

Insurance Principals Statistics 2016
General Business
Companies with HQ in Malta

A.1. Gross Premiums written and Premiums Earned - (a) Direct and Reinsurance Business (other than written by Pure Reinsurers)

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Premiums written	€m	€m	€m	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	31,669	30,949	10,315	266,812	120,080	29,486	169,266	90,475	5,482	5,689	20,057	289,472	0	0	0	0	1,069,752
Gross - Reinsurance_accepted	17,841	7,032	0	5,076	3	1,688	162,540	31,830	0	11	2,906	62,595	0	23,053	3	1,821	316,401
Reinsurer's share	(9,187)	(1,805)	(8,703)	(158,261)	(42,677)	(20,594)	(109,888)	(52,841)	(4,214)	(6,207)	(4,704)	(32,187)	0	0	0	0	(451,268)
Net	40,324	36,177	1,612	113,627	77,406	10,580	221,918	69,464	1,267	(507)	18,258	319,880	0	23,053	3	1,821	934,885
Premiums earned																	
Gross - Direct Business	26,216	30,621	8,848	241,550	111,667	16,617	182,925	78,725	5,303	6,370	17,978	227,195	0	0	0	0	954,016
Gross - Reinsurance_accepted	18,781	6,655	0	5,074	2	1,696	168,896	31,974	0	12	2,924	55,638	0	23,053	3	1,840	316,547
Reinsurer's share	(7,107)	(1,713)	(7,527)	(137,330)	(37,116)	(8,739)	(119,126)	(43,882)	(4,159)	(5,546)	(4,711)	(27,281)	0	0	0	0	(404,236)
Net	37,890	35,563	1,320	109,294	74,553	9,574	232,695	66,817	1,144	836	16,191	255,552	0	23,053	3	1,840	866,327

A.1. Gross Premiums written and Premiums Earned - (b) Pure Reinsurers

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional reinsurance				Total	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
Premiums written	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	
Gross - Direct Business	4,692	341	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	5,129
Gross - Reinsurance_accepted	595,397	8,143	0	114,123	6,083	5,883	406,152	32,194	0	0	0	3,539	1,977	55	172	13,635		1,187,353
Reinsurer's share	(81)	(183)	(0)	(0)	(11)	(238)	(0)	(0)	(0)	(0)	(96)	(0)	(219)	(0)	(0)	(242)		(1,070)
Net	600,007	8,301	0	114,123	6,072	5,645	406,152	32,194	0	0	(0)	3,539	1,758	55	172	13,393		1,191,412
Premiums earned																		
Gross - Direct Business	2,263	342	0	0	0	0	0	0	0	0	110	0	0	0	0	0	0	2,715
Gross - Reinsurance_accepted	589,696	8,122	0	115,589	6,243	5,898	406,705	31,575	0	0	0	4,420	1,977	52	172	13,635		1,184,086
Reinsurer's share	(81)	(183)	(0)	(0)	(11)	(238)	(0)	(0)	(0)	(0)	(108)	(0)	(219)	(0)	(0)	(242)		(1,082)
Net	591,878	8,281	0	115,589	6,232	5,660	406,705	31,575	0	0	2	4,420	1,758	52	172	13,393		1,185,720

A.2 Gross Premium Written by Source of Business (a) Direct and Reinsurance (other than that written by Pure Reinsurer)

Medical expense insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	3,048	0	10,317	0	13,365
Business Generated by Agents	3,795	0	0	0	3,795
Business Generated by Brokers	3,241	0	27,764	171	31,176
Business Generates by Tied insurance intermediaries	1,174	0	0	0	1,174
Total GPW	11,258	0	38,081	171	49,510

Income protection insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	833	0	696	2,306	3,835
Business Generated by Agents	478	0	0	0	478
Business Generated by Brokers	711	0	32,692	69	33,472
Business Generates by Tied insurance intermediaries	197	0	0	0	197
Total GPW	2,219	0	33,388	2,375	37,982

Workers' compensation insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	424	0	9,597	0	10,021
Business Generated by Agents	11	0	65	0	76
Business Generated by Brokers	175	0	0	0	175
Business Generates by Tied insurance intermediaries	42	0	0	0	42
Total GPW	652	0	9,662	0	10,314

Motor vehicle liability insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	16,403	0	209,295	1,051	226,749
Business Generated by Agents	8,066	0	4,088	12	12,166
Business Generated by Brokers	4,225	0	19,418	0	23,643
Business Generates by Tied insurance intermediaries	9,328	0	0	0	9,328
Total GPW	38,022	0	232,801	1,063	271,886

Other motor insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	13,284	0	78,613	0	91,897
Business Generated by Agents	9,408	0	250	3	9,661
Business Generated by Brokers	4,157	0	5,357	0	9,514
Business Generates by Tied insurance intermediaries	9,011	0	0	0	9,011
Total GPW	35,860	0	84,220	3	120,083

Marine, aviation and transport insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	2,684	0	24,096	1,678	28,458
Business Generated by Agents	850	0	3	0	853
Business Generated by Brokers	951	0	10	0	961
Business Generates by Tied insurance intermediaries	902	0	0	0	902
Total GPW	5,387	0	24,109	1,678	31,174

	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
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Fire and other damage to property insurance	GPW in risks situated in Malta (insurance)	Malta (proportional reinsurance inwards)	GPW in risks situated in outside Malta (insurance)	outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	15,900	0	122,297	19,436	157,633
Business Generated by Agents	4,432	0	301	45	4,778
Business Generated by Brokers	6,350	0	159,271	183	165,804
Business Generates by Tied insurance intermediaries	3,590	0	1	0	3,591
Total GPW	30,272	0	281,870	19,664	331,806

General liability insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	4,191	0	94,616	16,104	114,911
Business Generated by Agents	970	0	199	5	1,174
Business Generated by Brokers	2,432	0	2,674	109	5,215
Business Generates by Tied insurance intermediaries	1,005	0	0	0	1,005
Total GPW	8,598	0	97,489	16,218	122,305

Credit and suretyship insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	45	0	4,687	0	4,732
Business Generated by Agents	0	0	0	0	0
Business Generated by Brokers	0	0	750	0	750
Business Generates by Tied insurance intermediaries	0	0	0	0	0
Total GPW	45	0	5,437	0	5,482

Legal expenses insurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	0	0	5,376	0	5,376
Business Generated by Agents	0	0	0	0	0
Business Generated by Brokers	2	0	312	11	325
Business Generates by Tied insurance intermediaries	0	0	0	0	0
Total GPW	2	0	5,688	11	5,701

Assistance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	848	0	0	0	848
Business Generated by Agents	293	0	49	0	342
Business Generated by Brokers	2,372	0	16,319	2,310	21,001
Business Generates by Tied insurance intermediaries	771	0	0	0	771
Total GPW	4,284	0	16,368	2,310	22,962

Miscellaneous financial loss	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (proportional reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (proportional reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	2,739	0	168,788	63,660	235,187
Business Generated by Agents	14	0	47,591	0	47,605
Business Generated by Brokers	309	0	25,158	20	25,487
Business Generates by Tied insurance intermediaries	47	0	43,741	0	43,788
Total GPW	3,109	0	285,278	63,680	352,067

Non-proportional health reinsurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	0	0	0	0	0
Business Generated by Agents	0	0	0	0	0
Business Generated by Brokers	0	0	0	0	0
Business Generates by Tied insurance intermediaries	0	0	0	0	0
Total GPW	0	0	0	0	0

Non proportional casualty reinsurance	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	0	0	0	23,053	23,053
Business Generated by Agents	0	0	0	0	0
Business Generated by Brokers	0	0	0	0	0
Business Generates by Tied insurance intermediaries	0	0	0	0	0
Total GPW	0	0	0	23,053	23,053

Non proportional marine, aviation and transport	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	0	0	0	0	0
Business Generated by Agents	0	0	0	0	0
Business Generated by Brokers	3	0	0	0	3
Business Generates by Tied insurance intermediaries	0	0	0	0	0
Total GPW	3	0	0	0	3

Non proportional property	GPW i.r.o risks situated in Malta (insurance)	GPW i.r.o risks situated in Malta (reinsurance inwards)	GPW i.r.o risks situated in outside Malta (insurance)	GPW i.r.o risks situated outside Malta (reinsurance inwards)	Total
	€000	€000	€000	€000	€000
Direct Business	0	0	0	1,821	1,821
Business Generated by Agents	0	0	0	0	0
Business Generated by Brokers	0	0	0	0	0
Business Generates by Tied insurance intermediaries	0	0	0	0	0
Total GPW	0	0	0	1,821	1,821

B. Claims Incurred - (a) Direct and Reinsurance Business (other than that written by Pure Reinsurers)

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Claims incurred	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	9,616	3,783	9,928	190,723	62,372	9,956	247,384	31,039	2,018	3,697	6,717	129,542	0	0	0	0	706,775
Gross - Reinsurance accepted	19,452	13,868	(42)	1,572	0	535	112,172	20,009	(0)	0	1,679	6,176	0	976	140	263	176,799
Reinsurer's share	(2,657)	(4)	(6,146)	(93,534)	(19,478)	(6,596)	(218,837)	(27,927)	(360)	(3,462)	(1,671)	(69,567)	(0)	50	(226)	(0)	(450,415)
Net	26,411	17,646	3,740	98,760	42,894	3,895	140,719	23,121	1,658	236	6,724	66,150	0	1,026	(86)	263	433,159

B. Claims Incurred - (b) Pure Reinsurers

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Claims incurred	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	1,595	203	0	0	0	0	0	(29)	0	0	55	0	0	0	0	0	1,824
Gross - Reinsurance accepted	551,913	2,855	0	96,293	5,855	4,585	128,235	2,282	0	0	0	1,146	(192)	(1,164)	119	823	792,750
Reinsurer's share	192	415	(0)	(0)	1	(461)	(0)	4	(0)	(0)	(83)	(0)	358	1,178	(0)	(0)	1,604
Net	553,700	3,473	0	96,293	5,856	4,124	128,235	2,257	0	0	(28)	1,146	166	14	119	823	796,179

C. Technical Provisions - (a) Direct and Reinsurance Business (other than that written by Pure Reinsurers)

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Technical Provisions as a whole	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Direct Business	12,918	2,843	28,880	330,359	79,077	22,816	176,339	114,816	2,915	9,362	5,940	277,725	0	0	0	0	1,063,990
Accepted Reinsurance	14,559	7,452	81	9,109	3,556	1,155	101,323	90,645	72	3	1,684	(46,133)	0	18,280	1,178	1,100	204,064
Total Recoverables	(5,092)	(230)	(9,425)	(171,729)	(32,057)	(14,811)	(200,647)	(73,199)	(591)	(5,068)	(1,209)	(237,273)	0	(487)	(437)	(52)	(752,307)
Technical Provisions (BE+RM)	23,770	11,950	21,425	178,677	53,391	10,481	96,353	151,335	2,554	4,977	6,768	29,891	0	22,288	868	1,169	615,897
Best Estimate - Premium Provision																	
Gross Total																	
Gross - Direct Business	6,343	(3,331)	4,355	103,377	37,729	9,799	63,301	16,882	661	2,564	2,903	52,222	0	0	0	0	296,805
Gross - accepted reinsurance	5,818	(890)	0	68	(220)	195	1,025	34	0	3	72	(72,672)	0	0	0	151	(66,416)
Total Recoverables	(2,169)	(61)	(3,504)	(57,321)	(16,778)	(8,466)	(52,635)	(12,397)	(128)	(2,300)	(56)	(36,476)	0	0	0	0	(192,291)
Net BE	9,992	(4,282)	851	46,124	20,731	1,528	11,691	4,519	533	267	2,919	(56,926)	0	0	0	151	38,098
Best Estimate - Claims Provision																	
Gross Total																	
Gross - Direct Business	6,575	6,174	24,525	226,982	41,348	13,017	113,038	97,934	2,254	6,798	3,037	225,503	0	0	0	0	767,185
Gross - accepted reinsurance	8,741	8,342	81	9,041	3,776	960	100,298	90,611	72	0	1,612	26,539	0	18,280	1,178	949	270,480
Total Recoverables	(2,923)	(169)	(5,921)	(114,408)	(15,279)	(6,345)	(148,012)	(60,802)	(463)	(2,768)	(1,153)	(200,797)	0	(487)	(437)	(52)	(560,016)
Net BE	12,393	14,347	18,685	121,615	29,845	7,632	65,324	127,743	1,863	4,030	3,496	51,245	0	17,793	741	897	477,649
Total BE - Gross	27,477	10,295	28,961	339,468	82,633	23,971	277,662	205,461	2,987	9,365	7,624	231,592	0	18,280	1,178	1,100	1,268,054
Total BE - Net	22,385	10,065	19,536	167,739	50,576	9,160	77,015	132,262	2,396	4,297	6,415	(5,681)	0	17,793	741	1,048	515,747
Risk Margin	1,385	1,885	1,889	10,938	2,815	1,321	19,338	19,073	158	680	353	35,572	0	4,495	127	121	100,150

C. Technical Provisions - (b) Pure Reinsurers

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Technical Provisions as a whole	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Direct Business	1,810	1,642	0	787	0	0	(119)	127	0	0	235	2	0	0	0	0	4,484
Accepted Reinsurance	226,354	2,926	0	125,826	5,040	6,281	206,877	83,542	0	0	0	20,702	5,338	4,604	203	10,192	697,885
Total Recoverables	(75)	(679)	0	0	(27)	(460)	0	(23)	0	0	(108)	0	(4,236)	(3,234)	0	0	(8,842)
Technical Provisions (BE+RM)	232,197	5,250	0	128,696	5,093	6,731	213,568	88,259	0	0	148	21,497	1,492	1,370	203	12,984	717,488
Best Estimate - Premium Provision																	
Gross Total																	
Gross - Direct Business	0	679	0	0	0	0	(645)	1	0	0	11	0	0	0	0	0	46
Gross - accepted reinsurance	108,931	224	0	7,864	0	0	110,122	4,579	0	0	0	11,644	(207)	0	0	0	243,157
Total Recoverables	0	0	0	0	0	0	0	0	0	0	(11)	0	55	0	0	0	44
Net BE	108,931	903	0	7,864	0	0	109,477	4,580	0	0	0	11,644	(152)	0	0	0	243,247
Best Estimate - Claims Provision																	
Gross Total																	
Gross - Direct Business	1,810	963	0	787	0	0	526	126	0	0	224	2	0	0	0	0	4,438
Gross - accepted reinsurance	117,423	2,702	0	117,962	5,040	6,281	96,755	78,963	0	0	0	9,058	5,545	4,604	203	10,192	454,728
Total Recoverables	(75)	(679)	0	0	(27)	(460)	0	(23)	0	0	(97)	0	(4,291)	(3,234)	0	0	(8,886)
Net BE	119,158	2,986	0	118,749	5,013	5,821	97,281	79,066	0	0	127	9,060	1,254	1,370	203	10,192	450,280
Total BE - Gross	228,164	4,568	0	126,613	5,040	6,281	206,758	83,669	0	0	235	20,704	5,338	4,604	203	10,192	702,369
Total BE - Net	228,089	3,889	0	126,613	5,013	5,821	206,758	83,646	0	0	127	20,704	1,102	1,370	203	10,192	693,527
Risk Margin	4,108	1,361	0	2,083	80	910	6,810	4,613	0	0	21	793	390	0	0	2,792	23,961

D. Expenses - Direct and Reinsurance Business (All insurers)

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Administrative Expenses	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	3,474	644	114	1,563	1,368	286	5,712	922	117	0	622	860	0	0	0	0	15,683
Gross - Reinsurance accepted	525	1	0	134	42	0	389	8,498	0	0	56	1	0	0	0	0	9,648
Reinsurer's share	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Net	3,999	645	114	1,697	1,410	286	6,102	9,420	117	0	678	862	0	0	0	0	25,331
Investment Management Expenses	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	15	4	2	88	73	9	53	12	0	0	13	12	0	0	0	0	281
Gross - Reinsurance accepted	0	0	0	0	0	0	69	0	0	0	0	0	0	(0)	0	(4)	64
Reinsurer's share	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Net	15	4	2	88	73	9	122	12	0	0	13	12	0	(0)	0	(4)	346
Claims Management Expenses	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	2,929	659	392	2,743	1,460	222	1,184	229	2	(81)	829	896	0	0	0	0	11,464
Gross - Reinsurance accepted	0	5	0	77	0	43	78	908	0	0	0	1	0	159	46	5	1,322
Reinsurer's share	(1,278)	(0)	(0)	(1,645)	(548)	(0)	(0)	(60)	(0)	3	(0)	(0)	(0)	(0)	(0)	(0)	(3,528)
Net	1,651	664	392	1,174	912	265	1,262	1,078	2	(78)	829	897	0	159	46	5	9,257
Acquisition expenses	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	3,283	15,016	2,346	40,004	19,498	1,801	19,952	10,700	141	1,538	894	88,039	0	0	0	0	203,212
Gross - Reinsurance accepted	11,340	2,753	0	20,953	1,101	1,165	233,848	11,654	1	1	0	10,143	0	4	0	338	293,301
Reinsurer's share	(1,246)	(31)	(1,995)	(27,001)	(7,697)	(1,224)	(13,161)	(8,234)	(0)	(1,365)	(0)	(2,277)	(0)	(0)	(0)	(0)	(64,232)
Net	13,377	17,739	350	33,956	12,902	1,742	240,638	14,121	141	175	894	95,905	0	4	0	338	432,281
Overhead Expenses	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Gross - Direct Business	405	517	20	1,142	873	92	969	146	3	0	186	443	0	0	0	0	4,795
Gross - Reinsurance accepted	0	1	0	1	0	0	304	1	0	0	3	2	0	0	0	0	311
Reinsurer's share	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Net	405	518	20	1,143	873	92	1,273	147	3	0	189	444	0	0	0	0	5,107
Total Expenses (Net)	19,447	19,570	878	38,057	16,171	2,395	249,397	24,777	264	97	2,602	98,119	0	163	46	338	472,322

E. Loss and Expense Ratios - Direct and Reinsurance Business (other than that written by Pure Reinsurers)

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Loss Ratios	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Loss Ratio	70%	50%	283%	90%	58%	41%	60%	35%	145%	28%	42%	26%		4%		14%	50%
Expense Ratio	20%	47%	67%	16%	20%	14%	7%	20%	23%	12%	16%	37%		1%		6%	21%
Combined Ratio	90%	97%	350%	106%	78%	54%	67%	55%	168%	40%	58%	63%		5%		21%	71%

E. Loss and Expense Ratios - Pure Reinsurers

	Line of Business for: accepted proportional reinsurance												Line of business for: accepted non-proportional				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
Loss Ratios	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Loss Ratio	94%	42%		83%	94%	73%	32%	7%				26%	9%	27%	69%	6%	67%
Expense Ratio	2%	33%		18%	18%	19%	57%	35%				72%	0%	8%	0%	2%	24%
Combined Ratio	96%	75%		102%	112%	92%	89%	43%				98%	9%	35%	69%	8%	91%