

**Insurance Principals Statistics 2010**  
**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	27,255	534	27,789
Sickness	8,087	2,484	10,571
<b>Total GPW - direct and facultative business</b>	<b>35,341</b>	<b>3,018</b>	<b>38,360</b>
<b>Total GPW - proportional &amp; non-proportional treaty reinsurance inwards</b>			<b>79,064</b>
<b>Total GPW</b>			<b>117,424</b>

**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	28,160	-	71,684	4,269	104,113
Motor vehicle liability (excluding carrier's liability)	23,171	-	5,536	742	29,449
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
<b>Total GPW - direct and facultative business</b>	<b>23,171</b>	<b>-</b>	<b>5,536</b>	<b>742</b>	<b>133,562</b>
<b>Total GPW - proportional &amp; non-proportional treaty reinsurance inwards</b>				<b>21,720</b>	<b>21,720</b>
<b>Total GPW</b>					<b>155,282</b>

## 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 <sup>1</sup> - (own damage)	14,994	-	38,318	-	53,312
	COMP - (third party)	5,608	-	78	-	5,686
	TPFT <sup>2</sup> - (own damage)	4,377	-	2,987	-	7,364
	TPFT - (third party)	4,856	-	959	-	5,815
	TPO <sup>3</sup>	5,341	-	503	-	5,844
Commercial	COMP - (own damage)	1,652	-	22,643	-	24,295
	COMP - (third party)	513	-	2	-	515
	TPFT - (own damage)	968	-	3,420	-	4,388
	TPFT - (third party)	826	-	-	-	826
	TPO	2,992	-	2,875	-	5,867
Motor Vehicles (Hired / Self-drive)	COMP - (own damage)	4,024	-	-	-	4,024
	COMP - (third party)	414	-	-	-	414
	TPFT - (own damage)	8	-	-	-	8
	TPFT - (third party)	6	-	-	-	6
	TPO	108	-	-	-	108
Fleets	COMP - (own damage)	1,657	-	1,603	4,269	7,529
	COMP - (third party)	424	-	13	742	1,178
	TPFT - (own damage)	188	-	0	-	189
	TPFT - (third party)	99	-	0	-	99
	TPO	427	-	16	-	443
Motor Cycles	COMP - (own damage)	28	-	2,095	-	2,123
	COMP - (third party)	6	-	-	-	6
	TPFT - (own damage)	106	-	5	-	111
	TPFT - (third party)	126	-	676	-	802
	TPO	859	-	411	-	1,270
Motor Cycles (Hired / Self-drive)	COMP - (own damage)	-	-	-	-	-
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	-	-	-	-	-
Other	COMP - (own damage)	132	-	613	-	745
	COMP - (third party)	26	-	-	-	26
	TPFT - (own damage)	24	-	-	-	24
	TPFT - (third party)	18	-	-	-	18
	TPO	523	-	2	-	525
<b>Carrier's Liability</b>		-	-	-	-	-
<b>Total GPW - direct and facultative business</b>		<b>51,331</b>	<b>-</b>	<b>77,221</b>	<b>5,011</b>	<b>133,562</b>
<b>Total GPW - treaty reinsurance inwards</b>					<b>21,720</b>	<b>21,720</b>
<b>Total GPW</b>						<b>155,283</b>

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	97	-	-	-	97
Marine Commercial Vessels	113	-	-	-	113
Pleasure Craft	1,759	-	3	-	1,762
Marine Cargo	2,227	-	16	3,969	6,212
Goods in transit	82	-	1,580	34	1,696
Aircraft Liability	1,338	-	-	-	1,338
Liability for ships	5	-	-	-	5
<b>Total GPW - direct and facultative business</b>	<b>5,623</b>	<b>-</b>	<b>1,599</b>	<b>4,003</b>	<b>11,225</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>24,013</b>	<b>24,013</b>
<b>Total GPW</b>					<b>35,238</b>

### 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	97	-	-	-	97
Ships	1,872	-	3	-	1,875
Goods in transit	2,309	-	1,596	4,003	7,909
Aircraft liability	1,338	-	-	-	1,338
Liability for ships	5	-	-	-	5
<b>Total GPW - direct and facultative business</b>	<b>5,623</b>	<b>-</b>	<b>1,599</b>	<b>4,003</b>	<b>11,225</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>24,013</b>	<b>24,013</b>
<b>Total GPW</b>					<b>35,238</b>

#### 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	€ 000's
Fire and Special Perils	10,382	-	93,027	42,425	145,834
Home	6,737	-	227	-	6,964
Travel	3,484	-	96	-	3,580
Other Accident	1,058	-	888	95,770	97,716
Engineering	2,230	-	35	-	2,265
Theft	325	-	3,858	-	4,183
Electronic Equipment	1,459	-	10,292	-	11,751
<b>Total GPW - direct and facultative business</b>	<b>25,675</b>	<b>-</b>	<b>108,423</b>	<b>138,195</b>	<b>272,293</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>150,121</b>	<b>150,121</b>
<b>Total GPW</b>					<b>422,414</b>

#### 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	€ 000's
Fire and natural forces	17,119	-	93,254	42,425	152,797
Other damage to property	8,557	-	15,169	95,770	119,496
<b>Total GPW - direct and facultative business</b>	<b>25,675</b>	<b>-</b>	<b>108,423</b>	<b>138,195</b>	<b>272,293</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>150,121</b>	<b>150,121</b>
<b>Total GPW</b>					<b>422,414</b>

#### 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	€ 000's
General Liability	3,506	-	21,636	27,566	52,708
Employers' Liability	2,309	-	12,311	1,912	16,532
Professional indemnity and directors and officers	760	-	51,301	-	52,061
<b>Total GPW - direct and facultative business</b>	<b>6,575</b>	<b>-</b>	<b>85,248</b>	<b>29,478</b>	<b>121,301</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>11,027</b>	<b>11,027</b>
<b>Total GPW</b>					<b>132,328</b>

#### 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	€ 000's
Credit	-	-	1,825	-	1,825
Suretyship	-	-	-	-	-
<b>Total GPW - direct and facultative business</b>	<b>-</b>	<b>-</b>	<b>1,825</b>	<b>-</b>	<b>1,825</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>11</b>	<b>11</b>
<b>Total GPW</b>					<b>1,836</b>

#### 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	551	-	7,611	11,382	19,544
Loss of Profits following Machinery Breakdown	15	-	-	-	15
Other	1,314	-	118,133	-10	119,437
Legal Expenses	2	-	22,672	-	22,674
Assitance	-	-	70	-	70
<b>Total GPW - direct and facultative business</b>	<b>1,882</b>	<b>-</b>	<b>148,485</b>	<b>11,373</b>	<b>161,740</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>22</b>	<b>22</b>
<b>Total GPW</b>					<b>161,762</b>

#### 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	1,880	-	125,743	11,373	138,996
Legal Expenses	2	-	22,672	-	22,674
Assitance	-	-	70	-	70
<b>Total GPW - direct and facultative business</b>	<b>1,882</b>	<b>-</b>	<b>148,485</b>	<b>11,373</b>	<b>161,740</b>
<b>Total GPW - treaty reinsurance inwards</b>		<b>-</b>		<b>22</b>	<b>22</b>
<b>Total GPW</b>					<b>161,762</b>

### 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	12,542	12.1	104,882	11.4	117,424	11.4
Motor	51,331	49.5	103,952	11.3	155,283	15.1
Aviation, Marine and Transport	5,623	5.4	29,615	3.2	35,238	3.4
Fire and Other Damage to Property	25,675	24.8	396,739	43.0	422,414	41.2
General Liability	6,575	6.3	125,753	13.6	132,328	12.9
Credit and Suretyship	-	-	1,836	0.2	1,836	0.0
Other Classes	1,882	1.8	159,880	17.3	161,762	15.8
<b>Total GPW</b>	<b>103,628</b>	<b>100.0</b>	<b>922,657</b>	<b>100.0</b>	<b>1,026,285</b>	<b>99.8</b>

### 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	117,424	25,346	21.6	117,402	100.0
Motor	155,283	29,964	19.3	125,319	80.7
Aviation, Marine and Transport	35,238	5,408	15.3	29,830	84.7
Fire and Other Damage to Property	422,414	81,939	19.4	340,475	80.6
General Liability	132,328	60,380	45.6	71,948	54.4
Credit and Suretyship	1,836	1,681	91.6	155	8.4
Other Classes	161,762	25,674	15.9	136,088	84.1
<b>Total</b>	<b>1,026,285</b>	<b>230,392</b>	<b>22.4</b>	<b>795,893</b>	<b>77.6</b>

## 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	6,072	48.4	51,812	49.4	57,884	49.3
Business generated by agents	2,601	20.7	45,039	42.9	47,640	40.6
Business generated by brokers	3,445	27.5	8,031	7.7	11,476	9.8
Business generated by tied insurance intermediaries	424	3.4	-	-	424	0.4
<b>Total GPW</b>	<b>12,542</b>	<b>100.0</b>	<b>104,882</b>	<b>100.0</b>	<b>117,424</b>	<b>100.0</b>

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	18,634	36.3	31,619	30.4	50,253	32.4
Business generated by agents	12,352	24.1	3,781	3.6	16,132	10.4
Business generated by brokers	7,172	14.0	68,552	65.9	75,724	48.8
Business generated by tied insurance intermediaries	13,173	25.7	-	-	13,173	8.5
<b>Total GPW</b>	<b>51,331</b>	<b>100.0</b>	<b>103,952</b>	<b>100.0</b>	<b>155,283</b>	<b>100.0</b>

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	1,915	34.1	29,021	98.0	30,937	87.8
Business generated by agents	468	8.3	594	2.0	1,062	3.0
Business generated by brokers	2,510	44.6	-	-	2,510	7.1
Business generated by tied insurance intermediaries	729	13.0	-	-	729	2.1
<b>Total GPW</b>	<b>5,623</b>	<b>100.0</b>	<b>29,615</b>	<b>100.0</b>	<b>35,238</b>	<b>100.0</b>



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	9,913	38.6	385,588	97.2	395,501	93.6
Business generated by agents	3,698	14.4	11,142	2.8	14,840	3.5
Business generated by brokers	8,333	32.5	9	-	8,342	2.0
Business generated by tied insurance intermediaries	3,731	14.5	-	-	3,731	0.9
<b>Total GPW</b>	<b>25,675</b>	<b>100.0</b>	<b>396,739</b>	<b>100.0</b>	<b>422,414</b>	<b>100.0</b>

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	1,872	28.5	107,414	85.4	109,286	82.6
Business generated by agents	1,094	16.6	161	0.1	1,255	0.9
Business generated by brokers	2,873	43.7	18,179	14.5	21,052	15.9
Business generated by tied insurance intermediaries	736	11.2	-	-	736	0.6
<b>Total GPW</b>	<b>6,575</b>	<b>100.0</b>	<b>125,753</b>	<b>100.0</b>	<b>132,328</b>	<b>100.0</b>

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	-	0.0	1,836	100.0	1,836	100.0
Business generated by agents	-	0.0	-	0.0	-	0.0
Business generated by brokers	-	0.0	-	0.0	-	0.0
Business generated by tied insurance intermediaries	-	0.0	-	0.0	-	0.0
<b>Total GPW</b>	<b>-</b>	<b>0.0</b>	<b>1,836</b>	<b>100.0</b>	<b>1,836</b>	<b>100.0</b>

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	504	26.8	35,616	22.3	36,121	22.3
Business generated by agents	53	2.8	51,495	32.2	51,549	31.9
Business generated by brokers	1,204	64.0	322	0.2	1,526	0.9
Business generated by tied insurance intermediaries	120	6.4	72,446	45.3	72,565	44.9
<b>Total GPW</b>	<b>1,882</b>	<b>100.0</b>	<b>159,880</b>	<b>100.0</b>	<b>161,761</b>	<b>100.0</b>

## 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	2		2		-		
	Sickness	-		-		-		
	<b>Total</b>	<b>2</b>		<b>2</b>		<b>-</b>		
		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	5	8	6	-	-2	8	
	Sickness	105	2	-	-	105	2	
	<b>Total</b>	<b>110</b>	<b>9</b>	<b>6</b>	<b>-</b>	<b>103</b>	<b>9</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	6,656	362	1,505	47	5,151	315
		Sickness	2,575	11	-	-	2,574	11
		<b>Total</b>	<b>9,231</b>	<b>373</b>	<b>1,505</b>	<b>47</b>	<b>7,725</b>	<b>326</b>
	For periods of 12 months	Accident	6,501	3,723	2,439	1,762	4,063	1,961
		Sickness	5,751	2,117	2,849	1,354	2,902	763
		<b>Total</b>	<b>12,253</b>	<b>5,840</b>	<b>5,288</b>	<b>3,116</b>	<b>6,965</b>	<b>2,724</b>
	For periods of more than 12 months	Accident	880	9,118	604	6,382	276	2,736
		Sickness	7	4	-	-	7	4
		<b>Total</b>	<b>887</b>	<b>9,122</b>	<b>604</b>	<b>6,382</b>	<b>283</b>	<b>2,740</b>
Premiums unearned as at end of previous year carried forward to current year	Accident	7,842	7,158	2,895	3,973	4,947	3,185	
	Sickness	3,115	1,480	1,185	-	1,930	1,480	
	<b>Total</b>	<b>10,957</b>	<b>8,638</b>	<b>4,080</b>	<b>3,973</b>	<b>6,877</b>	<b>4,665</b>	
<b>Total</b>	Accident	<b>21,884</b>	<b>20,368</b>	<b>7,450</b>	<b>12,164</b>	<b>14,435</b>	<b>8,205</b>	
	Sickness	<b>11,552</b>	<b>3,613</b>	<b>4,034</b>	<b>1,354</b>	<b>7,518</b>	<b>2,259</b>	
	<b>Total</b>	<b>33,437</b>	<b>23,981</b>	<b>11,484</b>	<b>13,517</b>	<b>21,953</b>	<b>10,464</b>	

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 <sup>1</sup>	-6		-		-6		
	TPFT <sup>2</sup>	-1		-		-1		
	TPO <sup>3</sup>	195		9		186		
	Carrier's Liability	-		-		-		
	<b>Total</b>	<b>187</b>		<b>9</b>		<b>178</b>		
		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	-44	-24	-4	-	-40	-24	
	TPFT	-35	-21	-3	-	-33	-21	
	TPO	-72	-45	-5	-	-66	-45	
	Carrier's Liability	-	-	-	-	-	-	
	<b>Total</b>	<b>-151</b>	<b>-89</b>	<b>-11</b>	<b>-</b>	<b>-140</b>	<b>-89</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	2,215	1,645	134	-	2,081	1,645
		TPFT	743	597	51	-	692	597
		TPO	1,020	799	60	-	959	799
		Carrier's Liability	-	-	-	-	-	-
		<b>Total</b>	<b>3,978</b>	<b>3,041</b>	<b>245</b>	<b>-</b>	<b>3,732</b>	<b>3,041</b>
	For periods of 12 months	COMP	45,874	45,011	9,857	14,126	36,017	30,886
		TPFT	9,659	8,377	1,940	2,231	7,719	6,146
		TPO	6,579	5,166	1,116	247	5,463	4,919
		Carrier's Liability	-	-	-	-	-	-
		<b>Total</b>	<b>62,112</b>	<b>58,554</b>	<b>12,913</b>	<b>16,603</b>	<b>49,199</b>	<b>41,950</b>
	For periods of more than 12 months	COMP	1,004	385	26	-	978	385
		TPFT	172	173	13	-	159	173
		TPO	225	225	16	-	210	225
		Carrier's Liability	-	-	-	-	-	-
		<b>Total</b>	<b>1,401</b>	<b>783</b>	<b>54</b>	<b>-</b>	<b>1,347</b>	<b>783</b>
Premiums unearned as at end of previous year carried forward to current year	COMP	32,295	-	9,374	-	22,921	-	
	TPFT	8,064	-	1,242	-	6,822	-	
	TPO	5,664	-	190	-	5,473	-	
	Carrier's Liability	-	-	-	-	-	-	
	<b>Total</b>	<b>46,023</b>	<b>-</b>	<b>10,806</b>	<b>-</b>	<b>35,217</b>	<b>-</b>	
<b>Total</b>	COMP	<b>81,343</b>	<b>47,017</b>	<b>19,387</b>	<b>14,126</b>	<b>61,957</b>	<b>32,892</b>	
	TPFT	<b>18,603</b>	<b>9,126</b>	<b>3,243</b>	<b>2,231</b>	<b>15,360</b>	<b>6,895</b>	
	TPO	<b>13,417</b>	<b>6,145</b>	<b>1,377</b>	<b>247</b>	<b>12,039</b>	<b>5,898</b>	
	Carrier's Liability	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
	<b>Total</b>	<b>113,363</b>	<b>62,288</b>	<b>24,007</b>	<b>16,603</b>	<b>89,356</b>	<b>45,685</b>	

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	-	-	-	-	-	
		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	-3	-2	-2	-1	-1	-2	
	Goods in transit	41	-	29	-	12	-	
	Aircraft Liability	-	-	-	-	-	-	
	Liability for ships	-	-	-	-	-	-	
	<b>Total</b>	<b>37</b>	<b>-2</b>	<b>27</b>	<b>-1</b>	<b>10</b>	<b>-1</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	-
		Ships	9	3	17	2	-8	1
		Goods in transit	2,277	139	1,093	71	1,184	67
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	-	-	-	-	-	-
		<b>Total</b>	<b>2,286</b>	<b>141</b>	<b>1,110</b>	<b>74</b>	<b>1,175</b>	<b>68</b>
	For periods of 12 months	Aircraft	-	-	-	-	-	-
		Ships	944	895	615	450	330	445
		Goods in transit	1,410	87	274	57	1,136	30
		Aircraft Liability	-	-	-	-	-	-
		Liability for ships	4	2	-	-	3	2
		<b>Total</b>	<b>2,357</b>	<b>984</b>	<b>889</b>	<b>507</b>	<b>1,468</b>	<b>477</b>
	For periods of more than 12 months	Aircraft	20	77	17	64	4	14
		Ships	15	15	11	8	4	6
		Goods in transit	-18	2	-14	1	-4	1
Aircraft Liability		277	1,062	256	982	21	80	
Liability for ships		-	-	-	-	-	-	
	<b>Total</b>	<b>295</b>	<b>1,156</b>	<b>270</b>	<b>1,055</b>	<b>25</b>	<b>100</b>	
Premiums unearned as at end of previous year carried forward to current year	Aircraft	62	-	51	-	11	-	
	Ships	878	-	439	-	439	-	
	Goods in transit	244	3	141	-	104	3	
	Aircraft Liability	963	-	890	-	72	-	
	Liability for ships	2	-	-	-	2	-	
	<b>Total</b>	<b>2,148</b>	<b>3</b>	<b>1,521</b>	<b>-</b>	<b>627</b>	<b>3</b>	
Total	Aircraft	82	77	68	64	14	14	
	Ships	1,843	911	1,080	460	763	451	
	Goods in transit	3,954	231	1,523	130	2,431	101	
	Aircraft Liability	1,239	1,062	1,146	982	93	80	
	Liability for ships	5	2	-	-	5	2	
	<b>Total</b>	<b>7,123</b>	<b>2,282</b>	<b>3,817</b>	<b>1,635</b>	<b>3,306</b>	<b>647</b>	

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	8		-1		9		
	Other damage to property	-36		-36		-1		
	<b>Total</b>	<b>-29</b>		<b>-37</b>		<b>8</b>		
		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	5,456	4,085	3,036	3,907	2,420	178	
	Other damage to property	314	84	86	56	228	28	
	<b>Total</b>	<b>5,769</b>	<b>4,169</b>	<b>3,122</b>	<b>3,963</b>	<b>2,647</b>	<b>206</b>	
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	2,643	94	394	71	2,250	23
		Other damage to property	15,669	1,488	798	188	14,871	1,300
		<b>Total</b>	<b>18,312</b>	<b>1,582</b>	<b>1,191</b>	<b>259</b>	<b>17,121</b>	<b>1,323</b>
	For periods of 12 months	Fire and natural forces	104,981	26,157	45,683	22,328	59,298	3,829
		Other damage to property	98,898	2,246	2,279	1,346	96,619	900
		<b>Total</b>	<b>203,879</b>	<b>28,403</b>	<b>47,962</b>	<b>23,674</b>	<b>155,917</b>	<b>4,729</b>
	For periods of more than 12 months	Fire and natural forces	65	37	56	33	9	4
		Other damage to property	378	452	337	391	42	61
		<b>Total</b>	<b>443</b>	<b>489</b>	<b>393</b>	<b>424</b>	<b>50</b>	<b>65</b>
Premiums unearned as at end of previous year carried forward to current year	Fire and natural forces	39,685	-	33,558	-	6,127	-	
	Other damage to property	3,491	-	1,570	-	1,920	-	
	<b>Total</b>	<b>43,176</b>	<b>-</b>	<b>35,129</b>	<b>-</b>	<b>8,047</b>	<b>-</b>	
<b>Total</b>	Fire and natural forces	<b>152,830</b>	<b>30,374</b>	<b>82,727</b>	<b>26,339</b>	<b>70,102</b>	<b>4,034</b>	
	Other damage to property	<b>118,750</b>	<b>4,269</b>	<b>5,070</b>	<b>1,981</b>	<b>113,680</b>	<b>2,288</b>	
	<b>Total</b>	<b>271,580</b>	<b>34,643</b>	<b>87,797</b>	<b>28,320</b>	<b>183,782</b>	<b>6,323</b>	

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	-1		-		-1		
	Employer's liability	-		-		-		
	Professional indemnity	-		-		-		
	<b>Total</b>	<b>-1</b>		<b>-</b>		<b>-1</b>		
		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	23	16	2	-	21	16	
	Employer's liability	36	18	2	-	34	18	
	Professional indemnity	6	-	-	-	6	-	
	<b>Total</b>	<b>65</b>	<b>34</b>	<b>4</b>	<b>-</b>	<b>61</b>	<b>34</b>	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	8,795	72	4,867	750	3,928	-678
		Employer's liability	8,816	12	5,282	816	3,534	-804
		Professional indemnity	71	1	64	1	8	-
		<b>Total</b>	<b>17,682</b>	<b>85</b>	<b>10,213</b>	<b>1,567</b>	<b>7,469</b>	<b>-1,482</b>
	For periods of 12 months	General Liability	14,182	20,970	2,577	475	11,605	20,495
		Employer's liability	4,447	1,228	232	35	4,216	1,193
		Professional indemnity	27,698	24,049	23,268	21,255	4,430	2,794
		<b>Total</b>	<b>46,327</b>	<b>46,247</b>	<b>26,077</b>	<b>21,765</b>	<b>20,251</b>	<b>24,482</b>
	For periods of more than 12 months	General Liability	107	89	12	-	95	89
		Employer's liability	5	16	1	-	4	16
		Professional indemnity	-10	49	-3	43	-7	6
		<b>Total</b>	<b>102</b>	<b>154</b>	<b>10</b>	<b>43</b>	<b>92</b>	<b>111</b>
Premiums unearned as at end of previous year carried forward to current year	General Liability	22,765	-	910	-	21,855	-	
	Employer's liability	1,322	-	139	-	1,183	-	
	Professional indemnity	25,124	-	22,550	-	2,575	-	
	<b>Total</b>	<b>49,211</b>	<b>-</b>	<b>23,598</b>	<b>-</b>	<b>25,613</b>	<b>-</b>	
<b>Total</b>	General Liability	<b>45,871</b>	<b>21,147</b>	<b>8,368</b>	<b>1,225</b>	<b>37,503</b>	<b>19,922</b>	
	Employer's liability	<b>14,626</b>	<b>1,274</b>	<b>5,656</b>	<b>851</b>	<b>8,970</b>	<b>423</b>	
	Professional indemnity	<b>52,891</b>	<b>24,100</b>	<b>45,879</b>	<b>21,299</b>	<b>7,012</b>	<b>2,801</b>	
	<b>Total</b>	<b>113,388</b>	<b>46,521</b>	<b>59,903</b>	<b>23,375</b>	<b>53,485</b>	<b>23,146</b>	

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	1,825	-	1,681	-	144	-
		Suretyship	-	-	-	-	-	-
		Total	1,825	-	1,681	-	144	-
For periods of more than 12 months	Credit	-	-	-	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	
Premiums unearned as at end of previous year carried forward to current year	Credit	2,763	-	2,763	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	2,763	-	2,763	-	-	-	
Total	Credit	4,587	-	4,444	-	144	-	
	Suretyship	0	-	-	-	-	-	
	Total	4,587	-	4,444	-	144	-	

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	15,008	-3,849	9	1	14,999	-3,850	
	Legal expenses	3,602	-	-	-	3,602	-	
	Assistance	17	-	-	-	17	-	
	Total	18,627	-3,849	9	1	18,618	-3,850	
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	43,027	739	16,760	166	26,267	573
		Legal expenses	22	-	-	-	22	-
		Assistance	-	-	-	-	-	-
		Total	43,049	739	16,760	166	26,289	573
	For periods of 12 months	Misc. Financial loss	51,671	19,729	637	4,665	51,034	15,064
		Legal expenses	1,486	146	2	-	1,485	146
		Assistance	24	14	-	-	24	14
		Total	53,181	19,889	639	4,665	52,543	15,224
	For periods of more than 12 months	Misc. Financial loss	590	6,737	276	3,158	314	3,579
		Legal expenses	17,437	3	-	-	17,437	3
		Assistance	-	-	-	-	-	-
		Total	18,028	6,740	276	3,158	17,752	3,582
Premiums unearned as at end of previous year carried forward to current year	Misc. Financial loss	8,879	25,650	5,023	332	3,855	25,318	
	Legal expenses	133	-	63	-	70	-	
	Assistance	7	-	-	-	7	-	
	Total	9,019	25,650	5,086	332	3,933	25,318	
Total	Misc. Financial loss	119,176	49,006	22,705	8,323	96,471	40,683	
	Legal expenses	22,680	149	65	-	22,615	149	
	Assistance	48	14	-	-	48	14	
	Total	141,904	49,169	22,770	8,323	119,134	40,847	



## 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	-1,502	-	-	-	-1,502	-
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	71,940	9,005	8,394	5	63,547
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	203	-	3	-	200	-
<b>Total</b>	<b>70,641</b>	<b>9,005</b>	<b>8,397</b>	<b>5</b>	<b>62,244</b>	<b>9,001</b>

## 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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		49	-	-1	-	50	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	-	-	-	-	-	-
	<b>For periods of 12 months</b>	20,429	2,361	161	-	20,269	2,361
	<b>For periods of more than 12 months</b>	257	2,330	-	-	257	2,330
<b>Premiums unearned as at end of previous year carried forward to current year</b>		1,511	1,427	-	-	1,511	1,427
<b>Total</b>		<b>22,247</b>	<b>6,118</b>	<b>160</b>	<b>-</b>	<b>22,088</b>	<b>6,118</b>

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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		2,909	-	-	-	2,909	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	-	-	-	-	-	-
	<b>For periods of 12 months</b>	18,374	6,732	1,476	-	16,898	6,732
	<b>For periods of more than 12 months</b>	-	-	-	-	-	-
<b>Premiums unearned as at end of previous year carried forward to current year</b>		2,835	-	-	-	2,835	-
<b>Total</b>		<b>24,118</b>	<b>6,732</b>	<b>1,476</b>	<b>-</b>	<b>22,642</b>	<b>6,732</b>

**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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		141	-	-	-	141	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	94	-	-	-	94	-
	<b>For periods of 12 months</b>	104,311	54,768	950	-	103,361	54,768
	<b>For periods of more than 12 months</b>	-	-	-	-	-	-
<b>Premiums unearned as at end of previous year carried forward to current year</b>		405	-	-	-	405	-
<b>Total</b>		<b>104,951</b>	<b>54,768</b>	<b>950</b>	<b>-</b>	<b>104,001</b>	<b>54,768</b>

**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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		1,397	-	-	-	1,397	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	-	-	-	-	-	-
	<b>For periods of 12 months</b>	16,279	3,985	700	-	15,579	3,985
	<b>For periods of more than 12 months</b>	-	-	-	-	-	-
<b>Premiums unearned as at end of previous year carried forward to current year</b>		963	-	-	-	963	-
<b>Total</b>		<b>18,639</b>	<b>3,985</b>	<b>700</b>	<b>-</b>	<b>17,939</b>	<b>3,985</b>

**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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		-	-	-	-	-	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	-	-	-	-	-	-
	<b>For periods of 12 months</b>	11	-	-	-	11	-
	<b>For periods of more than 12 months</b>	-	-	-	-	-	-
<b>Premiums unearned as at end of previous year carried forward to current year</b>		-	-	-	-	-	-
<b>Total</b>		<b>11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>-</b>

**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	
<b>Premiums receivable during the calendar year in respect of risks incepted in prior calendar years</b>		-		-		-	
		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
<b>Premiums written in current year in respect of risks incepted in prior calendar years</b>		-10	-	-	-	-10	-
<b>Premiums written in current year in respect of risks incepted in the reporting calendar year</b>	<b>For periods of less than 12 months</b>	-	-	-	-	-	-
	<b>For periods of 12 months</b>	5,359	-	-	-	5,359	-
	<b>For periods of more than 12 months</b>	-	-	-	-	-	-
<b>Premiums unearned as at end of previous year carried forward to current year</b>		190	-	-	-	190	-
<b>Total</b>		<b>5,539</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,539</b>	<b>-</b>

## D. Gross Claims Paid

### D.1. Accident and Health Classes

<b>Accident and Health Classes</b>	<b>Insurance</b>	<b>Facultative reinsurance</b>	<b>Total</b>
	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>
Accident	4,292	597	4,889
Sickness	4,862	1,142	6,005
<b>Total GCP - Direct &amp; Facultative business</b>	<b>9,154</b>	<b>1,740</b>	<b>10,893</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>			41,507
<b>Total GCP</b>			<b>52,401</b>



## 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 <sup>1</sup>	14,803	-	11,106	-	25,909
	TPFT <sup>2</sup>	3,945	-	1,096	-	5,041
	TPO <sup>3</sup>	2,535	-	303	-	2,838
Commercial	COMP	1,657	-	11,647	-	13,304
	TPFT	910	-	633	-	1,543
	TPO	1,548	-	1,153	-	2,701
Motor Vehicles (Hired / Self-drive)	COMP	2,342	-	-	-	2,342
	TPFT	8	-	-	-	8
	TPO	52	-	-	-	52
Fleets	COMP	1,592	-	987	3,601	6,180
	TPFT	74	-	-	-	74
	TPO	479	-	1	-	479
Motor Cycles	COMP	192	-	993	-	1,185
	TPFT	15	-	325	-	340
	TPO	77	-	140	-	218
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	TPFT	-	-	-	-	-
	TPO	-	-	-	-	-
Other	COMP	77	-	669	-	745
	TPFT	20	-	-	-	20
	TPO	275	-	-	-	275
Carrier's Liability		-	-	-	-	-
<b>Total GCP - Direct and Facultative business</b>		<b>30,599</b>	<b>-</b>	<b>29,053</b>	<b>3,601</b>	<b>63,253</b>
<b>Total GCP - proportional &amp; non-proportional treaty reinsurance</b>		<b>62</b>		<b>1,180</b>		<b>1,242</b>
<b>Total GCP</b>						<b>64,495</b>

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
	Insurance	Facultative reinsurance	Insurance	Facultative reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Railway Rolling Stock	-	-	-	-	-
Aircraft Hull	-	-	-	-	-
Marine Commercial Vessels	14	-	-	-	14
Pleasure Craft	750	-	-	-	750
Marine Cargo	529	-	-	2,708	3,238
Goods in transit	25	-	27	-	52
Aircraft Liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
<b>Total GCP - Direct &amp; Facultative business</b>	<b>1,319</b>	<b>-</b>	<b>27</b>	<b>2,708</b>	<b>4,054</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>	<b>-1</b>		<b>6,985</b>		<b>6,984</b>
<b>Total GCP</b>					<b>11,038</b>

### D.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	-	-	-	-	-
Ships	764	-	-	-	764
Goods in transit	555	-	27	2,708	3,290
Aircraft liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
<b>Total GCP - Direct &amp; Facultative business</b>	<b>1,319</b>	<b>0</b>	<b>27</b>	<b>2,708</b>	<b>4,054</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>	<b>-1</b>		<b>6,985</b>		<b>6,984</b>
<b>Total GCP</b>					<b>11,038</b>

#### 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	€ 000's
Fire and Special Perils	2,305	-	26,852	15,580	44,737
Home	1,705	-	86	-	1,791
Travel	1,429	-	74	-	1,503
Other Accident	346	-	68	59,427	59,841
Engineering	1,845	-	0	-	1,845
Theft	86	-	121	-	207
Electronic Equipment	329	-	5,706	-	6,035
<b>Total GCP - Direct &amp; Facultative business</b>	<b>8,047</b>	<b>-</b>	<b>32,907</b>	<b>75,007</b>	<b>115,960</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>-</b>	<b>39207</b>		<b>39,207</b>
<b>Total GCP</b>					<b>155,168</b>

#### 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	€ 000's
Fire and natural forces	4,010	-	26,938	15,580	46,528
Other damage to property	4,036	-	5,969	59,427	69,432
<b>Total GCP - Direct &amp; Facultative business</b>	<b>8,047</b>	<b>-</b>	<b>32,907</b>	<b>75,007</b>	<b>115,960</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>-</b>	<b>39207</b>		<b>39,207</b>
<b>Total GCP</b>					<b>155,168</b>

#### 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	
General Liability	597	-	15,008	2,039	17,644
Employers' Liability	693	-	1,780	2,541	5,013
Professional indemnity and directors and officers	51	-	14	-	65
<b>Total GCP - Direct &amp; Facultative business</b>	<b>1,341</b>	<b>-</b>	<b>16,802</b>	<b>4,579</b>	<b>22,722</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>	<b>1</b>		<b>464</b>		<b>465</b>
<b>Total GCP</b>					<b>23,187</b>

#### 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	
Credit	-	-	-	-	-
Suretyship	-	-	-	-	-
<b>Total GCP - Direct &amp; Facultative business</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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	7	-	37,389	4,352	41,748
Loss of Profits following Machinery Breakdown	-	-	-	-	-
Other	39	-	19,348	364	19,750
Legal Expenses	-	-	3,856	-	3,856
Assitance	-	-	14	-	14
<b>Total GCP - Direct &amp; Facultative business</b>	<b>46</b>	<b>-</b>	<b>60,607</b>	<b>4,716</b>	<b>65,368</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>-</b>	<b>4</b>		<b>4</b>
<b>Total GCP</b>					<b>65,373</b>

**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	46	-	56,737	4,716	61,499
Legal Expenses	-	-	3,856	-	3,856
Assitance	-	-	14	-	14
<b>Total GCP - Direct &amp; Facultative business</b>	<b>46</b>	<b>-</b>	<b>60,607</b>	<b>4,716</b>	<b>65,368</b>
<b>Total GCP i.r.o. proportional &amp; non-proportional treaty reinsurance inwards</b>		<b>-</b>	<b>4</b>		<b>4</b>
<b>Total GCP</b>					<b>65,373</b>

#### 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	4,896	10.6	47,504	14.6	52,400	14.1
Motor	30,661	66.2	33,834	10.4	64,495	17.4
Aviation, Marine and Transport	1,318	2.8	9,721	3.0	11,039	3.0
Fire and Other Damage to Property	8,047	17.4	147,121	45.2	155,168	41.7
General Liability	1,342	2.9	21,845	6.7	23,187	6.2
Credit and Suretyship	-	-	-	-	-	-
Other Classes	46	0.1	65,327	20.1	65,372	17.6
<b>Total GCP</b>	<b>46,310</b>	<b>100.0</b>	<b>325,352</b>	<b>100.0</b>	<b>371,661</b>	<b>100.0</b>

#### 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	52,401	8,669	16.5	43,731	83.5
Motor	64,495	5,366	8.3	59,129	91.7
Aviation, Marine and Transport	11,039	1,295	11.7	9,743	88.3
Fire and Other Damage to Property	155,168	17,298	11.1	137,869	88.9
General Liability	23,187	4,271	18.4	18,916	81.6
Credit and Suretyship	-	-	-	-	-
Other Classes	65,372	28,973	44.3	36,400	55.7
<b>Total</b>	<b>371,662</b>	<b>65,872</b>	<b>17.7</b>	<b>305,788</b>	<b>82.3</b>

## 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	-773
		Sickness	1,333
		<b>Total</b>	<b>560</b>
	Reinsurers' share	Accident	-298
		Sickness	154
		<b>Total</b>	<b>-143</b>
	Net	Accident	-475
		Sickness	1,179
		<b>Total</b>	<b>704</b>
	Claims management costs	Accident	50
		Sickness	64
		<b>Total</b>	<b>114</b>
	<b>Total Claims Cost</b>	Accident	-425
Sickness		1,243	
<b>Total</b>		<b>817</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	5,510
		Sickness	6,635
		<b>Total</b>	<b>12,145</b>
	Reinsurers' share	Accident	2,173
		Sickness	2,847
		<b>Total</b>	<b>5,020</b>
	Net	Accident	3,337
		Sickness	3,787
		<b>Total</b>	<b>7,124</b>
	Claims management costs	Accident	76
		Sickness	315
		<b>Total</b>	<b>392</b>
	<b>Total Claims Cost</b>	<b>Accident</b>	3,413
<b>Sickness</b>		4,103	
<b>Total</b>		<b>7,516</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Accident</b>	<b>4,737</b>
		<b>Sickness</b>	<b>7,968</b>
		<b>Total</b>	<b>12,705</b>
	<b>Reinsurers' share</b>	<b>Accident</b>	<b>1,875</b>
		<b>Sickness</b>	<b>3,002</b>
		<b>Total</b>	<b>4,877</b>
	<b>Net</b>	<b>Accident</b>	<b>2,861</b>
		<b>Sickness</b>	<b>4,967</b>
		<b>Total</b>	<b>7,828</b>
	<b>Claims management costs</b>	<b>Accident</b>	<b>126</b>
		<b>Sickness</b>	<b>379</b>
		<b>Total</b>	<b>505</b>
	<b>Total Claims Cost</b>	<b>Accident</b>	<b>2,988</b>
<b>Sickness</b>		<b>5,345</b>	
<b>Total</b>		<b>8,333</b>	

**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 <sup>1</sup>	2,655
		TPFT <sup>2</sup>	200
		TPO <sup>3</sup>	1,250
		<b>Total</b>	<b>4,105</b>
	Reinsurers' share	COMP	4,564
		TPFT	199
		TPO	-29
		<b>Total</b>	<b>4,734</b>
	Net	COMP	-1,909
		TPFT	1
		TPO	1,279
		<b>Total</b>	<b>-629</b>
	Claims management costs	COMP	214
		TPFT	77
		TPO	48
		<b>Total</b>	<b>339</b>
	<b>Total Claims Cost</b>	<b>COMP</b>	<b>-1,695</b>
<b>TPFT</b>		<b>78</b>	
<b>TPO</b>		<b>1,327</b>	
	<b>Total</b>	<b>-290</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	51,430
		TPFT	8,626
		TPO	8,851
		<b>Total</b>	<b>68,907</b>
	Reinsurers' share	COMP	4,297
		TPFT	367
		TPO	-
		<b>Total</b>	<b>4,664</b>
	Net	COMP	47,134
		TPFT	8,259
		TPO	8,851
		<b>Total</b>	<b>64,243</b>
	Claims management costs	COMP	1,754
		TPFT	334
		TPO	316
		<b>Total</b>	<b>2,404</b>
	<b>Total Claims Cost</b>	<b>COMP</b>	<b>48,888</b>
<b>TPFT</b>		<b>8,593</b>	
<b>TPO</b>		<b>9,166</b>	
	<b>Total</b>	<b>66,647</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>COMP</b>	<b>54,085</b>
		<b>TPFT</b>	<b>8,826</b>
		<b>TPO</b>	<b>10,100</b>
		<b>Total</b>	<b>73,012</b>
	<b>Reinsurers' share</b>	<b>COMP</b>	<b>8,860</b>
		<b>TPFT</b>	<b>567</b>
		<b>TPO</b>	<b>-29</b>
		<b>Total</b>	<b>9,398</b>
	<b>Net</b>	<b>COMP</b>	<b>45,225</b>
		<b>TPFT</b>	<b>8,259</b>
		<b>TPO</b>	<b>10,130</b>
		<b>Total</b>	<b>63,614</b>
	<b>Claims management costs</b>	<b>COMP</b>	<b>1,968</b>
		<b>TPFT</b>	<b>411</b>
		<b>TPO</b>	<b>364</b>
		<b>Total</b>	<b>2,743</b>
	<b>Total Claims Cost</b>	<b>COMP</b>	<b>47,193</b>
<b>TPFT</b>		<b>8,670</b>	
<b>TPO</b>		<b>10,493</b>	
	<b>Total</b>	<b>66,356</b>	

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	Aircraft	0
		Ships	-107
		Goods in Transit	-650
		Liability for Ships	-
		<b>Total</b>	<b>-756</b>
	Reinsurers' share	Aircraft	0
		Ships	-30
		Goods in Transit	-146
		Liability for Ships	-
		<b>Total</b>	<b>-175</b>
	Net	Aircraft	0
		Ships	-77
		Goods in Transit	-504
		Liability for Ships	-
		<b>Total</b>	<b>-581</b>
	Claims management costs	Aircraft	-0
		Ships	9
		Goods in Transit	-9
		Liability for Ships	-1
		<b>Total</b>	<b>-0</b>
<b>Total Claims Cost</b>	Aircraft	0	
	Ships	-69	
	Goods in Transit	-512	
	Liability for Ships	-1	
	<b>Total</b>	<b>-581</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Aircraft	-
		Ships	766
		Goods in Transit	1,550
		Liability for Ships	-
		<b>Total</b>	<b>2,316</b>
	Reinsurers' share	Aircraft	-
		Ships	431
		Goods in Transit	396
		Liability for Ships	-
		<b>Total</b>	<b>826</b>
	Net	Aircraft	0
		Ships	335
		Goods in Transit	1,154
		Liability for Ships	-
		<b>Total</b>	<b>1,489</b>
	Claims management costs	Aircraft	-
		Ships	18
		Goods in Transit	36
		Liability for Ships	-
		<b>Total</b>	<b>54</b>
<b>Total Claims Cost</b>	Aircraft	-	
	Ships	354	
	Goods in Transit	1,190	
	Liability for Ships	-	
	<b>Total</b>	<b>1,543</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Aircraft</b>	<b>0</b>
		<b>Ships</b>	<b>659</b>
		<b>Goods in Transit</b>	<b>900</b>
		<b>Liability for Ships</b>	<b>0</b>
		<b>Total</b>	<b>1,559</b>
	<b>Reinsurers' share</b>	<b>Aircraft</b>	<b>0</b>
		<b>Ships</b>	<b>401</b>
		<b>Goods in Transit</b>	<b>250</b>
		<b>Liability for Ships</b>	<b>0</b>
		<b>Total</b>	<b>651</b>
	<b>Net</b>	<b>Aircraft</b>	<b>0</b>
		<b>Ships</b>	<b>258</b>
		<b>Goods in Transit</b>	<b>650</b>
		<b>Liability for Ships</b>	<b>0</b>
		<b>Total</b>	<b>908</b>
	<b>Claims management costs</b>	<b>Aircraft</b>	<b>-0</b>
		<b>Ships</b>	<b>27</b>
		<b>Goods in Transit</b>	<b>27</b>
		<b>Liability for Ships</b>	<b>-1</b>
		<b>Total</b>	<b>54</b>
<b>Total Claims Cost</b>	<b>Aircraft</b>	<b>0</b>	
	<b>Ships</b>	<b>285</b>	
	<b>Goods in Transit</b>	<b>677</b>	
	<b>Liability for Ships</b>	<b>-1</b>	
	<b>Total</b>	<b>962</b>	

**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	-61,488
		Other damage to property	-839
		<b>Total</b>	<b>-62,327</b>
	Reinsurers' share	Fire and natural forces	3,910
		Other damage to property	-255
		<b>Total</b>	<b>3,656</b>
	Net	Fire and natural forces	-65,398
		Other damage to property	-584
		<b>Total</b>	<b>-65,983</b>
	Claims management costs	Fire and natural forces	538
		Other damage to property	37
		<b>Total</b>	<b>574</b>
	<b>Total Claims Cost</b>	Fire and natural forces	-64,861
Other damage to property		-548	
<b>Total</b>		<b>-65,408</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	75,624
		Other damage to property	69,313
		<b>Total</b>	<b>144,936</b>
	Reinsurers' share	Fire and natural forces	12,628
		Other damage to property	1,739
		<b>Total</b>	<b>14,367</b>
	Net	Fire and natural forces	62,995
		Other damage to property	67,574
		<b>Total</b>	<b>130,569</b>
	Claims management costs	Fire and natural forces	277
		Other damage to property	122
		<b>Total</b>	<b>398</b>
	<b>Total Claims Cost</b>	Fire and natural forces	63,272
Other damage to property		67,696	
<b>Total</b>		<b>130,968</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Fire and natural forces</b>	<b>14,135</b>
		<b>Other damage to property</b>	<b>68,473</b>
		<b>Total</b>	<b>82,609</b>
	<b>Reinsurers' share</b>	<b>Fire and natural forces</b>	<b>16,538</b>
		<b>Other damage to property</b>	<b>1,484</b>
		<b>Total</b>	<b>18,022</b>
	<b>Net</b>	<b>Fire and natural forces</b>	<b>-2,403</b>
		<b>Other damage to property</b>	<b>66,989</b>
		<b>Total</b>	<b>64,587</b>
	<b>Claims management costs</b>	<b>Fire and natural forces</b>	<b>814</b>
		<b>Other damage to property</b>	<b>158</b>
		<b>Total</b>	<b>973</b>
	<b>Total Claims Cost</b>	<b>Fire and natural forces</b>	<b>-1,589</b>
<b>Other damage to property</b>		<b>67,148</b>	
<b>Total</b>		<b>65,559</b>	

**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	-1,500
		Employer's liability	-5,985
		Professional indemnity	-21,001
		<b>Total</b>	<b>-28,486</b>
	Reinsurers' share	General Liability	2
		Employer's liability	-139
		Professional indemnity	-15,231
		<b>Total</b>	<b>-15,368</b>
	Net	General Liability	-1,502
		Employer's liability	-5,846
		Professional indemnity	-5,770
		<b>Total</b>	<b>-13,119</b>
	Claims management costs	General Liability	203
		Employer's liability	-48
		Professional indemnity	4
		<b>Total</b>	<b>158</b>
<b>Total Claims Cost</b>	General Liability	-1,299	
	Employer's liability	-5,895	
	Professional indemnity	-5,766	
	<b>Total</b>	<b>-12,961</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	General Liability	18,382
		Employer's liability	10,564
		Professional indemnity	28,082
		<b>Total</b>	<b>57,028</b>
	Reinsurers' share	General Liability	2,720
		Employer's liability	3,599
		Professional indemnity	24,833
		<b>Total</b>	<b>31,152</b>
	Net	General Liability	15,663
		Employer's liability	6,965
		Professional indemnity	3,249
		<b>Total</b>	<b>25,876</b>
	Claims management costs	General Liability	356
		Employer's liability	443
		Professional indemnity	12
		<b>Total</b>	<b>812</b>
<b>Total Claims Cost</b>	General Liability	16,019	
	Employer's liability	7,408	
	Professional indemnity	3,261	
	<b>Total</b>	<b>26,688</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>General Liability</b>	<b>16,882</b>
		<b>Employer's liability</b>	<b>4,579</b>
		<b>Professional indemnity</b>	<b>7,081</b>
		<b>Total</b>	<b>28,542</b>
	<b>Reinsurers' share</b>	<b>General Liability</b>	<b>2,722</b>
		<b>Employer's liability</b>	<b>3,460</b>
		<b>Professional indemnity</b>	<b>9,602</b>
		<b>Total</b>	<b>15,784</b>
	<b>Net</b>	<b>General Liability</b>	<b>14,161</b>
		<b>Employer's liability</b>	<b>1,119</b>
		<b>Professional indemnity</b>	<b>-2,521</b>
		<b>Total</b>	<b>12,758</b>
	<b>Claims management costs</b>	<b>General Liability</b>	<b>559</b>
		<b>Employer's liability</b>	<b>395</b>
		<b>Professional indemnity</b>	<b>16</b>
		<b>Total</b>	<b>970</b>
<b>Total Claims Cost</b>	<b>General Liability</b>	<b>14,720</b>	
	<b>Employer's liability</b>	<b>1,513</b>	
	<b>Professional indemnity</b>	<b>-2,505</b>	
	<b>Total</b>	<b>13,727</b>	

### 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	-851
		Suretyship	-
		<b>Total</b>	<b>-851</b>
	Reinsurers' share	Credit	-851
		Suretyship	-
		<b>Total</b>	<b>-851</b>
	Net	Credit	-
		Suretyship	-
		<b>Total</b>	-
	Claims management costs	Credit	-
		Suretyship	-
		<b>Total</b>	-
<b>Total Claims Cost</b>	Credit	-	
	Suretyship	-	
	<b>Total</b>	-	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Credit	5,160
		Suretyship	-
		<b>Total</b>	<b>5,160</b>
	Reinsurers' share	Credit	5,160
		Suretyship	-
		<b>Total</b>	<b>5,160</b>
	Net	Credit	-
		Suretyship	-
		<b>Total</b>	-
	Claims management costs	Credit	-
		Suretyship	-
		<b>Total</b>	-
<b>Total Claims Cost</b>	Credit	-	
	Suretyship	-	
	<b>Total</b>	-	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Credit</b>	<b>4,309</b>
		<b>Suretyship</b>	<b>-</b>
		<b>Total</b>	<b>4,309</b>
	<b>Reinsurers' share</b>	<b>Credit</b>	<b>4,309</b>
		<b>Suretyship</b>	<b>-</b>
		<b>Total</b>	<b>4,309</b>
	<b>Net</b>	<b>Credit</b>	<b>-</b>
		<b>Suretyship</b>	<b>-</b>
		<b>Total</b>	<b>-</b>
	<b>Claims management costs</b>	<b>Credit</b>	<b>-</b>
		<b>Suretyship</b>	<b>-</b>
		<b>Total</b>	<b>-</b>
<b>Total Claims Cost</b>	<b>Credit</b>	<b>-</b>	
	<b>Suretyship</b>	<b>-</b>	
	<b>Total</b>	<b>-</b>	

**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	776
		Legal expenses	-3,690
		Assistance	2
		<b>Total</b>	<b>-2,912</b>
	Reinsurers' share	Misc. Financial loss	-10,114
		Legal expenses	-13
		Assistance	-
		<b>Total</b>	<b>-10,127</b>
	Net	Misc. Financial loss	10,890
		Legal expenses	-3,677
		Assistance	2
		<b>Total</b>	<b>7,215</b>
	Claims management costs	Misc. Financial loss	-11
		Legal expenses	-161
		Assistance	-
<b>Total</b>		<b>-173</b>	
<b>Total Claims Cost</b>	Misc. Financial loss	10,878	
	Legal expenses	-3,838	
	Assistance	2	
	<b>Total</b>	<b>7,042</b>	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	43,057
		Legal expenses	5,577
		Assistance	31
		<b>Total</b>	<b>48,665</b>
	Reinsurers' share	Misc. Financial loss	4,435
		Legal expenses	-
		Assistance	-
		<b>Total</b>	<b>4,435</b>
	Net	Misc. Financial loss	38,622
		Legal expenses	5,577
		Assistance	31
		<b>Total</b>	<b>44,230</b>
	Claims management costs	Misc. Financial loss	26
		Legal expenses	255
		Assistance	-
<b>Total</b>		<b>281</b>	
<b>Total Claims Cost</b>	Misc. Financial loss	38,648	
	Legal expenses	5,832	
	Assistance	31	
	<b>Total</b>	<b>44,511</b>	
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>Misc. Financial loss</b>	<b>43,833</b>
		<b>Legal expenses</b>	<b>1,887</b>
		<b>Assistance</b>	<b>33</b>
		<b>Total</b>	<b>45,752</b>
	<b>Reinsurers' share</b>	<b>Misc. Financial loss</b>	<b>-5,679</b>
		<b>Legal expenses</b>	<b>-13</b>
		<b>Assistance</b>	<b>-</b>
		<b>Total</b>	<b>-5,692</b>
	<b>Net</b>	<b>Misc. Financial loss</b>	<b>49,512</b>
		<b>Legal expenses</b>	<b>1,900</b>
		<b>Assistance</b>	<b>33</b>
		<b>Total</b>	<b>51,444</b>
	<b>Claims management costs</b>	<b>Misc. Financial loss</b>	<b>15</b>
		<b>Legal expenses</b>	<b>94</b>
		<b>Assistance</b>	<b>-</b>
<b>Total</b>		<b>108</b>	
<b>Total Claims Cost</b>	<b>Misc. Financial loss</b>	<b>49,526</b>	
	<b>Legal expenses</b>	<b>1,994</b>	
	<b>Assistance</b>	<b>33</b>	
	<b>Total</b>	<b>51,553</b>	

## 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	-250
	Reinsurers' share	-126
	Net	-123
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-123</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	56,684
	Reinsurers' share	8,531
	Net	48,153
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>48,153</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>56,434</b>
	<b>Reinsurers' share</b>	<b>8,404</b>
	<b>Net</b>	<b>48,030</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>48,030</b>

## 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	1,271
	Reinsurers'	-4,657
	Net	5,928
	Claims	-
	<b>Total Claims Cost</b>	<b>2,542</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	14,181
	Reinsurers'	-
	Net	14,181
	Claims	-
	<b>Total Claims Cost</b>	<b>14,181</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>15,452</b>
	<b>Reinsurers' share</b>	<b>-4,657</b>
	<b>Net</b>	<b>20,109</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>16,723</b>

### 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	-1,245
	Reinsurers' share	546
	Net	-1,791
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-1,791</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	17,575
	Reinsurers' share	175
	Net	17,401
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>17,401</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>16,330</b>
	<b>Reinsurers' share</b>	<b>720</b>
	<b>Net</b>	<b>15,610</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>15,610</b>



#### 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	5,304
	Reinsurers' share	1,834
	Net	3,470
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>3,470</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	63,424
	Reinsurers' share	-
	Net	63,424
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>63,424</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>68,728</b>
	<b>Reinsurers' share</b>	<b>1,834</b>
	<b>Net</b>	<b>66,894</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>66,894</b>

### 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	-7,578
	Reinsurers' share	261
	Net	-7,839
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>-7,839</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	16,102
	Reinsurers' share	-
	Net	16,102
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>16,102</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>8,523</b>
	<b>Reinsurers' share</b>	<b>261</b>
	<b>Net</b>	<b>8,263</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>8,263</b>

### 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	-
	<b>Total Claims Cost</b>	-
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	-
	Reinsurers' share	-
	Net	-
	Claims management costs	-
	<b>Total Claims Cost</b>	-
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	-
	<b>Reinsurers' share</b>	-
	<b>Net</b>	-
	<b>Claims management costs</b>	-
	<b>Total Claims Cost</b>	-

### 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	210
	Reinsurers' share	-
	Net	210
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>210</b>
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	1,250
	Reinsurers' share	-
	Net	1,250
	Claims management costs	-
	<b>Total Claims Cost</b>	<b>1,250</b>
<b>Total claims incurred for the reporting calendar year</b>	<b>Gross</b>	<b>1,460</b>
	<b>Reinsurers' share</b>	<b>-</b>
	<b>Net</b>	<b>1,460</b>
	<b>Claims management costs</b>	<b>-</b>
	<b>Total Claims Cost</b>	<b>1,460</b>

## 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	8,473
Other acquisition expenses	2,399
Administrative expenses	1,425
Reinsurance commissions and profit participations	4,729
<b>Net operating expenses</b>	<b>7,568</b>

### F.2(a). Motor Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	13,202
Other acquisition expenses	1,659
Administrative expenses	6,703
Reinsurance commissions and profit participations	7,462
<b>Net operating expenses</b>	<b>14,102</b>

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	597
Other acquisition expenses	85
Administrative expenses	551
Reinsurance commissions and profit participations	718
<b>Net operating expenses</b>	<b>516</b>

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	9,946
Other acquisition expenses	1,119
Administrative expenses	4,015
Reinsurance commissions and profit participations	8,813
<b>Net operating expenses</b>	<b>6,267</b>

#### F.5(a). General Liability Class

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	1,292
Other acquisition expenses	1,458
Administrative expenses	1,882
Reinsurance commissions and profit participations	1,002
<b>Net operating expenses</b>	<b>3,630</b>

#### F.6(a). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	144
Other acquisition expenses	-
Administrative expenses	-
Reinsurance commissions and profit participations	-
<b>Net operating expenses</b>	<b>144</b>

#### F.7(a). Other Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	36,258
Other acquisition expenses	94
Administrative expenses	3,291
Reinsurance commissions and profit participations	1,007
<b>Net operating expenses</b>	<b>38,636</b>

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

### F.1(b). Accident and Health Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	5,759
Other acquisition expenses	4,075
Administrative expenses	178
Reinsurance commissions and profit participations	1,977
<b>Net operating expenses</b>	<b>8,035</b>

### F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	2,989
Other acquisition expenses	-
Administrative expenses	97
Reinsurance commissions and profit participations	8
<b>Net operating expenses</b>	<b>3,078</b>



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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	5,999
Other acquisition expenses	-
Administrative expenses	82
Reinsurance commissions and profit participations	-
<b>Net operating expenses</b>	<b>6,080</b>

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	36,915
Other acquisition expenses	-
Administrative expenses	433
Reinsurance commissions and profit participations	48
<b>Net operating expenses</b>	<b>37,300</b>

### F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	4,283
Other acquisition expenses	-
Administrative expenses	313
Reinsurance commissions and profit participations	35
<b>Net operating expenses</b>	<b>4,560</b>

### 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	21
Reinsurance commissions and profit participations	-
<b>Net operating expenses</b>	<b>21</b>

### F.7(b). Other Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	123
Other acquisition expenses	-
Administrative expenses	-147
Reinsurance commissions and profit participations	-
<b>Net operating expenses</b>	<b>-24</b>

## **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		
		%	%	%	%	%	%
<b>Accident and Health</b>	Accident	21.6	19.8	22.2	20.7		
	Sickness	69.0	66.1	72.3	71.1		
	<b>Total</b>	<b>38.0</b>	<b>35.7</b>	<b>39.5</b>	<b>38.0</b>	<b>34.5</b>	<b>70.1</b>
<b>Motor</b>	COMP <sup>1</sup>	66.5	73.0	68.9	76.2		
	TPFT <sup>2</sup>	47.4	53.8	49.7	56.4		
	TPO <sup>3</sup>	75.3	84.1	78.0	87.2		
	<b>Total</b>	<b>64.4</b>	<b>71.2</b>	<b>66.8</b>	<b>74.3</b>	<b>15.8</b>	<b>87.0</b>
<b>Aviation, Marine &amp; Transport</b>	Aircraft	0.5	1.1	0.5	1.1		
	Ships	35.8	33.8	37.2	37.3		
	Goods in transit	22.8	26.8	23.4	27.9		
	Aircraft Liability	0.0	0.0	0.0	0.0		
	Liability for ships	0.0	0.0	-13.6	-14.0		
	<b>Total</b>	<b>21.9</b>	<b>27.5</b>	<b>22.6</b>	<b>29.1</b>	<b>15.6</b>	<b>43.1</b>
<b>Fire and Other Damage to Property</b>	Fire and natural forces	9.2	-3.4	9.8	-2.3		
	Other damage to property	57.7	58.9	57.8	59.1		
	<b>Total</b>	<b>30.4</b>	<b>35.1</b>	<b>30.8</b>	<b>35.7</b>	<b>3.4</b>	<b>38.6</b>
<b>General Liability</b>	General Liability	36.8	37.8	38.0	39.2		
	Employer's liability	31.3	51.0	34.0	16.9		
	Professional indemnity	13.4	-36.0	13.4	-35.7		
	<b>Total</b>	<b>25.2</b>	<b>23.9</b>	<b>26.0</b>	<b>25.7</b>	<b>6.8</b>	<b>30.6</b>
<b>Credit and Suretyship</b>	Credit	93.9	0.0	93.9	0.0		
	Suretyship	0.0	0.0	0.0	0.0		
	<b>Total</b>	<b>93.9</b>	<b>0.0</b>	<b>93.9</b>	<b>0.0</b>	<b>100.3</b>	<b>100.3</b>
<b>Other Classes</b>	Misc. Financial loss	36.8	51.3	36.8	51.3		
	Legal expenses	8.3	8.8	8.7	8.8		
	Assistance	68.0	68.0	68.0	68.0		
	<b>Total</b>	<b>32.2</b>	<b>43.2</b>	<b>32.3</b>	<b>43.3</b>	<b>32.4</b>	<b>75.6</b>
<b>All Classes</b>		<b>36.3</b>	<b>42.7</b>	<b>37.0</b>	<b>43.8</b>	<b>15.0</b>	<b>57.7</b>

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	79.9	77.2	79.9	77.2	12.9	90.1
Motor	69.5	91.0	69.5	91.0	13.9	105.0
Aviation, Marine & Transport	67.7	68.9	67.7	68.9	26.9	95.8
Fire & Other Damage to Property	65.5	64.3	65.5	64.3	35.9	100.2
General Liability	45.7	46.1	45.7	46.1	25.4	71.5
Credit & Suretyship	0.0	0.0	0.0	0.0	0.0	0.0
Other classes	26.4	26.4	26.4	26.4	-0.4	25.9
<b>All Classes</b>	<b>67.8</b>	<b>67.0</b>	<b>67.8</b>	<b>67.0</b>	<b>25.2</b>	<b>92.2</b>