

DOHA
INSURANCE
GROUP

مجموعة الدوحة للتأمين
PIONEERING SPIRIT روح الريادة



مجموعة الدوحة للتأمين
DOHA INSURANCE GROUP

DIG – Q1 2022 Conference Call

Date: 09.05.2022

Time: 1:00 pm

Doha Insurance Group Profile



Incorporated in 1999 as a national Qatari Public Shareholding Company listed on the Qatar Exchange and licensed as general insurance company, with paid up capital of QAR 127 million.

The company commenced operations in 2000 and quickly established itself as one of the leading national insurance companies in Qatar. It offers all lines of general insurance including motor, property, liability, marine, aviation, medical and term life insurance.

The company's capital was increased throughout the years, reaching QAR 500 million.

The company has gained market share and increased in size, with current annual premiums as of year end 2020 reaching QAR 902 million.

In 2015 the company embarked on a new venture by establishing Mena Re in Dubai, a subsidiary focused on underwriting reinsurance business for DIG from the MENA Region.

This new business model was further expanded by establishing Mena Re Life in Lebanon, which is focused on underwriting medical and life reinsurance business from the MENA region.

Board of Directors



Sheikh Nawaf Nasser Bin Khalid Al Thani
Chairman



Sheikh Hamad Bin Jassim Bin
Mohammad Al Thani/ Arabian
Construction and Engineering Company
Vice Chairman



Mr. Adel Ali Bin Ali Al Muslemani
Managing Director



Sheikh Jabor Bin Hamad Bin Jassim Al
Thani
Member



Sheikh Jassim Bin Mohammad Bin
Khalid Al Thani / Al Jassim Trading
Member



Major Gen. Dahlan Jamaan Basheer Al
Hamad / Ministry of Defence
Member



Mr. Victor Nazeem Reda Agha / Halul
Real Estate Investment Co.
Member



Mr. Hussam Abdul Salam Abu Essa
Member



Mr. Saud Omar Hamad Al Mana / AL
Mana Group
Member



Mr. Ahmad Yousef H A Kamal / Al
Sakhama Trading & Contracting
Member



Mr. Hassan Jassem Darwish Fakhroo
Member

Subsidiaries



GJ2

Doha Takaful

- Sharia Compliant Direct Insurance Provider
- Registered and operating in Qatar

Mena Re

- Reinsurance underwriter focused on Liability and PV lines of business.
- Registered in DIFC (Dubai) and underwriting business from across the MENA region.

Mena Re Life

- Reinsurance underwriter focused on medical and group life “lines of business”.
- Registered in Beirut, Lebanon and underwriting business from across the MENA region.

Barzan

- Software Development Company, developing software and IT solutions for the Group.
- Registered in Amman, Jordan.

Slide 4

GJ2

Ghaith Jardaneh, 8/10/2020

Highlights from DIG's 31-03-2022 Results

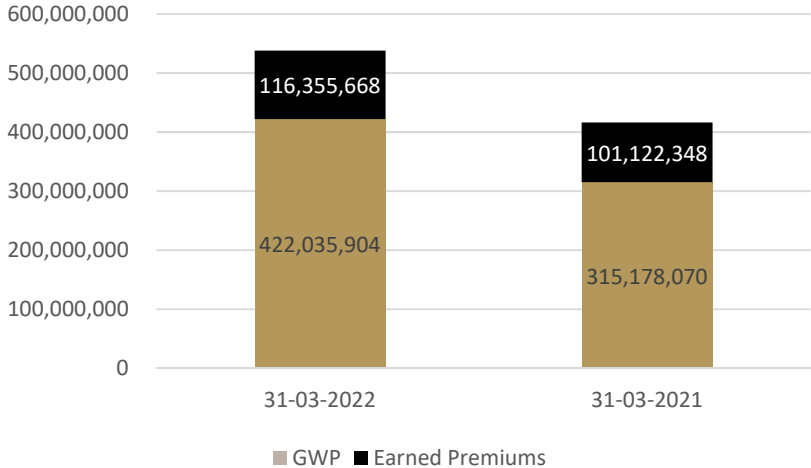


- **34% growth in gross premiums. The primary sources of growth were energy, engineering, Liability, property and medical.**
- **45% growth in underwriting results, propelled primarily by the growth in premiums and a reduced loss ratio.**
- **Loss ratio reached 54% in Q1 of 2022, compared to 63% in Q1 2021. This mainly attributed to improved loss ratios in medical insurance and at Mena Re.**
- **19% reduction in net income attributed mainly to a unrealized losses from financial instruments held as FVTPL.**
- **Mena Re achieved very high levels of growth in Q1 2022 compared to Q1 2021. Premiums at Mena Re have reached QAR 38.5 million in Q1 2022 compared to QAR 19.6 million in Q1 2021.**

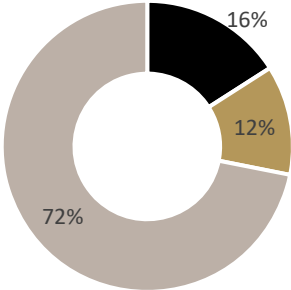
Gross Written Premiums and Net earned Premiums



GWP and Net Earned Premiums

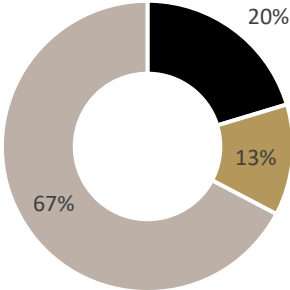


*GWP Segemnted by LOB
31-03-2022*



■ Motor ■ Marine and Aviation ■ Fire and General Accident

*GWP Segmented by LOB
31-03-2021*

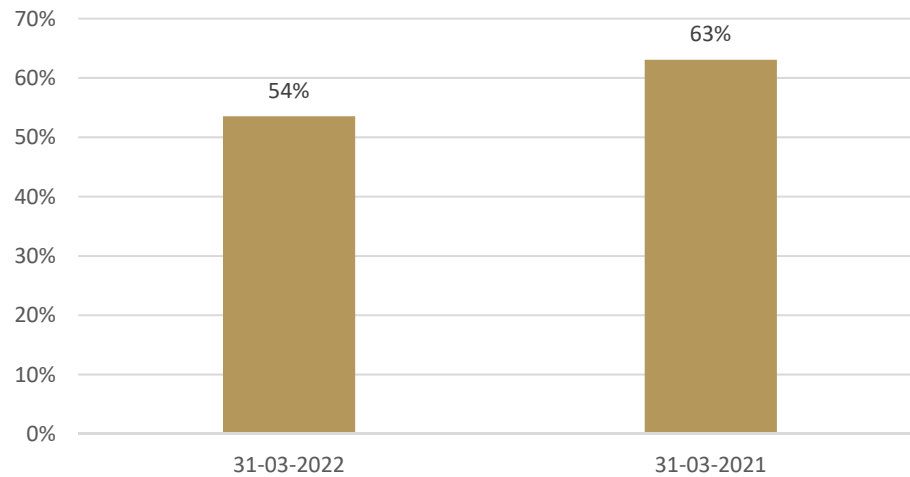


■ Motor ■ Marine and Aviation ■ Fire and General Accident

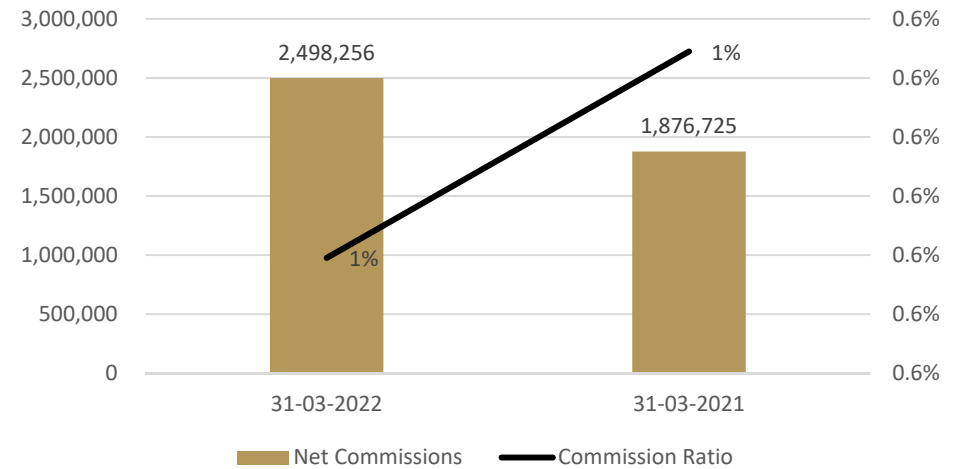
Insurance Operations' Performance



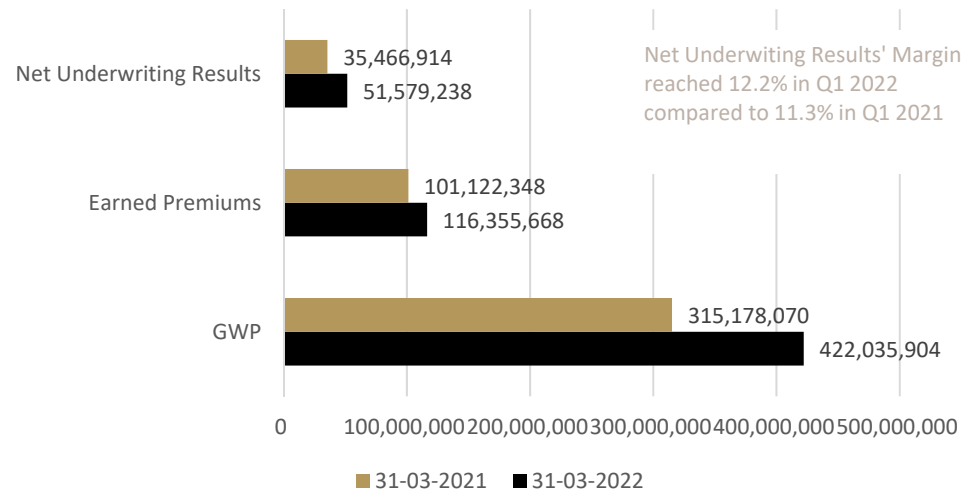
Loss Ratio



Net Commission Cost



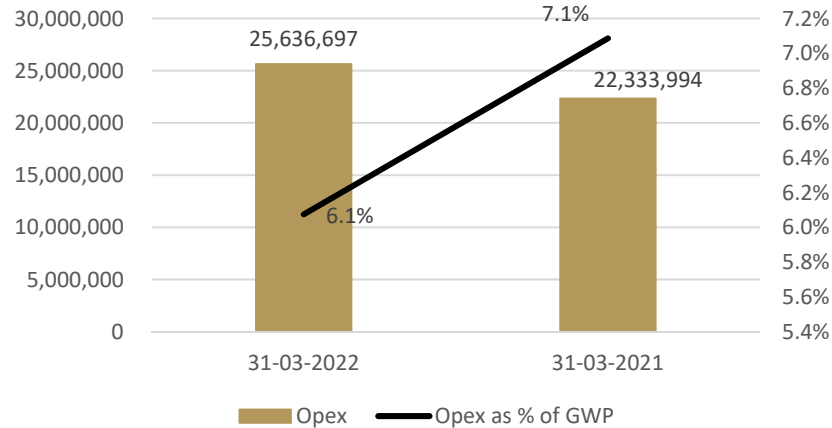
Net Underwriting Results



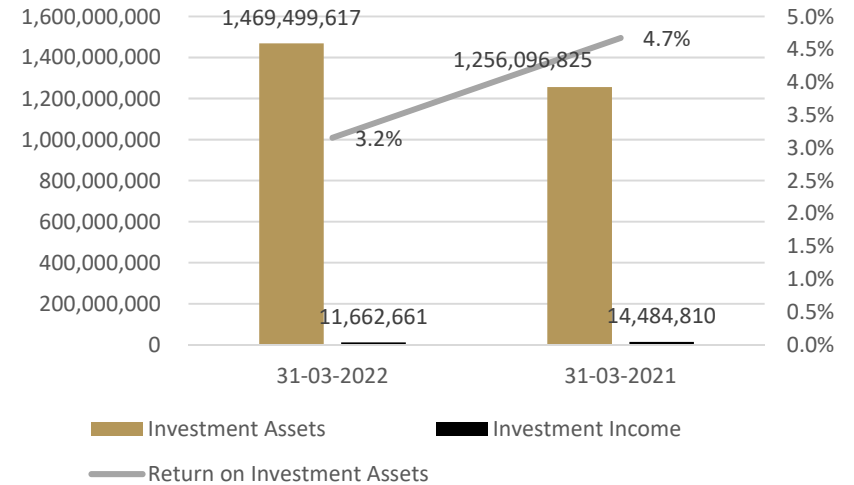
Investment Performance and Overall Profitability



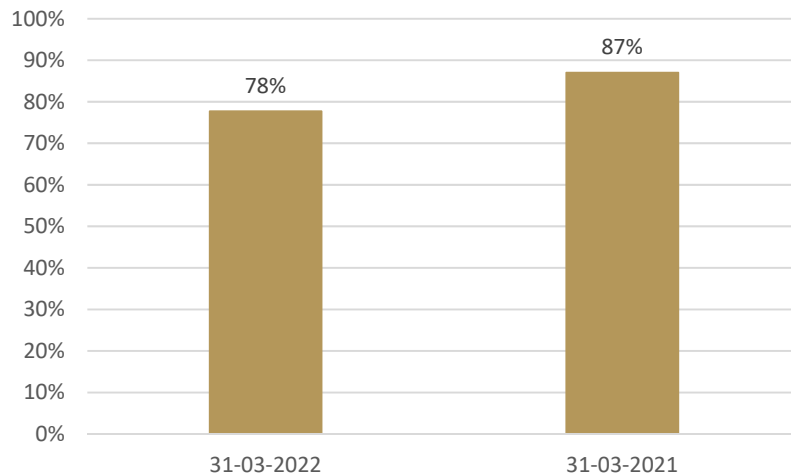
Q1 2022 Operating Expenses



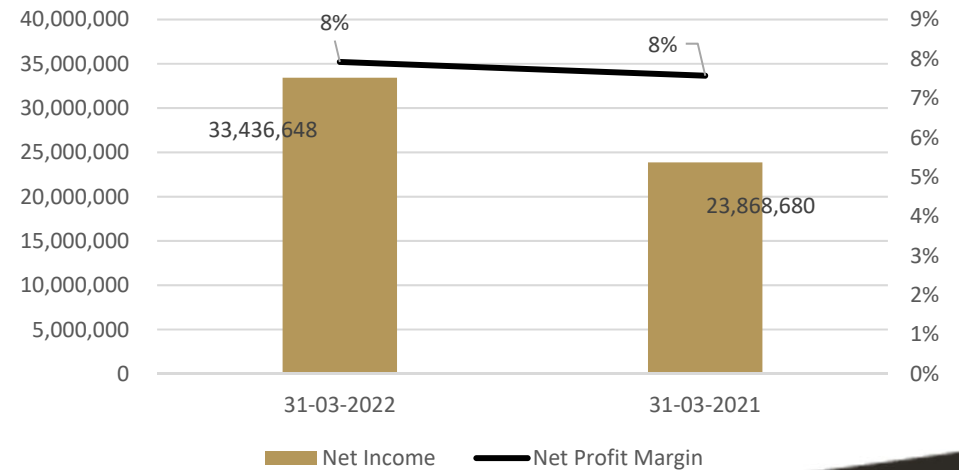
Investment Performance



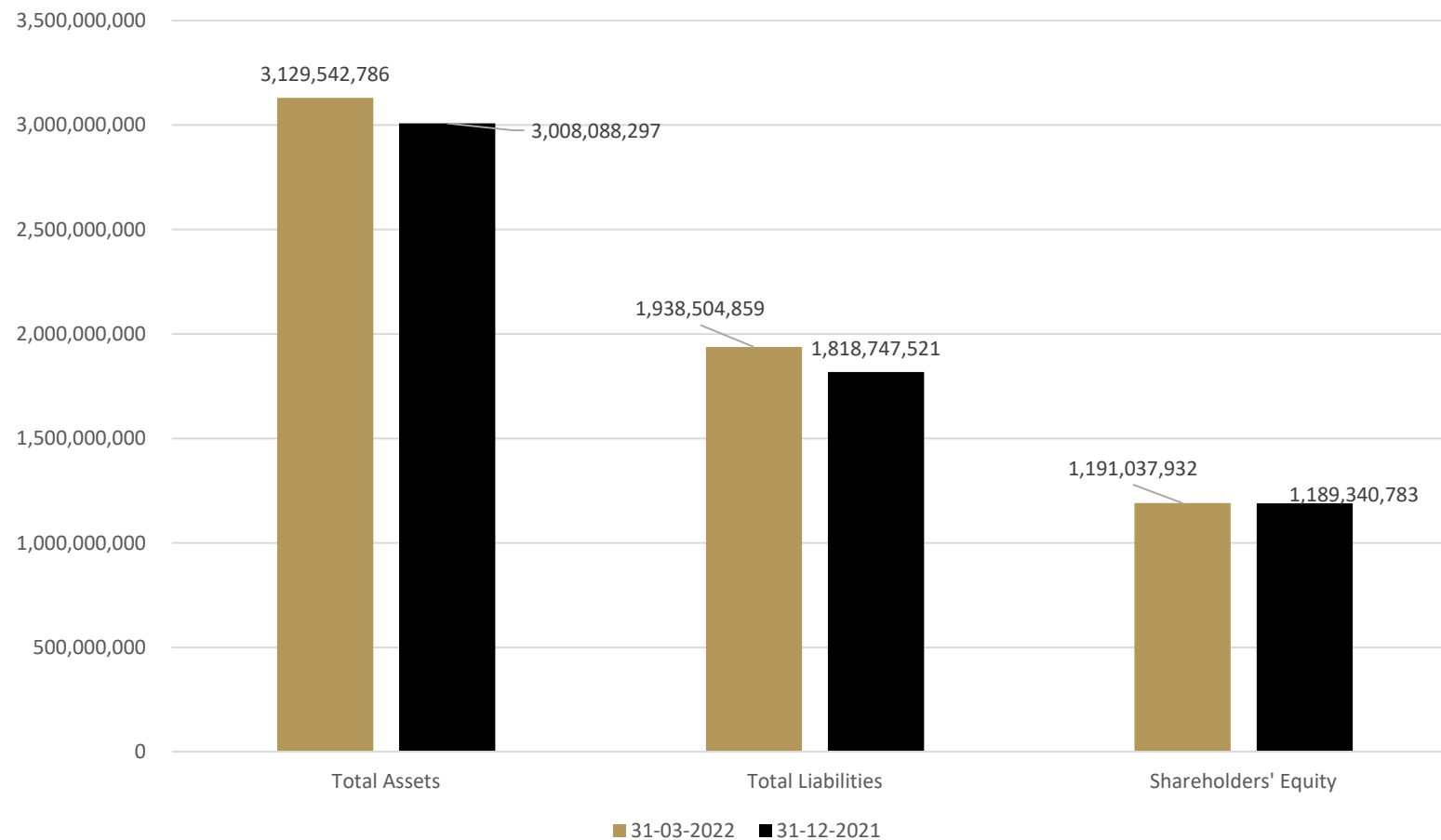
Combined Ratio



Net Income and Net Income Margin



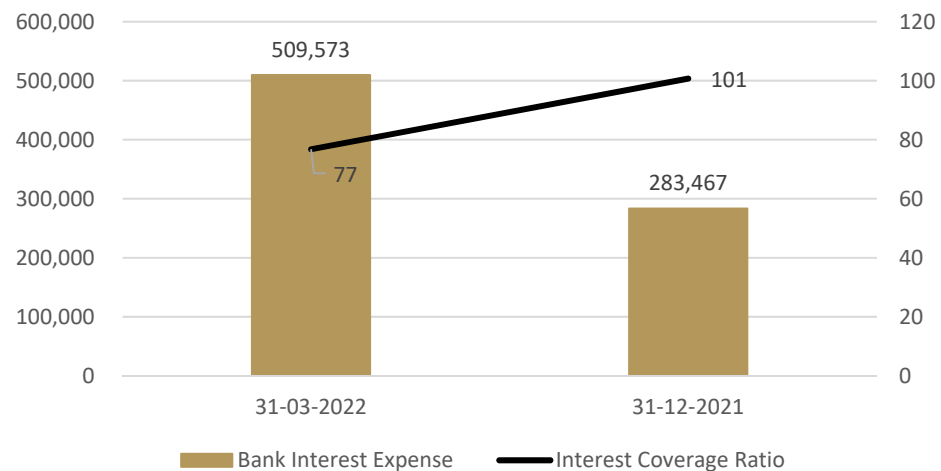
DIG's Balance Sheet as of 31-03-2022



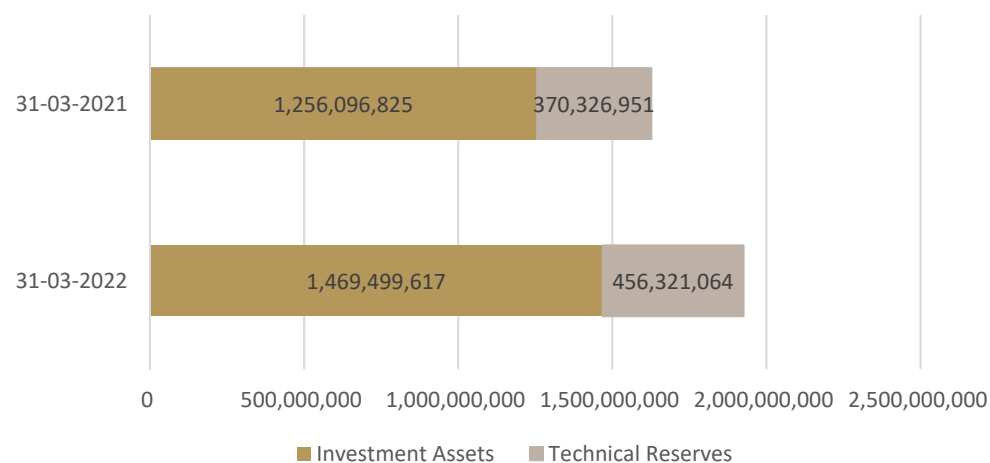


Solvency and Balance Sheet Strength

Interest Coverage Ratio



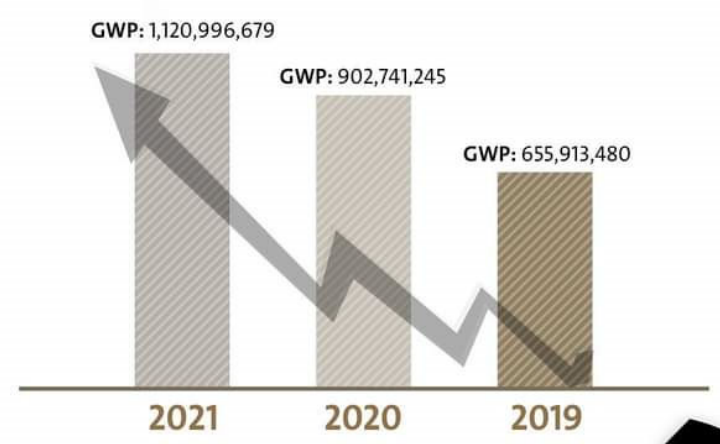
Investment to Net Insurance Provisions





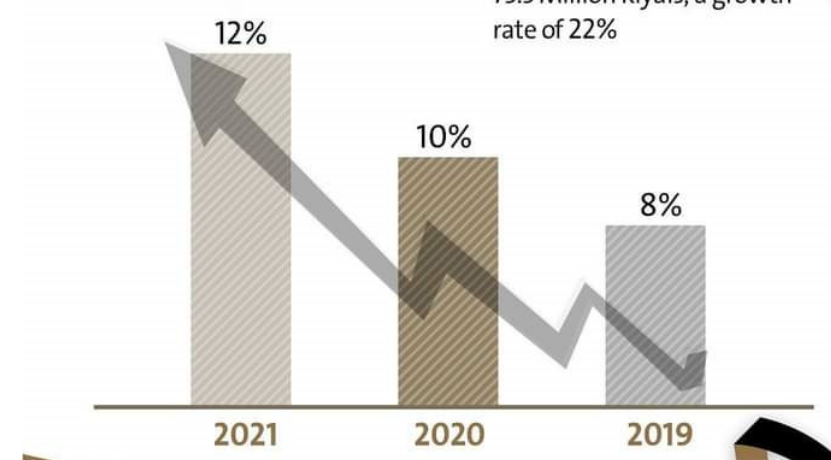
Total Installments
 1.12 Billion Qatari riyals, a growth rate of 24%

The increase in sales over the years reflects the confidence of customers, Thank you for your trust



Distribution 12%
 of the nominal value of the share at 0.12 Qatari riyals per share

Net Profit
 73.3 Million Riyals, a growth rate of 22%





Thank You