

# **Investor Call Presentation**

23<sup>rd</sup> February 2023 at 1:00 pm Doha

**QLM Life & Medical Insurance Company QPSC** 

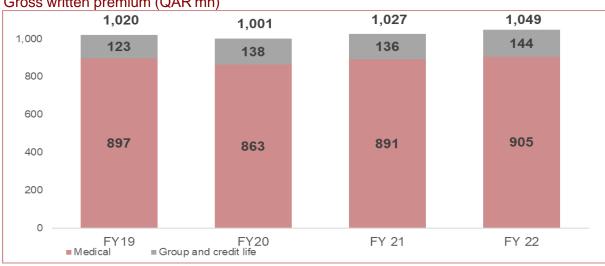
### QLM - Key highlights

- **Qatar's leading** medical and life insurance company Strong client base Advanced in-house capabilities كبو ال ام لتأمينات الحياة والتأمين الصحر QLM Life & Medical Insurance Company **Excellent financial** record **Experienced** management team
- Qatar's leader in group life and medical insurance, with a dominant market share and strong brand value in Qatar and the region
- Demonstrated history of providing accessible, high-quality medical and life insurance products and services, with the region's most comprehensive network of medical providers
- Trusted medical and life insurance provider for a wide variety of clients, including many of Qatar's largest and most prominent entities
- High policy renewal rates testify to QLM's client-centric approach and consistently high standards of service
- Advanced in-house capabilities, from policy underwriting to claims management, ensuring efficient business management and the delivery of innovative insurance solutions
- Leader in digital insurance transformation with state-of-the-art IT system that ensures seamless end-to-end customer experience
- Strong shareholder value creation proven by an increase in net profits as well as margin improvements
- S&P rated "A-" with stable outlook
- Strong solvency ratios well above the statutory requirement of 150%, demonstrating financial strength and robust capital and risk management
- Highly experienced management team facilitating business growth, continuously increasing efficiencies, driving innovation and focusing on creating shareholder value

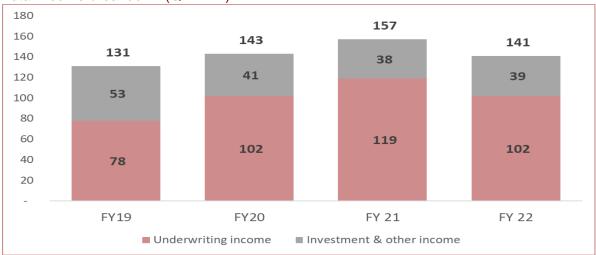


## **Premium and profitability overview**

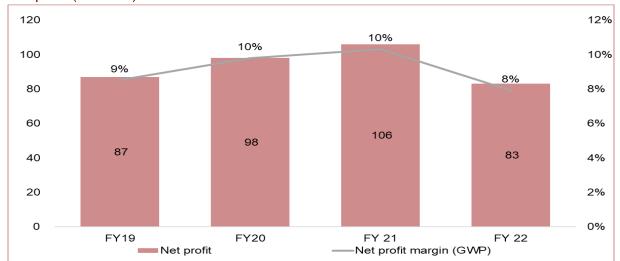
### Gross written premium (QAR'mn)



#### Total income breakdown (QAR'mn)



#### Net profit (QAR'mn)



#### Combined ratio breakdown

