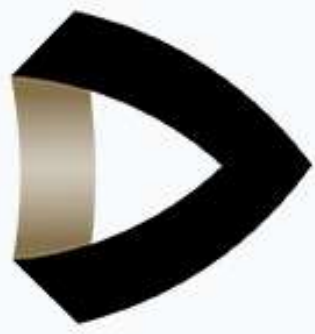


DOHA
INSURANCE
GROUP

مجموعة الدوحة للتأمين
PIONEERING SPIRIT روح الريادة



مجموعة الدوحة للتأمين
DOHA INSURANCE GROUP

DIG – Q4 2019 Conference Call

Date: 24.02.2020

Time: 1:30 pm



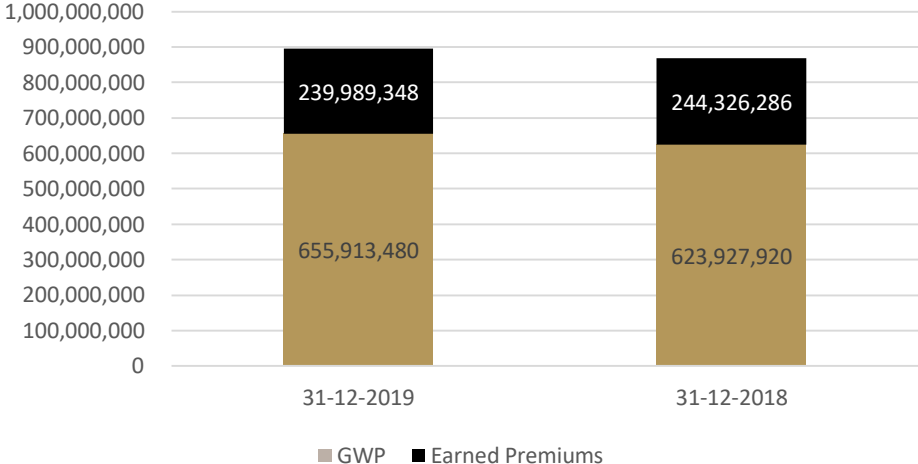
Key Highlights

- **5% growth in gross premiums, with strong growth achieved in the Qatari market**
- **39% growth in Underwriting results**
- **36% decline in investment income, attributed to the sale of property that took place in 2018.**
- **Loss ratio reached 58% compared to 66% last year**
- **Net profit margin reached 7% compared to 10% last year**
- **Mena Re Life fully operational and building a strong portfolio of group life and group medical coverage across the Middle East**
- **Mena Re introduces new lines of business (Liability and Marine)**

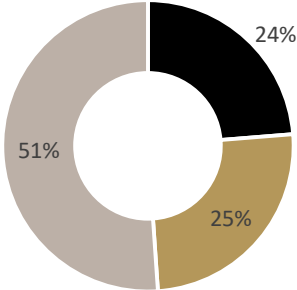
Gross Written Premiums and Net earned Premiums



GWP and Net Earned Premiums

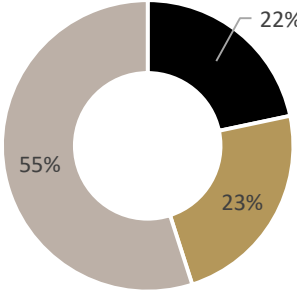


*GWP Segemnted by LOB
31-12-2019*



■ Motor ■ Marine and Aviation ■ Fire and General Accident

*GWP Segmented by LOB
31-12-2018*

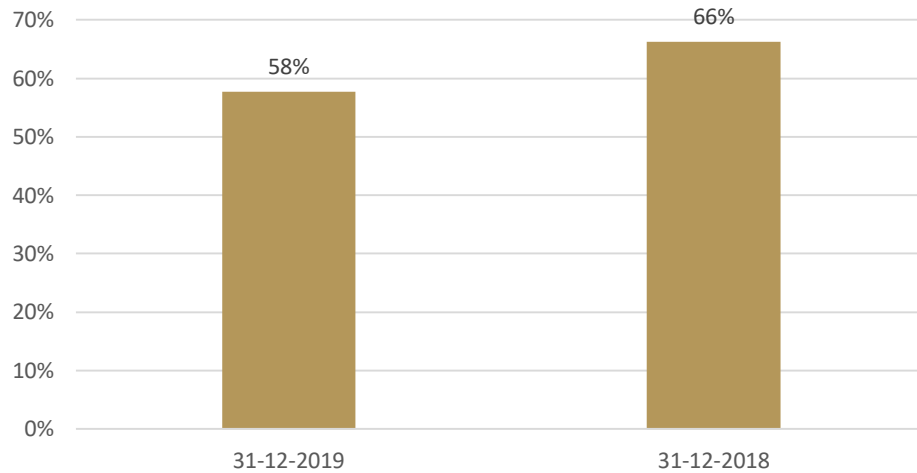


■ Motor ■ Marine and Aviation ■ Fire and General Accident

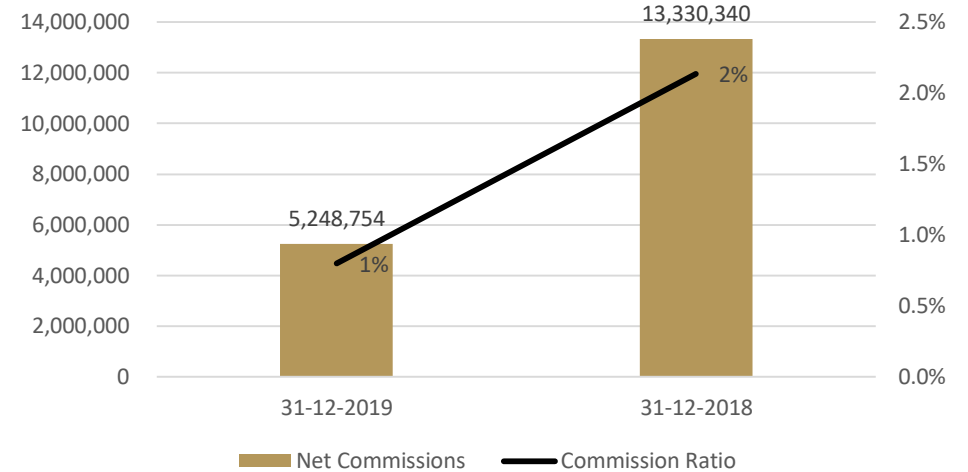
Insurance Operations Performance



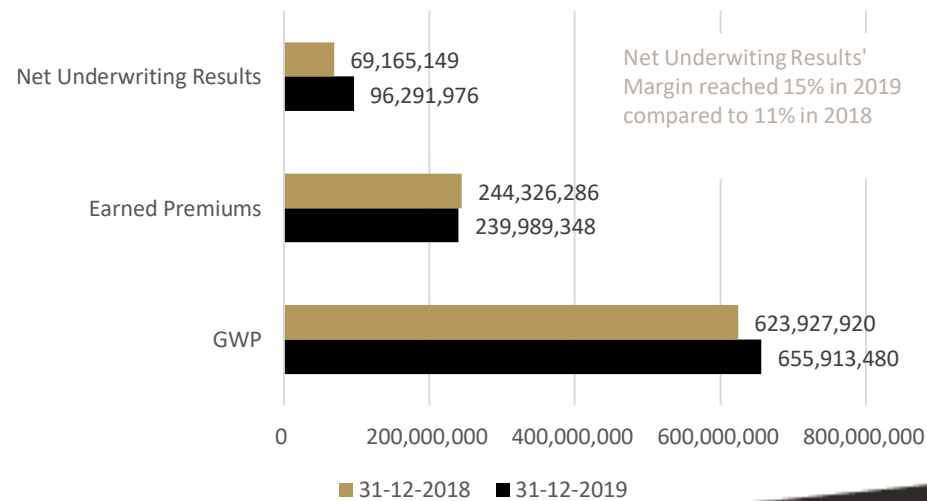
Loss Ratio



Net Commission Cost



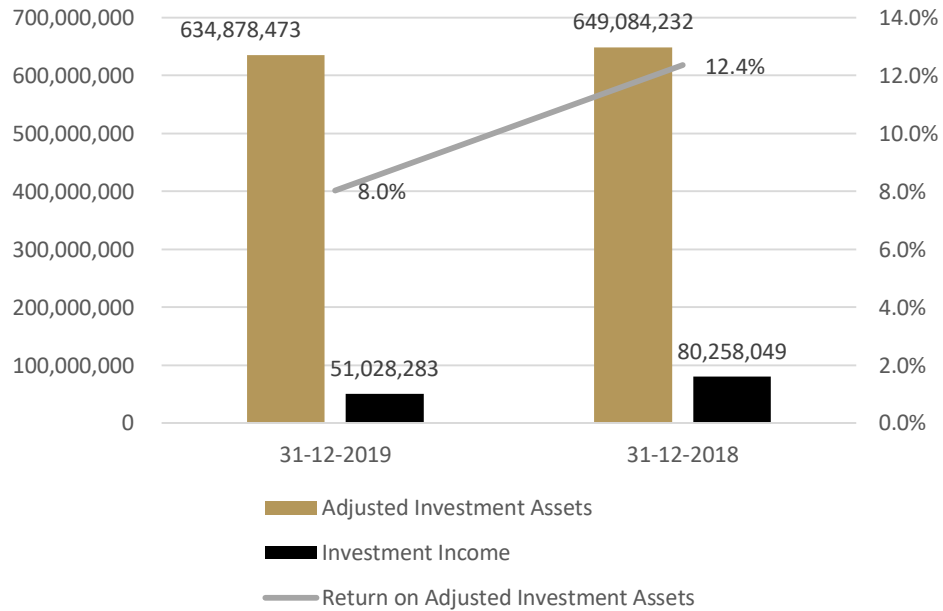
Net Underwriting Results



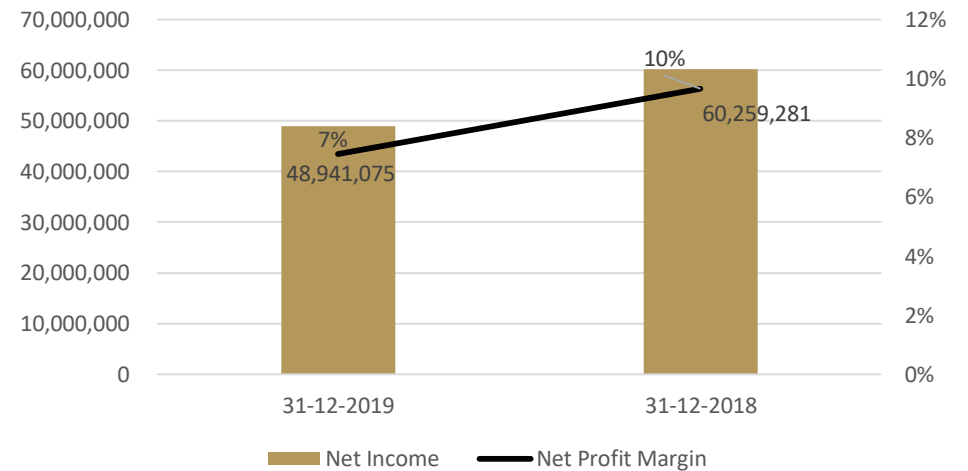
Investment Performance and Net Income



Investment Performance

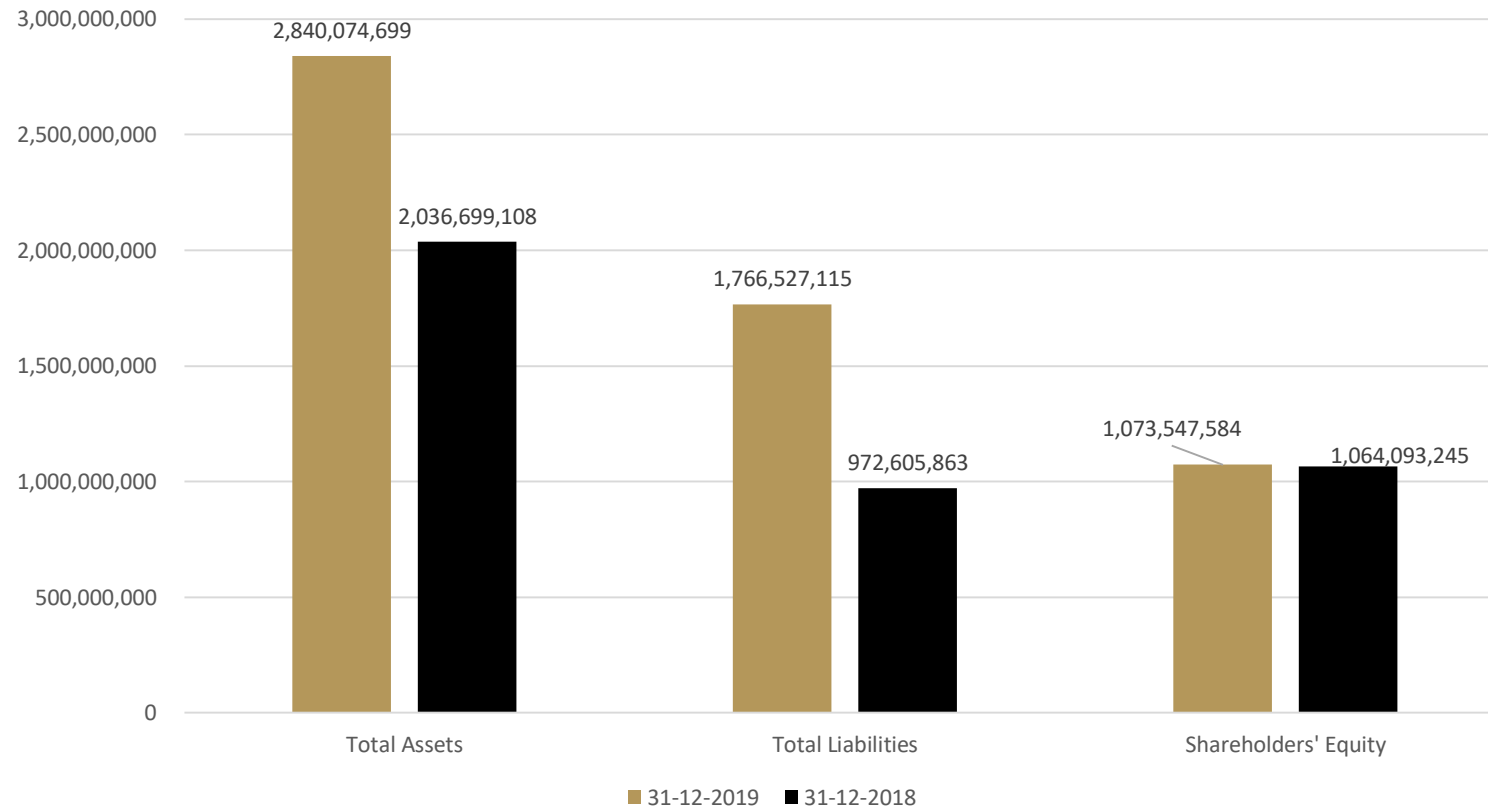


Net Income and Net Income Margin





DIG's Balance Sheet as of 31-12-2019



The growth in liabilities is due to an increase in outstanding claim reserve. The growth in assets is due to the corresponding increase in the reinsurers' share of outstanding claims reserve.

DIG's Share



DIG's share price as of 20-02-2020 is QR 1.14

The share is trading at a P/E ratio of 11.6 times

The proposed dividend of QR 0.08 results in a dividend yield of 7%



*Thank
You*