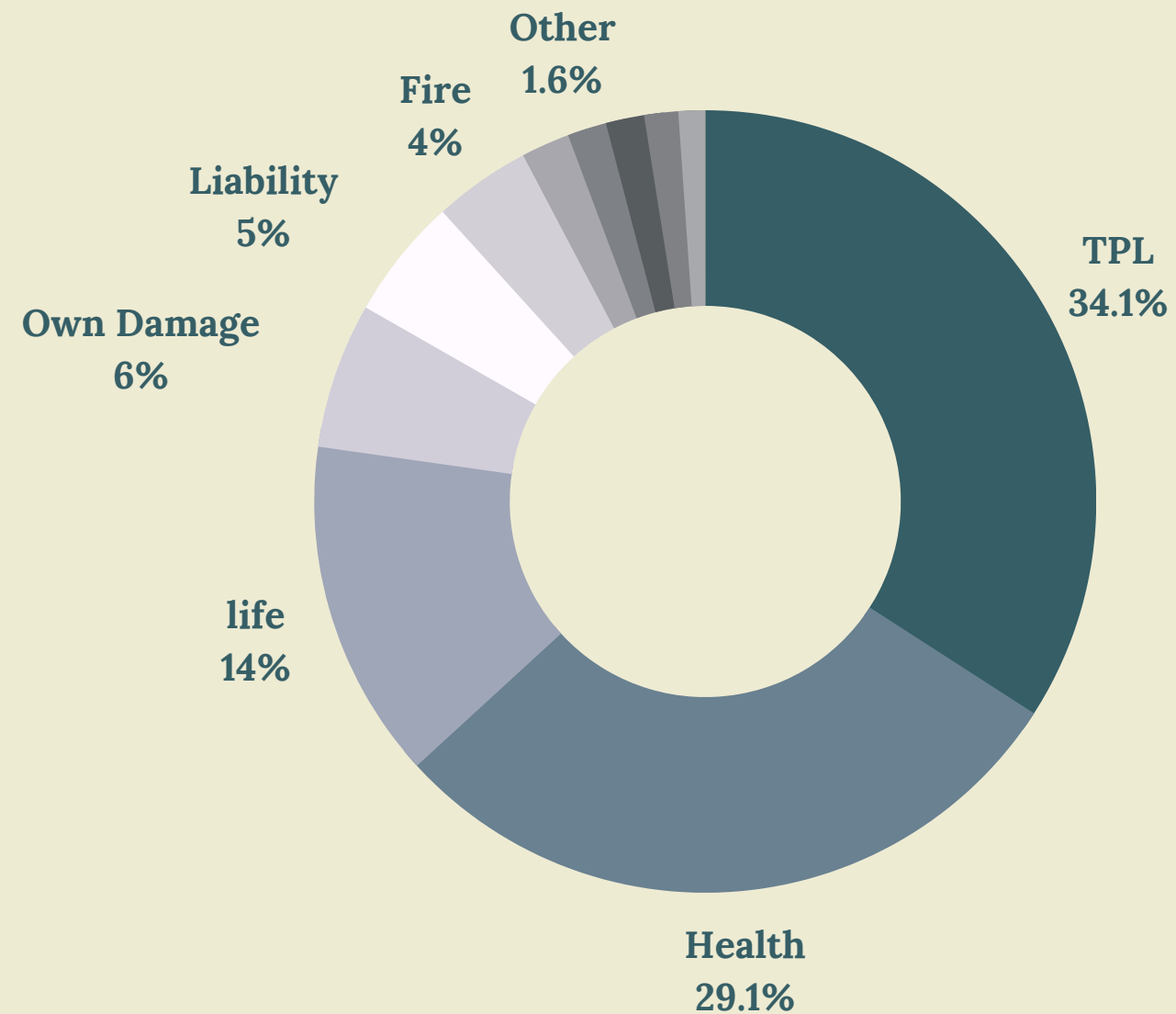


Annual Report of Iran Insurance Industry 2022



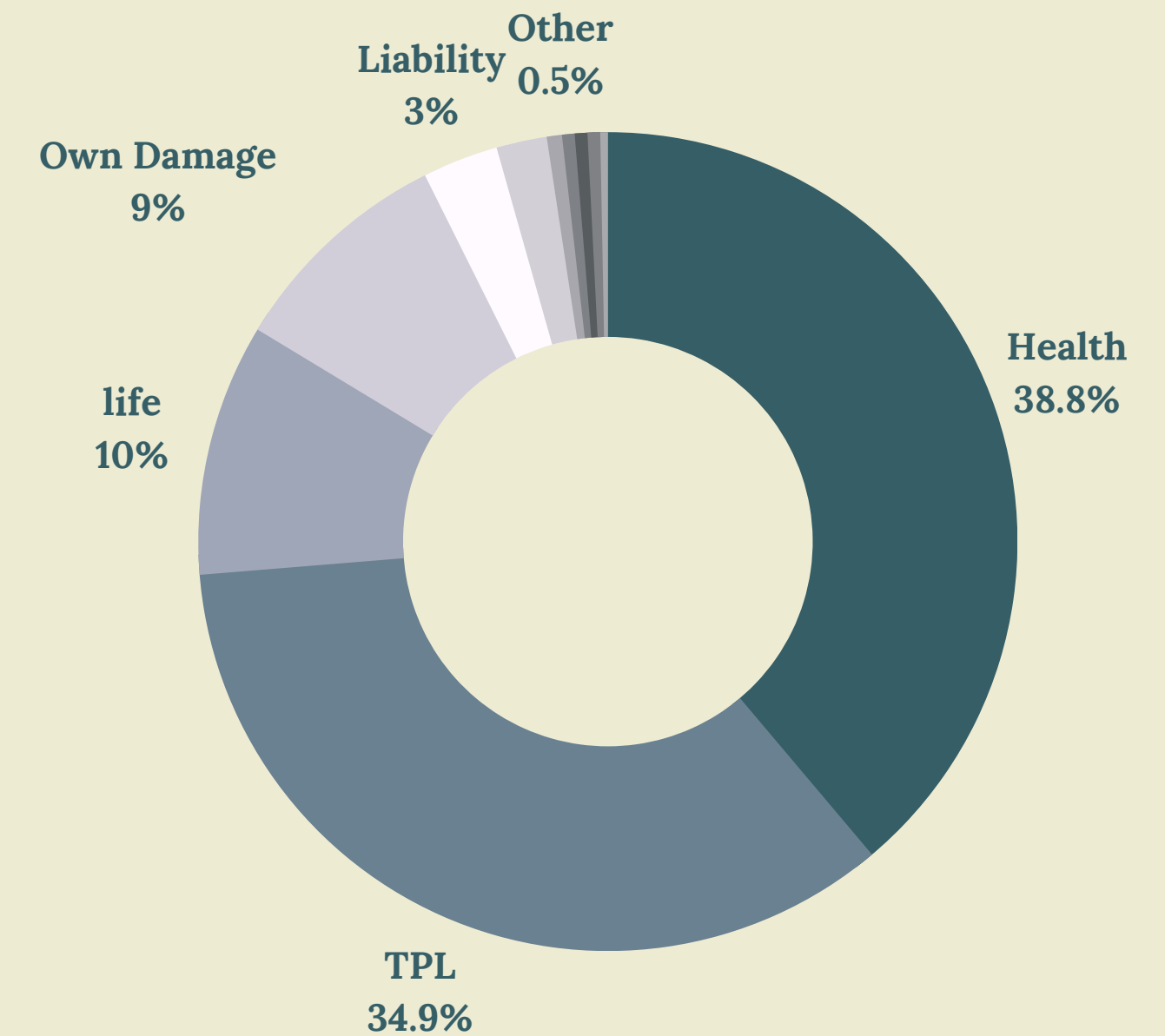
Tehran Reinsurance
Company

Written Premium 2022



As it can be seen, Third Party Liability had earned the most portion of the total written premium at 34.1% and the second and third businesses are Health Insurance and Life Insurance with 29.1% and 15% respectively.

Paid Loss 2022

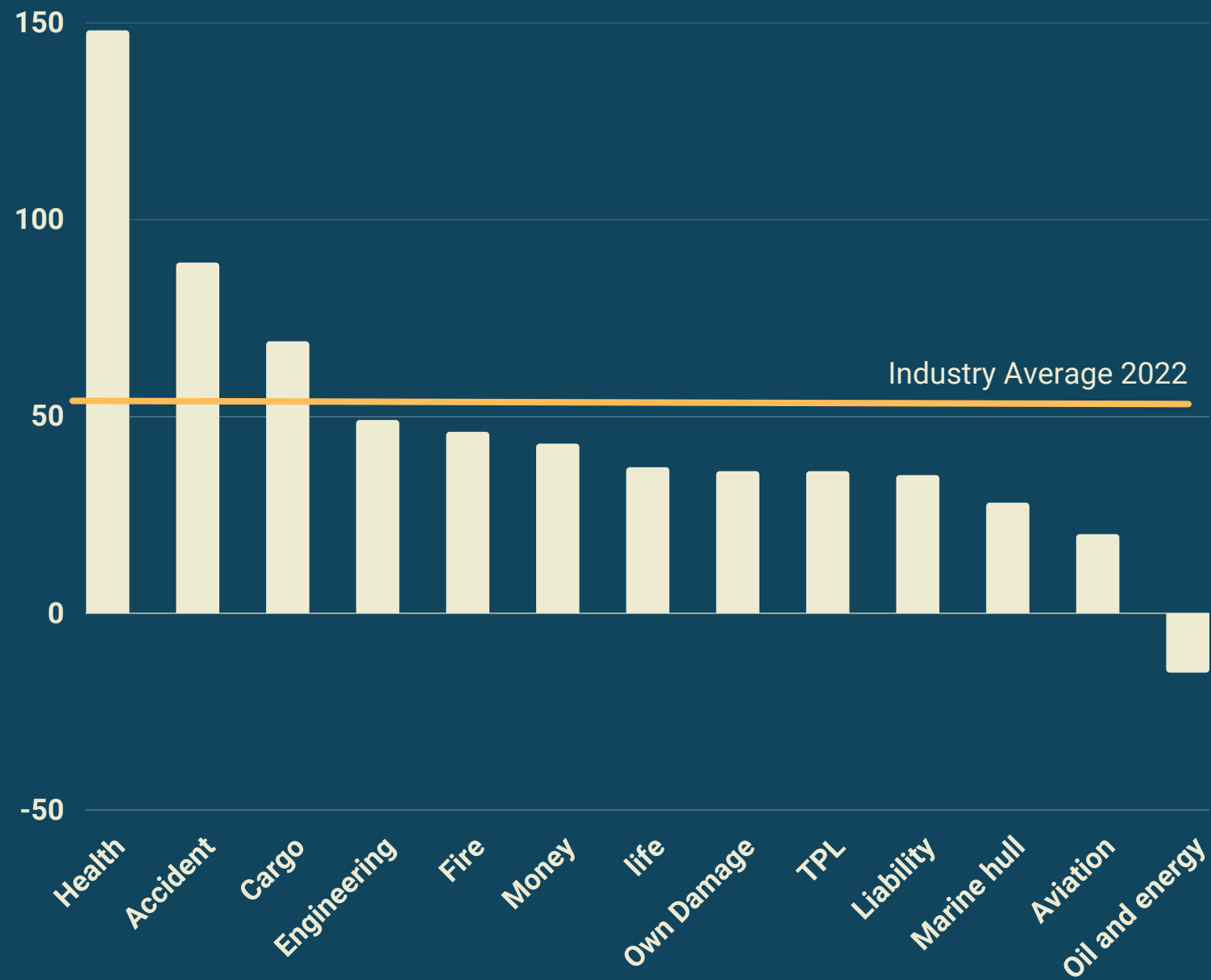


Same as the Written Premiums, Third Party Liability and Health Insurance were by far the top two in the paid loss by 34.9% and 38.8% respectively.

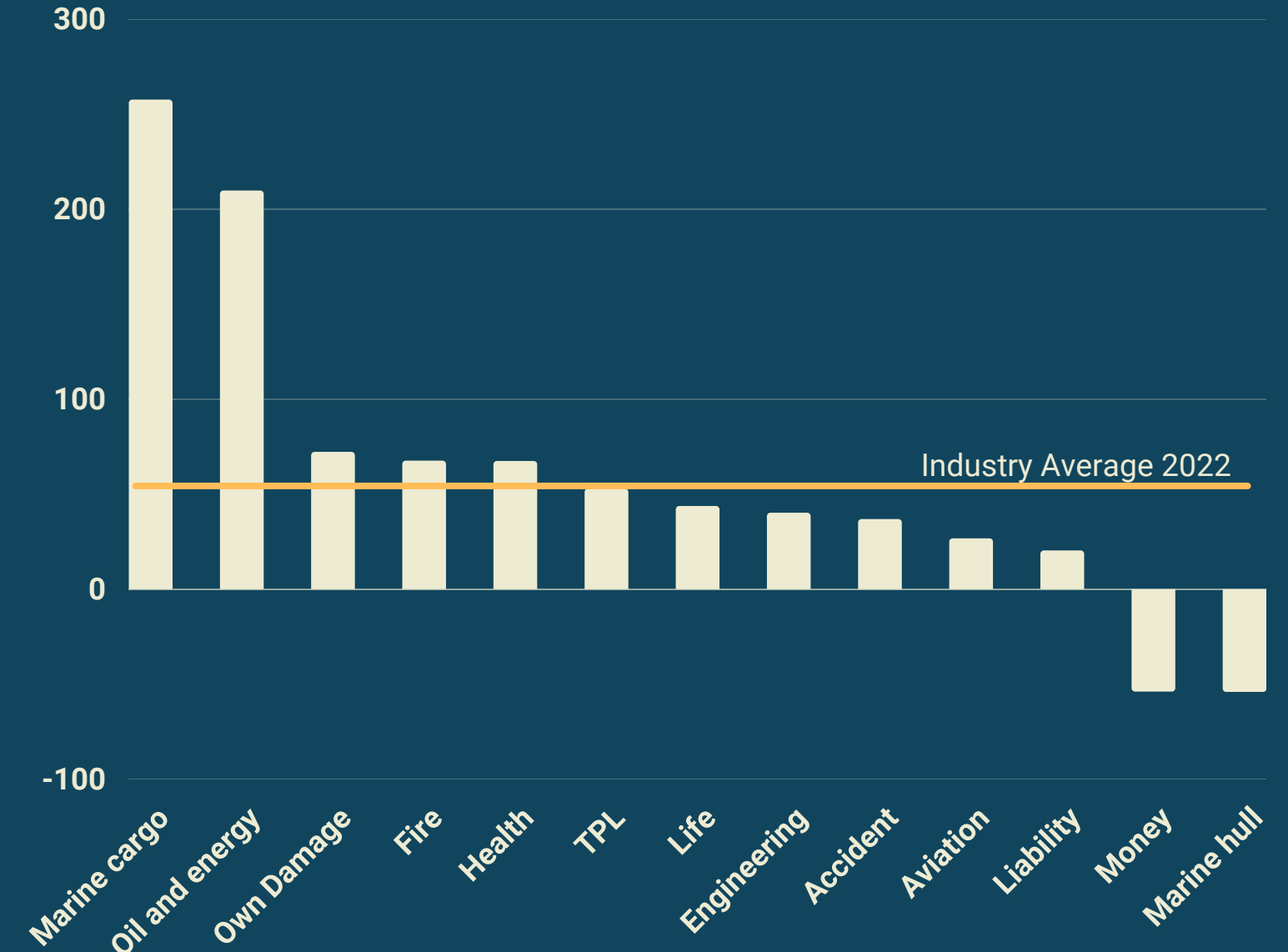
From April 2022 to March 2023

Source: Annual Report of Central Insurance of I.R.Iran

Growth Rate of Written Premium and Paid loss 2022



It is clear that three lines of business had overtaken the industry average at approximately 55%. Indeed, Health insurance had peaked at 148 percent, whereas during the previous year, Marine Hull insurance was the first one in line at 119%.

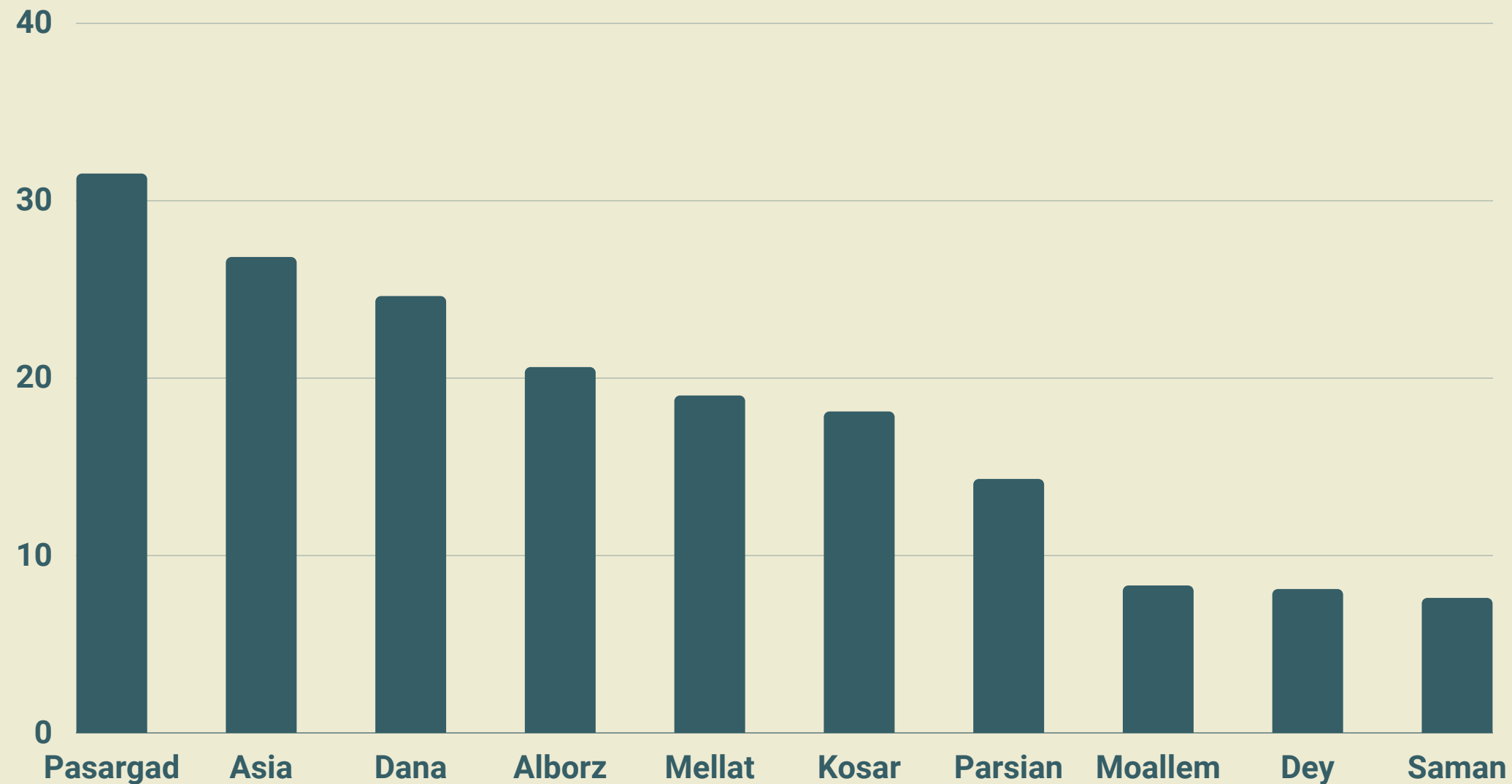


The most percentages of paid loss were dedicated to Marine Cargo and Energy, whereas the least was for Marine Cargo same as last year.

From April 2022 to March 2023

Source: Annual Report of Central Insurance of I.R.Iran

Underwriting Capacity of Private Iranian Insurance Companies

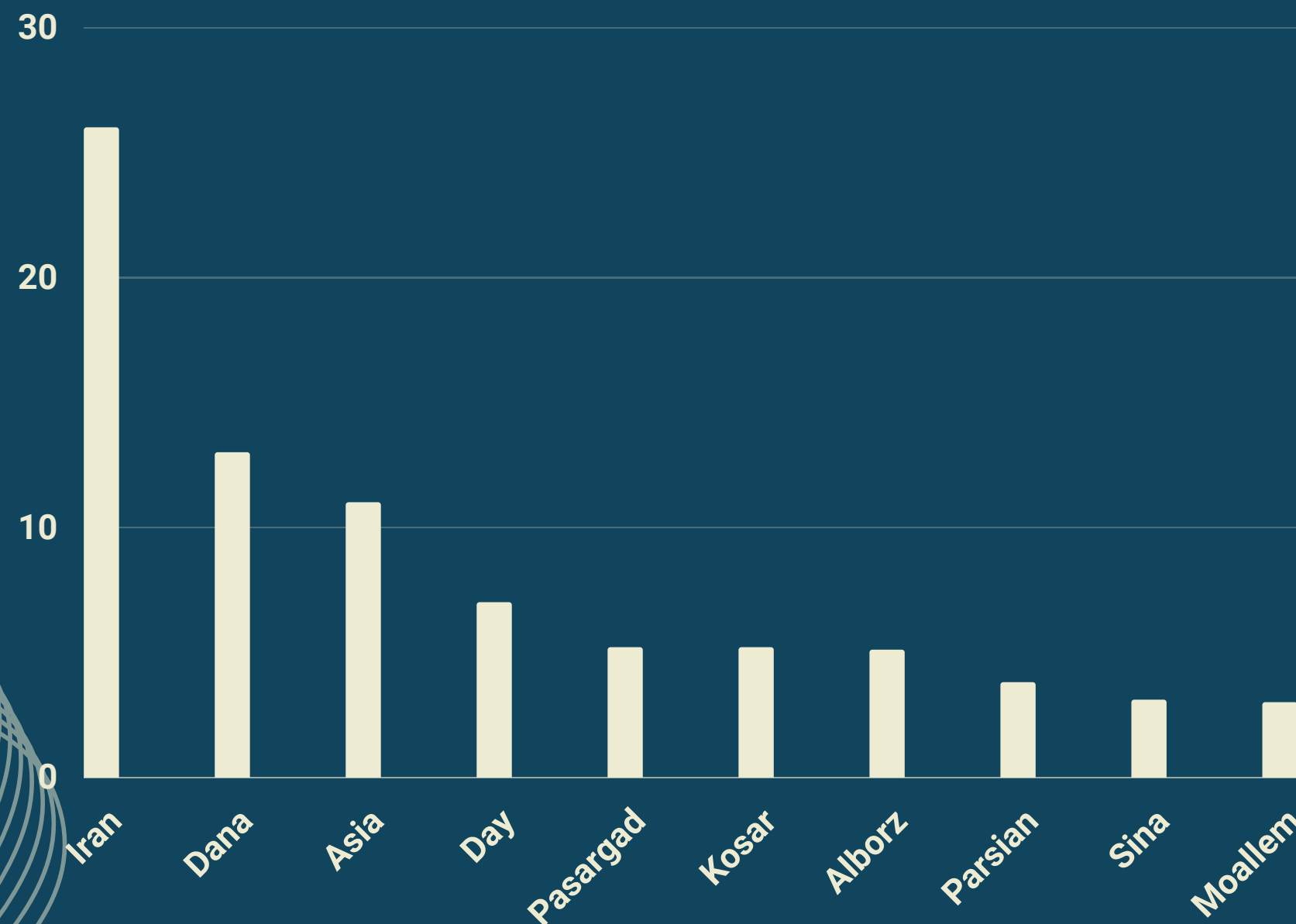


March 2023

Source: Central Insurance of I.R.Iran

According to the underwriting capacity announced by Central Insurance of Iran, the top 10 Private Iranian insurance companies with the most excellent level of capacity have been shown. Thus, Pasargad, Asia, and Dana by rates of 31.5, 26.8, and 24.6 respectively, are the first three in this subject.

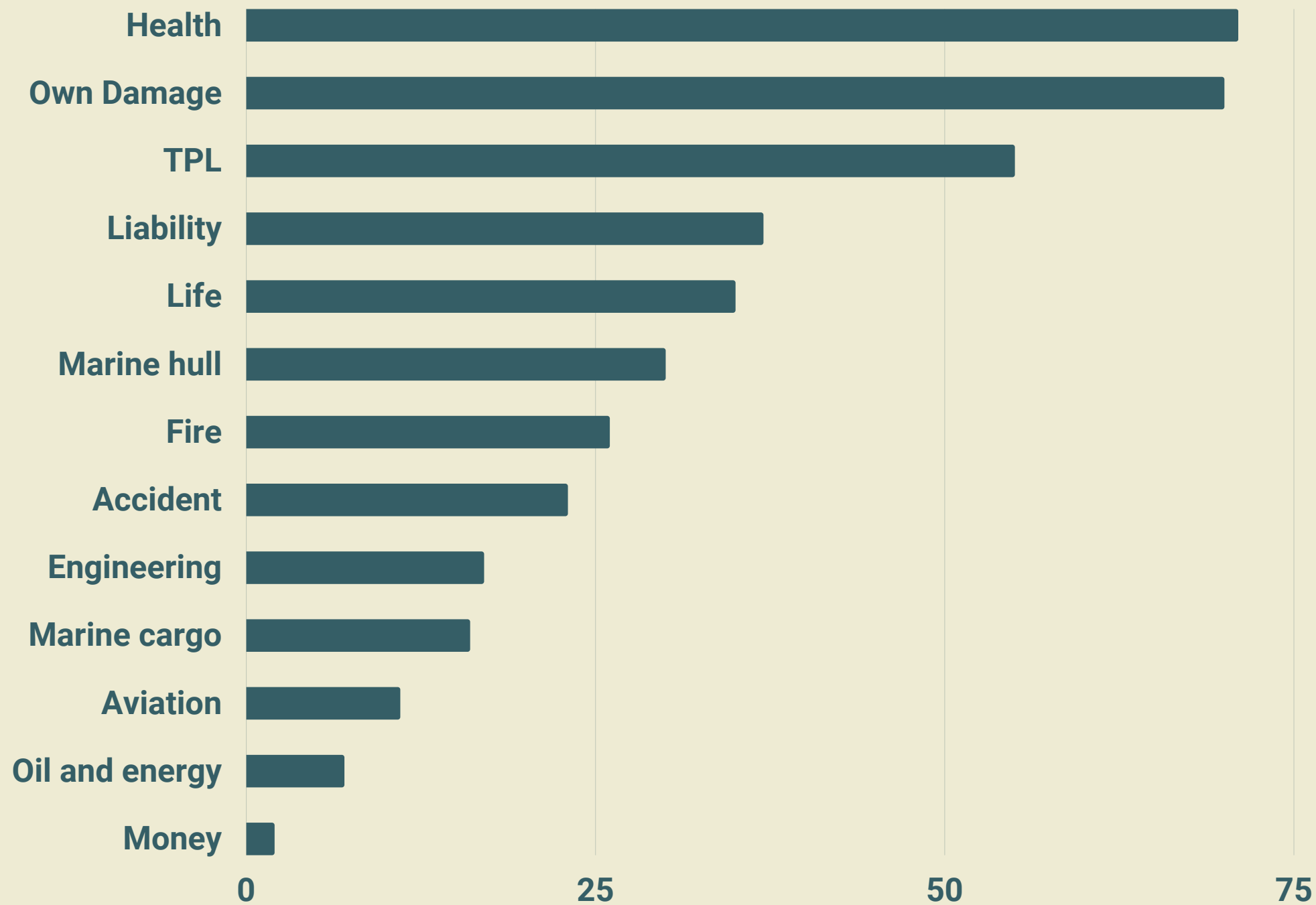
Top 10 Iranian Companies' shares from the Insurance Market



Source: Annual Report of Central Insurance of I.R.Iran

Conspicuously, Iran Insurance Co. had the major part of the total premium of the industry at 26%. Moreover, Dana Insurance Co. and Asia Insurance Co. were the second and third by far at 13% and 11% respectively.

From April 2022 to March 2023



Loss Ratio

From April 2022 to March 2023

Similarly, Health and Own Damage had the highest level of loss ratio at about 70% during the mentioned period. This presents that the total incurred losses in this line of business were more than the total earned premium.

Source: Annual Report of Central Insurance of I.R.Iran



Thanks for your
attention!

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