

Insurance Principals Statistics 2011
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	25,449	547	25,996
Sickness	28,939	7,189	36,128
Total GPW - direct and facultative business	54,388	7,736	62,124
Total GPW - proportional & non-proportional treaty reinsurance inwards			100,539
Total GPW			162,664

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	28,760	-	102,502	3,575	134,837
Motor vehicle liability (excluding carrier's liability)	23,582	-	6,233	886	30,700
Motor vehicle liability (carrier's liability only)	-	-	-	-	-
Total GPW - direct and facultative business	52,342	-	108,734	4,461	165,537
Total GPW - proportional & non-proportional treaty reinsurance inwards		176		32,393	32,569
Total GPW					198,106

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	
Private	COMP ¹ - (own damage)	15,667	-	67,820	-	83,487
	COMP - (third party)	6,066	-	605	-	6,671
	TPFT ² - (own damage)	4,268	-	3,522	-	7,790
	TPFT - (third party)	4,821	-	1,004	-	5,825
	TPO ³	5,468	-	210	-	5,678
Commercial	COMP - (own damage)	1,718	-	23,072	-	24,789
	COMP - (third party)	496	-	314	-	810
	TPFT - (own damage)	947	-	3,763	-	4,710
	TPFT - (third party)	778	-	74	-	852
	TPO	2,852	-	3,017	-	5,870
Motor Vehicles (Hired / Self-drive)	COMP - (own damage)	3,892	-	-	-	3,892
	COMP - (third party)	443	-	-	-	443
	TPFT - (own damage)	61	-	-	-	61
	TPFT - (third party)	5	-	-	-	5
	TPO	340	-	-	-	340
Fleets	COMP - (own damage)	1,700	-	1,627	3,575	6,903
	COMP - (third party)	507	-	13	886	1,406
	TPFT - (own damage)	173	-	0	-	174
	TPFT - (third party)	108	-	0	-	108
	TPO	305	-	14	-	318
Motor Cycles	COMP - (own damage)	28	-	2,038	-	2,065
	COMP - (third party)	7	-	22	-	28
	TPFT - (own damage)	108	-	1	-	109
	TPFT - (third party)	129	-	778	-	907
	TPO	901	-	177	-	1,078
Motor Cycles (Hired / Self-drive)	COMP - (own damage)	-	-	-	-	-
	COMP - (third party)	-	-	-	-	-
	TPFT - (own damage)	-	-	-	-	-
	TPFT - (third party)	-	-	-	-	-
	TPO	13	-	-	-	13
Other	COMP - (own damage)	177	-	658	-	835
	COMP - (third party)	36	-	-	-	36
	TPFT - (own damage)	21	-	-	-	21
	TPFT - (third party)	18	-	-	-	18
	TPO	290	-	4	-	294
Carrier's Liability		-	-	-	-	-
Total GPW - direct and facultative business		52,342	-	108,734	4,461	165,537
Total GPW - treaty reinsurance inwards			176		32,393	32,569
Total GPW						198,106

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	-	-	-	-	-
Marine Commercial Vessels	140	-	-	-	140
Pleasure Craft	1,829	-	-	-	1,829
Marine Cargo	2,098	-	10	4,207	6,315
Goods in transit	81	-	1,397	4	1,483
Aircraft Liability	-	-	-	-	-
Liability for ships	6	-	-	-	6
Total GPW - direct and facultative business	4,155	-	1,407	4,211	9,773
Total GPW - treaty reinsurance inwards		445		23,564	24,009
Total GPW					33,783

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	-	-	-	-	-
Ships	1,970	-	-	-	1,970
Goods in transit	2,179	-	1,407	4,211	7,798
Aircraft liability	-	-	-	-	-
Liability for ships	6	-	-	-	6
Total GPW - direct and facultative business	4,155	-	1,407	4,211	9,773
Total GPW - treaty reinsurance inwards		445		23,564	24,009
Total GPW					33,783

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	10,016	-	105,730	33,440	149,186
Home	6,934	-	105	2	7,041
Travel	3,137	-	48	-	3,185
Other Accident	990	-	1,250	109,106	111,345
Engineering	1,956	-	6	2	1,963
Theft	291	-	5,649	1	5,941
Electronic Equipment	1,369	-	13,182	-	14,551
Total GPW - direct and facultative business	24,693	-	125,969	142,549	293,212
Total GPW - treaty reinsurance inwards		1,921		138,808	140,730
Total GPW					433,941

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	16,950	-	105,835	33,442	156,227
Other damage to property	7,742	-	20,134	109,108	136,985
Total GPW - direct and facultative business	24,693	-	125,969	142,549	293,211
Total GPW - treaty reinsurance inwards		1,921		138,808	140,730
Total GPW					433,941

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	3,557	-	10,161	23,084	36,802
Employers' Liability	2,290	-	3,461	1,771	7,522
Professional indemnity and directors and officers	733	-	57,865	-	58,598
Total GPW - direct and facultative business	6,579	-	71,487	24,856	102,922
Total GPW - treaty reinsurance inwards		416		8,171	8,586
Total GPW					111,508

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	-	-	6,880	-	6,880
Suretyship	-	-	-	-	-
Total GPW - direct and facultative business	-	-	6,880	-	6,880
Total GPW - treaty reinsurance inwards		-		2	2
Total GPW					6,882

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	
Consequential Loss following Property Damage	501	-	11,224	6,450	18,176
Loss of Profits following Machinery Breakdown	14	-	-	-	14
Other	1,370	-	185,621	-	186,991
Legal Expenses	2	-	13,751	-	13,753
Assitance	-	-	150	-	150
Total GPW - direct and facultative business	1,887	-	210,746	6,450	219,084
Total GPW - treaty reinsurance inwards		-		19,301	19,301
Total GPW					238,385

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	
Miscellaneous Financial Loss	1,885	-	196,845	6,450	205,181
Legal Expenses	2	-	13,751	-	13,753
Assitance	-	-	150	-	150
Total GPW - direct and facultative business	1,887	-	210,746	6,450	219,084
Total GPW - treaty reinsurance inwards		-		19,301	19,301
Total GPW					238,385

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	11.9	150,122	13.9	162,664	13.7
Motor	52,518	49.9	145,588	13.5	198,106	16.7
Aviation, Marine and Transport	4,600	4.4	29,183	2.7	33,783	2.9
Fire and Other Damage to Property	26,614	25.3	407,327	37.7	433,941	36.6
General Liability	6,995	6.7	104,513	9.7	111,508	9.4
Credit and Suretyship	-	-	6,882	0.6	6,882	0.6
Other Classes	1,887	1.8	236,498	21.9	238,385	20.1
Total GPW	105,156	100.0	1,080,112	100.0	1,185,269	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	162,664	31,527	19.4	131,137	80.6
Motor	198,106	33,153	16.7	164,954	83.3
Aviation, Marine and Transport	33,783	4,546	13.5	29,237	86.5
Fire and Other Damage to Property	433,941	81,025	18.7	352,916	81.3
General Liability	111,508	48,021	43.1	63,487	56.9
Credit and Suretyship	6,882	6,737	97.9	145	2.1
Other Classes	238,385	45,309	19.0	193,076	81.0
Total	1,185,269	250,318	21.1	934,951	78.9

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	5,819	46.4	72,033	48.0	77,852	47.9
Business generated by agents	2,798	22.3	69,256	46.1	72,054	44.3
Business generated by brokers	3,248	25.9	8,833	5.9	12,081	7.4
Business generated by tied insurance intermediaries	677	5.4	-	-	677	0.4
Total GPW	12,542	100.0	150,122	100.0	162,664	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	19,017	36.2	43,388	29.8	62,405	31.5
Business generated by agents	13,600	25.9	2,070	1.4	15,670	7.9
Business generated by brokers	9,259	17.6	100,130	68.8	109,389	55.2
Business generated by tied insurance intermediaries	10,642	20.3	-	-	10,642	5.4
Total GPW	52,518	100.0	145,588	100.0	198,106	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	2,213	48.1	28,424	97.4	30,637	90.7
Business generated by agents	523	11.4	758	2.6	1,282	3.8
Business generated by brokers	1,158	25.2	1	0.0	1,159	3.4
Business generated by tied insurance intermediaries	705	15.3	-	-	705	2.1
Total GPW	4,600	100.0	29,183	100.0	33,783	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	10,813	40.6	393,545	96.6	404,358	93.2
Business generated by agents	3,541	13.3	13,562	3.3	17,103	3.9
Business generated by brokers	7,785	29.2	221	-	8,005	1.8
Business generated by tied insurance intermediaries	4,475	16.8	-	-	4,475	1.0
Total GPW	26,614	100.0	407,327	100.0	433,941	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	2,173	31.1	102,467	98.0	104,639	93.8
Business generated by agents	1,071	15.3	427	0.4	1,498	1.3
Business generated by brokers	2,960	42.3	1,620	1.5	4,580	4.1
Business generated by tied insurance intermediaries	791	11.3	-	-	791	0.7
Total GPW	6,995	100.0	104,513	100.0	111,508	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	-	0.0	6,882	100.0	6,882	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
Total GPW	-	0.0	6,882	100.0	6,882	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	790	41.8	60,338	25.5	61,128	25.6
Business generated by agents	51	2.7	52,197	22.1	52,248	21.9
Business generated by brokers	915	48.5	485	0.2	1,400	0.6
Business generated by tied insurance intermediaries	132	7.0	123,477	52.2	123,609	51.9
Total GPW	1,887	100.0	236,498	100.0	238,385	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	-6		-5		-	1	
	Sickness	0		-		-	-	
	Total	-6		-5	0	-	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	Accident	315	6	10	-	305	6	
	Sickness	-44	0	-	-	-	44	
	Total	271	6	10	0	261	6	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Accident	5,516	275	977	4	4,539	271
		Sickness	6,278	11	3,853	1	2,425	10
		Total	11,794	287	4,831	5	6,963	281
	For periods of 12 months	Accident	7,408	3,927	2,224	1,618	5,183	2,309
		Sickness	5,171	2,698	2,668	1,255	2,503	1,443
		Total	12,578	6,625	4,892	2,874	7,686	3,751
	For periods of more than 12 months	Accident	4,876	3,284	2,449	1,650	2,427	1,634
		Sickness	1,874	12,946	944	6,479	930	6,468
		Total	6,750	16,231	3,393	8,129	3,357	8,102
Premiums unearned as at end of previous year carried forward to current year	Accident	5,895	2,677	2,361	1,484	3,534	1,194	
	Sickness	7,293	9,029	3,733	5,934	3,559	3,095	
	Total	13,188	11,706	6,095	7,418	7,093	4,289	
Total	Accident	24,009	10,170	8,022	4,756	15,987	5,414	
	Sickness	20,572	24,684	11,199	13,669	9,373	11,015	
	Total	44,581	34,855	19,221	18,426	25,360	16,429	

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	125		4		120		
	TPFT ²	50		2		48		
	TPO ³	27		1		26		
	Carrier's Liability	-		-		-		
	Total	201		7		194		
		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	-683	-19	158	-	-841	-19	
	TPFT	-37	-21	-3	-	-35	-21	
	TPO	-63	-38	-4	-	-59	-38	
	Carrier's Liability	-	-	-	-	-	-	
	Total	-783	-77	152	-	-935	-77	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	COMP	2,688	1,866	127	-	2,561	1,866
		TPFT	780	602	44	-	736	602
		TPO	1,032	774	55	-	977	774
		Carrier's Liability	-	-	-	-	-	-
		Total	4,501	3,242	227	-	4,274	3,242
	For periods of 12 months	COMP	62,339	60,904	12,941	14,256	49,398	46,647
		TPFT	9,943	8,873	2,065	1,933	7,878	6,940
		TPO	6,473	4,946	1,088	268	5,385	4,678
		Carrier's Liability	-	-	-	-	-	-
		Total	78,754	74,723	16,094	16,458	62,660	58,265
	For periods of more than 12 months	COMP	1,098	442	26	-	1,072	442
		TPFT	193	192	13	-	179	192
		TPO	237	237	16	-	221	237
Carrier's Liability		-	-	-	-	-	-	
Total		1,527	870	55	-	1,472	870	
Premiums unearned as at end of previous year carried forward to current year	COMP	46,893	2	14,209	-	32,684	2	
	TPFT	9,158	1	2,238	-	6,920	1	
	TPO	6,146	1	254	-	5,892	1	
	Carrier's Liability	-	-	-	-	-	-	
	Total	62,198	3	16,701	-	45,497	3	
Total	COMP	112,335	63,195	27,461	14,256	84,874	48,939	
	TPFT	20,037	9,646	4,358	1,933	15,678	7,713	
	TPO	13,825	5,920	1,409	268	12,416	5,652	
	Carrier's Liability	-	-	-	-	-	-	
	Total	146,196	78,761	33,228	16,458	112,968	62,303	

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	96	85	11				
		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	2	2	1	-1	1	
		Goods in transit	260	-1	218	-1	42	-	
		Aircraft Liability	-	-	-	-	-	-	
		Liability for ships	-	-	-	-	-	-	
		Total	260	1	219	1	41	-	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	Aircraft	-	-	-	-	-	-	
		Ships	7	9	5	4	2	6	
		Goods in transit	1,268	105	671	53	597	52	
		Aircraft Liability	-	-	-	-	-	-	
		Liability for ships	-	-	-	-	-	-	
			Total	1,276	115	676	57	599	58
	For periods of 12 months	Aircraft	-	-	-	-	-	-	
		Ships	965	937	661	457	304	480	
		Goods in transit	1,753	97	291	67	1,461	30	
		Aircraft Liability	-	-	-	-	-	-	
		Liability for ships	3	2	-	-	3	2	
			Total	2,721	1,036	952	524	1,768	513
	For periods of more than 12 months	Aircraft	-	-	-	-	-	-	
		Ships	26	22	10	7	16	15	
		Goods in transit	12	2	8	1	3	1	
Aircraft Liability		-	-	-	-	-	-		
Liability for ships		-	-	-	-	-	-		
		Total	38	24	18	9	20	15	
Premiums unearned as at end of previous year carried forward to current year		Aircraft	77	-	64	-	14	-	
		Ships	911	-	459	-	452	-	
		Goods in transit	224	6	130	-	95	6	
		Aircraft Liability	1,062	-	982	-	80	-	
		Liability for ships	2	-	-	-	2	-	
		Total	2,276	6	1,635	-	641	6	
Total		Aircraft	77	-	64	-	14	-	
		Ships	1,910	970	1,137	469	772	501	
		Goods in transit	3,517	209	1,318	120	2,199	89	
		Aircraft Liability	1,062	-	982	-	80	-	
		Liability for ships	6	2	-	-	6	2	
		Total	6,571	1,182	3,501	590	3,070	592	

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	-3		20		-23		
	Other damage to property	-115		-115		-		
	Total	-119		-95		-24		
		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	3,765	92	1,473	6	2,293	86	
	Other damage to property	568	44	287	38	281	5	
	Total	4,334	136	1,760	45	2,573	91	
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	3,178	46	219	48	2,958	-2
		Other damage to property	20,417	1,502	640	135	19,777	1,366
		Total	23,594	1,547	859	183	22,735	1,364
	For periods of 12 months	Fire and natural forces	102,403	34,395	43,765	29,765	58,638	4,630
		Other damage to property	111,673	2,328	1,650	1,347	110,023	981
		Total	214,076	36,723	45,415	31,112	168,661	5,611
	For periods of more than 12 months	Fire and natural forces	139	150	104	13	35	136
		Other damage to property	197	378	177	319	20	59
		Total	336	527	281	332	55	195
Premiums unearned as at end of previous year carried forward to current year	Fire and natural forces	30,879	54	24,535	2,339	6,344	-2,285	
	Other damage to property	4,250	26	1,950	24	2,300	2	
	Total	35,129	80	26,485	2,363	8,644	-2,283	
Total	Fire and natural forces	140,364	34,737	70,097	32,172	70,267	2,565	
	Other damage to property	137,104	4,276	4,704	1,864	132,401	2,412	
	Total	277,469	39,013	74,800	34,036	202,668	4,978	

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	8		-		8		
	Employer's liability	14		-		13		
	Professional indemnity	3		3		-		
	Total	25		4		21		
		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	-92	2	89	-	-181	2	
	Employer's liability	123	15	4	-	119	15	
	Professional indemnity	81	- 6	55	- 6	26	- 0	
	Total	111	11	148	- 6	- 37	17	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	General Liability	93	40	592	-	-499	40
		Employer's liability	103	9	673	-	-570	9
		Professional indemnity	9	1	9	1	-	-
		Total	205	51	1,275	1	-1,069	49
	For periods of 12 months	General Liability	11,233	16,688	1,749	437	9,484	16,252
		Employer's liability	3,913	1,507	245	62	3,669	1,445
		Professional indemnity	32,409	26,416	22,763	20,608	9,646	5,808
		Total	47,556	44,612	24,756	21,107	22,799	23,505
	For periods of more than 12 months	General Liability	16	12	-	-	16	12
		Employer's liability	14	11	-	-	14	11
		Professional indemnity	-16	34	-21	33	5	2
		Total	14	58	-21	33	35	25
Premiums unearned as at end of previous year carried forward to current year	General Liability	21,708	-	1,276	-	20,433	-	
	Employer's liability	1,284	-	883	-	400	-	
	Professional indemnity	24,981	9	21,969	2	3,012	7	
	Total	47,973	9	24,128	2	23,845	7	
Total	General Liability	32,959	16,743	3,706	437	29,252	16,306	
	Employer's liability	5,437	1,543	1,806	62	3,631	1,481	
	Professional indemnity	57,463	26,454	44,773	20,638	12,689	5,816	
	Total	95,859	44,740	50,286	21,137	45,573	23,603	

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	1,264	-	1,264	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	1,264	-	1,264	-	-	-	
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	5,616	-	5,473	-	143	-
		Suretyship	-	-	-	-	-	-
		Total	5,616	-	5,473	-	143	-
	For periods of more than 12 months	Credit	-	-	-	-	-	-
		Suretyship	-	-	-	-	-	-
		Total	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	Credit	-	-	-	-	-	-	
	Suretyship	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	
Total	Credit	6,880	-	6,737	-	143	-	
	Suretyship	-	-	-	-	-	-	
	Total	6,880	-	6,737	-	143	-	

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	14,785	-13,295	143	-7	14,642	-13,287	
	Legal expenses	-2,027	-	-	-	-2,027	-	
	Assistance	19	-	-	-	19	-	
	Total	12,777	-13,295	143	-7	12,634	-13,287	
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	105,209	3,251	20,520	230	84,689	3,021
		Legal expenses	26	-	-	-	26	-
		Assistance	31	-	-	-	31	-
		Total	105,266	3,251	20,520	230	84,746	3,021
	For periods of 12 months	Misc. Financial loss	25,227	18,904	8,205	4,688	17,022	14,215
		Legal expenses	1,457	155	-	-	1,457	155
		Assistance	23	20	-	-	23	20
		Total	26,706	19,079	8,205	4,688	18,501	14,391
	For periods of more than 12 months	Misc. Financial loss	6,327	43,189	2,733	8,796	3,594	34,393
		Legal expenses	14,132	3	-	-	14,132	3
		Assistance	-	-	-	-	-	-
		Total	20,459	43,193	2,733	8,796	17,725	34,397
Premiums unearned as at end of previous year carried forward to current year	Misc. Financial loss	9,502	40,313	5,637	2,691	3,865	37,622	
	Legal expenses	149	-	-	-	149	-	
	Assistance	15	-	-	-	15	-	
	Total	9,666	40,313	5,637	2,691	4,029	37,622	
Total	Misc. Financial loss	161,050	92,363	37,238	16,398	123,812	75,964	
	Legal expenses	13,736	159	-	-	13,736	159	
	Assistance	88	20	-	-	88	20	
	Total	174,874	92,541	37,238	16,398	137,636	76,143	

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	17,285	-	-	-	17,285	-	
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	4,659	1,821	-	-	4,659	1,821
	For periods of 12 months	62,024	22,340	7,396	2	54,628	22,337
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	8,906	99	-	5	8,906	95	
Total	92,874	24,260	7,396	7	85,478	24,253	

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		3,576	-	-	-	3,576	-
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	22,940	8,633	161	-	22,779	8,633
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		4,295	1,823	-	-	4,295	1,823
Total		30,811	10,456	161	-	30,650	10,456

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	9,069	-	-3	-	9,072	-
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	13,212	5,936	2,009	-	11,203
	For periods of more than 12 months	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year	6,732	-	-	-	6,732	-
Total	29,013	5,936	2,005	-	27,008	5,936

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		-1,219	-	-	-	-1,219	-
Premiums written in current year in respect of risks incepted in the reporting calendar year	For periods of less than 12 months	1,649	-	-	-	1,649	-
	For periods of 12 months	96,792	55,567	1,118	16	95,674	55,552
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		54,768	-	-	-	54,768	-
Total		151,990	55,567	1,118	16	150,872	55,552

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		1,117	-	-	-	1,117	-
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	14,897	2,853	722	2	14,175	2,851
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		3,985	-	-	-	3,985	-
Total		19,998	2,853	722	2	19,277	2,851

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	2	-	-	-	2	-
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	-	-	-	-	-
Total		2	-	-	-	2	-

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	
		<i>€ 000's</i>		<i>€ 000's</i>		<i>€ 000's</i>	
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
		<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>
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	20,913	35	-	-	20,913	35
	For periods of more than 12 months	-	-	-	-	-	-
Premiums unearned as at end of previous year carried forward to current year		-	15	-	-	-	15
Total		20,913	51	-	-	20,913	51

D. Gross Claims Paid

D.1. Accident and Health Classes

Accident and Health Classes	Insurance	Facultative reinsurance	Total
	€ 000's	€ 000's	€ 000's
Accident	5,477	338	5,814
Sickness	5,229	3,511	8,740
Total GCP - Direct & Facultative business	10,706	3,849	14,554
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards			58,235
Total GCP			72,789

D.2. Motor Subgroups

Motor 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	
Private	COMP ¹	16,082	-	14,484	-	30,566
	TPFT ²	3,328	-	1,659	-	4,987
	TPO ³	2,464	-	274	-	2,737
Commercial	COMP	1,470	-	25,348	-	26,818
	TPFT	763	-	1,318	-	2,081
	TPO	1,382	-	1,383	-	2,765
Motor Vehicles (Hired / Self-drive)	COMP	2,203	-	-	-	2,203
	TPFT	4	-	-	-	4
	TPO	35	-	-	-	35
Fleets	COMP	1,533	-	1187	3,431	6,151
	TPFT	81	-	-	-	81
	TPO	481	-	21	-	502
Motor Cycles	COMP	19	-	1191	-	1,211
	TPFT	17	-	577	-	594
	TPO	126	-	232	-	358
Motor Cycles (Hired / Self-drive)	COMP	-	-	-	-	-
	TPFT	-	-	-	-	-
	TPO	-	-	-	-	-
Other	COMP	73	-	589	-	662
	TPFT	11	-	-	-	11
	TPO	76	-	34.20	-	110
Carrier's Liability		-	-	-	-	-
Total GCP - Direct and Facultative business		30,146	-	48,298	3,431	81,875
Total GCP - proportional & non-proportional treaty reinsurance		2		6,831		6,833
Total GCP						88,708

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	652	-	-	-	652
Marine Cargo	640	-	-	1,295	1,935
Goods in transit	1	-	762	-	763
Aircraft Liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
Total GCP - Direct & Facultative business	1,307	-	762	1,295	3,364
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	26		16,166		16,192
Total GCP					19,555

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	665	-	-	-	665
Goods in transit	641	-	762	1,295	2,698
Aircraft liability	-	-	-	-	-
Liability for ships	-	-	-	-	-
Total GCP - Direct & Facultative business	1,307	-	762	1,295	3,364
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	26		16,166		16,192
Total GCP					19,555

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	3,002	-	30,900	15,203	49,106
Home	1,726	-	7	-	1,733
Travel	1,489	-	39	-	1,529
Other Accident	143	-	209	68,492	68,844
Engineering	926	-	3	-	929
Theft	27	-	171	-	199
Electronic Equipment	302	-	7,337	-	7,639
Total GCP - Direct & Facultative business	7,616	-	38,667	83,695	129,978
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards		2		74,283	74,285
Total GCP					204,263

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	4,728	-	30,908	15,203	50,839
Other damage to property	2,888	-	7,759	68,492	79,139
Total GCP - Direct & Facultative business	7,616	-	38,667	83,695	129,978
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards		2		74,283	74,285
Total GCP					204,263

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	518	-	4,971	1,303	6,792
Employers' Liability	615	-	8,198	1,637	10,450
Professional indemnity and directors and officers	1	-	221	-	222
Total GCP - Direct & Facultative business	1,134	-	13,391	2,940	17,465
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards	32		1,507		1,539
Total GCP					19,004

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	-	-	-	-	-
Total GCP - Direct & Facultative business	-	-	-	-	-

D.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	
Consequential Loss following Property Damage	10	-	9,950	12,542	22,502
Loss of Profits following Machinery Breakdown	1	-	-	-	1
Other	64	-	22,722	225	23,011
Legal Expenses	-	-	2,372	-	2,372
Assitance	-	-	150	-	150
Total GCP - Direct & Facultative business	75	-	35,193	12,767	48,035
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards		-		12,424	12,424
Total GCP					60,459

D.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	
Miscellaneous Financial Loss	75	-	32,671	12,767	45,513
Legal Expenses	-	-	2,372	-	2,372
Assitance	-	-	150	-	150
Total GCP - Direct & Facultative business	75	-	35,193	12,767	48,035
Total GCP i.r.o. proportional & non-proportional treaty reinsurance inwards		-		12,424	12,424
Total GCP					60,459

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	6,653	14.2	66,135	15.8	72,789	15.7
Motor	30,149	64.2	58,560	14.0	88,708	19.1
Aviation, Marine and Transport	1,332	2.8	18,223	4.4	19,555	4.2
Fire and Other Damage to Property	7,618	16.2	196,645	47.1	204,263	43.9
General Liability	1,167	2.5	17,837	4.3	19,004	4.1
Credit and Suretyship	-	-	-	-	-	-
Other Classes	75	0.2	60,384	14.5	60,459	13.0
Total GCP	46,994	100.0	417,784	100.0	464,778	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	72,789	8,349	11.5	64,439	88.5
Motor	88,708	11,123	12.5	77,585	87.5
Aviation, Marine and Transport	19,555	1,001	5.1	18,555	94.9
Fire and Other Damage to Property	204,263	20,505	10.0	183,758	90.0
General Liability	19,004	4,780	25.2	14,224	74.8
Credit and Suretyship	-	-	-	-	-
Other Classes	60,459	9,960	16.5	50,499	83.5
Total	464,778	55,719	12.0	409,059	88.0

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	-4,397
		Sickness	243
		Total	-4,155
	Reinsurers' share	Accident	-68
		Sickness	-21
		Total	-90
	Net	Accident	-4,329
		Sickness	264
		Total	-4,065
	Claims management costs	Accident	96
		Sickness	193
		Total	288
Total Claims Cost	Accident	-4,233	
	Sickness	456	
	Total	-3,777	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Accident	10,084
		Sickness	10,748
		Total	20,831
	Reinsurers' share	Accident	4,496
		Sickness	6,004
		Total	10,500
	Net	Accident	5,588
		Sickness	4,744
		Total	10,331
	Claims management costs	Accident	173
		Sickness	748
		Total	922
Total Claims Cost	Accident	5,761	
	Sickness	5,492	
	Total	11,253	
Total claims incurred for the reporting calendar year	Gross	Accident	5,687
		Sickness	10,990
		Total	16,677
	Reinsurers' share	Accident	4,428
		Sickness	5,983
		Total	10,410
	Net	Accident	1,259
		Sickness	5,008
		Total	6,266
	Claims management costs	Accident	269
		Sickness	941
		Total	1,210
Total Claims Cost	Accident	1,528	
	Sickness	5,948	
	Total	7,476	

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	26,143
		TPFT ²	1,139
		TPO ³	-3,749
		Total	23,533
	Reinsurers' share	COMP	5,968
		TPFT	786
		TPO	194
		Total	6,947
	Net	COMP	20,175
		TPFT	353
		TPO	-3,942
		Total	16,586
	Claims management costs	COMP	723
		TPFT	76
		TPO	-20
Total		779	
Total Claims Cost	COMP	20,899	
	TPFT	429	
	TPO	-3,963	
	Total	17,365	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	COMP	65,681
		TPFT	7,628
		TPO	8,509
		Total	81,818
	Reinsurers' share	COMP	7,489
		TPFT	1,100
		TPO	393
		Total	8,981
	Net	COMP	58,193
		TPFT	6,528
		TPO	8,116
		Total	72,837
	Claims management costs	COMP	2,301
		TPFT	278
		TPO	313
Total		2,892	
Total Claims Cost	COMP	60,494	
	TPFT	6,806	
	TPO	8,429	
	Total	75,729	
Total claims incurred for the reporting calendar year	Gross	COMP	91,824
		TPFT	8,767
		TPO	4,760
		Total	105,351
	Reinsurers' share	COMP	13,456
		TPFT	1,886
		TPO	587
		Total	15,929
	Net	COMP	78,368
		TPFT	6,881
		TPO	4,174
		Total	89,423
	Claims management costs	COMP	3,025
		TPFT	354
		TPO	293
Total		3,672	
Total Claims Cost	COMP	81,393	
	TPFT	7,235	
	TPO	4,466	
	Total	93,094	

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	-
		Ships	-161
		Goods in Transit	-15
		Liability for Ships	-
		Total	-176
	Reinsurers' share	Aircraft	-
		Ships	-20
		Goods in Transit	25
		Liability for Ships	-
		Total	5
	Net	Aircraft	-
		Ships	-141
		Goods in Transit	-40
		Liability for Ships	-
		Total	-181
	Claims management costs	Aircraft	-
		Ships	14
Goods in Transit		7	
Liability for Ships		-	
Total		21	
Total Claims Cost	Aircraft	-	
	Ships	-127	
	Goods in Transit	-34	
	Liability for Ships	-	
	Total	-160	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Aircraft	-
		Ships	1,083
		Goods in Transit	1,352
		Liability for Ships	-
		Total	2,436
	Reinsurers' share	Aircraft	-
		Ships	581
		Goods in Transit	384
		Liability for Ships	-
		Total	966
	Net	Aircraft	-
		Ships	502
		Goods in Transit	968
		Liability for Ships	-
		Total	1,470
	Claims management costs	Aircraft	-
		Ships	30
Goods in Transit		26	
Liability for Ships		-	
Total		56	
Total Claims Cost	Aircraft	-	
	Ships	532	
	Goods in Transit	994	
	Liability for Ships	-	
	Total	1,526	
Total claims incurred for the reporting calendar year	Gross	Aircraft	-
		Ships	922
		Goods in Transit	1,337
		Liability for Ships	-
		Total	2,259
	Reinsurers' share	Aircraft	-
		Ships	561
		Goods in Transit	409
		Liability for Ships	-
		Total	970
	Net	Aircraft	-
		Ships	361
		Goods in Transit	928
		Liability for Ships	-
		Total	1,289
	Claims management costs	Aircraft	-
		Ships	44
Goods in Transit		33	
Liability for Ships		-	
Total		77	
Total Claims Cost	Aircraft	-	
	Ships	405	
	Goods in Transit	961	
	Liability for Ships	-	
	Total	1,366	

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
			<i>€ 000's</i>
Claims incurred in respect of incidents occurring prior to the reporting calendar year	Gross	Fire and natural forces	-25,165
		Other damage to property	-932
		Total	-26,097
	Reinsurers' share	Fire and natural forces	-10,231
		Other damage to property	-744
		Total	-10,974
	Net	Fire and natural forces	-14,935
		Other damage to property	-188
		Total	-15,123
	Claims management costs	Fire and natural forces	718
		Other damage to property	5
		Total	723
Total Claims Cost	Fire and natural forces	-14,217	
	Other damage to property	-183	
	Total	-14,400	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Fire and natural forces	83,979
		Other damage to property	80,810
		Total	164,789
	Reinsurers' share	Fire and natural forces	34,438
		Other damage to property	1,710
		Total	36,148
	Net	Fire and natural forces	49,541
		Other damage to property	79,099
		Total	128,641
	Claims management costs	Fire and natural forces	309
		Other damage to property	114
		Total	423
Total Claims Cost	Fire and natural forces	49,850	
	Other damage to property	79,213	
	Total	129,063	
Total claims incurred for the reporting calendar year	Gross	Fire and natural forces	58,814
		Other damage to property	79,877
		Total	138,691
	Reinsurers' share	Fire and natural forces	24,207
		Other damage to property	967
		Total	25,174
	Net	Fire and natural forces	34,607
		Other damage to property	78,911
		Total	113,518
	Claims management costs	Fire and natural forces	1,027
		Other damage to property	119
		Total	1,146
Total Claims Cost	Fire and natural forces	35,634	
	Other damage to property	79,030	
	Total	114,664	

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	-8,672
		Employer's liability	3,366
		Professional indemnity	-36,897
		Total	-42,202
	Reinsurers' share	General Liability	-820
		Employer's liability	4,004
		Professional indemnity	-34,670
		Total	-31,486
	Net	General Liability	-7,852
		Employer's liability	-637
		Professional indemnity	-2,227
		Total	-10,716
	Claims management costs	General Liability	201
		Employer's liability	-51
		Professional indemnity	42
		Total	192
	Total Claims Cost	General Liability	-7,651
Employer's liability		-688	
Professional indemnity		-2,184	
Total		-10,524	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	General Liability	11,977
		Employer's liability	5,023
		Professional indemnity	28,769
		Total	45,769
	Reinsurers' share	General Liability	559
		Employer's liability	84
		Professional indemnity	23,186
		Total	23,829
	Net	General Liability	11,418
		Employer's liability	4,939
		Professional indemnity	5,583
		Total	21,940
	Claims management costs	General Liability	37
		Employer's liability	56
		Professional indemnity	4
		Total	96
	Total Claims Cost	General Liability	11,455
Employer's liability		4,994	
Professional indemnity		5,586	
Total		22,036	
Total claims incurred for the reporting calendar year	Gross	General Liability	3,305
		Employer's liability	8,389
		Professional indemnity	-8,128
		Total	3,567
	Reinsurers' share	General Liability	-260
		Employer's liability	4,088
		Professional indemnity	-11,484
		Total	-7,657
	Net	General Liability	3,566
		Employer's liability	4,302
		Professional indemnity	3,356
		Total	11,223
	Claims management costs	General Liability	239
		Employer's liability	5
		Professional indemnity	46
		Total	289
	Total Claims Cost	General Liability	3,804
Employer's liability		4,306	
Professional indemnity		3,402	
Total		11,512	

E.6(a). 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 the reporting calendar year	Gross	Credit	-5,160
		Suretyship	-
		Total	-5,160
	Reinsurers' share	Credit	-5,160
		Suretyship	-
		Total	-5,160
	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	6,917
		Suretyship	-
		Total	6,917
	Reinsurers' share	Credit	6,917
		Suretyship	-
		Total	6,917
	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	1,757
		Suretyship	-
		Total	1,757
	Reinsurers' share	Credit	1,757
		Suretyship	-
		Total	1,757
	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	394
		Legal expenses	-2,159
		Assistance	102
		Total	-1,663
	Reinsurers' share	Misc. Financial loss	6,834
		Legal expenses	23
		Assistance	-
		Total	6,857
	Net	Misc. Financial loss	-6,440
		Legal expenses	-2,182
		Assistance	102
		Total	-8,519
	Claims management costs	Misc. Financial loss	43
		Legal expenses	-92
		Assistance	-
Total		-49	
Total Claims Cost	Misc. Financial loss	-6,397	
	Legal expenses	-2,274	
	Assistance	102	
	Total	-8,568	
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	Misc. Financial loss	44,255
		Legal expenses	4,071
		Assistance	92
		Total	48,418
	Reinsurers' share	Misc. Financial loss	10,497
		Legal expenses	-
		Assistance	-
		Total	10,497
	Net	Misc. Financial loss	33,758
		Legal expenses	4,071
		Assistance	92
		Total	37,921
	Claims management costs	Misc. Financial loss	139
		Legal expenses	178
		Assistance	-
Total		317	
Total Claims Cost	Misc. Financial loss	33,897	
	Legal expenses	4,249	
	Assistance	92	
	Total	38,238	
Total claims incurred for the reporting calendar year	Gross	Misc. Financial loss	44,649
		Legal expenses	1,912
		Assistance	194
		Total	46,755
	Reinsurers' share	Misc. Financial loss	17,331
		Legal expenses	23
		Assistance	-
		Total	17,353
	Net	Misc. Financial loss	27,318
		Legal expenses	1,889
		Assistance	194
		Total	29,402
	Claims management costs	Misc. Financial loss	182
		Legal expenses	86
		Assistance	-
Total		268	
Total Claims Cost	Misc. Financial loss	27,500	
	Legal expenses	1,976	
	Assistance	194	
	Total	29,669	

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	708
	Reinsurers' share	3,964
	Net	-3,256
	Claims management costs	-5
	Total Claims Cost	-3,261
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	73,040
	Reinsurers' share	5,703
	Net	67,338
	Claims management costs	-
	Total Claims Cost	67,338
Total claims incurred for the reporting calendar year	Gross	73,749
	Reinsurers' share	9,667
	Net	64,082
	Claims management costs	-5
	Total Claims Cost	64,077

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	11,157
	Reinsurers'	7,069
	Net	4,088
	Claims	-
	Total Claims Cost	4,088
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	21,086
	Reinsurers'	209
	Net	20,877
	Claims	-
	Total Claims Cost	20,877
Total claims incurred for the reporting calendar year	Gross	32,244
	Reinsurers' share	7,278
	Net	24,966
	Claims management costs	-
	Total Claims Cost	24,966

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	5,574
	Reinsurers' share	-48
	Net	5,622
	Claims management costs	-
	Total Claims Cost	5,622
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	19,331
	Reinsurers' share	1,256
	Net	18,075
	Claims management costs	-
	Total Claims Cost	18,075
Total claims incurred for the reporting calendar year	Gross	24,906
	Reinsurers' share	1,209
	Net	23,697
	Claims management costs	-
	Total Claims Cost	23,697

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	5,894
	Reinsurers' share	446
	Net	5,448
	Claims management costs	-
	Total Claims Cost	5,448
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	97,620
	Reinsurers' share	116
	Net	97,504
	Claims management costs	-
	Total Claims Cost	97,504
Total claims incurred for the reporting calendar year	Gross	103,514
	Reinsurers' share	562
	Net	102,952
	Claims management costs	-
	Total Claims Cost	102,952

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	-6,653
	Reinsurers' share	98
	Net	-6,750
	Claims management costs	-
	Total Claims Cost	-6,750
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	18,308
	Reinsurers' share	790
	Net	17,518
	Claims management costs	-
	Total Claims Cost	17,518
Total claims incurred for the reporting calendar year	Gross	11,655
	Reinsurers' share	888
	Net	10,768
	Claims management costs	-
	Total Claims Cost	10,768

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	2,097
	Reinsurers' share	-11
	Net	2,109
	Claims management costs	-
	Total Claims Cost	2,109
Claims incurred in respect of incidents occurring in the reporting calendar year	Gross	17,453
	Reinsurers' share	-
	Net	17,453
	Claims management costs	-
	Total Claims Cost	17,453
Total claims incurred for the reporting calendar year	Gross	19,550
	Reinsurers' share	-11
	Net	19,561
	Claims management costs	-
	Total Claims Cost	19,561

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	14,890
Other acquisition expenses	1,192
Administrative expenses	2,403
Reinsurance commissions and profit participations	10,579
Net operating expenses	7,906

F.2(a). Motor Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	15,047
Other acquisition expenses	3,059
Administrative expenses	7,959
Reinsurance commissions and profit participations	4,657
Net operating expenses	21,408

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	573
Other acquisition expenses	152
Administrative expenses	529
Reinsurance commissions and profit participations	719
Net operating expenses	534

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

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	11,685
Other acquisition expenses	3,346
Administrative expenses	4,986
Reinsurance commissions and profit participations	5,916
Net operating expenses	14,101

F.5(a). General Liability Class

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	6,739
Other acquisition expenses	1,217
Administrative expenses	1,718
Reinsurance commissions and profit participations	278
Net operating expenses	9,395

F.6(a). Credit and Suretyship Classes

F.6. Credit and Suretyship	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	-
Other acquisition expenses	143
Administrative expenses	-
Reinsurance commissions and profit participations	-
Net operating expenses	143

F.7(a). Other Classes

	Amount attributable to the reporting calendar year
	<i>€ 000's</i>
Commissions	41,027
Other acquisition expenses	131
Administrative expenses	3,033
Reinsurance commissions and profit participations	4,177
Net operating expenses	40,014

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	6,476
Other acquisition expenses	2,968
Administrative expenses	87
Reinsurance commissions and profit participations	1,500
Net operating expenses	8,032

F.2(b). Motor Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	4,654
Other acquisition expenses	-
Administrative expenses	71
Reinsurance commissions and profit participations	37
Net operating expenses	4,688

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	7,865
Other acquisition expenses	-
Administrative expenses	-8
Reinsurance commissions and profit participations	-
Net operating expenses	7,857

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

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	52,048
Other acquisition expenses	-
Administrative expenses	365
Reinsurance commissions and profit participations	74
Net operating expenses	52,339

F.5(b). General Liability Classes

	Amount attributable to the reporting calendar year
	€ 000's
Commissions	3,740
Other acquisition expenses	-
Administrative expenses	144
Reinsurance commissions and profit participations	38
Net operating expenses	3,846

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	66
Other acquisition expenses	2,251
Administrative expenses	33
Reinsurance commissions and profit participations	-
Net operating expenses	2,350

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	23.7%	7.9%	24.8%	9.6%		
	Sickness	53.4%	53.4%	58.0%	63.5%		
	Total	37.4%	24.7%	40.1%	29.5%	31.2%	55.9%
Motor	COMP ¹	81.7%	92.3%	84.4%	95.9%		
	TPFT ²	43.8%	43.9%	45.5%	46.1%		
	TPO ³	34.4%	33.6%	36.6%	36.0%		
	Total	72.1%	79.2%	74.6%	82.4%	19.0%	98.1%
Aviation, Marine & Transport	Aircraft	0.0%	1.9%	0.0%	1.8%		
	Ships	48.3%	46.8%	50.6%	52.4%		
	Goods in transit	38.0%	42.2%	39.0%	43.7%		
	Aircraft Liability	0.0%	0.0%	0.0%	0.0%		
	Liability for ships	0.0%	0.0%	5.1%	5.1%		
	Total	34.4%	42.0%	35.6%	44.5%	17.4%	59.4%
Fire and Other Damage to Property	Fire and natural forces	41.9%	49.3%	42.6%	50.7%		
	Other damage to property	58.3%	59.6%	58.3%	59.7%		
	Total	50.0%	56.0%	50.4%	56.6%	7.0%	63.0%
General Liability	General Liability	10.0%	12.2%	10.8%	13.0%		
	Employer's liability	154.3%	118.5%	154.4%	118.6%		
	Professional indemnity	-14.1%	26.4%	-14.1%	26.8%		
	Total	3.7%	24.6%	4.0%	25.3%	20.6%	45.2%
Credit and Suretyship	Credit	25.5%	0.0%	25.5%	0.0%		
	Suretyship	0.0%	0.0%	0.0%	0.0%		
	Total	25.5%	0.0%	25.5%	0.0%	100.0%	100.0%
Other Classes	Misc. Financial loss	27.7%	22.1%	27.8%	22.2%		
	Legal expenses	13.9%	13.8%	14.5%	14.4%		
	Assistance	220.3%	220.3%	220.3%	220.3%		
	Total	26.7%	21.4%	26.9%	21.6%	29.1%	50.4%
All Classes		41.9%	47.6%	42.8%	48.9%	17.7%	65.3%

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	79.4%	75.0%	79.4%	75.0%	9.4%	84.4%
Motor	104.7%	81.5%	104.7%	81.5%	15.3%	96.8%
Aviation, Marine & Transport	85.8%	87.7%	85.8%	87.7%	29.1%	116.8%
Fire & Other Damage to Property	68.1%	68.2%	68.1%	68.2%	34.7%	102.9%
General Liability	58.3%	55.9%	58.3%	55.9%	20.0%	75.8%
Credit & Suretyship	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Other classes	93.5%	93.5%	93.5%	93.5%	11.2%	104.8%
All Classes	76.9%	73.6%	76.9%	73.6%	23.7%	97.3%