



Institute  
and Faculty  
of Actuaries

# Data Analysis of the Group Life Market in the Gulf Region

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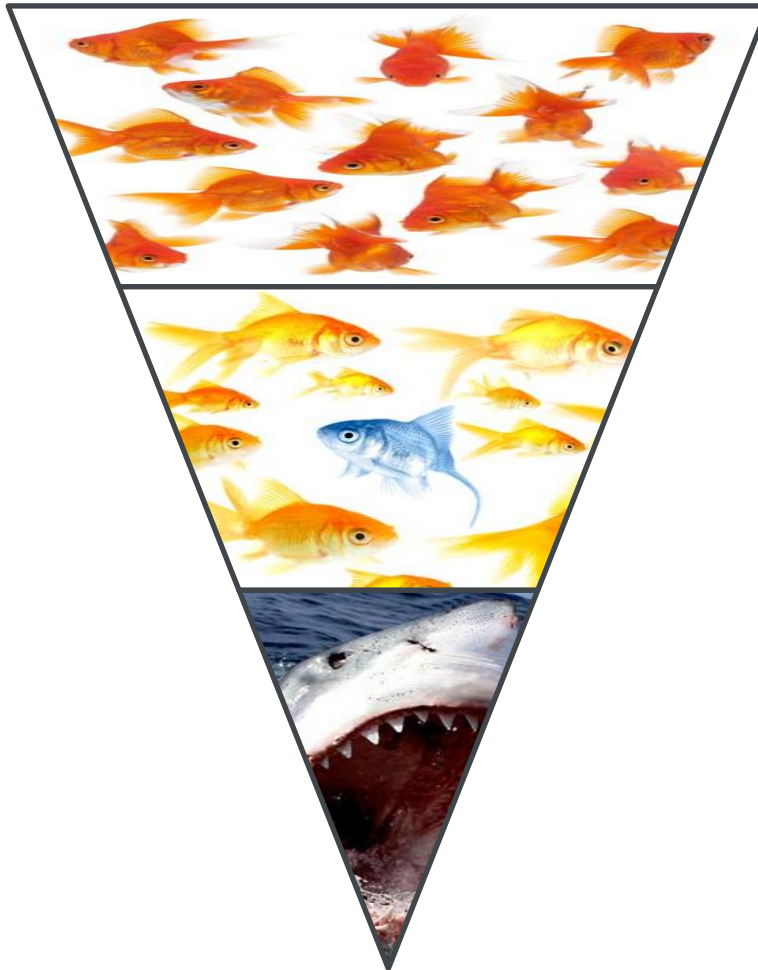


# Disclaimer

The following presentation is for general information, education and discussion purposes only.

Views or opinions expressed, whether oral or in writing do not necessarily reflect those of PartnerRe nor do they constitute legal or professional advice.

# Risk evaluation



Portfolio

Scheme

Individual

Source: [www.fotolia.com](http://www.fotolia.com)

# Interaction graph

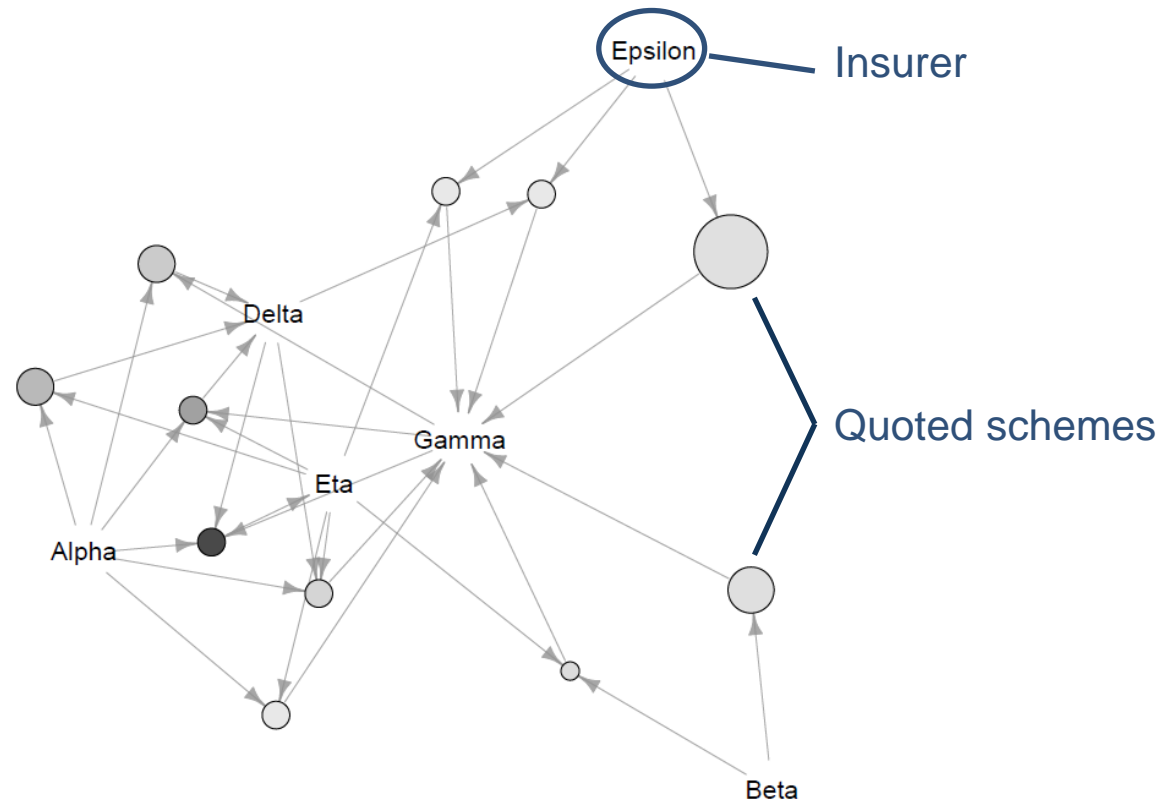


Figure: Interaction graph for insurers that quoted the same schemes.

Source: PartnerRe

# Scheme size

| Number of lives per scheme | Schemes quoted by only one insurer |        | Schemes quoted by multiple insurers |        | Proportion difference |
|----------------------------|------------------------------------|--------|-------------------------------------|--------|-----------------------|
| < 50                       | 2,891                              | 38.8%  | 151                                 | 31.7%  | 7.1%                  |
| 50 – 100                   | 1,165                              | 15.7%  | 84                                  | 17.6%  | -1.9%                 |
| 100 – 250                  | 1,286                              | 17.3%  | 67                                  | 14.1%  | 3.2%                  |
| 250 – 500                  | 784                                | 10.5%  | 61                                  | 12.8%  | -2.3%                 |
| > 500                      | 1,315                              | 17.7%  | 113                                 | 23.8%  | -6.1%                 |
| Total                      | 7,441                              | 100.0% | 476                                 | 100.0% |                       |

Table: Comparison of the number of lives for schemes quoted by only one insurer and schemes quoted by multiple insurers.

Source: PartnerRe

# Highest sum insured

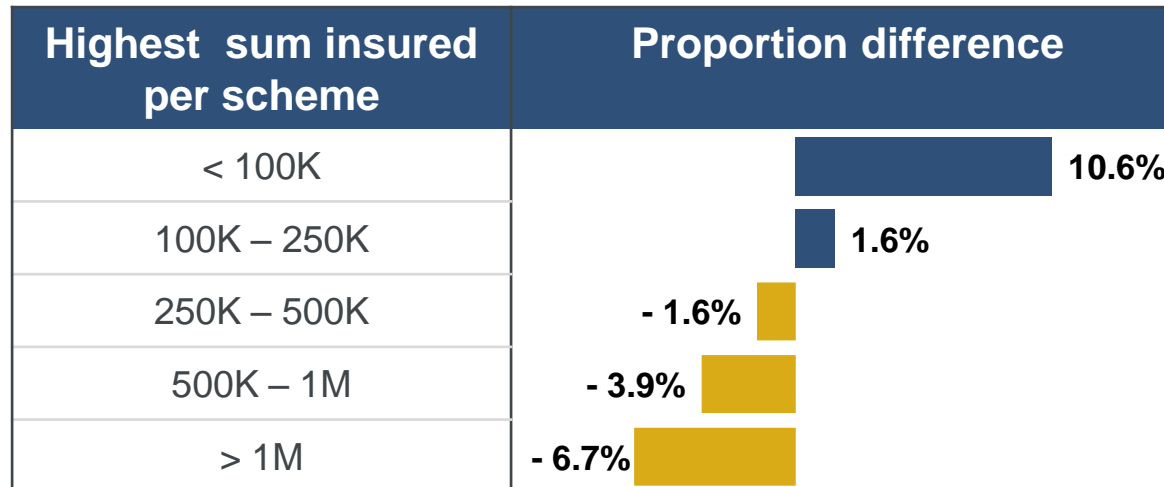


Table: Comparison of the highest sum insured for schemes quoted by only one insurer and schemes quoted by multiple insurers. Amounts in AED.

Source: PartnerRe



# Questions



# Comments

Expressions of individual views by members of the Institute and Faculty of Actuaries and its staff are encouraged.

The views expressed in this presentation are those of the presenter.



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