

DOHA
INSURANCE
GROUP

مجموعة الدوحة للتأمين
PIONEERING SPIRIT روح الريادة



مجموعة الدوحة للتأمين
DOHA INSURANCE GROUP

DIG – Q3 2025 Conference Call

Date: 29.10.2025

Time: 2:00 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



Mr. Mohammad Ahmad Hussein Al Mulla
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.

DIG India

- Reinsurance underwriter focused on group life insurance.
- Registered in GIFT City in India, and underwriting business ceded by national Indian direct insurers.

Highlights from DIG's Q3 2025 Results

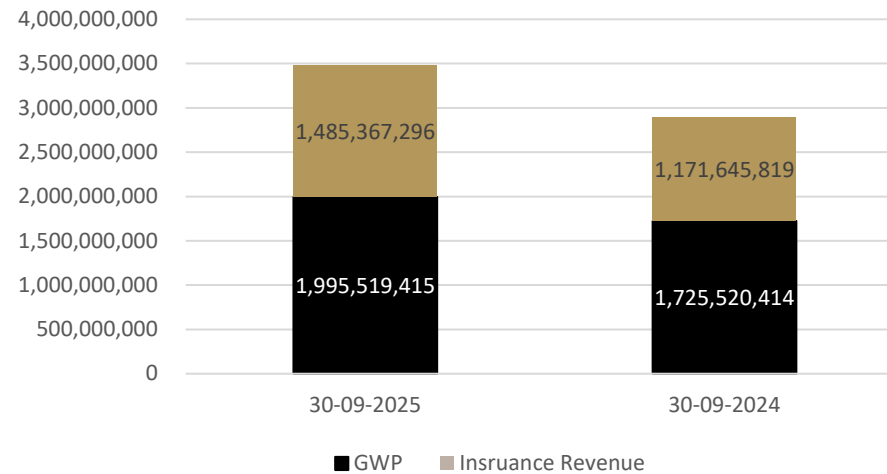


- **27% increase in insurance revenue, driven partially by a 16% increase in gross written premiums.**
- **A 23% increase in net underwriting results inline with the growth in insurance revenue.**
- **Loss ratio reached 61% in Q3 2025, compared to 55% in Q3 2024. Growth in the loss ratio was mainly induced by higher loss ratios incurred in Mena Re and Mena Re Life.**
- **2% increase in investment income attributed mainly to an improvement in interest income.**
- **10% improvement in net income driven mainly by the improved technical profits.**

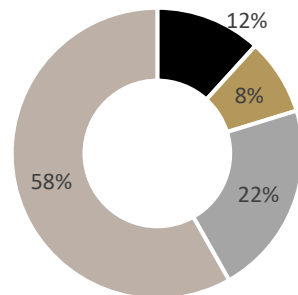
Gross Written Premiums and Insurance Revenue



GWP and Insurance Revenue

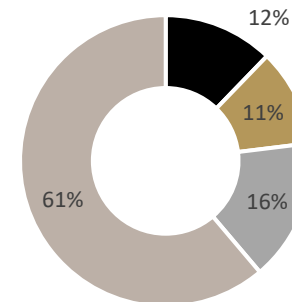


GWP Segemnted by LOB
30-09-2025



■ Motor ■ Marine and Aviation ■ Life and Medical ■ Fire and General Accident

GWP Segmented by LOB
30-09-2024

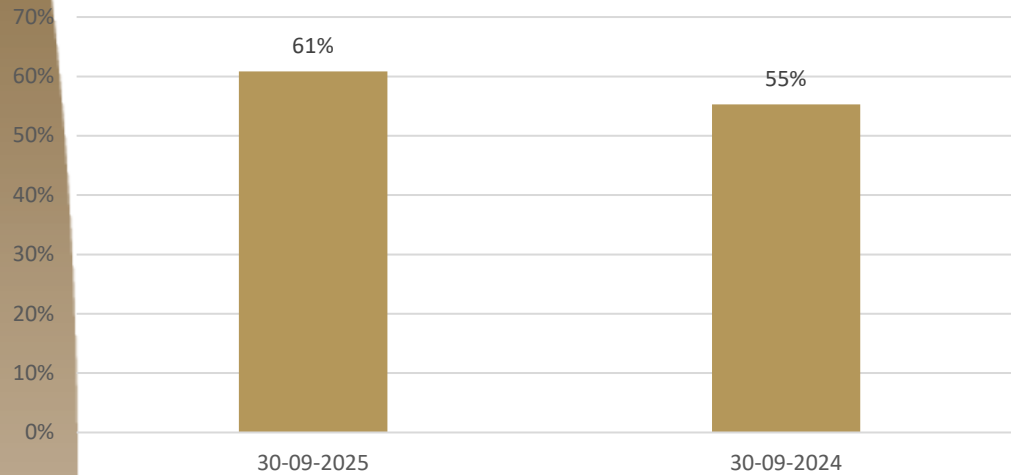


■ Motor ■ Marine and Aviation ■ Life and Medical ■ Fire and General Accident

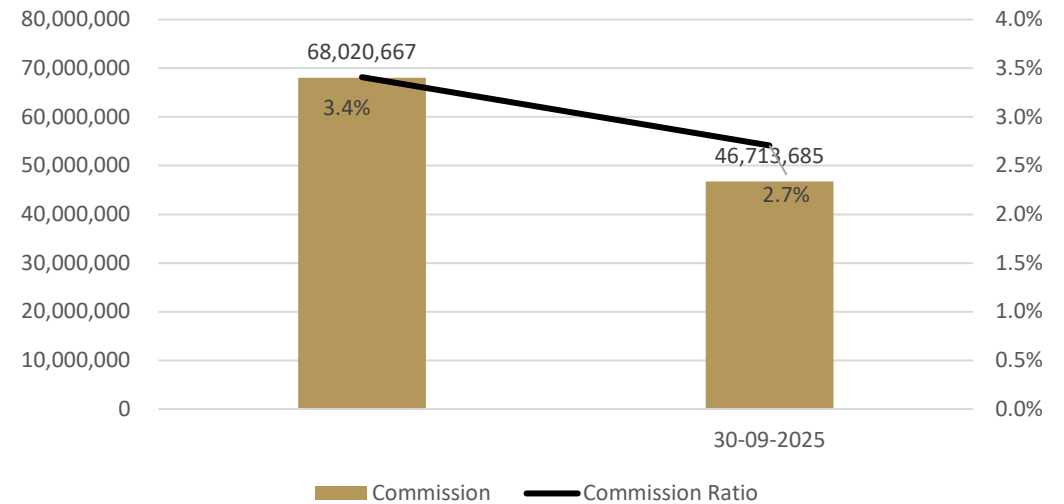
Insurance Operations' Performance



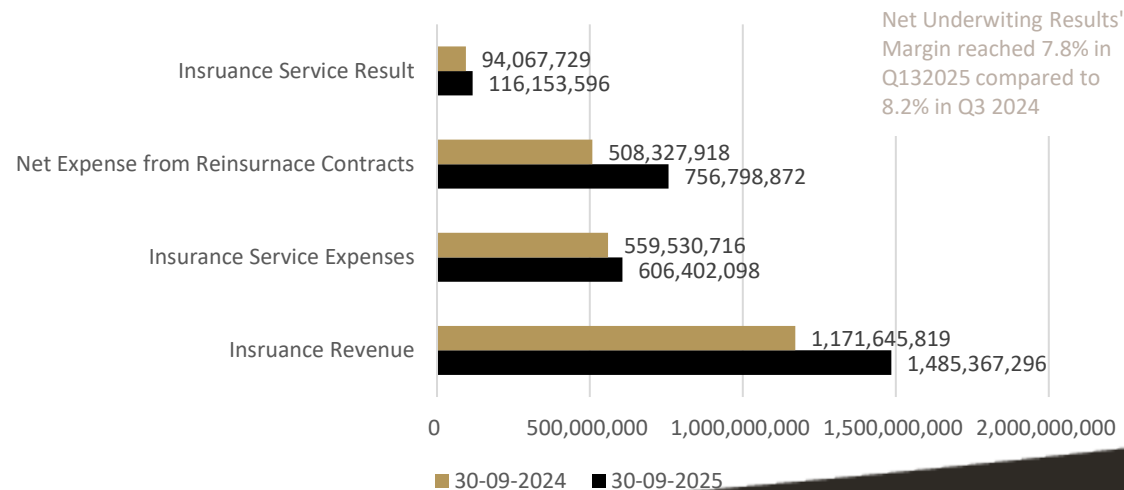
Loss Ratio



Net Commission Cost



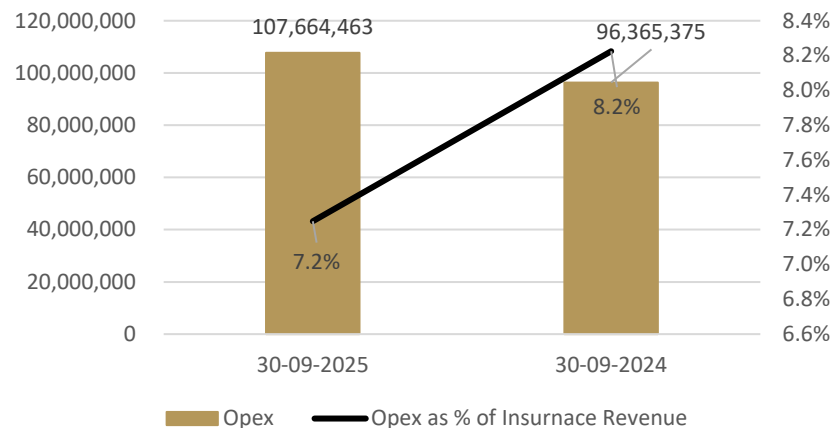
Net Underwriting Results



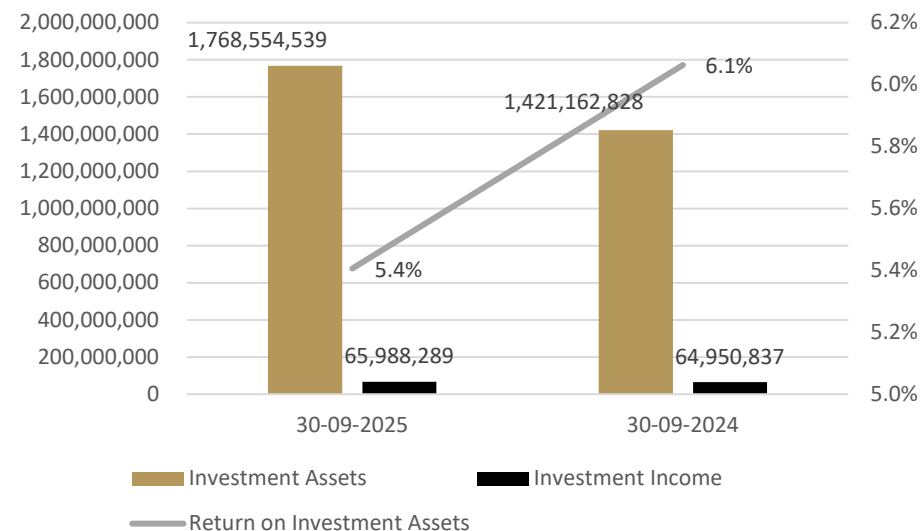
Investment Performance and Overall Profitability



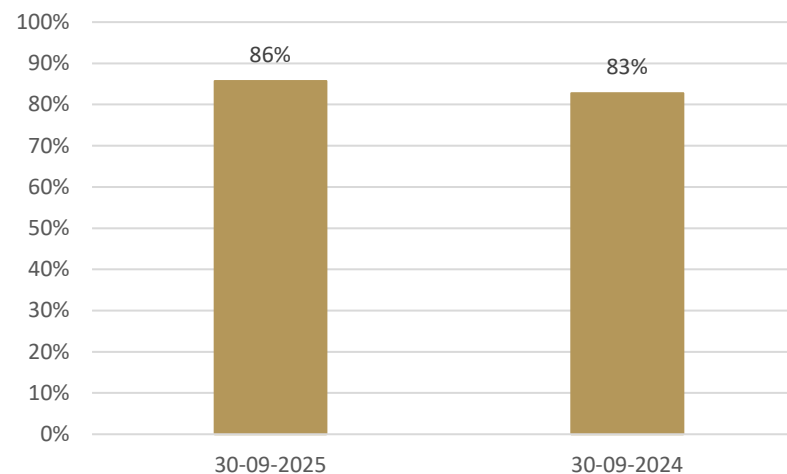
Q3 2025 Operating Expenses



Investment Performance



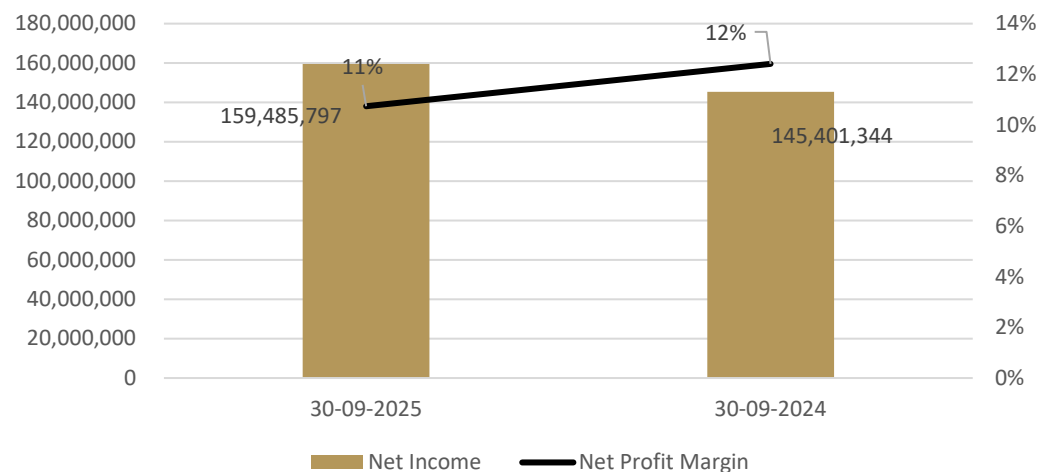
Combined Ratio



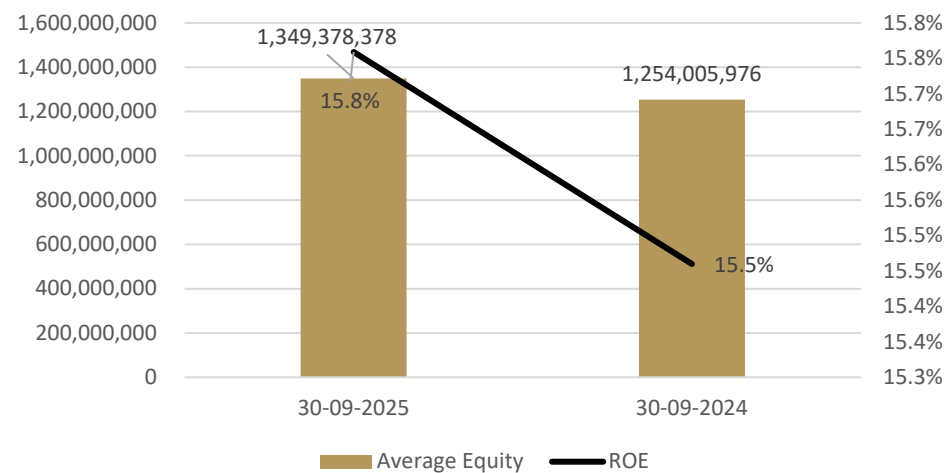
Investment Performance and Overall Profitability, Continued



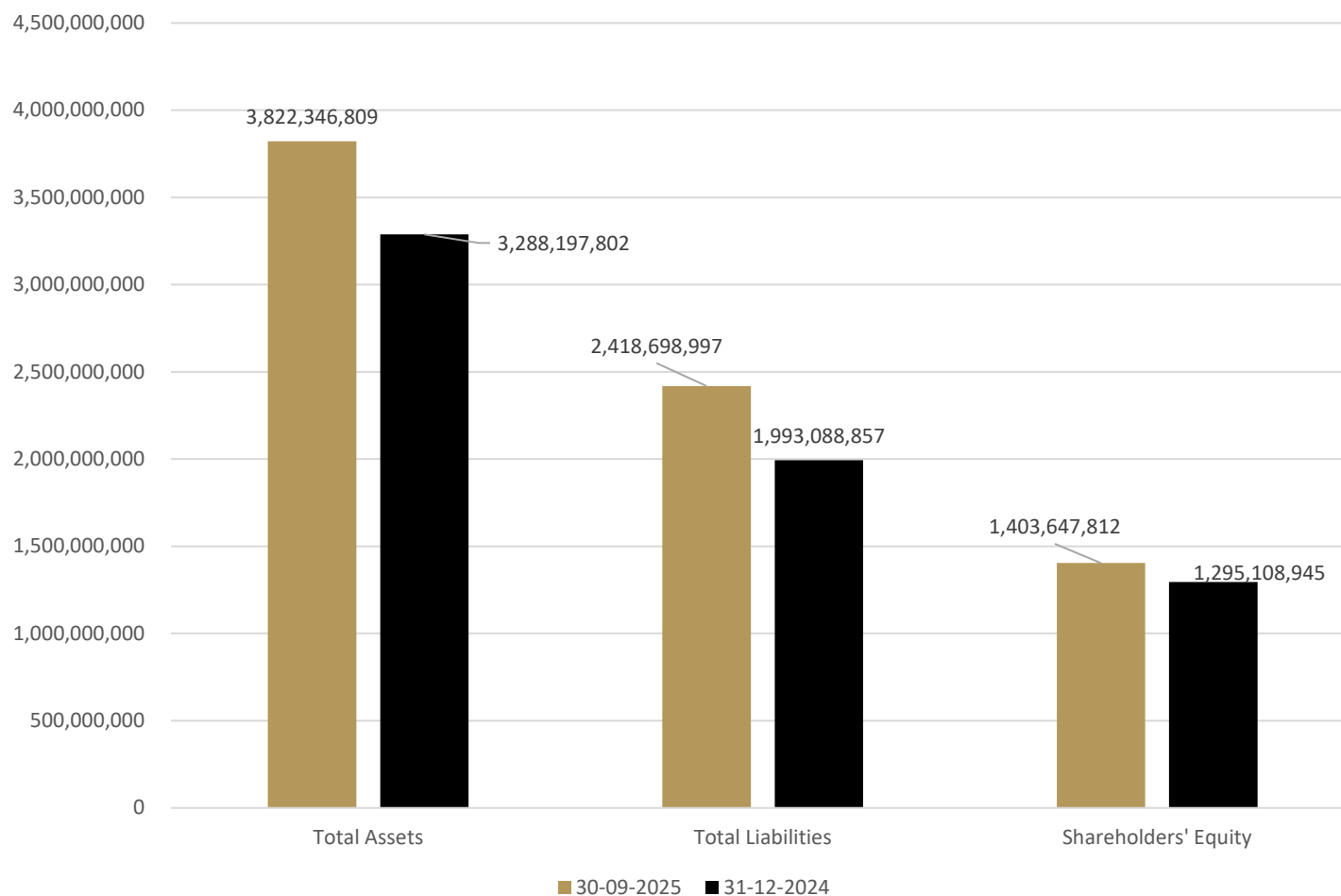
Net Income and Net Income Margin



Return on Equity



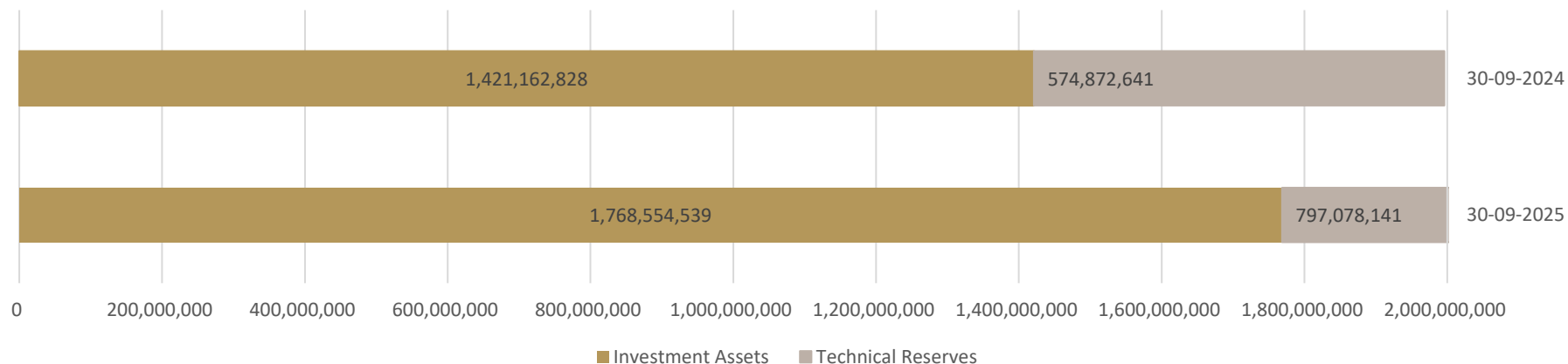
DIG's Balance Sheet as of 30-09-2025



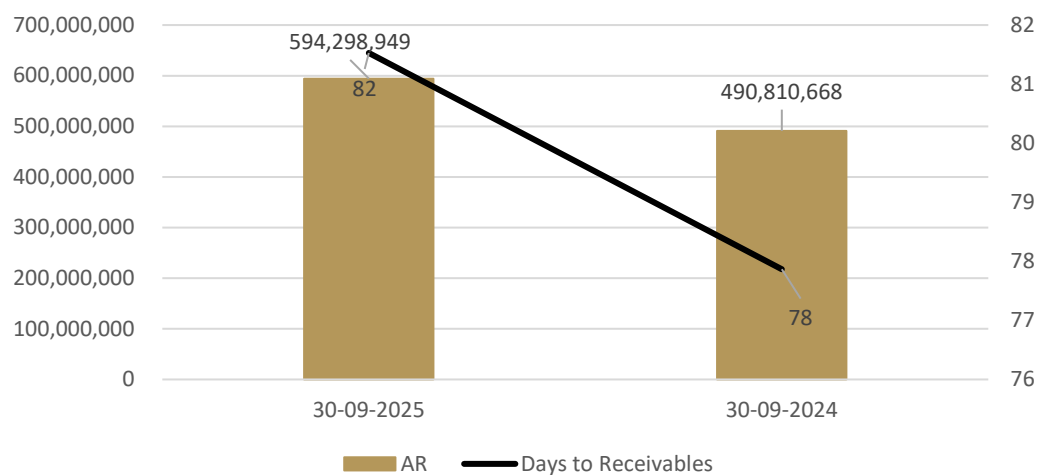


Solvency and Balance Sheet Strength

Investment to Net Insurance Provisions



Accounts Receivable and Days to Receivable Ratio



Solvency Ratio

Solvency Ratio	
30-09-2025	31-12-2024
252%	268%



Thank You