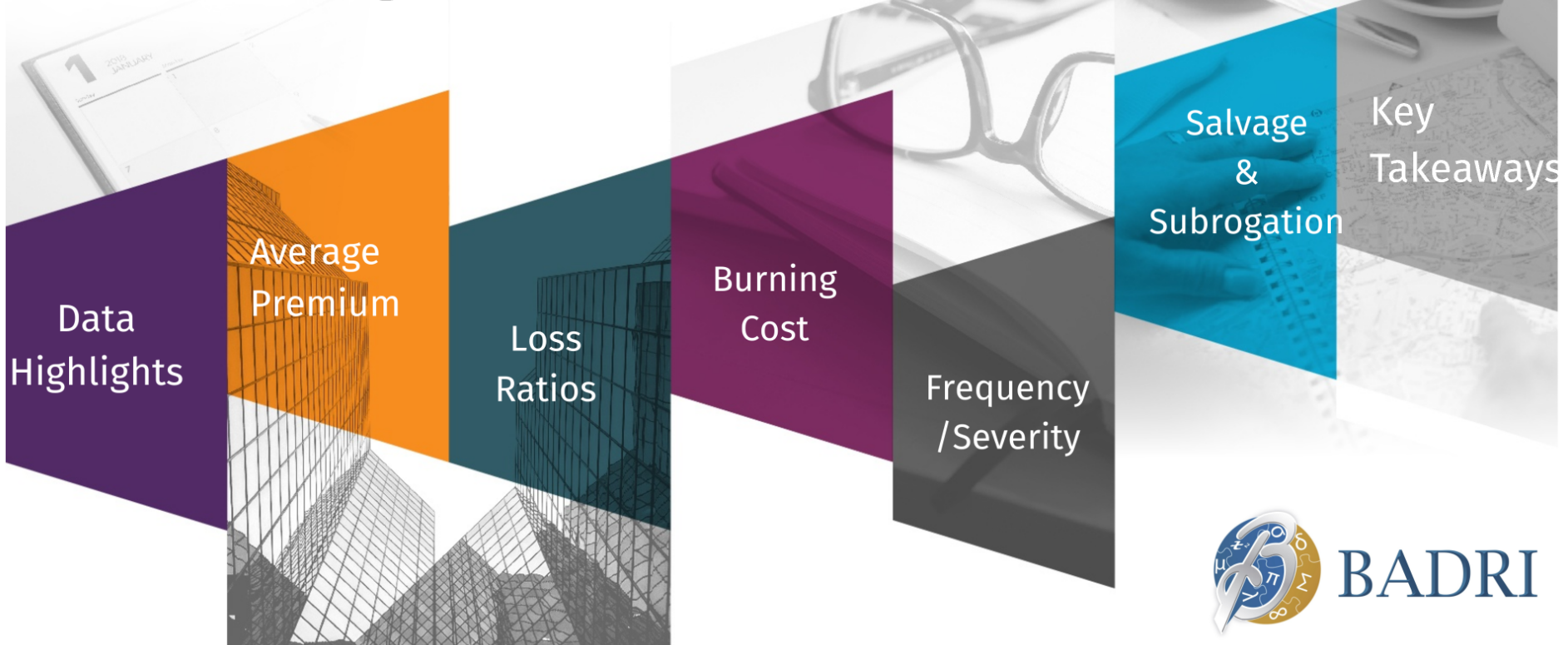


Motor Market Facts & Figures



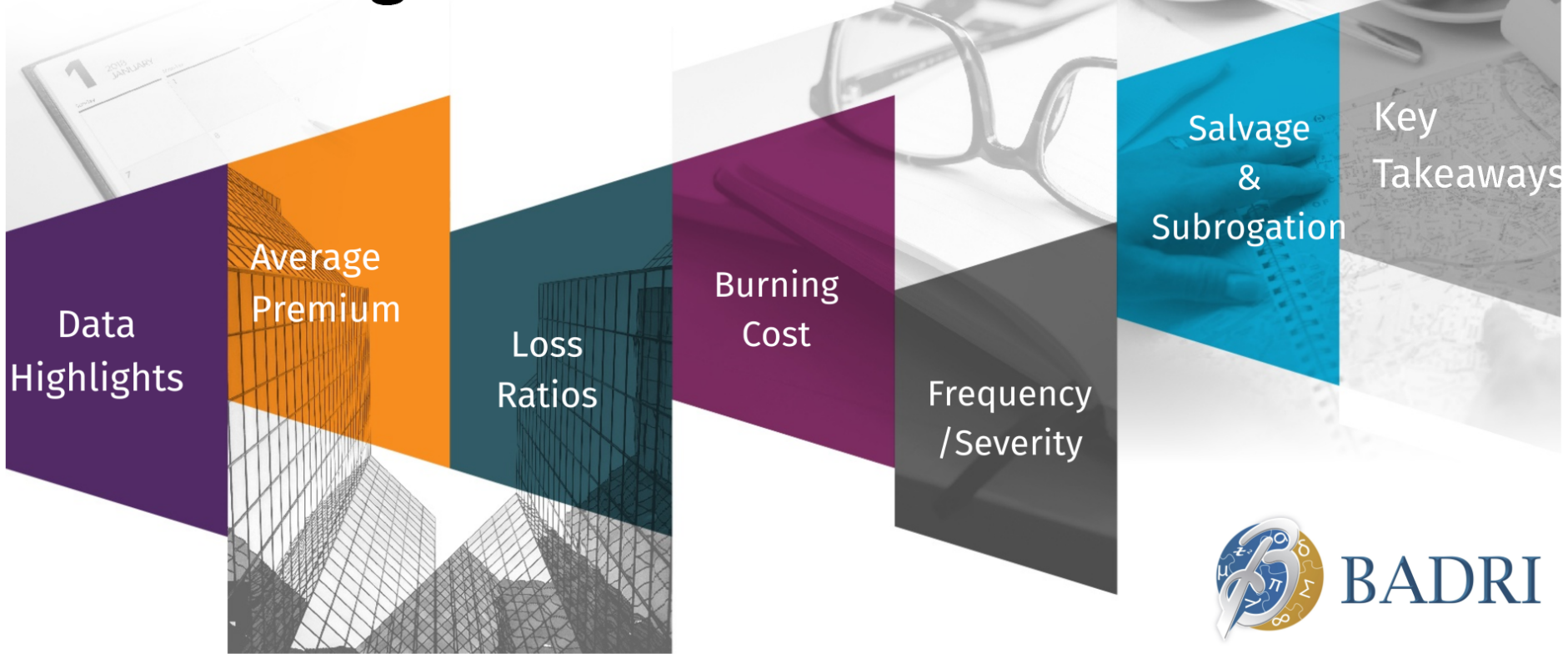
The original presentation was made using Prezi and it will be better to view it online. Please visit <http://bit.ly/badrimotor> to view the presentation online.

For any queries please write to us at info@badriconsultancy.com.

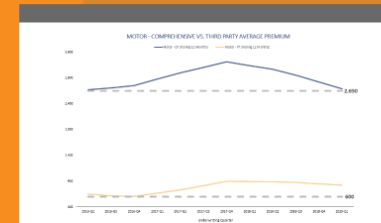
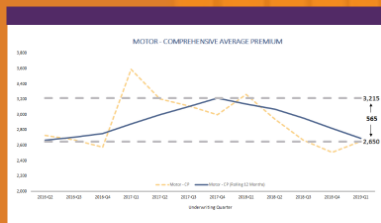
Data Highlights

- 10 different UAE insurers with Motor portfolios of varying size
- The total gross written premium volume is AED 4.3 Billion for 3 years.

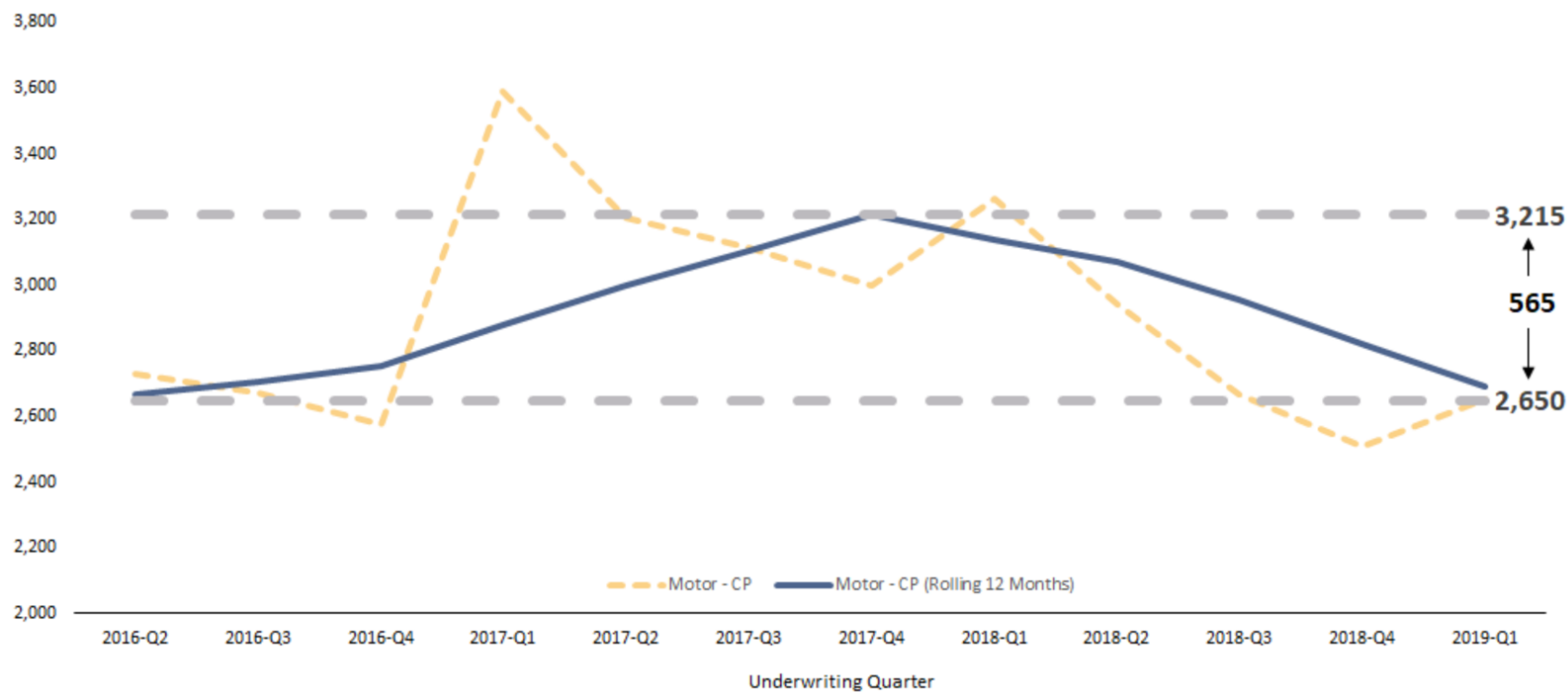
Motor Market Facts & Figures



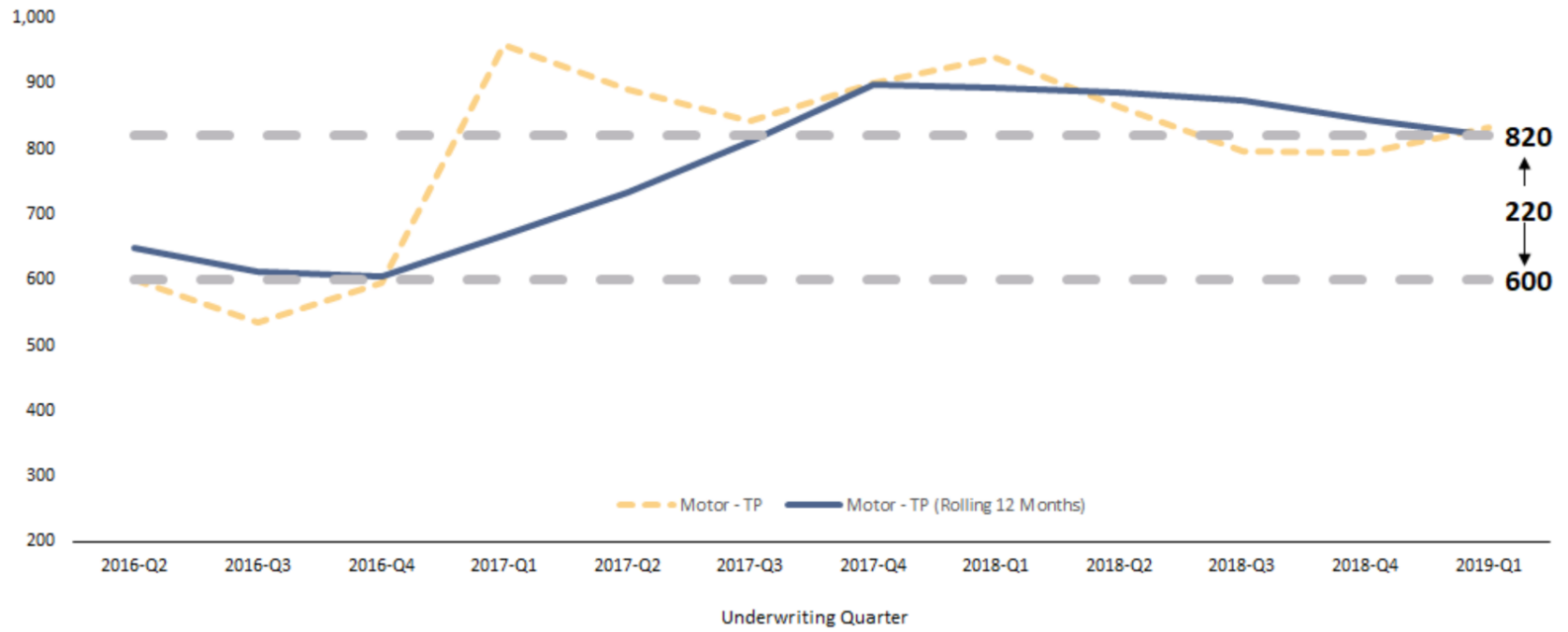
Average Premium



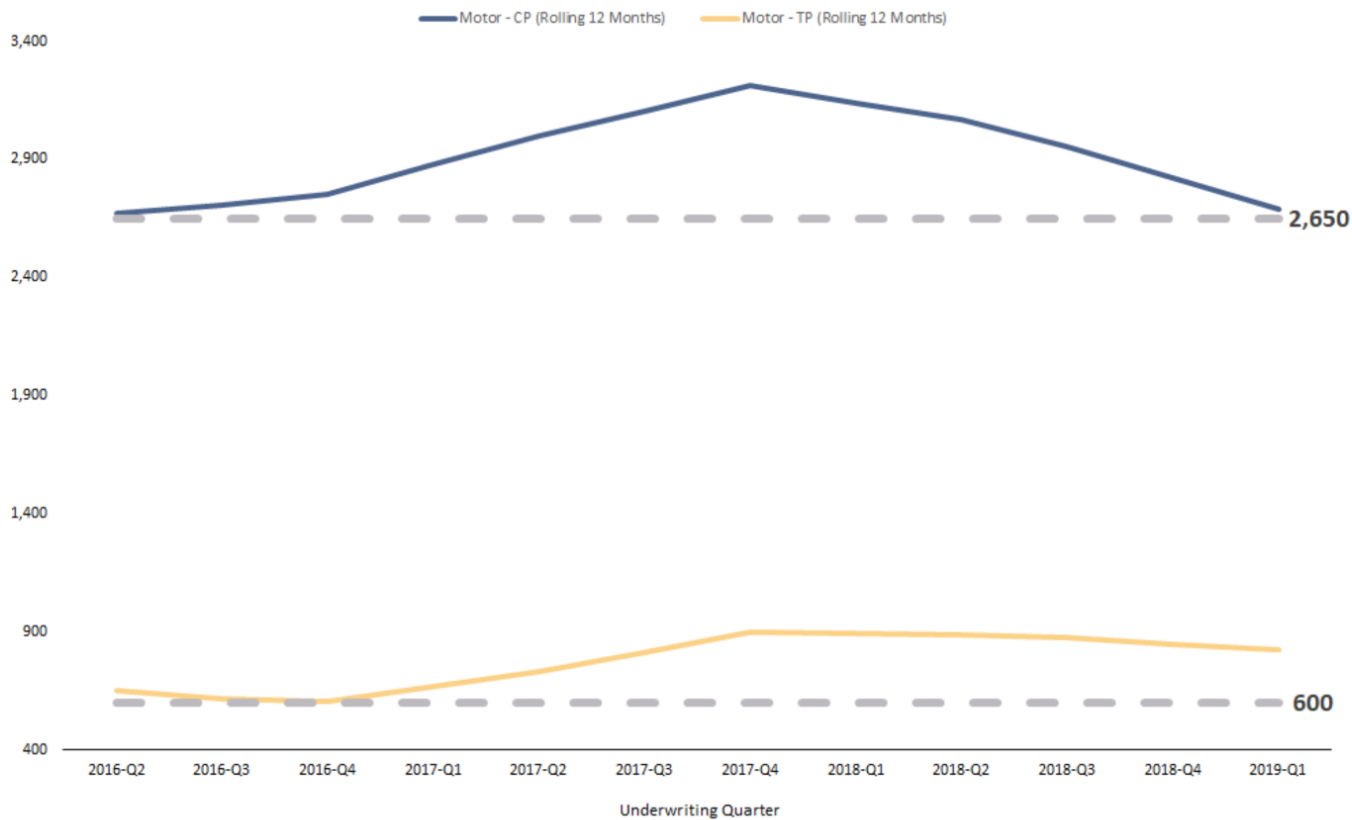
MOTOR - COMPREHENSIVE AVERAGE PREMIUM



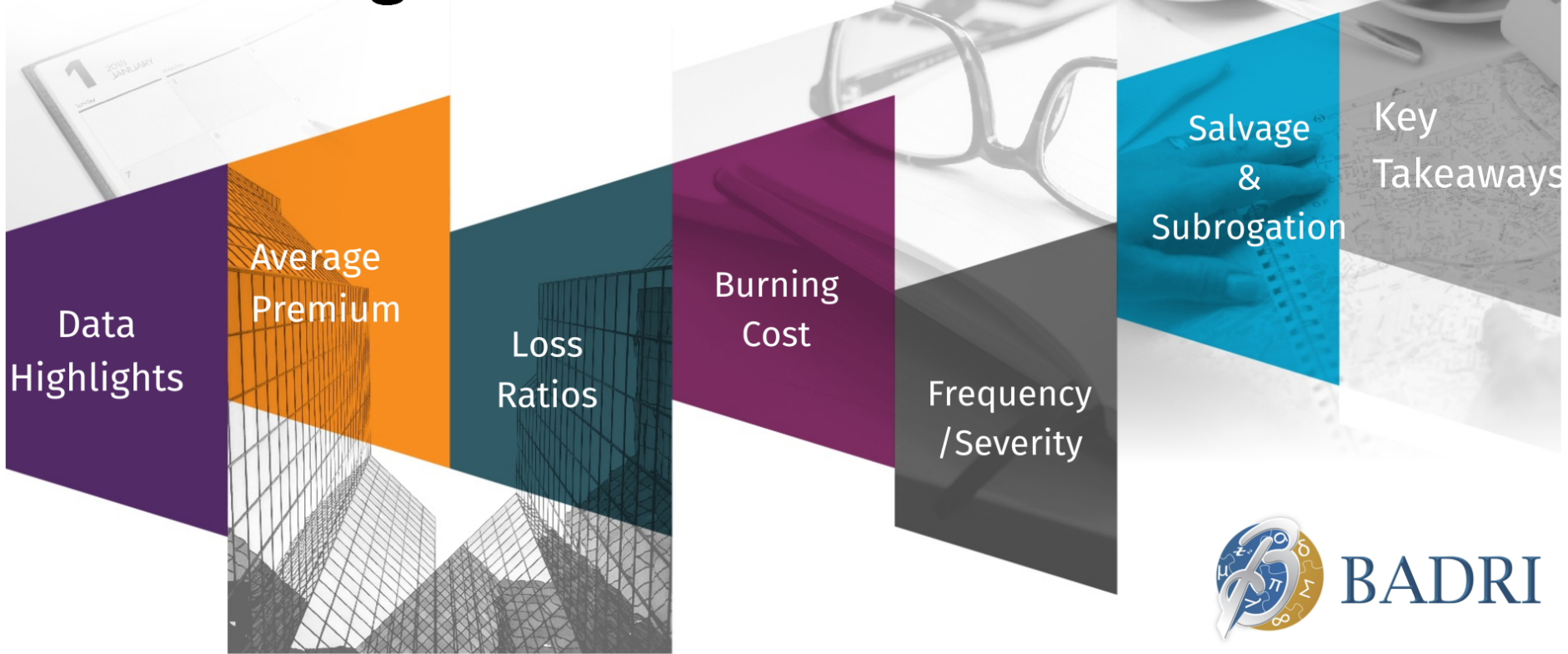
MOTOR - THIRD PARTY AVERAGE PREMIUM



MOTOR - COMPREHENSIVE VS. THIRD PARTY AVERAGE PREMIUM



Motor Market Facts & Figures



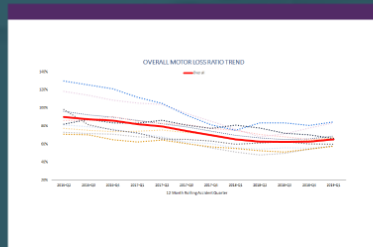
Loss Ratios

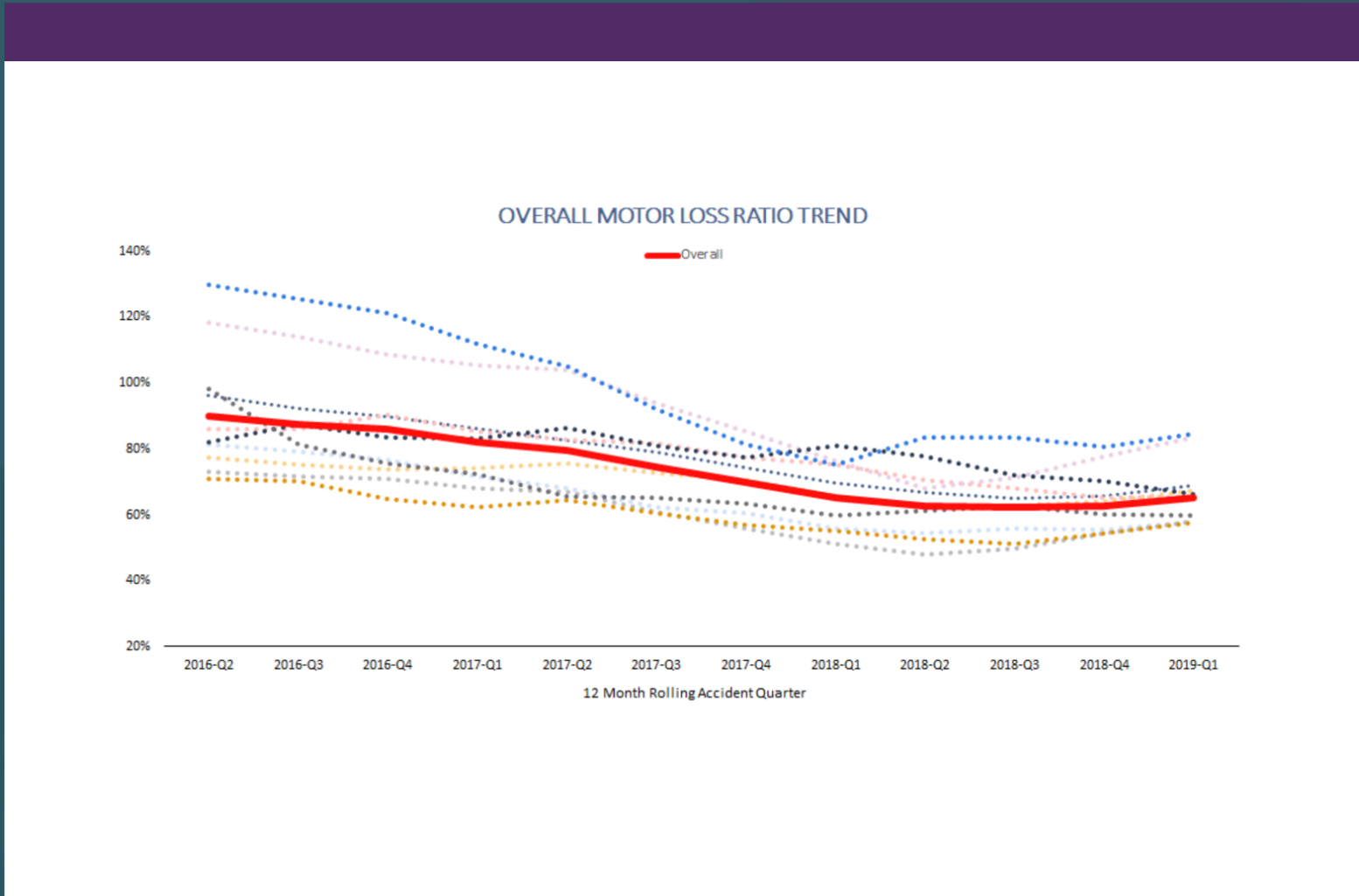
Overall
Motor

Motor
CP

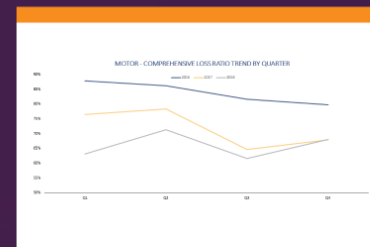
Motor
TP

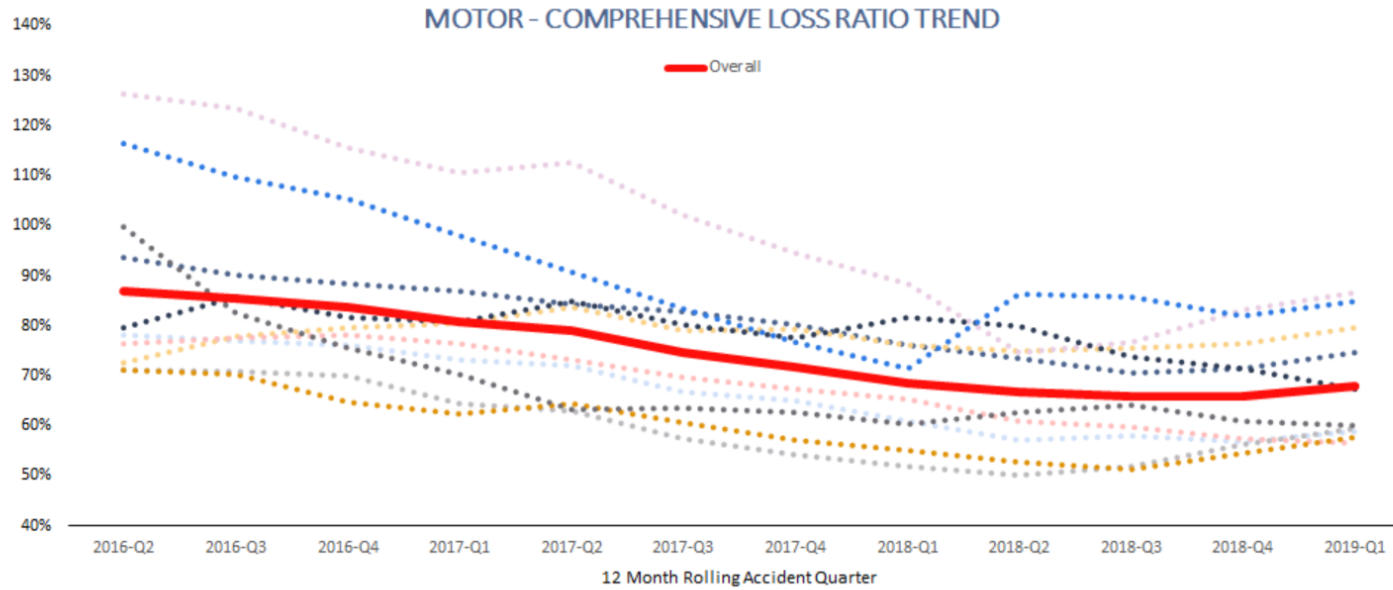
Overall Motor Loss Ratios





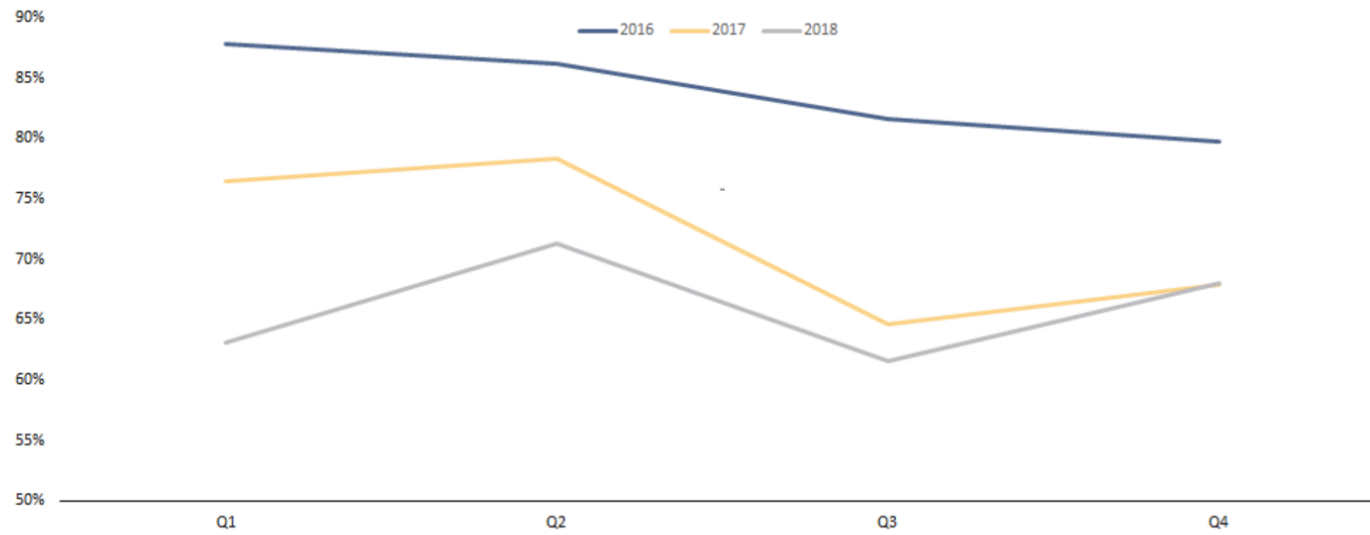
Motor CP Loss Ratios





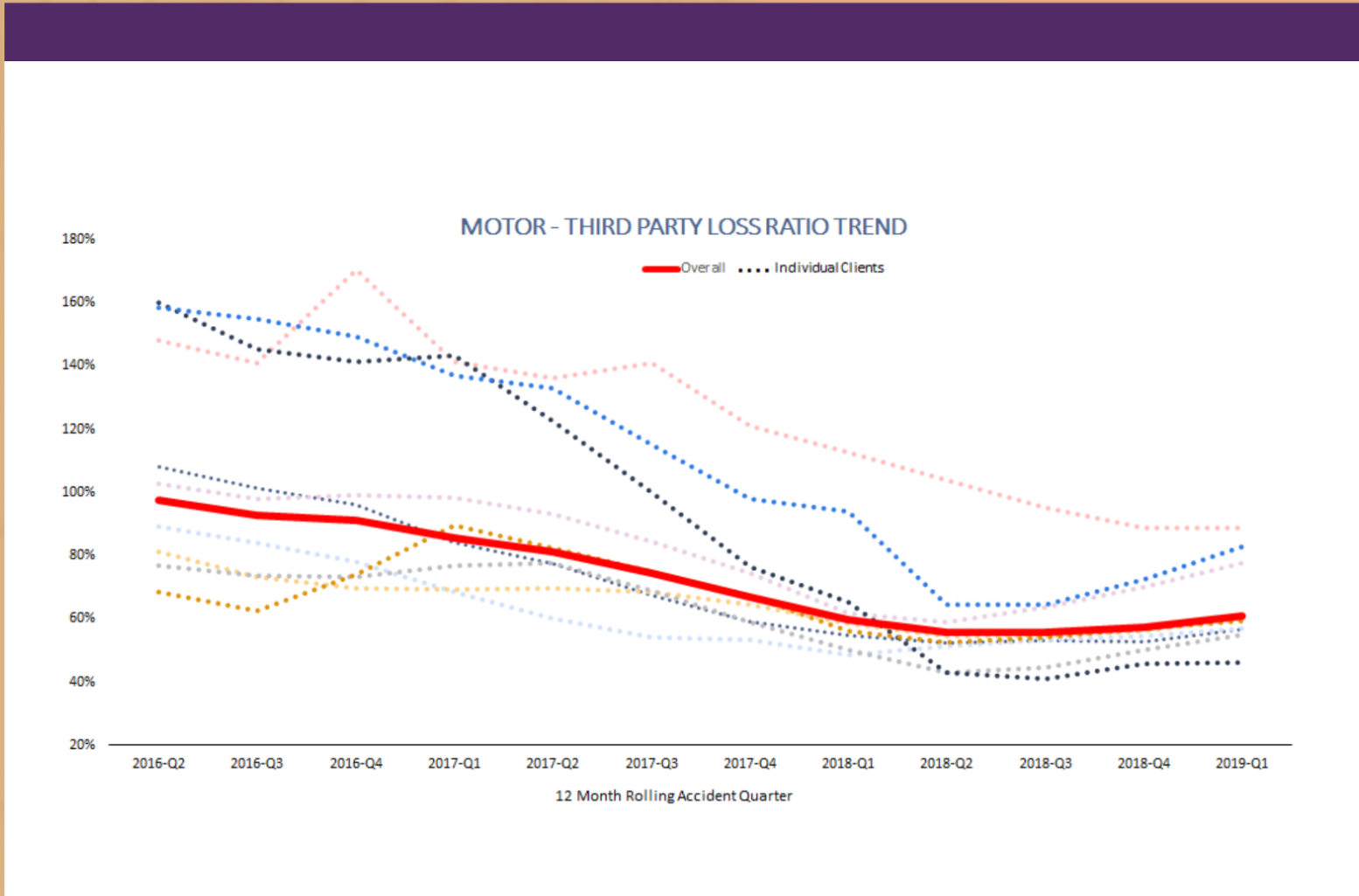


MOTOR - COMPREHENSIVE LOSS RATIO TREND BY QUARTER

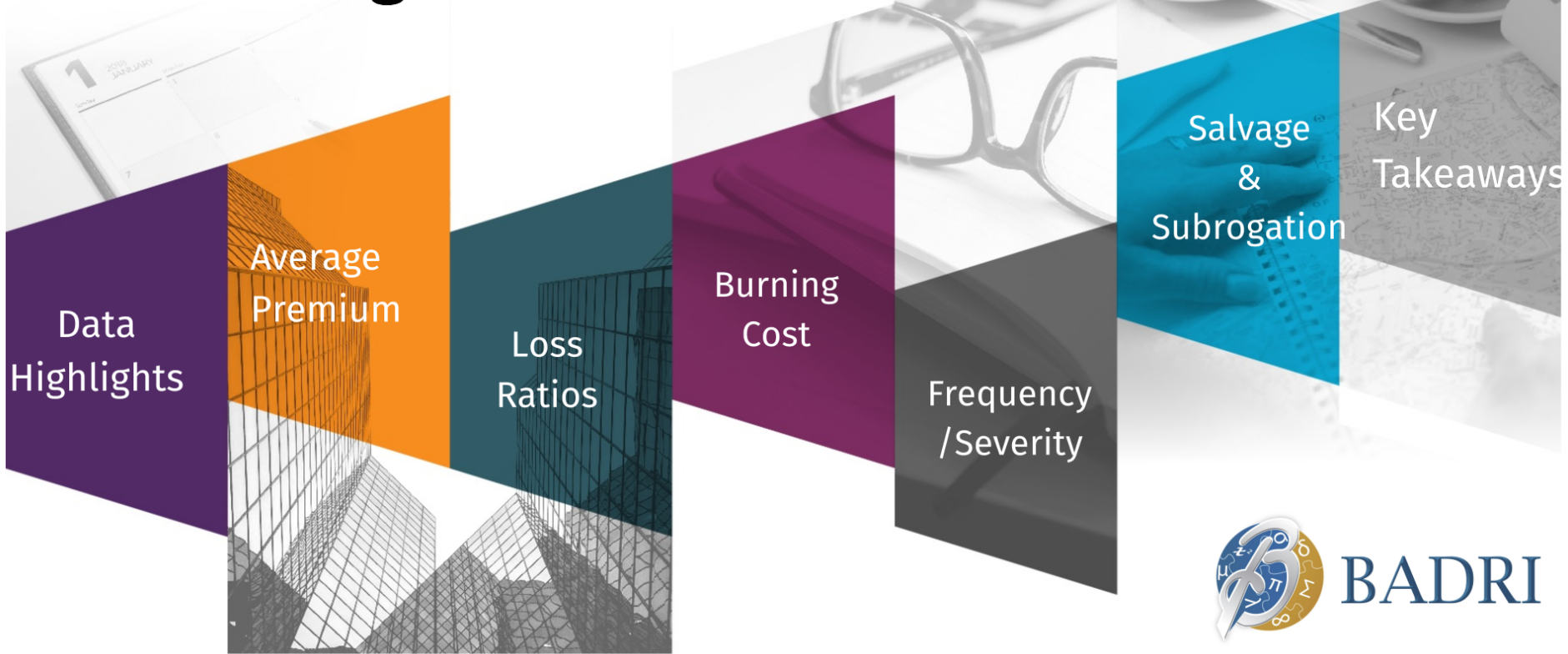


Motor TP Loss Ratios





Motor Market Facts & Figures

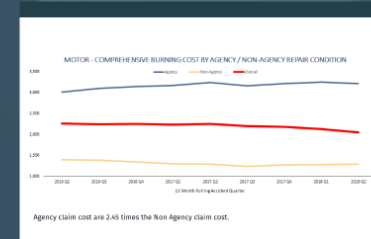
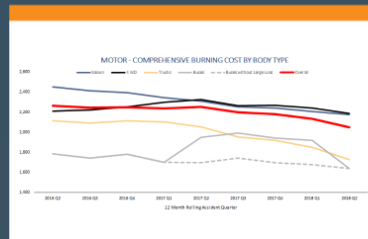
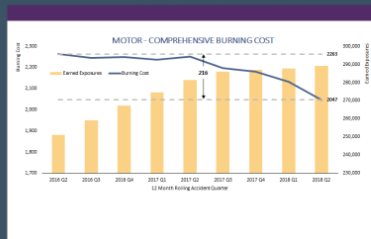


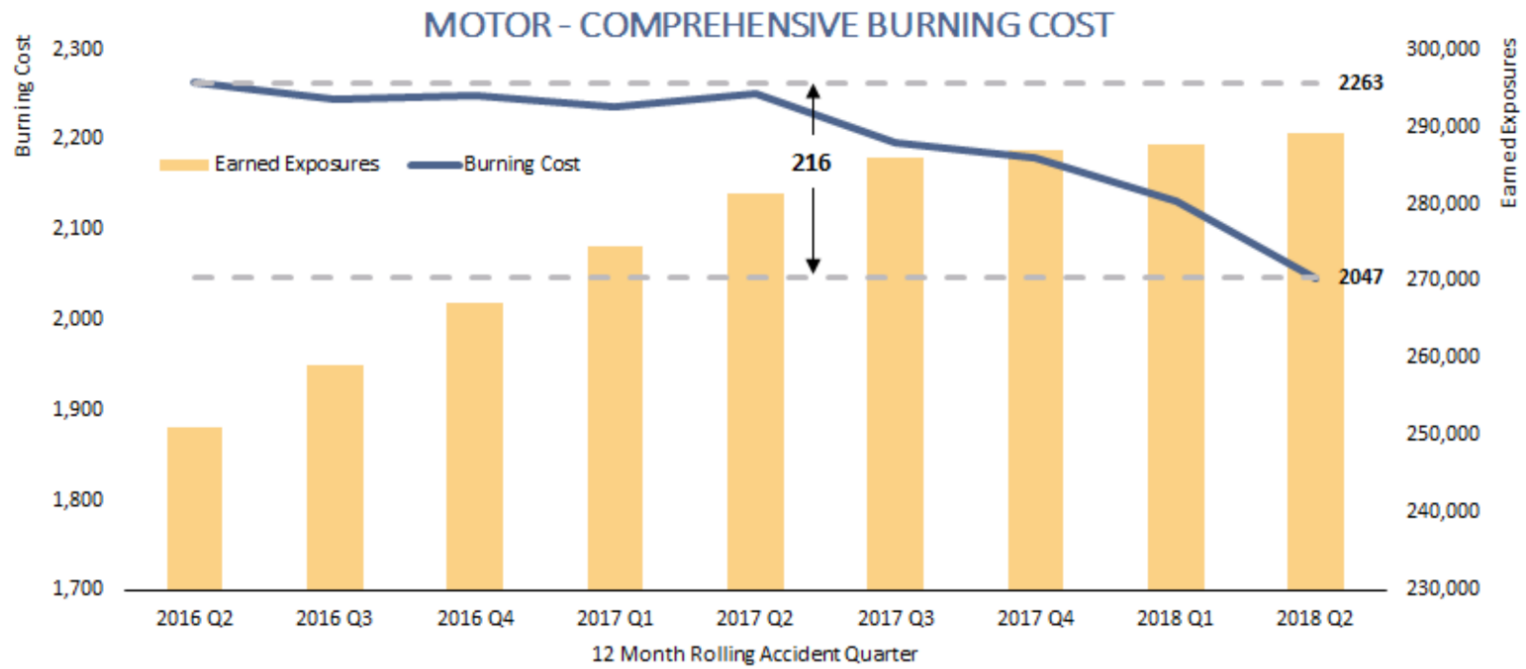
Burning Cost

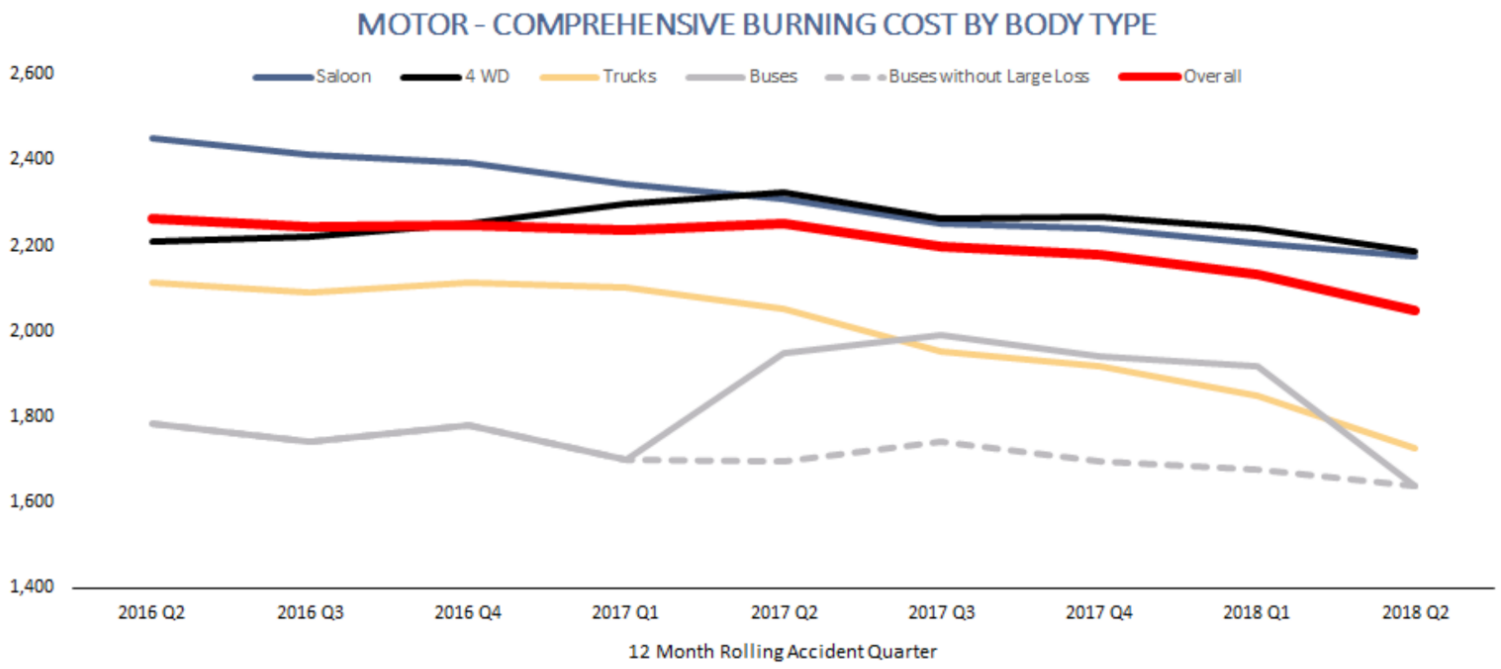
Motor
CP

Motor
TP

Motor CP Burning Cost



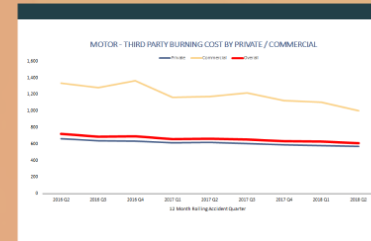
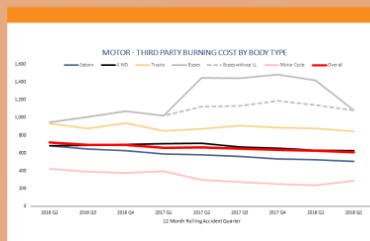
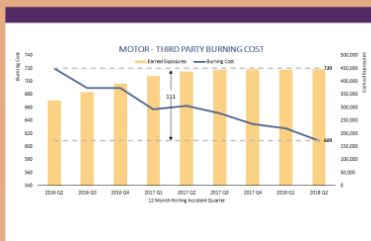


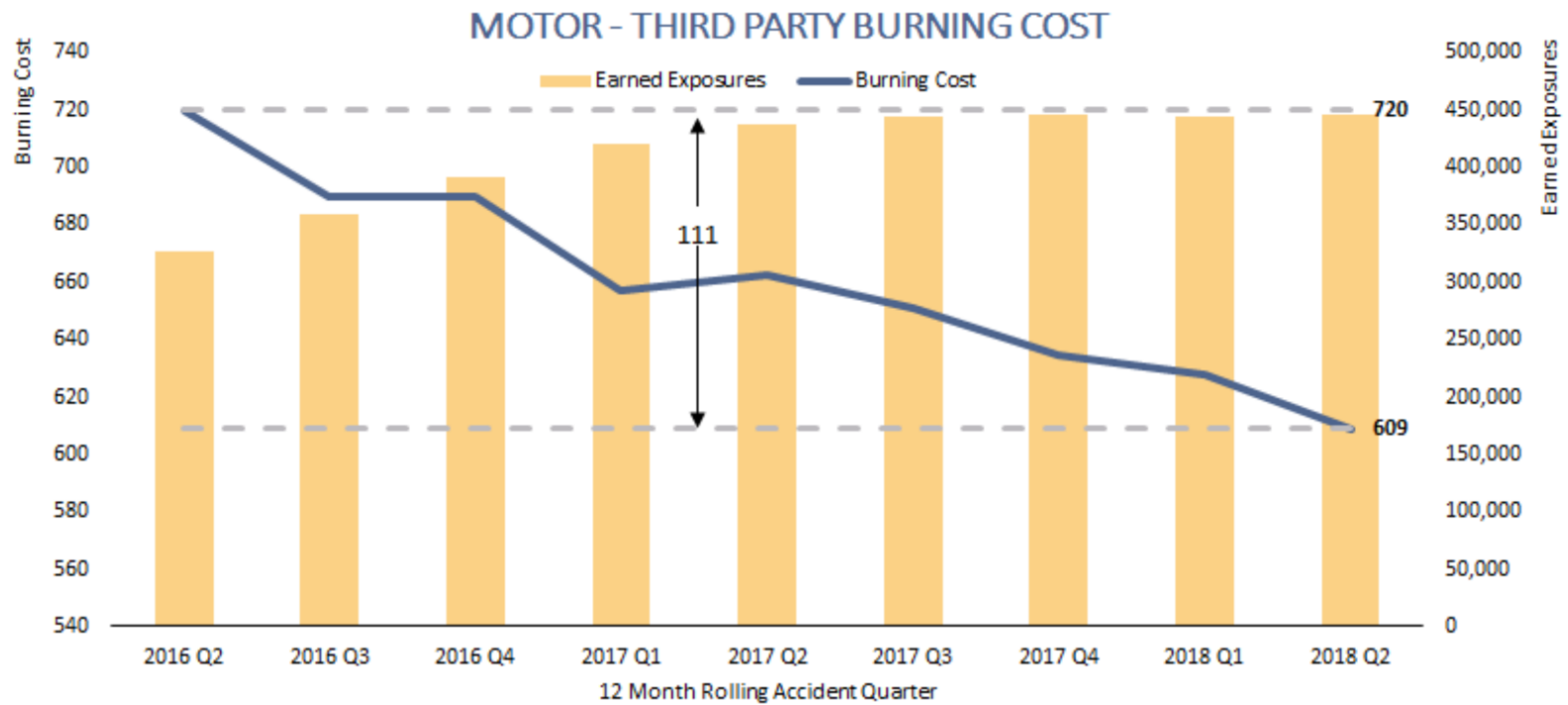


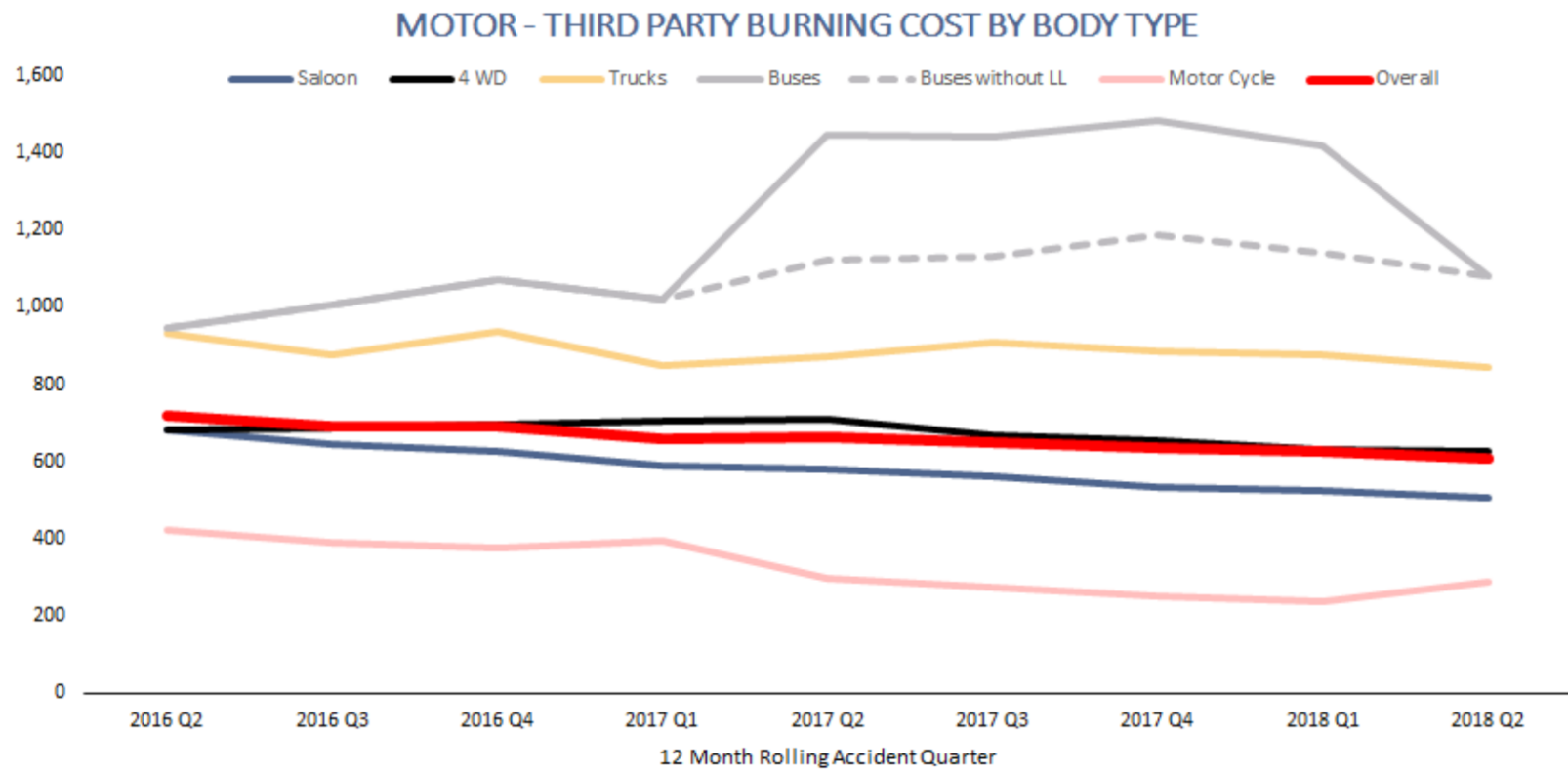


Khaleej Times

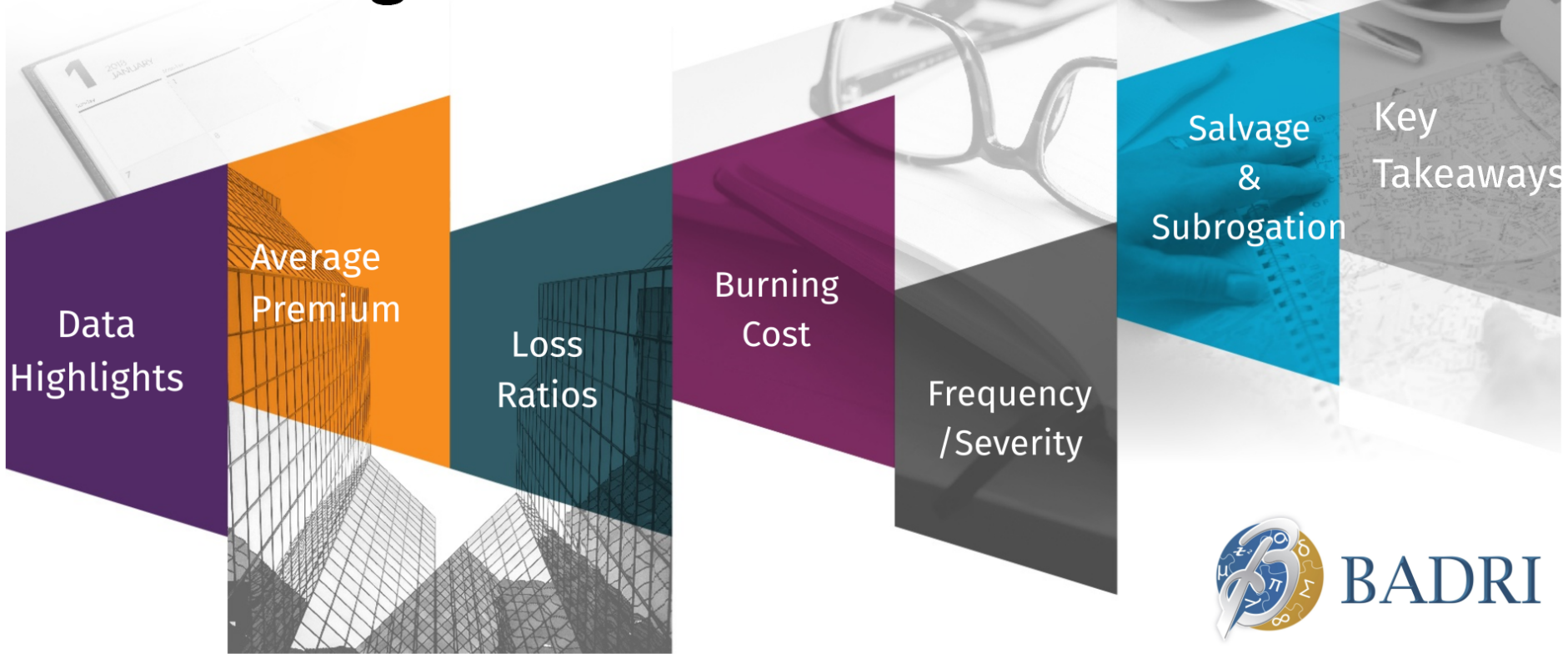
Motor TP Burning Cost







Motor Market Facts & Figures



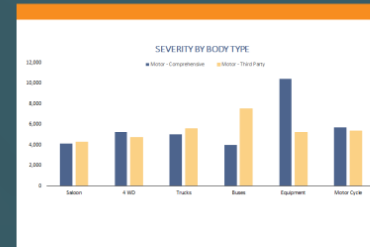
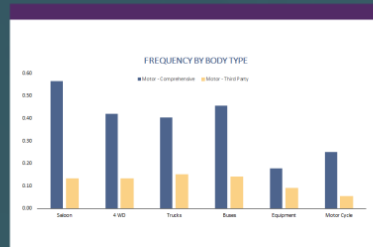
Frequency / Severity

By
Body Type

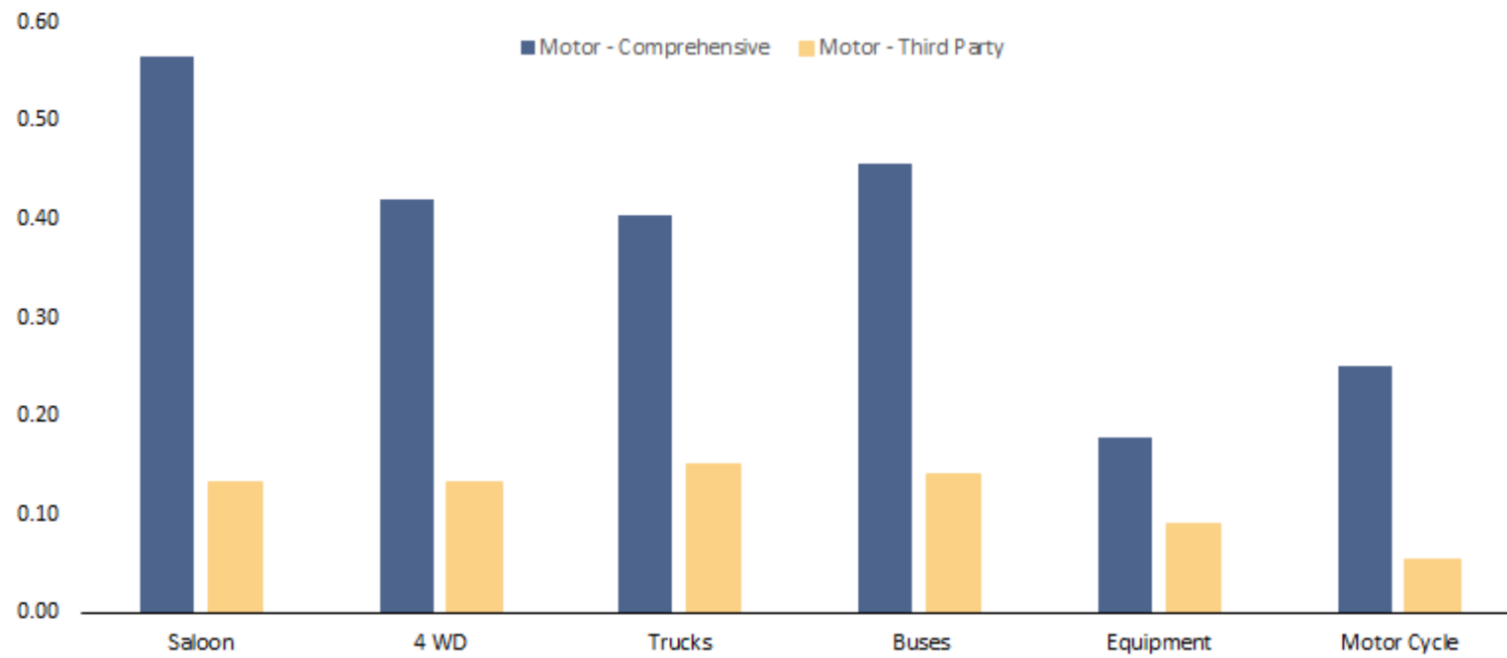
Motor CP
Commercial
/Private

Motor CP
Repair
Condition

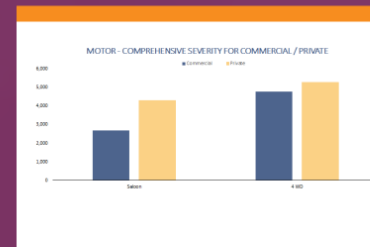
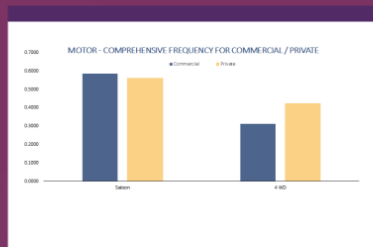
Frequency/Severity by Body Type



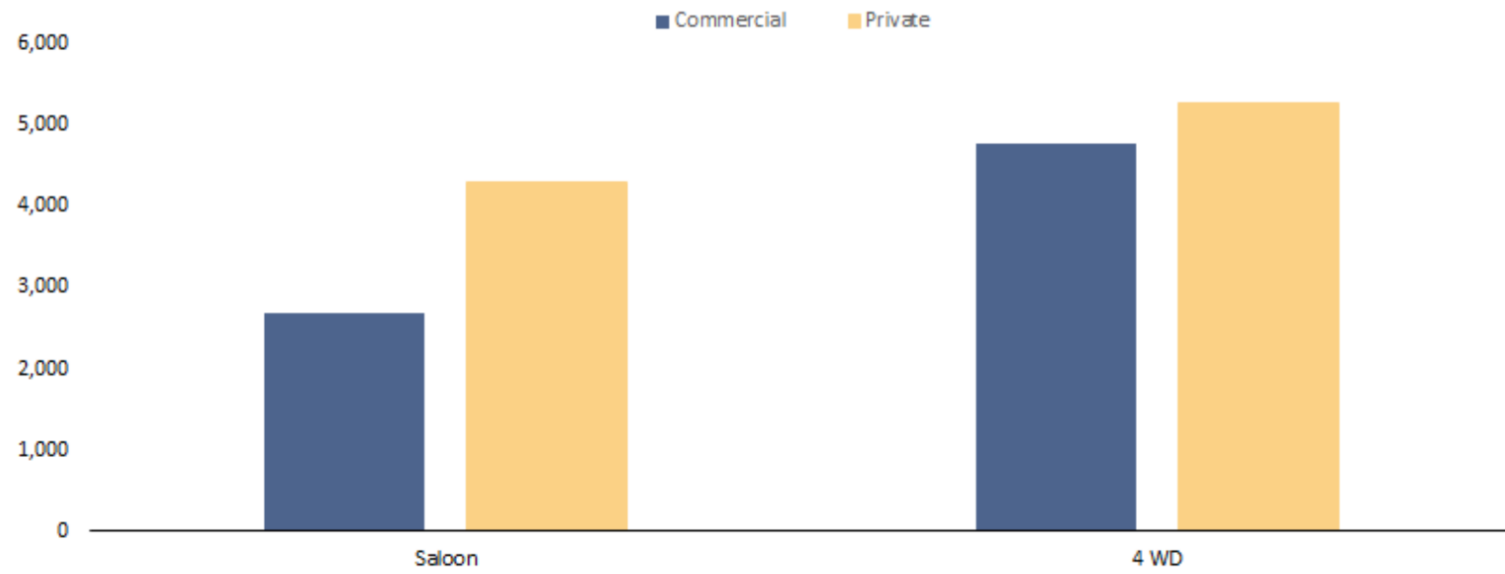
FREQUENCY BY BODY TYPE



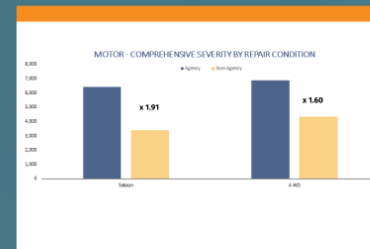
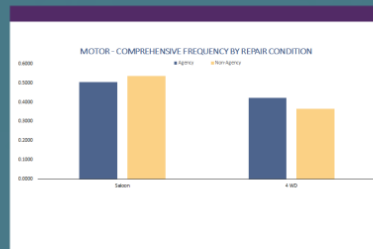
Motor CP by Private/Commercial



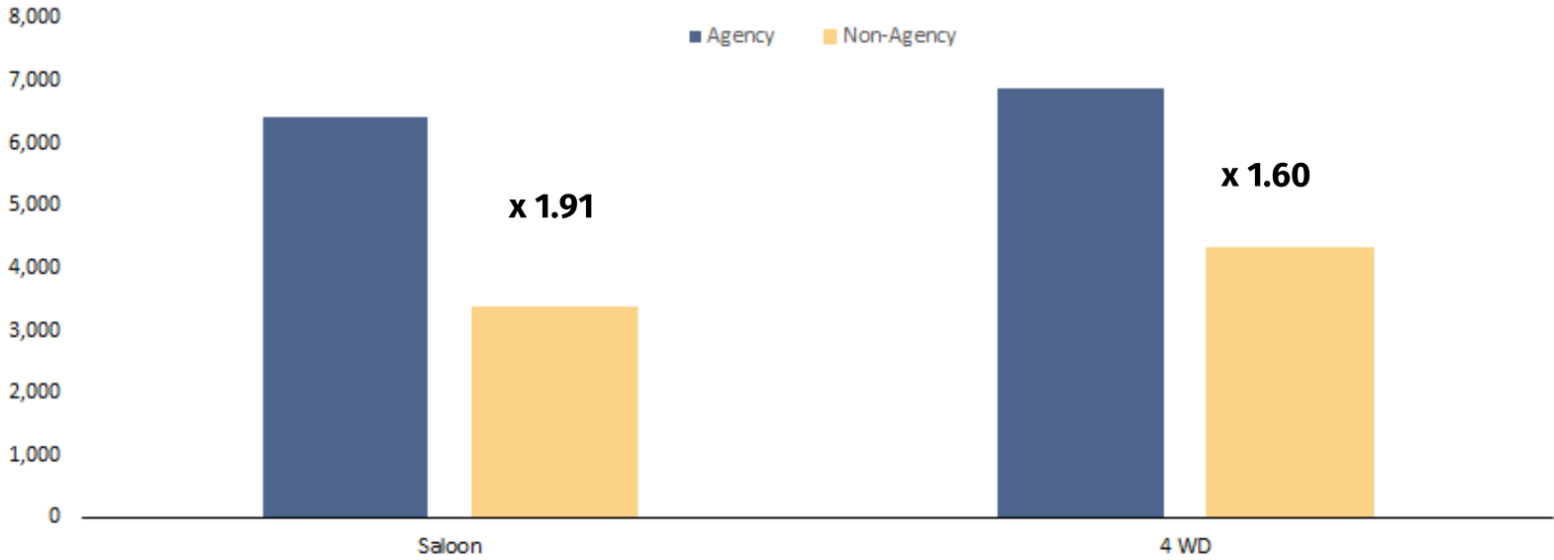
MOTOR - COMPREHENSIVE SEVERITY FOR COMMERCIAL / PRIVATE



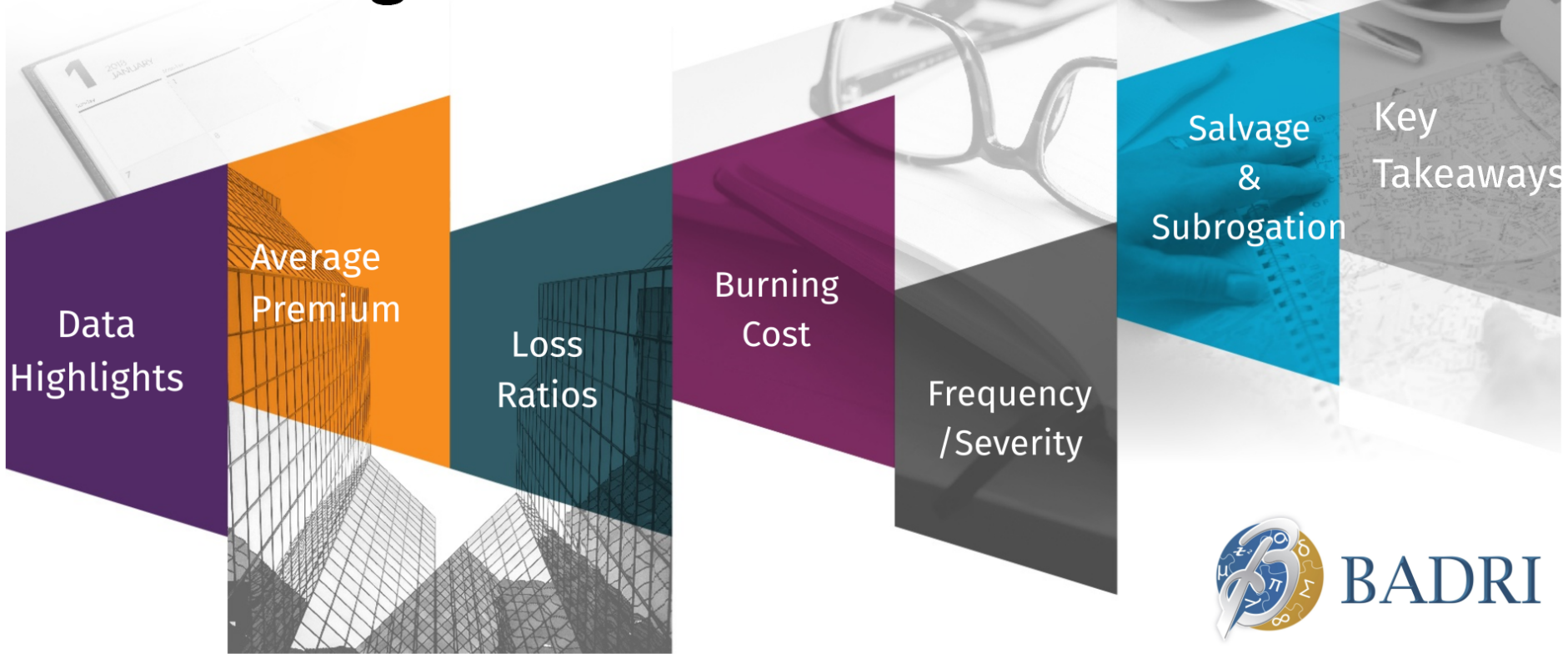
Frequency/Severity by Repair Condition



MOTOR - COMPREHENSIVE SEVERITY BY REPAIR CONDITION



Motor Market Facts & Figures



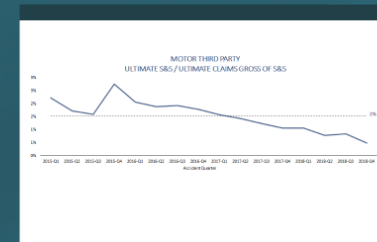
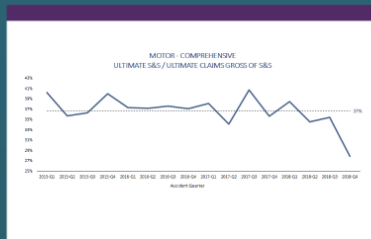
Salvage & Subrogation Analysis

The Quantum

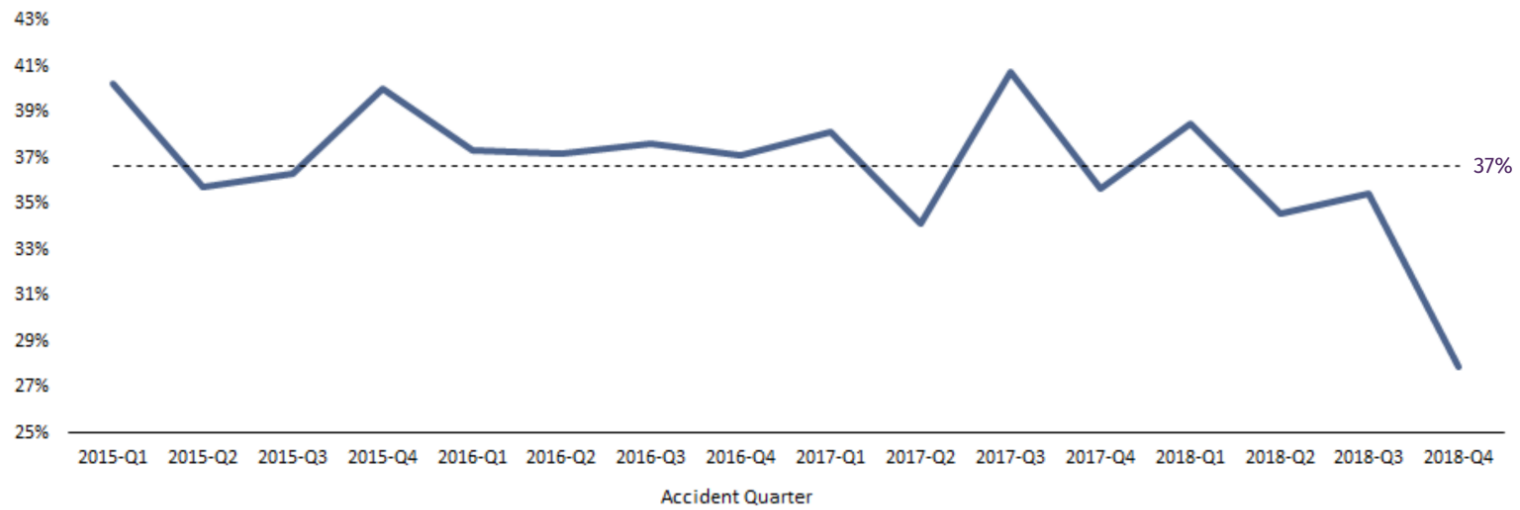
The
Conundrum

Impact on
Solvency

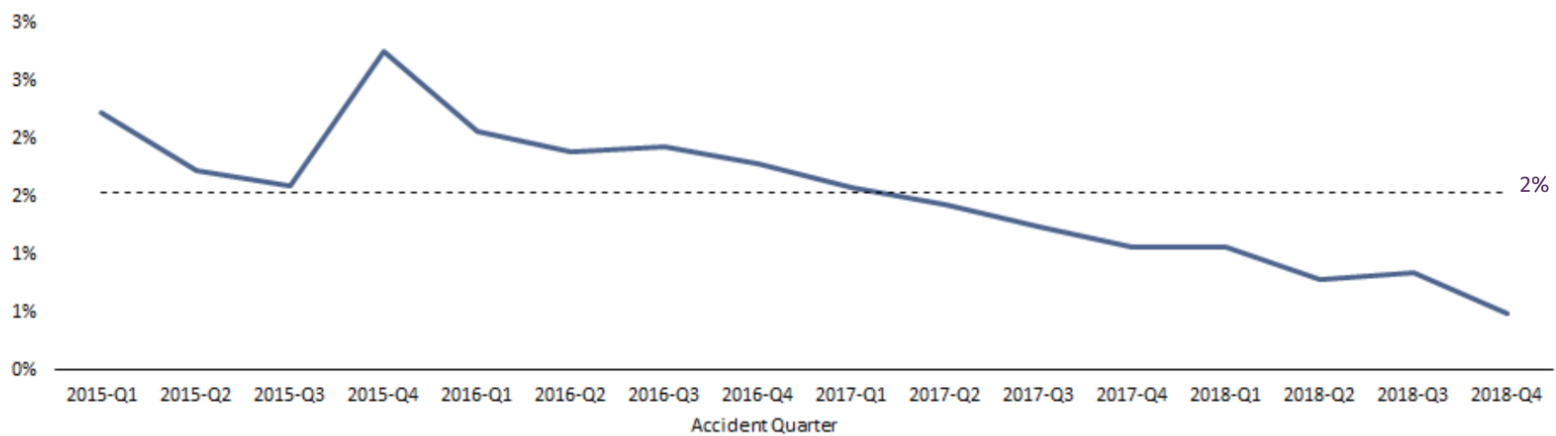
Salvage & Subrogation The Quantum



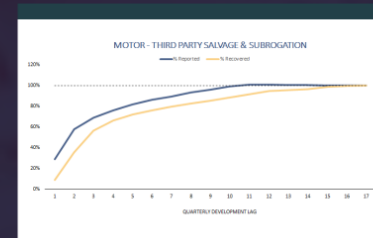
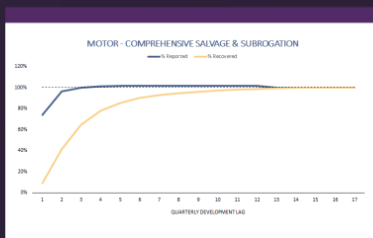
MOTOR - COMPREHENSIVE
ULTIMATE S&S / ULTIMATE CLAIMS GROSS OF S&S



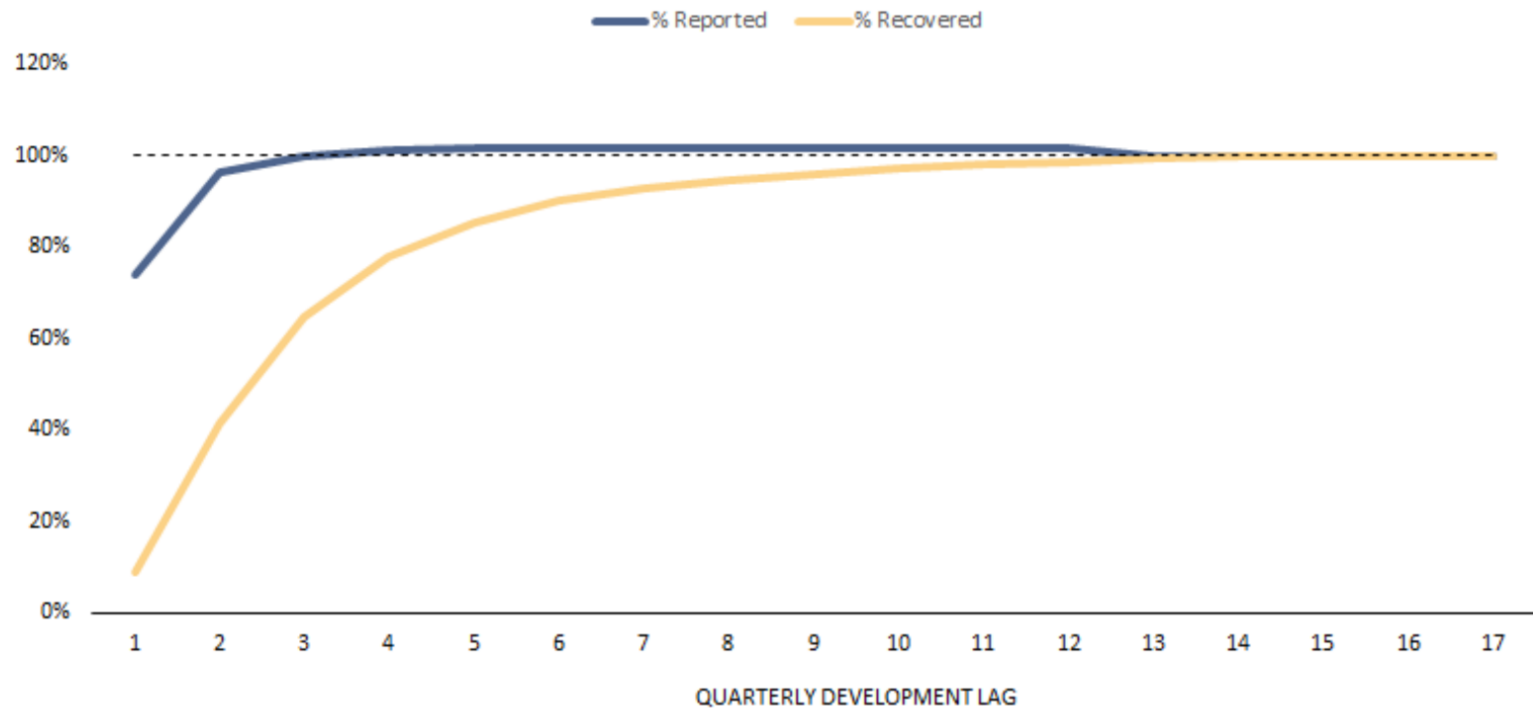
MOTOR THIRD PARTY
ULTIMATE S&S / ULTIMATE CLAIMS GROSS OF S&S



Salvage & Subrogation The Conundrum

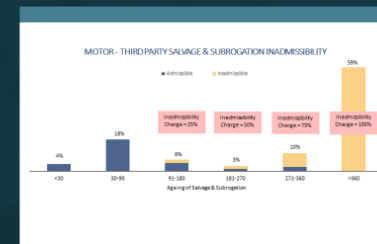
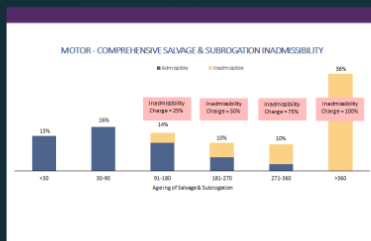


MOTOR - COMPREHENSIVE SALVAGE & SUBROGATION

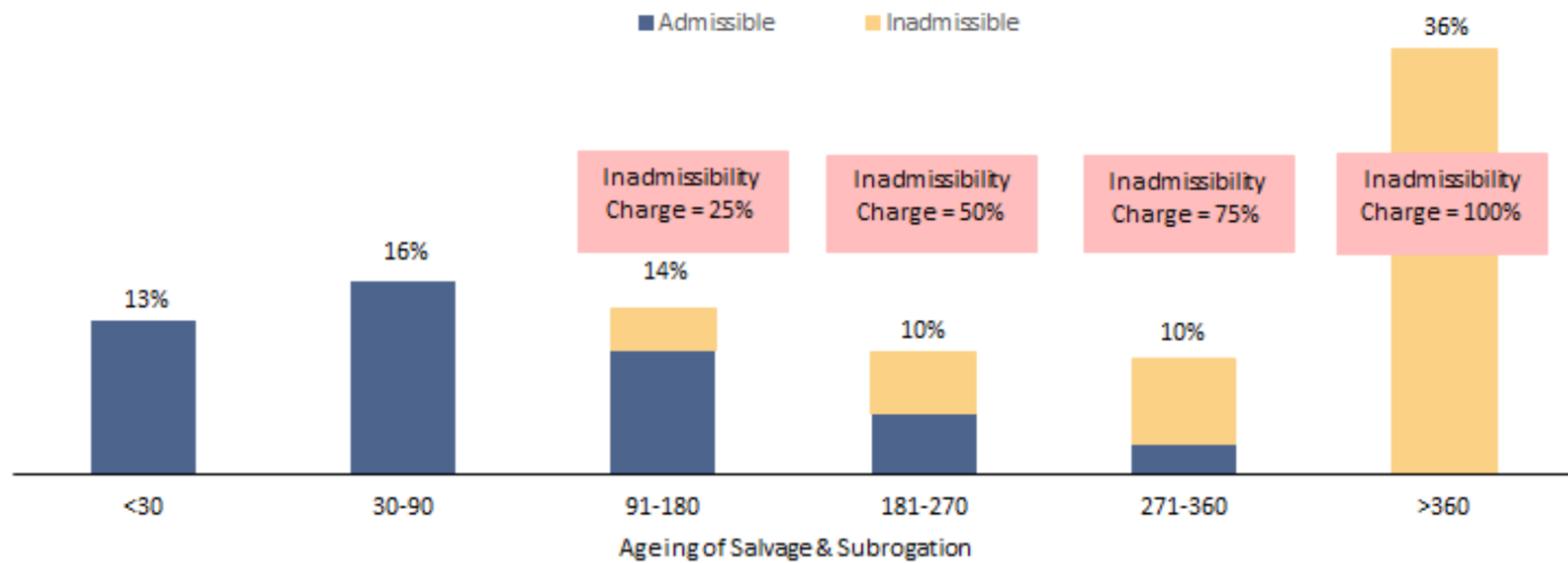




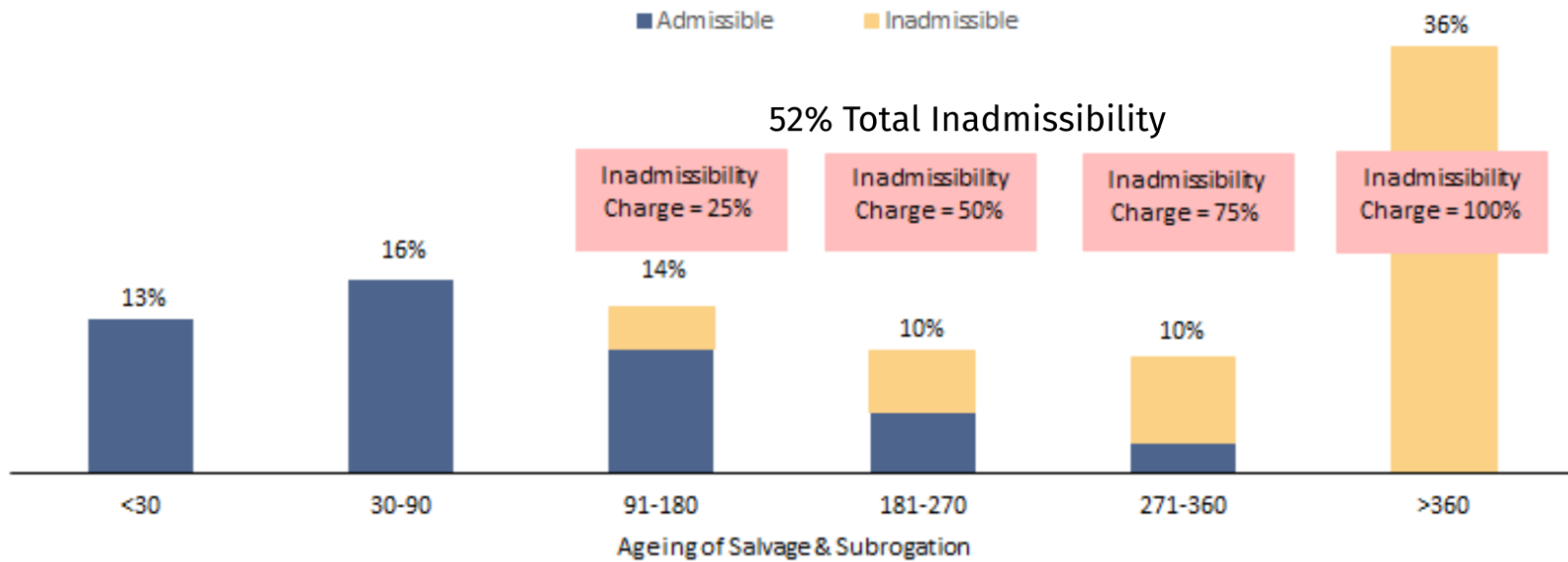
Salvage & Subrogation Impact on Solvency



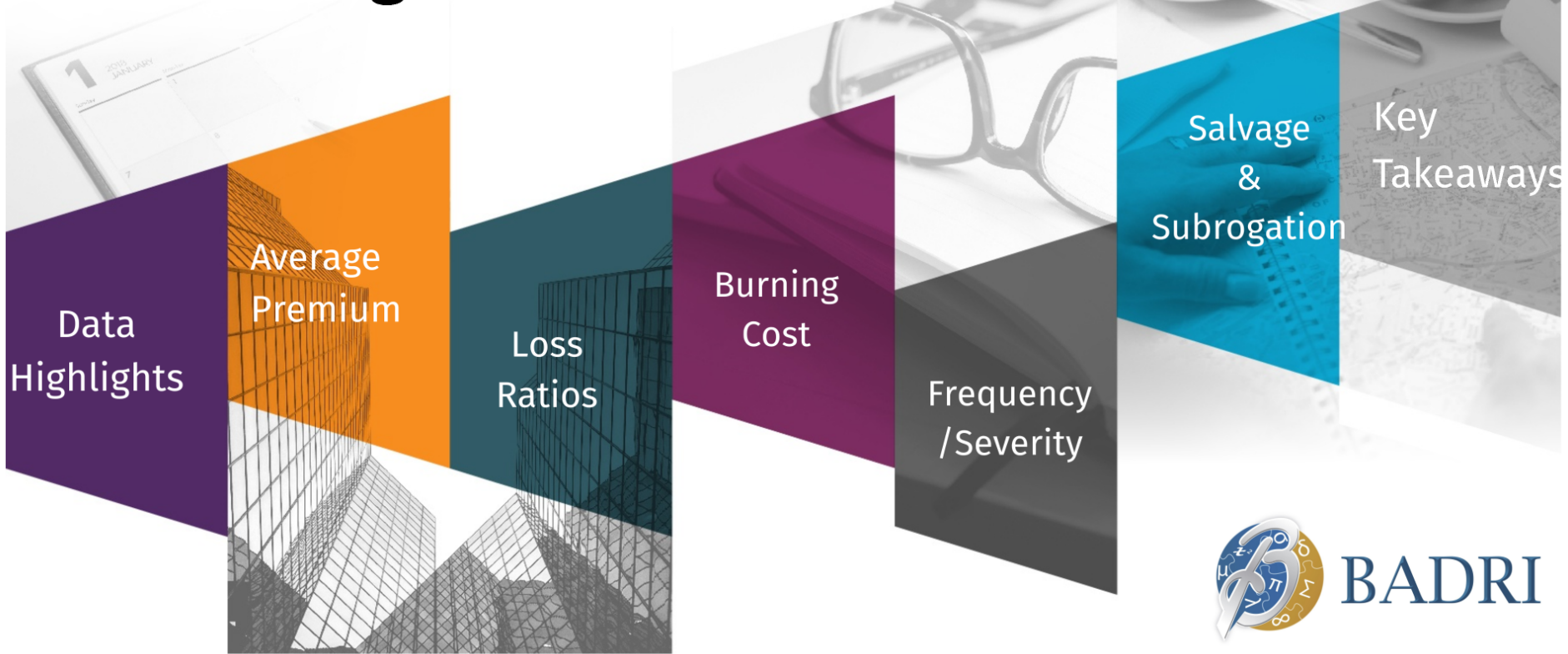
MOTOR - COMPREHENSIVE SALVAGE & SUBROGATION INADMISSIBILITY



MOTOR - COMPREHENSIVE SALVAGE & SUBROGATION INADMISSIBILITY



Motor Market Facts & Figures

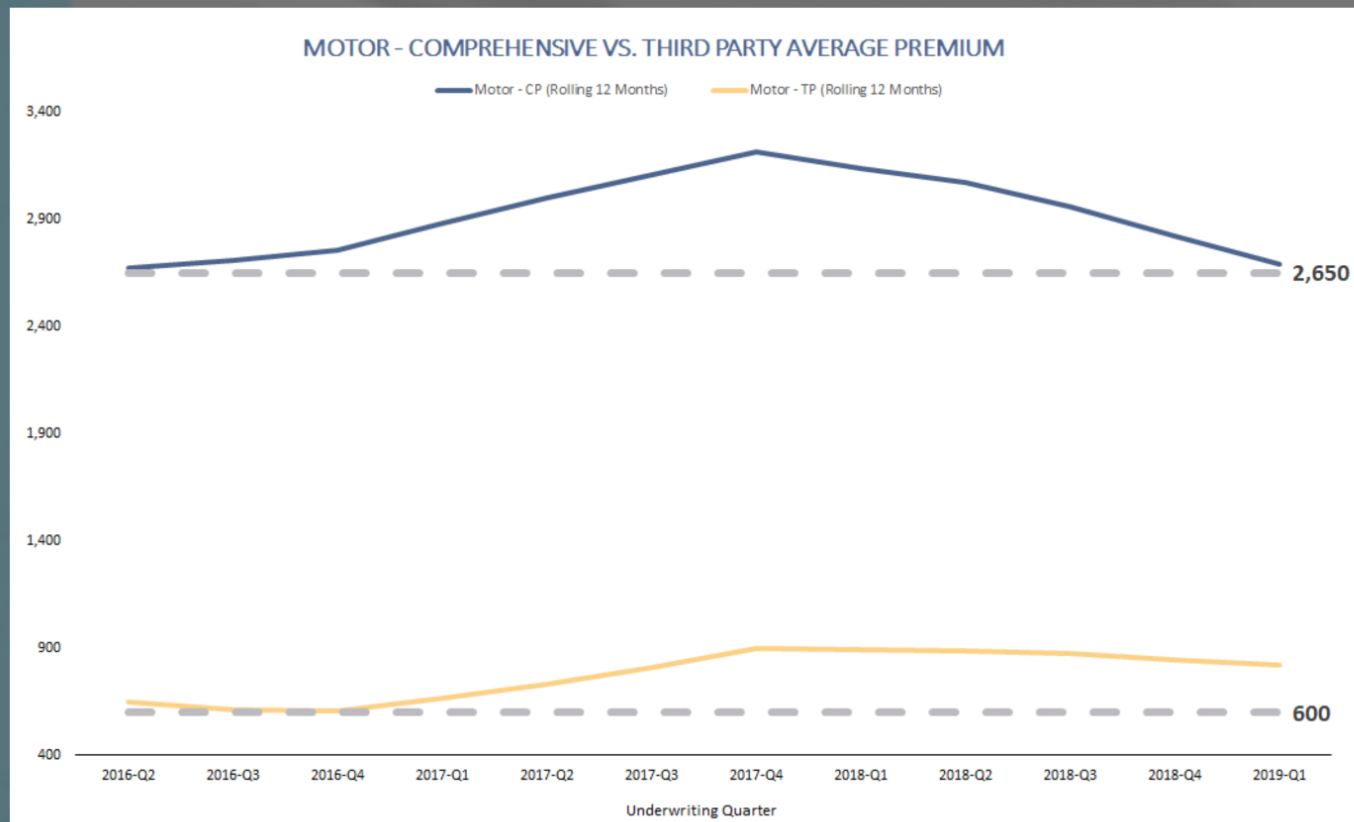


Key Takeaways

Takeaway 1

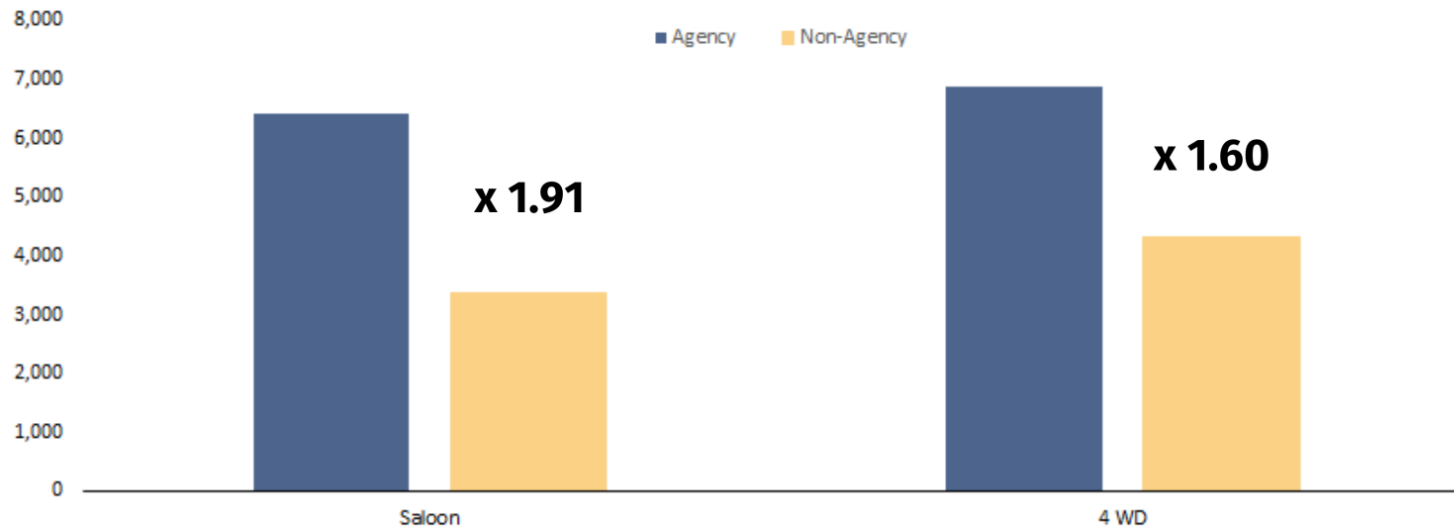
Takeaway 2

Takeaway 3



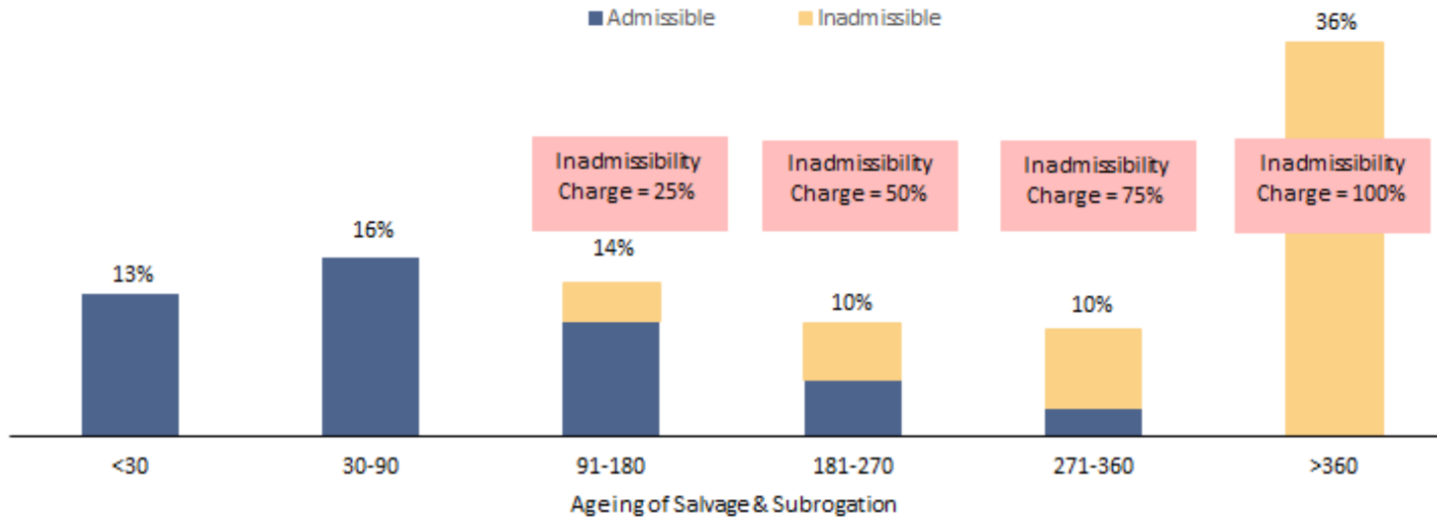
Motor - CP average premium has returned to its pre unified policy levels, while Motor - TP is still maintaining the increase

MOTOR - COMPREHENSIVE SEVERITY BY REPAIR CONDITION



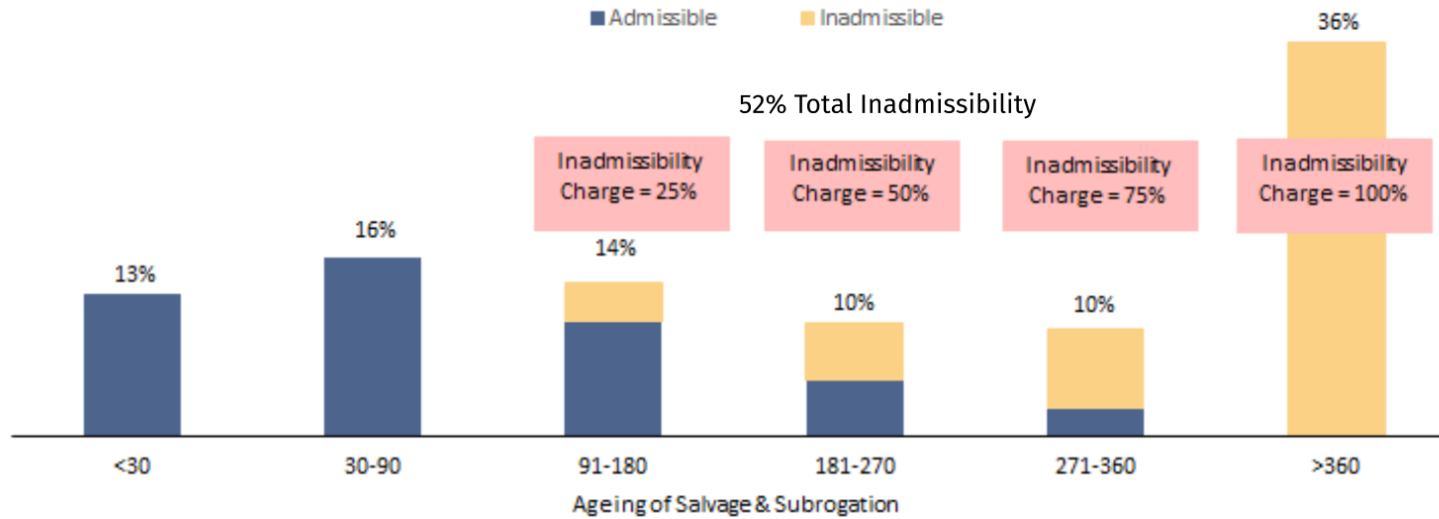
● Agency repair condition has a severity of roughly 2 times that of non-agency repair condition

MOTOR - COMPREHENSIVE SALVAGE & SUBROGATION INADMISSIBILITY



● Salvage and Subrogation aged more than 3 months have a total 52% inadmissibility

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Motor Market Facts & Figures

