

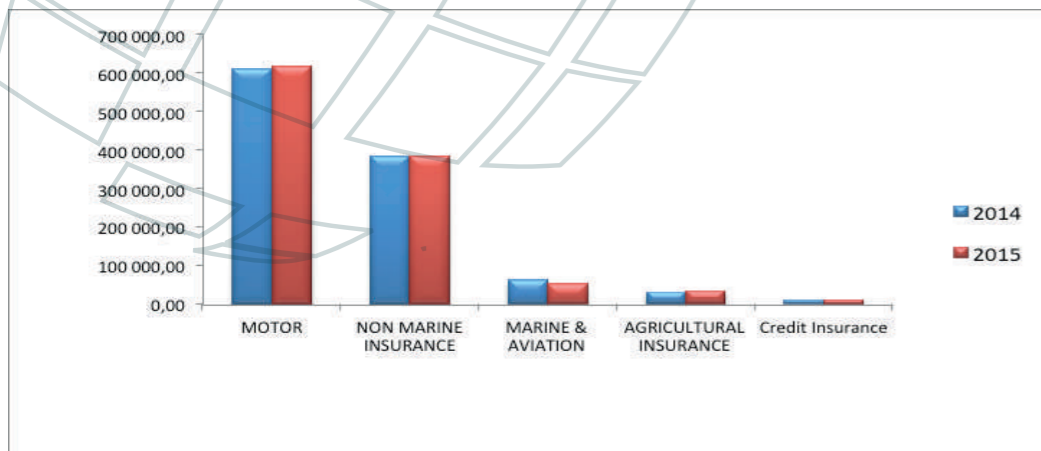
ALGERIAN INSURANCE MARKET:

Property & casualty*

U: « 000 » USD

CLASS OF BUSINESS	2014	2015
MOTOR	610 487	618 557
NON MARINE INSURANCE	386 131	384 170
MARINE & AVIATION	63 308	53 763
AGRICULTURAL INSURANCE	31 338	34 914
CREDIT INSURANCE	9 639	11 308
TOTAL	1 100 903	1 102 712

* Source: www.cna.dz

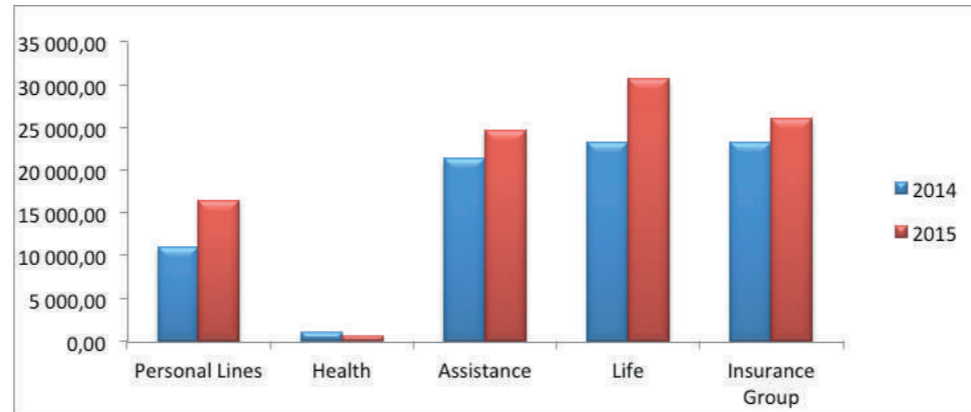


Accident & life

U: « 000» USD

CLASS OF BUSINESS	2014	2015
PERSONAL LINES	11 087	16 515
HEALTH	1 081	691
ASSISTANCE	21 397	24 775
LIFE	23 353	30 770
INSURANCE GROUP	23 386	26 059
TOTAL	80 304	98 809

* Source: www.cna.dz

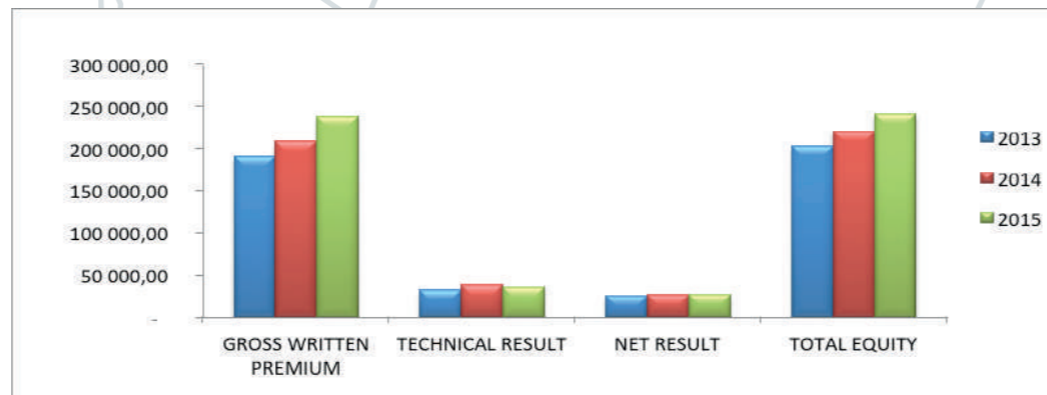


Rate Of Exchange: 1USD= 107.1015 DZD

CCR MAIN KEY FIGURES

U: « 000 » USD

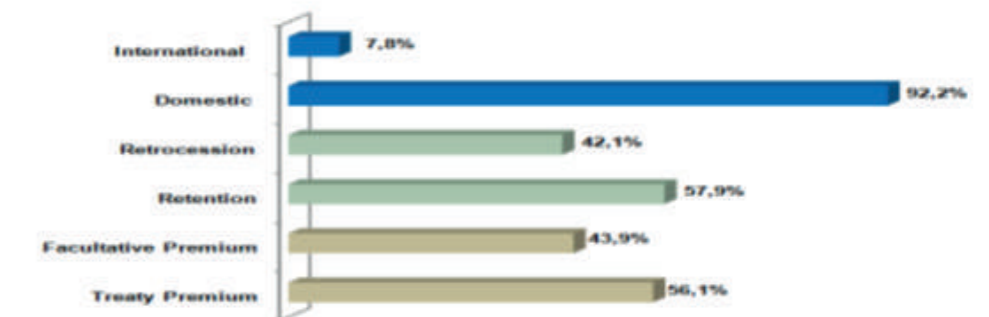
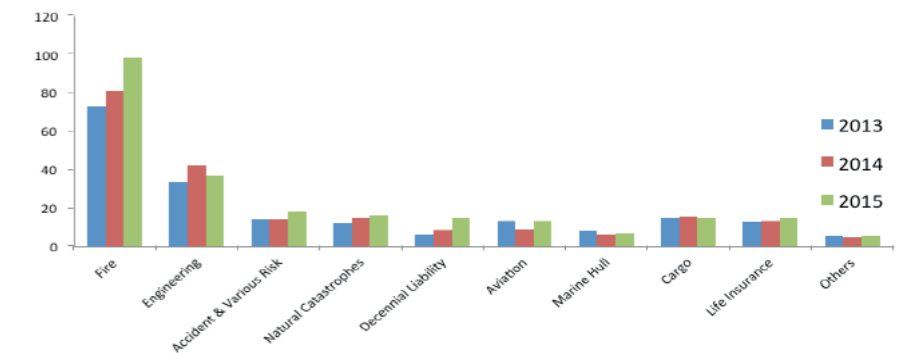
DESIGNATION	2013	2014	2015
GROSS WRITTEN PREMIUM	189 675 668	208 263 605	236 529 641
CLAIMS INCURRED	61 538 570	136 851 960	96 460 887
TECHNICAL RESULT	31 676 992	37 713 050	35 720 805
OPEX	6 773 496	7 850 520	7 764 248
NET RESULT	24 674 833	25 979 668	26 850 177
INVESTMENT	329 911 346	380 025 558	443 139 455
TOTAL EQUITY	202 220 260	220 066 946	239 910 365
TOTAL BALANCE SHEET	454 229 358	600 983 646	647 078 426
CAPITAL SHARE	149 390 998	149 390 998	177 401 810
ROE	12,20%	11,19%	11,19%



CCR BREAKDOWN OF GROSS WRITTEN PREMIUM BY CLASS

U: « 000 » USD

Branches	2013		2014		2015	
	Montant	%	Montant	%	Montant	%
Fire	72 673	38,3	80 942	38,9	97 872	41,4
Engineering	33 214	17,5	42 125	20,2	36 680	15,5
Accidents	13 918	7,3	14 214	6,8	17 877	7,6
Nat Cat	11 627	6,1	14 768	7,1	15 677	6,6
Decennial Liability	6 111	3,2	8 390	4,0	14 492	6,1
Aviation	12 083	6,4	13 023	6,3	14 936	6,3
Marine Hull	12 863	6,8	8 871	4,3	13 018	5,5
Cargo	7 565	4,0	6 006	2,9	6 197	2,6
Life Insurance	14 578	7,7	15 164	7,3	14 707	6,2
Others	5 045	2,7	4 762	2,3	5 074	2,1
Total	189 676	100	208 264	100	236 530	100



CCR ACTIVITY IN THE INTERNATIONAL MARKET 2015

STRATEGY & PHILOSOPHY:

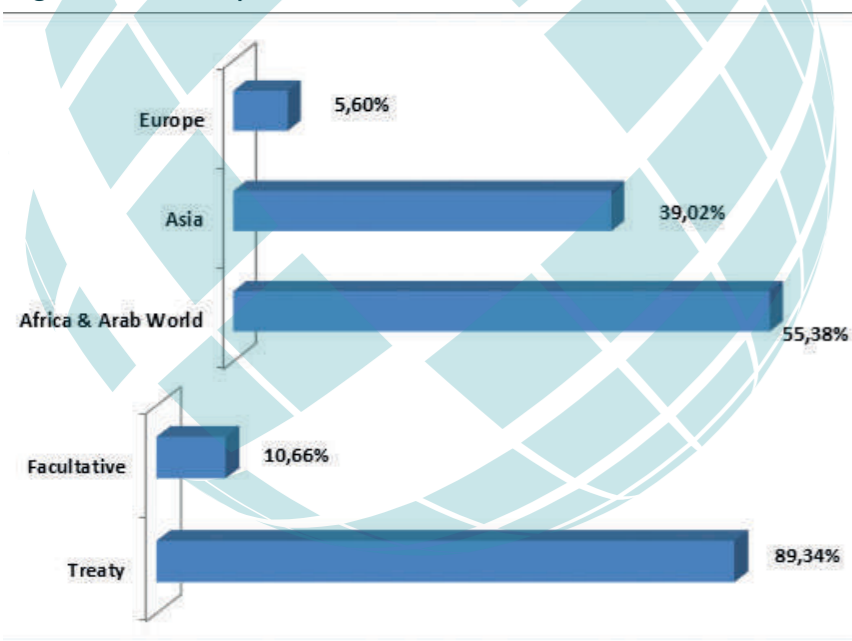
Our vision is to ultimately expand our service offerings over Africa, Middle East and Asia regions; we strive to improve and to widen our position in these markets fostering lasting relationships with the insurers and reinsurers companies.

Our philosophy is based in developing homogenous portfolios, whilst benefiting from geographical diversification.

Our underwriting approach is prudent, we write for profit and not for growth, we request for the written business a good and reasonable pricing, a good loss record, a satisfactory survey report, acceptable deductibles, limits of Nat Cat, limit of SRCC etc.

Our approach is based on writing shares up to 10% in the facultative and treaty business although our capacities remain unachieved.

Inward gross written premium 2015: USD 19 920 000



UNDERWRITING CAPACITIES

U: «000» US

Class	QS & SP	Risk XL	CAT XL	Facultative
Fire-Engineering & Energy	5 000 000	2 500 000	5 000 000	8 000 000 (MPL Min 50%)
Marine Hull	2 000 000	2 000 000	2 000 000	1 000 000
Marine Cargo	2 000 000	2 000 000	2 000 000	2 000 000
Misc Accident	2 000 000	1 000 000	-	-
Motor	100 000	2 000 000	2 000 000	-
Life & Medical (group only)	250 000	250 000	250 000	250 000

FACULTATIVE UNDERWRITING

All occupancies
 Good rated risks
 Risks supported by survey reports/proposal form/details
 Loss record information
 Cedant's Retention Information
 Leader Slip information

TREATY UNDERWRITING

Proportional & non proportional
 Treaty bouquet participation
 Availability of statistics detail



COMPAGNIE CENTRALE DE REASSURANCE FINANCIAL YEAR 2015



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