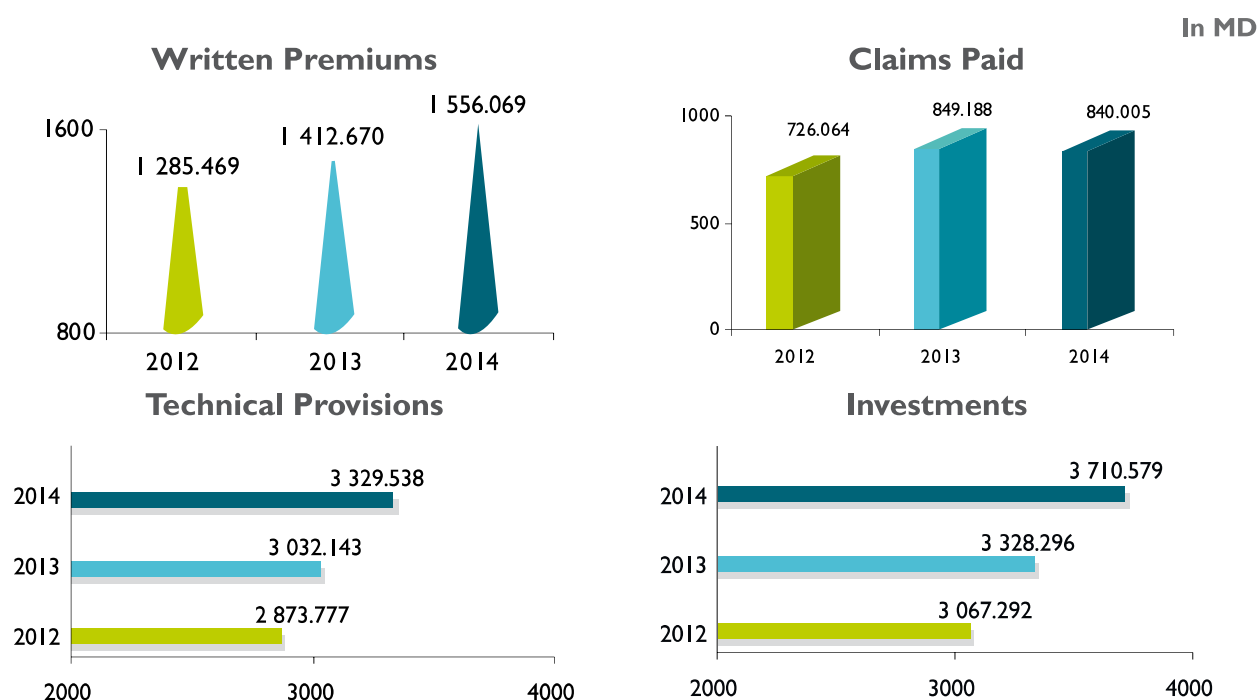




TUNISIAN INSURANCE MARKET IN 2014

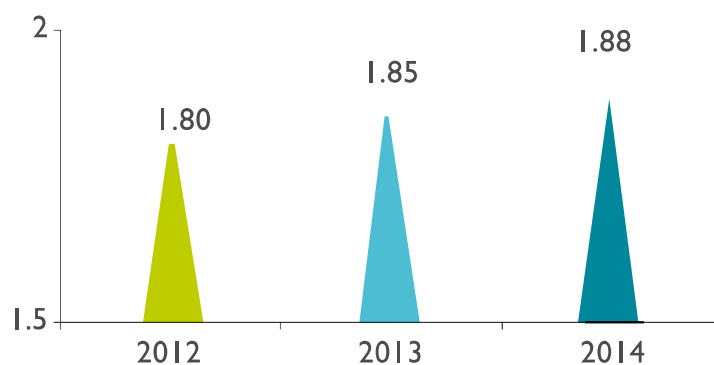
KEY FIGURES OF THE INSURANCE SECTOR



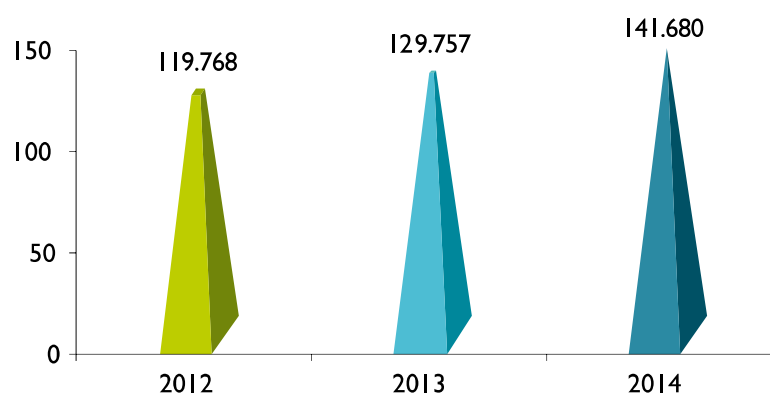
In TD

	2013	2014	Ev. 14/13 en %
Written Premiums (Direct Business)	1 397 596 887	1 540 015 324	10,19
Acceptances	15 073 268	16 053 629	6,50
Written Premiums (Direct Business + Acceptances)	1 412 670 155	1 556 068 953	10,15
Claims Paid (Direct Business)	838 908 182	831 378 801	-0,90
Claims Paid (Acceptances)	10 279 756	8 625 712	-16,09
Claims Paid (Direct Business + Acceptances)	849 187 947	840 004 513	-1,08
Management Expenses (Direct Business)	300 176 107	356 952 628	18,91
Management Expenses (Acceptances)	3 321 401	1 861 125	-43,97
Management Expenses (Direct Business + Acceptances)	303 497 508	358 813 753	18,23
Technical Provisions	3 032 143 022	3 329 538 463	9,81
Cessions and Retrocessions	326 519 322	346 898 483	6,24
Investments	3 328 295 671	3 710 579 388	11,49
Financial Balance	107 521 755	133 110 527	23,80
Reinsurance Balance (cession results)	- 104 360 613	- 133 021 921	27,46
Net Technical Results	87 817 695	94 354 508	7,44
Balance Sheet Results	82 495 065	106 815 383	29,48

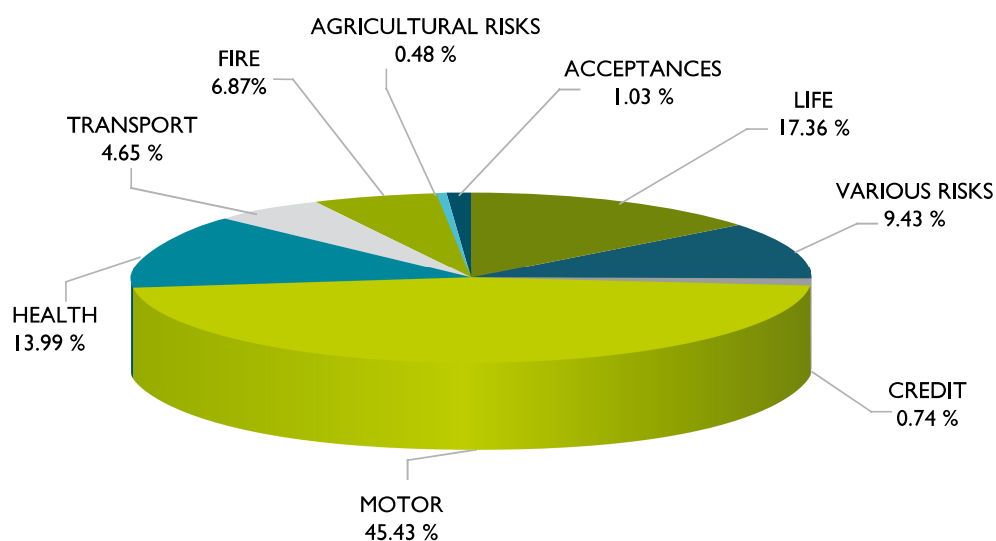
Rate of Penetration in %



Premiums per capita in TD



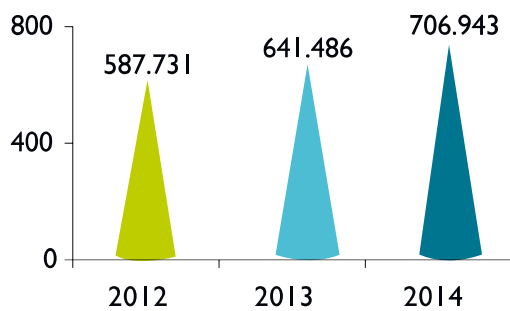
Structure of the portfolio of the market by branch in %



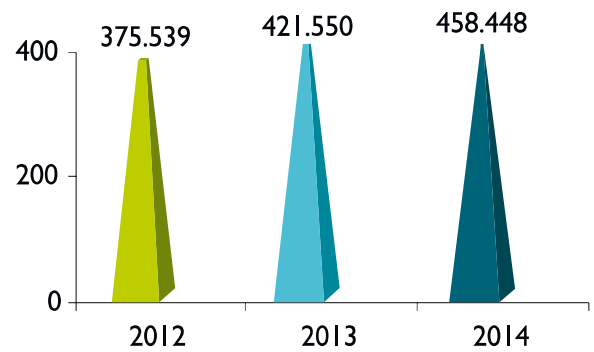
Motor Insurance

In MD

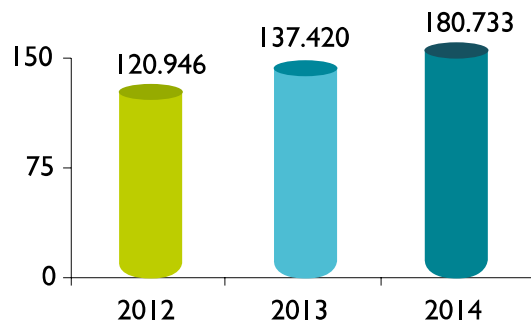
Written Premiums



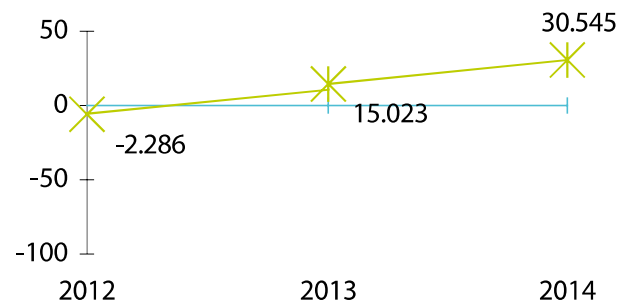
Claims Paid



Management expenses



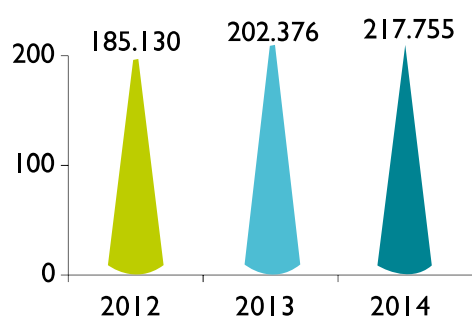
Technical Results



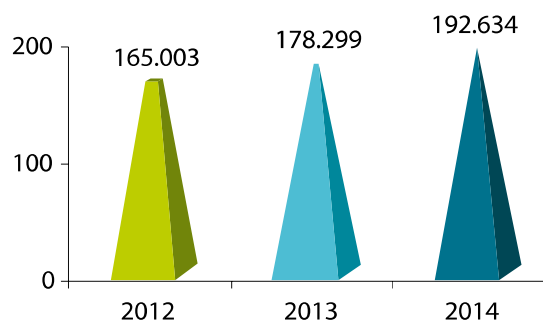
Health Insurance

In MD

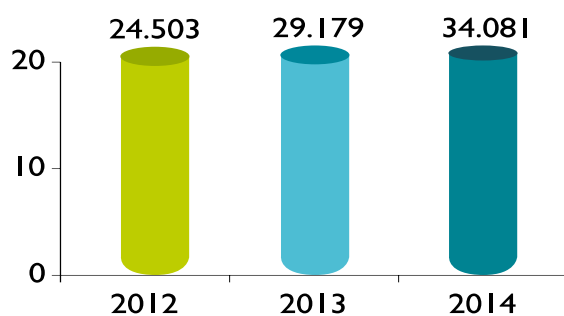
Written Premiums



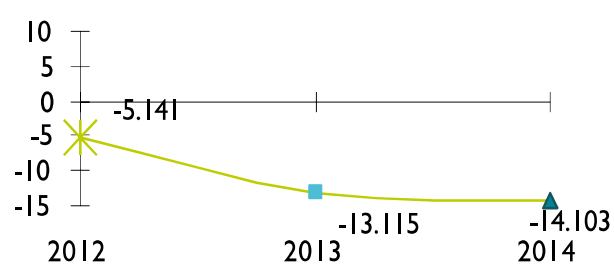
Claims Paid



Management expenses



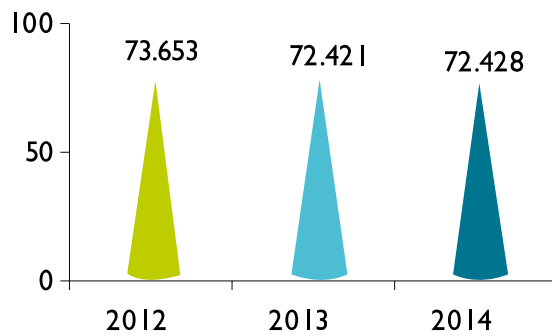
Technical Results



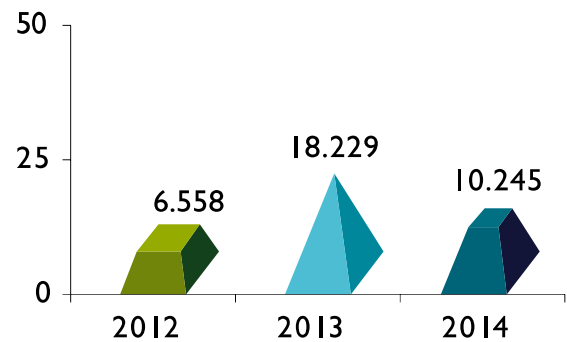
Transport Insurance

In MD

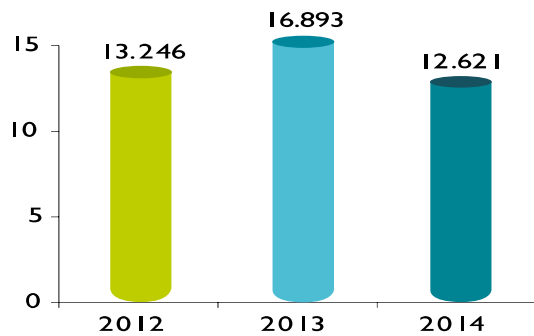
Written Premiums



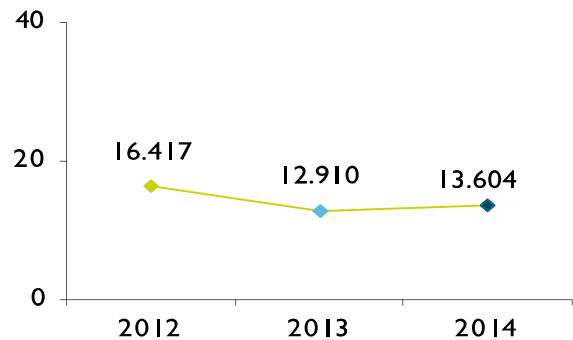
Claims Paid



Management expenses



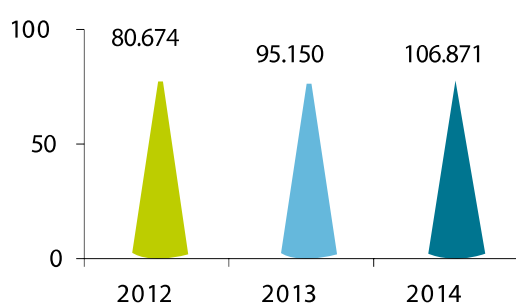
Technical Results



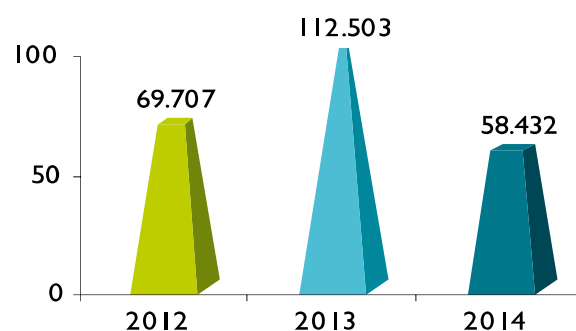
Fire Insurance

In MD

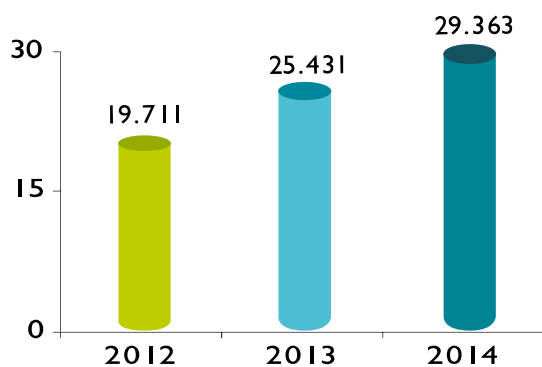
Written Premiums



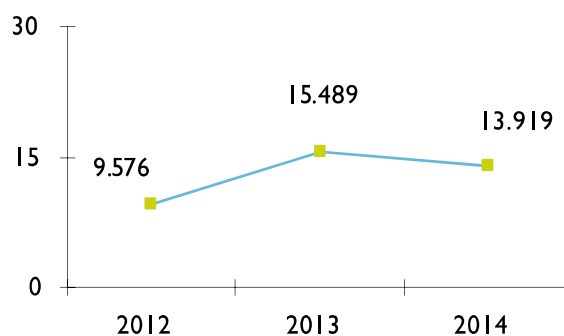
Claims Paid



Management expenses



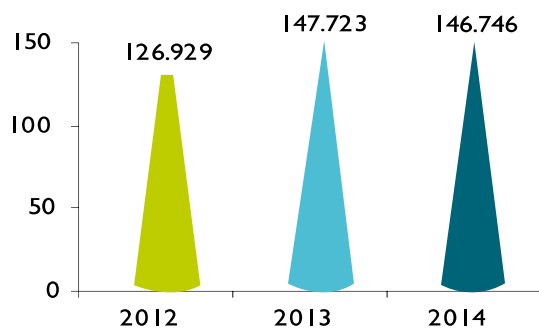
Technical Results



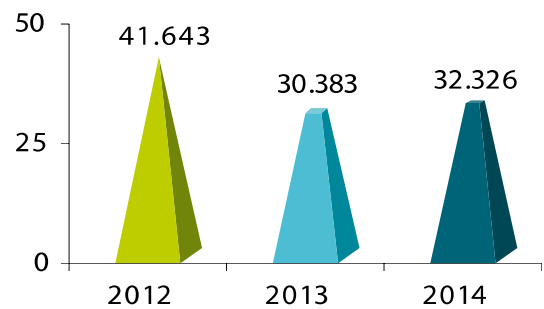
Various & Technical Risks Insurance

In MD

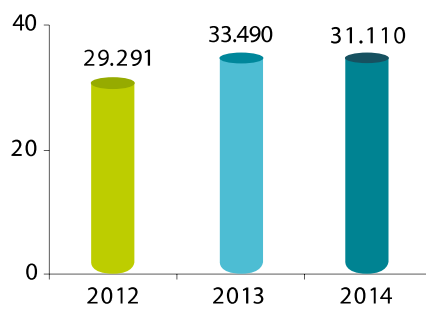
Written Premiums



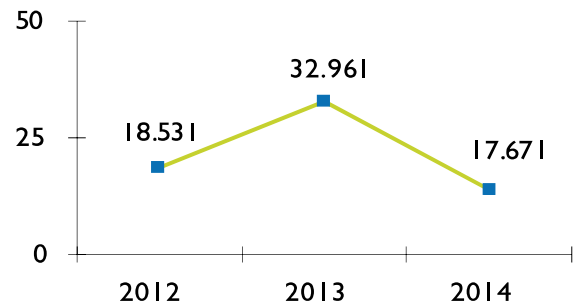
Claims Paid



Management expenses



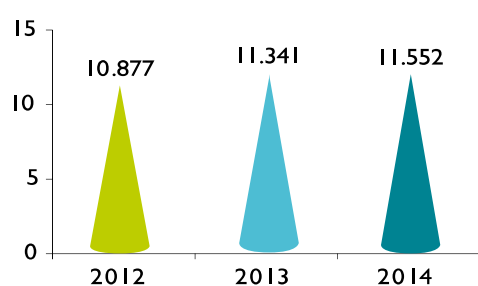
Technical Results



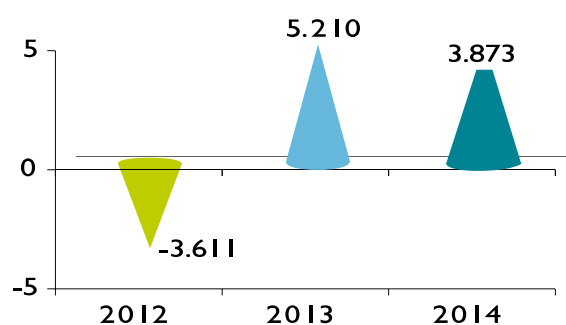
Credit Insurance

In MD

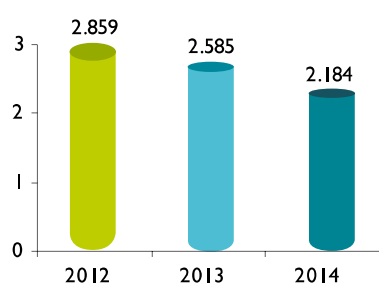
Written Premiums



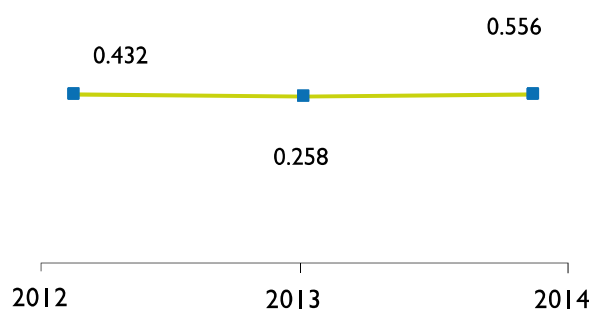
Claims Paid



Management expenses



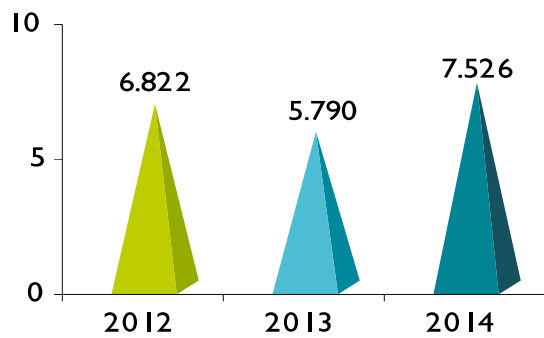
Technical Results



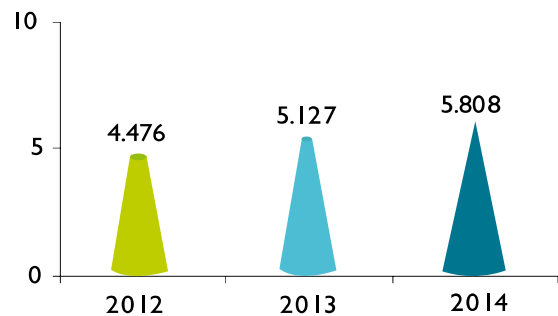
Agricultural Insurance

In MD

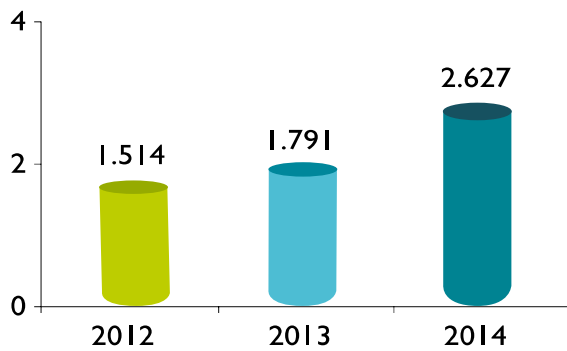
Written Premiums



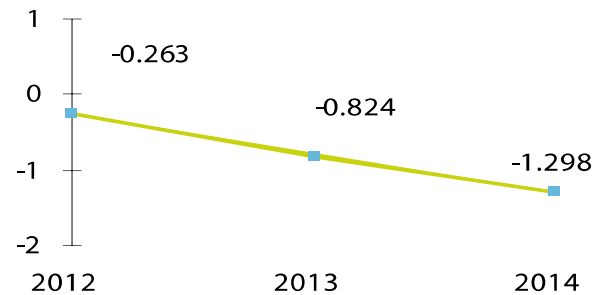
Claims Paid



Management expenses



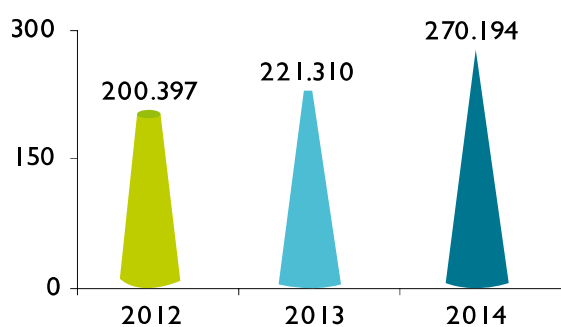
Technical Results



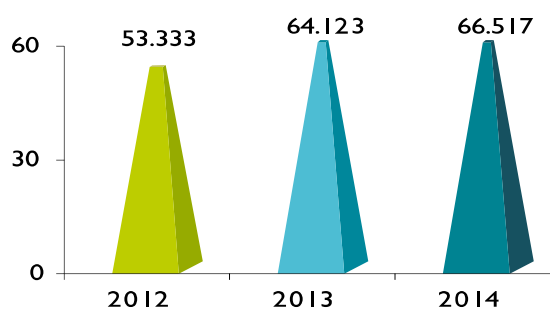
Life Insurance

In MD

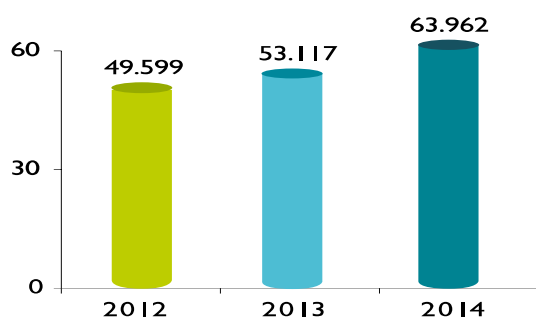
Written Premiums



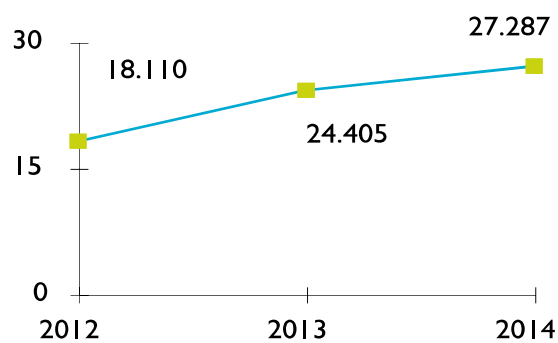
Claims Paid



Management expenses



Technical Results



MARKET TURNOVER BY BRANCH & BY INSURANCE COMPANY

(Direct Business & Acceptances) 2014

EN DT												
	Motor Insurance	Health Insurance	Various & Technical Risks Insurance	Fire Insurance	Transport Insurance	Credit Insurance	Agricultural Insurance	Workers Compensation Insurance	Life Insurance	TOTAL (Direct Business)	ACCEPTANCES	TOTAL (Direct Business & Acceptances)
STAR	153 826 939	74 506 828	19 580 637	15 391 940	12 838 227		380 841		9 536 701	286 062 113	2 145 947	288 208 060
COMAR	84 608 564	13 718 356	16 646 389	16 708 535	8 695 381	713 561	949 847		3 933 366	145 973 999	11 498 766	157 472 765
GAT	65 541 399	23 609 125	11 653 970	14 075 434	11 122 112		534 863		5 776 403	132 313 306	612 738	132 926 044
AMI	109 056 981	5 444 648	2 007 273	1 269 829	1 845 272				4 261 333	123 885 336		123 885 336
MAGHREBIA	40 566 527	32 035 909	23 480 075	19 949 012	4 381 965					120 413 488		120 413 488
ASTREE	39 685 107	21 055 410	8 725 390	12 323 428	9 338 991	850 130	1 965 565		23 622 820	117 566 841	351 220	117 918 061
MAE	75 095 817	1 290 403	4 096 052	188 280	1 048 075				3 878 461	85 597 088		85 597 088
CARTE	24 249 439	10 566 196	31 072 871	6 518 312	8 632 158	346 239				81 385 215	354 044	81 739 259
G. CTAMA	31 421 957	7 128 602	7 908 403	2 227 099	1 398 129		3 432 222		20 040 687	73 557 099		73 557 099
LLOYD	36 780 984	6 475 379	9 659 627	5 111 071	3 281 394		262 838		7 724 976	69 296 269	548 163	69 844 432
ASS.BIAT	17 625 964	12 382 001	6 929 539	7 412 606	5 920 426	6 222			19 131 899	69 408 657		69 408 657
SALIM	11 401 061	8 454 816	3 573 538	3 218 200	2 591 429				20 344 074	49 583 118	542 751	50 125 869
ATTIARIASS									40 419 234	40 419 234		40 419 234
MAGHREBIA -VIE									39 390 071	39 390 071		39 390 071
HAYETT									30 556 834	30 556 834		30 556 834
CARTE-VIE									28 075 685	28 075 685		28 075 685
ZITOUNA.TAK	10 095 133	990 583	1 058 115	1 661 322	971 347				4 527 535	19 304 035		19 304 035
COTUNACE						9 635 418				9 635 418		9 635 418
GAT VIE									7 798 944	7 798 944		7 798 944
EL.AMANA.TAK	3 510 140		66 807	640 335	216 227				857 291	5 290 800		5 290 800
AFTAKAFULIA	3 477 427	97 227	287 505	175 730	146 644				317 241	4 501 774		4 501 774
TOTAL	706 943 439	217 755 483	146 746 191	106 871 133	72 427 777	11 551 570	7 526 176	0 000	270 193 555	1 540 015 324	16 053 629	1 556 068 953

CLAIMS PAID BY BRANCH & BY INSURANCE COMPANY
(Direct Business & Acceptances) 2014

EN DT

	Motor Insurance	Health Insurance	Various & Technical Risks Insurance	Fire Insurance	Transport Insurance	Credit Insurance	Agricultural Insurance	Workers Compensation Insurance	Life Insurance	TOTAL (Direct Business)	ACCEPTANCES	TOTAL (Direct Business & Acceptances)
STAR	98 926 583	64 702 981	8 679 405	13 410 765	2 106 877		375 466	1 381 105	2 549 905	192 133 087	869 039	193 002 126
COMAR	53 239 005	12 497 407	3 359 953	16 854 944	1 626 758	- 433 850	804 445	477 134	1 217 819	89 643 615	6 239 967	95 883 582
GAT	45 864 848	21 003 760	2 415 923	9 362 491	1 807 543		490 744	321 645	1 919 657	83 186 611	776 889	83 963 500
AMI	73 835 294	5 212 170	169 502	386 967	154 654				1 522 616	81 281 203		81 281 203
ASTREE	22 194 655	19 575 728	1 085 274	4 201 709	646 950	34 986	437 636	88 703	6 252 303	54 517 944	606 759	55 124 703
CARTE	17 209 607	8 762 756	4 071 904	3 388 635	207 059	3 317		329 536		33 972 814	27 422	34 000 236
MAGHREBIA	21 565 402	27 744 169	5 074 132	3 600 535	682 730			76 311		58 743 279		58 743 279
MAE	47 335 011	618 538	115 611	14 902	3 994				1 167 068	49 255 124		49 255 124
ASS.BIAT	12 734 883	10 109 170	3 114 410	1 626 380	1 129 884	0 218			5 503 003	34 217 948		34 217 948
LLOYD	32 358 218	6 337 932	2 624 122	4 145 431	847 978		22 400	105 657	1 134 836	47 576 574	2 786	47 579 360
SALIM	7 491 947	5 800 198	888 557	296 657	51 992				4 187 853	18 717 204	102 850	18 820 054
ZITOUNA, TAK	1 443 944	985 765	70 594	405 687	200 234				70 722	3 176 946		3 176 946
G/CTAMA	23 674 531	9 222 671	650 791	690 795	772 532		3 677 555	314 456	3 306 946	42 310 277		42 310 277
CARTE-VIE									7 421 092	7 421 092		7 421 092
MAGHREBIA -VIE									12 200 297	12 200 297		12 200 297
HAYETT									13 143 120	13 143 120		13 143 120
COTUNACE						4 268 002				4 268 002		4 268 002
GATVIE									2 718 425	2 718 425		2 718 425
ATTIJARI ASS									2 195 340	2 195 340		2 195 340
At-TAKAFULIA	329 107	61 215	3 987	20 193					6 470	420 972		420 972
ELAMANA	244 514		1 996	26 310	6 107					278 927		278 927
TOTAL	458 447 549	192 634 460	32 326 161	58 432 401	10 245 292	3 872 673	5 808 246	3 094 547	66 517 472	831 378 801	8 625 712	840 004 513

OPERATING STATEMENT OF 2014 BY BRANCH
(Direct Business & Acceptances)

	Motor Insurance	Health Insurance	Various & Technical Risks Insurance	Fire Insurance	Transport Insurance	Credit Insurance	Agricultural Insurance	Workers Compensation Insurance	Life Insurance	TOTAL (Direct Business)	Acceptances	TOTAL (Direct Business & Acceptances)
Earned premiums	690 639 612	217 267 975	140 951 511	106 073 755	72 254 890	11 574 378	7 181 420	0	270 193 555	1 516 137 046	16 278 435	1 532 415 481
Written premiums	706 943 439	217 755 483	146 746 191	106 871 133	72 427 777	11 551 570	7 526 176	0	270 193 555	1 540 015 324	16 053 629	1 556 068 953
Variation of provisions for unearned premiums	-16 303 827	-487 558	-5 794 680	-797 378	-172 887	22 808	-344 756	0	0	-23 878 278	224 806	-23 653 472
Services expenses	-532 250 084	-196 188 297	-43 241 415	-38 866 849	-22 877 054	-6 434 499	-5 009 708	-1 870 947	-224 652 868	-1 071 391 721	-7 944 105	-1 079 335 826
Paid services	-458 447 549	-192 634 460	-32 326 161	-58 432 401	-10 245 292	-3 872 673	-5 808 246	-3 094 547	-66 517 472	-831 378 801	-8 625 712	-840 004 513
Variation of provisions for various services	-79 909 747	-2 158 705	-9 831 629	12 277 540	-12 253 614	-241 417	1 063 903	139 252	-155 266 554	-246 180 971	863 793	-245 317 178
Provisions for levelling and balancing	-35 261	-194 584	0	4 047 006	0	-498 813	-236 150	0	-1 085 442	1 996 756	0	1 996 756
Other technical expenses	6 142 473	-1 200 548	-1 083 625	3 241 006	-378 148	-182 156	-29 215	1 084 348	-1 783 400	4 171 295	-182 186	3 989 109
Subscription balance	158 389 528	21 079 628	97 710 096	67 206 906	49 377 836	5 139 879	2 171 712	-1 870 947	45 540 687	444 745 325	8 334 330	453 079 655
Acquisition expenses	-83 749 210	-13 183 825	-16 803 502	-17 130 376	-7 990 471	-1 231 693	-1 275 172	-12 298	-45 326 458	-186 703 005	-977 215	-187 630 220
Other net management expenses	-96 983 592	-20 897 060	-14 306 403	-12 233 045	-4 630 661	-952 756	-1 351 969	-259 088	-18 635 049	-170 249 623	-933 910	-171 183 533
Net acquisition and management expenses	-180 732 802	-34 080 885	-31 109 905	-29 363 421	-12 621 132	-2 184 449	-2 627 141	-271 386	-63 961 507	-356 952 628	-1 861 125	-358 813 753
Net allocated investment income	70 164 065	4 517 206	9 872 437	7 474 573	3 268 560	859 020	416 587	1 492 900	43 884 842	141 950 190	525 126	142 475 316
Participation in results	-1 122 024	-2 530 479	-1 730 661	-1 258 891	-288 331	-262 437	-136 230	0	-2 025 894	-9 354 947	-9 842	-9 364 789
Financial balance	69 042 041	1 986 727	8 141 776	6 215 682	2 980 229	596 583	280 357	1 492 900	41 858 948	132 595 243	515 284	133 110 527
Reinsurers' share on the earned premiums	-74 656 867	-5 788 182	-89 092 782	-82 111 638	-52 432 032	-7 906 173	-4 789 974	8 454	-29 434 106	-346 203 300	-695 183	-346 898 483
Reinsurers' share on paid services	25 774 182	1 430 538	16 696 412	47 270 259	8 023 796	2 658 994	3 093 334	33 387	6 823 340	111 804 242	328 000	112 132 242
Reinsurers' share on the provision expenses	16 531 346	121 990	-1 002 663	-17 021 328	10 045 015	-24 638	-307 728	-27 071	13 147 134	21 462 057	23 595	21 485 652
Reinsurers' share on the provision for the participation in profits and refunds	0	637 753	724 438	811 709	812 133	153 787	0	0	1 204 085	4 343 905	0	4 343 905
Commissions received from reinsurers	16 312 662	527 031	11 915 260	21 090 587	7 433 518	2 122 085	881 828	0	11 445 462	71 728 433	162 675	71 891 108
Other elements of debit or credit charged to reinsurers	-114 929	-17 177	3 688 061	-179 355	-15 704	0	0	0	662 759	4 023 655	0	4 023 655
Reinsurance balance	-16 153 606	-3 088 047	-57 071 274	-30 139 766	-26 133 274	-2 995 945	-1 122 540	14 770	3 848 674	-132 841 008	-180 913	-133 021 921
Technical results	30 545 161	-14 102 577	17 670 693	13 919 401	13 603 659	556 068	-1 297 612	-634 663	27 286 802	87 546 932	6 807 576	94 354 508

OPERATING STATEMENT OF 2014 BY BRANCH
(Non-Life & Life)

	Motor Insurance	Health Insurance	Various & Technical Risks Insurance	Fire Insurance	Transport Insurance	Credit Insurance	Agricultural Insurance	Workers Compensation Insurance	Acceptances	TOTAL (NON LIFE)	Life Insurance	TOTAL (Non-Life & Life)
1 Earned premiums	690 639 612	217 267 925	140 951 511	106 073 755	72 254 890	11 574 378	7 181 420	0	16 278 435	1 262 221 976	270 193 555	1 532 415 481
2 Written premiums	706 943 439	217 755 483	146 746 191	106 871 133	72 427 777	11 551 570	7 526 176	0	1 605 629	1 285 875 398	270 193 555	1 556 068 953
3 Variation of provisions for unearned premiums	-16 303 827	-487 558	-5 794 680	-797 378	-172 887	22 808	-344 756	0	224 806	-23 653 472	0	-23 653 472
4 Services expenses	-532 250 084	-196 188 297	-43 241 415	-38 866 849	-22 877 054	-6 434 499	-5 009 708	-1 870 947	-7 944 105	-854 682 958	-224 652 868	-1 079 335 826
5 Paid services	-458 447 549	-192 634 460	-32 326 161	-58 432 401	-10 245 292	-3 872 873	-5 808 246	-3 094 547	-8 625 712	-773 487 041	-66 517 472	-840 004 513
6 Variation of provisions for various services	-79 909 747	-2 158 705	-9 831 629	12 277 540	-12 253 614	-241 417	1 063 903	139 252	863 793	-90 050 624	-1 552 665 554	-245 317 178
7 Provisions for levelling and balancing	-35 261	-194 584	0	4 047 006	0	-498 813	-236 150	0	0	3 082 198	-1 085 442	1 996 756
8 Other technical expenses	6 142 473	-1 200 548	-1 083 625	3 241 006	-378 148	-1 821 596	-29 215	1 084 348	-182 186	5 772 509	-1 783 400	3 989 109
9 Subscription balance	158 389 528	21 079 628	97 710 096	67 206 906	49 377 836	5 139 879	2 171 712	-1 870 947	8 334 330	407 538 968	45 540 687	453 079 655
10 Acquisition expenses	-83 749 210	-13 183 825	-16 803 502	-17 130 376	-7 990 471	-123 169	-1 275 172	-12 298	-927 215	-142 303 762	-45 326 458	-187 630 220
11 Other net management expenses	-96 983 592	-20 897 060	-14 306 403	-12 233 045	-4 630 661	-952 756	-1 351 969	-259 088	-933 910	-152 548 484	-18 635 049	-171 183 533
12 Net acquisition and management expenses	-180 732 802	-34 080 885	-31 109 905	-29 363 421	-12 621 132	-2 184 449	-2 627 141	-271 386	-1 861 125	-294 852 246	-43 961 507	-358 813 753
13 Net allocated investment income	70 164 065	4 517 206	9 872 437	7 474 573	3 268 560	859 020	416 587	1492 900	525 126	98 590 474	43 884 842	142 475 316
14 Participation in results	-1 122 024	-2 530 479	-1 730 661	-1 258 891	-288 331	-262 437	-136 230	0	-9 842	-7 338 895	-2 025 894	-9 364 789
15 Financial balance	69 042 041	1 986 727	8 141 776	6 215 682	2 980 229	596 583	280 357	1 492 900	515 284	91 251 579	41 858 948	133 110 527
16 Reinsurers' share on the earned premiums	-74 656 867	-5 788 182	-89 092 782	-82 111 638	-52 432 032	-7 906 173	-4 789 974	8 454	-695 183	-317 464 377	-29 434 106	-346 898 483
17 Reinsurers' share on paid services	25 774 182	1 430 538	16 696 412	47 270 259	8 023 796	2 658 994	3 093 334	33 387	328 000	105 308 902	6 823 340	112 132 242
18 Reinsurers' share on the provision expenses	16 531 346	121 990	-1 002 663	-17 021 328	10 045 015	-24 638	-307 728	-27 071	23 595	8 338 518	1 314 7134	21 485 652
19 Reinsurers' share on the provision for the participation in profits and refunds	0	637 753	724 438	811 709	812 133	153 787	0 000	0	0	3 139 820	1 204 085	4 343 905
20 Commissions received from reinsurers	16 312 662	527 031	11 915 260	21 090 587	7 433 518	2 122 085	881 828	0	162 675	60 445 646	11 445 462	71 891 108
21 Other elements of debit or credit charged to reinsurers	-114 929	-17 177	3 688 061	-179 355	-15 704	0	0	0	0	3 360 896	662 759	4 023 655
22 Reinsurance balance	-16 153 606	-3 088 047	-57 071 274	-30 139 766	-26 133 274	-2 995 945	-1 122 540	14 770	-180 913	-136 870 595	3 848 674	-133 021 921
23 Technical results	30 545 161	-14 102 577	17 670 693	13 919 401	13 603 659	556 068	-1 297 612	-634 663	6 807 576	67 067 706	27 286 802	94 354 508

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