

FOCUS SUR LES (RE) ASSURANCES

— EN AFRIQUE DU NORD —



FOCUS ON (RE)INSURANCE
IN NORTH AFRICA

September 2026

Focus sur les (Ré)Assurances en Afrique du Nord



Focus on (Re)Insurance in North Africa

September 2026

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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 45 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 45 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 enregistré une progression significative en 2024, avec environ **73,6 milliards de dollars de primes brutes émises (GWP), contre 63,6 milliards de dollars en 2023**, soit une hausse de près de 15,8 %. Malgré cette évolution favorable, la part de l'Afrique dans le marché mondial de l'assurance demeure limitée. Le continent présente par ailleurs de fortes disparités entre les différents marchés, tant en termes de taille, de structure que de dynamique de croissance.

En 2024, **les huit principaux marchés africains ont concentré près de 89 % du total des primes**, confirmant la forte concentration géographique du secteur. **L'Afrique du Sud** domine largement le marché avec **68,5 % des primes**, soit environ **50,4 milliards de dollars**, suivie du **Maroc (7,9 %)**, du **Kenya (4,1 %)** et de **l'Égypte (2,3 %)**. Viennent ensuite **l'Algérie (1,7 %)**, **la Tunisie (1,6 %)**, **la Namibie (1,4 %)** et **le Nigeria (1,4 %)**. Les autres marchés du continent se répartissent ainsi une part relativement limitée des primes totales, illustrant la concentration du marché africain autour d'un nombre restreint de pays.

En matière de **taux de pénétration**, les données du **Rapport annuel 2025 de l'Organisation des Assurances Africaines (OAA)**, relatives à l'exercice 2024, mettent en évidence des écarts importants entre les différents marchés. **L'Afrique du Sud** demeure le marché le mieux positionné du continent, avec un taux de pénétration de **11,54 %**, suivie de la **Namibie (7,41 %)**. Ces deux marchés sont les seuls à dépasser la moyenne mondiale, estimée à **6,8 %**. Ils sont suivis par **Maurice (4,97 %)** et le **Maroc (4,10 %)**. Avec un taux de **2,28 %**, la Tunisie figure parmi les marchés africains présentant un niveau de pénétration relativement élevé, aux côtés du Botswana (**2,46 %**), du Kenya (**2,25 %**) et de l'Eswatini (**2,23 %**). À l'inverse, plusieurs grands marchés, notamment l'Algérie, l'Égypte et le Nigeria, affichent encore de faibles niveaux de pénétration, révélant un potentiel de développement important.

La faible pénétration de l'assurance sur une grande partie du continent s'explique notamment par les **niveaux encore limités d'inclusion financière**, le poids de l'économie informelle, la faiblesse des revenus dans plusieurs pays ainsi que des réseaux de distribution parfois insuffisamment développés. Ces contraintes constituent autant de défis pour l'élargissement de l'accès à l'assurance, mais représentent également des opportunités de croissance à moyen et long terme.

Selon les **Perspectives économiques pour l'Afrique 2025 de la Banque africaine de développement (BAD)**, les économies africaines continuent d'évoluer dans un environnement

marqué par plusieurs incertitudes, notamment les tensions géopolitiques, les pressions inflationnistes, le resserrement des conditions financières mondiales et les transformations de l'environnement commercial international. Parallèlement, plusieurs risques majeurs continuent de peser sur la stabilité économique et sur le secteur des assurances :

- **Pressions inflationnistes persistantes**, affectant le pouvoir d'achat des ménages et les coûts de financement des entreprises ;
- **Chocs climatiques récurrents**, avec des conséquences importantes sur l'agriculture, l'énergie et les infrastructures ;
- **Tensions géopolitiques et instabilité politique** dans certaines régions, générant des impacts économiques et sociaux significatifs ;
- **Risque cyber en forte progression**, lié à l'accélération de la digitalisation et à la vulnérabilité croissante des systèmes d'information.

Dans ce contexte, la croissance économique africaine a connu un ralentissement avant d'amorcer une reprise. Le taux de croissance réel du PIB est passé de **4,2 % en 2022 à 3,0 % en 2023**, avant de remonter à **3,3 % en 2024**. Les perspectives demeurent toutefois favorables, avec une croissance attendue à **3,9 % en 2025** et **4,0 % en 2026**, malgré la persistance des incertitudes économiques, des tensions géopolitiques et des risques climatiques.

Les assureurs et réassureurs africains font face à des risques croissants, notamment les cyberattaques, la fraude numérique et les interruptions d'activité. Parallèlement, ils accélèrent leur transformation numérique et développent des produits adaptés aux nouveaux besoins. Le principal défi reste ainsi de renforcer la résilience et d'anticiper les risques émergents, tout en préservant leur solidité financière et opérationnelle.

Malgré les turbulences mondiales et régionales, les perspectives de l'assurance en Afrique du Nord restent prometteuses, portées par l'innovation, la digitalisation et l'adaptation aux nouveaux risques.

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 au titre de **l'année 2024**, réalisée en étroite collaboration avec les autorités de régulation et les principaux acteurs locaux.

Focus on the Insurance Market in North Africa

The African insurance sector recorded significant growth in 2024, with gross written premiums (GWP) reaching approximately USD **73.6 billion, up from USD 63.6 billion in 2023** — an increase of nearly 15.8%. Despite this favorable trend, Africa's share of the global insurance market remains limited. The continent also shows strong disparities across its various markets, in terms of size, structure, and growth dynamics.

In 2024, **the eight leading African markets accounted for nearly 89% of total premiums**, confirming the sector's strong geographic concentration. **South Africa** dominates the market by far with **68.5% of premiums**, or approximately USD **50.4 billion**, followed by **Morocco (7.9%)**, **Kenya (4.1%)**, and **Egypt (2.3%)**. Next come **Algeria (1.7%)**, **Tunisia (1.6%)**, **Namibia (1.4%)**, and **Nigeria (1.4%)**. The continent's other markets share a relatively limited portion of total premiums, illustrating the concentration of the African market around a small number of countries.

Regarding penetration rates, data from the **2025 Annual Report of the African Insurance Organisation (AIO)**, covering the 2024 financial year, reveal significant gaps between markets. **South Africa** remains the continent's best-positioned market, with a penetration rate of **11.54%**, followed by **Namibia (7.41%)**. These are the only two markets exceeding the global average, estimated at **6.8%**. They are followed by **Mauritius (4.97%)** and **Morocco (4.10%)**. With a rate of 2.28%, Tunisia ranks among the African markets with a relatively high level of penetration, alongside **Botswana (2.46%)**, **Kenya (2.25%)**, and **Eswatini (2.23%)**. Conversely, several major markets — notably Algeria, Egypt, and Nigeria — still show low penetration levels, revealing significant development potential.

The low insurance penetration across much of the continent can be explained in particular by still-**limited levels of financial inclusion**, the weight of the informal economy, low income levels in several countries, and distribution networks that are sometimes insufficiently developed. These constraints represent significant challenges for expanding access to insurance, but also opportunities for growth over the medium and long term.

According to the **African Development Bank's (AfDB) African Economic Outlook 2025**, African economies continue to operate in an environment marked by

several uncertainties, notably geopolitical tensions, inflationary pressures, tightening global financial conditions, and shifts in the international trade environment. At the same time, several major risks continue to weigh on economic stability and the insurance sector:

- **Persistent inflationary pressures**, affecting household purchasing power and corporate financing costs;
- **Recurring climate shocks**, with significant consequences for agriculture, energy, and infrastructure;
- **Geopolitical tensions and political instability in certain regions**, generating significant economic and social impacts;
- **Sharply rising cyber risk**, linked to accelerating digitalization and the growing vulnerability of information systems.

Against this backdrop, African economic growth slowed before beginning to recover. Real GDP growth fell from **4.2% in 2022 to 3.0% in 2023**, before rising again to **3.3% in 2024**. The outlook nonetheless remains favorable, with growth expected to reach **3.9% in 2025** and **4.0% in 2026**, despite persistent economic uncertainty, geopolitical tensions, and climate risks.

African insurers and reinsurers face growing risks, including cyberattacks, digital fraud, and business interruption. At the same time, they are accelerating their digital transformation and developing products suited to emerging needs. The main challenge therefore remains strengthening resilience and anticipating emerging risks, while preserving financial and operational soundness.

Despite global and regional turbulence, the outlook for insurance in North Africa remains promising, driven by innovation, digitalization, and adaptation to new risks.

Ahead of **the 2026 renewal**, 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 offers an updated analysis of market performance for the **2024** financial year, produced in close collaboration with regulatory authorities and key local players.

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 (2024)	157,541	13%	1 101,499	87%	1 259,040	26,90	0.5%	1.7%
Egypt (2024)	779,60	40.44%	1 148,00	59.56%	1 927,60	16,91	0.26%	4.5%
Libya (2015)	1,69	0,77%	218,31	99,23%	220,00	28,77	0.09%	-
Mauritania (2022)	31,17	95.8%	1,34	4.10%	32,50	-	0.33%	-
Morocco (2025)	3 251,842	46%	3 817,792	54%	7 069,634			
Sudan (2022)	5,353	2,7%	189,790	97,26%	195,143	7,89	0.48%	0.28%
Tunisia (2025)	456,488	31%	1 000,291	69%	1 456,779	121,667	2,45%	1.5%

■ 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	2023	2024	2025	Evolution
STAR	393 115	428 865	482 755	13%
COMAR	263 639	270 588	282 258	4%
GAT	263 761	259 772	289 904	12%
MAGHREBIA	249 972	272 046	294 048	8%
ASTREE	240 008	254 114	277 715	9%
BNA ASSURANCES	167 681	174 131	190 027	9%
MAE	184 823	203 588	213 595	5%
ASSURANCES LLOYD	196 725	216 434	NL	-
ASSURANCES BIAT	243 643	279 571	318 181	14%
BH ASSURANCE	176 570	199 623	208 712	5%
CARTE	159 654	173 704	190 616	10%
CTAMA	187 710	NL	NL	-
ATTIJARI ASSURANCE	133 936	142 364	168 583	18%
MAGHREBIA VIE	111 593	129 967	143 039	10%
CARTE VIE	90 816	92 327	101 620	10%
ZITOUNA TAKAFUL	104 622	126 341	157 188	24%
GAT VIE	58 704	72 355	89 649	24%
ASSURANCES HAYETT	94 739	112 350	134 206	19%
AL BARAKA ASSURANCES (Ex El Amana Takaful)	50 207	57 733	76 250	32%
ATTAKAFULIA	51 209	69 099	74 968	8%
COTUNACE	12 823	13 428	14 580	9%
LLOYD VIE	10 368	22 783	41 166	81%
S/TOTAL	3 446 318	3 571 183	3 749 060	5,0%
TUNIS RE	222 533	241 269	243 176	1%
TOTAL	3 668 851	3 812 452	3 992 236	4,7%

Ranking of Tunisian Insurance Companies

By Equity

M TND

Compagnie	2023	2024	2025	Evolution
STAR	388 224	393 825	410 263	4%
COMAR	263 253	282 420	308 021	9%
ASTREE	145 898	155 376	169 362	9%
CARTE	143 213	147 540	151 079	2%
MAE	110 595	111 826	NL	-
GAT	105 706	117 335	131 135	12%
MAGHREBIA	115 526	129 400	143 651	11%
ASSURANCES LLOYD	83 081	92 249	NL	-
BH ASSURANCE	87 776	96 958	103 986	7%
MAGHREBIA VIE	108 222	118 038	129 146	9%
ASSURANCES BIAT	69 933	83 869	103 138	23%
CARTE VIE	62 957	67 831	72 000	6%
COTUNACE	56 565	59 420	62 384	5%
ASSURANCES HAYETT	41 418	47 867	50 885	6%
ZITOUNA TAKAFUL	52 446	59 064	67 610	14%
ATTIJARI ASSURANCE	57 591	56 296	60 407	7%
ASSURANCES UIB*	22 364	25 648	24 162	-6%
AL BARAKA ASSURANCES (Ex El Amana Takaful)	21 067	31 424	36 162	15%
GAT VIE	17 988	20 611	23 663	15%
ATTAKAFULIA	30 553	32 314	33 333	3%
LLOYD VIE	5 966	6 789	7 013	3%
CTAMA	NL	NL	NL	-
BNA ASSURANCES	76 028	84 606	65 921	-22%
S/TOTAL	2 066 370	2 220 706	2 153 321	-3%
TUNIS RE	227 885	236 969	248 553	5%
TOTAL	2 294 255	2 457 675	2 401 874	-2%

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	2023	2024	2025	Evolution
STAR	26 968	29 813	39 891	34%
COMAR	44 167	63 601	82 151	29%
ASTREE	22 678	28 986	34 769	20%
MAGHREBIA	27 849	28 362	26 093	-8%
ASSURANCES BIAT	18 635	19 870	25 649	29%
GAT	25 259	27 799	29 125	5%
CARTE	8 680	7 866	12 392	58%
ASSURANCES LLOYD	9 224	8 417	NL	-
BH ASSURANCE	13 175	11 014	11 127	1%
MAGHREBIA VIE	17 836	20 180	23 363	16%
CARTE VIE	10 165	11 119	11 481	3%
MAE	251	5 489	3 493	-36%
ATTIJARI ASSURANCE	11 705	11 900	12 805	8%
ASSURANCES HAYETT	12 449	9 019	10 261	14%
COTUNACE	3 867	4 301	4 231	-2%
ZITOUNA TAKAFUL	7 083	8 540	7 380	-14%
GAT VIE	4 384	5 126	7 299	42%
AL BARAKA ASSURANCES (Ex El Amana Takaful)	2 559	3 746	5 329	42%
BNA ASSURANCES	8 578	16 315	17 046	4%
ATTAKAFULIA	1 772	1 022	1 596	56%
LLOYD VIE	823	1 725	1 450	-16%
ASSURANCES UIB*	-4 216	-6 486	5 504	-185%
CTAMA	NL	NL	NL	-
S/TOTAL	273 891	317 724	372 435	17%
TUNIS RE	18 578	21 406	26 980	26%
TOTAL	292 469	339 130	399 415	18%

* According to the balance sheet of the company.

Société Tunisienne de Réassurance «Tunis Re»

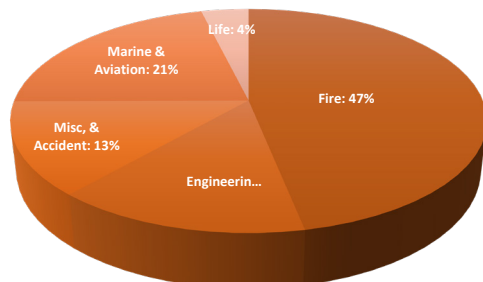
Date of Establishment 25 March 1981
 Paid Up Capital 200 Million TND
 Activity Reinsurance & Retakaful
 Address Avenue du Japon N°12 Montplaisir
 BP: 29. 1073 Tunis. Tunisie
 Phone +216 71 904 911- Fax +216 71 904 930
 Website www.tunisre.com.tn
 Email tunisre@tunisre.com.tn

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)	2024	2025	Ev 24/25
Non-life	231 612	233 863	1,0%
Structure	96%	96%	
Life	9 657	9 313	-3,6%
Structure	4%	4%	
Total	241 269	243 176	1%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	241 269	243 176	1%
Ceded Premiums	59 899	69 132	15%
Retained Premiums	181 370	174 044	-4%
Net Claims Charge	104 744	80 342	-23%
Loss Ratio	58,6%	46,2%	-21%
Combined Ratio	95,00%	83,70%	-12%
Investment Income	31 190	38 391	23%
Net profit	21 406	26 980	26%
Total Assets	1 023 350	1 022 404	-0,09%

Turnover by Line of Business in 2025

Ratings

Agency	Rating	Outlook
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AM Best Co BB (Fair)

Fitch Ratings

Société Tunisienne d'Assurances et de Réassurance «STAR»

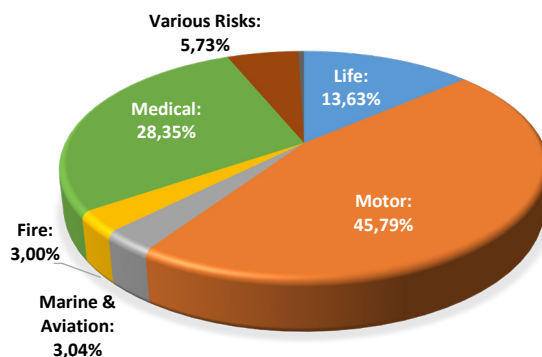
Date of Establishment 1958
 Paid Up Capital 50.000 Million TND
 Activity Insurance & Reinsurance
 Address 9 rue de Palestine cité des affaires
 Kheireddine 2060 La Goulette.
 Phone +216 71 340 866 - Fax 71 340 835
 Website www.star.com.tn
 Email star@star.com.tn

Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	374 431	416 946	11,4%
Structure	87%	86%	
Life	54 434	65 809	20,9%
Structure	13%	14%	
Total	428 865	482 755	13%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	428 865	482 755	13%
Ceded Premiums	49 183	52 695	7%
Retained Premiums	379 682	430 060	13%
Paid Claims	302 832	317 752	5%
Investment Income	99 819	89 137	-11%
Net profit	29 813	39 891	34%
Total Assets	1 571 835	1 661 612	6%

Turnover by Line of Business in 2025


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

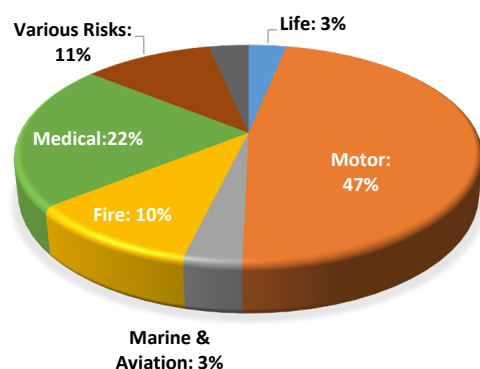
Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	262 686	273 346	4,1%
Structure	97%	97%	
Life	7 902	8 912	12,8%
Structure	3%	3%	
Total	270 588	282 258	4%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	270 588	282 258	3%
Ceded Premiums	50 297	82 816	5%
Retained Premiums	220 291	199 442	2%
Paid Claims	173 711	151 997	22%
Investment Income	43 401	94 628	-26%
Net profit	63 601	82 151	44%
Total Assets	1 145 392	1 166 291	10%

Turnover by Line of Business in 2025



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

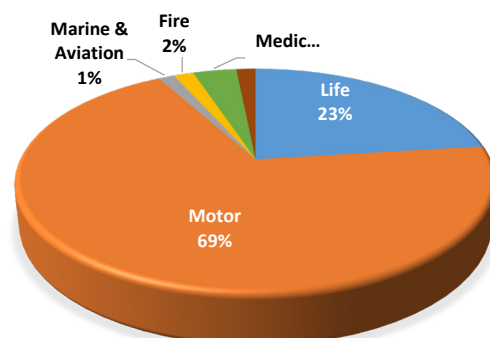
Le Management

Ahmed Ben Moulehem Chairman of the Board of Directors
 MOURAD HAMMAMI General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	146 663	146 264	-0,3%
Structure	84%	77%	-
Life	27 468	43 763	59,3%
Structure	16%	23%	-
Total	174 131	190 027	9%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	173 710	190 027	9%
Ceded Premiums	2 997	10 942	265%
Retained Premiums	170 713	179 085	5%
Paid Claims	99 229	112 142	13%
Investment Income	28 541	30 962	8%
Net profit	16 315	17 046	4%
Total Assets	657 158	662 999	1%

Turnover by Line of Business in 2025



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

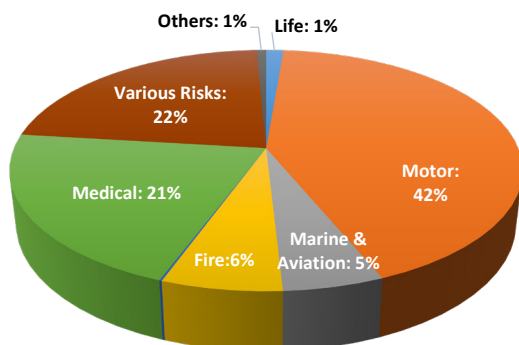
Management

Mohamed Dkhili Chairman & CEO

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	256 809	286 106	11,4%
Structure	99%	99%	-
Life	2 963	3 798	28,2%
Structure	1%	1%	-
Total	259 772	289 904	12%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	259 772	289 904	12%
Ceded Premiums	44 134	50 212	14%
Retained Premiums	215 638	239 692	11%
Paid Claims	149 090	185 531	24%
Investment Income	29 531	18 493	-37%
Net profit	27 799	29 125	5%
Total Assets	555 351	578 010	4%

Turnover split per Line of Business 2025



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

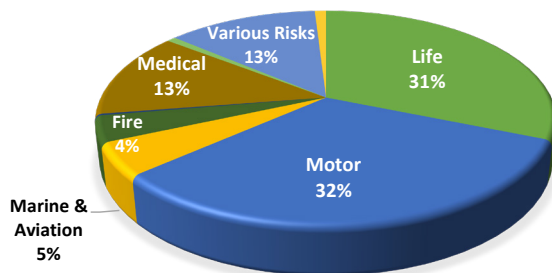
Le Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	176 888	190 938	4,6%
Structure	70%	69%	-1,2%
Life	77 226	86 777	9,0%
Structure	30%	31%	2,9%
Total	254 114	277 715	6%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	254 114	277 715	5,9%
Ceded Premiums	47 615	55 563	8,6%
Retained Premiums	206 499	222 152	5,3%
Paid Claims	258 959	148 054	124,4%
Investment Income	60 619	54 963	12,3%
Net profit	28 986	34 769	27,8%
Total Assets	817 831	881 075	-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

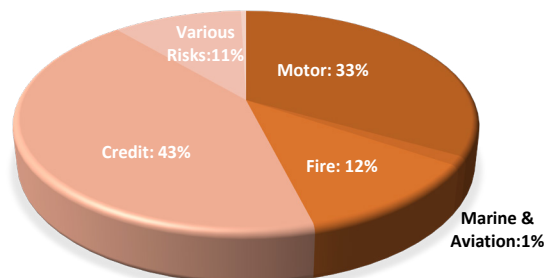
Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	272 046	294 048	8%
Structure	100%	100%	0%
Life	-	-	-
Structure	0%	0%	-
Total	272 046	294 048	8%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	272 046	294 048	9%
Ceded Premiums	81 307	85 820	0%
Retained Premiums	190 739	208 228	13%
Paid Claims	172 556	181 240	21%
Investment Income	30 208	28 226	11%
Net profit	28 362	26 093	2%
Total Assets	532 841	571 506	5%

Turnover split per line of business 2025



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

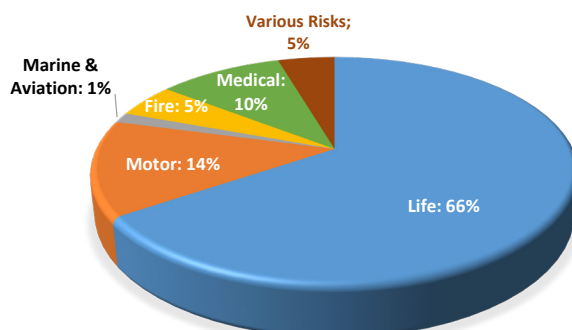
Le Management

Mehdi Masmoudi General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	110 740	109 765	-0,9%
Structure	40%	34%	-
Life	168 831	208 416	23,4%
Structure	60%	66%	-
Total	279 571	318 181	14%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	279 571	318 181	14%
Ceded Premiums	36 755	28 128	-23%
Retained Premiums	242 816	290 053	19%
Paid Claims	91 053	130 941	44%
Investment Income	72 313	79 855	10%
Net profit	19 870	25 649	29%
Total Assets	932 112	1 135 688	22%

Turnover split per line of business 2025





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

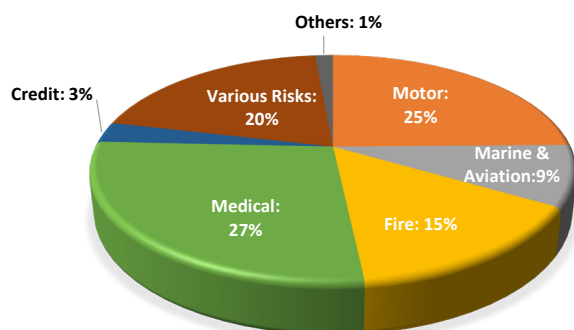
Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	173 704	190 616	10%
Structure	100%	100%	-
Life	-	-	-
Structure	0%	0%	-
Total	173 704	190 616	10%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	173 704	190 616	10%
Ceded Premiums	62 649	66 762	7%
Retained Premiums	111 055	123 854	12%
Paid Claims	113 103	100 914	-11%
Investment Income	14 803	21 387	44%
Net profit	7 866	12 392	58%
Total Assets	436 150	449 986	3%

Turnover split per Line of Business 2025



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

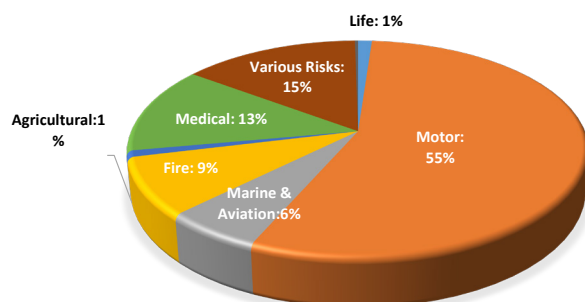
Le Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	213 970		10,1%
Structure	99%		-
Life	2 464		4,5%
Structure	1%		-
Total	216 434		10,02%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	216 434		10%
Ceded Premiums	99 223		3%
Retained Premiums	117 211		17%
Paid Claims	124 779		25%
Investment Income	11 394		-32%
Net profit	8 417		-9%
Total Assets	586 399		11%

Turnover split per Line of Business 2025



BH Assurance*

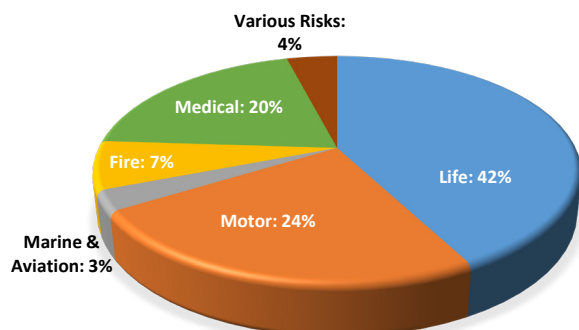
Date of Establishment 24/06/1997
 Paid Up Capital 13.300 Million TND
 Activity Insurance
 Address Immeuble Assurances Salim
 5 Centre Urbain Nord 1003 Tunis. Tunisie
 Phone +216 71 184 200
 Fax +216 71 184 284
 Website <https://bh-assurance.com>
 Email commercial@bh-assurance.com

Management

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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	110 971	120 478	8,6%
Structure	56%	58%	-
Life	88 652	88 234	-0,5%
Structure	44%	42%	-
Total	199 623	208 712	5%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	199 623	208 712	5%
Ceded Premiums	43 837	49 643	13%
Retained Premiums	155 786	159 069	2%
Paid Claims	87 306	121 195	39%
Investment Income	27 125	26 963	-1%
Net profit	11 014	11 127	1%
Total Assets	564 500	611 172	8%

Turnover split per Line of Business 2025


* Ex «Assurances Salim».

Mutuelle Assurance de l'Enseignement «MAE»

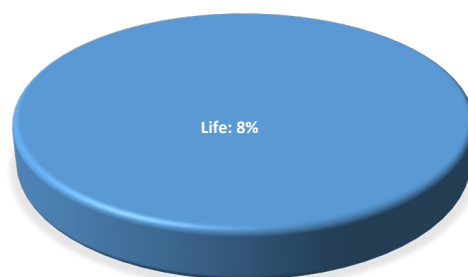
Date of Establishment 1962
 Paid Up Capital 17.402 Million TND
 Activity Insurance
 Address Complexe el mechtel avenue aouled
 hafouz BP : 61 - 1075 Tunis. Tunisia.
 Phone +216 70 020 300
 Fax +216 71 845 440
 Website www.mae.tn
 Email mae.assurances@mae.tn

Management

Amine Hamdi Chairman of the Board of Directors
 Hatem Amira General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	186 553	196 434	5,3%
Structure	92%	92%	-
Life	17 035	17 161	0,7%
Structure	8%	8%	-
Total	203 588	213 595	5%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	203 588	213 595	5%
Ceded Premiums	22 537	21 885	-3%
Retained Premiums	181 051	191 710	6%
Paid Claims	-	-	-
Investment Income	47 565	48 233	%1
Net profit	5 489	3 493	-36%
Total Assets	358 660	553 685	4%

Turnover by Line of Business in 2025




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

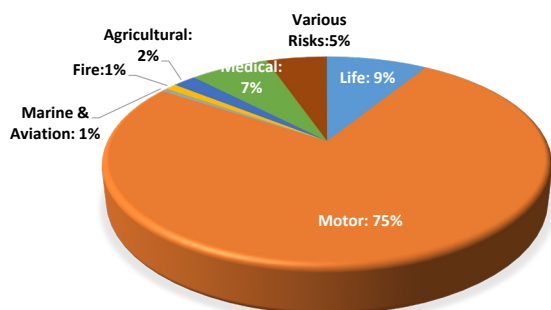
Management

Lamjed Boukhris General Manager

Turnover (M TND)	2022	2023	Ev 22/23
Non-life	148 344	171 214	15,4%
Structure	90%	91%	-
Life	15 665	16 496	5,3%
Structure	10%	9%	-
Total	164 009	187 710	14%

Key Figures (M TND)	2022	2023	Ev 22/23
Gross Premiums	164 009	187 710	14%
Ceded Premiums	11 885		-
Retained Premiums	152 124		-
Paid Claims	81 478	74 626	-8%
Investment Income	NL		-
Net profit	5 788		-
Total Assets	NL	NL	

Turnover split per Line of Business 2023



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)	2024	2025	Ev 24/25
Non-life	13 428	14 580	9%
Structure	100%	100%	-
Life			-
Structure	0%	0%	-
Total	13 428	14 580	9%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	13 428	14 580	9%
Ceded Premiums	8 197	8 595	5%
Retained Premiums	5 231	5 985	14%
Paid Claims	2 663	3 957	49%
Investment Income	8 231	8 354	1%
Net profit	4 301	4 231	-2%
Total Assets	265 554	274 529	3%

Maghrebia 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.maghrebiavie.com.tn
Email	habib.benhassine@maghrebias.com.tn

Management

Sebastien Sanchez	General Manager
Ilhem Ferchichi	Deputy General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	-	-	-
Structure	0%	0%	0%
Life	129 967	143 039	10%
Structure	100%	100%	100%
Total	129 967	143 039	10%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	129 967	143 039	10%
Ceded Premiums	11 667	13 041	12%
Retained Premiums	118 300	129 998	10%
Paid Claims	25 647	75 505	194%
Investment Income	44 259	39 393	-11%
Net profit	20 180	23 363	16%
Total Assets	763 345	858 600	12%

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)	2024	2025	Ev 24/25
Non-life	-	-	-
Structure	0%	0%	-
Life	112 350	134 206	19%
Structure	100%	100%	-
Total	112 350	134 206	19%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	112 350	134 206	19%
Ceded Premiums	1 013	1 126	11%
Retained Premiums	111 337	133 080	20%
Paid Claims	49 397	64 308	30%
Investment Income	39 778	44 811	13%
Net Profit / Loss	9 019	10 261	14%
Total Assets	540 650	631 233	17%



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)	2024	2025	Ev 24/25
Non-life	-	-	-
Structure	0%	0%	0%
Life	92 327	101 620	10%
Structure	100%	100%	0%
Total	92 327	101 620	10%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	92 327	101 620	10%
Ceded Premiums	1 601	965	-40%
Retained Premiums	90 725	100 655	11%
Paid Claims	35 446	40 474	14%
Investment Income	29 493	36 487	24%
Net profit	11 119	11 481	3%
Total Assets	471 319	547 081	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

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	-	-	-
Structure	0%	0%	-
Life	72 355	89 649	24%
Structure	100%	100%	-
Total	72 355	89 649	24%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	72 355	89 649	24%
Ceded Premiums	691	799	16%
Retained Premiums	71 664	88 850	24%
Paid Claims	26 067	43 967	69%
Investment Income	27 478	32 659	19%
Net profit	5 126	7 299	42%
Total Assets	356 004	423 588	19%



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)	2024	2025	Ev 24/25
Non-life	-	-	-
Structure	0%	0%	0%
Life	22 783	41 166	81%
Structure	100%	100%	0%
Total	22 783	41 166	81%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	22 783	41 166	81%
Ceded Premiums	6 783	5 567	-18%
Retained Premiums	16 000	35 599	122%
Paid Claims	4 673	5 611	20%
Investment Income	6 246	9 989	60%
Net profit	1 725	1 450	-16%
Total Assets	142 484	184 203	29%



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

Moncef Chaffar Chairman of the Board of
Directors
ADIL CHBANI General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	-	-	-
Structure	0%	0%	-
Life	142 364	168 583	18%
Structure	100%	100%	-
Total	142 364	168 583	18%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	142 364	168 583	18%
Ceded Premiums	701	777	11%
Retained Premiums	141 663	167 806	18%
Paid Claims	87 004	97 903	13%
Investment Income	64 386	72 370	12%
Net profit	11 900	12 805	8%
Total Assets	920 199	1 023 452	11%

Al Baraka Assurances (Ex El Amana Takaful)

Date of Establishment	2013
Paid Up Capital	10.145 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

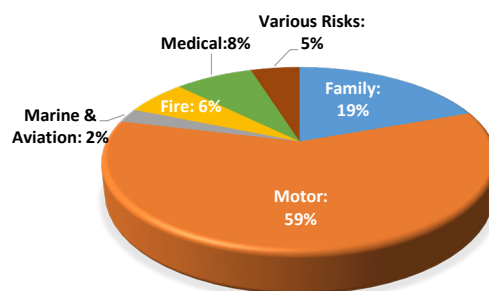
Management

Abdelleliff Chaabane General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	45 842	61 396	33,9%
Structure	79%	81%	-
Life	11 891	14 854	24,9%
Structure	21%	19%	-
Total	57 733	76 250	32%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	57 733	76 250	32%
Ceded Premiums	8 720	8 987	3%
Retained Premiums	49 013	67 263	37%
Paid Claims	23 129	34 971	51%
Investment Income	5 552	7 266	31%
Net profit	3 746	5 329	42%
Total Assets	187 709	206 284	10%

Turnover split per Line of Business 2025



TAKAFUL COMPANIES

Zitouna Takaful

Date of Establishment	2011
Paid Up Capital	30 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

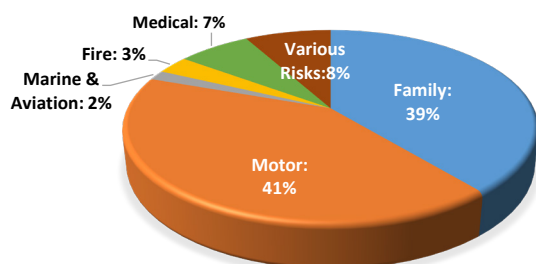
Management

Makrem Ben Sassi General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	90 050	97 714	8,5%
Structure	71%	61%	-
Life	36 291	62 449	72,1%
Structure	29%	39%	-
Total	126 341	160 163	27%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	126 341	160 163	27%
Ceded Premiums	11 395	13 025	14%
Retained Premiums	114 946	147 138	28%
Paid Claims	33 540	57 769	72%
Investment Income	21 154	25 079	19%
Net profit	8 540	7 380	-14%
Total Assets	417 693	487 208	17%

Turnover split per Line of Business 2025



Assurances Attakafulia

Date of Establishment	2013
Paid Up Capital	20 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

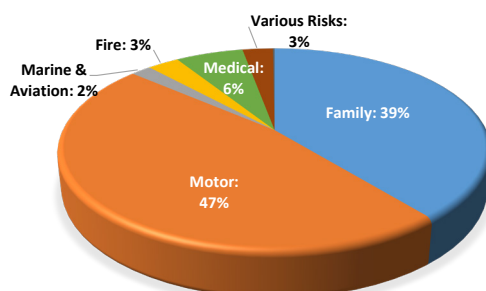
Management

Mohamed Saidane Chairman of the Board
Tarek Thamri General Manager

Turnover (M TND)	2024	2025	Ev 24/25
Non-life	40 375	45 653	13,1%
Structure	58%	61%	-
Life	28 724	29 315	2,1%
Structure	42%	39%	-
Total	69 099	74 968	8%

Key Figures (M TND)	2024	2025	Ev 24/25
Gross Premiums	69 099	74 968	8%
Ceded Premiums	6 465	6 209	-4%
Retained Premiums	62 634	68 759	10%
Paid Claims	15 293	22 693	48%
Investment Income	6 472	10 099	56%
Net profit	1 022	1 596	56%
Total Assets	179 668	219 322	22%

Turnover split per Line of Business 2025



■ 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	2022	2023	2024	Var 24-23
SAA	29,909	30 247	32 852	9%
CAAR	16,958	16 360	15 595	-5%
CAAT	26,716	28 628	30 078	5%
CASH Assurances	18,796	20 037	20 924	4%
GAM	3,057	2 938	3 019	3%
SALAMA	4,284	4 453	4 862	9%
TRUST ALGERIA	6,620	7 527	6 022	-20%
ALLIANCE ASSURANCES	5,449	5 869	6 258	7%
CIAR	8,876	9 537	10 540	11%
GIG (Ex.2a)	3,921	4 305	4 258	-1%
AXA Assurances Algérie Dommage	1,951	1 860	2 072	11%
CNMA	13,065	12 909	13 647	6%
		144 670	150 127	4%
MACIR VIE	1,299	1 395	1 805	29%
TALA	1,538	1 971	2 528	28%
SAPS	2,124	2 314	2 625	13%
CARAMA ASSURANCE	2,203	2 121	2 530	19%
CARDIF EL DJAZAIR	3,581	3 809	3 984	5%
AXA Assurances Algérie Vie	2,257	2 766	2 194	-21%
Le Mutualiste	0,386	274	329	20%
AGLIC	2,897	4 059	5 141	27%
		18 709	21 136	13%
TOTAL	155,887	163 379	171 263	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

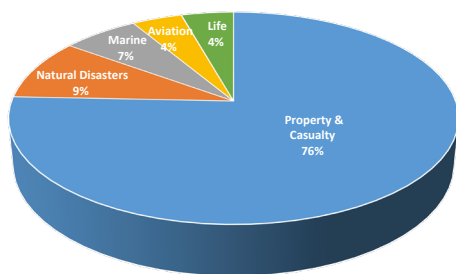
Management

Mr. Abdallah Benseidi Chairman & CEO

Turnover (Million DZD)	2022	2023	2024
Non-life	39 154	44 513	
Structure	96%	96%	
Life	1 465	2 034	
Structure	4%	4%	
Total	40 619	46 547	50 057

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	40 619	46 547	50 057
Ceded Premiums	17 031	19 720	
Retained Premiums	23 588	26 827	
Net Claims Charge	13 147	12 719	
Loss Ratio	54%	47%	
Combined Ratio	77%	74%	
Investment Income	4 064	4 627	5 408
Net profit	5 237	6 271	7 635
Total Assets	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)	2022	2023	2024
Non-life	29 909	30 247	32 852
Structure	100%	100%	100%
Life			
Structure			
Total	29 909	29 909	

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	29 909	30 247	32 852
Ceded Premiums	6 849	5 820	6 974
Retained Premiums	23 060	24 427	25 878
Paid Losses	14 124	16 128	17 414
Loss Ratio			
Combined Ratio			
Investment Income	2 491	2 619	3 005
Net profit	3 148	3 065	3 424
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)	2022	2023	2024
Non-life			
Structure			
Life	2 124	2 314	2 625
Structure	100%	100%	100%
Total	2 124	2 314	2 625

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	2 124	2 314	2 625
Ceded Premiums	225	293	276
Retained Premiums	1 899	2 021	2 349
Paid Losses	1 317	1 195	1 345
Loss Ratio			
Combined Ratio			
Investment Income	185	237	331
Net profit	145	273	438
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/ fax: 021 72 57 57
 Website www.cnma.dz
 Email cnma@cnma.dz

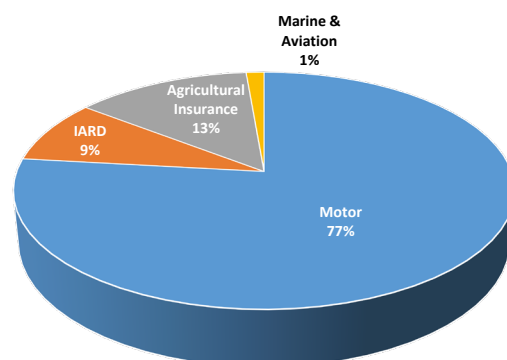
Management

Mr. Benhabiles Cherif General Manager

Turnover (Million DZD)	2022	2023	2024
Non-life	13 065	12 909	13 647
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	13 065	12 909	13 647
Ceded Premiums	1 195	1 217	1 294
Retained Premiums	11 870	11 692	12 353
Paid Losses	6 444	6 781	6 971
Loss Ratio			
Combined Ratio			
Investment Income	896	1 015	1 076
Net profit	1 240	1 564	1 221
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 021 63 20 72 / 021 63 20 73 / 021 63 20 88 / 021 63 20 55
 Website www.caar.dz
 Email contact@caar.dz

Management

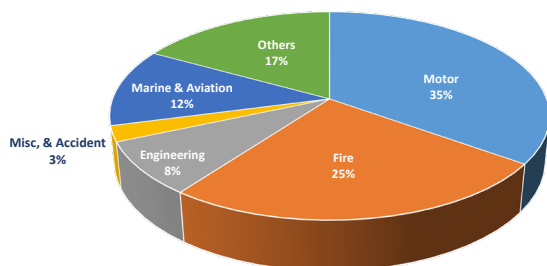
M. Hacène OUBERRANE CEO

Turnover (Million DZD)	2022	2023	2024
Non-life	16 958	16 360	15 595
Structure	100%	100%	100%
Life			
Structure			
Total	16 958	16 958	

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	16 958	16 360	15 595
Ceded Premiums	5 881	5 860	5 806
Retained Premiums	11 077	10 500	9 789
Paid Losses	7 343	7 825	6 247
Loss Ratio			
Combined Ratio			
Investment Income	992	845	971
Net profit	-616	-596	1 031
Total Assets			

Turnover by Line of Business in 2024

2024



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

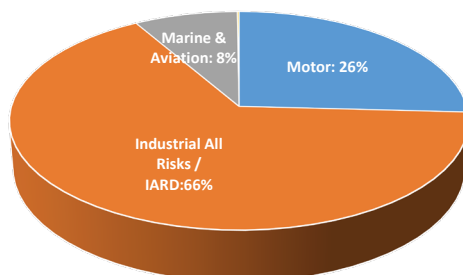
Management

Mr. Nacer Saïs Chairman & CEO

Turnover (Million DZD)	2022	2023	2024
Non-life	26 716	28 628	30 078
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	26 716	28 628	30 078
Ceded Premiums	16 431	18 684	18 854
Retained Premiums	10 285	9 944	11 224
Paid Losses	13 108	15 367	14 965
Loss Ratio			
Combined Ratio			
Investment Income	2 255	2 460	2 612
Net profit	1 881	1 253	838
Total Assets			

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)	2022	2023	2024
Non-life	18 796	20 037	20 924
Structure	100%	100%	100%
Life			
Structure			
Total	18 796	20 037	20 924

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	18 796	20 037	20 924
Ceded Premiums	16 675	17 779	17 402
Retained Premiums	2 121	2 258	3 522
Paid Losses	5 265	4 519	4 959
Loss Ratio			
Combined Ratio	54%		
Investment Income	1 172	1 374	1 886
Net profit	1 185	1 685	1 708
Total Assets			

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)	2022	2023	2024
Non-life	8 876	9 537	10 540
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	8 876	9 537	10 540
Ceded Premiums	1 200	1 271	1 494
Retained Premiums	7 676	8 266	9 046
Paid Losses	4 249	4 787	6 283
Loss Ratio			
Combined Ratio			
Investment Income	1 177	1 629	4 064
Net profit	159	1 747	2 351
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)	2022	2023	2024
Non-life	3 057	2 938	3 019
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	3 057	2 938	3 019
Ceded Premiums	445	360	393
Retained Premiums	2 612	2 578	2 626
Paid Losses	2 006	1 736	1 956
Loss Ratio			
Combined Ratio			
Investment Income	129	132	106
Net profit	302	254	171
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)	2022	2023	2024
Non-life	3 921	4 305	4 258
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	3 921	4 305	4 258
Ceded Premiums	1 236	1 125	1 057
Retained Premiums	2 685	3 180	3 201
Paid Losses	1 747	2 253	3 085
Loss Ratio			
Combined Ratio			
Investment Income	224	271	339
Net profit	167	563	337
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)	2022	2023	2024
Non-life	4 284	4 453	4 862
Structure	100%	100%	100%
Life			
Structure			
Total	4 284	4 453	4 862

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	4 284	4 453	4 862
Ceded Premiums	918	850	888
Retained Premiums	3 366	3 603	3 974
Paid Losses	2 565	2 487	2 732
Loss Ratio			
Combined Ratio			
Investment Income	356	410	395
Net profit	430	460	516
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)	2022	2023	2024
Non-life	6 620	7 527	6 022
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	6 620	7 527	6 022
Ceded Premiums	1 441	1 163	1 308
Retained Premiums	5 179	6 364	4 714
Paid Losses	2 157	3 837	3 882
Loss Ratio			
Combined Ratio			
Investment Income	294	291	284
Net profit	1 406	1 500	530
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)	2022	2023	2024
Non-life	1 951	1 860	2 072
Structure	100%	100%	100%
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	1 951	1 860	2 072
Ceded Premiums	490	364	548
Retained Premiums	1 461	1 496	1 524
Paid Losses	1 270	814	835
Loss Ratio			
Combined Ratio			
Investment Income	130	177	153
Net profit	4	15	47
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

Cuneo Marco

Turnover (Million DZD)	2022	2023	2024
Non-life			
Structure			
Life	2 257	2 766	2 194
Structure	100%	100%	100%
Total	2 257	2 766	2 194

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	2 257	2 766	2 194
Ceded Premiums	567	637	424
Retained Premiums	1 690	2 129	1 770
Paid Losses	1 445	1 510	1 269
Loss Ratio			
Combined Ratio			
Investment Income	92	126	136
Net profit	-88	77	11
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)	2022	2023	2024
Non-life			
Structure			
Life	1 299	1 395	1 805
Structure	100%	100%	100%
Total	1 299	1 395	1 805

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	1 299	1 395	1 805
Ceded Premiums	245	76	324
Retained Premiums	1 054	1 319	1 481
Paid Losses	302	314	389
Loss Ratio			
Combined Ratio			
Investment Income	23	39	54
Net profit	150	204	228
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)	2022	2023	2024
Non-life			
Structure			
Life	3 581	3 809	3 984
Structure	100%	100%	100%
Total	3 581	3 809	3 984

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	3 581	3 809	3 984
Ceded Premiums	455	545	637
Retained Premiums	3 126	3 264	3 347
Paid Losses	1 295	1 083	887
Loss Ratio			
Combined Ratio			
Investment Income	147	183	204
Net profit	445	627	501
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.lemutualiste.dz
 Email contact@lemutualiste.dz

Management

Lounis Djebarni Acting General Manager

Turnover (Million DZD)	2022	2023	2024
Non-life	5 449	5 869	6 258
Structure	100%	100%	100%
Life			
Structure			
Total	4 823	5 449	

Turnover (Million DZD)	2022	2023	2024
Non-life			
Structure			
Life	386	274	329
Structure	100%	100%	100%
Total	386	274	329

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	5 449	5 869	6 258
Ceded Premiums	1 242	1 310	1 204
Retained Premiums	4 207	4 559	5 054
Paid Losses	2 243	2 464	2 941
Loss Ratio			
Combined Ratio			
Investment Income	117	195	213
Net profit	543	440	526
Total Assets			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	386	274	329
Ceded Premiums	12	15	16
Retained Premiums	374	259	313
Paid Losses	71	98	125
Loss Ratio			
Combined Ratio			
Investment Income	81	81	89
Net profit	-30	44	70
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.caarama.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)	2022	2023	2024
Non-life			
Structure			
Life	2 203	2 121	2 530
Structure	100%	100%	100%
Total	2 203	2 121	2 530

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	2 203	2 121	2 530
Ceded Premiums	860	650	1 074
Retained Premiums	1 343	1 471	1 456
Paid Losses	1 628	1 409	1 447
Loss Ratio			
Combined Ratio			
Investment Income	332	352	431
Net profit	14	32	30
Total Assets			

Turnover (Million DZD)	2022	2023	2024
Non-life			
Structure			
Life	1 538	1 971	2 528
Structure	100%	100%	100%
Total	1 538	1 971	2 528

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	1 538	1 971	2 528
Ceded Premiums	385	550	671
Retained Premiums	1 153	1 421	1 857
Paid Losses	942	1 040	1 335
Loss Ratio			
Combined Ratio			
Investment Income	191	213	227
Net profit	76	196	218
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)	2022	2023	2024
Non-life			
Structure			
Life	2 897	4 059	5 141
Structure	100%	100%	100%
Total	2 897	4 059	5 141

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums	2 897	4 059	5 141
Ceded Premiums	1 623	2 005	1 251
Retained Premiums	1 274	2 054	3 890
Paid Losses	783	1 193	2 016
Loss Ratio			
Combined Ratio			
Investment Income	356	507	668
Net profit	235	494	301
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)	2022	2023	2024
Non-life		78	352
Structure		100%	100%
Life			
Structure			
Total		78	352

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums		78	352
Ceded Premiums		10	31
Retained Premiums		68	321
Paid Losses		5	39
Loss Ratio			
Combined Ratio			
Investment Income		0	31
Net profit		-55	-67
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)	2022	2023	2024
Non-life		85	
Structure		100%	
Life			
Structure			
Total			

Key Figures (Million DZD)	2022	2023	2024
Gross Premiums		85	386
Ceded Premiums		40	183
Retained Premiums		45	203
Paid Losses		0	48
Loss Ratio			
Combined Ratio			
Investment Income		26	34
Net profit		7	0
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	2022	2023	2024	Evol. 23/24
Misr Insurance	10 388	11 865	18 821	58,63%
AXA Insurance	1 134	1 370	1 733	26,54%
GIG Egypt	2 003	2 582	3 969	1
Orient Takaful Insurance Co,	1 866	3 216	5 105	58,73%
Allianz Insurance Egypt	1 848	2 806	3 878	38,18%
Bupa Egypt	1 346	2 344	2 985	27,32%
Suez Canal Insurance	1 323	1 320	1 611	22,04%
Egyptian Takaful Insurance	1 072	1 323	2 277	72,18%
Royal Insurance	1 065	1 366	1 755	28,54%
Delta Insurance	869	1 106	1 500	35,64%
Wethaq Takaful Insurance	719	901	1 407	56,11%
Salam (Egyptian Saudi Insurance House	563	651	954	46,48%
Mohandes Insurance Company	718	1 004	1 308	30,23%
Sarwa Insurance	441	619	864	39,60%
Co, Operative Insurance Society	334	411	552	34,18%
Iskan Insurance	262	300	327	8,77%
Tokio Marine Egypt General Takaful	237	360	501	39,49%
Misr Takaful Insurance (Property & Liability)	305	418	537	28,33%
AIG Insurance	147	14	6	-59,10%
Arope Insurance	269	279	376	34,70%
MADA	138	305	498	63,30%
Chubb Insurance	68	76	73	-4,13%
AL WATANYA	-	186	296	59,48%
TOTAL	27 114	34 823	51 335	47,41%

Ranking of Egyptian Life Insurance Companies

By Annual Turnover / Life

(EGP '000)

Company	2022	2023	2024	Evol. 23/24
Misr Life Insurance Company	9 190	9 250	8 192	-11,4%
Allianz Life Egypt	6 119	7 209	8 524	18,2%
Metlife Egypt	4 993	6 198	8 021	29,4%
AXA Life Egypt	3 966	4 482	5 995	33,8%
QNB Alahli Life Insurance	1 113	1 094	1 355	23,9%
GIG EGYPT TAKAFUL /gig	1 161	1 222	1 319	7,9%
Suez Canal Life Insurance	576	502	604	20,3%
Delta Life Assurance	325	433	485	12,0%
Chubb Life Egypt	307	440	498	13,4%
Libano-Suisse Takaful	334	359	461	28,5%
Misr Emirates Takaful Life Insurance METLICO	130	117	123	5,6%
Sarwa Life	327	658	1 008	53,1%
Mohandes Life Insurance Company	140	170	192	12,7%
Arope Life Insurance	106	117	117	0,0%
Wafa Life Insurance Egypt	7	166	205	23,8%
Misr Life Insurance Takaful	-	41	41	0,0%
KAF INSURANCE	-	207	312	51,0%
TOTAL	28 794	32 665	37 453	13,44%



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

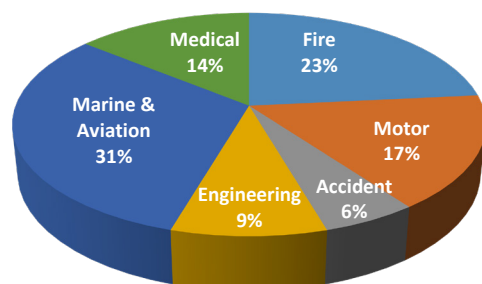
Management

Mr Mohamed Djameleddine Hamza Chairman

Turnover (M. EGP)	2022	2023	2024
Non-life	10 387,57	11 864,61	18 820,82
%	100%	100%	100%
Life	-	-	-
%	0%	0%	0%
Total	10 387,57	11 864,61	18 820,82

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	10 387,57	11 864,61	18 820,82
Ceded Premiums	4 389,10	3 478,65	13 005,77
Net Retained Premiums	5 998,47	8 385,96	5 815,06
Net Claims Incurred	2 579,43	3 260,15	6 722,36
Investment Income	2 955,57	4 046,18	11 563,91
Net profit	2 737,76	3 510,75	6 895,13
Total Assets	44 964,18	69 476,99	113 908 ,42

Turnover by Line of Business in 2024



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

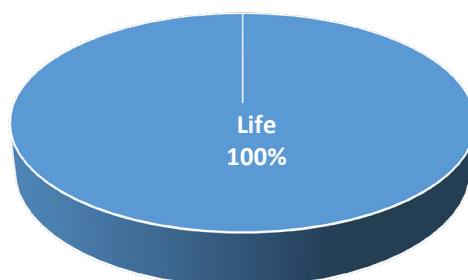
Management

Moustafa El Kamash Chairman & Managing Director

Turnover	2022	2022	2024
no life	-		
%	0,0%		
Life	9 190,38	9 250,19	8 192,14
%	100%		
Total	9 190,38	9 250,19	8 192,14

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	9 190,38	9 250,19	8 192,14
Ceded Premiums	618,10		
Net Retained Premiums	8 572,27		
Net Claims Incurred	4 140,77	5 837,36	6 374,66
Investment Income	3 826,27	6 675,69	9 722,07
Net profit	1 846,38	2 338,83	5 205,82
Total Assets	45 872,24	59 899,93	78 456,90

Turnover by Line of Business in 2024





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. 1 st floor ,
 mohandeseen - Giza.
 Phone (+ 202) 24617193
 Fax (+ 202) 24617010
 Website www.aig.com
 Email EGYINQUIRY@AIG.COM

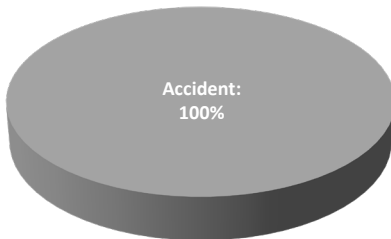
Management

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

Turnover	2022	2023	2024
Non-life	147,13	13,60	5,56
%	100%		
Life	-		
%	0%		
Total	147,13	13,60	5,56

Key Figures	2022	2023	2024
Gross Premiums	147,13	13,60	5,56
Ceded Premiums	41,33	-123,03	-143,84
Net Retained Premiums	105,80	136,63	149,40
Net Claims Incurred	5,47	3,79	1,85
Investment Income		67,80	134,12
Net profit	45,82	34,00	117,80
Total Assets	989,32	1 067,62	1 504,47

Turnover by Line of Business in 2024



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

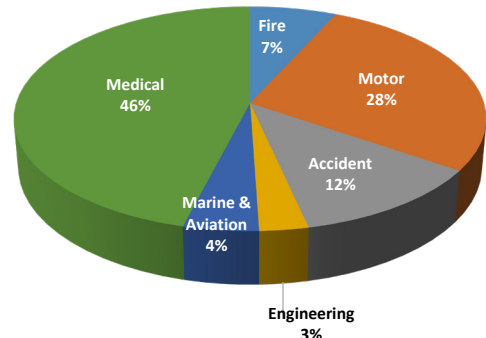
Management

Mr Aymen Hegazy Chairman

Turnover	2022	2023	2024
Non-life	-	-	-
%	-	-	-
Life	-	-	-
%	-	-	-
Total	1 848,31	2 806,37	3 877,95

Key Figures (EGP'000)	2022	2023	2024
Gross Premiums	1 848,31	2 806,37	1 733,45
Ceded Premiums	660,37	1 058,65	1 476,31
Net Retained Premiums	1 187,94	1 747,72	2 401,65
Net Claims Incurred	446,39	1 017,46	1 630,11
Investment Income	-	229,53	454,78
Net profit	191,21	424,99	672,14
Total Assets	2 598,32	4 229,46	6 184,62

Turnover by Line of Business in 2024





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

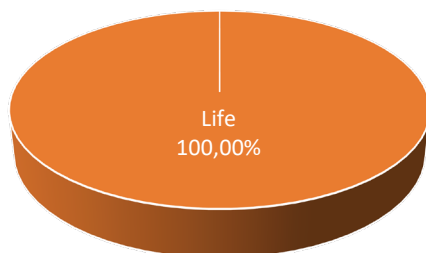
Management

Mr Aymen Muhamed Alwan Chairman

Turnover	2022	2023	2024
no life	-		
%	0,0%		
Life	6 119,0	7 208,8	8 523,6
%	100,0%		
Total	6 118,96	7 208,80	8 523,62

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	6 118,96	7 208,80	8 523,62
Ceded Premiums	3 280,84		
Net Retained Premiums	2 838,12		
Net Claims Incurred	2 167,96	2 429,18	2 208,32
Investment Income		229,53	454,77
Net profit	784,76		1 055,44
Total Assets	15 966,89	23 349,57	32 537,19

Turnover by Line of Business in 2024



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

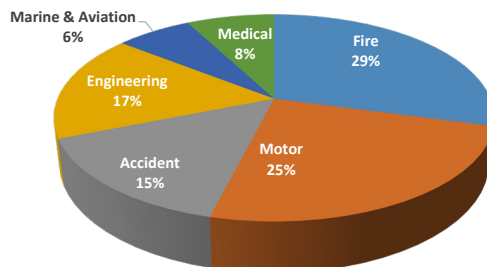
Management

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

Turnover	2022	2023	2024
Non-life	2 002,90		
%	100%		
Life	-		
%	0,0%		
Total	2 002,90		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	2 002,90	2 582,03	3 968,78
Ceded Premiums	1 188,10	1 569,81	2 419,55
Net Retained Premiums	814,80	1 012,22	1 549,24
Net Claims Incurred	400,22	615,79	869,16
Investment Income	16,47	342,96	546,84
Net profit	172,00	373,41	669,40
Total Assets	2 649,56	4 017,02	5 837,08

Turnover by Line of Business in 2024



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.aropeedgypt.com>
 Email aropec@aropec.com.eg

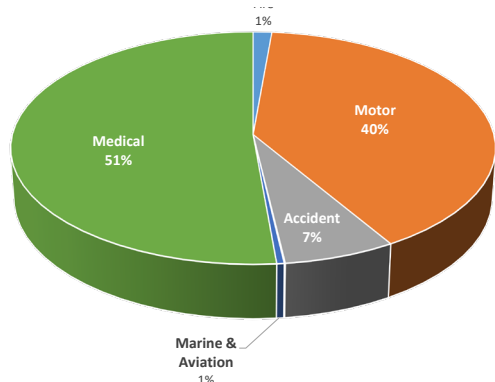
Management

Mr. Fateh Wajeeh Bakdash Chairman

Turnover	2022	2023	2024
Non-life	269,02		
%	100,0%		
Life	-		
%	0,0%		
Total	269,02		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	269,02	279,44	376,40
Ceded Premiums	75,12	71,86	84,47
Net Retained Premiums	193,90	207,58	291,94
Net Claims Incurred	62,60	165,22	177,15
Investment Income	58,48	68,67	101,99
Net profit	45,59	51,13	79,47
Total Assets	597,97	659,32	828,00

Turnover by Line of Business in 2024



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://aropeedgypt.com>
 Email aropec@aropec.com.eg

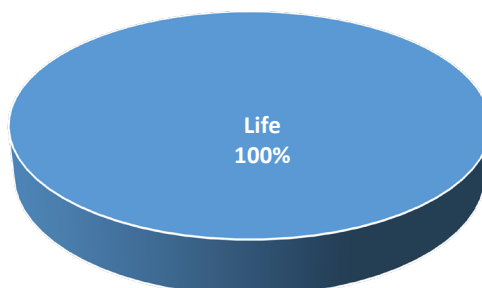
Management

Mr. Fateh Wajeeh Bakdash Chairman

Turnover	2022	2023	2024
Non-life	-	-	
%	0%		
Life	105,56		
%	100%		
Total	105,56		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	105,56	112,03	116,82
Ceded Premiums	29,83		
Net Retained Premiums	75,74		
Net Claims Incurred	22,89	36,28	40,37
Investment Income	34,28	41,27	55,24
Net profit	10,49	14,06	14,13
Total Assets	315,77	356,75	411,34

Turnover by Line of Business in 2024





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

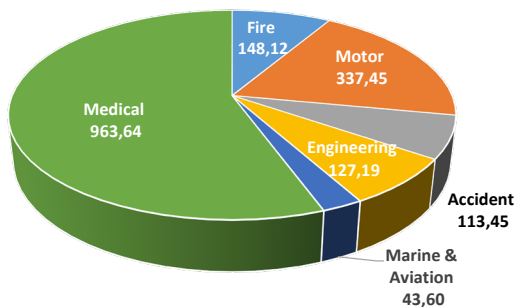
Management

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

Turnover	2022	2023	2023
Non-life	1 133,61	1 369,94	1 733,45
%	100%		
Life	-		
%	0%		
Total	1 133,61	1 369,94	1 733,45

Key Figures	2022	2023	2024
Gross Premiums	1 133,61	1 369,94	1 733,45
Ceded Premiums	-184,41	256,56	463,10
Net Retained Premiums	1 318,02	1 113,38	1 270,36
Net Claims Incurred	1 376,51	782,64	842,01
Investment Income	110,70	115,27	219,54
Net profit	51,86	9,21	194,16
Total Assets	1 968,76	2 485,09	3 472,04

Turnover by Line of Business in 2024



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

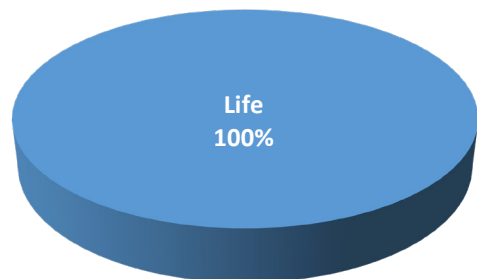
Management

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

Turnover	2022	2023	2024
Non-life	-	-	
%	0%		
Life	3 966,27		
%	100%		
Total	3 966,27		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	3 966,27	4 481,68	5 994,61
Ceded Premiums	2 051,66		
Net Retained Premiums	1 914,61		
Net Claims Incurred	507,46	1 102,63	1 454,79
Investment Income	382,21	462,29	774,49
Surplus	91,98	384,24	663,86
Total Assets	11 668,42	12 458,08	15 094,63

Turnover by Line of Business in 2024





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

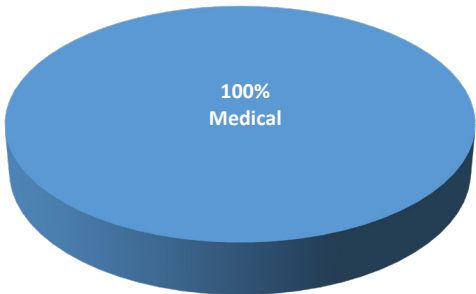
Management

Hendrik Cortalis IversChairman

Turnover	2022	2023	2024
Non-life	1 346,06		
%	100%		
Life	-		
%	0%		
Total	1 346,06		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	1 346,06	2 344,49	2 985,11
Ceded Premiums	677,80	1 174,92	1 500,39
Net Retained Premiums	668,26	1 169,57	1 484,73
Net Claims Incurred	316,64	974,33	1 456,52
Investment Income	-	50,55	185,20
Net profit	52,63	-241,19	142,75
Total Assets	2 444,78	4 370,44	5 791,07

Turnover by Line of Business in 2024



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

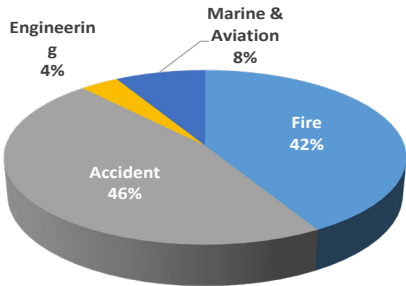
Management

Mr Omar Abdel Aziz MahnaChairman

Turnover	2022	2023	2024
Non-life	68,21		
%	100%		
Life	-		
%	0%		
Total	68,21		

Key Figures	2022	2023	2024
Gross Premiums	68,21	76,35	73,20
Ceded Premiums	49,66	51,59	4,20
Net Retained Premiums	18,55	24,76	69,00
Net Claims Incurred	1,17	103,63	66,58
Investment Income	-	19,31	26,36
Net profit	14,86	14,50	17,52
Total Assets	524,21	751,09	1 073,17

Turnover by Line of Business in 2024



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

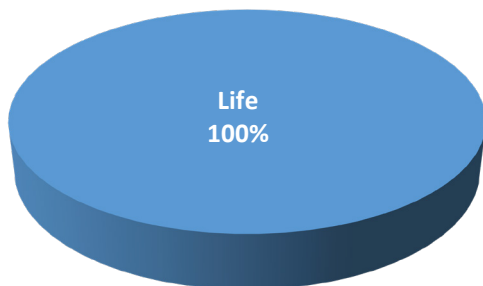
Management

Mr. Yasser Hisham El-Mallawany Chairman

Turnover	2022	2023	2024
Non-life	-	-	
%	0%		
Life	306,64		
%	100%		
Total	306,64		

Key Figures (USD' 000)	2022	2023	2024
Gross Premiums	306,64	439,57	498,38
Ceded Premiums	37,52		
Net Retained Premiums	269,13		
Net Claims Incurred	108,74	173,64	253,20
Investment Income	-	86,61	161,96
Net Profit	-51,13	-50,17	21,30
Total Assets EGP' 000)	891,23	1 246,81	1 528,40

Turnover by Line of Business in 2024



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

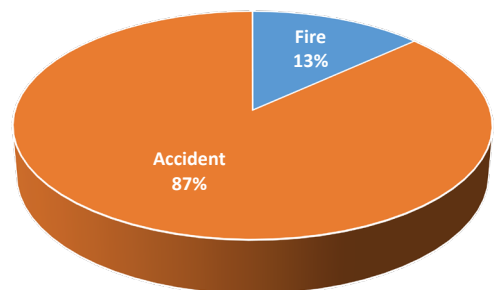
Management

Mr. Mustafa Abu Al-Azm Managing Director

Turnover	2022	2023	2024
Non-life	333,84		
%	100%		
Life	-		
%	0%		
Total	333,84		

Key Figures	2022	2023	2024
Gross Premiums	333,84	411,34	551,94
Ceded Premiums	212,58	270,93	369,15
Net Retained Premiums	121,26	140,41	182,80
Net Claims Incurred	21,05	93,52	148,36
Investment Income	46,41	74,85	169,89
Net profit			78,16
Total Assets	142,70	1 119,39	1 459,19

Turnover by Line of Business in 2024





Delta Insurance

Date of Establishment 28/03/1980
 Paid Up Capital 550 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

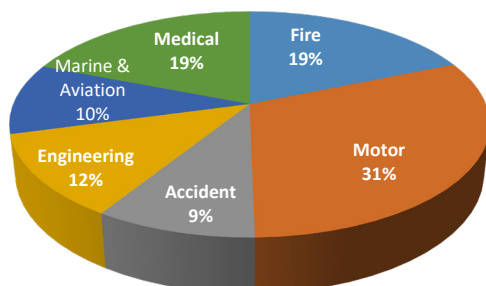
Mr. Al-Gohary

Chairman & M.D

Turnover	2022	2023	2024
Non-life	868,58		
%	100%		
Life	-		
%	0%		
Total	868,58		

Key Figures (M EGP)	2022	2023	2024
Gross Premiums	868,58	1 106,19	1 500,43
Ceded Premiums	294,06	376,12	510,58
Net Retained Premiums	574,52	730,07	989,85
Net Claims Incurred	336,36	420,82	600,3
Investment Income	119,25	157,92	279,77
Net profit	122,83	175,41	294,63
Total Assets (USD' 000)	1 339,22	1 672,96	2 163,77

Turnover by Line of Business in 2024



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

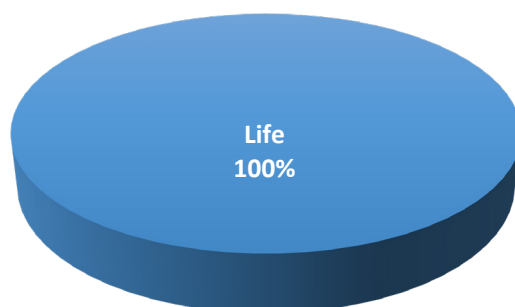
Mr. Saeed Adel Mahmoud Al Alf

Chairman of the Board of Directors

Turnover	2022	2023	2024
Non-life	-	-	
%	0%		
Life	324,87		
%	100%		
Total	324,87		

Key Figures	2022	2023	2024
Gross Premiums	324,87	433,42	485,29
Ceded Premiums	81,00		
Net Retained Premiums	243,87		
Net Claims Incurred	154,55	200,04	239,42
Investment Income	-	297,11	505,36
Net profit	117,07	203,99	328,04
Total Assets	1 935,48	2 364,14	2 972,71

Turnover by Line of Business in 2024



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
 Fax (+202) 37626642
 (+202) 37613406
 Website www.egtak.com
 Email nfo@egtak.com

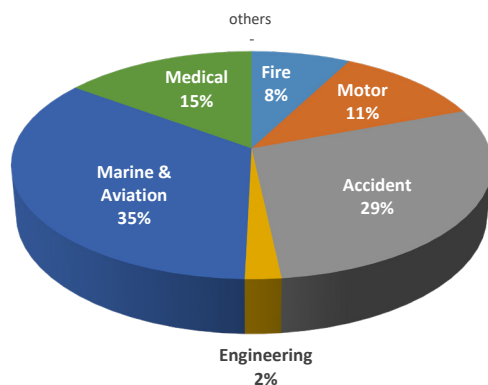
Management

Mr. Ahmed Shawqi Farid Al-Sayed Chairman

Turnover	2022	2023	2024
Non-life	1 071,76	1 322,68	2 277,33
%	100%		
Life	-		
%	0%		
Total	1 071,76	1 322,68	2 277,33

Key Figures	2022	2023	2024
Gross Contribution	1 071,76	1 322,68	2 277,33
Ceded Contributions	544,05	736,49	1 370,98
Net Retained Contributions	527,71	586,20	906,36
Net Claims Incurred	472,69	720,35	918,22
Investment Income	319,58	392,41	489,50
Net Surplus	293,84	213,57	255,66
Total Assets	2 786,93	3 088,83	3 601,11

Turnover by Line of Business in 2024



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

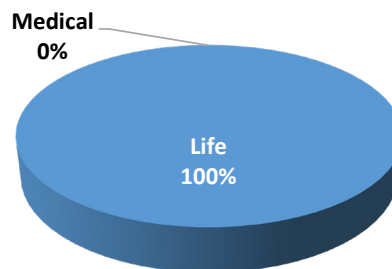
Management

Mr Raafat Attya Elsalamony Chairman
 Mr Alaa Mohammed Elzoheiry Managing Director

Turnover	2022	2023	2024
Non-life			
%	0%		
Life	1 161,08		
%	100,0%		
Total	1 161,08		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	1 161,08	1 222,32	1 318,57
Ceded Premiums	740,15	801,38	897,63
Net Retained Premiums	420,94	420,94	420,94
Net Claims Incurred	131,32	131,32	131,32
Investment Income	57,88	57,88	57,88
Net profit	25,45	25,45	25,45
Total Assets	1 860,43	1 860,43	1 860,43

Turnover by Line of Business in 2024



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

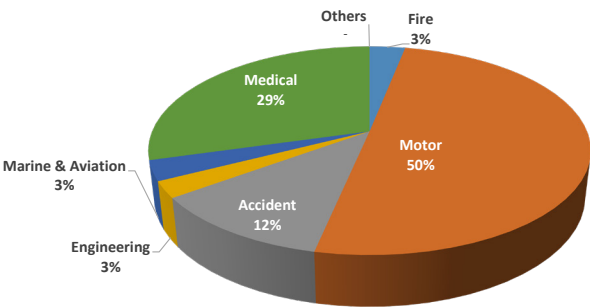
Management

Dr .Fahem Elsjehti Chairman

Turnover	2022	2023	2024
Non-life	563,33		
%	100%		
Life	-		
%	0%		
Total	563,33		

Key Figures	2022	2023	2024
Gross Contribution	563,33		953,82
Ceded Contributions	139,05		116,58
Net Retained Contributions	424,28		837,25
Net Claims Incurred	238,97		318,28
Investment Income	47,15		255,79
Net Surplus	3,39		331,57
Total Assets	1 260,74		2 355,61

Turnover by Line of Business in 2024



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

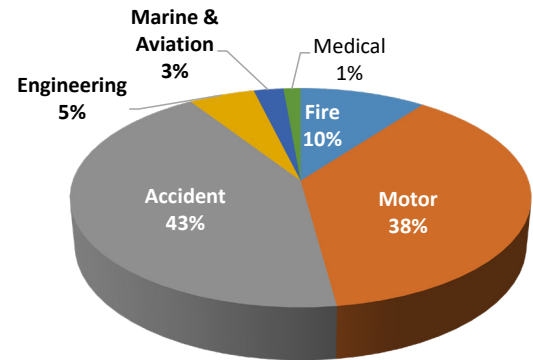
Management

Mr.Kamel mohaüed Ali Chairman

Turnover	2022	2023	2024
Non-life	262,45		
%	100%		
Life	-		
%	0%		
Total	262,45		

Key Figures	2022	2023	2024
Gross Premiums	262,45	300,36	326,71
Ceded Premiums	137,10	128,30	146,68
Net Retained Premiums	125,35	172,06	180,04
Net Claims Incurred	54,65	49,30	186,06
Investment Income	-	70,03	129,06
Net profit	29,41	46,00	58,24
Total Assets	560,82	754,93	893,18

Turnover by Line of Business in 2024



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

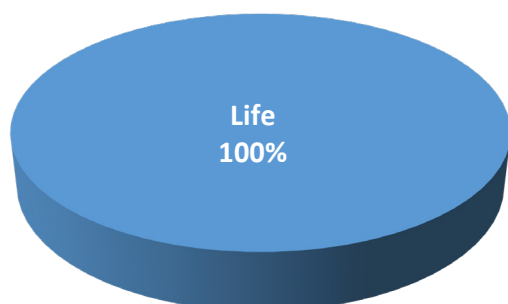
Management

Elena Botarova Chairman of the Board of Directors

Turnover	2022	2023	2024
Non-life			
%	0%		
Life	334,21		
%	100%		
Total	334,21		

Key Figures	2022	2023	2024
Gross Contribution	334,21	358,63	460,69
Ceded Contributions	198,87		
Net Retained Contributions	135,33		
Net Claims Incurred	35,28	217,21	201,75
Investment Income	-	9,83	18,32
Net Surplus	16,54	30,93	70,51
Total Assets	495,46	750,96	1 087,57

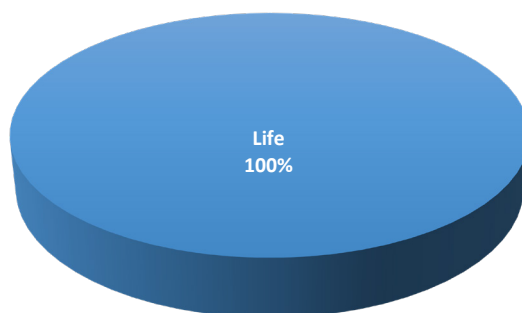
Turnover by Line of Business in 2024



Turnover	2022	2023	2024
Non-life	-		
%	0%		
Life	4 992,73		
%	100%		
Total	4 992,73		

Key Figures	2022	2023	2024
Gross Premiums	4 992,73	6 198,20	8 021,09
Ceded Premiums	1 971,00	6 198,20	8 021,09
Net Retained Premiums	3 021,73		-
Net Claims Incurred	1 600,34	4 487,59	3 212,32
Investment Income	-	596,48	768,26
Surplus	561,10	905,34	709,09
Total Assets	11 458,10	14 887,82	19 668,45

Turnover by Line of Business in 2024



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

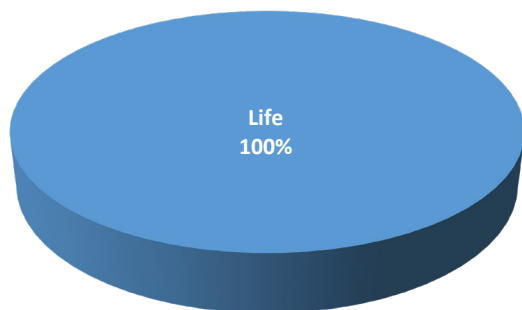
Management

Chairman of the Board of
 Directors
 Mr. Mohammed bin Abdulaziz Al
 Shehhi

Turnover	2022	2023	2024
Non-life	-		
%	0%		
Life	129,70		
%	100%		
Total	129,70		

Key Figures	2022	2023	2024
Gross contribution	129,70	116,88	123,38
Ceded Premiums	37,75	116,88	123,38
Net Retained Premiums	91,96		-
Net Claims Incurred	8,72	33,53	76,86
Investment Income	9 238,94	93,90	64,93
Surplus	24,32	7,56	24,19
Total Assets	350,54	451,29	536,66

Turnover by Line of Business in 2024



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

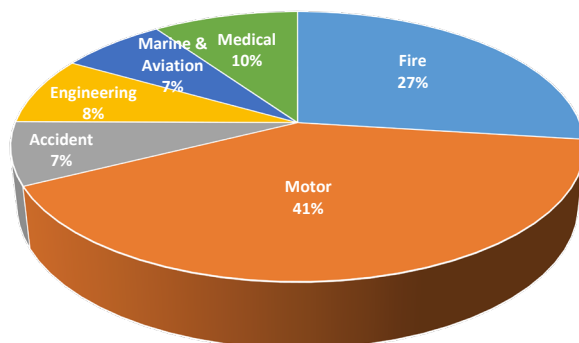
Mr.Ashraf Abdel Tawab Salmazn CEO

Mr.Khaled Abdel Sadeq Managing Director

Turnover	2022	2023	2024
Non-life	718,35	1 004,15	13 077,34
%	100%		
Life	-		
%	0%		
Total	718,35	1 004,15	13 077,34

Key Figures	2022	2023	2024
Gross Premiums	718,35	1 004,15	13 077,34
Ceded Premiums	407,72	555,86	725,65
Net Retained Premiums	310,63	448,29	582,08
Net Claims Incurred	110,30	415,08	537,004
Investment Income	98,61	124,56	274,9
Net profit	95,03	130,08	243,05
Total Assets	1 303,84	1 660,37	2 282,98

Turnover by Line of Business in 2024



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

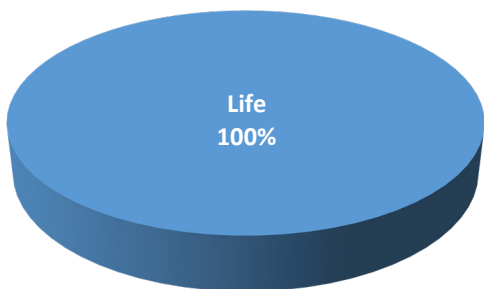
Management

Mr. Abdullah Khaled AbdullahDr. Chairman

Turnover	2022	2023	2024
Non-life	-		
%	0%		
Life	140,30		
%	100%		
Total	140,30		

Key Figures	2022	2023	2024
Gross Premiums	140,30	170,17	191,71
Ceded Premiums	25,47	170,17	191,71
Net Retained Premiums	114,83		-
Net Claims Incurred	115,02	114,49	140,80
Investment Income	137,75	171,49	260,22
Surplus	39,83	61,56	112,13
Total Assets	1 186,97	1 351,73	1 514,00

Turnover by Line of Business in 2024



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

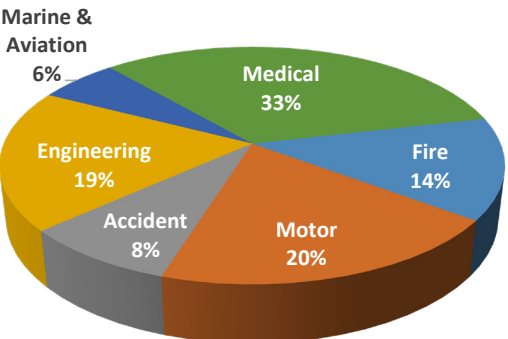
Management

Mr. Omar Hasan El Amin Chairman

Turnover	2022	2023	2024
Non-life	1 866,16		
%	100%		
Life	-		
%	0%		
Total	1 866,16		

Key Figures	2022	2023	2024
Gross Contribution	1 866,16	3 216,22	5 105,15
Ceded Contribution	1 097,25	2 021,21	3 319,33
Net Retained Contribution	768,92	1 195,01	1 785,81
Net Claims Incurred	310,32	1 268,46	1 519,60
Investment Income	147,18	249,70	516,07
Surplus	268,06	534,63	63,98
Total Assets	2 917,39	5 133,71	7 118,32

Turnover by Line of Business in 2024



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

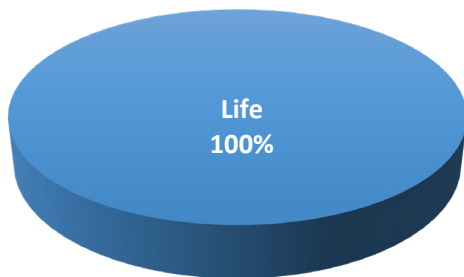
Management

Mr. Mohammed Othman El-Deeb Chairman

Turnover	2022	2023	2024
Non-life	-		
%	0%		
Life	1 113,33	1 093,55	1 355,27
%	100%		
Total	1 113,33	1 093,55	1 355,27

Key Figures	2022	2023	2024
Gross Premiums	1 113,33	1 093,55	1 355,27
Ceded Premiums	782,66		
Net Retained Premiums	330,67		
Net Claims Incurred	44,84	117,12	87,54
Investment Income		238,67	296,56
Surplus	295,91	400,77	425,30
Total Assets	5 717,57	7 289,85	9 826,26

Turnover by Line of Business in 2024



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

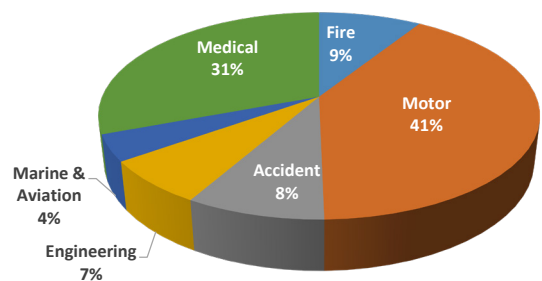
Management

Mr Khaled Ben Omar Ben Gaser Chairman

Turnover	2022	2023	2024
Non-life	1 064,75		
%	100%		
Life	-		
%	0%		
Total	1 064,75		

Key Figures	2022	2023	2024
Gross Premiums	1 064,75	1 365,62	1 755,35
Ceded Premiums	396,51	499,31	422,35
Net Retained Premiums	668,24	866,31	1 333,00
Net Claims Incurred	247,97	676,88	653,07
Investment Income	122,53	165,17	323,53
Net profit	140,89	166,95	309,34
Total Assets	1 641,92	1 887,58	2 621,25

Turnover by Line of Business in 2024





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

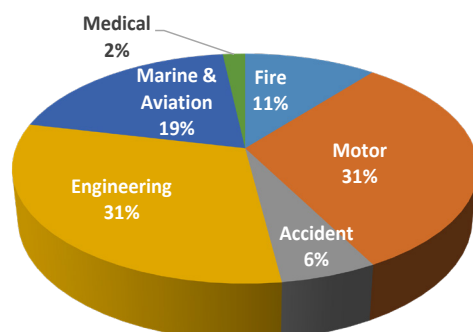
Turnover	2022	2023	2024
Non-life	1 322,94		
%	100%		
Life	-		
%	0%		
Total	1 322,94		

Key Figures	2022	2023	2024
Gross Premiums	1 322,94	1 320,14	1 611,16
Ceded Premiums	701,55	752,44	854,94
Net Retained Premiums	621,39	567,71	756,22
Net Claims Incurred	220,95	344,91	560,91
Investment Income	-	152,27	239,98
Net profit	60,62	72,94	163,72
Total Assets	2 320,95	2 452,42	2 863,70

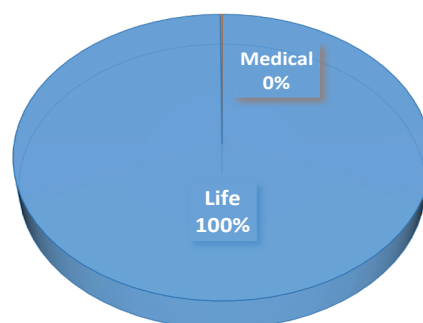
Turnover	2022	2023	2024
Non-life	-	-	
%	0%		
Life	576,2		
%	100%		
Total	576,24		

Key Figures	2022	2023	2024
Gross Premiums	576,24	502,22	604,39
Ceded Premiums	93,31		
Net Retained Premiums	482,93		
Net Claims Incurred	70,05	353,00	339,16
Investment Income	166,75	206,71	332,45
Surplus	69,45	84,86	110,56
Total Assets	1 808,07	1 956,84	2 232,72

Turnover by Line of Business in 2024



Turnover by Line of Business in 2024



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

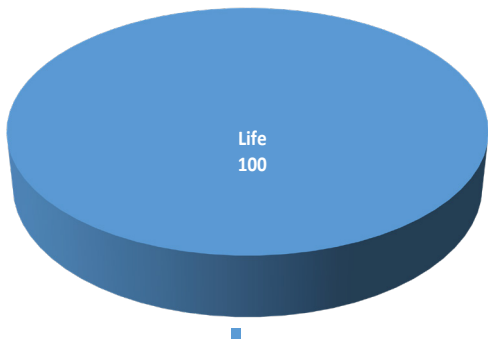
Management

Mrs. Abeer Saleh Managing Director

Turnover	2022	2023	2024
Non-life	-	-	
%	-	-	
Life	-	-	
%	-	-	
Total	-	-	

Key Figures (EGP' 000)	2012	2023	2024
Gross Premiums	-		41,47
Ceded Premiums	-		
Net Retained Premiums	-		
Net Claims Incurred	-	101,66	3,17
Investment Income	-	20,64	24,74
Net profit	-	11,79	18,35
Total Assets	-	220,96	393,91

Turnover by Line of Business in 2024



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

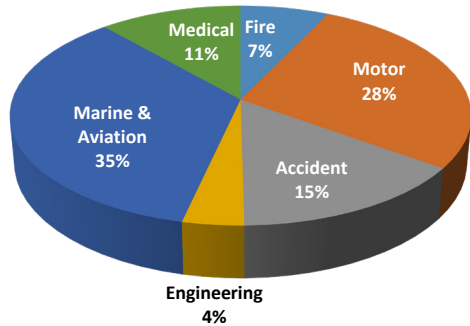
Management

Mr. Satoshi FuruyaMr. Atsushi Chairman

Turnover	2022	2023	2024
Non-life	236,68		
%	100%		
Life	-		
%	0%		
Total	236,68		

Key Figures	2022	2023	2024
Gross Premiums	236,68	359,50	501,46
Ceded Premiums	126,32	209,08	297,48
Net Retained Premiums	110,36	150,42	203,99
Net Claims Incurred	54,53	74,60	82,84
Investment Income	-	67,44	133,86
Net profit		41,46	103,26
Total Assets	605,76	974,89	1 417,01

Turnover by Line of Business in 2024



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

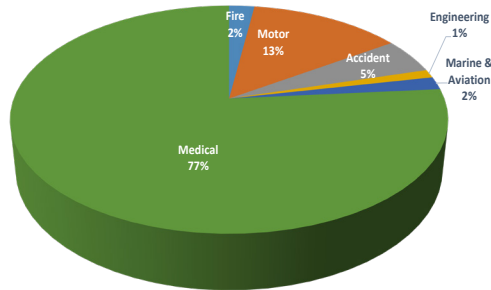
Management

Abdelrahman Ahmed Elsewedy Chairman

Turnover	2022	2023	2024
Non-life	138,44	304,84	497,81
%	100%		
Life	-		
%	0%		
Total	138,44	304,84	497,81

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	138,44	304,84	497,81
Ceded Premiums	15,91	81,32	26,10
Net Retained Premiums	122,54	223,52	471,72
Net Claims Incurred	-52,80	101,66	280,48
Investment Income	24,07	50,08	68,60
Net profit	22,45	30,42	38,76
Total Assets	277,83	387,14	547,92

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

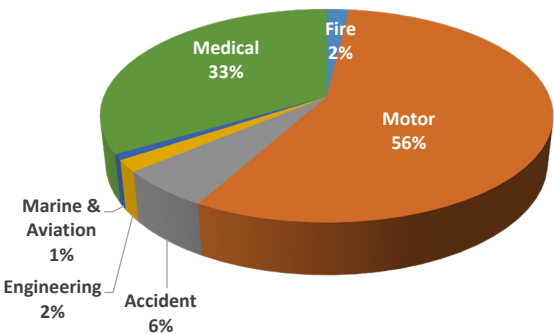
Management

Mr Anter El-Sayed Chairman

Turnover	2022	2023	2024
Non-life	718,53		
%	100%		
Life	-		
%	0%		
Total	718,53		

Key Figures	2022	2023	2024
Gross Contribution	718,53	901,33	1 407,09
Ceded Contribution	142,63	202,76	161,53
Net Retained Contribution	575,89	698,57	1 245,56
Net Claims Incurred	354,26	468,06	748,49
Investment Income	100,14	116,35	199,85
Net Profit	57,76	79,97	153,67
Total Assets	1 474,04	1 630,83	2 555,08

Turnover by Line of Business in 2024





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

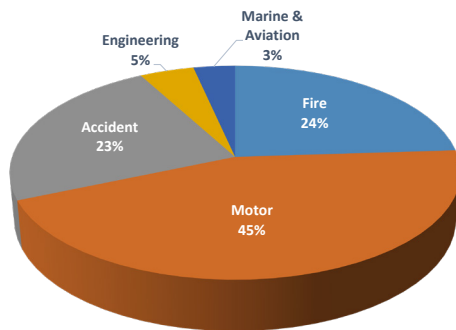
Management

Dr. Amr Ali Al-Garhi Chairman

Turnover	2022	2023	2024
Non-life	304,62		
%	100%		
Life	-		
%	0%		
Total	304,62		

Key Figures (EGP' 000)	2022	2023	2024
Gross Premiums	304,62	418,20	536,67
Ceded Premiums	125,27	171,08	211,52
Net Retained Premiums	179,35	247,11	325,16
Net Claims Incurred	-52,80	101,66	98,50
Investment Income	24,07	50,08	119,42
Net profit	22,45	34,22	8,94
Total Assets	440,99	626,57	1 101,15

Turnover by Line of Business in 2024



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
 Fax (202) 33 35 56 16
 Website www.wafalifeinsurance.com
 Email yourvoice@wafalifeinsurance.com

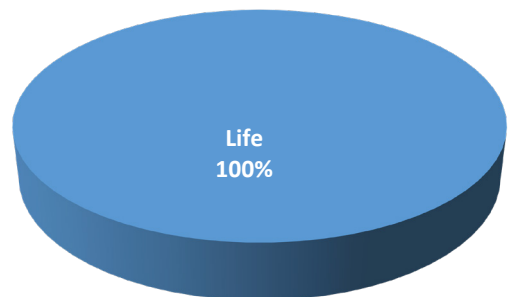
Management

Mr. ADEL Boulfrouri Chairman

Turnover	2022	2023	2024
Non-life	-		
%	0%		
Life	7,3	165,7	205,1
%	100%		
Total	7,29		

Key Figures	2022	2023	2024
Gross Premiums		165,70	205,12
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred		16,31	119,97
Investment Income		24,12	55,00
Surplus		-42,01	68,54
Total Assets		414,25	569,73

Turnover by Line of Business in 2024





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

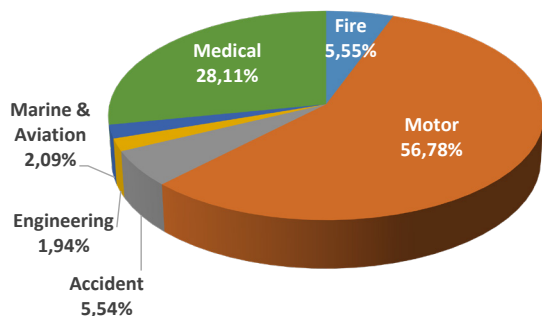
Management

Mr. Hazem Amrou Mahmoud Chairman
 Moussa

Turnover	2022	2023	2024
Non-life	440,59		
%	100%		
Life	-		
%	%0		
Total	440,59		

Key Figures	2022	2023	2024
Gross Premiums	440,59	619,16	864,33
Ceded Premiums	104,12	166,98	227,67
Net Retained Premiums	336,47	452,18	636,67
Net Claims Incurred	170,38	207,38	322,70
Investment Income	35,20	57,60	115,97
Net profit	14,00	26,92	101,58
Total Assets	481,17	758,30	1 191,77

Turnover by Line of Business in 2024



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

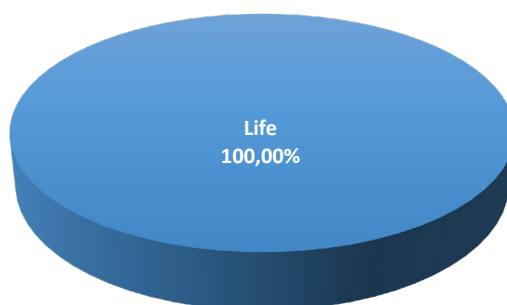
Management

Mr Adel Mounir Abdelhamid Chairman

Turnover	2022	2023	2024
Non-life	326,59		
%	100%		
Life	-		
%	0%		
Total	326,59		

Key Figures	2022	2023	2024
Gross Premiums	326,59	658,37	1 007,74
Ceded Premiums	130,36		
Net Retained Premiums	196,23		
Net Claims Incurred	38,06	284,69	568,59
Investment Income		27,89	64,61
Net profit	17,33	34,90	50,80
Total Assets	368,43	626,99	963,72

Turnover by Line of Business in 2024



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

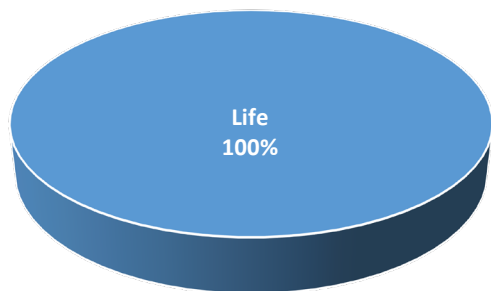
Management

Dr. George Ghobrial Chief Executive

Turnover	2022	2023	2024
Non-life	-	-	-
%		%0	0%
Life	-	312,39	359,51
%		%100	100%
Total	-	312,39	359,51

Key Figures	2022	2023	2024
Gross Premiums		206,91	312,39
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred		115,05	171,53
Investment Income		21,71	16,07
Surplus		-23,50	-29,91
Total Assets		351,16	523,06

Turnover by Line of Business in 2024



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/](https://www.mada-insurance.com/pr@alwataniya.com.eg)
Email pr@alwataniya.com.eg

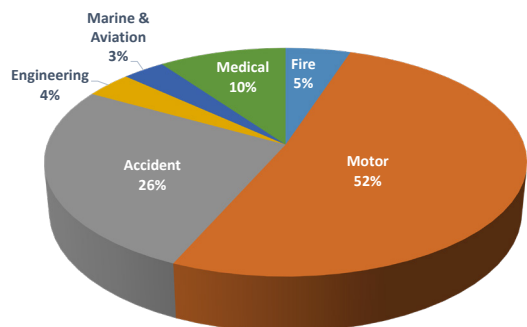
Management

Abdelrahman Ahmed Elsewedy Chairman

Turnover	2021	2023	2024
Non-life	-	185,72	296,18
%	-	-	
Life	-	-	
%	-	-	
Total	-	185,72	296,18

Key Figures EGP' 000)	2022	2023	2024
Gross Premiums		185,72	296,18
Ceded Premiums			49,79
Net Retained Premiums			246,39
Net Claims Incurred		101,66	280,48
Investment Income		19,50	48,34
Net profit		16,76	48,44
Total Assets		314,88	509,22

Turnover by Line of Business in 2024



■ 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	: 7 252 573 habitants
Réligion	: L'Islam

Le Marché de l'Assurance

Autorité de contrôle	: Libyan Insurance Supervision And Controlling Authority
Nombre de compagnies	: 60 Dont 3 cotées en bourse
Nombre de réassureurs	: 2
Nombre de courtiers	:
Cession Obligatoire	: N/a
Capital min. requis	Assureurs : 1.4 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	: 7 252 573
Religion	: Islam

Insurance Market

Supervisory Authority	: Libyan Insurance Supervision And Controlling Authority
Number of licensed companies	60 Including 3 publicly-traded companies
Reinsurers	: 02
Re/Insurance Brokers	:
Mandatory cessions	: No
Minimum required capital	Insurance Co : 1.4 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

United Insurance Company

Date of Establishment	1997
Paid Up Capital	20 Million LYD
Activity	Composite Insurer
Address	Tripoli Tower - 2 nd 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

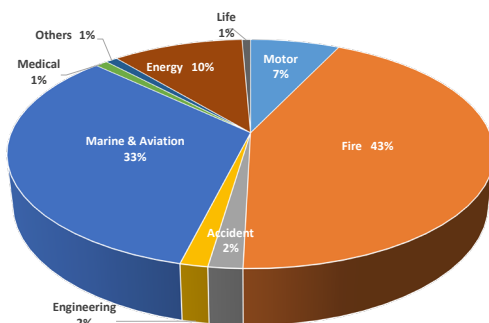
Turnover (LYD)	2020	2021	2022
Non-life	121 032 493	285 813 311	292 217 138
Structure	84.2%	84.3%	99.3%
Life	1 259 275	1 941 200	2 165 263
Structure	15.8%	15.7%	0.7%
Total	122 291 768.40	287 754 511.31	294 382 400.66

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

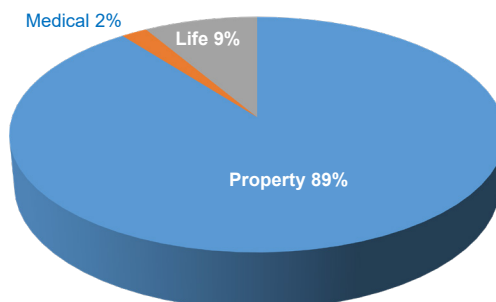
Turnover (LYD)	2016	2017	2018
Non-life	47 889 831	27 409 477	21 018 189
Structure	87.1%	80.8%	86.7%
Life	7 089 112	6 516 965	3 232 143
Structure	12.9%	19.2%	13.3%
Total	54 978 943	33 926 442	24 250 332

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 2022



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 Alforaj 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

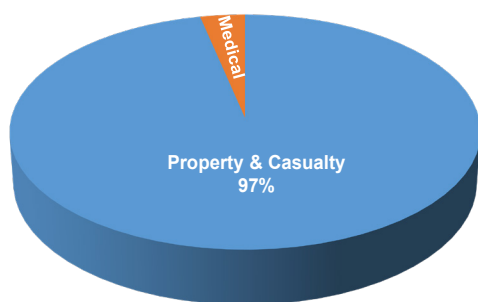
Management

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

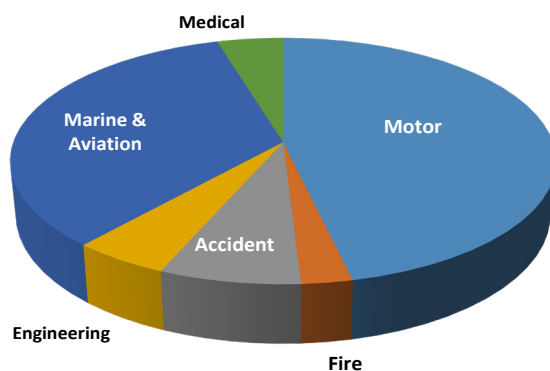
Management

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

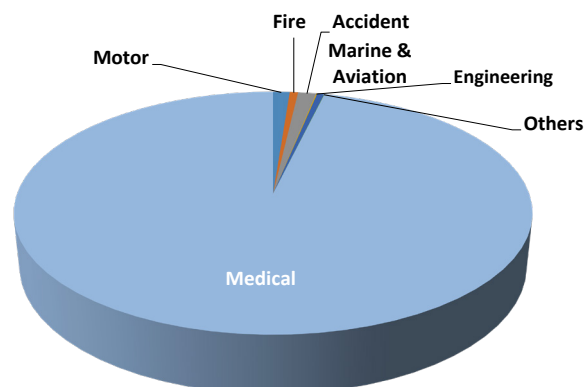
Management

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

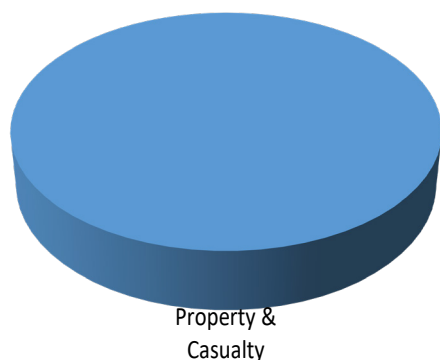
Management

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

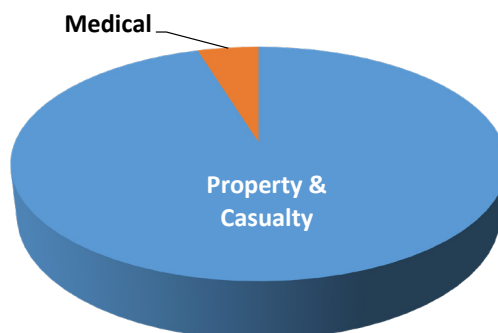
Management

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

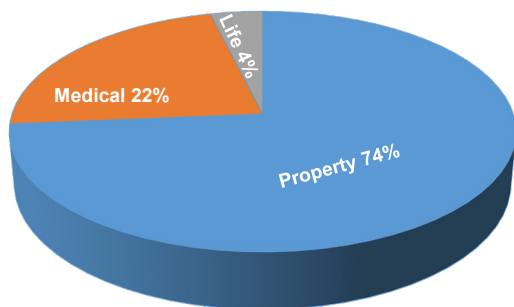
Management

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

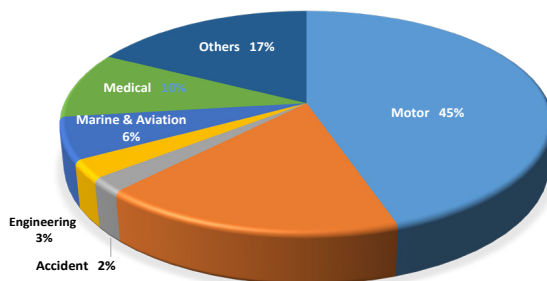
Management

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

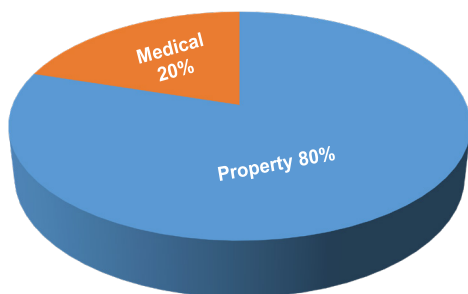
Management

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

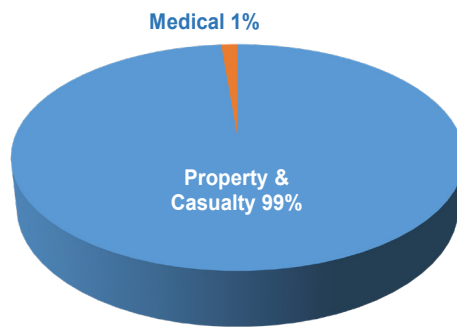
Management

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

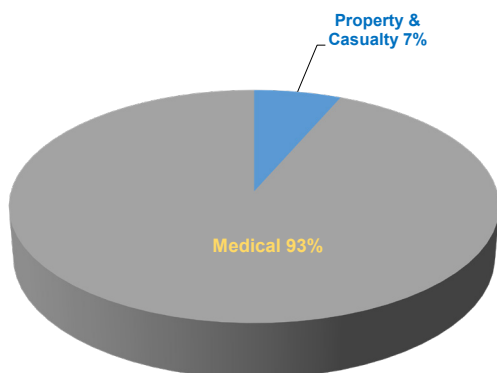
Turnover (Million LYD)	2020	2021	2022
Non-life	1 219 861	2 281 308	-
Structure	3.3%	6.1%	
Life	35 944 727	35 156 201	-
Structure	96.7%	93.9%	
Total	37 164 588	37 437 509	-

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)	2020	2021	2022
Non-life			
Structure			
Life			
Structure			
Total			

Key Figures (LYD)	2020	2021	2022
Gross Premiums			
Ceded Premiums			
Net Retained Premiums			
Net Claims Incurred			
Loss Ratio			
Investment Income			
Net profit			
Total Assets			

Turnover by Line of Business in 2021

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

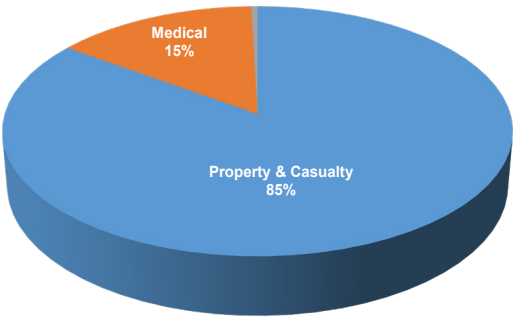
Management

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

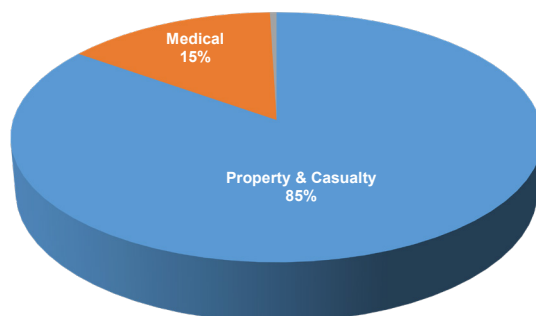
Date of Establishment	2018
Paid Up Capital	10 Million LYD
Activity	Composite Insurer
Address	The main branch, Tripoli: 17 Feb ruary Street (the former Republic), Mansoura district, Tripoli - Libya.
Phone	+218 21 36 21 34 35
Fax	+218 21 36 16 271
Website	https://sabaqinsure.ly
Email	info@sabaqinsure.ly

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

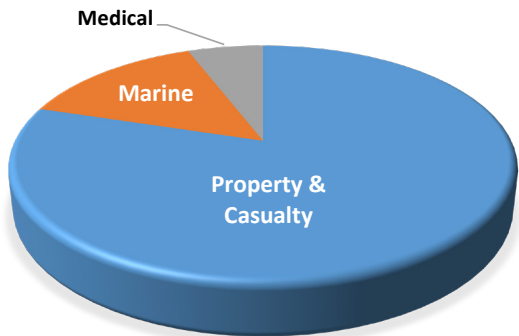
Date of Establishment 2016
Paid Up Capital 10 Million LYD
Activity Composite Insurer
Address Garden City| Benghazi, Libya.
Phone (218) 09 13 23 08 89
Fax (218) 61 22 64 45
Website
Email info@alawael.ly

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	Part de Marché 2023	Part de Marché 2024	Part de Marché 2025	Evol [2024- 2025] EN%
Wafa Assurance	19,67%	19,70%	19,82%	8,4%
RMA Assurance	14,96%	14,90%	14,83%	7,1%
Mutuelle Taamine Chaabi MAC	12,97%	12,90%	12,90%	7,4%
Axa Assurance Maroc	11,16%	11,40%	11,22%	5,8%
Sanlam Assurance	10,84%	10,50%	9,64%	-1,4%
Atlanta Sanad	9,01%	8,80%	9,41%	15,0%
MCMA	4,35%	4,50%	4,59%	9,8%
Marocaine Vie	4,06%	3,60%	3,95%	17,1%
Allianz Assurance Maroc	2,68%	3,20%	3,36%	12,3%
MAMDA	2,56%	2,50%	2,35%	1,9%
CAT	2,27%	2,30%	2,22%	5,6%
MATU	1,84%	2,00%	1,98%	9,0%
Maroc Assistance Internationale	1,04%	1,00%	0,94%	2,5%
Wafa IMA Assistance	0,66%	0,70%	0,77%	15,6%
Africa First Assist SAHAM ASSIST	0,72%	0,70%	0,65%	4,3%
Cover Edge (EX Axa Assistance)	0,31%	0,40%	0,37%	7,8%
Rma Assistance	0,27%	0,30%	0,28%	11,2%
Euler Hermes ACMAR	0,28%	0,30%	0,26%	6,6%
Coface Maroc	0,15%	0,20%	0,14%	-7,5%
Smaex	0,10%	0,10%	0,09%	15,7%
Takafulia ASS	0,05%	0,07%	0,10%	50,5%
Wafa Takaful,	0,03%	0,037%	0,06%	73,5%
Taawouniyate Taamine Takaful	0,02%	0,027%	0,03%	33,8%
Al Maghribia takaful	0,02%	0,025%	0,03%	26,8%
Total	100,00%			7,6%

Ranking of Moroccan Insurance Companies

By Result

(M MAD)

Company	Part de Marché 2022	Part de Marché 2023	Part de Marché 2024	Evol [2023- 2024] EN%
RMA Assurance	29,27%	0,00%	0,00%	#DIV/0!
Wafa Assurance	21,67%	33,98%	33,22%	12,1%
Atlanta Sanad	13,23%	21,40%	19,30%	3,4%
Axa Assurance Maroc	0,00%	19,80%	21,58%	25,0%
SANLAM /Saham Assurance	11,97%	19,22%	17,69%	5,6%
MCMA	0,00%	0,00%	0,00%	—
CAT	0,00%	0,00%	0,00%	—
MAMDA	19,63%	0,00%	0,00%	—
Marocaine Vie	0,00%	0,00%	0,00%	—
MATU	0,00%	0,00%	0,00%	—
Allianz Assurance Maroc	2,93%	5,60%	8,21%	68,3%
Saham Assistance	0,00%	0,00%	0,00%	—
Euler Hermes ACMAR	0,00%	0,00%	0,00%	—
Wafa IMA Assistance	1,29%	0,00%	0,00%	—
Mutuelle Taamine Chaabi	0,00%	0,00%	0,00%	—
Maroc Assistance Internationale	0,00%	0,00%	0,00%	—
Smaex	0,00%	0,00%	0,00%	—
Rma Assistance	0,00%	0,00%	0,00%	—
Coface Maroc	0,00%	0,00%	0,00%	—
Cover Edge ex Axa Assistance Maroc	0,00%	0,00%		—
Wafa Takaful,				—
Taawouniyate Taamine Takaful				—
Takafulia ASS				—
Al Maghribia takaful				—
Total	100%	100%	100%	14,7%

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

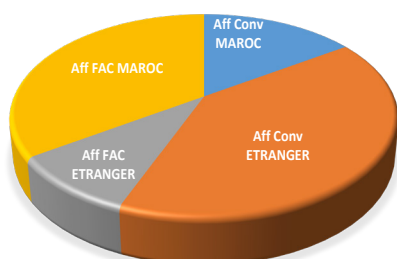
Management

Mr. Ouafae Mriouah General Manager

Turnover (Million MAD)	2023	2024	2025
Non-life		3 880	4039,2
Structure			100%
Life			
Structure			0%
Total	3 653,11	3 879,93	4039

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	3653,11	3879,93	4 039
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			92,30%
Investment Income			10 914
Net profit		437	419
Total Assets			

Turnover by Line of Business in 2025



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 Zerkouti 20060, Casablanca - Maroc.
Phone	+212 (0) 522 49 97 00
Website	www.allianz.ma
Email	

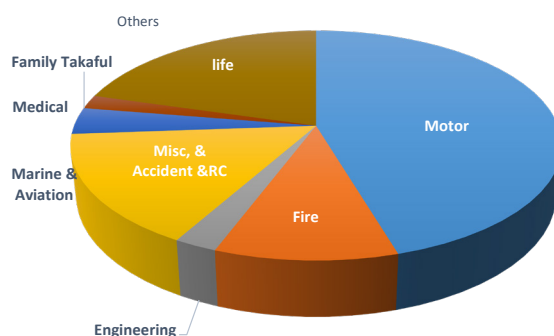
Management

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

Turnover (Million MAD)	2023	2024	2025
Non-life	1 297	1 530	1 723
Structure	85,13%	79,52%	80%
Life	226,5	394,047	436,5
Structure	14,87%	20,48%	20%
Total	1 524	1 924	2 159,8

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	1523,5	1924	2 159,8
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income	214	293	
Net profit Net Profit	115,3	194	262
Total Assets			

Turnover by Line of Business in 20244



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

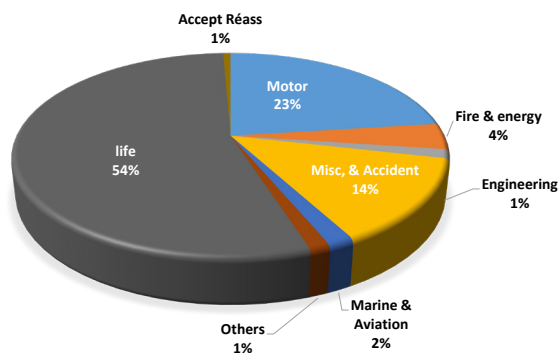
Management

OTHMAN BENJELLOUN Président
 ZOUHEIR BENSAID Administrateur Directeur Général
 Exécutif

Turnover (Million MAD)	2023	2024	2025
Non-life	4 009	165	4 355
Structure	47,23%	100,00%	45,68%
Life	4 480		5 179
Structure	52,77%	0,00%	54,32%
Total	8 490	165	9 534

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	8 490	165	9 534
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2025



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

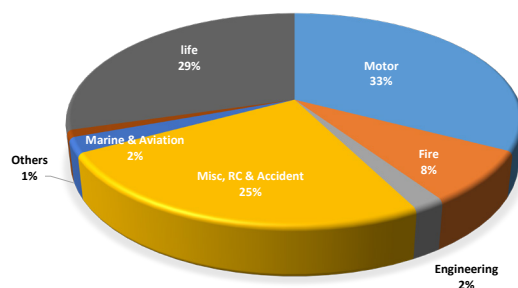
Management

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

Turnover (Million MAD)	2023	2024	2025
Non-life	3 820	4 010	4 263
Structure	74,73%	76,23%	70%
Life	1 292	1 250	1 787
Structure	25,27%	23,77%	30%
Total	5 112	5 260	6 049

Key Figures (Million MAD)	2023	2024	2025
Gross Premium Income	5 112	5 260	6 049
Ceded Premium			
Retained Premium			
Net Incurred Claims			
Loss Ratio			
Investment Income			
Net Profit	441	456	466
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)	2023	2024	2025
Non-life	407	402	419
Structure		100%	100%
Life		0	0
Structure		0%	0%
Total	407	402	419

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	407	402	419,094
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

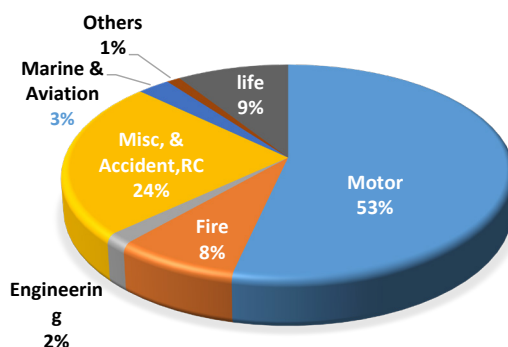
Management

Said Alj	CEO
Yahia Chraïbi	Directeur Général

Turnover (Million MAD)	2023	2024	2025
Non-life	5 346	5 454	5 630
Structure	86,88%	86,82%	90,88%
Life	807	828	565
Structure	13,12%	13,18%	9,12%
Total	6 153	6 282	6 195

Key Figures (Million MAD)	2023	2024	
Gross Premiums			
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit	396	418	
Total Assets			

Turnover by Line of Business in 2025





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

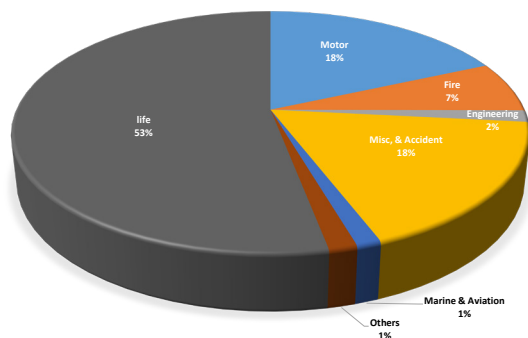
M. Boubker JAI,

Président Directeur Général

Turnover (Million MAD)	2022	2023	2024
Non-life	4 891	5 339	5 983
Structure	43,81%	45,45%	47%
Life	6 273	6 408	6 754
Structure	56,19%	54,55%	53%
Total	11 164	11 747	12 738

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	11 164	11 747	12 738
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit Net Profit	700	785	943
Total Assets			

Turnover by Line of Business in 2025



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)	2023	2024	2025
Non-life	376	428	495,1
Structure		100%	100%
Life		0	0
Structure		0%	0%
Total	376	428	495,1

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	376	428	495,113
Ceded Premiums			
Retained Premiums			
Net Claims Charge			
Loss Ratio			
Combined Ratio			
Investment Income			
Net profit			
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

Management



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

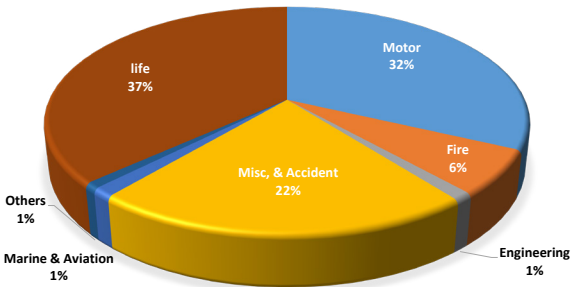
Turnover (Million MAD)	2023	2024	2025
Non-life	177	220	237
Structure		100%	100%
Life		0	0
Structure		0%	0%
Total	177	220	237

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	177	220	237
Ceded Premiums			
Retained Premiums			
Net profit			-
Total Assets			

Turnover (Million MAD)	2023	2024	2025
Non-life	4 222	4 318	4 574
Structure	67%	63,62%	63%
Life	2 109	2 469	2 636
Structure	33%	36,38%	37%
Total	6 332	6 786	7 210

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	6 332	6813	7 210
Ceded Premiums			
Retained Premiums			
Net profit	408	510	
Total Assets			

Turnover by Line of Business in 2025



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

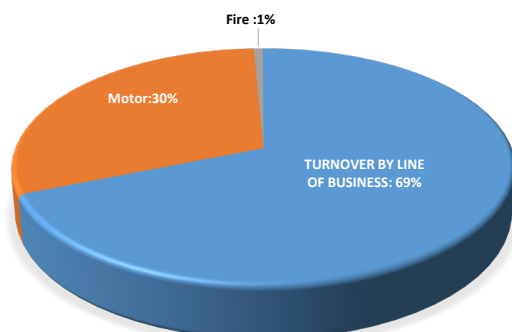
Mr. Bachir Baddou

General Manager

Turnover (Million MAD)	2023	2024	2025
Non-life	1 286	1 353	1 429
Structure		%100	100%
Life			0
Structure		%0	%0
Total	1 286	1 353	1 429

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	1 286	1 353	1 428,586
Ceded Premiums			
Retained Premiums			
Net profit Net Profit / Loss			
Total Assets			

Turnover by Line of Business in 2025



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)	2023	2024	2025
Non-life	85	97	89,5
Structure		0	100%
Life		0	0
Structure		0	0%
Total	85	97	89,5

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	85	97	89,542
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)	2023	2024	2025
Non-life	157	158	168,7
Structure	100,00%		
Life			
Structure			
Total	157,2	158,3	168,7

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	157,2	158,3	168,7
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

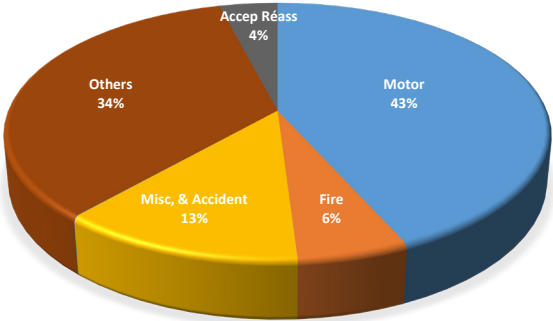
Mahmoud OUDRHIRI,

Directeur Général Délégué

Turnover (Million MAD)	2023	2024	2025
Non-life	1 453	1 482	1510
Structure			100%
Life			0
Structure			0%
Total	1 453	1 482	1510

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	1 453	1 482	1509,996
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2025



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)	2023	2024	2025
Non-life	589	589	604
Structure		100,00%	100%
Life		0	0
Structure		0,00%	0%
Total	589	589	604

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	589,1	589	603,776
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)	2023	2024	2025
Non-life	88	93	85
Structure	3,83%	4,29%	3%
Life	2 216	2 073	2 453
Structure	96,17%	95,71%	97%
Total	2 304	2 166	2 537

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	2 304	2 166	2537,203
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			



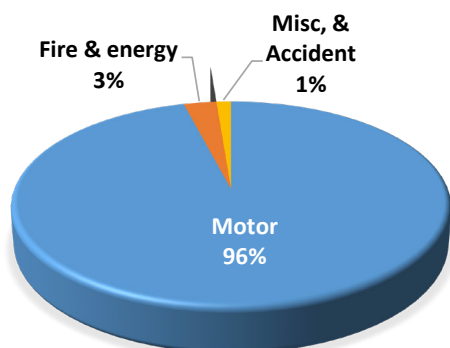
MATU Assurance

Date of Establishment 1984
 Paid Up Capital 15 000 000 USD
 Activity
 Address 215, Boulevard Zerktouni, 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)	2023	2024	2025
Non-life	1046,9	1 166	1 271
Structure		100%	100%
Life		0	0
Structure		0%	0%
Total	1 047	1 166	1 271

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	1 047	1 166	1270,976
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2025



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

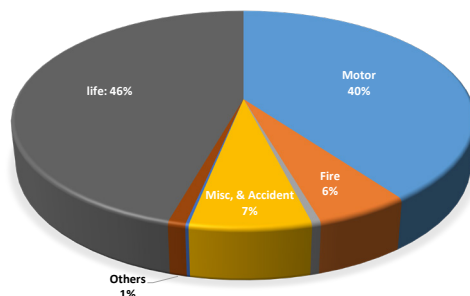
Management

LARBI LAHLOU DG
 Mahmoud OUDRHIRI Directeur Général Délégué

Turnover (Million MAD)	2023	2024	2025
Non-life	1 380	1 475	1 619
Structure	55,95%	54,86%	54,85%
Life	1 087	1 213	1 332
Structure	44,05%	45,14%	45,15%
Total	2 467	2 688	2 951

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	2467	1688	2950,726
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Turnover by Line of Business in 2025



Mutuelle Taamine Chaabi

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

Turnover (Million MAD)	2023	2024	2025
Non-life		0	0
Structure		0%	0%
Life	7 363	7 722	8 291
Structure		100,00%	100%
Total	7 363	7 722	8 291

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	7 363	7722	8291,174
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Taawouniyate Taamine Takaful

Date of Establishment 2021
 Address
 Phone 2120537544400

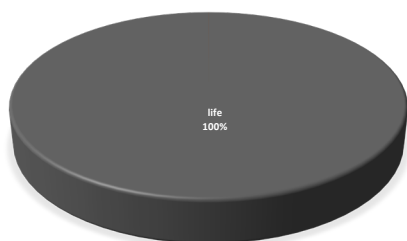
Management

KHALID BOUSSAID DG

Turnover (Million MAD)	2023	2024	2025
Non-life	9,10	16,00	0,002
Structure	100,00%	99,99%	0%
Life		0,002	21,4
Structure	0,00%	0,01%	100%
Total	9	16	21,40

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	9,10	16,00	21,4
Total Assets			

Turnover by Line of Business in 2025



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)	2023	2024	2025
Non-life	151,8	165	183,1
Structure		100%	100%
Life			0
Structure		0%	0%
Total	152	165	183

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	152	165	183
Total Assets			

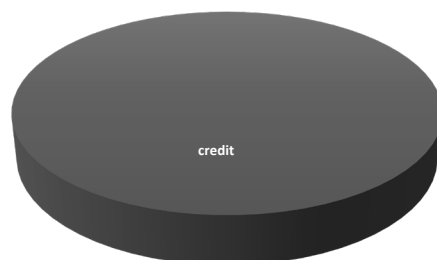
SMAEX

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

Turnover (Million MAD)	2023	2024	2025
Non-life	55	47,804	55,3
Structure		100%	100%
Life		0	0
Structure		0%	0%
Total		47,804	55,3

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums		48	55,342
Total Assets			

Turnover by Line of Business in 2025



Wafa Takaful

Date of Establishment 2021
Address .

Website

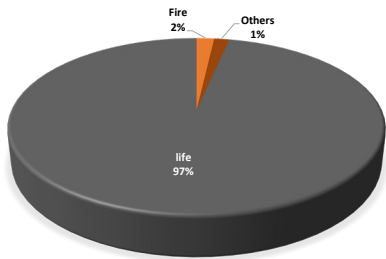
Management

RACHID ARABI DG

Turnover (Million MAD)	2023	2024	2025
Non-life	14,7	22,4	1
Structure	100,00%		3%
Life			37,57
Structure	0,00%		97%
Total	15		39

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	14,7	22,4	38,883
Total Assets			

Turnover by Line of Business in 2025



Al Maghribia takaful

Date of Establishment 2022
Address .

Turnover (Million MAD)	2023	2024	2025
Non-life	0,4	1,3	2,1
Structure			11%
Life	10,6	13,6	16,8
Structure			89%
Total	11,0	14,9	18,9

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	11	14,9	18,856
Ceded Premiums			
Retained Premiums			
Net profit			
Total Assets			

Takafulia ASS

Date of Establishment 2022
Address .

Website

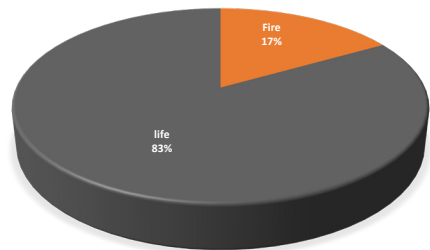
Management

Mohamed hassan bensalah CEO

Turnover (Million MAD)	2023	2024	2025
Non-life	6,30	8,10	10,50
Structure	20,32%		17%
Life	24,7	33,53	52,24
Structure	79,68%		83%
Total	31	42	62,74

Key Figures (Million MAD)	2023	2024	2025
Gross Premiums	31	42	62,74
Total Assets			

Turnover by Line of Business in 2025



■ 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.assurancetaamin.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. Ahmed ould 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

Religion : Islam

Compulsory Insurance

: Compulsory insurances: Motor third party liability, marine cargo and aviation third party liability.



Soudan

Superficie : 1.886.068 km²

Capitale : Khartoum

Villes principales : Khartoum, Omdurman, Port Sudan, Nyala, Wad Madani, El Obeid.

Langue officielle : Arabe & Anglais

Monnaie : Livre Soudanaise

PIB : 44,69 milliards USD (2026)

Fête nationale : Fête de l'indépendance
1^{er} Janvier

Population : 53,2 millions Habitants (2026)

Réligion : L'Islam

Sudan

Area : 1.886.068 km²

Capital : Khartoum

Largest cities : Khartoum, Omdurman, Port Sudan, Nyala, Wad Madani, El Obeid.

Official Language : Arabic & English

Currency : Sudanese pound

GDP : \$44.69 billion (2026)

National holiday : 1st January

Population : 43.2 million Habitants (2026)

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 3 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	: 17 Insurers (including 3 health insurers) 1 National Reinsurer 1 Reinsurer of the COMESA zone
(Re)Insurance Brokers	: 10
Code	: Insurance Supervision Act 2001 & Insurance Act 2003 and its amendments of Insurance Act 2018..
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

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

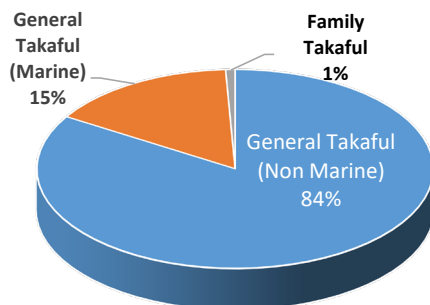
Management

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	+249183781656
Fax	+249 183 77 68 49
Website	www.shiekanins.sd
Email	info@shiekanins.sd

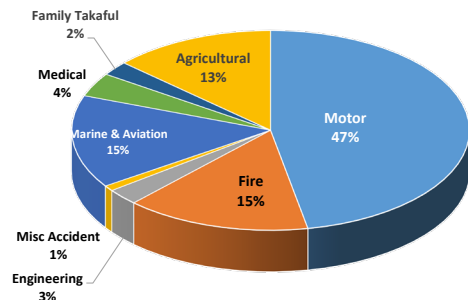
Management

Mr. Mohamed Othman Al-Hussein Al-Hassan	Chairman
Mr. Salah Eldin Musa Mohamed	General Manager
Mr. Tarig Obaied Alsieeeg	Managing Director

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

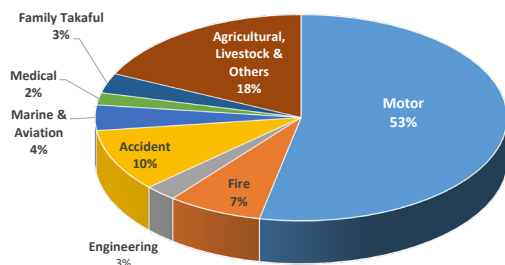
Management

Mr. Shaher Eid Abdelhalim Suleiman 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

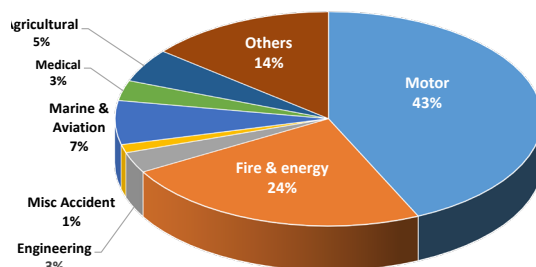
Management

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

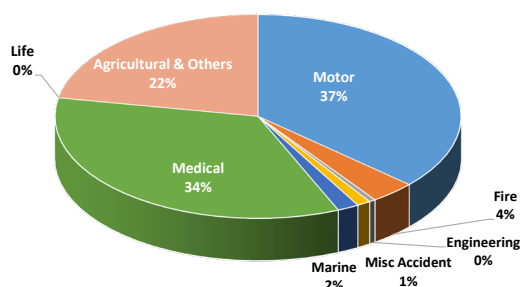
Management

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

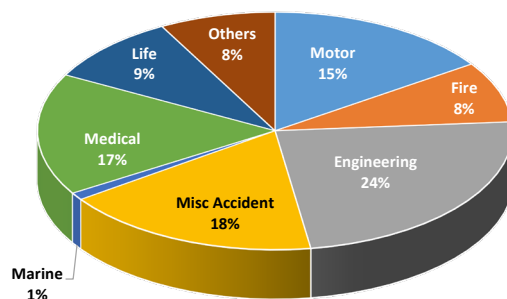
Management

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 41,749,766 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. Al-Fatih Abdullah Yousif Chairman
Dr.Kamal Jad Karim CEO & General Manager
Dr. Salaheddin Mohammed Abdallah Deputy General Manager

Turnover (SDG)	2022	2023	2024
Non-life			
Structure			
Life			
Structure			
Total			

Key Figures (SDG)	2022	2023	2024
Gross Premiums	18 222 630 651	7 824 892 190	6 498 169 758
Ceded Premiums	7 998 212 645	3 866 759 919	3 583 845 409
Retained Premiums	10 224 418 006	3 958 132 271	2 914 324 349
Net claims incurred	4 699 835 267	7 389 184 759	2 005 155 099
Loss Ratio	46%	187%	69%
Combined Ratio	61%	209%	89%
Investment Income	41 160 669	52 526 273	142 995 541
Net profit	551 298 916	1 060 997 782	1 247 871 966
Total Assets	10 382 928 870	12 576 757 869	13 197 158 361

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

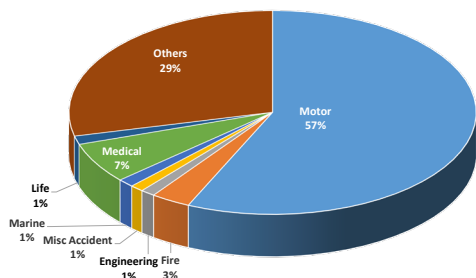
Management

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

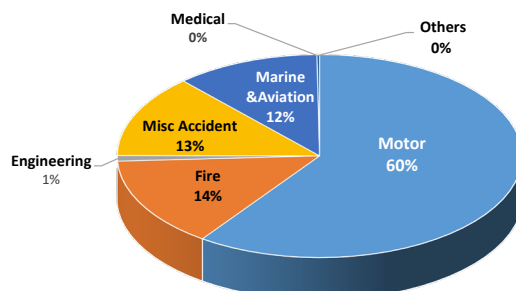
Turnover (SDG)	2018	2019	2020
Non-life	199 154 783	300 013 444	459 491 548
Structure	100%	100%	100%
Life			
Structure	%	%	%
Total			

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 2019



Turnover by Line of Business in 2020



Islamic Insurance

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

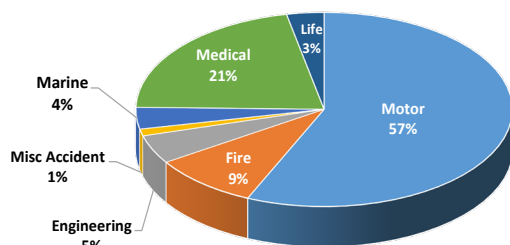
Management

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

Turnover (SDG)	2018	2019	2020
Non-life	1 575 194 964	2 250 717 966	3 588 086 147
Structure	97,5%	96,7%	97,7%
Life	40 824 314	76 873 645	84 180 000
Structure	2,5%	3,3%	2,3%
Total	1 616 019 278	2 327 591 611	3 672 266 147

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 36 000 000 SDG
Activity General Takaful
Address Sayed Osman Alamin Building, 2nd 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

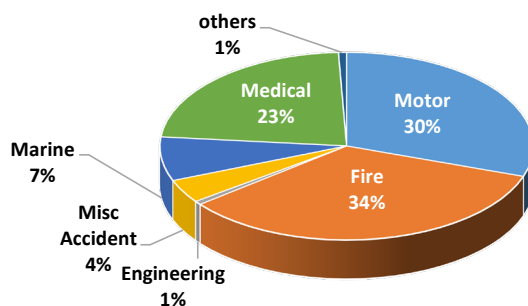
Management

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 110 000 000 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

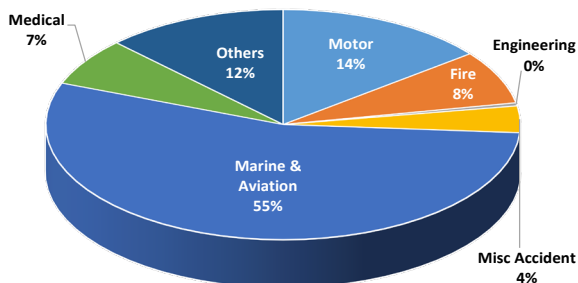
Management

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

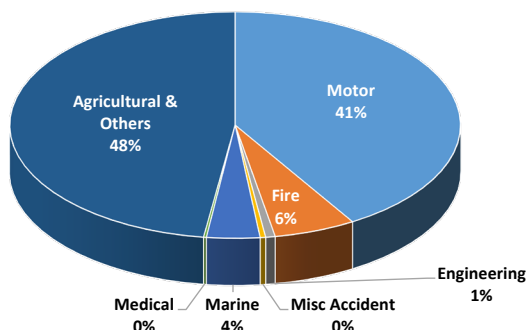
Management

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



AL TAKAFULIYA INS

Date of Establishment 2019
 Paid Up Capital
 Activity Medical
 Address AL TAKAFULIYA INS Tower - Emarat 15 intersection King Abdelaziz Road - Khartoum 2227 Sudan
 Phone +249 18 347 4562
 Website <https://www.altakafuliya.sd/>
 Email info@altakafuliya.sd

Management

Mohamed Awad Mohamed Omar General Manager

Key Figures (SDG)	2018	2019	2020
Gross Premiums	-		153 016 000
Claims Charge			125 684 000



Al Ahlia Medical

Date of Establishment 2019
 Paid Up Capital
 Activity Medical
 Address The Sudanese Ins Building - Arab Market, the intersection of Al-Gomhoria Street with Al-Hurriya - southeast of Farouk Mosque
 Phone + 249 183 77 77 96 / 77 77 97 / 77 00 71 / 77 12 82
 Fax : + 249 183 771820
 Website www.sudinre.com
 Email info@sudinre.com

Management

Mr.Ismail Izz Aldin Elsayed Chairman Al Ahlia Medical

Key Figures (SDG)	2018	2019	2020
Gross Premiums	-		86 514 000
Claims Charge			14 745 000

AL MUTAKHASSISSA MEDICAL INS

Date of Establishment

Paid Up Capital

Activity Medical

Address

Phone

Fax

Website

Email

Management

Mr. Essam Ameen Okasha

Chairman

Mr. Mohamed Ahmed Albasheir

General Manager

Key Figures (SDG)	2018	2019	2020
Gross Premiums	-	233 975 000	783 401 000
Claims Charge			462 121 000

Reinsurance

Ranking of the North African National Reinsurers

By Annual Turnover	2021	2022	2023	2024	2025
Atlantic Re (Ex SCR Maroc) (M USD)	281,770	349,77	371,49	426,79	444,31
CCR Alger (M USD)	285,53	301,80	345	369	
Tunis Re (M USD)	53,23	63,72	72,59	82,53	83,33
Misr Ins Co					
Nat Re (M USD)	9,4	8,6	-	-	-

By Equity	2021	2022	2023	2024	2025
Atlantic Re (Ex SCR Maroc) (M USD)	287,05	277,72	286,27	336,02	353,87
CCR Alger (M USD)	276,20	305,05	333	-	-
Tunis Re (M USD)	67,58	70,63	74,33	88,39	94,42
Misr Ins Co					
Nat Re (M USD)	-	-	-	-	-

By Result	2021	2022	2023	2024	2025
Atlantic Re (Ex SCR Maroc) (M USD)	33,460	28,66	28,688	48,08	46,09
CCR Alger (M USD)	36,06	38,91	46	-	-
Tunis Re (M USD)	5,46	6,48	6,06	7,32	9,245
Misr Ins Co					
Nat Re (M USD)	0,06	0,04	-	-	-

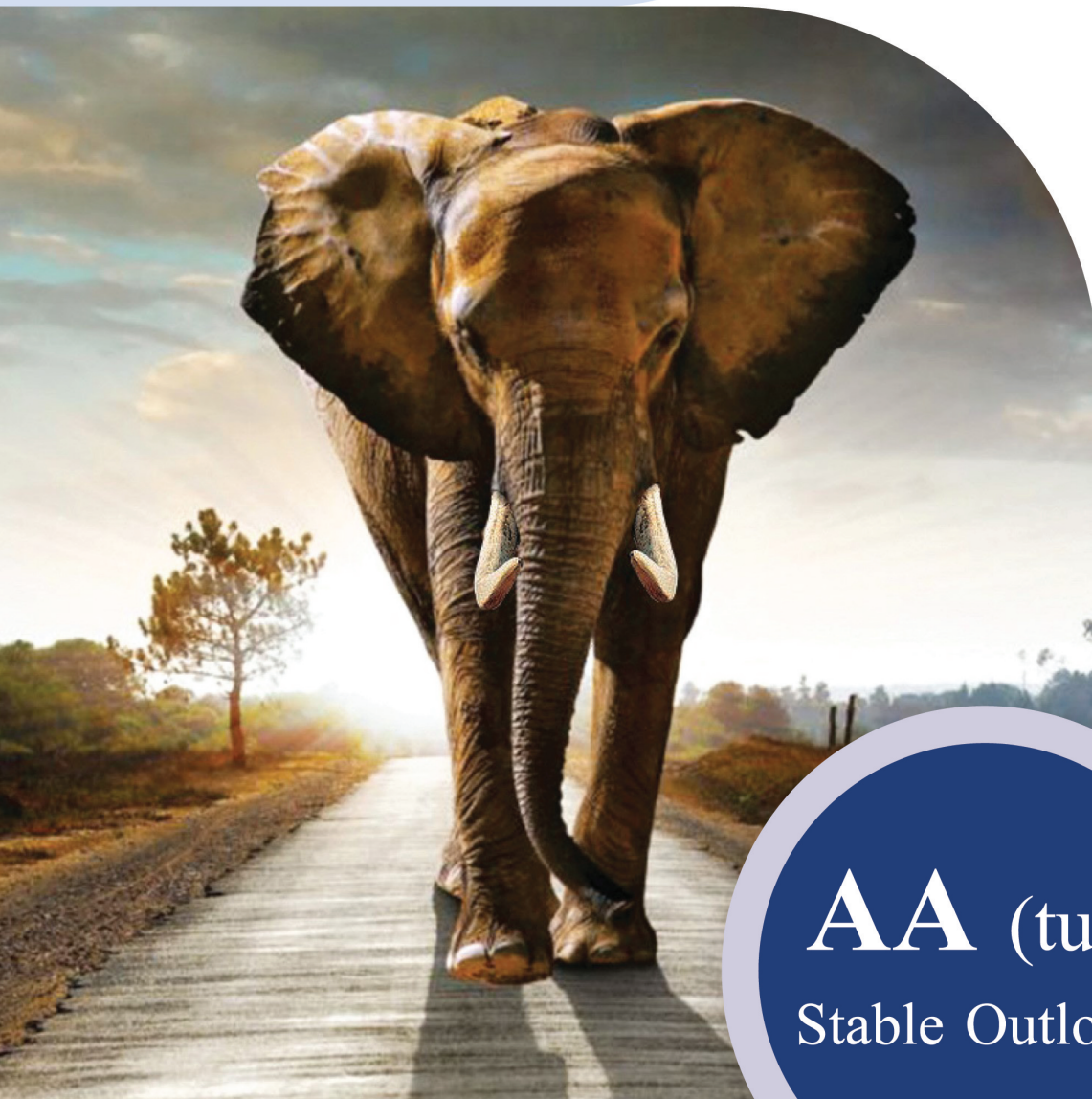
Ranking of the North African National Reinsurers

By Combined Ratio	2021	2022	2023	2024	2025
Atlantic Re (Ex SCR Maroc)	94%	91%	91%	-	92,30%
CCR Alger	75%	77,32%	73,95%	-	-
Tunis Re	92,50%	91,70%	92,70%	95,90%	83,70%
Misr Ins Co					
Nat Re	-	-	-	-	-

By ROE (After Tax)	2021	2022	2023	2024	2025
Atlantic Re (Ex SCR Maroc)	11,70%	10,32%	10,17%	-	13,40%
CCR Alger	15,0%	14,62%	16,28%	-	-
Tunis Re	8,10%	9,20%	8,20%	9%	10,90%
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