DOHA INSURANCE GROUP
مجموعة الدوحة للتأمين
PIONEERING SPIRIT روح الريادة

DIG – Q1 2025 Conference Call

Date: 30.04.2025 Time: 1:30 pm

Doha Insurance Group Profile

Incorporated in 1999 as a national Qatari Public Shareholding Company listed on the Qatar Exchange and licensed as general insurance company, with paid up capital of QAR 127 million.

The company commenced operations in 2000 and quickly established itself as one of the leading national insurance companies in Qatar. It offers all lines of general insurance including motor, property, liability, marine, aviation, medical and term life insurance.

The company's capital was increased throughout the years, reaching QAR 500 million.

The company has gained market share and increased in size, with current annual premiums as of year end 2021 reaching QAR 1.12 billion.

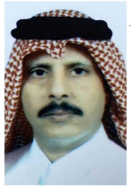
In 2015 the company embarked on a new venture by establishing Mena Re in Dubai, a subsidiary focused on underwriting reinsurance business for DIG from the MENA Region.

This new business model was further expanded by establishing Mena Re Life in Lebanon, which is focused on underwriting medical and life reinsurance business from the MENA region.

Board of Directors

Sheikh Nawaf Nasser Bin Khalid Al Thani

Chairman



Sheikh Hamad Bin Jassim Bin Mohammad Al Thani/ Arabian Construction and Engineering Company

Vice Chairman

Mr. Adel Ali Bin Ali Al Muslemani

Managing Director

Mr.Mohamed Tayeb Abbas A K Al-Emadi-representative Al Hermas Investments

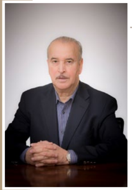
Member

Sheikh Jassim Bin Mohammad Bin Khalid Al Thani / Al Jassim Trading

Member

Major Gen Essa Ali E M Al-Kubaisi / Ministry of Defense

Member



Mr. Victor Nazeem Reda Agha / Halul Real Estate Investment Co.

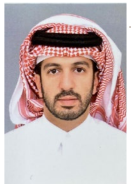
Member

Mr. Hussam Abdul Salam Abu Essa

Member

Mr. Saud Omar Hamad Al Mana / Al Mana Group

Member



Mr. Ahmad Yousef H A Kamal / Al Sakhama Trading & Contracting

Member

Mr. Hassan Jassem Darwish Fakhroo

Member

Subsidiaries

Doha Takaful

- Sharia Compliant Direct Insurance Provider
- Registered and operating in Qatar

Mena Re

- Reinsurance underwriter focused on Liability and PV lines of business.
- Registered in DIFC (Dubai) and underwriting business from across the MENA region.

Mena Re Life

- Reinsurance underwriter focused on medical and group life “lines of business”.
- Registered in Beirut, Lebanon and underwriting business from across the MENA region.

Barzan

- Software Development Company, developing software and IT solutions for the Group.
- Registered in Amman, Jordan.

Highlights from DIG’s Q1 2025 Results

- **18% increase in gross premiums, attributed to securing a major energy insurance policy, which offset the major decrease in engineering premiums in Q1 2025.**

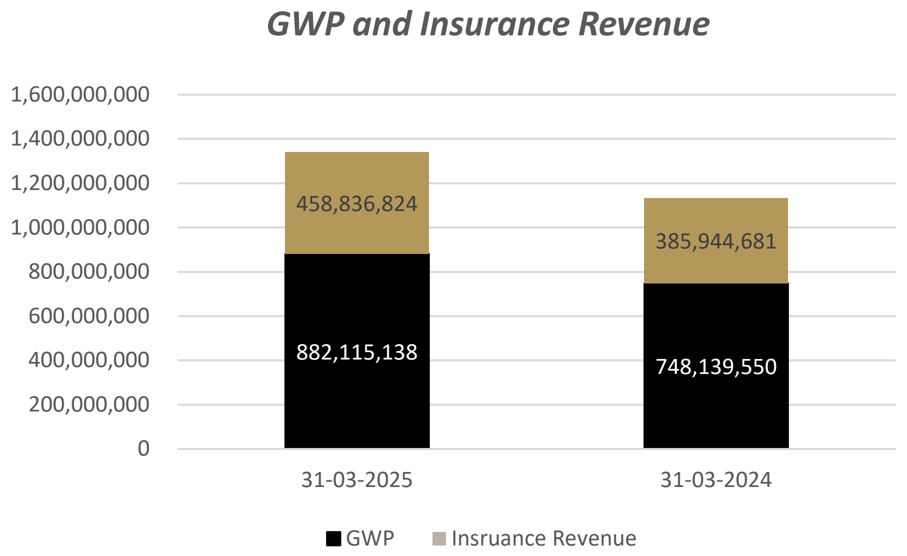
- **Underwriting results were flat during Q1 2025, despite the growth in premiums.**

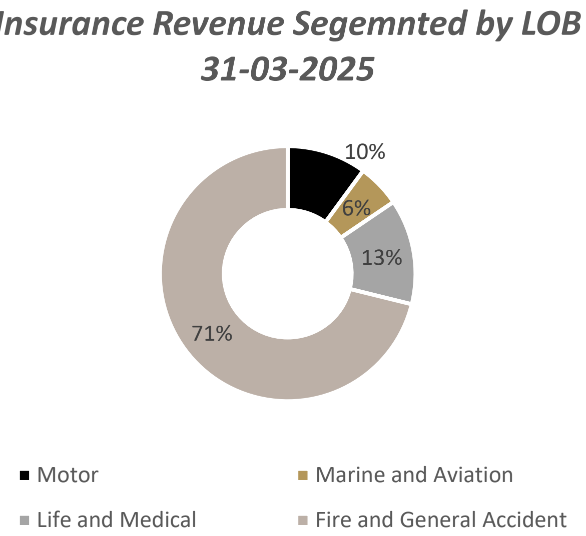
- **Loss ratio reached 56% in Q1 2025, compared to 48% in Q1 2024.**

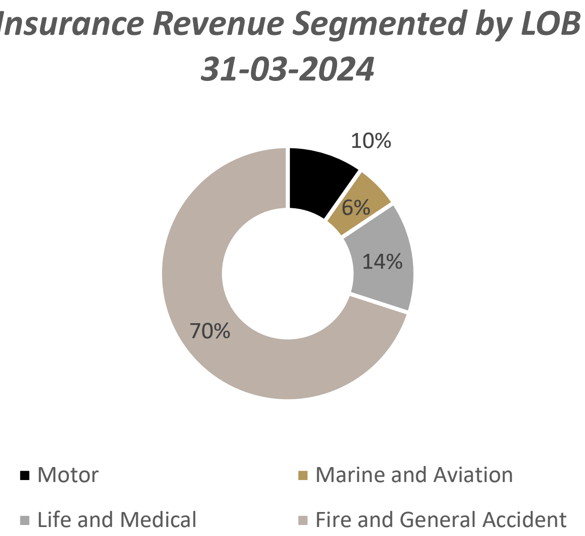
- **5% increase in investment income attributed mainly to an improvement in interest and dividend income.**

- **8% improvement in net income driven mainly by the improved investment results, while expenses and technical were relatively constant.**

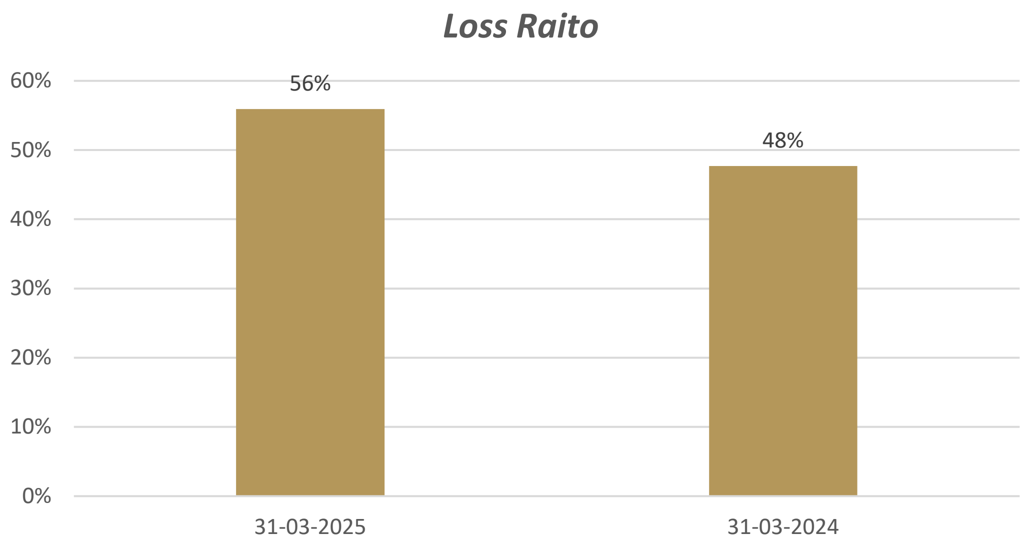
Gross Written Premiums and Insurance Revenue

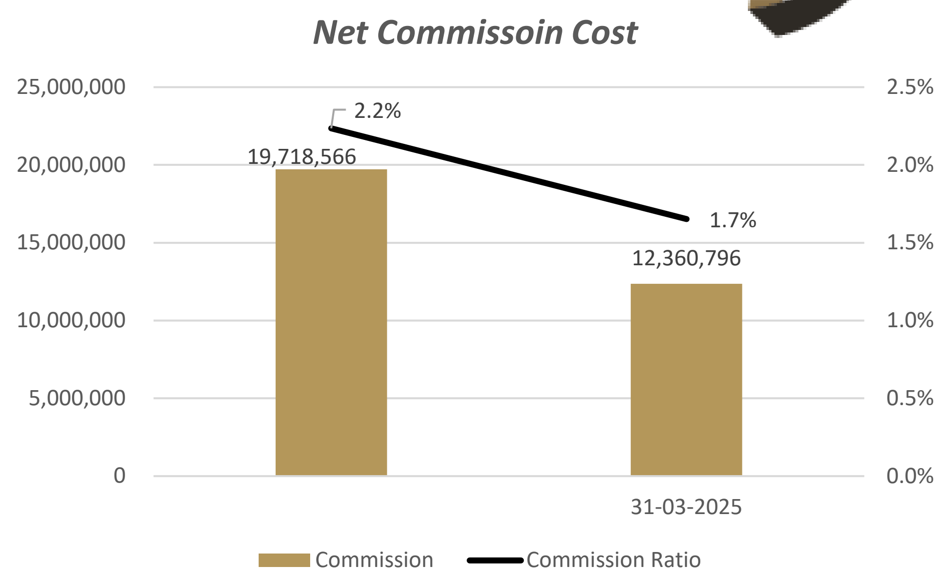


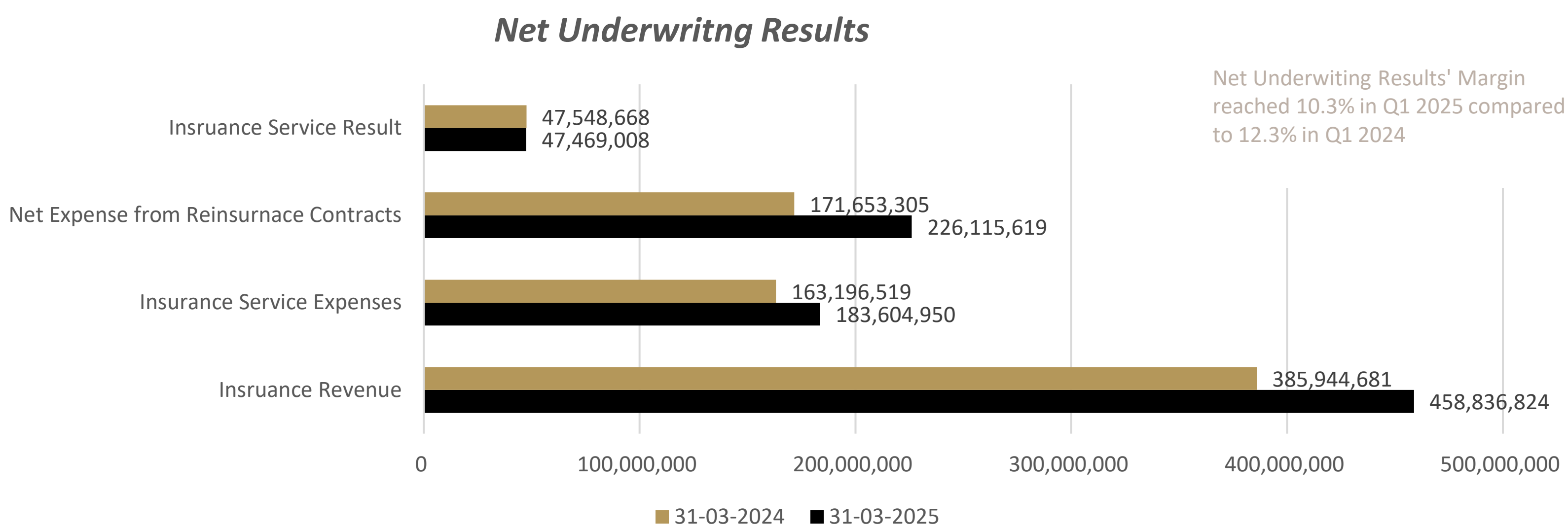




Insurance Operations' Performance

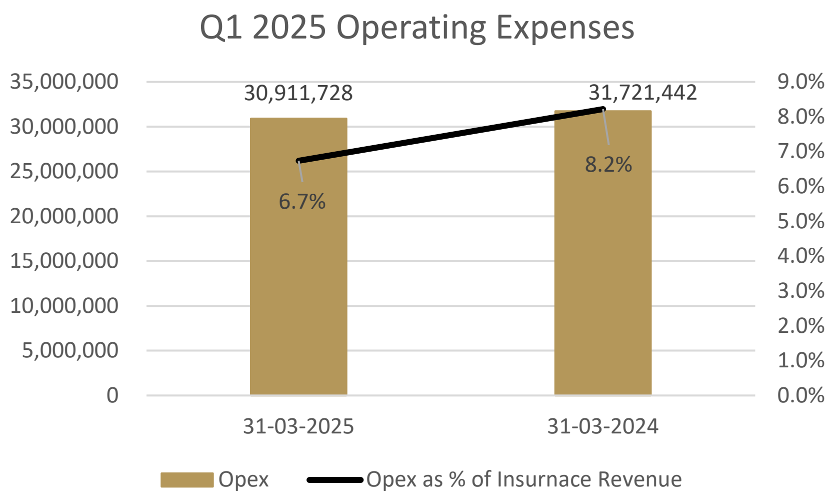


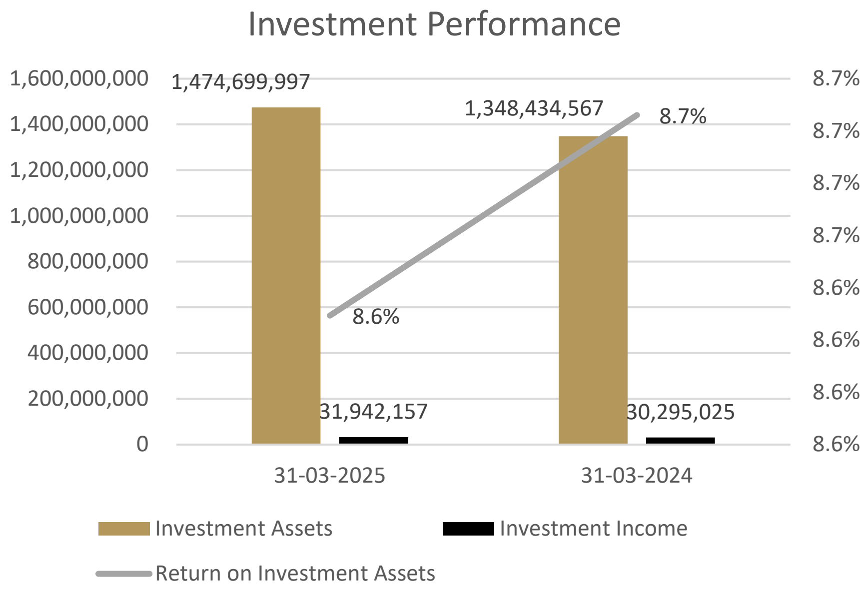


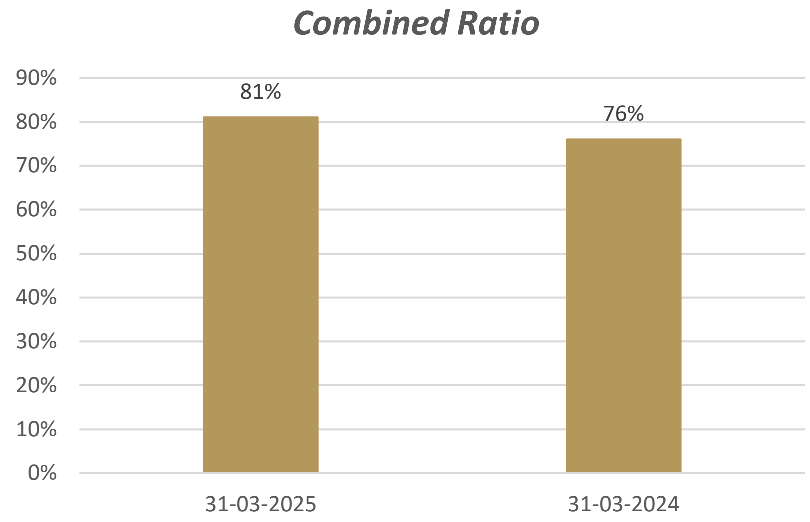


Net Underwiting Results' Margin reached 10.3% in Q1 2025 compared to 12.3% in Q1 2024

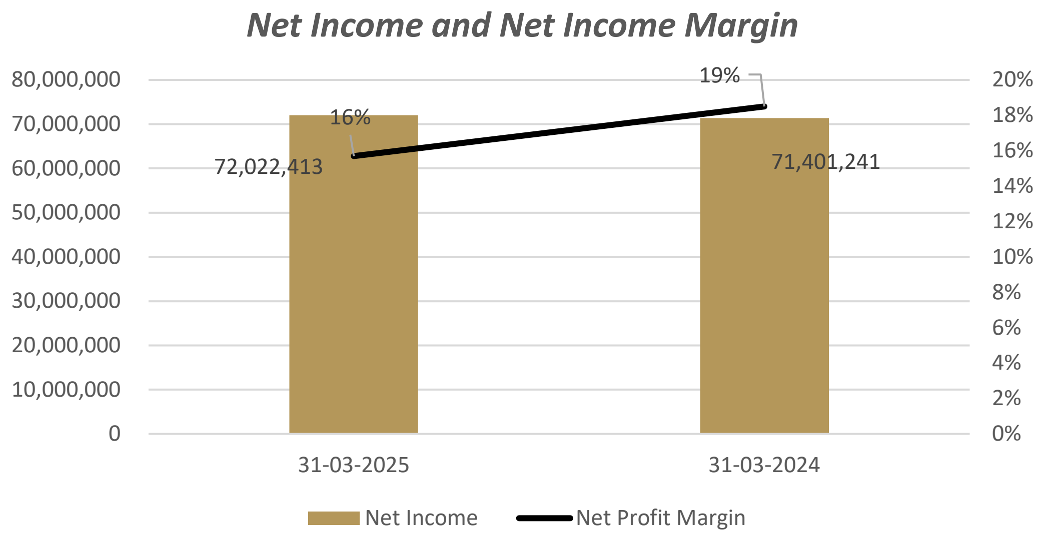
Investment Performance and Overall Profitability

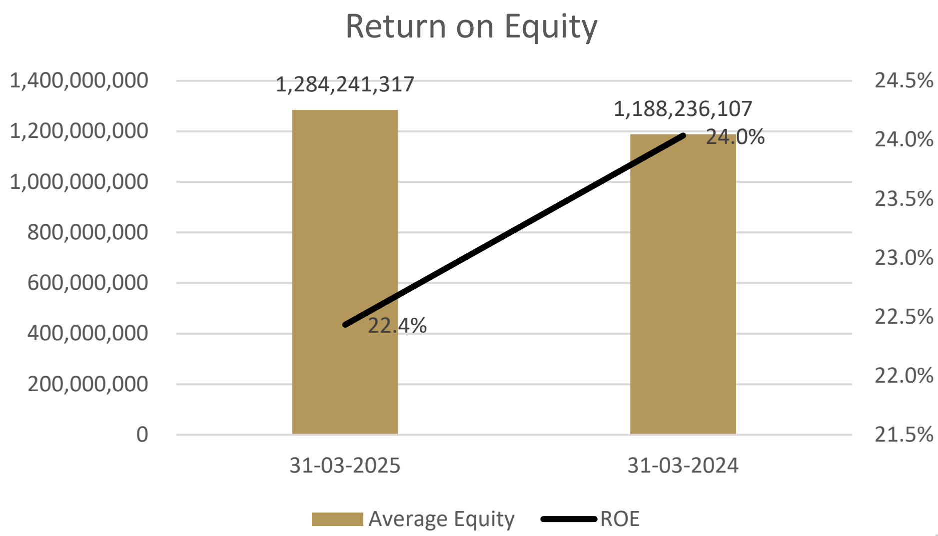




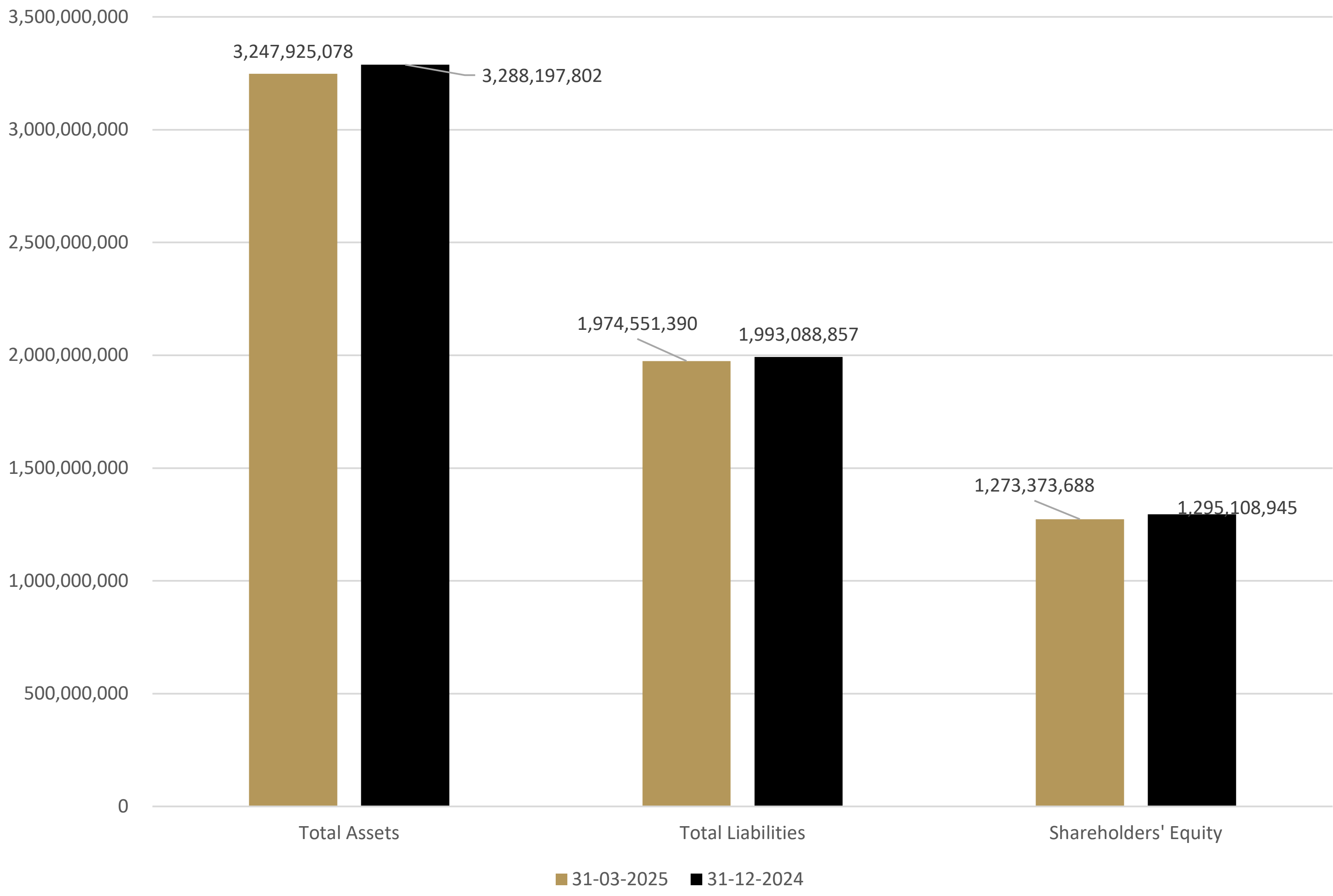


Investment Performance and Overall Profitability, Continued

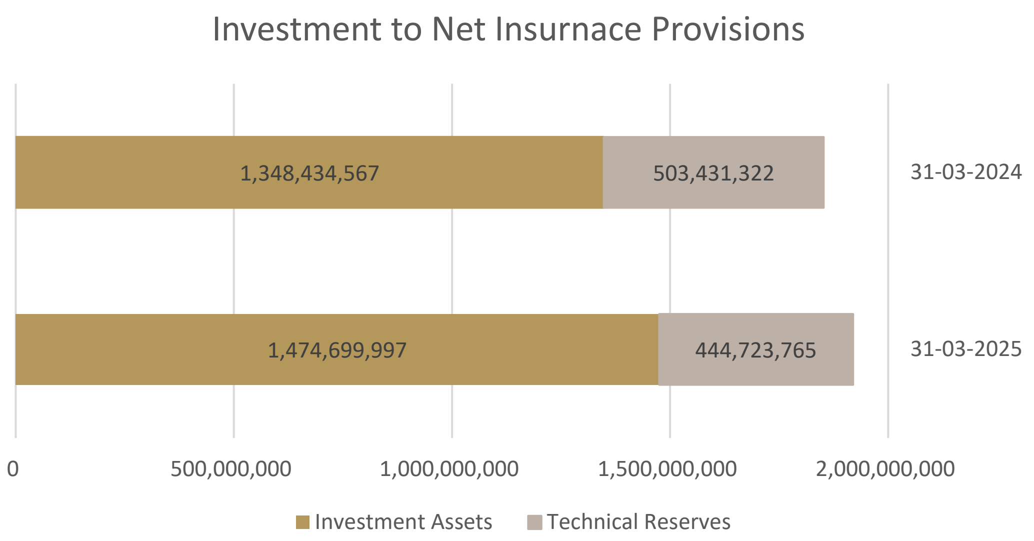


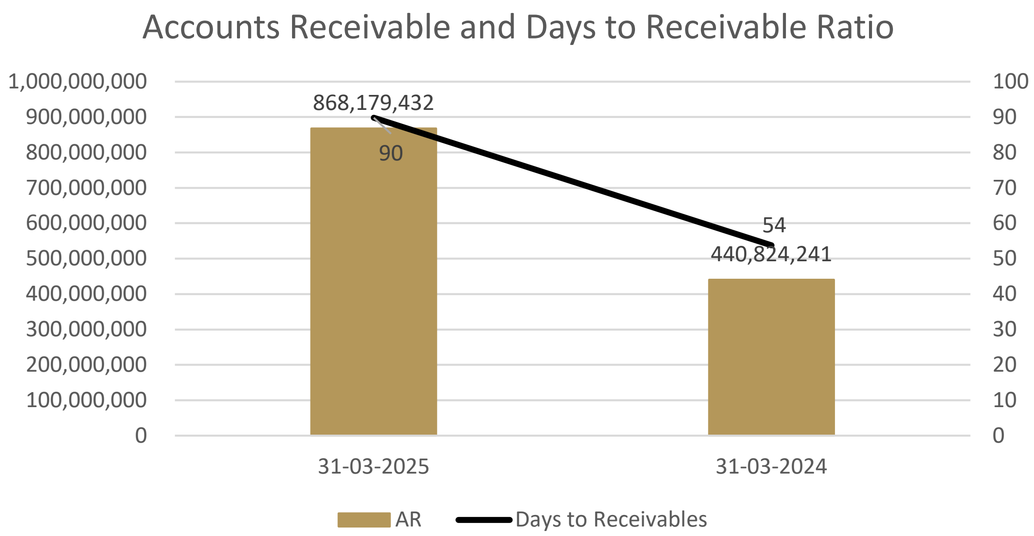


DIG's Balance Sheet as of 31-03-2024



Solvency and Balance Sheet Strength





Solvency Ratio	
31-03-2025	31-12-2024
241%	268%


Thank You