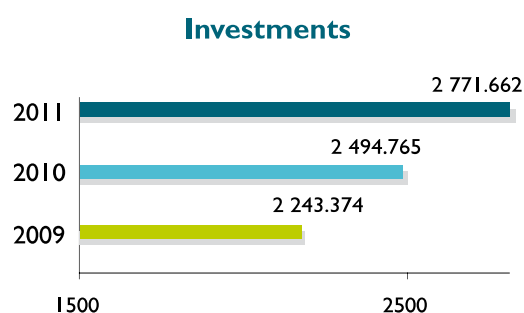
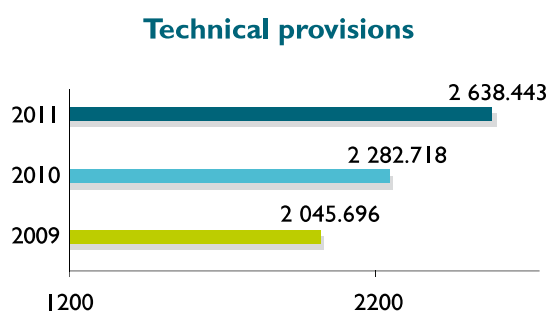
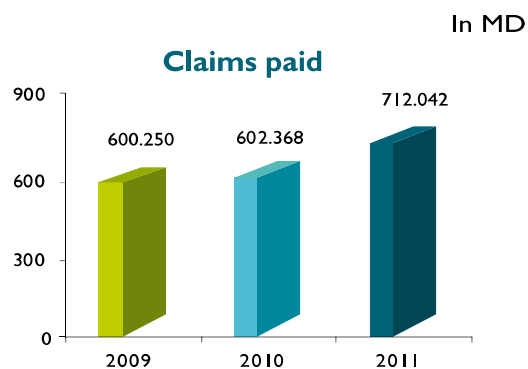
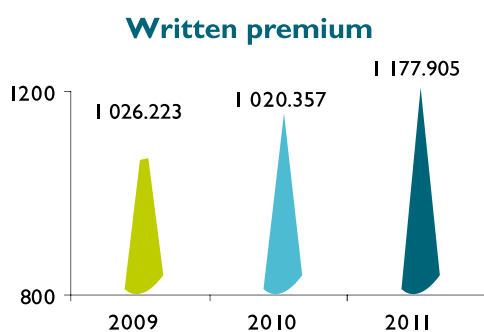


Tunisian Insurance Market in 2011



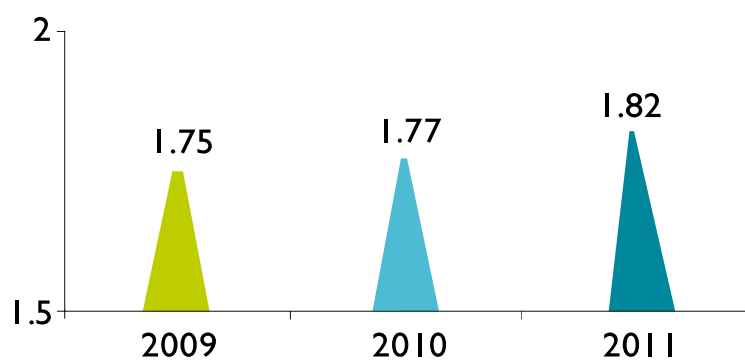
KEY FIGURES OF THE INSURANCE SECTOR



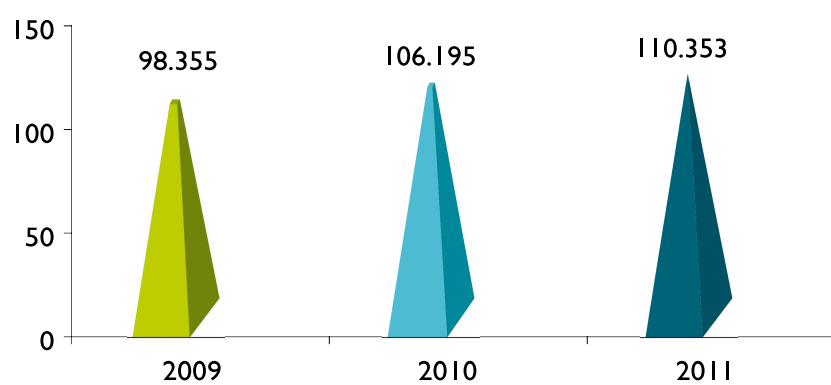
In MD

	2010	2011	Ev. 11/10 In %
Written Premiums (Direct Business)	1 109 222 103	1 165 714 754	5,09
Acceptances	11 135 221	12 190 334	9,48
Written Premiums (Direct Business + Acceptances)	1 120 357 324	1 177 905 088	5,14
Claims Paid (Direct Business)	595 601 146	703 940 107	18,19
Claims Paid (Acceptances)	6 766 876	8 101 770	19,73
Claims Paid (Direct Business + Acceptances)	602 368 022	712 041 877	18,21
Management Expenses (Direct Business)	206 740 194	223 252 664	7,99
Management Expenses (Acceptances)	2 507 871	2 322 661	- 7,39
Management Expenses (Direct Business + Acceptances)	209 248 065	225 575 325	7,80
Technical Provisions	2 282 718 138	2 638 443 225	15,58
Cessions and Retrocessions	209 017 548	223 734 797	7,04
Investments	2 494 765 018	2 771 662 118	11,10
Financial Balance	102 449 390	76 866 518	- 24,97
Reinsurance Balance (cession results)	-75 191 531	93 776 395	- 224,72
Net Technical Results	101 685 534	47 402 188	- 53,38
Balance Sheet Results	107 725 893	44 899 321	- 8,32

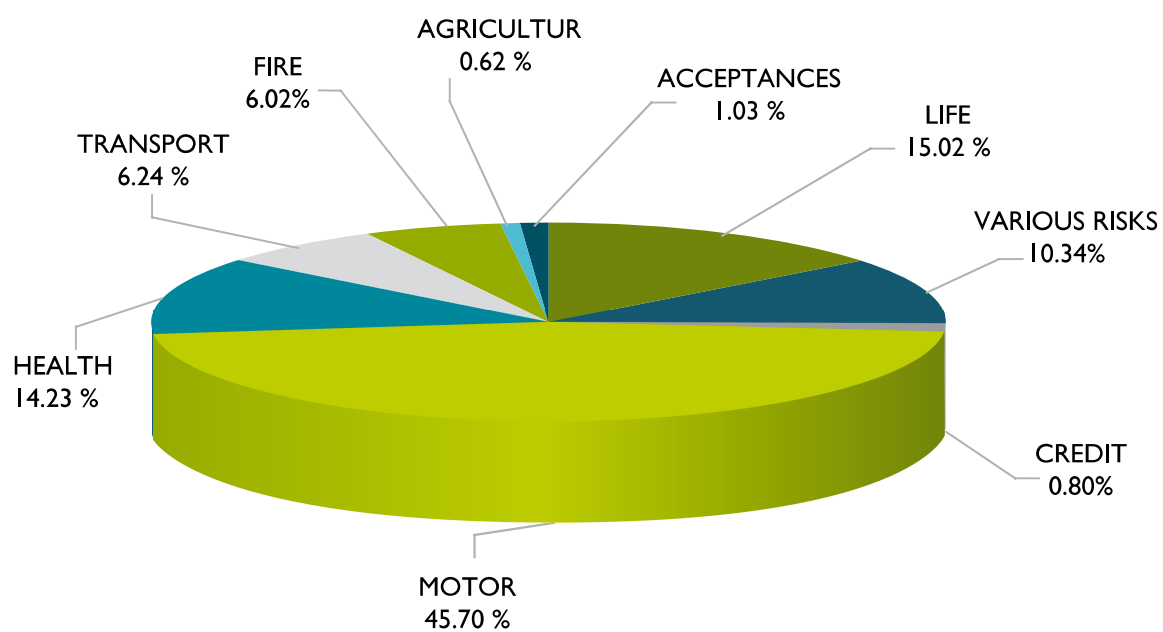
Rate of penetration in %



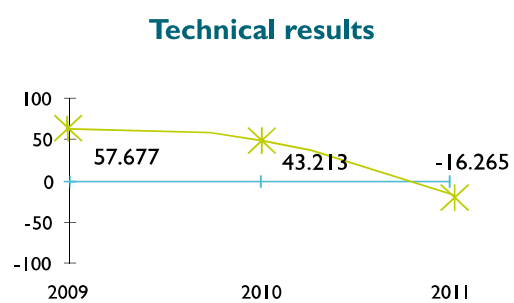
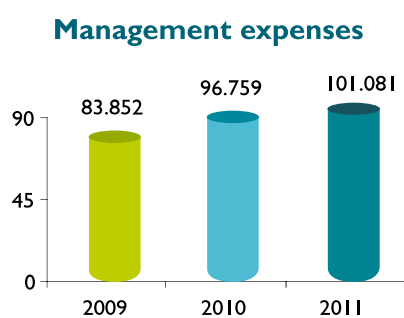
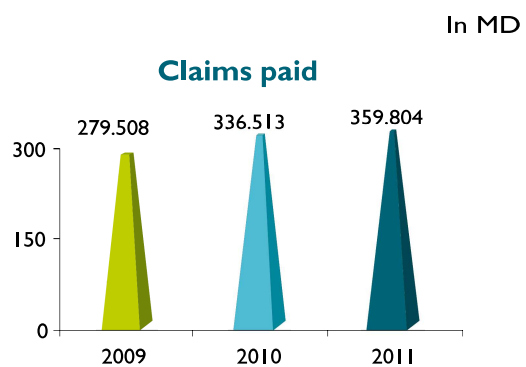
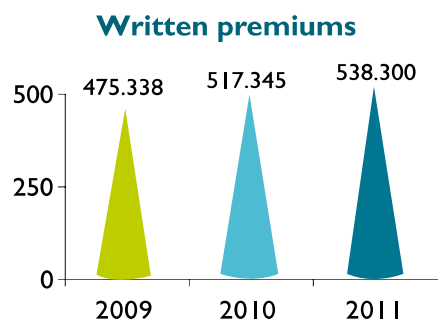
Premiums per capita in TD



Structure of the portfolio of the market by branche in %



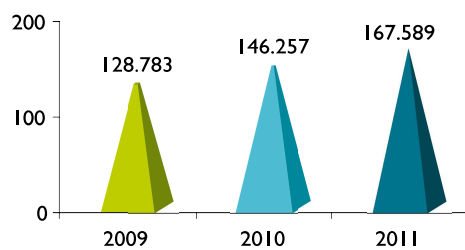
Motor Insurance



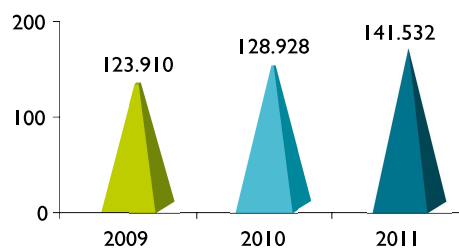
Health Insurance

In MD

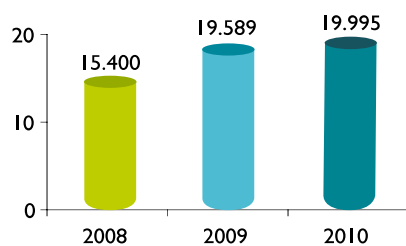
Written premiums



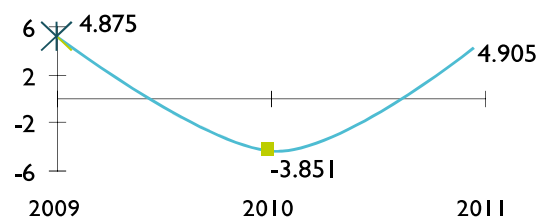
Claims paid



Management expenses



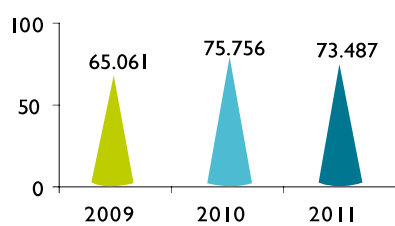
Technical results



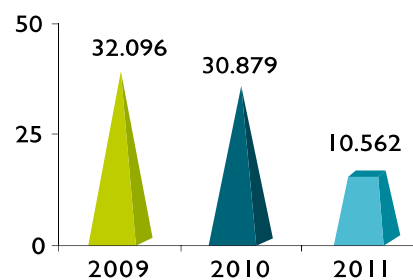
Transport Insurance

In MD

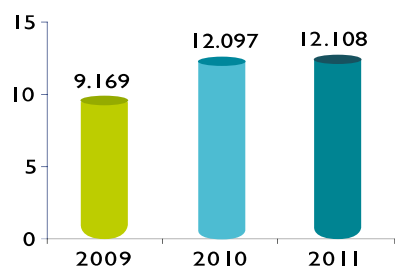
Written premiums



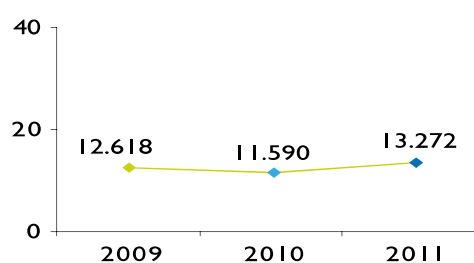
Claims paid



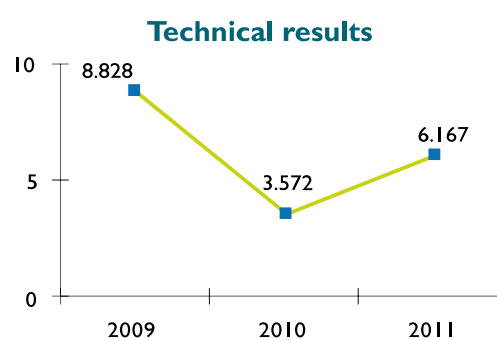
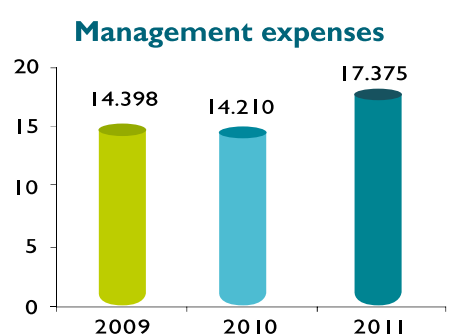
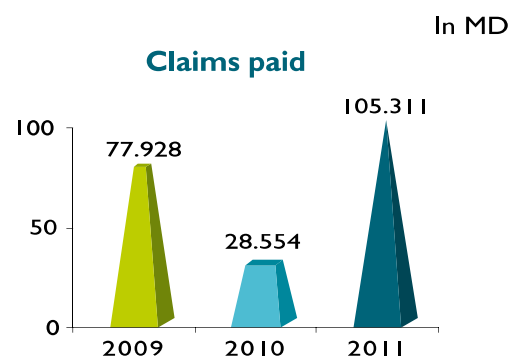
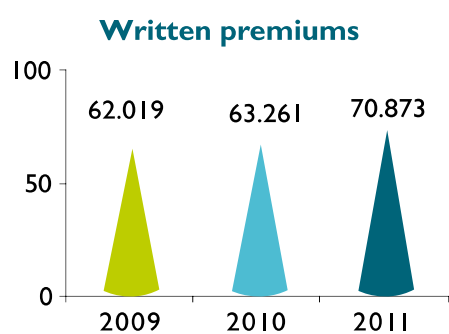
Management expenses



Technical results

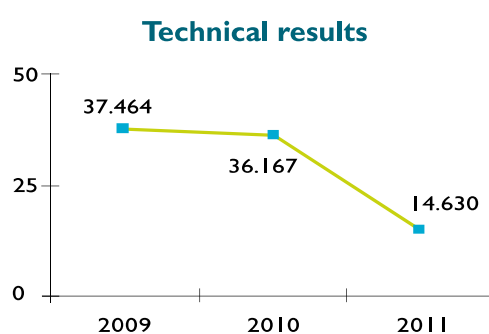
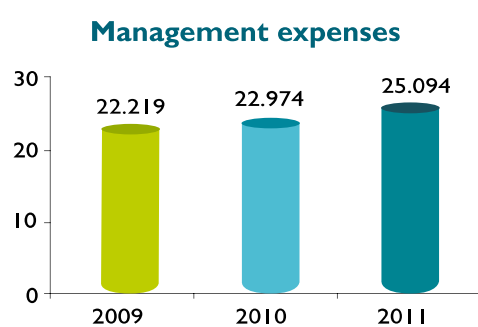
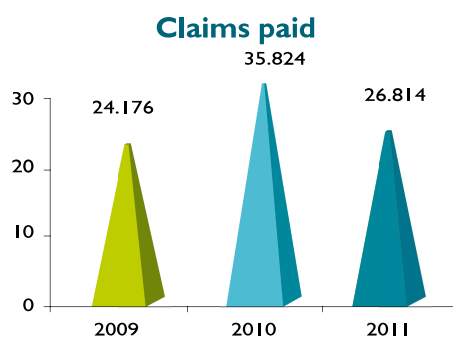
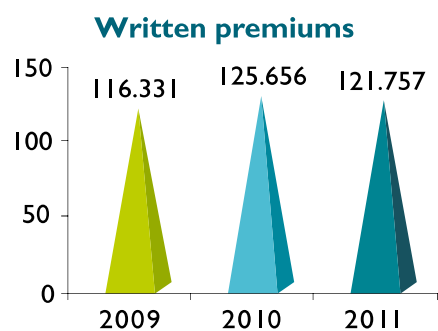


Fire Insurance

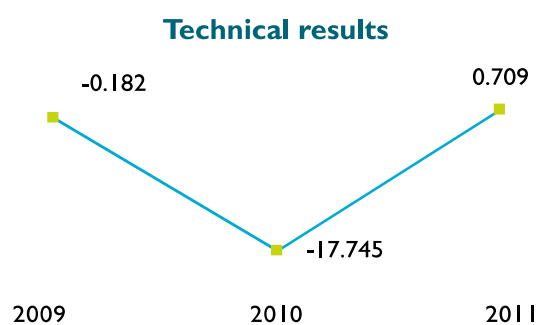
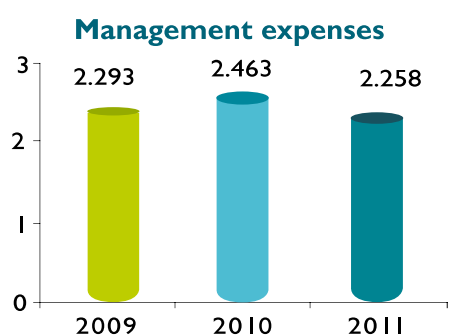
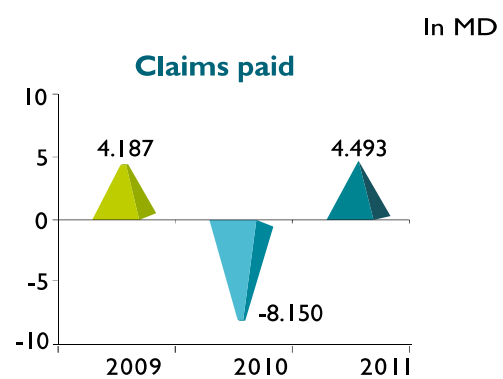
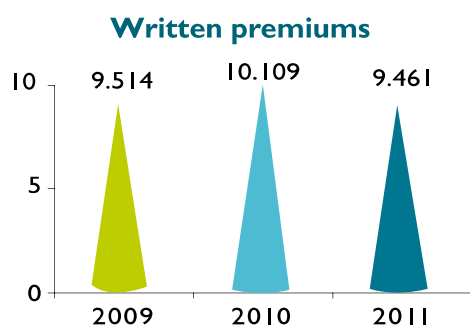


Various & Technical Risks Insurance

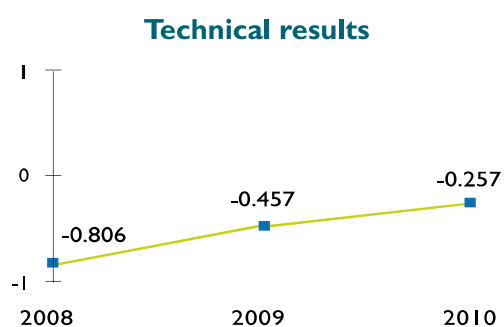
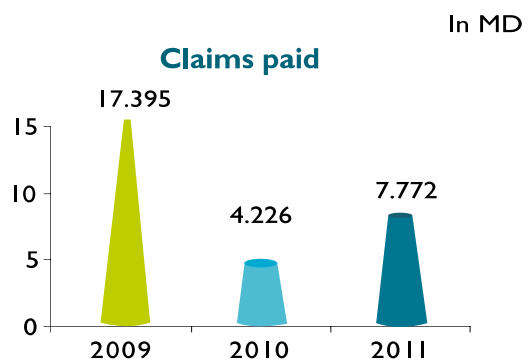
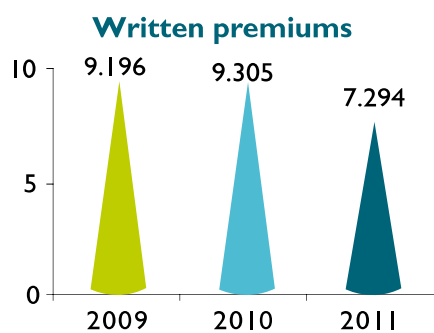
In MD



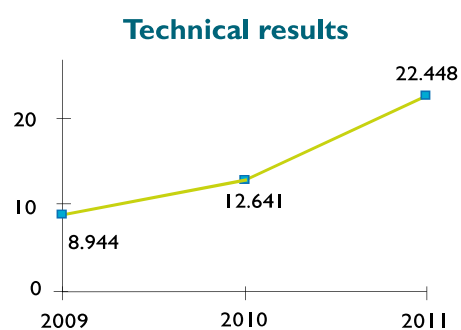
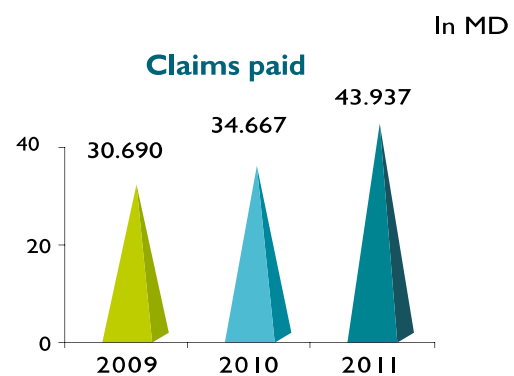
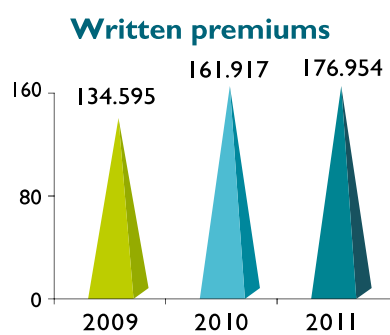
Credit Insurance



Agricultural Insurance



Life Insurance



ANNEXES

MARKET TURNOVER BY BRANCH & BY INSURANCE COMPANIES DIRECT BUSINESS & ACCEPTANCES / FINANCIAL YEAR 2011

in TD

	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	108 643 576	54 742 411	8 913 082	7 791 742	15 595 099		107 599		8 514 258	204 307 767	1 427 228	205 734 995
COMAR	75 717 912	13 324 137	13 224 519	12 375 723	10 366 148	287 865	777 151	118	5 635 350	131 708 923	6 749 355	138 458 278
GAT	48 018 850	18 777 730	12 119 688	8 687 109	8 111 753		571 962		8 793 900	105 080 992	1 916 660	106 997 652
ASTREE	29 502 858	18 391 794	8 070 224	7 674 187	14 506 550	858 091	1 575 912		20 483 595	101 063 211	163 177	101 226 388
MAGHREBIA	28 810 522	19 460 446	25 558 589	16 013 330	4 515 760					94 358 647		94 358 647
AMI	74 566 930	5 686 850	2 576 138	765 848	981 275				6 686 215	91 263 256		91 263 256
CARTE	28 170 369	7 185 135	24 522 123	5 491 304	8 863 348	105 715				74 337 994	497 046	74 835 040
MAE	57 775 841	731 262	1 414 761	313 383	88 226				7 603 826	67 927 299	1 086 142	69 013 441
ASS.BIAT	22 562 744	10 309 693	8 702 076	4 622 256	4 889 725	5 947			12 401 681	63 494 122		63 494 122
LLOYD	31 784 920	5 669 971	6 043 270	2 906 896	2 631 633		122 625		3 244 437	52 403 752		52 403 752
SALIM	10 282 342	6 154 437	2 443 429	1 611 016	958 189				19 083 160	40 532 573		40 532 573
MGA	13 426 292	5 275 878	4 232 887	686 647	1 141 015				5 255 547	30 018 266	350 726	30 368 992
MAGHREBIA -VIE									29 685 758	29 685 758		29 685 758
HAYETT									23 249 011	23 249 011		23 249 011
CARTE-VIE									23 095 922	23 095 922		23 095 922
CTAMA	9 037 021	1 878 972	3 936 591	1 933 938	838 103		4 138 388			21 763 013		21 763 013
COTUNACE						5 451 155				5 451 155		5 451 155
AMINA									3 220 991	3 220 991		3 220 991
ASS.CREDIT						2 752 102				2 752 102		2 752 102
TOTAL	538 300 177	167 588 716	121 757 377	70 873 379	73 486 824	9 460 875	7 293 637	118	176 953 651	1 165 714 754	12 190 334	1 177 905 088

CLAIMS PAID BY BRANCH & BY INSURANCE COMPANIES DIRECT BUSINESS & ACCEPTANCES / FINANCIAL YEAR 2011

in TD

	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	84 705 637	49 071 621	4 628 638	6 045 846	1 853 904		123 773	1 699 950	2 504 062	150 633 431	821 388	151 454 819
COMAR	54 468 981	10 736 084	3 699 154	6 864 085	1 374 247		299 744	431 037	1 759 267	79 632 599	4 455 521	84 088 120
GAT	24 608 622	15 735 167	2 556 349	34 030 118	850 920		316 420	407 033	5 127 003	83 631 632	1 928 464	85 560 096
AMI	59 946 438	3 963 288	178 517	591 027	141 305				732 757	65 553 332		65 553 332
ASTREE	20 086 050	15 179 145	1 153 382	5 202 597	2 819 292	67 006	461 253	119 988	4 693 580	49 782 293	8 374	49 790 667
CARTE	15 698 598	4 605 631	2 494 550	14 560 390	1 500 234	40 043		480 537		39 379 983	687 710	40 067 693
MAGHREBIA	16 267 627	17 343 288	7 056 388	10 832 024	515 226			89 100		52 103 653		52 103 653
MAE	31 009 555	362 900	200 464		1 113				769 517	32 343 549	9 944	32 353 493
ASS.BIAT	9 563 069	7 864 544	1 683 124	6 745 370	985 918	7	168		4 927 818	31 770 018		31 770 018
LLOYD	20 623 661	4 834 110	1 663 314	15 380 939	112 139		723 428	153 892	407 408	43 898 891		43 898 891
SALIM	6 024 196	3 962 566	1 319 071	248 560	282 838				2 945 817	14 783 048		14 783 048
MGA	8 830 567	6 461 525	139 659	4 526 570	13 351			104 459	908 861	20 984 992	190 369	21 175 361
CTAMA	7 970 675	1 412 312	41 053	282 993	111 716		5 847 022	230 846		15 896 617		15 896 617
CARTE- VIE									3 936 895	3 936 895		3 936 895
MAGHREBIA -VIE									6 712 446	6 712 446		6 712 446
HAYETT									6 456 334	6 456 334		6 456 334
COTUNACE						3 845 504				3 845 504		3 845 504
AMINA									2 054 845	2 054 845		2 054 845
ASS.CREDIT						540 045				540 045		540 045
TOTAL	359 803 676	141 532 181	26 813 663	105 310 519	10 562 203	4 492 605	7 771 808	3 716 842	43 936 610	703 940 107	8 101 770	712 041 877

OPERATING STATEMENT OF 2011 BY BRANCH (Direct Business & Acceptances)

	MOTOR	HEALTH	Various & Technical Risks	FIRE	TRANSPORT	CREDIT	AGRIC. RISKS	WORKERS' COMPENSATION	LIFE	UNDER-TOTAL	ACCEPTANCES	TOTAL (DB+ACC.)
1	Earned premiums	526 305 270	167 585 215	121 064 227	70 028 858	73 792 021	9 143 603	7 360 670	118	176 953 651	12 442 062	1 164 675 695
2	Written premiums	538 300 177	167 588 716	121 757 377	70 873 379	73 486 824	9 460 875	7 293 637	118	176 953 651	12 190 334	1 177 905 088
3	Variation of provisions for unearned premiums	- 111 994 907	- 3 501	- 693 150	- 844 521	305 197	- 317 272	67 033	0	- 13 481 121	251 728	- 13 229 393
4	Services expenses	- 470 658 408	- 142 195 240	- 64 218 787	- 218 048 158	- 8 414 220	- 6 425 930	- 7 317 081	- 135 843 178	- 1 054 835 695	- 7 505 400	- 1 062 341 095
5	Paid services	- 359 803 676	- 141 532 181	- 26 813 663	- 105 310 519	- 10 562 203	- 4 492 605	- 7 771 808	- 43 936 610	- 703 940 107	- 8 101 770	- 712 041 877
6	Variation of provisions for various services	- 110 687 765	- 966 040	- 37 699 612	- 112 915 204	1 338 883	- 422 031	- 1 564 328	- 93 268 393	- 355 237 417	615 183	- 354 622 234
7	Provisions for levelling and balancing	1 000 000	- 138 576	596 181	1 893 208	600 000	- 696 745	- 397 555	535 675	3 392 188	0	3 392 188
8	Other technical expenses	- 1 166 967	441 557	- 301 693	- 1715 643	209 100	- 814 549	2 416 610	826 150	0 949 641	- 18 813	930 828
9	Subscription balance	55 646 862	25 389 975	56 845 440	- 148 019 300	65 377 801	2 717 673	43 589	41 110 473	97 397 938	4 936 662	102 334 600
10	Acquisition expenses	- 52 227 145	- 9 628 432	- 12 724 217	- 10 442 137	- 6 533 361	- 1 070 842	- 808 132	- 29 787 001	- 123 293 871	- 1 689 512	- 124 983 383
11	Other net management expenses	- 48 854 314	- 10 366 473	- 12 369 973	- 6 932 724	- 5 575 113	- 1 187 235	- 563 480	- 14 045 494	- 99 958 793	- 633 149	- 100 591 942
12	Net acquisition and management expenses	- 101 081 459	- 19 994 905	- 25 094 190	- 17 374 861	- 12 108 474	- 2 258 077	- 1 371 612	- 43 832 495	- 223 252 664	- 2 322 661	- 225 575 325
13	Net allocated investment income	43 498 310	3 326 045	6 459 746	5543 110	2 890 801	446 709	679 232	23 863 138	87 890 630	437 821	88 328 451
14	Participation in results	- 543 260	- 1 897 913	- 1472 980	- 606 636	- 3266 629	- 245 015	138	- 3 415 693	- 11 447 988	- 13 945	- 11 461 933
15	Financial balance	42 955 050	1 428 132	4 986 766	4936 474	-375 828	201 694	679 370	20 447 445	76 442 642	423 876	76 866 518
16	Reinsurers' share on the earned premiums	- 21 518 657	- 3 521 101	- 63 708 421	- 52 253 201	- 56 177 458	- 6 436 155	- 4 617 653	- 14 918 253	- 223 150 899	- 583 898	- 223 734 797
17	Reinsurers' share on paid services	5 178 136	1 234 261	10 460 981	96 922 308	7 470 547	3 981 756	4714 420	2 828 896	132 826 009	53 341	132 879 350
18	Reinsurers' share on the provision expenses	-3608 380	73 914	20 784 992	108 219 685	211 154	450 901	-553 875	9 977 704	135 544 245	- 118 449	135 425 796
19	Reinsurers' share on the provision for the participation in profits and refunds	2 720 886	0	684 816	140 568	1257 500	157 305	0	2 103 352	7 064 427	7 206	7 071 633
20	Commissions received from reinsurers	3 488 685	294 843	9 715 587	13 771 938	7 641 201	1 894 538	848 897	4 919 607	42 575 296	41 130	42 616 426
21	Other elements of debit or credit charged to reinsurers	- 46 227	0	- 46 457	- 176 668	- 23 988	0	0	- 188 673	- 482 013	0	- 482 013
22	Reinsurance balance	- 13 785 557	- 1 918 083	- 22 108 502	166 624 630	- 39 621 044	48 345	391 789	4 722 633	94 377 065	- 600 670	93 776 395
23	Technical results	- 16 265 104	4 905 119	14 629 514	6 166 943	13 272 455	709 635	- 256 864	22 448 056	44 964 981	2 437 207	47 402 188

OPERATING STATEMENT OF 2011 BY BRANCH (Non-Life & Life)

	MOTOR	HEALTH	Various & Technical Risks	FIRE	TRANSPORT	CREDIT	AGRIC RISKS	WORKERS' COMPENSATION	ACCEPTANCES	TOTAL (Non Life)	LIFE	TOTAL (Life & Non-Life)
Earned premiums	526 305 270	167 585 215	121 064 227	70 028 858	73 792 021	9 143 603	7 360 670	118	12 442 062	987 722 044	176 953 651	1 164 675 695
Written premiums	538 300 177	167 588 716	121 757 377	70 873 379	73 486 824	9 460 875	7 293 637	118	12 190 334	1 000 951 437	176 953 651	1 177 905 088
Variation of provisions for unearned premiums	- 11 994 907	- 3 501	- 693 150	- 844 521	305 197	- 317 272	67 033	0	251 728	- 13 229 393	0	- 13 229 393
Services expenses	- 470 658 408	- 142 195 240	- 64 218 787	- 218 048 158	- 8 414 220	- 6 425 930	- 7 317 081	- 1 714 693	- 7 505 400	- 926 497 917	- 135 843 178	- 1 062 341 095
Paid services	- 359 803 676	- 141 532 181	- 26 813 663	- 105 310 519	- 10 562 203	- 4 492 605	- 7 771 808	- 3 716 842	- 8 101 770	- 668 105 267	- 43 936 610	- 712 041 877
Variation of provisions for various services	- 110 687 765	- 966 040	- 37 699 612	- 112 915 204	1 338 883	- 422 031	- 1 564 328	947 073	615 183	- 261 353 841	- 93 268 393	- 354 622 234
Provisions for levelling and balancing	1 000 000	- 138 576	596 181	1 893 208	600 000	- 696 745	- 397 555	0	0	2 856 513	535 675	3 392 188
Other technical expenses	- 1166 967	441 557	- 301 693	- 1 715 643	209 100	- 814 549	2 416 610	1 055 076	- 18 813	104 678	826 150	930 828
Subscription balance	55 646 862	25 389 975	56 845 440	- 148 019 300	65 377 801	2 717 673	43 589	- 1 714 575	4 936 662	61 224 127	41 110 473	102 334 600
Acquisition expenses	- 52 227 145	- 9 628 432	- 12 724 217	- 10 442 137	- 6 533 361	- 1 070 842	- 808 132	- 72 604	- 1 689 512	- 95 196 382	- 29 787 001	- 124 983 383
Other net management expenses	- 48 854 314	- 10 366 473	- 12 369 973	- 6 932 724	- 5 575 113	- 1 187 235	- 563 480	- 63 987	- 633 149	- 86 546 448	- 14 045 494	- 100 591 942
Net acquisition and management expenses	- 101 081 459	- 19 994 905	- 25 094 190	- 17 374 861	- 12 108 474	- 2 258 077	- 1 371 612	- 136 591	- 2 322 661	- 181 742 830	- 43 832 495	- 225 575 325
Net allocated investment income	43 498 310	3 326 045	6 459 746	5 543 110	2 890 801	446 709	679 232	1 183 539	437 821	64 465 313	23 863 138	88 328 451
Participation in results	- 543 260	- 1 897 913	- 1 472 980	- 606 636	- 3 266 629	- 245 015	138	0	- 13 945	- 8 046 240	- 3 415 693	- 11 461 933
Financial balance	42 955 050	1 428 132	4 986 766	4 936 474	- 375 828	201 694	679 370	1 183 539	423 876	56 419 073	20 447 445	76 866 518
Reinsurers' share on the earned premiums	- 21 518 657	- 3 521 101	- 63 708 421	- 52 253 201	- 56 177 458	- 6 436 155	- 4 617 653	0	- 583 898	- 208 816 544	- 14 918 253	- 223 734 797
Reinsurers' share on paid services	5 178 136	1 234 261	10 460 981	96 922 308	7 470 547	3 981 756	4 714 420	34 704	53 341	130 050 454	2 828 896	132 879 350
Reinsurers' share on the provision expenses	- 3 608 380	73 914	20 784 992	108 219 685	211 154	450 901	- 553 875	- 11 850	- 118 449	125 448 092	9 977 704	135 425 796
Reinsurers' share on the provision for the participation in profits and refunds	2 720 886	0	684 816	140 568	1 257 500	157 305	0	0	7 206	4 968 281	2 103 352	7 071 633
Commissions received from reinsurers	3 488 685	294 843	9 715 587	13 771 938	7 641 201	1 894 538	848 897	0	41 130	37 696 819	4 919 607	42 616 426
Other elements of debit or credit charged to reinsurers	- 46 227	0	- 46 457	- 176 668	- 23 988	0	0	0	0	- 293 340	- 188 673	- 482 013
Reinsurance balance	- 13 785 557	- 1 918 083	- 22 108 502	166 624 630	- 39 621 044	48 345	391 789	22 854	- 600 670	89 053 762	4 722 633	93 776 395
Technical results	- 16 265 104	4 905 119	14 629 514	6 166 943	13 272 455	709 635	- 256 864	- 644 773	2 437 207	24 954 132	22 448 056	47 402 188

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