

DOHA
INSURANCE
GROUP

مجموعة الدوحة للتأمين
PIONEERING SPIRIT روح الريادة



مجموعة الدوحة للتأمين
DOHA INSURANCE GROUP

DIG – Q1 2020 Conference Call

Date: 30.04.2020

Time: 1:30 pm



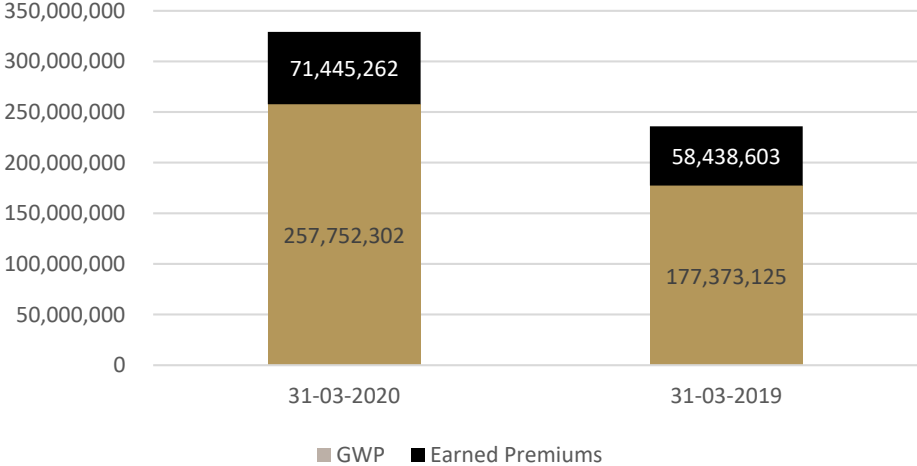
Key Highlights

- **45% growth in gross premiums.**
- **105%% growth in Underwriting results.**
- **58% decline in investment income, as the COVID 19 crisis took its toll on global financial markets in Q1 2020.**
- **Loss ratio reached 60% in Q1 2020, compared to 74% in Q1 of 2019.**
- **Net profit margin reached 6% in Q1 2020, compared to 10% in Q1 of 2019.**
- **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). A much improved loss ratio after the effects of the halted lines of business (casualty and engineering) cease, while the newly introduced lines business prove to be much more profitable (liability, PV and marine cargo).**

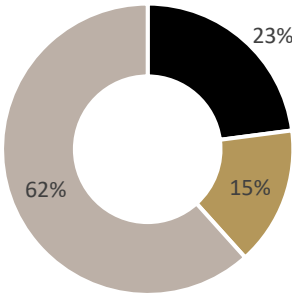
Gross Written Premiums and Net earned Premiums



GWP and Net Earned Premiums

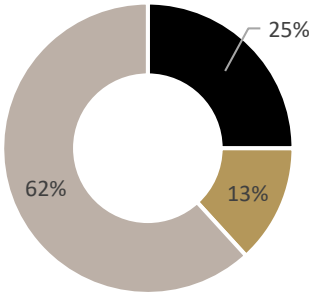


*GWP Segemnted by LOB
31-03-2020*



■ Motor ■ Marine and Aviation ■ Fire and General Accident

*GWP Segmented by LOB
31-03-2019*

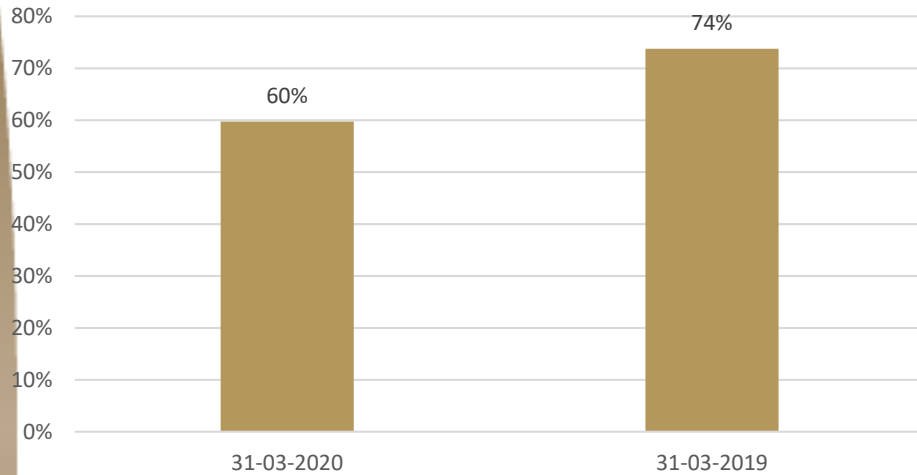


■ Motor ■ Marine and Aviation ■ Fire and General Accident

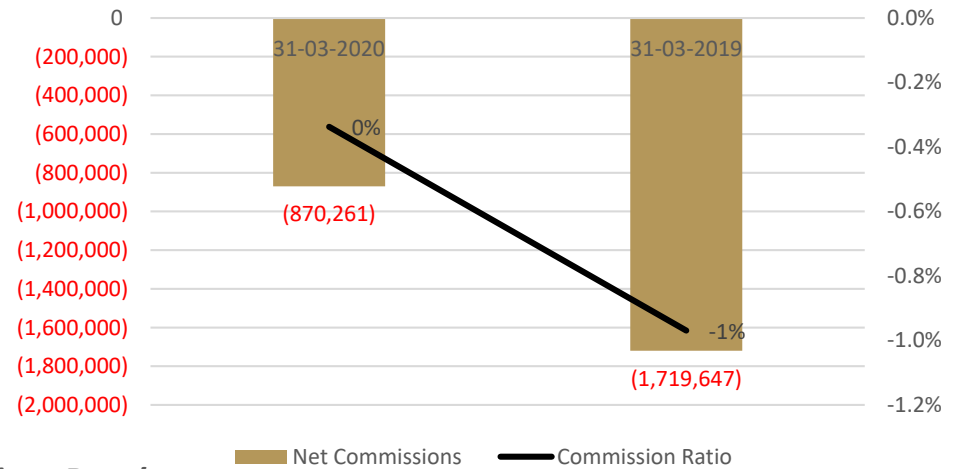
Insurance Operations Performance



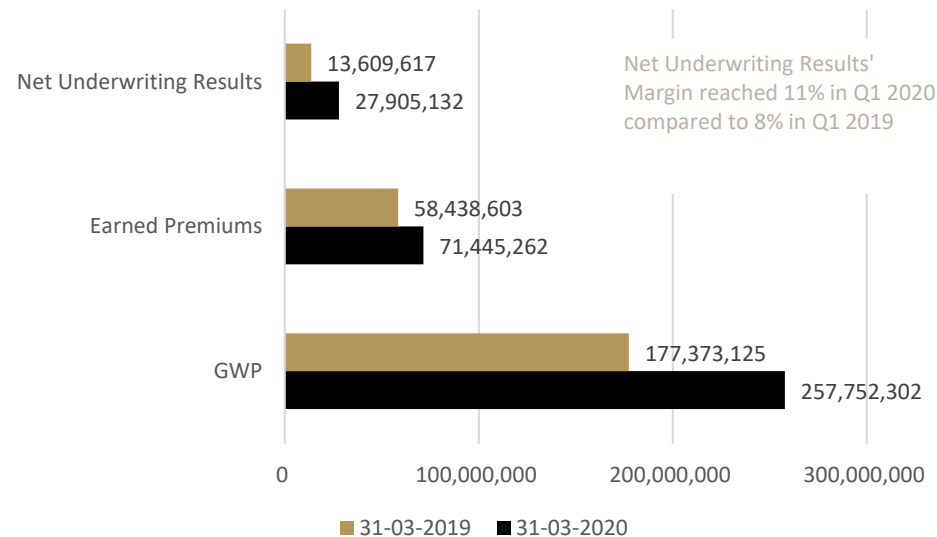
Loss Ratio



Net Commission Cost



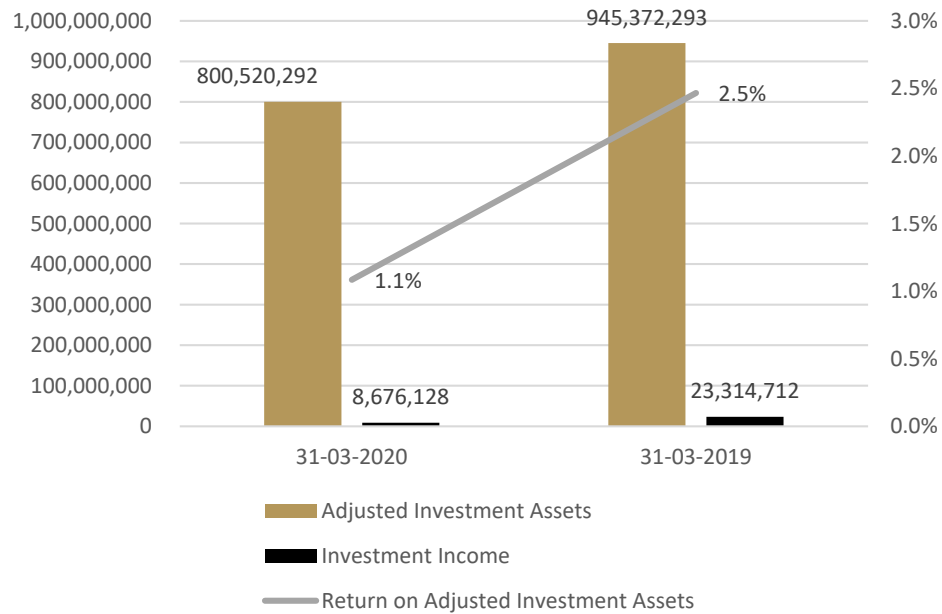
Net Underwriting Results



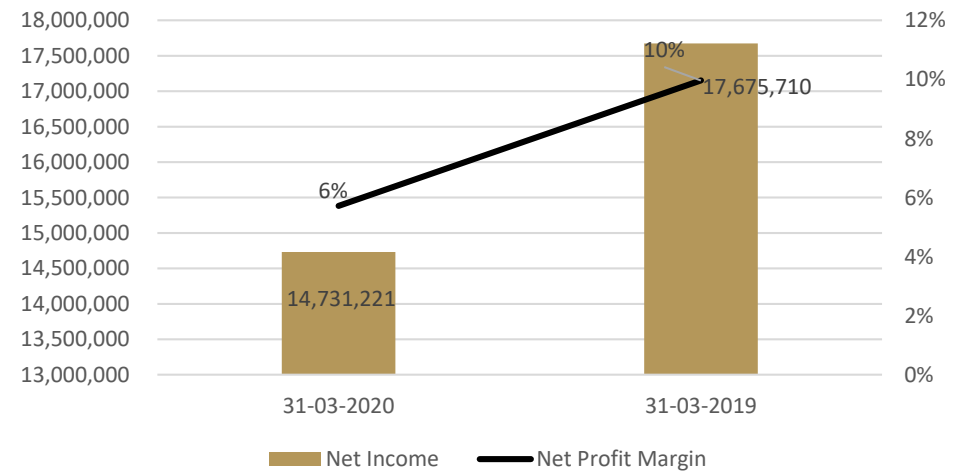
Investment Performance and Net Income



Investment Performance

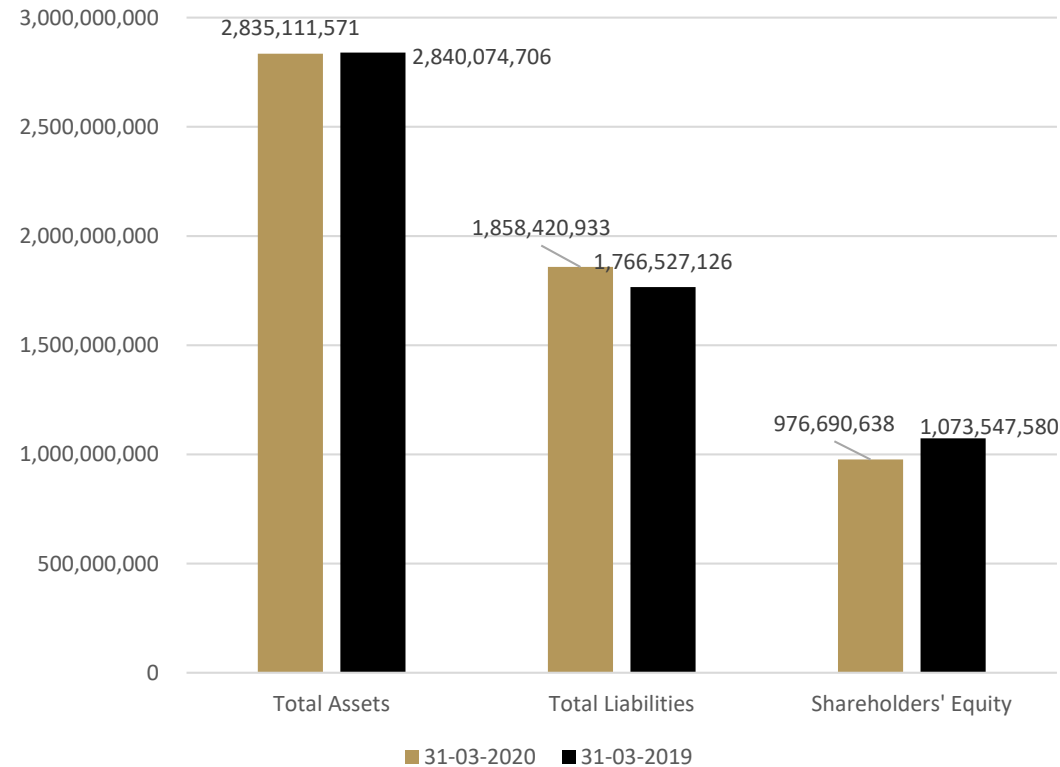


Net Income and Net Income Margin





DIG's Balance Sheet as of 31-03-2020



The drop in equity is attributed to the distribution of QAR 40 million in dividends during Q1 of 2020 and to the change in the fair value of financial securities classified as FVOCI

DIG's Share



DIG's share price as of 26-04-2020 is QR 1.07

The share is trading at a P/E ratio of 9.1 times

The proposed dividend of QR 0.08 results in a dividend yield of 7.5%



Thank You