

# Ammin Global — Market Research Report

Lebanon's First Insurance Aggregator · Full Intelligence Dossier · April 2026

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# Ammin Global — Market Research Consolidated Report

## Lebanon's First Insurance Aggregator Platform

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**Client:** Ammin Global / Internal Intelligence

**Subject:** Full competitive, market, product, and brand-ambassador intelligence for Ammin Global insurance aggregator

**Research streams:** 10 parallel agents (CC Web + Playwright scrape, CC Market Analysis, CC Marketing Analysis, Perplexity Sonar Pro, OpenClaw, field WebSearch, live API scrape of admin.ammin.com, LIBS/LIMA/Atlas/Credit Libanais secondary sources)

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## EXECUTIVE SUMMARY

**Ammin Global (ammin.com) is Lebanon's first digital insurance aggregator app** — the digital distribution arm of **ACAIR Insurance Consultancy**, Lebanon's #1 insurance brokerage for three consecutive years. It was built by **Elias "Elie" Chedid Hanna**, the sitting President of the Lebanese Insurance Brokers Syndicate (LIBS) and newly elected President of the Mediterranean Federation of Insurance Brokers (FMBA, April 2025) — arguably the single most politically powerful broker in Lebanon.

**The paradox:** Ammin has a category-leading asset moat (17 carrier partnerships representing nearly the entire Lebanese market, ICC regulatory approval, 28 years of ACAIR institutional trust, Cyprus holding for EU anchor) but an **almost non-existent consumer footprint** — **270 Instagram followers, 1,000+ Android downloads, 2 iOS ratings (3.0/5), no Facebook brand page, no TikTok, no YouTube, no LinkedIn Company Page**. It is operationally a bootstrapped insider digital-storefront, not a VC-funded insurtech. ACAIR cashflow funds the entire operation.

**The Lebanese insurance market in 2025** is LBP 117.48 trillion (~USD 1.31 B) in gross written premiums, growing +15.69% YoY from the crisis-era low. Health insurance dominates at **50.39% of GWP**, motor at **21.34%**, property/casualty 19.85%, life 8.42%. Insurance penetration is **0.4% of GDP** — **dead last in MENA**, signaling enormous digital whitespace. GlobalData forecasts **42%+ CAGR** to 2028 as the market recovers from hyperinflation and dollarizes into fresh USD.

**The competitive field is tighter than Ammin's "first-mover" framing suggests.** Two other active Lebanese aggregators exist: **Compare360.com** and **BuyAnyInsurance Lebanon** — both owned by **Chedid Capital**, Lebanon's largest (re)insurance brokerage group. Compare360 announced a strategic partnership with **OMT Pay** in October 2025 (OMT = 1,400+ retail agents and 80% market share of Lebanese electronic money transfers), creating a distribution-plus-payment-rails threat Ammin cannot currently match. Ammin's moat is regulatory and relational, not technological or financial.

**The strategic imperative** is clear: Ammin must convert its regulatory/partnership capital into **consumer brand awareness and acquisition efficiency** — fast — before Compare360 x OMT Pay compounds its first-mover advantage. **Influencer marketing is the single highest-leverage tactic** available to Ammin given (a) its zero current brand footprint, (b) the exceptional engagement rates of Lebanese micro-influencers (5-8% vs global 1.7%), (c) the crisis-era collapse of paid-media trust in Lebanon, and (d) the insurance category's proven responsiveness to trusted creator advocacy (Lemonade, GEICO, Allianz, Income Insurance, Haven Life all

evidence this).

This report delivers the full intelligence Ammin needs to move, culminating in a **vetted shortlist of 20 Lebanese/diaspora influencers** precisely matched to Ammin's product lines. The accompanying **Strategic Playbook** document contains the positioning, go-to-market, 90-day action plan, and influencer campaign architecture.

# 1. COMPANY DEEP DIVE — AMMIN GLOBAL

## 1.1 Corporate Structure

Attribute	Value
Brand	<b>AMMIN</b> (styled in caps)
Tagline	"Instant, Simple, Smart — Buy Your Insurance Online" / "The 1st Insurance Aggregator Platform in Lebanon" / "Join the Digital Brokerage"
Lebanese operating entity	<b>Ammin Global s.a.l.</b> — Furn el Chebbak, Kastoun Bldg, 1st Floor, Beirut
Parent holding	<b>AMMIN HOLDING LTD</b> (Cyprus) — HE 442684, incorporated <b>17 January 2023</b> — IRIS TOWER, Nicosia
Sister company	<b>ACAIR s.a.r.l.</b> (Insurance Consultancy and Risk Assessment) — est. <b>1997</b> , expertise from 1989, offices in Lebanon, Oman, Cyprus, Congo, <b>#1 Lebanese brokerage for 3 consecutive years</b>
Ownership	Hanna family (Elias, Chedid, Randa, Fadi Hanna) — privately held, <b>no VC funding disclosed</b>
Regulator	Licensed by <b>Insurance Control Commission (ICC)</b> of Lebanon
Contact	+961 70 200 993 — info@amminglobal.com
Copyright	© 2024 Ammin Holding LTD (iOS); © Ammin 2026 (web)

## 1.2 Leadership

**Elias Chedid Hanna** ("Elie Hanna") — Founder & CEO

- Education: **BSc Actuarial Science and Insurance, MBA International Affairs, MA International Relations & Diplomacy**
- **President, Lebanese Insurance Brokers Syndicate (LIBS)** — two terms: 2015-2019 and 2021-2025; longest-serving board member since 2001
- **President, Fédération Méditerranéenne des Brokers d'Assurance (FMBA)** — elected April 2025
- **Lebanese representative at BIPAR** (European Federation of Insurance & Financial Intermediaries)
- **Founding member, Arab Insurance Broker League (AIBL)**
- **Managing Director, ZENITH Insurance Services** (Oman)
- **Founding Partner & Chairman, First Medicine MENA** (healthcare consulting)
- **Founding Partner, MENA Adjusters LLC & MENA Communication LLC** (Oman)
- **Director, EMIB Euro Mediterranean Insurance Brokerage** (Cyprus)
- **Founder & GM, ACAIR Insurance Consultancy** (Lebanon)
- LinkedIn: [linkedin.com/in/elias-hanna-22550abb](https://www.linkedin.com/in/elias-hanna-22550abb)

**Elias Azar** — Chief Operations Officer (also Head of Technology at ACAIR — dual role)

#### Advisory board

- **Said Antoun** (also heads ACAIR's Oman operations)
- **Fadi Massaad** (also Assistant General Manager at ACAIR)

**Key observation:** Every listed Ammin executive is simultaneously an ACAIR employee. Ammin is ACAIR's digital storefront. This is a strength (trust, partnerships, cash) and a weakness (no dedicated marketing/growth function, no VC discipline on CAC).

### 1.3 Product Portfolio (Live from admin.ammin.com REST API)

8 parent categories confirmed live on the API (as scraped 2026-04-07):

#	Category	Sub-products	Target
1	<b>Motor Insurance</b>	10 sub-products (Compulsory TPL Bodily Injury, TPL Material Damage, All Risk, Motor Political Violence & War, Total Loss, 50/50 split-premium, 2/3-wheel TPL, 2/3-wheel Material Damage, Heavy Trucks TPL, Heavy Trucks Material Damage)	Retail + commercial fleet
2	<b>Expat Insurance</b>	1	Lebanese expats
3	<b>Travel Insurance</b>	Inbound, Outbound	Tourists + residents
4	<b>Medical Malpractice</b>	1	Doctors, clinics
5	<b>Personal Accident (PA)</b>	1	Individuals
6	<b>Medical Insurance</b>	1	Individuals
7	<b>Insurance for Lebanese in Africa (ILA)</b>	Evacuation & Repatriation, ILA Health	West African diaspora (20+ years of niche expertise)
8	<b>Mada ██████████ (Mada Life)</b>	1	Life partner

**Important caveat:** Website marketing copy mentions home, renters, SME, and standalone life insurance, but the **live API catalogue does not yet include these lines**. There is a gap between stated scope and shipped product. This is both a risk (consumer disappointment) and a near-term roadmap opportunity.

#### Unique Lebanon-specific products:

- Motor **Political Violence & War** cover
- **Heavy trucks** TPL and material damage
- **ILA** (Insurance for Lebanese in Africa) — a niche stranglehold from 20+ years of ACAIR's West African diaspora expertise
- **50/50 split-premium All-Risk** — lower upfront, pay again on accident

### 1.4 Insurance Partners (17 — verified from live API)

From <https://admin.ammin.com/rest/s1/ammin/provider/partners>:

- **LIA Assurex**
- **Capital Insurance**
- **Alig Insurance**
- **Arabia Insurance Company**

- **AXA Lebanon** (now Allianz)
- **Securité Assurance**
- **Medgulf**
- **AI Mashrek**
- **Bankers Assurance** (market leader at 9.68% of GWP)
- **Cumberland**
- **Trust Compass**
- **UCA (United Commercial Assurance)**
- **ILA (International Life Assurance)**
- **Arope Insurance** (BLOM Bank subsidiary)
- **SNA (Société Nationale d'Assurances / Allianz SNA)**
- **Rock Mutual Insurance**
- **Mada ■■■■■■**

**Notable absences** from the partner panel: Fidelity (#2 market share, 9.53%), ADIR (Byblos Bank), and Libano-Suisse. These are the three most strategic on-boarding targets to close the carrier gap.

## 1.5 Pricing / Revenue Model

- **Zero cost to the consumer** (confirmed in FAQ): "Using the platform is free of charge. You only pay for the premiums."
- Revenue is **brokerage commissions** paid by the 17 carrier partners on premiums sold (standard industry 10-25% of premium depending on line).
- **Unique payment innovation:** Wallet + Gift Card prepaid system. Users top up via gift-card serial numbers (purchased via online payment), which can also be gifted to third parties. This creates float and a giftable B2C product — unusual in MENA insurance.
- Other payment methods: cash-on-delivery, credit card.

## 1.6 Mobile Apps

	iOS	Android
URL	apps.apple.com/lb/app/ammin/id6480462991	play.google.com/store/apps/details?id=com.ammin.ammin
Developer	Ammin Holding LTD	Ammin
Category	Shopping	Shopping
Size	50.9 MB	-
Age rating	18+	USK All ages
Languages	EN, AR	EN, AR
Rating	<b>3.0 / 5</b> from only <b>2 ratings</b>	Not displayed (insufficient reviews)
Downloads	Not disclosed	<b>1,000+</b> (between 1K and 5K)
Current version	1.1.4 (14 Oct 2025)	Last updated 31 March 2026
First release	mid-April 2024	mid-2024

App capabilities include quotation comparison, "decipher policy terms," in-app claims filing, broker selection, policy renewal, group joining, gift cards, wallet, guest mode, Google sign-in. Support: support@amminglobal.com.

## 1.7 Tech Stack

- **Frontend:** Nuxt 3 (Vue 3) SPA built by **Netvariant** (Lebanese dev shop)
- **Backend:** Custom REST at [admin.ammin.com/rest/s1/ammin/](http://admin.ammin.com/rest/s1/ammin/) (likely Moqui framework given endpoint convention)
- **Auth:** Google OAuth + JWT token flow
- **Languages:** English (default LTR) + Arabic (RTL); **no French** despite Lebanese business norms
- **Build timestamp from production:** 2026-03-27 (active development)

## 1.8 Social Media Presence — The Gaping Hole

Channel	Handle	State
Instagram	@amminglobal	<b>270 followers, 49 posts, following 3</b> — virtually dead
LinkedIn	linkedin.com/in/ammin-global/	<b>Personal profile URL pattern (/in/), no Company Page</b> — a red flag for a licensed financial brand
Facebook	(none found)	<b>No Facebook Business Page</b>
TikTok	(none)	<b>No account</b>
X / Twitter	(none)	<b>No account</b>
YouTube	(none)	<b>No channel</b>

**There is no consumer brand.** Ammin is a B2B-trust play masquerading as a D2C app. The regulatory and partnership moat is real, but the consumer interface has effectively zero reach, zero UGC, zero social proof. This is the single most actionable gap — and the reason an influencer campaign is the right next move.

## 1.9 Press / Funding / Awards — None

Exhaustive search confirmed:

- **No Wamda coverage**
- **No MENAbytes coverage**
- **No MAGNiTT listing**
- **No Crunchbase profile**
- **No ArabNet coverage**
- **No Techstars / Flat6Labs / Speed@BDD / Berytech alumni status**
- **No announced funding rounds**
- **No awards**
- **No accelerator history**

Compare this to peers who are repeatedly visible: Amenli (Egypt) \$5.6M total, Bayzat (UAE) \$28.5M, yallacompare \$20M+, BuyAnyInsurance UAE, Rasan/Tameeni \$224M IPO'd June 2024. Ammin exists entirely outside the MENA venture-insurtech narrative — because it isn't one. It's a family-owned brokerage's digital channel.

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# 2. LEBANESE INSURANCE MARKET

## 2.1 Market Size & Growth

Metric	Value	Source
<b>2025 GWP</b>	<b>LBP 117.48 T (~USD 1.31 B)</b>	Credit Libanais / ICC Quarterly
YoY growth 2024→2025	<b>+15.69%</b>	Credit Libanais
Pre-crisis 2019 GWP	~\$1.7 B	Swiss Re
2024-2028 CAGR forecast	<b>42%+</b> (recovery curve)	GlobalData
Insurance penetration (% GDP)	<b>0.4%</b> (2022)	Swiss Re, World Insurance 2022
MENA rank on penetration	<b>12th of 12 — dead last</b>	Swiss Re
Global rank	<b>86th</b>	Swiss Re
Total licensed insurers	<b>~46</b>	ICC / Atlas Magazine

## 2.2 Segment Share (2025, % of GWP)

Segment	Share GWP	Claims Share	Implication
<b>Health</b>	<b>50.39%</b>	<b>79.81%</b>	Largest, thinnest margins, dominated by group/corporate
<b>Motor</b>	<b>21.34%</b>	15.29%	Flagship for aggregator play — mandatory + voluntary, dollarized pricing
<b>Property &amp; Casualty</b>	19.85%	3.09%	2020 Beirut blast legacy, post-war 2024 damages
<b>Life</b>	8.42%	1.80%	In deep contraction (bancassurance collapsed 52.5%→3.3% since 2019), but MetLife growing +27.3%

## 2.3 Top Insurers (Ammin's 17 partners vs. the full market)

By 2025 GWP share:

Rank	Insurer	Share	Ammin Partner?
1	<b>Bankers Assurance</b>	9.68%	■
2	<b>Fidelity</b>	9.53%	■ — <b>MUST on-board</b>
3	<b>MEDGULF</b>	8.01%	■
4	<b>SNA / Allianz SNA</b>	7.77%	■
5	LIA Assurex	~7%	■
6	AXA ME	~6%	■
7	ALICO (MetLife)	life #1	■ — <b>MUST on-board for life</b>
8	GroupMed	~4%	■
9	Libano-Suisse	~4%	■ — <b>MUST on-board</b>
10	Securité	~3%	■
11	Arope (BLOM)	~3%	■
12	Arabia Insurance	~3%	■
-	ADIR (Byblos)	-	■ — <b>MUST on-board</b>

Ammin's 17 partners cover the dominant players but notable gaps remain: **Fidelity (#2), MetLife/ALICO (#1 life), Libano-Suisse, and ADIR** are all missing. These are the highest-priority carrier on-boarding targets.

## 2.4 Regulatory Environment

- Governed by **Decree 9812 of 1968**, administered by the **Insurance Control Commission (ICC)** under the Ministry of Economy & Trade
- ICC Head: **Nadim Haddad**; contact [icc-care@insurancecommission.gov.lb](mailto:icc-care@insurancecommission.gov.lb)
- Minimum broker qualification: certified BA + 3 years experience
- Licensed brokers: ~200+ (listed in LIBS directory)
- **No separate "aggregator" license** — Ammin operates under an ordinary broker license, which is why its "ICC-approved" language is meaningful shorthand but not a category-specific stamp
- New carrier contracts must be approved by ICC and drafted in Arabic
- **2024-2025**: ICC tender for technical assistance to redesign minimum capital requirements — regulatory flux

## 2.5 Direct Competitors in Lebanon (This Is Not a Monopoly)

Competitor	Owner	Position	Threat Level
<b>Compare360.com</b>	<b>Chedid Capital</b> (Lebanon's #1 reinsurance broker)	Revamped Lebanon launch 2025 after UAE success (100,000+ policies); announced <b>OMT Pay strategic partnership October 2025</b> (OMT = 1,400+ retail agents, 80% market share of Lebanese e-money transfers)	■ <b>PRIMARY THREAT</b> — distribution + payment rails under one roof
<b>BuyAnyInsurance Lebanon</b>	<b>Chedid Capital</b> (acquired Dubai parent 2022; Lebanon launched Oct 2023)	Motor, health, travel, political violence, pet; partners include AROPE, Libano-Suisse, Arabia, Sécurité, ALIG	■ <b>SECONDARY</b> — same parent as Compare360, duplicated force
<b>Ammin Global</b>	Hanna family (ACAIR)	First-mover claim; 17 partners; LIBS/FMBA political moat	(self)
<b>Comin</b>	Independent	Lebanese aggregator, rate comparison + instant purchase	■
<b>Doozy</b>	Arope Insurance	Single-carrier motor app, customizable coverage (Agency Repair, Replacement Car), real-time price toggles	■
<b>ALIG Insurance</b>	ALIG	Strong digital-first mobile app for motor and medical	■
<b>AXA MyWay</b>	AXA ME	In-house single-carrier portal	■
<b>Allianz SNA MyHealth</b>	SNA	In-house single-carrier portal	■
<b>TheGuardian.insure</b>	Independent	Content/comparison web portal	■
<b>AIMS Brokers</b>	Independent	Traditional broker with website	■

**The critical strategic fact:** Two of the three Lebanese aggregators are controlled by **Chedid Capital**. Ammin is effectively fighting a single well-capitalized conglomerate that now has payment-rail integration. This is not a

first-mover monopoly — it is a race against time.

## 2.6 Macro Context (what all this means for messaging)

- **Bank liquidity crisis 2019**→**present**: destroyed consumer trust in financial services; "lollar" vs. fresh USD is the entire pricing conversation.
- **NSSF collapse**: state health coverage dropped from 85% → 10% of costs; out-of-pocket rose from 33% (2017) → 85%+ (2022). **Private health insurance is no longer optional** for working professionals.
- **Beirut Port blast 2020**: \$10-15 B in property damage; **only 10% of affected properties were insured** because home insurance isn't mandatory. Property insurance awareness is a live wound.
- **Hezbollah-Israel war ended Nov 2024**: \$8.5 B in damages (World Bank), but insurance industry "survived intact" because most damaged assets were uninsured. Political Violence & War riders are now default add-ons.
- **Lebanon's 0.4% GDP penetration is the lowest in MENA**. There is nowhere to go but up. Greenfield is real.

## 2.7 Customer Pain Points (Lebanon-specific)

- **Currency clarity** — is my policy priced in fresh USD or "lollar"? (Trust killer if unclear)
  - **Opaque quote process** — most brokers quote by phone, no digital transparency
  - **Claims friction** — slow pay-outs, unclear documentation, partial payouts
  - **Broker gatekeeping** — consumer is forced through a middleman they didn't choose
  - **No comparison standard** — coverages aren't normalized across carriers
  - **Post-trauma uncertainty** — after 2020 blast and 2024 war, consumers fear political-violence exclusions
  - **NSSF anxiety** — working professionals know they need private health but don't know how to pick
  - **Language fragmentation** — EN/AR/FR in different channels; no unified experience
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# 3. MENA INSURTECH CONTEXT

## 3.1 Regional Funding Landscape

- **MENA insurtech H1 2025 funding**: ~USD 55M
- MENA insurtech lags fintech but is ripe; 2024 CAGR trajectory 7.7% to reach USD 91.26 B by 2033

## 3.2 Regional Peers (What Success Looks Like)

Peer	HQ	Status	Relevance for Ammin
Rasan / Tameeni	Saudi	IPO'd June 2024 on Tadawul — USD 224 M raised, ~USD 1 B valuation, 129x oversubscribed	The insurtech IPO proof-of-concept in MENA
Bayzat	UAE	USD 28.5 M raised (Series B led by Mubadala + Point72 Ventures)	HR + insurance for SMEs — a model Ammin could emulate for Lebanese SME segment
yallacompare	UAE	9 countries; 75% of UAE aggregator market; USD 20M+ policies originated	The MENA aggregator playbook
Amenli	Egypt	First licensed digital broker in Egypt; YC-backed; ~USD 5.6 M total	Closest comparable — insider broker-turned-digital
BuyAnyInsurance	UAE → LB	Owned by Chedid Capital since 2022	Direct competitor + regional model
Democrance	UAE	Micro-insurance B2B2C enabler	Micro-insurance rails
Addenda	UAE	Blockchain claims reconciliation; 9+ insurers onboard	Not aggregator but tech layer
Klaim	UAE	Healthcare claims fintech / payment acceleration; Claritev strategic investment Oct 2025	Adjacent

**Hala Insurance** (the earlier UAE insurance startup) ceased operations in 2023 — a reminder that scale is not guaranteed.

## 4. INFLUENCER MARKETING EVIDENCE BASE

### 4.1 Proof Points From Global Insurance Influencer Campaigns

- **Lemonade (USA):** #lemonadepetinsurance hashtag grew from 20K → 4M views in 3 months, +42% CTR, -79% cost per lead, -53% purchase cost via creator re-sharing
- **GEICO (USA):** Celebrity-athlete static IG posts drove **+1,231% engagement** vs benchmark, Reels +392%, TikTok +1,459%, 95% positive sentiment
- **Allianz Direct "Olympic Dreams":** Emmanuel Karalis x IG/YT/FB/TikTok — won 3 Influencer Marketing Awards
- **Allianz Travel Insurance COVID (Singapore):** 9 lifestyle micro-influencers via Narrators agency elevated travel insurance from "grudge purchase" to "must-have travel accessory"
- **Income Insurance (Singapore):** 8 travel creators → Bali/Phuket/NZ → **200K+ engagements, 1.1M combined reach, direct lift in travel insurance sign-ups**
- **Allstate (USA):** Niche motorcycle creators sold life insurance to new riders by framing insurance as "what makes the freedom safer" — **match product to identity, not demographics**
- **Marmalade (UK):** 5% of monthly paid-social budget on TikTok drove significant Gen Z conversion lift

## 4.2 Lebanese Influencer Market Reality

- **Lebanese micro-influencers (10K-50K followers) achieve 5-8% engagement rates** vs. the global average of 1.7%. This is because of tightly-knit community networks and authentic cultural ties — Lebanese audiences trust creators they personally recognize.
- **Short-form video (Instagram Reels, TikTok)** dominates the Lebanese creator scene.
- Brands have moved **away from one-off collaborations toward long-term ambassador relationships** that build consistent narratives — exactly the pattern Ammin should adopt.
- Lebanese creators work with brands across **fresh USD, AED (Dubai-based diaspora), and sometimes LBP** — pricing must be negotiated in fresh USD for clarity.
- **Diaspora dimension is critical:** Dubai-based Lebanese creators (Karen Wazen, partly Anthony Rahayel) reach the wealthier diaspora that buys Lebanese travel, property, and business insurance.

## 4.3 Lebanese Influencer Pricing Benchmarks (Estimated USD, 2026)

Tier	Followers	Single Post	Single Reel/Video	Long-form / Campaign Ambassador
Nano	<10K	\$50-150	\$100-250	\$500-1.5K/month
Micro	10K-100K	\$150-500	\$300-1,000	\$1K-3K/month
Mid	100K-500K	\$500-1,500	\$1K-3K	\$3K-8K/month
Macro	500K-2M	\$1,500-5,000	\$3K-8K	\$8K-20K/month
Mega	2M-10M	\$5,000-20,000	\$10K-40K	\$20K-80K/month
Celebrity	10M+	\$20K-80K+	\$40K-150K+	\$80K-500K+/month

**These are orders of magnitude, not quotes.** Dubai-based Lebanese mega celebrities (Karen Wazen, Joelle Mardinian, Nancy Ajram) price in the upper range; Beirut-based mid and niche creators are substantially cheaper in fresh USD terms. Lebanese micro creators are the efficiency sweet spot given the crisis-era willingness to negotiate.

## 4.4 Regulatory & Compliance Notes (Important for Ammin)

- Lebanon has **no dedicated FTC-style influencer disclosure law**, but the ICC's general financial-services advertising rules apply. Any factual claim made by a paid creator about coverage, pricing, or settlement speed must be substantively accurate.
- LIBS's own professional-conduct rules apply to Ammin's broker license — false advertising by a sponsored creator is attributable to the broker, not the creator.
- Every paid creator post should carry a visible **"partner," "collab," "ad"** or equivalent disclosure to align with Meta/Google Ads platform rules (which Lebanon-based creators follow for monetization eligibility).
- Insurance is **classified by Meta and Google as a restricted/regulated category**, so boosted influencer content must go through Meta Business Manager verification for financial services.
- **Never allow creators to quote exact premium figures** without Ammin legal review — pricing varies by carrier, risk profile, and currency, and a public creator post can trigger ICC scrutiny if inaccurate.

# 5. SWOT ANALYSIS

## Strengths

- CEO is arguably **the most politically connected broker in Lebanon** — LIBS + FMBA + BIPAR + AIBL + ACAIR #1 ranking + Cyprus EU anchor
- **17 carrier partnerships** representing the near-complete Lebanese insurance panel
- **ICC-approved** under a real broker license
- **Mature, actively-maintained Nuxt 3 + custom REST backend** — last builds March 2026 (Android) and October 2025 (iOS)
- **Unique Lebanon-specific products:** Motor Political Violence & War, Heavy Trucks, ILA Africa, 50/50 split-premium All-Risk
- **Wallet + Gift Card prepaid innovation** — unique in MENA
- **Bilingual EN/AR** with RTL support
- **Cross-border presence via sister companies** (Oman, Cyprus, Congo) opens future regional expansion

## Weaknesses

- **Almost zero consumer traction** — 270 IG followers, 1,000+ Android downloads, 2 iOS ratings (3.0/5)
- **No Facebook Business Page, no LinkedIn Company Page, no TikTok, no YouTube, no X** — a full-spectrum consumer marketing vacuum
- **Website marketing copy exceeds live product catalogue** (home, renters, SME, standalone life mentioned but not actually in the API) — credibility risk
- **No VC capital, no PR budget, no formal marketing function** — every dollar spent comes from ACAIR cashflow
- **Zero social proof** — no testimonials, no case studies, no review volume
- **No French-language support** despite Lebanese business norms
- **Partner gap:** missing Fidelity (#2), MetLife (life #1), Libano-Suisse, ADIR
- **Team <10 people** — all dual-hatted with ACAIR

## Opportunities

- **0.4% GDP penetration** — lowest in MENA, 42%+ CAGR projected to 2028
- **NSSF collapse** → private health is now a forced purchase for working Lebanese
- **Post-war 2024 consumer awakening** → Political Violence cover is top-of-mind
- **ILA (Lebanese in Africa) niche** is a defensible moat — 20+ years ACAIR expertise and zero competition
- **SME/Commercial segment** (19.85% of GWP) is underserved digitally — the Bayzat model transfers to Lebanon
- **Diaspora remittance flow** (\$6B+/year into Lebanon) creates a captive audience for both motor and property policies "bought from abroad"
- **Cyprus holding** enables B2B2C white-label sales to EU-registered Lebanese expatriates
- **Lebanese micro-influencer engagement rates (5-8%)** are 3-5x global averages, creating unmatched paid-media efficiency

## Threats

- **Compare360.com + OMT Pay partnership (Oct 2025)** — distribution + payment rails in one — primary threat

- **BuyAnyInsurance Lebanon (Chedid Capital-owned)** — secondary brand of the same conglomerate
  - **Economic volatility** — further LBP devaluation, bank failures, deposit haircuts
  - **Political violence / conflict recurrence** — could wipe out a year of gains
  - **Carrier disintermediation** — insurers may prefer direct-to-consumer apps (AXA MyWay, Doozy/Arope) over aggregators
  - **Regulatory shift** — ICC is drafting new capital/licensing rules 2024-2025
  - **Brand ambassador scandals** — Lebanese celebrities have history of political controversies that can rebound on sponsors (track record of boycotts)
  - **Paid-media restriction risk** — Meta/Google may tighten financial-services advertising rules for Lebanon
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## 6. KEY STRATEGIC INSIGHTS

- **Ammin is a trust asset masquerading as a tech product.** The moat is regulatory + relational, not digital. This changes the marketing calculus: it should lean into *authority + human story* rather than *disruption + app demo*.
  - **The single largest opportunity is converting regulatory capital into brand awareness.** Elie Hanna's LIBS + FMBA presidency is a free PR asset that has never been activated for consumer marketing. Every Lebanese consumer who hears "Ammin is the only app run by the president of LIBS" immediately understands the trust proposition.
  - **Compare360 x OMT Pay is the existential threat.** Ammin cannot out-spend Chedid Capital. It must out-trust and out-personalise them. Influencer marketing is the only tactic that scales trust cheaply.
  - **Motor is the flagship line** (21% of GWP, highest retail search volume) but **health is the biggest pool** (50% of GWP, driven by NSSF collapse). Ammin should lead acquisition with Motor (cheaper CAC, higher virality) and cross-sell into Health once logged in.
  - **The ILA (Lebanese in Africa) product is Ammin's unique defensible niche.** Compare360 and BuyAnyInsurance cannot replicate 20+ years of West African diaspora relationships. This is the one segment where Ammin should spend aggressively.
  - **Micro and mid influencers (100K-1M) are the efficiency sweet spot**, not mega celebrities. With 270 IG followers today, Ammin cannot absorb the traffic from a Nancy Ajram post — the conversion funnel isn't built yet. Start with 5-10 trusted mid creators in long-term ambassador deals, not one-off megas.
  - **Long-term ambassador contracts > one-off posts.** This matches the Lebanese market shift and the insurance category's need for repeated exposure to build trust for a low-frequency, high-consideration purchase.
  - **The content angle that works for insurance is "simplification + protection."** Lemonade, GEICO, Allianz all prove it: humor, human stories, and "make the complicated feel easy" convert. Insurance ads that lecture or moralize fail. Ammin should brief creators to show *relief*, not *fear*.
  - **Ammin should never publish a creator's specific premium quote** — regulatory exposure. Creators talk about *the experience* (speed, clarity, support), not the *numbers*.
  - **Arabic-first, English-second is the right creator mix.** Ammin's app is bilingual, and Arabic content currently dominates Lebanese TikTok/Reels engagement by a wide margin.
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## 7. NEXT-STEP DELIVERABLES (this research folder)

- **FINAL\_CONSOLIDATED\_REPORT.md** (this document) — research synthesis

- **STRATEGIC\_PLAYBOOK.md** — positioning, GTM, 90-day action plan, campaign architecture, and **the shortlisted 20 influencers with full assessments**
  - **Webspot\_Branded/** — HTML visual deliverables
  - **PDF/** — full-content PDF reference copies
  - **raw/** — all source research files for audit
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## SOURCES (Consolidated)

### Primary sources (Ammin direct)

- [ammin.com](https://ammin.com) (homepage, about, our-team, our-partners, services, FAQ, contact)
- [admin.ammin.com/rest/s1/ammin/provider/partners](https://admin.ammin.com/rest/s1/ammin/provider/partners) (live API — 17 partners)
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### Corporate / regulatory

- [libslb.com/the-steering-committee/](https://www.libslb.com/the-steering-committee/) (LIBS board)
- [libslb.com/members/](https://www.libslb.com/members/) (LIBS member directory — Ammin Global s.a.l. listing)
- [fmba.fr/en/the-steering-committee/](https://www.fmba.fr/en/the-steering-committee/) (FMBA — Elias Chedid Hanna bio)
- [insurancecommission.gov.lb](https://www.insurancecommission.gov.lb) (ICC regulator)

### Market intelligence

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- [economics.creditlibanais.com/Article/212632](https://www.economics.creditlibanais.com/Article/212632) (2024 life insurance)
- [economics.creditlibanais.com/Article/211714](https://www.economics.creditlibanais.com/Article/211714) (2022 penetration ranking)
- [economics.creditlibanais.com/Article/212458](https://www.economics.creditlibanais.com/Article/212458) (42 Lebanese companies in MENA top 370)
- [atlas-mag.net/en/articles/lebanese-insurance-companies](https://atlas-mag.net/en/articles/lebanese-insurance-companies) (2024 ranking)
- [atlas-mag.net/en/article/list-of-insurance-companies-in-lebanon-addresses-and-contacts](https://atlas-mag.net/en/article/list-of-insurance-companies-in-lebanon-addresses-and-contacts)
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### Competitor intelligence

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- [wamda.com/2023/07/does-level-innovation-lie-menas-insurtech-sector](https://wamda.com/2023/07/does-level-innovation-lie-menas-insurtech-sector)
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- [menabytes.com/bayzat-series-b/](https://menabytes.com/bayzat-series-b/)

## Influencer intelligence

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*Report compiled 2026-04-07 by Brian (Claude Opus, Webspot AI Research Lead) for Dr. Jonah Tebaa. Data collected through a 10-parallel-agent research workflow including live API scraping of Ammin's backend, Perplexity Sonar Pro, CC Web Research, CC Market Analysis, CC Marketing Analysis, OpenClaw delegation, and direct field WebSearch/WebFetch.*