هـيـئـة التأمين
Insurance Authority

United Arab Emirates

ANNUAL REPORT

ON THE ACTIVITY OF INSURANCE SECTOR IN THE UNITED ARAB EMIRATES 2019



Foreword - HE Minister of Economy and Chairman



I am pleased to present the Annual Report on the activity of the Insurance Sector in the United Arab Emirates for 2019. The report identifies important aspects related to the insurance market in the UAE with greater disclosure and transparency. We hope this report serves its purpose in shedding light on the key achievements of this important sector and illustrates the developments that were accomplished during the year. The report also serves as a significant reference for researchers and those interested in the insurance affairs in the UAE and abroad.

Gross written premiums (GWP) for all insurance classes during the year amounted to AED 44.020 billion, an increase of 1% compared to 2018. The volume of funds invested in the sector, which amounted to AED 68.962 billion at the end of 2019, demonstrates the importance of this sector and its vital role to the national economy. Of those funds, 39% is invested in stocks and bonds, and 27.7% in cash and deposits. In addition, Shareholders' total equity in the national insurance companies as at the end of the year 2019 amounted to AED 21.435 billion.

The insurance industry in the UAE has great growth opportunities, as the UAE insurance market is expected to see significant growth in the upcoming years due to sustainable economic development. It is also worth mentioning that the huge potentials UAE and other GCC states will help the insurance sector play a significant and leading role in the Arab region.

In 2019, the Insurance Authority ("IA") worked on completing the issuance of legislations that regulate the sector, as part of the IA's efforts and endeavours to boost the legislative base for regulating the UAE insurance sector while promoting the performance of the local insurance market and the entities operating within, based on solid legal, technical, and financial foundations and enhancing the competitiveness of the sector at the regional and international levels as per the best practices prevailing worldwide.

In this regard, I would like to thank Eng. Sultan bin Saeed Al Mansouri all members of the Board of Directors, the Director-General, and the staff of the IA as well as the personnel working in the insurance companies and related professions in the UAE for their efforts and cooperation towards achieving the objectives and strategies of the IA.

I pray to Allah Almighty to grant us success to serve the UAE, our cherished country, under the leadership of H.H. Sheikh Khalifa bin Zayed Al Nahyan, President of the UAE (May god protect him), H.H. Sheikh Mohammed bin Rashid Al Maktoum, Vice-President of the UAE, and their Highness brothers, members of the Federal Supreme Council.

Abdullah bin Touq Al Marri

Minister of Economy

Chairman



Introduction

The Insurance Authority ("IA") is pleased to present the Annual Report on the activity of the insurance sector in the UAE for 2019. The report provides the financial and technical indicators which reflect the development accomplished by the insurance market in the UAE.

The importance of this sector and its vital role in the national economy are emphasized by the amount of investments made through this sector, which amounted to AED 68.962 billion as at the end of 2019. Moreover, the gross written premiums in the insurance sector in the UAE amounted to AED 44.020 billion.

The aim of this report is to recognize the various aspects of the insurance sector in the UAE and to achieve the intended objective thereof, which is to shed light on the key achievements of the insurance sector in the UAE.

General Framework of the Insurance Sector in the UAE

The UAE insurance sector is governed by Federal Law No. (6) of 2007 concerning Establishment of the Insurance Authority & Organization of its Operations, as amended, which came into effect on 28/08/2007. In addition, the legal framework is also governed by the Board of Directors Resolution No. (2) of 2009 issuing the Executive Regulations of the Federal Law No. (6) of 2007, as well as all the regulations, instructions, and decisions issued and to be issued in application of the provisions of the law.

Insurance Authority IA

The Federal Law No. (6) of 2007 concerning Establishment of the Insurance Authority & Organization of its Operations, as amended entrusts the IA to enforce its provisions and to undertake its role in supervising and monitoring the insurance companies and insurance-related professions. The aims are to ensure a suitable environment for the development of the insurance sector; to enhance the role of the insurance industry to secure lives, properties, and liabilities against risks in order to protect the national economy; to collect, develop, and invest the national savings to sustain the economic development of the UAE; to encourage fair and effective competition; to provide the best insurance services with technically sound premiums and adequate coverages, and to Emiratize jobs in the UAE insurance market.



Emirates Insurance Association ("EIA")

The EIA was established as per the Ministerial Decree No. (62) of 1988 issued on 27/09/1988. Its members include all the insurance companies operating in the UAE in addition to many of the insurance-related professionals.



Insurance Authority Achievements

The Insurance Authority has accomplished many achievements that contributed to the increasing growth of the insurance business in the UAE on different aspects, most significant of which are as follows:

1. Legislative Developments

The Insurance Authority is keen to complete the promulgation of the legislation governing the insurance sector in order to provide the appropriate legislative environment for its development and to enhance the role of the insurance industry in protecting persons, property and liabilities against the risks, as well as, protecting the national economy. Most important among these legislations are:

1. Cabinet Decision No. (7) of 2019 Concerning the Administrative Penalties imposed by the Insurance Authority. This Decision addresses administrative violations and the procedures to be adopted if the insurance company and related professionals violate the applicable legislation and methods of appeal against such decisions.

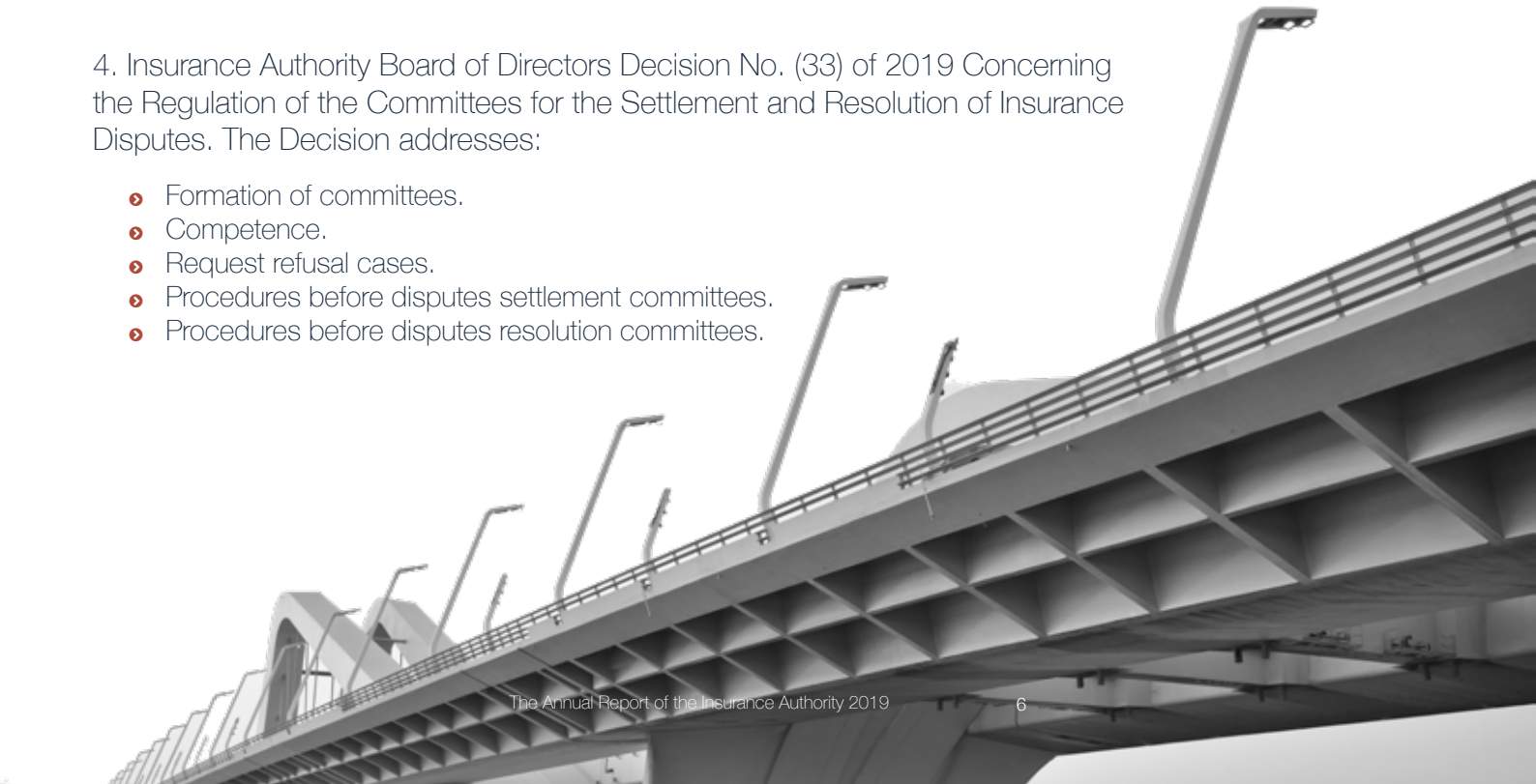
2. Insurance Authority Board of Directors Decision No. (15) of 2019 On the Instructions Concerning the Rules of Ownership Ratios in the Capital of Insurance Companies. This Decision establishes new regulations for foreign ownership of the capital of insurance companies in order to further attract investments to the insurance sector and the regulations related to the control and joinder of strategic partners.

3. Insurance Authority Board of Directors Decision No. (23) of 2019 Concerning Instructions Organizing Reinsurance Operations. The Decision includes:

- Requirements for licensing and registration of a reinsurance company in the UAE.
- Approved bases of award and acceptance process of voluntary or contractual reinsurance operations.
- Capital.
- Branches of foreign reinsurance companies.
- Participation in and transacting with insurance and reinsurance pools.

4. Insurance Authority Board of Directors Decision No. (33) of 2019 Concerning the Regulation of the Committees for the Settlement and Resolution of Insurance Disputes. The Decision addresses:

- Formation of committees.
- Competence.
- Request refusal cases.
- Procedures before disputes settlement committees.
- Procedures before disputes resolution committees.



5. Insurance Authority Board of Directors Decision No. (40) of 2019 Concerning the Amendment of Certain Provisions of the Insurance Authority Board Decision No. (3) of 2010 On the Instructions Concerning the Code of Conduct and Ethics to be Observed by Insurance Companies Operating in the UAE. The Decision provides for the application of the rules to insurance-related professionals to the extent that is appropriate to their operations.

6. Insurance Authority Board of Directors Decision No. (41) of 2019 Concerning the Supervisory Rules for the Experimental Environment of Financial Technology in the Insurance Industry, aligned with UAE Vision 2021 in creating an innovation-based competitive knowledge economy. The Decision includes:

- Providing a safe environment for the transformation of the UAE insurance market into a smart insurance market
- Supporting emerging UAE FinTech companies
- Regulatory framework for the operation and management of the experimental environment of the insurance sector
- Categories of applicants
- Eligibility criteria
- Time cycle for participants
- Evaluation of applications
- Exiting the experimental environment

7. Insurance Authority Board of Directors Decision No. (42) of 2019 On the Amendment of Certain Provisions of the Insurance Authority Board of Directors Decision No. (13) of 2018 - Instructions Concerning Marketing of Insurance Policies through Banks. The regulations for opening branches were amended.

8. Insurance Authority Board of Directors Decision No. (49) of 2019 Concerning Instructions for Life Insurance and Family Takaful Insurance. The Decision includes:

- Commissions and their distribution
- Premium changes
- Illustrations
- Protection of policyholders' rights
- Multiple distribution channels
- Historical performance
- Free look period



9. Administrative Decision No. (50) of 2019 Concerning the Role of Sharia Supervisor in Takaful Insurance Companies in the UAE. The Decision addresses means to enhance the role and duties of the Sharia Supervisor inside the company.

10. Decision No. (140) of 2019 Concerning the Exclusion of Some Insurance Policies from the Requirement of Being Written in the Arabic Language. The Decision exempts certain insurance policies from the translation requirement within certain regulations.

2. Law enforcement and Insurance legislations

The framework of the Insurance Authority supervisory and regulatory role on insurance companies and related professions include enforcing compliance of all entities working in the insurance sector of the UAE with the laws and insurance legislation regulating the insurance operations. This is to ensure that there is an appropriate environment for the development and enhancement of the insurance industry role in the UAE. In addition, this ensures the Authority's ability to carry out its functions of protecting the rights of the insured and beneficiaries of insurance, monitor the solvency of companies, and provide adequate insurance cover to protect these rights. Moreover, to raise the efficiency of companies, and their commitment to the rules and code of conduct of the profession in order to increase their ability to provide the best services to the beneficiaries of the insurance business and to achieve positive and healthy competition between companies.

The follow-up and enforcement operations involve investigations and review of evidence and documents supporting claims of unfair competition methods, fraudulent actions or improper practices and other violations of the law, legislation, decisions, or insurance regulations. Whenever appropriate, the role of the follow-up and enforcement is to enforce the provisions of the applicable insurance law, regulations, decisions, and related circulars. The enforcement procedures include, but are not limited to, negotiated settlements, administrative sanctions, penalties, setting programs for compliance and status adjustment, including the development and monitoring of corrective plans, and issuing notifications or warnings, decisions to cease, suspend, lift suspension, or cancel the license of the company or impose financial penalties as of 15.04.2019 (the effective date of the Cabinet Decision No. (7) of 2019 Concerning the Administrative Penalties imposed by the Insurance Authority), which gives the IA the power to impose the determined administrative penalties on violating insurance companies and related professions, receive and study grievances, and then refer them to the IA Board of Directors.

In line with developing work procedures and e-services, the court decisions implementation e-system was launched, in addition to the administrative sanctions application e-system.



In general, the Authority exercises its operational powers to achieve its objectives in a manner that ensures the continuity of the business of the companies under its supervision and control. In practice, the Authority's role is to operate effectively and properly in accordance with the regulatory laws and regulations, taking into consideration the promotion of fair competition and enhancing the role of the insurance industry in the UAE. This is achieved through the following:

1. Following-up the implementation of court claims relating to the seizure of deposits and bank guarantees of insurance companies. In this respect, the Authority follows up on the claims of the courts and executive divisions in the execution of cases to address companies and banks in this regard. This includes distress and provisional attachment of companies and insurance-related professions and realization of bank guarantees. The Enforcement Section in the Authority has followed up on (124) requests from courts and execution divisions from all emirates in the UAE.

2. Following up the implementation of the decisions of the Authority for imposing sanctions on violating insurance companies and related professions. The follow-up process includes taking actions and administrative procedures against insurance companies and insurance-related professions that violate the insurance law, regulations, instructions, or decisions issued thereunder. The actions taken against insurance companies and insurance-related professions during 2019 amounted to a total of (188) actions or administrative procedures, including notices, warnings, cessation, suspension, and write-offs. Financial penalties were imposed on the violating companies and professions (13 financial administrative penalties) in addition to follow-up, investigation or verification of the violation and all related documents. The corrective procedures of the violating companies and the corrective plans submitted by the concerned companies and departments are followed up.



Legal Consultancy

1. Contributing to the unification of insurance principles through provided consultancy. This will unify the insurance and legal ideology and the way to address cases and complaints. In 2019, a total of 587 internal and external consultancies was delivered.

2. Contributing to deepening the legal and insurance comprehension by providing advice and consultancy to the authorities, organizations, and departments in the UAE, which contributes to promoting the Authority as an insurance consultancy provider all over the UAE.

3. Contributing to providing statements and clarifications concerning the inquiries on legislations issued by the Authority to regulate the insurance sector in the UAE.

4. Issuing more than ninety-seven legal tips in contribution to raising the insurance sector's awareness. These tips are sent to all insurance companies and insurance-related professions.

3. Regulatory Developments

The IA undertakes a supervisory and regulatory role with the insurance companies and related professions to ensure the organization and supervision of the insurance sector. In this role, the IA verifies compliance with the issued regulations and ensures the soundness of the financial positions of the companies and insurance-related professions through offsite and onsite inspections. In this respect, in 2019, the IA implemented (121) onsite inspections of insurance companies and related professionals. Noteworthy, the IA started to use the e-inspection system of insurance companies and related professions and issue related inspection reports from 2019 Q3.

The IA issued the financial regulations for insurance companies and Takaful insurance companies early in 2015. These instructions were considered a quantum leap in the regulation of the UAE insurance market for their comprehensiveness by addressing all the financial and technical aspects of the assets and investments of the insurance companies along with the methodology of measuring solvency as per best international practice.

The IA has developed an action plan to supervise and oversight the implementation of the IA's supervisory role. A unified circular was sent to all companies, which includes all reports and data requirements from all companies, the required disclosures by the companies' chairmen, external auditors and actuaries each within his responsibilities.

Within this framework, the Insurance Authority has held a wide range of financial, technical, and actuarial workshops and training courses related to the regulatory requirements. The main regulatory requirements and financial and technical reports required from the sector were reviewed and discussed in these workshops.

In a related aspect, the IA launched the updated version (Version 1.7) of the electronic forms (e-Forms) that represents a control tool through which a comprehensive financial information database on the insurance sector in the UAE is being created, including financial and technical indicators based on a risk-based approach. The electronic forms (e-Forms) include a comprehensive analysis of all the financial and technical aspects related to insurance, which includes an analysis of the financial data, investments, insurance premiums, commissions, expenses, technical reserves, reinsurance, receivables, transactions with related parties, and others.

Further, the supervisory e-Forms established a methodology for unifying and comparing the financial and technical indicators applied for all the insurance companies in line with the purposes of issuing the financial regulations. Namely, they provide an early warning system to follow up on the financial positions of the insurance companies, which improves the ability to handle financial deficiencies at early stages, contributes to strengthening control and monitoring over the insurance companies, and enhances the ability of the insurance companies to absorb any financial crises they may encounter. This in turn contributes to stabilizing and boosting the competitiveness of the insurance market in the UAE.



Digital Supervisory Platform

To efficiently and effectively oversight the activities and business of the sector, there has emerged a need to perform a material update to the method of preparing and providing the IA with the required data according to the financial and other regulations issued by the IA. Therefore, in 2019, the IA started work on a digital supervisory platform project to supervise and oversight the insurance sector in the UAE.

The IA looks forward to using the digital supervisory platform to move into a new era, or upcoming generation, of supervision and control through appropriate use of modern technology and innovation in the services IA and the sector according to the best international practice and with the best technological applications available for supervision and control of the insurance sector.

Benefits of the Project to the IA

1. Achieve the vision of the IA and the UAE in the digital transformation.
2. Provide a secure and confidential exchange of data in order to observe the standards of information security, confidentiality, and privacy.
3. Create a comprehensive workflow system to monitor progress and electronic follow-ups by coordinating contacts with companies and others.
4. Provide the IA services according to the best quality standards contributing to the technological development of the insurance sector.
5. Automate cross-checking and validation rules.

Benefits of the Platform to the Insurance Sector

1. Better standards for the preparation of the data reports by using a comprehensive financial report preparation tool, which provides detailed data on the required fields, along with an understanding of the risk-based operations by companies.
2. Better level of communication and transparency between departments of the companies on one hand and the IA on the other hand by using new detailed reports on the financial solvency, investment risk analysis, technical reserves analysis, the company's financial position, and other uses.
3. System integrity and links with other systems along with the possibility to access the system through any computer, mobile, or tablet.





IFRS 17 Insurance Contracts

1. The financial regulations of the insurance companies oblige all companies to prepare their published financial statements according to IFRS and any amendments made thereto in order to enhance the rules of the UAE insurance market according to the recent developments and international practices.

2. At the beginning of October 2018, the IA issued an e-survey for the sector whereby the readiness of insurance companies operating in the UAE to apply the requirements of the new standard was measured.

3. On 29/11/2018, the IA issued Circular No. (50) of 2018 to all companies operating in the UAE requiring the application of the new standard in all its details; dates of reports on completion of work in progress; completion of a study to analyse the gaps between current practice and the new standard (including assessing the effect of applying the new standard); preparing a clear and specific action plan to implement the standard, and interim reports approved by the general manager of companies to be supervised to and followed-up by the IA according to the proposed plans.

4. At the beginning of January 2019 and 2020, the IA held workshops inside and outside the IA for all insurance companies in the UAE, actuaries, and auditors. In these workshops, the IA identified its continuous approach in adopting the international financial reporting standards, including the new standard.

5. In June 2020, the IA finalized the completion of an IFRS-17 industry working group in cooperation with EIA, partners, and experts in the sector to share opinions and reach the best means and provide general guidelines to enable the sector to implement the requirements of the new standard according to a specified partnering mechanism.

6. The IA will be adopting its procedures to ensure that the new standard is fully applied, an approved and documented action plan is being implemented, and to follow up with companies and measure their readiness for applying the new standard. This is among the efforts of the IA that aim at maintaining the competitiveness in the sector and adopting the prevailing international standards in the insurance industry around the world.

Resolving Customer Complaints

a. Development of Business and Customer Service

With regard to the procedures for resolving insurance disputes, there has been a significant development in the methodology of registering and handling complaints. The method of registering insurance complaints through personal attendance, telephone, or fax and writing complaints in a special form for complaints or using Excel was transformed into registering a complaint through an electronic complaints program.

In 2014, 2015, and 2016 the complaints program was developed and modified, then the option of registering complaints through smart services was added and the electronic link was created between the Insurance Authority and SAAED company to register complaints through customer service.

In 2017, the motor insurance policies unification system came into force and a new system was developed with respect to the resolution of motor insurance disputes. A total of 8,259 complaints were received through the e-system of complaints and almost 8,251 complaints were resolved during the year, for a resolution percentage of 99%.

In 2018, the resolution of all types of insurance disputes with regard to all types of insurance came into force via the e-system. Almost 6,723 complaints were received via the e-system of complaints. Almost 6,689 complaints were resolved during the year, with a resolution percentage of 99%. Artificial intelligence was added to the insurance disputes resolution system to advise the customer on how to resolve the insurance complaint once the complaint is registered and in order to save time. Almost 664 complaints were resolved via artificial intelligence.

In 2019, a total of 8,365 complaints was received and 8,359 complaints were resolved, with a resolution percentage of 99.9%. Also, 765 inquiries were received via the inquiry system and were fully answered (100%). The system automatic answers were 8 and were developed to 12 automatic answers, through which 559 complaints were answered – a percentage of 6.68%. Noteworthy, ISO 10002 Customer Satisfaction and Complaints Handling was applied and efforts are being made to get recognition of IA application of such certification standards.

Furthermore, the Insurance Authority Board of Directors Decision No. (33) of 2019 Concerning the Regulation of the Committee for the Settlement and Resolution of Insurance Disputes was put into effect. Standing committees were formed for settlement and resolution of insurance disputes as a subsequent phase to complaints if the customer objects to the illustrations made by the respondent.

b. Classification of complaints by line of business

Type of Insurance	Number	Percentage
Health Insurance	1286	15.37%
Marine Insurance	28	0.33%
Property Insurance	67	0.8%
Motor Insurance	6050	72.3%
Persons or Funds Accumulation Insurance	255	3.04%
Other	678	8.16%
Total	8365	100%

Insurance Awareness

In 2019, The IA intensified its awareness-raising campaigns focusing on various fields of insurance, of importance for insurance policyholders and the public throughout the UAE.

These activities included the organization of awareness campaigns inside the malls in the emirates, such as "Dalma Mall" in Abu Dhabi and La Mer Dubai and community councils in the emirates, regions, government entities as well as among partners.

The IA promoted its unique experience in organizing international conferences, awareness-raising and educational workshops for the public, policyholders, students, and those who work in the insurance sector and related professions, crowned by hosting the Annual Meetings and 26th Annual Conference of the IAIS in Abu Dhabi.

In addition, the IA enhanced its awareness and promotional campaigns in print, audio-visual media and social media by publishing awareness and educational programs and publications in all fields of insurance.

In 2019, the IA continued its focus on the production of awareness and educational cartoon films in the name of the IA. Meanwhile, it continued to devise cartoon characters to facilitate the delivery of awareness messages to the public and policyholders with the sign language in all films. It devised a new cartoon character named "Saif" and another character named "Afraa" as a person of determination to route all insurance awareness messages to all classes of the society and the Authority obtained respective intellectual property rights.

International Relations

In 2019, the IA was successful in expanding the UAE's foreign relations network around the world in the field of insurance. The IA has several conventions and memoranda of understanding with insurance supervisory bodies in Arab, regional and global insurance centres, as well as, universities and specialized international institutes.

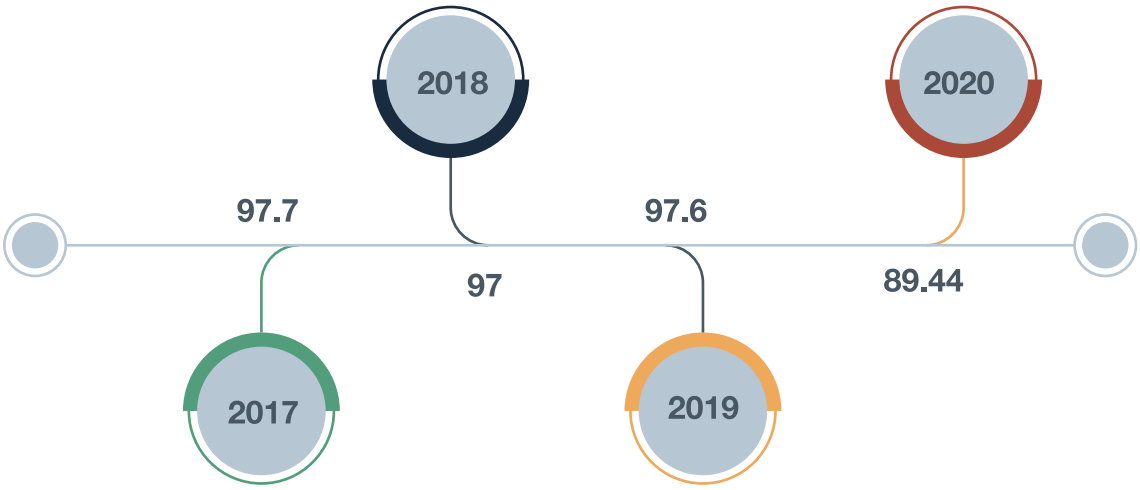
Memoranda of understanding were signed with local and foreign bodies in order to strengthen the cooperation frameworks and exchange of experience, more notably:

- Financial Regulatory Authority (FRA) – Egypt
- Chartered Insurance Institute (CII) – Supply of Commodities and Services
- Chartered Insurance Institute (CII)
- Telecommunications Regulatory Authority (TRA) – OneApp OnePortal



Strategic Planning and the Future

- Reviewing and linking the IA's strategy to the State-approved strategies (5 strategies).
- Results of the strategic objectives attained.



- Reviewing the IA's strategic indicators and adding and replacing (4) competitiveness indicators whereby the total number of adopted strategic indicators reached (11) strategic indicators.
- Designing and introducing (strategic / services) indicators to measure the impact of COVID-19 on the IA and insurance sector and having the same approved by the Prime Minister's Office (8 indicators).
- Launching an internal electronic system for performance follow-up and qualification of coordinators throughout all organizational units of the IA and transition from traditional audit to electronic audit.
- An add to the IA's credentials in international certifications in management systems, the IA was awarded (3) certificates (whereby aggregate international standards in place are 9) as follows:
    - Risk Management, ISO 31000:2018
    - Governance, ISO 13500
    - Business Continuity, ISO 22301
- Renewal of (3) certificates of management systems applied by the IA (3 certificates):
    - Quality Management, ISO 9001:2015
    - Health and Safety, ISO 45001:2018
    - Quality Management – Customer Satisfaction, ISO 10002:2014
- Documenting the policies in place at the IA's organizational units, totaling (22) policies by adopting governance standards.
- Preparing a roadmap of corporate excellence based on GEM 2.0.
- Aggregate number of community and volunteering initiatives implemented throughout the IA reached (10).

Emiratisation, Training and Qualification in the Insurance Sector

Emiratisation in the Insurance Sector:

Emiratisation in the insurance sector has a significant position in the strategy of the Insurance Authority and its agendas in line with the IA's comprehensive and far-reaching vision based on medium and long-run plans, seeking not only to increase the number of UAE nationals, but also to qualify a technical cadre capable of dealing with inputs and outputs of insurance at all levels and advancing the process of sustainable development. In terms of operational objectives, the IA concentrates on the increase of the number of those working in technical specialized professions and senior departments, remarkably noted from the increased numbers of citizens in specialized professions and senior department professions.

The IA Procedures to implement the new Emiratisation Strategy

The IA developed a comprehensive plan after the issuance of the Cabinet Resolution concerning adopting the new Emiratisation strategy in the banking and insurance sector which is based on a points system. The integral plan aims to fully implement the strategy in cooperation with insurance companies and interested parties. The most important actions taken in 2019 are summarized as follow:

1. Organization of joint workshops with insurance companies.
2. Preparation of specialized studies and surveys to study the needs of the market, UAE nationals and the need for training in the sector.
3. Gathering data, calculation of target points, and analysing the results.
4. Adopting the penalty and incentive system concerning the application of the Emiratisation strategy.
5. Participating in the Emiratisation accelerating workshops.
6. Establishing a resume bank for those aspiring to work in the insurance sector so that the companies can launch vacancies to citizens on the IA's website.

Number of UAE Nationals working in the Insurance Companies

The total number of employees working in the insurance companies of different nationalities by the end of 2019 amounted to 10,134 employees, including 1,134 UAE nationals constituting 11.20% of the total number of employees. The total number of citizens in specialized technical professions amounted to 696 working citizens, a percentage of 61% of the total working citizens, a reflection of the Emiratisation strategy's success in attracting citizens for technical professions in the insurance sector.

Insurance Authority's Projects to Support the Future Vision of Emiratisation:

The Authority is working on a strategy and action plan with the objective to meet the needs of the labour market for UAE Nationals by offering a number of professional and training programs to close the gap with national skilled and specialized cadre in the field of insurance, which is growing steadily.

- Identification of the priority professions, especially those in which the sector faces a resource gap in terms of employment (UAE nationals and employees). The Emiratisation Manual concerning the List of Specialized Professions in the Insurance Sector was amended to grant additional points if there are citizens to fill in these jobs.
- Signing cooperation agreements with the Chartered Insurance Institute (CII) for offering new insurance programs, including insurance leadership programs.
- Preparation for the signing of a cooperation agreement with the Ministry of Education concerning the emissions of UAE students to international leading universities and institutes that grant specialized academic or professional certificates in the field of insurance.
- Cooperation with governmental and educational entities in order to provide the required financial facilities and to direct students to insurance, which is one of the important economic areas that is growing and developing in the UAE.

Training and Qualification Plan for Citizen Human Resources and Staff in Insurance Sector

Training in the Insurance Authority is one of the most important means of developing human capital, on which it relies to raise the level of functional competence of staff. Believing in the importance of granting comprehensive development opportunities to all human cadre working in the insurance sector and to upgrade performance and enhance the competitiveness of the insurance sector and achieve objectives according to set strategic plans, the IA launched the Insurance Authority Professional Academy ("IA Professional Academy"), aiming to launch specialized training programs in the field of insurance, financial and actuarial sciences and financial crime control sciences.

The Academy aims at qualifying and training citizen human cadres free of charge in insurance majors in all fields. Major programs launched in the Academy are:

1. Launch of "Maharati" Initiative for Qualification and Training of Citizen Human Cadre
2. Launch of "Future Leaders" Initiative (Diploma in Insurance)
3. Launch of actuarial initiative in cooperation with the Certified Actuarial Analyst (CAA Global)
4. Launch of "Anti-Money Laundering and Combating the Financing of Terrorism" Initiative

The Academy launches a number of initiatives, including those related to the continuing education system, the launch of school student programs and initiatives in the UAE, and professional qualification programs and diplomas in the field of financial crimes.

Maharati Initiative:

Thirty training programs were implemented for 8 courses in all emirates of the UAE and 8 different courses were offered. Total number of trainees is 477 trainees (80 males – 397 females).

"Future Leaders" Initiative:

Four courses were offered in the insurance diploma programs (8 programs). Total number of trainees enrolled in the diploma is 28 trainees (6 males – 22 females) and 16 participants were admitted (4 males – 12 females).

Actuarial Initiative:

Thirty-nine trainees were registered in an approved actuarial qualification program in the subject "Basics of Mathematics".

Financial Crime Control Initiative:

Five programs were implemented in the Financial Crime Control – Level 5. Some 120 trainees from the sector employees working as a compliance officer and compliance officials were trained. Some 400 employees of the insurance companies were registered in the Financial Crime Control – Level 4.



FinTech Experimental Environment:

The FinTech Experimental Environment created by the IA under the IA Board of Directors Decision No. (41) of 2019 Concerning the Supervisory Rules for the Experimental Environment of Financial Technology in the Insurance Industry seeks to achieve the visions and implement the directives by transforming the local insurance market into a digital market and supporting the UAE emerging FinTech companies.

Issued supervisory rules aim to determine the regulatory framework for operation and management of the experimental environment of the insurance sector with a view to creating an attractive environment for the sector using innovative systems and using it as a platform for interaction with the FinTech companies and improving the regulatory framework and contributing to economic growth and risk management. It seeks to achieve the UAE Vision 2021 for creating a competitive knowledge economy based on innovation by supporting owners of innovative solutions and enabling them to understand the products to be offered and determine associated risk and ensure an acceptable level for customers during the experimentation period.

The rules set five categories of applicants: owners of innovative solutions licensed and registered with the IA and willing to experiment technical solutions covered by their current license, those willing to test technical solutions not covered by their current license, FinTech companies registered in free zones and financial free zones in the UAE and developing new FinTech solutions, national FinTech companies and branches of foreign companies registered in the UAE and foreign FinTech companies registered in their home country and developing new FinTech solutions.

Digital Services

The IA has provided its digital services through innovative means though various channels to improve the customer's experience. It has used the tools of artificial intelligence such as provision of services through chatbot to reply to inquiries, dispute and other services.

In this regard, the Insurance Authority was 100% successful in achieving smart-transformation according to the report issued by the Telecommunications Regulatory Authority.

Major achievements include:

- New digital systems.
- An integrated system for disputes resolution committees.
- Legislation preparation and issuance system.
- Legal platform for publication of legislation to customers.
- An accident and property damage survey system.
- Digital supervisory platform.
- IA Academy development.
- Strategic performance management system.
- Insurance sector recruitment system.
- Money laundering system.
- Partner follow-up system.
- Development of digital infrastructure and improvement of services to leverage readiness and support business continuity in 2019.
- 100% activation of remote working during Covid-19 since day 1 of the National Sterilization Program.
- Virtual support of customers during COVID-19.
- Integration through electronic linking with federal and local authorities
- Use of advanced data analysis and business intelligence technologies for decision-making support.
- Activation of artificial intelligence.
- Use of Chatbot technology.
- Awareness-raising workshops to insurance companies, especially on information security and data protection.
- Awareness-raising workshops to insurance companies on the use of digital systems.
- Virtual workshops to employees on the use of remote working tools and technologies.
- Provision of joint services with federal and local authorities, e.g. "Solemat" Project.
- Measuring digital maturity in the insurance sector according to digital transformation standards.
- Inspection of the application of information security and data privacy protection standards in the sector.

Summary of the UAE Economic Status in 2019

An outstanding feature of the UAE economy is a stable investment, economic and political environment that is able to advance its economic growth. The UAE has been successful in increasing the contributions of non-oil sectors to the national economy.

GDP is a major economic variable and gives a comprehensive vision of the State's economic performance and strength of economy. Based on the estimates of the Federal Competitiveness and Statistics Authority, the UAE's GDP amounted AED 1,547 billion in 2019, compared to AED 1,551 billion in 2018. GDP in true (fixed) rates (Base year is 2010) amounted AED 1,486 billion as compared to 2018 which amounted AED 1,462 billion (reflecting a 1.7% increase).

UAE GDP per capita in the current rates reached AED 162,700.

On the other hand, with respect to the contribution of the economic sectors to the current GDP, the primary data for 2019 showed that the sector of financial activities and insurance has together achieved a contribution percentage at 8.0% in 2019.

الهيئة الاتحادية للتنافسية والإحصاء
FEDERAL COMPETITIVENESS AND STATISTICS AUTHORITY

Economic Sectors/ Activities	2019*	2018*	2017	2016	2015	2014	2013	2012	2011	2010	ISIC4
Non-Financial Corporations	86.8	86.5	86.2	86.0	86.0	86.1	86.6	87.8	88.3	87.9	
Agriculture,Forestry and Fishing	0.7	0.7	0.7	0.7	0.6	0.7	0.7	0.7	0.8	0.8	A
Mining and Quarrying (includes crude oil and natural gas)	29.8	29.3	29.0	30.6	30.8	30.8	32.0	32.6	32.5	31.1	B
Manufacturing	8.4	8.4	8.5	8.1	7.9	7.9	7.9	7.9	8.1	8.0	C
Electricity, gas, and Water Supply; Waste Management Activities	2.9	2.9	2.9	3.0	2.9	2.6	2.6	2.6	2.5	2.5	DE
Construction	8.3	8.7	8.6	8.6	9.0	9.1	9.2	9.7	10.2	11.0	F
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	12.5	12.6	12.6	11.7	11.7	11.6	11.6	11.4	11.7	11.9	G
Transportation and Storage	5.7	5.6	5.5	5.3	5.6	5.9	5.6	5.7	5.7	5.8	H
Accommodation and Food Service Activities	2.3	2.2	2.1	2.0	2.0	1.9	1.8	1.9	1.9	1.8	I
Information and Communication	2.9	2.9	2.9	2.8	2.7	2.7	2.6	2.6	2.7	2.9	J
Financial and insurance activities	8.0	8.1	8.5	8.5	8.5	8.3	7.8	6.9	6.8	6.9	K
Real Estate Activities	5.4	5.4	5.7	5.6	5.4	5.4	5.2	5.4	5.0	4.9	L
Professional, Scientific and Technical Activities	2.6	2.6	2.6	2.6	2.5	2.6	2.6	2.7	2.9	3.1	M
Administrative and Support Service Activities	1.7	1.7	1.7	1.8	1.7	1.8	1.6	1.7	1.7	1.7	N
Public Administration and Defence; Compulsory Social Security	5.2	5.3	5.4	5.5	5.5	5.6	5.6	5.3	5.0	5.2	O
Education	1.0	1.0	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.9	P
Human Health and Social work Activities	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.0	0.8	0.6	Q
Arts,Recreation and Other Service Activities	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.6	RS
Activities of Households as Employers	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.4	0.4	T
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	v
Total Non-oil	70.2	70.7	71.0	69.4	69.2	69.2	68.0	67.4	67.5	68.9	إجمالي غير النفطي

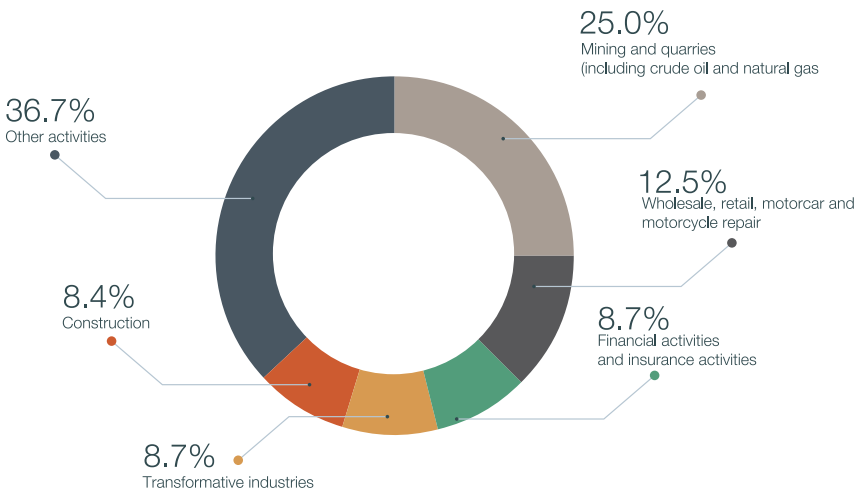
1- Data 2019 Preliminary.

1- بيانات 2019 أولية.

Source: Federal Competitiveness & Statistics Authority

المصدر : الهيئة الاتحادية للتنافسية والإحصاء

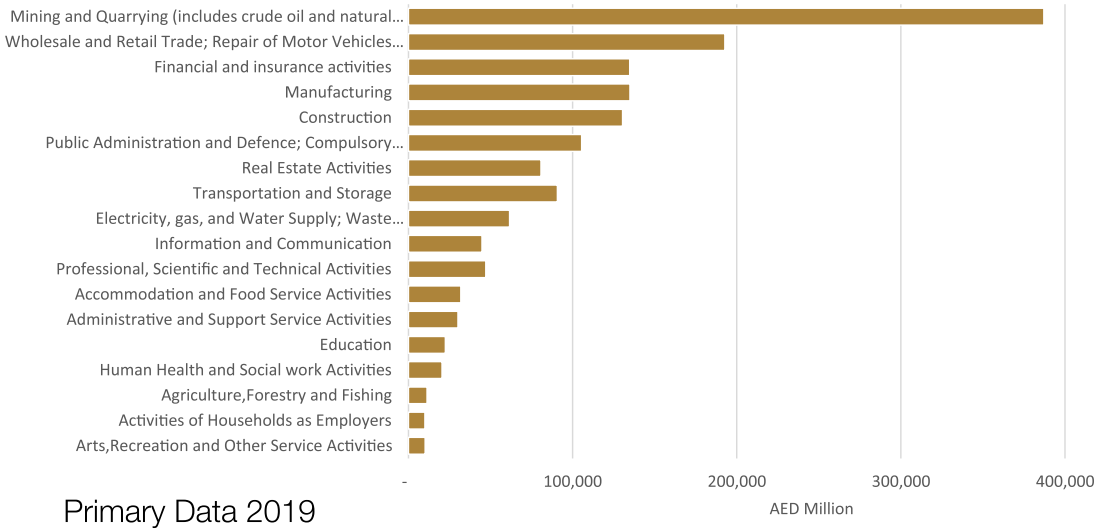
First five economuc activities accounting for 63.3% of GDP in 2019
First five economic activities in terms of contribution o UAE's GDP 2019 primary



The insurance sector continues its vital role in protecting the individuals and properties against various risks with insurance being ranked as one of the most important economic activities that account for 63.3% of the total GDP for 2019 due to its vital role in promoting the national economy and increased contributions to GDP.

Source: [Federal Competitiveness and Statistics Authority]

Contribution of economic activities to UAE's GDP 2019 primary



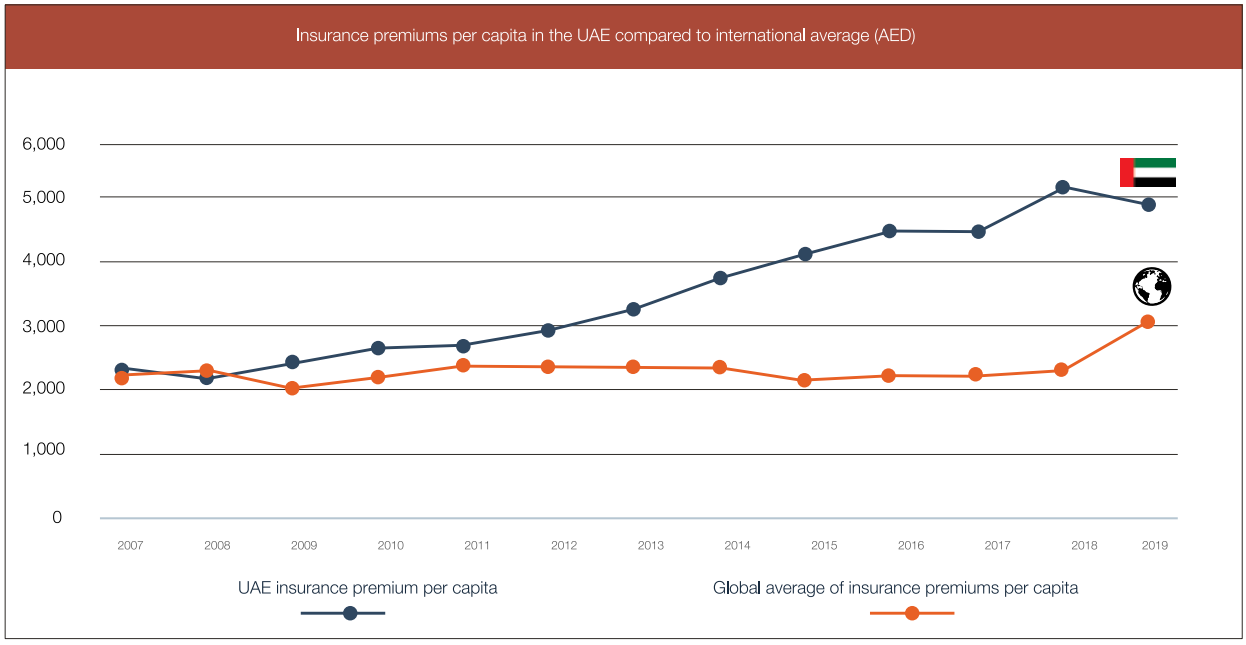
Primary Data 2019

Competitive Indices of the UAE Performance of 2019

UAE has continued to top the market regionally amongst the most competitive countries around the world. Its rank advanced to the fifth internationally according to the "World Competitiveness Yearbook" of 2019, issued by the World Competitiveness Centre of the Institute for Management & Development ("IMD") in Lausanne, Switzerland, one of the most important specialized institutions in the industry all over the world.

In the insurance industry, UAE kept the top of the gross written premium indicator over regional insurance markets. In addition, the UAE's global rank over the past five years (2015-2019) has relatively advanced according to Swiss Re (Sigma), as shown in the following table:

Description / Years	2015	2016	2017	2018	2019
· The rank of the UAE in terms of the gross written premium as to Arab insurance markets in MENA	1	1	1	1	1
· The rank of the UAE in terms of the gross written premium as to insurance markets in Asia	12	12	12	13	12
· The rank of the UAE in terms of the gross written premium as to all insurance markets all over the world	39	39	36	37	37
· The rank of the UAE in terms of the insurance premiums per capita as to all insurance markets all over the world	30	32	29	30	32
The rank of the UAE globally in terms of (written premiums percentage to GDP)	54	47	42	45	43

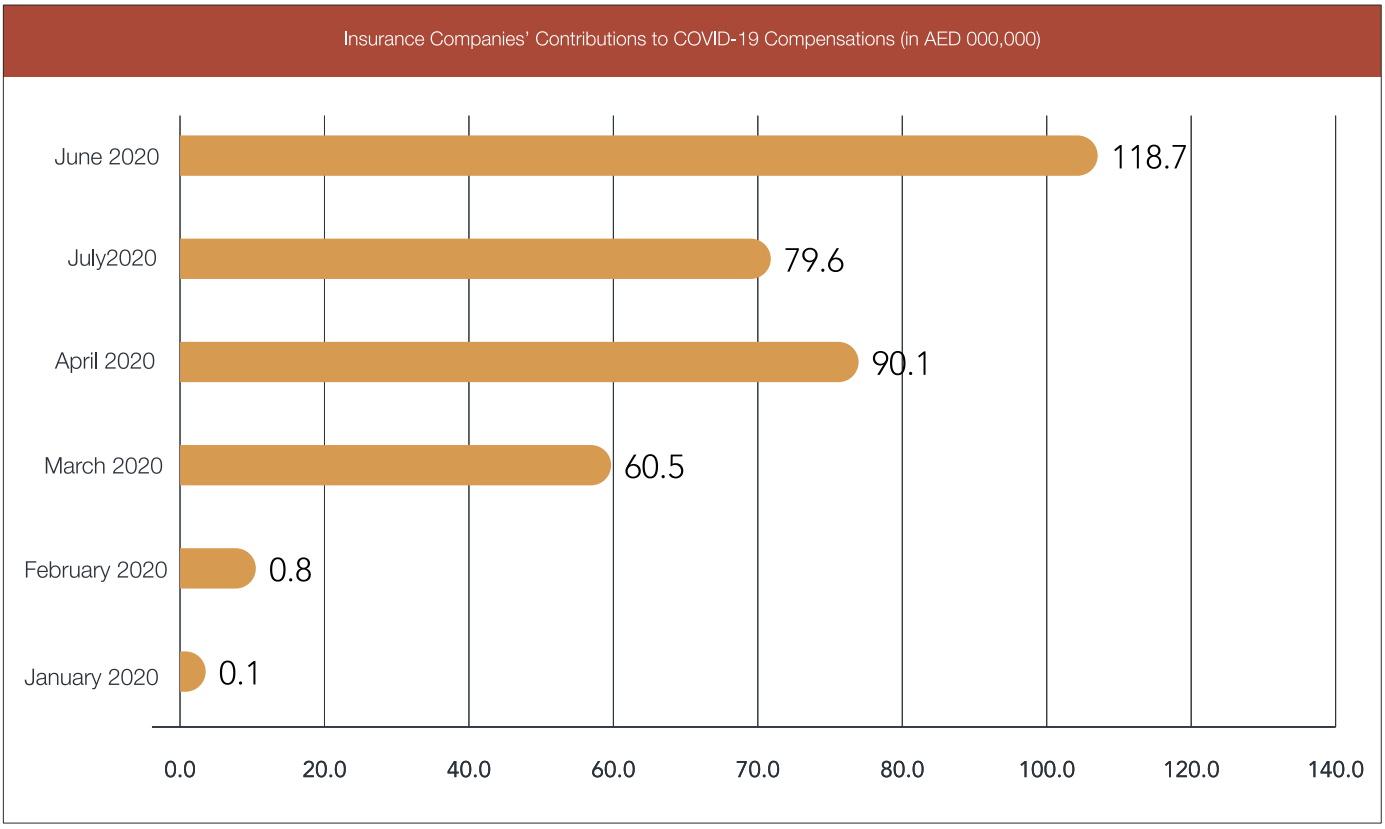


The graph above shows the insurance premiums per capita in Arab Emirates Dirhams, which shows the remarkable growth rates in insurance premiums per capita in the UAE compared to the international average.

Insurance Sector and COVID-19:

Although this Report tackles the insurance activity in 2019, we have to note this exceptional event in 2020 before this report was printed -the spread of COVID-19 worldwide and its impact on the insurance sector in the UAE. The IA has issued several incentive packages and procedures that had a part in mitigating COVID-19 implications on the insurance sector, which can be summarized as follows:

1. Activate the emergency plan in the sector and adopt health preventive measures and arrangements.
2. Ensure business continuity of remote working and stable conditions of employees.
3. Extend the license renewal periods and submission deadlines of some reports from insurance companies and related professions.
4. Reduce the amount of bank letter of guarantee requirements of insurance brokerage companies.
5. Direct the application of the monetary practice in the social responsibility of the insurance sector in programs and practices that support risk countering and mitigation of the virus implications.
6. Review the motor insurance system and allow companies to consider granting discounts in light of new risk levels.
7. Commence expertise procedures and remote proceedings of IA's Insurance Disputes Settlement Committees' sessions.
8. Issue the electronic insurance system.
9. Launch the Insurance Remote Professional Training Academy.
10. Create a new web page for the Authority with the title "Insurance and Implications of COVID-19", which addresses all relevant developments and inquiries.



According to primary indicators, the UAE-based insurance companies paid COVID-19-related claims in the total amount of AED 350 million till the end of June 2020.

In addition, the IA continually applies the post-COVID-19 economic recovery plan and incentive packages in order to enhance the growth of the UAE insurance sector.

The Number of Operating Entities in the Insurance Sector

The following table shows the number of insurance companies and insurance-related professions, licensed and operating in the UAE insurance sector per category:

Business Activity	2017	2018	2019	29.07.2020
Insurance companies	62	62	62	62
National insurance companies	35	35	35	35
National Takaful insurance companies	12	12	12	12
Branches of foreign insurance companies	27	27	27	27
Insurance brokers	160	163	164	166
Insurance agents	18	20	23	22
Insurance consultants	23	25	25	21
Surveyors & Loss Adjustors	45	45	46	46
Actuaries	57	48	58	65
Health Insurance TPA	24	24	24	24
Total Number of Licensed Entities	391	387	402	406

The Extent of the Insurance Market Activities in the UAE and the Insurance Indices of 2019

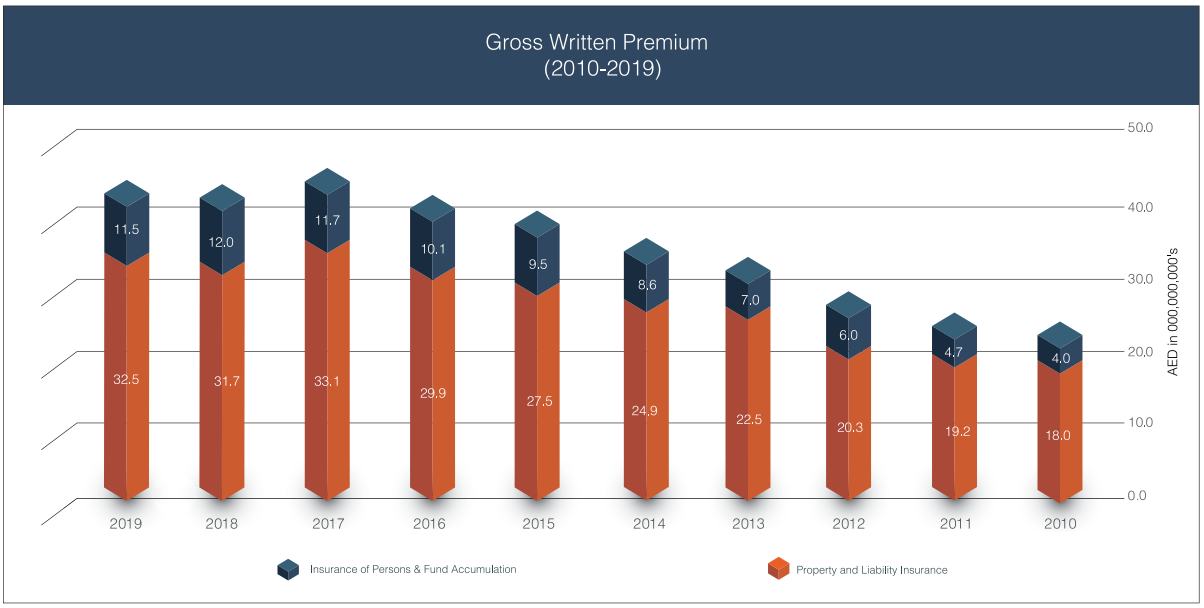
Gross Written Premiums

AED in 000's

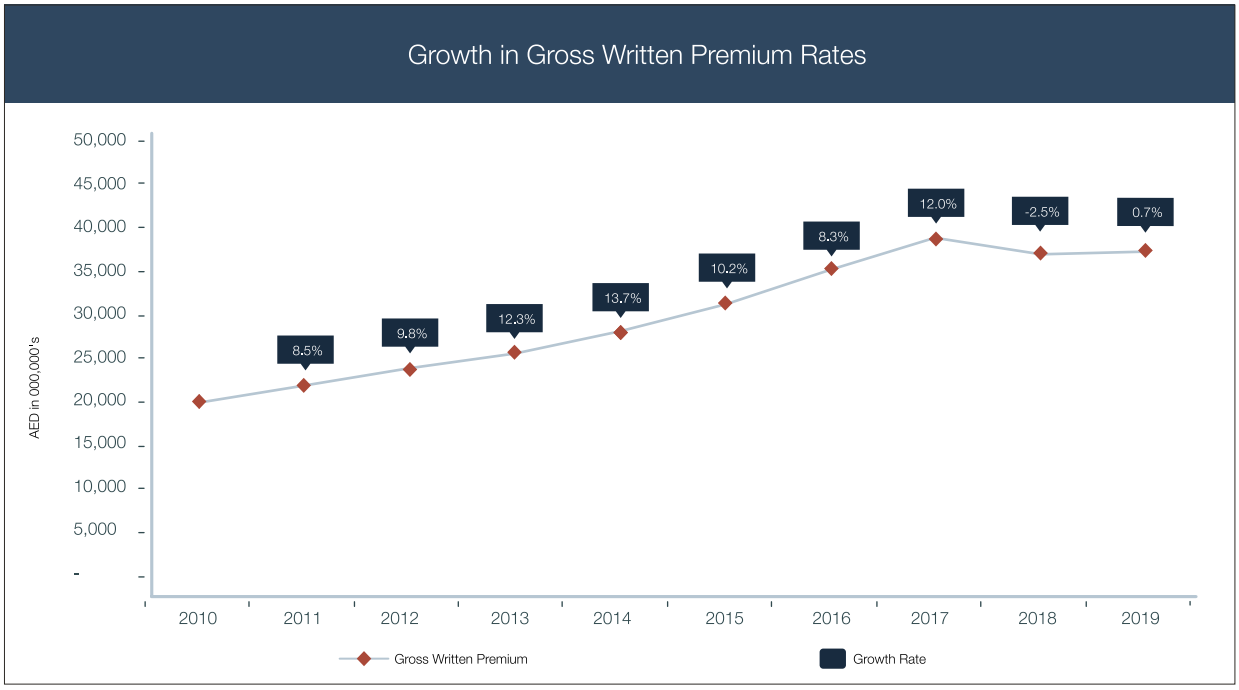
Description	2015	2016	2017	2018	2019
Property and Liability Insurance	27,464,822	29,863,254	33,079,472	31,747,733	32,526,276
Insurance of Persons & Fund Accumulation	9,488,889	10,145,897	11,744,756	11,970,700	11,494,538
TOTAL	36,953,711	40,009,151	44,824,228	43,718,433	44,020,814

The gross written premiums during 2019 amounted to AED 44.020 billion compared to a total of AED 43.718 billion in 2018, with a growth of 1%.

The figure below shows the growth rates in gross written premiums over the past ten years.



The figure below shows the growth in gross written premiums over the past ten years.



Gross Written Premiums by Insurance Type and the Share of National and Foreign Companies

The gross written premiums in all the classes of property and liability insurance is AED 15.581 billion, with the share of national companies at AED 12.233 billion, for a percentage of 78.5%. The share of foreign companies is AED 3.348 billion and 21.5%.

Moreover, the gross written premiums in all classes of persons and fund accumulation insurance is AED 9.069 billion, where the share of national companies is AED 2.284 billion and a percentage of 25.2%. The share of foreign companies is AED 6.786 billion and 74.8%.

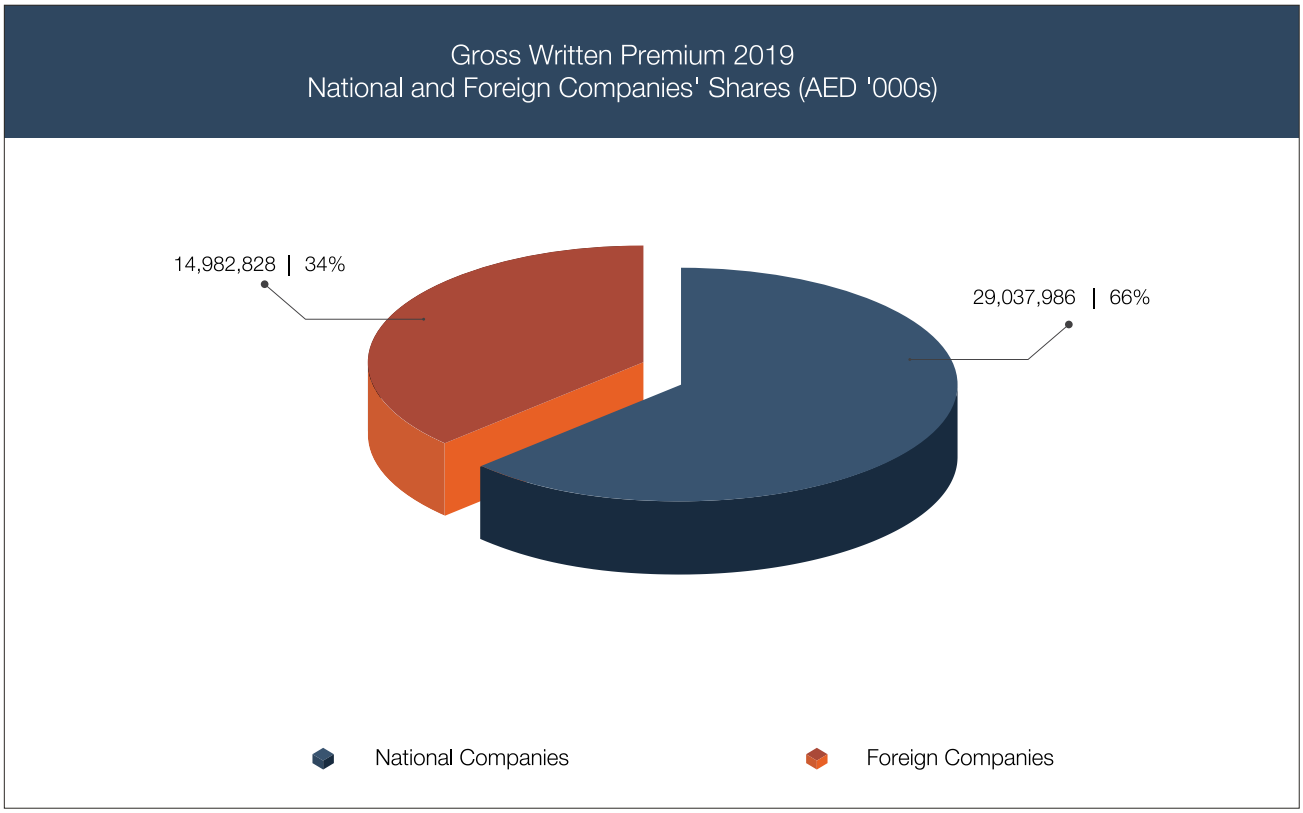
The gross written premiums in the classes of health insurance is AED 19.369 billion, where the share of national companies is AED 14.520 billion and a percentage of 75%. The share of foreign companies is AED 4.848 billion and 25%.

Gross Written Premiums according to the type of insurance

AED in 000's

Line of Business	NATIONAL COMPANIES		FOREIGN COMPANIES		TOTAL	
	2018	2019	2018	2019	2018	2019
Fire	2,014,435	2,339,179	674,127	561,807	2,688,562	2,900,986
Marine & Aviation	1,006,397	1,180,794	320,420	309,653	1,326,817	1,490,447
Motor & Transportation	4,705,969	4,358,239	2,007,036	1,715,600	6,713,005	6,073,840
Engineering, Construction & Energy	2,027,990	2,043,793	317,806	266,490	2,345,795	2,310,282
Other	1,526,176	2,311,465	524,322	494,370	2,050,498	2,805,835
Total - Property & Liability Insurance	11,280,966	12,233,470	3,843,711	3,347,920	15,124,677	15,581,390
Total - Health Insurance	14,190,408	14,520,876	4,892,671	4,848,890	19,083,079	19,369,766
Group Life	526,420	529,341	173,126	184,672	699,546	714,013
Group Credit Life	681,315	651,885	69,129	56,092	750,444	707,977
Individual Life	1,000,070	1,101,415	6,527,421	5,945,837	7,527,491	7,047,252
Annuities & Fund Accumulation	3,379	1,000	529,817	599,416	533,196	600,416
Total - Insurance of Persons & Fund Accumulation	2,211,183	2,283,641	7,299,493	6,786,018	9,510,676	9,069,658
TOTAL - All Types of Business Combined	27,682,557	29,037,986	16,035,876	14,982,828	43,718,433	44,020,814

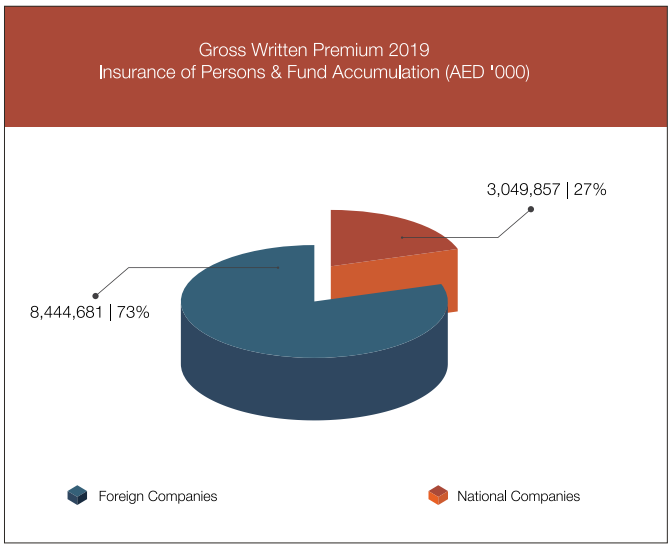
The graph below shows the share of the national and foreign companies from the gross written premium. The share of national companies is 66% amounting to AED 29,038 billion. The share of foreign companies is 34% amounting to AED 14,983 billion.

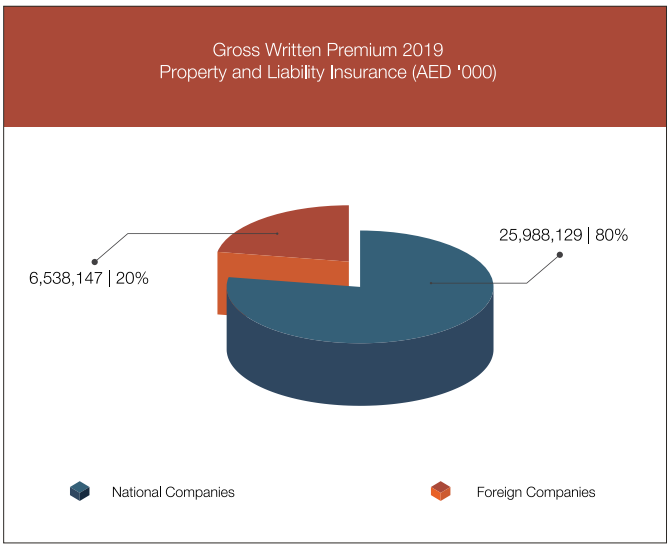


At the sector level, the graphs below illustrate the shares of national and foreign companies by the types of written premium. The share of national companies from the gross written premium of the property and liability insurance amounted to 80%, accounting for a total of AED 25.988 billion. The share of foreign companies amounted to 20% accounting for a total of AED 6.538 billion.

On the other hand, the share of national companies from the gross written premiums of insurance of persons & fund accumulation operations amounted to 27%, accounting for a total of AED 3.049 billion. The share of foreign companies amounted to 73%, accounting for a total AED 8.444 billion.

Premiums Retention Ratio of National and Foreign Companies and of each class of Insurance



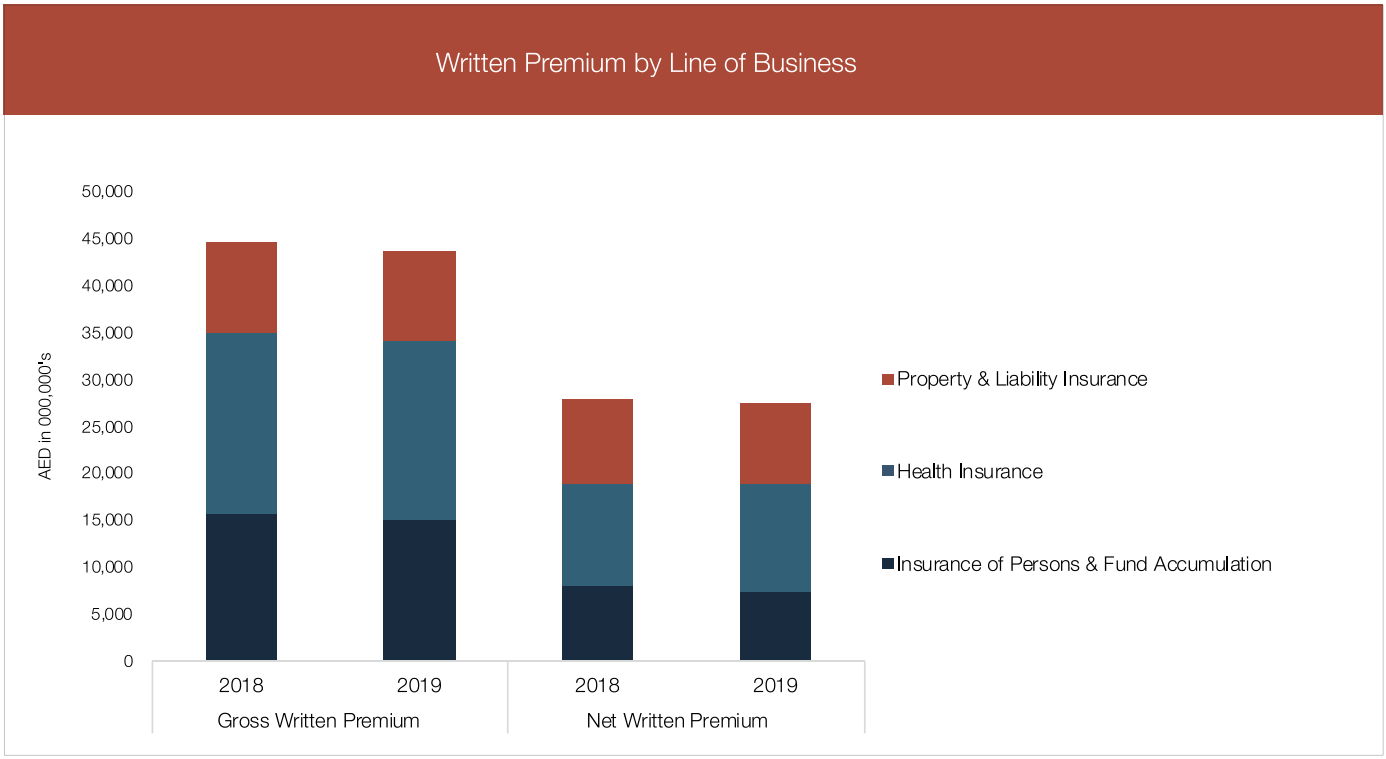


The overall premium retention ratio for the UAE insurance sector in 2019 reached 59.4% compared to 62.8% in 2018. The details are as follows:

Retention Ratio of the Written Premiums

Insurance Classes	National Companies		Foreign Companies		Total	
	2018	2019	2018	2019	2018	2019
Property and Liability Insurance	41.9%	36.0%	71.0%	72.5%	49.3%	43.8%
Health Insurance	55.6%	48.4%	83.5%	80.9%	62.8%	58.1%
Insurance of Persons and Fund Accumulation	65.8%	67.9%	96.6%	96.1%	89.5%	89.0%
All Insurance Classes	50.8%	48.8%	83.5%	80.9%	62.8%	59.4%

The graph below shows the net written premiums, the retention ratio of the written premiums and the growth rates by class of insurance business in 2018 and 2019.



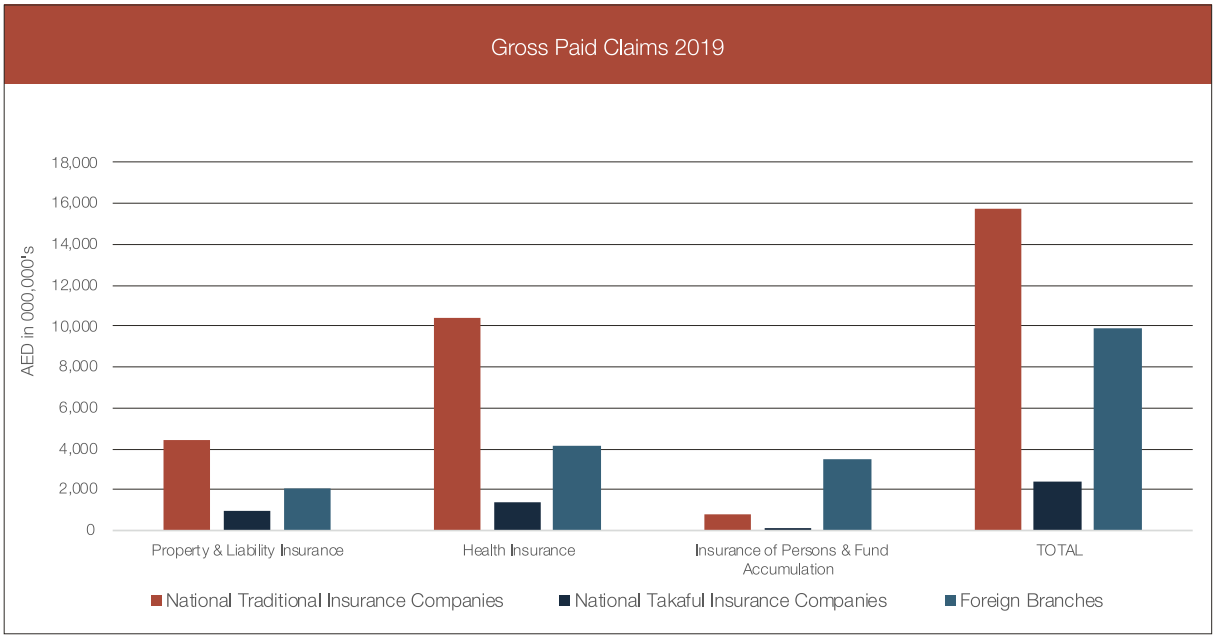
	Growth in GWP	Growth in NWP	Retention Ratio 2019	Retention Ratio 2018
Insurance of Persons & Fund Accumulation	3%	-8%	44%	49%
Health Insurance	2%	-2%	58%	60%
Property & Liability Insurance	-5%	-5%	89%	89%

Total Paid and Incurred Claims by Class of Insurance

The table below shows the total paid and incurred claims for each class of insurance in 2019 and the shares for national and foreign companies of these claims:

AED in 000's

Line of Business	NATIONAL COMPANIES		FOREIGN COMPANIES		TOTAL	
	Paid	Incurred	Paid	Incurred	Paid	Incurred
Fire	257,775	317,343	115,586	179,870	142,189	137,473
Marine & Aviation	206,198	167,466	104,795	82,258	101,404	85,208
Motor & Transportation	2,617,595	2,771,356	864,499	956,419	1,753,096	1,814,937
Engineering, Construction & Energy	310,293	309,804	94,191	94,100	216,102	215,704
Other	156,943	144,751	48,297	46,818	108,647	97,933
Total - Property & Liability Insurance	**3,548,804**	**3,710,719**	**1,227,367**	**1,359,464**	**2,321,437**	**2,351,255**
Total - Health Insurance	**8,701,312**	**8,794,416**	**2,350,806**	**2,619,502**	**6,350,506**	**6,174,913**
Group Life	142,504	137,094	19,444	18,674	123,060	118,420
Group Credit Life	77,999	53,112	15,326	20,164	62,673	32,948
Individual Life	7,798,533	3,642,331	7,151,631	3,447,581	646,902	194,750
Annuities & Fund Accumulation	185,787	187,058	185,787	187,058	0	0
Total - Insurance of Persons & Fund Accumulation	**8,204,822**	**4,019,595**	**7,372,187**	**3,673,477**	**832,635**	**346,118**
TOTAL - All Types of Business Combined	**20,454,938**	**16,524,730**	**10,950,360**	**7,652,444**	**9,504,578**	**8,872,287**



Results of the Operations of Main Insurance Classes

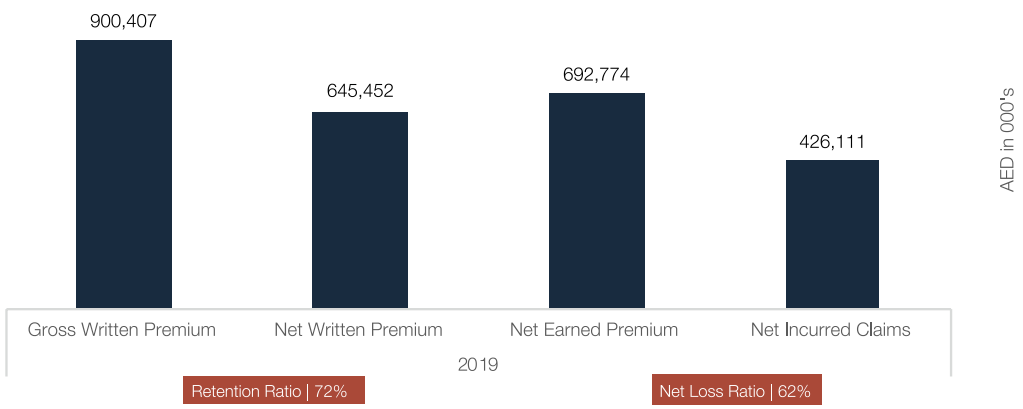
Motor Insurance

The table below shows an analysis of the profitability for subscription in the motor insurance business, in "gross" before reinsurance and by "net" after reinsurance. It also shows loss ratio, commission ratio, expense ratio, and combined ratio.

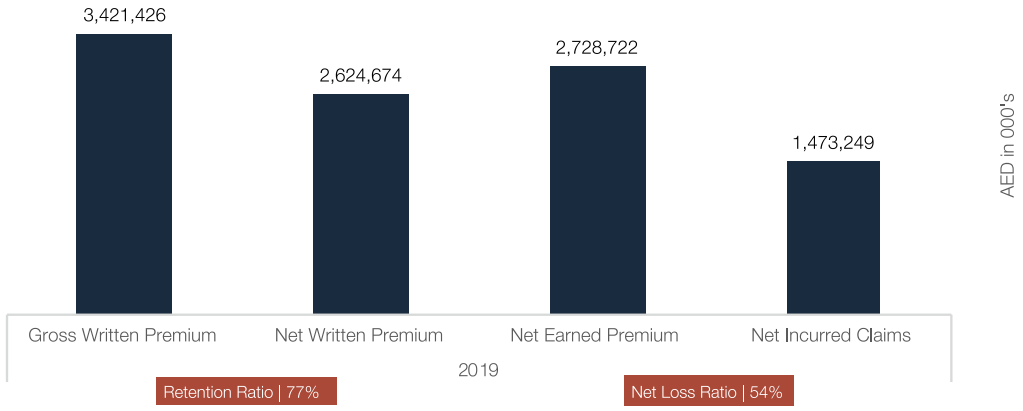
AED in 000's

Description	TOTAL	Commercial Motor	Third Party Liability - Personal	Comprehensive - Personal
		Gross of Reinsurance		
Earned Premium	6,363,761	1,839,623	958,643	3,565,495
Losses Incurred	3,694,411	1,079,708	567,234	2,047,470
Commission	774,710	210,666	79,334	484,709
Expenses	909,280	237,601	136,449	535,230
Profit / (Loss)	985,359	311,648	175,625	498,086
Loss Ratio	58.1%	58.7%	59.2%	57.4%
Commission Ratio	12.2%	11.5%	8.3%	13.6%
Expense Ratio	14.3%	12.9%	14.2%	15.0%
Combined Ratio	84.5%	83.1%	81.7%	86.0%
		Net of Reinsurance		
Earned Premium	4,752,838	1,331,343	692,774	2,728,722
Losses Incurred	2,617,595	718,235	426,111	1,473,249
Commission	415,822	106,908	5,683	303,231
Expenses	909,280	237,601	136,449	535,230
Profit / (Loss)	810,141	268,599	124,531	417,012
Loss Ratio	55.1%	53.9%	61.5%	54.0%
Commission Ratio	8.7%	8.0%	0.8%	11.1%
Expense Ratio	19.1%	17.8%	19.7%	19.6%
Combined Ratio	83.0%	79.8%	82.0%	84.7%

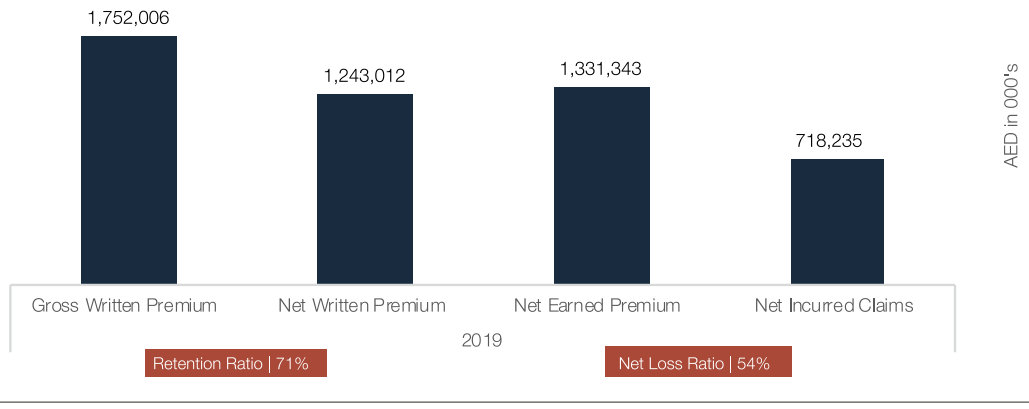
Personal Motor - Third Party Liability



Personal Motor - Comprehensive



Commercial Motor

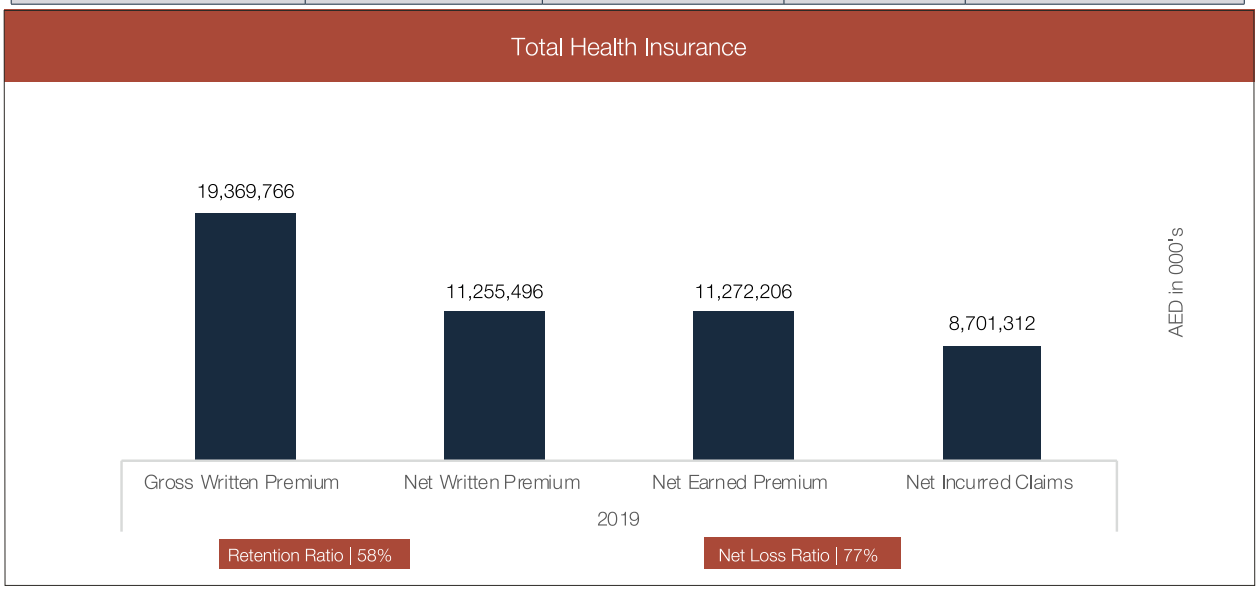


Health insurance

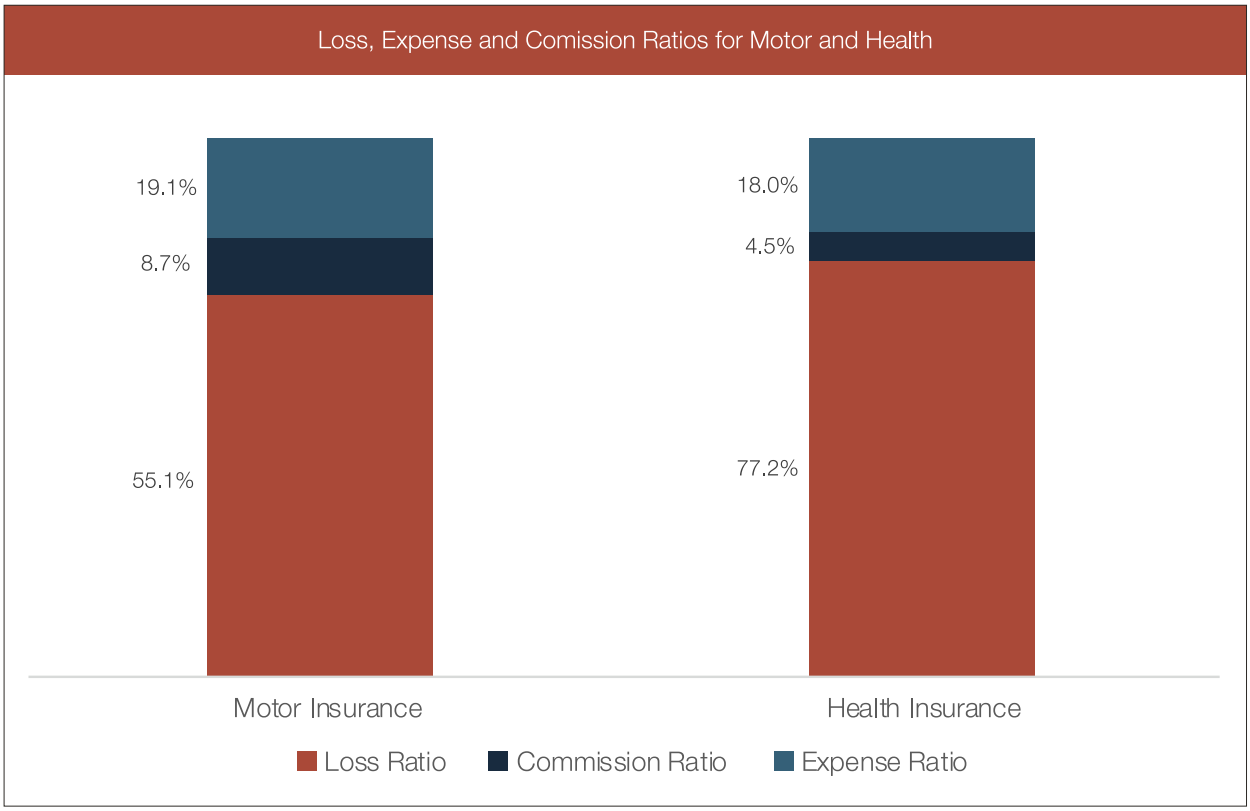
The table below shows an analysis of the profitability for subscription in the health insurance business, in "gross" before reinsurance and by "net" after reinsurance. It also shows loss ratio, commission ratio, expense ratio, and combined ratio.

AED in 000's

Description	TOTAL	Personal Accident Insurance	Health Insurance - Group	Health Insurance - Individual
		Gross of Reinsurance		
Earned Premium	19,390,020	318,012	18,459,830	612,177
Losses Incurred	15,918,367	56,049	15,482,223	380,094
Commission	998,143	68,911	884,362	44,870
Expenses	2,031,963	66,117	1,899,441	66,404
Profit / (Loss)	441,548	126,934	193,804	120,809
Loss Ratio	82.1%	17.6%	83.9%	62.1%
Commission Ratio	5.1%	21.7%	4.8%	7.3%
Expense Ratio	10.5%	20.8%	10.3%	10.8%
Combined Ratio	97.7%	60.1%	99.0%	80.3%
		Net of Reinsurance		
Earned Premium	11,272,208	196,618	11,001,548	74,042
Losses Incurred	8,701,312	19,357	8,493,551	188,404
Commission	509,668	60,818	426,520	22,330
Expenses	2,031,963	66,117	1,899,441	66,404
Profit / (Loss)	29,266	50,326	182,036	(203,096)
Loss Ratio	77.2%	9.8%	77.2%	254.5%
Commission Ratio	4.5%	30.9%	3.9%	30.2%
Expense Ratio	18.0%	33.6%	17.3%	89.7%
Combined Ratio	99.7%	74.4%	98.3%	374.3%



The graph below compares the loss, expense and commission ratios for health insurance and motor insurance.



Results of the Operations of Other Main Insurance Classes

The graphs below show the results of the operation of other insurance classes:

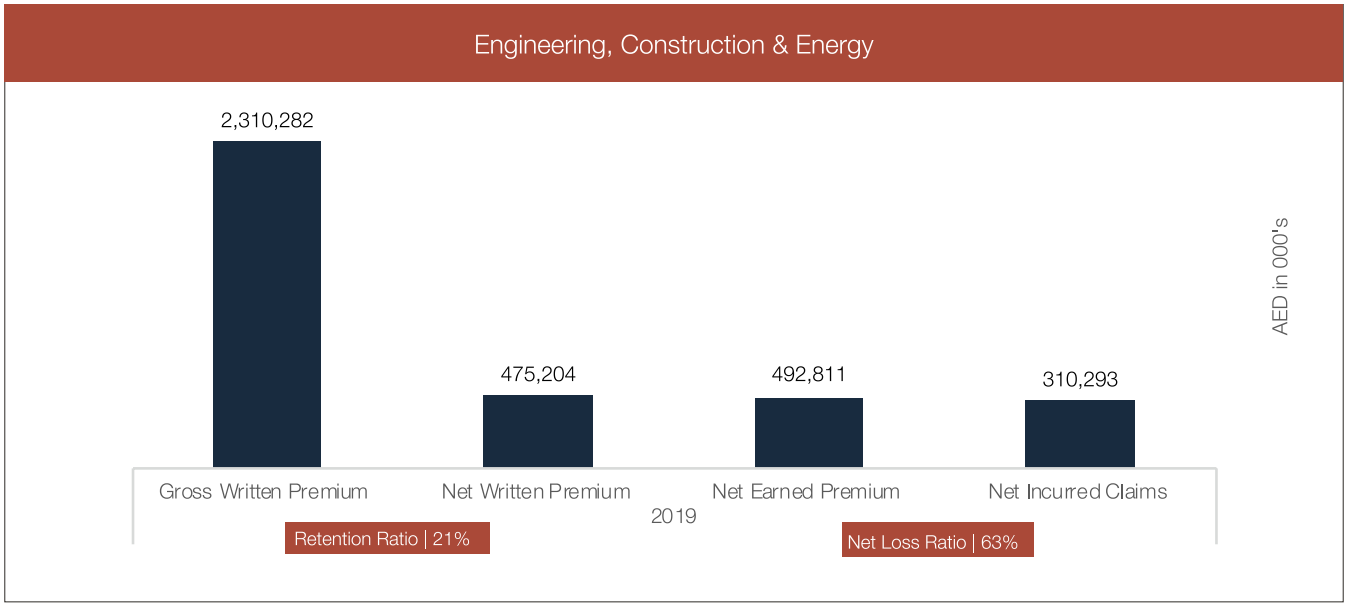
Fire Insurance



Marine and Aviation Insurance



Engineering, Construction and Energy Insurance



Other Insurance

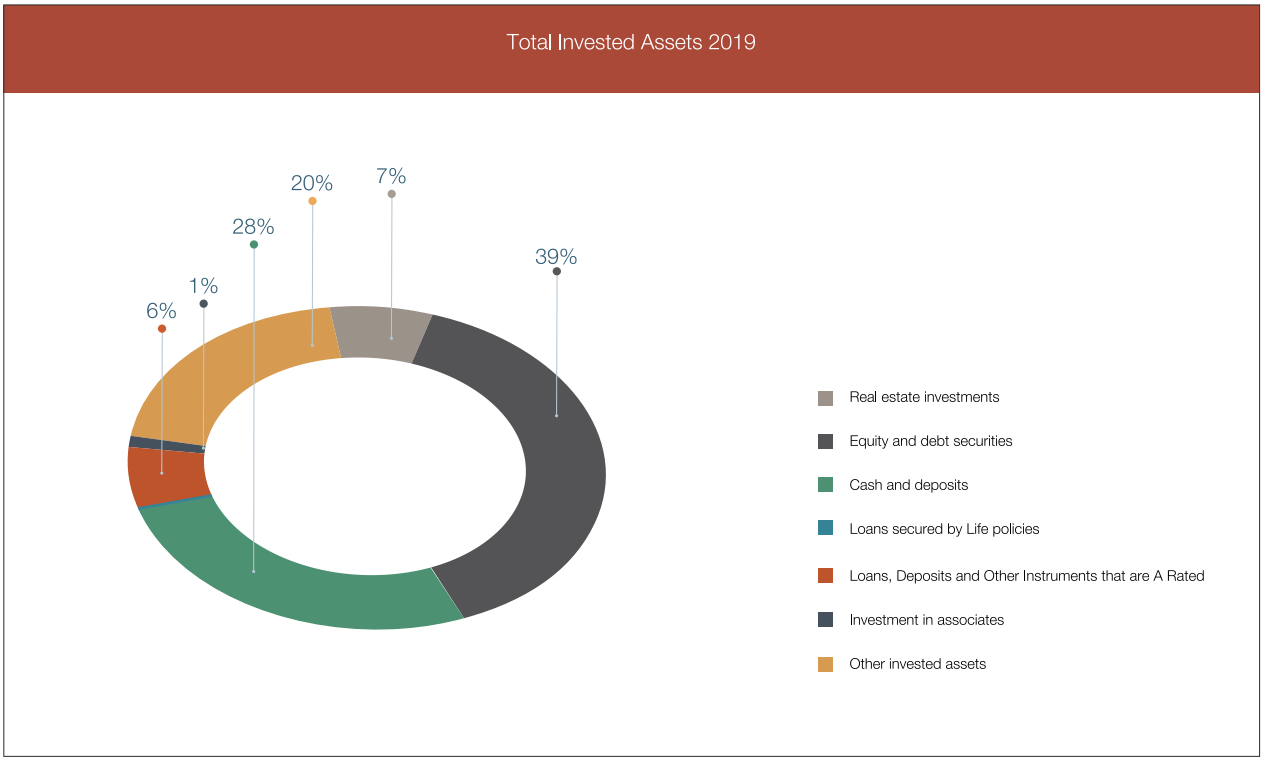


Insurance Companies' Investments and their Invested Assets

The total funds invested in the sector in 2019 reached AED 68.962 billion, compared to AED 63.608 billion in 2018 with an increase of AED 5.354 billion and a percentage of 8.4%. The investment portfolios of companies are characterised by diversification and distribution of risks in the different categories of investments. This is consistent with the Financial Regulations to the Insurance Companies issued by the Authority, which regulate all provisions related to the rules, bases and limits of investments. These investments were distributed as follows:

Type of Invested Assets	Value in Billion Dirhams 2018	Value in Billion Dirhams 2019	Percent of Total of 2018	Percent of Total of 2019
Real Estate Investment	5.801	4.602	9%	7%
Equity & Debt securities	23.952	26.881	38%	39%
Cash & Deposits	17.848	19.076	28%	28%
Loans secured by Life Insurance policies	0.162	0.152	0%	0%
Loans, Deposits and other instruments that are rated A	3.884	4.968	6%	6%
Investment in Associates	0.682	0.591	1%	1%
Other invested assets	11.280	13592	18%	20%
Total of Invested Assets	63.608	68.962	100%	100%

The graph below shows the ratio of each category of invested assets to the total invested in 2019. The investments in equity & debt securities comprise the highest investment percent, reaching 39%, followed by cash and deposits, reaching 28%, and the investment in other invested assets, reaching 20%.



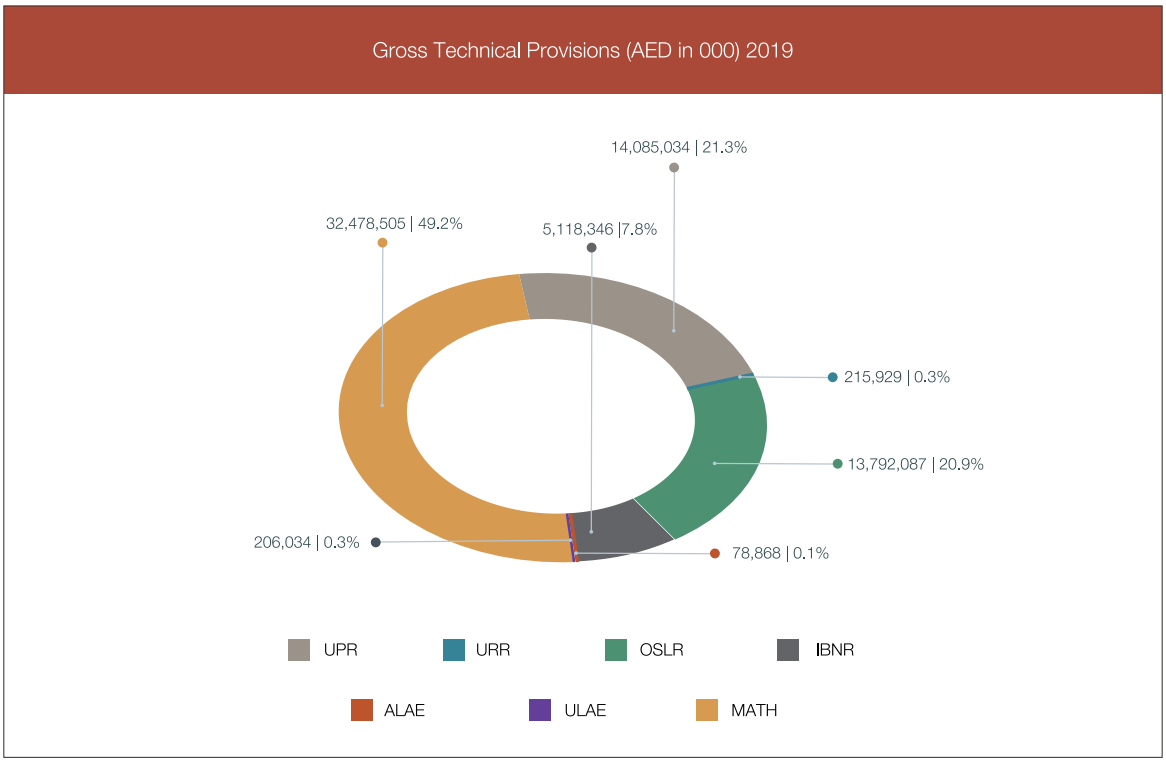
The sector has managed to achieve positive progress in the management of invested assets that are proportionate with the nature of liabilities and compensations resulting from the insurance activities. This is shown in the real estate ratio, which comprises the major share of national companies' investment, that started to decrease as companies have distributed their investments targeting more liquid investments and more periodic revenues that conform more to the nature of insurance liabilities. Thus, they match the Financial Regulations issued by the Authority in this respect.

Technical Reserves of Insurance Companies

The total of the technical reserves in the sector for the year 2019 amounts to AED 65.974 billion, compared to AED 61.065 billion for the year 2018, with an increase of AED 4.909 billion and a percent of 8%. The reserves are distributed in the following manner:

Technical Reserves	Value In Billion AED	Percentage of the total
Unearned Premium Reserve - UPR	14.085	21.3%
Unexpired Risk Reserve - URR	0.216	0.3%
Outstanding Loss Reserve - OSLR	13.792	20.9%
Incurred But Not Reported Claims - IBNR	5.118	7.8%
Allocated Loss Adjustment Expense - ALAE	0.078	0.1%
Unallocated Loss Adjustment Expense - ULAE	0.206	0.3%
Mathematical Reserve	32.479	49.2%
Total	65.974	100%

The graph below shows the allocation to the total of technical reserves in 2019. The mathematical reserve allocation forms the highest percent, reaching 49.2%. Then, the UPR comes in the second, with a percent of 21.3%, and the allocation of the OSLR with a percent of 20.9%.



The Takaful Insurance Companies and their Business Results

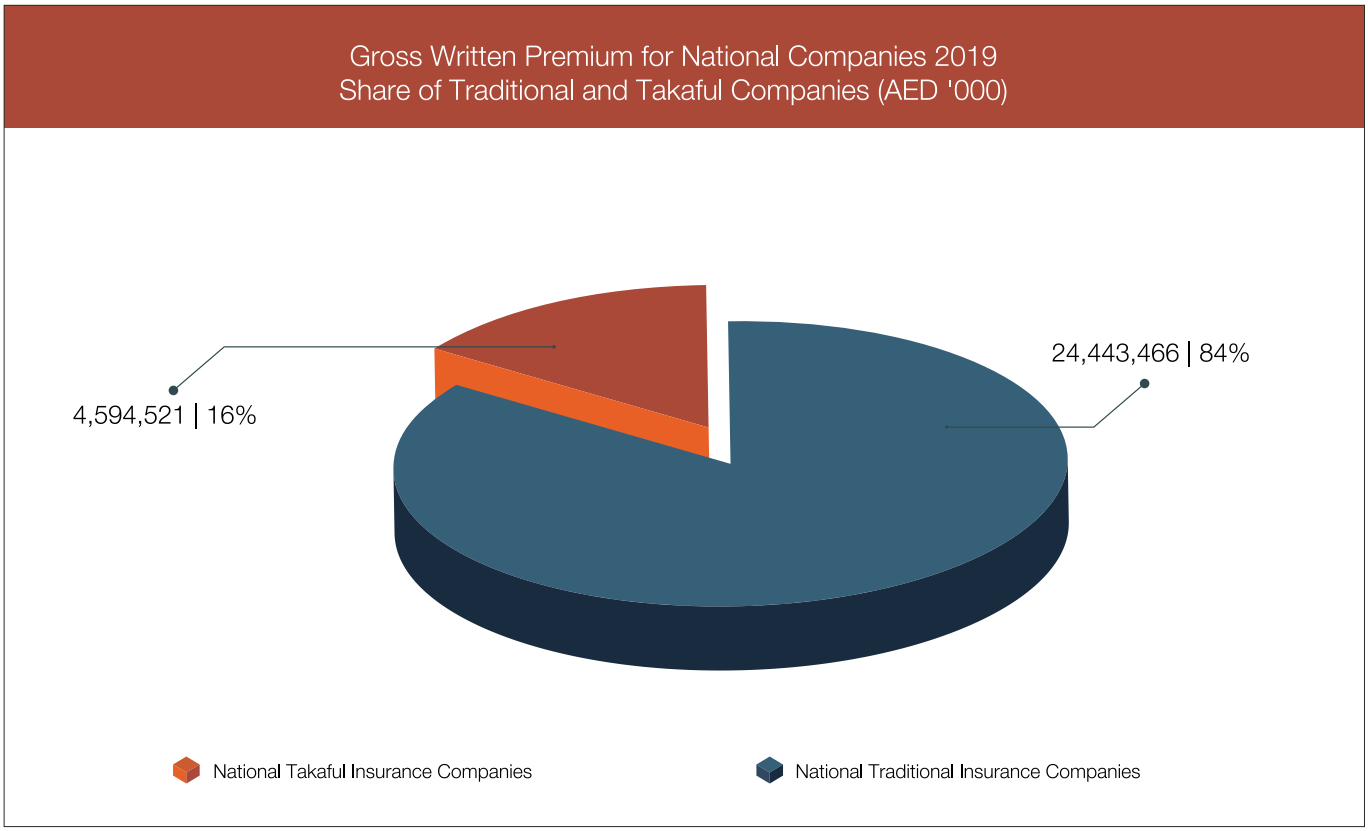
The Takaful sector is one of the most prominent services that are Sharia'-compliant. It targets certain strata of the insurance customers. The Insurance Authority pays special attention to the Takaful insurance sector in order to enhance its vital role in the insurance of persons, liabilities and property along with the traditional insurance sector.

The Authority also makes sure that the traditional insurance companies, as well as the Takaful insurance companies, work to diversify their products in all the classes of insurance as well as constantly devising new insurance coverage in accordance with the needs of the customers.

The indicators show that the role of the Takaful sector has expanded in the insurance industry in the UAE. The total written premium of all the Takaful insurance companies operating within the UAE in 2019 amounted to a total of AED 4.594 billion, compared to a total of AED 4.425 billion in 2018, with an increase of AED 169 million which is 3.8%.

The ratio of the total gross written premium of Takaful insurance companies operating within the UAE in 2019 to that of the national traditional insurance companies has amounted to a total of 15.8%. The ratio of the total net written premium of Takaful insurance companies operating within the UAE in 2019 to that of the national traditional insurance companies operating within the sector has amounted to 10.4%.

The graph below shows the gross written premium by the Takaful insurance companies as a share in the total gross written premium of the national insurance companies in 2019.

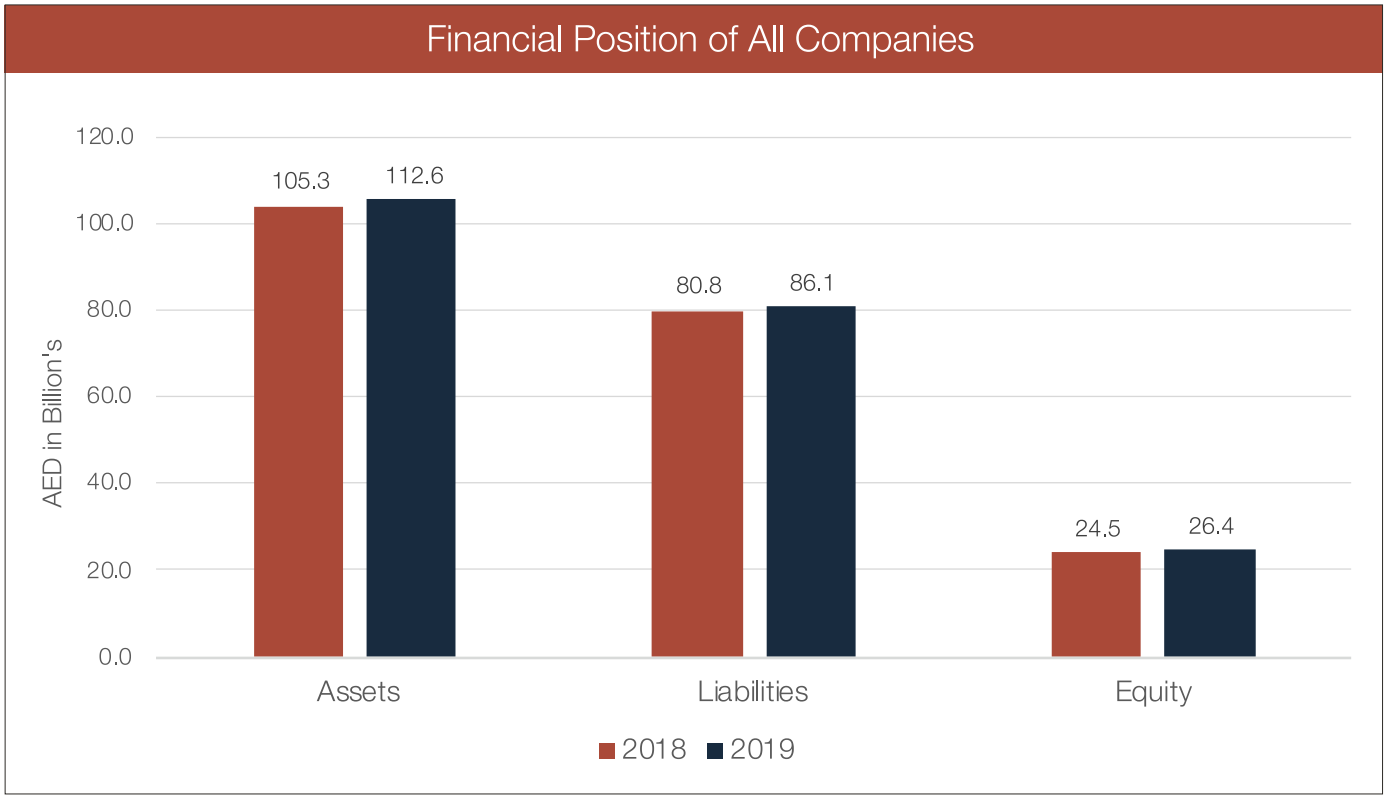


The Statement of Financial Position of Companies

The total assets of all the insurance companies operating in the sector in the end of 2019 has risen to reach AED 112.6 billion, compared to AED 105.3 billion in the end of 2018 with a share of national companies at 59%. This is an increase in the value of assets of AED 7.3 billion and with a percent of 6.9%. The total of the invested assets in 2019 represents the highest percent of the total, amounting to 61%, followed by reinsurance recoveries with a percent of 16.8%, and insurance receivables with a percent of 7.8%.

For the liabilities, the total liabilities of all the insurance companies operating in the sector at the end of 2019 has risen to reach AED 86.127 billion, compared to AED 80.829 billion at the end of 2018. This increase in the value of liabilities amounted to AED 5.298 billion with a percent of 6.6%. The national companies share of the total liabilities is 52.3%. The total of the technical reserves in 2019 represents the highest percent of the total of liabilities, as they have reached 76.6%, followed by the accrued expenses and other liabilities with a percent of 11%, and insurance payables with a percent of 4.9%.

For the equity, the total equity of all the insurance companies operating in the sector at the end of 2019 has risen to reach AED 26.432 billion, compared to AED 24.489 billion in 2018. This increase in the value of equity amounted to AED 1.943 billion with a percent of 7.9%. The national companies share of the total equity is AED 21.435 billion with a percentage of 81%. The equity of the sector in 2019 represents mainly the capital of national companies, amounting to AED 7.7 billion, reserves of the national companies, amounting to AED 9.145 billion, and retained profits of national companies, amounting to AED 3.687 billion.

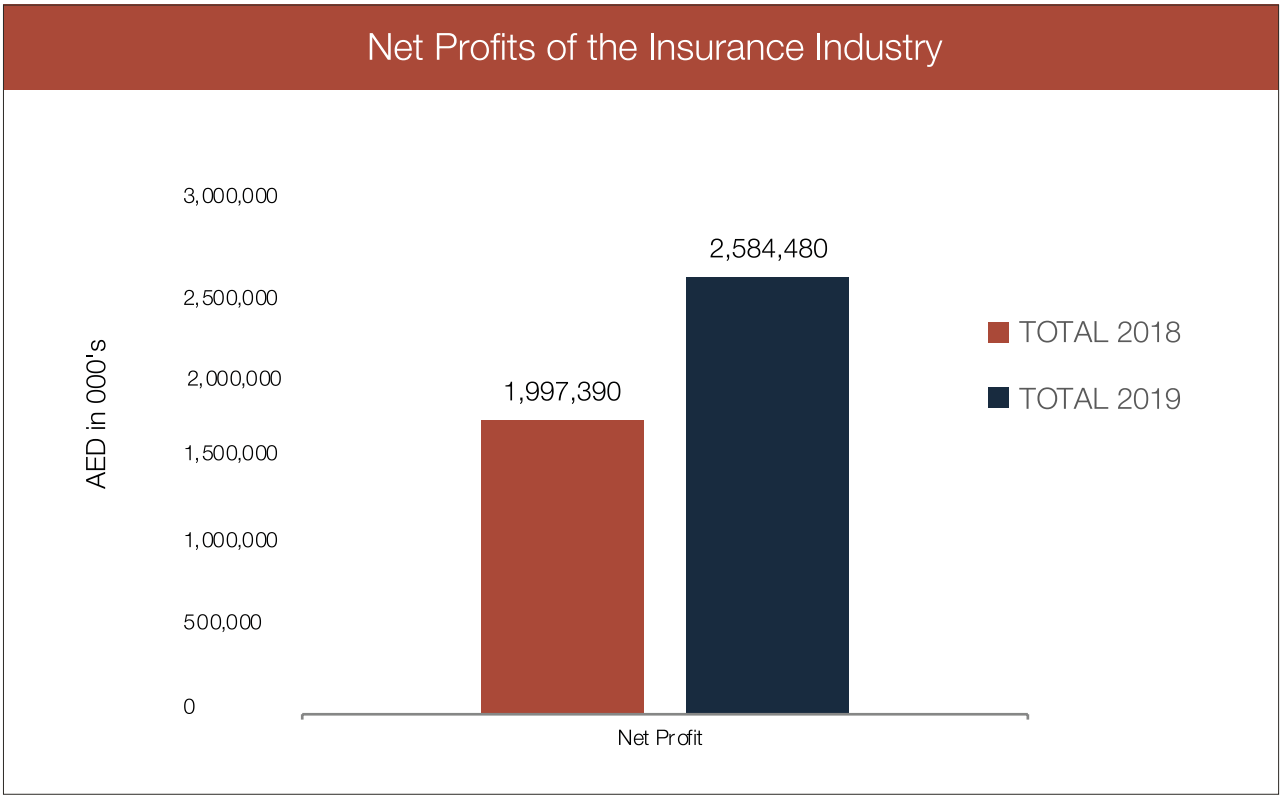


The Statement of Companies' Income

The Statement of Income of the insurance sector in the UAE has displayed that the insurance companies operating in the UAE achieved positive net results in 2019. The net profit of all the insurance companies operating in the UAE in 2019 reached a total of AED 2.584 billion, compared to AED 1.997 billion in 2018, with an increase of AED 0.587 billion and a percent of 29%. The share of national companies of the net profit is 67%, while the share of the foreign companies is 33%.

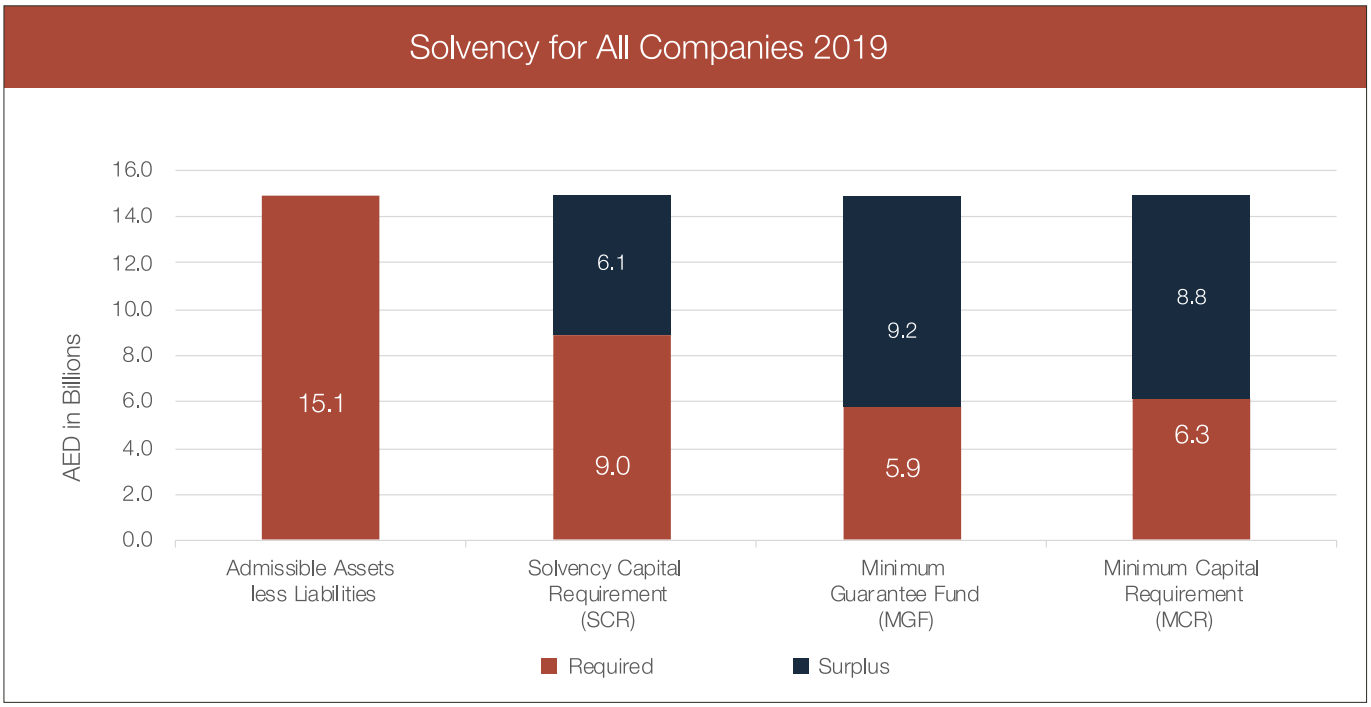
For the technical operation, the net underwriting profits of national companies amounted to AED 0.873 billion. However, the foreign companies had net underwriting losses of AED 1.151 billion. The net commissions paid by national companies amounted to AED 0.760 billion, whereas they reached AED 1.413 billion for the branches of foreign companies. The general expenses of national companies amounted to AED 2.190 billion, while they reached to AED 1.152 billion for the branches of foreign companies.

For the investment operation, the net investment income for insurance companies operating in the UAE in 2019 is a profit of AED 4,360 billion, compared to losses in investment of AED 0.288 billion in 2018, for an increase of AED 4,648. National companies realized profits in investment of AED 0.899 billion while investment profits of branches of foreign companies amounted AED 3.461 billion. The net unrealized losses for the national companies was a total of AED 0.036 AED billion, while the net unrealized profits for branches of foreign companies were a total of AED 2.848 billion.

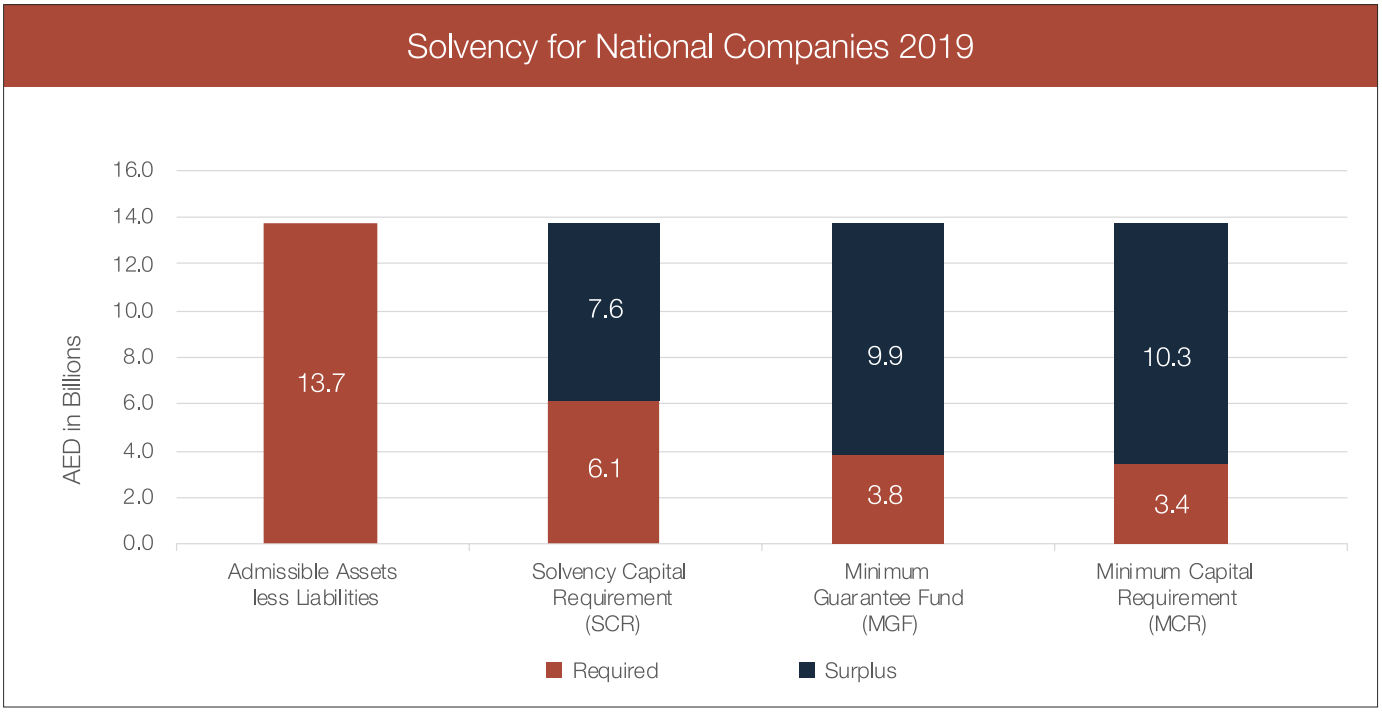


Solvency Statement for Companies

The graph below shows the net admissible assets, the solvency requirements and the surplus in solvency margin of all insurance companies operating in the UAE in 2019.



The graph below shows the net admissible assets, the solvency requirements and the surplus in solvency margin of national insurance companies operating in the UAE in 2019.



Analytical Tables

All analytical tables are available on the IA website
www.ia.gov.ae

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إجمالي الأقساط المكتتبة
Gross Written Premium
(2015 - 2019)

TABLE 1A
AED in 000's

جدول رقم 1A
بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	32,526,276	31,747,733	33,079,472	29,863,254	27,464,822	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	11,494,538	11,970,700	11,744,756	10,145,897	9,488,889	التأمين على الأشخاص وتكوين الأموال
TOTAL	44,020,814	43,718,433	44,824,228	40,009,151	36,953,711	اجمالي الأقساط

TABLE 1AA
AED in 000's

الشركات الوطنية
National Companies

جدول رقم 1AA
بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	25,988,129	24,692,124	25,771,056	22,691,772	20,347,929	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	3,049,857	2,990,433	2,372,509	2,203,770	1,953,052	التأمين على الأشخاص وتكوين الأموال
TOTAL	29,037,986	27,682,557	28,143,565	24,895,542	22,300,981	اجمالي الأقساط

Share of National Companies

حصة الشركات الوطنية

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	79.9%	77.8%	77.9%	76.0%	74.1%	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	26.5%	25.0%	20.2%	21.7%	20.6%	التأمين على الأشخاص وتكوين الأموال
TOTAL	66%	63.3%	62.8%	62.2%	60.3%	اجمالي الأقساط

TABLE 1AB

Foreign Companies

الشركات الأجنبية

جدول رقم 1AB

AED in 000's

بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	6,538,147	7,055,608	7,308,416	7,171,482	7,116,892	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	8,444,681	8,980,268	9,372,247	7,942,127	7,535,837	التأمين على الأشخاص وتكوين الأموال
TOTAL	14,982,828	16,035,876	16,680,663	15,113,609	14,652,729	اجمالي الأقساط

Share of Foreign Companies

حصة الشركات الأجنبية

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	20.1%	22.2%	22.1%	24.0%	25.9%	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	73.5%	75.0%	79.8%	78.3%	79.4%	التأمين على الأشخاص وتكوين الأموال
TOTAL	34.0%	36.7%	37.2%	37.8%	39.7%	اجمالي الأقساط

إجمالي الأقساط المكتتبة
Gross Written Premium
(2015 - 2019)

TABLE 1B
AED in 000's

الشركات الوطنية
National Companies

جدول رقم 1B
بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	25,988,129	24,692,124	25,771,056	22,691,772	20,347,929	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	3,049,857	2,990,433	2,372,509	2,203,770	1,953,052	التأمين على الأشخاص وتكوين الأموال
TOTAL	29,037,986	27,682,557	28,143,565	24,895,542	22,300,981	اجمالي الأقساط

TABLE 1BA
AED in 000's

National Traditional Insurance Companies
شركات التأمين التقليدي الوطنية

جدول رقم 1BA
بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	23,090,568	21,909,075	22,621,306	19,841,292	17,914,847	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	1,352,898	1,347,856	1,266,279	1,306,783	969,708	التأمين على الأشخاص وتكوين الأموال
TOTAL	24,443,466	23,256,931	23,887,585	21,148,075	18,884,555	اجمالي الأقساط

حصة الشركات التامين التقليدي

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	88.9%	88.7%	87.8%	87.4%	88.0%	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	44.4%	45.1%	53.4%	59.3%	49.7%	التأمين على الأشخاص وتكوين الأموال
TOTAL	84.2%	84.0%	84.9%	84.9%	84.7%	اجمالي الأقساط

TABLE 1BB
AED in 000's

National Takaful Insurance Companies
شركات التأمين التكافلي الوطنية

جدول رقم 1BB
بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	2,897,561	2,783,049	3,149,751	2,850,481	2,433,082	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	1,696,960	1,642,577	1,106,230	896,987	983,344	التأمين على الأشخاص وتكوين الأموال
TOTAL	4,594,521	4,425,626	4,255,981	3,747,467	3,416,426	اجمالي الأقساط

Share of Takaful Insurance Companies

حصة شركات التأمين التكافلي

DESCRIPTION	2019	2018	2017	2016	2015	البيـــان
Property and Liability Insurance	11.1%	11.3%	12.2%	12.6%	12.0%	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	55.6%	54.9%	46.6%	40.7%	50.3%	التأمين على الأشخاص وتكوين الأموال
TOTAL	15.8%	16.0%	15.1%	15.1%	15.3%	اجمالي الأقساط

إجمالي الأقساط المكتتبة

Gross Written Premium

(2010 - 2019)

TABLE 1C

جدول رقم 1C

AED in 000's

بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	البيـــان
Property and Liability Insurance	32,526,276	31,747,733	33,079,472	29,863,254	27,464,822	24,888,224	22,473,259	20,315,923	19,229,462	18,016,354	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	11,494,538	11,970,700	11,744,756	10,145,897	9,488,889	8,645,603	7,030,665	5,958,859	4,692,791	4,031,937	التأمين على الأشخاص وتكوين الأموال
TOTAL	44,020,814	43,718,433	44,824,228	40,009,151	36,953,711	33,533,827	29,503,924	26,274,782	23,922,253	22,048,291	اجمالي الأقساط

TABLE 1CA

National Companies

الشركات الوطنية

جدول رقم 1CA

AED in 000's

بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	البيـــان
Property and Liability Insurance	25,988,129	24,692,124	25,771,056	22,691,772	20,347,929	18,658,198	16,714,660	14,750,076	14,586,658	14,014,293	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	3,049,857	2,990,433	2,372,509	2,203,770	1,953,052	1,563,509	1,533,114	1,806,318	1,399,897	1,376,913	التأمين على الأشخاص وتكوين الأموال
TOTAL	29,037,986	27,682,557	28,143,565	24,895,542	22,300,981	20,221,707	18,247,774	16,556,394	15,986,555	15,391,206	اجمالي الأقساط

Share of National Companies

حصة الشركات الوطنية

DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	البيـــان
Property and Liability Insurance	79.9%	77.8%	77.9%	76.0%	74.1%	75.0%	74.4%	72.6%	75.9%	77.8%	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	26.5%	25.0%	20.2%	21.7%	20.6%	18.1%	21.8%	30.3%	29.8%	34.2%	التأمين على الأشخاص وتكوين الأموال
TOTAL	66.0%	63.3%	62.8%	62.2%	60.3%	60.3%	61.8%	63.0%	66.8%	69.8%	اجمالي الأقساط

TABLE 1CB

Foreign Companies

الشركات الأجنبية

جدول رقم 1CB

AED in 000's

بالألف درهم

DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	البيـــان
Property and Liability Insurance	6,538,147	7,055,608	7,308,416	7,171,482	7,116,892	6,230,026	5,758,599	5,565,847	4,642,804	4,002,061	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	8,444,681	8,980,268	9,372,247	7,942,127	7,535,837	7,082,094	5,497,551	4,152,541	3,292,894	2,655,024	التأمين على الأشخاص وتكوين الأموال
TOTAL	14,982,828	16,035,876	16,680,663	15,113,609	14,652,729	13,312,120	11,256,150	9,718,388	7,935,698	6,657,085	اجمالي الأقساط

Share of Foreign Companies

حصة الشركات الأجنبية

DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	البيـــان
Property and Liability Insurance	20.1%	22.2%	22.1%	24.0%	25.9%	25.0%	25.6%	27.4%	24.1%	22.2%	تأمين الممتلكات والمسؤوليات
Insurance of Persons & Fund Accumulation	73.5%	75.0%	79.8%	78.3%	79.4%	81.9%	78.2%	69.7%	70.2%	65.8%	التأمين على الأشخاص وتكوين الأموال
TOTAL	34.0%	36.7%	37.2%	37.8%	39.7%	39.7%	38.2%	37.0%	33.2%	30.2%	اجمالي الأقساط

إجمالي الأقساط المكتتبة حسب فرع التأمين
الشركات الوطنية والاجنبية

Gross Written Premium by Line of Business

National & Foreign Companies

TABLE 2A

جدول رقم 2A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	2,900,986	2,688,562	561,807	674,127	2,339,179	2,014,435	تأمين الحريق
Marine & Aviation	1,490,447	1,326,817	309,653	320,420	1,180,794	1,006,397	التأمين البحري والطيران
Motor & Transportation	6,073,840	6,713,005	1,715,600	2,007,036	4,358,239	4,705,969	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,310,282	2,345,795	266,490	317,806	2,043,793	2,027,990	التأمين الهندسي والانشاءات والطاقة
Other	2,805,835	2,050,498	494,370	524,322	2,311,465	1,526,176	أخرى
Total - Property & Liability Insurance	15,581,390	15,124,677	3,347,920	3,843,711	12,233,470	11,280,966	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	19,369,766	19,083,079	4,848,890	4,892,671	14,520,876	14,190,408	المجموع - تأمين صحي
Group Life	714,013	699,546	184,672	173,126	529,341	526,420	تأمين حياة جماعي
Group Credit Life	707,977	750,444	56,092	69,129	651,885	681,315	تأمين ائتمان حياة جماعي
Individual Life	7,047,252	7,527,491	5,945,837	6,527,421	1,101,415	1,000,070	تأمين حياة فردي
Annuities & Fund Accumulation	600,416	533,196	599,416	529,817	1,000	3,379	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	9,069,658	9,510,676	6,786,018	7,299,493	2,283,641	2,211,183	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	44,020,814	43,718,433	14,982,828	16,035,876	29,037,986	27,682,557	المجموع - كافة فروع التأمين

إجمالي الأقساط المكتتبة حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Gross Written Premium by Line of Business

Traditional & Takaful National Companies

TABLE 2B

جدول رقم 2B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية NATIONAL COMPANIES		شركات التأمين التكافلي الوطنية TAKAFUL OPERATORS		شركات التأمين التقليدي الوطنية TRADITIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	2,339,179	2,014,435	257,413	236,263	2,081,765	1,778,171	تأمين الحريق
Marine & Aviation	1,180,794	1,006,397	49,051	162,597	1,131,743	843,800	التأمين البحري والطيران
Motor & Transportation	4,358,239	4,705,969	1,031,255	1,090,018	3,326,984	3,615,951	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,043,793	2,027,990	97,751	92,565	1,946,042	1,935,424	التأمين الهندسي والانشاءات والطاقة
Other	2,311,465	1,526,176	260,001	212,439	2,051,463	1,313,737	أخرى
Total - Property & Liability Insurance	12,233,470	11,280,966	1,695,472	1,793,883	10,537,998	9,487,083	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	14,520,876	14,190,408	1,933,721	1,737,501	12,587,155	12,452,907	المجموع - تأمين صحي
Group Life	529,341	526,420	84,009	83,452	445,332	442,968	تأمين حياة جماعي
Group Credit Life	651,885	681,315	326,157	299,042	325,728	382,273	تأمين ائتمان حياة جماعي
Individual Life	1,101,415	1,000,070	554,162	508,370	547,253	491,699	تأمين حياة فردي
Annuities & Fund Accumulation	1,000	3,379	1,000	3,379	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	2,283,641	2,211,183	965,328	894,243	1,318,313	1,316,940	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	29,037,986	27,682,557	4,594,521	4,425,626	24,443,466	23,256,931	المجموع - كافة فروع التأمين

إجمالي الأقساط المكتتبة حسب فرع التأمين
شركات التأمين على الحياة وشركات التأمينات العامة
وشركات التأمين على الحياة والتأمينات العامة

Gross Written Premium by Line of Business

Life, Non-Life & Composite Companies

TABLE 2C

جدول رقم 2C

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		شركات التأمين (النوعين معاً) COMPOSITE COMPANIES		شركات تأمين الممتلكات والمسؤوليات NON-LIFE COMPANIES		شركات التأمين على الأشخاص وتكوين الأموال LIFE COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	2019	2018	
Fire	2,900,986	2,688,562	2,167,194	1,872,359	733,792	816,203	0	0	تأمين الحريق
Marine & Aviation	1,490,447	1,326,817	1,145,983	981,220	344,464	345,597	0	0	التأمين البحري والطيران
Motor & Transportation	6,073,840	6,713,005	3,384,430	3,691,959	2,689,409	3,021,046	0	0	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,310,282	2,345,795	1,969,438	1,947,840	340,844	397,956	0	0	التأمين الهندسي والانشاءات والطاقة
Other	2,805,835	2,050,498	2,159,335	1,405,568	646,500	644,930	0	0	أخرى
Total - Property & Liability Insurance	15,581,390	15,124,677	10,826,380	9,898,945	4,755,010	5,225,732	0	0	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	19,369,766	19,083,079	9,405,695	8,938,830	8,454,081	8,669,754	1,509,989	1,474,495	المجموع - تأمين صحي
Group Life	714,013	699,546	524,008	529,387	107	0	189,898	170,158	تأمين حياة جماعي
Group Credit Life	707,977	750,444	697,948	739,953	0	0	10,029	10,491	تأمين ائتمان حياة جماعي
Individual Life	7,047,252	7,527,491	2,260,552	2,844,639	0	0	4,786,700	4,682,852	تأمين حياة فردي
Annuities & Fund Accumulation	600,416	533,196	107,502	93,519	0	0	492,914	439,677	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	9,069,658	9,510,676	3,590,010	4,207,498	107	0	5,479,542	5,303,179	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	44,020,814	43,718,433	23,822,085	23,045,273	13,209,198	13,895,486	6,989,531	6,777,674	المجموع - كافة فروع التأمين

صافي الأقساط المكتتبة حسب فرع التأمين
الشركات الوطنية والاجنبية

Net Written Premium by Line of Business

National & Foreign Companies

TABLE 3A

جدول رقم 3A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	723,263	734,644	354,794	382,018	368,470	352,626	تأمين الحريق
Marine & Aviation	360,290	337,835	174,307	187,211	185,983	150,624	التأمين البحري والطيران
Motor & Transportation	4,513,138	5,182,890	1,531,354	1,779,115	2,981,784	3,403,775	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	475,204	523,692	119,975	131,688	355,229	392,004	التأمين الهندسي والانشاءات والطاقة
Other	758,385	672,677	246,054	248,629	512,330	424,049	أخرى
Total - Property & Liability Insurance	6,830,280	7,451,739	2,426,483	2,728,662	4,403,796	4,723,077	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	11,255,496	11,503,567	3,164,977	3,613,801	8,090,519	7,889,767	المجموع - تأمين صحي
Group Life	261,400	285,759	60,800	74,843	200,600	210,916	تأمين حياة جماعي
Group Credit Life	387,479	399,879	53,420	63,936	334,059	335,943	تأمين ائتمان حياة جماعي
Individual Life	6,826,517	7,290,083	5,811,190	6,385,516	1,015,327	904,566	تأمين حياة فردي
Annuities & Fund Accumulation	600,212	533,116	599,287	529,737	925	3,379	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	8,075,609	8,508,835	6,524,697	7,054,031	1,550,912	1,454,804	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	26,161,384	27,464,141	12,116,157	13,396,494	14,045,227	14,067,647	المجموع - كافة فروع التأمين

صافي الأقساط المكتتبة حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Net Written Premium by Line of Business

Traditional & Takaful National Companies

TABLE 3B

جدول رقم 3B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فروع التأمين
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Fire	368,470	352,626	32,902	27,977	335,568	324,649	تأمين الحريق
Marine & Aviation	185,983	150,624	8,795	10,830	177,188	139,794	التأمين البحري والطيران
Motor & Transportation	2,981,784	3,403,775	724,312	767,075	2,257,472	2,636,700	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	355,229	392,004	16,254	29,377	338,975	362,626	التأمين الهندسي والانشاءات والطاقة
Other	512,330	424,049	61,758	59,188	450,572	364,860	أخرى
Total - Property & Liability Insurance	4,403,796	4,723,077	844,021	894,447	3,559,775	3,828,630	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	8,090,519	7,889,767	1,168,232	904,170	6,922,287	6,985,596	المجموع - تأمين صحي
Group Life	200,600	210,916	33,307	30,757	167,293	180,159	تأمين حياة جماعي
Group Credit Life	334,059	335,943	243,273	225,015	90,787	110,927	تأمين ائتمان حياة جماعي
Individual Life	1,015,327	904,566	501,987	462,337	513,340	442,230	تأمين حياة فردي
Annuities & Fund Accumulation	925	3,379	925	3,379	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	1,550,912	1,454,804	779,492	721,488	771,420	733,316	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	14,045,227	14,067,647	2,791,745	2,520,105	11,253,482	11,547,542	المجموع - كافة فروع التأمين

نسب الاحتفاظ بالأقساط المكتتبة حسب فرع التأمين
(صافي الأقساط المكتتبة إلى إجمالي الأقساط المكتتبة)
Retention Ratio of Written Premium by Line of Business
(Net Written Premium ÷ Gross Written Premium)

TABLE 4A — جدول رقم 4A

AED in 000's — بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	24.9%	27.3%	63.2%	56.7%	15.8%	17.5%	تأمين الحريق
Marine & Aviation	24.2%	25.5%	56.3%	58.4%	15.8%	15.0%	التأمين البحري والطيران
Motor & Transportation	74.3%	77.2%	89.3%	88.6%	68.4%	72.3%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	20.6%	22.3%	45.0%	41.4%	17.4%	19.3%	التأمين الهندسي والانشاءات والطاقة
Other	27.1%	32.8%	49.8%	47.4%	22.2%	27.8%	أخرى
Total - Property & Liability Insurance	43.8%	49.3%	72.5%	71.0%	36.0%	41.9%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	58.1%	60.3%	65.3%	73.9%	55.7%	55.6%	المجموع - تأمين صحي
Group Life	36.6%	40.8%	32.9%	43.2%	37.9%	40.1%	تأمين حياة جماعي
Group Credit Life	54.7%	53.3%	95.2%	92.5%	51.2%	49.3%	تأمين ائتمان حياة جماعي
Individual Life	96.9%	96.8%	97.7%	97.8%	92.2%	90.5%	تأمين حياة فردي
Annuities & Fund Accumulation	100.0%	100.0%	100.0%	100.0%	92.5%	100.0%	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	89.0%	89.5%	96.1%	96.6%	67.9%	65.8%	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	59.4%	62.8%	80.9%	83.5%	48.4%	50.8%	المجموع - كافة فروع التأمين

نسب الاحتفاظ بالأقساط المكتتبة حسب فرع التأمين
(صافي الأقساط المكتتبة إلى إجمالي الأقساط المكتتبة)
Retention Ratios of Written Premium by Line of Business
(Net Written Premium ÷ Gross Written Premium)

TABLE 4B — جدول رقم 4B

AED in 000's — بالألف درهم

Line of Business	إجمالي الشركات الوطنية NATIONAL COMPANIES		شركات التأمين التكافلي الوطنية TAKAFUL OPERATORS		شركات التأمين التقليدي الوطنية TRADITIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	15.8%	17.5%	12.8%	11.8%	16.1%	18.3%	تأمين الحريق
Marine & Aviation	15.8%	15.0%	17.9%	6.7%	15.7%	16.6%	التأمين البحري والطيران
Motor & Transportation	68.4%	72.3%	70.2%	70.4%	67.9%	72.9%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	17.4%	19.3%	16.6%	31.7%	17.4%	18.7%	التأمين الهندسي والانشاءات والطاقة
Other	22.2%	27.8%	23.8%	27.9%	22.0%	27.8%	أخرى
Total - Property & Liability Insurance	36.0%	41.9%	49.8%	49.9%	33.8%	40.4%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	55.7%	55.6%	60.4%	52.0%	55.0%	56.1%	المجموع - تأمين صحي
Group Life	37.9%	40.1%	39.6%	36.9%	37.6%	40.7%	تأمين حياة جماعي
Group Credit Life	51.2%	49.3%	74.6%	75.2%	27.9%	29.0%	تأمين ائتمان حياة جماعي
Individual Life	92.2%	90.5%	90.6%	90.9%	93.8%	89.9%	تأمين حياة فردي
Annuities & Fund Accumulation	92.5%	100.0%	92.5%	100.0%			دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	67.9%	65.8%	80.7%	80.7%	58.5%	55.7%	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	48.4%	50.8%	60.8%	56.9%	46.0%	49.7%	المجموع - كافة فروع التأمين

إجمالي الأقساط المكتسبة حسب فرع التأمين
الشركات الوطنية والاجنبية

Gross Earned Premium by Line of Business

National & Foreign Companies

TABLE 5A

جدول رقم 5A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	2,820,789	2,767,122	602,163	694,828	2,218,626	2,072,293	تأمين الحريق
Marine & Aviation	1,390,565	1,252,888	298,878	320,689	1,091,688	932,199	التأمين البحري والطيران
Motor & Transportation	6,363,761	7,176,186	1,816,967	2,136,074	4,546,794	5,040,112	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,361,158	2,382,941	298,066	341,119	2,063,092	2,041,822	التأمين الهندسي والانشاءات والطاقة
Other	2,309,043	1,901,259	524,575	498,841	1,784,468	1,402,418	أخرى
Total - Property & Liability Insurance	15,245,316	15,480,395	3,540,649	3,991,550	11,704,667	11,488,845	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	19,390,020	18,818,662	4,914,789	4,829,550	14,475,230	13,989,112	المجموع - تأمين صحي
Group Life	716,001	711,877	186,262	181,109	529,739	530,768	تأمين حياة جماعي
Group Credit Life	637,479	795,520	57,225	70,528	580,254	724,992	تأمين ائتمان حياة جماعي
Individual Life	6,927,650	7,452,699	5,946,126	6,527,735	981,525	924,965	تأمين حياة فردي
Annuities & Fund Accumulation	600,416	533,196	599,416	529,817	1,000	3,379	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	8,881,547	9,493,292	6,789,029	7,309,189	2,092,518	2,184,103	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	43,516,882	43,792,349	15,244,467	16,130,289	28,272,416	27,662,060	المجموع - كافة فروع التأمين

إجمالي الأقساط المكتسبة حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية
Gross Earned Premium by Line of Business
Traditional & Takaful National Companies

TABLE 5B — جدول رقم 5B

AED in 000's — بالألف درهم

Line of Business	إجمالي الشركات الوطنية NATIONAL COMPANIES		شركات التأمين التكافلي الوطنية TAKAFUL OPERATORS		شركات التأمين التقليدي الوطنية TRADITIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	2,218,626	2,072,293	253,518	222,279	1,965,108	1,850,014	تأمين الحريق
Marine & Aviation	1,091,688	932,199	160,063	123,029	931,625	809,170	التأمين البحري والطيران
Motor & Transportation	4,546,794	5,040,112	1,047,250	1,178,586	3,499,544	3,861,526	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,063,092	2,041,822	82,827	79,755	1,980,264	1,962,068	التأمين الهندسي والانشاءات والطاقة
Other	1,780,887	1,402,418	221,846	193,473	1,599,041	1,208,945	أخرى
Total - Property & Liability Insurance	11,704,667	11,488,845	1,765,504	1,797,122	9,939,163	9,691,723	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	14,475,230	13,989,112	1,836,988	1,686,155	12,638,243	12,302,957	المجموع - تأمين صحي
Group Life	529,739	530,768	82,686	85,888	447,053	444,880	تأمين حياة جماعي
Group Credit Life	580,254	724,992	325,832	311,627	254,422	413,365	تأمين ائتمان حياة جماعي
Individual Life	981,525	924,965	545,200	501,060	436,325	423,905	تأمين حياة فردي
Annuities & Fund Accumulation	1,000	3,379	1,000	3,379	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	2,092,518	2,184,103	954,719	901,954	1,137,800	1,282,149	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	28,272,416	27,662,060	4,557,210	4,385,231	23,715,205	23,276,829	المجموع - كافة فروع التأمين

صافي الأقساط المكتسبة حسب فرع التأمين
الشركات الوطنية والاجنبية

Net Earned Premium by Line of Business

National & Foreign Companies

TABLE 6A

جدول رقم 6A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	742,293	767,291	369,883	391,677	372,410	375,614	تأمين الحريق
Marine & Aviation	345,180	329,569	166,920	186,407	178,259	143,162	التأمين البحري والطيران
Motor & Transportation	4,752,838	5,655,229	1,616,065	1,862,146	3,136,773	3,793,084	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	492,811	515,049	130,179	119,661	362,632	395,387	التأمين الهندسي والانشاءات والطاقة
Other	701,564	647,123	262,212	222,059	439,352	425,064	أخرى
Total - Property & Liability Insurance	7,038,007	7,914,261	2,545,261	2,781,949	4,492,747	5,132,312	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	11,272,208	11,444,386	3,307,133	3,556,228	7,965,076	7,888,158	المجموع - تأمين صحي
Group Life	264,803	278,841	60,838	67,035	203,965	211,806	تأمين حياة جماعي
Group Credit Life	386,010	440,037	53,341	65,561	332,669	374,476	تأمين ائتمان حياة جماعي
Individual Life	6,706,588	7,230,613	5,811,383	6,385,882	895,206	844,731	تأمين حياة فردي
Annuities & Fund Accumulation	600,212	533,116	599,287	529,737	925	3,379	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	7,957,613	8,482,606	6,524,849	7,048,215	1,432,764	1,434,391	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	26,267,828	27,841,253	12,377,242	13,386,392	13,890,586	14,454,861	المجموع - كافة فروع التأمين

صافي الأقساط المكتسبة حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Net Earned Premium by Line of Business

Traditional & Takaful National Companies

TABLE 6B

جدول رقم 6B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فروع التأمين
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Fire	372,410	375,614	33,605	23,719	338,805	351,895	تأمين الحريق
Marine & Aviation	178,259	143,162	9,294	10,029	168,965	133,133	التأمين البحري والطيران
Motor & Transportation	3,136,773	3,793,084	736,572	920,350	2,400,201	2,872,734	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	362,632	395,387	18,143	25,538	344,488	369,849	التأمين الهندسي والانشاءات والطاقة
Other	439,673	425,064	48,327	64,070	391,025	360,994	أخرى
Total - Property & Liability Insurance	4,492,747	5,132,312	845,943	1,043,707	3,646,804	4,088,605	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	7,965,076	7,888,158	1,063,524	890,983	6,901,552	6,997,175	المجموع - تأمين صحي
Group Life	203,965	211,806	33,331	33,064	170,633	178,742	تأمين حياة جماعي
Group Credit Life	332,669	374,476	243,317	226,940	89,352	147,536	تأمين ائتمان حياة جماعي
Individual Life	895,206	844,731	493,237	455,214	401,968	389,517	تأمين حياة فردي
Annuities & Fund Accumulation	925	3,379	925	3,379	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	1,432,764	1,434,391	770,810	718,597	661,954	715,795	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	13,890,586	14,454,861	2,680,277	2,653,287	11,210,309	11,801,574	المجموع - كافة فروع التأمين

عدد وثائق التأمين ومعدل إجمالي الأقساط المكتتبة حسب فرع التأمين

No. of Policies and Average Gross Written Premium

2019

TABLE 7

جدول رقم 7

Line of Business	الاجمالي TOTAL			فروع التأمين
	معدل الأقساط	عدد الوثائق	إجمالي الأقساط بالألف درهم	
	Avg GWP	.No. of Pols	GWP	
Fire	15,780	183,843	2,900,986	تأمين الحريق
Marine & Aviation	5,783	257,726	1,490,447	التأمين البحري والطيران
Motor & Transportation	1,779	3,413,499	6,073,840	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	55,598	41,553	2,310,282	التأمين الهندسي والانشاءات والطاقة
Other	9,872	284,226	2,805,835	أخرى
Total - Property & Liability Insurance	3,727	4,180,847	15,581,390	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	6,397	3,028,041	19,369,766	المجموع - تأمين صحي
Group Life	12,135	58,838	714,013	تأمين حياة جماعي
Group Credit Life	50,311	14,072	707,977	تأمين ائتمان حياة جماعي
Individual Life	24,217	291,004	7,047,252	تأمين حياة فردي
Annuities & Fund Accumulation	148,434	4,045	600,416	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	24,649	367,959	9,069,658	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	5,810	7,576,847	44,020,814	المجموع - كافة فروع التأمين

إجمالي الأقساط المكتتبة والعمولات المدفوعة حسب قنوات التوزيع
الشركات الوطنية والاجنبية

Gross Written Premium and Commissions Paid by Distribution Channel

(2019)

TABLE 8 — جدول رقم 8

AED in 000's — بالألف درهم

(اجمالي الاقساط المكتتبة) Gross Written Premium

Distribution Channel	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		قناة التوزيع
	تأمين على الحياة Life	تأمينات عامة Non-Life	تأمين على الحياة Life	تأمينات عامة Non-Life	تأمين على الحياة Life	تأمينات عامة Non-Life	
Agents	965,100	1,264,768	807,939	463,606	157,160	801,162	الوثائق المباعة من خلال الوكلاء
Brokers	5,339,741	13,845,372	4,587,132	4,083,494	752,609	9,761,878	الوثائق المباعة من خلال الوسطاء
Banks	3,857,434	525,671	2,869,983	139,634	987,451	386,037	الوثائق المباعة من خلال البنوك
Investment / Financial Institutions	0	1,496	0	1,424	0	72	الوثائق المباعة من خلال شركات التمويل
Policies Sold Online	0	355,713	0	228,239	0	127,474	الوثائق المباعة عبر الانترنت
Others	1,332,264	16,533,255	179,626	1,621,750	1,152,638	14,911,506	الأخرى
All Distribution Channels	11,494,538	32,526,276	8,444,681	6,538,147	3,049,857	25,988,129	كافة قنوات التوزيع

(توزيع إجمالي الأقساط) Percent of Total Gross Premium

Agents	8.4%	3.9%	9.6%	7.1%	5.2%	3.1%	الوكلاء
Brokers	46.5%	42.6%	54.3%	62.5%	24.7%	37.6%	الوسطاء
Banks	33.6%	1.6%	34.0%	2.1%	32.4%	1.5%	البنوك
Investment / Financial Institutions	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	المؤسسات الاستثمارية والمالية
Policies Sold Online	0.0%	1.1%	0.0%	3.5%	0.0%	0.5%	الوثائق المباعة عبر الانترنت
Others	11.6%	50.8%	2.1%	24.8%	37.8%	57.4%	الأخرى
All Distribution Channels	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	كافة قنوات التوزيع

(العمولات المدفوعة) Commission Paid

Agents	90,177	142,955	73,347	94,250	16,830	48,705	الوكلاء
Brokers	577,292	1,594,730	478,804	582,629	98,487	1,012,101	الوسطاء
Banks	621,790	132,821	321,175	59,548	300,615	73,273	البنوك
Investment / Financial Institutions	0	31	0	31	0	0	المؤسسات الاستثمارية والمالية
Policies Sold Online	0	36,780	0	35,475	0	1,305	الوثائق المباعة عبر الانترنت
Others	221,500	701,978	(5,307)	150,186	226,808	551,792	الأخرى
All Distribution Channels	1,510,759	2,609,295	868,019	922,119	642,740	1,687,176	كافة قنوات التوزيع

(نسبة العمولات) Commission Ratio

Agents	9.3%	11.3%	9.1%	20.3%	10.7%	6.1%	الوكلاء
Brokers	10.8%	11.5%	10.4%	14.3%	13.1%	10.4%	الوسطاء
Banks	16.1%	25.3%	11.2%	42.6%	30.4%	19.0%	البنوك
Investment / Financial Institutions		2.1%		2.2%		0.0%	المؤسسات الاستثمارية والمالية
Policies Sold Online		10.3%		15.5%		1.0%	الوثائق المباعة عبر الانترنت
Others	16.6%	4.2%	-3.0%	9.3%	19.7%	3.7%	الأخرى
All Distribution Channels	13.1%	8.0%	10.3%	14.1%	21.1%	6.5%	كافة قنوات التوزيع

إجمالي المخصصات الفنية حسب فرع التأمين
الشركات الوطنية والاجنبية

Gross Technical Provisions by Line of Business
National & Foreign Companies

TABLE 9A

جدول رقم 9A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	3,648,390	3,780,308	1,027,463	1,054,514	2,620,926	2,725,794	تأمين الحريق
Marine & Aviation	2,061,639	1,647,303	446,302	389,584	1,615,336	1,257,719	التأمين البحري والطيران
Motor & Transportation	5,953,356	6,394,882	1,808,045	2,063,064	4,145,311	4,331,818	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	6,848,151	7,043,027	1,019,020	1,136,915	5,829,132	5,906,112	التأمين الهندسي والانشاءات والطاقة
Other	3,533,343	3,120,270	662,781	742,961	2,870,562	2,377,309	أخرى
Total - Property & Liability Insurance	22,044,879	21,985,789	4,963,612	5,387,038	17,081,267	16,598,751	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	9,898,549	9,782,501	2,154,150	2,507,057	7,744,398	7,275,444	المجموع - تأمين صحي
Group Life	738,973	722,507	169,786	169,392	569,187	553,114	تأمين حياة جماعي
Group Credit Life	693,577	581,473	25,376	33,012	668,201	548,460	تأمين ائتمان حياة جماعي
Individual Life	31,631,097	27,023,929	26,956,547	23,319,167	4,674,550	3,704,761	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	968,997	967,727	968,997	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	34,031,374	29,296,905	28,119,436	24,490,569	5,911,938	4,806,336	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	65,974,802	61,065,195	35,237,198	32,384,664	30,737,604	28,680,531	المجموع - كافة فروع التأمين

إجمالي المخصصات الفنية حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Gross Technical Provisions by Line of Business

Traditional & Takaful National Companies

TABLE 9B

جدول رقم 9B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فروع التأمين
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Fire	2,620,926	2,725,794	368,183	331,959	2,252,743	2,393,835	تأمين الحريق
Marine & Aviation	1,615,336	1,257,719	39,353	149,600	1,575,983	1,108,120	التأمين البحري والطيران
Motor & Transportation	4,145,311	4,331,818	1,123,745	1,137,961	3,021,566	3,193,857	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	5,829,132	5,906,112	157,016	122,350	5,672,116	5,783,761	التأمين الهندسي والانشاءات والطاقة
Other	2,870,562	2,377,309	223,777	211,188	2,646,785	2,166,120	أخرى
Total - Property & Liability Insurance	17,081,267	16,598,751	1,912,075	1,953,059	15,169,193	14,645,693	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	7,744,398	7,275,444	1,152,757	987,493	6,591,642	6,287,951	المجموع - تأمين صحي
Group Life	569,187	553,114	54,003	43,031	515,184	510,084	تأمين حياة جماعي
Group Credit Life	668,201	548,460	386,491	338,470	281,710	209,991	تأمين ائتمان حياة جماعي
Individual Life	4,674,550	3,704,761	2,779,983	2,036,503	1,894,568	1,668,259	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	5,911,938	4,806,336	3,220,476	2,418,003	2,691,462	2,388,333	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	30,737,604	28,680,531	6,285,307	5,358,555	24,452,297	23,321,977	المجموع - كافة فروع التأمين

إجمالي المخصصات الفنية حسب فرع التأمين
شركات التأمين على الحياة وشركات التأمينات العامة وشركات التأمين على الحياة والتأمينات العامة

Gross Technical Provisions by Line of Business
Life, Non-Life & Composite Companies

TABLE 9C

جدول رقم 9C

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		شركات التأمين (النوعين معاً) COMPOSITE COMPANIES		شركات تأمين الممتلكات والمسؤوليات NON-LIFE COMPANIES		شركات التأمين على الأشخاص وتكوين الأموال LIFE COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	2019	2018	
Fire	3,648,390	3,780,308	2,331,601	2,467,317	1,316,788	1,312,990	0	0	تأمين الحريق
Marine & Aviation	2,061,639	1,647,303	1,581,596	1,219,459	480,043	427,844	0	0	التأمين البحري والطيران
Motor & Transportation	5,953,356	6,394,882	3,127,160	3,365,319	2,826,197	3,029,563	0	0	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	6,848,151	7,043,027	5,677,411	5,771,075	1,170,740	1,271,952	0	0	التأمين الهندسي والانشاءات والطاقة
Other	3,533,343	3,120,270	2,799,097	2,338,802	734,246	781,468	0	0	أخرى
Total - Property & Liability Insurance	22,044,879	21,985,789	15,516,865	15,161,972	6,528,014	6,823,817	0	0	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	9,898,549	9,782,501	5,048,317	4,841,061	3,986,886	4,125,907	863,346	815,533	المجموع - تأمين صحي
Group Life	738,973	722,507	563,140	553,579	8,625	8,881	167,208	160,047	تأمين حياة جماعي
Group Credit Life	693,577	581,473	672,223	571,669	3,226	129	18,128	9,675	تأمين ائتمان حياة جماعي
Individual Life	31,631,097	27,023,929	9,078,037	8,055,401	0	0	22,553,060	18,968,528	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	968,997	559,333	584,508	0	0	408,394	384,489	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	34,031,374	29,296,905	10,872,733	9,765,157	11,851	9,010	23,146,789	19,522,738	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	65,974,802	61,065,195	31,437,916	29,768,190	10,526,751	10,958,734	24,010,135	20,338,271	المجموع - كافة فروع التأمين

صافي المخصصات الفنية حسب فرع التأمين
الشركات الوطنية والاجنبية

Net Technical Provisions by Line of Business
National & Foreign Companies

TABLE 10A

جدول رقم 10A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	2019	2018	2019	2018	2019	2018	
Fire	1,186,644	1,274,584	680,228	763,903	506,416	510,681	تأمين الحريق
Marine & Aviation	633,733	580,468	278,986	251,262	354,747	329,206	التأمين البحري والطيران
Motor & Transportation	4,438,285	4,863,032	1,606,046	1,814,621	2,832,239	3,048,411	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,322,357	1,338,223	435,117	447,938	887,240	890,285	التأمين الهندسي والانشاءات والطاقة
Other	765,378	706,853	241,630	262,126	523,749	444,728	أخرى
Total - Property & Liability Insurance	8,346,397	8,763,160	3,242,008	3,539,850	5,104,389	5,223,310	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	5,707,024	5,851,951	1,495,067	1,933,632	4,211,956	3,918,319	المجموع - تأمين صحي
Group Life	230,895	225,294	33,410	32,679	197,485	192,615	تأمين حياة جماعي
Group Credit Life	355,779	329,694	18,788	23,548	336,991	306,146	تأمين ائتمان حياة جماعي
Individual Life	31,448,397	26,832,454	26,915,282	23,211,013	4,533,115	3,621,441	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	968,997	967,727	968,997	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	33,002,798	28,356,438	27,935,206	24,236,237	5,067,591	4,120,202	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	47,056,218	42,971,549	32,672,282	29,709,718	14,383,937	13,261,831	المجموع - كافة فروع التأمين

صافي المخصصات الفنية حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Net Technical Provisions by Line of Business

Traditional & Takaful National Companies

TABLE 10B

جدول رقم 10B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فروع التأمين
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Fire	506,416	510,681	31,579	40,334	474,836	470,347	تأمين الحريق
Marine & Aviation	354,747	329,206	5,931	7,011	348,815	322,195	التأمين البحري والطيران
Motor & Transportation	2,832,239	3,048,411	788,750	844,209	2,043,488	2,204,202	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	887,240	890,285	24,540	22,032	862,700	868,253	التأمين الهندسي والانشاءات والطاقة
Other	523,749	444,728	55,647	41,047	468,102	403,680	أخرى
Total - Property & Liability Insurance	5,104,389	5,223,310	906,448	954,632	4,197,942	4,268,678	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	4,211,956	3,918,319	663,620	480,477	3,548,336	3,437,843	المجموع - تأمين صحي
Group Life	197,485	192,615	16,360	12,850	181,125	179,766	تأمين حياة جماعي
Group Credit Life	336,991	306,146	289,040	259,117	47,951	47,028	تأمين ائتمان حياة جماعي
Individual Life	4,533,115	3,621,441	2,712,856	1,981,726	1,820,260	1,639,715	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	5,067,591	4,120,202	3,018,256	2,253,692	2,049,335	1,866,509	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	14,383,937	13,261,831	4,588,324	3,688,802	9,795,613	9,573,030	المجموع - كافة فروع التأمين

إجمالي المخصصات الفنية حسب فرع التأمين

Gross Technical Provisions by Line of Business

(2019)

TABLE 11A

جدول رقم 11A

AED in 000's

بالألف درهم

Line of Business	المجموع	المخصص الحسابي	مصاريف تسوية المطالبات غير الموزعة	مصاريف تسوية المطالبات الموزعة	مخصص المطالبات المتكبدة غير المبلغة	مخصص المطالبات تحت التسوية	مخصص المخاطر غير المنتهية	مخصص الأقساط غير المكتسبة	فروع التأمين
	Total	MATH	ULAE	ALAE	IBNR	OSLR	URR	UPR	
Fire	3,648,390	0	28,534	21,674	417,464	2,039,228	2,395	1,139,096	تأمين الحريق
Marine & Aviation	2,061,639	0	12,299	9,235	245,260	1,151,378	10,365	633,104	التأمين البحري والطيران
Motor & Transportation	5,953,356	0	61,181	9,585	1,221,707	1,663,831	13,130	2,983,922	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	6,848,151	0	36,595	9,985	478,744	5,083,970	109,497	1,129,361	التأمين الهندسي والانشاءات والطاقة
Other	3,533,343	0	26,618	26,220	456,621	1,599,279	5,394	1,419,211	أخرى
Total - Property & Liability Insurance	22,044,879	0	165,226	76,698	2,819,796	11,537,686	140,780	7,304,693	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	9,898,549	0	36,013	2,145	2,006,623	1,561,919	70,864	6,220,985	المجموع - تأمين صحي
Group Life	738,973	1,199	3,483	2	202,561	375,758	3,005	152,965	تأمين حياة جماعي
Group Credit Life	693,577	273,512	1,269	23	81,597	221,356	1,109	114,712	تأمين ائتمان حياة جماعي
Individual Life	31,631,097	31,241,481	44	0	7,768	89,955	171	291,678	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	962,314	0	0	0	5,413	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	34,031,374	32,478,505	4,795	25	291,927	692,482	4,285	559,355	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	65,974,802	32,478,505	206,034	78,868	5,118,346	13,792,087	215,929	14,085,034	المجموع - كافة فروع التأمين

صافي المخصصات الفنية حسب فرع التأمين

Net Technical Provisions by Line of Business

(2019)

TABLE 11B

جدول رقم 11B

AED in 000's

بالألف درهم

Line of Business	المجموع	المخصص الحسابي	مصاريف تسوية المطالبات غير الموزعة	مصاريف تسوية المطالبات الموزعة	مخصص المطالبات المتكبدة غير المبلغة	مخصص المطالبات تحت التسوية	مخصص المخاطر غير المنتهية	مخصص الأقساط غير المكتسبة	فروع التأمين
	Total	MATH	ULAE	ALAE	IBNR	OSLR	URR	UPR	
Fire	1,186,644	0	28,534	2,416	225,872	632,016	5,553	292,254	تأمين الحريق
Marine & Aviation	633,733	0	12,299	1,774	115,745	352,816	15,507	135,592	التأمين البحري والطيران
Motor & Transportation	4,438,285	0	61,181	12,223	922,259	1,165,352	12,558	2,264,712	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,322,357	0	36,595	1,832	151,718	743,388	28,297	360,526	التأمين الهندسي والانشاءات والطاقة
Other	765,378	0	26,618	8,509	140,587	224,677	4,664	360,324	أخرى
Total - Property & Liability Insurance	8,346,397	0	165,226	26,753	1,556,182	3,118,249	66,579	3,413,407	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	5,707,024	0	36,013	2,145	1,054,334	907,169	42,299	3,665,064	المجموع - تأمين صحي
Group Life	230,895	19	3,483	1	57,402	100,303	4,175	65,513	تأمين حياة جماعي
Group Credit Life	355,779	273,512	1,269	5	18,136	40,193	315	22,350	تأمين ائتمان حياة جماعي
Individual Life	31,448,397	31,121,130	44	0	7,767	31,226	171	288,059	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	962,314	0	0	0	5,413	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	33,002,798	32,356,974	4,795	5	83,305	177,135	4,662	375,921	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	47,056,218	32,356,974	206,034	28,904	2,693,820	4,202,552	113,541	7,454,393	المجموع - كافة فروع التأمين

إجمالي المطالبات المدفوعة والمتكبدة حسب فرع التأمين
الشركات الوطنية والاجنبية

Gross Paid and Incurred Claims by Line of Business
National & Foreign Companies
(2019)

TABLE 12A

جدول رقم 12A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	المتكبدة Incurred	المدفوعة Paid	المتكبدة Incurred	المدفوعة Paid	المتكبدة Incurred	المدفوعة Paid	
Fire	833,538	1,028,187	282,586	265,937	550,951	762,250	تأمين الحريق
Marine & Aviation	809,245	471,181	163,850	115,708	645,395	355,473	التأمين البحري والطيران
Motor & Transportation	3,694,411	3,813,743	1,134,977	1,257,027	2,559,434	2,556,717	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,362,885	1,551,498	153,605	236,940	1,209,279	1,314,558	التأمين الهندسي والانشاءات والطاقة
Other	457,008	544,001	63,187	105,720	393,821	438,281	أخرى
Total - Property & Liability Insurance	7,157,087	7,408,611	1,798,206	1,981,332	5,358,881	5,427,278	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	15,918,367	15,768,654	3,817,722	4,070,815	12,100,645	11,697,839	المجموع - تأمين صحي
Group Life	429,577	413,649	80,693	78,710	348,883	334,940	تأمين حياة جماعي
Group Credit Life	256,676	215,592	13,837	20,340	242,839	195,252	تأمين ائتمان حياة جماعي
Individual Life	7,884,490	3,723,653	7,151,106	3,513,850	733,384	209,803	تأمين حياة فردي
Annuities & Fund Accumulation	185,787	187,058	185,787	187,058	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	8,756,529	4,539,952	7,431,423	3,799,957	1,325,106	739,995	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	31,831,983	27,717,217	13,047,351	9,852,105	18,784,632	17,865,112	المجموع - كافة فروع التأمين

إجمالي المطالبات المدفوعة والمتكبدة حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Gross Paid and Incurred Claims by Line of Business

Traditional & Takaful National Companies

(2019)

TABLE 12B

جدول رقم 12B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فروع التأمين
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	المتكبدة	المدفوعة	المتكبدة	المدفوعة	المتكبدة	المدفوعة	
	Incurred	Paid	Incurred	Paid	Incurred	Paid	
Fire	550,951	762,250	111,902	79,283	439,050	682,967	تأمين الحريق
Marine & Aviation	645,395	355,473	17,698	16,960	627,696	338,513	التأمين البحري والطيران
Motor & Transportation	2,559,434	2,556,717	630,989	634,417	1,928,446	1,922,299	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,209,279	1,314,558	54,478	35,700	1,154,801	1,278,858	التأمين الهندسي والانشاءات والطاقة
Other	393,821	438,281	44,039	70,522	349,782	367,759	أخرى
Total - Property & Liability Insurance	5,358,881	5,427,278	859,106	836,881	4,499,775	4,590,397	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	12,100,645	11,697,839	1,472,448	1,412,714	10,628,197	10,285,125	المجموع - تأمين صحي
Group Life	348,883	334,940	40,970	31,652	307,914	303,287	تأمين حياة جماعي
Group Credit Life	242,839	195,252	80,267	32,570	162,572	162,681	تأمين ائتمان حياة جماعي
Individual Life	733,384	209,803	403,148	9,314	330,236	200,489	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	1,325,106	739,995	524,385	73,537	800,721	666,458	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	18,784,632	17,865,112	2,855,939	2,323,133	15,928,693	15,541,979	المجموع - كافة فروع التأمين

صافي المطالبات المدفوعة والمتكبدة حسب فرع التأمين
الشركات الوطنية والاجنبية

Net Paid and Incurred Claims by Line of Business

National & Foreign Companies

(2019)

TABLE 13A

جدول رقم 13A

AED in 000's

بالألف درهم

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	المتكبدة Incurred	المدفوعة Paid	المتكبدة Incurred	المدفوعة Paid	المتكبدة Incurred	المدفوعة Paid	
Fire	257,775	317,343	115,586	179,870	142,189	137,473	تأمين الحريق
Marine & Aviation	206,198	167,466	104,795	82,258	101,404	85,208	التأمين البحري والطيران
Motor & Transportation	2,617,595	2,771,356	864,499	956,419	1,753,096	1,814,937	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	310,293	309,804	94,191	94,100	216,102	215,704	التأمين الهندسي والانشاءات والطاقة
Other	156,943	144,751	48,297	46,818	108,647	97,933	أخرى
Total - Property & Liability Insurance	3,548,804	3,710,719	1,227,367	1,359,464	2,321,437	2,351,255	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	8,701,312	8,794,416	2,350,806	2,619,502	6,350,506	6,174,913	المجموع - تأمين صحي
Group Life	142,504	137,094	19,444	18,674	123,060	118,420	تأمين حياة جماعي
Group Credit Life	77,999	53,112	15,326	20,164	62,673	32,948	تأمين ائتمان حياة جماعي
Individual Life	7,798,533	3,642,331	7,151,631	3,447,581	646,902	194,750	تأمين حياة فردي
Annuities & Fund Accumulation	185,787	187,058	185,787	187,058	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	8,204,822	4,019,595	7,372,187	3,673,477	832,635	346,118	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	20,454,938	16,524,730	10,950,360	7,652,444	9,504,578	8,872,287	المجموع - كافة فروع التأمين

صافي المطالبات المدفوعة والمتكبدة حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Net Paid and Incurred Claims by Line of Business

Traditional & Takaful National Companies

(2019)

TABLE 13B

جدول رقم 13B

AED in 000's

بالألف درهم

Line of Business	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فروع التأمين
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	المتكبدة	المدفوعة	المتكبدة	المدفوعة	المتكبدة	المدفوعة	
	Incurred	Paid	Incurred	Paid	Incurred	Paid	
Fire	142,189	137,473	(1,131)	6,762	143,320	130,711	تأمين الحريق
Marine & Aviation	101,404	85,208	1,000	1,644	100,404	83,564	التأمين البحري والطيران
Motor & Transportation	1,753,096	1,814,937	392,712	441,060	1,360,384	1,373,877	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	216,102	215,704	8,362	4,969	207,740	210,736	التأمين الهندسي والانشاءات والطاقة
Other	108,647	97,933	10,711	10,567	97,935	87,366	أخرى
Total - Property & Liability Insurance	2,321,437	2,351,255	411,654	465,002	1,909,783	1,886,253	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	6,350,506	6,174,913	788,458	717,709	5,562,048	5,457,204	المجموع - تأمين صحي
Group Life	123,060	118,420	9,503	6,237	113,557	112,183	تأمين حياة جماعي
Group Credit Life	62,673	32,948	35,898	5,930	26,776	27,018	تأمين ائتمان حياة جماعي
Individual Life	646,902	194,750	383,518	1,823	263,384	192,927	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	832,635	346,118	428,919	13,990	403,716	332,128	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	9,504,578	8,872,287	1,629,031	1,196,702	7,875,547	7,675,585	المجموع - كافة فروع التأمين

نسبة الخسارة (الإجمالية) حسب فرع التأمين
الشركات الوطنية والاجنبية

Gross Loss Ratios by Line of Business

National & Foreign Companies

(2019)

TABLE 14A

جدول رقم 14A

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	المتكبدة	المدفوعة	المتكبدة	المدفوعة	المتكبدة	المدفوعة	
	Incurred	Paid	Incurred	Paid	Incurred	Paid	
Fire	29.5%	36.5%	46.9%	44.2%	24.8%	34.4%	تأمين الحريق
Marine & Aviation	58.2%	33.9%	54.8%	38.7%	59.1%	32.6%	التأمين البحري والطيران
Motor & Transportation	58.1%	59.9%	62.5%	69.2%	56.3%	56.2%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	57.7%	65.7%	51.5%	79.5%	58.6%	63.7%	التأمين الهندسي والانشاءات والطاقة
Other	19.8%	23.6%	12.0%	20.2%	22.1%	24.6%	أخرى
Total - Property & Liability Insurance	46.9%	48.6%	50.8%	56.0%	45.8%	46.4%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	82.1%	81.3%	77.7%	82.8%	83.6%	80.8%	المجموع - تأمين صحي

نسبة الخسارة (الإجمالية) حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Gross Loss Ratios by Line of Business

Traditional & Takaful National Companies

(2019)

TABLE 14B

جدول رقم 14B

Line of Business	الشركات الوطنية NATIONAL COMPANIES		شركات التأمين التكافلي الوطنية TAKAFUL OPERATORS		شركات التأمين التقليدي الوطنية TRADITIONAL COMPANIES		فروع التأمين
	المتكبدة	المدفوعة	المتكبدة	المدفوعة	المتكبدة	المدفوعة	
	Incurred	Paid	Incurred	Paid	Incurred	Paid	
Fire	24.8%	34.4%	44.1%	31.3%	22.3%	34.8%	تأمين الحريق
Marine & Aviation	59.1%	32.6%	11.1%	10.6%	67.4%	36.3%	التأمين البحري والطيران
Motor & Transportation	56.3%	56.2%	60.3%	60.6%	55.1%	54.9%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	58.6%	63.7%	65.8%	43.1%	58.3%	64.6%	التأمين الهندسي والانشاءات والطاقة
Other	22.1%	24.6%	19.9%	31.8%	22.4%	23.6%	أخرى
Total - Property & Liability Insurance	45.8%	46.4%	48.7%	47.4%	45.3%	46.2%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	83.6%	80.8%	80.2%	76.9%	84.1%	81.4%	المجموع - تأمين صحي

نسبة الخسارة (الصافية) حسب فرع التأمين
الشركات الوطنية والاجنبية

Net Loss Ratios by Line of Business

National & Foreign Companies

(2019)

TABLE 15A

جدول رقم 15A

Line of Business	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فروع التأمين
	المتكبدة	المدفوعة	المتكبدة	المدفوعة	المتكبدة	المدفوعة	
	Incurred	Paid	Incurred	Paid	Incurred	Paid	
Fire	34.7%	42.8%	31.2%	48.6%	38.2%	36.9%	تأمين الحريق
Marine & Aviation	59.7%	48.5%	62.8%	49.3%	56.9%	47.8%	التأمين البحري والطيران
Motor & Transportation	55.1%	58.3%	53.5%	59.2%	55.9%	57.9%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	63.0%	62.9%	72.4%	72.3%	59.6%	59.5%	التأمين الهندسي والانشاءات والطاقة
Other	22.4%	20.6%	18.4%	17.9%	24.7%	22.3%	أخرى
Total - Property & Liability Insurance	50.4%	52.7%	48.2%	53.4%	51.7%	52.3%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	77.2%	78.0%	71.1%	79.2%	79.7%	77.5%	المجموع - تأمين صحي

نسبة الخسارة (الصافية) حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Net Loss Ratios by Line of Business

Traditional & Takaful National Companies

(2019)

TABLE 15B

جدول رقم 15B

Line of Business	الشركات الوطنية NATIONAL COMPANIES		شركات التأمين التكافلي الوطنية TAKAFUL OPERATORS		شركات التأمين التقليدي الوطنية TRADITIONAL COMPANIES		فروع التأمين
	المتكبدة	المدفوعة	المتكبدة	المدفوعة	المتكبدة	المدفوعة	
	Incurred	Paid	Incurred	Paid	Incurred	Paid	
Fire	38.2%	36.9%	-3.4%	20.1%	42.3%	38.6%	تأمين الحريق
Marine & Aviation	56.9%	47.8%	10.8%	17.7%	59.4%	49.5%	التأمين البحري والطيران
Motor & Transportation	55.9%	57.9%	53.3%	59.9%	56.7%	57.2%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	59.6%	59.5%	46.1%	27.4%	60.3%	61.2%	التأمين الهندسي والانشاءات والطاقة
Other	24.7%	22.3%	22.2%	21.9%	25.0%	22.3%	أخرى
Total - Property & Liability Insurance	51.7%	52.3%	48.7%	55.0%	52.4%	51.7%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	79.7%	77.5%	74.1%	67.5%	80.6%	79.1%	المجموع - تأمين صحي

نسبة العمولات ونسبة المصاريف والنسبة المجمعة (الإجمالية) حسب فرع التأمين
الشركات الوطنية والاجنبية

Gross Commission, Expense & Combined Ratios by Line of Business

National & Foreign Companies

(2019)

TABLE 16A

جدول رقم 16A

Line of Business	الاجمالي TOTAL			الشركات الأجنبية FOREIGN COMPANIES			الشركات الوطنية NATIONAL COMPANIES			فروع التأمين
	النسبة المجمعة Combined Ratio	نسبة المصاريف Expense Ratio	نسبة العمولات Commission Ratio	النسبة المجمعة Combined Ratio	نسبة المصاريف Expense Ratio	نسبة العمولات Commission Ratio	النسبة المجمعة Combined Ratio	نسبة المصاريف Expense Ratio	نسبة العمولات Commission Ratio	
Fire	49.5%	8.2%	11.7%	78.0%	10.6%	20.5%	41.7%	7.5%	9.4%	تأمين الحريق
Marine & Aviation	78.2%	9.7%	10.3%	87.9%	11.9%	21.2%	75.5%	9.1%	7.3%	التأمين البحري والطيران
Motor & Transportation	84.5%	14.3%	12.2%	91.7%	13.6%	15.6%	81.7%	14.6%	10.8%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	74.4%	6.8%	9.9%	83.7%	12.4%	19.7%	73.1%	6.0%	8.4%	التأمين الهندسي والانشاءات والطاقة
Other	44.4%	11.5%	13.1%	51.6%	15.5%	24.0%	42.3%	10.3%	9.9%	أخرى
Total - Property & Liability Insurance	69.8%	11.2%	11.7%	82.4%	13.1%	18.5%	66.0%	10.6%	9.7%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	97.7%	10.5%	5.1%	99.0%	14.0%	7.3%	97.3%	9.3%	4.4%	المجموع - تأمين صحي

نسبة العمولات ونسبة المصاريف والنسبة المجمعة (الإجمالية) حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Gross Commission, Expense & Combined Ratios by Line of Business

Traditional & Takaful National Companies

(2019)

TABLE 16B

جدول رقم 16B

Line of Business	إجمالي الشركات الوطنية NATIONAL COMPANIES			شركات التأمين التكافلي الوطنية TAKAFUL OPERATORS			شركات التأمين التقليدي الوطنية TRADITIONAL COMPANIES			فروع التأمين
	النسبة المجمعة Combined Ratio	نسبة المصاريف Expense Ratio	نسبة العمولات Commission Ratio	النسبة المجمعة Combined Ratio	نسبة المصاريف Expense Ratio	نسبة العمولات Commission Ratio	النسبة المجمعة Combined Ratio	نسبة المصاريف Expense Ratio	نسبة العمولات Commission Ratio	
Fire	41.7%	7.5%	9.4%	66.1%	10.5%	11.5%	38.6%	7.1%	9.1%	تأمين الحريق
Marine & Aviation	75.5%	9.1%	7.3%	17.6%	3.3%	3.2%	85.4%	10.1%	8.0%	التأمين البحري والطيران
Motor & Transportation	81.7%	14.6%	10.8%	87.1%	13.8%	13.1%	80.0%	14.8%	10.1%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	73.1%	6.0%	8.4%	85.7%	7.8%	12.1%	72.5%	5.9%	8.3%	التأمين الهندسي والانشاءات والطاقة
Other	42.3%	10.3%	9.9%	54.7%	12.9%	21.9%	40.6%	9.9%	8.2%	أخرى
Total - Property & Liability Insurance	66.0%	10.6%	9.7%	73.7%	12.0%	13.1%	64.7%	10.3%	9.1%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	97.3%	9.3%	4.4%	98.7%	12.4%	6.1%	97.1%	8.8%	4.2%	المجموع - تأمين صحي

نسبة العمولات ونسبة المصاريف والنسبة المجمعة (الصافية) حسب فرع التأمين
الشركات الوطنية والاجنبية

Net Commission, Expense & Combined Ratios by Line of Business

National & Foreign Companies

(2019)

TABLE 17A

جدول رقم 17A

Line of Business	الاجمالي			الشركات الأجنبية			الشركات الوطنية			فروع التأمين
	TOTAL			FOREIGN COMPANIES			NATIONAL COMPANIES			
	النسبة المجمعة	نسبة المصاريف	نسبة العمولات	النسبة المجمعة	نسبة المصاريف	نسبة العمولات	النسبة المجمعة	نسبة المصاريف	نسبة العمولات	
	Combined Ratio	Expense Ratio	Commission Ratio	Combined Ratio	Expense Ratio	Commission Ratio	Combined Ratio	Expense Ratio	Commission Ratio	
Fire	63.6%	31.1%	-2.2%	69.7%	17.2%	21.3%	57.5%	44.8%	-25.5%	تأمين الحريق
Marine & Aviation	92.1%	39.1%	-6.7%	109.1%	21.3%	25.1%	76.2%	55.8%	-36.5%	التأمين البحري والطيران
Motor & Transportation	83.0%	19.1%	8.7%	85.0%	15.3%	16.2%	81.9%	21.1%	4.9%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	93.5%	32.7%	-2.2%	114.1%	28.5%	13.2%	86.1%	34.3%	-7.7%	التأمين الهندسي والانشاءات والطاقة
Other	60.1%	37.8%	0.0%	67.2%	31.1%	17.7%	55.9%	41.8%	-10.6%	أخرى
Total - Property & Liability Insurance	79.8%	24.2%	5.2%	84.0%	18.2%	17.5%	77.5%	27.6%	-1.8%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	99.7%	18.0%	4.5%	97.7%	20.8%	5.8%	100.6%	16.9%	4.0%	المجموع - تأمين صحي

نسبة العمولات ونسبة المصاريف والنسبة المجمعة (الصافية) حسب فرع التأمين
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Net Commission & Combined Ratios by Line of Business

Traditional & Takaful National Companies

(2019)

TABLE 17B

جدول رقم 17B

Line of Business	إجمالي الشركات الوطنية			شركات التأمين التكافلي الوطنية			شركات التأمين التقليدي الوطنية			فروع التأمين
	NATIONAL COMPANIES			TAKAFUL OPERATORS			TRADITIONAL COMPANIES			
	النسبة المجمعة	نسبة المصاريف	نسبة العمولات	النسبة المجمعة	نسبة المصاريف	نسبة العمولات	النسبة المجمعة	نسبة المصاريف	نسبة العمولات	
	Combined Ratio	Expense Ratio	Commission Ratio	Combined Ratio	Expense Ratio	Commission Ratio	Combined Ratio	Expense Ratio	Commission Ratio	
Fire	57.5%	44.8%	-25.5%	32.7%	79.1%	-43.1%	60.0%	41.4%	-23.8%	تأمين الحريق
Marine & Aviation	76.2%	55.8%	-36.5%	41.8%	57.6%	-26.6%	78.1%	55.7%	-37.0%	التأمين البحري والطيران
Motor & Transportation	81.9%	21.1%	4.9%	81.9%	19.6%	9.0%	81.9%	21.6%	3.6%	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	86.1%	34.3%	-7.7%	64.0%	35.5%	-17.5%	87.3%	34.2%	-7.2%	التأمين الهندسي والانشاءات والطاقة
Other	55.9%	41.8%	-10.6%	93.3%	59.4%	11.8%	51.2%	39.6%	-13.4%	أخرى
Total - Property & Liability Insurance	77.5%	27.6%	-1.8%	79.8%	25.0%	6.1%	77.0%	28.2%	-3.6%	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	100.6%	16.9%	4.0%	105.5%	21.5%	9.8%	99.9%	16.2%	3.1%	المجموع - تأمين صحي

تحليل الربحية للتأمين على المركبات

Motor Profitability Analysis

(2019)

جدول رقم 18 TABLE 18

بالألف درهم AED in 000's

Description	الاجمالي	تأمين المركبات - تجاري	تأمين المركبات المسؤولية المدنية - أفراد	تأمين المركبات الشامل - أفراد	البيـــان
	TOTAL	Commercial Motor	Third Party Liability - Personal	Comprehensive - Personal	
Gross of Reinsurance (إجمالي من إعادة التأمين)					
Earned Premium	6,363,761	1,839,623	958,643	3,565,495	الأقساط المكتسبة
Losses Incurred	3,694,411	1,079,708	567,234	2,047,470	المطالبات المتكبدة
Commission	774,710	210,666	79,334	484,709	العمولات
Expenses	909,280	237,601	136,449	535,230	المصاريف
Profit / (Loss)	985,359	311,648	175,625	498,086	الأرباح / (الخسائر)
Loss Ratio	58.1%	58.7%	59.2%	57.4%	نسبة الخسارة
Commission Ratio	12.2%	11.5%	8.3%	13.6%	نسبة العمولات
Expense Ratio	14.3%	12.9%	14.2%	15.0%	نسبة المصاريف
Combined Ratio	84.5%	83.1%	81.7%	86.0%	النسبة المجمعة
Net of Reinsurance (صافي من إعادة التأمين)					
Earned Premium	4,752,838	1,331,343	692,774	2,728,722	الأقساط المكتسبة
Losses Incurred	2,617,595	718,235	426,111	1,473,249	المطالبات المتكبدة
Commission	415,822	106,908	5,683	303,231	العمولات
Expenses	909,280	237,601	136,449	535,230	المصاريف
Profit / (Loss)	810,141	268,599	124,531	417,012	الأرباح / (الخسائر)
Loss Ratio	55.1%	53.9%	61.5%	54.0%	نسبة الخسارة
Commission Ratio	8.7%	8.0%	0.8%	11.1%	نسبة العمولات
Expense Ratio	19.1%	17.8%	19.7%	19.6%	نسبة المصاريف
Combined Ratio	83.0%	79.8%	82.0%	84.7%	النسبة المجمعة

تحليل الربحية للتأمين الصحي
Health Profitability Analysis
(2019)

TABLE 19 جدول رقم 19

AED in 000's بالألف درهم

Description	الاجمالي	تأمين الحوادث الشخصية	التأمين الصحي الجماعي	التأمين الصحي الفردي	البيـــان
	TOTAL	Personal Accident Insurance	Health Insurance - Group	Health Insurance - Individual	
Gross of Reinsurance (إجمالي من إعادة التأمين)					
Earned Premium	19,390,020	318,012	18,459,830	612,177	الأقساط المكتسبة
Losses Incurred	15,918,367	56,049	15,482,223	380,094	المطالبات المتكبدة
Commission	998,143	68,911	884,362	44,870	العمولات
Expenses	2,031,963	66,117	1,899,441	66,404	المصاريف
Profit / (Loss)	441,548	126,934	193,804	120,809	الأرباح / (الخسائر)
Loss Ratio	82.1%	17.6%	83.9%	62.1%	نسبة الخسارة
Commission Ratio	5.1%	21.7%	4.8%	7.3%	نسبة العمولات
Expense Ratio	10.5%	20.8%	10.3%	10.8%	نسبة المصاريف
Combined Ratio	97.7%	60.1%	99.0%	80.3%	النسبة المجمعة
Net of Reinsurance (صافي من إعادة التأمين)					
Earned Premium	11,272,208	196,618	11,001,548	74,042	الأقساط المكتسبة
Losses Incurred	8,701,312	19,357	8,493,551	188,404	المطالبات المتكبدة
Commission	509,668	60,818	426,520	22,330	العمولات
Expenses	2,031,963	66,117	1,899,441	66,404	المصاريف
Profit / (Loss)	29,266	50,326	182,036	(203,096)	الأرباح / (الخسائر)
Loss Ratio	77.2%	9.8%	77.2%	254.5%	نسبة الخسارة
Commission Ratio	4.5%	30.9%	3.9%	30.2%	نسبة العمولات
Expense Ratio	18.0%	33.6%	17.3%	89.7%	نسبة المصاريف
Combined Ratio	99.7%	74.4%	98.3%	374.3%	النسبة المجمعة

الموجودات المستثمرة حسب الفئة
الشركات الوطنية والاجنبية

Invested Assets by Class

National & Foreign Companies

TABLE 20A

جدول رقم 20A

AED in 000's

بالألف درهم

Asset Class	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فئة الموجودات
	2019	2018	2019	2018	2019	2018	
Real estate investments	4,601,547	5,800,884	50,185	46,507	4,551,362	5,754,377	استثمارات عقارية
Equity and debt securities	26,881,414	23,952,315	16,786,340	14,140,252	10,095,074	9,812,063	الأوراق المالية وسندات الدين
Cash and deposits	19,076,195	17,847,609	7,237,415	6,442,769	11,838,780	11,404,840	النقد والودائع
Loans secured by Life policies	152,343	161,764	103,217	115,817	49,126	45,947	قروض مضمونة بوثائق التأمين على الحياة
Loans, Deposits and Other Instruments that are A Rated	4,067,825	3,883,796	2,235,984	2,326,981	1,831,841	1,556,814	قروض وودائع وأدوات مالية أخرى مصنفة A
Investment in associates	591,547	681,863	40,201	41,393	551,346	640,470	الاستثمار في الشركات الزميلة
Other invested assets	13,591,940	11,279,901	8,861,595	7,770,213	4,730,345	3,509,688	موجودات مستثمرة أخرى
Total Invested Assets	68,962,810	63,608,132	35,314,937	30,883,932	33,647,873	32,724,200	إجمالي الموجودات المستثمرة

Percent of Total (النسبة من الإجمالي)

Asset Class	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		فئة الموجودات
	2019	2018	2019	2018	2019	2018	
Real estate investments	6.7%	9.1%	0.1%	0.2%	13.5%	17.6%	استثمارات عقارية
Equity and debt securities	39.0%	37.7%	47.5%	45.8%	30.0%	30.0%	الأوراق المالية وسندات الدين
Cash and deposits	27.7%	28.1%	20.5%	20.9%	35.2%	34.9%	النقد والودائع
Loans secured by Life policies	0.2%	0.3%	0.3%	0.4%	0.1%	0.1%	قروض مضمونة بوثائق التأمين على الحياة
Loans, Deposits and Other Instruments that are A Rated	5.9%	6.1%	6.3%	7.5%	5.4%	4.8%	قروض وودائع وأدوات مالية أخرى مصنفة A
Investment in associates	0.9%	1.1%	0.1%	0.1%	1.6%	2.0%	الاستثمار في الشركات الزميلة
Other invested assets	19.7%	17.7%	25.1%	25.2%	14.1%	10.7%	موجودات مستثمرة أخرى
Total Invested Assets	100%	100%	100%	100%	100%	100%	إجمالي الموجودات المستثمرة

الموجودات المستثمرة حسب الفئة
شركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية

Invested Assets by Class

Traditional & Takaful National Companies

TABLE 20B

جدول رقم 20B

AED in 000's

بالألف درهم

Asset Class	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فئة الموجودات
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Real estate investments	4,551,362	5,754,377	640,534	770,795	3,910,828	4,983,582	استثمارات عقارية
Equity and debt securities	10,095,074	9,812,063	1,717,446	1,467,788	8,377,628	8,344,276	الأوراق المالية وسندات الدين
Cash and deposits	11,838,780	11,404,840	2,151,144	2,035,779	9,687,636	9,369,061	النقد والودائع
Loans secured by Life policies	49,126	45,947	0	0	49,126	45,947	قروض مضمونة بوثائق التأمين على الحياة
Loans, Deposits and Other Instruments that are A Rated	1,831,841	1,556,814	172,305	201,443	1,659,536	1,355,371	قروض وودائع وأدوات مالية أخرى مصنفة A
Investment in associates	551,346	640,470	96,214	119,276	455,132	521,194	الاستثمار في الشركات الزميلة
Other invested assets	4,730,345	3,509,688	2,666,110	1,884,839	2,064,235	1,624,849	موجودات مستثمرة أخرى
Total Invested Assets	33,647,873	32,724,200	7,443,753	6,479,920	26,204,121	26,244,280	إجمالي الموجودات المستثمرة

Percent of Total (النسبة من الإجمالي)

Asset Class	الاجمالي		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		فئة الموجودات
	TOTAL		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Real estate investments	13.5%	17.6%	8.6%	11.9%	14.9%	19.0%	استثمارات عقارية
Equity and debt securities	30.0%	30.0%	23.1%	22.7%	32.0%	31.8%	الأوراق المالية وسندات الدين
Cash and deposits	35.2%	34.9%	28.9%	31.4%	37.0%	35.7%	النقد والودائع
Loans secured by Life policies	0.1%	0.1%	0.0%	0.0%	0.2%	0.2%	قروض مضمونة بوثائق التأمين على الحياة
Loans, Deposits and Other Instruments that are A Rated	5.4%	4.8%	2.3%	3.1%	6.3%	5.2%	قروض وودائع وأدوات مالية أخرى مصنفة A
Investment in associates	1.6%	2.0%	1.3%	1.8%	1.7%	2.0%	الاستثمار في الشركات الزميلة
Other invested assets	14.1%	10.7%	35.8%	29.1%	7.9%	6.2%	موجودات مستثمرة أخرى
Total Invested Assets	100%	100%	100%	100%	100%	100%	إجمالي الموجودات المستثمرة

قائمة المركز المالي
الشركات الوطنية والاجنبية

Statement of Financial Position
National & Foreign Companies

TABLE 21A

جدول رقم 21A

AED in 000's

بالألف درهم

Description	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		البيـــان
	2019	2018	2019	2018	2019	2018	
Assets							الموجودات
Total Invested Assets	68,962,810	63,608,132	35,314,937	30,883,932	33,647,873	32,724,200	إجمالي الموجودات المستثمرة
Reinsurance recoverable	18,918,584	18,093,646	2,564,916	2,674,946	16,353,667	15,418,700	مستردات إعادة التأمين
Reinsurance receivables	1,268,410	1,055,728	215,099	190,910	1,053,310	864,819	ذمم إعادة التأمين المدينة
Insurance receivables	8,778,735	8,787,207	2,513,392	2,422,284	6,265,342	6,364,923	ذمم تأمين مدينة
Other receivables and prepayments	4,933,180	5,635,732	603,154	623,967	4,330,026	5,011,766	ذمم مدينة ودفعات مقدمة أخرى
Deferred policy acquisition costs	5,029,912	4,636,095	4,291,792	3,941,112	738,120	694,984	تكاليف الاستحواذ المؤجلة
Property, machinery and equipment	2,007,480	815,598	154,288	91,003	1,853,192	724,595	الممتلكات والآلات والمعدات
Statutory deposits	807,883	779,041	353,969	318,838	453,913	460,203	ودائع قانونية إلزامية
Intangible assets	354,693	382,527	63,923	86,982	290,770	295,545	الموجودات غير الملموسة
Others	1,498,149	1,524,844	0	0	1,498,149	1,524,844	أخرى
Total Assets	112,559,835	105,318,551	46,075,472	41,233,973	66,484,364	64,084,578	مجموع الموجودات
Liabilities							المطلوبات
Total Technical Provisions	65,974,802	61,065,195	35,237,198	32,384,664	30,737,604	28,680,531	إجمالي المخصصات الفنية
Premiums collected in advance	284,190	318,144	45,981	47,808	238,209	270,336	أقساط تأمين مقبوضة مقدما
Insurance payable	4,276,188	6,124,687	1,177,112	886,927	3,099,076	5,237,760	ذمم التأمين الدائنة
Reinsurance payables	3,905,141	3,586,496	332,327	257,518	3,572,814	3,328,978	ذمم اعادة التأمين الدائنة
Unearned reinsurance commissions	386,471	393,019	73,662	88,368	312,809	304,651	عمولات اعادة التامين غير المكتسبة
Accrued expenses and other liabilities	9,470,201	7,394,515	4,141,898	3,526,097	5,328,303	3,868,418	المصاريف المستحقة والمطلوبات الأخرى
Wakala / Mudaraba Payable	120,611	84,298	0	0	120,611	84,298	ذمم الوكالة/المضاربة دائنة
Borrowings	1,197,212	1,371,273	0	0	1,197,212	1,371,273	القروض
End of service indemnity	466,198	449,981	70,229	62,099	395,969	387,882	تعويضات مكافآت نهاية الخدمة للموظفين
Others	46,173	41,433	0	0	46,173	41,433	أخرى
Total Liabilities	86,127,188	80,829,041	41,078,407	37,253,480	45,048,781	43,575,561	مجموع المطلوبات
Equity Attributable to Equityholders of Parent							حقوق المساهمين العائدة لمساهمي الشركة الأم
Net balance in participants' funds	671,766	579,559	27,757	30,131	644,008	549,428	الرصيد الصافي في حساب المشتركين
Issued and paid up share capital	7,721,796	7,511,296	0	0	7,721,796	7,511,296	رأس المال المصدر والمدفوع
Share premium	113,912	308,912	0	0	113,912	308,912	علاوة إصدار
Treasury shares	(35,973)	(35,973)	0	0	(35,973)	(35,973)	أسهم الخزينة
Additional paid in capital	53,000	38,670	38,000	38,670	15,000	0	رأس المال الإضافي المدفوع
Retained earnings/loss	4,372,994	4,112,780	685,939	734,329	3,687,055	3,378,452	الأرباح/الخسائر المدورة
Head Office Account	4,212,924	3,389,698	4,212,924	3,389,698	0	0	حساب الشركة الأم
Minority interest	144,649	116,690	0	0	144,649	116,690	حقوق الأقلية
Reserves	9,177,581	8,467,877	32,445	(212,336)	9,145,136	8,680,213	الإحتياطيات
Total Equity	26,432,648	24,489,509	4,997,065	3,980,492	21,435,583	20,509,017	مجموع حقوق المساهمين
Total Equity and Liabilities	112,559,835	105,318,551	46,075,472	41,233,973	66,484,364	64,084,578	مجموع حقوق المساهمين والمطلوبات

قائمة المركز المالي
اشركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية
Statement of Financial Position
Traditional & Takaful National Companies

TABLE 21B

جدول رقم 21B

AED in 000's

بالألف درهم

Description	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		البيـــان
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Assets							الموجودات
Total Invested Assets	33,647,873	32,724,200	7,443,753	6,479,920	26,204,121	26,244,280	إجمالي الموجودات المستثمرة
Reinsurance recoverable	16,353,667	15,418,700	1,696,984	1,669,753	14,656,684	13,748,947	مستردات إعادة التأمين
Reinsurance receivables	1,053,310	864,819	160,040	116,032	893,270	748,787	ذمم إعادة التأمين المدينة
Insurance receivables	6,265,342	6,364,923	1,013,005	1,029,994	5,252,337	5,334,929	ذمم تأمين مدينة
Other receivables and prepayments	4,330,026	5,011,766	1,238,001	1,039,885	3,092,025	3,971,881	ذمم مدينة ودفعات مقدمة أخرى
Deferred policy acquisition costs	738,120	694,984	314,815	255,217	423,305	439,767	تكاليف الاستحواذ المؤجلة
Property, machinery and equipment	1,853,192	724,595	177,434	158,695	1,675,758	565,900	الممتلكات والآلات والمعدات
Statutory deposits	453,913	460,203	84,757	86,067	369,156	374,135	ودائع قانونية إلزامية
Intangible assets	290,770	295,545	123,310	132,926	167,460	162,619	الموجودات غير الملموسة
Others	1,498,149	1,524,844	1,498,149	1,524,844	0	0	أخرى
Total Assets	66,484,364	64,084,578	13,750,249	12,493,334	52,734,115	51,591,244	مجموع الموجودات
Liabilities							المطلوبات
Total Technical Provisions	30,737,604	28,680,531	6,285,307	5,358,555	24,452,297	23,321,977	إجمالي المخصصات الفنية
Premiums collected in advance	238,209	270,336	14,789	16,802	223,420	253,534	أقساط تأمين مقبوضة مقدما
Insurance payable	3,099,076	5,237,760	309,519	318,490	2,789,558	4,919,270	ذمم التأمين الدائنة
Reinsurance payables	3,572,814	3,328,978	714,366	650,007	2,858,448	2,678,971	ذمم اعادة التأمين الدائنة
Unearned reinsurance commissions	312,809	304,651	63,430	60,454	249,379	244,197	عمولات اعادة التامين غير المكتسبة
Accrued expenses and other liabilities	5,328,303	3,868,418	2,355,602	2,354,664	2,972,701	1,513,754	المصاريف المستحقة والمطلوبات الأخرى
Wakala / Mudaraba Payable	120,611	84,298	120,611	84,298	0	0	ذمم الوكالة/المضاربة دائنة
Borrowings	1,197,212	1,371,273	128,053	145,911	1,069,159	1,225,363	القروض
End of service indemnity	395,969	387,882	36,988	37,564	358,982	350,318	تعويضات مكافآت نهاية الخدمة للموظفين
Others	46,173	41,433	46,173	41,433	0	0	أخرى
Total Liabilities	45,048,781	43,575,561	10,074,838	9,068,178	34,973,943	34,507,383	مجموع المطلوبات
Equity Attributable to Equityholders of Parent							حقوق المساهمين العائدة لمساهمي الشركة الأم
Net balance in participants' funds	644,008	549,428	644,008	549,428	0	0	الرصيد الصافي في حساب المشتركين
Issued and paid up share capital	7,721,796	7,511,296	2,854,750	2,854,750	4,867,046	4,656,546	رأس المال المصدر والمدفوع
Share premium	113,912	308,912	1,198	1,198	112,714	307,714	علاوة إصدار
Treasury shares	(35,973)	(35,973)	(35,973)	(35,973)	0	0	أسهم الخزينة
Additional paid in capital	15,000	0	0	0	15,000	0	رأس المال الإضافي المدفوع
Retained earnings/loss	3,687,055	3,378,452	(20,293)	(119,409)	3,707,349	3,497,861	الأرباح/الخسائر المدورة
Head Office Account	0	0	0	0	0	0	حساب الشركة الأم
Minority interest	144,649	116,690	72,149	61,398	72,500	55,292	حقوق الأقلية
Reserves	9,145,136	8,680,213	159,572	113,764	8,985,564	8,566,449	الإحتياطيات
Total Equity	21,435,583	20,509,017	3,675,411	3,425,156	17,760,172	17,083,862	مجموع حقوق المساهمين
Total Equity and Liabilities	66,484,364	64,084,578	13,750,249	12,493,334	52,734,115	51,591,244	مجموع حقوق المساهمين والمطلوبات

قائمة الدخل
الشركات الوطنية والاجنبية

Income Statement

National & Foreign Companies

TABLE 22A

جدول رقم 22A

AED in 000's

بالألف درهم

Description	الاجمالي TOTAL		الشركات الأجنبية FOREIGN COMPANIES		الشركات الوطنية NATIONAL COMPANIES		البيـــان
	2019	2018	2019	2018	2019	2018	
Underwriting Income							الدخل الاكتتابي
Gross Written Premium	44,020,814	43,718,433	14,982,828	16,035,876	29,037,986	27,682,557	اجمالي الأقساط المكتتبة
Net Written Premium	26,161,384	27,464,141	12,116,157	13,396,494	14,045,227	14,067,647	صافي الأقساط المكتتبة
Net Premiums Earned	26,267,828	27,841,253	12,377,242	13,386,392	13,890,586	14,454,861	صافي الأقساط المكتسبة
Net Claims & Claim Related Expenses Paid	16,644,771	16,811,290	7,726,133	7,584,257	8,918,638	9,227,033	صافي المطالبات ومصاريف تسوية المطالبات المدفوعة
Net Claims & Claim Related Expenses Incurred	20,302,492	17,151,372	10,948,068	7,614,864	9,354,424	9,536,508	صافي المطالبات ومصاريف تسوية المطالبات المتكبدة
Wakala / Mudaraba Fees Earned	16	(1,043)	0	0	16	(1,043)	أجر الوكالة/حصة المضاربة المكتسبة
Net Commissions Paid	2,173,947	2,326,119	1,413,615	1,516,936	760,332	809,183	صافي العمولات المدفوعة
Net Commissions Incurred	1,764,401	2,283,007	1,048,228	1,494,711	716,173	788,296	صافي العمولات المتكبدة
Other Acquisition Expenses	867,594	852,960	295,415	233,943	572,179	619,017	تكاليف الاستحواذ الأخرى
General Expenses	3,342,765	3,211,146	1,152,203	1,073,975	2,190,562	2,137,171	مصاريف عمومية
Taxes, Licenses and Other Fees	268,560	337,960	85,048	109,503	183,512	228,457	الضرائب والتراخيص والرسوم
Other Underwriting Expenses	4,478,919	4,402,066	1,532,666	1,417,421	2,946,253	2,984,644	تكاليف الإكتتاب الاخرى
Net Underwriting Income / (Loss)	(277,983)	4,004,808	(1,151,720)	2,859,395	873,737	1,145,412	صافي دخل / (خسارة) الاكتتاب
Investment Income							الدخل الاستثماري
Earned Income from Real Estate Investments	169,669	189,791	2,078	1,824	167,591	187,967	دخل مكتسب من الاستثمارات العقارية
Earned Income from Other Investments	1,559,526	1,363,479	510,312	455,368	1,049,214	908,111	دخل مكتسب من الاستثمارات الاخرى
Net Realized Gain / (Loss) on Investments	325,500	224,231	261,129	191,947	64,370	32,284	صافي الربح / (الخسارة) wالمحققة على الاستثمارات
Net Unrealized Gain / (Loss) on Investments	2,811,786	(1,925,570)	2,848,074	(1,747,478)	(36,287)	(178,093)	صافي الربح / (الخسارة) غير المحققة على الاستثمارات
Adjustment for Impaired Investments	(93,623)	(60,997)	(42,366)	(18,843)	(51,257)	(42,153)	تعديلات في الاستثمارات متدنية القيمة
Foreign Exchange Gain / (Loss) on Investments	(111,101)	168,405	(110,586)	170,744	(515)	(2,339)	ربح / (خسارة) صرف العملات الأجنبية على الاستثمارات
Gross Investment Income	4,661,757	(40,662)	3,468,641	(946,439)	1,193,115	905,777	إجمالي دخل الاستثمار
Investment Expenses	301,195	248,180	7,017	6,008	294,178	242,172	مصاريف الاستثمار
Net Investment Income	4,360,562	(288,842)	3,461,624	(952,447)	898,938	663,605	صافي دخل الاستثمار
Other Operating Income	792,299	251,655	295,300	(161,242)	496,999	412,897	دخل تشغيلي آخر
Other Operating Expenses	2,242,802	1,909,057	1,758,636	1,339,329	484,166	569,728	مصاريف تشغيلية أخرى
Total Profit / (Loss) prior to Loans & Dividends	2,632,075	2,058,563	846,568	406,377	1,785,507	1,652,186	إجمالي الربح / الخسارة قبل حساب القروض وتوزيعات الأرباح
Others	10,673	15,789	0	0	10,673	15,789	أخرى
Total Profit / (Loss) prior to Policyholder Dividends	2,621,402	2,042,775	846,568	406,377	1,774,834	1,636,398	إجمالي الربح / الخسارة قبل توزيعات الأرباح على حاملي الوثائق
Policyholder Dividends	36,921	45,385	3,590	1,954	33,331	43,431	توزيعات الأرباح على حاملي الوثائق
Total Profit / (Loss)	2,584,480	1,997,390	842,977	404,423	1,741,503	1,592,967	إجمالي الربح / (الخسارة)

قائمة الدخل
اشركات التأمين التقليدي الوطنية وشركات التأمين التكافلي الوطنية
Income Statement
Traditional & Takaful National Companies

TABLE 22B

جدول رقم 22B

AED in 000's

بالألف درهم

Description	إجمالي الشركات الوطنية		شركات التأمين التكافلي الوطنية		شركات التأمين التقليدي الوطنية		البيـــان
	NATIONAL COMPANIES		TAKAFUL OPERATORS		TRADITIONAL COMPANIES		
	2019	2018	2019	2018	2019	2018	
Underwriting Income							الدخل الاكتتابي
Gross Written Premium	29,037,986	27,682,557	4,594,521	4,425,626	24,443,466	23,256,931	اجمالي الأقساط المكتتبة
Net Written Premium	14,045,227	14,067,647	2,791,745	2,520,105	11,253,482	11,547,542	صافي الأقساط المكتتبة
Net Premiums Earned	13,890,586	14,454,861	2,680,277	2,653,287	11,210,309	11,801,574	صافي الأقساط المكتسبة
Net Claims & Claim Related Expenses Paid	8,918,638	9,227,033	1,196,702	1,226,615	7,721,937	8,000,418	صافي المطالبات ومصاريف تسوية المطالبات المدفوعة
Net Claims & Claim Related Expenses Incurred	9,354,424	9,536,508	1,453,107	1,408,280	7,901,317	8,128,228	صافي المطالبات ومصاريف تسوية المطالبات المتكبدة
Wakala / Mudaraba Fees Earned	16	(1,043)	16	(1,043)	0	0	أجر الوكالة/حصة المضاربة المكتسبة
Net Commissions Paid	760,332	809,183	569,001	521,421	191,331	287,762	صافي العمولات المدفوعة
Net Commissions Incurred	716,173	788,296	512,378	498,072	203,795	290,224	صافي العمولات المتكبدة
Other Acquisition Expenses	572,179	619,017	98,608	100,160	473,571	518,856	تكاليف الاستحواذ الأخرى
General Expenses	2,190,562	2,137,171	507,395	483,239	1,683,166	1,653,932	مصاريف عمومية
Taxes, Licenses and Other Fees	183,512	228,457	36,591	49,365	146,921	179,091	الضرائب والتراخيص والرسوم
Other Underwriting Expenses	2,946,253	2,984,644	642,595	632,764	2,303,659	2,351,880	تكاليف الإكتتاب الاخرى
Net Underwriting Income / (Loss)	873,737	1,145,412	72,197	114,171	801,539	1,031,242	صافي دخل / (خسارة) الاكتتاب
Investment Income							الدخل الاستثماري
Earned Income from Real Estate Investments	167,591	187,967	20,428	26,562	147,163	161,404	دخل مكتسب من الاستثمارات العقارية
Earned Income from Other Investments	1,049,214	908,111	223,151	208,468	826,063	699,643	دخل مكتسب من الاستثمارات الاخرى
Net Realized Gain / (Loss) on Investments	64,370	32,284	7,500	(1,672)	56,871	33,956	صافي الربح / (الخسارة) المحققة على الاستثمارات
Net Unrealized Gain / (Loss) on Investments	(36,287)	(178,093)	15,942	(4,214)	(52,229)	(173,879)	صافي الربح / (الخسارة) غير المحققة على الاستثمارات
Adjustment for Impaired Investments	(51,257)	(42,153)	(6,571)	(11,519)	(44,686)	(30,634)	تعديلات في الاستثمارات متدنية القيمة
Foreign Exchange Gain / (Loss) on Investments	(515)	(2,339)	315	(1,018)	(831)	(1,320)	ربح / (خسارة) صرف العملات الأجنبية على الاستثمارات
Gross Investment Income	1,193,115	905,777	260,765	216,607	932,351	689,170	إجمالي دخل الاستثمار
Investment Expenses	294,178	242,172	153,460	118,484	140,718	123,688	مصاريف الاستثمار
Net Investment Income	898,938	663,605	107,305	98,123	791,633	565,482	صافي دخل الاستثمار
Other Operating Income	496,999	412,897	66,079	57,030	430,920	355,867	دخل تشغيلي آخر
Other Operating Expenses	484,166	569,728	101,699	132,971	382,467	436,757	مصاريف تشغيلية أخرى
Total Profit / (Loss) prior to Loans & Dividends	1,785,507	1,652,186	143,882	136,353	1,641,625	1,515,834	إجمالي الربح / الخسارة قبل حساب القروض وتوزيعات الأرباح
Others	10,673	15,789	10,673	15,789	0	0	أخرى
Total Profit / (Loss) prior to Policyholder Dividends	1,774,834	1,636,398	133,208	120,564	1,641,625	1,515,834	إجمالي الربح / الخسارة قبل توزيعات الأرباح على حاملي الوثائق
Policyholder Dividends	33,331	43,431	6,947	12,034	26,383	31,397	توزيعات الأرباح على حاملي الوثائق
Total Profit / (Loss)	1,741,503	1,592,967	126,261	108,530	1,615,242	1,484,437	إجمالي الربح / (الخسارة)

تحليل الملاءة المالية

Solvency Analysis

(2019)

TABLE 23A

جدول رقم 23A

AED in 000's

بالألف درهم

Description	إجمالي شركات التأمين Total Companies	البيـــان
Minimum Capital Requirement (MCR)	6,250,000	متطلب الحد الأدنى لرأس المال (MCR)
Underwriting Risk - Property and Liability Insurance	1,556,766	مخاطر الإكتتاب - التأمينات العامة
Underwriting Risk - Life Insurance	453,776	مخاطر الإكتتاب - التأمين على الحياة
Underwriting Risk - Health Insurance	996,146	مخاطر الإكتتاب - التأمين الصحي
Investment Risk	3,719,669	المخاطر الاستثمارية
Credit Risk	2,654,301	مخاطر الائتمان
Basic Solvency Capital Required (BSCR)	7,006,359	المتطلب الأساسي لملاءة رأس المال (BSCR)
Operational Risk	1,946,263	المخاطر التشغيلية
Solvency Capital Requirement (SCR)	8,952,622	متطلب ملاءة رأس المال (SCR)
Minimum Guarantee Fund (MGF)	5,863,402	المبلغ الأدنى للضمان (MGF)
Net Admissible Assets less Liabilities	15,025,874	صافي الموجودات المقبولة مطروحا منها المطلوبات
(MCR Solvency Margin - Surplus / (Deficit	8,775,874	الفائض / (العجز) في هامش الحد الأدنى لرأس المال
(SCR Solvency Margin - Surplus / (Deficit	6,146,186	الفائض / (العجز) في هامش ملاءة رأس المال
(MGF Solvency Margin - Surplus / (Deficit	9,235,406	الفائض / (العجز) في هامش المبلغ الأدنى للضمان
MCR Solvency Ratio	240%	نسبة الحد الأدنى لرأس المال
SCR Solvency Ratio	168%	نسبة ملاءة رأس المال
MGF Solvency Ratio	256%	نسبة المبلغ الأدنى للضمان

تحليل الملاءة المالية للشركات الوطنية

Solvency Analysis for National Companies

(2019)

TABLE 23B

جدول رقم 23B

AED in 000's

بالألف درهم

Description	الشركات الوطنية NATIONAL COMPANIES	البيـــان
Minimum Capital Requirement (MCR)	3,400,000	متطلب الحد الأدنى لرأس المال (MCR)
Underwriting Risk - Property and Liability Insurance	1,068,918	مخاطر الإكتتاب - التأمينات العامة
Underwriting Risk - Life Insurance	108,627	مخاطر الإكتتاب - التأمين على الحياة
Underwriting Risk - Health Insurance	721,251	مخاطر الإكتتاب - التأمين الصحي
Investment Risk	2,761,251	المخاطر الاستثمارية
Credit Risk	1,982,118	مخاطر الائتمان
Basic Solvency Capital Required (BSCR)	4,763,392	المتطلب الأساسي لملاءة رأس المال (BSCR)
Operational Risk	1,323,297	المخاطر التشغيلية
Solvency Capital Requirement (SCR)	6,086,689	متطلب ملاءة رأس المال (SCR)
Minimum Guarantee Fund (MGF)	3,764,930	المبلغ الأدنى للضمان (MGF)
Net Admissible Assets less Liabilities	13,649,789	صافي الموجودات المقبولة مطروحا منها المطلوبات
MCR Solvency Margin - Surplus / (Deficit)	10,249,789	الفائض / (العجز) في هامش الحد الأدنى لرأس المال
SCR Solvency Margin - Surplus / (Deficit)	7,626,350	الفائض / (العجز) في هامش ملاءة رأس المال
MGF Solvency Margin - Surplus / (Deficit)	9,948,109	الفائض / (العجز) في هامش المبلغ الأدنى للضمان
MCR Solvency Ratio	401%	نسبة الحد الأدنى لرأس المال
SCR Solvency Ratio	224%	نسبة ملاءة رأس المال
MGF Solvency Ratio	363%	نسبة المبلغ الأدنى للضمان

إجمالي الأقساط المكتتبة حسب الإمارة

Gross Written Premium by Emirate

(2019)

TABLE 24A

جدول رقم 24A

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	2,900,986	616,897	2,284,089	597,205	15,884	1,533,134	16,884	27,129	93,567	286	تأمين الحريق
Marine & Aviation	1,490,447	171,061	1,319,386	372,183	793	893,401	5,964	4,151	42,894	0	التأمين البحري والطيران
Motor & Transportation	6,073,840	402,615	5,671,225	1,461,390	40,979	3,465,563	126,305	173,227	403,163	599	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,310,282	676,483	1,633,799	814,271	1,872	750,790	5,867	12,497	48,749	(247)	التأمين الهندسي والانشاءات والطاقة
Other	2,805,835	229,793	2,576,042	704,374	9,554	1,780,210	9,738	19,655	52,500	11	أخرى
Total - Property & Liability Insurance	15,581,390	2,096,848	13,484,542	3,949,423	69,082	8,423,098	164,758	236,658	640,873	650	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	19,369,766	260,532	19,109,234	6,886,135	79,808	11,209,072	31,653	100,689	799,249	2,629	المجموع - تأمين صحي
Group Life	714,013	15,644	698,369	218,397	4,826	437,158	2,785	10,790	23,316	1,098	تأمين حياة جماعي
Group Credit Life	707,977	17,995	689,982	187,162	0	451,503	0	51,317	0	0	تأمين ائتمان حياة جماعي
Individual Life	7,047,252	42,060	7,005,192	665,856	21,137	6,130,288	6,064	31,807	146,109	3,931	تأمين حياة فردي
Annuities & Fund Accumulation	600,416	0	600,416	19,363	0	579,469	0	0	1,585	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	9,069,658	75,699	8,993,960	1,090,778	25,963	7,598,418	8,848	93,914	171,011	5,029	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	44,020,814	2,433,078	41,587,736	11,926,336	174,853	27,230,587	205,259	431,261	1,611,133	8,307	المجموع - كافة فروع التأمين

صافي الأقساط المكتتبة حسب الإمارة

Net Written Premium by Emirate

(2019)

TABLE 24B

جدول رقم 24B

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	723,263	411,671	311,593	(78,665)	3,425	362,028	3,063	6,647	14,847	249	تأمين الحريق
Marine & Aviation	360,290	137,718	222,572	(8,000)	408	219,911	934	1,519	7,800	0	التأمين البحري والطيران
Motor & Transportation	4,513,138	301,242	4,211,895	1,053,010	26,477	2,669,379	107,138	109,458	246,291	142	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	475,204	435,355	39,849	(170,838)	602	208,382	1,441	3,270	(2,861)	(147)	التأمين الهندسي والانشاءات والطاقة
Other	758,385	94,349	664,036	153,398	2,485	484,598	2,934	3,219	17,392	10	أخرى
Total - Property & Liability Insurance	6,830,280	1,380,334	5,449,945	948,904	33,396	3,944,298	115,510	124,113	283,470	254	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	11,255,496	(301,805)	11,557,301	4,990,482	62,658	6,142,660	23,451	70,976	265,067	2,008	المجموع - تأمين صحي
Group Life	261,400	9,198	252,203	64,067	1,965	174,725	696	3,055	7,280	414	تأمين حياة جماعي
Group Credit Life	387,479	7,084	380,395	115,016	0	256,026	0	9,352	0	0	تأمين ائتمان حياة جماعي
Individual Life	6,826,517	31,707	6,794,810	661,437	20,143	5,931,711	6,033	30,443	141,123	3,921	تأمين حياة فردي
Annuities & Fund Accumulation	600,212	0	600,212	19,351	(118)	579,394	0	0	1,585	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	8,075,609	47,989	8,027,620	859,872	21,990	6,941,856	6,729	42,851	149,988	4,335	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	26,161,384	1,126,518	25,034,866	6,799,258	118,044	17,028,813	145,691	237,939	698,525	6,596	المجموع - كافة فروع التأمين

عدد وثائق التأمين حسب الإمارة

Number of Policies by Emirate

(2019)

TABLE 25

جدول رقم 25

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	183,844	48,671	135,173	35,603	930	90,874	897	1,351	5,474	44	تأمين الحريق
Marine & Aviation	257,727	31,895	225,832	31,711	1,011	168,468	360	1,049	23,226	6	التأمين البحري والطيران
Motor & Transportation	3,413,497	235,772	3,177,725	1,056,074	24,262	1,623,471	90,662	145,421	237,485	350	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	41,553	10,555	30,998	11,713	233	16,144	211	804	1,891	3	التأمين الهندسي والانشاءات والطاقة
Other	284,301	51,582	232,719	36,254	3,087	175,383	1,163	3,235	13,585	12	أخرى
Total - Property & Liability Insurance	4,180,922	378,475	3,802,447	1,171,355	29,523	2,074,340	93,293	151,860	281,661	415	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	3,028,042	752,277	2,275,765	1,238,499	7,302	955,282	6,422	14,039	53,495	725	المجموع - تأمين صحي
Group Life	58,926	218	58,708	36,831	154	19,352	167	231	1,965	8	تأمين حياة جماعي
Group Credit Life	14,072	49	14,023	13,198	0	805	0	20	0	0	تأمين ائتمان حياة جماعي
Individual Life	290,840	3,350	287,490	30,010	840	248,586	280	754	6,846	173	تأمين حياة فردي
Annuities & Fund Accumulation	4,045	0	4,045	14	0	4,031	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	367,883	3,617	364,266	80,053	994	272,774	447	1,005	8,811	181	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	7,576,847	1,134,369	6,442,478	2,489,908	37,819	3,302,396	100,162	166,904	343,968	1,321	المجموع - كافة فروع التأمين

إجمالي الأقساط غير المكتسبة حسب الإمارة

Gross Unearned Premium Reserve by Emirate

(2019)

TABLE 26A

جدول رقم 26A

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	1,139,096	176,583	962,513	342,923	6,997	527,673	36,513	12,289	35,969	149	تأمين الحريق
Marine & Aviation	633,104	67,172	565,931	163,208	336	389,708	1,779	1,448	9,453	0	التأمين البحري والطيران
Motor & Transportation	2,983,922	161,518	2,822,404	668,167	16,267	1,823,758	69,512	94,779	149,086	833	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,129,361	384,107	745,254	320,756	1,016	374,929	7,827	7,794	32,931	1	التأمين الهندسي والانشاءات والطاقة
Other	1,419,211	84,038	1,335,173	329,230	3,868	970,244	2,414	8,965	20,376	77	أخرى
Total - Property & Liability Insurance	7,304,693	873,418	6,431,276	1,824,285	28,483	4,086,313	118,045	125,276	247,815	1,059	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	6,220,985	109,002	6,111,983	2,312,815	51,453	3,541,088	9,721	40,414	155,912	580	المجموع - تأمين صحي
Group Life	152,965	3,499	149,466	35,508	992	101,053	559	3,782	7,391	180	تأمين حياة جماعي
Group Credit Life	114,712	100,960	13,752	0	0	13,752	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	291,678	19,722	271,956	355	0	271,398	0	0	203	0	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	559,355	124,182	435,174	35,864	992	386,203	559	3,782	7,593	180	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	14,085,034	1,106,601	12,978,433	4,172,963	80,928	8,013,604	128,326	169,472	411,320	1,820	المجموع - كافة فروع التأمين

صافي الأقساط غير المكتسبة حسب الإمارة

Net Unearned Premium Reserve by Emirate

(2019)

TABLE 26B

جدول رقم 26B

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	292,254	120,684	171,570	28,414	1,508	140,433	(7,404)	3,404	5,065	149	تأمين الحريق
Marine & Aviation	135,592	59,940	75,651	(795)	131	73,601	228	339	2,147	0	التأمين البحري والطيران
Motor & Transportation	2,264,712	154,583	2,110,129	499,243	10,753	1,386,382	59,441	60,843	93,157	310	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	360,526	238,272	122,255	3,639	388	120,067	(5,475)	2,442	1,193	1	التأمين الهندسي والانشاءات والطاقة
Other	360,324	36,510	323,813	74,905	918	236,673	1,852	2,435	6,983	47	أخرى
Total - Property & Liability Insurance	3,413,407	609,989	2,803,418	605,407	13,697	1,957,156	48,642	69,462	108,546	507	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	3,665,064	27,967	3,637,097	1,553,522	28,429	1,924,606	7,700	31,880	90,425	535	المجموع - تأمين صحي
Group Life	65,513	2,777	62,735	17,010	785	40,655	338	1,024	2,754	170	تأمين حياة جماعي
Group Credit Life	22,350	16,276	6,073	0	0	6,073	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	288,059	19,722	268,337	316	0	267,854	0	0	166	0	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	375,921	38,776	337,146	17,326	785	314,583	338	1,024	2,920	170	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	7,454,393	676,732	6,777,661	2,176,255	42,911	4,196,345	56,680	102,366	201,891	1,212	المجموع - كافة فروع التأمين

إجمالي المطالبات المدفوعة حسب الإمارة

Gross Claims Paid by Emirate

(2019)

TABLE 27A

جدول رقم 27A

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	1,028,496	269,096	759,400	162,047	2,005	511,554	57,553	8,679	17,500	62	تأمين الحريق
Marine & Aviation	471,312	115,130	356,182	32,142	422	269,165	866	1,658	51,929	0	التأمين البحري والطيران
Motor & Transportation	3,812,784	281,493	3,531,291	999,018	22,789	2,075,540	69,211	78,150	286,365	217	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,552,693	330,061	1,222,632	602,386	1,000	443,250	134,811	9,297	31,887	0	التأمين الهندسي والانشاءات والطاقة
Other	534,002	39,017	494,986	138,070	1,359	336,236	8,907	2,172	8,240	1	أخرى
Total - Property & Liability Insurance	7,399,287	1,034,797	6,364,490	1,933,663	27,575	3,635,745	271,349	99,957	395,922	279	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	15,780,597	267,062	15,513,536	5,490,564	44,002	9,245,212	21,957	95,880	613,986	1,935	المجموع - تأمين صحي
Group Life	411,441	34,692	376,749	141,581	2,897	214,283	1,829	4,794	10,793	574	تأمين حياة جماعي
Group Credit Life	215,592	19,846	195,746	48,959	0	134,974	0	11,812	0	0	تأمين ائتمان حياة جماعي
Individual Life	3,723,241	6,406	3,716,836	352,346	20,616	3,198,298	6,198	19,721	115,646	4,010	تأمين حياة فردي
Annuities & Fund Accumulation	187,058	0	187,058	4	0	187,053	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	4,537,332	60,943	4,476,389	542,890	23,513	3,734,609	8,027	36,327	126,439	4,583	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	27,717,217	1,362,802	26,354,415	7,967,117	95,091	16,615,566	301,333	232,164	1,136,346	6,798	المجموع - كافة فروع التأمين

صافي المطالبات المدفوعة حسب الإمارة

Net Claims Paid by Emirate

(2019)

TABLE 27B

جدول رقم 27B

AED in 000's

بالألف درهم

Line of Business	جميع المواقع	خارج الدولة	داخل الدولة	أبو ظبي	عجمان	دبي	الفجيرة	رأس الخيمة	الشارقة	أم القيوين	فروع التأمين
	All Locations	Outside UAE	Within UAE	Abu Dhabi	Ajman	Dubai	Fujairah	Ras Al Khaimah	Sharjah	Umm Al Quwain	
Fire	317,392	149,010	168,382	22,435	395	129,566	16,233	589	(844)	8	تأمين الحريق
Marine & Aviation	167,447	68,183	99,263	4,581	44	89,408	65	265	4,900	0	التأمين البحري والطيران
Motor & Transportation	2,770,607	255,366	2,515,241	689,124	15,435	1,494,967	61,538	51,159	202,804	212	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	310,003	125,787	184,216	49,537	430	100,801	30,774	811	1,861	3	التأمين الهندسي والانشاءات والطاقة
Other	199,439	76,422	123,017	25,942	582	82,070	8,906	835	4,678	3	أخرى
Total - Property & Liability Insurance	3,764,888	674,769	3,090,119	791,619	16,886	1,896,811	117,516	53,660	213,400	227	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	8,748,556	(123,479)	8,872,036	3,857,382	33,333	4,626,116	15,919	60,548	277,346	1,392	المجموع - تأمين صحي
Group Life	129,308	10,579	118,729	57,145	424	55,381	346	1,239	3,949	246	تأمين حياة جماعي
Group Credit Life	53,111	4,795	48,316	7,387	0	39,184	0	1,745	0	0	تأمين ائتمان حياة جماعي
Individual Life	3,641,810	3,548	3,638,262	350,282	20,380	3,124,679	6,172	19,556	113,193	4,001	تأمين حياة فردي
Annuities & Fund Accumulation	187,058	0	187,058	4	0	187,053	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	4,011,286	18,922	3,992,365	414,818	20,804	3,406,297	6,517	22,539	117,142	4,247	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	16,524,730	570,211	15,954,519	5,063,819	71,022	9,929,224	139,953	136,748	607,888	5,865	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة دبي

Gross Results For Dubai

(2019)

TABLE 28A

جدول رقم 28A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	1,092,685	511,554	527,673	90,874	1,533,134	تأمين الحريق
Marine & Aviation	660,825	269,165	389,708	168,468	893,401	التأمين البحري والطيران
Motor & Transportation	1,447,914	2,075,540	1,823,758	1,623,471	3,465,563	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,420,364	443,250	374,929	16,144	750,790	التأمين الهندسي والانشاءات والطاقة
Other	997,934	336,236	970,244	175,383	1,780,210	أخرى
Total - Property & Liability Insurance	5,619,721	3,635,745	4,086,313	2,074,340	8,423,098	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	2,126,341	9,245,212	3,541,088	955,282	11,209,072	المجموع - تأمين صحي
Group Life	277,469	214,283	101,053	19,352	437,158	تأمين حياة جماعي
Group Credit Life	192,452	134,974	13,752	805	451,503	تأمين ائتمان حياة جماعي
Individual Life	29,251,959	3,198,298	271,398	248,586	6,130,288	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	187,053	0	4,031	579,469	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	30,689,606	3,734,609	386,203	272,774	7,598,418	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	38,435,668	16,615,566	8,013,604	3,302,396	27,230,587	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة دبي
Net Results for Dubai
(2019)

TABLE 28B

جدول رقم 28B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	280,179	129,566	140,433	90,874	362,028	تأمين الحريق
Marine & Aviation	203,175	89,408	73,601	168,468	219,911	التأمين البحري والطيران
Motor & Transportation	1,035,506	1,494,967	1,386,382	1,623,471	2,669,379	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	291,255	100,801	120,067	16,144	208,382	التأمين الهندسي والانشاءات والطاقة
Other	211,720	82,070	236,673	175,383	484,598	أخرى
Total - Property & Liability Insurance	2,021,836	1,896,811	1,957,156	2,074,340	3,944,298	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	1,132,267	4,626,116	1,924,606	955,282	6,142,660	المجموع - تأمين صحي
Group Life	57,516	55,381	40,655	19,352	174,725	تأمين حياة جماعي
Group Credit Life	48,135	39,184	6,073	805	256,026	تأمين ائتمان حياة جماعي
Individual Life	29,121,528	3,124,679	267,854	248,586	5,931,711	تأمين حياة فردي
Annuities & Fund Accumulation	967,727	187,053	0	4,031	579,394	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	30,194,906	3,406,297	314,583	272,774	6,941,856	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	33,349,008	9,929,224	4,196,345	3,302,396	17,028,813	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة أبو ظبي
Gross Results For Abu Dhabi
(2019)

TABLE 29A

جدول رقم 29A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	738,818	162,047	342,923	35,603	597,205	تأمين الحريق
Marine & Aviation	443,366	32,142	163,208	31,711	372,183	التأمين البحري والطيران
Motor & Transportation	741,957	999,018	668,167	1,056,074	1,461,390	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	3,079,138	602,386	320,756	11,713	814,271	التأمين الهندسي والانشاءات والطاقة
Other	803,597	138,070	329,230	36,254	704,374	أخرى
Total - Property & Liability Insurance	5,806,876	1,933,663	1,824,285	1,171,355	3,949,423	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	1,181,192	5,490,564	2,312,815	1,238,499	6,886,135	المجموع - تأمين صحي
Group Life	255,466	141,581	35,508	36,831	218,397	تأمين حياة جماعي
Group Credit Life	347,210	48,959	0	13,198	187,162	تأمين ائتمان حياة جماعي
Individual Life	1,366,032	352,346	355	30,010	665,856	تأمين حياة فردي
Annuities & Fund Accumulation	0	4	0	14	19,363	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	1,968,708	542,890	35,864	80,053	1,090,778	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	8,956,775	7,967,117	4,172,963	2,489,908	11,926,336	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة أبو ظبي

Net Results for Abu Dhabi

(2019)

TABLE 29B

جدول رقم 29B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	137,980	22,435	28,414	35,603	(78,665)	تأمين الحريق
Marine & Aviation	34,384	4,581	(795)	31,711	(8,000)	التأمين البحري والطيران
Motor & Transportation	518,767	689,124	499,243	1,056,074	1,053,010	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	33,598	49,537	3,639	11,713	(170,838)	التأمين الهندسي والانشاءات والطاقة
Other	102,982	25,942	74,905	36,254	153,398	أخرى
Total - Property & Liability Insurance	827,711	791,619	605,407	1,171,355	948,904	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	787,909	3,857,382	1,553,522	1,238,499	4,990,482	المجموع - تأمين صحي
Group Life	82,277	57,145	17,010	36,831	64,067	تأمين حياة جماعي
Group Credit Life	274,417	7,387	0	13,198	115,016	تأمين ائتمان حياة جماعي
Individual Life	1,361,965	350,282	316	30,010	661,437	تأمين حياة فردي
Annuities & Fund Accumulation	0	4	0	14	19,351	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	1,718,659	414,818	17,326	80,053	859,872	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	3,334,279	5,063,819	2,176,255	2,489,908	6,799,258	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة عجمان

Gross Results For Ajman

(2019)

TABLE 30A

جدول رقم 30A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	9,245	2,005	6,997	930	15,884	تأمين الحريق
Marine & Aviation	351	422	336	1,011	793	التأمين البحري والطيران
Motor & Transportation	19,998	22,789	16,267	24,262	40,979	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	2,016	1,000	1,016	233	1,872	التأمين الهندسي والانشاءات والطاقة
Other	8,402	1,359	3,868	3,087	9,554	أخرى
Total - Property & Liability Insurance	40,013	27,575	28,483	29,523	69,082	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	17,407	44,002	51,453	7,302	79,808	المجموع - تأمين صحي
Group Life	2,533	2,897	992	154	4,826	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	80,994	20,616	0	840	21,137	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	83,526	23,513	992	994	25,963	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	140,946	95,090	80,928	37,819	174,853	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة عجمان

Net Results for Ajman

(2019)

TABLE 30B

جدول رقم 30B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	2,800	395	1,508	930	3,425	تأمين الحريق
Marine & Aviation	235	44	131	1,011	408	التأمين البحري والطيران
Motor & Transportation	13,370	15,435	10,753	24,262	26,477	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	911	430	388	233	602	التأمين الهندسي والانشاءات والطاقة
Other	1,552	582	918	3,087	2,485	أخرى
Total - Property & Liability Insurance	18,867	16,886	13,697	29,523	33,396	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	9,367	33,333	28,429	7,302	62,658	المجموع - تأمين صحي
Group Life	963	424	785	154	1,965	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	80,900	20,380	0	840	20,143	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	(118)	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	81,863	20,804	785	994	21,990	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	110,097	71,022	42,911	37,819	118,044	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة أم القيوين

Gross Results For Umm Al Quwain

(2019)

TABLE 31A

جدول رقم 31A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	(1)	62	149	44	286	تأمين الحريق
Marine & Aviation	0	0	0	6	0	التأمين البحري والطيران
Motor & Transportation	880	217	833	350	599	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1	0	1	3	(247)	التأمين الهندسي والانشاءات والطاقة
Other	193	1	77	12	11	أخرى
Total - Property & Liability Insurance	1,073	279	1,059	415	650	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	296	1,935	580	725	2,629	المجموع - تأمين صحي
Group Life	495	574	180	8	1,098	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	12,666	4,010	0	173	3,931	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	13,161	4,583	180	181	5,029	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	14,530	6,798	1,820	1,321	8,307	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة أم القيوين

Net Results for Umm Al Quwain

(2019)

TABLE 31B

جدول رقم 31B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	(0)	8	149	44	249	تأمين الحريق
Marine & Aviation	0	0	0	6	0	التأمين البحري والطيران
Motor & Transportation	428	212	310	350	142	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	(2)	3	1	3	(147)	التأمين الهندسي والانشاءات والطاقة
Other	85	3	47	12	10	أخرى
Total - Property & Liability Insurance	511	227	507	415	254	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	231	1,392	535	725	2,008	المجموع - تأمين صحي
Group Life	189	246	170	8	414	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	12,662	4,001	0	173	3,921	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	12,851	4,247	170	181	4,335	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	13,593	5,865	1,212	1,321	6,596	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة الشارقة

Gross Results For Sharjah

(2019)

TABLE 32A

جدول رقم 32A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	43,019	17,500	35,969	5,474	93,567	تأمين الحريق
Marine & Aviation	26,603	51,929	9,453	23,226	42,894	التأمين البحري والطيران
Motor & Transportation	176,328	286,365	149,086	237,485	403,163	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	39,545	31,887	32,931	1,891	48,749	التأمين الهندسي والانشاءات والطاقة
Other	33,056	8,240	20,376	13,585	52,500	أخرى
Total - Property & Liability Insurance	318,550	395,922	247,815	281,661	640,873	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	230,803	613,986	155,912	53,495	799,249	المجموع - تأمين صحي
Group Life	20,454	10,793	7,391	1,965	23,316	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	465,877	115,646	203	6,846	146,109	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	1,585	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	486,331	126,439	7,593	8,811	171,011	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	1,035,685	1,136,347	411,320	343,968	1,611,133	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة الشارقة

Net Results for Sharjah

(2019)

TABLE 32B

جدول رقم 32B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	9,003	(844)	5,065	5,474	14,847	تأمين الحريق
Marine & Aviation	8,030	4,900	2,147	23,226	7,800	التأمين البحري والطيران
Motor & Transportation	109,126	202,804	93,157	237,485	246,291	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	3,475	1,861	1,193	1,891	(2,861)	التأمين الهندسي والانشاءات والطاقة
Other	12,100	4,678	6,983	13,585	17,392	أخرى
Total - Property & Liability Insurance	141,735	213,400	108,546	281,661	283,470	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	77,688	277,346	90,425	53,495	265,067	المجموع - تأمين صحي
Group Life	6,655	3,949	2,754	1,965	7,280	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	452,955	113,193	166	6,846	141,123	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	1,585	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	459,610	117,142	2,920	8,811	149,988	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	679,033	607,888	201,891	343,968	698,525	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة رأس الخيمة

Gross Results For Ras Al Khaimah

(2019)

TABLE 33A

جدول رقم 33A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	11,438	8,679	12,289	1,351	27,129	تأمين الحريق
Marine & Aviation	2,991	1,658	1,448	1,049	4,151	التأمين البحري والطيران
Motor & Transportation	102,336	78,150	94,779	145,421	173,227	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	12,609	9,297	7,794	804	12,497	التأمين الهندسي والانشاءات والطاقة
Other	12,859	2,172	8,965	3,235	19,655	أخرى
Total - Property & Liability Insurance	142,234	99,957	125,276	151,860	236,658	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	9,380	95,880	40,414	14,039	100,689	المجموع - تأمين صحي
Group Life	4,673	4,794	3,782	231	10,790	تأمين حياة جماعي
Group Credit Life	4,496	11,812	0	20	51,317	تأمين ائتمان حياة جماعي
Individual Life	87,977	19,721	0	754	31,807	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	97,145	36,327	3,782	1,005	93,914	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	248,760	232,164	169,472	166,904	431,261	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة رأس الخيمة

Net Results for Ras Al Khaimah

(2019)

TABLE 33B

جدول رقم 33B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	2,748	589	3,404	1,351	6,647	تأمين الحريق
Marine & Aviation	1,090	265	339	1,049	1,519	التأمين البحري والطيران
Motor & Transportation	60,585	51,159	60,843	145,421	109,458	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	1,815	811	2,442	804	3,270	التأمين الهندسي والانشاءات والطاقة
Other	2,081	835	2,435	3,235	3,219	أخرى
Total - Property & Liability Insurance	68,318	53,660	69,462	151,860	124,113	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	4,716	60,548	31,880	14,039	70,976	المجموع - تأمين صحي
Group Life	958	1,239	1,024	231	3,055	تأمين حياة جماعي
Group Credit Life	634	1,745	0	20	9,352	تأمين ائتمان حياة جماعي
Individual Life	86,600	19,556	0	754	30,443	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	88,192	22,539	1,024	1,005	42,851	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	161,227	136,748	102,366	166,904	237,939	المجموع - كافة فروع التأمين

البيانات بالإجمالي لإمارة الفجيرة

Gross Results For Fujairah

(2019)

TABLE 34A

جدول رقم 34A

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	55,265	57,553	36,513	897	16,884	تأمين الحريق
Marine & Aviation	4,165	866	1,779	360	5,964	التأمين البحري والطيران
Motor & Transportation	63,509	69,211	69,512	90,662	126,305	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	37,971	134,811	7,827	211	5,867	التأمين الهندسي والانشاءات والطاقة
Other	47,573	8,907	2,414	1,163	9,738	أخرى
Total - Property & Liability Insurance	208,482	271,349	118,045	93,293	164,758	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	3,923	21,957	9,721	6,422	31,653	المجموع - تأمين صحي
Group Life	1,385	1,829	559	167	2,785	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	19,801	6,198	0	280	6,064	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	21,186	8,027	559	447	8,848	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	233,591	301,333	128,326	100,162	205,259	المجموع - كافة فروع التأمين

البيانات بالصافي لإمارة الفجيرة

Net Results for Fujairah

(2019)

TABLE 34B

جدول رقم 34B

AED in 000's

بالألف درهم

Line of Business	مخصص المطالبات تحت التسوية	المطالبات المدفوعة	مخصص الأقساط غير المكتسبة	أعداد الوثائق	الأقساط المكتتبة	فروع التأمين
	Outstanding Claim Reserves	Claims Paid	Unearned Premium Reserve	Number of Policies	Written Premium	
Fire	672	16,233	(7,404)	897	3,063	تأمين الحريق
Marine & Aviation	446	65	228	360	934	التأمين البحري والطيران
Motor & Transportation	47,217	61,538	59,441	90,662	107,138	تأمين السيارات والمركبات الأخرى
Engineering, Construction & Energy	(30,341)	30,774	(5,475)	211	1,441	التأمين الهندسي والانشاءات والطاقة
Other	(5,421)	8,906	1,852	1,163	2,934	أخرى
Total - Property & Liability Insurance	12,574	117,516	48,642	93,293	115,510	المجموع - تأمين الممتلكات والمسؤوليات
Total - Health Insurance	2,752	15,919	7,700	6,422	23,451	المجموع - تأمين صحي
Group Life	334	346	338	167	696	تأمين حياة جماعي
Group Credit Life	0	0	0	0	0	تأمين ائتمان حياة جماعي
Individual Life	19,790	6,172	0	280	6,033	تأمين حياة فردي
Annuities & Fund Accumulation	0	0	0	0	0	دفعات الحياة وتكوين الأموال
Total - Insurance of Persons & Fund Accumulation	20,124	6,517	338	447	6,729	المجموع - تأمين الأشخاص وعمليات تكوين الأموال
TOTAL - All Types of Business Combined	35,451	139,953	56,680	100,162	145,691	المجموع - كافة فروع التأمين