

Investor Call Presentation

8th August 2022 at 1:00 pm Doha

QLM Life & Medical Insurance Company QPSC

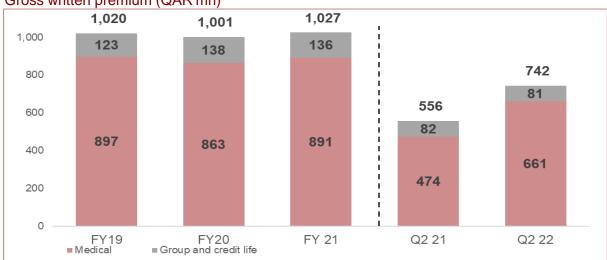
QLM – Key highlights

- **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

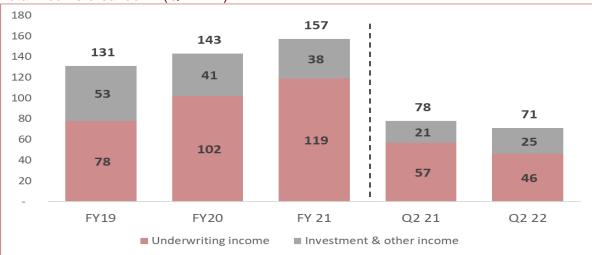


Premium and profitability overview

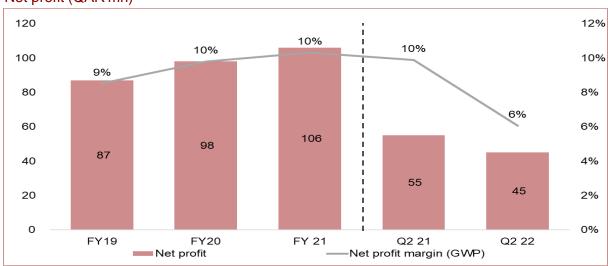




Total income breakdown (QAR'mn)



Net profit (QAR'mn)



Combined ratio breakdown

