

Insurance Principals Statistics 2009
General Business
Companies with HO in Malta

A. Gross Premiums Written

A.1. Accident and Health Classes

Accident and Health Classes	Insurance	Facultative reinsurance	Totals
	€ 000's	€ 000's	€ 000's
Accident	22,577	707	23,284
Sickness	8,541	-	8,541
Total GPW - direct and facultative business	31,118	707	31,826
Total GPW - proportional & non-proportional treaty reinsurance inwards			31,772
Total GPW			63,598

A.2(a). Motor Classes

Motor Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Land and vehicles	29,050	-	43,102	2,151	74,303
Motor vehicle liability (excluding carrier's liability)	23,095	-	4,299	729	28,123
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
Total GPW - direct and facultative business	52,144	-	47,401	2,881	102,425
Total GPW - proportional & non-proportional treaty reinsurance inwards				9,060	9,060
Total GPW					111,485

A.2(b). Motor Subgroups

Motor Subgroups		Risks situated in Malta		Risks situated outside Malta		Totals
		Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Private	COMP ¹ - (own damage)	15,238	-	17,373	-	32,611
	COMP - (third party)	5,423	-	-	-	5,423
	TPFT ² - (own damage)	4,763	-	1,289	-	6,052
	TPFT - (third party)	4,856	-	1,005	-	5,861
	TPO ³	5,169	-	360	-	5,529
Commercial	COMP - (own damage)	2,116	-	18,346	-	20,462
	COMP - (third party)	524	-	-	-	524
	TPFT - (own damage)	843	-	2,183	-	3,026
	TPFT - (third party)	972	-	-	-	972
	TPO	2,918	-	1,979	-	4,897
Motor Vehicles (Hired / Self-drive)	COMP - (own damage)	3,566	-	-	-	3,566
	COMP - (third party)	354	-	-	-	354
	TPFT - (own damage)	13	-	-	-	13
	TPFT - (third party)	10	-	-	-	10
	TPO	78	-	-	-	78
Fleets	COMP - (own damage)	2,038	-	1,797	2,151	5,986
	COMP - (third party)	436	-	-	729	1,166
	TPFT - (own damage)	123	-	-	-	123
	TPFT - (third party)	145	-	-	-	145
	TPO	667	-	-	-	667
Motor Cycles	COMP - (own damage)	81	-	1,491	-	1,573
	COMP - (third party)	6	-	-	-	6
	TPFT - (own damage)	109	-	4	-	113
	TPFT - (third party)	125	-	616	-	740
	TPO	829	-	339	-	1,168
Motor Cycles (Hired / Self-drive)	COMP - (own damage)	3	-	-	-	3
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	-	-	-	-	-
Other	COMP - (own damage)	131	-	619	-	750
	COMP - (third party)	30	-	-	-	30
	TPFT - (own damage)	25	-	-	-	25
	TPFT - (third party)	20	-	-	-	20
	TPO	533	-	-	-	533
Carrier's Liability		-	-	-	-	-
Total GPW - direct and facultative business		52,144	-	47,401	2,881	102,425
Total GPW - treaty reinsurance inwards			-		9,060	9,060
Total GPW						111,485

1. Comprehensive insurance cover

2. Third party fire and theft insurance cover

3. Third party only insurance cover

A.3(a). Aviation, Marine and Transport Subgroups

Aviation, Marine and Transport Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway Rolling Stock	-	-	-	-	-
Aircraft Hull	-	-	82	-	82
Marine Commercial Vessels	118	-	-	-	118
Pleasure Craft	1,699	-	-	-	1,699
Marine Cargo	2,378	-	9	3,606	5,993
Goods in transit	93	-	1,022	11	1,127
Aircraft Liability	-	-	1,283	-	1,283
Liability for ships	4	-	-	-	4
Total GPW - direct and facultative business	4,293	-	2,397	3,617	10,307
Total GPW - treaty reinsurance inwards		-		15,484	15,484
Total GPW					25,791

A.3(b). Aviation, Marine and Transport Classes

Aviation, Marine and Transport Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway rolling stock	-	-	-	-	-
Aircraft	-	-	82	-	82
Ships	1,817	-	-	-	1,817
Goods in transit	2,472	-	1,031	3,617	7,120
Aircraft liability	-	-	1,283	-	1,283
Liability for ships	4	-	-	-	4
Total GPW - direct and facultative business	4,293	-	2,397	3,617	10,307
Total GPW - treaty reinsurance inwards		-		15,484	15,484
Total GPW					25,791

A.4(a). Fire and Other Damage to Property Subgroups

Fire and Other Damage to Property Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and Special Perils	10,374	-	105,455	45,285	161,114
Home	6,450	-	186	-	6,636
Travel	2,604	-	88	-	2,692
Other Accident	1,027	-	434	92,441	93,902
Engineering	1,922	-	32	-	1,954
Theft	387	-	1,975	-	2,362
Electronic Equipment	1,387	-	10,163	-	11,550
Total GPW - direct and facultative business	24,151	-	118,332	137,726	280,210
Total GPW - treaty reinsurance inwards		-		21,044	21,044
Total GPW					301,254

A.4(b). Fire and Other Damage to Property Classes

Fire and Other Damage to Property Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and natural forces	16,824	-	105,641	45,285	167,749
Other damage to property	7,328	-	12,691	92,441	112,460
Total GPW - direct and facultative business	24,151	-	118,332	137,726	280,210
Total GPW - treaty reinsurance inwards		-		21,044	21,044
Total GPW					301,254

A.5. General Liability Class

General Liability Class	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
General Liability	3,317	-	13,825	28,630	45,772
Employers' Liability	2,165	-	3,684	2,441	8,290
Professional indemnity and directors and officers	674	-	48,955	-	49,629
Total GPW - direct and facultative business	6,156	-	66,464	31,071	103,691
Total GPW - treaty reinsurance inwards		-		2,895	2,895
Total GPW					106,586

A.6. Credit and Suretyship Classes

Credit and Suretyship Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Credit	-	-	3,327	-	3,327
Suretyship	-	-	-	-	-
Total GPW	-	-	3,327	-	3,327

A.7(a). Other Classes - Subgroups

Other Classes Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Consequential Loss following Property Damage	656	-	3,864	5,475	9,995
Loss of Profits following Machinery Breakdown	18	-	-	-	18
Other	321	-	76,109	829	77,259
Legal Expenses	1	-	17,058	-	17,060
Assitance	-	-	53	-	53
Total GPW - direct and facultative business	997	-	97,084	6,304	104,385
Total GPW - treaty reinsurance inwards		-		-111	-111
Total GPW					104,274

A.7(b). Other Classes

Other Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Miscellaneous Financial Loss	995	-	79,973	6,304	87,273
Legal Expenses	1	-	17,058	-	17,060
Assitance	-	-	53	-	53
Total GPW - direct and facultative business	997	-	97,084	6,304	104,385
Total GPW - treaty reinsurance inwards		-		-111	-111
Total GPW					104,274

A.8(a). Total Gross Premiums Written

	Risks situated in Malta		Risks situated outside Malta		Totals	
	GPW	% Total	GPW	% Total	€ 000's	%
	€ 000's		€ 000's			
Accident and Health	7,935	8.3	55,663	9.0	63,598	8.9
Motor	52,144	54.5	59,341	9.6	111,485	15.6
Aviation, Marine and Transport	4,293	4.5	21,498	3.5	25,791	3.6
Fire and Other Damage to Property	24,151	25.2	277,102	44.6	301,254	42.1
General Liability	6,156	6.4	100,430	16.2	106,586	14.9
Credit and Suretyship	-	-	3,327	0.5	3,327	0.5
Other Classes	997	1.0	103,277	16.6	104,274	14.6
Total GPW	95,676	100.0	620,638	100.0	716,315	100.0

A.8(b). Total Gross Premiums Written

	Gross Premiums Written	Reinsurers' Share	% GPW	Net Premiums Written	% GPW
	€ 000's	€ 000's		€ 000's	
Accident and Health	63,598	21,191	33.3	42,407	66.7
Motor	111,485	22,147	19.9	89,338	80.1
Aviation, Marine and Transport	25,791	4,177	16.2	21,613	83.8
Fire and Other Damage to Property	301,254	88,887	29.5	212,007	70.4
General Liability	106,586	48,734	45.7	57,852	54.3
Credit and Suretyship	3,327	3,327	100.0	-	-
Other Classes	104,274	21,172	20.3	83,102	79.7
Total	716,315	209,635	29.3	506,680	70.7

B. Gross Premiums Written - Source of Business

B.1. Accident and Health Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	2,871	36.2	35,377	63.6	38,248	60.1
Business generated by agents	2,491	31.4	4,268	7.7	6,758	10.6
Business generated by brokers	2,197	27.7	7,412	13.3	9,609	15.1
Business generated by tied insurance intermediaries	377	4.7	8,607	-	8,983	14.1
Total GPW	7,935	100.0	55,663	84.5	63,598	100.0

B.2. Motor Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	18,534	35.5	16,184	27.3	34,718	31.1
Business generated by agents	12,621	24.2	1,867	3.1	14,488	13.0
Business generated by brokers	7,314	14.0	41,289	69.6	48,604	43.6
Business generated by tied insurance intermediaries	13,675	26.2	-	-	13,675	12.3
Total GPW	52,144	100.0	59,341	100.0	111,485	100.0

B.3. Aviation, Marine and Transport Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	1,888	44.0	19,978	92.9	21,866	84.8
Business generated by agents	452	10.5	153	0.7	605	2.3
Business generated by brokers	1,180	27.5	1,366	6.4	2,546	9.9
Business generated by tied insurance intermediaries	774	18.0	-	-	774	3.0
Total GPW	4,294	100.0	21,496	100.0	25,791	100.0

B.4. Fire and Other Damage to Property Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	10,068	41.7	266,289	96.1	276,357	91.7
Business generated by agents	3,579	14.8	10,797	3.9	14,376	4.8
Business generated by brokers	6,841	28.3	17	-	6,858	2.3
Business generated by tied insurance intermediaries	3,663	15.2	-	-	3,663	1.2
Total GPW	24,151	100.0	277,103	100.0	301,255	100.0

B.5. General Liability Class	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	1,874	30.4	98,742	98.3	100,616	94.4
Business generated by agents	970	15.8	96	0.1	1,067	1.0
Business generated by brokers	2,572	41.8	1,591	1.6	4,163	3.9
Business generated by tied insurance intermediaries	741	12.0	-	-	741	0.7
Total GPW	6,156	100.0	100,430	100.0	106,586	100.0

B.6. Credit & Suretyship	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	-		3,327	100.0	3,327	100.0
Business generated by agents	-		-	-	-	-
Business generated by brokers	-		-	-	-	-
Business generated by tied insurance intermediaries	-		-	-	-	-
Total GPW	-		3,327	100.0	3,327	100.0

B.7. Other Classes	Total Gross Premium Written					
	Risks situated in Malta		Risks situated outside Malta		Totals	
	€ 000's	%	€ 000's	%	€ 000's	%
Direct business	445	44.6	21,946	21.2	22,391	21.5
Business generated by agents	60	6.1	37,644	36.4	37,704	36.2
Business generated by brokers	390	39.1	1,067	1.0	1,457	1.4
Business generated by tied insurance intermediaries	101	10.2	42,622	41.3	42,723	41.0
Total GPW	997	100.0	103,278	100.0	104,275	100.0

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

C.1(a). Accident and Health Classes

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Accident	4		6		-2		
	Sickness	-		-		-		
	Total	4		6		-2		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Accident	182	25	20	-	162	24	
	Sickness	-1	-1	-	-	-1	-1	
	Total	181	24	20	-	161	24	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	4,057	321	20	2	4,037	319
		Sickness	80	3	-3	-	83	3
		Total	4,137	324	17	2	4,120	321
	For periods of 12 months	Accident	6,149	3,839	1,898	1,553	4,251	2,285
		Sickness	6,654	2,138	2,591	1,185	4,063	953
		Total	12,802	5,977	4,489	2,738	8,314	3,239
	For periods of more than 12 months	Accident	-2,235	10,240	720	5,311	-2,954	4,929
		Sickness	-3,139	2,807	35	-	-3,174	2,807
		Total	-5,374	13,048	754	5,311	-6,128	7,736
Premiums unearned as at end of previous year carried forward to current year	Accident	8,274	1	1,465	1	6,810	-	
	Sickness	6,051	-	1,174	-	4,876	-	
	Total	14,325	1	2,639	1	11,686	-	
Total	Accident	16,427	14,425	4,122	6,868	12,305	7,558	
	Sickness	9,644	4,947	3,797	1,185	5,848	3,763	
	Total	26,071	19,373	7,919	8,053	18,153	11,320	

C.2(a). Motor

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	COMP ¹	2		-		1		
	TPFT ²	-		-		-		
	TPO ³	231		12		220		
	Carrier's Liability	-		-		-		
	Total	233		12		221		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	COMP	-32	-7	-2	-	-30	-7	
	TPFT	-34	-20	-3	-	-31	-20	
	TPO	-23	-32	-3	-	-20	-32	
	Carrier's Liability	-	-	-	-	-	-	
	Total	-88	-59	-7	-	-81	-59	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	2,482	1,863	154	-	2,329	1,863
		TPFT	866	655	56	-	811	655
		TPO	1,072	831	67	-	1,005	831
		Carrier's Liability	-	-	-	-	-	-
		Total	4,421	3,348	276	-	4,145	3,348
	For periods of 12 months	COMP	34,113	29,820	5,597	9,029	28,516	20,790
		TPFT	8,043	7,215	955	1,239	7,089	5,976
		TPO	5,734	4,614	762	185	4,972	4,430
		Carrier's Liability	-	-	-	-	-	-
		Total	47,890	41,649	7,314	10,453	40,577	31,196
	For periods of more than 12 months	COMP	1,088	451	31	-	1,056	451
		TPFT	207	189	14	-	193	189
		TPO	224	225	16	-	208	225
Carrier's Liability		-	-	-	-	-	-	
Total		1,519	865	61	-	1,458	865	
Premiums unearned as at end of previous year carried forward to current year	COMP	23,557	1	3,603	-	19,954	1	
	TPFT	7,119	-	460	-	6,659	-	
	TPO	5,426	-	164	-	5,262	-	
	Carrier's Liability	-	-	-	-	-	-	
	Total	36,102	1	4,227	-	31,875	1	
Total	COMP	61,208	32,127	9,383	9,029	51,825	23,097	
	TPFT	16,202	8,039	1,481	1,239	14,721	6,800	
	TPO	12,434	5,638	1,006	185	11,428	5,453	
	Carrier's Liability	-	-	-	-	-	-	
	Total	89,844	45,803	11,870	10,453	77,974	35,350	

1. Comprehensive insurance cover
2. Third party fire and theft insurance cover
3. Third party only insurance cover

C.3(a). Aviation, Marine & Transport

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		Total	3	3		1		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Aircraft	-	-	-	-	-	-	
	Ships	-	1	1	1	-1	-	
	Goods in transit	154	4	122	2	31	2	
	Aircraft Liability	-	-	-	-	-	-	
	Liability for ships	-	-	-	-	-	-	
	Total	154	5	123	2	30	3	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	
		Ships	35	17	18	8	16	9
		Goods in transit	2,090	148	1,234	76	856	72
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
		Total	2,125	165	1,252	84	872	81
	For periods of 12 months	Aircraft	21	62	19	51	1	11
		Ships	892	848	631	424	262	424
		Goods in transit	1,004	95	85	63	919	32
		Aircraft Liability	321	963	324	890	-3	72
		Liability for ships	2	2	-	-	2	2
		Total	2,240	1,969	1,059	1,428	1,181	541
	For periods of more than 12 months	Aircraft	-	-	-	-	-	-
		Ships	13	11	8	5	4	6
		Goods in transit	20	-	15	-	5	-
Aircraft Liability		-	-	-	-	-	-	
Liability for ships		-	-	-	-	-	-	
Total		33	11	23	6	9	6	
Premiums unearned as at end of previous year carried forward to current year	Aircraft	63	-	51	-	13	-	
	Ships	585	1	306	1	279	-	
	Goods in transit	413	-	254	-	159	-	
	Aircraft Liability	805	-	725	-	81	-	
	Liability for ships	-	-	-	-	-	-	
	Total	1,866	1	1,335	1	531	-	
Total	Aircraft	84	62	70	51	14	11	
	Ships	1,525	878	965	439	560	438	
	Goods in transit	3,681	247	1,710	141	1,971	107	
	Aircraft Liability	1,126	963	1,048	890	78	72	
	Liability for ships	2	2	-	-	2	2	
	Total	6,417	2,151	3,793	1,521	2,625	630	

C.4(a). Fire and Other Damage to Property

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Fire and natural forces	20		4		16		
	Other damage to property	135		87		48		
	Total	155		91		64		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Fire and natural forces	-3,267	36	-2,529	21	-739	15	
	Other damage to property	329	103	300	55	28	49	
	Total	-2,939	139	-2,228	76	-710	64	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Fire and natural forces	2,360	70	250	41	2,109	29
		Other damage to property	13,405	1,130	862	110	12,543	1,019
		Total	15,765	1,199	1,112	151	14,653	1,049
	For periods of 12 months	Fire and natural forces	121,177	37,666	48,785	31,810	72,392	5,856
		Other damage to property	94,995	1,794	1,747	1,041	93,248	753
		Total	216,172	39,460	50,532	32,851	165,640	6,609
	For periods of more than 12 months	Fire and natural forces	310	27	304	23	6	4
		Other damage to property	143	368	152	318	-9	50
		Total	453	396	456	341	-3	54
Premiums unearned as at end of previous year carried forward to current year	Fire and natural forces	52,036	17	45,298	4	6,738	13	
	Other damage to property	3,815	51	1,900	45	1,915	6	
	Total	55,851	68	47,198	49	8,653	19	
Total	Fire and natural forces	172,615	37,816	92,108	31,899	80,507	5,917	
	Other damage to property	112,686	3,447	4,961	1,570	107,725	1,877	
	Total	285,302	41,263	97,069	33,468	188,233	7,795	

C.5(a). General Liability

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	General Liability	2		-		2		
	Employer's liability	6		-		6		
	Professional indemnity	-		-		-		
	Total	8		1		8		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	General Liability	115	23	15	-	100	23	
	Employer's liability	122	29	8	-	113	29	
	Professional indemnity	37	0	25	-	11	-	
	Total	273	52	49	-	224	52	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	95	30	42	2	53	28
		Employer's liability	36	10	23	1	13	9
		Professional indemnity	5	1	3	-	2	1
		Total	136	41	68	4	68	38
	For periods of 12 months	General Liability	14,501	22,026	2,857	837	11,645	21,189
		Employer's liability	4,320	1,266	536	133	3,784	1,133
		Professional indemnity	26,243	23,281	22,376	20,901	3,867	2,380
		Total	45,065	46,573	25,769	21,871	19,296	24,702
	For periods of more than 12 months	General Liability	32	10	1	6	30	4
		Employer's liability	16	4	1	-	16	4
		Professional indemnity	23	46	23	43	-	2
		Total	71	59	25	49	46	10
Premiums unearned as at end of previous year carried forward to current year	General Liability	25,926	-	1,754	-	24,172	-	
	Employer's liability	1,482	-	150	-	1,332	-	
	Professional indemnity	19,130	24	16,958	12	2,172	11	
	Total	46,538	24	18,862	13	27,676	11	
Total	General Liability	40,668	22,090	4,669	845	36,000	21,244	
	Employer's liability	5,976	1,309	718	134	5,258	1,174	
	Professional indemnity	45,438	23,351	39,386	20,957	6,052	2,394	
	Total	92,082	46,749	44,773	21,936	47,310	24,813	

C.6(a). Credit and Suretyship

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Credit	-		-		-		
	Suretyship	-		-		-		
	Total	-		-		-		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Credit	-	-	-	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Credit	-	-	-	-	-	
		Suretyship	-	-	-	-	-	
		Total	-	-	-	-	-	
	For periods of 12 months	Credit	802	2,525	802	2,525	-	-
		Suretyship	-	-	-	-	-	-
		Total	802	2,525	802	2,525	-	-
	For periods of more than 12 months	Credit	-	-	-	-	-	-
		Suretyship	-	-	-	-	-	-
		Total	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	Credit	2,105	-	2,105	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	2,105	-	2,105	-	-	-	
Total	Credit	2,907	2,525	2,907	2,525	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	2,907	2,525	2,907	2,525	-	-	

C.7(a). Other Classes

		Gross		Reinsurers' share		Net of reinsurance		
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years		
		€ 000's		€ 000's		€ 000's		
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	Misc. Financial loss	-		-		-		
	Legal expenses	-		-		-		
	Assistance	-		-		-		
	Total	-		-		-		
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	
Premiums written in current year in respect of risks incepted in prior calendar years	Misc. Financial loss	10,411	-6,633	9	2	10,402	-6,635	
	Legal expenses	2,825	-	-	-	2,825	-	
	Assistance	20	-	-	-	20	-	
	Total	13,256	-6,633	9	2	13,247	-6,635	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Misc. Financial loss	44,045	1,635	14,846	153	29,199	1,482
		Legal expenses	12	-	-	-	12	-
		Assistance	19	-	-	-	19	-
		Total	44,077	1,635	14,846	153	29,231	1,482
	For periods of 12 months	Misc. Financial loss	13,605	17,844	734	4,737	12,872	13,107
		Legal expenses	1,493	126	79	63	1,414	63
		Assistance	7	7	-	-	7	7
		Total	15,105	17,977	813	4,800	14,293	13,177
	For periods of more than 12 months	Misc. Financial loss	-3,187	3,308	54	459	-3,241	2,849
		Legal expenses	12,608	7	-	-	12,608	7
		Assistance	-	-	-	-	-	-
		Total	9,422	3,315	54	459	9,367	2,856
Premiums unearned as at end of previous year carried forward to current year	Misc. Financial loss	11,579	4,057	4,885	-	6,694	4,056	
	Legal expenses	138	-	67	-	70	-	
	Assistance	9	-	-	-	9	-	
	Total	11,726	4,057	4,952	-	6,773	4,056	
Total	Misc. Financial loss	76,454	20,210	20,528	5,350	55,926	14,859	
	Legal expenses	17,077	133	146	63	16,931	70	
	Assistance	55	7	-	-	55	7	
	Total	93,586	20,350	20,674	5,414	72,912	14,936	

C. Premiums Earned - (b) Pure Reinsurers Only

C.1(b). Accident and Health Classes

	Gross		Reinsurers' share		Net of reinsurance	
	Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
	€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years	-		-		-	
	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years	30	-	-	-	30	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-
	For periods of 12 months	32,246	203	7,856	3	24,391
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	598	-	213	-	385	-
Total	32,875	203	8,068	3	24,806	200

C.2(b). Motor

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		-33	-	-	-	-33	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	10,129	-	4,051	-	6,078	-
	For periods of more than 12 months	278	1,566	-	-	278	1,566
Premiums unearned as at end of previous year carried forward to current year		1,849	1,372	-	-	1,849	1,372
Total		12,223	2,938	4,051	-	8,172	2,938

1. Comprehensive insurance cover

2. Third party fire and theft insurance cover

3. Third party only insurance cover

C.3(b). Aviation, Marine & Transport

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		38	-	-	-	38	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	16,217	2,835	200	-	16,017	2,835
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		14	-	-	-	14	-
Total		16,269	2,835	200	-	16,069	2,835

C.4(b). Fire and Other Damage to Property

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		110	-	-	-	110	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	30,095	405	5,627	-	24,468	405
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		155	-	-	-	155	-
Total		30,359	405	5,627	-	24,732	405

C.5(b). General Liability

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		-	-	-	-	-	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	13,353	963	900	-	12,453	963
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	-	-	-	-	-
Total		13,353	963	900	-	12,453	963

C.6(b). Credit and Suretyship

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		-	-	-	-	-	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	-	-	-	-	-	-
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	-	-	-	-	-
Total		-	-	-	-	-	-

C.7(b). Other Classes

		Gross		Reinsurers' share		Net of reinsurance	
		Earned in prior calendar years		Earned in prior calendar years		Earned in prior calendar years	
		€ 000's		€ 000's		€ 000's	
Premiums receivable during the calendar year in respect of risks incepted in prior calendar years		-		-		-	
		Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year	Earned in the reporting calendar year	Unearned at the end of the reporting calendar year
		€ 000's	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Premiums written in current year in respect of risks incepted in prior calendar years		14	-	-6	-	20	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	-	-	-	-	-	-
	For periods of 12 months	6,107	-	42	-	6,065	-
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		123	190	-	-	123	190
Total		6,244	190	36	-	6,208	190

D. Gross Claims Paid

D.1. Accident and Health Classes

Accident and Health Classes	Insurance	Facultative reinsurance	Total
	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>
Accident	4,009	220	4,229
Sickness	4,748	-	4,748
Total GCP - Direct & Facultative business	8,757	220	8,976
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards			3,486
Total GCP			12,462

D.2. Motor Subgroups

Motor Subgroups		Risks situated in Malta		Risks situated outside Malta		Totals
		Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
		€ 000's	€ 000's	€ 000's	€ 000's	
Private	COMP ¹	12,651	-	7,260	-	19,911
	TPFT ²	3,731	-	679	-	4,410
	TPO ³	2,478	-	253	-	2,730
Commercial	COMP	1,345	-	6,346	-	7,691
	TPFT	876	-	283	-	1,159
	TPO	2,606	-	582	-	3,188
Motor Vehicles (Hired / Self-drive)	COMP	2,364	-	-	-	2,364
	TPFT	-	-	-	-	-
	TPO	13	-	-	-	13
Fleets	COMP	1,156	-	1,131	3,112	5,399
	TPFT	88	-	-	-	88
	TPO	314	-	-	-	314
Motor Cycles	COMP	17	-	535	-	552
	TPFT	8	-	137	-	145
	TPO	58	-	32	-	90
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	TPFT	-	-	-	-	-
	TPO	-	-	-	-	-
Other	COMP	75	-	458	-	533
	TPFT	25	-	-	-	25
	TPO	209	-	-	-	209
Carrier's Liability		-	-	-	-	-
Total GCP - Direct and Facultative business		28,016	-	17,697	3,112	48,825
Total GCP - proportional & non-proportional treaty reinsurance		13		5,090		5,103
Total GCP						53,928

1. Comprehensive insurance cover

2. Third party fire and theft insurance cover

3. Third party only insurance cover

D.3(a). Aviation, Marine and Transport Subgroups

Aviation, Marine and Transport Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway Rolling Stock	-	-	-	-	-
Aircraft Hull	-	-	-	-	-
Marine Commercial Vessels	59	-	-	-	59
Pleasure Craft	1,218	-	-	-	1,218
Marine Cargo	595	-	-	5,579	6,174
Goods in transit	-	-	180	-	180
Aircraft Liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
Total GCP - Direct & Facultative business	1,872	-	180	5,579	7,631
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-		4,739		4,739
Total GCP					12,370

D.3(b). Aviation, Marine and Transport Classes

Aviation, Marine and Transport Classes	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway rolling stock	-	-	-	-	-
Aircraft	-	-	-	-	-
Ships	1,277	-	-	-	1,277
Goods in transit	595	-	180	5,579	6,354
Aircraft liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
Total GCP - Direct & Facultative business	1,872	-	180	5,579	7,631
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-		4,739		4,739
Total GCP					12,370

D.4(a). Fire and Other Damage to Property Subgroups

Fire and Other Damage to Property Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and Special Perils	2,369	-	18,810	38,960	60,139
Home	1,705	-	87	-	1,792
Travel	1,834	-	60	-	1,895
Other Accident	183	-	27	59,929	60,139
Engineering	2,652	-	2	-	2,653
Theft	54	-	76	-	130
Electronic Equipment	401	-	4,325	-	4,727
Total GCP - Direct & Facultative business	9,198	-	23,387	98,889	131,474
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-	-	7,394	-	7,394
Total GCP	-	-	-	-	138,868

D.4(b). Fire and Other Damage to Property Classes

Fire and Other Damage to Property Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Fire and natural forces	4,074	-	18,897	38,960	61,930
Other damage to property	5,125	-	4,490	59,929	69,544
Total GCP - Direct & Facultative business	9,198	-	23,387	98,889	131,474
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	-	-	7,394	-	7,394
Total GCP	-	-	-	-	138,868

D.5. General Liability Class

General Liability Class	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
General Liability	235	-	10,144	2,908	13,287
Employers' Liability	1,142	-	320	1,790	3,252
Professional indemnity and directors and officers	17	-	103	-	120
Total GCP - Direct & Facultative business	1,394	-	10,567	4,697	16,659
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	3		129		131
Total GCP					16,790

D.6. Credit and Suretyship Classes

Credit and Suretyship Classes	Risks situated in Malta		Risks situated outside Malta		Totals
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	€ 000's
Credit	-	-	-	-	-
Suretyship	-	-	-	-	-
Total GCP - Direct & Facultative business	-	-	-	-	-

D.7(a). Other Classes Subgroups

Other Classes Subgroups	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Consequential Loss following Property Damage	87	-	42,729	9	42,825
Loss of Profits following Machinery Breakdown	-	-	-	-	-
Other	27	-	19,268	225	19,520
Legal Expenses	-	-	3,115	-	3,115
Assitance	-	-	4	-	4
Total GCP - Direct & Facultative business	114	-	65,117	234	65,465
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards			116		116
Total GCP					65,581

D.7(b). Other Classes

Other Classes	Risks situated in Malta		Risks situated outside Malta		Totals € 000's
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Miscellaneous Financial Loss	114	-	61,997	234	62,345
Legal Expenses	-	-	3,115	-	3,115
Assitance	-	-	4	-	4
Total GCP - Direct & Facultative business	114	-	65,116	234	65,464
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards			116		116
Total GCP					65,580

D.8(a). Total Gross Claims Paid

	Risks situated in Malta		Risks situated outside Malta		Total GCP	
	GCP	% Total	GCP	% Total	GCP	% Total
	€ 000's		€ 000's		€ 000's	
Accident and Health	4,176	9.3	8,287	3.2	12,462	4.2
Motor	28,029	62.6	25,899	10.1	53,928	18.0
Aviation, Marine and Transport	1,872	4.2	10,498	4.1	12,370	4.1
Fire and Other Damage to Property	9,198	20.5	129,669	50.8	138,868	46.3
General Liability	1,397	3.1	15,393	6.0	16,790	5.6
Credit and Suretyship	-	-	-	-	-	-
Other Classes	114	0.3	65,467	25.7	65,581	21.9
Total GCP	44,785	100.0	255,214	100.0	299,999	100.0

D.8(b). Total Gross Claims Paid

	Gross Claims Paid	Reinsurers' Share	% GCP	Net Claims Paid	% GCP
	€ 000's	€ 000's		€ 000's	
Accident and Health	12,462	4,239	34.0	8,224	66.0
Motor	53,928	2,366	4.4	51,562	95.6
Aviation, Marine and Transport	12,370	1,112	9.0	11,257	91.0
Fire and Other Damage to Property	138,868	10,281	7.4	128,586	92.6
General Liability	16,790	6,910	41.2	9,880	58.8
Credit and Suretyship	-	-	-	-	-
Other Classes	65,581	6,875	10.5	58,706	89.5
Total	299,999	31,783	10.6	268,215	89.4

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

E.1(a). Accident and Health Classes

Claims Incurred in respect of Accident and Health Classes			Amount attributable to the reporting calendar year
			<i>€ 000's</i>
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Accident	77
		Sickness	946
		Total	1,022
	Reinsurers' share	Accident	170
		Sickness	-16
		Total	154
	Net	Accident	-93
		Sickness	961
		Total	868
	Claims management costs	Accident	3
		Sickness	-3
		Total	-
	Total Claims Cost	Accident	-90
Sickness		959	
Total		868	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	4,995
		Sickness	3,866
		Total	8,860
	Reinsurers' share	Accident	2,007
		Sickness	1,940
		Total	3,946
	Net	Accident	2,988
		Sickness	1,926
		Total	4,914
	Claims management costs	Accident	45
		Sickness	206
		Total	251
	Total Claims Cost	Accident	3,033
Sickness		2,132	
Total		5,166	
Total claims incurred for the reporting calendar year	Gross	Accident	5,071
		Sickness	4,811
		Total	9,883
	Reinsurers' share	Accident	2,177
		Sickness	1,924
		Total	4,100
	Net	Accident	2,895
		Sickness	2,888
		Total	5,782
	Claims management costs	Accident	48
		Sickness	203
		Total	252
	Total Claims Cost	Accident	2,943
Sickness		3,091	
Total		6,034	

E.2(a). Motor Classes

Claims Incurred in respect of Motor Classes		Amount attributable to the reporting calendar year	
		€ 000's	
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	COMP ¹	-2,229
		TPFT ²	26
		TPO ³	1,096
		Total	-1,107
	Reinsurers' share	COMP	-148
		TPFT	-370
		TPO	1,109
		Total	591
	Net	COMP	-2,081
		TPFT	396
		TPO	-14
		Total	-1,698
	Claims management costs	COMP	135
		TPFT	41
		TPO	144
Total		320	
Total Claims Cost	COMP	-1,945	
	TPFT	437	
	TPO	130	
	Total	-1,378	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	39,171
		TPFT	6,591
		TPO	7,170
		Total	52,932
	Reinsurers' share	COMP	2,425
		TPFT	299
		TPO	353
		Total	3,077
	Net	COMP	36,746
		TPFT	6,293
		TPO	6,818
		Total	49,856
	Claims management costs	COMP	1,726
		TPFT	299
		TPO	271
Total		2,296	
Total Claims Cost	COMP	38,471	
	TPFT	6,592	
	TPO	7,088	
	Total	52,152	
Total claims incurred for the reporting calendar year	Gross	COMP	36,941
		TPFT	6,618
		TPO	8,266
		Total	51,825
	Reinsurers' share	COMP	2,276
		TPFT	-71
		TPO	1,462
		Total	3,668
	Net	COMP	34,665
		TPFT	6,689
		TPO	6,804
		Total	48,158
	Claims management costs	COMP	1,861
		TPFT	340
		TPO	415
Total		2,615	
Total Claims Cost	COMP	36,526	
	TPFT	7,029	
	TPO	7,219	
	Total	50,773	

1. Comprehensive insurance cover
2. Third party fire and theft insurance cover
3. Third party only insurance cover

E.3(a). Aviation, Marine & Transport Classes

Claims Incurred in respect of Aviation, Marine & Transport Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Ships	1
		Goods in Transit	-2,358
		Total	-2,357
	Reinsurers' share	Ships	-38
		Goods in Transit	-141
		Total	-179
	Net	Ships	38
		Goods in Transit	-2,216
		Total	-2,178
	Claims management costs	Ships	9
		Goods in Transit	-5
		Total	3
	Total Claims Cost	Ships	47
		Goods in Transit	-2,222
		Total	-2,175
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Ships	1,262
		Goods in Transit	1,365
		Total	2,627
	Reinsurers' share	Ships	727
		Goods in Transit	380
		Total	1,107
	Net	Ships	534
		Goods in Transit	985
		Total	1,520
	Claims management costs	Ships	18
		Goods in Transit	18
		Total	36
	Total Claims Cost	Ships	552
		Goods in Transit	1,003
		Total	1,556
Total claims incurred for the reporting calendar year	Gross	Ships	1,262
		Goods in Transit	-992
		Total	270
	Reinsurers' share	Ships	689
		Goods in Transit	239
		Total	928
	Net	Ships	573
		Goods in Transit	-1,231
		Total	-658
	Claims management costs	Ships	27
		Goods in Transit	13
		Total	39
	Total Claims Cost	Ships	599
		Goods in Transit	-1,218
		Total	-619

E.4(a). Fire and Other Damage to Property Classes

Claims Incurred in respect of Fire and Other Damage to Property Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Fire and natural forces	-18,483
		Other damage to property	-1,391
		Total	-19,873
	Reinsurers' share	Fire and natural forces	-19,019
		Other damage to property	-806
		Total	-19,825
	Net	Fire and natural forces	536
		Other damage to property	-585
		Total	-49
	Claims management costs	Fire and natural forces	77
		Other damage to property	25
		Total	102
Total Claims Cost	Fire and natural forces	613	
	Other damage to property	-560	
	Total	53	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	150,359
		Other damage to property	71,799
		Total	222,158
	Reinsurers' share	Fire and natural forces	46,364
		Other damage to property	5,229
		Total	51,593
	Net	Fire and natural forces	103,995
		Other damage to property	66,570
		Total	170,565
	Claims management costs	Fire and natural forces	700
		Other damage to property	230
		Total	931
Total Claims Cost	Fire and natural forces	104,695	
	Other damage to property	66,800	
	Total	171,495	
Total claims incurred for the reporting calendar year	Gross	Fire and natural forces	131,876
		Other damage to property	70,408
		Total	202,284
	Reinsurers' share	Fire and natural forces	27,345
		Other damage to property	4,423
		Total	31,768
	Net	Fire and natural forces	104,531
		Other damage to property	65,985
		Total	170,516
	Claims management costs	Fire and natural forces	777
		Other damage to property	255
		Total	1,032
Total Claims Cost	Fire and natural forces	105,309	
	Other damage to property	66,240	
	Total	171,548	

E.5(a). General Liability Classes

Claims Incurred in respect of General liability Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	General Liability	-3,068
		Employer's liability	429
		Professional indemnity	-37,199
		Total	-39,838
	Reinsurers' share	General Liability	3,331
		Employer's liability	674
		Professional indemnity	-32,721
		Total	-28,716
	Net	General Liability	-6,398
		Employer's liability	-245
		Professional indemnity	-4,478
		Total	-11,121
	Claims management costs	General Liability	162
		Employer's liability	6
		Professional indemnity	-3
		Total	165
Total Claims Cost	General Liability	-6,236	
	Employer's liability	-239	
	Professional indemnity	-4,481	
	Total	-10,956	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	General Liability	11,319
		Employer's liability	4,029
		Professional indemnity	25,210
		Total	40,558
	Reinsurers' share	General Liability	92
		Employer's liability	237
		Professional indemnity	22,536
		Total	22,865
	Net	General Liability	11,227
		Employer's liability	3,792
		Professional indemnity	2,674
		Total	17,694
	Claims management costs	General Liability	39
		Employer's liability	55
		Professional indemnity	1
		Total	96
Total Claims Cost	General Liability	11,267	
	Employer's liability	3,847	
	Professional indemnity	2,676	
	Total	17,790	
Total claims incurred for the reporting calendar year	Gross	General Liability	8,252
		Employer's liability	4,458
		Professional indemnity	-11,988
		Total	721
	Reinsurers' share	General Liability	3,423
		Employer's liability	911
		Professional indemnity	-10,185
		Total	-5,852
	Net	General Liability	4,829
		Employer's liability	3,547
		Professional indemnity	-1,803
		Total	6,572
	Claims management costs	General Liability	202
		Employer's liability	61
		Professional indemnity	-2
		Total	261
Total Claims Cost	General Liability	5,031	
	Employer's liability	3,608	
	Professional indemnity	-1,805	
	Total	6,834	

E.6(a). Credit and Suretyship Classes

Claims Incurred in respect of Credit and Suretyship classes			Amount attributable to the reporting calendar year
			<i>€ 000's</i>
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Credit	-722
		Suretyship	-
		Total	-722
	Reinsurers' share	Credit	-722
		Suretyship	-
		Total	-722
	Net	Credit	-
		Suretyship	-
		Total	-
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	-	
	Suretyship	-	
	Total	-	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Credit	851
		Suretyship	-
		Total	851
	Reinsurers' share	Credit	851
		Suretyship	-
		Total	851
	Net	Credit	-
		Suretyship	-
		Total	-
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	-	
	Suretyship	-	
	Total	-	
Total claims incurred for the reporting calendar year	Gross	Credit	129
		Suretyship	-
		Total	129
	Reinsurers' share	Credit	129
		Suretyship	-
		Total	129
	Net	Credit	-
		Suretyship	-
		Total	-
	Claims management costs	Credit	-
		Suretyship	-
		Total	-
Total Claims Cost	Credit	-	
	Suretyship	-	
	Total	-	

E.7(a). Other Classes

Claims Incurred in respect of Other Classes			Amount attributable to the reporting calendar year
			€ 000's
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Misc. Financial loss	-5,454
		Legal expenses	-3,004
		Assistance	-2
		Total	-8,459
	Reinsurers' share	Misc. Financial loss	5,600
		Legal expenses	-41
		Assistance	-
		Total	5,559
	Net	Misc. Financial loss	-11,053
		Legal expenses	-2,962
		Assistance	-2
		Total	-14,017
	Claims management costs	Misc. Financial loss	8
		Legal expenses	-72
		Assistance	-
Total		-64	
Total Claims Cost	Misc. Financial loss	-11,045	
	Legal expenses	-3,034	
	Assistance	-2	
	Total	-14,081	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	47,598
		Legal expenses	8,013
		Assistance	4
		Total	55,614
	Reinsurers' share	Misc. Financial loss	4,987
		Legal expenses	34
		Assistance	-
		Total	5,021
	Net	Misc. Financial loss	42,610
		Legal expenses	7,978
		Assistance	4
		Total	50,593
	Claims management costs	Misc. Financial loss	11
		Legal expenses	375
		Assistance	-
Total		386	
Total Claims Cost	Misc. Financial loss	42,621	
	Legal expenses	8,354	
	Assistance	4	
	Total	50,978	
Total claims incurred for the reporting calendar year	Gross	Misc. Financial loss	42,144
		Legal expenses	5,009
		Assistance	2
		Total	47,155
	Reinsurers' share	Misc. Financial loss	10,587
		Legal expenses	-7
		Assistance	-
		Total	10,580
	Net	Misc. Financial loss	31,557
		Legal expenses	5,016
		Assistance	2
		Total	36,575
	Claims management costs	Misc. Financial loss	19
		Legal expenses	304
		Assistance	-
Total		322	
Total Claims Cost	Misc. Financial loss	31,575	
	Legal expenses	5,320	
	Assistance	2	
	Total	36,897	

E. Claims Incurred - (b) Pure Reinsurers Only

E.1(b). Accident and Health Classes

Claims Incurred in respect of Accident and Health Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-537
	Reinsurers' share	-248
	Net	-289
	Claims management costs	-
	Total Claims Cost	-289
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	18,363
	Reinsurers' share	6,731
	Net	11,632
	Claims management costs	-
	Total Claims Cost	11,632
Total claims incurred for the reporting calendar year	Gross	17,826
	Reinsurers' share	6,483
	Net	11,343
	Claims management costs	-
	Total Claims Cost	11,343

E.2(b). Motor Classes

Claims Incurred in respect of Motor Classes		Amount attributable to the reporting calendar year <i>€ 000's</i>
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	2,664
	Reinsurers'	4
	Net	2,660
	Claims	-
	Total Claims Cost	2,660
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	18,100
	Reinsurers'	8,816
	Net	9,284
	Claims	-
	Total Claims Cost	9,284
Total claims incurred for the reporting calendar year	Gross	20,764
	Reinsurers' share	8,820
	Net	11,944
	Claims management costs	-
	Total Claims Cost	11,944

E.3(b). Aviation, Marine & Transport Classes

Claims Incurred in respect of Aviation, Marine & Transport Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-475
	Reinsurers' share	11
	Net	-486
	Claims management costs	-
	Total Claims Cost	-486
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	13,455
	Reinsurers' share	-
	Net	13,455
	Claims management costs	-
	Total Claims Cost	13,455
Total claims incurred for the reporting calendar year	Gross	12,980
	Reinsurers' share	11
	Net	12,969
	Claims management costs	-
	Total Claims Cost	12,969

E.4(b). Fire and Other Damage to Property Classes

Claims Incurred in respect of Fire and Other Damage to Property Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-470
	Reinsurers' share	62
	Net	-532
	Claims management costs	-
	Total Claims Cost	-532
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	15,381
	Reinsurers' share	1,102
	Net	14,280
	Claims management costs	-
	Total Claims Cost	14,280
Total claims incurred for the reporting calendar year	Gross	14,911
	Reinsurers' share	1,164
	Net	13,748
	Claims management costs	-
	Total Claims Cost	13,748

E.5(b). General Liability Classes

Claims Incurred in respect of General Liability Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-6,933
	Reinsurers' share	-322
	Net	-6,612
	Claims management costs	-
	Total Claims Cost	-6,612
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	13,530
	Reinsurers' share	412
	Net	13,118
	Claims management costs	-
	Total Claims Cost	13,118
Total claims incurred for the reporting calendar year	Gross	6,597
	Reinsurers' share	90
	Net	6,507
	Claims management costs	-
	Total Claims Cost	6,507

E.6(b). Credit and Suretyship classes

Claims Incurred in respect of Credit and Suretyship classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-
	Reinsurers' share	-
	Net	-
	Claims management costs	-
	Total Claims Cost	-
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	-
	Reinsurers' share	-
	Net	-
	Claims management costs	-
	Total Claims Cost	-
Total claims incurred for the reporting calendar year	Gross	-
	Reinsurers' share	-
	Net	-
	Claims management costs	-
	Total Claims Cost	-

E.7(b). Other Classes

Claims Incurred in respect of Other Classes		Amount attributable to the reporting calendar year
		€ 000's
Claims Incurred in respect of incidents occurring prior to reporting calendar year	Gross	-27
	Reinsurers' share	-
	Net	-27
	Claims management costs	-
	Total Claims Cost	-27
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	479
	Reinsurers' share	0
	Net	479
	Claims management costs	-
	Total Claims Cost	479
Total claims incurred for the reporting calendar year	Gross	452
	Reinsurers' share	-
	Net	452
	Claims management costs	-
	Total Claims Cost	452

F. Net Operating Expenses - (a) Direct and Reinsurance Business (other than that written by Pure Reinsurers)

F.1(a). Accident and Health Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	8,236
Other acquisition expenses	906
Administrative expenses	1,576
Reinsurance commissions and profit participations	2,873
Net operating expenses	7,845

F.2(a). Motor Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	12,147
Other acquisition expenses	1,060
Administrative expenses	6,989
Reinsurance commissions and profit participations	3,894
Net operating expenses	16,302

F.3(a). Aviation, Marine and Transport Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	602
Other acquisition expenses	87
Administrative expenses	506
Reinsurance commissions and profit participations	842
Net operating expenses	354

F.4(a). Fire and Other Damage to Property Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	8,770
Other acquisition expenses	1,387
Administrative expenses	5,291
Reinsurance commissions and profit participations	6,158
Net operating expenses	9,288

F.5(a). General Liability Class

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	1,079
Other acquisition expenses	403
Administrative expenses	984
Reinsurance commissions and profit participations	221
Net operating expenses	2,245

F.6(a). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	€ 000's
Commissions	-
Other acquisition expenses	-
Administrative expenses	-
Reinsurance commissions and profit participations	-
Net operating expenses	-

F.7(a). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	18,801
Other acquisition expenses	1,939
Administrative expenses	3,807
Reinsurance commissions and profit participations	585
Net operating expenses	23,962

F. Net Operating Expenses - (b) Pure Reinsurers Only

F.1(b). Accident and Health Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	7,095
Other acquisition expenses	1,172
Administrative expenses	243
Reinsurance commissions and profit participations	2,747
Net operating expenses	5,763

F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	834
Other acquisition expenses	-
Administrative expenses	187
Reinsurance commissions and profit participations	-
Net operating expenses	1,021

F.3(b). Aviation, Marine and Transport Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	4,340
Other acquisition expenses	-
Administrative expenses	107
Reinsurance commissions and profit participations	-
Net operating expenses	4,447

F.4(b). Fire and Other Damage to Property Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	5,237
Other acquisition expenses	-
Administrative expenses	276
Reinsurance commissions and profit participations	-
Net operating expenses	5,514

F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	2,194
Other acquisition expenses	-
Administrative expenses	378
Reinsurance commissions and profit participations	-
Net operating expenses	2,573

F.6(b). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	€ 000's
Commissions	-
Other acquisition expenses	-
Administrative expenses	-
Reinsurance commissions and profit participations	-
Net operating expenses	-

F.7(b). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	391
Other acquisition expenses	-
Administrative expenses	-
Reinsurance commissions and profit participations	-
Net operating expenses	391

G. Loss and Expense Ratios

Loss Ratios

$$\text{Loss ratio A} = \frac{\text{Gross claims incurred}}{\text{Gross premiums earned}}$$

$$\text{Loss ratio B} = \frac{\text{Net claims incurred}}{\text{Net premiums earned}}$$

$$\text{Loss ratio C} = \frac{\text{Gross claims incurred} + \text{Claims management costs}}{\text{Gross premiums earned}}$$

$$\text{Loss ratio D} = \frac{\text{Net claims incurred} + \text{Claims management costs}}{\text{Net premiums earned}}$$

Expense Ratio

$$\text{Expense ratio} = \frac{\text{Net operating expenses}}{\text{Net premiums earned}}$$

Combined Ratio

$$\text{Combined ratio} = \frac{\text{Net claims incurred} + \text{net operating expenses}}{\text{Net premiums earned}} = \text{Loss ratio B} + \text{Expense ratio}$$

G.1(a). Loss and expense ratios - (a) Direct and Reinsurance Business (other than that written by Pure Reinsurers)

Groups of classes	Classes/subgroups	Loss Ratios				Expense Ratio	Combined Ratio
		A	B	C	D		
		%	%	%	%	%	%
Accident and Health	Accident	30.9	23.5	31.2	23.9		
	Sickness	49.9	49.4	52.0	52.9		
	Total	37.9	31.9	38.9	33.2	43.2	75.1
Motor	COMP ¹	60.4	66.9	63.4	70.5		
	TPFT ²	40.8	45.4	42.9	47.7		
	TPO ³	66.5	59.5	69.8	63.2		
	Total	57.7	61.8	60.6	65.1	20.9	82.7
Aviation, Marine & Transport	Aircraft	-0.1	0.0	-0.1	0.0		
	Ships	82.8	102.3	84.5	107.0		
	Goods in transit	-27.0	-62.5	-26.6	-61.8		
	Aircraft Liability	0.0	0.0	0.0	0.0		
	Liability for ships	0.0	0.0	-0.9	-0.9		
	Total	4.2	-25.1	4.8	-23.6	13.5	-11.6
Fire and Other Damage to Property	Fire and natural forces	76.4	129.8	76.8	130.8		
	Other damage to property	62.5	61.3	62.7	61.5		
	Total	70.9	90.6	71.3	91.1	4.9	95.5
General Liability	General Liability	20.3	13.4	20.8	14.0		
	Employer's liability	74.6	67.5	75.6	68.6		
	Professional indemnity	-26.4	-29.8	-26.4	-29.8		
	Total	0.8	13.9	1.1	14.4	4.7	18.6
Credit and Suretyship	Credit	4.4	-	4.4	-		
	Suretyship	-	-	-	-		
	Total	4.4	-	4.4	-	-	-
Other Classes	Misc. Financial loss	55.1	56.4	55.1	56.5		
	Legal expenses	29.3	29.6	29.3	31.4		
	Assistance	4.5	4.5	4.5	4.5		
	Total	50.4	50.2	50.4	50.6	32.9	83.0
All Classes		52.4	65.6	53.1	66.7	14.7	80.3

1. Comprehensive insurance cover

2. Third party fire and theft insurance cover

3. Third party only insurance cover

G.1(b). Loss and expense ratios - (b) Pure Reinsurers Only

	Loss Ratios				Expense Ratio	Combined Ratio
	A	B	C	D		
Groups of classes	%	%	%	%	%	%
Accident and Health	54.2	45.7	54.2	45.7	23.2	69.0
Motor	169.9	146.2	169.9	146.2	12.5	158.6
Aviation, Marine & Transport	79.8	80.7	79.8	80.7	27.7	108.4
Fire & Other Damage to Property	49.1	55.6	49.1	55.6	22.3	77.9
General Liability	49.4	52.2	49.4	52.2	20.7	72.9
Credit & Suretyship	-	-	-	-	-	-
Other classes	7.2	7.3	7.2	7.3	6.3	13.6
All Classes	66.1	61.6	66.1	61.6	21.3	82.9