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كيلم إم لتأمينات الحياة والتأمين الصحي
QLM Life & Medical Insurance Company QPSC

Investor Call Presentation

14th August 2025 at 1:00 pm
Doha

QLM Life & Medical Insurance Company QPSC

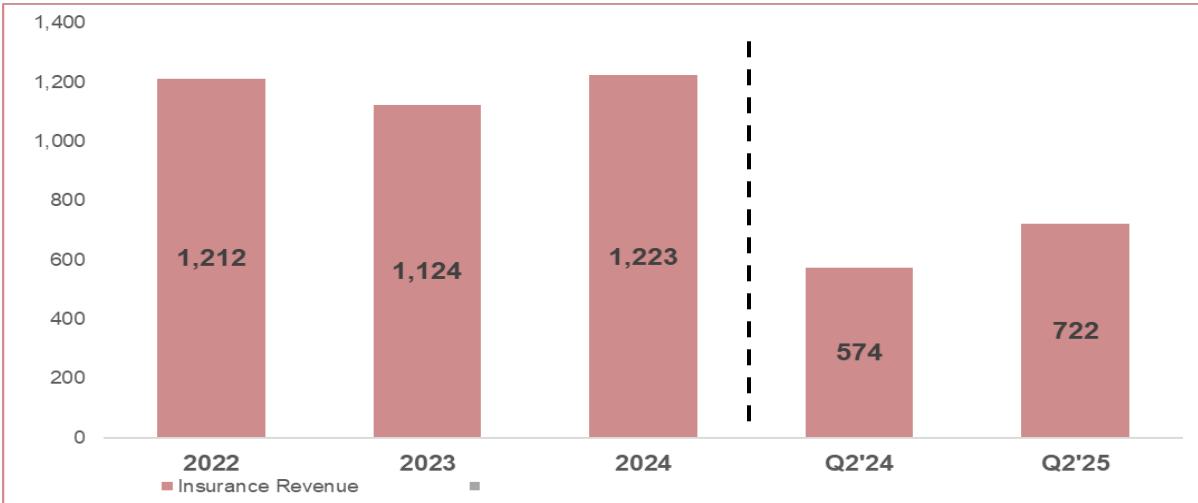
QLM – Key highlights



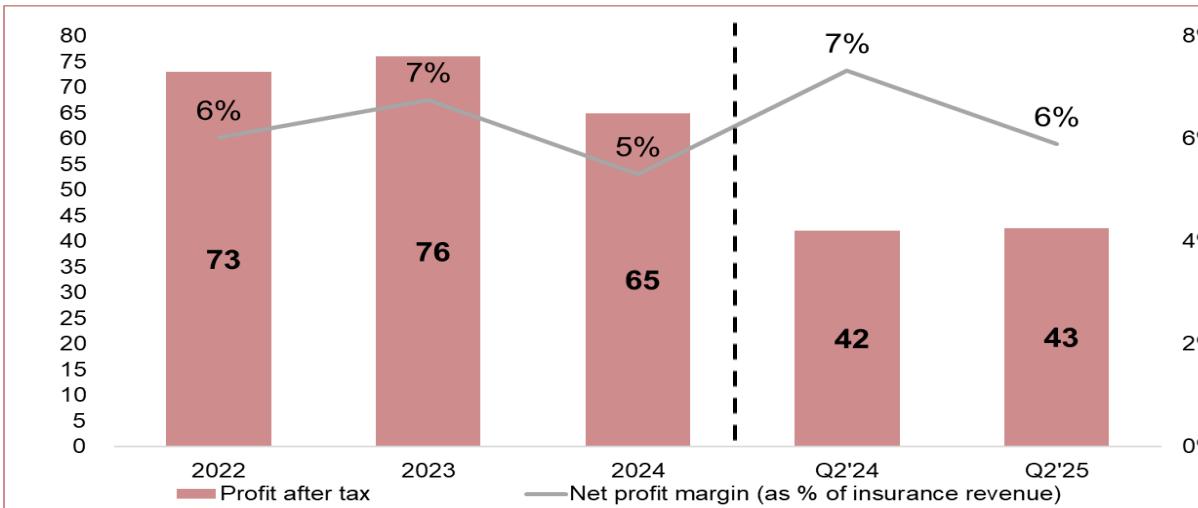
- 1 Qatar's leading medical and life insurance company
 - Qatar's leader in group life and medical insurance, with a dominant market share and strong brand value in Qatar and the region
 - Demonstrated history of providing accessible, high-quality medical and life insurance products and services, with the region's most comprehensive network of medical providers
- 2 Strong client base
 - 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
- 3 Advanced in-house capabilities
 - 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
- 4 Excellent financial record
 - 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
- 5 Experienced management team
 - Highly experienced management team facilitating business growth, continuously increasing efficiencies, driving innovation and focusing on creating shareholder value

Premium and profitability overview

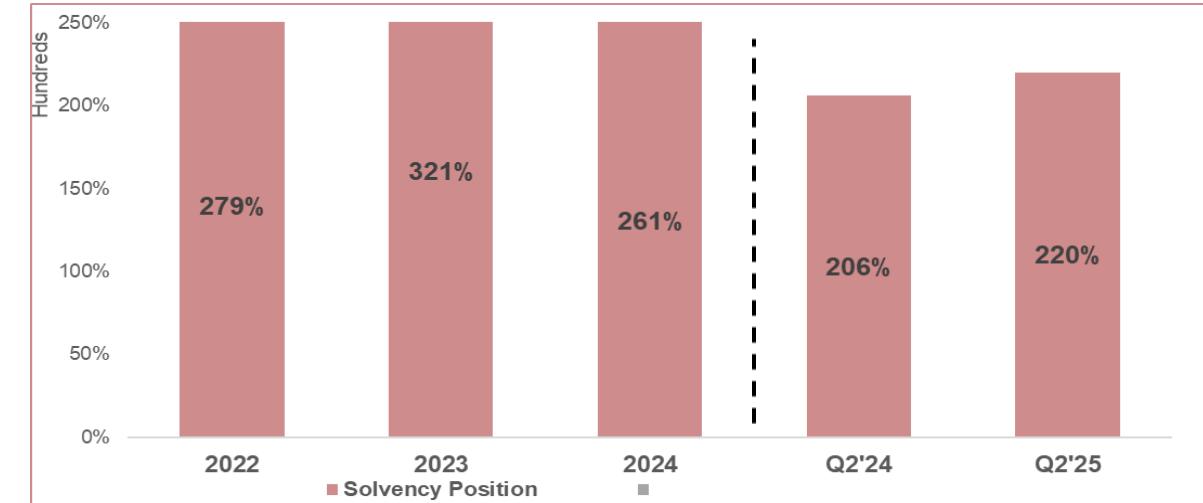
Insurance revenue (QAR'million)



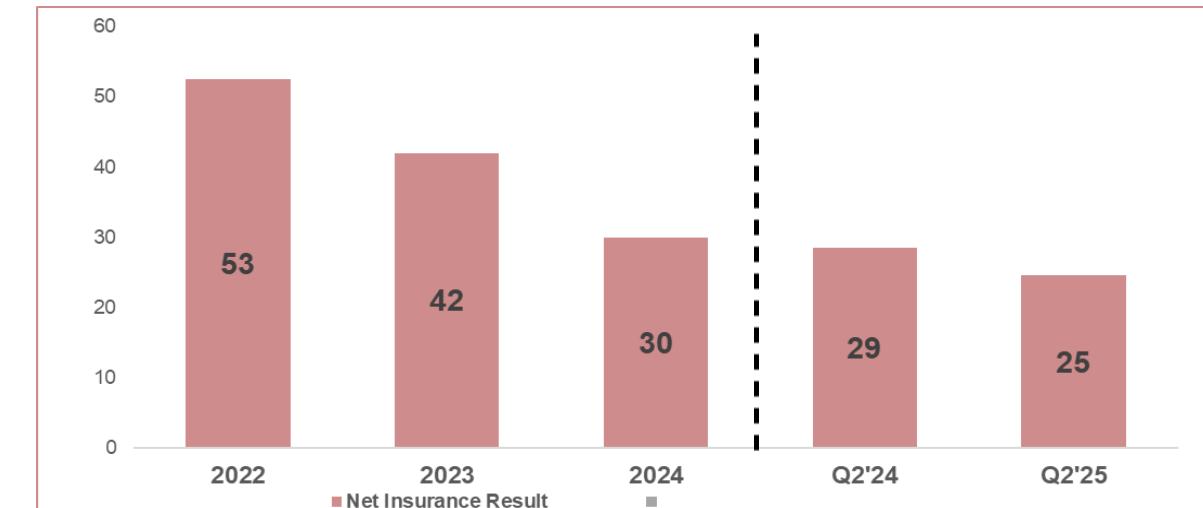
Profit for the period (QAR'million)



Solvency Position (in %)



Net insurance result (QAR'million)



Balance Sheet as at 30th June '2025

	30-Jun 2025 (Reviewed) QR ('000)	31-Dec 2024 (Audited) QR ('000)
ASSETS		
Bank balances and short-term deposits	652,735	602,614
Financial investments	793,088	749,283
Reinsurance contract assets	82,475	59,147
Other receivables	26,961	24,960
Property and equipment	2,489	3,094
TOTAL ASSETS	1,557,748	1,439,098
LIABILITIES AND Shareholders' EQUITY		
LIABILITIES		
Short term borrowings	279,877	272,863
Insurance contract liabilities	417,525	319,167
Reinsurance contract liabilities	-	21,256
Provisions and other payables	186,419	168,154
TOTAL LIABILITIES	883,821	781,440
Shareholders' EQUITY		
Share capital	350,000	350,000
Legal reserve	50,333	50,333
Fair value reserve	-6,505	-16,469
Cash Flow Hedge Reserve	457	1,753
Retained earnings	279,642	272,041
TOTAL SHAREHOLDERS' EQUITY	673,927	657,658
TOTAL LIABILITIES AND Shareholders' EQUITY	1,557,748	1,439,098



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QLM Life & Medical Insurance Company QSC

Statement of Profit or Loss for the year ended – 30th June'2025

	For the year ended	
	30-Jun 2025 (Reviewed) QR ('000)	30-Jun 2024 (Reviewed) QR ('000)
	2025 (Reviewed) QR ('000)	2024 (Reviewed) QR ('000)
Insurance revenue	722,349	574,399
Insurance service expense	(607,779)	(529,923)
Net (expenses)/income from reinsurance contracts held	(91,344)	(16,682)
INSURANCE SERVICE RESULT	23,226	27,794
Interest Income	32,412	31,242
Investment and other income	3,069	974
Finance costs	(7,635)	(8,267)
NET INVESTMENT INCOME	27,846	23,949
Insurance finance (expenses)/income for insurance contracts issued	(9,591)	(8,931)
Insurance finance income/(expenses) for reinsurance contracts held	10,879	9,682
NET INSURANCE FINANCIAL RESULT	1,288	751
NET INSURANCE AND INVESTMENT RESULT	52,360	52,494
Operating and administrative expenses	(8,794)	(9,329)
Depreciation and amortization	(715)	(806)
PROFIT BEFORE TAX	42,851	42,359
Income tax expense (net of prior period adjustment)	(250)	(270)
PROFIT FOR THE PERIOD	42,601	42,089
Earnings per share		
Basic and diluted earnings per share in Qatari Riyals	0.12	0.12