

Introductory Presentation

Christian Mora

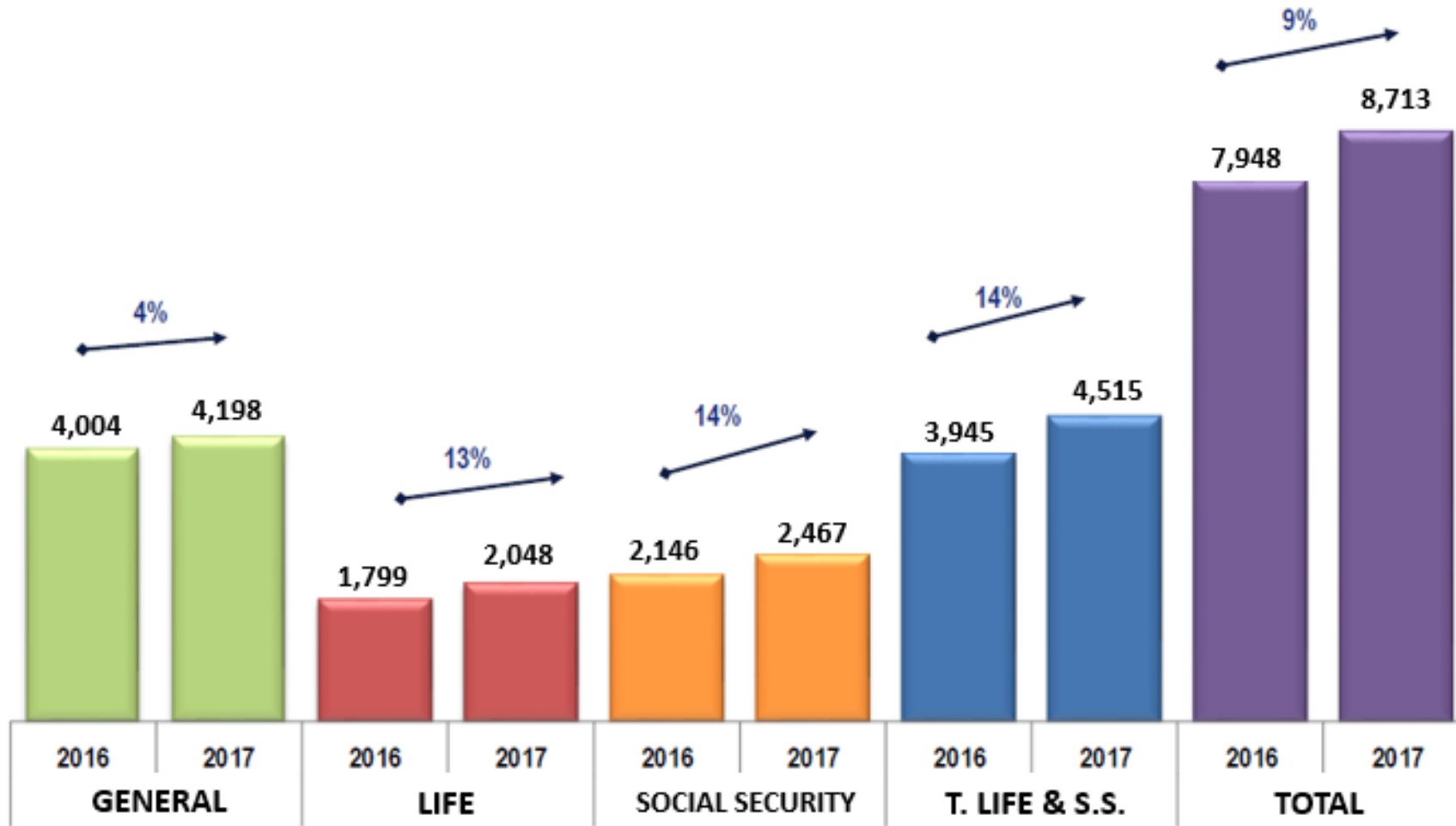


Tokio, Japan. October 2018

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Overview of insurance market in Colombia

Issued Premiums Accumulated 2016 – 2017

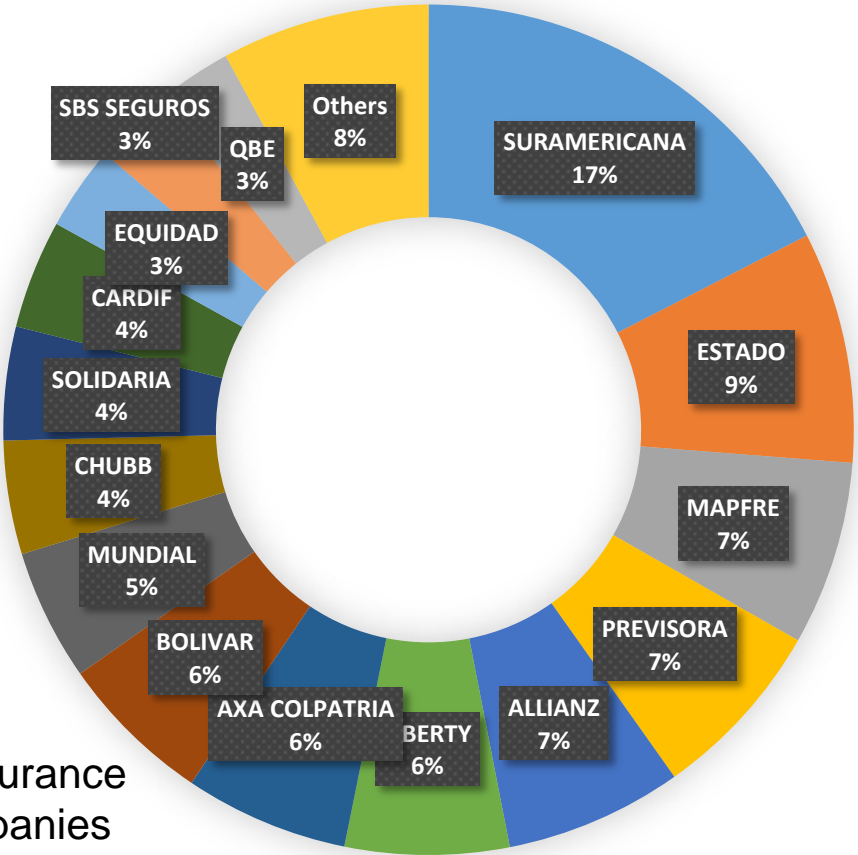


Source: FASECOLDA.

Million dollars USD

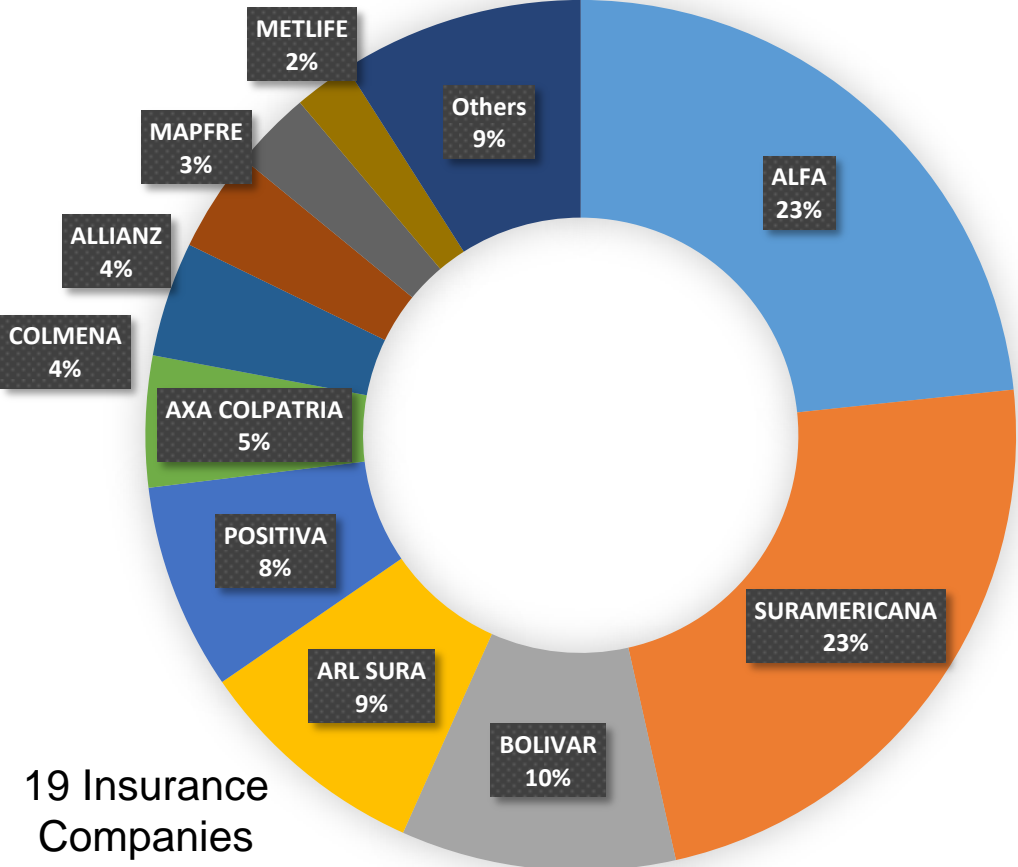
Market share

Non-Life Insurance



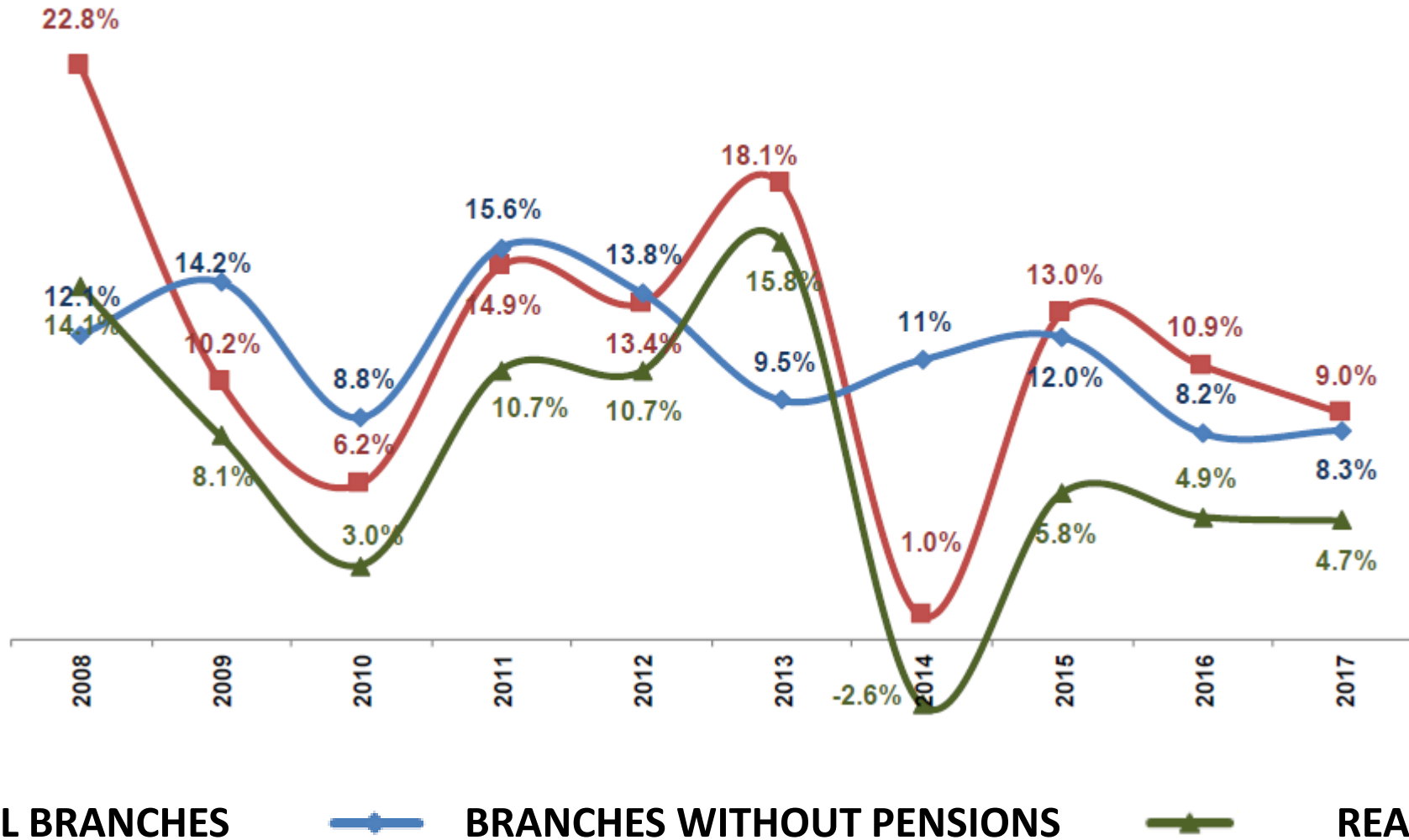
27 Insurance Companies

Life insurance



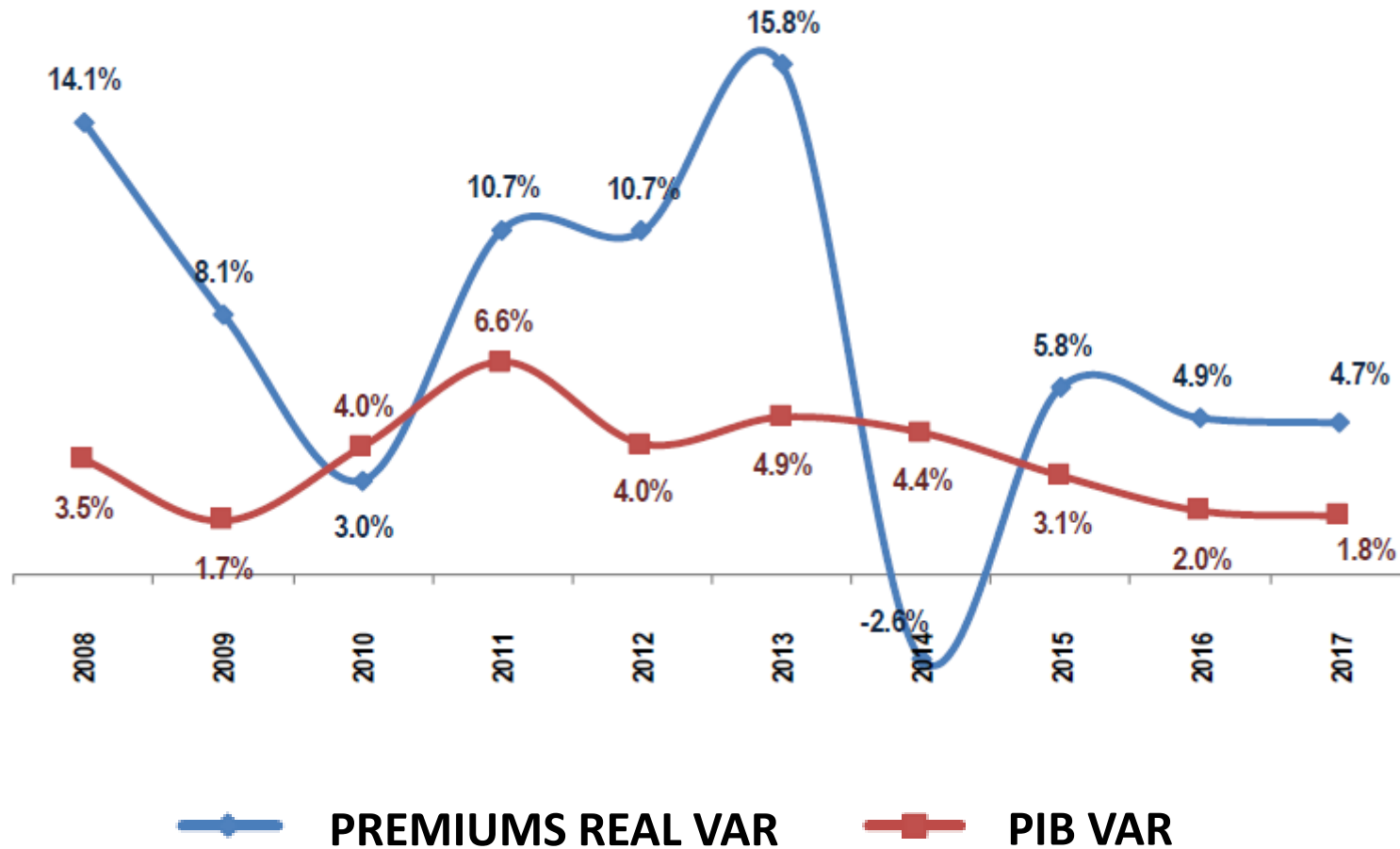
19 Insurance Companies

Premium Growth Rates 2008 – 2017



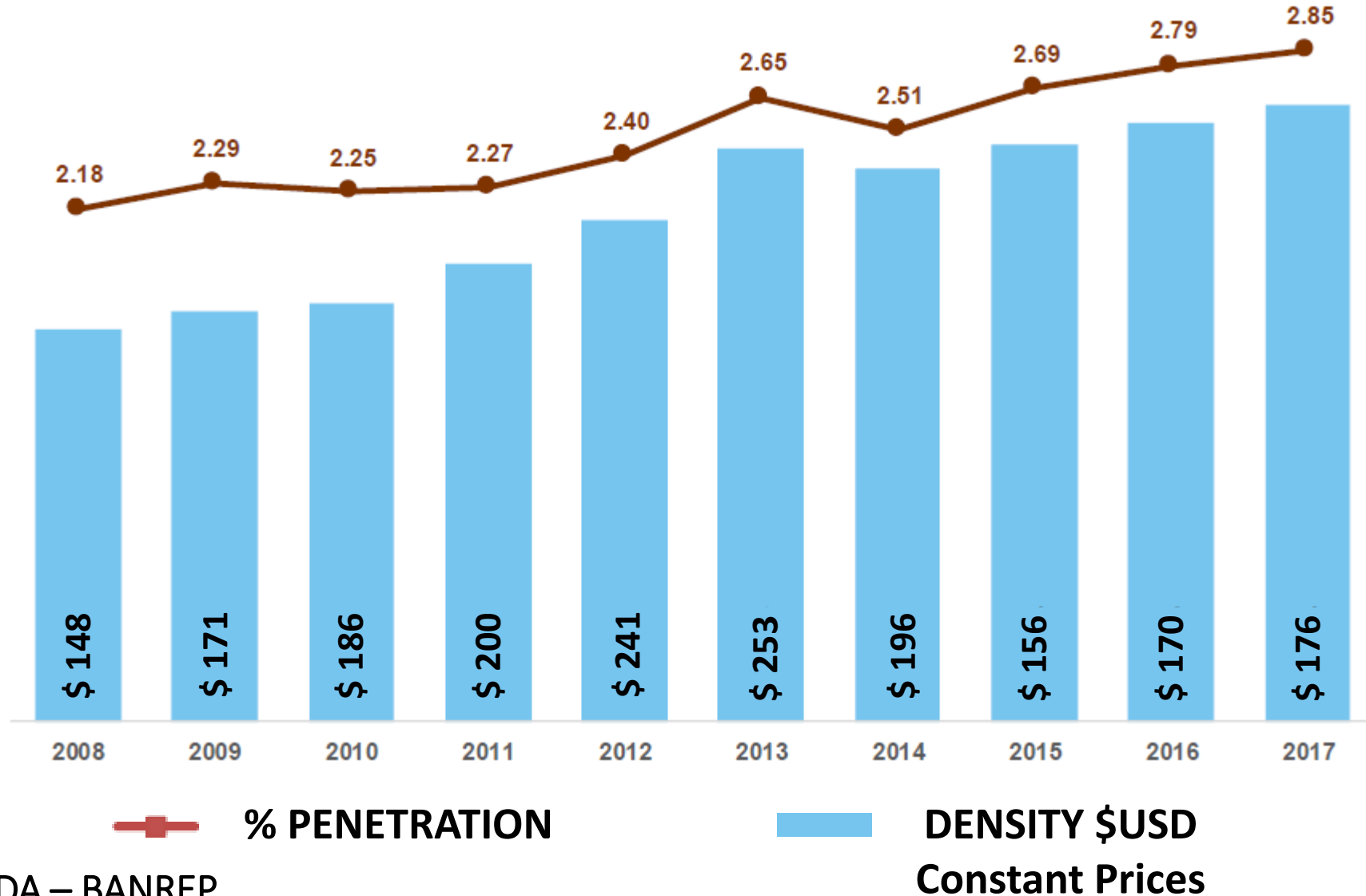
* Discounting the annual inflation to the cut of the month of each period.

Premium Growth Rates vs GDP 2008 – 2017



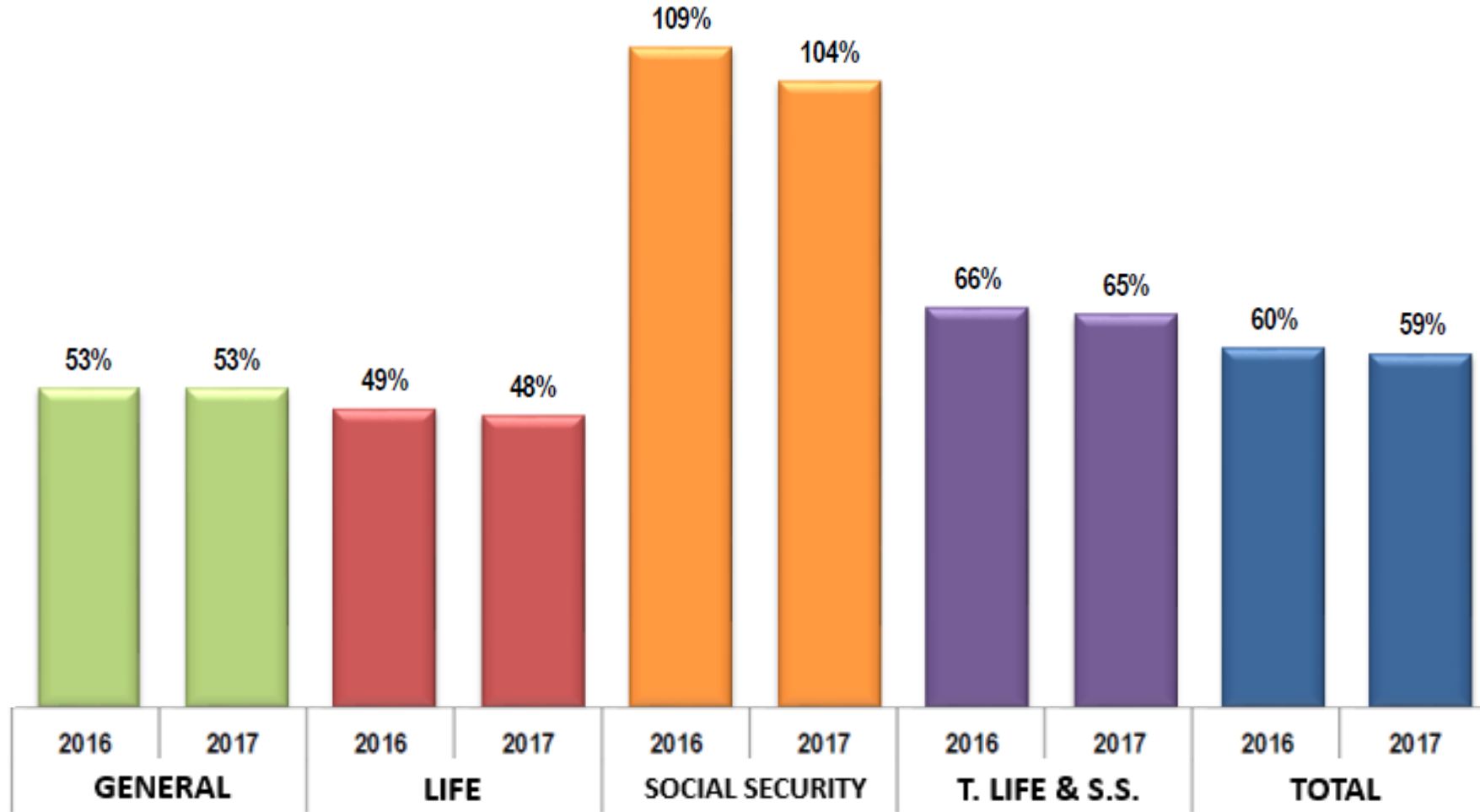
Source: FASECOLDA – DANE.

Penetration and Density 2008 – 2017



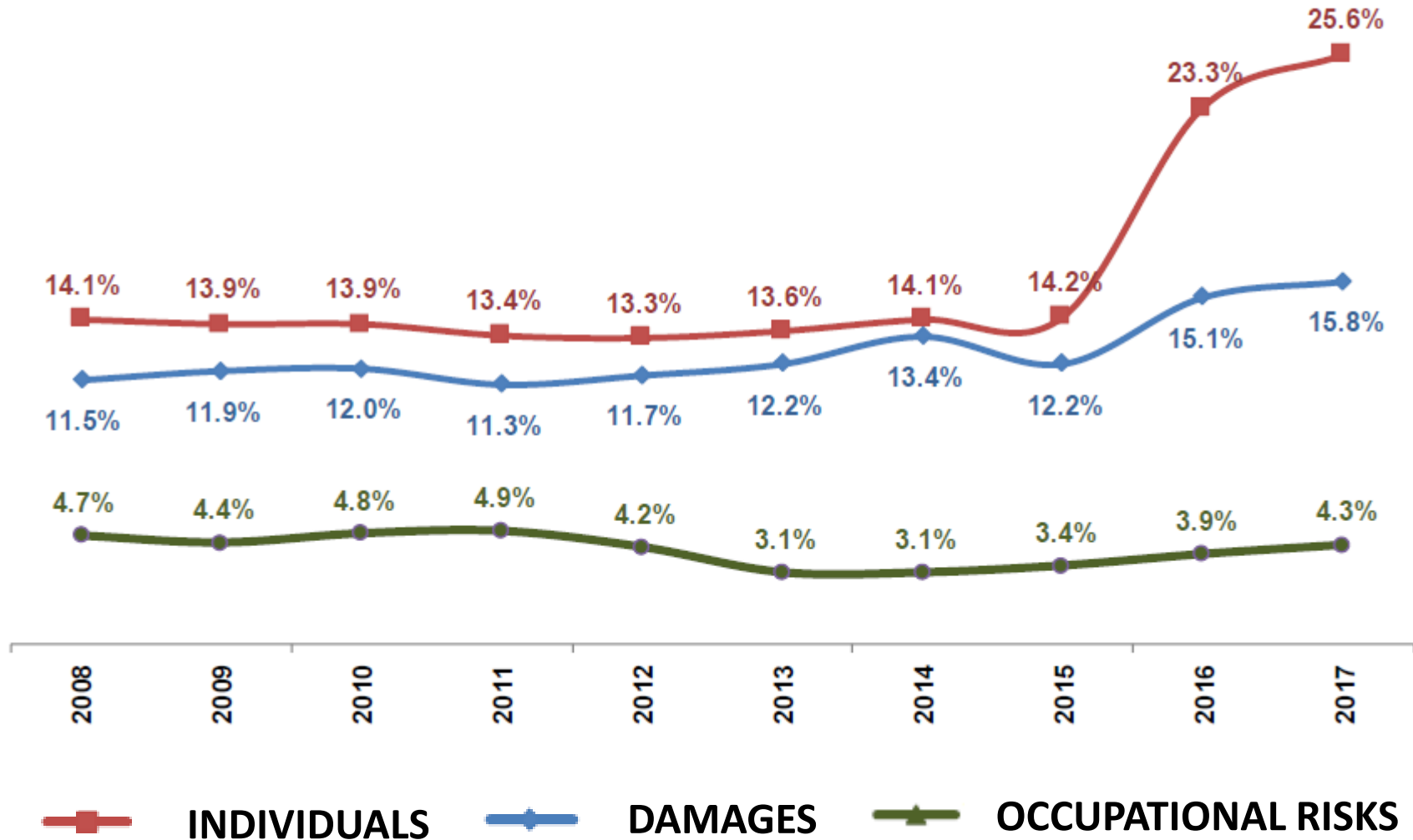
Source: FASECOLDA – BANREP

Loss Ratio Accumulated 2016 – 2017



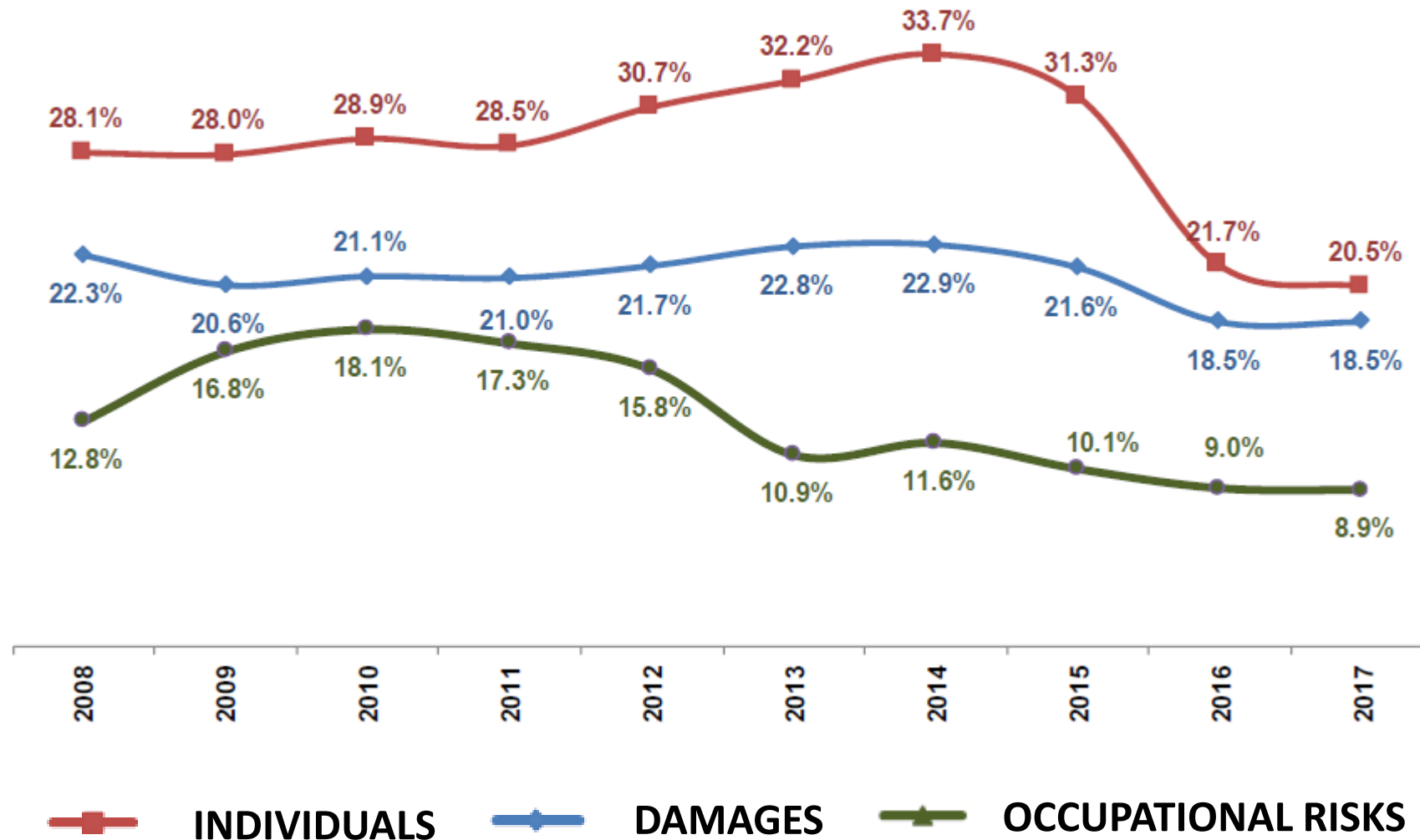
Source: FASECOLDA.

% Commercial Fees / Premiums Issued 2008 – 2017



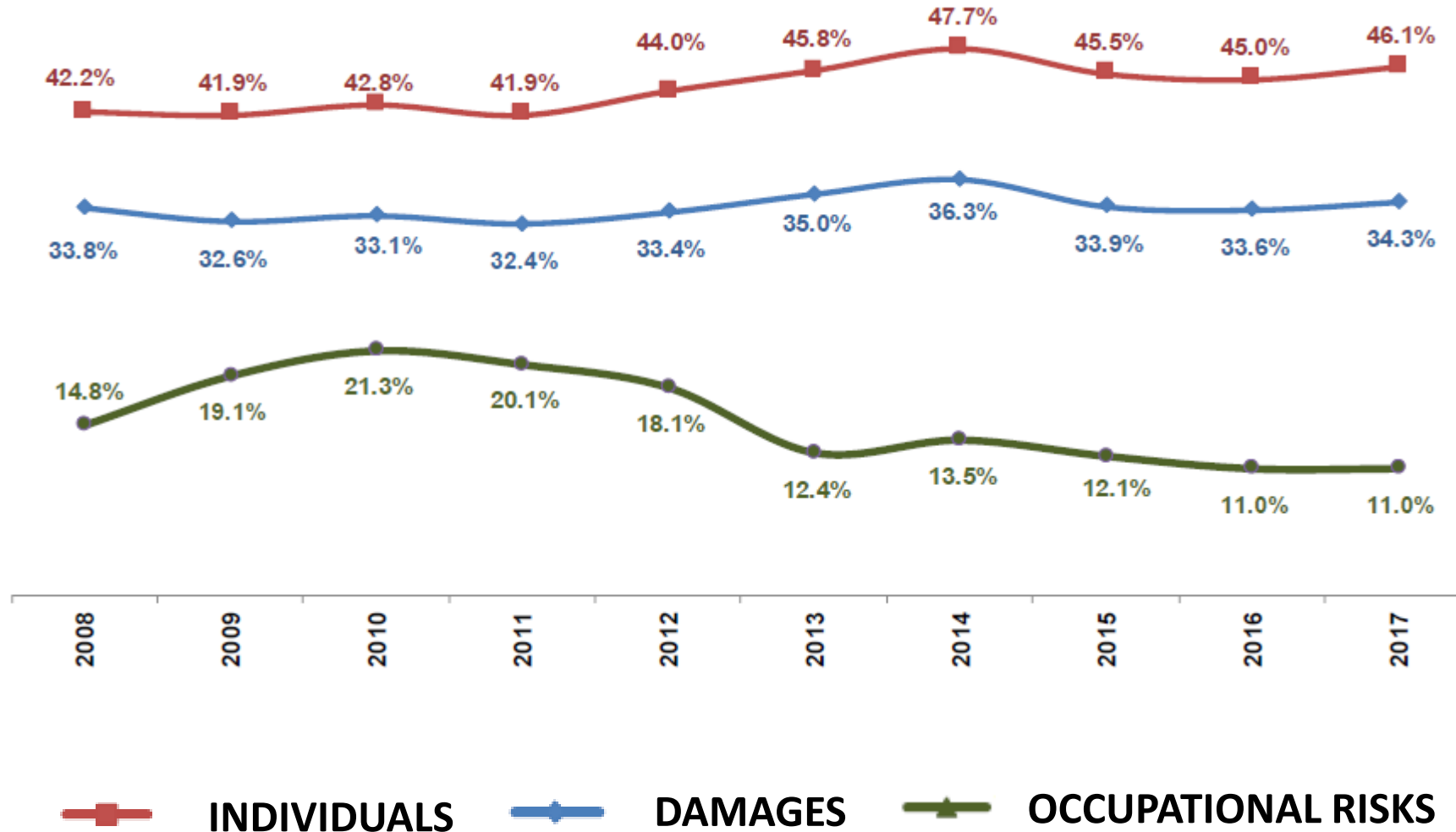
Source: FASECOLDA.

% General Expenses / Premiums Issued 2008 – 2017



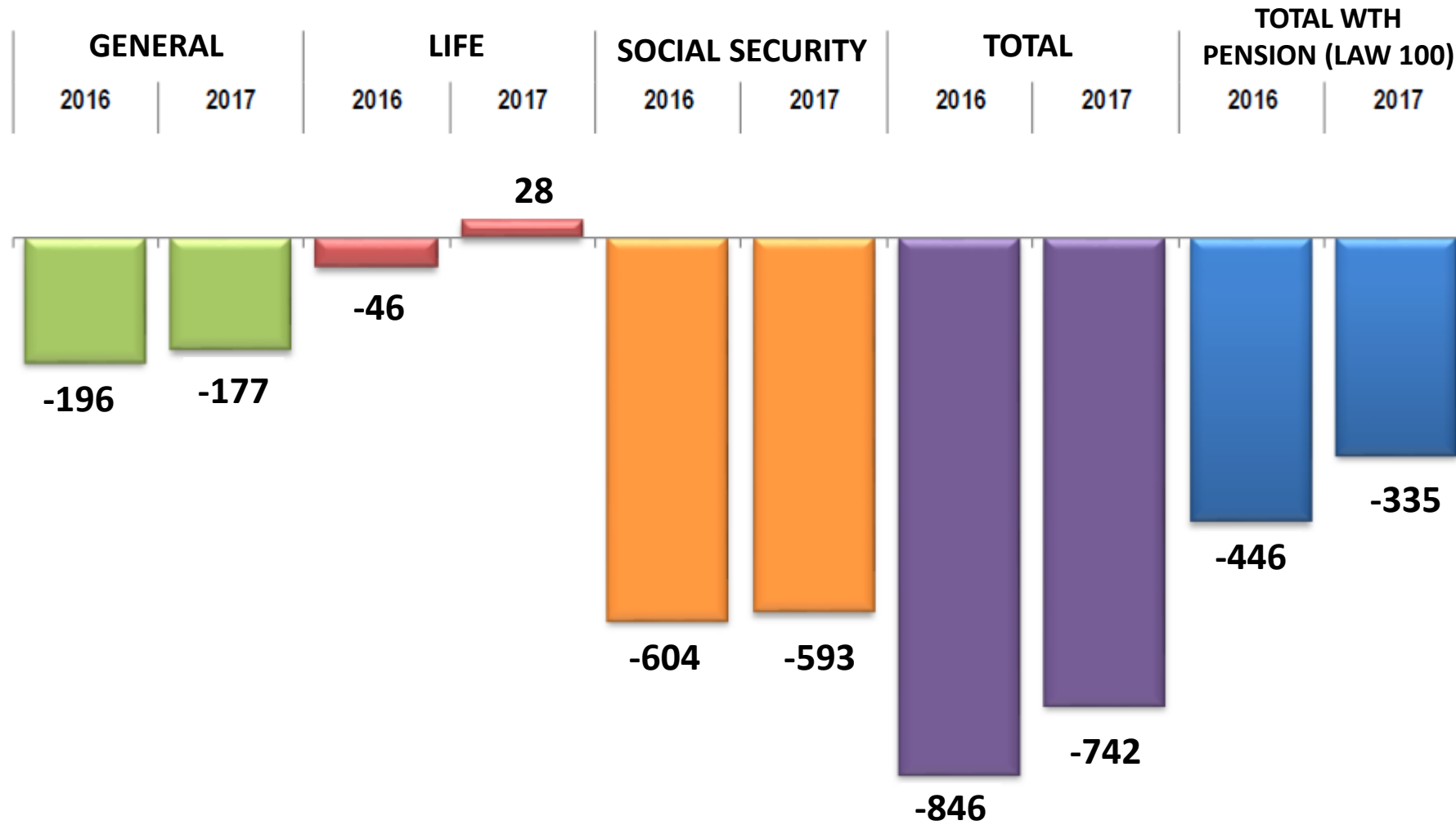
Source: FASECOLDA.

% Commercial Fees and Expenses / Premiums Issued 2008 – 2017



Source: FASECOLDA.

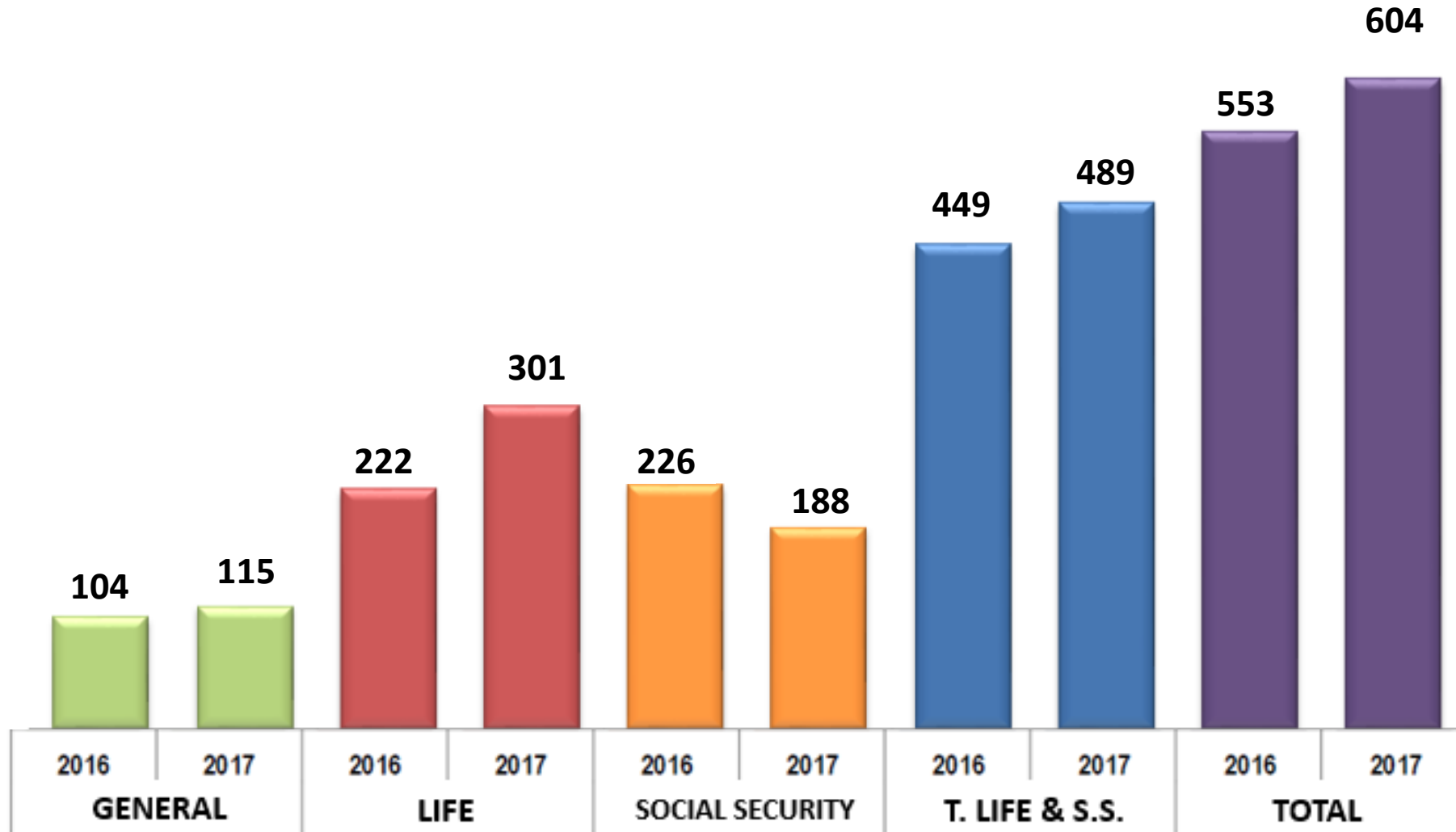
Technical Result Accumulated 2016 – 2017



Source: FASECOLDA.

Thousand dollars USD

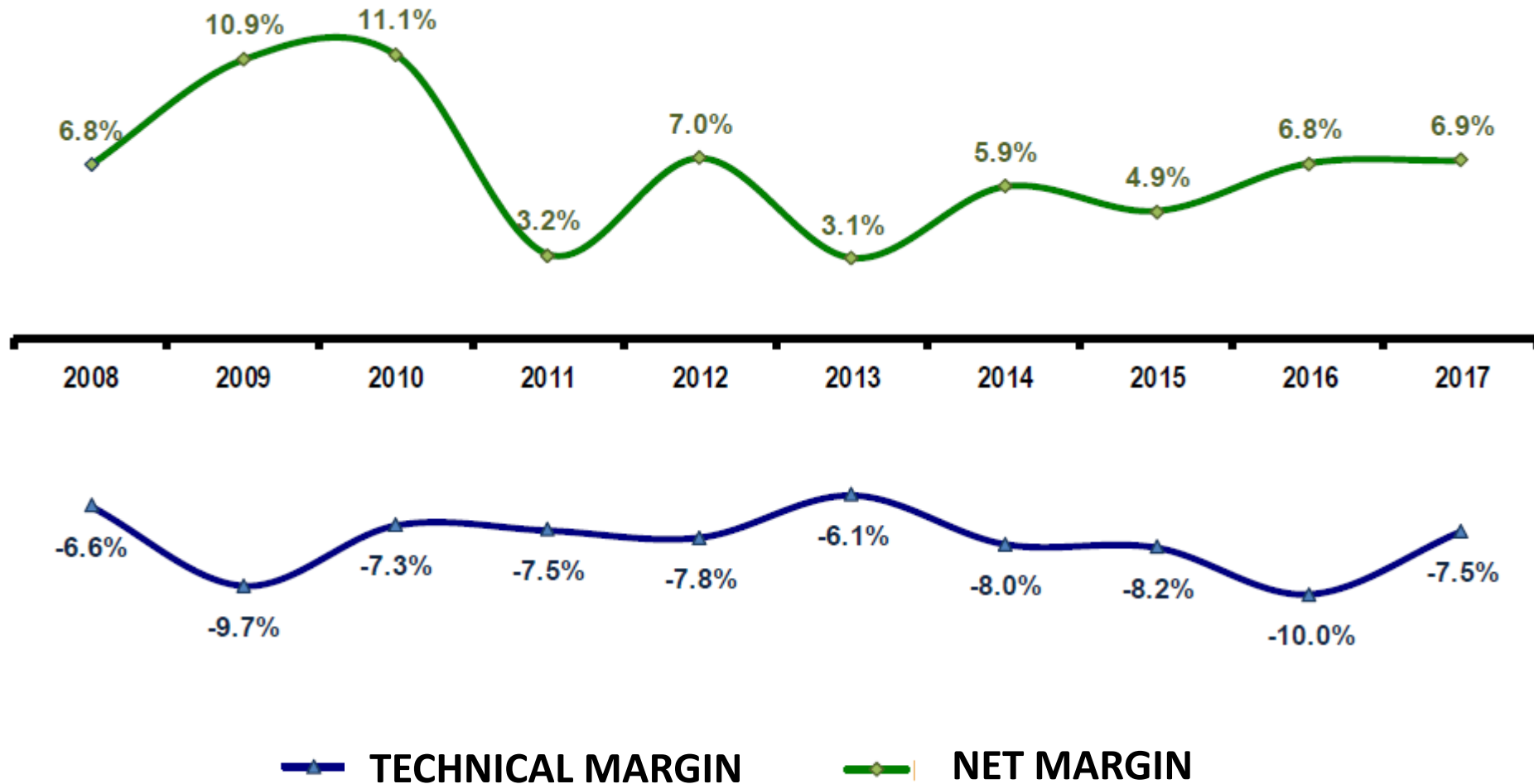
Net Result Accumulated 2016 – 2017



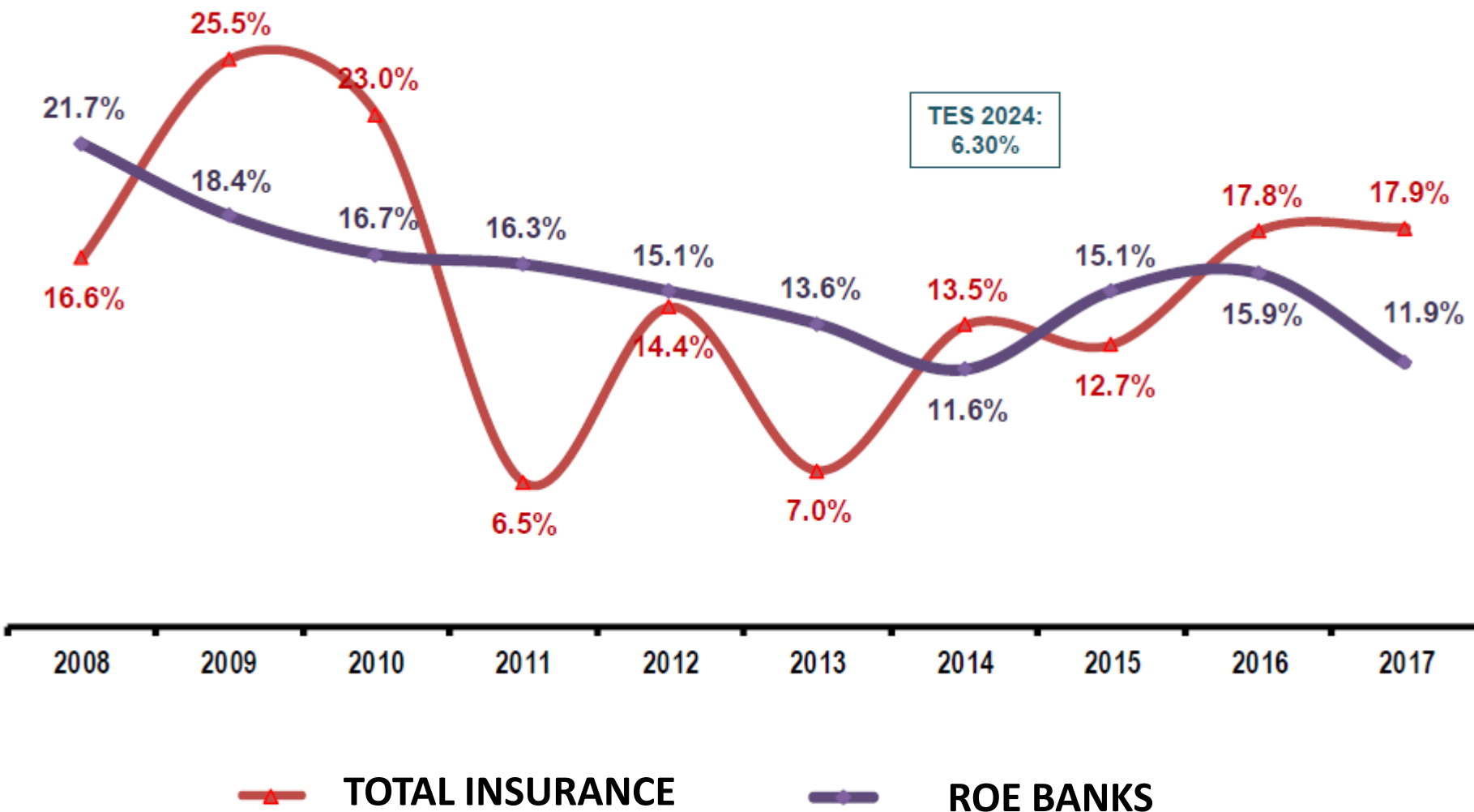
Source: FASECOLDA.

Thousand dollars USD

Technical and net profit margins (Utility / Issued Premiums)

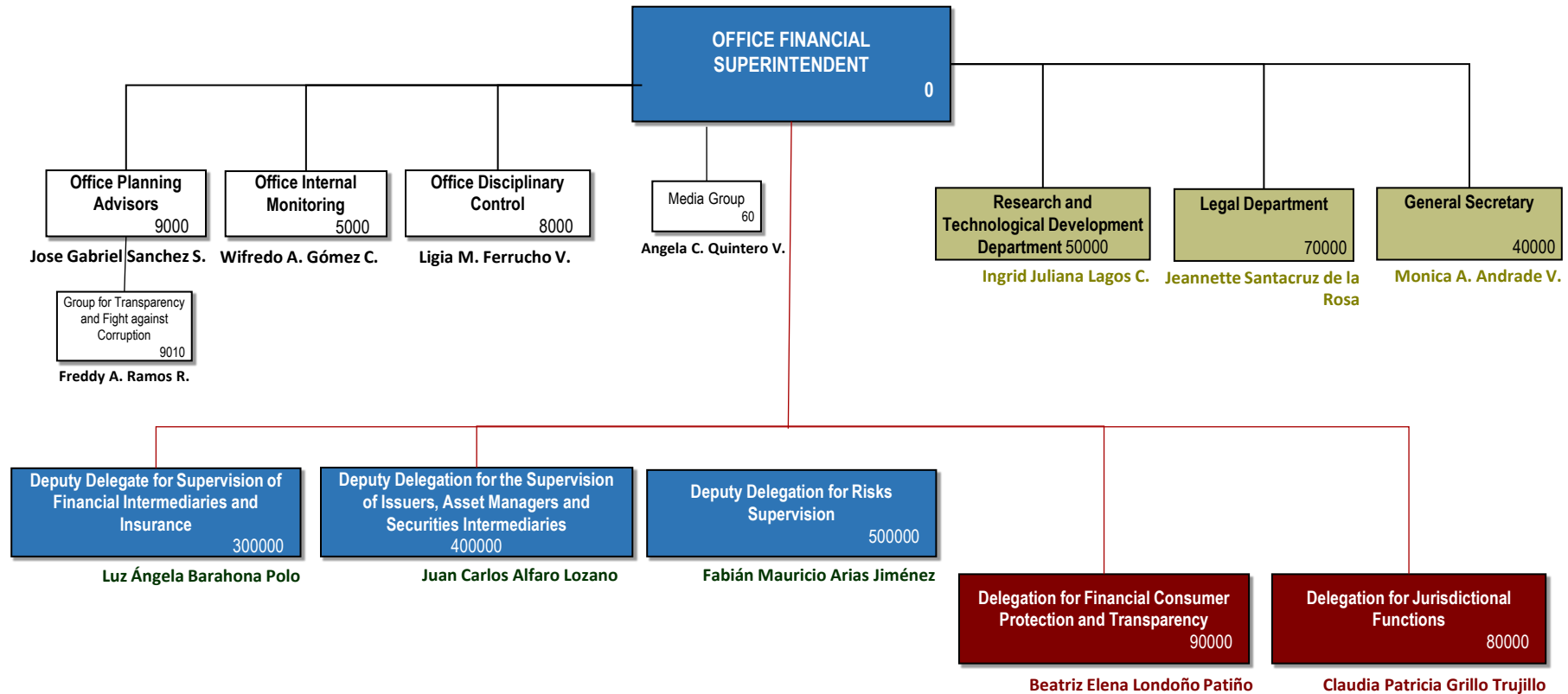


Return on Equity – ROE (Net utility / Equity)



Organizational Chart

Decree 1848 / 2016



Deputy Delegate for Supervision of Financial Intermediaries and Insurance

Decree 1848 / 2016

