

INTERNATIONAL MARKET PENETRATION



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 no 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.

UNDERWRITING CAPACITIES

Class	Type	Capacities
Non Marine & Energy	Proportional Treaty	\$ 5 000 000
	Non Proportional Treaty	\$ 5 000 000
	Facultative (MPL50%)	\$ 8 000 000
Marine	Proportional Treaty	\$ 2 000 000
	Non Proportional Treaty	\$ 2 000 000
	Facultative	\$ 2 000 000
Casualty	Proportional Treaty	\$ 2 000 000
	Non Proportional Treaty	\$ 2 000 000
	Facultative	
Life	Proportional Treaty	\$ 250 000
	Non Proportional Treaty	\$ 250 000
	Facultative	\$ 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

CCR MAIN KEY FIGURES 2016

SERVING YOUR CHALLENGES, SUPPORTING YOUR ACTIVITIES



CCR الشركة المركزية لإعادة التأمين
COMPAGNIE CENTRALE DE RÉASSURANCE

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CCR IN BRIEF

- Compagnie Centrale de Réassurance (CCR Algeria) is state owned reinsurance company; it was established in 1973 and has started activities in 1975.
- AM. Best has affirmed the Financial Strength Rating of B+ (Good) and the Issuer Credit Rating of "bbb-" of CCR Algeria in July 2016. The outlook for both ratings remains stable.
- CCR is a member of many regional organizations and Pools: AIO, GAIF, FAIR and AWRIS.
- CCR participates in the various regional Pools; African Oil Pool, African Aviation Pool, FAIR Aviation Pool, Arab Re Pool, Milli Re FAIR POOL and AWRIS Pool.
- CCR manages two local insurance pools: The Algerian Catastrophe Insurance Program (ACIP) and the Decennial Liability Pool.
- CCR supports the ceding companies (local & foreign) in all classes of insurance.
- CCR occupies a lead position in the local market (67% in 2015).
- CCR organizes trainings, workshops & seminars for the market

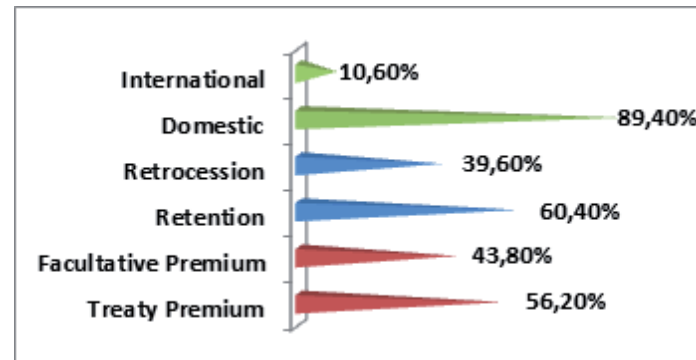
CCR KEY FIGURES

Designation	"000" USD		
	2014	2015	2016
Gross Written premium	202 776	230 297	247 279
Claims Incurred	133 246	95 579	102 451
Technical result	36 719	34 780	35 573
Operating expenses	7 644	7 560	7 668
Net Result	25 295	26 143	27 814
Investment	370 012	431 463	446 320
Total Equity	214 268	233 589	249 082
Total Balance Sheet	585 148	630 028	667 162
Capital Share	145 455	172 727	200 000
Return On Equity	11,81%	11,19%	11,17%

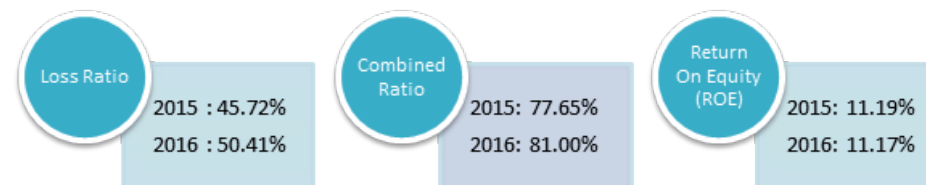
Rate Of Exchange :: 1USD= 110 DZD

ACTIVITY DETAILS (2016)

Designation	GWP in USD	%
Treaty Premium	139 068 974	56,20%
Facultative Premium	108 210 076	43,80%
Retention	149 294 073	60,40%
Retrocession	97 984 976	39,60%
Domestic	221 064 970	89,40%
International	26 214 079	10,60%

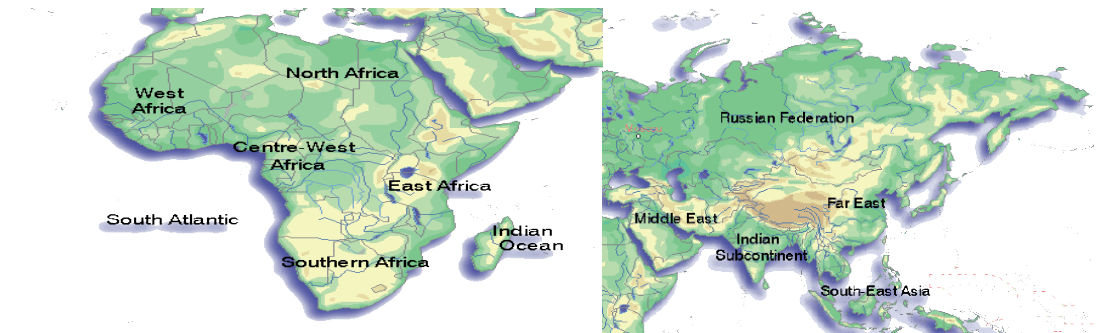


PERFORMANCE INDICATORS



CCR IN THE INTERNATIONAL MARKET

The main region where CCR develops her international acceptances are shown in the map below:



GEOGRAPHICAL SCOPE OF INTERNATIONAL ACTIVITY

Zone	GWP in USD	%
Middle East including Turkey & Iran	12 280 765	47%
Asia	6 680 781	25%
North Africa	3 229 915	12%
Africa	2 648 925	10%
Europe	1 373 694	5%
Total	26 214 080	100%