 944 727	35 156 201	-
Structure	96.7%	93.9%	
Total	37 164 588	37 437 509	-

Key Figures (LYD)	2020	2021	2022
Gross Premiums	37 164 588	37 437 509	
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



International Insurance Group

Date of Establishment 2016
Paid Up Capital 10 Million LYD
Activity Composite Insurer
Address Tripol Sikka St - Tripoli. Libya.
Phone (218) 213 636 154
Fax (218) 3608141
Website www.iig.ly
Email info@iig.ly

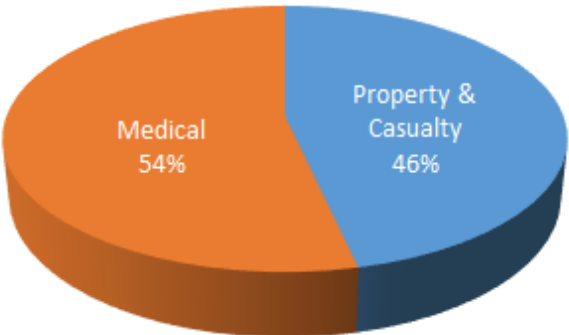
Management

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

Turnover (LYD)			2018
Total			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%
Total Assets		-	11 898 959

Turnover by Line of Business in 2018



Amana Insurance Company

Date of Establishment 2016
Paid Up Capital 10 Million LYD
Activity Composite Insurer
Address Bilkhir St. Tripoli - Libya
Phone +218 3213344061-213344050
Fax +218 334 4050
Website
Email info@amanainsurance.ly

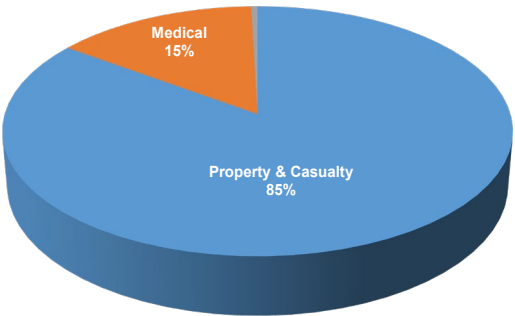
Management

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%
Total		2 322 671	3 715 451

Key Figures (LYD)		2017	2018
Gross Premiums		2 322 671	3 715 451
Total Assets			

Turnover by Line of Business in 2018



Libyan Social Security Insurance Company

Date of Establishment	2017
Paid Up Capital	10 Million LYD
Activity	Non-Life 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	www.lssic.ly
Email	info@lssic.ly

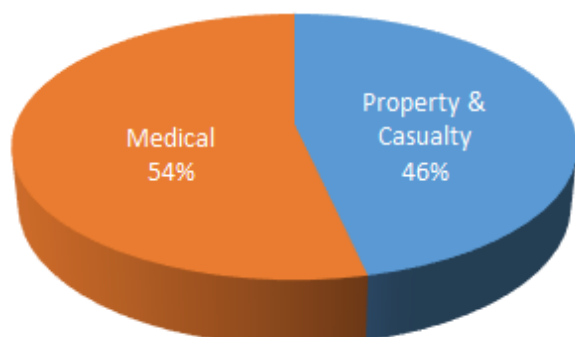
Management

Mr. Abdalla Mohamed	Chairman
Mr. Adel Abdulaziz Soutan	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

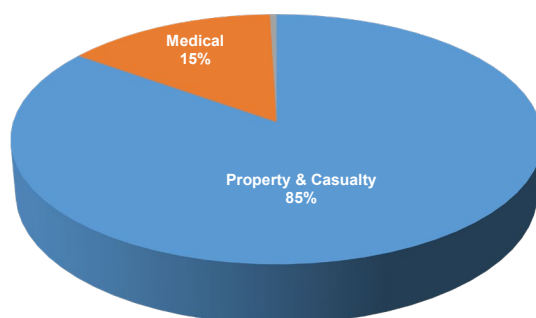
Date of Establishment	2018
Paid Up Capital	10 Million LYD
Activity	Composite Insurer
Address	The main branch, Tripoli: 17 Feb ruary Street (the former Republic), Mansoura district, Tripoli - Libya.
Phone	+218 21 36 21 34 35
Fax	+218 21 36 16 271
Website	https://sabaqinsure.ly
Email	info@sabaqinsure.ly

Management

Mr. Ibrahim AbdelSalam Salah	Chairman
Mr. ABDULFATTAH A GHAFAR	Vice 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 2020



Alawael Insurance Group

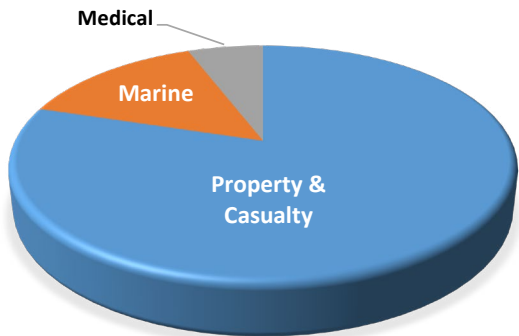
Date of Establishment 2016
Paid Up Capital 10 Million LYD
Activity Composite Insurer
Address Garden City| Benghazi, Libya.
Phone (218) 09 13 23 08 89
Fax (218) 61 22 64 45
Website
Email info@alawael.ly

Management

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

Key Figures (LYD)	2020	2021	2022
Gross Premiums	4 392 120,68	3 359 738,76	
Ceded Premiums	-438 633,50	-885 238,08	
Net Retained Premiums	4 830 754,18	4 244 976,84	
Net Claims Incurred	478 450,00	1 305 600,00	
Net profit	917 367,27	279 464,66	
Total Assets	14 923 685,04	16 731 014,19	

Turnover by Line of Business in 2021



Al Namaa Insurance Company

Date of Establishment 2020
Paid Up Capital 35590 Million LYD
Activity Composite Insurer
Address Tourism opposite the Oil Institute, Tripoli, 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)	2020	2021	2022
Non-life	976 371		
Structure	100%		
Total	976 370,76		

Key Figures (LYD)	2020	2021	2022
Gross Premiums			
Net profit	2 763,2		
Total Assets	17 801,38		

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
Email info@aic.ly

Management

Mr. Abd Al Mhsen Aswisi Chairman

Turnover (LYD)	2020	2021	2022
Non-life	49,1	49,1	
Structure			
Total	49,10	49,10	

Methaq Insurance Company

Date of Establishment 2015
Paid Up Capital 3 Million LYD
Activity Composite Insurer
Address El Hadaeq St., Banghazi - Libya.
Phone +218 912 090 881

Website www.methaq.ly
Email info@methaq.ly

Management

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

Almohandes Insurance Company

Date of Establishment 01/01/2020
Paid Up Capital 3 Million LYD
Activity Composite Insurer
Address General Adm : Tobruk- Libya.
Phone +218 21 716 3335/21 717 2225
Website www.moic.ly
Email info@moic.ly

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 www.watanya.ly

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. Appartment 123 - Libya.
Phone 00218213351518 / 00218213351519
Website www.umbrellare.ly
Email gm@umbrellare.ly

Management

Mr. Ossama Hassan Hamhoumr	Chairman & General Manager
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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
Fax (218) 21 - 361 0032

Website <http://www.lmic.ly>
Email info@lmic.ly

Management

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

■ MOROCCO



Maroc

Superficie	: 710 850 km ²
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 ²
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	2022	2023	2024	Evol 23-24
Wafa Assurance	10 425,10	11 163,90	11 747,10	5,2%
RMA Assurance	8 076,10	8 489,70	8 904,00	4,9%
Mutuelle Taamine Chaabi MAC	7 345,00	7 362,50	7 722,40	4,9%
Axa Assurance Maroc	6 027,80	6 332,00	6 816,20	7,6%
Sanlam Assurance	5 954,00	6 152,50	6 281,60	2,1%
Atlanta Sanad	5 403,00	5 111,90	5 260,00	2,9%
MCMA	2 270,00	2 466,70	2 687,80	9,0%
Marocaine Vie	2 269,00	2 304,30	2 166,40	-6,0%
Allianz Assurance Maroc	1 486,10	1 523,70	1 923,60	26,2%
MAMDA	1 278,00	1 452,70	1 482,30	2,0%
CAT	1 263,70	1 286,00	1 352,80	5,2%
MATU	863,00	1 046,90	1 165,90	11,4%
Maroc Assistance Internationale	603,00	589,10	588,80	-0,1%
Wafa IMA Assistance	348,60	375,60	428,40	14,1%
Africa First Assist SAHAM ASSIST	373,40	406,90	401,70	-1,3%
Cover Edge (EX Axa Assistance)	74,9	177,4	220,3	24,2%
Rma Assistance	140,00	151,80	164,60	8,4%
Euler Hermes ACMAR	140,40	157,20	158,30	0,7%
Coface Maroc	112,30	85,00	96,80	13,9%
Smaex	44,80	55,00	47,80	-13,1%
Takafulia ASS	5,80	31,00	41,70	34,5%
Wafa Takaful,	3,80	14,70	22,40	52,4%
Taawouniyate Taamine Takaful	0,70	9,10	16,00	75,8%
Al Maghribia takaful	1,50	11,00	14,90	35,5%
Total	54 510,0	56 756,6	59 711,8	5,2%

Ranking of Moroccan Insurance Companies

By Result

(M MAD)

Company	2022	2023	2024	Evol. 23/24
RMA Assurance	905,00	950,00		-100,0%
Wafa Assurance	670,00	700,00	785,00	12,1%
Atlanta Sanad	409,00	441,00	456,00	3,4%
Axa Assurance Maroc	-	408,00	510,00	25,0%
SANLAM /Saham Assurance	370,00	396,00	418,00	5,6%
MCMA	-	-		-
CAT	-			-
MAMDA	607,00			-
Marocaine Vie	-	-	-	-
MATU	-	-	-	-
Allianz Assurance Maroc	90,50	115,30	194,00	68,3%
Saham Assistance	-			-
Euler Hermes ACMAR	-			-
Wafa IMA Assistance	40,00			-
Mutuelle Taamine Chaabi	-	-		-
Maroc Assistance Internationale	-			-
Smaex	-			-
Rma Assistance	-			-
Coface Maroc	-	-	-	-
Cover Edge ex Axa Assistance Maroc	-			-
Wafa Takaful,	-	-		-
Taawouniyate Taamine Takaful	-	-		-
Takafulia ASS	-	-		-
Al Maghribia takaful	-	-		-
Total	3 091,50			-

Atlantic Re (Ex SCR Maroc)

Date of Establishment	1960
Paid Up Capital	2 200 000 000 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 www.atlantire.ma
Email	scr@scrmaroc.com

Management

Mr. Ouafae Mriouah General Manager

Turnover (Million MAD)	2022	2023	2024
Non-life	3 278,00		
Structure	95%		
Life	163,57		
Structure	5%		
Total	3 441	3 653,11	3 879,93

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	3 441	3 653,11	3 879,93
Loss Ratio			
Combined Ratio	91.40%		
Investment Income			
Net profit Net Profit	281,96		437
Total Assets			

Turnover by Line of Business in 2024

Ratings

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

Allianz Maroc

Date of Establishment	1951
Paid Up Capital	147 000 000 Dirhams
Activity	
Address	166-168 Boulevard Mohamed Zerkouni 20060, Casablanca - Maroc.
Phone	+212 (0) 522 49 97 00
Website	www.allianz.ma
Email	

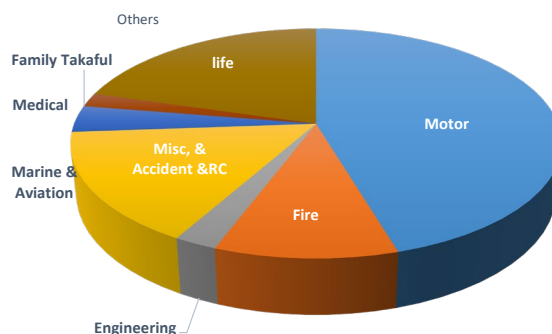
Management

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

Turnover (Million MAD)	2022	2023	2024
Non-life	1 141	1 297	1 530
Structure	76,73%	85,13%	79,52%
Life	346	226,5	394,047
Structure	23,27%	14,87%	20,48%
Total	1 487	1 524	1 924

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	1 487	1 523,5	1 924
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income	213	214	293
Net profit Net Profit	90,5	115,3	194
Total Assets			

Turnover by Line of Business in 2024



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
 Website www.rmawatanya.com
 Email

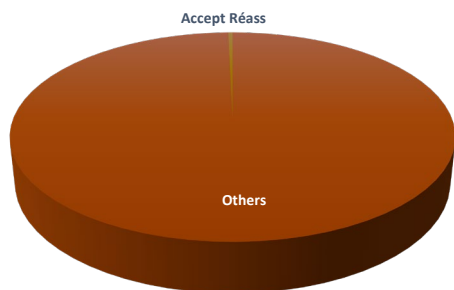
Management

Mr. Tawfiq Drhimeur Administrateur Directeur Général
 Mr. Anisse Aboulhadi DG Délégué
 Mr. Abderrahim Jannani DG Délégué

Turnover (Million MAD)	2022	2023	2024
Non-life	4 293	4 009	4 119
Structure	53,47%	47,23%	46,26%
Life	3 736	4 480	4 785
Structure	46,53%	52,77%	53,74%
Total	8 029	8 490	8 904

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	8 029	8 490	8 904
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2024



Atlanta Sanad Assurances


AtlantaSanad
 ASSURANCE

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 <https://www.atlantasnad.ma>
 Email

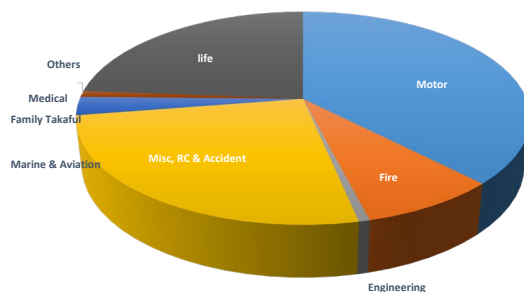
Management

Mr. Mohamed Hassan Bensalah Chairman & CEO
 Mr. Abdessamad Talbi General Manager

Turnover (Million MAD)	2022	2023	2024
Non-life	4 179	3 820	4 010
Structure	77,35%	74,73%	76,23%
Life	1 224	1 292	1 250
Structure	22,65%	25,27%	23,77%
Total	5 403	5 112	5 260

Key Figures (Million MAD)	2022	2023	2024
Gross Premium Income	5 403	5 112	5 260
Ceded Premium			
Retained Premium			
Net Incurred Claims			
Loss Ratio			
Investment Income			
Net Profit	441	456	
Total Assets			

Turnover by Line of Business in 2024





Africa First Assist (EX 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 (+212) 522 95 75 20/22
 Fax 05 22 58 68 73
 Website <https://www.africafirstassist.com>
 Email contact@africafirstassist.com

Turnover (Million MAD)	2022	2023	2024
Non-life	373	407	402
Structure			100%
Life			0
Structure			0%
Total	373	407	402

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	373	407	402
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit			
Total Assets			



SANLAM (EX 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 <https://sanlam.ma/fr/>
 Email contact@s/sanlam.ma

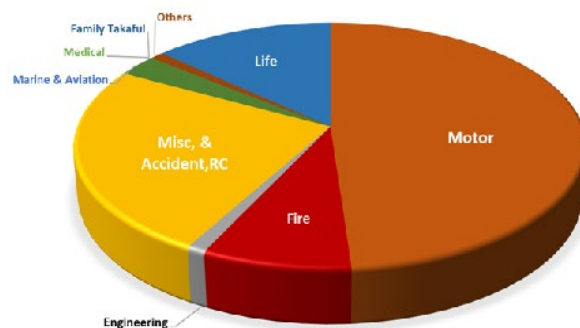
Management

Said Alj CEO
 Yahia Chraïbi Directeur Général

Turnover (Million MAD)	2022	2023	2024
Non-life	5 022	5 346	5 454
Structure	84,35%	86,88%	86,82%
Life	932	807	828
Structure	15,65%	13,12%	13,18%
Total	5 954	6 153	6 282

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	5 954	6 153	6 281
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio		74%	
Combined Ratio			
Investment Income			
Net profit	370	396	418
Total Assets			

Turnover by Line of Business in 2024





تأمين الوفاء
Wafa Assurance

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

Email

Management

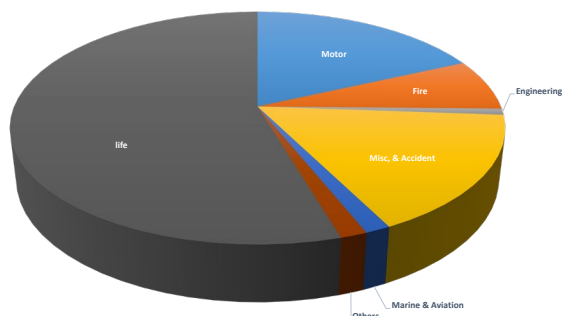
M. Boubker JAI,

Président Directeur Général

Turnover (Million MAD)	2022	2023	2024
Non-life	5 698	4 891	5 339
Structure	48,96%	43,81%	45,45%
Life	5 941	6 273	6 408
Structure	51,04%	56,19%	54,55%
Total	11 639	11 164	11 747

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	11 639	11 164	11 747
Ceded Premiums			
Retained Premiums	10 855		
Net Claims Charge	9 548		
Loss Ratio	82%		
Combined Ratio			
Investment Income	1 688		
Net profit Net Profit	670	700	785
Total Assets			

Turnover by Line of Business in 2024



وفا إيماء
Wafa IMA Assistance

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

Management

Mr. MOHAMED IBRAHIMI

DG

Turnover (Million MAD)	2022	2023	2024
Non-life	348	376	428
Structure			100%
Life			
Structure			
Total	348	376	428

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	348	376	428
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	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

Email

Turnover (Million MAD)	2022	2023	2024
Non-life	75	177	220
Structure	100,00%		100%
Life	0		0
Structure	0%		0%
Total	75	177	220

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	75	177	220
Ceded Premiums			
Retained Premiums	75		
Net profit			-
Total Assets			



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

Email

Management

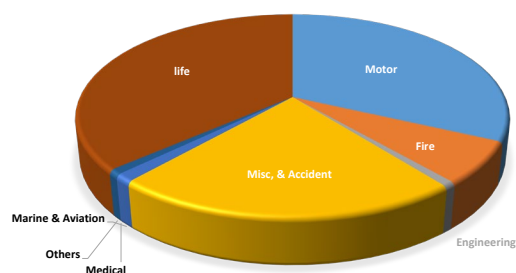
Thierry Goument,

DG

Turnover (Million MAD)	2022	2023	2024
Non-life	3 846	4 222	4 347
Structure	64%	67%	63,78%
Life	2 142	2 109	2 469
Structure	36%	33%	36,22%
Total	6028	6 332	6 816

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	6028	6 332	6 816
Ceded Premiums			
Retained Premiums			
Net profit		408	510
Total Assets			

Turnover by Line of Business in 2024



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

Email contact@cat.co.ma

Management

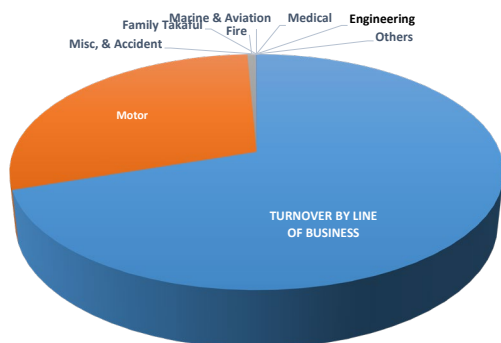
Mr. Bachir Baddou

General Manager

Turnover (Million MAD)	2022	2023	2024
Non-life	1 264	1 286	1 353
Structure			100%
Life			
Structure			
Total	1 264	1 286	1 353

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	1 264	1 286	1 353
Ceded Premiums			
Retained Premiums			
Net profit Net Profit / Loss			
Total Assets			

Turnover by Line of Business in 2024



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

Email coface.maroc@coface.com

Management

Mr. Mehdi Arifi

General Manager (Maghreb)

Turnover (Million MAD)	2022	2023	2024
Non-life	112	85	97
Structure			
Life			
Structure			
Total	112	85	97

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	112,3	85	97
Ceded Premiums			
Retained Premiums			
Net profit Net Profit / Loss			
Total Assets			

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

Email

info.maroc@eulerhermes.com

Management

Turnover (Million MAD)	2022	2023	2024
Non-life	140	157	158
Structure	100,00%	100,00%	
Life			
Structure			
Total	140,4	157,2	158,3

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	140,4	157,2	158,3
Ceded Premiums			
Retained Premiums			
Net profit			
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

Email

Management

LARBI LAHLOU

DG

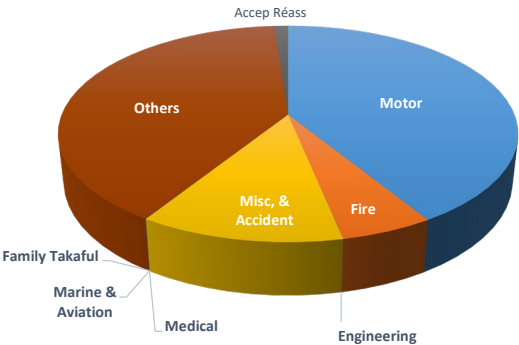
Mahmoud OUDRHIRI,

Directeur Général Délégué

Turnover (Million MAD)	2022	2023	2024
Non-life	1 278	1 453	1 482
Structure			
Life			
Structure			
Total	1 278	1 453	1 482

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	1 278	1 453	1 482
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2024



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	www.mai.co.ma
Email	contact@cat.co.ma

Management

Mr. Mohamed Benchaaboune	Chairman
Mr. Moutadid Moulay Abdelmalek	General Manager

Turnover (Million MAD)	2022	2023	2024
Non-life	603	589	589
Structure	100,00%		100,00%
Life	0		0
Structure	0,00%		0,00%
Total	603	589	589

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	603	589,1	589
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Marocaine Vie

Date of Establishment	1978
Paid Up Capital	27 020 000 USD
Activity	
Address	37 Boulevard Moulay Youssef. Casablanca, Maroc.
Phone	
Fax	
Website	www.sgmaroc.com
Email	contact.sgmaroc@socgen.com

Management

Mr. Taoufik Lachker Hidara	Chairman
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Turnover (Million MAD)	2022	2023	2024
Non-life	94	88	93
Structure	4,14%	3,83%	4,29%
Life	2 175	2 216	2 073
Structure	95,86%	96,17%	95,71%
Total	2 269	2 304	2 166

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	2 269	2 304	2 166
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			



MATU Assurance

Date of Establishment 1984
 Paid Up Capital 15 000 000 USD
 Activity
 Address 215, Boulevard Zerkouni, Casablanca. Maroc.
 Phone +212 22-95 95 00
 Fax +212 22-95 45 04
 Website www.matu-assurance.ma
 Email Info@matu.ma

Turnover (Million MAD)	2022	2023	2024
Non-life	863	1046,9	1 166
Structure	100,00%		100%
Life	0		0
Structure	0,00%		0%
Total	863	1 047	1 166

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	863	1 047	1 166
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			



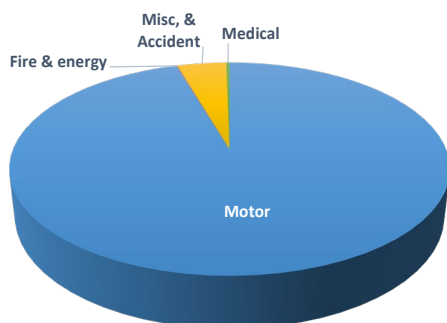
MAMDA/MCMA

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
 Email

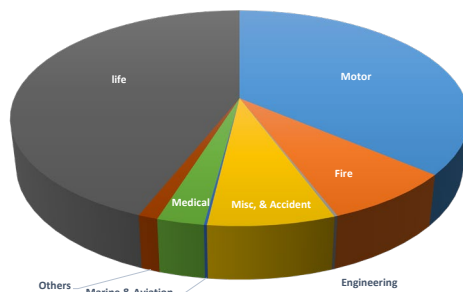
Turnover (Million MAD)	2022	2023	2024
Non-life	998	1 380	1 475
Structure	43,96%	55,95%	54,86%
Life	1 272	1 087	1 213
Structure	56,04%	44,05%	45,14%
Total	2 270	2 467	2 688

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	2 270	2467	2 688
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2024



Turnover by Line of Business in 2024





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)	2022	2023	2024
Non-life			0
Structure			0%
Life	7 345	7 363	7 722
Structure	100,00%		100,00%
Total	7 345	7 363	7 722

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	7 345	7 363	7722
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

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)	2022	2023	2024
Non-life	140	151,8	165
Structure			100%
Life			
Structure			0%
Total	140	152	165

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	140	152	165
Total Assets			

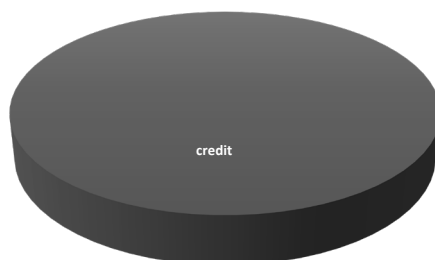
SMAEX

Date of Establishment 1974
 Website <https://www.smaex.com>
 Email smaex@smaex.com

Turnover (Million MAD)			2021
Non-life			35
Structure			100%
Life			
Structure			
Total			35

Key Figures (Million MAD)			2021
Gross Premiums			35
Total Assets			

Turnover by Line of Business in 2024



Wafa Takaful

Date of Establishment 2021
Address .

Website

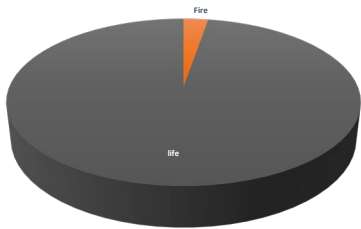
Management

RACHID ARABI DG

Turnover (Million MAD)	2022	2023	2024
Non-life	4	14,7	0,6
Structure	100,00%	100%	
Life			21,77
Structure	0,00%	0,00%	
Total	4	15	22,4

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	3,8	14,7	22,4
Total Assets			

Turnover by Line of Business in 2024



Taawouniyate Taamine Takaful

Date of Establishment 2021
Address

Phone 2120537544400
Website

Management

KHALID BOUSSAID DG

Turnover (Million MAD)	2022	2023	2024
Non-life	0,70	9,10	16,00
Structure	100,00%	100,00%	99,99%
Life			0,002
Structure	0,00%	0,00%	0,01%
Total	1	9	16

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	0,70	9,10	16,00
Total Assets			

Takafulia ASS

Date of Establishment 2022
Address .

Website

Management

Mohamed hassan bensalah CEO

Turnover (Million MAD)	2022	2023	2024
Non-life	1,20	6,30	8,10
Structure	20,69%	20,32%	
Life	5	24,7	33,53
Structure	79,31%	79,68%	
Total	6	31	42

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums	6	31	42
Total Assets			

Al Maghribia takaful

Date of Establishment 2022
Address .

Website

Turnover (Million MAD)	2022	2023	2024
Non-life		0,4	1,3
Structure	0,00%		
Life	2	10,6	13,6
Structure	100,00%		
Total	1,5	11,0	14,9

Key Figures (Million MAD)	2022	2023	2024
Gross Premiums		0,4	1,3
Ceded Premiums	0,00%		
Retained Premiums	2	10,6	13,6
Net profit			
Total Assets	1,5	11,0	14,9

Turnover by Line of Business in 2024

■ MAURITANIA



Mauritanie

Superficie	: 1 030 000 km ²
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 ²
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 1993
Paid Up Capital 100 000 000 USD
Activity
Address 12 Avenue Gamal Abdel Naser
Phone 46480019
Website
Email sidibaba@nasr.mr

Management

Key Figures (millers USD)	2020	2021	2022
Gross Premium Income			
Total Assets	396 920 791	355 993 757	818 707 061

Key Figures (millers USD)	2020	2021	2022
Gross Premium Income	396 920 791	355 993 757	818 707 061
Net Profit / Loss	241 368 441	258 271 998	712 530 379
Total Assets	2,125	2,125	2,140

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 1998
Paid Up Capital 30000000 MRU
Activity IARD
Address Bp. 2141 Avenue charles de gaulle
TVZ Ilot A LOT 667
Phone +222 37133089
Fax
Website www.agm.mr
Email mounir@agm.mr

Turnover (millers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	10 435 350	12 127 910	11 452 530

Key Figures (millers USD)	2020	2021	2022
Gross Premium Income	10 435 350	12 127 910	11 452 530
Net Profit / Loss	805 760	902 109	1 270 129
Total Assets			

Car Assurance

Date of Establishment 2012
Paid Up Capital 30000000 MRU
Activity IARD
Address ZR ILOT O N°36
Phone 20063200
Fax
Website
Email azizaabettah@gmail.com

Turnover (millers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	32 358 236	21 040 087	18 603 574

Key Figures (millers USD)	2020	2021	2022
Gross Premium Income	32 358 236	21 040 087	18 603 574
Net Profit / Loss	665 000	665 000	-
Total Assets			

Taamin Assurances Islamique

Date of Establishment 1999
 Paid Up Capital 25,000,000 MRU
 Activity
 Address Avenue Gamal Abdel Nasser,BP 5164 NKTT
 Phone +222 52 94 00 00
 Website www.assurancestaamin.com
 Email info@assurances taamin.com

Management

Mr. Moulaye el Hassen Ould Moktar Hassen

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	14 080 486	8 231 531	5 160 170

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	14 080 486	8 231 531	5 160 170
Net Profit / Loss	4 462 298	1 080 230	1 128 000

EL WAVA ASSURANCE

Date of Establishment 2007
 Paid Up Capital 5,000,000 MRU
 Activity IARD branche vie
 Address Avenue charles de gaule llot o36 RC 52561
 Phone +222 52 94 00 00
 Email dg@elwavassurances.mr

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	2 427 927	2 203 370	2 986 350

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	2 427 927	2 203 370	2 986 350
Net Profit / Loss	310 430	310 430	212 400

DAMANE Assurance

Date of Establishment 2010
 Paid Up Capital 600,000,000 MRU
 Activity IARD(à l'exception de la branche RCA)
 Address Siège social: lot 2,anciens blocs rouges-avenue Alwataniya-Nouakchott-Mauritanie
 Phone +222 45 252 508
 Fax +222 45 252 508
 Email medjeireb@snim.com

Management

Mr. Alioune AHMED VAJRA Responsable Technique

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	264 191 183	304 808 706	301 387 901

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	264 191 183	304 808 706	301 387 901
Ceded Premium	117 049 525	153 021 100	154 339 526
Total Assets			

RIM ASSURANCES

Date of Establishment 2012
 Paid Up Capital 30,000,000 MRU
 Activity IARD branche vie
 Address ZRB206 Face Cite Smar
 Phone +222 22302781
 Email sidicheikh26@gmail.com

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	2 427 927	2 203 370	2 986 350

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	2 427 927	2 203 370	2 986 350
Net Profit / Loss	310 430	310 430	212 400

Compagnie Nouvelle Des Assurances «CNA»

Date of Establishment

Paid Up Capital 30,000,000 MRU

Activity IARD

Address 26 B, E-NORD,TVZ,NKTT

Phone +222 26484801

Fax

Website www.cna.mr

Email ab.gharachy@cna.mr

Management

Mr. Mohamed Abdallahi Sidi Chairman

Mr. Ahmedould Sidi Baba General Manager

Turnover (MRU)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	471 678 32	984 746 31	903 258 43

Key Figures (MRU)	2020	2021	2022
Gross Premium Income	32 678 471	31 746 984	43 258 903
Ceded Premiums	560 583	-	-

GAMA

Date of Establishment

Paid Up Capital 30,000,000 MRU

Activity IARD

Address KSAR N° 45,Avenue Bourguiba B.P: 2278,NKTT-Mauritanie

Phone +222 5 298 137

Fax +222 5 292 796

Website www.groupeweddady.mr

Email bedy.yahya@gama.mr

Turnover (MRU)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	799 188 15	382 580 14	733 356 10

Key Figures (MRU)	2020	2021	2022
Gross Premium Income	15 188 799	14 580 382	10 356 733
Ceded Premiums			

MEDINA Assurance

Date of Establishment 2015

Paid Up Capital 2,875,402 MRU

Activity IARD branche vie

Address Avenue charles de Gaulle ZRB273-BP 2445

Phone +222 45 252 508

Fax +222 45 252 508

Website ould.bhamoud@gmail.com

Email medejireb@damaneassurances.com

Management

Mr. Alioune AHMED VAJRA Responsable Technique

Turnover (MRU)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	546 599 9	663 455 45	164 357 18

Key Figures (MRU)	2020	2021	2022
Gross Premium Income	9 599 546	45 455 663	18 357 164
Ceded Premiums	000 480	-	000 480

Iman

Date of Establishment 2018

Paid Up Capital 30,000,000 MRU

Activity IARD

Address Ilot C lot 309 TVZ

Phone +222 26262601

Fax

Website

Email [Email :ezzamome@gmail.com](mailto:ezzamome@gmail.com)

Turnover (MRU)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total			2773400

Key Figures (MRU)	2020	2021	2022
Gross Premium Income			2 773 400
Ceded Premiums			000 300

SAAR

Date of Establishment 1998
 Paid Up Capital 30,000,000 MRU
 Activity IARD
 Address NKTT-ILOT M 77&78
 Phone +222 22372225
 Email haimoudebechir@gmail.com

Management

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	8 138 834	7 696 620	7 262 690

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	8 138 834	7 696 620	7 262 690
Net Profit / Loss	700 000	700 000	700 000

SGA

Date of Establishment 2017
 Paid Up Capital 10,656,488 MRU
 Activity IARD branche vie
 Address Avenue des champs-Elysées,
 Nouakchott-Mauritanie
 Phone +222 52 94 00 00
 Website
 Email dahsaleck68@gmail.com

Management

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	4 881 314	4 690 656	6 122 626

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	4 881 314	4 690 656	6 122 626
Net Profit / Loss			

Salama Assurance

Date of Establishment 2017
 Paid Up Capital 1,000,000 MRU
 Activity IARD branche vie
 Address Rue Halima ZRC 470 -NKTTMauritanie
 Phone +222 36311057
 Email abdalsoleymane@yahoo.fr

Management

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	5 192 340	4 943 210	4 437 960

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	5 192 340	4 943 210	4 437 960
Ceded Premium	808 100	-	185 850
Total Assets			

SMAI

Date of Establishment 2002
 Paid Up Capital 8,000,000 MRU
 Activity IARD branche vie
 Address Ilot c 50 TVZ
 Phone +222 46504804
 Email sidiarbi49@gmail.com

Management

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total	11 985 075	8 065 145	5 600 000

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income	11 985 075	8 065 145	5 600 000
Ceded Premium			
Total Assets			

MAR

Date of Establishment 2021

Paid Up Capital 30,000,000 MRU

Activity IARD

Address Avenue Gamal Abdel Nasser-NKTT

Phone +222 47660798

Email Email :djibril.dia@sunu-group.com

Management

Turnover (milliers USD)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total			8357135

Key Figures (milliers USD)	2020	2021	2022
Gross Premium Income			8 357 135
Net Profit / Loss			

■ SUDAN



Soudan

Superficie	: 1.886.068 km ²
Capitale	: Khartoum
Villes principales	: Khartoum, Omdurman, Port Sudan, Nyala, Wad Madani, El Obeid.
Langue officielle	: Arabe & Anglais
Monnaie	: Livre Soudanaise
PIB	: 51,6 milliards USD (2023)
Fête nationale	: Fête de l'indépendance 1 ^{er} Janvier
Population	: 47,57 millions Habitants (2024)
Réligion	: L'Islam

Sudan

Area	: 1.886.068 km ²
Capital	: Khartoum
Largest cities	: Khartoum, Omdurman, Port Sudan, Nyala, Wad Madani, El Obeid.
Official Language	: Arabic & English
Currency	: Sudanese pound
GDP	: \$51.6 billion (2023)
National holiday	: 1 st January
Population	: 47.57 million Habitants (2022)
Religion	: Islam

Le Marché de l'Assurance

Autorité de contrôle	- National Insurance Regulatory Authority (NIRA) - Association of Sudanese Insurance & Reinsurance Companies (ASIRC)
Nombre de compagnies	: 17 Assureurs (dont 2 assureurs santé) 1 Réassureur National 1 Réassureur de la zone COMESA
Nombre de courtiers	: 6
Code	: Loi de 2001 sur le contrôle des assurances et la loi de 2003 et ses modifications de la loi sur l'Assurance de 2018.
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. 19/20
SHIEKAN INS & REINS	2 252 000 000	3 107 746 000	3 707 346 000	19,3%
ISLAMIC	1 616 019 278	2 250 535 000	3 503 597 000	55,7%
THE SUDANESE	602 555 008	844 171 000	1 201 178 000	42,3%
EL NILEIN	527 931 969	853 143 000	1 975 539 000	131,6%
AL SALAMA	309 361 763	802 003 000	1 384 655 000	72,6%
AL BARAKA	547 961 005	856 704 000	1 594 808 000	86,2%
UNITED	526 656 363	1 001 790 000	2 376 395 000	137,2%
MIDDLE EAST	515 020 459	650 041 000	1 263 534 000	94,4%
TAAWUNIYA	315 667 269	927 117 000	2 821 770 000	204,4%
JUBA	224 324 249	229 297 000	332 199 000	44,9%
BLUE NILE	199 154 783	300 014 000	459 491 000	53,2%
SAVANNA	191 045	161 747 000	267 449 000	65,4%
GENERAL		42 403 000	61 237 000	44,4%
Almutakhassissa Medical		233 975 000	783 401 000	234,8%
Takaful Ins Co			153 016 000	
Al Ahlya Medical			86 514 000	
TOTAL	7 636 843 191	12 260 686 000	21 972 131 000	79,2%



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 Parلمان 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
Email	info@national-reinsurance.com

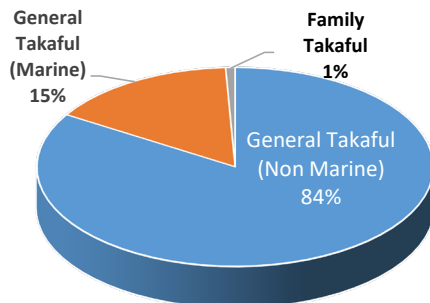
Management

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	NA
Structure	34%	99%	
Life	3 208 000	6 062 000	NA
Structure	1%	1%	
Total	272 161 000	785 814 000	

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	
Total Assets	342 398 000	601 439 000	

Turnover by Line of Business in 2018



Ratings

Agency	Rating	Outlook
Muhanna non interactive ratings	BB ₊ _{ni}	



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
Email	info@shiekanins.sd

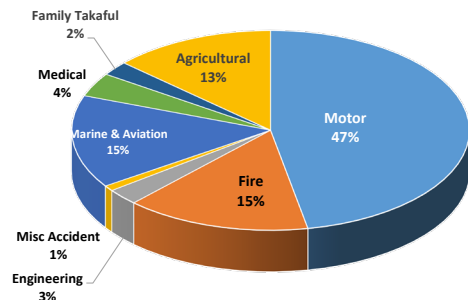
Management

Mr. Mohamed Othman Al-Hussein 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%
Total	100%	100%	100%

Key Figures (SDG)	2019	2020	2021
Gross Premiums	3 229 000 000	3 978 809 323	17 879 771 127
Ceded Premiums	1 233 000 000	1 681 818 619	6 334 347 751
Retained Premiums	1 996 000 000	2 296 990 704	11 545 423 376
Net Earned Premium	2 067 000 000	2 296 990 704	11 545 423 376
Net claims incurred	1 009 000 000	1 134 195 249	3 239 211 760
Loss Ratio	31%	29%	18%
Combined Ratio			
Investment Income	1 000 000	31 000 000	66 553 623
Net profit	509 000 000	597 000 000	3 894 550 195
Total Assets	4 171 000 000	5 988 444 760	25 530 773 911

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 2nd 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
 Email info@albaraka-ins.com

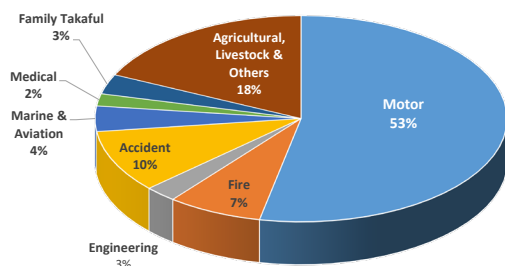
Management

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%
Total	100%	100%	100%

Key Figures (SDG)	2019	2020	2021
Gross Premiums	869 176 497	1 549 808 000	5 780 065 475
Ceded Premiums	256 570 773		
Retained Premiums	612 605 724		
Net Claims incurred	254 554 861	689 881 000	1 801 766 627
Net Loss Ratio	29%	44%	29%
Combined Ratio			
Investment Income	7 217 651		287 761 610
Net profit	60 697 073		344 207 369
Total Assets	785 355 905		1 215 695 031

Turnover by Line of Business in 2019



Ratings

Agency	Rating	Outlook
Islamic International Rating Agency (IIRA)	BBB	stable

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
 Email info@sudinre.com

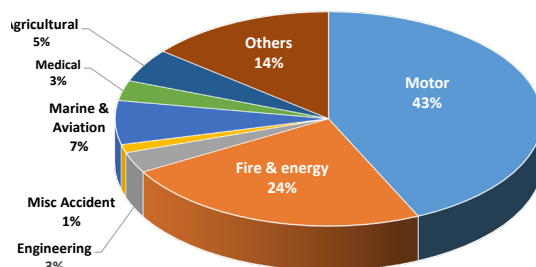
Management

Mr. Hassan Elsayed Mohammed Ali Chairman
 Mr. Adel Izz Aldin Elsayed Mohammed General Manager
 Mr. Ramy Hassan Elsayed Deputy General Manager

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

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
Total Asset	538 351 724	749 635 082	1 149 732 812

Turnover by Line of Business in 2020



El Nilein Insurance

Date of Establishment	1981
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
Email	info@elnileinins.com elnilein@hotmail.com

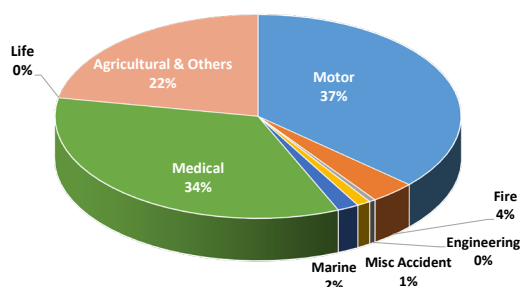
Management

Mr. Al Amin Ahmed Abdel-Latif	Chairman
Mr. Mr. Amustapha El Amin Sheikh	Managing Director
Mr. Abdelrahim Balla Abdelgadir	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%
Total	527 931 969	860 612 089	1 985 479 349

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
Total Assets	458 122 569	746 145 937	1 656 237 472

Turnover by Line of Business in 2020



The United Insurance

Date of Establishment	1969
Paid Up Capital	20 000 000 SDG
Activity	General Takaful
Address	Parliament Street - crossing tayar Murad street, United Insurance tower, 8 th , 9 th & 10 th floor, P.O.Box 318, Khartoum.
Phone	00249-183 72 00 01 /02
Fax	00249-183 72 00 03/8
Website	www.unitedinsurance.ws
Email	info@unitedinsurance.ws

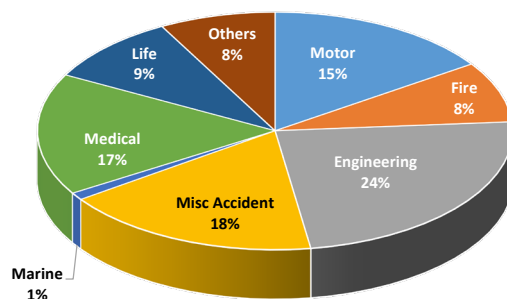
Management

Mr. Mr. Khalid Khalil Osman	Chairman & M.D
Mr. Zuheir Hassan Ibrahim Eisa	General Manager
Mr. Tilal Abubaker Hag EISheikh	Deputy General Manager

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%
Total	282 847 663	526 656 363	1 008 479 763

Key Figures (SDG)	2018	2019	2020
Gross Premiums	526 656 363	1 008 479 763	2 376 395 000
Ceded Premiums	296 712 308	496 891 143	
Retained Premiums	229 944 055	511 588 620	
Net Earned Premiums	309 351 746	642 211 514	
Net claims incurred	101 091 452	198 818 780	1 260 111 000
Loss Ratio	44%	39%	53%
Combined Ratio	70%	59%	-
Investment Income	11 096 108	16 050 511	
Net profit	53 873 353	73 864 221	
Total Assets	507 334 245	983 221 752	

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
Email info@taawuniya.com.sd

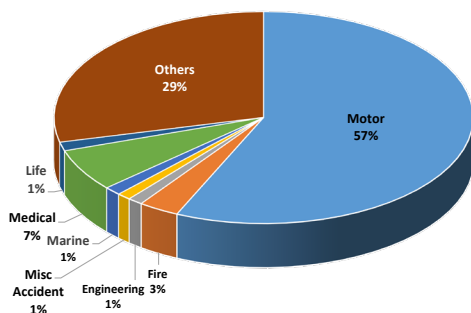
Management

Mr. Hisha AlTuhamy Abdullah Chairman
Dr.Kamal Jad Karim CEO & General Manager
Dr. Salaheddin Mohammed Abdallah 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%
Total	203 626 398	315 667 269	939 745 138

Key Figures (SDG)	2018	2019	2020
Gross Premiums	526 656 363	1 008 479 763	2 821 772 000
Ceded Premiums	296 712 308	496 891 143	
Retained Premiums	229 944 055	511 588 620	
Net claims incurred	309 351 746	642 211 514	
Loss Ratio	101 091 452	198 818 780	2020
Combined Ratio	44%	39%	2 376 395 000
Investment Income	70%	59%	
Net profit	11 096 108	16 050 511	
Total Assets	53 873 353	73 864 221	
Total Assets	507 334 245	983 221 752	

Turnover by Line of Business in 2019



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
Email bni.sudan@gmail.com
bni@sudanmail.net

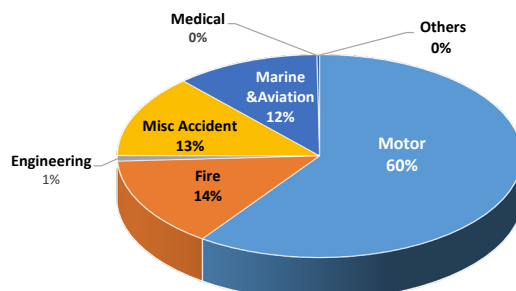
Management

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

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

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
Total Assets			15 598 256

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

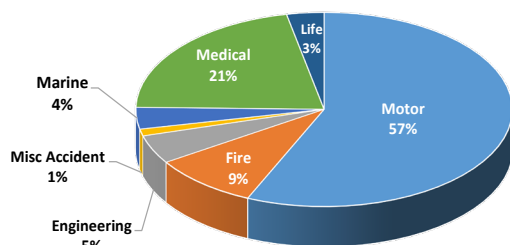
Management

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

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	84 180 000
Structure	2,5%	3,3%	
Total	1 616 019 278	2 327 591 611	

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
Total Assets	1 429 071 015	1 929 200 263	2 937 972 729

Turnover by Line of Business in 2020



Juba Insurance

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

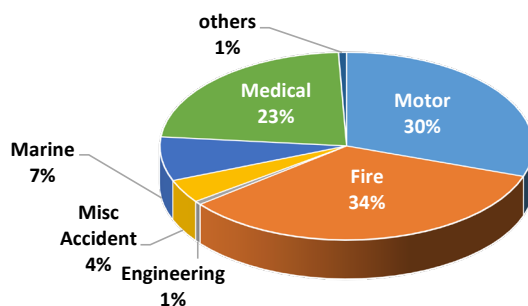
Management

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

Turnover (SDG)	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%
Total	130 048 479	224 324 249	240 206 378

Key Figures (SDG)	2018	2019	2020
Gross Premiums	224 324 249	240 206 378	332 199 000
Ceded Premiums	154 551 578	156 562 552	
Retained Premiums	69 772 671	83 643 826	
Net claims incurred	39 329 307	49 274 796	167 595 000
Loss Ratio	56%	59%	
Combined Ratio			
Investment Income	3 706 452	6 399 046	
Net profit	7 611 298	5 717 589	
Total Assets	3 985 133	6 578 117	

Turnover by Line of Business in 2019



Ratings

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

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
Email info@middleeast-ins.com
meico4@hotmail.com

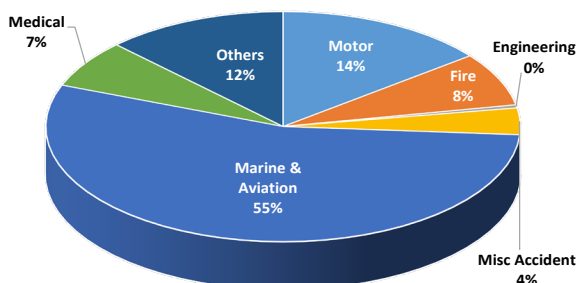
Management

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%
Total	651 078 725	1 270 085 640	5 230 705 520

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%
Investment Income	1 059 111	1 066 101	7 423 515
Net profit	17 893 161	71 786 596	138 120 123
Total Assets	672 849 452	1 375 940 536	4 883 759 744

Turnover by Line of Business in 2019



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

Management

Mr. Nader Malik Chairman
Mr. Asim Ahmed Omer General Manager

Key Figures (SDG)	2018	2019	2020
Gross Premiums	-	42 403 000	61 237 000
Gross Claims Incurred			22 093 000
Total Assets	-		



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.savicoins.com>
Email info@savannains.com

Management

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

Key Figures (SDG)	2018	2019	2020
Gross Premiums	-	161 747 000	267 449 000
Total claims			113 815 000



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
 Email info@alsalama.sd
tumadira@yahoo.com

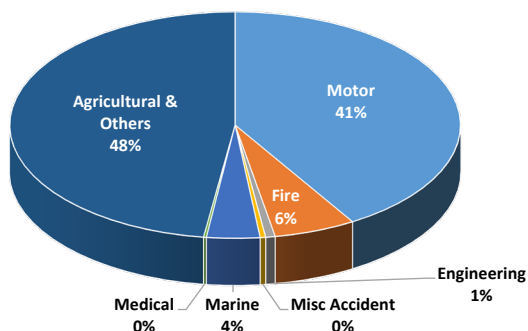
Management

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	-	-	-
Total	-	-	-

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
Total Asset		160 360 676	328 992 681

Turnover by Line of Business in 2021



Reinsurance

Ranking of the North African National Reinsurers

By Annual Turnover	2020	2021	2022	2023	2024
Atlantic Re (Ex SCR Maroc) (M USD)	295,730	281,770	349,77	371,49	426,79
CCR Alger (M USD)	254,601	285,531	301,799	345,000	369,000
Tunis Re (M USD)	51,625	53,229	63,718	72,588	82,533
Misr Ins Co					
Nat Re (M USD)	1	-	-	-	-

By Equity	2020	2021	2022	2023	2024
Atlantic Re (Ex SCR Maroc) (M USD)	290,730	287,05	277,72	286,27	336,02
CCR Alger (M USD)	266,890	276,201	305,046	333,000	-
Tunis Re (M USD)	65,294	67,584	70,628	74,334	88,385
Misr Ins Co					
Nat Re (M USD)	-	-	-	-	-

By Result	2020	2021	2022	2023	2024
Atlantic Re (Ex SCR Maroc) (M USD)	35,680	33,460	28,66	28,688	48,08
CCR Alger (M USD)	31,454	36,063	38,911	46,000	-
Tunis Re (M USD)	3,991	5,455	6,477	6,06	7,323
Misr Ins Co					
Nat Re (M USD)	-	-	-	-	-

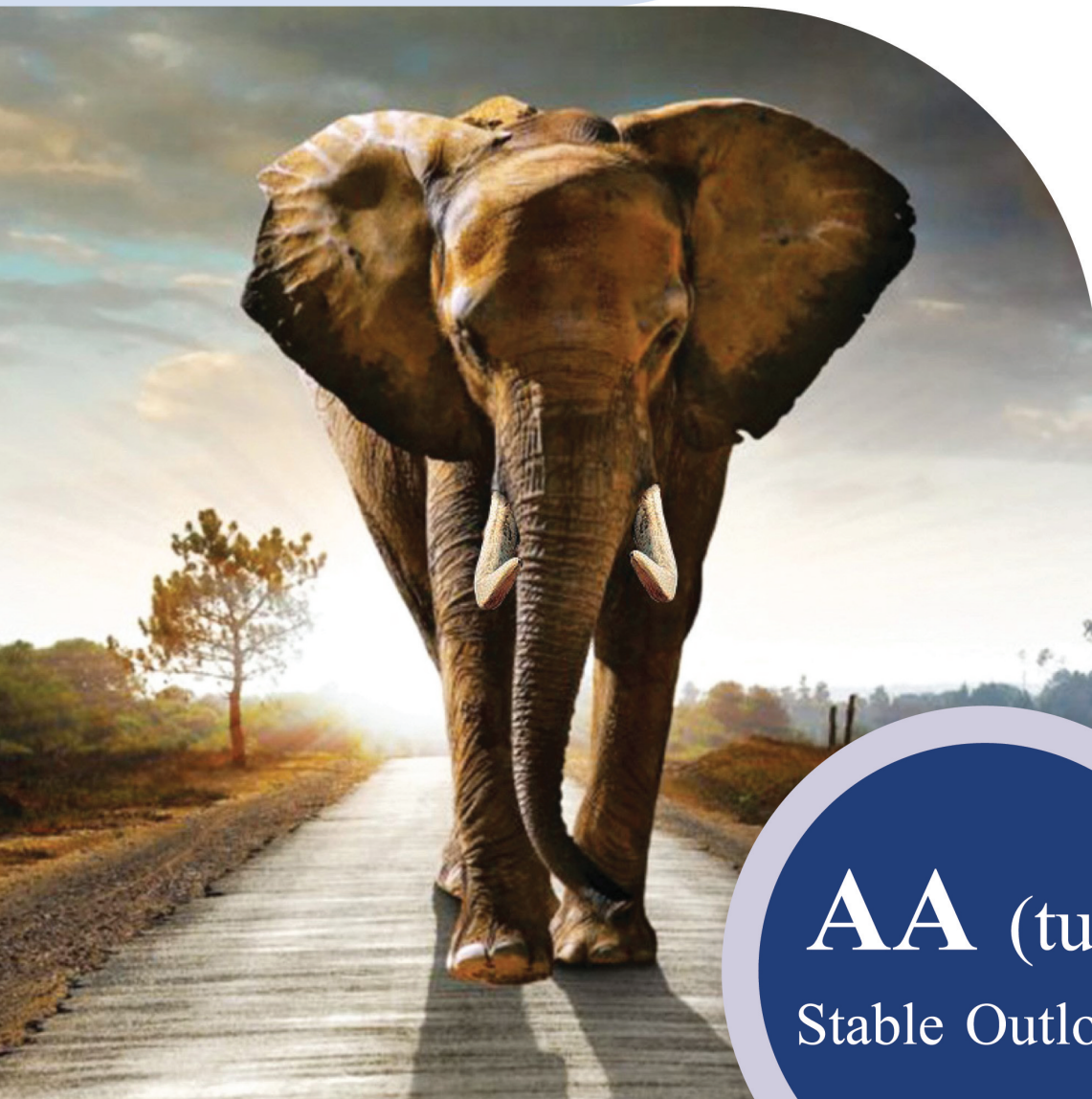
Ranking of the North African National Reinsurers

By Combined Ratio	2020	2021	2022	2023	2024
Atlantic Re (Ex SCR Maroc)	91.09%	94%	91%	91%	-
CCR Alger	78%	75%	77.32%	73,95%	-
Tunis Re	96,90%	92,50%	91,70%	92,70%	95,90%
Misr Ins Co					
Nat Re	-	-	-	-	-

By ROE (After Tax)	2020	2021	2022	2023	2024
Atlantic Re (Ex SCR Maroc)	12.27%	11,70%	10,32%	10,17%	-
CCR Alger	13%	15%	14.62%	16,28%	-
Tunis Re	6,10%	8,10%	9,20%	8,20%	9%
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 Compagnies
- Atlas Magazine
- Web sites of companies.



AA (tun)
Stable Outlook

FitchRatings