

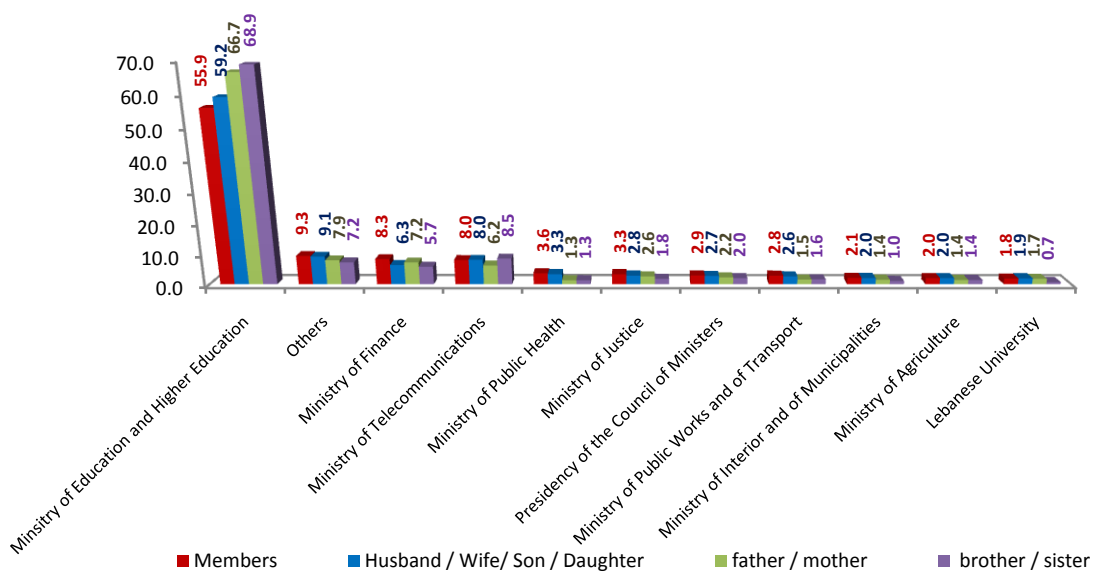
15. PUBLIC INSURANCE

Public insurance deals with the Civil Servants' Fund which takes into account the old and new members and beneficiaries by degree of parenthood and by branches. It details also all types of contributions(education, marriage, birth, death and health).

Old members and beneficiaries

In 2008, 38 governmental bodies (ministry, directorate, administration, municipality, etc.) are affiliated to the Civil Servants' Fund. This Fund has 72,999 members with 169,783 husband/wife/son/daughter beneficiaries, 26,580 father/mother beneficiaries and 1,654 brother/sister beneficiaries.

Graph 15.1 – Civil Servants Fund: Percentage of old members and beneficiaries in 2008

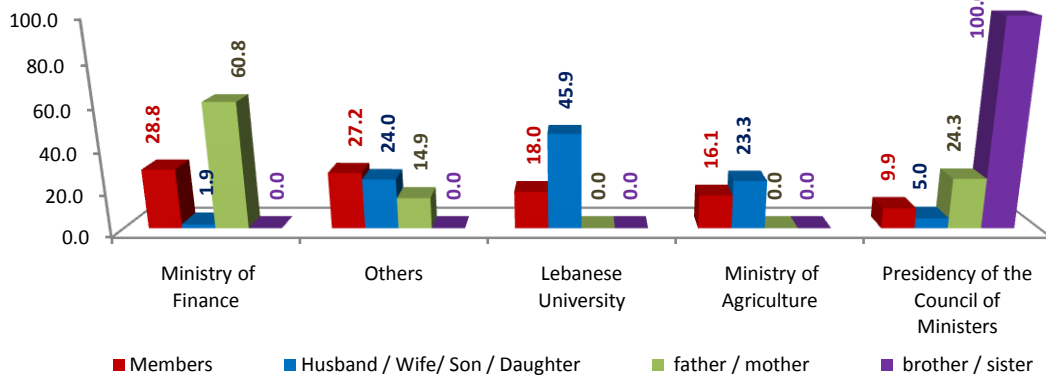


Graph made by CAS based on the Civil Servants' Fund data (2008)

New members and beneficiaries

In 2008, 37 governmental bodies are recruit 545 new members affiliated to the Civil Servants' Fund with 787 husband/wife/son/daughter beneficiaries, 74 father/mother beneficiaries and 1 brother/sister beneficiaries.

Graph 15.2 – Civil Servants Fund: Percentage of new members and beneficiaries in 2008

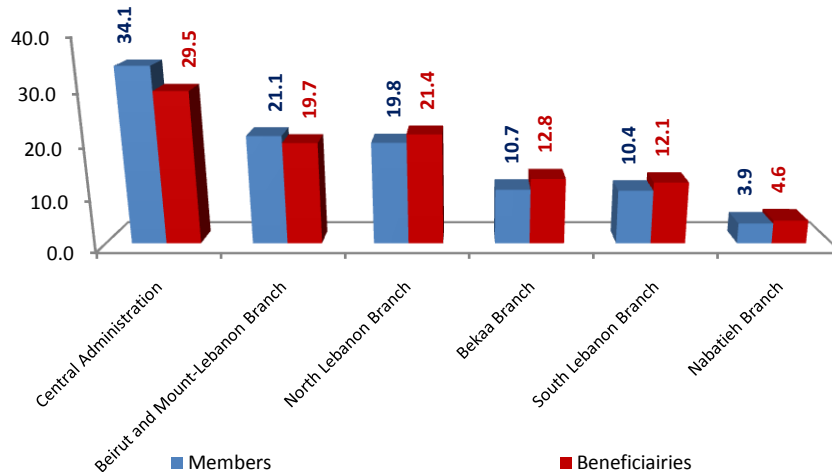


Graph made by CAS based on the Civil Servants' Fund data (2008)

Members and beneficiaries distributed on the Central Administration and on the branches

The branches of the Civil Servants' Fund are the Central Administration, Beirut and Mount-Lebanon branch, North Lebanon branch, Bekaa branch, South-Lebanon branch and Nabatiyeh branch. There are 73,004 members and 198,121 beneficiaries affiliated to all these branches in 2008.

Graph 15.3 – Civil Servants Fund: Percentage of members and beneficiaries by branch in 2008

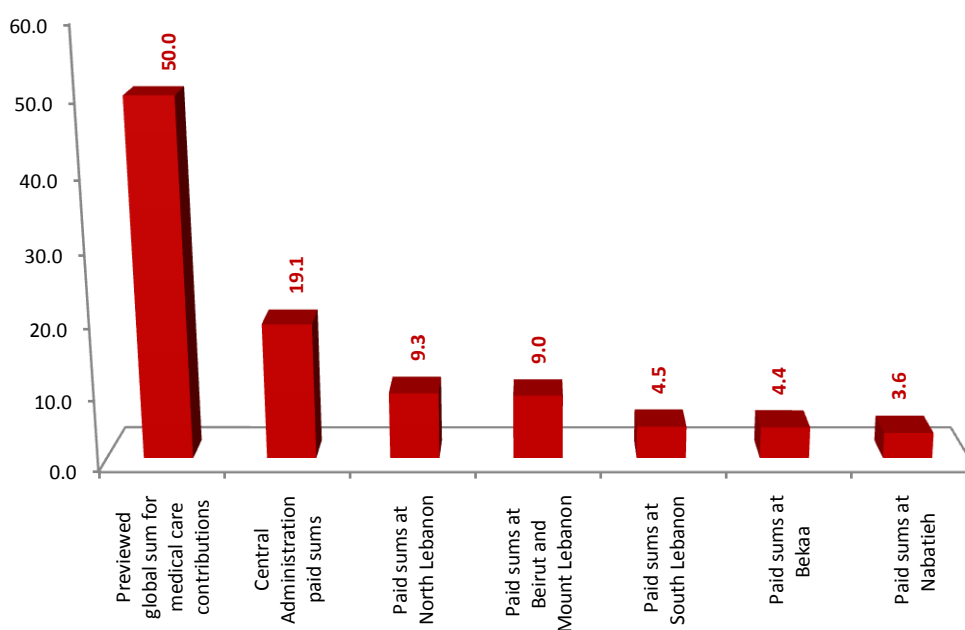


Graph made by CAS based on the Civil Servants' Fund data (2008)

Medical care contributions

There are 106,027 medical care contributions transaction registered for all branches. Central Administration (36.2%) registers the peak. These contributions cost 114,321,817,000 LBP. The average annual cost by beneficiary of medical care is equal to 210,685 LBP.

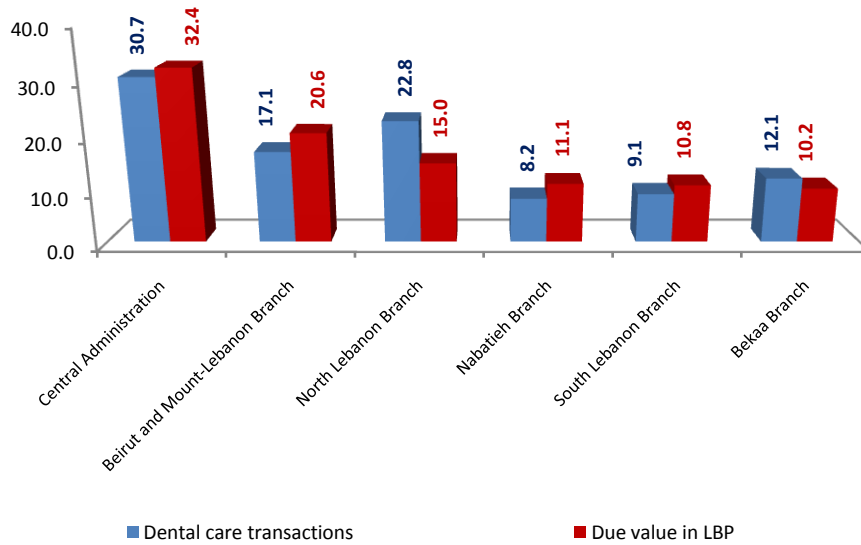
Graph 15.4 – Civil Servants Fund: Percentage of paid medical care contributions in 2008



Graph made by CAS based on the Civil Servants' Fund data (2008)

As for dental care transactions, they are equal to 13,466 with o due value of 5,731,827,000 LBP in 2008.

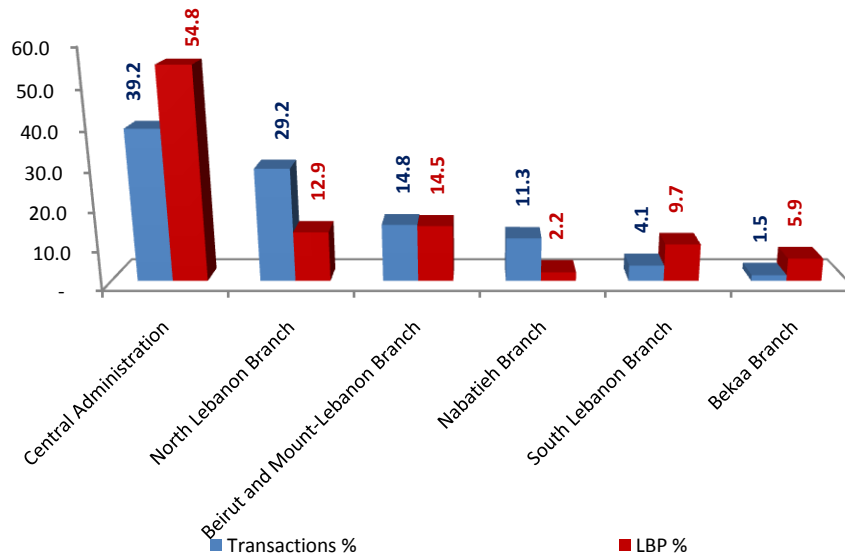
Graph 15.5 – Civil Servants Fund: Percentage of dental care transactions and due value in LBP in 2008



Graph made by CAS based on the Civil Servants' Fund data (2008)

As for hospitalization contributions, their transaction number is equal to 38,175 and their previewed sums to be paid are equal to 53,595,486,600 LBP in 2008.

Graph 15.6 – Civil Servants Fund: Percentage of hospitalization transactions and sums to be paid in LBP in 2008



Graph made by CAS based on the Civil Servants' Fund data (2008)

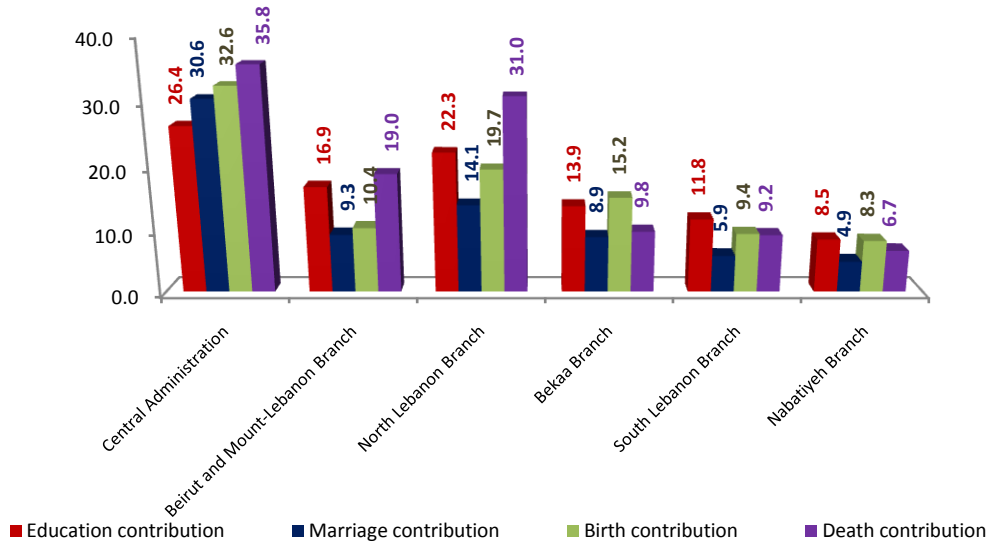
As for hospitalization statistics, there are 271,125 beneficiaries, 39,780 patients, 120,065 hospitalization days that cost 44,421,201,000 LBP in 2008. Daily cost is equal to 327,906 LBP. Cost by patient is equal to 1,004,928 LBP. As for percentage of patients compared to beneficiaries, it is equal to 13.34%.

Central Administration register the peak for all these items: 30.7% for beneficiaries, 45.1% for patients, 42.4% for hospitalization days and 53.1% for due value.

Social care contributions

In 2008, these contributions cover education (24,804), marriage (526), birth (1,482) and death (1,612). These contributions cost 67,352,057,000 LBP for education, 6,858,551,000 LBP for death, 633,299,000 LBP for birth and 667,492,000 LBP for marriage.

Graph 15.7 – Civil Servants Fund: Percentage of social contributions in number in 2008

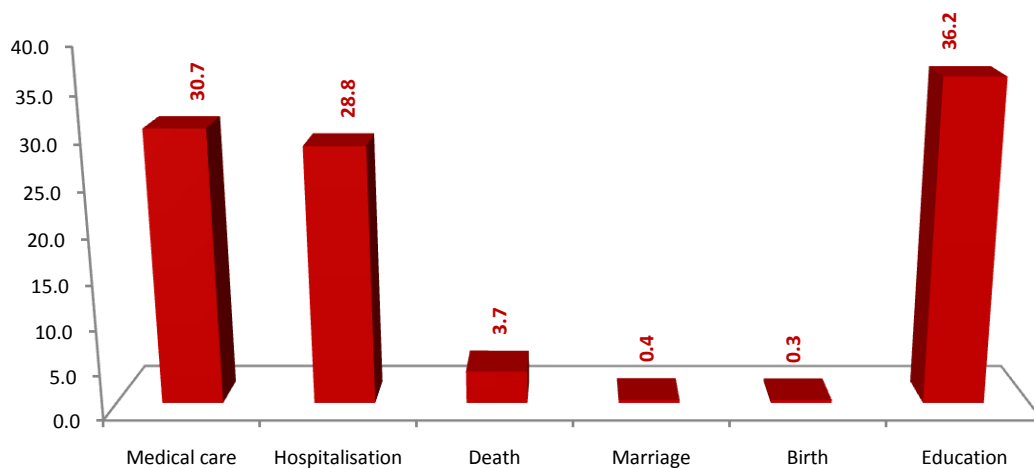


Graph made by CAS based on the Civil Servants' Fund data (2008)

Paid sums on all contributions

In 2008, total amounts paid on all contributions are equal to 186,232,925,000 LBP. They are paid on medical care, hospitalization fees and all social contributions.

Graph 15.8 – Civil Servants Fund: Percentage of all contributions paid in LBP in 2008



Graph made by CAS based on the Civil Servants' Fund data (2008)