



CHIFFRES DU MARCHÉ 2020-2024

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EXERCICE (ANNEE) :	2020-2024
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NB

Les données sont en milliers de francs CFA

CHIFFRES DU MARCHÉ BÉNINOIS DES ASSURANCES 2020-2024
NB: Tous les montants sont en milliers de francs CFA
A. Production : Primes émises nettes
1. Assurance Vie

Libellés	2020	2021	2022	2023	2024
Assurances individuelles	16,178,895	19,427,098	21,243,680	26,019,197	31,016,387
en cas de vie	0	0	0	0	0
en cas de décès	2,382,701	1,775,918	2,216,864	3,084,350	3,562,098
Mixtes	4,534,521	5,822,225	7,627,623	8,746,973	9,675,666
Epargne	9,232,775	11,785,142	11,341,924	14,149,435	17,777,152
Capitalisation	26,293	10,124	6,533	2,874	1,472
Complémentaire	2,604	33,688	50,737	35,565	
Assurances collectives	13,280,287	13,725,583	14,829,323	18,923,374	15,828,318
en cas de vie	0	145,222,199	0	0	0
en cas de décès	5,393,857	6,522,939	8,125,700	9,678,979	7,547,974
Mixtes	0	117,811	0	0	0
Epargne	6,117,787	5,365,157	5,300,457	7,931,225	6,996,736
Capitalisation	1,697,938	1,459,911	1,262,213	1,187,510	1,199,347
Complémentaire	70,705	114,543	140,953	125,660	84,262
Acceptations	530,497	341,963	481,137	500,722	254,375
TOTAL	29,989,679	33,494,645	36,554,140	45,443,292	47,099,081

2. Assurance Non Vie

Libellés	2020	2021	2022	2023	2024
Accidents corporels et Maladie	13,631,582	14,858,991	17,171,053	19,725,039	22,913,338
Maladie	0			0	
Automobile RC	9,837,776	12,686,616	13,809,277	12,893,230	13,361,853
Autres Risques	2,903,200	3,352,665	3,523,082	3,724,523	3,622,782
Total Automobile	12,740,976	16,039,281	17,332,359	16,617,753	16,984,635
Incendie et autres Dom. Aux biens	4,245,345	3,212,024	5,844,386	6,625,917	7,182,440
RC Générale	1,943,048	2,269,230	2,140,283	2,191,423	2,771,525
Transports Aériens	294,832	65,100	372,351	398,641	72,210
Transports Maritimes	662,966	991,928	1,040,373	1,917,394	912,446
Autres Transports	262,744	325,810	652,700	1,053,858	741,135
Total Transports	1,220,541	1,382,838	2,065,423	3,369,892	1,725,791
Autres Risques	2,608,365	4,095,853	3,477,645	5,771,661	4,003,959
Autres Risques	132,404	385,487	2,886,014	1,479,232	508,839
TOTAL	36,522,261	42,243,704	50,917,162	55,780,917	56,090,529

TOTAL MARCHÉ	66,511,940	75,738,349	87,471,302	101,224,210	103,189,610
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POIDS VIE	45%	44%	42%	45%	46%
POIDS NON VIE	55%	56%	58%	55%	54%
		13.9%	15.5%	15.7%	1.9%

CHIFFRES DU MARCHE BENINOIS DES ASSURANCES 2020-2024

Assurance Non Vie : Primes acquises

Libellés	2020	2021	2022	2023	2024
Maladie et Accidents corporels	13,491,016	14,078,387	16,840,178	18,296,078	21,377,966
Automobile					
RC	9,798,342	11,222,912	13,357,992	12,814,412	12,508,899
Autres Risques	2,977,992	2,591,403	3,887,214	3,807,783	4,151,098
Total Automobile	12,776,334	13,814,315	17,245,206	16,622,195	16,659,997
Incendie et autres Dom. Aux biens	4,754,418	4,249,201	4,747,587	6,205,041	6,093,963
RC Générale	1,467,935	1,861,889	1,932,594	1,936,439	2,238,755
Transports Aériens	178,595	176,274	299,018	307,068	155,013
Transports Maritimes	587,532	933,847	1,059,320	1,811,617	881,793
Autres Transports	236,445	323,177	568,685	818,132	905,828
Total Transports	1,002,572	1,433,298	1,927,023	2,936,817	1,942,634
Autres Risques	1,879,226	2,850,744	4,040,285	3,928,745	4,530,115
Acceptations	180,752	385,487	2,562,964	2,370,887	874,254
TOTAL	35,552,254	38,673,322	49,295,836	52,296,203	53,717,684

2. Assurance Non Vie : Charges de Sinistres

Libellés	2020	2021	2022	2023	2024
Accidents corporels et Maladie	9,710,928	10,142,469	13,001,460	14,852,592	16,702,368
	0			0	
Automobile					
RC	1,204,820	8,129,906	6,876,081	5,870,675	6,579,678
Autres Risques	4,191,532	916,942	712,943	533,841	1,886,371
Total Automobile	5,396,352	9,046,847	7,589,024	6,404,515	8,466,049
Incendie et autres Dom. Aux biens	621,385	1,876,605	688,903	1,558,992	1,868,849
RC Générale	47,658	-38,631	395,890	73,338	207,889
Transports Aériens	-364	11,803	2,543	-1,719	2,671
Transports Maritimes	28,080	-27,577	24,116	173,975	42,374
Autres Transports	98,598	688,699	-67,959	51,431	80,028
Total Transports	126,314	672,925	-41,301	223,686	125,074
Autres Risques	925,201	1,504,266	-142,959	374,438	1,592,547
Acceptations	107,070	100,170	1,136,812	1,947,734	-133,655
TOTAL	16,934,908	23,304,651	22,627,830	25,435,296	28,829,121
SINISTRALITE	47.63	60.26	45.90	48.64	53.67

CHIFFRES DU MARCHE BENINOIS DES ASSURANCES 2020-2024
1. Assurance Vie : Prestations échues

Libellés	2020	2,021	2,022	2,023	2,024
Assurances individuelles	6,596,857	9,885,620	8,867,019	10,064,287	13,164,685
en cas de vie	0	-	-	0	
en cas de décès	572,413	456,769	395,614	1,030,137	631,239
Mixtes	1,263,173	2,251,341	2,254,737	3,829,296	3,920,826
Epargne	4,695,612	7,159,970	6,204,457	5,197,621	8,609,043
Capitalisation	65,658	17,540	6,280	5,930	3,578
Complémentaire	0	-	5,931	1,304	0
Assurances collectives	7,721,663	5,689,140	6,382,439	10,807,668	7,315,740
en cas de vie	0	-	-	0	0
en cas de décès	1,990,585	1,915,723	1,827,352	2,683,927	3,099,394
Mixtes	0	-	32,082	0	0
Epargne	4,720,730	2,828,391	3,675,380	7,185,789	3,305,528
Capitalisation	1,010,348	945,026	847,624	937,952	910,817
Complémentaire	0	-	-	0	0
Acceptations	157,936	196,407	170,367	231,846	164,470
TOTAL	14,476,457	15,771,167	15,419,825	21,103,802	20,644,895

2. Assurance Non Vie : Prestations et frais accessoires payés

	2020	2,021	2,022	2,023	2,024
Accidents corporels et Maladie	9,602,990	10,344,050	12,962,112	14,350,679	15,547,312
	0	-		0	0
Automobile	5,490,378	5,756,094	6,196,681	5,491,690	7,247,133
RC					
Autres Risques	985,894	1,317,551	1,308,595	1,537,617	1,286,927
Total Automobile	6,476,272	7,073,646	7,505,276	7,029,308	8,534,061
Incendie et autres Dom. Aux biens	654,906	1,176,801	1,268,781	901,497	1,512,292
RC Générale	148,070	121,591	228,810	194,677	138,798
Transports Aériens	11,444	656	824	0	0
Transports Maritimes	51,301	23,854	72,823	64,597	13,843
Autres Transports	14,264	64,702	76,009	68,591	82,791
Total Transports	77,009	89,212	149,655	133,188	96,634
Autres Risques	468,886	345,873	629,105	685,595	455,472
Acceptations	106,818	34,170	131,382	270,876	810,459
TOTAL	17,534,950	19,185,342	22,875,121	23,565,820	27,095,027

II- Commissions et Autres Charges de l'exercice

Assurances Vie

1. Commissions

Libellés	2020	2,021	2,022	2,023	2,024
Assurances individuelles	1,005,431	1,072,759	1,298,731	2,014,132	1,769,488
en cas de vie	-	-	-	-	-
en cas de décès	363,807	199,369	247,656	259,558	223,525
Mixtes	334,862	558,966	610,095	820,866	762,153
Epargne	304,279	282,401	383,784	757,313	783,809
Capitalisation	2,340	324	201	47	-
Complémentaire	143	31,700	56,995	176,349	-
Assurances collectives	983,658	1,145,976	1,368,062	1,668,204	1,432,462
en cas de vie	-	35,740	-	-	-
en cas de décès	780,359	914,121	1,159,431	1,325,228	1,130,977
Mixtes	-	-	-	-	-
Epargne	103,846	99,480	116,298	224,111	175,263
Capitalisation	91,563	83,232	74,740	93,595	115,662
Complémentaire	7,890	13,404	17,593	25,270	10,561
Acceptations	171,272	169,855	201,051	161,372	150,867
TOTAL	2,160,361	2,388,590	2,867,844	3,843,708	3,352,818

2. Autres charges

Libellés	2020	2,021	2,022	2,024
Assurances individuelles	3,848,746	3,939,001	4,559,615	5,874,275
en cas de vie	0	-	-	-
en cas de décès	697,222	542,647	801,110	1,174,859
Mixtes	1,064,171	987,646	1,322,501	1,607,927
Epargne	2,083,431	2,397,572	2,416,277	3,091,399
Capitalisation	3,443	- 129	251	90
Complémentaire	480	11,264	19,476	-
Assurances collectives	2,476,343	2,922,231	2,871,303	3,088,688
en cas de vie	0	-	-	-
en cas de décès	850,912	1,419,374	1,565,511	1,584,190
Mixtes	0	-	340,675	-
Epargne	1,323,797	1,153,199	683,144	1,266,098
Capitalisation	288,608	329,585	253,013	234,927
Complémentaire	13,026	20,073	28,959	3,473
Acceptations	-10,967	-	-	0
TOTAL	6,314,123	6,861,232	7,430,918	8,962,964

III - Les Provisions techniques

1. Provisions Vie

Libellés	2019	2020	2021	2022	2023	2024
Provisions mathématiques	65,775,757	75,022,751	88,160,430	100,776,657	116,815,544	136,095,975
Provisions Pour Sinistres à Payer	4,682,432	5,530,332	5,727,202	7,022,552	8,112,119	6,281,050
Provisions Pour Risques en Cours	0	0	-	-	-	-
Autres provisions	1,927,466	2,276,802	2,426,664	2,987,210	4,118,483	3,936,251
Acceptations	0	0	0	0	-	-
TOTAL	72,385,655	82,829,885	96,314,296	110,786,419	129,046,146	146,313,276

2. Provisions Non Vie

Libellés	2019	2020	2021	2022	2023	2024
Provisions Mathématiques	0	0	0	0	-	-
Provisions Pour Sinistres à Payer	37,346,614	36,112,988	40,631,170	40,362,965	42,656,013	43,387,121
Provisions Pour Risques en Cours	9,444,481	10,359,035	13,201,216	15,283,778	17,997,494	19,926,277
Autres provisions	5,619,896	8,778,978	9,131,738	8,506,080	9,236,196	15,442,164
Acceptations	0	0		0	-	-
Provisions totales	52,410,991	55,251,000	62,964,123	64,152,823	69,889,704	78,755,562

IV. Commissions et Autres charges de l'exercice

Assurance Non Vie

1. Commissions

Libellés	2020	2,021	2,022	2,023	2,024
Maladie et Accidents corporels	1,757,580	1,829,020	2,335,025	2,619,395	3,019,626
Automobile	1,385,196	1,854,229	2,189,381	2,074,110	2,485,188
RC					
Autres Risques	501,257	477,111	445,197	466,296	422,753
Total Automobile	1,886,453	2,331,340	2,634,577	2,540,405	2,907,941
Incendie et autres Dom. Aux biens	745,490	730,859	1,060,947	1,262,006	1,471,313
RC Générale	331,904	307,096	388,007	324,725	555,169
Transports Aériens	43,650	5,815	52,709	14,434	9,416
Transports Maritimes	94,493	134,352	163,217	314,021	236,862
Autres Transports	41,617	51,922	120,217	188,879	120,446
Total Transports	179,760	192,089	336,143	517,334	366,724
Autres Risques	399,793	783,970	530,617	705,870	655,878
Acceptations	-	20,484	394,948	186,820	51,421
TOTAL	5,300,980	6,194,858	7,680,265	8,156,556	9,028,072

2. Autres charges non vie

Libellés	2020	2021	2022	2023	2024
Accidents corporels et Maladie	3,709,892	3,400,692	3,229,882	3,804,560	4,498,874
Maladie	0	0	0	0	0
Automobile	3,880,856	4,127,055	4,346,177	4,190,023	4,721,037
RC					
Autres Risques	1,368,549	1,374,853	1,000,452	998,808	1,231,368
Total Automobile	5,249,405	5,501,908	5,346,629	5,188,830	5,952,405
Incendie et autres Dom. Aux biens	1,042,271	1,056,822	1,119,156	1,230,046	1,555,451
RC Générale	447,115	454,982	442,593	440,104	544,527
Transports Aériens	76,695	19,590	86,483	90,491	19,051
Transports Maritimes	188,137	231,283	198,747	353,276	205,851
Autres Transports	71,076	49,985	148,661	198,954	208,371
Total Transports	335,908	300,858	433,891	642,720	433,273
Autres Risques	544,974	486,177	704,608	1,091,986	704,564
Acceptations	27,199	36,572	663,814	533,048	104,642
TOTAL	11,356,764	11,238,012	11,940,574	12,931,295	13,793,735

V. Réassurance

1. Assurance Vie

Libellés	2020	2021	2022	2023	2024
Primes cédées aux réassureurs	888,983	814,285	958,308	1,116,748	1,094,024
Part réass. dans les sinistres et capitaux	284,049	312,080	152,530	422,266	309,521
Commission des réassureurs	140,357	162,932	170,308	184,722	187,190
Sinistres et charges incombants aux réas.	513,880	435,588	403,552	675,766	529,638
Solde de réassurance	375,103	378,698	554,756	440,982	564,386

2. Assurance Non Vie

Libellés	2020	2021	2022	2023	2024
Primes cédées aux réassureurs	7,865,624	8,375,521	10,955,994	13,810,914	11,783,334
Primes acquises aux réassureurs	7,516,601	8,525,178	11,123,758	12,365,750	10,873,474
Part réass. dans les prestations	846,795	1,750,580	1,882,234	1,608,071	3,227,825
Commission des réassureurs	1,861,048	1,742,819	1,626,982	2,427,520	2,383,572
Part des réass. dans les charges	3,178,061	5,044,281	4,516,742	5,085,958	7,446,284
Solde de réassurance	4,338,540	3,480,896	6,607,016	7,279,792	3,427,190

VI. Produits Financiers

1. Assurance Non Vie

Libellés

	2020	2021	2022	2023	2024
Produits de placements dont sur :					
Emprunts et obligations	3,137,379	3,444,269	3,547,992	4,312,722	5,038,529
Titres et Actions	0	-	0	-	-
Sur immeubles de placement	2,136,712	2,277,096	2,396,048	3,045,133	3,369,843
Dépôts bancaires	216,707	176,111	191,951	188,646	215,011
Autres	723,471	940,622	863,516	958,272	1,320,606
Charge des placements dont :	60,488	50,441	96,477	120,671	133,068
Frais financiers	5,924,505	568,445	378,631	404,626	443,318
Dotation aux amort. des valeurs de placement	480,760	553,871	378,631	378,869	411,040
Intérêts crédités aux prov. Math.	5,443,745	14,574	0	25,758	32,278
Produits Financiers Nets	0	0	0		
	-2,787,126	2,875,824	3,169,361	3,908,096	4,595,211

2. Assurance Vie

Libellés

	2020	2021	2022	2023	2024
Produits de placements dont sur :					
Emprunts et obligations	4,853,209	6,156,185	6,579,332	7,086,586	8,099,673
Titres	0		0	-	
Sur immeubles de placement	3,708,697	4,875,208	5,028,272	5,519,669	6,248,235
	93,154	83,635	82,073	90,960	45,240
Autres	997,636	952,038	1,406,490	1,425,038	1,761,002
Charge des placements dont :	53,723	245,304	62,497	50,920	45,195
Frais financiers	1,361,612	1,595,999	257,722	1,873,277	2,167,563
Dotation aux amort. des valeurs de placement	200,641	299,126	257,722	290,762	318,103
Intérêts crédités aux prov. Math.	0			0	
Produits Financiers Nets	1,160,971	1,296,873		1,582,515	1,849,460
	3,491,597	4,560,186	6,321,610	5,213,309	5,932,110

VII. Marge de Solvabilité et Engagements Réglementés

A. Marge de Solvabilité

1. Assurance Vie

Libellés

Marge disponible

Marge réglementaire

Surplus ou Déficit

2. Assurance Non Vie

Libellés	2020	2021	2022	2023	2024
Marge disponible	18,309,079	19,025,981	20,388,716	19,418,350	19,660,051
Marge réglementaire	3,780,884	4,458,729	5,169,334	5,976,397	6,888,558
Surplus ou Déficit	14,528,195	14,567,252	15,219,382	13,441,953	12,771,493

B. Engagements Réglementés et Couver

1. Assurance Vie	2020	2021	2022	2023	2024
Libellés	22,081,632	23,425,646	25,862,028	27,469,325	39,610,723
Engagements dont :	6,693,210	7,172,165	8,793,183	9,437,018	9,481,324
Provisions Mathématiques	15,388,422	16,253,481	17,068,846	18,032,307	30,129,398

Provisions Pour Sinistres à Payer

Provisions Pour Risques en Cours

Autres engagements réglementés	2020	2021	2022	2023	2024
Placements (ou Actifs admis) dont :	82,829,885	96,314,296	110,786,419	129,046,146	146,313,276
Obligations	75,022,751	88,160,430	100,776,657	116,815,544	136,095,975
Actions	5,530,332	5,727,202	7,022,552	8,112,119	6,281,050
Droits réels immobiliers	0	0	0	0	0
Liquidités (banque et caisse)	108,163	115,252	146,859	130,000	156,250
Prêts	2,168,640	2,311,411	2,840,351	3,988,483	3,780,001
Arriérés de primes	92,297,821	107,727,493	122,738,172	141,273,755	156,967,786
Avance sur contrats	39,632,475	48,185,344	54,871,280	59,494,168	63,469,733
Autres valeurs admises	15,807,179	19,216,584	21,899,191	26,679,981	31,544,345
Taux de couverture	5,548,794	6,608,871	6,437,250	6,020,101	9,444,444
	27,604,877	30,739,166	36,038,380	44,398,149	48,564,798
	2,250,293	1,742,184	1,684,012	1,664,214	605,831
	329,500	50,467	319,098	1,940,311	780,427
	779,043	1,173,527	1,020,811	1,076,832	1,380,849
	345,660	11,349	468,148		1,177,358
	111.43%	111.85%	110.79%	109.48%	107.28%

VIII. Engagements Réglementés et Couverture (suite)

2. Assurance Non Vie Libellés

Engagements dont : Provisions	2020	2021	2022	2023	2024
Mathématiques Provisions Pour Sinistres à Payer Provisions Pour Risques en Cours Autres provisions techniques Autres engagements réglementés Placements (ou Actifs admis) dont : Obligations Actions	55,251,000	62,964,123	64,152,823	69,889,704	78,755,562
	0	0	0	-	
	36,112,988	40,631,170	40,362,965	42,656,013	43,387,121
	10,359,035	13,201,216	15,283,778	17,997,494	19,926,277
	495,790	556,876	461,595	489,478	419,350
	8,283,187	8,574,861	8,044,484	8,746,718	15,022,814
Droits réels immobiliers	65,103,678	71,946,053	75,336,852	81,138,626	94,377,678
Liquidités (banque et caisse)	21,864,588	21,924,758	25,252,018	26,903,170	28,952,287
Prêts	12,100,708	15,219,955	15,360,901	16,802,867	18,110,205
Arriérés de primes	9,241,524	10,425,349	11,457,923	12,028,923	10,947,688
Arriérés de primes Transports	18,286,119	20,523,496	15,250,928	15,874,362	26,508,690
Autres valeurs admises	641,145	632,605	2,544,620	1,565,248	1,184,209
Taux de couverture (%)	2,561,684	2,347,406	3,365,687	4,833,610	5,074,525
	19,371	18,362	109,260	53,570	41,406
	388,540	854,124	1,995,515	3,076,876	3,558,669
	117.8%	114.3%	117.4%	116.1%	119.8%
			174,939,242	198,935,849	225,068,838

IX. Fonds Propres et Résultat**1. Assurance Vie**

Libellés	2020	2021	2022	2023	2024
Fonds propres nets	17,587,374	18,857,213	18,364,914	19,081,706	18,376,179
Solde Brut d'Exploitation	0	0	0	-	-
Solde de Réassurance	375,103	378,698	554,756	440,982	564,386
Solde Net d'Exploitation	1,643,309	145,911	2,059,177	2,168,451	3,203,214
Résultat de l'Exercice	1,112,026	189,293	2,249,850	1,411,866	2,928,269
Résultat / Fonds propres nets	6.3%	1.0%	12.3%	7.4%	15.9%

2. Assurance Non Vie

Libellés	2020	2021	2022	2023	2024
Fonds propres nets	31,014,141	26,753,771	25,304,529	28,596,044	39,861,472
Solde Brut d'Exploitation	1,950,008	-2,064,198	7,082,245	5,773,056	2,051,321
Solde de Réassurance	4,338,540	3,480,896	6,607,016	7,279,792	3,427,190
Solde Net d'Exploitation	0	-2,688,099	0	0	0
Résultat de l'Exercice (Bilan)	-6,070,371	-8,339	3,775,082	1,601,715	2,061,344
Résultat / Fonds propres nets	-19.6%	0.0%	14.9%	5.6%	5.2%

3. Assurance Vie et Non Vie

Libellés	2020	2021	2022	2023	2024
Fonds propres nets	48,601,516	45,610,984	43,669,443	47,677,749	58,237,652
Solde Brut d'Exploitation	1,950,008	-2,064,198	7,082,245	5,773,056	2,051,321
Solde de Réassurance	4,713,643	3,859,594	7,161,772	7,720,774	3,991,576
Solde Net d'Exploitation	1,643,309	-2,542,188	2,059,177	2,168,451	3,203,214
Résultat de l'Exercice (Bilan)	-4,958,345	180,954	6,024,932	3,013,581	4,989,613
Résultat / Fonds propres nets	-10.2%	0.4%	13.8%	6.3%	8.6%